

# MICHIGAN

STATE RANKING #28\*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$876**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,921** monthly or **\$35,057** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$16.85**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	<b>\$9.25</b>
Average Renter Wage	<b>\$14.27</b>
2-Bedroom Housing Wage	<b>\$16.85</b>
Number of Renter Households	<b>1,128,343</b>
Percent Renters	<b>29%</b>

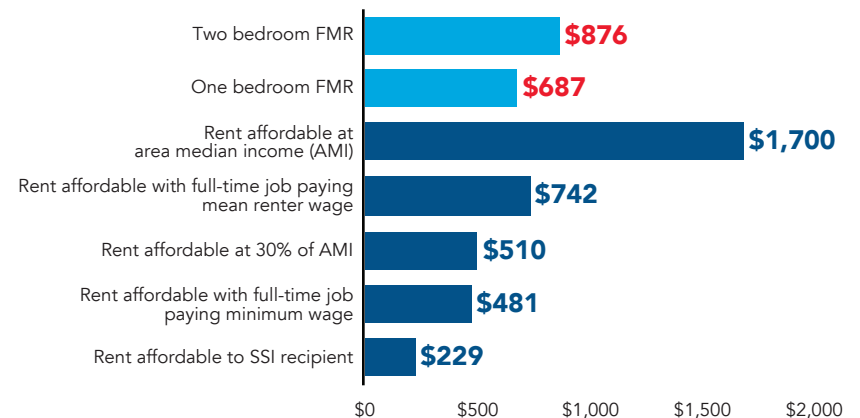
**73**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

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

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	<b>\$21.21</b>
Livingston County HMFA	<b>\$18.29</b>
Detroit-Warren-Livonia HMFA	<b>\$18.08</b>
Grand Traverse County	<b>\$17.35</b>
Grand Rapids-Wyoming HMFA	<b>\$16.88</b>



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

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

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$16.85		\$876	\$35,057	1.8	\$67,993	\$1,700	\$20,398	\$510	1,128,343	29%	\$14.27	\$742	1.2
Combined Nonmetro Areas	\$14.27		\$742	\$29,691	1.5	\$57,259	\$1,431	\$17,178	\$429	158,230	22%	\$10.55	\$549	1.4
<b>Metropolitan Areas</b>														
Ann Arbor MSA	\$21.21		\$1,103	\$44,120	2.3	\$92,900	\$2,323	\$27,870	\$697	55,979	40%	\$15.18	\$789	1.4
Barry County HMFA	\$15.10		\$785	\$31,400	1.6	\$68,200	\$1,705	\$20,460	\$512	4,301	19%	\$10.23	\$532	1.5
Battle Creek MSA	\$14.17		\$737	\$29,480	1.5	\$54,900	\$1,373	\$16,470	\$412	16,134	30%	\$14.58	\$758	1.0
Bay City MSA	\$14.50		\$754	\$30,160	1.6	\$60,400	\$1,510	\$18,120	\$453	9,667	22%	\$10.73	\$558	1.4
Cass County HMFA	\$15.27		\$794	\$31,760	1.7	\$59,200	\$1,480	\$17,760	\$444	3,829	19%	\$10.83	\$563	1.4
Detroit-Warren-Livonia HMFA	\$18.08		\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	514,708	32%	\$16.56	\$861	1.1
Flint MSA	\$14.98		\$779	\$31,160	1.6	\$57,900	\$1,448	\$17,370	\$434	51,001	31%	\$12.00	\$624	1.2
Grand Rapids-Wyoming HMFA	\$16.88		\$878	\$35,120	1.8	\$69,900	\$1,748	\$20,970	\$524	73,445	31%	\$13.08	\$680	1.3
Holland-Grand Haven HMFA	\$15.92		\$828	\$33,120	1.7	\$77,000	\$1,925	\$23,100	\$578	22,279	23%	\$12.48	\$649	1.3
Jackson MSA	\$14.81		\$770	\$30,800	1.6	\$62,400	\$1,560	\$18,720	\$468	16,783	28%	\$11.85	\$616	1.2
Kalamazoo-Portage MSA	\$15.58		\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	43,193	33%	\$13.59	\$707	1.1
Lansing-East Lansing MSA	\$16.46		\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	65,498	36%	\$13.02	\$677	1.3
Livingston County HMFA	\$18.29		\$951	\$38,040	2.0	\$93,100	\$2,328	\$27,930	\$698	10,535	15%	\$11.31	\$588	1.6
Midland MSA	\$15.21		\$791	\$31,640	1.6	\$73,400	\$1,835	\$22,020	\$551	8,543	25%	\$15.43	\$802	1.0
Monroe MSA	\$16.58		\$862	\$34,480	1.8	\$75,100	\$1,878	\$22,530	\$563	11,928	20%	\$13.10	\$681	1.3
Montcalm County HMFA	\$14.29		\$743	\$29,720	1.5	\$52,100	\$1,303	\$15,630	\$391	5,000	22%	\$10.89	\$566	1.3
Muskegon MSA	\$14.60		\$759	\$30,360	1.6	\$59,300	\$1,483	\$17,790	\$445	16,842	26%	\$9.95	\$517	1.5
Niles-Benton Harbor MSA	\$14.50		\$754	\$30,160	1.6	\$60,800	\$1,520	\$18,240	\$456	18,740	30%	\$12.86	\$669	1.1
Saginaw MSA	\$14.15		\$736	\$29,440	1.5	\$56,500	\$1,413	\$16,950	\$424	21,708	28%	\$11.79	\$613	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

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

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>Counties</b>													
Alcona County	\$13.40	\$697	\$27,880	1.4	\$50,100	\$1,253	\$15,030	\$376	576	12%	\$10.80	\$562	1.2
Alger County	\$13.40	\$697	\$27,880	1.4	\$55,100	\$1,378	\$16,530	\$413	466	14%	\$9.67	\$503	1.4
Allegan County	\$14.58	\$758	\$30,320	1.6	\$65,600	\$1,640	\$19,680	\$492	7,936	19%	\$14.18	\$737	1.0
Alpena County	\$13.40	\$697	\$27,880	1.4	\$50,500	\$1,263	\$15,150	\$379	2,928	23%	\$7.86	\$409	1.7
Antrim County	\$13.94	\$725	\$29,000	1.5	\$58,200	\$1,455	\$17,460	\$437	1,573	16%	\$8.03	\$418	1.7
Arenac County	\$13.40	\$697	\$27,880	1.4	\$48,900	\$1,223	\$14,670	\$367	1,103	17%	\$8.03	\$418	1.7
Baraga County	\$13.40	\$697	\$27,880	1.4	\$53,700	\$1,343	\$16,110	\$403	467	16%	\$9.76	\$507	1.4
Barry County	\$15.10	\$785	\$31,400	1.6	\$68,200	\$1,705	\$20,460	\$512	4,301	19%	\$10.23	\$532	1.5
Bay County	\$14.50	\$754	\$30,160	1.6	\$60,400	\$1,510	\$18,120	\$453	9,667	22%	\$10.73	\$558	1.4
Benzie County	\$15.21	\$791	\$31,640	1.6	\$60,000	\$1,500	\$18,000	\$450	971	14%	\$9.56	\$497	1.6
Berrien County	\$14.50	\$754	\$30,160	1.6	\$60,800	\$1,520	\$18,240	\$456	18,740	30%	\$12.86	\$669	1.1
Branch County	\$14.17	\$737	\$29,480	1.5	\$56,800	\$1,420	\$17,040	\$426	3,737	23%	\$10.45	\$543	1.4
Calhoun County	\$14.17	\$737	\$29,480	1.5	\$54,900	\$1,373	\$16,470	\$412	16,134	30%	\$14.58	\$758	1.0
Cass County	\$15.27	\$794	\$31,760	1.7	\$59,200	\$1,480	\$17,760	\$444	3,829	19%	\$10.83	\$563	1.4
Charlevoix County	\$14.48	\$753	\$30,120	1.6	\$63,400	\$1,585	\$19,020	\$476	2,189	20%	\$12.07	\$628	1.2
Cheboygan County	\$13.40	\$697	\$27,880	1.4	\$50,300	\$1,258	\$15,090	\$377	2,037	18%	\$7.55	\$393	1.8
Chippewa County	\$13.48	\$701	\$28,040	1.5	\$54,900	\$1,373	\$16,470	\$412	4,306	31%	\$8.08	\$420	1.7
Clare County	\$13.40	\$697	\$27,880	1.4	\$42,300	\$1,058	\$12,690	\$317	2,336	18%	\$9.43	\$490	1.4
Clinton County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	5,836	20%	\$10.24	\$532	1.6
Crawford County	\$14.58	\$758	\$30,320	1.6	\$55,600	\$1,390	\$16,680	\$417	1,221	20%	\$11.53	\$599	1.3
Delta County	\$13.40	\$697	\$27,880	1.4	\$57,700	\$1,443	\$17,310	\$433	3,424	22%	\$8.18	\$425	1.6
Dickinson County	\$14.62	\$760	\$30,400	1.6	\$56,400	\$1,410	\$16,920	\$423	2,293	21%	\$13.68	\$712	1.1
Eaton County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	12,713	29%	\$13.68	\$711	1.2
Emmet County	\$16.00	\$832	\$33,280	1.7	\$68,000	\$1,700	\$20,400	\$510	3,600	25%	\$11.44	\$595	1.4
Genesee County	\$14.98	\$779	\$31,160	1.6	\$57,900	\$1,448	\$17,370	\$434	51,001	31%	\$12.00	\$624	1.2

1: BR = Bedroom  
 2: FMR = Fiscal Year 2018 Fair Market Rent.  
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.  
 4: AMI = Fiscal Year 2018 Area Median Income  
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gladwin County	\$13.40	\$697	\$27,880	1.4	\$50,000	\$1,250	\$15,000	\$375	1,756	16%	\$9.36	\$487	1.4
Gogebic County	\$13.40	\$697	\$27,880	1.4	\$52,400	\$1,310	\$15,720	\$393	1,460	22%	\$8.99	\$467	1.5
Grand Traverse County	\$17.35	\$902	\$36,080	1.9	\$73,900	\$1,848	\$22,170	\$554	8,376	23%	\$13.32	\$693	1.3
Gratiot County	\$13.40	\$697	\$27,880	1.4	\$54,700	\$1,368	\$16,410	\$410	3,885	26%	\$9.84	\$512	1.4
Hillsdale County	\$13.85	\$720	\$28,800	1.5	\$54,000	\$1,350	\$16,200	\$405	4,065	23%	\$11.43	\$594	1.2
Houghton County	\$13.73	\$714	\$28,560	1.5	\$58,000	\$1,450	\$17,400	\$435	4,085	31%	\$8.00	\$416	1.7
Huron County	\$13.40	\$697	\$27,880	1.4	\$56,700	\$1,418	\$17,010	\$425	2,605	19%	\$9.90	\$515	1.4
Ingham County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	46,949	42%	\$13.18	\$686	1.2
Ionia County	\$14.52	\$755	\$30,200	1.6	\$60,800	\$1,520	\$18,240	\$456	5,049	23%	\$7.90	\$411	1.8
Iosco County	\$13.40	\$697	\$27,880	1.4	\$48,500	\$1,213	\$14,550	\$364	2,352	20%	\$11.64	\$605	1.2
Iron County	\$13.40	\$697	\$27,880	1.4	\$49,600	\$1,240	\$14,880	\$372	943	17%	\$8.25	\$429	1.6
Isabella County	\$14.58	\$758	\$30,320	1.6	\$65,200	\$1,630	\$19,560	\$489	9,651	39%	\$8.80	\$458	1.7
Jackson County	\$14.81	\$770	\$30,800	1.6	\$62,400	\$1,560	\$18,720	\$468	16,783	28%	\$11.85	\$616	1.2
Kalamazoo County	\$15.58	\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	36,762	36%	\$13.95	\$725	1.1
Kalkaska County	\$14.35	\$746	\$29,840	1.6	\$50,300	\$1,258	\$15,090	\$377	1,279	18%	\$14.79	\$769	1.0
Kent County	\$16.88	\$878	\$35,120	1.8	\$69,900	\$1,748	\$20,970	\$524	73,445	31%	\$13.08	\$680	1.3
Keweenaw County	\$13.40	\$697	\$27,880	1.4	\$47,100	\$1,178	\$14,130	\$353	118	12%	\$5.06	\$263	2.7
Lake County	\$13.40	\$697	\$27,880	1.4	\$41,000	\$1,025	\$12,300	\$308	748	17%	\$6.69	\$348	2.0
Lapeer County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	5,828	18%	\$9.63	\$501	1.9
Leelanau County	\$16.31	\$848	\$33,920	1.8	\$72,000	\$1,800	\$21,600	\$540	1,257	14%	\$10.91	\$567	1.5
Lenawee County	\$15.40	\$801	\$32,040	1.7	\$59,100	\$1,478	\$17,730	\$443	8,458	22%	\$11.29	\$587	1.4
Livingston County	\$18.29	\$951	\$38,040	2.0	\$93,100	\$2,328	\$27,930	\$698	10,535	15%	\$11.31	\$588	1.6
Luce County	\$13.40	\$697	\$27,880	1.4	\$48,700	\$1,218	\$14,610	\$365	573	25%	\$9.10	\$473	1.5
Mackinac County	\$13.40	\$697	\$27,880	1.4	\$48,900	\$1,223	\$14,670	\$367	1,396	27%	\$9.82	\$511	1.4
Macomb County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	91,451	27%	\$15.25	\$793	1.2
Manistee County	\$13.48	\$701	\$28,040	1.5	\$53,400	\$1,335	\$16,020	\$401	1,831	18%	\$10.47	\$545	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 B.

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marquette County	\$14.42	\$750	\$30,000	1.6	\$62,900	\$1,573	\$18,870	\$472	7,864	30%	\$9.26	\$482	1.6
Mason County	\$14.90	\$775	\$31,000	1.6	\$54,300	\$1,358	\$16,290	\$407	2,928	24%	\$10.03	\$522	1.5
Mecosta County	\$13.40	\$697	\$27,880	1.4	\$56,900	\$1,423	\$17,070	\$427	4,183	27%	\$9.08	\$472	1.5
Menominee County	\$13.40	\$697	\$27,880	1.4	\$54,000	\$1,350	\$16,200	\$405	2,262	21%	\$9.29	\$483	1.4
Midland County	\$15.21	\$791	\$31,640	1.6	\$73,400	\$1,835	\$22,020	\$551	8,543	25%	\$15.43	\$802	1.0
Missaukee County	\$13.75	\$715	\$28,600	1.5	\$51,000	\$1,275	\$15,300	\$383	1,011	17%	\$9.14	\$475	1.5
Monroe County	\$16.58	\$862	\$34,480	1.8	\$75,100	\$1,878	\$22,530	\$563	11,928	20%	\$13.10	\$681	1.3
Montcalm County	\$14.29	\$743	\$29,720	1.5	\$52,100	\$1,303	\$15,630	\$391	5,000	22%	\$10.89	\$566	1.3
Montmorency County	\$13.69	\$712	\$28,480	1.5	\$44,000	\$1,100	\$13,200	\$330	626	15%	\$9.04	\$470	1.5
Muskegon County	\$14.60	\$759	\$30,360	1.6	\$59,300	\$1,483	\$17,790	\$445	16,842	26%	\$9.95	\$517	1.5
Newaygo County	\$14.38	\$748	\$29,920	1.6	\$54,200	\$1,355	\$16,260	\$407	3,099	17%	\$9.65	\$502	1.5
Oakland County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	147,751	30%	\$17.54	\$912	1.0
Oceana County	\$13.40	\$697	\$27,880	1.4	\$51,700	\$1,293	\$15,510	\$388	2,014	20%	\$9.93	\$517	1.3
Ogemaw County	\$13.63	\$709	\$28,360	1.5	\$46,900	\$1,173	\$14,070	\$352	1,628	17%	\$8.75	\$455	1.6
Ontonagon County	\$13.40	\$697	\$27,880	1.4	\$48,000	\$1,200	\$14,400	\$360	368	12%	\$6.11	\$318	2.2
Osceola County	\$13.40	\$697	\$27,880	1.4	\$49,400	\$1,235	\$14,820	\$371	1,859	21%	\$11.44	\$595	1.2
Oscoda County	\$13.60	\$707	\$28,280	1.5	\$44,500	\$1,113	\$13,350	\$334	547	15%	\$6.71	\$349	2.0
Otsego County	\$14.63	\$761	\$30,440	1.6	\$60,600	\$1,515	\$18,180	\$455	1,873	19%	\$9.66	\$502	1.5
Ottawa County	\$15.92	\$828	\$33,120	1.7	\$77,000	\$1,925	\$23,100	\$578	22,279	23%	\$12.48	\$649	1.3
Presque Isle County	\$13.40	\$697	\$27,880	1.4	\$52,100	\$1,303	\$15,630	\$391	703	12%	\$9.16	\$477	1.5
Roscommon County	\$13.54	\$704	\$28,160	1.5	\$44,400	\$1,110	\$13,320	\$333	2,179	19%	\$7.59	\$395	1.8
Saginaw County	\$14.15	\$736	\$29,440	1.5	\$56,500	\$1,413	\$16,950	\$424	21,708	28%	\$11.79	\$613	1.2
St. Clair County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	15,743	24%	\$10.68	\$555	1.7
St. Joseph County	\$13.88	\$722	\$28,880	1.5	\$54,800	\$1,370	\$16,440	\$411	6,171	27%	\$11.50	\$598	1.2
Sanilac County	\$13.40	\$697	\$27,880	1.4	\$53,700	\$1,343	\$16,110	\$403	3,530	21%	\$9.66	\$502	1.4
Schoolcraft County	\$13.40	\$697	\$27,880	1.4	\$50,400	\$1,260	\$15,120	\$378	641	19%	\$9.29	\$483	1.4

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
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Shiawassee County	\$14.06	\$731	\$29,240	1.5	\$64,000	\$1,600	\$19,200	\$480	6,636	24%	\$9.92	\$516	1.4
Tuscola County	\$13.40	\$697	\$27,880	1.4	\$55,600	\$1,390	\$16,680	\$417	3,864	18%	\$10.56	\$549	1.3
Van Buren County	\$15.58	\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	6,431	22%	\$11.44	\$595	1.4
Washtenaw County	\$21.21	\$1,103	\$44,120	2.3	\$92,900	\$2,323	\$27,870	\$697	55,979	40%	\$15.18	\$789	1.4
Wayne County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	253,935	38%	\$16.64	\$865	1.1
Wexford County	\$15.08	\$784	\$31,360	1.6	\$51,900	\$1,298	\$15,570	\$389	3,194	25%	\$11.44	\$595	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

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

4: AMI = Fiscal Year 2018 Area Median Income

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