



OUT OF REACH²⁰¹⁶



No Refuge
for Low
Income
Renters

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NATIONAL LOW INCOME
HOUSING COALITION



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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OUT OF REACH²⁰¹⁶



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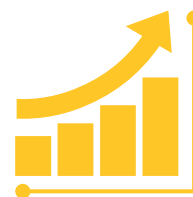
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PREFACE

BY JULIÁN CASTRO,

SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Nearly a century ago, President Theodore Roosevelt became the nation's first chief executive to propose federal investment to create housing specifically for low-income Americans. It was a monumental step in the long march toward ensuring that a decent, affordable home is available to every citizen. And it spoke to a fundamental truth that has long been at the heart of the National Low Income Housing Coalition's (NLIHC) work: Our nation can't fulfill any of our major goals — whether it's tackling inequality, improving healthcare, keeping neighborhoods safe, or making sure every child gets a good education — unless we also focus on housing. That is because housing is one of the most basic needs we have, a need that is as much about how we live as about where we live.

In the years since President Roosevelt's bold stand, we've come together, time and again, to expand the promise of a good home to more families. We did that through the creation of the Federal Housing Administration and by building public housing as part of President Franklin Roosevelt's New Deal. We did it through the passage of the Fair Housing Act in 1968, which continues to help foster a housing market that is free from discrimination. We did it in the 1990s, when we invested new resources to help strengthen rural and urban communities and expand affordable housing across the nation. And, under President Barack Obama's leadership, we've done that over the last seven years by supporting our housing market's recovery, preserving public housing, joining forces with states, cities, towns, and tribal communities to help end homelessness, and fighting to make our rental market more affordable.

We've achieved a lot together. But as the report you're about to read shows, we have a lot of work to do to realize our shared vision of a secure home for every American. Today, there is a shortage of 7.2 million affordable housing units for the nation's more than 10 million extremely low-income families. It's a crisis that is making it ever harder for families to find housing and forcing many people to choose between doubling up in a friend's apartment or sleeping in their car. As difficult as it can be to find a home, keeping that home can be just as daunting.

Three-quarters of extremely low-income families pay more than half of their income just to keep a roof over their heads, leaving less money for food, child care, transportation, and so many other basic necessities.

And it's not just people of very modest means who are working harder to make ends meet. Last year, rising rents in a number of cities outpaced the rate of inflation, which is hurting low- and moderate-income Americans. I learned of one San Jose family in which both parents worked full-time but the only place they could afford was at a local homeless shelter. The crisis is also affecting seniors, many of whom live on fixed incomes. Today, HUD is only able to serve one out of every three seniors who needs our help. And Harvard's Joint Center for Housing Studies calculated that as our nation ages, HUD would need to provide housing support for an additional 900,000 seniors just to keep pace between now and 2030.

Tackling our affordability crisis isn't just the right thing to do — it's also one of the best ways we can invest in our nation's long term growth and competitiveness. That is the message from this year's *Out of Reach* report. This report confirms that investing in affordable housing — as HUD is doing by providing annual housing support for nearly 5.5 million households and through the new national Housing Trust Fund, as part of innovative efforts like the Rental Assistance Demonstration, and with incentives like the Low Income Housing Tax Credit — is one of the most important steps we can take to help people succeed today, and live healthier lives long into the future.

I urge everyone who's moved by what you read here to join us in the cause of ensuring that every American has the opportunity to secure a decent home in a neighborhood of promise. That is the vision we've been fighting to realize for nearly a century. Let's accomplish it for every family in this 21st century and beyond.



HUD Secretary
Julián Castro

“LAST YEAR,
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MODERATE-INCOME
AMERICANS.”

INTRODUCTION

NLIHC's annual report, *Out of Reach*, documents the gap between wages and the price of housing across the United States. The report's Housing Wage is an estimate of the hourly wage that a full-time worker must earn to afford a modest and safe rental home without spending more than 30% of his or her income on rent and utility costs. This year's findings highlight the struggle faced by millions of families in affording a safe and decent home. Wage stagnation, particularly among lower wage workers, rising rents, and an inadequate supply of affordable housing continue to present significant challenges.

In 2016, the national Housing Wage is \$20.30 for a two-bedroom rental unit and \$16.35 for a one-bedroom rental unit. A worker earning the federal minimum wage of \$7.25 per hour would need to work 2.8 full time jobs, or approximately 112 hours per week for all 52 weeks of the year, in order to afford a two-bedroom apartment at HUD's Fair Market Rent (FMR). If this worker slept for eight hours per night, he or she would have no remaining time during the week for anything other than working and sleeping.

“**IN NO STATE, METROPOLITAN AREA, OR COUNTY CAN A FULL-TIME WORKER EARNING THE PREVAILING MINIMUM WAGE AFFORD A MODEST TWO-BEDROOM APARTMENT.**”

Twenty-nine states, the District of Columbia, and a small number of local jurisdictions have a minimum wage higher than the federal level. **However, in no state, metropolitan area, or county can a full-time worker earning the prevailing minimum wage afford a modest two-bedroom apartment.** In only twelve counties and one metropolitan area is the prevailing minimum wage sufficient to afford a modest one-bedroom apartment.¹ Local minimum wages higher than the prevailing federal or state levels still fall short of the local one-bedroom and two-bedroom housing wage (Table 1).

The struggle to afford a decent home isn't limited to minimum wage workers. The average hourly wage of renters in the U.S. is \$15.42, \$4.88 less than the two-bedroom Housing Wage. In many states, the gap between the mean renter wage and the Housing Wage is significant (Figure 1). In no state is the mean renter wage sufficient to afford a two-bedroom apartment at the FMR.

The lowest income households face the

¹ All of them are located in West Virginia and Washington State.

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 34.4 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. 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 mean hourly wage among renters, based on 2014 Bureau of Labor Statistics wage data, adjusted by the ratio of renter income to the overall household income reported in the ACS and projected to 2016.



TABLE 1: MINIMUM-WAGE WORKERS IN LOCALITIES WITH A HIGHER MINIMUM-WAGE STILL EARN LESS THAN THE HOUSING WAGE

Locality	Local Minimum-Wage	1 BR Housing Wage	2 BR Housing Wage
Berkeley, CA	\$11.00	\$31.98	\$40.44
Bernalillo County, NM	\$8.50	\$14.75	\$18.10
Chicago, IL	\$10.00	\$19.25	\$22.62
Emeryville, CA	\$14.44	\$31.98	\$40.44
Johnson County, IA	\$8.20	\$12.79	\$16.60
Las Cruces, NM	\$8.40	\$10.40	\$12.69
Louisville, KY	\$7.75	\$12.38	\$15.71
Montgomery County, MD	\$9.55	\$26.96	\$31.21
Mountain View, CA	\$11.00	\$30.42	\$38.35
Oakland, CA	\$12.25	\$31.98	\$40.44
Palo Alto, CA	\$11.00	\$30.42	\$38.35
Portland, ME	\$10.10	\$17.04	\$21.33
Prince George's County, MD	\$9.55	\$26.96	\$31.21
Richmond, CA	\$11.52	\$31.98	\$40.44
San Diego, CA	\$10.50	\$22.17	\$28.83
San Francisco, CA	\$12.25	\$34.88	\$44.02
Santa Clara, CA	\$11.00	\$30.42	\$38.35
Santa Fe, NM	\$9.50	\$15.04	\$18.13
Santa Fe County, NM	\$10.66	\$15.04	\$18.13
Seattle, WA	\$13.00	\$23.56	\$29.29
Sunnyvale, CA	\$10.30	\$30.42	\$38.35
Tacoma, WA	\$10.35	\$16.79	\$21.65

Notes on Table:

1. Local minimum wage amounts used in this chart are as of March 1, 2016 and come from the U.C. Berkeley Labor Center's Inventory of U.S. City and County Minimum Wage Ordinances.
2. Housing Wages in this chart refer to the jurisdiction's corresponding FMR area.

greatest housing affordability challenges (Figure 2). Extremely low income (ELI) households have income at or below 30% of their area median. On average, they can afford to spend no more than \$507 per month on housing costs. An individual relying on Supplemental Security Income (SSI) in 2016 can only afford monthly rent of \$220. Meanwhile, the national average monthly rent for a modest one-bedroom apartment is \$850. The national average cost of a modest one-bedroom apartment would consume more than a single SSI recipient's entire income. Such an individual would be unable to maintain shelter without housing assistance.

Out of Reach 2016 clearly indicates that renters, particularly those with the lowest incomes, face significant affordability barriers in securing safe, decent, affordable homes. The next two sections explore two causes of this affordability crisis and how a new federal housing program, the national Housing Trust Fund (HTF), can help address it.

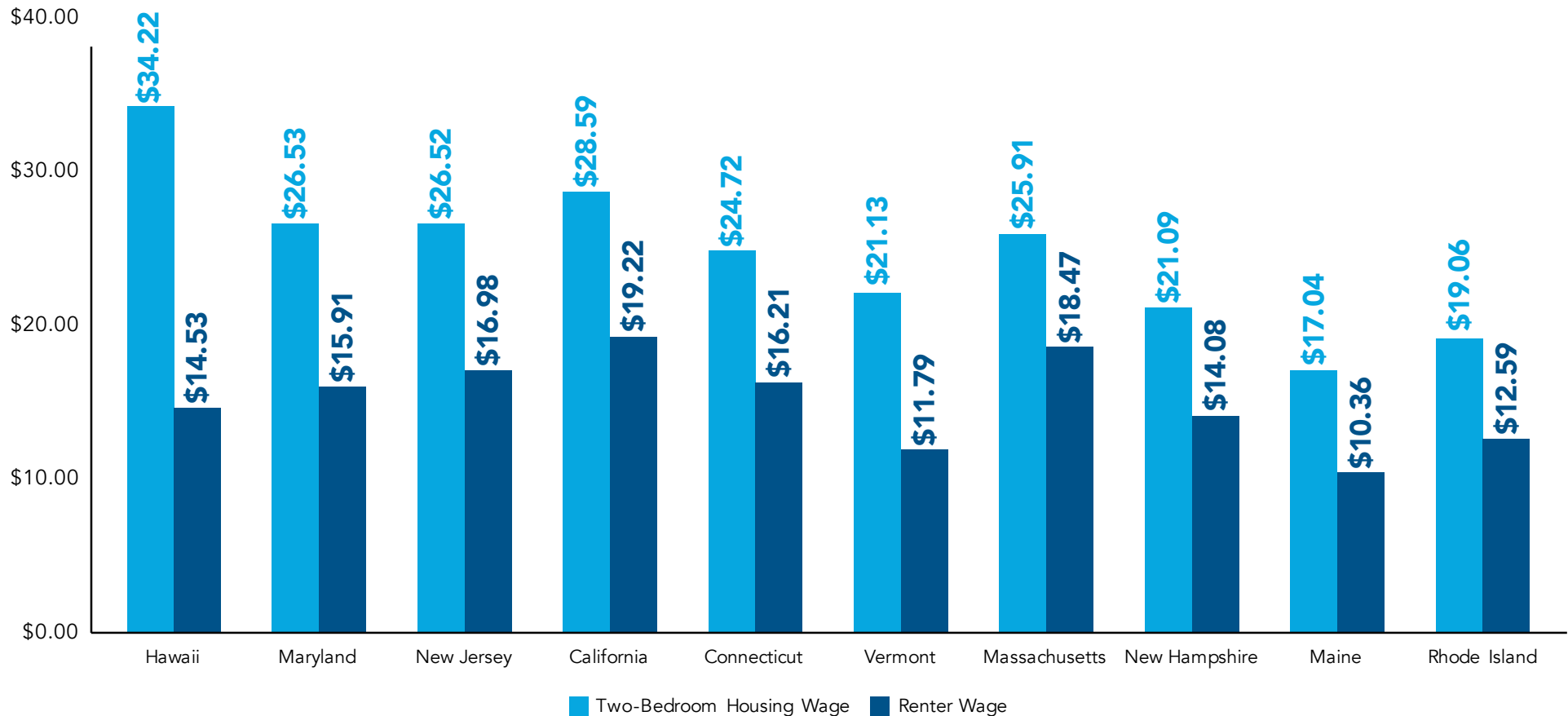
Wage Stagnation and Income Inequality

Wage stagnation and income inequality contribute to the gap between what people earn and the cost of their housing. From 2007 to 2015, the bottom 10% of wage earners saw a 0.2% increase in real hourly wages, while the top 5% saw an 8.7% increase,² continuing a long-term trend of growing income equality. Between 1979 and 2013, the bottom 10% of wage earners saw a 5.3% decline in real hourly wages, while the top 5% saw a 40.6% increase.³

2. Gould, E. (2016). Wage inequality continued its 35-year rise in 2015. Washington, DC: Economic Policy Institute. Retrieved from <http://www.epi.org/publication/wage-inequality-continued-its-35-year-rise-in-2015/#epi-toc-3>.

3. Mishel, L., Gould, E., & Bivens, J. (2015). *Wage stagnation in nine charts*. Washington, DC: Economic Policy Institute. Retrieved from: <http://www.epi.org/publication/charting-wage-stagnation/>.

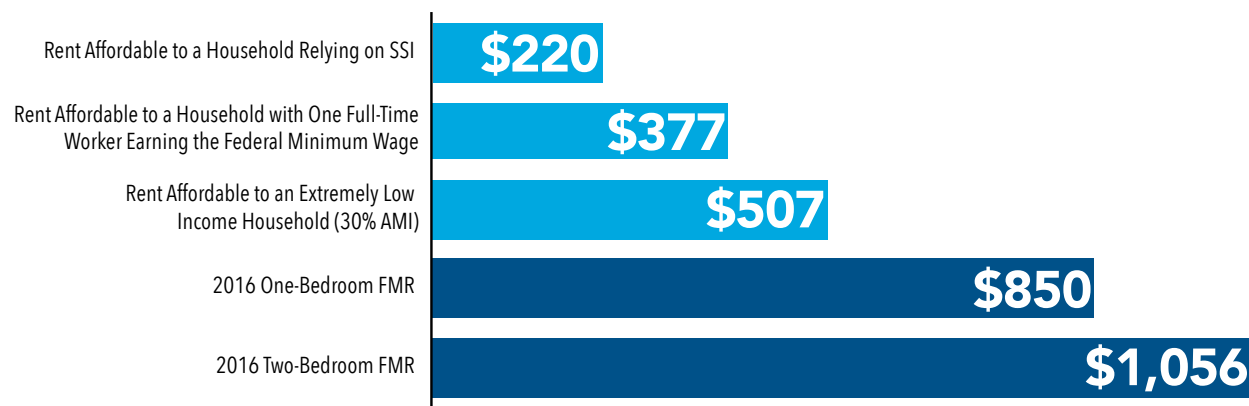
FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN TWO BEDROOM HOUSING WAGE AND RENTER WAGE



An analysis by the Brookings Institution found that cities with greater income inequality tend to have lower housing affordability for low income households.⁴ Greater income inequality was associated with greater housing cost burdens among the poorest 20% of households. Household income at the 95th percentile of the income distribution correlated positively with housing costs at the bottom 20% of the rental market. These findings suggest that housing markets are more responsive to the demand for rental housing among higher income households than to the housing needs of lower income households.

⁴ Berube, A., & Holmes, N. (2016). *City and metropolitan inequality on the rise, driven by declining incomes*. Retrieved from <http://www.brookings.edu/research/papers/2016/01/14-income-inequality-cities-update-berube-holmes>.

FIGURE 2: RENTS REMAIN OUT OF REACH FOR MANY RENTERS



The declining inflation-adjusted value of the federal minimum wage contributes to wage inequality⁵ and the housing affordability challenges faced by low wage workers. Local, state, and national efforts to increase the minimum wage are critical, but on their own will not completely close the housing affordability gap. At least twenty-two local jurisdictions now have a minimum wage higher than their prevailing state or federal level. All fall short of the one-bedroom and two-bedroom Housing Wage (Table 1). Minimum wage legislation introduced in Congress also falls short. The Pay Workers a Living Wage Act (S.1832 / H.R. 3164) would raise the minimum wage to \$15 an hour, \$1.35 and \$5.30 short of the national one-bedroom and two-bedroom Housing Wage. A separate bill, the Original Living Wage Act (H.R. 122), would set the federal minimum wage at 115% of the federal poverty threshold for a family

of four with two children, assuming full-time employment. In 2015, the minimum wage under this legislation would be \$13.29.

Rising Rents and the Inadequate Supply of Affordable Housing

The demand for rental housing is at its highest level since the 1960s.⁶ In the past decade alone, the U.S. has added nine million renter households, but only 8.2 million rental housing units to its housing stock. Vacancy rates are at their lowest levels since 1985 and rents have risen at an annual rate of 3.5%, the fastest pace in three decades.⁷

Growth in the supply of low cost rental units has not kept pace with the significant growth in demand. Between 2003 and 2013, the number of low cost units renting for less than \$400 increased by 10%, but the number of renter households in need of these units increased by 40%.⁸ The nation's 10.4 million ELI renter households currently face a shortage of 7.2 million affordable and available rental units, leaving 31 affordable and available units for every 100 ELI renter households.⁹ Unable to find affordable homes, seventy-five percent of ELI renter households are now severely cost burdened, spending more than half of their income on rent and utilities.¹⁰ This burden makes it difficult to afford other basic necessities like healthy food and medication and to save for financial emergencies. Severe cost burden is a risk factor for housing instability and homelessness, which exacerbates the financial and psychological stress within a family. Very low income (VLI) renter households earning no more than 50% of their area median income face a similar shortage of 57 affordable and available units for every 100 VLI renter households.¹¹

Absent public subsidy, the private market does little to produce new rental housing affordable to the lowest income households. The rent these households can afford to pay often does not cover debt service on the capital costs of development and other operating expenses. Because of high

5 Economic Policy Institute (2015). *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>

6 Joint Center for Housing Studies of Harvard University. (2015). *America's rental housing: Expanding options for diverse and growing demand*. Cambridge, MA: Author. http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/ctools/css/americas_rental_housing_2015_web.pdf.

7 *Ibid.*

8 *Ibid.*

9 Affordable and available homes are affordable to a particular income group and either vacant or occupied by a household of that income group.

10 National Low Income Housing Coalition. (2016). *The gap: The affordable housing gap analysis 2016*. Washington, DC: Author. Retrieved from http://nlihc.org/sites/default/files/Gap-Report_print.pdf.

11 *Ibid.*

development costs, developers target new rental units to the upper end of the rental market where rents are higher.

Nearly three-quarters of the rental housing occupied by households in the bottom three-fifths of the U.S. income distribution is the result of downward filtering of housing units as they become older and less desirable relative to new housing.¹² Older housing of adequate quality however rarely becomes cheap enough for ELI renters. In high demand housing markets, owners have an incentive to upgrade their units for higher rents. In weak markets, owners have an incentive to no longer maintain their property when rent revenue does not cover operating costs.

The Housing Trust Fund

In addition to raising the minimum wage, public investments in housing programs are essential to address the shortage of rental housing affordable and available to ELI and VLI households. One new and promising tool for addressing this shortage is the national Housing Trust Fund (HTF).

The HTF is the first new federal housing program in a generation to focus on ELI households. It will receive a first time allocation of nearly \$173.6 million in the summer of 2016 for distribution to the 50 states and the District of Columbia. At least 90% of HTF funds must be used to build, preserve, or rehabilitate rental housing affordable to ELI and VLI households. A maximum of ten percent of HTF funds can be used for affordable homeownership activities. At least 75% of funds must benefit ELI households, and up to 25% can benefit VLI households. While the HTF is capitalized under \$1 billion, all funds must benefit ELI households.

The HTF is funded through a dedicated source of revenue outside of the annual appropriations process. The dedicated revenue source is a 4.2 basis point (0.042%) assessment on the new business of Fannie Mae and Freddie

Mac. Sixty-five percent of this revenue is directed to the HTF and 35% is directed to the Capital Magnet Fund (CMF). Ideally, a dedicated revenue source means that HTF funds supplement rather than compete with existing housing programs funded through annual appropriations.

The HTF can capture additional revenue to meet the housing needs of the nation's lowest income renters. A number of revenue sources have been proposed, including expanding the contributions of Fannie Mae and Freddie Mac. An effort to reform the two GSEs voted out of the Senate Committee

on Banking, Housing, and Urban Affairs (S. 1217) on a bipartisan basis would have resulted in \$3.5 billion a year for the HTF.¹³

To date, three of four housing finance reform bills have included language to preserve and expand a dedicated stream of revenue for the HTF.

Ranking Member of the House Committee on Financial Services, Maxine Waters (D-CA), introduced legislation on March 23, 2016 to provide \$1 billion annually in mandatory spending in perpetuity to the HTF. The Ending Homelessness Act of 2016 (H.R. 4888) also includes \$50 million per year in project based rental assistance for HTF units, an additional \$5 billion for permanent supportive housing targeted to the chronically homeless, \$2.5 billion for vouchers targeted to homeless families and individuals, and \$500 million for outreach to the homeless. The bill has been referred to the House Committee on Financial Services and the House Committee on the Budget.¹⁴

NLIHC's United for Homes campaign proposes modest mortgage interest deduction (MID) reform to generate approximately \$213 billion in revenue

“THE HOUSING TRUST FUND IS THE FIRST NEW FEDERAL HOUSING PROGRAM IN A GENERATION TO FOCUS ON ELI HOUSEHOLDS.”

12 McCarthy, J., Peach, R., & Ploenzke, M. (2015). *The measurement of rent inflation*. New York, NY: Federal Reserve Bank of New York. <https://www.newyorkfed.org/medialibrary/media/research/staff-reports/sr425.pdf>.

13 National Low Income Housing Coalition (2014). "Committee approves housing finance reform measure." Memo to Members, May 16, 2014. <http://www.nlihc.org/article/committee-approves-housing-finance-reform-measure>.

14 National Low Income Housing Coalition. (2016). "Representative Waters Introduces Bill to End Homelessness, Funds NHTF at \$1.05 Billion Annually." Member to Members, March 28, 2016. <http://www.nlihc.org/article/representative-waters-introduces-bill-end-homelessness-funds-nhtf-105-billion-annually>.

“LOW INCOME RENTERS FACE THE GREATEST CHALLENGE. HIGHER WAGES AND A GREATER SUPPLY OF AFFORDABLE RENTAL HOUSING ARE NECESSARY.”

over 10 years for the HTF.¹⁵ The campaign proposes reducing the mortgage amount eligible for the interest deduction from \$1 million to \$500,000 and converting the deduction to a 15% non-refundable tax credit. Representative Keith Ellison (D-MN) introduced the Common Sense Housing Investment Act of 2015 (H.R. 1662) on March 26, 2015 that includes these two MID provisions.¹⁶ The bill directs sixty percent of the reform's savings to the HTF and the remainder to the Public Housing Capital Fund, the Section 8 program, and the Low Income Housing Tax Credit (LIHTC).

Conclusion

Out of Reach 2016 highlights the affordability gap between the cost of rental housing and the wages of millions of renters who do not earn enough to afford a decent and safe home without significant sacrifice. Low income renters face the greatest challenge. Higher wages and a greater supply of affordable rental housing are necessary. If we make further gains in minimum wage legislation and expand funding for the national Housing Trust Fund, we can address the affordability gap.

The Numbers in this Report

Out of Reach 2016 is based on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security

¹⁵ Lu, C., Rosenberg, J., & Toder, E. (2015). *Options to reform the deduction for home mortgage interest*. Washington, DC: Tax Policy Center. Retrieved from <http://www.urban.org/research/publication/options-reform-deduction-home-mortgage-interest-1>.

¹⁶ National Low Income Housing Coalition. (2016). "Representative Ellison's "Dear Colleague" Letter on Ending Family Homelessness." Memo to Members, February 29, 2016. <http://www.nlihc.org/article/representative-ellison-s-dear-colleague-letter-ending-family-homelessness>.

Administration. See [Appendix A](#) for a detailed explanation of data sources and methodologies.

The Housing Wage is based on HUD FMRs, which are the Department's best estimate of what a household seeking a modest rental unit can expect to pay for rent and utilities in the current market. 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. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. They are applied uniformly within each FMR area, which is either a metropolitan region or nonmetropolitan county.¹⁷ This approach fails to account for rent variation within an FMR area.

HUD has developed hypothetical small area fair market rents (SAFMRs) based on U.S. Postal Service ZIP codes in metropolitan areas to better reflect small-scale market conditions within metropolitan regions. HUD asked for comments on using SAFMRs for Housing Choice Voucher payment standards in certain metropolitan areas last summer and sent a proposed rule to the Office of Management and Budget (OMB) on February 9, 2016. OMB is reviewing the rule. NLIHC has long supported SAFMRs within the voucher program.

NLIHC is examining SAFMRs as a tool to estimate the Housing Wage at a more local scale within metropolitan areas. Table 2 compares the Housing Wage for the San Francisco HUD Metro FMR

¹⁷ Exceptions are the Dallas, TX HMFA and five public housing authorities participating in the Small Area FMR Demonstration Program.



Area (HMFA) to the housing wage for places within the San Francisco HMFA. NLIHC is exploring how best to use SAFMRs within metropolitan regions to reflect local area housing wages.

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 FMR estimates using American Community Survey (ACS) data to determine base rents, rather than data from the Census Bureau's Decennial Survey. The new methodology can introduce more year-to-year variability in FMRs. For this reason and others (e.g., changes to the metropolitan area definitions), readers should not compare this year's report to previous editions of *Out of Reach* and assume that all differences reflect actual market dynamics.

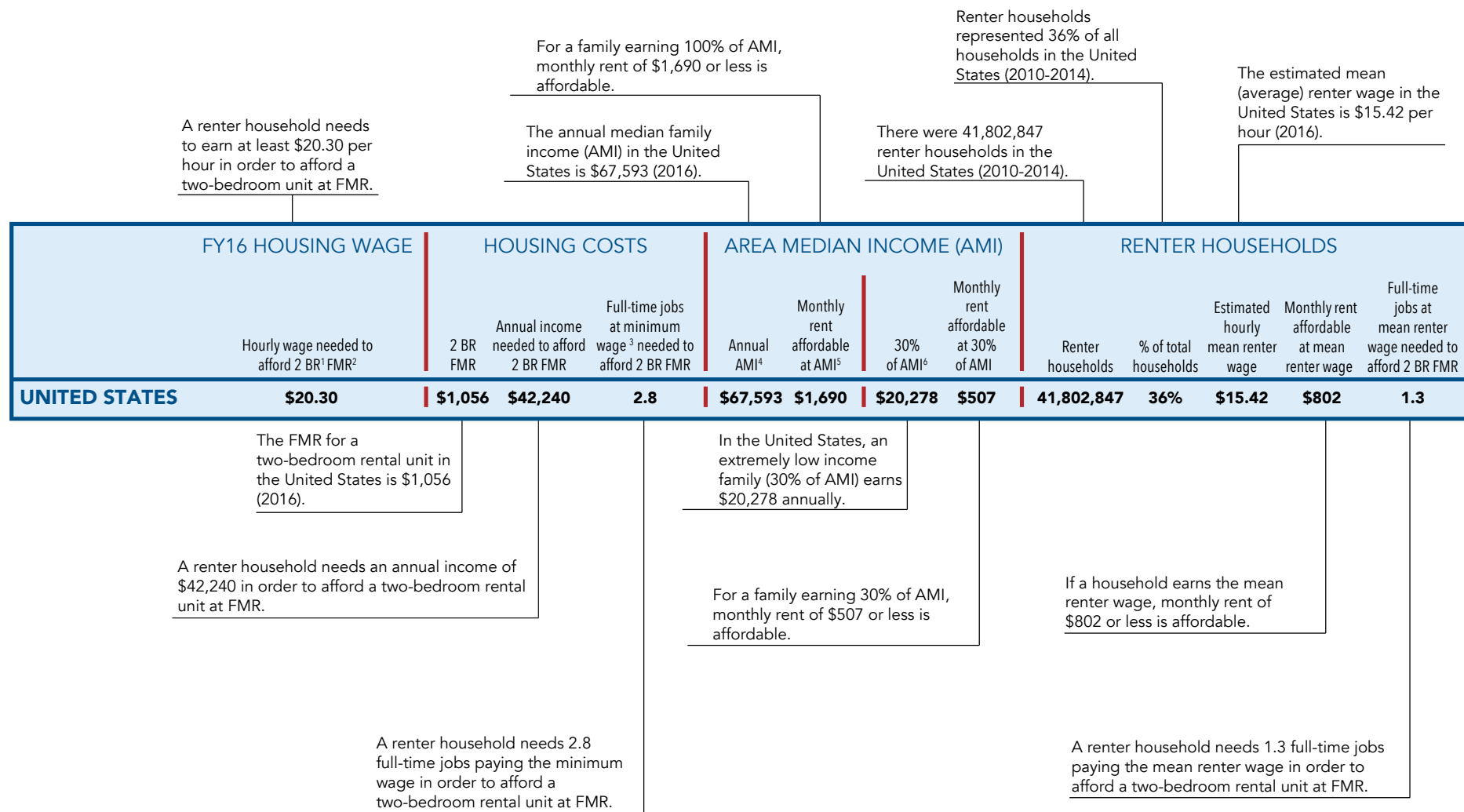
Please consult the appendices and NLIHC research staff for assistance interpreting changes in the data.

TABLE 2: SAMPLE HOUSING WAGES IN THE SAN FRANCISCO HMFA

HMFA/Place	One-Bedroom Housing Wage	Two-Bedroom Housing Wage
San Francisco HMFA	\$34.88	\$44.02
San Francisco City	\$29.40	\$36.03
Menlo Park City	\$34.42	\$42.12
Foster City	\$41.15	\$50.58



HOW TO USE THE NUMBERS



1: BR = Bedroom.

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016).

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 2016 Area Median Income (HUD, 2016).

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

WHERE THE NUMBERS COME FROM

<p>Divide income needed to afford FMR (\$42,240) by 52 (weeks per year) and then by 40 (hours per work week) (\$42,240 / 52 = \$812; \$812 / 40 = \$20.30).</p>		<p>Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$67,593 x .3 = \$20,278). Divide by 12 to obtain monthly amount (\$20,278 / 12 = \$1,690).</p>		<p>Divide number of renter households by total number of households (ACS 2010-2014) (41,802,847/ 117,452,309= .36).Then multiply by 100 (.36 x 100 = 36%).</p>		<p>Average wage reported by the Bureau of Labor Statistics (BLS) for 2014, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2016. See Appendix A.</p>							
<p>ACS (2010-2014).</p>													
FY16 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	% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$20.30	\$1,056	\$42,240	2.8	\$67,593	\$1,690	\$20,278	\$507	41,802,847	36%	\$15.42	\$802	1.3
<p>Developed by HUD annually (2016). See Appendix A.</p>		<p>Multiply the FMR by 12 to get yearly rental cost (\$1,056 x 12 = \$12,672). Then divide by .3 to determine the total income needed to afford \$12,660 per year in rent (\$12,672 / .3 = \$42,240).</p>		<p>Multiply Annual AMI by .3 (\$67,857 x .3 = \$20,278).</p>		<p>Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$20,278 x .3 = \$6,083). Divide by 12 to obtain monthly amount (\$6,083/ 12 = \$507).</p>		<p>Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$15.42 x 40 x 52 = \$32,073). Multiply by .3 to determine maximum amount that can be spent on rent (\$32,073 x .3 = \$9,622). Divide by 12 to obtain monthly amount (\$9,622/ 12=\$802)</p>		<p>Divide income needed to afford the FMR by 52 (weeks per year) (\$42,240 / 52 = \$812). Then divide by \$15.42 (The United States' mean renter wage) (\$812 / \$15.42 = 53 hours). Finally, divide by 40 (hours per work week) (53/ 40 = 1.3 full-time jobs).</p>			
<p>Divide income needed to afford the FMR by 52 (weeks per year) (\$42,200 / 52 = \$812). Then divide by \$7.25 (the Federal minimum wage) (\$812 / \$7.25 = 112 hours). Finally, divide by 40 (hours per work week) (112 / 40=2.8 full-time jobs).</p>													

1: BR = Bedroom.

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016).

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 2016 Area Median Income (HUD, 2016).

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

2016 MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$34.22
District of Columbia	\$31.21
California	\$28.59
New York	\$26.69
Maryland	\$26.53
New Jersey	\$26.52
Massachusetts	\$25.91
Connecticut	\$24.72
Alaska	\$23.25
Washington	\$23.13

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ³	\$44.02
Oakland-Fremont, CA HMFA	\$40.44
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$38.35
Honolulu, HI MSA ⁴	\$38.17
Stamford-Norwalk, CT HMFA	\$37.15
Danbury, CT HMFA	\$34.13
Orange County, CA HMFA	\$32.15
Washington-Arlington-Alexandria, DC-VA-MD HMFA	\$31.21
Nassau-Suffolk, NY HMFA	\$30.92
Santa Cruz-Watsonville, CA MSA	\$30.85

Counties ²	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$44.02
San Francisco County, CA	\$44.02
San Mateo County, CA	\$44.02
Alameda County, CA	\$40.44
Contra Costa County, CA	\$40.44
Santa Clara County, CA	\$38.35
Honolulu County, HI	\$38.17
Orange County, CA	\$32.15
Pitkin County, CO	\$31.96

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$27.41
Hawaii	\$23.19
Alaska	\$21.61
Connecticut	\$19.93
California	\$18.98
New Hampshire	\$18.71
Vermont	\$18.27
Colorado	\$17.29
Maryland	\$16.86
North Dakota	\$16.17

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 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.

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.

2016 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State	Housing Wage for Two-Bedroom FMR
1	Hawaii	\$34.22
2	District of Columbia	\$31.21
3	California	\$28.59
4	New York	\$26.69
5	Maryland	\$26.53
6	New Jersey	\$26.52
7	Massachusetts	\$25.91
8	Connecticut	\$24.72
9	Alaska	\$23.25
10	Washington	\$23.13
11	Virginia	\$22.44
12	Delaware	\$21.70
13	Vermont	\$21.13
14	Colorado	\$21.12
15	New Hampshire	\$21.09
16	Illinois	\$19.98
17	Florida	\$19.96
18	Oregon	\$19.38
19	Rhode Island	\$19.06
20	Pennsylvania	\$18.27
21	Nevada	\$18.26
22	Minnesota	\$17.76
23	Texas	\$17.60
24	Arizona	\$17.18
25	Maine	\$17.04
26	Utah	\$16.32

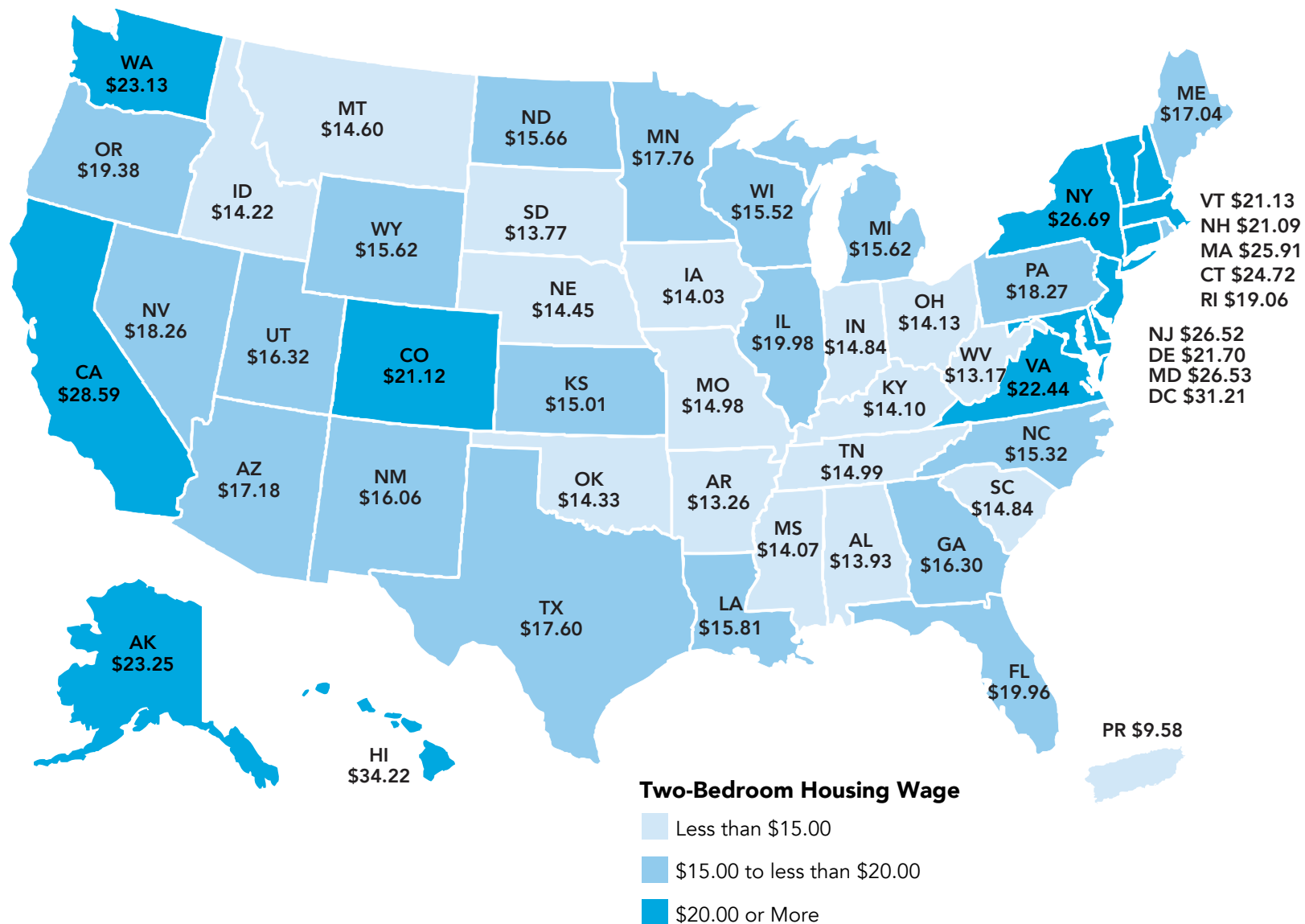
Rank	State	Housing Wage for Two-Bedroom FMR
27	Georgia	\$16.30
28	New Mexico	\$16.06
29	Wisconsin	\$15.92
30	Louisiana	\$15.81
31	North Dakota	\$15.66
32	Michigan	\$15.62
33	Wyoming	\$15.62
34	North Carolina	\$15.32
35	Kansas	\$15.01
36	Tennessee	\$14.99
37	Missouri	\$14.98
38	Indiana	\$14.84
39	South Carolina	\$14.84
40	Montana	\$14.60
41	Ohio	\$14.45
42	Nebraska	\$14.45
43	Oklahoma	\$14.33
44	Idaho	\$14.22
45	Kentucky	\$14.10
46	Mississippi	\$14.07
47	Iowa	\$14.03
48	Alabama	\$13.93
49	South Dakota	\$13.77
50	Arkansas	\$13.26
51	West Virginia	\$13.17
52	Puerto Rico	\$9.58

1 Includes District of Columbia and Puerto Rico.

2 FMR = Fair Market Rent.

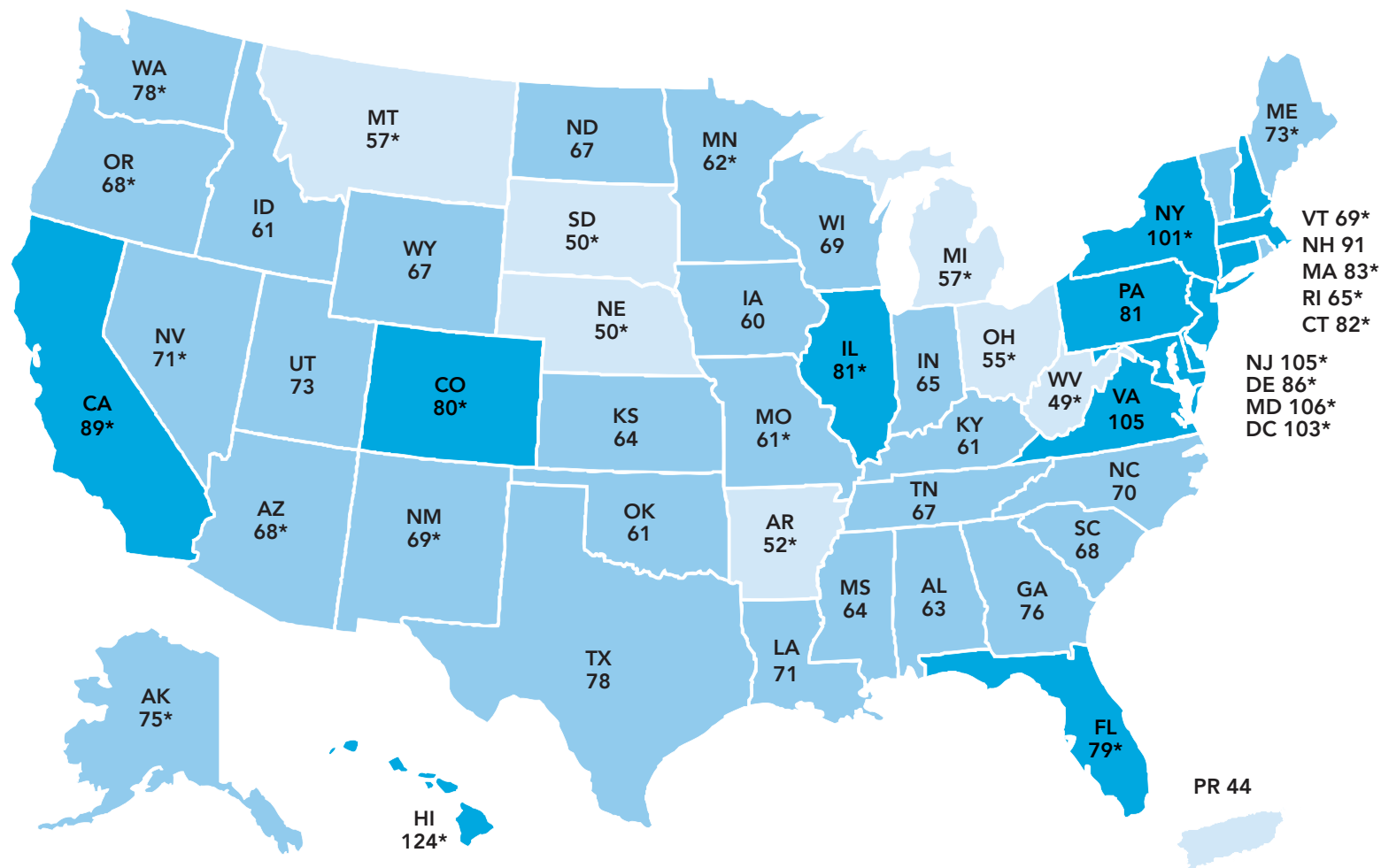
2016 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

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.



2016 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a **ONE-BEDROOM** rental unit at the average 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 61 to 78 hours per week 79 hours per week or more

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

STATE SUMMARY

	FY16 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.93	\$724	\$28,973	1.90	\$56,631	\$1,416	\$16,989	\$425	\$567,978	31%	\$11.64	\$605	1.2
Alaska	\$23.25	\$1,209	\$48,359	2.40	\$86,917	\$2,173	\$26,075	\$652	\$92,263	37%	\$17.76	\$924	1.3
Arizona	\$17.18	\$893	\$35,726	2.10	\$59,520	\$1,488	\$17,856	\$446	\$873,952	37%	\$15.28	\$794	1.1
Arkansas	\$13.26	\$689	\$27,572	1.70	\$53,147	\$1,329	\$15,944	\$399	\$378,868	33%	\$11.96	\$622	1.1
California	\$28.59	\$1,487	\$59,464	2.90	\$72,682	\$1,817	\$21,805	\$545	\$5,708,355	45%	\$19.22	\$999	1.5
Colorado	\$21.12	\$1,098	\$43,939	2.50	\$75,294	\$1,882	\$22,588	\$565	\$703,266	35%	\$15.97	\$830	1.3
Connecticut	\$24.72	\$1,285	\$51,420	2.60	\$89,400	\$2,235	\$26,820	\$671	\$443,163	33%	\$16.21	\$843	1.5
Delaware	\$21.70	\$1,128	\$45,138	2.60	\$72,989	\$1,825	\$21,897	\$547	\$96,186	28%	\$16.03	\$834	1.4
District of Columbia	\$31.21	\$1,623	\$64,920	3.00	\$108,600	\$2,715	\$32,580	\$815	\$156,217	58%	\$26.09	\$1,357	1.2
Florida	\$19.96	\$1,038	\$41,527	2.50	\$57,685	\$1,442	\$17,305	\$433	\$2,444,564	34%	\$14.49	\$754	1.4
Georgia	\$16.30	\$848	\$33,908	2.20	\$59,981	\$1,500	\$17,994	\$450	\$1,268,689	36%	\$14.58	\$758	1.1
Hawaii	\$34.22	\$1,780	\$71,184	4.00	\$82,123	\$2,053	\$24,637	\$616	\$192,984	43%	\$14.53	\$755	2.4
Idaho	\$14.22	\$739	\$29,580	2.00	\$58,582	\$1,465	\$17,575	\$439	\$180,278	31%	\$11.23	\$584	1.3
Illinois	\$19.98	\$1,039	\$41,567	2.40	\$72,547	\$1,814	\$21,764	\$544	\$1,583,926	33%	\$15.25	\$793	1.3
Indiana	\$14.84	\$772	\$30,868	2.00	\$60,980	\$1,524	\$18,294	\$457	\$761,229	31%	\$12.15	\$632	1.2
Iowa	\$14.03	\$730	\$29,183	1.90	\$68,743	\$1,719	\$20,623	\$516	\$347,244	28%	\$11.29	\$587	1.2
Kansas	\$15.01	\$781	\$31,221	2.10	\$64,691	\$1,617	\$19,407	\$485	\$365,546	33%	\$12.42	\$646	1.2
Kentucky	\$14.10	\$733	\$29,319	1.90	\$57,445	\$1,436	\$17,233	\$431	\$550,223	32%	\$11.46	\$596	1.2
Louisiana	\$15.81	\$822	\$32,891	2.20	\$58,254	\$1,456	\$17,476	\$437	\$579,120	34%	\$13.46	\$700	1.2
Maine	\$17.04	\$886	\$35,453	2.30	\$63,145	\$1,579	\$18,944	\$474	\$157,971	29%	\$10.36	\$539	1.6
Maryland	\$26.53	\$1,380	\$55,183	3.20	\$93,193	\$2,330	\$27,958	\$699	\$710,103	33%	\$15.91	\$827	1.7
Massachusetts	\$25.91	\$1,347	\$53,886	2.60	\$88,037	\$2,201	\$26,411	\$660	\$957,547	38%	\$18.47	\$960	1.4
Michigan	\$15.62	\$812	\$32,494	1.80	\$63,683	\$1,592	\$19,105	\$478	\$1,089,868	28%	\$12.72	\$662	1.2
Minnesota	\$17.76	\$924	\$36,941	2.00	\$77,878	\$1,947	\$23,364	\$584	\$590,136	28%	\$13.32	\$692	1.3
Mississippi	\$14.07	\$732	\$29,268	1.90	\$49,227	\$1,231	\$14,768	\$369	\$339,802	31%	\$10.64	\$553	1.3
Missouri	\$14.98	\$779	\$31,158	2.00	\$62,790	\$1,570	\$18,837	\$471	\$756,950	32%	\$12.74	\$662	1.2

1: BR = Bedroom.

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016).

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 2016 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.

STATE SUMMARY

	FY16 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$14.60	\$759	\$30,361	1.80	\$61,427	\$1,536	\$18,428	\$461	\$131,596	32%	\$11.23	\$584	1.3
Nebraska	\$14.45	\$751	\$30,058	1.60	\$66,857	\$1,671	\$20,057	\$501	\$245,311	34%	\$11.59	\$603	1.2
Nevada	\$18.26	\$950	\$37,987	2.20	\$61,463	\$1,537	\$18,439	\$461	\$446,047	44%	\$15.34	\$798	1.2
New Hampshire	\$21.09	\$1,097	\$43,865	2.90	\$78,912	\$1,973	\$23,673	\$592	\$150,420	29%	\$14.08	\$732	1.5
New Jersey	\$26.52	\$1,379	\$55,152	3.20	\$86,994	\$2,175	\$26,098	\$652	\$1,114,583	35%	\$16.98	\$883	1.6
New Mexico	\$16.06	\$835	\$33,404	2.10	\$56,979	\$1,424	\$17,094	\$427	\$243,406	32%	\$12.53	\$652	1.3
New York	\$26.69	\$1,388	\$55,508	3.00	\$74,427	\$1,861	\$22,328	\$558	\$3,348,537	46%	\$22.85	\$1,188	1.2
North Carolina	\$15.32	\$796	\$31,859	2.10	\$59,375	\$1,484	\$17,813	\$445	\$1,280,773	34%	\$13.21	\$687	1.2
North Dakota	\$15.66	\$814	\$32,565	2.20	\$73,664	\$1,842	\$22,099	\$552	\$101,996	35%	\$15.22	\$792	1.0
Ohio	\$14.45	\$751	\$30,060	1.80	\$63,229	\$1,581	\$18,969	\$474	\$1,513,809	33%	\$12.17	\$633	1.2
Oklahoma	\$14.33	\$745	\$29,796	2.00	\$58,586	\$1,465	\$17,576	\$439	\$485,544	33%	\$13.43	\$698	1.1
Oregon	\$19.38	\$1,008	\$40,318	2.10	\$64,014	\$1,600	\$19,204	\$480	\$586,182	38%	\$13.87	\$721	1.4
Pennsylvania	\$18.27	\$950	\$38,000	2.50	\$70,326	\$1,758	\$21,098	\$527	\$1,511,506	30%	\$13.80	\$718	1.3
Puerto Rico	\$9.58	\$498	\$19,930	1.30	\$23,775	\$594	\$7,133	\$178	\$379,256	31%	\$6.91	\$359	1.4
Rhode Island	\$19.06	\$991	\$39,639	2.00	\$73,931	\$1,848	\$22,179	\$554	\$162,740	40%	\$12.59	\$655	1.5
South Carolina	\$14.84	\$772	\$30,860	2.00	\$57,558	\$1,439	\$17,267	\$432	\$563,561	31%	\$11.53	\$599	1.3
South Dakota	\$13.77	\$716	\$28,631	1.60	\$64,740	\$1,619	\$19,422	\$486	\$104,512	32%	\$10.88	\$566	1.3
Tennessee	\$14.99	\$779	\$31,175	2.10	\$57,600	\$1,440	\$17,280	\$432	\$817,396	33%	\$12.96	\$674	1.2
Texas	\$17.60	\$915	\$36,611	2.40	\$64,360	\$1,609	\$19,308	\$483	\$3,361,040	37%	\$17.07	\$887	1.0
Utah	\$16.32	\$849	\$33,944	2.30	\$69,938	\$1,748	\$20,981	\$525	\$271,589	30%	\$12.39	\$644	1.3
Vermont	\$21.13	\$1,099	\$43,947	2.20	\$71,642	\$1,791	\$21,493	\$537	\$74,835	29%	\$11.79	\$613	1.8
Virginia	\$22.44	\$1,167	\$46,675	3.10	\$78,798	\$1,970	\$23,639	\$591	\$1,013,466	33%	\$16.45	\$856	1.4
Washington	\$23.13	\$1,203	\$48,119	2.40	\$75,979	\$1,899	\$22,794	\$570	\$986,856	37%	\$16.69	\$868	1.4
West Virginia	\$13.17	\$685	\$27,390	1.50	\$54,658	\$1,366	\$16,397	\$410	\$200,752	27%	\$10.62	\$552	1.2
Wisconsin	\$15.92	\$828	\$33,115	2.20	\$68,241	\$1,706	\$20,472	\$512	\$741,481	32%	\$12.07	\$627	1.3
Wyoming	\$15.62	\$812	\$32,489	2.20	\$74,359	\$1,859	\$22,308	\$558	\$69,225	31%	\$14.28	\$743	1.1

1: BR = Bedroom.

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016).

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 2016 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.

ALABAMA

In Alabama, 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 **\$2,414** monthly or **\$28,973** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

48*

 **\$13.93** PER HOUR

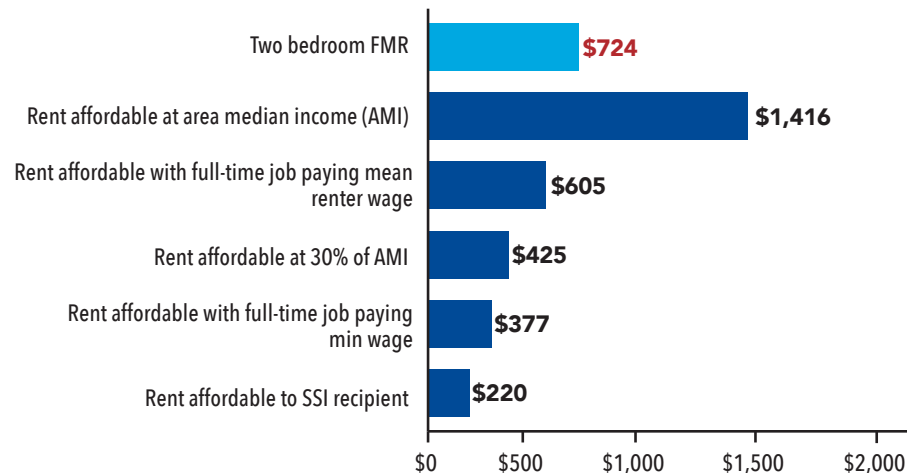
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$11.64
2-Bedroom Housing Wage	\$13.93
Number of Renter Households	567,978
Percent Renters	31%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Baldwin County	\$16.79
Bibb County	\$16.15
Blount County	\$16.15
Jefferson County	\$16.15
Shelby County (tied with 1 other)	\$16.15



77

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Alabama	\$13.93	\$724	\$28,973	1.9	\$56,631	\$1,416	\$16,989	\$425	567,978	31%	\$11.64	\$605	1.2
Combined Nonmetro Areas	\$11.22	\$583	\$23,338	1.5	\$46,625	\$1,166	\$13,987	\$350	127,481	29%	\$9.92	\$516	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford MSA	\$12.25	\$637	\$25,480	1.7	\$46,700	\$1,168	\$14,010	\$350	14,271	31%	\$8.78	\$457	1.4
Auburn-Opelika MSA	\$14.38	\$748	\$29,920	2.0	\$60,800	\$1,520	\$18,240	\$456	22,440	40%	\$8.03	\$418	1.8
Birmingham-Hoover HMFA	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	121,830	31%	\$14.17	\$737	1.1
Chilton County HMFA	\$10.94	\$569	\$22,760	1.5	\$53,500	\$1,338	\$16,050	\$401	4,011	25%	\$10.05	\$523	1.1
Columbus MSA	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	8,932	41%	\$12.93	\$672	1.2
Daphne-Fairhope-Foley MSA	\$16.79	\$873	\$34,920	2.3	\$61,100	\$1,528	\$18,330	\$458	20,855	29%	\$10.62	\$552	1.6
Decatur MSA	\$12.15	\$632	\$25,280	1.7	\$56,200	\$1,405	\$16,860	\$422	15,741	27%	\$12.12	\$630	1.0
Dothan HMFA	\$12.44	\$647	\$25,880	1.7	\$51,300	\$1,283	\$15,390	\$385	16,874	34%	\$11.21	\$583	1.1
Florence-Muscle Shoals MSA	\$11.90	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	18,171	30%	\$9.28	\$483	1.3
Gadsden MSA	\$12.23	\$636	\$25,440	1.7	\$51,200	\$1,280	\$15,360	\$384	11,664	29%	\$9.68	\$503	1.3
Henry County HMFA	\$11.15	\$580	\$23,200	1.5	\$56,200	\$1,405	\$16,860	\$422	1,534	22%	\$11.11	\$578	1.0
Huntsville MSA	\$13.98	\$727	\$29,080	1.9	\$71,800	\$1,795	\$21,540	\$539	49,690	30%	\$12.75	\$663	1.1
Mobile MSA	\$15.15	\$788	\$31,520	2.1	\$52,900	\$1,323	\$15,870	\$397	51,427	33%	\$11.31	\$588	1.3
Montgomery MSA	\$15.15	\$788	\$31,520	2.1	\$60,400	\$1,510	\$18,120	\$453	48,764	34%	\$11.29	\$587	1.3
Pickens County HMFA	\$10.94	\$569	\$22,760	1.5	\$39,700	\$993	\$11,910	\$298	2,165	28%	\$8.00	\$416	1.4
Tuscaloosa HMFA	\$15.46	\$804	\$32,160	2.1	\$58,800	\$1,470	\$17,640	\$441	25,503	34%	\$10.50	\$546	1.5
Walker County HMFA	\$12.02	\$625	\$25,000	1.7	\$46,300	\$1,158	\$13,890	\$347	6,625	26%	\$9.65	\$502	1.2
<u>Counties</u>													
Autauga County	\$15.15	\$788	\$31,520	2.1	\$60,400	\$1,510	\$18,120	\$453	5,056	25%	\$10.17	\$529	1.5
Baldwin County	\$16.79	\$873	\$34,920	2.3	\$61,100	\$1,528	\$18,330	\$458	20,855	29%	\$10.62	\$552	1.6
Barbour County	\$12.23	\$636	\$25,440	1.7	\$44,600	\$1,115	\$13,380	\$335	2,964	32%	\$8.14	\$423	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Alabama

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Bibb County	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	1,629	23%	\$13.42	\$698	1.2
Blount County	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	4,518	22%	\$8.62	\$448	1.9
Bullock County	\$10.94	\$569	\$22,760	1.5	\$46,100	\$1,153	\$13,830	\$346	1,019	27%	\$9.71	\$505	1.1
Butler County	\$10.94	\$569	\$22,760	1.5	\$39,500	\$988	\$11,850	\$296	2,483	30%	\$8.50	\$442	1.3
Calhoun County	\$12.25	\$637	\$25,480	1.7	\$46,700	\$1,168	\$14,010	\$350	14,271	31%	\$8.78	\$457	1.4
Chambers County	\$12.83	\$667	\$26,680	1.8	\$42,100	\$1,053	\$12,630	\$316	4,570	33%	\$10.24	\$533	1.3
Cherokee County	\$10.94	\$569	\$22,760	1.5	\$47,200	\$1,180	\$14,160	\$354	2,657	23%	\$10.03	\$522	1.1
Chilton County	\$10.94	\$569	\$22,760	1.5	\$53,500	\$1,338	\$16,050	\$401	4,011	25%	\$10.05	\$523	1.1
Choctaw County	\$12.71	\$661	\$26,440	1.8	\$47,100	\$1,178	\$14,130	\$353	989	18%	\$13.55	\$704	0.9
Clarke County	\$10.94	\$569	\$22,760	1.5	\$46,700	\$1,168	\$14,010	\$350	2,923	30%	\$9.98	\$519	1.1
Clay County	\$10.94	\$569	\$22,760	1.5	\$44,700	\$1,118	\$13,410	\$335	1,485	27%	\$8.28	\$430	1.3
Cleburne County	\$12.17	\$633	\$25,320	1.7	\$47,300	\$1,183	\$14,190	\$355	1,261	22%	\$13.53	\$704	0.9
Coffee County	\$11.23	\$584	\$23,360	1.5	\$60,500	\$1,513	\$18,150	\$454	5,853	31%	\$8.82	\$459	1.3
Colbert County	\$11.90	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	6,466	29%	\$11.86	\$617	1.0
Conecuh County	\$10.94	\$569	\$22,760	1.5	\$32,800	\$820	\$9,840	\$246	1,147	23%	\$8.01	\$417	1.4
Coosa County	\$11.13	\$579	\$23,160	1.5	\$48,000	\$1,200	\$14,400	\$360	836	19%	\$12.53	\$651	0.9
Covington County	\$10.94	\$569	\$22,760	1.5	\$45,000	\$1,125	\$13,500	\$338	3,650	24%	\$9.78	\$509	1.1
Crenshaw County	\$10.94	\$569	\$22,760	1.5	\$50,200	\$1,255	\$15,060	\$377	1,503	28%	\$11.58	\$602	0.9
Cullman County	\$11.62	\$604	\$24,160	1.6	\$48,800	\$1,220	\$14,640	\$366	7,659	25%	\$9.79	\$509	1.2
Dale County	\$11.15	\$580	\$23,200	1.5	\$57,600	\$1,440	\$17,280	\$432	7,517	39%	\$14.41	\$750	0.8
Dallas County	\$10.94	\$569	\$22,760	1.5	\$39,100	\$978	\$11,730	\$293	6,367	39%	\$9.63	\$501	1.1
DeKalb County	\$11.44	\$595	\$23,800	1.6	\$49,500	\$1,238	\$14,850	\$371	6,151	25%	\$9.50	\$494	1.2
Elmore County	\$15.15	\$788	\$31,520	2.1	\$60,400	\$1,510	\$18,120	\$453	6,984	24%	\$9.34	\$486	1.6
Escambia County	\$10.94	\$569	\$22,760	1.5	\$37,500	\$938	\$11,250	\$281	4,060	30%	\$11.21	\$583	1.0
Etowah County	\$12.23	\$636	\$25,440	1.7	\$51,200	\$1,280	\$15,360	\$384	11,664	29%	\$9.68	\$503	1.3
Fayette County	\$10.94	\$569	\$22,760	1.5	\$45,200	\$1,130	\$13,560	\$339	1,909	27%	\$7.66	\$399	1.4
Franklin County	\$10.94	\$569	\$22,760	1.5	\$47,800	\$1,195	\$14,340	\$359	3,883	32%	\$9.43	\$491	1.2
Geneva County	\$12.44	\$647	\$25,880	1.7	\$51,300	\$1,283	\$15,390	\$385	2,926	27%	\$8.07	\$420	1.5
Greene County	\$10.94	\$569	\$22,760	1.5	\$32,600	\$815	\$9,780	\$245	938	29%	\$8.46	\$440	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Alabama

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Hale County	\$15.46	\$804	\$32,160	2.1	\$58,800	\$1,470	\$17,640	\$441	1,375	23%	\$8.99	\$467	1.7
Henry County	\$11.15	\$580	\$23,200	1.5	\$56,200	\$1,405	\$16,860	\$422	1,534	22%	\$11.11	\$578	1.0
Houston County	\$12.44	\$647	\$25,880	1.7	\$51,300	\$1,283	\$15,390	\$385	13,948	35%	\$11.49	\$597	1.1
Jackson County	\$10.98	\$571	\$22,840	1.5	\$48,600	\$1,215	\$14,580	\$365	5,212	26%	\$8.52	\$443	1.3
Jefferson County	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	93,700	36%	\$14.71	\$765	1.1
Lamar County	\$10.94	\$569	\$22,760	1.5	\$43,600	\$1,090	\$13,080	\$327	1,619	26%	\$9.51	\$495	1.2
Lauderdale County	\$11.90	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	11,705	30%	\$7.40	\$385	1.6
Lawrence County	\$12.15	\$632	\$25,280	1.7	\$56,200	\$1,405	\$16,860	\$422	2,501	19%	\$15.47	\$804	0.8
Lee County	\$14.38	\$748	\$29,920	2.0	\$60,800	\$1,520	\$18,240	\$456	22,440	40%	\$8.03	\$418	1.8
Limestone County	\$13.98	\$727	\$29,080	1.9	\$71,800	\$1,795	\$21,540	\$539	7,702	24%	\$9.99	\$519	1.4
Lowndes County	\$15.15	\$788	\$31,520	2.1	\$60,400	\$1,510	\$18,120	\$453	1,109	26%	\$14.74	\$766	1.0
Macon County	\$10.94	\$569	\$22,760	1.5	\$42,300	\$1,058	\$12,690	\$317	2,755	34%	\$7.73	\$402	1.4
Madison County	\$13.98	\$727	\$29,080	1.9	\$71,800	\$1,795	\$21,540	\$539	41,988	31%	\$13.05	\$679	1.1
Marengo County	\$10.94	\$569	\$22,760	1.5	\$49,400	\$1,235	\$14,820	\$371	2,417	29%	\$9.85	\$512	1.1
Marion County	\$10.94	\$569	\$22,760	1.5	\$42,800	\$1,070	\$12,840	\$321	3,099	25%	\$8.51	\$442	1.3
Marshall County	\$11.13	\$579	\$23,160	1.5	\$50,700	\$1,268	\$15,210	\$380	9,756	28%	\$9.53	\$495	1.2
Mobile County	\$15.15	\$788	\$31,520	2.1	\$52,900	\$1,323	\$15,870	\$397	51,427	33%	\$11.31	\$588	1.3
Monroe County	\$10.94	\$569	\$22,760	1.5	\$37,800	\$945	\$11,340	\$284	2,357	28%	\$8.84	\$460	1.2
Montgomery County	\$15.15	\$788	\$31,520	2.1	\$60,400	\$1,510	\$18,120	\$453	35,615	40%	\$11.61	\$604	1.3
Morgan County	\$12.15	\$632	\$25,280	1.7	\$56,200	\$1,405	\$16,860	\$422	13,240	29%	\$11.81	\$614	1.0
Perry County	\$10.94	\$569	\$22,760	1.5	\$33,000	\$825	\$9,900	\$248	1,059	32%	\$7.16	\$372	1.5
Pickens County	\$10.94	\$569	\$22,760	1.5	\$39,700	\$993	\$11,910	\$298	2,165	28%	\$8.00	\$416	1.4
Pike County	\$11.23	\$584	\$23,360	1.5	\$47,800	\$1,195	\$14,340	\$359	5,396	42%	\$9.56	\$497	1.2
Randolph County	\$10.94	\$569	\$22,760	1.5	\$46,300	\$1,158	\$13,890	\$347	2,584	29%	\$7.81	\$406	1.4
Russell County	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	8,932	41%	\$12.93	\$672	1.2
St. Clair County	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	6,138	19%	\$9.32	\$485	1.7
Shelby County	\$16.15	\$840	\$33,600	2.2	\$64,000	\$1,600	\$19,200	\$480	15,845	21%	\$13.54	\$704	1.2
Sumter County	\$13.19	\$686	\$27,440	1.8	\$36,500	\$913	\$10,950	\$274	1,481	30%	\$9.57	\$498	1.4
Talladega County	\$10.94	\$569	\$22,760	1.5	\$46,400	\$1,160	\$13,920	\$348	8,940	29%	\$12.09	\$629	0.9

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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 2016 Area Median Income

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

Alabama

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Tallapoosa County	\$10.94	\$569	\$22,760	1.5	\$48,100	\$1,203	\$14,430	\$361	4,823	29%	\$8.64	\$449	1.3
Tuscaloosa County	\$15.46	\$804	\$32,160	2.1	\$58,800	\$1,470	\$17,640	\$441	24,128	35%	\$10.54	\$548	1.5
Walker County	\$12.02	\$625	\$25,000	1.7	\$46,300	\$1,158	\$13,890	\$347	6,625	26%	\$9.65	\$502	1.2
Washington County	\$12.21	\$635	\$25,400	1.7	\$51,700	\$1,293	\$15,510	\$388	826	13%	\$17.38	\$904	0.7
Wilcox County	\$10.94	\$569	\$22,760	1.5	\$27,400	\$685	\$8,220	\$206	1,011	26%	\$10.13	\$527	1.1
Winston County	\$10.94	\$569	\$22,760	1.5	\$42,200	\$1,055	\$12,660	\$317	2,322	24%	\$8.32	\$432	1.3

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

ALASKA

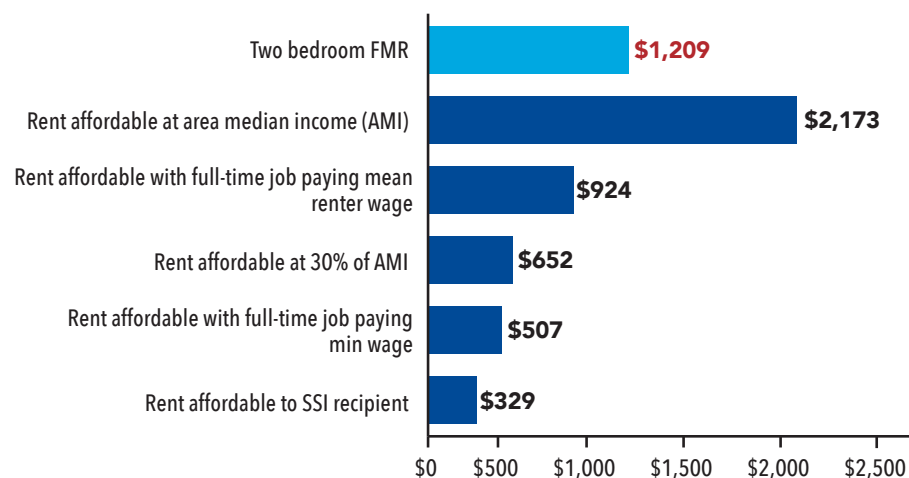
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,209**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,030** monthly or **\$48,359** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$23.25** PER HOUR

STATE FACTS	
Minimum Wage	\$9.75
Average Renter Wage	\$17.76
2-Bedroom Housing Wage	\$23.25
Number of Renter Households	92,263
Percent Renters	37%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Aleutians West Census Area	\$28.90
Nome Census Area	\$26.46
Bethel Census Area	\$26.33
Juneau City and Borough	\$25.25
Anchorage Municipality	\$24.85



95
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

Alaska

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Alaska	\$23.25	\$1,209	\$48,359	2.4	\$86,917	\$2,173	\$26,075	\$652	92,263	37%	\$17.76	\$924	1.3
Combined Nonmetro Areas	\$21.61	\$1,124	\$44,954	2.2	\$76,385	\$1,910	\$22,916	\$573	27,763	35%	\$21.19	\$1,102	1.0
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$24.85	\$1,292	\$51,680	2.5	\$92,900	\$2,323	\$27,870	\$697	42,236	40%	\$16.89	\$878	1.5
Fairbanks MSA	\$23.65	\$1,230	\$49,200	2.4	\$93,800	\$2,345	\$28,140	\$704	14,868	41%	\$15.47	\$805	1.5
Matanuska-Susitna Borough HMFA	\$19.46	\$1,012	\$40,480	2.0	\$85,700	\$2,143	\$25,710	\$643	7,396	24%	\$11.02	\$573	1.8
<u>Counties</u>													
Aleutians East Borough	\$17.62	\$916	\$36,640	1.8	\$69,500	\$1,738	\$20,850	\$521	253	44%	\$16.36	\$851	1.1
Aleutians West Census Area	\$28.90	\$1,503	\$60,120	3.0	\$89,500	\$2,238	\$26,850	\$671	717	65%	\$22.66	\$1,178	1.3
Anchorage Municipality	\$24.85	\$1,292	\$51,680	2.5	\$92,900	\$2,323	\$27,870	\$697	42,236	40%	\$16.89	\$878	1.5
Bethel Census Area	\$26.33	\$1,369	\$54,760	2.7	\$54,600	\$1,365	\$16,380	\$410	1,623	37%	\$20.24	\$1,052	1.3
Bristol Bay Borough	\$22.96	\$1,194	\$47,760	2.4	\$99,000	\$2,475	\$29,700	\$743	182	46%	\$15.98	\$831	1.4
Denali Borough	\$20.96	\$1,090	\$43,600	2.1	\$101,700	\$2,543	\$30,510	\$763	201	28%	\$20.10	\$1,045	1.0
Dillingham Census Area	\$21.00	\$1,092	\$43,680	2.2	\$57,600	\$1,440	\$17,280	\$432	558	41%	\$17.79	\$925	1.2
Fairbanks North Star Borough	\$23.65	\$1,230	\$49,200	2.4	\$93,800	\$2,345	\$28,140	\$704	14,868	41%	\$15.47	\$805	1.5
Haines Borough	\$17.21	\$895	\$35,800	1.8	\$70,000	\$1,750	\$21,000	\$525	353	31%	\$10.81	\$562	1.6
Hoonah-Angoon Census Area	\$15.12	\$786	\$31,440	1.6	\$61,600	\$1,540	\$18,480	\$462	345	38%	\$9.44	\$491	1.6
Juneau City and Borough	\$25.25	\$1,313	\$52,520	2.6	\$97,600	\$2,440	\$29,280	\$732	4,389	36%	\$13.24	\$689	1.9
Kenai Peninsula Borough	\$19.15	\$996	\$39,840	2.0	\$77,700	\$1,943	\$23,310	\$583	5,789	27%	\$14.67	\$763	1.3
Ketchikan Gateway Borough	\$22.94	\$1,193	\$47,720	2.4	\$87,900	\$2,198	\$26,370	\$659	2,320	44%	\$14.17	\$737	1.6
Kodiak Island Borough	\$18.42	\$958	\$38,320	1.9	\$75,800	\$1,895	\$22,740	\$569	1,836	40%	\$12.97	\$674	1.4
Lake and Peninsula Borough	\$16.27	\$846	\$33,840	1.7	\$55,200	\$1,380	\$16,560	\$414	180	35%	\$23.12	\$1,202	0.7
Matanuska-Susitna Borough	\$19.46	\$1,012	\$40,480	2.0	\$85,700	\$2,143	\$25,710	\$643	7,396	24%	\$11.02	\$573	1.8
Nome Census Area	\$26.46	\$1,376	\$55,040	2.7	\$48,300	\$1,208	\$14,490	\$362	1,258	44%	\$21.19	\$1,102	1.2
North Slope Borough	\$17.02	\$885	\$35,400	1.7	\$84,700	\$2,118	\$25,410	\$635	1,007	51%	\$46.16	\$2,400	0.4
Northwest Arctic Borough	\$22.42	\$1,166	\$46,640	2.3	\$59,400	\$1,485	\$17,820	\$446	857	45%	\$38.40	\$1,997	0.6

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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.

Alaska

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Petersburg Census Area	\$19.77	\$1,028	\$41,120	2.0	\$87,100	\$2,178	\$26,130	\$653	456	33%	\$10.42	\$542	1.9
Prince of Wales-Hyder Census Area	\$17.90	\$931	\$37,240	1.8	\$54,700	\$1,368	\$16,410	\$410	716	30%	\$14.34	\$746	1.2
Sitka City and Borough	\$23.13	\$1,203	\$48,120	2.4	\$80,100	\$2,003	\$24,030	\$601	1,488	42%	\$13.66	\$710	1.7
Skagway Municipality	\$24.04	\$1,250	\$50,000	2.5	\$79,500	\$1,988	\$23,850	\$596	167	43%	\$14.70	\$764	1.6
Southeast Fairbanks Census Area	\$22.52	\$1,171	\$46,840	2.3	\$68,100	\$1,703	\$20,430	\$511	690	32%	\$27.86	\$1,449	0.8
Valdez-Cordova Census Area	\$21.90	\$1,139	\$45,560	2.2	\$90,800	\$2,270	\$27,240	\$681	879	27%	\$15.07	\$784	1.5
Wade Hampton Census Area	\$16.98	\$883	\$35,320	1.7	\$41,800	\$1,045	\$12,540	\$314	418	25%	\$11.55	\$600	1.5
Wrangell City and Borough	\$16.46	\$856	\$34,240	1.7	\$56,700	\$1,418	\$17,010	\$425	326	28%	\$9.30	\$484	1.8
Yakutat City and Borough	\$19.15	\$996	\$39,840	2.0	\$83,000	\$2,075	\$24,900	\$623	140	53%	\$11.35	\$590	1.7
Yukon-Koyukuk Census Area	\$14.92	\$776	\$31,040	1.5	\$48,100	\$1,203	\$14,430	\$361	615	30%	\$21.01	\$1,093	0.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

ARIZONA

In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$893**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,977** monthly or **\$35,726** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

24*

 **\$17.18** PER HOUR

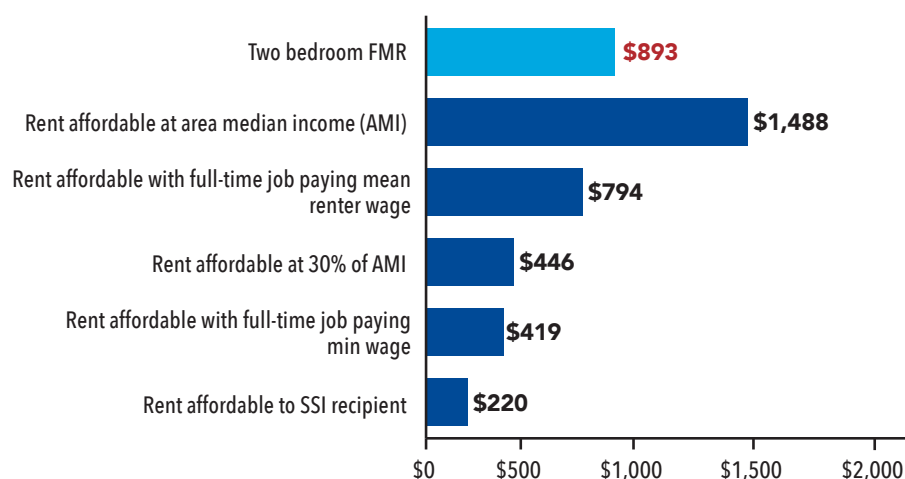
STATE FACTS

Minimum Wage	\$8.05
Average Renter Wage	\$15.28
2-Bedroom Housing Wage	\$17.18
Number of Renter Households	873,952
Percent Renters	37%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Coconino County	\$21.83
Maricopa County	\$17.58
Pinal County	\$17.58
Apache County	\$16.63
Pima County	\$16.58



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

Arizona

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Arizona	\$17.18	\$893	\$35,726	2.1	\$59,520	\$1,488	\$17,856	\$446	873,952	37%	\$15.28	\$794	1.1
Combined Nonmetro Areas	\$14.76	\$768	\$30,703	1.8	\$43,736	\$1,093	\$13,121	\$328	32,645	29%	\$14.46	\$752	1.0
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$21.83	\$1,135	\$45,400	2.7	\$61,300	\$1,533	\$18,390	\$460	18,724	40%	\$12.06	\$627	1.8
Lake Havasu City-Kingman MSA	\$14.50	\$754	\$30,160	1.8	\$50,100	\$1,253	\$15,030	\$376	25,625	32%	\$12.45	\$647	1.2
Phoenix-Mesa-Scottsdale MSA	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	584,752	38%	\$16.19	\$842	1.1
Prescott MSA	\$16.12	\$838	\$33,520	2.0	\$52,200	\$1,305	\$15,660	\$392	27,460	30%	\$11.87	\$617	1.4
Sierra Vista-Douglas MSA	\$15.42	\$802	\$32,080	1.9	\$58,400	\$1,460	\$17,520	\$438	15,623	32%	\$12.01	\$625	1.3
Tucson MSA	\$16.58	\$862	\$34,480	2.1	\$56,700	\$1,418	\$17,010	\$425	147,655	38%	\$12.71	\$661	1.3
Yuma MSA	\$15.81	\$822	\$32,880	2.0	\$45,800	\$1,145	\$13,740	\$344	21,468	31%	\$11.30	\$588	1.4
<u>Counties</u>													
Apache County	\$16.63	\$865	\$34,600	2.1	\$34,300	\$858	\$10,290	\$257	4,432	23%	\$17.99	\$936	0.9
Cochise County	\$15.42	\$802	\$32,080	1.9	\$58,400	\$1,460	\$17,520	\$438	15,623	32%	\$12.01	\$625	1.3
Coconino County	\$21.83	\$1,135	\$45,400	2.7	\$61,300	\$1,533	\$18,390	\$460	18,724	40%	\$12.06	\$627	1.8
Gila County	\$15.83	\$823	\$32,920	2.0	\$50,200	\$1,255	\$15,060	\$377	5,752	28%	\$13.49	\$702	1.2
Graham County	\$14.56	\$757	\$30,280	1.8	\$51,900	\$1,298	\$15,570	\$389	3,033	28%	\$10.82	\$563	1.3
Greenlee County	\$12.96	\$674	\$26,960	1.6	\$49,300	\$1,233	\$14,790	\$370	1,857	54%	\$38.11	\$1,981	0.3
La Paz County	\$13.65	\$710	\$28,400	1.7	\$43,900	\$1,098	\$13,170	\$329	2,222	23%	\$9.88	\$514	1.4
Maricopa County	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	550,645	39%	\$16.29	\$847	1.1
Mohave County	\$14.50	\$754	\$30,160	1.8	\$50,100	\$1,253	\$15,030	\$376	25,625	32%	\$12.45	\$647	1.2
Navajo County	\$14.67	\$763	\$30,520	1.8	\$42,200	\$1,055	\$12,660	\$317	9,930	29%	\$11.74	\$611	1.2
Pima County	\$16.58	\$862	\$34,480	2.1	\$56,700	\$1,418	\$17,010	\$425	147,655	38%	\$12.71	\$661	1.3
Pinal County	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	34,107	27%	\$12.20	\$634	1.4
Santa Cruz County	\$13.44	\$699	\$27,960	1.7	\$42,900	\$1,073	\$12,870	\$322	5,419	35%	\$9.32	\$485	1.4
Yavapai County	\$16.12	\$838	\$33,520	2.0	\$52,200	\$1,305	\$15,660	\$392	27,460	30%	\$11.87	\$617	1.4
Yuma County	\$15.81	\$822	\$32,880	2.0	\$45,800	\$1,145	\$13,740	\$344	21,468	31%	\$11.30	\$588	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Arizona

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Arizona	\$17.18	\$893	\$35,726	2.1	\$59,520	\$1,488	\$17,856	\$446	873,952	37%	\$15.28	\$794	1.1
Combined Nonmetro Areas	\$14.76	\$768	\$30,703	1.8	\$43,736	\$1,093	\$13,121	\$328	32,645	29%	\$14.46	\$752	1.0
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Phoenix-Mesa-Scottsdale MSA	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	584,752	38%	\$16.19	\$842	1.1
Prescott MSA	\$16.12	\$838	\$33,520	2.0	\$52,200	\$1,305	\$15,660	\$392	27,460	30%	\$11.87	\$617	1.4
Sierra Vista-Douglas MSA	\$15.42	\$802	\$32,080	1.9	\$58,400	\$1,460	\$17,520	\$438	15,623	32%	\$12.01	\$625	1.3
Tucson MSA	\$16.58	\$862	\$34,480	2.1	\$56,700	\$1,418	\$17,010	\$425	147,655	38%	\$12.71	\$661	1.3
Yuma MSA	\$15.81	\$822	\$32,880	2.0	\$45,800	\$1,145	\$13,740	\$344	21,468	31%	\$11.30	\$588	1.4
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Apache County	\$16.63	\$865	\$34,600	2.1	\$34,300	\$858	\$10,290	\$257	4,432	23%	\$17.99	\$936	0.9
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Coconino County	\$21.83	\$1,135	\$45,400	2.7	\$61,300	\$1,533	\$18,390	\$460	18,724	40%	\$12.06	\$627	1.8
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Graham County	\$14.56	\$757	\$30,280	1.8	\$51,900	\$1,298	\$15,570	\$389	3,033	28%	\$10.82	\$563	1.3
Greenlee County	\$12.96	\$674	\$26,960	1.6	\$49,300	\$1,233	\$14,790	\$370	1,857	54%	\$38.11	\$1,981	0.3
La Paz County	\$13.65	\$710	\$28,400	1.7	\$43,900	\$1,098	\$13,170	\$329	2,222	23%	\$9.88	\$514	1.4
Maricopa County	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	550,645	39%	\$16.29	\$847	1.1
Mohave County	\$14.50	\$754	\$30,160	1.8	\$50,100	\$1,253	\$15,030	\$376	25,625	32%	\$12.45	\$647	1.2
Navajo County	\$14.67	\$763	\$30,520	1.8	\$42,200	\$1,055	\$12,660	\$317	9,930	29%	\$11.74	\$611	1.2
Pima County	\$16.58	\$862	\$34,480	2.1	\$56,700	\$1,418	\$17,010	\$425	147,655	38%	\$12.71	\$661	1.3
Pinal County	\$17.58	\$914	\$36,560	2.2	\$62,900	\$1,573	\$18,870	\$472	34,107	27%	\$12.20	\$634	1.4
Santa Cruz County	\$13.44	\$699	\$27,960	1.7	\$42,900	\$1,073	\$12,870	\$322	5,419	35%	\$9.32	\$485	1.4
Yavapai County	\$16.12	\$838	\$33,520	2.0	\$52,200	\$1,305	\$15,660	\$392	27,460	30%	\$11.87	\$617	1.4
Yuma County	\$15.81	\$822	\$32,880	2.0	\$45,800	\$1,145	\$13,740	\$344	21,468	31%	\$11.30	\$588	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

ARKANSAS

In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$689**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,298** monthly or **\$27,572** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

50*

 **\$13.26** PER HOUR

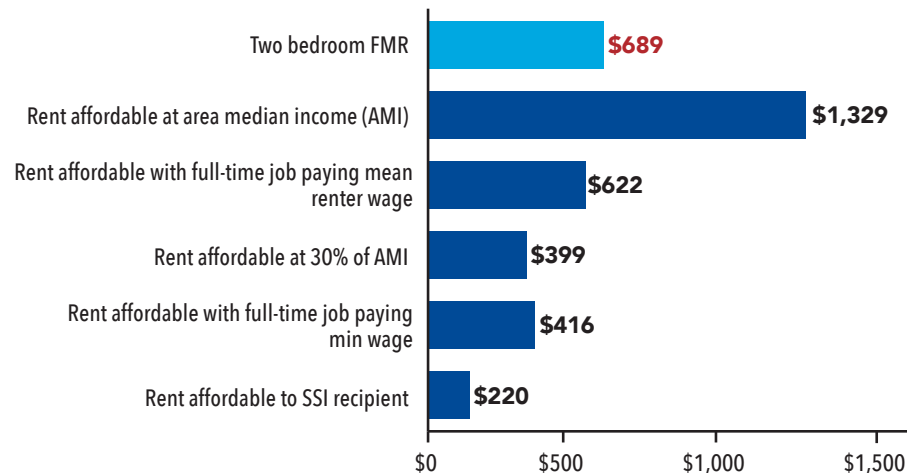
STATE FACTS

Minimum Wage	\$8.00
Average Renter Wage	\$11.96
2-Bedroom Housing Wage	\$13.26
Number of Renter Households	378,868
Percent Renters	33%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Crittenden County	\$15.90
Faulkner County	\$14.77
Lonoke County	\$14.77
Perry County	\$14.77
Pulaski County (tied with 1 other)	\$14.77



66

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Arkansas	\$13.26	\$689	\$27,572	1.7	\$53,147	\$1,329	\$15,944	\$399	378,868	33%	\$11.96	\$622	1.1
Combined Nonmetro Areas	\$12.11	\$630	\$25,184	1.5	\$45,319	\$1,133	\$13,596	\$340	136,019	30%	\$10.06	\$523	1.2
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers HMFA	\$13.63	\$709	\$28,360	1.7	\$62,600	\$1,565	\$18,780	\$470	63,939	38%	\$15.67	\$815	0.9
Fort Smith HMFA	\$12.65	\$658	\$26,320	1.6	\$48,700	\$1,218	\$14,610	\$365	24,573	34%	\$11.40	\$593	1.1
Grant County HMFA	\$11.87	\$617	\$24,680	1.5	\$60,400	\$1,510	\$18,120	\$453	1,564	23%	\$11.22	\$583	1.1
Hot Springs MSA	\$14.23	\$740	\$29,600	1.8	\$51,200	\$1,280	\$15,360	\$384	12,854	32%	\$9.39	\$488	1.5
Jonesboro HMFA	\$12.44	\$647	\$25,880	1.6	\$50,600	\$1,265	\$15,180	\$380	15,634	41%	\$9.69	\$504	1.3
Little River County HMFA	\$11.87	\$617	\$24,680	1.5	\$49,700	\$1,243	\$14,910	\$373	1,186	23%	\$10.95	\$569	1.1
Little Rock-North Little Rock-Conway HMFA	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	93,570	35%	\$12.75	\$663	1.2
Memphis HMFA	\$15.90	\$827	\$33,080	2.0	\$60,100	\$1,503	\$18,030	\$451	7,807	43%	\$10.08	\$524	1.6
Pine Bluff MSA	\$12.52	\$651	\$26,040	1.6	\$47,300	\$1,183	\$14,190	\$355	12,291	34%	\$10.67	\$555	1.2
Poinsett County HMFA	\$11.87	\$617	\$24,680	1.5	\$40,700	\$1,018	\$12,210	\$305	3,578	38%	\$10.28	\$535	1.2
Texarkana HMFA	\$13.69	\$712	\$28,480	1.7	\$54,100	\$1,353	\$16,230	\$406	5,853	35%	\$10.53	\$548	1.3
<u>Counties</u>													
Arkansas County	\$11.96	\$622	\$24,880	1.5	\$51,500	\$1,288	\$15,450	\$386	2,498	32%	\$13.03	\$678	0.9
Ashley County	\$11.87	\$617	\$24,680	1.5	\$46,800	\$1,170	\$14,040	\$351	2,129	25%	\$11.85	\$616	1.0
Baxter County	\$12.37	\$643	\$25,720	1.5	\$46,700	\$1,168	\$14,010	\$350	4,318	24%	\$9.81	\$510	1.3
Benton County	\$13.63	\$709	\$28,360	1.7	\$62,600	\$1,565	\$18,780	\$470	26,740	32%	\$18.26	\$949	0.7
Boone County	\$11.90	\$619	\$24,760	1.5	\$48,800	\$1,220	\$14,640	\$366	4,136	28%	\$11.39	\$592	1.0
Bradley County	\$12.48	\$649	\$25,960	1.6	\$40,700	\$1,018	\$12,210	\$305	1,402	30%	\$8.27	\$430	1.5
Calhoun County	\$11.98	\$623	\$24,920	1.5	\$45,800	\$1,145	\$13,740	\$344	412	20%	\$15.45	\$804	0.8
Carroll County	\$11.92	\$620	\$24,800	1.5	\$47,900	\$1,198	\$14,370	\$359	2,887	26%	\$9.51	\$494	1.3
Chicot County	\$11.87	\$617	\$24,680	1.5	\$35,400	\$885	\$10,620	\$266	1,437	32%	\$8.09	\$421	1.5
Clark County	\$11.87	\$617	\$24,680	1.5	\$50,000	\$1,250	\$15,000	\$375	3,089	36%	\$8.77	\$456	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Arkansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Clay County	\$11.87	\$617	\$24,680	1.5	\$42,200	\$1,055	\$12,660	\$317	1,744	26%	\$8.28	\$431	1.4
Cleburne County	\$11.87	\$617	\$24,680	1.5	\$50,400	\$1,260	\$15,120	\$378	2,348	23%	\$8.99	\$467	1.3
Cleveland County	\$12.52	\$651	\$26,040	1.6	\$47,300	\$1,183	\$14,190	\$355	696	21%	\$8.85	\$460	1.4
Columbia County	\$11.87	\$617	\$24,680	1.5	\$48,700	\$1,218	\$14,610	\$365	3,033	32%	\$8.75	\$455	1.4
Conway County	\$13.83	\$719	\$28,760	1.7	\$47,200	\$1,180	\$14,160	\$354	2,074	25%	\$8.36	\$435	1.7
Craighead County	\$12.44	\$647	\$25,880	1.6	\$50,600	\$1,265	\$15,180	\$380	15,634	41%	\$9.69	\$504	1.3
Crawford County	\$12.65	\$658	\$26,320	1.6	\$48,700	\$1,218	\$14,610	\$365	5,772	25%	\$9.74	\$507	1.3
Crittenden County	\$15.90	\$827	\$33,080	2.0	\$60,100	\$1,503	\$18,030	\$451	7,807	43%	\$10.08	\$524	1.6
Cross County	\$12.69	\$660	\$26,400	1.6	\$49,400	\$1,235	\$14,820	\$371	2,510	36%	\$8.41	\$438	1.5
Dallas County	\$11.87	\$617	\$24,680	1.5	\$40,700	\$1,018	\$12,210	\$305	1,125	34%	\$10.14	\$527	1.2
Desha County	\$11.87	\$617	\$24,680	1.5	\$41,000	\$1,025	\$12,300	\$308	2,205	43%	\$9.02	\$469	1.3
Drew County	\$11.87	\$617	\$24,680	1.5	\$40,900	\$1,023	\$12,270	\$307	2,833	39%	\$6.73	\$350	1.8
Faulkner County	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	15,669	36%	\$11.07	\$575	1.3
Franklin County	\$12.06	\$627	\$25,080	1.5	\$44,200	\$1,105	\$13,260	\$332	1,646	24%	\$9.53	\$496	1.3
Fulton County	\$11.87	\$617	\$24,680	1.5	\$42,800	\$1,070	\$12,840	\$321	1,243	23%	\$5.47	\$285	2.2
Garland County	\$14.23	\$740	\$29,600	1.8	\$51,200	\$1,280	\$15,360	\$384	12,854	32%	\$9.39	\$488	1.5
Grant County	\$11.87	\$617	\$24,680	1.5	\$60,400	\$1,510	\$18,120	\$453	1,564	23%	\$11.22	\$583	1.1
Greene County	\$12.50	\$650	\$26,000	1.6	\$49,300	\$1,233	\$14,790	\$370	5,820	35%	\$10.46	\$544	1.2
Hempstead County	\$11.92	\$620	\$24,800	1.5	\$44,600	\$1,115	\$13,380	\$335	2,550	31%	\$9.90	\$515	1.2
Hot Spring County	\$11.92	\$620	\$24,800	1.5	\$50,800	\$1,270	\$15,240	\$381	3,461	29%	\$10.97	\$570	1.1
Howard County	\$11.87	\$617	\$24,680	1.5	\$42,100	\$1,053	\$12,630	\$316	1,776	35%	\$9.84	\$512	1.2
Independence County	\$11.98	\$623	\$24,920	1.5	\$45,600	\$1,140	\$13,680	\$342	4,321	30%	\$9.67	\$503	1.2
Izard County	\$11.87	\$617	\$24,680	1.5	\$40,800	\$1,020	\$12,240	\$306	1,137	20%	\$7.86	\$409	1.5
Jackson County	\$11.87	\$617	\$24,680	1.5	\$39,700	\$993	\$11,910	\$298	2,066	32%	\$9.46	\$492	1.3
Jefferson County	\$12.52	\$651	\$26,040	1.6	\$47,300	\$1,183	\$14,190	\$355	10,323	36%	\$10.84	\$563	1.2
Johnson County	\$11.87	\$617	\$24,680	1.5	\$38,100	\$953	\$11,430	\$286	2,999	30%	\$9.08	\$472	1.3
Lafayette County	\$11.87	\$617	\$24,680	1.5	\$39,900	\$998	\$11,970	\$299	774	27%	\$9.47	\$492	1.3
Lawrence County	\$11.87	\$617	\$24,680	1.5	\$43,600	\$1,090	\$13,080	\$327	1,965	30%	\$7.85	\$408	1.5
Lee County	\$11.87	\$617	\$24,680	1.5	\$33,900	\$848	\$10,170	\$254	1,548	44%	\$9.59	\$499	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Arkansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lincoln County	\$12.52	\$651	\$26,040	1.6	\$47,300	\$1,183	\$14,190	\$355	1,272	30%	\$9.27	\$482	1.4
Little River County	\$11.87	\$617	\$24,680	1.5	\$49,700	\$1,243	\$14,910	\$373	1,186	23%	\$10.95	\$569	1.1
Logan County	\$11.87	\$617	\$24,680	1.5	\$47,700	\$1,193	\$14,310	\$358	2,224	26%	\$8.15	\$424	1.5
Lonoke County	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	7,097	28%	\$8.80	\$458	1.7
Madison County	\$13.63	\$709	\$28,360	1.7	\$62,600	\$1,565	\$18,780	\$470	1,361	22%	\$8.16	\$425	1.7
Marion County	\$11.87	\$617	\$24,680	1.5	\$43,400	\$1,085	\$13,020	\$326	1,437	21%	\$8.72	\$453	1.4
Miller County	\$13.69	\$712	\$28,480	1.7	\$54,100	\$1,353	\$16,230	\$406	5,853	35%	\$10.53	\$548	1.3
Mississippi County	\$12.31	\$640	\$25,600	1.5	\$43,400	\$1,085	\$13,020	\$326	7,120	41%	\$13.68	\$711	0.9
Monroe County	\$11.87	\$617	\$24,680	1.5	\$36,400	\$910	\$10,920	\$273	1,241	37%	\$6.14	\$319	1.9
Montgomery County	\$11.87	\$617	\$24,680	1.5	\$40,500	\$1,013	\$12,150	\$304	708	19%	\$8.42	\$438	1.4
Nevada County	\$11.87	\$617	\$24,680	1.5	\$43,600	\$1,090	\$13,080	\$327	977	27%	\$8.91	\$463	1.3
Newton County	\$11.87	\$617	\$24,680	1.5	\$38,200	\$955	\$11,460	\$287	494	15%	\$5.89	\$306	2.0
Ouachita County	\$11.87	\$617	\$24,680	1.5	\$43,500	\$1,088	\$13,050	\$326	3,340	32%	\$9.64	\$501	1.2
Perry County	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	616	16%	\$7.37	\$383	2.0
Phillips County	\$11.87	\$617	\$24,680	1.5	\$35,600	\$890	\$10,680	\$267	3,973	48%	\$10.04	\$522	1.2
Pike County	\$11.87	\$617	\$24,680	1.5	\$38,400	\$960	\$11,520	\$288	1,139	26%	\$8.71	\$453	1.4
Poinsett County	\$11.87	\$617	\$24,680	1.5	\$40,700	\$1,018	\$12,210	\$305	3,578	38%	\$10.28	\$535	1.2
Polk County	\$11.87	\$617	\$24,680	1.5	\$39,300	\$983	\$11,790	\$295	1,919	24%	\$9.23	\$480	1.3
Pope County	\$12.38	\$644	\$25,760	1.5	\$48,300	\$1,208	\$14,490	\$362	7,061	31%	\$10.58	\$550	1.2
Prairie County	\$11.87	\$617	\$24,680	1.5	\$44,600	\$1,115	\$13,380	\$335	1,066	28%	\$9.74	\$507	1.2
Pulaski County	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	60,875	40%	\$13.58	\$706	1.1
Randolph County	\$11.87	\$617	\$24,680	1.5	\$46,700	\$1,168	\$14,010	\$350	1,829	25%	\$4.84	\$252	2.4
St. Francis County	\$11.87	\$617	\$24,680	1.5	\$35,600	\$890	\$10,680	\$267	3,995	43%	\$8.98	\$467	1.3
Saline County	\$14.77	\$768	\$30,720	1.8	\$62,800	\$1,570	\$18,840	\$471	9,313	22%	\$9.58	\$498	1.5
Scott County	\$11.87	\$617	\$24,680	1.5	\$43,400	\$1,085	\$13,020	\$326	1,016	25%	\$8.22	\$428	1.4
Searcy County	\$11.87	\$617	\$24,680	1.5	\$40,500	\$1,013	\$12,150	\$304	671	21%	\$5.16	\$269	2.3
Sebastian County	\$12.65	\$658	\$26,320	1.6	\$48,700	\$1,218	\$14,610	\$365	18,801	38%	\$11.89	\$618	1.1
Sevier County	\$11.87	\$617	\$24,680	1.5	\$45,400	\$1,135	\$13,620	\$341	1,723	29%	\$9.39	\$488	1.3
Sharp County	\$11.87	\$617	\$24,680	1.5	\$41,600	\$1,040	\$12,480	\$312	1,580	22%	\$8.32	\$433	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Arkansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Stone County	\$11.87	\$617	\$24,680	1.5	\$40,700	\$1,018	\$12,210	\$305	1,211	23%	\$7.96	\$414	1.5
Union County	\$12.38	\$644	\$25,760	1.5	\$48,200	\$1,205	\$14,460	\$362	5,092	31%	\$14.56	\$757	0.9
Van Buren County	\$11.87	\$617	\$24,680	1.5	\$43,700	\$1,093	\$13,110	\$328	1,791	25%	\$13.59	\$707	0.9
Washington County	\$13.63	\$709	\$28,360	1.7	\$62,600	\$1,565	\$18,780	\$470	35,838	45%	\$12.82	\$667	1.1
White County	\$12.83	\$667	\$26,680	1.6	\$55,800	\$1,395	\$16,740	\$419	9,222	31%	\$9.20	\$478	1.4
Woodruff County	\$11.87	\$617	\$24,680	1.5	\$37,900	\$948	\$11,370	\$284	1,152	38%	\$8.78	\$456	1.4
Yell County	\$11.87	\$617	\$24,680	1.5	\$42,600	\$1,065	\$12,780	\$320	2,552	33%	\$8.47	\$441	1.4

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2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

CALIFORNIA

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,487**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,955** monthly or **\$59,464** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$28.59** PER HOUR

STATE
RANKING

3*

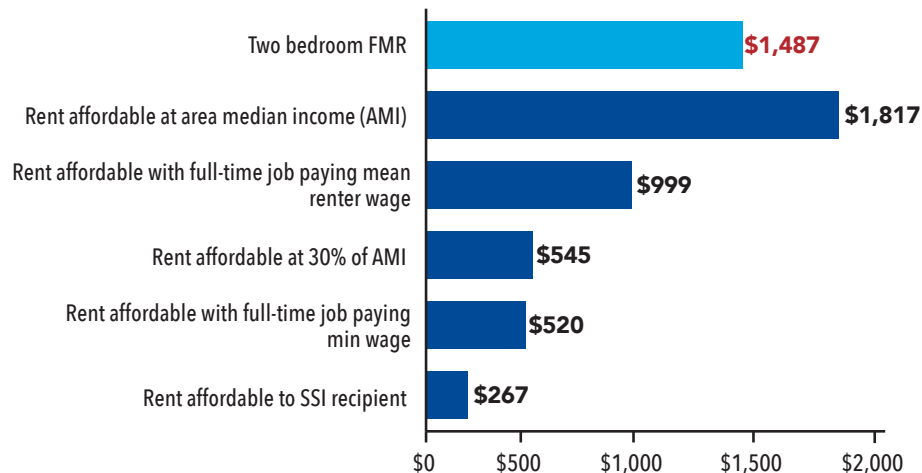
STATE FACTS

Minimum Wage	\$10.00
Average Renter Wage	\$19.22
2-Bedroom Housing Wage	\$28.59
Number of Renter Households	5,708,355
Percent Renters	45%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Marin County	\$44.02
San Francisco County	\$44.02
San Mateo County	\$44.02
Alameda County	\$40.44
Contra Costa County	\$40.44



114

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

California

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
California	\$28.59	\$1,487	\$59,464	2.9	\$72,682	\$1,817	\$21,805	\$545	5,708,355	45%	\$19.22	\$999	1.5
Combined Nonmetro Areas	\$18.98	\$987	\$39,488	1.9	\$58,289	\$1,457	\$17,487	\$437	114,752	35%	\$10.89	\$566	1.7
Metropolitan Areas													
Bakersfield MSA	\$15.88	\$826	\$33,040	1.6	\$53,300	\$1,333	\$15,990	\$400	110,403	43%	\$12.91	\$671	1.2
Chico MSA	\$17.44	\$907	\$36,280	1.7	\$57,100	\$1,428	\$17,130	\$428	34,622	41%	\$11.56	\$601	1.5
El Centro MSA	\$16.08	\$836	\$33,440	1.6	\$48,400	\$1,210	\$14,520	\$363	20,817	44%	\$7.92	\$412	2.0
Fresno MSA	\$16.58	\$862	\$34,480	1.7	\$49,500	\$1,238	\$14,850	\$371	137,063	47%	\$11.41	\$593	1.5
Hanford-Corcoran MSA	\$15.73	\$818	\$32,720	1.6	\$47,500	\$1,188	\$14,250	\$356	19,750	48%	\$12.39	\$644	1.3
Los Angeles-Long Beach HMFA	\$28.65	\$1,490	\$59,600	2.9	\$62,400	\$1,560	\$18,720	\$468	1,738,476	54%	\$18.79	\$977	1.5
Madera MSA	\$18.12	\$942	\$37,680	1.8	\$46,900	\$1,173	\$14,070	\$352	16,793	39%	\$11.48	\$597	1.6
Merced MSA	\$15.08	\$784	\$31,360	1.5	\$44,600	\$1,115	\$13,380	\$335	36,206	47%	\$11.45	\$595	1.3
Modesto MSA	\$18.00	\$936	\$37,440	1.8	\$56,800	\$1,420	\$17,040	\$426	71,992	43%	\$12.62	\$656	1.4
Napa MSA	\$28.85	\$1,500	\$60,000	2.9	\$82,500	\$2,063	\$24,750	\$619	19,634	40%	\$15.83	\$823	1.8
Oakland-Fremont HMFA	\$40.44	\$2,103	\$84,120	4.0	\$93,600	\$2,340	\$28,080	\$702	393,119	42%	\$19.45	\$1,011	2.1
Oranga County HMFA	\$32.15	\$1,672	\$66,880	3.2	\$85,000	\$2,125	\$25,500	\$638	419,139	42%	\$18.44	\$959	1.7
Oxnard-Thousand Oaks-Ventura MSA	\$30.81	\$1,602	\$64,080	3.1	\$88,300	\$2,208	\$26,490	\$662	95,192	36%	\$15.87	\$825	1.9
Redding MSA	\$16.75	\$871	\$34,840	1.7	\$50,900	\$1,273	\$15,270	\$382	25,274	37%	\$11.66	\$606	1.4
Riverside-San Bernardino-Ontario MSA *	\$22.83	\$1,187	\$47,480	2.3	\$61,400	\$1,535	\$18,420	\$461	474,604	37%	\$12.38	\$644	1.8
Sacramento--Roseville--Arden-Arcade HMFA	\$19.73	\$1,026	\$41,040	2.0	\$69,400	\$1,735	\$20,820	\$521	285,931	40%	\$14.96	\$778	1.3
Salinas MSA	\$26.90	\$1,399	\$55,960	2.7	\$63,500	\$1,588	\$19,050	\$476	63,026	50%	\$14.04	\$730	1.9
San Benito County HMFA	\$26.02	\$1,353	\$54,120	2.6	\$73,300	\$1,833	\$21,990	\$550	6,511	38%	\$11.80	\$614	2.2
San Diego-Carlsbad MSA	\$28.83	\$1,499	\$59,960	2.9	\$73,500	\$1,838	\$22,050	\$551	505,399	47%	\$18.75	\$975	1.5
San Francisco HMFA	\$44.02	\$2,289	\$91,560	4.4	\$107,700	\$2,693	\$32,310	\$808	365,048	51%	\$33.37	\$1,735	1.3
San Jose-Sunnyvale-Santa Clara HMFA	\$38.35	\$1,994	\$79,760	3.8	\$107,100	\$2,678	\$32,130	\$803	264,611	43%	\$36.02	\$1,873	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

California

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$25.19	\$1,310	\$52,400	2.5	\$76,400	\$1,910	\$22,920	\$573	42,969	42%	\$12.64	\$657	2.0
Santa Cruz-Watsonville MSA	\$30.85	\$1,604	\$64,160	3.1	\$85,100	\$2,128	\$25,530	\$638	39,470	42%	\$13.03	\$678	2.4
Santa Maria-Santa Barbara MSA	\$27.90	\$1,451	\$58,040	2.8	\$77,100	\$1,928	\$23,130	\$578	67,728	48%	\$15.39	\$800	1.8
Santa Rosa MSA	\$27.19	\$1,414	\$56,560	2.7	\$75,900	\$1,898	\$22,770	\$569	75,516	40%	\$15.43	\$802	1.8
Stockton-Lodi MSA	\$18.60	\$967	\$38,680	1.9	\$58,600	\$1,465	\$17,580	\$440	93,759	43%	\$12.61	\$656	1.5
Vallejo-Fairfield MSA	\$24.69	\$1,284	\$51,360	2.5	\$77,600	\$1,940	\$23,280	\$582	56,706	40%	\$16.18	\$841	1.5
Visalia-Porterville MSA	\$14.58	\$758	\$30,320	1.5	\$41,800	\$1,045	\$12,540	\$314	56,732	43%	\$10.34	\$538	1.4
Yolo HMFA	\$22.38	\$1,164	\$46,560	2.2	\$74,100	\$1,853	\$22,230	\$556	33,773	48%	\$12.65	\$658	1.8
Yuba City MSA	\$16.56	\$861	\$34,440	1.7	\$55,900	\$1,398	\$16,770	\$419	23,340	41%	\$11.78	\$613	1.4
Counties													
Alameda County	\$40.44	\$2,103	\$84,120	4.0	\$93,600	\$2,340	\$28,080	\$702	260,089	47%	\$20.00	\$1,040	2.0
Alpine County	\$16.96	\$882	\$35,280	1.7	\$78,700	\$1,968	\$23,610	\$590	69	18%	\$19.25	\$1,001	0.9
Amador County	\$20.25	\$1,053	\$42,120	2.0	\$70,400	\$1,760	\$21,120	\$528	3,393	24%	\$10.17	\$529	2.0
Butte County	\$17.44	\$907	\$36,280	1.7	\$57,100	\$1,428	\$17,130	\$428	34,622	41%	\$11.56	\$601	1.5
Calaveras County	\$17.79	\$925	\$37,000	1.8	\$70,200	\$1,755	\$21,060	\$527	3,916	21%	\$10.57	\$550	1.7
Colusa County	\$16.35	\$850	\$34,000	1.6	\$58,300	\$1,458	\$17,490	\$437	2,519	36%	\$11.94	\$621	1.4
Contra Costa County	\$40.44	\$2,103	\$84,120	4.0	\$93,600	\$2,340	\$28,080	\$702	133,030	35%	\$18.33	\$953	2.2
Del Norte County	\$17.73	\$922	\$36,880	1.8	\$52,800	\$1,320	\$15,840	\$396	3,849	40%	\$9.08	\$472	2.0
El Dorado County	\$19.73	\$1,026	\$41,040	2.0	\$69,400	\$1,735	\$20,820	\$521	17,387	26%	\$11.31	\$588	1.7
Fresno County	\$16.58	\$862	\$34,480	1.7	\$49,500	\$1,238	\$14,850	\$371	137,063	47%	\$11.41	\$593	1.5
Glenn County	\$15.83	\$823	\$32,920	1.6	\$53,100	\$1,328	\$15,930	\$398	3,669	38%	\$10.94	\$569	1.4
Humboldt County	\$19.21	\$999	\$39,960	1.9	\$51,500	\$1,288	\$15,450	\$386	24,009	45%	\$10.97	\$570	1.8
Imperial County	\$16.08	\$836	\$33,440	1.6	\$48,400	\$1,210	\$14,520	\$363	20,817	44%	\$7.92	\$412	2.0
Inyo County	\$18.04	\$938	\$37,520	1.8	\$72,000	\$1,800	\$21,600	\$540	2,884	37%	\$11.00	\$572	1.6
Kern County	\$15.88	\$826	\$33,040	1.6	\$53,300	\$1,333	\$15,990	\$400	110,403	43%	\$12.91	\$671	1.2
Kings County	\$15.73	\$818	\$32,720	1.6	\$47,500	\$1,188	\$14,250	\$356	19,750	48%	\$12.39	\$644	1.3
Lake County	\$18.69	\$972	\$38,880	1.9	\$50,700	\$1,268	\$15,210	\$380	9,976	37%	\$10.58	\$550	1.8

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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California

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lassen County	\$18.62	\$968	\$38,720	1.9	\$67,300	\$1,683	\$20,190	\$505	3,573	36%	\$9.39	\$488	2.0
Los Angeles County	\$28.65	\$1,490	\$59,600	2.9	\$62,400	\$1,560	\$18,720	\$468	1,738,476	54%	\$18.79	\$977	1.5
Madera County	\$18.12	\$942	\$37,680	1.8	\$46,900	\$1,173	\$14,070	\$352	16,793	39%	\$11.48	\$597	1.6
Marin County	\$44.02	\$2,289	\$91,560	4.4	\$107,700	\$2,693	\$32,310	\$808	38,544	37%	\$17.79	\$925	2.5
Mariposa County	\$18.13	\$943	\$37,720	1.8	\$63,900	\$1,598	\$19,170	\$479	1,980	27%	\$8.89	\$462	2.0
Mendocino County	\$20.31	\$1,056	\$42,240	2.0	\$53,600	\$1,340	\$16,080	\$402	14,558	43%	\$10.43	\$542	1.9
Merced County	\$15.08	\$784	\$31,360	1.5	\$44,600	\$1,115	\$13,380	\$335	36,206	47%	\$11.45	\$595	1.3
Modoc County	\$12.65	\$658	\$26,320	1.3	\$47,500	\$1,188	\$14,250	\$356	1,073	28%	\$8.84	\$460	1.4
Mono County	\$24.27	\$1,262	\$50,480	2.4	\$74,100	\$1,853	\$22,230	\$556	2,307	45%	\$11.48	\$597	2.1
Monterey County	\$26.90	\$1,399	\$55,960	2.7	\$63,500	\$1,588	\$19,050	\$476	63,026	50%	\$14.04	\$730	1.9
Napa County	\$28.85	\$1,500	\$60,000	2.9	\$82,500	\$2,063	\$24,750	\$619	19,634	40%	\$15.83	\$823	1.8
Nevada County	\$23.38	\$1,216	\$48,640	2.3	\$71,700	\$1,793	\$21,510	\$538	11,221	27%	\$11.92	\$620	2.0
Orange County	\$32.15	\$1,672	\$66,880	3.2	\$85,000	\$2,125	\$25,500	\$638	419,139	42%	\$18.44	\$959	1.7
Placer County	\$19.73	\$1,026	\$41,040	2.0	\$69,400	\$1,735	\$20,820	\$521	39,534	29%	\$14.45	\$751	1.4
Plumas County	\$16.73	\$870	\$34,800	1.7	\$56,600	\$1,415	\$16,980	\$425	2,433	29%	\$9.10	\$473	1.8
Riverside County *	\$22.83	\$1,187	\$47,480	2.3	\$61,400	\$1,535	\$18,420	\$461	237,032	34%	\$11.95	\$622	1.9
Sacramento County	\$19.73	\$1,026	\$41,040	2.0	\$69,400	\$1,735	\$20,820	\$521	229,010	44%	\$15.44	\$803	1.3
San Benito County	\$26.02	\$1,353	\$54,120	2.6	\$73,300	\$1,833	\$21,990	\$550	6,511	38%	\$11.80	\$614	2.2
San Bernardino County *	\$22.83	\$1,187	\$47,480	2.3	\$61,400	\$1,535	\$18,420	\$461	237,572	39%	\$12.78	\$665	1.8
San Diego County	\$28.83	\$1,499	\$59,960	2.9	\$73,500	\$1,838	\$22,050	\$551	505,399	47%	\$18.75	\$975	1.5
San Francisco County	\$44.02	\$2,289	\$91,560	4.4	\$107,700	\$2,693	\$32,310	\$808	221,143	63%	\$34.59	\$1,799	1.3
San Joaquin County	\$18.60	\$967	\$38,680	1.9	\$58,600	\$1,465	\$17,580	\$440	93,759	43%	\$12.61	\$656	1.5
San Luis Obispo County	\$25.19	\$1,310	\$52,400	2.5	\$76,400	\$1,910	\$22,920	\$573	42,969	42%	\$12.64	\$657	2.0
San Mateo County	\$44.02	\$2,289	\$91,560	4.4	\$107,700	\$2,693	\$32,310	\$808	105,361	41%	\$35.78	\$1,861	1.2
Santa Barbara County	\$27.90	\$1,451	\$58,040	2.8	\$77,100	\$1,928	\$23,130	\$578	67,728	48%	\$15.39	\$800	1.8
Santa Clara County	\$38.35	\$1,994	\$79,760	3.8	\$107,100	\$2,678	\$32,130	\$803	264,611	43%	\$36.02	\$1,873	1.1
Santa Cruz County	\$30.85	\$1,604	\$64,160	3.1	\$85,100	\$2,128	\$25,530	\$638	39,470	42%	\$13.03	\$678	2.4
Shasta County	\$16.75	\$871	\$34,840	1.7	\$50,900	\$1,273	\$15,270	\$382	25,274	37%	\$11.66	\$606	1.4
Sierra County	\$23.06	\$1,199	\$47,960	2.3	\$53,800	\$1,345	\$16,140	\$404	313	24%	\$7.76	\$403	3.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

California

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Siskiyou County	\$16.33	\$849	\$33,960	1.6	\$48,400	\$1,210	\$14,520	\$363	7,152	37%	\$9.52	\$495	1.7
Solano County	\$24.69	\$1,284	\$51,360	2.5	\$77,600	\$1,940	\$23,280	\$582	56,706	40%	\$16.18	\$841	1.5
Sonoma County	\$27.19	\$1,414	\$56,560	2.7	\$75,900	\$1,898	\$22,770	\$569	75,516	40%	\$15.43	\$802	1.8
Stanislaus County	\$18.00	\$936	\$37,440	1.8	\$56,800	\$1,420	\$17,040	\$426	71,992	43%	\$12.62	\$656	1.4
Sutter County	\$16.56	\$861	\$34,440	1.7	\$55,900	\$1,398	\$16,770	\$419	12,988	41%	\$11.40	\$593	1.5
Tehama County	\$16.12	\$838	\$33,520	1.6	\$50,300	\$1,258	\$15,090	\$377	7,422	32%	\$12.82	\$667	1.3
Trinity County	\$16.29	\$847	\$33,880	1.6	\$48,600	\$1,215	\$14,580	\$365	1,627	29%	\$8.63	\$449	1.9
Tulare County	\$14.58	\$758	\$30,320	1.5	\$41,800	\$1,045	\$12,540	\$314	56,732	43%	\$10.34	\$538	1.4
Tuolumne County	\$19.23	\$1,000	\$40,000	1.9	\$60,700	\$1,518	\$18,210	\$455	6,809	31%	\$11.30	\$587	1.7
Ventura County	\$30.81	\$1,602	\$64,080	3.1	\$88,300	\$2,208	\$26,490	\$662	95,192	36%	\$15.87	\$825	1.9
Yolo County	\$22.38	\$1,164	\$46,560	2.2	\$74,100	\$1,853	\$22,230	\$556	33,773	48%	\$12.65	\$658	1.8
Yuba County	\$16.56	\$861	\$34,440	1.7	\$55,900	\$1,398	\$16,770	\$419	10,352	42%	\$12.71	\$661	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

COLORADO

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,098**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,662** monthly or **\$43,939** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

14*

 **\$21.12** PER HOUR

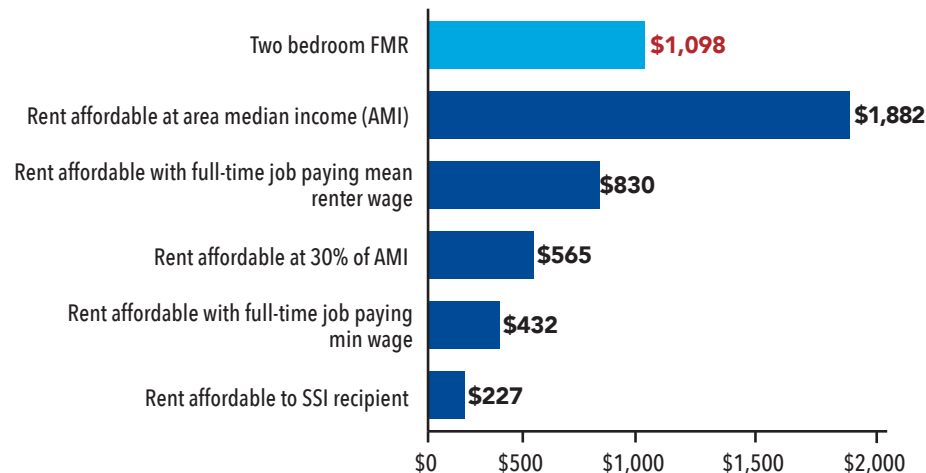
STATE FACTS

Minimum Wage	\$8.31
Average Renter Wage	\$15.97
2-Bedroom Housing Wage	\$21.12
Number of Renter Households	703,266
Percent Renters	35%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Pitkin County	\$31.96
Boulder County	\$26.56
San Miguel County	\$26.54
Summit County	\$25.38
Denver-Aurora-Lakewood MSA	\$23.60



102

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

2.5

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

Colorado

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Colorado	\$21.12	\$1,098	\$43,939	2.5	\$75,294	\$1,882	\$22,588	\$565	703,266	35%	\$15.97	\$830	1.3
Combined Nonmetro Areas	\$17.29	\$899	\$35,968	2.1	\$62,574	\$1,564	\$18,772	\$469	83,376	31%	\$12.64	\$657	1.4
<u>Metropolitan Areas</u>													
Boulder MSA	\$26.56	\$1,381	\$55,240	3.2	\$94,800	\$2,370	\$28,440	\$711	45,519	37%	\$15.88	\$826	1.7
Colorado Springs HMFA	\$17.13	\$891	\$35,640	2.1	\$71,000	\$1,775	\$21,300	\$533	88,362	37%	\$14.09	\$733	1.2
Denver-Aurora-Lakewood MSA *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	373,615	36%	\$17.94	\$933	1.3
Fort Collins MSA	\$18.75	\$975	\$39,000	2.3	\$78,200	\$1,955	\$23,460	\$587	42,955	35%	\$12.64	\$657	1.5
Grand Junction MSA	\$15.33	\$797	\$31,880	1.8	\$56,900	\$1,423	\$17,070	\$427	17,868	30%	\$11.31	\$588	1.4
Greeley MSA	\$15.62	\$812	\$32,480	1.9	\$68,600	\$1,715	\$20,580	\$515	27,752	30%	\$13.18	\$685	1.2
Pueblo MSA	\$15.04	\$782	\$31,280	1.8	\$50,600	\$1,265	\$15,180	\$380	22,043	35%	\$11.04	\$574	1.4
Teller County HMFA	\$17.67	\$919	\$36,760	2.1	\$75,300	\$1,883	\$22,590	\$565	1,776	18%	\$8.38	\$436	2.1
<u>Counties</u>													
Adams County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	54,976	35%	\$14.97	\$778	1.6
Alamosa County	\$12.65	\$658	\$26,320	1.5	\$51,200	\$1,280	\$15,360	\$384	2,470	41%	\$9.51	\$495	1.3
Arapahoe County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	85,804	38%	\$18.14	\$943	1.3
Archuleta County	\$15.75	\$819	\$32,760	1.9	\$59,800	\$1,495	\$17,940	\$449	1,597	30%	\$9.99	\$520	1.6
Baca County	\$12.65	\$658	\$26,320	1.5	\$49,300	\$1,233	\$14,790	\$370	460	28%	\$10.77	\$560	1.2
Bent County	\$13.06	\$679	\$27,160	1.6	\$43,700	\$1,093	\$13,110	\$328	603	34%	\$12.43	\$647	1.1
Boulder County	\$26.56	\$1,381	\$55,240	3.2	\$94,800	\$2,370	\$28,440	\$711	45,519	37%	\$15.88	\$826	1.7
Broomfield County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	6,891	30%	\$22.05	\$1,146	1.1
Chaffee County	\$16.21	\$843	\$33,720	2.0	\$61,200	\$1,530	\$18,360	\$459	1,880	24%	\$10.26	\$534	1.6
Cheyenne County	\$12.65	\$658	\$26,320	1.5	\$65,600	\$1,640	\$19,680	\$492	182	23%	\$17.61	\$916	0.7
Clear Creek County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	804	20%	\$13.32	\$693	1.8
Conejos County	\$12.65	\$658	\$26,320	1.5	\$45,500	\$1,138	\$13,650	\$341	622	21%	\$7.57	\$394	1.7
Costilla County	\$14.42	\$750	\$30,000	1.7	\$42,600	\$1,065	\$12,780	\$320	315	23%	\$7.06	\$367	2.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Colorado

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Crowley County	\$12.65	\$658	\$26,320	1.5	\$42,400	\$1,060	\$12,720	\$318	248	21%	\$12.09	\$629	1.0
Custer County	\$12.67	\$659	\$26,360	1.5	\$51,300	\$1,283	\$15,390	\$385	431	20%	\$9.23	\$480	1.4
Delta County	\$15.85	\$824	\$32,960	1.9	\$52,900	\$1,323	\$15,870	\$397	3,531	28%	\$9.93	\$516	1.6
Denver County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	136,211	50%	\$20.56	\$1,069	1.1
Dolores County	\$12.65	\$658	\$26,320	1.5	\$53,200	\$1,330	\$15,960	\$399	144	19%	\$24.09	\$1,253	0.5
Douglas County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	20,364	19%	\$17.59	\$915	1.3
Eagle County	\$23.23	\$1,208	\$48,320	2.8	\$88,400	\$2,210	\$26,520	\$663	5,885	33%	\$13.43	\$698	1.7
Elbert County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	913	11%	\$11.57	\$601	2.0
El Paso County	\$17.13	\$891	\$35,640	2.1	\$71,000	\$1,775	\$21,300	\$533	88,362	37%	\$14.09	\$733	1.2
Fremont County	\$13.92	\$724	\$28,960	1.7	\$49,900	\$1,248	\$14,970	\$374	4,656	28%	\$9.21	\$479	1.5
Garfield County	\$20.69	\$1,076	\$43,040	2.5	\$68,700	\$1,718	\$20,610	\$515	7,036	35%	\$16.81	\$874	1.2
Gilpin County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	636	26%	\$12.06	\$627	2.0
Grand County	\$18.23	\$948	\$37,920	2.2	\$76,400	\$1,910	\$22,920	\$573	1,264	24%	\$10.63	\$553	1.7
Gunnison County	\$16.23	\$844	\$33,760	2.0	\$68,800	\$1,720	\$20,640	\$516	2,604	41%	\$10.36	\$539	1.6
Hinsdale County	\$14.10	\$733	\$29,320	1.7	\$78,000	\$1,950	\$23,400	\$585	87	21%	\$8.23	\$428	1.7
Huerfano County	\$13.02	\$677	\$27,080	1.6	\$43,000	\$1,075	\$12,900	\$323	760	27%	\$9.11	\$473	1.4
Jackson County	\$15.54	\$808	\$32,320	1.9	\$62,300	\$1,558	\$18,690	\$467	201	31%	\$14.98	\$779	1.0
Jefferson County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	66,108	30%	\$14.23	\$740	1.7
Kiowa County	\$13.54	\$704	\$28,160	1.6	\$57,400	\$1,435	\$17,220	\$431	151	27%	\$15.62	\$812	0.9
Kit Carson County	\$12.65	\$658	\$26,320	1.5	\$59,100	\$1,478	\$17,730	\$443	1,025	34%	\$11.56	\$601	1.1
Lake County	\$17.58	\$914	\$36,560	2.1	\$58,800	\$1,470	\$17,640	\$441	1,231	40%	\$14.31	\$744	1.2
La Plata County	\$19.17	\$997	\$39,880	2.3	\$69,500	\$1,738	\$20,850	\$521	7,037	33%	\$14.44	\$751	1.3
Larimer County	\$18.75	\$975	\$39,000	2.3	\$78,200	\$1,955	\$23,460	\$587	42,955	35%	\$12.64	\$657	1.5
Las Animas County	\$14.62	\$760	\$30,400	1.8	\$54,500	\$1,363	\$16,350	\$409	1,672	28%	\$10.18	\$529	1.4
Lincoln County	\$13.04	\$678	\$27,120	1.6	\$53,200	\$1,330	\$15,960	\$399	595	34%	\$9.56	\$497	1.4
Logan County	\$13.58	\$706	\$28,240	1.6	\$51,300	\$1,283	\$15,390	\$385	2,535	32%	\$10.00	\$520	1.4
Mesa County	\$15.33	\$797	\$31,880	1.8	\$56,900	\$1,423	\$17,070	\$427	17,868	30%	\$11.31	\$588	1.4
Mineral County	\$12.65	\$658	\$26,320	1.5	\$70,200	\$1,755	\$21,060	\$527	55	15%	\$10.57	\$550	1.2
Moffat County	\$14.71	\$765	\$30,600	1.8	\$70,600	\$1,765	\$21,180	\$530	1,283	26%	\$13.48	\$701	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

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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 2016 Area Median Income

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

Colorado

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Montezuma County	\$12.65	\$658	\$26,320	1.5	\$50,500	\$1,263	\$15,150	\$379	3,235	30%	\$10.41	\$541	1.2
Montrose County	\$15.81	\$822	\$32,880	1.9	\$57,300	\$1,433	\$17,190	\$430	5,022	30%	\$10.45	\$543	1.5
Morgan County	\$13.40	\$697	\$27,880	1.6	\$51,500	\$1,288	\$15,450	\$386	3,850	37%	\$13.49	\$702	1.0
Otero County	\$14.06	\$731	\$29,240	1.7	\$43,000	\$1,075	\$12,900	\$323	2,584	35%	\$9.44	\$491	1.5
Ouray County	\$20.29	\$1,055	\$42,200	2.4	\$74,100	\$1,853	\$22,230	\$556	536	27%	\$10.90	\$567	1.9
Park County *	\$23.60	\$1,227	\$49,080	2.8	\$80,100	\$2,003	\$24,030	\$601	908	13%	\$10.16	\$528	2.3
Phillips County	\$12.92	\$672	\$26,880	1.6	\$56,000	\$1,400	\$16,800	\$420	528	32%	\$9.48	\$493	1.4
Pitkin County	\$31.96	\$1,662	\$66,480	3.8	\$96,500	\$2,413	\$28,950	\$724	2,416	33%	\$16.43	\$854	1.9
Prowers County	\$12.65	\$658	\$26,320	1.5	\$45,700	\$1,143	\$13,710	\$343	1,645	33%	\$9.92	\$516	1.3
Pueblo County	\$15.04	\$782	\$31,280	1.8	\$50,600	\$1,265	\$15,180	\$380	22,043	35%	\$11.04	\$574	1.4
Rio Blanco County	\$13.85	\$720	\$28,800	1.7	\$78,000	\$1,950	\$23,400	\$585	871	33%	\$17.87	\$929	0.8
Rio Grande County	\$12.65	\$658	\$26,320	1.5	\$46,500	\$1,163	\$13,950	\$349	1,609	34%	\$10.26	\$534	1.2
Routt County	\$21.42	\$1,114	\$44,560	2.6	\$76,500	\$1,913	\$22,950	\$574	2,770	29%	\$14.96	\$778	1.4
Saguache County	\$12.85	\$668	\$26,720	1.5	\$42,200	\$1,055	\$12,660	\$317	816	31%	\$10.28	\$534	1.2
San Juan County	\$20.71	\$1,077	\$43,080	2.5	\$54,600	\$1,365	\$16,380	\$410	130	38%	\$8.94	\$465	2.3
San Miguel County	\$26.54	\$1,380	\$55,200	3.2	\$79,800	\$1,995	\$23,940	\$599	1,270	38%	\$13.29	\$691	2.0
Sedgwick County	\$12.65	\$658	\$26,320	1.5	\$54,900	\$1,373	\$16,470	\$412	283	30%	\$10.79	\$561	1.2
Summit County	\$25.38	\$1,320	\$52,800	3.1	\$81,500	\$2,038	\$24,450	\$611	3,378	33%	\$10.63	\$553	2.4
Teller County	\$17.67	\$919	\$36,760	2.1	\$75,300	\$1,883	\$22,590	\$565	1,776	18%	\$8.38	\$436	2.1
Washington County	\$12.65	\$658	\$26,320	1.5	\$57,100	\$1,428	\$17,130	\$428	524	26%	\$15.22	\$791	0.8
Weld County	\$15.62	\$812	\$32,480	1.9	\$68,600	\$1,715	\$20,580	\$515	27,752	30%	\$13.18	\$685	1.2
Yuma County	\$12.65	\$658	\$26,320	1.5	\$54,900	\$1,373	\$16,470	\$412	1,349	35%	\$12.55	\$653	1.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

CONNECTICUT

In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,285**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,285** monthly or **\$51,420** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

8*

 **\$24.72** PER HOUR

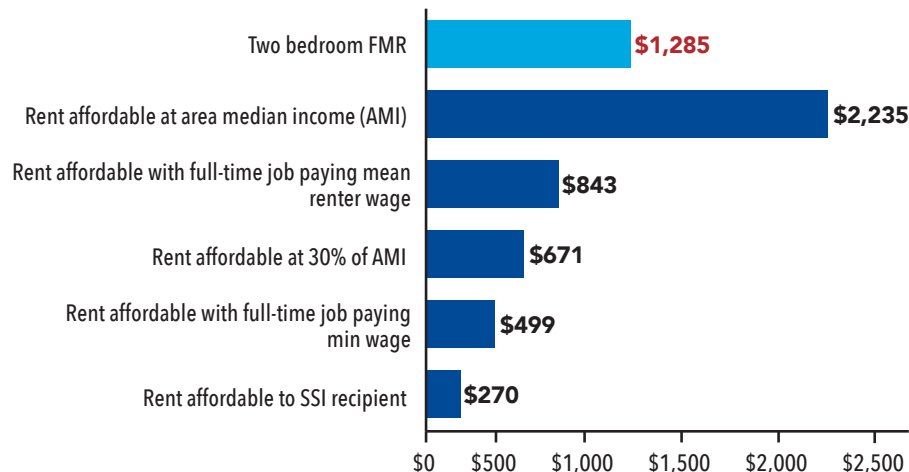
STATE FACTS

Minimum Wage	\$9.60
Average Renter Wage	\$16.21
2-Bedroom Housing Wage	\$24.72
Number of Renter Households	443,163
Percent Renters	33%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Stamford-Norwalk HMFA	\$37.15
Danbury HMFA	\$34.13
Southern Middlesex County HMFA	\$25.46
Milford-Ansonia-Seymour HMFA	\$24.50
New Haven-Meriden HMFA	\$24.23



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

Connecticut

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Connecticut	\$24.72	\$1,285	\$51,420	2.6	\$89,400	\$2,235	\$26,820	\$671	443,163	33%	\$16.21	\$843	1.5
Combined Nonmetro Areas	\$19.93	\$1,036	\$41,453	2.1	\$82,834	\$2,071	\$24,850	\$621	30,212	25%	\$10.55	\$549	1.9
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$23.21	\$1,207	\$48,280	2.4	\$86,300	\$2,158	\$25,890	\$647	41,836	33%	\$21.81	\$1,134	1.1
Colchester-Lebanon HMFA	\$23.06	\$1,199	\$47,960	2.4	\$107,200	\$2,680	\$32,160	\$804	1,370	16%	\$15.37	\$799	1.5
Danbury HMFA	\$34.13	\$1,775	\$71,000	3.6	\$105,400	\$2,635	\$31,620	\$791	17,546	25%	\$21.81	\$1,134	1.6
Hartford-West Hartford-East Hartford HMFA *	\$23.27	\$1,210	\$48,400	2.4	\$85,000	\$2,125	\$25,500	\$638	148,957	33%	\$15.11	\$786	1.5
Milford-Ansonia-Seymour HMFA	\$24.50	\$1,274	\$50,960	2.6	\$96,800	\$2,420	\$29,040	\$726	12,598	27%	\$13.17	\$685	1.9
New Haven-Meriden HMFA	\$24.23	\$1,260	\$50,400	2.5	\$82,700	\$2,068	\$24,810	\$620	79,671	38%	\$13.17	\$685	1.8
Norwich-New London HMFA	\$21.52	\$1,119	\$44,760	2.2	\$75,700	\$1,893	\$22,710	\$568	33,703	34%	\$15.37	\$799	1.4
Southern Middlesex County HMFA	\$25.46	\$1,324	\$52,960	2.7	\$101,600	\$2,540	\$30,480	\$762	3,220	16%	\$12.65	\$658	2.0
Stamford-Norwalk HMFA	\$37.15	\$1,932	\$77,280	3.9	\$131,300	\$3,283	\$39,390	\$985	45,789	34%	\$21.81	\$1,134	1.7
Waterbury HMFA	\$19.04	\$990	\$39,600	2.0	\$66,600	\$1,665	\$19,980	\$500	28,261	39%	\$13.17	\$685	1.4
<u>Counties</u>													
Litchfield County	\$21.42	\$1,114	\$44,560	2.2	\$89,300	\$2,233	\$26,790	\$670	17,102	23%	\$11.25	\$585	1.9
Windham County	\$17.98	\$935	\$37,400	1.9	\$71,900	\$1,798	\$21,570	\$539	13,110	29%	\$9.40	\$489	1.9

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

DELAWARE

In Delaware, 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 **\$3,762** monthly or **\$45,138** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

12*

 **\$21.70** PER HOUR

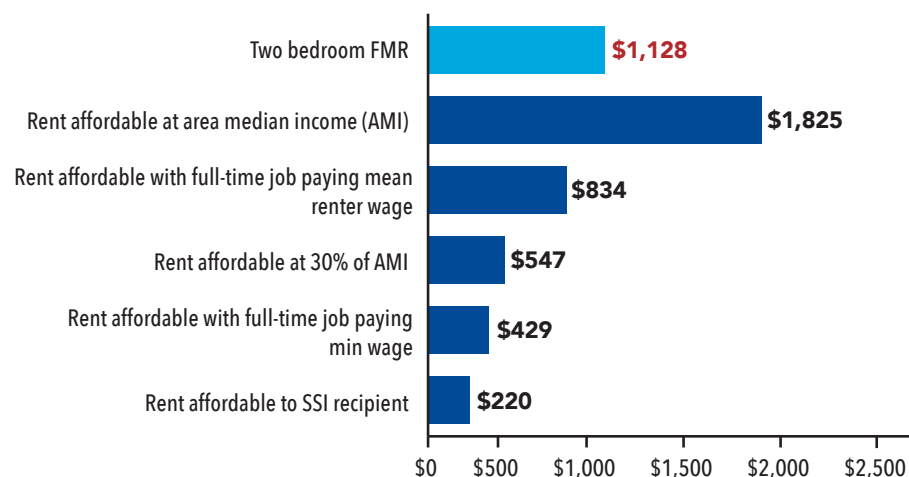
STATE FACTS

Minimum Wage	\$8.25
Average Renter Wage	\$16.03
2-Bedroom Housing Wage	\$21.70
Number of Renter Households	96,186
Percent Renters	28%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

New Castle County	\$23.27
Sussex County	\$19.46
Kent County	\$18.31



105

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

Delaware

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Delaware	\$21.70	\$1,128	\$45,138	2.6	\$72,989	\$1,825	\$21,897	\$547	96,186	28%	\$16.03	\$834	1.4
<u>Metropolitan Areas</u>													
Dover MSA †	\$18.31	\$952	\$38,080	2.2	\$62,900	\$1,573	\$18,870	\$472	17,205	29%			
Philadelphia-Camden-Wilmington MSA *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	61,784	31%	\$17.36	\$903	1.3
Sussex County HMFA	\$19.46	\$1,012	\$40,480	2.4	\$61,800	\$1,545	\$18,540	\$464	17,197	22%	\$10.92	\$568	1.8
<u>Counties</u>													
Kent County †	\$18.31	\$952	\$38,080	2.2	\$62,900	\$1,573	\$18,870	\$472	17,205	29%			
New Castle County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	61,784	31%	\$17.36	\$903	1.3
Sussex County	\$19.46	\$1,012	\$40,480	2.4	\$61,800	\$1,545	\$18,540	\$464	17,197	22%	\$10.92	\$568	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, 2016)

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 2016 Area Median Income

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

DISTRICT OF COLUMBIA

In District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,623**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,410** monthly or **\$64,920** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

2*

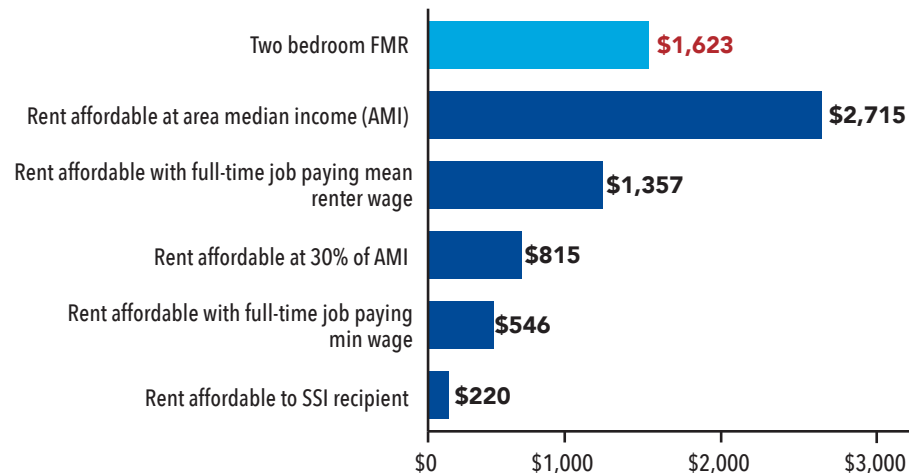
 **\$31.21** PER HOUR

STATE FACTS

Minimum Wage	\$10.50
Average Renter Wage	\$26.09
2-Bedroom Housing Wage	\$31.21
Number of Renter Households	156,217
Percent Renters	58%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*



119

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
District of Columbia	\$31.21		\$1,623	\$64,920	3.0	\$108,600	\$2,715	\$32,580	\$815	156,217	58%	\$26.09	\$1,357	1.2
<u>Metropolitan Areas</u>														
Washington-Arlington-Alexandria HMFA *	\$31.21		\$1,623	\$64,920	3.0	\$108,600	\$2,715	\$32,580	\$815	156,217	58%	\$26.09	\$1,357	1.2
<u>Counties</u>														
District of Columbia *	\$31.21		\$1,623	\$64,920	3.0	\$108,600	\$2,715	\$32,580	\$815	156,217	58%	\$26.09	\$1,357	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

FLORIDA

In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,038**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,461** monthly or **\$41,527** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

17*

 **\$19.96** PER HOUR

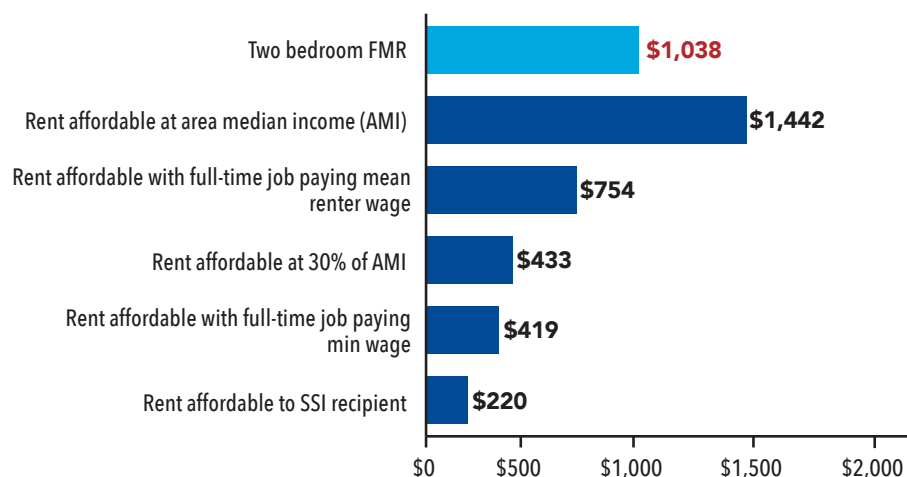
STATE FACTS

Minimum Wage	\$8.05
Average Renter Wage	\$14.49
2-Bedroom Housing Wage	\$19.96
Number of Renter Households	2,444,564
Percent Renters	34%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Monroe County	\$28.33
Broward County	\$24.10
Miami-Dade County	\$24.04
Palm Beach County	\$23.85
Collier County	\$20.04



99

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

2.5

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

Florida

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Florida	\$19.96	\$1,038	\$41,527	2.5	\$57,685	\$1,442	\$17,305	\$433	2,444,564	34%	\$14.49	\$754	1.4
Combined Nonmetro Areas	\$15.72	\$818	\$32,707	2.0	\$49,385	\$1,235	\$14,816	\$370	65,981	27%	\$10.75	\$559	1.5
<u>Metropolitan Areas</u>													
Baker County HMFA	\$13.92	\$724	\$28,960	1.7	\$60,400	\$1,510	\$18,120	\$453	1,932	23%	\$8.27	\$430	1.7
Cape Coral-Fort Myers MSA	\$17.52	\$911	\$36,440	2.2	\$56,400	\$1,410	\$16,920	\$423	75,574	31%	\$13.08	\$680	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$17.88	\$930	\$37,200	2.2	\$63,700	\$1,593	\$19,110	\$478	26,057	35%	\$12.35	\$642	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$17.23	\$896	\$35,840	2.1	\$51,400	\$1,285	\$15,420	\$386	57,231	29%	\$11.09	\$577	1.6
Fort Lauderdale HMFA	\$24.10	\$1,253	\$50,120	3.0	\$60,900	\$1,523	\$18,270	\$457	236,902	35%	\$16.17	\$841	1.5
Gainesville MSA	\$17.06	\$887	\$35,480	2.1	\$59,700	\$1,493	\$17,910	\$448	45,887	45%	\$10.79	\$561	1.6
Gulf County HMFA	\$14.19	\$738	\$29,520	1.8	\$45,700	\$1,143	\$13,710	\$343	1,514	28%	\$9.74	\$506	1.5
Homosassa Springs MSA	\$14.92	\$776	\$31,040	1.9	\$52,300	\$1,308	\$15,690	\$392	11,238	19%	\$10.02	\$521	1.5
Jacksonville HMFA	\$18.46	\$960	\$38,400	2.3	\$64,900	\$1,623	\$19,470	\$487	174,859	34%	\$14.82	\$771	1.2
Lakeland-Winter Haven MSA	\$17.33	\$901	\$36,040	2.2	\$51,800	\$1,295	\$15,540	\$389	67,112	30%	\$13.28	\$690	1.3
Miami-Miami Beach-Kendall HMFA	\$24.04	\$1,250	\$50,000	3.0	\$48,100	\$1,203	\$14,430	\$361	375,409	45%	\$16.01	\$832	1.5
Naples-Immokalee-Marco Island MSA	\$20.04	\$1,042	\$41,680	2.5	\$65,700	\$1,643	\$19,710	\$493	34,273	27%	\$14.09	\$733	1.4
North Port-Sarasota-Bradenton MSA	\$18.73	\$974	\$38,960	2.3	\$61,900	\$1,548	\$18,570	\$464	85,266	28%	\$13.76	\$716	1.4
Ocala MSA	\$15.00	\$780	\$31,200	1.9	\$47,500	\$1,188	\$14,250	\$356	32,089	24%	\$11.57	\$602	1.3
Orlando-Kissimmee-Sanford MSA	\$19.29	\$1,003	\$40,120	2.4	\$57,800	\$1,445	\$17,340	\$434	295,184	38%	\$14.33	\$745	1.3
Palm Bay-Melbourne-Titusville MSA	\$16.77	\$872	\$34,880	2.1	\$58,300	\$1,458	\$17,490	\$437	61,202	28%	\$13.85	\$720	1.2
Palm Coast HMFA	\$17.83	\$927	\$37,080	2.2	\$52,900	\$1,323	\$15,870	\$397	7,279	20%	\$11.29	\$587	1.6
Panama City-Lynn Haven-Panama City Beach HMFA	\$16.94	\$881	\$35,240	2.1	\$55,200	\$1,380	\$16,560	\$414	26,016	39%	\$12.40	\$645	1.4
Pensacola-Ferry Pass-Brent MSA	\$16.12	\$838	\$33,520	2.0	\$59,600	\$1,490	\$17,880	\$447	57,603	34%	\$12.70	\$660	1.3
Port St. Lucie MSA	\$17.75	\$923	\$36,920	2.2	\$56,300	\$1,408	\$16,890	\$422	43,114	26%	\$11.89	\$618	1.5
Punta Gorda MSA	\$16.31	\$848	\$33,920	2.0	\$52,400	\$1,310	\$15,720	\$393	15,147	21%	\$11.53	\$600	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Florida

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Sebastian-Vero Beach MSA	\$16.02	\$833	\$33,320	2.0	\$52,800	\$1,320	\$15,840	\$396	14,777	26%	\$11.54	\$600	1.4
Sebring MSA	\$14.17	\$737	\$29,480	1.8	\$43,300	\$1,083	\$12,990	\$325	9,222	23%	\$10.17	\$529	1.4
Tallahassee HMFA	\$17.58	\$914	\$36,560	2.2	\$65,100	\$1,628	\$19,530	\$488	58,129	44%	\$10.49	\$545	1.7
Tampa-St. Petersburg-Clearwater MSA	\$19.08	\$992	\$39,680	2.4	\$59,200	\$1,480	\$17,760	\$444	394,306	35%	\$15.19	\$790	1.3
The Villages MSA	\$14.00	\$728	\$29,120	1.7	\$62,100	\$1,553	\$18,630	\$466	4,461	10%	\$10.48	\$545	1.3
Wakulla County HMFA	\$15.35	\$798	\$31,920	1.9	\$61,500	\$1,538	\$18,450	\$461	2,616	24%	\$7.68	\$399	2.0
Walton County HMFA	\$14.83	\$771	\$30,840	1.8	\$58,000	\$1,450	\$17,400	\$435	6,216	27%	\$11.48	\$597	1.3
West Palm Beach-Boca Raton HMFA *	\$23.85	\$1,240	\$49,600	3.0	\$65,400	\$1,635	\$19,620	\$491	157,968	30%	\$16.76	\$872	1.4
Counties													
Alachua County	\$17.06	\$887	\$35,480	2.1	\$59,700	\$1,493	\$17,910	\$448	44,665	46%	\$10.80	\$561	1.6
Baker County	\$13.92	\$724	\$28,960	1.7	\$60,400	\$1,510	\$18,120	\$453	1,932	23%	\$8.27	\$430	1.7
Bay County	\$16.94	\$881	\$35,240	2.1	\$55,200	\$1,380	\$16,560	\$414	26,016	39%	\$12.40	\$645	1.4
Bradford County	\$12.19	\$634	\$25,360	1.5	\$50,900	\$1,273	\$15,270	\$382	2,133	24%	\$8.60	\$447	1.4
Brevard County	\$16.77	\$872	\$34,880	2.1	\$58,300	\$1,458	\$17,490	\$437	61,202	28%	\$13.85	\$720	1.2
Broward County	\$24.10	\$1,253	\$50,120	3.0	\$60,900	\$1,523	\$18,270	\$457	236,902	35%	\$16.17	\$841	1.5
Calhoun County	\$12.19	\$634	\$25,360	1.5	\$40,400	\$1,010	\$12,120	\$303	1,021	21%	\$8.50	\$442	1.4
Charlotte County	\$16.31	\$848	\$33,920	2.0	\$52,400	\$1,310	\$15,720	\$393	15,147	21%	\$11.53	\$600	1.4
Citrus County	\$14.92	\$776	\$31,040	1.9	\$52,300	\$1,308	\$15,690	\$392	11,238	19%	\$10.02	\$521	1.5
Clay County	\$18.46	\$960	\$38,400	2.3	\$64,900	\$1,623	\$19,470	\$487	16,786	25%	\$11.33	\$589	1.6
Collier County	\$20.04	\$1,042	\$41,680	2.5	\$65,700	\$1,643	\$19,710	\$493	34,273	27%	\$14.09	\$733	1.4
Columbia County	\$16.81	\$874	\$34,960	2.1	\$57,800	\$1,445	\$17,340	\$434	6,729	28%	\$10.74	\$558	1.6
DeSoto County	\$13.06	\$679	\$27,160	1.6	\$39,600	\$990	\$11,880	\$297	3,053	28%	\$10.64	\$553	1.2
Dixie County	\$12.46	\$648	\$25,920	1.5	\$44,100	\$1,103	\$13,230	\$331	1,303	22%	\$11.48	\$597	1.1
Duval County	\$18.46	\$960	\$38,400	2.3	\$64,900	\$1,623	\$19,470	\$487	132,839	40%	\$15.73	\$818	1.2
Escambia County	\$16.12	\$838	\$33,520	2.0	\$59,600	\$1,490	\$17,880	\$447	42,248	38%	\$13.21	\$687	1.2
Flagler County	\$17.83	\$927	\$37,080	2.2	\$52,900	\$1,323	\$15,870	\$397	7,279	20%	\$11.29	\$587	1.6
Franklin County	\$13.90	\$723	\$28,920	1.7	\$49,900	\$1,248	\$14,970	\$374	1,147	27%	\$8.81	\$458	1.6

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Florida

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Gadsden County	\$17.58	\$914	\$36,560	2.2	\$65,100	\$1,628	\$19,530	\$488	4,898	29%	\$8.48	\$441	2.1
Gilchrist County	\$17.06	\$887	\$35,480	2.1	\$59,700	\$1,493	\$17,910	\$448	1,222	19%	\$10.35	\$538	1.6
Glades County	\$14.60	\$759	\$30,360	1.8	\$38,300	\$958	\$11,490	\$287	1,002	26%	\$11.70	\$608	1.2
Gulf County	\$14.19	\$738	\$29,520	1.8	\$45,700	\$1,143	\$13,710	\$343	1,514	28%	\$9.74	\$506	1.5
Hamilton County	\$12.19	\$634	\$25,360	1.5	\$47,500	\$1,188	\$14,250	\$356	1,215	26%	\$11.86	\$617	1.0
Hardee County	\$12.60	\$655	\$26,200	1.6	\$41,900	\$1,048	\$12,570	\$314	2,132	28%	\$9.77	\$508	1.3
Hendry County	\$14.63	\$761	\$30,440	1.8	\$41,700	\$1,043	\$12,510	\$313	3,324	30%	\$10.83	\$563	1.4
Hernando County	\$19.08	\$992	\$39,680	2.4	\$59,200	\$1,480	\$17,760	\$444	15,116	22%	\$10.87	\$565	1.8
Highlands County	\$14.17	\$737	\$29,480	1.8	\$43,300	\$1,083	\$12,990	\$325	9,222	23%	\$10.17	\$529	1.4
Hillsborough County	\$19.08	\$992	\$39,680	2.4	\$59,200	\$1,480	\$17,760	\$444	194,408	41%	\$15.75	\$819	1.2
Holmes County	\$12.19	\$634	\$25,360	1.5	\$46,900	\$1,173	\$14,070	\$352	1,340	20%	\$6.11	\$318	2.0
Indian River County	\$16.02	\$833	\$33,320	2.0	\$52,800	\$1,320	\$15,840	\$396	14,777	26%	\$11.54	\$600	1.4
Jackson County	\$12.19	\$634	\$25,360	1.5	\$49,300	\$1,233	\$14,790	\$370	4,002	25%	\$7.67	\$399	1.6
Jefferson County	\$17.58	\$914	\$36,560	2.2	\$65,100	\$1,628	\$19,530	\$488	1,361	25%	\$6.99	\$363	2.5
Lafayette County	\$12.19	\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	557	21%	\$7.15	\$372	1.7
Lake County	\$19.29	\$1,003	\$40,120	2.4	\$57,800	\$1,445	\$17,340	\$434	30,013	26%	\$11.05	\$574	1.7
Lee County	\$17.52	\$911	\$36,440	2.2	\$56,400	\$1,410	\$16,920	\$423	75,574	31%	\$13.08	\$680	1.3
Leon County	\$17.58	\$914	\$36,560	2.2	\$65,100	\$1,628	\$19,530	\$488	51,870	47%	\$10.73	\$558	1.6
Levy County	\$12.19	\$634	\$25,360	1.5	\$42,400	\$1,060	\$12,720	\$318	3,677	24%	\$8.37	\$435	1.5
Liberty County	\$12.19	\$634	\$25,360	1.5	\$53,600	\$1,340	\$16,080	\$402	510	22%	\$12.47	\$648	1.0
Madison County	\$12.19	\$634	\$25,360	1.5	\$41,600	\$1,040	\$12,480	\$312	1,488	22%	\$8.11	\$422	1.5
Manatee County	\$18.73	\$974	\$38,960	2.3	\$61,900	\$1,548	\$18,570	\$464	39,474	30%	\$11.90	\$619	1.6
Marion County	\$15.00	\$780	\$31,200	1.9	\$47,500	\$1,188	\$14,250	\$356	32,089	24%	\$11.57	\$602	1.3
Martin County	\$17.75	\$923	\$36,920	2.2	\$56,300	\$1,408	\$16,890	\$422	14,534	24%	\$12.39	\$644	1.4
Miami-Dade County	\$24.04	\$1,250	\$50,000	3.0	\$48,100	\$1,203	\$14,430	\$361	375,409	45%	\$16.01	\$832	1.5
Monroe County	\$28.33	\$1,473	\$58,920	3.5	\$72,500	\$1,813	\$21,750	\$544	11,213	39%	\$13.50	\$702	2.1
Nassau County	\$18.46	\$960	\$38,400	2.3	\$64,900	\$1,623	\$19,470	\$487	6,300	22%	\$11.65	\$606	1.6
Okaloosa County	\$17.88	\$930	\$37,200	2.2	\$63,700	\$1,593	\$19,110	\$478	26,057	35%	\$12.35	\$642	1.4
Okeechobee County	\$13.48	\$701	\$28,040	1.7	\$44,300	\$1,108	\$13,290	\$332	3,675	28%	\$11.55	\$601	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Florida

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Orange County	\$19.29	\$1,003	\$40,120	2.4	\$57,800	\$1,445	\$17,340	\$434	186,283	44%	\$15.12	\$786	1.3
Osceola County	\$19.29	\$1,003	\$40,120	2.4	\$57,800	\$1,445	\$17,340	\$434	33,903	37%	\$12.04	\$626	1.6
Palm Beach County *	\$23.85	\$1,240	\$49,600	3.0	\$65,400	\$1,635	\$19,620	\$491	157,968	30%	\$16.76	\$872	1.4
Pasco County	\$19.08	\$992	\$39,680	2.4	\$59,200	\$1,480	\$17,760	\$444	45,791	25%	\$12.03	\$626	1.6
Pinellas County	\$19.08	\$992	\$39,680	2.4	\$59,200	\$1,480	\$17,760	\$444	138,991	35%	\$15.52	\$807	1.2
Polk County	\$17.33	\$901	\$36,040	2.2	\$51,800	\$1,295	\$15,540	\$389	67,112	30%	\$13.28	\$690	1.3
Putnam County	\$12.19	\$634	\$25,360	1.5	\$44,500	\$1,113	\$13,350	\$334	6,905	25%	\$9.83	\$511	1.2
St. Johns County	\$18.46	\$960	\$38,400	2.3	\$64,900	\$1,623	\$19,470	\$487	18,934	24%	\$11.47	\$597	1.6
St. Lucie County	\$17.75	\$923	\$36,920	2.2	\$56,300	\$1,408	\$16,890	\$422	28,580	27%	\$11.42	\$594	1.6
Santa Rosa County	\$16.12	\$838	\$33,520	2.0	\$59,600	\$1,490	\$17,880	\$447	15,355	27%	\$10.74	\$559	1.5
Sarasota County	\$18.73	\$974	\$38,960	2.3	\$61,900	\$1,548	\$18,570	\$464	45,792	27%	\$15.08	\$784	1.2
Seminole County	\$19.29	\$1,003	\$40,120	2.4	\$57,800	\$1,445	\$17,340	\$434	44,985	30%	\$13.51	\$702	1.4
Sumter County	\$14.00	\$728	\$29,120	1.7	\$62,100	\$1,553	\$18,630	\$466	4,461	10%	\$10.48	\$545	1.3
Suwannee County	\$12.19	\$634	\$25,360	1.5	\$44,900	\$1,123	\$13,470	\$337	4,637	30%	\$8.23	\$428	1.5
Taylor County	\$12.19	\$634	\$25,360	1.5	\$43,800	\$1,095	\$13,140	\$329	1,768	24%	\$14.31	\$744	0.9
Union County	\$12.19	\$634	\$25,360	1.5	\$49,600	\$1,240	\$14,880	\$372	1,239	32%	\$12.06	\$627	1.0
Volusia County	\$17.23	\$896	\$35,840	2.1	\$51,400	\$1,285	\$15,420	\$386	57,231	29%	\$11.09	\$577	1.6
Wakulla County	\$15.35	\$798	\$31,920	1.9	\$61,500	\$1,538	\$18,450	\$461	2,616	24%	\$7.68	\$399	2.0
Walton County	\$14.83	\$771	\$30,840	1.8	\$58,000	\$1,450	\$17,400	\$435	6,216	27%	\$11.48	\$597	1.3
Washington County	\$12.19	\$634	\$25,360	1.5	\$46,300	\$1,158	\$13,890	\$347	1,911	23%	\$8.92	\$464	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

GEORGIA

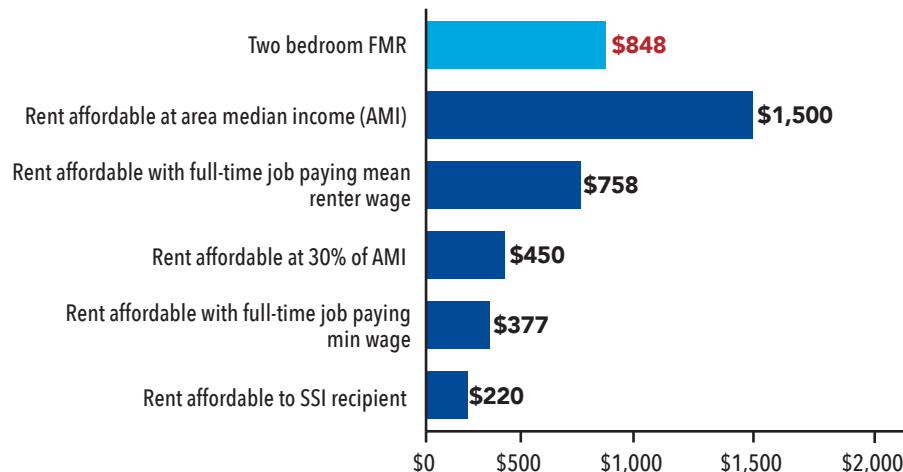
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$848**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,826** monthly or **\$33,908** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$16.30** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.58
2-Bedroom Housing Wage	\$16.30
Number of Renter Households	1,268,689
Percent Renters	36%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Atlanta-Sandy Springs-Marietta HMFA	\$18.25
Savannah MSA	\$17.25
Talbot County	\$16.25
Liberty County	\$16.21
Hall County	\$15.94



90
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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Georgia	\$16.30	\$848	\$33,908	2.2	\$59,981	\$1,500	\$17,994	\$450	1,268,689	36%	\$14.58	\$758	1.1
Combined Nonmetro Areas	\$12.96	\$674	\$26,956	1.8	\$46,885	\$1,172	\$14,066	\$352	212,866	33%	\$9.89	\$515	1.3
Metropolitan Areas													
Albany MSA	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	25,425	44%	\$11.77	\$612	1.2
Athens-Clarke County MSA	\$14.60	\$759	\$30,360	2.0	\$56,100	\$1,403	\$16,830	\$421	30,390	44%	\$10.75	\$559	1.4
Atlanta-Sandy Springs-Roswell HMFA	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	675,730	36%	\$16.58	\$862	1.1
Augusta-Richmond County HMFA	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	48,101	36%	\$12.19	\$634	1.2
Brunswick MSA	\$15.23	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	14,734	34%	\$10.43	\$542	1.5
Butts County HMFA	\$15.31	\$796	\$31,840	2.1	\$63,400	\$1,585	\$19,020	\$476	1,998	26%	\$7.79	\$405	2.0
Chattanooga MSA	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	14,734	26%	\$9.25	\$481	1.6
Columbus MSA	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	40,161	45%	\$14.09	\$733	1.1
Dalton HMFA	\$13.02	\$677	\$27,080	1.8	\$45,300	\$1,133	\$13,590	\$340	12,370	36%	\$13.51	\$703	1.0
Gainesville MSA	\$15.94	\$829	\$33,160	2.2	\$53,000	\$1,325	\$15,900	\$398	20,058	33%	\$13.23	\$688	1.2
Haralson County HMFA	\$14.33	\$745	\$29,800	2.0	\$50,400	\$1,260	\$15,120	\$378	3,172	30%	\$11.55	\$600	1.2
Hinesville HMFA	\$16.21	\$843	\$33,720	2.2	\$46,700	\$1,168	\$14,010	\$350	11,654	51%	\$13.73	\$714	1.2
Lamar County HMFA	\$12.40	\$645	\$25,800	1.7	\$51,100	\$1,278	\$15,330	\$383	1,836	29%	\$7.89	\$410	1.6
Lincoln County HMFA	\$12.40	\$645	\$25,800	1.7	\$44,000	\$1,100	\$13,200	\$330	794	23%	\$9.32	\$485	1.3
Long County HMFA	\$12.40	\$645	\$25,800	1.7	\$51,900	\$1,298	\$15,570	\$389	1,703	34%	\$8.71	\$453	1.4
Macon HMFA	\$13.56	\$705	\$28,200	1.9	\$48,100	\$1,203	\$14,430	\$361	29,900	40%	\$10.87	\$565	1.2
Meriwether County HMFA	\$12.48	\$649	\$25,960	1.7	\$44,700	\$1,118	\$13,410	\$335	2,676	33%	\$10.32	\$537	1.2
Monroe County HMFA	\$12.83	\$667	\$26,680	1.8	\$59,000	\$1,475	\$17,700	\$443	2,406	25%	\$9.37	\$487	1.4
Morgan County, GA HMFA	\$12.83	\$667	\$26,680	1.8	\$56,500	\$1,413	\$16,950	\$424	1,347	21%	\$10.93	\$568	1.2
Murray County HMFA	\$12.40	\$645	\$25,800	1.7	\$46,000	\$1,150	\$13,800	\$345	4,618	33%	\$11.15	\$580	1.1
Peach County HMFA	\$12.67	\$659	\$26,360	1.7	\$53,900	\$1,348	\$16,170	\$404	3,384	35%	\$8.89	\$463	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Pulaski County HMFA	\$12.40	\$645	\$25,800	1.7	\$49,500	\$1,238	\$14,850	\$371	1,526	37%	\$10.38	\$540	1.2
Rome MSA	\$12.88	\$670	\$26,800	1.8	\$48,600	\$1,215	\$14,580	\$365	13,326	38%	\$11.93	\$621	1.1
Savannah MSA	\$17.25	\$897	\$35,880	2.4	\$63,500	\$1,588	\$19,050	\$476	53,135	40%	\$13.81	\$718	1.2
Valdosta MSA	\$13.46	\$700	\$28,000	1.9	\$50,300	\$1,258	\$15,090	\$377	22,749	44%	\$9.92	\$516	1.4
Warner Robins HMFA	\$15.50	\$806	\$32,240	2.1	\$59,300	\$1,483	\$17,790	\$445	17,896	34%	\$9.64	\$501	1.6
Counties													
Appling County	\$12.40	\$645	\$25,800	1.7	\$45,800	\$1,145	\$13,740	\$344	2,351	34%	\$14.72	\$766	0.8
Atkinson County	\$12.40	\$645	\$25,800	1.7	\$35,400	\$885	\$10,620	\$266	769	28%	\$8.27	\$430	1.5
Bacon County	\$12.40	\$645	\$25,800	1.7	\$49,400	\$1,235	\$14,820	\$371	1,197	30%	\$7.70	\$401	1.6
Baker County	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	348	26%	\$8.15	\$424	1.7
Baldwin County	\$13.52	\$703	\$28,120	1.9	\$50,000	\$1,250	\$15,000	\$375	7,238	45%	\$9.24	\$480	1.5
Banks County	\$12.63	\$657	\$26,280	1.7	\$52,900	\$1,323	\$15,870	\$397	1,557	23%	\$9.34	\$485	1.4
Barrow County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	5,415	23%	\$11.37	\$591	1.6
Bartow County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	11,681	33%	\$12.70	\$660	1.4
Ben Hill County	\$12.44	\$647	\$25,880	1.7	\$36,200	\$905	\$10,860	\$272	2,138	34%	\$8.03	\$417	1.6
Berrien County	\$12.40	\$645	\$25,800	1.7	\$43,700	\$1,093	\$13,110	\$328	1,936	27%	\$8.69	\$452	1.4
Bibb County	\$13.56	\$705	\$28,200	1.9	\$48,100	\$1,203	\$14,430	\$361	26,201	46%	\$11.07	\$576	1.2
Bleckley County	\$12.40	\$645	\$25,800	1.7	\$47,800	\$1,195	\$14,340	\$359	1,198	30%	\$6.10	\$317	2.0
Brantley County	\$15.23	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	1,420	22%	\$8.84	\$460	1.7
Brooks County	\$13.46	\$700	\$28,000	1.9	\$50,300	\$1,258	\$15,090	\$377	1,988	30%	\$10.20	\$530	1.3
Bryan County	\$17.25	\$897	\$35,880	2.4	\$63,500	\$1,588	\$19,050	\$476	3,407	30%	\$8.85	\$460	1.9
Bulloch County	\$12.62	\$656	\$26,240	1.7	\$50,000	\$1,250	\$15,000	\$375	12,813	50%	\$8.49	\$441	1.5
Burke County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	2,221	28%	\$15.80	\$821	0.9
Butts County	\$15.31	\$796	\$31,840	2.1	\$63,400	\$1,585	\$19,020	\$476	1,998	26%	\$7.79	\$405	2.0
Calhoun County	\$12.40	\$645	\$25,800	1.7	\$40,600	\$1,015	\$12,180	\$305	617	35%	\$8.66	\$451	1.4
Camden County	\$15.65	\$814	\$32,560	2.2	\$61,700	\$1,543	\$18,510	\$463	7,178	39%	\$14.98	\$779	1.0
Candler County	\$12.40	\$645	\$25,800	1.7	\$43,600	\$1,090	\$13,080	\$327	1,380	35%	\$8.86	\$461	1.4

† Wage data not available (See Appendix A).

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Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Carroll County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	14,036	35%	\$10.63	\$553	1.7
Catoosa County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	6,118	26%	\$9.08	\$472	1.6
Charlton County	\$12.40	\$645	\$25,800	1.7	\$51,400	\$1,285	\$15,420	\$386	762	21%	\$6.91	\$360	1.8
Chatham County	\$17.25	\$897	\$35,880	2.4	\$63,500	\$1,588	\$19,050	\$476	45,649	44%	\$14.12	\$734	1.2
Chattahoochee County	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	1,872	72%	\$25.76	\$1,340	0.6
Chattooga County	\$12.40	\$645	\$25,800	1.7	\$41,700	\$1,043	\$12,510	\$313	2,928	31%	\$10.11	\$526	1.2
Cherokee County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	16,874	22%	\$10.88	\$566	1.7
Clarke County	\$14.60	\$759	\$30,360	2.0	\$56,100	\$1,403	\$16,830	\$421	24,178	57%	\$11.03	\$573	1.3
Clay County	\$12.92	\$672	\$26,880	1.8	\$29,100	\$728	\$8,730	\$218	504	43%	\$7.16	\$372	1.8
Clayton County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	40,357	46%	\$16.98	\$883	1.1
Clinch County	\$12.40	\$645	\$25,800	1.7	\$43,900	\$1,098	\$13,170	\$329	857	33%	\$7.79	\$405	1.6
Cobb County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	92,761	35%	\$16.17	\$841	1.1
Coffee County	\$12.40	\$645	\$25,800	1.7	\$43,100	\$1,078	\$12,930	\$323	4,769	33%	\$9.23	\$480	1.3
Colquitt County	\$12.40	\$645	\$25,800	1.7	\$39,800	\$995	\$11,940	\$299	5,631	35%	\$8.83	\$459	1.4
Columbia County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	9,504	21%	\$10.96	\$570	1.3
Cook County	\$12.40	\$645	\$25,800	1.7	\$44,900	\$1,123	\$13,470	\$337	1,865	30%	\$9.65	\$502	1.3
Coweta County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	12,363	26%	\$10.23	\$532	1.8
Crawford County	\$13.56	\$705	\$28,200	1.9	\$48,100	\$1,203	\$14,430	\$361	904	19%	\$8.69	\$452	1.6
Crisp County	\$12.40	\$645	\$25,800	1.7	\$44,100	\$1,103	\$13,230	\$331	3,366	39%	\$8.17	\$425	1.5
Dade County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	1,285	21%	\$9.45	\$491	1.6
Dawson County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	2,044	25%	\$8.28	\$431	2.2
Decatur County	\$12.52	\$651	\$26,040	1.7	\$43,600	\$1,090	\$13,080	\$327	3,841	37%	\$8.00	\$416	1.6
DeKalb County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	116,336	44%	\$16.84	\$875	1.1
Dodge County	\$12.40	\$645	\$25,800	1.7	\$51,400	\$1,285	\$15,420	\$386	2,935	36%	\$6.45	\$335	1.9
Dooley County	\$12.40	\$645	\$25,800	1.7	\$39,600	\$990	\$11,880	\$297	1,584	32%	\$8.60	\$447	1.4
Dougherty County	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	19,111	54%	\$11.99	\$623	1.1
Douglas County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	14,595	31%	\$11.42	\$594	1.6
Early County	\$12.40	\$645	\$25,800	1.7	\$41,800	\$1,045	\$12,540	\$314	1,378	34%	\$11.29	\$587	1.1
Echols County	\$13.46	\$700	\$28,000	1.9	\$50,300	\$1,258	\$15,090	\$377	516	36%	\$10.75	\$559	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Effingham County	\$17.25	\$897	\$35,880	2.4	\$63,500	\$1,588	\$19,050	\$476	4,079	23%	\$12.04	\$626	1.4
Elbert County	\$12.40	\$645	\$25,800	1.7	\$42,500	\$1,063	\$12,750	\$319	2,506	32%	\$8.92	\$464	1.4
Emanuel County	\$12.40	\$645	\$25,800	1.7	\$38,400	\$960	\$11,520	\$288	2,612	33%	\$9.30	\$484	1.3
Evans County	\$12.40	\$645	\$25,800	1.7	\$47,600	\$1,190	\$14,280	\$357	1,447	37%	\$10.31	\$536	1.2
Fannin County	\$13.02	\$677	\$27,080	1.8	\$41,900	\$1,048	\$12,570	\$314	2,223	23%	\$8.20	\$427	1.6
Fayette County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	7,063	18%	\$10.13	\$527	1.8
Floyd County	\$12.88	\$670	\$26,800	1.8	\$48,600	\$1,215	\$14,580	\$365	13,326	38%	\$11.93	\$621	1.1
Forsyth County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	8,900	15%	\$11.09	\$577	1.6
Franklin County	\$12.62	\$656	\$26,240	1.7	\$47,100	\$1,178	\$14,130	\$353	2,620	31%	\$9.83	\$511	1.3
Fulton County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	176,985	47%	\$20.81	\$1,082	0.9
Gilmer County	\$13.50	\$702	\$28,080	1.9	\$45,800	\$1,145	\$13,740	\$344	2,761	25%	\$7.45	\$387	1.8
Glascok County	\$12.40	\$645	\$25,800	1.7	\$50,600	\$1,265	\$15,180	\$380	279	24%	\$9.39	\$488	1.3
Glynn County	\$15.23	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	12,317	39%	\$10.69	\$556	1.4
Gordon County	\$13.35	\$694	\$27,760	1.8	\$50,100	\$1,253	\$15,030	\$376	6,450	33%	\$11.86	\$616	1.1
Grady County	\$12.40	\$645	\$25,800	1.7	\$39,800	\$995	\$11,940	\$299	3,920	42%	\$8.72	\$454	1.4
Greene County	\$12.71	\$661	\$26,440	1.8	\$52,300	\$1,308	\$15,690	\$392	1,674	26%	\$7.90	\$411	1.6
Gwinnett County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	87,899	32%	\$15.12	\$786	1.2
Habersham County	\$12.62	\$656	\$26,240	1.7	\$49,900	\$1,248	\$14,970	\$374	3,580	24%	\$9.80	\$510	1.3
Hall County	\$15.94	\$829	\$33,160	2.2	\$53,000	\$1,325	\$15,900	\$398	20,058	33%	\$13.23	\$688	1.2
Hancock County	\$12.40	\$645	\$25,800	1.7	\$36,700	\$918	\$11,010	\$275	597	21%	\$11.76	\$611	1.1
Haralson County	\$14.33	\$745	\$29,800	2.0	\$50,400	\$1,260	\$15,120	\$378	3,172	30%	\$11.55	\$600	1.2
Harris County	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	1,674	14%	\$6.42	\$334	2.3
Hart County	\$12.40	\$645	\$25,800	1.7	\$48,700	\$1,218	\$14,610	\$365	2,487	25%	\$9.01	\$469	1.4
Heard County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	1,086	25%	\$12.77	\$664	1.4
Henry County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	18,217	26%	\$10.91	\$567	1.7
Houston County	\$15.50	\$806	\$32,240	2.1	\$59,300	\$1,483	\$17,790	\$445	17,896	34%	\$9.64	\$501	1.6
Irwin County	\$12.40	\$645	\$25,800	1.7	\$51,400	\$1,285	\$15,420	\$386	909	27%	\$7.45	\$387	1.7
Jackson County	\$14.94	\$777	\$31,080	2.1	\$62,700	\$1,568	\$18,810	\$470	4,699	22%	\$9.67	\$503	1.5
Jasper County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	1,306	25%	\$8.50	\$442	2.1

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4: AMI = Fiscal Year 2016 Area Median Income

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

Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Jeff Davis County	\$12.40	\$645	\$25,800	1.7	\$43,700	\$1,093	\$13,110	\$328	1,322	25%	\$8.30	\$432	1.5
Jefferson County	\$12.40	\$645	\$25,800	1.7	\$35,700	\$893	\$10,710	\$268	2,251	37%	\$10.43	\$542	1.2
Jenkins County	\$12.40	\$645	\$25,800	1.7	\$36,400	\$910	\$10,920	\$273	1,060	31%	\$7.66	\$399	1.6
Johnson County	\$12.40	\$645	\$25,800	1.7	\$44,800	\$1,120	\$13,440	\$336	819	25%	\$6.51	\$338	1.9
Jones County	\$13.56	\$705	\$28,200	1.9	\$48,100	\$1,203	\$14,430	\$361	2,132	21%	\$7.93	\$412	1.7
Lamar County	\$12.40	\$645	\$25,800	1.7	\$51,100	\$1,278	\$15,330	\$383	1,836	29%	\$7.89	\$410	1.6
Lanier County	\$13.46	\$700	\$28,000	1.9	\$50,300	\$1,258	\$15,090	\$377	1,360	36%	\$6.54	\$340	2.1
Laurens County	\$12.40	\$645	\$25,800	1.7	\$45,100	\$1,128	\$13,530	\$338	6,358	36%	\$9.23	\$480	1.3
Lee County	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	2,744	27%	\$13.15	\$684	1.0
Liberty County	\$16.21	\$843	\$33,720	2.2	\$46,700	\$1,168	\$14,010	\$350	11,654	51%	\$13.73	\$714	1.2
Lincoln County	\$12.40	\$645	\$25,800	1.7	\$44,000	\$1,100	\$13,200	\$330	794	23%	\$9.32	\$485	1.3
Long County	\$12.40	\$645	\$25,800	1.7	\$51,900	\$1,298	\$15,570	\$389	1,703	34%	\$8.71	\$453	1.4
Lowndes County	\$13.46	\$700	\$28,000	1.9	\$50,300	\$1,258	\$15,090	\$377	18,885	48%	\$9.97	\$519	1.3
Lumpkin County	\$13.90	\$723	\$28,920	1.9	\$58,300	\$1,458	\$17,490	\$437	3,942	36%	\$8.06	\$419	1.7
McDuffie County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	2,835	35%	\$8.26	\$430	1.7
McIntosh County	\$15.23	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	997	20%	\$5.74	\$299	2.7
Macon County	\$12.40	\$645	\$25,800	1.7	\$38,700	\$968	\$11,610	\$290	1,614	35%	\$9.48	\$493	1.3
Madison County	\$14.60	\$759	\$30,360	2.0	\$56,100	\$1,403	\$16,830	\$421	2,583	26%	\$8.39	\$436	1.7
Marion County	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	937	30%	\$9.43	\$490	1.6
Meriwether County	\$12.48	\$649	\$25,960	1.7	\$44,700	\$1,118	\$13,410	\$335	2,676	33%	\$10.32	\$537	1.2
Miller County	\$12.40	\$645	\$25,800	1.7	\$42,100	\$1,053	\$12,630	\$316	650	27%	\$7.17	\$373	1.7
Mitchell County	\$13.25	\$689	\$27,560	1.8	\$42,600	\$1,065	\$12,780	\$320	2,926	36%	\$6.69	\$348	2.0
Monroe County	\$12.83	\$667	\$26,680	1.8	\$59,000	\$1,475	\$17,700	\$443	2,406	25%	\$9.37	\$487	1.4
Montgomery County	\$12.40	\$645	\$25,800	1.7	\$44,100	\$1,103	\$13,230	\$331	865	27%	\$9.28	\$483	1.3
Morgan County	\$12.83	\$667	\$26,680	1.8	\$56,500	\$1,413	\$16,950	\$424	1,347	21%	\$10.93	\$568	1.2
Murray County	\$12.40	\$645	\$25,800	1.7	\$46,000	\$1,150	\$13,800	\$345	4,618	33%	\$11.15	\$580	1.1
Muscogee County	\$14.94	\$777	\$31,080	2.1	\$51,800	\$1,295	\$15,540	\$389	35,678	49%	\$14.17	\$737	1.1
Newton County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	9,485	27%	\$11.04	\$574	1.7
Oconee County	\$14.60	\$759	\$30,360	2.0	\$56,100	\$1,403	\$16,830	\$421	2,435	21%	\$10.21	\$531	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Oglethorpe County	\$14.60	\$759	\$30,360	2.0	\$56,100	\$1,403	\$16,830	\$421	1,194	22%	\$6.82	\$355	2.1
Paulding County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	9,639	20%	\$9.89	\$514	1.8
Peach County	\$12.67	\$659	\$26,360	1.7	\$53,900	\$1,348	\$16,170	\$404	3,384	35%	\$8.89	\$463	1.4
Pickens County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	2,496	23%	\$12.35	\$642	1.5
Pierce County	\$12.40	\$645	\$25,800	1.7	\$49,000	\$1,225	\$14,700	\$368	1,716	25%	\$8.39	\$436	1.5
Pike County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	1,028	17%	\$7.49	\$390	2.4
Polk County	\$12.87	\$669	\$26,760	1.8	\$50,000	\$1,250	\$15,000	\$375	4,602	31%	\$9.11	\$474	1.4
Pulaski County	\$12.40	\$645	\$25,800	1.7	\$49,500	\$1,238	\$14,850	\$371	1,526	37%	\$10.38	\$540	1.2
Putnam County	\$13.71	\$713	\$28,520	1.9	\$52,700	\$1,318	\$15,810	\$395	2,132	25%	\$9.12	\$474	1.5
Quitman County	\$12.40	\$645	\$25,800	1.7	\$34,200	\$855	\$10,260	\$257	223	22%	\$8.05	\$419	1.5
Rabun County	\$14.40	\$749	\$29,960	2.0	\$52,200	\$1,305	\$15,660	\$392	1,905	27%	\$7.34	\$382	2.0
Randolph County	\$13.17	\$685	\$27,400	1.8	\$36,900	\$923	\$11,070	\$277	1,021	36%	\$8.68	\$451	1.5
Richmond County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	33,541	47%	\$12.64	\$657	1.1
Rockdale County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	8,843	30%	\$13.79	\$717	1.3
Schley County	\$12.40	\$645	\$25,800	1.7	\$53,800	\$1,345	\$16,140	\$404	704	36%	\$11.48	\$597	1.1
Screven County	\$12.40	\$645	\$25,800	1.7	\$47,800	\$1,195	\$14,340	\$359	1,530	29%	\$6.80	\$353	1.8
Seminole County	\$12.40	\$645	\$25,800	1.7	\$39,200	\$980	\$11,760	\$294	652	20%	\$13.33	\$693	0.9
Spalding County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	8,743	38%	\$8.90	\$463	2.1
Stephens County	\$12.40	\$645	\$25,800	1.7	\$48,200	\$1,205	\$14,460	\$362	2,343	25%	\$10.01	\$520	1.2
Stewart County	\$12.40	\$645	\$25,800	1.7	\$33,400	\$835	\$10,020	\$251	656	37%	\$9.57	\$498	1.3
Sumter County	\$12.56	\$653	\$26,120	1.7	\$44,300	\$1,108	\$13,290	\$332	4,691	41%	\$9.43	\$490	1.3
Talbot County	\$16.25	\$845	\$33,800	2.2	\$40,000	\$1,000	\$12,000	\$300	604	22%	\$8.87	\$461	1.8
Taliaferro County †	\$15.73	\$818	\$32,720	2.2	\$37,500	\$938	\$11,250	\$281	202	30%			
Tattnall County	\$12.40	\$645	\$25,800	1.7	\$48,400	\$1,210	\$14,520	\$363	2,501	31%	\$9.52	\$495	1.3
Taylor County	\$12.40	\$645	\$25,800	1.7	\$35,900	\$898	\$10,770	\$269	1,101	31%	\$13.65	\$710	0.9
Telfair County	\$12.40	\$645	\$25,800	1.7	\$34,500	\$863	\$10,350	\$259	2,205	41%	\$9.16	\$477	1.4
Terrell County	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	1,308	41%	\$8.91	\$463	1.5
Thomas County	\$13.81	\$718	\$28,720	1.9	\$44,000	\$1,100	\$13,200	\$330	7,299	42%	\$12.36	\$643	1.1
Tift County	\$12.98	\$675	\$27,000	1.8	\$42,800	\$1,070	\$12,840	\$321	5,600	40%	\$9.55	\$496	1.4

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Georgia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Toombs County	\$12.40	\$645	\$25,800	1.7	\$47,700	\$1,193	\$14,310	\$358	4,021	38%	\$9.03	\$469	1.4
Towns County	\$12.98	\$675	\$27,000	1.8	\$46,900	\$1,173	\$14,070	\$352	762	18%	\$7.59	\$395	1.7
Treutlen County	\$12.40	\$645	\$25,800	1.7	\$47,500	\$1,188	\$14,250	\$356	855	33%	\$7.01	\$365	1.8
Troup County	\$14.08	\$732	\$29,280	1.9	\$52,000	\$1,300	\$15,600	\$390	9,768	40%	\$13.10	\$681	1.1
Turner County	\$12.40	\$645	\$25,800	1.7	\$35,100	\$878	\$10,530	\$263	1,101	36%	\$7.59	\$395	1.6
Twiggs County	\$13.56	\$705	\$28,200	1.9	\$48,100	\$1,203	\$14,430	\$361	663	22%	\$6.63	\$345	2.0
Union County	\$12.92	\$672	\$26,880	1.8	\$49,000	\$1,225	\$14,700	\$368	1,652	20%	\$9.41	\$489	1.4
Upson County	\$12.40	\$645	\$25,800	1.7	\$44,700	\$1,118	\$13,410	\$335	3,724	36%	\$10.13	\$527	1.2
Walker County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	7,331	28%	\$9.41	\$489	1.6
Walton County	\$18.25	\$949	\$37,960	2.5	\$67,500	\$1,688	\$20,250	\$506	7,578	26%	\$9.39	\$488	1.9
Ware County	\$12.40	\$645	\$25,800	1.7	\$47,700	\$1,193	\$14,310	\$358	5,086	37%	\$11.19	\$582	1.1
Warren County	\$12.40	\$645	\$25,800	1.7	\$34,900	\$873	\$10,470	\$262	682	32%	\$9.70	\$504	1.3
Washington County	\$12.40	\$645	\$25,800	1.7	\$47,000	\$1,175	\$14,100	\$353	2,077	29%	\$9.19	\$478	1.3
Wayne County	\$12.40	\$645	\$25,800	1.7	\$44,600	\$1,115	\$13,380	\$335	3,180	31%	\$10.74	\$558	1.2
Webster County	\$12.75	\$663	\$26,520	1.8	\$52,800	\$1,320	\$15,840	\$396	263	22%	\$6.44	\$335	2.0
Wheeler County	\$12.40	\$645	\$25,800	1.7	\$32,400	\$810	\$9,720	\$243	644	34%	\$9.39	\$489	1.3
White County	\$14.23	\$740	\$29,600	2.0	\$52,600	\$1,315	\$15,780	\$395	3,307	29%	\$8.11	\$422	1.8
Whitfield County	\$13.02	\$677	\$27,080	1.8	\$45,300	\$1,133	\$13,590	\$340	12,370	36%	\$13.51	\$703	1.0
Wilcox County	\$12.40	\$645	\$25,800	1.7	\$39,600	\$990	\$11,880	\$297	752	27%	\$6.29	\$327	2.0
Wilkes County	\$12.40	\$645	\$25,800	1.7	\$40,600	\$1,015	\$12,180	\$305	1,248	31%	\$8.92	\$464	1.4
Wilkinson County	\$12.40	\$645	\$25,800	1.7	\$45,200	\$1,130	\$13,560	\$339	694	21%	\$16.27	\$846	0.8
Worth County	\$13.71	\$713	\$28,520	1.9	\$41,700	\$1,043	\$12,510	\$313	1,914	24%	\$8.95	\$466	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

HAWAII

STATE
RANKING

1*

In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,780**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,932** monthly or **\$71,184** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$34.22** PER HOUR

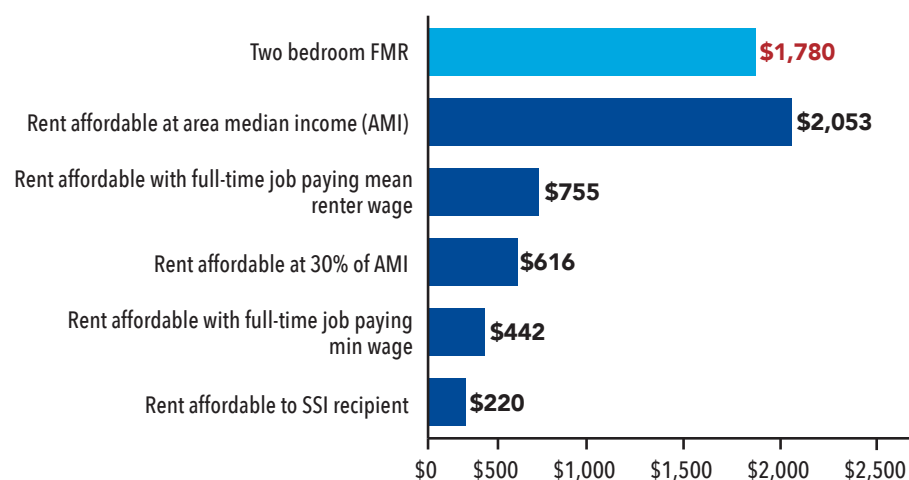
STATE FACTS

Minimum Wage	\$8.50
Average Renter Wage	\$14.53
2-Bedroom Housing Wage	\$34.22
Number of Renter Households	192,984
Percent Renters	43%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Honolulu County	\$38.17
Maui County	\$24.73
Kauai County	\$23.81
Hawaii County	\$22.96
Kalawao County	\$12.65



161

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

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

Hawaii

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Hawaii	\$34.22	\$1,780	\$71,184	4.0	\$82,123	\$2,053	\$24,637	\$616	192,984	43%	\$14.53	\$755	2.4
Combined Nonmetro Areas	\$23.19	\$1,206	\$48,243	2.7	\$61,900	\$1,547	\$18,570	\$464	30,450	35%	\$11.44	\$595	2.0
<u>Metropolitan Areas</u>													
Honolulu MSA *	\$38.17	\$1,985	\$79,400	4.5	\$87,900	\$2,198	\$26,370	\$659	139,799	45%	\$15.39	\$800	2.5
Kalawao County HMFA †	\$12.65	\$658	\$26,320	1.5	\$91,100	\$2,278	\$27,330	\$683	44	96%			
Maui County HMFA	\$24.73	\$1,286	\$51,440	2.9	\$81,500	\$2,038	\$24,450	\$611	22,691	43%	\$13.41	\$697	1.8
<u>Counties</u>													
Hawaii County	\$22.96	\$1,194	\$47,760	2.7	\$57,600	\$1,440	\$17,280	\$432	22,101	34%	\$10.45	\$543	2.2
Honolulu County *	\$38.17	\$1,985	\$79,400	4.5	\$87,900	\$2,198	\$26,370	\$659	139,799	45%	\$15.39	\$800	2.5
Kalawao County †	\$12.65	\$658	\$26,320	1.5	\$91,100	\$2,278	\$27,330	\$683	44	96%			
Kauai County	\$23.81	\$1,238	\$49,520	2.8	\$74,300	\$1,858	\$22,290	\$557	8,349	37%	\$13.52	\$703	1.8
Maui County	\$24.73	\$1,286	\$51,440	2.9	\$81,500	\$2,038	\$24,450	\$611	22,691	43%	\$13.41	\$697	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, 2016)

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 2016 Area Median Income

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

IDAHO

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$739**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,465** monthly or **\$29,580** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

44*

 **\$14.22** PER HOUR

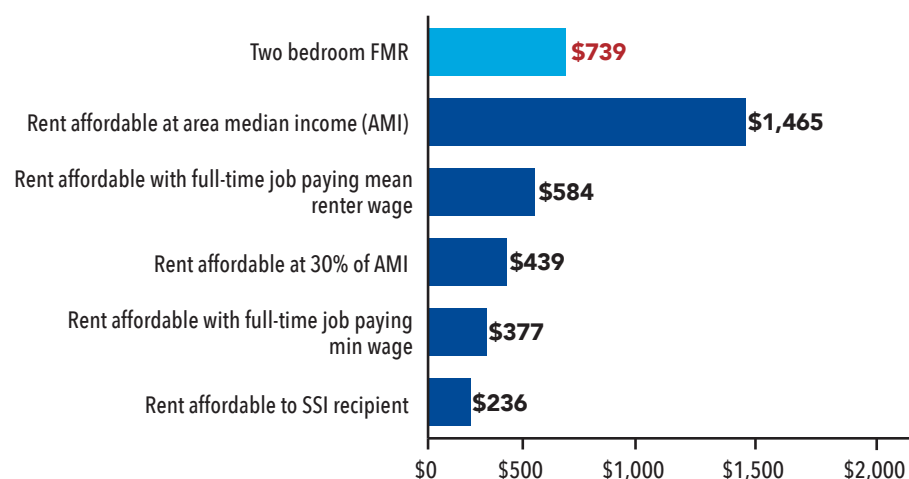
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$11.23
2-Bedroom Housing Wage	\$14.22
Number of Renter Households	180,278
Percent Renters	31%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Blaine County	\$18.52
Ada County	\$15.17
Boise County	\$15.17
Canyon County	\$15.17
Owyhee County	\$15.17



78

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

Idaho

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Idaho	\$14.22	\$739	\$29,580	2.0	\$58,582	\$1,465	\$17,575	\$439	180,278	31%	\$11.23	\$584	1.3
Combined Nonmetro Areas	\$13.48	\$701	\$28,033	1.9	\$53,606	\$1,340	\$16,082	\$402	62,989	31%	\$10.70	\$557	1.3
<u>Metropolitan Areas</u>													
Boise City HMFA	\$15.17	\$789	\$31,560	2.1	\$62,400	\$1,560	\$18,720	\$468	72,442	32%	\$12.25	\$637	1.2
Butte County HMFA	\$12.65	\$658	\$26,320	1.7	\$51,300	\$1,283	\$15,390	\$385	198	19%	\$23.89	\$1,242	0.5
Coeur d'Alene MSA	\$14.77	\$768	\$30,720	2.0	\$62,500	\$1,563	\$18,750	\$469	16,630	30%	\$10.22	\$532	1.4
Gem County HMFA	\$13.48	\$701	\$28,040	1.9	\$51,200	\$1,280	\$15,360	\$384	1,744	27%	\$7.21	\$375	1.9
Idaho Falls HMFA	\$13.10	\$681	\$27,240	1.8	\$56,000	\$1,400	\$16,800	\$420	11,058	25%	\$9.07	\$472	1.4
Lewiston MSA	\$14.00	\$728	\$29,120	1.9	\$59,400	\$1,485	\$17,820	\$446	4,954	31%	\$10.75	\$559	1.3
Logan MSA	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	836	20%	\$9.02	\$469	1.4
Pocatello MSA	\$12.65	\$658	\$26,320	1.7	\$61,200	\$1,530	\$18,360	\$459	9,427	31%	\$8.03	\$418	1.6
<u>Counties</u>													
Ada County	\$15.17	\$789	\$31,560	2.1	\$62,400	\$1,560	\$18,720	\$468	50,463	33%	\$12.89	\$670	1.2
Adams County	\$12.65	\$658	\$26,320	1.7	\$44,100	\$1,103	\$13,230	\$331	330	20%	\$10.72	\$557	1.2
Bannock County	\$12.65	\$658	\$26,320	1.7	\$61,200	\$1,530	\$18,360	\$459	9,427	31%	\$8.03	\$418	1.6
Bear Lake County	\$12.65	\$658	\$26,320	1.7	\$50,400	\$1,260	\$15,120	\$378	454	19%	\$7.39	\$384	1.7
Benewah County	\$12.65	\$658	\$26,320	1.7	\$42,200	\$1,055	\$12,660	\$317	1,025	28%	\$14.34	\$746	0.9
Bingham County	\$12.65	\$658	\$26,320	1.7	\$55,800	\$1,395	\$16,740	\$419	3,909	26%	\$10.64	\$553	1.2
Blaine County	\$18.52	\$963	\$38,520	2.6	\$78,600	\$1,965	\$23,580	\$590	3,053	33%	\$13.36	\$694	1.4
Boise County	\$15.17	\$789	\$31,560	2.1	\$62,400	\$1,560	\$18,720	\$468	596	20%	\$4.24	\$220	3.6
Bonner County	\$14.00	\$728	\$29,120	1.9	\$50,900	\$1,273	\$15,270	\$382	4,848	28%	\$11.58	\$602	1.2
Bonneville County	\$13.10	\$681	\$27,240	1.8	\$56,000	\$1,400	\$16,800	\$420	9,761	27%	\$9.16	\$476	1.4
Boundary County	\$12.65	\$658	\$26,320	1.7	\$45,600	\$1,140	\$13,680	\$342	1,102	27%	\$8.11	\$422	1.6
Butte County	\$12.65	\$658	\$26,320	1.7	\$51,300	\$1,283	\$15,390	\$385	198	19%	\$23.89	\$1,242	0.5
Camas County	\$12.65	\$658	\$26,320	1.7	\$47,800	\$1,195	\$14,340	\$359	155	33%	\$19.16	\$996	0.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Idaho

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Canyon County	\$15.17	\$789	\$31,560	2.1	\$62,400	\$1,560	\$18,720	\$468	20,038	31%	\$10.01	\$520	1.5
Caribou County	\$12.65	\$658	\$26,320	1.7	\$65,200	\$1,630	\$19,560	\$489	472	18%	\$17.88	\$930	0.7
Cassia County	\$12.65	\$658	\$26,320	1.7	\$53,000	\$1,325	\$15,900	\$398	2,351	30%	\$8.52	\$443	1.5
Clark County	\$12.65	\$658	\$26,320	1.7	\$34,800	\$870	\$10,440	\$261	107	38%	\$17.95	\$934	0.7
Clearwater County	\$12.67	\$659	\$26,360	1.7	\$50,600	\$1,265	\$15,180	\$380	762	21%	\$12.82	\$667	1.0
Custer County	\$12.65	\$658	\$26,320	1.7	\$62,600	\$1,565	\$18,780	\$470	403	23%	\$13.81	\$718	0.9
Elmore County	\$12.65	\$658	\$26,320	1.7	\$50,500	\$1,263	\$15,150	\$379	3,777	39%	\$10.61	\$552	1.2
Franklin County	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	836	20%	\$9.02	\$469	1.4
Fremont County	\$12.98	\$675	\$27,000	1.8	\$53,300	\$1,333	\$15,990	\$400	863	19%	\$7.39	\$384	1.8
Gem County	\$13.48	\$701	\$28,040	1.9	\$51,200	\$1,280	\$15,360	\$384	1,744	27%	\$7.21	\$375	1.9
Gooding County	\$12.65	\$658	\$26,320	1.7	\$46,300	\$1,158	\$13,890	\$347	1,689	31%	\$10.37	\$539	1.2
Idaho County	\$12.65	\$658	\$26,320	1.7	\$46,100	\$1,153	\$13,830	\$346	1,316	20%	\$13.26	\$689	1.0
Jefferson County	\$13.10	\$681	\$27,240	1.8	\$56,000	\$1,400	\$16,800	\$420	1,297	16%	\$8.31	\$432	1.6
Jerome County	\$12.65	\$658	\$26,320	1.7	\$47,800	\$1,195	\$14,340	\$359	2,802	36%	\$12.77	\$664	1.0
Kootenai County	\$14.77	\$768	\$30,720	2.0	\$62,500	\$1,563	\$18,750	\$469	16,630	30%	\$10.22	\$532	1.4
Latah County	\$13.12	\$682	\$27,280	1.8	\$62,500	\$1,563	\$18,750	\$469	6,862	46%	\$7.33	\$381	1.8
Lemhi County	\$12.65	\$658	\$26,320	1.7	\$55,100	\$1,378	\$16,530	\$413	1,149	30%	\$7.90	\$411	1.6
Lewis County	\$12.65	\$658	\$26,320	1.7	\$50,200	\$1,255	\$15,060	\$377	442	27%	\$8.84	\$460	1.4
Lincoln County	\$12.65	\$658	\$26,320	1.7	\$49,000	\$1,225	\$14,700	\$368	434	27%	\$12.52	\$651	1.0
Madison County	\$12.75	\$663	\$26,520	1.8	\$38,400	\$960	\$11,520	\$288	5,353	52%	\$9.00	\$468	1.4
Minidoka County	\$12.65	\$658	\$26,320	1.7	\$51,000	\$1,275	\$15,300	\$383	1,935	27%	\$12.15	\$632	1.0
Nez Perce County	\$14.00	\$728	\$29,120	1.9	\$59,400	\$1,485	\$17,820	\$446	4,954	31%	\$10.75	\$559	1.3
Oneida County	\$12.65	\$658	\$26,320	1.7	\$48,000	\$1,200	\$14,400	\$360	271	16%	\$5.94	\$309	2.1
Owyhee County	\$15.17	\$789	\$31,560	2.1	\$62,400	\$1,560	\$18,720	\$468	1,345	35%	\$12.83	\$667	1.2
Payette County	\$13.13	\$683	\$27,320	1.8	\$53,400	\$1,335	\$16,020	\$401	2,021	25%	\$9.93	\$516	1.3
Power County	\$12.65	\$658	\$26,320	1.7	\$47,000	\$1,175	\$14,100	\$353	845	33%	\$18.02	\$937	0.7
Shoshone County	\$12.65	\$658	\$26,320	1.7	\$49,000	\$1,225	\$14,700	\$368	1,866	32%	\$13.28	\$691	1.0
Teton County	\$14.90	\$775	\$31,000	2.1	\$64,000	\$1,600	\$19,200	\$480	1,024	29%	\$11.85	\$616	1.3
Twin Falls County	\$14.69	\$764	\$30,560	2.0	\$56,600	\$1,415	\$16,980	\$425	9,563	33%	\$9.74	\$506	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Idaho

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Valley County	\$13.56	\$705	\$28,200	1.9	\$61,700	\$1,543	\$18,510	\$463	753	23%	\$8.66	\$451	1.6
Washington County	\$12.65	\$658	\$26,320	1.7	\$47,900	\$1,198	\$14,370	\$359	1,053	27%	\$7.27	\$378	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

ILLINOIS

In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,039**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,464** monthly or **\$41,567** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

16*

 **\$19.98** PER HOUR

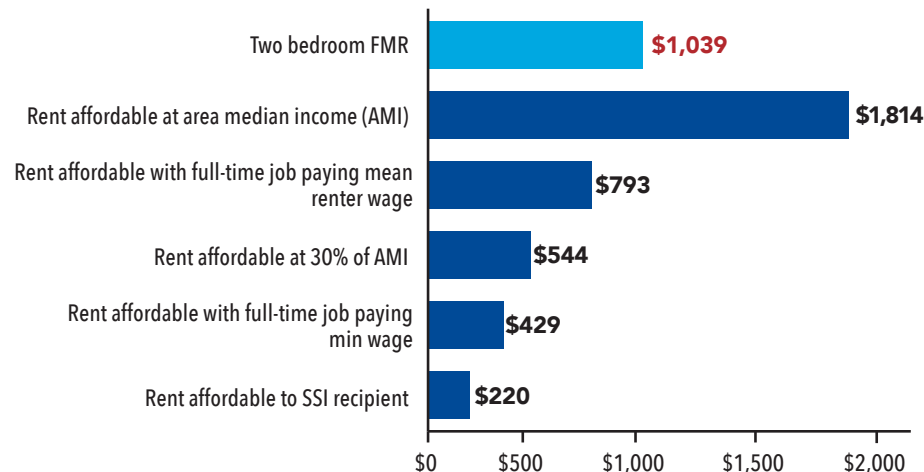
STATE FACTS

Minimum Wage	\$8.25
Average Renter Wage	\$15.25
2-Bedroom Housing Wage	\$19.98
Number of Renter Households	1,583,926
Percent Renters	33%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Chicago-Naperville-Joliet HMFA	\$22.62
Kendall County	\$21.02
Grundy County	\$19.06
DeKalb County	\$17.13
St. Louis (MO-IL) HMFA	\$16.15



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

Illinois

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Illinois	\$19.98	\$1,039	\$41,567	2.4	\$72,547	\$1,814	\$21,764	\$544	1,583,926	33%	\$15.25	\$793	1.3
Combined Nonmetro Areas	\$12.55	\$652	\$26,096	1.5	\$58,568	\$1,464	\$17,571	\$439	153,553	26%	\$9.70	\$504	1.3
Metropolitan Areas													
Bloomington HMFA	\$15.96	\$830	\$33,200	1.9	\$89,300	\$2,233	\$26,790	\$670	21,602	34%	\$11.67	\$607	1.4
Bond County HMFA	\$13.31	\$692	\$27,680	1.6	\$62,900	\$1,573	\$18,870	\$472	1,509	24%	\$7.88	\$410	1.7
Cape Girardeau MSA	\$12.65	\$658	\$26,320	1.5	\$55,100	\$1,378	\$16,530	\$413	970	34%	\$9.81	\$510	1.3
Champaign-Urbana MSA	\$15.85	\$824	\$32,960	1.9	\$69,900	\$1,748	\$20,970	\$524	38,409	42%	\$9.85	\$512	1.6
Chicago-Joliet-Naperville HMFA *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	1,074,237	36%	\$17.03	\$886	1.3
Danville MSA	\$12.90	\$671	\$26,840	1.6	\$58,200	\$1,455	\$17,460	\$437	9,454	30%	\$10.33	\$537	1.2
Davenport-Moline-Rock Island MSA	\$13.69	\$712	\$28,480	1.7	\$68,800	\$1,720	\$20,640	\$516	24,170	28%	\$13.61	\$708	1.0
De Witt County HMFA	\$12.21	\$635	\$25,400	1.5	\$66,100	\$1,653	\$19,830	\$496	1,448	21%	\$11.82	\$615	1.0
Decatur MSA	\$13.35	\$694	\$27,760	1.6	\$58,600	\$1,465	\$17,580	\$440	13,886	31%	\$12.63	\$657	1.1
DeKalb County HMFA	\$17.13	\$891	\$35,640	2.1	\$68,200	\$1,705	\$20,460	\$512	15,094	40%	\$9.22	\$480	1.9
Grundy County HMFA	\$19.06	\$991	\$39,640	2.3	\$81,000	\$2,025	\$24,300	\$608	4,609	25%	\$14.31	\$744	1.3
Jackson County HMFA	\$14.19	\$738	\$29,520	1.7	\$54,100	\$1,353	\$16,230	\$406	11,045	47%	\$8.10	\$421	1.8
Kankakee MSA	\$15.83	\$823	\$32,920	1.9	\$60,500	\$1,513	\$18,150	\$454	13,029	31%	\$11.30	\$588	1.4
Kendall County HMFA	\$21.02	\$1,093	\$43,720	2.5	\$83,200	\$2,080	\$24,960	\$624	6,492	17%	\$10.02	\$521	2.1
Macoupin County HMFA	\$12.21	\$635	\$25,400	1.5	\$61,900	\$1,548	\$18,570	\$464	4,538	24%	\$7.39	\$384	1.7
Peoria MSA	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	43,410	29%	\$13.95	\$725	1.0
Rockford MSA	\$14.92	\$776	\$31,040	1.8	\$58,000	\$1,450	\$17,400	\$435	41,191	31%	\$11.43	\$594	1.3
Springfield MSA	\$14.94	\$777	\$31,080	1.8	\$73,300	\$1,833	\$21,990	\$550	26,057	30%	\$10.20	\$531	1.5
St. Louis HMFA	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	71,774	29%	\$9.57	\$498	1.7
Williamson County HMFA	\$13.38	\$696	\$27,840	1.6	\$55,700	\$1,393	\$16,710	\$418	7,449	28%	\$9.69	\$504	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Illinois

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Counties													
Adams County	\$12.63	\$657	\$26,280	1.5	\$57,200	\$1,430	\$17,160	\$429	7,777	29%	\$9.59	\$499	1.3
Alexander County	\$12.65	\$658	\$26,320	1.5	\$55,100	\$1,378	\$16,530	\$413	970	34%	\$9.81	\$510	1.3
Bond County	\$13.31	\$692	\$27,680	1.6	\$62,900	\$1,573	\$18,870	\$472	1,509	24%	\$7.88	\$410	1.7
Boone County	\$14.92	\$776	\$31,040	1.8	\$58,000	\$1,450	\$17,400	\$435	3,163	17%	\$10.73	\$558	1.4
Brown County	\$13.40	\$697	\$27,880	1.6	\$66,000	\$1,650	\$19,800	\$495	531	25%	\$14.39	\$748	0.9
Bureau County	\$13.37	\$695	\$27,800	1.6	\$62,100	\$1,553	\$18,630	\$466	3,508	25%	\$10.19	\$530	1.3
Calhoun County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	403	20%	\$4.95	\$258	3.3
Carroll County	\$12.21	\$635	\$25,400	1.5	\$57,500	\$1,438	\$17,250	\$431	1,457	22%	\$7.92	\$412	1.5
Cass County	\$12.21	\$635	\$25,400	1.5	\$55,300	\$1,383	\$16,590	\$415	1,452	28%	\$10.29	\$535	1.2
Champaign County	\$15.85	\$824	\$32,960	1.9	\$69,900	\$1,748	\$20,970	\$524	35,879	45%	\$9.75	\$507	1.6
Christian County	\$12.46	\$648	\$25,920	1.5	\$57,500	\$1,438	\$17,250	\$431	3,657	26%	\$9.50	\$494	1.3
Clark County	\$12.21	\$635	\$25,400	1.5	\$56,900	\$1,423	\$17,070	\$427	1,682	25%	\$10.08	\$524	1.2
Clay County	\$12.21	\$635	\$25,400	1.5	\$53,400	\$1,335	\$16,020	\$401	1,081	20%	\$8.56	\$445	1.4
Clinton County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	2,419	17%	\$8.83	\$459	1.8
Coles County	\$12.50	\$650	\$26,000	1.5	\$54,900	\$1,373	\$16,470	\$412	8,088	38%	\$8.45	\$439	1.5
Cook County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	821,599	42%	\$18.34	\$954	1.2
Crawford County	\$12.21	\$635	\$25,400	1.5	\$60,800	\$1,520	\$18,240	\$456	1,523	20%	\$12.32	\$641	1.0
Cumberland County	\$12.21	\$635	\$25,400	1.5	\$55,900	\$1,398	\$16,770	\$419	818	19%	\$9.13	\$475	1.3
DeKalb County	\$17.13	\$891	\$35,640	2.1	\$68,200	\$1,705	\$20,460	\$512	15,094	40%	\$9.22	\$480	1.9
De Witt County	\$12.21	\$635	\$25,400	1.5	\$66,100	\$1,653	\$19,830	\$496	1,448	21%	\$11.82	\$615	1.0
Douglas County	\$13.00	\$676	\$27,040	1.6	\$66,900	\$1,673	\$20,070	\$502	1,779	24%	\$10.78	\$560	1.2
DuPage County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	88,167	26%	\$16.71	\$869	1.4
Edgar County	\$12.21	\$635	\$25,400	1.5	\$53,000	\$1,325	\$15,900	\$398	2,059	26%	\$7.65	\$398	1.6
Edwards County	\$12.21	\$635	\$25,400	1.5	\$50,600	\$1,265	\$15,180	\$380	482	18%	\$9.63	\$501	1.3
Effingham County	\$12.21	\$635	\$25,400	1.5	\$65,900	\$1,648	\$19,770	\$494	2,781	21%	\$10.60	\$551	1.2
Fayette County	\$12.21	\$635	\$25,400	1.5	\$54,100	\$1,353	\$16,230	\$406	1,563	20%	\$8.85	\$460	1.4
Ford County	\$15.85	\$824	\$32,960	1.9	\$69,900	\$1,748	\$20,970	\$524	1,388	25%	\$11.91	\$619	1.3
Franklin County	\$12.21	\$635	\$25,400	1.5	\$49,700	\$1,243	\$14,910	\$373	4,140	25%	\$8.33	\$433	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Illinois

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Fulton County	\$12.21	\$635	\$25,400	1.5	\$57,700	\$1,443	\$17,310	\$433	3,565	25%	\$6.69	\$348	1.8
Gallatin County	\$12.21	\$635	\$25,400	1.5	\$54,700	\$1,368	\$16,410	\$410	506	22%	\$9.45	\$492	1.3
Greene County	\$12.21	\$635	\$25,400	1.5	\$55,100	\$1,378	\$16,530	\$413	1,330	23%	\$10.13	\$527	1.2
Grundy County	\$19.06	\$991	\$39,640	2.3	\$81,000	\$2,025	\$24,300	\$608	4,609	25%	\$14.31	\$744	1.3
Hamilton County	\$12.21	\$635	\$25,400	1.5	\$57,700	\$1,443	\$17,310	\$433	758	22%	\$10.77	\$560	1.1
Hancock County	\$12.21	\$635	\$25,400	1.5	\$56,100	\$1,403	\$16,830	\$421	1,690	21%	\$10.36	\$539	1.2
Hardin County	\$12.21	\$635	\$25,400	1.5	\$48,200	\$1,205	\$14,460	\$362	299	17%	\$5.87	\$305	2.1
Henderson County	\$12.21	\$635	\$25,400	1.5	\$61,600	\$1,540	\$18,480	\$462	635	20%	\$8.96	\$466	1.4
Henry County	\$13.69	\$712	\$28,480	1.7	\$68,800	\$1,720	\$20,640	\$516	4,556	23%	\$10.29	\$535	1.3
Iroquois County	\$12.21	\$635	\$25,400	1.5	\$60,500	\$1,513	\$18,150	\$454	2,879	24%	\$9.02	\$469	1.4
Jackson County	\$14.19	\$738	\$29,520	1.7	\$54,100	\$1,353	\$16,230	\$406	11,045	47%	\$8.10	\$421	1.8
Jasper County	\$12.21	\$635	\$25,400	1.5	\$61,000	\$1,525	\$18,300	\$458	521	14%	\$8.98	\$467	1.4
Jefferson County	\$12.21	\$635	\$25,400	1.5	\$56,600	\$1,415	\$16,980	\$425	4,188	27%	\$9.66	\$502	1.3
Jersey County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	1,756	20%	\$6.25	\$325	2.6
Jo Daviess County	\$12.21	\$635	\$25,400	1.5	\$65,200	\$1,630	\$19,560	\$489	2,079	22%	\$9.22	\$479	1.3
Johnson County	\$12.21	\$635	\$25,400	1.5	\$52,100	\$1,303	\$15,630	\$391	814	19%	\$7.58	\$394	1.6
Kane County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	43,702	26%	\$10.83	\$563	2.1
Kankakee County	\$15.83	\$823	\$32,920	1.9	\$60,500	\$1,513	\$18,150	\$454	13,029	31%	\$11.30	\$588	1.4
Kendall County	\$21.02	\$1,093	\$43,720	2.5	\$83,200	\$2,080	\$24,960	\$624	6,492	17%	\$10.02	\$521	2.1
Knox County	\$12.21	\$635	\$25,400	1.5	\$53,900	\$1,348	\$16,170	\$404	7,109	33%	\$8.66	\$451	1.4
Lake County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	60,182	25%	\$17.16	\$892	1.3
La Salle County	\$13.54	\$704	\$28,160	1.6	\$62,900	\$1,573	\$18,870	\$472	11,237	26%	\$10.49	\$545	1.3
Lawrence County	\$12.21	\$635	\$25,400	1.5	\$49,500	\$1,238	\$14,850	\$371	1,193	24%	\$11.82	\$615	1.0
Lee County	\$12.73	\$662	\$26,480	1.5	\$63,800	\$1,595	\$19,140	\$479	3,475	26%	\$11.59	\$602	1.1
Livingston County	\$12.71	\$661	\$26,440	1.5	\$66,700	\$1,668	\$20,010	\$500	3,937	27%	\$11.47	\$596	1.1
Logan County	\$12.21	\$635	\$25,400	1.5	\$64,400	\$1,610	\$19,320	\$483	3,351	31%	\$8.68	\$451	1.4
McDonough County	\$14.29	\$743	\$29,720	1.7	\$55,500	\$1,388	\$16,650	\$416	4,796	38%	\$6.49	\$337	2.2
McHenry County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	20,121	18%	\$10.75	\$559	2.1
McLean County	\$15.96	\$830	\$33,200	1.9	\$89,300	\$2,233	\$26,790	\$670	21,602	34%	\$11.67	\$607	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Illinois

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Macon County	\$13.35	\$694	\$27,760	1.6	\$58,600	\$1,465	\$17,580	\$440	13,886	31%	\$12.63	\$657	1.1
Macoupin County	\$12.21	\$635	\$25,400	1.5	\$61,900	\$1,548	\$18,570	\$464	4,538	24%	\$7.39	\$384	1.7
Madison County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	30,673	29%	\$9.80	\$510	1.6
Marion County	\$12.27	\$638	\$25,520	1.5	\$53,800	\$1,345	\$16,140	\$404	3,927	25%	\$8.34	\$434	1.5
Marshall County	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	823	17%	\$11.54	\$600	1.2
Mason County	\$12.21	\$635	\$25,400	1.5	\$57,700	\$1,443	\$17,310	\$433	1,480	24%	\$7.26	\$377	1.7
Massac County	\$12.88	\$670	\$26,800	1.6	\$56,700	\$1,418	\$17,010	\$425	1,551	26%	\$11.67	\$607	1.1
Menard County	\$14.94	\$777	\$31,080	1.8	\$73,300	\$1,833	\$21,990	\$550	996	19%	\$7.64	\$397	2.0
Mercer County	\$13.69	\$712	\$28,480	1.7	\$68,800	\$1,720	\$20,640	\$516	1,456	22%	\$10.14	\$527	1.3
Monroe County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	2,265	18%	\$9.23	\$480	1.8
Montgomery County	\$13.40	\$697	\$27,880	1.6	\$56,000	\$1,400	\$16,800	\$420	2,496	23%	\$10.15	\$528	1.3
Morgan County	\$12.60	\$655	\$26,200	1.5	\$63,900	\$1,598	\$19,170	\$479	4,307	31%	\$9.66	\$503	1.3
Moultrie County	\$12.21	\$635	\$25,400	1.5	\$57,100	\$1,428	\$17,130	\$428	1,269	22%	\$10.80	\$561	1.1
Ogle County	\$12.35	\$642	\$25,680	1.5	\$71,000	\$1,775	\$21,300	\$533	5,024	24%	\$12.62	\$656	1.0
Peoria County	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	26,516	35%	\$12.73	\$662	1.1
Perry County	\$12.21	\$635	\$25,400	1.5	\$55,100	\$1,378	\$16,530	\$413	1,993	25%	\$7.14	\$371	1.7
Piatt County	\$15.85	\$824	\$32,960	1.9	\$69,900	\$1,748	\$20,970	\$524	1,142	17%	\$9.38	\$488	1.7
Pike County	\$12.21	\$635	\$25,400	1.5	\$50,800	\$1,270	\$15,240	\$381	1,421	21%	\$7.78	\$404	1.6
Pope County	\$12.21	\$635	\$25,400	1.5	\$46,800	\$1,170	\$14,040	\$351	280	17%	\$7.86	\$409	1.6
Pulaski County	\$12.21	\$635	\$25,400	1.5	\$47,000	\$1,175	\$14,100	\$353	516	22%	\$9.99	\$519	1.2
Putnam County	\$13.04	\$678	\$27,120	1.6	\$70,000	\$1,750	\$21,000	\$525	460	19%	\$10.48	\$545	1.2
Randolph County	\$12.38	\$644	\$25,760	1.5	\$61,800	\$1,545	\$18,540	\$464	2,771	23%	\$10.09	\$525	1.2
Richland County	\$12.21	\$635	\$25,400	1.5	\$58,500	\$1,463	\$17,550	\$439	1,721	26%	\$9.25	\$481	1.3
Rock Island County	\$13.69	\$712	\$28,480	1.7	\$68,800	\$1,720	\$20,640	\$516	18,158	30%	\$14.32	\$745	1.0
St. Clair County	\$16.15	\$840	\$33,600	2.0	\$70,300	\$1,758	\$21,090	\$527	34,258	33%	\$9.65	\$502	1.7
Saline County	\$12.21	\$635	\$25,400	1.5	\$48,300	\$1,208	\$14,490	\$362	2,859	28%	\$10.12	\$526	1.2
Sangamon County	\$14.94	\$777	\$31,080	1.8	\$73,300	\$1,833	\$21,990	\$550	25,061	30%	\$10.24	\$533	1.5
Schuyler County	\$12.21	\$635	\$25,400	1.5	\$60,100	\$1,503	\$18,030	\$451	562	18%	\$14.99	\$780	0.8
Scott County	\$12.21	\$635	\$25,400	1.5	\$63,200	\$1,580	\$18,960	\$474	483	23%	\$9.77	\$508	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Illinois

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Shelby County	\$12.21	\$635	\$25,400	1.5	\$57,600	\$1,440	\$17,280	\$432	1,722	19%	\$8.20	\$426	1.5
Stark County	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	437	18%	\$10.34	\$537	1.4
Stephenson County	\$12.21	\$635	\$25,400	1.5	\$55,800	\$1,395	\$16,740	\$419	5,512	29%	\$10.44	\$543	1.2
Tazewell County	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	12,932	24%	\$17.15	\$892	0.8
Union County	\$12.21	\$635	\$25,400	1.5	\$50,200	\$1,255	\$15,060	\$377	1,629	24%	\$6.45	\$335	1.9
Vermilion County	\$12.90	\$671	\$26,840	1.6	\$58,200	\$1,455	\$17,460	\$437	9,454	30%	\$10.33	\$537	1.2
Wabash County	\$12.21	\$635	\$25,400	1.5	\$63,000	\$1,575	\$18,900	\$473	1,175	24%	\$7.99	\$416	1.5
Warren County	\$12.33	\$641	\$25,640	1.5	\$55,300	\$1,383	\$16,590	\$415	1,768	26%	\$8.02	\$417	1.5
Washington County	\$12.56	\$653	\$26,120	1.5	\$66,700	\$1,668	\$20,010	\$500	1,161	20%	\$12.23	\$636	1.0
Wayne County	\$12.21	\$635	\$25,400	1.5	\$55,500	\$1,388	\$16,650	\$416	1,447	21%	\$9.50	\$494	1.3
White County	\$12.21	\$635	\$25,400	1.5	\$57,600	\$1,440	\$17,280	\$432	1,533	24%	\$9.62	\$500	1.3
Whiteside County	\$12.58	\$654	\$26,160	1.5	\$59,800	\$1,495	\$17,940	\$449	5,746	25%	\$8.66	\$450	1.5
Will County *	\$22.62	\$1,176	\$47,040	2.7	\$76,900	\$1,923	\$23,070	\$577	40,466	18%	\$10.93	\$568	2.1
Williamson County	\$13.38	\$696	\$27,840	1.6	\$55,700	\$1,393	\$16,710	\$418	7,449	28%	\$9.69	\$504	1.4
Winnebago County	\$14.92	\$776	\$31,040	1.8	\$58,000	\$1,450	\$17,400	\$435	38,028	33%	\$11.52	\$599	1.3
Woodford County	\$14.42	\$750	\$30,000	1.7	\$69,500	\$1,738	\$20,850	\$521	2,702	19%	\$9.44	\$491	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

INDIANA

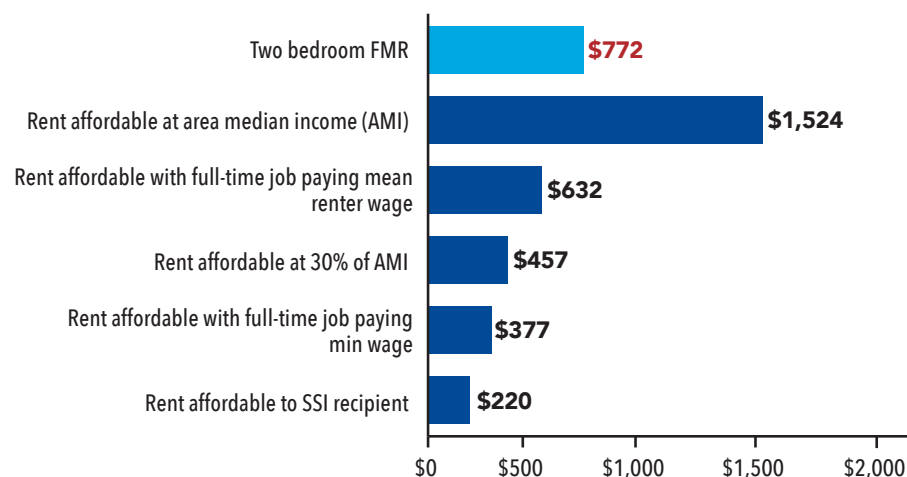


In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$772**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,572** monthly or **\$30,868** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.84** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.15
2-Bedroom Housing Wage	\$14.84
Number of Renter Households	761,229
Percent Renters	31%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Monroe County	\$17.77
Lake County	\$16.67
Newton County	\$16.67
Porter County	\$16.67
Benton County (tied with 1 other)	\$16.00



82
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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Indiana	\$14.84	\$772	\$30,868	2.0	\$60,980	\$1,524	\$18,294	\$457	761,229	31%	\$12.15	\$632	1.2
Combined Nonmetro Areas	\$12.79	\$665	\$26,594	1.8	\$56,188	\$1,405	\$16,856	\$421	139,461	25%	\$10.87	\$565	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$13.50	\$702	\$28,080	1.9	\$51,400	\$1,285	\$15,420	\$386	15,809	31%	\$9.12	\$474	1.5
Bloomington HMFA	\$17.77	\$924	\$36,960	2.5	\$67,700	\$1,693	\$20,310	\$508	24,686	46%	\$8.24	\$429	2.2
Carroll County HMFA	\$12.50	\$650	\$26,000	1.7	\$62,000	\$1,550	\$18,600	\$465	1,565	20%	\$8.33	\$433	1.5
Cincinnati HMFA	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	4,552	22%	\$8.88	\$462	1.7
Columbus MSA	\$15.13	\$787	\$31,480	2.1	\$67,700	\$1,693	\$20,310	\$508	9,216	30%	\$16.16	\$840	0.9
Elkhart-Goshen MSA	\$15.02	\$781	\$31,240	2.1	\$52,300	\$1,308	\$15,690	\$392	20,949	30%	\$12.36	\$643	1.2
Evansville MSA	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	32,676	30%	\$12.01	\$625	1.2
Fort Wayne MSA	\$13.62	\$708	\$28,320	1.9	\$58,300	\$1,458	\$17,490	\$437	47,323	29%	\$11.38	\$592	1.2
Gary HMFA	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	72,095	29%	\$11.49	\$597	1.5
Indianapolis-Carmel-Anderson HMFA	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	232,108	35%	\$14.42	\$750	1.1
Jasper County HMFA	\$14.46	\$752	\$30,080	2.0	\$69,000	\$1,725	\$20,700	\$518	2,560	21%	\$11.02	\$573	1.3
Kokomo MSA	\$12.94	\$673	\$26,920	1.8	\$60,900	\$1,523	\$18,270	\$457	10,783	31%	\$12.02	\$625	1.1
Lafayette-West Lafayette HMFA	\$16.00	\$832	\$33,280	2.2	\$65,700	\$1,643	\$19,710	\$493	31,963	45%	\$11.16	\$580	1.4
Louisville HMFA	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	22,898	26%	\$9.35	\$486	1.7
Michigan City-La Porte MSA	\$14.60	\$759	\$30,360	2.0	\$59,400	\$1,485	\$17,820	\$446	12,308	29%	\$9.53	\$496	1.5
Muncie MSA	\$15.19	\$790	\$31,600	2.1	\$52,400	\$1,310	\$15,720	\$393	16,916	37%	\$9.24	\$481	1.6
Owen County HMFA	\$14.37	\$747	\$29,880	2.0	\$52,900	\$1,323	\$15,870	\$397	1,851	22%	\$12.08	\$628	1.2
Putnam County HMFA	\$12.50	\$650	\$26,000	1.7	\$60,600	\$1,515	\$18,180	\$455	2,964	24%	\$10.61	\$551	1.2
Scott County HMFA	\$14.52	\$755	\$30,200	2.0	\$49,700	\$1,243	\$14,910	\$373	2,543	28%	\$8.25	\$429	1.8
South Bend-Mishawaka HMFA	\$15.13	\$787	\$31,480	2.1	\$52,500	\$1,313	\$15,750	\$394	32,129	32%	\$11.44	\$595	1.3
Sullivan County HMFA	\$13.56	\$705	\$28,200	1.9	\$57,200	\$1,430	\$17,160	\$429	2,046	27%	\$8.69	\$452	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Indiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Terre Haute HMFA	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	18,893	33%	\$10.11	\$526	1.3
Union County HMFA	\$12.50	\$650	\$26,000	1.7	\$58,800	\$1,470	\$17,640	\$441	722	24%	\$7.44	\$387	1.7
Washington County HMFA	\$12.67	\$659	\$26,360	1.7	\$51,400	\$1,285	\$15,420	\$386	2,213	21%	\$9.29	\$483	1.4
Counties													
Adams County	\$12.50	\$650	\$26,000	1.7	\$57,800	\$1,445	\$17,340	\$434	2,642	22%	\$7.64	\$397	1.6
Allen County	\$13.62	\$708	\$28,320	1.9	\$58,300	\$1,458	\$17,490	\$437	42,626	31%	\$11.52	\$599	1.2
Bartholomew County	\$15.13	\$787	\$31,480	2.1	\$67,700	\$1,693	\$20,310	\$508	9,216	30%	\$16.16	\$840	0.9
Benton County	\$16.00	\$832	\$33,280	2.2	\$65,700	\$1,643	\$19,710	\$493	986	28%	\$11.67	\$607	1.4
Blackford County	\$12.50	\$650	\$26,000	1.7	\$46,500	\$1,163	\$13,950	\$349	1,250	24%	\$9.37	\$487	1.3
Boone County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	5,240	24%	\$10.13	\$527	1.5
Brown County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	1,134	19%	\$5.61	\$292	2.8
Carroll County	\$12.50	\$650	\$26,000	1.7	\$62,000	\$1,550	\$18,600	\$465	1,565	20%	\$8.33	\$433	1.5
Cass County	\$12.50	\$650	\$26,000	1.7	\$52,100	\$1,303	\$15,630	\$391	3,756	25%	\$9.70	\$505	1.3
Clark County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	12,144	28%	\$10.18	\$529	1.5
Clay County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	2,493	24%	\$7.77	\$404	1.7
Clinton County	\$12.94	\$673	\$26,920	1.8	\$59,500	\$1,488	\$17,850	\$446	3,341	28%	\$11.51	\$599	1.1
Crawford County	\$12.50	\$650	\$26,000	1.7	\$47,900	\$1,198	\$14,370	\$359	781	19%	\$6.60	\$343	1.9
Daviess County	\$12.50	\$650	\$26,000	1.7	\$58,200	\$1,455	\$17,460	\$437	2,949	26%	\$9.54	\$496	1.3
Dearborn County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	3,949	21%	\$9.08	\$472	1.7
Decatur County	\$14.17	\$737	\$29,480	2.0	\$55,900	\$1,398	\$16,770	\$419	2,829	29%	\$14.63	\$761	1.0
DeKalb County	\$12.50	\$650	\$26,000	1.7	\$58,100	\$1,453	\$17,430	\$436	3,399	21%	\$11.65	\$606	1.1
Delaware County	\$15.19	\$790	\$31,600	2.1	\$52,400	\$1,310	\$15,720	\$393	16,916	37%	\$9.24	\$481	1.6
Dubois County	\$12.50	\$650	\$26,000	1.7	\$68,800	\$1,720	\$20,640	\$516	3,509	22%	\$10.01	\$520	1.2
Elkhart County	\$15.02	\$781	\$31,240	2.1	\$52,300	\$1,308	\$15,690	\$392	20,949	30%	\$12.36	\$643	1.2
Fayette County	\$12.56	\$653	\$26,120	1.7	\$47,500	\$1,188	\$14,250	\$356	2,818	30%	\$8.47	\$441	1.5
Floyd County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	8,105	28%	\$8.37	\$435	1.9
Fountain County	\$13.04	\$678	\$27,120	1.8	\$55,600	\$1,390	\$16,680	\$417	1,703	25%	\$10.21	\$531	1.3
Franklin County	\$12.87	\$669	\$26,760	1.8	\$65,400	\$1,635	\$19,620	\$491	1,780	20%	\$8.35	\$434	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Indiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Fulton County	\$12.50	\$650	\$26,000	1.7	\$49,000	\$1,225	\$14,700	\$368	1,963	24%	\$9.55	\$496	1.3
Gibson County	\$12.50	\$650	\$26,000	1.7	\$63,500	\$1,588	\$19,050	\$476	2,787	21%	\$14.99	\$779	0.8
Grant County	\$12.50	\$650	\$26,000	1.7	\$51,300	\$1,283	\$15,390	\$385	8,049	30%	\$11.02	\$573	1.1
Greene County	\$12.50	\$650	\$26,000	1.7	\$56,200	\$1,405	\$16,860	\$422	2,708	21%	\$8.39	\$436	1.5
Hamilton County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	22,372	21%	\$13.51	\$702	1.2
Hancock County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	5,602	21%	\$10.18	\$529	1.5
Harrison County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	2,649	18%	\$7.69	\$400	2.0
Hendricks County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	10,350	19%	\$9.87	\$513	1.6
Henry County	\$12.50	\$650	\$26,000	1.7	\$52,500	\$1,313	\$15,750	\$394	4,851	27%	\$8.51	\$442	1.5
Howard County	\$12.94	\$673	\$26,920	1.8	\$60,900	\$1,523	\$18,270	\$457	10,783	31%	\$12.02	\$625	1.1
Huntington County	\$12.67	\$659	\$26,360	1.7	\$58,600	\$1,465	\$17,580	\$440	3,408	24%	\$9.98	\$519	1.3
Jackson County	\$12.58	\$654	\$26,160	1.7	\$57,800	\$1,445	\$17,340	\$434	4,245	25%	\$11.58	\$602	1.1
Jasper County	\$14.46	\$752	\$30,080	2.0	\$69,000	\$1,725	\$20,700	\$518	2,560	21%	\$11.02	\$573	1.3
Jay County	\$12.50	\$650	\$26,000	1.7	\$48,600	\$1,215	\$14,580	\$365	2,042	25%	\$9.76	\$507	1.3
Jefferson County	\$12.65	\$658	\$26,320	1.7	\$54,300	\$1,358	\$16,290	\$407	3,658	29%	\$10.62	\$552	1.2
Jennings County	\$13.71	\$713	\$28,520	1.9	\$53,000	\$1,325	\$15,900	\$398	2,552	24%	\$11.93	\$620	1.1
Johnson County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	14,565	28%	\$9.66	\$502	1.6
Knox County	\$12.71	\$661	\$26,440	1.8	\$55,300	\$1,383	\$16,590	\$415	4,970	34%	\$10.48	\$545	1.2
Kosciusko County	\$13.33	\$693	\$27,720	1.8	\$65,100	\$1,628	\$19,530	\$488	6,733	23%	\$14.57	\$758	0.9
LaGrange County	\$12.50	\$650	\$26,000	1.7	\$53,300	\$1,333	\$15,990	\$400	2,248	19%	\$12.92	\$672	1.0
Lake County	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	56,880	31%	\$11.53	\$599	1.4
LaPorte County	\$14.60	\$759	\$30,360	2.0	\$59,400	\$1,485	\$17,820	\$446	12,308	29%	\$9.53	\$496	1.5
Lawrence County	\$12.79	\$665	\$26,600	1.8	\$54,000	\$1,350	\$16,200	\$405	3,997	22%	\$8.96	\$466	1.4
Madison County	\$13.50	\$702	\$28,080	1.9	\$51,400	\$1,285	\$15,420	\$386	15,809	31%	\$9.12	\$474	1.5
Marion County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	161,835	45%	\$16.05	\$835	1.0
Marshall County	\$13.23	\$688	\$27,520	1.8	\$59,100	\$1,478	\$17,730	\$443	4,063	23%	\$10.39	\$540	1.3
Martin County	\$12.50	\$650	\$26,000	1.7	\$57,200	\$1,430	\$17,160	\$429	773	18%	\$7.58	\$394	1.6
Miami County	\$12.50	\$650	\$26,000	1.7	\$54,600	\$1,365	\$16,380	\$410	3,389	26%	\$9.69	\$504	1.3
Monroe County	\$17.77	\$924	\$36,960	2.5	\$67,700	\$1,693	\$20,310	\$508	24,686	46%	\$8.24	\$429	2.2

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Indiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Montgomery County	\$13.62	\$708	\$28,320	1.9	\$54,600	\$1,365	\$16,380	\$410	4,175	29%	\$11.25	\$585	1.2
Morgan County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	6,029	24%	\$9.93	\$516	1.6
Newton County	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	1,266	24%	\$10.36	\$539	1.6
Noble County	\$12.50	\$650	\$26,000	1.7	\$58,900	\$1,473	\$17,670	\$442	4,321	24%	\$10.59	\$551	1.2
Ohio County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	603	25%	\$7.00	\$364	2.2
Orange County	\$12.50	\$650	\$26,000	1.7	\$47,700	\$1,193	\$14,310	\$358	1,839	24%	\$8.99	\$467	1.4
Owen County	\$14.37	\$747	\$29,880	2.0	\$52,900	\$1,323	\$15,870	\$397	1,851	22%	\$12.08	\$628	1.2
Parke County	\$12.50	\$650	\$26,000	1.7	\$53,500	\$1,338	\$16,050	\$401	1,097	18%	\$8.35	\$434	1.5
Perry County	\$12.50	\$650	\$26,000	1.7	\$59,300	\$1,483	\$17,790	\$445	1,505	20%	\$8.70	\$453	1.4
Pike County	\$12.50	\$650	\$26,000	1.7	\$51,400	\$1,285	\$15,420	\$386	897	18%	\$18.29	\$951	0.7
Porter County	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	13,949	23%	\$11.41	\$594	1.5
Posey County	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	1,715	17%	\$11.37	\$591	1.3
Pulaski County	\$12.50	\$650	\$26,000	1.7	\$55,200	\$1,380	\$16,560	\$414	1,158	23%	\$13.80	\$718	0.9
Putnam County	\$12.50	\$650	\$26,000	1.7	\$60,600	\$1,515	\$18,180	\$455	2,964	24%	\$10.61	\$551	1.2
Randolph County	\$12.50	\$650	\$26,000	1.7	\$48,900	\$1,223	\$14,670	\$367	2,745	26%	\$10.35	\$538	1.2
Ripley County	\$12.90	\$671	\$26,840	1.8	\$60,600	\$1,515	\$18,180	\$455	2,528	23%	\$13.39	\$696	1.0
Rush County	\$12.58	\$654	\$26,160	1.7	\$58,400	\$1,460	\$17,520	\$438	1,998	29%	\$11.77	\$612	1.1
St. Joseph County	\$15.13	\$787	\$31,480	2.1	\$52,500	\$1,313	\$15,750	\$394	32,129	32%	\$11.44	\$595	1.3
Scott County	\$14.52	\$755	\$30,200	2.0	\$49,700	\$1,243	\$14,910	\$373	2,543	28%	\$8.25	\$429	1.8
Shelby County	\$15.56	\$809	\$32,360	2.1	\$66,700	\$1,668	\$20,010	\$500	4,981	29%	\$10.76	\$559	1.4
Spencer County	\$12.50	\$650	\$26,000	1.7	\$66,600	\$1,665	\$19,980	\$500	1,455	18%	\$7.88	\$410	1.6
Starke County	\$13.00	\$676	\$27,040	1.8	\$47,400	\$1,185	\$14,220	\$356	1,781	20%	\$10.27	\$534	1.3
Steuben County	\$13.75	\$715	\$28,600	1.9	\$57,800	\$1,445	\$17,340	\$434	2,995	22%	\$9.52	\$495	1.4
Sullivan County	\$13.56	\$705	\$28,200	1.9	\$57,200	\$1,430	\$17,160	\$429	2,046	27%	\$8.69	\$452	1.6
Switzerland County	\$14.52	\$755	\$30,200	2.0	\$50,000	\$1,250	\$15,000	\$375	1,120	28%	\$9.33	\$485	1.6
Tippecanoe County	\$16.00	\$832	\$33,280	2.2	\$65,700	\$1,643	\$19,710	\$493	30,977	46%	\$11.15	\$580	1.4
Tipton County	\$13.40	\$697	\$27,880	1.8	\$62,400	\$1,560	\$18,720	\$468	1,476	23%	\$11.16	\$580	1.2
Union County	\$12.50	\$650	\$26,000	1.7	\$58,800	\$1,470	\$17,640	\$441	722	24%	\$7.44	\$387	1.7
Vanderburgh County	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	27,187	37%	\$12.36	\$643	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Indiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Vermillion County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	1,361	21%	\$13.59	\$707	1.0
Vigo County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	15,039	38%	\$10.16	\$528	1.3
Wabash County	\$12.50	\$650	\$26,000	1.7	\$53,600	\$1,340	\$16,080	\$402	3,088	24%	\$8.74	\$454	1.4
Warren County	\$12.54	\$652	\$26,080	1.7	\$63,400	\$1,585	\$19,020	\$476	730	22%	\$10.00	\$520	1.3
Warrick County	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	3,774	17%	\$9.89	\$514	1.5
Washington County	\$12.67	\$659	\$26,360	1.7	\$51,400	\$1,285	\$15,420	\$386	2,213	21%	\$9.29	\$483	1.4
Wayne County	\$12.77	\$664	\$26,560	1.8	\$50,300	\$1,258	\$15,090	\$377	9,157	33%	\$9.32	\$484	1.4
Wells County	\$13.62	\$708	\$28,320	1.9	\$58,300	\$1,458	\$17,490	\$437	2,258	21%	\$11.07	\$576	1.2
White County	\$12.50	\$650	\$26,000	1.7	\$62,600	\$1,565	\$18,780	\$470	2,203	23%	\$10.05	\$523	1.2
Whitley County	\$13.62	\$708	\$28,320	1.9	\$58,300	\$1,458	\$17,490	\$437	2,439	19%	\$9.59	\$499	1.4

1: BR = Bedroom

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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.

IOWA

STATE
RANKING

47*

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$730**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,432** monthly or **\$29,183** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.03** PER HOUR

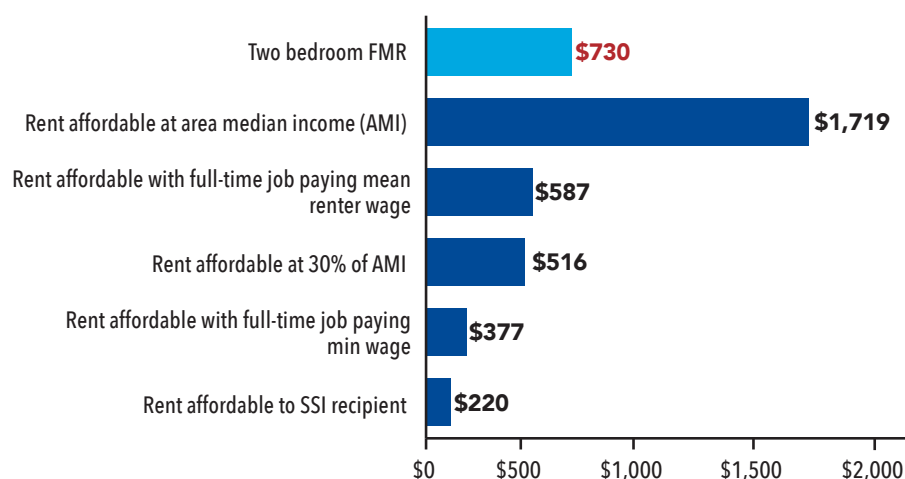
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$11.29
2-Bedroom Housing Wage	\$14.03
Number of Renter Households	347,244
Percent Renters	28%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Johnson County	\$16.60
Dallas County	\$16.23
Guthrie County	\$16.23
Madison County	\$16.23
Polk County (tied with 1 other)	\$16.23



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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

Iowa

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Iowa	\$14.03	\$730	\$29,183	1.9	\$68,743	\$1,719	\$20,623	\$516	347,244	28%	\$11.29	\$587	1.2
Combined Nonmetro Areas	\$12.39	\$644	\$25,770	1.7	\$61,942	\$1,549	\$18,583	\$465	132,645	25%	\$10.27	\$534	1.2
<u>Metropolitan Areas</u>													
Ames MSA	\$14.96	\$778	\$31,120	2.1	\$79,500	\$1,988	\$23,850	\$596	16,464	46%	\$9.54	\$496	1.6
Benton County HMFA	\$11.90	\$619	\$24,760	1.6	\$71,500	\$1,788	\$21,450	\$536	1,955	19%	\$8.54	\$444	1.4
Bremer County HMFA	\$12.48	\$649	\$25,960	1.7	\$77,500	\$1,938	\$23,250	\$581	1,794	19%	\$8.48	\$441	1.5
Cedar Rapids HMFA	\$14.06	\$731	\$29,240	1.9	\$76,200	\$1,905	\$22,860	\$572	23,047	26%	\$12.16	\$632	1.2
Davenport-Moline-Rock Island MSA	\$13.69	\$712	\$28,480	1.9	\$68,800	\$1,720	\$20,640	\$516	21,106	31%	\$11.12	\$578	1.2
Des Moines-West Des Moines MSA	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	67,553	29%	\$13.76	\$716	1.2
Dubuque MSA	\$13.60	\$707	\$28,280	1.9	\$67,400	\$1,685	\$20,220	\$506	10,320	27%	\$10.65	\$554	1.3
Iowa City HMFA	\$16.60	\$863	\$34,520	2.3	\$86,900	\$2,173	\$26,070	\$652	22,138	40%	\$8.72	\$454	1.9
Jones County HMFA	\$12.75	\$663	\$26,520	1.8	\$66,700	\$1,668	\$20,010	\$500	1,888	23%	\$11.16	\$581	1.1
Omaha-Council Bluffs HMFA	\$16.08	\$836	\$33,440	2.2	\$72,100	\$1,803	\$21,630	\$541	13,257	28%	\$9.83	\$511	1.6
Plymouth County HMFA	\$12.08	\$628	\$25,120	1.7	\$75,000	\$1,875	\$22,500	\$563	1,932	20%	\$10.96	\$570	1.1
Sioux City HMFA	\$13.67	\$711	\$28,440	1.9	\$58,900	\$1,473	\$17,670	\$442	12,608	32%	\$10.39	\$540	1.3
Washington County HMFA	\$13.42	\$698	\$27,920	1.9	\$68,700	\$1,718	\$20,610	\$515	2,412	27%	\$9.75	\$507	1.4
Waterloo-Cedar Falls HMFA	\$14.02	\$729	\$29,160	1.9	\$65,400	\$1,635	\$19,620	\$491	18,125	31%	\$11.50	\$598	1.2
<u>Counties</u>													
Adair County	\$11.90	\$619	\$24,760	1.6	\$61,800	\$1,545	\$18,540	\$464	770	24%	\$10.63	\$553	1.1
Adams County	\$11.90	\$619	\$24,760	1.6	\$58,000	\$1,450	\$17,400	\$435	425	24%	\$13.96	\$726	0.9
Allamakee County	\$11.90	\$619	\$24,760	1.6	\$57,800	\$1,445	\$17,340	\$434	1,327	22%	\$10.21	\$531	1.2
Appanoose County	\$11.90	\$619	\$24,760	1.6	\$52,500	\$1,313	\$15,750	\$394	1,500	28%	\$8.96	\$466	1.3
Audubon County	\$11.90	\$619	\$24,760	1.6	\$63,500	\$1,588	\$19,050	\$476	472	17%	\$12.66	\$659	0.9
Benton County	\$11.90	\$619	\$24,760	1.6	\$71,500	\$1,788	\$21,450	\$536	1,955	19%	\$8.54	\$444	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Black Hawk County	\$14.02	\$729	\$29,160	1.9	\$65,400	\$1,635	\$19,620	\$491	17,142	33%	\$11.48	\$597	1.2
Boone County	\$12.17	\$633	\$25,320	1.7	\$69,600	\$1,740	\$20,880	\$522	2,581	24%	\$9.46	\$492	1.3
Bremer County	\$12.48	\$649	\$25,960	1.7	\$77,500	\$1,938	\$23,250	\$581	1,794	19%	\$8.48	\$441	1.5
Buchanan County	\$12.42	\$646	\$25,840	1.7	\$70,900	\$1,773	\$21,270	\$532	1,737	21%	\$10.41	\$542	1.2
Buena Vista County	\$12.00	\$624	\$24,960	1.7	\$60,500	\$1,513	\$18,150	\$454	2,277	30%	\$10.91	\$567	1.1
Butler County	\$11.90	\$619	\$24,760	1.6	\$64,800	\$1,620	\$19,440	\$486	1,262	20%	\$11.32	\$589	1.1
Calhoun County	\$11.90	\$619	\$24,760	1.6	\$56,700	\$1,418	\$17,010	\$425	951	22%	\$8.48	\$441	1.4
Carroll County	\$11.90	\$619	\$24,760	1.6	\$66,200	\$1,655	\$19,860	\$497	2,100	25%	\$7.27	\$378	1.6
Cass County	\$11.90	\$619	\$24,760	1.6	\$53,800	\$1,345	\$16,140	\$404	1,781	29%	\$9.41	\$489	1.3
Cedar County	\$12.38	\$644	\$25,760	1.7	\$67,900	\$1,698	\$20,370	\$509	1,583	21%	\$10.17	\$529	1.2
Cerro Gordo County	\$13.19	\$686	\$27,440	1.8	\$63,400	\$1,585	\$19,020	\$476	5,627	28%	\$10.78	\$561	1.2
Cherokee County	\$11.90	\$619	\$24,760	1.6	\$63,300	\$1,583	\$18,990	\$475	1,370	25%	\$10.63	\$553	1.1
Chickasaw County	\$11.90	\$619	\$24,760	1.6	\$57,200	\$1,430	\$17,160	\$429	1,123	21%	\$8.49	\$441	1.4
Clarke County	\$13.27	\$690	\$27,600	1.8	\$61,600	\$1,540	\$18,480	\$462	1,125	31%	\$8.97	\$466	1.5
Clay County	\$11.90	\$619	\$24,760	1.6	\$66,400	\$1,660	\$19,920	\$498	1,897	26%	\$9.20	\$478	1.3
Clayton County	\$11.90	\$619	\$24,760	1.6	\$58,900	\$1,473	\$17,670	\$442	1,627	21%	\$9.22	\$479	1.3
Clinton County	\$12.96	\$674	\$26,960	1.8	\$65,100	\$1,628	\$19,530	\$488	5,176	26%	\$9.35	\$486	1.4
Crawford County	\$11.90	\$619	\$24,760	1.6	\$58,600	\$1,465	\$17,580	\$440	1,547	24%	\$8.65	\$450	1.4
Dallas County	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	6,375	24%	\$13.28	\$691	1.2
Davis County	\$12.13	\$631	\$25,240	1.7	\$53,100	\$1,328	\$15,930	\$398	679	22%	\$7.13	\$371	1.7
Decatur County	\$11.90	\$619	\$24,760	1.6	\$47,500	\$1,188	\$14,250	\$356	1,019	33%	\$6.97	\$362	1.7
Delaware County	\$11.90	\$619	\$24,760	1.6	\$69,900	\$1,748	\$20,970	\$524	1,496	21%	\$9.96	\$518	1.2
Des Moines County	\$13.38	\$696	\$27,840	1.8	\$54,600	\$1,365	\$16,380	\$410	4,604	27%	\$10.61	\$552	1.3
Dickinson County	\$12.02	\$625	\$25,000	1.7	\$66,500	\$1,663	\$19,950	\$499	2,008	26%	\$8.67	\$451	1.4
Dubuque County	\$13.60	\$707	\$28,280	1.9	\$67,400	\$1,685	\$20,220	\$506	10,320	27%	\$10.65	\$554	1.3
Emmet County	\$11.90	\$619	\$24,760	1.6	\$65,000	\$1,625	\$19,500	\$488	898	22%	\$9.16	\$476	1.3
Fayette County	\$11.90	\$619	\$24,760	1.6	\$61,900	\$1,548	\$18,570	\$464	2,020	24%	\$9.22	\$479	1.3
Floyd County	\$11.90	\$619	\$24,760	1.6	\$57,500	\$1,438	\$17,250	\$431	1,969	28%	\$8.52	\$443	1.4
Franklin County	\$11.90	\$619	\$24,760	1.6	\$56,100	\$1,403	\$16,830	\$421	1,035	24%	\$11.85	\$616	1.0

1: BR = Bedroom

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4: AMI = Fiscal Year 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Fremont County	\$11.90	\$619	\$24,760	1.6	\$63,000	\$1,575	\$18,900	\$473	719	24%	\$10.04	\$522	1.2
Greene County	\$11.90	\$619	\$24,760	1.6	\$58,700	\$1,468	\$17,610	\$440	914	24%	\$11.66	\$606	1.0
Grundy County	\$14.02	\$729	\$29,160	1.9	\$65,400	\$1,635	\$19,620	\$491	983	19%	\$11.99	\$623	1.2
Guthrie County	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	914	20%	\$12.37	\$643	1.3
Hamilton County	\$12.65	\$658	\$26,320	1.7	\$59,700	\$1,493	\$17,910	\$448	1,879	30%	\$10.09	\$525	1.3
Hancock County	\$11.90	\$619	\$24,760	1.6	\$62,500	\$1,563	\$18,750	\$469	807	17%	\$12.00	\$624	1.0
Hardin County	\$11.90	\$619	\$24,760	1.6	\$66,100	\$1,653	\$19,830	\$496	1,643	23%	\$11.19	\$582	1.1
Harrison County	\$16.08	\$836	\$33,440	2.2	\$72,100	\$1,803	\$21,630	\$541	1,390	23%	\$8.54	\$444	1.9
Henry County	\$11.90	\$619	\$24,760	1.6	\$60,000	\$1,500	\$18,000	\$450	1,946	26%	\$10.21	\$531	1.2
Howard County	\$11.90	\$619	\$24,760	1.6	\$57,000	\$1,425	\$17,100	\$428	796	20%	\$9.03	\$470	1.3
Humboldt County	\$11.90	\$619	\$24,760	1.6	\$63,800	\$1,595	\$19,140	\$479	1,085	26%	\$11.12	\$578	1.1
Ida County	\$11.90	\$619	\$24,760	1.6	\$60,000	\$1,500	\$18,000	\$450	802	26%	\$12.61	\$656	0.9
Iowa County	\$11.90	\$619	\$24,760	1.6	\$75,400	\$1,885	\$22,620	\$566	1,440	21%	\$11.55	\$600	1.0
Jackson County	\$11.90	\$619	\$24,760	1.6	\$58,000	\$1,450	\$17,400	\$435	2,104	25%	\$7.57	\$394	1.6
Jasper County	\$12.62	\$656	\$26,240	1.7	\$65,100	\$1,628	\$19,530	\$488	4,044	28%	\$9.66	\$502	1.3
Jefferson County	\$13.75	\$715	\$28,600	1.9	\$62,600	\$1,565	\$18,780	\$470	2,145	31%	\$9.28	\$482	1.5
Johnson County	\$16.60	\$863	\$34,520	2.3	\$86,900	\$2,173	\$26,070	\$652	22,138	40%	\$8.72	\$454	1.9
Jones County	\$12.75	\$663	\$26,520	1.8	\$66,700	\$1,668	\$20,010	\$500	1,888	23%	\$11.16	\$581	1.1
Keokuk County	\$11.90	\$619	\$24,760	1.6	\$55,800	\$1,395	\$16,740	\$419	901	21%	\$10.63	\$553	1.1
Kossuth County	\$11.90	\$619	\$24,760	1.6	\$66,000	\$1,650	\$19,800	\$495	1,260	19%	\$10.06	\$523	1.2
Lee County	\$12.25	\$637	\$25,480	1.7	\$56,700	\$1,418	\$17,010	\$425	3,720	26%	\$11.62	\$604	1.1
Linn County	\$14.06	\$731	\$29,240	1.9	\$76,200	\$1,905	\$22,860	\$572	23,047	26%	\$12.16	\$632	1.2
Louisa County	\$12.79	\$665	\$26,600	1.8	\$59,100	\$1,478	\$17,730	\$443	1,014	23%	\$10.17	\$529	1.3
Lucas County	\$11.90	\$619	\$24,760	1.6	\$57,000	\$1,425	\$17,100	\$428	807	22%	\$7.58	\$394	1.6
Lyon County	\$11.90	\$619	\$24,760	1.6	\$64,100	\$1,603	\$19,230	\$481	802	18%	\$9.82	\$511	1.2
Madison County	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	1,475	24%	\$8.19	\$426	2.0
Mahaska County	\$12.88	\$670	\$26,800	1.8	\$60,700	\$1,518	\$18,210	\$455	2,707	30%	\$9.73	\$506	1.3
Marion County	\$13.69	\$712	\$28,480	1.9	\$71,100	\$1,778	\$21,330	\$533	3,131	24%	\$11.27	\$586	1.2
Marshall County	\$12.75	\$663	\$26,520	1.8	\$62,100	\$1,553	\$18,630	\$466	4,105	27%	\$12.39	\$644	1.0

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	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mills County	\$16.08	\$836	\$33,440	2.2	\$72,100	\$1,803	\$21,630	\$541	910	17%	\$8.99	\$468	1.8
Mitchell County	\$11.90	\$619	\$24,760	1.6	\$68,700	\$1,718	\$20,610	\$515	783	18%	\$10.20	\$530	1.2
Monona County	\$11.90	\$619	\$24,760	1.6	\$58,800	\$1,470	\$17,640	\$441	1,100	28%	\$11.10	\$577	1.1
Monroe County	\$12.12	\$630	\$25,200	1.7	\$58,400	\$1,460	\$17,520	\$438	784	24%	\$13.38	\$696	0.9
Montgomery County	\$11.90	\$619	\$24,760	1.6	\$55,000	\$1,375	\$16,500	\$413	1,416	31%	\$9.74	\$506	1.2
Muscatine County	\$14.44	\$751	\$30,040	2.0	\$62,200	\$1,555	\$18,660	\$467	4,180	26%	\$12.55	\$653	1.2
O'Brien County	\$11.90	\$619	\$24,760	1.6	\$65,600	\$1,640	\$19,680	\$492	1,539	26%	\$8.53	\$443	1.4
Osceola County	\$11.90	\$619	\$24,760	1.6	\$65,600	\$1,640	\$19,680	\$492	630	23%	\$11.64	\$605	1.0
Page County	\$11.90	\$619	\$24,760	1.6	\$59,300	\$1,483	\$17,790	\$445	1,683	26%	\$10.33	\$537	1.2
Palo Alto County	\$11.90	\$619	\$24,760	1.6	\$62,100	\$1,553	\$18,630	\$466	994	25%	\$10.00	\$520	1.2
Plymouth County	\$12.08	\$628	\$25,120	1.7	\$75,000	\$1,875	\$22,500	\$563	1,932	20%	\$10.96	\$570	1.1
Pocahontas County	\$11.90	\$619	\$24,760	1.6	\$58,100	\$1,453	\$17,430	\$436	694	22%	\$12.03	\$626	1.0
Polk County	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	54,938	31%	\$14.06	\$731	1.2
Pottawattamie County	\$16.08	\$836	\$33,440	2.2	\$72,100	\$1,803	\$21,630	\$541	10,957	30%	\$10.02	\$521	1.6
Poweshiek County	\$12.40	\$645	\$25,800	1.7	\$68,600	\$1,715	\$20,580	\$515	2,244	30%	\$10.43	\$542	1.2
Ringgold County	\$11.90	\$619	\$24,760	1.6	\$54,800	\$1,370	\$16,440	\$411	504	24%	\$11.41	\$593	1.0
Sac County	\$11.90	\$619	\$24,760	1.6	\$63,600	\$1,590	\$19,080	\$477	872	20%	\$12.69	\$660	0.9
Scott County	\$13.69	\$712	\$28,480	1.9	\$68,800	\$1,720	\$20,640	\$516	21,106	31%	\$11.12	\$578	1.2
Shelby County	\$12.23	\$636	\$25,440	1.7	\$63,900	\$1,598	\$19,170	\$479	1,193	23%	\$8.24	\$428	1.5
Sioux County	\$11.90	\$619	\$24,760	1.6	\$68,800	\$1,720	\$20,640	\$516	2,562	22%	\$10.24	\$533	1.2
Story County	\$14.96	\$778	\$31,120	2.1	\$79,500	\$1,988	\$23,850	\$596	16,464	46%	\$9.54	\$496	1.6
Tama County	\$12.29	\$639	\$25,560	1.7	\$62,300	\$1,558	\$18,690	\$467	1,628	24%	\$9.91	\$515	1.2
Taylor County	\$11.90	\$619	\$24,760	1.6	\$53,100	\$1,328	\$15,930	\$398	772	28%	\$9.75	\$507	1.2
Union County	\$11.90	\$619	\$24,760	1.6	\$56,800	\$1,420	\$17,040	\$426	1,403	27%	\$9.17	\$477	1.3
Van Buren County	\$11.90	\$619	\$24,760	1.6	\$56,000	\$1,400	\$16,800	\$420	441	15%	\$11.51	\$598	1.0
Wapello County	\$13.23	\$688	\$27,520	1.8	\$53,100	\$1,328	\$15,930	\$398	3,963	27%	\$9.64	\$501	1.4
Warren County	\$16.23	\$844	\$33,760	2.2	\$76,900	\$1,923	\$23,070	\$577	3,851	22%	\$8.82	\$459	1.8
Washington County	\$13.42	\$698	\$27,920	1.9	\$68,700	\$1,718	\$20,610	\$515	2,412	27%	\$9.75	\$507	1.4
Wayne County	\$11.90	\$619	\$24,760	1.6	\$53,800	\$1,345	\$16,140	\$404	489	19%	\$8.50	\$442	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Webster County	\$11.90	\$619	\$24,760	1.6	\$58,600	\$1,465	\$17,580	\$440	5,001	32%	\$11.03	\$574	1.1
Winnebago County	\$11.90	\$619	\$24,760	1.6	\$63,200	\$1,580	\$18,960	\$474	1,110	24%	\$8.29	\$431	1.4
Winneshiek County	\$11.92	\$620	\$24,800	1.6	\$68,500	\$1,713	\$20,550	\$514	1,951	24%	\$10.72	\$557	1.1
Woodbury County	\$13.67	\$711	\$28,440	1.9	\$58,900	\$1,473	\$17,670	\$442	12,608	32%	\$10.39	\$540	1.3
Worth County	\$11.90	\$619	\$24,760	1.6	\$61,700	\$1,543	\$18,510	\$463	647	20%	\$9.12	\$474	1.3
Wright County	\$11.90	\$619	\$24,760	1.6	\$60,600	\$1,515	\$18,180	\$455	1,305	24%	\$11.03	\$574	1.1

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

KANSAS

STATE
RANKING

35*

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$781**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,602** monthly or **\$31,221** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.01** PER HOUR

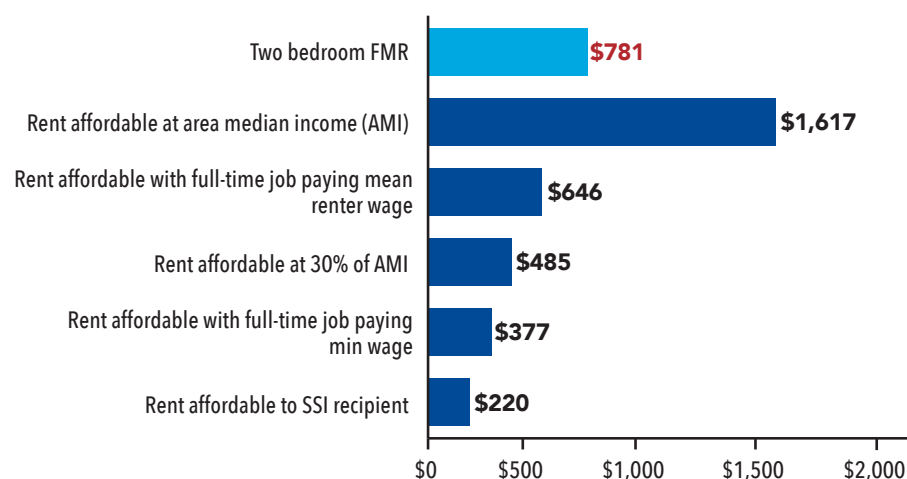
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$12.42
2-Bedroom Housing Wage	\$15.01
Number of Renter Households	365,546
Percent Renters	33%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Pottawatomie County	\$17.54
Riley County	\$17.54
Johnson County	\$17.17
Leavenworth County	\$17.17
Linn County (tied with 2 others)	\$17.17



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

Kansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Kansas	\$15.01	\$781	\$31,221	2.1	\$64,691	\$1,617	\$19,407	\$485	365,546	33%	\$12.42	\$646	1.2
Combined Nonmetro Areas	\$13.37	\$695	\$27,804	1.8	\$56,872	\$1,422	\$17,062	\$427	114,217	30%	\$10.66	\$554	1.3
<u>Metropolitan Areas</u>													
Kansas City HMFA *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	101,478	32%	\$14.52	\$755	1.2
Kingman County HMFA	\$12.67	\$659	\$26,360	1.7	\$59,800	\$1,495	\$17,940	\$449	813	26%	\$11.77	\$612	1.1
Lawrence MSA	\$16.06	\$835	\$33,400	2.2	\$74,700	\$1,868	\$22,410	\$560	21,156	48%	\$8.52	\$443	1.9
Manhattan MSA	\$17.54	\$912	\$36,480	2.4	\$65,900	\$1,648	\$19,770	\$494	16,916	49%	\$10.08	\$524	1.7
St. Joseph MSA	\$13.44	\$699	\$27,960	1.9	\$60,100	\$1,503	\$18,030	\$451	800	25%	\$11.96	\$622	1.1
Sumner County HMFA	\$12.65	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	2,019	22%	\$8.30	\$432	1.5
Topeka MSA	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	30,204	32%	\$11.38	\$592	1.2
Wichita HMFA	\$14.27	\$742	\$29,680	2.0	\$65,200	\$1,630	\$19,560	\$489	77,943	34%	\$12.58	\$654	1.1
<u>Counties</u>													
Allen County	\$12.65	\$658	\$26,320	1.7	\$51,700	\$1,293	\$15,510	\$388	1,497	28%	\$9.54	\$496	1.3
Anderson County	\$12.65	\$658	\$26,320	1.7	\$56,400	\$1,410	\$16,920	\$423	849	26%	\$8.08	\$420	1.6
Atchison County	\$12.96	\$674	\$26,960	1.8	\$57,800	\$1,445	\$17,340	\$434	1,684	27%	\$9.96	\$518	1.3
Barber County	\$12.65	\$658	\$26,320	1.7	\$57,500	\$1,438	\$17,250	\$431	564	26%	\$12.34	\$642	1.0
Barton County	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	3,524	31%	\$11.60	\$603	1.1
Bourbon County	\$12.90	\$671	\$26,840	1.8	\$51,600	\$1,290	\$15,480	\$387	1,680	29%	\$8.64	\$449	1.5
Brown County	\$12.65	\$658	\$26,320	1.7	\$53,800	\$1,345	\$16,140	\$404	1,322	32%	\$10.20	\$530	1.2
Butler County	\$14.27	\$742	\$29,680	2.0	\$65,200	\$1,630	\$19,560	\$489	6,034	25%	\$10.52	\$547	1.4
Chase County	\$12.65	\$658	\$26,320	1.7	\$57,800	\$1,445	\$17,340	\$434	310	27%	\$6.78	\$352	1.9
Chautauqua County	\$13.46	\$700	\$28,000	1.9	\$46,400	\$1,160	\$13,920	\$348	319	20%	\$10.59	\$551	1.3
Cherokee County	\$12.65	\$658	\$26,320	1.7	\$53,100	\$1,328	\$15,930	\$398	1,925	24%	\$11.63	\$605	1.1
Cheyenne County	\$12.65	\$658	\$26,320	1.7	\$55,000	\$1,375	\$16,500	\$413	296	23%	\$10.80	\$561	1.2
Clark County	\$12.65	\$658	\$26,320	1.7	\$53,500	\$1,338	\$16,050	\$401	278	29%	\$11.44	\$595	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Kansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Clay County	\$14.40	\$749	\$29,960	2.0	\$58,700	\$1,468	\$17,610	\$440	691	20%	\$11.57	\$601	1.2
Cloud County	\$12.65	\$658	\$26,320	1.7	\$46,900	\$1,173	\$14,070	\$352	1,071	27%	\$9.39	\$488	1.3
Coffey County	\$12.65	\$658	\$26,320	1.7	\$67,800	\$1,695	\$20,340	\$509	888	25%	\$16.36	\$851	0.8
Comanche County	\$13.29	\$691	\$27,640	1.8	\$56,900	\$1,423	\$17,070	\$427	184	24%	\$9.93	\$516	1.3
Cowley County	\$12.85	\$668	\$26,720	1.8	\$54,500	\$1,363	\$16,350	\$409	4,198	30%	\$10.00	\$520	1.3
Crawford County	\$13.52	\$703	\$28,120	1.9	\$52,300	\$1,308	\$15,690	\$392	6,131	40%	\$9.20	\$478	1.5
Decatur County	\$12.65	\$658	\$26,320	1.7	\$45,400	\$1,135	\$13,620	\$341	309	21%	\$6.41	\$333	2.0
Dickinson County	\$12.65	\$658	\$26,320	1.7	\$60,400	\$1,510	\$18,120	\$453	2,086	27%	\$8.60	\$447	1.5
Doniphan County	\$13.44	\$699	\$27,960	1.9	\$60,100	\$1,503	\$18,030	\$451	800	25%	\$11.96	\$622	1.1
Douglas County	\$16.06	\$835	\$33,400	2.2	\$74,700	\$1,868	\$22,410	\$560	21,156	48%	\$8.52	\$443	1.9
Edwards County	\$12.65	\$658	\$26,320	1.7	\$56,600	\$1,415	\$16,980	\$425	306	24%	\$11.92	\$620	1.1
Elk County	\$12.65	\$658	\$26,320	1.7	\$44,600	\$1,115	\$13,380	\$335	265	21%	\$6.38	\$332	2.0
Ellis County	\$12.65	\$658	\$26,320	1.7	\$65,400	\$1,635	\$19,620	\$491	4,422	37%	\$9.42	\$490	1.3
Ellsworth County	\$12.65	\$658	\$26,320	1.7	\$60,100	\$1,503	\$18,030	\$451	645	25%	\$10.38	\$540	1.2
Finney County	\$14.08	\$732	\$29,280	1.9	\$57,600	\$1,440	\$17,280	\$432	4,723	37%	\$13.77	\$716	1.0
Ford County	\$13.02	\$677	\$27,080	1.8	\$58,900	\$1,473	\$17,670	\$442	3,954	36%	\$10.49	\$545	1.2
Franklin County	\$14.87	\$773	\$30,920	2.1	\$60,300	\$1,508	\$18,090	\$452	2,821	28%	\$9.86	\$512	1.5
Geary County	\$16.46	\$856	\$34,240	2.3	\$53,100	\$1,328	\$15,930	\$398	7,080	55%	\$13.17	\$685	1.2
Gove County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	248	20%	\$8.42	\$438	1.5
Graham County	\$12.65	\$658	\$26,320	1.7	\$60,600	\$1,515	\$18,180	\$455	231	20%	\$11.48	\$597	1.1
Grant County	\$12.65	\$658	\$26,320	1.7	\$60,900	\$1,523	\$18,270	\$457	735	26%	\$14.93	\$777	0.8
Gray County	\$12.65	\$658	\$26,320	1.7	\$65,600	\$1,640	\$19,680	\$492	578	27%	\$12.25	\$637	1.0
Greeley County	\$12.65	\$658	\$26,320	1.7	\$60,400	\$1,510	\$18,120	\$453	106	23%	\$19.66	\$1,022	0.6
Greenwood County	\$12.65	\$658	\$26,320	1.7	\$54,700	\$1,368	\$16,410	\$410	642	22%	\$8.32	\$432	1.5
Hamilton County	\$14.48	\$753	\$30,120	2.0	\$53,300	\$1,333	\$15,990	\$400	260	26%	\$13.10	\$681	1.1
Harper County	\$12.65	\$658	\$26,320	1.7	\$49,600	\$1,240	\$14,880	\$372	602	23%	\$9.18	\$477	1.4
Harvey County	\$14.27	\$742	\$29,680	2.0	\$65,200	\$1,630	\$19,560	\$489	3,853	29%	\$8.97	\$466	1.6
Haskell County	\$16.17	\$841	\$33,640	2.2	\$61,700	\$1,543	\$18,510	\$463	369	26%	\$15.00	\$780	1.1
Hodgeman County	\$12.65	\$658	\$26,320	1.7	\$68,800	\$1,720	\$20,640	\$516	204	25%	\$13.44	\$699	0.9

* 50th percentile FMR (See Appendix A).

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Kansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Jackson County	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	1,342	25%	\$7.56	\$393	1.8
Jefferson County	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	1,289	17%	\$11.72	\$609	1.2
Jewell County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	276	19%	\$11.47	\$596	1.1
Johnson County *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	65,806	30%	\$14.69	\$764	1.2
Kearny County	\$12.65	\$658	\$26,320	1.7	\$62,300	\$1,558	\$18,690	\$467	387	29%	\$14.68	\$764	0.9
Kingman County	\$12.67	\$659	\$26,360	1.7	\$59,800	\$1,495	\$17,940	\$449	813	26%	\$11.77	\$612	1.1
Kiowa County	\$12.65	\$658	\$26,320	1.7	\$59,200	\$1,480	\$17,760	\$444	387	37%	\$8.65	\$450	1.5
Labette County	\$12.65	\$658	\$26,320	1.7	\$51,200	\$1,280	\$15,360	\$384	2,497	29%	\$9.79	\$509	1.3
Lane County	\$12.65	\$658	\$26,320	1.7	\$66,600	\$1,665	\$19,980	\$500	190	23%	\$12.45	\$648	1.0
Leavenworth County *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	8,714	33%	\$10.96	\$570	1.6
Lincoln County	\$12.65	\$658	\$26,320	1.7	\$55,600	\$1,390	\$16,680	\$417	311	22%	\$8.64	\$449	1.5
Linn County *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	802	19%	\$11.36	\$591	1.5
Logan County	\$12.65	\$658	\$26,320	1.7	\$61,000	\$1,525	\$18,300	\$458	367	30%	\$9.90	\$515	1.3
Lyon County	\$12.65	\$658	\$26,320	1.7	\$52,500	\$1,313	\$15,750	\$394	5,279	40%	\$8.17	\$425	1.5
McPherson County	\$13.48	\$701	\$28,040	1.9	\$69,800	\$1,745	\$20,940	\$524	2,716	23%	\$12.74	\$663	1.1
Marion County	\$12.65	\$658	\$26,320	1.7	\$58,900	\$1,473	\$17,670	\$442	1,025	21%	\$8.50	\$442	1.5
Marshall County	\$12.65	\$658	\$26,320	1.7	\$62,200	\$1,555	\$18,660	\$467	999	23%	\$10.92	\$568	1.2
Meade County	\$12.65	\$658	\$26,320	1.7	\$55,500	\$1,388	\$16,650	\$416	531	30%	\$14.55	\$757	0.9
Miami County *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	2,582	21%	\$7.11	\$370	2.4
Mitchell County	\$12.65	\$658	\$26,320	1.7	\$63,100	\$1,578	\$18,930	\$473	832	30%	\$9.83	\$511	1.3
Montgomery County	\$12.65	\$658	\$26,320	1.7	\$54,000	\$1,350	\$16,200	\$405	4,101	30%	\$9.74	\$506	1.3
Morris County	\$12.65	\$658	\$26,320	1.7	\$58,700	\$1,468	\$17,610	\$440	539	22%	\$6.80	\$354	1.9
Morton County	\$12.65	\$658	\$26,320	1.7	\$52,600	\$1,315	\$15,780	\$395	371	31%	\$12.68	\$659	1.0
Nemaha County	\$12.65	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	942	23%	\$10.30	\$536	1.2
Neosho County	\$12.65	\$658	\$26,320	1.7	\$51,200	\$1,280	\$15,360	\$384	1,737	27%	\$7.96	\$414	1.6
Ness County	\$12.65	\$658	\$26,320	1.7	\$63,600	\$1,590	\$19,080	\$477	264	19%	\$14.26	\$741	0.9
Norton County	\$12.65	\$658	\$26,320	1.7	\$64,800	\$1,620	\$19,440	\$486	569	26%	\$11.38	\$592	1.1
Osage County	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	1,572	24%	\$7.20	\$375	1.9
Osborne County	\$12.65	\$658	\$26,320	1.7	\$50,400	\$1,260	\$15,120	\$378	420	24%	\$11.10	\$577	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Kansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ottawa County	\$13.25	\$689	\$27,560	1.8	\$67,800	\$1,695	\$20,340	\$509	469	19%	\$8.18	\$426	1.6
Pawnee County	\$12.65	\$658	\$26,320	1.7	\$58,200	\$1,455	\$17,460	\$437	740	29%	\$13.97	\$727	0.9
Phillips County	\$12.65	\$658	\$26,320	1.7	\$56,600	\$1,415	\$16,980	\$425	556	23%	\$12.50	\$650	1.0
Pottawatomie County	\$17.54	\$912	\$36,480	2.4	\$65,900	\$1,648	\$19,770	\$494	1,821	22%	\$10.87	\$565	1.6
Pratt County	\$12.77	\$664	\$26,560	1.8	\$61,600	\$1,540	\$18,480	\$462	1,285	32%	\$11.81	\$614	1.1
Rawlins County	\$12.65	\$658	\$26,320	1.7	\$57,000	\$1,425	\$17,100	\$428	376	31%	\$12.32	\$641	1.0
Reno County	\$13.69	\$712	\$28,480	1.9	\$56,200	\$1,405	\$16,860	\$422	8,043	32%	\$10.66	\$554	1.3
Republic County	\$12.65	\$658	\$26,320	1.7	\$54,300	\$1,358	\$16,290	\$407	490	22%	\$10.36	\$539	1.2
Rice County	\$12.65	\$658	\$26,320	1.7	\$58,700	\$1,468	\$17,610	\$440	1,009	26%	\$8.64	\$449	1.5
Riley County	\$17.54	\$912	\$36,480	2.4	\$65,900	\$1,648	\$19,770	\$494	15,095	58%	\$9.76	\$508	1.8
Rooks County	\$12.65	\$658	\$26,320	1.7	\$54,400	\$1,360	\$16,320	\$408	593	26%	\$11.13	\$579	1.1
Rush County	\$12.65	\$658	\$26,320	1.7	\$54,100	\$1,353	\$16,230	\$406	365	24%	\$8.61	\$448	1.5
Russell County	\$13.73	\$714	\$28,560	1.9	\$49,400	\$1,235	\$14,820	\$371	891	27%	\$9.55	\$496	1.4
Saline County	\$14.12	\$734	\$29,360	1.9	\$57,400	\$1,435	\$17,220	\$431	7,468	33%	\$9.14	\$475	1.5
Scott County	\$16.38	\$852	\$34,080	2.3	\$57,400	\$1,435	\$17,220	\$431	536	25%	\$19.68	\$1,023	0.8
Sedgwick County	\$14.27	\$742	\$29,680	2.0	\$65,200	\$1,630	\$19,560	\$489	68,056	35%	\$12.91	\$671	1.1
Seward County	\$14.21	\$739	\$29,560	2.0	\$53,900	\$1,348	\$16,170	\$404	2,545	34%	\$13.29	\$691	1.1
Shawnee County	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	25,584	35%	\$11.59	\$603	1.2
Sheridan County	\$12.65	\$658	\$26,320	1.7	\$58,800	\$1,470	\$17,640	\$441	249	22%	\$11.31	\$588	1.1
Sherman County	\$12.75	\$663	\$26,520	1.8	\$47,400	\$1,185	\$14,220	\$356	1,204	44%	\$9.45	\$491	1.3
Smith County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	358	21%	\$6.50	\$338	1.9
Stafford County	\$12.65	\$658	\$26,320	1.7	\$58,200	\$1,455	\$17,460	\$437	331	18%	\$13.19	\$686	1.0
Stanton County	\$12.65	\$658	\$26,320	1.7	\$52,300	\$1,308	\$15,690	\$392	207	25%	\$14.43	\$750	0.9
Stevens County	\$13.87	\$721	\$28,840	1.9	\$65,100	\$1,628	\$19,530	\$488	430	22%	\$12.60	\$655	1.1
Sumner County	\$12.65	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	2,019	22%	\$8.30	\$432	1.5
Thomas County	\$12.65	\$658	\$26,320	1.7	\$73,700	\$1,843	\$22,110	\$553	869	27%	\$7.47	\$389	1.7
Trego County	\$13.35	\$694	\$27,760	1.8	\$57,600	\$1,440	\$17,280	\$432	322	26%	\$12.50	\$650	1.1
Wabaunsee County	\$13.98	\$727	\$29,080	1.9	\$62,600	\$1,565	\$18,780	\$470	417	15%	\$9.65	\$502	1.4
Wallace County	\$12.65	\$658	\$26,320	1.7	\$60,600	\$1,515	\$18,180	\$455	148	24%	\$13.09	\$681	1.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Kansas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Washington County	\$12.65	\$658	\$26,320	1.7	\$56,500	\$1,413	\$16,950	\$424	481	20%	\$8.34	\$434	1.5
Wichita County	\$12.65	\$658	\$26,320	1.7	\$56,400	\$1,410	\$16,920	\$423	221	25%	\$12.46	\$648	1.0
Wilson County	\$12.65	\$658	\$26,320	1.7	\$49,400	\$1,235	\$14,820	\$371	1,008	26%	\$13.29	\$691	1.0
Woodson County	\$12.65	\$658	\$26,320	1.7	\$48,400	\$1,210	\$14,520	\$363	286	19%	\$9.20	\$478	1.4
Wyandotte County *	\$17.17	\$893	\$35,720	2.4	\$72,800	\$1,820	\$21,840	\$546	23,574	41%	\$15.09	\$784	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

KENTUCKY

STATE
RANKING

45*

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$733**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,443** monthly or **\$29,319** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.10** PER HOUR

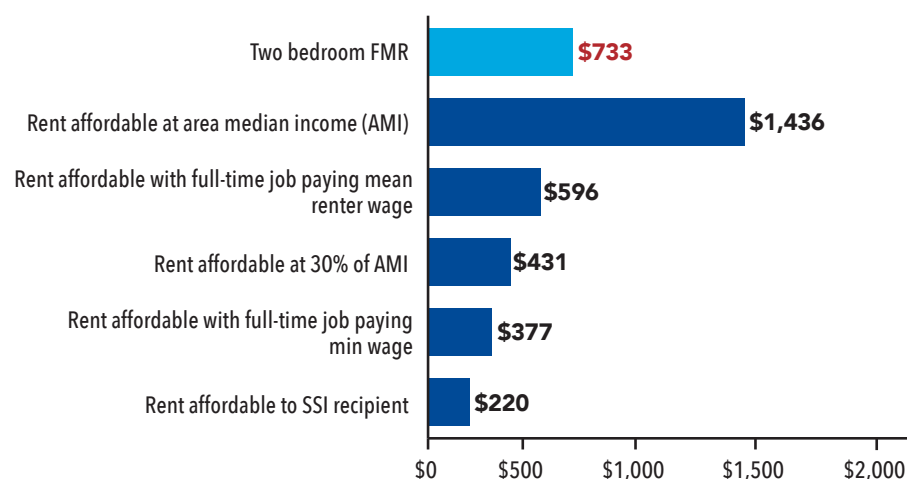
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$11.46
2-Bedroom Housing Wage	\$14.10
Number of Renter Households	550,223
Percent Renters	32%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Louisville HMFA	\$15.71
Shelby County	\$15.69
Christian County	\$15.33
Trigg County	\$15.33
Lexington-Fayette MSA	\$15.31



78

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

Kentucky

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Kentucky	\$14.10	\$733	\$29,319	1.9	\$57,445	\$1,436	\$17,233	\$431	550,223	32%	\$11.46	\$596	1.2
Combined Nonmetro Areas	\$12.61	\$656	\$26,229	1.7	\$46,778	\$1,169	\$14,033	\$351	205,151	29%	\$9.77	\$508	1.3
<u>Metropolitan Areas</u>													
Allen County HMFA	\$11.96	\$622	\$24,880	1.6	\$50,700	\$1,268	\$15,210	\$380	2,306	29%	\$10.02	\$521	1.2
Bowling Green HMFA	\$13.94	\$725	\$29,000	1.9	\$60,200	\$1,505	\$18,060	\$452	19,648	40%	\$10.81	\$562	1.3
Butler County HMFA	\$11.96	\$622	\$24,880	1.6	\$46,500	\$1,163	\$13,950	\$349	1,331	26%	\$6.31	\$328	1.9
Cincinnati HMFA	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	45,750	30%	\$12.46	\$648	1.2
Clarksville MSA	\$15.33	\$797	\$31,880	2.1	\$57,300	\$1,433	\$17,190	\$430	14,154	45%	\$12.80	\$666	1.2
Elizabethtown HMFA	\$12.46	\$648	\$25,920	1.7	\$61,000	\$1,525	\$18,300	\$458	16,265	36%	\$11.52	\$599	1.1
Evansville MSA	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	6,477	34%	\$10.12	\$526	1.4
Grant County HMFA	\$14.04	\$730	\$29,200	1.9	\$53,200	\$1,330	\$15,960	\$399	2,418	29%	\$9.84	\$512	1.4
Huntington-Ashland HMFA	\$12.65	\$658	\$26,320	1.7	\$54,800	\$1,370	\$16,440	\$411	9,354	28%	\$11.64	\$605	1.1
Lexington-Fayette MSA	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	78,849	41%	\$11.44	\$595	1.3
Louisville HMFA	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	127,559	34%	\$13.15	\$684	1.2
Meade County HMFA	\$13.08	\$680	\$27,200	1.8	\$51,900	\$1,298	\$15,570	\$389	2,982	28%	\$10.98	\$571	1.2
Owensboro MSA	\$12.75	\$663	\$26,520	1.8	\$59,400	\$1,485	\$17,820	\$446	13,264	29%	\$10.51	\$547	1.2
Shelby County HMFA	\$15.69	\$816	\$32,640	2.2	\$71,900	\$1,798	\$21,570	\$539	4,715	30%	\$11.08	\$576	1.4
<u>Counties</u>													
Adair County	\$11.96	\$622	\$24,880	1.6	\$46,700	\$1,168	\$14,010	\$350	1,831	26%	\$7.74	\$402	1.5
Allen County	\$11.96	\$622	\$24,880	1.6	\$50,700	\$1,268	\$15,210	\$380	2,306	29%	\$10.02	\$521	1.2
Anderson County	\$14.44	\$751	\$30,040	2.0	\$66,500	\$1,663	\$19,950	\$499	2,071	25%	\$10.53	\$548	1.4
Ballard County	\$11.96	\$622	\$24,880	1.6	\$57,900	\$1,448	\$17,370	\$434	594	18%	\$13.02	\$677	0.9
Barren County	\$12.29	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	5,347	32%	\$8.44	\$439	1.5
Bath County	\$11.96	\$622	\$24,880	1.6	\$37,800	\$945	\$11,340	\$284	1,036	24%	\$8.23	\$428	1.5

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4: AMI = Fiscal Year 2016 Area Median Income

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

Kentucky

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Bell County	\$11.96	\$622	\$24,880	1.6	\$32,700	\$818	\$9,810	\$245	3,681	33%	\$7.53	\$392	1.6
Boone County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	11,342	26%	\$13.20	\$687	1.1
Bourbon County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	3,092	40%	\$10.65	\$554	1.4
Boyd County	\$12.65	\$658	\$26,320	1.7	\$54,800	\$1,370	\$16,440	\$411	6,036	31%	\$12.40	\$645	1.0
Boyle County	\$13.38	\$696	\$27,840	1.8	\$51,000	\$1,275	\$15,300	\$383	3,853	35%	\$10.37	\$539	1.3
Bracken County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	729	22%	\$8.36	\$435	1.8
Breathitt County	\$11.96	\$622	\$24,880	1.6	\$29,600	\$740	\$8,880	\$222	1,284	24%	\$9.42	\$490	1.3
Breckinridge County	\$11.96	\$622	\$24,880	1.6	\$48,100	\$1,203	\$14,430	\$361	1,532	21%	\$7.63	\$397	1.6
Bullitt County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	5,253	19%	\$8.83	\$459	1.8
Butler County	\$11.96	\$622	\$24,880	1.6	\$46,500	\$1,163	\$13,950	\$349	1,331	26%	\$6.31	\$328	1.9
Caldwell County	\$11.96	\$622	\$24,880	1.6	\$49,800	\$1,245	\$14,940	\$374	1,521	29%	\$9.39	\$488	1.3
Calloway County	\$13.13	\$683	\$27,320	1.8	\$58,200	\$1,455	\$17,460	\$437	5,177	35%	\$6.50	\$338	2.0
Campbell County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	11,061	31%	\$9.23	\$480	1.6
Carlisle County	\$12.50	\$650	\$26,000	1.7	\$48,900	\$1,223	\$14,670	\$367	435	21%	\$7.83	\$407	1.6
Carroll County	\$13.04	\$678	\$27,120	1.8	\$47,500	\$1,188	\$14,250	\$356	1,546	38%	\$15.97	\$830	0.8
Carter County	\$11.96	\$622	\$24,880	1.6	\$45,400	\$1,135	\$13,620	\$341	2,365	22%	\$9.32	\$484	1.3
Casey County	\$11.96	\$622	\$24,880	1.6	\$42,600	\$1,065	\$12,780	\$320	1,266	20%	\$10.29	\$535	1.2
Christian County	\$15.33	\$797	\$31,880	2.1	\$57,300	\$1,433	\$17,190	\$430	12,961	50%	\$13.48	\$701	1.1
Clark County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	5,167	36%	\$9.89	\$514	1.5
Clay County	\$11.96	\$622	\$24,880	1.6	\$30,900	\$773	\$9,270	\$232	1,945	25%	\$9.14	\$475	1.3
Clinton County	\$11.96	\$622	\$24,880	1.6	\$32,200	\$805	\$9,660	\$242	960	25%	\$10.68	\$555	1.1
Crittenden County	\$11.96	\$622	\$24,880	1.6	\$49,400	\$1,235	\$14,820	\$371	878	23%	\$9.25	\$481	1.3
Cumberland County	\$11.96	\$622	\$24,880	1.6	\$38,600	\$965	\$11,580	\$290	746	28%	\$8.91	\$463	1.3
Daviess County	\$12.75	\$663	\$26,520	1.8	\$59,400	\$1,485	\$17,820	\$446	11,774	31%	\$10.08	\$524	1.3
Edmonson County	\$13.94	\$725	\$29,000	1.9	\$60,200	\$1,505	\$18,060	\$452	957	20%	\$7.34	\$382	1.9
Elliott County	\$11.96	\$622	\$24,880	1.6	\$34,700	\$868	\$10,410	\$260	508	18%	\$4.02	\$209	3.0
Estill County	\$11.96	\$622	\$24,880	1.6	\$37,300	\$933	\$11,190	\$280	1,615	28%	\$8.66	\$450	1.4
Fayette County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	56,001	45%	\$11.52	\$599	1.3
Fleming County	\$11.96	\$622	\$24,880	1.6	\$46,700	\$1,168	\$14,010	\$350	1,445	26%	\$8.68	\$451	1.4

1: BR = Bedroom

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4: AMI = Fiscal Year 2016 Area Median Income

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

Kentucky

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Floyd County	\$11.96	\$622	\$24,880	1.6	\$38,800	\$970	\$11,640	\$291	4,560	30%	\$10.39	\$540	1.2
Franklin County	\$14.65	\$762	\$30,480	2.0	\$60,100	\$1,503	\$18,030	\$451	7,921	38%	\$10.53	\$548	1.4
Fulton County	\$11.96	\$622	\$24,880	1.6	\$40,300	\$1,008	\$12,090	\$302	1,104	41%	\$8.52	\$443	1.4
Gallatin County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	898	30%	\$15.45	\$803	1.0
Garrard County	\$12.56	\$653	\$26,120	1.7	\$56,600	\$1,415	\$16,980	\$425	1,531	23%	\$7.05	\$367	1.8
Grant County	\$14.04	\$730	\$29,200	1.9	\$53,200	\$1,330	\$15,960	\$399	2,418	29%	\$9.84	\$512	1.4
Graves County	\$11.96	\$622	\$24,880	1.6	\$52,000	\$1,300	\$15,600	\$390	3,711	26%	\$8.15	\$424	1.5
Grayson County	\$11.96	\$622	\$24,880	1.6	\$42,300	\$1,058	\$12,690	\$317	2,683	27%	\$8.07	\$420	1.5
Green County	\$11.96	\$622	\$24,880	1.6	\$45,500	\$1,138	\$13,650	\$341	1,025	23%	\$6.59	\$343	1.8
Greenup County	\$12.65	\$658	\$26,320	1.7	\$54,800	\$1,370	\$16,440	\$411	3,318	23%	\$8.88	\$462	1.4
Hancock County	\$12.75	\$663	\$26,520	1.8	\$59,400	\$1,485	\$17,820	\$446	721	21%	\$15.10	\$785	0.8
Hardin County	\$12.46	\$648	\$25,920	1.7	\$61,000	\$1,525	\$18,300	\$458	14,877	37%	\$11.83	\$615	1.1
Harlan County	\$11.96	\$622	\$24,880	1.6	\$34,700	\$868	\$10,410	\$260	3,494	31%	\$11.82	\$614	1.0
Harrison County	\$11.96	\$622	\$24,880	1.6	\$52,500	\$1,313	\$15,750	\$394	2,415	33%	\$10.93	\$568	1.1
Hart County	\$11.96	\$622	\$24,880	1.6	\$43,500	\$1,088	\$13,050	\$326	1,873	26%	\$8.01	\$417	1.5
Henderson County	\$14.46	\$752	\$30,080	2.0	\$61,400	\$1,535	\$18,420	\$461	6,477	34%	\$10.12	\$526	1.4
Henry County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	1,750	29%	\$9.12	\$474	1.7
Hickman County	\$11.96	\$622	\$24,880	1.6	\$47,800	\$1,195	\$14,340	\$359	384	19%	\$7.19	\$374	1.7
Hopkins County	\$12.37	\$643	\$25,720	1.7	\$53,000	\$1,325	\$15,900	\$398	5,182	28%	\$12.80	\$666	1.0
Jackson County	\$14.85	\$772	\$30,880	2.0	\$30,500	\$763	\$9,150	\$229	1,469	26%	\$10.33	\$537	1.4
Jefferson County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	115,928	38%	\$13.56	\$705	1.2
Jessamine County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	6,491	36%	\$9.82	\$511	1.6
Johnson County	\$11.96	\$622	\$24,880	1.6	\$43,100	\$1,078	\$12,930	\$323	2,220	24%	\$7.75	\$403	1.5
Kenton County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	20,426	33%	\$12.82	\$667	1.2
Knott County	\$11.96	\$622	\$24,880	1.6	\$44,800	\$1,120	\$13,440	\$336	1,184	20%	\$11.05	\$574	1.1
Knox County	\$11.96	\$622	\$24,880	1.6	\$33,700	\$843	\$10,110	\$253	4,557	36%	\$9.61	\$500	1.2
Larue County	\$12.46	\$648	\$25,920	1.7	\$61,000	\$1,525	\$18,300	\$458	1,388	26%	\$6.38	\$332	2.0
Laurel County	\$11.96	\$622	\$24,880	1.6	\$44,200	\$1,105	\$13,260	\$332	7,136	31%	\$9.62	\$500	1.2
Lawrence County	\$11.96	\$622	\$24,880	1.6	\$43,300	\$1,083	\$12,990	\$325	1,336	22%	\$6.28	\$327	1.9

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Kentucky

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lee County	\$11.96	\$622	\$24,880	1.6	\$30,800	\$770	\$9,240	\$231	773	26%	\$5.90	\$307	2.0
Leslie County	\$13.90	\$723	\$28,920	1.9	\$38,800	\$970	\$11,640	\$291	1,043	25%	\$8.21	\$427	1.7
Letcher County	\$11.96	\$622	\$24,880	1.6	\$45,300	\$1,133	\$13,590	\$340	2,343	25%	\$8.64	\$449	1.4
Lewis County	\$11.96	\$622	\$24,880	1.6	\$41,200	\$1,030	\$12,360	\$309	1,102	21%	\$6.57	\$342	1.8
Lincoln County	\$11.96	\$622	\$24,880	1.6	\$44,300	\$1,108	\$13,290	\$332	2,508	26%	\$7.54	\$392	1.6
Livingston County	\$12.08	\$628	\$25,120	1.7	\$48,300	\$1,208	\$14,490	\$362	671	18%	\$10.60	\$551	1.1
Logan County	\$12.21	\$635	\$25,400	1.7	\$48,600	\$1,215	\$14,580	\$365	3,171	29%	\$10.10	\$525	1.2
Lyon County	\$11.96	\$622	\$24,880	1.6	\$56,600	\$1,415	\$16,980	\$425	592	18%	\$6.27	\$326	1.9
McCracken County	\$13.27	\$690	\$27,600	1.8	\$53,700	\$1,343	\$16,110	\$403	8,971	33%	\$10.56	\$549	1.3
McCreary County	\$11.96	\$622	\$24,880	1.6	\$31,300	\$783	\$9,390	\$235	1,937	31%	\$8.78	\$456	1.4
McLean County	\$12.75	\$663	\$26,520	1.8	\$59,400	\$1,485	\$17,820	\$446	769	21%	\$9.77	\$508	1.3
Madison County	\$13.23	\$688	\$27,520	1.8	\$57,300	\$1,433	\$17,190	\$430	12,981	41%	\$9.68	\$504	1.4
Magoffin County	\$11.96	\$622	\$24,880	1.6	\$35,500	\$888	\$10,650	\$266	1,239	25%	\$6.54	\$340	1.8
Marion County	\$12.42	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	1,912	26%	\$8.71	\$453	1.4
Marshall County	\$14.50	\$754	\$30,160	2.0	\$55,900	\$1,398	\$16,770	\$419	2,578	21%	\$12.22	\$636	1.2
Martin County	\$11.96	\$622	\$24,880	1.6	\$32,800	\$820	\$9,840	\$246	1,263	29%	\$9.02	\$469	1.3
Mason County	\$12.67	\$659	\$26,360	1.7	\$49,800	\$1,245	\$14,940	\$374	2,069	31%	\$12.62	\$656	1.0
Meade County	\$13.08	\$680	\$27,200	1.8	\$51,900	\$1,298	\$15,570	\$389	2,982	28%	\$10.98	\$571	1.2
Menifee County	\$11.96	\$622	\$24,880	1.6	\$34,800	\$870	\$10,440	\$261	567	24%	\$6.79	\$353	1.8
Mercer County	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	2,376	27%	\$11.53	\$600	1.0
Metcalfe County	\$12.15	\$632	\$25,280	1.7	\$42,000	\$1,050	\$12,600	\$315	944	24%	\$10.08	\$524	1.2
Monroe County	\$11.96	\$622	\$24,880	1.6	\$41,000	\$1,025	\$12,300	\$308	1,218	27%	\$8.62	\$448	1.4
Montgomery County	\$13.06	\$679	\$27,160	1.8	\$46,600	\$1,165	\$13,980	\$350	3,597	35%	\$11.08	\$576	1.2
Morgan County	\$11.96	\$622	\$24,880	1.6	\$42,200	\$1,055	\$12,660	\$317	1,290	27%	\$8.74	\$454	1.4
Muhlenberg County	\$11.96	\$622	\$24,880	1.6	\$46,100	\$1,153	\$13,830	\$346	2,492	21%	\$9.23	\$480	1.3
Nelson County	\$13.31	\$692	\$27,680	1.8	\$56,200	\$1,405	\$16,860	\$422	4,217	25%	\$9.10	\$473	1.5
Nicholas County	\$11.96	\$622	\$24,880	1.6	\$49,400	\$1,235	\$14,820	\$371	758	26%	\$7.58	\$394	1.6
Ohio County	\$11.96	\$622	\$24,880	1.6	\$45,400	\$1,135	\$13,620	\$341	1,753	20%	\$7.92	\$412	1.5
Oldham County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	2,801	14%	\$7.14	\$371	2.2

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Kentucky

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Owen County	\$12.02	\$625	\$25,000	1.7	\$61,900	\$1,548	\$18,570	\$464	1,024	24%	\$8.45	\$440	1.4
Owsley County	\$11.96	\$622	\$24,880	1.6	\$30,800	\$770	\$9,240	\$231	417	24%	\$5.91	\$308	2.0
Pendleton County	\$15.13	\$787	\$31,480	2.1	\$70,700	\$1,768	\$21,210	\$530	1,294	24%	\$12.42	\$646	1.2
Perry County	\$11.96	\$622	\$24,880	1.6	\$41,900	\$1,048	\$12,570	\$314	3,103	28%	\$10.48	\$545	1.1
Pike County	\$13.90	\$723	\$28,920	1.9	\$45,900	\$1,148	\$13,770	\$344	7,515	29%	\$13.86	\$721	1.0
Powell County	\$11.96	\$622	\$24,880	1.6	\$40,000	\$1,000	\$12,000	\$300	1,386	30%	\$5.36	\$279	2.2
Pulaski County	\$12.46	\$648	\$25,920	1.7	\$45,500	\$1,138	\$13,650	\$341	7,737	30%	\$7.57	\$393	1.6
Robertson County	\$13.50	\$702	\$28,080	1.9	\$51,000	\$1,275	\$15,300	\$383	214	23%	\$7.45	\$388	1.8
Rockcastle County	\$11.96	\$622	\$24,880	1.6	\$40,400	\$1,010	\$12,120	\$303	1,490	22%	\$7.37	\$383	1.6
Rowan County	\$14.00	\$728	\$29,120	1.9	\$48,300	\$1,208	\$14,490	\$362	2,913	35%	\$6.48	\$337	2.2
Russell County	\$11.96	\$622	\$24,880	1.6	\$38,200	\$955	\$11,460	\$287	1,883	26%	\$8.42	\$438	1.4
Scott County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	5,149	28%	\$13.44	\$699	1.1
Shelby County	\$15.69	\$816	\$32,640	2.2	\$71,900	\$1,798	\$21,570	\$539	4,715	30%	\$11.08	\$576	1.4
Simpson County	\$13.83	\$719	\$28,760	1.9	\$48,600	\$1,215	\$14,580	\$365	2,308	35%	\$10.52	\$547	1.3
Spencer County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	1,001	16%	\$7.08	\$368	2.2
Taylor County	\$12.44	\$647	\$25,880	1.7	\$47,500	\$1,188	\$14,250	\$356	2,942	31%	\$8.18	\$425	1.5
Todd County	\$11.96	\$622	\$24,880	1.6	\$52,600	\$1,315	\$15,780	\$395	1,251	27%	\$7.40	\$385	1.6
Trigg County	\$15.33	\$797	\$31,880	2.1	\$57,300	\$1,433	\$17,190	\$430	1,193	20%	\$6.65	\$346	2.3
Trimble County	\$15.71	\$817	\$32,680	2.2	\$67,000	\$1,675	\$20,100	\$503	826	23%	\$14.14	\$735	1.1
Union County	\$11.96	\$622	\$24,880	1.6	\$46,300	\$1,158	\$13,890	\$347	1,620	29%	\$11.43	\$594	1.0
Warren County	\$13.94	\$725	\$29,000	1.9	\$60,200	\$1,505	\$18,060	\$452	18,691	42%	\$10.87	\$565	1.3
Washington County	\$12.33	\$641	\$25,640	1.7	\$49,900	\$1,248	\$14,970	\$374	864	19%	\$8.71	\$453	1.4
Wayne County	\$11.96	\$622	\$24,880	1.6	\$37,000	\$925	\$11,100	\$278	2,311	29%	\$7.81	\$406	1.5
Webster County	\$11.96	\$622	\$24,880	1.6	\$55,900	\$1,398	\$16,770	\$419	1,412	28%	\$17.94	\$933	0.7
Whitley County	\$12.77	\$664	\$26,560	1.8	\$38,400	\$960	\$11,520	\$288	4,110	32%	\$11.45	\$595	1.1
Wolfe County	\$11.96	\$622	\$24,880	1.6	\$31,200	\$780	\$9,360	\$234	865	31%	\$5.29	\$275	2.3
Woodford County	\$15.31	\$796	\$31,840	2.1	\$66,100	\$1,653	\$19,830	\$496	2,949	30%	\$9.93	\$516	1.5

1: BR = Bedroom

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

LOUISIANA

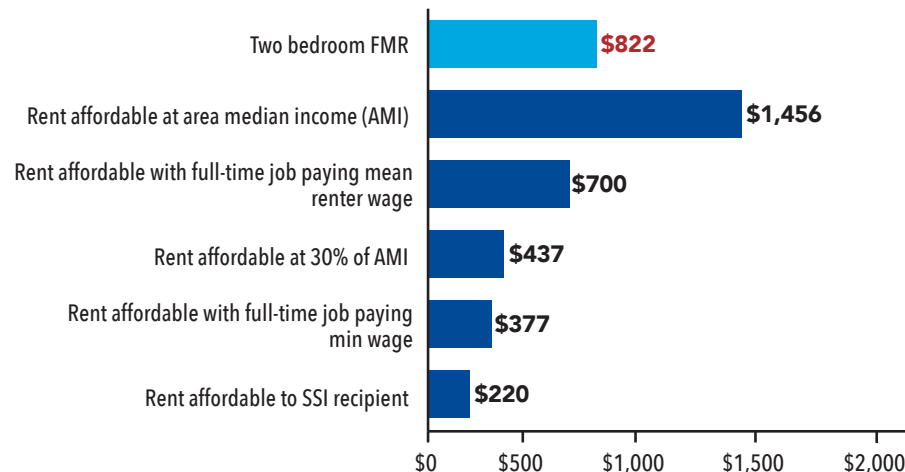
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$822**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,741** monthly or **\$32,891** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$15.81** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.46
2-Bedroom Housing Wage	\$15.81
Number of Renter Households	579,120
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE*
New Orleans-Metairie-Kenner HMFA	\$18.52
Lafayette Parish	\$16.87
St. Martin Parish	\$16.87
Vernon Parish	\$16.58
Lafourche Parish (tied with 1 other)	\$16.48



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

Louisiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Louisiana	\$15.81	\$822	\$32,891	2.2	\$58,254	\$1,456	\$17,476	\$437	579,120	34%	\$13.46	\$700	1.2
Combined Nonmetro Areas	\$12.04	\$626	\$25,044	1.7	\$47,338	\$1,183	\$14,201	\$355	89,993	32%	\$10.24	\$533	1.2
<u>Metropolitan Areas</u>													
Acadia Parish HMFA	\$11.19	\$582	\$23,280	1.5	\$47,400	\$1,185	\$14,220	\$356	6,951	31%	\$9.29	\$483	1.2
Alexandria MSA	\$13.96	\$726	\$29,040	1.9	\$52,400	\$1,310	\$15,720	\$393	18,433	34%	\$10.80	\$562	1.3
Baton Rouge HMFA	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	92,388	32%	\$13.40	\$697	1.2
Hammond MSA	\$15.06	\$783	\$31,320	2.1	\$54,500	\$1,363	\$16,350	\$409	14,438	32%	\$9.75	\$507	1.5
Houma-Thibodaux MSA	\$16.48	\$857	\$34,280	2.3	\$65,600	\$1,640	\$19,680	\$492	19,283	26%	\$17.78	\$925	0.9
Iberia Parish HMFA	\$13.62	\$708	\$28,320	1.9	\$49,100	\$1,228	\$14,730	\$368	7,962	30%	\$15.03	\$782	0.9
Iberville Parish HMFA	\$12.21	\$635	\$25,400	1.7	\$55,600	\$1,390	\$16,680	\$417	2,739	24%	\$17.23	\$896	0.7
Lafayette HMFA	\$16.87	\$877	\$35,080	2.3	\$72,600	\$1,815	\$21,780	\$545	34,969	33%	\$14.51	\$755	1.2
Lake Charles MSA	\$14.65	\$762	\$30,480	2.0	\$54,600	\$1,365	\$16,380	\$410	22,956	30%	\$13.24	\$688	1.1
Monroe, LA MSA	\$14.17	\$737	\$29,480	2.0	\$52,000	\$1,300	\$15,600	\$390	24,904	37%	\$9.90	\$515	1.4
New Orleans-Metairie HMFA	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	176,541	38%	\$15.05	\$783	1.2
Shreveport-Bossier City HMFA	\$15.75	\$819	\$32,760	2.2	\$59,500	\$1,488	\$17,850	\$446	56,115	36%	\$11.55	\$601	1.4
St. James Parish HMFA	\$11.13	\$579	\$23,160	1.5	\$65,300	\$1,633	\$19,590	\$490	1,575	20%	\$18.72	\$974	0.6
Vermilion Parish HMFA	\$12.19	\$634	\$25,360	1.7	\$55,500	\$1,388	\$16,650	\$416	5,301	25%	\$12.33	\$641	1.0
Webster Parish HMFA	\$11.25	\$585	\$23,400	1.6	\$45,600	\$1,140	\$13,680	\$342	4,572	29%	\$11.67	\$607	1.0
<u>Counties</u>													
Acadia Parish	\$11.19	\$582	\$23,280	1.5	\$47,400	\$1,185	\$14,220	\$356	6,951	31%	\$9.29	\$483	1.2
Allen Parish	\$11.13	\$579	\$23,160	1.5	\$49,600	\$1,240	\$14,880	\$372	2,211	27%	\$8.85	\$460	1.3
Ascension Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	7,834	20%	\$12.55	\$653	1.3
Assumption Parish	\$11.46	\$596	\$23,840	1.6	\$57,100	\$1,428	\$17,130	\$428	1,672	19%	\$11.88	\$618	1.0
Avoyelles Parish	\$11.13	\$579	\$23,160	1.5	\$41,400	\$1,035	\$12,420	\$311	4,534	30%	\$9.25	\$481	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Louisiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Beauregard Parish	\$11.13	\$579	\$23,160	1.5	\$60,900	\$1,523	\$18,270	\$457	3,028	23%	\$10.61	\$552	1.0
Bienville Parish	\$11.13	\$579	\$23,160	1.5	\$43,400	\$1,085	\$13,020	\$326	1,654	28%	\$8.56	\$445	1.3
Bossier Parish	\$15.75	\$819	\$32,760	2.2	\$59,500	\$1,488	\$17,850	\$446	15,793	34%	\$10.75	\$559	1.5
Caddo Parish	\$15.75	\$819	\$32,760	2.2	\$59,500	\$1,488	\$17,850	\$446	37,742	38%	\$11.92	\$620	1.3
Calcasieu Parish	\$14.65	\$762	\$30,480	2.0	\$54,600	\$1,365	\$16,380	\$410	22,698	30%	\$12.91	\$671	1.1
Caldwell Parish	\$11.13	\$579	\$23,160	1.5	\$48,600	\$1,215	\$14,580	\$365	1,060	28%	\$7.25	\$377	1.5
Cameron Parish	\$14.65	\$762	\$30,480	2.0	\$54,600	\$1,365	\$16,380	\$410	258	10%	\$17.86	\$929	0.8
Catahoula Parish	\$11.13	\$579	\$23,160	1.5	\$45,800	\$1,145	\$13,740	\$344	927	24%	\$8.10	\$421	1.4
Claiborne Parish	\$11.13	\$579	\$23,160	1.5	\$40,600	\$1,015	\$12,180	\$305	1,615	28%	\$9.69	\$504	1.1
Concordia Parish	\$11.13	\$579	\$23,160	1.5	\$39,100	\$978	\$11,730	\$293	3,035	39%	\$10.56	\$549	1.1
De Soto Parish	\$15.75	\$819	\$32,760	2.2	\$59,500	\$1,488	\$17,850	\$446	2,580	25%	\$10.32	\$537	1.5
East Baton Rouge Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	67,420	40%	\$13.82	\$719	1.2
East Carroll Parish	\$11.13	\$579	\$23,160	1.5	\$31,700	\$793	\$9,510	\$238	1,242	48%	\$9.24	\$481	1.2
East Feliciana Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	1,442	21%	\$8.82	\$459	1.8
Evangeline Parish	\$11.13	\$579	\$23,160	1.5	\$42,100	\$1,053	\$12,630	\$316	4,099	34%	\$8.52	\$443	1.3
Franklin Parish	\$11.13	\$579	\$23,160	1.5	\$41,200	\$1,030	\$12,360	\$309	2,270	29%	\$7.21	\$375	1.5
Grant Parish	\$13.96	\$726	\$29,040	1.9	\$52,400	\$1,310	\$15,720	\$393	1,712	24%	\$12.43	\$646	1.1
Iberia Parish	\$13.62	\$708	\$28,320	1.9	\$49,100	\$1,228	\$14,730	\$368	7,962	30%	\$15.03	\$782	0.9
Iberville Parish	\$12.21	\$635	\$25,400	1.7	\$55,600	\$1,390	\$16,680	\$417	2,739	24%	\$17.23	\$896	0.7
Jackson Parish	\$11.13	\$579	\$23,160	1.5	\$46,700	\$1,168	\$14,010	\$350	2,030	33%	\$10.23	\$532	1.1
Jefferson Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	62,889	37%	\$14.55	\$757	1.3
Jefferson Davis Parish	\$11.13	\$579	\$23,160	1.5	\$53,100	\$1,328	\$15,930	\$398	2,953	26%	\$9.51	\$494	1.2
Lafayette Parish	\$16.87	\$877	\$35,080	2.3	\$72,600	\$1,815	\$21,780	\$545	31,125	36%	\$14.53	\$755	1.2
Lafourche Parish	\$16.48	\$857	\$34,280	2.3	\$65,600	\$1,640	\$19,680	\$492	8,313	24%	\$16.46	\$856	1.0
La Salle Parish	\$11.13	\$579	\$23,160	1.5	\$57,100	\$1,428	\$17,130	\$428	1,023	18%	\$8.34	\$434	1.3
Lincoln Parish	\$13.13	\$683	\$27,320	1.8	\$52,600	\$1,315	\$15,780	\$395	7,896	46%	\$9.51	\$495	1.4
Livingston Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	9,189	20%	\$9.79	\$509	1.7
Madison Parish	\$11.13	\$579	\$23,160	1.5	\$33,900	\$848	\$10,170	\$254	1,813	45%	\$7.67	\$399	1.5
Morehouse Parish	\$11.13	\$579	\$23,160	1.5	\$40,600	\$1,015	\$12,180	\$305	3,665	35%	\$9.39	\$488	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Louisiana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Natchitoches Parish	\$12.52	\$651	\$26,040	1.7	\$49,200	\$1,230	\$14,760	\$369	5,625	39%	\$7.71	\$401	1.6
Orleans Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	79,931	53%	\$15.53	\$808	1.2
Ouachita Parish	\$14.17	\$737	\$29,480	2.0	\$52,000	\$1,300	\$15,600	\$390	23,101	40%	\$10.20	\$530	1.4
Plaquemines Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	2,580	29%	\$26.82	\$1,395	0.7
Pointe Coupee Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	2,001	23%	\$9.28	\$483	1.7
Rapides Parish	\$13.96	\$726	\$29,040	1.9	\$52,400	\$1,310	\$15,720	\$393	16,721	35%	\$10.73	\$558	1.3
Red River Parish	\$11.25	\$585	\$23,400	1.6	\$47,200	\$1,180	\$14,160	\$354	848	25%	\$10.04	\$522	1.1
Richland Parish	\$11.13	\$579	\$23,160	1.5	\$46,300	\$1,158	\$13,890	\$347	2,616	34%	\$9.04	\$470	1.2
Sabine Parish	\$11.13	\$579	\$23,160	1.5	\$48,100	\$1,203	\$14,430	\$361	2,069	23%	\$9.23	\$480	1.2
St. Bernard Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	4,232	30%	\$14.04	\$730	1.3
St. Charles Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	3,565	19%	\$18.09	\$941	1.0
St. Helena Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	721	17%	\$10.10	\$525	1.6
St. James Parish	\$11.13	\$579	\$23,160	1.5	\$65,300	\$1,633	\$19,590	\$490	1,575	20%	\$18.72	\$974	0.6
St. John the Baptist Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	3,590	23%	\$15.31	\$796	1.2
St. Landry Parish	\$11.54	\$600	\$24,000	1.6	\$45,000	\$1,125	\$13,500	\$338	9,110	30%	\$8.03	\$417	1.4
St. Martin Parish	\$16.87	\$877	\$35,080	2.3	\$72,600	\$1,815	\$21,780	\$545	3,844	20%	\$14.36	\$747	1.2
St. Mary Parish	\$12.27	\$638	\$25,520	1.7	\$50,000	\$1,250	\$15,000	\$375	6,286	31%	\$15.96	\$830	0.8
St. Tammany Parish	\$18.52	\$963	\$38,520	2.6	\$60,000	\$1,500	\$18,000	\$450	19,754	22%	\$12.22	\$635	1.5
Tangipahoa Parish	\$15.06	\$783	\$31,320	2.1	\$54,500	\$1,363	\$16,350	\$409	14,438	32%	\$9.75	\$507	1.5
Tensas Parish †	\$11.13	\$579	\$23,160	1.5	\$36,300	\$908	\$10,890	\$272	723	37%			
Terrebonne Parish	\$16.48	\$857	\$34,280	2.3	\$65,600	\$1,640	\$19,680	\$492	10,970	28%	\$18.64	\$969	0.9
Union Parish	\$14.17	\$737	\$29,480	2.0	\$52,000	\$1,300	\$15,600	\$390	1,803	21%	\$5.55	\$288	2.6
Vermilion Parish	\$12.19	\$634	\$25,360	1.7	\$55,500	\$1,388	\$16,650	\$416	5,301	25%	\$12.33	\$641	1.0
Vernon Parish	\$16.58	\$862	\$34,480	2.3	\$53,100	\$1,328	\$15,930	\$398	8,199	45%	\$14.10	\$733	1.2
Washington Parish	\$11.52	\$599	\$23,960	1.6	\$43,100	\$1,078	\$12,930	\$323	4,817	27%	\$9.36	\$487	1.2
Webster Parish	\$11.25	\$585	\$23,400	1.6	\$45,600	\$1,140	\$13,680	\$342	4,572	29%	\$11.67	\$607	1.0
West Baton Rouge Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	2,745	30%	\$16.28	\$847	1.0
West Carroll Parish	\$11.13	\$579	\$23,160	1.5	\$45,200	\$1,130	\$13,560	\$339	1,320	31%	\$8.37	\$435	1.3
West Feliciana Parish	\$16.19	\$842	\$33,680	2.2	\$64,900	\$1,623	\$19,470	\$487	1,036	26%	\$14.74	\$767	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Louisiana

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Winn Parish	\$11.13	\$579	\$23,160	1.5	\$46,400	\$1,160	\$13,920	\$348	1,653	31%	\$9.77	\$508	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

MAINE

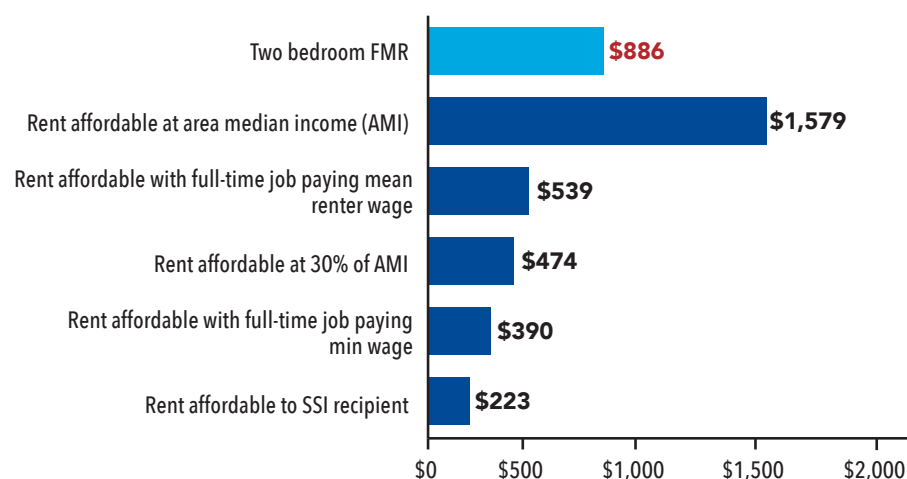
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$886**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,954** monthly or **\$35,453** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$17.04** PER HOUR

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$10.36
2-Bedroom Housing Wage	\$17.04
Number of Renter Households	157,971
Percent Renters	29%

MOST EXPENSIVE AREAS	HOUSING WAGE*
York-Kittery-South Berwick HMFA	\$23.00
Portland HMFA	\$21.33
York County HMFA	\$18.62
Cumberland County HMFA	\$18.50
Sagadahoc County HMFA	\$17.23



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

Maine

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Maine	\$17.04	\$886	\$35,453	2.3	\$63,145	\$1,579	\$18,944	\$474	157,971	29%	\$10.36	\$539	1.6
Combined Nonmetro Areas	\$14.19	\$738	\$29,518	1.9	\$55,292	\$1,382	\$16,588	\$415	58,282	25%	\$9.34	\$486	1.5
<u>Metropolitan Areas</u>													
Bangor HMFA	\$17.15	\$892	\$35,680	2.3	\$60,800	\$1,520	\$18,240	\$456	15,252	40%	\$9.61	\$499	1.8
Cumberland County HMFA	\$18.50	\$962	\$38,480	2.5	\$71,800	\$1,795	\$21,540	\$539	4,542	23%	\$11.98	\$623	1.5
Lewiston-Auburn MSA	\$14.94	\$777	\$31,080	2.0	\$56,800	\$1,420	\$17,040	\$426	15,930	36%	\$9.57	\$498	1.6
Penobscot County (part) HMFA	\$14.62	\$760	\$30,400	1.9	\$51,200	\$1,280	\$15,360	\$384	5,045	21%	\$9.61	\$499	1.5
Portland HMFA	\$21.33	\$1,109	\$44,360	2.8	\$76,800	\$1,920	\$23,040	\$576	35,822	33%	\$11.89	\$618	1.8
Sagadahoc County HMFA	\$17.23	\$896	\$35,840	2.3	\$71,400	\$1,785	\$21,420	\$536	3,582	24%	\$10.32	\$537	1.7
York County HMFA	\$18.62	\$968	\$38,720	2.5	\$69,500	\$1,738	\$20,850	\$521	15,164	29%	\$10.32	\$536	1.8
York-Kittery-South Berwick HMFA	\$23.00	\$1,196	\$47,840	3.1	\$84,200	\$2,105	\$25,260	\$632	4,352	24%	\$10.32	\$536	2.2
<u>Counties</u>													
Aroostook County	\$12.65	\$658	\$26,320	1.7	\$51,200	\$1,280	\$15,360	\$384	8,848	29%	\$8.23	\$428	1.5
Franklin County	\$12.90	\$671	\$26,840	1.7	\$51,600	\$1,290	\$15,480	\$387	2,605	22%	\$8.95	\$465	1.4
Hancock County	\$16.29	\$847	\$33,880	2.2	\$61,600	\$1,540	\$18,480	\$462	6,595	27%	\$9.71	\$505	1.7
Kennebec County	\$14.52	\$755	\$30,200	1.9	\$59,200	\$1,480	\$17,760	\$444	15,248	30%	\$9.66	\$503	1.5
Knox County	\$16.98	\$883	\$35,320	2.3	\$62,200	\$1,555	\$18,660	\$467	3,745	22%	\$10.40	\$541	1.6
Lincoln County	\$16.04	\$834	\$33,360	2.1	\$61,000	\$1,525	\$18,300	\$458	2,790	19%	\$10.27	\$534	1.6
Oxford County	\$12.65	\$658	\$26,320	1.7	\$51,200	\$1,280	\$15,360	\$384	4,892	22%	\$7.90	\$411	1.6
Piscataquis County	\$12.65	\$658	\$26,320	1.7	\$47,100	\$1,178	\$14,130	\$353	1,770	23%	\$8.12	\$422	1.6
Somerset County	\$13.62	\$708	\$28,320	1.8	\$51,400	\$1,285	\$15,420	\$386	4,692	22%	\$10.20	\$530	1.3
Waldo County	\$14.38	\$748	\$29,920	1.9	\$54,000	\$1,350	\$16,200	\$405	3,690	22%	\$9.35	\$486	1.5
Washington County	\$12.65	\$658	\$26,320	1.7	\$46,300	\$1,158	\$13,890	\$347	3,407	24%	\$8.66	\$451	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

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, Chebeague Island 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

MARYLAND

STATE
RANKING

5*

In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,380**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,599** monthly or **\$55,183** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$26.53** PER HOUR

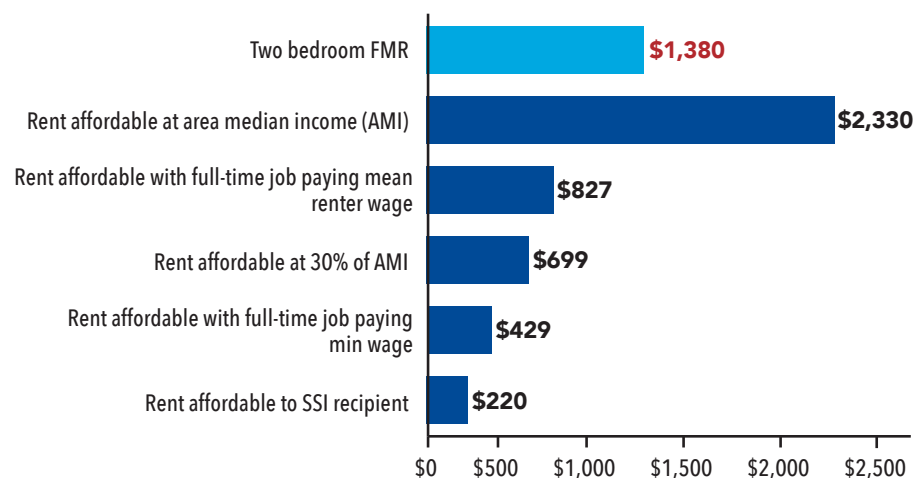
STATE FACTS

Minimum Wage	\$8.25
Average Renter Wage	\$15.91
2-Bedroom Housing Wage	\$26.53
Number of Renter Households	710,103
Percent Renters	33%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Calvert County	\$31.21
Charles County	\$31.21
Frederick County	\$31.21
Montgomery County	\$31.21
Prince George's County	\$31.21



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

3.2

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

Maryland

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Maryland	\$26.53	\$1,380	\$55,183	3.2	\$93,193	\$2,330	\$27,958	\$699	710,103	33%	\$15.91	\$827	1.7
Combined Nonmetro Areas	\$16.86	\$877	\$35,062	2.0	\$67,259	\$1,681	\$20,178	\$504	17,812	29%	\$9.78	\$508	1.7
<u>Metropolitan Areas</u>													
Baltimore-Columbia-Towson MSA *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	346,458	34%	\$16.51	\$859	1.5
California-Lexington Park MSA	\$22.21	\$1,155	\$46,200	2.7	\$97,000	\$2,425	\$29,100	\$728	10,412	27%	\$16.43	\$854	1.4
Cumberland MSA	\$12.65	\$658	\$26,320	1.5	\$55,100	\$1,378	\$16,530	\$413	8,721	31%	\$8.45	\$440	1.5
Hagerstown HMFA	\$17.27	\$898	\$35,920	2.1	\$69,900	\$1,748	\$20,970	\$524	19,840	36%	\$11.14	\$579	1.6
Philadelphia-Camden-Wilmington MSA *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	9,760	27%	\$11.68	\$607	2.0
Salisbury HMFA	\$18.38	\$956	\$38,240	2.2	\$62,000	\$1,550	\$18,600	\$465	13,460	37%	\$11.65	\$606	1.6
Somerset County HMFA	\$13.83	\$719	\$28,760	1.7	\$54,800	\$1,370	\$16,440	\$411	3,006	35%	\$10.96	\$570	1.3
Washington-Arlington-Alexandria HMFA *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	275,880	33%	\$16.67	\$867	1.9
Worcester County HMFA	\$16.79	\$873	\$34,920	2.0	\$70,700	\$1,768	\$21,210	\$530	4,754	23%	\$7.61	\$396	2.2
<u>Counties</u>													
Allegany County	\$12.65	\$658	\$26,320	1.5	\$55,100	\$1,378	\$16,530	\$413	8,721	31%	\$8.45	\$440	1.5
Anne Arundel County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	51,888	26%	\$16.97	\$883	1.5
Baltimore County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	105,805	34%	\$15.86	\$825	1.6
Calvert County *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	5,832	19%	\$11.27	\$586	2.8
Caroline County	\$16.06	\$835	\$33,400	1.9	\$68,200	\$1,705	\$20,460	\$512	3,459	29%	\$10.12	\$526	1.6
Carroll County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	10,509	18%	\$9.22	\$479	2.7
Cecil County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	9,760	27%	\$11.68	\$607	2.0
Charles County *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	11,529	22%	\$9.77	\$508	3.2
Dorchester County	\$15.65	\$814	\$32,560	1.9	\$59,400	\$1,485	\$17,820	\$446	4,583	34%	\$9.93	\$516	1.6
Frederick County *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	22,362	26%	\$13.19	\$686	2.4
Garrett County	\$13.23	\$688	\$27,520	1.6	\$57,800	\$1,445	\$17,340	\$434	2,867	24%	\$7.72	\$401	1.7
Harford County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	19,029	21%	\$10.90	\$567	2.3

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, 2016)

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 2016 Area Median Income

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

Maryland

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Howard County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	28,752	27%	\$17.38	\$904	1.4
Kent County	\$16.60	\$863	\$34,520	2.0	\$74,300	\$1,858	\$22,290	\$557	2,065	28%	\$9.71	\$505	1.7
Montgomery County *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	120,982	33%	\$19.08	\$992	1.6
Prince George's County *	\$31.21	\$1,623	\$64,920	3.8	\$108,600	\$2,715	\$32,580	\$815	115,175	38%	\$15.34	\$797	2.0
Queen Anne's County *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	2,670	15%	\$8.34	\$434	3.0
St. Mary's County	\$22.21	\$1,155	\$46,200	2.7	\$97,000	\$2,425	\$29,100	\$728	10,412	27%	\$16.43	\$854	1.4
Somerset County	\$13.83	\$719	\$28,760	1.7	\$54,800	\$1,370	\$16,440	\$411	3,006	35%	\$10.96	\$570	1.3
Talbot County	\$20.83	\$1,083	\$43,320	2.5	\$76,800	\$1,920	\$23,040	\$576	4,838	30%	\$10.79	\$561	1.9
Washington County	\$17.27	\$898	\$35,920	2.1	\$69,900	\$1,748	\$20,970	\$524	19,840	36%	\$11.14	\$579	1.6
Wicomico County	\$18.38	\$956	\$38,240	2.2	\$62,000	\$1,550	\$18,600	\$465	13,460	37%	\$11.65	\$606	1.6
Worcester County	\$16.79	\$873	\$34,920	2.0	\$70,700	\$1,768	\$21,210	\$530	4,754	23%	\$7.61	\$396	2.2
Baltimore city *	\$24.96	\$1,298	\$51,920	3.0	\$86,700	\$2,168	\$26,010	\$650	127,805	53%	\$19.57	\$1,018	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, 2016)

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 2016 Area Median Income

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

MASSACHUSETTS

STATE
RANKING

7*

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,347**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,491** monthly or **\$53,886** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$25.91** PER HOUR

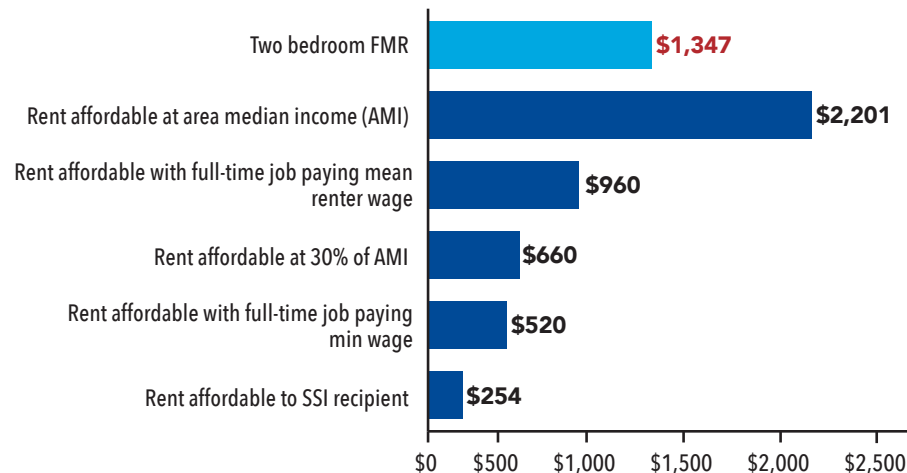
STATE FACTS

Minimum Wage	\$10.00
Average Renter Wage	\$18.47
2-Bedroom Housing Wage	\$25.91
Number of Renter Households	957,547
Percent Renters	38%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Boston-Cambridge-Quincy HMFA	\$30.13
Barnstable Town MSA	\$28.02
Easton-Raynham HMFA	\$25.08
Lowell HMFA	\$23.33
Brockton HMFA	\$23.06



104

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

Massachusetts

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Massachusetts	\$25.91	\$1,347	\$53,886	2.6	\$88,037	\$2,201	\$26,411	\$660	957,547	38%	\$18.47	\$960	1.4
Combined Nonmetro Areas	\$27.41	\$1,425	\$57,013	2.7	\$88,774	\$2,219	\$26,632	\$666	2,711	28%	\$16.27	\$846	1.7
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$28.02	\$1,457	\$58,280	2.8	\$77,100	\$1,928	\$23,130	\$578	20,126	21%	\$10.56	\$549	2.7
Berkshire County HMFA	\$17.96	\$934	\$37,360	1.8	\$71,600	\$1,790	\$21,480	\$537	5,587	29%	\$10.78	\$561	1.7
Boston-Cambridge-Quincy HMFA	\$30.13	\$1,567	\$62,680	3.0	\$98,100	\$2,453	\$29,430	\$736	537,350	41%	\$22.23	\$1,156	1.4
Brockton HMFA	\$23.06	\$1,199	\$47,960	2.3	\$87,100	\$2,178	\$26,130	\$653	25,041	29%	\$10.72	\$558	2.1
Eastern Worcester County HMFA	\$21.02	\$1,093	\$43,720	2.1	\$111,300	\$2,783	\$33,390	\$835	7,133	22%	\$12.33	\$641	1.7
Easton-Raynham HMFA	\$25.08	\$1,304	\$52,160	2.5	\$111,700	\$2,793	\$33,510	\$838	2,439	20%	\$11.47	\$597	2.2
Fitchburg-Leominster HMFA	\$19.12	\$994	\$39,760	1.9	\$66,700	\$1,668	\$20,010	\$500	21,110	38%	\$12.33	\$641	1.6
Franklin County HMFA	\$17.67	\$919	\$36,760	1.8	\$71,800	\$1,795	\$21,540	\$539	8,756	30%	\$10.69	\$556	1.7
Lawrence HMFA	\$22.56	\$1,173	\$46,920	2.3	\$84,100	\$2,103	\$25,230	\$631	39,776	39%	\$13.27	\$690	1.7
Lowell HMFA	\$23.33	\$1,213	\$48,520	2.3	\$88,700	\$2,218	\$26,610	\$665	33,226	30%	\$22.58	\$1,174	1.0
New Bedford HMFA	\$16.62	\$864	\$34,560	1.7	\$56,100	\$1,403	\$16,830	\$421	27,738	43%	\$11.47	\$597	1.4
Pittsfield HMFA	\$16.19	\$842	\$33,680	1.6	\$67,600	\$1,690	\$20,280	\$507	11,829	33%	\$10.78	\$561	1.5
Providence-Fall River HMFA	\$18.69	\$972	\$38,880	1.9	\$72,800	\$1,820	\$21,840	\$546	37,321	40%	\$11.47	\$597	1.6
Springfield HMFA	\$19.25	\$1,001	\$40,040	1.9	\$68,222	\$1,706	\$20,467	\$512	89,363	38%	\$10.37	\$539	1.9
Taunton-Mansfield-Norton HMFA	\$20.65	\$1,074	\$42,960	2.1	\$89,000	\$2,225	\$26,700	\$668	11,635	28%	\$11.47	\$597	1.8
Western Worcester County HMFA	\$15.29	\$795	\$31,800	1.5	\$73,000	\$1,825	\$21,900	\$548	2,824	25%	\$12.33	\$641	1.2
Worcester HMFA	\$20.42	\$1,062	\$42,480	2.0	\$79,700	\$1,993	\$23,910	\$598	73,582	37%	\$12.33	\$641	1.7
<u>Counties</u>													
Dukes County	\$25.88	\$1,346	\$53,840	2.6	\$84,600	\$2,115	\$25,380	\$635	1,287	22%	\$15.30	\$796	1.7
Nantucket County	\$28.79	\$1,497	\$59,880	2.9	\$94,900	\$2,373	\$28,470	\$712	1,424	36%	\$17.35	\$902	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Massachusetts

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Massachusetts	\$25.91	\$1,347	\$53,886	2.6	\$88,037	\$2,201	\$26,411	\$660	957,547	38%	\$18.47	\$960	1.4
Combined Nonmetro Areas	\$27.41	\$1,425	\$57,013	2.7	\$88,774	\$2,219	\$26,632	\$666	2,711	28%	\$16.27	\$846	1.7
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$28.02	\$1,457	\$58,280	2.8	\$77,100	\$1,928	\$23,130	\$578	20,126	21%	\$10.56	\$549	2.7
Berkshire County HMFA	\$17.96	\$934	\$37,360	1.8	\$71,600	\$1,790	\$21,480	\$537	5,587	29%	\$10.78	\$561	1.7
Boston-Cambridge-Quincy HMFA	\$30.13	\$1,567	\$62,680	3.0	\$98,100	\$2,453	\$29,430	\$736	537,350	41%	\$22.23	\$1,156	1.4
Brockton HMFA	\$23.06	\$1,199	\$47,960	2.3	\$87,100	\$2,178	\$26,130	\$653	25,041	29%	\$10.72	\$558	2.1
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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

MICHIGAN

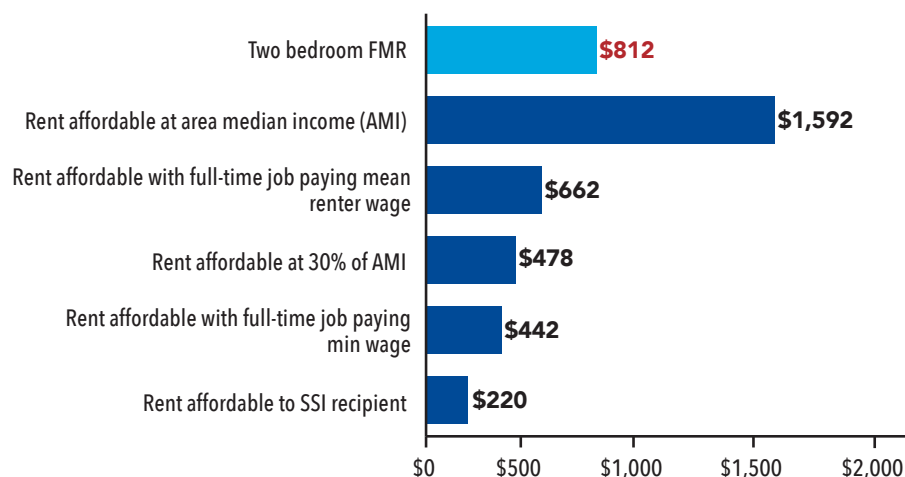
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$812**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,708** monthly or **\$32,494** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$15.62** PER HOUR

STATE FACTS	
Minimum Wage	\$8.50
Average Renter Wage	\$12.72
2-Bedroom Housing Wage	\$15.62
Number of Renter Households	1,089,868
Percent Renters	28%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Washtenaw County	\$19.60
Grand Traverse County	\$16.88
Livingston County	\$16.62
Lapeer County	\$16.60
Macomb County (tied with 3 others)	\$16.60



74
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

Michigan

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Michigan	\$15.62	\$812	\$32,494	1.8	\$63,683	\$1,592	\$19,105	\$478	1,089,868	28%	\$12.72	\$662	1.2
Combined Nonmetro Areas	\$13.32	\$693	\$27,705	1.6	\$53,523	\$1,338	\$16,057	\$401	156,543	22%	\$9.28	\$482	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$19.60	\$1,019	\$40,760	2.3	\$91,600	\$2,290	\$27,480	\$687	53,729	39%	\$13.62	\$708	1.4
Barry County HMFA	\$13.15	\$684	\$27,360	1.5	\$64,700	\$1,618	\$19,410	\$485	4,100	18%	\$10.09	\$524	1.3
Battle Creek MSA	\$13.81	\$718	\$28,720	1.6	\$55,500	\$1,388	\$16,650	\$416	15,934	30%	\$13.66	\$710	1.0
Bay City MSA	\$13.21	\$687	\$27,480	1.6	\$55,300	\$1,383	\$16,590	\$415	9,567	22%	\$8.81	\$458	1.5
Cass County HMFA	\$13.96	\$726	\$29,040	1.6	\$56,500	\$1,413	\$16,950	\$424	3,343	17%	\$10.43	\$542	1.3
Detroit-Warren-Livonia HMFA	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	490,644	31%	\$14.74	\$766	1.1
Flint MSA	\$14.19	\$738	\$29,520	1.7	\$52,200	\$1,305	\$15,660	\$392	50,795	31%	\$10.36	\$539	1.4
Grand Rapids-Wyoming HMFA	\$14.92	\$776	\$31,040	1.8	\$66,800	\$1,670	\$20,040	\$501	71,189	31%	\$12.19	\$634	1.2
Holland-Grand Haven HMFA	\$14.40	\$749	\$29,960	1.7	\$69,300	\$1,733	\$20,790	\$520	21,232	22%	\$11.06	\$575	1.3
Jackson MSA	\$14.46	\$752	\$30,080	1.7	\$58,900	\$1,473	\$17,670	\$442	16,569	27%	\$10.79	\$561	1.3
Kalamazoo-Portage MSA	\$14.79	\$769	\$30,760	1.7	\$63,100	\$1,578	\$18,930	\$473	42,055	33%	\$11.62	\$604	1.3
Lansing-East Lansing MSA	\$16.31	\$848	\$33,920	1.9	\$65,600	\$1,640	\$19,680	\$492	63,970	35%	\$11.34	\$590	1.4
Livingston County HMFA	\$16.62	\$864	\$34,560	2.0	\$84,800	\$2,120	\$25,440	\$636	10,423	15%	\$10.27	\$534	1.6
Midland MSA	\$14.96	\$778	\$31,120	1.8	\$68,300	\$1,708	\$20,490	\$512	8,391	25%	\$14.48	\$753	1.0
Monroe, MI MSA	\$15.54	\$808	\$32,320	1.8	\$69,200	\$1,730	\$20,760	\$519	12,146	21%	\$12.32	\$641	1.3
Montcalm County HMFA	\$12.65	\$658	\$26,320	1.5	\$48,700	\$1,218	\$14,610	\$365	4,808	21%	\$10.09	\$525	1.3
Muskegon MSA	\$14.62	\$760	\$30,400	1.7	\$52,200	\$1,305	\$15,660	\$392	16,408	25%	\$9.28	\$482	1.6
Niles-Benton Harbor MSA	\$13.52	\$703	\$28,120	1.6	\$59,100	\$1,478	\$17,730	\$443	16,923	28%	\$10.96	\$570	1.2
Saginaw MSA	\$13.63	\$709	\$28,360	1.6	\$55,600	\$1,390	\$16,680	\$417	21,099	27%	\$10.44	\$543	1.3
<u>Counties</u>													
Alcona County	\$12.65	\$658	\$26,320	1.5	\$46,600	\$1,165	\$13,980	\$350	570	11%	\$8.12	\$422	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Michigan

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Alger County	\$12.65	\$658	\$26,320	1.5	\$47,300	\$1,183	\$14,190	\$355	523	14%	\$9.42	\$490	1.3
Allegan County	\$14.02	\$729	\$29,160	1.6	\$63,600	\$1,590	\$19,080	\$477	7,634	18%	\$12.06	\$627	1.2
Alpena County	\$12.65	\$658	\$26,320	1.5	\$49,600	\$1,240	\$14,880	\$372	2,900	23%	\$8.11	\$422	1.6
Antrim County	\$12.88	\$670	\$26,800	1.5	\$54,500	\$1,363	\$16,350	\$409	1,370	14%	\$6.94	\$361	1.9
Arenac County	\$12.65	\$658	\$26,320	1.5	\$46,700	\$1,168	\$14,010	\$350	1,053	16%	\$6.93	\$360	1.8
Baraga County	\$12.65	\$658	\$26,320	1.5	\$53,100	\$1,328	\$15,930	\$398	517	17%	\$7.64	\$397	1.7
Barry County	\$13.15	\$684	\$27,360	1.5	\$64,700	\$1,618	\$19,410	\$485	4,100	18%	\$10.09	\$524	1.3
Bay County	\$13.21	\$687	\$27,480	1.6	\$55,300	\$1,383	\$16,590	\$415	9,567	22%	\$8.81	\$458	1.5
Benzie County	\$13.63	\$709	\$28,360	1.6	\$56,400	\$1,410	\$16,920	\$423	1,138	15%	\$8.98	\$467	1.5
Berrien County	\$13.52	\$703	\$28,120	1.6	\$59,100	\$1,478	\$17,730	\$443	16,923	28%	\$10.96	\$570	1.2
Branch County	\$12.92	\$672	\$26,880	1.5	\$52,000	\$1,300	\$15,600	\$390	3,534	22%	\$9.57	\$498	1.4
Calhoun County	\$13.81	\$718	\$28,720	1.6	\$55,500	\$1,388	\$16,650	\$416	15,934	30%	\$13.66	\$710	1.0
Cass County	\$13.96	\$726	\$29,040	1.6	\$56,500	\$1,413	\$16,950	\$424	3,343	17%	\$10.43	\$542	1.3
Charlevoix County	\$13.13	\$683	\$27,320	1.5	\$57,700	\$1,443	\$17,310	\$433	1,973	19%	\$10.24	\$533	1.3
Cheboygan County	\$12.65	\$658	\$26,320	1.5	\$47,200	\$1,180	\$14,160	\$354	2,055	18%	\$7.03	\$366	1.8
Chippewa County	\$12.94	\$673	\$26,920	1.5	\$56,000	\$1,400	\$16,800	\$420	4,268	30%	\$6.85	\$356	1.9
Clare County	\$12.65	\$658	\$26,320	1.5	\$41,400	\$1,035	\$12,420	\$311	2,623	20%	\$8.20	\$427	1.5
Clinton County	\$16.31	\$848	\$33,920	1.9	\$65,600	\$1,640	\$19,680	\$492	5,700	20%	\$9.65	\$502	1.7
Crawford County	\$12.96	\$674	\$26,960	1.5	\$51,400	\$1,285	\$15,420	\$386	1,043	18%	\$9.96	\$518	1.3
Delta County	\$12.65	\$658	\$26,320	1.5	\$54,900	\$1,373	\$16,470	\$412	3,355	21%	\$7.23	\$376	1.8
Dickinson County	\$12.65	\$658	\$26,320	1.5	\$54,700	\$1,368	\$16,410	\$410	2,014	18%	\$11.58	\$602	1.1
Eaton County	\$16.31	\$848	\$33,920	1.9	\$65,600	\$1,640	\$19,680	\$492	12,425	29%	\$10.76	\$560	1.5
Emmet County	\$14.81	\$770	\$30,800	1.7	\$63,300	\$1,583	\$18,990	\$475	3,174	23%	\$8.54	\$444	1.7
Genesee County	\$14.19	\$738	\$29,520	1.7	\$52,200	\$1,305	\$15,660	\$392	50,795	31%	\$10.36	\$539	1.4
Gladwin County	\$12.65	\$658	\$26,320	1.5	\$46,800	\$1,170	\$14,040	\$351	1,676	15%	\$7.94	\$413	1.6
Gogebic County	\$12.65	\$658	\$26,320	1.5	\$47,800	\$1,195	\$14,340	\$359	1,651	24%	\$8.68	\$451	1.5
Grand Traverse County	\$16.88	\$878	\$35,120	2.0	\$61,600	\$1,540	\$18,480	\$462	8,460	24%	\$11.08	\$576	1.5
Gratiot County	\$12.65	\$658	\$26,320	1.5	\$52,200	\$1,305	\$15,660	\$392	3,764	26%	\$8.68	\$451	1.5
Hillsdale County	\$12.65	\$658	\$26,320	1.5	\$51,300	\$1,283	\$15,390	\$385	3,915	22%	\$10.64	\$553	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Michigan

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Houghton County	\$12.65	\$658	\$26,320	1.5	\$53,800	\$1,345	\$16,140	\$404	4,308	31%	\$7.66	\$398	1.7
Huron County	\$12.65	\$658	\$26,320	1.5	\$52,300	\$1,308	\$15,690	\$392	2,607	19%	\$9.03	\$469	1.4
Ingham County	\$16.31	\$848	\$33,920	1.9	\$65,600	\$1,640	\$19,680	\$492	45,845	42%	\$11.71	\$609	1.4
Ionia County	\$13.38	\$696	\$27,840	1.6	\$56,300	\$1,408	\$16,890	\$422	4,773	22%	\$6.37	\$331	2.1
Iosco County	\$12.65	\$658	\$26,320	1.5	\$46,500	\$1,163	\$13,950	\$349	2,239	20%	\$9.53	\$496	1.3
Iron County	\$12.65	\$658	\$26,320	1.5	\$47,700	\$1,193	\$14,310	\$358	819	15%	\$8.15	\$424	1.6
Isabella County	\$13.50	\$702	\$28,080	1.6	\$52,000	\$1,300	\$15,600	\$390	10,091	41%	\$8.02	\$417	1.7
Jackson County	\$14.46	\$752	\$30,080	1.7	\$58,900	\$1,473	\$17,670	\$442	16,569	27%	\$10.79	\$561	1.3
Kalamazoo County	\$14.79	\$769	\$30,760	1.7	\$63,100	\$1,578	\$18,930	\$473	35,895	36%	\$12.04	\$626	1.2
Kalkaska County	\$13.06	\$679	\$27,160	1.5	\$49,400	\$1,235	\$14,820	\$371	1,368	19%	\$13.95	\$725	0.9
Kent County	\$14.92	\$776	\$31,040	1.8	\$66,800	\$1,670	\$20,040	\$501	71,189	31%	\$12.19	\$634	1.2
Keweenaw County	\$12.65	\$658	\$26,320	1.5	\$51,600	\$1,290	\$15,480	\$387	115	11%	\$6.10	\$317	2.1
Lake County	\$12.65	\$658	\$26,320	1.5	\$38,700	\$968	\$11,610	\$290	833	19%	\$6.01	\$313	2.1
Lapeer County	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	5,484	17%	\$8.48	\$441	2.0
Leelanau County	\$15.42	\$802	\$32,080	1.8	\$68,300	\$1,708	\$20,490	\$512	1,331	15%	\$9.71	\$505	1.6
Lenawee County	\$13.71	\$713	\$28,520	1.6	\$59,900	\$1,498	\$17,970	\$449	8,618	23%	\$9.83	\$511	1.4
Livingston County	\$16.62	\$864	\$34,560	2.0	\$84,800	\$2,120	\$25,440	\$636	10,423	15%	\$10.27	\$534	1.6
Luce County	\$12.65	\$658	\$26,320	1.5	\$47,200	\$1,180	\$14,160	\$354	608	26%	\$9.06	\$471	1.4
Mackinac County	\$12.65	\$658	\$26,320	1.5	\$48,800	\$1,220	\$14,640	\$366	1,194	24%	\$9.70	\$504	1.3
Macomb County	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	86,223	26%	\$13.92	\$724	1.2
Manistee County	\$12.65	\$658	\$26,320	1.5	\$51,000	\$1,275	\$15,300	\$383	2,179	21%	\$9.86	\$513	1.3
Marquette County	\$13.88	\$722	\$28,880	1.6	\$60,700	\$1,518	\$18,210	\$455	8,154	31%	\$8.49	\$442	1.6
Mason County	\$12.65	\$658	\$26,320	1.5	\$52,100	\$1,303	\$15,630	\$391	3,031	25%	\$9.69	\$504	1.3
Mecosta County	\$12.65	\$658	\$26,320	1.5	\$51,700	\$1,293	\$15,510	\$388	4,061	26%	\$8.21	\$427	1.5
Menominee County	\$12.65	\$658	\$26,320	1.5	\$50,900	\$1,273	\$15,270	\$382	2,046	19%	\$8.39	\$436	1.5
Midland County	\$14.96	\$778	\$31,120	1.8	\$68,300	\$1,708	\$20,490	\$512	8,391	25%	\$14.48	\$753	1.0
Missaukee County	\$12.65	\$658	\$26,320	1.5	\$48,700	\$1,218	\$14,610	\$365	1,094	18%	\$8.38	\$436	1.5
Monroe County	\$15.54	\$808	\$32,320	1.8	\$69,200	\$1,730	\$20,760	\$519	12,146	21%	\$12.32	\$641	1.3
Montcalm County	\$12.65	\$658	\$26,320	1.5	\$48,700	\$1,218	\$14,610	\$365	4,808	21%	\$10.09	\$525	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Michigan

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Montmorency County	\$13.04	\$678	\$27,120	1.5	\$43,800	\$1,095	\$13,140	\$329	503	13%	\$7.39	\$384	1.8
Muskegon County	\$14.62	\$760	\$30,400	1.7	\$52,200	\$1,305	\$15,660	\$392	16,408	25%	\$9.28	\$482	1.6
Newaygo County	\$12.65	\$658	\$26,320	1.5	\$51,500	\$1,288	\$15,450	\$386	3,076	17%	\$9.06	\$471	1.4
Oakland County	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	142,706	29%	\$15.74	\$818	1.1
Oceana County	\$12.65	\$658	\$26,320	1.5	\$48,700	\$1,218	\$14,610	\$365	1,889	20%	\$8.40	\$437	1.5
Ogemaw County	\$12.83	\$667	\$26,680	1.5	\$43,200	\$1,080	\$12,960	\$324	1,669	18%	\$6.78	\$352	1.9
Ontonagon County	\$12.65	\$658	\$26,320	1.5	\$46,200	\$1,155	\$13,860	\$347	412	13%	\$5.03	\$262	2.5
Osceola County	\$12.65	\$658	\$26,320	1.5	\$47,000	\$1,175	\$14,100	\$353	1,866	21%	\$10.52	\$547	1.2
Oscoda County	\$13.44	\$699	\$27,960	1.6	\$41,600	\$1,040	\$12,480	\$312	578	15%	\$6.25	\$325	2.2
Otsego County	\$13.08	\$680	\$27,200	1.5	\$58,300	\$1,458	\$17,490	\$437	2,082	21%	\$9.04	\$470	1.4
Ottawa County	\$14.40	\$749	\$29,960	1.7	\$69,300	\$1,733	\$20,790	\$520	21,232	22%	\$11.06	\$575	1.3
Presque Isle County	\$12.65	\$658	\$26,320	1.5	\$47,800	\$1,195	\$14,340	\$359	778	13%	\$10.39	\$540	1.2
Roscommon County	\$12.65	\$658	\$26,320	1.5	\$41,800	\$1,045	\$12,540	\$314	2,307	20%	\$7.19	\$374	1.8
Saginaw County	\$13.63	\$709	\$28,360	1.6	\$55,600	\$1,390	\$16,680	\$417	21,099	27%	\$10.44	\$543	1.3
St. Clair County	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	15,096	24%	\$9.82	\$511	1.7
St. Joseph County	\$12.90	\$671	\$26,840	1.5	\$53,500	\$1,338	\$16,050	\$401	5,601	25%	\$10.44	\$543	1.2
Sanilac County	\$12.65	\$658	\$26,320	1.5	\$52,000	\$1,300	\$15,600	\$390	3,139	19%	\$8.70	\$452	1.5
Schoolcraft County	\$12.65	\$658	\$26,320	1.5	\$48,800	\$1,220	\$14,640	\$366	623	18%	\$7.15	\$372	1.8
Shiawassee County	\$13.21	\$687	\$27,480	1.6	\$52,800	\$1,320	\$15,840	\$396	6,408	23%	\$8.56	\$445	1.5
Tuscola County	\$12.65	\$658	\$26,320	1.5	\$52,700	\$1,318	\$15,810	\$395	3,876	18%	\$10.01	\$520	1.3
Van Buren County	\$14.79	\$769	\$30,760	1.7	\$63,100	\$1,578	\$18,930	\$473	6,160	22%	\$9.06	\$471	1.6
Washtenaw County	\$19.60	\$1,019	\$40,760	2.3	\$91,600	\$2,290	\$27,480	\$687	53,729	39%	\$13.62	\$708	1.4
Wayne County	\$16.60	\$863	\$34,520	2.0	\$66,900	\$1,673	\$20,070	\$502	241,135	36%	\$14.52	\$755	1.1
Wexford County	\$14.00	\$728	\$29,120	1.6	\$50,100	\$1,253	\$15,030	\$376	3,057	24%	\$10.36	\$539	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

MINNESOTA

In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$924**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,078** monthly or **\$36,941** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

22*

 **\$17.76** PER HOUR

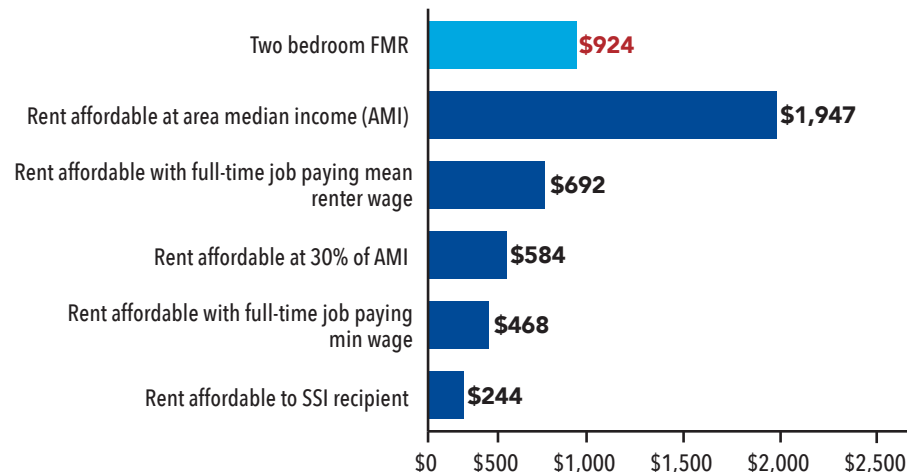
STATE FACTS

Minimum Wage	\$9.00
Average Renter Wage	\$13.32
2-Bedroom Housing Wage	\$17.76
Number of Renter Households	590,136
Percent Renters	28%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Minneapolis-St. Paul-Bloomington HFMA	\$19.75
Rice County	\$17.48
Dodge County	\$17.46
Olmsted County	\$17.46
Lake County	\$16.10



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

Minnesota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Minnesota	\$17.76	\$924	\$36,941	2.0	\$77,878	\$1,947	\$23,364	\$584	590,136	28%	\$13.32	\$692	1.3
Combined Nonmetro Areas	\$13.68	\$711	\$28,451	1.5	\$63,035	\$1,576	\$18,911	\$473	118,240	23%	\$8.87	\$461	1.5
<u>Metropolitan Areas</u>													
Duluth MSA	\$14.52	\$755	\$30,200	1.6	\$62,700	\$1,568	\$18,810	\$470	27,673	28%	\$9.22	\$479	1.6
Fargo MSA	\$14.83	\$771	\$30,840	1.6	\$73,200	\$1,830	\$21,960	\$549	6,888	31%	\$7.06	\$367	2.1
Fillmore County HMFA	\$12.65	\$658	\$26,320	1.4	\$66,100	\$1,653	\$19,830	\$496	1,776	21%	\$7.27	\$378	1.7
Grand Forks MSA	\$16.02	\$833	\$33,320	1.8	\$69,400	\$1,735	\$20,820	\$521	3,587	28%	\$7.48	\$389	2.1
La Crosse-Onalaska MSA	\$15.92	\$828	\$33,120	1.8	\$67,700	\$1,693	\$20,310	\$508	1,548	20%	\$6.20	\$323	2.6
Le Sueur County HMFA	\$13.65	\$710	\$28,400	1.5	\$72,300	\$1,808	\$21,690	\$542	2,042	19%	\$10.86	\$565	1.3
Mankato-North Mankato MSA	\$15.67	\$815	\$32,600	1.7	\$76,700	\$1,918	\$23,010	\$575	11,783	32%	\$9.12	\$474	1.7
Mille Lacs County HMFA	\$15.29	\$795	\$31,800	1.7	\$59,400	\$1,485	\$17,820	\$446	2,703	26%	\$8.04	\$418	1.9
Minneapolis-St. Paul-Bloomington HMFA	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	373,933	30%	\$15.26	\$794	1.3
Rochester HMFA	\$17.46	\$908	\$36,320	1.9	\$84,300	\$2,108	\$25,290	\$632	16,261	25%	\$13.22	\$687	1.3
Sibley County HMFA	\$12.65	\$658	\$26,320	1.4	\$66,500	\$1,663	\$19,950	\$499	1,251	21%	\$9.82	\$511	1.3
St. Cloud MSA	\$14.13	\$735	\$29,400	1.6	\$71,400	\$1,785	\$21,420	\$536	20,907	29%	\$10.25	\$533	1.4
Wabasha County HMFA	\$13.35	\$694	\$27,760	1.5	\$68,400	\$1,710	\$20,520	\$513	1,544	17%	\$8.63	\$449	1.5
<u>Counties</u>													
Aitkin County	\$13.40	\$697	\$27,880	1.5	\$52,000	\$1,300	\$15,600	\$390	1,326	17%	\$8.09	\$420	1.7
Anoka County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	23,568	19%	\$12.03	\$625	1.6
Becker County	\$12.75	\$663	\$26,520	1.4	\$61,400	\$1,535	\$18,420	\$461	2,820	21%	\$8.52	\$443	1.5
Beltrami County	\$14.29	\$743	\$29,720	1.6	\$55,000	\$1,375	\$16,500	\$413	5,035	30%	\$8.64	\$449	1.7
Benton County	\$14.13	\$735	\$29,400	1.6	\$71,400	\$1,785	\$21,420	\$536	4,690	30%	\$8.15	\$424	1.7
Big Stone County	\$12.65	\$658	\$26,320	1.4	\$57,500	\$1,438	\$17,250	\$431	472	20%	\$7.69	\$400	1.6
Blue Earth County	\$15.67	\$815	\$32,600	1.7	\$76,700	\$1,918	\$23,010	\$575	8,460	34%	\$8.92	\$464	1.8
Brown County	\$12.65	\$658	\$26,320	1.4	\$67,500	\$1,688	\$20,250	\$506	2,396	22%	\$9.38	\$488	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Minnesota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Carlton County	\$14.52	\$755	\$30,200	1.6	\$62,700	\$1,568	\$18,810	\$470	2,952	22%	\$8.86	\$461	1.6
Carver County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	6,350	19%	\$11.13	\$579	1.8
Cass County	\$13.94	\$725	\$29,000	1.5	\$54,700	\$1,368	\$16,410	\$410	2,472	19%	\$6.40	\$333	2.2
Chippewa County	\$13.42	\$698	\$27,920	1.5	\$66,300	\$1,658	\$19,890	\$497	1,388	27%	\$10.09	\$525	1.3
Chisago County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	3,046	15%	\$6.95	\$361	2.8
Clay County	\$14.83	\$771	\$30,840	1.6	\$73,200	\$1,830	\$21,960	\$549	6,888	31%	\$7.06	\$367	2.1
Clearwater County	\$12.65	\$658	\$26,320	1.4	\$54,000	\$1,350	\$16,200	\$405	710	20%	\$8.25	\$429	1.5
Cook County	\$14.63	\$761	\$30,440	1.6	\$61,200	\$1,530	\$18,360	\$459	701	27%	\$5.86	\$305	2.5
Cottonwood County	\$12.65	\$658	\$26,320	1.4	\$56,500	\$1,413	\$16,950	\$424	1,073	22%	\$7.14	\$371	1.8
Crow Wing County	\$15.33	\$797	\$31,880	1.7	\$59,500	\$1,488	\$17,850	\$446	6,685	25%	\$8.92	\$464	1.7
Dakota County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	38,375	25%	\$12.97	\$674	1.5
Dodge County	\$17.46	\$908	\$36,320	1.9	\$84,300	\$2,108	\$25,290	\$632	1,185	16%	\$8.24	\$428	2.1
Douglas County	\$13.35	\$694	\$27,760	1.5	\$66,900	\$1,673	\$20,070	\$502	3,717	24%	\$8.50	\$442	1.6
Faribault County	\$12.65	\$658	\$26,320	1.4	\$58,300	\$1,458	\$17,490	\$437	1,441	23%	\$13.54	\$704	0.9
Fillmore County	\$12.65	\$658	\$26,320	1.4	\$66,100	\$1,653	\$19,830	\$496	1,776	21%	\$7.27	\$378	1.7
Freeborn County	\$12.65	\$658	\$26,320	1.4	\$59,800	\$1,495	\$17,940	\$449	3,142	24%	\$10.34	\$538	1.2
Goodhue County	\$15.04	\$782	\$31,280	1.7	\$75,000	\$1,875	\$22,500	\$563	4,479	24%	\$9.30	\$484	1.6
Grant County	\$12.65	\$658	\$26,320	1.4	\$63,100	\$1,578	\$18,930	\$473	492	19%	\$8.58	\$446	1.5
Hennepin County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	178,580	37%	\$17.33	\$901	1.1
Houston County	\$15.92	\$828	\$33,120	1.8	\$67,700	\$1,693	\$20,310	\$508	1,548	20%	\$6.20	\$323	2.6
Hubbard County	\$12.65	\$658	\$26,320	1.4	\$57,200	\$1,430	\$17,160	\$429	1,637	19%	\$8.31	\$432	1.5
Isanti County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	2,595	19%	\$9.48	\$493	2.1
Itasca County	\$14.00	\$728	\$29,120	1.6	\$58,200	\$1,455	\$17,460	\$437	3,742	20%	\$9.78	\$508	1.4
Jackson County	\$12.65	\$658	\$26,320	1.4	\$66,300	\$1,658	\$19,890	\$497	1,016	23%	\$9.51	\$494	1.3
Kanabec County	\$14.88	\$774	\$30,960	1.7	\$55,500	\$1,388	\$16,650	\$416	1,327	21%	\$8.83	\$459	1.7
Kandiyohi County	\$13.19	\$686	\$27,440	1.5	\$64,600	\$1,615	\$19,380	\$485	4,353	26%	\$7.96	\$414	1.7
Kittson County	\$12.65	\$658	\$26,320	1.4	\$66,000	\$1,650	\$19,800	\$495	360	19%	\$8.44	\$439	1.5
Koochiching County	\$12.65	\$658	\$26,320	1.4	\$57,500	\$1,438	\$17,250	\$431	1,419	24%	\$6.97	\$362	1.8
Lac qui Parle County	\$12.65	\$658	\$26,320	1.4	\$62,500	\$1,563	\$18,750	\$469	589	19%	\$9.67	\$503	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Minnesota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lake County	\$16.10	\$837	\$33,480	1.8	\$63,200	\$1,580	\$18,960	\$474	895	18%	\$10.16	\$528	1.6
Lake of the Woods County	\$12.65	\$658	\$26,320	1.4	\$51,100	\$1,278	\$15,330	\$383	220	13%	\$7.00	\$364	1.8
Le Sueur County	\$13.65	\$710	\$28,400	1.5	\$72,300	\$1,808	\$21,690	\$542	2,042	19%	\$10.86	\$565	1.3
Lincoln County	\$12.65	\$658	\$26,320	1.4	\$64,900	\$1,623	\$19,470	\$487	470	19%	\$7.69	\$400	1.6
Lyon County	\$12.65	\$658	\$26,320	1.4	\$71,900	\$1,798	\$21,570	\$539	3,271	32%	\$9.25	\$481	1.4
McLeod County	\$13.35	\$694	\$27,760	1.5	\$69,800	\$1,745	\$20,940	\$524	3,516	24%	\$10.03	\$521	1.3
Mahnomen County	\$12.65	\$658	\$26,320	1.4	\$49,000	\$1,225	\$14,700	\$368	552	27%	\$7.43	\$386	1.7
Marshall County	\$12.65	\$658	\$26,320	1.4	\$66,800	\$1,670	\$20,040	\$501	783	19%	\$11.01	\$573	1.1
Martin County	\$12.65	\$658	\$26,320	1.4	\$62,800	\$1,570	\$18,840	\$471	2,082	24%	\$8.28	\$431	1.5
Meeker County	\$14.37	\$747	\$29,880	1.6	\$65,600	\$1,640	\$19,680	\$492	1,955	21%	\$8.57	\$446	1.7
Mille Lacs County	\$15.29	\$795	\$31,800	1.7	\$59,400	\$1,485	\$17,820	\$446	2,703	26%	\$8.04	\$418	1.9
Morrison County	\$12.67	\$659	\$26,360	1.4	\$61,700	\$1,543	\$18,510	\$463	2,650	20%	\$6.40	\$333	2.0
Mower County	\$14.15	\$736	\$29,440	1.6	\$62,700	\$1,568	\$18,810	\$470	4,356	28%	\$9.80	\$509	1.4
Murray County	\$12.65	\$658	\$26,320	1.4	\$65,200	\$1,630	\$19,560	\$489	670	18%	\$9.50	\$494	1.3
Nicollet County	\$15.67	\$815	\$32,600	1.7	\$76,700	\$1,918	\$23,010	\$575	3,323	27%	\$9.70	\$504	1.6
Nobles County	\$13.29	\$691	\$27,640	1.5	\$56,600	\$1,415	\$16,980	\$425	2,214	28%	\$9.78	\$509	1.4
Norman County	\$12.65	\$658	\$26,320	1.4	\$60,700	\$1,518	\$18,210	\$455	553	20%	\$10.24	\$532	1.2
Olmsted County	\$17.46	\$908	\$36,320	1.9	\$84,300	\$2,108	\$25,290	\$632	15,076	26%	\$13.48	\$701	1.3
Otter Tail County	\$12.65	\$658	\$26,320	1.4	\$63,300	\$1,583	\$18,990	\$475	5,046	21%	\$7.07	\$368	1.8
Pennington County	\$12.65	\$658	\$26,320	1.4	\$63,100	\$1,578	\$18,930	\$473	1,477	25%	\$10.21	\$531	1.2
Pine County	\$14.88	\$774	\$30,960	1.7	\$55,300	\$1,383	\$16,590	\$415	2,466	21%	\$6.77	\$352	2.2
Pipestone County	\$12.65	\$658	\$26,320	1.4	\$57,500	\$1,438	\$17,250	\$431	1,044	26%	\$7.78	\$405	1.6
Polk County	\$16.02	\$833	\$33,320	1.8	\$69,400	\$1,735	\$20,820	\$521	3,587	28%	\$7.48	\$389	2.1
Pope County	\$14.10	\$733	\$29,320	1.6	\$66,400	\$1,660	\$19,920	\$498	1,002	21%	\$9.70	\$504	1.5
Ramsey County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	83,900	41%	\$15.77	\$820	1.3
Red Lake County	\$12.65	\$658	\$26,320	1.4	\$61,200	\$1,530	\$18,360	\$459	326	19%	\$6.63	\$345	1.9
Redwood County	\$12.65	\$658	\$26,320	1.4	\$62,300	\$1,558	\$18,690	\$467	1,372	21%	\$9.11	\$474	1.4
Renville County	\$12.65	\$658	\$26,320	1.4	\$60,100	\$1,503	\$18,030	\$451	1,352	21%	\$10.26	\$533	1.2
Rice County	\$17.48	\$909	\$36,360	1.9	\$73,200	\$1,830	\$21,960	\$549	5,526	25%	\$8.66	\$450	2.0

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Minnesota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Rock County	\$12.65	\$658	\$26,320	1.4	\$60,400	\$1,510	\$18,120	\$453	963	24%	\$8.72	\$454	1.5
Roseau County	\$12.65	\$658	\$26,320	1.4	\$60,800	\$1,520	\$18,240	\$456	1,406	22%	\$11.82	\$615	1.1
St. Louis County	\$14.52	\$755	\$30,200	1.6	\$62,700	\$1,568	\$18,810	\$470	24,721	29%	\$9.26	\$481	1.6
Scott County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	7,439	16%	\$10.98	\$571	1.8
Sherburne County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	5,616	19%	\$10.23	\$532	1.9
Sibley County	\$12.65	\$658	\$26,320	1.4	\$66,500	\$1,663	\$19,950	\$499	1,251	21%	\$9.82	\$511	1.3
Stearns County	\$14.13	\$735	\$29,400	1.6	\$71,400	\$1,785	\$21,420	\$536	16,217	29%	\$10.71	\$557	1.3
Steele County	\$14.85	\$772	\$30,880	1.6	\$73,500	\$1,838	\$22,050	\$551	3,328	23%	\$8.87	\$461	1.7
Stevens County	\$12.65	\$658	\$26,320	1.4	\$73,500	\$1,838	\$22,050	\$551	1,179	32%	\$8.90	\$463	1.4
Swift County	\$12.65	\$658	\$26,320	1.4	\$65,900	\$1,648	\$19,770	\$494	1,101	26%	\$10.07	\$524	1.3
Todd County	\$12.65	\$658	\$26,320	1.4	\$55,300	\$1,383	\$16,590	\$415	1,859	19%	\$7.65	\$398	1.7
Traverse County	\$12.65	\$658	\$26,320	1.4	\$63,900	\$1,598	\$19,170	\$479	296	19%	\$7.43	\$386	1.7
Wabasha County	\$13.35	\$694	\$27,760	1.5	\$68,400	\$1,710	\$20,520	\$513	1,544	17%	\$8.63	\$449	1.5
Wadena County	\$12.65	\$658	\$26,320	1.4	\$51,700	\$1,293	\$15,510	\$388	1,465	26%	\$9.25	\$481	1.4
Waseca County	\$12.65	\$658	\$26,320	1.4	\$67,900	\$1,698	\$20,370	\$509	1,634	22%	\$10.51	\$547	1.2
Washington County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	17,358	19%	\$10.62	\$552	1.9
Watsonwan County	\$12.65	\$658	\$26,320	1.4	\$62,700	\$1,568	\$18,810	\$470	1,200	27%	\$8.22	\$427	1.5
Wilkin County	\$12.65	\$658	\$26,320	1.4	\$64,500	\$1,613	\$19,350	\$484	644	23%	\$6.82	\$355	1.9
Winona County	\$13.85	\$720	\$28,800	1.5	\$69,700	\$1,743	\$20,910	\$523	5,674	30%	\$8.19	\$426	1.7
Wright County	\$19.75	\$1,027	\$41,080	2.2	\$85,800	\$2,145	\$25,740	\$644	7,106	16%	\$8.60	\$447	2.3
Yellow Medicine County	\$12.65	\$658	\$26,320	1.4	\$63,000	\$1,575	\$18,900	\$473	901	21%	\$9.64	\$501	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

MISSISSIPPI

In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$732**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,439** monthly or **\$29,268** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING
46*

 **\$14.07** PER HOUR

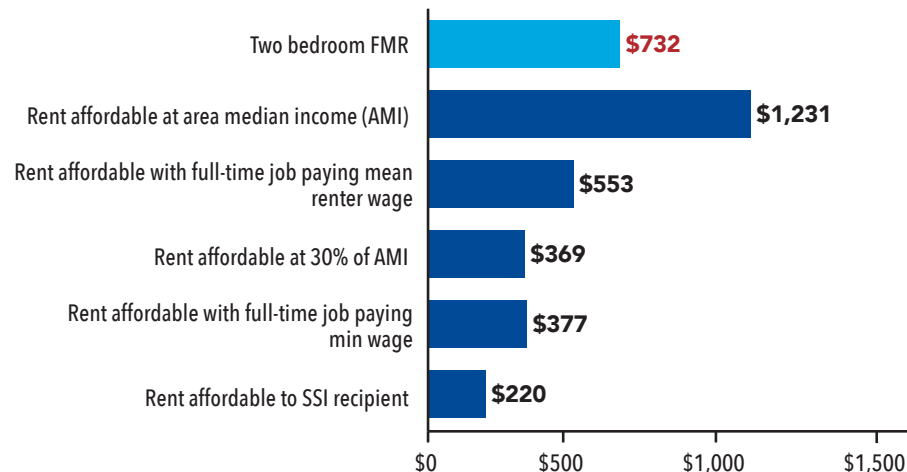
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$10.64
2-Bedroom Housing Wage	\$14.07
Number of Renter Households	339,802
Percent Renters	31%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Lafayette County	\$16.65
Copiah County	\$15.98
Hinds County	\$15.98
Madison County	\$15.98
Rankin County	\$15.98



78

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mississippi	\$14.07	\$732	\$29,268	1.9	\$49,227	\$1,231	\$14,768	\$369	339,802	31%	\$10.64	\$553	1.3
Combined Nonmetro Areas	\$13.05	\$679	\$27,144	1.8	\$44,291	\$1,107	\$13,287	\$332	178,431	30%	\$9.66	\$502	1.4
<u>Metropolitan Areas</u>													
Benton County HMFA	\$12.27	\$638	\$25,520	1.7	\$43,600	\$1,090	\$13,080	\$327	516	17%	\$7.81	\$406	1.6
Gulfport-Biloxi HMFA	\$15.40	\$801	\$32,040	2.1	\$51,100	\$1,278	\$15,330	\$383	35,313	38%	\$11.69	\$608	1.3
Hattiesburg MSA	\$14.06	\$731	\$29,240	1.9	\$53,800	\$1,345	\$16,140	\$404	20,032	37%	\$9.81	\$510	1.4
Jackson HMFA	\$15.98	\$831	\$33,240	2.2	\$58,200	\$1,455	\$17,460	\$437	61,927	33%	\$12.10	\$629	1.3
Marshall County HMFA	\$12.27	\$638	\$25,520	1.7	\$42,400	\$1,060	\$12,720	\$318	2,983	23%	\$9.92	\$516	1.2
Memphis HMFA	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	15,317	26%	\$10.13	\$527	1.6
Pascagoula HMFA	\$14.77	\$768	\$30,720	2.0	\$59,000	\$1,475	\$17,700	\$443	14,579	29%	\$14.85	\$772	1.0
Simpson County HMFA	\$12.27	\$638	\$25,520	1.7	\$45,800	\$1,145	\$13,740	\$344	2,211	23%	\$8.18	\$425	1.5
Tate County HMFA	\$13.13	\$683	\$27,320	1.8	\$53,300	\$1,333	\$15,990	\$400	2,798	28%	\$9.45	\$491	1.4
Tunica County HMFA	\$12.94	\$673	\$26,920	1.8	\$35,900	\$898	\$10,770	\$269	2,265	56%	\$9.71	\$505	1.3
Yazoo County HMFA	\$12.46	\$648	\$25,920	1.7	\$34,000	\$850	\$10,200	\$255	3,430	40%	\$8.29	\$431	1.5
<u>Counties</u>													
Adams County	\$13.71	\$713	\$28,520	1.9	\$37,000	\$925	\$11,100	\$278	4,113	34%	\$9.74	\$506	1.4
Alcorn County	\$12.33	\$641	\$25,640	1.7	\$44,500	\$1,113	\$13,350	\$334	4,341	30%	\$10.44	\$543	1.2
Amite County	\$12.27	\$638	\$25,520	1.7	\$37,200	\$930	\$11,160	\$279	811	16%	\$10.38	\$540	1.2
Attala County	\$12.27	\$638	\$25,520	1.7	\$42,400	\$1,060	\$12,720	\$318	2,142	29%	\$7.60	\$395	1.6
Benton County	\$12.27	\$638	\$25,520	1.7	\$43,600	\$1,090	\$13,080	\$327	516	17%	\$7.81	\$406	1.6
Bolivar County	\$12.27	\$638	\$25,520	1.7	\$37,400	\$935	\$11,220	\$281	5,417	44%	\$10.49	\$545	1.2
Calhoun County	\$12.27	\$638	\$25,520	1.7	\$40,500	\$1,013	\$12,150	\$304	1,699	29%	\$8.14	\$423	1.5
Carroll County	\$12.54	\$652	\$26,080	1.7	\$42,100	\$1,053	\$12,630	\$316	586	15%	\$12.18	\$633	1.0
Chickasaw County	\$12.27	\$638	\$25,520	1.7	\$37,800	\$945	\$11,340	\$284	1,682	26%	\$8.23	\$428	1.5
Choctaw County	\$12.27	\$638	\$25,520	1.7	\$42,200	\$1,055	\$12,660	\$317	960	28%	\$13.23	\$688	0.9

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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.

Mississippi

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Claiborne County	\$12.27	\$638	\$25,520	1.7	\$32,200	\$805	\$9,660	\$242	742	23%	\$17.77	\$924	0.7
Clarke County	\$12.77	\$664	\$26,560	1.8	\$42,600	\$1,065	\$12,780	\$320	1,037	16%	\$11.97	\$623	1.1
Clay County	\$12.31	\$640	\$25,600	1.7	\$40,200	\$1,005	\$12,060	\$302	2,310	30%	\$8.73	\$454	1.4
Coahoma County	\$12.60	\$655	\$26,200	1.7	\$31,900	\$798	\$9,570	\$239	4,322	46%	\$10.14	\$527	1.2
Copiah County	\$15.98	\$831	\$33,240	2.2	\$58,200	\$1,455	\$17,460	\$437	2,367	24%	\$8.97	\$466	1.8
Covington County	\$12.27	\$638	\$25,520	1.7	\$43,800	\$1,095	\$13,140	\$329	1,248	18%	\$9.08	\$472	1.4
DeSoto County	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	15,317	26%	\$10.13	\$527	1.6
Forrest County	\$14.06	\$731	\$29,240	1.9	\$53,800	\$1,345	\$16,140	\$404	12,219	44%	\$10.48	\$545	1.3
Franklin County	\$12.27	\$638	\$25,520	1.7	\$40,300	\$1,008	\$12,090	\$302	690	21%	\$11.12	\$578	1.1
George County	\$12.27	\$638	\$25,520	1.7	\$55,200	\$1,380	\$16,560	\$414	1,056	14%	\$8.49	\$442	1.4
Greene County	\$12.27	\$638	\$25,520	1.7	\$48,400	\$1,210	\$14,520	\$363	623	15%	\$7.96	\$414	1.5
Grenada County	\$12.27	\$638	\$25,520	1.7	\$49,600	\$1,240	\$14,880	\$372	1,877	25%	\$6.52	\$339	1.9
Hancock County	\$15.40	\$801	\$32,040	2.1	\$51,100	\$1,278	\$15,330	\$383	4,870	26%	\$14.35	\$746	1.1
Harrison County	\$15.40	\$801	\$32,040	2.1	\$51,100	\$1,278	\$15,330	\$383	30,443	41%	\$11.32	\$589	1.4
Hinds County	\$15.98	\$831	\$33,240	2.2	\$58,200	\$1,455	\$17,460	\$437	35,513	40%	\$12.32	\$640	1.3
Holmes County	\$12.27	\$638	\$25,520	1.7	\$26,700	\$668	\$8,010	\$200	2,133	33%	\$8.00	\$416	1.5
Humphreys County	\$12.27	\$638	\$25,520	1.7	\$29,600	\$740	\$8,880	\$222	1,365	45%	\$7.90	\$411	1.6
Issaquena County	\$12.27	\$638	\$25,520	1.7	\$27,200	\$680	\$8,160	\$204	151	35%	\$4.86	\$253	2.5
Itawamba County	\$12.27	\$638	\$25,520	1.7	\$46,300	\$1,158	\$13,890	\$347	1,954	22%	\$10.97	\$570	1.1
Jackson County	\$14.77	\$768	\$30,720	2.0	\$59,000	\$1,475	\$17,700	\$443	14,579	29%	\$14.85	\$772	1.0
Jasper County	\$12.27	\$638	\$25,520	1.7	\$38,200	\$955	\$11,460	\$287	1,253	18%	\$13.44	\$699	0.9
Jefferson County	\$12.27	\$638	\$25,520	1.7	\$33,700	\$843	\$10,110	\$253	943	37%	\$8.51	\$443	1.4
Jefferson Davis County	\$12.27	\$638	\$25,520	1.7	\$35,900	\$898	\$10,770	\$269	1,046	21%	\$11.14	\$579	1.1
Jones County	\$13.88	\$722	\$28,880	1.9	\$41,500	\$1,038	\$12,450	\$311	6,503	27%	\$11.14	\$579	1.2
Kemper County	\$12.52	\$651	\$26,040	1.7	\$42,000	\$1,050	\$12,600	\$315	814	22%	\$18.75	\$975	0.7
Lafayette County	\$16.65	\$866	\$34,640	2.3	\$61,500	\$1,538	\$18,450	\$461	6,732	41%	\$8.07	\$420	2.1
Lamar County	\$14.06	\$731	\$29,240	1.9	\$53,800	\$1,345	\$16,140	\$404	7,110	33%	\$8.42	\$438	1.7
Lauderdale County	\$14.27	\$742	\$29,680	2.0	\$41,200	\$1,030	\$12,360	\$309	10,361	35%	\$10.29	\$535	1.4
Lawrence County	\$12.60	\$655	\$26,200	1.7	\$51,300	\$1,283	\$15,390	\$385	1,012	21%	\$13.55	\$705	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Mississippi

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Leake County	\$12.27	\$638	\$25,520	1.7	\$39,800	\$995	\$11,940	\$299	2,136	26%	\$8.10	\$421	1.5
Lee County	\$13.63	\$709	\$28,360	1.9	\$57,300	\$1,433	\$17,190	\$430	9,782	31%	\$9.64	\$501	1.4
Leflore County	\$12.52	\$651	\$26,040	1.7	\$31,100	\$778	\$9,330	\$233	5,375	49%	\$8.99	\$467	1.4
Lincoln County	\$12.27	\$638	\$25,520	1.7	\$42,700	\$1,068	\$12,810	\$320	3,379	26%	\$10.70	\$557	1.1
Lowndes County	\$13.23	\$688	\$27,520	1.8	\$49,900	\$1,248	\$14,970	\$374	8,903	38%	\$10.76	\$560	1.2
Madison County	\$15.98	\$831	\$33,240	2.2	\$58,200	\$1,455	\$17,460	\$437	10,507	29%	\$12.93	\$672	1.2
Marion County	\$12.27	\$638	\$25,520	1.7	\$40,000	\$1,000	\$12,000	\$300	2,394	24%	\$8.53	\$444	1.4
Marshall County	\$12.27	\$638	\$25,520	1.7	\$42,400	\$1,060	\$12,720	\$318	2,983	23%	\$9.92	\$516	1.2
Monroe County	\$12.27	\$638	\$25,520	1.7	\$46,600	\$1,165	\$13,980	\$350	3,165	23%	\$10.52	\$547	1.2
Montgomery County	\$12.27	\$638	\$25,520	1.7	\$38,400	\$960	\$11,520	\$288	1,045	25%	\$7.38	\$384	1.7
Neshoba County	\$12.27	\$638	\$25,520	1.7	\$42,500	\$1,063	\$12,750	\$319	2,837	26%	\$13.00	\$676	0.9
Newton County	\$12.81	\$666	\$26,640	1.8	\$45,900	\$1,148	\$13,770	\$344	1,853	23%	\$8.94	\$465	1.4
Noxubee County	\$12.27	\$638	\$25,520	1.7	\$35,300	\$883	\$10,590	\$265	1,265	30%	\$7.84	\$408	1.6
Oktibbeha County	\$15.12	\$786	\$31,440	2.1	\$56,700	\$1,418	\$17,010	\$425	8,449	48%	\$7.80	\$406	1.9
Panola County	\$12.27	\$638	\$25,520	1.7	\$43,000	\$1,075	\$12,900	\$323	2,957	25%	\$9.28	\$482	1.3
Pearl River County	\$12.94	\$673	\$26,920	1.8	\$51,700	\$1,293	\$15,510	\$388	4,901	24%	\$9.40	\$489	1.4
Perry County	\$14.06	\$731	\$29,240	1.9	\$53,800	\$1,345	\$16,140	\$404	703	16%	\$12.02	\$625	1.2
Pike County	\$13.60	\$707	\$28,280	1.9	\$42,400	\$1,060	\$12,720	\$318	4,852	33%	\$7.39	\$384	1.8
Pontotoc County	\$12.27	\$638	\$25,520	1.7	\$51,700	\$1,293	\$15,510	\$388	2,469	24%	\$9.25	\$481	1.3
Prentiss County	\$12.27	\$638	\$25,520	1.7	\$43,200	\$1,080	\$12,960	\$324	2,607	27%	\$7.68	\$400	1.6
Quitman County	\$12.27	\$638	\$25,520	1.7	\$28,900	\$723	\$8,670	\$217	1,041	34%	\$9.27	\$482	1.3
Rankin County	\$15.98	\$831	\$33,240	2.2	\$58,200	\$1,455	\$17,460	\$437	13,540	25%	\$11.31	\$588	1.4
Scott County	\$12.27	\$638	\$25,520	1.7	\$40,400	\$1,010	\$12,120	\$303	2,559	26%	\$9.79	\$509	1.3
Sharkey County	\$12.27	\$638	\$25,520	1.7	\$52,600	\$1,315	\$15,780	\$395	723	40%	\$9.71	\$505	1.3
Simpson County	\$12.27	\$638	\$25,520	1.7	\$45,800	\$1,145	\$13,740	\$344	2,211	23%	\$8.18	\$425	1.5
Smith County	\$12.27	\$638	\$25,520	1.7	\$46,000	\$1,150	\$13,800	\$345	1,095	18%	\$10.04	\$522	1.2
Stone County	\$13.98	\$727	\$29,080	1.9	\$51,800	\$1,295	\$15,540	\$389	1,028	18%	\$9.31	\$484	1.5
Sunflower County	\$12.27	\$638	\$25,520	1.7	\$32,700	\$818	\$9,810	\$245	3,505	41%	\$8.39	\$436	1.5
Tallahatchie County	\$12.27	\$638	\$25,520	1.7	\$38,500	\$963	\$11,550	\$289	1,094	24%	\$7.53	\$392	1.6

1: BR = Bedroom

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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 2016 Area Median Income

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

Mississippi

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Tate County	\$13.13	\$683	\$27,320	1.8	\$53,300	\$1,333	\$15,990	\$400	2,798	28%	\$9.45	\$491	1.4
Tippah County	\$12.31	\$640	\$25,600	1.7	\$42,400	\$1,060	\$12,720	\$318	2,086	25%	\$9.19	\$478	1.3
Tishomingo County	\$12.27	\$638	\$25,520	1.7	\$42,000	\$1,050	\$12,600	\$315	1,804	24%	\$8.20	\$426	1.5
Tunica County	\$12.94	\$673	\$26,920	1.8	\$35,900	\$898	\$10,770	\$269	2,265	56%	\$9.71	\$505	1.3
Union County	\$12.27	\$638	\$25,520	1.7	\$46,000	\$1,150	\$13,800	\$345	2,898	28%	\$13.02	\$677	0.9
Walthall County	\$12.27	\$638	\$25,520	1.7	\$44,700	\$1,118	\$13,410	\$335	838	14%	\$3.74	\$195	3.3
Warren County	\$13.46	\$700	\$28,000	1.9	\$55,700	\$1,393	\$16,710	\$418	6,454	35%	\$9.22	\$480	1.5
Washington County	\$12.27	\$638	\$25,520	1.7	\$33,900	\$848	\$10,170	\$254	8,284	45%	\$9.25	\$481	1.3
Wayne County	\$12.27	\$638	\$25,520	1.7	\$39,500	\$988	\$11,850	\$296	1,467	18%	\$10.28	\$534	1.2
Webster County	\$12.27	\$638	\$25,520	1.7	\$46,900	\$1,173	\$14,070	\$352	1,025	25%	\$5.79	\$301	2.1
Wilkinson County	\$15.21	\$791	\$31,640	2.1	\$41,000	\$1,025	\$12,300	\$308	699	21%	\$6.08	\$316	2.5
Winston County	\$12.27	\$638	\$25,520	1.7	\$41,700	\$1,043	\$12,510	\$313	2,327	30%	\$9.16	\$476	1.3
Yalobusha County	\$12.27	\$638	\$25,520	1.7	\$47,600	\$1,190	\$14,280	\$357	1,212	25%	\$6.21	\$323	2.0
Yazoo County	\$12.46	\$648	\$25,920	1.7	\$34,000	\$850	\$10,200	\$255	3,430	40%	\$8.29	\$431	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 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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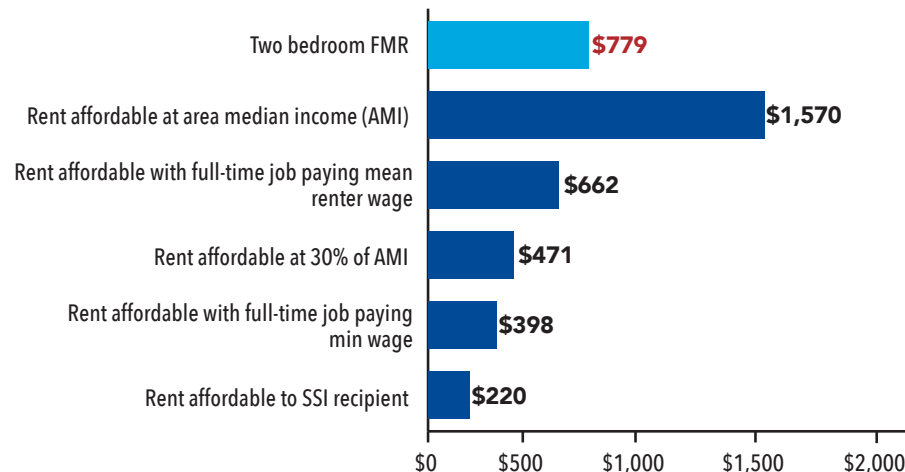
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$779**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,596** monthly or **\$31,158** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$14.98** PER HOUR

STATE FACTS	
Minimum Wage	\$7.65
Average Renter Wage	\$12.74
2-Bedroom Housing Wage	\$14.98
Number of Renter Households	756,950
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Kansas City HMFA	\$17.17
St. Louis HMFA	\$16.15
Pulaski County	\$15.88
Boone County	\$15.87
Stone County	\$14.60



78
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

Missouri

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Missouri	\$14.98	\$779	\$31,158	2.0	\$62,790	\$1,570	\$18,837	\$471	756,950	32%	\$12.74	\$662	1.2
Combined Nonmetro Areas	\$12.68	\$660	\$26,383	1.7	\$48,855	\$1,221	\$14,657	\$366	178,139	30%	\$8.98	\$467	1.4
Metropolitan Areas													
Bates County HMFA	\$12.12	\$630	\$25,200	1.6	\$51,800	\$1,295	\$15,540	\$389	1,898	28%	\$8.72	\$454	1.4
Callaway County HMFA	\$12.12	\$630	\$25,200	1.6	\$59,900	\$1,498	\$17,970	\$449	4,239	26%	\$12.20	\$634	1.0
Cape Girardeau MSA	\$12.65	\$658	\$26,320	1.7	\$55,100	\$1,378	\$16,530	\$413	11,374	33%	\$10.45	\$543	1.2
Columbia MSA	\$15.87	\$825	\$33,000	2.1	\$69,600	\$1,740	\$20,880	\$522	28,623	43%	\$8.76	\$456	1.8
Dallas County HMFA	\$12.12	\$630	\$25,200	1.6	\$45,600	\$1,140	\$13,680	\$342	1,316	21%	\$6.45	\$335	1.9
Jefferson City HMFA	\$12.12	\$630	\$25,200	1.6	\$62,700	\$1,568	\$18,810	\$470	10,341	30%	\$9.97	\$518	1.2
Joplin MSA	\$12.83	\$667	\$26,680	1.7	\$51,700	\$1,293	\$15,510	\$388	21,663	32%	\$11.18	\$581	1.1
Kansas City HMFA *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	163,667	35%	\$14.05	\$730	1.2
McDonald County HMFA	\$12.12	\$630	\$25,200	1.6	\$46,400	\$1,160	\$13,920	\$348	2,426	30%	\$9.75	\$507	1.2
Moniteau County HMFA	\$12.12	\$630	\$25,200	1.6	\$60,800	\$1,520	\$18,240	\$456	1,445	26%	\$6.88	\$358	1.8
Polk County HMFA	\$12.12	\$630	\$25,200	1.6	\$50,500	\$1,263	\$15,150	\$379	3,860	33%	\$8.43	\$438	1.4
Springfield HMFA	\$13.19	\$686	\$27,440	1.7	\$54,400	\$1,360	\$16,320	\$408	58,664	37%	\$11.19	\$582	1.2
St. Joseph MSA	\$13.44	\$699	\$27,960	1.8	\$60,100	\$1,503	\$18,030	\$451	14,952	34%	\$10.71	\$557	1.3
St. Louis HMFA	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	254,343	31%	\$14.73	\$766	1.1
Counties													
Adair County	\$12.12	\$630	\$25,200	1.6	\$56,000	\$1,400	\$16,800	\$420	3,834	40%	\$6.45	\$335	1.9
Andrew County	\$13.44	\$699	\$27,960	1.8	\$60,100	\$1,503	\$18,030	\$451	1,514	23%	\$7.32	\$380	1.8
Atchison County	\$12.12	\$630	\$25,200	1.6	\$55,700	\$1,393	\$16,710	\$418	765	31%	\$10.67	\$555	1.1
Audrain County	\$13.54	\$704	\$28,160	1.8	\$55,000	\$1,375	\$16,500	\$413	2,542	27%	\$10.16	\$528	1.3
Barry County	\$12.12	\$630	\$25,200	1.6	\$48,900	\$1,223	\$14,670	\$367	3,308	25%	\$11.41	\$593	1.1
Barton County	\$12.12	\$630	\$25,200	1.6	\$51,000	\$1,275	\$15,300	\$383	1,264	25%	\$6.54	\$340	1.9

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, 2016)

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 2016 Area Median Income

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

Missouri

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Bates County	\$12.12	\$630	\$25,200	1.6	\$51,800	\$1,295	\$15,540	\$389	1,898	28%	\$8.72	\$454	1.4
Benton County	\$12.44	\$647	\$25,880	1.6	\$44,000	\$1,100	\$13,200	\$330	1,322	16%	\$6.59	\$343	1.9
Bollinger County	\$12.65	\$658	\$26,320	1.7	\$55,100	\$1,378	\$16,530	\$413	877	18%	\$6.09	\$317	2.1
Boone County	\$15.87	\$825	\$33,000	2.1	\$69,600	\$1,740	\$20,880	\$522	28,623	43%	\$8.76	\$456	1.8
Buchanan County	\$13.44	\$699	\$27,960	1.8	\$60,100	\$1,503	\$18,030	\$451	12,134	36%	\$11.00	\$572	1.2
Butler County	\$12.29	\$639	\$25,560	1.6	\$44,300	\$1,108	\$13,290	\$332	5,684	34%	\$9.09	\$473	1.4
Caldwell County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	1,029	28%	\$10.47	\$545	1.6
Callaway County	\$12.12	\$630	\$25,200	1.6	\$59,900	\$1,498	\$17,970	\$449	4,239	26%	\$12.20	\$634	1.0
Camden County	\$12.94	\$673	\$26,920	1.7	\$51,300	\$1,283	\$15,390	\$385	3,725	21%	\$7.82	\$407	1.7
Cape Girardeau County	\$12.65	\$658	\$26,320	1.7	\$55,100	\$1,378	\$16,530	\$413	10,497	35%	\$10.62	\$552	1.2
Carroll County	\$12.12	\$630	\$25,200	1.6	\$63,000	\$1,575	\$18,900	\$473	843	23%	\$6.81	\$354	1.8
Carter County	\$12.25	\$637	\$25,480	1.6	\$41,700	\$1,043	\$12,510	\$313	695	28%	\$5.96	\$310	2.1
Cass County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	8,790	23%	\$8.41	\$437	2.0
Cedar County	\$12.42	\$646	\$25,840	1.6	\$39,100	\$978	\$11,730	\$293	1,626	28%	\$7.10	\$369	1.8
Chariton County	\$12.12	\$630	\$25,200	1.6	\$52,700	\$1,318	\$15,810	\$395	669	23%	\$9.07	\$472	1.3
Christian County	\$13.19	\$686	\$27,440	1.7	\$54,400	\$1,360	\$16,320	\$408	7,785	26%	\$8.69	\$452	1.5
Clark County	\$12.12	\$630	\$25,200	1.6	\$51,600	\$1,290	\$15,480	\$387	698	24%	\$8.07	\$419	1.5
Clay County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	25,359	29%	\$13.35	\$694	1.3
Clinton County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	2,158	27%	\$9.31	\$484	1.8
Cole County	\$12.12	\$630	\$25,200	1.6	\$62,700	\$1,568	\$18,810	\$470	9,431	32%	\$10.21	\$531	1.2
Cooper County	\$12.12	\$630	\$25,200	1.6	\$58,100	\$1,453	\$17,430	\$436	1,909	29%	\$8.98	\$467	1.3
Crawford County	\$12.83	\$667	\$26,680	1.7	\$46,300	\$1,158	\$13,890	\$347	2,458	26%	\$9.54	\$496	1.3
Dade County	\$12.12	\$630	\$25,200	1.6	\$45,300	\$1,133	\$13,590	\$340	659	21%	\$7.89	\$410	1.5
Dallas County	\$12.12	\$630	\$25,200	1.6	\$45,600	\$1,140	\$13,680	\$342	1,316	21%	\$6.45	\$335	1.9
Daviess County	\$12.12	\$630	\$25,200	1.6	\$52,900	\$1,323	\$15,870	\$397	715	23%	\$7.90	\$411	1.5
DeKalb County	\$13.44	\$699	\$27,960	1.8	\$60,100	\$1,503	\$18,030	\$451	1,304	35%	\$7.84	\$408	1.7
Dent County	\$12.52	\$651	\$26,040	1.6	\$43,500	\$1,088	\$13,050	\$326	1,677	28%	\$6.62	\$344	1.9
Douglas County	\$12.12	\$630	\$25,200	1.6	\$39,300	\$983	\$11,790	\$295	1,194	23%	\$8.77	\$456	1.4
Dunklin County	\$12.12	\$630	\$25,200	1.6	\$39,500	\$988	\$11,850	\$296	4,787	38%	\$7.69	\$400	1.6

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, 2016)

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 2016 Area Median Income

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

Missouri

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Franklin County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	9,739	25%	\$11.01	\$572	1.5
Gasconade County	\$12.12	\$630	\$25,200	1.6	\$54,000	\$1,350	\$16,200	\$405	1,512	24%	\$6.88	\$358	1.8
Gentry County	\$12.12	\$630	\$25,200	1.6	\$49,000	\$1,225	\$14,700	\$368	694	25%	\$8.81	\$458	1.4
Greene County	\$13.19	\$686	\$27,440	1.7	\$54,400	\$1,360	\$16,320	\$408	47,596	41%	\$11.55	\$600	1.1
Grundy County	\$12.12	\$630	\$25,200	1.6	\$48,200	\$1,205	\$14,460	\$362	1,297	31%	\$8.74	\$454	1.4
Harrison County	\$12.52	\$651	\$26,040	1.6	\$45,900	\$1,148	\$13,770	\$344	957	27%	\$7.77	\$404	1.6
Henry County	\$13.17	\$685	\$27,400	1.7	\$51,700	\$1,293	\$15,510	\$388	2,607	27%	\$11.03	\$574	1.2
Hickory County	\$12.12	\$630	\$25,200	1.6	\$37,400	\$935	\$11,220	\$281	698	17%	\$6.79	\$353	1.8
Holt County	\$12.12	\$630	\$25,200	1.6	\$55,000	\$1,375	\$16,500	\$413	646	30%	\$9.20	\$478	1.3
Howard County	\$12.12	\$630	\$25,200	1.6	\$55,600	\$1,390	\$16,680	\$417	899	24%	\$5.95	\$309	2.0
Howell County	\$12.12	\$630	\$25,200	1.6	\$42,300	\$1,058	\$12,690	\$317	5,109	32%	\$7.82	\$407	1.5
Iron County	\$12.12	\$630	\$25,200	1.6	\$45,200	\$1,130	\$13,560	\$339	1,209	29%	\$12.94	\$673	0.9
Jackson County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	108,115	40%	\$15.05	\$783	1.1
Jasper County	\$12.83	\$667	\$26,680	1.7	\$51,700	\$1,293	\$15,510	\$388	15,885	35%	\$11.59	\$602	1.1
Jefferson County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	14,826	18%	\$8.76	\$455	1.8
Johnson County	\$13.88	\$722	\$28,880	1.8	\$60,200	\$1,505	\$18,060	\$452	7,821	39%	\$7.89	\$410	1.8
Knox County	\$12.12	\$630	\$25,200	1.6	\$45,200	\$1,130	\$13,560	\$339	440	25%	\$7.56	\$393	1.6
Laclede County	\$12.12	\$630	\$25,200	1.6	\$45,000	\$1,125	\$13,500	\$338	4,066	30%	\$9.28	\$482	1.3
Lafayette County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	3,040	23%	\$7.83	\$407	2.2
Lawrence County	\$12.12	\$630	\$25,200	1.6	\$49,200	\$1,230	\$14,760	\$369	4,210	29%	\$10.21	\$531	1.2
Lewis County	\$12.12	\$630	\$25,200	1.6	\$50,300	\$1,258	\$15,090	\$377	1,044	27%	\$8.41	\$437	1.4
Lincoln County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	4,115	22%	\$8.43	\$438	1.9
Linn County	\$12.12	\$630	\$25,200	1.6	\$48,600	\$1,215	\$14,580	\$365	1,189	25%	\$8.66	\$450	1.4
Livingston County	\$12.12	\$630	\$25,200	1.6	\$56,100	\$1,403	\$16,830	\$421	1,660	29%	\$8.95	\$466	1.4
McDonald County	\$12.12	\$630	\$25,200	1.6	\$46,400	\$1,160	\$13,920	\$348	2,426	30%	\$9.75	\$507	1.2
Macon County	\$12.12	\$630	\$25,200	1.6	\$51,700	\$1,293	\$15,510	\$388	1,593	26%	\$7.95	\$414	1.5
Madison County	\$13.33	\$693	\$27,720	1.7	\$40,800	\$1,020	\$12,240	\$306	1,100	24%	\$7.97	\$415	1.7
Maries County	\$12.12	\$630	\$25,200	1.6	\$56,800	\$1,420	\$17,040	\$426	936	25%	\$8.17	\$425	1.5
Marion County	\$12.19	\$634	\$25,360	1.6	\$54,200	\$1,355	\$16,260	\$407	3,710	33%	\$10.14	\$528	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, 2016)

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 2016 Area Median Income

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

Missouri

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mercer County	\$12.23	\$636	\$25,440	1.6	\$50,400	\$1,260	\$15,120	\$378	398	26%	\$9.36	\$487	1.3
Miller County	\$12.62	\$656	\$26,240	1.6	\$46,100	\$1,153	\$13,830	\$346	2,146	22%	\$9.14	\$475	1.4
Mississippi County	\$12.94	\$673	\$26,920	1.7	\$39,800	\$995	\$11,940	\$299	1,971	38%	\$9.45	\$491	1.4
Moniteau County	\$12.12	\$630	\$25,200	1.6	\$60,800	\$1,520	\$18,240	\$456	1,445	26%	\$6.88	\$358	1.8
Monroe County	\$12.12	\$630	\$25,200	1.6	\$54,500	\$1,363	\$16,350	\$409	880	25%	\$10.38	\$540	1.2
Montgomery County	\$12.37	\$643	\$25,720	1.6	\$49,600	\$1,240	\$14,880	\$372	1,221	25%	\$7.23	\$376	1.7
Morgan County	\$12.60	\$655	\$26,200	1.6	\$46,200	\$1,155	\$13,860	\$347	1,773	22%	\$9.26	\$482	1.4
New Madrid County	\$12.12	\$630	\$25,200	1.6	\$46,700	\$1,168	\$14,010	\$350	2,840	39%	\$11.55	\$600	1.0
Newton County	\$12.83	\$667	\$26,680	1.7	\$51,700	\$1,293	\$15,510	\$388	5,778	26%	\$9.76	\$507	1.3
Nodaway County	\$12.52	\$651	\$26,040	1.6	\$57,900	\$1,448	\$17,370	\$434	3,889	45%	\$9.04	\$470	1.4
Oregon County	\$12.12	\$630	\$25,200	1.6	\$37,800	\$945	\$11,340	\$284	1,036	23%	\$6.20	\$322	2.0
Osage County	\$12.12	\$630	\$25,200	1.6	\$62,700	\$1,568	\$18,810	\$470	910	18%	\$7.31	\$380	1.7
Ozark County	\$12.12	\$630	\$25,200	1.6	\$38,900	\$973	\$11,670	\$292	936	22%	\$5.99	\$312	2.0
Pemiscot County	\$12.12	\$630	\$25,200	1.6	\$39,200	\$980	\$11,760	\$294	3,078	45%	\$8.67	\$451	1.4
Perry County	\$12.85	\$668	\$26,720	1.7	\$60,200	\$1,505	\$18,060	\$452	1,681	23%	\$8.78	\$457	1.5
Pettis County	\$13.65	\$710	\$28,400	1.8	\$50,400	\$1,260	\$15,120	\$378	5,086	31%	\$8.78	\$456	1.6
Phelps County	\$13.42	\$698	\$27,920	1.8	\$55,400	\$1,385	\$16,620	\$416	6,488	39%	\$9.07	\$472	1.5
Pike County	\$12.12	\$630	\$25,200	1.6	\$53,400	\$1,335	\$16,020	\$401	1,817	27%	\$8.82	\$459	1.4
Platte County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	13,093	36%	\$12.32	\$641	1.4
Polk County	\$12.12	\$630	\$25,200	1.6	\$50,500	\$1,263	\$15,150	\$379	3,860	33%	\$8.43	\$438	1.4
Pulaski County	\$15.88	\$826	\$33,040	2.1	\$58,400	\$1,460	\$17,520	\$438	7,379	48%	\$10.68	\$556	1.5
Putnam County	\$12.12	\$630	\$25,200	1.6	\$45,500	\$1,138	\$13,650	\$341	635	28%	\$7.02	\$365	1.7
Ralls County	\$12.88	\$670	\$26,800	1.7	\$56,400	\$1,410	\$16,920	\$423	759	19%	\$12.64	\$657	1.0
Randolph County	\$12.40	\$645	\$25,800	1.6	\$49,100	\$1,228	\$14,730	\$368	2,432	28%	\$10.58	\$550	1.2
Ray County *	\$17.17	\$893	\$35,720	2.2	\$72,800	\$1,820	\$21,840	\$546	2,083	24%	\$8.31	\$432	2.1
Reynolds County	\$12.12	\$630	\$25,200	1.6	\$40,700	\$1,018	\$12,210	\$305	570	21%	\$5.23	\$272	2.3
Ripley County	\$12.12	\$630	\$25,200	1.6	\$38,000	\$950	\$11,400	\$285	1,391	26%	\$6.23	\$324	1.9
St. Charles County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	27,525	20%	\$11.29	\$587	1.4
St. Clair County	\$12.12	\$630	\$25,200	1.6	\$43,400	\$1,085	\$13,020	\$326	910	22%	\$6.85	\$356	1.8

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, 2016)

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 2016 Area Median Income

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

Missouri

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ste. Genevieve County	\$12.46	\$648	\$25,920	1.6	\$56,700	\$1,418	\$17,010	\$425	1,332	18%	\$10.34	\$538	1.2
St. Francois County	\$12.12	\$630	\$25,200	1.6	\$43,100	\$1,078	\$12,930	\$323	8,372	34%	\$8.51	\$442	1.4
St. Louis County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	117,724	29%	\$15.08	\$784	1.1
Saline County	\$12.12	\$630	\$25,200	1.6	\$48,000	\$1,200	\$14,400	\$360	2,882	33%	\$9.43	\$491	1.3
Schuyler County	\$12.12	\$630	\$25,200	1.6	\$46,500	\$1,163	\$13,950	\$349	469	27%	\$9.48	\$493	1.3
Scotland County	\$12.12	\$630	\$25,200	1.6	\$50,600	\$1,265	\$15,180	\$380	474	25%	\$7.21	\$375	1.7
Scott County	\$12.21	\$635	\$25,400	1.6	\$50,000	\$1,250	\$15,000	\$375	4,898	32%	\$9.35	\$486	1.3
Shannon County	\$12.12	\$630	\$25,200	1.6	\$42,500	\$1,063	\$12,750	\$319	741	22%	\$5.73	\$298	2.1
Shelby County	\$12.12	\$630	\$25,200	1.6	\$49,500	\$1,238	\$14,850	\$371	682	27%	\$7.96	\$414	1.5
Stoddard County	\$12.12	\$630	\$25,200	1.6	\$50,900	\$1,273	\$15,270	\$382	3,433	28%	\$10.48	\$545	1.2
Stone County	\$14.60	\$759	\$30,360	1.9	\$50,800	\$1,270	\$15,240	\$381	2,675	20%	\$8.37	\$435	1.7
Sullivan County	\$13.60	\$707	\$28,280	1.8	\$46,000	\$1,150	\$13,800	\$345	812	31%	\$11.45	\$595	1.2
Taney County	\$13.02	\$677	\$27,080	1.7	\$48,000	\$1,200	\$14,400	\$360	7,973	39%	\$9.48	\$493	1.4
Texas County	\$12.12	\$630	\$25,200	1.6	\$46,400	\$1,160	\$13,920	\$348	2,318	25%	\$6.94	\$361	1.7
Vernon County	\$13.50	\$702	\$28,080	1.8	\$49,300	\$1,233	\$14,790	\$370	2,494	31%	\$10.27	\$534	1.3
Warren County	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	2,547	21%	\$8.42	\$438	1.9
Washington County	\$12.12	\$630	\$25,200	1.6	\$42,200	\$1,055	\$12,660	\$317	2,006	22%	\$6.78	\$352	1.8
Wayne County	\$12.12	\$630	\$25,200	1.6	\$40,500	\$1,013	\$12,150	\$304	1,303	24%	\$5.69	\$296	2.1
Webster County	\$13.19	\$686	\$27,440	1.7	\$54,400	\$1,360	\$16,320	\$408	3,283	26%	\$7.88	\$410	1.7
Worth County	\$12.12	\$630	\$25,200	1.6	\$50,300	\$1,258	\$15,090	\$377	226	25%	\$5.47	\$285	2.2
Wright County	\$12.12	\$630	\$25,200	1.6	\$38,300	\$958	\$11,490	\$287	1,962	27%	\$9.31	\$484	1.3
St. Louis city	\$16.15	\$840	\$33,600	2.1	\$70,300	\$1,758	\$21,090	\$527	77,867	56%	\$18.11	\$942	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, 2016)

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 2016 Area Median Income

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

MONTANA

STATE
RANKING

40*

In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$759**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,530** monthly or **\$30,361** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.60** PER HOUR

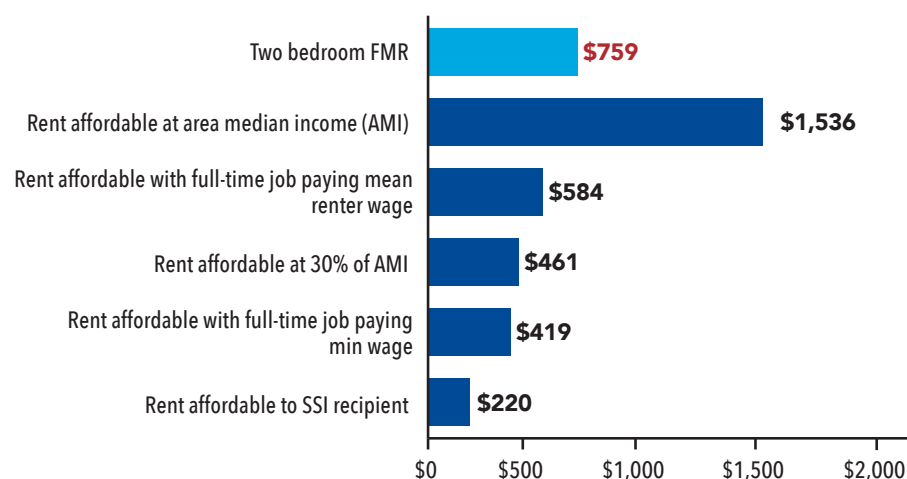
STATE FACTS

Minimum Wage	\$8.05
Average Renter Wage	\$11.23
2-Bedroom Housing Wage	\$14.60
Number of Renter Households	131,596
Percent Renters	32%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Missoula County	\$17.02
Lewis and Clark County	\$16.54
Jefferson County	\$15.87
Park County	\$15.58
Broadwater County	\$15.35



73

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

Montana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Montana	\$14.60	\$759	\$30,361	1.8	\$61,427	\$1,536	\$18,428	\$461	131,596	32%	\$11.23	\$584	1.3
Combined Nonmetro Areas	\$14.02	\$729	\$29,154	1.7	\$59,978	\$1,499	\$17,993	\$450	80,410	31%	\$11.09	\$577	1.3
<u>Metropolitan Areas</u>													
Billings HMFA	\$14.90	\$775	\$31,000	1.9	\$69,300	\$1,733	\$20,790	\$520	20,331	31%	\$12.56	\$653	1.2
Golden Valley County HMFA	\$12.65	\$658	\$26,320	1.6	\$52,300	\$1,308	\$15,690	\$392	77	24%	\$8.73	\$454	1.5
Great Falls MSA	\$14.19	\$738	\$29,520	1.8	\$57,200	\$1,430	\$17,160	\$429	12,020	36%	\$10.87	\$565	1.3
Missoula MSA	\$17.02	\$885	\$35,400	2.1	\$61,600	\$1,540	\$18,480	\$462	18,758	41%	\$10.05	\$523	1.7
<u>Counties</u>													
Beaverhead County	\$12.65	\$658	\$26,320	1.6	\$55,700	\$1,393	\$16,710	\$418	1,459	35%	\$9.48	\$493	1.3
Big Horn County	\$12.65	\$658	\$26,320	1.6	\$48,200	\$1,205	\$14,460	\$362	1,275	36%	\$14.87	\$773	0.9
Blaine County	\$12.65	\$658	\$26,320	1.6	\$42,900	\$1,073	\$12,870	\$322	811	36%	\$8.25	\$429	1.5
Broadwater County	\$15.35	\$798	\$31,920	1.9	\$50,700	\$1,268	\$15,210	\$380	514	21%	\$8.98	\$467	1.7
Carbon County	\$14.90	\$775	\$31,000	1.9	\$69,300	\$1,733	\$20,790	\$520	983	23%	\$10.65	\$554	1.4
Carter County	\$12.65	\$658	\$26,320	1.6	\$61,600	\$1,540	\$18,480	\$462	84	17%	\$10.89	\$566	1.2
Cascade County	\$14.19	\$738	\$29,520	1.8	\$57,200	\$1,430	\$17,160	\$429	12,020	36%	\$10.87	\$565	1.3
Chouteau County	\$12.65	\$658	\$26,320	1.6	\$51,400	\$1,285	\$15,420	\$386	851	37%	\$9.26	\$482	1.4
Custer County	\$12.65	\$658	\$26,320	1.6	\$60,100	\$1,503	\$18,030	\$451	1,520	31%	\$11.21	\$583	1.1
Daniels County	\$12.65	\$658	\$26,320	1.6	\$61,600	\$1,540	\$18,480	\$462	197	22%	\$11.28	\$587	1.1
Dawson County	\$12.65	\$658	\$26,320	1.6	\$65,200	\$1,630	\$19,560	\$489	1,189	31%	\$10.12	\$526	1.2
Deer Lodge County	\$12.65	\$658	\$26,320	1.6	\$51,000	\$1,275	\$15,300	\$383	1,057	27%	\$8.14	\$423	1.6
Fallon County	\$12.65	\$658	\$26,320	1.6	\$68,300	\$1,708	\$20,490	\$512	347	29%	\$19.01	\$989	0.7
Fergus County	\$12.65	\$658	\$26,320	1.6	\$53,900	\$1,348	\$16,170	\$404	1,352	27%	\$12.89	\$670	1.0
Flathead County	\$14.52	\$755	\$30,200	1.8	\$60,400	\$1,510	\$18,120	\$453	11,088	30%	\$11.08	\$576	1.3
Gallatin County	\$15.15	\$788	\$31,520	1.9	\$74,200	\$1,855	\$22,260	\$557	14,508	39%	\$10.99	\$572	1.4
Garfield County	\$12.65	\$658	\$26,320	1.6	\$61,000	\$1,525	\$18,300	\$458	102	23%	\$10.23	\$532	1.2
Glacier County	\$12.65	\$658	\$26,320	1.6	\$37,700	\$943	\$11,310	\$283	1,705	41%	\$11.59	\$603	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Montana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Golden Valley County	\$12.65	\$658	\$26,320	1.6	\$52,300	\$1,308	\$15,690	\$392	77	24%	\$8.73	\$454	1.5
Granite County	\$14.13	\$735	\$29,400	1.8	\$59,400	\$1,485	\$17,820	\$446	359	26%	\$10.08	\$524	1.4
Hill County	\$12.65	\$658	\$26,320	1.6	\$57,100	\$1,428	\$17,130	\$428	1,981	32%	\$8.23	\$428	1.5
Jefferson County	\$15.87	\$825	\$33,000	2.0	\$78,500	\$1,963	\$23,550	\$589	713	16%	\$9.08	\$472	1.7
Judith Basin County	\$12.65	\$658	\$26,320	1.6	\$56,500	\$1,413	\$16,950	\$424	234	26%	\$12.80	\$666	1.0
Lake County	\$12.65	\$658	\$26,320	1.6	\$51,500	\$1,288	\$15,450	\$386	3,543	30%	\$10.92	\$568	1.2
Lewis and Clark County	\$16.54	\$860	\$34,400	2.1	\$67,500	\$1,688	\$20,250	\$506	7,549	28%	\$10.78	\$561	1.5
Liberty County	\$12.65	\$658	\$26,320	1.6	\$60,000	\$1,500	\$18,000	\$450	284	34%	\$10.92	\$568	1.2
Lincoln County	\$12.65	\$658	\$26,320	1.6	\$45,300	\$1,133	\$13,590	\$340	1,944	22%	\$10.27	\$534	1.2
McCone County	\$12.65	\$658	\$26,320	1.6	\$60,900	\$1,523	\$18,270	\$457	146	19%	\$15.50	\$806	0.8
Madison County	\$14.15	\$736	\$29,440	1.8	\$63,300	\$1,583	\$18,990	\$475	856	25%	\$10.76	\$559	1.3
Meagher County	\$12.65	\$658	\$26,320	1.6	\$48,900	\$1,223	\$14,670	\$367	202	25%	\$10.33	\$537	1.2
Mineral County	\$12.65	\$658	\$26,320	1.6	\$46,500	\$1,163	\$13,950	\$349	387	24%	\$8.74	\$454	1.4
Missoula County	\$17.02	\$885	\$35,400	2.1	\$61,600	\$1,540	\$18,480	\$462	18,758	41%	\$10.05	\$523	1.7
Musselshell County	\$13.04	\$678	\$27,120	1.6	\$60,700	\$1,518	\$18,210	\$455	505	26%	\$14.06	\$731	0.9
Park County	\$15.58	\$810	\$32,400	1.9	\$58,500	\$1,463	\$17,550	\$439	1,644	25%	\$10.80	\$562	1.4
Petroleum County †	\$13.83	\$719	\$28,760	1.7	\$57,500	\$1,438	\$17,250	\$431	55	25%			
Phillips County	\$12.65	\$658	\$26,320	1.6	\$56,200	\$1,405	\$16,860	\$422	449	25%	\$8.16	\$424	1.6
Pondera County	\$12.65	\$658	\$26,320	1.6	\$54,100	\$1,353	\$16,230	\$406	722	31%	\$10.15	\$528	1.2
Powder River County	\$12.92	\$672	\$26,880	1.6	\$57,700	\$1,443	\$17,310	\$433	228	30%	\$10.43	\$542	1.2
Powell County	\$12.65	\$658	\$26,320	1.6	\$50,600	\$1,265	\$15,180	\$380	708	30%	\$13.20	\$686	1.0
Prairie County	\$12.65	\$658	\$26,320	1.6	\$42,800	\$1,070	\$12,840	\$321	69	13%	\$6.20	\$322	2.0
Ravalli County	\$14.10	\$733	\$29,320	1.8	\$52,600	\$1,315	\$15,780	\$395	4,823	29%	\$9.71	\$505	1.5
Richland County	\$12.65	\$658	\$26,320	1.6	\$74,000	\$1,850	\$22,200	\$555	1,396	33%	\$15.68	\$815	0.8
Roosevelt County	\$12.65	\$658	\$26,320	1.6	\$51,000	\$1,275	\$15,300	\$383	1,267	40%	\$11.30	\$588	1.1
Rosebud County	\$12.65	\$658	\$26,320	1.6	\$61,800	\$1,545	\$18,540	\$464	1,084	33%	\$15.53	\$807	0.8
Sanders County	\$12.65	\$658	\$26,320	1.6	\$40,700	\$1,018	\$12,210	\$305	1,293	25%	\$10.71	\$557	1.2
Sheridan County	\$12.65	\$658	\$26,320	1.6	\$70,600	\$1,765	\$21,180	\$530	431	27%	\$12.49	\$649	1.0
Silver Bow County	\$13.44	\$699	\$27,960	1.7	\$55,100	\$1,378	\$16,530	\$413	5,497	36%	\$9.10	\$473	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Montana

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Stillwater County	\$13.46	\$700	\$28,000	1.7	\$71,200	\$1,780	\$21,360	\$534	790	21%	\$20.97	\$1,090	0.6
Sweet Grass County	\$13.13	\$683	\$27,320	1.6	\$60,000	\$1,500	\$18,000	\$450	376	27%	\$14.21	\$739	0.9
Teton County	\$13.27	\$690	\$27,600	1.6	\$55,600	\$1,390	\$16,680	\$417	558	24%	\$9.15	\$476	1.5
Toole County	\$12.65	\$658	\$26,320	1.6	\$54,700	\$1,368	\$16,410	\$410	785	39%	\$10.76	\$559	1.2
Treasure County	\$14.50	\$754	\$30,160	1.8	\$48,500	\$1,213	\$14,550	\$364	119	35%	\$13.01	\$677	1.1
Valley County	\$12.65	\$658	\$26,320	1.6	\$60,200	\$1,505	\$18,060	\$452	938	29%	\$8.98	\$467	1.4
Wheatland County	\$12.65	\$658	\$26,320	1.6	\$44,700	\$1,118	\$13,410	\$335	296	33%	\$13.81	\$718	0.9
Wibaux County	\$12.65	\$658	\$26,320	1.6	\$69,100	\$1,728	\$20,730	\$518	120	27%	\$12.27	\$638	1.0
Yellowstone County	\$14.90	\$775	\$31,000	1.9	\$69,300	\$1,733	\$20,790	\$520	19,348	32%	\$12.61	\$656	1.2

† Wage data not available (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.

NEBRASKA

STATE
RANKING

42*

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$751**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,505** monthly or **\$30,058** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.45** PER HOUR

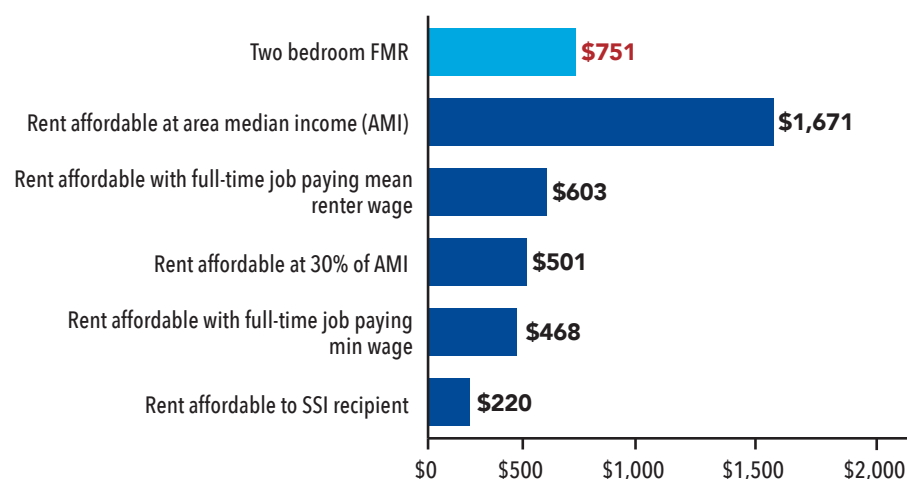
STATE FACTS

Minimum Wage	\$9.00
Average Renter Wage	\$11.59
2-Bedroom Housing Wage	\$14.45
Number of Renter Households	245,311
Percent Renters	34%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Cass County	\$16.08
Douglas County	\$16.08
Sarpy County	\$16.08
Washington County	\$16.08
Hooker County	\$15.90



64

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

Nebraska

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Nebraska	\$14.45	\$751	\$30,058	1.6	\$66,857	\$1,671	\$20,057	\$501	245,311	34%	\$11.59	\$603	1.2
Combined Nonmetro Areas	\$12.60	\$655	\$26,203	1.4	\$60,539	\$1,513	\$18,162	\$454	80,653	29%	\$10.56	\$549	1.2
<u>Metropolitan Areas</u>													
Hall County HMFA	\$13.08	\$680	\$27,200	1.5	\$58,400	\$1,460	\$17,520	\$438	8,092	36%	\$11.31	\$588	1.2
Hamilton County HMFA	\$12.13	\$631	\$25,240	1.3	\$63,400	\$1,585	\$19,020	\$476	720	20%	\$10.23	\$532	1.2
Howard County HMFA	\$12.13	\$631	\$25,240	1.3	\$66,800	\$1,670	\$20,040	\$501	625	24%	\$6.76	\$351	1.8
Lincoln HMFA	\$14.65	\$762	\$30,480	1.6	\$70,400	\$1,760	\$21,120	\$528	47,252	41%	\$10.68	\$555	1.4
Merrick County HMFA	\$12.13	\$631	\$25,240	1.3	\$57,700	\$1,443	\$17,310	\$433	907	27%	\$10.19	\$530	1.2
Omaha-Council Bluffs HMFA	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	100,563	35%	\$12.75	\$663	1.3
Saunders County HMFA	\$13.85	\$720	\$28,800	1.5	\$76,200	\$1,905	\$22,860	\$572	1,734	21%	\$9.16	\$476	1.5
Seward County HMFA	\$12.13	\$631	\$25,240	1.3	\$76,300	\$1,908	\$22,890	\$572	1,664	27%	\$10.27	\$534	1.2
Sioux City HMFA	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	3,101	32%	\$10.29	\$535	1.3
<u>Counties</u>													
Adams County	\$12.44	\$647	\$25,880	1.4	\$67,000	\$1,675	\$20,100	\$503	3,676	29%	\$9.43	\$490	1.3
Antelope County	\$12.13	\$631	\$25,240	1.3	\$56,100	\$1,403	\$16,830	\$421	691	24%	\$8.93	\$464	1.4
Arthur County †	\$15.04	\$782	\$31,280	1.7	\$50,000	\$1,250	\$15,000	\$375	75	40%			
Banner County †	\$12.56	\$653	\$26,120	1.4	\$53,100	\$1,328	\$15,930	\$398	98	32%			
Blaine County †	\$12.73	\$662	\$26,480	1.4	\$46,800	\$1,170	\$14,040	\$351	120	48%			
Boone County	\$12.13	\$631	\$25,240	1.3	\$60,800	\$1,520	\$18,240	\$456	470	21%	\$12.96	\$674	0.9
Box Butte County	\$12.13	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	1,732	36%	\$8.50	\$442	1.4
Boyd County	\$12.13	\$631	\$25,240	1.3	\$52,600	\$1,315	\$15,780	\$395	195	21%	\$7.70	\$400	1.6
Brown County	\$12.73	\$662	\$26,480	1.4	\$45,800	\$1,145	\$13,740	\$344	497	33%	\$8.55	\$444	1.5
Buffalo County	\$13.15	\$684	\$27,360	1.5	\$68,800	\$1,720	\$20,640	\$516	6,448	36%	\$9.93	\$516	1.3
Burt County	\$12.50	\$650	\$26,000	1.4	\$64,100	\$1,603	\$19,230	\$481	657	23%	\$8.43	\$438	1.5
Butler County	\$12.13	\$631	\$25,240	1.3	\$66,900	\$1,673	\$20,070	\$502	835	23%	\$12.66	\$658	1.0

† 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 2016 Area Median Income

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

Nebraska

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Cass County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	1,905	20%	\$9.27	\$482	1.7
Cedar County	\$12.13	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	677	19%	\$8.46	\$440	1.4
Chase County	\$12.13	\$631	\$25,240	1.3	\$53,200	\$1,330	\$15,960	\$399	380	22%	\$10.15	\$528	1.2
Cherry County	\$12.13	\$631	\$25,240	1.3	\$55,600	\$1,390	\$16,680	\$417	930	36%	\$8.25	\$429	1.5
Cheyenne County	\$12.13	\$631	\$25,240	1.3	\$66,200	\$1,655	\$19,860	\$497	1,450	33%	\$15.23	\$792	0.8
Clay County	\$12.13	\$631	\$25,240	1.3	\$56,200	\$1,405	\$16,860	\$422	601	23%	\$11.73	\$610	1.0
Colfax County	\$12.42	\$646	\$25,840	1.4	\$63,500	\$1,588	\$19,050	\$476	942	26%	\$12.33	\$641	1.0
Cuming County	\$12.13	\$631	\$25,240	1.3	\$60,200	\$1,505	\$18,060	\$452	1,186	31%	\$10.86	\$565	1.1
Custer County	\$12.13	\$631	\$25,240	1.3	\$57,600	\$1,440	\$17,280	\$432	1,265	27%	\$12.80	\$666	0.9
Dakota County	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	2,552	35%	\$10.29	\$535	1.3
Dawes County	\$12.21	\$635	\$25,400	1.4	\$64,600	\$1,615	\$19,380	\$485	1,374	37%	\$6.51	\$338	1.9
Dawson County	\$12.40	\$645	\$25,800	1.4	\$54,600	\$1,365	\$16,380	\$410	2,761	32%	\$10.93	\$568	1.1
Deuel County	\$12.13	\$631	\$25,240	1.3	\$60,000	\$1,500	\$18,000	\$450	199	24%	\$11.13	\$579	1.1
Dixon County	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	549	23%	\$10.34	\$538	1.3
Dodge County	\$13.81	\$718	\$28,720	1.5	\$59,400	\$1,485	\$17,820	\$446	5,066	33%	\$10.46	\$544	1.3
Douglas County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	78,745	38%	\$13.15	\$684	1.2
Dundy County	\$12.13	\$631	\$25,240	1.3	\$53,300	\$1,333	\$15,990	\$400	312	35%	\$12.63	\$657	1.0
Fillmore County	\$12.13	\$631	\$25,240	1.3	\$62,500	\$1,563	\$18,750	\$469	575	24%	\$12.80	\$666	0.9
Franklin County	\$12.13	\$631	\$25,240	1.3	\$58,400	\$1,460	\$17,520	\$438	235	17%	\$9.81	\$510	1.2
Frontier County	\$12.67	\$659	\$26,360	1.4	\$60,200	\$1,505	\$18,060	\$452	265	25%	\$12.39	\$644	1.0
Furnas County	\$12.13	\$631	\$25,240	1.3	\$52,800	\$1,320	\$15,840	\$396	585	26%	\$10.51	\$547	1.2
Gage County	\$12.44	\$647	\$25,880	1.4	\$63,100	\$1,578	\$18,930	\$473	2,537	28%	\$9.62	\$500	1.3
Garden County	\$12.13	\$631	\$25,240	1.3	\$53,500	\$1,338	\$16,050	\$401	182	21%	\$10.11	\$526	1.2
Garfield County	\$12.87	\$669	\$26,760	1.4	\$51,200	\$1,280	\$15,360	\$384	210	24%	\$5.98	\$311	2.1
Gosper County	\$12.13	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	187	25%	\$15.36	\$799	0.8
Grant County	\$12.13	\$631	\$25,240	1.3	\$47,100	\$1,178	\$14,130	\$353	86	32%	\$14.02	\$729	0.9
Greeley County	\$12.13	\$631	\$25,240	1.3	\$57,400	\$1,435	\$17,220	\$431	205	20%	\$12.57	\$654	1.0
Hall County	\$13.08	\$680	\$27,200	1.5	\$58,400	\$1,460	\$17,520	\$438	8,092	36%	\$11.31	\$588	1.2
Hamilton County	\$12.13	\$631	\$25,240	1.3	\$63,400	\$1,585	\$19,020	\$476	720	20%	\$10.23	\$532	1.2

† 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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Nebraska

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Harlan County	\$12.13	\$631	\$25,240	1.3	\$56,900	\$1,423	\$17,070	\$427	325	21%	\$7.07	\$368	1.7
Hayes County	\$12.90	\$671	\$26,840	1.4	\$57,600	\$1,440	\$17,280	\$432	142	31%	\$13.89	\$722	0.9
Hitchcock County	\$12.13	\$631	\$25,240	1.3	\$58,400	\$1,460	\$17,520	\$438	366	27%	\$11.77	\$612	1.0
Holt County	\$12.13	\$631	\$25,240	1.3	\$60,200	\$1,505	\$18,060	\$452	1,144	26%	\$11.14	\$579	1.1
Hooker County	\$15.90	\$827	\$33,080	1.8	\$43,500	\$1,088	\$13,050	\$326	59	19%	\$7.95	\$413	2.0
Howard County	\$12.13	\$631	\$25,240	1.3	\$66,800	\$1,670	\$20,040	\$501	625	24%	\$6.76	\$351	1.8
Jefferson County	\$12.13	\$631	\$25,240	1.3	\$58,700	\$1,468	\$17,610	\$440	718	22%	\$9.80	\$510	1.2
Johnson County	\$12.13	\$631	\$25,240	1.3	\$55,400	\$1,385	\$16,620	\$416	522	27%	\$10.41	\$541	1.2
Kearney County	\$13.96	\$726	\$29,040	1.6	\$64,000	\$1,600	\$19,200	\$480	765	29%	\$11.55	\$601	1.2
Keith County	\$12.13	\$631	\$25,240	1.3	\$59,600	\$1,490	\$17,880	\$447	1,159	31%	\$9.78	\$508	1.2
Keya Paha County †	\$12.13	\$631	\$25,240	1.3	\$45,400	\$1,135	\$13,620	\$341	90	24%			
Kimball County	\$13.10	\$681	\$27,240	1.5	\$53,700	\$1,343	\$16,110	\$403	544	33%	\$18.53	\$964	0.7
Knox County	\$12.13	\$631	\$25,240	1.3	\$55,700	\$1,393	\$16,710	\$418	971	26%	\$8.98	\$467	1.4
Lancaster County	\$14.65	\$762	\$30,480	1.6	\$70,400	\$1,760	\$21,120	\$528	47,252	41%	\$10.68	\$555	1.4
Lincoln County	\$13.19	\$686	\$27,440	1.5	\$64,100	\$1,603	\$19,230	\$481	4,946	33%	\$10.90	\$567	1.2
Logan County	\$12.13	\$631	\$25,240	1.3	\$54,200	\$1,355	\$16,260	\$407	99	31%	\$8.69	\$452	1.4
Loup County †	\$12.13	\$631	\$25,240	1.3	\$44,000	\$1,100	\$13,200	\$330	53	22%			
McPherson County †	\$12.13	\$631	\$25,240	1.3	\$59,500	\$1,488	\$17,850	\$446	59	31%			
Madison County	\$12.75	\$663	\$26,520	1.4	\$60,100	\$1,503	\$18,030	\$451	5,048	36%	\$9.61	\$500	1.3
Merrick County	\$12.13	\$631	\$25,240	1.3	\$57,700	\$1,443	\$17,310	\$433	907	27%	\$10.19	\$530	1.2
Morrill County	\$12.13	\$631	\$25,240	1.3	\$51,700	\$1,293	\$15,510	\$388	633	31%	\$11.24	\$584	1.1
Nance County	\$12.13	\$631	\$25,240	1.3	\$55,800	\$1,395	\$16,740	\$419	361	23%	\$8.56	\$445	1.4
Nemaha County	\$12.13	\$631	\$25,240	1.3	\$70,300	\$1,758	\$21,090	\$527	882	30%	\$8.35	\$434	1.5
Nuckolls County	\$12.13	\$631	\$25,240	1.3	\$53,500	\$1,338	\$16,050	\$401	529	26%	\$9.83	\$511	1.2
Otoe County	\$12.13	\$631	\$25,240	1.3	\$65,500	\$1,638	\$19,650	\$491	1,627	25%	\$9.18	\$477	1.3
Pawnee County	\$12.13	\$631	\$25,240	1.3	\$50,500	\$1,263	\$15,150	\$379	312	24%	\$11.41	\$593	1.1
Perkins County	\$12.13	\$631	\$25,240	1.3	\$67,700	\$1,693	\$20,310	\$508	276	22%	\$9.78	\$509	1.2
Phelps County	\$12.13	\$631	\$25,240	1.3	\$67,600	\$1,690	\$20,280	\$507	1,023	27%	\$12.26	\$637	1.0
Pierce County	\$12.13	\$631	\$25,240	1.3	\$63,800	\$1,595	\$19,140	\$479	601	21%	\$11.49	\$597	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Nebraska

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Platte County	\$12.13	\$631	\$25,240	1.3	\$62,400	\$1,560	\$18,720	\$468	3,555	28%	\$11.34	\$590	1.1
Polk County	\$12.13	\$631	\$25,240	1.3	\$65,300	\$1,633	\$19,590	\$490	563	25%	\$11.15	\$580	1.1
Red Willow County	\$12.13	\$631	\$25,240	1.3	\$60,400	\$1,510	\$18,120	\$453	1,288	28%	\$9.83	\$511	1.2
Richardson County	\$12.13	\$631	\$25,240	1.3	\$50,400	\$1,260	\$15,120	\$378	932	25%	\$10.78	\$561	1.1
Rock County	\$12.13	\$631	\$25,240	1.3	\$57,100	\$1,428	\$17,130	\$428	141	20%	\$14.93	\$776	0.8
Saline County	\$13.96	\$726	\$29,040	1.6	\$54,500	\$1,363	\$16,350	\$409	1,761	34%	\$11.47	\$596	1.2
Sarpy County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	18,336	30%	\$11.15	\$580	1.4
Saunders County	\$13.85	\$720	\$28,800	1.5	\$76,200	\$1,905	\$22,860	\$572	1,734	21%	\$9.16	\$476	1.5
Scotts Bluff County	\$13.08	\$680	\$27,200	1.5	\$54,900	\$1,373	\$16,470	\$412	4,532	31%	\$10.69	\$556	1.2
Seward County	\$12.13	\$631	\$25,240	1.3	\$76,300	\$1,908	\$22,890	\$572	1,664	27%	\$10.27	\$534	1.2
Sheridan County	\$12.13	\$631	\$25,240	1.3	\$46,000	\$1,150	\$13,800	\$345	717	31%	\$7.98	\$415	1.5
Sherman County	\$12.13	\$631	\$25,240	1.3	\$52,800	\$1,320	\$15,840	\$396	285	21%	\$10.39	\$540	1.2
Sioux County †	\$12.13	\$631	\$25,240	1.3	\$58,300	\$1,458	\$17,490	\$437	148	27%			
Stanton County	\$12.13	\$631	\$25,240	1.3	\$62,500	\$1,563	\$18,750	\$469	395	17%	\$21.85	\$1,136	0.6
Thayer County	\$12.13	\$631	\$25,240	1.3	\$54,900	\$1,373	\$16,470	\$412	507	22%	\$12.37	\$643	1.0
Thomas County	\$12.13	\$631	\$25,240	1.3	\$65,000	\$1,625	\$19,500	\$488	88	27%	\$12.67	\$659	1.0
Thurston County	\$12.13	\$631	\$25,240	1.3	\$50,900	\$1,273	\$15,270	\$382	741	36%	\$11.69	\$608	1.0
Valley County	\$12.13	\$631	\$25,240	1.3	\$55,800	\$1,395	\$16,740	\$419	519	27%	\$9.82	\$510	1.2
Washington County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	1,577	20%	\$10.72	\$557	1.5
Wayne County	\$12.13	\$631	\$25,240	1.3	\$71,500	\$1,788	\$21,450	\$536	1,283	36%	\$6.54	\$340	1.9
Webster County	\$12.13	\$631	\$25,240	1.3	\$51,300	\$1,283	\$15,390	\$385	360	23%	\$8.26	\$429	1.5
Wheeler County	\$12.13	\$631	\$25,240	1.3	\$54,400	\$1,360	\$16,320	\$408	91	23%	\$16.93	\$881	0.7
York County	\$12.13	\$631	\$25,240	1.3	\$65,600	\$1,640	\$19,680	\$492	1,789	32%	\$11.40	\$593	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

NEVADA

In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$950**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,166** monthly or **\$37,987** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

21*

 **\$18.26** PER HOUR

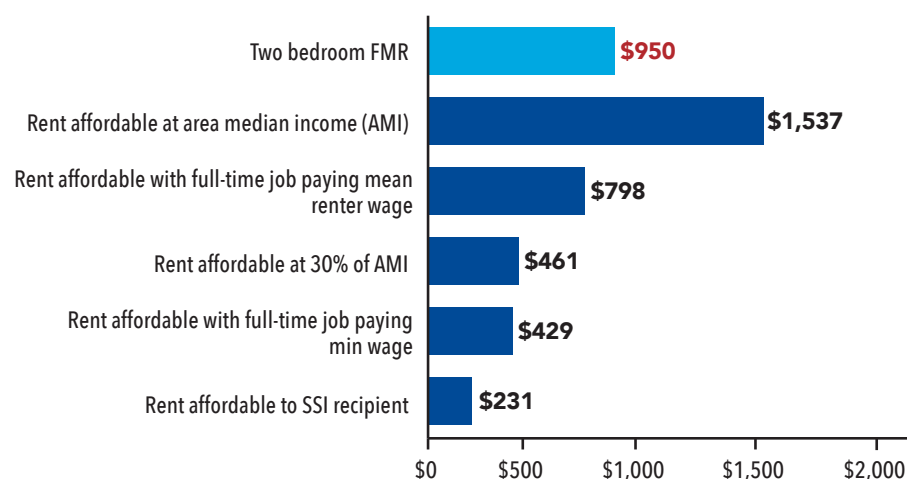
STATE FACTS

Minimum Wage	\$8.25
Average Renter Wage	\$15.34
2-Bedroom Housing Wage	\$18.26
Number of Renter Households	446,047
Percent Renters	44%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Clark County	\$18.62
Douglas County	\$18.12
Storey County	\$17.90
Washoe County	\$17.90
Churchill County	\$16.60



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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

Nevada

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Nevada	\$18.26	\$950	\$37,987	2.2	\$61,463	\$1,537	\$18,439	\$461	446,047	44%	\$15.34	\$798	1.2
Combined Nonmetro Areas	\$15.84	\$824	\$32,955	1.9	\$63,222	\$1,581	\$18,967	\$474	30,790	30%	\$15.87	\$825	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$16.17	\$841	\$33,640	2.0	\$65,600	\$1,640	\$19,680	\$492	8,879	42%	\$13.07	\$680	1.2
Las Vegas-Henderson-Paradise MSA	\$18.62	\$968	\$38,720	2.3	\$59,800	\$1,495	\$17,940	\$449	335,738	47%	\$15.62	\$812	1.2
Reno MSA	\$17.90	\$931	\$37,240	2.2	\$67,000	\$1,675	\$20,100	\$503	70,640	42%	\$14.06	\$731	1.3
<u>Counties</u>													
Churchill County	\$16.60	\$863	\$34,520	2.0	\$62,600	\$1,565	\$18,780	\$470	3,743	40%	\$14.38	\$748	1.2
Clark County	\$18.62	\$968	\$38,720	2.3	\$59,800	\$1,495	\$17,940	\$449	335,738	47%	\$15.62	\$812	1.2
Douglas County	\$18.12	\$942	\$37,680	2.2	\$69,400	\$1,735	\$20,820	\$521	5,715	29%	\$12.46	\$648	1.5
Elko County	\$16.46	\$856	\$34,240	2.0	\$77,200	\$1,930	\$23,160	\$579	5,072	29%	\$15.13	\$787	1.1
Esmeralda County†	\$12.65	\$658	\$26,320	1.5	\$52,900	\$1,323	\$15,870	\$397	188	40%			
Eureka County	\$15.90	\$827	\$33,080	1.9	\$97,100	\$2,428	\$29,130	\$728	244	32%	\$32.40	\$1,685	0.5
Humboldt County	\$15.90	\$827	\$33,080	1.9	\$76,400	\$1,910	\$22,920	\$573	1,651	27%	\$15.01	\$780	1.1
Lander County	\$13.79	\$717	\$28,680	1.7	\$77,900	\$1,948	\$23,370	\$584	425	20%	\$16.92	\$880	0.8
Lincoln County	\$12.65	\$658	\$26,320	1.5	\$50,100	\$1,253	\$15,030	\$376	678	35%	\$6.70	\$349	1.9
Lyon County	\$15.73	\$818	\$32,720	1.9	\$54,300	\$1,358	\$16,290	\$407	5,543	28%	\$15.15	\$788	1.0
Mineral County	\$12.65	\$658	\$26,320	1.5	\$62,800	\$1,570	\$18,840	\$471	630	33%	\$14.09	\$733	0.9
Nye County	\$13.98	\$727	\$29,080	1.7	\$47,000	\$1,175	\$14,100	\$353	5,279	30%	\$16.87	\$877	0.8
Pershing County	\$12.65	\$658	\$26,320	1.5	\$57,700	\$1,443	\$17,310	\$433	715	34%	\$19.11	\$994	0.7
Storey County	\$17.90	\$931	\$37,240	2.2	\$67,000	\$1,675	\$20,100	\$503	129	7%	\$23.63	\$1,229	0.8
Washoe County	\$17.90	\$931	\$37,240	2.2	\$67,000	\$1,675	\$20,100	\$503	70,511	43%	\$13.80	\$717	1.3
White Pine County	\$15.12	\$786	\$31,440	1.8	\$65,700	\$1,643	\$19,710	\$493	907	27%	\$19.40	\$1,009	0.8
Carson City	\$16.17	\$841	\$33,640	2.0	\$65,600	\$1,640	\$19,680	\$492	8,879	42%	\$13.07	\$680	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

NEW HAMPSHIRE

In New Hampshire, 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 **\$3,655** monthly or **\$43,865** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

15*

 **\$21.09** PER HOUR

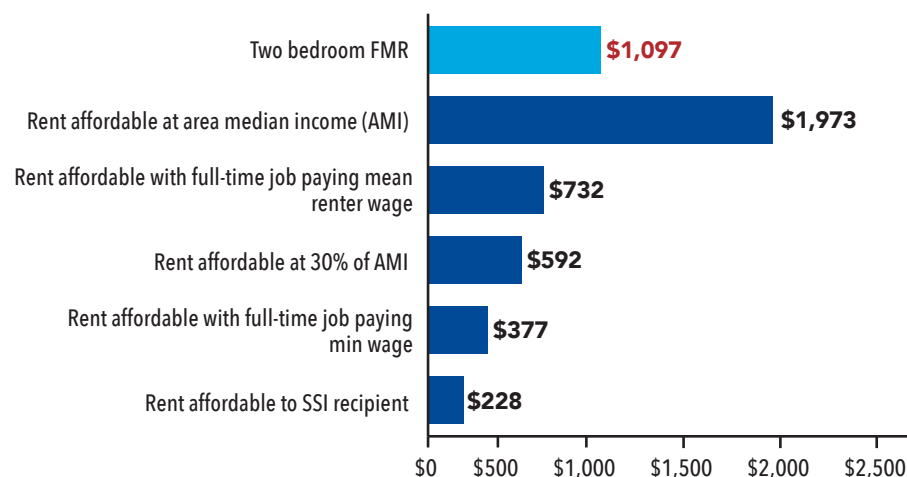
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$14.08
2-Bedroom Housing Wage	\$21.09
Number of Renter Households	150,420
Percent Renters	29%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Cheshire County	\$20.21
Merrimack County	\$19.60
Belknap County	\$18.75
Grafton County	\$18.56
Carroll County	\$18.46



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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 Hampshire

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
New Hampshire	\$21.09	\$1,097	\$43,865	2.9	\$78,912	\$1,973	\$23,673	\$592	150,420	29%	\$14.08	\$732	1.5
Combined Nonmetro Areas	\$18.71	\$973	\$38,924	2.6	\$70,737	\$1,768	\$21,221	\$531	55,648	28%	\$12.64	\$657	1.5
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$30.13	\$1,567	\$62,680	4.2	\$98,100	\$2,453	\$29,430	\$736	1,470	35%	\$14.01	\$728	2.2
Hillsborough County HMFA	\$19.92	\$1,036	\$41,440	2.7	\$84,700	\$2,118	\$25,410	\$635	2,465	19%	\$15.87	\$825	1.3
Lawrence HMFA	\$22.56	\$1,173	\$46,920	3.1	\$84,100	\$2,103	\$25,230	\$631	11,600	22%	\$14.01	\$728	1.6
Manchester HMFA	\$22.33	\$1,161	\$46,440	3.1	\$72,400	\$1,810	\$21,720	\$543	25,959	42%	\$15.87	\$825	1.4
Nashua HMFA	\$23.65	\$1,230	\$49,200	3.3	\$89,200	\$2,230	\$26,760	\$669	22,614	28%	\$15.87	\$825	1.5
Portsmouth-Rochester HMFA	\$21.29	\$1,107	\$44,280	2.9	\$83,400	\$2,085	\$25,020	\$626	28,895	32%	\$13.74	\$714	1.5
Western Rockingham County HMFA	\$26.08	\$1,356	\$54,240	3.6	\$101,800	\$2,545	\$30,540	\$764	1,769	10%	\$14.01	\$728	1.9
<u>Counties</u>													
Belknap County	\$18.75	\$975	\$39,000	2.6	\$69,400	\$1,735	\$20,820	\$521	6,285	25%	\$11.37	\$591	1.6
Carroll County	\$18.46	\$960	\$38,400	2.5	\$60,400	\$1,510	\$18,120	\$453	4,342	20%	\$10.40	\$541	1.8
Cheshire County	\$20.21	\$1,051	\$42,040	2.8	\$64,900	\$1,623	\$19,470	\$487	9,060	30%	\$11.25	\$585	1.8
Coos County	\$13.15	\$684	\$27,360	1.8	\$55,200	\$1,380	\$16,560	\$414	4,275	30%	\$8.87	\$461	1.5
Grafton County	\$18.56	\$965	\$38,600	2.6	\$70,700	\$1,768	\$21,210	\$530	11,251	32%	\$17.52	\$911	1.1
Merrimack County	\$19.60	\$1,019	\$40,760	2.7	\$83,200	\$2,080	\$24,960	\$624	15,977	28%	\$11.38	\$592	1.7
Sullivan County	\$18.42	\$958	\$38,320	2.5	\$67,700	\$1,693	\$20,310	\$508	4,458	25%	\$11.59	\$603	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

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, Francestown 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

NEW JERSEY

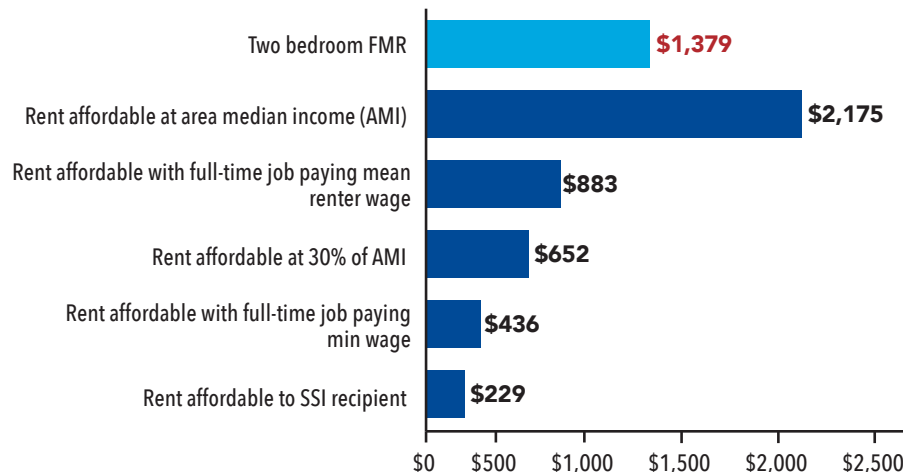
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,379**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,596** monthly or **\$55,152** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$26.52** PER HOUR

STATE FACTS	
Minimum Wage	\$8.38
Average Renter Wage	\$16.98
2-Bedroom Housing Wage	\$26.52
Number of Renter Households	1,114,583
Percent Renters	35%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Hunterdon County	\$30.35
Middlesex County	\$30.35
Somerset County	\$30.35
Hudson County	\$28.08
Bergen County (tied with 1 other)	\$27.69



127
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

3.2
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 Jersey

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
New Jersey	\$26.52	\$1,379	\$55,152	3.2	\$86,994	\$2,175	\$26,098	\$652	1,114,583	35%	\$16.98	\$883	1.6
<u>Metropolitan Areas</u>													
Atlantic City-Hammonton MSA	\$22.15	\$1,152	\$46,080	2.6	\$62,200	\$1,555	\$18,660	\$467	32,687	32%	\$10.26	\$533	2.2
Bergen-Passaic HMFA	\$27.69	\$1,440	\$57,600	3.3	\$91,200	\$2,280	\$27,360	\$684	192,546	39%	\$16.91	\$879	1.6
Jersey City HMFA	\$28.08	\$1,460	\$58,400	3.4	\$61,500	\$1,538	\$18,450	\$461	167,429	68%	\$27.95	\$1,453	1.0
Middlesex-Somerset-Hunterdon HMFA	\$30.35	\$1,578	\$63,120	3.6	\$103,800	\$2,595	\$31,140	\$779	132,005	30%	\$20.29	\$1,055	1.5
Monmouth-Ocean HMFA	\$27.25	\$1,417	\$56,680	3.3	\$90,900	\$2,273	\$27,270	\$682	100,798	22%	\$11.23	\$584	2.4
Newark HMFA	\$25.46	\$1,324	\$52,960	3.0	\$89,700	\$2,243	\$26,910	\$673	279,535	40%	\$19.02	\$989	1.3
Ocean City MSA	\$20.21	\$1,051	\$42,040	2.4	\$80,800	\$2,020	\$24,240	\$606	10,139	25%	\$8.18	\$426	2.5
Philadelphia-Camden-Wilmington MSA *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	125,740	26%	\$12.35	\$642	1.9
Trenton MSA	\$25.54	\$1,328	\$53,120	3.0	\$93,000	\$2,325	\$27,900	\$698	45,850	35%	\$17.00	\$884	1.5
Vineland-Bridgeton MSA	\$21.71	\$1,129	\$45,160	2.6	\$54,400	\$1,360	\$16,320	\$408	16,831	33%	\$10.51	\$546	2.1
Warren County HMFA	\$23.52	\$1,223	\$48,920	2.8	\$83,900	\$2,098	\$25,170	\$629	11,023	27%	\$12.03	\$626	2.0
<u>Counties</u>													
Atlantic County	\$22.15	\$1,152	\$46,080	2.6	\$62,200	\$1,555	\$18,660	\$467	32,687	32%	\$10.26	\$533	2.2
Bergen County	\$27.69	\$1,440	\$57,600	3.3	\$91,200	\$2,280	\$27,360	\$684	118,239	35%	\$18.31	\$952	1.5
Burlington County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	37,181	23%	\$14.69	\$764	1.6
Camden County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	60,402	32%	\$11.31	\$588	2.1
Cape May County	\$20.21	\$1,051	\$42,040	2.4	\$80,800	\$2,020	\$24,240	\$606	10,139	25%	\$8.18	\$426	2.5
Cumberland County	\$21.71	\$1,129	\$45,160	2.6	\$54,400	\$1,360	\$16,320	\$408	16,831	33%	\$10.51	\$546	2.1
Essex County	\$25.46	\$1,324	\$52,960	3.0	\$89,700	\$2,243	\$26,910	\$673	152,313	55%	\$18.29	\$951	1.4
Gloucester County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	20,971	20%	\$9.30	\$484	2.5
Hudson County	\$28.08	\$1,460	\$58,400	3.4	\$61,500	\$1,538	\$18,450	\$461	167,429	68%	\$27.95	\$1,453	1.0
Hunterdon County	\$30.35	\$1,578	\$63,120	3.6	\$103,800	\$2,595	\$31,140	\$779	7,608	16%	\$13.27	\$690	2.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

New Jersey

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mercer County	\$25.54	\$1,328	\$53,120	3.0	\$93,000	\$2,325	\$27,900	\$698	45,850	35%	\$17.00	\$884	1.5
Middlesex County	\$30.35	\$1,578	\$63,120	3.6	\$103,800	\$2,595	\$31,140	\$779	98,304	35%	\$19.30	\$1,004	1.6
Monmouth County	\$27.25	\$1,417	\$56,680	3.3	\$90,900	\$2,273	\$27,270	\$682	59,003	25%	\$11.32	\$589	2.4
Morris County	\$25.46	\$1,324	\$52,960	3.0	\$89,700	\$2,243	\$26,910	\$673	43,956	24%	\$21.65	\$1,126	1.2
Ocean County	\$27.25	\$1,417	\$56,680	3.3	\$90,900	\$2,273	\$27,270	\$682	41,795	19%	\$11.09	\$576	2.5
Passaic County	\$27.69	\$1,440	\$57,600	3.3	\$91,200	\$2,280	\$27,360	\$684	74,307	46%	\$12.91	\$671	2.1
Salem County *	\$23.27	\$1,210	\$48,400	2.8	\$80,300	\$2,008	\$24,090	\$602	7,186	29%	\$13.55	\$705	1.7
Somerset County	\$30.35	\$1,578	\$63,120	3.6	\$103,800	\$2,595	\$31,140	\$779	26,093	23%	\$24.07	\$1,252	1.3
Sussex County	\$25.46	\$1,324	\$52,960	3.0	\$89,700	\$2,243	\$26,910	\$673	8,606	16%	\$8.79	\$457	2.9
Union County	\$25.46	\$1,324	\$52,960	3.0	\$89,700	\$2,243	\$26,910	\$673	74,660	40%	\$18.22	\$947	1.4
Warren County	\$23.52	\$1,223	\$48,920	2.8	\$83,900	\$2,098	\$25,170	\$629	11,023	27%	\$12.03	\$626	2.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

NEW MEXICO

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$835**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,784** monthly or **\$33,404** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

28*

 **\$16.06** PER HOUR

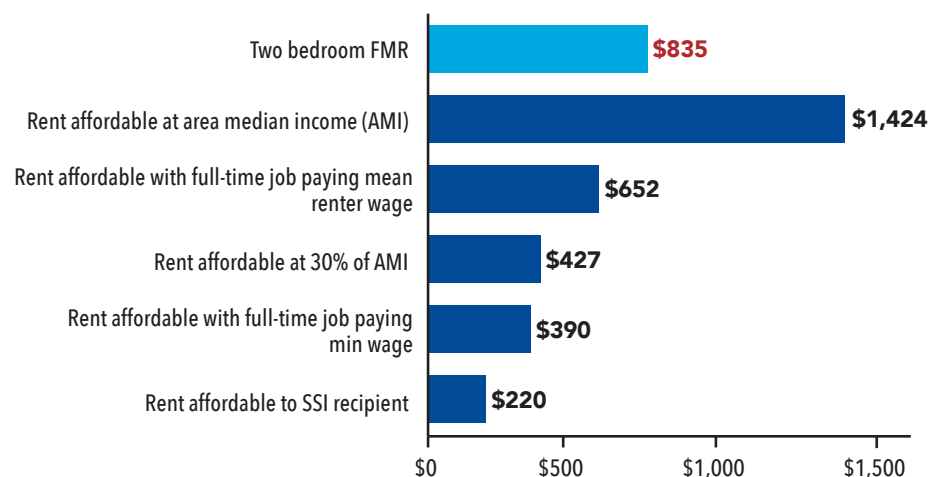
STATE FACTS

Minimum Wage	\$7.50
Average Renter Wage	\$12.53
2-Bedroom Housing Wage	\$16.06
Number of Renter Households	243,406
Percent Renters	32%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Los Alamos County	\$20.02
Santa Fe County	\$18.13
Bernalillo County	\$18.10
Sandoval County	\$18.10
Torrance County (tied with 1 other)	\$18.10



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

New Mexico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
New Mexico	\$16.06	\$835	\$33,404	2.1	\$56,979	\$1,424	\$17,094	\$427	243,406	32%	\$12.53	\$652	1.3
Combined Nonmetro Areas	\$13.65	\$710	\$28,383	1.8	\$52,180	\$1,305	\$15,654	\$391	72,291	30%	\$13.67	\$711	1.0
<u>Metropolitan Areas</u>													
Albuquerque MSA *	\$18.10	\$941	\$37,640	2.4	\$61,600	\$1,540	\$18,480	\$462	115,075	33%	\$12.12	\$630	1.5
Farmington MSA	\$15.13	\$787	\$31,480	2.0	\$57,700	\$1,443	\$17,310	\$433	10,924	27%	\$14.92	\$776	1.0
Las Cruces MSA	\$12.69	\$660	\$26,400	1.7	\$44,700	\$1,118	\$13,410	\$335	26,336	35%	\$9.01	\$468	1.4
Santa Fe MSA	\$18.13	\$943	\$37,720	2.4	\$64,600	\$1,615	\$19,380	\$485	18,780	31%	\$12.58	\$654	1.4
<u>Counties</u>													
Bernalillo County *	\$18.10	\$941	\$37,640	2.4	\$61,600	\$1,540	\$18,480	\$462	99,209	38%	\$12.09	\$629	1.5
Catron County	\$12.65	\$658	\$26,320	1.7	\$47,000	\$1,175	\$14,100	\$353	184	13%	\$6.66	\$346	1.9
Chaves County	\$13.00	\$676	\$27,040	1.7	\$53,200	\$1,330	\$15,960	\$399	8,134	35%	\$11.07	\$575	1.2
Cibola County	\$12.65	\$658	\$26,320	1.7	\$43,100	\$1,078	\$12,930	\$323	2,109	25%	\$9.64	\$501	1.3
Colfax County	\$12.65	\$658	\$26,320	1.7	\$48,300	\$1,208	\$14,490	\$362	1,740	32%	\$7.16	\$372	1.8
Curry County	\$13.12	\$682	\$27,280	1.7	\$52,300	\$1,308	\$15,690	\$392	7,393	41%	\$11.39	\$592	1.2
De Baca County	\$12.65	\$658	\$26,320	1.7	\$47,800	\$1,195	\$14,340	\$359	104	17%	\$5.93	\$308	2.1
Dona Ana County	\$12.69	\$660	\$26,400	1.7	\$44,700	\$1,118	\$13,410	\$335	26,336	35%	\$9.01	\$468	1.4
Eddy County	\$15.06	\$783	\$31,320	2.0	\$62,500	\$1,563	\$18,750	\$469	5,341	26%	\$19.05	\$991	0.8
Grant County	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	2,984	24%	\$11.07	\$576	1.1
Guadalupe County	\$12.65	\$658	\$26,320	1.7	\$37,400	\$935	\$11,220	\$281	274	22%	\$7.60	\$395	1.7
Harding County †	\$12.65	\$658	\$26,320	1.7	\$50,500	\$1,263	\$15,150	\$379	36	17%			
Hidalgo County	\$12.65	\$658	\$26,320	1.7	\$38,400	\$960	\$11,520	\$288	603	32%	\$8.73	\$454	1.4
Lea County	\$14.21	\$739	\$29,560	1.9	\$67,900	\$1,698	\$20,370	\$509	6,281	29%	\$19.30	\$1,003	0.7
Lincoln County	\$16.83	\$875	\$35,000	2.2	\$50,500	\$1,263	\$15,150	\$379	1,937	22%	\$9.66	\$503	1.7
Los Alamos County	\$20.02	\$1,041	\$41,640	2.7	\$128,300	\$3,208	\$38,490	\$962	1,876	25%	\$22.88	\$1,190	0.9
Luna County	\$12.65	\$658	\$26,320	1.7	\$36,700	\$918	\$11,010	\$275	2,971	33%	\$8.43	\$438	1.5
McKinley County	\$12.65	\$658	\$26,320	1.7	\$34,000	\$850	\$10,200	\$255	4,820	27%	\$10.04	\$522	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, 2016)

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 2016 Area Median Income

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

New Mexico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mora County	\$12.65	\$658	\$26,320	1.7	\$42,900	\$1,073	\$12,870	\$322	334	22%	\$12.15	\$632	1.0
Otero County	\$12.65	\$658	\$26,320	1.7	\$52,700	\$1,318	\$15,810	\$395	8,432	35%	\$13.02	\$677	1.0
Quay County	\$12.65	\$658	\$26,320	1.7	\$42,400	\$1,060	\$12,720	\$318	813	24%	\$8.93	\$464	1.4
Rio Arriba County	\$12.65	\$658	\$26,320	1.7	\$48,600	\$1,215	\$14,580	\$365	3,136	22%	\$8.84	\$459	1.4
Roosevelt County	\$13.56	\$705	\$28,200	1.8	\$43,800	\$1,095	\$13,140	\$329	2,939	41%	\$8.07	\$420	1.7
Sandoval County *	\$18.10	\$941	\$37,640	2.4	\$61,600	\$1,540	\$18,480	\$462	9,112	19%	\$14.62	\$760	1.2
San Juan County	\$15.13	\$787	\$31,480	2.0	\$57,700	\$1,443	\$17,310	\$433	10,924	27%	\$14.92	\$776	1.0
San Miguel County	\$13.48	\$701	\$28,040	1.8	\$41,300	\$1,033	\$12,390	\$310	3,079	27%	\$5.59	\$290	2.4
Santa Fe County	\$18.13	\$943	\$37,720	2.4	\$64,600	\$1,615	\$19,380	\$485	18,780	31%	\$12.58	\$654	1.4
Sierra County	\$12.92	\$672	\$26,880	1.7	\$41,900	\$1,048	\$12,570	\$314	1,128	24%	\$7.82	\$406	1.7
Socorro County	\$12.65	\$658	\$26,320	1.7	\$45,200	\$1,130	\$13,560	\$339	1,421	28%	\$10.36	\$539	1.2
Taos County	\$16.90	\$879	\$35,160	2.3	\$45,700	\$1,143	\$13,710	\$343	3,636	27%	\$8.29	\$431	2.0
Torrance County *	\$18.10	\$941	\$37,640	2.4	\$61,600	\$1,540	\$18,480	\$462	1,108	20%	\$11.79	\$613	1.5
Union County	\$12.65	\$658	\$26,320	1.7	\$49,600	\$1,240	\$14,880	\$372	586	37%	\$10.63	\$553	1.2
Valencia County *	\$18.10	\$941	\$37,640	2.4	\$61,600	\$1,540	\$18,480	\$462	5,646	21%	\$7.31	\$380	2.5

* 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, 2016)

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 2016 Area Median Income

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

NEW YORK

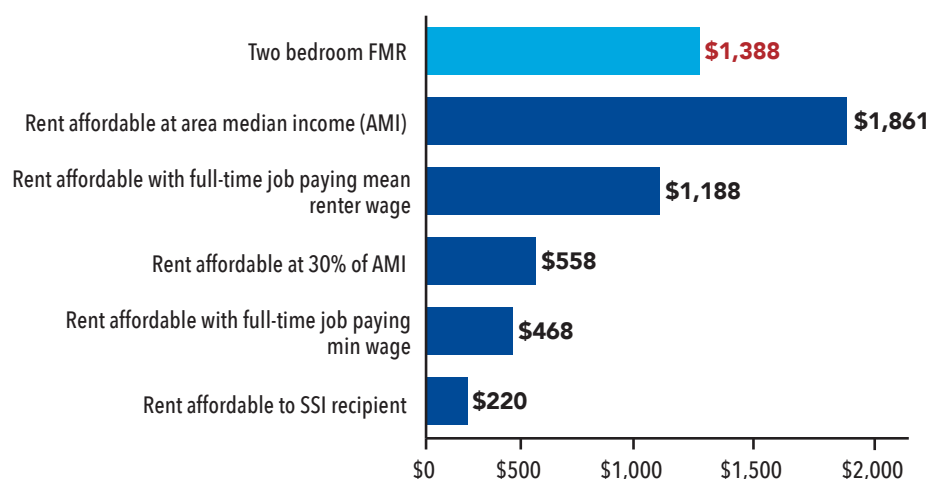
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,388**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,626** monthly or **\$55,508** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$26.69** PER HOUR

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$22.85
2-Bedroom Housing Wage	\$26.69
Number of Renter Households	3,348,537
Percent Renters	46%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Nassau County	\$30.92
Suffolk County	\$30.92
Bronx County	\$30.21
Kings County	\$30.21
New York County (tied with 4 others)	\$30.21



119
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 York

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
New York	\$26.69	\$1,388	\$55,508	3.0	\$74,427	\$1,861	\$22,328	\$558	3,348,537	46%	\$22.85	\$1,188	1.2
Combined Nonmetro Areas	\$14.57	\$758	\$30,310	1.6	\$58,902	\$1,473	\$17,671	\$442	158,718	29%	\$10.10	\$525	1.4
<u>Metropolitan Areas</u>													
Albany-Schenectady-Troy MSA	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	120,978	35%	\$13.62	\$708	1.4
Binghamton MSA	\$14.02	\$729	\$29,160	1.6	\$63,900	\$1,598	\$19,170	\$479	31,249	31%	\$9.98	\$519	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	\$14.52	\$755	\$30,200	1.6	\$67,300	\$1,683	\$20,190	\$505	158,727	34%	\$10.96	\$570	1.3
Elmira MSA	\$17.21	\$895	\$35,800	1.9	\$61,300	\$1,533	\$18,390	\$460	11,230	32%	\$9.50	\$494	1.8
Glens Falls MSA	\$16.77	\$872	\$34,880	1.9	\$64,800	\$1,620	\$19,440	\$486	14,718	28%	\$10.73	\$558	1.6
Ithaca MSA	\$20.85	\$1,084	\$43,360	2.3	\$69,000	\$1,725	\$20,700	\$518	16,839	44%	\$13.03	\$678	1.6
Kingston MSA	\$22.04	\$1,146	\$45,840	2.4	\$75,900	\$1,898	\$22,770	\$569	21,146	30%	\$9.26	\$482	2.4
Nassau-Suffolk HMFA	\$30.92	\$1,608	\$64,320	3.4	\$106,200	\$2,655	\$31,860	\$797	190,241	20%	\$13.39	\$696	2.3
New York HMFA	\$30.21	\$1,571	\$62,840	3.4	\$66,279	\$1,657	\$19,884	\$497	2,143,515	66%	\$33.98	\$1,767	0.9
Poughkeepsie-Newburgh-Middletown HMFA	\$24.44	\$1,271	\$50,840	2.7	\$87,100	\$2,178	\$26,130	\$653	70,640	30%	\$10.94	\$569	2.2
Rochester HMFA	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	135,946	32%	\$11.26	\$585	1.5
Syracuse MSA	\$15.56	\$809	\$32,360	1.7	\$69,200	\$1,730	\$20,760	\$519	83,391	32%	\$11.09	\$577	1.4
Utica-Rome MSA	\$14.25	\$741	\$29,640	1.6	\$59,600	\$1,490	\$17,880	\$447	38,382	33%	\$9.82	\$510	1.5
Watertown-Fort Drum MSA	\$20.90	\$1,087	\$43,480	2.3	\$57,900	\$1,448	\$17,370	\$434	19,833	44%	\$12.41	\$645	1.7
Westchester County Statutory Exception Area	\$29.04	\$1,510	\$60,400	3.2	\$107,800	\$2,695	\$32,340	\$809	130,794	38%	\$17.81	\$926	1.6
Yates County HMFA	\$13.29	\$691	\$27,640	1.5	\$61,900	\$1,548	\$18,570	\$464	2,190	23%	\$7.41	\$385	1.8
<u>Counties</u>													
Albany County	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	50,633	41%	\$14.24	\$741	1.4
Allegany County	\$12.65	\$658	\$26,320	1.4	\$53,500	\$1,338	\$16,050	\$401	4,915	27%	\$8.75	\$455	1.4
Bronx County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	388,526	81%	\$18.13	\$943	1.7
Broome County	\$14.02	\$729	\$29,160	1.6	\$63,900	\$1,598	\$19,170	\$479	26,911	34%	\$9.69	\$504	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

New York

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Cattaraugus County	\$13.33	\$693	\$27,720	1.5	\$51,700	\$1,293	\$15,510	\$388	8,990	28%	\$10.11	\$526	1.3
Cayuga County	\$14.63	\$761	\$30,440	1.6	\$68,400	\$1,710	\$20,520	\$513	8,664	28%	\$9.48	\$493	1.5
Chautauqua County	\$12.96	\$674	\$26,960	1.4	\$52,000	\$1,300	\$15,600	\$390	16,318	30%	\$8.67	\$451	1.5
Chemung County	\$17.21	\$895	\$35,800	1.9	\$61,300	\$1,533	\$18,390	\$460	11,230	32%	\$9.50	\$494	1.8
Chenango County	\$13.08	\$680	\$27,200	1.5	\$55,800	\$1,395	\$16,740	\$419	4,742	24%	\$10.90	\$567	1.2
Clinton County	\$15.04	\$782	\$31,280	1.7	\$57,300	\$1,433	\$17,190	\$430	10,146	32%	\$8.89	\$462	1.7
Columbia County	\$17.75	\$923	\$36,920	2.0	\$74,600	\$1,865	\$22,380	\$560	7,028	28%	\$10.19	\$530	1.7
Cortland County	\$14.25	\$741	\$29,640	1.6	\$61,700	\$1,543	\$18,510	\$463	6,109	34%	\$9.81	\$510	1.5
Delaware County	\$14.02	\$729	\$29,160	1.6	\$57,900	\$1,448	\$17,370	\$434	4,998	26%	\$11.44	\$595	1.2
Dutchess County	\$24.44	\$1,271	\$50,840	2.7	\$87,100	\$2,178	\$26,130	\$653	32,646	31%	\$12.53	\$652	2.0
Erie County	\$14.52	\$755	\$30,200	1.6	\$67,300	\$1,683	\$20,190	\$505	133,059	35%	\$11.30	\$587	1.3
Essex County	\$16.23	\$844	\$33,760	1.8	\$62,500	\$1,563	\$18,750	\$469	4,120	26%	\$10.45	\$544	1.6
Franklin County	\$14.37	\$747	\$29,880	1.6	\$55,800	\$1,395	\$16,740	\$419	5,420	28%	\$8.20	\$426	1.8
Fulton County	\$13.96	\$726	\$29,040	1.6	\$56,100	\$1,403	\$16,830	\$421	6,899	31%	\$10.23	\$532	1.4
Genesee County	\$14.42	\$750	\$30,000	1.6	\$64,500	\$1,613	\$19,350	\$484	6,454	27%	\$9.65	\$502	1.5
Greene County	\$16.96	\$882	\$35,280	1.9	\$62,200	\$1,555	\$18,660	\$467	4,497	25%	\$9.68	\$504	1.8
Hamilton County	\$12.65	\$658	\$26,320	1.4	\$61,800	\$1,545	\$18,540	\$464	298	18%	\$7.66	\$398	1.7
Herkimer County	\$14.25	\$741	\$29,640	1.6	\$59,600	\$1,490	\$17,880	\$447	7,895	30%	\$9.13	\$475	1.6
Jefferson County	\$20.90	\$1,087	\$43,480	2.3	\$57,900	\$1,448	\$17,370	\$434	19,833	44%	\$12.41	\$645	1.7
Kings County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	652,125	70%	\$15.30	\$796	2.0
Lewis County	\$13.13	\$683	\$27,320	1.5	\$56,900	\$1,423	\$17,070	\$427	2,595	24%	\$9.09	\$473	1.4
Livingston County	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	6,339	26%	\$7.86	\$408	2.1
Madison County	\$15.56	\$809	\$32,360	1.7	\$69,200	\$1,730	\$20,760	\$519	6,438	24%	\$10.38	\$540	1.5
Monroe County	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	105,972	35%	\$11.74	\$611	1.4
Montgomery County	\$14.13	\$735	\$29,400	1.6	\$56,500	\$1,413	\$16,950	\$424	6,424	33%	\$10.02	\$521	1.4
Nassau County	\$30.92	\$1,608	\$64,320	3.4	\$106,200	\$2,655	\$31,860	\$797	87,397	20%	\$13.00	\$676	2.4
New York County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	576,679	77%	\$47.09	\$2,449	0.6
Niagara County	\$14.52	\$755	\$30,200	1.6	\$67,300	\$1,683	\$20,190	\$505	25,668	29%	\$8.75	\$455	1.7
Oneida County	\$14.25	\$741	\$29,640	1.6	\$59,600	\$1,490	\$17,880	\$447	30,487	34%	\$9.93	\$516	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

New York

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Onondaga County	\$15.56	\$809	\$32,360	1.7	\$69,200	\$1,730	\$20,760	\$519	64,339	35%	\$11.21	\$583	1.4
Ontario County	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	11,901	27%	\$10.64	\$553	1.6
Orange County	\$24.44	\$1,271	\$50,840	2.7	\$87,100	\$2,178	\$26,130	\$653	37,994	30%	\$9.65	\$502	2.5
Orleans County	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	3,716	23%	\$7.27	\$378	2.3
Oswego County	\$15.56	\$809	\$32,360	1.7	\$69,200	\$1,730	\$20,760	\$519	12,614	28%	\$10.61	\$552	1.5
Otsego County	\$15.83	\$823	\$32,920	1.8	\$62,100	\$1,553	\$18,630	\$466	6,197	26%	\$9.55	\$497	1.7
Putnam County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	5,919	17%	\$8.67	\$451	3.5
Queens County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	438,212	56%	\$17.49	\$909	1.7
Rensselaer County	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	22,285	35%	\$12.22	\$635	1.6
Richmond County	\$30.21	\$1,571	\$62,840	3.4	\$65,200	\$1,630	\$19,560	\$489	51,586	31%	\$10.49	\$545	2.9
Rockland County	\$30.21	\$1,571	\$62,840	3.4	\$100,600	\$2,515	\$30,180	\$755	30,468	31%	\$11.47	\$596	2.6
St. Lawrence County	\$14.67	\$763	\$30,520	1.6	\$54,300	\$1,358	\$16,290	\$407	12,212	29%	\$9.55	\$497	1.5
Saratoga County	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	25,769	29%	\$14.04	\$730	1.4
Schenectady County	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	19,275	33%	\$12.77	\$664	1.5
Schoharie County	\$19.33	\$1,005	\$40,200	2.1	\$82,000	\$2,050	\$24,600	\$615	3,016	24%	\$8.39	\$436	2.3
Schuyler County	\$12.65	\$658	\$26,320	1.4	\$60,400	\$1,510	\$18,120	\$453	1,703	22%	\$8.54	\$444	1.5
Seneca County	\$13.77	\$716	\$28,640	1.5	\$62,600	\$1,565	\$18,780	\$470	3,624	27%	\$10.01	\$521	1.4
Steuben County	\$14.83	\$771	\$30,840	1.6	\$59,500	\$1,488	\$17,850	\$446	12,336	30%	\$16.10	\$837	0.9
Suffolk County	\$30.92	\$1,608	\$64,320	3.4	\$106,200	\$2,655	\$31,860	\$797	102,844	21%	\$13.77	\$716	2.2
Sullivan County	\$17.27	\$898	\$35,920	1.9	\$58,200	\$1,455	\$17,460	\$437	10,097	35%	\$10.02	\$521	1.7
Tioga County	\$14.02	\$729	\$29,160	1.6	\$63,900	\$1,598	\$19,170	\$479	4,338	21%	\$12.02	\$625	1.2
Tompkins County	\$20.85	\$1,084	\$43,360	2.3	\$69,000	\$1,725	\$20,700	\$518	16,839	44%	\$13.03	\$678	1.6
Ulster County	\$22.04	\$1,146	\$45,840	2.4	\$75,900	\$1,898	\$22,770	\$569	21,146	30%	\$9.26	\$482	2.4
Warren County	\$16.77	\$872	\$34,880	1.9	\$64,800	\$1,620	\$19,440	\$486	8,310	30%	\$10.81	\$562	1.6
Washington County	\$16.77	\$872	\$34,880	1.9	\$64,800	\$1,620	\$19,440	\$486	6,408	27%	\$10.47	\$545	1.6
Wayne County	\$16.60	\$863	\$34,520	1.8	\$68,400	\$1,710	\$20,520	\$513	8,018	22%	\$8.84	\$460	1.9
Westchester County	\$29.04	\$1,510	\$60,400	3.2	\$107,800	\$2,695	\$32,340	\$809	130,794	38%	\$17.81	\$926	1.6
Wyoming County	\$12.98	\$675	\$27,000	1.4	\$64,100	\$1,603	\$19,230	\$481	3,932	25%	\$8.17	\$425	1.6
Yates County	\$13.29	\$691	\$27,640	1.5	\$61,900	\$1,548	\$18,570	\$464	2,190	23%	\$7.41	\$385	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

NORTH CAROLINA

STATE
RANKING

34*

In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$796**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,655** monthly or **\$31,859** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.32** PER HOUR

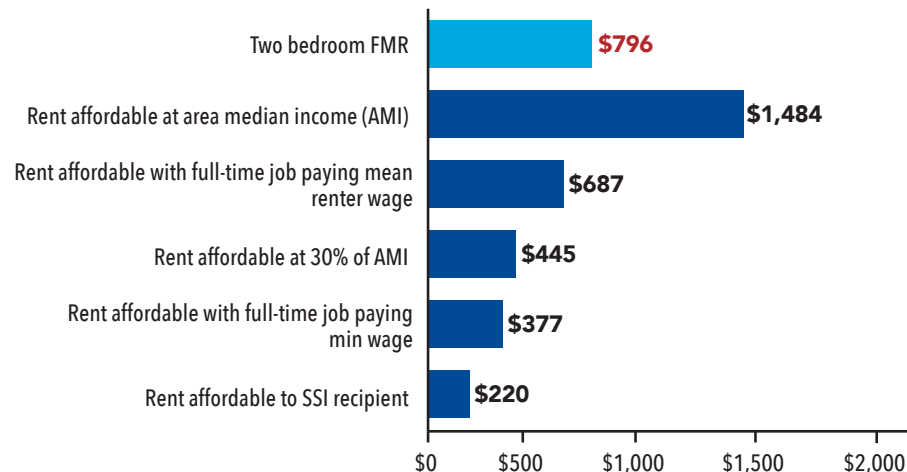
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$13.21
2-Bedroom Housing Wage	\$15.32
Number of Renter Households	1,280,773
Percent Renters	34%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Currituck County	\$22.12
Franklin County	\$18.21
Johnston County	\$18.21
Wake County	\$18.21
Durham County (tied with 2 others)	\$18.02



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

North Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
North Carolina	\$15.32	\$796	\$31,859	2.1	\$59,375	\$1,484	\$17,813	\$445	1,280,773	34%	\$13.21	\$687	1.2
Combined Nonmetro Areas	\$13.30	\$692	\$27,673	1.8	\$48,405	\$1,210	\$14,522	\$363	262,117	31%	\$9.43	\$490	1.4
Metropolitan Areas													
Asheville HMFA	\$15.75	\$819	\$32,760	2.2	\$57,900	\$1,448	\$17,370	\$434	50,914	33%	\$11.74	\$610	1.3
Brunswick County HMFA	\$15.87	\$825	\$33,000	2.2	\$58,300	\$1,458	\$17,490	\$437	11,941	25%	\$9.93	\$516	1.6
Burlington MSA	\$15.56	\$809	\$32,360	2.1	\$53,100	\$1,328	\$15,930	\$398	20,740	34%	\$11.31	\$588	1.4
Charlotte-Concord-Gastonia HMFA	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	211,004	36%	\$17.00	\$884	1.0
Craven County HMFA	\$17.62	\$916	\$36,640	2.4	\$53,400	\$1,335	\$16,020	\$401	14,636	37%	\$12.22	\$636	1.4
Davidson County HMFA	\$12.46	\$648	\$25,920	1.7	\$49,100	\$1,228	\$14,730	\$368	17,633	27%	\$10.92	\$568	1.1
Durham-Chapel Hill HMFA	\$18.02	\$937	\$37,480	2.5	\$74,900	\$1,873	\$22,470	\$562	77,874	41%	\$17.98	\$935	1.0
Fayetteville HMFA	\$16.06	\$835	\$33,400	2.2	\$52,200	\$1,305	\$15,660	\$392	56,646	46%	\$12.15	\$632	1.3
Gates County HMFA	\$12.46	\$648	\$25,920	1.7	\$55,000	\$1,375	\$16,500	\$413	890	20%	\$7.78	\$405	1.6
Goldsboro MSA	\$14.35	\$746	\$29,840	2.0	\$53,200	\$1,330	\$15,960	\$399	18,699	39%	\$10.43	\$542	1.4
Greensboro-High Point HMFA	\$14.25	\$741	\$29,640	2.0	\$57,200	\$1,430	\$17,160	\$429	93,310	37%	\$13.11	\$681	1.1
Greenville MSA	\$14.27	\$742	\$29,680	2.0	\$59,300	\$1,483	\$17,790	\$445	30,591	46%	\$10.59	\$551	1.3
Haywood County HMFA	\$13.92	\$724	\$28,960	1.9	\$53,400	\$1,335	\$16,020	\$401	7,128	27%	\$10.42	\$542	1.3
Hickory-Lenoir-Morganton MSA	\$12.79	\$665	\$26,600	1.8	\$52,200	\$1,305	\$15,660	\$392	39,219	28%	\$10.42	\$542	1.2
Hoke County HMFA	\$12.90	\$671	\$26,840	1.8	\$55,000	\$1,375	\$16,500	\$413	5,524	33%	\$8.93	\$465	1.4
Iredell County HMFA	\$16.42	\$854	\$34,160	2.3	\$62,500	\$1,563	\$18,750	\$469	16,373	27%	\$13.42	\$698	1.2
Jacksonville MSA	\$15.23	\$792	\$31,680	2.1	\$51,200	\$1,280	\$15,360	\$384	28,315	46%	\$10.35	\$538	1.5
Jones County HMFA	\$12.46	\$648	\$25,920	1.7	\$50,300	\$1,258	\$15,090	\$377	1,208	29%	\$8.59	\$447	1.5
Lincoln County HMFA	\$14.85	\$772	\$30,880	2.0	\$63,600	\$1,590	\$19,080	\$477	6,722	22%	\$9.04	\$470	1.6
Pamlico County HMFA	\$13.00	\$676	\$27,040	1.8	\$56,100	\$1,403	\$16,830	\$421	1,057	21%	\$6.55	\$340	2.0
Pender County HMFA	\$13.19	\$686	\$27,440	1.8	\$55,200	\$1,380	\$16,560	\$414	4,540	23%	\$9.63	\$501	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

North Carolina

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Person County HMFA	\$12.46	\$648	\$25,920	1.7	\$50,800	\$1,270	\$15,240	\$381	4,330	28%	\$8.46	\$440	1.5
Raleigh MSA	\$18.21	\$947	\$37,880	2.5	\$76,600	\$1,915	\$22,980	\$575	148,533	34%	\$14.06	\$731	1.3
Rockingham County HMFA	\$12.46	\$648	\$25,920	1.7	\$52,300	\$1,308	\$15,690	\$392	11,307	30%	\$9.33	\$485	1.3
Rocky Mount MSA	\$12.90	\$671	\$26,840	1.8	\$49,800	\$1,245	\$14,940	\$374	21,186	36%	\$10.22	\$532	1.3
Rowan County HMFA	\$13.15	\$684	\$27,360	1.8	\$52,700	\$1,318	\$15,810	\$395	16,737	32%	\$12.19	\$634	1.1
Virginia Beach-Norfolk-Newport News HMFA*	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	1,692	19%	\$8.71	\$453	2.5
Wilmington HMFA	\$17.25	\$897	\$35,880	2.4	\$65,100	\$1,628	\$19,530	\$488	37,002	42%	\$11.96	\$622	1.4
Winston-Salem HMFA	\$13.42	\$698	\$27,920	1.9	\$58,500	\$1,463	\$17,550	\$439	62,905	33%	\$12.80	\$665	1.0
Counties													
Alamance County	\$15.56	\$809	\$32,360	2.1	\$53,100	\$1,328	\$15,930	\$398	20,740	34%	\$11.31	\$588	1.4
Alexander County	\$12.79	\$665	\$26,600	1.8	\$52,200	\$1,305	\$15,660	\$392	3,043	22%	\$7.71	\$401	1.7
Alleghany County	\$12.46	\$648	\$25,920	1.7	\$41,800	\$1,045	\$12,540	\$314	1,147	24%	\$7.08	\$368	1.8
Anson County	\$12.46	\$648	\$25,920	1.7	\$40,700	\$1,018	\$12,210	\$305	2,919	31%	\$10.06	\$523	1.2
Ashe County	\$12.46	\$648	\$25,920	1.7	\$48,400	\$1,210	\$14,520	\$363	2,733	23%	\$8.83	\$459	1.4
Avery County	\$13.71	\$713	\$28,520	1.9	\$48,100	\$1,203	\$14,430	\$361	1,687	24%	\$7.94	\$413	1.7
Beaufort County	\$12.46	\$648	\$25,920	1.7	\$50,900	\$1,273	\$15,270	\$382	5,630	30%	\$8.44	\$439	1.5
Bertie County	\$12.46	\$648	\$25,920	1.7	\$41,900	\$1,048	\$12,570	\$314	2,055	27%	\$7.71	\$401	1.6
Bladen County	\$12.46	\$648	\$25,920	1.7	\$44,300	\$1,108	\$13,290	\$332	4,583	32%	\$10.08	\$524	1.2
Brunswick County	\$15.87	\$825	\$33,000	2.2	\$58,300	\$1,458	\$17,490	\$437	11,941	25%	\$9.93	\$516	1.6
Buncombe County	\$15.75	\$819	\$32,760	2.2	\$57,900	\$1,448	\$17,370	\$434	36,645	36%	\$12.17	\$633	1.3
Burke County	\$12.79	\$665	\$26,600	1.8	\$52,200	\$1,305	\$15,660	\$392	9,808	28%	\$9.17	\$477	1.4
Cabarrus County	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	18,040	27%	\$11.09	\$577	1.5
Caldwell County	\$12.79	\$665	\$26,600	1.8	\$52,200	\$1,305	\$15,660	\$392	8,996	29%	\$9.42	\$490	1.4
Camden County	\$15.75	\$819	\$32,760	2.2	\$71,900	\$1,798	\$21,570	\$539	534	15%	\$16.00	\$832	1.0
Carteret County	\$15.73	\$818	\$32,720	2.2	\$54,500	\$1,363	\$16,350	\$409	8,740	30%	\$9.27	\$482	1.7
Caswell County	\$12.46	\$648	\$25,920	1.7	\$47,100	\$1,178	\$14,130	\$353	2,166	25%	\$7.03	\$366	1.8
Catawba County	\$12.79	\$665	\$26,600	1.8	\$52,200	\$1,305	\$15,660	\$392	17,372	30%	\$11.32	\$589	1.1

* 50th percentile FMR (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.

North Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Chatham County	\$18.02	\$937	\$37,480	2.5	\$74,900	\$1,873	\$22,470	\$562	5,689	21%	\$7.90	\$411	2.3
Cherokee County	\$12.46	\$648	\$25,920	1.7	\$44,300	\$1,108	\$13,290	\$332	1,843	18%	\$8.95	\$466	1.4
Chowan County	\$12.75	\$663	\$26,520	1.8	\$44,700	\$1,118	\$13,410	\$335	2,006	33%	\$9.33	\$485	1.4
Clay County	\$12.46	\$648	\$25,920	1.7	\$47,800	\$1,195	\$14,340	\$359	945	22%	\$7.49	\$389	1.7
Cleveland County	\$12.46	\$648	\$25,920	1.7	\$50,000	\$1,250	\$15,000	\$375	11,854	32%	\$9.36	\$487	1.3
Columbus County	\$12.46	\$648	\$25,920	1.7	\$47,100	\$1,178	\$14,130	\$353	6,855	31%	\$8.30	\$432	1.5
Craven County	\$17.62	\$916	\$36,640	2.4	\$53,400	\$1,335	\$16,020	\$401	14,636	37%	\$12.22	\$636	1.4
Cumberland County	\$16.06	\$835	\$33,400	2.2	\$52,200	\$1,305	\$15,660	\$392	56,646	46%	\$12.15	\$632	1.3
Currituck County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	1,692	19%	\$8.71	\$453	2.5
Dare County	\$17.46	\$908	\$36,320	2.4	\$66,100	\$1,653	\$19,830	\$496	4,593	31%	\$10.00	\$520	1.7
Davidson County	\$12.46	\$648	\$25,920	1.7	\$49,100	\$1,228	\$14,730	\$368	17,633	27%	\$10.92	\$568	1.1
Davie County	\$13.42	\$698	\$27,920	1.9	\$58,500	\$1,463	\$17,550	\$439	3,166	20%	\$9.47	\$492	1.4
Duplin County	\$12.46	\$648	\$25,920	1.7	\$43,100	\$1,078	\$12,930	\$323	7,279	33%	\$9.56	\$497	1.3
Durham County	\$18.02	\$937	\$37,480	2.5	\$74,900	\$1,873	\$22,470	\$562	51,790	46%	\$19.88	\$1,034	0.9
Edgecombe County	\$12.90	\$671	\$26,840	1.8	\$49,800	\$1,245	\$14,940	\$374	7,841	37%	\$10.50	\$546	1.2
Forsyth County	\$13.42	\$698	\$27,920	1.9	\$58,500	\$1,463	\$17,550	\$439	52,383	37%	\$13.37	\$695	1.0
Franklin County	\$18.21	\$947	\$37,880	2.5	\$76,600	\$1,915	\$22,980	\$575	6,008	26%	\$12.28	\$639	1.5
Gaston County	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	26,074	33%	\$10.94	\$569	1.5
Gates County	\$12.46	\$648	\$25,920	1.7	\$55,000	\$1,375	\$16,500	\$413	890	20%	\$7.78	\$405	1.6
Graham County	\$12.46	\$648	\$25,920	1.7	\$40,600	\$1,015	\$12,180	\$305	612	18%	\$9.36	\$487	1.3
Granville County	\$14.12	\$734	\$29,360	1.9	\$56,300	\$1,408	\$16,890	\$422	5,063	25%	\$10.31	\$536	1.4
Greene County	\$12.46	\$648	\$25,920	1.7	\$52,100	\$1,303	\$15,630	\$391	2,164	30%	\$7.74	\$402	1.6
Guilford County	\$14.25	\$741	\$29,640	2.0	\$57,200	\$1,430	\$17,160	\$429	79,224	40%	\$13.59	\$707	1.0
Halifax County	\$12.46	\$648	\$25,920	1.7	\$43,700	\$1,093	\$13,110	\$328	8,074	37%	\$8.46	\$440	1.5
Harnett County	\$13.50	\$702	\$28,080	1.9	\$55,100	\$1,378	\$16,530	\$413	14,113	34%	\$10.03	\$522	1.3
Haywood County	\$13.92	\$724	\$28,960	1.9	\$53,400	\$1,335	\$16,020	\$401	7,128	27%	\$10.42	\$542	1.3
Henderson County	\$15.75	\$819	\$32,760	2.2	\$57,900	\$1,448	\$17,370	\$434	11,990	26%	\$10.44	\$543	1.5
Hertford County	\$12.88	\$670	\$26,800	1.8	\$42,800	\$1,070	\$12,840	\$321	3,157	36%	\$9.64	\$501	1.3
Hoke County	\$12.90	\$671	\$26,840	1.8	\$55,000	\$1,375	\$16,500	\$413	5,524	33%	\$8.93	\$465	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

North Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Hyde County	\$15.37	\$799	\$31,960	2.1	\$43,200	\$1,080	\$12,960	\$324	497	24%	\$8.18	\$425	1.9
Iredell County	\$16.42	\$854	\$34,160	2.3	\$62,500	\$1,563	\$18,750	\$469	16,373	27%	\$13.42	\$698	1.2
Jackson County	\$12.46	\$648	\$25,920	1.7	\$49,800	\$1,245	\$14,940	\$374	5,338	34%	\$7.77	\$404	1.6
Johnston County	\$18.21	\$947	\$37,880	2.5	\$76,600	\$1,915	\$22,980	\$575	17,608	29%	\$9.30	\$483	2.0
Jones County	\$12.46	\$648	\$25,920	1.7	\$50,300	\$1,258	\$15,090	\$377	1,208	29%	\$8.59	\$447	1.5
Lee County	\$13.52	\$703	\$28,120	1.9	\$57,000	\$1,425	\$17,100	\$428	6,969	33%	\$11.06	\$575	1.2
Lenoir County	\$12.50	\$650	\$26,000	1.7	\$46,500	\$1,163	\$13,950	\$349	9,390	40%	\$10.49	\$545	1.2
Lincoln County	\$14.85	\$772	\$30,880	2.0	\$63,600	\$1,590	\$19,080	\$477	6,722	22%	\$9.04	\$470	1.6
McDowell County	\$12.46	\$648	\$25,920	1.7	\$47,100	\$1,178	\$14,130	\$353	5,115	30%	\$9.48	\$493	1.3
Macon County	\$13.54	\$704	\$28,160	1.9	\$46,800	\$1,170	\$14,040	\$351	4,134	27%	\$10.21	\$531	1.3
Madison County	\$15.75	\$819	\$32,760	2.2	\$57,900	\$1,448	\$17,370	\$434	2,279	27%	\$9.60	\$499	1.6
Martin County	\$12.46	\$648	\$25,920	1.7	\$45,800	\$1,145	\$13,740	\$344	2,792	29%	\$10.45	\$544	1.2
Mecklenburg County	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	153,700	41%	\$18.85	\$980	0.9
Mitchell County	\$12.46	\$648	\$25,920	1.7	\$47,700	\$1,193	\$14,310	\$358	1,416	22%	\$8.11	\$422	1.5
Montgomery County	\$12.46	\$648	\$25,920	1.7	\$44,200	\$1,105	\$13,260	\$332	3,234	30%	\$9.49	\$493	1.3
Moore County	\$15.00	\$780	\$31,200	2.1	\$60,600	\$1,515	\$18,180	\$455	9,353	25%	\$9.60	\$499	1.6
Nash County	\$12.90	\$671	\$26,840	1.8	\$49,800	\$1,245	\$14,940	\$374	13,345	36%	\$10.11	\$526	1.3
New Hanover County	\$17.25	\$897	\$35,880	2.4	\$65,100	\$1,628	\$19,530	\$488	37,002	42%	\$11.96	\$622	1.4
Northampton County	\$12.46	\$648	\$25,920	1.7	\$38,200	\$955	\$11,460	\$287	2,466	29%	\$9.13	\$475	1.4
Onslow County	\$15.23	\$792	\$31,680	2.1	\$51,200	\$1,280	\$15,360	\$384	28,315	46%	\$10.35	\$538	1.5
Orange County	\$18.02	\$937	\$37,480	2.5	\$74,900	\$1,873	\$22,470	\$562	20,395	40%	\$11.82	\$615	1.5
Pamlico County	\$13.00	\$676	\$27,040	1.8	\$56,100	\$1,403	\$16,830	\$421	1,057	21%	\$6.55	\$340	2.0
Pasquotank County	\$16.10	\$837	\$33,480	2.2	\$57,000	\$1,425	\$17,100	\$428	5,365	37%	\$9.05	\$471	1.8
Pender County	\$13.19	\$686	\$27,440	1.8	\$55,200	\$1,380	\$16,560	\$414	4,540	23%	\$9.63	\$501	1.4
Perquimans County	\$15.23	\$792	\$31,680	2.1	\$52,500	\$1,313	\$15,750	\$394	1,260	23%	\$8.37	\$435	1.8
Person County	\$12.46	\$648	\$25,920	1.7	\$50,800	\$1,270	\$15,240	\$381	4,330	28%	\$8.46	\$440	1.5
Pitt County	\$14.27	\$742	\$29,680	2.0	\$59,300	\$1,483	\$17,790	\$445	30,591	46%	\$10.59	\$551	1.3
Polk County	\$14.17	\$737	\$29,480	2.0	\$55,300	\$1,383	\$16,590	\$415	2,129	24%	\$9.93	\$516	1.4
Randolph County	\$14.25	\$741	\$29,640	2.0	\$57,200	\$1,430	\$17,160	\$429	14,086	26%	\$10.03	\$521	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

North Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Richmond County	\$12.46	\$648	\$25,920	1.7	\$41,400	\$1,035	\$12,420	\$311	6,571	36%	\$8.33	\$433	1.5
Robeson County	\$12.46	\$648	\$25,920	1.7	\$38,900	\$973	\$11,670	\$292	16,349	36%	\$8.48	\$441	1.5
Rockingham County	\$12.46	\$648	\$25,920	1.7	\$52,300	\$1,308	\$15,690	\$392	11,307	30%	\$9.33	\$485	1.3
Rowan County	\$13.15	\$684	\$27,360	1.8	\$52,700	\$1,318	\$15,810	\$395	16,737	32%	\$12.19	\$634	1.1
Rutherford County	\$14.10	\$733	\$29,320	1.9	\$39,700	\$993	\$11,910	\$298	7,463	28%	\$8.76	\$455	1.6
Sampson County	\$12.46	\$648	\$25,920	1.7	\$44,700	\$1,118	\$13,410	\$335	7,076	30%	\$9.31	\$484	1.3
Scotland County	\$12.67	\$659	\$26,360	1.7	\$37,000	\$925	\$11,100	\$278	4,616	36%	\$8.33	\$433	1.5
Stanly County	\$12.46	\$648	\$25,920	1.7	\$56,100	\$1,403	\$16,830	\$421	6,464	28%	\$8.36	\$435	1.5
Stokes County	\$13.42	\$698	\$27,920	1.9	\$58,500	\$1,463	\$17,550	\$439	3,866	21%	\$7.48	\$389	1.8
Surry County	\$13.17	\$685	\$27,400	1.8	\$44,100	\$1,103	\$13,230	\$331	8,220	28%	\$10.14	\$527	1.3
Swain County	\$12.46	\$648	\$25,920	1.7	\$52,900	\$1,323	\$15,870	\$397	1,384	26%	\$8.60	\$447	1.4
Transylvania County	\$12.62	\$656	\$26,240	1.7	\$53,100	\$1,328	\$15,930	\$398	3,093	23%	\$8.89	\$462	1.4
Tyrrell County	\$12.46	\$648	\$25,920	1.7	\$39,500	\$988	\$11,850	\$296	368	25%	\$8.51	\$443	1.5
Union County	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	13,190	19%	\$10.10	\$525	1.6
Vance County	\$12.48	\$649	\$25,960	1.7	\$43,000	\$1,075	\$12,900	\$323	5,995	36%	\$8.78	\$457	1.4
Wake County	\$18.21	\$947	\$37,880	2.5	\$76,600	\$1,915	\$22,980	\$575	124,917	35%	\$14.50	\$754	1.3
Warren County	\$12.46	\$648	\$25,920	1.7	\$45,800	\$1,145	\$13,740	\$344	2,308	29%	\$7.85	\$408	1.6
Washington County	\$12.81	\$666	\$26,640	1.8	\$44,800	\$1,120	\$13,440	\$336	1,633	32%	\$11.25	\$585	1.1
Watauga County	\$16.77	\$872	\$34,880	2.3	\$61,600	\$1,540	\$18,480	\$462	8,615	43%	\$5.94	\$309	2.8
Wayne County	\$14.35	\$746	\$29,840	2.0	\$53,200	\$1,330	\$15,960	\$399	18,699	39%	\$10.43	\$542	1.4
Wilkes County	\$12.46	\$648	\$25,920	1.7	\$37,200	\$930	\$11,160	\$279	7,199	26%	\$9.29	\$483	1.3
Wilson County	\$13.90	\$723	\$28,920	1.9	\$48,400	\$1,210	\$14,520	\$363	12,801	40%	\$13.17	\$685	1.1
Yadkin County	\$13.42	\$698	\$27,920	1.9	\$58,500	\$1,463	\$17,550	\$439	3,490	23%	\$8.68	\$451	1.5
Yancey County	\$12.90	\$671	\$26,840	1.8	\$46,900	\$1,173	\$14,070	\$352	1,752	24%	\$7.96	\$414	1.6

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

NORTH DAKOTA

STATE
RANKING

31*

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$814**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,714** monthly or **\$32,565** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.66** PER HOUR

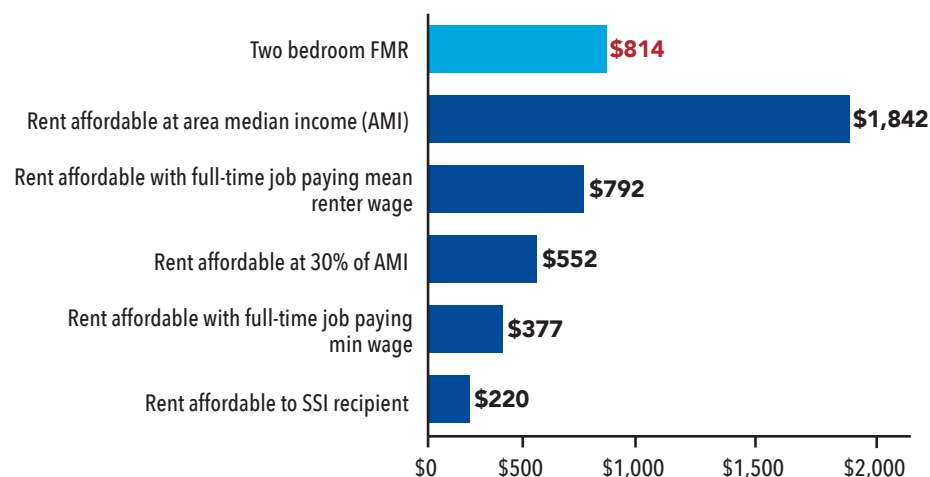
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$15.22
2-Bedroom Housing Wage	\$15.66
Number of Renter Households	101,996
Percent Renters	35%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Ward County	\$22.56
Mountrail County	\$21.60
Williams County	\$21.29
Stark County	\$16.37
Grand Forks County	\$16.02



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

North Dakota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
North Dakota	\$15.66	\$814	\$32,565	2.2	\$73,664	\$1,842	\$22,099	\$552	101,996	35%	\$15.22	\$792	1.0
Combined Nonmetro Areas	\$16.17	\$841	\$33,637	2.2	\$70,214	\$1,755	\$21,064	\$527	42,690	29%	\$17.70	\$921	0.9
<u>Metropolitan Areas</u>													
Bismarck HMFA	\$15.79	\$821	\$32,840	2.2	\$88,300	\$2,208	\$26,490	\$662	13,227	28%	\$12.55	\$652	1.3
Fargo MSA	\$14.83	\$771	\$30,840	2.0	\$73,200	\$1,830	\$21,960	\$549	31,747	47%	\$13.53	\$704	1.1
Grand Forks MSA	\$16.02	\$833	\$33,320	2.2	\$69,400	\$1,735	\$20,820	\$521	13,573	48%	\$10.88	\$566	1.5
Oliver County HMFA	\$12.56	\$653	\$26,120	1.7	\$83,600	\$2,090	\$25,080	\$627	130	17%	\$25.90	\$1,347	0.5
Sioux County HMFA	\$12.56	\$653	\$26,120	1.7	\$34,900	\$873	\$10,470	\$262	629	57%	\$10.56	\$549	1.2
<u>Counties</u>													
Adams County	\$12.56	\$653	\$26,120	1.7	\$67,600	\$1,690	\$20,280	\$507	305	28%	\$14.80	\$770	0.8
Barnes County	\$13.38	\$696	\$27,840	1.8	\$68,900	\$1,723	\$20,670	\$517	1,488	30%	\$10.55	\$549	1.3
Benson County	\$12.56	\$653	\$26,120	1.7	\$41,900	\$1,048	\$12,570	\$314	817	35%	\$14.14	\$735	0.9
Billings County	\$13.21	\$687	\$27,480	1.8	\$71,000	\$1,775	\$21,300	\$533	96	27%	\$15.87	\$825	0.8
Bottineau County	\$12.56	\$653	\$26,120	1.7	\$73,100	\$1,828	\$21,930	\$548	730	24%	\$10.71	\$557	1.2
Bowman County	\$13.31	\$692	\$27,680	1.8	\$78,800	\$1,970	\$23,640	\$591	345	26%	\$17.84	\$928	0.7
Burke County	\$12.56	\$653	\$26,120	1.7	\$71,900	\$1,798	\$21,570	\$539	333	34%	\$16.49	\$857	0.8
Burleigh County	\$15.79	\$821	\$32,840	2.2	\$88,300	\$2,208	\$26,490	\$662	10,542	29%	\$12.56	\$653	1.3
Cass County	\$14.83	\$771	\$30,840	2.0	\$73,200	\$1,830	\$21,960	\$549	31,747	47%	\$13.53	\$704	1.1
Cavalier County	\$12.56	\$653	\$26,120	1.7	\$74,900	\$1,873	\$22,470	\$562	230	13%	\$13.87	\$721	0.9
Dickey County	\$12.56	\$653	\$26,120	1.7	\$63,900	\$1,598	\$19,170	\$479	624	28%	\$8.16	\$425	1.5
Divide County	\$12.56	\$653	\$26,120	1.7	\$71,500	\$1,788	\$21,450	\$536	187	18%	\$21.55	\$1,121	0.6
Dunn County	\$12.56	\$653	\$26,120	1.7	\$78,400	\$1,960	\$23,520	\$588	286	19%	\$27.81	\$1,446	0.5
Eddy County	\$12.56	\$653	\$26,120	1.7	\$57,000	\$1,425	\$17,100	\$428	286	27%	\$9.07	\$472	1.4
Emmons County	\$12.56	\$653	\$26,120	1.7	\$50,100	\$1,253	\$15,030	\$376	304	19%	\$8.19	\$426	1.5
Foster County	\$12.56	\$653	\$26,120	1.7	\$70,400	\$1,760	\$21,120	\$528	398	25%	\$6.49	\$337	1.9
Golden Valley County	\$12.56	\$653	\$26,120	1.7	\$66,500	\$1,663	\$19,950	\$499	213	28%	\$16.75	\$871	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

North Dakota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Grand Forks County	\$16.02	\$833	\$33,320	2.2	\$69,400	\$1,735	\$20,820	\$521	13,573	48%	\$10.88	\$566	1.5
Grant County	\$12.56	\$653	\$26,120	1.7	\$61,100	\$1,528	\$18,330	\$458	257	23%	\$12.94	\$673	1.0
Griggs County	\$12.56	\$653	\$26,120	1.7	\$64,800	\$1,620	\$19,440	\$486	263	25%	\$8.87	\$461	1.4
Hettinger County	\$12.56	\$653	\$26,120	1.7	\$67,300	\$1,683	\$20,190	\$505	207	19%	\$14.67	\$763	0.9
Kidder County	\$12.56	\$653	\$26,120	1.7	\$59,200	\$1,480	\$17,760	\$444	212	19%	\$12.69	\$660	1.0
LaMoure County	\$12.56	\$653	\$26,120	1.7	\$67,700	\$1,693	\$20,310	\$508	411	22%	\$9.13	\$475	1.4
Logan County	\$14.15	\$736	\$29,440	2.0	\$62,500	\$1,563	\$18,750	\$469	142	16%	\$9.77	\$508	1.4
McHenry County	\$12.56	\$653	\$26,120	1.7	\$63,000	\$1,575	\$18,900	\$473	505	20%	\$13.64	\$709	0.9
McIntosh County	\$12.56	\$653	\$26,120	1.7	\$52,200	\$1,305	\$15,660	\$392	233	17%	\$10.59	\$551	1.2
McKenzie County	\$14.23	\$740	\$29,600	2.0	\$79,400	\$1,985	\$23,820	\$596	866	31%	\$30.23	\$1,572	0.5
McLean County	\$12.56	\$653	\$26,120	1.7	\$69,400	\$1,735	\$20,820	\$521	933	23%	\$16.43	\$855	0.8
Mercer County	\$12.56	\$653	\$26,120	1.7	\$83,000	\$2,075	\$24,900	\$623	646	18%	\$17.15	\$892	0.7
Morton County	\$15.79	\$821	\$32,840	2.2	\$88,300	\$2,208	\$26,490	\$662	2,685	23%	\$12.48	\$649	1.3
Mountrail County	\$21.60	\$1,123	\$44,920	3.0	\$78,300	\$1,958	\$23,490	\$587	984	32%	\$27.56	\$1,433	0.8
Nelson County	\$12.56	\$653	\$26,120	1.7	\$66,500	\$1,663	\$19,950	\$499	290	19%	\$10.05	\$523	1.2
Oliver County	\$12.56	\$653	\$26,120	1.7	\$83,600	\$2,090	\$25,080	\$627	130	17%	\$25.90	\$1,347	0.5
Pembina County	\$12.56	\$653	\$26,120	1.7	\$63,800	\$1,595	\$19,140	\$479	751	23%	\$12.28	\$639	1.0
Pierce County	\$12.56	\$653	\$26,120	1.7	\$64,900	\$1,623	\$19,470	\$487	518	27%	\$9.67	\$503	1.3
Ramsey County	\$12.56	\$653	\$26,120	1.7	\$65,100	\$1,628	\$19,530	\$488	1,822	36%	\$10.13	\$527	1.2
Ransom County	\$13.65	\$710	\$28,400	1.9	\$67,800	\$1,695	\$20,340	\$509	689	30%	\$10.14	\$527	1.3
Renville County	\$12.56	\$653	\$26,120	1.7	\$79,200	\$1,980	\$23,760	\$594	247	23%	\$17.19	\$894	0.7
Richland County	\$12.56	\$653	\$26,120	1.7	\$74,300	\$1,858	\$22,290	\$557	1,760	27%	\$8.69	\$452	1.4
Rolette County	\$12.56	\$653	\$26,120	1.7	\$39,800	\$995	\$11,940	\$299	1,434	30%	\$5.77	\$300	2.2
Sargent County	\$12.56	\$653	\$26,120	1.7	\$68,900	\$1,723	\$20,670	\$517	379	22%	\$14.49	\$753	0.9
Sheridan County †	\$12.56	\$653	\$26,120	1.7	\$49,700	\$1,243	\$14,910	\$373	87	14%			
Sioux County	\$12.56	\$653	\$26,120	1.7	\$34,900	\$873	\$10,470	\$262	629	57%	\$10.56	\$549	1.2
Slope County	\$13.21	\$687	\$27,480	1.8	\$76,100	\$1,903	\$22,830	\$571	50	16%	\$28.23	\$1,468	0.5
Stark County	\$16.37	\$851	\$34,040	2.3	\$77,300	\$1,933	\$23,190	\$580	3,118	29%	\$16.63	\$865	1.0
Steele County	\$12.56	\$653	\$26,120	1.7	\$68,900	\$1,723	\$20,670	\$517	253	27%	\$14.24	\$741	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

North Dakota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Stutsman County	\$13.17	\$685	\$27,400	1.8	\$66,700	\$1,668	\$20,010	\$500	2,991	33%	\$11.60	\$603	1.1
Towner County	\$12.56	\$653	\$26,120	1.7	\$69,800	\$1,745	\$20,940	\$524	227	22%	\$6.22	\$324	2.0
Traill County	\$12.56	\$653	\$26,120	1.7	\$73,200	\$1,830	\$21,960	\$549	896	27%	\$10.95	\$569	1.1
Walsh County	\$12.56	\$653	\$26,120	1.7	\$62,800	\$1,570	\$18,840	\$471	1,222	25%	\$7.64	\$397	1.6
Ward County	\$22.56	\$1,173	\$46,920	3.1	\$73,200	\$1,830	\$21,960	\$549	9,654	38%	\$14.63	\$761	1.5
Wells County	\$12.56	\$653	\$26,120	1.7	\$58,600	\$1,465	\$17,580	\$440	438	22%	\$8.27	\$430	1.5
Williams County	\$21.29	\$1,107	\$44,280	2.9	\$88,600	\$2,215	\$26,580	\$665	3,563	32%	\$25.91	\$1,347	0.8

† Wage data not available (See Appendix A).

1: BR = Bedroom

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4: AMI = Fiscal Year 2016 Area Median Income

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

OHIO

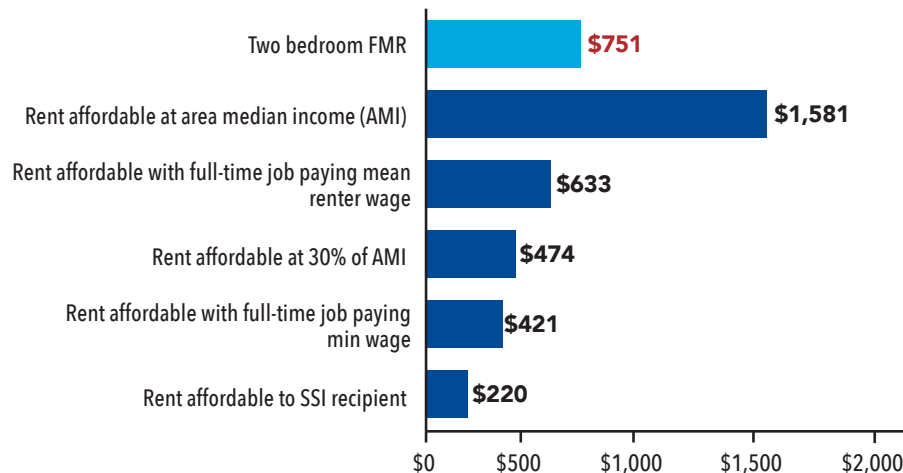
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$751**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,505** monthly or **\$30,060** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$14.45** PER HOUR

STATE FACTS	
Minimum Wage	\$8.10
Average Renter Wage	\$12.17
2-Bedroom Housing Wage	\$14.45
Number of Renter Households	1,513,809
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Columbus HMFA	\$15.98
Union County	\$15.56
Cincinnati-Middleton HMFA	\$15.13
Portage County	\$15.12
Summit County	\$15.12



71
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

Ohio

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ohio	\$14.45	\$751	\$30,060	1.8	\$63,229	\$1,581	\$18,969	\$474	1,513,809	33%	\$12.17	\$633	1.2
Combined Nonmetro Areas	\$13.11	\$682	\$27,265	1.6	\$55,340	\$1,384	\$16,602	\$415	256,487	28%	\$10.53	\$547	1.2
<u>Metropolitan Areas</u>													
Akron MSA	\$15.12	\$786	\$31,440	1.9	\$66,900	\$1,673	\$20,070	\$502	91,621	33%	\$11.41	\$593	1.3
Brown County HMFA	\$12.65	\$658	\$26,320	1.6	\$53,000	\$1,325	\$15,900	\$398	3,675	22%	\$9.15	\$476	1.4
Canton-Massillon MSA	\$13.15	\$684	\$27,360	1.6	\$61,100	\$1,528	\$18,330	\$458	48,197	30%	\$10.46	\$544	1.3
Cincinnati HMFA	\$15.13	\$787	\$31,480	1.9	\$70,700	\$1,768	\$21,210	\$530	211,770	34%	\$13.31	\$692	1.1
Cleveland-Elyria MSA	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	288,506	34%	\$13.06	\$679	1.1
Columbus HMFA	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	273,051	39%	\$13.77	\$716	1.2
Dayton MSA	\$14.29	\$743	\$29,720	1.8	\$59,500	\$1,488	\$17,850	\$446	118,468	36%	\$11.99	\$623	1.2
Hocking County HMFA	\$12.65	\$658	\$26,320	1.6	\$54,200	\$1,355	\$16,260	\$407	2,903	25%	\$7.15	\$372	1.8
Huntington-Ashland HMFA	\$12.65	\$658	\$26,320	1.6	\$54,800	\$1,370	\$16,440	\$411	6,123	26%	\$8.89	\$463	1.4
Lima MSA	\$13.04	\$678	\$27,120	1.6	\$61,100	\$1,528	\$18,330	\$458	13,002	32%	\$9.77	\$508	1.3
Mansfield MSA	\$12.65	\$658	\$26,320	1.6	\$50,500	\$1,263	\$15,150	\$379	15,007	31%	\$10.35	\$538	1.2
Perry County HMFA	\$12.65	\$658	\$26,320	1.6	\$50,100	\$1,253	\$15,030	\$376	3,608	26%	\$8.04	\$418	1.6
Springfield MSA	\$13.10	\$681	\$27,240	1.6	\$57,100	\$1,428	\$17,130	\$428	18,663	34%	\$9.56	\$497	1.4
Toledo MSA	\$13.37	\$695	\$27,800	1.7	\$61,000	\$1,525	\$18,300	\$458	88,125	36%	\$11.01	\$573	1.2
Union County HMFA	\$15.56	\$809	\$32,360	1.9	\$81,800	\$2,045	\$24,540	\$614	4,227	23%	\$14.31	\$744	1.1
Weirton-Steubenville MSA	\$12.65	\$658	\$26,320	1.6	\$50,600	\$1,265	\$15,180	\$380	8,109	29%	\$9.13	\$475	1.4
Wheeling MSA	\$12.65	\$658	\$26,320	1.6	\$56,800	\$1,420	\$17,040	\$426	7,006	25%	\$9.77	\$508	1.3
Youngstown-Warren-Boardman HMFA	\$12.69	\$660	\$26,400	1.6	\$53,900	\$1,348	\$16,170	\$404	55,261	30%	\$9.63	\$501	1.3
<u>Counties</u>													
Adams County	\$12.65	\$658	\$26,320	1.6	\$44,900	\$1,123	\$13,470	\$337	3,116	29%	\$8.29	\$431	1.5
Allen County	\$13.04	\$678	\$27,120	1.6	\$61,100	\$1,528	\$18,330	\$458	13,002	32%	\$9.77	\$508	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Ohio

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ashland County	\$12.77	\$664	\$26,560	1.6	\$56,800	\$1,420	\$17,040	\$426	5,695	28%	\$11.62	\$604	1.1
Ashtabula County	\$13.69	\$712	\$28,480	1.7	\$47,600	\$1,190	\$14,280	\$357	10,775	28%	\$8.35	\$434	1.6
Athens County	\$13.98	\$727	\$29,080	1.7	\$51,900	\$1,298	\$15,570	\$389	9,659	43%	\$6.77	\$352	2.1
Auglaize County	\$13.06	\$679	\$27,160	1.6	\$64,600	\$1,615	\$19,380	\$485	4,647	26%	\$11.65	\$606	1.1
Belmont County	\$12.65	\$658	\$26,320	1.6	\$56,800	\$1,420	\$17,040	\$426	7,006	25%	\$9.77	\$508	1.3
Brown County	\$12.65	\$658	\$26,320	1.6	\$53,000	\$1,325	\$15,900	\$398	3,675	22%	\$9.15	\$476	1.4
Butler County	\$15.13	\$787	\$31,480	1.9	\$70,700	\$1,768	\$21,210	\$530	40,615	30%	\$11.62	\$604	1.3
Carroll County	\$13.15	\$684	\$27,360	1.6	\$61,100	\$1,528	\$18,330	\$458	2,351	22%	\$10.56	\$549	1.2
Champaign County	\$12.65	\$658	\$26,320	1.6	\$60,000	\$1,500	\$18,000	\$450	3,913	26%	\$10.87	\$565	1.2
Clark County	\$13.10	\$681	\$27,240	1.6	\$57,100	\$1,428	\$17,130	\$428	18,663	34%	\$9.56	\$497	1.4
Clermont County	\$15.13	\$787	\$31,480	1.9	\$70,700	\$1,768	\$21,210	\$530	18,736	25%	\$10.12	\$526	1.5
Clinton County	\$13.73	\$714	\$28,560	1.7	\$55,800	\$1,395	\$16,740	\$419	5,588	35%	\$11.23	\$584	1.2
Columbiana County	\$12.67	\$659	\$26,360	1.6	\$51,500	\$1,288	\$15,450	\$386	11,987	28%	\$9.12	\$474	1.4
Coshocton County	\$12.65	\$658	\$26,320	1.6	\$50,100	\$1,253	\$15,030	\$376	3,804	26%	\$10.10	\$525	1.3
Crawford County	\$12.65	\$658	\$26,320	1.6	\$51,000	\$1,275	\$15,300	\$383	5,286	30%	\$10.89	\$566	1.2
Cuyahoga County	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	212,936	40%	\$14.09	\$733	1.1
Darke County	\$12.65	\$658	\$26,320	1.6	\$55,400	\$1,385	\$16,620	\$416	5,865	28%	\$10.22	\$531	1.2
Defiance County	\$12.65	\$658	\$26,320	1.6	\$57,300	\$1,433	\$17,190	\$430	3,884	25%	\$12.01	\$625	1.1
Delaware County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	11,991	18%	\$11.32	\$588	1.4
Erie County	\$14.60	\$759	\$30,360	1.8	\$53,900	\$1,348	\$16,170	\$404	10,113	32%	\$10.68	\$555	1.4
Fairfield County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	15,428	28%	\$8.36	\$435	1.9
Fayette County	\$14.27	\$742	\$29,680	1.8	\$46,300	\$1,158	\$13,890	\$347	4,461	39%	\$10.75	\$559	1.3
Franklin County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	216,242	46%	\$14.87	\$773	1.1
Fulton County	\$13.37	\$695	\$27,800	1.7	\$61,000	\$1,525	\$18,300	\$458	3,440	21%	\$9.48	\$493	1.4
Gallia County	\$12.65	\$658	\$26,320	1.6	\$50,200	\$1,255	\$15,060	\$377	2,857	25%	\$9.79	\$509	1.3
Geauga County	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	5,014	14%	\$9.47	\$492	1.6
Greene County	\$14.29	\$743	\$29,720	1.8	\$59,500	\$1,488	\$17,850	\$446	20,859	33%	\$10.94	\$569	1.3
Guernsey County	\$12.65	\$658	\$26,320	1.6	\$50,000	\$1,250	\$15,000	\$375	4,035	26%	\$10.23	\$532	1.2
Hamilton County	\$15.13	\$787	\$31,480	1.9	\$70,700	\$1,768	\$21,210	\$530	134,878	41%	\$14.28	\$743	1.1

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4: AMI = Fiscal Year 2016 Area Median Income

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

Ohio

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Hancock County	\$13.40	\$697	\$27,880	1.7	\$69,600	\$1,740	\$20,880	\$522	9,037	29%	\$12.00	\$624	1.1
Hardin County	\$12.96	\$674	\$26,960	1.6	\$53,500	\$1,338	\$16,050	\$401	3,481	30%	\$10.07	\$524	1.3
Harrison County	\$12.65	\$658	\$26,320	1.6	\$50,000	\$1,250	\$15,000	\$375	1,407	22%	\$13.44	\$699	0.9
Henry County	\$12.65	\$658	\$26,320	1.6	\$63,000	\$1,575	\$18,900	\$473	2,259	20%	\$9.98	\$519	1.3
Highland County	\$12.65	\$658	\$26,320	1.6	\$47,900	\$1,198	\$14,370	\$359	4,835	29%	\$8.39	\$436	1.5
Hocking County	\$12.65	\$658	\$26,320	1.6	\$54,200	\$1,355	\$16,260	\$407	2,903	25%	\$7.15	\$372	1.8
Holmes County	\$12.65	\$658	\$26,320	1.6	\$54,700	\$1,368	\$16,410	\$410	2,850	23%	\$11.46	\$596	1.1
Huron County	\$12.65	\$658	\$26,320	1.6	\$57,800	\$1,445	\$17,340	\$434	6,132	27%	\$10.09	\$525	1.3
Jackson County	\$12.65	\$658	\$26,320	1.6	\$45,900	\$1,148	\$13,770	\$344	4,115	31%	\$9.27	\$482	1.4
Jefferson County	\$12.65	\$658	\$26,320	1.6	\$50,600	\$1,265	\$15,180	\$380	8,109	29%	\$9.13	\$475	1.4
Knox County	\$12.83	\$667	\$26,680	1.6	\$61,100	\$1,528	\$18,330	\$458	6,637	29%	\$10.89	\$567	1.2
Lake County	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	23,623	25%	\$11.45	\$595	1.3
Lawrence County	\$12.65	\$658	\$26,320	1.6	\$54,800	\$1,370	\$16,440	\$411	6,123	26%	\$8.89	\$463	1.4
Licking County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	17,629	27%	\$9.28	\$483	1.7
Logan County	\$13.67	\$711	\$28,440	1.7	\$55,200	\$1,380	\$16,560	\$414	4,824	26%	\$12.07	\$627	1.1
Lorain County	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	33,163	28%	\$10.07	\$524	1.5
Lucas County	\$13.37	\$695	\$27,800	1.7	\$61,000	\$1,525	\$18,300	\$458	68,410	38%	\$11.13	\$579	1.2
Madison County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	4,293	29%	\$11.36	\$591	1.4
Mahoning County	\$12.69	\$660	\$26,400	1.6	\$53,900	\$1,348	\$16,170	\$404	30,430	31%	\$9.19	\$478	1.4
Marion County	\$13.92	\$724	\$28,960	1.7	\$55,800	\$1,395	\$16,740	\$419	7,767	32%	\$10.53	\$547	1.3
Medina County	\$14.87	\$773	\$30,920	1.8	\$66,600	\$1,665	\$19,980	\$500	13,770	21%	\$9.97	\$519	1.5
Meigs County	\$12.65	\$658	\$26,320	1.6	\$46,000	\$1,150	\$13,800	\$345	1,927	20%	\$8.04	\$418	1.6
Mercer County	\$12.69	\$660	\$26,400	1.6	\$66,500	\$1,663	\$19,950	\$499	3,603	23%	\$9.40	\$489	1.4
Miami County	\$14.29	\$743	\$29,720	1.8	\$59,500	\$1,488	\$17,850	\$446	12,159	30%	\$10.94	\$569	1.3
Monroe County	\$12.65	\$658	\$26,320	1.6	\$47,900	\$1,198	\$14,370	\$359	1,369	23%	\$10.87	\$565	1.2
Montgomery County	\$14.29	\$743	\$29,720	1.8	\$59,500	\$1,488	\$17,850	\$446	85,450	38%	\$12.39	\$644	1.2
Morgan County	\$12.65	\$658	\$26,320	1.6	\$46,100	\$1,153	\$13,830	\$346	1,393	23%	\$6.80	\$354	1.9
Morrow County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	2,305	18%	\$8.13	\$423	2.0
Muskingum County	\$13.10	\$681	\$27,240	1.6	\$49,600	\$1,240	\$14,880	\$372	11,076	32%	\$9.57	\$498	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Ohio

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Noble County	\$12.65	\$658	\$26,320	1.6	\$44,300	\$1,108	\$13,290	\$332	886	18%	\$9.72	\$506	1.3
Ottawa County	\$13.21	\$687	\$27,480	1.6	\$67,000	\$1,675	\$20,100	\$503	3,496	20%	\$11.56	\$601	1.1
Paulding County	\$12.65	\$658	\$26,320	1.6	\$59,800	\$1,495	\$17,940	\$449	1,808	23%	\$9.17	\$477	1.4
Perry County	\$12.65	\$658	\$26,320	1.6	\$50,100	\$1,253	\$15,030	\$376	3,608	26%	\$8.04	\$418	1.6
Pickaway County	\$15.98	\$831	\$33,240	2.0	\$69,600	\$1,740	\$20,880	\$522	5,163	27%	\$10.56	\$549	1.5
Pike County	\$12.65	\$658	\$26,320	1.6	\$47,700	\$1,193	\$14,310	\$358	3,265	30%	\$13.43	\$699	0.9
Portage County	\$15.12	\$786	\$31,440	1.9	\$66,900	\$1,673	\$20,070	\$502	18,867	31%	\$10.07	\$524	1.5
Preble County	\$13.00	\$676	\$27,040	1.6	\$59,000	\$1,475	\$17,700	\$443	3,790	23%	\$10.30	\$536	1.3
Putnam County	\$12.92	\$672	\$26,880	1.6	\$74,000	\$1,850	\$22,200	\$555	2,219	17%	\$9.39	\$488	1.4
Richland County	\$12.65	\$658	\$26,320	1.6	\$50,500	\$1,263	\$15,150	\$379	15,007	31%	\$10.35	\$538	1.2
Ross County	\$12.65	\$658	\$26,320	1.6	\$48,500	\$1,213	\$14,550	\$364	8,142	29%	\$11.31	\$588	1.1
Sandusky County	\$12.65	\$658	\$26,320	1.6	\$58,100	\$1,453	\$17,430	\$436	6,129	26%	\$10.22	\$532	1.2
Scioto County	\$12.65	\$658	\$26,320	1.6	\$55,100	\$1,378	\$16,530	\$413	9,185	31%	\$7.50	\$390	1.7
Seneca County	\$12.65	\$658	\$26,320	1.6	\$55,600	\$1,390	\$16,680	\$417	6,075	28%	\$10.56	\$549	1.2
Shelby County	\$13.35	\$694	\$27,760	1.6	\$62,500	\$1,563	\$18,750	\$469	4,955	27%	\$14.37	\$747	0.9
Stark County	\$13.15	\$684	\$27,360	1.6	\$61,100	\$1,528	\$18,330	\$458	45,846	31%	\$10.45	\$543	1.3
Summit County	\$15.12	\$786	\$31,440	1.9	\$66,900	\$1,673	\$20,070	\$502	72,754	33%	\$11.66	\$606	1.3
Trumbull County	\$12.69	\$660	\$26,400	1.6	\$53,900	\$1,348	\$16,170	\$404	24,831	29%	\$10.25	\$533	1.2
Tuscarawas County	\$14.12	\$734	\$29,360	1.7	\$52,300	\$1,308	\$15,690	\$392	10,135	28%	\$9.96	\$518	1.4
Union County	\$15.56	\$809	\$32,360	1.9	\$81,800	\$2,045	\$24,540	\$614	4,227	23%	\$14.31	\$744	1.1
Van Wert County	\$12.65	\$658	\$26,320	1.6	\$58,900	\$1,473	\$17,670	\$442	2,718	24%	\$11.23	\$584	1.1
Vinton County	\$12.65	\$658	\$26,320	1.6	\$42,800	\$1,070	\$12,840	\$321	1,289	25%	\$7.83	\$407	1.6
Warren County	\$15.13	\$787	\$31,480	1.9	\$70,700	\$1,768	\$21,210	\$530	17,541	23%	\$12.33	\$641	1.2
Washington County	\$12.65	\$658	\$26,320	1.6	\$57,000	\$1,425	\$17,100	\$428	6,133	25%	\$10.17	\$529	1.2
Wayne County	\$13.17	\$685	\$27,400	1.6	\$61,800	\$1,545	\$18,540	\$464	11,404	27%	\$11.34	\$590	1.2
Williams County	\$12.65	\$658	\$26,320	1.6	\$53,700	\$1,343	\$16,110	\$403	3,790	25%	\$10.23	\$532	1.2
Wood County	\$13.37	\$695	\$27,800	1.7	\$61,000	\$1,525	\$18,300	\$458	16,275	33%	\$11.05	\$574	1.2
Wyandot County	\$12.65	\$658	\$26,320	1.6	\$58,500	\$1,463	\$17,550	\$439	2,671	29%	\$11.45	\$596	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

OKLAHOMA

STATE
RANKING

43*

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$745**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,483** monthly or **\$29,796** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.33** PER HOUR

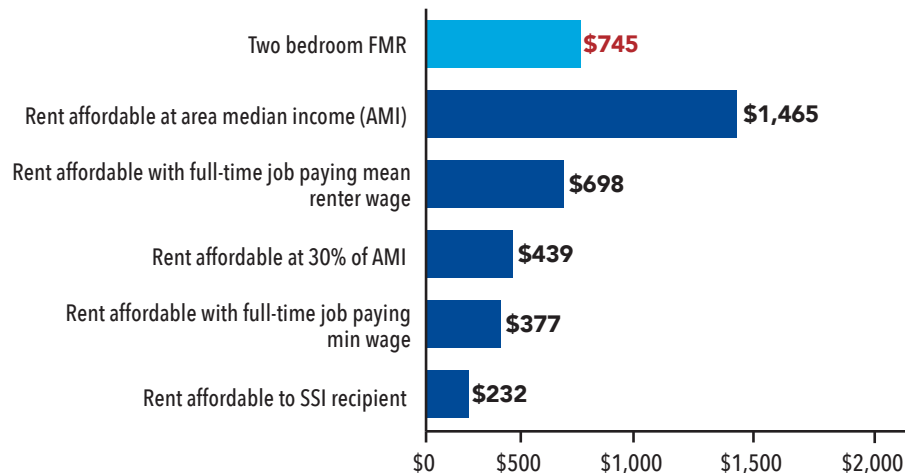
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$13.43
2-Bedroom Housing Wage	\$14.33
Number of Renter Households	485,544
Percent Renters	33%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Beckham County	\$15.90
Canadian County	\$15.21
Cleveland County	\$15.21
Logan County	\$15.21
McClain County (tied with 1 other)	\$15.21



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

Oklahoma

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Oklahoma	\$14.33	\$745	\$29,796	2.0	\$58,586	\$1,465	\$17,576	\$439	485,544	33%	\$13.43	\$698	1.1
Combined Nonmetro Areas	\$13.10	\$681	\$27,251	1.8	\$52,414	\$1,310	\$15,724	\$393	157,743	31%	\$12.16	\$633	1.1
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$12.65	\$658	\$26,320	1.7	\$58,200	\$1,455	\$17,460	\$437	583	24%	\$7.24	\$376	1.7
Fort Smith HMFA	\$12.65	\$658	\$26,320	1.7	\$48,700	\$1,218	\$14,610	\$365	4,515	29%	\$6.91	\$359	1.8
Grady County HMFA	\$12.65	\$658	\$26,320	1.7	\$58,600	\$1,465	\$17,580	\$440	4,718	24%	\$9.74	\$506	1.3
Lawton HMFA	\$14.27	\$742	\$29,680	2.0	\$56,600	\$1,415	\$16,980	\$425	19,359	44%	\$11.87	\$617	1.2
Le Flore County HMFA	\$12.65	\$658	\$26,320	1.7	\$45,600	\$1,140	\$13,680	\$342	4,816	26%	\$9.58	\$498	1.3
Lincoln County HMFA	\$12.65	\$658	\$26,320	1.7	\$54,900	\$1,373	\$16,470	\$412	3,087	23%	\$8.71	\$453	1.5
Oklahoma City HMFA	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	165,741	36%	\$13.92	\$724	1.1
Okmulgee County HMFA	\$12.65	\$658	\$26,320	1.7	\$50,000	\$1,250	\$15,000	\$375	4,591	31%	\$10.24	\$532	1.2
Pawnee County HMFA	\$12.65	\$658	\$26,320	1.7	\$57,600	\$1,440	\$17,280	\$432	1,549	24%	\$12.51	\$650	1.0
Tulsa HMFA	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	118,842	34%	\$14.61	\$760	1.0
<u>Counties</u>													
Adair County	\$12.65	\$658	\$26,320	1.7	\$40,000	\$1,000	\$12,000	\$300	2,351	30%	\$9.10	\$473	1.4
Alfalfa County	\$12.65	\$658	\$26,320	1.7	\$59,100	\$1,478	\$17,730	\$443	510	25%	\$16.99	\$883	0.7
Atoka County	\$12.65	\$658	\$26,320	1.7	\$42,800	\$1,070	\$12,840	\$321	1,247	24%	\$8.30	\$432	1.5
Beaver County	\$12.65	\$658	\$26,320	1.7	\$62,100	\$1,553	\$18,630	\$466	505	24%	\$16.99	\$883	0.7
Beckham County	\$15.90	\$827	\$33,080	2.2	\$62,500	\$1,563	\$18,750	\$469	2,882	37%	\$17.20	\$895	0.9
Blaine County	\$12.65	\$658	\$26,320	1.7	\$52,900	\$1,323	\$15,870	\$397	999	27%	\$14.32	\$745	0.9
Bryan County	\$13.31	\$692	\$27,680	1.8	\$48,700	\$1,218	\$14,610	\$365	6,082	36%	\$10.56	\$549	1.3
Caddo County	\$12.65	\$658	\$26,320	1.7	\$49,500	\$1,238	\$14,850	\$371	2,949	29%	\$11.69	\$608	1.1
Canadian County	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	9,639	23%	\$13.41	\$698	1.1
Carter County	\$13.15	\$684	\$27,360	1.8	\$53,800	\$1,345	\$16,140	\$404	5,252	30%	\$13.23	\$688	1.0
Cherokee County	\$12.65	\$658	\$26,320	1.7	\$50,700	\$1,268	\$15,210	\$380	5,785	34%	\$7.40	\$385	1.7

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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 2016 Area Median Income

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

Oklahoma

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Choctaw County	\$12.65	\$658	\$26,320	1.7	\$43,100	\$1,078	\$12,930	\$323	1,842	30%	\$7.75	\$403	1.6
Cimarron County	\$12.65	\$658	\$26,320	1.7	\$50,900	\$1,273	\$15,270	\$382	276	28%	\$10.96	\$570	1.2
Cleveland County	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	33,017	34%	\$9.60	\$499	1.6
Coal County	\$12.65	\$658	\$26,320	1.7	\$46,100	\$1,153	\$13,830	\$346	656	28%	\$8.86	\$461	1.4
Comanche County	\$14.27	\$742	\$29,680	2.0	\$56,600	\$1,415	\$16,980	\$425	19,359	44%	\$11.87	\$617	1.2
Cotton County	\$12.65	\$658	\$26,320	1.7	\$58,200	\$1,455	\$17,460	\$437	583	24%	\$7.24	\$376	1.7
Craig County	\$12.65	\$658	\$26,320	1.7	\$51,600	\$1,290	\$15,480	\$387	1,197	22%	\$10.88	\$566	1.2
Creek County	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	6,387	24%	\$11.84	\$616	1.3
Custer County	\$12.65	\$658	\$26,320	1.7	\$58,400	\$1,460	\$17,520	\$438	4,117	40%	\$13.66	\$711	0.9
Delaware County	\$12.65	\$658	\$26,320	1.7	\$46,900	\$1,173	\$14,070	\$352	3,782	23%	\$8.62	\$448	1.5
Dewey County	\$13.04	\$678	\$27,120	1.8	\$59,400	\$1,485	\$17,820	\$446	505	27%	\$19.15	\$996	0.7
Ellis County	\$14.02	\$729	\$29,160	1.9	\$61,100	\$1,528	\$18,330	\$458	409	23%	\$16.78	\$873	0.8
Garfield County	\$13.33	\$693	\$27,720	1.8	\$55,000	\$1,375	\$16,500	\$413	8,118	34%	\$16.75	\$871	0.8
Garvin County	\$12.65	\$658	\$26,320	1.7	\$48,600	\$1,215	\$14,580	\$365	3,102	30%	\$14.69	\$764	0.9
Grady County	\$12.65	\$658	\$26,320	1.7	\$58,600	\$1,465	\$17,580	\$440	4,718	24%	\$9.74	\$506	1.3
Grant County	\$12.65	\$658	\$26,320	1.7	\$60,000	\$1,500	\$18,000	\$450	488	25%	\$20.02	\$1,041	0.6
Greer County	\$13.75	\$715	\$28,600	1.9	\$50,000	\$1,250	\$15,000	\$375	738	33%	\$8.81	\$458	1.6
Harmon County	\$12.65	\$658	\$26,320	1.7	\$37,600	\$940	\$11,280	\$282	380	32%	\$10.25	\$533	1.2
Harper County	\$12.65	\$658	\$26,320	1.7	\$52,400	\$1,310	\$15,720	\$393	322	22%	\$13.01	\$677	1.0
Haskell County	\$12.65	\$658	\$26,320	1.7	\$47,700	\$1,193	\$14,310	\$358	1,299	27%	\$9.09	\$473	1.4
Hughes County	\$12.65	\$658	\$26,320	1.7	\$46,200	\$1,155	\$13,860	\$347	1,060	23%	\$10.62	\$552	1.2
Jackson County	\$13.04	\$678	\$27,120	1.8	\$53,000	\$1,325	\$15,900	\$398	4,242	41%	\$11.26	\$586	1.2
Jefferson County	\$12.65	\$658	\$26,320	1.7	\$41,900	\$1,048	\$12,570	\$314	619	25%	\$9.09	\$473	1.4
Johnston County	\$12.65	\$658	\$26,320	1.7	\$40,900	\$1,023	\$12,270	\$307	1,199	28%	\$11.42	\$594	1.1
Kay County	\$12.96	\$674	\$26,960	1.8	\$51,600	\$1,290	\$15,480	\$387	5,460	30%	\$12.79	\$665	1.0
Kingfisher County	\$12.77	\$664	\$26,560	1.8	\$63,200	\$1,580	\$18,960	\$474	1,326	23%	\$15.50	\$806	0.8
Kiowa County	\$12.65	\$658	\$26,320	1.7	\$47,200	\$1,180	\$14,160	\$354	1,355	34%	\$9.24	\$480	1.4
Latimer County	\$12.65	\$658	\$26,320	1.7	\$51,200	\$1,280	\$15,360	\$384	1,323	32%	\$12.62	\$656	1.0
Le Flore County	\$12.65	\$658	\$26,320	1.7	\$45,600	\$1,140	\$13,680	\$342	4,816	26%	\$9.58	\$498	1.3

1: BR = Bedroom

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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 2016 Area Median Income

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

Oklahoma

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lincoln County	\$12.65	\$658	\$26,320	1.7	\$54,900	\$1,373	\$16,470	\$412	3,087	23%	\$8.71	\$453	1.5
Logan County	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	3,281	22%	\$8.13	\$423	1.9
Love County	\$12.65	\$658	\$26,320	1.7	\$52,100	\$1,303	\$15,630	\$391	826	25%	\$8.62	\$448	1.5
McClain County	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	2,569	20%	\$9.87	\$513	1.5
McCurtain County	\$12.65	\$658	\$26,320	1.7	\$41,300	\$1,033	\$12,390	\$310	3,974	31%	\$10.93	\$568	1.2
McIntosh County	\$12.65	\$658	\$26,320	1.7	\$45,600	\$1,140	\$13,680	\$342	1,758	22%	\$6.86	\$357	1.8
Major County	\$12.65	\$658	\$26,320	1.7	\$61,900	\$1,548	\$18,570	\$464	777	25%	\$15.74	\$819	0.8
Marshall County	\$13.21	\$687	\$27,480	1.8	\$49,000	\$1,225	\$14,700	\$368	1,274	21%	\$10.41	\$542	1.3
Mayes County	\$12.69	\$660	\$26,400	1.8	\$54,100	\$1,353	\$16,230	\$406	4,093	26%	\$11.73	\$610	1.1
Murray County	\$12.75	\$663	\$26,520	1.8	\$54,700	\$1,368	\$16,410	\$410	1,586	30%	\$12.14	\$631	1.1
Muskogee County	\$12.98	\$675	\$27,000	1.8	\$51,600	\$1,290	\$15,480	\$387	8,646	33%	\$8.99	\$468	1.4
Noble County	\$12.65	\$658	\$26,320	1.7	\$56,500	\$1,413	\$16,950	\$424	1,153	25%	\$13.34	\$693	0.9
Nowata County	\$13.56	\$705	\$28,200	1.9	\$50,000	\$1,250	\$15,000	\$375	858	21%	\$9.20	\$479	1.5
Okfuskee County	\$12.65	\$658	\$26,320	1.7	\$44,600	\$1,115	\$13,380	\$335	1,116	27%	\$7.83	\$407	1.6
Oklahoma County	\$15.21	\$791	\$31,640	2.1	\$64,400	\$1,610	\$19,320	\$483	117,235	41%	\$14.81	\$770	1.0
Okmulgee County	\$12.65	\$658	\$26,320	1.7	\$50,000	\$1,250	\$15,000	\$375	4,591	31%	\$10.24	\$532	1.2
Osage County	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	4,120	22%	\$9.62	\$500	1.6
Ottawa County	\$13.02	\$677	\$27,080	1.8	\$45,300	\$1,133	\$13,590	\$340	3,430	29%	\$8.77	\$456	1.5
Pawnee County	\$12.65	\$658	\$26,320	1.7	\$57,600	\$1,440	\$17,280	\$432	1,549	24%	\$12.51	\$650	1.0
Payne County	\$13.88	\$722	\$28,880	1.9	\$58,300	\$1,458	\$17,490	\$437	14,889	49%	\$10.14	\$527	1.4
Pittsburg County	\$13.71	\$713	\$28,520	1.9	\$52,200	\$1,305	\$15,660	\$392	5,219	28%	\$11.42	\$594	1.2
Pontotoc County	\$13.12	\$682	\$27,280	1.8	\$54,100	\$1,353	\$16,230	\$406	4,983	34%	\$9.30	\$484	1.4
Pottawatomie County	\$13.38	\$696	\$27,840	1.8	\$53,600	\$1,340	\$16,080	\$402	7,906	30%	\$9.41	\$489	1.4
Pushmataha County	\$12.65	\$658	\$26,320	1.7	\$39,900	\$998	\$11,970	\$299	1,227	26%	\$7.58	\$394	1.7
Roger Mills County	\$12.65	\$658	\$26,320	1.7	\$63,200	\$1,580	\$18,960	\$474	317	24%	\$12.35	\$642	1.0
Rogers County	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	7,127	22%	\$13.09	\$681	1.2
Seminole County	\$12.65	\$658	\$26,320	1.7	\$43,900	\$1,098	\$13,170	\$329	2,427	26%	\$10.53	\$547	1.2
Sequoyah County	\$12.65	\$658	\$26,320	1.7	\$48,700	\$1,218	\$14,610	\$365	4,515	29%	\$6.91	\$359	1.8
Stephens County	\$12.77	\$664	\$26,560	1.8	\$59,400	\$1,485	\$17,820	\$446	5,307	30%	\$13.36	\$695	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Oklahoma

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Texas County	\$13.12	\$682	\$27,280	1.8	\$59,200	\$1,480	\$17,760	\$444	2,680	37%	\$13.42	\$698	1.0
Tillman County	\$12.65	\$658	\$26,320	1.7	\$46,700	\$1,168	\$14,010	\$350	804	27%	\$10.74	\$558	1.2
Tulsa County	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	95,999	39%	\$15.01	\$781	1.0
Wagoner County	\$15.06	\$783	\$31,320	2.1	\$61,900	\$1,548	\$18,570	\$464	5,209	19%	\$10.39	\$540	1.4
Washington County	\$13.29	\$691	\$27,640	1.8	\$60,300	\$1,508	\$18,090	\$452	5,644	27%	\$15.55	\$809	0.9
Washita County	\$12.65	\$658	\$26,320	1.7	\$55,300	\$1,383	\$16,590	\$415	1,349	29%	\$14.38	\$748	0.9
Woods County	\$12.65	\$658	\$26,320	1.7	\$66,800	\$1,670	\$20,040	\$501	1,073	32%	\$14.04	\$730	0.9
Woodward County	\$13.10	\$681	\$27,240	1.8	\$64,800	\$1,620	\$19,440	\$486	2,050	28%	\$15.41	\$801	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

OREGON

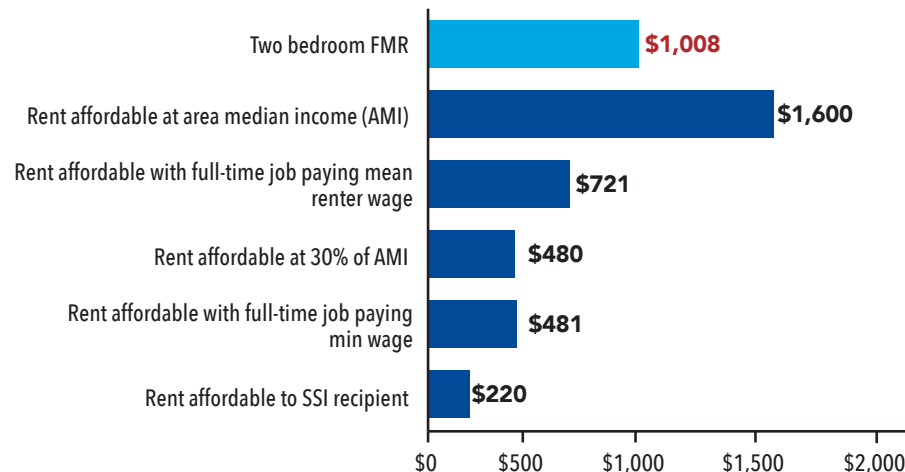
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,008**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,360** monthly or **\$40,318** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$19.38** PER HOUR

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$13.87
2-Bedroom Housing Wage	\$19.38
Number of Renter Households	586,182
Percent Renters	38%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Clackamas County	\$23.23
Columbia County	\$23.23
Multnomah County	\$23.23
Washington County	\$23.23
Yamhill County	\$23.23



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

Oregon

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Oregon	\$19.38		\$1,008	\$40,318	2.1	\$64,014	\$1,600	\$19,204	\$480	586,182	38%	\$13.87	\$721	1.4
Combined Nonmetro Areas	\$14.22		\$739	\$29,571	1.5	\$52,416	\$1,310	\$15,725	\$393	89,745	34%	\$10.52	\$547	1.4
<u>Metropolitan Areas</u>														
Albany MSA	\$15.96		\$830	\$33,200	1.7	\$53,600	\$1,340	\$16,080	\$402	15,413	34%	\$11.07	\$576	1.4
Bend-Redmond MSA	\$15.90		\$827	\$33,080	1.7	\$59,700	\$1,493	\$17,910	\$448	22,742	35%	\$11.86	\$617	1.3
Corvallis MSA	\$16.12		\$838	\$33,520	1.7	\$76,500	\$1,913	\$22,950	\$574	14,208	43%	\$9.99	\$519	1.6
Eugene-Springfield MSA	\$17.48		\$909	\$36,360	1.9	\$58,900	\$1,473	\$17,670	\$442	59,271	41%	\$11.27	\$586	1.6
Grants Pass MSA	\$16.90		\$879	\$35,160	1.8	\$47,800	\$1,195	\$14,340	\$359	11,609	34%	\$10.32	\$536	1.6
Medford MSA	\$16.50		\$858	\$34,320	1.8	\$53,300	\$1,333	\$15,990	\$400	31,160	38%	\$11.92	\$620	1.4
Portland-Vancouver-Hillsboro MSA	\$23.23		\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	286,057	40%	\$16.11	\$838	1.4
Salem MSA	\$15.33		\$797	\$31,880	1.7	\$56,500	\$1,413	\$16,950	\$424	55,977	39%	\$10.86	\$565	1.4
<u>Counties</u>														
Baker County	\$12.71		\$661	\$26,440	1.4	\$52,500	\$1,313	\$15,750	\$394	2,456	34%	\$9.18	\$477	1.4
Benton County	\$16.12		\$838	\$33,520	1.7	\$76,500	\$1,913	\$22,950	\$574	14,208	43%	\$9.99	\$519	1.6
Clackamas County	\$23.23		\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	46,538	32%	\$14.18	\$737	1.6
Clatsop County	\$15.65		\$814	\$32,560	1.7	\$56,300	\$1,408	\$16,890	\$422	5,876	37%	\$10.53	\$548	1.5
Columbia County	\$23.23		\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	5,034	27%	\$8.39	\$436	2.8
Coos County	\$14.23		\$740	\$29,600	1.5	\$49,100	\$1,228	\$14,730	\$368	8,739	34%	\$9.73	\$506	1.5
Crook County	\$13.23		\$688	\$27,520	1.4	\$49,800	\$1,245	\$14,940	\$374	2,832	32%	\$13.74	\$714	1.0
Curry County	\$16.33		\$849	\$33,960	1.8	\$50,100	\$1,253	\$15,030	\$376	3,565	35%	\$12.63	\$657	1.3
Deschutes County	\$15.90		\$827	\$33,080	1.7	\$59,700	\$1,493	\$17,910	\$448	22,742	35%	\$11.86	\$617	1.3
Douglas County	\$13.77		\$716	\$28,640	1.5	\$50,700	\$1,268	\$15,210	\$380	13,737	31%	\$11.41	\$593	1.2
Gilliam County	\$12.67		\$659	\$26,360	1.4	\$58,200	\$1,455	\$17,460	\$437	336	38%	\$16.46	\$856	0.8
Grant County	\$12.65		\$658	\$26,320	1.4	\$47,200	\$1,180	\$14,160	\$354	836	26%	\$8.52	\$443	1.5
Harney County	\$12.65		\$658	\$26,320	1.4	\$43,700	\$1,093	\$13,110	\$328	997	32%	\$9.73	\$506	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Oregon

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Hood River County	\$16.92	\$880	\$35,200	1.8	\$66,100	\$1,653	\$19,830	\$496	2,957	36%	\$10.08	\$524	1.7
Jackson County	\$16.50	\$858	\$34,320	1.8	\$53,300	\$1,333	\$15,990	\$400	31,160	38%	\$11.92	\$620	1.4
Jefferson County	\$12.65	\$658	\$26,320	1.4	\$47,300	\$1,183	\$14,190	\$355	2,662	34%	\$11.21	\$583	1.1
Josephine County	\$16.90	\$879	\$35,160	1.8	\$47,800	\$1,195	\$14,340	\$359	11,609	34%	\$10.32	\$536	1.6
Klamath County	\$13.87	\$721	\$28,840	1.5	\$49,100	\$1,228	\$14,730	\$368	9,293	34%	\$10.11	\$526	1.4
Lake County	\$12.65	\$658	\$26,320	1.4	\$48,800	\$1,220	\$14,640	\$366	1,322	37%	\$10.54	\$548	1.2
Lane County	\$17.48	\$909	\$36,360	1.9	\$58,900	\$1,473	\$17,670	\$442	59,271	41%	\$11.27	\$586	1.6
Lincoln County	\$15.71	\$817	\$32,680	1.7	\$55,200	\$1,380	\$16,560	\$414	7,232	35%	\$10.93	\$568	1.4
Linn County	\$15.96	\$830	\$33,200	1.7	\$53,600	\$1,340	\$16,080	\$402	15,413	34%	\$11.07	\$576	1.4
Malheur County	\$12.65	\$658	\$26,320	1.4	\$47,000	\$1,175	\$14,100	\$353	4,050	40%	\$7.88	\$410	1.6
Marion County	\$15.33	\$797	\$31,880	1.7	\$56,500	\$1,413	\$16,950	\$424	46,033	40%	\$11.20	\$582	1.4
Morrow County	\$12.65	\$658	\$26,320	1.4	\$54,000	\$1,350	\$16,200	\$405	1,121	30%	\$11.67	\$607	1.1
Multnomah County	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	142,989	46%	\$15.08	\$784	1.5
Polk County	\$15.33	\$797	\$31,880	1.7	\$56,500	\$1,413	\$16,950	\$424	9,944	35%	\$8.08	\$420	1.9
Sherman County	\$14.60	\$759	\$30,360	1.6	\$58,600	\$1,465	\$17,580	\$440	279	35%	\$15.08	\$784	1.0
Tillamook County	\$14.73	\$766	\$30,640	1.6	\$52,600	\$1,315	\$15,780	\$395	2,991	29%	\$9.40	\$489	1.6
Umatilla County	\$14.31	\$744	\$29,760	1.5	\$58,300	\$1,458	\$17,490	\$437	10,331	38%	\$11.54	\$600	1.2
Union County	\$12.96	\$674	\$26,960	1.4	\$53,300	\$1,333	\$15,990	\$400	3,638	36%	\$8.72	\$453	1.5
Wallowa County	\$12.65	\$658	\$26,320	1.4	\$56,000	\$1,400	\$16,800	\$420	896	30%	\$6.93	\$360	1.8
Wasco County	\$14.92	\$776	\$31,040	1.6	\$55,000	\$1,375	\$16,500	\$413	3,405	35%	\$9.85	\$512	1.5
Washington County	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	80,240	39%	\$19.64	\$1,021	1.2
Wheeler County	\$12.65	\$658	\$26,320	1.4	\$48,100	\$1,203	\$14,430	\$361	194	29%	\$11.24	\$584	1.1
Yamhill County	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	11,256	33%	\$11.11	\$578	2.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

PENNSYLVANIA

STATE
RANKING

20*

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$950**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,167** monthly or **\$38,000** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$18.27** PER HOUR

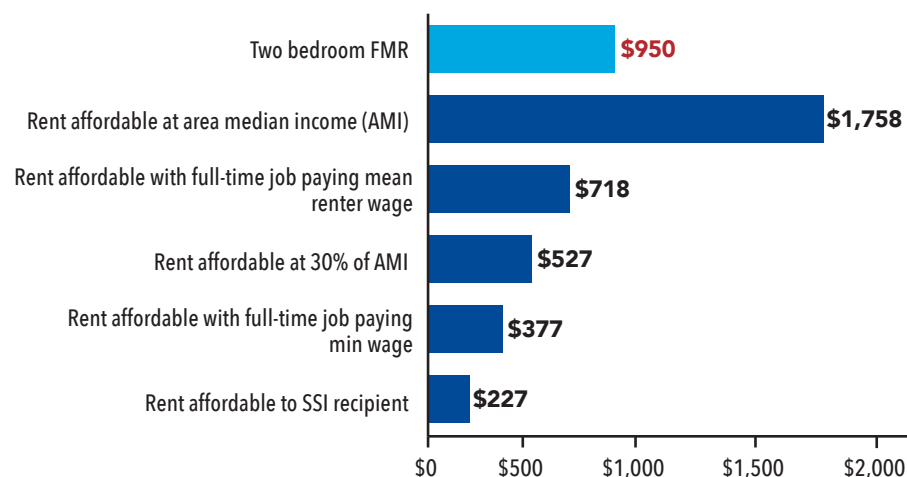
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$13.80
2-Bedroom Housing Wage	\$18.27
Number of Renter Households	1,511,506
Percent Renters	30%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Bucks County	\$23.27
Chester County	\$23.27
Delaware County	\$23.27
Montgomery County	\$23.27
Philadelphia County	\$23.27



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

2.5

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

Pennsylvania

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Pennsylvania	\$18.27		\$950	\$38,000	2.5	\$70,326	\$1,758	\$21,098	\$527	1,511,506	30%	\$13.80	\$718	1.3
Combined Nonmetro Areas	\$12.62		\$656	\$26,240	1.7	\$56,033	\$1,401	\$16,810	\$420	147,753	25%	\$10.10	\$525	1.2
Metropolitan Areas														
Allentown-Bethlehem-Easton HMFA	\$19.19		\$998	\$39,920	2.6	\$68,900	\$1,723	\$20,670	\$517	80,843	30%	\$12.51	\$651	1.5
Altoona MSA	\$15.60		\$811	\$32,440	2.2	\$57,600	\$1,440	\$17,280	\$432	14,240	28%	\$9.75	\$507	1.6
Armstrong County HMFA	\$12.50		\$650	\$26,000	1.7	\$56,100	\$1,403	\$16,830	\$421	6,798	24%	\$11.33	\$589	1.1
Chambersburg-Waynesboro MSA	\$16.83		\$875	\$35,000	2.3	\$69,900	\$1,748	\$20,970	\$524	15,978	27%	\$11.44	\$595	1.5
Columbia County HMFA	\$14.29		\$743	\$29,720	2.0	\$59,600	\$1,490	\$17,880	\$447	7,819	30%	\$8.47	\$440	1.7
East Stroudsburg MSA	\$18.21		\$947	\$37,880	2.5	\$63,900	\$1,598	\$19,170	\$479	11,826	21%	\$9.58	\$498	1.9
Erie MSA	\$14.27		\$742	\$29,680	2.0	\$57,900	\$1,448	\$17,370	\$434	36,739	33%	\$9.69	\$504	1.5
Gettysburg MSA	\$17.15		\$892	\$35,680	2.4	\$68,500	\$1,713	\$20,550	\$514	8,756	23%	\$9.56	\$497	1.8
Harrisburg-Carlisle MSA	\$17.04		\$886	\$35,440	2.4	\$72,500	\$1,813	\$21,750	\$544	70,533	32%	\$14.03	\$729	1.2
Johnstown MSA	\$12.27		\$638	\$25,520	1.7	\$56,100	\$1,403	\$16,830	\$421	15,167	26%	\$8.77	\$456	1.4
Lancaster MSA	\$17.25		\$897	\$35,880	2.4	\$69,300	\$1,733	\$20,790	\$520	59,599	31%	\$11.77	\$612	1.5
Lebanon MSA	\$15.06		\$783	\$31,320	2.1	\$65,200	\$1,630	\$19,560	\$489	14,791	29%	\$10.49	\$545	1.4
Montour County HMFA	\$16.13		\$839	\$33,560	2.2	\$63,900	\$1,598	\$19,170	\$479	1,997	27%	\$17.32	\$901	0.9
Philadelphia-Camden-Wilmington MSA *	\$23.27		\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	517,789	34%	\$17.53	\$911	1.3
Pike County HMFA	\$22.37		\$1,163	\$46,520	3.1	\$70,500	\$1,763	\$21,150	\$529	3,269	15%	\$7.41	\$385	3.0
Pittsburgh HMFA	\$15.90		\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	291,021	30%	\$13.43	\$699	1.2
Reading MSA	\$17.15		\$892	\$35,680	2.4	\$71,000	\$1,775	\$21,300	\$533	43,504	28%	\$11.80	\$614	1.5
Scranton-Wilkes-Barre MSA	\$13.60		\$707	\$28,280	1.9	\$60,400	\$1,510	\$18,120	\$453	72,531	32%	\$10.58	\$550	1.3
Sharon HMFA	\$13.19		\$686	\$27,440	1.8	\$59,000	\$1,475	\$17,700	\$443	11,972	26%	\$10.06	\$523	1.3
State College MSA	\$17.04		\$886	\$35,440	2.4	\$73,600	\$1,840	\$22,080	\$552	22,661	40%	\$9.95	\$518	1.7
Williamsport MSA	\$14.50		\$754	\$30,160	2.0	\$58,100	\$1,453	\$17,430	\$436	13,819	30%	\$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, 2016)

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 2016 Area Median Income

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

Pennsylvania

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
York-Hanover MSA	\$17.17	\$893	\$35,720	2.4	\$70,300	\$1,758	\$21,090	\$527	42,101	25%	\$11.62	\$604	1.5
<u>Counties</u>													
Adams County	\$17.15	\$892	\$35,680	2.4	\$68,500	\$1,713	\$20,550	\$514	8,756	23%	\$9.56	\$497	1.8
Allegheny County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	182,867	35%	\$14.82	\$770	1.1
Armstrong County	\$12.50	\$650	\$26,000	1.7	\$56,100	\$1,403	\$16,830	\$421	6,798	24%	\$11.33	\$589	1.1
Beaver County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	19,114	27%	\$10.36	\$539	1.5
Bedford County	\$12.27	\$638	\$25,520	1.7	\$54,800	\$1,370	\$16,440	\$411	4,069	20%	\$8.83	\$459	1.4
Berks County	\$17.15	\$892	\$35,680	2.4	\$71,000	\$1,775	\$21,300	\$533	43,504	28%	\$11.80	\$614	1.5
Blair County	\$15.60	\$811	\$32,440	2.2	\$57,600	\$1,440	\$17,280	\$432	14,240	28%	\$9.75	\$507	1.6
Bradford County	\$12.50	\$650	\$26,000	1.7	\$57,700	\$1,443	\$17,310	\$433	6,094	25%	\$12.38	\$644	1.0
Bucks County *	\$23.27	\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	52,771	23%	\$12.72	\$661	1.8
Butler County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	17,509	24%	\$11.68	\$607	1.4
Cambria County	\$12.27	\$638	\$25,520	1.7	\$56,100	\$1,403	\$16,830	\$421	15,167	26%	\$8.77	\$456	1.4
Cameron County	\$12.27	\$638	\$25,520	1.7	\$54,200	\$1,355	\$16,260	\$407	654	30%	\$9.71	\$505	1.3
Carbon County	\$19.19	\$998	\$39,920	2.6	\$68,900	\$1,723	\$20,670	\$517	5,406	21%	\$8.67	\$451	2.2
Centre County	\$17.04	\$886	\$35,440	2.4	\$73,600	\$1,840	\$22,080	\$552	22,661	40%	\$9.95	\$518	1.7
Chester County *	\$23.27	\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	45,734	25%	\$17.55	\$912	1.3
Clarion County	\$12.27	\$638	\$25,520	1.7	\$56,400	\$1,410	\$16,920	\$423	4,723	30%	\$7.37	\$383	1.7
Clearfield County	\$12.27	\$638	\$25,520	1.7	\$51,900	\$1,298	\$15,570	\$389	7,250	23%	\$9.18	\$477	1.3
Clinton County	\$13.90	\$723	\$28,920	1.9	\$57,300	\$1,433	\$17,190	\$430	4,244	28%	\$9.67	\$503	1.4
Columbia County	\$14.29	\$743	\$29,720	2.0	\$59,600	\$1,490	\$17,880	\$447	7,819	30%	\$8.47	\$440	1.7
Crawford County	\$12.46	\$648	\$25,920	1.7	\$56,500	\$1,413	\$16,950	\$424	9,017	26%	\$9.70	\$504	1.3
Cumberland County	\$17.04	\$886	\$35,440	2.4	\$72,500	\$1,813	\$21,750	\$544	27,857	29%	\$13.40	\$697	1.3
Dauphin County	\$17.04	\$886	\$35,440	2.4	\$72,500	\$1,813	\$21,750	\$544	38,966	36%	\$14.78	\$768	1.2
Delaware County *	\$23.27	\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	61,481	30%	\$14.84	\$772	1.6
Elk County	\$12.27	\$638	\$25,520	1.7	\$56,800	\$1,420	\$17,040	\$426	2,759	21%	\$10.49	\$546	1.2
Erie County	\$14.27	\$742	\$29,680	2.0	\$57,900	\$1,448	\$17,370	\$434	36,739	33%	\$9.69	\$504	1.5
Fayette County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	15,265	28%	\$9.23	\$480	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, 2016)

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 2016 Area Median Income

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

Pennsylvania

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Forest County †	\$12.27	\$638	\$25,520	1.7	\$46,300	\$1,158	\$13,890	\$347	384	19%			
Franklin County	\$16.83	\$875	\$35,000	2.3	\$69,900	\$1,748	\$20,970	\$524	15,978	27%	\$11.44	\$595	1.5
Fulton County	\$12.27	\$638	\$25,520	1.7	\$57,800	\$1,445	\$17,340	\$434	1,287	22%	\$12.57	\$654	1.0
Greene County	\$12.27	\$638	\$25,520	1.7	\$57,200	\$1,430	\$17,160	\$429	3,864	27%	\$18.19	\$946	0.7
Huntingdon County	\$12.27	\$638	\$25,520	1.7	\$56,400	\$1,410	\$16,920	\$423	4,098	24%	\$8.54	\$444	1.4
Indiana County	\$12.85	\$668	\$26,720	1.8	\$58,100	\$1,453	\$17,430	\$436	9,845	29%	\$9.72	\$505	1.3
Jefferson County	\$12.27	\$638	\$25,520	1.7	\$52,800	\$1,320	\$15,840	\$396	4,759	26%	\$10.08	\$524	1.2
Juniata County	\$12.27	\$638	\$25,520	1.7	\$56,100	\$1,403	\$16,830	\$421	2,097	22%	\$8.94	\$465	1.4
Lackawanna County	\$13.60	\$707	\$28,280	1.9	\$60,400	\$1,510	\$18,120	\$453	28,608	34%	\$10.54	\$548	1.3
Lancaster County	\$17.25	\$897	\$35,880	2.4	\$69,300	\$1,733	\$20,790	\$520	59,599	31%	\$11.77	\$612	1.5
Lawrence County	\$13.00	\$676	\$27,040	1.8	\$57,900	\$1,448	\$17,370	\$434	9,434	26%	\$9.01	\$469	1.4
Lebanon County	\$15.06	\$783	\$31,320	2.1	\$65,200	\$1,630	\$19,560	\$489	14,791	29%	\$10.49	\$545	1.4
Lehigh County	\$19.19	\$998	\$39,920	2.6	\$68,900	\$1,723	\$20,670	\$517	44,182	33%	\$13.48	\$701	1.4
Luzerne County	\$13.60	\$707	\$28,280	1.9	\$60,400	\$1,510	\$18,120	\$453	41,539	32%	\$10.42	\$542	1.3
Lycoming County	\$14.50	\$754	\$30,160	2.0	\$58,100	\$1,453	\$17,430	\$436	13,819	30%	\$11.15	\$580	1.3
McKean County	\$12.40	\$645	\$25,800	1.7	\$52,800	\$1,320	\$15,840	\$396	4,608	27%	\$9.62	\$500	1.3
Mercer County	\$13.19	\$686	\$27,440	1.8	\$59,000	\$1,475	\$17,700	\$443	11,972	26%	\$10.06	\$523	1.3
Mifflin County	\$12.27	\$638	\$25,520	1.7	\$49,500	\$1,238	\$14,850	\$371	5,214	28%	\$11.05	\$575	1.1
Monroe County	\$18.21	\$947	\$37,880	2.5	\$63,900	\$1,598	\$19,170	\$479	11,826	21%	\$9.58	\$498	1.9
Montgomery County *	\$23.27	\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	84,329	27%	\$17.50	\$910	1.3
Montour County	\$16.13	\$839	\$33,560	2.2	\$63,900	\$1,598	\$19,170	\$479	1,997	27%	\$17.32	\$901	0.9
Northampton County	\$19.19	\$998	\$39,920	2.6	\$68,900	\$1,723	\$20,670	\$517	31,255	28%	\$11.38	\$592	1.7
Northumberland County	\$12.90	\$671	\$26,840	1.8	\$54,000	\$1,350	\$16,200	\$405	11,155	28%	\$9.90	\$515	1.3
Perry County	\$17.04	\$886	\$35,440	2.4	\$72,500	\$1,813	\$21,750	\$544	3,710	21%	\$8.26	\$429	2.1
Philadelphia County *	\$23.27	\$1,210	\$48,400	3.2	\$80,300	\$2,008	\$24,090	\$602	273,474	47%	\$20.53	\$1,068	1.1
Pike County	\$22.37	\$1,163	\$46,520	3.1	\$70,500	\$1,763	\$21,150	\$529	3,269	15%	\$7.41	\$385	3.0
Potter County	\$12.27	\$638	\$25,520	1.7	\$52,100	\$1,303	\$15,630	\$391	1,524	22%	\$9.98	\$519	1.2
Schuylkill County	\$12.27	\$638	\$25,520	1.7	\$58,700	\$1,468	\$17,610	\$440	14,702	25%	\$10.50	\$546	1.2
Snyder County	\$13.12	\$682	\$27,280	1.8	\$54,500	\$1,363	\$16,350	\$409	3,515	24%	\$9.63	\$501	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, 2016)

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 2016 Area Median Income

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

Pennsylvania

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Somerset County	\$12.27	\$638	\$25,520	1.7	\$57,200	\$1,430	\$17,160	\$429	6,533	22%	\$9.87	\$513	1.2
Sullivan County	\$12.27	\$638	\$25,520	1.7	\$52,200	\$1,305	\$15,660	\$392	414	17%	\$9.21	\$479	1.3
Susquehanna County	\$13.00	\$676	\$27,040	1.8	\$59,100	\$1,478	\$17,730	\$443	3,902	23%	\$9.88	\$514	1.3
Tioga County	\$12.75	\$663	\$26,520	1.8	\$54,400	\$1,360	\$16,320	\$408	4,183	25%	\$11.07	\$575	1.2
Union County	\$14.23	\$740	\$29,600	2.0	\$57,200	\$1,430	\$17,160	\$429	4,185	28%	\$10.55	\$548	1.3
Venango County	\$12.27	\$638	\$25,520	1.7	\$53,300	\$1,333	\$15,990	\$400	5,303	24%	\$9.11	\$474	1.3
Warren County	\$12.27	\$638	\$25,520	1.7	\$57,900	\$1,448	\$17,370	\$434	3,888	23%	\$10.23	\$532	1.2
Washington County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	19,864	24%	\$13.16	\$684	1.2
Wayne County	\$13.44	\$699	\$27,960	1.9	\$60,500	\$1,513	\$18,150	\$454	4,049	21%	\$8.04	\$418	1.7
Westmoreland County	\$15.90	\$827	\$33,080	2.2	\$71,200	\$1,780	\$21,360	\$534	36,402	24%	\$9.86	\$513	1.6
Wyoming County	\$13.60	\$707	\$28,280	1.9	\$60,400	\$1,510	\$18,120	\$453	2,384	22%	\$13.20	\$687	1.0
York County	\$17.17	\$893	\$35,720	2.4	\$70,300	\$1,758	\$21,090	\$527	42,101	25%	\$11.62	\$604	1.5

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

1: BR = Bedroom

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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 2016 Area Median Income

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

PUERTO RICO

STATE
RANKING

52*

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$498**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,661** monthly or **\$19,930** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$9.58** PER HOUR

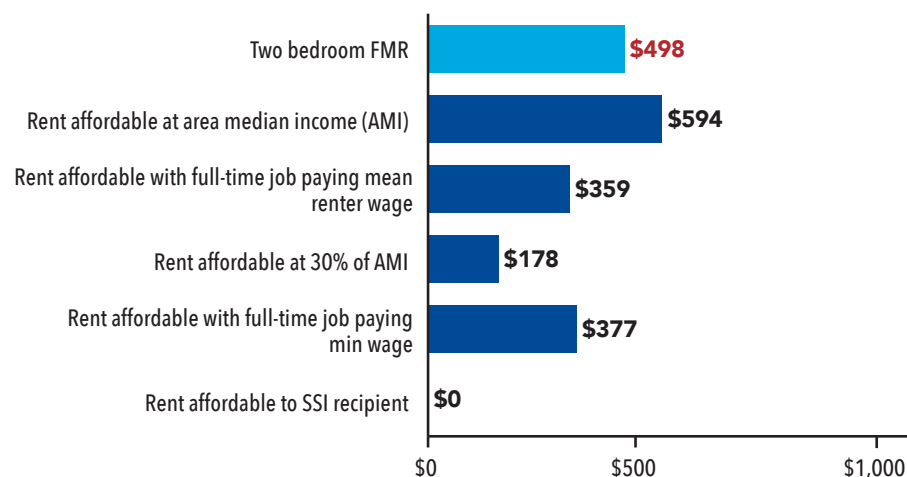
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$6.91
2-Bedroom Housing Wage	\$9.58
Number of Renter Households	379,256
Percent Renters	31%

MOST EXPENSIVE AREAS

HOUSING WAGE*

San Juan-Guaynabo HMFA	\$10.54
Caguas HMFA	\$10.23
Ceiba Municipio	\$9.87
Fajardo Municipio	\$9.87
Luquillo Municipio	\$9.87



53

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

1.3

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

Puerto Rico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Puerto Rico	\$9.58	\$498	\$19,930	1.3	\$23,775	\$594	\$7,133	\$178	379,256	31%	\$6.91	\$359	1.4
Combined Nonmetro Areas	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	13,192	26%	\$5.98	\$311	1.2
<u>Metropolitan Areas</u>													
Aguadilla-Isabela HMFA	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	31,847	32%	\$6.30	\$327	1.2
Arecibo HMFA	\$9.31	\$484	\$19,360	1.3	\$22,200	\$555	\$6,660	\$167	16,326	28%	\$5.89	\$306	1.6
Barranquitas-Aibonito HMFA	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	9,048	26%	\$5.64	\$293	1.3
Caguas HMFA	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	30,702	28%	\$7.01	\$364	1.5
Fajardo HMFA	\$9.87	\$513	\$20,520	1.4	\$23,700	\$593	\$7,110	\$178	6,656	28%	\$6.91	\$359	1.4
Guayama MSA	\$7.98	\$415	\$16,600	1.1	\$14,400	\$360	\$4,320	\$108	7,642	27%	\$7.88	\$410	1.0
Mayagüez MSA	\$8.73	\$454	\$18,160	1.2	\$21,700	\$543	\$6,510	\$163	14,065	38%	\$4.68	\$243	1.9
Ponce HMFA	\$9.42	\$490	\$19,600	1.3	\$20,300	\$508	\$6,090	\$152	24,713	31%	\$5.53	\$288	1.7
Quebradillas Municipio HMFA	\$7.73	\$402	\$16,080	1.1	\$17,400	\$435	\$5,220	\$131	3,664	41%	\$4.65	\$242	1.7
San German MSA	\$7.42	\$386	\$15,440	1.0	\$22,300	\$558	\$6,690	\$167	15,200	34%	\$5.47	\$285	1.4
San Juan-Guaynabo HMFA	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	195,195	31%	\$7.41	\$385	1.4
Utuado Municipio HMFA	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	3,847	37%	\$3.97	\$206	2.0
Yauco HMFA	\$7.88	\$410	\$16,400	1.1	\$15,100	\$378	\$4,530	\$113	7,159	24%	\$5.87	\$305	1.3
<u>Counties</u>													
Adjuntas Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	2,648	43%	\$5.89	\$306	1.2
Aguada Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	2,921	22%	\$5.13	\$267	1.5
Aguadilla Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	7,180	36%	\$6.65	\$346	1.1
Aguas Buenas Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,805	32%	\$4.93	\$257	2.1
Aibonito Municipio	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	1,743	20%	\$7.25	\$377	1.0
Añasco Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	2,319	24%	\$8.83	\$459	0.8
Arecibo Municipio	\$9.31	\$484	\$19,360	1.3	\$22,200	\$555	\$6,660	\$167	9,446	29%	\$5.90	\$307	1.6
Arroyo Municipio	\$7.98	\$415	\$16,600	1.1	\$14,400	\$360	\$4,320	\$108	1,686	27%	\$8.37	\$435	1.0

1: BR = Bedroom

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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 2016 Area Median Income

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

Puerto Rico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Barceloneta Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	1,740	21%	\$7.33	\$381	1.4
Barranquitas Municipio	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	2,719	29%	\$4.06	\$211	1.8
Bayamón Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	21,869	30%	\$6.16	\$320	1.7
Cabo Rojo Municipio	\$7.42	\$386	\$15,440	1.0	\$22,300	\$558	\$6,690	\$167	6,266	38%	\$4.52	\$235	1.6
Caguas Municipio	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	15,775	32%	\$6.31	\$328	1.6
Camuy Municipio	\$9.31	\$484	\$19,360	1.3	\$22,200	\$555	\$6,660	\$167	3,052	26%	\$4.95	\$258	1.9
Canóvanas Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,305	23%	\$6.05	\$315	1.7
Carolina Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	19,138	30%	\$6.76	\$351	1.6
Cataño Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,687	39%	\$7.42	\$386	1.4
Cayey Municipio	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	5,025	31%	\$8.74	\$455	1.2
Ceiba Municipio	\$9.87	\$513	\$20,520	1.4	\$23,700	\$593	\$7,110	\$178	1,039	23%	\$7.85	\$408	1.3
Ciales Municipio	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	1,805	32%	\$4.53	\$235	1.6
Cidra Municipio	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	3,318	24%	\$9.49	\$493	1.1
Coamo Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	2,865	21%	\$4.52	\$235	1.6
Comerio Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,258	36%	\$5.77	\$300	1.8
Corozal Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,915	27%	\$6.14	\$319	1.7
Culebra Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	134	28%	\$5.11	\$266	1.4
Dorado Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,550	20%	\$7.37	\$383	1.4
Fajardo Municipio	\$9.87	\$513	\$20,520	1.4	\$23,700	\$593	\$7,110	\$178	3,481	27%	\$6.84	\$356	1.4
Florida Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	1,079	25%	\$5.74	\$298	1.8
Guánica Municipio	\$7.88	\$410	\$16,400	1.1	\$15,100	\$378	\$4,530	\$113	1,532	28%	\$5.82	\$303	1.4
Guayama Municipio	\$7.98	\$415	\$16,600	1.1	\$14,400	\$360	\$4,320	\$108	4,532	29%	\$8.07	\$420	1.0
Guayanilla Municipio	\$7.88	\$410	\$16,400	1.1	\$15,100	\$378	\$4,530	\$113	1,554	24%	\$4.20	\$219	1.9
Guaynabo Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	8,842	25%	\$8.10	\$421	1.3
Gurabo Municipio	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	2,775	19%	\$6.17	\$321	1.7
Hatillo Municipio	\$9.31	\$484	\$19,360	1.3	\$22,200	\$555	\$6,660	\$167	3,828	27%	\$6.17	\$321	1.5
Hormigueros Municipio	\$8.73	\$454	\$18,160	1.2	\$21,700	\$543	\$6,510	\$163	1,578	24%	\$4.19	\$218	2.1
Humacao Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	4,325	23%	\$8.19	\$426	1.3
Isabela Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	5,898	38%	\$6.75	\$351	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Puerto Rico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Jayuya Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	1,420	30%	\$10.34	\$538	0.7
Juana Díaz Municipio	\$9.42	\$490	\$19,600	1.3	\$20,300	\$508	\$6,090	\$152	3,555	22%	\$7.32	\$381	1.3
Juncos Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,390	26%	\$16.10	\$837	0.7
Lajas Municipio	\$7.42	\$386	\$15,440	1.0	\$22,300	\$558	\$6,690	\$167	3,693	44%	\$4.44	\$231	1.7
Lares Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	4,411	43%	\$5.18	\$269	1.4
Las Marías Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	1,076	34%	\$2.43	\$126	3.0
Las Piedras Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,460	28%	\$9.30	\$484	1.1
Loíza Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,348	26%	\$5.16	\$268	2.0
Luquillo Municipio	\$9.87	\$513	\$20,520	1.4	\$23,700	\$593	\$7,110	\$178	2,136	31%	\$6.97	\$362	1.4
Manatí Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	4,458	28%	\$7.05	\$367	1.5
Maricao Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	557	30%	\$5.97	\$311	1.2
Maunabo Municipio	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	1,107	27%	\$5.77	\$300	1.3
Mayagüez Municipio	\$8.73	\$454	\$18,160	1.2	\$21,700	\$543	\$6,510	\$163	12,487	41%	\$4.72	\$245	1.9
Moca Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	3,142	27%	\$5.52	\$287	1.4
Morovis Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,403	25%	\$4.76	\$248	2.2
Naguabo Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	1,962	22%	\$4.29	\$223	2.5
Naranjito Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	2,264	27%	\$7.97	\$414	1.3
Orocovis Municipio	\$7.31	\$380	\$15,200	1.0	\$17,900	\$448	\$5,370	\$134	1,674	24%	\$4.19	\$218	1.7
Patillas Municipio	\$7.98	\$415	\$16,600	1.1	\$14,400	\$360	\$4,320	\$108	1,424	22%	\$5.32	\$277	1.5
Peñuelas Municipio	\$7.88	\$410	\$16,400	1.1	\$15,100	\$378	\$4,530	\$113	1,723	23%	\$7.71	\$401	1.0
Ponce Municipio	\$9.42	\$490	\$19,600	1.3	\$20,300	\$508	\$6,090	\$152	19,455	35%	\$5.13	\$267	1.8
Quebradillas Municipio	\$7.73	\$402	\$16,080	1.1	\$17,400	\$435	\$5,220	\$131	3,664	41%	\$4.65	\$242	1.7
Rincón Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	1,343	23%	\$4.76	\$248	1.6
Río Grande Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,735	22%	\$6.00	\$312	1.8
Sabana Grande Municipio	\$7.42	\$386	\$15,440	1.0	\$22,300	\$558	\$6,690	\$167	1,760	25%	\$4.21	\$219	1.8
Salinas Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	2,131	19%	\$6.08	\$316	1.2
San Germán Municipio	\$7.42	\$386	\$15,440	1.0	\$22,300	\$558	\$6,690	\$167	3,481	28%	\$6.60	\$343	1.1
San Juan Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	68,152	46%	\$7.77	\$404	1.4
San Lorenzo Municipio	\$10.23	\$532	\$21,280	1.4	\$26,700	\$668	\$8,010	\$200	3,809	29%	\$9.60	\$499	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Puerto Rico

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
San Sebastián Municipio	\$7.48	\$389	\$15,560	1.0	\$18,400	\$460	\$5,520	\$138	4,633	35%	\$4.43	\$230	1.7
Santa Isabel Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	1,968	25%	\$4.58	\$238	1.6
Toa Alta Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	4,024	18%	\$4.18	\$217	2.5
Toa Baja Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	7,428	25%	\$7.04	\$366	1.5
Trujillo Alto Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	7,575	31%	\$3.86	\$201	2.7
Utuado Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	3,847	37%	\$3.97	\$206	2.0
Vega Alta Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,099	25%	\$6.86	\$357	1.5
Vega Baja Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,009	17%	\$8.43	\$438	1.3
Vieques Municipio	\$7.23	\$376	\$15,040	1.0	\$19,000	\$475	\$5,700	\$143	393	14%	\$10.88	\$566	0.7
Villalba Municipio	\$9.42	\$490	\$19,600	1.3	\$20,300	\$508	\$6,090	\$152	1,703	21%	\$8.54	\$444	1.1
Yabucoa Municipio	\$10.54	\$548	\$21,920	1.5	\$26,700	\$668	\$8,010	\$200	3,375	28%	\$4.84	\$252	2.2
Yauco Municipio	\$7.88	\$410	\$16,400	1.1	\$15,100	\$378	\$4,530	\$113	2,350	22%	\$5.61	\$292	1.4

1: BR = Bedroom

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4: AMI = Fiscal Year 2016 Area Median Income

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

RHODE ISLAND

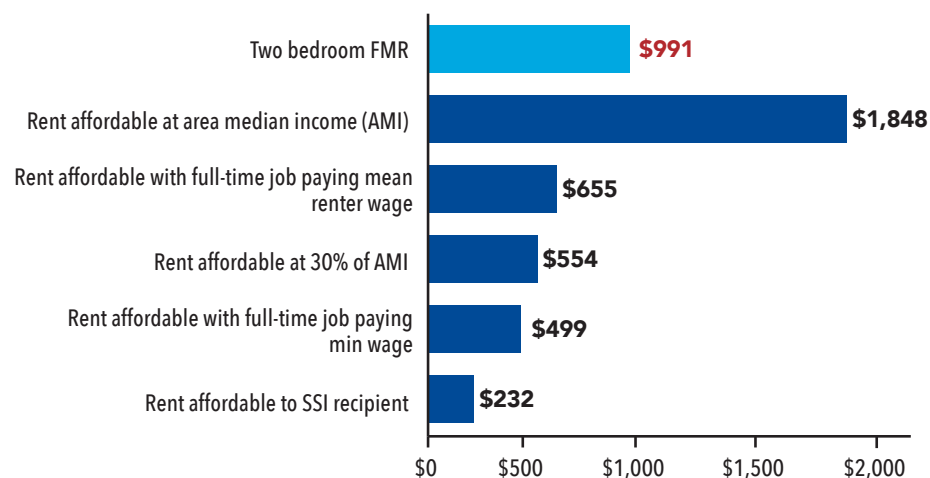


In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$991**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,303** monthly or **\$39,639** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$19.06** PER HOUR

STATE FACTS	
Minimum Wage	\$9.60
Average Renter Wage	\$12.59
2-Bedroom Housing Wage	\$19.06
Number of Renter Households	162,740
Percent Renters	40%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Newport-Middleton-Portsmouth HMFA	\$23.44
Westerly-Hopkinton-New Shoreham HMFA	\$20.56
Providence-Fall River HMFA	\$18.69



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

Rhode Island

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Rhode Island	\$19.06	\$991	\$39,639	2.0	\$73,931	\$1,848	\$22,179	\$554	162,740	40%	\$12.59	\$655	1.5
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$23.44	\$1,219	\$48,760	2.4	\$90,100	\$2,253	\$27,030	\$676	10,845	45%	\$11.73	\$610	2.0
Providence-Fall River HMFA	\$18.69	\$972	\$38,880	1.9	\$72,800	\$1,820	\$21,840	\$546	147,672	40%	\$12.73	\$662	1.5
Westerly-Hopkinton-New Shoreham HMFA	\$20.56	\$1,069	\$42,760	2.1	\$76,200	\$1,905	\$22,860	\$572	4,223	32%	\$9.89	\$514	2.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

SOUTH CAROLINA

STATE
RANKING

39*

In South Carolina, 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 **\$2,572** monthly or **\$30,860** 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

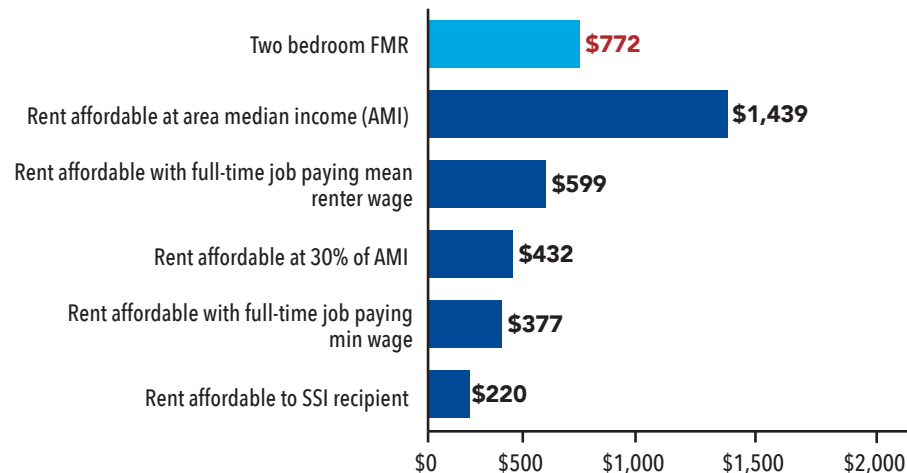
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$11.53
2-Bedroom Housing Wage	\$14.84
Number of Renter Households	563,561
Percent Renters	31%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Beaufort County	\$18.25
Berkeley County	\$17.83
Charleston County	\$17.83
Dorchester County	\$17.83
York County	\$16.62



82

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
South Carolina	\$14.84	\$772	\$30,860	2.0	\$57,558	\$1,439	\$17,267	\$432	563,561	31%	\$11.53	\$599	1.3
Combined Nonmetro Areas	\$12.66	\$658	\$26,339	1.7	\$44,498	\$1,112	\$13,349	\$334	81,524	29%	\$10.02	\$521	1.3
<u>Metropolitan Areas</u>													
Anderson HMFA	\$12.75	\$663	\$26,520	1.8	\$51,300	\$1,283	\$15,390	\$385	20,368	28%	\$9.40	\$489	1.4
Augusta-Richmond County HMFA	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	18,930	26%	\$12.43	\$646	1.1
Beaufort County HMFA	\$18.25	\$949	\$37,960	2.5	\$67,100	\$1,678	\$20,130	\$503	19,713	30%	\$11.54	\$600	1.6
Charleston-North Charleston MSA	\$17.83	\$927	\$37,080	2.5	\$68,200	\$1,705	\$20,460	\$512	93,879	35%	\$12.87	\$669	1.4
Charlotte-Concord-Gastonia HMFA	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	25,905	29%	\$11.10	\$577	1.5
Chester County HMFA	\$12.15	\$632	\$25,280	1.7	\$43,200	\$1,080	\$12,960	\$324	3,202	26%	\$10.60	\$551	1.1
Columbia HMFA	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	91,847	34%	\$12.26	\$637	1.3
Darlington County HMFA	\$12.15	\$632	\$25,280	1.7	\$40,800	\$1,020	\$12,240	\$306	8,122	31%	\$12.43	\$646	1.0
Florence HMFA	\$12.50	\$650	\$26,000	1.7	\$53,500	\$1,338	\$16,050	\$401	17,728	34%	\$10.78	\$560	1.2
Greenville-Mauldin-Easley HMFA	\$14.02	\$729	\$29,160	1.9	\$63,500	\$1,588	\$19,050	\$476	73,032	33%	\$11.93	\$621	1.2
Jasper County HMFA	\$14.58	\$758	\$30,320	2.0	\$43,200	\$1,080	\$12,960	\$324	2,535	29%	\$14.90	\$775	1.0
Kershaw County HMFA	\$12.37	\$643	\$25,720	1.7	\$54,000	\$1,350	\$16,200	\$405	5,388	22%	\$11.19	\$582	1.1
Lancaster County HMFA	\$12.15	\$632	\$25,280	1.7	\$50,000	\$1,250	\$15,000	\$375	7,037	24%	\$10.44	\$543	1.2
Laurens County HMFA	\$12.37	\$643	\$25,720	1.7	\$44,500	\$1,113	\$13,350	\$334	7,290	29%	\$10.98	\$571	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$15.33	\$797	\$31,880	2.1	\$50,900	\$1,273	\$15,270	\$382	35,592	31%	\$9.44	\$491	1.6
Spartanburg HMFA	\$13.02	\$677	\$27,080	1.8	\$52,900	\$1,323	\$15,870	\$397	34,005	31%	\$11.37	\$591	1.1
Sumter MSA	\$15.79	\$821	\$32,840	2.2	\$51,300	\$1,283	\$15,390	\$385	14,199	35%	\$11.68	\$608	1.4
Union County HMFA	\$12.15	\$632	\$25,280	1.7	\$42,500	\$1,063	\$12,750	\$319	3,265	28%	\$10.11	\$526	1.2
<u>Counties</u>													
Abbeville County	\$12.15	\$632	\$25,280	1.7	\$48,500	\$1,213	\$14,550	\$364	2,128	22%	\$7.51	\$390	1.6
Aiken County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	16,853	26%	\$12.94	\$673	1.1

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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 2016 Area Median Income

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

South Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Allendale County	\$12.15	\$632	\$25,280	1.7	\$31,100	\$778	\$9,330	\$233	1,215	35%	\$17.71	\$921	0.7
Anderson County	\$12.75	\$663	\$26,520	1.8	\$51,300	\$1,283	\$15,390	\$385	20,368	28%	\$9.40	\$489	1.4
Bamberg County	\$13.12	\$682	\$27,280	1.8	\$44,500	\$1,113	\$13,350	\$334	1,210	21%	\$7.25	\$377	1.8
Barnwell County	\$12.33	\$641	\$25,640	1.7	\$45,000	\$1,125	\$13,500	\$338	2,177	26%	\$8.61	\$448	1.4
Beaufort County	\$18.25	\$949	\$37,960	2.5	\$67,100	\$1,678	\$20,130	\$503	19,713	30%	\$11.54	\$600	1.6
Berkeley County	\$17.83	\$927	\$37,080	2.5	\$68,200	\$1,705	\$20,460	\$512	20,585	31%	\$15.52	\$807	1.1
Calhoun County	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	1,328	22%	\$11.33	\$589	1.4
Charleston County	\$17.83	\$927	\$37,080	2.5	\$68,200	\$1,705	\$20,460	\$512	57,857	40%	\$12.73	\$662	1.4
Cherokee County	\$12.15	\$632	\$25,280	1.7	\$44,600	\$1,115	\$13,380	\$335	6,559	32%	\$11.40	\$593	1.1
Chester County	\$12.15	\$632	\$25,280	1.7	\$43,200	\$1,080	\$12,960	\$324	3,202	26%	\$10.60	\$551	1.1
Chesterfield County	\$12.15	\$632	\$25,280	1.7	\$42,100	\$1,053	\$12,630	\$316	5,362	30%	\$9.20	\$478	1.3
Clarendon County	\$12.15	\$632	\$25,280	1.7	\$41,200	\$1,030	\$12,360	\$309	3,598	28%	\$6.25	\$325	1.9
Colleton County	\$13.38	\$696	\$27,840	1.8	\$42,800	\$1,070	\$12,840	\$321	3,888	26%	\$10.83	\$563	1.2
Darlington County	\$12.15	\$632	\$25,280	1.7	\$40,800	\$1,020	\$12,240	\$306	8,122	31%	\$12.43	\$646	1.0
Dillon County	\$12.15	\$632	\$25,280	1.7	\$34,800	\$870	\$10,440	\$261	4,145	35%	\$9.53	\$495	1.3
Dorchester County	\$17.83	\$927	\$37,080	2.5	\$68,200	\$1,705	\$20,460	\$512	15,437	30%	\$10.27	\$534	1.7
Edgefield County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	2,077	23%	\$6.70	\$348	2.1
Fairfield County	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	2,836	30%	\$17.24	\$897	0.9
Florence County	\$12.50	\$650	\$26,000	1.7	\$53,500	\$1,338	\$16,050	\$401	17,728	34%	\$10.78	\$560	1.2
Georgetown County	\$14.17	\$737	\$29,480	2.0	\$53,200	\$1,330	\$15,960	\$399	5,382	23%	\$10.00	\$520	1.4
Greenville County	\$14.02	\$729	\$29,160	1.9	\$63,500	\$1,588	\$19,050	\$476	59,484	34%	\$12.28	\$638	1.1
Greenwood County	\$12.35	\$642	\$25,680	1.7	\$45,500	\$1,138	\$13,650	\$341	9,236	35%	\$10.10	\$525	1.2
Hampton County	\$12.15	\$632	\$25,280	1.7	\$43,700	\$1,093	\$13,110	\$328	1,742	23%	\$12.41	\$645	1.0
Horry County	\$15.33	\$797	\$31,880	2.1	\$50,900	\$1,273	\$15,270	\$382	35,592	31%	\$9.44	\$491	1.6
Jasper County	\$14.58	\$758	\$30,320	2.0	\$43,200	\$1,080	\$12,960	\$324	2,535	29%	\$14.90	\$775	1.0
Kershaw County	\$12.37	\$643	\$25,720	1.7	\$54,000	\$1,350	\$16,200	\$405	5,388	22%	\$11.19	\$582	1.1
Lancaster County	\$12.15	\$632	\$25,280	1.7	\$50,000	\$1,250	\$15,000	\$375	7,037	24%	\$10.44	\$543	1.2
Laurens County	\$12.37	\$643	\$25,720	1.7	\$44,500	\$1,113	\$13,350	\$334	7,290	29%	\$10.98	\$571	1.1
Lee County	\$12.15	\$632	\$25,280	1.7	\$37,900	\$948	\$11,370	\$284	1,641	25%	\$8.82	\$458	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

South Carolina

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Lexington County	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	27,553	26%	\$10.80	\$562	1.4
McCormick County	\$12.15	\$632	\$25,280	1.7	\$49,600	\$1,240	\$14,880	\$372	868	21%	\$6.05	\$315	2.0
Marion County	\$12.15	\$632	\$25,280	1.7	\$40,000	\$1,000	\$12,000	\$300	3,860	33%	\$7.71	\$401	1.6
Marlboro County	\$12.37	\$643	\$25,720	1.7	\$32,300	\$808	\$9,690	\$242	3,187	33%	\$10.63	\$553	1.2
Newberry County	\$13.06	\$679	\$27,160	1.8	\$55,400	\$1,385	\$16,620	\$416	3,843	27%	\$9.56	\$497	1.4
Oconee County	\$12.15	\$632	\$25,280	1.7	\$50,800	\$1,270	\$15,240	\$381	7,635	25%	\$13.22	\$688	0.9
Orangeburg County	\$13.87	\$721	\$28,840	1.9	\$41,400	\$1,035	\$12,420	\$311	10,741	32%	\$8.35	\$434	1.7
Pickens County	\$14.02	\$729	\$29,160	1.9	\$63,500	\$1,588	\$19,050	\$476	13,548	31%	\$8.99	\$467	1.6
Richland County	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	58,110	40%	\$12.92	\$672	1.2
Saluda County	\$15.50	\$806	\$32,240	2.1	\$64,100	\$1,603	\$19,230	\$481	2,020	28%	\$9.40	\$489	1.6
Spartanburg County	\$13.02	\$677	\$27,080	1.8	\$52,900	\$1,323	\$15,870	\$397	34,005	31%	\$11.37	\$591	1.1
Sumter County	\$15.79	\$821	\$32,840	2.2	\$51,300	\$1,283	\$15,390	\$385	14,199	35%	\$11.68	\$608	1.4
Union County	\$12.15	\$632	\$25,280	1.7	\$42,500	\$1,063	\$12,750	\$319	3,265	28%	\$10.11	\$526	1.2
Williamsburg County	\$12.15	\$632	\$25,280	1.7	\$40,400	\$1,010	\$12,120	\$303	3,107	26%	\$10.02	\$521	1.2
York County	\$16.62	\$864	\$34,560	2.3	\$67,000	\$1,675	\$20,100	\$503	25,905	29%	\$11.10	\$577	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

SOUTH DAKOTA

STATE
RANKING

49*

In South Dakota, 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 **\$2,386** monthly or **\$28,631** 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

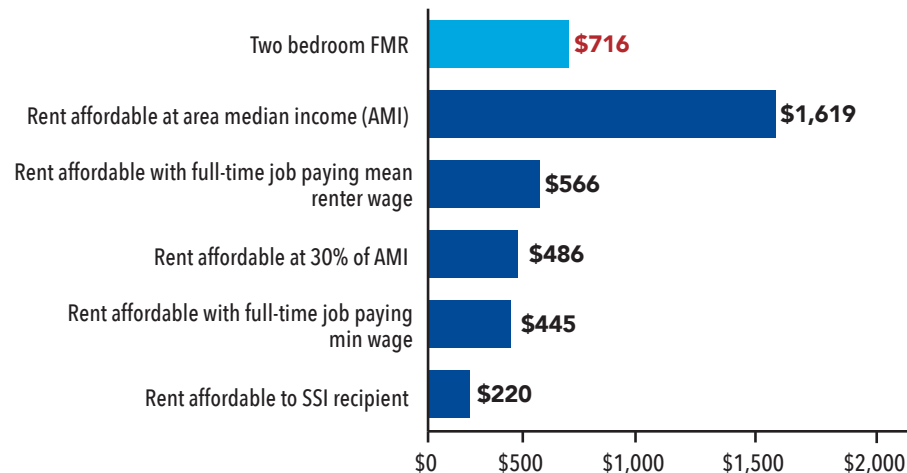
STATE FACTS

Minimum Wage	\$8.55
Average Renter Wage	\$10.88
2-Bedroom Housing Wage	\$13.77
Number of Renter Households	104,512
Percent Renters	32%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Pennington County	\$15.87
Douglas County	\$15.69
Fall River County	\$15.33
Buffalo County	\$14.73
Custer County	\$14.65



64

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
South Dakota	\$13.77	\$716	\$28,631	1.6	\$64,740	\$1,619	\$19,422	\$486	104,512	32%	\$10.88	\$566	1.3
Combined Nonmetro Areas	\$12.94	\$673	\$26,906	1.5	\$61,632	\$1,541	\$18,490	\$462	55,383	32%	\$9.59	\$499	1.3
<u>Metropolitan Areas</u>													
Custer County HMFA	\$14.65	\$762	\$30,480	1.7	\$63,500	\$1,588	\$19,050	\$476	690	19%	\$9.09	\$473	1.6
Meade County HMFA	\$13.62	\$708	\$28,320	1.6	\$59,700	\$1,493	\$17,910	\$448	2,967	29%	\$9.12	\$474	1.5
Rapid City HMFA	\$15.87	\$825	\$33,000	1.9	\$63,800	\$1,595	\$19,140	\$479	13,763	33%	\$11.23	\$584	1.4
Sioux City HMFA	\$13.67	\$711	\$28,440	1.6	\$58,900	\$1,473	\$17,670	\$442	1,481	25%	\$15.26	\$794	0.9
Sioux Falls MSA	\$14.33	\$745	\$29,800	1.7	\$72,000	\$1,800	\$21,600	\$540	30,228	33%	\$11.97	\$623	1.2
<u>Counties</u>													
Aurora County	\$13.06	\$679	\$27,160	1.5	\$57,900	\$1,448	\$17,370	\$434	219	20%	\$9.73	\$506	1.3
Beadle County	\$12.38	\$644	\$25,760	1.4	\$59,700	\$1,493	\$17,910	\$448	2,589	35%	\$10.41	\$541	1.2
Bennett County	\$12.38	\$644	\$25,760	1.4	\$41,300	\$1,033	\$12,390	\$310	458	42%	\$7.97	\$414	1.6
Bon Homme County	\$12.38	\$644	\$25,760	1.4	\$57,000	\$1,425	\$17,100	\$428	511	20%	\$7.81	\$406	1.6
Brookings County	\$13.90	\$723	\$28,920	1.6	\$62,800	\$1,570	\$18,840	\$471	5,038	41%	\$9.60	\$499	1.4
Brown County	\$12.96	\$674	\$26,960	1.5	\$66,500	\$1,663	\$19,950	\$499	4,699	30%	\$9.59	\$499	1.4
Brule County	\$12.38	\$644	\$25,760	1.4	\$58,600	\$1,465	\$17,580	\$440	604	29%	\$8.90	\$463	1.4
Buffalo County †	\$14.73	\$766	\$30,640	1.7	\$32,100	\$803	\$9,630	\$241	322	59%			
Butte County	\$12.38	\$644	\$25,760	1.4	\$59,500	\$1,488	\$17,850	\$446	1,076	26%	\$8.00	\$416	1.5
Campbell County	\$12.38	\$644	\$25,760	1.4	\$52,300	\$1,308	\$15,690	\$392	118	17%	\$11.59	\$602	1.1
Charles Mix County	\$12.38	\$644	\$25,760	1.4	\$53,100	\$1,328	\$15,930	\$398	926	29%	\$7.94	\$413	1.6
Clark County	\$12.38	\$644	\$25,760	1.4	\$66,800	\$1,670	\$20,040	\$501	323	22%	\$9.73	\$506	1.3
Clay County	\$13.81	\$718	\$28,720	1.6	\$63,400	\$1,585	\$19,020	\$476	2,488	48%	\$6.28	\$327	2.2
Codington County	\$13.31	\$692	\$27,680	1.6	\$64,700	\$1,618	\$19,410	\$485	3,642	31%	\$9.88	\$514	1.3
Corson County	\$12.38	\$644	\$25,760	1.4	\$38,200	\$955	\$11,460	\$287	593	49%	\$11.77	\$612	1.1
Custer County	\$14.65	\$762	\$30,480	1.7	\$63,500	\$1,588	\$19,050	\$476	690	19%	\$9.09	\$473	1.6
Davison County	\$13.46	\$700	\$28,000	1.6	\$64,100	\$1,603	\$19,230	\$481	3,083	36%	\$10.52	\$547	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

South Dakota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Day County	\$12.38	\$644	\$25,760	1.4	\$49,700	\$1,243	\$14,910	\$373	694	27%	\$6.13	\$319	2.0
Deuel County	\$12.38	\$644	\$25,760	1.4	\$66,100	\$1,653	\$19,830	\$496	297	16%	\$12.02	\$625	1.0
Dewey County	\$13.25	\$689	\$27,560	1.5	\$38,300	\$958	\$11,490	\$287	668	40%	\$8.57	\$445	1.5
Douglas County	\$15.69	\$816	\$32,640	1.8	\$60,100	\$1,503	\$18,030	\$451	276	21%	\$9.16	\$476	1.7
Edmunds County	\$12.87	\$669	\$26,760	1.5	\$66,900	\$1,673	\$20,070	\$502	310	20%	\$12.32	\$641	1.0
Fall River County	\$15.33	\$797	\$31,880	1.8	\$60,500	\$1,513	\$18,150	\$454	1,042	33%	\$7.01	\$365	2.2
Faulk County	\$12.38	\$644	\$25,760	1.4	\$55,600	\$1,390	\$16,680	\$417	217	23%	\$10.53	\$548	1.2
Grant County	\$12.38	\$644	\$25,760	1.4	\$59,200	\$1,480	\$17,760	\$444	658	21%	\$12.50	\$650	1.0
Gregory County	\$12.38	\$644	\$25,760	1.4	\$44,300	\$1,108	\$13,290	\$332	592	30%	\$6.66	\$346	1.9
Haakon County	\$13.90	\$723	\$28,920	1.6	\$65,800	\$1,645	\$19,740	\$494	167	19%	\$14.67	\$763	0.9
Hamlin County	\$12.38	\$644	\$25,760	1.4	\$65,300	\$1,633	\$19,590	\$490	481	23%	\$10.06	\$523	1.2
Hand County	\$12.38	\$644	\$25,760	1.4	\$61,200	\$1,530	\$18,360	\$459	401	27%	\$9.71	\$505	1.3
Hanson County	\$12.38	\$644	\$25,760	1.4	\$66,100	\$1,653	\$19,830	\$496	139	14%	\$13.27	\$690	0.9
Harding County	\$12.38	\$644	\$25,760	1.4	\$57,800	\$1,445	\$17,340	\$434	143	28%	\$18.60	\$967	0.7
Hughes County	\$13.00	\$676	\$27,040	1.5	\$85,700	\$2,143	\$25,710	\$643	2,549	36%	\$9.95	\$517	1.3
Hutchinson County	\$12.46	\$648	\$25,920	1.5	\$61,000	\$1,525	\$18,300	\$458	666	23%	\$8.18	\$426	1.5
Hyde County	\$12.38	\$644	\$25,760	1.4	\$69,100	\$1,728	\$20,730	\$518	96	18%	\$17.21	\$895	0.7
Jackson County	\$12.38	\$644	\$25,760	1.4	\$52,500	\$1,313	\$15,750	\$394	427	40%	\$8.47	\$441	1.5
Jerauld County	\$12.38	\$644	\$25,760	1.4	\$55,700	\$1,393	\$16,710	\$418	222	25%	\$14.70	\$764	0.8
Jones County	\$12.38	\$644	\$25,760	1.4	\$55,300	\$1,383	\$16,590	\$415	125	29%	\$7.81	\$406	1.6
Kingsbury County	\$12.38	\$644	\$25,760	1.4	\$63,500	\$1,588	\$19,050	\$476	578	25%	\$9.94	\$517	1.2
Lake County	\$12.38	\$644	\$25,760	1.4	\$68,400	\$1,710	\$20,520	\$513	1,328	28%	\$8.03	\$418	1.5
Lawrence County	\$12.85	\$668	\$26,720	1.5	\$68,100	\$1,703	\$20,430	\$511	3,514	34%	\$9.40	\$489	1.4
Lincoln County	\$14.33	\$745	\$29,800	1.7	\$72,000	\$1,800	\$21,600	\$540	4,004	23%	\$10.51	\$547	1.4
Lyman County	\$12.38	\$644	\$25,760	1.4	\$63,300	\$1,583	\$18,990	\$475	467	32%	\$8.64	\$449	1.4
McCook County	\$14.33	\$745	\$29,800	1.7	\$72,000	\$1,800	\$21,600	\$540	430	20%	\$9.25	\$481	1.5
McPherson County	\$12.46	\$648	\$25,920	1.5	\$45,800	\$1,145	\$13,740	\$344	235	23%	\$7.74	\$402	1.6
Marshall County	\$12.83	\$667	\$26,680	1.5	\$66,100	\$1,653	\$19,830	\$496	478	28%	\$10.34	\$538	1.2
Meade County	\$13.62	\$708	\$28,320	1.6	\$59,700	\$1,493	\$17,910	\$448	2,967	29%	\$9.12	\$474	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

South Dakota

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mellette County	\$12.38	\$644	\$25,760	1.4	\$37,000	\$925	\$11,100	\$278	251	36%	\$9.28	\$482	1.3
Miner County	\$12.38	\$644	\$25,760	1.4	\$61,700	\$1,543	\$18,510	\$463	212	21%	\$10.63	\$553	1.2
Minnehaha County	\$14.33	\$745	\$29,800	1.7	\$72,000	\$1,800	\$21,600	\$540	25,044	36%	\$12.27	\$638	1.2
Moody County	\$12.38	\$644	\$25,760	1.4	\$64,300	\$1,608	\$19,290	\$482	792	29%	\$12.75	\$663	1.0
Pennington County	\$15.87	\$825	\$33,000	1.9	\$63,800	\$1,595	\$19,140	\$479	13,763	33%	\$11.23	\$584	1.4
Perkins County	\$13.23	\$688	\$27,520	1.5	\$57,900	\$1,448	\$17,370	\$434	393	29%	\$7.02	\$365	1.9
Potter County	\$12.38	\$644	\$25,760	1.4	\$55,200	\$1,380	\$16,560	\$414	182	17%	\$10.10	\$525	1.2
Roberts County	\$12.38	\$644	\$25,760	1.4	\$59,200	\$1,480	\$17,760	\$444	1,131	31%	\$7.96	\$414	1.6
Sanborn County	\$12.38	\$644	\$25,760	1.4	\$64,200	\$1,605	\$19,260	\$482	281	26%	\$8.35	\$434	1.5
Shannon County	\$12.38	\$644	\$25,760	1.4	\$26,700	\$668	\$8,010	\$200	1,333	46%	\$11.07	\$576	1.1
Spink County	\$12.38	\$644	\$25,760	1.4	\$62,700	\$1,568	\$18,810	\$470	705	27%	\$10.30	\$535	1.2
Stanley County	\$13.40	\$697	\$27,880	1.6	\$62,700	\$1,568	\$18,810	\$470	266	22%	\$8.20	\$427	1.6
Sully County	\$12.38	\$644	\$25,760	1.4	\$71,200	\$1,780	\$21,360	\$534	166	27%	\$13.33	\$693	0.9
Todd County	\$12.38	\$644	\$25,760	1.4	\$33,500	\$838	\$10,050	\$251	1,487	54%	\$10.41	\$541	1.2
Tripp County	\$12.38	\$644	\$25,760	1.4	\$49,800	\$1,245	\$14,940	\$374	903	35%	\$10.28	\$534	1.2
Turner County	\$14.33	\$745	\$29,800	1.7	\$72,000	\$1,800	\$21,600	\$540	750	21%	\$9.06	\$471	1.6
Union County	\$13.67	\$711	\$28,440	1.6	\$58,900	\$1,473	\$17,670	\$442	1,481	25%	\$15.26	\$794	0.9
Walworth County	\$12.38	\$644	\$25,760	1.4	\$61,000	\$1,525	\$18,300	\$458	841	35%	\$8.63	\$449	1.4
Yankton County	\$12.38	\$644	\$25,760	1.4	\$69,700	\$1,743	\$20,910	\$523	2,583	29%	\$8.34	\$434	1.5
Ziebach County	\$12.38	\$644	\$25,760	1.4	\$33,100	\$828	\$9,930	\$248	398	50%	\$8.08	\$420	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

TENNESSEE

STATE
RANKING

36*

In Tennessee, 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 **\$2,598** monthly or **\$31,175** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.99** PER HOUR

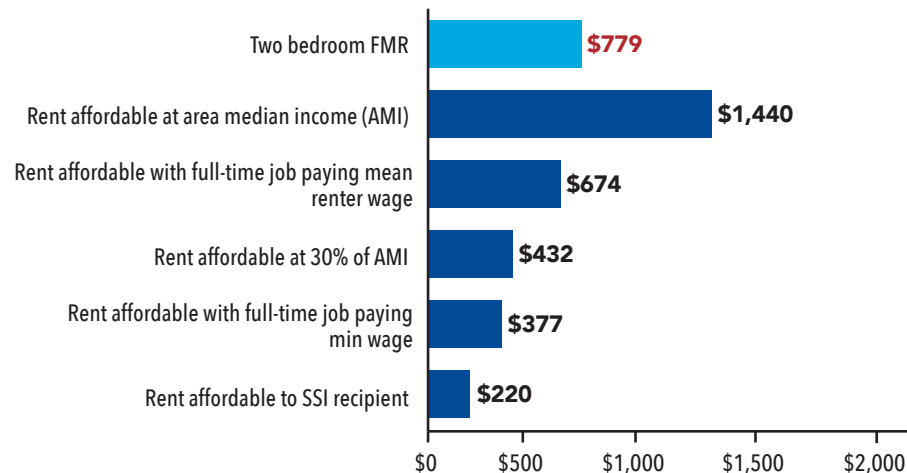
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$12.96
2-Bedroom Housing Wage	\$14.99
Number of Renter Households	817,396
Percent Renters	33%

MOST EXPENSIVE AREAS

HOUSING WAGE*

Nashville-Davidson-Murfreesboro-Franklin HMFA	\$17.79
Memphis HMFA	\$15.90
Knoxville HMFA	\$15.52
Montgomery County	\$15.33
Chattanooga MSA	\$14.75



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

Tennessee

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Tennessee	\$14.99	\$779	\$31,175	2.1	\$57,600	\$1,440	\$17,280	\$432	817,396	33%	\$12.96	\$674	1.2
Combined Nonmetro Areas	\$11.79	\$613	\$24,532	1.6	\$46,597	\$1,165	\$13,979	\$349	163,411	28%	\$9.60	\$499	1.2
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$11.27	\$586	\$23,440	1.6	\$40,300	\$1,008	\$12,090	\$302	4,639	29%	\$8.06	\$419	1.4
Chattanooga MSA	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	52,560	34%	\$11.80	\$614	1.3
Clarksville MSA	\$15.33	\$797	\$31,880	2.1	\$57,300	\$1,433	\$17,190	\$430	25,376	39%	\$11.17	\$581	1.4
Cleveland MSA	\$14.71	\$765	\$30,600	2.0	\$51,300	\$1,283	\$15,390	\$385	13,810	31%	\$10.77	\$560	1.4
Crockett County HMFA	\$12.90	\$671	\$26,840	1.8	\$44,800	\$1,120	\$13,440	\$336	1,773	32%	\$13.63	\$709	0.9
Hickman County HMFA	\$12.81	\$666	\$26,640	1.8	\$48,900	\$1,223	\$14,670	\$367	1,949	22%	\$8.38	\$436	1.5
Jackson HMFA	\$14.19	\$738	\$29,520	2.0	\$54,100	\$1,353	\$16,230	\$406	14,383	34%	\$9.70	\$505	1.5
Johnson City MSA	\$12.65	\$658	\$26,320	1.7	\$49,800	\$1,245	\$14,940	\$374	26,545	32%	\$9.35	\$486	1.4
Kingsport-Bristol-Bristol MSA	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	22,847	25%	\$12.08	\$628	1.1
Knoxville HMFA	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	92,606	32%	\$12.48	\$649	1.2
Macon County HMFA	\$11.27	\$586	\$23,440	1.6	\$43,400	\$1,085	\$13,020	\$326	2,496	29%	\$11.70	\$608	1.0
Maury County HMFA	\$13.31	\$692	\$27,680	1.8	\$57,900	\$1,448	\$17,370	\$434	9,729	30%	\$10.62	\$552	1.3
Memphis HMFA	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	153,840	40%	\$14.70	\$764	1.1
Morgan County, TN HMFA	\$11.94	\$621	\$24,840	1.6	\$46,600	\$1,165	\$13,980	\$350	1,478	20%	\$12.27	\$638	1.0
Morristown HMFA	\$11.27	\$586	\$23,440	1.6	\$42,200	\$1,055	\$12,660	\$317	1,682	19%	\$10.38	\$540	1.1
Morristown MSA	\$12.10	\$629	\$25,160	1.7	\$51,500	\$1,288	\$15,450	\$386	13,077	29%	\$11.23	\$584	1.1
Nashville-Davidson--Murfreesboro--Franklin HMFA	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	207,324	35%	\$15.19	\$790	1.2
Roane County HMFA	\$13.37	\$695	\$27,800	1.8	\$54,100	\$1,353	\$16,230	\$406	6,006	27%	\$15.13	\$787	0.9
Smith County HMFA	\$11.77	\$612	\$24,480	1.6	\$53,700	\$1,343	\$16,110	\$403	1,865	25%	\$7.31	\$380	1.6
<u>Counties</u>													
Anderson County	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	9,371	31%	\$15.68	\$815	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Tennessee

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Bedford County	\$12.54	\$652	\$26,080	1.7	\$49,000	\$1,225	\$14,700	\$368	5,080	31%	\$9.45	\$491	1.3
Benton County	\$11.27	\$586	\$23,440	1.6	\$40,600	\$1,015	\$12,180	\$305	1,550	23%	\$7.64	\$397	1.5
Bledsoe County	\$11.27	\$586	\$23,440	1.6	\$41,000	\$1,025	\$12,300	\$308	998	22%	\$7.76	\$404	1.5
Blount County	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	12,941	27%	\$12.20	\$634	1.3
Bradley County	\$14.71	\$765	\$30,600	2.0	\$51,300	\$1,283	\$15,390	\$385	12,488	33%	\$10.98	\$571	1.3
Campbell County	\$11.27	\$586	\$23,440	1.6	\$40,300	\$1,008	\$12,090	\$302	4,639	29%	\$8.06	\$419	1.4
Cannon County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	1,324	24%	\$10.34	\$538	1.7
Carroll County	\$11.27	\$586	\$23,440	1.6	\$46,500	\$1,163	\$13,950	\$349	2,757	25%	\$8.71	\$453	1.3
Carter County	\$12.65	\$658	\$26,320	1.7	\$49,800	\$1,245	\$14,940	\$374	7,071	29%	\$8.95	\$465	1.4
Cheatham County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	2,804	19%	\$10.21	\$531	1.7
Chester County	\$14.19	\$738	\$29,520	2.0	\$54,100	\$1,353	\$16,230	\$406	1,634	27%	\$9.48	\$493	1.5
Claiborne County	\$11.27	\$586	\$23,440	1.6	\$43,900	\$1,098	\$13,170	\$329	3,464	27%	\$8.96	\$466	1.3
Clay County	\$11.27	\$586	\$23,440	1.6	\$37,600	\$940	\$11,280	\$282	788	25%	\$8.06	\$419	1.4
Cocke County	\$11.27	\$586	\$23,440	1.6	\$40,100	\$1,003	\$12,030	\$301	4,454	30%	\$7.49	\$389	1.5
Coffee County	\$12.69	\$660	\$26,400	1.8	\$51,700	\$1,293	\$15,510	\$388	7,168	34%	\$12.56	\$653	1.0
Crockett County	\$12.90	\$671	\$26,840	1.8	\$44,800	\$1,120	\$13,440	\$336	1,773	32%	\$13.63	\$709	0.9
Cumberland County	\$12.33	\$641	\$25,640	1.7	\$44,800	\$1,120	\$13,440	\$336	4,940	21%	\$8.67	\$451	1.4
Davidson County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	119,338	46%	\$16.99	\$883	1.0
Decatur County	\$11.27	\$586	\$23,440	1.6	\$48,200	\$1,205	\$14,460	\$362	1,127	22%	\$8.37	\$435	1.3
DeKalb County	\$11.27	\$586	\$23,440	1.6	\$45,400	\$1,135	\$13,620	\$341	1,925	28%	\$11.60	\$603	1.0
Dickson County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	5,178	28%	\$9.35	\$486	1.9
Dyer County	\$11.60	\$603	\$24,120	1.6	\$48,300	\$1,208	\$14,490	\$362	5,432	36%	\$11.48	\$597	1.0
Fayette County	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	3,005	20%	\$9.62	\$500	1.7
Fentress County	\$11.27	\$586	\$23,440	1.6	\$38,800	\$970	\$11,640	\$291	1,634	22%	\$8.15	\$424	1.4
Franklin County	\$11.27	\$586	\$23,440	1.6	\$50,000	\$1,250	\$15,000	\$375	3,906	24%	\$9.83	\$511	1.1
Gibson County	\$11.27	\$586	\$23,440	1.6	\$49,300	\$1,233	\$14,790	\$370	5,368	28%	\$10.23	\$532	1.1
Giles County	\$11.44	\$595	\$23,800	1.6	\$48,300	\$1,208	\$14,490	\$362	3,167	28%	\$9.19	\$478	1.2
Grainger County	\$11.27	\$586	\$23,440	1.6	\$42,200	\$1,055	\$12,660	\$317	1,682	19%	\$10.38	\$540	1.1
Greene County	\$11.27	\$586	\$23,440	1.6	\$46,300	\$1,158	\$13,890	\$347	8,153	29%	\$10.74	\$559	1.0

1: BR = Bedroom

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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 2016 Area Median Income

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

Tennessee

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Grundy County	\$11.27	\$586	\$23,440	1.6	\$36,400	\$910	\$10,920	\$273	1,267	24%	\$7.67	\$399	1.5
Hamblen County	\$12.10	\$629	\$25,160	1.7	\$51,500	\$1,288	\$15,450	\$386	7,746	32%	\$10.03	\$521	1.2
Hamilton County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	48,195	35%	\$11.98	\$623	1.2
Hancock County	\$11.27	\$586	\$23,440	1.6	\$31,600	\$790	\$9,480	\$237	692	25%	\$6.43	\$334	1.8
Hardeman County	\$11.27	\$586	\$23,440	1.6	\$43,100	\$1,078	\$12,930	\$323	2,597	30%	\$10.45	\$543	1.1
Hardin County	\$12.12	\$630	\$25,200	1.7	\$42,300	\$1,058	\$12,690	\$317	2,123	21%	\$11.03	\$573	1.1
Hawkins County	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	5,639	24%	\$11.43	\$595	1.1
Haywood County	\$12.35	\$642	\$25,680	1.7	\$44,200	\$1,105	\$13,260	\$332	2,644	38%	\$11.22	\$583	1.1
Henderson County	\$12.04	\$626	\$25,040	1.7	\$48,800	\$1,220	\$14,640	\$366	2,700	25%	\$8.38	\$436	1.4
Henry County	\$11.46	\$596	\$23,840	1.6	\$50,100	\$1,253	\$15,030	\$376	3,515	26%	\$9.59	\$499	1.2
Hickman County	\$12.81	\$666	\$26,640	1.8	\$48,900	\$1,223	\$14,670	\$367	1,949	22%	\$8.38	\$436	1.5
Houston County	\$11.27	\$586	\$23,440	1.6	\$45,800	\$1,145	\$13,740	\$344	874	26%	\$8.85	\$460	1.3
Humphreys County	\$11.94	\$621	\$24,840	1.6	\$55,900	\$1,398	\$16,770	\$419	1,622	22%	\$10.65	\$554	1.1
Jackson County	\$11.27	\$586	\$23,440	1.6	\$43,900	\$1,098	\$13,170	\$329	992	22%	\$8.38	\$436	1.3
Jefferson County	\$12.10	\$629	\$25,160	1.7	\$51,500	\$1,288	\$15,450	\$386	5,331	27%	\$14.29	\$743	0.8
Johnson County	\$11.27	\$586	\$23,440	1.6	\$37,800	\$945	\$11,340	\$284	1,585	22%	\$11.56	\$601	1.0
Knox County	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	64,086	35%	\$12.12	\$630	1.3
Lake County	\$11.27	\$586	\$23,440	1.6	\$37,900	\$948	\$11,370	\$284	925	43%	\$7.53	\$391	1.5
Lauderdale County	\$11.27	\$586	\$23,440	1.6	\$39,400	\$985	\$11,820	\$296	3,757	38%	\$10.58	\$550	1.1
Lawrence County	\$11.27	\$586	\$23,440	1.6	\$48,900	\$1,223	\$14,670	\$367	4,103	26%	\$8.87	\$461	1.3
Lewis County	\$11.27	\$586	\$23,440	1.6	\$43,500	\$1,088	\$13,050	\$326	1,050	22%	\$6.59	\$342	1.7
Lincoln County	\$11.40	\$593	\$23,720	1.6	\$52,500	\$1,313	\$15,750	\$394	3,617	26%	\$10.41	\$541	1.1
Loudon County	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	4,675	23%	\$10.65	\$554	1.5
McMinn County	\$11.65	\$606	\$24,240	1.6	\$49,900	\$1,248	\$14,970	\$374	5,125	25%	\$9.68	\$503	1.2
McNairy County	\$11.27	\$586	\$23,440	1.6	\$42,600	\$1,065	\$12,780	\$320	2,612	27%	\$9.99	\$520	1.1
Macon County	\$11.27	\$586	\$23,440	1.6	\$43,400	\$1,085	\$13,020	\$326	2,496	29%	\$11.70	\$608	1.0
Madison County	\$14.19	\$738	\$29,520	2.0	\$54,100	\$1,353	\$16,230	\$406	12,749	35%	\$9.72	\$505	1.5
Marion County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	3,008	27%	\$8.30	\$432	1.8
Marshall County	\$13.27	\$690	\$27,600	1.8	\$53,300	\$1,333	\$15,990	\$400	3,080	26%	\$9.51	\$494	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.

4: AMI = Fiscal Year 2016 Area Median Income

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

Tennessee

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Maury County	\$13.31	\$692	\$27,680	1.8	\$57,900	\$1,448	\$17,370	\$434	9,729	30%	\$10.62	\$552	1.3
Meigs County	\$11.27	\$586	\$23,440	1.6	\$48,900	\$1,223	\$14,670	\$367	1,050	22%	\$10.31	\$536	1.1
Monroe County	\$11.63	\$605	\$24,200	1.6	\$46,100	\$1,153	\$13,830	\$346	4,617	26%	\$9.80	\$510	1.2
Montgomery County	\$15.33	\$797	\$31,880	2.1	\$57,300	\$1,433	\$17,190	\$430	25,376	39%	\$11.17	\$581	1.4
Moore County	\$11.27	\$586	\$23,440	1.6	\$61,000	\$1,525	\$18,300	\$458	409	17%	\$21.24	\$1,105	0.5
Morgan County	\$11.94	\$621	\$24,840	1.6	\$46,600	\$1,165	\$13,980	\$350	1,478	20%	\$12.27	\$638	1.0
Obion County	\$11.27	\$586	\$23,440	1.6	\$48,000	\$1,200	\$14,400	\$360	3,941	32%	\$9.40	\$489	1.2
Overton County	\$11.40	\$593	\$23,720	1.6	\$44,700	\$1,118	\$13,410	\$335	1,914	22%	\$8.82	\$458	1.3
Perry County	\$11.27	\$586	\$23,440	1.6	\$40,700	\$1,018	\$12,210	\$305	803	25%	\$8.58	\$446	1.3
Pickett County	\$11.27	\$586	\$23,440	1.6	\$43,300	\$1,083	\$12,990	\$325	451	20%	\$7.99	\$415	1.4
Polk County	\$14.71	\$765	\$30,600	2.0	\$51,300	\$1,283	\$15,390	\$385	1,322	20%	\$5.91	\$307	2.5
Putnam County	\$12.65	\$658	\$26,320	1.7	\$42,400	\$1,060	\$12,720	\$318	11,268	38%	\$8.90	\$463	1.4
Rhea County	\$11.50	\$598	\$23,920	1.6	\$47,800	\$1,195	\$14,340	\$359	3,774	31%	\$7.85	\$408	1.5
Roane County	\$13.37	\$695	\$27,800	1.8	\$54,100	\$1,353	\$16,230	\$406	6,006	27%	\$15.13	\$787	0.9
Robertson County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	5,737	23%	\$11.08	\$576	1.6
Rutherford County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	32,687	33%	\$13.74	\$715	1.3
Scott County	\$11.27	\$586	\$23,440	1.6	\$36,800	\$920	\$11,040	\$276	2,053	25%	\$8.15	\$424	1.4
Sequatchie County	\$14.75	\$767	\$30,680	2.0	\$61,300	\$1,533	\$18,390	\$460	1,357	24%	\$6.74	\$350	2.2
Sevier County	\$13.38	\$696	\$27,840	1.8	\$51,600	\$1,290	\$15,480	\$387	12,270	34%	\$8.48	\$441	1.6
Shelby County	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	145,068	42%	\$14.91	\$775	1.1
Smith County	\$11.77	\$612	\$24,480	1.6	\$53,700	\$1,343	\$16,110	\$403	1,865	25%	\$7.31	\$380	1.6
Stewart County	\$11.27	\$586	\$23,440	1.6	\$52,600	\$1,315	\$15,780	\$395	1,014	19%	\$8.55	\$445	1.3
Sullivan County	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	17,208	26%	\$12.18	\$633	1.0
Sumner County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	16,989	28%	\$12.28	\$639	1.4
Tipton County	\$15.90	\$827	\$33,080	2.2	\$60,100	\$1,503	\$18,030	\$451	5,767	27%	\$7.79	\$405	2.0
Trousdale County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	730	25%	\$7.66	\$398	2.3
Unicoi County	\$12.65	\$658	\$26,320	1.7	\$49,800	\$1,245	\$14,940	\$374	1,979	26%	\$11.77	\$612	1.1
Union County	\$15.52	\$807	\$32,280	2.1	\$61,900	\$1,548	\$18,570	\$464	1,533	21%	\$8.49	\$441	1.8
Van Buren County	\$11.63	\$605	\$24,200	1.6	\$42,100	\$1,053	\$12,630	\$316	308	15%	\$9.35	\$486	1.2

1: BR = Bedroom

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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 2016 Area Median Income

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

Tennessee

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Warren County	\$11.27	\$586	\$23,440	1.6	\$45,100	\$1,128	\$13,530	\$338	4,631	30%	\$9.88	\$514	1.1
Washington County	\$12.65	\$658	\$26,320	1.7	\$49,800	\$1,245	\$14,940	\$374	17,495	33%	\$9.21	\$479	1.4
Wayne County	\$11.27	\$586	\$23,440	1.6	\$45,800	\$1,145	\$13,740	\$344	1,080	18%	\$8.18	\$425	1.4
Weakley County	\$11.27	\$586	\$23,440	1.6	\$52,000	\$1,300	\$15,600	\$390	4,662	34%	\$8.45	\$439	1.3
White County	\$11.27	\$586	\$23,440	1.6	\$43,500	\$1,088	\$13,050	\$326	2,375	24%	\$8.16	\$424	1.4
Williamson County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	12,966	19%	\$14.25	\$741	1.2
Wilson County	\$17.79	\$925	\$37,000	2.5	\$68,500	\$1,713	\$20,550	\$514	9,571	22%	\$10.18	\$529	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

TEXAS

In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$915**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,051** monthly or **\$36,611** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$17.60** PER HOUR

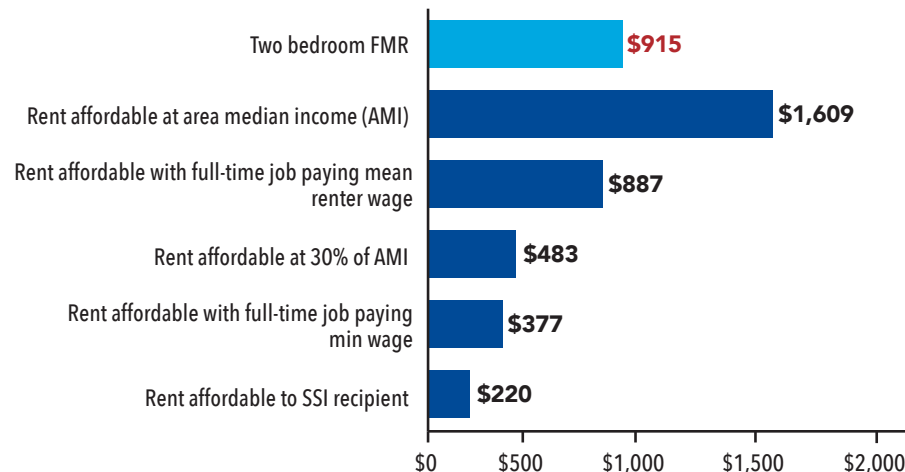
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$17.07
2-Bedroom Housing Wage	\$17.60
Number of Renter Households	3,361,040
Percent Renters	37%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Midland County	\$24.15
Bastrop County	\$21.65
Caldwell County	\$21.65
Hays County	\$21.65
Travis County (tied with 1 other)	\$21.65



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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Texas	\$17.60	\$915	\$36,611	2.4	\$64,360	\$1,609	\$19,308	\$483	3,361,040	37%	\$17.07	\$887	1.0
Combined Nonmetro Areas	\$13.76	\$715	\$28,618	1.9	\$52,001	\$1,300	\$15,600	\$390	297,802	28%	\$13.28	\$691	1.0
Metropolitan Areas													
Abilene MSA	\$15.12	\$786	\$31,440	2.1	\$58,000	\$1,450	\$17,400	\$435	22,139	37%	\$12.36	\$643	1.2
Amarillo HMFA	\$15.65	\$814	\$32,560	2.2	\$63,200	\$1,580	\$18,960	\$474	33,750	36%	\$13.72	\$713	1.1
Aransas County HMFA	\$16.12	\$838	\$33,520	2.2	\$57,400	\$1,435	\$17,220	\$431	2,650	28%	\$12.07	\$628	1.3
Atascosa County HMFA	\$14.00	\$728	\$29,120	1.9	\$54,400	\$1,360	\$16,320	\$408	3,941	26%	\$17.02	\$885	0.8
Austin County HMFA	\$15.71	\$817	\$32,680	2.2	\$66,500	\$1,663	\$19,950	\$499	2,629	24%	\$14.48	\$753	1.1
Austin-Round Rock MSA	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	283,489	42%	\$17.18	\$894	1.3
Beaumont-Port Arthur HMFA	\$15.48	\$805	\$32,200	2.1	\$58,400	\$1,460	\$17,520	\$438	45,692	32%	\$15.38	\$800	1.0
Brazoria County HMFA	\$16.73	\$870	\$34,800	2.3	\$82,700	\$2,068	\$24,810	\$620	29,231	27%	\$15.86	\$825	1.1
Brownsville-Harlingen MSA	\$13.04	\$678	\$27,120	1.8	\$38,200	\$955	\$11,460	\$287	39,334	33%	\$8.27	\$430	1.6
College Station-Bryan MSA	\$16.58	\$862	\$34,480	2.3	\$58,900	\$1,473	\$17,670	\$442	42,363	50%	\$11.12	\$578	1.5
Corpus Christi HMFA	\$19.15	\$996	\$39,840	2.6	\$57,900	\$1,448	\$17,370	\$434	59,759	40%	\$14.81	\$770	1.3
Dallas HMFA	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	639,416	41%	\$19.90	\$1,035	1.0
El Paso HMFA	\$15.71	\$817	\$32,680	2.2	\$45,400	\$1,135	\$13,620	\$341	98,498	38%	\$10.48	\$545	1.5
Falls County HMFA	\$12.65	\$658	\$26,320	1.7	\$44,400	\$1,110	\$13,320	\$333	1,484	27%	\$11.06	\$575	1.1
Fort Worth-Arlington HMFA	\$17.56	\$913	\$36,520	2.4	\$69,400	\$1,735	\$20,820	\$521	281,693	37%	\$15.24	\$792	1.2
Hood County HMFA	\$15.81	\$822	\$32,880	2.2	\$66,600	\$1,665	\$19,980	\$500	4,858	23%	\$14.06	\$731	1.1
Houston-The Woodlands-Sugar Land HMFA	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	785,312	39%	\$21.14	\$1,099	0.9
Hudspeth County HMFA	\$13.94	\$725	\$29,000	1.9	\$26,000	\$650	\$7,800	\$195	179	18%	\$10.38	\$540	1.3
Kendall County HMFA	\$19.71	\$1,025	\$41,000	2.7	\$89,000	\$2,225	\$26,700	\$668	3,565	27%	\$11.13	\$579	1.8
Killeen-Temple HMFA	\$15.06	\$783	\$31,320	2.1	\$59,300	\$1,483	\$17,790	\$445	55,917	44%	\$13.91	\$723	1.1
Lampasas County HMFA	\$12.65	\$658	\$26,320	1.7	\$59,600	\$1,490	\$17,880	\$447	1,869	25%	\$9.61	\$500	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Laredo MSA	\$14.54	\$756	\$30,240	2.0	\$43,900	\$1,098	\$13,170	\$329	25,654	37%	\$8.64	\$449	1.7
Longview HMFA	\$15.02	\$781	\$31,240	2.1	\$56,400	\$1,410	\$16,920	\$423	20,291	34%	\$13.62	\$708	1.1
Lubbock HMFA	\$15.35	\$798	\$31,920	2.1	\$60,500	\$1,513	\$18,150	\$454	46,494	43%	\$10.88	\$566	1.4
Lynn County HMFA	\$12.65	\$658	\$26,320	1.7	\$50,600	\$1,265	\$15,180	\$380	606	28%	\$10.58	\$550	1.2
Martin County HMFA	\$12.65	\$658	\$26,320	1.7	\$51,000	\$1,275	\$15,300	\$383	397	25%	\$19.17	\$997	0.7
McAllen-Edinburg-Mission MSA	\$14.02	\$729	\$29,160	1.9	\$38,800	\$970	\$11,640	\$291	70,929	32%	\$8.56	\$445	1.6
Medina County HMFA	\$12.65	\$658	\$26,320	1.7	\$63,600	\$1,590	\$19,080	\$477	3,185	21%	\$8.98	\$467	1.4
Midland HMFA	\$24.15	\$1,256	\$50,240	3.3	\$87,500	\$2,188	\$26,250	\$656	16,712	32%	\$22.84	\$1,188	1.1
Newton County HMFA	\$12.65	\$658	\$26,320	1.7	\$47,900	\$1,198	\$14,370	\$359	1,116	23%	\$8.75	\$455	1.4
Odessa MSA	\$19.69	\$1,024	\$40,960	2.7	\$61,000	\$1,525	\$18,300	\$458	17,320	34%	\$21.14	\$1,099	0.9
Oldham County HMFA	\$14.13	\$735	\$29,400	1.9	\$64,100	\$1,603	\$19,230	\$481	156	24%	\$16.81	\$874	0.8
Rusk County HMFA	\$12.73	\$662	\$26,480	1.8	\$56,900	\$1,423	\$17,070	\$427	4,198	24%	\$14.44	\$751	0.9
San Angelo MSA	\$16.94	\$881	\$35,240	2.3	\$59,800	\$1,495	\$17,940	\$449	15,936	37%	\$12.79	\$665	1.3
San Antonio-New Braunfels HMFA	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	277,118	38%	\$13.69	\$712	1.3
Sherman-Denison MSA	\$15.15	\$788	\$31,520	2.1	\$56,200	\$1,405	\$16,860	\$422	15,129	32%	\$12.92	\$672	1.2
Somervell County HMFA	\$12.65	\$658	\$26,320	1.7	\$72,500	\$1,813	\$21,750	\$544	954	29%	\$23.79	\$1,237	0.5
Texarkana-Texarkana HMFA	\$13.69	\$712	\$28,480	1.9	\$54,100	\$1,353	\$16,230	\$406	11,423	34%	\$10.12	\$526	1.4
Tyler MSA	\$16.27	\$846	\$33,840	2.2	\$64,000	\$1,600	\$19,200	\$480	26,982	34%	\$13.99	\$728	1.2
Victoria MSA	\$16.46	\$856	\$34,240	2.3	\$58,200	\$1,455	\$17,460	\$437	11,629	33%	\$13.48	\$701	1.2
Waco HMFA	\$14.98	\$779	\$31,160	2.1	\$51,000	\$1,275	\$15,300	\$383	35,465	41%	\$12.21	\$635	1.2
Wichita Falls MSA	\$14.79	\$769	\$30,760	2.0	\$57,400	\$1,435	\$17,220	\$431	19,326	35%	\$12.47	\$649	1.2
Wise County HMFA	\$17.35	\$902	\$36,080	2.4	\$65,300	\$1,633	\$19,590	\$490	4,450	22%	\$16.04	\$834	1.1
<u>Counties</u>													
Anderson County	\$13.46	\$700	\$28,000	1.9	\$53,500	\$1,338	\$16,050	\$401	4,557	27%	\$13.54	\$704	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Andrews County	\$15.65	\$814	\$32,560	2.2	\$78,600	\$1,965	\$23,580	\$590	1,251	23%	\$21.76	\$1,131	0.7
Angelina County	\$13.96	\$726	\$29,040	1.9	\$50,500	\$1,263	\$15,150	\$379	10,463	34%	\$12.25	\$637	1.1
Aransas County	\$16.12	\$838	\$33,520	2.2	\$57,400	\$1,435	\$17,220	\$431	2,650	28%	\$12.07	\$628	1.3
Archer County	\$14.79	\$769	\$30,760	2.0	\$57,400	\$1,435	\$17,220	\$431	606	18%	\$9.64	\$501	1.5
Armstrong County	\$15.65	\$814	\$32,560	2.2	\$63,200	\$1,580	\$18,960	\$474	147	22%	\$12.22	\$635	1.3
Atascosa County	\$14.00	\$728	\$29,120	1.9	\$54,400	\$1,360	\$16,320	\$408	3,941	26%	\$17.02	\$885	0.8
Austin County	\$15.71	\$817	\$32,680	2.2	\$66,500	\$1,663	\$19,950	\$499	2,629	24%	\$14.48	\$753	1.1
Bailey County	\$12.65	\$658	\$26,320	1.7	\$50,000	\$1,250	\$15,000	\$375	846	35%	\$11.35	\$590	1.1
Bandera County	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	1,633	19%	\$9.17	\$477	1.9
Bastrop County	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	5,314	21%	\$9.41	\$489	2.3
Baylor County	\$12.65	\$658	\$26,320	1.7	\$58,200	\$1,455	\$17,460	\$437	484	27%	\$10.95	\$569	1.2
Bee County	\$14.10	\$733	\$29,320	1.9	\$51,600	\$1,290	\$15,480	\$387	3,180	36%	\$16.56	\$861	0.9
Bell County	\$15.06	\$783	\$31,320	2.1	\$59,300	\$1,483	\$17,790	\$445	47,017	44%	\$14.15	\$736	1.1
Bexar County	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	251,882	41%	\$13.97	\$726	1.3
Blanco County	\$15.17	\$789	\$31,560	2.1	\$70,400	\$1,760	\$21,120	\$528	895	22%	\$12.51	\$651	1.2
Borden County	\$13.29	\$691	\$27,640	1.8	\$78,300	\$1,958	\$23,490	\$587	85	33%	\$8.52	\$443	1.6
Bosque County	\$12.65	\$658	\$26,320	1.7	\$55,300	\$1,383	\$16,590	\$415	1,660	24%	\$12.70	\$660	1.0
Bowie County	\$13.69	\$712	\$28,480	1.9	\$54,100	\$1,353	\$16,230	\$406	11,423	34%	\$10.12	\$526	1.4
Brazoria County	\$16.73	\$870	\$34,800	2.3	\$82,700	\$2,068	\$24,810	\$620	29,231	27%	\$15.86	\$825	1.1
Brazos County	\$16.58	\$862	\$34,480	2.3	\$58,900	\$1,473	\$17,670	\$442	39,459	55%	\$11.21	\$583	1.5
Brewster County	\$14.54	\$756	\$30,240	2.0	\$57,400	\$1,435	\$17,220	\$431	1,659	41%	\$12.54	\$652	1.2
Briscoe County	\$12.65	\$658	\$26,320	1.7	\$51,900	\$1,298	\$15,570	\$389	143	23%	\$8.88	\$462	1.4
Brooks County	\$12.65	\$658	\$26,320	1.7	\$29,300	\$733	\$8,790	\$220	826	35%	\$10.39	\$540	1.2
Brown County	\$13.25	\$689	\$27,560	1.8	\$50,200	\$1,255	\$15,060	\$377	4,035	30%	\$10.30	\$536	1.3
Burleson County	\$16.58	\$862	\$34,480	2.3	\$58,900	\$1,473	\$17,670	\$442	1,167	19%	\$11.15	\$580	1.5
Burnet County	\$14.52	\$755	\$30,200	2.0	\$59,700	\$1,493	\$17,910	\$448	4,550	27%	\$12.32	\$641	1.2
Caldwell County	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	4,052	34%	\$12.00	\$624	1.8
Calhoun County	\$15.08	\$784	\$31,360	2.1	\$57,600	\$1,440	\$17,280	\$432	2,307	29%	\$20.08	\$1,044	0.8
Callahan County	\$15.12	\$786	\$31,440	2.1	\$58,000	\$1,450	\$17,400	\$435	943	18%	\$16.54	\$860	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Cameron County	\$13.04	\$678	\$27,120	1.8	\$38,200	\$955	\$11,460	\$287	39,334	33%	\$8.27	\$430	1.6
Camp County	\$12.65	\$658	\$26,320	1.7	\$47,000	\$1,175	\$14,100	\$353	1,372	31%	\$12.97	\$675	1.0
Carson County	\$15.65	\$814	\$32,560	2.2	\$63,200	\$1,580	\$18,960	\$474	265	11%	\$31.71	\$1,649	0.5
Cass County	\$12.65	\$658	\$26,320	1.7	\$48,300	\$1,208	\$14,490	\$362	3,013	26%	\$10.35	\$538	1.2
Castro County	\$14.38	\$748	\$29,920	2.0	\$41,700	\$1,043	\$12,510	\$313	745	30%	\$12.89	\$670	1.1
Chambers County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	2,203	18%	\$17.01	\$884	1.1
Cherokee County	\$13.29	\$691	\$27,640	1.8	\$48,000	\$1,200	\$14,400	\$360	5,040	29%	\$8.99	\$467	1.5
Childress County	\$12.98	\$675	\$27,000	1.8	\$59,700	\$1,493	\$17,910	\$448	791	33%	\$7.71	\$401	1.7
Clay County	\$14.79	\$769	\$30,760	2.0	\$57,400	\$1,435	\$17,220	\$431	676	16%	\$11.97	\$623	1.2
Cochran County	\$12.65	\$658	\$26,320	1.7	\$44,600	\$1,115	\$13,380	\$335	205	21%	\$13.52	\$703	0.9
Coke County	\$12.65	\$658	\$26,320	1.7	\$62,300	\$1,558	\$18,690	\$467	429	28%	\$10.47	\$544	1.2
Coleman County	\$12.65	\$658	\$26,320	1.7	\$38,900	\$973	\$11,670	\$292	1,123	32%	\$8.44	\$439	1.5
Collin County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	97,382	33%	\$17.66	\$918	1.1
Collingsworth County	\$13.83	\$719	\$28,760	1.9	\$49,500	\$1,238	\$14,850	\$371	200	18%	\$14.96	\$778	0.9
Colorado County	\$12.65	\$658	\$26,320	1.7	\$56,900	\$1,423	\$17,070	\$427	1,628	21%	\$13.44	\$699	0.9
Comal County	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	10,418	24%	\$10.48	\$545	1.7
Comanche County	\$12.65	\$658	\$26,320	1.7	\$46,700	\$1,168	\$14,010	\$350	1,285	25%	\$10.96	\$570	1.2
Concho County	\$20.71	\$1,077	\$43,080	2.9	\$60,200	\$1,505	\$18,060	\$452	181	22%	\$7.42	\$386	2.8
Cooke County	\$15.81	\$822	\$32,880	2.2	\$60,700	\$1,518	\$18,210	\$455	4,428	30%	\$13.97	\$727	1.1
Coryell County	\$15.06	\$783	\$31,320	2.1	\$59,300	\$1,483	\$17,790	\$445	8,900	43%	\$11.70	\$608	1.3
Cottle County	\$12.65	\$658	\$26,320	1.7	\$40,300	\$1,008	\$12,090	\$302	179	25%	\$9.15	\$476	1.4
Crane County	\$12.65	\$658	\$26,320	1.7	\$62,200	\$1,555	\$18,660	\$467	430	27%	\$31.01	\$1,612	0.4
Crockett County	\$12.65	\$658	\$26,320	1.7	\$58,600	\$1,465	\$17,580	\$440	410	29%	\$19.46	\$1,012	0.7
Crosby County	\$15.35	\$798	\$31,920	2.1	\$60,500	\$1,513	\$18,150	\$454	786	36%	\$14.32	\$744	1.1
Culberson County	\$12.65	\$658	\$26,320	1.7	\$44,900	\$1,123	\$13,470	\$337	254	29%	\$13.12	\$682	1.0
Dallam County	\$12.65	\$658	\$26,320	1.7	\$45,500	\$1,138	\$13,650	\$341	802	35%	\$15.04	\$782	0.8
Dallas County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	416,813	48%	\$21.89	\$1,138	0.9
Dawson County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	1,254	29%	\$11.77	\$612	1.1
Deaf Smith County	\$13.44	\$699	\$27,960	1.9	\$49,000	\$1,225	\$14,700	\$368	2,072	33%	\$13.58	\$706	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Delta County	\$12.65	\$658	\$26,320	1.7	\$53,900	\$1,348	\$16,170	\$404	395	21%	\$4.51	\$235	2.8
Denton County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	88,486	35%	\$12.81	\$666	1.5
DeWitt County	\$12.65	\$658	\$26,320	1.7	\$56,900	\$1,423	\$17,070	\$427	1,512	22%	\$12.56	\$653	1.0
Dickens County	\$12.65	\$658	\$26,320	1.7	\$55,000	\$1,375	\$16,500	\$413	225	24%	\$13.36	\$695	0.9
Dimmit County	\$12.65	\$658	\$26,320	1.7	\$45,600	\$1,140	\$13,680	\$342	1,041	29%	\$13.31	\$692	1.0
Donley County	\$12.65	\$658	\$26,320	1.7	\$59,500	\$1,488	\$17,850	\$446	295	23%	\$9.57	\$497	1.3
Duval County	\$14.37	\$747	\$29,880	2.0	\$42,000	\$1,050	\$12,600	\$315	1,134	29%	\$18.95	\$985	0.8
Eastland County	\$12.65	\$658	\$26,320	1.7	\$45,400	\$1,135	\$13,620	\$341	1,871	27%	\$20.69	\$1,076	0.6
Ector County	\$19.69	\$1,024	\$40,960	2.7	\$61,000	\$1,525	\$18,300	\$458	17,320	34%	\$21.14	\$1,099	0.9
Edwards County	\$12.65	\$658	\$26,320	1.7	\$55,900	\$1,398	\$16,770	\$419	88	11%	\$9.13	\$475	1.4
Ellis County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	14,162	27%	\$11.51	\$599	1.6
El Paso County	\$15.71	\$817	\$32,680	2.2	\$45,400	\$1,135	\$13,620	\$341	98,498	38%	\$10.48	\$545	1.5
Erath County	\$14.54	\$756	\$30,240	2.0	\$53,600	\$1,340	\$16,080	\$402	5,947	40%	\$8.83	\$459	1.6
Falls County	\$12.65	\$658	\$26,320	1.7	\$44,400	\$1,110	\$13,320	\$333	1,484	27%	\$11.06	\$575	1.1
Fannin County	\$13.62	\$708	\$28,320	1.9	\$53,800	\$1,345	\$16,140	\$404	3,030	26%	\$7.95	\$413	1.7
Fayette County	\$13.10	\$681	\$27,240	1.8	\$62,500	\$1,563	\$18,750	\$469	2,277	23%	\$13.05	\$679	1.0
Fisher County	\$12.65	\$658	\$26,320	1.7	\$56,500	\$1,413	\$16,950	\$424	434	27%	\$15.83	\$823	0.8
Floyd County	\$12.65	\$658	\$26,320	1.7	\$56,100	\$1,403	\$16,830	\$421	770	32%	\$10.92	\$568	1.2
Foard County	\$12.65	\$658	\$26,320	1.7	\$45,300	\$1,133	\$13,590	\$340	147	28%	\$6.43	\$334	2.0
Fort Bend County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	42,171	21%	\$15.07	\$784	1.2
Franklin County	\$12.65	\$658	\$26,320	1.7	\$63,400	\$1,585	\$19,020	\$476	1,005	24%	\$10.72	\$558	1.2
Freestone County	\$12.65	\$658	\$26,320	1.7	\$55,700	\$1,393	\$16,710	\$418	1,688	23%	\$15.22	\$791	0.8
Frio County	\$12.83	\$667	\$26,680	1.8	\$39,800	\$995	\$11,940	\$299	1,494	31%	\$23.65	\$1,230	0.5
Gaines County	\$12.65	\$658	\$26,320	1.7	\$58,400	\$1,460	\$17,520	\$438	1,184	22%	\$16.14	\$839	0.8
Galveston County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	36,565	33%	\$11.74	\$610	1.6
Garza County	\$12.65	\$658	\$26,320	1.7	\$58,500	\$1,463	\$17,550	\$439	415	26%	\$14.00	\$728	0.9
Gillespie County	\$17.85	\$928	\$37,120	2.5	\$67,200	\$1,680	\$20,160	\$504	2,695	25%	\$9.45	\$491	1.9
Glasscock County	\$13.29	\$691	\$27,640	1.8	\$101,000	\$2,525	\$30,300	\$758	159	34%	\$12.64	\$657	1.1
Goliad County	\$16.46	\$856	\$34,240	2.3	\$58,200	\$1,455	\$17,460	\$437	461	15%	\$13.64	\$709	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Gonzales County	\$12.65	\$658	\$26,320	1.7	\$46,500	\$1,163	\$13,950	\$349	1,856	29%	\$12.23	\$636	1.0
Gray County	\$12.65	\$658	\$26,320	1.7	\$55,800	\$1,395	\$16,740	\$419	2,195	26%	\$15.40	\$801	0.8
Grayson County	\$15.15	\$788	\$31,520	2.1	\$56,200	\$1,405	\$16,860	\$422	15,129	32%	\$12.92	\$672	1.2
Gregg County	\$15.02	\$781	\$31,240	2.1	\$56,400	\$1,410	\$16,920	\$423	17,389	38%	\$13.63	\$709	1.1
Grimes County	\$12.65	\$658	\$26,320	1.7	\$57,900	\$1,448	\$17,370	\$434	2,212	25%	\$13.44	\$699	0.9
Guadalupe County	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	10,675	22%	\$12.70	\$660	1.4
Hale County	\$12.65	\$658	\$26,320	1.7	\$47,200	\$1,180	\$14,160	\$354	4,325	37%	\$10.97	\$570	1.2
Hall County	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	366	31%	\$9.09	\$473	1.4
Hamilton County	\$13.44	\$699	\$27,960	1.9	\$50,200	\$1,255	\$15,060	\$377	834	27%	\$10.14	\$527	1.3
Hansford County	\$12.79	\$665	\$26,600	1.8	\$59,200	\$1,480	\$17,760	\$444	463	23%	\$19.79	\$1,029	0.6
Hardeman County	\$14.10	\$733	\$29,320	1.9	\$47,000	\$1,175	\$14,100	\$353	492	29%	\$6.37	\$331	2.2
Hardin County	\$15.48	\$805	\$32,200	2.1	\$58,400	\$1,460	\$17,520	\$438	4,480	22%	\$15.16	\$788	1.0
Harris County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	648,365	44%	\$22.41	\$1,165	0.8
Harrison County	\$13.08	\$680	\$27,200	1.8	\$47,400	\$1,185	\$14,220	\$356	6,068	26%	\$16.28	\$847	0.8
Hartley County	\$14.48	\$753	\$30,120	2.0	\$77,500	\$1,938	\$23,250	\$581	642	35%	\$10.13	\$527	1.4
Haskell County	\$12.65	\$658	\$26,320	1.7	\$50,200	\$1,255	\$15,060	\$377	548	24%	\$8.58	\$446	1.5
Hays County	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	20,511	35%	\$7.36	\$383	2.9
Hemphill County	\$12.65	\$658	\$26,320	1.7	\$68,300	\$1,708	\$20,490	\$512	376	27%	\$20.97	\$1,090	0.6
Henderson County	\$16.33	\$849	\$33,960	2.3	\$46,100	\$1,153	\$13,830	\$346	7,313	25%	\$10.18	\$529	1.6
Hidalgo County	\$14.02	\$729	\$29,160	1.9	\$38,800	\$970	\$11,640	\$291	70,929	32%	\$8.56	\$445	1.6
Hill County	\$13.79	\$717	\$28,680	1.9	\$53,600	\$1,340	\$16,080	\$402	3,624	28%	\$12.62	\$656	1.1
Hockley County	\$15.25	\$793	\$31,720	2.1	\$62,600	\$1,565	\$18,780	\$470	2,475	30%	\$16.74	\$870	0.9
Hood County	\$15.81	\$822	\$32,880	2.2	\$66,600	\$1,665	\$19,980	\$500	4,858	23%	\$14.06	\$731	1.1
Hopkins County	\$14.02	\$729	\$29,160	1.9	\$53,500	\$1,338	\$16,050	\$401	3,756	28%	\$11.70	\$609	1.2
Houston County	\$12.73	\$662	\$26,480	1.8	\$47,800	\$1,195	\$14,340	\$359	2,349	30%	\$15.48	\$805	0.8
Howard County	\$14.46	\$752	\$30,080	2.0	\$60,200	\$1,505	\$18,060	\$452	3,551	32%	\$14.22	\$740	1.0
Hudspeth County	\$13.94	\$725	\$29,000	1.9	\$26,000	\$650	\$7,800	\$195	179	18%	\$10.38	\$540	1.3
Hunt County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	9,464	31%	\$12.58	\$654	1.5
Hutchinson County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	1,944	23%	\$15.78	\$821	0.9

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4: AMI = Fiscal Year 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Irion County	\$16.94	\$881	\$35,240	2.3	\$59,800	\$1,495	\$17,940	\$449	148	24%	\$20.24	\$1,052	0.8
Jack County	\$16.29	\$847	\$33,880	2.2	\$66,500	\$1,663	\$19,950	\$499	748	25%	\$19.52	\$1,015	0.8
Jackson County	\$14.02	\$729	\$29,160	1.9	\$63,700	\$1,593	\$19,110	\$478	1,304	25%	\$16.11	\$838	0.9
Jasper County	\$14.81	\$770	\$30,800	2.0	\$50,700	\$1,268	\$15,210	\$380	2,792	22%	\$9.44	\$491	1.6
Jeff Davis County	\$19.12	\$994	\$39,760	2.6	\$61,900	\$1,548	\$18,570	\$464	280	27%	\$12.98	\$675	1.5
Jefferson County	\$15.48	\$805	\$32,200	2.1	\$58,400	\$1,460	\$17,520	\$438	33,707	36%	\$15.48	\$805	1.0
Jim Hogg County	\$12.65	\$658	\$26,320	1.7	\$43,900	\$1,098	\$13,170	\$329	440	25%	\$15.27	\$794	0.8
Jim Wells County	\$14.94	\$777	\$31,080	2.1	\$48,800	\$1,220	\$14,640	\$366	3,881	29%	\$17.20	\$894	0.9
Johnson County	\$17.56	\$913	\$36,520	2.4	\$69,400	\$1,735	\$20,820	\$521	13,516	25%	\$13.53	\$704	1.3
Jones County	\$15.12	\$786	\$31,440	2.1	\$58,000	\$1,450	\$17,400	\$435	1,220	22%	\$11.06	\$575	1.4
Karnes County	\$12.65	\$658	\$26,320	1.7	\$57,100	\$1,428	\$17,130	\$428	1,083	24%	\$12.15	\$632	1.0
Kaufman County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	7,956	23%	\$9.72	\$505	2.0
Kendall County	\$19.71	\$1,025	\$41,000	2.7	\$89,000	\$2,225	\$26,700	\$668	3,565	27%	\$11.13	\$579	1.8
Kenedy County	\$15.21	\$791	\$31,640	2.1	\$61,200	\$1,530	\$18,360	\$459	91	69%	\$22.03	\$1,145	0.7
Kent County †	\$13.29	\$691	\$27,640	1.8	\$57,500	\$1,438	\$17,250	\$431	95	25%			
Kerr County	\$15.71	\$817	\$32,680	2.2	\$56,600	\$1,415	\$16,980	\$425	5,899	29%	\$13.07	\$680	1.2
Kimble County	\$12.92	\$672	\$26,880	1.8	\$54,500	\$1,363	\$16,350	\$409	493	24%	\$7.80	\$406	1.7
King County †	\$18.08	\$940	\$37,600	2.5	\$78,300	\$1,958	\$23,490	\$587	80	63%			
Kinney County	\$12.65	\$658	\$26,320	1.7	\$46,600	\$1,165	\$13,980	\$350	199	17%	\$7.47	\$388	1.7
Kleberg County	\$14.48	\$753	\$30,120	2.0	\$49,500	\$1,238	\$14,850	\$371	5,242	47%	\$11.00	\$572	1.3
Knox County	\$12.65	\$658	\$26,320	1.7	\$46,400	\$1,160	\$13,920	\$348	453	30%	\$17.24	\$897	0.7
Lamar County	\$12.77	\$664	\$26,560	1.8	\$51,900	\$1,298	\$15,570	\$389	6,522	34%	\$12.15	\$632	1.1
Lamb County	\$12.65	\$658	\$26,320	1.7	\$46,500	\$1,163	\$13,950	\$349	1,434	30%	\$11.99	\$623	1.1
Lampasas County	\$12.65	\$658	\$26,320	1.7	\$59,600	\$1,490	\$17,880	\$447	1,869	25%	\$9.61	\$500	1.3
La Salle County	\$13.71	\$713	\$28,520	1.9	\$37,600	\$940	\$11,280	\$282	603	32%	\$24.76	\$1,287	0.6
Lavaca County	\$12.65	\$658	\$26,320	1.7	\$56,200	\$1,405	\$16,860	\$422	1,617	21%	\$12.40	\$645	1.0
Lee County	\$12.65	\$658	\$26,320	1.7	\$68,100	\$1,703	\$20,430	\$511	1,469	25%	\$15.61	\$812	0.8
Leon County	\$12.65	\$658	\$26,320	1.7	\$56,000	\$1,400	\$16,800	\$420	947	15%	\$13.77	\$716	0.9
Liberty County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	5,570	22%	\$13.49	\$701	1.4

† Wage data not available (See Appendix A).

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2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Limestone County	\$14.85	\$772	\$30,880	2.0	\$50,400	\$1,260	\$15,120	\$378	2,041	25%	\$13.33	\$693	1.1
Lipscomb County	\$12.94	\$673	\$26,920	1.8	\$66,600	\$1,665	\$19,980	\$500	333	28%	\$21.13	\$1,099	0.6
Live Oak County	\$12.65	\$658	\$26,320	1.7	\$51,000	\$1,275	\$15,300	\$383	697	19%	\$22.37	\$1,163	0.6
Llano County	\$14.37	\$747	\$29,880	2.0	\$61,900	\$1,548	\$18,570	\$464	1,941	22%	\$9.17	\$477	1.6
Loving County †	\$13.29	\$691	\$27,640	1.8	\$52,400	\$1,310	\$15,720	\$393	21	64%			
Lubbock County	\$15.35	\$798	\$31,920	2.1	\$60,500	\$1,513	\$18,150	\$454	45,708	43%	\$10.84	\$564	1.4
Lynn County	\$12.65	\$658	\$26,320	1.7	\$50,600	\$1,265	\$15,180	\$380	606	28%	\$10.58	\$550	1.2
McCulloch County	\$12.65	\$658	\$26,320	1.7	\$52,000	\$1,300	\$15,600	\$390	657	22%	\$13.14	\$683	1.0
McLennan County	\$14.98	\$779	\$31,160	2.1	\$51,000	\$1,275	\$15,300	\$383	35,465	41%	\$12.21	\$635	1.2
McMullen County	\$13.29	\$691	\$27,640	1.8	\$58,100	\$1,453	\$17,430	\$436	47	19%	\$29.52	\$1,535	0.5
Madison County	\$12.65	\$658	\$26,320	1.7	\$50,600	\$1,265	\$15,180	\$380	1,126	29%	\$11.17	\$581	1.1
Marion County	\$12.65	\$658	\$26,320	1.7	\$47,400	\$1,185	\$14,220	\$356	1,077	24%	\$8.13	\$423	1.6
Martin County	\$12.65	\$658	\$26,320	1.7	\$51,000	\$1,275	\$15,300	\$383	397	25%	\$19.17	\$997	0.7
Mason County	\$19.27	\$1,002	\$40,080	2.7	\$61,100	\$1,528	\$18,330	\$458	300	18%	\$9.48	\$493	2.0
Matagorda County	\$13.54	\$704	\$28,160	1.9	\$52,500	\$1,313	\$15,750	\$394	4,171	32%	\$16.57	\$862	0.8
Maverick County	\$12.65	\$658	\$26,320	1.7	\$35,700	\$893	\$10,710	\$268	4,775	30%	\$7.35	\$382	1.7
Medina County	\$12.65	\$658	\$26,320	1.7	\$63,600	\$1,590	\$19,080	\$477	3,185	21%	\$8.98	\$467	1.4
Menard County	\$12.65	\$658	\$26,320	1.7	\$42,300	\$1,058	\$12,690	\$317	236	27%	\$5.50	\$286	2.3
Midland County	\$24.15	\$1,256	\$50,240	3.3	\$87,500	\$2,188	\$26,250	\$656	16,712	32%	\$22.84	\$1,188	1.1
Milam County	\$12.87	\$669	\$26,760	1.8	\$51,200	\$1,280	\$15,360	\$384	3,037	33%	\$14.93	\$776	0.9
Mills County	\$12.65	\$658	\$26,320	1.7	\$52,900	\$1,323	\$15,870	\$397	308	17%	\$6.70	\$348	1.9
Mitchell County	\$12.65	\$658	\$26,320	1.7	\$54,400	\$1,360	\$16,320	\$408	737	27%	\$18.26	\$950	0.7
Montague County	\$13.58	\$706	\$28,240	1.9	\$56,700	\$1,418	\$17,010	\$425	2,128	26%	\$11.45	\$596	1.2
Montgomery County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	46,265	27%	\$15.73	\$818	1.2
Moore County	\$13.00	\$676	\$27,040	1.8	\$55,100	\$1,378	\$16,530	\$413	2,126	31%	\$14.74	\$766	0.9
Morris County	\$12.65	\$658	\$26,320	1.7	\$47,200	\$1,180	\$14,160	\$354	1,377	28%	\$16.14	\$839	0.8
Motley County	\$12.65	\$658	\$26,320	1.7	\$41,100	\$1,028	\$12,330	\$308	126	27%	\$8.85	\$460	1.4
Nacogdoches County	\$14.88	\$774	\$30,960	2.1	\$51,200	\$1,280	\$15,360	\$384	10,267	43%	\$10.56	\$549	1.4
Navarro County	\$14.38	\$748	\$29,920	2.0	\$48,700	\$1,218	\$14,610	\$365	5,627	32%	\$11.04	\$574	1.3

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Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Newton County	\$12.65	\$658	\$26,320	1.7	\$47,900	\$1,198	\$14,370	\$359	1,116	23%	\$8.75	\$455	1.4
Nolan County	\$12.65	\$658	\$26,320	1.7	\$47,500	\$1,188	\$14,250	\$356	1,665	31%	\$12.20	\$634	1.0
Nueces County	\$19.15	\$996	\$39,840	2.6	\$57,900	\$1,448	\$17,370	\$434	52,554	42%	\$14.68	\$763	1.3
Ochiltree County	\$14.29	\$743	\$29,720	2.0	\$61,700	\$1,543	\$18,510	\$463	1,120	30%	\$23.29	\$1,211	0.6
Oldham County	\$14.13	\$735	\$29,400	1.9	\$64,100	\$1,603	\$19,230	\$481	156	24%	\$16.81	\$874	0.8
Orange County	\$15.48	\$805	\$32,200	2.1	\$58,400	\$1,460	\$17,520	\$438	7,505	24%	\$14.95	\$778	1.0
Palo Pinto County	\$14.77	\$768	\$30,720	2.0	\$52,800	\$1,320	\$15,840	\$396	3,006	29%	\$13.84	\$720	1.1
Panola County	\$12.67	\$659	\$26,360	1.7	\$62,900	\$1,573	\$18,870	\$472	1,826	20%	\$18.86	\$981	0.7
Parker County	\$17.56	\$913	\$36,520	2.4	\$69,400	\$1,735	\$20,820	\$521	9,399	22%	\$12.02	\$625	1.5
Parmer County	\$12.65	\$658	\$26,320	1.7	\$48,300	\$1,208	\$14,490	\$362	989	30%	\$15.58	\$810	0.8
Pecos County	\$13.46	\$700	\$28,000	1.9	\$60,100	\$1,503	\$18,030	\$451	1,456	32%	\$18.16	\$944	0.7
Polk County	\$13.50	\$702	\$28,080	1.9	\$46,900	\$1,173	\$14,070	\$352	3,588	21%	\$10.21	\$531	1.3
Potter County	\$15.65	\$814	\$32,560	2.2	\$63,200	\$1,580	\$18,960	\$474	18,051	42%	\$13.56	\$705	1.2
Presidio County	\$12.65	\$658	\$26,320	1.7	\$37,500	\$938	\$11,250	\$281	859	32%	\$8.67	\$451	1.5
Rains County	\$12.65	\$658	\$26,320	1.7	\$56,700	\$1,418	\$17,010	\$425	765	18%	\$8.06	\$419	1.6
Randall County	\$15.65	\$814	\$32,560	2.2	\$63,200	\$1,580	\$18,960	\$474	15,287	31%	\$11.25	\$585	1.4
Reagan County	\$12.65	\$658	\$26,320	1.7	\$67,300	\$1,683	\$20,190	\$505	328	27%	\$28.99	\$1,507	0.4
Real County	\$12.65	\$658	\$26,320	1.7	\$39,500	\$988	\$11,850	\$296	295	24%	\$9.97	\$519	1.3
Red River County	\$12.65	\$658	\$26,320	1.7	\$43,500	\$1,088	\$13,050	\$326	1,386	27%	\$7.60	\$395	1.7
Reeves County	\$12.65	\$658	\$26,320	1.7	\$46,200	\$1,155	\$13,860	\$347	1,053	28%	\$14.74	\$766	0.9
Refugio County	\$12.65	\$658	\$26,320	1.7	\$50,300	\$1,258	\$15,090	\$377	617	22%	\$12.88	\$670	1.0
Roberts County	\$13.29	\$691	\$27,640	1.8	\$85,500	\$2,138	\$25,650	\$641	43	12%	\$22.17	\$1,153	0.6
Robertson County	\$16.58	\$862	\$34,480	2.3	\$58,900	\$1,473	\$17,670	\$442	1,737	29%	\$9.09	\$473	1.8
Rockwall County	\$18.96	\$986	\$39,440	2.6	\$71,700	\$1,793	\$21,510	\$538	5,153	19%	\$11.38	\$592	1.7
Runnels County	\$12.65	\$658	\$26,320	1.7	\$46,700	\$1,168	\$14,010	\$350	921	25%	\$11.32	\$588	1.1
Rusk County	\$12.73	\$662	\$26,480	1.8	\$56,900	\$1,423	\$17,070	\$427	4,198	24%	\$14.44	\$751	0.9
Sabine County	\$12.81	\$666	\$26,640	1.8	\$38,800	\$970	\$11,640	\$291	480	12%	\$10.14	\$527	1.3
San Augustine County	\$12.65	\$658	\$26,320	1.7	\$42,100	\$1,053	\$12,630	\$316	616	20%	\$9.06	\$471	1.4
San Jacinto County	\$12.65	\$658	\$26,320	1.7	\$55,000	\$1,375	\$16,500	\$413	1,669	18%	\$8.42	\$438	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
San Patricio County	\$19.15	\$996	\$39,840	2.6	\$57,900	\$1,448	\$17,370	\$434	7,205	32%	\$15.99	\$832	1.2
San Saba County	\$12.65	\$658	\$26,320	1.7	\$46,900	\$1,173	\$14,070	\$352	498	24%	\$8.73	\$454	1.4
Schleicher County	\$12.65	\$658	\$26,320	1.7	\$72,400	\$1,810	\$21,720	\$543	294	29%	\$10.98	\$571	1.2
Scurry County	\$15.31	\$796	\$31,840	2.1	\$58,100	\$1,453	\$17,430	\$436	1,561	26%	\$21.97	\$1,143	0.7
Shackelford County	\$12.65	\$658	\$26,320	1.7	\$58,400	\$1,460	\$17,520	\$438	311	23%	\$15.63	\$813	0.8
Shelby County	\$12.65	\$658	\$26,320	1.7	\$45,300	\$1,133	\$13,590	\$340	2,669	28%	\$9.31	\$484	1.4
Sherman County	\$12.65	\$658	\$26,320	1.7	\$60,500	\$1,513	\$18,150	\$454	243	24%	\$13.78	\$717	0.9
Smith County	\$16.27	\$846	\$33,840	2.2	\$64,000	\$1,600	\$19,200	\$480	26,982	34%	\$13.99	\$728	1.2
Somervell County	\$12.65	\$658	\$26,320	1.7	\$72,500	\$1,813	\$21,750	\$544	954	29%	\$23.79	\$1,237	0.5
Starr County	\$12.65	\$658	\$26,320	1.7	\$28,300	\$708	\$8,490	\$212	3,768	23%	\$6.19	\$322	2.0
Stephens County	\$12.65	\$658	\$26,320	1.7	\$51,400	\$1,285	\$15,420	\$386	867	25%	\$11.64	\$605	1.1
Sterling County	\$13.42	\$698	\$27,920	1.9	\$59,700	\$1,493	\$17,910	\$448	126	27%	\$15.93	\$828	0.8
Stonewall County	\$12.65	\$658	\$26,320	1.7	\$55,600	\$1,390	\$16,680	\$417	132	22%	\$7.37	\$383	1.7
Sutton County	\$12.65	\$658	\$26,320	1.7	\$62,000	\$1,550	\$18,600	\$465	468	32%	\$36.73	\$1,910	0.3
Swisher County	\$12.65	\$658	\$26,320	1.7	\$46,300	\$1,158	\$13,890	\$347	716	27%	\$8.69	\$452	1.5
Tarrant County	\$17.56	\$913	\$36,520	2.4	\$69,400	\$1,735	\$20,820	\$521	258,778	39%	\$15.45	\$803	1.1
Taylor County	\$15.12	\$786	\$31,440	2.1	\$58,000	\$1,450	\$17,400	\$435	19,976	40%	\$12.31	\$640	1.2
Terrell County	\$12.65	\$658	\$26,320	1.7	\$52,400	\$1,310	\$15,720	\$393	145	36%	\$16.36	\$851	0.8
Terry County	\$12.67	\$659	\$26,360	1.7	\$47,000	\$1,175	\$14,100	\$353	1,178	30%	\$15.89	\$826	0.8
Throckmorton County	\$13.29	\$691	\$27,640	1.8	\$43,500	\$1,088	\$13,050	\$326	221	31%	\$14.05	\$731	0.9
Titus County	\$12.65	\$658	\$26,320	1.7	\$51,700	\$1,293	\$15,510	\$388	3,159	30%	\$11.95	\$622	1.1
Tom Green County	\$16.94	\$881	\$35,240	2.3	\$59,800	\$1,495	\$17,940	\$449	15,788	37%	\$12.67	\$659	1.3
Travis County	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	203,131	48%	\$18.44	\$959	1.2
Trinity County	\$12.73	\$662	\$26,480	1.8	\$45,500	\$1,138	\$13,650	\$341	989	19%	\$11.56	\$601	1.1
Tyler County	\$12.65	\$658	\$26,320	1.7	\$46,400	\$1,160	\$13,920	\$348	1,293	16%	\$8.62	\$448	1.5
Upshur County	\$15.02	\$781	\$31,240	2.1	\$56,400	\$1,410	\$16,920	\$423	2,902	20%	\$13.40	\$697	1.1
Upton County	\$12.65	\$658	\$26,320	1.7	\$58,900	\$1,473	\$17,670	\$442	325	27%	\$28.99	\$1,507	0.4
Uvalde County	\$12.65	\$658	\$26,320	1.7	\$42,300	\$1,058	\$12,690	\$317	2,570	30%	\$10.20	\$531	1.2
Val Verde County	\$12.96	\$674	\$26,960	1.8	\$46,700	\$1,168	\$14,010	\$350	5,088	34%	\$10.58	\$550	1.2

† 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 2016 Area Median Income

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

Texas

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Van Zandt County	\$14.15	\$736	\$29,440	2.0	\$53,100	\$1,328	\$15,930	\$398	4,154	22%	\$9.10	\$473	1.6
Victoria County	\$16.46	\$856	\$34,240	2.3	\$58,200	\$1,455	\$17,460	\$437	11,168	35%	\$13.48	\$701	1.2
Walker County	\$15.96	\$830	\$33,200	2.2	\$59,000	\$1,475	\$17,700	\$443	8,772	42%	\$8.52	\$443	1.9
Waller County	\$18.23	\$948	\$37,920	2.5	\$69,200	\$1,730	\$20,760	\$519	4,173	31%	\$13.74	\$714	1.3
Ward County	\$12.65	\$658	\$26,320	1.7	\$54,300	\$1,358	\$16,290	\$407	1,106	28%	\$20.67	\$1,075	0.6
Washington County	\$14.04	\$730	\$29,200	1.9	\$57,100	\$1,428	\$17,130	\$428	3,134	26%	\$12.71	\$661	1.1
Webb County	\$14.54	\$756	\$30,240	2.0	\$43,900	\$1,098	\$13,170	\$329	25,654	37%	\$8.64	\$449	1.7
Wharton County	\$14.40	\$749	\$29,960	2.0	\$53,100	\$1,328	\$15,930	\$398	4,722	33%	\$10.62	\$552	1.4
Wheeler County	\$13.60	\$707	\$28,280	1.9	\$64,700	\$1,618	\$19,410	\$485	594	26%	\$14.90	\$775	0.9
Wichita County	\$14.79	\$769	\$30,760	2.0	\$57,400	\$1,435	\$17,220	\$431	18,044	38%	\$12.58	\$654	1.2
Wilbarger County	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	1,820	35%	\$12.67	\$659	1.0
Willacy County	\$12.65	\$658	\$26,320	1.7	\$32,400	\$810	\$9,720	\$243	1,109	20%	\$7.66	\$398	1.7
Williamson County	\$21.65	\$1,126	\$45,040	3.0	\$77,800	\$1,945	\$23,340	\$584	50,481	32%	\$16.42	\$854	1.3
Wilson County	\$17.87	\$929	\$37,160	2.5	\$62,100	\$1,553	\$18,630	\$466	2,510	16%	\$9.96	\$518	1.8
Winkler County	\$12.65	\$658	\$26,320	1.7	\$57,100	\$1,428	\$17,130	\$428	558	21%	\$22.47	\$1,169	0.6
Wise County	\$17.35	\$902	\$36,080	2.4	\$65,300	\$1,633	\$19,590	\$490	4,450	22%	\$16.04	\$834	1.1
Wood County	\$13.67	\$711	\$28,440	1.9	\$53,800	\$1,345	\$16,140	\$404	3,105	19%	\$10.34	\$538	1.3
Yoakum County	\$12.65	\$658	\$26,320	1.7	\$57,000	\$1,425	\$17,100	\$428	630	24%	\$19.74	\$1,026	0.6
Young County	\$13.27	\$690	\$27,600	1.8	\$60,400	\$1,510	\$18,120	\$453	2,069	28%	\$12.22	\$635	1.1
Zapata County	\$12.65	\$658	\$26,320	1.7	\$38,200	\$955	\$11,460	\$287	925	21%	\$11.80	\$613	1.1
Zavala County	\$12.65	\$658	\$26,320	1.7	\$33,800	\$845	\$10,140	\$254	997	28%	\$5.79	\$301	2.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

UTAH

In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$849**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,829** monthly or **\$33,944** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING
26*

 **\$16.32** PER HOUR

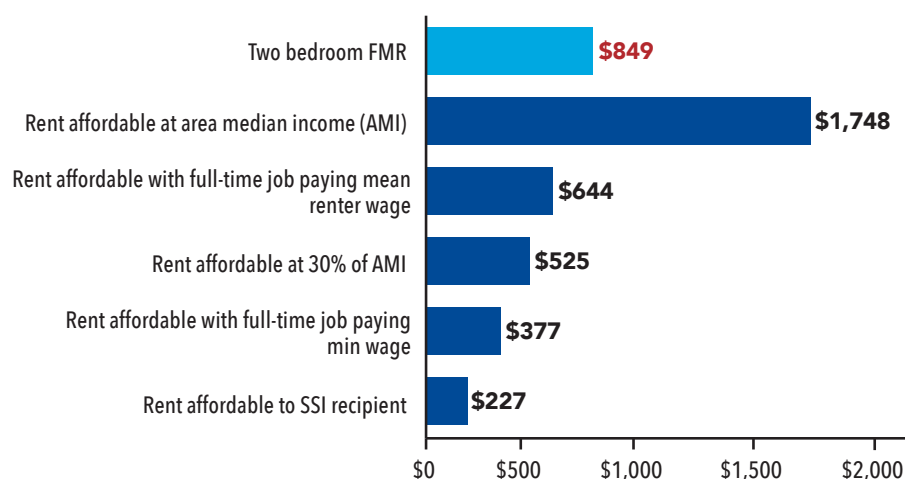
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$12.39
2-Bedroom Housing Wage	\$16.32
Number of Renter Households	271,589
Percent Renters	30%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Summit County	\$19.81
Salt Lake County	\$18.04
Wasatch County	\$17.83
Rich County	\$17.04
Uintah County	\$16.73



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

Utah

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Utah	\$16.32	\$849	\$33,944	2.3	\$69,938	\$1,748	\$20,981	\$525	271,589	30%	\$12.39	\$644	1.3
Combined Nonmetro Areas	\$14.69	\$764	\$30,560	2.0	\$65,105	\$1,628	\$19,532	\$488	26,989	26%	\$11.93	\$620	1.2
Metropolitan Areas													
Box Elder County HMFA	\$12.71	\$661	\$26,440	1.8	\$64,600	\$1,615	\$19,380	\$485	3,628	22%	\$10.07	\$524	1.3
Logan MSA	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	12,335	35%	\$8.61	\$447	1.5
Ogden-Clearfield HMFA	\$15.88	\$826	\$33,040	2.2	\$73,000	\$1,825	\$21,900	\$548	44,996	25%	\$10.19	\$530	1.6
Provo-Orem MSA	\$15.15	\$788	\$31,520	2.1	\$67,600	\$1,690	\$20,280	\$507	48,138	32%	\$11.35	\$590	1.3
Salt Lake City HMFA	\$18.04	\$938	\$37,520	2.5	\$73,800	\$1,845	\$22,140	\$554	116,355	33%	\$14.00	\$728	1.3
St. George MSA	\$15.27	\$794	\$31,760	2.1	\$59,600	\$1,490	\$17,880	\$447	14,821	31%	\$10.53	\$547	1.5
Tooele County HMFA	\$14.79	\$769	\$30,760	2.0	\$67,900	\$1,698	\$20,370	\$509	4,327	24%	\$13.16	\$684	1.1
Counties													
Beaver County	\$12.71	\$661	\$26,440	1.8	\$57,700	\$1,443	\$17,310	\$433	517	24%	\$7.29	\$379	1.7
Box Elder County	\$12.71	\$661	\$26,440	1.8	\$64,600	\$1,615	\$19,380	\$485	3,628	22%	\$10.07	\$524	1.3
Cache County	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	12,335	35%	\$8.61	\$447	1.5
Carbon County	\$12.92	\$672	\$26,880	1.8	\$61,000	\$1,525	\$18,300	\$458	2,355	30%	\$11.51	\$599	1.1
Daggett County	\$16.25	\$845	\$33,800	2.2	\$69,700	\$1,743	\$20,910	\$523	57	21%	\$9.76	\$507	1.7
Davis County	\$15.88	\$826	\$33,040	2.2	\$73,000	\$1,825	\$21,900	\$548	21,693	22%	\$10.12	\$526	1.6
Duchesne County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	1,670	25%	\$16.07	\$836	0.9
Emery County	\$12.65	\$658	\$26,320	1.7	\$62,600	\$1,565	\$18,780	\$470	678	19%	\$15.87	\$825	0.8
Garfield County	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	390	21%	\$10.21	\$531	1.2
Grand County	\$14.06	\$731	\$29,240	1.9	\$64,300	\$1,608	\$19,290	\$482	1,290	34%	\$9.59	\$499	1.5
Iron County	\$12.65	\$658	\$26,320	1.7	\$51,100	\$1,278	\$15,330	\$383	5,622	37%	\$8.05	\$418	1.6
Juab County	\$15.15	\$788	\$31,520	2.1	\$67,600	\$1,690	\$20,280	\$507	589	19%	\$11.65	\$606	1.3
Kane County	\$15.27	\$794	\$31,760	2.1	\$60,400	\$1,510	\$18,120	\$453	643	22%	\$11.10	\$577	1.4
Millard County	\$12.65	\$658	\$26,320	1.7	\$60,800	\$1,520	\$18,240	\$456	1,038	25%	\$11.59	\$603	1.1
Morgan County	\$15.88	\$826	\$33,040	2.2	\$73,000	\$1,825	\$21,900	\$548	394	13%	\$9.28	\$483	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Utah

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Piute County	\$16.29	\$847	\$33,880	2.2	\$51,500	\$1,288	\$15,450	\$386	76	14%	\$6.19	\$322	2.6
Rich County	\$17.04	\$886	\$35,440	2.4	\$67,000	\$1,675	\$20,100	\$503	112	18%	\$6.42	\$334	2.7
Salt Lake County	\$18.04	\$938	\$37,520	2.5	\$73,800	\$1,845	\$22,140	\$554	116,355	33%	\$14.00	\$728	1.3
San Juan County	\$12.65	\$658	\$26,320	1.7	\$47,800	\$1,195	\$14,340	\$359	836	21%	\$12.00	\$624	1.1
Sanpete County	\$13.50	\$702	\$28,080	1.9	\$60,000	\$1,500	\$18,000	\$450	2,051	26%	\$8.20	\$427	1.6
Sevier County	\$12.75	\$663	\$26,520	1.8	\$55,400	\$1,385	\$16,620	\$416	1,613	23%	\$10.39	\$540	1.2
Summit County	\$19.81	\$1,030	\$41,200	2.7	\$98,400	\$2,460	\$29,520	\$738	3,171	24%	\$11.59	\$603	1.7
Tooele County	\$14.79	\$769	\$30,760	2.0	\$67,900	\$1,698	\$20,370	\$509	4,327	24%	\$13.16	\$684	1.1
Uintah County	\$16.73	\$870	\$34,800	2.3	\$67,700	\$1,693	\$20,310	\$508	2,737	25%	\$17.74	\$922	0.9
Utah County	\$15.15	\$788	\$31,520	2.1	\$67,600	\$1,690	\$20,280	\$507	47,549	33%	\$11.35	\$590	1.3
Wasatch County	\$17.83	\$927	\$37,080	2.5	\$72,200	\$1,805	\$21,660	\$542	1,991	26%	\$11.97	\$622	1.5
Washington County	\$15.27	\$794	\$31,760	2.1	\$59,600	\$1,490	\$17,880	\$447	14,821	31%	\$10.53	\$547	1.5
Wayne County	\$12.65	\$658	\$26,320	1.7	\$49,400	\$1,235	\$14,820	\$371	142	15%	\$9.59	\$499	1.3
Weber County	\$15.88	\$826	\$33,040	2.2	\$73,000	\$1,825	\$21,900	\$548	22,909	29%	\$10.28	\$535	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

VERMONT

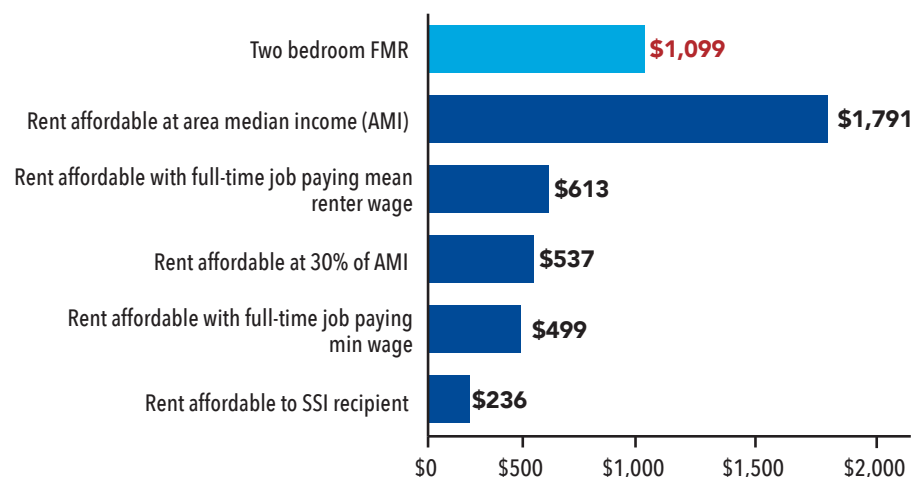


In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,099**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,662** monthly or **\$43,947** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$21.13** PER HOUR

STATE FACTS	
Minimum Wage	\$9.60
Average Renter Wage	\$11.79
2-Bedroom Housing Wage	\$21.13
Number of Renter Households	74,835
Percent Renters	29%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Burlington-South Burlington MSA	\$26.08
Windsor County	\$20.02
Windham County	\$19.60
Washington County	\$18.96
Bennington County	\$18.71



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

Vermont

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Vermont	\$21.13	\$1,099	\$43,947	2.2	\$71,642	\$1,791	\$21,493	\$537	74,835	29%	\$11.79	\$613	1.8
Combined Nonmetro Areas	\$18.27	\$950	\$38,001	1.9	\$65,564	\$1,639	\$19,669	\$492	47,435	28%	\$11.33	\$589	1.6
<u>Metropolitan Areas</u>													
Burlington-South Burlington MSA	\$26.08	\$1,356	\$54,240	2.7	\$84,000	\$2,100	\$25,200	\$630	27,400	32%	\$12.48	\$649	2.1
<u>Counties</u>													
Addison County	\$18.19	\$946	\$37,840	1.9	\$71,000	\$1,775	\$21,300	\$533	3,636	26%	\$12.18	\$633	1.5
Bennington County	\$18.71	\$973	\$38,920	1.9	\$62,900	\$1,573	\$18,870	\$472	4,616	30%	\$11.67	\$607	1.6
Caledonia County	\$16.29	\$847	\$33,880	1.7	\$56,400	\$1,410	\$16,920	\$423	3,292	27%	\$9.95	\$517	1.6
Essex County	\$14.62	\$760	\$30,400	1.5	\$46,200	\$1,155	\$13,860	\$347	532	19%	\$8.36	\$435	1.7
Lamoille County	\$18.37	\$955	\$38,200	1.9	\$66,200	\$1,655	\$19,860	\$497	2,916	29%	\$9.96	\$518	1.8
Orange County	\$17.69	\$920	\$36,800	1.8	\$64,900	\$1,623	\$19,470	\$487	2,358	19%	\$9.79	\$509	1.8
Orleans County	\$14.75	\$767	\$30,680	1.5	\$53,600	\$1,340	\$16,080	\$402	2,578	23%	\$9.30	\$484	1.6
Rutland County	\$17.21	\$895	\$35,800	1.8	\$63,100	\$1,578	\$18,930	\$473	7,740	30%	\$11.03	\$574	1.6
Washington County	\$18.96	\$986	\$39,440	2.0	\$72,500	\$1,813	\$21,750	\$544	6,674	27%	\$11.93	\$621	1.6
Windham County	\$19.60	\$1,019	\$40,760	2.0	\$65,200	\$1,630	\$19,560	\$489	5,842	30%	\$12.82	\$667	1.5
Windsor County	\$20.02	\$1,041	\$41,640	2.1	\$72,300	\$1,808	\$21,690	\$542	7,251	30%	\$11.41	\$593	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

VIRGINIA

STATE
RANKING

11*

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,167**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,890** monthly or **\$46,675** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$22.44** PER HOUR

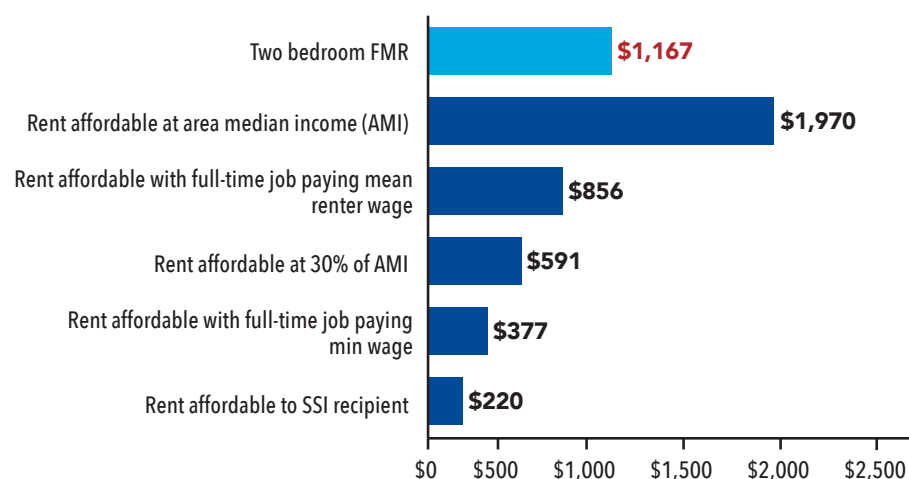
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$16.45
2-Bedroom Housing Wage	\$22.44
Number of Renter Households	1,013,466
Percent Renters	33%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Arlington County	\$31.21
Clarke County	\$31.21
Fairfax County	\$31.21
Fauquier County	\$31.21
Loudoun County (tied with 3 others)	\$31.21



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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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Virginia	\$22.44	\$1,167	\$46,675	3.1	\$78,798	\$1,970	\$23,639	\$591	1,013,466	33%	\$16.45	\$856	1.4
Combined Nonmetro Areas	\$13.59	\$707	\$28,263	1.9	\$51,753	\$1,294	\$15,526	\$388	116,220	27%	\$10.22	\$532	1.3
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	\$15.29	\$795	\$31,800	2.1	\$62,200	\$1,555	\$18,660	\$467	18,768	47%	\$8.85	\$460	1.7
Buckingham County HMFA	\$14.00	\$728	\$29,120	1.9	\$50,100	\$1,253	\$15,030	\$376	1,371	24%	\$10.71	\$557	1.3
Charlottesville HMFA	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	28,592	36%	\$13.84	\$720	1.6
Culpeper County HMFA	\$18.60	\$967	\$38,680	2.6	\$77,300	\$1,933	\$23,190	\$580	4,397	27%	\$11.03	\$574	1.7
Floyd County HMFA	\$12.65	\$658	\$26,320	1.7	\$52,300	\$1,308	\$15,690	\$392	1,295	21%	\$11.64	\$605	1.1
Franklin County HMFA	\$13.29	\$691	\$27,640	1.8	\$57,400	\$1,435	\$17,220	\$431	5,176	22%	\$8.72	\$454	1.5
Giles County HMFA	\$12.65	\$658	\$26,320	1.7	\$56,100	\$1,403	\$16,830	\$421	1,771	24%	\$12.70	\$660	1.0
Harrisonburg MSA	\$15.54	\$808	\$32,320	2.1	\$58,400	\$1,460	\$17,520	\$438	17,164	38%	\$12.56	\$653	1.2
Kingsport-Bristol-Bristol MSA	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	10,716	27%	\$10.34	\$538	1.2
Lynchburg MSA	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	28,419	29%	\$11.59	\$603	1.2
Petersburg city	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	6,932	55%	\$13.46	\$700	1.4
Pulaski County HMFA	\$12.65	\$658	\$26,320	1.7	\$55,700	\$1,393	\$16,710	\$418	4,089	27%	\$11.02	\$573	1.1
Rappahannock County HMFA	\$20.12	\$1,046	\$41,840	2.8	\$68,500	\$1,713	\$20,550	\$514	681	21%	\$18.52	\$963	1.1
Richmond MSA	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	148,488	33%	\$15.44	\$803	1.2
Roanoke HMFA	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	33,956	32%	\$12.97	\$675	1.3
Staunton-Waynesboro MSA	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	13,510	28%	\$10.94	\$569	1.3
Virginia Beach-Norfolk-Newport News HMFA*	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	234,339	38%	\$13.70	\$713	1.6
Warren County HMFA	\$18.38	\$956	\$38,240	2.5	\$74,500	\$1,863	\$22,350	\$559	3,616	25%	\$11.34	\$590	1.6
Washington-Arlington-Alexandria HMFA*	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	321,867	34%	\$22.02	\$1,145	1.4
Winchester MSA	\$17.85	\$928	\$37,120	2.5	\$73,800	\$1,845	\$22,140	\$554	5,597	52%	\$15.00	\$780	1.2
Winchester-WV MSA	\$17.85	\$928	\$37,120	2.5	\$73,800	\$1,845	\$22,140	\$554	6,502	22%	\$13.46	\$700	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, 2016)

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 2016 Area Median Income

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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
<u>Counties</u>													
Accomack County	\$14.35	\$746	\$29,840	2.0	\$50,000	\$1,250	\$15,000	\$375	4,236	30%	\$10.86	\$565	1.3
Albemarle County	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	13,402	35%	\$14.09	\$733	1.6
Alleghany County	\$12.65	\$658	\$26,320	1.7	\$55,300	\$1,383	\$16,590	\$415	1,377	21%	\$8.73	\$454	1.4
Amelia County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	875	18%	\$5.85	\$304	3.2
Amherst County	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	3,204	25%	\$11.19	\$582	1.3
Appomattox County	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	1,125	19%	\$4.97	\$258	2.9
Arlington County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	53,107	55%	\$29.68	\$1,543	1.1
Augusta County	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	5,311	19%	\$12.17	\$633	1.2
Bath County	\$12.65	\$658	\$26,320	1.7	\$56,600	\$1,415	\$16,980	\$425	551	25%	\$13.86	\$721	0.9
Bedford County	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	5,494	18%	\$9.38	\$488	1.5
Bland County	\$12.65	\$658	\$26,320	1.7	\$50,200	\$1,255	\$15,060	\$377	513	20%	\$12.21	\$635	1.0
Botetourt County	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	1,501	12%	\$12.01	\$625	1.4
Brunswick County	\$13.50	\$702	\$28,080	1.9	\$47,000	\$1,175	\$14,100	\$353	1,530	26%	\$8.89	\$462	1.5
Buchanan County	\$12.65	\$658	\$26,320	1.7	\$39,800	\$995	\$11,940	\$299	1,830	19%	\$14.08	\$732	0.9
Buckingham County	\$14.00	\$728	\$29,120	1.9	\$50,100	\$1,253	\$15,030	\$376	1,371	24%	\$10.71	\$557	1.3
Campbell County	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	4,967	23%	\$12.59	\$655	1.1
Caroline County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	1,991	19%	\$12.18	\$633	1.5
Carroll County	\$12.65	\$658	\$26,320	1.7	\$44,900	\$1,123	\$13,470	\$337	2,662	21%	\$8.13	\$423	1.6
Charles City County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	553	20%	\$12.79	\$665	1.5
Charlotte County	\$12.65	\$658	\$26,320	1.7	\$44,500	\$1,113	\$13,350	\$334	1,275	27%	\$9.48	\$493	1.3
Chesterfield County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	26,949	23%	\$13.09	\$681	1.4
Clarke County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	1,344	24%	\$11.09	\$577	2.8
Craig County	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	418	19%	\$10.38	\$540	1.6
Culpeper County	\$18.60	\$967	\$38,680	2.6	\$77,300	\$1,933	\$23,190	\$580	4,397	27%	\$11.03	\$574	1.7
Cumberland County	\$15.04	\$782	\$31,280	2.1	\$50,700	\$1,268	\$15,210	\$380	968	24%	\$9.71	\$505	1.5
Dickenson County	\$12.65	\$658	\$26,320	1.7	\$42,400	\$1,060	\$12,720	\$318	1,364	22%	\$9.62	\$500	1.3
Dinwiddie County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	2,489	25%	\$14.81	\$770	1.3
Essex County	\$15.69	\$816	\$32,640	2.2	\$55,400	\$1,385	\$16,620	\$416	1,104	26%	\$10.63	\$553	1.5

* 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, 2016)

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 2016 Area Median Income

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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Fairfax County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	124,638	32%	\$25.50	\$1,326	1.2
Fauquier County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	4,745	20%	\$10.83	\$563	2.9
Floyd County	\$12.65	\$658	\$26,320	1.7	\$52,300	\$1,308	\$15,690	\$392	1,295	21%	\$11.64	\$605	1.1
Fluvanna County	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	1,637	17%	\$12.87	\$669	1.7
Franklin County	\$13.29	\$691	\$27,640	1.8	\$57,400	\$1,435	\$17,220	\$431	5,176	22%	\$8.72	\$454	1.5
Frederick County	\$17.85	\$928	\$37,120	2.5	\$73,800	\$1,845	\$22,140	\$554	6,502	22%	\$13.46	\$700	1.3
Giles County	\$12.65	\$658	\$26,320	1.7	\$56,100	\$1,403	\$16,830	\$421	1,771	24%	\$12.70	\$660	1.0
Gloucester County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	2,697	19%	\$9.21	\$479	2.4
Goochland County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	1,018	12%	\$17.74	\$922	1.0
Grayson County	\$12.65	\$658	\$26,320	1.7	\$41,300	\$1,033	\$12,390	\$310	1,607	24%	\$10.54	\$548	1.2
Greene County	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	1,612	23%	\$9.30	\$484	2.4
Greensville County	\$12.77	\$664	\$26,560	1.8	\$44,800	\$1,120	\$13,440	\$336	915	27%	\$10.47	\$544	1.2
Halifax County	\$12.65	\$658	\$26,320	1.7	\$46,200	\$1,155	\$13,860	\$347	3,898	27%	\$9.65	\$502	1.3
Hanover County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	6,551	18%	\$9.73	\$506	1.9
Henrico County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	44,756	36%	\$16.58	\$862	1.1
Henry County	\$12.65	\$658	\$26,320	1.7	\$43,400	\$1,085	\$13,020	\$326	5,815	26%	\$11.22	\$583	1.1
Highland County	\$12.65	\$658	\$26,320	1.7	\$58,100	\$1,453	\$17,430	\$436	156	15%	\$4.54	\$236	2.8
Isle of Wight County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	2,840	21%	\$9.68	\$503	2.3
James City County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	7,049	25%	\$9.68	\$503	2.3
King and Queen County	\$17.46	\$908	\$36,320	2.4	\$56,600	\$1,415	\$16,980	\$425	711	25%	\$16.05	\$835	1.1
King George County	\$19.77	\$1,028	\$41,120	2.7	\$93,100	\$2,328	\$27,930	\$698	2,201	26%	\$17.12	\$890	1.2
King William County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	1,096	18%	\$11.77	\$612	1.6
Lancaster County	\$15.02	\$781	\$31,240	2.1	\$67,900	\$1,698	\$20,370	\$509	1,299	25%	\$11.29	\$587	1.3
Lee County	\$12.65	\$658	\$26,320	1.7	\$41,800	\$1,045	\$12,540	\$314	2,643	28%	\$7.60	\$395	1.7
Loudoun County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	25,385	23%	\$17.08	\$888	1.8
Louisa County	\$15.83	\$823	\$32,920	2.2	\$68,600	\$1,715	\$20,580	\$515	2,414	19%	\$15.27	\$794	1.0
Lunenburg County	\$13.00	\$676	\$27,040	1.8	\$43,000	\$1,075	\$12,900	\$323	1,205	26%	\$10.32	\$537	1.3
Madison County	\$16.21	\$843	\$33,720	2.2	\$62,000	\$1,550	\$18,600	\$465	1,111	22%	\$9.42	\$490	1.7
Mathews County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	710	19%	\$5.32	\$277	4.2

* 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, 2016)

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 2016 Area Median Income

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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Mecklenburg County	\$12.79	\$665	\$26,600	1.8	\$50,800	\$1,270	\$15,240	\$381	3,449	27%	\$8.91	\$463	1.4
Middlesex County	\$19.21	\$999	\$39,960	2.6	\$66,000	\$1,650	\$19,800	\$495	741	17%	\$8.45	\$439	2.3
Montgomery County	\$15.29	\$795	\$31,800	2.1	\$62,200	\$1,555	\$18,660	\$467	15,953	46%	\$8.76	\$455	1.7
Nelson County	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	1,666	26%	\$7.93	\$412	2.8
New Kent County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	853	12%	\$13.64	\$709	1.4
Northampton County	\$14.52	\$755	\$30,200	2.0	\$54,100	\$1,353	\$16,230	\$406	1,575	30%	\$9.15	\$476	1.6
Northumberland County	\$12.65	\$658	\$26,320	1.7	\$62,300	\$1,558	\$18,690	\$467	939	17%	\$9.11	\$474	1.4
Nottoway County	\$13.92	\$724	\$28,960	1.9	\$54,200	\$1,355	\$16,260	\$407	2,031	36%	\$9.61	\$500	1.4
Orange County	\$15.17	\$789	\$31,560	2.1	\$69,600	\$1,740	\$20,880	\$522	2,890	23%	\$8.27	\$430	1.8
Page County	\$13.04	\$678	\$27,120	1.8	\$51,000	\$1,275	\$15,300	\$383	2,762	29%	\$9.25	\$481	1.4
Patrick County	\$12.65	\$658	\$26,320	1.7	\$43,700	\$1,093	\$13,110	\$328	1,838	24%	\$8.47	\$440	1.5
Pittsylvania County	\$13.15	\$684	\$27,360	1.8	\$47,400	\$1,185	\$14,220	\$356	5,609	22%	\$9.49	\$493	1.4
Powhatan County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	1,165	12%	\$13.22	\$688	1.4
Prince Edward County	\$15.52	\$807	\$32,280	2.1	\$49,600	\$1,240	\$14,880	\$372	2,583	34%	\$9.22	\$480	1.7
Prince George County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	3,223	30%	\$14.47	\$752	1.3
Prince William County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	37,980	28%	\$11.80	\$613	2.6
Pulaski County	\$12.65	\$658	\$26,320	1.7	\$55,700	\$1,393	\$16,710	\$418	4,089	27%	\$11.02	\$573	1.1
Rappahannock County	\$20.12	\$1,046	\$41,840	2.8	\$68,500	\$1,713	\$20,550	\$514	681	21%	\$18.52	\$963	1.1
Richmond County	\$14.13	\$735	\$29,400	1.9	\$70,300	\$1,758	\$21,090	\$527	678	24%	\$10.04	\$522	1.4
Roanoke County	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	9,448	25%	\$10.95	\$569	1.5
Rockbridge County	\$13.58	\$706	\$28,240	1.9	\$59,200	\$1,480	\$17,760	\$444	2,298	25%	\$9.64	\$501	1.4
Rockingham County	\$15.54	\$808	\$32,320	2.1	\$58,400	\$1,460	\$17,520	\$438	6,954	24%	\$13.43	\$699	1.2
Russell County	\$12.65	\$658	\$26,320	1.7	\$44,600	\$1,115	\$13,380	\$335	2,438	22%	\$7.64	\$397	1.7
Scott County	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	2,002	21%	\$6.92	\$360	1.8
Shenandoah County	\$15.08	\$784	\$31,360	2.1	\$58,900	\$1,473	\$17,670	\$442	4,865	28%	\$9.74	\$506	1.5
Smyth County	\$12.65	\$658	\$26,320	1.7	\$48,000	\$1,200	\$14,400	\$360	3,906	30%	\$10.25	\$533	1.2
Southampton County	\$14.63	\$761	\$30,440	2.0	\$55,800	\$1,395	\$16,740	\$419	1,877	28%	\$9.63	\$501	1.5
Spotsylvania County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	10,076	24%	\$11.95	\$621	2.6
Stafford County *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	9,994	23%	\$11.43	\$594	2.7

* 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, 2016)

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 2016 Area Median Income

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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Surry County	\$12.65	\$658	\$26,320	1.7	\$60,900	\$1,523	\$18,270	\$457	564	21%	\$19.28	\$1,003	0.7
Sussex County	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	1,137	35%	\$10.92	\$568	1.7
Tazewell County	\$12.65	\$658	\$26,320	1.7	\$46,300	\$1,158	\$13,890	\$347	4,859	27%	\$9.00	\$468	1.4
Warren County	\$18.38	\$956	\$38,240	2.5	\$74,500	\$1,863	\$22,350	\$559	3,616	25%	\$11.34	\$590	1.6
Washington County	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	5,242	23%	\$10.87	\$565	1.2
Westmoreland County	\$13.96	\$726	\$29,040	1.9	\$57,400	\$1,435	\$17,220	\$431	1,600	23%	\$8.71	\$453	1.6
Wise County	\$12.65	\$658	\$26,320	1.7	\$48,400	\$1,210	\$14,520	\$363	4,778	31%	\$7.94	\$413	1.6
Wythe County	\$12.65	\$658	\$26,320	1.7	\$50,300	\$1,258	\$15,090	\$377	3,499	29%	\$8.79	\$457	1.4
York County *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	6,351	26%	\$10.71	\$557	2.1
Alexandria city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	37,770	57%	\$23.43	\$1,219	1.3
Bedford city †													
Bristol city	\$12.69	\$660	\$26,400	1.8	\$50,700	\$1,268	\$15,210	\$380	3,472	45%	\$10.68	\$555	1.2
Buena Vista city	\$13.58	\$706	\$28,240	1.9	\$59,200	\$1,480	\$17,760	\$444	984	36%	\$10.63	\$553	1.3
Charlottesville city	\$22.52	\$1,171	\$46,840	3.1	\$77,800	\$1,945	\$23,340	\$584	10,275	58%	\$14.77	\$768	1.5
Chesapeake city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	22,744	28%	\$11.49	\$597	1.9
Colonial Heights city	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	2,483	35%	\$8.29	\$431	2.2
Covington city	\$12.65	\$658	\$26,320	1.7	\$55,300	\$1,383	\$16,590	\$415	615	25%	\$16.77	\$872	0.8
Danville city	\$13.15	\$684	\$27,360	1.8	\$47,400	\$1,185	\$14,220	\$356	8,497	46%	\$10.42	\$542	1.3
Emporia city	\$12.77	\$664	\$26,560	1.8	\$44,800	\$1,120	\$13,440	\$336	1,469	61%	\$9.59	\$499	1.3
Fairfax city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	2,536	30%	\$14.09	\$733	2.2
Falls Church city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	2,033	41%	\$16.34	\$850	1.9
Franklin city	\$14.63	\$761	\$30,440	2.0	\$55,800	\$1,395	\$16,740	\$419	2,021	56%	\$11.64	\$605	1.3
Fredericksburg city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	6,288	64%	\$15.34	\$798	2.0
Galax city	\$12.65	\$658	\$26,320	1.7	\$44,900	\$1,123	\$13,470	\$337	1,211	41%	\$9.01	\$468	1.4
Hampton city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	21,732	41%	\$12.56	\$653	1.8
Harrisonburg city	\$15.54	\$808	\$32,320	2.1	\$58,400	\$1,460	\$17,520	\$438	10,210	64%	\$11.58	\$602	1.3
Hopewell city	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	4,140	47%	\$18.81	\$978	1.0
Lexington city	\$13.58	\$706	\$28,240	1.9	\$59,200	\$1,480	\$17,760	\$444	791	46%	\$10.60	\$551	1.3
Lynchburg city	\$14.42	\$750	\$30,000	2.0	\$60,300	\$1,508	\$18,090	\$452	13,629	48%	\$12.40	\$645	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, 2016)

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 2016 Area Median Income

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

Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Manassas city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	4,338	35%	\$18.09	\$941	1.7
Manassas Park city *	\$31.21	\$1,623	\$64,920	4.3	\$108,600	\$2,715	\$32,580	\$815	1,633	36%	\$21.31	\$1,108	1.5
Martinsville city	\$12.65	\$658	\$26,320	1.7	\$43,400	\$1,085	\$13,020	\$326	2,691	45%	\$9.54	\$496	1.3
Newport News city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	34,057	49%	\$17.13	\$891	1.3
Norfolk city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	48,666	56%	\$16.90	\$879	1.3
Norton city	\$12.65	\$658	\$26,320	1.7	\$48,400	\$1,210	\$14,520	\$363	777	47%	\$11.54	\$600	1.1
Petersburg city	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	6,932	55%	\$13.46	\$700	1.4
Poquoson city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	864	19%	\$8.17	\$425	2.7
Portsmouth city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	16,236	44%	\$13.18	\$685	1.7
Radford city	\$15.29	\$795	\$31,800	2.1	\$62,200	\$1,555	\$18,660	\$467	2,815	53%	\$9.55	\$497	1.6
Richmond city	\$18.58	\$966	\$38,640	2.6	\$72,400	\$1,810	\$21,720	\$543	49,209	57%	\$19.21	\$999	1.0
Roanoke city	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	19,345	45%	\$13.74	\$714	1.2
Salem city	\$16.25	\$845	\$33,800	2.2	\$61,700	\$1,543	\$18,510	\$463	3,244	33%	\$14.47	\$752	1.1
Staunton city	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	4,427	42%	\$8.59	\$447	1.7
Suffolk city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	8,754	28%	\$10.97	\$570	2.0
Virginia Beach city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	59,297	36%	\$13.29	\$691	1.7
Waynesboro city	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	3,772	42%	\$10.20	\$531	1.4
Williamsburg city *	\$22.12	\$1,150	\$46,000	3.1	\$70,500	\$1,763	\$21,150	\$529	2,342	54%	\$11.26	\$586	2.0
Winchester city	\$17.85	\$928	\$37,120	2.5	\$73,800	\$1,845	\$22,140	\$554	5,597	52%	\$15.00	\$780	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, 2016)

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 2016 Area Median Income

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

WASHINGTON



In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,203**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,010** monthly or **\$48,119** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$23.13** PER HOUR

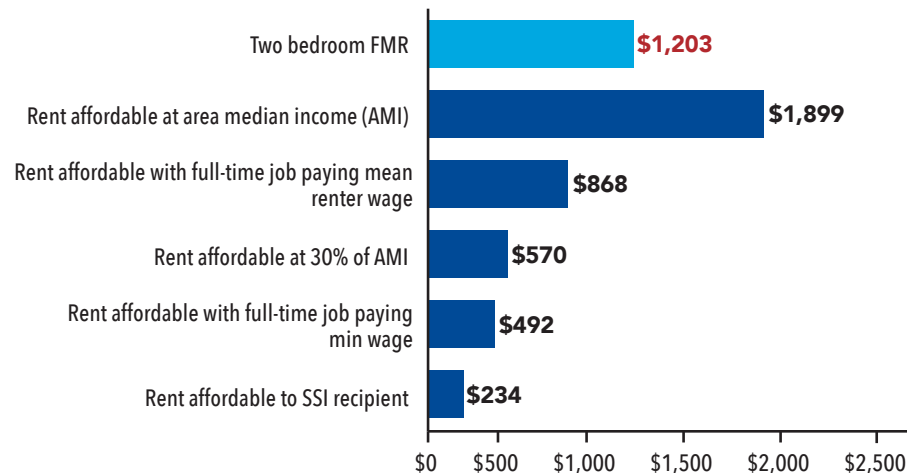
STATE FACTS

Minimum Wage	\$9.47
Average Renter Wage	\$16.69
2-Bedroom Housing Wage	\$23.13
Number of Renter Households	986,856
Percent Renters	37%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

King County	\$29.29
Snohomish County	\$29.29
Clark County	\$23.23
Skamania County	\$23.23
Pierce County	\$21.65



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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

Washington

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Washington	\$23.13	\$1,203	\$48,119	2.4	\$75,979	\$1,899	\$22,794	\$570	986,856	37%	\$16.69	\$868	1.4
Combined Nonmetro Areas	\$15.99	\$831	\$33,249	1.7	\$58,233	\$1,456	\$17,470	\$437	91,752	33%	\$9.98	\$519	1.6
Metropolitan Areas													
Bellingham MSA	\$17.50	\$910	\$36,400	1.8	\$69,900	\$1,748	\$20,970	\$524	29,829	37%	\$11.20	\$582	1.6
Bremerton-Silverdale MSA	\$19.52	\$1,015	\$40,600	2.1	\$78,100	\$1,953	\$23,430	\$586	32,482	33%	\$11.14	\$579	1.8
Columbia County HMFA	\$15.38	\$800	\$32,000	1.6	\$52,300	\$1,308	\$15,690	\$392	427	25%	\$7.25	\$377	2.1
Kennewick-Richland MSA	\$16.17	\$841	\$33,640	1.7	\$65,800	\$1,645	\$19,740	\$494	29,295	32%	\$12.16	\$633	1.3
Lewiston MSA	\$14.00	\$728	\$29,120	1.5	\$59,400	\$1,485	\$17,820	\$446	3,093	33%	\$9.47	\$493	1.5
Longview MSA	\$14.38	\$748	\$29,920	1.5	\$61,300	\$1,533	\$18,390	\$460	13,475	34%	\$11.29	\$587	1.3
Mount Vernon-Anacortes MSA	\$18.50	\$962	\$38,480	2.0	\$61,400	\$1,535	\$18,420	\$461	14,914	33%	\$11.82	\$615	1.6
Olympia-Tumwater MSA	\$19.63	\$1,021	\$40,840	2.1	\$73,600	\$1,840	\$22,080	\$552	35,676	35%	\$12.81	\$666	1.5
Pend Oreille County HMFA	\$13.38	\$696	\$27,840	1.4	\$49,100	\$1,228	\$14,730	\$368	1,402	25%	\$10.93	\$568	1.2
Portland-Vancouver-Hillsboro MSA	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	57,596	35%	\$13.87	\$721	1.7
Seattle-Bellevue HMFA	\$29.29	\$1,523	\$60,920	3.1	\$90,300	\$2,258	\$27,090	\$677	434,962	40%	\$21.06	\$1,095	1.4
Spokane HMFA	\$15.17	\$789	\$31,560	1.6	\$62,600	\$1,565	\$18,780	\$470	68,769	37%	\$11.19	\$582	1.4
Stevens County HMFA	\$12.65	\$658	\$26,320	1.3	\$53,800	\$1,345	\$16,140	\$404	4,137	23%	\$10.16	\$529	1.2
Tacoma HMFA *	\$21.65	\$1,126	\$45,040	2.3	\$72,300	\$1,808	\$21,690	\$542	117,065	39%	\$13.87	\$721	1.6
Walla Walla County HMFA	\$17.02	\$885	\$35,400	1.8	\$60,700	\$1,518	\$18,210	\$455	8,084	37%	\$10.90	\$567	1.6
Wenatchee MSA	\$15.21	\$791	\$31,640	1.6	\$63,100	\$1,578	\$18,930	\$473	13,468	33%	\$11.28	\$587	1.3
Yakima MSA	\$14.60	\$759	\$30,360	1.5	\$48,700	\$1,218	\$14,610	\$365	30,430	38%	\$10.47	\$544	1.4
Counties													
Adams County	\$12.65	\$658	\$26,320	1.3	\$49,400	\$1,235	\$14,820	\$371	2,051	35%	\$12.19	\$634	1.0
Asotin County	\$14.00	\$728	\$29,120	1.5	\$59,400	\$1,485	\$17,820	\$446	3,093	33%	\$9.47	\$493	1.5
Benton County	\$16.17	\$841	\$33,640	1.7	\$65,800	\$1,645	\$19,740	\$494	21,340	32%	\$13.36	\$695	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, 2016)

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 2016 Area Median Income

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

Washington

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Chelan County	\$15.21	\$791	\$31,640	1.6	\$63,100	\$1,578	\$18,930	\$473	9,490	35%	\$11.87	\$617	1.3
Clallam County	\$15.15	\$788	\$31,520	1.6	\$58,300	\$1,458	\$17,490	\$437	9,454	31%	\$9.62	\$500	1.6
Clark County	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	56,380	35%	\$13.95	\$725	1.7
Columbia County	\$15.38	\$800	\$32,000	1.6	\$52,300	\$1,308	\$15,690	\$392	427	25%	\$7.25	\$377	2.1
Cowlitz County	\$14.38	\$748	\$29,920	1.5	\$61,300	\$1,533	\$18,390	\$460	13,475	34%	\$11.29	\$587	1.3
Douglas County	\$15.21	\$791	\$31,640	1.6	\$63,100	\$1,578	\$18,930	\$473	3,978	28%	\$9.05	\$471	1.7
Ferry County	\$14.19	\$738	\$29,520	1.5	\$43,300	\$1,083	\$12,990	\$325	909	29%	\$9.70	\$504	1.5
Franklin County	\$16.17	\$841	\$33,640	1.7	\$65,800	\$1,645	\$19,740	\$494	7,955	33%	\$9.06	\$471	1.8
Garfield County †	\$12.65	\$658	\$26,320	1.3	\$67,900	\$1,698	\$20,370	\$509	225	25%			
Grant County	\$13.48	\$701	\$28,040	1.4	\$53,900	\$1,348	\$16,170	\$404	12,078	40%	\$10.93	\$568	1.2
Grays Harbor County	\$15.98	\$831	\$33,240	1.7	\$59,200	\$1,480	\$17,760	\$444	8,472	31%	\$10.32	\$537	1.5
Island County	\$18.92	\$984	\$39,360	2.0	\$66,400	\$1,660	\$19,920	\$498	10,350	32%	\$10.25	\$533	1.8
Jefferson County	\$18.35	\$954	\$38,160	1.9	\$64,400	\$1,610	\$19,320	\$483	3,427	25%	\$8.52	\$443	2.2
King County	\$29.29	\$1,523	\$60,920	3.1	\$90,300	\$2,258	\$27,090	\$677	344,104	43%	\$21.96	\$1,142	1.3
Kitsap County	\$19.52	\$1,015	\$40,600	2.1	\$78,100	\$1,953	\$23,430	\$586	32,482	33%	\$11.14	\$579	1.8
Kittitas County	\$16.92	\$880	\$35,200	1.8	\$65,600	\$1,640	\$19,680	\$492	7,152	43%	\$7.47	\$388	2.3
Klickitat County	\$15.71	\$817	\$32,680	1.7	\$49,700	\$1,243	\$14,910	\$373	2,498	31%	\$13.02	\$677	1.2
Lewis County	\$16.54	\$860	\$34,400	1.7	\$50,800	\$1,270	\$15,240	\$381	9,484	32%	\$12.13	\$631	1.4
Lincoln County	\$12.65	\$658	\$26,320	1.3	\$62,100	\$1,553	\$18,630	\$466	953	21%	\$11.18	\$582	1.1
Mason County	\$18.46	\$960	\$38,400	1.9	\$59,200	\$1,480	\$17,760	\$444	5,045	22%	\$8.38	\$436	2.2
Okanogan County	\$13.96	\$726	\$29,040	1.5	\$48,800	\$1,220	\$14,640	\$366	5,195	32%	\$7.08	\$368	2.0
Pacific County	\$16.38	\$852	\$34,080	1.7	\$52,300	\$1,308	\$15,690	\$392	2,482	27%	\$8.46	\$440	1.9
Pend Oreille County	\$13.38	\$696	\$27,840	1.4	\$49,100	\$1,228	\$14,730	\$368	1,402	25%	\$10.93	\$568	1.2
Pierce County *	\$21.65	\$1,126	\$45,040	2.3	\$72,300	\$1,808	\$21,690	\$542	117,065	39%	\$13.87	\$721	1.6
San Juan County	\$19.42	\$1,010	\$40,400	2.1	\$66,800	\$1,670	\$20,040	\$501	2,134	28%	\$9.10	\$473	2.1
Skagit County	\$18.50	\$962	\$38,480	2.0	\$61,400	\$1,535	\$18,420	\$461	14,914	33%	\$11.82	\$615	1.6
Skamania County	\$23.23	\$1,208	\$48,320	2.5	\$73,300	\$1,833	\$21,990	\$550	1,216	27%	\$7.68	\$400	3.0
Snohomish County	\$29.29	\$1,523	\$60,920	3.1	\$90,300	\$2,258	\$27,090	\$677	90,858	33%	\$16.83	\$875	1.7
Spokane County	\$15.17	\$789	\$31,560	1.6	\$62,600	\$1,565	\$18,780	\$470	68,769	37%	\$11.19	\$582	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, 2016)

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 2016 Area Median Income

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

Washington

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Stevens County	\$12.65	\$658	\$26,320	1.3	\$53,800	\$1,345	\$16,140	\$404	4,137	23%	\$10.16	\$529	1.2
Thurston County	\$19.63	\$1,021	\$40,840	2.1	\$73,600	\$1,840	\$22,080	\$552	35,676	35%	\$12.81	\$666	1.5
Wahkiakum County	\$12.65	\$658	\$26,320	1.3	\$49,400	\$1,235	\$14,820	\$371	397	23%	\$5.05	\$263	2.5
Walla Walla County	\$17.02	\$885	\$35,400	1.8	\$60,700	\$1,518	\$18,210	\$455	8,084	37%	\$10.90	\$567	1.6
Whatcom County	\$17.50	\$910	\$36,400	1.8	\$69,900	\$1,748	\$20,970	\$524	29,829	37%	\$11.20	\$582	1.6
Whitman County	\$15.12	\$786	\$31,440	1.6	\$65,400	\$1,635	\$19,620	\$491	9,446	55%	\$9.43	\$490	1.6
Yakima County	\$14.60	\$759	\$30,360	1.5	\$48,700	\$1,218	\$14,610	\$365	30,430	38%	\$10.47	\$544	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, 2016)

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 2016 Area Median Income

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

WEST VIRGINIA

In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$685**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,282** monthly or **\$27,390** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$13.17** PER HOUR

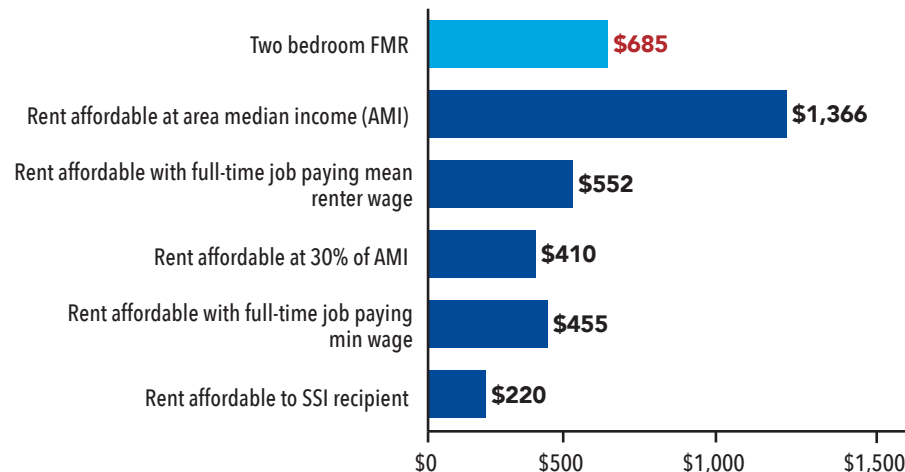
STATE FACTS

Minimum Wage	\$8.75
Average Renter Wage	\$10.62
2-Bedroom Housing Wage	\$13.17
Number of Renter Households	200,752
Percent Renters	27%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Hampshire County	\$17.85
Jefferson County	\$16.77
Berkeley County	\$15.25
Clay County	\$15.08
Kanawha County	\$15.08



60
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

West Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
West Virginia	\$13.17		\$685	\$27,390	1.5	\$54,658	\$1,366	\$16,397	\$410	200,752	27%	\$10.62	\$552	1.2
Combined Nonmetro Areas	\$11.70		\$608	\$24,333	1.3	\$49,261	\$1,232	\$14,778	\$369	67,493	24%	\$10.40	\$541	1.1
<u>Metropolitan Areas</u>														
Boone County HMFA	\$11.19		\$582	\$23,280	1.3	\$55,700	\$1,393	\$16,710	\$418	2,367	25%	\$12.92	\$672	0.9
Charleston HMFA	\$15.08		\$784	\$31,360	1.7	\$57,800	\$1,445	\$17,340	\$434	24,960	29%	\$12.52	\$651	1.2
Cumberland MSA	\$12.65		\$658	\$26,320	1.4	\$55,100	\$1,378	\$16,530	\$413	4,678	42%	\$10.86	\$565	1.2
Fayette County HMFA	\$11.46		\$596	\$23,840	1.3	\$43,300	\$1,083	\$12,990	\$325	3,907	22%	\$10.15	\$528	1.1
Huntington-Ashland HMFA	\$12.65		\$658	\$26,320	1.4	\$54,800	\$1,370	\$16,440	\$411	19,585	34%	\$9.28	\$482	1.4
Jefferson County HMFA	\$16.77		\$872	\$34,880	1.9	\$79,500	\$1,988	\$23,850	\$596	4,815	24%	\$8.06	\$419	2.1
Lincoln County HMFA	\$11.40		\$593	\$23,720	1.3	\$43,400	\$1,085	\$13,020	\$326	1,854	23%	\$10.20	\$531	1.1
Martinsburg HMFA	\$15.25		\$793	\$31,720	1.7	\$62,100	\$1,553	\$18,630	\$466	10,259	25%	\$9.13	\$475	1.7
Morgantown MSA	\$13.94		\$725	\$29,000	1.6	\$64,600	\$1,615	\$19,380	\$485	18,312	37%	\$10.01	\$520	1.4
Parkersburg-Vienna MSA	\$13.25		\$689	\$27,560	1.5	\$50,900	\$1,273	\$15,270	\$382	10,353	27%	\$9.70	\$504	1.4
Putnam County HMFA	\$14.29		\$743	\$29,720	1.6	\$67,600	\$1,690	\$20,280	\$507	3,646	17%	\$12.42	\$646	1.2
Raleigh County HMFA	\$13.69		\$712	\$28,480	1.6	\$52,500	\$1,313	\$15,750	\$394	8,376	27%	\$10.65	\$554	1.3
Weirton-Steubenville MSA	\$12.65		\$658	\$26,320	1.4	\$50,600	\$1,265	\$15,180	\$380	5,932	26%	\$10.91	\$568	1.2
Wheeling MSA	\$12.65		\$658	\$26,320	1.4	\$56,800	\$1,420	\$17,040	\$426	9,058	28%	\$11.24	\$584	1.1
Winchester MSA	\$17.85		\$928	\$37,120	2.0	\$73,800	\$1,845	\$22,140	\$554	5,157	49%	\$10.60	\$551	1.7
<u>Counties</u>														
Barbour County	\$11.19		\$582	\$23,280	1.3	\$45,600	\$1,140	\$13,680	\$342	1,503	24%	\$7.69	\$400	1.5
Berkeley County	\$15.25		\$793	\$31,720	1.7	\$62,100	\$1,553	\$18,630	\$466	10,259	25%	\$9.13	\$475	1.7
Boone County	\$11.19		\$582	\$23,280	1.3	\$55,700	\$1,393	\$16,710	\$418	2,367	25%	\$12.92	\$672	0.9
Braxton County	\$11.19		\$582	\$23,280	1.3	\$45,000	\$1,125	\$13,500	\$338	1,392	25%	\$8.74	\$455	1.3
Brooke County	\$12.65		\$658	\$26,320	1.4	\$50,600	\$1,265	\$15,180	\$380	2,582	26%	\$10.56	\$549	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

West Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Cabell County	\$12.65	\$658	\$26,320	1.4	\$54,800	\$1,370	\$16,440	\$411	15,840	39%	\$9.43	\$490	1.3
Calhoun County	\$11.19	\$582	\$23,280	1.3	\$43,000	\$1,075	\$12,900	\$323	646	21%	\$9.46	\$492	1.2
Clay County	\$15.08	\$784	\$31,360	1.7	\$57,800	\$1,445	\$17,340	\$434	533	15%	\$5.90	\$307	2.6
Doddridge County	\$11.19	\$582	\$23,280	1.3	\$44,800	\$1,120	\$13,440	\$336	422	15%	\$13.96	\$726	0.8
Fayette County	\$11.46	\$596	\$23,840	1.3	\$43,300	\$1,083	\$12,990	\$325	3,907	22%	\$10.15	\$528	1.1
Gilmer County	\$11.19	\$582	\$23,280	1.3	\$51,200	\$1,280	\$15,360	\$384	625	24%	\$8.90	\$463	1.3
Grant County	\$12.12	\$630	\$25,200	1.4	\$53,000	\$1,325	\$15,900	\$398	978	23%	\$14.59	\$759	0.8
Greenbrier County	\$12.71	\$661	\$26,440	1.5	\$49,800	\$1,245	\$14,940	\$374	3,954	26%	\$9.26	\$481	1.4
Hampshire County	\$17.85	\$928	\$37,120	2.0	\$73,800	\$1,845	\$22,140	\$554	5,157	49%	\$10.60	\$551	1.7
Hancock County	\$12.65	\$658	\$26,320	1.4	\$50,600	\$1,265	\$15,180	\$380	3,350	26%	\$11.20	\$582	1.1
Hardy County	\$11.19	\$582	\$23,280	1.3	\$44,200	\$1,105	\$13,260	\$332	1,213	23%	\$10.06	\$523	1.1
Harrison County	\$12.63	\$657	\$26,280	1.4	\$58,000	\$1,450	\$17,400	\$435	7,163	26%	\$11.35	\$590	1.1
Jackson County	\$11.44	\$595	\$23,800	1.3	\$54,800	\$1,370	\$16,440	\$411	2,568	23%	\$10.41	\$541	1.1
Jefferson County	\$16.77	\$872	\$34,880	1.9	\$79,500	\$1,988	\$23,850	\$596	4,815	24%	\$8.06	\$419	2.1
Kanawha County	\$15.08	\$784	\$31,360	1.7	\$57,800	\$1,445	\$17,340	\$434	24,427	30%	\$12.59	\$655	1.2
Lewis County	\$11.60	\$603	\$24,120	1.3	\$45,800	\$1,145	\$13,740	\$344	1,868	29%	\$14.67	\$763	0.8
Lincoln County	\$11.40	\$593	\$23,720	1.3	\$43,400	\$1,085	\$13,020	\$326	1,854	23%	\$10.20	\$531	1.1
Logan County	\$11.19	\$582	\$23,280	1.3	\$49,000	\$1,225	\$14,700	\$368	3,589	25%	\$12.87	\$669	0.9
McDowell County	\$11.19	\$582	\$23,280	1.3	\$31,500	\$788	\$9,450	\$236	1,854	22%	\$12.21	\$635	0.9
Marion County	\$13.08	\$680	\$27,200	1.5	\$55,200	\$1,380	\$16,560	\$414	5,130	23%	\$10.65	\$554	1.2
Marshall County	\$12.65	\$658	\$26,320	1.4	\$56,800	\$1,420	\$17,040	\$426	3,156	23%	\$15.58	\$810	0.8
Mason County	\$11.19	\$582	\$23,280	1.3	\$45,600	\$1,140	\$13,680	\$342	2,043	19%	\$11.53	\$600	1.0
Mercer County	\$11.23	\$584	\$23,360	1.3	\$45,900	\$1,148	\$13,770	\$344	6,945	27%	\$8.84	\$460	1.3
Mineral County	\$12.65	\$658	\$26,320	1.4	\$55,100	\$1,378	\$16,530	\$413	4,678	42%	\$10.86	\$565	1.2
Mingo County	\$11.19	\$582	\$23,280	1.3	\$49,300	\$1,233	\$14,790	\$370	2,531	23%	\$12.86	\$669	0.9
Monongalia County	\$13.94	\$725	\$29,000	1.6	\$64,600	\$1,615	\$19,380	\$485	15,734	43%	\$10.07	\$524	1.4
Monroe County	\$11.48	\$597	\$23,880	1.3	\$47,900	\$1,198	\$14,370	\$359	1,080	19%	\$10.86	\$565	1.1
Morgan County	\$12.79	\$665	\$26,600	1.5	\$53,100	\$1,328	\$15,930	\$398	2,494	34%	\$10.85	\$564	1.2
Nicholas County	\$11.19	\$582	\$23,280	1.3	\$49,500	\$1,238	\$14,850	\$371	2,189	20%	\$8.81	\$458	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

West Virginia

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ohio County	\$12.65	\$658	\$26,320	1.4	\$56,800	\$1,420	\$17,040	\$426	5,902	32%	\$9.62	\$500	1.3
Pendleton County	\$11.19	\$582	\$23,280	1.3	\$49,000	\$1,225	\$14,700	\$368	753	24%	\$12.20	\$634	0.9
Pleasants County	\$12.31	\$640	\$25,600	1.4	\$59,100	\$1,478	\$17,730	\$443	445	16%	\$11.35	\$590	1.1
Pocahontas County	\$11.40	\$593	\$23,720	1.3	\$45,100	\$1,128	\$13,530	\$338	709	19%	\$7.76	\$404	1.5
Preston County	\$13.94	\$725	\$29,000	1.6	\$64,600	\$1,615	\$19,380	\$485	2,578	20%	\$9.45	\$491	1.5
Putnam County	\$14.29	\$743	\$29,720	1.6	\$67,600	\$1,690	\$20,280	\$507	3,646	17%	\$12.42	\$646	1.2
Raleigh County	\$13.69	\$712	\$28,480	1.6	\$52,500	\$1,313	\$15,750	\$394	8,376	27%	\$10.65	\$554	1.3
Randolph County	\$11.19	\$582	\$23,280	1.3	\$49,800	\$1,245	\$14,940	\$374	2,812	25%	\$7.32	\$381	1.5
Ritchie County	\$11.19	\$582	\$23,280	1.3	\$46,800	\$1,170	\$14,040	\$351	848	21%	\$9.72	\$506	1.2
Roane County	\$11.19	\$582	\$23,280	1.3	\$39,900	\$998	\$11,970	\$299	1,431	24%	\$9.21	\$479	1.2
Summers County	\$11.19	\$582	\$23,280	1.3	\$45,800	\$1,145	\$13,740	\$344	1,175	21%	\$7.73	\$402	1.4
Taylor County	\$11.19	\$582	\$23,280	1.3	\$49,900	\$1,248	\$14,970	\$374	1,536	23%	\$10.47	\$544	1.1
Tucker County	\$11.19	\$582	\$23,280	1.3	\$51,000	\$1,275	\$15,300	\$383	563	19%	\$10.29	\$535	1.1
Tyler County	\$11.19	\$582	\$23,280	1.3	\$48,900	\$1,223	\$14,670	\$367	754	20%	\$10.08	\$524	1.1
Upshur County	\$11.52	\$599	\$23,960	1.3	\$51,100	\$1,278	\$15,330	\$383	2,052	23%	\$9.97	\$518	1.2
Wayne County	\$12.65	\$658	\$26,320	1.4	\$54,800	\$1,370	\$16,440	\$411	3,745	22%	\$8.09	\$421	1.6
Webster County	\$11.19	\$582	\$23,280	1.3	\$35,700	\$893	\$10,710	\$268	966	25%	\$9.22	\$479	1.2
Wetzel County	\$11.19	\$582	\$23,280	1.3	\$50,900	\$1,273	\$15,270	\$382	1,460	22%	\$5.74	\$299	1.9
Wirt County †	\$13.25	\$689	\$27,560	1.5	\$50,900	\$1,273	\$15,270	\$382	426	18%			
Wood County	\$13.25	\$689	\$27,560	1.5	\$50,900	\$1,273	\$15,270	\$382	9,927	28%	\$9.70	\$504	1.4
Wyoming County	\$11.19	\$582	\$23,280	1.3	\$48,900	\$1,223	\$14,670	\$367	1,802	20%	\$13.16	\$684	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

WISCONSIN

In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$828**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,760** monthly or **\$33,115** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$15.92** PER HOUR

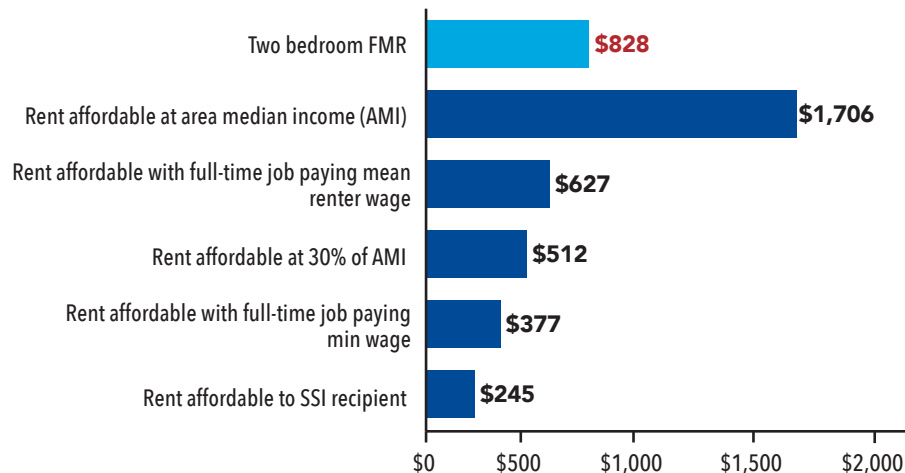
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$12.07
2-Bedroom Housing Wage	\$15.92
Number of Renter Households	741,481
Percent Renters	32%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Pierce County	\$19.75
St. Croix County	\$19.75
Dane County	\$18.00
Kenosha County	\$17.67
Milwaukee County (tied with 3 others)	\$17.44



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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

Wisconsin

FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Wisconsin	\$15.92	\$828	\$33,115	2.2	\$68,241	\$1,706	\$20,472	\$512	741,481	32%	\$12.07	\$627	1.3
Combined Nonmetro Areas	\$13.95	\$725	\$29,018	1.9	\$60,721	\$1,518	\$18,216	\$455	157,858	26%	\$10.11	\$525	1.4
<u>Metropolitan Areas</u>													
Appleton MSA	\$13.81	\$718	\$28,720	1.9	\$73,800	\$1,845	\$22,140	\$554	23,308	26%	\$11.54	\$600	1.2
Columbia County HMFA	\$14.79	\$769	\$30,760	2.0	\$72,100	\$1,803	\$21,630	\$541	5,714	25%	\$10.35	\$538	1.4
Duluth MSA	\$14.52	\$755	\$30,200	2.0	\$62,700	\$1,568	\$18,810	\$470	5,961	32%	\$10.26	\$533	1.4
Eau Claire MSA	\$14.13	\$735	\$29,400	1.9	\$68,800	\$1,720	\$20,640	\$516	22,081	34%	\$10.47	\$544	1.4
Fond du Lac MSA	\$13.63	\$709	\$28,360	1.9	\$66,100	\$1,653	\$19,830	\$496	11,965	29%	\$11.14	\$579	1.2
Green Bay HMFA	\$14.54	\$756	\$30,240	2.0	\$66,600	\$1,665	\$19,980	\$500	35,665	33%	\$12.42	\$646	1.2
Green County HMFA	\$12.90	\$671	\$26,840	1.8	\$70,300	\$1,758	\$21,090	\$527	3,800	26%	\$9.33	\$485	1.4
Iowa County HMFA	\$14.12	\$734	\$29,360	1.9	\$71,900	\$1,798	\$21,570	\$539	2,353	24%	\$10.25	\$533	1.4
Janesville-Beloit MSA	\$14.81	\$770	\$30,800	2.0	\$59,300	\$1,483	\$17,790	\$445	19,173	30%	\$11.19	\$582	1.3
Kenosha County HMFA	\$17.67	\$919	\$36,760	2.4	\$68,000	\$1,700	\$20,400	\$510	20,731	33%	\$10.01	\$521	1.8
La Crosse-Onalaska MSA	\$15.92	\$828	\$33,120	2.2	\$67,700	\$1,693	\$20,310	\$508	16,276	35%	\$11.44	\$595	1.4
Madison HMFA	\$18.00	\$936	\$37,440	2.5	\$83,900	\$2,098	\$25,170	\$629	85,987	41%	\$13.27	\$690	1.4
Milwaukee-Waukesha-West Allis MSA *	\$17.44	\$907	\$36,280	2.4	\$70,200	\$1,755	\$21,060	\$527	243,147	39%	\$13.80	\$717	1.3
Minneapolis-St. Paul-Bloomington HMFA	\$19.75	\$1,027	\$41,080	2.7	\$85,800	\$2,145	\$25,740	\$644	11,400	24%	\$8.80	\$458	2.2
Oconto County HMFA	\$12.65	\$658	\$26,320	1.7	\$64,200	\$1,605	\$19,260	\$482	2,566	17%	\$6.88	\$358	1.8
Oshkosh-Neenah MSA	\$13.54	\$704	\$28,160	1.9	\$66,800	\$1,670	\$20,040	\$501	23,330	34%	\$13.41	\$697	1.0
Racine MSA	\$17.08	\$888	\$35,520	2.4	\$70,300	\$1,758	\$21,090	\$527	22,645	30%	\$11.60	\$603	1.5
Sheboygan MSA	\$13.15	\$684	\$27,360	1.8	\$63,100	\$1,578	\$18,930	\$473	13,376	29%	\$12.40	\$645	1.1
Wausau MSA	\$14.10	\$733	\$29,320	1.9	\$65,400	\$1,635	\$19,620	\$491	14,145	26%	\$10.62	\$552	1.3
<u>Counties</u>													
Adams County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	1,174	15%	\$9.74	\$507	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Ashland County	\$12.65	\$658	\$26,320	1.7	\$48,800	\$1,220	\$14,640	\$366	2,020	30%	\$9.44	\$491	1.3
Barron County	\$13.38	\$696	\$27,840	1.8	\$56,300	\$1,408	\$16,890	\$422	4,931	26%	\$10.53	\$548	1.3
Bayfield County	\$12.65	\$658	\$26,320	1.7	\$57,100	\$1,428	\$17,130	\$428	1,186	17%	\$6.56	\$341	1.9
Brown County	\$14.54	\$756	\$30,240	2.0	\$66,600	\$1,665	\$19,980	\$500	34,103	34%	\$12.60	\$655	1.2
Buffalo County	\$13.35	\$694	\$27,760	1.8	\$60,300	\$1,508	\$18,090	\$452	1,445	25%	\$9.09	\$472	1.5
Burnett County	\$12.65	\$658	\$26,320	1.7	\$48,700	\$1,218	\$14,610	\$365	1,408	19%	\$8.12	\$422	1.6
Calumet County	\$13.81	\$718	\$28,720	1.9	\$73,800	\$1,845	\$22,140	\$554	3,366	18%	\$8.75	\$455	1.6
Chippewa County	\$14.13	\$735	\$29,400	1.9	\$68,800	\$1,720	\$20,640	\$516	6,889	28%	\$9.70	\$504	1.5
Clark County	\$12.65	\$658	\$26,320	1.7	\$54,400	\$1,360	\$16,320	\$408	2,928	23%	\$11.02	\$573	1.1
Columbia County	\$14.79	\$769	\$30,760	2.0	\$72,100	\$1,803	\$21,630	\$541	5,714	25%	\$10.35	\$538	1.4
Crawford County	\$12.65	\$658	\$26,320	1.7	\$59,000	\$1,475	\$17,700	\$443	1,678	25%	\$8.11	\$422	1.6
Dane County	\$18.00	\$936	\$37,440	2.5	\$83,900	\$2,098	\$25,170	\$629	85,987	41%	\$13.27	\$690	1.4
Dodge County	\$14.48	\$753	\$30,120	2.0	\$65,100	\$1,628	\$19,530	\$488	8,740	27%	\$12.19	\$634	1.2
Door County	\$14.10	\$733	\$29,320	1.9	\$65,000	\$1,625	\$19,500	\$488	2,913	22%	\$8.63	\$449	1.6
Douglas County	\$14.52	\$755	\$30,200	2.0	\$62,700	\$1,568	\$18,810	\$470	5,961	32%	\$10.26	\$533	1.4
Dunn County	\$13.63	\$709	\$28,360	1.9	\$63,700	\$1,593	\$19,110	\$478	5,392	33%	\$10.83	\$563	1.3
Eau Claire County	\$14.13	\$735	\$29,400	1.9	\$68,800	\$1,720	\$20,640	\$516	15,192	38%	\$10.78	\$561	1.3
Florence County	\$13.13	\$683	\$27,320	1.8	\$54,200	\$1,355	\$16,260	\$407	263	14%	\$5.89	\$306	2.2
Fond du Lac County	\$13.63	\$709	\$28,360	1.9	\$66,100	\$1,653	\$19,830	\$496	11,965	29%	\$11.14	\$579	1.2
Forest County	\$12.65	\$658	\$26,320	1.7	\$52,600	\$1,315	\$15,780	\$395	853	23%	\$7.74	\$403	1.6
Grant County	\$12.65	\$658	\$26,320	1.7	\$60,400	\$1,510	\$18,120	\$453	5,683	29%	\$8.76	\$456	1.4
Green County	\$12.90	\$671	\$26,840	1.8	\$70,300	\$1,758	\$21,090	\$527	3,800	26%	\$9.33	\$485	1.4
Green Lake County	\$12.65	\$658	\$26,320	1.7	\$61,900	\$1,548	\$18,570	\$464	1,961	25%	\$11.15	\$580	1.1
Iowa County	\$14.12	\$734	\$29,360	1.9	\$71,900	\$1,798	\$21,570	\$539	2,353	24%	\$10.25	\$533	1.4
Iron County	\$12.65	\$658	\$26,320	1.7	\$50,400	\$1,260	\$15,120	\$378	585	20%	\$5.01	\$260	2.5
Jackson County	\$12.65	\$658	\$26,320	1.7	\$53,100	\$1,328	\$15,930	\$398	2,168	27%	\$13.94	\$725	0.9
Jefferson County	\$17.19	\$894	\$35,760	2.4	\$64,800	\$1,620	\$19,440	\$486	9,231	29%	\$10.50	\$546	1.6
Juneau County	\$13.13	\$683	\$27,320	1.8	\$55,700	\$1,393	\$16,710	\$418	2,366	23%	\$10.19	\$530	1.3
Kenosha County	\$17.67	\$919	\$36,760	2.4	\$68,000	\$1,700	\$20,400	\$510	20,731	33%	\$10.01	\$521	1.8

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Kewaunee County	\$14.54	\$756	\$30,240	2.0	\$66,600	\$1,665	\$19,980	\$500	1,562	19%	\$8.38	\$436	1.7
La Crosse County	\$15.92	\$828	\$33,120	2.2	\$67,700	\$1,693	\$20,310	\$508	16,276	35%	\$11.44	\$595	1.4
Lafayette County	\$12.65	\$658	\$26,320	1.7	\$61,200	\$1,530	\$18,360	\$459	1,482	22%	\$10.31	\$536	1.2
Langlade County	\$13.44	\$699	\$27,960	1.9	\$52,000	\$1,300	\$15,600	\$390	2,276	26%	\$7.86	\$409	1.7
Lincoln County	\$12.65	\$658	\$26,320	1.7	\$63,000	\$1,575	\$18,900	\$473	2,965	24%	\$9.81	\$510	1.3
Manitowoc County	\$13.79	\$717	\$28,680	1.9	\$63,200	\$1,580	\$18,960	\$474	8,203	24%	\$10.58	\$550	1.3
Marathon County	\$14.10	\$733	\$29,320	1.9	\$65,400	\$1,635	\$19,620	\$491	14,145	26%	\$10.62	\$552	1.3
Marinette County	\$12.65	\$658	\$26,320	1.7	\$54,900	\$1,373	\$16,470	\$412	4,176	23%	\$9.91	\$515	1.3
Marquette County	\$14.06	\$731	\$29,240	1.9	\$56,500	\$1,413	\$16,950	\$424	1,226	19%	\$9.60	\$499	1.5
Menominee County	\$12.65	\$658	\$26,320	1.7	\$38,300	\$958	\$11,490	\$287	324	26%	\$4.99	\$259	2.5
Milwaukee County *	\$17.44	\$907	\$36,280	2.4	\$70,200	\$1,755	\$21,060	\$527	187,969	49%	\$14.79	\$769	1.2
Monroe County	\$14.94	\$777	\$31,080	2.1	\$63,500	\$1,588	\$19,050	\$476	5,860	33%	\$11.48	\$597	1.3
Oconto County	\$12.65	\$658	\$26,320	1.7	\$64,200	\$1,605	\$19,260	\$482	2,566	17%	\$6.88	\$358	1.8
Oneida County	\$14.02	\$729	\$29,160	1.9	\$59,700	\$1,493	\$17,910	\$448	2,619	17%	\$9.63	\$501	1.5
Outagamie County	\$13.81	\$718	\$28,720	1.9	\$73,800	\$1,845	\$22,140	\$554	19,942	28%	\$11.89	\$618	1.2
Ozaukee County *	\$17.44	\$907	\$36,280	2.4	\$70,200	\$1,755	\$21,060	\$527	7,920	23%	\$10.57	\$549	1.7
Pepin County	\$12.65	\$658	\$26,320	1.7	\$60,300	\$1,508	\$18,090	\$452	596	20%	\$7.67	\$399	1.6
Pierce County	\$19.75	\$1,027	\$41,080	2.7	\$85,800	\$2,145	\$25,740	\$644	4,122	27%	\$7.27	\$378	2.7
Polk County	\$14.90	\$775	\$31,000	2.1	\$60,400	\$1,510	\$18,120	\$453	4,090	22%	\$10.15	\$528	1.5
Portage County	\$13.42	\$698	\$27,920	1.9	\$66,400	\$1,660	\$19,920	\$498	8,872	32%	\$9.86	\$513	1.4
Price County	\$12.65	\$658	\$26,320	1.7	\$55,300	\$1,383	\$16,590	\$415	1,420	21%	\$10.54	\$548	1.2
Racine County	\$17.08	\$888	\$35,520	2.4	\$70,300	\$1,758	\$21,090	\$527	22,645	30%	\$11.60	\$603	1.5
Richland County	\$12.96	\$674	\$26,960	1.8	\$56,700	\$1,418	\$17,010	\$425	1,950	26%	\$8.81	\$458	1.5
Rock County	\$14.81	\$770	\$30,800	2.0	\$59,300	\$1,483	\$17,790	\$445	19,173	30%	\$11.19	\$582	1.3
Rusk County	\$12.96	\$674	\$26,960	1.8	\$49,100	\$1,228	\$14,730	\$368	1,411	22%	\$9.24	\$481	1.4
St. Croix County	\$19.75	\$1,027	\$41,080	2.7	\$85,800	\$2,145	\$25,740	\$644	7,278	23%	\$9.15	\$476	2.2
Sauk County	\$15.42	\$802	\$32,080	2.1	\$67,300	\$1,683	\$20,190	\$505	7,919	31%	\$9.88	\$514	1.6
Sawyer County	\$14.10	\$733	\$29,320	1.9	\$48,100	\$1,203	\$14,430	\$361	1,859	25%	\$8.99	\$468	1.6
Shawano County	\$12.79	\$665	\$26,600	1.8	\$55,900	\$1,398	\$16,770	\$419	4,033	24%	\$9.27	\$482	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Sheboygan County	\$13.15	\$684	\$27,360	1.8	\$63,100	\$1,578	\$18,930	\$473	13,376	29%	\$12.40	\$645	1.1
Taylor County	\$12.65	\$658	\$26,320	1.7	\$57,700	\$1,443	\$17,310	\$433	2,012	23%	\$8.46	\$440	1.5
Trempealeau County	\$12.65	\$658	\$26,320	1.7	\$62,800	\$1,570	\$18,840	\$471	3,199	27%	\$11.13	\$579	1.1
Vernon County	\$12.96	\$674	\$26,960	1.8	\$58,600	\$1,465	\$17,580	\$440	2,559	22%	\$8.18	\$425	1.6
Vilas County	\$13.69	\$712	\$28,480	1.9	\$51,400	\$1,285	\$15,420	\$386	2,470	23%	\$8.99	\$467	1.5
Walworth County	\$16.10	\$837	\$33,480	2.2	\$70,500	\$1,763	\$21,150	\$529	12,750	32%	\$9.94	\$517	1.6
Washburn County	\$14.06	\$731	\$29,240	1.9	\$54,000	\$1,350	\$16,200	\$405	1,590	22%	\$8.14	\$423	1.7
Washington County *	\$17.44	\$907	\$36,280	2.4	\$70,200	\$1,755	\$21,060	\$527	11,552	22%	\$11.71	\$609	1.5
Waukesha County *	\$17.44	\$907	\$36,280	2.4	\$70,200	\$1,755	\$21,060	\$527	35,706	23%	\$12.86	\$669	1.4
Waupaca County	\$13.15	\$684	\$27,360	1.8	\$63,200	\$1,580	\$18,960	\$474	5,147	24%	\$11.27	\$586	1.2
Waushara County	\$13.23	\$688	\$27,520	1.8	\$54,200	\$1,355	\$16,260	\$407	1,803	18%	\$8.59	\$447	1.5
Winnebago County	\$13.54	\$704	\$28,160	1.9	\$66,800	\$1,670	\$20,040	\$501	23,330	34%	\$13.41	\$697	1.0
Wood County	\$13.44	\$699	\$27,960	1.9	\$64,200	\$1,605	\$19,260	\$482	8,122	25%	\$10.42	\$542	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

WYOMING

In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$812**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,707** monthly or **\$32,489** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

STATE
RANKING

33*

 **\$15.62** PER HOUR

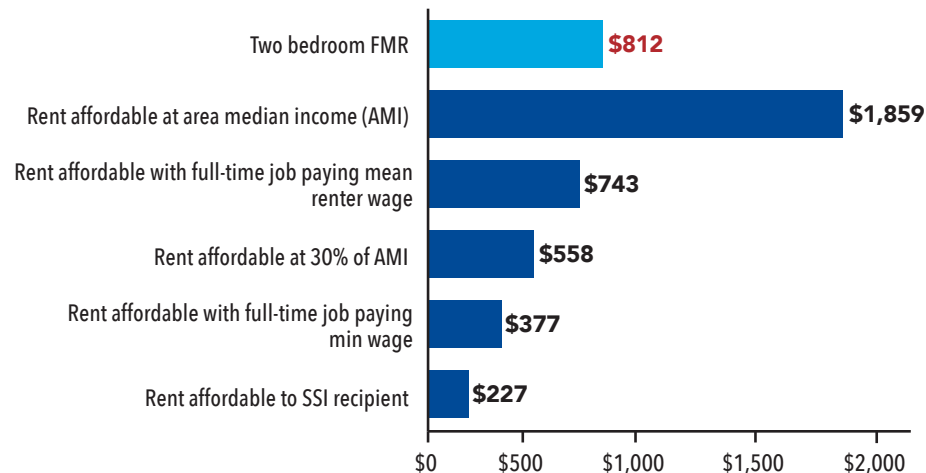
STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$14.28
2-Bedroom Housing Wage	\$15.62
Number of Renter Households	69,225
Percent Renters	31%

MOST EXPENSIVE COUNTIES

HOUSING WAGE*

Teton County	\$22.48
Campbell County	\$18.08
Sweetwater County	\$17.94
Sheridan County	\$16.90
Lincoln County	\$16.25



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

Wyoming

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Wyoming	\$15.62	\$812	\$32,489	2.2	\$74,359	\$1,859	\$22,308	\$558	69,225	31%	\$14.28	\$743	1.1
Combined Nonmetro Areas	\$15.77	\$820	\$32,792	2.2	\$72,608	\$1,815	\$21,783	\$545	47,081	30%	\$14.42	\$750	1.1
<u>Metropolitan Areas</u>													
Casper MSA	\$15.81	\$822	\$32,880	2.2	\$73,400	\$1,835	\$22,020	\$551	10,208	32%	\$16.40	\$853	1.0
Cheyenne MSA	\$14.88	\$774	\$30,960	2.1	\$82,500	\$2,063	\$24,750	\$619	11,936	32%	\$11.24	\$585	1.3
<u>Counties</u>													
Albany County	\$15.46	\$804	\$32,160	2.1	\$69,700	\$1,743	\$20,910	\$523	7,711	50%	\$7.83	\$407	2.0
Big Horn County	\$12.65	\$658	\$26,320	1.7	\$63,500	\$1,588	\$19,050	\$476	1,086	25%	\$11.42	\$594	1.1
Campbell County	\$18.08	\$940	\$37,600	2.5	\$87,000	\$2,175	\$26,100	\$653	4,479	26%	\$17.73	\$922	1.0
Carbon County	\$14.37	\$747	\$29,880	2.0	\$67,100	\$1,678	\$20,130	\$503	1,868	30%	\$17.67	\$919	0.8
Converse County	\$13.79	\$717	\$28,680	1.9	\$77,200	\$1,930	\$23,160	\$579	1,503	26%	\$12.67	\$659	1.1
Crook County	\$13.73	\$714	\$28,560	1.9	\$62,500	\$1,563	\$18,750	\$469	636	21%	\$16.93	\$880	0.8
Fremont County	\$13.90	\$723	\$28,920	1.9	\$62,000	\$1,550	\$18,600	\$465	4,315	28%	\$11.34	\$590	1.2
Goshen County	\$12.65	\$658	\$26,320	1.7	\$53,300	\$1,333	\$15,990	\$400	1,340	25%	\$10.98	\$571	1.2
Hot Springs County	\$12.65	\$658	\$26,320	1.7	\$57,800	\$1,445	\$17,340	\$434	598	27%	\$14.15	\$736	0.9
Johnson County	\$14.92	\$776	\$31,040	2.1	\$65,000	\$1,625	\$19,500	\$488	976	26%	\$12.68	\$660	1.2
Laramie County	\$14.88	\$774	\$30,960	2.1	\$82,500	\$2,063	\$24,750	\$619	11,936	32%	\$11.24	\$585	1.3
Lincoln County	\$16.25	\$845	\$33,800	2.2	\$73,400	\$1,835	\$22,020	\$551	1,161	18%	\$12.12	\$630	1.3
Natrona County	\$15.81	\$822	\$32,880	2.2	\$73,400	\$1,835	\$22,020	\$551	10,208	32%	\$16.40	\$853	1.0
Niobrara County	\$12.90	\$671	\$26,840	1.8	\$58,500	\$1,463	\$17,550	\$439	378	37%	\$9.29	\$483	1.4
Park County	\$13.33	\$693	\$27,720	1.8	\$66,500	\$1,663	\$19,950	\$499	3,251	28%	\$13.86	\$721	1.0
Platte County	\$12.65	\$658	\$26,320	1.7	\$64,200	\$1,605	\$19,260	\$482	854	23%	\$12.96	\$674	1.0
Sheridan County	\$16.90	\$879	\$35,160	2.3	\$69,500	\$1,738	\$20,850	\$521	3,787	30%	\$10.59	\$551	1.6
Sublette County	\$16.19	\$842	\$33,680	2.2	\$88,100	\$2,203	\$26,430	\$661	953	27%	\$25.30	\$1,316	0.6
Sweetwater County	\$17.94	\$933	\$37,320	2.5	\$83,700	\$2,093	\$25,110	\$628	4,913	29%	\$19.28	\$1,002	0.9
Teton County	\$22.48	\$1,169	\$46,760	3.1	\$85,800	\$2,145	\$25,740	\$644	3,229	41%	\$12.72	\$661	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

Wyoming

	FY16 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	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Uinta County	\$13.67	\$711	\$28,440	1.9	\$75,000	\$1,875	\$22,500	\$563	2,234	30%	\$12.52	\$651	1.1
Washakie County	\$12.65	\$658	\$26,320	1.7	\$66,300	\$1,658	\$19,890	\$497	1,077	31%	\$12.45	\$647	1.0
Weston County	\$14.62	\$760	\$30,400	2.0	\$76,500	\$1,913	\$22,950	\$574	732	24%	\$12.84	\$668	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2016)

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 2016 Area Median Income

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

APPENDIX A: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix A describes the data and methodology of *Out of Reach*. Each subject includes a description and link to the primary data source. 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 FMRs. Since FMR areas are meant to reflect cohesive housing markets, adopting the OMB definitions is not always preferable. Also, significant changes to area definitions can affect current housing assistance recipients. In keeping with OMB’s guidance to federal agencies, HUD modifies the OMB boundaries in some instances for purposes of program administration.

HUD’s FY06 FMR areas incorporated OMB’s 2003 overhaul of metropolitan area definitions. HUD used OMB’s 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. HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB’s subsequent changes to metropolitan area definitions through 2009 were incorporated into HUD’s subsequent FMR areas.

OMB released new metropolitan area definitions in February 2013. HUD elected to apply pre-2013 definitions to FY16 FMR areas except where the post-2013 definitions resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD’s objective to maximize tenant choice by allowing FMRs to vary locally. These changes resulted in more metropolitan areas listed in *Out of Reach 2016*.

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.

FAIR MARKET RENTS

The FY16 FMRs are based on special tabulations of 2009-2013 American Community Survey (ACS) data. Base rents that provide the 40th and 50th percentile of standard quality rents are determined using the standard quality two-bedroom gross rent estimates from the five-year ACS data. The estimate is considered reliable if its margin of error is less than 50% of the estimate. If an FMR area does not have a reliable estimate from the 2009-2013 ACS data, then the most recent reliable estimate from the past five years is updated by the change in the corresponding State metropolitan or non-metropolitan area from the year of the most reliable estimate to 2009. If the FMR area does not have a reliable estimate in the past five years, then the State metropolitan area or non-metropolitan area estimate is the base for FY16 FMRs.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2009-2013 40th percentile standard quality two-bedroom gross rent, and the one-year 2013 40th percentile recent mover two-bedroom gross rent. HUD does not allow recent mover factors to lower the base 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 local survey indicates rents statistically different from the ACS-based rents. For FY16 FMRs, the ACS is not used as the base rent or recent mover factors in eight FMR areas. HUD currently does not have funds to conduct local surveys, and so future surveys must be paid for by the public housing agencies.

A CPI update factor is applied to the ACS base rent to adjust for inflation through 2014 using local or regional CPI data.¹ A trend factor is then applied to trend the gross rent forward to 2016. HUD trended the final FY16 FMRs forward with national forecasts of the rent and utility components of the CPI. The trend factor is the weighted average change between the most recent annual Rent of Primary Residence and Utility CPIs and the same indices forecasted to the relevant fiscal year. The trend factor applied to the final FY16 FMRs was 1.0457.²

While the *Out of Reach* printed book highlights the two-bedroom FMR, the online version 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 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.

1 Documentation on the development of the FMR for each county and metropolitan area is available at <http://www.huduser.org/portal/datasets/fmr.html>.

2 Detailed documentation on the trend factor for FY16 is available at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2016_code/alt_trend.odn.

HUD uses the two-bedroom FMR estimates and bedroom-size rent ratios to calculate FMRs for units of other sizes. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding eligible program units.

Due to changes in FMR methodology over the years, we do not recommend comparing *Out of Reach* with previous editions, particularly editions prior to the use of the American Community Survey (ACS).

HUD provides online PDF and Excel files that list the counties (and New England towns, where applicable) included in each FMR area and their FY16 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

HUD's Notice of FY16 FMRs is available at https://www.huduser.gov/portal/datasets/fmr/fmr2016/FY2016_Final_FMRs_preamble.pdf.

40TH AND 50TH PERCENTILE FMR DESIGNATION

HUD's regulations at 24 CFR 888.113 require it to set FMRs at the 50th percentile rent, rather than the 40th, for metropolitan areas that contain geographically concentrated voucher recipients. This rule was established to raise the voucher payment standard and expand rental options in higher opportunity locations for housing voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility. FMR areas are removed from the program if after three years they fail to show gains in deconcentration or graduate from the program.

In FY15, 16 FMR areas were using 50th percentiles. Six were eligible for review. Two of the six did not show deconcentration over the three-year period and are not eligible for 50th percentile status again until 2019. One area graduated from the 50th percentile program. One FMR area was added to the program.

Fourteen FMR areas have 50th percentile designation for FY16. An asterisk (*) is used to denote these FMR areas in *Out of Reach*.

The last page in this appendix lists the FMR areas currently eligible for the 50th percentile FMR.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

HUD calculates FMRs for metropolitan areas and nonmetropolitan counties, but not for states, combined nonmetropolitan 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 for FMRs is the number of renter households within each county from the 2010-2014 ACS.

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY16 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI relates to all families and is not intended to apply to a specific family size.

In 2011, HUD updated its methodology to calculate family AMIs due to the availability of five-year ACS data. That year, HUD discontinued use of Census 2000 data in the production of FY11 AMIs.

The 2009-2013 ACS data are used to calculate the FY16 AMIs. In areas with statistically reliable one-year 2013 ACS data, HUD incorporates the more recent data. HUD's standard for statistically reliable data is a margin of error of less than 50% of the estimate.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI), published in January 2016, is used by HUD to inflate the ACS estimate from 2013 to the mid-point of FY16.

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). This is a straight percentage and does not include HUD's adjustments for income limits for federal housing programs.

The median incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households provided by 2010-2014 ACS.

FY16 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are provided in *FY2016 HUD Income Limits Briefing Material*, available at <https://www.huduser.gov/portal/datasets/il/il16/IncomeLimitsBriefingMaterial-FY16.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* addresses affordability in the rental housing market, housing problems are not unique to renters. *The State of the Nation's Housing: 2015*, published by Harvard University's Joint Center for Housing Studies (<http://www.jchs.harvard>).

3 The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to 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.

edu/sites/jchs.harvard.edu/files/jchs-sonhr-2015-full.pdf), includes analysis of the homeownership and rental housing markets.

PREVAILING MINIMUM WAGE

The federal minimum wage on January 1, 2016 was \$7.25 per hour. According to data from the U.S. Department of Labor, the District of Columbia and 29 states had a state minimum wage higher than the federal level on January 1, 2016. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. *Out of Reach* incorporates the minimum wage in effect at the time of publication. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but this local rate is not fully 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 176 hours per week to afford the two-bedroom FMR in San Francisco if the minimum wage in that location was equivalent to California's rate of \$10.00. However, the same FMR would be affordable in 144 hours under the higher local minimum wage of \$12.25⁴ ($176 * \$10.00 / \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 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 2014 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 household income to median income of all households in the American Community Survey (2010-2014) to arrive at an estimated average renter wage. In eighteen counties nationwide, the median renter household income exceeds the median household income. Nationally, the median renter household earned an average of 62% of the overall median household income.

An inflation factor was applied to inflate the estimated mean renter hourly wage based on 2014 data to 2016. The inflation factor ($239.1 \div 236.712$) was based on the CBO forecast of the national CPI for FY2016. HUD used this methodology for the 2016 AMI estimates.

In approximately 7.7% 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 still accurately reflect the true earnings under the assumption of a full-time schedule (see next section).

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 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary lay-offs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics for March 2016, the average wage earner in the U.S. worked 34.4 hours per week.⁷

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

4 U.C. Berkeley Labor Center (2016). <http://laborcenter.berkeley.edu/minimum-wage-living-wage-resources/inventory-of-us-city-and-county-minimum-wage-ordinances/>.

5 Please note this measure is different from renter median household income, 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 9 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 Bureau of Labor Statistics. (2016). *The employment situation: March 2016*. Washington, D.C.: U.S. Department of Labor.

For an expanded report on hours and earnings by the Bureau of Labor Statistics, see *The Employment Situation: March 2016*, available at <http://www.bls.gov/news.release/empst.nr0.htm>.

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers are based on the maximum federal SSI payment for individuals in 2016, 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* illustrates 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 <https://www.ssa.gov/OACT/COLA/SSI.html> and <https://www.ssa.gov/pubs/>.

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

The print version of *Out of Reach* contains limited data 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 FY16, Fair Market Rents (FMRs) were set at the 50th percentile rent in 14 FMR areas where voucher tenants were concentrated in low opportunity areas. Compared with the typical 40th percentile rent, this higher voucher payment standard can provide tenants with a broader range of housing opportunities.

AREAS ELIGIBLE FOR FY16 50TH PERCENTILE FMR

Albuquerque, NM MSA

Baltimore-Columbia-Towson, MD MSA

Chicago-Joliet-Naperville, IL HUD Metro FMR Area

Denver-Aurora-Broomfield, CO MSA

Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area

Honolulu, HI MSA

Kansas City, MO-KS HUD Metro FMR Area

Milwaukee-Waukesha-West Allis, WI MSA

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

Riverside-San Bernardino-Ontario, CA MSA

Tacoma, WA HUD Metro FMR Area

Virginia Beach-Norfolk-Newport News, VA-NC MSA

Washington, DC-VA-MD HUD Metro FMR Area

West Palm Beach-Boca Raton, FL HUD Metro FMR Area



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