

TENNESSEE

STATE RANKING **#37***

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$819**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,729** monthly or **\$32,749** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.74
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.50
2-Bedroom Housing Wage	\$15.74
Number of Renter Households	849,161
Percent Renters	34%

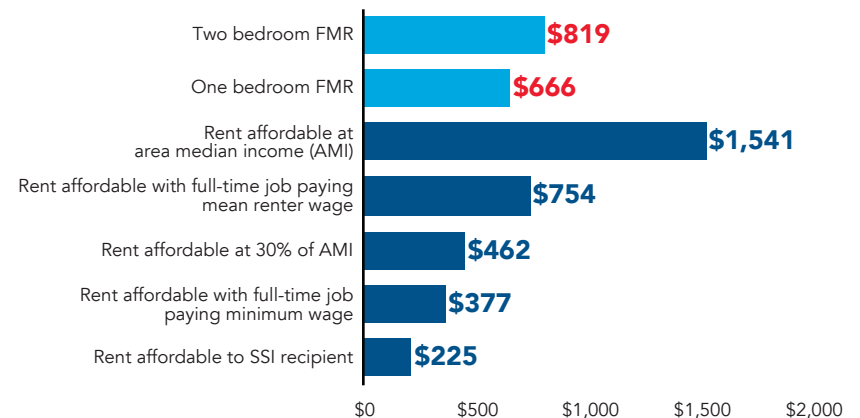
87
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville—Davidson—Murfreesboro—Franklin HMFA	\$19.27
Knoxville HMFA	\$16.27
Clarksville MSA	\$16.12
Memphis HMFA	\$16.02
Chattanooga MSA	\$15.50



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

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

TENNESSEE

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (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
Tennessee	\$15.74	\$819	\$32,749	2.2	\$61,644	\$1,541	\$18,493	\$462	849,161	34%	\$14.50	\$754	1.1
Combined Nonmetro Areas	\$12.34	\$642	\$25,677	1.7	\$49,266	\$1,232	\$14,780	\$369	167,080	29%	\$10.97	\$570	1.1
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$11.79	\$613	\$24,520	1.6	\$41,900	\$1,048	\$12,570	\$314	4,904	31%	\$8.61	\$448	1.4
Chattanooga MSA	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	53,139	34%	\$13.27	\$690	1.2
Clarksville MSA	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	27,459	41%	\$12.47	\$649	1.3
Cleveland MSA	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	15,204	33%	\$12.15	\$632	1.2
Crockett County HMFA	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	1,641	30%	\$12.97	\$675	1.0
Grainger County HMFA	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,882	21%	\$10.96	\$570	1.1
Hickman County HMFA	\$14.21	\$739	\$29,560	2.0	\$48,000	\$1,200	\$14,400	\$360	2,101	24%	\$8.87	\$461	1.6
Jackson HMFA	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	15,191	35%	\$10.79	\$561	1.3
Johnson City MSA	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	26,934	32%	\$10.74	\$559	1.2
Kingsport-Bristol-Bristol MSA	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	23,702	27%	\$13.80	\$718	1.0
Knoxville HMFA	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	94,241	33%	\$13.48	\$701	1.2
Macon County HMFA	\$11.87	\$617	\$24,680	1.6	\$44,900	\$1,123	\$13,470	\$337	2,379	27%	\$11.93	\$621	1.0
Maury County HMFA	\$14.73	\$766	\$30,640	2.0	\$61,500	\$1,538	\$18,450	\$461	10,633	32%	\$14.37	\$747	1.0
Memphis HMFA	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	162,722	42%	\$16.15	\$840	1.0
Morgan County HMFA	\$12.62	\$656	\$26,240	1.7	\$48,100	\$1,203	\$14,430	\$361	1,362	19%	\$10.73	\$558	1.2
Morristown MSA	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	13,498	31%	\$11.91	\$619	1.1
Nashville–Davidson–Murfreesboro–Franklin HMFA	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	217,623	35%	\$17.12	\$890	1.1
Roane County HMFA	\$14.48	\$753	\$30,120	2.0	\$57,600	\$1,440	\$17,280	\$432	5,472	25%	\$15.13	\$787	1.0
Smith County HMFA	\$12.58	\$654	\$26,160	1.7	\$57,900	\$1,448	\$17,370	\$434	1,994	26%	\$8.99	\$468	1.4

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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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			
Counties																
Anderson County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	10,106	33%	\$16.21	\$843	1.0			
Bedford County	\$13.63	\$709	\$28,360	1.9	\$50,500	\$1,263	\$15,150	\$379	5,588	33%	\$13.46	\$700	1.0			
Benton County	\$11.79	\$613	\$24,520	1.6	\$45,700	\$1,143	\$13,710	\$343	1,574	23%	\$9.34	\$486	1.3			
Bledsoe County	\$11.79	\$613	\$24,520	1.6	\$46,300	\$1,158	\$13,890	\$347	1,155	25%	\$9.80	\$510	1.2			
Blount County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	12,484	25%	\$13.32	\$692	1.2			
Bradley County	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	13,587	35%	\$12.25	\$637	1.2			
Campbell County	\$11.79	\$613	\$24,520	1.6	\$41,900	\$1,048	\$12,570	\$314	4,904	31%	\$8.61	\$448	1.4			
Cannon County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	1,482	27%	\$9.78	\$509	2.0			
Carroll County	\$11.79	\$613	\$24,520	1.6	\$48,600	\$1,215	\$14,580	\$365	3,111	27%	\$10.08	\$524	1.2			
Carter County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	6,881	29%	\$10.29	\$535	1.3			
Cheatham County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	3,040	21%	\$11.47	\$597	1.7			
Chester County	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	1,633	27%	\$10.80	\$561	1.3			
Claiborne County	\$11.79	\$613	\$24,520	1.6	\$47,000	\$1,175	\$14,100	\$353	3,722	29%	\$9.71	\$505	1.2			
Clay County	\$11.79	\$613	\$24,520	1.6	\$38,900	\$973	\$11,670	\$292	763	24%	\$9.37	\$487	1.3			
Cocke County	\$11.79	\$613	\$24,520	1.6	\$43,100	\$1,078	\$12,930	\$323	4,580	31%	\$9.05	\$470	1.3			
Coffee County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	6,873	32%	\$15.36	\$798	0.9			
Crockett County	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	1,641	30%	\$12.97	\$675	1.0			
Cumberland County	\$12.63	\$657	\$26,280	1.7	\$47,100	\$1,178	\$14,130	\$353	5,320	22%	\$9.33	\$485	1.4			
Davidson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	123,872	46%	\$19.41	\$1,009	1.0			
Decatur County	\$11.79	\$613	\$24,520	1.6	\$49,000	\$1,225	\$14,700	\$368	1,166	24%	\$8.75	\$455	1.3			
DeKalb County	\$11.79	\$613	\$24,520	1.6	\$47,400	\$1,185	\$14,220	\$356	2,325	32%	\$13.97	\$727	0.8			
Dickson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	5,144	27%	\$10.12	\$526	1.9			
Dyer County	\$12.40	\$645	\$25,800	1.7	\$58,200	\$1,455	\$17,460	\$437	5,483	36%	\$11.47	\$596	1.1			
Fayette County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	3,086	21%	\$10.15	\$528	1.6			
Fentress County	\$11.79	\$613	\$24,520	1.6	\$39,200	\$980	\$11,760	\$294	1,807	24%	\$9.24	\$480	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.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (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
Franklin County	\$11.79	\$613	\$24,520	1.6	\$53,900	\$1,348	\$16,170	\$404	4,299	26%	\$11.31	\$588	1.0
Gibson County	\$11.79	\$613	\$24,520	1.6	\$50,500	\$1,263	\$15,150	\$379	5,611	29%	\$12.37	\$643	1.0
Giles County	\$12.06	\$627	\$25,080	1.7	\$52,400	\$1,310	\$15,720	\$393	3,477	30%	\$10.74	\$559	1.1
Grainger County	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,882	21%	\$10.96	\$570	1.1
Greene County	\$11.79	\$613	\$24,520	1.6	\$48,200	\$1,205	\$14,460	\$362	7,750	28%	\$11.44	\$595	1.0
Grundy County	\$11.79	\$613	\$24,520	1.6	\$37,200	\$930	\$11,160	\$279	1,178	24%	\$9.01	\$469	1.3
Hamblen County	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	8,250	34%	\$10.98	\$571	1.2
Hamilton County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	48,631	35%	\$13.49	\$701	1.1
Hancock County	\$11.79	\$613	\$24,520	1.6	\$37,300	\$933	\$11,190	\$280	630	23%	\$7.46	\$388	1.6
Hardeman County	\$11.79	\$613	\$24,520	1.6	\$43,900	\$1,098	\$13,170	\$329	2,465	29%	\$12.96	\$674	0.9
Hardin County	\$13.10	\$681	\$27,240	1.8	\$47,800	\$1,195	\$14,340	\$359	2,246	23%	\$12.34	\$641	1.1
Hawkins County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	5,866	26%	\$11.59	\$603	1.1
Haywood County	\$12.96	\$674	\$26,960	1.8	\$46,900	\$1,173	\$14,070	\$352	2,753	39%	\$10.89	\$566	1.2
Henderson County	\$12.94	\$673	\$26,920	1.8	\$50,500	\$1,263	\$15,150	\$379	3,053	29%	\$9.83	\$511	1.3
Henry County	\$11.79	\$613	\$24,520	1.6	\$49,600	\$1,240	\$14,880	\$372	3,597	27%	\$10.95	\$570	1.1
Hickman County	\$14.21	\$739	\$29,560	2.0	\$48,000	\$1,200	\$14,400	\$360	2,101	24%	\$8.87	\$461	1.6
Houston County	\$11.79	\$613	\$24,520	1.6	\$49,600	\$1,240	\$14,880	\$372	729	23%	\$9.63	\$501	1.2
Humphreys County	\$12.71	\$661	\$26,440	1.8	\$57,600	\$1,440	\$17,280	\$432	1,609	23%	\$10.58	\$550	1.2
Jackson County	\$11.79	\$613	\$24,520	1.6	\$41,100	\$1,028	\$12,330	\$308	1,070	24%	\$11.22	\$584	1.1
Jefferson County	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	5,248	27%	\$14.26	\$742	0.9
Johnson County	\$11.79	\$613	\$24,520	1.6	\$44,800	\$1,120	\$13,440	\$336	1,720	25%	\$11.38	\$592	1.0
Knox County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	65,272	36%	\$13.23	\$688	1.2
Lake County	\$11.79	\$613	\$24,520	1.6	\$41,100	\$1,028	\$12,330	\$308	860	40%	\$7.93	\$412	1.5
Lauderdale County	\$11.79	\$613	\$24,520	1.6	\$38,700	\$968	\$11,610	\$290	4,047	42%	\$11.39	\$592	1.0
Lawrence County	\$11.79	\$613	\$24,520	1.6	\$49,700	\$1,243	\$14,910	\$373	4,036	25%	\$9.01	\$469	1.3
Lewis County	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,082	23%	\$7.15	\$372	1.6

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (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
Lincoln County	\$12.08	\$628	\$25,120	1.7	\$50,400	\$1,260	\$15,120	\$378	3,769	28%	\$10.61	\$552	1.1
Loudon County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	4,610	23%	\$11.05	\$575	1.5
McMinn County	\$12.02	\$625	\$25,000	1.7	\$52,400	\$1,310	\$15,720	\$393	5,396	27%	\$10.69	\$556	1.1
McNairy County	\$11.79	\$613	\$24,520	1.6	\$42,500	\$1,063	\$12,750	\$319	2,571	26%	\$11.30	\$588	1.0
Macon County	\$11.87	\$617	\$24,680	1.6	\$44,900	\$1,123	\$13,470	\$337	2,379	27%	\$11.93	\$621	1.0
Madison County	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	13,558	36%	\$10.79	\$561	1.3
Marion County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	3,136	28%	\$9.37	\$487	1.7
Marshall County	\$13.98	\$727	\$29,080	1.9	\$54,000	\$1,350	\$16,200	\$405	3,474	29%	\$11.39	\$592	1.2
Maury County	\$14.73	\$766	\$30,640	2.0	\$61,500	\$1,538	\$18,450	\$461	10,633	32%	\$14.37	\$747	1.0
Meigs County	\$11.94	\$621	\$24,840	1.6	\$44,100	\$1,103	\$13,230	\$331	1,012	22%	\$10.84	\$564	1.1
Monroe County	\$12.21	\$635	\$25,400	1.7	\$46,400	\$1,160	\$13,920	\$348	4,192	24%	\$12.83	\$667	1.0
Montgomery County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	27,459	41%	\$12.47	\$649	1.3
Moore County	\$11.79	\$613	\$24,520	1.6	\$61,400	\$1,535	\$18,420	\$461	512	20%	\$18.45	\$959	0.6
Morgan County	\$12.62	\$656	\$26,240	1.7	\$48,100	\$1,203	\$14,430	\$361	1,362	19%	\$10.73	\$558	1.2
Obion County	\$11.79	\$613	\$24,520	1.6	\$50,600	\$1,265	\$15,180	\$380	4,234	33%	\$10.02	\$521	1.2
Overton County	\$11.94	\$621	\$24,840	1.6	\$46,200	\$1,155	\$13,860	\$347	1,934	22%	\$9.31	\$484	1.3
Perry County	\$11.79	\$613	\$24,520	1.6	\$42,100	\$1,053	\$12,630	\$316	577	18%	\$7.84	\$408	1.5
Pickett County	\$11.79	\$613	\$24,520	1.6	\$47,200	\$1,180	\$14,160	\$354	321	15%	\$8.56	\$445	1.4
Polk County	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	1,617	24%	\$9.78	\$509	1.5
Putnam County	\$12.67	\$659	\$26,360	1.7	\$49,700	\$1,243	\$14,910	\$373	11,507	38%	\$9.56	\$497	1.3
Rhea County	\$12.44	\$647	\$25,880	1.7	\$49,800	\$1,245	\$14,940	\$374	3,702	30%	\$8.91	\$463	1.4
Roane County	\$14.48	\$753	\$30,120	2.0	\$57,600	\$1,440	\$17,280	\$432	5,472	25%	\$15.13	\$787	1.0
Robertson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	6,144	25%	\$12.00	\$624	1.6
Rutherford County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	35,876	35%	\$15.39	\$800	1.3
Scott County	\$11.79	\$613	\$24,520	1.6	\$39,300	\$983	\$11,790	\$295	2,472	30%	\$9.26	\$481	1.3
Sequatchie County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	1,372	25%	\$7.48	\$389	2.1

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Sevier County	\$14.15	\$736	\$29,440	2.0	\$58,500	\$1,463	\$17,550	\$439	11,947	32%	\$9.70	\$504	1.5
Shelby County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	153,318	44%	\$16.35	\$850	1.0
Smith County	\$12.58	\$654	\$26,160	1.7	\$57,900	\$1,448	\$17,370	\$434	1,994	26%	\$8.99	\$468	1.4
Stewart County	\$11.79	\$613	\$24,520	1.6	\$55,500	\$1,388	\$16,650	\$416	1,245	24%	\$12.83	\$667	0.9
Sullivan County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	17,836	27%	\$14.18	\$737	0.9
Sumner County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	17,103	27%	\$12.34	\$642	1.6
Tipton County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	6,318	30%	\$10.22	\$532	1.6
Trousdale County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	693	23%	\$8.63	\$449	2.2
Unicoi County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	2,061	27%	\$13.60	\$707	0.9
Union County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	1,769	24%	\$10.77	\$560	1.5
Van Buren County	\$11.79	\$613	\$24,520	1.6	\$47,700	\$1,193	\$14,310	\$358	251	12%	\$10.26	\$533	1.1
Warren County	\$11.92	\$620	\$24,800	1.6	\$49,500	\$1,238	\$14,850	\$371	4,797	31%	\$12.45	\$647	1.0
Washington County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	17,992	34%	\$10.59	\$551	1.2
Wayne County	\$11.79	\$613	\$24,520	1.6	\$44,000	\$1,100	\$13,200	\$330	1,021	17%	\$9.51	\$494	1.2
Weakley County	\$11.79	\$613	\$24,520	1.6	\$54,100	\$1,353	\$16,230	\$406	4,304	32%	\$9.46	\$492	1.2
White County	\$11.79	\$613	\$24,520	1.6	\$45,600	\$1,140	\$13,680	\$342	2,163	22%	\$12.15	\$632	1.0
Williamson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	13,822	19%	\$15.84	\$823	1.2
Wilson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	10,447	23%	\$11.97	\$623	1.6

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.