OUT OF REACH 2012

America's Forgotten Housing Crisis

NATIONAL LOW INCOME
HOUSING COALITION

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OUT OF REACH
2012

Elina Bravve
Research Analyst

Megan Bolton
Senior Research Analyst

Linda Couch
Senior Vice President for Policy and Research

Sheila Crowley
President

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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. Additional copies of *Out of Reach* are available from NLIHC. *Out of Reach* and additional data are available on NLIHC's website at **www.nlihc.org/oor/2012.**

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NATIONAL LOW INCOME HOUSING COALITION

727 15th Street NW, 6th Floor
Washington, D.C. 20005
Tel: (202) 662-1530
Fax: (202) 393-1973
info@nlihc.org
www.nlihc.org

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Data for other states, metropolitan areas, and counties can be found at **www.nlihc.org/oor/2012**.

PREFACE

By Shaun Donovan | Secretary of the U.S. Department of Housing and Urban Development

For decades, having a decent, safe place to call home has been a cornerstone of opportunity in America – a place where we can raise our families, connect to our communities, and pursue opportunities for a better life for ourselves and our children. But as the National Low Income Housing Coalition shows with this report, for too many Americans that opportunity is out of reach, as families confront a wide gap between the cost of housing and their ability to pay for it.

And in the wake of the worst economic downturn since the Great Depression, that gap has only grown. We all know the devastating effect this crisis has had on our most vulnerable families and communities. This was confirmed by the results of HUD's *Worst Case Housing Needs Survey*, which showed an increase of 20 percent in worst case needs between 2007 and 2009, the largest increase in the survey's history.

But as this year's *Out of Reach* report demonstrates, the crisis has had an even more profound impact in certain markets. In rural areas and other places with high rates of unemployment, depressed incomes have widened the affordability gap. Conversely, regions with stronger economies are also feeling the pinch – as foreclosures throw more families into the rental market and drive up rates in communities that traditionally have less rental housing.

This perfect storm of growing need and rising costs is why it is more important than ever that we provide a supply of affordable rental homes at the scale that families require and in the places that need them.

That's why, through the Recovery Act, the Obama Administration invested $4 billion to make urgent public housing repairs and prevented or ended homelessness for more than 1.2 million people. And by saving the Low Income Housing Tax Credit, it preserved a critical tool to relieve pressure on the rental market more broadly.

Collectively, these steps and others have not only allowed HUD to increase the number of families served each year since 2009 – perhaps more importantly, they have helped put the Federal government is back in the affordable housing business.

Still, given that we have lost 150,000 homes from our nation's affordable housing stock in the last 15 years—and the estimated $26 billion capital needs backlog facing our public housing program—the job isn't done.

That's why I'm proud HUD's proposed FY13 budget makes renewing rental assistance for over 5.4 million families our top priority. Even in a tough budget year, it protects families that were hardest hit by the recession and maintains our commitment to the core rental programs that serve them. And at the same time we will be testing new strategies to preserve publicly-owned homes for future generations through our Rental Assistance Demonstration, the budget also requests $1 billion for the National Affordable Housing Trust Fund to provide the consistent, flexible, and transparent funding we need to build more affordable housing. Together, these efforts will build or preserve more than 70,000 affordable rental homes.

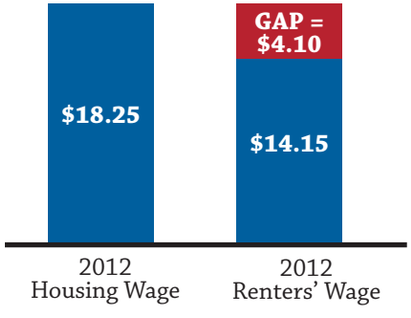
IT IS MORE IMPORTANT THAN EVER THAT WE PROVIDE A SUPPLY OF AFFORDABLE RENTAL HOMES AT THE SCALE THAT FAMILIES REQUIRE AND IN THE PLACES THAT NEED THEM.

Tools like these represent important progress in the fight to ensure that vulnerable families have access to quality housing they can afford. And as this report shows us, we have a long way to go before we can reach that goal. But with the help of partners like NLIHC, we can preserve, improve and expand access to quality affordable housing – and put the dream of a safe, decent home within reach for every American who needs it.

INTRODUCTION

Although the recession may have temporarily stalled the rising cost of housing in the United States, it did not result in increased access to affordable rental housing for households that need it most: extremely low income families facing the greatest housing cost burden. As demand flooded the rental market over the past year, indicated by the vacancy rate dropping to the lowest level since 2001, rental costs have begun to inch up, impacting those households already most vulnerable to price fluctuations.[1] The rental market is expected to continue to heat up, with more moderate income households choosing to rent, making even fewer housing options available to low income renters.

WHAT IS THE GAP BETWEEN THE ESTIMATED HOURLY WAGE NECESSARY TO AFFORD A TWO-BEDROOM APARTMENT AND THE WAGE AN AVERAGE AMERICAN RENTER ACTUALLY EARNS?



By the fourth quarter of 2011, the homeownership rate dropped to 66%, the lowest since 1998, reflecting caution among prospective homeowners. Over the past four years, renter household growth has consistently surpassed owner household growth.[2] It is estimated that the number of renter households rose by nearly 4 million between 2005 and 2010. Over the next decade, the number of renters may increase by upwards of 470,000 annually, further straining the rental market and disproportionately affecting extremely low income households.[3]

Among renter households, the number of extremely low income renters, those earning 30% or less of the Area Median Income (AMI), jumped by nearly 900,000 in the years between 2007 and 2010.[4] Extremely low income (ELI) renters, competing with an ever-growing number of households in search of decent, safe and affordable rental units, face a tightening market with fewer and fewer options. With the recent surge in demand, the need for affordable rental units has never been greater.

Out of Reach 2012 clearly shows that this need cuts across all parts of the country by fusing housing cost data with wage data at the national, state, metro, and county levels. The analysis illustrates a wide gap between the cost of decent housing and the hourly wages that renters actually earn. The numbers in *Out of Reach* demonstrate that this year, in every community across the country, there are renters working full-time who are unable to afford the rents where they live.

The Housing Wage is an estimate of the full-time hourly wage a household must earn in order to afford a decent apartment at the HUD estimated Fair Market Rent (FMR) while spending no more than 30% of income on housing costs. Nationally, the average two-bedroom FMR for 2012 is $949. Accordingly, the 2012 Housing Wage is $18.25, significantly surpassing the $14.15 hourly wage actually earned by renters, on average, nationally. The gap between the Housing Wage and the average renter wage is an indicator of the magnitude of need for more affordable rental units. In 2012, in 86% of counties studied nationwide, the housing wage exceeds the average hourly wage earned by renters.

In spite of this bleak picture, it is possible to work towards bridging the gap between wages and housing costs. Policies that support expanding the supply of affordable housing, targeted to the lowest income households, are an important step toward providing more households access to decent housing.

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 gross housing costs. 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. Area Median Income is set according to family size and varies by region.

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

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

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

Fair Market Rent (FMR) is the 40th percentile of gross rents for typical, non-substandard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter Wage is the estimated hourly wage among renters by region, based on 2010 Bureau of Labor Statistics data, adjusted using the ratio of renter income to the overall household income reported in the ACS and projected to April 1, 2012.

[1] Wotapka, D. (2012, January 5). "Apartment-Vacancy Rate Tumbles to 2001 Level". *Wall Street Journal*.
[2] Joint Center for Housing Studies. (2011). *State of nation's housing*. Cambridge, MA: Author. www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2011.pdf
[3] Joint Center for Housing Studies. (2011). *America's rental housing: Meeting challenges, building on opportunities*. Cambridge, MA: Author.
[4] NLIHC tabulations of 2007, 2010 ACS PUMS data.

EXTREMELY LOW INCOME HOUSEHOLDS FACE THE GREATEST HOUSING NEED

By 2010, the number of ELI renter households rose to 9.8 million, accounting for one out of every four renter households. ELI renter households face a tough rental market: for every 100 such households seeking an apartment, only 30 units both affordable and available can be found.[5] In sum, 6.8 million additional units are required to address the need for affordable housing among ELI households.[6]

Despite the immense need, the supply of low-cost rental units is actually shrinking, as more units are converted to serve higher income tenants or fall into disrepair. According to recent ACS data, the number of units renting for $500 or less fell by one million from 2007 to 2010, and during that same time period, the number of units renting at $1,250 or more grew by two million units.[7]

1 out of 4 RENTER HOUSEHOLDS IS ELI. BUT DESPITE THE IMMENSE NEED, THE SUPPLY OF LOW-COST RENTAL UNITS IS ACTUALLY **SHRINKING.**

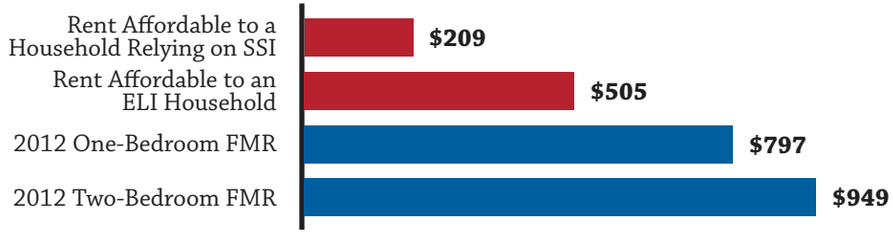
This year's edition of *Out of Reach* underscores the great need for additional affordable housing among ELI households. In 2012, the average ELI household will earn roughly $20,210 and can afford to spend no more than $505 on rent. Yet, this year, the national two-bedroom FMR is $949, and the one-bedroom FMR is $797, both far more than the rent ELI households are able to pay.

Among ELI households, those relying on fixed incomes face the most limited housing choices. Roughly 8 million individuals receive Supplemental Security Income (SSI) because they are elderly, blind or disabled and have few economic resources.[8] With the maximum federal monthly payment of $698 in 2012, *Out of Reach* estimates that an SSI recipient can afford rent of only $209.[9] SSI is the only source of income for 57% of all recipients.[10] Among those reliant on SSI, there is not a single county in the U.S. where even a modest efficiency apartment, priced according to the FMR, is affordable. By 2010, an estimated 46.2 million people lived in poverty in the United States, the largest poverty estimate since the Census began to quantify the indicator over fifty years ago.[11] With the number of American households living in poverty on the rise, it is likely that the need for affordable housing, especially among the lowest income households, will continue to grow.

Year after year, *Out of Reach* data show that for many extremely low income Americans, including seniors on fixed incomes and the disabled, a decent apartment remains incredibly difficult to find.

[5] NLIHC. (2012, February). *Housing Spotlight: The Shrinking Supply of Affordable Housing.* Washington, D.C.: Author.
[6] Ibid.
[7] NLIHC. (2011, October). *Housing Spotlight: Renters' Growing Pain.* Washington, D.C.: Author.
[8] Social Security Administration. (2012). *SSI monthly statistics, December 2011*. Washington, D.C.: Author. Retrieved January 20, 2012 from: www.socialsecurity.gov/policy/docs/statcomps/ssi_monthly/2011-12/table01.html
[9] Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in December 2011 was $502. However, 45 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.
[10] Social Security Administration. (2011, August). *SSI annual statistical report, 2010*. Washington, D.C.: Author.
[11] U.S. Census Bureau. (2011, September). *Income, Poverty, and Health Insurance Coverage in the United States: 2010*. www.census.gov/prod/2011pubs/p60-239.pdf. Washington, D.C.: Census Bureau.

WHAT TYPE OF RENTAL UNIT CAN VULNERABLE HOUSEHOLDS AFFORD?



WAGES REMAIN INSUFFICIENT TO COVER RENTS

While economic indicators have shown signs of growth since mid-2009, opportunities for economic gains for low income workers have been stunted by the effects of the Great Recession. Recent analysis of Census data found that families in the bottom fifth of the income distribution scale saw their incomes decline significantly during the recession, by 11.3% between 2007 and 2010, while the top fifth only saw losses of 4.5%.[12] The poor have been hit the hardest by the economic downturn, and continue to struggle to recover from the financial setbacks of this period.

As of November of 2011, retail was leading the way in terms of job openings.[13] Low income service sector workers, including those earning the minimum wage, compose a sizeable portion of the nation's 9.8 million extremely low income renters. Minimum wage workers, according to federal law, earned $7.25 per hour for 2012. Eighteen states and D.C. have established minimum wage rates above the federal level. Eight states increased their minimum wage effective January 1, 2012 due to adjustments based on the cost of living index. And San Francisco became the first city in the nation to have a minimum wage of above $10 an hour, as of 2012.

Despite this progress, the number of full-time jobs that a household must work at the prevailing state minimum wage to afford the average two-bedroom FMR ranges from 1.3 jobs (Puerto Rico) to 4.4 jobs (Hawaii). In other words, in no state can an individual working full-time at the minimum wage afford a two-bedroom apartment for his or her family. Overall, there are very few places in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full-time at the minimum wage.

According to analysis from the Economic Policy Institute, 78% of minimum wage workers work at least 20 hours per week and 80% are at least 20 years old, dispelling the myth that the majority of minimum wage workers are teenagers working part-time after school.[14] Minimum wage workers are especially vulnerable to the rising cost of rental housing as their wages remain stagnant and insufficient to cover their basic needs.

[12] Gould, E. and Shierhold, H. (2011, September 14). *A lost decade: Poverty and income trends continue to paint a bleak picture for working families.* Washington, D.C.: Economic Policy Institute. www.epi.org/publication/lost-decade-poverty-income-trends-continue/
[13] Rohde, D. (2012, January 5). "Yes, we're creating jobs, but how's the pay?" *Reuters*. http://blogs.reuters.com/david-rohde/2012/01/05/yes-were-creating-jobs-but-hows-the-pay/
[14] Cooper, D. (2012, January 4). *Most minimum wage workers are not teenagers*. Washington, D.C.: Economic Policy Institute. Retrieved from: www.epi.org/publication/minimum-wage-workers/

AFFORDABILITY IS A NATIONAL CONCERN

Housing costs vary across the nation, but uniformly, low income households are likely to face a grueling search for affordable housing with few decent options available to them. Nationally, the Housing Wage is highest in Hawaii, where costs of land development and building materials drive up the cost of housing. California and the highly urbanized Northeast corridor between Boston and Washington, D.C. also are home to communities with extremely high housing wages.

Yet, the lack of affordable housing is not an issue constrained to high-cost, urbanized regions. In fact, according to *Out of Reach* calculations, a worker earning the renter wage is unable to afford a two-bedroom unit in nearly every state, unless they pick up extra hours by cobbling together several jobs. In 28 states, the one-bedroom FMR exceeds the rent affordable to the average renter. And, in all but one state (WY), the two-bedroom FMR exceeds the rent affordable to the average renter.

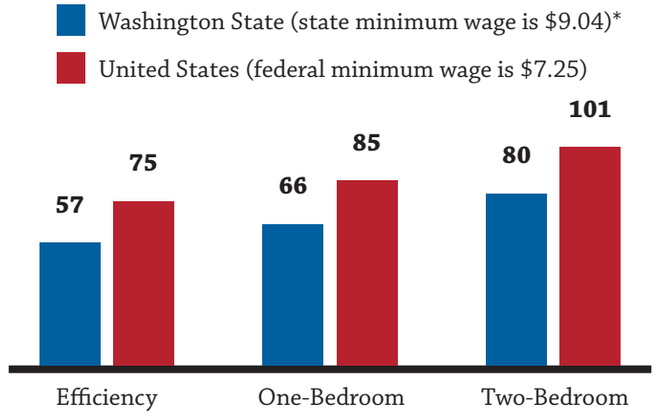
FOR A FULL-TIME INDIVIDUAL EARNING THE RENTER WAGE, A TWO-BEDROOM UNIT IS **UNAFFORDABLE IN NEARLY EVERY STATE.**

For each state, *Out of Reach* combines data for counties outside metropolitan areas and calculates the Housing Wage for these rural communities. Our findings this year demonstrate that while housing costs are lower in rural areas, these areas also generally have lower wages than metropolitan areas. To illustrate, *Out of Reach 2012* indicates that the Housing Wage, on average across nonmetropolitan America, is $12.21, still exceeding the nonmetropolitan renter wage of $9.87. At the state level, the nonmetropolitan two-bedroom Housing Wage exceeds the renter wage in all but five states.

Low income renters continue to struggle to overcome poverty and limited economic opportunities, while facing rents that are likely to rise in the coming years as demand grows. In both rural and urbanized America, more renters are not making ends meet: over half of all renters (53%) are cost burdened, paying over 30% of their income for housing.[15] Only 25% of renters faced such a burden in 1960.[16] And, of course, this issue affects the lowest income families more severely than others. Seventy-six percent of ELI renter households spend more than 50% of their income on housing costs, or have a severe housing cost burden.[17] The rising incidence of housing cost burdens among renters makes evident the urgent need for expanding the supply of affordable housing.

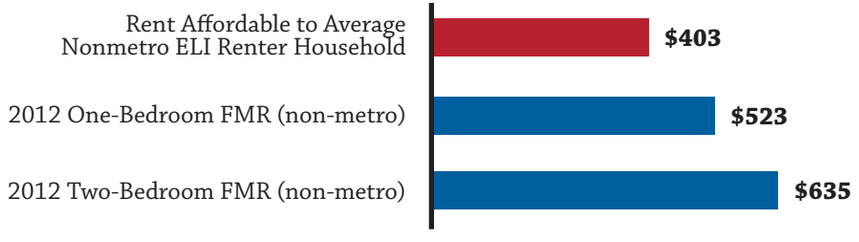
[15] U.S. Census Bureau (2010). American Community Survey. Washington, D.C.: Author.
[16] Joint Center for Housing Studies. (2011). *State of nation's housing*. Cambridge, MA: Author.
[17] NLIHC. (2012, February). *Housing Spotlight: The Shrinking Supply of Affordable Housing*. Washington, D.C.: Author.

HOW MANY HOURS A WEEK MUST A MINIMUM WAGE EARNER WORK TO AFFORD THE FMR?

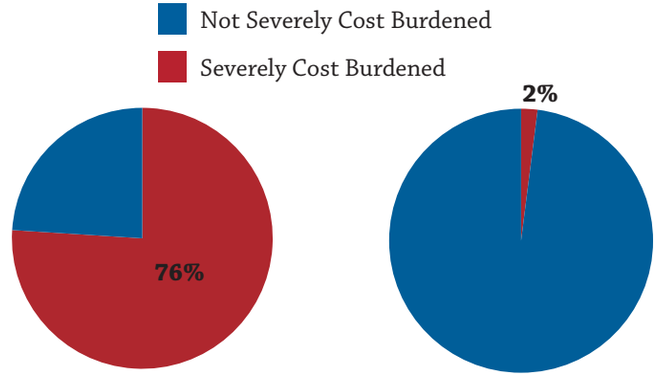


*Washington state has the nation's highest state minimum wage.

WHAT TYPE OF RENTAL UNIT CAN A RURAL ELI RENTER HOUSEHOLD AFFORD?



WHO IS THE MOST SEVERELY COST BURDENED?



Source: NLIHC. (2012, February). *Housing Spotlight: The Shrinking Supply of Affordable Housing*. Washington, D.C.: Author.

AFFORDABLE HOUSING IS A BASIC HUMAN NEED.

MEETING THE NEEDS OF LOW INCOME AMERICANS FOR MORE AVAILABLE AND AFFORDABLE HOUSING SHOULD THEREFORE BE A TOP PUBLIC POLICY PRIORITY.

CONCLUSIONS

This year, as in years past, *Out of Reach* speaks to a fundamental truth: a mismatch exists between the cost of living, the availability of rental assistance and the wages people earn day to day across the country.

With the number of low income renters on the rise, the argument for sustaining affordable housing assistance is timely.

- In 2012, a household must earn the equivalent of $37,960 in annual income to afford the national average two-bedroom FMR of $949 per month.[18]
- Assuming full-time, year-round employment, this translates into a national Housing Wage of $18.25 in 2012.
- This year the housing wage exceeds the average renter wage, $14.15, by over four dollars and is nearly three times the minimum wage.

Despite the great need for affordable housing units, subsidies for critical affordable housing programs continue to face the threat of cuts, as do many social safety net programs. For FY12, HUD suffered cuts of $3.7 billion dollars, 9% below FY11 funding levels. Although HUD estimates that its public housing capital needs are in excess of $25 billion, the Public Housing Capital Fund received 8% lower funding for FY12.[19] The HOME program, key to the production of many new affordable units at the local level, suffered a cut of 38% between FY11 and FY12, a cut that is estimated to result in 31,000 fewer affordable rental homes. Meanwhile, the National Housing Trust Fund (NHTF), which Congress authorized in 2008, remains unfunded. The NHTF would fund the production and preservation of homes affordable to the lowest income households. Funding the NHTF is NLIHC's top priority.

An affordable home, providing stability and shelter, is a basic human need. Expanding the availability of affordable housing to address the unmet need of so many low income Americans should be a top public policy priority.

THE NUMBERS IN THIS REPORT

As in past years, *Out of Reach 2012* relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration to make its case. See Appendix A for a detailed explanation of data sources and methodologies.

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

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

The data in this report and the additional materials and data can be found online at:
WWW.NLIHC.ORG/OOR/2012

[18] The data contained in this printed version are supplemented by additional data online, such as the Housing Wages for an array of apartment sizes (0-4 bedrooms).
[19] NLIHC. (2012, November 18). "Final FY12 budget cuts HUD, rural housing programs". *Memo to Members*. Washington, D.C.: Author. Retrieved from: http://nlihc.org/detail/article.cfm?article_id=8308

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR ($37,960) by 52 (weeks per year) and then by 40 (hours per work week) ($37,960 / 52 = $730; $730 / 40 = $18.25).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($67,367 x .3 = $20,210). Divide by 12 to obtain monthly amount ($20,210 / 12 = $1,684).

HUD median family income estimate based on data from Census 2006-2010 American Community Survey (ACS).

Divide number of renter households by total number of households (ACS 2006-2010) (38,481,257 /115,455,179 = .33). Then multiply by 100 (.33 x 100 = 33%).

ACS (2006-2010).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2010, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2012. See Appendix A.

	FY 12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR	Two-bedroom FMR (2012) [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2012) [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total household	Estimated mean renter hourly wage [5]	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	**$18.25**	$949	$37,960	2.5	$67,367	$1,684	$20,210	$505	38,481,257	33%	$14.15	$736	1.3

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost ($949 x 12 = $11,388). Then divide by .3 to determine the total income needed to afford $11,388 per year in rent ($11,388 / .3 = $37,960).

Divide income needed to afford the FMR by 52 (weeks per year) ($37,960 / 52 = $730). Then divide by $7.25 (the Federal minimum wage) ($730 / $7.25 = 101 hours). Finally, divide by 40 (hours per work week) (101 / 40 = 2.5 full-time jobs).

Multiply Annual AMI by .3 ($67,367 x .3 = $20,210).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($20,210 x .3 = $6,063). Divide by 12 to obtain monthly amount ($6,063/ 12 = $505).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) ($14.15 x 40 x 52 = $29,432). Multiply by .3 to determine maximum amount that can be spent on rent ($28,432 x .3 = $8830). Divide by 12 to obtain monthly amount ($8830/ 12 = $736).

Divide income needed to afford the FMR by 52 (weeks per year) ($37,960 / 52 = $730). Then divide by $14.15 (The United States' mean renter wage) ($730 / $14.15= 52 hours). Finally, divide by 40 (hours per work week) (52/ 40 = 1.3 full-time jobs).

[1] FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011).
[2] AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
[3] "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
[4] The federal standard for extremely low income households. Does not include HUD-specific adjustments.

HOW TO USE THE NUMBERS

A renter household needs to earn at least $18.25 per hour in order to afford a two-bedroom unit at the FMR.

For a family earning the AMI, monthly rent of $1,684 or less is affordable.

The annual median family income in the United States is $67,367.

There were 38,481,257 renter households in the United States (2006-2010).

Renter households represented 33% of all households in the United States.

The estimated mean (average) renter wage in the United States is $14.15 (2012).

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR	Two bedroom FMR (2012) [1]	Income needed to afford 2 BR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2012) [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total household	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	$18.25	$949	$37,960	2.5	$67,367	$1,684	$20,210	$505	38,481,257	33%	$14.15	$736	1.3

The FMR for a two-bedroom rental unit in the United States is $949.

In the United States, an ELI family (30% of AMI) earns $20,210 annually.

If a household earns the equivalent of a job paying the mean renter wage, it can afford to spend $736 or less in monthly rent.

A renter household needs an annual income of $37,960 in order for a two-bedroom rental unit at FMR to be affordable.

For an ELI family earning 30% of the Area Median Income, monthly rent of $505 or less is affordable.

A renter household needs 2.5 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at the FMR.

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

[1] FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011).
[2] AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
[3] "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
[4] The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MOST EXPENSIVE JURISDICTIONS

States[1]	Housing Wage for Two-Bedroom FMR
Hawaii	$31.68
California	$26.02
New Jersey	$25.04
Maryland	$24.83
New York	$24.68
Connecticut	$23.58
Massachusetts	$21.96
Virginia	$20.26
New Hampshire	$19.29
Nevada	$18.98

Counties[2]	Housing Wage for Two-Bedroom FMR
San Mateo County, CA	$36.63
San Francisco County, CA	$36.63
Marin County, CA	$36.63
Nantucket County, MA	$34.60
Honolulu County, HI	$33.98
Nassau County, NY	$32.35
Suffolk County, NY	$32.35
Orange County, CA	$31.77
Santa Clara County, CA	$31.21
Westchester County, NY	$30.38

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA[3]	$36.63
Stamford-Norwalk, CT HMFA	$34.02
Honolulu, HI MSA[4]	$33.98
Nassau-Suffolk, NY HMFA	$32.35
Orange County, CA HMFA	$31.77
San Jose-Sunnyvale-Santa Clara, CA HMFA	$31.21
Westchester County, NY	$30.38
Bergen-Passaic, NJ HMFA	$29.13
Danbury, CT HMFA	$29.08
Washington-Arlington-Alexandria, DC-VA-MD HMFA	$28.96

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	$31.08
Hawaii	$25.79
Connecticut	$19.89
Alaska	$18.47
New Hampshire	$17.42
Maryland	$17.40
Vermont	$17.20
California	$17.16
Colorado	$15.48
Florida	$15.13

[1] Excludes the District of Columbia.
[2] Excludes metropolitan counties in New England.
[3] HMFA = HUD Metro FMR Area. This term indicates that a portion of the Office of Management and Budget (OMB) defined core-based statistical area is in the area to which the income limits and FMRs apply. HUD is required by OMB to alter the name of the metropolitan geographic entities it derives from the Core Based Statistical Area (CBSA) when the geography is not the same as that established by OMB. CBSA is a collective term meaning both metro and micro areas.
[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.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

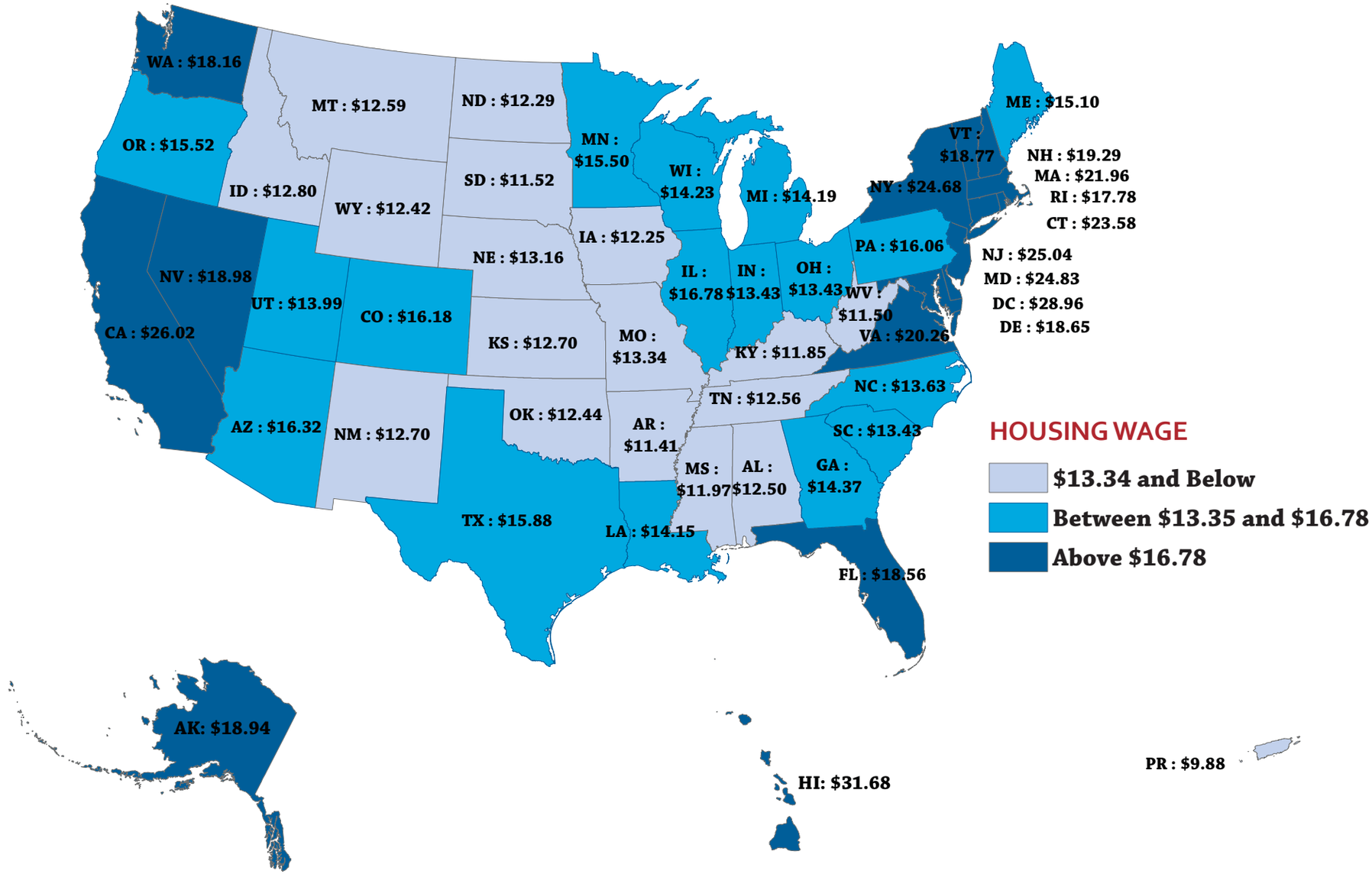
States are ranked from most expensive to least expensive.

Rank	State	Housing Wage for Two-Bedroom FMR
1	Hawaii	$31.68
2	District of Columbia	$28.96
3	California	$26.02
4	New Jersey	$25.04
5	Maryland	$24.83
6	New York	$24.68
7	Connecticut	$23.58
8	Massachusetts	$21.96
9	Virginia	$20.26
10	New Hampshire	$19.29
11	Nevada	$18.98
12	Alaska	$18.94
13	Vermont	$18.77
14	Delaware	$18.65
15	Florida	$18.56
16	Washington	$18.16
17	Rhode Island	$17.78
18	Illinois	$16.78
19	Arizona	$16.32
20	Colorado	$16.18
21	Pennsylvania	$16.06
22	Texas	$15.88
23	Oregon	$15.52
24	Minnesota	$15.50
25	Maine	$15.10
26	Georgia	$14.37

Rank	State	Housing Wage for Two-Bedroom FMR
27	Wisconsin	$14.23
28	Michigan	$14.19
29	Louisiana	$14.15
30	Utah	$13.99
31	North Carolina	$13.63
32	Indiana	$13.43
33	South Carolina	$13.43
34	Ohio	$13.43
35	Missouri	$13.34
36	Nebraska	$13.16
37	Idaho	$12.80
38	Kansas	$12.70
39	New Mexico	$12.70
40	Montana	$12.59
41	Tennessee	$12.56
42	Alabama	$12.50
43	Oklahoma	$12.44
44	Wyoming	$12.42
45	North Dakota	$12.29
46	Iowa	$12.25
47	Mississippi	$11.97
48	Kentucky	$11.85
49	South Dakota	$11.52
50	West Virginia	$11.50
51	Arkansas	$11.41
52	Puerto Rico	$9.88

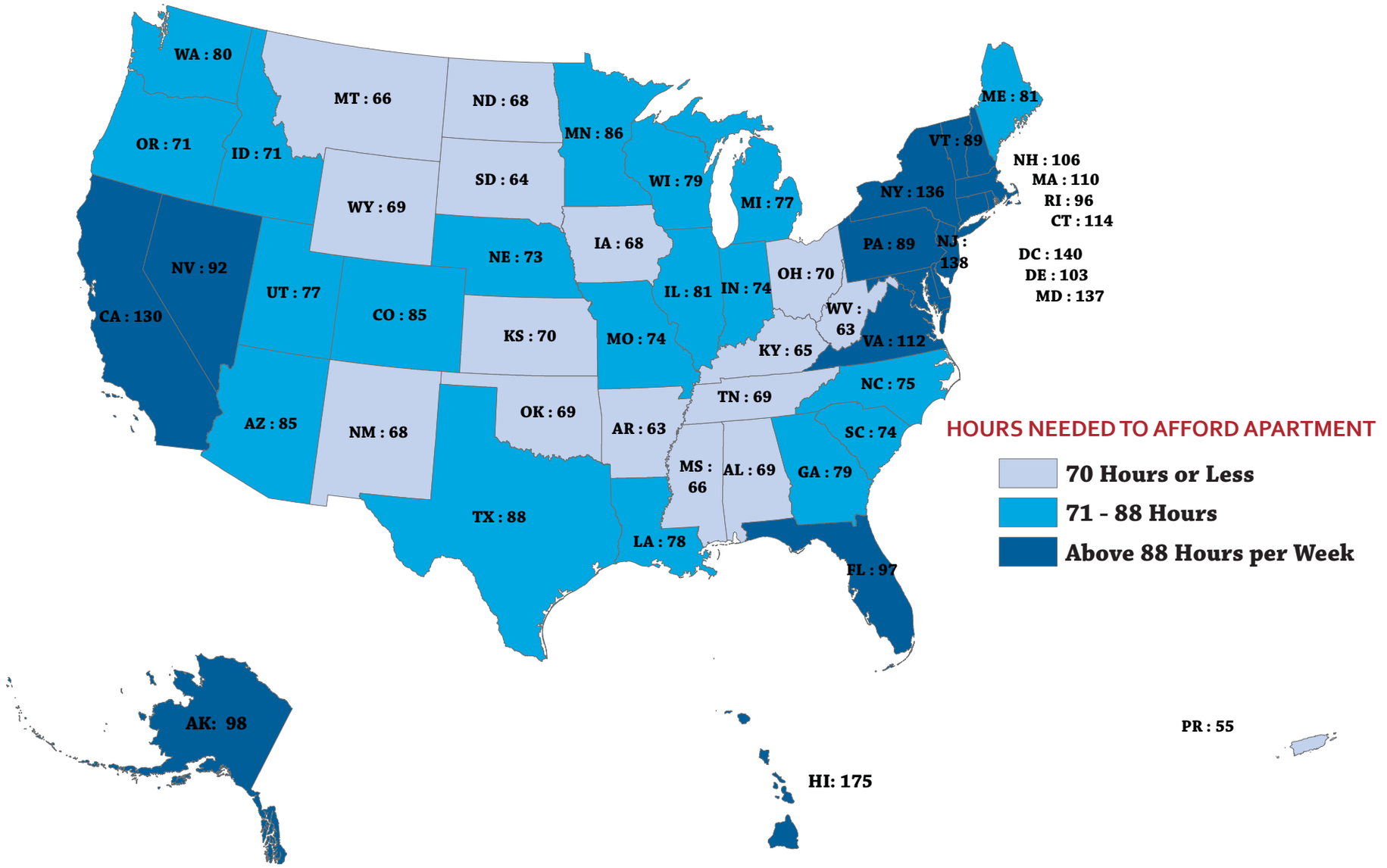
2012 TWO-BEDROOM HOUSING WAGE

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 unit at 30% of income.



HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a two-bedroom unit at Fair Market Rent, working a standard 40-hour work week.



STATE SUMMARY

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$12.50	$650	$25,995	1.7	$55,986	$1,400	$16,796	$420	525,890	29%	$10.88	$566	1.1
Alaska	$18.94	$985	$39,399	2.4	$82,856	$2,071	$24,857	$621	87,626	35%	$16.07	$835	1.2
Arizona	$16.32	$849	$33,953	2.1	$62,570	$1,564	$18,771	$469	757,955	33%	$13.93	$724	1.2
Arkansas	$11.41	$593	$23,733	1.6	$51,900	$1,297	$15,570	$389	360,796	32%	$10.83	$563	1.1
California	$26.02	$1,353	$54,127	3.3	$74,514	$1,863	$22,354	$559	5,280,802	43%	$17.68	$920	1.5
Colorado	$16.18	$841	$33,657	2.1	$75,460	$1,886	$22,638	$566	622,289	32%	$14.07	$732	1.1
Connecticut	$23.58	$1,226	$49,051	2.9	$91,119	$2,278	$27,336	$683	419,234	31%	$15.81	$822	1.5
Delaware	$18.65	$970	$38,784	2.6	$74,016	$1,850	$22,205	$555	87,634	26%	$14.37	$747	1.3
District of Columbia	$28.96	$1,506	$60,240	3.5	$107,500	$2,688	$32,250	$806	145,438	57%	$25.17	$1,309	1.2
Florida	$18.56	$965	$38,607	2.4	$58,384	$1,460	$17,515	$438	2,166,215	30%	$13.47	$701	1.4
Georgia	$14.37	$747	$29,899	2.0	$61,711	$1,543	$18,513	$463	1,136,926	33%	$13.15	$684	1.1
Hawaii	$31.68	$1,647	$65,889	4.4	$79,828	$1,996	$23,948	$599	179,848	41%	$13.61	$708	2.3
Idaho	$12.80	$665	$26,615	1.8	$58,040	$1,451	$17,412	$435	165,439	29%	$10.48	$545	1.2
Illinois	$16.78	$873	$34,912	2.0	$71,677	$1,792	$21,503	$538	1,469,260	31%	$13.95	$726	1.2
Indiana	$13.43	$698	$27,933	1.9	$61,908	$1,548	$18,572	$464	701,621	28%	$11.12	$578	1.2
Iowa	$12.25	$637	$25,477	1.7	$65,847	$1,646	$19,754	$494	326,042	27%	$10.29	$535	1.2
Kansas	$12.70	$660	$26,415	1.8	$63,925	$1,598	$19,178	$479	336,623	31%	$11.44	$595	1.1
Kentucky	$11.85	$616	$24,648	1.6	$56,155	$1,404	$16,846	$421	505,102	30%	$10.76	$560	1.1
Louisiana	$14.15	$736	$29,436	2.0	$56,709	$1,418	$17,013	$425	521,150	32%	$12.54	$652	1.1
Maine	$15.10	$785	$31,413	2.0	$61,859	$1,546	$18,558	$464	148,190	27%	$9.82	$510	1.5
Maryland	$24.83	$1,291	$51,637	3.4	$91,917	$2,298	$27,575	$689	656,885	31%	$15.06	$783	1.6
Massachusetts	$21.96	$1,142	$45,675	2.7	$84,859	$2,121	$25,458	$636	900,733	36%	$16.94	$881	1.3
Michigan	$14.19	$738	$29,512	1.9	$62,997	$1,575	$18,899	$472	991,623	26%	$11.40	$593	1.2
Minnesota	$15.50	$806	$32,250	2.1	$75,607	$1,890	$22,682	$567	537,790	26%	$12.17	$633	1.3
Mississippi	$11.97	$622	$24,891	1.7	$48,871	$1,222	$14,661	$367	315,367	29%	$10.03	$522	1.2
Missouri	$13.34	$693	$27,737	1.8	$62,608	$1,565	$18,782	$470	704,933	30%	$11.73	$610	1.1
Montana	$12.59	$655	$26,181	1.6	$58,717	$1,468	$17,615	$440	124,305	31%	$10.16	$528	1.2
Nebraska	$13.16	$684	$27,372	1.8	$65,036	$1,626	$19,511	$488	223,737	31%	$10.48	$545	1.3
Nevada	$18.98	$987	$39,481	2.3	$65,786	$1,645	$19,736	$493	390,571	40%	$14.36	$747	1.3
New Hampshire	$19.29	$1,003	$40,121	2.7	$80,580	$2,015	$24,174	$604	140,567	27%	$13.13	$683	1.5
New Jersey	$25.04	$1,302	$52,081	3.5	$88,689	$2,217	$26,607	$665	1,049,790	33%	$16.40	$853	1.5
New Mexico	$12.70	$660	$26,406	1.7	$56,257	$1,406	$16,877	$422	229,527	30%	$11.88	$618	1.1
New York	$24.68	$1,283	$51,337	3.4	$74,049	$1,851	$22,215	$555	3,228,552	45%	$21.45	$1,115	1.2
North Carolina	$13.63	$709	$28,351	1.9	$59,872	$1,497	$17,962	$449	1,157,690	32%	$12.11	$630	1.1
North Dakota	$12.29	$639	$25,571	1.7	$65,500	$1,638	$19,650	$491	92,525	33%	$10.82	$563	1.1
Ohio	$13.43	$698	$27,926	1.7	$62,850	$1,571	$18,855	$471	1,403,218	31%	$11.20	$583	1.2
Oklahoma	$12.44	$647	$25,873	1.7	$56,045	$1,401	$16,813	$420	451,746	32%	$11.60	$603	1.1
Oregon	$15.52	$807	$32,289	1.8	$64,972	$1,624	$19,492	$487	543,123	36%	$12.59	$655	1.2
Pennsylvania	$16.06	$835	$33,404	2.2	$68,939	$1,723	$20,682	$517	1,431,969	29%	$12.86	$669	1.2
Puerto Rico	$9.88	$514	$20,551	1.4	$23,665	$592	$7,100	$177	338,284	28%	$6.57	$341	1.5

[1] FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011).
[2] AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
[3] "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
[4] The federal standard for extremely low income households. Does not include HUD-specific adjustments.

STATE SUMMARY

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	$17.78	$924	$36,974	2.4	$76,814	$1,920	$23,044	$576	153,760	37%	$11.64	$605	1.5
South Carolina	$13.43	$698	$27,929	1.9	$57,251	$1,431	$17,175	$429	524,492	30%	$10.99	$571	1.2
South Dakota	$11.52	$599	$23,954	1.6	$60,281	$1,507	$18,084	$452	98,218	31%	$9.61	$500	1.2
Tennessee	$12.56	$653	$26,127	1.7	$56,759	$1,419	$17,028	$426	743,489	30%	$12.15	$632	1.0
Texas	$15.88	$826	$33,039	2.2	$62,052	$1,551	$18,616	$465	3,002,018	35%	$14.97	$778	1.1
Utah	$13.99	$727	$29,089	1.9	$68,103	$1,703	$20,431	$511	247,660	29%	$11.75	$611	1.2
Vermont	$18.77	$976	$39,051	2.2	$68,088	$1,702	$20,426	$511	73,450	29%	$11.06	$575	1.7
Virginia	$20.26	$1,054	$42,143	2.8	$78,620	$1,965	$23,586	$590	926,272	31%	$15.62	$812	1.3
Washington	$18.16	$944	$37,766	2.0	$74,839	$1,871	$22,452	$561	907,979	35%	$14.62	$760	1.2
West Virginia	$11.50	$598	$23,917	1.6	$51,549	$1,289	$15,465	$387	188,019	25%	$9.88	$514	1.2
Wisconsin	$14.23	$740	$29,603	2.0	$69,223	$1,731	$20,767	$519	694,003	31%	$11.05	$574	1.3
Wyoming	$12.42	$646	$25,828	1.7	$68,595	$1,715	$20,579	$514	64,882	30%	$13.60	$707	0.9

[1] FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011).
[2] AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
[3] "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
[4] The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Alabama

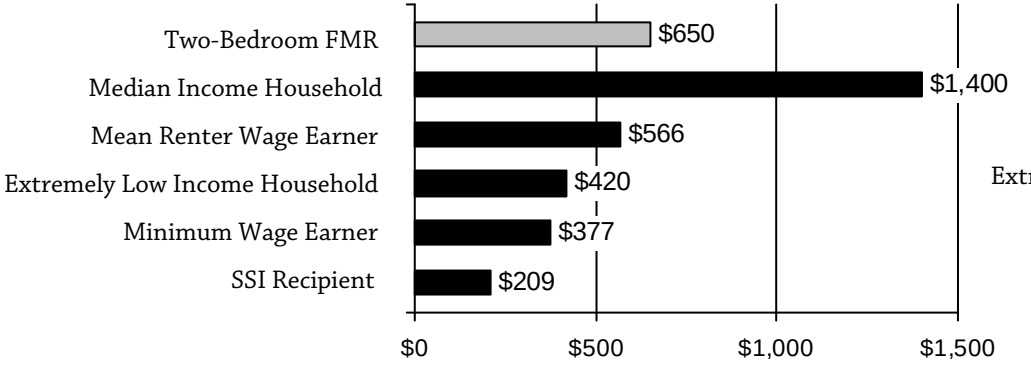
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is $650. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,166 monthly or $25,995 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.50

In Alabama, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alabama, the estimated mean (average) wage for a renter is $10.88. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$84
Extremely Low Income Household	$230
Minimum Wage Earner	$273
SSI Recipient	$441

Alabama

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$12.50	$650	$25,995	1.7	$55,986	$1,400	$16,796	$420	525,890	29%	$10.88	$566	1.1
Combined Nonmetro Areas	$10.17	$529	$21,163	1.4	$48,079	$1,202	$14,424	$361	140,511	27%	$9.43	$490	1.1
Metropolitan Areas													
Anniston-Oxford MSA	$12.15	$632	$25,280	1.7	$52,200	$1,305	$15,660	$392	13,603	29%	$9.21	$479	1.3
Auburn-Opelika MSA	$13.40	$697	$27,880	1.8	$61,400	$1,535	$18,420	$461	19,330	36%	$7.75	$403	1.7
Birmingham-Hoover HMFA	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	110,652	28%	$13.11	$682	1.1
Chilton County HMFA	$10.65	$554	$22,160	1.5	$50,700	$1,268	$15,210	$380	4,128	25%	$8.29	$431	1.3
Columbus MSA	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	7,612	38%	$11.21	$583	1.2
Decatur MSA	$11.21	$583	$23,320	1.5	$55,900	$1,398	$16,770	$419	15,320	26%	$10.86	$565	1.0
Dothan HMFA	$11.12	$578	$23,120	1.5	$51,900	$1,298	$15,570	$389	15,436	32%	$10.26	$534	1.1
Florence-Muscle Shoals MSA	$11.29	$587	$23,480	1.6	$53,700	$1,343	$16,110	$403	16,064	27%	$7.60	$395	1.5
Gadsden MSA	$11.77	$612	$24,480	1.6	$47,600	$1,190	$14,280	$357	11,236	27%	$10.53	$548	1.1
Henry County HMFA	$9.60	$499	$19,960	1.3	$48,400	$1,210	$14,520	$363	1,206	18%	$8.75	$455	1.1
Huntsville MSA	$12.71	$661	$26,440	1.8	$71,700	$1,793	$21,510	$538	44,290	28%	$11.92	$620	1.1
Mobile MSA	$13.73	$714	$28,560	1.9	$51,900	$1,298	$15,570	$389	48,487	32%	$10.83	$563	1.3
Montgomery MSA	$13.90	$723	$28,920	1.9	$60,100	$1,503	$18,030	$451	44,374	32%	$10.81	$562	1.3
Tuscaloosa MSA	$14.50	$754	$30,160	2.0	$56,500	$1,413	$16,950	$424	27,877	35%	$9.46	$492	1.5
Walker County HMFA	$10.65	$554	$22,160	1.5	$48,700	$1,218	$14,610	$365	5,764	22%	$9.22	$479	1.2
Counties													
Autauga County	$13.90	$723	$28,920	1.9	$60,100	$1,503	$18,030	$451	4,433	22%	$9.37	$487	1.5
Baldwin County	$13.29	$691	$27,640	1.8	$61,200	$1,530	$18,360	$459	16,167	23%	$9.67	$503	1.4
Barbour County	$9.60	$499	$19,960	1.3	$42,700	$1,068	$12,810	$320	3,130	32%	$7.04	$366	1.4
Bibb County	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	1,271	17%	$8.29	$431	1.7
Blount County	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	3,708	18%	$8.86	$461	1.6
Bullock County	$9.60	$499	$19,960	1.3	$36,000	$900	$10,800	$270	861	23%	$4.88	$254	2.0
Butler County	$9.60	$499	$19,960	1.3	$42,400	$1,060	$12,720	$318	2,489	31%	$8.58	$446	1.1
Calhoun County	$12.15	$632	$25,280	1.7	$52,200	$1,305	$15,660	$392	13,603	29%	$9.21	$479	1.3
Chambers County	$10.02	$521	$20,840	1.4	$43,400	$1,085	$13,020	$326	3,917	29%	$9.54	$496	1.0
Cherokee County	$9.60	$499	$19,960	1.3	$50,600	$1,265	$15,180	$380	2,550	22%	$7.67	$399	1.3

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Alabama

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chilton County	$10.65	$554	$22,160	1.5	$50,700	$1,268	$15,210	$380	4,128	25%	$8.29	$431	1.3
Choctaw County	$12.31	$640	$25,600	1.7	$38,800	$970	$11,640	$291	762	14%	$13.93	$725	0.9
Clarke County	$9.60	$499	$19,960	1.3	$43,900	$1,098	$13,170	$329	1,828	20%	$10.60	$551	0.9
Clay County	$9.60	$499	$19,960	1.3	$47,500	$1,188	$14,250	$356	1,591	27%	$7.00	$364	1.4
Cleburne County	$9.63	$501	$20,040	1.3	$43,400	$1,085	$13,020	$326	1,356	25%	$12.96	$674	0.7
Coffee County	$10.08	$524	$20,960	1.4	$57,600	$1,440	$17,280	$432	5,736	30%	$8.87	$461	1.1
Colbert County	$11.29	$587	$23,480	1.6	$53,700	$1,343	$16,110	$403	5,872	26%	$9.98	$519	1.1
Conecuh County	$11.27	$586	$23,440	1.6	$36,800	$920	$11,040	$276	895	18%	$7.28	$379	1.5
Coosa County	$10.08	$524	$20,960	1.4	$47,800	$1,195	$14,340	$359	742	16%	$12.14	$631	0.8
Covington County	$9.60	$499	$19,960	1.3	$45,900	$1,148	$13,770	$344	3,806	26%	$8.40	$437	1.1
Crenshaw County	$9.98	$519	$20,760	1.4	$47,400	$1,185	$14,220	$356	1,814	32%	$10.28	$535	1.0
Cullman County	$9.87	$513	$20,520	1.4	$51,600	$1,290	$15,480	$387	7,902	25%	$9.33	$485	1.1
Dale County	$9.60	$499	$19,960	1.3	$51,600	$1,290	$15,480	$387	7,587	39%	$16.63	$865	0.6
Dallas County	$9.81	$510	$20,400	1.4	$35,300	$883	$10,590	$265	6,286	37%	$8.41	$437	1.2
DeKalb County	$9.60	$499	$19,960	1.3	$44,000	$1,100	$13,200	$330	5,834	22%	$9.30	$484	1.0
Elmore County	$13.90	$723	$28,920	1.9	$60,100	$1,503	$18,030	$451	6,217	22%	$8.95	$465	1.6
Escambia County	$9.60	$499	$19,960	1.3	$45,400	$1,135	$13,620	$341	3,652	26%	$9.89	$514	1.0
Etowah County	$11.77	$612	$24,480	1.6	$47,600	$1,190	$14,280	$357	11,236	27%	$10.53	$548	1.1
Fayette County	$9.60	$499	$19,960	1.3	$46,700	$1,168	$14,010	$350	1,722	24%	$6.82	$355	1.4
Franklin County	$9.60	$499	$19,960	1.3	$45,800	$1,145	$13,740	$344	3,810	31%	$8.71	$453	1.1
Geneva County	$11.12	$578	$23,120	1.5	$51,900	$1,298	$15,570	$389	3,043	28%	$8.23	$428	1.3
Greene County	$14.50	$754	$30,160	2.0	$56,500	$1,413	$16,950	$424	1,017	29%	$13.61	$708	1.1
Hale County	$14.50	$754	$30,160	2.0	$56,500	$1,413	$16,950	$424	1,501	26%	$8.99	$467	1.6
Henry County	$9.60	$499	$19,960	1.3	$48,400	$1,210	$14,520	$363	1,206	18%	$8.75	$455	1.1
Houston County	$11.12	$578	$23,120	1.5	$51,900	$1,298	$15,570	$389	12,393	33%	$10.45	$543	1.1
Jackson County	$9.60	$499	$19,960	1.3	$48,000	$1,200	$14,400	$360	4,947	23%	$8.21	$427	1.2
Jefferson County	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	86,504	33%	$13.61	$708	1.1
Lamar County	$9.60	$499	$19,960	1.3	$46,100	$1,153	$13,830	$346	1,480	25%	$7.73	$402	1.2
Lauderdale County	$11.29	$587	$23,480	1.6	$53,700	$1,343	$16,110	$403	10,192	27%	$6.02	$313	1.9
Lawrence County	$11.21	$583	$23,320	1.5	$55,900	$1,398	$16,770	$419	2,854	21%	$12.28	$638	0.9
Lee County	$13.40	$697	$27,880	1.8	$61,400	$1,535	$18,420	$461	19,330	36%	$7.75	$403	1.7

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Alabama

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Limestone County	$12.71	$661	$26,440	1.8	$71,700	$1,793	$21,510	$538	6,888	23%	$9.87	$513	1.3
Lowndes County	$13.90	$723	$28,920	1.9	$60,100	$1,503	$18,030	$451	1,035	25%	$12.34	$642	1.1
Macon County	$11.19	$582	$23,280	1.5	$44,600	$1,115	$13,380	$335	2,547	32%	$6.86	$357	1.6
Madison County	$12.71	$661	$26,440	1.8	$71,700	$1,793	$21,510	$538	37,402	30%	$12.12	$630	1.0
Marengo County	$9.60	$499	$19,960	1.3	$41,400	$1,035	$12,420	$311	2,253	27%	$9.16	$476	1.0
Marion County	$9.60	$499	$19,960	1.3	$45,100	$1,128	$13,530	$338	3,079	24%	$7.97	$415	1.2
Marshall County	$9.65	$502	$20,080	1.3	$51,300	$1,283	$15,390	$385	9,478	28%	$7.99	$416	1.2
Mobile County	$13.73	$714	$28,560	1.9	$51,900	$1,298	$15,570	$389	48,487	32%	$10.83	$563	1.3
Monroe County	$9.60	$499	$19,960	1.3	$40,800	$1,020	$12,240	$306	2,407	26%	$11.34	$590	0.8
Montgomery County	$13.90	$723	$28,920	1.9	$60,100	$1,503	$18,030	$451	32,689	37%	$11.17	$581	1.2
Morgan County	$11.21	$583	$23,320	1.5	$55,900	$1,398	$16,770	$419	12,466	27%	$10.69	$556	1.0
Perry County	$9.60	$499	$19,960	1.3	$30,700	$768	$9,210	$230	1,233	32%	$6.63	$345	1.4
Pickens County	$9.92	$516	$20,640	1.4	$40,600	$1,015	$12,180	$305	2,072	26%	$7.12	$370	1.4
Pike County	$9.60	$499	$19,960	1.3	$41,900	$1,048	$12,570	$314	5,690	44%	$8.86	$461	1.1
Randolph County	$9.60	$499	$19,960	1.3	$47,000	$1,175	$14,100	$353	2,055	24%	$8.43	$438	1.1
Russell County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	7,612	38%	$11.21	$583	1.2
Shelby County	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	13,915	19%	$12.22	$635	1.2
St. Clair County	$14.42	$750	$30,000	2.0	$62,800	$1,570	$18,840	$471	5,254	18%	$9.72	$505	1.5
Sumter County	$9.60	$499	$19,960	1.3	$27,300	$683	$8,190	$205	1,571	32%	$6.83	$355	1.4
Talladega County	$10.04	$522	$20,880	1.4	$47,500	$1,188	$14,250	$356	8,423	27%	$12.30	$639	0.8
Tallapoosa County	$9.60	$499	$19,960	1.3	$51,500	$1,288	$15,450	$386	4,351	27%	$8.35	$434	1.1
Tuscaloosa County	$14.50	$754	$30,160	2.0	$56,500	$1,413	$16,950	$424	25,359	37%	$9.39	$488	1.5
Walker County	$10.65	$554	$22,160	1.5	$48,700	$1,218	$14,610	$365	5,764	22%	$9.22	$479	1.2
Washington County	$9.60	$499	$19,960	1.3	$53,900	$1,348	$16,170	$404	1,135	17%	$14.11	$734	0.7
Wilcox County	$9.60	$499	$19,960	1.3	$28,700	$718	$8,610	$215	867	23%	$8.87	$461	1.1
Winston County	$9.60	$499	$19,960	1.3	$39,400	$985	$11,820	$296	2,486	26%	$7.07	$367	1.4

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Alaska

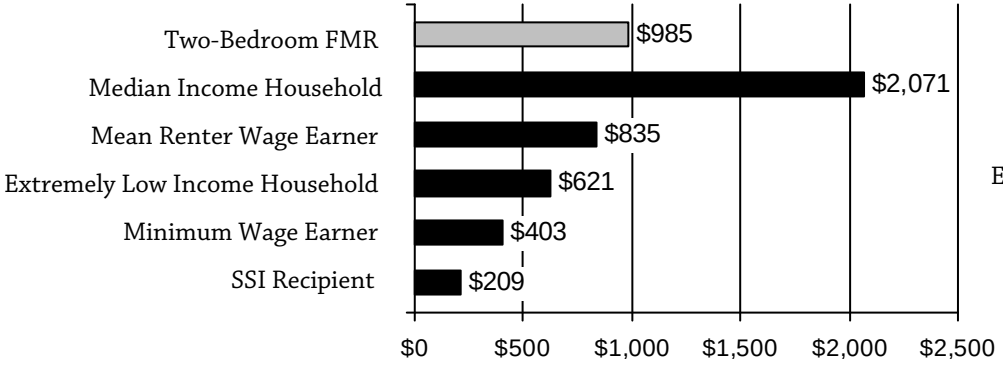
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is $985. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,283 monthly or $39,399 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.94

In Alaska, a minimum wage worker earns an hourly wage of $7.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 98 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alaska, the estimated mean (average) wage for a renter is $16.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$150
Extremely Low Income Household	$364
Minimum Wage Earner	$582
SSI Recipient	$776

Alaska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	$18.94	$985	$39,399	2.4	$82,856	$2,071	$24,857	$621	87,626	35%	$16.07	$835	1.2
Combined Nonmetro Areas	$18.47	$961	$38,424	2.4	$72,611	$1,815	$21,783	$545	27,682	35%	$19.06	$991	1.0
Metropolitan Areas													
Anchorage HMFA	$19.37	$1,007	$40,280	2.5	$85,200	$2,130	$25,560	$639	39,947	38%	$15.43	$802	1.3
Fairbanks MSA	$19.31	$1,004	$40,160	2.5	$92,900	$2,323	$27,870	$697	13,900	40%	$14.25	$741	1.4
Matanuska-Susitna Borough HMFA	$17.46	$908	$36,320	2.3	$90,600	$2,265	$27,180	$680	6,097	21%	$9.21	$479	1.9
Counties													
Aleutians East Borough	$11.23	$584	$23,360	1.4	$64,800	$1,620	$19,440	$486	109	41%	$16.72	$869	0.7
Aleutians West Census Area	$27.48	$1,429	$57,160	3.5	$83,900	$2,098	$25,170	$629	332	64%	$18.78	$977	1.5
Anchorage Municipality	$19.37	$1,007	$40,280	2.5	$85,200	$2,130	$25,560	$639	39,947	38%	$15.43	$802	1.3
Bethel Census Area	$26.08	$1,356	$54,240	3.4	$60,200	$1,505	$18,060	$452	1,659	39%	$18.20	$946	1.4
Bristol Bay Borough	$18.63	$969	$38,760	2.4	$79,300	$1,983	$23,790	$595	178	43%	$14.61	$760	1.3
Denali Borough	$20.25	$1,053	$42,120	2.6	$97,800	$2,445	$29,340	$734	168	39%	$18.16	$944	1.1
Dillingham Census Area	$18.33	$953	$38,120	2.4	$69,100	$1,728	$20,730	$518	553	39%	$16.64	$865	1.1
Fairbanks North Star Borough	$19.31	$1,004	$40,160	2.5	$92,900	$2,323	$27,870	$697	13,900	40%	$14.25	$741	1.4
Haines Borough	$13.67	$711	$28,440	1.8	$62,700	$1,568	$18,810	$470	190	26%	$12.16	$632	1.1
Hoonah-Angoon Census Area	$17.85	$928	$37,120	2.3	$54,900	$1,373	$16,470	$412	361	36%	$8.01	$417	2.2
Juneau City and Borough	$22.06	$1,147	$45,880	2.8	$94,200	$2,355	$28,260	$707	4,318	36%	$12.06	$627	1.8
Kenai Peninsula Borough	$14.98	$779	$31,160	1.9	$74,400	$1,860	$22,320	$558	6,095	27%	$11.69	$608	1.3
Ketchikan Gateway Borough	$17.29	$899	$35,960	2.2	$78,000	$1,950	$23,400	$585	2,300	41%	$11.56	$601	1.5
Kodiak Island Borough	$18.67	$971	$38,840	2.4	$68,600	$1,715	$20,580	$515	1,801	41%	$14.61	$760	1.3
Lake and Peninsula Borough	$13.12	$682	$27,280	1.7	$58,100	$1,453	$17,430	$436	123	25%	$25.12	$1,306	0.5
Matanuska-Susitna Borough	$17.46	$908	$36,320	2.3	$90,600	$2,265	$27,180	$680	6,097	21%	$9.21	$479	1.9
Nome Census Area	$23.58	$1,226	$49,040	3.0	$53,700	$1,343	$16,110	$403	1,179	44%	$19.13	$995	1.2
North Slope Borough	$19.25	$1,001	$40,040	2.5	$72,900	$1,823	$21,870	$547	1,021	52%	$41.60	$2,163	0.5
Northwest Arctic Borough	$19.73	$1,026	$41,040	2.5	$58,100	$1,453	$17,430	$436	835	46%	$30.16	$1,568	0.7
Petersburg Census Area, Alaska	$20.33	$1,057	$42,280	2.6	$79,700	$1,993	$23,910	$598	363	23%	$9.76	$507	2.1
Prince of Wales-Hyder Census Area	$15.29	$795	$31,800	2.0	$52,800	$1,320	$15,840	$396	739	31%	$14.34	$746	1.1
Sitka City and Borough, Alaska	$19.38	$1,008	$40,320	2.5	$75,700	$1,893	$22,710	$568	1,644	44%	$12.31	$640	1.6

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

Alaska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Skagway Municipality Census Area	$19.44	$1,011	$40,440	2.5	$88,400	$2,210	$26,520	$663	158	41%	$15.99	$831	1.2
Southeast Fairbanks Census Area	$16.71	$869	$34,760	2.2	$63,600	$1,590	$19,080	$477	864	35%	$36.83	$1,915	0.5
Valdez-Cordova Census Area	$14.90	$775	$31,000	1.9	$73,900	$1,848	$22,170	$554	1,113	28%	$15.48	$805	1.0
Wade Hampton Census Area	$13.19	$686	$27,440	1.7	$37,200	$930	$11,160	$279	609	35%	$13.39	$696	1.0
Wrangell City and Borough Census Area	$14.40	$749	$29,960	1.9	$55,900	$1,398	$16,770	$419	212	21%	$11.89	$618	1.2
Yakutat City and Borough	$17.73	$922	$36,880	2.3	$89,900	$2,248	$26,970	$674	100	39%	$14.99	$780	1.2
Yukon-Koyukuk Census Area	$13.50	$702	$28,080	1.7	$47,800	$1,195	$14,340	$359	658	31%	$20.72	$1,077	0.7

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Arizona

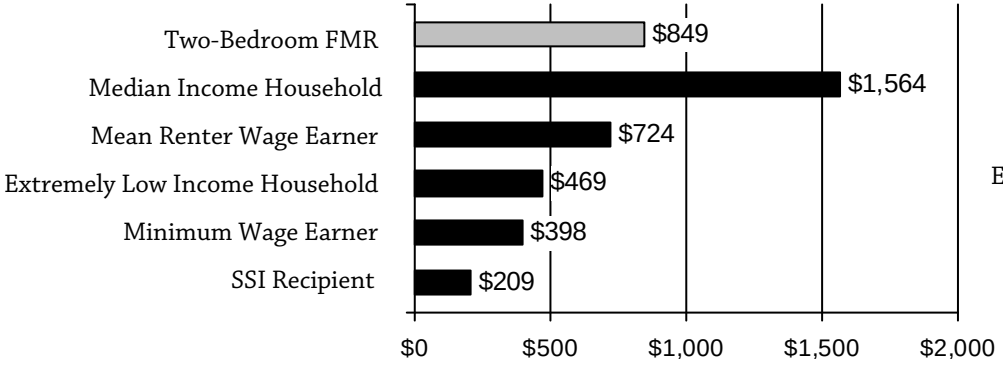
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is $849. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,829 monthly or $33,953 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$16.32

In Arizona, a minimum wage worker earns an hourly wage of $7.65. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 85 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arizona, the estimated mean (average) wage for a renter is $13.93. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$125
Extremely Low Income Household	$380
Minimum Wage Earner	$451
SSI Recipient	$640

Arizona

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	$16.32	$849	$33,953	2.1	$62,570	$1,564	$18,771	$469	757,955	33%	$13.93	$724	1.2
Combined Nonmetro Areas	$13.28	$690	$27,614	1.7	$48,259	$1,206	$14,478	$362	44,421	28%	$13.35	$694	1.0
Metropolitan Areas													
Flagstaff MSA	$17.06	$887	$35,480	2.2	$61,800	$1,545	$18,540	$464	17,643	39%	$11.18	$581	1.5
Lake Havasu City-Kingman MSA	$14.77	$768	$30,720	1.9	$51,200	$1,280	$15,360	$384	22,902	28%	$11.72	$609	1.3
Phoenix-Mesa-Scottsdale MSA *	$16.73	$870	$34,800	2.2	$66,400	$1,660	$19,920	$498	492,017	33%	$14.62	$760	1.1
Prescott MSA	$15.35	$798	$31,920	2.0	$57,700	$1,443	$17,310	$433	24,547	28%	$12.09	$628	1.3
Tucson MSA *	$16.54	$860	$34,400	2.2	$60,400	$1,510	$18,120	$453	135,296	35%	$12.08	$628	1.4
Yuma MSA	$14.08	$732	$29,280	1.8	$44,500	$1,113	$13,350	$334	21,129	30%	$10.12	$526	1.4
Counties													
Apache County	$11.81	$614	$24,560	1.5	$37,300	$933	$11,190	$280	4,468	24%	$16.28	$847	0.7
Cochise County	$13.54	$704	$28,160	1.8	$55,900	$1,398	$16,770	$419	15,159	31%	$13.33	$693	1.0
Coconino County	$17.06	$887	$35,480	2.2	$61,800	$1,545	$18,540	$464	17,643	39%	$11.18	$581	1.5
Gila County	$14.42	$750	$30,000	1.9	$47,000	$1,175	$14,100	$353	4,271	22%	$13.79	$717	1.0
Graham County	$11.79	$613	$24,520	1.5	$50,300	$1,258	$15,090	$377	3,029	28%	$11.21	$583	1.1
Greenlee County	$15.71	$817	$32,680	2.1	$55,600	$1,390	$16,680	$417	1,767	53%	$33.03	$1,717	0.5
La Paz County	$13.04	$678	$27,120	1.7	$38,500	$963	$11,550	$289	2,502	25%	$8.86	$461	1.5
Maricopa County *	$16.73	$870	$34,800	2.2	$66,400	$1,660	$19,920	$498	465,487	34%	$14.71	$765	1.1
Mohave County	$14.77	$768	$30,720	1.9	$51,200	$1,280	$15,360	$384	22,902	28%	$11.72	$609	1.3
Navajo County	$13.29	$691	$27,640	1.7	$46,900	$1,173	$14,070	$352	9,722	27%	$12.27	$638	1.1
Pima County *	$16.54	$860	$34,400	2.2	$60,400	$1,510	$18,120	$453	135,296	35%	$12.08	$628	1.4
Pinal County *	$16.73	$870	$34,800	2.2	$66,400	$1,660	$19,920	$498	26,530	22%	$11.16	$580	1.5
Santa Cruz County	$12.81	$666	$26,640	1.7	$44,800	$1,120	$13,440	$336	3,503	29%	$9.47	$492	1.4
Yavapai County	$15.35	$798	$31,920	2.0	$57,700	$1,443	$17,310	$433	24,547	28%	$12.09	$628	1.3
Yuma County	$14.08	$732	$29,280	1.8	$44,500	$1,113	$13,350	$334	21,129	30%	$10.12	$526	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
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Arkansas

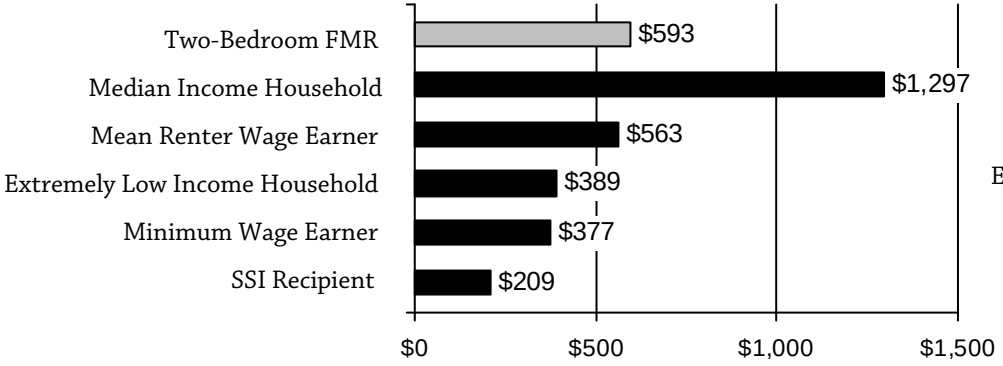
In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is $593. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $1,978 monthly or $23,733 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$11.41

In Arkansas, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 63 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arkansas, the estimated mean (average) wage for a renter is $10.83. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$30
Extremely Low Income Household	$204
Minimum Wage Earner	$216
SSI Recipient	$384

Arkansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	$11.41	$593	$23,733	1.6	$51,900	$1,297	$15,570	$389	360,796	32%	$10.83	$563	1.1
Combined Nonmetro Areas	$10.21	$531	$21,233	1.4	$44,261	$1,107	$13,278	$332	130,668	29%	$9.39	$488	1.1
Metropolitan Areas													
Fayetteville-Springdale-Rogers HMFA	$12.21	$635	$25,400	1.7	$58,200	$1,455	$17,460	$437	58,077	36%	$13.85	$720	0.9
Fort Smith HMFA	$10.69	$556	$22,240	1.5	$48,400	$1,210	$14,520	$363	23,939	34%	$10.47	$545	1.0
Franklin County HMFA	$10.06	$523	$20,920	1.4	$41,700	$1,043	$12,510	$313	1,430	21%	$11.07	$576	0.9
Grant County HMFA	$9.92	$516	$20,640	1.4	$61,300	$1,533	$18,390	$460	1,335	20%	$8.62	$448	1.2
Hot Springs MSA	$11.69	$608	$24,320	1.6	$49,400	$1,235	$14,820	$371	11,989	30%	$9.09	$473	1.3
Jonesboro HMFA	$10.75	$559	$22,360	1.5	$56,000	$1,400	$16,800	$420	13,900	39%	$9.18	$477	1.2
Little Rock-North Little Rock-Conway HMFA	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	90,893	35%	$11.47	$596	1.1
Memphis HMFA	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	7,825	42%	$9.90	$515	1.4
Pine Bluff MSA	$10.71	$557	$22,280	1.5	$48,500	$1,213	$14,550	$364	11,954	34%	$9.47	$493	1.1
Poinsett County HMFA	$9.92	$516	$20,640	1.4	$41,600	$1,040	$12,480	$312	3,205	34%	$7.71	$401	1.3
Texarkana MSA	$11.96	$622	$24,880	1.6	$51,900	$1,298	$15,570	$389	5,581	34%	$10.06	$523	1.2
Counties													
Arkansas County	$10.81	$562	$22,480	1.5	$49,800	$1,245	$14,940	$374	2,920	36%	$9.92	$516	1.1
Ashley County	$9.92	$516	$20,640	1.4	$46,100	$1,153	$13,830	$346	2,453	28%	$9.53	$496	1.0
Baxter County	$10.58	$550	$22,000	1.5	$44,400	$1,110	$13,320	$333	4,377	23%	$9.19	$478	1.2
Benton County	$12.21	$635	$25,400	1.7	$58,200	$1,455	$17,460	$437	23,600	30%	$15.29	$795	0.8
Boone County	$10.25	$533	$21,320	1.4	$50,100	$1,253	$15,030	$376	3,903	27%	$10.78	$560	1.0
Bradley County	$9.92	$516	$20,640	1.4	$38,600	$965	$11,580	$290	1,451	30%	$10.87	$565	0.9
Calhoun County	$9.92	$516	$20,640	1.4	$41,600	$1,040	$12,480	$312	379	18%	$18.51	$962	0.5
Carroll County	$10.58	$550	$22,000	1.5	$44,800	$1,120	$13,440	$336	3,486	30%	$8.44	$439	1.3
Chicot County	$9.92	$516	$20,640	1.4	$29,000	$725	$8,700	$218	1,428	30%	$8.61	$448	1.2
Clark County	$10.98	$571	$22,840	1.5	$47,800	$1,195	$14,340	$359	2,702	32%	$7.92	$412	1.4
Clay County	$9.92	$516	$20,640	1.4	$41,600	$1,040	$12,480	$312	1,768	26%	$8.45	$439	1.2
Cleburne County	$10.33	$537	$21,480	1.4	$49,600	$1,240	$14,880	$372	2,372	22%	$8.97	$467	1.2
Cleveland County	$10.71	$557	$22,280	1.5	$48,500	$1,213	$14,550	$364	727	22%	$6.61	$344	1.6
Columbia County	$10.10	$525	$21,000	1.4	$48,400	$1,210	$14,520	$363	2,992	30%	$9.91	$515	1.0

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

Arkansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conway County	$10.21	$531	$21,240	1.4	$50,800	$1,270	$15,240	$381	1,990	24%	$8.97	$466	1.1
Craighead County	$10.75	$559	$22,360	1.5	$56,000	$1,400	$16,800	$420	13,900	39%	$9.18	$477	1.2
Crawford County	$10.69	$556	$22,240	1.5	$48,400	$1,210	$14,520	$363	6,184	27%	$8.79	$457	1.2
Crittenden County	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	7,825	42%	$9.90	$515	1.4
Cross County	$10.25	$533	$21,320	1.4	$46,200	$1,155	$13,860	$347	1,948	29%	$7.83	$407	1.3
Dallas County	$9.92	$516	$20,640	1.4	$44,500	$1,113	$13,350	$334	933	30%	$8.19	$426	1.2
Desha County	$9.92	$516	$20,640	1.4	$34,200	$855	$10,260	$257	2,171	41%	$7.55	$393	1.3
Drew County	$9.92	$516	$20,640	1.4	$45,600	$1,140	$13,680	$342	2,396	32%	$8.30	$432	1.2
Faulkner County	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	13,770	34%	$9.85	$512	1.3
Franklin County	$10.06	$523	$20,920	1.4	$41,700	$1,043	$12,510	$313	1,430	21%	$11.07	$576	0.9
Fulton County	$9.92	$516	$20,640	1.4	$42,500	$1,063	$12,750	$319	985	20%	$5.91	$307	1.7
Garland County	$11.69	$608	$24,320	1.6	$49,400	$1,235	$14,820	$371	11,989	30%	$9.09	$473	1.3
Grant County	$9.92	$516	$20,640	1.4	$61,300	$1,533	$18,390	$460	1,335	20%	$8.62	$448	1.2
Greene County	$10.35	$538	$21,520	1.4	$48,800	$1,220	$14,640	$366	5,538	34%	$9.18	$478	1.1
Hempstead County	$9.92	$516	$20,640	1.4	$42,900	$1,073	$12,870	$322	2,755	32%	$9.30	$484	1.1
Hot Spring County	$9.92	$516	$20,640	1.4	$49,000	$1,225	$14,700	$368	2,872	24%	$11.81	$614	0.8
Howard County	$9.92	$516	$20,640	1.4	$44,200	$1,105	$13,260	$332	1,568	30%	$8.30	$432	1.2
Independence County	$10.58	$550	$22,000	1.5	$45,300	$1,133	$13,590	$340	4,021	27%	$9.43	$490	1.1
Izard County	$9.92	$516	$20,640	1.4	$40,100	$1,003	$12,030	$301	1,172	20%	$6.76	$351	1.5
Jackson County	$9.92	$516	$20,640	1.4	$37,300	$933	$11,190	$280	1,933	30%	$8.82	$459	1.1
Jefferson County	$10.71	$557	$22,280	1.5	$48,500	$1,213	$14,550	$364	9,983	36%	$9.74	$506	1.1
Johnson County	$10.25	$533	$21,320	1.4	$42,200	$1,055	$12,660	$317	2,915	31%	$8.90	$463	1.2
Lafayette County	$9.92	$516	$20,640	1.4	$39,200	$980	$11,760	$294	576	21%	$6.49	$338	1.5
Lawrence County	$9.92	$516	$20,640	1.4	$40,800	$1,020	$12,240	$306	2,218	33%	$7.74	$403	1.3
Lee County	$9.92	$516	$20,640	1.4	$34,600	$865	$10,380	$260	1,186	34%	$6.87	$357	1.4
Lincoln County	$10.71	$557	$22,280	1.5	$48,500	$1,213	$14,550	$364	1,244	31%	$6.85	$356	1.6
Little River County	$9.92	$516	$20,640	1.4	$50,200	$1,255	$15,060	$377	1,555	29%	$14.55	$757	0.7
Logan County	$9.92	$516	$20,640	1.4	$48,700	$1,218	$14,610	$365	1,738	21%	$7.73	$402	1.3
Lonoke County	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	6,176	26%	$7.58	$394	1.7
Madison County	$12.21	$635	$25,400	1.7	$58,200	$1,455	$17,460	$437	1,421	25%	$7.89	$410	1.5
Marion County	$10.08	$524	$20,960	1.4	$44,100	$1,103	$13,230	$331	1,334	18%	$6.66	$346	1.5

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Arkansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Miller County	$11.96	$622	$24,880	1.6	$51,900	$1,298	$15,570	$389	5,581	34%	$10.06	$523	1.2
Mississippi County	$9.92	$516	$20,640	1.4	$39,800	$995	$11,940	$299	6,892	40%	$12.41	$645	0.8
Monroe County	$9.92	$516	$20,640	1.4	$36,700	$918	$11,010	$275	1,333	39%	$6.48	$337	1.5
Montgomery County	$12.38	$644	$25,760	1.7	$45,700	$1,143	$13,710	$343	646	17%	$4.39	$228	2.8
Nevada County	$9.92	$516	$20,640	1.4	$48,500	$1,213	$14,550	$364	1,086	29%	$12.30	$639	0.8
Newton County	$9.92	$516	$20,640	1.4	$40,700	$1,018	$12,210	$305	722	20%	$4.38	$228	2.3
Ouachita County	$9.92	$516	$20,640	1.4	$41,100	$1,028	$12,330	$308	3,239	30%	$8.50	$442	1.2
Perry County	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	723	18%	$8.27	$430	1.6
Phillips County	$9.92	$516	$20,640	1.4	$31,300	$783	$9,390	$235	3,774	45%	$9.30	$484	1.1
Pike County	$9.92	$516	$20,640	1.4	$43,300	$1,083	$12,990	$325	1,043	25%	$7.20	$374	1.4
Poinsett County	$9.92	$516	$20,640	1.4	$41,600	$1,040	$12,480	$312	3,205	34%	$7.71	$401	1.3
Polk County	$9.92	$516	$20,640	1.4	$42,200	$1,055	$12,660	$317	1,841	23%	$8.08	$420	1.2
Pope County	$10.75	$559	$22,360	1.5	$49,200	$1,230	$14,760	$369	6,818	30%	$9.69	$504	1.1
Prairie County	$9.92	$516	$20,640	1.4	$40,500	$1,013	$12,150	$304	978	27%	$8.24	$428	1.2
Pulaski County	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	61,488	40%	$12.23	$636	1.0
Randolph County	$9.92	$516	$20,640	1.4	$45,500	$1,138	$13,650	$341	1,696	23%	$6.68	$347	1.5
Saline County	$12.83	$667	$26,680	1.8	$62,300	$1,558	$18,690	$467	8,736	22%	$8.43	$438	1.5
Scott County	$9.92	$516	$20,640	1.4	$40,200	$1,005	$12,060	$302	1,079	25%	$7.02	$365	1.4
Searcy County	$9.92	$516	$20,640	1.4	$38,800	$970	$11,640	$291	864	25%	$4.67	$243	2.1
Sebastian County	$10.69	$556	$22,240	1.5	$48,400	$1,210	$14,520	$363	17,755	37%	$10.96	$570	1.0
Sevier County	$9.92	$516	$20,640	1.4	$42,300	$1,058	$12,690	$317	1,511	26%	$7.93	$412	1.3
Sharp County	$9.92	$516	$20,640	1.4	$39,800	$995	$11,940	$299	1,382	19%	$6.34	$330	1.6
St. Francis County	$10.77	$560	$22,400	1.5	$35,400	$885	$10,620	$266	3,749	41%	$8.61	$448	1.3
Stone County	$9.92	$516	$20,640	1.4	$35,600	$890	$10,680	$267	971	20%	$6.28	$327	1.6
Union County	$10.48	$545	$21,800	1.4	$49,200	$1,230	$14,760	$369	4,831	29%	$11.21	$583	0.9
Van Buren County	$9.92	$516	$20,640	1.4	$42,800	$1,070	$12,840	$321	1,517	21%	$8.05	$418	1.2
Washington County	$12.21	$635	$25,400	1.7	$58,200	$1,455	$17,460	$437	33,056	44%	$12.46	$648	1.0
White County	$10.31	$536	$21,440	1.4	$47,700	$1,193	$14,310	$358	9,016	31%	$10.55	$549	1.0
Woodruff County	$9.92	$516	$20,640	1.4	$36,400	$910	$10,920	$273	1,279	38%	$7.90	$411	1.3
Yell County	$9.92	$516	$20,640	1.4	$43,100	$1,078	$12,930	$323	2,366	30%	$7.48	$389	1.3

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

California

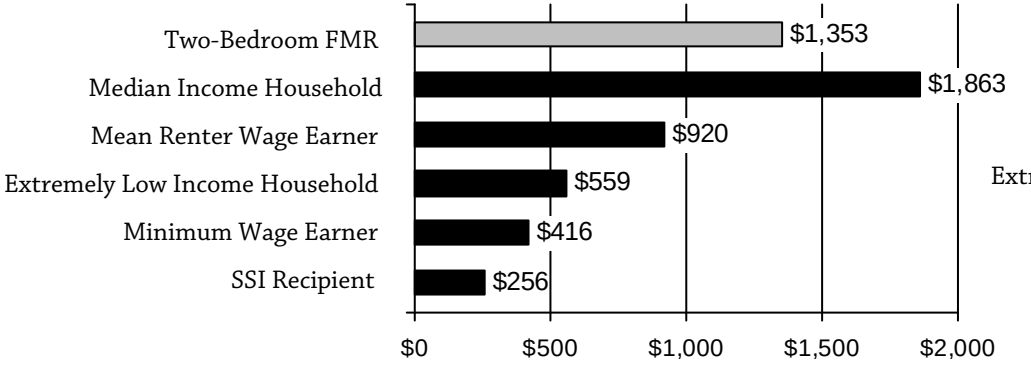
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,353. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $4,511 monthly or $54,127 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$26.02

In California, a minimum wage worker earns an hourly wage of $8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 130 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is $17.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$433
Extremely Low Income Household	$794
Minimum Wage Earner	$937
SSI Recipient	$1,097

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	$26.02	$1,353	$54,127	3.3	$74,514	$1,863	$22,354	$559	5,280,802	43%	$17.68	$920	1.5
Combined Nonmetro Areas	$17.16	$892	$35,693	2.1	$59,270	$1,482	$17,781	$445	111,277	33%	$10.80	$562	1.6
Metropolitan Areas													
Bakersfield MSA	$15.25	$793	$31,720	1.9	$54,100	$1,353	$16,230	$406	95,773	39%	$12.28	$639	1.2
Chico MSA	$17.23	$896	$35,840	2.2	$58,700	$1,468	$17,610	$440	33,144	39%	$11.16	$581	1.5
El Centro MSA	$14.44	$751	$30,040	1.8	$45,000	$1,125	$13,500	$338	20,525	43%	$7.82	$406	1.8
Fresno MSA	$15.94	$829	$33,160	2.0	$55,500	$1,388	$16,650	$416	127,704	45%	$10.75	$559	1.5
Hanford-Corcoran MSA	$15.67	$815	$32,600	2.0	$54,300	$1,358	$16,290	$407	17,868	44%	$11.81	$614	1.3
Los Angeles-Long Beach HMFA	$27.83	$1,447	$57,880	3.5	$64,800	$1,620	$19,440	$486	1,665,798	52%	$18.22	$947	1.5
Madera-Chowchilla MSA	$15.42	$802	$32,080	1.9	$54,600	$1,365	$16,380	$410	15,554	37%	$11.19	$582	1.4
Merced MSA	$15.17	$789	$31,560	1.9	$51,200	$1,280	$15,360	$384	32,451	44%	$10.12	$526	1.5
Modesto MSA	$18.31	$952	$38,080	2.3	$62,000	$1,550	$18,600	$465	62,015	38%	$11.35	$590	1.6
Napa MSA	$25.13	$1,307	$52,280	3.1	$86,100	$2,153	$25,830	$646	17,183	35%	$14.42	$750	1.7
Oakland-Fremont HMFA	$26.96	$1,402	$56,080	3.4	$93,500	$2,338	$28,050	$701	351,029	39%	$18.33	$953	1.5
Orange County HMFA *	$31.77	$1,652	$66,080	4.0	$85,300	$2,133	$25,590	$640	385,471	39%	$18.04	$938	1.8
Oxnard-Thousand Oaks-Ventura MSA	$27.62	$1,436	$57,440	3.5	$89,300	$2,233	$26,790	$670	88,853	34%	$14.91	$775	1.9
Redding MSA	$16.21	$843	$33,720	2.0	$59,000	$1,475	$17,700	$443	23,526	34%	$10.61	$552	1.5
Riverside-San Bernardino-Ontario MSA *	$22.10	$1,149	$45,960	2.8	$63,300	$1,583	$18,990	$475	407,778	32%	$11.89	$618	1.9
Sacramento--Arden-Arcade--Roseville HMFA *	$19.63	$1,021	$40,840	2.5	$76,100	$1,903	$22,830	$571	257,058	36%	$14.22	$740	1.4
Salinas MSA	$22.83	$1,187	$47,480	2.9	$68,700	$1,718	$20,610	$515	58,232	47%	$13.49	$702	1.7
San Benito County HMFA	$23.15	$1,204	$48,160	2.9	$79,300	$1,983	$23,790	$595	6,005	36%	$9.68	$503	2.4
San Diego-Carlsbad-San Marcos MSA	$26.50	$1,378	$55,120	3.3	$75,900	$1,898	$22,770	$569	467,844	44%	$17.01	$885	1.6
San Francisco HMFA	$36.63	$1,905	$76,200	4.6	$103,000	$2,575	$30,900	$773	346,544	50%	$26.97	$1,402	1.4
San Jose-Sunnyvale-Santa Clara HMFA	$31.21	$1,623	$64,920	3.9	$105,000	$2,625	$31,500	$788	243,348	41%	$31.46	$1,636	1.0
San Luis Obispo-Paso Robles MSA	$22.35	$1,162	$46,480	2.8	$75,400	$1,885	$22,620	$566	39,554	39%	$11.33	$589	2.0
Santa Barbara-Santa Maria-Goleta MSA	$25.85	$1,344	$53,760	3.2	$73,300	$1,833	$21,990	$550	65,036	46%	$15.07	$784	1.7
Santa Cruz-Watsonville MSA	$28.92	$1,504	$60,160	3.6	$87,000	$2,175	$26,100	$653	37,924	40%	$12.31	$640	2.4
Santa Rosa-Petaluma MSA	$22.65	$1,178	$47,120	2.8	$82,600	$2,065	$24,780	$620	69,246	38%	$14.59	$759	1.6
Stockton MSA	$17.38	$904	$36,160	2.2	$66,300	$1,658	$19,890	$497	81,548	38%	$11.69	$608	1.5
Vallejo-Fairfield MSA	$23.63	$1,229	$49,160	3.0	$82,600	$2,065	$24,780	$620	47,564	34%	$14.18	$737	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Visalia-Porterville MSA	$13.94	$725	$29,000	1.7	$49,500	$1,238	$14,850	$371	51,583	41%	$9.55	$497	1.5
Yolo HMFA	$19.08	$992	$39,680	2.4	$76,900	$1,923	$23,070	$577	31,838	46%	$12.78	$664	1.5
Yuba City MSA	$16.48	$857	$34,280	2.1	$59,400	$1,485	$17,820	$446	21,529	39%	$11.17	$581	1.5
Counties													
Alameda County	$26.96	$1,402	$56,080	3.4	$93,500	$2,338	$28,050	$701	238,749	45%	$19.20	$999	1.4
Alpine County	$16.65	$866	$34,640	2.1	$84,800	$2,120	$25,440	$636	109	27%	$9.31	$484	1.8
Amador County	$20.92	$1,088	$43,520	2.6	$67,700	$1,693	$20,310	$508	3,343	23%	$11.68	$608	1.8
Butte County	$17.23	$896	$35,840	2.2	$58,700	$1,468	$17,610	$440	33,144	39%	$11.16	$581	1.5
Calaveras County	$16.37	$851	$34,040	2.0	$69,700	$1,743	$20,910	$523	3,978	21%	$10.27	$534	1.6
Colusa County	$14.54	$756	$30,240	1.8	$55,000	$1,375	$16,500	$413	2,482	36%	$11.93	$620	1.2
Contra Costa County	$26.96	$1,402	$56,080	3.4	$93,500	$2,338	$28,050	$701	112,280	31%	$16.58	$862	1.6
Del Norte County	$14.75	$767	$30,680	1.8	$54,600	$1,365	$16,380	$410	3,875	39%	$9.16	$476	1.6
El Dorado County *	$19.63	$1,021	$40,840	2.5	$76,100	$1,903	$22,830	$571	16,041	23%	$11.24	$584	1.7
Fresno County	$15.94	$829	$33,160	2.0	$55,500	$1,388	$16,650	$416	127,704	45%	$10.75	$559	1.5
Glenn County	$14.21	$739	$29,560	1.8	$50,700	$1,268	$15,210	$380	3,142	33%	$8.68	$451	1.6
Humboldt County	$16.96	$882	$35,280	2.1	$55,600	$1,390	$16,680	$417	23,036	42%	$10.37	$539	1.6
Imperial County	$14.44	$751	$30,040	1.8	$45,000	$1,125	$13,500	$338	20,525	43%	$7.82	$406	1.8
Inyo County	$15.15	$788	$31,520	1.9	$65,500	$1,638	$19,650	$491	2,873	36%	$10.63	$553	1.4
Kern County	$15.25	$793	$31,720	1.9	$54,100	$1,353	$16,230	$406	95,773	39%	$12.28	$639	1.2
Kings County	$15.67	$815	$32,600	2.0	$54,300	$1,358	$16,290	$407	17,868	44%	$11.81	$614	1.3
Lake County	$17.21	$895	$35,800	2.2	$55,000	$1,375	$16,500	$413	8,278	33%	$9.54	$496	1.8
Lassen County	$17.06	$887	$35,480	2.1	$61,700	$1,543	$18,510	$463	3,731	36%	$9.60	$499	1.8
Los Angeles County	$27.83	$1,447	$57,880	3.5	$64,800	$1,620	$19,440	$486	1,665,798	52%	$18.22	$947	1.5
Madera County	$15.42	$802	$32,080	1.9	$54,600	$1,365	$16,380	$410	15,554	37%	$11.19	$582	1.4
Marin County	$36.63	$1,905	$76,200	4.6	$103,000	$2,575	$30,900	$773	37,007	36%	$16.92	$880	2.2
Mariposa County	$15.98	$831	$33,240	2.0	$59,500	$1,488	$17,850	$446	2,314	30%	$7.07	$368	2.3
Mendocino County	$18.67	$971	$38,840	2.3	$55,300	$1,383	$16,590	$415	12,773	37%	$10.84	$564	1.7
Merced County	$15.17	$789	$31,560	1.9	$51,200	$1,280	$15,360	$384	32,451	44%	$10.12	$526	1.5
Modoc County	$11.23	$584	$23,360	1.4	$47,300	$1,183	$14,190	$355	1,187	30%	$9.23	$480	1.2
Mono County	$23.56	$1,225	$49,000	2.9	$75,500	$1,888	$22,650	$566	2,305	44%	$9.74	$507	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monterey County	$22.83	$1,187	$47,480	2.9	$68,700	$1,718	$20,610	$515	58,232	47%	$13.49	$702	1.7
Napa County	$25.13	$1,307	$52,280	3.1	$86,100	$2,153	$25,830	$646	17,183	35%	$14.42	$750	1.7
Nevada County	$20.98	$1,091	$43,640	2.6	$72,600	$1,815	$21,780	$545	10,724	26%	$13.29	$691	1.6
Orange County *	$31.77	$1,652	$66,080	4.0	$85,300	$2,133	$25,590	$640	385,471	39%	$18.04	$938	1.8
Placer County *	$19.63	$1,021	$40,840	2.5	$76,100	$1,903	$22,830	$571	34,947	27%	$13.17	$685	1.5
Plumas County	$18.19	$946	$37,840	2.3	$56,700	$1,418	$17,010	$425	3,475	34%	$11.62	$604	1.6
Riverside County *	$22.10	$1,149	$45,960	2.8	$63,300	$1,583	$18,990	$475	199,820	30%	$11.32	$589	2.0
Sacramento County *	$19.63	$1,021	$40,840	2.5	$76,100	$1,903	$22,830	$571	206,070	41%	$14.78	$769	1.3
San Benito County	$23.15	$1,204	$48,160	2.9	$79,300	$1,983	$23,790	$595	6,005	36%	$9.68	$503	2.4
San Bernardino County *	$22.10	$1,149	$45,960	2.8	$63,300	$1,583	$18,990	$475	207,958	35%	$12.40	$645	1.8
San Diego County	$26.50	$1,378	$55,120	3.3	$75,900	$1,898	$22,770	$569	467,844	44%	$17.01	$885	1.6
San Francisco County	$36.63	$1,905	$76,200	4.6	$103,000	$2,575	$30,900	$773	209,928	62%	$28.97	$1,506	1.3
San Joaquin County	$17.38	$904	$36,160	2.2	$66,300	$1,658	$19,890	$497	81,548	38%	$11.69	$608	1.5
San Luis Obispo County	$22.35	$1,162	$46,480	2.8	$75,400	$1,885	$22,620	$566	39,554	39%	$11.33	$589	2.0
San Mateo County	$36.63	$1,905	$76,200	4.6	$103,000	$2,575	$30,900	$773	99,609	39%	$26.91	$1,400	1.4
Santa Barbara County	$25.85	$1,344	$53,760	3.2	$73,300	$1,833	$21,990	$550	65,036	46%	$15.07	$784	1.7
Santa Clara County	$31.21	$1,623	$64,920	3.9	$105,000	$2,625	$31,500	$788	243,348	41%	$31.46	$1,636	1.0
Santa Cruz County	$28.92	$1,504	$60,160	3.6	$87,000	$2,175	$26,100	$653	37,924	40%	$12.31	$640	2.4
Shasta County	$16.21	$843	$33,720	2.0	$59,000	$1,475	$17,700	$443	23,526	34%	$10.61	$552	1.5
Sierra County	$15.38	$800	$32,000	1.9	$71,800	$1,795	$21,540	$539	286	20%	$4.00	$208	3.8
Siskiyou County	$13.85	$720	$28,800	1.7	$50,400	$1,260	$15,120	$378	6,999	35%	$9.72	$505	1.4
Solano County	$23.63	$1,229	$49,160	3.0	$82,600	$2,065	$24,780	$620	47,564	34%	$14.18	$737	1.7
Sonoma County	$22.65	$1,178	$47,120	2.8	$82,600	$2,065	$24,780	$620	69,246	38%	$14.59	$759	1.6
Stanislaus County	$18.31	$952	$38,080	2.3	$62,000	$1,550	$18,600	$465	62,015	38%	$11.35	$590	1.6
Sutter County	$16.48	$857	$34,280	2.1	$59,400	$1,485	$17,820	$446	11,993	38%	$10.53	$547	1.6
Tehama County	$14.94	$777	$31,080	1.9	$46,200	$1,155	$13,860	$347	8,194	35%	$12.30	$640	1.2
Trinity County	$13.56	$705	$28,200	1.7	$48,300	$1,208	$14,490	$362	1,561	27%	$8.50	$442	1.6
Tulare County	$13.94	$725	$29,000	1.7	$49,500	$1,238	$14,850	$371	51,583	41%	$9.55	$497	1.5
Tuolumne County	$17.87	$929	$37,160	2.2	$66,700	$1,668	$20,010	$500	6,612	30%	$10.85	$564	1.6
Ventura County	$27.62	$1,436	$57,440	3.5	$89,300	$2,233	$26,790	$670	88,853	34%	$14.91	$775	1.9
Yolo County	$19.08	$992	$39,680	2.4	$76,900	$1,923	$23,070	$577	31,838	46%	$12.78	$664	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	$16.48	$857	$34,280	2.1	$59,400	$1,485	$17,820	$446	9,536	40%	$12.75	$663	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Colorado

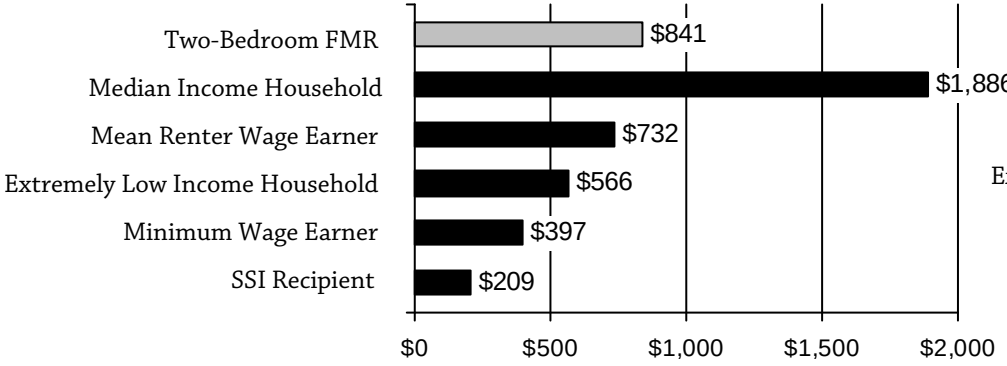
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is $841. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,805 monthly or $33,657 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$16.18

In Colorado, a minimum wage worker earns an hourly wage of $7.64. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 85 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is $14.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$109
Extremely Low Income Household	$275
Minimum Wage Earner	$444
SSI Recipient	$632

Colorado

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colorado	$16.18	$841	$33,657	2.1	$75,460	$1,886	$22,638	$566	622,289	32%	$14.07	$732	1.1
Combined Nonmetro Areas	$15.48	$805	$32,206	2.0	$63,544	$1,589	$19,063	$477	77,457	29%	$11.95	$622	1.3
Metropolitan Areas													
Boulder MSA	$18.98	$987	$39,480	2.5	$93,800	$2,345	$28,140	$704	42,440	36%	$14.45	$751	1.3
Colorado Springs HMFA	$14.54	$756	$30,240	1.9	$73,400	$1,835	$22,020	$551	75,782	33%	$12.54	$652	1.2
Denver-Aurora-Broomfield MSA	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	328,371	34%	$15.76	$819	1.1
Fort Collins-Loveland MSA	$14.35	$746	$29,840	1.9	$77,700	$1,943	$23,310	$583	38,197	33%	$10.71	$557	1.3
Grand Junction MSA	$13.17	$685	$27,400	1.7	$65,200	$1,630	$19,560	$489	15,803	28%	$11.27	$586	1.2
Greeley MSA	$13.21	$687	$27,480	1.7	$68,400	$1,710	$20,520	$513	24,552	28%	$10.25	$533	1.3
Pueblo MSA	$12.23	$636	$25,440	1.6	$53,600	$1,340	$16,080	$402	18,504	30%	$8.67	$451	1.4
Teller County HMFA	$14.29	$743	$29,720	1.9	$72,300	$1,808	$21,690	$542	1,183	13%	$7.68	$399	1.9
Counties													
Adams County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	46,814	32%	$12.94	$673	1.3
Alamosa County	$11.40	$593	$23,720	1.5	$47,200	$1,180	$14,160	$354	2,134	37%	$7.28	$378	1.6
Arapahoe County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	74,562	34%	$15.52	$807	1.1
Archuleta County	$15.23	$792	$31,680	2.0	$68,200	$1,705	$20,460	$512	578	17%	$8.17	$425	1.9
Baca County	$11.23	$584	$23,360	1.5	$44,800	$1,120	$13,440	$336	422	25%	$10.99	$571	1.0
Bent County	$11.31	$588	$23,520	1.5	$46,300	$1,158	$13,890	$347	630	33%	$10.31	$536	1.1
Boulder County	$18.98	$987	$39,480	2.5	$93,800	$2,345	$28,140	$704	42,440	36%	$14.45	$751	1.3
Broomfield County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	5,153	26%	$18.24	$948	0.9
Chaffee County	$13.06	$679	$27,160	1.7	$57,200	$1,430	$17,160	$429	1,707	23%	$8.57	$445	1.5
Cheyenne County	$11.23	$584	$23,360	1.5	$63,500	$1,588	$19,050	$476	162	20%	$14.09	$733	0.8
Clear Creek County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	777	19%	$12.60	$655	1.4
Conejos County	$11.94	$621	$24,840	1.6	$40,400	$1,010	$12,120	$303	757	24%	$9.06	$471	1.3
Costilla County	$11.23	$584	$23,360	1.5	$39,600	$990	$11,880	$297	369	25%	$6.29	$327	1.8
Crowley County	$11.23	$584	$23,360	1.5	$43,800	$1,095	$13,140	$329	302	26%	$9.18	$477	1.2
Custer County	$13.25	$689	$27,560	1.7	$54,900	$1,373	$16,470	$412	361	20%	$7.91	$411	1.7
Delta County	$13.44	$699	$27,960	1.8	$50,900	$1,273	$15,270	$382	3,269	26%	$9.95	$517	1.4
Denver County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	120,629	47%	$18.27	$950	0.9

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Colorado

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dolores County	$11.23	$584	$23,360	1.5	$54,100	$1,353	$16,230	$406	173	22%	$9.23	$480	1.2
Douglas County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	17,229	17%	$14.76	$768	1.2
Eagle County	$23.56	$1,225	$49,000	3.1	$84,800	$2,120	$25,440	$636	6,314	35%	$13.56	$705	1.7
El Paso County	$14.54	$756	$30,240	1.9	$73,400	$1,835	$22,020	$551	75,782	33%	$12.54	$652	1.2
Elbert County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	705	9%	$8.63	$449	2.0
Fremont County	$11.90	$619	$24,760	1.6	$50,600	$1,265	$15,180	$380	3,936	23%	$7.44	$387	1.6
Garfield County	$18.62	$968	$38,720	2.4	$77,900	$1,948	$23,370	$584	6,497	33%	$15.00	$780	1.2
Gilpin County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	713	28%	$9.23	$480	1.9
Grand County	$15.40	$801	$32,040	2.0	$71,800	$1,795	$21,540	$539	1,231	23%	$9.09	$473	1.7
Gunnison County	$15.58	$810	$32,400	2.0	$65,400	$1,635	$19,620	$491	2,542	41%	$12.03	$625	1.3
Hinsdale County	$13.81	$718	$28,720	1.8	$70,400	$1,760	$21,120	$528	42	16%	$5.87	$305	2.4
Huerfano County	$11.23	$584	$23,360	1.5	$49,200	$1,230	$14,760	$369	881	28%	$7.30	$380	1.5
Jackson County	$13.25	$689	$27,560	1.7	$41,500	$1,038	$12,450	$311	191	28%	$11.83	$615	1.1
Jefferson County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	60,937	28%	$13.36	$695	1.3
Kiowa County	$11.23	$584	$23,360	1.5	$60,400	$1,510	$18,120	$453	236	33%	$16.76	$872	0.7
Kit Carson County	$11.23	$584	$23,360	1.5	$57,700	$1,443	$17,310	$433	925	31%	$11.84	$615	0.9
La Plata County	$17.02	$885	$35,400	2.2	$74,100	$1,853	$22,230	$556	6,336	31%	$13.62	$708	1.2
Lake County	$16.88	$878	$35,120	2.2	$48,900	$1,223	$14,670	$367	901	33%	$7.84	$408	2.2
Larimer County	$14.35	$746	$29,840	1.9	$77,700	$1,943	$23,310	$583	38,197	33%	$10.71	$557	1.3
Las Animas County	$12.98	$675	$27,000	1.7	$47,900	$1,198	$14,370	$359	1,959	31%	$10.47	$544	1.2
Lincoln County	$12.60	$655	$26,200	1.6	$50,100	$1,253	$15,030	$376	560	29%	$8.90	$463	1.4
Logan County	$11.35	$590	$23,600	1.5	$57,600	$1,440	$17,280	$432	2,586	32%	$11.11	$578	1.0
Mesa County	$13.17	$685	$27,400	1.7	$65,200	$1,630	$19,560	$489	15,803	28%	$11.27	$586	1.2
Mineral County	$17.10	$889	$35,560	2.2	$65,100	$1,628	$19,530	$488	60	14%	$7.56	$393	2.3
Moffat County	$12.60	$655	$26,200	1.6	$63,800	$1,595	$19,140	$479	1,335	25%	$14.08	$732	0.9
Montezuma County	$11.23	$584	$23,360	1.5	$55,900	$1,398	$16,770	$419	3,000	27%	$8.08	$420	1.4
Montrose County	$13.62	$708	$28,320	1.8	$56,500	$1,413	$16,950	$424	4,148	25%	$10.25	$533	1.3
Morgan County	$13.19	$686	$27,440	1.7	$50,800	$1,270	$15,240	$381	3,402	33%	$12.38	$644	1.1
Otero County	$11.56	$601	$24,040	1.5	$42,900	$1,073	$12,870	$322	2,586	34%	$7.82	$407	1.5
Ouray County	$18.98	$987	$39,480	2.5	$68,300	$1,708	$20,490	$512	438	26%	$10.41	$541	1.8
Park County	$17.17	$893	$35,720	2.2	$79,300	$1,983	$23,790	$595	852	12%	$11.82	$614	1.5

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Colorado

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Phillips County	$11.58	$602	$24,080	1.5	$53,400	$1,335	$16,020	$401	498	27%	$10.30	$536	1.1
Pitkin County	$23.92	$1,244	$49,760	3.1	$104,500	$2,613	$31,350	$784	2,782	38%	$16.97	$883	1.4
Prowers County	$11.23	$584	$23,360	1.5	$47,400	$1,185	$14,220	$356	1,635	33%	$8.02	$417	1.4
Pueblo County	$12.23	$636	$25,440	1.6	$53,600	$1,340	$16,080	$402	18,504	30%	$8.67	$451	1.4
Rio Blanco County	$11.38	$592	$23,680	1.5	$70,600	$1,765	$21,180	$530	680	26%	$17.20	$894	0.7
Rio Grande County	$11.23	$584	$23,360	1.5	$53,700	$1,343	$16,110	$403	766	21%	$7.61	$396	1.5
Routt County	$20.00	$1,040	$41,600	2.6	$81,200	$2,030	$24,360	$609	2,628	26%	$14.81	$770	1.4
Saguache County	$11.50	$598	$23,920	1.5	$38,100	$953	$11,430	$286	852	32%	$9.10	$473	1.3
San Juan County	$16.00	$832	$33,280	2.1	$68,000	$1,700	$20,400	$510	188	46%	$8.13	$423	2.0
San Miguel County	$15.37	$799	$31,960	2.0	$85,400	$2,135	$25,620	$641	1,151	36%	$11.54	$600	1.3
Sedgwick County	$11.23	$584	$23,360	1.5	$54,600	$1,365	$16,380	$410	274	27%	$8.23	$428	1.4
Summit County	$22.83	$1,187	$47,480	3.0	$89,800	$2,245	$26,940	$674	3,116	30%	$11.99	$623	1.9
Teller County	$14.29	$743	$29,720	1.9	$72,300	$1,808	$21,690	$542	1,183	13%	$7.68	$399	1.9
Washington County	$11.27	$586	$23,440	1.5	$51,600	$1,290	$15,480	$387	693	32%	$12.52	$651	0.9
Weld County	$13.21	$687	$27,480	1.7	$68,400	$1,710	$20,520	$513	24,552	28%	$10.25	$533	1.3
Yuma County	$11.23	$584	$23,360	1.5	$47,300	$1,183	$14,190	$355	1,224	31%	$11.77	$612	1.0

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Connecticut

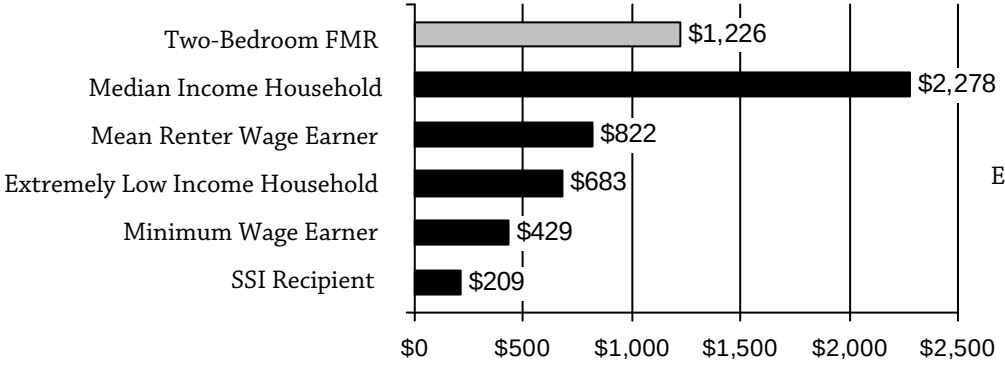
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,226. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $4,088 monthly or $49,051 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$23.58

In Connecticut, a minimum wage worker earns an hourly wage of $8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 114 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is $15.81. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$404
Extremely Low Income Household	$543
Minimum Wage Earner	$797
SSI Recipient	$1,017

Connecticut

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	$23.58	$1,226	$49,051	2.9	$91,119	$2,278	$27,336	$683	419,234	31%	$15.81	$822	1.5
Combined Nonmetro Areas	$19.89	$1,034	$41,370	2.4	$83,307	$2,083	$24,992	$625	29,298	24%	$10.42	$542	1.9
Metropolitan Areas													
Bridgeport HMFA	$24.56	$1,277	$51,080	3.0	$87,100	$2,178	$26,130	$653	39,232	31%	$21.26	$1,105	1.2
Colchester-Lebanon HMFA	$21.65	$1,126	$45,040	2.6	$100,100	$2,503	$30,030	$751	1,304	15%	$15.33	$797	1.4
Danbury HMFA	$29.08	$1,512	$60,480	3.5	$110,400	$2,760	$33,120	$828	15,985	23%	$21.26	$1,105	1.4
Hartford-West Hartford-East Hartford HMFA *	$19.96	$1,038	$41,520	2.4	$87,700	$2,193	$26,310	$658	142,073	32%	$14.75	$767	1.4
Milford-Ansonia-Seymour HMFA	$24.96	$1,298	$51,920	3.0	$92,200	$2,305	$27,660	$692	12,105	26%	$12.74	$663	2.0
New Haven-Meriden HMFA *	$26.00	$1,352	$54,080	3.2	$84,900	$2,123	$25,470	$637	74,936	36%	$12.74	$663	2.0
Norwich-New London HMFA	$22.02	$1,145	$45,800	2.7	$84,400	$2,110	$25,320	$633	31,040	32%	$15.33	$797	1.4
Southern Middlesex County HMFA	$20.77	$1,080	$43,200	2.5	$98,600	$2,465	$29,580	$740	3,502	17%	$12.17	$633	1.7
Stamford-Norwalk HMFA	$34.02	$1,769	$70,760	4.1	$128,400	$3,210	$38,520	$963	42,146	31%	$21.26	$1,105	1.6
Waterbury HMFA	$20.67	$1,075	$43,000	2.5	$68,100	$1,703	$20,430	$511	27,613	37%	$12.74	$663	1.6
Counties													
Litchfield County	$20.44	$1,063	$42,520	2.5	$89,900	$2,248	$26,970	$674	16,343	21%	$10.47	$544	2.0
Windham County	$19.19	$998	$39,920	2.3	$71,900	$1,798	$21,570	$539	12,955	29%	$10.34	$538	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Towns within Connecticut FMR Areas

Bridgeport, CT HMFA

Fairfield County
Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

Colchester-Lebanon, CT HMFA

New London County
Colchester town, Lebanon town

Danbury, CT HMFA

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

Hartford-West Hartford-East Hartford, CT HMFA

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

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

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

Milford-Ansonia-Seymour, CT HMFA

New Haven County
Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

New Haven-Meriden, CT HMFA

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

Norwich-New London, CT HMFA

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

Southern Middlesex County, CT HMFA

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

Stamford-Norwalk, CT HMFA

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

Waterbury, CT HMFA

New Haven County
Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

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

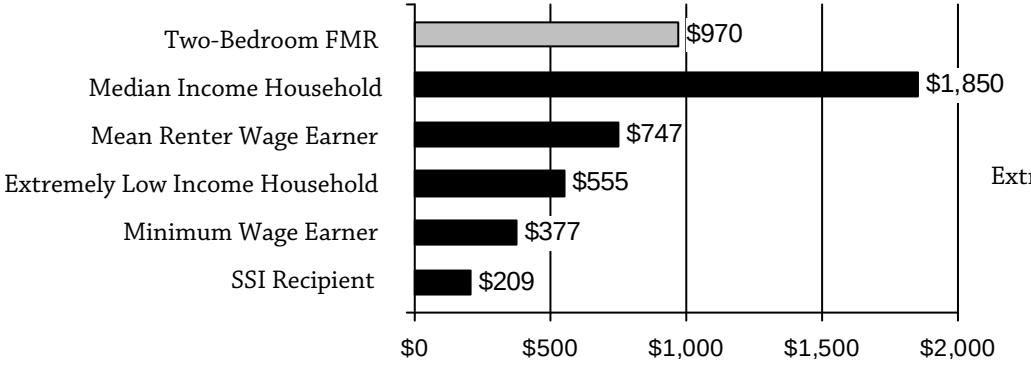
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is $970. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,232 monthly or $38,784 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.65

In Delaware, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 103 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Delaware, the estimated mean (average) wage for a renter is $14.37. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$223
Extremely Low Income Household	$415
Minimum Wage Earner	$593
SSI Recipient	$761

Delaware

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	$18.65	$970	$38,784	2.6	$74,016	$1,850	$22,205	$555	87,634	26%	$14.37	$747	1.3
Combined Nonmetro Areas	$14.31	$744	$29,760	2.0	$62,600	$1,565	$18,780	$470	15,121	20%	$10.36	$539	1.4
Metropolitan Areas													
Dover MSA †	$15.44	$803	$32,120	2.1	$63,200	$1,580	$18,960	$474	15,560	27%			
Philadelphia-Camden-Wilmington MSA *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	56,953	29%	$15.45	$803	1.3
Counties													
Kent County †	$15.44	$803	$32,120	2.1	$63,200	$1,580	$18,960	$474	15,560	27%			
New Castle County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	56,953	29%	$15.45	$803	1.3
Sussex County	$14.31	$744	$29,760	2.0	$62,600	$1,565	$18,780	$470	15,121	20%	$10.36	$539	1.4

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

District of Columbia

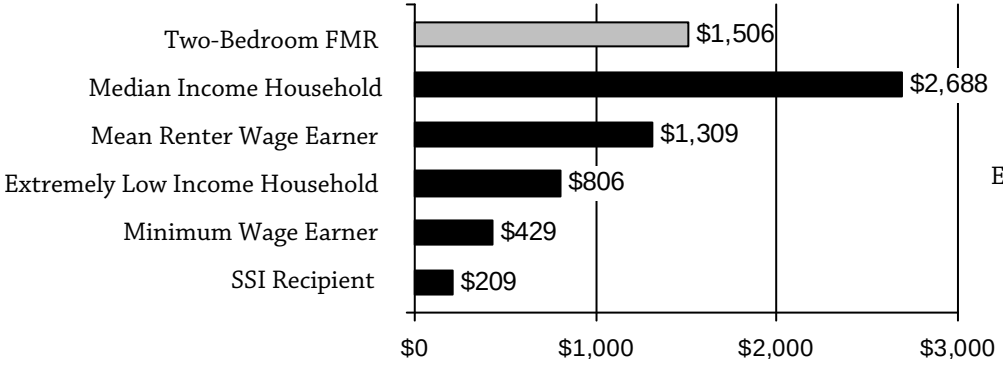
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,506. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $5,020 monthly or $60,240 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$28.96

In the District of Columbia, a minimum wage worker earns an hourly wage of $8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 140 hours per week, 52 weeks per year. Or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is $25.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$197
Extremely Low Income Household	$700
Minimum Wage Earner	$1,077
SSI Recipient	$1,297

District of Columbia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	$28.96	$1,506	$60,240	3.5	$107,500	$2,688	$32,250	$806	145,438	57%	$25.17	$1,309	1.2
Metropolitan Areas													
Washington-Arlington-Alexandria HMFA *	$28.96	$1,506	$60,240	3.5	$107,500	$2,688	$32,250	$806	145,438	57%	$25.17	$1,309	1.2
Counties													
District of Columbia *	$28.96	$1,506	$60,240	3.5	$107,500	$2,688	$32,250	$806	145,438	57%	$25.17	$1,309	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

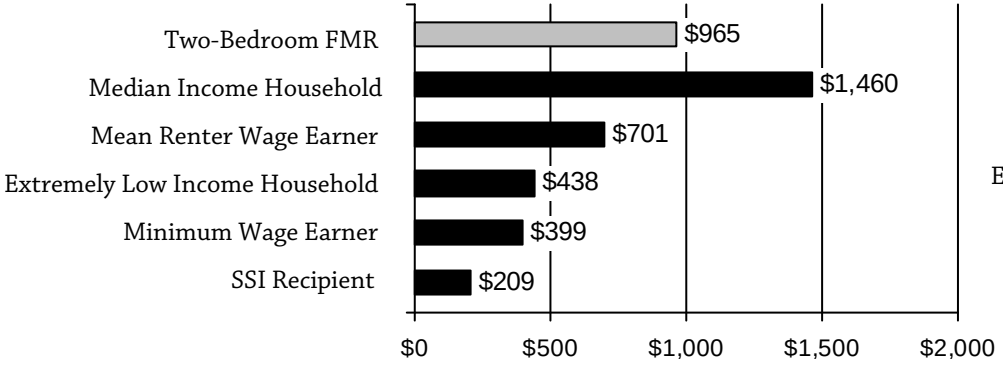
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is $965. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,217 monthly or $38,607 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.56

In Florida, a minimum wage worker earns an hourly wage of $7.67. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 97 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is $13.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$264
Extremely Low Income Household	$527
Minimum Wage Earner	$566
SSI Recipient	$756

Florida

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	$18.56	$965	$38,607	2.4	$58,384	$1,460	$17,515	$438	2,166,215	30%	$13.47	$701	1.4
Combined Nonmetro Areas	$15.13	$787	$31,472	2.0	$49,502	$1,238	$14,851	$371	90,019	22%	$10.48	$545	1.4
Metropolitan Areas													
Baker County HMFA	$12.79	$665	$26,600	1.7	$58,200	$1,455	$17,460	$437	1,975	24%	$8.06	$419	1.6
Cape Coral-Fort Myers MSA	$17.33	$901	$36,040	2.3	$57,000	$1,425	$17,100	$428	61,823	25%	$12.23	$636	1.4
Crestview-Fort Walton-Destin MSA	$16.23	$844	$33,760	2.1	$68,400	$1,710	$20,520	$513	23,670	33%	$12.35	$642	1.3
Deltona-Daytona Beach-Ormond Beach MSA	$16.65	$866	$34,640	2.2	$57,900	$1,448	$17,370	$434	48,186	24%	$9.99	$520	1.7
Fort Lauderdale HMFA *	$22.83	$1,187	$47,480	3.0	$62,600	$1,565	$18,780	$470	205,387	31%	$15.31	$796	1.5
Gainesville MSA	$15.65	$814	$32,560	2.0	$55,600	$1,390	$16,680	$417	45,178	44%	$10.06	$523	1.6
Jacksonville HMFA	$16.04	$834	$33,360	2.1	$67,300	$1,683	$20,190	$505	158,271	32%	$13.45	$700	1.2
Lakeland-Winter Haven MSA	$14.75	$767	$30,680	1.9	$54,500	$1,363	$16,350	$409	62,481	28%	$12.69	$660	1.2
Miami-Miami Beach-Kendall HMFA	$21.63	$1,125	$45,000	2.8	$52,600	$1,315	$15,780	$395	347,024	42%	$14.46	$752	1.5
Naples-Marco Island MSA	$20.17	$1,049	$41,960	2.6	$72,800	$1,820	$21,840	$546	28,120	24%	$12.87	$669	1.6
North Port-Bradenton-Sarasota MSA *	$19.13	$995	$39,800	2.5	$59,900	$1,498	$17,970	$449	72,159	24%	$12.54	$652	1.5
Ocala MSA	$14.02	$729	$29,160	1.8	$50,500	$1,263	$15,150	$379	28,294	21%	$10.70	$556	1.3
Orlando-Kissimmee MSA	$18.00	$936	$37,440	2.3	$58,200	$1,455	$17,460	$437	262,772	34%	$13.31	$692	1.4
Palm Bay-Melbourne-Titusville MSA	$16.15	$840	$33,600	2.1	$58,600	$1,465	$17,580	$440	52,165	24%	$13.97	$727	1.2
Palm Coast MSA	$16.77	$872	$34,880	2.2	$57,600	$1,440	$17,280	$432	6,852	19%	$10.14	$527	1.7
Panama City-Lynn Haven-Panama City Beach MSA	$15.94	$829	$33,160	2.1	$58,300	$1,458	$17,490	$437	23,374	34%	$12.65	$658	1.3
Pensacola-Ferry Pass-Brent MSA	$14.38	$748	$29,920	1.9	$59,200	$1,480	$17,760	$444	49,262	29%	$11.01	$572	1.3
Port St. Lucie MSA	$18.00	$936	$37,440	2.3	$57,000	$1,425	$17,100	$428	36,903	23%	$12.48	$649	1.4
Punta Gorda MSA	$16.67	$867	$34,680	2.2	$55,800	$1,395	$16,740	$419	13,614	19%	$11.42	$594	1.5
Sebastian-Vero Beach MSA	$16.50	$858	$34,320	2.2	$53,800	$1,345	$16,140	$404	13,374	23%	$10.43	$542	1.6
Tallahassee HMFA	$15.71	$817	$32,680	2.0	$64,300	$1,608	$19,290	$482	54,669	42%	$9.96	$518	1.6
Tampa-St. Petersburg-Clearwater MSA	$17.81	$926	$37,040	2.3	$56,400	$1,410	$16,920	$423	340,764	30%	$14.03	$730	1.3
Wakulla County HMFA	$13.27	$690	$27,600	1.7	$66,000	$1,650	$19,800	$495	1,724	16%	$10.02	$521	1.3
West Palm Beach-Boca Raton HMFA *	$21.88	$1,138	$45,520	2.9	$64,100	$1,603	$19,230	$481	138,155	26%	$15.76	$819	1.4
Counties													
Alachua County	$15.65	$814	$32,560	2.0	$55,600	$1,390	$16,680	$417	44,014	45%	$10.10	$525	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baker County	$12.79	$665	$26,600	1.7	$58,200	$1,455	$17,460	$437	1,975	24%	$8.06	$419	1.6
Bay County	$15.94	$829	$33,160	2.1	$58,300	$1,458	$17,490	$437	23,374	34%	$12.65	$658	1.3
Bradford County	$12.50	$650	$26,000	1.6	$50,900	$1,273	$15,270	$382	2,026	23%	$8.69	$452	1.4
Brevard County	$16.15	$840	$33,600	2.1	$58,600	$1,465	$17,580	$440	52,165	24%	$13.97	$727	1.2
Broward County *	$22.83	$1,187	$47,480	3.0	$62,600	$1,565	$18,780	$470	205,387	31%	$15.31	$796	1.5
Calhoun County	$11.23	$584	$23,360	1.5	$42,000	$1,050	$12,600	$315	1,245	26%	$9.74	$507	1.2
Charlotte County	$16.67	$867	$34,680	2.2	$55,800	$1,395	$16,740	$419	13,614	19%	$11.42	$594	1.5
Citrus County	$15.12	$786	$31,440	2.0	$48,100	$1,203	$14,430	$361	9,254	15%	$11.51	$599	1.3
Clay County	$16.04	$834	$33,360	2.1	$67,300	$1,683	$20,190	$505	14,646	22%	$10.12	$526	1.6
Collier County	$20.17	$1,049	$41,960	2.6	$72,800	$1,820	$21,840	$546	28,120	24%	$12.87	$669	1.6
Columbia County	$12.42	$646	$25,840	1.6	$49,200	$1,230	$14,760	$369	6,888	28%	$10.37	$539	1.2
DeSoto County	$15.15	$788	$31,520	2.0	$45,700	$1,143	$13,710	$343	2,289	21%	$11.97	$623	1.3
Dixie County	$11.23	$584	$23,360	1.5	$38,700	$968	$11,610	$290	905	18%	$9.54	$496	1.2
Duval County	$16.04	$834	$33,360	2.1	$67,300	$1,683	$20,190	$505	121,919	37%	$14.21	$739	1.1
Escambia County	$14.38	$748	$29,920	1.9	$59,200	$1,480	$17,760	$444	36,962	33%	$11.41	$593	1.3
Flagler County	$16.77	$872	$34,880	2.2	$57,600	$1,440	$17,280	$432	6,852	19%	$10.14	$527	1.7
Franklin County	$12.69	$660	$26,400	1.7	$48,800	$1,220	$14,640	$366	1,616	34%	$6.24	$324	2.0
Gadsden County	$15.71	$817	$32,680	2.0	$64,300	$1,608	$19,290	$482	4,752	29%	$7.39	$384	2.1
Gilchrist County	$15.65	$814	$32,560	2.0	$55,600	$1,390	$16,680	$417	1,164	19%	$8.53	$444	1.8
Glades County	$16.69	$868	$34,720	2.2	$46,800	$1,170	$14,040	$351	781	19%	$19.65	$1,022	0.8
Gulf County	$13.40	$697	$27,880	1.7	$51,500	$1,288	$15,450	$386	1,222	23%	$12.86	$669	1.0
Hamilton County	$11.54	$600	$24,000	1.5	$45,200	$1,130	$13,560	$339	1,177	26%	$11.21	$583	1.0
Hardee County	$15.21	$791	$31,640	2.0	$46,500	$1,163	$13,950	$349	1,946	25%	$9.69	$504	1.6
Hendry County	$15.79	$821	$32,840	2.1	$43,500	$1,088	$13,050	$326	3,455	31%	$11.50	$598	1.4
Hernando County	$17.81	$926	$37,040	2.3	$56,400	$1,410	$16,920	$423	11,684	17%	$9.47	$493	1.9
Highlands County	$14.75	$767	$30,680	1.9	$43,700	$1,093	$13,110	$328	8,107	20%	$9.87	$513	1.5
Hillsborough County	$17.81	$926	$37,040	2.3	$56,400	$1,410	$16,920	$423	169,719	37%	$14.71	$765	1.2
Holmes County	$11.56	$601	$24,040	1.5	$45,100	$1,128	$13,530	$338	1,334	20%	$7.76	$404	1.5
Indian River County	$16.50	$858	$34,320	2.2	$53,800	$1,345	$16,140	$404	13,374	23%	$10.43	$542	1.6
Jackson County	$11.23	$584	$23,360	1.5	$49,100	$1,228	$14,730	$368	3,828	23%	$8.35	$434	1.3
Jefferson County	$15.71	$817	$32,680	2.0	$64,300	$1,608	$19,290	$482	1,191	23%	$6.44	$335	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafayette County	$12.83	$667	$26,680	1.7	$52,200	$1,305	$15,660	$392	447	19%	$7.94	$413	1.6
Lake County	$18.00	$936	$37,440	2.3	$58,200	$1,455	$17,460	$437	25,068	21%	$10.25	$533	1.8
Lee County	$17.33	$901	$36,040	2.3	$57,000	$1,425	$17,100	$428	61,823	25%	$12.23	$636	1.4
Leon County	$15.71	$817	$32,680	2.0	$64,300	$1,608	$19,290	$482	48,726	45%	$10.27	$534	1.5
Levy County	$12.10	$629	$25,160	1.6	$43,600	$1,090	$13,080	$327	3,753	24%	$8.17	$425	1.5
Liberty County	$11.23	$584	$23,360	1.5	$54,800	$1,370	$16,440	$411	452	23%	$16.19	$842	0.7
Madison County	$11.23	$584	$23,360	1.5	$44,800	$1,120	$13,440	$336	1,766	26%	$7.93	$412	1.4
Manatee County *	$19.13	$995	$39,800	2.5	$59,900	$1,498	$17,970	$449	33,983	26%	$11.78	$612	1.6
Marion County	$14.02	$729	$29,160	1.8	$50,500	$1,263	$15,150	$379	28,294	21%	$10.70	$556	1.3
Martin County	$18.00	$936	$37,440	2.3	$57,000	$1,425	$17,100	$428	12,140	21%	$13.06	$679	1.4
Miami-Dade County	$21.63	$1,125	$45,000	2.8	$52,600	$1,315	$15,780	$395	347,024	42%	$14.46	$752	1.5
Monroe County	$27.29	$1,419	$56,760	3.6	$72,400	$1,810	$21,720	$543	10,581	36%	$13.52	$703	2.0
Nassau County	$16.04	$834	$33,360	2.1	$67,300	$1,683	$20,190	$505	5,616	21%	$11.12	$578	1.4
Okaloosa County	$16.23	$844	$33,760	2.1	$68,400	$1,710	$20,520	$513	23,670	33%	$12.35	$642	1.3
Okeechobee County	$17.94	$933	$37,320	2.3	$44,900	$1,123	$13,470	$337	3,181	23%	$11.90	$619	1.5
Orange County	$18.00	$936	$37,440	2.3	$58,200	$1,455	$17,460	$437	162,907	40%	$13.99	$728	1.3
Osceola County	$18.00	$936	$37,440	2.3	$58,200	$1,455	$17,460	$437	31,009	34%	$11.38	$592	1.6
Palm Beach County *	$21.88	$1,138	$45,520	2.9	$64,100	$1,603	$19,230	$481	138,155	26%	$15.76	$819	1.4
Pasco County	$17.81	$926	$37,040	2.3	$56,400	$1,410	$16,920	$423	39,199	21%	$10.73	$558	1.7
Pinellas County	$17.81	$926	$37,040	2.3	$56,400	$1,410	$16,920	$423	120,162	30%	$14.23	$740	1.3
Polk County	$14.75	$767	$30,680	1.9	$54,500	$1,363	$16,350	$409	62,481	28%	$12.69	$660	1.2
Putnam County	$12.58	$654	$26,160	1.6	$45,100	$1,128	$13,530	$338	6,482	22%	$9.55	$496	1.3
Santa Rosa County	$14.38	$748	$29,920	1.9	$59,200	$1,480	$17,760	$444	12,300	22%	$9.39	$488	1.5
Sarasota County *	$19.13	$995	$39,800	2.5	$59,900	$1,498	$17,970	$449	38,176	23%	$13.11	$682	1.5
Seminole County	$18.00	$936	$37,440	2.3	$58,200	$1,455	$17,460	$437	43,788	29%	$12.70	$660	1.4
St. Johns County	$16.04	$834	$33,360	2.1	$67,300	$1,683	$20,190	$505	16,090	23%	$10.48	$545	1.5
St. Lucie County	$18.00	$936	$37,440	2.3	$57,000	$1,425	$17,100	$428	24,763	24%	$11.91	$619	1.5
Sumter County	$12.33	$641	$25,640	1.6	$50,500	$1,263	$15,150	$379	4,126	11%	$9.20	$478	1.3
Suwannee County	$12.02	$625	$25,000	1.6	$46,200	$1,155	$13,860	$347	3,594	24%	$8.46	$440	1.4
Taylor County	$11.23	$584	$23,360	1.5	$48,100	$1,203	$14,430	$361	1,108	14%	$10.42	$542	1.1
Union County	$11.90	$619	$24,760	1.6	$53,800	$1,345	$16,140	$404	1,075	31%	$9.45	$491	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	$16.65	$866	$34,640	2.2	$57,900	$1,448	$17,370	$434	48,186	24%	$9.99	$520	1.7
Wakulla County	$13.27	$690	$27,600	1.7	$66,000	$1,650	$19,800	$495	1,724	16%	$10.02	$521	1.3
Walton County	$14.63	$761	$30,440	1.9	$59,300	$1,483	$17,790	$445	5,651	25%	$9.19	$478	1.6
Washington County	$12.38	$644	$25,760	1.6	$48,600	$1,215	$14,580	$365	1,730	20%	$6.74	$350	1.8

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia

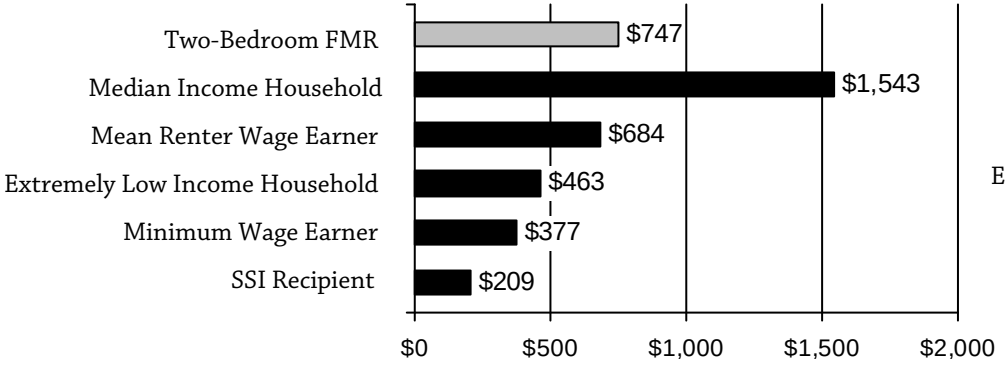
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is $747. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,492 monthly or $29,899 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$14.37

In Georgia, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Georgia, the estimated mean (average) wage for a renter is $13.15. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$63
Extremely Low Income Household	$284
Minimum Wage Earner	$370
SSI Recipient	$538

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	$14.37	$747	$29,899	2.0	$61,711	$1,543	$18,513	$463	1,136,926	33%	$13.15	$684	1.1
Combined Nonmetro Areas	$10.96	$570	$22,794	1.5	$47,877	$1,197	$14,363	$359	204,311	31%	$9.11	$474	1.2
Metropolitan Areas													
Albany MSA	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	24,847	43%	$10.96	$570	1.0
Athens-Clarke County MSA	$13.83	$719	$28,760	1.9	$59,400	$1,485	$17,820	$446	27,772	41%	$9.95	$518	1.4
Atlanta-Sandy Springs-Marietta HMFA	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	593,038	32%	$14.98	$779	1.1
Augusta-Richmond County MSA	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	44,963	34%	$11.53	$600	1.2
Brunswick MSA	$13.63	$709	$28,360	1.9	$60,200	$1,505	$18,060	$452	13,273	31%	$9.31	$484	1.5
Butts County HMFA	$13.90	$723	$28,920	1.9	$64,200	$1,605	$19,260	$482	1,816	23%	$7.82	$406	1.8
Chattanooga MSA	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	13,838	25%	$9.17	$477	1.3
Columbus MSA	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	35,259	40%	$12.03	$626	1.1
Dalton HMFA	$11.77	$612	$24,480	1.6	$50,800	$1,270	$15,240	$381	10,874	32%	$11.20	$582	1.1
Gainesville MSA	$14.94	$777	$31,080	2.1	$62,000	$1,550	$18,600	$465	18,671	31%	$11.76	$611	1.3
Haralson County HMFA	$10.31	$536	$21,440	1.4	$47,400	$1,185	$14,220	$356	2,800	26%	$10.49	$545	1.0
Hinesville-Fort Stewart HMFA	$12.33	$641	$25,640	1.7	$47,700	$1,193	$14,310	$358	11,128	49%	$11.80	$614	1.0
Lamar County HMFA	$10.31	$536	$21,440	1.4	$43,200	$1,080	$12,960	$324	2,133	33%	$9.69	$504	1.1
Long County HMFA	$10.31	$536	$21,440	1.4	$49,100	$1,228	$14,730	$368	1,678	37%	$10.31	$536	1.0
Macon MSA	$12.42	$646	$25,840	1.7	$54,700	$1,368	$16,410	$410	27,204	36%	$9.78	$508	1.3
Meriwether County HMFA	$11.48	$597	$23,880	1.6	$49,500	$1,238	$14,850	$371	2,328	28%	$8.48	$441	1.4
Monroe County HMFA	$11.21	$583	$23,320	1.5	$64,600	$1,615	$19,380	$485	1,845	20%	$10.01	$521	1.1
Murray County HMFA	$11.00	$572	$22,880	1.5	$47,700	$1,193	$14,310	$358	3,919	28%	$11.02	$573	1.0
Rome MSA	$12.62	$656	$26,240	1.7	$52,800	$1,320	$15,840	$396	11,506	33%	$11.32	$589	1.1
Savannah MSA	$15.69	$816	$32,640	2.2	$60,800	$1,520	$18,240	$456	48,614	38%	$12.13	$631	1.3
Valdosta MSA	$12.38	$644	$25,760	1.7	$50,900	$1,273	$15,270	$382	18,933	38%	$9.42	$490	1.3
Warner Robins MSA	$14.13	$735	$29,400	1.9	$71,400	$1,785	$21,420	$536	16,176	32%	$10.00	$520	1.4
Counties													
Appling County	$10.31	$536	$21,440	1.4	$45,100	$1,128	$13,530	$338	1,959	27%	$13.26	$690	0.8
Atkinson County	$10.31	$536	$21,440	1.4	$37,000	$925	$11,100	$278	771	28%	$9.73	$506	1.1
Bacon County	$10.31	$536	$21,440	1.4	$45,700	$1,143	$13,710	$343	1,300	34%	$6.00	$312	1.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baker County	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	455	34%	$9.85	$512	1.1
Baldwin County	$12.17	$633	$25,320	1.7	$50,300	$1,258	$15,090	$377	6,272	39%	$8.49	$442	1.4
Banks County	$10.31	$536	$21,440	1.4	$49,000	$1,225	$14,700	$368	1,559	24%	$7.37	$383	1.4
Barrow County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	5,376	23%	$8.72	$453	1.9
Bartow County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	9,476	28%	$9.89	$514	1.6
Ben Hill County	$10.60	$551	$22,040	1.5	$37,000	$925	$11,100	$278	2,476	38%	$9.00	$468	1.2
Berrien County	$10.31	$536	$21,440	1.4	$44,300	$1,108	$13,290	$332	2,044	28%	$9.02	$469	1.1
Bibb County	$12.42	$646	$25,840	1.7	$54,700	$1,368	$16,410	$410	23,763	42%	$9.82	$511	1.3
Bleckley County	$10.31	$536	$21,440	1.4	$53,000	$1,325	$15,900	$398	1,325	31%	$7.72	$401	1.3
Brantley County	$13.63	$709	$28,360	1.9	$60,200	$1,505	$18,060	$452	973	15%	$9.25	$481	1.5
Brooks County	$12.38	$644	$25,760	1.7	$50,900	$1,273	$15,270	$382	1,623	26%	$7.41	$385	1.7
Bryan County	$15.69	$816	$32,640	2.2	$60,800	$1,520	$18,240	$456	2,703	26%	$7.46	$388	2.1
Bulloch County	$10.62	$552	$22,080	1.5	$56,700	$1,418	$17,010	$425	10,776	44%	$7.77	$404	1.4
Burke County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	2,176	28%	$9.95	$517	1.3
Butts County	$13.90	$723	$28,920	1.9	$64,200	$1,605	$19,260	$482	1,816	23%	$7.82	$406	1.8
Calhoun County	$10.31	$536	$21,440	1.4	$43,800	$1,095	$13,140	$329	513	29%	$6.76	$352	1.5
Camden County	$12.56	$653	$26,120	1.7	$61,700	$1,543	$18,510	$463	5,830	33%	$10.43	$542	1.2
Candler County	$10.31	$536	$21,440	1.4	$41,300	$1,033	$12,390	$310	1,273	34%	$9.59	$498	1.1
Carroll County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	12,615	32%	$10.62	$552	1.5
Catoosa County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	5,852	24%	$9.02	$469	1.3
Charlton County	$10.94	$569	$22,760	1.5	$48,900	$1,223	$14,670	$367	898	24%	$11.74	$610	0.9
Chatham County	$15.69	$816	$32,640	2.2	$60,800	$1,520	$18,240	$456	41,461	41%	$12.38	$644	1.3
Chattahoochee County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	1,742	69%	$22.50	$1,170	0.6
Chattooga County	$10.31	$536	$21,440	1.4	$41,100	$1,028	$12,330	$308	2,473	28%	$11.55	$600	0.9
Cherokee County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	14,393	19%	$10.05	$523	1.6
Clarke County	$13.83	$719	$28,760	1.9	$59,400	$1,485	$17,820	$446	22,722	54%	$10.50	$546	1.3
Clay County	$10.87	$565	$22,600	1.5	$44,800	$1,120	$13,440	$336	315	28%	$6.96	$362	1.6
Clayton County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	35,458	41%	$15.00	$780	1.1
Clinch County	$10.31	$536	$21,440	1.4	$42,200	$1,055	$12,660	$317	692	27%	$8.78	$456	1.2
Cobb County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	78,135	30%	$14.46	$752	1.1
Coffee County	$10.31	$536	$21,440	1.4	$42,900	$1,073	$12,870	$322	4,348	30%	$9.58	$498	1.1

† Wage data not available (See Appendix A).

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

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colquitt County	$10.31	$536	$21,440	1.4	$40,900	$1,023	$12,270	$307	6,004	38%	$8.28	$431	1.2
Columbia County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	7,979	19%	$8.90	$463	1.5
Cook County	$10.31	$536	$21,440	1.4	$41,600	$1,040	$12,480	$312	1,750	27%	$7.57	$393	1.4
Coweta County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	10,676	24%	$9.71	$505	1.7
Crawford County	$12.42	$646	$25,840	1.7	$54,700	$1,368	$16,410	$410	892	19%	$4.84	$252	2.6
Crisp County	$10.31	$536	$21,440	1.4	$40,900	$1,023	$12,270	$307	3,664	41%	$8.99	$467	1.1
Dade County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	1,264	20%	$9.97	$518	1.2
Dawson County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	1,725	21%	$8.32	$433	1.9
Decatur County	$10.31	$536	$21,440	1.4	$47,400	$1,185	$14,220	$356	3,593	34%	$7.13	$371	1.4
DeKalb County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	109,732	41%	$15.38	$800	1.1
Dodge County	$10.31	$536	$21,440	1.4	$46,800	$1,170	$14,040	$351	2,260	29%	$6.31	$328	1.6
Dooly County	$10.31	$536	$21,440	1.4	$40,300	$1,008	$12,090	$302	1,608	33%	$8.03	$418	1.3
Dougherty County	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	18,591	52%	$11.57	$601	1.0
Douglas County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	12,770	29%	$9.71	$505	1.7
Early County	$10.31	$536	$21,440	1.4	$41,800	$1,045	$12,540	$314	1,372	34%	$12.91	$672	0.8
Echols County	$12.38	$644	$25,760	1.7	$50,900	$1,273	$15,270	$382	379	29%	$10.68	$555	1.2
Effingham County	$15.69	$816	$32,640	2.2	$60,800	$1,520	$18,240	$456	4,450	25%	$10.84	$563	1.4
Elbert County	$10.31	$536	$21,440	1.4	$40,100	$1,003	$12,030	$301	2,237	29%	$8.89	$462	1.2
Emanuel County	$10.31	$536	$21,440	1.4	$39,300	$983	$11,790	$295	2,720	33%	$7.99	$415	1.3
Evans County	$10.31	$536	$21,440	1.4	$44,800	$1,120	$13,440	$336	1,223	30%	$10.05	$522	1.0
Fannin County	$10.63	$553	$22,120	1.5	$46,300	$1,158	$13,890	$347	2,026	19%	$8.60	$447	1.2
Fayette County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	5,850	16%	$9.15	$476	1.8
Floyd County	$12.62	$656	$26,240	1.7	$52,800	$1,320	$15,840	$396	11,506	33%	$11.32	$589	1.1
Forsyth County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	7,310	13%	$10.37	$539	1.6
Franklin County	$10.31	$536	$21,440	1.4	$46,200	$1,155	$13,860	$347	2,442	28%	$8.68	$451	1.2
Fulton County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	157,344	44%	$18.78	$977	0.9
Gilmer County	$12.17	$633	$25,320	1.7	$44,500	$1,113	$13,350	$334	3,426	29%	$9.75	$507	1.2
Glascock County	$10.44	$543	$21,720	1.4	$43,400	$1,085	$13,020	$326	334	28%	$5.73	$298	1.8
Glynn County	$13.63	$709	$28,360	1.9	$60,200	$1,505	$18,060	$452	10,860	35%	$9.39	$489	1.5
Gordon County	$12.02	$625	$25,000	1.7	$52,400	$1,310	$15,720	$393	5,944	31%	$9.23	$480	1.3
Grady County	$10.33	$537	$21,480	1.4	$45,700	$1,143	$13,710	$343	3,352	35%	$9.46	$492	1.1

† Wage data not available (See Appendix A).

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

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greene County	$10.31	$536	$21,440	1.4	$48,000	$1,200	$14,400	$360	1,505	25%	$9.73	$506	1.1
Gwinnett County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	72,556	28%	$13.55	$705	1.2
Habersham County	$10.79	$561	$22,440	1.5	$50,900	$1,273	$15,270	$382	3,902	26%	$9.12	$474	1.2
Hall County	$14.94	$777	$31,080	2.1	$62,000	$1,550	$18,600	$465	18,671	31%	$11.76	$611	1.3
Hancock County	$13.08	$680	$27,200	1.8	$33,800	$845	$10,140	$254	713	25%	$9.12	$474	1.4
Haralson County	$10.31	$536	$21,440	1.4	$47,400	$1,185	$14,220	$356	2,800	26%	$10.49	$545	1.0
Harris County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	1,272	12%	$6.61	$344	2.0
Hart County	$10.31	$536	$21,440	1.4	$50,600	$1,265	$15,180	$380	2,230	23%	$6.31	$328	1.6
Heard County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	1,128	26%	$16.39	$852	1.0
Henry County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	13,162	20%	$9.64	$501	1.7
Houston County	$14.13	$735	$29,400	1.9	$71,400	$1,785	$21,420	$536	16,176	32%	$10.00	$520	1.4
Irwin County	$10.31	$536	$21,440	1.4	$56,600	$1,415	$16,980	$425	709	21%	$4.83	$251	2.1
Jackson County	$12.19	$634	$25,360	1.7	$59,300	$1,483	$17,790	$445	5,181	25%	$9.28	$482	1.3
Jasper County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	1,476	30%	$8.12	$422	2.0
Jeff Davis County	$10.31	$536	$21,440	1.4	$39,000	$975	$11,700	$293	1,614	29%	$9.14	$475	1.1
Jefferson County	$10.31	$536	$21,440	1.4	$39,000	$975	$11,700	$293	1,827	29%	$11.42	$594	0.9
Jenkins County	$10.31	$536	$21,440	1.4	$37,000	$925	$11,100	$278	756	24%	$8.76	$455	1.2
Johnson County	$10.31	$536	$21,440	1.4	$33,300	$833	$9,990	$250	1,002	30%	$9.32	$485	1.1
Jones County	$12.42	$646	$25,840	1.7	$54,700	$1,368	$16,410	$410	1,967	19%	$8.71	$453	1.4
Lamar County	$10.31	$536	$21,440	1.4	$43,200	$1,080	$12,960	$324	2,133	33%	$9.69	$504	1.1
Lanier County	$12.38	$644	$25,760	1.7	$50,900	$1,273	$15,270	$382	1,238	37%	$9.08	$472	1.4
Laurens County	$10.31	$536	$21,440	1.4	$51,300	$1,283	$15,390	$385	5,720	32%	$9.93	$516	1.0
Lee County	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	2,127	22%	$8.87	$461	1.3
Liberty County	$12.33	$641	$25,640	1.7	$47,700	$1,193	$14,310	$358	11,128	49%	$11.80	$614	1.0
Lincoln County	$10.31	$536	$21,440	1.4	$43,700	$1,093	$13,110	$328	724	21%	$7.14	$371	1.4
Long County	$10.31	$536	$21,440	1.4	$49,100	$1,228	$14,730	$368	1,678	37%	$10.31	$536	1.0
Lowndes County	$12.38	$644	$25,760	1.7	$50,900	$1,273	$15,270	$382	15,693	41%	$9.53	$495	1.3
Lumpkin County	$12.98	$675	$27,000	1.8	$53,100	$1,328	$15,930	$398	3,210	30%	$9.88	$514	1.3
Macon County	$10.31	$536	$21,440	1.4	$39,200	$980	$11,760	$294	1,663	35%	$12.15	$632	0.8
Madison County	$13.83	$719	$28,760	1.9	$59,400	$1,485	$17,820	$446	2,184	23%	$7.16	$372	1.9
Marion County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	811	26%	$7.24	$376	1.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McDuffie County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	2,901	35%	$9.29	$483	1.4
McIntosh County	$13.63	$709	$28,360	1.9	$60,200	$1,505	$18,060	$452	1,440	25%	$7.62	$396	1.8
Meriwether County	$11.48	$597	$23,880	1.6	$49,500	$1,238	$14,850	$371	2,328	28%	$8.48	$441	1.4
Miller County	$10.31	$536	$21,440	1.4	$45,300	$1,133	$13,590	$340	776	30%	$8.47	$440	1.2
Mitchell County	$11.35	$590	$23,600	1.6	$48,300	$1,208	$14,490	$362	2,830	35%	$7.31	$380	1.6
Monroe County	$11.21	$583	$23,320	1.5	$64,600	$1,615	$19,380	$485	1,845	20%	$10.01	$521	1.1
Montgomery County	$10.31	$536	$21,440	1.4	$48,100	$1,203	$14,430	$361	947	29%	$7.70	$400	1.3
Morgan County	$11.08	$576	$23,040	1.5	$57,500	$1,438	$17,250	$431	1,642	25%	$8.88	$462	1.2
Murray County	$11.00	$572	$22,880	1.5	$47,700	$1,193	$14,310	$358	3,919	28%	$11.02	$573	1.0
Muscogee County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	31,434	44%	$12.01	$624	1.1
Newton County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	8,035	24%	$9.92	$516	1.6
Oconee County	$13.83	$719	$28,760	1.9	$59,400	$1,485	$17,820	$446	1,930	17%	$7.69	$400	1.8
Oglethorpe County	$13.83	$719	$28,760	1.9	$59,400	$1,485	$17,820	$446	936	20%	$6.09	$317	2.3
Paulding County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	8,546	18%	$8.22	$427	2.0
Peach County	$11.40	$593	$23,720	1.6	$59,600	$1,490	$17,880	$447	2,798	31%	$7.59	$395	1.5
Pickens County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	2,209	20%	$7.69	$400	2.1
Pierce County	$10.31	$536	$21,440	1.4	$49,400	$1,235	$14,820	$371	1,585	23%	$8.82	$458	1.2
Pike County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	1,004	17%	$7.50	$390	2.2
Polk County	$11.92	$620	$24,800	1.6	$48,600	$1,215	$14,580	$365	4,313	29%	$8.96	$466	1.3
Pulaski County	$10.31	$536	$21,440	1.4	$47,200	$1,180	$14,160	$354	1,162	28%	$8.72	$453	1.2
Putnam County	$11.04	$574	$22,960	1.5	$52,700	$1,318	$15,810	$395	1,699	20%	$7.46	$388	1.5
Quitman County	$10.31	$536	$21,440	1.4	$40,900	$1,023	$12,270	$307	300	30%	$8.30	$432	1.2
Rabun County	$12.23	$636	$25,440	1.7	$53,300	$1,333	$15,990	$400	1,932	27%	$9.35	$486	1.3
Randolph County	$10.31	$536	$21,440	1.4	$33,900	$848	$10,170	$254	1,032	35%	$8.92	$464	1.2
Richmond County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	31,907	43%	$12.67	$659	1.1
Rockdale County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	8,888	31%	$12.36	$643	1.3
Schley County	$10.63	$553	$22,120	1.5	$48,700	$1,218	$14,610	$365	567	34%	$11.10	$577	1.0
Screven County	$10.31	$536	$21,440	1.4	$49,700	$1,243	$14,910	$373	1,065	23%	$8.20	$426	1.3
Seminole County	$10.31	$536	$21,440	1.4	$45,800	$1,145	$13,740	$344	678	22%	$7.30	$380	1.4
Spalding County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	8,188	35%	$9.48	$493	1.7
Stephens County	$10.54	$548	$21,920	1.5	$45,300	$1,133	$13,590	$340	2,604	28%	$8.53	$444	1.2

† Wage data not available (See Appendix A).

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

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stewart County	$10.31	$536	$21,440	1.4	$38,700	$968	$11,610	$290	700	31%	$7.82	$407	1.3
Sumter County	$10.98	$571	$22,840	1.5	$41,400	$1,035	$12,420	$311	4,254	37%	$8.45	$440	1.3
Talbot County	$11.04	$574	$22,960	1.5	$47,300	$1,183	$14,190	$355	547	20%	$9.20	$478	1.2
Taliaferro County †	$10.31	$536	$21,440	1.4	$25,600	$640	$7,680	$192	215	29%			
Tattnall County	$10.31	$536	$21,440	1.4	$46,300	$1,158	$13,890	$347	2,470	32%	$8.50	$442	1.2
Taylor County	$10.31	$536	$21,440	1.4	$37,500	$938	$11,250	$281	884	26%	$8.43	$438	1.2
Telfair County	$10.31	$536	$21,440	1.4	$40,800	$1,020	$12,240	$306	2,179	38%	$8.23	$428	1.3
Terrell County	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	1,363	39%	$8.60	$447	1.3
Thomas County	$12.00	$624	$24,960	1.7	$51,900	$1,298	$15,570	$389	6,652	38%	$9.68	$503	1.2
Tift County	$10.85	$564	$22,560	1.5	$47,700	$1,193	$14,310	$358	5,069	35%	$8.78	$456	1.2
Toombs County	$10.31	$536	$21,440	1.4	$43,800	$1,095	$13,140	$329	3,764	37%	$9.84	$512	1.0
Towns County	$11.88	$618	$24,720	1.6	$51,900	$1,298	$15,570	$389	640	13%	$9.97	$519	1.2
Treutlen County	$10.31	$536	$21,440	1.4	$39,000	$975	$11,700	$293	869	35%	$5.25	$273	2.0
Troup County	$12.10	$629	$25,160	1.7	$50,800	$1,270	$15,240	$381	8,301	35%	$11.00	$572	1.1
Turner County	$10.31	$536	$21,440	1.4	$41,500	$1,038	$12,450	$311	1,103	36%	$6.74	$350	1.5
Twiggs County	$12.42	$646	$25,840	1.7	$54,700	$1,368	$16,410	$410	582	19%	$14.10	$733	0.9
Union County	$11.33	$589	$23,560	1.6	$51,400	$1,285	$15,420	$386	2,079	22%	$10.06	$523	1.1
Upson County	$10.31	$536	$21,440	1.4	$45,500	$1,138	$13,650	$341	3,168	30%	$8.83	$459	1.2
Walker County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	6,722	26%	$9.14	$475	1.3
Walton County	$16.19	$842	$33,680	2.2	$69,300	$1,733	$20,790	$520	6,986	24%	$8.29	$431	2.0
Ware County	$10.42	$542	$21,680	1.4	$46,600	$1,165	$13,980	$350	4,363	33%	$9.58	$498	1.1
Warren County	$10.31	$536	$21,440	1.4	$37,000	$925	$11,100	$278	688	29%	$6.08	$316	1.7
Washington County	$10.31	$536	$21,440	1.4	$43,300	$1,083	$12,990	$325	2,022	28%	$9.28	$482	1.1
Wayne County	$10.31	$536	$21,440	1.4	$52,400	$1,310	$15,720	$393	3,110	30%	$9.91	$515	1.0
Webster County	$10.31	$536	$21,440	1.4	$38,300	$958	$11,490	$287	265	24%	$8.13	$423	1.3
Wheeler County	$10.31	$536	$21,440	1.4	$47,700	$1,193	$14,310	$358	408	25%	$8.33	$433	1.2
White County	$13.12	$682	$27,280	1.8	$54,600	$1,365	$16,380	$410	2,897	24%	$7.26	$378	1.8
Whitfield County	$11.77	$612	$24,480	1.6	$50,800	$1,270	$15,240	$381	10,874	32%	$11.20	$582	1.1
Wilcox County	$10.31	$536	$21,440	1.4	$41,700	$1,043	$12,510	$313	420	16%	$6.44	$335	1.6
Wilkes County	$10.31	$536	$21,440	1.4	$42,600	$1,065	$12,780	$320	1,138	28%	$8.22	$428	1.3
Wilkinson County	$10.31	$536	$21,440	1.4	$45,800	$1,145	$13,740	$344	641	18%	$11.92	$620	0.9

† Wage data not available (See Appendix A).

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

Georgia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Worth County	$11.15	$580	$23,200	1.5	$49,400	$1,235	$14,820	$371	2,311	29%	$6.85	$356	1.6

† Wage data not available (See Appendix A).

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

Hawaii

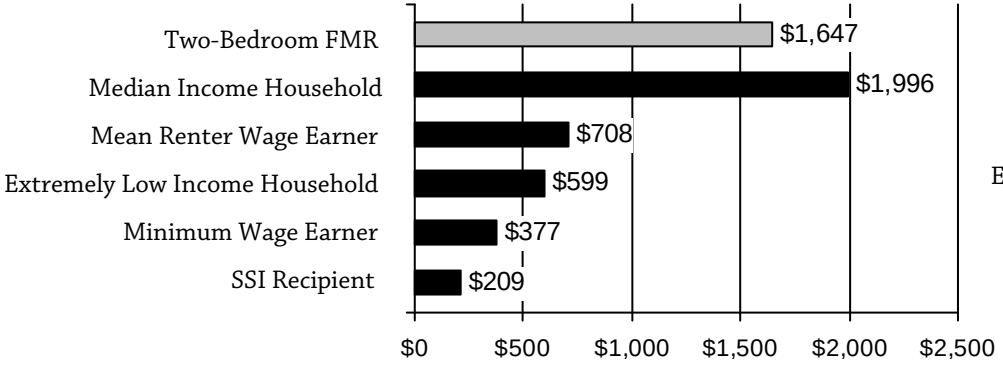
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,647. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $5,491 monthly or $65,889 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$31.68

In Hawaii, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 175 hours per week, 52 weeks per year. Or a household must include 4.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Hawaii, the estimated mean (average) wage for a renter is $13.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 93 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$939
Extremely Low Income Household	$1,048
Minimum Wage Earner	$1,270
SSI Recipient	$1,438

Hawaii

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	$31.68	$1,647	$65,889	4.4	$79,828	$1,996	$23,948	$599	179,848	41%	$13.61	$708	2.3
Combined Nonmetro Areas	$25.79	$1,341	$53,642	3.6	$73,459	$1,836	$22,038	$551	50,575	37%	$12.56	$653	2.1
Metropolitan Areas													
Honolulu MSA *	$33.98	$1,767	$70,680	4.7	$82,700	$2,068	$24,810	$620	129,273	42%	$14.02	$729	2.4
Counties													
Hawaii County	$22.29	$1,159	$46,360	3.1	$69,600	$1,740	$20,880	$522	21,791	34%	$11.66	$607	1.9
Honolulu County *	$33.98	$1,767	$70,680	4.7	$82,700	$2,068	$24,810	$620	129,273	42%	$14.02	$729	2.4
Kalawao County †	$26.13	$1,359	$54,360	3.6	$73,400	$1,835	$22,020	$551	67	100%			
Kauai County	$27.17	$1,413	$56,520	3.7	$76,300	$1,908	$22,890	$572	7,603	35%	$12.00	$624	2.3
Maui County	$28.90	$1,503	$60,120	4.0	$77,100	$1,928	$23,130	$578	21,114	41%	$13.58	$706	2.1

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

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Idaho

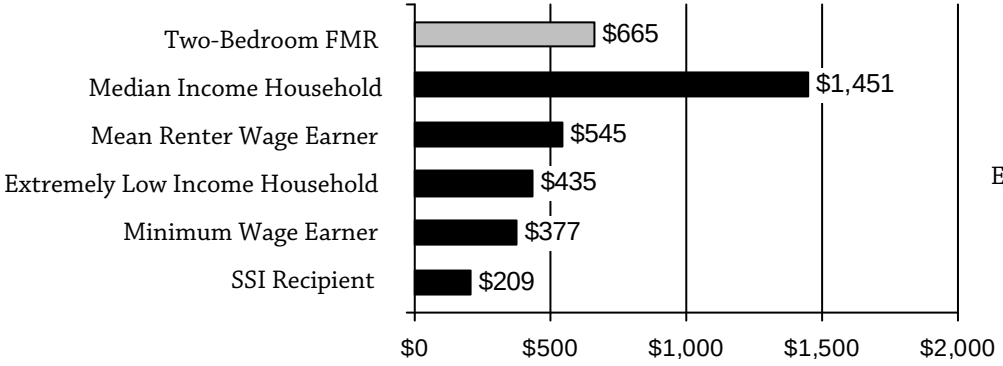
In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is $665. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,218 monthly or $26,615 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.80

In Idaho, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Idaho, the estimated mean (average) wage for a renter is $10.48. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$120
Extremely Low Income Household	$230
Minimum Wage Earner	$288
SSI Recipient	$456

Idaho

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	$12.80	$665	$26,615	1.8	$58,040	$1,451	$17,412	$435	165,439	29%	$10.48	$545	1.2
Combined Nonmetro Areas	$11.65	$606	$24,226	1.6	$52,951	$1,324	$15,885	$397	58,346	29%	$10.47	$544	1.1
Metropolitan Areas													
Boise City-Nampa HMFA	$14.04	$730	$29,200	1.9	$62,900	$1,573	$18,870	$472	63,918	30%	$11.40	$593	1.2
Coeur d'Alene MSA	$13.87	$721	$28,840	1.9	$58,100	$1,453	$17,430	$436	15,962	29%	$9.91	$515	1.4
Gem County HMFA	$12.71	$661	$26,440	1.8	$50,900	$1,273	$15,270	$382	1,339	21%	$7.72	$401	1.6
Idaho Falls MSA	$12.04	$626	$25,040	1.7	$61,200	$1,530	$18,360	$459	10,567	24%	$8.40	$437	1.4
Lewiston MSA	$11.98	$623	$24,920	1.7	$55,800	$1,395	$16,740	$419	5,239	32%	$9.65	$502	1.2
Logan MSA	$11.96	$622	$24,880	1.6	$57,300	$1,433	$17,190	$430	780	19%	$6.88	$358	1.7
Pocatello MSA	$11.02	$573	$22,920	1.5	$55,400	$1,385	$16,620	$416	9,288	29%	$8.45	$439	1.3
Counties													
Ada County	$14.04	$730	$29,200	1.9	$62,900	$1,573	$18,870	$472	44,200	30%	$11.97	$623	1.2
Adams County	$11.02	$573	$22,920	1.5	$49,100	$1,228	$14,730	$368	334	20%	$9.55	$496	1.2
Bannock County	$11.02	$573	$22,920	1.5	$55,400	$1,385	$16,620	$416	8,593	29%	$7.91	$411	1.4
Bear Lake County	$11.02	$573	$22,920	1.5	$51,600	$1,290	$15,480	$387	484	19%	$7.11	$370	1.6
Benewah County	$11.02	$573	$22,920	1.5	$47,000	$1,175	$14,100	$353	991	26%	$12.38	$644	0.9
Bingham County	$11.02	$573	$22,920	1.5	$53,700	$1,343	$16,110	$403	2,872	20%	$9.16	$476	1.2
Blaine County	$17.08	$888	$35,520	2.4	$77,600	$1,940	$23,280	$582	2,893	32%	$12.80	$666	1.3
Boise County	$14.04	$730	$29,200	1.9	$62,900	$1,573	$18,870	$472	702	23%	$6.54	$340	2.1
Bonner County	$11.58	$602	$24,080	1.6	$56,700	$1,418	$17,010	$425	4,637	25%	$10.01	$521	1.2
Bonneville County	$12.04	$626	$25,040	1.7	$61,200	$1,530	$18,360	$459	9,155	26%	$8.49	$442	1.4
Boundary County	$11.02	$573	$22,920	1.5	$46,800	$1,170	$14,040	$351	733	18%	$8.04	$418	1.4
Butte County	$11.02	$573	$22,920	1.5	$48,700	$1,218	$14,610	$365	196	17%	$19.39	$1,008	0.6
Camas County †	$11.02	$573	$22,920	1.5	$53,900	$1,348	$16,170	$404	117	27%			
Canyon County	$14.04	$730	$29,200	1.9	$62,900	$1,573	$18,870	$472	17,722	29%	$9.40	$489	1.5
Caribou County	$11.02	$573	$22,920	1.5	$56,500	$1,413	$16,950	$424	566	21%	$14.20	$739	0.8
Cassia County	$11.02	$573	$22,920	1.5	$48,800	$1,220	$14,640	$366	2,371	31%	$9.21	$479	1.2
Clark County	$11.02	$573	$22,920	1.5	$34,300	$858	$10,290	$257	75	22%	$13.85	$720	0.8
Clearwater County	$11.02	$573	$22,920	1.5	$49,500	$1,238	$14,850	$371	797	22%	$9.57	$498	1.2

† Wage data not available (See Appendix A).

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Idaho

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Custer County	$11.15	$580	$23,200	1.5	$59,600	$1,490	$17,880	$447	381	20%	$8.62	$448	1.3
Elmore County	$11.29	$587	$23,480	1.6	$53,400	$1,335	$16,020	$401	3,096	33%	$9.39	$488	1.2
Franklin County	$11.96	$622	$24,880	1.6	$57,300	$1,433	$17,190	$430	780	19%	$6.88	$358	1.7
Fremont County	$11.98	$623	$24,920	1.7	$54,700	$1,368	$16,410	$410	827	18%	$12.04	$626	1.0
Gem County	$12.71	$661	$26,440	1.8	$50,900	$1,273	$15,270	$382	1,339	21%	$7.72	$401	1.6
Gooding County	$11.02	$573	$22,920	1.5	$49,000	$1,225	$14,700	$368	1,504	27%	$11.48	$597	1.0
Idaho County	$11.02	$573	$22,920	1.5	$40,900	$1,023	$12,270	$307	1,597	24%	$8.96	$466	1.2
Jefferson County	$12.04	$626	$25,040	1.7	$61,200	$1,530	$18,360	$459	1,412	18%	$7.62	$396	1.6
Jerome County	$11.02	$573	$22,920	1.5	$49,300	$1,233	$14,790	$370	2,562	35%	$11.46	$596	1.0
Kootenai County	$13.87	$721	$28,840	1.9	$58,100	$1,453	$17,430	$436	15,962	29%	$9.91	$515	1.4
Latah County	$11.77	$612	$24,480	1.6	$57,400	$1,435	$17,220	$431	6,727	46%	$7.50	$390	1.6
Lemhi County	$11.02	$573	$22,920	1.5	$53,900	$1,348	$16,170	$404	965	27%	$5.77	$300	1.9
Lewis County	$11.02	$573	$22,920	1.5	$45,400	$1,135	$13,620	$341	450	27%	$7.33	$381	1.5
Lincoln County	$11.02	$573	$22,920	1.5	$51,700	$1,293	$15,510	$388	447	25%	$9.21	$479	1.2
Madison County	$11.06	$575	$23,000	1.5	$45,300	$1,133	$13,590	$340	4,739	48%	$8.41	$437	1.3
Minidoka County	$11.02	$573	$22,920	1.5	$48,600	$1,215	$14,580	$365	1,571	23%	$10.86	$564	1.0
Nez Perce County	$11.98	$623	$24,920	1.7	$55,800	$1,395	$16,740	$419	5,239	32%	$9.65	$502	1.2
Oneida County	$11.02	$573	$22,920	1.5	$54,400	$1,360	$16,320	$408	292	19%	$4.24	$220	2.6
Owyhee County	$14.04	$730	$29,200	1.9	$62,900	$1,573	$18,870	$472	1,294	32%	$10.14	$527	1.4
Payette County	$11.02	$573	$22,920	1.5	$53,600	$1,340	$16,080	$402	2,115	25%	$7.85	$408	1.4
Power County	$11.02	$573	$22,920	1.5	$55,400	$1,385	$16,620	$416	695	27%	$13.74	$714	0.8
Shoshone County	$11.02	$573	$22,920	1.5	$45,600	$1,140	$13,680	$342	1,654	29%	$12.44	$647	0.9
Teton County	$12.92	$672	$26,880	1.8	$58,500	$1,463	$17,550	$439	1,525	40%	$12.13	$631	1.1
Twin Falls County	$11.63	$605	$24,200	1.6	$50,900	$1,273	$15,270	$382	8,858	32%	$10.14	$527	1.1
Valley County	$12.31	$640	$25,600	1.7	$63,600	$1,590	$19,080	$477	978	22%	$10.62	$552	1.2
Washington County	$11.02	$573	$22,920	1.5	$47,300	$1,183	$14,190	$355	992	25%	$6.31	$328	1.7

† Wage data not available (See Appendix A).

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Illinois

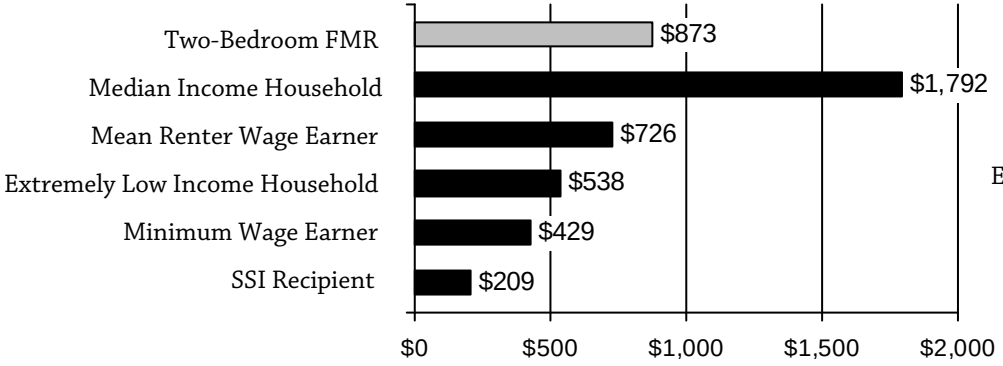
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is $873. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,909 monthly or $34,912 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$16.78

In Illinois, a minimum wage worker earns an hourly wage of $8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is $13.95. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$147
Extremely Low Income Household	$335
Minimum Wage Earner	$444
SSI Recipient	$664

Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Illinois	$16.78	$873	$34,912	2.0	$71,677	$1,792	$21,503	$538	1,469,260	31%	$13.95	$726	1.2
Combined Nonmetro Areas	$11.98	$623	$24,928	1.5	$57,321	$1,433	$17,196	$430	169,328	25%	$9.15	$476	1.3
Metropolitan Areas													
Bloomington-Normal MSA	$14.13	$735	$29,400	1.7	$80,200	$2,005	$24,060	$602	20,028	32%	$11.66	$606	1.2
Bond County HMFA	$13.38	$696	$27,840	1.6	$62,100	$1,553	$18,630	$466	1,177	19%	$8.96	$466	1.5
Cape Girardeau-Jackson MSA	$11.46	$596	$23,840	1.4	$54,600	$1,365	$16,380	$410	947	29%	$6.73	$350	1.7
Champaign-Urbana MSA	$15.42	$802	$32,080	1.9	$68,000	$1,700	$20,400	$510	36,702	41%	$9.48	$493	1.6
Chicago-Naperville-Joliet HMFA	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	986,360	33%	$15.59	$811	1.2
Danville MSA	$12.04	$626	$25,040	1.5	$53,300	$1,333	$15,990	$400	9,242	29%	$9.06	$471	1.3
Davenport-Moline-Rock Island MSA	$12.62	$656	$26,240	1.5	$65,000	$1,625	$19,500	$488	23,259	27%	$12.38	$644	1.0
Decatur MSA	$12.31	$640	$25,600	1.5	$60,300	$1,508	$18,090	$452	12,988	29%	$11.46	$596	1.1
DeKalb County HMFA	$16.13	$839	$33,560	2.0	$75,000	$1,875	$22,500	$563	14,102	37%	$9.34	$486	1.7
Grundy County HMFA	$16.94	$881	$35,240	2.1	$79,700	$1,993	$23,910	$598	4,167	23%	$15.67	$815	1.1
Kankakee-Bradley MSA	$14.33	$745	$29,800	1.7	$65,300	$1,633	$19,590	$490	12,526	31%	$9.06	$471	1.6
Kendall County HMFA	$18.94	$985	$39,400	2.3	$92,300	$2,308	$27,690	$692	5,073	14%	$10.64	$553	1.8
Macoupin County HMFA	$11.23	$584	$23,360	1.4	$63,300	$1,583	$18,990	$475	4,179	22%	$7.70	$400	1.5
Peoria MSA	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	39,478	26%	$12.28	$639	1.1
Rockford MSA	$13.87	$721	$28,840	1.7	$64,300	$1,608	$19,290	$482	36,745	28%	$9.71	$505	1.4
Springfield MSA	$13.25	$689	$27,560	1.6	$70,000	$1,750	$21,000	$525	25,032	29%	$9.62	$500	1.4
St. Louis HMFA	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	67,927	27%	$9.47	$492	1.6
Counties													
Adams County	$11.37	$591	$23,640	1.4	$59,400	$1,485	$17,820	$446	7,113	26%	$9.51	$494	1.2
Alexander County	$11.46	$596	$23,840	1.4	$54,600	$1,365	$16,380	$410	947	29%	$6.73	$350	1.7
Bond County	$13.38	$696	$27,840	1.6	$62,100	$1,553	$18,630	$466	1,177	19%	$8.96	$466	1.5
Boone County	$13.87	$721	$28,840	1.7	$64,300	$1,608	$19,290	$482	3,124	17%	$9.30	$483	1.5
Brown County	$11.23	$584	$23,360	1.4	$45,700	$1,143	$13,710	$343	544	25%	$12.98	$675	0.9
Bureau County	$11.63	$605	$24,200	1.4	$58,600	$1,465	$17,580	$440	3,621	25%	$10.93	$568	1.1
Calhoun County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	438	21%	$5.81	$302	2.6
Carroll County	$11.23	$584	$23,360	1.4	$57,400	$1,435	$17,220	$431	1,664	24%	$8.58	$446	1.3

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Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cass County	$12.60	$655	$26,200	1.5	$53,900	$1,348	$16,170	$404	1,445	29%	$10.66	$554	1.2
Champaign County	$15.42	$802	$32,080	1.9	$68,000	$1,700	$20,400	$510	34,324	44%	$9.39	$488	1.6
Christian County	$11.63	$605	$24,200	1.4	$55,900	$1,398	$16,770	$419	3,535	25%	$8.97	$466	1.3
Clark County	$12.54	$652	$26,080	1.5	$56,900	$1,423	$17,070	$427	1,545	23%	$9.13	$475	1.4
Clay County	$12.08	$628	$25,120	1.5	$49,800	$1,245	$14,940	$374	1,324	24%	$9.07	$471	1.3
Clinton County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	2,806	20%	$8.45	$440	1.8
Coles County	$12.50	$650	$26,000	1.5	$58,000	$1,450	$17,400	$435	7,845	38%	$7.81	$406	1.6
Cook County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	766,490	40%	$16.74	$871	1.1
Crawford County	$11.23	$584	$23,360	1.4	$53,100	$1,328	$15,930	$398	1,533	20%	$11.82	$615	0.9
Cumberland County	$11.23	$584	$23,360	1.4	$56,800	$1,420	$17,040	$426	849	20%	$8.84	$460	1.3
De Witt County	$11.23	$584	$23,360	1.4	$62,100	$1,553	$18,630	$466	1,633	24%	$13.73	$714	0.8
DeKalb County	$16.13	$839	$33,560	2.0	$75,000	$1,875	$22,500	$563	14,102	37%	$9.34	$486	1.7
Douglas County	$11.87	$617	$24,680	1.4	$63,200	$1,580	$18,960	$474	1,646	22%	$8.64	$449	1.4
DuPage County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	80,099	24%	$15.96	$830	1.2
Edgar County	$11.23	$584	$23,360	1.4	$54,400	$1,360	$16,320	$408	1,889	24%	$11.01	$572	1.0
Edwards County	$11.23	$584	$23,360	1.4	$54,600	$1,365	$16,380	$410	633	23%	$11.68	$607	1.0
Effingham County	$11.23	$584	$23,360	1.4	$64,500	$1,613	$19,350	$484	2,823	21%	$8.43	$439	1.3
Fayette County	$11.23	$584	$23,360	1.4	$51,100	$1,278	$15,330	$383	1,677	21%	$9.49	$493	1.2
Ford County	$15.42	$802	$32,080	1.9	$68,000	$1,700	$20,400	$510	1,181	21%	$11.09	$577	1.4
Franklin County	$11.23	$584	$23,360	1.4	$46,400	$1,160	$13,920	$348	3,491	22%	$7.96	$414	1.4
Fulton County	$11.60	$603	$24,120	1.4	$53,000	$1,325	$15,900	$398	3,163	22%	$7.17	$373	1.6
Gallatin County	$11.23	$584	$23,360	1.4	$47,400	$1,185	$14,220	$356	498	21%	$8.67	$451	1.3
Greene County	$11.23	$584	$23,360	1.4	$53,200	$1,330	$15,960	$399	1,254	22%	$7.07	$368	1.6
Grundy County	$16.94	$881	$35,240	2.1	$79,700	$1,993	$23,910	$598	4,167	23%	$15.67	$815	1.1
Hamilton County	$11.23	$584	$23,360	1.4	$51,100	$1,278	$15,330	$383	571	16%	$5.54	$288	2.0
Hancock County	$11.23	$584	$23,360	1.4	$59,500	$1,488	$17,850	$446	1,608	20%	$8.59	$447	1.3
Hardin County	$11.23	$584	$23,360	1.4	$44,100	$1,103	$13,230	$331	429	23%	$6.78	$353	1.7
Henderson County	$11.23	$584	$23,360	1.4	$53,500	$1,338	$16,050	$401	701	22%	$8.29	$431	1.4
Henry County	$12.62	$656	$26,240	1.5	$65,000	$1,625	$19,500	$488	4,643	23%	$9.78	$508	1.3
Iroquois County	$12.25	$637	$25,480	1.5	$59,700	$1,493	$17,910	$448	2,816	24%	$8.84	$460	1.4
Jackson County	$12.71	$661	$26,440	1.5	$54,900	$1,373	$16,470	$412	10,834	46%	$6.81	$354	1.9

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Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jasper County	$11.23	$584	$23,360	1.4	$56,600	$1,415	$16,980	$425	713	18%	$10.14	$527	1.1
Jefferson County	$11.23	$584	$23,360	1.4	$54,000	$1,350	$16,200	$405	3,841	25%	$8.56	$445	1.3
Jersey County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	1,816	21%	$6.88	$358	2.2
Jo Daviess County	$11.85	$616	$24,640	1.4	$65,300	$1,633	$19,590	$490	2,188	22%	$8.63	$449	1.4
Johnson County	$11.25	$585	$23,400	1.4	$57,500	$1,438	$17,250	$431	887	20%	$5.40	$281	2.1
Kane County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	37,791	22%	$10.04	$522	1.8
Kankakee County	$14.33	$745	$29,800	1.7	$65,300	$1,633	$19,590	$490	12,526	31%	$9.06	$471	1.6
Kendall County	$18.94	$985	$39,400	2.3	$92,300	$2,308	$27,690	$692	5,073	14%	$10.64	$553	1.8
Knox County	$11.23	$584	$23,360	1.4	$53,700	$1,343	$16,110	$403	6,791	31%	$7.44	$387	1.5
La Salle County	$14.27	$742	$29,680	1.7	$65,100	$1,628	$19,530	$488	10,733	24%	$9.96	$518	1.4
Lake County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	51,794	22%	$14.80	$770	1.2
Lawrence County	$11.23	$584	$23,360	1.4	$49,400	$1,235	$14,820	$371	1,746	28%	$8.71	$453	1.3
Lee County	$11.81	$614	$24,560	1.4	$64,900	$1,623	$19,470	$487	3,553	26%	$11.10	$577	1.1
Livingston County	$12.13	$631	$25,240	1.5	$64,300	$1,608	$19,290	$482	3,546	24%	$10.58	$550	1.1
Logan County	$11.90	$619	$24,760	1.4	$65,500	$1,638	$19,650	$491	2,803	26%	$8.21	$427	1.5
Macon County	$12.31	$640	$25,600	1.5	$60,300	$1,508	$18,090	$452	12,988	29%	$11.46	$596	1.1
Macoupin County	$11.23	$584	$23,360	1.4	$63,300	$1,583	$18,990	$475	4,179	22%	$7.70	$400	1.5
Madison County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	27,298	26%	$9.40	$489	1.6
Marion County	$11.23	$584	$23,360	1.4	$51,800	$1,295	$15,540	$389	4,101	25%	$9.34	$485	1.2
Marshall County	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	929	18%	$8.37	$435	1.6
Mason County	$11.54	$600	$24,000	1.4	$54,600	$1,365	$16,380	$410	1,267	20%	$7.56	$393	1.5
Massac County	$11.23	$584	$23,360	1.4	$52,800	$1,320	$15,840	$396	1,243	20%	$12.15	$632	0.9
McDonough County	$14.04	$730	$29,200	1.7	$54,600	$1,365	$16,380	$410	4,856	38%	$5.86	$305	2.4
McHenry County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	17,176	16%	$9.64	$501	1.9
McLean County	$14.13	$735	$29,400	1.7	$80,200	$2,005	$24,060	$602	20,028	32%	$11.66	$606	1.2
Menard County	$13.25	$689	$27,560	1.6	$70,000	$1,750	$21,000	$525	884	17%	$6.56	$341	2.0
Mercer County	$12.62	$656	$26,240	1.5	$65,000	$1,625	$19,500	$488	1,376	20%	$8.98	$467	1.4
Monroe County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	2,272	18%	$9.32	$484	1.6
Montgomery County	$11.23	$584	$23,360	1.4	$58,400	$1,460	$17,520	$438	2,599	22%	$9.14	$475	1.2
Morgan County	$11.65	$606	$24,240	1.4	$62,400	$1,560	$18,720	$468	4,151	30%	$8.69	$452	1.3
Moultrie County	$11.23	$584	$23,360	1.4	$56,700	$1,418	$17,010	$425	1,191	21%	$11.78	$612	1.0

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

Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ogle County	$13.17	$685	$27,400	1.6	$69,400	$1,735	$20,820	$521	5,043	24%	$12.21	$635	1.1
Peoria County	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	23,871	32%	$12.05	$627	1.1
Perry County	$11.23	$584	$23,360	1.4	$51,300	$1,283	$15,390	$385	1,787	22%	$7.20	$374	1.6
Piatt County	$15.42	$802	$32,080	1.9	$68,000	$1,700	$20,400	$510	1,197	18%	$9.52	$495	1.6
Pike County	$11.23	$584	$23,360	1.4	$55,500	$1,388	$16,650	$416	1,395	21%	$8.03	$417	1.4
Pope County	$11.23	$584	$23,360	1.4	$59,000	$1,475	$17,700	$443	407	22%	$5.37	$279	2.1
Pulaski County	$11.23	$584	$23,360	1.4	$40,100	$1,003	$12,030	$301	658	26%	$9.49	$493	1.2
Putnam County	$11.81	$614	$24,560	1.4	$70,900	$1,773	$21,270	$532	509	20%	$12.74	$663	0.9
Randolph County	$11.23	$584	$23,360	1.4	$57,700	$1,443	$17,310	$433	2,559	21%	$8.63	$449	1.3
Richland County	$11.23	$584	$23,360	1.4	$52,600	$1,315	$15,780	$395	1,441	22%	$9.10	$473	1.2
Rock Island County	$12.62	$656	$26,240	1.5	$65,000	$1,625	$19,500	$488	17,240	29%	$12.92	$672	1.0
Saline County	$11.23	$584	$23,360	1.4	$49,500	$1,238	$14,850	$371	2,904	27%	$9.29	$483	1.2
Sangamon County	$13.25	$689	$27,560	1.6	$70,000	$1,750	$21,000	$525	24,148	29%	$9.67	$503	1.4
Schuyler County	$11.23	$584	$23,360	1.4	$56,800	$1,420	$17,040	$426	637	21%	$11.58	$602	1.0
Scott County	$11.23	$584	$23,360	1.4	$67,100	$1,678	$20,130	$503	507	24%	$11.12	$578	1.0
Shelby County	$11.42	$594	$23,760	1.4	$58,900	$1,473	$17,670	$442	1,853	21%	$8.04	$418	1.4
St. Clair County	$15.23	$792	$31,680	1.8	$70,400	$1,760	$21,120	$528	33,297	32%	$9.84	$512	1.5
Stark County	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	442	18%	$10.81	$562	1.2
Stephenson County	$11.71	$609	$24,360	1.4	$59,500	$1,488	$17,850	$446	5,415	28%	$9.16	$476	1.3
Tazewell County	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	11,862	22%	$13.78	$717	1.0
Union County	$11.23	$584	$23,360	1.4	$51,200	$1,280	$15,360	$384	1,707	24%	$7.15	$372	1.6
Vermilion County	$12.04	$626	$25,040	1.5	$53,300	$1,333	$15,990	$400	9,242	29%	$9.06	$471	1.3
Wabash County	$11.23	$584	$23,360	1.4	$60,900	$1,523	$18,270	$457	974	20%	$9.36	$487	1.2
Warren County	$12.33	$641	$25,640	1.5	$49,700	$1,243	$14,910	$373	1,893	28%	$7.42	$386	1.7
Washington County	$11.33	$589	$23,560	1.4	$66,300	$1,658	$19,890	$497	1,019	17%	$12.71	$661	0.9
Wayne County	$11.23	$584	$23,360	1.4	$49,900	$1,248	$14,970	$374	1,766	24%	$9.21	$479	1.2
White County	$11.23	$584	$23,360	1.4	$51,600	$1,290	$15,480	$387	1,302	20%	$7.74	$402	1.5
Whiteside County	$12.87	$669	$26,760	1.6	$56,800	$1,420	$17,040	$426	5,700	24%	$9.44	$491	1.4
Will County	$18.42	$958	$38,320	2.2	$75,800	$1,895	$22,740	$569	33,010	15%	$9.57	$497	1.9
Williamson County	$12.12	$630	$25,200	1.5	$51,300	$1,283	$15,390	$385	6,959	26%	$8.89	$462	1.4
Winnebago County	$13.87	$721	$28,840	1.7	$64,300	$1,608	$19,290	$482	33,621	30%	$9.75	$507	1.4

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Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	$13.25	$689	$27,560	1.6	$69,100	$1,728	$20,730	$518	2,374	17%	$7.03	$366	1.9

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Indiana

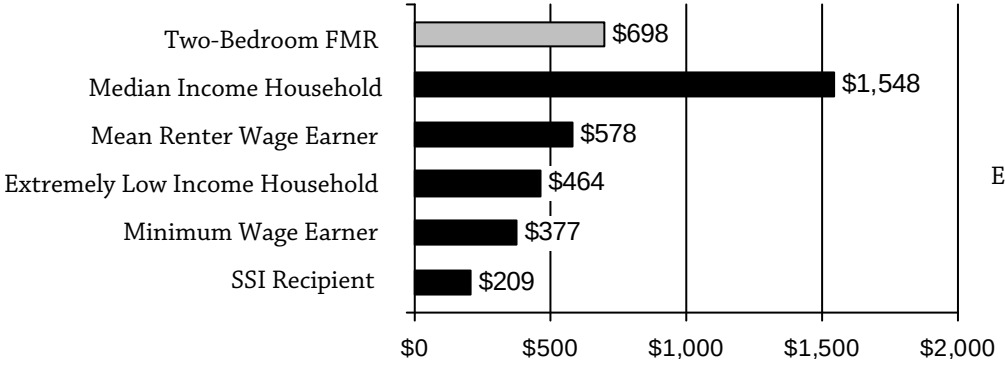
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is $698. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,328 monthly or $27,933 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.43

In Indiana, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is $11.12. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$120
Extremely Low Income Household	$234
Minimum Wage Earner	$321
SSI Recipient	$489

Indiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	$13.43	$698	$27,933	1.9	$61,908	$1,548	$18,572	$464	701,621	28%	$11.12	$578	1.2
Combined Nonmetro Areas	$11.77	$612	$24,483	1.6	$56,054	$1,401	$16,816	$420	127,261	24%	$9.84	$512	1.2
Metropolitan Areas													
Anderson MSA	$12.31	$640	$25,600	1.7	$57,800	$1,445	$17,340	$434	13,656	27%	$8.40	$437	1.5
Bloomington HMFA	$13.92	$724	$28,960	1.9	$63,800	$1,595	$19,140	$479	23,028	45%	$8.24	$428	1.7
Carroll County HMFA	$11.50	$598	$23,920	1.6	$62,200	$1,555	$18,660	$467	1,640	20%	$8.80	$458	1.3
Cincinnati-Middleton HMFA	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	6,570	23%	$8.50	$442	1.6
Columbus MSA	$13.96	$726	$29,040	1.9	$68,200	$1,705	$20,460	$512	8,213	28%	$13.79	$717	1.0
Elkhart-Goshen MSA	$13.60	$707	$28,280	1.9	$51,800	$1,295	$15,540	$389	19,113	27%	$10.74	$558	1.3
Evansville HMFA	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	30,953	29%	$10.66	$554	1.2
Fort Wayne MSA	$12.19	$634	$25,360	1.7	$63,800	$1,595	$19,140	$479	44,481	28%	$10.71	$557	1.1
Gary HMFA	$15.73	$818	$32,720	2.2	$66,100	$1,653	$19,830	$496	67,714	27%	$10.70	$556	1.5
Gibson County HMFA	$11.29	$587	$23,480	1.6	$63,700	$1,593	$19,110	$478	2,900	22%	$12.06	$627	0.9
Greene County HMFA	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	2,870	22%	$6.53	$339	1.7
Indianapolis HMFA	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	207,126	32%	$13.20	$686	1.1
Jasper County HMFA	$13.40	$697	$27,880	1.8	$65,700	$1,643	$19,710	$493	2,597	21%	$9.63	$501	1.4
Kokomo MSA	$12.48	$649	$25,960	1.7	$59,900	$1,498	$17,970	$449	11,573	28%	$10.94	$569	1.1
Lafayette HMFA	$13.98	$727	$29,080	1.9	$63,100	$1,578	$18,930	$473	29,094	43%	$9.93	$516	1.4
Louisville HMFA	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	22,514	26%	$8.91	$464	1.5
Michigan City-La Porte MSA	$12.90	$671	$26,840	1.8	$60,400	$1,510	$18,120	$453	10,339	25%	$9.37	$487	1.4
Muncie MSA	$11.88	$618	$24,720	1.6	$53,000	$1,325	$15,900	$398	15,508	34%	$8.49	$441	1.4
Owen County HMFA	$11.35	$590	$23,600	1.6	$54,400	$1,360	$16,320	$408	1,496	18%	$9.76	$508	1.2
Putnam County HMFA	$12.85	$668	$26,720	1.8	$62,100	$1,553	$18,630	$466	2,820	22%	$8.22	$427	1.6
South Bend-Mishawaka HMFA	$13.75	$715	$28,600	1.9	$60,300	$1,508	$18,090	$452	28,661	29%	$11.09	$577	1.2
Sullivan County HMFA	$11.23	$584	$23,360	1.5	$52,900	$1,323	$15,870	$397	1,838	23%	$8.74	$455	1.3
Terre Haute HMFA	$11.85	$616	$24,640	1.6	$53,800	$1,345	$16,140	$404	17,410	30%	$9.83	$511	1.2
Washington County HMFA	$11.23	$584	$23,360	1.5	$48,500	$1,213	$14,550	$364	2,246	21%	$7.07	$368	1.6
Counties													
Adams County	$11.23	$584	$23,360	1.5	$57,300	$1,433	$17,190	$430	2,654	22%	$8.97	$466	1.3

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Indiana

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	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allen County	$12.19	$634	$25,360	1.7	$63,800	$1,595	$19,140	$479	39,899	29%	$10.92	$568	1.1
Bartholomew County	$13.96	$726	$29,040	1.9	$68,200	$1,705	$20,460	$512	8,213	28%	$13.79	$717	1.0
Benton County	$13.98	$727	$29,080	1.9	$63,100	$1,578	$18,930	$473	757	21%	$10.58	$550	1.3
Blackford County	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	1,181	22%	$8.18	$425	1.4
Boone County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	4,352	21%	$9.18	$477	1.6
Brown County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	903	15%	$5.67	$295	2.5
Carroll County	$11.50	$598	$23,920	1.6	$62,200	$1,555	$18,660	$467	1,640	20%	$8.80	$458	1.3
Cass County	$11.31	$588	$23,520	1.6	$54,800	$1,370	$16,440	$411	3,656	24%	$9.50	$494	1.2
Clark County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	12,453	29%	$9.28	$483	1.4
Clay County	$11.85	$616	$24,640	1.6	$53,800	$1,345	$16,140	$404	2,140	21%	$8.44	$439	1.4
Clinton County	$12.38	$644	$25,760	1.7	$60,500	$1,513	$18,150	$454	3,167	27%	$10.34	$538	1.2
Crawford County	$11.23	$584	$23,360	1.5	$46,400	$1,160	$13,920	$348	705	16%	$5.15	$268	2.2
Daviess County	$11.23	$584	$23,360	1.5	$55,500	$1,388	$16,650	$416	2,251	20%	$8.74	$455	1.3
Dearborn County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	4,170	23%	$8.97	$466	1.5
Decatur County	$11.98	$623	$24,920	1.7	$55,700	$1,393	$16,710	$418	2,798	28%	$11.35	$590	1.1
DeKalb County	$11.62	$604	$24,160	1.6	$59,700	$1,493	$17,910	$448	3,172	20%	$11.40	$593	1.0
Delaware County	$11.88	$618	$24,720	1.6	$53,000	$1,325	$15,900	$398	15,508	34%	$8.49	$441	1.4
Dubois County	$11.23	$584	$23,360	1.5	$70,000	$1,750	$21,000	$525	3,309	21%	$9.80	$509	1.1
Elkhart County	$13.60	$707	$28,280	1.9	$51,800	$1,295	$15,540	$389	19,113	27%	$10.74	$558	1.3
Fayette County	$11.48	$597	$23,880	1.6	$51,300	$1,283	$15,390	$385	2,562	26%	$7.41	$385	1.5
Floyd County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	7,806	27%	$8.81	$458	1.5
Fountain County	$11.23	$584	$23,360	1.5	$57,400	$1,435	$17,220	$431	1,447	21%	$9.59	$499	1.2
Franklin County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	1,783	21%	$6.97	$363	2.0
Fulton County	$11.50	$598	$23,920	1.6	$53,200	$1,330	$15,960	$399	2,098	25%	$9.95	$517	1.2
Gibson County	$11.29	$587	$23,480	1.6	$63,700	$1,593	$19,110	$478	2,900	22%	$12.06	$627	0.9
Grant County	$11.38	$592	$23,680	1.6	$52,700	$1,318	$15,810	$395	7,866	29%	$10.11	$526	1.1
Greene County	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	2,870	22%	$6.53	$339	1.7
Hamilton County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	19,120	20%	$11.77	$612	1.2
Hancock County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	5,075	20%	$8.55	$445	1.7
Harrison County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	2,255	16%	$7.58	$394	1.8
Hendricks County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	8,953	18%	$9.36	$487	1.5

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Indiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Henry County	$11.42	$594	$23,760	1.6	$56,800	$1,420	$17,040	$426	4,467	24%	$8.13	$423	1.4
Howard County	$12.48	$649	$25,960	1.7	$59,900	$1,498	$17,970	$449	10,143	30%	$11.01	$572	1.1
Huntington County	$11.98	$623	$24,920	1.7	$58,800	$1,470	$17,640	$441	2,885	20%	$9.70	$505	1.2
Jackson County	$13.38	$696	$27,840	1.8	$56,100	$1,403	$16,830	$421	4,423	26%	$10.37	$539	1.3
Jasper County	$13.40	$697	$27,880	1.8	$65,700	$1,643	$19,710	$493	2,597	21%	$9.63	$501	1.4
Jay County	$11.23	$584	$23,360	1.5	$50,700	$1,268	$15,210	$380	1,741	21%	$8.55	$444	1.3
Jefferson County	$11.88	$618	$24,720	1.6	$53,900	$1,348	$16,170	$404	3,572	28%	$9.53	$495	1.2
Jennings County	$11.23	$584	$23,360	1.5	$49,400	$1,235	$14,820	$371	2,927	27%	$11.89	$618	0.9
Johnson County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	12,365	24%	$8.38	$436	1.7
Knox County	$11.23	$584	$23,360	1.5	$54,200	$1,355	$16,260	$407	4,491	30%	$8.00	$416	1.4
Kosciusko County	$12.50	$650	$26,000	1.7	$59,200	$1,480	$17,760	$444	7,095	23%	$12.95	$673	1.0
LaGrange County	$13.21	$687	$27,480	1.8	$58,400	$1,460	$17,520	$438	2,077	17%	$9.16	$476	1.4
Lake County	$15.73	$818	$32,720	2.2	$66,100	$1,653	$19,830	$496	53,193	29%	$10.85	$564	1.4
LaPorte County	$12.90	$671	$26,840	1.8	$60,400	$1,510	$18,120	$453	10,339	25%	$9.37	$487	1.4
Lawrence County	$11.69	$608	$24,320	1.6	$52,300	$1,308	$15,690	$392	3,992	21%	$8.14	$423	1.4
Madison County	$12.31	$640	$25,600	1.7	$57,800	$1,445	$17,340	$434	13,656	27%	$8.40	$437	1.5
Marion County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	146,983	41%	$14.70	$764	1.0
Marshall County	$12.75	$663	$26,520	1.8	$61,800	$1,545	$18,540	$464	3,834	22%	$9.62	$500	1.3
Martin County	$11.23	$584	$23,360	1.5	$57,100	$1,428	$17,130	$428	667	16%	$10.44	$543	1.1
Miami County	$11.23	$584	$23,360	1.5	$51,800	$1,295	$15,540	$389	3,158	23%	$8.41	$437	1.3
Monroe County	$13.92	$724	$28,960	1.9	$63,800	$1,595	$19,140	$479	23,028	45%	$8.24	$428	1.7
Montgomery County	$11.92	$620	$24,800	1.6	$61,800	$1,545	$18,540	$464	3,835	26%	$10.25	$533	1.2
Morgan County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	4,956	20%	$7.96	$414	1.8
Newton County	$15.73	$818	$32,720	2.2	$66,100	$1,653	$19,830	$496	984	18%	$10.14	$527	1.6
Noble County	$11.87	$617	$24,680	1.6	$58,000	$1,450	$17,400	$435	3,949	23%	$10.20	$530	1.2
Ohio County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	617	25%	$8.02	$417	1.7
Orange County	$11.23	$584	$23,360	1.5	$47,100	$1,178	$14,130	$353	1,775	23%	$7.03	$366	1.6
Owen County	$11.35	$590	$23,600	1.6	$54,400	$1,360	$16,320	$408	1,496	18%	$9.76	$508	1.2
Parke County	$11.23	$584	$23,360	1.5	$54,000	$1,350	$16,200	$405	1,125	17%	$7.06	$367	1.6
Perry County	$11.23	$584	$23,360	1.5	$57,600	$1,440	$17,280	$432	1,679	22%	$8.99	$467	1.2
Pike County	$11.23	$584	$23,360	1.5	$52,000	$1,300	$15,600	$390	831	16%	$12.73	$662	0.9

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Indiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Porter County	$15.73	$818	$32,720	2.2	$66,100	$1,653	$19,830	$496	13,537	22%	$10.23	$532	1.5
Posey County	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	1,525	15%	$9.76	$507	1.3
Pulaski County	$11.23	$584	$23,360	1.5	$56,500	$1,413	$16,950	$424	1,082	21%	$9.60	$499	1.2
Putnam County	$12.85	$668	$26,720	1.8	$62,100	$1,553	$18,630	$466	2,820	22%	$8.22	$427	1.6
Randolph County	$11.23	$584	$23,360	1.5	$49,600	$1,240	$14,880	$372	2,387	23%	$10.34	$538	1.1
Ripley County	$13.44	$699	$27,960	1.9	$59,800	$1,495	$17,940	$449	2,332	22%	$12.80	$666	1.1
Rush County	$11.27	$586	$23,440	1.6	$54,900	$1,373	$16,470	$412	1,735	26%	$8.84	$460	1.3
Scott County	$12.79	$665	$26,600	1.8	$48,000	$1,200	$14,400	$360	2,229	24%	$8.30	$432	1.5
Shelby County	$14.37	$747	$29,880	2.0	$66,900	$1,673	$20,070	$502	4,419	26%	$10.73	$558	1.3
Spencer County	$11.35	$590	$23,600	1.6	$63,000	$1,575	$18,900	$473	1,339	17%	$7.14	$371	1.6
St. Joseph County	$13.75	$715	$28,600	1.9	$60,300	$1,508	$18,090	$452	28,661	29%	$11.09	$577	1.2
Starke County	$11.23	$584	$23,360	1.5	$48,400	$1,210	$14,520	$363	1,812	20%	$7.53	$392	1.5
Steuben County	$12.73	$662	$26,480	1.8	$59,600	$1,490	$17,880	$447	2,931	21%	$9.48	$493	1.3
Sullivan County	$11.23	$584	$23,360	1.5	$52,900	$1,323	$15,870	$397	1,838	23%	$8.74	$455	1.3
Switzerland County	$11.23	$584	$23,360	1.5	$56,700	$1,418	$17,010	$425	767	19%	$9.70	$504	1.2
Tippecanoe County	$13.98	$727	$29,080	1.9	$63,100	$1,578	$18,930	$473	28,337	44%	$9.91	$515	1.4
Tipton County	$12.48	$649	$25,960	1.7	$59,900	$1,498	$17,970	$449	1,430	22%	$10.36	$539	1.2
Union County	$11.23	$584	$23,360	1.5	$53,600	$1,340	$16,080	$402	615	21%	$8.72	$453	1.3
Vanderburgh County	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	25,843	35%	$10.97	$570	1.2
Vermillion County	$11.85	$616	$24,640	1.6	$53,800	$1,345	$16,140	$404	1,442	22%	$14.37	$747	0.8
Vigo County	$11.85	$616	$24,640	1.6	$53,800	$1,345	$16,140	$404	13,828	34%	$9.64	$501	1.2
Wabash County	$11.23	$584	$23,360	1.5	$58,100	$1,453	$17,430	$436	2,876	22%	$8.18	$425	1.4
Warren County	$11.23	$584	$23,360	1.5	$56,700	$1,418	$17,010	$425	736	22%	$7.77	$404	1.4
Warrick County	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	3,585	16%	$8.85	$460	1.5
Washington County	$11.23	$584	$23,360	1.5	$48,500	$1,213	$14,550	$364	2,246	21%	$7.07	$368	1.6
Wayne County	$11.69	$608	$24,320	1.6	$54,200	$1,355	$16,260	$407	8,772	31%	$10.01	$521	1.2
Wells County	$12.19	$634	$25,360	1.7	$63,800	$1,595	$19,140	$479	2,357	22%	$9.48	$493	1.3
White County	$11.63	$605	$24,200	1.6	$54,700	$1,368	$16,410	$410	2,259	22%	$8.80	$458	1.3
Whitley County	$12.19	$634	$25,360	1.7	$63,800	$1,595	$19,140	$479	2,225	17%	$8.43	$438	1.4

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Iowa

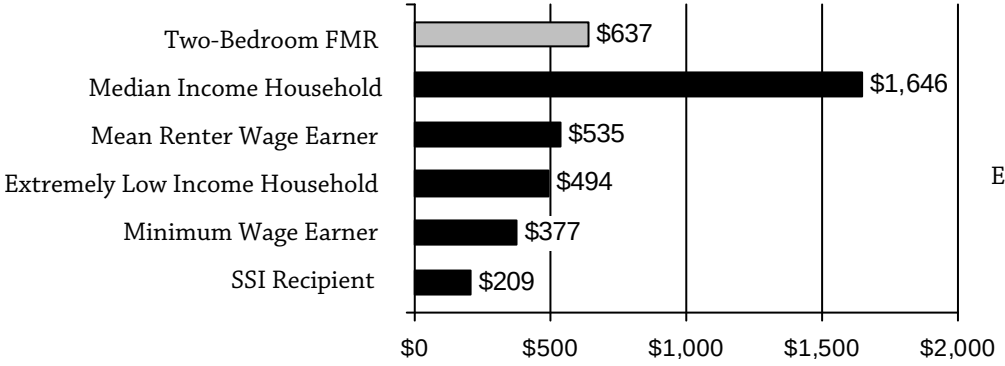
In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is $637. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,123 monthly or $25,477 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.25

In Iowa, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is $10.29. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$102
Extremely Low Income Household	$143
Minimum Wage Earner	$260
SSI Recipient	$428

Iowa

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	$12.25	$637	$25,477	1.7	$65,847	$1,646	$19,754	$494	326,042	27%	$10.29	$535	1.2
Combined Nonmetro Areas	$10.80	$562	$22,474	1.5	$59,335	$1,483	$17,800	$445	128,793	24%	$9.36	$487	1.2
Metropolitan Areas													
Ames MSA	$13.96	$726	$29,040	1.9	$78,500	$1,963	$23,550	$589	15,484	45%	$9.40	$489	1.5
Benton County HMFA	$10.37	$539	$21,560	1.4	$69,300	$1,733	$20,790	$520	1,951	19%	$7.43	$386	1.4
Bremer County HMFA	$11.56	$601	$24,040	1.6	$70,100	$1,753	$21,030	$526	1,684	18%	$9.09	$473	1.3
Cedar Rapids HMFA	$12.33	$641	$25,640	1.7	$71,000	$1,775	$21,300	$533	23,175	27%	$11.85	$616	1.0
Davenport-Moline-Rock Island MSA	$12.62	$656	$26,240	1.7	$65,000	$1,625	$19,500	$488	19,655	30%	$10.24	$533	1.2
Des Moines-West Des Moines MSA	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	60,185	27%	$12.39	$644	1.1
Dubuque MSA	$11.35	$590	$23,600	1.6	$64,600	$1,615	$19,380	$485	9,294	25%	$9.77	$508	1.2
Iowa City HMFA	$14.19	$738	$29,520	2.0	$80,300	$2,008	$24,090	$602	20,227	40%	$7.72	$401	1.8
Jones County HMFA	$10.44	$543	$21,720	1.4	$63,200	$1,580	$18,960	$474	1,687	21%	$10.04	$522	1.0
Omaha-Council Bluffs HMFA	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	12,666	26%	$8.84	$459	1.6
Sioux City MSA	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	12,163	31%	$9.58	$498	1.3
Washington County HMFA	$10.90	$567	$22,680	1.5	$64,400	$1,610	$19,320	$483	2,017	23%	$7.60	$395	1.4
Waterloo-Cedar Falls HMFA	$12.00	$624	$24,960	1.7	$62,900	$1,573	$18,870	$472	17,061	30%	$10.09	$525	1.2
Counties													
Adair County	$10.77	$560	$22,400	1.5	$61,000	$1,525	$18,300	$458	826	24%	$8.87	$461	1.2
Adams County	$10.31	$536	$21,440	1.4	$58,100	$1,453	$17,430	$436	371	21%	$8.02	$417	1.3
Allamakee County	$10.27	$534	$21,360	1.4	$55,100	$1,378	$16,530	$413	1,179	20%	$9.21	$479	1.1
Appanoose County	$10.27	$534	$21,360	1.4	$43,800	$1,095	$13,140	$329	1,422	26%	$6.96	$362	1.5
Audubon County	$10.27	$534	$21,360	1.4	$59,400	$1,485	$17,820	$446	543	20%	$11.88	$618	0.9
Benton County	$10.37	$539	$21,560	1.4	$69,300	$1,733	$20,790	$520	1,951	19%	$7.43	$386	1.4
Black Hawk County	$12.00	$624	$24,960	1.7	$62,900	$1,573	$18,870	$472	16,089	31%	$10.07	$524	1.2
Boone County	$11.79	$613	$24,520	1.6	$66,500	$1,663	$19,950	$499	2,664	25%	$8.93	$465	1.3
Bremer County	$11.56	$601	$24,040	1.6	$70,100	$1,753	$21,030	$526	1,684	18%	$9.09	$473	1.3
Buchanan County	$10.27	$534	$21,360	1.4	$64,200	$1,605	$19,260	$482	1,813	22%	$9.07	$472	1.1
Buena Vista County	$10.87	$565	$22,600	1.5	$53,200	$1,330	$15,960	$399	2,316	31%	$11.71	$609	0.9
Butler County	$10.27	$534	$21,360	1.4	$61,300	$1,533	$18,390	$460	1,080	18%	$10.54	$548	1.0

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Iowa

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Calhoun County	$10.27	$534	$21,360	1.4	$53,400	$1,335	$16,020	$401	877	20%	$9.74	$507	1.1
Carroll County	$10.27	$534	$21,360	1.4	$66,100	$1,653	$19,830	$496	2,165	25%	$7.75	$403	1.3
Cass County	$10.27	$534	$21,360	1.4	$50,700	$1,268	$15,210	$380	1,737	29%	$9.75	$507	1.1
Cedar County	$11.37	$591	$23,640	1.6	$65,800	$1,645	$19,740	$494	1,547	20%	$9.99	$519	1.1
Cerro Gordo County	$11.85	$616	$24,640	1.6	$63,400	$1,585	$19,020	$476	5,642	28%	$9.76	$508	1.2
Cherokee County	$10.27	$534	$21,360	1.4	$59,700	$1,493	$17,910	$448	1,309	24%	$9.92	$516	1.0
Chickasaw County	$10.27	$534	$21,360	1.4	$54,100	$1,353	$16,230	$406	824	15%	$8.99	$468	1.1
Clarke County	$10.27	$534	$21,360	1.4	$56,800	$1,420	$17,040	$426	772	22%	$7.85	$408	1.3
Clay County	$10.27	$534	$21,360	1.4	$55,700	$1,393	$16,710	$418	2,191	29%	$8.77	$456	1.2
Clayton County	$10.27	$534	$21,360	1.4	$58,900	$1,473	$17,670	$442	1,742	23%	$8.48	$441	1.2
Clinton County	$10.69	$556	$22,240	1.5	$59,700	$1,493	$17,910	$448	4,970	25%	$9.33	$485	1.1
Crawford County	$10.27	$534	$21,360	1.4	$55,100	$1,378	$16,530	$413	1,328	21%	$8.62	$448	1.2
Dallas County	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	5,369	22%	$11.65	$606	1.2
Davis County	$10.27	$534	$21,360	1.4	$55,200	$1,380	$16,560	$414	540	17%	$8.39	$436	1.2
Decatur County	$10.27	$534	$21,360	1.4	$45,800	$1,145	$13,740	$344	1,030	32%	$5.74	$298	1.8
Delaware County	$10.27	$534	$21,360	1.4	$63,000	$1,575	$18,900	$473	1,415	19%	$8.67	$451	1.2
Des Moines County	$11.77	$612	$24,480	1.6	$57,000	$1,425	$17,100	$428	4,460	26%	$9.66	$503	1.2
Dickinson County	$10.27	$534	$21,360	1.4	$63,100	$1,578	$18,930	$473	1,755	22%	$7.31	$380	1.4
Dubuque County	$11.35	$590	$23,600	1.6	$64,600	$1,615	$19,380	$485	9,294	25%	$9.77	$508	1.2
Emmet County	$10.44	$543	$21,720	1.4	$58,800	$1,470	$17,640	$441	1,002	23%	$7.73	$402	1.4
Fayette County	$10.27	$534	$21,360	1.4	$53,900	$1,348	$16,170	$404	1,826	22%	$8.91	$463	1.2
Floyd County	$10.27	$534	$21,360	1.4	$56,200	$1,405	$16,860	$422	1,731	26%	$6.88	$358	1.5
Franklin County	$10.27	$534	$21,360	1.4	$57,700	$1,443	$17,310	$433	1,084	26%	$13.38	$696	0.8
Fremont County	$10.27	$534	$21,360	1.4	$61,600	$1,540	$18,480	$462	688	22%	$9.36	$487	1.1
Greene County	$10.27	$534	$21,360	1.4	$62,200	$1,555	$18,660	$467	990	24%	$9.99	$520	1.0
Grundy County	$12.00	$624	$24,960	1.7	$62,900	$1,573	$18,870	$472	972	19%	$10.40	$541	1.2
Guthrie County	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	976	21%	$9.31	$484	1.5
Hamilton County	$11.75	$611	$24,440	1.6	$63,400	$1,585	$19,020	$476	1,538	23%	$8.24	$429	1.4
Hancock County	$10.44	$543	$21,720	1.4	$60,400	$1,510	$18,120	$453	833	17%	$9.95	$517	1.0
Hardin County	$10.42	$542	$21,680	1.4	$57,300	$1,433	$17,190	$430	1,927	26%	$10.78	$561	1.0
Harrison County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	1,253	21%	$6.40	$333	2.3

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Iowa

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Henry County	$10.44	$543	$21,720	1.4	$57,900	$1,448	$17,370	$434	2,006	26%	$9.76	$508	1.1
Howard County	$10.27	$534	$21,360	1.4	$57,200	$1,430	$17,160	$429	824	20%	$8.30	$431	1.2
Humboldt County	$10.27	$534	$21,360	1.4	$61,000	$1,525	$18,300	$458	1,028	24%	$10.05	$522	1.0
Ida County	$10.27	$534	$21,360	1.4	$61,200	$1,530	$18,360	$459	762	24%	$12.19	$634	0.8
Iowa County	$10.27	$534	$21,360	1.4	$67,900	$1,698	$20,370	$509	1,472	22%	$9.63	$501	1.1
Jackson County	$10.27	$534	$21,360	1.4	$57,500	$1,438	$17,250	$431	1,814	22%	$8.78	$457	1.2
Jasper County	$11.62	$604	$24,160	1.6	$61,900	$1,548	$18,570	$464	3,994	27%	$9.79	$509	1.2
Jefferson County	$11.50	$598	$23,920	1.6	$58,100	$1,453	$17,430	$436	1,883	28%	$9.09	$472	1.3
Johnson County	$14.19	$738	$29,520	2.0	$80,300	$2,008	$24,090	$602	20,227	40%	$7.72	$401	1.8
Jones County	$10.44	$543	$21,720	1.4	$63,200	$1,580	$18,960	$474	1,687	21%	$10.04	$522	1.0
Keokuk County	$10.27	$534	$21,360	1.4	$55,900	$1,398	$16,770	$419	908	20%	$9.11	$474	1.1
Kossuth County	$10.27	$534	$21,360	1.4	$62,800	$1,570	$18,840	$471	1,186	18%	$9.42	$490	1.1
Lee County	$10.63	$553	$22,120	1.5	$52,600	$1,315	$15,780	$395	3,692	26%	$8.85	$460	1.2
Linn County	$12.33	$641	$25,640	1.7	$71,000	$1,775	$21,300	$533	23,175	27%	$11.85	$616	1.0
Louisa County	$11.46	$596	$23,840	1.6	$56,500	$1,413	$16,950	$424	853	20%	$10.68	$555	1.1
Lucas County	$10.27	$534	$21,360	1.4	$61,000	$1,525	$18,300	$458	899	25%	$6.32	$329	1.6
Lyon County	$10.27	$534	$21,360	1.4	$64,000	$1,600	$19,200	$480	789	18%	$9.12	$474	1.1
Madison County	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	1,067	19%	$7.23	$376	1.9
Mahaska County	$10.38	$540	$21,600	1.4	$60,000	$1,500	$18,000	$450	2,235	25%	$7.78	$405	1.3
Marion County	$12.35	$642	$25,680	1.7	$69,300	$1,733	$20,790	$520	2,979	24%	$10.35	$538	1.2
Marshall County	$11.52	$599	$23,960	1.6	$58,500	$1,463	$17,550	$439	3,887	25%	$11.73	$610	1.0
Mills County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	979	18%	$7.37	$383	2.0
Mitchell County	$10.27	$534	$21,360	1.4	$67,300	$1,683	$20,190	$505	725	17%	$8.71	$453	1.2
Monona County	$10.27	$534	$21,360	1.4	$52,300	$1,308	$15,690	$392	1,197	29%	$9.09	$472	1.1
Monroe County	$10.73	$558	$22,320	1.5	$51,600	$1,290	$15,480	$387	736	22%	$10.24	$532	1.0
Montgomery County	$11.38	$592	$23,680	1.6	$53,100	$1,328	$15,930	$398	1,158	26%	$8.83	$459	1.3
Muscatine County	$12.00	$624	$24,960	1.7	$64,700	$1,618	$19,410	$485	3,671	22%	$10.96	$570	1.1
O'Brien County	$10.27	$534	$21,360	1.4	$60,100	$1,503	$18,030	$451	1,389	23%	$7.83	$407	1.3
Osceola County	$10.27	$534	$21,360	1.4	$60,300	$1,508	$18,090	$452	665	24%	$11.38	$592	0.9
Page County	$10.27	$534	$21,360	1.4	$56,300	$1,408	$16,890	$422	1,663	26%	$8.05	$419	1.3
Palo Alto County	$10.27	$534	$21,360	1.4	$58,900	$1,473	$17,670	$442	1,010	25%	$8.52	$443	1.2

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Iowa

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Plymouth County	$11.23	$584	$23,360	1.5	$70,000	$1,750	$21,000	$525	1,880	19%	$9.82	$511	1.1
Pocahontas County	$10.27	$534	$21,360	1.4	$60,300	$1,508	$18,090	$452	655	20%	$9.11	$474	1.1
Polk County	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	49,222	29%	$12.71	$661	1.1
Pottawattamie County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	10,434	29%	$9.16	$477	1.6
Poweshiek County	$10.92	$568	$22,720	1.5	$67,500	$1,688	$20,250	$506	1,669	22%	$8.00	$416	1.4
Ringgold County	$10.42	$542	$21,680	1.4	$54,900	$1,373	$16,470	$412	430	21%	$10.38	$540	1.0
Sac County	$10.27	$534	$21,360	1.4	$55,200	$1,380	$16,560	$414	870	19%	$8.88	$462	1.2
Scott County	$12.62	$656	$26,240	1.7	$65,000	$1,625	$19,500	$488	19,655	30%	$10.24	$533	1.2
Shelby County	$10.27	$534	$21,360	1.4	$55,800	$1,395	$16,740	$419	1,124	22%	$6.93	$361	1.5
Sioux County	$10.27	$534	$21,360	1.4	$63,100	$1,578	$18,930	$473	2,149	19%	$8.73	$454	1.2
Story County	$13.96	$726	$29,040	1.9	$78,500	$1,963	$23,550	$589	15,484	45%	$9.40	$489	1.5
Tama County	$10.71	$557	$22,280	1.5	$58,200	$1,455	$17,460	$437	1,557	22%	$9.60	$499	1.1
Taylor County	$10.27	$534	$21,360	1.4	$49,900	$1,248	$14,970	$374	525	20%	$8.67	$451	1.2
Union County	$11.25	$585	$23,400	1.6	$56,700	$1,418	$17,010	$425	1,497	28%	$6.50	$338	1.7
Van Buren County	$10.27	$534	$21,360	1.4	$55,700	$1,393	$16,710	$418	671	22%	$9.63	$501	1.1
Wapello County	$12.00	$624	$24,960	1.7	$51,400	$1,285	$15,420	$386	3,468	23%	$10.63	$553	1.1
Warren County	$14.06	$731	$29,240	1.9	$75,500	$1,888	$22,650	$566	3,551	21%	$7.83	$407	1.8
Washington County	$10.90	$567	$22,680	1.5	$64,400	$1,610	$19,320	$483	2,017	23%	$7.60	$395	1.4
Wayne County	$10.27	$534	$21,360	1.4	$47,400	$1,185	$14,220	$356	570	21%	$8.54	$444	1.2
Webster County	$10.27	$534	$21,360	1.4	$57,500	$1,438	$17,250	$431	4,977	31%	$9.68	$503	1.1
Winnebago County	$10.27	$534	$21,360	1.4	$58,400	$1,460	$17,520	$438	1,193	25%	$8.54	$444	1.2
Winneshiek County	$10.27	$534	$21,360	1.4	$64,000	$1,600	$19,200	$480	1,926	24%	$9.11	$474	1.1
Woodbury County	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	12,163	31%	$9.58	$498	1.3
Worth County	$10.27	$534	$21,360	1.4	$61,800	$1,545	$18,540	$464	653	20%	$8.00	$416	1.3
Wright County	$10.27	$534	$21,360	1.4	$54,700	$1,368	$16,410	$410	1,417	26%	$10.22	$531	1.0

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Kansas

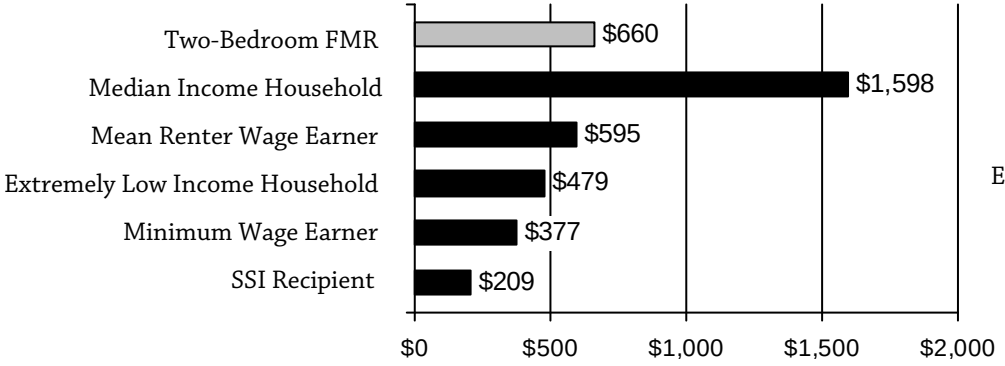
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is $660. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,201 monthly or $26,415 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.70

In Kansas, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kansas, the estimated mean (average) wage for a renter is $11.44. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$65
Extremely Low Income Household	$181
Minimum Wage Earner	$283
SSI Recipient	$451

Kansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	$12.70	$660	$26,415	1.8	$63,925	$1,598	$19,178	$479	336,623	31%	$11.44	$595	1.1
Combined Nonmetro Areas	$11.02	$573	$22,911	1.5	$54,753	$1,369	$16,426	$411	98,505	27%	$9.75	$507	1.1
Metropolitan Areas													
Franklin County HMFA	$14.04	$730	$29,200	1.9	$63,000	$1,575	$18,900	$473	2,847	28%	$9.32	$485	1.5
Kansas City HMFA	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	91,048	29%	$13.41	$697	1.1
Lawrence MSA	$14.12	$734	$29,360	1.9	$71,500	$1,788	$21,450	$536	19,956	46%	$8.08	$420	1.7
Manhattan MSA	$12.94	$673	$26,920	1.8	$59,800	$1,495	$17,940	$449	21,153	48%	$10.07	$524	1.3
St. Joseph MSA	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	775	25%	$13.02	$677	0.9
Sumner County HMFA	$10.71	$557	$22,280	1.5	$65,200	$1,630	$19,560	$489	2,101	23%	$6.63	$345	1.6
Topeka MSA	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	28,352	30%	$10.52	$547	1.2
Wichita HMFA	$12.37	$643	$25,720	1.7	$65,000	$1,625	$19,500	$488	71,886	32%	$11.75	$611	1.1
Counties													
Allen County	$10.38	$540	$21,600	1.4	$51,900	$1,298	$15,570	$389	1,225	22%	$8.03	$418	1.3
Anderson County	$12.38	$644	$25,760	1.7	$48,100	$1,203	$14,430	$361	513	16%	$7.44	$387	1.7
Atchison County	$10.38	$540	$21,600	1.4	$58,400	$1,460	$17,520	$438	2,093	34%	$9.42	$490	1.1
Barber County	$10.38	$540	$21,600	1.4	$52,000	$1,300	$15,600	$390	664	29%	$9.01	$468	1.2
Barton County	$10.38	$540	$21,600	1.4	$53,900	$1,348	$16,170	$404	2,968	26%	$11.63	$605	0.9
Bourbon County	$11.15	$580	$23,200	1.5	$50,700	$1,268	$15,210	$380	1,478	25%	$9.56	$497	1.2
Brown County	$10.38	$540	$21,600	1.4	$49,700	$1,243	$14,910	$373	1,226	30%	$8.78	$457	1.2
Butler County	$12.37	$643	$25,720	1.7	$65,000	$1,625	$19,500	$488	5,317	22%	$9.82	$510	1.3
Chase County	$10.38	$540	$21,600	1.4	$58,100	$1,453	$17,430	$436	215	18%	$6.10	$317	1.7
Chautauqua County	$10.38	$540	$21,600	1.4	$49,700	$1,243	$14,910	$373	333	21%	$7.50	$390	1.4
Cherokee County	$10.38	$540	$21,600	1.4	$47,800	$1,195	$14,340	$359	1,756	21%	$10.00	$520	1.0
Cheyenne County	$10.38	$540	$21,600	1.4	$51,000	$1,275	$15,300	$383	313	25%	$9.46	$492	1.1
Clark County	$10.38	$540	$21,600	1.4	$58,500	$1,463	$17,550	$439	252	26%	$9.00	$468	1.2
Clay County	$12.15	$632	$25,280	1.7	$58,600	$1,465	$17,580	$440	949	27%	$9.73	$506	1.2
Cloud County	$10.38	$540	$21,600	1.4	$48,700	$1,218	$14,610	$365	872	22%	$7.74	$402	1.3
Coffey County	$10.38	$540	$21,600	1.4	$59,700	$1,493	$17,910	$448	794	23%	$14.44	$751	0.7
Comanche County	$10.38	$540	$21,600	1.4	$53,000	$1,325	$15,900	$398	142	17%	$7.03	$365	1.5

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Kansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cowley County	$11.35	$590	$23,600	1.6	$53,600	$1,340	$16,080	$402	3,774	28%	$9.66	$502	1.2
Crawford County	$11.48	$597	$23,880	1.6	$50,400	$1,260	$15,120	$378	5,428	35%	$8.39	$436	1.4
Decatur County	$10.38	$540	$21,600	1.4	$47,200	$1,180	$14,160	$354	414	27%	$6.14	$319	1.7
Dickinson County	$10.38	$540	$21,600	1.4	$60,100	$1,503	$18,030	$451	1,974	26%	$8.40	$437	1.2
Doniphan County	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	775	25%	$13.02	$677	0.9
Douglas County	$14.12	$734	$29,360	1.9	$71,500	$1,788	$21,450	$536	19,956	46%	$8.08	$420	1.7
Edwards County	$10.38	$540	$21,600	1.4	$54,600	$1,365	$16,380	$410	344	25%	$11.12	$578	0.9
Elk County	$10.38	$540	$21,600	1.4	$41,500	$1,038	$12,450	$311	255	19%	$6.21	$323	1.7
Ellis County	$11.42	$594	$23,760	1.6	$62,100	$1,553	$18,630	$466	4,332	37%	$8.25	$429	1.4
Ellsworth County	$10.38	$540	$21,600	1.4	$58,800	$1,470	$17,640	$441	554	22%	$11.07	$576	0.9
Finney County	$11.67	$607	$24,280	1.6	$58,700	$1,468	$17,610	$440	3,379	28%	$10.85	$564	1.1
Ford County	$11.87	$617	$24,680	1.6	$52,900	$1,323	$15,870	$397	3,494	32%	$10.73	$558	1.1
Franklin County	$14.04	$730	$29,200	1.9	$63,000	$1,575	$18,900	$473	2,847	28%	$9.32	$485	1.5
Geary County	$12.94	$673	$26,920	1.8	$59,800	$1,495	$17,940	$449	5,702	50%	$12.70	$660	1.0
Gove County	$10.38	$540	$21,600	1.4	$49,200	$1,230	$14,760	$369	222	19%	$8.42	$438	1.2
Graham County	$10.38	$540	$21,600	1.4	$65,000	$1,625	$19,500	$488	226	20%	$7.28	$379	1.4
Grant County	$10.38	$540	$21,600	1.4	$65,900	$1,648	$19,770	$494	732	27%	$11.06	$575	0.9
Gray County	$10.38	$540	$21,600	1.4	$59,900	$1,498	$17,970	$449	505	25%	$12.79	$665	0.8
Greeley County	$13.37	$695	$27,800	1.8	$60,600	$1,515	$18,180	$455	133	26%	$15.15	$788	0.9
Greenwood County	$10.38	$540	$21,600	1.4	$51,500	$1,288	$15,450	$386	801	27%	$9.76	$507	1.1
Hamilton County	$11.10	$577	$23,080	1.5	$37,200	$930	$11,160	$279	290	26%	$10.24	$532	1.1
Harper County	$10.38	$540	$21,600	1.4	$49,300	$1,233	$14,790	$370	776	29%	$8.85	$460	1.2
Harvey County	$12.37	$643	$25,720	1.7	$65,000	$1,625	$19,500	$488	3,447	26%	$8.92	$464	1.4
Haskell County	$11.23	$584	$23,360	1.5	$66,100	$1,653	$19,830	$496	331	24%	$14.23	$740	0.8
Hodgeman County	$10.38	$540	$21,600	1.4	$50,200	$1,255	$15,060	$377	151	19%	$7.80	$405	1.3
Jackson County	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	1,134	22%	$8.42	$438	1.5
Jefferson County	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	1,115	15%	$9.38	$488	1.3
Jewell County	$10.38	$540	$21,600	1.4	$52,300	$1,308	$15,690	$392	344	24%	$12.13	$631	0.9
Johnson County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	59,044	28%	$13.73	$714	1.1
Kearny County	$10.38	$540	$21,600	1.4	$46,900	$1,173	$14,070	$352	371	26%	$14.83	$771	0.7
Kingman County	$10.38	$540	$21,600	1.4	$59,300	$1,483	$17,790	$445	730	21%	$12.60	$655	0.8

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Kansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kiowa County	$10.38	$540	$21,600	1.4	$46,500	$1,163	$13,950	$349	266	27%	$11.24	$585	0.9
Labette County	$10.38	$540	$21,600	1.4	$51,600	$1,290	$15,480	$387	2,548	28%	$7.93	$412	1.3
Lane County	$12.38	$644	$25,760	1.7	$51,400	$1,285	$15,420	$386	201	27%	$16.55	$860	0.7
Leavenworth County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	7,897	31%	$10.17	$529	1.4
Lincoln County	$10.38	$540	$21,600	1.4	$56,100	$1,403	$16,830	$421	273	19%	$7.58	$394	1.4
Linn County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	651	15%	$11.92	$620	1.2
Logan County	$10.38	$540	$21,600	1.4	$52,400	$1,310	$15,720	$393	316	24%	$4.82	$251	2.2
Lyon County	$11.35	$590	$23,600	1.6	$50,000	$1,250	$15,000	$375	5,566	40%	$8.52	$443	1.3
Marion County	$10.38	$540	$21,600	1.4	$57,600	$1,440	$17,280	$432	826	16%	$7.40	$385	1.4
Marshall County	$10.38	$540	$21,600	1.4	$59,200	$1,480	$17,760	$444	1,022	24%	$11.30	$588	0.9
McPherson County	$11.46	$596	$23,840	1.6	$68,500	$1,713	$20,550	$514	2,790	24%	$10.98	$571	1.0
Meade County	$11.21	$583	$23,320	1.5	$55,100	$1,378	$16,530	$413	385	22%	$13.21	$687	0.8
Miami County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	2,400	20%	$8.28	$431	1.8
Mitchell County	$10.38	$540	$21,600	1.4	$58,000	$1,450	$17,400	$435	648	24%	$8.13	$423	1.3
Montgomery County	$10.38	$540	$21,600	1.4	$53,500	$1,338	$16,050	$401	4,105	28%	$8.69	$452	1.2
Morris County	$10.38	$540	$21,600	1.4	$54,600	$1,365	$16,380	$410	584	22%	$7.52	$391	1.4
Morton County	$11.85	$616	$24,640	1.6	$51,700	$1,293	$15,510	$388	367	29%	$13.39	$696	0.9
Nemaha County	$10.38	$540	$21,600	1.4	$58,700	$1,468	$17,610	$440	828	21%	$7.63	$397	1.4
Neosho County	$10.38	$540	$21,600	1.4	$50,700	$1,268	$15,210	$380	1,536	23%	$9.66	$502	1.1
Ness County	$10.38	$540	$21,600	1.4	$56,300	$1,408	$16,890	$422	238	17%	$14.27	$742	0.7
Norton County	$10.38	$540	$21,600	1.4	$54,500	$1,363	$16,350	$409	711	32%	$11.69	$608	0.9
Osage County	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	1,414	21%	$5.88	$306	2.1
Osborne County	$10.38	$540	$21,600	1.4	$48,200	$1,205	$14,460	$362	374	22%	$9.74	$507	1.1
Ottawa County	$10.38	$540	$21,600	1.4	$63,300	$1,583	$18,990	$475	420	18%	$9.28	$483	1.1
Pawnee County	$10.46	$544	$21,760	1.4	$48,900	$1,223	$14,670	$367	733	29%	$10.17	$529	1.0
Phillips County	$10.38	$540	$21,600	1.4	$56,700	$1,418	$17,010	$425	471	20%	$9.68	$503	1.1
Pottawatomie County	$12.94	$673	$26,920	1.8	$59,800	$1,495	$17,940	$449	1,479	19%	$10.28	$534	1.3
Pratt County	$11.92	$620	$24,800	1.6	$58,600	$1,465	$17,580	$440	1,179	30%	$9.61	$500	1.2
Rawlins County	$10.38	$540	$21,600	1.4	$51,000	$1,275	$15,300	$383	303	26%	$11.22	$583	0.9
Reno County	$11.44	$595	$23,800	1.6	$52,200	$1,305	$15,660	$392	7,352	28%	$9.94	$517	1.2
Republic County	$10.38	$540	$21,600	1.4	$51,100	$1,278	$15,330	$383	449	19%	$9.80	$509	1.1

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Kansas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rice County	$10.38	$540	$21,600	1.4	$53,500	$1,338	$16,050	$401	981	24%	$8.28	$431	1.3
Riley County	$12.94	$673	$26,920	1.8	$59,800	$1,495	$17,940	$449	13,972	56%	$8.90	$463	1.5
Rooks County	$10.38	$540	$21,600	1.4	$51,100	$1,278	$15,330	$383	537	22%	$10.58	$550	1.0
Rush County	$10.38	$540	$21,600	1.4	$50,000	$1,250	$15,000	$375	323	20%	$12.52	$651	0.8
Russell County	$10.38	$540	$21,600	1.4	$56,500	$1,413	$16,950	$424	802	25%	$9.50	$494	1.1
Saline County	$11.52	$599	$23,960	1.6	$60,100	$1,503	$18,030	$451	7,059	32%	$9.57	$497	1.2
Scott County	$10.38	$540	$21,600	1.4	$68,200	$1,705	$20,460	$512	388	18%	$14.01	$729	0.7
Sedgwick County	$12.37	$643	$25,720	1.7	$65,000	$1,625	$19,500	$488	63,122	33%	$12.01	$625	1.0
Seward County	$12.17	$633	$25,320	1.7	$48,000	$1,200	$14,400	$360	2,660	36%	$11.69	$608	1.0
Shawnee County	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	24,228	33%	$10.81	$562	1.2
Sheridan County	$10.58	$550	$22,000	1.5	$54,700	$1,368	$16,410	$410	246	22%	$8.86	$461	1.2
Sherman County	$10.38	$540	$21,600	1.4	$56,200	$1,405	$16,860	$422	721	28%	$8.64	$449	1.2
Smith County	$10.38	$540	$21,600	1.4	$50,300	$1,258	$15,090	$377	346	19%	$7.37	$383	1.4
Stafford County	$10.38	$540	$21,600	1.4	$51,400	$1,285	$15,420	$386	356	19%	$10.30	$535	1.0
Stanton County	$10.38	$540	$21,600	1.4	$52,400	$1,310	$15,720	$393	184	25%	$13.84	$720	0.8
Stevens County	$12.48	$649	$25,960	1.7	$56,500	$1,413	$16,950	$424	640	31%	$9.55	$497	1.3
Sumner County	$10.71	$557	$22,280	1.5	$65,200	$1,630	$19,560	$489	2,101	23%	$6.63	$345	1.6
Thomas County	$10.38	$540	$21,600	1.4	$65,100	$1,628	$19,530	$488	1,060	35%	$7.71	$401	1.3
Trego County	$10.38	$540	$21,600	1.4	$52,300	$1,308	$15,690	$392	226	18%	$11.69	$608	0.9
Wabaunsee County	$12.48	$649	$25,960	1.7	$64,200	$1,605	$19,260	$482	461	17%	$6.10	$317	2.0
Wallace County	$10.67	$555	$22,200	1.5	$54,400	$1,360	$16,320	$408	97	17%	$11.39	$592	0.9
Washington County	$10.38	$540	$21,600	1.4	$55,900	$1,398	$16,770	$419	530	21%	$9.11	$474	1.1
Wichita County	$12.35	$642	$25,680	1.7	$50,900	$1,273	$15,270	$382	171	20%	$10.95	$569	1.1
Wilson County	$10.38	$540	$21,600	1.4	$48,400	$1,210	$14,520	$363	922	24%	$9.34	$486	1.1
Woodson County	$10.38	$540	$21,600	1.4	$48,000	$1,200	$14,400	$360	412	26%	$9.38	$488	1.1
Wyandotte County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	21,056	37%	$13.21	$687	1.1

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Kentucky

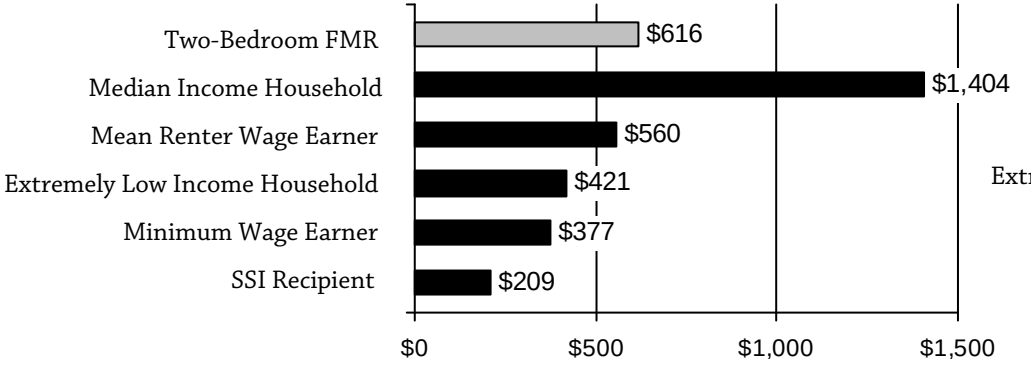
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is $616. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,054 monthly or $24,648 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$11.85

In Kentucky, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 65 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is $10.76. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$56
Extremely Low Income Household	$195
Minimum Wage Earner	$239
SSI Recipient	$407

Kentucky

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	$11.85	$616	$24,648	1.6	$56,155	$1,404	$16,846	$421	505,102	30%	$10.76	$560	1.1
Combined Nonmetro Areas	$9.93	$517	$20,665	1.4	$45,757	$1,144	$13,727	$343	186,731	27%	$9.24	$481	1.1
Metropolitan Areas													
Bowling Green MSA	$12.54	$652	$26,080	1.7	$57,400	$1,435	$17,220	$431	17,125	37%	$10.01	$520	1.3
Cincinnati-Middleton HMFA	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	41,393	28%	$11.24	$585	1.2
Clarksville HMFA	$13.12	$682	$27,280	1.8	$54,200	$1,355	$16,260	$407	12,585	39%	$13.01	$676	1.0
Elizabethtown MSA	$11.06	$575	$23,000	1.5	$57,100	$1,428	$17,130	$428	13,904	33%	$10.91	$567	1.0
Evansville HMFA	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	6,975	30%	$9.91	$515	1.3
Grant County HMFA	$12.87	$669	$26,760	1.8	$48,500	$1,213	$14,550	$364	2,637	30%	$9.43	$490	1.4
Huntington-Ashland MSA	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	8,896	26%	$10.43	$542	1.1
Lexington-Fayette MSA	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	74,372	39%	$11.00	$572	1.2
Louisville HMFA	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	117,040	32%	$12.39	$644	1.1
Meade County HMFA	$11.87	$617	$24,680	1.6	$51,000	$1,275	$15,300	$383	2,832	28%	$14.49	$754	0.8
Nelson County HMFA	$10.63	$553	$22,120	1.5	$57,400	$1,435	$17,220	$431	3,736	23%	$9.68	$503	1.1
Owensboro MSA	$11.71	$609	$24,360	1.6	$57,300	$1,433	$17,190	$430	12,895	29%	$9.37	$487	1.2
Shelby County HMFA	$13.31	$692	$27,680	1.8	$71,100	$1,778	$21,330	$533	3,981	26%	$9.56	$497	1.4
Counties													
Adair County	$9.44	$491	$19,640	1.3	$40,600	$1,015	$12,180	$305	1,834	25%	$7.09	$369	1.3
Allen County	$9.44	$491	$19,640	1.3	$46,600	$1,165	$13,980	$350	1,968	25%	$9.49	$493	1.0
Anderson County	$12.37	$643	$25,720	1.7	$64,200	$1,605	$19,260	$482	1,974	24%	$8.69	$452	1.4
Ballard County	$10.62	$552	$22,080	1.5	$50,300	$1,258	$15,090	$377	563	17%	$11.64	$605	0.9
Barren County	$10.06	$523	$20,920	1.4	$49,900	$1,248	$14,970	$374	4,974	30%	$8.80	$458	1.1
Bath County	$9.44	$491	$19,640	1.3	$38,500	$963	$11,550	$289	840	19%	$5.16	$268	1.8
Bell County	$9.44	$491	$19,640	1.3	$33,200	$830	$9,960	$249	3,421	31%	$8.00	$416	1.2
Boone County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	9,835	24%	$11.14	$579	1.2
Bourbon County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	3,138	39%	$10.68	$555	1.2
Boyd County	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	6,026	31%	$10.83	$563	1.1
Boyle County	$10.92	$568	$22,720	1.5	$52,400	$1,310	$15,720	$393	3,343	31%	$9.44	$491	1.2
Bracken County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	680	21%	$8.72	$453	1.6

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Kentucky

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Breathitt County	$9.44	$491	$19,640	1.3	$31,500	$788	$9,450	$236	1,487	28%	$11.85	$616	0.8
Breckinridge County	$9.44	$491	$19,640	1.3	$48,400	$1,210	$14,520	$363	1,539	21%	$8.54	$444	1.1
Bullitt County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	5,089	19%	$8.93	$464	1.5
Butler County	$9.44	$491	$19,640	1.3	$44,400	$1,110	$13,320	$333	1,065	21%	$6.04	$314	1.6
Caldwell County	$9.46	$492	$19,680	1.3	$51,500	$1,288	$15,450	$386	1,224	23%	$10.14	$527	0.9
Calloway County	$10.87	$565	$22,600	1.5	$55,600	$1,390	$16,680	$417	4,697	32%	$6.53	$340	1.7
Campbell County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	9,784	28%	$8.24	$429	1.7
Carlisle County	$9.77	$508	$20,320	1.3	$44,100	$1,103	$13,230	$331	329	16%	$8.34	$434	1.2
Carroll County	$9.88	$514	$20,560	1.4	$50,200	$1,255	$15,060	$377	1,464	35%	$12.09	$628	0.8
Carter County	$9.44	$491	$19,640	1.3	$43,500	$1,088	$13,050	$326	2,340	22%	$7.77	$404	1.2
Casey County	$9.44	$491	$19,640	1.3	$37,700	$943	$11,310	$283	896	15%	$7.74	$402	1.2
Christian County	$13.12	$682	$27,280	1.8	$54,200	$1,355	$16,260	$407	11,274	43%	$13.72	$714	1.0
Clark County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	5,055	35%	$9.13	$475	1.4
Clay County	$9.44	$491	$19,640	1.3	$30,500	$763	$9,150	$229	1,387	21%	$9.99	$519	0.9
Clinton County	$9.44	$491	$19,640	1.3	$34,700	$868	$10,410	$260	1,046	25%	$7.46	$388	1.3
Crittenden County	$9.44	$491	$19,640	1.3	$48,900	$1,223	$14,670	$367	790	21%	$7.40	$385	1.3
Cumberland County	$9.44	$491	$19,640	1.3	$35,300	$883	$10,590	$265	569	21%	$6.68	$347	1.4
Daviess County	$11.71	$609	$24,360	1.6	$57,300	$1,433	$17,190	$430	11,444	30%	$8.95	$465	1.3
Edmonson County	$12.54	$652	$26,080	1.7	$57,400	$1,435	$17,220	$431	1,179	25%	$6.59	$343	1.9
Elliott County	$9.44	$491	$19,640	1.3	$36,600	$915	$10,980	$275	512	20%	$5.90	$307	1.6
Estill County	$10.21	$531	$21,240	1.4	$40,200	$1,005	$12,060	$302	1,441	26%	$6.44	$335	1.6
Fayette County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	52,146	43%	$11.08	$576	1.1
Fleming County	$9.44	$491	$19,640	1.3	$46,500	$1,163	$13,950	$349	1,230	22%	$8.26	$429	1.1
Floyd County	$9.44	$491	$19,640	1.3	$35,300	$883	$10,590	$265	4,357	28%	$10.49	$545	0.9
Franklin County	$11.71	$609	$24,360	1.6	$66,800	$1,670	$20,040	$501	7,372	35%	$9.47	$493	1.2
Fulton County	$9.44	$491	$19,640	1.3	$37,300	$933	$11,190	$280	1,052	36%	$7.65	$398	1.2
Gallatin County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	791	27%	$9.66	$502	1.4
Garrard County	$10.15	$528	$21,120	1.4	$49,300	$1,233	$14,790	$370	1,446	23%	$7.24	$376	1.4
Grant County	$12.87	$669	$26,760	1.8	$48,500	$1,213	$14,550	$364	2,637	30%	$9.43	$490	1.4
Graves County	$9.60	$499	$19,960	1.3	$47,400	$1,185	$14,220	$356	3,484	24%	$9.18	$477	1.0
Grayson County	$9.44	$491	$19,640	1.3	$44,800	$1,120	$13,440	$336	2,313	23%	$8.20	$426	1.2

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Kentucky

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Green County	$9.44	$491	$19,640	1.3	$51,700	$1,293	$15,510	$388	1,130	25%	$5.24	$273	1.8
Greenup County	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	2,870	20%	$8.89	$462	1.3
Hancock County	$11.71	$609	$24,360	1.6	$57,300	$1,433	$17,190	$430	557	17%	$13.75	$715	0.9
Hardin County	$11.06	$575	$23,000	1.5	$57,100	$1,428	$17,130	$428	12,776	34%	$11.22	$583	1.0
Harlan County	$9.44	$491	$19,640	1.3	$35,100	$878	$10,530	$263	3,096	29%	$13.93	$725	0.7
Harrison County	$10.06	$523	$20,920	1.4	$53,200	$1,330	$15,960	$399	2,317	32%	$7.69	$400	1.3
Hart County	$9.44	$491	$19,640	1.3	$42,200	$1,055	$12,660	$317	1,749	25%	$6.47	$337	1.5
Henderson County	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	5,991	32%	$9.87	$513	1.3
Henry County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	1,577	27%	$8.94	$465	1.5
Hickman County	$9.44	$491	$19,640	1.3	$53,500	$1,338	$16,050	$401	402	20%	$7.16	$372	1.3
Hopkins County	$9.52	$495	$19,800	1.3	$51,800	$1,295	$15,540	$389	5,107	28%	$12.57	$654	0.8
Jackson County	$10.31	$536	$21,440	1.4	$33,900	$848	$10,170	$254	1,377	24%	$7.37	$383	1.4
Jefferson County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	106,073	35%	$12.69	$660	1.1
Jessamine County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	5,945	34%	$10.07	$524	1.3
Johnson County	$9.44	$491	$19,640	1.3	$42,800	$1,070	$12,840	$321	2,569	28%	$9.90	$515	1.0
Kenton County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	19,045	31%	$12.70	$661	1.1
Knott County	$9.44	$491	$19,640	1.3	$37,900	$948	$11,370	$284	1,512	25%	$10.45	$544	0.9
Knox County	$9.44	$491	$19,640	1.3	$32,600	$815	$9,780	$245	4,187	33%	$9.89	$514	1.0
Larue County	$11.06	$575	$23,000	1.5	$57,100	$1,428	$17,130	$428	1,128	23%	$6.15	$320	1.8
Laurel County	$9.63	$501	$20,040	1.3	$46,100	$1,153	$13,830	$346	5,604	26%	$8.58	$446	1.1
Lawrence County	$10.04	$522	$20,880	1.4	$33,400	$835	$10,020	$251	1,655	29%	$10.00	$520	1.0
Lee County	$9.44	$491	$19,640	1.3	$27,900	$698	$8,370	$209	701	25%	$5.25	$273	1.8
Leslie County	$11.27	$586	$23,440	1.6	$36,400	$910	$10,920	$273	1,189	27%	$12.01	$625	0.9
Letcher County	$9.44	$491	$19,640	1.3	$40,000	$1,000	$12,000	$300	2,360	25%	$7.74	$403	1.2
Lewis County	$9.44	$491	$19,640	1.3	$35,700	$893	$10,710	$268	790	16%	$6.68	$347	1.4
Lincoln County	$9.44	$491	$19,640	1.3	$43,900	$1,098	$13,170	$329	2,398	24%	$9.99	$519	0.9
Livingston County	$9.44	$491	$19,640	1.3	$49,800	$1,245	$14,940	$374	662	18%	$11.07	$576	0.9
Logan County	$10.73	$558	$22,320	1.5	$51,200	$1,280	$15,360	$384	2,755	26%	$10.53	$547	1.0
Lyon County	$10.06	$523	$20,920	1.4	$48,900	$1,223	$14,670	$367	621	19%	$5.62	$292	1.8
Madison County	$10.35	$538	$21,520	1.4	$55,600	$1,390	$16,680	$417	11,693	38%	$8.65	$450	1.2
Magoffin County	$9.44	$491	$19,640	1.3	$32,200	$805	$9,660	$242	1,020	22%	$6.30	$328	1.5

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Kentucky

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marion County	$10.13	$527	$21,080	1.4	$54,800	$1,370	$16,440	$411	1,438	20%	$9.35	$486	1.1
Marshall County	$11.04	$574	$22,960	1.5	$52,400	$1,310	$15,720	$393	2,314	18%	$10.25	$533	1.1
Martin County	$9.44	$491	$19,640	1.3	$28,600	$715	$8,580	$215	1,237	29%	$10.84	$564	0.9
Mason County	$9.52	$495	$19,800	1.3	$47,600	$1,190	$14,280	$357	1,943	29%	$8.41	$437	1.1
McCracken County	$10.75	$559	$22,360	1.5	$57,300	$1,433	$17,190	$430	8,482	31%	$9.50	$494	1.1
McCreary County	$9.44	$491	$19,640	1.3	$26,700	$668	$8,010	$200	1,507	24%	$7.60	$395	1.2
McLean County	$11.71	$609	$24,360	1.6	$57,300	$1,433	$17,190	$430	894	24%	$9.59	$499	1.2
Meade County	$11.87	$617	$24,680	1.6	$51,000	$1,275	$15,300	$383	2,832	28%	$14.49	$754	0.8
Menifee County	$9.44	$491	$19,640	1.3	$39,100	$978	$11,730	$293	401	17%	$6.57	$341	1.4
Mercer County	$10.54	$548	$21,920	1.5	$56,000	$1,400	$16,800	$420	2,135	25%	$11.26	$585	0.9
Metcalfe County	$9.44	$491	$19,640	1.3	$42,500	$1,063	$12,750	$319	836	21%	$10.79	$561	0.9
Monroe County	$9.44	$491	$19,640	1.3	$39,400	$985	$11,820	$296	1,041	24%	$6.16	$320	1.5
Montgomery County	$9.44	$491	$19,640	1.3	$51,900	$1,298	$15,570	$389	3,154	31%	$9.10	$473	1.0
Morgan County	$9.44	$491	$19,640	1.3	$42,300	$1,058	$12,690	$317	1,106	25%	$7.27	$378	1.3
Muhlenberg County	$9.44	$491	$19,640	1.3	$44,900	$1,123	$13,470	$337	2,541	21%	$10.24	$533	0.9
Nelson County	$10.63	$553	$22,120	1.5	$57,400	$1,435	$17,220	$431	3,736	23%	$9.68	$503	1.1
Nicholas County	$9.44	$491	$19,640	1.3	$44,400	$1,110	$13,320	$333	645	24%	$5.20	$270	1.8
Ohio County	$9.44	$491	$19,640	1.3	$45,400	$1,135	$13,620	$341	1,957	22%	$10.88	$566	0.9
Oldham County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	2,864	15%	$6.74	$350	2.0
Owen County	$10.48	$545	$21,800	1.4	$55,400	$1,385	$16,620	$416	1,165	25%	$7.27	$378	1.4
Owsley County	$9.44	$491	$19,640	1.3	$26,100	$653	$7,830	$196	309	21%	$7.43	$386	1.3
Pendleton County	$13.90	$723	$28,920	1.9	$71,300	$1,783	$21,390	$535	1,258	24%	$11.39	$592	1.2
Perry County	$9.44	$491	$19,640	1.3	$41,800	$1,045	$12,540	$314	2,979	28%	$9.64	$501	1.0
Pike County	$9.44	$491	$19,640	1.3	$43,600	$1,090	$13,080	$327	6,671	25%	$12.53	$652	0.8
Powell County	$9.44	$491	$19,640	1.3	$41,600	$1,040	$12,480	$312	1,414	30%	$5.93	$309	1.6
Pulaski County	$9.65	$502	$20,080	1.3	$42,900	$1,073	$12,870	$322	6,814	26%	$8.21	$427	1.2
Robertson County	$13.37	$695	$27,800	1.8	$53,800	$1,345	$16,140	$404	229	27%	$7.54	$392	1.8
Rockcastle County	$9.44	$491	$19,640	1.3	$37,100	$928	$11,130	$278	1,381	21%	$5.02	$261	1.9
Rowan County	$9.44	$491	$19,640	1.3	$45,000	$1,125	$13,500	$338	2,451	30%	$6.22	$324	1.5
Russell County	$9.44	$491	$19,640	1.3	$41,700	$1,043	$12,510	$313	1,637	22%	$6.51	$339	1.5
Scott County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	5,370	31%	$11.84	$616	1.1

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Kentucky

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	$13.31	$692	$27,680	1.8	$71,100	$1,778	$21,330	$533	3,981	26%	$9.56	$497	1.4
Simpson County	$11.37	$591	$23,640	1.6	$51,600	$1,290	$15,480	$387	1,988	30%	$11.74	$611	1.0
Spencer County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	722	12%	$6.67	$347	2.0
Taylor County	$10.35	$538	$21,520	1.4	$46,200	$1,155	$13,860	$347	3,004	31%	$6.71	$349	1.5
Todd County	$9.48	$493	$19,720	1.3	$48,400	$1,210	$14,520	$363	1,283	28%	$8.29	$431	1.1
Trigg County	$13.12	$682	$27,280	1.8	$54,200	$1,355	$16,260	$407	1,311	22%	$6.64	$345	2.0
Trimble County	$13.42	$698	$27,920	1.9	$63,800	$1,595	$19,140	$479	715	21%	$17.38	$904	0.8
Union County	$9.44	$491	$19,640	1.3	$55,000	$1,375	$16,500	$413	1,241	22%	$9.76	$508	1.0
Warren County	$12.54	$652	$26,080	1.7	$57,400	$1,435	$17,220	$431	15,946	38%	$10.06	$523	1.2
Washington County	$9.44	$491	$19,640	1.3	$51,000	$1,275	$15,300	$383	762	17%	$9.06	$471	1.0
Wayne County	$9.44	$491	$19,640	1.3	$33,700	$843	$10,110	$253	2,309	27%	$7.42	$386	1.3
Webster County	$12.85	$668	$26,720	1.8	$63,800	$1,595	$19,140	$479	984	20%	$10.20	$530	1.3
Whitley County	$9.58	$498	$19,920	1.3	$36,900	$923	$11,070	$277	3,904	30%	$11.07	$576	0.9
Wolfe County	$9.44	$491	$19,640	1.3	$29,400	$735	$8,820	$221	602	24%	$5.26	$274	1.8
Woodford County	$12.73	$662	$26,480	1.8	$67,100	$1,678	$20,130	$503	2,718	27%	$11.86	$617	1.1

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Louisiana

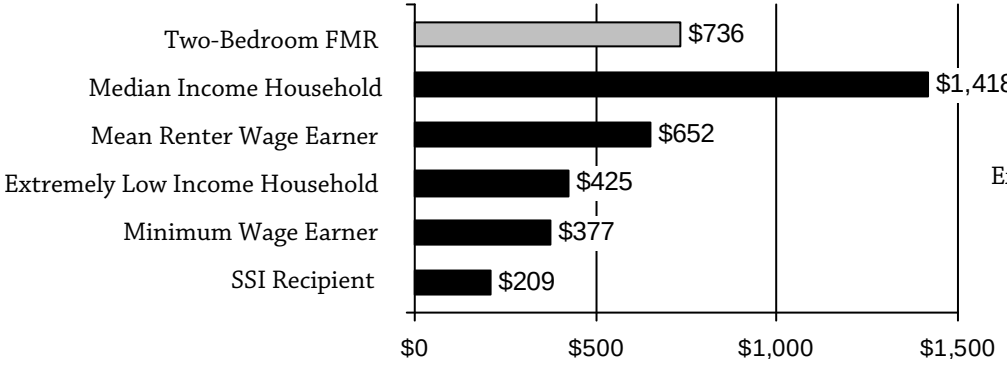
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is $736. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,453 monthly or $29,436 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$14.15

In Louisiana, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 78 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Louisiana, the estimated mean (average) wage for a renter is $12.54. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$84
Extremely Low Income Household	$311
Minimum Wage Earner	$359
SSI Recipient	$527

Louisiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	$14.15	$736	$29,436	2.0	$56,709	$1,418	$17,013	$425	521,150	32%	$12.54	$652	1.1
Combined Nonmetro Areas	$10.41	$541	$21,659	1.4	$47,002	$1,175	$14,101	$353	123,072	30%	$10.26	$533	1.0
Metropolitan Areas													
Alexandria MSA	$12.62	$656	$26,240	1.7	$52,400	$1,310	$15,720	$393	17,209	31%	$9.53	$495	1.3
Baton Rouge HMFA	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	86,579	31%	$11.68	$607	1.2
Houma-Bayou Cane-Thibodaux MSA	$13.12	$682	$27,280	1.8	$58,400	$1,460	$17,520	$438	17,734	25%	$14.21	$739	0.9
Iberville Parish HMFA	$10.52	$547	$21,880	1.5	$53,000	$1,325	$15,900	$398	2,681	24%	$17.36	$903	0.6
Lafayette MSA	$13.42	$698	$27,920	1.9	$61,200	$1,530	$18,360	$459	33,326	32%	$13.45	$700	1.0
Lake Charles MSA	$13.13	$683	$27,320	1.8	$62,400	$1,560	$18,720	$468	20,560	28%	$12.15	$632	1.1
Monroe MSA	$12.35	$642	$25,680	1.7	$51,800	$1,295	$15,540	$389	22,297	35%	$9.30	$484	1.3
New Orleans-Metairie-Kenner MSA	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	145,708	35%	$15.10	$785	1.2
Shreveport-Bossier City MSA	$13.75	$715	$28,600	1.9	$55,100	$1,378	$16,530	$413	51,984	35%	$11.15	$580	1.2
Counties													
Acadia Parish	$9.56	$497	$19,880	1.3	$44,600	$1,115	$13,380	$335	6,646	30%	$8.70	$452	1.1
Allen Parish	$9.56	$497	$19,880	1.3	$46,900	$1,173	$14,070	$352	2,345	28%	$9.10	$473	1.1
Ascension Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	6,830	19%	$11.28	$586	1.3
Assumption Parish	$9.56	$497	$19,880	1.3	$53,500	$1,338	$16,050	$401	1,337	16%	$13.57	$706	0.7
Avoyelles Parish	$9.56	$497	$19,880	1.3	$40,700	$1,018	$12,210	$305	4,824	31%	$8.76	$455	1.1
Beauregard Parish	$9.77	$508	$20,320	1.3	$53,000	$1,325	$15,900	$398	2,875	22%	$12.04	$626	0.8
Bienville Parish	$9.56	$497	$19,880	1.3	$44,900	$1,123	$13,470	$337	1,467	26%	$7.77	$404	1.2
Bossier Parish	$13.75	$715	$28,600	1.9	$55,100	$1,378	$16,530	$413	14,065	33%	$10.13	$527	1.4
Caddo Parish	$13.75	$715	$28,600	1.9	$55,100	$1,378	$16,530	$413	35,549	37%	$11.63	$605	1.2
Calcasieu Parish	$13.13	$683	$27,320	1.8	$62,400	$1,560	$18,720	$468	20,146	28%	$12.08	$628	1.1
Caldwell Parish	$9.56	$497	$19,880	1.3	$49,100	$1,228	$14,730	$368	968	27%	$7.65	$398	1.2
Cameron Parish	$13.13	$683	$27,320	1.8	$62,400	$1,560	$18,720	$468	414	16%	$14.55	$756	0.9
Catahoula Parish	$9.56	$497	$19,880	1.3	$41,200	$1,030	$12,360	$309	828	22%	$5.82	$303	1.6
Claiborne Parish	$9.85	$512	$20,480	1.4	$40,300	$1,008	$12,090	$302	1,579	27%	$9.33	$485	1.1
Concordia Parish	$9.56	$497	$19,880	1.3	$35,600	$890	$10,680	$267	2,208	29%	$8.57	$445	1.1
De Soto Parish	$13.75	$715	$28,600	1.9	$55,100	$1,378	$16,530	$413	2,370	23%	$8.84	$460	1.6

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
East Baton Rouge Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	64,002	38%	$12.00	$624	1.2
East Carroll Parish	$9.56	$497	$19,880	1.3	$24,600	$615	$7,380	$185	1,077	44%	$8.95	$465	1.1
East Feliciana Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	1,225	18%	$8.59	$447	1.7
Evangeline Parish	$9.56	$497	$19,880	1.3	$44,700	$1,118	$13,410	$335	3,801	31%	$7.67	$399	1.2
Franklin Parish	$9.56	$497	$19,880	1.3	$40,500	$1,013	$12,150	$304	2,148	27%	$5.82	$303	1.6
Grant Parish	$12.62	$656	$26,240	1.7	$52,400	$1,310	$15,720	$393	1,619	22%	$9.06	$471	1.4
Iberia Parish	$10.81	$562	$22,480	1.5	$53,000	$1,325	$15,900	$398	7,838	30%	$13.66	$711	0.8
Iberville Parish	$10.52	$547	$21,880	1.5	$53,000	$1,325	$15,900	$398	2,681	24%	$17.36	$903	0.6
Jackson Parish	$9.56	$497	$19,880	1.3	$51,100	$1,278	$15,330	$383	1,894	32%	$11.87	$617	0.8
Jefferson Davis Parish	$10.37	$539	$21,560	1.4	$52,900	$1,323	$15,870	$397	2,826	24%	$8.84	$460	1.2
Jefferson Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	57,426	35%	$14.90	$775	1.2
La Salle Parish	$9.56	$497	$19,880	1.3	$47,500	$1,188	$14,250	$356	819	16%	$11.83	$615	0.8
Lafayette Parish	$13.42	$698	$27,920	1.9	$61,200	$1,530	$18,360	$459	29,457	35%	$13.78	$716	1.0
Lafourche Parish	$13.12	$682	$27,280	1.8	$58,400	$1,460	$17,520	$438	7,840	23%	$12.88	$670	1.0
Lincoln Parish	$11.37	$591	$23,640	1.6	$51,500	$1,288	$15,450	$386	6,740	41%	$7.94	$413	1.4
Livingston Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	8,434	20%	$9.22	$479	1.6
Madison Parish	$9.56	$497	$19,880	1.3	$42,200	$1,055	$12,660	$317	1,623	41%	$7.55	$393	1.3
Morehouse Parish	$10.52	$547	$21,880	1.5	$41,000	$1,025	$12,300	$308	2,940	29%	$7.52	$391	1.4
Natchitoches Parish	$10.33	$537	$21,480	1.4	$43,300	$1,083	$12,990	$325	5,731	39%	$7.23	$376	1.4
Orleans Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	59,090	51%	$16.23	$844	1.1
Ouachita Parish	$12.35	$642	$25,680	1.7	$51,800	$1,295	$15,540	$389	20,717	37%	$9.56	$497	1.3
Plaquemines Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	2,207	29%	$21.44	$1,115	0.9
Pointe Coupee Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	1,819	21%	$9.26	$482	1.6
Rapides Parish	$12.62	$656	$26,240	1.7	$52,400	$1,310	$15,720	$393	15,590	32%	$9.54	$496	1.3
Red River Parish	$9.56	$497	$19,880	1.3	$42,100	$1,053	$12,630	$316	686	21%	$7.53	$392	1.3
Richland Parish	$9.56	$497	$19,880	1.3	$42,900	$1,073	$12,870	$322	2,364	32%	$9.74	$506	1.0
Sabine Parish	$9.56	$497	$19,880	1.3	$47,800	$1,195	$14,340	$359	2,081	22%	$6.70	$348	1.4
St. Bernard Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	3,528	34%	$15.69	$816	1.2
St. Charles Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	3,405	18%	$18.66	$970	1.0
St. Helena Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	865	21%	$12.38	$644	1.2
St. James Parish	$9.62	$500	$20,000	1.3	$61,500	$1,538	$18,450	$461	1,205	16%	$17.67	$919	0.5

† Wage data not available (See Appendix A).

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. John the Baptist Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	3,478	22%	$11.64	$605	1.6
St. Landry Parish	$9.56	$497	$19,880	1.3	$42,200	$1,055	$12,660	$317	8,675	29%	$7.50	$390	1.3
St. Martin Parish	$13.42	$698	$27,920	1.9	$61,200	$1,530	$18,360	$459	3,869	20%	$9.45	$491	1.4
St. Mary Parish	$10.52	$547	$21,880	1.5	$47,000	$1,175	$14,100	$353	5,987	30%	$14.78	$769	0.7
St. Tammany Parish	$18.23	$948	$37,920	2.5	$61,900	$1,548	$18,570	$464	16,574	20%	$11.38	$592	1.6
Tangipahoa Parish	$12.13	$631	$25,240	1.7	$51,100	$1,278	$15,330	$383	13,381	31%	$9.44	$491	1.3
Tensas Parish †	$9.56	$497	$19,880	1.3	$40,600	$1,015	$12,180	$305	863	40%			
Terrebonne Parish	$13.12	$682	$27,280	1.8	$58,400	$1,460	$17,520	$438	9,894	26%	$15.05	$782	0.9
Union Parish	$12.35	$642	$25,680	1.7	$51,800	$1,295	$15,540	$389	1,580	19%	$5.47	$284	2.3
Vermilion Parish	$9.56	$497	$19,880	1.3	$55,500	$1,388	$16,650	$416	5,296	24%	$12.03	$626	0.8
Vernon Parish	$13.40	$697	$27,880	1.8	$47,300	$1,183	$14,190	$355	7,874	44%	$13.34	$694	1.0
Washington Parish	$10.04	$522	$20,880	1.4	$40,500	$1,013	$12,150	$304	4,429	26%	$8.32	$433	1.2
Webster Parish	$9.56	$497	$19,880	1.3	$47,400	$1,185	$14,220	$356	5,379	32%	$10.02	$521	1.0
West Baton Rouge Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	2,215	26%	$10.68	$556	1.4
West Carroll Parish	$9.56	$497	$19,880	1.3	$45,000	$1,125	$13,500	$338	1,067	26%	$7.03	$366	1.4
West Feliciana Parish	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	1,189	29%	$16.15	$840	0.9
Winn Parish	$9.56	$497	$19,880	1.3	$38,600	$965	$11,580	$290	1,271	23%	$9.00	$468	1.1

† Wage data not available (See Appendix A).

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

Maine

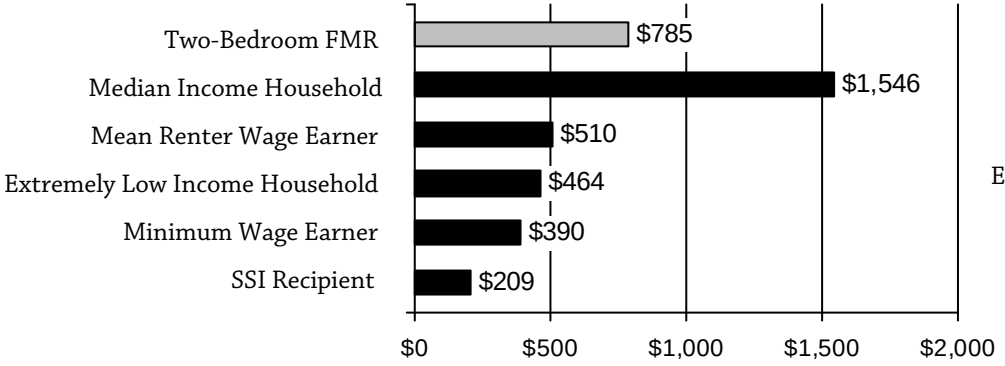
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is $785. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,618 monthly or $31,413 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$15.10

In Maine, a minimum wage worker earns an hourly wage of $7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maine, the estimated mean (average) wage for a renter is $9.82. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$275
Extremely Low Income Household	$321
Minimum Wage Earner	$395
SSI Recipient	$576

Maine

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	$15.10	$785	$31,413	2.0	$61,859	$1,546	$18,558	$464	148,190	27%	$9.82	$510	1.5
Combined Nonmetro Areas	$12.76	$664	$26,546	1.7	$55,086	$1,377	$16,526	$413	55,698	24%	$8.78	$457	1.5
Metropolitan Areas													
Bangor HMFA	$14.92	$776	$31,040	2.0	$62,800	$1,570	$18,840	$471	13,565	36%	$9.10	$473	1.6
Cumberland County HMFA	$16.62	$864	$34,560	2.2	$67,100	$1,678	$20,130	$503	4,675	24%	$11.37	$591	1.5
Lewiston-Auburn MSA	$13.98	$727	$29,080	1.9	$57,600	$1,440	$17,280	$432	14,117	32%	$9.53	$496	1.5
Penobscot County HMFA	$11.23	$584	$23,360	1.5	$49,600	$1,240	$14,880	$372	4,781	19%	$9.10	$473	1.2
Portland HMFA	$18.94	$985	$39,400	2.5	$73,300	$1,833	$21,990	$550	34,700	32%	$11.28	$587	1.7
Sagadahoc County HMFA	$15.33	$797	$31,880	2.0	$69,900	$1,748	$20,970	$524	3,459	23%	$9.44	$491	1.6
York County HMFA	$15.88	$826	$33,040	2.1	$67,900	$1,698	$20,370	$509	13,523	26%	$9.70	$505	1.6
York-Kittery-South Berwick HMFA	$19.31	$1,004	$40,160	2.6	$77,000	$1,925	$23,100	$578	3,672	21%	$9.70	$505	2.0
Counties													
Aroostook County	$11.23	$584	$23,360	1.5	$48,600	$1,215	$14,580	$365	8,556	28%	$7.76	$404	1.4
Franklin County	$11.79	$613	$24,520	1.6	$52,300	$1,308	$15,690	$392	3,163	25%	$7.97	$415	1.5
Hancock County	$14.13	$735	$29,400	1.9	$64,500	$1,613	$19,350	$484	5,596	24%	$9.49	$493	1.5
Kennebec County	$13.06	$679	$27,160	1.7	$61,100	$1,528	$18,330	$458	14,025	28%	$9.04	$470	1.4
Knox County	$14.90	$775	$31,000	2.0	$58,300	$1,458	$17,490	$437	3,775	22%	$8.55	$445	1.7
Lincoln County	$15.02	$781	$31,240	2.0	$63,200	$1,580	$18,960	$474	2,204	14%	$10.12	$526	1.5
Oxford County	$12.77	$664	$26,560	1.7	$51,800	$1,295	$15,540	$389	4,861	21%	$9.19	$478	1.4
Piscataquis County	$12.12	$630	$25,200	1.6	$47,700	$1,193	$14,310	$358	1,775	22%	$6.70	$348	1.8
Somerset County	$11.94	$621	$24,840	1.6	$46,800	$1,170	$14,040	$351	5,026	23%	$9.02	$469	1.3
Waldo County	$12.75	$663	$26,520	1.7	$53,300	$1,333	$15,990	$400	3,337	21%	$8.96	$466	1.4
Washington County	$11.75	$611	$24,440	1.6	$46,300	$1,158	$13,890	$347	3,380	24%	$8.23	$428	1.4

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

Towns within Maine FMR Areas

Bangor, ME HMFA

Penobscot County

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

Cumberland County, ME (part) HMFA

Cumberland County

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

Lewiston-Auburn, ME MSA

Androscoggin County

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

Penobscot County, ME (part) HMFA

Penobscot County

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

Portland, ME HMFA

Cumberland County

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

York County

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

Sagadahoc County, ME HMFA

Sagadahoc County

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

York County, ME (part) HMFA

York County

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

York-Kittery-South Berwick, ME HMFA

York County

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

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

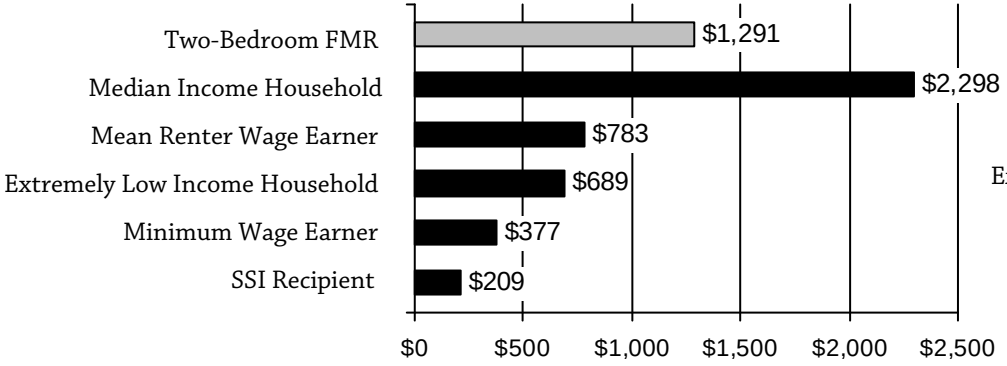
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,291. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $4,303 monthly or $51,637 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$24.83

In Maryland, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 137 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is $15.06. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 66 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$508
Extremely Low Income Household	$602
Minimum Wage Earner	$914
SSI Recipient	$1,082

Maryland

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	$24.83	$1,291	$51,637	3.4	$91,917	$2,298	$27,575	$689	656,885	31%	$15.06	$783	1.6
Combined Nonmetro Areas	$17.40	$905	$36,182	2.4	$73,737	$1,843	$22,121	$553	29,921	25%	$10.62	$552	1.6
Metropolitan Areas													
Baltimore-Towson HMFA *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	325,797	32%	$15.52	$807	1.5
Cumberland MSA	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	8,406	29%	$8.81	$458	1.3
Hagerstown HMFA	$16.19	$842	$33,680	2.2	$67,700	$1,693	$20,310	$508	18,678	34%	$10.91	$568	1.5
Philadelphia-Camden-Wilmington MSA *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	9,136	25%	$11.18	$582	1.8
Salisbury HMFA	$17.58	$914	$36,560	2.4	$64,400	$1,610	$19,320	$483	12,633	35%	$12.17	$633	1.4
Somerset County HMFA	$14.08	$732	$29,280	1.9	$53,000	$1,325	$15,900	$398	2,747	33%	$10.55	$549	1.3
Washington-Arlington-Alexandria HMFA *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	249,567	30%	$15.85	$824	1.8
Counties													
Allegany County	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	8,406	29%	$8.81	$458	1.3
Anne Arundel County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	47,573	24%	$15.74	$818	1.5
Baltimore city *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	119,737	50%	$18.60	$967	1.3
Baltimore County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	104,016	33%	$15.22	$791	1.6
Calvert County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	4,559	15%	$8.48	$441	3.4
Caroline County	$16.58	$862	$34,480	2.3	$67,400	$1,685	$20,220	$506	2,866	24%	$8.73	$454	1.9
Carroll County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	9,558	16%	$7.88	$410	3.0
Cecil County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	9,136	25%	$11.18	$582	1.8
Charles County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	9,444	19%	$9.71	$505	3.0
Dorchester County	$15.02	$781	$31,240	2.1	$57,700	$1,443	$17,310	$433	3,851	29%	$9.04	$470	1.7
Frederick County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	19,343	23%	$12.86	$669	2.3
Garrett County	$11.23	$584	$23,360	1.5	$56,800	$1,420	$17,040	$426	2,761	22%	$7.08	$368	1.6
Harford County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	16,477	18%	$10.08	$524	2.3
Howard County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	25,828	25%	$15.95	$829	1.5
Kent County	$16.13	$839	$33,560	2.2	$66,200	$1,655	$19,860	$497	2,185	28%	$8.69	$452	1.9
Montgomery County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	108,362	31%	$17.73	$922	1.6
Prince George's County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	107,859	36%	$15.24	$792	1.9
Queen Anne's County *	$23.67	$1,231	$49,240	3.3	$85,600	$2,140	$25,680	$642	2,608	15%	$7.91	$411	3.0

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Maryland

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Somerset County	$14.08	$732	$29,280	1.9	$53,000	$1,325	$15,900	$398	2,747	33%	$10.55	$549	1.3
St. Mary's County	$20.60	$1,071	$42,840	2.8	$90,600	$2,265	$27,180	$680	9,835	27%	$15.23	$792	1.4
Talbot County	$17.33	$901	$36,040	2.4	$77,400	$1,935	$23,220	$581	3,717	24%	$11.19	$582	1.5
Washington County	$16.19	$842	$33,680	2.2	$67,700	$1,693	$20,310	$508	18,678	34%	$10.91	$568	1.5
Wicomico County	$17.58	$914	$36,560	2.4	$64,400	$1,610	$19,320	$483	12,633	35%	$12.17	$633	1.4
Worcester County	$17.40	$905	$36,200	2.4	$68,600	$1,715	$20,580	$515	4,706	21%	$7.26	$377	2.4

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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Massachusetts

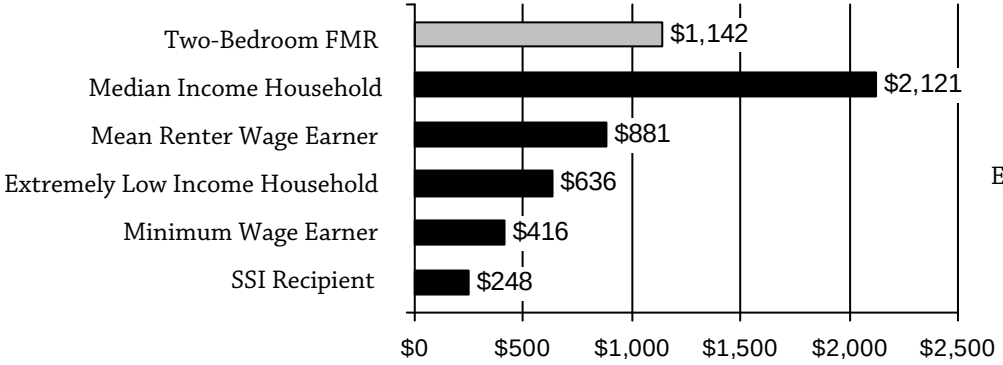
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,142. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,806 monthly or $45,675 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$21.96

In Massachusetts, a minimum wage worker earns an hourly wage of $8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 110 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is $16.94. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$261
Extremely Low Income Household	$506
Minimum Wage Earner	$726
SSI Recipient	$894

Massachusetts

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	$21.96	$1,142	$45,675	2.7	$84,859	$2,121	$25,458	$636	900,733	36%	$16.94	$881	1.3
Combined Nonmetro Areas	$31.08	$1,616	$64,643	3.9	$90,975	$2,274	$27,292	$682	2,011	22%	$15.34	$797	2.0
Metropolitan Areas													
Barnstable Town MSA	$17.86	$929	$37,148	2.2	$63,391	$1,585	$19,017	$475	19,284	20%	$10.78	$561	1.7
Berkshire County HMFA	$15.38	$800	$32,000	1.9	$72,400	$1,810	$21,720	$543	5,290	27%	$10.16	$528	1.5
Boston-Cambridge-Quincy HMFA	$25.44	$1,323	$52,911	3.2	$93,183	$2,330	$27,955	$699	510,571	40%	$20.32	$1,057	1.3
Brockton HMFA	$22.08	$1,148	$45,920	2.8	$83,700	$2,093	$25,110	$628	23,281	27%	$10.65	$554	2.1
Eastern Worcester County HMFA	$19.13	$995	$39,800	2.4	$109,100	$2,728	$32,730	$818	6,654	21%	$11.64	$605	1.6
Easton-Raynham HMFA	$23.50	$1,222	$48,880	2.9	$104,400	$2,610	$31,320	$783	2,326	18%	$10.49	$545	2.2
Fitchburg-Leominster HMFA	$16.13	$839	$33,560	2.0	$73,000	$1,825	$21,900	$548	18,104	34%	$11.64	$605	1.4
Franklin County HMFA	$16.27	$846	$33,840	2.0	$69,800	$1,745	$20,940	$524	5,060	24%	$10.19	$530	1.6
Lawrence HMFA	$21.10	$1,097	$43,880	2.6	$88,300	$2,208	$26,490	$662	36,318	36%	$12.10	$629	1.7
Lowell HMFA	$21.29	$1,107	$44,280	2.7	$92,900	$2,323	$27,870	$697	29,447	28%	$20.78	$1,080	1.0
New Bedford HMFA	$15.77	$820	$32,800	2.0	$64,400	$1,610	$19,320	$483	26,398	41%	$10.49	$545	1.5
Pittsfield HMFA	$16.06	$835	$33,400	2.0	$69,800	$1,745	$20,940	$524	12,001	34%	$10.16	$528	1.6
Providence-Fall River HMFA	$17.50	$910	$36,400	2.2	$75,600	$1,890	$22,680	$567	35,310	38%	$10.49	$545	1.7
Springfield HMFA	$14.24	$740	$29,619	1.8	$59,657	$1,491	$17,897	$447	85,190	36%	$9.60	$499	1.5
Taunton-Mansfield-Norton HMFA	$19.52	$1,015	$40,600	2.4	$88,600	$2,215	$26,580	$665	11,740	29%	$10.49	$545	1.9
Western Worcester County HMFA	$13.71	$713	$28,520	1.7	$70,200	$1,755	$21,060	$527	2,283	20%	$11.64	$605	1.2
Worcester HMFA	$16.40	$853	$34,115	2.1	$80,912	$2,023	$24,274	$607	69,465	34%	$11.64	$605	1.4
Counties													
Dukes County	$27.83	$1,447	$57,880	3.5	$82,900	$2,073	$24,870	$622	1,045	19%	$14.44	$751	1.9
Nantucket County	$34.60	$1,799	$71,960	4.3	$103,300	$2,583	$30,990	$775	966	27%	$16.48	$857	2.1

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Towns within Massachusetts FMR Areas

Barnstable Town, MA MSA

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

Berkshire County, MA (part) HMFA

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

Boston-Cambridge-Quincy, MA-NH HMFA

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

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

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

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

Suffolk County
Boston city, Chelsea city, Revere city, Winthrop town

Brockton, MA HMFA

Norfolk County
Avon town

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

Eastern Worcester County, MA HMFA

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

Easton-Raynham, MA HMFA

Bristol County
Easton town, Raynham town

Fitchburg-Leominster, MA HMFA

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

Franklin County, MA (part) HMFA

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

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.

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

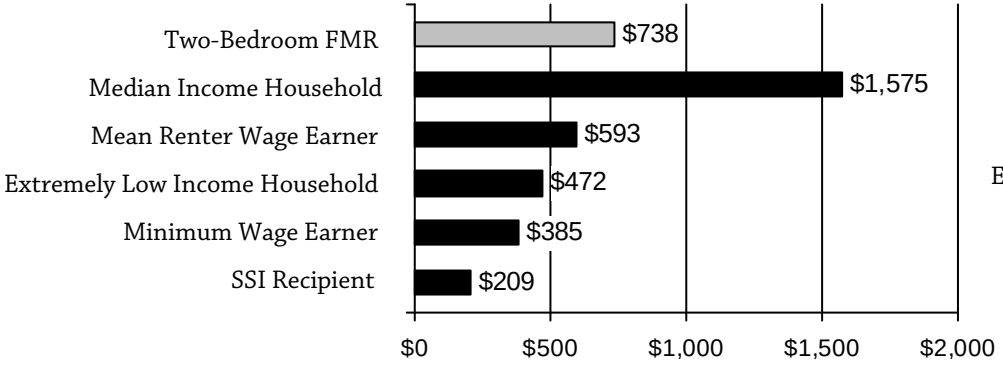
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is $738. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,459 monthly or $29,512 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$14.19

In Michigan, a minimum wage worker earns an hourly wage of $7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is $11.40. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$145
Extremely Low Income Household	$266
Minimum Wage Earner	$353
SSI Recipient	$529

Michigan

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	$14.19	$738	$29,512	1.9	$62,997	$1,575	$18,899	$472	991,623	26%	$11.40	$593	1.2
Combined Nonmetro Areas	$12.05	$627	$25,066	1.6	$55,327	$1,383	$16,598	$415	150,940	20%	$8.77	$456	1.4
Metropolitan Areas													
Ann Arbor MSA	$16.81	$874	$34,960	2.3	$87,400	$2,185	$26,220	$656	49,674	37%	$12.15	$632	1.4
Barry County HMFA	$12.90	$671	$26,840	1.7	$66,000	$1,650	$19,800	$495	3,537	15%	$9.50	$494	1.4
Battle Creek MSA	$12.77	$664	$26,560	1.7	$49,500	$1,238	$14,850	$371	15,034	28%	$11.77	$612	1.1
Bay City MSA	$11.92	$620	$24,800	1.6	$58,500	$1,463	$17,550	$439	8,963	20%	$8.29	$431	1.4
Cass County HMFA	$11.31	$588	$23,520	1.5	$57,500	$1,438	$17,250	$431	3,483	17%	$8.97	$466	1.3
Detroit-Warren-Livonia HMFA	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	436,574	27%	$13.22	$687	1.2
Flint MSA	$12.42	$646	$25,840	1.7	$58,400	$1,460	$17,520	$438	47,632	28%	$9.64	$501	1.3
Grand Rapids-Wyoming HMFA *	$14.31	$744	$29,760	1.9	$60,300	$1,508	$18,090	$452	65,230	29%	$10.95	$569	1.3
Holland-Grand Haven MSA	$13.63	$709	$28,360	1.8	$66,000	$1,650	$19,800	$495	17,808	19%	$10.46	$544	1.3
Ionia County HMFA	$12.00	$624	$24,960	1.6	$59,100	$1,478	$17,730	$443	4,738	21%	$6.21	$323	1.9
Jackson MSA	$13.08	$680	$27,200	1.8	$61,600	$1,540	$18,480	$462	14,563	24%	$9.71	$505	1.3
Kalamazoo-Portage MSA	$13.23	$688	$27,520	1.8	$63,200	$1,580	$18,960	$474	40,401	31%	$10.00	$520	1.3
Lansing-East Lansing MSA	$14.23	$740	$29,600	1.9	$68,700	$1,718	$20,610	$515	57,345	32%	$10.33	$537	1.4
Livingston County HMFA	$15.35	$798	$31,920	2.1	$84,400	$2,110	$25,320	$633	8,629	13%	$9.48	$493	1.6
Monroe MSA	$13.73	$714	$28,560	1.9	$63,900	$1,598	$19,170	$479	11,250	19%	$10.20	$530	1.3
Muskegon-Norton Shores MSA	$12.02	$625	$25,000	1.6	$55,000	$1,375	$16,500	$413	15,980	24%	$8.61	$448	1.4
Newaygo County HMFA	$11.38	$592	$23,680	1.5	$53,100	$1,328	$15,930	$398	3,219	17%	$8.33	$433	1.4
Niles-Benton Harbor MSA	$12.08	$628	$25,120	1.6	$58,200	$1,455	$17,460	$437	17,048	27%	$9.80	$510	1.2
Saginaw-Saginaw Township North MSA	$12.50	$650	$26,000	1.7	$55,500	$1,388	$16,650	$416	19,575	26%	$8.69	$452	1.4
Counties													
Alcona County	$11.23	$584	$23,360	1.5	$46,300	$1,158	$13,890	$347	451	10%	$7.20	$374	1.6
Alger County	$11.23	$584	$23,360	1.5	$56,100	$1,403	$16,830	$421	675	18%	$8.19	$426	1.4
Allegan County	$13.00	$676	$27,040	1.8	$62,300	$1,558	$18,690	$467	7,072	17%	$11.63	$605	1.1
Alpena County	$11.23	$584	$23,360	1.5	$49,700	$1,243	$14,910	$373	2,595	19%	$6.88	$358	1.6
Antrim County	$12.23	$636	$25,440	1.7	$54,400	$1,360	$16,320	$408	1,553	15%	$6.19	$322	2.0
Arenac County	$11.23	$584	$23,360	1.5	$47,300	$1,183	$14,190	$355	1,091	16%	$5.77	$300	1.9

* 50th percentile FMR (See Appendix A).

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

Michigan

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baraga County	$11.23	$584	$23,360	1.5	$52,300	$1,308	$15,690	$392	816	24%	$8.44	$439	1.3
Barry County	$12.90	$671	$26,840	1.7	$66,000	$1,650	$19,800	$495	3,537	15%	$9.50	$494	1.4
Bay County	$11.92	$620	$24,800	1.6	$58,500	$1,463	$17,550	$439	8,963	20%	$8.29	$431	1.4
Benzie County	$12.79	$665	$26,600	1.7	$55,700	$1,393	$16,710	$418	1,036	14%	$7.21	$375	1.8
Berrien County	$12.08	$628	$25,120	1.6	$58,200	$1,455	$17,460	$437	17,048	27%	$9.80	$510	1.2
Branch County	$11.96	$622	$24,880	1.6	$55,800	$1,395	$16,740	$419	3,176	19%	$8.59	$447	1.4
Calhoun County	$12.77	$664	$26,560	1.7	$49,500	$1,238	$14,850	$371	15,034	28%	$11.77	$612	1.1
Cass County	$11.31	$588	$23,520	1.5	$57,500	$1,438	$17,250	$431	3,483	17%	$8.97	$466	1.3
Charlevoix County	$12.69	$660	$26,400	1.7	$60,700	$1,518	$18,210	$455	1,921	17%	$9.97	$518	1.3
Cheboygan County	$11.23	$584	$23,360	1.5	$48,700	$1,218	$14,610	$365	2,253	19%	$6.76	$352	1.7
Chippewa County	$12.13	$631	$25,240	1.6	$57,000	$1,425	$17,100	$428	4,235	29%	$6.66	$346	1.8
Clare County	$11.56	$601	$24,040	1.6	$45,300	$1,133	$13,590	$340	2,636	20%	$8.52	$443	1.4
Clinton County	$14.23	$740	$29,600	1.9	$68,700	$1,718	$20,610	$515	4,948	17%	$8.34	$434	1.7
Crawford County	$11.23	$584	$23,360	1.5	$47,500	$1,188	$14,250	$356	905	16%	$6.73	$350	1.7
Delta County	$11.23	$584	$23,360	1.5	$54,100	$1,353	$16,230	$406	3,251	20%	$6.51	$338	1.7
Dickinson County	$11.35	$590	$23,600	1.5	$57,500	$1,438	$17,250	$431	2,241	20%	$7.71	$401	1.5
Eaton County	$14.23	$740	$29,600	1.9	$68,700	$1,718	$20,610	$515	10,727	25%	$11.70	$608	1.2
Emmet County	$14.12	$734	$29,360	1.9	$64,100	$1,603	$19,230	$481	3,263	24%	$9.88	$514	1.4
Genesee County	$12.42	$646	$25,840	1.7	$58,400	$1,460	$17,520	$438	47,632	28%	$9.64	$501	1.3
Gladwin County	$11.23	$584	$23,360	1.5	$45,000	$1,125	$13,500	$338	1,652	15%	$5.16	$268	2.2
Gogebic County	$11.23	$584	$23,360	1.5	$46,900	$1,173	$14,070	$352	1,783	24%	$7.60	$395	1.5
Grand Traverse County	$15.27	$794	$31,760	2.1	$65,900	$1,648	$19,770	$494	7,913	23%	$10.89	$566	1.4
Gratiot County	$11.23	$584	$23,360	1.5	$53,600	$1,340	$16,080	$402	3,199	22%	$8.15	$424	1.4
Hillsdale County	$12.54	$652	$26,080	1.7	$54,200	$1,355	$16,260	$407	3,163	18%	$9.18	$478	1.4
Houghton County	$11.23	$584	$23,360	1.5	$47,500	$1,188	$14,250	$356	4,203	30%	$6.55	$340	1.7
Huron County	$11.23	$584	$23,360	1.5	$52,700	$1,318	$15,810	$395	2,428	17%	$8.01	$416	1.4
Ingham County	$14.23	$740	$29,600	1.9	$68,700	$1,718	$20,610	$515	41,670	38%	$10.24	$533	1.4
Ionia County	$12.00	$624	$24,960	1.6	$59,100	$1,478	$17,730	$443	4,738	21%	$6.21	$323	1.9
Iosco County	$11.31	$588	$23,520	1.5	$46,100	$1,153	$13,830	$346	1,638	15%	$6.46	$336	1.8
Iron County	$11.23	$584	$23,360	1.5	$49,400	$1,235	$14,820	$371	813	15%	$7.49	$389	1.5
Isabella County	$12.33	$641	$25,640	1.7	$59,000	$1,475	$17,700	$443	10,078	41%	$6.62	$344	1.9

* 50th percentile FMR (See Appendix A).

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

Michigan

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	$13.08	$680	$27,200	1.8	$61,600	$1,540	$18,480	$462	14,563	24%	$9.71	$505	1.3
Kalamazoo County	$13.23	$688	$27,520	1.8	$63,200	$1,580	$18,960	$474	34,644	35%	$10.37	$539	1.3
Kalkaska County	$13.27	$690	$27,600	1.8	$48,000	$1,200	$14,400	$360	1,191	16%	$13.72	$713	1.0
Kent County *	$14.31	$744	$29,760	1.9	$60,300	$1,508	$18,090	$452	65,230	29%	$10.95	$569	1.3
Keweenaw County	$11.23	$584	$23,360	1.5	$47,600	$1,190	$14,280	$357	132	14%	$2.88	$150	3.9
Lake County	$11.63	$605	$24,200	1.6	$42,000	$1,050	$12,600	$315	634	16%	$7.69	$400	1.5
Lapeer County	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	5,149	16%	$6.50	$338	2.4
Leelanau County	$12.79	$665	$26,600	1.7	$69,400	$1,735	$20,820	$521	1,331	14%	$6.95	$361	1.8
Lenawee County	$12.17	$633	$25,320	1.6	$64,600	$1,615	$19,380	$485	7,633	20%	$9.37	$487	1.3
Livingston County	$15.35	$798	$31,920	2.1	$84,400	$2,110	$25,320	$633	8,629	13%	$9.48	$493	1.6
Luce County	$11.23	$584	$23,360	1.5	$44,700	$1,118	$13,410	$335	495	20%	$6.16	$320	1.8
Mackinac County	$11.23	$584	$23,360	1.5	$54,300	$1,358	$16,290	$407	927	19%	$7.55	$393	1.5
Macomb County	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	69,031	21%	$12.48	$649	1.2
Manistee County	$11.75	$611	$24,440	1.6	$51,900	$1,298	$15,570	$389	2,111	20%	$8.30	$431	1.4
Marquette County	$11.46	$596	$23,840	1.5	$64,000	$1,600	$19,200	$480	6,874	27%	$7.87	$409	1.5
Mason County	$11.96	$622	$24,880	1.6	$50,600	$1,265	$15,180	$380	2,754	22%	$8.27	$430	1.4
Mecosta County	$11.42	$594	$23,760	1.5	$52,500	$1,313	$15,750	$394	4,279	27%	$8.16	$424	1.4
Menominee County	$11.23	$584	$23,360	1.5	$53,600	$1,340	$16,080	$402	2,040	19%	$7.52	$391	1.5
Midland County	$12.10	$629	$25,160	1.6	$66,500	$1,663	$19,950	$499	7,852	23%	$12.42	$646	1.0
Missaukee County	$11.29	$587	$23,480	1.5	$47,600	$1,190	$14,280	$357	1,000	17%	$7.98	$415	1.4
Monroe County	$13.73	$714	$28,560	1.9	$63,900	$1,598	$19,170	$479	11,250	19%	$10.20	$530	1.3
Montcalm County	$12.02	$625	$25,000	1.6	$50,400	$1,260	$15,120	$378	4,584	20%	$8.10	$421	1.5
Montmorency County	$12.37	$643	$25,720	1.7	$43,200	$1,080	$12,960	$324	575	13%	$6.60	$343	1.9
Muskegon County	$12.02	$625	$25,000	1.6	$55,000	$1,375	$16,500	$413	15,980	24%	$8.61	$448	1.4
Newaygo County	$11.38	$592	$23,680	1.5	$53,100	$1,328	$15,930	$398	3,219	17%	$8.33	$433	1.4
Oakland County	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	122,416	25%	$13.94	$725	1.1
Oceana County	$11.23	$584	$23,360	1.5	$49,000	$1,225	$14,700	$368	1,673	17%	$7.14	$371	1.6
Ogemaw County	$11.23	$584	$23,360	1.5	$43,600	$1,090	$13,080	$327	1,301	16%	$6.47	$336	1.7
Ontonagon County	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	498	15%	$6.41	$333	1.8
Osceola County	$11.23	$584	$23,360	1.5	$46,000	$1,150	$13,800	$345	1,647	18%	$10.91	$567	1.0
Oscoda County	$12.29	$639	$25,560	1.7	$44,900	$1,123	$13,470	$337	681	17%	$6.24	$324	2.0

* 50th percentile FMR (See Appendix A).

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

Michigan

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Otsego County	$12.77	$664	$26,560	1.7	$56,600	$1,415	$16,980	$425	1,771	18%	$7.73	$402	1.7
Ottawa County	$13.63	$709	$28,360	1.8	$66,000	$1,650	$19,800	$495	17,808	19%	$10.46	$544	1.3
Presque Isle County	$11.23	$584	$23,360	1.5	$47,000	$1,175	$14,100	$353	718	11%	$7.74	$403	1.5
Roscommon County	$11.23	$584	$23,360	1.5	$43,400	$1,085	$13,020	$326	1,763	15%	$5.58	$290	2.0
Saginaw County	$12.50	$650	$26,000	1.7	$55,500	$1,388	$16,650	$416	19,575	26%	$8.69	$452	1.4
Sanilac County	$11.29	$587	$23,480	1.5	$51,300	$1,283	$15,390	$385	2,878	17%	$7.86	$409	1.4
Schoolcraft County	$11.42	$594	$23,760	1.5	$51,000	$1,275	$15,300	$383	449	12%	$7.57	$394	1.5
Shiawassee County	$12.13	$631	$25,240	1.6	$58,200	$1,455	$17,460	$437	5,825	21%	$7.48	$389	1.6
St. Clair County	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	13,638	21%	$9.40	$489	1.6
St. Joseph County	$11.58	$602	$24,080	1.6	$55,100	$1,378	$16,530	$413	4,945	22%	$10.45	$543	1.1
Tuscola County	$11.23	$584	$23,360	1.5	$53,500	$1,338	$16,050	$401	3,652	17%	$8.89	$462	1.3
Van Buren County	$13.23	$688	$27,520	1.8	$63,200	$1,580	$18,960	$474	5,757	20%	$7.91	$411	1.7
Washtenaw County	$16.81	$874	$34,960	2.3	$87,400	$2,185	$26,220	$656	49,674	37%	$12.15	$632	1.4
Wayne County	$15.35	$798	$31,920	2.1	$65,300	$1,633	$19,590	$490	226,340	33%	$13.22	$688	1.2
Wexford County	$12.02	$625	$25,000	1.6	$50,600	$1,265	$15,180	$380	2,687	21%	$8.12	$422	1.5

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Minnesota

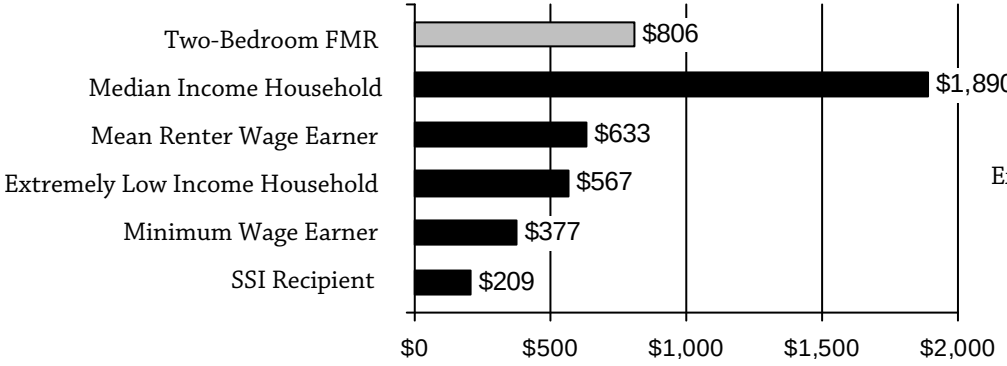
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is $806. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,687 monthly or $32,250 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$15.50

In Minnesota, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Minnesota, the estimated mean (average) wage for a renter is $12.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$173
Extremely Low Income Household	$239
Minimum Wage Earner	$429
SSI Recipient	$597

Minnesota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	$15.50	$806	$32,250	2.1	$75,607	$1,890	$22,682	$567	537,790	26%	$12.17	$633	1.3
Combined Nonmetro Areas	$11.86	$617	$24,665	1.6	$60,832	$1,521	$18,250	$456	118,258	22%	$8.18	$425	1.5
Metropolitan Areas													
Duluth MSA	$13.21	$687	$27,480	1.8	$62,300	$1,558	$18,690	$467	26,434	26%	$8.57	$446	1.5
Fargo MSA	$12.58	$654	$26,160	1.7	$70,400	$1,760	$21,120	$528	6,247	29%	$6.32	$329	2.0
Grand Forks MSA	$12.79	$665	$26,600	1.8	$64,700	$1,618	$19,410	$485	3,379	27%	$7.07	$368	1.8
La Crosse MSA	$12.56	$653	$26,120	1.7	$68,400	$1,710	$20,520	$513	1,422	18%	$6.04	$314	2.1
Mankato-North Mankato MSA	$12.67	$659	$26,360	1.7	$69,000	$1,725	$20,700	$518	10,973	30%	$8.66	$451	1.5
Minneapolis-St. Paul-Bloomington MSA	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	335,740	28%	$13.89	$722	1.3
Rochester HMFA	$13.88	$722	$28,880	1.9	$81,300	$2,033	$24,390	$610	14,092	22%	$13.65	$710	1.0
St. Cloud MSA	$13.12	$682	$27,280	1.8	$69,300	$1,733	$20,790	$520	19,650	28%	$9.16	$476	1.4
Wabasha County HMFA	$11.23	$584	$23,360	1.5	$69,000	$1,725	$20,700	$518	1,595	18%	$6.67	$347	1.7
Counties													
Aitkin County	$11.21	$583	$23,320	1.5	$49,300	$1,233	$14,790	$370	1,494	19%	$6.75	$351	1.7
Anoka County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	20,530	17%	$10.86	$565	1.6
Becker County	$11.21	$583	$23,320	1.5	$59,800	$1,495	$17,940	$449	2,778	21%	$6.98	$363	1.6
Beltrami County	$11.50	$598	$23,920	1.6	$57,200	$1,430	$17,160	$429	4,584	27%	$6.95	$361	1.7
Benton County	$13.12	$682	$27,280	1.8	$69,300	$1,733	$20,790	$520	4,403	29%	$8.76	$456	1.5
Big Stone County	$11.21	$583	$23,320	1.5	$52,300	$1,308	$15,690	$392	471	20%	$6.74	$350	1.7
Blue Earth County	$12.67	$659	$26,360	1.7	$69,000	$1,725	$20,700	$518	7,849	33%	$8.40	$437	1.5
Brown County	$11.21	$583	$23,320	1.5	$64,200	$1,605	$19,260	$482	2,190	20%	$7.86	$409	1.4
Carlton County	$13.21	$687	$27,480	1.8	$62,300	$1,558	$18,690	$467	2,680	20%	$6.57	$342	2.0
Carver County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	5,290	16%	$9.97	$518	1.7
Cass County	$11.21	$583	$23,320	1.5	$53,200	$1,330	$15,960	$399	2,151	17%	$6.04	$314	1.9
Chippewa County	$11.21	$583	$23,320	1.5	$57,300	$1,433	$17,190	$430	1,333	26%	$8.40	$437	1.3
Chisago County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	2,595	13%	$7.58	$394	2.3
Clay County	$12.58	$654	$26,160	1.7	$70,400	$1,760	$21,120	$528	6,247	29%	$6.32	$329	2.0
Clearwater County	$11.21	$583	$23,320	1.5	$47,700	$1,193	$14,310	$358	827	22%	$7.42	$386	1.5
Cook County	$12.90	$671	$26,840	1.8	$57,200	$1,430	$17,160	$429	696	27%	$5.83	$303	2.2

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Minnesota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cottonwood County	$11.21	$583	$23,320	1.5	$55,600	$1,390	$16,680	$417	1,003	20%	$7.96	$414	1.4
Crow Wing County	$12.19	$634	$25,360	1.7	$59,400	$1,485	$17,820	$446	6,359	24%	$8.09	$421	1.5
Dakota County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	32,865	22%	$11.96	$622	1.5
Dodge County	$13.88	$722	$28,880	1.9	$81,300	$2,033	$24,390	$610	946	13%	$7.76	$403	1.8
Douglas County	$11.46	$596	$23,840	1.6	$60,700	$1,518	$18,210	$455	3,837	24%	$7.65	$398	1.5
Faribault County	$11.21	$583	$23,320	1.5	$55,000	$1,375	$16,500	$413	1,205	19%	$8.26	$430	1.4
Fillmore County	$11.21	$583	$23,320	1.5	$62,400	$1,560	$18,720	$468	1,732	20%	$7.92	$412	1.4
Freeborn County	$11.25	$585	$23,400	1.6	$60,300	$1,508	$18,090	$452	2,588	20%	$8.38	$436	1.3
Goodhue County	$13.79	$717	$28,680	1.9	$72,800	$1,820	$21,840	$546	4,008	21%	$8.52	$443	1.6
Grant County	$11.21	$583	$23,320	1.5	$57,000	$1,425	$17,100	$428	575	22%	$6.74	$351	1.7
Hennepin County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	165,042	35%	$15.82	$823	1.1
Houston County	$12.56	$653	$26,120	1.7	$68,400	$1,710	$20,520	$513	1,422	18%	$6.04	$314	2.1
Hubbard County	$11.79	$613	$24,520	1.6	$56,500	$1,413	$16,950	$424	1,536	18%	$6.59	$343	1.8
Isanti County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	2,356	17%	$8.79	$457	2.0
Itasca County	$12.60	$655	$26,200	1.7	$56,700	$1,418	$17,010	$425	3,499	18%	$7.76	$404	1.6
Jackson County	$11.21	$583	$23,320	1.5	$59,200	$1,480	$17,760	$444	971	21%	$10.20	$530	1.1
Kanabec County	$13.98	$727	$29,080	1.9	$54,800	$1,370	$16,440	$411	1,091	17%	$8.08	$420	1.7
Kandiyohi County	$11.21	$583	$23,320	1.5	$65,000	$1,625	$19,500	$488	4,140	24%	$6.78	$353	1.7
Kittson County	$11.21	$583	$23,320	1.5	$63,600	$1,590	$19,080	$477	273	14%	$7.16	$372	1.6
Koochiching County	$11.21	$583	$23,320	1.5	$62,100	$1,553	$18,630	$466	1,478	24%	$10.36	$539	1.1
Lac qui Parle County	$11.21	$583	$23,320	1.5	$56,100	$1,403	$16,830	$421	511	16%	$8.83	$459	1.3
Lake County	$12.71	$661	$26,440	1.8	$57,600	$1,440	$17,280	$432	1,044	20%	$9.90	$515	1.3
Lake of the Woods County	$13.06	$679	$27,160	1.8	$60,700	$1,518	$18,210	$455	222	12%	$7.08	$368	1.8
Le Sueur County	$13.23	$688	$27,520	1.8	$72,500	$1,813	$21,750	$544	1,741	16%	$9.13	$475	1.4
Lincoln County	$11.21	$583	$23,320	1.5	$59,600	$1,490	$17,880	$447	416	16%	$6.99	$363	1.6
Lyon County	$11.21	$583	$23,320	1.5	$65,200	$1,630	$19,560	$489	3,263	32%	$8.36	$435	1.3
Mahnomen County	$11.21	$583	$23,320	1.5	$50,300	$1,258	$15,090	$377	505	25%	$7.20	$374	1.6
Marshall County	$11.21	$583	$23,320	1.5	$61,700	$1,543	$18,510	$463	696	17%	$9.35	$486	1.2
Martin County	$11.21	$583	$23,320	1.5	$60,300	$1,508	$18,090	$452	1,973	22%	$9.09	$473	1.2
McLeod County	$12.67	$659	$26,360	1.7	$72,500	$1,813	$21,750	$544	2,924	20%	$9.87	$513	1.3
Meeker County	$13.27	$690	$27,600	1.8	$63,800	$1,595	$19,140	$479	1,726	18%	$7.31	$380	1.8

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Minnesota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mille Lacs County	$12.40	$645	$25,800	1.7	$59,600	$1,490	$17,880	$447	2,380	23%	$6.27	$326	2.0
Morrison County	$11.21	$583	$23,320	1.5	$58,900	$1,473	$17,670	$442	2,644	20%	$6.96	$362	1.6
Mower County	$11.46	$596	$23,840	1.6	$60,000	$1,500	$18,000	$450	4,047	25%	$10.01	$520	1.1
Murray County	$11.21	$583	$23,320	1.5	$55,900	$1,398	$16,770	$419	639	17%	$8.00	$416	1.4
Nicollet County	$12.67	$659	$26,360	1.7	$69,000	$1,725	$20,700	$518	3,124	26%	$9.46	$492	1.3
Nobles County	$11.21	$583	$23,320	1.5	$57,000	$1,425	$17,100	$428	2,164	27%	$8.95	$465	1.3
Norman County	$11.21	$583	$23,320	1.5	$54,500	$1,363	$16,350	$409	608	21%	$8.82	$459	1.3
Olmsted County	$13.88	$722	$28,880	1.9	$81,300	$2,033	$24,390	$610	13,146	23%	$13.94	$725	1.0
Otter Tail County	$11.21	$583	$23,320	1.5	$55,400	$1,385	$16,620	$416	5,281	21%	$7.40	$385	1.5
Pennington County	$11.21	$583	$23,320	1.5	$58,700	$1,468	$17,610	$440	1,289	23%	$8.08	$420	1.4
Pine County	$11.58	$602	$24,080	1.6	$53,800	$1,345	$16,140	$404	2,124	18%	$6.63	$345	1.7
Pipestone County	$11.21	$583	$23,320	1.5	$56,200	$1,405	$16,860	$422	912	23%	$6.77	$352	1.7
Polk County	$12.79	$665	$26,600	1.8	$64,700	$1,618	$19,410	$485	3,379	27%	$7.07	$368	1.8
Pope County	$12.10	$629	$25,160	1.7	$60,400	$1,510	$18,120	$453	1,059	22%	$8.49	$442	1.4
Ramsey County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	76,812	38%	$14.26	$742	1.2
Red Lake County	$11.21	$583	$23,320	1.5	$58,600	$1,465	$17,580	$440	290	17%	$5.61	$292	2.0
Redwood County	$11.21	$583	$23,320	1.5	$58,000	$1,450	$17,400	$435	1,446	22%	$8.32	$433	1.3
Renville County	$11.21	$583	$23,320	1.5	$59,300	$1,483	$17,790	$445	1,353	21%	$8.06	$419	1.4
Rice County	$14.81	$770	$30,800	2.0	$72,300	$1,808	$21,690	$542	5,090	23%	$9.37	$487	1.6
Rock County	$11.21	$583	$23,320	1.5	$60,500	$1,513	$18,150	$454	803	21%	$8.53	$444	1.3
Roseau County	$11.21	$583	$23,320	1.5	$59,200	$1,480	$17,760	$444	1,238	20%	$11.28	$587	1.0
Scott County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	5,877	13%	$10.05	$522	1.7
Sherburne County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	4,295	15%	$7.37	$383	2.4
Sibley County	$11.21	$583	$23,320	1.5	$62,700	$1,568	$18,810	$470	1,108	18%	$8.65	$450	1.3
St. Louis County	$13.21	$687	$27,480	1.8	$62,300	$1,558	$18,690	$467	23,754	27%	$8.77	$456	1.5
Stearns County	$13.12	$682	$27,280	1.8	$69,300	$1,733	$20,790	$520	15,247	27%	$9.25	$481	1.4
Steele County	$13.06	$679	$27,160	1.8	$70,200	$1,755	$21,060	$527	2,983	21%	$10.36	$539	1.3
Stevens County	$11.21	$583	$23,320	1.5	$69,100	$1,728	$20,730	$518	1,186	32%	$7.75	$403	1.4
Swift County	$11.21	$583	$23,320	1.5	$57,100	$1,428	$17,130	$428	1,107	26%	$7.54	$392	1.5
Todd County	$11.21	$583	$23,320	1.5	$53,200	$1,330	$15,960	$399	1,731	17%	$7.65	$398	1.5
Traverse County	$11.21	$583	$23,320	1.5	$54,700	$1,368	$16,410	$410	322	20%	$7.92	$412	1.4

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Minnesota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wabasha County	$11.23	$584	$23,360	1.5	$69,000	$1,725	$20,700	$518	1,595	18%	$6.67	$347	1.7
Wadena County	$11.21	$583	$23,320	1.5	$49,800	$1,245	$14,940	$374	1,407	24%	$7.13	$371	1.6
Waseca County	$11.21	$583	$23,320	1.5	$67,100	$1,678	$20,130	$503	1,438	20%	$8.84	$459	1.3
Washington County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	13,480	16%	$9.24	$481	1.9
Watonwan County	$11.21	$583	$23,320	1.5	$58,300	$1,458	$17,490	$437	906	21%	$7.44	$387	1.5
Wilkin County	$11.21	$583	$23,320	1.5	$62,200	$1,555	$18,660	$467	472	17%	$9.03	$470	1.2
Winona County	$12.10	$629	$25,160	1.7	$65,500	$1,638	$19,650	$491	5,528	28%	$7.20	$374	1.7
Wright County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	6,598	15%	$7.34	$381	2.4
Yellow Medicine County	$11.21	$583	$23,320	1.5	$60,200	$1,505	$18,060	$452	863	20%	$7.15	$372	1.6

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Mississippi

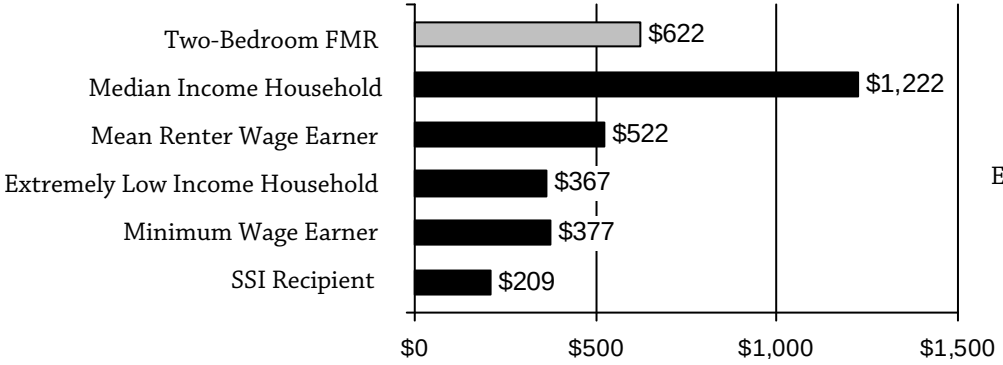
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is $622. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,074 monthly or $24,891 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$11.97

In Mississippi, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 66 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Mississippi, the estimated mean (average) wage for a renter is $10.03. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$100
Extremely Low Income Household	$255
Minimum Wage Earner	$245
SSI Recipient	$413

Mississippi

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	$11.97	$622	$24,891	1.7	$48,871	$1,222	$14,661	$367	315,367	29%	$10.03	$522	1.2
Combined Nonmetro Areas	$10.60	$551	$22,045	1.5	$43,319	$1,083	$12,996	$325	172,433	29%	$9.02	$469	1.2
Metropolitan Areas													
Gulfport-Biloxi MSA	$14.48	$753	$30,120	2.0	$54,800	$1,370	$16,440	$411	27,692	31%	$11.03	$574	1.3
Hattiesburg MSA	$12.38	$644	$25,760	1.7	$50,200	$1,255	$15,060	$377	18,615	35%	$9.49	$493	1.3
Jackson HMFA	$14.06	$731	$29,240	1.9	$58,800	$1,470	$17,640	$441	59,704	32%	$11.09	$577	1.3
Marshall County HMFA	$10.13	$527	$21,080	1.4	$43,800	$1,095	$13,140	$329	2,868	23%	$9.05	$471	1.1
Memphis HMFA	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	12,529	22%	$10.07	$523	1.4
Pascagoula MSA	$12.85	$668	$26,720	1.8	$58,400	$1,460	$17,520	$438	14,760	26%	$14.06	$731	0.9
Simpson County HMFA	$10.90	$567	$22,680	1.5	$45,200	$1,130	$13,560	$339	2,422	23%	$8.88	$462	1.2
Tate County HMFA	$13.12	$682	$27,280	1.8	$46,700	$1,168	$14,010	$350	2,410	24%	$8.99	$468	1.5
Tunica County HMFA	$13.48	$701	$28,040	1.9	$31,900	$798	$9,570	$239	1,934	48%	$10.51	$546	1.3
Counties													
Adams County	$10.13	$527	$21,080	1.4	$38,000	$950	$11,400	$285	4,068	33%	$8.59	$447	1.2
Alcorn County	$10.13	$527	$21,080	1.4	$47,000	$1,175	$14,100	$353	3,656	27%	$7.66	$398	1.3
Amite County	$10.13	$527	$21,080	1.4	$35,100	$878	$10,530	$263	928	19%	$6.36	$331	1.6
Attala County	$10.13	$527	$21,080	1.4	$40,800	$1,020	$12,240	$306	1,790	25%	$9.27	$482	1.1
Benton County	$10.13	$527	$21,080	1.4	$38,500	$963	$11,550	$289	692	21%	$20.78	$1,080	0.5
Bolivar County	$11.52	$599	$23,960	1.6	$34,000	$850	$10,200	$255	5,554	44%	$9.70	$505	1.2
Calhoun County	$10.13	$527	$21,080	1.4	$35,100	$878	$10,530	$263	1,820	31%	$7.80	$405	1.3
Carroll County	$14.25	$741	$29,640	2.0	$38,400	$960	$11,520	$288	743	19%	$6.45	$335	2.2
Chickasaw County	$10.13	$527	$21,080	1.4	$45,100	$1,128	$13,530	$338	1,918	28%	$6.99	$364	1.4
Choctaw County	$10.13	$527	$21,080	1.4	$41,600	$1,040	$12,480	$312	831	23%	$15.17	$789	0.7
Claiborne County	$10.13	$527	$21,080	1.4	$31,400	$785	$9,420	$236	694	21%	$20.06	$1,043	0.5
Clarke County	$10.13	$527	$21,080	1.4	$42,500	$1,063	$12,750	$319	1,491	22%	$10.03	$521	1.0
Clay County	$10.13	$527	$21,080	1.4	$39,900	$998	$11,970	$299	2,243	29%	$9.15	$476	1.1
Coahoma County	$10.13	$527	$21,080	1.4	$30,900	$773	$9,270	$232	4,020	43%	$9.75	$507	1.0
Copiah County	$14.06	$731	$29,240	1.9	$58,800	$1,470	$17,640	$441	2,238	22%	$8.01	$417	1.8
Covington County	$10.13	$527	$21,080	1.4	$41,700	$1,043	$12,510	$313	1,186	16%	$8.09	$421	1.3

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Mississippi

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DeSoto County	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	12,529	22%	$10.07	$523	1.4
Forrest County	$12.38	$644	$25,760	1.7	$50,200	$1,255	$15,060	$377	11,747	42%	$10.51	$546	1.2
Franklin County	$10.13	$527	$21,080	1.4	$42,300	$1,058	$12,690	$317	426	14%	$7.00	$364	1.4
George County	$12.85	$668	$26,720	1.8	$58,400	$1,460	$17,520	$438	1,336	17%	$6.60	$343	1.9
Greene County	$10.37	$539	$21,560	1.4	$51,200	$1,280	$15,360	$384	449	11%	$10.65	$554	1.0
Grenada County	$10.13	$527	$21,080	1.4	$45,300	$1,133	$13,590	$340	3,088	35%	$8.04	$418	1.3
Hancock County	$14.48	$753	$30,120	2.0	$54,800	$1,370	$16,440	$411	3,892	25%	$13.69	$712	1.1
Harrison County	$14.48	$753	$30,120	2.0	$54,800	$1,370	$16,440	$411	22,448	34%	$10.77	$560	1.3
Hinds County	$14.06	$731	$29,240	1.9	$58,800	$1,470	$17,640	$441	34,446	39%	$12.05	$627	1.2
Holmes County	$10.13	$527	$21,080	1.4	$26,100	$653	$7,830	$196	1,898	28%	$9.79	$509	1.0
Humphreys County	$10.13	$527	$21,080	1.4	$33,000	$825	$9,900	$248	1,266	38%	$6.84	$356	1.5
Issaquena County	$10.13	$527	$21,080	1.4	$26,100	$653	$7,830	$196	204	35%	$7.93	$412	1.3
Itawamba County	$10.13	$527	$21,080	1.4	$48,700	$1,218	$14,610	$365	1,791	20%	$9.42	$490	1.1
Jackson County	$12.85	$668	$26,720	1.8	$58,400	$1,460	$17,520	$438	13,424	27%	$14.57	$758	0.9
Jasper County	$10.13	$527	$21,080	1.4	$42,500	$1,063	$12,750	$319	1,117	16%	$13.49	$702	0.8
Jefferson County	$10.13	$527	$21,080	1.4	$35,600	$890	$10,680	$267	708	25%	$5.90	$307	1.7
Jefferson Davis County	$10.13	$527	$21,080	1.4	$33,600	$840	$10,080	$252	895	18%	$7.49	$390	1.4
Jones County	$10.88	$566	$22,640	1.5	$41,600	$1,040	$12,480	$312	6,582	26%	$10.28	$534	1.1
Kemper County	$10.13	$527	$21,080	1.4	$45,600	$1,140	$13,680	$342	895	24%	$6.31	$328	1.6
Lafayette County	$12.17	$633	$25,320	1.7	$67,800	$1,695	$20,340	$509	6,587	40%	$7.65	$398	1.6
Lamar County	$12.38	$644	$25,760	1.7	$50,200	$1,255	$15,060	$377	6,080	30%	$7.53	$391	1.6
Lauderdale County	$10.77	$560	$22,400	1.5	$45,800	$1,145	$13,740	$344	10,275	34%	$9.54	$496	1.1
Lawrence County	$10.13	$527	$21,080	1.4	$45,200	$1,130	$13,560	$339	916	18%	$12.58	$654	0.8
Leake County	$10.92	$568	$22,720	1.5	$45,400	$1,135	$13,620	$341	1,605	21%	$9.10	$473	1.2
Lee County	$10.48	$545	$21,800	1.4	$53,400	$1,335	$16,020	$401	9,613	31%	$9.62	$500	1.1
Leflore County	$10.13	$527	$21,080	1.4	$25,200	$630	$7,560	$189	5,492	49%	$8.59	$447	1.2
Lincoln County	$10.13	$527	$21,080	1.4	$47,600	$1,190	$14,280	$357	2,988	23%	$9.11	$474	1.1
Lowndes County	$10.46	$544	$21,760	1.4	$51,200	$1,280	$15,360	$384	7,790	34%	$10.04	$522	1.0
Madison County	$14.06	$731	$29,240	1.9	$58,800	$1,470	$17,640	$441	10,507	30%	$11.06	$575	1.3
Marion County	$10.19	$530	$21,200	1.4	$42,000	$1,050	$12,600	$315	1,904	20%	$9.09	$473	1.1
Marshall County	$10.13	$527	$21,080	1.4	$43,800	$1,095	$13,140	$329	2,868	23%	$9.05	$471	1.1

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Mississippi

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	$10.13	$527	$21,080	1.4	$43,100	$1,078	$12,930	$323	3,127	21%	$7.88	$410	1.3
Montgomery County	$10.13	$527	$21,080	1.4	$39,100	$978	$11,730	$293	1,041	24%	$6.18	$322	1.6
Neshoba County	$10.58	$550	$22,000	1.5	$40,800	$1,020	$12,240	$306	2,527	24%	$11.11	$578	1.0
Newton County	$10.13	$527	$21,080	1.4	$45,500	$1,138	$13,650	$341	1,573	20%	$10.04	$522	1.0
Noxubee County	$10.13	$527	$21,080	1.4	$32,800	$820	$9,840	$246	1,087	26%	$7.10	$369	1.4
Oktibbeha County	$11.31	$588	$23,520	1.6	$50,200	$1,255	$15,060	$377	8,798	49%	$6.69	$348	1.7
Panola County	$10.52	$547	$21,880	1.5	$42,300	$1,058	$12,690	$317	2,924	24%	$9.84	$512	1.1
Pearl River County	$11.44	$595	$23,800	1.6	$49,200	$1,230	$14,760	$369	4,546	22%	$7.78	$405	1.5
Perry County	$12.38	$644	$25,760	1.7	$50,200	$1,255	$15,060	$377	788	17%	$11.84	$616	1.0
Pike County	$10.90	$567	$22,680	1.5	$42,400	$1,060	$12,720	$318	4,000	27%	$7.17	$373	1.5
Pontotoc County	$10.13	$527	$21,080	1.4	$50,400	$1,260	$15,120	$378	2,284	22%	$7.79	$405	1.3
Prentiss County	$10.13	$527	$21,080	1.4	$40,900	$1,023	$12,270	$307	1,974	21%	$5.66	$295	1.8
Quitman County	$10.13	$527	$21,080	1.4	$28,600	$715	$8,580	$215	986	31%	$7.53	$392	1.3
Rankin County	$14.06	$731	$29,240	1.9	$58,800	$1,470	$17,640	$441	12,513	24%	$9.64	$501	1.5
Scott County	$10.38	$540	$21,600	1.4	$40,700	$1,018	$12,210	$305	1,920	20%	$8.25	$429	1.3
Sharkey County	$10.13	$527	$21,080	1.4	$41,700	$1,043	$12,510	$313	545	33%	$6.39	$332	1.6
Simpson County	$10.90	$567	$22,680	1.5	$45,200	$1,130	$13,560	$339	2,422	23%	$8.88	$462	1.2
Smith County	$10.13	$527	$21,080	1.4	$44,800	$1,120	$13,440	$336	798	13%	$11.40	$593	0.9
Stone County	$14.48	$753	$30,120	2.0	$54,800	$1,370	$16,440	$411	1,352	23%	$7.90	$411	1.8
Sunflower County	$10.13	$527	$21,080	1.4	$30,800	$770	$9,240	$231	3,649	43%	$9.47	$492	1.1
Tallahatchie County	$10.13	$527	$21,080	1.4	$28,300	$708	$8,490	$212	1,300	27%	$7.29	$379	1.4
Tate County	$13.12	$682	$27,280	1.8	$46,700	$1,168	$14,010	$350	2,410	24%	$8.99	$468	1.5
Tippah County	$10.13	$527	$21,080	1.4	$38,300	$958	$11,490	$287	2,137	25%	$9.03	$470	1.1
Tishomingo County	$10.13	$527	$21,080	1.4	$40,400	$1,010	$12,120	$303	1,560	20%	$6.49	$338	1.6
Tunica County	$13.48	$701	$28,040	1.9	$31,900	$798	$9,570	$239	1,934	48%	$10.51	$546	1.3
Union County	$10.13	$527	$21,080	1.4	$47,000	$1,175	$14,100	$353	2,446	24%	$8.78	$457	1.2
Walthall County	$12.31	$640	$25,600	1.7	$39,300	$983	$11,790	$295	876	16%	$9.13	$475	1.3
Warren County	$11.60	$603	$24,120	1.6	$55,000	$1,375	$16,500	$413	6,309	33%	$9.11	$474	1.3
Washington County	$10.23	$532	$21,280	1.4	$34,500	$863	$10,350	$259	8,337	44%	$9.17	$477	1.1
Wayne County	$10.13	$527	$21,080	1.4	$38,000	$950	$11,400	$285	1,508	18%	$9.03	$470	1.1
Webster County	$10.13	$527	$21,080	1.4	$44,700	$1,118	$13,410	$335	1,164	30%	$7.27	$378	1.4

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Mississippi

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkinson County	$10.13	$527	$21,080	1.4	$29,800	$745	$8,940	$224	866	25%	$8.44	$439	1.2
Winston County	$10.13	$527	$21,080	1.4	$43,900	$1,098	$13,170	$329	1,523	21%	$9.82	$510	1.0
Yalobusha County	$10.25	$533	$21,320	1.4	$37,400	$935	$11,220	$281	1,371	28%	$9.73	$506	1.1
Yazoo County	$11.04	$574	$22,960	1.5	$38,600	$965	$11,580	$290	3,134	36%	$9.12	$474	1.2

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Missouri

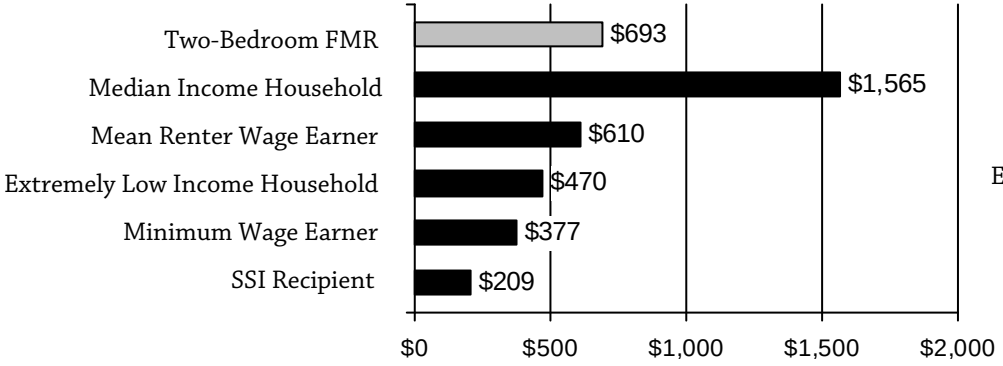
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is $693. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,311 monthly or $27,737 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.34

In Missouri, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is $11.73. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$83
Extremely Low Income Household	$223
Minimum Wage Earner	$316
SSI Recipient	$484

Missouri

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	$13.34	$693	$27,737	1.8	$62,608	$1,565	$18,782	$470	704,933	30%	$11.73	$610	1.1
Combined Nonmetro Areas	$11.12	$578	$23,131	1.5	$48,160	$1,204	$14,448	$361	166,211	28%	$8.47	$440	1.3
Metropolitan Areas													
Bates County HMFA	$12.17	$633	$25,320	1.7	$53,000	$1,325	$15,900	$398	1,666	25%	$7.13	$371	1.7
Calloway County HMFA	$11.13	$579	$23,160	1.5	$63,700	$1,593	$19,110	$478	4,090	25%	$9.94	$517	1.1
Cape Girardeau-Jackson MSA	$11.46	$596	$23,840	1.6	$54,600	$1,365	$16,380	$410	10,675	31%	$10.60	$551	1.1
Columbia MSA	$12.33	$641	$25,640	1.7	$66,000	$1,650	$19,800	$495	27,733	41%	$8.96	$466	1.4
Dallas County HMFA	$10.67	$555	$22,200	1.5	$45,800	$1,145	$13,740	$344	1,173	18%	$5.98	$311	1.8
Jefferson City HMFA	$10.85	$564	$22,560	1.5	$70,000	$1,750	$21,000	$525	10,128	29%	$10.15	$528	1.1
Joplin MSA	$11.44	$595	$23,800	1.6	$48,200	$1,205	$14,460	$362	20,735	31%	$9.87	$513	1.2
Kansas City HMFA	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	150,422	32%	$12.85	$668	1.1
McDonald County HMFA	$10.67	$555	$22,200	1.5	$46,100	$1,153	$13,830	$346	2,383	30%	$9.75	$507	1.1
Moniteau County HMFA	$11.10	$577	$23,080	1.5	$60,100	$1,503	$18,030	$451	1,187	22%	$5.89	$306	1.9
Polk County HMFA	$10.67	$555	$22,200	1.5	$49,500	$1,238	$14,850	$371	3,278	28%	$8.58	$446	1.2
Springfield HMFA	$11.75	$611	$24,440	1.6	$55,400	$1,385	$16,620	$416	53,097	34%	$10.42	$542	1.1
St. Joseph MSA	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	13,582	31%	$10.77	$560	1.1
St. Louis HMFA	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	236,804	29%	$13.39	$696	1.1
Washington County HMFA	$10.67	$555	$22,200	1.5	$43,900	$1,098	$13,170	$329	1,769	20%	$6.77	$352	1.6
Counties													
Adair County	$10.85	$564	$22,560	1.5	$47,400	$1,185	$14,220	$356	3,731	39%	$5.33	$277	2.0
Andrew County	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	1,417	21%	$6.99	$363	1.7
Atchison County	$10.67	$555	$22,200	1.5	$58,300	$1,458	$17,490	$437	682	28%	$8.00	$416	1.3
Audrain County	$10.85	$564	$22,560	1.5	$51,500	$1,288	$15,450	$386	2,241	24%	$9.23	$480	1.2
Barry County	$10.67	$555	$22,200	1.5	$47,800	$1,195	$14,340	$359	3,573	25%	$9.67	$503	1.1
Barton County	$10.67	$555	$22,200	1.5	$50,700	$1,268	$15,210	$380	1,205	24%	$7.35	$382	1.5
Bates County	$12.17	$633	$25,320	1.7	$53,000	$1,325	$15,900	$398	1,666	25%	$7.13	$371	1.7
Benton County	$10.67	$555	$22,200	1.5	$46,100	$1,153	$13,830	$346	1,326	16%	$7.23	$376	1.5
Bollinger County	$11.46	$596	$23,840	1.6	$54,600	$1,365	$16,380	$410	1,022	21%	$7.48	$389	1.5
Boone County	$12.33	$641	$25,640	1.7	$66,000	$1,650	$19,800	$495	26,901	42%	$9.08	$472	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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Missouri

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Buchanan County	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	10,889	32%	$11.06	$575	1.1
Butler County	$10.67	$555	$22,200	1.5	$44,000	$1,100	$13,200	$330	5,609	33%	$8.35	$434	1.3
Caldwell County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	954	25%	$9.39	$488	1.5
Callaway County	$11.13	$579	$23,160	1.5	$63,700	$1,593	$19,110	$478	4,090	25%	$9.94	$517	1.1
Camden County	$11.15	$580	$23,200	1.5	$51,400	$1,285	$15,420	$386	3,435	19%	$7.41	$385	1.5
Cape Girardeau County	$11.46	$596	$23,840	1.6	$54,600	$1,365	$16,380	$410	9,653	33%	$10.72	$558	1.1
Carroll County	$11.00	$572	$22,880	1.5	$53,200	$1,330	$15,960	$399	843	22%	$8.94	$465	1.2
Carter County	$10.67	$555	$22,200	1.5	$33,200	$830	$9,960	$249	555	23%	$6.50	$338	1.6
Cass County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	7,260	20%	$8.25	$429	1.8
Cedar County	$10.67	$555	$22,200	1.5	$41,200	$1,030	$12,360	$309	1,457	24%	$7.57	$394	1.4
Chariton County	$10.67	$555	$22,200	1.5	$57,000	$1,425	$17,100	$428	627	20%	$9.33	$485	1.1
Christian County	$11.75	$611	$24,440	1.6	$55,400	$1,385	$16,620	$416	6,905	24%	$8.57	$446	1.4
Clark County	$10.67	$555	$22,200	1.5	$52,900	$1,323	$15,870	$397	675	24%	$5.56	$289	1.9
Clay County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	23,603	27%	$13.29	$691	1.1
Clinton County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	1,909	24%	$7.74	$403	1.9
Cole County	$10.85	$564	$22,560	1.5	$70,000	$1,750	$21,000	$525	9,312	32%	$10.44	$543	1.0
Cooper County	$11.10	$577	$23,080	1.5	$54,300	$1,358	$16,290	$407	1,770	28%	$8.64	$449	1.3
Crawford County	$10.67	$555	$22,200	1.5	$45,000	$1,125	$13,500	$338	2,382	25%	$9.41	$489	1.1
Dade County	$10.67	$555	$22,200	1.5	$39,800	$995	$11,940	$299	738	23%	$6.98	$363	1.5
Dallas County	$10.67	$555	$22,200	1.5	$45,800	$1,145	$13,740	$344	1,173	18%	$5.98	$311	1.8
Daviess County	$10.67	$555	$22,200	1.5	$47,600	$1,190	$14,280	$357	831	25%	$8.86	$461	1.2
DeKalb County	$11.65	$606	$24,240	1.6	$56,400	$1,410	$16,920	$423	1,276	32%	$8.50	$442	1.4
Dent County	$10.67	$555	$22,200	1.5	$43,900	$1,098	$13,170	$329	1,353	22%	$8.13	$423	1.3
Douglas County	$10.67	$555	$22,200	1.5	$40,900	$1,023	$12,270	$307	882	18%	$7.93	$412	1.3
Dunklin County	$10.67	$555	$22,200	1.5	$38,000	$950	$11,400	$285	4,848	38%	$7.26	$378	1.5
Franklin County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	8,933	23%	$9.25	$481	1.6
Gasconade County	$10.67	$555	$22,200	1.5	$50,100	$1,253	$15,030	$376	1,354	21%	$8.04	$418	1.3
Gentry County	$10.67	$555	$22,200	1.5	$49,400	$1,235	$14,820	$371	624	23%	$8.57	$446	1.2
Greene County	$11.75	$611	$24,440	1.6	$55,400	$1,385	$16,620	$416	43,165	38%	$10.66	$554	1.1
Grundy County	$10.67	$555	$22,200	1.5	$47,400	$1,185	$14,220	$356	1,261	30%	$9.91	$515	1.1
Harrison County	$11.19	$582	$23,280	1.5	$48,500	$1,213	$14,550	$364	876	25%	$7.20	$375	1.6

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Missouri

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Henry County	$11.35	$590	$23,600	1.6	$50,100	$1,253	$15,030	$376	2,526	27%	$8.27	$430	1.4
Hickory County	$10.67	$555	$22,200	1.5	$37,200	$930	$11,160	$279	717	16%	$5.70	$296	1.9
Holt County	$10.67	$555	$22,200	1.5	$52,000	$1,300	$15,600	$390	486	22%	$8.37	$435	1.3
Howard County	$12.33	$641	$25,640	1.7	$66,000	$1,650	$19,800	$495	832	22%	$5.67	$295	2.2
Howell County	$10.67	$555	$22,200	1.5	$40,000	$1,000	$12,000	$300	4,308	28%	$8.32	$432	1.3
Iron County	$10.67	$555	$22,200	1.5	$45,500	$1,138	$13,650	$341	1,166	27%	$9.30	$484	1.1
Jackson County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	99,926	37%	$13.37	$695	1.1
Jasper County	$11.44	$595	$23,800	1.6	$48,200	$1,205	$14,460	$362	15,251	34%	$9.94	$517	1.2
Jefferson County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	12,908	16%	$7.63	$397	2.0
Johnson County	$11.96	$622	$24,880	1.6	$60,100	$1,503	$18,030	$451	6,801	35%	$7.93	$412	1.5
Knox County	$10.67	$555	$22,200	1.5	$43,800	$1,095	$13,140	$329	439	25%	$8.31	$432	1.3
Laclede County	$10.67	$555	$22,200	1.5	$45,600	$1,140	$13,680	$342	4,184	29%	$9.94	$517	1.1
Lafayette County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	3,484	26%	$8.28	$431	1.8
Lawrence County	$10.67	$555	$22,200	1.5	$49,000	$1,225	$14,700	$368	4,137	28%	$8.05	$419	1.3
Lewis County	$10.83	$563	$22,520	1.5	$51,000	$1,275	$15,300	$383	897	24%	$8.49	$442	1.3
Lincoln County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	3,244	18%	$8.41	$437	1.8
Linn County	$10.67	$555	$22,200	1.5	$49,700	$1,243	$14,910	$373	1,266	25%	$7.09	$369	1.5
Livingston County	$10.98	$571	$22,840	1.5	$55,300	$1,383	$16,590	$415	1,902	33%	$8.45	$439	1.3
Macon County	$10.67	$555	$22,200	1.5	$50,700	$1,268	$15,210	$380	1,490	23%	$8.93	$464	1.2
Madison County	$11.37	$591	$23,640	1.6	$43,700	$1,093	$13,110	$328	1,079	23%	$6.99	$363	1.6
Maries County	$10.67	$555	$22,200	1.5	$53,900	$1,348	$16,170	$404	649	18%	$7.64	$397	1.4
Marion County	$10.67	$555	$22,200	1.5	$52,500	$1,313	$15,750	$394	3,720	33%	$8.70	$453	1.2
McDonald County	$10.67	$555	$22,200	1.5	$46,100	$1,153	$13,830	$346	2,383	30%	$9.75	$507	1.1
Mercer County	$10.83	$563	$22,520	1.5	$47,100	$1,178	$14,130	$353	378	24%	$9.38	$488	1.2
Miller County	$11.00	$572	$22,880	1.5	$47,000	$1,175	$14,100	$353	2,575	25%	$8.89	$462	1.2
Mississippi County	$10.67	$555	$22,200	1.5	$38,000	$950	$11,400	$285	1,968	37%	$5.74	$299	1.9
Moniteau County	$11.10	$577	$23,080	1.5	$60,100	$1,503	$18,030	$451	1,187	22%	$5.89	$306	1.9
Monroe County	$11.13	$579	$23,160	1.5	$51,200	$1,280	$15,360	$384	904	24%	$8.16	$424	1.4
Montgomery County	$10.87	$565	$22,600	1.5	$49,200	$1,230	$14,760	$369	1,130	23%	$8.32	$433	1.3
Morgan County	$10.67	$555	$22,200	1.5	$45,800	$1,145	$13,740	$344	1,540	18%	$7.87	$409	1.4
New Madrid County	$10.67	$555	$22,200	1.5	$43,200	$1,080	$12,960	$324	2,753	36%	$10.37	$539	1.0

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Missouri

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Newton County	$11.44	$595	$23,800	1.6	$48,200	$1,205	$14,460	$362	5,484	25%	$9.65	$502	1.2
Nodaway County	$10.67	$555	$22,200	1.5	$57,700	$1,443	$17,310	$433	3,288	39%	$7.38	$384	1.4
Oregon County	$10.67	$555	$22,200	1.5	$37,300	$933	$11,190	$280	1,121	25%	$6.23	$324	1.7
Osage County	$10.85	$564	$22,560	1.5	$70,000	$1,750	$21,000	$525	816	15%	$6.40	$333	1.7
Ozark County	$10.67	$555	$22,200	1.5	$41,000	$1,025	$12,300	$308	699	18%	$6.14	$319	1.7
Pemiscot County	$10.67	$555	$22,200	1.5	$36,300	$908	$10,890	$272	3,082	44%	$7.12	$370	1.5
Perry County	$11.81	$614	$24,560	1.6	$57,400	$1,435	$17,220	$431	1,688	22%	$9.71	$505	1.2
Pettis County	$11.88	$618	$24,720	1.6	$51,800	$1,295	$15,540	$389	4,644	29%	$9.57	$498	1.2
Phelps County	$12.31	$640	$25,600	1.7	$54,400	$1,360	$16,320	$408	5,766	34%	$8.05	$419	1.5
Pike County	$11.44	$595	$23,800	1.6	$52,900	$1,323	$15,870	$397	1,909	28%	$8.48	$441	1.3
Platte County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	11,330	32%	$11.77	$612	1.2
Polk County	$10.67	$555	$22,200	1.5	$49,500	$1,238	$14,850	$371	3,278	28%	$8.58	$446	1.2
Pulaski County	$11.31	$588	$23,520	1.6	$53,700	$1,343	$16,110	$403	6,751	44%	$10.36	$538	1.1
Putnam County	$12.13	$631	$25,240	1.7	$46,700	$1,168	$14,010	$350	577	26%	$8.07	$420	1.5
Ralls County	$10.67	$555	$22,200	1.5	$59,000	$1,475	$17,700	$443	753	18%	$11.09	$576	1.0
Randolph County	$11.48	$597	$23,880	1.6	$44,000	$1,100	$13,200	$330	2,397	26%	$9.74	$507	1.2
Ray County	$14.50	$754	$30,160	2.0	$73,300	$1,833	$21,990	$550	1,956	21%	$7.29	$379	2.0
Reynolds County	$10.67	$555	$22,200	1.5	$42,000	$1,050	$12,600	$315	754	26%	$7.59	$395	1.4
Ripley County	$10.67	$555	$22,200	1.5	$35,700	$893	$10,710	$268	1,481	27%	$6.80	$354	1.6
Saline County	$10.67	$555	$22,200	1.5	$50,200	$1,255	$15,060	$377	2,700	30%	$8.87	$461	1.2
Schuyler County	$10.67	$555	$22,200	1.5	$47,600	$1,190	$14,280	$357	598	29%	$8.41	$438	1.3
Scotland County	$10.67	$555	$22,200	1.5	$50,400	$1,260	$15,120	$378	412	21%	$5.87	$305	1.8
Scott County	$11.00	$572	$22,880	1.5	$49,700	$1,243	$14,910	$373	4,725	30%	$7.80	$406	1.4
Shannon County	$10.67	$555	$22,200	1.5	$36,300	$908	$10,890	$272	750	22%	$4.44	$231	2.4
Shelby County	$10.67	$555	$22,200	1.5	$43,400	$1,085	$13,020	$326	807	30%	$8.43	$438	1.3
St. Charles County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	23,628	18%	$9.83	$511	1.6
St. Clair County	$10.67	$555	$22,200	1.5	$45,600	$1,140	$13,680	$342	827	19%	$5.58	$290	1.9
St. Francois County	$11.40	$593	$23,720	1.6	$50,700	$1,268	$15,210	$380	6,361	26%	$7.68	$399	1.5
St. Louis city	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	74,178	53%	$17.24	$896	0.9
St. Louis County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	111,295	27%	$13.56	$705	1.1
Ste. Genevieve County	$10.96	$570	$22,800	1.5	$61,100	$1,528	$18,330	$458	1,217	17%	$10.69	$556	1.0

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Missouri

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stoddard County	$10.83	$563	$22,520	1.5	$46,600	$1,165	$13,980	$350	3,562	29%	$8.29	$431	1.3
Stone County	$13.54	$704	$28,160	1.9	$50,200	$1,255	$15,060	$377	3,248	24%	$7.97	$415	1.7
Sullivan County	$10.67	$555	$22,200	1.5	$36,800	$920	$11,040	$276	778	29%	$12.34	$642	0.9
Taney County	$12.94	$673	$26,920	1.8	$50,400	$1,260	$15,120	$378	6,554	32%	$9.60	$499	1.3
Texas County	$10.67	$555	$22,200	1.5	$40,400	$1,010	$12,120	$303	2,452	26%	$8.17	$425	1.3
Vernon County	$10.67	$555	$22,200	1.5	$44,500	$1,113	$13,350	$334	2,499	30%	$8.86	$461	1.2
Warren County	$15.23	$792	$31,680	2.1	$70,400	$1,760	$21,120	$528	2,618	22%	$6.41	$333	2.4
Washington County	$10.67	$555	$22,200	1.5	$43,900	$1,098	$13,170	$329	1,769	20%	$6.77	$352	1.6
Wayne County	$10.67	$555	$22,200	1.5	$40,500	$1,013	$12,150	$304	1,561	27%	$6.07	$316	1.8
Webster County	$11.75	$611	$24,440	1.6	$55,400	$1,385	$16,620	$416	3,027	23%	$8.20	$427	1.4
Worth County	$10.67	$555	$22,200	1.5	$46,000	$1,150	$13,800	$345	223	23%	$6.99	$363	1.5
Wright County	$10.67	$555	$22,200	1.5	$39,700	$993	$11,910	$298	2,134	28%	$7.20	$374	1.5

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Montana

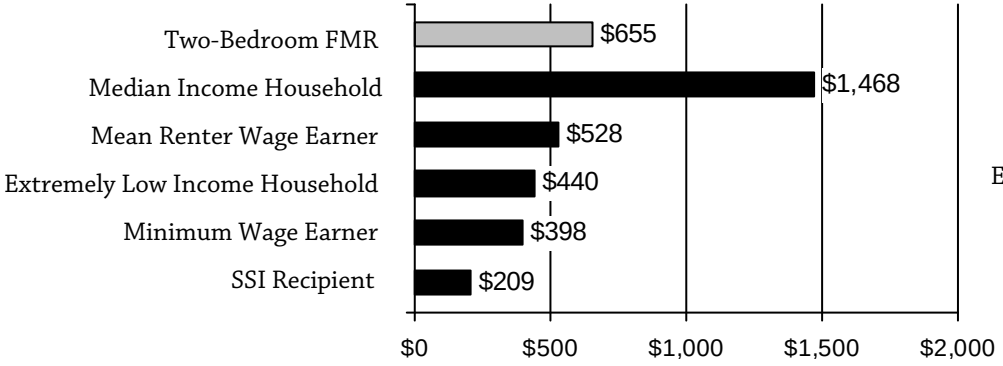
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is $655. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,182 monthly or $26,181 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.59

In Montana, a minimum wage worker earns an hourly wage of $7.65. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 66 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Montana, the estimated mean (average) wage for a renter is $10.16. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$127
Extremely Low Income Household	$215
Minimum Wage Earner	$257
SSI Recipient	$446

Montana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	$12.59	$655	$26,181	1.6	$58,717	$1,468	$17,615	$440	124,305	31%	$10.16	$528	1.2
Combined Nonmetro Areas	$11.99	$624	$24,943	1.6	$57,378	$1,434	$17,214	$430	77,086	30%	$10.29	$535	1.2
Metropolitan Areas													
Billings MSA	$13.71	$713	$28,520	1.8	$64,600	$1,615	$19,380	$485	18,873	30%	$10.69	$556	1.3
Great Falls MSA	$11.90	$619	$24,760	1.6	$56,300	$1,408	$16,890	$422	11,000	33%	$10.06	$523	1.2
Missoula MSA	$14.44	$751	$30,040	1.9	$59,900	$1,498	$17,970	$449	17,346	39%	$8.85	$460	1.6
Counties													
Beaverhead County	$11.27	$586	$23,440	1.5	$54,400	$1,360	$16,320	$408	1,382	35%	$8.47	$440	1.3
Big Horn County	$11.04	$574	$22,960	1.4	$46,100	$1,153	$13,830	$346	1,197	33%	$14.48	$753	0.8
Blaine County	$11.04	$574	$22,960	1.4	$45,000	$1,125	$13,500	$338	855	37%	$7.25	$377	1.5
Broadwater County	$11.04	$574	$22,960	1.4	$50,400	$1,260	$15,120	$378	400	21%	$10.18	$529	1.1
Carbon County	$13.71	$713	$28,520	1.8	$64,600	$1,615	$19,380	$485	1,123	27%	$8.88	$462	1.5
Carter County	$11.04	$574	$22,960	1.4	$55,300	$1,383	$16,590	$415	145	25%	$7.00	$364	1.6
Cascade County	$11.90	$619	$24,760	1.6	$56,300	$1,408	$16,890	$422	11,000	33%	$10.06	$523	1.2
Chouteau County	$11.04	$574	$22,960	1.4	$52,300	$1,308	$15,690	$392	731	34%	$8.42	$438	1.3
Custer County	$11.04	$574	$22,960	1.4	$48,100	$1,203	$14,430	$361	1,780	34%	$13.02	$677	0.8
Daniels County	$11.04	$574	$22,960	1.4	$51,300	$1,283	$15,390	$385	140	18%	$10.11	$526	1.1
Dawson County	$11.04	$574	$22,960	1.4	$67,000	$1,675	$20,100	$503	965	26%	$9.64	$501	1.1
Deer Lodge County	$11.04	$574	$22,960	1.4	$51,900	$1,298	$15,570	$389	1,129	27%	$8.52	$443	1.3
Fallon County	$11.04	$574	$22,960	1.4	$71,200	$1,780	$21,360	$534	284	24%	$15.25	$793	0.7
Fergus County	$11.04	$574	$22,960	1.4	$47,500	$1,188	$14,250	$356	1,403	28%	$8.52	$443	1.3
Flathead County	$12.38	$644	$25,760	1.6	$57,800	$1,445	$17,340	$434	10,346	28%	$10.02	$521	1.2
Gallatin County	$13.88	$722	$28,880	1.8	$67,600	$1,690	$20,280	$507	13,467	38%	$10.86	$565	1.3
Garfield County	$11.04	$574	$22,960	1.4	$51,200	$1,280	$15,360	$384	104	21%	$6.44	$335	1.7
Glacier County	$11.04	$574	$22,960	1.4	$51,200	$1,280	$15,360	$384	1,744	41%	$9.66	$502	1.1
Golden Valley County †	$11.04	$574	$22,960	1.4	$52,800	$1,320	$15,840	$396	80	24%			
Granite County	$11.96	$622	$24,880	1.6	$44,300	$1,108	$13,290	$332	345	24%	$8.66	$450	1.4
Hill County	$11.04	$574	$22,960	1.4	$61,200	$1,530	$18,360	$459	1,936	32%	$7.82	$407	1.4
Jefferson County	$11.04	$574	$22,960	1.4	$69,000	$1,725	$20,700	$518	641	14%	$7.50	$390	1.5

† Wage data not available (See Appendix A).

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

Montana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Judith Basin County	$11.04	$574	$22,960	1.4	$52,500	$1,313	$15,750	$394	199	23%	$12.85	$668	0.9
Lake County	$11.04	$574	$22,960	1.4	$50,600	$1,265	$15,180	$380	3,853	32%	$10.14	$528	1.1
Lewis and Clark County	$12.38	$644	$25,760	1.6	$70,300	$1,758	$21,090	$527	7,088	27%	$9.72	$505	1.3
Liberty County	$11.04	$574	$22,960	1.4	$45,300	$1,133	$13,590	$340	304	37%	$9.22	$479	1.2
Lincoln County	$11.04	$574	$22,960	1.4	$42,600	$1,065	$12,780	$320	2,175	24%	$11.27	$586	1.0
Madison County	$12.06	$627	$25,080	1.6	$54,800	$1,370	$16,440	$411	1,184	31%	$11.00	$572	1.1
McCone County	$11.04	$574	$22,960	1.4	$53,300	$1,333	$15,990	$400	155	22%	$10.02	$521	1.1
Meagher County	$11.04	$574	$22,960	1.4	$41,800	$1,045	$12,540	$314	276	36%	$9.51	$495	1.2
Mineral County	$11.04	$574	$22,960	1.4	$46,600	$1,165	$13,980	$350	590	34%	$9.37	$487	1.2
Missoula County	$14.44	$751	$30,040	1.9	$59,900	$1,498	$17,970	$449	17,346	39%	$8.85	$460	1.6
Musselshell County	$11.04	$574	$22,960	1.4	$43,600	$1,090	$13,080	$327	475	23%	$7.29	$379	1.5
Park County	$12.50	$650	$26,000	1.6	$54,300	$1,358	$16,290	$407	2,070	30%	$9.86	$513	1.3
Petroleum County †	$11.35	$590	$23,600	1.5	$54,700	$1,368	$16,410	$410	89	31%			
Phillips County	$11.04	$574	$22,960	1.4	$50,700	$1,268	$15,210	$380	439	24%	$9.24	$480	1.2
Pondera County	$11.04	$574	$22,960	1.4	$42,200	$1,055	$12,660	$317	695	30%	$9.40	$489	1.2
Powder River County	$11.04	$574	$22,960	1.4	$51,800	$1,295	$15,540	$389	231	34%	$6.57	$341	1.7
Powell County	$11.04	$574	$22,960	1.4	$45,200	$1,130	$13,560	$339	610	25%	$9.61	$500	1.1
Prairie County	$11.35	$590	$23,600	1.5	$49,400	$1,235	$14,820	$371	65	13%	$8.94	$465	1.3
Ravalli County	$12.87	$669	$26,760	1.7	$56,800	$1,420	$17,040	$426	3,672	22%	$7.99	$415	1.6
Richland County	$11.04	$574	$22,960	1.4	$56,800	$1,420	$17,040	$426	1,367	34%	$14.95	$778	0.7
Roosevelt County	$11.04	$574	$22,960	1.4	$49,300	$1,233	$14,790	$370	1,226	36%	$8.57	$446	1.3
Rosebud County	$11.04	$574	$22,960	1.4	$57,200	$1,430	$17,160	$429	953	30%	$15.79	$821	0.7
Sanders County	$11.04	$574	$22,960	1.4	$43,100	$1,078	$12,930	$323	1,099	21%	$8.00	$416	1.4
Sheridan County	$11.04	$574	$22,960	1.4	$56,400	$1,410	$16,920	$423	415	25%	$8.08	$420	1.4
Silver Bow County	$11.04	$574	$22,960	1.4	$54,900	$1,373	$16,470	$412	5,074	34%	$9.68	$504	1.1
Stillwater County	$11.04	$574	$22,960	1.4	$69,200	$1,730	$20,760	$519	936	25%	$18.67	$971	0.6
Sweet Grass County	$11.10	$577	$23,080	1.5	$60,800	$1,520	$18,240	$456	282	19%	$14.81	$770	0.7
Teton County	$11.04	$574	$22,960	1.4	$52,500	$1,313	$15,750	$394	597	24%	$10.02	$521	1.1
Toole County	$11.04	$574	$22,960	1.4	$51,100	$1,278	$15,330	$383	734	37%	$7.16	$372	1.5
Treasure County	$11.04	$574	$22,960	1.4	$57,100	$1,428	$17,130	$428	103	32%	$12.79	$665	0.9
Valley County	$11.04	$574	$22,960	1.4	$51,800	$1,295	$15,540	$389	771	24%	$9.16	$476	1.2

† Wage data not available (See Appendix A).

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

Montana

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wheatland County	$11.35	$590	$23,600	1.5	$51,400	$1,285	$15,420	$386	204	22%	$14.77	$768	0.8
Wibaux County	$11.04	$574	$22,960	1.4	$46,500	$1,163	$13,950	$349	81	21%	$9.68	$503	1.1
Yellowstone County	$13.71	$713	$28,520	1.8	$64,600	$1,615	$19,380	$485	17,750	30%	$10.74	$559	1.3

† Wage data not available (See Appendix A).

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Nebraska

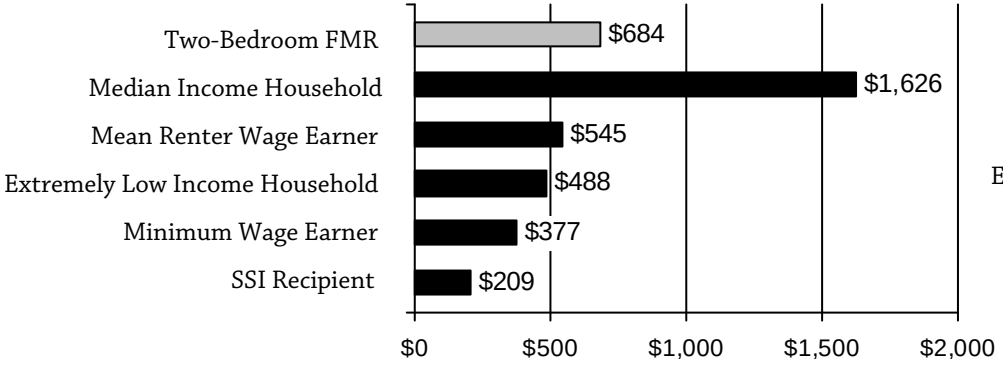
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is $684. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,281 monthly or $27,372 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.16

In Nebraska, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nebraska, the estimated mean (average) wage for a renter is $10.48. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$139
Extremely Low Income Household	$196
Minimum Wage Earner	$307
SSI Recipient	$475

Nebraska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	$13.16	$684	$27,372	1.8	$65,036	$1,626	$19,511	$488	223,737	31%	$10.48	$545	1.3
Combined Nonmetro Areas	$12.08	$628	$25,125	1.7	$57,078	$1,427	$17,123	$428	85,923	28%	$9.61	$500	1.3
Metropolitan Areas													
Lincoln HMFA	$12.79	$665	$26,600	1.8	$70,500	$1,763	$21,150	$529	42,433	38%	$9.62	$500	1.3
Omaha-Council Bluffs HMFA	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	89,354	33%	$11.54	$600	1.3
Saunders County HMFA	$13.54	$704	$28,160	1.9	$70,300	$1,758	$21,090	$527	1,373	17%	$8.22	$427	1.6
Seward County HMFA	$11.23	$584	$23,360	1.5	$74,200	$1,855	$22,260	$557	1,717	27%	$7.55	$392	1.5
Sioux City MSA	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	2,937	30%	$10.21	$531	1.2
Counties													
Adams County	$12.15	$632	$25,280	1.7	$58,300	$1,458	$17,490	$437	3,669	30%	$8.44	$439	1.4
Antelope County	$11.23	$584	$23,360	1.5	$46,100	$1,153	$13,830	$346	781	28%	$9.22	$479	1.2
Arthur County †	$11.79	$613	$24,520	1.6	$53,900	$1,348	$16,170	$404	65	37%			
Banner County †	$11.23	$584	$23,360	1.5	$50,300	$1,258	$15,090	$377	108	34%			
Blaine County †	$11.79	$613	$24,520	1.6	$37,700	$943	$11,310	$283	84	35%			
Boone County	$11.23	$584	$23,360	1.5	$54,700	$1,368	$16,410	$410	606	25%	$10.69	$556	1.1
Box Butte County	$11.23	$584	$23,360	1.5	$58,200	$1,455	$17,460	$437	1,562	33%	$8.30	$432	1.4
Boyd County	$11.23	$584	$23,360	1.5	$42,400	$1,060	$12,720	$318	232	25%	$10.00	$520	1.1
Brown County	$11.23	$584	$23,360	1.5	$48,100	$1,203	$14,430	$361	398	30%	$8.47	$441	1.3
Buffalo County	$13.00	$676	$27,040	1.8	$63,800	$1,595	$19,140	$479	5,964	35%	$9.39	$488	1.4
Burt County	$12.44	$647	$25,880	1.7	$59,200	$1,480	$17,760	$444	757	26%	$8.77	$456	1.4
Butler County	$11.23	$584	$23,360	1.5	$58,200	$1,455	$17,460	$437	853	25%	$11.87	$617	0.9
Cass County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	1,669	17%	$8.03	$418	1.8
Cedar County	$11.23	$584	$23,360	1.5	$57,300	$1,433	$17,190	$430	650	19%	$9.45	$492	1.2
Chase County	$11.23	$584	$23,360	1.5	$52,200	$1,305	$15,660	$392	413	24%	$9.22	$480	1.2
Cherry County	$12.40	$645	$25,800	1.7	$50,300	$1,258	$15,090	$377	853	34%	$8.32	$433	1.5
Cheyenne County	$11.23	$584	$23,360	1.5	$66,600	$1,665	$19,980	$500	1,301	30%	$15.87	$825	0.7
Clay County	$11.23	$584	$23,360	1.5	$54,700	$1,368	$16,410	$410	597	23%	$10.21	$531	1.1
Colfax County	$12.83	$667	$26,680	1.8	$53,800	$1,345	$16,140	$404	711	19%	$10.24	$532	1.3
Cuming County	$11.23	$584	$23,360	1.5	$58,800	$1,470	$17,640	$441	959	25%	$10.84	$564	1.0

† Wage data not available (See Appendix A).

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Nebraska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Custer County	$11.23	$584	$23,360	1.5	$53,800	$1,345	$16,140	$404	1,051	23%	$9.93	$516	1.1
Dakota County	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	2,389	33%	$10.11	$526	1.2
Dawes County	$11.23	$584	$23,360	1.5	$48,700	$1,218	$14,610	$365	1,321	37%	$6.49	$338	1.7
Dawson County	$12.10	$629	$25,160	1.7	$54,000	$1,350	$16,200	$405	2,513	28%	$8.55	$445	1.4
Deuel County	$13.04	$678	$27,120	1.8	$53,100	$1,328	$15,930	$398	202	22%	$8.25	$429	1.6
Dixon County	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	548	23%	$10.93	$568	1.1
Dodge County	$13.12	$682	$27,280	1.8	$58,900	$1,473	$17,670	$442	4,989	33%	$9.90	$515	1.3
Douglas County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	70,712	36%	$11.80	$614	1.2
Dundy County	$11.23	$584	$23,360	1.5	$57,500	$1,438	$17,250	$431	184	21%	$13.20	$687	0.9
Fillmore County	$11.40	$593	$23,720	1.6	$54,000	$1,350	$16,200	$405	584	23%	$8.65	$450	1.3
Franklin County	$11.23	$584	$23,360	1.5	$46,200	$1,155	$13,860	$347	272	20%	$11.13	$579	1.0
Frontier County	$12.15	$632	$25,280	1.7	$52,300	$1,308	$15,690	$392	282	24%	$10.29	$535	1.2
Furnas County	$11.23	$584	$23,360	1.5	$50,700	$1,268	$15,210	$380	463	22%	$9.52	$495	1.2
Gage County	$12.50	$650	$26,000	1.7	$57,700	$1,443	$17,310	$433	2,516	27%	$8.49	$441	1.5
Garden County	$11.23	$584	$23,360	1.5	$45,300	$1,133	$13,590	$340	307	32%	$9.62	$500	1.2
Garfield County	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	180	21%	$6.60	$343	1.7
Gosper County	$12.17	$633	$25,320	1.7	$52,400	$1,310	$15,720	$393	186	23%	$9.97	$519	1.2
Grant County	$11.73	$610	$24,400	1.6	$46,400	$1,160	$13,920	$348	109	37%	$10.20	$530	1.2
Greeley County	$11.23	$584	$23,360	1.5	$52,700	$1,318	$15,810	$395	167	17%	$7.97	$415	1.4
Hall County	$12.71	$661	$26,440	1.8	$57,100	$1,428	$17,130	$428	7,245	33%	$9.68	$503	1.3
Hamilton County	$12.54	$652	$26,080	1.7	$61,500	$1,538	$18,450	$461	797	23%	$10.40	$541	1.2
Harlan County	$11.23	$584	$23,360	1.5	$52,900	$1,323	$15,870	$397	276	18%	$6.86	$357	1.6
Hayes County †	$11.79	$613	$24,520	1.6	$50,100	$1,253	$15,030	$376	131	30%			
Hitchcock County	$11.23	$584	$23,360	1.5	$43,500	$1,088	$13,050	$326	301	24%	$16.96	$882	0.7
Holt County	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	1,033	24%	$9.71	$505	1.2
Hooker County	$11.79	$613	$24,520	1.6	$55,200	$1,380	$16,560	$414	49	15%	$5.71	$297	2.1
Howard County	$11.81	$614	$24,560	1.6	$57,800	$1,445	$17,340	$434	582	22%	$7.52	$391	1.6
Jefferson County	$11.23	$584	$23,360	1.5	$56,500	$1,413	$16,950	$424	654	20%	$8.24	$429	1.4
Johnson County	$12.62	$656	$26,240	1.7	$58,600	$1,465	$17,580	$440	487	25%	$9.71	$505	1.3
Kearney County	$11.48	$597	$23,880	1.6	$64,600	$1,615	$19,380	$485	543	21%	$8.33	$433	1.4
Keith County	$14.56	$757	$30,280	2.0	$55,400	$1,385	$16,620	$416	1,010	27%	$9.30	$483	1.6

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nebraska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Keya Paha County †	$11.23	$584	$23,360	1.5	$45,300	$1,133	$13,590	$340	56	16%			
Kimball County	$11.23	$584	$23,360	1.5	$53,100	$1,328	$15,930	$398	485	29%	$12.12	$630	0.9
Knox County	$11.23	$584	$23,360	1.5	$52,100	$1,303	$15,630	$391	947	25%	$6.70	$348	1.7
Lancaster County	$12.79	$665	$26,600	1.8	$70,500	$1,763	$21,150	$529	42,433	38%	$9.62	$500	1.3
Lincoln County	$13.27	$690	$27,600	1.8	$63,000	$1,575	$18,900	$473	4,765	32%	$9.20	$478	1.4
Logan County	$13.98	$727	$29,080	1.9	$52,600	$1,315	$15,780	$395	102	32%	$10.33	$537	1.4
Loup County †	$11.79	$613	$24,520	1.6	$45,300	$1,133	$13,590	$340	36	15%			
Madison County	$11.88	$618	$24,720	1.6	$60,800	$1,520	$18,240	$456	4,381	32%	$8.68	$452	1.4
McPherson County †	$11.79	$613	$24,520	1.6	$61,200	$1,530	$18,360	$459	84	41%			
Merrick County	$11.23	$584	$23,360	1.5	$57,100	$1,428	$17,130	$428	841	27%	$7.77	$404	1.4
Morrill County	$11.67	$607	$24,280	1.6	$49,600	$1,240	$14,880	$372	689	32%	$11.03	$573	1.1
Nance County	$11.23	$584	$23,360	1.5	$54,000	$1,350	$16,200	$405	367	24%	$7.40	$385	1.5
Nemaha County	$11.23	$584	$23,360	1.5	$58,300	$1,458	$17,490	$437	870	29%	$6.72	$350	1.7
Nuckolls County	$11.23	$584	$23,360	1.5	$42,600	$1,065	$12,780	$320	419	20%	$10.02	$521	1.1
Otoe County	$12.04	$626	$25,040	1.7	$60,100	$1,503	$18,030	$451	1,652	26%	$8.37	$435	1.4
Pawnee County	$11.23	$584	$23,360	1.5	$52,400	$1,310	$15,720	$393	285	22%	$9.92	$516	1.1
Perkins County	$11.23	$584	$23,360	1.5	$59,000	$1,475	$17,700	$443	331	27%	$13.54	$704	0.8
Phelps County	$11.23	$584	$23,360	1.5	$61,800	$1,545	$18,540	$464	973	25%	$11.41	$593	1.0
Pierce County	$11.23	$584	$23,360	1.5	$61,400	$1,535	$18,420	$461	509	17%	$8.15	$424	1.4
Platte County	$11.88	$618	$24,720	1.6	$62,700	$1,568	$18,810	$470	3,249	26%	$10.91	$567	1.1
Polk County	$11.23	$584	$23,360	1.5	$59,700	$1,493	$17,910	$448	556	25%	$10.52	$547	1.1
Red Willow County	$11.23	$584	$23,360	1.5	$56,300	$1,408	$16,890	$422	1,415	30%	$8.99	$468	1.2
Richardson County	$11.23	$584	$23,360	1.5	$51,000	$1,275	$15,300	$383	915	24%	$7.29	$379	1.5
Rock County	$11.23	$584	$23,360	1.5	$46,100	$1,153	$13,830	$346	106	15%	$13.53	$704	0.8
Saline County	$13.12	$682	$27,280	1.8	$58,700	$1,468	$17,610	$440	1,665	33%	$12.82	$667	1.0
Sarpy County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	15,597	28%	$10.48	$545	1.4
Saunders County	$13.54	$704	$28,160	1.9	$70,300	$1,758	$21,090	$527	1,373	17%	$8.22	$427	1.6
Scotts Bluff County	$11.85	$616	$24,640	1.6	$52,900	$1,323	$15,870	$397	5,148	35%	$10.12	$526	1.2
Seward County	$11.23	$584	$23,360	1.5	$74,200	$1,855	$22,260	$557	1,717	27%	$7.55	$392	1.5
Sheridan County	$11.23	$584	$23,360	1.5	$43,600	$1,090	$13,080	$327	732	30%	$8.25	$429	1.4
Sherman County	$11.23	$584	$23,360	1.5	$50,500	$1,263	$15,150	$379	208	15%	$9.13	$475	1.2

† Wage data not available (See Appendix A).

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nebraska

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sioux County †	$11.23	$584	$23,360	1.5	$55,500	$1,388	$16,650	$416	169	28%			
Stanton County	$11.23	$584	$23,360	1.5	$57,400	$1,435	$17,220	$431	531	22%	$20.16	$1,048	0.6
Thayer County	$11.85	$616	$24,640	1.6	$52,800	$1,320	$15,840	$396	391	17%	$10.99	$571	1.1
Thomas County	$11.35	$590	$23,600	1.6	$63,500	$1,588	$19,050	$476	76	23%	$17.88	$930	0.6
Thurston County	$11.33	$589	$23,560	1.6	$51,100	$1,278	$15,330	$383	706	34%	$10.52	$547	1.1
Valley County	$11.23	$584	$23,360	1.5	$49,500	$1,238	$14,850	$371	433	23%	$4.62	$240	2.4
Washington County	$14.44	$751	$30,040	2.0	$71,500	$1,788	$21,450	$536	1,376	19%	$10.62	$552	1.4
Wayne County	$11.23	$584	$23,360	1.5	$59,100	$1,478	$17,730	$443	994	30%	$6.67	$347	1.7
Webster County	$11.23	$584	$23,360	1.5	$48,500	$1,213	$14,550	$364	359	24%	$7.10	$369	1.6
Wheeler County	$11.79	$613	$24,520	1.6	$61,600	$1,540	$18,480	$462	107	32%	$14.60	$759	0.8
York County	$11.48	$597	$23,880	1.6	$62,600	$1,565	$18,780	$470	1,374	24%	$9.45	$492	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nevada

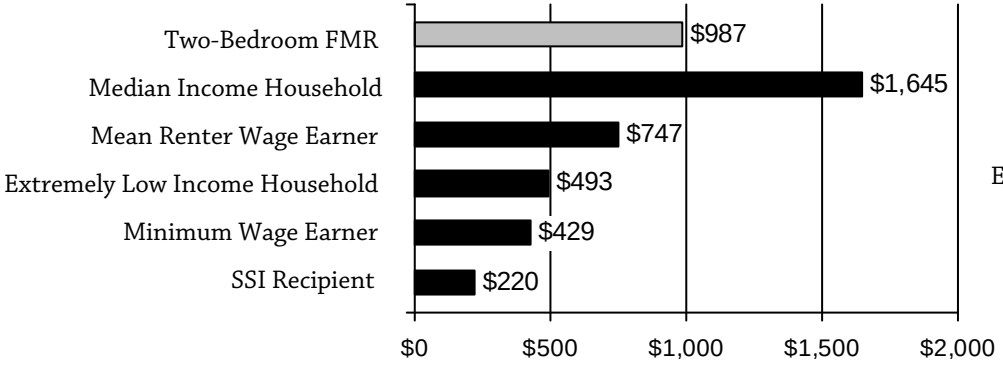
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is $987. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,290 monthly or $39,481 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.98

In Nevada, a minimum wage worker earns an hourly wage of $8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 92 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nevada, the estimated mean (average) wage for a renter is $14.36. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$240
Extremely Low Income Household	$494
Minimum Wage Earner	$558
SSI Recipient	$767

Nevada

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	$18.98	$987	$39,481	2.3	$65,786	$1,645	$19,736	$493	390,571	40%	$14.36	$747	1.3
Combined Nonmetro Areas	$14.78	$768	$30,737	1.8	$66,237	$1,656	$19,871	$497	27,708	28%	$15.49	$805	1.0
Metropolitan Areas													
Carson City MSA	$16.52	$859	$34,360	2.0	$69,300	$1,733	$20,790	$520	8,086	38%	$13.55	$704	1.2
Las Vegas-Paradise MSA *	$19.69	$1,024	$40,960	2.4	$64,300	$1,608	$19,290	$482	290,654	42%	$14.62	$760	1.3
Reno-Sparks MSA	$17.88	$930	$37,200	2.2	$71,400	$1,785	$21,420	$536	64,123	39%	$12.79	$665	1.4
Counties													
Carson City	$16.52	$859	$34,360	2.0	$69,300	$1,733	$20,790	$520	8,086	38%	$13.55	$704	1.2
Churchill County	$15.40	$801	$32,040	1.9	$67,000	$1,675	$20,100	$503	3,125	36%	$14.35	$746	1.1
Clark County *	$19.69	$1,024	$40,960	2.4	$64,300	$1,608	$19,290	$482	290,654	42%	$14.62	$760	1.3
Douglas County	$17.71	$921	$36,840	2.1	$76,900	$1,923	$23,070	$577	4,570	24%	$12.99	$675	1.4
Elko County	$13.85	$720	$28,800	1.7	$77,700	$1,943	$23,310	$583	5,011	29%	$13.98	$727	1.0
Esmeralda County †	$11.23	$584	$23,360	1.4	$57,600	$1,440	$17,280	$432	179	35%			
Eureka County	$14.52	$755	$30,200	1.8	$72,900	$1,823	$21,870	$547	195	27%	$49.13	$2,555	0.3
Humboldt County	$12.31	$640	$25,600	1.5	$73,300	$1,833	$21,990	$550	1,680	28%	$14.81	$770	0.8
Lander County	$11.48	$597	$23,880	1.4	$62,800	$1,570	$18,840	$471	543	28%	$12.41	$646	0.9
Lincoln County	$15.81	$822	$32,880	1.9	$59,300	$1,483	$17,790	$445	502	29%	$7.65	$398	2.1
Lyon County	$14.19	$738	$29,520	1.7	$59,200	$1,480	$17,760	$444	4,938	28%	$11.98	$623	1.2
Mineral County	$14.52	$755	$30,200	1.8	$51,500	$1,288	$15,450	$386	511	22%	$18.16	$944	0.8
Nye County	$15.06	$783	$31,320	1.8	$53,900	$1,348	$16,170	$404	5,056	28%	$13.92	$724	1.1
Pershing County	$11.85	$616	$24,640	1.4	$60,100	$1,503	$18,030	$451	585	30%	$13.58	$706	0.9
Storey County	$17.88	$930	$37,200	2.2	$71,400	$1,785	$21,420	$536	179	10%	$14.60	$759	1.2
Washoe County	$17.88	$930	$37,200	2.2	$71,400	$1,785	$21,420	$536	63,944	40%	$12.76	$664	1.4
White Pine County	$13.21	$687	$27,480	1.6	$54,300	$1,358	$16,290	$407	813	23%	$12.67	$659	1.0

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Hampshire

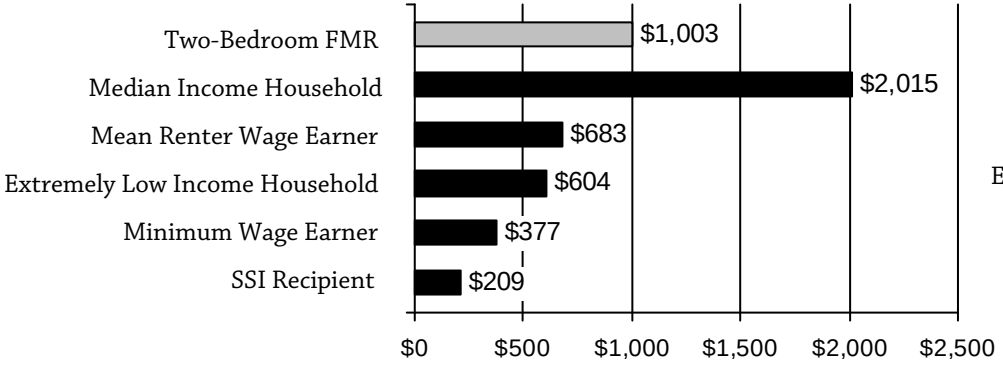
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,003. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,343 monthly or $40,121 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$19.29

In New Hampshire, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 106 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Hampshire, the estimated mean (average) wage for a renter is $13.13. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$320
Extremely Low Income Household	$399
Minimum Wage Earner	$626
SSI Recipient	$794

New Hampshire

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	$19.29	$1,003	$40,121	2.7	$80,580	$2,015	$24,174	$604	140,567	27%	$13.13	$683	1.5
Combined Nonmetro Areas	$17.42	$906	$36,225	2.4	$70,725	$1,768	$21,217	$530	53,196	27%	$12.34	$641	1.4
Metropolitan Areas													
Boston-Cambridge-Quincy HMFA	$26.33	$1,369	$54,760	3.6	$97,800	$2,445	$29,340	$734	1,235	29%	$12.66	$658	2.1
Hillsborough County HMFA	$16.44	$855	$34,200	2.3	$79,800	$1,995	$23,940	$599	2,380	19%	$14.52	$755	1.1
Lawrence HMFA	$21.10	$1,097	$43,880	2.9	$88,300	$2,208	$26,490	$662	9,497	18%	$12.66	$658	1.7
Manchester HMFA	$19.37	$1,007	$40,280	2.7	$77,000	$1,925	$23,100	$578	24,827	40%	$14.52	$755	1.3
Nashua HMFA	$21.21	$1,103	$44,120	2.9	$94,000	$2,350	$28,200	$705	20,302	26%	$14.52	$755	1.5
Portsmouth-Rochester HMFA	$20.58	$1,070	$42,800	2.8	$84,200	$2,105	$25,260	$632	27,618	31%	$12.46	$648	1.7
Western Rockingham County HMFA	$21.96	$1,142	$45,680	3.0	$101,100	$2,528	$30,330	$758	1,512	9%	$12.66	$658	1.7
Counties													
Belknap County	$16.90	$879	$35,160	2.3	$68,600	$1,715	$20,580	$515	5,769	23%	$10.42	$542	1.6
Carroll County	$17.04	$886	$35,440	2.4	$65,500	$1,638	$19,650	$491	3,862	19%	$8.35	$434	2.0
Cheshire County	$18.31	$952	$38,080	2.5	$70,700	$1,768	$21,210	$530	8,573	28%	$11.60	$603	1.6
Coos County †	$11.62	$604	$24,160	1.6	$56,800	$1,420	$17,040	$426	4,258	29%			
Grafton County	$17.52	$911	$36,440	2.4	$69,700	$1,743	$20,910	$523	10,012	29%	$16.66	$866	1.1
Merrimack County	$19.15	$996	$39,840	2.6	$79,500	$1,988	$23,850	$596	15,928	28%	$11.32	$589	1.7
Sullivan County	$15.90	$827	$33,080	2.2	$65,300	$1,633	$19,590	$490	4,794	26%	$11.51	$599	1.4

† Wage data not available (See Appendix A).

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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

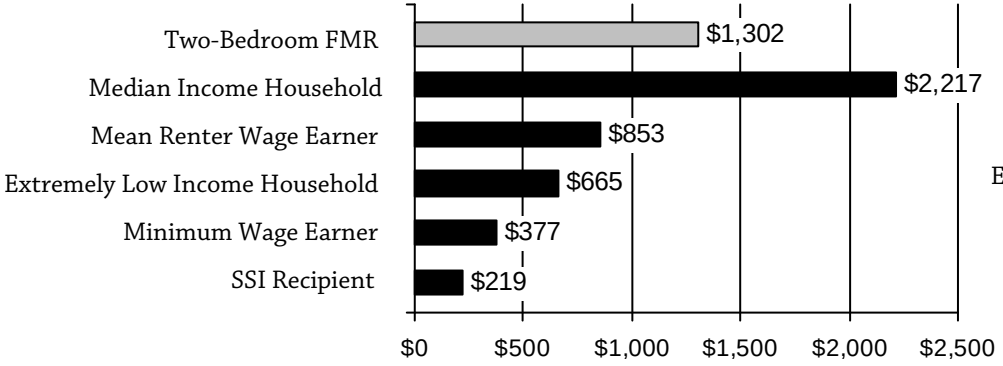
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,302. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $4,340 monthly or $52,081 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$25.04

In New Jersey, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 138 hours per week, 52 weeks per year. Or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Jersey, the estimated mean (average) wage for a renter is $16.40. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 61 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$449
Extremely Low Income Household	$637
Minimum Wage Earner	$925
SSI Recipient	$1,083

New Jersey

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	$25.04	$1,302	$52,081	3.5	$88,689	$2,217	$26,607	$665	1,049,790	33%	$16.40	$853	1.5
Metropolitan Areas													
Atlantic City-Hammonton MSA	$21.54	$1,120	$44,800	3.0	$72,100	$1,803	$21,630	$541	29,760	29%	$10.31	$536	2.1
Bergen-Passaic HMFA *	$29.13	$1,515	$60,600	4.0	$94,600	$2,365	$28,380	$710	180,855	37%	$16.88	$878	1.7
Jersey City HMFA	$24.35	$1,266	$50,640	3.4	$61,200	$1,530	$18,360	$459	156,083	66%	$26.78	$1,392	0.9
Middlesex-Somerset-Hunterdon HMFA	$25.46	$1,324	$52,960	3.5	$105,000	$2,625	$31,500	$788	121,639	28%	$19.07	$991	1.3
Monmouth-Ocean HMFA	$27.25	$1,417	$56,680	3.8	$91,700	$2,293	$27,510	$688	95,216	21%	$11.15	$580	2.4
Newark HMFA	$24.79	$1,289	$51,560	3.4	$90,700	$2,268	$27,210	$680	267,914	38%	$18.27	$950	1.4
Ocean City MSA	$20.75	$1,079	$43,160	2.9	$71,100	$1,778	$21,330	$533	11,651	26%	$9.57	$497	2.2
Philadelphia-Camden-Wilmington MSA *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	118,522	25%	$12.11	$630	1.7
Trenton-Ewing MSA	$24.37	$1,267	$50,680	3.4	$95,700	$2,393	$28,710	$718	41,513	32%	$16.00	$832	1.5
Vineland-Millville-Bridgeton MSA	$19.56	$1,017	$40,680	2.7	$63,300	$1,583	$18,990	$475	16,564	33%	$9.43	$490	2.1
Warren County HMFA	$21.37	$1,111	$44,440	2.9	$89,200	$2,230	$26,760	$669	10,073	24%	$11.73	$610	1.8
Counties													
Atlantic County	$21.54	$1,120	$44,800	3.0	$72,100	$1,803	$21,630	$541	29,760	29%	$10.31	$536	2.1
Bergen County *	$29.13	$1,515	$60,600	4.0	$94,600	$2,365	$28,380	$710	108,622	33%	$18.16	$945	1.6
Burlington County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	34,706	21%	$14.10	$733	1.5
Camden County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	57,762	30%	$11.72	$610	1.8
Cape May County	$20.75	$1,079	$43,160	2.9	$71,100	$1,778	$21,330	$533	11,651	26%	$9.57	$497	2.2
Cumberland County	$19.56	$1,017	$40,680	2.7	$63,300	$1,583	$18,990	$475	16,564	33%	$9.43	$490	2.1
Essex County	$24.79	$1,289	$51,560	3.4	$90,700	$2,268	$27,210	$680	146,457	53%	$18.23	$948	1.4
Gloucester County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	19,586	19%	$8.92	$464	2.3
Hudson County	$24.35	$1,266	$50,640	3.4	$61,200	$1,530	$18,360	$459	156,083	66%	$26.78	$1,392	0.9
Hunterdon County	$25.46	$1,324	$52,960	3.5	$105,000	$2,625	$31,500	$788	6,815	14%	$11.93	$620	2.1
Mercer County	$24.37	$1,267	$50,680	3.4	$95,700	$2,393	$28,710	$718	41,513	32%	$16.00	$832	1.5
Middlesex County	$25.46	$1,324	$52,960	3.5	$105,000	$2,625	$31,500	$788	91,579	33%	$19.03	$989	1.3
Monmouth County	$27.25	$1,417	$56,680	3.8	$91,700	$2,293	$27,510	$688	56,147	24%	$11.18	$581	2.4
Morris County	$24.79	$1,289	$51,560	3.4	$90,700	$2,268	$27,210	$680	41,832	23%	$19.95	$1,037	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Jersey

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ocean County	$27.25	$1,417	$56,680	3.8	$91,700	$2,293	$27,510	$688	39,069	18%	$11.11	$578	2.5
Passaic County *	$29.13	$1,515	$60,600	4.0	$94,600	$2,365	$28,380	$710	72,233	45%	$13.41	$697	2.2
Salem County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	6,468	26%	$11.83	$615	1.7
Somerset County	$25.46	$1,324	$52,960	3.5	$105,000	$2,625	$31,500	$788	23,245	20%	$20.99	$1,092	1.2
Sussex County	$24.79	$1,289	$51,560	3.4	$90,700	$2,268	$27,210	$680	8,482	15%	$8.59	$446	2.9
Union County	$24.79	$1,289	$51,560	3.4	$90,700	$2,268	$27,210	$680	71,143	38%	$17.79	$925	1.4
Warren County	$21.37	$1,111	$44,440	2.9	$89,200	$2,230	$26,760	$669	10,073	24%	$11.73	$610	1.8

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Mexico

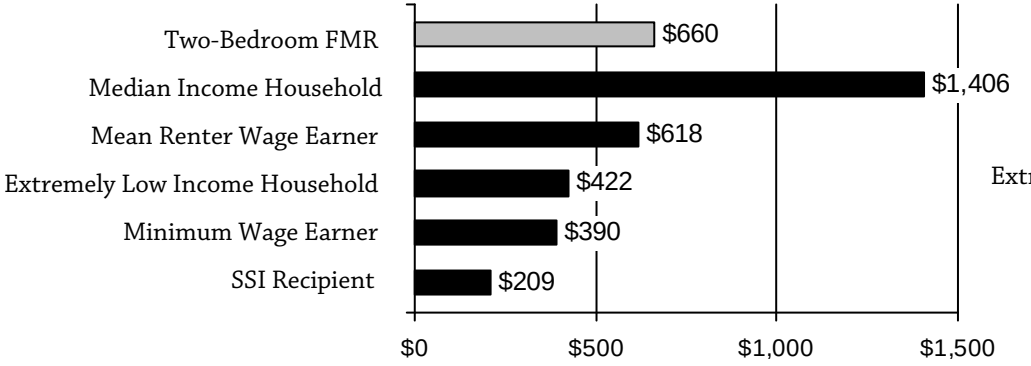
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is $660. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,201 monthly or $26,406 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.70

In New Mexico, a minimum wage worker earns an hourly wage of $7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, the estimated mean (average) wage for a renter is $11.88. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$42
Extremely Low Income Household	$238
Minimum Wage Earner	$270
SSI Recipient	$451

New Mexico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	$12.70	$660	$26,406	1.7	$56,257	$1,406	$16,877	$422	229,527	30%	$11.88	$618	1.1
Combined Nonmetro Areas	$11.11	$578	$23,104	1.5	$49,007	$1,225	$14,702	$368	69,800	28%	$12.01	$625	0.9
Metropolitan Areas													
Albuquerque MSA	$13.48	$701	$28,040	1.8	$61,900	$1,548	$18,570	$464	106,770	32%	$12.02	$625	1.1
Farmington MSA	$12.56	$653	$26,120	1.7	$56,900	$1,423	$17,070	$427	10,904	26%	$14.82	$770	0.8
Las Cruces MSA	$10.88	$566	$22,640	1.5	$43,800	$1,095	$13,140	$329	24,733	34%	$8.74	$454	1.2
Santa Fe MSA	$16.92	$880	$35,200	2.3	$68,700	$1,718	$20,610	$515	17,320	29%	$11.58	$602	1.5
Counties													
Bernalillo County	$13.48	$701	$28,040	1.8	$61,900	$1,548	$18,570	$464	91,862	35%	$12.13	$631	1.1
Catron County	$10.42	$542	$21,680	1.4	$43,500	$1,088	$13,050	$326	253	14%	$7.57	$394	1.4
Chaves County	$10.42	$542	$21,680	1.4	$42,900	$1,073	$12,870	$322	7,219	31%	$9.77	$508	1.1
Cibola County	$10.42	$542	$21,680	1.4	$43,500	$1,088	$13,050	$326	2,561	32%	$9.33	$485	1.1
Colfax County	$10.92	$568	$22,720	1.5	$52,900	$1,323	$15,870	$397	1,841	32%	$8.13	$423	1.3
Curry County	$10.42	$542	$21,680	1.4	$45,900	$1,148	$13,770	$344	6,690	39%	$9.69	$504	1.1
De Baca County	$10.42	$542	$21,680	1.4	$36,900	$923	$11,070	$277	161	21%	$6.84	$356	1.5
Dona Ana County	$10.88	$566	$22,640	1.5	$43,800	$1,095	$13,140	$329	24,733	34%	$8.74	$454	1.2
Eddy County	$10.92	$568	$22,720	1.5	$58,400	$1,460	$17,520	$438	4,889	25%	$16.22	$843	0.7
Grant County	$10.42	$542	$21,680	1.4	$46,100	$1,153	$13,830	$346	2,881	23%	$10.73	$558	1.0
Guadalupe County	$10.42	$542	$21,680	1.4	$38,600	$965	$11,580	$290	336	23%	$9.47	$492	1.1
Harding County †	$10.42	$542	$21,680	1.4	$48,900	$1,223	$14,670	$367	28	9%			
Hidalgo County	$10.42	$542	$21,680	1.4	$50,200	$1,255	$15,060	$377	526	31%	$3.97	$207	2.6
Lea County	$10.96	$570	$22,800	1.5	$49,200	$1,230	$14,760	$369	6,157	29%	$15.81	$822	0.7
Lincoln County	$12.38	$644	$25,760	1.7	$56,700	$1,418	$17,010	$425	1,942	23%	$8.19	$426	1.5
Los Alamos County	$18.15	$944	$37,760	2.4	$125,100	$3,128	$37,530	$938	1,726	23%	$20.21	$1,051	0.9
Luna County	$10.42	$542	$21,680	1.4	$34,500	$863	$10,350	$259	2,803	30%	$8.47	$440	1.2
McKinley County	$10.42	$542	$21,680	1.4	$41,000	$1,025	$12,300	$308	4,686	27%	$9.85	$512	1.1
Mora County	$10.42	$542	$21,680	1.4	$41,200	$1,030	$12,360	$309	298	16%	$11.14	$579	0.9
Otero County	$10.42	$542	$21,680	1.4	$47,400	$1,185	$14,220	$356	7,797	32%	$10.64	$553	1.0
Quay County	$10.42	$542	$21,680	1.4	$45,800	$1,145	$13,740	$344	996	26%	$7.97	$414	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Mexico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rio Arriba County	$12.33	$641	$25,640	1.6	$51,400	$1,285	$15,420	$386	3,016	20%	$11.01	$573	1.1
Roosevelt County	$10.42	$542	$21,680	1.4	$44,500	$1,113	$13,350	$334	2,515	37%	$7.86	$409	1.3
San Juan County	$12.56	$653	$26,120	1.7	$56,900	$1,423	$17,070	$427	10,904	26%	$14.82	$770	0.8
San Miguel County	$10.79	$561	$22,440	1.4	$43,800	$1,095	$13,140	$329	3,910	33%	$7.46	$388	1.4
Sandoval County	$13.48	$701	$28,040	1.8	$61,900	$1,548	$18,570	$464	8,384	19%	$13.45	$699	1.0
Santa Fe County	$16.92	$880	$35,200	2.3	$68,700	$1,718	$20,610	$515	17,320	29%	$11.58	$602	1.5
Sierra County	$10.92	$568	$22,720	1.5	$36,800	$920	$11,040	$276	1,031	22%	$7.39	$384	1.5
Socorro County	$10.56	$549	$21,960	1.4	$44,600	$1,115	$13,380	$335	1,558	26%	$7.85	$408	1.3
Taos County	$14.98	$779	$31,160	2.0	$45,400	$1,135	$13,620	$341	3,522	27%	$9.34	$486	1.6
Torrance County	$13.48	$701	$28,040	1.8	$61,900	$1,548	$18,570	$464	1,040	18%	$6.98	$363	1.9
Union County	$10.42	$542	$21,680	1.4	$42,600	$1,065	$12,780	$320	458	26%	$11.75	$611	0.9
Valencia County	$13.48	$701	$28,040	1.8	$61,900	$1,548	$18,570	$464	5,484	20%	$7.17	$373	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New York

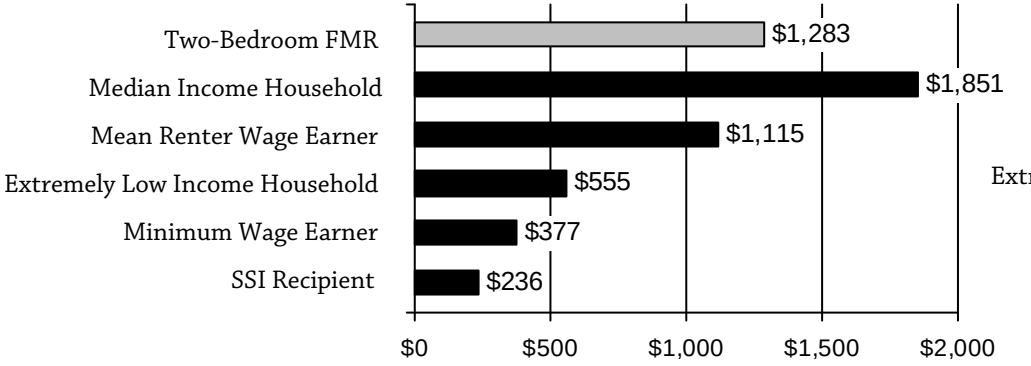
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,283. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $4,278 monthly or $51,337 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$24.68

In New York, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 136 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is $21.45. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$168
Extremely Low Income Household	$728
Minimum Wage Earner	$906
SSI Recipient	$1,047

New York

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	$24.68	$1,283	$51,337	3.4	$74,049	$1,851	$22,215	$555	3,228,552	45%	$21.45	$1,115	1.2
Combined Nonmetro Areas	$14.61	$760	$30,387	2.0	$57,153	$1,429	$17,146	$429	175,787	29%	$9.76	$508	1.5
Metropolitan Areas													
Albany-Schenectady-Troy MSA	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	116,988	34%	$12.82	$667	1.3
Binghamton MSA	$13.63	$709	$28,360	1.9	$61,800	$1,545	$18,540	$464	31,062	31%	$10.49	$546	1.3
Buffalo-Niagara Falls MSA	$13.83	$719	$28,760	1.9	$66,100	$1,653	$19,830	$496	153,473	33%	$10.18	$529	1.4
Elmira MSA	$14.79	$769	$30,760	2.0	$56,900	$1,423	$17,070	$427	11,297	32%	$9.94	$517	1.5
Glens Falls MSA	$16.13	$839	$33,560	2.2	$62,600	$1,565	$18,780	$470	15,375	29%	$10.51	$546	1.5
Ithaca MSA	$18.58	$966	$38,640	2.6	$73,800	$1,845	$22,140	$554	17,289	45%	$13.17	$685	1.4
Kingston MSA	$21.12	$1,098	$43,920	2.9	$73,900	$1,848	$22,170	$554	21,488	30%	$9.90	$515	2.1
Nassau-Suffolk HMFA	$32.35	$1,682	$67,280	4.5	$107,500	$2,688	$32,250	$806	171,663	18%	$13.41	$697	2.4
New York HMFA	$27.38	$1,424	$56,960	3.8	$66,169	$1,654	$19,851	$496	2,074,213	65%	$32.23	$1,676	0.8
Poughkeepsie-Newburgh-Middletown MSA	$22.87	$1,189	$47,560	3.2	$87,200	$2,180	$26,160	$654	67,220	29%	$10.94	$569	2.1
Rochester MSA	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	125,668	31%	$10.68	$555	1.4
Syracuse MSA	$14.42	$750	$30,000	2.0	$66,600	$1,665	$19,980	$500	80,967	32%	$10.87	$565	1.3
Utica-Rome MSA	$13.87	$721	$28,840	1.9	$58,800	$1,470	$17,640	$441	37,020	31%	$8.97	$466	1.5
Westchester County	$30.38	$1,580	$63,200	4.2	$107,900	$2,698	$32,370	$809	129,042	37%	$17.68	$919	1.7
Counties													
Albany County	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	51,137	41%	$13.61	$708	1.2
Allegany County	$13.35	$694	$27,760	1.8	$53,200	$1,330	$15,960	$399	4,637	24%	$7.99	$415	1.7
Bronx County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	374,678	79%	$17.59	$915	1.6
Broome County	$13.63	$709	$28,360	1.9	$61,800	$1,545	$18,540	$464	26,976	33%	$10.03	$521	1.4
Cattaraugus County	$13.90	$723	$28,920	1.9	$53,000	$1,325	$15,900	$398	8,703	27%	$9.47	$493	1.5
Cayuga County	$13.77	$716	$28,640	1.9	$62,000	$1,550	$18,600	$465	9,027	28%	$9.21	$479	1.5
Chautauqua County	$13.79	$717	$28,680	1.9	$54,100	$1,353	$16,230	$406	16,616	30%	$8.05	$418	1.7
Chemung County	$14.79	$769	$30,760	2.0	$56,900	$1,423	$17,070	$427	11,297	32%	$9.94	$517	1.5
Chenango County	$13.44	$699	$27,960	1.9	$56,600	$1,415	$16,980	$425	4,557	23%	$10.93	$568	1.2
Clinton County	$15.15	$788	$31,520	2.1	$63,300	$1,583	$18,990	$475	9,213	30%	$9.46	$492	1.6
Columbia County	$16.04	$834	$33,360	2.2	$71,000	$1,775	$21,300	$533	6,882	27%	$10.48	$545	1.5

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New York

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cortland County	$14.56	$757	$30,280	2.0	$59,800	$1,495	$17,940	$449	6,039	34%	$9.78	$509	1.5
Delaware County	$13.38	$696	$27,840	1.8	$54,400	$1,360	$16,320	$408	4,853	24%	$11.60	$603	1.2
Dutchess County	$22.87	$1,189	$47,560	3.2	$87,200	$2,180	$26,160	$654	31,474	29%	$12.56	$653	1.8
Erie County	$13.83	$719	$28,760	1.9	$66,100	$1,653	$19,830	$496	127,842	34%	$10.43	$542	1.3
Essex County	$14.85	$772	$30,880	2.0	$60,100	$1,503	$18,030	$451	4,342	27%	$11.32	$588	1.3
Franklin County	$13.90	$723	$28,920	1.9	$52,100	$1,303	$15,630	$391	5,236	27%	$8.10	$421	1.7
Fulton County	$13.73	$714	$28,560	1.9	$51,500	$1,288	$15,450	$386	6,956	30%	$9.75	$507	1.4
Genesee County	$15.31	$796	$31,840	2.1	$60,800	$1,520	$18,240	$456	6,246	26%	$8.99	$467	1.7
Greene County	$15.10	$785	$31,400	2.1	$59,000	$1,475	$17,700	$443	4,882	26%	$10.45	$544	1.4
Hamilton County	$14.08	$732	$29,280	1.9	$59,800	$1,495	$17,940	$449	433	18%	$7.03	$366	2.0
Herkimer County	$13.87	$721	$28,840	1.9	$58,800	$1,470	$17,640	$441	7,477	28%	$8.13	$423	1.7
Jefferson County	$16.12	$838	$33,520	2.2	$54,800	$1,370	$16,440	$411	18,875	43%	$11.96	$622	1.3
Kings County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	629,788	70%	$15.24	$793	1.8
Lewis County	$13.10	$681	$27,240	1.8	$51,200	$1,280	$15,360	$384	2,389	22%	$9.55	$497	1.4
Livingston County	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	5,868	24%	$7.29	$379	2.1
Madison County	$14.42	$750	$30,000	2.0	$66,600	$1,665	$19,980	$500	6,409	24%	$10.08	$524	1.4
Monroe County	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	96,923	33%	$11.27	$586	1.4
Montgomery County	$14.42	$750	$30,000	2.0	$56,800	$1,420	$17,040	$426	6,280	31%	$10.19	$530	1.4
Nassau County	$32.35	$1,682	$67,280	4.5	$107,500	$2,688	$32,250	$806	79,467	18%	$13.04	$678	2.5
New York County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	565,173	77%	$44.13	$2,295	0.6
Niagara County	$13.83	$719	$28,760	1.9	$66,100	$1,653	$19,830	$496	25,631	29%	$8.47	$440	1.6
Oneida County	$13.87	$721	$28,840	1.9	$58,800	$1,470	$17,640	$441	29,543	32%	$9.09	$473	1.5
Onondaga County	$14.42	$750	$30,000	2.0	$66,600	$1,665	$19,980	$500	62,496	34%	$11.14	$579	1.3
Ontario County	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	10,521	24%	$8.75	$455	1.8
Orange County	$22.87	$1,189	$47,560	3.2	$87,200	$2,180	$26,160	$654	35,746	29%	$9.52	$495	2.4
Orleans County	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	3,665	23%	$7.85	$408	2.0
Oswego County	$14.42	$750	$30,000	2.0	$66,600	$1,665	$19,980	$500	12,062	26%	$9.21	$479	1.6
Otsego County	$16.17	$841	$33,640	2.2	$58,100	$1,453	$17,430	$436	6,852	27%	$9.19	$478	1.8
Putnam County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	5,364	15%	$9.96	$518	2.7
Queens County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	422,201	55%	$17.23	$896	1.6
Rensselaer County	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	22,167	35%	$11.70	$609	1.4

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New York

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	$27.38	$1,424	$56,960	3.8	$65,000	$1,625	$19,500	$488	48,752	30%	$9.75	$507	2.8
Rockland County	$27.38	$1,424	$56,960	3.8	$103,100	$2,578	$30,930	$773	28,257	29%	$12.10	$629	2.3
Saratoga County	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	22,732	26%	$12.35	$642	1.4
Schenectady County	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	18,018	31%	$12.70	$661	1.3
Schoharie County	$16.73	$870	$34,800	2.3	$78,100	$1,953	$23,430	$586	2,934	23%	$5.87	$305	2.8
Schuyler County	$12.92	$672	$26,880	1.8	$55,200	$1,380	$16,560	$414	1,564	21%	$8.71	$453	1.5
Seneca County	$14.62	$760	$30,400	2.0	$56,100	$1,403	$16,830	$421	2,960	23%	$9.61	$500	1.5
St. Lawrence County	$13.81	$718	$28,720	1.9	$52,600	$1,315	$15,780	$395	11,875	28%	$8.76	$455	1.6
Steuben County	$13.75	$715	$28,600	1.9	$55,100	$1,378	$16,530	$413	10,978	27%	$13.46	$700	1.0
Suffolk County	$32.35	$1,682	$67,280	4.5	$107,500	$2,688	$32,250	$806	92,196	19%	$13.78	$717	2.3
Sullivan County	$17.08	$888	$35,520	2.4	$61,500	$1,538	$18,450	$461	9,649	32%	$8.87	$461	1.9
Tioga County	$13.63	$709	$28,360	1.9	$61,800	$1,545	$18,540	$464	4,086	20%	$13.58	$706	1.0
Tompkins County	$18.58	$966	$38,640	2.6	$73,800	$1,845	$22,140	$554	17,289	45%	$13.17	$685	1.4
Ulster County	$21.12	$1,098	$43,920	2.9	$73,900	$1,848	$22,170	$554	21,488	30%	$9.90	$515	2.1
Warren County	$16.13	$839	$33,560	2.2	$62,600	$1,565	$18,780	$470	8,976	31%	$10.81	$562	1.5
Washington County	$16.13	$839	$33,560	2.2	$62,600	$1,565	$18,780	$470	6,399	26%	$9.47	$492	1.7
Wayne County	$15.37	$799	$31,960	2.1	$68,700	$1,718	$20,610	$515	8,691	24%	$8.85	$460	1.7
Westchester County	$30.38	$1,580	$63,200	4.2	$107,900	$2,698	$32,370	$809	129,042	37%	$17.68	$919	1.7
Wyoming County	$14.19	$738	$29,520	2.0	$60,800	$1,520	$18,240	$456	3,664	24%	$7.73	$402	1.8
Yates County	$13.23	$688	$27,520	1.8	$58,900	$1,473	$17,670	$442	2,079	22%	$6.30	$328	2.1

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North Carolina

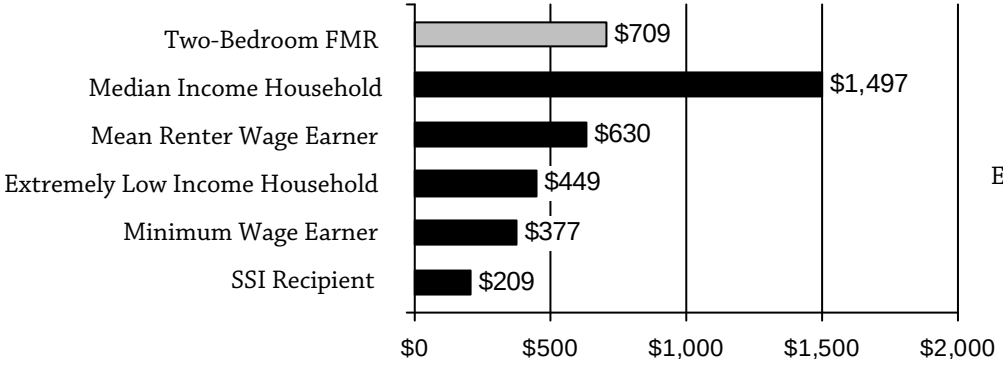
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is $709. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,363 monthly or $28,351 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.63

In North Carolina, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Carolina, the estimated mean (average) wage for a renter is $12.11. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$79
Extremely Low Income Household	$260
Minimum Wage Earner	$332
SSI Recipient	$500

North Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	$13.63	$709	$28,351	1.9	$59,872	$1,497	$17,962	$449	1,157,690	32%	$12.11	$630	1.1
Combined Nonmetro Areas	$12.38	$644	$25,751	1.7	$51,714	$1,293	$15,514	$388	313,259	29%	$9.27	$482	1.3
Metropolitan Areas													
Anson County HMFA	$11.23	$584	$23,360	1.5	$39,200	$980	$11,760	$294	2,763	29%	$11.24	$585	1.0
Asheville HMFA	$13.54	$704	$28,160	1.9	$58,400	$1,460	$17,520	$438	44,508	29%	$11.06	$575	1.2
Burlington MSA	$13.77	$716	$28,640	1.9	$56,100	$1,403	$16,830	$421	18,845	32%	$10.21	$531	1.3
Charlotte-Gastonia-Concord HMFA	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	183,490	33%	$15.36	$799	1.0
Durham-Chapel Hill HMFA	$14.98	$779	$31,160	2.1	$68,700	$1,718	$20,610	$515	71,644	40%	$17.80	$925	0.8
Fayetteville HMFA	$13.25	$689	$27,560	1.8	$52,700	$1,318	$15,810	$395	48,795	42%	$12.09	$629	1.1
Goldsboro MSA	$12.00	$624	$24,960	1.7	$51,000	$1,275	$15,300	$383	16,543	36%	$9.90	$515	1.2
Greene County HMFA	$11.23	$584	$23,360	1.5	$47,900	$1,198	$14,370	$359	2,087	30%	$8.72	$454	1.3
Greensboro-High Point HMFA	$12.56	$653	$26,120	1.7	$55,300	$1,383	$16,590	$415	84,933	35%	$11.71	$609	1.1
Greenville HMFA	$13.17	$685	$27,400	1.8	$54,700	$1,368	$16,410	$410	28,601	45%	$8.88	$462	1.5
Haywood County HMFA	$12.31	$640	$25,600	1.7	$54,800	$1,370	$16,440	$411	6,566	25%	$10.19	$530	1.2
Hickory-Lenoir-Morganton MSA	$11.40	$593	$23,720	1.6	$53,300	$1,333	$15,990	$400	36,075	26%	$10.22	$531	1.1
Hoke County HMFA	$11.23	$584	$23,360	1.5	$51,500	$1,288	$15,450	$386	3,932	28%	$7.95	$413	1.4
Jacksonville MSA	$13.42	$698	$27,920	1.9	$49,300	$1,233	$14,790	$370	24,560	43%	$10.23	$532	1.3
Pender County HMFA	$11.79	$613	$24,520	1.6	$54,900	$1,373	$16,470	$412	3,912	19%	$7.54	$392	1.6
Person County HMFA	$12.38	$644	$25,760	1.7	$57,400	$1,435	$17,220	$431	4,018	26%	$9.09	$473	1.4
Raleigh-Cary MSA	$16.33	$849	$33,960	2.3	$79,900	$1,998	$23,970	$599	130,899	32%	$12.53	$652	1.3
Rockingham County HMFA	$11.23	$584	$23,360	1.5	$50,300	$1,258	$15,090	$377	10,537	28%	$9.94	$517	1.1
Rocky Mount MSA	$11.85	$616	$24,640	1.6	$49,700	$1,243	$14,910	$373	21,716	37%	$11.02	$573	1.1
Virginia Beach-Norfolk-Newport News MSA *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	1,667	18%	$8.55	$445	2.4
Wilmington HMFA	$15.52	$807	$32,280	2.1	$60,800	$1,520	$18,240	$456	42,485	33%	$10.84	$564	1.4
Winston-Salem MSA	$11.88	$618	$24,720	1.6	$62,000	$1,550	$18,600	$465	55,855	30%	$11.47	$597	1.0
Counties													
Alamance County	$13.77	$716	$28,640	1.9	$56,100	$1,403	$16,830	$421	18,845	32%	$10.21	$531	1.3
Alexander County	$11.40	$593	$23,720	1.6	$53,300	$1,333	$15,990	$400	2,691	20%	$8.02	$417	1.4
Alleghany County	$11.23	$584	$23,360	1.5	$43,000	$1,075	$12,900	$323	1,293	26%	$5.76	$300	1.9

* 50th percentile FMR (See Appendix A).

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North Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Anson County	$11.23	$584	$23,360	1.5	$39,200	$980	$11,760	$294	2,763	29%	$11.24	$585	1.0
Ashe County	$11.23	$584	$23,360	1.5	$48,600	$1,215	$14,580	$365	2,469	21%	$8.62	$448	1.3
Avery County	$13.04	$678	$27,120	1.8	$50,000	$1,250	$15,000	$375	1,959	27%	$8.50	$442	1.5
Beaufort County	$11.73	$610	$24,400	1.6	$53,400	$1,335	$16,020	$401	5,331	27%	$7.36	$383	1.6
Bertie County	$11.23	$584	$23,360	1.5	$42,500	$1,063	$12,750	$319	1,883	23%	$7.39	$384	1.5
Bladen County	$11.37	$591	$23,640	1.6	$44,100	$1,103	$13,230	$331	4,327	31%	$9.73	$506	1.2
Brunswick County	$15.52	$807	$32,280	2.1	$60,800	$1,520	$18,240	$456	10,226	23%	$10.68	$556	1.5
Buncombe County	$13.54	$704	$28,160	1.9	$58,400	$1,460	$17,520	$438	32,183	32%	$11.45	$595	1.2
Burke County	$11.40	$593	$23,720	1.6	$53,300	$1,333	$15,990	$400	9,029	26%	$9.57	$497	1.2
Cabarrus County	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	16,972	27%	$9.99	$520	1.5
Caldwell County	$11.40	$593	$23,720	1.6	$53,300	$1,333	$15,990	$400	7,651	24%	$8.59	$447	1.3
Camden County	$16.13	$839	$33,560	2.2	$75,200	$1,880	$22,560	$564	512	15%	$9.92	$516	1.6
Carteret County	$13.10	$681	$27,240	1.8	$60,600	$1,515	$18,180	$455	7,589	27%	$8.18	$426	1.6
Caswell County	$11.23	$584	$23,360	1.5	$46,400	$1,160	$13,920	$348	2,183	25%	$6.48	$337	1.7
Catawba County	$11.40	$593	$23,720	1.6	$53,300	$1,333	$15,990	$400	16,704	28%	$11.11	$578	1.0
Chatham County	$14.98	$779	$31,160	2.1	$68,700	$1,718	$20,610	$515	5,190	21%	$8.08	$420	1.9
Cherokee County	$11.23	$584	$23,360	1.5	$46,700	$1,168	$14,010	$350	1,928	17%	$8.75	$455	1.3
Chowan County	$12.98	$675	$27,000	1.8	$49,800	$1,245	$14,940	$374	1,865	32%	$7.86	$409	1.7
Clay County	$11.27	$586	$23,440	1.6	$42,200	$1,055	$12,660	$317	754	17%	$6.99	$364	1.6
Cleveland County	$11.71	$609	$24,360	1.6	$50,800	$1,270	$15,240	$381	11,703	31%	$9.77	$508	1.2
Columbus County	$11.23	$584	$23,360	1.5	$46,100	$1,153	$13,830	$346	6,108	28%	$7.26	$378	1.5
Craven County	$14.04	$730	$29,200	1.9	$58,000	$1,450	$17,400	$435	14,678	37%	$10.67	$555	1.3
Cumberland County	$13.25	$689	$27,560	1.8	$52,700	$1,318	$15,810	$395	48,795	42%	$12.09	$629	1.1
Currituck County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	1,667	18%	$8.55	$445	2.4
Dare County	$18.83	$979	$39,160	2.6	$70,600	$1,765	$21,180	$530	4,433	29%	$9.75	$507	1.9
Davidson County	$11.92	$620	$24,800	1.6	$56,700	$1,418	$17,010	$425	17,254	27%	$9.32	$485	1.3
Davie County	$11.88	$618	$24,720	1.6	$62,000	$1,550	$18,600	$465	2,609	16%	$8.49	$441	1.4
Duplin County	$11.23	$584	$23,360	1.5	$44,100	$1,103	$13,230	$331	6,167	29%	$9.42	$490	1.2
Durham County	$14.98	$779	$31,160	2.1	$68,700	$1,718	$20,610	$515	46,713	44%	$20.08	$1,044	0.7
Edgecombe County	$11.85	$616	$24,640	1.6	$49,700	$1,243	$14,910	$373	8,021	37%	$9.76	$508	1.2
Forsyth County	$11.88	$618	$24,720	1.6	$62,000	$1,550	$18,600	$465	46,584	34%	$11.93	$621	1.0

* 50th percentile FMR (See Appendix A).

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North Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	$16.33	$849	$33,960	2.3	$79,900	$1,998	$23,970	$599	5,058	22%	$9.72	$506	1.7
Gaston County	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	23,627	31%	$9.96	$518	1.5
Gates County	$11.44	$595	$23,800	1.6	$60,400	$1,510	$18,120	$453	811	18%	$7.36	$383	1.6
Graham County	$11.23	$584	$23,360	1.5	$34,400	$860	$10,320	$258	836	22%	$7.73	$402	1.5
Granville County	$13.85	$720	$28,800	1.9	$60,200	$1,505	$18,060	$452	4,787	24%	$10.39	$540	1.3
Greene County	$11.23	$584	$23,360	1.5	$47,900	$1,198	$14,370	$359	2,087	30%	$8.72	$454	1.3
Guilford County	$12.56	$653	$26,120	1.7	$55,300	$1,383	$16,590	$415	70,407	37%	$12.19	$634	1.0
Halifax County	$11.52	$599	$23,960	1.6	$41,900	$1,048	$12,570	$314	7,763	36%	$8.21	$427	1.4
Harnett County	$13.08	$680	$27,200	1.8	$55,700	$1,393	$16,710	$418	12,767	33%	$8.80	$457	1.5
Haywood County	$12.31	$640	$25,600	1.7	$54,800	$1,370	$16,440	$411	6,566	25%	$10.19	$530	1.2
Henderson County	$13.54	$704	$28,160	1.9	$58,400	$1,460	$17,520	$438	10,469	23%	$10.25	$533	1.3
Hertford County	$11.42	$594	$23,760	1.6	$41,100	$1,028	$12,330	$308	3,067	34%	$10.19	$530	1.1
Hoke County	$11.23	$584	$23,360	1.5	$51,500	$1,288	$15,450	$386	3,932	28%	$7.95	$413	1.4
Hyde County	$14.75	$767	$30,680	2.0	$50,200	$1,255	$15,060	$377	334	17%	$8.59	$446	1.7
Iredell County	$13.79	$717	$28,680	1.9	$61,800	$1,545	$18,540	$464	14,661	25%	$11.10	$577	1.2
Jackson County	$11.81	$614	$24,560	1.6	$51,700	$1,293	$15,510	$388	5,348	34%	$8.55	$445	1.4
Johnston County	$16.33	$849	$33,960	2.3	$79,900	$1,998	$23,970	$599	15,840	27%	$8.90	$463	1.8
Jones County	$11.23	$584	$23,360	1.5	$47,000	$1,175	$14,100	$353	1,140	28%	$10.03	$522	1.1
Lee County	$12.13	$631	$25,240	1.7	$54,600	$1,365	$16,380	$410	6,222	30%	$10.61	$552	1.1
Lenoir County	$12.04	$626	$25,040	1.7	$45,000	$1,125	$13,500	$338	9,103	38%	$8.79	$457	1.4
Lincoln County	$11.69	$608	$24,320	1.6	$58,200	$1,455	$17,460	$437	6,989	24%	$9.03	$470	1.3
Macon County	$12.60	$655	$26,200	1.7	$50,300	$1,258	$15,090	$377	3,655	23%	$11.06	$575	1.1
Madison County	$13.54	$704	$28,160	1.9	$58,400	$1,460	$17,520	$438	1,856	23%	$6.63	$345	2.0
Martin County	$11.23	$584	$23,360	1.5	$42,800	$1,070	$12,840	$321	2,986	30%	$6.02	$313	1.9
McDowell County	$11.23	$584	$23,360	1.5	$49,900	$1,248	$14,970	$374	4,819	27%	$9.19	$478	1.2
Mecklenburg County	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	131,096	37%	$17.07	$888	0.9
Mitchell County	$11.23	$584	$23,360	1.5	$45,300	$1,133	$13,590	$340	1,706	25%	$7.49	$389	1.5
Montgomery County	$11.23	$584	$23,360	1.5	$45,800	$1,145	$13,740	$344	2,489	25%	$8.11	$421	1.4
Moore County	$12.52	$651	$26,040	1.7	$63,000	$1,575	$18,900	$473	8,072	24%	$9.37	$487	1.3
Nash County	$11.85	$616	$24,640	1.6	$49,700	$1,243	$14,910	$373	13,695	36%	$11.54	$600	1.0
New Hanover County	$15.52	$807	$32,280	2.1	$60,800	$1,520	$18,240	$456	32,259	39%	$10.89	$566	1.4

* 50th percentile FMR (See Appendix A).

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North Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	$11.23	$584	$23,360	1.5	$41,000	$1,025	$12,300	$308	2,107	25%	$8.76	$455	1.3
Onslow County	$13.42	$698	$27,920	1.9	$49,300	$1,233	$14,790	$370	24,560	43%	$10.23	$532	1.3
Orange County	$14.98	$779	$31,160	2.1	$68,700	$1,718	$20,610	$515	19,741	39%	$9.67	$503	1.5
Pamlico County	$12.33	$641	$25,640	1.7	$47,400	$1,185	$14,220	$356	1,003	18%	$8.85	$460	1.4
Pasquotank County	$13.19	$686	$27,440	1.8	$57,300	$1,433	$17,190	$430	4,892	34%	$8.35	$434	1.6
Pender County	$11.79	$613	$24,520	1.6	$54,900	$1,373	$16,470	$412	3,912	19%	$7.54	$392	1.6
Perquimans County	$11.23	$584	$23,360	1.5	$49,200	$1,230	$14,760	$369	1,219	23%	$4.68	$244	2.4
Person County	$12.38	$644	$25,760	1.7	$57,400	$1,435	$17,220	$431	4,018	26%	$9.09	$473	1.4
Pitt County	$13.17	$685	$27,400	1.8	$54,700	$1,368	$16,410	$410	28,601	45%	$8.88	$462	1.5
Polk County	$11.42	$594	$23,760	1.6	$50,200	$1,255	$15,060	$377	2,001	22%	$8.25	$429	1.4
Randolph County	$12.56	$653	$26,120	1.7	$55,300	$1,383	$16,590	$415	14,526	26%	$8.80	$457	1.4
Richmond County	$11.23	$584	$23,360	1.5	$38,200	$955	$11,460	$287	5,048	29%	$8.66	$451	1.3
Robeson County	$11.23	$584	$23,360	1.5	$37,300	$933	$11,190	$280	14,585	33%	$8.19	$426	1.4
Rockingham County	$11.23	$584	$23,360	1.5	$50,300	$1,258	$15,090	$377	10,537	28%	$9.94	$517	1.1
Rowan County	$12.75	$663	$26,520	1.8	$57,000	$1,425	$17,100	$428	15,128	29%	$11.01	$573	1.2
Rutherford County	$11.23	$584	$23,360	1.5	$46,900	$1,173	$14,070	$352	7,735	28%	$8.05	$418	1.4
Sampson County	$11.23	$584	$23,360	1.5	$47,100	$1,178	$14,130	$353	7,493	32%	$8.86	$461	1.3
Scotland County	$12.08	$628	$25,120	1.7	$41,300	$1,033	$12,390	$310	4,670	35%	$7.96	$414	1.5
Stanly County	$11.90	$619	$24,760	1.6	$58,700	$1,468	$17,610	$440	5,103	23%	$9.35	$486	1.3
Stokes County	$11.88	$618	$24,720	1.6	$62,000	$1,550	$18,600	$465	3,414	18%	$7.87	$409	1.5
Surry County	$11.23	$584	$23,360	1.5	$48,900	$1,223	$14,670	$367	7,631	26%	$8.24	$428	1.4
Swain County	$12.54	$652	$26,080	1.7	$51,900	$1,298	$15,570	$389	1,298	22%	$8.23	$428	1.5
Transylvania County	$12.77	$664	$26,560	1.8	$56,200	$1,405	$16,860	$422	3,239	23%	$8.07	$420	1.6
Tyrrell County	$11.23	$584	$23,360	1.5	$30,700	$768	$9,210	$230	391	24%	$9.10	$473	1.2
Union County	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	11,795	18%	$9.15	$476	1.7
Vance County	$12.56	$653	$26,120	1.7	$42,600	$1,065	$12,780	$320	5,731	35%	$8.55	$445	1.5
Wake County	$16.33	$849	$33,960	2.3	$79,900	$1,998	$23,970	$599	110,001	34%	$12.93	$672	1.3
Warren County	$11.23	$584	$23,360	1.5	$39,500	$988	$11,850	$296	1,937	25%	$7.74	$402	1.5
Washington County	$11.23	$584	$23,360	1.5	$47,400	$1,185	$14,220	$356	1,454	30%	$7.12	$370	1.6
Watauga County	$15.02	$781	$31,240	2.1	$58,900	$1,473	$17,670	$442	9,713	46%	$7.87	$409	1.9
Wayne County	$12.00	$624	$24,960	1.7	$51,000	$1,275	$15,300	$383	16,543	36%	$9.90	$515	1.2

* 50th percentile FMR (See Appendix A).

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North Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkes County	$11.23	$584	$23,360	1.5	$47,200	$1,180	$14,160	$354	7,156	26%	$8.71	$453	1.3
Wilson County	$14.19	$738	$29,520	2.0	$51,100	$1,278	$15,330	$383	12,105	38%	$12.10	$629	1.2
Yadkin County	$11.88	$618	$24,720	1.6	$62,000	$1,550	$18,600	$465	3,248	22%	$7.62	$396	1.6
Yancey County	$11.23	$584	$23,360	1.5	$42,000	$1,050	$12,600	$315	1,629	22%	$8.30	$432	1.4

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North Dakota

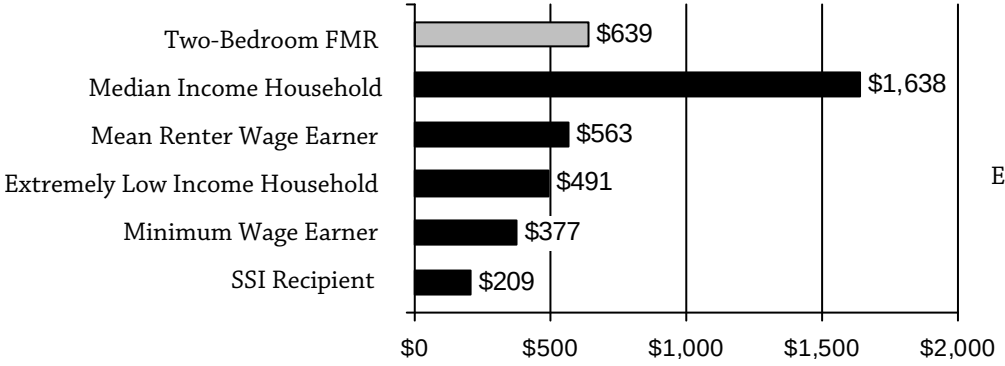
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is $639. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,131 monthly or $25,571 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.29

In North Dakota, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Dakota, the estimated mean (average) wage for a renter is $10.82. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$76
Extremely Low Income Household	$148
Minimum Wage Earner	$262
SSI Recipient	$430

North Dakota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	$12.29	$639	$25,571	1.7	$65,500	$1,638	$19,650	$491	92,525	33%	$10.82	$563	1.1
Combined Nonmetro Areas	$12.14	$631	$25,248	1.7	$59,782	$1,495	$17,935	$448	39,196	27%	$11.68	$608	1.0
Metropolitan Areas													
Bismarck MSA	$11.62	$604	$24,160	1.6	$77,700	$1,943	$23,310	$583	12,037	28%	$9.09	$473	1.3
Fargo MSA	$12.58	$654	$26,160	1.7	$70,400	$1,760	$21,120	$528	29,204	46%	$11.08	$576	1.1
Grand Forks MSA	$12.79	$665	$26,600	1.8	$64,700	$1,618	$19,410	$485	12,088	46%	$9.23	$480	1.4
Counties													
Adams County	$11.23	$584	$23,360	1.5	$54,200	$1,355	$16,260	$407	327	32%	$11.73	$610	1.0
Barnes County	$12.73	$662	$26,480	1.8	$59,300	$1,483	$17,790	$445	1,540	32%	$10.17	$529	1.3
Benson County	$11.23	$584	$23,360	1.5	$41,500	$1,038	$12,450	$311	875	38%	$9.99	$520	1.1
Billings County	$11.88	$618	$24,720	1.6	$63,700	$1,593	$19,110	$478	60	17%	$14.29	$743	0.8
Bottineau County	$11.87	$617	$24,680	1.6	$60,700	$1,518	$18,210	$455	664	22%	$10.74	$559	1.1
Bowman County	$11.23	$584	$23,360	1.5	$64,400	$1,610	$19,320	$483	261	20%	$12.48	$649	0.9
Burke County	$11.38	$592	$23,680	1.6	$64,500	$1,613	$19,350	$484	168	17%	$10.45	$543	1.1
Burleigh County	$11.62	$604	$24,160	1.6	$77,700	$1,943	$23,310	$583	9,807	30%	$9.31	$484	1.2
Cass County	$12.58	$654	$26,160	1.7	$70,400	$1,760	$21,120	$528	29,204	46%	$11.08	$576	1.1
Cavalier County	$11.23	$584	$23,360	1.5	$61,700	$1,543	$18,510	$463	284	16%	$9.29	$483	1.2
Dickey County	$12.02	$625	$25,000	1.7	$56,000	$1,400	$16,800	$420	588	27%	$6.67	$347	1.8
Divide County	$11.23	$584	$23,360	1.5	$69,800	$1,745	$20,940	$524	192	19%	$7.40	$385	1.5
Dunn County	$11.23	$584	$23,360	1.5	$65,700	$1,643	$19,710	$493	199	15%	$16.76	$871	0.7
Eddy County	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	191	18%	$8.65	$450	1.3
Emmons County	$11.23	$584	$23,360	1.5	$45,300	$1,133	$13,590	$340	256	16%	$10.63	$553	1.1
Foster County	$11.23	$584	$23,360	1.5	$54,400	$1,360	$16,320	$408	364	24%	$9.21	$479	1.2
Golden Valley County	$11.23	$584	$23,360	1.5	$44,900	$1,123	$13,470	$337	148	20%	$8.01	$417	1.4
Grand Forks County	$12.79	$665	$26,600	1.8	$64,700	$1,618	$19,410	$485	12,088	46%	$9.23	$480	1.4
Grant County	$11.79	$613	$24,520	1.6	$49,100	$1,228	$14,730	$368	210	18%	$10.00	$520	1.2
Griggs County	$11.23	$584	$23,360	1.5	$54,500	$1,363	$16,350	$409	231	21%	$11.37	$591	1.0
Hettinger County	$11.23	$584	$23,360	1.5	$54,100	$1,353	$16,230	$406	208	18%	$10.50	$546	1.1
Kidder County	$11.23	$584	$23,360	1.5	$52,200	$1,305	$15,660	$392	345	29%	$9.87	$513	1.1

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North Dakota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaMoure County	$12.50	$650	$26,000	1.7	$56,800	$1,420	$17,040	$426	322	16%	$11.27	$586	1.1
Logan County	$11.23	$584	$23,360	1.5	$57,400	$1,435	$17,220	$431	140	17%	$9.13	$475	1.2
McHenry County	$12.85	$668	$26,720	1.8	$58,500	$1,463	$17,550	$439	586	23%	$8.78	$456	1.5
McIntosh County	$11.85	$616	$24,640	1.6	$51,800	$1,295	$15,540	$389	224	17%	$10.00	$520	1.2
McKenzie County	$11.23	$584	$23,360	1.5	$56,300	$1,408	$16,890	$422	781	32%	$21.68	$1,127	0.5
McLean County	$11.23	$584	$23,360	1.5	$63,500	$1,588	$19,050	$476	814	21%	$12.26	$638	0.9
Mercer County	$11.23	$584	$23,360	1.5	$70,500	$1,763	$21,150	$529	774	21%	$13.16	$684	0.9
Morton County	$11.62	$604	$24,160	1.6	$77,700	$1,943	$23,310	$583	2,230	21%	$7.95	$413	1.5
Mountrail County	$12.85	$668	$26,720	1.8	$56,700	$1,418	$17,010	$425	786	28%	$13.61	$708	0.9
Nelson County	$11.23	$584	$23,360	1.5	$55,000	$1,375	$16,500	$413	252	17%	$5.97	$310	1.9
Oliver County	$11.23	$584	$23,360	1.5	$70,700	$1,768	$21,210	$530	108	14%	$23.02	$1,197	0.5
Pembina County	$11.23	$584	$23,360	1.5	$62,300	$1,558	$18,690	$467	671	20%	$11.65	$606	1.0
Pierce County	$11.23	$584	$23,360	1.5	$56,500	$1,413	$16,950	$424	543	29%	$7.76	$404	1.4
Ramsey County	$11.52	$599	$23,960	1.6	$58,400	$1,460	$17,520	$438	1,645	35%	$8.84	$460	1.3
Ransom County	$13.02	$677	$27,080	1.8	$61,300	$1,533	$18,390	$460	593	25%	$8.54	$444	1.5
Renville County	$11.23	$584	$23,360	1.5	$60,100	$1,503	$18,030	$451	265	24%	$14.35	$746	0.8
Richland County	$11.23	$584	$23,360	1.5	$65,700	$1,643	$19,710	$493	1,717	26%	$9.42	$490	1.2
Rolette County	$11.23	$584	$23,360	1.5	$44,300	$1,108	$13,290	$332	1,209	26%	$6.58	$342	1.7
Sargent County	$12.10	$629	$25,160	1.7	$61,300	$1,533	$18,390	$460	395	22%	$8.81	$458	1.4
Sheridan County	$11.23	$584	$23,360	1.5	$43,700	$1,093	$13,110	$328	89	14%	$5.26	$273	2.1
Sioux County	$11.44	$595	$23,800	1.6	$33,600	$840	$10,080	$252	530	50%	$6.87	$357	1.7
Slope County	$11.88	$618	$24,720	1.6	$57,200	$1,430	$17,160	$429	67	20%	$33.55	$1,744	0.4
Stark County	$13.10	$681	$27,240	1.8	$62,200	$1,555	$18,660	$467	2,629	27%	$10.50	$546	1.2
Steele County	$11.23	$584	$23,360	1.5	$64,600	$1,615	$19,380	$485	159	19%	$11.99	$624	0.9
Stutsman County	$12.54	$652	$26,080	1.7	$62,300	$1,558	$18,690	$467	2,700	31%	$9.54	$496	1.3
Towner County	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	222	21%	$6.84	$356	1.6
Traill County	$11.87	$617	$24,680	1.6	$63,100	$1,578	$18,930	$473	855	25%	$11.22	$583	1.1
Walsh County	$11.56	$601	$24,040	1.6	$58,900	$1,473	$17,670	$442	1,225	26%	$9.34	$486	1.2
Ward County	$13.19	$686	$27,440	1.8	$61,300	$1,533	$18,390	$460	8,643	36%	$10.63	$553	1.2
Wells County	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	493	24%	$5.28	$275	2.1
Williams County	$11.63	$605	$24,200	1.6	$69,500	$1,738	$20,850	$521	2,648	29%	$19.68	$1,023	0.6

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Ohio

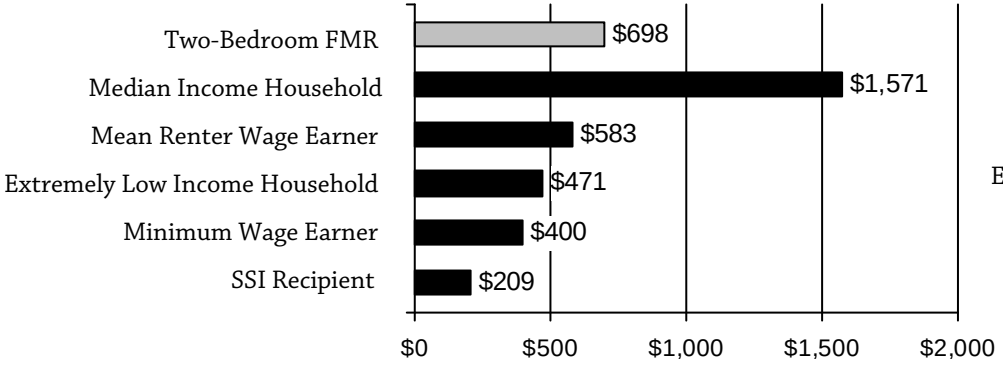
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is $698. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,327 monthly or $27,926 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.43

In Ohio, a minimum wage worker earns an hourly wage of $7.70. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is $11.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$115
Extremely Low Income Household	$227
Minimum Wage Earner	$298
SSI Recipient	$489

Ohio

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	$13.43	$698	$27,926	1.7	$62,850	$1,571	$18,855	$471	1,403,218	31%	$11.20	$583	1.2
Combined Nonmetro Areas	$11.57	$602	$24,061	1.5	$55,330	$1,383	$16,599	$415	222,277	26%	$9.27	$482	1.2
Metropolitan Areas													
Akron MSA	$14.27	$742	$29,680	1.9	$66,500	$1,663	$19,950	$499	87,176	31%	$10.92	$568	1.3
Brown County HMFA	$12.04	$626	$25,040	1.6	$57,100	$1,428	$17,130	$428	3,250	20%	$9.04	$470	1.3
Canton-Massillon MSA	$12.37	$643	$25,720	1.6	$58,900	$1,473	$17,670	$442	45,861	28%	$9.41	$490	1.3
Cincinnati-Middleton HMFA	$13.90	$723	$28,920	1.8	$71,300	$1,783	$21,390	$535	197,833	32%	$12.24	$636	1.1
Cleveland-Elyria-Mentor MSA	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	270,201	32%	$12.28	$639	1.1
Columbus HMFA	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	246,081	36%	$12.68	$659	1.2
Dayton HMFA	$13.17	$685	$27,400	1.7	$63,300	$1,583	$18,990	$475	110,681	34%	$11.19	$582	1.2
Huntington-Ashland MSA	$11.52	$599	$23,960	1.5	$50,300	$1,258	$15,090	$377	6,546	27%	$8.02	$417	1.4
Lima MSA	$12.08	$628	$25,120	1.6	$58,800	$1,470	$17,640	$441	11,733	29%	$9.13	$475	1.3
Mansfield MSA	$11.46	$596	$23,840	1.5	$57,200	$1,430	$17,160	$429	13,969	29%	$9.54	$496	1.2
Parkersburg-Marietta-Vienna MSA	$11.65	$606	$24,240	1.5	$53,200	$1,330	$15,960	$399	6,428	25%	$9.84	$512	1.2
Preble County HMFA	$12.27	$638	$25,520	1.6	$60,100	$1,503	$18,030	$451	3,499	21%	$9.47	$493	1.3
Sandusky MSA	$13.29	$691	$27,640	1.7	$64,100	$1,603	$19,230	$481	8,649	27%	$9.06	$471	1.5
Springfield MSA	$12.54	$652	$26,080	1.6	$56,800	$1,420	$17,040	$426	16,410	30%	$8.70	$452	1.4
Steubenville-Weirton MSA	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	7,905	27%	$8.73	$454	1.3
Toledo MSA	$12.79	$665	$26,600	1.7	$62,600	$1,565	$18,780	$470	83,893	32%	$10.02	$521	1.3
Union County HMFA	$14.94	$777	$31,080	1.9	$82,500	$2,063	$24,750	$619	4,002	22%	$13.61	$708	1.1
Wheeling MSA	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	7,419	26%	$8.16	$425	1.4
Youngstown-Warren-Boardman HMFA	$11.60	$603	$24,120	1.5	$55,700	$1,393	$16,710	$418	49,405	27%	$8.77	$456	1.3
Counties													
Adams County	$11.23	$584	$23,360	1.5	$43,800	$1,095	$13,140	$329	2,928	27%	$7.61	$396	1.5
Allen County	$12.08	$628	$25,120	1.6	$58,800	$1,470	$17,640	$441	11,733	29%	$9.13	$475	1.3
Ashland County	$11.40	$593	$23,720	1.5	$59,300	$1,483	$17,790	$445	4,250	21%	$8.54	$444	1.3
Ashtabula County	$11.67	$607	$24,280	1.5	$52,900	$1,323	$15,870	$397	10,600	27%	$8.14	$423	1.4
Athens County	$12.35	$642	$25,680	1.6	$50,600	$1,265	$15,180	$380	9,218	41%	$6.74	$350	1.8
Auglaize County	$11.87	$617	$24,680	1.5	$64,900	$1,623	$19,470	$487	4,025	22%	$9.87	$513	1.2

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Ohio

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	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Belmont County	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	7,419	26%	$8.16	$425	1.4
Brown County	$12.04	$626	$25,040	1.6	$57,100	$1,428	$17,130	$428	3,250	20%	$9.04	$470	1.3
Butler County	$13.90	$723	$28,920	1.8	$71,300	$1,783	$21,390	$535	39,057	29%	$10.62	$552	1.3
Carroll County	$12.37	$643	$25,720	1.6	$58,900	$1,473	$17,670	$442	2,105	18%	$7.95	$413	1.6
Champaign County	$11.23	$584	$23,360	1.5	$61,300	$1,533	$18,390	$460	3,748	25%	$9.37	$487	1.2
Clark County	$12.54	$652	$26,080	1.6	$56,800	$1,420	$17,040	$426	16,410	30%	$8.70	$452	1.4
Clermont County	$13.90	$723	$28,920	1.8	$71,300	$1,783	$21,390	$535	16,689	23%	$9.77	$508	1.4
Clinton County	$12.04	$626	$25,040	1.6	$61,100	$1,528	$18,330	$458	4,864	30%	$10.07	$524	1.2
Columbiana County	$11.23	$584	$23,360	1.5	$52,100	$1,303	$15,630	$391	10,677	25%	$7.66	$399	1.5
Coshocton County	$11.23	$584	$23,360	1.5	$52,000	$1,300	$15,600	$390	3,710	25%	$8.69	$452	1.3
Crawford County	$11.31	$588	$23,520	1.5	$52,500	$1,313	$15,750	$394	4,903	27%	$10.05	$523	1.1
Cuyahoga County	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	202,889	38%	$13.37	$695	1.0
Darke County	$11.23	$584	$23,360	1.5	$58,400	$1,460	$17,520	$438	4,607	22%	$9.55	$497	1.2
Defiance County	$11.23	$584	$23,360	1.5	$61,300	$1,533	$18,390	$460	3,255	21%	$9.51	$494	1.2
Delaware County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	10,268	17%	$9.66	$502	1.6
Erie County	$13.29	$691	$27,640	1.7	$64,100	$1,603	$19,230	$481	8,649	27%	$9.06	$471	1.5
Fairfield County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	13,034	24%	$8.06	$419	1.9
Fayette County	$12.98	$675	$27,000	1.7	$52,800	$1,320	$15,840	$396	4,104	35%	$10.02	$521	1.3
Franklin County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	195,321	43%	$13.72	$714	1.1
Fulton County	$12.79	$665	$26,600	1.7	$62,600	$1,565	$18,780	$470	3,115	19%	$9.20	$478	1.4
Gallia County	$11.23	$584	$23,360	1.5	$48,800	$1,220	$14,640	$366	3,312	27%	$8.26	$430	1.4
Geauga County	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	4,462	13%	$9.18	$477	1.5
Greene County	$13.17	$685	$27,400	1.7	$63,300	$1,583	$18,990	$475	19,529	32%	$10.02	$521	1.3
Guernsey County	$11.23	$584	$23,360	1.5	$51,800	$1,295	$15,540	$389	4,560	28%	$8.29	$431	1.4
Hamilton County	$13.90	$723	$28,920	1.8	$71,300	$1,783	$21,390	$535	127,183	39%	$13.18	$685	1.1
Hancock County	$12.15	$632	$25,280	1.6	$63,100	$1,578	$18,930	$473	8,865	29%	$10.81	$562	1.1
Hardin County	$11.29	$587	$23,480	1.5	$58,100	$1,453	$17,430	$436	3,577	30%	$8.36	$435	1.4
Harrison County	$11.23	$584	$23,360	1.5	$48,200	$1,205	$14,460	$362	1,421	22%	$8.49	$441	1.3
Henry County	$11.83	$615	$24,600	1.5	$63,100	$1,578	$18,930	$473	2,293	21%	$10.20	$530	1.2
Highland County	$12.08	$628	$25,120	1.6	$52,500	$1,313	$15,750	$394	4,366	26%	$7.85	$408	1.5
Hocking County	$11.23	$584	$23,360	1.5	$52,100	$1,303	$15,630	$391	2,818	25%	$7.13	$371	1.6

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Ohio

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Holmes County	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	2,569	21%	$9.37	$487	1.2
Huron County	$11.52	$599	$23,960	1.5	$57,200	$1,430	$17,160	$429	5,829	25%	$9.51	$495	1.2
Jackson County	$11.23	$584	$23,360	1.5	$46,600	$1,165	$13,980	$350	4,113	31%	$9.02	$469	1.2
Jefferson County	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	7,905	27%	$8.73	$454	1.3
Knox County	$12.08	$628	$25,120	1.6	$57,600	$1,440	$17,280	$432	5,633	25%	$8.79	$457	1.4
Lake County	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	21,629	23%	$11.20	$582	1.2
Lawrence County	$11.52	$599	$23,960	1.5	$50,300	$1,258	$15,090	$377	6,546	27%	$8.02	$417	1.4
Licking County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	16,040	26%	$8.80	$458	1.7
Logan County	$11.96	$622	$24,880	1.6	$59,300	$1,483	$17,790	$445	4,976	27%	$11.31	$588	1.1
Lorain County	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	29,524	26%	$8.57	$446	1.6
Lucas County	$12.79	$665	$26,600	1.7	$62,600	$1,565	$18,780	$470	62,580	35%	$10.12	$526	1.3
Madison County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	4,237	29%	$10.21	$531	1.5
Mahoning County	$11.60	$603	$24,120	1.5	$55,700	$1,393	$16,710	$418	27,476	28%	$8.07	$420	1.4
Marion County	$12.06	$627	$25,080	1.6	$53,000	$1,325	$15,900	$398	7,108	29%	$10.53	$548	1.1
Medina County	$13.98	$727	$29,080	1.8	$63,700	$1,593	$19,110	$478	11,697	18%	$8.54	$444	1.6
Meigs County	$11.23	$584	$23,360	1.5	$43,800	$1,095	$13,140	$329	1,912	20%	$7.26	$378	1.5
Mercer County	$11.60	$603	$24,120	1.5	$64,600	$1,615	$19,380	$485	2,927	19%	$8.31	$432	1.4
Miami County	$13.17	$685	$27,400	1.7	$63,300	$1,583	$18,990	$475	11,781	29%	$10.09	$525	1.3
Monroe County	$11.23	$584	$23,360	1.5	$43,500	$1,088	$13,050	$326	1,244	20%	$8.56	$445	1.3
Montgomery County	$13.17	$685	$27,400	1.7	$63,300	$1,583	$18,990	$475	79,371	35%	$11.61	$604	1.1
Morgan County	$11.23	$584	$23,360	1.5	$40,600	$1,015	$12,180	$305	1,298	21%	$7.34	$382	1.5
Morrow County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	2,337	18%	$8.97	$467	1.7
Muskingum County	$11.23	$584	$23,360	1.5	$51,900	$1,298	$15,570	$389	10,206	30%	$8.70	$452	1.3
Noble County	$11.23	$584	$23,360	1.5	$53,200	$1,330	$15,960	$399	1,069	22%	$6.49	$337	1.7
Ottawa County	$12.79	$665	$26,600	1.7	$62,600	$1,565	$18,780	$470	3,207	18%	$8.86	$461	1.4
Paulding County	$11.23	$584	$23,360	1.5	$57,600	$1,440	$17,280	$432	1,415	18%	$7.79	$405	1.4
Perry County	$11.23	$584	$23,360	1.5	$54,000	$1,350	$16,200	$405	3,541	26%	$7.30	$379	1.5
Pickaway County	$15.19	$790	$31,600	2.0	$67,500	$1,688	$20,250	$506	4,844	25%	$10.97	$570	1.4
Pike County	$11.23	$584	$23,360	1.5	$44,600	$1,115	$13,380	$335	3,113	29%	$10.39	$540	1.1
Portage County	$14.27	$742	$29,680	1.9	$66,500	$1,663	$19,950	$499	19,100	31%	$8.73	$454	1.6
Preble County	$12.27	$638	$25,520	1.6	$60,100	$1,503	$18,030	$451	3,499	21%	$9.47	$493	1.3

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Ohio

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Putnam County	$11.23	$584	$23,360	1.5	$68,500	$1,713	$20,550	$514	2,087	16%	$7.25	$377	1.5
Richland County	$11.46	$596	$23,840	1.5	$57,200	$1,430	$17,160	$429	13,969	29%	$9.54	$496	1.2
Ross County	$11.58	$602	$24,080	1.5	$53,000	$1,325	$15,900	$398	7,498	27%	$10.19	$530	1.1
Sandusky County	$11.31	$588	$23,520	1.5	$60,100	$1,503	$18,030	$451	5,866	24%	$9.03	$469	1.3
Scioto County	$11.23	$584	$23,360	1.5	$44,200	$1,105	$13,260	$332	9,189	30%	$7.83	$407	1.4
Seneca County	$11.23	$584	$23,360	1.5	$56,600	$1,415	$16,980	$425	5,514	25%	$10.22	$531	1.1
Shelby County	$12.08	$628	$25,120	1.6	$63,200	$1,580	$18,960	$474	4,570	25%	$11.42	$594	1.1
Stark County	$12.37	$643	$25,720	1.6	$58,900	$1,473	$17,670	$442	43,756	29%	$9.46	$492	1.3
Summit County	$14.27	$742	$29,680	1.9	$66,500	$1,663	$19,950	$499	68,076	31%	$11.29	$587	1.3
Trumbull County	$11.60	$603	$24,120	1.5	$55,700	$1,393	$16,710	$418	21,929	25%	$9.72	$505	1.2
Tuscarawas County	$11.27	$586	$23,440	1.5	$54,900	$1,373	$16,470	$412	9,130	25%	$8.56	$445	1.3
Union County	$14.94	$777	$31,080	1.9	$82,500	$2,063	$24,750	$619	4,002	22%	$13.61	$708	1.1
Van Wert County	$11.23	$584	$23,360	1.5	$54,500	$1,363	$16,350	$409	1,978	17%	$9.98	$519	1.1
Vinton County	$11.23	$584	$23,360	1.5	$38,900	$973	$11,670	$292	1,267	24%	$8.02	$417	1.4
Warren County	$13.90	$723	$28,920	1.8	$71,300	$1,783	$21,390	$535	14,904	20%	$10.65	$554	1.3
Washington County	$11.65	$606	$24,240	1.5	$53,200	$1,330	$15,960	$399	6,428	25%	$9.84	$512	1.2
Wayne County	$11.88	$618	$24,720	1.5	$63,300	$1,583	$18,990	$475	10,323	24%	$10.32	$537	1.2
Williams County	$11.42	$594	$23,760	1.5	$55,800	$1,395	$16,740	$419	3,491	23%	$9.24	$480	1.2
Wood County	$12.79	$665	$26,600	1.7	$62,600	$1,565	$18,780	$470	14,991	31%	$10.21	$531	1.3
Wyandot County	$11.23	$584	$23,360	1.5	$57,900	$1,448	$17,370	$434	2,310	25%	$10.64	$553	1.1

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Oklahoma

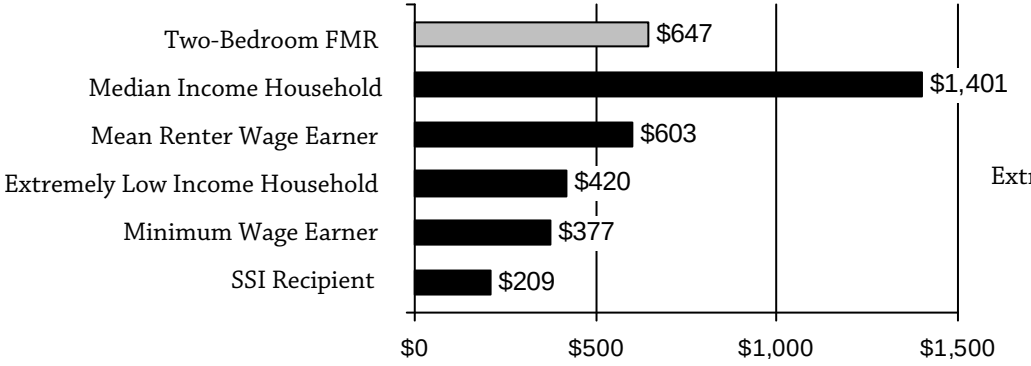
In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is $647. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,156 monthly or $25,873 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.44

In Oklahoma, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is $11.60. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$44
Extremely Low Income Household	$227
Minimum Wage Earner	$270
SSI Recipient	$438

Oklahoma

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	$12.44	$647	$25,873	1.7	$56,045	$1,401	$16,813	$420	451,746	32%	$11.60	$603	1.1
Combined Nonmetro Areas	$10.52	$547	$21,880	1.5	$49,770	$1,244	$14,931	$373	149,049	29%	$10.30	$535	1.0
Metropolitan Areas													
Fort Smith HMFA	$10.69	$556	$22,240	1.5	$48,400	$1,210	$14,520	$363	4,238	28%	$6.42	$334	1.7
Grady County HMFA	$10.46	$544	$21,760	1.4	$57,400	$1,435	$17,220	$431	4,377	23%	$9.54	$496	1.1
Lawton MSA	$12.29	$639	$25,560	1.7	$52,600	$1,315	$15,780	$395	18,037	41%	$10.47	$545	1.2
Le Flore County HMFA	$10.08	$524	$20,960	1.4	$46,800	$1,170	$14,040	$351	4,969	27%	$8.63	$449	1.2
Lincoln County HMFA	$10.08	$524	$20,960	1.4	$50,300	$1,258	$15,090	$377	2,650	21%	$8.24	$428	1.2
Oklahoma City HMFA	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	150,904	34%	$12.18	$633	1.1
Okmulgee County HMFA	$11.35	$590	$23,600	1.6	$46,400	$1,160	$13,920	$348	4,316	28%	$8.52	$443	1.3
Pawnee County HMFA	$11.75	$611	$24,440	1.6	$50,300	$1,258	$15,090	$377	1,458	24%	$8.13	$423	1.4
Tulsa HMFA	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	111,748	33%	$12.61	$656	1.1
Counties													
Adair County	$10.08	$524	$20,960	1.4	$39,600	$990	$11,880	$297	2,232	28%	$8.06	$419	1.2
Alfalfa County	$10.12	$526	$21,040	1.4	$56,200	$1,405	$16,860	$422	395	19%	$9.26	$482	1.1
Atoka County	$10.08	$524	$20,960	1.4	$44,300	$1,108	$13,290	$332	1,241	24%	$9.24	$481	1.1
Beaver County	$10.08	$524	$20,960	1.4	$56,900	$1,423	$17,070	$427	602	27%	$14.68	$763	0.7
Beckham County	$11.81	$614	$24,560	1.6	$54,500	$1,363	$16,350	$409	2,713	35%	$14.91	$775	0.8
Blaine County	$10.08	$524	$20,960	1.4	$56,500	$1,413	$16,950	$424	1,069	26%	$9.41	$489	1.1
Bryan County	$10.08	$524	$20,960	1.4	$46,000	$1,150	$13,800	$345	5,382	34%	$10.06	$523	1.0
Caddo County	$10.08	$524	$20,960	1.4	$46,100	$1,153	$13,830	$346	2,952	28%	$10.06	$523	1.0
Canadian County	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	8,887	22%	$10.79	$561	1.2
Carter County	$10.60	$551	$22,040	1.5	$50,800	$1,270	$15,240	$381	5,150	29%	$11.76	$612	0.9
Cherokee County	$10.08	$524	$20,960	1.4	$41,600	$1,040	$12,480	$312	5,586	34%	$6.83	$355	1.5
Choctaw County	$10.08	$524	$20,960	1.4	$36,200	$905	$10,860	$272	1,959	32%	$8.05	$419	1.3
Cimarron County	$10.08	$524	$20,960	1.4	$43,700	$1,093	$13,110	$328	260	23%	$9.17	$477	1.1
Cleveland County	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	29,461	32%	$8.78	$457	1.5
Coal County	$10.08	$524	$20,960	1.4	$38,100	$953	$11,430	$286	678	29%	$9.45	$491	1.1
Comanche County	$12.29	$639	$25,560	1.7	$52,600	$1,315	$15,780	$395	18,037	41%	$10.47	$545	1.2

† Wage data not available (See Appendix A).

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Oklahoma

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cotton County	$10.08	$524	$20,960	1.4	$50,900	$1,273	$15,270	$382	660	27%	$11.13	$579	0.9
Craig County	$10.42	$542	$21,680	1.4	$47,500	$1,188	$14,250	$356	1,203	21%	$10.93	$568	1.0
Creek County	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	6,696	25%	$11.48	$597	1.2
Custer County	$10.58	$550	$22,000	1.5	$50,900	$1,273	$15,270	$382	3,641	35%	$9.94	$517	1.1
Delaware County	$10.08	$524	$20,960	1.4	$44,900	$1,123	$13,470	$337	3,761	23%	$8.39	$436	1.2
Dewey County	$11.25	$585	$23,400	1.6	$50,300	$1,258	$15,090	$377	324	18%	$12.62	$656	0.9
Ellis County	$10.08	$524	$20,960	1.4	$53,200	$1,330	$15,960	$399	316	19%	$15.42	$802	0.7
Garfield County	$10.94	$569	$22,760	1.5	$53,400	$1,335	$16,020	$401	7,707	33%	$11.56	$601	0.9
Garvin County	$10.08	$524	$20,960	1.4	$46,600	$1,165	$13,980	$350	2,507	25%	$12.55	$652	0.8
Grady County	$10.46	$544	$21,760	1.4	$57,400	$1,435	$17,220	$431	4,377	23%	$9.54	$496	1.1
Grant County	$10.08	$524	$20,960	1.4	$56,300	$1,408	$16,890	$422	425	23%	$18.00	$936	0.6
Greer County	$10.08	$524	$20,960	1.4	$45,600	$1,140	$13,680	$342	638	30%	$7.26	$378	1.4
Harmon County †	$10.08	$524	$20,960	1.4	$38,700	$968	$11,610	$290	298	26%			
Harper County	$10.67	$555	$22,200	1.5	$58,800	$1,470	$17,640	$441	317	21%	$13.74	$715	0.8
Haskell County	$10.08	$524	$20,960	1.4	$48,700	$1,218	$14,610	$365	1,081	23%	$7.57	$394	1.3
Hughes County	$10.08	$524	$20,960	1.4	$45,100	$1,128	$13,530	$338	1,142	22%	$7.90	$411	1.3
Jackson County	$10.15	$528	$21,120	1.4	$53,100	$1,328	$15,930	$398	3,940	38%	$9.85	$512	1.0
Jefferson County	$10.08	$524	$20,960	1.4	$42,500	$1,063	$12,750	$319	549	22%	$7.50	$390	1.3
Johnston County	$10.08	$524	$20,960	1.4	$40,100	$1,003	$12,030	$301	1,107	26%	$11.15	$580	0.9
Kay County	$11.38	$592	$23,680	1.6	$49,600	$1,240	$14,880	$372	5,282	29%	$11.26	$585	1.0
Kingfisher County	$11.23	$584	$23,360	1.5	$61,400	$1,535	$18,420	$461	1,219	22%	$11.97	$623	0.9
Kiowa County	$10.08	$524	$20,960	1.4	$45,900	$1,148	$13,770	$344	1,292	34%	$7.86	$409	1.3
Latimer County	$10.08	$524	$20,960	1.4	$51,300	$1,283	$15,390	$385	1,090	26%	$13.65	$710	0.7
Le Flore County	$10.08	$524	$20,960	1.4	$46,800	$1,170	$14,040	$351	4,969	27%	$8.63	$449	1.2
Lincoln County	$10.08	$524	$20,960	1.4	$50,300	$1,258	$15,090	$377	2,650	21%	$8.24	$428	1.2
Logan County	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	3,232	22%	$6.47	$336	2.1
Love County	$10.08	$524	$20,960	1.4	$52,400	$1,310	$15,720	$393	864	24%	$8.28	$430	1.2
Major County	$10.08	$524	$20,960	1.4	$57,100	$1,428	$17,130	$428	595	19%	$9.29	$483	1.1
Marshall County	$10.08	$524	$20,960	1.4	$49,300	$1,233	$14,790	$370	1,341	23%	$10.38	$540	1.0
Mayes County	$10.08	$524	$20,960	1.4	$50,900	$1,273	$15,270	$382	4,029	25%	$9.07	$471	1.1
McClain County	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	2,166	18%	$8.84	$460	1.5

† Wage data not available (See Appendix A).

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Oklahoma

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McCurtain County	$10.08	$524	$20,960	1.4	$46,300	$1,158	$13,890	$347	4,324	33%	$8.07	$419	1.2
McIntosh County	$10.08	$524	$20,960	1.4	$36,500	$913	$10,950	$274	1,664	22%	$6.03	$314	1.7
Murray County	$11.06	$575	$23,000	1.5	$53,300	$1,333	$15,990	$400	1,058	20%	$9.35	$486	1.2
Muskogee County	$10.62	$552	$22,080	1.5	$49,200	$1,230	$14,760	$369	8,389	31%	$9.01	$469	1.2
Noble County	$10.08	$524	$20,960	1.4	$52,300	$1,308	$15,690	$392	1,144	25%	$9.95	$517	1.0
Nowata County	$10.63	$553	$22,120	1.5	$49,700	$1,243	$14,910	$373	879	21%	$9.60	$499	1.1
Okfuskee County	$10.08	$524	$20,960	1.4	$40,600	$1,015	$12,180	$305	1,232	29%	$8.08	$420	1.2
Oklahoma County	$13.40	$697	$27,880	1.8	$61,500	$1,538	$18,450	$461	107,158	38%	$12.92	$672	1.0
Okmulgee County	$11.35	$590	$23,600	1.6	$46,400	$1,160	$13,920	$348	4,316	28%	$8.52	$443	1.3
Osage County	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	3,662	20%	$9.02	$469	1.6
Ottawa County	$10.08	$524	$20,960	1.4	$44,300	$1,108	$13,290	$332	3,043	25%	$8.38	$436	1.2
Pawnee County	$11.75	$611	$24,440	1.6	$50,300	$1,258	$15,090	$377	1,458	24%	$8.13	$423	1.4
Payne County	$11.35	$590	$23,600	1.6	$57,300	$1,433	$17,190	$430	13,246	46%	$9.02	$469	1.3
Pittsburg County	$11.35	$590	$23,600	1.6	$51,800	$1,295	$15,540	$389	5,318	29%	$9.66	$502	1.2
Pontotoc County	$10.08	$524	$20,960	1.4	$50,900	$1,273	$15,270	$382	5,129	35%	$7.77	$404	1.3
Pottawatomie County	$11.00	$572	$22,880	1.5	$50,600	$1,265	$15,180	$380	6,693	27%	$8.80	$457	1.3
Pushmataha County	$10.08	$524	$20,960	1.4	$38,900	$973	$11,670	$292	1,226	26%	$6.28	$326	1.6
Roger Mills County	$10.38	$540	$21,600	1.4	$63,300	$1,583	$18,990	$475	308	22%	$13.06	$679	0.8
Rogers County	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	6,612	21%	$10.71	$557	1.3
Seminole County	$10.08	$524	$20,960	1.4	$42,400	$1,060	$12,720	$318	2,548	28%	$10.10	$525	1.0
Sequoyah County	$10.69	$556	$22,240	1.5	$48,400	$1,210	$14,520	$363	4,238	28%	$6.42	$334	1.7
Stephens County	$10.08	$524	$20,960	1.4	$54,700	$1,368	$16,410	$410	4,439	25%	$12.58	$654	0.8
Texas County	$10.77	$560	$22,400	1.5	$55,100	$1,378	$16,530	$413	2,229	31%	$12.61	$656	0.9
Tillman County	$10.08	$524	$20,960	1.4	$38,900	$973	$11,670	$292	846	28%	$9.98	$519	1.0
Tulsa County	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	90,456	38%	$12.91	$671	1.1
Wagoner County	$14.08	$732	$29,280	1.9	$60,400	$1,510	$18,120	$453	4,322	17%	$7.79	$405	1.8
Washington County	$10.63	$553	$22,120	1.5	$57,300	$1,433	$17,190	$430	5,454	26%	$13.39	$696	0.8
Washita County	$10.08	$524	$20,960	1.4	$54,600	$1,365	$16,380	$410	1,127	25%	$11.53	$600	0.9
Woods County	$10.08	$524	$20,960	1.4	$60,500	$1,513	$18,150	$454	1,123	32%	$6.81	$354	1.5
Woodward County	$10.08	$524	$20,960	1.4	$56,700	$1,418	$17,010	$425	2,083	27%	$12.24	$637	0.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oregon

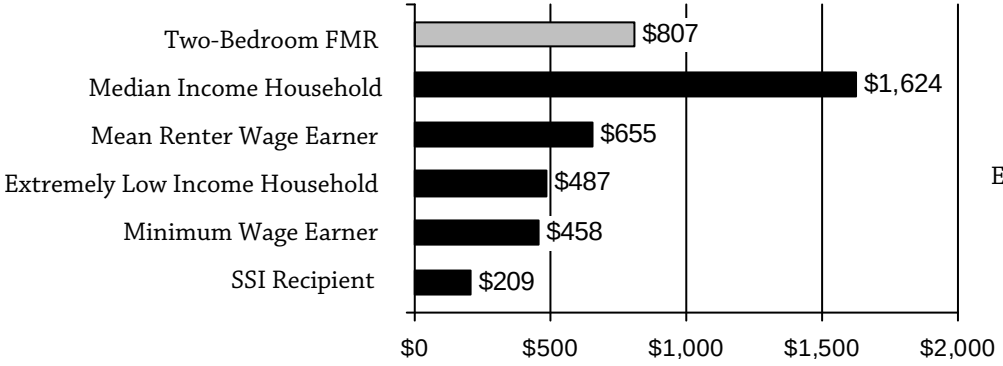
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is $807. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,691 monthly or $32,289 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$15.52

In Oregon, a minimum wage worker earns an hourly wage of $8.80. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is $12.59. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$152
Extremely Low Income Household	$320
Minimum Wage Earner	$349
SSI Recipient	$598

Oregon

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	$15.52	$807	$32,289	1.8	$64,972	$1,624	$19,492	$487	543,123	36%	$12.59	$655	1.2
Combined Nonmetro Areas	$12.32	$641	$25,625	1.4	$53,680	$1,342	$16,104	$403	109,803	32%	$10.13	$527	1.2
Metropolitan Areas													
Bend MSA	$15.88	$826	$33,040	1.8	$66,400	$1,660	$19,920	$498	20,208	32%	$10.72	$557	1.5
Corvallis MSA	$14.88	$774	$30,960	1.7	$74,200	$1,855	$22,260	$557	14,312	43%	$10.43	$542	1.4
Eugene-Springfield MSA	$15.50	$806	$32,240	1.8	$59,200	$1,480	$17,760	$444	56,425	39%	$10.58	$550	1.5
Medford MSA	$15.52	$807	$32,280	1.8	$58,500	$1,463	$17,550	$439	30,551	37%	$11.34	$590	1.4
Portland-Vancouver-Beaverton MSA	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	260,400	38%	$14.33	$745	1.2
Salem MSA	$14.27	$742	$29,680	1.6	$60,000	$1,500	$18,000	$450	51,424	37%	$10.35	$538	1.4
Counties													
Baker County	$11.23	$584	$23,360	1.3	$52,000	$1,300	$15,600	$390	1,989	29%	$6.35	$330	1.8
Benton County	$14.88	$774	$30,960	1.7	$74,200	$1,855	$22,260	$557	14,312	43%	$10.43	$542	1.4
Clackamas County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	42,033	29%	$12.42	$646	1.4
Clatsop County	$14.13	$735	$29,400	1.6	$56,700	$1,418	$17,010	$425	6,188	38%	$11.18	$581	1.3
Columbia County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	4,425	23%	$8.26	$430	2.1
Coos County	$12.31	$640	$25,600	1.4	$49,600	$1,240	$14,880	$372	8,991	33%	$9.63	$501	1.3
Crook County	$12.94	$673	$26,920	1.5	$56,300	$1,408	$16,890	$422	2,446	28%	$11.99	$623	1.1
Curry County	$14.12	$734	$29,360	1.6	$54,400	$1,360	$16,320	$408	3,053	29%	$8.05	$419	1.8
Deschutes County	$15.88	$826	$33,040	1.8	$66,400	$1,660	$19,920	$498	20,208	32%	$10.72	$557	1.5
Douglas County	$11.48	$597	$23,880	1.3	$51,900	$1,298	$15,570	$389	12,928	29%	$11.83	$615	1.0
Gilliam County	$13.40	$697	$27,880	1.5	$54,600	$1,365	$16,380	$410	284	33%	$17.54	$912	0.8
Grant County	$11.23	$584	$23,360	1.3	$46,800	$1,170	$14,040	$351	916	27%	$10.75	$559	1.0
Harney County	$11.96	$622	$24,880	1.4	$49,800	$1,245	$14,940	$374	1,209	36%	$8.03	$417	1.5
Hood River County	$11.38	$592	$23,680	1.3	$60,000	$1,500	$18,000	$450	2,532	32%	$8.32	$432	1.4
Jackson County	$15.52	$807	$32,280	1.8	$58,500	$1,463	$17,550	$439	30,551	37%	$11.34	$590	1.4
Jefferson County	$11.23	$584	$23,360	1.3	$48,500	$1,213	$14,550	$364	2,322	30%	$11.50	$598	1.0
Josephine County	$13.04	$678	$27,120	1.5	$49,400	$1,235	$14,820	$371	10,761	31%	$9.12	$474	1.4
Klamath County	$11.71	$609	$24,360	1.3	$54,400	$1,360	$16,320	$408	8,650	31%	$10.41	$541	1.1
Lake County	$11.23	$584	$23,360	1.3	$44,800	$1,120	$13,440	$336	1,095	32%	$8.46	$440	1.3

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oregon

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lane County	$15.50	$806	$32,240	1.8	$59,200	$1,480	$17,760	$444	56,425	39%	$10.58	$550	1.5
Lincoln County	$12.67	$659	$26,360	1.4	$56,000	$1,400	$16,800	$420	6,779	33%	$8.48	$441	1.5
Linn County	$13.27	$690	$27,600	1.5	$58,700	$1,468	$17,610	$440	14,116	32%	$11.29	$587	1.2
Malheur County	$11.23	$584	$23,360	1.3	$49,900	$1,248	$14,970	$374	3,603	35%	$7.64	$397	1.5
Marion County	$14.27	$742	$29,680	1.6	$60,000	$1,500	$18,000	$450	42,830	38%	$10.69	$556	1.3
Morrow County	$11.56	$601	$24,040	1.3	$52,000	$1,300	$15,600	$390	1,116	29%	$12.52	$651	0.9
Multnomah County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	130,601	44%	$13.86	$720	1.2
Polk County	$14.27	$742	$29,680	1.6	$60,000	$1,500	$18,000	$450	8,594	31%	$7.50	$390	1.9
Sherman County	$11.56	$601	$24,040	1.3	$45,300	$1,133	$13,590	$340	268	33%	$14.64	$761	0.8
Tillamook County	$12.69	$660	$26,400	1.4	$55,300	$1,383	$16,590	$415	3,424	31%	$10.57	$550	1.2
Umatilla County	$11.40	$593	$23,720	1.3	$55,100	$1,378	$16,530	$413	9,554	36%	$10.48	$545	1.1
Union County	$11.35	$590	$23,600	1.3	$57,100	$1,428	$17,130	$428	3,491	34%	$8.55	$445	1.3
Wallowa County	$11.77	$612	$24,480	1.3	$54,200	$1,355	$16,260	$407	763	25%	$6.98	$363	1.7
Wasco County	$12.40	$645	$25,800	1.4	$53,600	$1,340	$16,080	$402	3,185	32%	$10.12	$526	1.2
Washington County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	73,230	37%	$16.93	$881	1.0
Wheeler County	$11.23	$584	$23,360	1.3	$43,700	$1,093	$13,110	$328	140	22%	$9.12	$474	1.2
Yamhill County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	10,111	30%	$10.02	$521	1.7

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Pennsylvania

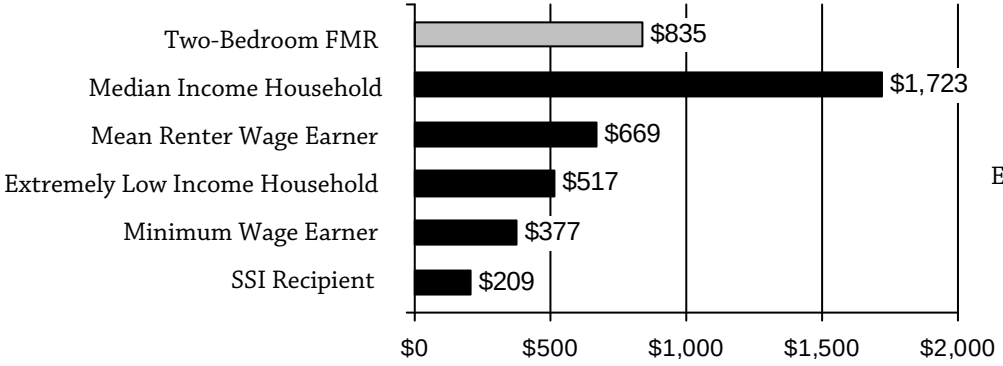
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is $835. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,784 monthly or $33,404 annually. Assuming a 40-hour work week, 52 weeks per year, this level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

$16.06

In Pennsylvania, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Pennsylvania, the estimated mean (average) wage for a renter is $12.86. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$166
Extremely Low Income Household	$318
Minimum Wage Earner	$458
SSI Recipient	$626

Pennsylvania

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	$16.06	$835	$33,404	2.2	$68,939	$1,723	$20,682	$517	1,431,969	29%	$12.86	$669	1.2
Combined Nonmetro Areas	$11.62	$604	$24,177	1.6	$55,804	$1,395	$16,741	$419	187,581	24%	$9.69	$504	1.2
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	$18.35	$954	$38,160	2.5	$73,300	$1,833	$21,990	$550	74,107	27%	$11.90	$619	1.5
Altoona MSA	$11.54	$600	$24,000	1.6	$55,600	$1,390	$16,680	$417	13,965	27%	$8.48	$441	1.4
Armstrong County HMFA	$11.08	$576	$23,040	1.5	$53,800	$1,345	$16,140	$404	6,793	24%	$10.38	$540	1.1
Erie MSA	$13.21	$687	$27,480	1.8	$58,700	$1,468	$17,610	$440	33,357	31%	$8.97	$467	1.5
Harrisburg-Carlisle MSA	$14.48	$753	$30,120	2.0	$73,500	$1,838	$22,050	$551	66,493	30%	$12.89	$670	1.1
Johnstown MSA	$10.83	$563	$22,520	1.5	$52,400	$1,310	$15,720	$393	15,406	26%	$8.78	$457	1.2
Lancaster MSA	$15.75	$819	$32,760	2.2	$69,500	$1,738	$20,850	$521	57,126	30%	$11.78	$612	1.3
Lebanon MSA	$13.38	$696	$27,840	1.8	$65,700	$1,643	$19,710	$493	13,104	25%	$9.25	$481	1.4
Philadelphia-Camden-Wilmington MSA *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	484,864	32%	$16.43	$854	1.3
Pike County HMFA	$19.44	$1,011	$40,440	2.7	$65,700	$1,643	$19,710	$493	3,473	16%	$6.28	$326	3.1
Pittsburgh HMFA	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	276,460	29%	$12.10	$629	1.1
Reading MSA	$15.65	$814	$32,560	2.2	$68,000	$1,700	$20,400	$510	41,239	27%	$11.22	$584	1.4
Scranton--Wilkes-Barre MSA	$12.08	$628	$25,120	1.7	$58,900	$1,473	$17,670	$442	71,162	31%	$10.04	$522	1.2
Sharon HMFA	$12.21	$635	$25,400	1.7	$56,800	$1,420	$17,040	$426	11,549	25%	$9.13	$475	1.3
State College MSA	$16.21	$843	$33,720	2.2	$68,200	$1,705	$20,460	$512	21,960	40%	$9.19	$478	1.8
Williamsport MSA	$14.00	$728	$29,120	1.9	$54,800	$1,370	$16,440	$411	14,072	30%	$9.21	$479	1.5
York-Hanover MSA	$15.29	$795	$31,800	2.1	$70,300	$1,758	$21,090	$527	39,258	24%	$11.10	$577	1.4
Counties													
Adams County	$13.83	$719	$28,760	1.9	$68,300	$1,708	$20,490	$512	8,518	22%	$9.23	$480	1.5
Allegheny County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	172,674	33%	$13.46	$700	1.0
Armstrong County	$11.08	$576	$23,040	1.5	$53,800	$1,345	$16,140	$404	6,793	24%	$10.38	$540	1.1
Beaver County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	17,480	25%	$10.62	$552	1.3
Bedford County	$10.83	$563	$22,520	1.5	$51,700	$1,293	$15,510	$388	4,039	20%	$8.86	$461	1.2
Berks County	$15.65	$814	$32,560	2.2	$68,000	$1,700	$20,400	$510	41,239	27%	$11.22	$584	1.4
Blair County	$11.54	$600	$24,000	1.6	$55,600	$1,390	$16,680	$417	13,965	27%	$8.48	$441	1.4
Bradford County	$10.83	$563	$22,520	1.5	$51,300	$1,283	$15,390	$385	6,255	25%	$10.94	$569	1.0

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Pennsylvania

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bucks County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	49,460	22%	$12.01	$625	1.7
Butler County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	16,520	23%	$10.12	$526	1.3
Cambria County	$10.83	$563	$22,520	1.5	$52,400	$1,310	$15,720	$393	15,406	26%	$8.78	$457	1.2
Cameron County	$10.83	$563	$22,520	1.5	$54,900	$1,373	$16,470	$412	587	27%	$10.47	$545	1.0
Carbon County	$18.35	$954	$38,160	2.5	$73,300	$1,833	$21,990	$550	5,171	20%	$7.32	$381	2.5
Centre County	$16.21	$843	$33,720	2.2	$68,200	$1,705	$20,460	$512	21,960	40%	$9.19	$478	1.8
Chester County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	41,393	23%	$16.15	$840	1.3
Clarion County	$10.83	$563	$22,520	1.5	$53,900	$1,348	$16,170	$404	4,512	29%	$7.82	$407	1.4
Clearfield County	$10.83	$563	$22,520	1.5	$49,000	$1,225	$14,700	$368	7,646	23%	$8.61	$448	1.3
Clinton County	$12.06	$627	$25,080	1.7	$51,600	$1,290	$15,480	$387	4,195	28%	$8.69	$452	1.4
Columbia County	$11.79	$613	$24,520	1.6	$56,200	$1,405	$16,860	$422	7,369	28%	$9.56	$497	1.2
Crawford County	$11.21	$583	$23,320	1.5	$50,700	$1,268	$15,210	$380	9,226	26%	$9.03	$470	1.2
Cumberland County	$14.48	$753	$30,120	2.0	$73,500	$1,838	$22,050	$551	25,843	28%	$12.75	$663	1.1
Dauphin County	$14.48	$753	$30,120	2.0	$73,500	$1,838	$22,050	$551	37,227	35%	$13.20	$686	1.1
Delaware County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	58,244	28%	$13.72	$713	1.5
Elk County	$10.83	$563	$22,520	1.5	$56,100	$1,403	$16,830	$421	2,764	20%	$10.10	$525	1.1
Erie County	$13.21	$687	$27,480	1.8	$58,700	$1,468	$17,610	$440	33,357	31%	$8.97	$467	1.5
Fayette County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	14,948	27%	$8.47	$441	1.6
Forest County	$10.83	$563	$22,520	1.5	$45,500	$1,138	$13,650	$341	283	14%	$6.94	$361	1.6
Franklin County	$12.52	$651	$26,040	1.7	$64,200	$1,605	$19,260	$482	14,992	26%	$11.30	$588	1.1
Fulton County	$10.83	$563	$22,520	1.5	$57,400	$1,435	$17,220	$431	1,321	23%	$11.79	$613	0.9
Greene County	$10.83	$563	$22,520	1.5	$51,100	$1,278	$15,330	$383	3,461	25%	$12.92	$672	0.8
Huntingdon County	$10.83	$563	$22,520	1.5	$54,500	$1,363	$16,350	$409	3,916	23%	$8.22	$427	1.3
Indiana County	$10.83	$563	$22,520	1.5	$52,700	$1,318	$15,810	$395	9,678	28%	$8.69	$452	1.2
Jefferson County	$10.83	$563	$22,520	1.5	$49,600	$1,240	$14,880	$372	4,229	23%	$8.27	$430	1.3
Juniata County	$10.83	$563	$22,520	1.5	$54,600	$1,365	$16,380	$410	2,080	23%	$9.59	$499	1.1
Lackawanna County	$12.08	$628	$25,120	1.7	$58,900	$1,473	$17,670	$442	29,264	34%	$10.20	$530	1.2
Lancaster County	$15.75	$819	$32,760	2.2	$69,500	$1,738	$20,850	$521	57,126	30%	$11.78	$612	1.3
Lawrence County	$12.46	$648	$25,920	1.7	$55,800	$1,395	$16,740	$419	7,995	22%	$9.19	$478	1.4
Lebanon County	$13.38	$696	$27,840	1.8	$65,700	$1,643	$19,710	$493	13,104	25%	$9.25	$481	1.4
Lehigh County	$18.35	$954	$38,160	2.5	$73,300	$1,833	$21,990	$550	41,448	31%	$12.92	$672	1.4

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Pennsylvania

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Luzerne County	$12.08	$628	$25,120	1.7	$58,900	$1,473	$17,670	$442	39,371	30%	$9.76	$507	1.2
Lycoming County	$14.00	$728	$29,120	1.9	$54,800	$1,370	$16,440	$411	14,072	30%	$9.21	$479	1.5
McKean County	$11.12	$578	$23,120	1.5	$54,300	$1,358	$16,290	$407	4,443	26%	$8.81	$458	1.3
Mercer County	$12.21	$635	$25,400	1.7	$56,800	$1,420	$17,040	$426	11,549	25%	$9.13	$475	1.3
Mifflin County	$10.83	$563	$22,520	1.5	$48,500	$1,213	$14,550	$364	5,063	27%	$9.92	$516	1.1
Monroe County	$16.15	$840	$33,600	2.2	$68,900	$1,723	$20,670	$517	11,142	19%	$10.53	$548	1.5
Montgomery County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	79,034	26%	$16.66	$866	1.2
Montour County	$10.87	$565	$22,600	1.5	$62,600	$1,565	$18,780	$470	1,874	26%	$17.55	$913	0.6
Northampton County	$18.35	$954	$38,160	2.5	$73,300	$1,833	$21,990	$550	27,488	25%	$10.76	$559	1.7
Northumberland County	$10.83	$563	$22,520	1.5	$51,800	$1,295	$15,540	$389	10,830	28%	$9.18	$478	1.2
Perry County	$14.48	$753	$30,120	2.0	$73,500	$1,838	$22,050	$551	3,423	19%	$8.17	$425	1.8
Philadelphia County *	$20.67	$1,075	$43,000	2.9	$81,500	$2,038	$24,450	$611	256,733	45%	$19.18	$997	1.1
Pike County	$19.44	$1,011	$40,440	2.7	$65,700	$1,643	$19,710	$493	3,473	16%	$6.28	$326	3.1
Potter County	$10.83	$563	$22,520	1.5	$48,200	$1,205	$14,460	$362	1,744	24%	$9.88	$514	1.1
Schuylkill County	$10.83	$563	$22,520	1.5	$55,700	$1,393	$16,710	$418	13,752	23%	$9.16	$476	1.2
Snyder County	$10.87	$565	$22,600	1.5	$55,500	$1,388	$16,650	$416	3,554	25%	$9.14	$475	1.2
Somerset County	$10.83	$563	$22,520	1.5	$51,200	$1,280	$15,360	$384	6,537	22%	$8.73	$454	1.2
Sullivan County †	$10.83	$563	$22,520	1.5	$51,100	$1,278	$15,330	$383	425	17%			
Susquehanna County	$11.04	$574	$22,960	1.5	$52,500	$1,313	$15,750	$394	3,576	21%	$8.62	$448	1.3
Tioga County	$10.90	$567	$22,680	1.5	$50,200	$1,255	$15,060	$377	4,314	25%	$8.18	$425	1.3
Union County	$11.85	$616	$24,640	1.6	$58,300	$1,458	$17,490	$437	3,940	26%	$9.52	$495	1.2
Venango County	$10.94	$569	$22,760	1.5	$50,300	$1,258	$15,090	$377	5,618	25%	$9.21	$479	1.2
Warren County	$10.83	$563	$22,520	1.5	$54,600	$1,365	$16,380	$410	3,827	22%	$9.59	$499	1.1
Washington County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	19,007	23%	$9.85	$512	1.4
Wayne County	$11.62	$604	$24,160	1.6	$56,100	$1,403	$16,830	$421	3,876	20%	$8.33	$433	1.4
Westmoreland County	$13.33	$693	$27,720	1.8	$64,900	$1,623	$19,470	$487	35,831	23%	$9.23	$480	1.4
Wyoming County	$12.08	$628	$25,120	1.7	$58,900	$1,473	$17,670	$442	2,527	23%	$12.49	$650	1.0
York County	$15.29	$795	$31,800	2.1	$70,300	$1,758	$21,090	$527	39,258	24%	$11.10	$577	1.4

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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Puerto Rico

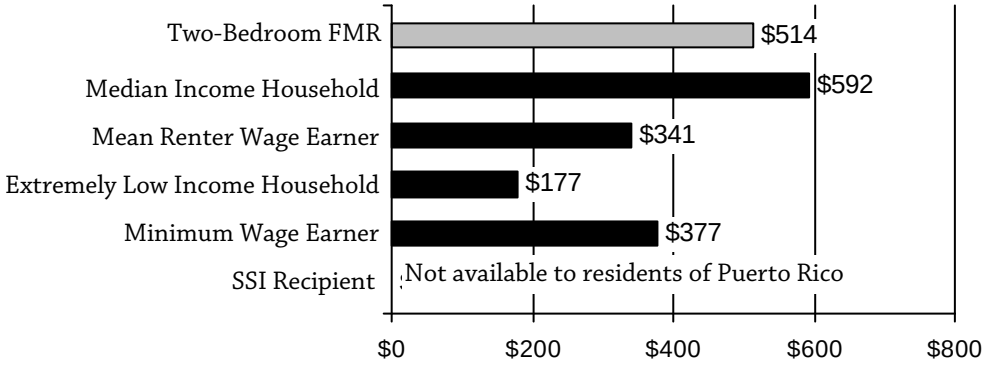
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is $514. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $1,713 monthly or $20,551 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$9.88

In Puerto Rico, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 55 hours per week, 52 weeks per year. Or a household must include 1.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Puerto Rico, the estimated mean (average) wage for a renter is $6.57. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$173
Extremely Low Income Household	$337
Minimum Wage Earner	$137
SSI Recipient	N/A

Puerto Rico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Puerto Rico	$9.88	$514	$20,551	1.4	$23,665	$592	$7,100	$177	338,284	28%	$6.57	$341	1.5
Combined Nonmetro Areas	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	16,310	27%	$4.99	$259	1.6
Metropolitan Areas													
Aguadilla-Isabela-San Sebastián MSA	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	25,806	27%	$5.74	$298	1.5
Arecibo HMFA	$8.85	$460	$18,400	1.2	$19,400	$485	$5,820	$146	13,665	25%	$6.17	$321	1.4
Barranquitas-Aibonito-Quebradillas HMFA	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	11,512	27%	$5.78	$301	1.5
Caguas HMFA	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	26,124	25%	$6.81	$354	1.4
Fajardo MSA	$10.08	$524	$20,960	1.4	$23,500	$588	$7,050	$176	5,881	24%	$6.64	$345	1.5
Guayama MSA	$8.85	$460	$18,400	1.2	$20,200	$505	$6,060	$152	6,840	25%	$8.42	$438	1.1
Mayagüez MSA	$9.52	$495	$19,800	1.3	$19,500	$488	$5,850	$146	14,362	37%	$4.84	$252	2.0
Ponce MSA	$10.23	$532	$21,280	1.4	$20,600	$515	$6,180	$155	23,118	29%	$5.00	$260	2.0
San Germán-Cabo Rojo MSA	$8.27	$430	$17,200	1.1	$19,600	$490	$5,880	$147	11,179	25%	$5.91	$308	1.4
San Juan-Guaynabo HMFA	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	174,580	28%	$6.97	$363	1.5
Yauco MSA	$8.17	$425	$17,000	1.1	$17,000	$425	$5,100	$128	8,907	26%	$5.37	$279	1.5
Counties													
Adjuntas Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	1,409	27%	$4.95	$257	1.7
Aguada Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	2,735	20%	$3.97	$206	2.1
Aguadilla Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	6,159	31%	$6.07	$315	1.4
Aguas Buenas Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,757	30%	$5.32	$277	2.0
Aibonito Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	2,012	24%	$6.96	$362	1.2
Añasco Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	1,792	19%	$6.39	$332	1.3
Arecibo Municipio	$8.85	$460	$18,400	1.2	$19,400	$485	$5,820	$146	7,866	25%	$6.43	$334	1.4
Arroyo Municipio	$8.85	$460	$18,400	1.2	$20,200	$505	$6,060	$152	1,516	25%	$7.93	$413	1.1
Barceloneta Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,768	22%	$8.95	$466	1.2
Barranquitas Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	2,210	24%	$5.40	$281	1.6
Bayamón Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	18,952	26%	$5.48	$285	1.9
Cabo Rojo Municipio	$8.27	$430	$17,200	1.1	$19,600	$490	$5,880	$147	3,372	21%	$4.58	$238	1.8
Caguas Municipio	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	12,585	26%	$5.74	$299	1.7
Camuy Municipio	$8.85	$460	$18,400	1.2	$19,400	$485	$5,820	$146	2,680	25%	$5.00	$260	1.8

† Wage data not available (See Appendix A).

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Puerto Rico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canóvanas Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,480	18%	$5.91	$307	1.8
Carolina Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	16,344	27%	$6.37	$331	1.7
Cataño Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	3,469	37%	$5.46	$284	2.0
Cayey Municipio	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	4,536	29%	$8.39	$436	1.2
Ceiba Municipio	$10.08	$524	$20,960	1.4	$23,500	$588	$7,050	$176	958	21%	$6.75	$351	1.5
Ciales Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	1,524	27%	$4.17	$217	2.1
Cidra Municipio	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	3,546	26%	$9.51	$494	1.0
Coamo Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	2,546	20%	$3.49	$182	2.3
Comerío Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,924	30%	$5.74	$298	1.9
Corozal Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,708	25%	$5.16	$269	2.1
Culebra Municipio †	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	123	21%			
Dorado Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,815	15%	$7.92	$412	1.3
Fajardo Municipio	$10.08	$524	$20,960	1.4	$23,500	$588	$7,050	$176	3,453	27%	$6.65	$346	1.5
Florida Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	884	22%	$6.76	$351	1.6
Guánica Municipio	$8.17	$425	$17,000	1.1	$17,000	$425	$5,100	$128	2,023	31%	$4.48	$233	1.8
Guayama Municipio	$8.85	$460	$18,400	1.2	$20,200	$505	$6,060	$152	4,095	28%	$8.60	$447	1.0
Guayanilla Municipio	$8.17	$425	$17,000	1.1	$17,000	$425	$5,100	$128	1,438	22%	$4.96	$258	1.6
Guaynabo Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	8,196	24%	$7.40	$385	1.4
Gurabo Municipio	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	1,948	15%	$7.96	$414	1.2
Hatillo Municipio	$8.85	$460	$18,400	1.2	$19,400	$485	$5,820	$146	3,119	24%	$6.00	$312	1.5
Hormigueros Municipio	$9.52	$495	$19,800	1.3	$19,500	$488	$5,850	$146	1,707	28%	$5.77	$300	1.6
Humacao Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	4,188	22%	$6.59	$343	1.6
Isabela Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	5,177	35%	$6.73	$350	1.2
Jayuya Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	1,539	33%	$6.96	$362	1.2
Juana Díaz Municipio	$10.23	$532	$21,280	1.4	$20,600	$515	$6,180	$155	3,673	24%	$7.18	$374	1.4
Juncos Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,948	24%	$10.63	$553	1.0
Lajas Municipio	$8.27	$430	$17,200	1.1	$19,600	$490	$5,880	$147	2,692	32%	$4.47	$232	1.9
Lares Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	3,158	31%	$4.54	$236	1.8
Las Marías Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	1,069	30%	$3.82	$199	2.1
Las Piedras Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,726	24%	$10.65	$554	1.0
Loíza Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,894	21%	$6.71	$349	1.6

† Wage data not available (See Appendix A).

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

Puerto Rico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Luquillo Municipio	$10.08	$524	$20,960	1.4	$23,500	$588	$7,050	$176	1,470	22%	$6.57	$342	1.5
Manatí Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	4,089	27%	$6.59	$343	1.6
Maricao Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	494	30%	$6.09	$317	1.3
Maunabo Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	757	19%	$5.13	$267	1.7
Mayagüez Municipio	$9.52	$495	$19,800	1.3	$19,500	$488	$5,850	$146	12,655	39%	$4.79	$249	2.0
Moca Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	2,335	20%	$5.76	$300	1.5
Morovis Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,778	20%	$4.04	$210	2.6
Naguabo Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,618	20%	$5.48	$285	1.9
Naranjito Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	1,867	23%	$5.98	$311	1.8
Orocovis Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	1,877	28%	$5.46	$284	1.6
Patillas Municipio	$8.85	$460	$18,400	1.2	$20,200	$505	$6,060	$152	1,229	19%	$7.80	$406	1.1
Peñuelas Municipio	$8.17	$425	$17,000	1.1	$17,000	$425	$5,100	$128	1,535	21%	$6.71	$349	1.2
Ponce Municipio	$10.23	$532	$21,280	1.4	$20,600	$515	$6,180	$155	17,818	32%	$4.54	$236	2.3
Quebradillas Municipio	$8.67	$451	$18,040	1.2	$16,800	$420	$5,040	$126	3,132	39%	$4.30	$224	2.0
Rincón Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	1,158	21%	$6.64	$345	1.3
Río Grande Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	3,232	19%	$5.85	$304	1.8
Sabana Grande Municipio	$8.27	$430	$17,200	1.1	$19,600	$490	$5,880	$147	2,004	24%	$5.27	$274	1.6
Salinas Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	2,890	28%	$6.23	$324	1.3
San Germán Municipio	$8.27	$430	$17,200	1.1	$19,600	$490	$5,880	$147	3,111	26%	$7.26	$378	1.1
San Juan Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	64,891	43%	$7.39	$384	1.4
San Lorenzo Municipio	$9.71	$505	$20,200	1.3	$26,000	$650	$7,800	$195	3,509	27%	$9.55	$497	1.0
San Sebastián Municipio	$8.38	$436	$17,440	1.2	$16,600	$415	$4,980	$125	3,292	26%	$5.01	$260	1.7
Santa Isabel Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	1,989	26%	$3.90	$203	2.1
Toa Alta Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	3,524	16%	$3.93	$205	2.7
Toa Baja Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	6,393	21%	$8.26	$430	1.3
Trujillo Alto Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	6,522	26%	$3.65	$190	2.9
Utuado Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	3,537	35%	$4.75	$247	1.7
Vega Alta Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,071	17%	$6.77	$352	1.6
Vega Baja Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,761	15%	$8.32	$433	1.3
Vieques Municipio	$8.17	$425	$17,000	1.1	$17,400	$435	$5,220	$131	714	22%	$8.92	$464	0.9
Villalba Municipio	$10.23	$532	$21,280	1.4	$20,600	$515	$6,180	$155	1,627	22%	$8.15	$424	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Puerto Rico

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yabucoa Municipio	$10.65	$554	$22,160	1.5	$27,300	$683	$8,190	$205	2,781	23%	$6.56	$341	1.6
Yauco Municipio	$8.17	$425	$17,000	1.1	$17,000	$425	$5,100	$128	3,911	28%	$5.19	$270	1.6

† Wage data not available (See Appendix A).

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

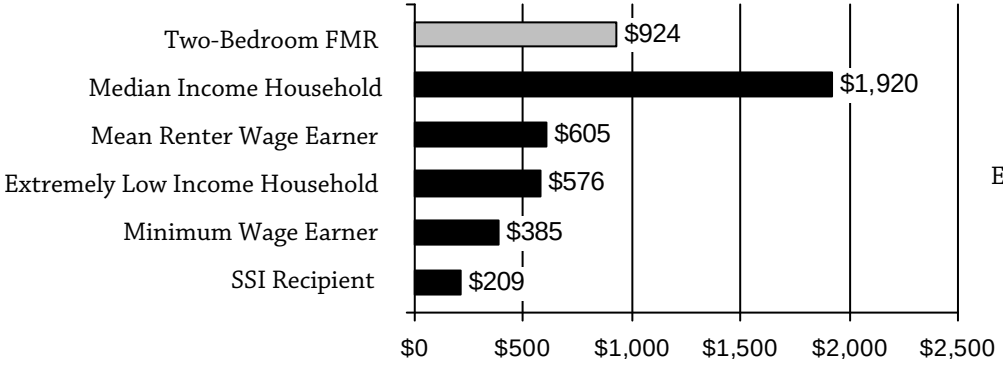
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is $924. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,081 monthly or $36,974 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$17.78

In Rhode Island, a minimum wage worker earns an hourly wage of $7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 96 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Rhode Island, the estimated mean (average) wage for a renter is $11.64. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 61 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$319
Extremely Low Income Household	$348
Minimum Wage Earner	$539
SSI Recipient	$715

Rhode Island

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	$17.78	$924	$36,974	2.4	$76,814	$1,920	$23,044	$576	153,760	37%	$11.64	$605	1.5
Metropolitan Areas													
Newport-Middleton-Portsmouth HMFA	$21.60	$1,123	$44,920	2.9	$90,400	$2,260	$27,120	$678	10,713	43%	$12.13	$631	1.8
Providence-Fall River HMFA	$17.50	$910	$36,400	2.4	$75,600	$1,890	$22,680	$567	139,457	37%	$11.70	$609	1.5
Westerly-Hopkinton-New Shoreham HMFA	$17.10	$889	$35,560	2.3	$85,600	$2,140	$25,680	$642	3,590	27%	$8.67	$451	2.0

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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

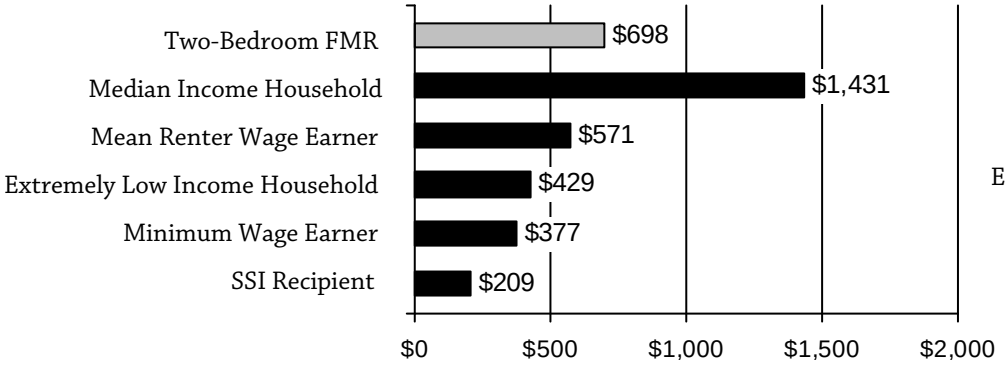
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is $698. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,327 monthly or $27,929 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.43

In South Carolina, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is $10.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$127
Extremely Low Income Household	$269
Minimum Wage Earner	$321
SSI Recipient	$489

South Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	$13.43	$698	$27,929	1.9	$57,251	$1,431	$17,175	$429	524,492	30%	$10.99	$571	1.2
Combined Nonmetro Areas	$11.47	$596	$23,849	1.6	$49,284	$1,232	$14,785	$370	115,964	28%	$9.75	$507	1.2
Metropolitan Areas													
Anderson MSA	$11.71	$609	$24,360	1.6	$56,100	$1,403	$16,830	$421	18,701	26%	$8.52	$443	1.4
Augusta-Richmond County MSA	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	18,650	26%	$12.42	$646	1.1
Charleston-North Charleston-Summerville MSA	$16.81	$874	$34,960	2.3	$63,000	$1,575	$18,900	$473	83,073	34%	$12.66	$658	1.3
Charlotte-Gastonia-Concord HMFA	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	22,887	28%	$10.53	$548	1.4
Columbia HMFA	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	85,378	32%	$11.84	$616	1.2
Darlington County HMFA	$10.92	$568	$22,720	1.5	$50,000	$1,250	$15,000	$375	6,697	26%	$12.17	$633	0.9
Florence HMFA	$11.65	$606	$24,240	1.6	$51,800	$1,295	$15,540	$389	17,524	34%	$10.18	$529	1.1
Greenville-Mauldin-Easley MSA	$11.98	$623	$24,920	1.7	$59,000	$1,475	$17,700	$443	67,775	31%	$11.10	$577	1.1
Kershaw County HMFA	$11.29	$587	$23,480	1.6	$56,800	$1,420	$17,040	$426	4,447	19%	$9.58	$498	1.2
Laurens County HMFA	$10.79	$561	$22,440	1.5	$49,300	$1,233	$14,790	$370	7,418	29%	$9.69	$504	1.1
Myrtle Beach-North Myrtle Beach-Conway MSA	$15.54	$808	$32,320	2.1	$55,000	$1,375	$16,500	$413	32,457	29%	$9.16	$476	1.7
Spartanburg MSA	$11.98	$623	$24,920	1.7	$56,900	$1,423	$17,070	$427	30,632	29%	$11.28	$586	1.1
Sumter MSA	$11.46	$596	$23,840	1.6	$47,700	$1,193	$14,310	$358	12,889	33%	$10.07	$523	1.1
Counties													
Abbeville County	$10.15	$528	$21,120	1.4	$46,900	$1,173	$14,070	$352	2,233	23%	$5.42	$282	1.9
Aiken County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	16,581	27%	$12.98	$675	1.0
Allendale County	$10.15	$528	$21,120	1.4	$26,200	$655	$7,860	$197	1,416	41%	$16.80	$874	0.6
Anderson County	$11.71	$609	$24,360	1.6	$56,100	$1,403	$16,830	$421	18,701	26%	$8.52	$443	1.4
Bamberg County	$10.15	$528	$21,120	1.4	$40,900	$1,023	$12,270	$307	1,534	27%	$6.92	$360	1.5
Barnwell County	$10.15	$528	$21,120	1.4	$44,800	$1,120	$13,440	$336	2,288	27%	$8.65	$450	1.2
Beaufort County	$16.79	$873	$34,920	2.3	$69,800	$1,745	$20,940	$524	18,591	29%	$10.67	$555	1.6
Berkeley County	$16.81	$874	$34,960	2.3	$63,000	$1,575	$18,900	$473	17,890	30%	$14.57	$757	1.2
Calhoun County	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	1,109	18%	$10.84	$564	1.4
Charleston County	$16.81	$874	$34,960	2.3	$63,000	$1,575	$18,900	$473	52,825	38%	$12.78	$665	1.3
Cherokee County	$10.15	$528	$21,120	1.4	$49,100	$1,228	$14,730	$368	6,615	32%	$10.50	$546	1.0
Chester County	$10.15	$528	$21,120	1.4	$42,700	$1,068	$12,810	$320	2,962	24%	$10.29	$535	1.0

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South Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chesterfield County	$10.15	$528	$21,120	1.4	$44,100	$1,103	$13,230	$331	4,544	26%	$9.65	$502	1.1
Clarendon County	$10.15	$528	$21,120	1.4	$41,500	$1,038	$12,450	$311	3,230	26%	$7.74	$403	1.3
Colleton County	$10.15	$528	$21,120	1.4	$43,500	$1,088	$13,050	$326	4,192	28%	$9.37	$487	1.1
Darlington County	$10.92	$568	$22,720	1.5	$50,000	$1,250	$15,000	$375	6,697	26%	$12.17	$633	0.9
Dillon County	$10.15	$528	$21,120	1.4	$37,300	$933	$11,190	$280	4,471	38%	$9.44	$491	1.1
Dorchester County	$16.81	$874	$34,960	2.3	$63,000	$1,575	$18,900	$473	12,358	26%	$9.38	$488	1.8
Edgefield County	$13.31	$692	$27,680	1.8	$57,900	$1,448	$17,370	$434	2,069	23%	$6.01	$312	2.2
Fairfield County	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	2,255	25%	$15.56	$809	1.0
Florence County	$11.65	$606	$24,240	1.6	$51,800	$1,295	$15,540	$389	17,524	34%	$10.18	$529	1.1
Georgetown County	$12.17	$633	$25,320	1.7	$57,600	$1,440	$17,280	$432	5,752	26%	$8.30	$432	1.5
Greenville County	$11.98	$623	$24,920	1.7	$59,000	$1,475	$17,700	$443	54,823	32%	$11.49	$597	1.0
Greenwood County	$10.42	$542	$21,680	1.4	$53,200	$1,330	$15,960	$399	7,897	30%	$10.41	$541	1.0
Hampton County	$10.35	$538	$21,520	1.4	$44,000	$1,100	$13,200	$330	1,759	24%	$10.37	$539	1.0
Horry County	$15.54	$808	$32,320	2.1	$55,000	$1,375	$16,500	$413	32,457	29%	$9.16	$476	1.7
Jasper County	$13.19	$686	$27,440	1.8	$45,800	$1,145	$13,740	$344	2,108	27%	$11.09	$577	1.2
Kershaw County	$11.29	$587	$23,480	1.6	$56,800	$1,420	$17,040	$426	4,447	19%	$9.58	$498	1.2
Lancaster County	$10.63	$553	$22,120	1.5	$50,900	$1,273	$15,270	$382	7,255	26%	$9.67	$503	1.1
Laurens County	$10.79	$561	$22,440	1.5	$49,300	$1,233	$14,790	$370	7,418	29%	$9.69	$504	1.1
Lee County	$10.15	$528	$21,120	1.4	$38,200	$955	$11,460	$287	1,883	28%	$10.35	$538	1.0
Lexington County	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	25,391	25%	$10.32	$536	1.4
Marion County	$10.15	$528	$21,120	1.4	$37,000	$925	$11,100	$278	4,104	34%	$7.44	$387	1.4
Marlboro County	$10.15	$528	$21,120	1.4	$33,100	$828	$9,930	$248	3,299	34%	$12.16	$632	0.8
McCormick County	$10.15	$528	$21,120	1.4	$42,900	$1,073	$12,870	$322	930	23%	$5.26	$273	1.9
Newberry County	$10.87	$565	$22,600	1.5	$52,500	$1,313	$15,750	$394	3,839	27%	$8.58	$446	1.3
Oconee County	$10.15	$528	$21,120	1.4	$47,000	$1,175	$14,100	$353	6,910	23%	$12.65	$658	0.8
Orangeburg County	$10.35	$538	$21,520	1.4	$42,600	$1,065	$12,780	$320	11,054	32%	$7.58	$394	1.4
Pickens County	$11.98	$623	$24,920	1.7	$59,000	$1,475	$17,700	$443	12,952	29%	$8.06	$419	1.5
Richland County	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	55,011	39%	$12.56	$653	1.2
Saluda County	$14.79	$769	$30,760	2.0	$64,500	$1,613	$19,350	$484	1,612	24%	$9.40	$489	1.6
Spartanburg County	$11.98	$623	$24,920	1.7	$56,900	$1,423	$17,070	$427	30,632	29%	$11.28	$586	1.1
Sumter County	$11.46	$596	$23,840	1.6	$47,700	$1,193	$14,310	$358	12,889	33%	$10.07	$523	1.1

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

South Carolina

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	$10.15	$528	$21,120	1.4	$44,900	$1,123	$13,470	$337	3,248	27%	$8.72	$454	1.2
Williamsburg County	$10.15	$528	$21,120	1.4	$34,400	$860	$10,320	$258	3,850	35%	$9.77	$508	1.0
York County	$15.21	$791	$31,640	2.1	$68,500	$1,713	$20,550	$514	22,887	28%	$10.53	$548	1.4

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

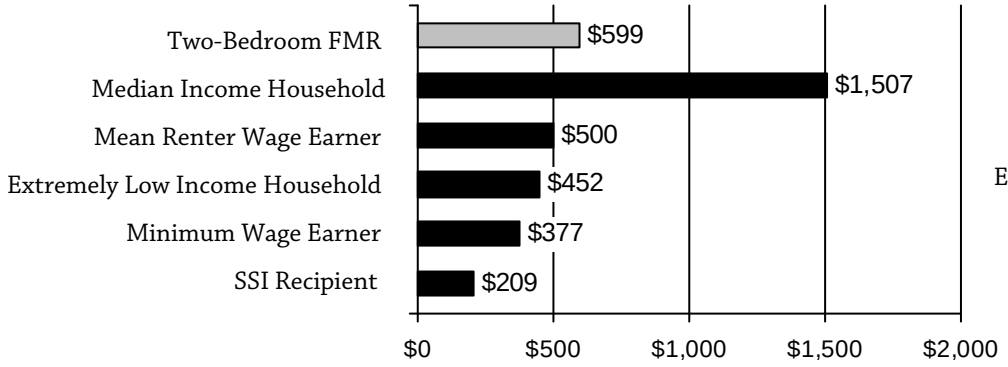
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is $599. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $1,996 monthly or $23,954 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$11.52

In South Dakota, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 64 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Dakota, the estimated mean (average) wage for a renter is $9.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$99
Extremely Low Income Household	$147
Minimum Wage Earner	$222
SSI Recipient	$390

South Dakota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	$11.52	$599	$23,954	1.6	$60,281	$1,507	$18,084	$452	98,218	31%	$9.61	$500	1.2
Combined Nonmetro Areas	$10.57	$549	$21,980	1.5	$56,945	$1,424	$17,083	$427	53,569	31%	$8.36	$435	1.3
Metropolitan Areas													
Meade County HMFA	$11.02	$573	$22,920	1.5	$52,100	$1,303	$15,630	$391	2,662	27%	$9.43	$490	1.2
Rapid City HMFA	$12.58	$654	$26,160	1.7	$58,100	$1,453	$17,430	$436	13,334	33%	$9.27	$482	1.4
Sioux City MSA	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	1,445	25%	$13.76	$715	0.9
Sioux Falls MSA	$12.88	$670	$26,800	1.8	$68,900	$1,723	$20,670	$517	27,208	31%	$10.96	$570	1.2
Counties													
Aurora County	$10.15	$528	$21,120	1.4	$57,600	$1,440	$17,280	$432	247	24%	$8.17	$425	1.2
Beadle County	$10.40	$541	$21,640	1.4	$61,000	$1,525	$18,300	$458	2,509	35%	$9.33	$485	1.1
Bennett County	$10.15	$528	$21,120	1.4	$39,500	$988	$11,850	$296	423	40%	$7.05	$367	1.4
Bon Homme County	$10.15	$528	$21,120	1.4	$52,500	$1,313	$15,750	$394	436	17%	$6.56	$341	1.5
Brookings County	$10.92	$568	$22,720	1.5	$67,000	$1,675	$20,100	$503	4,671	41%	$8.22	$428	1.3
Brown County	$10.15	$528	$21,120	1.4	$61,000	$1,525	$18,300	$458	4,605	31%	$9.04	$470	1.1
Brule County	$10.15	$528	$21,120	1.4	$62,400	$1,560	$18,720	$468	574	28%	$6.29	$327	1.6
Buffalo County †	$11.92	$620	$24,800	1.6	$26,900	$673	$8,070	$202	359	71%			
Butte County	$11.35	$590	$23,600	1.6	$49,400	$1,235	$14,820	$371	957	24%	$6.65	$346	1.7
Campbell County	$10.15	$528	$21,120	1.4	$51,700	$1,293	$15,510	$388	93	15%	$8.85	$460	1.1
Charles Mix County	$10.15	$528	$21,120	1.4	$48,400	$1,210	$14,520	$363	1,011	31%	$7.26	$378	1.4
Clark County	$10.15	$528	$21,120	1.4	$56,100	$1,403	$16,830	$421	256	18%	$5.95	$309	1.7
Clay County	$10.88	$566	$22,640	1.5	$59,600	$1,490	$17,880	$447	2,046	41%	$6.17	$321	1.8
Codington County	$10.87	$565	$22,600	1.5	$60,600	$1,515	$18,180	$455	3,445	30%	$9.30	$484	1.2
Corson County	$10.15	$528	$21,120	1.4	$39,100	$978	$11,730	$293	496	45%	$12.31	$640	0.8
Custer County	$10.15	$528	$21,120	1.4	$61,000	$1,525	$18,300	$458	791	22%	$7.88	$410	1.3
Davison County	$11.10	$577	$23,080	1.5	$57,900	$1,448	$17,370	$434	2,989	37%	$9.67	$503	1.1
Day County	$10.15	$528	$21,120	1.4	$50,400	$1,260	$15,120	$378	772	31%	$7.90	$411	1.3
Deuel County	$10.15	$528	$21,120	1.4	$57,900	$1,448	$17,370	$434	327	18%	$9.97	$518	1.0
Dewey County	$10.15	$528	$21,120	1.4	$48,000	$1,200	$14,400	$360	732	43%	$6.85	$356	1.5
Douglas County	$10.15	$528	$21,120	1.4	$49,300	$1,233	$14,790	$370	280	23%	$9.23	$480	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmunds County	$10.87	$565	$22,600	1.5	$59,400	$1,485	$17,820	$446	306	19%	$7.64	$397	1.4
Fall River County	$11.63	$605	$24,200	1.6	$54,000	$1,350	$16,200	$405	1,060	35%	$6.46	$336	1.8
Faulk County	$10.15	$528	$21,120	1.4	$57,800	$1,445	$17,340	$434	182	20%	$6.87	$357	1.5
Grant County	$10.44	$543	$21,720	1.4	$53,800	$1,345	$16,140	$404	804	25%	$12.28	$639	0.9
Gregory County	$10.15	$528	$21,120	1.4	$50,400	$1,260	$15,120	$378	445	23%	$6.35	$330	1.6
Haakon County	$10.15	$528	$21,120	1.4	$64,500	$1,613	$19,350	$484	143	19%	$12.24	$636	0.8
Hamlin County	$10.15	$528	$21,120	1.4	$58,500	$1,463	$17,550	$439	343	17%	$10.16	$528	1.0
Hand County	$10.15	$528	$21,120	1.4	$56,000	$1,400	$16,800	$420	405	27%	$7.77	$404	1.3
Hanson County	$10.15	$528	$21,120	1.4	$55,700	$1,393	$16,710	$418	179	15%	$12.59	$654	0.8
Harding County	$10.31	$536	$21,440	1.4	$46,300	$1,158	$13,890	$347	135	26%	$10.72	$557	1.0
Hughes County	$11.02	$573	$22,920	1.5	$71,300	$1,783	$21,390	$535	2,195	31%	$7.25	$377	1.5
Hutchinson County	$10.15	$528	$21,120	1.4	$54,900	$1,373	$16,470	$412	623	21%	$8.02	$417	1.3
Hyde County	$10.15	$528	$21,120	1.4	$54,100	$1,353	$16,230	$406	139	24%	$9.33	$485	1.1
Jackson County	$10.15	$528	$21,120	1.4	$41,900	$1,048	$12,570	$314	340	35%	$6.19	$322	1.6
Jerauld County	$10.15	$528	$21,120	1.4	$44,500	$1,113	$13,350	$334	273	30%	$9.34	$486	1.1
Jones County	$10.15	$528	$21,120	1.4	$60,900	$1,523	$18,270	$457	127	27%	$7.66	$398	1.3
Kingsbury County	$10.15	$528	$21,120	1.4	$58,400	$1,460	$17,520	$438	516	22%	$9.50	$494	1.1
Lake County	$10.15	$528	$21,120	1.4	$59,900	$1,498	$17,970	$449	1,316	29%	$6.53	$339	1.6
Lawrence County	$10.42	$542	$21,680	1.4	$60,000	$1,500	$18,000	$450	3,762	35%	$7.16	$372	1.5
Lincoln County	$12.88	$670	$26,800	1.8	$68,900	$1,723	$20,670	$517	3,765	24%	$10.65	$554	1.2
Lyman County	$10.15	$528	$21,120	1.4	$44,100	$1,103	$13,230	$331	572	39%	$7.44	$387	1.4
Marshall County	$10.15	$528	$21,120	1.4	$50,300	$1,258	$15,090	$377	518	30%	$10.00	$520	1.0
McCook County	$12.88	$670	$26,800	1.8	$68,900	$1,723	$20,670	$517	435	20%	$8.51	$442	1.5
McPherson County	$10.31	$536	$21,440	1.4	$47,000	$1,175	$14,100	$353	210	20%	$5.32	$277	1.9
Meade County	$11.02	$573	$22,920	1.5	$52,100	$1,303	$15,630	$391	2,662	27%	$9.43	$490	1.2
Mellette County	$10.15	$528	$21,120	1.4	$39,500	$988	$11,850	$296	226	33%	$7.23	$376	1.4
Miner County	$10.15	$528	$21,120	1.4	$54,900	$1,373	$16,470	$412	205	19%	$8.68	$451	1.2
Minnehaha County	$12.88	$670	$26,800	1.8	$68,900	$1,723	$20,670	$517	22,319	34%	$11.07	$575	1.2
Moody County	$10.15	$528	$21,120	1.4	$65,100	$1,628	$19,530	$488	568	22%	$11.97	$623	0.8
Pennington County	$12.58	$654	$26,160	1.7	$58,100	$1,453	$17,430	$436	13,334	33%	$9.27	$482	1.4
Perkins County	$12.33	$641	$25,640	1.7	$49,800	$1,245	$14,940	$374	419	31%	$9.32	$484	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Potter County	$10.15	$528	$21,120	1.4	$54,200	$1,355	$16,260	$407	183	18%	$8.23	$428	1.2
Roberts County	$10.15	$528	$21,120	1.4	$46,100	$1,153	$13,830	$346	1,103	29%	$7.65	$398	1.3
Sanborn County	$10.75	$559	$22,360	1.5	$57,100	$1,428	$17,130	$428	226	23%	$7.96	$414	1.4
Shannon County	$10.15	$528	$21,120	1.4	$32,500	$813	$9,750	$244	1,376	49%	$11.02	$573	0.9
Spink County	$10.15	$528	$21,120	1.4	$61,500	$1,538	$18,450	$461	589	22%	$7.41	$386	1.4
Stanley County	$13.73	$714	$28,560	1.9	$64,000	$1,600	$19,200	$480	277	24%	$7.83	$407	1.8
Sully County	$11.56	$601	$24,040	1.6	$64,400	$1,610	$19,320	$483	126	21%	$10.89	$566	1.1
Todd County	$10.15	$528	$21,120	1.4	$31,600	$790	$9,480	$237	1,516	59%	$11.22	$583	0.9
Tripp County	$10.65	$554	$22,160	1.5	$50,200	$1,255	$15,060	$377	672	26%	$7.00	$364	1.5
Turner County	$12.88	$670	$26,800	1.8	$68,900	$1,723	$20,670	$517	689	20%	$8.86	$461	1.5
Union County	$12.06	$627	$25,080	1.7	$59,600	$1,490	$17,880	$447	1,445	25%	$13.76	$715	0.9
Walworth County	$10.15	$528	$21,120	1.4	$47,800	$1,195	$14,340	$359	513	23%	$6.45	$335	1.6
Yankton County	$10.87	$565	$22,600	1.5	$61,000	$1,525	$18,300	$458	2,593	30%	$7.09	$369	1.5
Ziebach County	$10.15	$528	$21,120	1.4	$27,600	$690	$8,280	$207	365	47%	$11.59	$603	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee

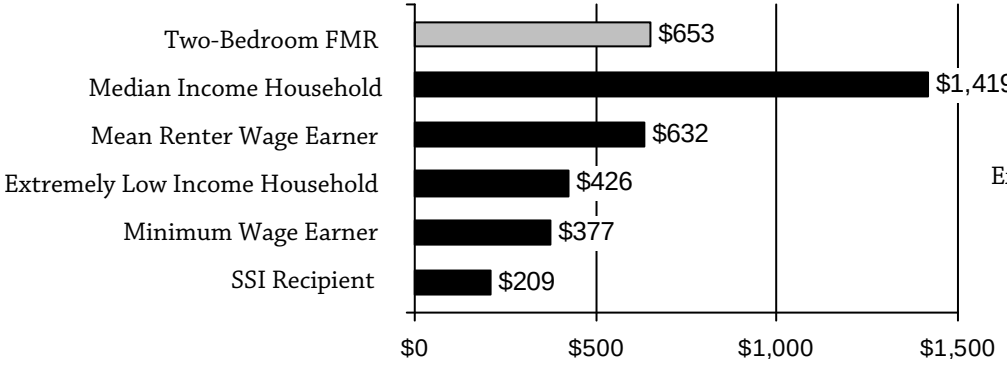
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is $653. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,177 monthly or $26,127 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.56

In Tennessee, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Tennessee, the estimated mean (average) wage for a renter is $12.15. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 41 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$21
Extremely Low Income Household	$227
Minimum Wage Earner	$276
SSI Recipient	$444

Tennessee

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	$12.56	$653	$26,127	1.7	$56,759	$1,419	$17,028	$426	743,489	30%	$12.15	$632	1.0
Combined Nonmetro Areas	$10.24	$533	$21,302	1.4	$47,120	$1,178	$14,136	$353	173,344	26%	$9.49	$493	1.1
Metropolitan Areas													
Chattanooga MSA	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	49,878	33%	$11.56	$601	1.0
Clarksville HMFA	$13.12	$682	$27,280	1.8	$54,200	$1,355	$16,260	$407	21,104	35%	$10.12	$526	1.3
Cleveland MSA	$12.08	$628	$25,120	1.7	$52,000	$1,300	$15,600	$390	13,340	30%	$11.19	$582	1.1
Hickman County HMFA	$10.21	$531	$21,240	1.4	$47,200	$1,180	$14,160	$354	1,985	22%	$7.59	$395	1.3
Jackson MSA	$13.25	$689	$27,560	1.8	$54,400	$1,360	$16,320	$408	13,730	32%	$9.40	$489	1.4
Johnson City MSA	$11.06	$575	$23,000	1.5	$51,200	$1,280	$15,360	$384	24,300	30%	$9.57	$498	1.2
Kingsport-Bristol-Bristol MSA	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	21,795	24%	$11.39	$592	1.0
Knoxville MSA	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	84,232	30%	$11.22	$584	1.1
Macon County HMFA	$9.77	$508	$20,320	1.3	$43,500	$1,088	$13,050	$326	2,017	25%	$8.27	$430	1.2
Memphis HMFA	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	138,145	37%	$13.97	$726	1.0
Morristown MSA	$10.73	$558	$22,320	1.5	$49,400	$1,235	$14,820	$371	13,457	26%	$10.53	$547	1.0
Nashville-Davidson--Murfreesboro--Franklin MSA	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	183,538	32%	$14.08	$732	1.0
Smith County HMFA	$10.19	$530	$21,200	1.4	$56,800	$1,420	$17,040	$426	1,600	23%	$6.90	$359	1.5
Stewart County HMFA	$9.73	$506	$20,240	1.3	$47,800	$1,195	$14,340	$359	1,024	19%	$7.01	$364	1.4
Counties													
Anderson County	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	8,737	28%	$14.49	$754	0.9
Bedford County	$10.56	$549	$21,960	1.5	$47,100	$1,178	$14,130	$353	5,028	31%	$9.62	$500	1.1
Benton County	$9.73	$506	$20,240	1.3	$44,900	$1,123	$13,470	$337	1,174	17%	$6.57	$341	1.5
Bledsoe County	$9.73	$506	$20,240	1.3	$39,700	$993	$11,910	$298	1,030	23%	$8.47	$441	1.1
Blount County	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	11,509	24%	$12.02	$625	1.1
Bradley County	$12.08	$628	$25,120	1.7	$52,000	$1,300	$15,600	$390	12,123	32%	$11.35	$590	1.1
Campbell County	$9.73	$506	$20,240	1.3	$38,400	$960	$11,520	$288	4,425	28%	$7.92	$412	1.2
Cannon County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	1,265	24%	$10.19	$530	1.4
Carroll County	$9.73	$506	$20,240	1.3	$47,600	$1,190	$14,280	$357	2,522	23%	$8.01	$417	1.2
Carter County	$11.06	$575	$23,000	1.5	$51,200	$1,280	$15,360	$384	6,390	27%	$7.90	$411	1.4
Cheatham County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	2,715	19%	$9.41	$489	1.5

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chester County	$13.25	$689	$27,560	1.8	$54,400	$1,360	$16,320	$408	1,542	26%	$8.64	$449	1.5
Claiborne County	$9.73	$506	$20,240	1.3	$43,700	$1,093	$13,110	$328	2,846	23%	$8.20	$426	1.2
Clay County	$9.73	$506	$20,240	1.3	$45,700	$1,143	$13,710	$343	799	22%	$6.19	$322	1.6
Cocke County	$9.73	$506	$20,240	1.3	$43,400	$1,085	$13,020	$326	3,986	27%	$8.95	$465	1.1
Coffee County	$11.02	$573	$22,920	1.5	$51,700	$1,293	$15,510	$388	5,789	28%	$11.01	$572	1.0
Crockett County	$9.73	$506	$20,240	1.3	$47,800	$1,195	$14,340	$359	1,748	32%	$12.09	$629	0.8
Cumberland County	$10.38	$540	$21,600	1.4	$46,100	$1,153	$13,830	$346	4,815	21%	$8.55	$445	1.2
Davidson County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	106,956	42%	$15.83	$823	0.9
Decatur County	$9.73	$506	$20,240	1.3	$40,000	$1,000	$12,000	$300	1,093	22%	$8.90	$463	1.1
DeKalb County	$10.10	$525	$21,000	1.4	$47,900	$1,198	$14,370	$359	1,985	28%	$8.84	$460	1.1
Dickson County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	4,897	26%	$9.59	$499	1.5
Dyer County	$10.27	$534	$21,360	1.4	$45,600	$1,140	$13,680	$342	5,282	35%	$8.86	$461	1.2
Fayette County	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	2,254	17%	$9.63	$501	1.4
Fentress County	$9.73	$506	$20,240	1.3	$39,500	$988	$11,850	$296	1,682	23%	$7.42	$386	1.3
Franklin County	$10.35	$538	$21,520	1.4	$52,800	$1,320	$15,840	$396	3,573	23%	$9.32	$485	1.1
Gibson County	$9.81	$510	$20,400	1.4	$48,900	$1,223	$14,670	$367	5,476	28%	$8.21	$427	1.2
Giles County	$10.04	$522	$20,880	1.4	$50,100	$1,253	$15,030	$376	2,959	25%	$7.33	$381	1.4
Grainger County	$10.73	$558	$22,320	1.5	$49,400	$1,235	$14,820	$371	1,510	18%	$9.28	$483	1.2
Greene County	$9.73	$506	$20,240	1.3	$44,900	$1,123	$13,470	$337	7,247	26%	$10.43	$542	0.9
Grundy County	$9.73	$506	$20,240	1.3	$34,400	$860	$10,320	$258	1,016	19%	$7.79	$405	1.2
Hamblen County	$10.73	$558	$22,320	1.5	$49,400	$1,235	$14,820	$371	7,013	29%	$11.01	$573	1.0
Hamilton County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	46,151	34%	$11.67	$607	1.0
Hancock County	$9.73	$506	$20,240	1.3	$33,200	$830	$9,960	$249	856	28%	$5.87	$305	1.7
Hardeman County	$9.73	$506	$20,240	1.3	$43,400	$1,085	$13,020	$326	2,411	27%	$10.23	$532	1.0
Hardin County	$9.73	$506	$20,240	1.3	$40,400	$1,010	$12,120	$303	2,393	23%	$10.29	$535	0.9
Hawkins County	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	5,656	24%	$10.17	$529	1.1
Haywood County	$10.77	$560	$22,400	1.5	$38,600	$965	$11,580	$290	2,583	35%	$12.61	$656	0.9
Henderson County	$10.69	$556	$22,240	1.5	$50,000	$1,250	$15,000	$375	2,430	22%	$10.00	$520	1.1
Henry County	$9.73	$506	$20,240	1.3	$46,700	$1,168	$14,010	$350	3,072	23%	$9.35	$486	1.0
Hickman County	$10.21	$531	$21,240	1.4	$47,200	$1,180	$14,160	$354	1,985	22%	$7.59	$395	1.3
Houston County	$9.73	$506	$20,240	1.3	$41,700	$1,043	$12,510	$313	897	26%	$8.47	$441	1.1

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Tennessee

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Humphreys County	$9.73	$506	$20,240	1.3	$52,500	$1,313	$15,750	$394	1,847	24%	$12.03	$626	0.8
Jackson County	$9.73	$506	$20,240	1.3	$40,500	$1,013	$12,150	$304	1,101	24%	$8.43	$438	1.2
Jefferson County	$10.73	$558	$22,320	1.5	$49,400	$1,235	$14,820	$371	4,934	25%	$9.43	$490	1.1
Johnson County	$9.79	$509	$20,360	1.4	$36,800	$920	$11,040	$276	1,741	24%	$11.56	$601	0.8
Knox County	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	58,248	33%	$10.62	$552	1.2
Lake County	$9.73	$506	$20,240	1.3	$35,500	$888	$10,650	$266	882	38%	$5.96	$310	1.6
Lauderdale County	$9.73	$506	$20,240	1.3	$39,400	$985	$11,820	$296	3,137	33%	$10.48	$545	0.9
Lawrence County	$9.73	$506	$20,240	1.3	$46,000	$1,150	$13,800	$345	3,493	22%	$7.19	$374	1.4
Lewis County	$9.73	$506	$20,240	1.3	$45,700	$1,143	$13,710	$343	975	21%	$5.69	$296	1.7
Lincoln County	$9.73	$506	$20,240	1.3	$55,200	$1,380	$16,560	$414	3,200	24%	$7.43	$386	1.3
Loudon County	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	4,292	22%	$9.36	$487	1.4
Macon County	$9.77	$508	$20,320	1.3	$43,500	$1,088	$13,050	$326	2,017	25%	$8.27	$430	1.2
Madison County	$13.25	$689	$27,560	1.8	$54,400	$1,360	$16,320	$408	12,188	33%	$9.45	$491	1.4
Marion County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	2,599	23%	$9.37	$487	1.3
Marshall County	$11.50	$598	$23,920	1.6	$51,100	$1,278	$15,330	$383	2,966	25%	$8.07	$420	1.4
Maury County	$11.71	$609	$24,360	1.6	$59,400	$1,485	$17,820	$446	8,679	27%	$10.90	$567	1.1
McMinn County	$10.44	$543	$21,720	1.4	$49,000	$1,225	$14,700	$368	5,151	25%	$10.94	$569	1.0
McNairy County	$9.73	$506	$20,240	1.3	$44,600	$1,115	$13,380	$335	2,341	23%	$7.56	$393	1.3
Meigs County	$9.73	$506	$20,240	1.3	$46,800	$1,170	$14,040	$351	1,113	24%	$11.17	$581	0.9
Monroe County	$9.73	$506	$20,240	1.3	$47,400	$1,185	$14,220	$356	4,468	25%	$9.50	$494	1.0
Montgomery County	$13.12	$682	$27,280	1.8	$54,200	$1,355	$16,260	$407	21,104	35%	$10.12	$526	1.3
Moore County	$9.73	$506	$20,240	1.3	$58,400	$1,460	$17,520	$438	469	20%	$10.49	$545	0.9
Morgan County	$10.02	$521	$20,840	1.4	$43,100	$1,078	$12,930	$323	1,445	18%	$13.44	$699	0.7
Obion County	$9.73	$506	$20,240	1.3	$48,700	$1,218	$14,610	$365	3,840	30%	$11.76	$612	0.8
Overton County	$9.73	$506	$20,240	1.3	$43,300	$1,083	$12,990	$325	1,728	20%	$9.14	$475	1.1
Perry County	$9.73	$506	$20,240	1.3	$40,700	$1,018	$12,210	$305	778	24%	$10.71	$557	0.9
Pickett County	$9.73	$506	$20,240	1.3	$33,700	$843	$10,110	$253	519	24%	$9.40	$489	1.0
Polk County	$12.08	$628	$25,120	1.7	$52,000	$1,300	$15,600	$390	1,217	19%	$8.42	$438	1.4
Putnam County	$10.33	$537	$21,480	1.4	$48,000	$1,200	$14,400	$360	9,898	36%	$9.05	$471	1.1
Rhea County	$10.13	$527	$21,080	1.4	$42,800	$1,070	$12,840	$321	3,024	25%	$8.30	$432	1.2
Roane County	$10.38	$540	$21,600	1.4	$54,200	$1,355	$16,260	$407	5,205	23%	$14.70	$764	0.7

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Tennessee

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Robertson County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	5,354	23%	$8.73	$454	1.7
Rutherford County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	28,604	31%	$12.46	$648	1.2
Scott County	$9.73	$506	$20,240	1.3	$39,700	$993	$11,910	$298	2,238	26%	$7.38	$384	1.3
Sequatchie County	$12.08	$628	$25,120	1.7	$57,800	$1,445	$17,340	$434	1,128	22%	$8.60	$447	1.4
Sevier County	$11.71	$609	$24,360	1.6	$52,500	$1,313	$15,750	$394	11,770	31%	$8.52	$443	1.4
Shelby County	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	130,411	38%	$14.15	$736	1.0
Smith County	$10.19	$530	$21,200	1.4	$56,800	$1,420	$17,040	$426	1,600	23%	$6.90	$359	1.5
Stewart County	$9.73	$506	$20,240	1.3	$47,800	$1,195	$14,340	$359	1,024	19%	$7.01	$364	1.4
Sullivan County	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	16,139	24%	$11.57	$602	0.9
Sumner County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	15,044	25%	$9.88	$514	1.5
Tipton County	$13.79	$717	$28,680	1.9	$59,100	$1,478	$17,730	$443	5,480	26%	$7.00	$364	2.0
Trousdale County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	574	20%	$8.39	$436	1.7
Unicoi County	$11.06	$575	$23,000	1.5	$51,200	$1,280	$15,360	$384	2,140	28%	$12.51	$651	0.9
Union County	$12.71	$661	$26,440	1.8	$62,200	$1,555	$18,660	$467	1,446	20%	$10.25	$533	1.2
Van Buren County	$9.73	$506	$20,240	1.3	$40,500	$1,013	$12,150	$304	332	16%	$4.40	$229	2.2
Warren County	$9.73	$506	$20,240	1.3	$45,800	$1,145	$13,740	$344	4,045	27%	$8.85	$460	1.1
Washington County	$11.06	$575	$23,000	1.5	$51,200	$1,280	$15,360	$384	15,770	32%	$9.61	$499	1.2
Wayne County	$9.73	$506	$20,240	1.3	$44,900	$1,123	$13,470	$337	874	15%	$6.24	$324	1.6
Weakley County	$9.73	$506	$20,240	1.3	$47,700	$1,193	$14,310	$358	4,667	34%	$7.13	$371	1.4
White County	$10.23	$532	$21,280	1.4	$42,300	$1,058	$12,690	$317	2,301	23%	$10.12	$526	1.0
Williamson County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	10,713	17%	$13.30	$692	1.1
Wilson County	$14.44	$751	$30,040	2.0	$67,100	$1,678	$20,130	$503	7,416	18%	$10.02	$521	1.4

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Texas

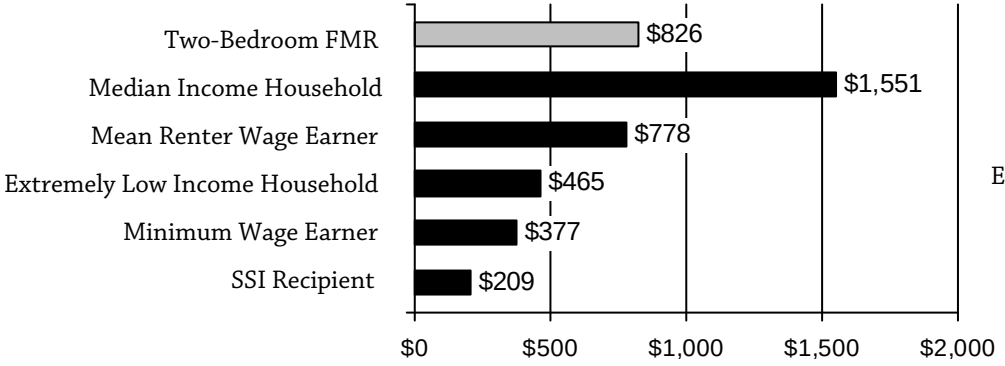
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is $826. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,753 monthly or $33,039 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$15.88

In Texas, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is $14.97. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$48
Extremely Low Income Household	$361
Minimum Wage Earner	$449
SSI Recipient	$617

Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	$15.88	$826	$33,039	2.2	$62,052	$1,551	$18,616	$465	3,002,018	35%	$14.97	$778	1.1
Combined Nonmetro Areas	$12.61	$656	$26,237	1.7	$49,816	$1,245	$14,945	$374	289,231	27%	$11.01	$572	1.1
Metropolitan Areas													
Abilene MSA	$13.81	$718	$28,720	1.9	$52,900	$1,323	$15,870	$397	21,103	35%	$11.05	$575	1.2
Amarillo MSA	$13.38	$696	$27,840	1.8	$58,900	$1,473	$17,670	$442	31,058	34%	$13.17	$685	1.0
Aransas County HMFA	$13.06	$679	$27,160	1.8	$54,700	$1,368	$16,410	$410	2,583	26%	$6.81	$354	1.9
Atascosa County HMFA	$11.96	$622	$24,880	1.6	$51,800	$1,295	$15,540	$389	3,508	24%	$11.32	$589	1.1
Austin County HMFA	$12.90	$671	$26,840	1.8	$65,100	$1,628	$19,530	$488	2,354	23%	$13.01	$677	1.0
Austin-Round Rock MSA *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	252,571	41%	$15.88	$826	1.2
Beaumont-Port Arthur MSA	$13.29	$691	$27,640	1.8	$57,500	$1,438	$17,250	$431	42,972	30%	$14.45	$751	0.9
Brazoria County HMFA	$15.12	$786	$31,440	2.1	$77,700	$1,943	$23,310	$583	24,594	24%	$13.34	$694	1.1
Brownsville-Harlingen MSA	$11.79	$613	$24,520	1.6	$34,100	$853	$10,230	$256	34,941	31%	$7.53	$391	1.6
Calhoun County HMFA	$12.79	$665	$26,600	1.8	$57,100	$1,428	$17,130	$428	2,424	30%	$18.06	$939	0.7
College Station-Bryan MSA	$14.29	$743	$29,720	2.0	$58,200	$1,455	$17,460	$437	38,341	48%	$8.77	$456	1.6
Corpus Christi HMFA	$15.83	$823	$32,920	2.2	$54,200	$1,355	$16,260	$407	54,131	38%	$11.99	$623	1.3
Dallas HMFA	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	564,009	39%	$17.73	$922	0.9
El Paso MSA	$12.81	$666	$26,640	1.8	$41,700	$1,043	$12,510	$313	87,663	36%	$9.19	$478	1.4
Fort Worth-Arlington HMFA *	$16.60	$863	$34,520	2.3	$69,200	$1,730	$20,760	$519	251,611	35%	$14.20	$738	1.2
Houston-Baytown-Sugar Land HMFA *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	692,622	37%	$18.30	$952	1.0
Kendall County HMFA	$15.31	$796	$31,840	2.1	$86,800	$2,170	$26,040	$651	2,970	25%	$9.71	$505	1.6
Killeen-Temple-Fort Hood HMFA	$13.08	$680	$27,200	1.8	$56,700	$1,418	$17,010	$425	50,763	42%	$12.65	$658	1.0
Lampasas County HMFA	$11.23	$584	$23,360	1.5	$54,900	$1,373	$16,470	$412	1,676	24%	$8.44	$439	1.3
Laredo MSA	$13.38	$696	$27,840	1.8	$39,600	$990	$11,880	$297	22,937	35%	$8.10	$421	1.7
Longview HMFA	$12.73	$662	$26,480	1.8	$56,400	$1,410	$16,920	$423	19,820	33%	$14.11	$734	0.9
Lubbock MSA	$14.13	$735	$29,400	1.9	$55,600	$1,390	$16,680	$417	41,772	40%	$9.83	$511	1.4
McAllen-Edinburg-Mission MSA	$12.06	$627	$25,080	1.7	$34,200	$855	$10,260	$257	60,075	29%	$7.69	$400	1.6
Medina County HMFA	$11.67	$607	$24,280	1.6	$58,900	$1,473	$17,670	$442	3,502	23%	$7.81	$406	1.5
Midland MSA	$15.13	$787	$31,480	2.1	$66,900	$1,673	$20,070	$502	14,887	30%	$15.80	$822	1.0
Odessa MSA	$13.83	$719	$28,760	1.9	$56,500	$1,413	$16,950	$424	15,499	33%	$14.88	$774	0.9
Rusk County HMFA	$11.23	$584	$23,360	1.5	$55,500	$1,388	$16,650	$416	3,876	21%	$13.86	$721	0.8

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

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Angelo MSA	$14.23	$740	$29,600	2.0	$55,700	$1,393	$16,710	$418	13,434	32%	$10.66	$554	1.3
San Antonio HMFA	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	240,120	35%	$12.34	$642	1.2
Sherman-Denison MSA	$13.62	$708	$28,320	1.9	$59,800	$1,495	$17,940	$449	13,469	30%	$12.40	$645	1.1
Texarkana MSA	$11.96	$622	$24,880	1.6	$51,900	$1,298	$15,570	$389	11,206	33%	$9.88	$514	1.2
Tyler MSA	$14.81	$770	$30,800	2.0	$58,700	$1,468	$17,610	$440	23,395	31%	$11.68	$607	1.3
Victoria HMFA	$13.98	$727	$29,080	1.9	$56,700	$1,418	$17,010	$425	11,303	32%	$11.24	$585	1.2
Waco MSA	$14.50	$754	$30,160	2.0	$54,700	$1,368	$16,410	$410	33,142	40%	$11.07	$576	1.3
Wichita Falls MSA	$13.63	$709	$28,360	1.9	$55,800	$1,395	$16,740	$419	18,711	33%	$10.49	$545	1.3
Wise County HMFA	$13.71	$713	$28,520	1.9	$67,200	$1,680	$20,160	$504	3,745	19%	$16.23	$844	0.8
Counties													
Anderson County	$12.85	$668	$26,720	1.8	$52,800	$1,320	$15,840	$396	4,189	26%	$14.15	$736	0.9
Andrews County	$11.65	$606	$24,240	1.6	$56,900	$1,423	$17,070	$427	1,046	20%	$16.54	$860	0.7
Angelina County	$14.08	$732	$29,280	1.9	$50,000	$1,250	$15,000	$375	9,579	31%	$11.91	$620	1.2
Aransas County	$13.06	$679	$27,160	1.8	$54,700	$1,368	$16,410	$410	2,583	26%	$6.81	$354	1.9
Archer County	$13.63	$709	$28,360	1.9	$55,800	$1,395	$16,740	$419	636	19%	$7.58	$394	1.8
Armstrong County	$13.38	$696	$27,840	1.8	$58,900	$1,473	$17,670	$442	127	18%	$14.48	$753	0.9
Atascosa County	$11.96	$622	$24,880	1.6	$51,800	$1,295	$15,540	$389	3,508	24%	$11.32	$589	1.1
Austin County	$12.90	$671	$26,840	1.8	$65,100	$1,628	$19,530	$488	2,354	23%	$13.01	$677	1.0
Bailey County	$16.90	$879	$35,160	2.3	$57,700	$1,443	$17,310	$433	604	25%	$10.60	$551	1.6
Bandera County	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	1,813	22%	$7.68	$399	1.9
Bastrop County *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	5,283	21%	$7.95	$413	2.4
Baylor County	$11.58	$602	$24,080	1.6	$51,600	$1,290	$15,480	$387	473	29%	$8.87	$461	1.3
Bee County	$11.73	$610	$24,400	1.6	$45,100	$1,128	$13,530	$338	2,796	33%	$11.28	$587	1.0
Bell County	$13.08	$680	$27,200	1.8	$56,700	$1,418	$17,010	$425	42,361	42%	$12.71	$661	1.0
Bexar County	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	217,538	37%	$12.67	$659	1.2
Blanco County	$13.69	$712	$28,480	1.9	$75,300	$1,883	$22,590	$565	685	17%	$11.44	$595	1.2
Borden County †	$12.19	$634	$25,360	1.7	$55,200	$1,380	$16,560	$414	91	37%			
Bosque County	$11.77	$612	$24,480	1.6	$53,600	$1,340	$16,080	$402	1,653	25%	$9.14	$475	1.3
Bowie County	$11.96	$622	$24,880	1.6	$51,900	$1,298	$15,570	$389	11,206	33%	$9.88	$514	1.2
Brazoria County	$15.12	$786	$31,440	2.1	$77,700	$1,943	$23,310	$583	24,594	24%	$13.34	$694	1.1
Brazos County	$14.29	$743	$29,720	2.0	$58,200	$1,455	$17,460	$437	34,937	53%	$8.57	$445	1.7

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

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	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	$15.71	$817	$32,680	2.2	$54,300	$1,358	$16,290	$407	1,634	39%	$9.53	$496	1.6
Briscoe County	$11.23	$584	$23,360	1.5	$48,100	$1,203	$14,430	$361	130	19%	$8.12	$422	1.4
Brooks County	$11.23	$584	$23,360	1.5	$27,700	$693	$8,310	$208	851	33%	$10.39	$540	1.1
Brown County	$13.00	$676	$27,040	1.8	$52,300	$1,308	$15,690	$392	3,733	28%	$9.06	$471	1.4
Burleson County	$14.29	$743	$29,720	2.0	$58,200	$1,455	$17,460	$437	1,339	20%	$10.79	$561	1.3
Burnet County	$13.19	$686	$27,440	1.8	$59,000	$1,475	$17,700	$443	4,080	25%	$9.87	$513	1.3
Caldwell County *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	3,518	31%	$10.58	$550	1.8
Calhoun County	$12.79	$665	$26,600	1.8	$57,100	$1,428	$17,130	$428	2,424	30%	$18.06	$939	0.7
Callahan County	$13.81	$718	$28,720	1.9	$52,900	$1,323	$15,870	$397	882	17%	$10.94	$569	1.3
Cameron County	$11.79	$613	$24,520	1.6	$34,100	$853	$10,230	$256	34,941	31%	$7.53	$391	1.6
Camp County	$11.23	$584	$23,360	1.5	$43,200	$1,080	$12,960	$324	1,521	33%	$11.89	$618	0.9
Carson County	$13.38	$696	$27,840	1.8	$58,900	$1,473	$17,670	$442	356	15%	$36.16	$1,880	0.4
Cass County	$11.23	$584	$23,360	1.5	$48,300	$1,208	$14,490	$362	3,373	28%	$9.44	$491	1.2
Castro County	$11.23	$584	$23,360	1.5	$41,700	$1,043	$12,510	$313	617	23%	$10.96	$570	1.0
Chambers County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	1,526	14%	$13.77	$716	1.3
Cherokee County	$11.29	$587	$23,480	1.6	$47,900	$1,198	$14,370	$359	4,354	26%	$8.98	$467	1.3
Childress County	$12.08	$628	$25,120	1.7	$45,300	$1,133	$13,590	$340	586	27%	$6.09	$317	2.0
Clay County	$13.63	$709	$28,360	1.9	$55,800	$1,395	$16,740	$419	621	14%	$8.26	$430	1.6
Cochran County	$11.23	$584	$23,360	1.5	$42,400	$1,060	$12,720	$318	250	23%	$14.61	$760	0.8
Coke County	$11.23	$584	$23,360	1.5	$48,200	$1,205	$14,460	$362	338	26%	$10.08	$524	1.1
Coleman County	$11.23	$584	$23,360	1.5	$37,100	$928	$11,130	$278	1,020	29%	$7.57	$393	1.5
Collin County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	78,318	29%	$15.26	$793	1.1
Collingsworth County	$11.23	$584	$23,360	1.5	$50,500	$1,263	$15,150	$379	292	25%	$6.99	$363	1.6
Colorado County	$12.87	$669	$26,760	1.8	$52,600	$1,315	$15,780	$395	1,881	23%	$12.74	$662	1.0
Comal County	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	9,382	24%	$9.69	$504	1.5
Comanche County	$11.23	$584	$23,360	1.5	$44,300	$1,108	$13,290	$332	1,132	22%	$8.40	$437	1.3
Concho County	$18.85	$980	$39,200	2.6	$58,200	$1,455	$17,460	$437	215	22%	$7.44	$387	2.5
Cooke County	$14.65	$762	$30,480	2.0	$62,200	$1,555	$18,660	$467	4,319	30%	$12.78	$664	1.1
Coryell County	$13.08	$680	$27,200	1.8	$56,700	$1,418	$17,010	$425	8,402	40%	$12.16	$632	1.1
Cottle County	$12.19	$634	$25,360	1.7	$40,800	$1,020	$12,240	$306	124	20%	$11.08	$576	1.1
Crane County	$13.21	$687	$27,480	1.8	$52,600	$1,315	$15,780	$395	345	24%	$18.17	$945	0.7

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crockett County	$11.38	$592	$23,680	1.6	$51,500	$1,288	$15,450	$386	488	39%	$14.91	$775	0.8
Crosby County	$14.13	$735	$29,400	1.9	$55,600	$1,390	$16,680	$417	602	28%	$12.13	$631	1.2
Culberson County	$11.23	$584	$23,360	1.5	$44,100	$1,103	$13,230	$331	171	24%	$9.17	$477	1.2
Dallam County	$12.54	$652	$26,080	1.7	$51,600	$1,290	$15,480	$387	728	34%	$14.67	$763	0.9
Dallas County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	377,402	45%	$19.53	$1,015	0.9
Dawson County	$11.23	$584	$23,360	1.5	$42,700	$1,068	$12,810	$320	1,073	24%	$11.17	$581	1.0
Deaf Smith County	$12.44	$647	$25,880	1.7	$47,100	$1,178	$14,130	$353	2,121	35%	$13.13	$683	0.9
Delta County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	401	20%	$5.41	$281	3.1
Denton County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	76,074	34%	$10.79	$561	1.5
DeWitt County	$11.23	$584	$23,360	1.5	$52,000	$1,300	$15,600	$390	1,727	23%	$9.73	$506	1.2
Dickens County	$11.23	$584	$23,360	1.5	$35,600	$890	$10,680	$267	165	20%	$12.48	$649	0.9
Dimmit County	$11.23	$584	$23,360	1.5	$29,200	$730	$8,760	$219	1,099	31%	$10.54	$548	1.1
Donley County	$12.42	$646	$25,840	1.7	$50,600	$1,265	$15,180	$380	342	27%	$5.54	$288	2.2
Duval County	$11.23	$584	$23,360	1.5	$38,500	$963	$11,550	$289	1,105	27%	$12.31	$640	0.9
Eastland County	$11.23	$584	$23,360	1.5	$44,400	$1,110	$13,320	$333	1,789	25%	$10.21	$531	1.1
Ector County	$13.83	$719	$28,760	1.9	$56,500	$1,413	$16,950	$424	15,499	33%	$14.88	$774	0.9
Edwards County	$11.23	$584	$23,360	1.5	$43,200	$1,080	$12,960	$324	161	19%	$9.37	$487	1.2
El Paso County	$12.81	$666	$26,640	1.8	$41,700	$1,043	$12,510	$313	87,663	36%	$9.19	$478	1.4
Ellis County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	11,517	24%	$10.38	$540	1.6
Erath County	$12.75	$663	$26,520	1.8	$52,900	$1,323	$15,870	$397	5,280	38%	$8.82	$459	1.4
Falls County	$11.23	$584	$23,360	1.5	$44,100	$1,103	$13,230	$331	1,543	27%	$10.84	$564	1.0
Fannin County	$12.65	$658	$26,320	1.7	$54,200	$1,355	$16,260	$407	2,951	25%	$8.44	$439	1.5
Fayette County	$12.00	$624	$24,960	1.7	$58,300	$1,458	$17,490	$437	2,762	26%	$10.43	$543	1.2
Fisher County	$11.23	$584	$23,360	1.5	$50,200	$1,255	$15,060	$377	435	26%	$8.50	$442	1.3
Floyd County	$11.23	$584	$23,360	1.5	$36,900	$923	$11,070	$277	739	28%	$9.12	$474	1.2
Foard County	$11.23	$584	$23,360	1.5	$32,600	$815	$9,780	$245	217	39%	$6.15	$320	1.8
Fort Bend County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	32,211	19%	$13.14	$683	1.4
Franklin County	$11.94	$621	$24,840	1.6	$54,900	$1,373	$16,470	$412	717	19%	$9.50	$494	1.3
Freestone County	$13.54	$704	$28,160	1.9	$59,800	$1,495	$17,940	$449	1,507	21%	$9.39	$488	1.4
Frio County	$11.23	$584	$23,360	1.5	$42,800	$1,070	$12,840	$321	1,589	33%	$12.47	$648	0.9
Gaines County	$11.23	$584	$23,360	1.5	$56,600	$1,415	$16,980	$425	1,446	27%	$11.32	$589	1.0

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Galveston County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	32,531	31%	$11.35	$590	1.6
Garza County	$11.23	$584	$23,360	1.5	$49,400	$1,235	$14,820	$371	450	27%	$10.39	$541	1.1
Gillespie County	$15.90	$827	$33,080	2.2	$63,700	$1,593	$19,110	$478	2,553	25%	$9.13	$475	1.7
Glasscock County	$12.19	$634	$25,360	1.7	$63,300	$1,583	$18,990	$475	114	27%	$7.92	$412	1.5
Goliad County	$13.98	$727	$29,080	1.9	$56,700	$1,418	$17,010	$425	501	17%	$5.26	$273	2.7
Gonzales County	$11.23	$584	$23,360	1.5	$47,600	$1,190	$14,280	$357	2,221	32%	$10.76	$559	1.0
Gray County	$11.23	$584	$23,360	1.5	$50,200	$1,255	$15,060	$377	1,902	23%	$15.39	$800	0.7
Grayson County	$13.62	$708	$28,320	1.9	$59,800	$1,495	$17,940	$449	13,469	30%	$12.40	$645	1.1
Gregg County	$12.73	$662	$26,480	1.8	$56,400	$1,410	$16,920	$423	16,568	37%	$14.44	$751	0.9
Grimes County	$12.40	$645	$25,800	1.7	$54,500	$1,363	$16,350	$409	2,096	25%	$14.34	$746	0.9
Guadalupe County	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	9,144	21%	$9.27	$482	1.6
Hale County	$11.52	$599	$23,960	1.6	$43,800	$1,095	$13,140	$329	3,974	35%	$10.65	$554	1.1
Hall County	$11.23	$584	$23,360	1.5	$36,200	$905	$10,860	$272	475	33%	$8.34	$434	1.3
Hamilton County	$11.23	$584	$23,360	1.5	$51,800	$1,295	$15,540	$389	586	19%	$9.99	$520	1.1
Hansford County	$11.71	$609	$24,360	1.6	$55,500	$1,388	$16,650	$416	471	24%	$16.88	$878	0.7
Hardeman County	$11.25	$585	$23,400	1.6	$46,600	$1,165	$13,980	$350	354	21%	$5.66	$294	2.0
Hardin County	$13.29	$691	$27,640	1.8	$57,500	$1,438	$17,250	$431	4,304	22%	$12.20	$635	1.1
Harris County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	578,763	42%	$19.28	$1,002	0.9
Harrison County	$12.15	$632	$25,280	1.7	$53,100	$1,328	$15,930	$398	5,811	25%	$12.93	$673	0.9
Hartley County	$11.96	$622	$24,880	1.6	$71,800	$1,795	$21,540	$539	458	27%	$8.13	$423	1.5
Haskell County	$11.23	$584	$23,360	1.5	$41,700	$1,043	$12,510	$313	611	24%	$9.37	$487	1.2
Hays County *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	16,238	32%	$6.80	$353	2.8
Hemphill County	$11.23	$584	$23,360	1.5	$78,200	$1,955	$23,460	$587	348	23%	$13.46	$700	0.8
Henderson County	$13.40	$697	$27,880	1.8	$51,100	$1,278	$15,330	$383	6,862	22%	$9.65	$502	1.4
Hidalgo County	$12.06	$627	$25,080	1.7	$34,200	$855	$10,260	$257	60,075	29%	$7.69	$400	1.6
Hill County	$12.85	$668	$26,720	1.8	$52,500	$1,313	$15,750	$394	3,049	23%	$9.32	$485	1.4
Hockley County	$12.92	$672	$26,880	1.8	$53,000	$1,325	$15,900	$398	2,074	26%	$12.29	$639	1.1
Hood County	$15.35	$798	$31,920	2.1	$66,500	$1,663	$19,950	$499	4,360	22%	$11.19	$582	1.4
Hopkins County	$13.10	$681	$27,240	1.8	$54,100	$1,353	$16,230	$406	3,765	29%	$11.47	$596	1.1
Houston County	$12.08	$628	$25,120	1.7	$43,000	$1,075	$12,900	$323	2,021	26%	$12.71	$661	1.0
Howard County	$12.19	$634	$25,360	1.7	$50,300	$1,258	$15,090	$377	3,450	31%	$11.12	$578	1.1

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

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hudspeth County	$11.23	$584	$23,360	1.5	$31,900	$798	$9,570	$239	220	21%	$11.38	$592	1.0
Hunt County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	8,979	30%	$11.45	$596	1.5
Hutchinson County	$11.23	$584	$23,360	1.5	$52,200	$1,305	$15,660	$392	1,629	19%	$16.56	$861	0.7
Irion County	$14.23	$740	$29,600	2.0	$55,700	$1,393	$16,710	$418	104	17%	$18.83	$979	0.8
Jack County	$12.77	$664	$26,560	1.8	$62,100	$1,553	$18,630	$466	668	22%	$15.50	$806	0.8
Jackson County	$12.75	$663	$26,520	1.8	$63,100	$1,578	$18,930	$473	1,302	26%	$11.65	$606	1.1
Jasper County	$11.67	$607	$24,280	1.6	$46,000	$1,150	$13,800	$345	2,781	21%	$9.70	$504	1.2
Jeff Davis County	$12.19	$634	$25,360	1.7	$48,700	$1,218	$14,610	$365	212	21%	$8.72	$454	1.4
Jefferson County	$13.29	$691	$27,640	1.8	$57,500	$1,438	$17,250	$431	31,514	35%	$14.89	$774	0.9
Jim Hogg County	$11.23	$584	$23,360	1.5	$37,500	$938	$11,250	$281	486	28%	$5.40	$281	2.1
Jim Wells County	$12.87	$669	$26,760	1.8	$42,200	$1,055	$12,660	$317	3,587	27%	$11.09	$577	1.2
Johnson County *	$16.60	$863	$34,520	2.3	$69,200	$1,730	$20,760	$519	11,817	23%	$11.26	$586	1.5
Jones County	$13.81	$718	$28,720	1.9	$52,900	$1,323	$15,870	$397	1,275	21%	$12.66	$658	1.1
Karnes County	$11.23	$584	$23,360	1.5	$51,600	$1,290	$15,480	$387	1,454	31%	$9.07	$471	1.2
Kaufman County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	7,434	22%	$9.76	$507	1.7
Kendall County	$15.31	$796	$31,840	2.1	$86,800	$2,170	$26,040	$651	2,970	25%	$9.71	$505	1.6
Kenedy County	$14.62	$760	$30,400	2.0	$49,300	$1,233	$14,790	$370	57	62%	$24.61	$1,280	0.6
Kent County	$14.81	$770	$30,800	2.0	$46,600	$1,165	$13,980	$350	70	19%	$8.79	$457	1.7
Kerr County	$15.08	$784	$31,360	2.1	$54,000	$1,350	$16,200	$405	5,351	26%	$12.28	$638	1.2
Kimble County	$12.38	$644	$25,760	1.7	$57,900	$1,448	$17,370	$434	536	28%	$10.25	$533	1.2
King County †	$12.19	$634	$25,360	1.7	$53,100	$1,328	$15,930	$398	58	61%			
Kinney County	$11.23	$584	$23,360	1.5	$35,900	$898	$10,770	$269	234	20%	$9.28	$482	1.2
Kleberg County	$13.65	$710	$28,400	1.9	$48,000	$1,200	$14,400	$360	4,400	40%	$9.67	$503	1.4
Knox County	$11.23	$584	$23,360	1.5	$48,600	$1,215	$14,580	$365	524	32%	$12.01	$625	0.9
La Salle County	$11.23	$584	$23,360	1.5	$38,500	$963	$11,550	$289	727	39%	$17.61	$916	0.6
Lamar County	$11.96	$622	$24,880	1.6	$49,500	$1,238	$14,850	$371	5,945	31%	$11.37	$591	1.1
Lamb County	$11.23	$584	$23,360	1.5	$43,400	$1,085	$13,020	$326	1,196	25%	$11.42	$594	1.0
Lampasas County	$11.23	$584	$23,360	1.5	$54,900	$1,373	$16,470	$412	1,676	24%	$8.44	$439	1.3
Lavaca County	$11.23	$584	$23,360	1.5	$56,100	$1,403	$16,830	$421	1,728	22%	$10.45	$543	1.1
Lee County	$11.58	$602	$24,080	1.6	$66,100	$1,653	$19,830	$496	1,395	23%	$13.00	$676	0.9
Leon County	$11.71	$609	$24,360	1.6	$52,500	$1,313	$15,750	$394	1,069	16%	$11.98	$623	1.0

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	5,063	21%	$11.19	$582	1.6
Limestone County	$12.44	$647	$25,880	1.7	$50,500	$1,263	$15,150	$379	1,662	21%	$9.96	$518	1.2
Lipscomb County	$12.12	$630	$25,200	1.7	$57,600	$1,440	$17,280	$432	253	22%	$16.25	$845	0.7
Live Oak County	$12.94	$673	$26,920	1.8	$49,500	$1,238	$14,850	$371	757	20%	$14.74	$767	0.9
Llano County	$13.60	$707	$28,280	1.9	$54,900	$1,373	$16,470	$412	1,867	22%	$9.45	$491	1.4
Loving County †	$12.19	$634	$25,360	1.7	$86,900	$2,173	$26,070	$652	12	55%			
Lubbock County	$14.13	$735	$29,400	1.9	$55,600	$1,390	$16,680	$417	41,170	40%	$9.81	$510	1.4
Lynn County	$11.23	$584	$23,360	1.5	$51,500	$1,288	$15,450	$386	566	26%	$10.81	$562	1.0
Madison County	$11.23	$584	$23,360	1.5	$46,800	$1,170	$14,040	$351	739	21%	$8.95	$465	1.3
Marion County	$12.56	$653	$26,120	1.7	$42,300	$1,058	$12,690	$317	959	20%	$7.09	$369	1.8
Martin County	$13.96	$726	$29,040	1.9	$50,800	$1,270	$15,240	$381	367	25%	$12.43	$646	1.1
Mason County	$11.23	$584	$23,360	1.5	$53,600	$1,340	$16,080	$402	313	20%	$6.53	$340	1.7
Matagorda County	$12.69	$660	$26,400	1.8	$49,400	$1,235	$14,820	$371	3,909	28%	$11.79	$613	1.1
Maverick County	$11.23	$584	$23,360	1.5	$35,500	$888	$10,650	$266	4,402	30%	$6.89	$358	1.6
McCulloch County	$11.42	$594	$23,760	1.6	$49,500	$1,238	$14,850	$371	880	28%	$10.32	$537	1.1
McLennan County	$14.50	$754	$30,160	2.0	$54,700	$1,368	$16,410	$410	33,142	40%	$11.07	$576	1.3
McMullen County	$12.19	$634	$25,360	1.7	$50,300	$1,258	$15,090	$377	52	17%	$8.26	$430	1.5
Medina County	$11.67	$607	$24,280	1.6	$58,900	$1,473	$17,670	$442	3,502	23%	$7.81	$406	1.5
Menard County	$11.23	$584	$23,360	1.5	$53,200	$1,330	$15,960	$399	233	25%	$5.60	$291	2.0
Midland County	$15.13	$787	$31,480	2.1	$66,900	$1,673	$20,070	$502	14,887	30%	$15.80	$822	1.0
Milam County	$11.23	$584	$23,360	1.5	$49,300	$1,233	$14,790	$370	2,583	27%	$14.41	$750	0.8
Mills County	$11.23	$584	$23,360	1.5	$47,000	$1,175	$14,100	$353	425	22%	$9.00	$468	1.2
Mitchell County	$11.23	$584	$23,360	1.5	$53,600	$1,340	$16,080	$402	602	22%	$11.52	$599	1.0
Montague County	$12.79	$665	$26,600	1.8	$59,100	$1,478	$17,730	$443	1,751	22%	$9.35	$486	1.4
Montgomery County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	36,678	24%	$13.71	$713	1.3
Moore County	$12.27	$638	$25,520	1.7	$48,800	$1,220	$14,640	$366	2,241	33%	$13.46	$700	0.9
Morris County	$11.23	$584	$23,360	1.5	$51,600	$1,290	$15,480	$387	1,082	21%	$10.11	$526	1.1
Motley County	$11.23	$584	$23,360	1.5	$48,900	$1,223	$14,670	$367	109	25%	$11.66	$606	1.0
Nacogdoches County	$14.50	$754	$30,160	2.0	$48,200	$1,205	$14,460	$362	9,250	40%	$8.48	$441	1.7
Navarro County	$14.02	$729	$29,160	1.9	$51,500	$1,288	$15,450	$386	4,932	28%	$9.74	$506	1.4
Newton County	$11.54	$600	$24,000	1.6	$46,700	$1,168	$14,010	$350	867	17%	$7.27	$378	1.6

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nolan County	$11.23	$584	$23,360	1.5	$50,000	$1,250	$15,000	$375	1,860	32%	$9.14	$476	1.2
Nueces County	$15.83	$823	$32,920	2.2	$54,200	$1,355	$16,260	$407	46,500	38%	$11.92	$620	1.3
Ochiltree County	$11.37	$591	$23,640	1.6	$59,700	$1,493	$17,910	$448	1,076	30%	$11.66	$606	1.0
Oldham County	$13.08	$680	$27,200	1.8	$57,600	$1,440	$17,280	$432	206	29%	$13.82	$719	0.9
Orange County	$13.29	$691	$27,640	1.8	$57,500	$1,438	$17,250	$431	7,154	23%	$13.12	$682	1.0
Palo Pinto County	$13.25	$689	$27,560	1.8	$51,700	$1,293	$15,510	$388	3,333	32%	$13.75	$715	1.0
Panola County	$11.23	$584	$23,360	1.5	$50,400	$1,260	$15,120	$378	1,641	19%	$11.84	$616	0.9
Parker County *	$16.60	$863	$34,520	2.3	$69,200	$1,730	$20,760	$519	7,987	20%	$8.86	$461	1.9
Parmer County	$11.23	$584	$23,360	1.5	$43,600	$1,090	$13,080	$327	902	27%	$11.44	$595	1.0
Pecos County	$11.23	$584	$23,360	1.5	$45,400	$1,135	$13,620	$341	1,472	30%	$13.41	$697	0.8
Polk County	$12.42	$646	$25,840	1.7	$39,900	$998	$11,970	$299	3,549	21%	$10.15	$528	1.2
Potter County	$13.38	$696	$27,840	1.8	$58,900	$1,473	$17,670	$442	16,813	41%	$13.37	$695	1.0
Presidio County	$11.23	$584	$23,360	1.5	$41,700	$1,043	$12,510	$313	851	33%	$7.37	$383	1.5
Rains County	$12.42	$646	$25,840	1.7	$51,600	$1,290	$15,480	$387	678	17%	$7.94	$413	1.6
Randall County	$13.38	$696	$27,840	1.8	$58,900	$1,473	$17,670	$442	13,762	30%	$8.52	$443	1.6
Reagan County	$12.42	$646	$25,840	1.7	$55,300	$1,383	$16,590	$415	332	29%	$22.83	$1,187	0.5
Real County	$11.23	$584	$23,360	1.5	$40,000	$1,000	$12,000	$300	327	24%	$9.90	$515	1.1
Red River County	$11.23	$584	$23,360	1.5	$47,700	$1,193	$14,310	$358	1,473	29%	$7.44	$387	1.5
Reeves County	$11.23	$584	$23,360	1.5	$43,800	$1,095	$13,140	$329	932	26%	$12.34	$642	0.9
Refugio County	$12.75	$663	$26,520	1.8	$49,100	$1,228	$14,730	$368	616	22%	$10.09	$525	1.3
Roberts County	$12.19	$634	$25,360	1.7	$73,100	$1,828	$21,930	$548	79	24%	$13.13	$683	0.9
Robertson County	$14.29	$743	$29,720	2.0	$58,200	$1,455	$17,460	$437	2,065	33%	$10.83	$563	1.3
Rockwall County	$16.69	$868	$34,720	2.3	$70,100	$1,753	$21,030	$526	3,884	16%	$9.92	$516	1.7
Runnels County	$11.23	$584	$23,360	1.5	$48,300	$1,208	$14,490	$362	1,106	28%	$10.43	$543	1.1
Rusk County	$11.23	$584	$23,360	1.5	$55,500	$1,388	$16,650	$416	3,876	21%	$13.86	$721	0.8
Sabine County	$11.23	$584	$23,360	1.5	$38,200	$955	$11,460	$287	755	17%	$18.84	$980	0.6
San Augustine County	$11.23	$584	$23,360	1.5	$37,800	$945	$11,340	$284	772	21%	$8.66	$450	1.3
San Jacinto County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	1,607	17%	$7.27	$378	2.5
San Patricio County	$15.83	$823	$32,920	2.2	$54,200	$1,355	$16,260	$407	7,631	34%	$12.66	$658	1.3
San Saba County	$12.08	$628	$25,120	1.7	$45,500	$1,138	$13,650	$341	473	22%	$6.30	$328	1.9
Schleicher County	$11.67	$607	$24,280	1.6	$60,100	$1,503	$18,030	$451	191	19%	$12.13	$631	1.0

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Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scurry County	$11.23	$584	$23,360	1.5	$56,700	$1,418	$17,010	$425	1,790	29%	$11.07	$575	1.0
Shackelford County	$11.23	$584	$23,360	1.5	$54,700	$1,368	$16,410	$410	265	22%	$11.77	$612	1.0
Shelby County	$11.23	$584	$23,360	1.5	$41,900	$1,048	$12,570	$314	2,310	24%	$9.36	$487	1.2
Sherman County	$12.25	$637	$25,480	1.7	$57,600	$1,440	$17,280	$432	207	21%	$11.52	$599	1.1
Smith County	$14.81	$770	$30,800	2.0	$58,700	$1,468	$17,610	$440	23,395	31%	$11.68	$607	1.3
Somervell County	$11.23	$584	$23,360	1.5	$65,200	$1,630	$19,560	$489	672	23%	$20.04	$1,042	0.6
Starr County	$11.23	$584	$23,360	1.5	$27,200	$680	$8,160	$204	3,212	21%	$5.84	$303	1.9
Stephens County	$12.96	$674	$26,960	1.8	$46,900	$1,173	$14,070	$352	935	26%	$11.11	$577	1.2
Sterling County	$12.19	$634	$25,360	1.7	$56,700	$1,418	$17,010	$425	98	22%	$18.22	$947	0.7
Stonewall County	$11.23	$584	$23,360	1.5	$62,800	$1,570	$18,840	$471	115	19%	$13.07	$680	0.9
Sutton County	$11.23	$584	$23,360	1.5	$64,200	$1,605	$19,260	$482	393	29%	$33.25	$1,729	0.3
Swisher County	$11.23	$584	$23,360	1.5	$49,200	$1,230	$14,760	$369	825	31%	$7.32	$381	1.5
Tarrant County *	$16.60	$863	$34,520	2.3	$69,200	$1,730	$20,760	$519	231,807	37%	$14.52	$755	1.1
Taylor County	$13.81	$718	$28,720	1.9	$52,900	$1,323	$15,870	$397	18,946	38%	$10.97	$570	1.3
Terrell County	$11.23	$584	$23,360	1.5	$43,200	$1,080	$12,960	$324	112	30%	$9.54	$496	1.2
Terry County	$11.23	$584	$23,360	1.5	$45,700	$1,143	$13,710	$343	1,108	27%	$10.78	$561	1.0
Throckmorton County	$12.71	$661	$26,440	1.8	$45,000	$1,125	$13,500	$338	151	19%	$10.09	$525	1.3
Titus County	$11.73	$610	$24,400	1.6	$47,400	$1,185	$14,220	$356	3,185	30%	$11.35	$590	1.0
Tom Green County	$14.23	$740	$29,600	2.0	$55,700	$1,393	$16,710	$418	13,330	32%	$10.57	$549	1.3
Travis County *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	185,359	47%	$17.24	$897	1.1
Trinity County	$11.23	$584	$23,360	1.5	$46,400	$1,160	$13,920	$348	968	19%	$9.56	$497	1.2
Tyler County	$12.87	$669	$26,760	1.8	$42,700	$1,068	$12,810	$320	1,483	18%	$10.14	$527	1.3
Upshur County	$12.73	$662	$26,480	1.8	$56,400	$1,410	$16,920	$423	3,252	22%	$9.56	$497	1.3
Upton County	$11.23	$584	$23,360	1.5	$52,000	$1,300	$15,600	$390	250	21%	$24.61	$1,280	0.5
Uvalde County	$14.75	$767	$30,680	2.0	$38,700	$968	$11,610	$290	2,334	26%	$10.17	$529	1.5
Val Verde County	$11.35	$590	$23,600	1.6	$40,800	$1,020	$12,240	$306	5,152	34%	$8.46	$440	1.3
Van Zandt County	$13.21	$687	$27,480	1.8	$53,400	$1,335	$16,020	$401	4,291	22%	$9.66	$502	1.4
Victoria County	$13.98	$727	$29,080	1.9	$56,700	$1,418	$17,010	$425	10,802	34%	$11.44	$595	1.2
Walker County	$15.04	$782	$31,280	2.1	$48,800	$1,220	$14,640	$366	8,368	42%	$7.72	$402	1.9
Waller County *	$18.02	$937	$37,480	2.5	$66,900	$1,673	$20,070	$502	4,243	31%	$12.04	$626	1.5
Ward County	$11.23	$584	$23,360	1.5	$49,900	$1,248	$14,970	$374	986	26%	$18.00	$936	0.6

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Texas

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	$14.79	$769	$30,760	2.0	$60,600	$1,515	$18,180	$455	3,939	31%	$9.29	$483	1.6
Webb County	$13.38	$696	$27,840	1.8	$39,600	$990	$11,880	$297	22,937	35%	$8.10	$421	1.7
Wharton County	$12.71	$661	$26,440	1.8	$53,900	$1,348	$16,170	$404	4,547	31%	$8.40	$437	1.5
Wheeler County	$11.23	$584	$23,360	1.5	$52,200	$1,305	$15,660	$392	443	21%	$10.22	$532	1.1
Wichita County	$13.63	$709	$28,360	1.9	$55,800	$1,395	$16,740	$419	17,454	36%	$10.64	$553	1.3
Wilbarger County	$13.27	$690	$27,600	1.8	$46,000	$1,150	$13,800	$345	2,036	39%	$10.52	$547	1.3
Willacy County	$12.29	$639	$25,560	1.7	$26,000	$650	$7,800	$195	1,587	29%	$10.02	$521	1.2
Williamson County *	$19.02	$989	$39,560	2.6	$75,900	$1,898	$22,770	$569	42,173	30%	$14.30	$744	1.3
Wilson County	$14.62	$760	$30,400	2.0	$60,800	$1,520	$18,240	$456	2,243	16%	$6.44	$335	2.3
Winkler County	$12.85	$668	$26,720	1.8	$48,000	$1,200	$14,400	$360	462	18%	$20.18	$1,049	0.6
Wise County	$13.71	$713	$28,520	1.9	$67,200	$1,680	$20,160	$504	3,745	19%	$16.23	$844	0.8
Wood County	$11.73	$610	$24,400	1.6	$52,300	$1,308	$15,690	$392	2,978	19%	$11.52	$599	1.0
Yoakum County	$12.90	$671	$26,840	1.8	$54,300	$1,358	$16,290	$407	384	15%	$14.38	$748	0.9
Young County	$13.48	$701	$28,040	1.9	$50,500	$1,263	$15,150	$379	2,313	31%	$13.90	$723	1.0
Zapata County	$11.23	$584	$23,360	1.5	$23,500	$588	$7,050	$176	1,048	24%	$13.53	$704	0.8
Zavala County	$11.23	$584	$23,360	1.5	$26,000	$650	$7,800	$195	1,147	32%	$5.90	$307	1.9

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Utah

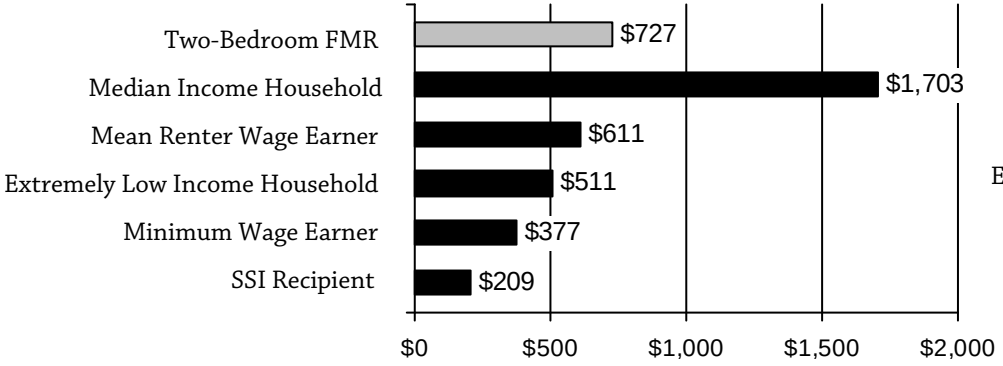
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is $727. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,424 monthly or $29,089 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$13.99

In Utah, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Utah, the estimated mean (average) wage for a renter is $11.75. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$116
Extremely Low Income Household	$216
Minimum Wage Earner	$350
SSI Recipient	$518

Utah

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	$13.99	$727	$29,089	1.9	$68,103	$1,703	$20,431	$511	247,660	29%	$11.75	$611	1.2
Combined Nonmetro Areas	$12.02	$625	$25,010	1.7	$57,517	$1,438	$17,255	$431	25,625	25%	$11.57	$602	1.0
Metropolitan Areas													
Logan MSA	$11.96	$622	$24,880	1.6	$57,300	$1,433	$17,190	$430	12,223	36%	$8.88	$462	1.3
Ogden-Clearfield MSA	$14.04	$730	$29,200	1.9	$71,500	$1,788	$21,450	$536	41,206	24%	$9.95	$517	1.4
Provo-Orem MSA	$13.13	$683	$27,320	1.8	$67,100	$1,678	$20,130	$503	42,006	30%	$10.63	$553	1.2
Salt Lake City HMFA	$14.88	$774	$30,960	2.1	$71,300	$1,783	$21,390	$535	105,438	31%	$13.10	$681	1.1
St. George MSA	$14.44	$751	$30,040	2.0	$57,100	$1,428	$17,130	$428	13,354	29%	$10.35	$538	1.4
Summit County HMFA	$17.04	$886	$35,440	2.4	$100,300	$2,508	$30,090	$752	3,477	26%	$9.24	$480	1.8
Tooele County HMFA	$13.29	$691	$27,640	1.8	$68,900	$1,723	$20,670	$517	4,331	24%	$11.99	$624	1.1
Counties													
Beaver County	$11.23	$584	$23,360	1.5	$49,300	$1,233	$14,790	$370	487	23%	$9.15	$476	1.2
Box Elder County	$11.50	$598	$23,920	1.6	$63,600	$1,590	$19,080	$477	2,891	19%	$12.94	$673	0.9
Cache County	$11.96	$622	$24,880	1.6	$57,300	$1,433	$17,190	$430	12,223	36%	$8.88	$462	1.3
Carbon County	$11.23	$584	$23,360	1.5	$53,200	$1,330	$15,960	$399	2,328	29%	$10.31	$536	1.1
Daggett County	$11.81	$614	$24,560	1.6	$61,500	$1,538	$18,450	$461	126	36%	$10.71	$557	1.1
Davis County	$14.04	$730	$29,200	1.9	$71,500	$1,788	$21,450	$536	19,628	22%	$9.87	$513	1.4
Duchesne County	$11.48	$597	$23,880	1.6	$58,400	$1,460	$17,520	$438	1,668	26%	$13.52	$703	0.8
Emery County	$11.23	$584	$23,360	1.5	$57,900	$1,448	$17,370	$434	722	19%	$18.83	$979	0.6
Garfield County	$11.23	$584	$23,360	1.5	$59,400	$1,485	$17,820	$446	438	21%	$10.93	$568	1.0
Grand County	$12.67	$659	$26,360	1.7	$53,600	$1,340	$16,080	$402	1,153	31%	$10.06	$523	1.3
Iron County	$11.88	$618	$24,720	1.6	$48,700	$1,218	$14,610	$365	5,574	37%	$9.28	$483	1.3
Juab County	$13.13	$683	$27,320	1.8	$67,100	$1,678	$20,130	$503	528	17%	$10.38	$540	1.3
Kane County	$11.23	$584	$23,360	1.5	$50,600	$1,265	$15,180	$380	730	24%	$9.06	$471	1.2
Millard County	$11.23	$584	$23,360	1.5	$56,800	$1,420	$17,040	$426	945	23%	$9.26	$482	1.2
Morgan County	$14.04	$730	$29,200	1.9	$71,500	$1,788	$21,450	$536	320	12%	$12.36	$643	1.1
Piute County	$12.58	$654	$26,160	1.7	$44,100	$1,103	$13,230	$331	59	11%	$6.14	$319	2.0
Rich County	$16.77	$872	$34,880	2.3	$55,500	$1,388	$16,650	$416	89	12%	$8.54	$444	2.0
Salt Lake County	$14.88	$774	$30,960	2.1	$71,300	$1,783	$21,390	$535	105,438	31%	$13.10	$681	1.1

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Utah

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Juan County	$11.23	$584	$23,360	1.5	$46,200	$1,155	$13,860	$347	943	22%	$11.78	$612	1.0
Sanpete County	$11.31	$588	$23,520	1.6	$51,900	$1,298	$15,570	$389	1,798	23%	$6.63	$345	1.7
Sevier County	$11.23	$584	$23,360	1.5	$54,300	$1,358	$16,290	$407	1,299	19%	$10.55	$548	1.1
Summit County	$17.04	$886	$35,440	2.4	$100,300	$2,508	$30,090	$752	3,477	26%	$9.24	$480	1.8
Tooele County	$13.29	$691	$27,640	1.8	$68,900	$1,723	$20,670	$517	4,331	24%	$11.99	$624	1.1
Uintah County	$12.31	$640	$25,600	1.7	$70,400	$1,760	$21,120	$528	2,603	25%	$15.91	$827	0.8
Utah County	$13.13	$683	$27,320	1.8	$67,100	$1,678	$20,130	$503	41,478	31%	$10.64	$553	1.2
Wasatch County	$16.98	$883	$35,320	2.3	$72,900	$1,823	$21,870	$547	1,578	22%	$9.41	$489	1.8
Washington County	$14.44	$751	$30,040	2.0	$57,100	$1,428	$17,130	$428	13,354	29%	$10.35	$538	1.4
Wayne County	$17.25	$897	$35,880	2.4	$52,600	$1,315	$15,780	$395	194	22%	$10.78	$561	1.6
Weber County	$14.04	$730	$29,200	1.9	$71,500	$1,788	$21,450	$536	21,258	27%	$9.97	$518	1.4

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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Vermont

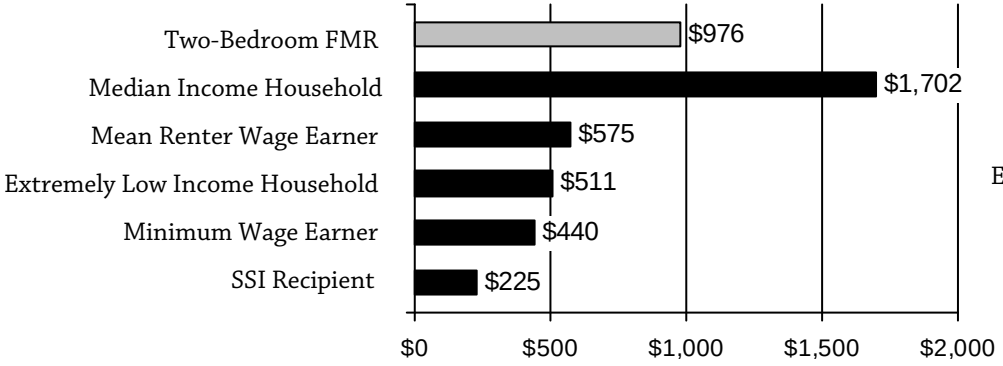
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is $976. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,254 monthly or $39,051 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.77

In Vermont, a minimum wage worker earns an hourly wage of $8.46. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Vermont, the estimated mean (average) wage for a renter is $11.06. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 68 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$401
Extremely Low Income Household	$465
Minimum Wage Earner	$536
SSI Recipient	$751

Vermont

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	$18.77	$976	$39,051	2.2	$68,088	$1,702	$20,426	$511	73,450	29%	$11.06	$575	1.7
Combined Nonmetro Areas	$17.20	$894	$35,770	2.0	$63,960	$1,599	$19,188	$480	47,230	27%	$10.43	$542	1.6
Metropolitan Areas													
Burlington-South Burlington MSA	$21.62	$1,124	$44,960	2.6	$76,700	$1,918	$23,010	$575	26,220	32%	$12.04	$626	1.8
Counties													
Addison County	$18.21	$947	$37,880	2.2	$71,500	$1,788	$21,450	$536	3,431	24%	$10.81	$562	1.7
Bennington County	$16.38	$852	$34,080	1.9	$62,600	$1,565	$18,780	$470	4,268	27%	$10.88	$566	1.5
Caledonia County	$14.46	$752	$30,080	1.7	$53,800	$1,345	$16,140	$404	3,599	29%	$9.40	$489	1.5
Essex County †	$14.00	$728	$29,120	1.7	$52,300	$1,308	$15,690	$392	457	16%			
Lamoille County	$18.23	$948	$37,920	2.2	$65,700	$1,643	$19,710	$493	3,210	31%	$9.60	$499	1.9
Orange County	$16.13	$839	$33,560	1.9	$64,400	$1,610	$19,320	$483	2,251	19%	$8.90	$463	1.8
Orleans County	$14.35	$746	$29,840	1.7	$52,600	$1,315	$15,780	$395	2,521	23%	$9.02	$469	1.6
Rutland County	$16.40	$853	$34,120	1.9	$61,600	$1,540	$18,480	$462	7,910	30%	$10.36	$539	1.6
Washington County	$17.81	$926	$37,040	2.1	$72,300	$1,808	$21,690	$542	6,744	27%	$11.04	$574	1.6
Windham County	$17.48	$909	$36,360	2.1	$62,000	$1,550	$18,600	$465	5,929	30%	$12.07	$627	1.4
Windsor County	$19.81	$1,030	$41,200	2.3	$66,800	$1,670	$20,040	$501	6,910	28%	$9.32	$485	2.1

† Wage data not available (See Appendix A).

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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

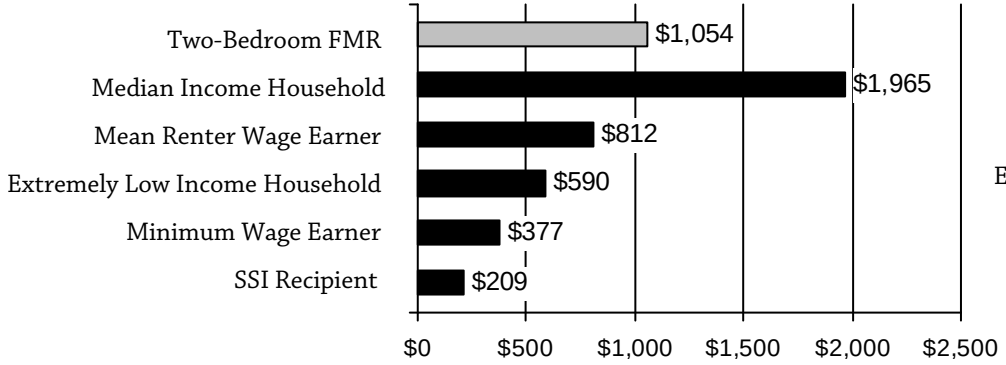
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,054. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,512 monthly or $42,143 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$20.26

In Virginia, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 112 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is $15.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$242
Extremely Low Income Household	$464
Minimum Wage Earner	$677
SSI Recipient	$845

Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	$20.26	$1,054	$42,143	2.8	$78,620	$1,965	$23,586	$590	926,272	31%	$15.62	$812	1.3
Combined Nonmetro Areas	$11.69	$608	$24,312	1.6	$53,508	$1,338	$16,052	$401	113,120	26%	$10.04	$522	1.2
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	$13.92	$724	$28,960	1.9	$68,400	$1,710	$20,520	$513	17,722	44%	$8.95	$466	1.6
Charlottesville MSA	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	27,067	35%	$12.78	$664	1.5
Danville MSA	$11.69	$608	$24,320	1.6	$48,700	$1,218	$14,610	$365	14,294	31%	$9.76	$507	1.2
Franklin County HMFA	$11.73	$610	$24,400	1.6	$56,200	$1,405	$16,860	$422	5,031	22%	$10.33	$537	1.1
Giles County HMFA	$10.40	$541	$21,640	1.4	$51,600	$1,290	$15,480	$387	1,573	22%	$10.08	$524	1.0
Harrisonburg MSA	$15.08	$784	$31,360	2.1	$60,700	$1,518	$18,210	$455	16,696	37%	$11.67	$607	1.3
Kingsport-Bristol-Bristol MSA	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	11,104	28%	$10.14	$527	1.1
Louisa County HMFA	$13.23	$688	$27,520	1.8	$65,100	$1,628	$19,530	$488	2,886	22%	$15.20	$790	0.9
Lynchburg MSA	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	27,230	28%	$11.42	$594	1.1
Pulaski County HMFA	$11.08	$576	$23,040	1.5	$49,400	$1,235	$14,820	$371	4,006	27%	$9.77	$508	1.1
Richmond HMFA	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	142,781	31%	$14.53	$755	1.2
Roanoke HMFA	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	32,289	31%	$12.50	$650	1.1
Virginia Beach-Norfolk-Newport News MSA *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	217,660	36%	$12.91	$671	1.6
Warren County HMFA	$16.23	$844	$33,760	2.2	$78,400	$1,960	$23,520	$588	3,569	25%	$9.68	$503	1.7
Washington-Arlington-Alexandria HMFA *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	278,133	31%	$20.93	$1,089	1.4
Winchester MSA	$17.21	$895	$35,800	2.4	$65,300	$1,633	$19,590	$490	11,111	29%	$14.00	$728	1.2
Counties													
Accomack County	$12.37	$643	$25,720	1.7	$51,900	$1,298	$15,570	$389	3,649	26%	$10.87	$565	1.1
Albemarle County	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	12,949	35%	$13.30	$691	1.5
Alexandria city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	34,635	54%	$22.62	$1,176	1.3
Alleghany County	$10.40	$541	$21,640	1.4	$53,200	$1,330	$15,960	$399	1,206	17%	$7.93	$412	1.3
Amelia County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	821	17%	$12.37	$643	1.4
Amherst County	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	3,130	25%	$10.82	$563	1.2
Appomattox County	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	1,437	24%	$6.31	$328	2.0
Arlington County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	48,724	53%	$29.03	$1,509	1.0
Augusta County	$12.10	$629	$25,160	1.7	$59,800	$1,495	$17,940	$449	5,226	19%	$12.06	$627	1.0

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bath County	$10.69	$556	$22,240	1.5	$50,600	$1,265	$15,180	$380	264	13%	$12.41	$645	0.9
Bedford city	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	930	33%	$7.24	$377	1.7
Bedford County	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	4,217	16%	$8.48	$441	1.5
Bland County	$10.40	$541	$21,640	1.4	$47,600	$1,190	$14,280	$357	391	15%	$11.47	$596	0.9
Botetourt County	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	1,654	13%	$10.52	$547	1.3
Bristol city	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	3,039	38%	$7.29	$379	1.5
Brunswick County	$10.40	$541	$21,640	1.4	$46,700	$1,168	$14,010	$350	1,823	30%	$9.20	$478	1.1
Buchanan County	$10.40	$541	$21,640	1.4	$37,900	$948	$11,370	$284	1,869	20%	$11.86	$616	0.9
Buckingham County	$10.40	$541	$21,640	1.4	$48,100	$1,203	$14,430	$361	1,227	25%	$13.89	$722	0.7
Buena Vista city	$11.77	$612	$24,480	1.6	$55,500	$1,388	$16,650	$416	948	35%	$7.78	$404	1.5
Campbell County	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	5,348	24%	$10.89	$566	1.2
Caroline County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	1,753	17%	$10.17	$529	1.7
Carroll County	$10.40	$541	$21,640	1.4	$45,700	$1,143	$13,710	$343	3,048	24%	$8.72	$453	1.2
Charles City County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	407	15%	$15.82	$823	1.1
Charlotte County	$10.40	$541	$21,640	1.4	$50,400	$1,260	$15,120	$378	975	22%	$6.96	$362	1.5
Charlottesville city	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	10,147	59%	$13.15	$684	1.5
Chesapeake city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	19,790	25%	$10.28	$534	2.0
Chesterfield County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	24,312	22%	$12.39	$644	1.4
Clarke County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	1,340	24%	$10.50	$546	2.8
Colonial Heights city	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	2,423	34%	$9.66	$502	1.7
Covington city	$10.40	$541	$21,640	1.4	$53,200	$1,330	$15,960	$399	827	31%	$17.71	$921	0.6
Craig County	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	285	14%	$13.22	$687	1.1
Culpeper County	$14.85	$772	$30,880	2.0	$79,000	$1,975	$23,700	$593	4,336	27%	$10.46	$544	1.4
Cumberland County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	880	22%	$8.20	$427	2.1
Danville city	$11.69	$608	$24,320	1.6	$48,700	$1,218	$14,610	$365	8,825	45%	$10.16	$528	1.2
Dickenson County	$10.40	$541	$21,640	1.4	$36,300	$908	$10,890	$272	1,198	19%	$11.97	$622	0.9
Dinwiddie County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	2,373	24%	$14.64	$761	1.2
Emporia city	$10.98	$571	$22,840	1.5	$47,400	$1,185	$14,220	$356	1,242	52%	$9.18	$477	1.2
Essex County	$13.21	$687	$27,480	1.8	$54,900	$1,373	$16,470	$412	1,125	25%	$11.52	$599	1.1
Fairfax city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	2,376	28%	$17.97	$934	1.6
Fairfax County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	107,320	28%	$23.56	$1,225	1.2

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

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Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Falls Church city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	1,700	36%	$14.88	$774	1.9
Fauquier County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	4,736	21%	$10.54	$548	2.7
Floyd County	$10.40	$541	$21,640	1.4	$53,800	$1,345	$16,140	$404	1,364	22%	$9.68	$503	1.1
Fluvanna County	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	1,171	13%	$8.68	$452	2.3
Franklin city	$13.37	$695	$27,800	1.8	$59,800	$1,495	$17,940	$449	1,893	54%	$9.63	$501	1.4
Franklin County	$11.73	$610	$24,400	1.6	$56,200	$1,405	$16,860	$422	5,031	22%	$10.33	$537	1.1
Frederick County	$17.21	$895	$35,800	2.4	$65,300	$1,633	$19,590	$490	6,063	21%	$13.11	$682	1.3
Fredericksburg city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	5,614	61%	$13.45	$700	2.2
Galax city	$10.40	$541	$21,640	1.4	$45,700	$1,143	$13,710	$343	1,221	37%	$10.06	$523	1.0
Giles County	$10.40	$541	$21,640	1.4	$51,600	$1,290	$15,480	$387	1,573	22%	$10.08	$524	1.0
Gloucester County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	2,470	18%	$7.87	$409	2.6
Goochland County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	598	9%	$19.42	$1,010	0.9
Grayson County	$10.40	$541	$21,640	1.4	$41,000	$1,025	$12,300	$308	1,285	19%	$6.91	$359	1.5
Greene County	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	1,352	20%	$9.19	$478	2.2
Greensville County	$10.98	$571	$22,840	1.5	$47,400	$1,185	$14,220	$356	860	25%	$10.25	$533	1.1
Halifax County	$10.40	$541	$21,640	1.4	$47,900	$1,198	$14,370	$359	3,526	24%	$9.46	$492	1.1
Hampton city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	21,710	41%	$12.70	$660	1.6
Hanover County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	5,813	16%	$10.79	$561	1.6
Harrisonburg city	$15.08	$784	$31,360	2.1	$60,700	$1,518	$18,210	$455	9,195	61%	$11.47	$596	1.3
Henrico County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	40,263	33%	$15.15	$788	1.1
Henry County	$10.40	$541	$21,640	1.4	$44,100	$1,103	$13,230	$331	5,513	24%	$10.85	$564	1.0
Highland County	$10.40	$541	$21,640	1.4	$55,900	$1,398	$16,770	$419	264	23%	$9.77	$508	1.1
Hopewell city	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	4,307	48%	$19.06	$991	0.9
Isle of Wight County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	2,558	19%	$9.70	$504	2.1
James City County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	6,079	24%	$10.05	$522	2.0
King and Queen County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	552	20%	$16.36	$851	1.0
King George County	$15.71	$817	$32,680	2.2	$89,400	$2,235	$26,820	$671	1,933	24%	$15.52	$807	1.0
King William County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	860	15%	$9.87	$513	1.7
Lancaster County	$15.13	$787	$31,480	2.1	$56,900	$1,423	$17,070	$427	1,241	23%	$11.28	$587	1.3
Lee County	$10.40	$541	$21,640	1.4	$43,400	$1,085	$13,020	$326	2,573	26%	$7.89	$410	1.3
Lexington city	$11.77	$612	$24,480	1.6	$55,500	$1,388	$16,650	$416	1,029	49%	$6.88	$358	1.7

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
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Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Loudoun County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	18,308	19%	$16.07	$836	1.8
Louisa County	$13.23	$688	$27,520	1.8	$65,100	$1,628	$19,530	$488	2,886	22%	$15.20	$790	0.9
Lunenburg County	$11.40	$593	$23,720	1.6	$44,200	$1,105	$13,260	$332	1,154	26%	$9.88	$514	1.2
Lynchburg city	$12.58	$654	$26,160	1.7	$60,100	$1,503	$18,030	$451	12,168	44%	$13.04	$678	1.0
Madison County	$13.58	$706	$28,240	1.9	$66,000	$1,650	$19,800	$495	992	19%	$14.77	$768	0.9
Manassas city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	3,729	32%	$16.15	$840	1.8
Manassas Park city *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	1,213	29%	$16.21	$843	1.8
Martinsville city	$10.40	$541	$21,640	1.4	$44,100	$1,103	$13,230	$331	2,403	41%	$7.11	$370	1.5
Mathews County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	642	17%	$7.34	$382	2.8
Mecklenburg County	$10.40	$541	$21,640	1.4	$47,200	$1,180	$14,160	$354	3,131	25%	$9.43	$490	1.1
Middlesex County	$11.73	$610	$24,400	1.6	$64,300	$1,608	$19,290	$482	814	19%	$9.56	$497	1.2
Montgomery County	$13.92	$724	$28,960	1.9	$68,400	$1,710	$20,520	$513	14,982	44%	$8.71	$453	1.6
Nelson County	$19.79	$1,029	$41,160	2.7	$77,800	$1,945	$23,340	$584	1,448	22%	$10.58	$550	1.9
New Kent County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	648	10%	$8.38	$436	2.0
Newport News city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	33,822	48%	$15.31	$796	1.3
Norfolk city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	45,386	53%	$15.93	$829	1.3
Northampton County	$12.69	$660	$26,400	1.8	$50,800	$1,270	$15,240	$381	1,471	29%	$8.57	$446	1.5
Northumberland County	$12.62	$656	$26,240	1.7	$63,100	$1,578	$18,930	$473	859	16%	$8.24	$429	1.5
Norton city	$10.40	$541	$21,640	1.4	$43,300	$1,083	$12,990	$325	812	46%	$9.46	$492	1.1
Nottoway County	$12.46	$648	$25,920	1.7	$51,900	$1,298	$15,570	$389	1,999	36%	$11.26	$586	1.1
Orange County	$15.00	$780	$31,200	2.1	$66,500	$1,663	$19,950	$499	2,732	22%	$12.14	$631	1.2
Page County	$11.79	$613	$24,520	1.6	$54,800	$1,370	$16,440	$411	2,347	24%	$8.16	$424	1.4
Patrick County	$10.40	$541	$21,640	1.4	$43,800	$1,095	$13,140	$329	1,371	19%	$7.60	$395	1.4
Petersburg city	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	6,053	49%	$13.81	$718	1.2
Pittsylvania County	$11.69	$608	$24,320	1.6	$48,700	$1,218	$14,610	$365	5,469	21%	$8.73	$454	1.3
Poquoson city *†	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	689	15%			
Portsmouth city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	14,355	38%	$12.63	$657	1.6
Powhatan County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	894	10%	$9.78	$508	1.7
Prince Edward County	$12.17	$633	$25,320	1.7	$52,800	$1,320	$15,840	$396	2,676	37%	$9.98	$519	1.2
Prince George County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	2,581	25%	$12.11	$630	1.4
Prince William County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	31,507	25%	$11.49	$598	2.5

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	$11.08	$576	$23,040	1.5	$49,400	$1,235	$14,820	$371	4,006	27%	$9.77	$508	1.1
Radford city	$13.92	$724	$28,960	1.9	$68,400	$1,710	$20,520	$513	2,740	48%	$10.68	$555	1.3
Rappahannock County	$15.21	$791	$31,640	2.1	$74,300	$1,858	$22,290	$557	869	27%	$13.66	$710	1.1
Richmond city	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	45,991	55%	$17.50	$910	1.0
Richmond County	$12.23	$636	$25,440	1.7	$58,900	$1,473	$17,670	$442	605	20%	$9.49	$494	1.3
Roanoke city	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	18,828	44%	$12.89	$670	1.1
Roanoke County	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	8,432	22%	$11.47	$597	1.2
Rockbridge County	$11.77	$612	$24,480	1.6	$55,500	$1,388	$16,650	$416	2,212	24%	$7.38	$384	1.6
Rockingham County	$15.08	$784	$31,360	2.1	$60,700	$1,518	$18,210	$455	7,501	25%	$11.87	$617	1.3
Russell County	$10.40	$541	$21,640	1.4	$45,100	$1,128	$13,530	$338	2,648	23%	$7.56	$393	1.4
Salem city	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	3,090	31%	$13.73	$714	1.0
Scott County	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	2,207	23%	$7.77	$404	1.4
Shenandoah County	$12.50	$650	$26,000	1.7	$64,300	$1,608	$19,290	$482	5,277	30%	$9.55	$497	1.3
Smyth County	$10.40	$541	$21,640	1.4	$47,300	$1,183	$14,190	$355	3,518	27%	$9.36	$487	1.1
Southampton County	$13.37	$695	$27,800	1.8	$59,800	$1,495	$17,940	$449	1,567	24%	$7.67	$399	1.7
Spotsylvania County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	8,250	20%	$9.81	$510	3.0
Stafford County *	$28.96	$1,506	$60,240	4.0	$107,500	$2,688	$32,250	$806	8,681	22%	$11.51	$599	2.5
Staunton city	$12.10	$629	$25,160	1.7	$59,800	$1,495	$17,940	$449	4,118	40%	$8.37	$435	1.4
Suffolk city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	7,488	25%	$8.96	$466	2.3
Surry County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	641	26%	$26.61	$1,384	0.8
Sussex County	$16.88	$878	$35,120	2.3	$75,600	$1,890	$22,680	$567	1,252	33%	$11.33	$589	1.5
Tazewell County	$10.40	$541	$21,640	1.4	$47,000	$1,175	$14,100	$353	4,800	27%	$8.49	$442	1.2
Virginia Beach city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	54,845	33%	$12.78	$665	1.6
Warren County	$16.23	$844	$33,760	2.2	$78,400	$1,960	$23,520	$588	3,569	25%	$9.68	$503	1.7
Washington County	$10.83	$563	$22,520	1.5	$50,200	$1,255	$15,060	$377	5,858	26%	$12.44	$647	0.9
Waynesboro city	$12.10	$629	$25,160	1.7	$59,800	$1,495	$17,940	$449	3,526	41%	$8.97	$467	1.3
Westmoreland County	$15.65	$814	$32,560	2.2	$63,300	$1,583	$18,990	$475	1,702	24%	$9.81	$510	1.6
Williamsburg city *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	2,054	50%	$11.21	$583	1.8
Winchester city	$17.21	$895	$35,800	2.4	$65,300	$1,633	$19,590	$490	5,048	49%	$14.72	$766	1.2
Wise County	$10.40	$541	$21,640	1.4	$43,300	$1,083	$12,990	$325	4,777	30%	$13.22	$687	0.8
Wythe County	$10.40	$541	$21,640	1.4	$51,600	$1,290	$15,480	$387	2,684	23%	$8.83	$459	1.2

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
York County *	$20.46	$1,064	$42,560	2.8	$70,900	$1,773	$21,270	$532	5,131	21%	$9.72	$505	2.1

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

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Washington

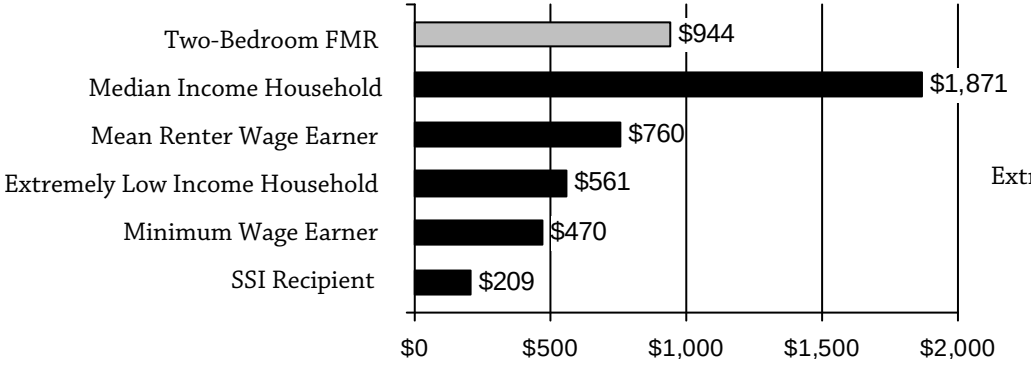
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is $944. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $3,147 monthly or $37,766 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$18.16

In Washington, a minimum wage worker earns an hourly wage of $9.04. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Washington, the estimated mean (average) wage for a renter is $14.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$184
Extremely Low Income Household	$383
Minimum Wage Earner	$474
SSI Recipient	$735

Washington

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	$18.16	$944	$37,766	2.0	$74,839	$1,871	$22,452	$561	907,979	35%	$14.62	$760	1.2
Combined Nonmetro Areas	$14.05	$730	$29,214	1.6	$57,830	$1,446	$17,349	$434	98,708	31%	$9.03	$469	1.6
Metropolitan Areas													
Bellingham MSA	$16.35	$850	$34,000	1.8	$67,800	$1,695	$20,340	$509	29,498	38%	$10.84	$564	1.5
Bremerton-Silverdale MSA	$18.00	$936	$37,440	2.0	$75,600	$1,890	$22,680	$567	30,229	32%	$10.48	$545	1.7
Kennewick-Pasco-Richland MSA	$14.44	$751	$30,040	1.6	$66,800	$1,670	$20,040	$501	25,929	31%	$11.98	$623	1.2
Lewiston MSA	$11.98	$623	$24,920	1.3	$55,800	$1,395	$16,740	$419	2,574	29%	$7.80	$405	1.5
Longview MSA	$13.42	$698	$27,920	1.5	$59,100	$1,478	$17,730	$443	12,912	33%	$11.05	$575	1.2
Mount Vernon-Anacortes MSA	$17.69	$920	$36,800	2.0	$65,900	$1,648	$19,770	$494	13,544	30%	$11.06	$575	1.6
Olympia MSA	$17.27	$898	$35,920	1.9	$75,000	$1,875	$22,500	$563	32,141	33%	$11.12	$578	1.6
Portland-Vancouver-Beaverton MSA	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	51,074	32%	$12.11	$630	1.4
Seattle-Bellevue HMFA	$21.12	$1,098	$43,920	2.3	$88,000	$2,200	$26,400	$660	397,606	38%	$18.17	$945	1.2
Spokane MSA	$14.52	$755	$30,200	1.6	$62,900	$1,573	$18,870	$472	64,576	35%	$10.65	$554	1.4
Tacoma HMFA	$17.87	$929	$37,160	2.0	$71,700	$1,793	$21,510	$538	108,414	37%	$12.79	$665	1.4
Wenatchee-East Wenatchee MSA	$14.02	$729	$29,160	1.6	$58,700	$1,468	$17,610	$440	12,409	31%	$9.46	$492	1.5
Yakima MSA	$13.42	$698	$27,920	1.5	$51,200	$1,280	$15,360	$384	28,365	36%	$9.28	$483	1.4
Counties													
Adams County	$11.31	$588	$23,520	1.3	$46,100	$1,153	$13,830	$346	2,019	36%	$11.75	$611	1.0
Asotin County	$11.98	$623	$24,920	1.3	$55,800	$1,395	$16,740	$419	2,574	29%	$7.80	$405	1.5
Benton County	$14.44	$751	$30,040	1.6	$66,800	$1,670	$20,040	$501	18,808	30%	$13.15	$684	1.1
Chelan County	$14.02	$729	$29,160	1.6	$58,700	$1,468	$17,610	$440	8,529	32%	$9.93	$517	1.4
Clallam County	$14.94	$777	$31,080	1.7	$58,100	$1,453	$17,430	$436	8,943	29%	$9.53	$495	1.6
Clark County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	50,000	32%	$12.17	$633	1.4
Columbia County	$11.23	$584	$23,360	1.2	$58,800	$1,470	$17,640	$441	480	28%	$6.19	$322	1.8
Cowlitz County	$13.42	$698	$27,920	1.5	$59,100	$1,478	$17,730	$443	12,912	33%	$11.05	$575	1.2
Douglas County	$14.02	$729	$29,160	1.6	$58,700	$1,468	$17,610	$440	3,880	28%	$7.73	$402	1.8
Ferry County	$11.23	$584	$23,360	1.2	$46,400	$1,160	$13,920	$348	768	28%	$8.04	$418	1.4
Franklin County	$14.44	$751	$30,040	1.6	$66,800	$1,670	$20,040	$501	7,121	33%	$8.58	$446	1.7
Garfield County	$11.23	$584	$23,360	1.2	$50,200	$1,255	$15,060	$377	246	27%	$11.23	$584	1.0

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

Washington

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	$11.60	$603	$24,120	1.3	$52,100	$1,303	$15,630	$391	11,017	37%	$9.59	$498	1.2
Grays Harbor County	$13.21	$687	$27,480	1.5	$52,100	$1,303	$15,630	$391	8,828	31%	$10.01	$520	1.3
Island County	$17.27	$898	$35,920	1.9	$72,500	$1,813	$21,750	$544	8,612	26%	$9.66	$502	1.8
Jefferson County	$16.92	$880	$35,200	1.9	$63,300	$1,583	$18,990	$475	3,723	26%	$7.32	$381	2.3
King County	$21.12	$1,098	$43,920	2.3	$88,000	$2,200	$26,400	$660	313,438	40%	$18.89	$982	1.1
Kitsap County	$18.00	$936	$37,440	2.0	$75,600	$1,890	$22,680	$567	30,229	32%	$10.48	$545	1.7
Kittitas County	$15.27	$794	$31,760	1.7	$62,900	$1,573	$18,870	$472	7,229	43%	$7.01	$365	2.2
Klickitat County	$11.79	$613	$24,520	1.3	$49,400	$1,235	$14,820	$371	2,531	30%	$12.16	$632	1.0
Lewis County	$14.60	$759	$30,360	1.6	$56,500	$1,413	$16,950	$424	8,144	28%	$9.93	$516	1.5
Lincoln County	$12.87	$669	$26,760	1.4	$54,200	$1,355	$16,260	$407	998	21%	$8.16	$424	1.6
Mason County	$15.15	$788	$31,520	1.7	$60,200	$1,505	$18,060	$452	4,176	19%	$7.59	$395	2.0
Okanogan County	$12.42	$646	$25,840	1.4	$51,300	$1,283	$15,390	$385	4,946	31%	$5.93	$308	2.1
Pacific County	$13.23	$688	$27,520	1.5	$52,700	$1,318	$15,810	$395	2,492	26%	$6.59	$343	2.0
Pend Oreille County	$12.54	$652	$26,080	1.4	$48,000	$1,200	$14,400	$360	1,141	21%	$6.55	$341	1.9
Pierce County	$17.87	$929	$37,160	2.0	$71,700	$1,793	$21,510	$538	108,414	37%	$12.79	$665	1.4
San Juan County	$17.79	$925	$37,000	2.0	$65,800	$1,645	$19,740	$494	2,364	30%	$9.81	$510	1.8
Skagit County	$17.69	$920	$36,800	2.0	$65,900	$1,648	$19,770	$494	13,544	30%	$11.06	$575	1.6
Skamania County	$17.13	$891	$35,640	1.9	$73,000	$1,825	$21,900	$548	1,074	24%	$7.11	$370	2.4
Snohomish County	$21.12	$1,098	$43,920	2.3	$88,000	$2,200	$26,400	$660	84,168	32%	$14.70	$764	1.4
Spokane County	$14.52	$755	$30,200	1.6	$62,900	$1,573	$18,870	$472	64,576	35%	$10.65	$554	1.4
Stevens County	$12.46	$648	$25,920	1.4	$54,000	$1,350	$16,200	$405	3,378	19%	$8.65	$450	1.4
Thurston County	$17.27	$898	$35,920	1.9	$75,000	$1,875	$22,500	$563	32,141	33%	$11.12	$578	1.6
Wahkiakum County	$13.48	$701	$28,040	1.5	$55,600	$1,390	$16,680	$417	489	28%	$9.60	$499	1.4
Walla Walla County	$13.71	$713	$28,520	1.5	$58,100	$1,453	$17,430	$436	8,170	38%	$9.90	$515	1.4
Whatcom County	$16.35	$850	$34,000	1.8	$67,800	$1,695	$20,340	$509	29,498	38%	$10.84	$564	1.5
Whitman County	$13.77	$716	$28,640	1.5	$61,700	$1,543	$18,510	$463	8,014	51%	$7.33	$381	1.9
Yakima County	$13.42	$698	$27,920	1.5	$51,200	$1,280	$15,360	$384	28,365	36%	$9.28	$483	1.4

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

West Virginia

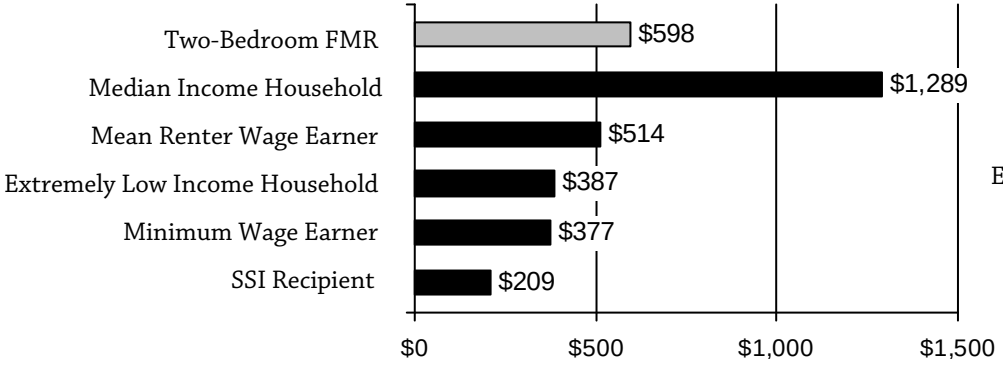
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is $598. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $1,993 monthly or $23,917 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$11.50

In West Virginia, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 63 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is $9.88. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$84
Extremely Low Income Household	$211
Minimum Wage Earner	$221
SSI Recipient	$389

West Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	$11.50	$598	$23,917	1.6	$51,549	$1,289	$15,465	$387	188,019	25%	$9.88	$514	1.2
Combined Nonmetro Areas	$10.00	$520	$20,793	1.4	$45,788	$1,145	$13,736	$343	75,196	23%	$9.50	$494	1.1
Metropolitan Areas													
Boone County HMFA	$9.71	$505	$20,200	1.3	$53,500	$1,338	$16,050	$401	2,386	24%	$13.67	$711	0.7
Charleston HMFA	$12.04	$626	$25,040	1.7	$54,900	$1,373	$16,470	$412	29,261	25%	$12.13	$631	1.0
Cumberland MSA	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	2,613	23%	$8.27	$430	1.4
Huntington-Ashland MSA	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	18,449	32%	$9.74	$506	1.2
Jefferson County HMFA	$17.46	$908	$36,320	2.4	$79,300	$1,983	$23,790	$595	4,261	22%	$8.72	$454	2.0
Martinsburg HMFA	$15.04	$782	$31,280	2.1	$63,900	$1,598	$19,170	$479	11,469	25%	$9.19	$478	1.6
Morgantown MSA	$12.69	$660	$26,400	1.8	$56,600	$1,415	$16,980	$425	16,542	35%	$9.04	$470	1.4
Parkersburg-Marietta-Vienna MSA	$11.65	$606	$24,240	1.6	$53,200	$1,330	$15,960	$399	10,611	26%	$7.49	$389	1.6
Steubenville-Weirton MSA	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	5,345	23%	$10.36	$539	1.1
Wheeling MSA	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	8,725	27%	$9.13	$475	1.2
Winchester MSA	$17.21	$895	$35,800	2.4	$65,300	$1,633	$19,590	$490	3,161	32%	$7.78	$404	2.2
Counties													
Barbour County	$10.13	$527	$21,080	1.4	$41,100	$1,028	$12,330	$308	1,477	24%	$7.45	$387	1.4
Berkeley County	$15.04	$782	$31,280	2.1	$63,900	$1,598	$19,170	$479	9,433	24%	$9.17	$477	1.6
Boone County	$9.71	$505	$20,200	1.3	$53,500	$1,338	$16,050	$401	2,386	24%	$13.67	$711	0.7
Braxton County	$10.29	$535	$21,400	1.4	$41,200	$1,030	$12,360	$309	1,289	21%	$8.37	$435	1.2
Brooke County	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	2,044	21%	$12.06	$627	0.9
Cabell County	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	14,534	36%	$9.82	$511	1.2
Calhoun County	$9.60	$499	$19,960	1.3	$37,700	$943	$11,310	$283	679	22%	$8.47	$440	1.1
Clay County	$12.04	$626	$25,040	1.7	$54,900	$1,373	$16,470	$412	717	20%	$9.55	$496	1.3
Doddridge County	$10.23	$532	$21,280	1.4	$39,000	$975	$11,700	$293	517	18%	$7.66	$398	1.3
Fayette County	$9.60	$499	$19,960	1.3	$44,200	$1,105	$13,260	$332	4,194	23%	$9.64	$501	1.0
Gilmer County	$9.60	$499	$19,960	1.3	$34,700	$868	$10,410	$260	702	29%	$8.70	$453	1.1
Grant County	$10.50	$546	$21,840	1.4	$47,300	$1,183	$14,190	$355	994	20%	$12.85	$668	0.8
Greenbrier County	$9.60	$499	$19,960	1.3	$43,200	$1,080	$12,960	$324	3,824	25%	$9.47	$492	1.0
Hampshire County	$17.21	$895	$35,800	2.4	$65,300	$1,633	$19,590	$490	3,161	32%	$7.78	$404	2.2

† Wage data not available (See Appendix A).

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West Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hancock County	$11.23	$584	$23,360	1.5	$51,700	$1,293	$15,510	$388	3,301	25%	$9.19	$478	1.2
Hardy County	$10.40	$541	$21,640	1.4	$47,100	$1,178	$14,130	$353	1,053	22%	$10.51	$547	1.0
Harrison County	$11.08	$576	$23,040	1.5	$50,300	$1,258	$15,090	$377	7,407	27%	$8.31	$432	1.3
Jackson County	$9.60	$499	$19,960	1.3	$52,600	$1,315	$15,780	$395	2,378	20%	$8.12	$422	1.2
Jefferson County	$17.46	$908	$36,320	2.4	$79,300	$1,983	$23,790	$595	4,261	22%	$8.72	$454	2.0
Kanawha County	$12.04	$626	$25,040	1.7	$54,900	$1,373	$16,470	$412	23,664	29%	$12.25	$637	1.0
Lewis County	$9.60	$499	$19,960	1.3	$45,700	$1,143	$13,710	$343	1,795	28%	$12.32	$641	0.8
Lincoln County	$12.04	$626	$25,040	1.7	$54,900	$1,373	$16,470	$412	1,927	22%	$11.09	$577	1.1
Logan County	$9.60	$499	$19,960	1.3	$43,200	$1,080	$12,960	$324	4,015	27%	$11.15	$580	0.9
Marion County	$10.69	$556	$22,240	1.5	$49,700	$1,243	$14,910	$373	5,673	25%	$10.78	$561	1.0
Marshall County	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	3,076	22%	$11.64	$605	1.0
Mason County	$9.60	$499	$19,960	1.3	$42,800	$1,070	$12,840	$321	2,393	22%	$11.51	$598	0.8
McDowell County	$9.60	$499	$19,960	1.3	$28,000	$700	$8,400	$210	1,792	21%	$13.04	$678	0.7
Mercer County	$9.92	$516	$20,640	1.4	$43,700	$1,093	$13,110	$328	6,604	26%	$8.03	$417	1.2
Mineral County	$11.23	$584	$23,360	1.5	$53,000	$1,325	$15,900	$398	2,613	23%	$8.27	$430	1.4
Mingo County	$9.60	$499	$19,960	1.3	$41,200	$1,030	$12,360	$309	2,500	23%	$14.49	$753	0.7
Monongalia County	$12.69	$660	$26,400	1.8	$56,600	$1,415	$16,980	$425	14,315	41%	$9.20	$478	1.4
Monroe County	$9.60	$499	$19,960	1.3	$49,300	$1,233	$14,790	$370	847	15%	$10.37	$539	0.9
Morgan County	$15.04	$782	$31,280	2.1	$63,900	$1,598	$19,170	$479	2,036	29%	$9.46	$492	1.6
Nicholas County	$9.60	$499	$19,960	1.3	$47,500	$1,188	$14,250	$356	1,853	18%	$7.66	$399	1.3
Ohio County	$11.23	$584	$23,360	1.5	$51,100	$1,278	$15,330	$383	5,649	30%	$8.26	$429	1.4
Pendleton County	$9.60	$499	$19,960	1.3	$56,500	$1,413	$16,950	$424	772	22%	$11.92	$620	0.8
Pleasants County	$11.65	$606	$24,240	1.6	$53,200	$1,330	$15,960	$399	525	20%	$8.69	$452	1.3
Pocahontas County	$9.71	$505	$20,200	1.3	$41,300	$1,033	$12,390	$310	747	20%	$6.99	$364	1.4
Preston County	$12.69	$660	$26,400	1.8	$56,600	$1,415	$16,980	$425	2,227	17%	$7.57	$394	1.7
Putnam County	$12.04	$626	$25,040	1.7	$54,900	$1,373	$16,470	$412	2,953	14%	$11.88	$618	1.0
Raleigh County	$10.15	$528	$21,120	1.4	$51,600	$1,290	$15,480	$387	7,297	23%	$10.02	$521	1.0
Randolph County	$9.60	$499	$19,960	1.3	$47,200	$1,180	$14,160	$354	2,498	22%	$6.11	$318	1.6
Ritchie County	$9.60	$499	$19,960	1.3	$42,500	$1,063	$12,750	$319	940	22%	$11.95	$622	0.8
Roane County	$9.60	$499	$19,960	1.3	$38,700	$968	$11,610	$290	1,435	24%	$7.88	$410	1.2
Summers County	$9.88	$514	$20,560	1.4	$43,300	$1,083	$12,990	$325	940	19%	$7.42	$386	1.3

† Wage data not available (See Appendix A).

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West Virginia

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	$10.29	$535	$21,400	1.4	$49,900	$1,248	$14,970	$374	1,412	21%	$7.49	$389	1.4
Tucker County	$9.60	$499	$19,960	1.3	$41,200	$1,030	$12,360	$309	641	20%	$6.13	$319	1.6
Tyler County	$9.60	$499	$19,960	1.3	$48,300	$1,208	$14,490	$362	659	17%	$10.42	$542	0.9
Upshur County	$10.31	$536	$21,440	1.4	$47,500	$1,188	$14,250	$356	1,936	21%	$9.04	$470	1.1
Wayne County	$11.52	$599	$23,960	1.6	$50,300	$1,258	$15,090	$377	3,915	23%	$9.11	$474	1.3
Webster County	$9.60	$499	$19,960	1.3	$37,900	$948	$11,370	$284	860	21%	$11.66	$606	0.8
Wetzel County	$9.77	$508	$20,320	1.3	$50,700	$1,268	$15,210	$380	1,378	20%	$5.47	$285	1.8
Wirt County †	$11.65	$606	$24,240	1.6	$53,200	$1,330	$15,960	$399	439	19%			
Wood County	$11.65	$606	$24,240	1.6	$53,200	$1,330	$15,960	$399	9,647	27%	$7.41	$385	1.6
Wyoming County	$9.60	$499	$19,960	1.3	$44,300	$1,108	$13,290	$332	1,695	19%	$10.33	$537	0.9

† Wage data not available (See Appendix A).

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Wisconsin

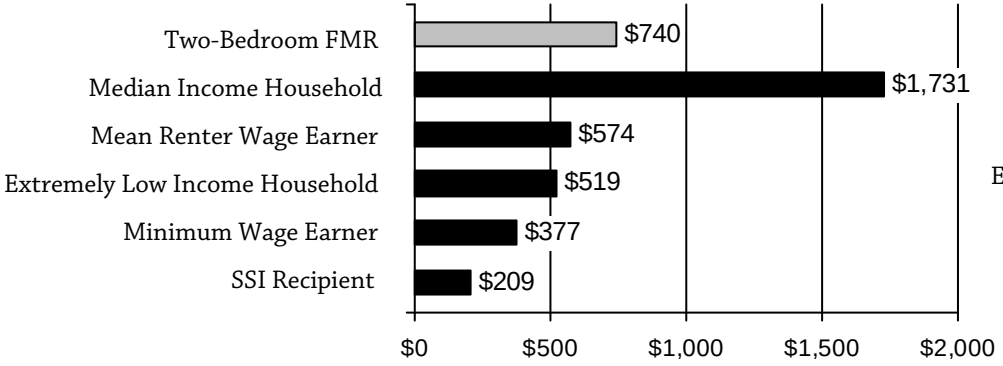
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is $740. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,467 monthly or $29,603 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$14.23

In Wisconsin, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wisconsin, the estimated mean (average) wage for a renter is $11.05. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	$166
Extremely Low Income Household	$221
Minimum Wage Earner	$363
SSI Recipient	$531

Wisconsin

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	$14.23	$740	$29,603	2.0	$69,223	$1,731	$20,767	$519	694,003	31%	$11.05	$574	1.3
Combined Nonmetro Areas	$12.21	$635	$25,393	1.7	$61,358	$1,534	$18,407	$460	155,102	24%	$9.05	$471	1.3
Metropolitan Areas													
Appleton MSA	$12.50	$650	$26,000	1.7	$73,600	$1,840	$22,080	$552	21,831	25%	$10.29	$535	1.2
Columbia County HMFA	$13.42	$698	$27,920	1.9	$70,000	$1,750	$21,000	$525	5,630	25%	$9.42	$490	1.4
Duluth MSA	$13.21	$687	$27,480	1.8	$62,300	$1,558	$18,690	$467	5,777	30%	$8.66	$450	1.5
Eau Claire MSA	$12.46	$648	$25,920	1.7	$64,500	$1,613	$19,350	$484	20,038	32%	$9.03	$469	1.4
Fond du Lac MSA	$12.71	$661	$26,440	1.8	$67,800	$1,695	$20,340	$509	11,121	27%	$9.49	$493	1.3
Green Bay HMFA	$13.15	$684	$27,360	1.8	$68,500	$1,713	$20,550	$514	33,905	32%	$11.44	$595	1.2
Iowa County HMFA	$13.37	$695	$27,800	1.8	$70,700	$1,768	$21,210	$530	2,155	22%	$9.24	$480	1.4
Janesville MSA	$13.81	$718	$28,720	1.9	$65,400	$1,635	$19,620	$491	16,593	27%	$9.24	$481	1.5
Kenosha County HMFA	$16.35	$850	$34,000	2.3	$72,100	$1,803	$21,630	$541	19,932	32%	$9.76	$508	1.7
La Crosse MSA	$12.56	$653	$26,120	1.7	$68,400	$1,710	$20,520	$513	15,440	34%	$9.48	$493	1.3
Madison HMFA	$16.35	$850	$34,000	2.3	$82,900	$2,073	$24,870	$622	74,466	38%	$11.73	$610	1.4
Milwaukee-Waukesha-West Allis MSA	$15.81	$822	$32,880	2.2	$73,200	$1,830	$21,960	$549	228,941	37%	$13.11	$682	1.2
Minneapolis-St. Paul-Bloomington MSA	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	10,509	23%	$7.84	$407	2.2
Oconto County HMFA	$11.23	$584	$23,360	1.5	$59,500	$1,488	$17,850	$446	2,969	18%	$6.40	$333	1.8
Oshkosh-Neenah MSA	$12.35	$642	$25,680	1.7	$62,000	$1,550	$18,600	$465	21,052	32%	$12.16	$632	1.0
Racine MSA	$13.94	$725	$29,000	1.9	$69,700	$1,743	$20,910	$523	22,713	30%	$10.60	$551	1.3
Sheboygan MSA	$12.19	$634	$25,360	1.7	$70,600	$1,765	$21,180	$530	12,918	28%	$11.34	$590	1.1
Wausau MSA	$12.21	$635	$25,400	1.7	$69,200	$1,730	$20,760	$519	12,911	24%	$10.66	$555	1.1
Counties													
Adams County	$11.23	$584	$23,360	1.5	$48,100	$1,203	$14,430	$361	1,665	18%	$9.00	$468	1.2
Ashland County	$11.23	$584	$23,360	1.5	$47,200	$1,180	$14,160	$354	2,043	29%	$9.23	$480	1.2
Barron County	$11.81	$614	$24,560	1.6	$54,700	$1,368	$16,410	$410	5,033	26%	$8.32	$433	1.4
Bayfield County	$11.23	$584	$23,360	1.5	$57,400	$1,435	$17,220	$431	1,274	18%	$5.64	$293	2.0
Brown County	$13.15	$684	$27,360	1.8	$68,500	$1,713	$20,550	$514	32,388	33%	$11.54	$600	1.1
Buffalo County	$11.23	$584	$23,360	1.5	$60,700	$1,518	$18,210	$455	1,278	22%	$10.90	$567	1.0
Burnett County	$11.23	$584	$23,360	1.5	$52,000	$1,300	$15,600	$390	1,451	20%	$8.10	$421	1.4

† Wage data not available (See Appendix A).

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Wisconsin

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Calumet County	$12.50	$650	$26,000	1.7	$73,600	$1,840	$22,080	$552	3,004	16%	$8.77	$456	1.4
Chippewa County	$12.46	$648	$25,920	1.7	$64,500	$1,613	$19,350	$484	6,239	26%	$8.45	$439	1.5
Clark County	$11.23	$584	$23,360	1.5	$55,000	$1,375	$16,500	$413	2,735	21%	$9.23	$480	1.2
Columbia County	$13.42	$698	$27,920	1.9	$70,000	$1,750	$21,000	$525	5,630	25%	$9.42	$490	1.4
Crawford County	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	1,582	23%	$6.52	$339	1.7
Dane County	$16.35	$850	$34,000	2.3	$82,900	$2,073	$24,870	$622	74,466	38%	$11.73	$610	1.4
Dodge County	$13.60	$707	$28,280	1.9	$66,600	$1,665	$19,980	$500	8,862	26%	$10.84	$564	1.3
Door County	$12.44	$647	$25,880	1.7	$62,900	$1,573	$18,870	$472	3,069	22%	$8.25	$429	1.5
Douglas County	$13.21	$687	$27,480	1.8	$62,300	$1,558	$18,690	$467	5,777	30%	$8.66	$450	1.5
Dunn County	$12.02	$625	$25,000	1.7	$65,600	$1,640	$19,680	$492	4,542	29%	$9.19	$478	1.3
Eau Claire County	$12.46	$648	$25,920	1.7	$64,500	$1,613	$19,350	$484	13,799	35%	$9.25	$481	1.3
Florence County	$11.23	$584	$23,360	1.5	$49,600	$1,240	$14,880	$372	304	15%	$3.27	$170	3.4
Fond du Lac County	$12.71	$661	$26,440	1.8	$67,800	$1,695	$20,340	$509	11,121	27%	$9.49	$493	1.3
Forest County	$11.23	$584	$23,360	1.5	$45,700	$1,143	$13,710	$343	1,030	25%	$6.75	$351	1.7
Grant County	$11.23	$584	$23,360	1.5	$58,700	$1,468	$17,610	$440	4,851	25%	$7.87	$409	1.4
Green County	$12.71	$661	$26,440	1.8	$67,300	$1,683	$20,190	$505	3,269	22%	$9.59	$499	1.3
Green Lake County	$11.23	$584	$23,360	1.5	$64,300	$1,608	$19,290	$482	1,883	24%	$9.27	$482	1.2
Iowa County	$13.37	$695	$27,800	1.8	$70,700	$1,768	$21,210	$530	2,155	22%	$9.24	$480	1.4
Iron County	$11.23	$584	$23,360	1.5	$47,200	$1,180	$14,160	$354	722	24%	$5.29	$275	2.1
Jackson County	$11.58	$602	$24,080	1.6	$56,300	$1,408	$16,890	$422	2,106	25%	$9.36	$487	1.2
Jefferson County	$14.06	$731	$29,240	1.9	$70,900	$1,773	$21,270	$532	8,860	28%	$9.66	$502	1.5
Juneau County	$11.33	$589	$23,560	1.6	$56,200	$1,405	$16,860	$422	2,307	21%	$9.71	$505	1.2
Kenosha County	$16.35	$850	$34,000	2.3	$72,100	$1,803	$21,630	$541	19,932	32%	$9.76	$508	1.7
Kewaunee County	$13.15	$684	$27,360	1.8	$68,500	$1,713	$20,550	$514	1,517	18%	$9.25	$481	1.4
La Crosse County	$12.56	$653	$26,120	1.7	$68,400	$1,710	$20,520	$513	15,440	34%	$9.48	$493	1.3
Lafayette County	$11.23	$584	$23,360	1.5	$61,000	$1,525	$18,300	$458	1,359	21%	$7.35	$382	1.5
Langlade County	$11.23	$584	$23,360	1.5	$52,800	$1,320	$15,840	$396	1,713	19%	$6.72	$349	1.7
Lincoln County	$11.27	$586	$23,440	1.6	$62,400	$1,560	$18,720	$468	3,312	25%	$8.36	$435	1.3
Manitowoc County	$11.23	$584	$23,360	1.5	$65,700	$1,643	$19,710	$493	7,920	23%	$9.50	$494	1.2
Marathon County	$12.21	$635	$25,400	1.7	$69,200	$1,730	$20,760	$519	12,911	24%	$10.66	$555	1.1
Marinette County	$11.23	$584	$23,360	1.5	$53,100	$1,328	$15,930	$398	4,572	24%	$9.47	$492	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wisconsin

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marquette County	$11.88	$618	$24,720	1.6	$55,300	$1,383	$16,590	$415	1,350	20%	$8.99	$467	1.3
Menominee County †	$11.98	$623	$24,920	1.7	$44,500	$1,113	$13,350	$334	452	30%			
Milwaukee County	$15.81	$822	$32,880	2.2	$73,200	$1,830	$21,960	$549	176,716	47%	$14.40	$749	1.1
Monroe County	$11.50	$598	$23,920	1.6	$61,600	$1,540	$18,480	$462	4,800	28%	$9.83	$511	1.2
Oconto County	$11.23	$584	$23,360	1.5	$59,500	$1,488	$17,850	$446	2,969	18%	$6.40	$333	1.8
Oneida County	$12.50	$650	$26,000	1.7	$62,100	$1,553	$18,630	$466	3,881	22%	$8.78	$457	1.4
Outagamie County	$12.50	$650	$26,000	1.7	$73,600	$1,840	$22,080	$552	18,827	27%	$10.46	$544	1.2
Ozaukee County	$15.81	$822	$32,880	2.2	$73,200	$1,830	$21,960	$549	7,333	22%	$9.84	$512	1.6
Pepin County	$11.23	$584	$23,360	1.5	$60,600	$1,515	$18,180	$455	736	24%	$8.25	$429	1.4
Pierce County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	3,456	23%	$7.12	$370	2.4
Polk County	$13.23	$688	$27,520	1.8	$63,800	$1,595	$19,140	$479	3,277	18%	$8.46	$440	1.6
Portage County	$12.23	$636	$25,440	1.7	$69,800	$1,745	$20,940	$524	8,255	30%	$9.00	$468	1.4
Price County	$11.23	$584	$23,360	1.5	$56,700	$1,418	$17,010	$425	1,327	19%	$7.81	$406	1.4
Racine County	$13.94	$725	$29,000	1.9	$69,700	$1,743	$20,910	$523	22,713	30%	$10.60	$551	1.3
Richland County	$11.23	$584	$23,360	1.5	$57,500	$1,438	$17,250	$431	1,905	25%	$9.35	$486	1.2
Rock County	$13.81	$718	$28,720	1.9	$65,400	$1,635	$19,620	$491	16,593	27%	$9.24	$481	1.5
Rusk County	$11.23	$584	$23,360	1.5	$51,800	$1,295	$15,540	$389	1,589	24%	$8.58	$446	1.3
Sauk County	$13.92	$724	$28,960	1.9	$65,000	$1,625	$19,500	$488	6,915	27%	$8.75	$455	1.6
Sawyer County	$11.23	$584	$23,360	1.5	$51,000	$1,275	$15,300	$383	2,257	28%	$8.42	$438	1.3
Shawano County	$11.23	$584	$23,360	1.5	$56,700	$1,418	$17,010	$425	4,010	23%	$8.14	$423	1.4
Sheboygan County	$12.19	$634	$25,360	1.7	$70,600	$1,765	$21,180	$530	12,918	28%	$11.34	$590	1.1
St. Croix County	$17.38	$904	$36,160	2.4	$83,900	$2,098	$25,170	$629	7,053	22%	$8.02	$417	2.2
Taylor County	$11.40	$593	$23,720	1.6	$57,900	$1,448	$17,370	$434	1,852	21%	$8.34	$434	1.4
Trempealeau County	$11.23	$584	$23,360	1.5	$61,200	$1,530	$18,360	$459	2,809	24%	$9.09	$473	1.2
Vernon County	$11.23	$584	$23,360	1.5	$55,800	$1,395	$16,740	$419	2,505	21%	$8.82	$458	1.3
Vilas County	$11.29	$587	$23,480	1.6	$57,300	$1,433	$17,190	$430	2,175	21%	$7.87	$409	1.4
Walworth County	$14.90	$775	$31,000	2.1	$73,100	$1,828	$21,930	$548	11,239	29%	$8.55	$445	1.7
Washburn County	$11.88	$618	$24,720	1.6	$54,000	$1,350	$16,200	$405	1,301	18%	$6.98	$363	1.7
Washington County	$15.81	$822	$32,880	2.2	$73,200	$1,830	$21,960	$549	11,222	22%	$10.45	$543	1.5
Waukesha County	$15.81	$822	$32,880	2.2	$73,200	$1,830	$21,960	$549	33,670	22%	$11.63	$605	1.4
Waupaca County	$12.21	$635	$25,400	1.7	$62,400	$1,560	$18,720	$468	5,295	25%	$9.52	$495	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wisconsin

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waushara County	$11.69	$608	$24,320	1.6	$53,300	$1,333	$15,990	$400	1,870	18%	$7.35	$382	1.6
Winnebago County	$12.35	$642	$25,680	1.7	$62,000	$1,550	$18,600	$465	21,052	32%	$12.16	$632	1.0
Wood County	$11.23	$584	$23,360	1.5	$62,600	$1,565	$18,780	$470	7,560	24%	$10.68	$555	1.1

† Wage data not available (See Appendix A).

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

Wyoming

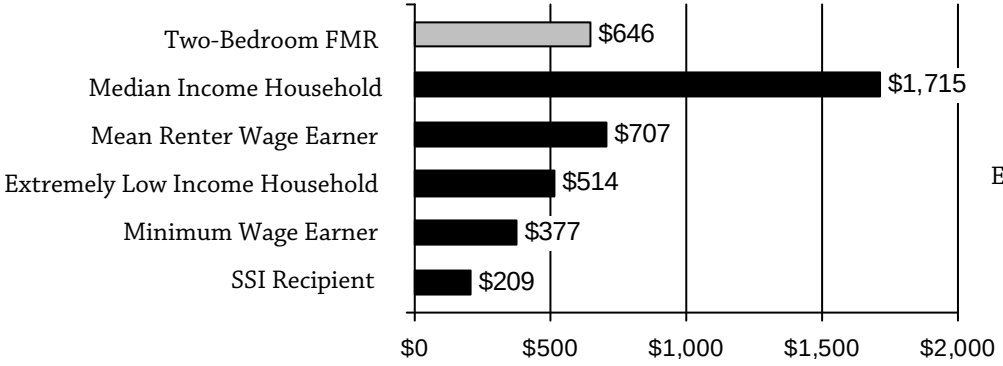
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is $646. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,152 monthly or $25,828 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

$12.42

In Wyoming, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wyoming, the estimated mean (average) wage for a renter is $13.60. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 37 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 0.9 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



	Gap between Rent Affordable and FMR
Mean Renter Wage Earner	-$61
Extremely Low Income Household	$132
Minimum Wage Earner	$269
SSI Recipient	$437

Wyoming

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [1]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI [2]	Rent affordable at AMI [3]	30% of AMI [4]	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	$12.42	$646	$25,828	1.7	$68,595	$1,715	$20,579	$514	64,882	30%	$13.60	$707	0.9
Combined Nonmetro Areas	$12.59	$654	$26,177	1.7	$69,468	$1,737	$20,840	$521	45,028	30%	$14.39	$748	0.9
Metropolitan Areas													
Casper MSA	$11.60	$603	$24,120	1.6	$67,000	$1,675	$20,100	$503	8,753	30%	$13.03	$677	0.9
Cheyenne MSA	$12.38	$644	$25,760	1.7	$66,200	$1,655	$19,860	$497	11,101	31%	$10.38	$540	1.2
Counties													
Albany County	$12.35	$642	$25,680	1.7	$72,100	$1,803	$21,630	$541	6,786	47%	$8.05	$419	1.5
Big Horn County	$11.23	$584	$23,360	1.5	$57,200	$1,430	$17,160	$429	1,029	23%	$10.26	$533	1.1
Campbell County	$13.50	$702	$28,080	1.9	$88,000	$2,200	$26,400	$660	3,898	24%	$17.70	$921	0.8
Carbon County	$11.23	$584	$23,360	1.5	$64,300	$1,608	$19,290	$482	1,781	29%	$16.02	$833	0.7
Converse County	$11.23	$584	$23,360	1.5	$70,800	$1,770	$21,240	$531	1,581	28%	$12.14	$631	0.9
Crook County	$11.23	$584	$23,360	1.5	$55,100	$1,378	$16,530	$413	679	25%	$12.96	$674	0.9
Fremont County	$11.58	$602	$24,080	1.6	$57,600	$1,440	$17,280	$432	4,313	28%	$11.78	$613	1.0
Goshen County	$11.23	$584	$23,360	1.5	$56,000	$1,400	$16,800	$420	1,540	29%	$9.49	$493	1.2
Hot Springs County	$11.23	$584	$23,360	1.5	$57,000	$1,425	$17,100	$428	791	36%	$8.58	$446	1.3
Johnson County	$11.23	$584	$23,360	1.5	$60,200	$1,505	$18,060	$452	1,006	27%	$11.40	$593	1.0
Laramie County	$12.38	$644	$25,760	1.7	$66,200	$1,655	$19,860	$497	11,101	31%	$10.38	$540	1.2
Lincoln County	$12.48	$649	$25,960	1.7	$67,800	$1,695	$20,340	$509	1,503	23%	$15.59	$811	0.8
Natrona County	$11.60	$603	$24,120	1.6	$67,000	$1,675	$20,100	$503	8,753	30%	$13.03	$677	0.9
Niobrara County †	$11.23	$584	$23,360	1.5	$61,800	$1,545	$18,540	$464	340	36%			
Park County	$11.92	$620	$24,800	1.6	$58,900	$1,473	$17,670	$442	3,671	31%	$11.84	$616	1.0
Platte County	$11.23	$584	$23,360	1.5	$54,900	$1,373	$16,470	$412	840	22%	$11.41	$594	1.0
Sheridan County	$12.27	$638	$25,520	1.7	$63,200	$1,580	$18,960	$474	3,602	30%	$11.01	$573	1.1
Sublette County	$17.08	$888	$35,520	2.4	$89,000	$2,225	$26,700	$668	832	26%	$23.75	$1,235	0.7
Sweetwater County	$14.42	$750	$30,000	2.0	$79,500	$1,988	$23,850	$596	4,319	26%	$20.06	$1,043	0.7
Teton County	$16.79	$873	$34,920	2.3	$96,200	$2,405	$28,860	$722	2,928	39%	$14.21	$739	1.2
Uinta County	$11.23	$584	$23,360	1.5	$68,900	$1,723	$20,670	$517	1,914	26%	$10.73	$558	1.0
Washakie County	$11.23	$584	$23,360	1.5	$63,100	$1,578	$18,930	$473	990	29%	$13.57	$706	0.8
Weston County	$11.23	$584	$23,360	1.5	$61,200	$1,530	$18,360	$459	685	22%	$11.07	$575	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

APPENDIX A: Data Notes, Methodologies and Sources

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each subject, a link to the primary data source is provided. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections "Where the Numbers Come From" (page 6) and "How to Use the Numbers" (page 7).

FAIR MARKET RENT AREA DEFINITIONS

Each year, HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD tries to use the most current Office of Management and Budget (OMB) metropolitan area definitions to define housing market boundaries for its FMR areas. Since FMR areas are meant to reflect cohesive housing markets, simply adopting the OMB definitions for administrative purposes is not always preferable. Also, significant changes to area definitions can affect current recipients. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration.

Reacting to OMB's sweeping post-Census overhaul of metropolitan area definitions in 2003, HUD developed FMR areas in 2005 that incorporated these new definitions, but modified them if a county (or town) to be added to an FMR area under those definitions had 2000 rents or incomes that deviated more than 5% from the newly defined metropolitan area.[1] HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and modified areas as HUD Metro FMR Areas (HMFAs).

FY12 FMR areas incorporate the most recent (December 2009) OMB update of metropolitan area definitions. There have been no definition changes published by OMB since FY11, so the FY12 area definitions remain the same as the prior year.

In cases in which an FMR area crosses state lines, this report provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households and the minimum and renter wages apply only to the portion of the FMR area within that state's borders.

[1] See Appendices A and B in *Out of Reach 2006* for additional information on HUD's methodologies and their effects on FMR area definitions.

FAIR MARKET RENTS

Prior to FY12, data from Census 2000 provided the foundation for HUD's calculation of FMRs. For most areas, data on rent levels from the ACS were compared to Census 2000 data, and an update factor was calculated to project Census 2000 base rents to an intermediate rent estimate.

From FY05 until FY07, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. Since FY08, however, information from the American Community Survey (ACS) – an annual survey conducted by the U.S. Census Bureau that replaced the "long form" of the decennial census in 2010 – has provided more recent and more localized data on rental cost trends.

The methodological shift in calculating FMRs – from a reliance on CPI inflation factors and RDDs to the utilization of ACS data – is widely seen as an improvement and is expected to produce better estimates of local rents.

For FY12, HUD fully completed a transition to using the American Community Survey (ACS) as the baseline for calculating FMRs, instead of relying on the decennial census. With the release of the 2005-2009 five-year ACS data, updated data are available for all FMR areas, including areas with populations of less than 20,000, for the first time since the 2000 Decennial Census.

As it is not possible to easily identify recent movers in the five-year ACS data, base rents are determined using the standard quality two-bedroom gross rent estimates from the five-year ACS data, expressed as a 2009 figure. Then, a recent mover adjustment factor is applied to the base rents. Local area rent survey results are used as base rents when the survey results indicate rents that are statistically different from the ACS-based rents. In the development of the FY12 FMRs, local area rent surveys conducted in 2010 were used for the Williamsport, PA and Pike County, PA HMFAs.

The rent estimates determined using ACS data are trended through 2010 using local or regional CPI data and then increased at an annual rate of 3% for 15 months to project FMRs to April 2012.

While the *Out of Reach* printed book highlights the two-bedroom FMR, the online version of the report includes a broader data set covering the zero- to four-bedroom FMRs. The focus on the two-bedroom FMRs reflects HUD methodology. HUD finds that

the two-bedroom rental units are most common and the most reliable to survey, so the two-bedroom units are utilized as the primary FMR estimate. The two-bedroom FMR estimates are then used to calculate and set FMRs for units of other sizes.

Prior editions of *Out of Reach* compared an area's FMR with its Census 2000 base rent. This made it possible to calculate the percentage increase in FMRs over the last eleven years. Due to the shift in the methodology used to develop the FY12 FMRs, FMRs are not comparable between FY12 and prior years.

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY12 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

Appendix B contains excerpts from HUD's Notice of Final Fair Market Rents and includes a link to the full document.

40TH AND 50TH PERCENTILE FMR DESIGNATION

According to interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th percentile, in large metropolitan areas with concentrated poverty. This rule was established to expand rental opportunities by making units in more expensive areas affordable to Housing Choice Voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

In FY11, 18 areas were designated as 50th percentile FMRs, and 11 of these areas will maintain their 50th percentile designation for FY12. Ten additional areas have now been designated as 50th percentile FMRs as of October 1, 2011. These FMR areas include 9 areas that failed to deconcentrate when evaluated for the FY09 FMRs but are now eligible for 50th percentile status again. One new area, Sacramento-Arden-Arcade-Roseville, CA HMFA, is participating for the first time.

An asterisk (*) is used to denote the 21 50th percentile areas in *Out of Reach*.

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

NATIONAL, STATE AND NONMETRO FAIR MARKET RENTS

HUD calculates FMRs for metropolitan areas and nonmetro counties, but not for states, combined nonmetro areas, or the nation. The FMRs for these larger geographies provided in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties included in the larger geography. The weight used for FMRs is the number of renter households within each county from the American Community Survey (2006-2010), released in December 2011.

AREA MEDIAN INCOME (AMI)

On December 1, 2011, HUD published its FY12 AMIs, used in this edition of *Out of Reach*. HUD calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size.

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

The five-year (2005-2009) ACS data, which are available for nearly all areas of geography, are used to calculate the FY12 AMIs. Because new five-year ACS data had not been released in time for the December 1, 2011 AMI release date, HUD used the same five-year (2005-2009) ACS data as FY11 for the basis in the development of the FY12 MFIs.

In select cases where the one-year 2009 ACS is available, HUD uses the one-year data if the resulting estimate is significantly different from the five-year AMI. The 2009 AMI estimates are trended from 2009 to midpoint of 2012 using a factor of 3%.

Based on the incomes provided by HUD and applying the assumption that no more than 30% of income should be spent on housing costs (see below), *Out of Reach* calculates the maximum affordable rent for households earning the median income and 30% of the median (extremely low income). These calculations are presented in this book, and calculations corresponding to 50% and 80% of AMI are included in the online publication. It is important to note that these are straight percentages and do not include adjustments HUD uses in calculating its "income limits" for federal housing programs.

The median incomes for states, combined nonmetropolitan areas and the nation reported in *Out of Reach* reflect the average of local AMI data weighted by the total number of households provided by the five-year ACS (2006-2010).

A comprehensive list of the counties and towns included in FY12 income limit calculations can be found at http://bit.ly/zmWLvJ (PDF).

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY 2012 HUD Income Limits Briefing Material*, available at http://bit.ly/w2ARkS (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."[2]

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2011*, published by Harvard University's Joint Center for Housing Studies (www.jchs.harvard.edu/publications/markets/son2011.htm) includes an analysis of the affordability problems faced by homeowners.

PREVAILING MINIMUM WAGE

The federal minimum wage on January 1, 2012, was $7.25 per hour; this wage was effective as of July, 2009. *Out of Reach* incorporates the federal minimum wage in effect *at the time of publication*.

According to data from the U.S. Department of Labor, the District of Columbia and 18 states had implemented a state minimum wage higher than $7.25 by January 1, 2012. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. Some local municipalities have a minimum wage that is higher than the federal rate, but this local rate is not incorporated into *Out of Reach* data.

Among the statistics included in Out of Reach are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

[hours or jobs at the published wage] *
[published wage] / [alternative wage]

For example, one would have to work 131 hours per week to afford the zero-bedroom FMR in San Francisco if the minimum wage in that location was equivalent to the national rate of $7.25. However, the same FMR would be affordable in 93 hours under the higher local minimum wage of $10.24[3] (131 * $7.25 / $10.24). For further guidance, see "Where the Numbers Come From" (page 6) 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.[4]

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.[5] Renter wage information is based on 2010 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter income to median total household income in the American Community Survey (2006-2010) to arrive at an estimated average renter wage. In 23 cases, this results in an upward adjustment, but in all others it leads to a downward adjustment.

In roughly 14% of counties, this downward adjustment to reflect the lower income of renters results in an hourly wage that 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 workweek. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would also accurately reflect the true earnings of renters under the assumption of a full-time schedule (see next section). As it was last year, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same "as of" date assigned to FMRs and AMIs by HUD (April 1, 2012, for this fiscal year) and uses the same methodology that HUD uses to project its income estimates. Because annual average values calculated from BLS data might be considered "as of" July 1 for the calendar year for which they are reported, the data are projected to year-end 2010 using a national inflation factor. An annual rate of 3% is then used to grow renter wages for five quarters to April 1, 2012.[6]

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, and job changes as well as vacations prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics data from January 2012, the average wage earner in the U.S. worked 34.5 hours per week.[7] And in related research, NLIHC finds that 29% of renter

[2] The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing's fundamental question: How much can a family afford?* Washington, D.C.: National Low Income Housing Coalition.
[3] $10.24 is the 2012 local minimum wage in San Francisco. www.sfgsa.org/index.aspx?page=411
[4] Please note this measure is different from the Estimated Renter Median Household Income (provided online), which reflects an estimate of what renter *households* are earning today and includes income not earned in relation to employment.
[5] Renter wage data for 30 counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.
[6] Following HUD's methodology for developing FY12 AMIs, a 3% growth rate was used to trend average renter wages from year-end 2010 to April 1, 2012.
[7] Bureau of Labor Statistics. (2012). *The employment situation: January 2012*. Washington, D.C.: U.S. Department of Labor.

households that earn wage or salary income do not work as many as 40 hours per week, on average.[9]

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

For an expanded report on hours and earnings as reported by the Bureau of Labor Statistics, see *The Employment Situation: December 2011* at www.bls.gov/news.release/empsit.nr0.htm

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rents affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers in *Out of Reach* are based on the maximum federal SSI payment for individuals in 2012, which is $698 per month. *Out of Reach* calculations include supplemental payments that benefit all individual SSI recipients in the following six states because the payments are centrally administered by the Social Security Administration (SSA): California, Massachusetts, Nevada, New Jersey, New York, and Vermont.

Supplemental payments provided by an additional 39 states 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 vast majority, however, the supplements are administered directly by the states, so the data are not readily available. The only six states that do not supplement federal SSI payments are Arkansas, Arizona, North Dakota, Mississippi, Tennessee, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Since SSI payments are set at the state level, the published version of *Out of Reach* calculates the difference between each state's average two-bedroom FMR and the rent that is affordable for SSI recipients. Readers can calculate this gap for any geography by subtracting the rent affordable to an SSI recipient from the area's FMR.

Information on SSI payments is available through the Social Security Administration at www.ssa.gov/oact/cola/SSIamts.html. Information on state supplements can be found at www.ssa.gov/pubs/statessi.html

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 www.tacinc.org/resources/data/pricedout.

[9] Wardrip, K. & Pelletiere, D. (2007).

ADDITIONAL DATA AVAILABLE ONLINE

Data available in the print version of *Out of Reach* are limited in an effort to present the most important information clearly. Additional data can be found online at www.nlihc.org/oor/2012.

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 FY12, Fair Market Rents (FMRs) were set at the 50th percentile rent in 21 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40th percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impoverished areas. Eleven of these FMR areas were also designated as 50th percentile rent for FY11. Additionally, nine areas failed to deconcentrate when evaluated for FY09, but are now reinstated as 50th percentile FMRs. Lastly, one newly qualified area, the Sacramento-Arden-Arcade-Roseville HMFA, was found to qualify for the 50th percentile designation effective October 1, 2011.

REMAIN ELIGIBLE FOR FY12 50TH PERCENTILE FMR

Baltimore-Towson, MD MSA
Bergen-Passaic, NJ HMFA
Fort Lauderdale, FL HMFA
Grand Rapids-Wyoming, MI HMFA
Hartford-West Hartford-East Hartford, CT HMFA
Houston-Baytown-Sugar Land, TX HMFA
New Haven-Meriden, CT HMFA
North Port-Bradenton-Sarasota, FL MSA
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA
Washington-Arlington-Alexandria, DC-VA-MD HMFA
West Palm Beach-Boca Raton, FL HMFA

NEW AREAS ELIGIBLE FOR 50TH PERCENTILE FMR IN FY12

Austin-Round Rock-San Marcos, TX MSA
Fort Worth-Arlington, TX HMFA
Honolulu, HI MSA
Las Vegas-Paradise, NV MSA
Orange County, CA HMFA
Phoenix-Mesa-Glendale, AZ MSA
Riverside-San Bernardino-Ontario, CA HMFA
Sacramento-Arden-Arcade-Roseville, CA HMFA
Tucson, AZ MSA
Virginia Beach-Norfolk-Newport News VA-NC MSA

APPENDIX B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2012. Full document available at http://bit.ly/xoSioC (PDF).

Department of Housing and Urban Development
[Docket No. FR–5567–N–02]

FINAL FAIR MARKET RENTS FOR FISCAL YEAR 2012 FOR THE HOUSING CHOICE VOUCHER PROGRAM AND MODERATE REHABILITATION SINGLE ROOM OCCUPANCY PROGRAM

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD
ACTION: Notice of Final Fair Market Rents (FMRs) for Fiscal Year (FY) 2012.

I. BACKGROUND

Section 8 of the USHA (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different geographic areas. In the HCV program, the FMR is the basis for determining the "payment standard amount" used to calculate the maximum monthly subsidy for an assisted family (see 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities. In addition, all rents subsidized under the HCV program must meet reasonable rent standards. HUD's regulations at 24 CFR 888.113 permit it to establish 50th percentile FMRs for certain areas.

II. PROCEDURES FOR THE DEVELOPMENT OF FMRs

Section 8(c) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c) states in part, as follows:

Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment and shall become effective upon the date of publication in final form in the Federal Register. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes, based on the most recent available data trended so the rentals will be current for the year to which they apply, of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in the market area.

HUD's regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs, publish them for public comment, provide a public comment period of at least 30 days, consider public comments that contain statistically valid rental housing survey data that justify the requested change, and publish final FMRs. (See 24 CFR 888.115.) For FY 2012 FMRs, HUD has considered all comments submitted in response to its August 19, 2011 (76 FR 52058) proposed FY 2012 FMRs and has posted the comments and its responses at www.huduser.org/portal/datasets/fmr.html. HUD will, however, continue to analyze data provided by these public comments to determine whether changes are justified. HUD will publish any changes in the Federal Register.

In addition, HUD's regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. Minimally qualified areas[1] are reviewed each year unless not qualified to be reviewed. Areas that currently have 50th percentile FMRs are evaluated for progress in voucher tenant deconcentration after three years in the program. Continued eligibility is determined using HUD administrative data that show levels of voucher tenant concentration. The levels of voucher holder concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be used to make this determination. Areas are not qualified to be reviewed if they have been made a 50th percentile area within the last three years or have lost 50th percentile status for failure to de-concentrate within the last three years.

In FY 2011 there were 18 areas using 50th percentile FMRs. Of these 18 areas, 11 areas were allowed to continue as 50th percentile FMR areas, as listed below. There are 10 additional 50th percentile FMR areas, one that is new to the program, Sacramento-Arden-Arcade-Roseville, CA HMFA.[2] The other 9 areas failed to deconcentrate when evaluated for the FY 2009 FMRs, but are reinstated as 50th percentile FMRs. In summary, there are 21 50th percentile FMR areas in FY 2012. These areas are indicated by an asterisk in Schedule B, where all FMRs are listed by state. *[See the last page of Appendix A for information on 50th percentile areas.]*

[1] As defined in 24 CFR 888.113(c), a minimally qualified area is an area with at least 100 census tract where 70 percent or fewer of the census tracts with at least 10 two-bedroom rental units are census tracts in which at least 30 percent of the two-bedroom rental units have gross rents at or below the two-bedroom FMR set at the 40th percentile rent. This is evaluated with 2000 Census tract data,while we are awaiting 2010 ACS data to be aggregated using 2010 Census tract definitions.
[2] HMFA is an acronym representing HUD Metropolitan FMR Area.

III. PROPOSED FY 2012 FMRs

On August 19, 2011 (76 FR 52058), HUD published proposed FY 2012 FMRs with a comment period that ended September 19, 2011. Among the comments HUD received were several that questioned the FY 2012 FMRs for their respective market areas. HUD has considered all public comments received and has posted its response to these comments on its website at www.huduser.org/portal/datasets/fmr.html. HUD will continue to review data provided by the comments and will publish any revisions to the FY 2012 FMRs resulting from data submissions in a forthcoming *Federal Register* notice.

IV. FMR METHODOLOGY

The FY 2012 FMRs are based on current OMB metropolitan area definitions and standards that were first used in the FY 2006 FMRs. OMB changes to the metropolitan area definitions through December 2009 are incorporated. There have been no area definition changes published by OMB since the publication of the FY 2011 FMRs; therefore, the FY 2012 area definitions are the same as those used in FY 2011.

A. Base Year Rents

The U.S. Census Bureau released standard tabulations of five-year ACS data collected between 2005 through 2009 in December of 2010. This is the first time that updated data are available for all FMR areas and their component geographies since the release of the 2000 Decennial Census data (previous ACS releases only covered areas with 20,000 or more in population). Because of this new data availability, HUD has the ability to estimate new base rents using the five-year ACS data.

FMRs are typically based on gross rents for recent movers (those who have moved into their current residence in the last 15 to 24 months). FMRs prior to FY 2012 were calculated from recent-mover gross rent estimates from the 2000 Census or from more current HUD-commissioned or PHA-commissioned rent surveys. However, due to the way the five-year data are constructed, recent-mover survey responses are not well defined. The five-year data are an aggregation of all survey data collected between January 2005 and December 2009 in a given area. Dollar values such as gross rents are transformed from the time period in which they were collected to an overall 2009 value using the national CPI. Attempting to limit the five-year data to those who have moved in the last 24 months severely limits the usefulness of the five-year data because this limitation automatically disqualifies at least 40 percent of the survey observations used in the five-year estimates. Consequently, all areas are assigned as a base rent the estimated two-bedroom standard-quality five-year gross rent from the ACS.[3] Because HUD's regulations mandate that FMRs must be published as recent-mover gross rents, HUD has created a recent-mover adjustment factor to apply to the standard-quality base rents assigned from the five-year ACS data.

Local area rent surveys conducted in 2010 by HUD or PHAs are used as base rents when the survey results are statistically different from the ACS-based rents. The surveys for Williamsport, PA, MSA and Pike County, HMFA were evaluated and are being used in place of the 2009 ACS data. A survey conducted in 2010 for the county group, Bradford-Sullivan-Tioga, PA, was also evaluated, but there was no statistical difference from the 2009 ACS data, updated to 2010.

B. Recent Mover Adjustment Factor

Following the assignment of the standard-quality two-bedroom rent described above, HUD applies a recent mover adjustment factor to these rents. The following describes the process for determining the appropriate recent-mover adjustment factor.

For non-metropolitan areas, HUD calculated the percentage change between the five-year standard-quality rent for the non-metropolitan portion of the state and the one-year recent-mover rent for the same area.[4] HUD then computes a z-score to determine if the five-year standard-quality rent and the one-year recent-mover rent are statistically different.[5] If the two rents have a statistically significant difference, the recent-mover adjustment factor is set at the difference between the state non-metropolitan one-year recent-mover rent and the state non-metropolitan five-year standard-quality rent expressed as a percentage of the state non-metropolitan five-year standard-quality rent. If the two rents are not statistically different, the recent-mover adjustment factor is set to 1.0.

For metropolitan areas, the recent-mover adjustment factor is calculated in a similar fashion. HUD selects the smallest geographic area which encompasses the metropolitan area in question that has at least 100 recent mover observations to use in the calculation of the recent-mover adjustment factor. For HUD-defined subareas of OMB defined metropolitan areas, this means that the recent-mover adjustment factor may be based on the recent-mover data for the subarea, the entire metropolitan area, the metropolitan portions of the state, or finally the entire state depending on which geographic level has 100 or more recent mover observations.[6] Once the area with 100 or more recent mover cases has been determined, HUD calculates a z-score comparing the one-year recent-mover two-bedroom gross rent with the five-year standard-quality two-bedroom gross rent for the recent-mover area. If the two rents are statistically different, HUD sets the recent-mover adjustment factor for the FMR area as the percentage change between the two rents for the recent-mover area. If the difference in rents is not statistically different, the recent-mover adjustment factor for the FMR area is set to 1.

For FMR areas without 100 recent-mover rents, a recent-mover adjustment factor is calculated at the smallest area level that does have 100 recent movers. For metropolitan areas, this order is subarea, metropolitan area, state metropolitan area, and state. For nonmetropolitan areas, the smallest area level is the state nonmetropolitan area, followed by the entire state. For an example of how the recent-mover adjustment factor is calculated for these areas, please review this methodology for Abilene, TX MSA and Baldwin County, AL, in the FY 2012 documentation system at http://bit.ly/y29P0c

[3] For areas with a two-bedroom standard quality gross rent from the ACS that have a margin of error greater than the estimate or no estimate due to inadequate sample in the 2009 five-year ACS, HUD uses the two-bedroom state non-metro rent for non-metro areas.
[4] HUD ensures that the recent mover estimate for each non-metropolitan portion of the state has at least 100 ACS sample observations. If any state non-metropolitan recent mover rent is based on fewer than 100 observations, the recent mover factor would be calculated based on the one-year recent mover data and five-year standard quality data for the entire state.
[5] The change is considered statistically significant if Z is greater than 1.645 where Z is equal to the change between the estimate for the one-year data and the five-year estimate, over the square root of the sum of the squared standard error for the one-year estimate and the squared standard error of the five-year estimate.
[6] For metropolitan areas that cross state boundaries, and where there are not 100 two-bedroom recent mover observations, HUD uses the weighted average update factors for the encompassing state metropolitan areas. HUD performs the Z-score test for statistical difference between the one-year recent-mover rent and five-year standard-quality rent separately for each state metropolitan part prior to computing the weighted average update factor.

(PDF). This process produces an "as of" 2009 recent mover two-bedroom base gross rent for the FMR area.[7]

C. Updates from 2009 to 2010

The ACS data are updated through 2009 using the one-half of the change in annual CPI measured between 2008 and 2009. This data are further updated through the end of 2010 using the annual change in CPI from 2009 to 2010. As in previous years, HUD uses Local CPI data for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. HUD uses Census region CPI data for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors.

D. Trend from 2010 to 2012

The national 1990 to 2000 average annual rent increase trend of 3 percent is applied to end-of-2010 rents for 15 months, to derive the proposed FY 2012 FMRs with a date of April 2012.

On March 9, 2011 (76 FR 12985), HUD published a notice requesting public comment regarding the manner in which it calculates the trend factor used in determining FMR estimates to meet the statutory requirement that FMRs be "trended so the rentals will be current for the year to which they apply." HUD's notice provided several proposed alternatives to the current trend factor and requested comments on the alternatives as well as suggestions of other ideas. These comments are discussed in further detail in the proposed FY 2012 FMR notice (76 FR 52058), but, in short, the commenters did not arrive at a consensus over how to change the trending methodology. Therefore, HUD will continue to consider the suggestions provided in the comments and make plans to implement a new methodology with the publication of FY 2013 Proposed FMRs.

E. Bedroom Rent Adjustments

HUD calculates the primary FMR estimates for two-bedroom units. This is generally the most common size of rental units and, therefore, the most reliable to survey and analyze. Formerly, after each Decennial Census, HUD calculated rent relationships between two-bedroom units and other unit sizes and used them to set FMRs for other units. HUD did this because it is much easier to update two-bedroom estimates and to use pre-established cost relationships with other bedroom sizes than it is to develop independent FMR estimates for each bedroom size. HUD did the last update of bedroom-rent relationships using 2000 Census data. A publicly releasable version of the data used for the derivations of rent ratios is available at www.huduser.org/portal/datasets/fmr/CensusRentData/index.html.

HUD made adjustments using 2000 Census data to establish rent ratios for areas with local bedroom-size intervals above or below what are considered reasonable ranges, or where sample sizes are inadequate to accurately measure bedroom rent differentials. Experience has shown that highly unusual bedroom ratios typically reflect inadequate sample sizes or peculiar local circumstances that HUD would not want to utilize in setting FMRs (e.g., luxury efficiency apartments that rent for more than typical one-bedroom units). HUD established bedroom interval ranges based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. These ranges are: efficiency FMRs are constrained to fall between 0.65 and 0.83 of the two-bedroom FMR; one-bedroom FMRs must be between 0.76 and 0.90 of the two-bedroom FMR; three-bedroom FMRs must be between 1.10 and 1.34 of the two-bedroom FMR; and four-bedroom FMRs must be between 1.14 and 1.63 of the two-bedroom FMR. HUD adjusts bedroom rents for a given FMR area if the differentials between bedroom-size FMRs were inconsistent with normally observed patterns (i.e., efficiency rents are not allowed to be higher than one-bedroom rents and four-bedroom rents are not allowed to be lower than three-bedroom rents).

HUD further adjusts the rents for three-bedroom and larger units to reflect HUD's policy to set higher rents for these units than would result from using unadjusted market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing units, will be successful in finding eligible program units. The adjustment adds bonuses of 8.7 percent to the unadjusted three-bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four-bedrooms are calculated by adding 15 percent to the four-bedroom FMR for each extra bedroom. For example, the FMR for a five-bedroom unit is 1.15 times the four-bedroom FMR, and the FMR for a six-bedroom unit is 1.30 times the four-bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero-bedroom (efficiency) FMR.

For low-population, nonmetropolitan counties with small 2000 Census samples of recent-mover rents, HUD uses Census-defined county group data to determine rents for each bedroom size. HUD made this adjustment to protect against unrealistically high or low FMRs due to insufficient sample sizes. The areas covered by this estimation method had less than the HUD standard of 200 two-bedroom, Census-tabulated observations.

The 2010 Decennial Census did not collect the information necessary to update unit bedroom rent relationships. HUD intends to use the 2006-2010 five-year ACS data to update these relationships for the FY 2013 FMRs. HUD is choosing to wait until next year to ensure something closer to a consistent 10 year time period, but more importantly, because the 2010 ACS data will be published based on the 2010 Decennial Census geographic definitions.

V. MANUFACTURED HOME SPACE SURVEYS

The FMR used to establish payment standard amounts for the rental of manufactured home spaces in the HCV program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured home space FMRs where public comments present statistically valid survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR area.

[7] The Pacific Islands (Guam, Northern Marianas and American Samoa) as well as the U.S. Virgin Islands are not covered by ACS data. As part of the 2010 Decennial Census, these areas were covered by a long-form survey. The results gathered by this long form survey will not be available until 2012. Therefore, HUD uses the national change in gross rents, measured between 2008 and 2009 to update last year's FMR for these areas. Puerto Rico is covered by the Puerto Rico Community Survey within the American Community Survey; however, the gross rent data produced by the 2005-2009 ACS are not sufficient to adequately house voucher holders in Puerto Rico. This is due to the limited ability to eliminate units that do not pass the voucher program's housing quality standards. Consequently, HUD is updating last year's FMRs for Puerto Rico using the change in rents measured from all of Puerto Rico measured between the 2008 and 2009. For details behind these calculations, please see HUD's FY 2012 FMR documentation system available at: www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr12

All approved exceptions to these rents that were in effect in FY 2011 were updated to FY 2012 using the same data used to estimate the HCV program FMRs. If the result of this computation was higher than 40 percent of the new two-bedroom rent, the exception remains and is listed in Schedule D. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs.

VI. PUBLIC COMMENTS

As previously stated, HUD is unable to respond to all comments received on the proposed FY 2012 FMRs in this notice because of the timing of the comment end date; however, these responses will be available by the publication date of this notice on HUD's Web site at www.huduser.org/portal/datasets/fmr.html. HUD was able, however, to make a minor methodological change, in response to a comment received, that eliminates a negative recent mover adjustment for the only area with one, Cape Coral-Fort Myers, FL MSA. HUD will continue to review data provided by the comments and publish any revisions to the FY 2012 FMRs resulting from data submissions in a forthcoming *Federal Register*.

VII. FORMALIZE A PUBLICATION DATE FOR INCOME LIMITS

The FY 2012 Income Limits will be published on December 1, 2011. While the FY 2012 Income Limits do not benefit from any additional ACS data over what was included in the FY 2011 publication, they are updated with the FY 2012 FMRs for the purposes of evaluating areas of relatively high-or low-income to housing cost relationships and further updated with CPI to the end of 2010, trended to the mid-point of FY 2012 in a manner similar to what was done with the FY 2011 Median Family Income estimates and Income Limits. The FY 2013 Median Family Income estimates and Income Limits, published December 1, 2012, would be the first set of median family income estimates and income limits updated with ACS data collected from 2006-2010.

NATIONAL LOW INCOME HOUSING COALITION

727 15th Street NW, 6th Floor, Washington, D.C. 20005
202-662-1530 phone | 202-393-1973 fax
www.nlihc.org

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O Joining NLIHC O Renewal

CATEGORY	*Amount (suggested)*
O Individual with low income, or student	$3
O Individual	$100
O Resident Association, low income	$10
O Organization, <$250,000 operating budget	$200
O Organization, $250K - 499,999	$350
O Organization, $500K - 999,999	$500
O Organization, $1,000,000 - 2,000,000	$1000
O Organization, >$2,000,000	$2000
O Other Amount	$_____

O I would like to contribute to NLIHC's Scholarship Fund to support the participation of low income people. $_____

O I do not have an email address and want to receive *Memo to Members* by mail.

Organizations may list up to 10 additional people to receive *Memo to Members*. Please fill out the opposite side of this form or include an additional list.

CONTACT INFORMATION

O Mr. O Ms. O Other: _____

Name: _____

Title: _____

Organization: _____

Address: _____

_____

City: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

Cell: _____

Email: _____

PAYMENT INFORMATION

O Check (please enclose) O Visa O Mastercard Exp. Date: _____

Credit Card Number: _____ CVC*: _____

Cardholder Name (printed): _____

Cardholder Signature: _____

**Three-digit code on back of card.*

NLIHC is a membership organization open to individuals, organizations, corporations and government agencies.

EACH MEMBERSHIP MAKES A DIFFERENCE.

BENEFITS OF MEMBERSHIP

Memo to Members
Members receive this highly respected weekly newsletter by email or mail.

Calls To Action
Members receive email notification of significant policy developments warranting constituent calls or letters to Congress.

***Shelterforce* Subscription**
Members receive the nation's oldest continually published housing and community development magazine.

Discounted Conference Fees
NLIHC hosts an annual policy conference and leadership reception in Washington, D.C. The conference brings together advocates, researchers, academics, individuals with low incomes, and government experts to share expertise and insights on the latest federal housing policy initiatives.

Free or Discounted Publications
NLIHC produces numerous publications each year, including the *Advocates' Guide* and *Out of Reach*.

Telephone resource referrals with linkages to state and regional networks

Participation in policy-setting decisions of NLIHC

BECOME A MEMBER ONLINE AT
WWW.NLIHC.ORG/JOIN

Questions? Call 202-662-1530
or e-mail outreach@nlihc.org

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HOUSING COALITION

727 15th Street NW, 6th Floor, Washington, D.C. 20005
202-662-1530 phone | 202-393-1973 fax
www.nlihc.org

DO YOU KNOW FRIENDS OR COLLEAGUES WHO SHOULD BE MEMBERS OF NLIHC?

Let us know and we'll send them free membership materials.

Name: _____
Organization: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Email: _____

Name: _____
Organization: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Email: _____

ORGANIZATIONAL MEMBERS CAN PROVIDE ADDITIONAL RECIPIENTS FOR *MEMO* .

Please fill out the address if it does not match that of the primary contact.

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Email: _____

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Telephone: _____ Email: _____

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For data for other states, metro areas and counties, visit

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