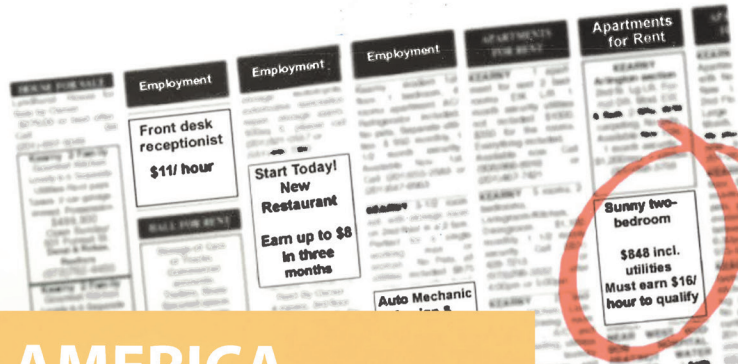
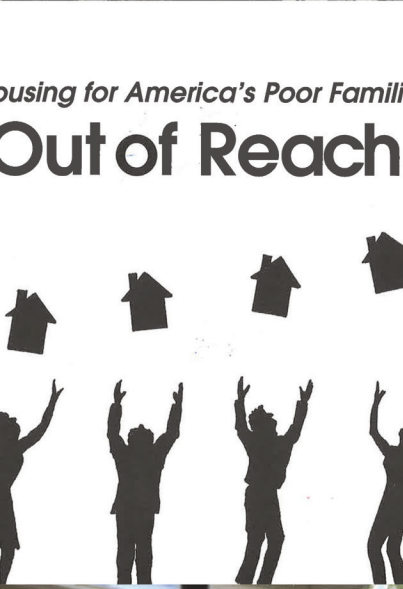


Out of Reach 2006



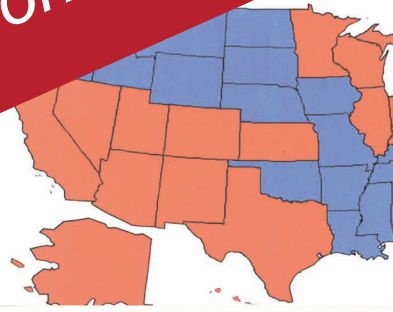
OUT OF REACH 2007-2008



WHERE IN AMERICA
CAN A LOW-WAGE
WORKER AFFORD A
TWO-BEDROOM
APARTMENT? NOW
OUT OF REACH

OUT OF REACH 2014

Twenty-Five Years Later, The Affordable Housing Crisis Continues



NATIONAL LOW INCOME
HOUSING COALITION



\$15.78/hour

Housing Wage
needed to
afford a
two-bedroom
home



\$10.30/hour

Actual wages
of a family
with two
minimum wage
earners

AL \$9.33	AK \$16.75	AZ \$15.00	AR \$9.04	CA \$21.18	CO \$16.29	CT \$18.00
DE \$14.06	DC \$23.42	FL \$14.26	GA \$14.00	HI \$17.02	ID \$10.13	
IL \$15.83	IN \$11.00	IA \$10.01	KS \$10.74	KY \$9.60	LA \$10.34	ME \$12.58
MD \$18.85	MA \$22.40	MI \$13.31	MN \$15.16	MS \$9.07	MO \$11.12	
MT \$10.32	NE \$10.28	NV \$16.08	NH \$16.49	NJ \$19.74	NM \$11.14	NY \$18.87
NC \$11.60	ND \$9.98	OH \$11.87	OK \$9.81	OR \$10.59	PA \$13.09	
PR \$8.59	RI \$13.42	SC \$10.53	SD \$10.58	TN \$10.42	TX \$13.36	UT \$13.34
VT \$13.78	VA \$15.79	WA \$15.15	WV \$8.78	WI \$11.63	WY \$10.33	

Out of Reach 2003

America's Housing Wage Climbs

OUT OF REACH 2014

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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. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

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

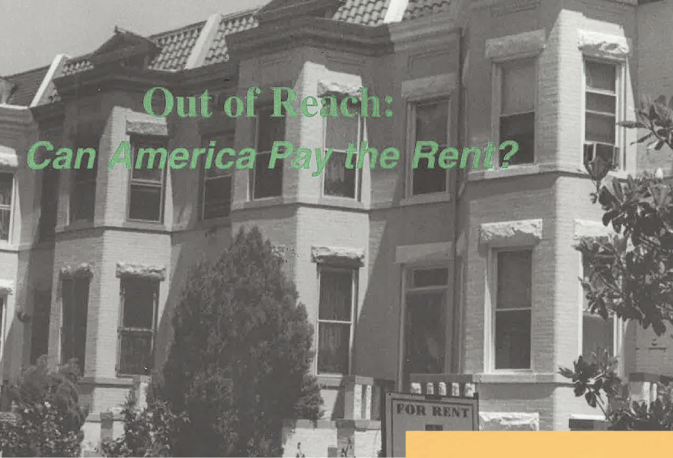
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**Out of Reach:
Can America Pay the Rent?**

**Housing for America's Poor Families
Out of Reach**



The National Low Income Housing Coalition presents



Out of Reach 2011 | Renters Await the Recovery | June 2011

Out of Reach



**WHERE IN AMERICA
CAN A LOW-WAGE
WORKER AFFORD A
TWO-BEDROOM
APARTMENT? NOWHERE
OUT OF REACH 2014**

WE NEED TO END THIS PROBLEM NOW, AND WE HAVE A PLAN.
NATIONAL LOW INCOME HOUSING COALITION // 1

OUT OF REACH 2014

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The pocket in this booklet's back cover contains a handout with *Out of Reach 2014* data for your state. Data for other states, metropolitan areas, and counties can be found at: WWW.NLIHC.ORG/OOR/2014

Out of



\$15.78/

**Housing Wage
needed
to afford
two-bed
home**

“*Out of Reach* community information is the gold standard for communicating the need for affordable housing. The information is used by advocates, by communities, and by politicians because it is easy to understand and clearly demonstrates the need for affordable housing in communities across the United States.”

KATHY KAMP, EXECUTIVE DIRECTOR

WISCONSIN PARTNERSHIP FOR HOUSING DEVELOPMENT

PREFACE

By Barry Zigas, Director of Housing Policy, Consumer Federation of America; Former President of the National Low Income Housing Coalition (1984-1993)

When *Out of Reach* was first published in 1989, the United States was reeling from an intensifying housing crisis that was on vivid display through a rapid increase in homelessness. Under President Ronald Reagan, the Administration had repeatedly sought to eliminate incremental funding for Section 8 as part of a broad assault on social spending. The George H.W. Bush Administration arrived in Washington earlier that year promising “compassionate conservatism,” but did not offer significant funding to address the crisis. And while Congress had sustained affordable housing spending at constrained levels and adopted the Low Income Housing Tax Credit in 1986, which was championed by the National Low Income Housing Coalition (NLIHC), direct funding to provide assistance for very low income renters remained far below what was needed. The Cranston Gonzalez Housing Act of 1990, which would establish the HOME program, adding \$1 billion annually for affordable housing development and preservation, had yet to be drafted. More than 200,000 people mobilized by the Housing Now Coalition crowded the National Mall to demand housing justice in October, reflecting the urgency felt in communities around the country.

NLIHC’s founder, Cushing Dolbeare, had been a respected source of fact-based analysis of low income housing needs since founding the Coalition in 1974 and serving as its CEO until 1984. In 1989, as the Coalition’s Chair, she proposed a new way of dramatically demonstrating how large the gap was. The resulting report, *Out of Reach*, provided a compelling picture by comparing data on HUD’s so-called “Fair Market Rents,” and the wages that would be needed to afford them if households were paying 30 percent of their income on rent. *Out of Reach* was an instant hit, and helped spawn other important and complementary measures of the housing crisis such as HUD’s *Worst Case Housing Needs* analysis.

This year’s report, sadly, reminds us that 25 years later, the U.S. has still not met the promise of the 1949 Housing Act for a “decent home in a suitable living environment” for all American households. Housing for low income renters remains a virtual orphan in the federal budget. As the Bipartisan Policy Center’s (BPC) 2013 Housing Commission report, *Housing America’s Future*, noted, the U.S. today spends roughly \$180 billion per year through tax subsidies and direct appropriations to support housing. But only about \$48 billion of this is directed to low income renters. Most of the balance supports homeownership, primarily through the deductibility of mortgage interest and property taxes for homeowners. Consequently, only one out of every four families eligible for assistance receives it. Rather than setting our sights on solving the problem of rents that threaten families with dire choices between housing, food, health

care, clothing, and education, we have systematized a lottery system that leaves thousands of households on waiting lists for years at a time. The Commission recommended ending this cruel game of chance by committing to provide rental assistance to every eligible household with an income below 30% of the area median income, at an estimated cost of \$23 billion in additional annual funding to assist 2.5 million additional households. This was one of Cushing’s most cherished objectives in founding the Coalition and producing *Out of Reach*. Even coming 25 years later, the BPC Commission’s endorsement is a significant recognition that this crisis must be addressed.

This policy goal may well remain “out of reach.” But there are some hopeful signs. As Congress has begun debating how to reestablish a functioning mortgage finance system in the wake of the collapse of Fannie Mae and Freddie Mac, there is an emerging consensus that fees to support funding for very low income housing assistance should be an integral part of any reform. Senate Banking Committee Chairman Tim Johnson (D-SD) and Ranking Member Mike Crapo (R-ID) have written a bill that would levy a new fee on mortgage securitizations that could in a short time generate a stream of \$5 billion a year to fund such needs. Three quarters would go to the National Housing Trust Fund to build and preserve affordable rental housing for extremely and very low income renters.

The last 25 years have not been an unmitigated failure, either. Concentrated efforts have nearly eliminated homelessness among U.S. veterans. Cities across the country have adopted and made progress on ten-year plans to eliminate homelessness within their borders. Many formerly wretched public housing communities have been revitalized into healthier homes for very low income renters. And the disturbing earnings gap between the very rich and nearly everyone else in American society has moved to the top of public agendas.

Twenty-five years after its first publication, *Out of Reach* reminds us that our country has a long way to go to secure housing justice for all. The National Housing Trust Fund would be one of Cushing’s key legacies. But as *Out of Reach* reminds us, low income renters do not have sufficient income to afford even homes with rents below the median in their markets. Full employment at decent wages would be the most effective affordable housing policy by allowing families to pay for basic necessities. Until that day comes, very low income renters need both new production to expand the affordable housing supply, and significant increases in rental subsidies so they can afford the homes they already live in.



ABOUT OUT OF REACH

By Sheila Crowley, President and CEO of the National Low Income Housing Coalition

This year marks the 40th anniversary of the National Low Income Housing Coalition and the 25th anniversary of *Out of Reach*. In 1974, Cushing Dolbeare convened the “Ad Hoc Low Income Housing Coalition” in response to major changes in federal housing policy. Eventually the ad hoc coalition was organized and incorporated into two partner organizations: the Low Income Housing Information Service (LIHIS) and the National Low Income Housing Coalition (NLIHC). Barry Zigas was hired as the new President of NLIHC and Executive Secretary of LIHIS in 1984 and Cushing stayed on to chair the NLIHC board and serve as a consultant to LIHIS. The two organizations merged in 1996.

Cushing believed strongly in the importance and influence of good data. She was also adept at managing and analyzing data electronically and was one of the first advocates to get a personal computer. *Out of Reach* reflected this passion and commitment. Cushing did the analysis and authored the first *Out of Reach*, with the subtitle *Why Everyday People Can't Find Affordable Housing*, which was published by LIHIS in August 1989. Seven hundred copies were printed and there was a second printing in December. The Ford Foundation and Edna McConnell Clark Foundation provided financial support. Cushing was the primary author or consulted on every issue of *Out of Reach* until her death in 2005. The 2005 issue is dedicated to her.

Why Everyday People Can't Find Affordable Housing was used as the subtitle until 1996, when it was changed to *Out of Reach: Can America Pay the Cost?* The 1997 and 1998 issues were called *Out of Reach: Rental Housing at What Cost?* Starting in 1999, *Out of Reach* was given a different subtitle each year along with graphics or illustrations for the front cover.

Another change in 1999 was the invitation to a housing notable to author a preface. Preface authors have been Senators Edward Kennedy (D-MA), Chris Dodd (D-CT), Paul Sarbanes (D-MD), Jack Reed (D-RI), and Tim Johnson (D-SD); Representatives Barney Frank (D-MA), Maxine Waters (D-CA), and Robert Ney (R-OH); HUD Secretaries Andrew Cuomo and Shaun Donovan; Boston Mayor Thomas Menino; U.S. Interagency Council on Homelessness Executive Director Barbara Poppe; and AFL-CIO Housing Investment Trust CEO Steve Coyle. NLIHC is honored that Barry Zigas has written the preface to the 25th anniversary issue.

A hallmark of *Out of Reach*, and indeed all NLIHC research, is its usefulness and accessibility to advocates at the state and local level. It was always intended to put sound data into the hands of people who wanted to demonstrate the need for affordable housing in their communities and to make the case to state and local policy makers and local media.

The early issues of *Out of Reach* included state and metro area level data. In 1999, with the support of the Housing Assistance Council, nonmetropolitan data were added. This expansion meant that for the first time *Out of Reach* covered every jurisdiction in the United States. The major message that year was “nowhere in the United States - in no state, metropolitan area, county, or New England town - is the minimum wage adequate to afford the two-bedroom Fair Market Rent.”

The 1999 issue was also the first year that the term “Housing Wage” was used in *Out of Reach*. From the beginning, one of the metrics reported in *Out of Reach* was the hourly wage one must earn to afford Fair Market Rent (FMR) at 30% of the household income. This has become the signature statistic from *Out of Reach*, quoted far and wide. It even showed up in a political cartoon in 2003,¹ for which NLIHC got permission to use on the cover of *Out of Reach* the following year.



¹ Cartoon Copyright, 2003, Tribune Media Services. Reprinted with permission.

The Housing Wage has become a standard indicator of housing affordability. It is referenced in the 1998 *Encyclopedia of Housing* as the “Rental Housing Index (RHI).”² The 2012 edition called it the “Housing Wage,”³ as did the *Encyclopedia of Homelessness* published in 2004.⁴

One of the reasons for *Out of Reach*'s immense popularity is that until recently it was the only study of affordable housing need that was done annually and provided data for every jurisdiction in the country. For many years, NLIHC has coordinated its annual release with its partner state housing and homeless coalitions. Local press look forward to the stories they can generate with the data.

A lot has changed about advocacy and data in the last 25 years, but no change has been more monumental than the advent of the internet. In the early days, *Out of Reach* was published in booklet form and NLIHC continues to produce print copies each year. But its availability online starting in 1998 accelerated its use significantly. Much more data could be posted online than could be printed. The 1998 and 1999 data were posted on the NLIHC website in spreadsheet form. In 2000, *Out of Reach* became searchable on line. Today, *Out of Reach* has a ubiquitous digital presence. *Out of Reach* has had 23,740 unique pageviews in the last year. Its maps and other visuals circulate rapidly through social media.

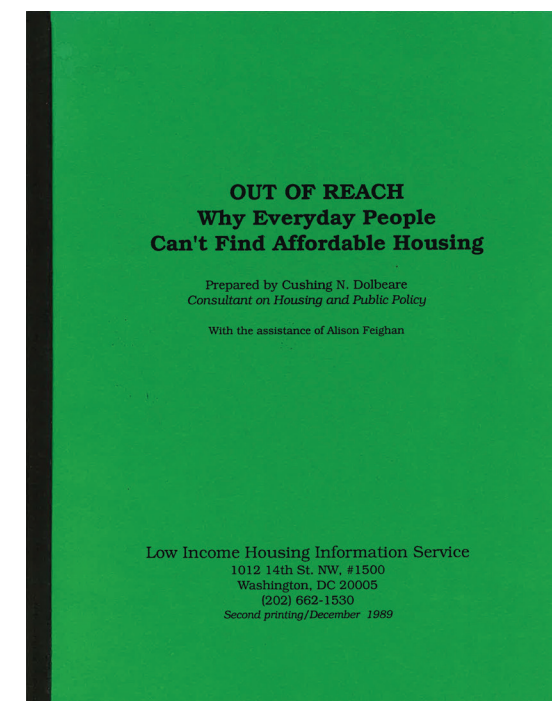
Despite its success as an affordable housing indicator and an advocacy tool, the tragedy of *Out of Reach* is that each year the housing affordability problems of the lowest income people in America grow worse. Documenting and publicizing a problem is necessary, but insufficient to solving it. At NLIHC, we look forward to the day when *Out of Reach* can be retired and everyone in our country has an affordable and decent home.



²Van Vliet, W. (Ed). (1998). *The encyclopedia of housing*. Thousand Oaks, CA: Sage Publishing, p. 12.

³Carswell, A.T. (Ed). (2012). *The encyclopedia of housing*, 2nd ed. Thousand Oaks, CA: Sage Publishing, p. 15.

⁴Levinson, D. (Ed). (2004). *The encyclopedia of homelessness*. Thousand Oaks, CA: Sage Publishing, p. 266.



“The root cause of the housing problem in this country is the large and growing gap between the cost of decent housing and household income, particularly renter household income... The housing crisis among America’s poor is real. For most of these households, housing costs are increasingly out of reach.”

EXCERPT FROM THE 1989 ISSUE,
PREPARED BY CUSHING DOLBEARE

INTRODUCTION

The signature finding of *Out of Reach* is the annual Housing Wage - the hourly wage a full-time worker must earn to afford a decent two-bedroom rental home at HUD-estimated Fair Market Rent (FMR) while spending no more than 30% of income on housing costs. The Housing Wage allows *Out of Reach* to capture the gap between wages and rents across the country, and reveals the growing disparity that low income renters face.

In the United States, the 2014 two-bedroom Housing Wage is \$18.92. This national average is more than two-and-a-half times the federal minimum wage, and 52% higher than it was in 2000. In no state can a full-time minimum wage worker afford a one-bedroom or a two-bedroom rental unit at Fair Market Rent.

Each year, *Out of Reach* demonstrates that large numbers of low income renters cannot afford the cost of living in the cities and towns where they work. On the 25th anniversary of *Out of Reach*, the report continues to underscore the growing challenges faced by the lowest income renters: increasing rents, stagnating wages, and an extreme shortage of affordable housing.

As policymakers consider raising the federal minimum wage and combating income inequality, the shortage of affordable housing must also be addressed. Expanding the supply of affordable rental homes dedicated to the lowest income renters is a critical and fundamental part of any real solution.

MEETING DEMAND IN THE U.S. RENTAL HOUSING MARKET

There are over 40 million renter households in the U.S., making up 35% of all households nationwide in 2012. This is a 1.1 million increase over the previous year¹ and double the rate of growth in previous decades.² Renting has become more attractive to people in all demographic groups, appealing across age and income groups. While some opt for rental housing because of the flexibility it provides, many others are boxed out of homeownership due to tight credit. Increasingly, student loan debt is being seen as another deterrent to homeownership. For many, simply being able to make rent is a month-to-month challenge.

With the demand for rental housing growing, the U.S. vacancy rate, which hit 8% in the aftermath of the financial crisis, fell to 4.1% in the fourth quarter of 2013.

The rate is the lowest since 2001's third quarter. Landlords continued to raise rents in reaction to this trend, with an average price increase of 3.2% over 2013.³ Rent increases surpass the average inflation rate and translate to higher cost burdens and housing instability for millions of Americans.

Finding a decent, affordable home is a challenge for all renters, but the poorest households have very few options. For every 100 extremely low income (ELI)⁴ renter households, there are just 31 affordable and available units.⁵

Only a sliver of the rental market remains affordable and available to the lowest income households. The level of investment in new affordable housing units today is insufficient to meet the demand. Although nearly a third (28%) of renter households live below the federal poverty line⁶ and a quarter of renters are ELI,⁷ most newly constructed units are for high income households, while older units are being upgraded to serve a higher income market. Only 34% of new units in 2011 were affordable to the median income renter.⁸ Meanwhile, over 12.8% of the nation's supply of low cost housing, or 650,000 units, have been permanently lost since 2001.⁹ The supply of subsidized rental housing is also steadily shrinking, with a loss of 10,000 public housing units each year. This pattern of housing inequality is dangerous for the millions of affected families and for the economy as a whole.

GREATEST HOUSING NEED AMONG EXTREMELY LOW INCOME HOUSEHOLDS

Today, one out of every four renter households is an extremely low income (ELI) household. There are a total of 10.2 million ELI renter households across the United States, and three in four (75%) ELI renters spend over 50% of their income on housing costs. These 7.7 million households have little left over to meet other basic needs.¹⁰ And the need for affordable housing among ELI households continues to grow. In 2010, there was a need for 6.8 million units affordable and available to ELI households; this figure rose to 7 million by 2012.¹¹

On average, ELI households in the United States have incomes of no more than \$19,706 but this varies and is often less depending on their specific location. At this national level, ELI households can afford to spend no more than \$493 a month on rent. This year, the national two-bedroom Fair Market Rent (FMR) rose to \$984, and the one-bedroom FMR is \$788, far above the rent ELI households can afford.

¹ Joint Center for Housing Studies. (2013a). *State of the nation's housing, 2013*. Cambridge, MA: Author. <http://bit.ly/1jc2tUo>

² Joint Center for Housing Studies. (2013b). *America's rental housing: evolving markets and needs*. Cambridge, MA: Author. <http://wapo.st/1jd55Np>

³ Wotapka, D. (2014, January 6). U.S. Rents Rise Again as Market Tightens. *Wall Street Journal*. <http://bit.ly/18xoF48>

⁴ Extremely low income households are those with incomes at or below 30% of the Area Median Income (AMI).

⁵ NLIHC analysis of 2012 American Community Survey (ACS) data, 2014. A unit is both affordable and available if that unit is both affordable and vacant, or if it is currently occupied by a household at the defined income threshold or below.

⁶ U.S. Census Bureau. (2012). Table C17019: Poverty Status in the Past 12 Months by Tenure. <http://factfinder2.census.gov>

⁷ NLIHC (2013).

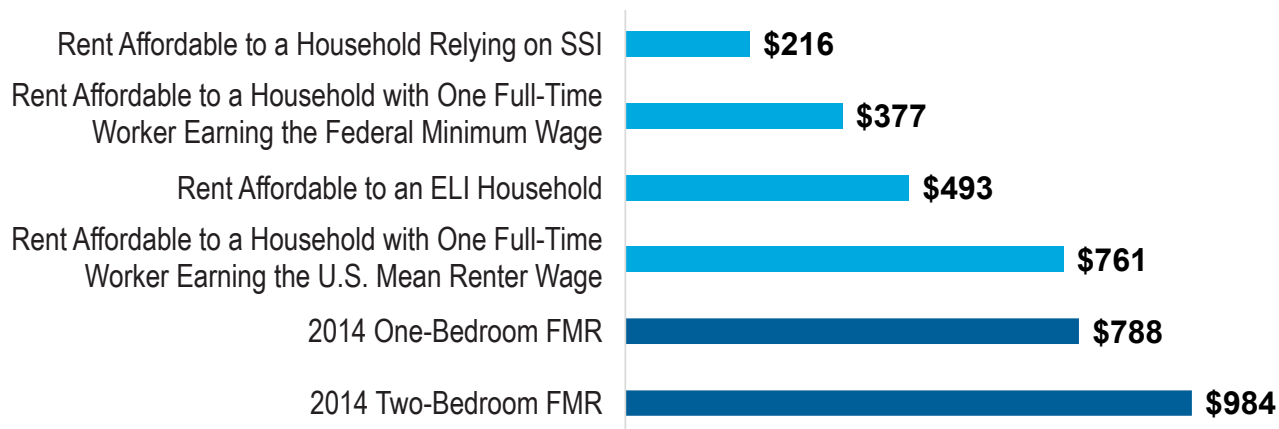
⁸ Joint Center for Housing Studies. (2013b).

⁹ Ibid.

¹⁰ NLIHC analysis of 2012 ACS data, 2014.

¹¹ Ibid.

THE GAP BETWEEN AFFORDABILITY AND REALITY FOR RENTERS



Source: NLIHC *Out of Reach 2014* analysis of 2012 American Community Survey data and Social Security Administration *Annual SSI Statistics*, 2012.

While ELI renter households may qualify for federal and local subsidy programs, housing assistance programs are oversubscribed and three-quarters of eligible households go unassisted. Low income households desperately in need of housing find themselves on years-long waiting lists, or find that waiting lists for affordable housing in their area are closed entirely. For example, in April 2013, the DC Housing Authority decided to close its waiting list of nearly 70,000 applicants when the average wait time for a studio apartment was 38 years and 29 years for a one-bedroom unit. DC Mayor Vincent Gray responded with a plan to create or preserve 10,000 units by 2020 but this does not address the immediate needs of hundreds of thousands DC residents.¹² Households trapped on waiting lists experience unstable housing situations. These may include living “doubled up” with family or friends (40%), or in the worst cases, individuals may find themselves homeless as they bounce from one untenable housing situation to another (23%).¹³

About 8.3 million individuals receive Supplemental Security Income (SSI) because they are elderly, blind, or have another disability, and have few economic resources.¹⁴ The maximum federal monthly SSI payment is \$721 in 2014. On this income, an SSI recipient can afford rent of only \$216 a month.¹⁵ There is not a single county in the U.S. where even a modest efficiency apartment is affordable for an individual receiving the maximum federal SSI benefit. The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force found that in 2012, one-bedroom rents surpassed 100% of monthly SSI in 181 housing markets across 33 states; and within 19 of these areas, housing costs exceeded 150% of SSI. Even in the 21 states that administer discretionary SSI supplements, recipients were still unable to afford rental units without a permanent rental subsidy.¹⁶

¹² Dvorak, P. (2013, April). In D.C., a public housing waiting list with no end. *Washington Post*. <http://wapo.st/1jd55Np>

¹³ Leopold, J. (2012, July). The housing needs of rental assistance applicants. *Cityscape*, 14(2). <http://bit.ly/NAgqwx>

¹⁴ Social Security Administration. (2013, July). *SSI annual statistical report, 2012*. Washington, DC: Author. http://www.ssa.gov/policy/docs/statcomps/ssi_asr/

¹⁵ Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in 2012 was \$519. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.

¹⁶ Cooper, E., O'Hara, A., Singer, N., and Zovistoski, A. (2013, May). *Priced out in 2012*. Boston, MA: Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force. <http://www.tacinc.org/media/22484/PricedOut2012.pdf>

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost burdened. Households paying over 50% of their income are considered severely cost burdened.

Area Median Income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

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

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

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

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

Renter wage is the estimated hourly wage among renters by region, based on 2012 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, 2014.

WAGES INSUFFICIENT TO MEET RISING RENTS

The federal minimum wage continues to be just \$7.25 per hour in 2014. The inflation-adjusted value of the federal minimum wage has fallen by more than a third from its peak and is currently about 20% less than it was in 1981.¹⁷ This means that the federal minimum wage is not keeping up with the rising cost of rent. The map on page 15 shows that while there are regional differences in the gap between what one earns and how much housing costs, there is no state where a full-time minimum wage worker can afford a modest two-bedroom rental home.

On average, it takes 2.6 full-time minimum wage jobs to afford a modest two-bedroom unit in the United States. Even in states where the state minimum wage exceeds the federal minimum wage, one full-time minimum wage job is insufficient for a household to afford a two-bedroom unit. The mean number of full-time jobs that a household must work at the prevailing state minimum wage to afford a two-bedroom unit at Fair Market Rent (FMR) ranges from 1.4 jobs (Puerto Rico) to 4.4 jobs (Hawaii).

This disparity exists for households in need of a one-bedroom unit as well. The one-bedroom Housing Wage also exceeds the federal minimum wage in each state. In fact, with the exception of a handful of counties in Washington and Oregon (where the state minimum wage is \$9.32 and \$9.10, respectively), there is no county in the U.S. where even a one-bedroom unit at FMR is affordable to a full-time minimum wage worker.

Who are low-wage and minimum wage workers?

Low income service sector workers, including those earning the minimum wage, compose a sizeable portion of the nation's 10.2 million ELI renters. Overall job growth has been heavily concentrated in low-wage industries, with 58% of new jobs in the post-recession recovery period paying no more than \$13.84 per hour.¹⁸ This trend is likely to continue over the coming decade, with job growth between 2010 and 2020 projected to be dominated by low-wage jobs, such as home health aides.¹⁹

According to an 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.²⁰ Low income workers affected by a minimum wage increase are on average age 35 years old, about 54% work full-time, about 69% come from families with incomes less than \$60,000, and more than a quarter have children.²¹

Raising the Minimum Wage

Minimum wages can be raised above the federal statute by a state or locality. As of January 1, 2014, 13 states increased their minimum wage from the previous year. Nine of these were those statutorily required to as their minimum wage is linked to the Consumer Price Index (CPI). In addition, Connecticut, New Jersey, New York, and Rhode Island increased their minimum wage. Residents of SeaTac, Washington voted to increase its minimum wage to the highest in the country: \$15 an hour. Yet, these wages are still below what is needed to afford a decent rental home in local markets. For example, San Francisco's minimum wage is nearly \$3 more than the federal minimum wage, yet it is three-and-a-half times less than what is needed to afford a decent two-bedroom unit in this expensive jurisdiction.

Raising the federal minimum wage has gained much attention in the past year. The Fair Minimum Wage Act of 2013, a bill introduced by Senator Tom Harkin (D-IA) in the U.S. Senate and Representative George Miller (D-CA) in the U.S. House of Representatives, would raise the federal minimum wage to \$10.10 per hour in three increments over the next three-and-a-half years. The Harkin-Miller proposal would also index the minimum wage to inflation to preserve its real value. In his 2014 State of the Union address, President Barack Obama announced that he would use his executive authority to raise the minimum wage for new federal service contracts to \$10.10 an hour.

While increasing the federal minimum wage would benefit millions of low income workers, it would not solve the affordable housing problem as households would still not earn enough to find affordable rental homes. The national 2014 two-bedroom Housing Wage is nearly \$9 higher than the proposed \$10.10 federal minimum wage. In fact, the 2014 two-bedroom Housing Wage is higher than \$10.10 in every state, and only in Arkansas, Kentucky, and Puerto Rico is the 2014 one-bedroom Housing Wage less than \$10.10.

¹⁷ White House Office of the Press Secretary. (2014, January 28). *Opportunity for All – Rewarding Hard Work*. Washington, DC: Author. <http://1.usa.gov/1fk6cLg>

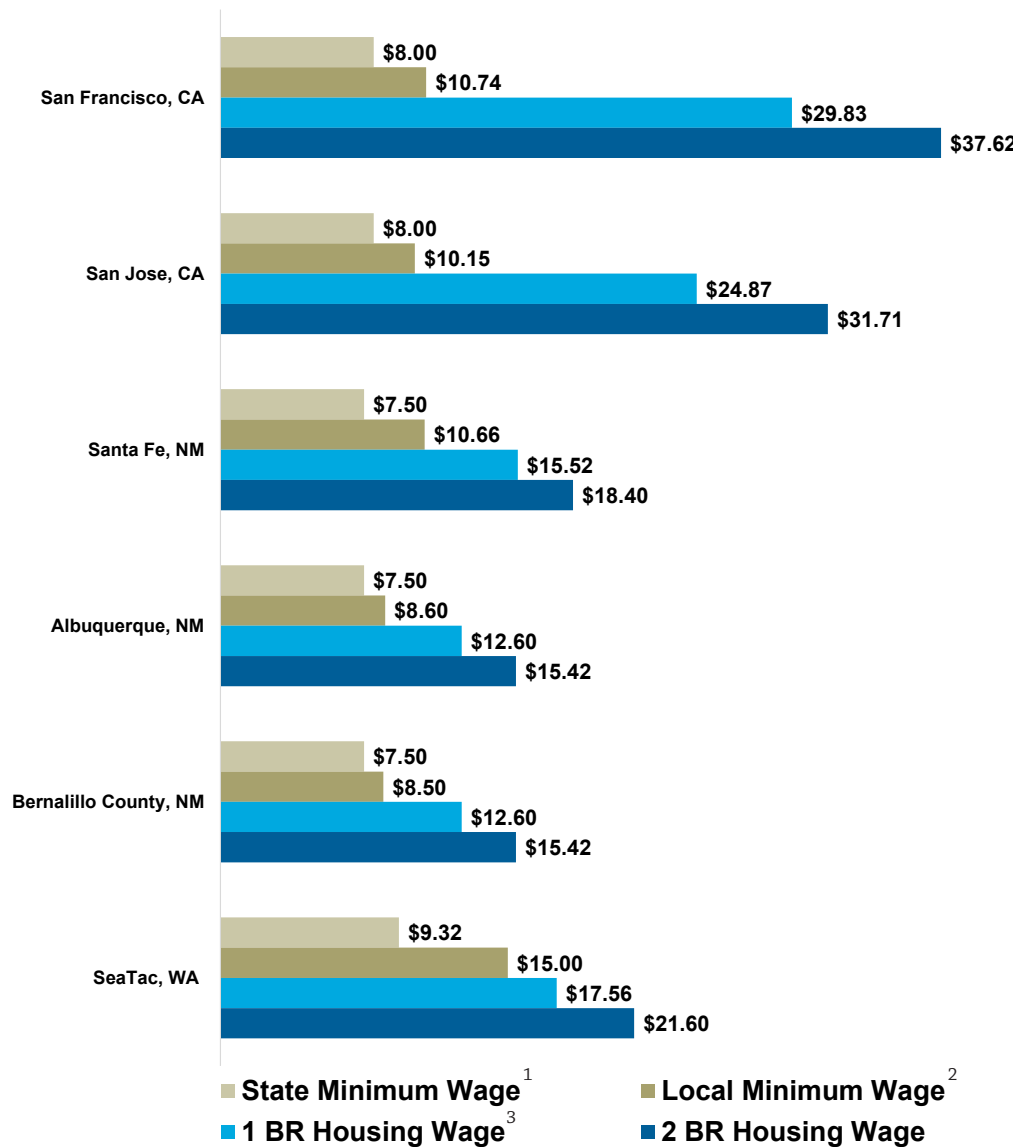
¹⁸ National Employment Law Project. (2012, August). *The low-wage recovery and growing inequality*. Washington, DC: Author. www.nelp.org

¹⁹ Bureau of Labor Statistics. (2012, January). *Occupations with the most job growth, 2010 and projected 2020*. <http://1.usa.gov/1gnuTF6>

²⁰ Cooper, D. (2012, January 4). *Most minimum-wage workers are not teenagers*. Washington, DC: Economic Policy Institute. <http://bit.ly/11WU0BI>

²¹ Cooper, D. (2013, December 19). *Raising the federal minimum wage to \$10.10 would lift wages for millions and provide a modest economic boost*. Washington, DC: Economic Policy Institute. <http://www.epi.org/publication/raising-federal-minimum-wage-to-1010/>

HIGHER LOCAL MINIMUM WAGES NOT ENOUGH TO SOLVE AFFORDABLE HOUSING CRISIS



NOTES ON CHART:

(1) *Out of Reach* uses the state minimum wage to calculate the number of hours needed to afford an apartment at Fair Market Rent.

(2) Local minimum wage amounts used in this chart are as of March 1, 2014. Due to a lack of comprehensive data sources on local minimum wage rates across the United States, *Out of Reach* does not include local minimum rates in its state files.

(3) Housing Wage calculations in this chart are based on the following statistical geographies: San Francisco HMFA, San Jose-Sunnyvale-Santa Clara HMFA, Santa Fe MSA, Albuquerque MS, Bernalillo County, and Seattle-Bellevue HMFA.

Source: NLIHC *Out of Reach 2014* analysis, National Employment Law Project data on local minimum wages.

AFFORDABILITY IS A NATIONAL CONCERN

In 2014, the U.S. mean renter wage is \$14.64, which is more than twice the federal minimum wage (\$7.25). However, the mean renter wage would need to be \$4.00 more an hour in order to afford a two-bedroom unit. The national mean renter wage is also insufficient to afford an average one-bedroom unit at Fair Market Rent (FMR). Even for the average American renter, decent housing is still out of reach.

Housing costs vary across the nation, but the lack of affordable housing affects renters in all corners of the country. Nationally, the two-bedroom Housing Wage is highest in Hawaii, the District of Columbia, California, Maryland, New Jersey, and New York, states known for high costs of living. Unsurprisingly, low income renters in these high-cost metropolitan regions are not earning anywhere near enough to afford market-rate rental units.

The lack of decent, affordable housing is not solely an urban issue. In spite of lower housing costs, rural Americans are increasingly facing a cost burden. Between 2000 and 2010, the number of cost burdened rural renter households increased by ten percentage points, largely caused by the lack of affordable rental units in rural areas. Many rural and tribal communities have minimal resources devoted to the development of new rental housing. Furthermore, rural affordable housing developers face unique challenges, such as limited access to capital financing.²²

For each state, *Out of Reach* combines data for counties outside metropolitan areas and calculates the Housing Wage for the rural communities within a state. The 2014 findings 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 2014* indicates that the two-bedroom Housing Wage on average across nonmetropolitan America is \$13.24, still exceeding the nonmetropolitan renter wage (\$10.24) by \$3.00. At the state level, the nonmetropolitan two-bedroom Housing Wage exceeds that state's nonmetropolitan renter wage in all but two states.

In both rural and urban America, renters are affected by the affordable housing shortage, and rents are expected to continue to rise in coming years as the demand grows. Over half of all renters (53%) are cost burdened, paying over 30% of their income for housing, up 12% from a decade earlier. Renters with severe cost burdens, paying more than 50% of their income on housing, account for much of the increase.²³

²² Housing Assistance Council. (2012). *Taking stock: Rural people, poverty and housing in the 21st century*. Washington, DC: Author.
²³ Joint Center for Housing Studies. (2013a).

Compared to low income families living in housing they can afford, severely cost burdened low income families spend about two-thirds as much on food, half as much on clothing, one-fifth as much on health care, and half as much on pensions and retirement.²⁴ For many ELI households, homelessness and housing instability are real threats.

In order to close the gap between the demand for affordable housing and the supply, we need to add 4.4 million units affordable to ELI households. This is not an unattainable goal. Once funded, the National Housing Trust Fund (NHTF) would provide states with the dollars they need to expand the stock of housing that is affordable to ELI households.

STILL OUT OF REACH

The lack of decent housing affordable to low income households has remained a pervasive national issue for over 25 years, affecting every single community across the United States. Today, federal housing programs serve approximately five million low income households, but the needs of many more households go unmet. Low income, unassisted households often face housing instability, threats of eviction, poor housing conditions, and great risk of homelessness. Ensuring that each family has a safe and stable place to call home should be a public policy priority. As the country continues its recovery from the recession, the time to focus on expanding the supply of affordable housing is now.

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

The National Low Income Housing Coalition (NLIHC) remains focused on securing funding for the NHTF. Once funded to scale, the NHTF will provide the real solution our country needs to finally increase access to affordable housing for the lowest income households.

²⁴Ibid.

THE NUMBERS IN THIS REPORT

As in past years, *Out of Reach 2014* 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 Fair Market Rent (FMR) on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for *rent and utilities* in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, not what current renters are paying on average. See Appendix B for information on how HUD calculates the FMR.

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

The data in this report and the additional materials and data can be found online at www.nlihc.org/oor/2014.

“We use *Out of Reach* every day, every year. It has become part of the parlance of policy makers, providers, developers, the media, and consumers. How often do I hear someone remark how many hours you have to work to afford an apartment, or how far out of reach rents are. We get extensive media coverage from it every year. We send hundreds of people to the website to use it as a resource. And it gets better every year. *Out of Reach is a game changer.*”

ELIZABETH G. HERSH, EXECUTIVE DIRECTOR
HOUSING ALLIANCE OF PENNSYLVANIA

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$39,360) by 52 (weeks per year) and then by 40 (hours per work week) (\$39,360 / 52 = \$757; \$757 / 40 = \$18.92).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$65,687 x .3 = \$19,706). Divide by 12 to obtain monthly amount (\$19,706 / 12 = \$1,642).

Divide number of renter households by total number of households (ACS 2008-2012) (40,098,042/116,443,205 = .34). Then multiply by 100 (.34 x 100 = 34%).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2012, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2014. See Appendix A.

HUD FY14 estimated median family income based on data from 2008-2012 American Community Survey (ACS).

ACS (2008-2012).

	FY14 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable ⁴ at AMI	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.92	\$984	\$39,360	2.6	\$65,687	\$1,642	\$19,706	\$493	40,098,042	34%	\$14.64	\$761	1.3

Developed by HUD annually (2014). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$984 x 12 = \$11,808). Then divide by .3 to determine the total income needed to afford \$11,808 per year in rent (\$11,808 / .3 = \$39,360).

Divide income needed to afford the FMR by 52 (weeks per year) (\$39,360 / 52 = \$757). Then divide by \$7.25 (the Federal minimum wage) (\$757 / \$7.25 = 104 hours). Finally, divide by 40 (hours per work week) (104 / 40 = 2.6 full-time jobs).

Multiply Annual AMI by .3 (\$65,687 x .3 = \$19,706).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$19,706 x .3 = \$5,912). Divide by 12 to obtain monthly amount (\$5,912 / 12 = \$493).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$14.64 x 40 x 52 = \$30,451). Multiply by .3 to determine maximum amount that can be spent on rent (\$30,451 x .3 = \$9,135). Divide by 12 to obtain monthly amount (\$9,135 / 12 = \$761).

Divide income needed to afford the FMR by 52 (weeks per year) (\$39,360 / 52 = \$757). Then divide by \$14.50 (The United States' mean renter wage) (\$757 / \$14.50 = 52 hours). Finally, divide by 40 (hours per work week) (52 / 40 = 1.3 full-time jobs).

1: BR= Bedroom.
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.
 5: 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 \$18.92 per hour in order to afford a two-bedroom unit at FMR.

For a family earning 100% of AMI, monthly rent of \$1,642 or less is affordable.

The annual median family income (AMI) in the United States is \$65,687 (2014).

Renter households represented 34% of all households in the United States (2008-2012).

There were 40,098,042 renter households in the United States (2008-2012).

The estimated mean (average) renter wage in the United States is \$14.64 per hour (2014).

	FY14 HOUSING WAGE		HOUSING COSTS		Full-time jobs at minimum wage needed to afford 2 BR FMR	AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Annual AMI ³		Monthly rent affordable ⁴ at AMI	Monthly rent affordable at 30% of AMI ⁵	Renter households	% of total households	Estimated mean renter wage	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
UNITED STATES	\$18.92	\$984	\$39,360	\$65,687	2.6	\$1,642	\$493	40,098,042	34%	\$14.64	\$761	1.3	

The FMR for a two-bedroom rental unit in the United States is \$984 (2014).

A renter household needs an annual income of \$39,360 in order to afford a two-bedroom rental unit at FMR.

A renter household needs 2.6 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at FMR.

In the United States, an extremely low income family (30% of AMI) earns \$19,706 annually.

For a family earning 30% of AMI, monthly rent of \$493 or less is affordable.

If a household earns the mean renter wage, monthly rent of \$761 or less is affordable.

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

1:BR= Bedroom.
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013)

4: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

2014 MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$31.54
District of Columbia	\$28.25
California	\$26.04
Maryland	\$24.94
New Jersey	\$24.92
New York	\$24.87
Massachusetts	\$24.08
Connecticut	\$23.02
Alaska	\$21.63
Virginia	\$20.93

Counties ²	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$37.62
San Francisco County, CA	\$37.62
San Mateo County, CA	\$37.62
Honolulu County, HI	\$35.00
Nantucket County, MA	\$34.60
Santa Clara County, CA	\$31.71
Orange County, CA	\$31.62
Nassau County, NY	\$31.02
Suffolk County, NY	\$31.02
Kauai County, HI	\$30.71

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ³	\$37.62
Honolulu, HI MSA ⁴	\$35.00
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$31.71
Orange County, CA HMFA	\$31.62
Nassau-Suffolk, NY HMFA	\$31.02
Santa Cruz-Watsonville, CA MSA	\$30.71
Oakland-Fremont, CA HMFA	\$30.35
Danbury, CT HMFA	\$30.31
Stamford-Norwalk, CT HMFA	\$29.83
Oxnard-Thousand Oaks-Ventura, CT MSA	\$28.44

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$29.73
Hawaii	\$22.69
Alaska	\$19.27
Maryland	\$19.18
Connecticut	\$18.47
New Hampshire	\$18.47
California	\$17.93
Colorado	\$16.46
Vermont	\$16.11
Delaware	\$16.04

¹ Includes the District of Columbia.

² Excludes metropolitan counties in New England.

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

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

2014 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$31.54
2	District of Columbia	\$28.25
3	California	\$26.04
4	Maryland	\$24.94
5	New Jersey	\$24.92
6	New York	\$24.87
7	Massachusetts	\$24.08
8	Connecticut	\$23.02
9	Alaska	\$21.63
10	Virginia	\$20.93
11	New Hampshire	\$20.18
12	Delaware	\$20.09
13	Florida	\$19.39
14	Vermont	\$19.36
15	Nevada	\$19.25
16	Washington	\$18.65
17	Rhode Island	\$17.86
18	Colorado	\$17.61
19	Arizona	\$17.52
20	Illinois	\$17.34
21	Pennsylvania	\$17.33
22	Texas	\$16.77
23	Minnesota	\$16.46
24	Oregon	\$16.28
25	Maine	\$16.19
26	Georgia	\$15.57

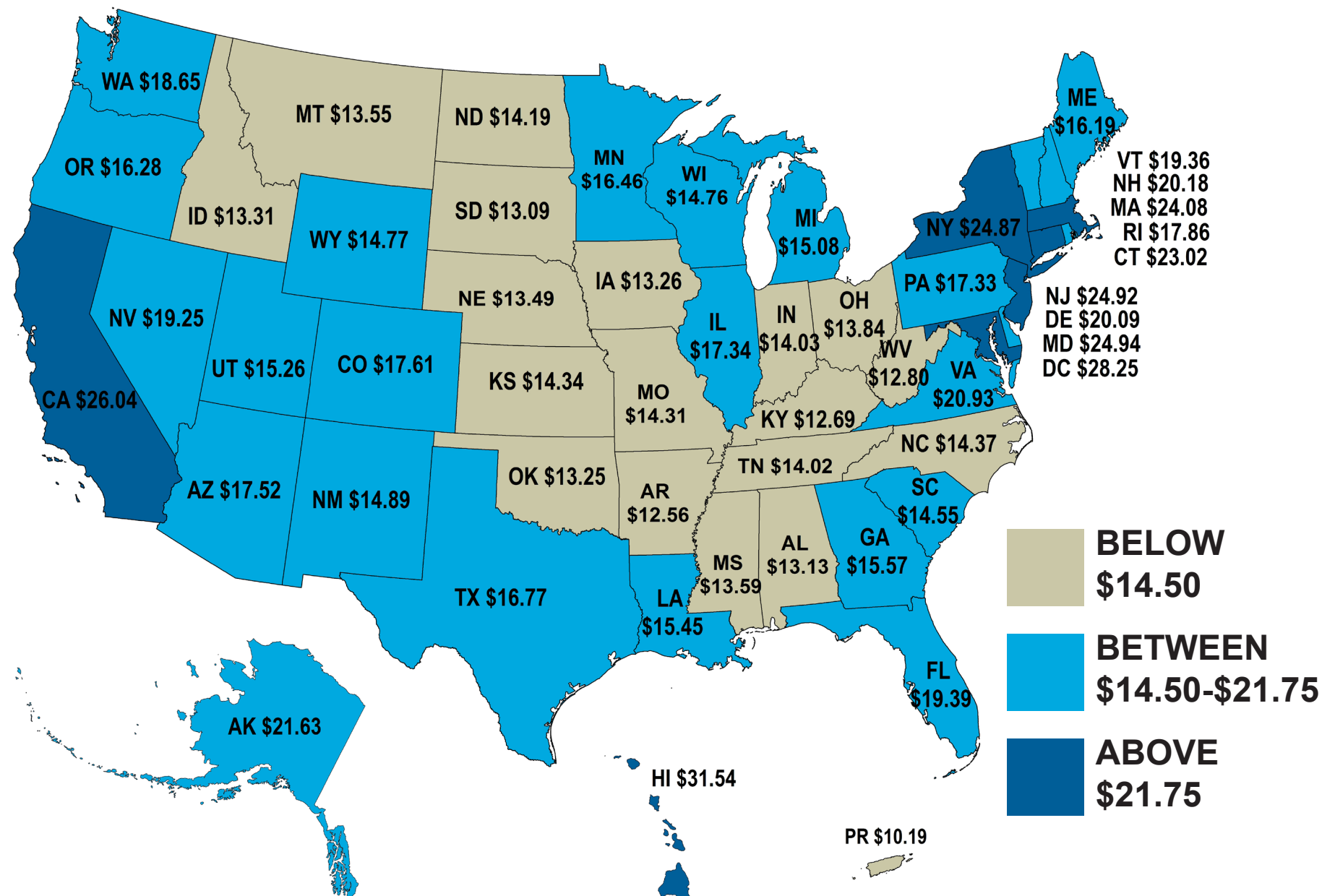
Rank	State	Housing Wage for Two-Bedroom FMR
27	Louisiana	\$15.45
28	Utah	\$15.26
29	Michigan	\$15.08
30	New Mexico	\$14.89
31	Wyoming	\$14.77
32	Wisconsin	\$14.76
33	South Carolina	\$14.55
34	North Carolina	\$14.37
35	Kansas	\$14.34
36	Missouri	\$14.31
37	North Dakota	\$14.19
38	Indiana	\$14.03
39	Tennessee	\$14.02
40	Ohio	\$13.84
41	Mississippi	\$13.59
42	Montana	\$13.55
43	Nebraska	\$13.49
44	Idaho	\$13.31
45	Iowa	\$13.26
46	Oklahoma	\$13.25
47	Alabama	\$13.13
48	South Dakota	\$13.09
49	West Virginia	\$12.80
50	Kentucky	\$12.69
51	Arkansas	\$12.56
52	Puerto Rico	\$10.19

¹ Includes the District of Columbia and Puerto Rico.

² FMR= Fair Market Rent

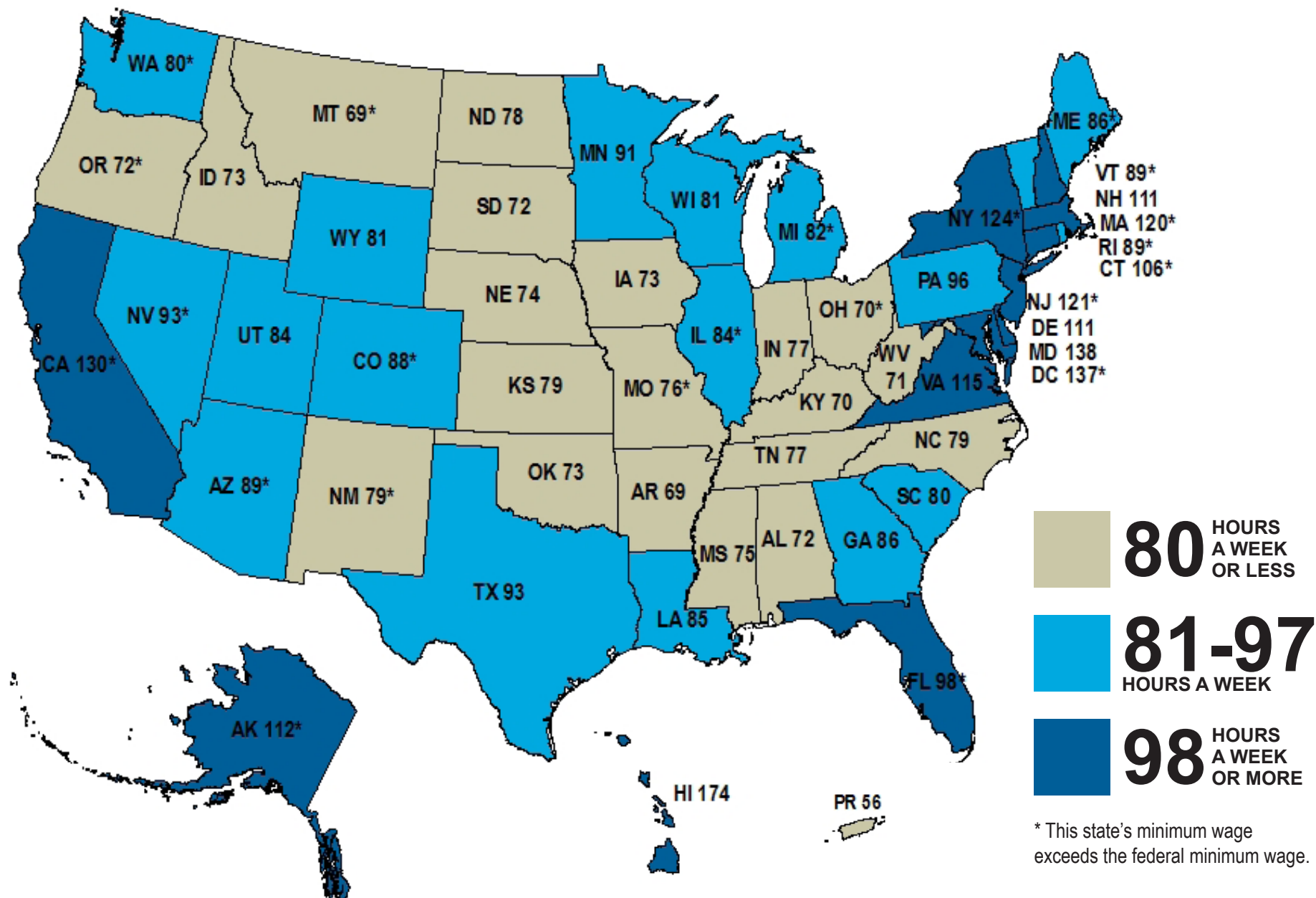
2014 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

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



2014 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

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



STATE SUMMARY

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable ⁴ at AMI	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.13	\$683	\$27,305	1.8	\$55,737	\$1,393	\$16,721	\$418	548,252	30%	\$11.10	\$577	1.2
Alaska	\$21.63	\$1,125	\$44,985	2.8	\$79,522	\$1,988	\$23,857	\$596	90,100	36%	\$16.50	\$858	1.3
Arizona	\$17.52	\$911	\$36,447	2.2	\$58,462	\$1,462	\$17,539	\$438	812,439	34%	\$14.54	\$756	1.2
Arkansas	\$12.56	\$653	\$26,115	1.7	\$52,080	\$1,302	\$15,624	\$391	369,983	33%	\$11.07	\$575	1.1
California	\$26.04	\$1,354	\$54,168	3.3	\$70,473	\$1,762	\$21,142	\$529	5,487,934	44%	\$18.50	\$962	1.4
Colorado	\$17.61	\$916	\$36,623	2.2	\$73,407	\$1,835	\$22,022	\$551	668,802	34%	\$14.90	\$775	1.2
Connecticut	\$23.02	\$1,197	\$47,890	2.6	\$88,290	\$2,207	\$26,487	\$662	430,624	32%	\$15.75	\$819	1.5
Delaware	\$20.09	\$1,044	\$41,778	2.8	\$72,769	\$1,819	\$21,831	\$546	91,288	27%	\$15.01	\$780	1.3
District of Columbia	\$28.25	\$1,469	\$58,760	3.4	\$107,000	\$2,675	\$32,100	\$803	150,339	58%	\$25.52	\$1,327	1.1
Florida	\$19.39	\$1,008	\$40,335	2.4	\$56,749	\$1,419	\$17,025	\$426	2,281,613	32%	\$13.73	\$714	1.4
Georgia	\$15.57	\$809	\$32,375	2.1	\$58,090	\$1,452	\$17,427	\$436	1,193,190	34%	\$13.57	\$705	1.1
Hawaii	\$31.54	\$1,640	\$65,600	4.4	\$77,463	\$1,937	\$23,239	\$581	187,185	42%	\$13.86	\$721	2.3
Idaho	\$13.31	\$692	\$27,695	1.8	\$54,903	\$1,373	\$16,471	\$412	172,785	30%	\$10.54	\$548	1.3
Illinois	\$17.34	\$902	\$36,064	2.1	\$68,973	\$1,724	\$20,692	\$517	1,525,754	32%	\$14.40	\$749	1.2
Indiana	\$14.03	\$729	\$29,172	1.9	\$60,253	\$1,506	\$18,076	\$452	729,048	29%	\$11.62	\$604	1.2
Iowa	\$13.26	\$689	\$27,576	1.8	\$66,830	\$1,671	\$20,049	\$501	335,178	27%	\$10.56	\$549	1.3
Kansas	\$14.34	\$746	\$29,825	2.0	\$63,652	\$1,591	\$19,096	\$477	352,609	32%	\$11.93	\$620	1.2
Kentucky	\$12.69	\$660	\$26,393	1.8	\$56,353	\$1,409	\$16,906	\$423	529,509	31%	\$11.00	\$572	1.2
Louisiana	\$15.45	\$804	\$32,145	2.1	\$56,820	\$1,421	\$17,046	\$426	553,534	33%	\$12.71	\$661	1.2
Maine	\$16.19	\$842	\$33,671	2.2	\$62,761	\$1,569	\$18,828	\$471	154,463	28%	\$9.99	\$520	1.6
Maryland	\$24.94	\$1,297	\$51,871	3.4	\$90,654	\$2,266	\$27,196	\$680	682,334	32%	\$15.31	\$796	1.6
Massachusetts	\$24.08	\$1,252	\$50,090	3.0	\$85,107	\$2,128	\$25,532	\$638	929,735	37%	\$17.47	\$909	1.4
Michigan	\$15.08	\$784	\$31,368	2.0	\$61,708	\$1,543	\$18,512	\$463	1,038,718	27%	\$11.88	\$618	1.3
Minnesota	\$16.46	\$856	\$34,226	2.3	\$75,703	\$1,893	\$22,711	\$568	567,156	27%	\$12.55	\$653	1.3
Mississippi	\$13.59	\$707	\$28,271	1.9	\$48,972	\$1,224	\$14,692	\$367	327,278	30%	\$10.16	\$529	1.3
Missouri	\$14.31	\$744	\$29,755	1.9	\$61,065	\$1,527	\$18,320	\$458	731,881	31%	\$12.15	\$632	1.2
Montana	\$13.55	\$705	\$28,183	1.7	\$59,147	\$1,479	\$17,744	\$444	127,692	31%	\$10.81	\$562	1.3
Nebraska	\$13.49	\$701	\$28,059	1.9	\$66,225	\$1,656	\$19,867	\$497	233,286	32%	\$10.90	\$567	1.2
Nevada	\$19.25	\$1,001	\$40,044	2.3	\$59,724	\$1,493	\$17,917	\$448	418,615	42%	\$14.83	\$771	1.3
New Hampshire	\$20.18	\$1,049	\$41,971	2.8	\$80,387	\$2,010	\$24,116	\$603	144,824	28%	\$13.35	\$694	1.5
New Jersey	\$24.92	\$1,296	\$51,838	3.0	\$85,017	\$2,125	\$25,505	\$638	1,078,712	34%	\$16.34	\$850	1.5
New Mexico	\$14.89	\$774	\$30,979	2.0	\$55,216	\$1,380	\$16,565	\$414	237,349	31%	\$12.08	\$628	1.2

1: BR= Bedroom
 2: FMR- Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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STATE SUMMARY

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable ⁴ at AMI	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$24.87	\$1,293	\$51,731	3.1	\$72,134	\$1,803	\$21,640	\$541	3,290,208	46%	\$21.81	\$1,134	1.1
North Carolina	\$14.37	\$747	\$29,897	2.0	\$57,753	\$1,444	\$17,326	\$433	1,215,861	33%	\$12.42	\$646	1.2
North Dakota	\$14.19	\$738	\$29,521	2.0	\$68,741	\$1,719	\$20,622	\$516	95,100	34%	\$13.32	\$692	1.1
Ohio	\$13.84	\$720	\$28,796	1.7	\$61,413	\$1,535	\$18,424	\$461	1,457,426	32%	\$11.56	\$601	1.2
Oklahoma	\$13.25	\$689	\$27,560	1.8	\$56,368	\$1,409	\$16,910	\$423	468,275	33%	\$12.52	\$651	1.1
Oregon	\$16.28	\$846	\$33,858	1.8	\$61,362	\$1,534	\$18,409	\$460	566,894	37%	\$13.06	\$679	1.2
Pennsylvania	\$17.33	\$901	\$36,048	2.4	\$67,958	\$1,699	\$20,388	\$510	1,481,031	30%	\$13.23	\$688	1.3
Puerto Rico	\$10.19	\$530	\$21,191	1.4	\$23,238	\$581	\$6,971	\$174	356,053	29%	\$6.68	\$347	1.5
Rhode Island	\$17.86	\$928	\$37,139	2.2	\$73,695	\$1,842	\$22,109	\$553	159,422	39%	\$11.92	\$620	1.5
South Carolina	\$14.55	\$756	\$30,258	2.0	\$54,984	\$1,375	\$16,495	\$412	540,055	31%	\$11.00	\$572	1.3
South Dakota	\$13.09	\$680	\$27,219	1.8	\$64,284	\$1,607	\$19,285	\$482	100,585	31%	\$10.11	\$526	1.3
Tennessee	\$14.02	\$729	\$29,171	1.9	\$55,309	\$1,383	\$16,593	\$415	781,141	32%	\$12.50	\$650	1.1
Texas	\$16.77	\$872	\$34,876	2.3	\$61,566	\$1,539	\$18,470	\$462	3,173,591	36%	\$15.99	\$832	1.0
Utah	\$15.26	\$794	\$31,744	2.1	\$66,690	\$1,667	\$20,007	\$500	260,398	30%	\$11.95	\$621	1.3
Vermont	\$19.36	\$1,007	\$40,272	2.2	\$70,046	\$1,751	\$21,014	\$525	74,086	29%	\$11.24	\$585	1.7
Virginia	\$20.93	\$1,088	\$43,536	2.9	\$78,430	\$1,961	\$23,529	\$588	968,012	32%	\$15.97	\$830	1.3
Washington	\$18.65	\$970	\$38,788	2.0	\$74,071	\$1,852	\$22,221	\$556	948,607	36%	\$15.55	\$808	1.2
West Virginia	\$12.80	\$665	\$26,617	1.8	\$52,670	\$1,317	\$15,801	\$395	195,304	26%	\$10.10	\$525	1.3
Wisconsin	\$14.76	\$767	\$30,697	2.0	\$67,554	\$1,689	\$20,266	\$507	717,964	31%	\$11.42	\$594	1.3
Wyoming	\$14.77	\$768	\$30,716	2.0	\$72,577	\$1,814	\$21,773	\$544	65,820	30%	\$13.62	\$708	1.1

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Alabama

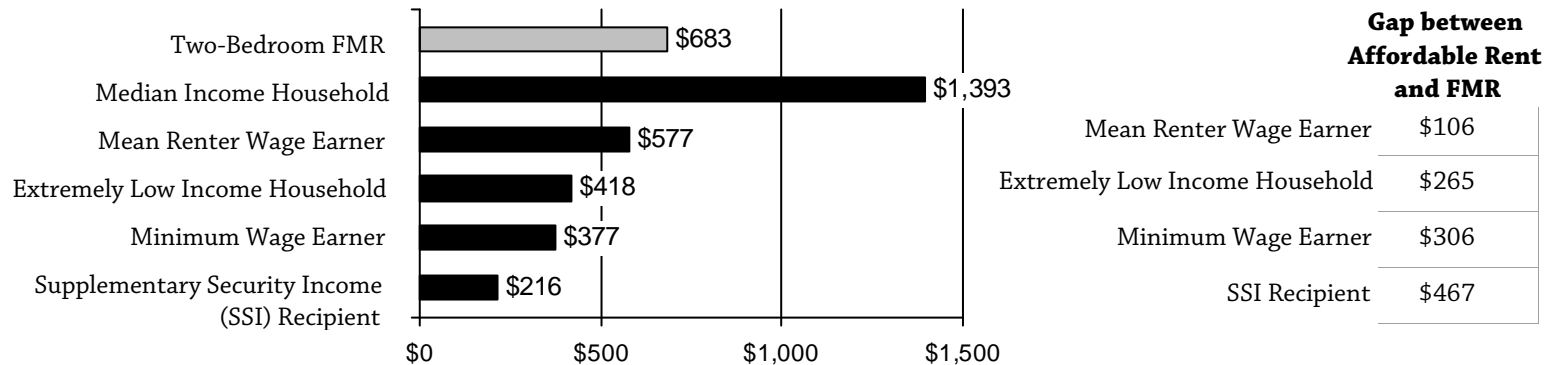
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$683. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,275 monthly or \$27,305 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.13

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 72 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 Alabama, the estimated mean (average) wage for a renter is \$11.10. 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



Alabama	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Alabama	\$13.13	\$683	\$27,305	1.8	\$55,737	\$1,393	\$16,721	\$418	548,252	30%	\$11.10	\$577	1.2
Combined Nonmetro Areas	\$11.66	\$607	\$24,261	1.6	\$49,598	\$1,240	\$14,879	\$372	146,385	28%	\$9.51	\$494	1.2
<u>Metropolitan Areas</u>													
Anniston-Oxford MSA	\$13.06	\$679	\$27,160	1.8	\$51,600	\$1,290	\$15,480	\$387	13,815	30%	\$8.96	\$466	1.5
Auburn-Opelika MSA	\$13.92	\$724	\$28,960	1.9	\$59,700	\$1,493	\$17,910	\$448	20,460	37%	\$7.76	\$403	1.8
Birmingham-Hoover HMFA	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	116,511	30%	\$13.54	\$704	1.1
Chilton County HMFA	\$10.88	\$566	\$22,640	1.5	\$53,100	\$1,328	\$15,930	\$398	4,062	25%	\$8.46	\$440	1.3
Columbus MSA	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	7,958	38%	\$11.71	\$609	1.2
Decatur MSA	\$11.44	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	15,823	27%	\$11.02	\$573	1.0
Dothan HMFA	\$10.88	\$566	\$22,640	1.5	\$51,700	\$1,293	\$15,510	\$388	16,456	33%	\$10.37	\$539	1.0
Florence-Muscle Shoals MSA	\$12.23	\$636	\$25,440	1.7	\$52,100	\$1,303	\$15,630	\$391	17,294	29%	\$8.59	\$447	1.4
Gadsden MSA	\$11.46	\$596	\$23,840	1.6	\$46,900	\$1,173	\$14,070	\$352	11,263	28%	\$9.90	\$515	1.2
Henry County HMFA	\$10.88	\$566	\$22,640	1.5	\$50,600	\$1,265	\$15,180	\$380	1,515	22%	\$10.80	\$561	1.0
Huntsville MSA	\$13.25	\$689	\$27,560	1.8	\$69,700	\$1,743	\$20,910	\$523	46,497	29%	\$12.04	\$626	1.1
Mobile MSA	\$14.81	\$770	\$30,800	2.0	\$53,900	\$1,348	\$16,170	\$404	51,583	33%	\$11.16	\$580	1.3
Montgomery MSA	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	45,517	32%	\$10.57	\$550	1.3
Tuscaloosa MSA	\$15.67	\$815	\$32,600	2.2	\$54,400	\$1,360	\$16,320	\$408	26,843	35%	\$10.05	\$523	1.6
Walker County HMFA	\$10.88	\$566	\$22,640	1.5	\$48,200	\$1,205	\$14,460	\$362	6,270	24%	\$9.58	\$498	1.1
<u>Counties</u>													
Autauga County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	4,446	22%	\$9.66	\$502	1.4
Baldwin County	\$15.90	\$827	\$33,080	2.2	\$68,800	\$1,720	\$20,640	\$516	18,862	26%	\$10.02	\$521	1.6
Barbour County	\$11.21	\$583	\$23,320	1.5	\$44,700	\$1,118	\$13,410	\$335	3,138	33%	\$7.75	\$403	1.4
Bibb County	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	1,407	19%	\$8.37	\$435	1.7
Blount County	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	3,974	19%	\$8.00	\$416	1.8
Bullock County	\$10.88	\$566	\$22,640	1.5	\$43,400	\$1,085	\$13,020	\$326	849	23%	\$5.53	\$288	2.0
Butler County	\$10.88	\$566	\$22,640	1.5	\$40,300	\$1,008	\$12,090	\$302	2,413	30%	\$8.86	\$460	1.2
Calhoun County	\$13.06	\$679	\$27,160	1.8	\$51,600	\$1,290	\$15,480	\$387	13,815	30%	\$8.96	\$466	1.5
Chambers County	\$11.85	\$616	\$24,640	1.6	\$42,700	\$1,068	\$12,810	\$320	4,195	31%	\$8.89	\$462	1.3
Cherokee County	\$10.88	\$566	\$22,640	1.5	\$49,100	\$1,228	\$14,730	\$368	3,011	26%	\$9.80	\$509	1.1

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Alabama	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Chilton County	\$10.88	\$566	\$22,640	1.5	\$53,100	\$1,328	\$15,930	\$398	4,062	25%	\$8.46	\$440	1.3
Choctaw County	\$13.31	\$692	\$27,680	1.8	\$43,800	\$1,095	\$13,140	\$329	853	16%	\$15.25	\$793	0.9
Clarke County	\$10.88	\$566	\$22,640	1.5	\$49,100	\$1,228	\$14,730	\$368	2,232	24%	\$9.11	\$473	1.2
Clay County	\$10.88	\$566	\$22,640	1.5	\$45,200	\$1,130	\$13,560	\$339	1,416	25%	\$7.50	\$390	1.5
Cleburne County	\$11.48	\$597	\$23,880	1.6	\$46,200	\$1,155	\$13,860	\$347	1,177	21%	\$11.51	\$599	1.0
Coffee County	\$11.50	\$598	\$23,920	1.6	\$58,900	\$1,473	\$17,670	\$442	5,550	29%	\$8.71	\$453	1.3
Colbert County	\$12.23	\$636	\$25,440	1.7	\$52,100	\$1,303	\$15,630	\$391	6,090	27%	\$11.82	\$615	1.0
Conecuh County	\$10.88	\$566	\$22,640	1.5	\$42,300	\$1,058	\$12,690	\$317	967	20%	\$5.53	\$288	2.0
Coosa County	\$10.88	\$566	\$22,640	1.5	\$50,900	\$1,273	\$15,270	\$382	743	16%	\$9.39	\$488	1.2
Covington County	\$10.88	\$566	\$22,640	1.5	\$43,500	\$1,088	\$13,050	\$326	3,779	25%	\$9.02	\$469	1.2
Crenshaw County	\$11.06	\$575	\$23,000	1.5	\$52,800	\$1,320	\$15,840	\$396	1,589	28%	\$9.19	\$478	1.2
Cullman County	\$11.10	\$577	\$23,080	1.5	\$55,200	\$1,380	\$16,560	\$414	7,995	26%	\$9.11	\$474	1.2
Dale County	\$10.88	\$566	\$22,640	1.5	\$56,500	\$1,413	\$16,950	\$424	7,726	39%	\$15.49	\$806	0.7
Dallas County	\$10.88	\$566	\$22,640	1.5	\$39,200	\$980	\$11,760	\$294	6,132	38%	\$8.80	\$458	1.2
DeKalb County	\$11.33	\$589	\$23,560	1.6	\$42,600	\$1,065	\$12,780	\$320	5,932	23%	\$8.45	\$439	1.3
Elmore County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	6,370	23%	\$8.59	\$447	1.6
Escambia County	\$10.88	\$566	\$22,640	1.5	\$42,500	\$1,063	\$12,750	\$319	3,823	28%	\$10.88	\$566	1.0
Etowah County	\$11.46	\$596	\$23,840	1.6	\$46,900	\$1,173	\$14,070	\$352	11,263	28%	\$9.90	\$515	1.2
Fayette County	\$10.88	\$566	\$22,640	1.5	\$45,300	\$1,133	\$13,590	\$340	1,759	25%	\$6.45	\$335	1.7
Franklin County	\$11.02	\$573	\$22,920	1.5	\$49,300	\$1,233	\$14,790	\$370	3,769	30%	\$8.82	\$459	1.2
Geneva County	\$10.88	\$566	\$22,640	1.5	\$51,700	\$1,293	\$15,510	\$388	3,163	29%	\$8.01	\$417	1.4
Greene County	\$15.67	\$815	\$32,600	2.2	\$54,400	\$1,360	\$16,320	\$408	966	30%	\$9.35	\$486	1.7
Hale County	\$15.67	\$815	\$32,600	2.2	\$54,400	\$1,360	\$16,320	\$408	1,427	24%	\$9.63	\$501	1.6
Henry County	\$10.88	\$566	\$22,640	1.5	\$50,600	\$1,265	\$15,180	\$380	1,515	22%	\$10.80	\$561	1.0
Houston County	\$10.88	\$566	\$22,640	1.5	\$51,700	\$1,293	\$15,510	\$388	13,293	34%	\$10.59	\$551	1.0
Jackson County	\$10.88	\$566	\$22,640	1.5	\$48,500	\$1,213	\$14,550	\$364	5,122	24%	\$8.47	\$441	1.3
Jefferson County	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	90,216	35%	\$14.14	\$735	1.0
Lamar County	\$10.88	\$566	\$22,640	1.5	\$45,700	\$1,143	\$13,710	\$343	1,715	28%	\$9.15	\$476	1.2
Lauderdale County	\$12.23	\$636	\$25,440	1.7	\$52,100	\$1,303	\$15,630	\$391	11,204	29%	\$6.42	\$334	1.9
Lawrence County	\$11.44	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	2,732	20%	\$13.16	\$684	0.9
Lee County	\$13.92	\$724	\$28,960	1.9	\$59,700	\$1,493	\$17,910	\$448	20,460	37%	\$7.76	\$403	1.8

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Alabama	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Limestone County	\$13.25	\$689	\$27,560	1.8	\$69,700	\$1,743	\$20,910	\$523	7,126	23%	\$10.50	\$546	1.3
Lowndes County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	1,093	26%	\$13.24	\$688	1.0
Macon County	\$10.88	\$566	\$22,640	1.5	\$45,200	\$1,130	\$13,560	\$339	2,631	33%	\$7.13	\$371	1.5
Madison County	\$13.25	\$689	\$27,560	1.8	\$69,700	\$1,743	\$20,910	\$523	39,371	30%	\$12.21	\$635	1.1
Marengo County	\$10.88	\$566	\$22,640	1.5	\$47,800	\$1,195	\$14,340	\$359	2,468	29%	\$9.27	\$482	1.2
Marion County	\$10.88	\$566	\$22,640	1.5	\$42,700	\$1,068	\$12,810	\$320	3,155	25%	\$9.06	\$471	1.2
Marshall County	\$10.92	\$568	\$22,720	1.5	\$48,100	\$1,203	\$14,430	\$361	9,624	28%	\$8.72	\$454	1.3
Mobile County	\$14.81	\$770	\$30,800	2.0	\$53,900	\$1,348	\$16,170	\$404	51,583	33%	\$11.16	\$580	1.3
Monroe County	\$10.88	\$566	\$22,640	1.5	\$39,600	\$990	\$11,880	\$297	2,136	25%	\$9.55	\$497	1.1
Montgomery County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	33,608	38%	\$10.90	\$567	1.3
Morgan County	\$11.44	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	13,091	28%	\$10.77	\$560	1.1
Perry County	\$10.88	\$566	\$22,640	1.5	\$32,500	\$813	\$9,750	\$244	1,317	38%	\$7.31	\$380	1.5
Pickens County	\$10.88	\$566	\$22,640	1.5	\$41,800	\$1,045	\$12,540	\$314	2,296	29%	\$7.65	\$398	1.4
Pike County	\$10.88	\$566	\$22,640	1.5	\$45,300	\$1,133	\$13,590	\$340	5,655	44%	\$10.20	\$530	1.1
Randolph County	\$11.77	\$612	\$24,480	1.6	\$47,300	\$1,183	\$14,190	\$355	2,351	27%	\$6.77	\$352	1.7
Russell County	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	7,958	38%	\$11.71	\$609	1.2
Shelby County	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	15,017	20%	\$12.76	\$664	1.1
St. Clair County	\$14.29	\$743	\$29,720	2.0	\$61,000	\$1,525	\$18,300	\$458	5,897	19%	\$8.84	\$460	1.6
Sumter County	\$10.88	\$566	\$22,640	1.5	\$30,300	\$758	\$9,090	\$227	1,739	35%	\$8.26	\$430	1.3
Talladega County	\$10.88	\$566	\$22,640	1.5	\$42,000	\$1,050	\$12,600	\$315	9,455	30%	\$11.38	\$592	1.0
Tallapoosa County	\$11.02	\$573	\$22,920	1.5	\$48,900	\$1,223	\$14,670	\$367	4,541	28%	\$8.76	\$456	1.3
Tuscaloosa County	\$15.67	\$815	\$32,600	2.2	\$54,400	\$1,360	\$16,320	\$408	24,450	36%	\$10.08	\$524	1.6
Walker County	\$10.88	\$566	\$22,640	1.5	\$48,200	\$1,205	\$14,460	\$362	6,270	24%	\$9.58	\$498	1.1
Washington County	\$10.88	\$566	\$22,640	1.5	\$56,100	\$1,403	\$16,830	\$421	984	15%	\$12.93	\$672	0.8
Wilcox County	\$10.88	\$566	\$22,640	1.5	\$27,900	\$698	\$8,370	\$209	795	22%	\$8.46	\$440	1.3
Winston County	\$10.88	\$566	\$22,640	1.5	\$42,000	\$1,050	\$12,600	\$315	2,491	26%	\$7.95	\$414	1.4

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Alaska

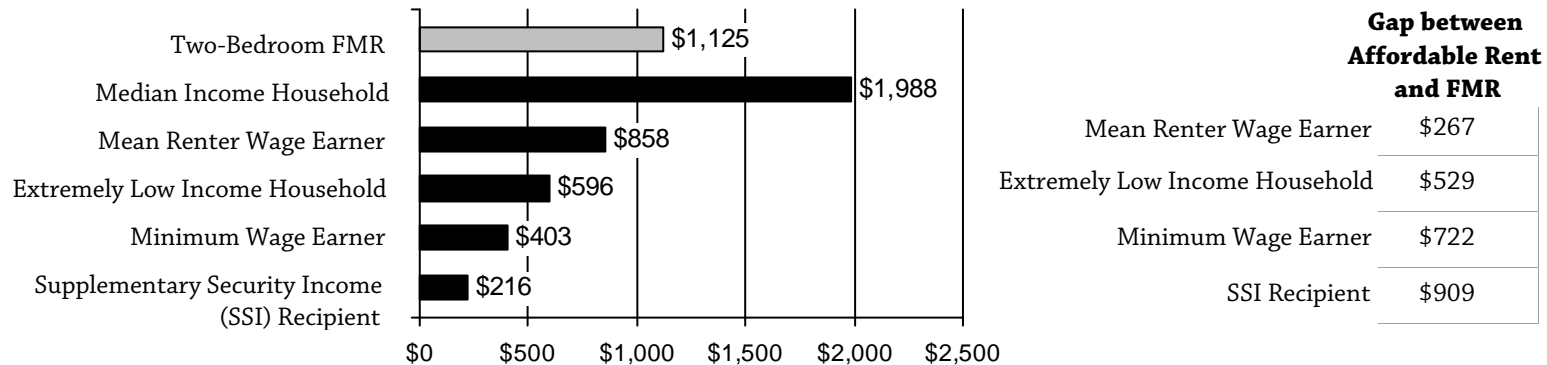
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,125. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,749 monthly or \$44,985 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$21.63

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 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 Alaska, the estimated mean (average) wage for a renter is \$16.50. 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



Alaska	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Alaska	\$21.63	\$1,125	\$44,985	2.8	\$79,522	\$1,988	\$23,857	\$596	90,100	36%	\$16.50	\$858	1.3	
Combined Nonmetro Areas	\$19.27	\$1,002	\$40,090	2.5	\$75,686	\$1,892	\$22,706	\$568	28,115	35%	\$20.05	\$1,043	1.0	
<u>Metropolitan Areas</u>														
Anchorage HMFA	\$22.04	\$1,146	\$45,840	2.8	\$84,900	\$2,123	\$25,470	\$637	40,799	39%	\$15.57	\$810	1.4	
Fairbanks MSA	\$25.50	\$1,326	\$53,040	3.3	\$73,200	\$1,830	\$21,960	\$549	14,252	40%	\$14.20	\$738	1.8	
Matanuska-Susitna Borough HMFA	\$20.79	\$1,081	\$43,240	2.7	\$78,500	\$1,963	\$23,550	\$589	6,934	22%	\$9.86	\$513	2.1	
<u>Counties</u>														
Aleutians East Borough	\$13.71	\$713	\$28,520	1.8	\$63,900	\$1,598	\$19,170	\$479	169	43%	\$15.21	\$791	0.9	
Aleutians West Census Area	\$27.62	\$1,436	\$57,440	3.6	\$80,700	\$2,018	\$24,210	\$605	660	67%	\$19.90	\$1,035	1.4	
Anchorage Municipality	\$22.04	\$1,146	\$45,840	2.8	\$84,900	\$2,123	\$25,470	\$637	40,799	39%	\$15.57	\$810	1.4	
Bethel Census Area	\$22.77	\$1,184	\$47,360	2.9	\$58,800	\$1,470	\$17,640	\$441	1,521	35%	\$17.67	\$919	1.3	
Bristol Bay Borough	\$19.42	\$1,010	\$40,400	2.5	\$97,300	\$2,433	\$29,190	\$730	168	45%	\$15.86	\$825	1.2	
Denali Borough	\$12.25	\$637	\$25,480	1.6	\$91,300	\$2,283	\$27,390	\$685	219	31%	\$17.59	\$915	0.7	
Dillingham Census Area	\$19.85	\$1,032	\$41,280	2.6	\$65,300	\$1,633	\$19,590	\$490	520	39%	\$16.39	\$852	1.2	
Fairbanks North Star Borough	\$25.50	\$1,326	\$53,040	3.3	\$73,200	\$1,830	\$21,960	\$549	14,252	40%	\$14.20	\$738	1.8	
Haines Borough	\$15.73	\$818	\$32,720	2.0	\$69,900	\$1,748	\$20,970	\$524	375	33%	\$12.70	\$660	1.2	
Hoonah-Angoon Census Area	\$14.02	\$729	\$29,160	1.8	\$58,200	\$1,455	\$17,460	\$437	352	35%	\$8.91	\$463	1.6	
Juneau City and Borough	\$23.42	\$1,218	\$48,720	3.0	\$95,100	\$2,378	\$28,530	\$713	4,591	37%	\$13.49	\$701	1.7	
Kenai Peninsula Borough	\$15.88	\$826	\$33,040	2.0	\$76,100	\$1,903	\$22,830	\$571	5,673	26%	\$12.44	\$647	1.3	
Ketchikan Gateway Borough	\$18.56	\$965	\$38,600	2.4	\$85,100	\$2,128	\$25,530	\$638	2,314	43%	\$12.73	\$662	1.5	
Kodiak Island Borough	\$19.67	\$1,023	\$40,920	2.5	\$71,000	\$1,775	\$21,300	\$533	1,979	44%	\$14.58	\$758	1.3	
Lake and Peninsula Borough	\$13.65	\$710	\$28,400	1.8	\$57,400	\$1,435	\$17,220	\$431	224	39%	\$15.82	\$822	0.9	
Matanuska-Susitna Borough	\$20.79	\$1,081	\$43,240	2.7	\$78,500	\$1,963	\$23,550	\$589	6,934	22%	\$9.86	\$513	2.1	
Nome Census Area	\$26.15	\$1,360	\$54,400	3.4	\$53,200	\$1,330	\$15,960	\$399	1,267	46%	\$19.73	\$1,026	1.3	
North Slope Borough	\$18.00	\$936	\$37,440	2.3	\$87,800	\$2,195	\$26,340	\$659	1,098	55%	\$46.20	\$2,402	0.4	
Northwest Arctic Borough	\$21.94	\$1,141	\$45,640	2.8	\$58,000	\$1,450	\$17,400	\$435	820	45%	\$35.35	\$1,838	0.6	
Petersburg Census Area, Alaska	\$15.92	\$828	\$33,120	2.1	\$90,000	\$2,250	\$27,000	\$675	477	29%	\$9.57	\$498	1.7	
Prince of Wales-Hyder Census Area	\$13.94	\$725	\$29,000	1.8	\$54,500	\$1,363	\$16,350	\$409	699	31%	\$13.70	\$712	1.0	
Sitka City and Borough, Alaska	\$21.81	\$1,134	\$45,360	2.8	\$78,700	\$1,968	\$23,610	\$590	1,581	44%	\$12.72	\$661	1.7	

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Alaska	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Skagway Municipality Census Area	\$21.52	\$1,119	\$44,760	2.8	\$91,700	\$2,293	\$27,510	\$688	151	38%	\$14.35	\$746	1.5
Southeast Fairbanks Census Area	\$17.81	\$926	\$37,040	2.3	\$64,200	\$1,605	\$19,260	\$482	820	34%	\$34.51	\$1,795	0.5
Valdez-Cordova Census Area	\$16.50	\$858	\$34,320	2.1	\$90,900	\$2,273	\$27,270	\$682	870	23%	\$14.20	\$738	1.2
Wade Hampton Census Area	\$13.96	\$726	\$29,040	1.8	\$41,700	\$1,043	\$12,510	\$313	533	31%	\$13.39	\$696	1.0
Wrangell City and Borough Census Area	\$15.46	\$804	\$32,160	2.0	\$57,000	\$1,425	\$17,100	\$428	302	26%	\$7.64	\$397	2.0
Yakutat City and Borough	\$13.75	\$715	\$28,600	1.8	\$84,500	\$2,113	\$25,350	\$634	140	54%	\$11.67	\$607	1.2
Yukon-Koyukuk Census Area	\$13.65	\$710	\$28,400	1.8	\$51,400	\$1,285	\$15,420	\$386	592	29%	\$22.04	\$1,146	0.6

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Arizona

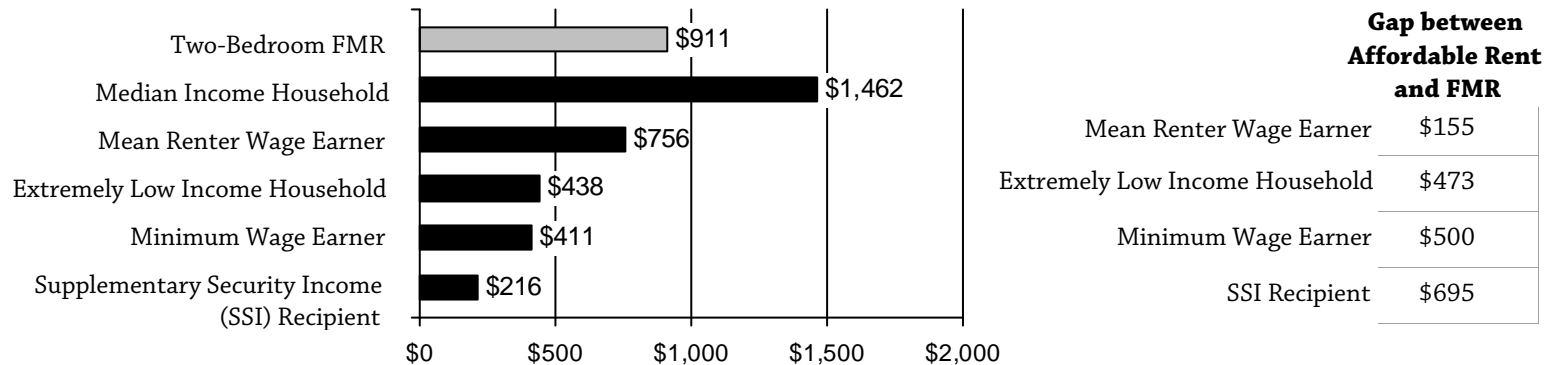
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$911. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,037 monthly or \$36,447 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.52

In Arizona, a minimum wage worker earns an hourly wage of \$7.90. 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 Arizona, the estimated mean (average) wage for a renter is \$14.54. 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



Arizona	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Arizona	\$17.52	\$911	\$36,447	2.2	\$58,462	\$1,462	\$17,539	\$438	812,439	34%	\$14.54	\$756	1.2
Combined Nonmetro Areas	\$13.83	\$719	\$28,774	1.8	\$46,842	\$1,171	\$14,052	\$351	46,429	29%	\$13.38	\$696	1.0
Metropolitan Areas													
Flagstaff MSA	\$19.63	\$1,021	\$40,840	2.5	\$57,900	\$1,448	\$17,370	\$434	17,927	39%	\$11.53	\$600	1.7
Lake Havasu City-Kingman MSA	\$14.40	\$749	\$29,960	1.8	\$44,400	\$1,110	\$13,320	\$333	24,060	30%	\$11.84	\$615	1.2
Phoenix-Mesa-Scottsdale MSA *	\$18.40	\$957	\$38,280	2.3	\$61,900	\$1,548	\$18,570	\$464	536,636	35%	\$15.43	\$802	1.2
Prescott MSA	\$15.08	\$784	\$31,360	1.9	\$54,800	\$1,370	\$16,440	\$411	26,682	29%	\$11.59	\$602	1.3
Tucson MSA *	\$16.38	\$852	\$34,080	2.1	\$56,300	\$1,408	\$16,890	\$422	139,370	36%	\$12.04	\$626	1.4
Yuma MSA	\$15.62	\$812	\$32,480	2.0	\$43,600	\$1,090	\$13,080	\$327	21,335	30%	\$10.29	\$535	1.5
Counties													
Apache County	\$12.25	\$637	\$25,480	1.6	\$42,500	\$1,063	\$12,750	\$319	4,522	24%	\$17.35	\$902	0.7
Cochise County	\$15.92	\$828	\$33,120	2.0	\$51,900	\$1,298	\$15,570	\$389	15,477	31%	\$13.20	\$687	1.2
Coconino County	\$19.63	\$1,021	\$40,840	2.5	\$57,900	\$1,448	\$17,370	\$434	17,927	39%	\$11.53	\$600	1.7
Gila County	\$13.90	\$723	\$28,920	1.8	\$48,400	\$1,210	\$14,520	\$363	4,751	23%	\$12.26	\$637	1.1
Graham County	\$12.42	\$646	\$25,840	1.6	\$52,800	\$1,320	\$15,840	\$396	2,745	25%	\$11.59	\$603	1.1
Greenlee County	\$12.25	\$637	\$25,480	1.6	\$54,500	\$1,363	\$16,350	\$409	1,841	55%	\$34.93	\$1,816	0.4
La Paz County	\$12.75	\$663	\$26,520	1.6	\$39,900	\$998	\$11,970	\$299	2,726	26%	\$9.95	\$517	1.3
Maricopa County *	\$18.40	\$957	\$38,280	2.3	\$61,900	\$1,548	\$18,570	\$464	507,455	36%	\$15.51	\$807	1.2
Mohave County	\$14.40	\$749	\$29,960	1.8	\$44,400	\$1,110	\$13,320	\$333	24,060	30%	\$11.84	\$615	1.2
Navajo County	\$12.71	\$661	\$26,440	1.6	\$41,500	\$1,038	\$12,450	\$311	9,638	28%	\$11.80	\$614	1.1
Pima County *	\$16.38	\$852	\$34,080	2.1	\$56,300	\$1,408	\$16,890	\$422	139,370	36%	\$12.04	\$626	1.4
Pinal County *	\$18.40	\$957	\$38,280	2.3	\$61,900	\$1,548	\$18,570	\$464	29,181	24%	\$12.13	\$631	1.5
Santa Cruz County	\$12.79	\$665	\$26,600	1.6	\$44,700	\$1,118	\$13,410	\$335	4,729	34%	\$8.94	\$465	1.4
Yavapai County	\$15.08	\$784	\$31,360	1.9	\$54,800	\$1,370	\$16,440	\$411	26,682	29%	\$11.59	\$602	1.3
Yuma County	\$15.62	\$812	\$32,480	2.0	\$43,600	\$1,090	\$13,080	\$327	21,335	30%	\$10.29	\$535	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
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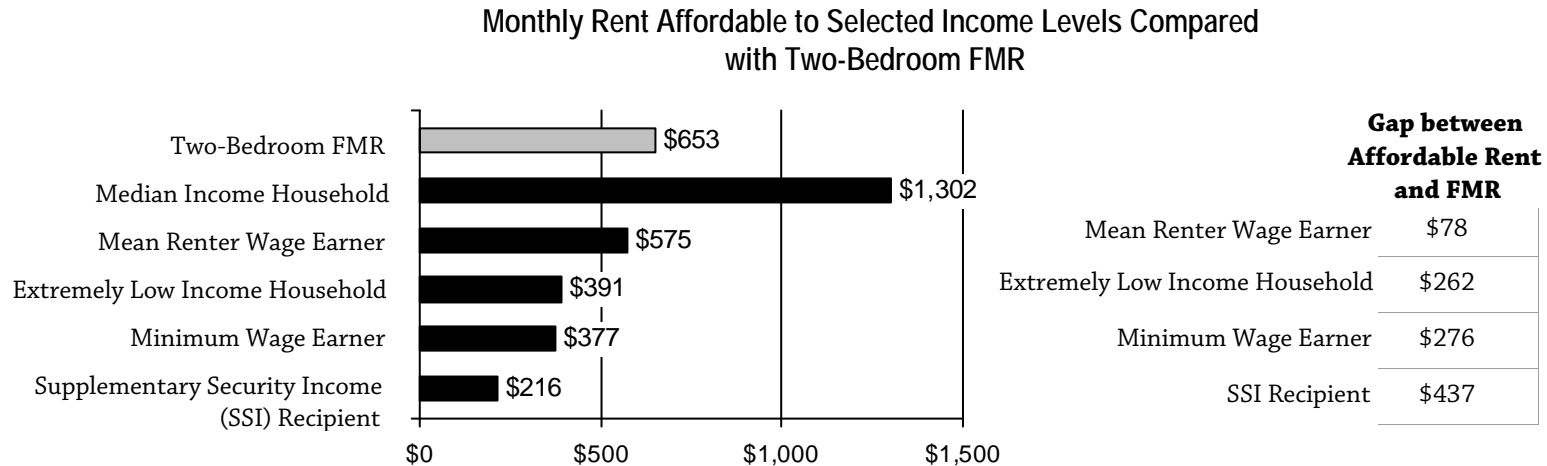
Arkansas

In Arkansas, 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 \$2,176 monthly or \$26,115 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.56

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 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 Arkansas, the estimated mean (average) wage for a renter is \$11.07. 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.



Arkansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Arkansas	\$12.56	\$653	\$26,115	1.7	\$52,080	\$1,302	\$15,624	\$391	369,983	33%	\$11.07	\$575	1.1
Combined Nonmetro Areas	\$11.06	\$575	\$23,011	1.5	\$46,110	\$1,153	\$13,833	\$346	133,534	29%	\$9.51	\$494	1.2
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers HMFA	\$13.17	\$685	\$27,400	1.8	\$59,500	\$1,488	\$17,850	\$446	60,541	37%	\$14.02	\$729	0.9
Fort Smith HMFA	\$11.54	\$600	\$24,000	1.6	\$46,800	\$1,170	\$14,040	\$351	23,984	33%	\$10.53	\$547	1.1
Franklin County HMFA	\$10.79	\$561	\$22,440	1.5	\$43,000	\$1,075	\$12,900	\$323	1,685	25%	\$10.42	\$542	1.0
Grant County HMFA	\$10.79	\$561	\$22,440	1.5	\$62,500	\$1,563	\$18,750	\$469	1,337	20%	\$9.88	\$514	1.1
Hot Springs MSA	\$15.13	\$787	\$31,480	2.1	\$45,200	\$1,130	\$13,560	\$339	11,973	30%	\$9.78	\$508	1.5
Jonesboro HMFA	\$11.81	\$614	\$24,560	1.6	\$52,200	\$1,305	\$15,660	\$392	15,110	40%	\$9.36	\$486	1.3
Little Rock-North Little Rock-Conway HMFA	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	92,823	35%	\$11.79	\$613	1.2
Memphis HMFA	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	7,825	42%	\$9.88	\$514	1.5
Pine Bluff MSA	\$12.52	\$651	\$26,040	1.7	\$51,600	\$1,290	\$15,480	\$387	12,087	34%	\$9.93	\$516	1.3
Poinsett County HMFA	\$10.79	\$561	\$22,440	1.5	\$39,000	\$975	\$11,700	\$293	3,422	37%	\$9.36	\$487	1.2
Texarkana MSA	\$13.54	\$704	\$28,160	1.9	\$53,300	\$1,333	\$15,990	\$400	5,662	34%	\$10.58	\$550	1.3
<u>Counties</u>													
Arkansas County	\$11.19	\$582	\$23,280	1.5	\$52,200	\$1,305	\$15,660	\$392	2,554	32%	\$10.95	\$569	1.0
Ashley County	\$10.79	\$561	\$22,440	1.5	\$49,900	\$1,248	\$14,970	\$374	2,168	25%	\$9.90	\$515	1.1
Baxter County	\$11.46	\$596	\$23,840	1.6	\$46,100	\$1,153	\$13,830	\$346	4,119	23%	\$8.88	\$462	1.3
Benton County	\$13.17	\$685	\$27,400	1.8	\$59,500	\$1,488	\$17,850	\$446	25,363	31%	\$15.90	\$827	0.8
Boone County	\$10.79	\$561	\$22,440	1.5	\$48,800	\$1,220	\$14,640	\$366	3,989	27%	\$10.54	\$548	1.0
Bradley County	\$10.79	\$561	\$22,440	1.5	\$42,100	\$1,053	\$12,630	\$316	1,506	31%	\$9.78	\$509	1.1
Calhoun County	\$10.79	\$561	\$22,440	1.5	\$41,000	\$1,025	\$12,300	\$308	413	20%	\$18.62	\$968	0.6
Carroll County	\$12.21	\$635	\$25,400	1.7	\$44,600	\$1,115	\$13,380	\$335	3,212	28%	\$9.30	\$484	1.3
Chicot County	\$10.79	\$561	\$22,440	1.5	\$34,900	\$873	\$10,470	\$262	1,522	32%	\$8.66	\$451	1.2
Clark County	\$10.90	\$567	\$22,680	1.5	\$50,400	\$1,260	\$15,120	\$378	2,770	34%	\$8.89	\$462	1.2
Clay County	\$10.79	\$561	\$22,440	1.5	\$42,200	\$1,055	\$12,660	\$317	1,793	26%	\$7.92	\$412	1.4
Cleburne County	\$11.21	\$583	\$23,320	1.5	\$49,100	\$1,228	\$14,730	\$368	2,419	23%	\$9.74	\$506	1.2
Cleveland County	\$12.52	\$651	\$26,040	1.7	\$51,600	\$1,290	\$15,480	\$387	712	22%	\$7.53	\$392	1.7
Columbia County	\$10.79	\$561	\$22,440	1.5	\$49,100	\$1,228	\$14,730	\$368	2,731	29%	\$8.15	\$424	1.3

1: BR = Bedroom
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5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Arkansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Conway County	\$11.92	\$620	\$24,800	1.6	\$50,600	\$1,265	\$15,180	\$380	2,160	26%	\$9.64	\$501	1.2
Craighead County	\$11.81	\$614	\$24,560	1.6	\$52,200	\$1,305	\$15,660	\$392	15,110	40%	\$9.36	\$486	1.3
Crawford County	\$11.54	\$600	\$24,000	1.6	\$46,800	\$1,170	\$14,040	\$351	6,373	27%	\$8.95	\$465	1.3
Crittenden County	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	7,825	42%	\$9.88	\$514	1.5
Cross County	\$11.48	\$597	\$23,880	1.6	\$48,700	\$1,218	\$14,610	\$365	2,196	32%	\$9.77	\$508	1.2
Dallas County	\$10.79	\$561	\$22,440	1.5	\$40,000	\$1,000	\$12,000	\$300	970	31%	\$7.53	\$392	1.4
Desha County	\$10.79	\$561	\$22,440	1.5	\$45,500	\$1,138	\$13,650	\$341	2,313	43%	\$8.10	\$421	1.3
Drew County	\$10.79	\$561	\$22,440	1.5	\$44,700	\$1,118	\$13,410	\$335	2,726	36%	\$9.29	\$483	1.2
Faulkner County	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	14,713	35%	\$10.72	\$558	1.3
Franklin County	\$10.79	\$561	\$22,440	1.5	\$43,000	\$1,075	\$12,900	\$323	1,685	25%	\$10.42	\$542	1.0
Fulton County	\$10.79	\$561	\$22,440	1.5	\$40,800	\$1,020	\$12,240	\$306	1,066	22%	\$6.20	\$323	1.7
Garland County	\$15.13	\$787	\$31,480	2.1	\$45,200	\$1,130	\$13,560	\$339	11,973	30%	\$9.78	\$508	1.5
Grant County	\$10.79	\$561	\$22,440	1.5	\$62,500	\$1,563	\$18,750	\$469	1,337	20%	\$9.88	\$514	1.1
Greene County	\$11.85	\$616	\$24,640	1.6	\$50,000	\$1,250	\$15,000	\$375	5,921	36%	\$9.74	\$506	1.2
Hempstead County	\$10.79	\$561	\$22,440	1.5	\$45,500	\$1,138	\$13,650	\$341	2,768	32%	\$10.11	\$526	1.1
Hot Spring County	\$10.79	\$561	\$22,440	1.5	\$49,200	\$1,230	\$14,760	\$369	3,357	27%	\$9.50	\$494	1.1
Howard County	\$10.79	\$561	\$22,440	1.5	\$44,500	\$1,113	\$13,350	\$334	1,805	35%	\$8.90	\$463	1.2
Independence County	\$10.94	\$569	\$22,760	1.5	\$45,500	\$1,138	\$13,650	\$341	4,287	29%	\$9.37	\$487	1.2
Izard County	\$10.79	\$561	\$22,440	1.5	\$41,800	\$1,045	\$12,540	\$314	1,321	23%	\$8.34	\$434	1.3
Jackson County	\$10.79	\$561	\$22,440	1.5	\$41,200	\$1,030	\$12,360	\$309	1,958	30%	\$8.41	\$437	1.3
Jefferson County	\$12.52	\$651	\$26,040	1.7	\$51,600	\$1,290	\$15,480	\$387	10,168	36%	\$10.10	\$525	1.2
Johnson County	\$11.15	\$580	\$23,200	1.5	\$44,300	\$1,108	\$13,290	\$332	3,092	32%	\$8.86	\$461	1.3
Lafayette County	\$10.79	\$561	\$22,440	1.5	\$38,700	\$968	\$11,610	\$290	739	27%	\$7.15	\$372	1.5
Lawrence County	\$10.79	\$561	\$22,440	1.5	\$42,400	\$1,060	\$12,720	\$318	1,901	29%	\$7.55	\$393	1.4
Lee County	\$10.79	\$561	\$22,440	1.5	\$35,200	\$880	\$10,560	\$264	1,336	39%	\$8.37	\$435	1.3
Lincoln County	\$12.52	\$651	\$26,040	1.7	\$51,600	\$1,290	\$15,480	\$387	1,207	29%	\$8.55	\$445	1.5
Little River County	\$11.90	\$619	\$24,760	1.6	\$52,000	\$1,300	\$15,600	\$390	1,034	20%	\$12.73	\$662	0.9
Logan County	\$10.79	\$561	\$22,440	1.5	\$50,500	\$1,263	\$15,150	\$379	1,924	23%	\$8.60	\$447	1.3
Lonoke County	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	6,526	26%	\$8.09	\$421	1.8
Madison County	\$13.17	\$685	\$27,400	1.8	\$59,500	\$1,488	\$17,850	\$446	1,492	25%	\$9.29	\$483	1.4
Marion County	\$10.79	\$561	\$22,440	1.5	\$42,300	\$1,058	\$12,690	\$317	1,332	19%	\$7.97	\$414	1.4

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

Arkansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Miller County	\$13.54	\$704	\$28,160	1.9	\$53,300	\$1,333	\$15,990	\$400	5,662	34%	\$10.58	\$550	1.3
Mississippi County	\$10.81	\$562	\$22,480	1.5	\$42,500	\$1,063	\$12,750	\$319	7,078	41%	\$14.00	\$728	0.8
Monroe County	\$10.79	\$561	\$22,440	1.5	\$35,900	\$898	\$10,770	\$269	1,264	37%	\$7.54	\$392	1.4
Montgomery County	\$10.79	\$561	\$22,440	1.5	\$49,300	\$1,233	\$14,790	\$370	750	20%	\$6.71	\$349	1.6
Nevada County	\$10.79	\$561	\$22,440	1.5	\$45,500	\$1,138	\$13,650	\$341	1,024	27%	\$7.57	\$394	1.4
Newton County	\$10.79	\$561	\$22,440	1.5	\$39,300	\$983	\$11,790	\$295	590	17%	\$4.87	\$253	2.2
Ouachita County	\$10.79	\$561	\$22,440	1.5	\$46,500	\$1,163	\$13,950	\$349	3,475	32%	\$9.61	\$500	1.1
Perry County	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	694	17%	\$7.16	\$372	2.0
Phillips County	\$10.79	\$561	\$22,440	1.5	\$35,400	\$885	\$10,620	\$266	3,667	44%	\$8.95	\$465	1.2
Pike County	\$10.79	\$561	\$22,440	1.5	\$42,700	\$1,068	\$12,810	\$320	1,183	27%	\$8.28	\$431	1.3
Poinsett County	\$10.79	\$561	\$22,440	1.5	\$39,000	\$975	\$11,700	\$293	3,422	37%	\$9.36	\$487	1.2
Polk County	\$10.79	\$561	\$22,440	1.5	\$40,500	\$1,013	\$12,150	\$304	1,800	22%	\$8.74	\$454	1.2
Pope County	\$11.33	\$589	\$23,560	1.6	\$48,900	\$1,223	\$14,670	\$367	6,954	31%	\$9.28	\$483	1.2
Prairie County	\$10.79	\$561	\$22,440	1.5	\$45,600	\$1,140	\$13,680	\$342	1,017	27%	\$7.35	\$382	1.5
Pulaski County	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	61,781	40%	\$12.47	\$648	1.1
Randolph County	\$10.79	\$561	\$22,440	1.5	\$48,600	\$1,215	\$14,580	\$365	1,717	24%	\$5.60	\$291	1.9
Saline County	\$14.21	\$739	\$29,560	2.0	\$60,100	\$1,503	\$18,030	\$451	9,109	22%	\$8.79	\$457	1.6
Scott County	\$10.81	\$562	\$22,480	1.5	\$43,900	\$1,098	\$13,170	\$329	1,108	26%	\$7.40	\$385	1.5
Searcy County	\$10.79	\$561	\$22,440	1.5	\$37,800	\$945	\$11,340	\$284	840	25%	\$5.22	\$271	2.1
Sebastian County	\$11.54	\$600	\$24,000	1.6	\$46,800	\$1,170	\$14,040	\$351	17,611	36%	\$10.98	\$571	1.1
Sevier County	\$10.79	\$561	\$22,440	1.5	\$42,400	\$1,060	\$12,720	\$318	1,693	29%	\$8.59	\$447	1.3
Sharp County	\$10.79	\$561	\$22,440	1.5	\$40,300	\$1,008	\$12,090	\$302	1,199	17%	\$7.12	\$370	1.5
St. Francis County	\$10.79	\$561	\$22,440	1.5	\$32,900	\$823	\$9,870	\$247	4,077	44%	\$9.07	\$472	1.2
Stone County	\$10.81	\$562	\$22,480	1.5	\$38,600	\$965	\$11,580	\$290	1,193	23%	\$7.29	\$379	1.5
Union County	\$11.92	\$620	\$24,800	1.6	\$49,000	\$1,225	\$14,700	\$368	4,999	30%	\$11.37	\$591	1.0
Van Buren County	\$10.79	\$561	\$22,440	1.5	\$44,400	\$1,110	\$13,320	\$333	1,636	23%	\$9.37	\$487	1.2
Washington County	\$13.17	\$685	\$27,400	1.8	\$59,500	\$1,488	\$17,850	\$446	33,686	43%	\$12.04	\$626	1.1
White County	\$11.25	\$585	\$23,400	1.6	\$59,600	\$1,490	\$17,880	\$447	9,090	31%	\$9.25	\$481	1.2
Woodruff County	\$10.79	\$561	\$22,440	1.5	\$39,000	\$975	\$11,700	\$293	1,271	40%	\$8.29	\$431	1.3
Yell County	\$10.79	\$561	\$22,440	1.5	\$43,100	\$1,078	\$12,930	\$323	2,507	32%	\$6.75	\$351	1.6

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

California

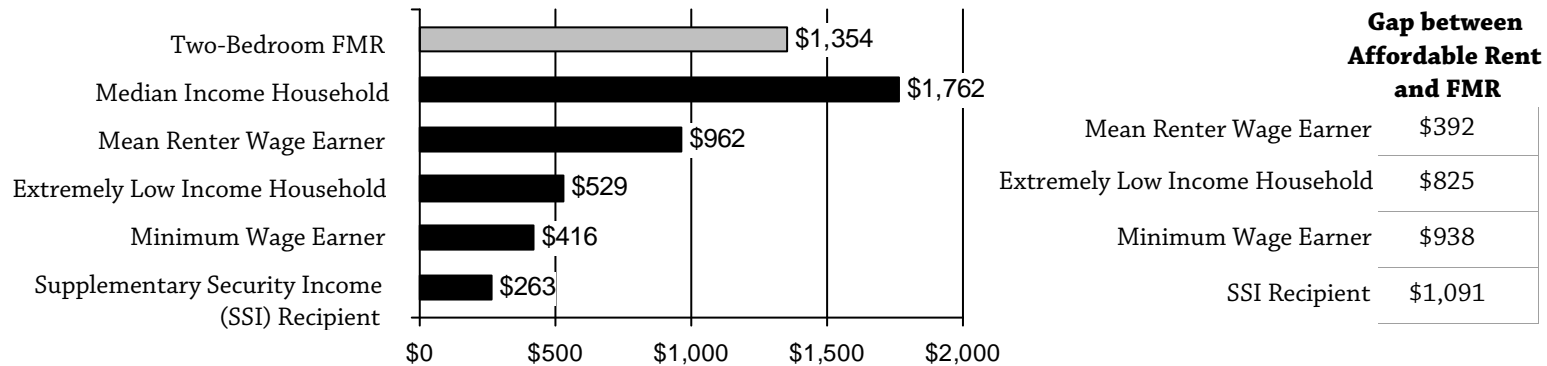
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,354. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,514 monthly or \$54,168 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$26.04

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 \$18.50. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 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



California	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
California	\$26.04	\$1,354	\$54,168	3.3	\$70,473	\$1,762	\$21,142	\$529	5,487,934	44%	\$18.50	\$962	1.4	
Combined Nonmetro Areas	\$17.93	\$932	\$37,286	2.2	\$58,502	\$1,463	\$17,551	\$439	113,602	34%	\$10.57	\$549	1.7	
Metropolitan Areas														
Bakersfield MSA	\$15.67	\$815	\$32,600	2.0	\$51,700	\$1,293	\$15,510	\$388	103,521	41%	\$12.56	\$653	1.2	
Chico MSA	\$16.37	\$851	\$34,040	2.0	\$54,000	\$1,350	\$16,200	\$405	33,840	40%	\$11.30	\$588	1.4	
El Centro MSA	\$15.56	\$809	\$32,360	1.9	\$43,000	\$1,075	\$12,900	\$323	20,629	43%	\$7.69	\$400	2.0	
Fresno MSA	\$15.90	\$827	\$33,080	2.0	\$48,700	\$1,218	\$14,610	\$365	131,497	46%	\$11.04	\$574	1.4	
Hanford-Corcoran MSA	\$17.10	\$889	\$35,560	2.1	\$53,700	\$1,343	\$16,110	\$403	19,255	47%	\$12.04	\$626	1.4	
Los Angeles-Long Beach HMFA	\$26.88	\$1,398	\$55,920	3.4	\$60,600	\$1,515	\$18,180	\$455	1,695,180	53%	\$18.53	\$963	1.5	
Madera-Chowchilla MSA	\$15.10	\$785	\$31,400	1.9	\$52,000	\$1,300	\$15,600	\$390	16,153	38%	\$11.33	\$589	1.3	
Merced MSA	\$15.29	\$795	\$31,800	1.9	\$45,000	\$1,125	\$13,500	\$338	34,084	46%	\$10.52	\$547	1.5	
Modesto MSA	\$17.50	\$910	\$36,400	2.2	\$52,700	\$1,318	\$15,810	\$395	67,972	41%	\$12.07	\$628	1.5	
Napa MSA	\$27.19	\$1,414	\$56,560	3.4	\$70,300	\$1,758	\$21,090	\$527	18,754	38%	\$15.05	\$782	1.8	
Oakland-Fremont HMFA	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	373,006	41%	\$19.06	\$991	1.6	
Orange County HMFA *	\$31.62	\$1,644	\$65,760	4.0	\$84,900	\$2,123	\$25,470	\$637	403,056	41%	\$18.42	\$958	1.7	
Oxnard-Thousand Oaks-Ventura MSA	\$28.44	\$1,479	\$59,160	3.6	\$88,700	\$2,218	\$26,610	\$665	92,149	35%	\$15.20	\$790	1.9	
Redding MSA	\$18.08	\$940	\$37,600	2.3	\$51,500	\$1,288	\$15,450	\$386	24,088	35%	\$11.41	\$593	1.6	
Riverside-San Bernardino-Ontario MSA *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	441,576	35%	\$12.00	\$624	1.8	
Sacramento--Arden-Arcade--Roseville HMFA *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	271,842	38%	\$14.65	\$762	1.4	
Salinas MSA	\$23.73	\$1,234	\$49,360	3.0	\$59,100	\$1,478	\$17,730	\$443	61,660	49%	\$13.65	\$710	1.7	
San Benito County HMFA	\$23.00	\$1,196	\$47,840	2.9	\$76,100	\$1,903	\$22,830	\$571	6,012	36%	\$11.11	\$578	2.1	
San Diego-Carlsbad-San Marcos MSA	\$26.04	\$1,354	\$54,160	3.3	\$72,700	\$1,818	\$21,810	\$545	485,425	45%	\$17.78	\$925	1.5	
San Francisco HMFA	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	357,256	51%	\$31.45	\$1,635	1.2	
San Jose-Sunnyvale-Santa Clara HMFA	\$31.71	\$1,649	\$65,960	4.0	\$101,900	\$2,548	\$30,570	\$764	252,995	42%	\$32.99	\$1,716	1.0	
San Luis Obispo-Paso Robles MSA	\$23.37	\$1,215	\$48,600	2.9	\$77,000	\$1,925	\$23,100	\$578	40,980	40%	\$11.71	\$609	2.0	
Santa Barbara-Santa Maria-Goleta MSA	\$24.46	\$1,272	\$50,880	3.1	\$72,800	\$1,820	\$21,840	\$546	66,033	47%	\$15.49	\$805	1.6	
Santa Cruz-Watsonville MSA	\$30.71	\$1,597	\$63,880	3.8	\$77,900	\$1,948	\$23,370	\$584	38,413	41%	\$13.59	\$707	2.3	
Santa Rosa-Petaluma MSA	\$24.06	\$1,251	\$50,040	3.0	\$76,900	\$1,923	\$23,070	\$577	71,406	39%	\$14.67	\$763	1.6	
Stockton MSA	\$17.88	\$930	\$37,200	2.2	\$58,200	\$1,455	\$17,460	\$437	87,364	41%	\$11.92	\$620	1.5	
Vallejo-Fairfield MSA	\$22.37	\$1,163	\$46,520	2.8	\$76,700	\$1,918	\$23,010	\$575	51,621	37%	\$14.86	\$773	1.5	

* 50th percentile FMR (See Appendix A).

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California	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Visalia-Porterville MSA	\$14.40	\$749	\$29,960	1.8	\$45,100	\$1,128	\$13,530	\$338	53,867	41%	\$10.04	\$522	1.4
Yolo HMFA	\$21.23	\$1,104	\$44,160	2.7	\$73,900	\$1,848	\$22,170	\$554	32,528	46%	\$12.52	\$651	1.7
Yuba City MSA	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	22,170	40%	\$11.38	\$592	1.3
Counties													
Alameda County	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	249,421	46%	\$19.77	\$1,028	1.5
Alpine County	\$17.56	\$913	\$36,520	2.2	\$85,000	\$2,125	\$25,500	\$638	74	19%	\$14.62	\$760	1.2
Amador County	\$20.15	\$1,048	\$41,920	2.5	\$72,300	\$1,808	\$21,690	\$542	3,447	24%	\$11.32	\$589	1.8
Butte County	\$16.37	\$851	\$34,040	2.0	\$54,000	\$1,350	\$16,200	\$405	33,840	40%	\$11.30	\$588	1.4
Calaveras County	\$17.85	\$928	\$37,120	2.2	\$70,000	\$1,750	\$21,000	\$525	3,892	21%	\$10.53	\$548	1.7
Colusa County	\$15.62	\$812	\$32,480	2.0	\$57,300	\$1,433	\$17,190	\$430	2,494	36%	\$10.56	\$549	1.5
Contra Costa County	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	123,585	33%	\$17.62	\$916	1.7
Del Norte County	\$16.73	\$870	\$34,800	2.1	\$54,200	\$1,355	\$16,260	\$407	3,675	38%	\$9.43	\$490	1.8
El Dorado County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	16,893	25%	\$11.56	\$601	1.8
Fresno County	\$15.90	\$827	\$33,080	2.0	\$48,700	\$1,218	\$14,610	\$365	131,497	46%	\$11.04	\$574	1.4
Glenn County	\$15.85	\$824	\$32,960	2.0	\$53,100	\$1,328	\$15,930	\$398	3,298	35%	\$9.67	\$503	1.6
Humboldt County	\$18.96	\$986	\$39,440	2.4	\$52,100	\$1,303	\$15,630	\$391	23,525	44%	\$10.27	\$534	1.8
Imperial County	\$15.56	\$809	\$32,360	1.9	\$43,000	\$1,075	\$12,900	\$323	20,629	43%	\$7.69	\$400	2.0
Inyo County	\$18.50	\$962	\$38,480	2.3	\$70,900	\$1,773	\$21,270	\$532	2,930	37%	\$9.81	\$510	1.9
Kern County	\$15.67	\$815	\$32,600	2.0	\$51,700	\$1,293	\$15,510	\$388	103,521	41%	\$12.56	\$653	1.2
Kings County	\$17.10	\$889	\$35,560	2.1	\$53,700	\$1,343	\$16,110	\$403	19,255	47%	\$12.04	\$626	1.4
Lake County	\$16.87	\$877	\$35,080	2.1	\$46,300	\$1,158	\$13,890	\$347	9,573	37%	\$10.24	\$533	1.6
Lassen County	\$18.17	\$945	\$37,800	2.3	\$68,000	\$1,700	\$20,400	\$510	3,766	37%	\$7.86	\$409	2.3
Los Angeles County	\$26.88	\$1,398	\$55,920	3.4	\$60,600	\$1,515	\$18,180	\$455	1,695,180	53%	\$18.53	\$963	1.5
Madera County	\$15.10	\$785	\$31,400	1.9	\$52,000	\$1,300	\$15,600	\$390	16,153	38%	\$11.33	\$589	1.3
Marin County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	38,564	37%	\$16.86	\$877	2.2
Mariposa County	\$14.88	\$774	\$30,960	1.9	\$60,600	\$1,515	\$18,180	\$455	2,026	28%	\$7.88	\$410	1.9
Mendocino County	\$17.83	\$927	\$37,080	2.2	\$54,000	\$1,350	\$16,200	\$405	13,830	40%	\$10.46	\$544	1.7
Merced County	\$15.29	\$795	\$31,800	1.9	\$45,000	\$1,125	\$13,500	\$338	34,084	46%	\$10.52	\$547	1.5
Modoc County	\$12.25	\$637	\$25,480	1.5	\$47,900	\$1,198	\$14,370	\$359	1,069	27%	\$8.66	\$450	1.4
Mono County	\$24.08	\$1,252	\$50,080	3.0	\$81,200	\$2,030	\$24,360	\$609	2,202	44%	\$9.13	\$475	2.6

* 50th percentile FMR (See Appendix A).

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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

California	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Monterey County	\$23.73	\$1,234	\$49,360	3.0	\$59,100	\$1,478	\$17,730	\$443	61,660	49%	\$13.65	\$710	1.7
Napa County	\$27.19	\$1,414	\$56,560	3.4	\$70,300	\$1,758	\$21,090	\$527	18,754	38%	\$15.05	\$782	1.8
Nevada County	\$20.13	\$1,047	\$41,880	2.5	\$73,500	\$1,838	\$22,050	\$551	11,372	27%	\$11.62	\$604	1.7
Orange County *	\$31.62	\$1,644	\$65,760	4.0	\$84,900	\$2,123	\$25,470	\$637	403,056	41%	\$18.42	\$958	1.7
Placer County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	37,643	29%	\$13.86	\$721	1.5
Plumas County	\$17.94	\$933	\$37,320	2.2	\$55,300	\$1,383	\$16,590	\$415	2,683	29%	\$11.65	\$606	1.5
Riverside County *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	219,637	32%	\$11.52	\$599	1.9
Sacramento County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	217,306	42%	\$15.14	\$787	1.4
San Benito County	\$23.00	\$1,196	\$47,840	2.9	\$76,100	\$1,903	\$22,830	\$571	6,012	36%	\$11.11	\$578	2.1
San Bernardino County *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	221,939	37%	\$12.44	\$647	1.7
San Diego County	\$26.04	\$1,354	\$54,160	3.3	\$72,700	\$1,818	\$21,810	\$545	485,425	45%	\$17.78	\$925	1.5
San Francisco County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	214,979	63%	\$30.80	\$1,601	1.2
San Joaquin County	\$17.88	\$930	\$37,200	2.2	\$58,200	\$1,455	\$17,460	\$437	87,364	41%	\$11.92	\$620	1.5
San Luis Obispo County	\$23.37	\$1,215	\$48,600	2.9	\$77,000	\$1,925	\$23,100	\$578	40,980	40%	\$11.71	\$609	2.0
San Mateo County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	103,713	40%	\$36.76	\$1,912	1.0
Santa Barbara County	\$24.46	\$1,272	\$50,880	3.1	\$72,800	\$1,820	\$21,840	\$546	66,033	47%	\$15.49	\$805	1.6
Santa Clara County	\$31.71	\$1,649	\$65,960	4.0	\$101,900	\$2,548	\$30,570	\$764	252,995	42%	\$32.99	\$1,716	1.0
Santa Cruz County	\$30.71	\$1,597	\$63,880	3.8	\$77,900	\$1,948	\$23,370	\$584	38,413	41%	\$13.59	\$707	2.3
Shasta County	\$18.08	\$940	\$37,600	2.3	\$51,500	\$1,288	\$15,450	\$386	24,088	35%	\$11.41	\$593	1.6
Sierra County	\$16.63	\$865	\$34,600	2.1	\$58,700	\$1,468	\$17,610	\$440	320	24%	\$6.85	\$356	2.4
Siskiyou County	\$15.17	\$789	\$31,560	1.9	\$49,500	\$1,238	\$14,850	\$371	6,983	36%	\$9.64	\$501	1.6
Solano County	\$22.37	\$1,163	\$46,520	2.8	\$76,700	\$1,918	\$23,010	\$575	51,621	37%	\$14.86	\$773	1.5
Sonoma County	\$24.06	\$1,251	\$50,040	3.0	\$76,900	\$1,923	\$23,070	\$577	71,406	39%	\$14.67	\$763	1.6
Stanislaus County	\$17.50	\$910	\$36,400	2.2	\$52,700	\$1,318	\$15,810	\$395	67,972	41%	\$12.07	\$628	1.5
Sutter County	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	12,487	39%	\$10.68	\$555	1.4
Tehama County	\$16.15	\$840	\$33,600	2.0	\$48,700	\$1,218	\$14,610	\$365	8,167	35%	\$12.88	\$670	1.3
Trinity County	\$18.13	\$943	\$37,720	2.3	\$48,900	\$1,223	\$14,670	\$367	1,560	27%	\$8.59	\$446	2.1
Tulare County	\$14.40	\$749	\$29,960	1.8	\$45,100	\$1,128	\$13,530	\$338	53,867	41%	\$10.04	\$522	1.4
Tuolumne County	\$18.15	\$944	\$37,760	2.3	\$62,100	\$1,553	\$18,630	\$466	6,716	30%	\$11.31	\$588	1.6
Ventura County	\$28.44	\$1,479	\$59,160	3.6	\$88,700	\$2,218	\$26,610	\$665	92,149	35%	\$15.20	\$790	1.9
Yolo County	\$21.23	\$1,104	\$44,160	2.7	\$73,900	\$1,848	\$22,170	\$554	32,528	46%	\$12.52	\$651	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	9,683	40%	\$13.06	\$679	1.2

* 50th percentile FMR (See Appendix A).

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Colorado

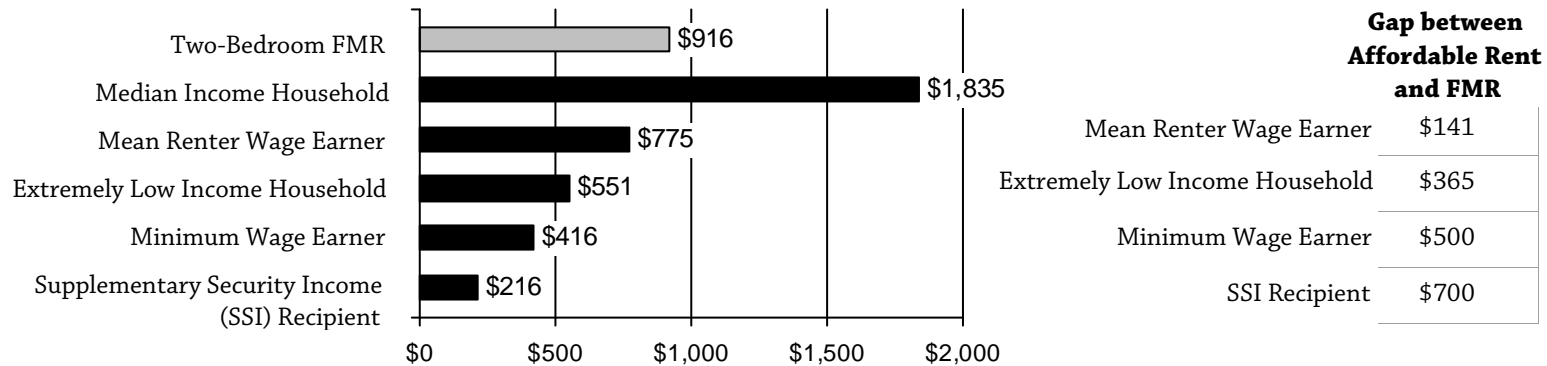
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$916. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,052 monthly or \$36,623 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.61

In Colorado, 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 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 Colorado, the estimated mean (average) wage for a renter is \$14.90. 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



Colorado	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Colorado	\$17.61	\$916	\$36,623	2.2	\$73,407	\$1,835	\$22,022	\$551	668,802	34%	\$14.90	\$775	1.2
Combined Nonmetro Areas	\$16.46	\$856	\$34,247	2.1	\$64,131	\$1,603	\$19,239	\$481	81,437	30%	\$12.15	\$632	1.4
Metropolitan Areas													
Boulder MSA	\$22.65	\$1,178	\$47,120	2.8	\$96,800	\$2,420	\$29,040	\$726	44,069	37%	\$15.22	\$791	1.5
Colorado Springs HMFA	\$15.52	\$807	\$32,280	1.9	\$70,000	\$1,750	\$21,000	\$525	83,011	35%	\$13.17	\$685	1.2
Denver-Aurora-Broomfield MSA	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	354,282	35%	\$16.72	\$870	1.1
Fort Collins-Loveland MSA	\$17.23	\$896	\$35,840	2.2	\$73,500	\$1,838	\$22,050	\$551	40,753	34%	\$11.47	\$596	1.5
Grand Junction MSA	\$14.71	\$765	\$30,600	1.8	\$61,800	\$1,545	\$18,540	\$464	16,642	28%	\$12.05	\$627	1.2
Greeley MSA	\$13.63	\$709	\$28,360	1.7	\$62,000	\$1,550	\$18,600	\$465	26,448	30%	\$11.17	\$581	1.2
Pueblo MSA	\$13.33	\$693	\$27,720	1.7	\$55,400	\$1,385	\$16,620	\$416	20,686	33%	\$10.07	\$523	1.3
Teller County HMFA	\$16.56	\$861	\$34,440	2.1	\$72,000	\$1,800	\$21,600	\$540	1,474	16%	\$7.91	\$411	2.1
Counties													
Adams County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	50,926	34%	\$13.57	\$705	1.4
Alamosa County	\$12.29	\$639	\$25,560	1.5	\$49,100	\$1,228	\$14,730	\$368	2,151	37%	\$7.27	\$378	1.7
Arapahoe County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	80,589	36%	\$16.90	\$879	1.1
Archuleta County	\$14.06	\$731	\$29,240	1.8	\$73,200	\$1,830	\$21,960	\$549	1,004	22%	\$9.15	\$476	1.5
Baca County	\$12.25	\$637	\$25,480	1.5	\$46,500	\$1,163	\$13,950	\$349	439	26%	\$10.36	\$539	1.2
Bent County	\$12.25	\$637	\$25,480	1.5	\$42,400	\$1,060	\$12,720	\$318	717	37%	\$9.97	\$519	1.2
Boulder County	\$22.65	\$1,178	\$47,120	2.8	\$96,800	\$2,420	\$29,040	\$726	44,069	37%	\$15.22	\$791	1.5
Broomfield County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	6,373	30%	\$19.62	\$1,020	0.9
Chaffee County	\$13.40	\$697	\$27,880	1.7	\$58,100	\$1,453	\$17,430	\$436	1,846	24%	\$9.00	\$468	1.5
Cheyenne County	\$12.25	\$637	\$25,480	1.5	\$71,300	\$1,783	\$21,390	\$535	202	24%	\$13.63	\$709	0.9
Clear Creek County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	814	20%	\$11.59	\$603	1.6
Conejos County	\$12.25	\$637	\$25,480	1.5	\$44,100	\$1,103	\$13,230	\$331	724	23%	\$9.13	\$475	1.3
Costilla County	\$12.25	\$637	\$25,480	1.5	\$42,700	\$1,068	\$12,810	\$320	309	22%	\$9.63	\$501	1.3
Crowley County	\$12.25	\$637	\$25,480	1.5	\$47,100	\$1,178	\$14,130	\$353	267	22%	\$10.11	\$525	1.2
Custer County	\$12.25	\$637	\$25,480	1.5	\$53,600	\$1,340	\$16,080	\$402	330	16%	\$7.04	\$366	1.7
Delta County	\$14.62	\$760	\$30,400	1.8	\$52,500	\$1,313	\$15,750	\$394	3,298	26%	\$10.99	\$571	1.3
Denver County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	129,835	50%	\$19.14	\$995	1.0

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

Colorado	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Dolores County	\$12.25	\$637	\$25,480	1.5	\$56,200	\$1,405	\$16,860	\$422	163	20%	\$9.49	\$494	1.3
Douglas County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	19,422	19%	\$17.66	\$918	1.0
Eagle County	\$22.96	\$1,194	\$47,760	2.9	\$86,900	\$2,173	\$26,070	\$652	6,608	36%	\$12.85	\$668	1.8
El Paso County	\$15.52	\$807	\$32,280	1.9	\$70,000	\$1,750	\$21,000	\$525	83,011	35%	\$13.17	\$685	1.2
Elbert County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	797	10%	\$9.03	\$469	2.0
Fremont County	\$12.77	\$664	\$26,560	1.6	\$50,400	\$1,260	\$15,120	\$378	4,831	28%	\$9.08	\$472	1.4
Garfield County	\$21.54	\$1,120	\$44,800	2.7	\$73,900	\$1,848	\$22,170	\$554	6,778	33%	\$16.52	\$859	1.3
Gilpin County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	601	24%	\$9.11	\$474	2.0
Grand County	\$17.12	\$890	\$35,600	2.1	\$76,000	\$1,900	\$22,800	\$570	1,279	24%	\$8.19	\$426	2.1
Gunnison County	\$17.17	\$893	\$35,720	2.1	\$72,000	\$1,800	\$21,600	\$540	2,515	39%	\$11.30	\$588	1.5
Hinsdale County	\$16.58	\$862	\$34,480	2.1	\$91,700	\$2,293	\$27,510	\$688	77	21%	\$11.38	\$592	1.5
Huerfano County	\$13.40	\$697	\$27,880	1.7	\$43,500	\$1,088	\$13,050	\$326	804	26%	\$8.27	\$430	1.6
Jackson County	\$13.37	\$695	\$27,800	1.7	\$65,300	\$1,633	\$19,590	\$490	158	26%	\$13.89	\$722	1.0
Jefferson County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	64,161	29%	\$13.32	\$693	1.4
Kiowa County	\$12.25	\$637	\$25,480	1.5	\$61,600	\$1,540	\$18,480	\$462	147	28%	\$18.42	\$958	0.7
Kit Carson County	\$12.25	\$637	\$25,480	1.5	\$61,700	\$1,543	\$18,510	\$463	965	32%	\$10.93	\$569	1.1
La Plata County	\$17.73	\$922	\$36,880	2.2	\$72,900	\$1,823	\$21,870	\$547	6,570	31%	\$13.49	\$701	1.3
Lake County	\$18.87	\$981	\$39,240	2.4	\$45,400	\$1,135	\$13,620	\$341	856	30%	\$12.09	\$628	1.6
Larimer County	\$17.23	\$896	\$35,840	2.2	\$73,500	\$1,838	\$22,050	\$551	40,753	34%	\$11.47	\$596	1.5
Las Animas County	\$13.15	\$684	\$27,360	1.6	\$54,600	\$1,365	\$16,380	\$410	1,803	29%	\$9.77	\$508	1.3
Lincoln County	\$13.23	\$688	\$27,520	1.7	\$60,300	\$1,508	\$18,090	\$452	576	31%	\$8.30	\$432	1.6
Logan County	\$12.37	\$643	\$25,720	1.5	\$56,800	\$1,420	\$17,040	\$426	2,304	29%	\$11.38	\$592	1.1
Mesa County	\$14.71	\$765	\$30,600	1.8	\$61,800	\$1,545	\$18,540	\$464	16,642	28%	\$12.05	\$627	1.2
Mineral County	\$15.17	\$789	\$31,560	1.9	\$68,600	\$1,715	\$20,580	\$515	58	16%	\$8.94	\$465	1.7
Moffat County	\$14.19	\$738	\$29,520	1.8	\$66,200	\$1,655	\$19,860	\$497	1,321	25%	\$12.51	\$651	1.1
Montezuma County	\$12.25	\$637	\$25,480	1.5	\$53,800	\$1,345	\$16,140	\$404	3,249	30%	\$8.88	\$462	1.4
Montrose County	\$14.62	\$760	\$30,400	1.8	\$56,100	\$1,403	\$16,830	\$421	4,326	26%	\$10.18	\$530	1.4
Morgan County	\$12.69	\$660	\$26,400	1.6	\$51,100	\$1,278	\$15,330	\$383	3,765	36%	\$11.20	\$582	1.1
Otero County	\$12.25	\$637	\$25,480	1.5	\$41,400	\$1,035	\$12,420	\$311	2,821	37%	\$8.37	\$435	1.5
Ouray County	\$19.50	\$1,014	\$40,560	2.4	\$71,600	\$1,790	\$21,480	\$537	433	23%	\$14.43	\$750	1.4
Park County	\$18.46	\$960	\$38,400	2.3	\$76,700	\$1,918	\$23,010	\$575	764	11%	\$10.46	\$544	1.8

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Colorado	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Phillips County	\$12.69	\$660	\$26,400	1.6	\$57,200	\$1,430	\$17,160	\$429	461	28%	\$9.49	\$493	1.3		
Pitkin County	\$25.60	\$1,331	\$53,240	3.2	\$102,600	\$2,565	\$30,780	\$770	2,546	35%	\$18.00	\$936	1.4		
Prowers County	\$12.25	\$637	\$25,480	1.5	\$48,800	\$1,220	\$14,640	\$366	1,688	34%	\$8.01	\$416	1.5		
Pueblo County	\$13.33	\$693	\$27,720	1.7	\$55,400	\$1,385	\$16,620	\$416	20,686	33%	\$10.07	\$523	1.3		
Rio Blanco County	\$13.79	\$717	\$28,680	1.7	\$76,500	\$1,913	\$22,950	\$574	768	30%	\$19.07	\$992	0.7		
Rio Grande County	\$12.25	\$637	\$25,480	1.5	\$48,300	\$1,208	\$14,490	\$362	1,377	32%	\$8.86	\$461	1.4		
Routt County	\$20.77	\$1,080	\$43,200	2.6	\$77,500	\$1,938	\$23,250	\$581	2,905	30%	\$14.80	\$769	1.4		
Saguache County	\$12.25	\$637	\$25,480	1.5	\$40,400	\$1,010	\$12,120	\$303	878	32%	\$8.81	\$458	1.4		
San Juan County	\$16.19	\$842	\$33,680	2.0	\$56,400	\$1,410	\$16,920	\$423	173	46%	\$8.34	\$434	1.9		
San Miguel County	\$21.52	\$1,119	\$44,760	2.7	\$87,400	\$2,185	\$26,220	\$656	1,206	36%	\$12.43	\$646	1.7		
Sedgwick County	\$12.25	\$637	\$25,480	1.5	\$57,500	\$1,438	\$17,250	\$431	266	27%	\$11.21	\$583	1.1		
Summit County	\$23.71	\$1,233	\$49,320	3.0	\$90,800	\$2,270	\$27,240	\$681	3,592	32%	\$11.08	\$576	2.1		
Teller County	\$16.56	\$861	\$34,440	2.1	\$72,000	\$1,800	\$21,600	\$540	1,474	16%	\$7.91	\$411	2.1		
Washington County	\$12.40	\$645	\$25,800	1.6	\$55,400	\$1,385	\$16,620	\$416	589	28%	\$15.85	\$824	0.8		
Weld County	\$13.63	\$709	\$28,360	1.7	\$62,000	\$1,550	\$18,600	\$465	26,448	30%	\$11.17	\$581	1.2		
Yuma County	\$12.25	\$637	\$25,480	1.5	\$54,300	\$1,358	\$16,290	\$407	1,294	33%	\$11.21	\$583	1.1		

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Connecticut

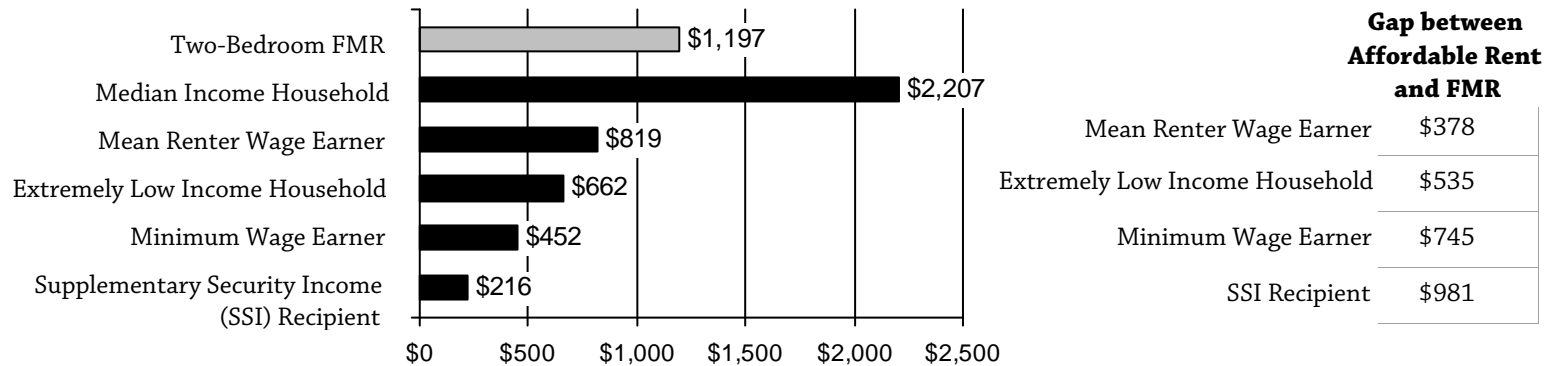
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,197. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,991 monthly or \$47,890 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.02

In Connecticut, a minimum wage worker earns an hourly wage of \$8.70. 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 2.6 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 \$15.75. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 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



Connecticut	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Connecticut	\$23.02	\$1,197	\$47,890	2.6	\$88,290	\$2,207	\$26,487	\$662	430,624	32%	\$15.75	\$819	1.5
Combined Nonmetro Areas	\$18.47	\$960	\$38,418	2.1	\$83,017	\$2,075	\$24,905	\$623	29,343	24%	\$10.62	\$552	1.7
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$22.33	\$1,161	\$46,440	2.6	\$83,700	\$2,093	\$25,110	\$628	40,517	32%	\$21.37	\$1,111	1.0
Colchester-Lebanon HMFA	\$21.38	\$1,112	\$44,480	2.5	\$105,000	\$2,625	\$31,500	\$788	1,560	18%	\$14.63	\$761	1.5
Danbury HMFA	\$30.31	\$1,576	\$63,040	3.5	\$113,900	\$2,848	\$34,170	\$854	16,684	24%	\$21.37	\$1,111	1.4
Hartford-West Hartford-East Hartford HMFA *	\$22.50	\$1,170	\$46,800	2.6	\$85,700	\$2,143	\$25,710	\$643	144,934	32%	\$14.66	\$763	1.5
Milford-Ansonia-Seymour HMFA	\$23.35	\$1,214	\$48,560	2.7	\$88,400	\$2,210	\$26,520	\$663	12,368	27%	\$12.61	\$656	1.9
New Haven-Meriden HMFA *	\$23.52	\$1,223	\$48,920	2.7	\$73,900	\$1,848	\$22,170	\$554	78,039	37%	\$12.61	\$656	1.9
Norwich-New London HMFA	\$19.90	\$1,035	\$41,400	2.3	\$84,600	\$2,115	\$25,380	\$635	32,420	33%	\$14.63	\$761	1.4
Southern Middlesex County HMFA	\$25.10	\$1,305	\$52,200	2.9	\$98,900	\$2,473	\$29,670	\$742	3,392	17%	\$12.47	\$648	2.0
Stamford-Norwalk HMFA	\$29.83	\$1,551	\$62,040	3.4	\$125,100	\$3,128	\$37,530	\$938	43,639	32%	\$21.37	\$1,111	1.4
Waterbury HMFA	\$18.46	\$960	\$38,400	2.1	\$69,500	\$1,738	\$20,850	\$521	27,728	37%	\$12.61	\$656	1.5
<u>Counties</u>													
Litchfield County	\$18.81	\$978	\$39,120	2.2	\$89,600	\$2,240	\$26,880	\$672	16,462	22%	\$10.56	\$549	1.8
Windham County	\$18.04	\$938	\$37,520	2.1	\$71,600	\$1,790	\$21,480	\$537	12,881	29%	\$10.73	\$558	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: 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

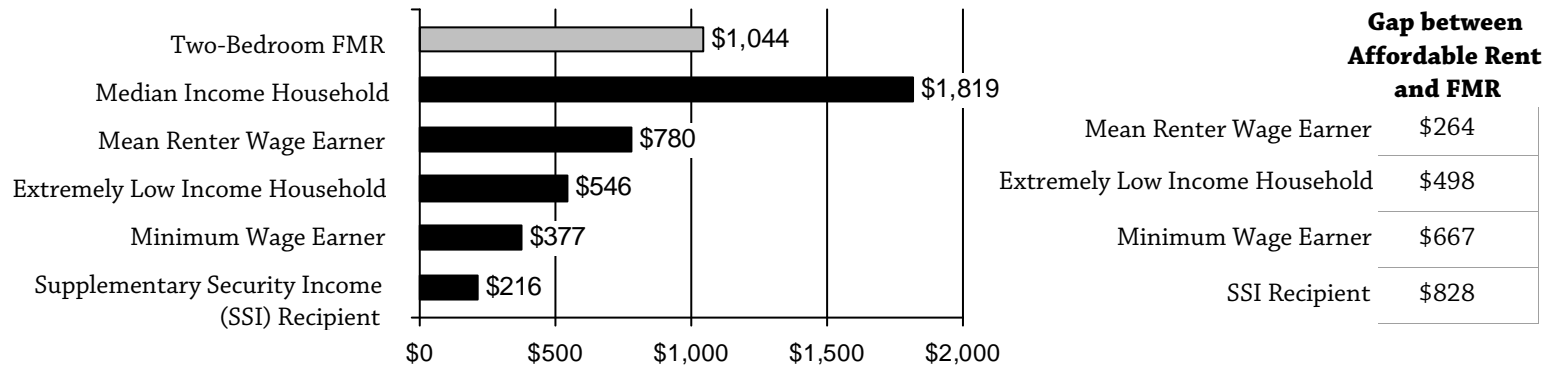
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,044. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,482 monthly or \$41,778 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.09

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 111 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 Delaware, the estimated mean (average) wage for a renter is \$15.01. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 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



Delaware	FY14 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR FMR ²	1	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$20.09		\$1,044	\$41,778	2.8	\$72,769	\$1,819	\$21,831	\$546	91,288	27%	\$15.01	\$780	1.3
Combined Nonmetro Areas	\$16.04		\$834	\$33,360	2.2	\$64,700	\$1,618	\$19,410	\$485	15,729	21%	\$9.99	\$519	1.6
<u>Metropolitan Areas</u>														
Dover MSA †	\$17.50		\$910	\$36,400	2.4	\$62,400	\$1,560	\$18,720	\$468	15,692	27%			
Philadelphia-Camden-Wilmington MSA *	\$21.83		\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	59,867	30%	\$16.31	\$848	1.3
<u>Counties</u>														
Kent County †	\$17.50		\$910	\$36,400	2.4	\$62,400	\$1,560	\$18,720	\$468	15,692	27%			
New Castle County *	\$21.83		\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	59,867	30%	\$16.31	\$848	1.3
Sussex County	\$16.04		\$834	\$33,360	2.2	\$64,700	\$1,618	\$19,410	\$485	15,729	21%	\$9.99	\$519	1.6

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

District of Columbia

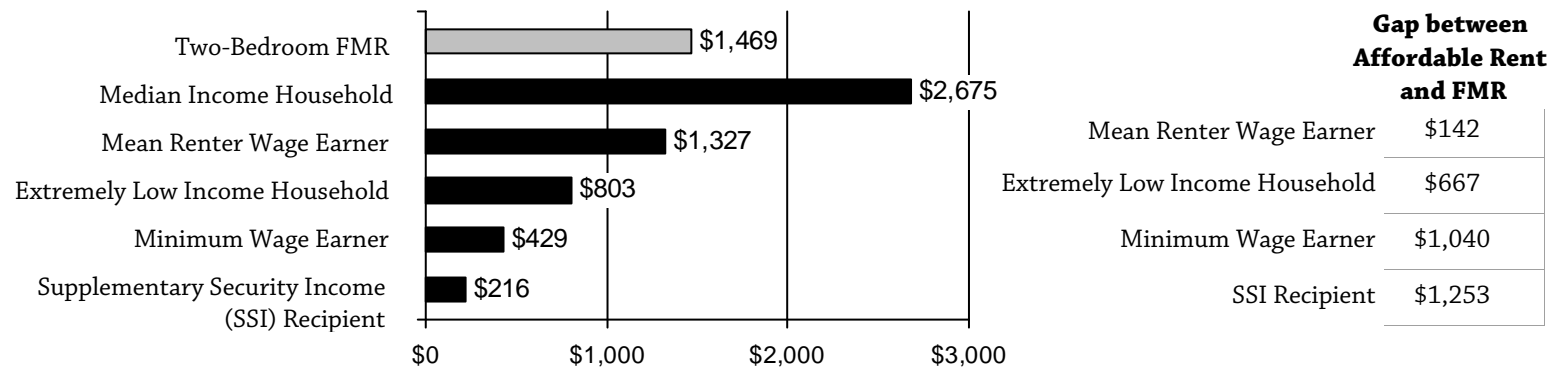
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,469. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,897 monthly or \$58,760 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$28.25

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 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 the District of Columbia, the estimated mean (average) wage for a renter is \$25.52. 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



District of Columbia FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	\$28.25	\$1,469	\$58,760	3.4	\$107,000	\$2,675	\$32,100	\$803	150,339	58%	\$25.52	\$1,327	1.1
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA	\$28.25	\$1,469	\$58,760	3.4	\$107,000	\$2,675	\$32,100	\$803	150,339	58%	\$25.52	\$1,327	1.1
<u>Counties</u>													
District of Columbia	\$28.25	\$1,469	\$58,760	3.4	\$107,000	\$2,675	\$32,100	\$803	150,339	58%	\$25.52	\$1,327	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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Florida

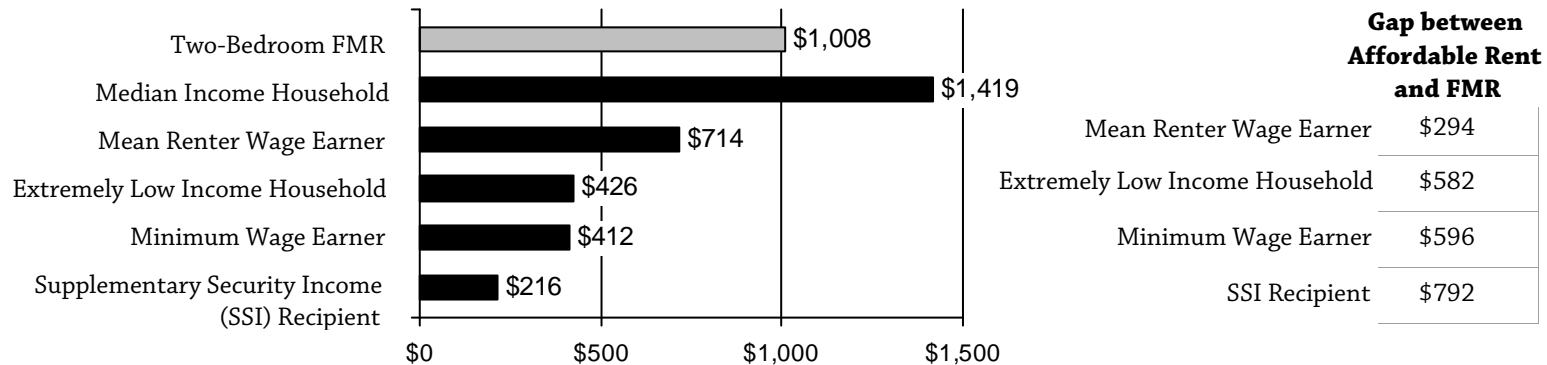
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,008. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,361 monthly or \$40,335 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.39

In Florida, a minimum wage worker earns an hourly wage of \$7.93. 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 Florida, the estimated mean (average) wage for a renter is \$13.73. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 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



Florida	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Florida	\$19.39	\$1,008	\$40,335	2.4	\$56,749	\$1,419	\$17,025	\$426	2,281,613	32%	\$13.73	\$714	1.4
Combined Nonmetro Areas	\$15.05	\$783	\$31,312	1.9	\$48,754	\$1,219	\$14,626	\$366	94,400	23%	\$10.48	\$545	1.4
<u>Metropolitan Areas</u>													
Baker County HMFA	\$14.06	\$731	\$29,240	1.8	\$58,100	\$1,453	\$17,430	\$436	1,897	23%	\$7.62	\$396	1.8
Cape Coral-Fort Myers MSA	\$17.17	\$893	\$35,720	2.2	\$58,000	\$1,450	\$17,400	\$435	67,343	28%	\$12.43	\$647	1.4
Crestview-Fort Walton-Destin MSA	\$17.10	\$889	\$35,560	2.2	\$62,800	\$1,570	\$18,840	\$471	24,366	34%	\$11.69	\$608	1.5
Deltona-Daytona Beach-Ormond Beach MSA	\$16.88	\$878	\$35,120	2.1	\$51,500	\$1,288	\$15,450	\$386	51,087	26%	\$10.21	\$531	1.7
Fort Lauderdale HMFA *	\$24.23	\$1,260	\$50,400	3.1	\$61,800	\$1,545	\$18,540	\$464	218,685	33%	\$15.35	\$798	1.6
Gainesville MSA	\$16.71	\$869	\$34,760	2.1	\$65,400	\$1,635	\$19,620	\$491	44,271	43%	\$9.91	\$515	1.7
Jacksonville HMFA	\$17.98	\$935	\$37,400	2.3	\$63,200	\$1,580	\$18,960	\$474	163,066	33%	\$14.11	\$734	1.3
Lakeland-Winter Haven MSA	\$15.52	\$807	\$32,280	2.0	\$50,400	\$1,260	\$15,120	\$378	64,645	29%	\$12.39	\$644	1.3
Miami-Miami Beach-Kendall HMFA	\$22.42	\$1,166	\$46,640	2.8	\$48,400	\$1,210	\$14,520	\$363	357,182	43%	\$15.01	\$781	1.5
Naples-Marco Island MSA	\$19.35	\$1,006	\$40,240	2.4	\$62,900	\$1,573	\$18,870	\$472	29,861	25%	\$12.92	\$672	1.5
North Port-Bradenton-Sarasota MSA *	\$19.44	\$1,011	\$40,440	2.5	\$57,300	\$1,433	\$17,190	\$430	79,000	26%	\$12.93	\$672	1.5
Ocala MSA	\$15.13	\$787	\$31,480	1.9	\$45,700	\$1,143	\$13,710	\$343	31,028	23%	\$10.74	\$558	1.4
Orlando-Kissimmee MSA	\$18.90	\$983	\$39,320	2.4	\$54,800	\$1,370	\$16,440	\$411	275,169	36%	\$13.35	\$694	1.4
Palm Bay-Melbourne-Titusville MSA	\$16.58	\$862	\$34,480	2.1	\$60,700	\$1,518	\$18,210	\$455	56,200	25%	\$13.55	\$704	1.2
Palm Coast MSA	\$19.21	\$999	\$39,960	2.4	\$56,300	\$1,408	\$16,890	\$422	7,074	20%	\$10.94	\$569	1.8
Panama City-Lynn Haven-Panama City Beach MSA	\$16.58	\$862	\$34,480	2.1	\$59,500	\$1,488	\$17,850	\$446	24,936	36%	\$12.24	\$636	1.4
Pensacola-Ferry Pass-Brent MSA	\$15.96	\$830	\$33,200	2.0	\$58,400	\$1,460	\$17,520	\$438	52,768	31%	\$11.78	\$612	1.4
Port St. Lucie MSA	\$17.81	\$926	\$37,040	2.2	\$56,900	\$1,423	\$17,070	\$427	40,131	24%	\$11.72	\$610	1.5
Punta Gorda MSA	\$16.52	\$859	\$34,360	2.1	\$55,700	\$1,393	\$16,710	\$418	14,604	20%	\$11.39	\$592	1.5
Sebastian-Vero Beach MSA	\$16.62	\$864	\$34,560	2.1	\$54,700	\$1,368	\$16,410	\$410	13,926	24%	\$10.58	\$550	1.6
Tallahassee HMFA	\$17.50	\$910	\$36,400	2.2	\$64,800	\$1,620	\$19,440	\$486	55,832	42%	\$10.24	\$532	1.7
Tampa-St. Petersburg-Clearwater MSA	\$18.29	\$951	\$38,040	2.3	\$57,400	\$1,435	\$17,220	\$431	364,702	33%	\$14.57	\$757	1.3
Wakulla County HMFA	\$14.60	\$759	\$30,360	1.8	\$66,800	\$1,670	\$20,040	\$501	2,143	20%	\$8.38	\$436	1.7
West Palm Beach-Boca Raton HMFA *	\$23.12	\$1,202	\$48,080	2.9	\$63,300	\$1,583	\$18,990	\$475	147,297	28%	\$16.10	\$837	1.4
<u>Counties</u>													
Alachua County	\$16.71	\$869	\$34,760	2.1	\$65,400	\$1,635	\$19,620	\$491	43,139	45%	\$9.94	\$517	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Florida	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Baker County	\$14.06	\$731	\$29,240	1.8	\$58,100	\$1,453	\$17,430	\$436	1,897	23%	\$7.62	\$396	1.8
Bay County	\$16.58	\$862	\$34,480	2.1	\$59,500	\$1,488	\$17,850	\$446	24,936	36%	\$12.24	\$636	1.4
Bradford County	\$12.25	\$637	\$25,480	1.5	\$51,900	\$1,298	\$15,570	\$389	2,115	23%	\$7.96	\$414	1.5
Brevard County	\$16.58	\$862	\$34,480	2.1	\$60,700	\$1,518	\$18,210	\$455	56,200	25%	\$13.55	\$704	1.2
Broward County *	\$24.23	\$1,260	\$50,400	3.1	\$61,800	\$1,545	\$18,540	\$464	218,685	33%	\$15.35	\$798	1.6
Calhoun County	\$12.25	\$637	\$25,480	1.5	\$39,000	\$975	\$11,700	\$293	1,047	22%	\$8.18	\$425	1.5
Charlotte County	\$16.52	\$859	\$34,360	2.1	\$55,700	\$1,393	\$16,710	\$418	14,604	20%	\$11.39	\$592	1.5
Citrus County	\$14.37	\$747	\$29,880	1.8	\$46,000	\$1,150	\$13,800	\$345	9,866	17%	\$10.81	\$562	1.3
Clay County	\$17.98	\$935	\$37,400	2.3	\$63,200	\$1,580	\$18,960	\$474	15,395	23%	\$10.63	\$553	1.7
Collier County	\$19.35	\$1,006	\$40,240	2.4	\$62,900	\$1,573	\$18,870	\$472	29,861	25%	\$12.92	\$672	1.5
Columbia County	\$15.02	\$781	\$31,240	1.9	\$43,400	\$1,085	\$13,020	\$326	7,143	30%	\$10.59	\$551	1.4
DeSoto County	\$12.58	\$654	\$26,160	1.6	\$43,900	\$1,098	\$13,170	\$329	2,768	26%	\$9.86	\$513	1.3
Dixie County	\$12.25	\$637	\$25,480	1.5	\$49,800	\$1,245	\$14,940	\$374	1,405	23%	\$9.83	\$511	1.2
Duval County	\$17.98	\$935	\$37,400	2.3	\$63,200	\$1,580	\$18,960	\$474	124,704	38%	\$14.97	\$779	1.2
Escambia County	\$15.96	\$830	\$33,200	2.0	\$58,400	\$1,460	\$17,520	\$438	38,751	35%	\$12.09	\$628	1.3
Flagler County	\$19.21	\$999	\$39,960	2.4	\$56,300	\$1,408	\$16,890	\$422	7,074	20%	\$10.94	\$569	1.8
Franklin County	\$13.52	\$703	\$28,120	1.7	\$51,400	\$1,285	\$15,420	\$386	1,495	33%	\$7.51	\$391	1.8
Gadsden County	\$17.50	\$910	\$36,400	2.2	\$64,800	\$1,620	\$19,440	\$486	4,947	30%	\$6.92	\$360	2.5
Gilchrist County	\$16.71	\$869	\$34,760	2.1	\$65,400	\$1,635	\$19,620	\$491	1,132	19%	\$8.43	\$438	2.0
Glades County	\$14.35	\$746	\$29,840	1.8	\$46,100	\$1,153	\$13,830	\$346	821	22%	\$12.73	\$662	1.1
Gulf County	\$13.60	\$707	\$28,280	1.7	\$50,600	\$1,265	\$15,180	\$380	1,461	27%	\$11.49	\$598	1.2
Hamilton County	\$12.25	\$637	\$25,480	1.5	\$48,700	\$1,218	\$14,610	\$365	1,231	28%	\$12.01	\$624	1.0
Hardee County	\$13.04	\$678	\$27,120	1.6	\$44,600	\$1,115	\$13,380	\$335	2,045	27%	\$11.11	\$578	1.2
Hendry County	\$14.96	\$778	\$31,120	1.9	\$41,600	\$1,040	\$12,480	\$312	3,334	31%	\$14.70	\$764	1.0
Hernando County	\$18.29	\$951	\$38,040	2.3	\$57,400	\$1,435	\$17,220	\$431	13,507	19%	\$9.65	\$502	1.9
Highlands County	\$13.40	\$697	\$27,880	1.7	\$44,000	\$1,100	\$13,200	\$330	8,587	22%	\$9.40	\$489	1.4
Hillsborough County	\$18.29	\$951	\$38,040	2.3	\$57,400	\$1,435	\$17,220	\$431	182,184	39%	\$14.93	\$776	1.2
Holmes County	\$12.25	\$637	\$25,480	1.5	\$44,600	\$1,115	\$13,380	\$335	1,429	21%	\$8.02	\$417	1.5
Indian River County	\$16.62	\$864	\$34,560	2.1	\$54,700	\$1,368	\$16,410	\$410	13,926	24%	\$10.58	\$550	1.6
Jackson County	\$12.25	\$637	\$25,480	1.5	\$54,500	\$1,363	\$16,350	\$409	3,624	22%	\$7.91	\$411	1.5
Jefferson County	\$17.50	\$910	\$36,400	2.2	\$64,800	\$1,620	\$19,440	\$486	1,242	23%	\$6.71	\$349	2.6

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Lafayette County	\$12.25	\$637	\$25,480	1.5	\$58,200	\$1,455	\$17,460	\$437	543	20%	\$8.62	\$448	1.4
Lake County	\$18.90	\$983	\$39,320	2.4	\$54,800	\$1,370	\$16,440	\$411	27,495	23%	\$10.09	\$525	1.9
Lee County	\$17.17	\$893	\$35,720	2.2	\$58,000	\$1,450	\$17,400	\$435	67,343	28%	\$12.43	\$647	1.4
Leon County	\$17.50	\$910	\$36,400	2.2	\$64,800	\$1,620	\$19,440	\$486	49,643	45%	\$10.60	\$551	1.7
Levy County	\$12.25	\$637	\$25,480	1.5	\$45,900	\$1,148	\$13,770	\$344	3,138	20%	\$8.63	\$449	1.4
Liberty County	\$12.25	\$637	\$25,480	1.5	\$53,600	\$1,340	\$16,080	\$402	520	22%	\$8.04	\$418	1.5
Madison County	\$12.63	\$657	\$26,280	1.6	\$43,600	\$1,090	\$13,080	\$327	1,699	25%	\$7.38	\$384	1.7
Manatee County *	\$19.44	\$1,011	\$40,440	2.5	\$57,300	\$1,433	\$17,190	\$430	37,072	28%	\$11.63	\$605	1.7
Marion County	\$15.13	\$787	\$31,480	1.9	\$45,700	\$1,143	\$13,710	\$343	31,028	23%	\$10.74	\$558	1.4
Martin County	\$17.81	\$926	\$37,040	2.2	\$56,900	\$1,423	\$17,070	\$427	13,592	23%	\$12.05	\$627	1.5
Miami-Dade County	\$22.42	\$1,166	\$46,640	2.8	\$48,400	\$1,210	\$14,520	\$363	357,182	43%	\$15.01	\$781	1.5
Monroe County	\$26.27	\$1,366	\$54,640	3.3	\$63,500	\$1,588	\$19,050	\$476	10,713	37%	\$13.43	\$699	2.0
Nassau County	\$17.98	\$935	\$37,400	2.3	\$63,200	\$1,580	\$18,960	\$474	5,714	21%	\$11.55	\$601	1.6
Okaloosa County	\$17.10	\$889	\$35,560	2.2	\$62,800	\$1,570	\$18,840	\$471	24,366	34%	\$11.69	\$608	1.5
Okeechobee County	\$14.60	\$759	\$30,360	1.8	\$42,800	\$1,070	\$12,840	\$321	3,479	26%	\$11.32	\$589	1.3
Orange County	\$18.90	\$983	\$39,320	2.4	\$54,800	\$1,370	\$16,440	\$411	171,233	42%	\$14.04	\$730	1.3
Osceola County	\$18.90	\$983	\$39,320	2.4	\$54,800	\$1,370	\$16,440	\$411	33,279	36%	\$11.38	\$592	1.7
Palm Beach County *	\$23.12	\$1,202	\$48,080	2.9	\$63,300	\$1,583	\$18,990	\$475	147,297	28%	\$16.10	\$837	1.4
Pasco County	\$18.29	\$951	\$38,040	2.3	\$57,400	\$1,435	\$17,220	\$431	41,065	22%	\$11.34	\$590	1.6
Pinellas County	\$18.29	\$951	\$38,040	2.3	\$57,400	\$1,435	\$17,220	\$431	127,946	32%	\$15.25	\$793	1.2
Polk County	\$15.52	\$807	\$32,280	2.0	\$50,400	\$1,260	\$15,120	\$378	64,645	29%	\$12.39	\$644	1.3
Putnam County	\$12.52	\$651	\$26,040	1.6	\$39,300	\$983	\$11,790	\$295	6,734	23%	\$8.61	\$448	1.5
Santa Rosa County	\$15.96	\$830	\$33,200	2.0	\$58,400	\$1,460	\$17,520	\$438	14,017	25%	\$10.63	\$553	1.5
Sarasota County *	\$19.44	\$1,011	\$40,440	2.5	\$57,300	\$1,433	\$17,190	\$430	41,928	25%	\$13.89	\$722	1.4
Seminole County	\$18.90	\$983	\$39,320	2.4	\$54,800	\$1,370	\$16,440	\$411	43,162	29%	\$12.81	\$666	1.5
St. Johns County	\$17.98	\$935	\$37,400	2.3	\$63,200	\$1,580	\$18,960	\$474	17,253	23%	\$10.54	\$548	1.7
St. Lucie County	\$17.81	\$926	\$37,040	2.2	\$56,900	\$1,423	\$17,070	\$427	26,539	25%	\$11.41	\$593	1.6
Sumter County	\$13.71	\$713	\$28,520	1.7	\$56,500	\$1,413	\$16,950	\$424	4,014	10%	\$9.79	\$509	1.4
Suwannee County	\$12.38	\$644	\$25,760	1.6	\$46,500	\$1,163	\$13,950	\$349	4,251	27%	\$7.09	\$369	1.7
Taylor County	\$12.25	\$637	\$25,480	1.5	\$50,000	\$1,250	\$15,000	\$375	1,416	18%	\$12.92	\$672	0.9
Union County	\$12.25	\$637	\$25,480	1.5	\$57,300	\$1,433	\$17,190	\$430	1,327	35%	\$10.44	\$543	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$16.88	\$878	\$35,120	2.1	\$51,500	\$1,288	\$15,450	\$386	51,087	26%	\$10.21	\$531	1.7
Wakulla County	\$14.60	\$759	\$30,360	1.8	\$66,800	\$1,670	\$20,040	\$501	2,143	20%	\$8.38	\$436	1.7
Walton County	\$17.02	\$885	\$35,400	2.1	\$58,100	\$1,453	\$17,430	\$436	6,233	28%	\$10.59	\$551	1.6
Washington County	\$12.25	\$637	\$25,480	1.5	\$49,500	\$1,238	\$14,850	\$371	1,962	23%	\$8.69	\$452	1.4

* 50th percentile FMR (See Appendix A).

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

Georgia

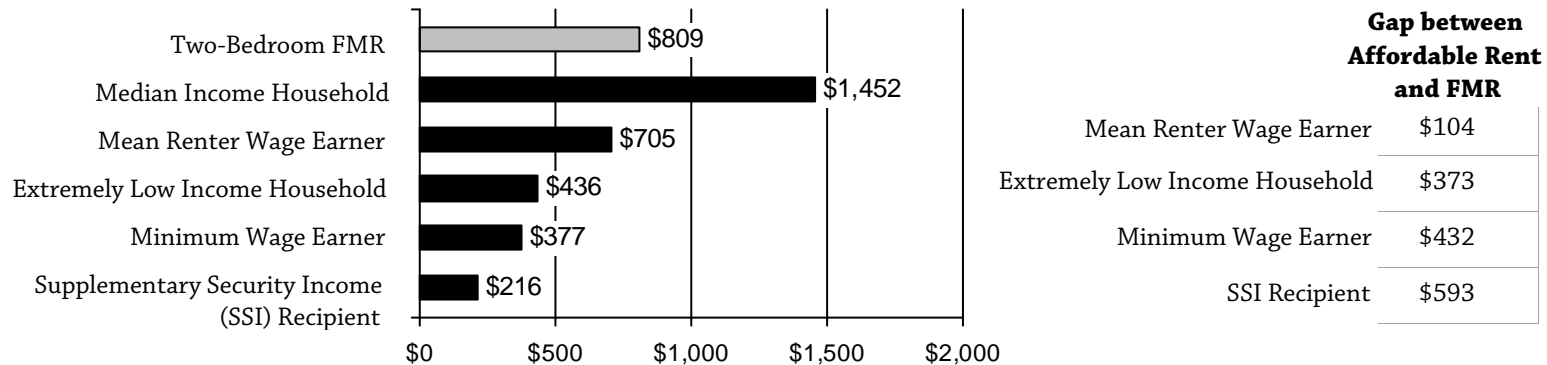
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$809. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,698 monthly or \$32,375 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.57

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 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 Georgia, the estimated mean (average) wage for a renter is \$13.57. 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



Georgia	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Georgia	\$15.57	\$809	\$32,375	2.1	\$58,090	\$1,452	\$17,427	\$436	1,193,190	34%	\$13.57	\$705	1.1	
Combined Nonmetro Areas	\$12.89	\$670	\$26,820	1.8	\$47,765	\$1,194	\$14,329	\$358	211,833	32%	\$9.28	\$483	1.4	
<u>Metropolitan Areas</u>														
Albany MSA	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	24,799	42%	\$10.96	\$570	1.2	
Athens-Clarke County MSA	\$13.87	\$721	\$28,840	1.9	\$55,500	\$1,388	\$16,650	\$416	27,933	42%	\$9.61	\$500	1.4	
Atlanta-Sandy Springs-Marietta HMFA	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	629,208	34%	\$15.42	\$802	1.1	
Augusta-Richmond County MSA	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	46,326	35%	\$11.60	\$603	1.2	
Brunswick MSA	\$12.88	\$670	\$26,800	1.8	\$54,800	\$1,370	\$16,440	\$411	13,272	31%	\$10.00	\$520	1.3	
Butts County HMFA	\$14.79	\$769	\$30,760	2.0	\$63,500	\$1,588	\$19,050	\$476	1,864	24%	\$9.02	\$469	1.6	
Chattanooga MSA	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	14,243	25%	\$9.16	\$476	1.4	
Columbus MSA	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	37,145	42%	\$13.06	\$679	1.0	
Dalton HMFA	\$13.40	\$697	\$27,880	1.8	\$40,600	\$1,015	\$12,180	\$305	11,554	34%	\$12.04	\$626	1.1	
Gainesville MSA	\$15.67	\$815	\$32,600	2.2	\$56,100	\$1,403	\$16,830	\$421	19,144	31%	\$12.23	\$636	1.3	
Haralson County HMFA	\$12.23	\$636	\$25,440	1.7	\$46,300	\$1,158	\$13,890	\$347	3,050	28%	\$10.02	\$521	1.2	
Hinesville-Fort Stewart HMFA	\$14.37	\$747	\$29,880	2.0	\$50,000	\$1,250	\$15,000	\$375	11,196	49%	\$11.99	\$624	1.2	
Lamar County HMFA	\$12.23	\$636	\$25,440	1.7	\$46,600	\$1,165	\$13,980	\$350	1,967	30%	\$9.13	\$475	1.3	
Long County HMFA	\$12.23	\$636	\$25,440	1.7	\$49,700	\$1,243	\$14,910	\$373	1,882	39%	\$9.24	\$480	1.3	
Macon MSA	\$14.04	\$730	\$29,200	1.9	\$49,800	\$1,245	\$14,940	\$374	29,045	39%	\$10.20	\$531	1.4	
Meriwether County HMFA	\$12.23	\$636	\$25,440	1.7	\$47,500	\$1,188	\$14,250	\$356	2,275	28%	\$10.22	\$531	1.2	
Monroe County HMFA	\$12.52	\$651	\$26,040	1.7	\$63,200	\$1,580	\$18,960	\$474	2,103	22%	\$8.90	\$463	1.4	
Murray County HMFA	\$12.83	\$667	\$26,680	1.8	\$44,200	\$1,105	\$13,260	\$332	4,239	30%	\$10.01	\$521	1.3	
Rome MSA	\$12.96	\$674	\$26,960	1.8	\$52,300	\$1,308	\$15,690	\$392	12,100	35%	\$11.85	\$616	1.1	
Savannah MSA	\$16.54	\$860	\$34,400	2.3	\$58,500	\$1,463	\$17,550	\$439	50,136	38%	\$12.96	\$674	1.3	
Valdosta MSA	\$13.83	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	21,125	42%	\$9.48	\$493	1.5	
Warner Robins MSA	\$14.62	\$760	\$30,400	2.0	\$64,400	\$1,610	\$19,320	\$483	16,751	32%	\$10.10	\$525	1.4	
<u>Counties</u>														
Appling County	\$12.23	\$636	\$25,440	1.7	\$43,700	\$1,093	\$13,110	\$328	2,184	31%	\$14.09	\$733	0.9	
Atkinson County	\$12.23	\$636	\$25,440	1.7	\$36,700	\$918	\$11,010	\$275	871	32%	\$6.85	\$356	1.8	
Bacon County	\$12.23	\$636	\$25,440	1.7	\$44,500	\$1,113	\$13,350	\$334	1,267	32%	\$8.12	\$422	1.5	

† Wage data not available (See Appendix A).

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2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Baker County	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	511	35%	\$8.33	\$433	1.6
Baldwin County	\$13.65	\$710	\$28,400	1.9	\$51,300	\$1,283	\$15,390	\$385	6,807	41%	\$8.06	\$419	1.7
Banks County	\$13.50	\$702	\$28,080	1.9	\$51,300	\$1,283	\$15,390	\$385	1,411	21%	\$7.78	\$405	1.7
Barrow County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	5,254	22%	\$9.89	\$514	1.7
Bartow County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	10,809	31%	\$11.44	\$595	1.5
Ben Hill County	\$12.75	\$663	\$26,520	1.8	\$39,800	\$995	\$11,940	\$299	2,439	38%	\$9.76	\$507	1.3
Berrien County	\$12.23	\$636	\$25,440	1.7	\$43,200	\$1,080	\$12,960	\$324	2,054	29%	\$9.13	\$475	1.3
Bibb County	\$14.04	\$730	\$29,200	1.9	\$49,800	\$1,245	\$14,940	\$374	25,400	44%	\$10.36	\$539	1.4
Bleckley County	\$12.23	\$636	\$25,440	1.7	\$53,700	\$1,343	\$16,110	\$403	1,118	27%	\$6.34	\$330	1.9
Brantley County	\$12.88	\$670	\$26,800	1.8	\$54,800	\$1,370	\$16,440	\$411	1,046	16%	\$5.91	\$307	2.2
Brooks County	\$13.83	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	2,080	32%	\$6.65	\$346	2.1
Bryan County	\$16.54	\$860	\$34,400	2.3	\$58,500	\$1,463	\$17,550	\$439	3,038	28%	\$7.87	\$409	2.1
Bulloch County	\$13.94	\$725	\$29,000	1.9	\$52,700	\$1,318	\$15,810	\$395	11,972	48%	\$8.00	\$416	1.7
Burke County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	2,191	28%	\$12.95	\$673	1.1
Butts County	\$14.79	\$769	\$30,760	2.0	\$63,500	\$1,588	\$19,050	\$476	1,864	24%	\$9.02	\$469	1.6
Calhoun County	\$12.23	\$636	\$25,440	1.7	\$47,300	\$1,183	\$14,190	\$355	477	27%	\$7.55	\$393	1.6
Camden County	\$15.63	\$813	\$32,520	2.2	\$62,400	\$1,560	\$18,720	\$468	6,173	34%	\$12.10	\$629	1.3
Candler County	\$12.23	\$636	\$25,440	1.7	\$43,100	\$1,078	\$12,930	\$323	1,297	34%	\$10.05	\$522	1.2
Carroll County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	12,654	32%	\$10.21	\$531	1.7
Catoosa County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	5,773	24%	\$8.87	\$461	1.5
Charlton County	\$12.35	\$642	\$25,680	1.7	\$50,700	\$1,268	\$15,210	\$380	825	22%	\$7.35	\$382	1.7
Chatham County	\$16.54	\$860	\$34,400	2.3	\$58,500	\$1,463	\$17,550	\$439	42,675	42%	\$13.31	\$692	1.2
Chattahoochee County	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	1,796	70%	\$25.27	\$1,314	0.5
Chattooga County	\$12.23	\$636	\$25,440	1.7	\$40,700	\$1,018	\$12,210	\$305	2,755	29%	\$9.35	\$486	1.3
Cherokee County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	15,293	20%	\$10.15	\$528	1.7
Clarke County	\$13.87	\$721	\$28,840	1.9	\$55,500	\$1,388	\$16,650	\$416	22,408	55%	\$9.92	\$516	1.4
Clay County	\$12.71	\$661	\$26,440	1.8	\$32,600	\$815	\$9,780	\$245	412	32%	\$7.04	\$366	1.8
Clayton County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	36,833	43%	\$16.74	\$870	1.0
Clinch County	\$12.23	\$636	\$25,440	1.7	\$45,300	\$1,133	\$13,590	\$340	818	32%	\$8.59	\$447	1.4
Cobb County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	84,246	32%	\$15.31	\$796	1.1
Coffee County	\$12.23	\$636	\$25,440	1.7	\$40,800	\$1,020	\$12,240	\$306	4,679	32%	\$9.02	\$469	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Colquitt County	\$12.23	\$636	\$25,440	1.7	\$42,600	\$1,065	\$12,780	\$320	5,450	35%	\$8.64	\$449	1.4
Columbia County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	9,230	21%	\$9.84	\$511	1.4
Cook County	\$12.60	\$655	\$26,200	1.7	\$47,400	\$1,185	\$14,220	\$356	1,887	29%	\$9.45	\$491	1.3
Coweta County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	12,199	26%	\$10.14	\$527	1.7
Crawford County	\$14.04	\$730	\$29,200	1.9	\$49,800	\$1,245	\$14,940	\$374	902	19%	\$6.01	\$313	2.3
Crisp County	\$12.35	\$642	\$25,680	1.7	\$43,900	\$1,098	\$13,170	\$329	3,587	40%	\$9.24	\$481	1.3
Dade County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	1,396	22%	\$10.67	\$555	1.2
Dawson County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	1,964	24%	\$8.93	\$464	1.9
Decatur County	\$12.58	\$654	\$26,160	1.7	\$43,200	\$1,080	\$12,960	\$324	3,976	38%	\$8.50	\$442	1.5
DeKalb County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	111,762	42%	\$15.73	\$818	1.1
Dodge County	\$12.23	\$636	\$25,440	1.7	\$46,300	\$1,158	\$13,890	\$347	2,471	30%	\$7.14	\$371	1.7
Dooly County	\$12.23	\$636	\$25,440	1.7	\$44,400	\$1,110	\$13,320	\$333	1,563	31%	\$7.95	\$413	1.5
Dougherty County	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	18,519	52%	\$11.44	\$595	1.2
Douglas County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	13,441	29%	\$10.52	\$547	1.6
Early County	\$12.23	\$636	\$25,440	1.7	\$42,600	\$1,065	\$12,780	\$320	1,391	34%	\$11.19	\$582	1.1
Echols County	\$13.83	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	402	30%	\$7.80	\$405	1.8
Effingham County	\$16.54	\$860	\$34,400	2.3	\$58,500	\$1,463	\$17,550	\$439	4,423	25%	\$10.21	\$531	1.6
Elbert County	\$12.23	\$636	\$25,440	1.7	\$38,900	\$973	\$11,670	\$292	2,317	30%	\$9.10	\$473	1.3
Emanuel County	\$12.23	\$636	\$25,440	1.7	\$38,700	\$968	\$11,610	\$290	2,802	35%	\$8.89	\$462	1.4
Evans County	\$12.23	\$636	\$25,440	1.7	\$46,700	\$1,168	\$14,010	\$350	1,515	37%	\$10.95	\$570	1.1
Fannin County	\$12.23	\$636	\$25,440	1.7	\$43,700	\$1,093	\$13,110	\$328	2,014	20%	\$8.61	\$448	1.4
Fayette County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	6,088	16%	\$10.38	\$540	1.7
Floyd County	\$12.96	\$674	\$26,960	1.8	\$52,300	\$1,308	\$15,690	\$392	12,100	35%	\$11.85	\$616	1.1
Forsyth County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	7,845	14%	\$9.75	\$507	1.8
Franklin County	\$12.23	\$636	\$25,440	1.7	\$45,600	\$1,140	\$13,680	\$342	2,535	29%	\$8.90	\$463	1.4
Fulton County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	166,057	45%	\$19.05	\$991	0.9
Gilmer County	\$13.37	\$695	\$27,800	1.8	\$46,200	\$1,155	\$13,860	\$347	3,093	27%	\$9.52	\$495	1.4
Glascock County	\$12.23	\$636	\$25,440	1.7	\$50,100	\$1,253	\$15,030	\$376	360	30%	\$10.79	\$561	1.1
Glynn County	\$12.88	\$670	\$26,800	1.8	\$54,800	\$1,370	\$16,440	\$411	11,272	36%	\$10.27	\$534	1.3
Gordon County	\$13.56	\$705	\$28,200	1.9	\$52,000	\$1,300	\$15,600	\$390	6,189	32%	\$10.61	\$552	1.3
Grady County	\$12.23	\$636	\$25,440	1.7	\$42,900	\$1,073	\$12,870	\$322	3,572	37%	\$7.57	\$394	1.6

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Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Greene County	\$12.56	\$653	\$26,120	1.7	\$47,000	\$1,175	\$14,100	\$353	1,583	24%	\$7.98	\$415	1.6
Gwinnett County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	80,662	30%	\$13.83	\$719	1.2
Habersham County	\$12.23	\$636	\$25,440	1.7	\$52,100	\$1,303	\$15,630	\$391	3,545	24%	\$9.04	\$470	1.4
Hall County	\$15.67	\$815	\$32,600	2.2	\$56,100	\$1,403	\$16,830	\$421	19,144	31%	\$12.23	\$636	1.3
Hancock County	\$12.23	\$636	\$25,440	1.7	\$32,900	\$823	\$9,870	\$247	714	25%	\$9.33	\$485	1.3
Haralson County	\$12.23	\$636	\$25,440	1.7	\$46,300	\$1,158	\$13,890	\$347	3,050	28%	\$10.02	\$521	1.2
Harris County	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	1,531	14%	\$7.57	\$394	1.8
Hart County	\$12.23	\$636	\$25,440	1.7	\$48,900	\$1,223	\$14,670	\$367	2,310	23%	\$8.10	\$421	1.5
Heard County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	1,075	25%	\$14.27	\$742	1.2
Henry County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	16,498	24%	\$10.14	\$527	1.7
Houston County	\$14.62	\$760	\$30,400	2.0	\$64,400	\$1,610	\$19,320	\$483	16,751	32%	\$10.10	\$525	1.4
Irwin County	\$12.23	\$636	\$25,440	1.7	\$52,200	\$1,305	\$15,660	\$392	821	26%	\$6.65	\$346	1.8
Jackson County	\$14.94	\$777	\$31,080	2.1	\$61,500	\$1,538	\$18,450	\$461	4,935	23%	\$8.39	\$436	1.8
Jasper County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	1,173	23%	\$6.88	\$358	2.5
Jeff Davis County	\$12.23	\$636	\$25,440	1.7	\$45,500	\$1,138	\$13,650	\$341	1,734	30%	\$8.27	\$430	1.5
Jefferson County	\$12.23	\$636	\$25,440	1.7	\$38,600	\$965	\$11,580	\$290	2,007	32%	\$11.72	\$610	1.0
Jenkins County	\$12.23	\$636	\$25,440	1.7	\$27,900	\$698	\$8,370	\$209	835	26%	\$8.13	\$423	1.5
Johnson County	\$12.23	\$636	\$25,440	1.7	\$38,900	\$973	\$11,670	\$292	785	24%	\$6.91	\$359	1.8
Jones County	\$14.04	\$730	\$29,200	1.9	\$49,800	\$1,245	\$14,940	\$374	2,135	20%	\$7.39	\$384	1.9
Lamar County	\$12.23	\$636	\$25,440	1.7	\$46,600	\$1,165	\$13,980	\$350	1,967	30%	\$9.13	\$475	1.3
Lanier County	\$13.83	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	1,298	36%	\$7.54	\$392	1.8
Laurens County	\$12.23	\$636	\$25,440	1.7	\$47,400	\$1,185	\$14,220	\$356	5,877	34%	\$8.21	\$427	1.5
Lee County	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	2,388	25%	\$9.15	\$476	1.5
Liberty County	\$14.37	\$747	\$29,880	2.0	\$50,000	\$1,250	\$15,000	\$375	11,196	49%	\$11.99	\$624	1.2
Lincoln County	\$12.23	\$636	\$25,440	1.7	\$46,500	\$1,163	\$13,950	\$349	651	19%	\$7.50	\$390	1.6
Long County	\$12.23	\$636	\$25,440	1.7	\$49,700	\$1,243	\$14,910	\$373	1,882	39%	\$9.24	\$480	1.3
Lowndes County	\$13.83	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	17,345	44%	\$9.77	\$508	1.4
Lumpkin County	\$14.35	\$746	\$29,840	2.0	\$55,200	\$1,380	\$16,560	\$414	3,222	30%	\$8.14	\$423	1.8
Macon County	\$12.23	\$636	\$25,440	1.7	\$38,100	\$953	\$11,430	\$286	1,613	34%	\$12.92	\$672	0.9
Madison County	\$13.87	\$721	\$28,840	1.9	\$55,500	\$1,388	\$16,650	\$416	2,303	25%	\$7.82	\$407	1.8
Marion County	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	861	28%	\$7.01	\$365	1.9

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Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
McDuffie County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	2,759	34%	\$8.03	\$418	1.7
McIntosh County	\$12.88	\$670	\$26,800	1.8	\$54,800	\$1,370	\$16,440	\$411	954	19%	\$7.75	\$403	1.7
Meriwether County	\$12.23	\$636	\$25,440	1.7	\$47,500	\$1,188	\$14,250	\$356	2,275	28%	\$10.22	\$531	1.2
Miller County	\$12.23	\$636	\$25,440	1.7	\$42,800	\$1,070	\$12,840	\$321	718	29%	\$8.48	\$441	1.4
Mitchell County	\$13.25	\$689	\$27,560	1.8	\$47,700	\$1,193	\$14,310	\$358	2,885	35%	\$7.06	\$367	1.9
Monroe County	\$12.52	\$651	\$26,040	1.7	\$63,200	\$1,580	\$18,960	\$474	2,103	22%	\$8.90	\$463	1.4
Montgomery County	\$12.23	\$636	\$25,440	1.7	\$46,200	\$1,155	\$13,860	\$347	966	30%	\$8.60	\$447	1.4
Morgan County	\$13.44	\$699	\$27,960	1.9	\$62,400	\$1,560	\$18,720	\$468	1,648	25%	\$10.11	\$526	1.3
Murray County	\$12.83	\$667	\$26,680	1.8	\$44,200	\$1,105	\$13,260	\$332	4,239	30%	\$10.01	\$521	1.3
Muscogee County	\$13.56	\$705	\$28,200	1.9	\$51,000	\$1,275	\$15,300	\$383	32,957	46%	\$13.02	\$677	1.0
Newton County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	8,775	26%	\$10.14	\$527	1.7
Oconee County	\$13.87	\$721	\$28,840	1.9	\$55,500	\$1,388	\$16,650	\$416	2,268	20%	\$8.41	\$437	1.6
Oglethorpe County	\$13.87	\$721	\$28,840	1.9	\$55,500	\$1,388	\$16,650	\$416	954	19%	\$7.72	\$401	1.8
Paulding County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	8,631	18%	\$8.54	\$444	2.0
Peach County	\$12.33	\$641	\$25,640	1.7	\$55,600	\$1,390	\$16,680	\$417	3,121	33%	\$6.68	\$347	1.8
Pickens County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	2,494	22%	\$8.80	\$458	2.0
Pierce County	\$12.23	\$636	\$25,440	1.7	\$48,700	\$1,218	\$14,610	\$365	1,747	25%	\$9.14	\$475	1.3
Pike County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	982	16%	\$7.22	\$375	2.4
Polk County	\$12.90	\$671	\$26,840	1.8	\$49,100	\$1,228	\$14,730	\$368	4,321	30%	\$8.61	\$448	1.5
Pulaski County	\$12.23	\$636	\$25,440	1.7	\$47,500	\$1,188	\$14,250	\$356	1,390	32%	\$8.53	\$443	1.4
Putnam County	\$15.52	\$807	\$32,280	2.1	\$51,100	\$1,278	\$15,330	\$383	2,028	23%	\$9.03	\$469	1.7
Quitman County	\$12.23	\$636	\$25,440	1.7	\$38,300	\$958	\$11,490	\$287	278	28%	\$13.75	\$715	0.9
Rabun County	\$14.75	\$767	\$30,680	2.0	\$52,300	\$1,308	\$15,690	\$392	1,827	27%	\$7.79	\$405	1.9
Randolph County	\$12.23	\$636	\$25,440	1.7	\$36,600	\$915	\$10,980	\$275	758	27%	\$9.49	\$494	1.3
Richmond County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	32,146	44%	\$12.36	\$643	1.1
Rockdale County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	8,527	29%	\$13.28	\$691	1.3
Schley County	\$12.23	\$636	\$25,440	1.7	\$51,500	\$1,288	\$15,450	\$386	570	33%	\$10.46	\$544	1.2
Screven County	\$12.23	\$636	\$25,440	1.7	\$46,700	\$1,168	\$14,010	\$350	1,244	26%	\$7.13	\$371	1.7
Seminole County	\$12.23	\$636	\$25,440	1.7	\$40,400	\$1,010	\$12,120	\$303	722	22%	\$11.74	\$610	1.0
Spalding County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	8,653	38%	\$9.98	\$519	1.7
Stephens County	\$13.19	\$686	\$27,440	1.8	\$49,300	\$1,233	\$14,790	\$370	2,380	25%	\$9.45	\$492	1.4

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Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Stewart County	\$12.23	\$636	\$25,440	1.7	\$41,100	\$1,028	\$12,330	\$308	691	36%	\$7.93	\$412	1.5
Sumter County	\$12.23	\$636	\$25,440	1.7	\$45,200	\$1,130	\$13,560	\$339	4,682	41%	\$8.53	\$444	1.4
Talbot County	\$13.73	\$714	\$28,560	1.9	\$46,100	\$1,153	\$13,830	\$346	605	23%	\$9.13	\$475	1.5
Taliaferro County †	\$15.77	\$820	\$32,800	2.2	\$32,300	\$808	\$9,690	\$242	189	28%			
Tattnall County	\$12.23	\$636	\$25,440	1.7	\$46,900	\$1,173	\$14,070	\$352	2,329	29%	\$7.88	\$410	1.6
Taylor County	\$12.23	\$636	\$25,440	1.7	\$40,400	\$1,010	\$12,120	\$303	1,167	33%	\$13.14	\$683	0.9
Telfair County	\$12.23	\$636	\$25,440	1.7	\$32,900	\$823	\$9,870	\$247	2,169	37%	\$7.96	\$414	1.5
Terrell County	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	1,279	38%	\$8.21	\$427	1.6
Thomas County	\$13.42	\$698	\$27,920	1.9	\$47,100	\$1,178	\$14,130	\$353	7,776	45%	\$11.76	\$612	1.1
Tift County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	4,989	36%	\$8.43	\$439	1.5
Toombs County	\$12.23	\$636	\$25,440	1.7	\$47,500	\$1,188	\$14,250	\$356	4,048	39%	\$8.64	\$449	1.4
Towns County	\$13.12	\$682	\$27,280	1.8	\$51,400	\$1,285	\$15,420	\$386	670	15%	\$7.45	\$387	1.8
Treutlen County	\$12.23	\$636	\$25,440	1.7	\$46,100	\$1,153	\$13,830	\$346	758	32%	\$5.38	\$280	2.3
Troup County	\$13.46	\$700	\$28,000	1.9	\$49,000	\$1,225	\$14,700	\$368	9,379	38%	\$11.28	\$587	1.2
Turner County	\$12.23	\$636	\$25,440	1.7	\$43,600	\$1,090	\$13,080	\$327	1,142	37%	\$6.11	\$318	2.0
Twiggs County	\$14.04	\$730	\$29,200	1.9	\$49,800	\$1,245	\$14,940	\$374	608	20%	\$8.72	\$453	1.6
Union County	\$13.88	\$722	\$28,880	1.9	\$52,800	\$1,320	\$15,840	\$396	2,141	23%	\$7.85	\$408	1.8
Upson County	\$12.23	\$636	\$25,440	1.7	\$44,600	\$1,115	\$13,380	\$335	3,386	33%	\$9.33	\$485	1.3
Walker County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	7,074	27%	\$9.06	\$471	1.4
Walton County	\$17.23	\$896	\$35,840	2.4	\$64,400	\$1,610	\$19,320	\$483	7,293	25%	\$8.17	\$425	2.1
Ware County	\$12.31	\$640	\$25,600	1.7	\$48,900	\$1,223	\$14,670	\$367	4,318	33%	\$10.22	\$532	1.2
Warren County	\$12.23	\$636	\$25,440	1.7	\$42,000	\$1,050	\$12,600	\$315	715	31%	\$9.37	\$487	1.3
Washington County	\$12.23	\$636	\$25,440	1.7	\$46,400	\$1,160	\$13,920	\$348	1,904	27%	\$9.88	\$514	1.2
Wayne County	\$12.23	\$636	\$25,440	1.7	\$49,900	\$1,248	\$14,970	\$374	2,928	29%	\$11.80	\$614	1.0
Webster County	\$12.23	\$636	\$25,440	1.7	\$47,100	\$1,178	\$14,130	\$353	171	14%	\$6.02	\$313	2.0
Wheeler County	\$12.23	\$636	\$25,440	1.7	\$41,500	\$1,038	\$12,450	\$311	633	31%	\$10.16	\$528	1.2
White County	\$12.48	\$649	\$25,960	1.7	\$53,500	\$1,338	\$16,050	\$401	3,114	26%	\$7.54	\$392	1.7
Whitfield County	\$13.40	\$697	\$27,880	1.8	\$40,600	\$1,015	\$12,180	\$305	11,554	34%	\$12.04	\$626	1.1
Wilcox County	\$12.23	\$636	\$25,440	1.7	\$40,900	\$1,023	\$12,270	\$307	531	20%	\$10.84	\$564	1.1
Wilkes County	\$12.23	\$636	\$25,440	1.7	\$38,900	\$973	\$11,670	\$292	1,230	30%	\$7.15	\$372	1.7
Wilkinson County	\$12.23	\$636	\$25,440	1.7	\$46,700	\$1,168	\$14,010	\$350	652	20%	\$14.39	\$748	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Worth County	\$13.46	\$700	\$28,000	1.9	\$41,500	\$1,038	\$12,450	\$311	2,102	26%	\$8.78	\$456	1.5

† Wage data not available (See Appendix A).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
- 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
- 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
- 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Hawaii

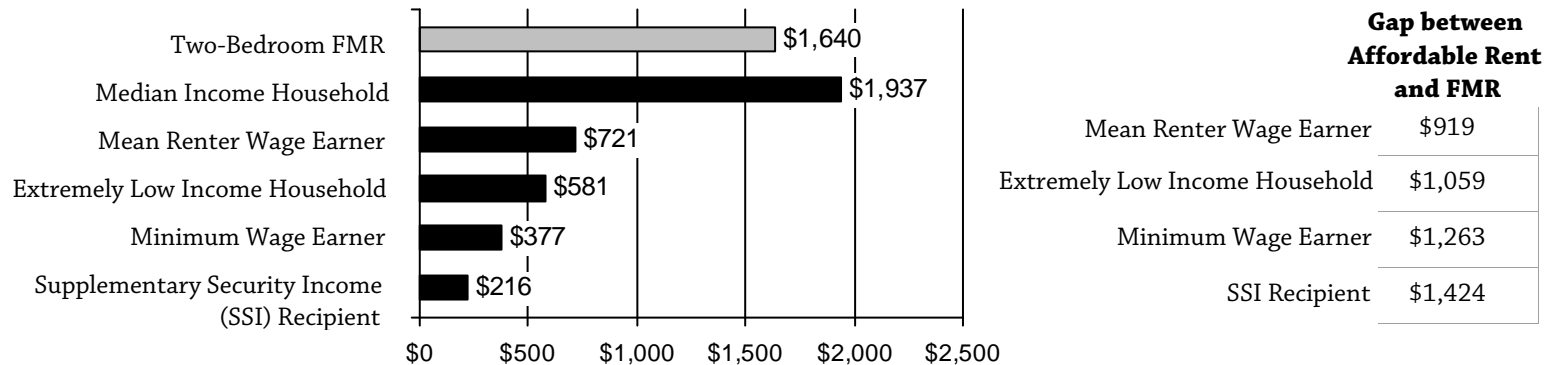
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,640. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,467 monthly or \$65,600 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$31.54

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 174 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 \$13.86. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 91 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



Hawaii	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Hawaii	\$31.54	\$1,640	\$65,600	4.4	\$77,463	\$1,937	\$23,239	\$581	187,185	42%	\$13.86	\$721	2.3	
Combined Nonmetro Areas	\$22.69	\$1,180	\$47,206	3.1	\$66,060	\$1,652	\$19,818	\$495	52,655	38%	\$12.17	\$633	1.9	
<u>Metropolitan Areas</u>														
Honolulu MSA *	\$35.00	\$1,820	\$72,800	4.8	\$82,600	\$2,065	\$24,780	\$620	134,530	44%	\$14.52	\$755	2.4	
<u>Counties</u>														
Hawaii County	\$18.27	\$950	\$38,000	2.5	\$56,700	\$1,418	\$17,010	\$425	22,514	35%	\$10.85	\$564	1.7	
Honolulu County *	\$35.00	\$1,820	\$72,800	4.8	\$82,600	\$2,065	\$24,780	\$620	134,530	44%	\$14.52	\$755	2.4	
Kalawao County †	\$12.25	\$637	\$25,480	1.7	\$97,900	\$2,448	\$29,370	\$734	48	100%				
Kauai County	\$30.71	\$1,597	\$63,880	4.2	\$70,300	\$1,758	\$21,090	\$527	8,191	37%	\$12.46	\$648	2.5	
Maui County	\$24.27	\$1,262	\$50,480	3.3	\$75,800	\$1,895	\$22,740	\$569	21,902	42%	\$13.18	\$685	1.8	

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

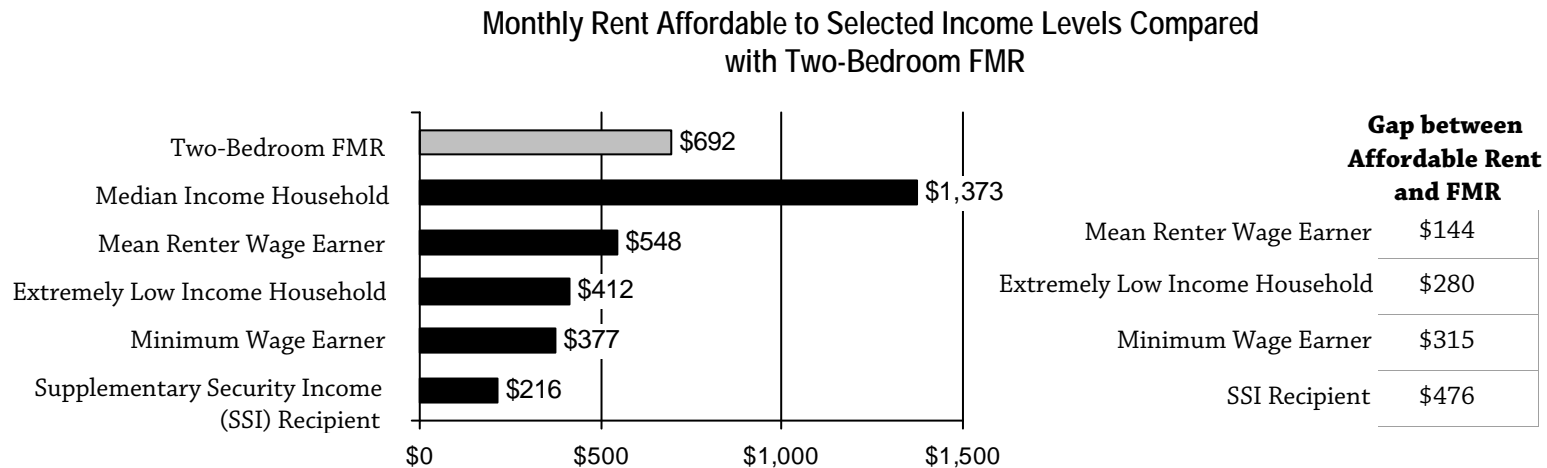
Idaho

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$692. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,308 monthly or \$27,695 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.31

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 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 Idaho, the estimated mean (average) wage for a renter is \$10.54. 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.



Idaho	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Idaho	\$13.31	\$692	\$27,695	1.8	\$54,903	\$1,373	\$16,471	\$412	172,785	30%	\$10.54	\$548	1.3
Combined Nonmetro Areas	\$12.79	\$665	\$26,605	1.8	\$53,380	\$1,335	\$16,014	\$400	59,771	30%	\$10.58	\$550	1.2
Metropolitan Areas													
Boise City-Nampa HMFA	\$13.83	\$719	\$28,760	1.9	\$55,600	\$1,390	\$16,680	\$417	68,363	31%	\$11.44	\$595	1.2
Coeur d'Alene MSA	\$14.48	\$753	\$30,120	2.0	\$55,800	\$1,395	\$16,740	\$419	16,485	30%	\$9.75	\$507	1.5
Gem County HMFA	\$12.29	\$639	\$25,560	1.7	\$52,800	\$1,320	\$15,840	\$396	1,645	25%	\$7.12	\$370	1.7
Idaho Falls MSA	\$12.69	\$660	\$26,400	1.8	\$57,000	\$1,425	\$17,100	\$428	10,790	25%	\$8.21	\$427	1.5
Lewiston MSA	\$12.67	\$659	\$26,360	1.7	\$56,800	\$1,420	\$17,040	\$426	5,307	33%	\$10.21	\$531	1.2
Logan MSA	\$12.25	\$637	\$25,480	1.7	\$58,300	\$1,458	\$17,490	\$437	750	18%	\$7.78	\$405	1.6
Pocatello MSA	\$12.25	\$637	\$25,480	1.7	\$54,200	\$1,355	\$16,260	\$407	9,674	30%	\$8.49	\$441	1.4
Counties													
Ada County	\$13.83	\$719	\$28,760	1.9	\$55,600	\$1,390	\$16,680	\$417	47,844	32%	\$11.98	\$623	1.2
Adams County	\$12.25	\$637	\$25,480	1.7	\$46,900	\$1,173	\$14,070	\$352	339	20%	\$10.79	\$561	1.1
Bannock County	\$12.25	\$637	\$25,480	1.7	\$54,200	\$1,355	\$16,260	\$407	9,003	30%	\$7.55	\$392	1.6
Bear Lake County	\$12.25	\$637	\$25,480	1.7	\$50,200	\$1,255	\$15,060	\$377	472	19%	\$9.15	\$476	1.3
Benewah County	\$12.25	\$637	\$25,480	1.7	\$42,000	\$1,050	\$12,600	\$315	915	24%	\$13.18	\$685	0.9
Bingham County	\$12.25	\$637	\$25,480	1.7	\$56,100	\$1,403	\$16,830	\$421	3,437	23%	\$8.92	\$464	1.4
Blaine County	\$17.81	\$926	\$37,040	2.5	\$80,600	\$2,015	\$24,180	\$605	2,938	32%	\$13.61	\$708	1.3
Boise County	\$13.83	\$719	\$28,760	1.9	\$55,600	\$1,390	\$16,680	\$417	612	21%	\$4.93	\$256	2.8
Bonner County	\$13.25	\$689	\$27,560	1.8	\$53,800	\$1,345	\$16,140	\$404	4,925	28%	\$10.89	\$567	1.2
Bonneville County	\$12.69	\$660	\$26,400	1.8	\$57,000	\$1,425	\$17,100	\$428	9,390	26%	\$8.37	\$435	1.5
Boundary County	\$12.25	\$637	\$25,480	1.7	\$47,100	\$1,178	\$14,130	\$353	997	24%	\$8.59	\$447	1.4
Butte County	\$12.25	\$637	\$25,480	1.7	\$49,200	\$1,230	\$14,760	\$369	207	19%	\$19.53	\$1,016	0.6
Camas County	\$12.25	\$637	\$25,480	1.7	\$46,800	\$1,170	\$14,040	\$351	153	34%	\$16.29	\$847	0.8
Canyon County	\$13.83	\$719	\$28,760	1.9	\$55,600	\$1,390	\$16,680	\$417	18,522	29%	\$9.53	\$495	1.5
Caribou County	\$12.25	\$637	\$25,480	1.7	\$62,200	\$1,555	\$18,660	\$467	489	19%	\$17.20	\$894	0.7
Cassia County	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	2,341	31%	\$7.82	\$407	1.6
Clark County	\$12.25	\$637	\$25,480	1.7	\$41,000	\$1,025	\$12,300	\$308	99	33%	\$17.07	\$888	0.7
Clearwater County	\$12.25	\$637	\$25,480	1.7	\$49,100	\$1,228	\$14,730	\$368	715	20%	\$10.44	\$543	1.2

1: BR = Bedroom
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5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Idaho	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Custer County	\$12.25	\$637	\$25,480	1.7	\$62,300	\$1,558	\$18,690	\$467	350	19%	\$12.13	\$631	1.0
Elmore County	\$12.25	\$637	\$25,480	1.7	\$50,400	\$1,260	\$15,120	\$378	3,328	35%	\$9.45	\$491	1.3
Franklin County	\$12.25	\$637	\$25,480	1.7	\$58,300	\$1,458	\$17,490	\$437	750	18%	\$7.78	\$405	1.6
Fremont County	\$12.37	\$643	\$25,720	1.7	\$51,900	\$1,298	\$15,570	\$389	730	16%	\$9.14	\$475	1.4
Gem County	\$12.29	\$639	\$25,560	1.7	\$52,800	\$1,320	\$15,840	\$396	1,645	25%	\$7.12	\$370	1.7
Gooding County	\$12.25	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	1,616	29%	\$11.78	\$612	1.0
Idaho County	\$12.25	\$637	\$25,480	1.7	\$42,300	\$1,058	\$12,690	\$317	1,480	22%	\$11.21	\$583	1.1
Jefferson County	\$12.69	\$660	\$26,400	1.8	\$57,000	\$1,425	\$17,100	\$428	1,400	17%	\$6.81	\$354	1.9
Jerome County	\$12.33	\$641	\$25,640	1.7	\$47,200	\$1,180	\$14,160	\$354	2,695	36%	\$11.87	\$617	1.0
Kootenai County	\$14.48	\$753	\$30,120	2.0	\$55,800	\$1,395	\$16,740	\$419	16,485	30%	\$9.75	\$507	1.5
Latah County	\$12.60	\$655	\$26,200	1.7	\$59,800	\$1,495	\$17,940	\$449	6,731	45%	\$7.24	\$377	1.7
Lemhi County	\$12.25	\$637	\$25,480	1.7	\$54,200	\$1,355	\$16,260	\$407	906	24%	\$6.86	\$357	1.8
Lewis County	\$12.25	\$637	\$25,480	1.7	\$43,900	\$1,098	\$13,170	\$329	421	25%	\$7.23	\$376	1.7
Lincoln County	\$12.25	\$637	\$25,480	1.7	\$52,400	\$1,310	\$15,720	\$393	428	26%	\$10.64	\$553	1.2
Madison County	\$12.54	\$652	\$26,080	1.7	\$41,700	\$1,043	\$12,510	\$313	5,017	50%	\$8.61	\$448	1.5
Minidoka County	\$12.25	\$637	\$25,480	1.7	\$51,900	\$1,298	\$15,570	\$389	1,791	26%	\$10.03	\$522	1.2
Nez Perce County	\$12.67	\$659	\$26,360	1.7	\$56,800	\$1,420	\$17,040	\$426	5,307	33%	\$10.21	\$531	1.2
Oneida County	\$12.25	\$637	\$25,480	1.7	\$57,100	\$1,428	\$17,130	\$428	268	17%	\$3.83	\$199	3.2
Owyhee County	\$13.83	\$719	\$28,760	1.9	\$55,600	\$1,390	\$16,680	\$417	1,385	36%	\$11.04	\$574	1.3
Payette County	\$12.58	\$654	\$26,160	1.7	\$54,400	\$1,360	\$16,320	\$408	1,974	24%	\$8.54	\$444	1.5
Power County	\$12.25	\$637	\$25,480	1.7	\$54,200	\$1,355	\$16,260	\$407	671	26%	\$17.05	\$887	0.7
Shoshone County	\$12.25	\$637	\$25,480	1.7	\$48,300	\$1,208	\$14,490	\$362	1,818	31%	\$13.75	\$715	0.9
Teton County	\$13.27	\$690	\$27,600	1.8	\$59,400	\$1,485	\$17,820	\$446	1,108	30%	\$10.09	\$525	1.3
Twin Falls County	\$12.73	\$662	\$26,480	1.8	\$51,700	\$1,293	\$15,510	\$388	9,266	33%	\$10.01	\$521	1.3
Valley County	\$13.23	\$688	\$27,520	1.8	\$67,700	\$1,693	\$20,310	\$508	785	22%	\$9.04	\$470	1.5
Washington County	\$12.25	\$637	\$25,480	1.7	\$50,100	\$1,253	\$15,030	\$376	1,032	26%	\$7.08	\$368	1.7

1: BR = Bedroom
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Illinois

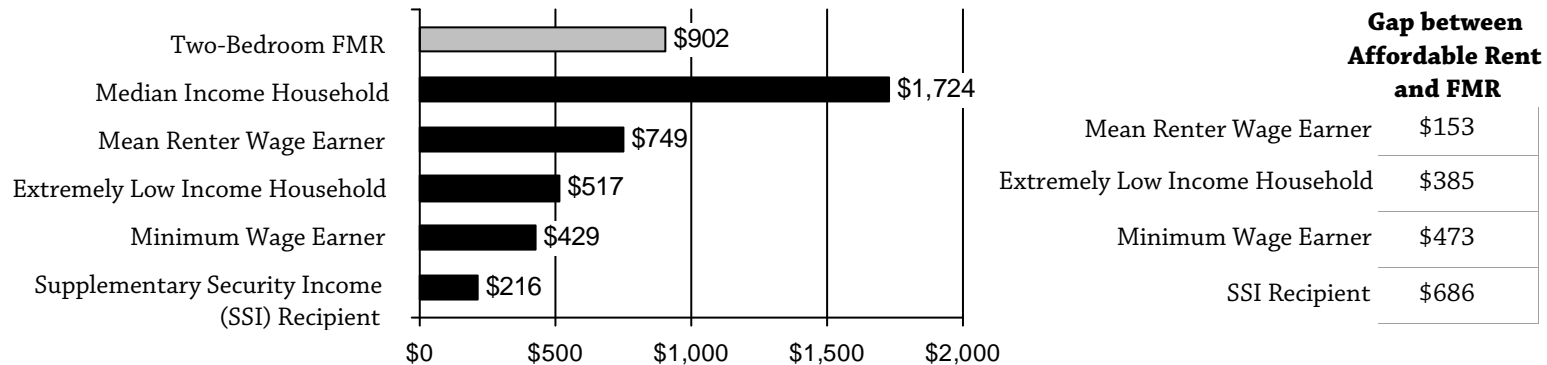
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$902. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,005 monthly or \$36,064 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.34

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 84 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 Illinois, the estimated mean (average) wage for a renter is \$14.40. 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



Illinois	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Illinois	\$17.34	\$902	\$36,064	2.1	\$68,973	\$1,724	\$20,692	\$517	1,525,754	32%	\$14.40	\$749	1.2
Combined Nonmetro Areas	\$12.74	\$662	\$26,495	1.5	\$58,358	\$1,459	\$17,507	\$438	171,811	26%	\$9.36	\$487	1.4
Metropolitan Areas													
Bloomington-Normal MSA	\$16.63	\$865	\$34,600	2.0	\$81,700	\$2,043	\$24,510	\$613	20,866	33%	\$11.34	\$589	1.5
Bond County HMFA	\$13.21	\$687	\$27,480	1.6	\$63,400	\$1,585	\$19,020	\$476	1,418	22%	\$9.11	\$474	1.5
Cape Girardeau-Jackson MSA	\$13.06	\$679	\$27,160	1.6	\$53,400	\$1,335	\$16,020	\$401	1,053	34%	\$8.68	\$452	1.5
Champaign-Urbana MSA	\$16.58	\$862	\$34,480	2.0	\$66,800	\$1,670	\$20,040	\$501	38,431	42%	\$9.73	\$506	1.7
Chicago-Naperville-Joliet HMFA	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	1,029,391	34%	\$16.06	\$835	1.2
Danville MSA	\$13.67	\$711	\$28,440	1.7	\$53,300	\$1,333	\$15,990	\$400	9,297	29%	\$9.19	\$478	1.5
Davenport-Moline-Rock Island MSA	\$13.13	\$683	\$27,320	1.6	\$62,800	\$1,570	\$18,840	\$471	23,376	27%	\$13.30	\$692	1.0
Decatur MSA	\$13.15	\$684	\$27,360	1.6	\$63,700	\$1,593	\$19,110	\$478	13,738	30%	\$11.85	\$616	1.1
DeKalb County HMFA	\$16.85	\$876	\$35,040	2.0	\$67,600	\$1,690	\$20,280	\$507	14,564	38%	\$8.98	\$467	1.9
Grundy County HMFA	\$17.56	\$913	\$36,520	2.1	\$79,900	\$1,998	\$23,970	\$599	4,296	24%	\$14.54	\$756	1.2
Kankakee-Bradley MSA	\$14.58	\$758	\$30,320	1.8	\$53,800	\$1,345	\$16,140	\$404	12,662	31%	\$10.13	\$527	1.4
Kendall County HMFA	\$19.21	\$999	\$39,960	2.3	\$94,500	\$2,363	\$28,350	\$709	5,603	15%	\$10.24	\$533	1.9
Macoupin County HMFA	\$12.25	\$637	\$25,480	1.5	\$63,500	\$1,588	\$19,050	\$476	4,446	23%	\$8.03	\$418	1.5
Peoria MSA	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	41,407	27%	\$13.82	\$719	1.0
Rockford MSA	\$14.50	\$754	\$30,160	1.8	\$55,900	\$1,398	\$16,770	\$419	39,541	30%	\$10.45	\$544	1.4
Springfield MSA	\$14.29	\$743	\$29,720	1.7	\$69,600	\$1,740	\$20,880	\$522	24,621	28%	\$9.60	\$499	1.5
St. Louis HMFA	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	69,233	28%	\$9.15	\$476	1.7
Counties													
Adams County	\$12.25	\$637	\$25,480	1.5	\$58,100	\$1,453	\$17,430	\$436	6,863	26%	\$9.54	\$496	1.3
Alexander County	\$13.06	\$679	\$27,160	1.6	\$53,400	\$1,335	\$16,020	\$401	1,053	34%	\$8.68	\$452	1.5
Bond County	\$13.21	\$687	\$27,480	1.6	\$63,400	\$1,585	\$19,020	\$476	1,418	22%	\$9.11	\$474	1.5
Boone County	\$14.50	\$754	\$30,160	1.8	\$55,900	\$1,398	\$16,770	\$419	2,843	16%	\$9.52	\$495	1.5
Brown County	\$14.96	\$778	\$31,120	1.8	\$56,400	\$1,410	\$16,920	\$423	572	27%	\$13.83	\$719	1.1
Bureau County	\$12.79	\$665	\$26,600	1.6	\$60,400	\$1,510	\$18,120	\$453	3,516	25%	\$9.80	\$510	1.3
Calhoun County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	424	20%	\$5.04	\$262	3.1
Carroll County	\$12.25	\$637	\$25,480	1.5	\$57,500	\$1,438	\$17,250	\$431	1,608	24%	\$8.46	\$440	1.4

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

Illinois	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Cass County	\$12.52	\$651	\$26,040	1.5	\$53,800	\$1,345	\$16,140	\$404	1,483	29%	\$10.34	\$538	1.2
Champaign County	\$16.58	\$862	\$34,480	2.0	\$66,800	\$1,670	\$20,040	\$501	36,145	46%	\$9.68	\$504	1.7
Christian County	\$12.92	\$672	\$26,880	1.6	\$58,200	\$1,455	\$17,460	\$437	3,695	26%	\$9.27	\$482	1.4
Clark County	\$13.40	\$697	\$27,880	1.6	\$57,200	\$1,430	\$17,160	\$429	1,592	24%	\$10.28	\$534	1.3
Clay County	\$12.25	\$637	\$25,480	1.5	\$51,400	\$1,285	\$15,420	\$386	1,244	22%	\$10.44	\$543	1.2
Clinton County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	2,483	18%	\$8.41	\$437	1.9
Coles County	\$12.83	\$667	\$26,680	1.6	\$59,900	\$1,498	\$17,970	\$449	7,964	38%	\$8.31	\$432	1.5
Cook County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	793,535	41%	\$17.30	\$900	1.1
Crawford County	\$12.25	\$637	\$25,480	1.5	\$56,300	\$1,408	\$16,890	\$422	1,467	19%	\$10.61	\$552	1.2
Cumberland County	\$12.25	\$637	\$25,480	1.5	\$57,500	\$1,438	\$17,250	\$431	715	17%	\$9.81	\$510	1.2
De Witt County	\$12.25	\$637	\$25,480	1.5	\$63,400	\$1,585	\$19,020	\$476	1,524	23%	\$13.92	\$724	0.9
DeKalb County	\$16.85	\$876	\$35,040	2.0	\$67,600	\$1,690	\$20,280	\$507	14,564	38%	\$8.98	\$467	1.9
Douglas County	\$13.35	\$694	\$27,760	1.6	\$64,300	\$1,608	\$19,290	\$482	1,641	22%	\$8.58	\$446	1.6
DuPage County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	83,947	25%	\$16.11	\$838	1.2
Edgar County	\$12.25	\$637	\$25,480	1.5	\$59,200	\$1,480	\$17,760	\$444	1,961	25%	\$7.91	\$411	1.5
Edwards County	\$12.25	\$637	\$25,480	1.5	\$53,000	\$1,325	\$15,900	\$398	556	20%	\$11.67	\$607	1.0
Effingham County	\$12.25	\$637	\$25,480	1.5	\$65,400	\$1,635	\$19,620	\$491	2,881	21%	\$8.92	\$464	1.4
Fayette County	\$12.25	\$637	\$25,480	1.5	\$55,000	\$1,375	\$16,500	\$413	1,554	19%	\$7.82	\$407	1.6
Ford County	\$16.58	\$862	\$34,480	2.0	\$66,800	\$1,670	\$20,040	\$501	1,224	22%	\$11.18	\$581	1.5
Franklin County	\$12.25	\$637	\$25,480	1.5	\$48,100	\$1,203	\$14,430	\$361	3,648	23%	\$9.03	\$470	1.4
Fulton County	\$12.35	\$642	\$25,680	1.5	\$54,500	\$1,363	\$16,350	\$409	3,748	26%	\$6.96	\$362	1.8
Gallatin County	\$12.25	\$637	\$25,480	1.5	\$53,600	\$1,340	\$16,080	\$402	494	21%	\$8.39	\$436	1.5
Greene County	\$12.25	\$637	\$25,480	1.5	\$53,500	\$1,338	\$16,050	\$401	1,378	24%	\$9.10	\$473	1.3
Grundy County	\$17.56	\$913	\$36,520	2.1	\$79,900	\$1,998	\$23,970	\$599	4,296	24%	\$14.54	\$756	1.2
Hamilton County	\$12.25	\$637	\$25,480	1.5	\$56,400	\$1,410	\$16,920	\$423	711	20%	\$9.09	\$473	1.3
Hancock County	\$12.25	\$637	\$25,480	1.5	\$56,900	\$1,423	\$17,070	\$427	1,745	22%	\$9.63	\$501	1.3
Hardin County	\$12.25	\$637	\$25,480	1.5	\$42,700	\$1,068	\$12,810	\$320	391	21%	\$5.40	\$281	2.3
Henderson County	\$12.25	\$637	\$25,480	1.5	\$63,200	\$1,580	\$18,960	\$474	625	19%	\$6.53	\$339	1.9
Henry County	\$13.13	\$683	\$27,320	1.6	\$62,800	\$1,570	\$18,840	\$471	4,399	21%	\$9.97	\$518	1.3
Iroquois County	\$12.48	\$649	\$25,960	1.5	\$60,700	\$1,518	\$18,210	\$455	2,894	24%	\$9.35	\$486	1.3
Jackson County	\$13.12	\$682	\$27,280	1.6	\$52,500	\$1,313	\$15,750	\$394	10,908	46%	\$7.38	\$384	1.8

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Illinois	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Jasper County	\$12.25	\$637	\$25,480	1.5	\$56,200	\$1,405	\$16,860	\$422	646	16%	\$10.30	\$536	1.2
Jefferson County	\$12.25	\$637	\$25,480	1.5	\$56,400	\$1,410	\$16,920	\$423	4,075	27%	\$9.81	\$510	1.2
Jersey County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	1,830	21%	\$7.48	\$389	2.1
Jo Daviess County	\$12.25	\$637	\$25,480	1.5	\$64,400	\$1,610	\$19,320	\$483	2,052	21%	\$8.25	\$429	1.5
Johnson County	\$12.25	\$637	\$25,480	1.5	\$51,800	\$1,295	\$15,540	\$389	733	17%	\$7.31	\$380	1.7
Kane County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	41,060	24%	\$10.02	\$521	1.9
Kankakee County	\$14.58	\$758	\$30,320	1.8	\$53,800	\$1,345	\$16,140	\$404	12,662	31%	\$10.13	\$527	1.4
Kendall County	\$19.21	\$999	\$39,960	2.3	\$94,500	\$2,363	\$28,350	\$709	5,603	15%	\$10.24	\$533	1.9
Knox County	\$12.25	\$637	\$25,480	1.5	\$55,500	\$1,388	\$16,650	\$416	7,171	33%	\$7.85	\$408	1.6
La Salle County	\$14.75	\$767	\$30,680	1.8	\$63,500	\$1,588	\$19,050	\$476	10,514	24%	\$9.90	\$515	1.5
Lake County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	55,745	23%	\$15.72	\$818	1.2
Lawrence County	\$12.25	\$637	\$25,480	1.5	\$49,400	\$1,235	\$14,820	\$371	1,606	27%	\$9.58	\$498	1.3
Lee County	\$12.31	\$640	\$25,600	1.5	\$66,900	\$1,673	\$20,070	\$502	3,491	26%	\$11.21	\$583	1.1
Livingston County	\$13.08	\$680	\$27,200	1.6	\$65,200	\$1,630	\$19,560	\$489	3,693	26%	\$10.72	\$557	1.2
Logan County	\$12.29	\$639	\$25,560	1.5	\$68,300	\$1,708	\$20,490	\$512	3,257	30%	\$7.58	\$394	1.6
Macon County	\$13.15	\$684	\$27,360	1.6	\$63,700	\$1,593	\$19,110	\$478	13,738	30%	\$11.85	\$616	1.1
Macoupin County	\$12.25	\$637	\$25,480	1.5	\$63,500	\$1,588	\$19,050	\$476	4,446	23%	\$8.03	\$418	1.5
Madison County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	28,142	26%	\$9.12	\$474	1.7
Marion County	\$12.25	\$637	\$25,480	1.5	\$54,100	\$1,353	\$16,230	\$406	4,053	25%	\$8.88	\$462	1.4
Marshall County	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	931	18%	\$8.82	\$459	1.6
Mason County	\$12.25	\$637	\$25,480	1.5	\$55,200	\$1,380	\$16,560	\$414	1,300	20%	\$6.72	\$350	1.8
Massac County	\$12.90	\$671	\$26,840	1.6	\$54,700	\$1,368	\$16,410	\$410	1,332	22%	\$11.58	\$602	1.1
McDonough County	\$13.62	\$708	\$28,320	1.7	\$55,600	\$1,390	\$16,680	\$417	4,989	39%	\$6.78	\$352	2.0
McHenry County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	18,683	17%	\$9.99	\$520	1.9
McLean County	\$16.63	\$865	\$34,600	2.0	\$81,700	\$2,043	\$24,510	\$613	20,866	33%	\$11.34	\$589	1.5
Menard County	\$14.29	\$743	\$29,720	1.7	\$69,600	\$1,740	\$20,880	\$522	972	19%	\$6.53	\$339	2.2
Mercer County	\$13.13	\$683	\$27,320	1.6	\$62,800	\$1,570	\$18,840	\$471	1,333	20%	\$8.60	\$447	1.5
Monroe County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	2,242	18%	\$8.27	\$430	1.9
Montgomery County	\$13.10	\$681	\$27,240	1.6	\$60,700	\$1,518	\$18,210	\$455	2,924	25%	\$10.10	\$525	1.3
Morgan County	\$12.52	\$651	\$26,040	1.5	\$62,400	\$1,560	\$18,720	\$468	4,045	29%	\$9.40	\$489	1.3
Moultrie County	\$12.25	\$637	\$25,480	1.5	\$57,000	\$1,425	\$17,100	\$428	1,117	20%	\$10.55	\$549	1.2

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Illinois	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Ogle County	\$13.25	\$689	\$27,560	1.6	\$69,700	\$1,743	\$20,910	\$523	5,232	25%	\$13.22	\$688	1.0
Peoria County	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	25,102	33%	\$12.34	\$642	1.1
Perry County	\$12.25	\$637	\$25,480	1.5	\$54,100	\$1,353	\$16,230	\$406	1,741	21%	\$7.04	\$366	1.7
Piatt County	\$16.58	\$862	\$34,480	2.0	\$66,800	\$1,670	\$20,040	\$501	1,062	17%	\$8.51	\$442	1.9
Pike County	\$12.25	\$637	\$25,480	1.5	\$52,400	\$1,310	\$15,720	\$393	1,466	22%	\$7.70	\$400	1.6
Pope County	\$12.25	\$637	\$25,480	1.5	\$51,000	\$1,275	\$15,300	\$383	357	20%	\$7.20	\$374	1.7
Pulaski County	\$12.25	\$637	\$25,480	1.5	\$42,800	\$1,070	\$12,840	\$321	509	21%	\$9.44	\$491	1.3
Putnam County	\$12.56	\$653	\$26,120	1.5	\$67,800	\$1,695	\$20,340	\$509	520	21%	\$11.67	\$607	1.1
Randolph County	\$12.54	\$652	\$26,080	1.5	\$61,400	\$1,535	\$18,420	\$461	2,820	24%	\$8.81	\$458	1.4
Richland County	\$12.25	\$637	\$25,480	1.5	\$57,500	\$1,438	\$17,250	\$431	1,508	23%	\$8.08	\$420	1.5
Rock Island County	\$13.13	\$683	\$27,320	1.6	\$62,800	\$1,570	\$18,840	\$471	17,644	29%	\$14.02	\$729	0.9
Saline County	\$12.25	\$637	\$25,480	1.5	\$49,700	\$1,243	\$14,910	\$373	2,770	27%	\$11.08	\$576	1.1
Sangamon County	\$14.29	\$743	\$29,720	1.7	\$69,600	\$1,740	\$20,880	\$522	23,649	29%	\$9.65	\$502	1.5
Schuyler County	\$12.25	\$637	\$25,480	1.5	\$56,800	\$1,420	\$17,040	\$426	584	19%	\$13.28	\$691	0.9
Scott County	\$12.25	\$637	\$25,480	1.5	\$67,100	\$1,678	\$20,130	\$503	568	27%	\$11.23	\$584	1.1
Shelby County	\$12.25	\$637	\$25,480	1.5	\$60,000	\$1,500	\$18,000	\$450	1,676	19%	\$9.10	\$473	1.3
St. Clair County	\$15.65	\$814	\$32,560	1.9	\$67,100	\$1,678	\$20,130	\$503	34,112	33%	\$9.47	\$493	1.7
Stark County	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	479	20%	\$12.21	\$635	1.1
Stephenson County	\$12.56	\$653	\$26,120	1.5	\$58,800	\$1,470	\$17,640	\$441	5,490	28%	\$9.53	\$496	1.3
Tazewell County	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	12,388	23%	\$17.78	\$925	0.8
Union County	\$12.25	\$637	\$25,480	1.5	\$53,100	\$1,328	\$15,930	\$398	1,802	26%	\$7.47	\$389	1.6
Vermilion County	\$13.67	\$711	\$28,440	1.7	\$53,300	\$1,333	\$15,990	\$400	9,297	29%	\$9.19	\$478	1.5
Wabash County	\$12.54	\$652	\$26,080	1.5	\$59,300	\$1,483	\$17,790	\$445	1,007	21%	\$8.40	\$437	1.5
Warren County	\$13.31	\$692	\$27,680	1.6	\$51,800	\$1,295	\$15,540	\$389	1,957	28%	\$8.38	\$436	1.6
Washington County	\$12.73	\$662	\$26,480	1.5	\$67,500	\$1,688	\$20,250	\$506	1,162	19%	\$13.46	\$700	0.9
Wayne County	\$12.25	\$637	\$25,480	1.5	\$51,000	\$1,275	\$15,300	\$383	1,593	22%	\$9.85	\$512	1.2
White County	\$12.25	\$637	\$25,480	1.5	\$55,400	\$1,385	\$16,620	\$416	1,311	21%	\$7.97	\$415	1.5
Whiteside County	\$13.15	\$684	\$27,360	1.6	\$57,900	\$1,448	\$17,370	\$434	5,680	24%	\$9.00	\$468	1.5
Will County	\$18.83	\$979	\$39,160	2.3	\$72,400	\$1,810	\$21,720	\$543	36,421	16%	\$9.77	\$508	1.9
Williamson County	\$12.50	\$650	\$26,000	1.5	\$56,200	\$1,405	\$16,860	\$422	7,682	29%	\$8.89	\$462	1.4
Winnebago County	\$14.50	\$754	\$30,160	1.8	\$55,900	\$1,398	\$16,770	\$419	36,698	32%	\$10.57	\$550	1.4

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

Illinois	FY14 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$13.94	\$725	\$29,000	1.7	\$63,700	\$1,593	\$19,110	\$478	2,507	18%	\$6.97	\$362	2.0

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Indiana

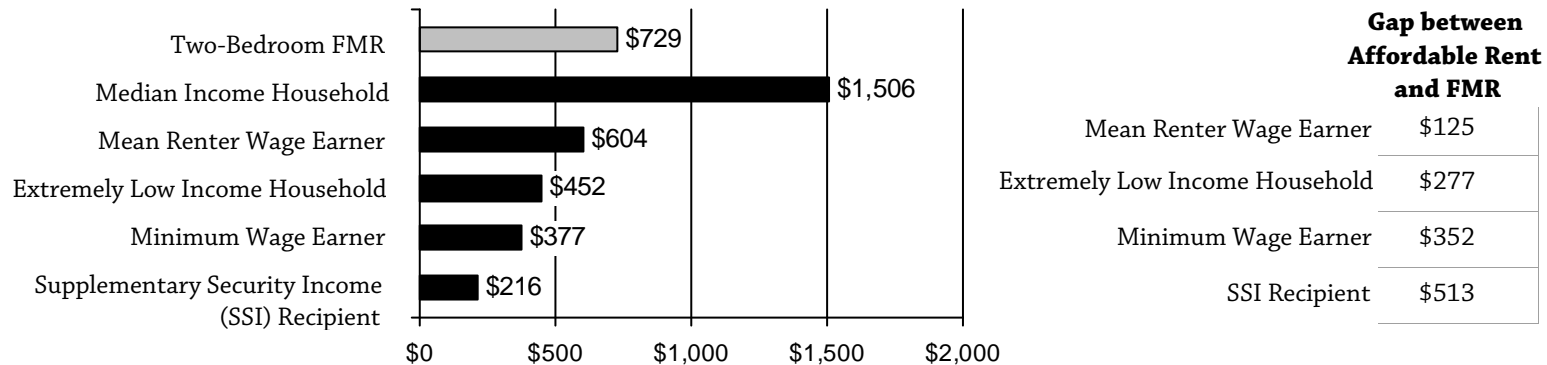
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$729. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,431 monthly or \$29,172 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.03

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 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 Indiana, the estimated mean (average) wage for a renter is \$11.62. 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



Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Indiana	\$14.03	\$729	\$29,172	1.9	\$60,253	\$1,506	\$18,076	\$452	729,048	29%	\$11.62	\$604	1.2
Combined Nonmetro Areas	\$12.36	\$643	\$25,702	1.7	\$55,059	\$1,376	\$16,518	\$413	131,381	24%	\$10.30	\$536	1.2
<u>Metropolitan Areas</u>													
Anderson MSA	\$13.02	\$677	\$27,080	1.8	\$53,700	\$1,343	\$16,110	\$403	14,063	28%	\$8.59	\$446	1.5
Bloomington HMFA	\$14.98	\$779	\$31,160	2.1	\$60,200	\$1,505	\$18,060	\$452	24,681	46%	\$8.54	\$444	1.8
Carroll County HMFA	\$12.04	\$626	\$25,040	1.7	\$63,600	\$1,590	\$19,080	\$477	1,756	22%	\$8.46	\$440	1.4
Cincinnati-Middleton HMFA	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	6,561	22%	\$8.53	\$444	1.7
Columbus MSA	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	8,347	28%	\$14.94	\$777	1.1
Elkhart-Goshen MSA	\$14.27	\$742	\$29,680	2.0	\$56,800	\$1,420	\$17,040	\$426	19,564	28%	\$11.43	\$594	1.2
Evansville HMFA	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	32,128	30%	\$11.07	\$576	1.3
Fort Wayne MSA	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	45,350	28%	\$10.79	\$561	1.2
Gary HMFA	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	69,028	28%	\$11.30	\$587	1.4
Gibson County HMFA	\$12.04	\$626	\$25,040	1.7	\$64,500	\$1,613	\$19,350	\$484	2,923	22%	\$12.60	\$655	1.0
Greene County HMFA	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,917	23%	\$7.26	\$377	1.7
Indianapolis HMFA	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	219,371	33%	\$13.93	\$724	1.1
Jasper County HMFA	\$13.29	\$691	\$27,640	1.8	\$67,600	\$1,690	\$20,280	\$507	2,616	22%	\$11.11	\$578	1.2
Kokomo MSA	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	11,400	28%	\$10.89	\$567	1.2
Lafayette HMFA	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	30,512	44%	\$10.63	\$553	1.4
Louisville HMFA	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	22,706	26%	\$8.74	\$454	1.6
Michigan City-La Porte MSA	\$13.83	\$719	\$28,760	1.9	\$68,200	\$1,705	\$20,460	\$512	11,184	26%	\$8.84	\$460	1.6
Muncie MSA	\$12.85	\$668	\$26,720	1.8	\$49,600	\$1,240	\$14,880	\$372	16,213	35%	\$8.94	\$465	1.4
Owen County HMFA	\$12.04	\$626	\$25,040	1.7	\$52,900	\$1,323	\$15,870	\$397	1,850	21%	\$10.60	\$551	1.1
Putnam County HMFA	\$12.04	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	2,617	21%	\$8.81	\$458	1.4
South Bend-Mishawaka HMFA	\$13.73	\$714	\$28,560	1.9	\$55,400	\$1,385	\$16,620	\$416	30,241	30%	\$11.28	\$587	1.2
Sullivan County HMFA	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	2,038	26%	\$9.90	\$515	1.2
Terre Haute HMFA	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	17,530	31%	\$9.58	\$498	1.5
Washington County HMFA	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	2,071	19%	\$7.65	\$398	1.6
<u>Counties</u>													
Adams County	\$12.04	\$626	\$25,040	1.7	\$57,400	\$1,435	\$17,220	\$431	2,445	20%	\$8.46	\$440	1.4

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

Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Allen County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	40,836	30%	\$10.98	\$571	1.2
Bartholomew County	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	8,347	28%	\$14.94	\$777	1.1
Benton County	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	864	25%	\$10.51	\$547	1.4
Blackford County	\$12.04	\$626	\$25,040	1.7	\$49,200	\$1,230	\$14,760	\$369	1,319	25%	\$9.27	\$482	1.3
Boone County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,852	22%	\$9.11	\$474	1.6
Brown County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	1,057	17%	\$5.90	\$307	2.5
Carroll County	\$12.04	\$626	\$25,040	1.7	\$63,600	\$1,590	\$19,080	\$477	1,756	22%	\$8.46	\$440	1.4
Cass County	\$12.04	\$626	\$25,040	1.7	\$53,100	\$1,328	\$15,930	\$398	3,416	23%	\$9.51	\$494	1.3
Clark County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	12,194	28%	\$9.17	\$477	1.5
Clay County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	2,193	22%	\$8.00	\$416	1.8
Clinton County	\$12.85	\$668	\$26,720	1.8	\$59,900	\$1,498	\$17,970	\$449	3,278	28%	\$10.94	\$569	1.2
Crawford County	\$12.04	\$626	\$25,040	1.7	\$48,800	\$1,220	\$14,640	\$366	738	17%	\$6.36	\$331	1.9
Daviess County	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,557	23%	\$9.24	\$481	1.3
Dearborn County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	4,217	23%	\$8.80	\$457	1.6
Decatur County	\$13.13	\$683	\$27,320	1.8	\$56,800	\$1,420	\$17,040	\$426	2,906	29%	\$11.71	\$609	1.1
DeKalb County	\$12.04	\$626	\$25,040	1.7	\$56,900	\$1,423	\$17,070	\$427	3,425	21%	\$11.85	\$616	1.0
Delaware County	\$12.85	\$668	\$26,720	1.8	\$49,600	\$1,240	\$14,880	\$372	16,213	35%	\$8.94	\$465	1.4
Dubois County	\$12.04	\$626	\$25,040	1.7	\$67,500	\$1,688	\$20,250	\$506	3,576	22%	\$10.66	\$555	1.1
Elkhart County	\$14.27	\$742	\$29,680	2.0	\$56,800	\$1,420	\$17,040	\$426	19,564	28%	\$11.43	\$594	1.2
Fayette County	\$12.38	\$644	\$25,760	1.7	\$47,100	\$1,178	\$14,130	\$353	2,706	28%	\$8.09	\$421	1.5
Floyd County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	8,092	28%	\$8.46	\$440	1.6
Fountain County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,473	21%	\$9.89	\$514	1.2
Franklin County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	1,724	20%	\$7.81	\$406	1.8
Fulton County	\$12.56	\$653	\$26,120	1.7	\$53,500	\$1,338	\$16,050	\$401	2,240	27%	\$10.20	\$530	1.2
Gibson County	\$12.04	\$626	\$25,040	1.7	\$64,500	\$1,613	\$19,350	\$484	2,923	22%	\$12.60	\$655	1.0
Grant County	\$12.04	\$626	\$25,040	1.7	\$47,400	\$1,185	\$14,220	\$356	8,193	30%	\$11.34	\$590	1.1
Greene County	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,917	23%	\$7.26	\$377	1.7
Hamilton County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	20,619	20%	\$12.53	\$652	1.2
Hancock County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,787	18%	\$8.93	\$464	1.7
Harrison County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	2,420	17%	\$7.39	\$384	1.8
Hendricks County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	9,013	17%	\$10.01	\$521	1.5

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

Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Henry County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	4,656	25%	\$8.07	\$419	1.5
Howard County	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	10,016	29%	\$10.90	\$567	1.2
Huntington County	\$12.40	\$645	\$25,800	1.7	\$59,500	\$1,488	\$17,850	\$446	3,285	23%	\$9.80	\$510	1.3
Jackson County	\$13.12	\$682	\$27,280	1.8	\$56,300	\$1,408	\$16,890	\$422	4,530	27%	\$10.72	\$557	1.2
Jasper County	\$13.29	\$691	\$27,640	1.8	\$67,600	\$1,690	\$20,280	\$507	2,616	22%	\$11.11	\$578	1.2
Jay County	\$12.04	\$626	\$25,040	1.7	\$50,100	\$1,253	\$15,030	\$376	1,869	23%	\$9.47	\$492	1.3
Jefferson County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	3,600	28%	\$10.05	\$523	1.2
Jennings County	\$13.00	\$676	\$27,040	1.8	\$52,300	\$1,308	\$15,690	\$392	2,598	24%	\$11.68	\$607	1.1
Johnson County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	13,388	26%	\$9.28	\$482	1.6
Knox County	\$12.04	\$626	\$25,040	1.7	\$55,400	\$1,385	\$16,620	\$416	4,614	31%	\$10.31	\$536	1.2
Kosciusko County	\$12.96	\$674	\$26,960	1.8	\$60,000	\$1,500	\$18,000	\$450	6,630	22%	\$13.27	\$690	1.0
LaGrange County	\$12.71	\$661	\$26,440	1.8	\$53,400	\$1,335	\$16,020	\$401	2,332	20%	\$10.59	\$551	1.2
Lake County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	54,173	30%	\$11.28	\$587	1.4
LaPorte County	\$13.83	\$719	\$28,760	1.9	\$68,200	\$1,705	\$20,460	\$512	11,184	26%	\$8.84	\$460	1.6
Lawrence County	\$12.35	\$642	\$25,680	1.7	\$55,200	\$1,380	\$16,560	\$414	4,117	22%	\$8.30	\$431	1.5
Madison County	\$13.02	\$677	\$27,080	1.8	\$53,700	\$1,343	\$16,110	\$403	14,063	28%	\$8.59	\$446	1.5
Marion County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	155,037	43%	\$15.57	\$810	1.0
Marshall County	\$12.94	\$673	\$26,920	1.8	\$60,600	\$1,515	\$18,180	\$455	4,065	23%	\$10.77	\$560	1.2
Martin County	\$12.04	\$626	\$25,040	1.7	\$55,500	\$1,388	\$16,650	\$416	702	17%	\$9.15	\$476	1.3
Miami County	\$12.04	\$626	\$25,040	1.7	\$52,200	\$1,305	\$15,660	\$392	3,292	25%	\$9.96	\$518	1.2
Monroe County	\$14.98	\$779	\$31,160	2.1	\$60,200	\$1,505	\$18,060	\$452	24,681	46%	\$8.54	\$444	1.8
Montgomery County	\$13.33	\$693	\$27,720	1.8	\$59,400	\$1,485	\$17,820	\$446	4,225	29%	\$10.93	\$568	1.2
Morgan County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	5,847	23%	\$8.57	\$446	1.7
Newton County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	1,159	22%	\$10.41	\$541	1.5
Noble County	\$12.25	\$637	\$25,480	1.7	\$57,900	\$1,448	\$17,370	\$434	4,066	23%	\$10.39	\$540	1.2
Ohio County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	620	25%	\$7.70	\$400	1.8
Orange County	\$12.04	\$626	\$25,040	1.7	\$50,000	\$1,250	\$15,000	\$375	1,757	23%	\$8.09	\$420	1.5
Owen County	\$12.04	\$626	\$25,040	1.7	\$52,900	\$1,323	\$15,870	\$397	1,850	21%	\$10.60	\$551	1.1
Parke County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	925	15%	\$7.36	\$383	1.6
Perry County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	1,489	20%	\$8.29	\$431	1.5
Pike County	\$12.04	\$626	\$25,040	1.7	\$51,700	\$1,293	\$15,510	\$388	859	16%	\$15.37	\$799	0.8

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

Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Porter County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	13,696	22%	\$11.39	\$592	1.4
Posey County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	1,521	15%	\$11.83	\$615	1.2
Pulaski County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,091	22%	\$12.96	\$674	0.9
Putnam County	\$12.04	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	2,617	21%	\$8.81	\$458	1.4
Randolph County	\$12.04	\$626	\$25,040	1.7	\$49,400	\$1,235	\$14,820	\$371	2,626	25%	\$9.60	\$499	1.3
Ripley County	\$12.12	\$630	\$25,200	1.7	\$64,600	\$1,615	\$19,380	\$485	2,548	24%	\$12.33	\$641	1.0
Rush County	\$12.04	\$626	\$25,040	1.7	\$56,800	\$1,420	\$17,040	\$426	1,885	28%	\$10.49	\$545	1.1
Scott County	\$12.42	\$646	\$25,840	1.7	\$49,200	\$1,230	\$14,760	\$369	2,377	26%	\$7.72	\$401	1.6
Shelby County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,771	28%	\$10.47	\$545	1.4
Spencer County	\$12.04	\$626	\$25,040	1.7	\$66,800	\$1,670	\$20,040	\$501	1,455	18%	\$7.36	\$383	1.6
St. Joseph County	\$13.73	\$714	\$28,560	1.9	\$55,400	\$1,385	\$16,620	\$416	30,241	30%	\$11.28	\$587	1.2
Starke County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	1,819	20%	\$7.87	\$409	1.6
Steuben County	\$13.00	\$676	\$27,040	1.8	\$58,800	\$1,470	\$17,640	\$441	2,867	21%	\$9.92	\$516	1.3
Sullivan County	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	2,038	26%	\$9.90	\$515	1.2
Switzerland County	\$12.04	\$626	\$25,040	1.7	\$52,400	\$1,310	\$15,720	\$393	833	21%	\$10.03	\$522	1.2
Tippecanoe County	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	29,648	45%	\$10.63	\$553	1.4
Tipton County	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	1,384	21%	\$10.87	\$565	1.2
Union County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	655	22%	\$6.90	\$359	1.7
Vanderburgh County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	26,683	36%	\$11.28	\$586	1.3
Vermillion County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	1,531	23%	\$12.23	\$636	1.1
Vigo County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	13,806	35%	\$9.59	\$499	1.5
Wabash County	\$12.04	\$626	\$25,040	1.7	\$55,300	\$1,383	\$16,590	\$415	3,166	25%	\$7.92	\$412	1.5
Warren County	\$12.04	\$626	\$25,040	1.7	\$62,700	\$1,568	\$18,810	\$470	763	24%	\$9.81	\$510	1.2
Warrick County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	3,924	18%	\$9.08	\$472	1.6
Washington County	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	2,071	19%	\$7.65	\$398	1.6
Wayne County	\$12.27	\$638	\$25,520	1.7	\$42,400	\$1,060	\$12,720	\$318	9,164	32%	\$9.38	\$488	1.3
Wells County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	2,334	22%	\$8.93	\$464	1.4
White County	\$12.04	\$626	\$25,040	1.7	\$58,600	\$1,465	\$17,580	\$440	2,249	23%	\$9.40	\$489	1.3
Whitley County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	2,180	17%	\$9.51	\$494	1.3

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Iowa

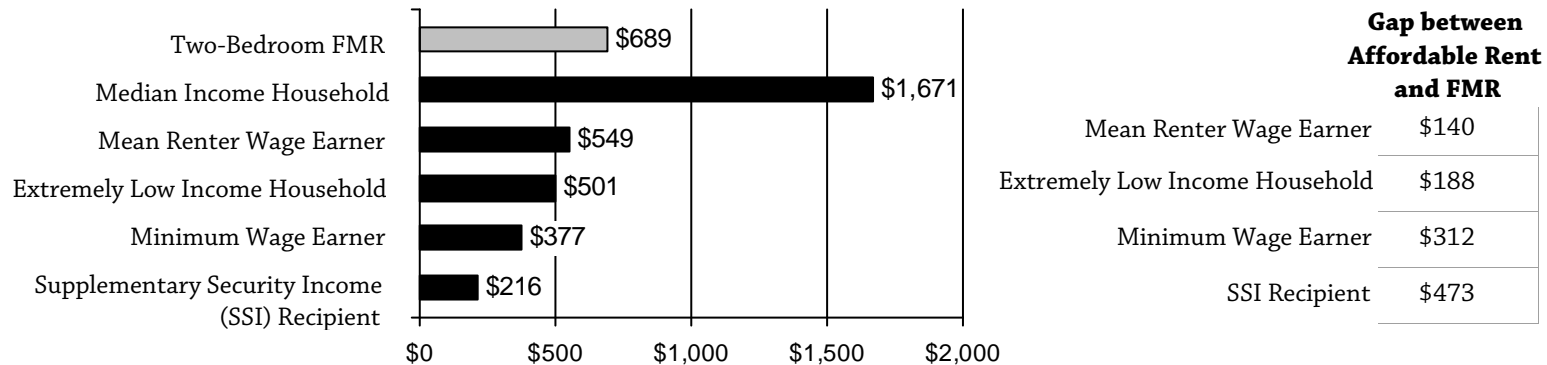
In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$689. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,298 monthly or \$27,576 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.26

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 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 Iowa, the estimated mean (average) wage for a renter is \$10.56. 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



Iowa	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Iowa	\$13.26	\$689	\$27,576	1.8	\$66,830	\$1,671	\$20,049	\$501	335,178	27%	\$10.56	\$549	1.3
Combined Nonmetro Areas	\$11.72	\$610	\$24,383	1.6	\$61,117	\$1,528	\$18,335	\$458	132,003	24%	\$9.68	\$504	1.2
Metropolitan Areas													
Ames MSA	\$13.79	\$717	\$28,680	1.9	\$75,100	\$1,878	\$22,530	\$563	15,605	45%	\$9.30	\$483	1.5
Benton County HMFA	\$11.13	\$579	\$23,160	1.5	\$70,200	\$1,755	\$21,060	\$527	1,937	19%	\$8.59	\$446	1.3
Bremer County HMFA	\$12.50	\$650	\$26,000	1.7	\$75,300	\$1,883	\$22,590	\$565	1,706	18%	\$9.29	\$483	1.3
Cedar Rapids HMFA	\$12.60	\$655	\$26,200	1.7	\$74,500	\$1,863	\$22,350	\$559	23,062	27%	\$11.76	\$611	1.1
Davenport-Moline-Rock Island MSA	\$13.13	\$683	\$27,320	1.8	\$62,800	\$1,570	\$18,840	\$471	20,341	30%	\$10.16	\$528	1.3
Des Moines-West Des Moines MSA	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	63,122	28%	\$12.60	\$655	1.2
Dubuque MSA	\$13.94	\$725	\$29,000	1.9	\$70,600	\$1,765	\$21,180	\$530	9,916	27%	\$10.61	\$552	1.3
Iowa City HMFA	\$16.37	\$851	\$34,040	2.3	\$79,500	\$1,988	\$23,850	\$596	20,914	40%	\$8.42	\$438	1.9
Jones County HMFA	\$11.13	\$579	\$23,160	1.5	\$65,600	\$1,640	\$19,680	\$492	1,469	18%	\$9.95	\$518	1.1
Omaha-Council Bluffs HMFA	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	13,016	27%	\$8.95	\$466	1.7
Sioux City MSA	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	12,442	32%	\$9.45	\$491	1.4
Washington County HMFA	\$12.40	\$645	\$25,800	1.7	\$66,200	\$1,655	\$19,860	\$497	2,165	24%	\$7.60	\$395	1.6
Waterloo-Cedar Falls HMFA	\$13.85	\$720	\$28,800	1.9	\$61,900	\$1,548	\$18,570	\$464	17,480	31%	\$10.79	\$561	1.3
Counties													
Adair County	\$11.90	\$619	\$24,760	1.6	\$60,100	\$1,503	\$18,030	\$451	727	22%	\$9.49	\$493	1.3
Adams County	\$12.00	\$624	\$24,960	1.7	\$58,300	\$1,458	\$17,490	\$437	378	22%	\$11.00	\$572	1.1
Allamakee County	\$11.13	\$579	\$23,160	1.5	\$57,000	\$1,425	\$17,100	\$428	1,158	20%	\$9.27	\$482	1.2
Appanoose County	\$11.13	\$579	\$23,160	1.5	\$43,600	\$1,090	\$13,080	\$327	1,564	29%	\$9.27	\$482	1.2
Audubon County	\$11.13	\$579	\$23,160	1.5	\$56,700	\$1,418	\$17,010	\$425	553	21%	\$11.91	\$619	0.9
Benton County	\$11.13	\$579	\$23,160	1.5	\$70,200	\$1,755	\$21,060	\$527	1,937	19%	\$8.59	\$446	1.3
Black Hawk County	\$13.85	\$720	\$28,800	1.9	\$61,900	\$1,548	\$18,570	\$464	16,545	32%	\$10.75	\$559	1.3
Boone County	\$12.08	\$628	\$25,120	1.7	\$72,000	\$1,800	\$21,600	\$540	2,611	25%	\$9.95	\$517	1.2
Bremer County	\$12.50	\$650	\$26,000	1.7	\$75,300	\$1,883	\$22,590	\$565	1,706	18%	\$9.29	\$483	1.3
Buchanan County	\$11.13	\$579	\$23,160	1.5	\$66,700	\$1,668	\$20,010	\$500	1,824	23%	\$9.80	\$510	1.1
Buena Vista County	\$11.73	\$610	\$24,400	1.6	\$58,800	\$1,470	\$17,640	\$441	2,481	32%	\$11.58	\$602	1.0
Butler County	\$11.13	\$579	\$23,160	1.5	\$62,200	\$1,555	\$18,660	\$467	1,176	19%	\$9.13	\$475	1.2

† Wage data not available (See Appendix A).

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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Iowa	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Calhoun County	\$11.13	\$579	\$23,160	1.5	\$56,200	\$1,405	\$16,860	\$422	969	22%	\$8.49	\$441	1.3
Carroll County	\$11.13	\$579	\$23,160	1.5	\$66,200	\$1,655	\$19,860	\$497	2,094	24%	\$8.10	\$421	1.4
Cass County	\$11.13	\$579	\$23,160	1.5	\$51,500	\$1,288	\$15,450	\$386	1,751	29%	\$8.43	\$439	1.3
Cedar County	\$12.21	\$635	\$25,400	1.7	\$69,100	\$1,728	\$20,730	\$518	1,512	20%	\$9.74	\$506	1.3
Cerro Gordo County	\$12.81	\$666	\$26,640	1.8	\$63,600	\$1,590	\$19,080	\$477	5,780	29%	\$9.60	\$499	1.3
Cherokee County	\$11.13	\$579	\$23,160	1.5	\$61,400	\$1,535	\$18,420	\$461	1,340	25%	\$9.78	\$508	1.1
Chickasaw County	\$11.13	\$579	\$23,160	1.5	\$53,800	\$1,345	\$16,140	\$404	972	18%	\$8.97	\$466	1.2
Clarke County	\$12.33	\$641	\$25,640	1.7	\$57,200	\$1,430	\$17,160	\$429	968	27%	\$10.45	\$544	1.2
Clay County	\$11.13	\$579	\$23,160	1.5	\$60,600	\$1,515	\$18,180	\$455	1,962	27%	\$9.46	\$492	1.2
Clayton County	\$11.13	\$579	\$23,160	1.5	\$59,600	\$1,490	\$17,880	\$447	1,606	21%	\$9.23	\$480	1.2
Clinton County	\$12.00	\$624	\$24,960	1.7	\$66,100	\$1,653	\$19,830	\$496	5,159	26%	\$8.64	\$450	1.4
Crawford County	\$11.13	\$579	\$23,160	1.5	\$57,900	\$1,448	\$17,370	\$434	1,372	22%	\$8.36	\$435	1.3
Dallas County	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	5,481	21%	\$11.91	\$619	1.3
Davis County	\$11.96	\$622	\$24,880	1.6	\$55,200	\$1,380	\$16,560	\$414	548	18%	\$7.68	\$399	1.6
Decatur County	\$11.13	\$579	\$23,160	1.5	\$50,200	\$1,255	\$15,060	\$377	993	31%	\$6.35	\$330	1.8
Delaware County	\$11.13	\$579	\$23,160	1.5	\$63,600	\$1,590	\$19,080	\$477	1,498	21%	\$9.46	\$492	1.2
Des Moines County	\$13.12	\$682	\$27,280	1.8	\$57,800	\$1,445	\$17,340	\$434	4,428	26%	\$9.50	\$494	1.4
Dickinson County	\$11.58	\$602	\$24,080	1.6	\$63,800	\$1,595	\$19,140	\$479	1,845	23%	\$7.31	\$380	1.6
Dubuque County	\$13.94	\$725	\$29,000	1.9	\$70,600	\$1,765	\$21,180	\$530	9,916	27%	\$10.61	\$552	1.3
Emmet County	\$11.87	\$617	\$24,680	1.6	\$58,800	\$1,470	\$17,640	\$441	904	21%	\$7.79	\$405	1.5
Fayette County	\$11.13	\$579	\$23,160	1.5	\$56,600	\$1,415	\$16,980	\$425	1,934	23%	\$9.15	\$476	1.2
Floyd County	\$11.13	\$579	\$23,160	1.5	\$57,400	\$1,435	\$17,220	\$431	1,761	25%	\$7.82	\$406	1.4
Franklin County	\$11.13	\$579	\$23,160	1.5	\$55,800	\$1,395	\$16,740	\$419	1,109	26%	\$10.98	\$571	1.0
Fremont County	\$11.13	\$579	\$23,160	1.5	\$63,500	\$1,588	\$19,050	\$476	675	22%	\$9.87	\$513	1.1
Greene County	\$11.35	\$590	\$23,600	1.6	\$64,000	\$1,600	\$19,200	\$480	1,008	25%	\$10.50	\$546	1.1
Grundy County	\$13.85	\$720	\$28,800	1.9	\$61,900	\$1,548	\$18,570	\$464	935	18%	\$11.57	\$602	1.2
Guthrie County	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	955	20%	\$11.27	\$586	1.3
Hamilton County	\$12.54	\$652	\$26,080	1.7	\$64,500	\$1,613	\$19,350	\$484	1,688	26%	\$9.20	\$479	1.4
Hancock County	\$11.13	\$579	\$23,160	1.5	\$60,800	\$1,520	\$18,240	\$456	965	20%	\$12.28	\$638	0.9
Hardin County	\$11.13	\$579	\$23,160	1.5	\$64,300	\$1,608	\$19,290	\$482	1,806	25%	\$10.61	\$552	1.0
Harrison County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	1,371	23%	\$7.36	\$383	2.1

† Wage data not available (See Appendix A).

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

Iowa	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Henry County	\$11.50	\$598	\$23,920	1.6	\$57,400	\$1,435	\$17,220	\$431	2,072	27%	\$9.90	\$515	1.2
Howard County	\$11.13	\$579	\$23,160	1.5	\$57,000	\$1,425	\$17,100	\$428	769	19%	\$8.32	\$433	1.3
Humboldt County	\$11.13	\$579	\$23,160	1.5	\$61,700	\$1,543	\$18,510	\$463	1,111	26%	\$10.80	\$562	1.0
Ida County	\$11.13	\$579	\$23,160	1.5	\$63,800	\$1,595	\$19,140	\$479	809	26%	\$12.94	\$673	0.9
Iowa County	\$11.13	\$579	\$23,160	1.5	\$71,200	\$1,780	\$21,360	\$534	1,382	21%	\$10.73	\$558	1.0
Jackson County	\$11.13	\$579	\$23,160	1.5	\$58,000	\$1,450	\$17,400	\$435	1,958	23%	\$7.52	\$391	1.5
Jasper County	\$12.60	\$655	\$26,200	1.7	\$62,100	\$1,553	\$18,630	\$466	4,329	29%	\$9.10	\$473	1.4
Jefferson County	\$12.29	\$639	\$25,560	1.7	\$62,200	\$1,555	\$18,660	\$467	1,833	27%	\$7.75	\$403	1.6
Johnson County	\$16.37	\$851	\$34,040	2.3	\$79,500	\$1,988	\$23,850	\$596	20,914	40%	\$8.42	\$438	1.9
Jones County	\$11.13	\$579	\$23,160	1.5	\$65,600	\$1,640	\$19,680	\$492	1,469	18%	\$9.95	\$518	1.1
Keokuk County	\$11.13	\$579	\$23,160	1.5	\$55,200	\$1,380	\$16,560	\$414	817	19%	\$9.49	\$494	1.2
Kossuth County	\$11.13	\$579	\$23,160	1.5	\$65,400	\$1,635	\$19,620	\$491	1,306	19%	\$10.99	\$572	1.0
Lee County	\$11.33	\$589	\$23,560	1.6	\$53,100	\$1,328	\$15,930	\$398	3,829	27%	\$9.97	\$519	1.1
Linn County	\$12.60	\$655	\$26,200	1.7	\$74,500	\$1,863	\$22,350	\$559	23,062	27%	\$11.76	\$611	1.1
Louisa County	\$11.88	\$618	\$24,720	1.6	\$59,900	\$1,498	\$17,970	\$449	892	21%	\$10.62	\$552	1.1
Lucas County	\$11.13	\$579	\$23,160	1.5	\$59,600	\$1,490	\$17,880	\$447	871	24%	\$6.41	\$333	1.7
Lyon County	\$11.13	\$579	\$23,160	1.5	\$61,900	\$1,548	\$18,570	\$464	832	19%	\$8.58	\$446	1.3
Madison County	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	1,356	23%	\$7.91	\$411	1.9
Mahaska County	\$11.25	\$585	\$23,400	1.6	\$63,900	\$1,598	\$19,170	\$479	2,443	27%	\$7.73	\$402	1.5
Marion County	\$13.48	\$701	\$28,040	1.9	\$69,100	\$1,728	\$20,730	\$518	2,933	23%	\$11.82	\$614	1.1
Marshall County	\$12.02	\$625	\$25,000	1.7	\$59,700	\$1,493	\$17,910	\$448	3,954	26%	\$10.93	\$569	1.1
Mills County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	882	16%	\$9.39	\$488	1.6
Mitchell County	\$11.13	\$579	\$23,160	1.5	\$67,400	\$1,685	\$20,220	\$506	780	18%	\$9.33	\$485	1.2
Monona County	\$11.13	\$579	\$23,160	1.5	\$56,200	\$1,405	\$16,860	\$422	1,159	29%	\$9.34	\$486	1.2
Monroe County	\$11.38	\$592	\$23,680	1.6	\$54,500	\$1,363	\$16,350	\$409	712	21%	\$11.22	\$583	1.0
Montgomery County	\$11.13	\$579	\$23,160	1.5	\$52,400	\$1,310	\$15,720	\$393	1,191	26%	\$8.18	\$425	1.4
Muscatine County	\$13.71	\$713	\$28,520	1.9	\$65,800	\$1,645	\$19,740	\$494	4,103	25%	\$11.76	\$612	1.2
O'Brien County	\$11.13	\$579	\$23,160	1.5	\$63,100	\$1,578	\$18,930	\$473	1,465	24%	\$8.03	\$418	1.4
Osceola County	\$11.81	\$614	\$24,560	1.6	\$64,400	\$1,610	\$19,320	\$483	645	24%	\$10.94	\$569	1.1
Page County	\$11.13	\$579	\$23,160	1.5	\$57,700	\$1,443	\$17,310	\$433	1,680	26%	\$8.96	\$466	1.2
Palo Alto County	\$11.13	\$579	\$23,160	1.5	\$61,000	\$1,525	\$18,300	\$458	1,026	25%	\$10.55	\$548	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom
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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Iowa	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Plymouth County	\$12.02	\$625	\$25,000	1.7	\$73,600	\$1,840	\$22,080	\$552	2,131	22%	\$10.44	\$543	1.2
Pocahontas County	\$11.13	\$579	\$23,160	1.5	\$59,600	\$1,490	\$17,880	\$447	689	21%	\$10.57	\$550	1.1
Polk County	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	51,803	30%	\$12.91	\$671	1.2
Pottawattamie County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	10,763	30%	\$9.08	\$472	1.7
Poweshiek County	\$12.40	\$645	\$25,800	1.7	\$69,600	\$1,740	\$20,880	\$522	2,016	27%	\$10.37	\$539	1.2
Ringgold County †	\$11.13	\$579	\$23,160	1.5	\$54,800	\$1,370	\$16,440	\$411	460	23%			
Sac County	\$11.13	\$579	\$23,160	1.5	\$59,700	\$1,493	\$17,910	\$448	833	19%	\$10.40	\$541	1.1
Scott County	\$13.13	\$683	\$27,320	1.8	\$62,800	\$1,570	\$18,840	\$471	20,341	30%	\$10.16	\$528	1.3
Shelby County	\$11.13	\$579	\$23,160	1.5	\$59,800	\$1,495	\$17,940	\$449	1,081	21%	\$7.52	\$391	1.5
Sioux County	\$11.13	\$579	\$23,160	1.5	\$66,000	\$1,650	\$19,800	\$495	2,238	19%	\$9.92	\$516	1.1
Story County	\$13.79	\$717	\$28,680	1.9	\$75,100	\$1,878	\$22,530	\$563	15,605	45%	\$9.30	\$483	1.5
Tama County	\$11.46	\$596	\$23,840	1.6	\$58,800	\$1,470	\$17,640	\$441	1,667	24%	\$9.27	\$482	1.2
Taylor County	\$11.13	\$579	\$23,160	1.5	\$51,300	\$1,283	\$15,390	\$385	622	23%	\$8.67	\$451	1.3
Union County	\$11.13	\$579	\$23,160	1.5	\$56,500	\$1,413	\$16,950	\$424	1,572	29%	\$7.44	\$387	1.5
Van Buren County	\$11.13	\$579	\$23,160	1.5	\$53,700	\$1,343	\$16,110	\$403	523	17%	\$10.13	\$527	1.1
Wapello County	\$12.50	\$650	\$26,000	1.7	\$52,500	\$1,313	\$15,750	\$394	3,756	26%	\$10.47	\$544	1.2
Warren County	\$15.06	\$783	\$31,320	2.1	\$74,900	\$1,873	\$22,470	\$562	3,527	20%	\$7.78	\$405	1.9
Washington County	\$12.40	\$645	\$25,800	1.7	\$66,200	\$1,655	\$19,860	\$497	2,165	24%	\$7.60	\$395	1.6
Wayne County	\$11.13	\$579	\$23,160	1.5	\$48,700	\$1,218	\$14,610	\$365	515	19%	\$8.77	\$456	1.3
Webster County	\$11.13	\$579	\$23,160	1.5	\$58,800	\$1,470	\$17,640	\$441	5,011	32%	\$10.43	\$543	1.1
Winnebago County	\$11.13	\$579	\$23,160	1.5	\$64,700	\$1,618	\$19,410	\$485	1,122	24%	\$8.22	\$428	1.4
Winneshiek County	\$11.13	\$579	\$23,160	1.5	\$66,100	\$1,653	\$19,830	\$496	1,784	22%	\$8.86	\$461	1.3
Woodbury County	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	12,442	32%	\$9.45	\$491	1.4
Worth County	\$11.13	\$579	\$23,160	1.5	\$61,600	\$1,540	\$18,480	\$462	652	20%	\$8.73	\$454	1.3
Wright County	\$11.13	\$579	\$23,160	1.5	\$58,500	\$1,463	\$17,550	\$439	1,311	24%	\$10.34	\$538	1.1

† Wage data not available (See Appendix A).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Kansas

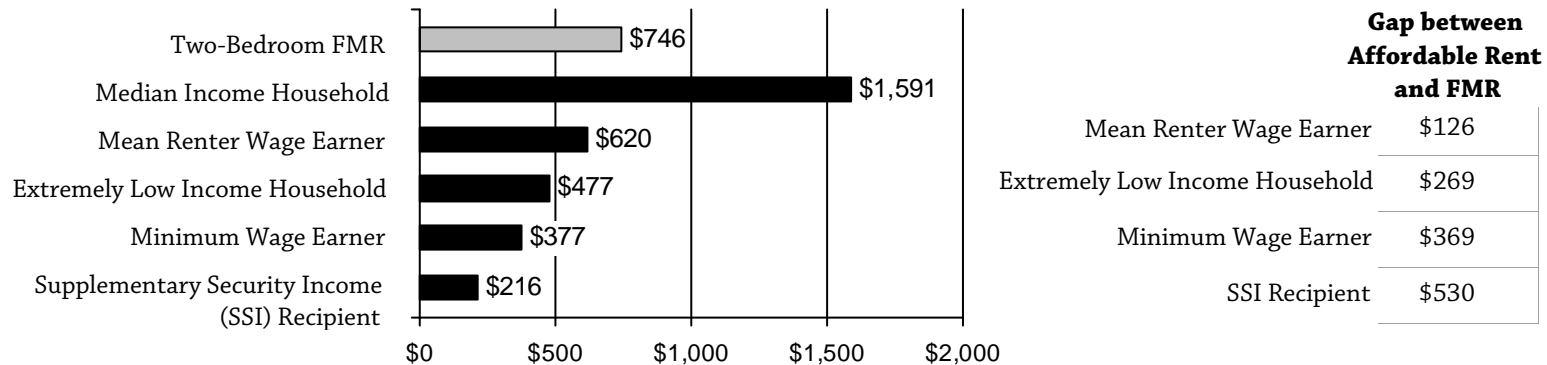
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$746. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,485 monthly or \$29,825 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.34

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 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 Kansas, the estimated mean (average) wage for a renter is \$11.93. 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



Kansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ^{1,2}	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Kansas	\$14.34	\$746	\$29,825	2.0	\$63,652	\$1,591	\$19,096	\$477	352,609	32%	\$11.93	\$620	1.2
Combined Nonmetro Areas	\$12.37	\$643	\$25,728	1.7	\$56,491	\$1,412	\$16,947	\$424	101,581	28%	\$10.17	\$529	1.2
<u>Metropolitan Areas</u>													
Franklin County HMFA	\$15.08	\$784	\$31,360	2.1	\$61,700	\$1,543	\$18,510	\$463	2,965	29%	\$10.10	\$525	1.5
Kansas City HMFA	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	96,003	31%	\$13.89	\$722	1.2
Lawrence MSA	\$14.98	\$779	\$31,160	2.1	\$66,300	\$1,658	\$19,890	\$497	21,086	49%	\$8.58	\$446	1.7
Manhattan MSA	\$15.12	\$786	\$31,440	2.1	\$59,600	\$1,490	\$17,880	\$447	22,849	50%	\$10.33	\$537	1.5
St. Joseph MSA	\$14.33	\$745	\$29,800	2.0	\$57,000	\$1,425	\$17,100	\$428	845	27%	\$11.74	\$610	1.2
Sumner County HMFA	\$12.88	\$670	\$26,800	1.8	\$66,000	\$1,650	\$19,800	\$495	2,147	23%	\$8.44	\$439	1.5
Topeka MSA	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	29,562	31%	\$11.35	\$590	1.2
Wichita HMFA	\$14.23	\$740	\$29,600	2.0	\$65,900	\$1,648	\$19,770	\$494	75,571	33%	\$12.12	\$630	1.2
<u>Counties</u>													
Allen County	\$11.96	\$622	\$24,880	1.6	\$52,800	\$1,320	\$15,840	\$396	1,298	23%	\$8.18	\$425	1.5
Anderson County	\$11.96	\$622	\$24,880	1.6	\$53,400	\$1,335	\$16,020	\$401	663	20%	\$6.11	\$318	2.0
Atchison County	\$11.96	\$622	\$24,880	1.6	\$56,800	\$1,420	\$17,040	\$426	1,617	27%	\$9.58	\$498	1.2
Barber County	\$11.96	\$622	\$24,880	1.6	\$53,100	\$1,328	\$15,930	\$398	560	25%	\$10.48	\$545	1.1
Barton County	\$11.96	\$622	\$24,880	1.6	\$57,600	\$1,440	\$17,280	\$432	3,123	28%	\$11.53	\$599	1.0
Bourbon County	\$12.17	\$633	\$25,320	1.7	\$52,600	\$1,315	\$15,780	\$395	1,455	25%	\$9.52	\$495	1.3
Brown County	\$11.96	\$622	\$24,880	1.6	\$50,300	\$1,258	\$15,090	\$377	1,444	35%	\$9.45	\$492	1.3
Butler County	\$14.23	\$740	\$29,600	2.0	\$65,900	\$1,648	\$19,770	\$494	5,535	23%	\$10.05	\$523	1.4
Chase County	\$11.96	\$622	\$24,880	1.6	\$55,500	\$1,388	\$16,650	\$416	270	24%	\$7.06	\$367	1.7
Chautauqua County	\$11.96	\$622	\$24,880	1.6	\$50,300	\$1,258	\$15,090	\$377	368	24%	\$9.06	\$471	1.3
Cherokee County	\$11.96	\$622	\$24,880	1.6	\$52,100	\$1,303	\$15,630	\$391	1,797	22%	\$10.35	\$538	1.2
Cheyenne County	\$11.96	\$622	\$24,880	1.6	\$54,600	\$1,365	\$16,380	\$410	339	26%	\$12.37	\$643	1.0
Clark County	\$11.96	\$622	\$24,880	1.6	\$70,100	\$1,753	\$21,030	\$526	234	26%	\$7.64	\$397	1.6
Clay County	\$13.83	\$719	\$28,760	1.9	\$57,700	\$1,443	\$17,310	\$433	833	24%	\$8.94	\$465	1.5
Cloud County	\$11.96	\$622	\$24,880	1.6	\$46,800	\$1,170	\$14,040	\$351	947	24%	\$9.29	\$483	1.3
Coffey County	\$11.96	\$622	\$24,880	1.6	\$64,000	\$1,600	\$19,200	\$480	807	23%	\$15.75	\$819	0.8
Comanche County	\$11.96	\$622	\$24,880	1.6	\$63,000	\$1,575	\$18,900	\$473	206	25%	\$8.63	\$449	1.4

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

Kansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Cowley County	\$12.31	\$640	\$25,600	1.7	\$54,000	\$1,350	\$16,200	\$405	4,218	31%	\$9.74	\$506	1.3
Crawford County	\$12.87	\$669	\$26,760	1.8	\$51,700	\$1,293	\$15,510	\$388	5,638	37%	\$9.18	\$477	1.4
Decatur County	\$11.96	\$622	\$24,880	1.6	\$48,200	\$1,205	\$14,460	\$362	260	18%	\$5.58	\$290	2.1
Dickinson County	\$11.96	\$622	\$24,880	1.6	\$60,700	\$1,518	\$18,210	\$455	2,038	26%	\$9.25	\$481	1.3
Doniphan County	\$14.33	\$745	\$29,800	2.0	\$57,000	\$1,425	\$17,100	\$428	845	27%	\$11.74	\$610	1.2
Douglas County	\$14.98	\$779	\$31,160	2.1	\$66,300	\$1,658	\$19,890	\$497	21,086	49%	\$8.58	\$446	1.7
Edwards County	\$11.96	\$622	\$24,880	1.6	\$52,400	\$1,310	\$15,720	\$393	291	22%	\$8.16	\$424	1.5
Elk County	\$11.96	\$622	\$24,880	1.6	\$39,000	\$975	\$11,700	\$293	236	19%	\$6.45	\$336	1.9
Ellis County	\$12.08	\$628	\$25,120	1.7	\$66,000	\$1,650	\$19,800	\$495	4,221	36%	\$8.15	\$424	1.5
Ellsworth County	\$11.96	\$622	\$24,880	1.6	\$57,800	\$1,445	\$17,340	\$434	634	24%	\$10.35	\$538	1.2
Finney County	\$12.67	\$659	\$26,360	1.7	\$58,100	\$1,453	\$17,430	\$436	4,207	34%	\$12.45	\$647	1.0
Ford County	\$12.60	\$655	\$26,200	1.7	\$57,200	\$1,430	\$17,160	\$429	3,928	36%	\$12.45	\$647	1.0
Franklin County	\$15.08	\$784	\$31,360	2.1	\$61,700	\$1,543	\$18,510	\$463	2,965	29%	\$10.10	\$525	1.5
Geary County	\$15.12	\$786	\$31,440	2.1	\$59,600	\$1,490	\$17,880	\$447	6,384	52%	\$12.12	\$630	1.2
Gove County	\$11.96	\$622	\$24,880	1.6	\$50,900	\$1,273	\$15,270	\$382	218	19%	\$8.85	\$460	1.4
Graham County	\$11.96	\$622	\$24,880	1.6	\$54,400	\$1,360	\$16,320	\$408	223	19%	\$12.23	\$636	1.0
Grant County	\$11.96	\$622	\$24,880	1.6	\$67,700	\$1,693	\$20,310	\$508	665	24%	\$11.96	\$622	1.0
Gray County	\$11.96	\$622	\$24,880	1.6	\$64,600	\$1,615	\$19,380	\$485	534	26%	\$12.94	\$673	0.9
Greeley County	\$11.96	\$622	\$24,880	1.6	\$69,000	\$1,725	\$20,700	\$518	108	22%	\$18.42	\$958	0.6
Greenwood County	\$11.96	\$622	\$24,880	1.6	\$53,900	\$1,348	\$16,170	\$404	779	27%	\$9.28	\$482	1.3
Hamilton County	\$13.06	\$679	\$27,160	1.8	\$46,800	\$1,170	\$14,040	\$351	268	24%	\$16.68	\$868	0.8
Harper County	\$11.96	\$622	\$24,880	1.6	\$49,500	\$1,238	\$14,850	\$371	740	28%	\$12.34	\$641	1.0
Harvey County	\$14.23	\$740	\$29,600	2.0	\$65,900	\$1,648	\$19,770	\$494	3,502	27%	\$9.07	\$472	1.6
Haskell County	\$12.56	\$653	\$26,120	1.7	\$63,700	\$1,593	\$19,110	\$478	354	25%	\$15.03	\$781	0.8
Hodgeman County	\$11.96	\$622	\$24,880	1.6	\$61,000	\$1,525	\$18,300	\$458	168	21%	\$9.87	\$513	1.2
Jackson County	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	1,209	22%	\$8.54	\$444	1.6
Jefferson County	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	1,063	14%	\$9.21	\$479	1.5
Jewell County	\$11.96	\$622	\$24,880	1.6	\$52,400	\$1,310	\$15,720	\$393	312	22%	\$13.69	\$712	0.9
Johnson County	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	62,203	29%	\$14.22	\$740	1.2
Kearny County	\$11.96	\$622	\$24,880	1.6	\$58,800	\$1,470	\$17,640	\$441	339	24%	\$16.18	\$841	0.7
Kingman County	\$11.96	\$622	\$24,880	1.6	\$57,800	\$1,445	\$17,340	\$434	851	26%	\$13.31	\$692	0.9

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Kansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Kiowa County	\$11.96	\$622	\$24,880	1.6	\$48,800	\$1,220	\$14,640	\$366	344	32%	\$8.53	\$443	1.4
Labette County	\$11.96	\$622	\$24,880	1.6	\$52,300	\$1,308	\$15,690	\$392	2,625	30%	\$9.80	\$510	1.2
Lane County	\$12.90	\$671	\$26,840	1.8	\$62,500	\$1,563	\$18,750	\$469	192	25%	\$14.96	\$778	0.9
Leavenworth County	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	8,479	32%	\$10.34	\$538	1.6
Lincoln County	\$11.96	\$622	\$24,880	1.6	\$56,700	\$1,418	\$17,010	\$425	292	20%	\$8.23	\$428	1.5
Linn County	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	751	18%	\$12.00	\$624	1.4
Logan County	\$11.96	\$622	\$24,880	1.6	\$62,700	\$1,568	\$18,810	\$470	352	27%	\$7.73	\$402	1.5
Lyon County	\$12.17	\$633	\$25,320	1.7	\$52,800	\$1,320	\$15,840	\$396	5,152	39%	\$8.46	\$440	1.4
Marion County	\$11.96	\$622	\$24,880	1.6	\$58,800	\$1,470	\$17,640	\$441	1,035	21%	\$8.73	\$454	1.4
Marshall County	\$11.96	\$622	\$24,880	1.6	\$58,400	\$1,460	\$17,520	\$438	1,004	23%	\$11.93	\$621	1.0
McPherson County	\$12.65	\$658	\$26,320	1.7	\$71,100	\$1,778	\$21,330	\$533	2,645	23%	\$10.84	\$563	1.2
Meade County	\$11.96	\$622	\$24,880	1.6	\$56,300	\$1,408	\$16,890	\$422	522	30%	\$13.87	\$721	0.9
Miami County	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	2,325	19%	\$7.44	\$387	2.2
Mitchell County	\$11.96	\$622	\$24,880	1.6	\$56,400	\$1,410	\$16,920	\$423	713	26%	\$8.95	\$465	1.3
Montgomery County	\$11.96	\$622	\$24,880	1.6	\$55,400	\$1,385	\$16,620	\$416	3,994	28%	\$7.90	\$411	1.5
Morris County	\$11.96	\$622	\$24,880	1.6	\$58,100	\$1,453	\$17,430	\$436	551	22%	\$7.08	\$368	1.7
Morton County	\$11.96	\$622	\$24,880	1.6	\$60,000	\$1,500	\$18,000	\$450	336	28%	\$14.00	\$728	0.9
Nemaha County	\$11.96	\$622	\$24,880	1.6	\$61,100	\$1,528	\$18,330	\$458	835	21%	\$8.01	\$417	1.5
Neosho County	\$11.96	\$622	\$24,880	1.6	\$51,300	\$1,283	\$15,390	\$385	1,791	27%	\$8.48	\$441	1.4
Ness County	\$11.96	\$622	\$24,880	1.6	\$58,000	\$1,450	\$17,400	\$435	236	17%	\$12.45	\$647	1.0
Norton County	\$11.96	\$622	\$24,880	1.6	\$63,400	\$1,585	\$19,020	\$476	587	26%	\$7.81	\$406	1.5
Osage County	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	1,371	21%	\$7.33	\$381	1.9
Osborne County	\$11.96	\$622	\$24,880	1.6	\$51,000	\$1,275	\$15,300	\$383	292	17%	\$10.47	\$544	1.1
Ottawa County	\$11.96	\$622	\$24,880	1.6	\$63,800	\$1,595	\$19,140	\$479	459	19%	\$9.21	\$479	1.3
Pawnee County	\$12.40	\$645	\$25,800	1.7	\$60,800	\$1,520	\$18,240	\$456	660	26%	\$9.01	\$469	1.4
Phillips County	\$11.96	\$622	\$24,880	1.6	\$57,000	\$1,425	\$17,100	\$428	497	21%	\$11.75	\$611	1.0
Pottawatomie County	\$15.12	\$786	\$31,440	2.1	\$59,600	\$1,490	\$17,880	\$447	1,750	22%	\$11.31	\$588	1.3
Pratt County	\$12.42	\$646	\$25,840	1.7	\$56,900	\$1,423	\$17,070	\$427	1,307	32%	\$10.08	\$524	1.2
Rawlins County	\$11.96	\$622	\$24,880	1.6	\$53,200	\$1,330	\$15,960	\$399	342	28%	\$10.72	\$558	1.1
Reno County	\$12.85	\$668	\$26,720	1.8	\$53,400	\$1,335	\$16,020	\$401	8,240	32%	\$10.20	\$530	1.3
Republic County	\$11.96	\$622	\$24,880	1.6	\$56,900	\$1,423	\$17,070	\$427	438	19%	\$9.75	\$507	1.2

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Kansas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Rice County	\$11.96	\$622	\$24,880	1.6	\$58,000	\$1,450	\$17,400	\$435	942	24%	\$8.03	\$417	1.5
Riley County	\$15.12	\$786	\$31,440	2.1	\$59,600	\$1,490	\$17,880	\$447	14,715	57%	\$9.26	\$482	1.6
Rooks County	\$11.96	\$622	\$24,880	1.6	\$50,100	\$1,253	\$15,030	\$376	635	27%	\$11.61	\$604	1.0
Rush County	\$11.96	\$622	\$24,880	1.6	\$50,500	\$1,263	\$15,150	\$379	355	23%	\$11.19	\$582	1.1
Russell County	\$13.21	\$687	\$27,480	1.8	\$51,200	\$1,280	\$15,360	\$384	758	23%	\$8.80	\$458	1.5
Saline County	\$12.98	\$675	\$27,000	1.8	\$59,600	\$1,490	\$17,880	\$447	7,042	32%	\$10.26	\$534	1.3
Scott County	\$11.96	\$622	\$24,880	1.6	\$66,000	\$1,650	\$19,800	\$495	486	24%	\$15.65	\$814	0.8
Sedgwick County	\$14.23	\$740	\$29,600	2.0	\$65,900	\$1,648	\$19,770	\$494	66,534	35%	\$12.41	\$645	1.1
Seward County	\$13.94	\$725	\$29,000	1.9	\$50,600	\$1,265	\$15,180	\$380	2,552	35%	\$11.29	\$587	1.2
Shawnee County	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	25,567	35%	\$11.63	\$605	1.2
Sheridan County	\$11.96	\$622	\$24,880	1.6	\$58,100	\$1,453	\$17,430	\$436	267	24%	\$9.25	\$481	1.3
Sherman County	\$11.96	\$622	\$24,880	1.6	\$50,500	\$1,263	\$15,150	\$379	1,129	41%	\$8.04	\$418	1.5
Smith County	\$11.96	\$622	\$24,880	1.6	\$53,100	\$1,328	\$15,930	\$398	363	20%	\$7.56	\$393	1.6
Stafford County	\$11.96	\$622	\$24,880	1.6	\$56,900	\$1,423	\$17,070	\$427	381	20%	\$11.57	\$602	1.0
Stanton County	\$11.96	\$622	\$24,880	1.6	\$53,500	\$1,338	\$16,050	\$401	169	22%	\$14.51	\$755	0.8
Stevens County	\$15.31	\$796	\$31,840	2.1	\$66,600	\$1,665	\$19,980	\$500	492	25%	\$9.39	\$488	1.6
Sumner County	\$12.88	\$670	\$26,800	1.8	\$66,000	\$1,650	\$19,800	\$495	2,147	23%	\$8.44	\$439	1.5
Thomas County	\$11.96	\$622	\$24,880	1.6	\$70,400	\$1,760	\$21,120	\$528	1,012	32%	\$6.86	\$357	1.7
Trego County	\$12.58	\$654	\$26,160	1.7	\$55,600	\$1,390	\$16,680	\$417	254	21%	\$13.71	\$713	0.9
Wabaunsee County	\$13.71	\$713	\$28,520	1.9	\$65,400	\$1,635	\$19,620	\$491	352	13%	\$7.80	\$406	1.8
Wallace County	\$11.96	\$622	\$24,880	1.6	\$57,400	\$1,435	\$17,220	\$431	130	22%	\$12.83	\$667	0.9
Washington County	\$11.96	\$622	\$24,880	1.6	\$55,200	\$1,380	\$16,560	\$414	497	20%	\$9.15	\$476	1.3
Wichita County	\$13.23	\$688	\$27,520	1.8	\$56,900	\$1,423	\$17,070	\$427	212	23%	\$11.92	\$620	1.1
Wilson County	\$11.96	\$622	\$24,880	1.6	\$52,200	\$1,305	\$15,660	\$392	924	24%	\$11.98	\$623	1.0
Woodson County	\$11.96	\$622	\$24,880	1.6	\$48,500	\$1,213	\$14,550	\$364	349	23%	\$10.92	\$568	1.1
Wyandotte County	\$16.38	\$852	\$34,080	2.3	\$69,900	\$1,748	\$20,970	\$524	22,245	39%	\$13.74	\$714	1.2

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Kentucky

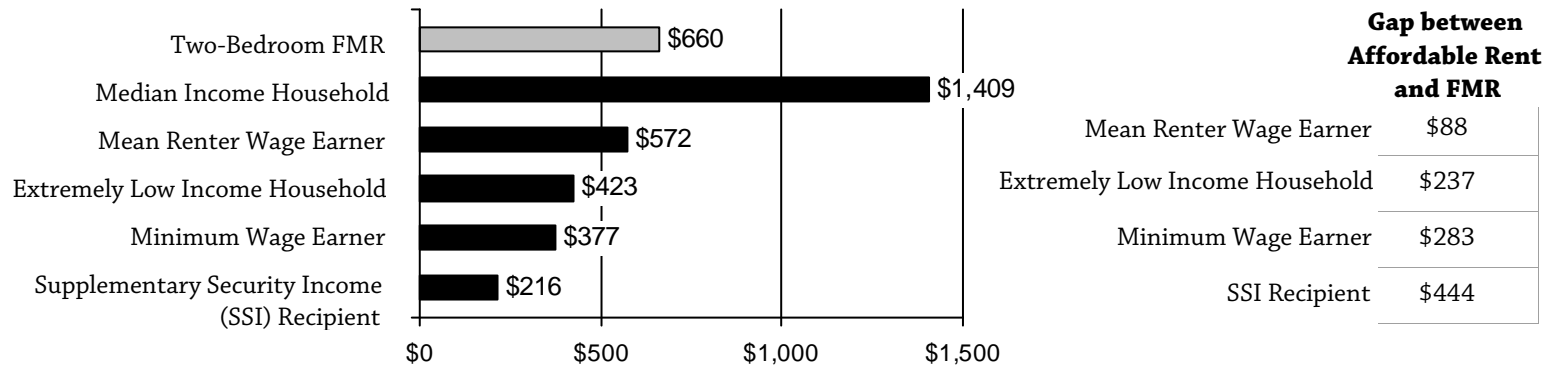
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$660. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,199 monthly or \$26,393 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.69

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 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 Kentucky, the estimated mean (average) wage for a renter is \$11.00. 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



Kentucky	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Kentucky	\$12.69	\$660	\$26,393	1.8	\$56,353	\$1,409	\$16,906	\$423	529,509	31%	\$11.00	\$572	1.2
Combined Nonmetro Areas	\$11.38	\$592	\$23,664	1.6	\$46,223	\$1,156	\$13,867	\$347	196,330	28%	\$9.44	\$491	1.2
Metropolitan Areas													
Bowling Green MSA	\$12.71	\$661	\$26,440	1.8	\$57,200	\$1,430	\$17,160	\$429	18,833	39%	\$9.80	\$509	1.3
Cincinnati-Middleton HMFA	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	43,460	29%	\$11.51	\$598	1.2
Clarksville HMFA	\$14.75	\$767	\$30,680	2.0	\$54,100	\$1,353	\$16,230	\$406	13,288	41%	\$12.34	\$642	1.2
Elizabethtown MSA	\$11.25	\$585	\$23,400	1.6	\$56,300	\$1,408	\$16,890	\$422	15,307	35%	\$11.22	\$583	1.0
Evansville HMFA	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	7,099	30%	\$10.08	\$524	1.4
Grant County HMFA	\$13.19	\$686	\$27,440	1.8	\$50,500	\$1,263	\$15,150	\$379	2,312	27%	\$11.36	\$591	1.2
Huntington-Ashland MSA	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	9,520	28%	\$10.82	\$563	1.1
Lexington-Fayette MSA	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	76,077	40%	\$11.10	\$577	1.2
Louisville HMFA	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	123,341	34%	\$12.81	\$666	1.1
Meade County HMFA	\$12.23	\$636	\$25,440	1.7	\$51,000	\$1,275	\$15,300	\$383	2,947	29%	\$13.67	\$711	0.9
Nelson County HMFA	\$11.77	\$612	\$24,480	1.6	\$54,600	\$1,365	\$16,380	\$410	4,030	24%	\$8.91	\$463	1.3
Owensboro MSA	\$12.04	\$626	\$25,040	1.7	\$60,300	\$1,508	\$18,090	\$452	12,561	28%	\$9.48	\$493	1.3
Shelby County HMFA	\$13.27	\$690	\$27,600	1.8	\$73,700	\$1,843	\$22,110	\$553	4,404	29%	\$11.04	\$574	1.2
Counties													
Adair County	\$10.87	\$565	\$22,600	1.5	\$46,000	\$1,150	\$13,800	\$345	1,915	26%	\$7.03	\$365	1.5
Allen County	\$10.87	\$565	\$22,600	1.5	\$46,900	\$1,173	\$14,070	\$352	2,086	26%	\$8.11	\$422	1.3
Anderson County	\$12.90	\$671	\$26,840	1.8	\$68,000	\$1,700	\$20,400	\$510	2,184	26%	\$10.09	\$525	1.3
Ballard County	\$10.87	\$565	\$22,600	1.5	\$51,900	\$1,298	\$15,570	\$389	655	19%	\$14.19	\$738	0.8
Barren County	\$10.87	\$565	\$22,600	1.5	\$50,800	\$1,270	\$15,240	\$381	5,282	31%	\$8.35	\$434	1.3
Bath County	\$10.87	\$565	\$22,600	1.5	\$37,800	\$945	\$11,340	\$284	973	22%	\$6.23	\$324	1.7
Bell County	\$10.87	\$565	\$22,600	1.5	\$32,600	\$815	\$9,780	\$245	3,556	33%	\$7.79	\$405	1.4
Boone County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	10,255	24%	\$11.63	\$605	1.2
Bourbon County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	3,129	39%	\$11.11	\$578	1.2
Boyd County	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	6,193	32%	\$11.49	\$598	1.1
Boyle County	\$12.31	\$640	\$25,600	1.7	\$50,200	\$1,255	\$15,060	\$377	3,705	33%	\$10.22	\$531	1.2
Bracken County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	676	21%	\$9.00	\$468	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Kentucky	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Breathitt County	\$10.87	\$565	\$22,600	1.5	\$32,800	\$820	\$9,840	\$246	1,368	26%	\$9.58	\$498	1.1
Breckinridge County	\$10.87	\$565	\$22,600	1.5	\$47,500	\$1,188	\$14,250	\$356	1,423	19%	\$7.52	\$391	1.4
Bullitt County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	5,269	19%	\$8.87	\$461	1.5
Butler County	\$10.87	\$565	\$22,600	1.5	\$44,300	\$1,108	\$13,290	\$332	1,222	24%	\$5.21	\$271	2.1
Caldwell County	\$10.87	\$565	\$22,600	1.5	\$51,100	\$1,278	\$15,330	\$383	1,275	25%	\$7.62	\$396	1.4
Calloway County	\$12.23	\$636	\$25,440	1.7	\$57,400	\$1,435	\$17,220	\$431	5,004	33%	\$7.08	\$368	1.7
Campbell County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	10,378	29%	\$8.45	\$439	1.7
Carlisle County	\$11.67	\$607	\$24,280	1.6	\$43,300	\$1,083	\$12,990	\$325	286	14%	\$5.44	\$283	2.1
Carroll County	\$12.42	\$646	\$25,840	1.7	\$50,700	\$1,268	\$15,210	\$380	1,648	39%	\$14.01	\$729	0.9
Carter County	\$10.87	\$565	\$22,600	1.5	\$46,200	\$1,155	\$13,860	\$347	2,260	22%	\$7.89	\$410	1.4
Casey County	\$10.87	\$565	\$22,600	1.5	\$39,800	\$995	\$11,940	\$299	1,166	19%	\$6.85	\$356	1.6
Christian County	\$14.75	\$767	\$30,680	2.0	\$54,100	\$1,353	\$16,230	\$406	12,155	47%	\$12.90	\$671	1.1
Clark County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	5,112	35%	\$9.21	\$479	1.5
Clay County	\$10.87	\$565	\$22,600	1.5	\$30,500	\$763	\$9,150	\$229	1,705	24%	\$8.00	\$416	1.4
Clinton County	\$10.87	\$565	\$22,600	1.5	\$32,900	\$823	\$9,870	\$247	898	23%	\$8.53	\$444	1.3
Crittenden County	\$10.87	\$565	\$22,600	1.5	\$49,200	\$1,230	\$14,760	\$369	949	25%	\$8.60	\$447	1.3
Cumberland County	\$10.87	\$565	\$22,600	1.5	\$34,500	\$863	\$10,350	\$259	685	26%	\$7.42	\$386	1.5
Daviess County	\$12.04	\$626	\$25,040	1.7	\$60,300	\$1,508	\$18,090	\$452	11,189	30%	\$9.13	\$475	1.3
Edmonson County	\$12.71	\$661	\$26,440	1.8	\$57,200	\$1,430	\$17,160	\$429	1,250	26%	\$7.00	\$364	1.8
Elliott County	\$10.87	\$565	\$22,600	1.5	\$35,800	\$895	\$10,740	\$269	510	20%	\$5.02	\$261	2.2
Estill County	\$10.87	\$565	\$22,600	1.5	\$38,000	\$950	\$11,400	\$285	1,661	29%	\$7.42	\$386	1.5
Fayette County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	53,652	44%	\$11.11	\$578	1.2
Fleming County	\$10.87	\$565	\$22,600	1.5	\$52,200	\$1,305	\$15,660	\$392	1,182	22%	\$9.72	\$506	1.1
Floyd County	\$10.87	\$565	\$22,600	1.5	\$35,400	\$885	\$10,620	\$266	4,643	30%	\$11.17	\$581	1.0
Franklin County	\$12.79	\$665	\$26,600	1.8	\$63,300	\$1,583	\$18,990	\$475	7,696	37%	\$10.60	\$551	1.2
Fulton County	\$10.87	\$565	\$22,600	1.5	\$39,000	\$975	\$11,700	\$293	1,181	40%	\$8.42	\$438	1.3
Gallatin County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	893	30%	\$10.92	\$568	1.3
Garrard County	\$11.00	\$572	\$22,880	1.5	\$53,100	\$1,328	\$15,930	\$398	1,295	21%	\$6.27	\$326	1.8
Grant County	\$13.19	\$686	\$27,440	1.8	\$50,500	\$1,263	\$15,150	\$379	2,312	27%	\$11.36	\$591	1.2
Graves County	\$11.08	\$576	\$23,040	1.5	\$48,800	\$1,220	\$14,640	\$366	3,669	25%	\$8.77	\$456	1.3
Grayson County	\$10.87	\$565	\$22,600	1.5	\$44,200	\$1,105	\$13,260	\$332	2,742	28%	\$9.28	\$482	1.2

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

Kentucky	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Green County	\$10.87	\$565	\$22,600	1.5	\$46,400	\$1,160	\$13,920	\$348	1,086	24%	\$5.74	\$299	1.9
Greenup County	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	3,327	23%	\$8.33	\$433	1.5
Hancock County	\$12.04	\$626	\$25,040	1.7	\$60,300	\$1,508	\$18,090	\$452	561	17%	\$13.05	\$679	0.9
Hardin County	\$11.25	\$585	\$23,400	1.6	\$56,300	\$1,408	\$16,890	\$422	14,082	36%	\$11.55	\$600	1.0
Harlan County	\$10.87	\$565	\$22,600	1.5	\$34,200	\$855	\$10,260	\$257	3,383	31%	\$11.16	\$581	1.0
Harrison County	\$11.52	\$599	\$23,960	1.6	\$54,500	\$1,363	\$16,350	\$409	2,513	35%	\$9.83	\$511	1.2
Hart County	\$10.87	\$565	\$22,600	1.5	\$44,400	\$1,110	\$13,320	\$333	1,700	24%	\$6.54	\$340	1.7
Henderson County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	5,843	31%	\$9.45	\$491	1.5
Henry County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	1,709	28%	\$8.38	\$436	1.6
Hickman County	\$10.87	\$565	\$22,600	1.5	\$51,900	\$1,298	\$15,570	\$389	442	22%	\$7.87	\$409	1.4
Hopkins County	\$10.87	\$565	\$22,600	1.5	\$51,500	\$1,288	\$15,450	\$386	5,189	28%	\$12.56	\$653	0.9
Jackson County	\$12.15	\$632	\$25,280	1.7	\$26,900	\$673	\$8,070	\$202	1,406	24%	\$8.17	\$425	1.5
Jefferson County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	111,813	37%	\$13.20	\$687	1.0
Jessamine County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	6,182	34%	\$9.68	\$504	1.4
Johnson County	\$10.87	\$565	\$22,600	1.5	\$42,100	\$1,053	\$12,630	\$316	2,389	26%	\$7.85	\$408	1.4
Kenton County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	19,899	32%	\$12.84	\$667	1.1
Knott County	\$10.87	\$565	\$22,600	1.5	\$40,200	\$1,005	\$12,060	\$302	1,340	23%	\$14.13	\$735	0.8
Knox County	\$10.87	\$565	\$22,600	1.5	\$34,100	\$853	\$10,230	\$256	4,529	36%	\$9.29	\$483	1.2
Larue County	\$11.25	\$585	\$23,400	1.6	\$56,300	\$1,408	\$16,890	\$422	1,225	23%	\$5.96	\$310	1.9
Laurel County	\$11.23	\$584	\$23,360	1.5	\$45,600	\$1,140	\$13,680	\$342	6,015	27%	\$9.15	\$476	1.2
Lawrence County	\$10.87	\$565	\$22,600	1.5	\$40,500	\$1,013	\$12,150	\$304	1,325	23%	\$7.53	\$391	1.4
Lee County	\$10.87	\$565	\$22,600	1.5	\$37,200	\$930	\$11,160	\$279	749	26%	\$6.14	\$319	1.8
Leslie County	\$11.08	\$576	\$23,040	1.5	\$39,300	\$983	\$11,790	\$295	983	23%	\$10.17	\$529	1.1
Letcher County	\$10.87	\$565	\$22,600	1.5	\$43,100	\$1,078	\$12,930	\$323	2,227	24%	\$9.39	\$488	1.2
Lewis County	\$10.87	\$565	\$22,600	1.5	\$37,700	\$943	\$11,310	\$283	1,024	21%	\$7.86	\$409	1.4
Lincoln County	\$10.87	\$565	\$22,600	1.5	\$43,400	\$1,085	\$13,020	\$326	2,301	24%	\$7.29	\$379	1.5
Livingston County	\$10.87	\$565	\$22,600	1.5	\$48,000	\$1,200	\$14,400	\$360	666	19%	\$10.81	\$562	1.0
Logan County	\$11.75	\$611	\$24,440	1.6	\$48,300	\$1,208	\$14,490	\$362	2,996	27%	\$11.62	\$604	1.0
Lyon County	\$10.87	\$565	\$22,600	1.5	\$51,900	\$1,298	\$15,570	\$389	692	21%	\$7.17	\$373	1.5
Madison County	\$11.62	\$604	\$24,160	1.6	\$54,200	\$1,355	\$16,260	\$407	12,204	39%	\$8.97	\$466	1.3
Magoffin County	\$10.87	\$565	\$22,600	1.5	\$38,300	\$958	\$11,490	\$287	1,047	21%	\$6.15	\$320	1.8

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

Kentucky	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Marion County	\$11.37	\$591	\$23,640	1.6	\$51,200	\$1,280	\$15,360	\$384	1,698	23%	\$8.79	\$457	1.3
Marshall County	\$11.98	\$623	\$24,920	1.7	\$58,700	\$1,468	\$17,610	\$440	2,354	19%	\$12.14	\$631	1.0
Martin County	\$10.87	\$565	\$22,600	1.5	\$29,700	\$743	\$8,910	\$223	1,327	30%	\$9.66	\$502	1.1
Mason County	\$11.08	\$576	\$23,040	1.5	\$51,800	\$1,295	\$15,540	\$389	1,875	28%	\$9.40	\$489	1.2
McCracken County	\$11.83	\$615	\$24,600	1.6	\$56,400	\$1,410	\$16,920	\$423	8,644	32%	\$10.26	\$533	1.2
McCreary County	\$10.87	\$565	\$22,600	1.5	\$31,200	\$780	\$9,360	\$234	1,829	29%	\$7.22	\$376	1.5
McLean County	\$12.04	\$626	\$25,040	1.7	\$60,300	\$1,508	\$18,090	\$452	811	22%	\$8.89	\$462	1.4
Meade County	\$12.23	\$636	\$25,440	1.7	\$51,000	\$1,275	\$15,300	\$383	2,947	29%	\$13.67	\$711	0.9
Menifee County	\$10.87	\$565	\$22,600	1.5	\$38,400	\$960	\$11,520	\$288	578	25%	\$5.72	\$298	1.9
Mercer County	\$11.46	\$596	\$23,840	1.6	\$59,500	\$1,488	\$17,850	\$446	2,197	26%	\$8.90	\$463	1.3
Metcalfe County	\$11.62	\$604	\$24,160	1.6	\$43,000	\$1,075	\$12,900	\$323	855	22%	\$11.07	\$576	1.0
Monroe County	\$10.87	\$565	\$22,600	1.5	\$38,800	\$970	\$11,640	\$291	1,221	27%	\$7.81	\$406	1.4
Montgomery County	\$11.13	\$579	\$23,160	1.5	\$47,400	\$1,185	\$14,220	\$356	3,292	33%	\$10.22	\$532	1.1
Morgan County	\$10.87	\$565	\$22,600	1.5	\$40,900	\$1,023	\$12,270	\$307	1,220	26%	\$7.98	\$415	1.4
Muhlenberg County	\$10.87	\$565	\$22,600	1.5	\$45,500	\$1,138	\$13,650	\$341	2,319	19%	\$8.07	\$419	1.3
Nelson County	\$11.77	\$612	\$24,480	1.6	\$54,600	\$1,365	\$16,380	\$410	4,030	24%	\$8.91	\$463	1.3
Nicholas County	\$10.87	\$565	\$22,600	1.5	\$44,100	\$1,103	\$13,230	\$331	611	22%	\$5.70	\$296	1.9
Ohio County	\$10.87	\$565	\$22,600	1.5	\$46,900	\$1,173	\$14,070	\$352	1,914	22%	\$10.17	\$529	1.1
Oldham County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	2,912	15%	\$6.58	\$342	2.1
Owen County	\$11.69	\$608	\$24,320	1.6	\$62,900	\$1,573	\$18,870	\$472	1,257	27%	\$8.33	\$433	1.4
Owsley County	\$10.87	\$565	\$22,600	1.5	\$26,700	\$668	\$8,010	\$200	391	24%	\$7.91	\$411	1.4
Pendleton County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	1,359	25%	\$10.00	\$520	1.4
Perry County	\$10.87	\$565	\$22,600	1.5	\$42,700	\$1,068	\$12,810	\$320	2,995	27%	\$9.90	\$515	1.1
Pike County	\$13.65	\$710	\$28,400	1.9	\$43,700	\$1,093	\$13,110	\$328	7,094	26%	\$12.35	\$642	1.1
Powell County	\$10.87	\$565	\$22,600	1.5	\$38,000	\$950	\$11,400	\$285	1,589	34%	\$5.69	\$296	1.9
Pulaski County	\$11.08	\$576	\$23,040	1.5	\$44,500	\$1,113	\$13,350	\$334	7,836	30%	\$8.65	\$450	1.3
Robertson County	\$14.33	\$745	\$29,800	2.0	\$49,500	\$1,238	\$14,850	\$371	231	28%	\$7.32	\$381	2.0
Rockcastle County	\$10.87	\$565	\$22,600	1.5	\$39,900	\$998	\$11,970	\$299	1,419	22%	\$6.40	\$333	1.7
Rowan County	\$11.04	\$574	\$22,960	1.5	\$47,000	\$1,175	\$14,100	\$353	2,872	35%	\$6.41	\$333	1.7
Russell County	\$10.87	\$565	\$22,600	1.5	\$41,400	\$1,035	\$12,420	\$311	1,784	24%	\$7.49	\$389	1.5
Scott County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	5,167	29%	\$12.52	\$651	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Kentucky	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Shelby County	\$13.27	\$690	\$27,600	1.8	\$73,700	\$1,843	\$22,110	\$553	4,404	29%	\$11.04	\$574	1.2
Simpson County	\$12.02	\$625	\$25,000	1.7	\$53,400	\$1,335	\$16,020	\$401	2,134	32%	\$10.61	\$552	1.1
Spencer County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	834	13%	\$6.79	\$353	2.0
Taylor County	\$11.65	\$606	\$24,240	1.6	\$47,500	\$1,188	\$14,250	\$356	2,786	29%	\$7.32	\$381	1.6
Todd County	\$11.23	\$584	\$23,360	1.5	\$46,800	\$1,170	\$14,040	\$351	1,362	29%	\$8.56	\$445	1.3
Trigg County	\$14.75	\$767	\$30,680	2.0	\$54,100	\$1,353	\$16,230	\$406	1,133	19%	\$7.10	\$369	2.1
Trimble County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	804	23%	\$12.69	\$660	1.1
Union County	\$10.87	\$565	\$22,600	1.5	\$52,800	\$1,320	\$15,840	\$396	1,324	24%	\$11.52	\$599	0.9
Warren County	\$12.71	\$661	\$26,440	1.8	\$57,200	\$1,430	\$17,160	\$429	17,583	40%	\$9.84	\$512	1.3
Washington County	\$10.87	\$565	\$22,600	1.5	\$53,600	\$1,340	\$16,080	\$402	850	19%	\$8.67	\$451	1.3
Wayne County	\$10.87	\$565	\$22,600	1.5	\$33,000	\$825	\$9,900	\$248	2,439	29%	\$7.12	\$370	1.5
Webster County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	1,256	25%	\$14.47	\$753	1.0
Whitley County	\$11.48	\$597	\$23,880	1.6	\$37,600	\$940	\$11,280	\$282	4,263	32%	\$10.90	\$567	1.1
Wolfe County	\$12.17	\$633	\$25,320	1.7	\$28,900	\$723	\$8,670	\$217	740	28%	\$5.46	\$284	2.2
Woodford County	\$13.79	\$717	\$28,680	1.9	\$67,800	\$1,695	\$20,340	\$509	2,835	29%	\$12.04	\$626	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana

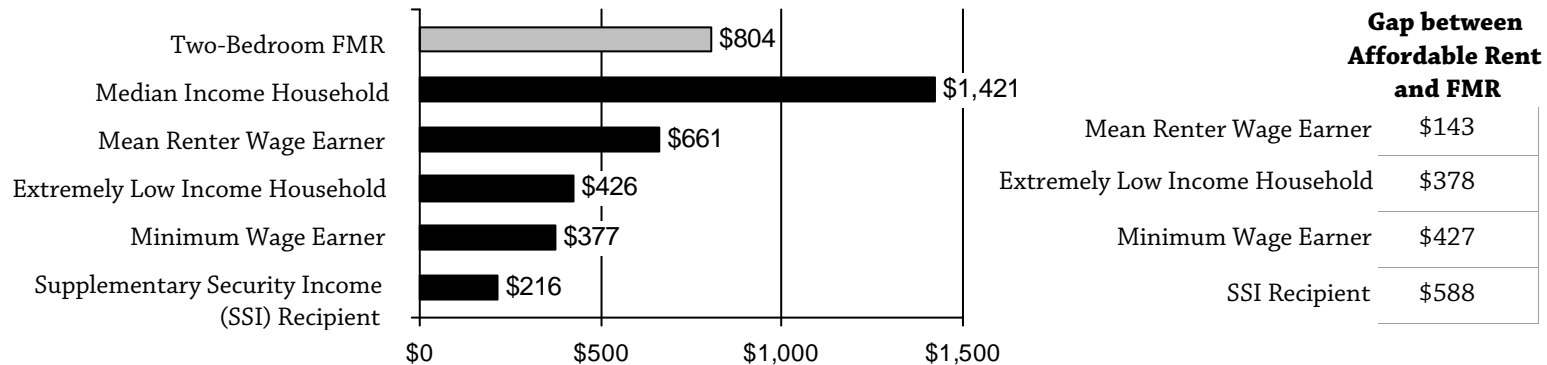
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$804. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,679 monthly or \$32,145 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.45

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 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 Louisiana, the estimated mean (average) wage for a renter is \$12.71. 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



Louisiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Louisiana	\$15.45	\$804	\$32,145	2.1	\$56,820	\$1,421	\$17,046	\$426	553,534	33%	\$12.71	\$661	1.2
Combined Nonmetro Areas	\$13.45	\$699	\$27,970	1.9	\$48,669	\$1,217	\$14,601	\$365	126,486	30%	\$10.48	\$545	1.3
Metropolitan Areas													
Alexandria MSA	\$12.62	\$656	\$26,240	1.7	\$46,100	\$1,153	\$13,830	\$346	17,410	32%	\$10.28	\$535	1.2
Baton Rouge HMFA	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	87,986	31%	\$12.06	\$627	1.3
Houma-Bayou Cane-Thibodaux MSA	\$14.87	\$773	\$30,920	2.1	\$56,000	\$1,400	\$16,800	\$420	17,764	24%	\$14.85	\$772	1.0
Iberville Parish HMFA	\$12.25	\$637	\$25,480	1.7	\$55,200	\$1,380	\$16,560	\$414	2,535	23%	\$17.26	\$898	0.7
Lafayette MSA	\$15.21	\$791	\$31,640	2.1	\$64,200	\$1,605	\$19,260	\$482	33,851	32%	\$13.82	\$719	1.1
Lake Charles MSA	\$14.02	\$729	\$29,160	1.9	\$55,900	\$1,398	\$16,770	\$419	21,011	28%	\$12.93	\$672	1.1
Monroe MSA	\$13.33	\$693	\$27,720	1.8	\$46,900	\$1,173	\$14,070	\$352	24,272	37%	\$9.82	\$511	1.4
New Orleans-Metairie-Kenner MSA	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	168,547	37%	\$14.70	\$764	1.2
Shreveport-Bossier City MSA	\$14.56	\$757	\$30,280	2.0	\$59,700	\$1,493	\$17,910	\$448	53,672	35%	\$11.38	\$592	1.3
Counties													
Acadia Parish	\$12.25	\$637	\$25,480	1.7	\$48,400	\$1,210	\$14,520	\$363	6,800	31%	\$9.99	\$519	1.2
Allen Parish	\$12.25	\$637	\$25,480	1.7	\$48,000	\$1,200	\$14,400	\$360	2,250	27%	\$9.31	\$484	1.3
Ascension Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	6,824	18%	\$10.62	\$552	1.4
Assumption Parish	\$12.62	\$656	\$26,240	1.7	\$54,500	\$1,363	\$16,350	\$409	1,507	17%	\$9.65	\$502	1.3
Avoyelles Parish	\$12.79	\$665	\$26,600	1.8	\$40,700	\$1,018	\$12,210	\$305	4,752	30%	\$9.88	\$514	1.3
Beauregard Parish	\$12.92	\$672	\$26,880	1.8	\$55,100	\$1,378	\$16,530	\$413	2,907	22%	\$11.34	\$589	1.1
Bienville Parish	\$12.25	\$637	\$25,480	1.7	\$40,100	\$1,003	\$12,030	\$301	1,534	27%	\$8.09	\$420	1.5
Bossier Parish	\$14.56	\$757	\$30,280	2.0	\$59,700	\$1,493	\$17,910	\$448	14,576	33%	\$10.25	\$533	1.4
Caddo Parish	\$14.56	\$757	\$30,280	2.0	\$59,700	\$1,493	\$17,910	\$448	36,792	37%	\$11.93	\$621	1.2
Calcasieu Parish	\$14.02	\$729	\$29,160	1.9	\$55,900	\$1,398	\$16,770	\$419	20,791	29%	\$12.59	\$655	1.1
Caldwell Parish	\$12.25	\$637	\$25,480	1.7	\$51,400	\$1,285	\$15,420	\$386	1,028	26%	\$6.23	\$324	2.0
Cameron Parish	\$14.02	\$729	\$29,160	1.9	\$55,900	\$1,398	\$16,770	\$419	220	9%	\$24.92	\$1,296	0.6
Catahoula Parish	\$12.25	\$637	\$25,480	1.7	\$43,100	\$1,078	\$12,930	\$323	767	20%	\$5.67	\$295	2.2
Claiborne Parish	\$12.25	\$637	\$25,480	1.7	\$41,500	\$1,038	\$12,450	\$311	1,487	26%	\$12.94	\$673	0.9
Concordia Parish	\$12.25	\$637	\$25,480	1.7	\$42,200	\$1,055	\$12,660	\$317	2,727	35%	\$9.09	\$473	1.3
De Soto Parish	\$14.56	\$757	\$30,280	2.0	\$59,700	\$1,493	\$17,910	\$448	2,304	23%	\$8.96	\$466	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
East Baton Rouge Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	63,984	38%	\$12.60	\$655	1.2
East Carroll Parish	\$12.25	\$637	\$25,480	1.7	\$30,800	\$770	\$9,240	\$231	995	42%	\$7.70	\$400	1.6
East Feliciana Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	1,529	22%	\$6.48	\$337	2.4
Evangeline Parish	\$12.25	\$637	\$25,480	1.7	\$45,400	\$1,135	\$13,620	\$341	3,756	31%	\$8.18	\$425	1.5
Franklin Parish	\$12.25	\$637	\$25,480	1.7	\$44,700	\$1,118	\$13,410	\$335	2,190	28%	\$6.26	\$325	2.0
Grant Parish	\$12.62	\$656	\$26,240	1.7	\$46,100	\$1,153	\$13,830	\$346	1,533	21%	\$9.85	\$512	1.3
Iberia Parish	\$13.60	\$707	\$28,280	1.9	\$55,900	\$1,398	\$16,770	\$419	7,571	29%	\$14.05	\$730	1.0
Iberville Parish	\$12.25	\$637	\$25,480	1.7	\$55,200	\$1,380	\$16,560	\$414	2,535	23%	\$17.26	\$898	0.7
Jackson Parish	\$12.25	\$637	\$25,480	1.7	\$51,700	\$1,293	\$15,510	\$388	1,950	32%	\$10.22	\$532	1.2
Jefferson Davis Parish	\$12.25	\$637	\$25,480	1.7	\$57,100	\$1,428	\$17,130	\$428	2,795	24%	\$9.16	\$476	1.3
Jefferson Parish	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	61,068	37%	\$14.36	\$747	1.3
La Salle Parish	\$12.25	\$637	\$25,480	1.7	\$59,200	\$1,480	\$17,760	\$444	864	15%	\$10.24	\$533	1.2
Lafayette Parish	\$15.21	\$791	\$31,640	2.1	\$64,200	\$1,605	\$19,260	\$482	30,116	35%	\$14.14	\$736	1.1
Lafourche Parish	\$14.87	\$773	\$30,920	2.1	\$56,000	\$1,400	\$16,800	\$420	7,630	22%	\$13.66	\$710	1.1
Lincoln Parish	\$14.60	\$759	\$30,360	2.0	\$52,000	\$1,300	\$15,600	\$390	7,368	44%	\$9.29	\$483	1.6
Livingston Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	9,512	21%	\$8.77	\$456	1.8
Madison Parish	\$12.67	\$659	\$26,360	1.7	\$37,100	\$928	\$11,130	\$278	1,761	43%	\$8.53	\$444	1.5
Morehouse Parish	\$13.29	\$691	\$27,640	1.8	\$41,000	\$1,025	\$12,300	\$308	3,320	32%	\$7.62	\$396	1.7
Natchitoches Parish	\$13.98	\$727	\$29,080	1.9	\$44,300	\$1,108	\$13,290	\$332	6,027	40%	\$7.70	\$401	1.8
Orleans Parish	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	75,346	52%	\$15.12	\$786	1.2
Ouachita Parish	\$13.33	\$693	\$27,720	1.8	\$46,900	\$1,173	\$14,070	\$352	22,545	39%	\$10.12	\$526	1.3
Plaquemines Parish	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	1,998	24%	\$23.83	\$1,239	0.8
Pointe Coupee Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	1,960	22%	\$10.45	\$543	1.5
Rapides Parish	\$12.62	\$656	\$26,240	1.7	\$46,100	\$1,153	\$13,830	\$346	15,877	33%	\$10.30	\$535	1.2
Red River Parish	\$12.25	\$637	\$25,480	1.7	\$47,100	\$1,178	\$14,130	\$353	744	23%	\$9.04	\$470	1.4
Richland Parish	\$12.25	\$637	\$25,480	1.7	\$46,200	\$1,155	\$13,860	\$347	2,302	31%	\$9.82	\$511	1.2
Sabine Parish	\$12.25	\$637	\$25,480	1.7	\$47,900	\$1,198	\$14,370	\$359	2,095	23%	\$7.27	\$378	1.7
St. Bernard Parish	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	4,041	31%	\$14.02	\$729	1.3
St. Charles Parish	\$18.23	\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	3,269	18%	\$18.66	\$970	1.0
St. Helena Parish	\$15.37	\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	819	19%	\$11.94	\$621	1.3
St. James Parish	\$12.25	\$637	\$25,480	1.7	\$65,900	\$1,648	\$19,770	\$494	1,331	17%	\$17.34	\$902	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana	FY14 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR FMR ²	1	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter 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	\$58,800	\$1,470	\$17,640	\$441	3,542	23%	\$12.61	\$656	1.4
St. Landry Parish	\$12.25		\$637	\$25,480	1.7	\$46,400	\$1,160	\$13,920	\$348	8,936	29%	\$7.41	\$385	1.7
St. Martin Parish	\$15.21		\$791	\$31,640	2.1	\$64,200	\$1,605	\$19,260	\$482	3,735	20%	\$9.86	\$513	1.5
St. Mary Parish	\$13.38		\$696	\$27,840	1.8	\$49,400	\$1,235	\$14,820	\$371	6,221	31%	\$14.75	\$767	0.9
St. Tammany Parish	\$18.23		\$948	\$37,920	2.5	\$58,800	\$1,470	\$17,640	\$441	19,283	22%	\$12.21	\$635	1.5
Tangipahoa Parish	\$15.81		\$822	\$32,880	2.2	\$48,400	\$1,210	\$14,520	\$363	14,184	32%	\$8.74	\$454	1.8
Tensas Parish †	\$12.25		\$637	\$25,480	1.7	\$35,400	\$885	\$10,620	\$266	778	37%			
Terrebonne Parish	\$14.87		\$773	\$30,920	2.1	\$56,000	\$1,400	\$16,800	\$420	10,134	26%	\$15.62	\$812	1.0
Union Parish	\$13.33		\$693	\$27,720	1.8	\$46,900	\$1,173	\$14,070	\$352	1,727	21%	\$5.41	\$281	2.5
Vermilion Parish	\$12.63		\$657	\$26,280	1.7	\$56,900	\$1,423	\$17,070	\$427	5,148	23%	\$11.10	\$577	1.1
Vernon Parish	\$17.60		\$915	\$36,600	2.4	\$53,400	\$1,335	\$16,020	\$401	8,036	44%	\$14.15	\$736	1.2
Washington Parish	\$12.63		\$657	\$26,280	1.7	\$39,700	\$993	\$11,910	\$298	4,655	27%	\$9.73	\$506	1.3
Webster Parish	\$12.25		\$637	\$25,480	1.7	\$46,900	\$1,173	\$14,070	\$352	5,064	31%	\$10.44	\$543	1.2
West Baton Rouge Parish	\$15.37		\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	2,327	27%	\$13.17	\$685	1.2
West Carroll Parish	\$12.25		\$637	\$25,480	1.7	\$42,900	\$1,073	\$12,870	\$322	1,220	29%	\$6.74	\$350	1.8
West Feliciana Parish	\$15.37		\$799	\$31,960	2.1	\$66,400	\$1,660	\$19,920	\$498	1,031	26%	\$12.26	\$638	1.3
Winn Parish	\$12.25		\$637	\$25,480	1.7	\$42,500	\$1,063	\$12,750	\$319	1,416	26%	\$9.73	\$506	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
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Maine

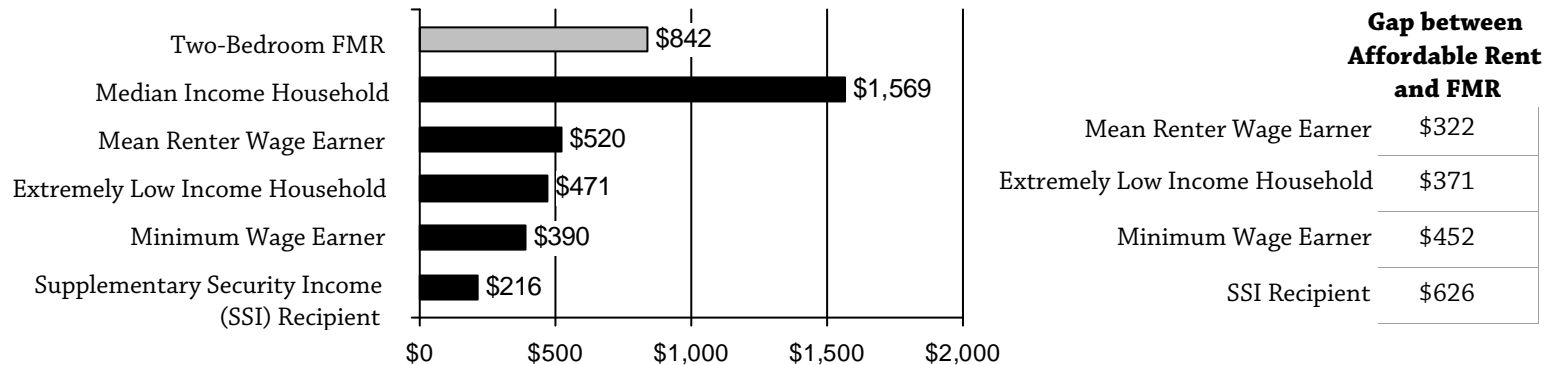
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$842. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,806 monthly or \$33,671 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.19

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 86 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 Maine, the estimated mean (average) wage for a renter is \$9.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 65 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



Maine	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Maine	\$16.19	\$842	\$33,671	2.2	\$62,761	\$1,569	\$18,828	\$471	154,463	28%	\$9.99	\$520	1.6
Combined Nonmetro Areas	\$14.22	\$740	\$29,584	1.9	\$55,137	\$1,378	\$16,541	\$414	56,348	24%	\$9.00	\$468	1.6
<u>Metropolitan Areas</u>													
Bangor HMFA	\$16.56	\$861	\$34,440	2.2	\$60,800	\$1,520	\$18,240	\$456	15,253	40%	\$9.47	\$492	1.7
Cumberland County HMFA	\$16.85	\$876	\$35,040	2.2	\$68,400	\$1,710	\$20,520	\$513	5,082	23%	\$11.50	\$598	1.5
Lewiston-Auburn MSA	\$14.46	\$752	\$30,080	1.9	\$56,100	\$1,403	\$16,830	\$421	14,989	34%	\$9.58	\$498	1.5
Penobscot County HMFA	\$13.08	\$680	\$27,200	1.7	\$51,200	\$1,280	\$15,360	\$384	5,067	21%	\$9.47	\$492	1.4
Portland HMFA	\$19.46	\$1,012	\$40,480	2.6	\$77,300	\$1,933	\$23,190	\$580	35,155	34%	\$11.40	\$593	1.7
Sagadahoc County HMFA	\$16.58	\$862	\$34,480	2.2	\$71,300	\$1,783	\$21,390	\$535	3,559	24%	\$9.59	\$499	1.7
York County HMFA	\$16.85	\$876	\$35,040	2.2	\$68,900	\$1,723	\$20,670	\$517	14,717	28%	\$9.66	\$502	1.7
York-Kittery-South Berwick HMFA	\$20.19	\$1,050	\$42,000	2.7	\$81,000	\$2,025	\$24,300	\$608	4,293	24%	\$9.66	\$502	2.1
<u>Counties</u>													
Aroostook County	\$12.25	\$637	\$25,480	1.6	\$50,600	\$1,265	\$15,180	\$380	8,636	28%	\$8.28	\$431	1.5
Franklin County	\$12.75	\$663	\$26,520	1.7	\$51,100	\$1,278	\$15,330	\$383	2,886	24%	\$8.63	\$449	1.5
Hancock County	\$15.83	\$823	\$32,920	2.1	\$62,800	\$1,570	\$18,840	\$471	5,996	25%	\$8.92	\$464	1.8
Kennebec County	\$14.85	\$772	\$30,880	2.0	\$60,400	\$1,510	\$18,120	\$453	14,832	29%	\$9.42	\$490	1.6
Knox County	\$17.00	\$884	\$35,360	2.3	\$60,300	\$1,508	\$18,090	\$452	3,438	21%	\$8.13	\$423	2.1
Lincoln County	\$17.65	\$918	\$36,720	2.4	\$60,800	\$1,520	\$18,240	\$456	2,315	15%	\$10.78	\$561	1.6
Oxford County	\$13.40	\$697	\$27,880	1.8	\$51,000	\$1,275	\$15,300	\$383	4,920	21%	\$7.94	\$413	1.7
Piscataquis County †	\$12.50	\$650	\$26,000	1.7	\$47,100	\$1,178	\$14,130	\$353	1,669	21%			
Somerset County	\$13.58	\$706	\$28,240	1.8	\$49,500	\$1,238	\$14,850	\$371	4,808	22%	\$9.92	\$516	1.4
Waldo County	\$14.15	\$736	\$29,440	1.9	\$53,900	\$1,348	\$16,170	\$404	3,550	22%	\$9.03	\$469	1.6
Washington County	\$12.77	\$664	\$26,560	1.7	\$45,700	\$1,143	\$13,710	\$343	3,298	23%	\$8.75	\$455	1.5

† Wage data not available (See Appendix A).

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2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: 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

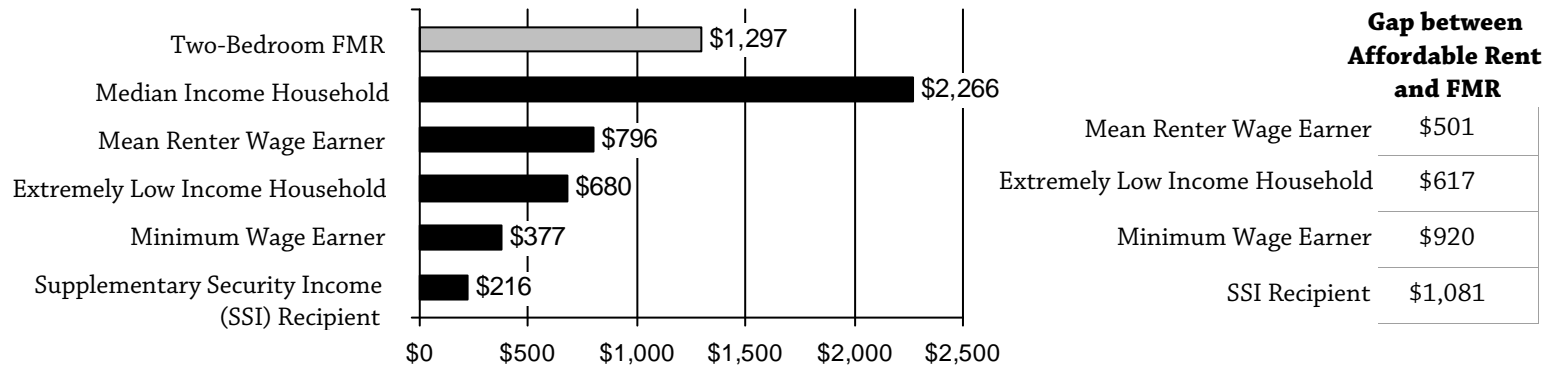
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,297. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,323 monthly or \$51,871 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.94

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 138 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 \$15.31. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 65 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



Maryland	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Maryland	\$24.94	\$1,297	\$51,871	3.4	\$90,654	\$2,266	\$27,196	\$680	682,334	32%	\$15.31	\$796	1.6	
Combined Nonmetro Areas	\$19.18	\$997	\$39,897	2.6	\$76,029	\$1,901	\$22,809	\$570	31,304	26%	\$11.24	\$585	1.7	
Metropolitan Areas														
Baltimore-Towson HMFA *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	336,949	33%	\$15.81	\$822	1.5	
Cumberland MSA	\$12.25	\$637	\$25,480	1.7	\$54,100	\$1,353	\$16,230	\$406	8,619	30%	\$8.45	\$439	1.5	
Hagerstown HMFA	\$18.62	\$968	\$38,720	2.6	\$67,600	\$1,690	\$20,280	\$507	18,667	33%	\$10.71	\$557	1.7	
Philadelphia-Camden-Wilmington MSA *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	9,331	26%	\$10.71	\$557	2.0	
Salisbury HMFA	\$16.83	\$875	\$35,000	2.3	\$53,500	\$1,338	\$16,050	\$401	13,325	36%	\$11.32	\$588	1.5	
Somerset County HMFA	\$13.38	\$696	\$27,840	1.8	\$52,700	\$1,318	\$15,810	\$395	2,680	32%	\$7.93	\$413	1.7	
Washington-Arlington-Alexandria HMFA	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	261,459	32%	\$16.14	\$839	1.8	
Counties														
Allegany County	\$12.25	\$637	\$25,480	1.7	\$54,100	\$1,353	\$16,230	\$406	8,619	30%	\$8.45	\$439	1.5	
Anne Arundel County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	50,932	26%	\$15.89	\$826	1.5	
Baltimore city *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	123,130	51%	\$18.67	\$971	1.3	
Baltimore County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	105,563	34%	\$15.44	\$803	1.6	
Calvert County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	5,623	18%	\$9.91	\$515	2.9	
Caroline County	\$17.13	\$891	\$35,640	2.4	\$71,700	\$1,793	\$21,510	\$538	3,287	28%	\$9.76	\$508	1.8	
Carroll County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	9,994	17%	\$8.45	\$440	2.8	
Cecil County *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	9,331	26%	\$10.71	\$557	2.0	
Charles County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	10,265	20%	\$9.24	\$480	3.1	
Dorchester County	\$16.29	\$847	\$33,880	2.2	\$60,100	\$1,503	\$18,030	\$451	4,296	32%	\$9.97	\$518	1.6	
Frederick County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	20,889	24%	\$12.93	\$672	2.2	
Garrett County	\$13.29	\$691	\$27,640	1.8	\$58,400	\$1,460	\$17,520	\$438	2,942	24%	\$7.38	\$384	1.8	
Harford County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	17,637	20%	\$10.28	\$534	2.3	
Howard County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	27,102	26%	\$16.89	\$878	1.4	
Kent County	\$18.15	\$944	\$37,760	2.5	\$71,100	\$1,778	\$21,330	\$533	2,106	27%	\$9.78	\$509	1.9	
Montgomery County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	113,828	32%	\$18.52	\$963	1.5	
Prince George's County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	110,854	37%	\$14.76	\$768	1.9	
Queen Anne's County *	\$24.08	\$1,252	\$50,080	3.3	\$83,500	\$2,088	\$25,050	\$626	2,591	15%	\$8.18	\$426	2.9	

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Maryland	FY14 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR FMR ²	1	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Somerset County	\$13.38		\$696	\$27,840	1.8	\$52,700	\$1,318	\$15,810	\$395	2,680	32%	\$7.93	\$413	1.7
St. Mary's County	\$23.38		\$1,216	\$48,640	3.2	\$90,100	\$2,253	\$27,030	\$676	10,178	27%	\$17.30	\$899	1.4
Talbot County	\$20.38		\$1,060	\$42,400	2.8	\$79,800	\$1,995	\$23,940	\$599	4,157	26%	\$10.66	\$554	1.9
Washington County	\$18.62		\$968	\$38,720	2.6	\$67,600	\$1,690	\$20,280	\$507	18,667	33%	\$10.71	\$557	1.7
Wicomico County	\$16.83		\$875	\$35,000	2.3	\$53,500	\$1,338	\$16,050	\$401	13,325	36%	\$11.32	\$588	1.5
Worcester County	\$17.08		\$888	\$35,520	2.4	\$73,100	\$1,828	\$21,930	\$548	4,338	20%	\$6.52	\$339	2.6

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

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- 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
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Massachusetts

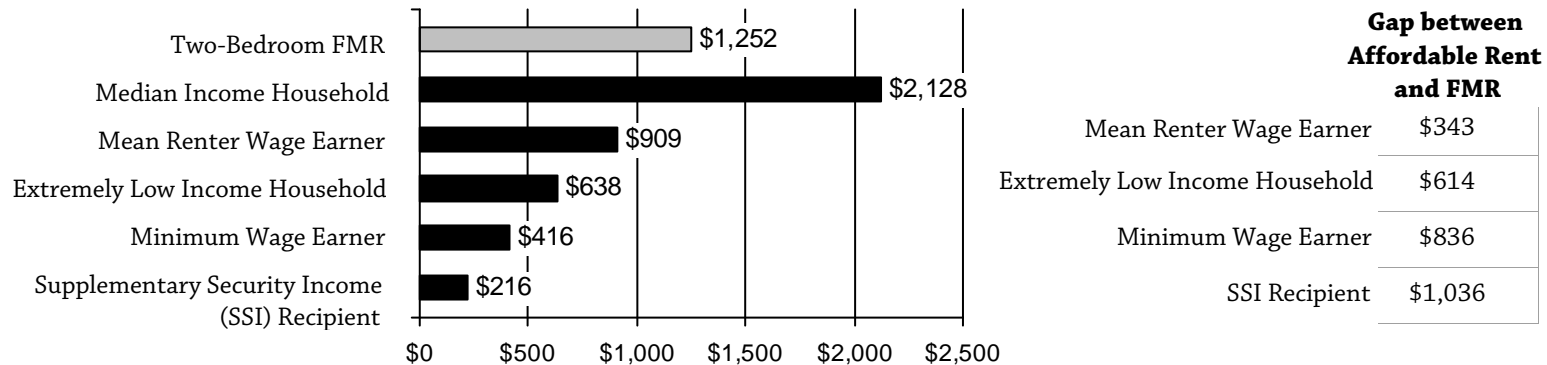
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,252. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,174 monthly or \$50,090 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.08

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 120 hours per week, 52 weeks per year. Or a household must include 3.0 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 \$17.47. 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



Massachusetts	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Massachusetts	\$24.08	\$1,252	\$50,090	3.0	\$85,107	\$2,128	\$25,532	\$638	929,735	37%	\$17.47	\$909	1.4
Combined Nonmetro Areas	\$29.73	\$1,546	\$61,835	3.7	\$88,757	\$2,219	\$26,627	\$666	2,376	24%	\$13.93	\$725	2.1
Metropolitan Areas													
Barnstable Town MSA	\$22.62	\$1,176	\$47,040	2.8	\$74,900	\$1,873	\$22,470	\$562	19,213	20%	\$10.67	\$555	2.1
Berkshire County HMFA	\$15.46	\$804	\$32,160	1.9	\$71,800	\$1,795	\$21,540	\$539	5,506	28%	\$9.94	\$517	1.6
Boston-Cambridge-Quincy HMFA	\$27.96	\$1,454	\$58,160	3.5	\$94,100	\$2,353	\$28,230	\$706	525,438	41%	\$20.99	\$1,092	1.3
Brockton HMFA	\$22.15	\$1,152	\$46,080	2.8	\$80,700	\$2,018	\$24,210	\$605	23,626	27%	\$10.42	\$542	2.1
Eastern Worcester County HMFA	\$21.29	\$1,107	\$44,280	2.7	\$96,300	\$2,408	\$28,890	\$722	7,117	22%	\$11.83	\$615	1.8
Easton-Raynham HMFA	\$24.58	\$1,278	\$51,120	3.1	\$107,800	\$2,695	\$32,340	\$809	2,408	20%	\$11.20	\$582	2.2
Fitchburg-Leominster HMFA	\$17.04	\$886	\$35,440	2.1	\$67,900	\$1,698	\$20,370	\$509	19,135	35%	\$11.83	\$615	1.4
Franklin County HMFA	\$18.31	\$952	\$38,080	2.3	\$65,000	\$1,625	\$19,500	\$488	8,805	30%	\$10.81	\$562	1.7
Lawrence HMFA	\$20.92	\$1,088	\$43,520	2.6	\$82,800	\$2,070	\$24,840	\$621	38,060	37%	\$12.23	\$636	1.7
Lowell HMFA	\$22.25	\$1,157	\$46,280	2.8	\$90,700	\$2,268	\$27,210	\$680	31,298	29%	\$21.53	\$1,120	1.0
New Bedford HMFA	\$15.75	\$819	\$32,760	2.0	\$59,600	\$1,490	\$17,880	\$447	27,087	42%	\$11.20	\$582	1.4
Pittsfield HMFA	\$15.46	\$804	\$32,160	1.9	\$64,200	\$1,605	\$19,260	\$482	11,962	33%	\$9.94	\$517	1.6
Providence-Fall River HMFA	\$17.56	\$913	\$36,520	2.2	\$72,200	\$1,805	\$21,660	\$542	35,259	38%	\$11.20	\$582	1.6
Springfield HMFA	\$18.29	\$951	\$38,040	2.3	\$65,700	\$1,643	\$19,710	\$493	86,604	36%	\$9.75	\$507	1.9
Taunton-Mansfield-Norton HMFA	\$20.33	\$1,057	\$42,280	2.5	\$82,900	\$2,073	\$24,870	\$622	11,468	28%	\$11.20	\$582	1.8
Western Worcester County HMFA	\$14.62	\$760	\$30,400	1.8	\$75,300	\$1,883	\$22,590	\$565	2,465	22%	\$11.83	\$615	1.2
Worcester HMFA	\$18.21	\$947	\$37,880	2.3	\$79,600	\$1,990	\$23,880	\$597	71,908	36%	\$11.83	\$615	1.5
Counties													
Dukes County	\$25.08	\$1,304	\$52,160	3.1	\$86,000	\$2,150	\$25,800	\$645	1,215	21%	\$11.97	\$623	2.1
Nantucket County	\$34.60	\$1,799	\$71,960	4.3	\$92,800	\$2,320	\$27,840	\$696	1,161	29%	\$16.36	\$851	2.1

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5: 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

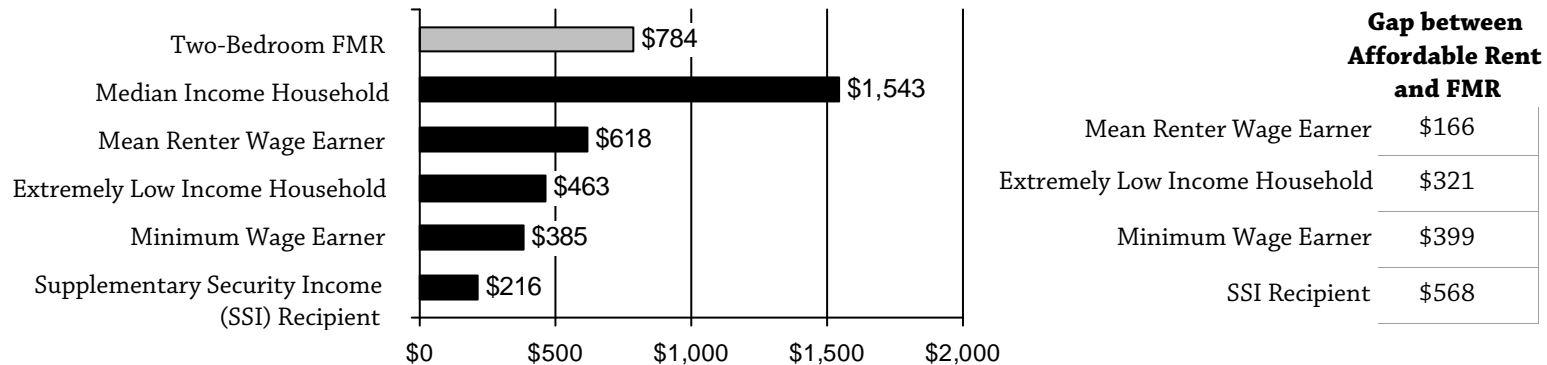
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$784. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,614 monthly or \$31,368 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.08

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 82 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 Michigan, 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 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



Michigan	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Michigan	\$15.08	\$784	\$31,368	2.0	\$61,708	\$1,543	\$18,512	\$463	1,038,718	27%	\$11.88	\$618	1.3	
Combined Nonmetro Areas	\$13.00	\$676	\$27,045	1.8	\$53,901	\$1,348	\$16,170	\$404	155,717	21%	\$9.03	\$469	1.4	
Metropolitan Areas														
Ann Arbor MSA	\$18.31	\$952	\$38,080	2.5	\$87,400	\$2,185	\$26,220	\$656	51,945	39%	\$12.80	\$665	1.4	
Barry County HMFA	\$13.08	\$680	\$27,200	1.8	\$64,100	\$1,603	\$19,230	\$481	3,204	14%	\$9.22	\$479	1.4	
Battle Creek MSA	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	15,725	30%	\$12.58	\$654	1.1	
Bay City MSA	\$12.65	\$658	\$26,320	1.7	\$58,000	\$1,450	\$17,400	\$435	9,431	21%	\$8.40	\$437	1.5	
Cass County HMFA	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	3,284	17%	\$9.45	\$492	1.3	
Detroit-Warren-Livonia HMFA	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	462,604	29%	\$13.91	\$724	1.2	
Flint MSA	\$13.65	\$710	\$28,400	1.8	\$53,300	\$1,333	\$15,990	\$400	49,386	30%	\$9.85	\$512	1.4	
Grand Rapids-Wyoming HMFA	\$14.23	\$740	\$29,600	1.9	\$62,800	\$1,570	\$18,840	\$471	67,918	30%	\$11.28	\$587	1.3	
Holland-Grand Haven MSA	\$15.13	\$787	\$31,480	2.0	\$68,600	\$1,715	\$20,580	\$515	19,890	21%	\$10.29	\$535	1.5	
Ionia County HMFA	\$13.00	\$676	\$27,040	1.8	\$56,500	\$1,413	\$16,950	\$424	4,902	22%	\$6.16	\$320	2.1	
Jackson MSA	\$14.85	\$772	\$30,880	2.0	\$56,400	\$1,410	\$16,920	\$423	15,401	26%	\$10.21	\$531	1.5	
Kalamazoo-Portage MSA	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	40,785	32%	\$10.21	\$531	1.4	
Lansing-East Lansing MSA	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	59,991	33%	\$10.30	\$536	1.4	
Livingston County HMFA	\$17.08	\$888	\$35,520	2.3	\$79,300	\$1,983	\$23,790	\$595	9,532	14%	\$9.89	\$514	1.7	
Monroe MSA	\$16.21	\$843	\$33,720	2.2	\$63,800	\$1,595	\$19,140	\$479	12,064	21%	\$10.64	\$553	1.5	
Muskegon-Norton Shores MSA	\$12.27	\$638	\$25,520	1.7	\$49,400	\$1,235	\$14,820	\$371	16,486	25%	\$8.80	\$458	1.4	
Newaygo County HMFA	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	2,972	16%	\$9.02	\$469	1.4	
Niles-Benton Harbor MSA	\$13.35	\$694	\$27,760	1.8	\$54,900	\$1,373	\$16,470	\$412	16,749	27%	\$9.68	\$503	1.4	
Saginaw-Saginaw Township North MSA	\$13.63	\$709	\$28,360	1.8	\$53,600	\$1,340	\$16,080	\$402	20,732	27%	\$9.11	\$474	1.5	
Counties														
Alcona County	\$12.25	\$637	\$25,480	1.7	\$45,400	\$1,135	\$13,620	\$341	450	9%	\$7.42	\$386	1.6	
Alger County	\$12.25	\$637	\$25,480	1.7	\$48,000	\$1,200	\$14,400	\$360	585	16%	\$8.32	\$433	1.5	
Allegan County	\$13.35	\$694	\$27,760	1.8	\$59,200	\$1,480	\$17,760	\$444	7,434	18%	\$11.84	\$616	1.1	
Alpena County	\$12.25	\$637	\$25,480	1.7	\$51,000	\$1,275	\$15,300	\$383	2,760	21%	\$7.14	\$371	1.7	
Antrim County	\$12.46	\$648	\$25,920	1.7	\$52,500	\$1,313	\$15,750	\$394	1,447	15%	\$6.35	\$330	2.0	
Arenac County	\$12.25	\$637	\$25,480	1.7	\$45,900	\$1,148	\$13,770	\$344	1,061	16%	\$6.22	\$324	2.0	

1: BR = Bedroom

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Baraga County	\$12.25	\$637	\$25,480	1.7	\$53,000	\$1,325	\$15,900	\$398	684	22%	\$8.67	\$451	1.4
Barry County	\$13.08	\$680	\$27,200	1.8	\$64,100	\$1,603	\$19,230	\$481	3,204	14%	\$9.22	\$479	1.4
Bay County	\$12.65	\$658	\$26,320	1.7	\$58,000	\$1,450	\$17,400	\$435	9,431	21%	\$8.40	\$437	1.5
Benzie County	\$13.15	\$684	\$27,360	1.8	\$57,000	\$1,425	\$17,100	\$428	1,156	15%	\$8.34	\$434	1.6
Berrien County	\$13.35	\$694	\$27,760	1.8	\$54,900	\$1,373	\$16,470	\$412	16,749	27%	\$9.68	\$503	1.4
Branch County	\$12.73	\$662	\$26,480	1.7	\$53,100	\$1,328	\$15,930	\$398	3,406	21%	\$9.41	\$489	1.4
Calhoun County	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	15,725	30%	\$12.58	\$654	1.1
Cass County	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	3,284	17%	\$9.45	\$492	1.3
Charlevoix County	\$13.21	\$687	\$27,480	1.8	\$59,900	\$1,498	\$17,970	\$449	1,777	17%	\$8.93	\$465	1.5
Cheboygan County	\$12.25	\$637	\$25,480	1.7	\$47,700	\$1,193	\$14,310	\$358	2,034	18%	\$6.89	\$358	1.8
Chippewa County	\$12.38	\$644	\$25,760	1.7	\$56,500	\$1,413	\$16,950	\$424	4,247	29%	\$7.28	\$379	1.7
Clare County	\$12.25	\$637	\$25,480	1.7	\$44,100	\$1,103	\$13,230	\$331	2,617	20%	\$8.86	\$461	1.4
Clinton County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	5,361	19%	\$8.23	\$428	1.8
Crawford County	\$13.23	\$688	\$27,520	1.8	\$49,400	\$1,235	\$14,820	\$371	1,109	19%	\$7.97	\$415	1.7
Delta County	\$12.25	\$637	\$25,480	1.7	\$54,800	\$1,370	\$16,440	\$411	3,469	22%	\$6.91	\$359	1.8
Dickinson County	\$12.25	\$637	\$25,480	1.7	\$56,000	\$1,400	\$16,800	\$420	2,113	19%	\$8.29	\$431	1.5
Eaton County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	11,391	26%	\$10.66	\$555	1.4
Emmet County	\$14.79	\$769	\$30,760	2.0	\$65,500	\$1,638	\$19,650	\$491	3,138	23%	\$9.38	\$488	1.6
Genesee County	\$13.65	\$710	\$28,400	1.8	\$53,300	\$1,333	\$15,990	\$400	49,386	30%	\$9.85	\$512	1.4
Gladwin County	\$12.25	\$637	\$25,480	1.7	\$46,500	\$1,163	\$13,950	\$349	1,679	15%	\$6.63	\$345	1.8
Gogebic County	\$12.25	\$637	\$25,480	1.7	\$49,100	\$1,228	\$14,730	\$368	1,724	24%	\$7.63	\$397	1.6
Grand Traverse County	\$15.67	\$815	\$32,600	2.1	\$59,600	\$1,490	\$17,880	\$447	8,014	23%	\$10.75	\$559	1.5
Gratiot County	\$12.25	\$637	\$25,480	1.7	\$53,000	\$1,325	\$15,900	\$398	3,364	23%	\$8.67	\$451	1.4
Hillsdale County	\$12.71	\$661	\$26,440	1.7	\$53,200	\$1,330	\$15,960	\$399	3,384	19%	\$9.99	\$520	1.3
Houghton County	\$12.44	\$647	\$25,880	1.7	\$50,500	\$1,263	\$15,150	\$379	4,173	30%	\$6.74	\$351	1.8
Huron County	\$12.25	\$637	\$25,480	1.7	\$52,300	\$1,308	\$15,690	\$392	2,501	18%	\$8.79	\$457	1.4
Ingham County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	43,239	40%	\$10.45	\$544	1.4
Ionia County	\$13.00	\$676	\$27,040	1.8	\$56,500	\$1,413	\$16,950	\$424	4,902	22%	\$6.16	\$320	2.1
Iosco County	\$12.25	\$637	\$25,480	1.7	\$46,800	\$1,170	\$14,040	\$351	1,706	16%	\$7.19	\$374	1.7
Iron County	\$12.25	\$637	\$25,480	1.7	\$48,200	\$1,205	\$14,460	\$362	807	15%	\$7.42	\$386	1.7
Isabella County	\$13.35	\$694	\$27,760	1.8	\$50,800	\$1,270	\$15,240	\$381	10,167	41%	\$7.06	\$367	1.9

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Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Jackson County	\$14.85	\$772	\$30,880	2.0	\$56,400	\$1,410	\$16,920	\$423	15,401	26%	\$10.21	\$531	1.5
Kalamazoo County	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	34,719	35%	\$10.52	\$547	1.3
Kalkaska County	\$13.79	\$717	\$28,680	1.9	\$48,900	\$1,223	\$14,670	\$367	1,311	18%	\$13.75	\$715	1.0
Kent County	\$14.23	\$740	\$29,600	1.9	\$62,800	\$1,570	\$18,840	\$471	67,918	30%	\$11.28	\$587	1.3
Keweenaw County	\$12.37	\$643	\$25,720	1.7	\$50,500	\$1,263	\$15,150	\$379	129	13%	\$3.09	\$161	4.0
Lake County	\$12.25	\$637	\$25,480	1.7	\$40,600	\$1,015	\$12,180	\$305	740	18%	\$6.76	\$351	1.8
Lapeer County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	5,182	16%	\$6.68	\$348	2.4
Leelanau County	\$15.40	\$801	\$32,040	2.1	\$67,500	\$1,688	\$20,250	\$506	1,373	15%	\$7.12	\$370	2.2
Lenawee County	\$13.44	\$699	\$27,960	1.8	\$57,400	\$1,435	\$17,220	\$431	8,213	22%	\$9.47	\$493	1.4
Livingston County	\$17.08	\$888	\$35,520	2.3	\$79,300	\$1,983	\$23,790	\$595	9,532	14%	\$9.89	\$514	1.7
Luce County	\$12.25	\$637	\$25,480	1.7	\$52,000	\$1,300	\$15,600	\$390	517	22%	\$5.92	\$308	2.1
Mackinac County	\$12.56	\$653	\$26,120	1.7	\$53,000	\$1,325	\$15,900	\$398	1,133	23%	\$8.53	\$443	1.5
Macomb County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	77,440	23%	\$13.30	\$692	1.2
Manistee County	\$12.31	\$640	\$25,600	1.7	\$52,200	\$1,305	\$15,660	\$392	2,197	21%	\$8.80	\$458	1.4
Marquette County	\$13.37	\$695	\$27,800	1.8	\$58,600	\$1,465	\$17,580	\$440	7,608	29%	\$7.96	\$414	1.7
Mason County	\$12.88	\$670	\$26,800	1.7	\$52,100	\$1,303	\$15,630	\$391	3,171	26%	\$9.17	\$477	1.4
Mecosta County	\$12.25	\$637	\$25,480	1.7	\$52,200	\$1,305	\$15,660	\$392	4,298	27%	\$8.11	\$422	1.5
Menominee County	\$12.25	\$637	\$25,480	1.7	\$52,000	\$1,300	\$15,600	\$390	2,159	20%	\$6.33	\$329	1.9
Midland County	\$14.31	\$744	\$29,760	1.9	\$66,100	\$1,653	\$19,830	\$496	7,923	24%	\$12.95	\$673	1.1
Missaukee County	\$12.25	\$637	\$25,480	1.7	\$48,300	\$1,208	\$14,490	\$362	1,098	19%	\$8.10	\$421	1.5
Monroe County	\$16.21	\$843	\$33,720	2.2	\$63,800	\$1,595	\$19,140	\$479	12,064	21%	\$10.64	\$553	1.5
Montcalm County	\$12.52	\$651	\$26,040	1.7	\$48,400	\$1,210	\$14,520	\$363	4,587	20%	\$8.60	\$447	1.5
Montmorency County	\$12.81	\$666	\$26,640	1.7	\$44,000	\$1,100	\$13,200	\$330	633	15%	\$5.43	\$282	2.4
Muskegon County	\$12.27	\$638	\$25,520	1.7	\$49,400	\$1,235	\$14,820	\$371	16,486	25%	\$8.80	\$458	1.4
Newaygo County	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	2,972	16%	\$9.02	\$469	1.4
Oakland County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	133,139	28%	\$14.84	\$772	1.1
Oceana County	\$12.44	\$647	\$25,880	1.7	\$50,100	\$1,253	\$15,030	\$376	1,621	17%	\$7.85	\$408	1.6
Ogemaw County	\$12.27	\$638	\$25,520	1.7	\$44,300	\$1,108	\$13,290	\$332	1,432	17%	\$6.01	\$313	2.0
Ontonagon County	\$12.25	\$637	\$25,480	1.7	\$48,700	\$1,218	\$14,610	\$365	472	14%	\$6.19	\$322	2.0
Osceola County	\$12.25	\$637	\$25,480	1.7	\$48,400	\$1,210	\$14,520	\$363	1,897	21%	\$10.55	\$548	1.2
Oscoda County	\$13.17	\$685	\$27,400	1.8	\$41,000	\$1,025	\$12,300	\$308	580	15%	\$6.48	\$337	2.0

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Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Otsego County	\$12.75	\$663	\$26,520	1.7	\$56,400	\$1,410	\$16,920	\$423	1,855	19%	\$8.15	\$424	1.6
Ottawa County	\$15.13	\$787	\$31,480	2.0	\$68,600	\$1,715	\$20,580	\$515	19,890	21%	\$10.29	\$535	1.5
Presque Isle County	\$12.25	\$637	\$25,480	1.7	\$47,700	\$1,193	\$14,310	\$358	680	11%	\$8.54	\$444	1.4
Roscommon County	\$12.25	\$637	\$25,480	1.7	\$42,100	\$1,053	\$12,630	\$316	1,921	17%	\$5.99	\$311	2.0
Saginaw County	\$13.63	\$709	\$28,360	1.8	\$53,600	\$1,340	\$16,080	\$402	20,732	27%	\$9.11	\$474	1.5
Sanilac County	\$12.25	\$637	\$25,480	1.7	\$51,300	\$1,283	\$15,390	\$385	3,004	18%	\$9.24	\$481	1.3
Schoolcraft County	\$12.25	\$637	\$25,480	1.7	\$51,600	\$1,290	\$15,480	\$387	526	14%	\$7.29	\$379	1.7
Shiawassee County	\$12.98	\$675	\$27,000	1.8	\$58,000	\$1,450	\$17,400	\$435	5,969	22%	\$7.60	\$395	1.7
St. Clair County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	14,323	22%	\$9.60	\$499	1.7
St. Joseph County	\$12.63	\$657	\$26,280	1.7	\$55,000	\$1,375	\$16,500	\$413	4,992	22%	\$9.59	\$498	1.3
Tuscola County	\$12.25	\$637	\$25,480	1.7	\$53,700	\$1,343	\$16,110	\$403	3,849	18%	\$9.63	\$501	1.3
Van Buren County	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	6,066	21%	\$8.28	\$431	1.7
Washtenaw County	\$18.31	\$952	\$38,080	2.5	\$87,400	\$2,185	\$26,220	\$656	51,945	39%	\$12.80	\$665	1.4
Wayne County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	232,520	34%	\$13.71	\$713	1.2
Wexford County	\$12.48	\$649	\$25,960	1.7	\$51,500	\$1,288	\$15,450	\$386	2,823	23%	\$8.58	\$446	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Minnesota

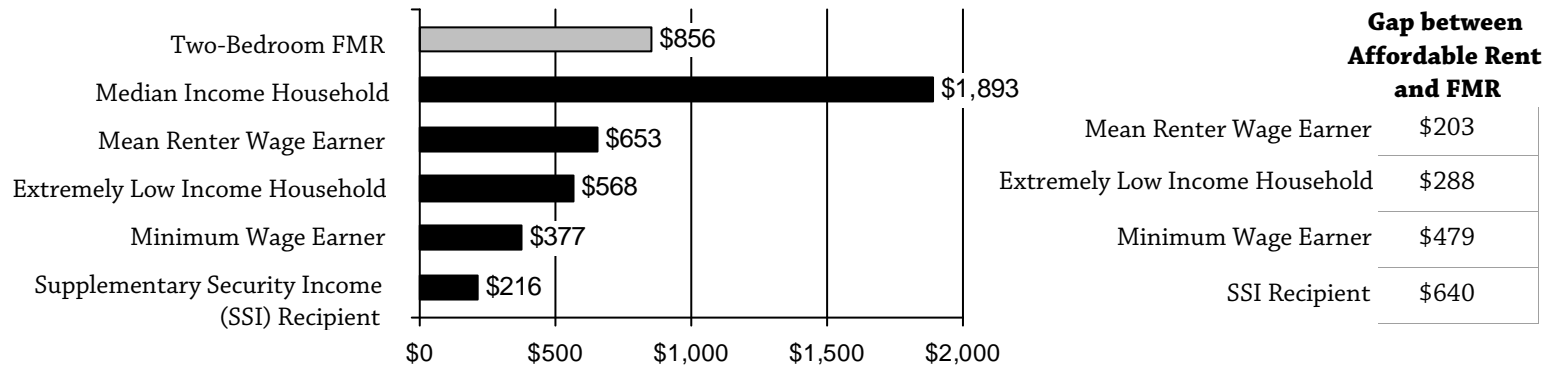
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$856. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,852 monthly or \$34,226 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.46

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 91 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 Minnesota, the estimated mean (average) wage for a renter is \$12.55. 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



Minnesota	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Minnesota	\$16.46	\$856	\$34,226	2.3	\$75,703	\$1,893	\$22,711	\$568	567,156	27%	\$12.55	\$653	1.3
Combined Nonmetro Areas	\$13.05	\$679	\$27,152	1.8	\$62,189	\$1,555	\$18,657	\$466	123,537	23%	\$8.43	\$438	1.5
<u>Metropolitan Areas</u>													
Duluth MSA	\$13.31	\$692	\$27,680	1.8	\$64,300	\$1,608	\$19,290	\$482	27,595	28%	\$8.77	\$456	1.5
Fargo MSA	\$13.15	\$684	\$27,360	1.8	\$72,100	\$1,803	\$21,630	\$541	6,740	30%	\$7.06	\$367	1.9
Grand Forks MSA	\$13.94	\$725	\$29,000	1.9	\$69,800	\$1,745	\$20,940	\$524	3,520	28%	\$7.66	\$398	1.8
La Crosse MSA	\$13.44	\$699	\$27,960	1.9	\$66,300	\$1,658	\$19,890	\$497	1,488	19%	\$6.25	\$325	2.2
Mankato-North Mankato MSA	\$13.54	\$704	\$28,160	1.9	\$67,000	\$1,675	\$20,100	\$503	11,187	31%	\$8.85	\$460	1.5
Minneapolis-St. Paul-Bloomington MSA	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	356,473	29%	\$14.41	\$749	1.3
Rochester HMFA	\$16.60	\$863	\$34,520	2.3	\$86,300	\$2,158	\$25,890	\$647	15,097	24%	\$12.37	\$643	1.3
St. Cloud MSA	\$14.46	\$752	\$30,080	2.0	\$69,600	\$1,740	\$20,880	\$522	20,020	28%	\$9.36	\$487	1.5
Wabasha County HMFA	\$12.25	\$637	\$25,480	1.7	\$69,000	\$1,725	\$20,700	\$518	1,499	17%	\$6.44	\$335	1.9
<u>Counties</u>													
Aitkin County	\$13.58	\$706	\$28,240	1.9	\$51,300	\$1,283	\$15,390	\$385	1,350	17%	\$8.37	\$435	1.6
Anoka County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	22,041	18%	\$11.55	\$601	1.6
Becker County	\$12.25	\$637	\$25,480	1.7	\$59,900	\$1,498	\$17,970	\$449	2,727	20%	\$7.43	\$386	1.6
Beltrami County	\$12.96	\$674	\$26,960	1.8	\$58,700	\$1,468	\$17,610	\$440	4,876	29%	\$8.66	\$450	1.5
Benton County	\$14.46	\$752	\$30,080	2.0	\$69,600	\$1,740	\$20,880	\$522	4,466	29%	\$8.01	\$416	1.8
Big Stone County	\$12.25	\$637	\$25,480	1.7	\$56,300	\$1,408	\$16,890	\$422	470	20%	\$6.65	\$346	1.8
Blue Earth County	\$13.54	\$704	\$28,160	1.9	\$67,000	\$1,675	\$20,100	\$503	8,114	33%	\$8.51	\$443	1.6
Brown County	\$12.25	\$637	\$25,480	1.7	\$64,700	\$1,618	\$19,410	\$485	2,322	21%	\$8.86	\$461	1.4
Carlton County	\$13.31	\$692	\$27,680	1.8	\$64,300	\$1,608	\$19,290	\$482	2,958	22%	\$6.91	\$359	1.9
Carver County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	6,093	18%	\$9.43	\$491	1.9
Cass County	\$13.75	\$715	\$28,600	1.9	\$53,200	\$1,330	\$15,960	\$399	2,379	18%	\$6.07	\$316	2.3
Chippewa County	\$12.42	\$646	\$25,840	1.7	\$61,800	\$1,545	\$18,540	\$464	1,426	27%	\$10.03	\$521	1.2
Chisago County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	2,921	15%	\$7.42	\$386	2.5
Clay County	\$13.15	\$684	\$27,360	1.8	\$72,100	\$1,803	\$21,630	\$541	6,740	30%	\$7.06	\$367	1.9
Clearwater County	\$12.25	\$637	\$25,480	1.7	\$50,400	\$1,260	\$15,120	\$378	815	22%	\$8.24	\$428	1.5
Cook County	\$15.23	\$792	\$31,680	2.1	\$60,100	\$1,503	\$18,030	\$451	741	28%	\$5.78	\$301	2.6

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

Minnesota	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Cottonwood County	\$12.25	\$637	\$25,480	1.7	\$54,800	\$1,370	\$16,440	\$411	929	19%	\$8.29	\$431	1.5
Crow Wing County	\$13.87	\$721	\$28,840	1.9	\$59,400	\$1,485	\$17,820	\$446	6,729	25%	\$8.69	\$452	1.6
Dakota County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	35,398	23%	\$12.22	\$635	1.5
Dodge County	\$16.60	\$863	\$34,520	2.3	\$86,300	\$2,158	\$25,890	\$647	1,014	14%	\$7.83	\$407	2.1
Douglas County	\$12.25	\$637	\$25,480	1.7	\$65,200	\$1,630	\$19,560	\$489	3,948	25%	\$8.37	\$435	1.5
Faribault County	\$12.25	\$637	\$25,480	1.7	\$57,500	\$1,438	\$17,250	\$431	1,283	20%	\$10.56	\$549	1.2
Fillmore County	\$12.25	\$637	\$25,480	1.7	\$64,800	\$1,620	\$19,440	\$486	1,792	21%	\$7.36	\$383	1.7
Freeborn County	\$12.25	\$637	\$25,480	1.7	\$60,000	\$1,500	\$18,000	\$450	3,076	23%	\$9.55	\$497	1.3
Goodhue County	\$14.33	\$745	\$29,800	2.0	\$72,600	\$1,815	\$21,780	\$545	4,246	23%	\$8.76	\$455	1.6
Grant County	\$12.25	\$637	\$25,480	1.7	\$56,700	\$1,418	\$17,010	\$425	567	22%	\$9.46	\$492	1.3
Hennepin County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	171,033	36%	\$16.40	\$853	1.1
Houston County	\$13.44	\$699	\$27,960	1.9	\$66,300	\$1,658	\$19,890	\$497	1,488	19%	\$6.25	\$325	2.2
Hubbard County	\$12.25	\$637	\$25,480	1.7	\$57,500	\$1,438	\$17,250	\$431	1,537	18%	\$7.34	\$382	1.7
Isanti County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	2,461	18%	\$9.20	\$478	2.0
Itasca County	\$14.37	\$747	\$29,880	2.0	\$60,700	\$1,518	\$18,210	\$455	3,703	20%	\$8.15	\$424	1.8
Jackson County	\$12.25	\$637	\$25,480	1.7	\$61,400	\$1,535	\$18,420	\$461	994	22%	\$10.64	\$553	1.2
Kanabec County	\$14.81	\$770	\$30,800	2.0	\$54,700	\$1,368	\$16,410	\$410	1,174	18%	\$8.77	\$456	1.7
Kandiyohi County	\$12.58	\$654	\$26,160	1.7	\$63,700	\$1,593	\$19,110	\$478	4,580	26%	\$7.05	\$367	1.8
Kittson County	\$12.25	\$637	\$25,480	1.7	\$67,700	\$1,693	\$20,310	\$508	331	17%	\$7.65	\$398	1.6
Koochiching County	\$12.25	\$637	\$25,480	1.7	\$59,100	\$1,478	\$17,730	\$443	1,487	24%	\$8.97	\$467	1.4
Lac qui Parle County	\$12.25	\$637	\$25,480	1.7	\$59,800	\$1,495	\$17,940	\$449	481	16%	\$9.47	\$493	1.3
Lake County	\$12.42	\$646	\$25,840	1.7	\$61,500	\$1,538	\$18,450	\$461	954	19%	\$9.82	\$511	1.3
Lake of the Woods County	\$12.25	\$637	\$25,480	1.7	\$50,300	\$1,258	\$15,090	\$377	181	10%	\$5.67	\$295	2.2
Le Sueur County	\$13.69	\$712	\$28,480	1.9	\$71,800	\$1,795	\$21,540	\$539	1,916	17%	\$8.95	\$465	1.5
Lincoln County	\$12.25	\$637	\$25,480	1.7	\$63,500	\$1,588	\$19,050	\$476	424	17%	\$7.25	\$377	1.7
Lyon County	\$12.25	\$637	\$25,480	1.7	\$69,500	\$1,738	\$20,850	\$521	3,324	33%	\$8.61	\$447	1.4
Mahnomen County	\$12.25	\$637	\$25,480	1.7	\$47,000	\$1,175	\$14,100	\$353	527	26%	\$6.65	\$346	1.8
Marshall County	\$12.25	\$637	\$25,480	1.7	\$65,300	\$1,633	\$19,590	\$490	727	18%	\$10.99	\$571	1.1
Martin County	\$12.79	\$665	\$26,600	1.8	\$61,200	\$1,530	\$18,360	\$459	2,171	24%	\$8.31	\$432	1.5
McLeod County	\$12.90	\$671	\$26,840	1.8	\$73,100	\$1,828	\$21,930	\$548	3,491	23%	\$9.48	\$493	1.4
Meeker County	\$14.44	\$751	\$30,040	2.0	\$63,400	\$1,585	\$19,020	\$476	1,776	19%	\$8.55	\$445	1.7

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Minnesota

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mille Lacs County	\$13.96	\$726	\$29,040	1.9	\$58,100	\$1,453	\$17,430	\$436	2,513	24%	\$6.45	\$335	2.2
Morrison County	\$12.27	\$638	\$25,520	1.7	\$59,400	\$1,485	\$17,820	\$446	2,723	20%	\$6.94	\$361	1.8
Mower County	\$13.42	\$698	\$27,920	1.9	\$61,900	\$1,548	\$18,570	\$464	4,288	27%	\$8.73	\$454	1.5
Murray County	\$12.25	\$637	\$25,480	1.7	\$60,100	\$1,503	\$18,030	\$451	659	17%	\$8.98	\$467	1.4
Nicollet County	\$13.54	\$704	\$28,160	1.9	\$67,000	\$1,675	\$20,100	\$503	3,073	25%	\$9.91	\$516	1.4
Nobles County	\$12.25	\$637	\$25,480	1.7	\$56,600	\$1,415	\$16,980	\$425	2,130	27%	\$9.32	\$484	1.3
Norman County	\$12.25	\$637	\$25,480	1.7	\$58,400	\$1,460	\$17,520	\$438	541	19%	\$9.80	\$510	1.3
Olmsted County	\$16.60	\$863	\$34,520	2.3	\$86,300	\$2,158	\$25,890	\$647	14,083	25%	\$12.59	\$655	1.3
Otter Tail County	\$12.25	\$637	\$25,480	1.7	\$59,700	\$1,493	\$17,910	\$448	5,116	21%	\$7.36	\$383	1.7
Pennington County	\$12.25	\$637	\$25,480	1.7	\$60,900	\$1,523	\$18,270	\$457	1,436	25%	\$8.99	\$467	1.4
Pine County	\$13.88	\$722	\$28,880	1.9	\$54,800	\$1,370	\$16,440	\$411	2,335	20%	\$6.96	\$362	2.0
Pipestone County	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	1,036	27%	\$7.96	\$414	1.5
Polk County	\$13.94	\$725	\$29,000	1.9	\$69,800	\$1,745	\$20,940	\$524	3,520	28%	\$7.66	\$398	1.8
Pope County	\$13.42	\$698	\$27,920	1.9	\$64,000	\$1,600	\$19,200	\$480	964	20%	\$9.57	\$497	1.4
Ramsey County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	81,514	40%	\$14.88	\$774	1.2
Red Lake County	\$12.25	\$637	\$25,480	1.7	\$58,600	\$1,465	\$17,580	\$440	298	18%	\$6.53	\$340	1.9
Redwood County	\$12.25	\$637	\$25,480	1.7	\$59,600	\$1,490	\$17,880	\$447	1,515	23%	\$8.43	\$438	1.5
Renville County	\$12.25	\$637	\$25,480	1.7	\$59,800	\$1,495	\$17,940	\$449	1,348	21%	\$9.30	\$484	1.3
Rice County	\$16.33	\$849	\$33,960	2.3	\$73,800	\$1,845	\$22,140	\$554	5,349	24%	\$9.10	\$473	1.8
Rock County	\$12.25	\$637	\$25,480	1.7	\$59,900	\$1,498	\$17,970	\$449	960	24%	\$8.48	\$441	1.4
Roseau County	\$12.25	\$637	\$25,480	1.7	\$59,800	\$1,495	\$17,940	\$449	1,427	22%	\$11.38	\$592	1.1
Scott County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	6,606	15%	\$10.35	\$538	1.8
Sherburne County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	5,393	18%	\$8.49	\$441	2.1
Sibley County	\$12.25	\$637	\$25,480	1.7	\$64,700	\$1,618	\$19,410	\$485	1,239	20%	\$9.46	\$492	1.3
St. Louis County	\$13.31	\$692	\$27,680	1.8	\$64,300	\$1,608	\$19,290	\$482	24,637	29%	\$8.96	\$466	1.5
Stearns County	\$14.46	\$752	\$30,080	2.0	\$69,600	\$1,740	\$20,880	\$522	15,554	28%	\$9.64	\$501	1.5
Steele County	\$14.21	\$739	\$29,560	2.0	\$73,800	\$1,845	\$22,140	\$554	3,226	23%	\$8.93	\$464	1.6
Stevens County	\$12.25	\$637	\$25,480	1.7	\$69,400	\$1,735	\$20,820	\$521	1,015	27%	\$8.30	\$432	1.5
Swift County	\$12.25	\$637	\$25,480	1.7	\$61,700	\$1,543	\$18,510	\$463	1,115	26%	\$10.48	\$545	1.2
Todd County	\$13.75	\$715	\$28,600	1.9	\$54,500	\$1,363	\$16,350	\$409	1,754	17%	\$6.82	\$355	2.0
Traverse County	\$12.25	\$637	\$25,480	1.7	\$61,900	\$1,548	\$18,570	\$464	296	19%	\$7.36	\$383	1.7

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

Minnesota

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wabasha County	\$12.25	\$637	\$25,480	1.7	\$69,000	\$1,725	\$20,700	\$518	1,499	17%	\$6.44	\$335	1.9
Wadena County	\$12.25	\$637	\$25,480	1.7	\$51,000	\$1,275	\$15,300	\$383	1,461	25%	\$7.64	\$397	1.6
Waseca County	\$12.40	\$645	\$25,800	1.7	\$65,300	\$1,633	\$19,590	\$490	1,495	20%	\$9.55	\$497	1.3
Washington County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	15,998	18%	\$9.70	\$504	1.9
Watonwan County	\$12.25	\$637	\$25,480	1.7	\$62,100	\$1,553	\$18,630	\$466	1,067	24%	\$8.15	\$424	1.5
Wilkin County	\$12.25	\$637	\$25,480	1.7	\$63,100	\$1,578	\$18,930	\$473	466	17%	\$8.33	\$433	1.5
Winona County	\$12.33	\$641	\$25,640	1.7	\$66,400	\$1,660	\$19,920	\$498	5,474	28%	\$6.92	\$360	1.8
Wright County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	7,015	16%	\$7.68	\$399	2.4
Yellow Medicine County	\$12.25	\$637	\$25,480	1.7	\$61,200	\$1,530	\$18,360	\$459	837	20%	\$7.73	\$402	1.6

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 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
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Mississippi

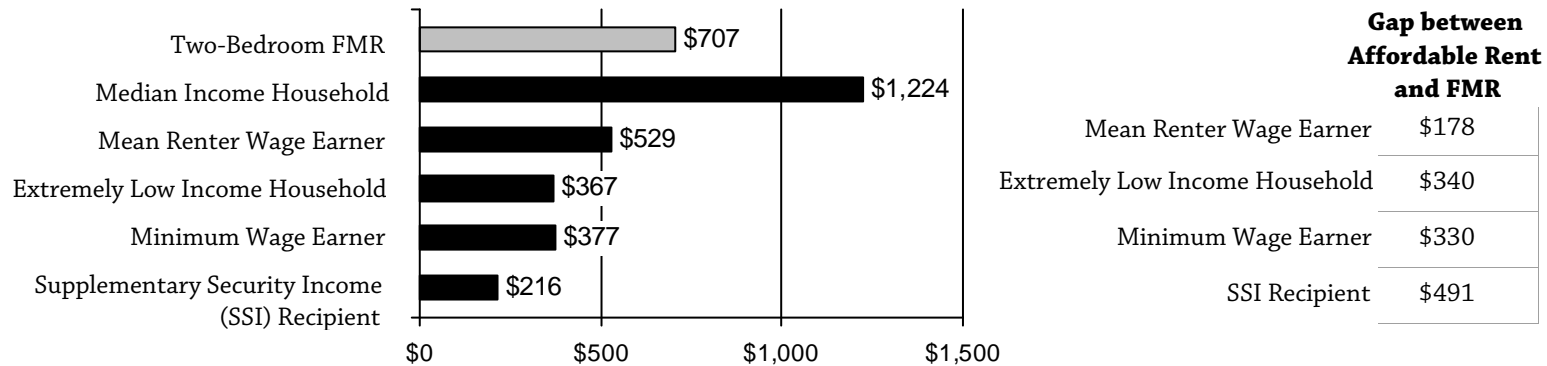
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$707. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,356 monthly or \$28,271 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.59

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 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 Mississippi, 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 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



Mississippi	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Mississippi	\$13.59	\$707	\$28,271	1.9	\$48,972	\$1,224	\$14,692	\$367	327,278	30%	\$10.16	\$529	1.3
Combined Nonmetro Areas	\$12.47	\$648	\$25,936	1.7	\$44,304	\$1,108	\$13,291	\$332	175,336	29%	\$9.34	\$486	1.3
Metropolitan Areas													
Gulfport-Biloxi MSA	\$15.92	\$828	\$33,120	2.2	\$51,100	\$1,278	\$15,330	\$383	31,360	33%	\$10.75	\$559	1.5
Hattiesburg MSA	\$13.81	\$718	\$28,720	1.9	\$51,200	\$1,280	\$15,360	\$384	19,689	36%	\$9.07	\$472	1.5
Jackson HMFA	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	61,622	33%	\$11.47	\$596	1.3
Marshall County HMFA	\$11.81	\$614	\$24,560	1.6	\$40,200	\$1,005	\$12,060	\$302	2,722	21%	\$8.08	\$420	1.5
Memphis HMFA	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	13,585	24%	\$10.20	\$530	1.5
Pascagoula MSA	\$15.73	\$818	\$32,720	2.2	\$56,000	\$1,400	\$16,800	\$420	15,676	27%	\$13.42	\$698	1.2
Simpson County HMFA	\$11.81	\$614	\$24,560	1.6	\$45,800	\$1,145	\$13,740	\$344	2,322	23%	\$8.55	\$445	1.4
Tate County HMFA	\$13.65	\$710	\$28,400	1.9	\$51,400	\$1,285	\$15,420	\$386	2,766	28%	\$8.71	\$453	1.6
Tunica County HMFA	\$13.35	\$694	\$27,760	1.8	\$35,000	\$875	\$10,500	\$263	2,200	54%	\$10.11	\$525	1.3
Counties													
Adams County	\$11.81	\$614	\$24,560	1.6	\$36,500	\$913	\$10,950	\$274	3,902	32%	\$9.25	\$481	1.3
Alcorn County	\$11.81	\$614	\$24,560	1.6	\$45,400	\$1,135	\$13,620	\$341	4,247	30%	\$9.15	\$476	1.3
Amite County	\$11.81	\$614	\$24,560	1.6	\$36,700	\$918	\$11,010	\$275	860	17%	\$6.93	\$360	1.7
Attala County	\$11.81	\$614	\$24,560	1.6	\$38,100	\$953	\$11,430	\$286	1,842	25%	\$7.39	\$384	1.6
Benton County	\$11.81	\$614	\$24,560	1.6	\$42,600	\$1,065	\$12,780	\$320	602	19%	\$8.87	\$461	1.3
Bolivar County	\$11.96	\$622	\$24,880	1.6	\$35,800	\$895	\$10,740	\$269	5,672	46%	\$11.35	\$590	1.1
Calhoun County	\$11.81	\$614	\$24,560	1.6	\$39,000	\$975	\$11,700	\$293	1,794	30%	\$8.15	\$424	1.4
Carroll County	\$17.08	\$888	\$35,520	2.4	\$40,700	\$1,018	\$12,210	\$305	626	16%	\$7.30	\$379	2.3
Chickasaw County	\$11.81	\$614	\$24,560	1.6	\$40,700	\$1,018	\$12,210	\$305	1,880	28%	\$6.76	\$352	1.7
Choctaw County	\$11.81	\$614	\$24,560	1.6	\$40,400	\$1,010	\$12,120	\$303	867	26%	\$13.82	\$718	0.9
Claiborne County	\$11.81	\$614	\$24,560	1.6	\$33,200	\$830	\$9,960	\$249	734	23%	\$23.34	\$1,214	0.5
Clarke County	\$11.81	\$614	\$24,560	1.6	\$42,700	\$1,068	\$12,810	\$320	1,146	18%	\$9.86	\$512	1.2
Clay County	\$12.65	\$658	\$26,320	1.7	\$41,700	\$1,043	\$12,510	\$313	2,306	29%	\$9.80	\$510	1.3
Coahoma County	\$12.31	\$640	\$25,600	1.7	\$31,900	\$798	\$9,570	\$239	4,265	46%	\$10.39	\$541	1.2
Copiah County	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	2,492	25%	\$8.71	\$453	1.7
Covington County	\$11.81	\$614	\$24,560	1.6	\$43,800	\$1,095	\$13,140	\$329	1,077	16%	\$7.68	\$399	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Mississippi	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
DeSoto County	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	13,585	24%	\$10.20	\$530	1.5
Forrest County	\$13.81	\$718	\$28,720	1.9	\$51,200	\$1,280	\$15,360	\$384	11,969	43%	\$10.24	\$533	1.3
Franklin County	\$11.81	\$614	\$24,560	1.6	\$41,900	\$1,048	\$12,570	\$314	571	17%	\$8.29	\$431	1.4
George County	\$15.73	\$818	\$32,720	2.2	\$56,000	\$1,400	\$16,800	\$420	1,376	17%	\$7.00	\$364	2.2
Greene County	\$11.81	\$614	\$24,560	1.6	\$45,000	\$1,125	\$13,500	\$338	732	18%	\$8.02	\$417	1.5
Grenada County	\$11.81	\$614	\$24,560	1.6	\$47,300	\$1,183	\$14,190	\$355	2,462	29%	\$5.88	\$306	2.0
Hancock County	\$15.92	\$828	\$33,120	2.2	\$51,100	\$1,278	\$15,330	\$383	4,100	23%	\$12.62	\$656	1.3
Harrison County	\$15.92	\$828	\$33,120	2.2	\$51,100	\$1,278	\$15,330	\$383	26,198	37%	\$10.64	\$553	1.5
Hinds County	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	35,557	40%	\$11.99	\$623	1.2
Holmes County	\$11.81	\$614	\$24,560	1.6	\$26,800	\$670	\$8,040	\$201	1,881	28%	\$7.85	\$408	1.5
Humphreys County	\$11.81	\$614	\$24,560	1.6	\$32,600	\$815	\$9,780	\$245	1,359	43%	\$9.13	\$475	1.3
Issaquena County	\$18.65	\$970	\$38,800	2.6	\$26,500	\$663	\$7,950	\$199	126	26%	\$5.39	\$280	3.5
Itawamba County	\$11.81	\$614	\$24,560	1.6	\$46,800	\$1,170	\$14,040	\$351	1,874	21%	\$9.65	\$502	1.2
Jackson County	\$15.73	\$818	\$32,720	2.2	\$56,000	\$1,400	\$16,800	\$420	14,300	28%	\$13.92	\$724	1.1
Jasper County	\$11.81	\$614	\$24,560	1.6	\$40,200	\$1,005	\$12,060	\$302	1,365	20%	\$12.58	\$654	0.9
Jefferson County	\$11.81	\$614	\$24,560	1.6	\$31,100	\$778	\$9,330	\$233	784	30%	\$8.08	\$420	1.5
Jefferson Davis County	\$11.81	\$614	\$24,560	1.6	\$37,400	\$935	\$11,220	\$281	901	19%	\$11.53	\$599	1.0
Jones County	\$15.79	\$821	\$32,840	2.2	\$48,900	\$1,223	\$14,670	\$367	6,571	27%	\$11.15	\$580	1.4
Kemper County	\$12.37	\$643	\$25,720	1.7	\$40,700	\$1,018	\$12,210	\$305	837	22%	\$10.59	\$551	1.2
Lafayette County	\$15.69	\$816	\$32,640	2.2	\$63,800	\$1,595	\$19,140	\$479	5,759	38%	\$7.40	\$385	2.1
Lamar County	\$13.81	\$718	\$28,720	1.9	\$51,200	\$1,280	\$15,360	\$384	7,085	33%	\$6.66	\$346	2.1
Lauderdale County	\$11.81	\$614	\$24,560	1.6	\$50,400	\$1,260	\$15,120	\$378	9,807	33%	\$9.79	\$509	1.2
Lawrence County	\$12.90	\$671	\$26,840	1.8	\$52,600	\$1,315	\$15,780	\$395	959	20%	\$13.50	\$702	1.0
Leake County	\$11.92	\$620	\$24,800	1.6	\$38,800	\$970	\$11,640	\$291	1,928	24%	\$9.02	\$469	1.3
Lee County	\$11.81	\$614	\$24,560	1.6	\$55,100	\$1,378	\$16,530	\$413	9,790	31%	\$9.90	\$515	1.2
Leflore County	\$11.81	\$614	\$24,560	1.6	\$28,300	\$708	\$8,490	\$212	5,401	49%	\$9.31	\$484	1.3
Lincoln County	\$11.81	\$614	\$24,560	1.6	\$45,400	\$1,135	\$13,620	\$341	3,064	23%	\$9.18	\$477	1.3
Lowndes County	\$12.73	\$662	\$26,480	1.8	\$49,100	\$1,228	\$14,730	\$368	8,667	37%	\$10.99	\$572	1.2
Madison County	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	10,698	30%	\$11.77	\$612	1.3
Marion County	\$11.81	\$614	\$24,560	1.6	\$45,500	\$1,138	\$13,650	\$341	2,147	22%	\$9.68	\$503	1.2
Marshall County	\$11.81	\$614	\$24,560	1.6	\$40,200	\$1,005	\$12,060	\$302	2,722	21%	\$8.08	\$420	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Mississippi	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Monroe County	\$12.04	\$626	\$25,040	1.7	\$45,700	\$1,143	\$13,710	\$343	3,239	23%	\$8.84	\$460	1.4
Montgomery County	\$11.81	\$614	\$24,560	1.6	\$41,000	\$1,025	\$12,300	\$308	1,128	27%	\$5.95	\$310	2.0
Neshoba County	\$11.81	\$614	\$24,560	1.6	\$40,900	\$1,023	\$12,270	\$307	2,691	25%	\$12.37	\$643	1.0
Newton County	\$12.62	\$656	\$26,240	1.7	\$46,500	\$1,163	\$13,950	\$349	1,724	22%	\$9.99	\$520	1.3
Noxubee County	\$11.81	\$614	\$24,560	1.6	\$30,300	\$758	\$9,090	\$227	1,237	30%	\$7.57	\$394	1.6
Oktibbeha County	\$13.77	\$716	\$28,640	1.9	\$50,400	\$1,260	\$15,120	\$378	9,227	50%	\$6.79	\$353	2.0
Panola County	\$12.08	\$628	\$25,120	1.7	\$40,900	\$1,023	\$12,270	\$307	2,872	24%	\$9.72	\$505	1.2
Pearl River County	\$13.02	\$677	\$27,080	1.8	\$50,800	\$1,270	\$15,240	\$381	4,540	22%	\$8.87	\$461	1.5
Perry County	\$13.81	\$718	\$28,720	1.9	\$51,200	\$1,280	\$15,360	\$384	635	14%	\$13.27	\$690	1.0
Pike County	\$12.56	\$653	\$26,120	1.7	\$42,400	\$1,060	\$12,720	\$318	4,457	30%	\$7.54	\$392	1.7
Pontotoc County	\$11.81	\$614	\$24,560	1.6	\$50,800	\$1,270	\$15,240	\$381	2,098	21%	\$7.83	\$407	1.5
Prentiss County	\$11.81	\$614	\$24,560	1.6	\$44,100	\$1,103	\$13,230	\$331	2,275	24%	\$6.39	\$332	1.8
Quitman County	\$11.81	\$614	\$24,560	1.6	\$30,500	\$763	\$9,150	\$229	1,069	34%	\$8.41	\$437	1.4
Rankin County	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	12,875	24%	\$10.57	\$550	1.4
Scott County	\$12.73	\$662	\$26,480	1.8	\$43,400	\$1,085	\$13,020	\$326	1,882	19%	\$9.83	\$511	1.3
Sharkey County	\$11.81	\$614	\$24,560	1.6	\$40,500	\$1,013	\$12,150	\$304	603	36%	\$7.05	\$366	1.7
Simpson County	\$11.81	\$614	\$24,560	1.6	\$45,800	\$1,145	\$13,740	\$344	2,322	23%	\$8.55	\$445	1.4
Smith County	\$13.48	\$701	\$28,040	1.9	\$47,800	\$1,195	\$14,340	\$359	923	15%	\$7.16	\$373	1.9
Stone County	\$15.92	\$828	\$33,120	2.2	\$51,100	\$1,278	\$15,330	\$383	1,062	18%	\$7.05	\$367	2.3
Sunflower County	\$11.81	\$614	\$24,560	1.6	\$32,900	\$823	\$9,870	\$247	3,537	42%	\$8.61	\$448	1.4
Tallahatchie County	\$11.81	\$614	\$24,560	1.6	\$33,400	\$835	\$10,020	\$251	1,239	27%	\$6.82	\$355	1.7
Tate County	\$13.65	\$710	\$28,400	1.9	\$51,400	\$1,285	\$15,420	\$386	2,766	28%	\$8.71	\$453	1.6
Tippah County	\$11.81	\$614	\$24,560	1.6	\$43,300	\$1,083	\$12,990	\$325	1,847	22%	\$7.85	\$408	1.5
Tishomingo County	\$11.81	\$614	\$24,560	1.6	\$41,800	\$1,045	\$12,540	\$314	1,628	22%	\$7.52	\$391	1.6
Tunica County	\$13.35	\$694	\$27,760	1.8	\$35,000	\$875	\$10,500	\$263	2,200	54%	\$10.11	\$525	1.3
Union County	\$11.81	\$614	\$24,560	1.6	\$44,400	\$1,110	\$13,320	\$333	2,776	27%	\$10.28	\$534	1.1
Walthall County	\$14.73	\$766	\$30,640	2.0	\$41,700	\$1,043	\$12,510	\$313	1,005	18%	\$5.16	\$269	2.9
Warren County	\$13.13	\$683	\$27,320	1.8	\$55,800	\$1,395	\$16,740	\$419	6,406	34%	\$8.71	\$453	1.5
Washington County	\$11.85	\$616	\$24,640	1.6	\$35,000	\$875	\$10,500	\$263	8,364	45%	\$9.26	\$481	1.3
Wayne County	\$11.81	\$614	\$24,560	1.6	\$38,800	\$970	\$11,640	\$291	1,305	16%	\$9.29	\$483	1.3
Webster County	\$11.81	\$614	\$24,560	1.6	\$47,400	\$1,185	\$14,220	\$356	1,061	26%	\$6.73	\$350	1.8

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Mississippi

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkinson County	\$11.92	\$620	\$24,800	1.6	\$40,700	\$1,018	\$12,210	\$305	856	24%	\$6.92	\$360	1.7
Winston County	\$11.81	\$614	\$24,560	1.6	\$43,300	\$1,083	\$12,990	\$325	1,894	25%	\$8.82	\$459	1.3
Yalobusha County	\$11.81	\$614	\$24,560	1.6	\$45,400	\$1,135	\$13,620	\$341	1,238	26%	\$8.35	\$434	1.4
Yazoo County	\$12.87	\$669	\$26,760	1.8	\$36,900	\$923	\$11,070	\$277	3,410	39%	\$10.07	\$524	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Missouri

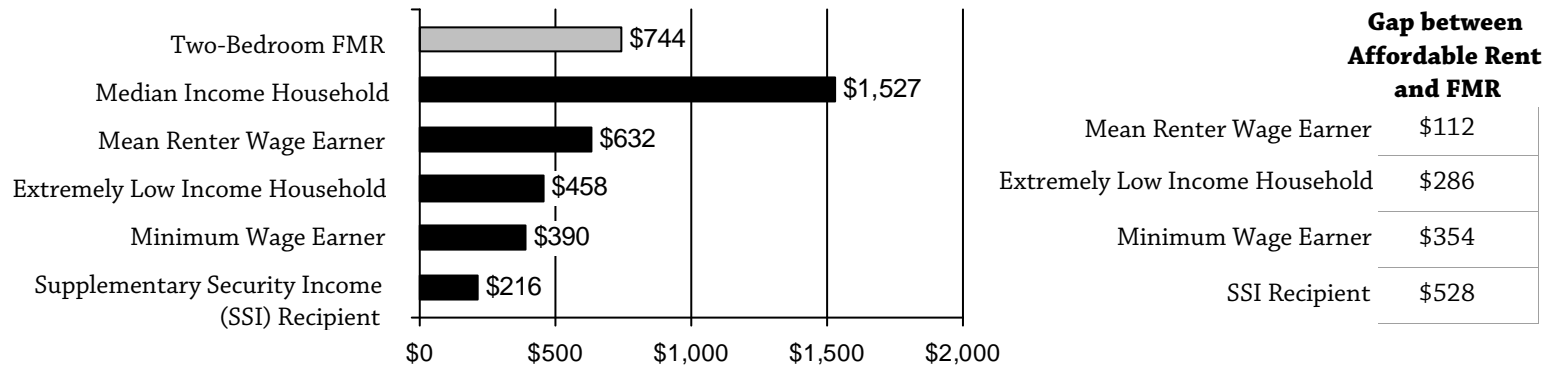
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$744. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,480 monthly or \$29,755 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.31

In Missouri, 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 76 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 Missouri, 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 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



Missouri	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Missouri	\$14.31	\$744	\$29,755	1.9	\$61,065	\$1,527	\$18,320	\$458	731,881	31%	\$12.15	\$632	1.2
Combined Nonmetro Areas	\$11.95	\$621	\$24,857	1.6	\$49,098	\$1,227	\$14,729	\$368	170,191	29%	\$8.55	\$444	1.4
<u>Metropolitan Areas</u>													
Bates County HMFA	\$12.42	\$646	\$25,840	1.7	\$54,700	\$1,368	\$16,410	\$410	1,712	25%	\$7.57	\$394	1.6
Calloway County HMFA	\$11.88	\$618	\$24,720	1.6	\$63,200	\$1,580	\$18,960	\$474	3,669	22%	\$9.17	\$477	1.3
Cape Girardeau-Jackson MSA	\$13.06	\$679	\$27,160	1.7	\$53,400	\$1,335	\$16,020	\$401	10,401	30%	\$10.33	\$537	1.3
Columbia MSA	\$13.29	\$691	\$27,640	1.8	\$68,500	\$1,713	\$20,550	\$514	28,334	41%	\$8.97	\$466	1.5
Dallas County HMFA	\$11.46	\$596	\$23,840	1.5	\$48,800	\$1,220	\$14,640	\$366	1,292	20%	\$6.48	\$337	1.8
Jefferson City HMFA	\$12.29	\$639	\$25,560	1.6	\$67,000	\$1,675	\$20,100	\$503	10,641	31%	\$9.87	\$513	1.2
Joplin MSA	\$11.87	\$617	\$24,680	1.6	\$51,000	\$1,275	\$15,300	\$383	21,145	32%	\$10.00	\$520	1.2
Kansas City HMFA	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	157,086	34%	\$13.20	\$686	1.2
McDonald County HMFA	\$11.46	\$596	\$23,840	1.5	\$47,900	\$1,198	\$14,370	\$359	2,578	31%	\$9.55	\$497	1.2
Moniteau County HMFA	\$12.58	\$654	\$26,160	1.7	\$62,200	\$1,555	\$18,660	\$467	1,402	25%	\$5.69	\$296	2.2
Polk County HMFA	\$11.46	\$596	\$23,840	1.5	\$50,800	\$1,270	\$15,240	\$381	3,600	30%	\$9.35	\$486	1.2
Springfield HMFA	\$12.50	\$650	\$26,000	1.7	\$53,700	\$1,343	\$16,110	\$403	56,632	36%	\$10.70	\$556	1.2
St. Joseph MSA	\$14.33	\$745	\$29,800	1.9	\$57,000	\$1,425	\$17,100	\$428	14,212	32%	\$11.18	\$581	1.3
St. Louis HMFA	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	246,781	30%	\$14.13	\$735	1.1
Washington County HMFA	\$11.46	\$596	\$23,840	1.5	\$44,500	\$1,113	\$13,350	\$334	2,205	24%	\$7.09	\$369	1.6
<u>Counties</u>													
Adair County	\$11.46	\$596	\$23,840	1.5	\$53,900	\$1,348	\$16,170	\$404	3,660	38%	\$5.76	\$300	2.0
Andrew County	\$14.33	\$745	\$29,800	1.9	\$57,000	\$1,425	\$17,100	\$428	1,420	21%	\$7.16	\$372	2.0
Atchison County	\$11.46	\$596	\$23,840	1.5	\$58,500	\$1,463	\$17,550	\$439	717	29%	\$8.90	\$463	1.3
Audrain County	\$12.63	\$657	\$26,280	1.7	\$53,200	\$1,330	\$15,960	\$399	2,436	26%	\$10.05	\$523	1.3
Barry County	\$11.46	\$596	\$23,840	1.5	\$49,300	\$1,233	\$14,790	\$370	3,352	25%	\$10.86	\$565	1.1
Barton County	\$11.46	\$596	\$23,840	1.5	\$48,400	\$1,210	\$14,520	\$363	1,165	24%	\$5.76	\$299	2.0
Bates County	\$12.42	\$646	\$25,840	1.7	\$54,700	\$1,368	\$16,410	\$410	1,712	25%	\$7.57	\$394	1.6
Benton County	\$11.63	\$605	\$24,200	1.6	\$46,700	\$1,168	\$14,010	\$350	1,231	15%	\$7.06	\$367	1.6
Bollinger County	\$13.06	\$679	\$27,160	1.7	\$53,400	\$1,335	\$16,020	\$401	902	19%	\$6.75	\$351	1.9
Boone County	\$13.29	\$691	\$27,640	1.8	\$68,500	\$1,713	\$20,550	\$514	27,393	42%	\$9.06	\$471	1.5

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Missouri	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Buchanan County	\$14.33	\$745	\$29,800	1.9	\$57,000	\$1,425	\$17,100	\$428	11,509	34%	\$11.47	\$597	1.2
Butler County	\$11.63	\$605	\$24,200	1.6	\$45,000	\$1,125	\$13,500	\$338	5,640	33%	\$8.53	\$444	1.4
Caldwell County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	1,000	27%	\$10.48	\$545	1.6
Callaway County	\$11.88	\$618	\$24,720	1.6	\$63,200	\$1,580	\$18,960	\$474	3,669	22%	\$9.17	\$477	1.3
Camden County	\$12.02	\$625	\$25,000	1.6	\$51,200	\$1,280	\$15,360	\$384	3,502	20%	\$7.14	\$371	1.7
Cape Girardeau County	\$13.06	\$679	\$27,160	1.7	\$53,400	\$1,335	\$16,020	\$401	9,499	32%	\$10.47	\$544	1.2
Carroll County	\$11.46	\$596	\$23,840	1.5	\$61,400	\$1,535	\$18,420	\$461	754	21%	\$6.44	\$335	1.8
Carter County	\$11.46	\$596	\$23,840	1.5	\$36,300	\$908	\$10,890	\$272	621	26%	\$6.55	\$340	1.8
Cass County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	8,132	22%	\$8.60	\$447	1.9
Cedar County	\$11.46	\$596	\$23,840	1.5	\$41,200	\$1,030	\$12,360	\$309	1,548	26%	\$7.62	\$396	1.5
Chariton County	\$11.46	\$596	\$23,840	1.5	\$56,900	\$1,423	\$17,070	\$427	647	21%	\$9.58	\$498	1.2
Christian County	\$12.50	\$650	\$26,000	1.7	\$53,700	\$1,343	\$16,110	\$403	7,531	26%	\$8.16	\$425	1.5
Clark County	\$11.46	\$596	\$23,840	1.5	\$53,700	\$1,343	\$16,110	\$403	642	23%	\$6.35	\$330	1.8
Clay County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	24,652	28%	\$12.57	\$654	1.3
Clinton County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	2,121	26%	\$8.01	\$417	2.0
Cole County	\$12.29	\$639	\$25,560	1.6	\$67,000	\$1,675	\$20,100	\$503	9,784	33%	\$10.12	\$526	1.2
Cooper County	\$11.46	\$596	\$23,840	1.5	\$56,400	\$1,410	\$16,920	\$423	1,774	27%	\$8.05	\$418	1.4
Crawford County	\$11.46	\$596	\$23,840	1.5	\$45,200	\$1,130	\$13,560	\$339	2,354	25%	\$9.58	\$498	1.2
Dade County	\$11.46	\$596	\$23,840	1.5	\$40,500	\$1,013	\$12,150	\$304	726	23%	\$8.83	\$459	1.3
Dallas County	\$11.46	\$596	\$23,840	1.5	\$48,800	\$1,220	\$14,640	\$366	1,292	20%	\$6.48	\$337	1.8
Daviess County	\$11.46	\$596	\$23,840	1.5	\$50,600	\$1,265	\$15,180	\$380	703	23%	\$8.76	\$456	1.3
DeKalb County	\$14.33	\$745	\$29,800	1.9	\$57,000	\$1,425	\$17,100	\$428	1,283	34%	\$8.70	\$452	1.6
Dent County	\$11.46	\$596	\$23,840	1.5	\$46,900	\$1,173	\$14,070	\$352	1,473	25%	\$6.67	\$347	1.7
Douglas County	\$11.46	\$596	\$23,840	1.5	\$38,900	\$973	\$11,670	\$292	1,152	23%	\$7.97	\$415	1.4
Dunklin County	\$11.46	\$596	\$23,840	1.5	\$40,100	\$1,003	\$12,030	\$301	4,931	39%	\$7.84	\$407	1.5
Franklin County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	9,263	24%	\$10.45	\$543	1.5
Gasconade County	\$11.46	\$596	\$23,840	1.5	\$52,800	\$1,320	\$15,840	\$396	1,394	22%	\$7.73	\$402	1.5
Gentry County	\$11.46	\$596	\$23,840	1.5	\$48,700	\$1,218	\$14,610	\$365	716	26%	\$8.01	\$416	1.4
Greene County	\$12.50	\$650	\$26,000	1.7	\$53,700	\$1,343	\$16,110	\$403	46,118	40%	\$11.01	\$572	1.1
Grundy County	\$11.46	\$596	\$23,840	1.5	\$50,600	\$1,265	\$15,180	\$380	1,178	28%	\$11.13	\$579	1.0
Harrison County	\$11.54	\$600	\$24,000	1.5	\$47,400	\$1,185	\$14,220	\$356	933	26%	\$8.45	\$439	1.4

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Missouri	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Henry County	\$12.17	\$633	\$25,320	1.6	\$50,800	\$1,270	\$15,240	\$381	2,749	29%	\$7.78	\$404	1.6
Hickory County	\$11.46	\$596	\$23,840	1.5	\$36,500	\$913	\$10,950	\$274	696	16%	\$5.98	\$311	1.9
Holt County	\$11.46	\$596	\$23,840	1.5	\$53,700	\$1,343	\$16,110	\$403	552	25%	\$9.00	\$468	1.3
Howard County	\$13.29	\$691	\$27,640	1.8	\$68,500	\$1,713	\$20,550	\$514	941	25%	\$6.04	\$314	2.2
Howell County	\$11.46	\$596	\$23,840	1.5	\$43,400	\$1,085	\$13,020	\$326	4,638	30%	\$7.20	\$374	1.6
Iron County	\$11.46	\$596	\$23,840	1.5	\$43,600	\$1,090	\$13,080	\$327	1,132	27%	\$12.35	\$642	0.9
Jackson County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	103,501	38%	\$14.08	\$732	1.2
Jasper County	\$11.87	\$617	\$24,680	1.6	\$51,000	\$1,275	\$15,300	\$383	15,689	35%	\$9.78	\$509	1.2
Jefferson County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	13,818	17%	\$8.26	\$429	1.9
Johnson County	\$12.96	\$674	\$26,960	1.7	\$62,700	\$1,568	\$18,810	\$470	7,379	37%	\$7.33	\$381	1.8
Knox County	\$11.46	\$596	\$23,840	1.5	\$46,900	\$1,173	\$14,070	\$352	468	26%	\$7.83	\$407	1.5
Laclede County	\$11.46	\$596	\$23,840	1.5	\$46,600	\$1,165	\$13,980	\$350	4,073	29%	\$9.89	\$514	1.2
Lafayette County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	3,255	25%	\$6.89	\$358	2.4
Lawrence County	\$11.46	\$596	\$23,840	1.5	\$50,800	\$1,270	\$15,240	\$381	4,062	27%	\$8.81	\$458	1.3
Lewis County	\$11.46	\$596	\$23,840	1.5	\$49,000	\$1,225	\$14,700	\$368	1,009	26%	\$9.04	\$470	1.3
Lincoln County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	3,607	19%	\$7.18	\$373	2.2
Linn County	\$11.46	\$596	\$23,840	1.5	\$51,300	\$1,283	\$15,390	\$385	1,206	25%	\$6.81	\$354	1.7
Livingston County	\$12.35	\$642	\$25,680	1.6	\$56,000	\$1,400	\$16,800	\$420	1,612	29%	\$8.43	\$438	1.5
Macon County	\$11.46	\$596	\$23,840	1.5	\$50,100	\$1,253	\$15,030	\$376	1,476	23%	\$7.50	\$390	1.5
Madison County	\$12.02	\$625	\$25,000	1.6	\$42,900	\$1,073	\$12,870	\$322	1,077	23%	\$8.43	\$438	1.4
Maries County	\$11.46	\$596	\$23,840	1.5	\$54,100	\$1,353	\$16,230	\$406	759	21%	\$8.32	\$433	1.4
Marion County	\$11.92	\$620	\$24,800	1.6	\$55,400	\$1,385	\$16,620	\$416	3,396	30%	\$8.41	\$437	1.4
McDonald County	\$11.46	\$596	\$23,840	1.5	\$47,900	\$1,198	\$14,370	\$359	2,578	31%	\$9.55	\$497	1.2
Mercer County	\$11.46	\$596	\$23,840	1.5	\$48,400	\$1,210	\$14,520	\$363	356	23%	\$8.62	\$448	1.3
Miller County	\$11.73	\$610	\$24,400	1.6	\$49,100	\$1,228	\$14,730	\$368	2,518	25%	\$9.64	\$501	1.2
Mississippi County	\$11.46	\$596	\$23,840	1.5	\$36,400	\$910	\$10,920	\$273	1,822	35%	\$6.62	\$344	1.7
Moniteau County	\$12.58	\$654	\$26,160	1.7	\$62,200	\$1,555	\$18,660	\$467	1,402	25%	\$5.69	\$296	2.2
Monroe County	\$11.46	\$596	\$23,840	1.5	\$54,100	\$1,353	\$16,230	\$406	840	24%	\$9.07	\$472	1.3
Montgomery County	\$12.06	\$627	\$25,080	1.6	\$48,500	\$1,213	\$14,550	\$364	1,265	25%	\$6.60	\$343	1.8
Morgan County	\$11.88	\$618	\$24,720	1.6	\$46,900	\$1,173	\$14,070	\$352	1,431	17%	\$6.69	\$348	1.8
New Madrid County	\$11.46	\$596	\$23,840	1.5	\$47,200	\$1,180	\$14,160	\$354	2,791	37%	\$10.91	\$568	1.1

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Missouri	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Newton County	\$11.87	\$617	\$24,680	1.6	\$51,000	\$1,275	\$15,300	\$383	5,456	25%	\$10.64	\$553	1.1
Nodaway County	\$11.46	\$596	\$23,840	1.5	\$59,300	\$1,483	\$17,790	\$445	3,703	43%	\$8.82	\$459	1.3
Oregon County	\$11.46	\$596	\$23,840	1.5	\$39,300	\$983	\$11,790	\$295	1,029	23%	\$7.28	\$379	1.6
Osage County	\$12.29	\$639	\$25,560	1.6	\$67,000	\$1,675	\$20,100	\$503	857	16%	\$6.85	\$356	1.8
Ozark County	\$11.46	\$596	\$23,840	1.5	\$41,100	\$1,028	\$12,330	\$308	821	20%	\$6.35	\$330	1.8
Pemiscot County	\$11.46	\$596	\$23,840	1.5	\$40,800	\$1,020	\$12,240	\$306	3,036	43%	\$7.71	\$401	1.5
Perry County	\$11.67	\$607	\$24,280	1.6	\$57,900	\$1,448	\$17,370	\$434	1,733	23%	\$9.94	\$517	1.2
Pettis County	\$12.73	\$662	\$26,480	1.7	\$52,900	\$1,323	\$15,870	\$397	4,987	31%	\$9.08	\$472	1.4
Phelps County	\$12.19	\$634	\$25,360	1.6	\$54,100	\$1,353	\$16,230	\$406	6,069	37%	\$8.23	\$428	1.5
Pike County	\$11.46	\$596	\$23,840	1.5	\$54,200	\$1,355	\$16,260	\$407	1,892	29%	\$8.37	\$435	1.4
Platte County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	12,382	34%	\$11.58	\$602	1.4
Polk County	\$11.46	\$596	\$23,840	1.5	\$50,800	\$1,270	\$15,240	\$381	3,600	30%	\$9.35	\$486	1.2
Pulaski County	\$14.23	\$740	\$29,600	1.9	\$57,200	\$1,430	\$17,160	\$429	7,187	46%	\$11.17	\$581	1.3
Putnam County	\$12.27	\$638	\$25,520	1.6	\$45,000	\$1,125	\$13,500	\$338	585	25%	\$6.30	\$328	1.9
Ralls County	\$11.46	\$596	\$23,840	1.5	\$54,600	\$1,365	\$16,380	\$410	740	18%	\$8.20	\$426	1.4
Randolph County	\$12.08	\$628	\$25,120	1.6	\$46,800	\$1,170	\$14,040	\$351	2,666	30%	\$10.22	\$532	1.2
Ray County	\$16.38	\$852	\$34,080	2.2	\$69,900	\$1,748	\$20,970	\$524	2,043	23%	\$8.82	\$458	1.9
Reynolds County	\$11.46	\$596	\$23,840	1.5	\$41,700	\$1,043	\$12,510	\$313	640	23%	\$5.89	\$306	1.9
Ripley County	\$11.46	\$596	\$23,840	1.5	\$35,000	\$875	\$10,500	\$263	1,546	28%	\$6.25	\$325	1.8
Saline County	\$11.46	\$596	\$23,840	1.5	\$50,000	\$1,250	\$15,000	\$375	2,760	31%	\$8.44	\$439	1.4
Schuyler County	\$11.46	\$596	\$23,840	1.5	\$44,800	\$1,120	\$13,440	\$336	507	29%	\$9.62	\$500	1.2
Scotland County	\$11.46	\$596	\$23,840	1.5	\$49,400	\$1,235	\$14,820	\$371	411	21%	\$6.16	\$320	1.9
Scott County	\$11.85	\$616	\$24,640	1.6	\$49,200	\$1,230	\$14,760	\$369	4,908	32%	\$8.29	\$431	1.4
Shannon County	\$11.46	\$596	\$23,840	1.5	\$39,800	\$995	\$11,940	\$299	673	20%	\$4.87	\$253	2.4
Shelby County	\$11.46	\$596	\$23,840	1.5	\$46,500	\$1,163	\$13,950	\$349	791	30%	\$7.62	\$396	1.5
St. Charles County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	25,685	19%	\$10.42	\$542	1.5
St. Clair County	\$11.46	\$596	\$23,840	1.5	\$45,500	\$1,138	\$13,650	\$341	931	21%	\$6.44	\$335	1.8
St. Francois County	\$12.65	\$658	\$26,320	1.7	\$48,800	\$1,220	\$14,640	\$366	7,472	30%	\$7.99	\$416	1.6
St. Louis city	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	76,083	54%	\$17.91	\$931	0.9
St. Louis County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	115,549	29%	\$14.38	\$748	1.1
Ste. Genevieve County	\$11.60	\$603	\$24,120	1.5	\$56,700	\$1,418	\$17,010	\$425	1,295	18%	\$11.20	\$582	1.0

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Missouri	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Stoddard County	\$11.46	\$596	\$23,840	1.5	\$47,300	\$1,183	\$14,190	\$355	3,579	30%	\$10.16	\$528	1.1
Stone County	\$12.79	\$665	\$26,600	1.7	\$48,800	\$1,220	\$14,640	\$366	2,812	21%	\$7.19	\$374	1.8
Sullivan County	\$12.08	\$628	\$25,120	1.6	\$42,700	\$1,068	\$12,810	\$320	859	33%	\$11.92	\$620	1.0
Taney County	\$12.69	\$660	\$26,400	1.7	\$49,000	\$1,225	\$14,700	\$368	7,157	35%	\$9.02	\$469	1.4
Texas County	\$11.46	\$596	\$23,840	1.5	\$41,900	\$1,048	\$12,570	\$314	2,564	27%	\$7.90	\$411	1.5
Vernon County	\$12.02	\$625	\$25,000	1.6	\$46,400	\$1,160	\$13,920	\$348	2,296	28%	\$9.12	\$474	1.3
Warren County	\$15.65	\$814	\$32,560	2.1	\$67,100	\$1,678	\$20,130	\$503	2,776	22%	\$7.52	\$391	2.1
Washington County	\$11.46	\$596	\$23,840	1.5	\$44,500	\$1,113	\$13,350	\$334	2,205	24%	\$7.09	\$369	1.6
Wayne County	\$11.46	\$596	\$23,840	1.5	\$43,800	\$1,095	\$13,140	\$329	1,520	27%	\$5.72	\$298	2.0
Webster County	\$12.50	\$650	\$26,000	1.7	\$53,700	\$1,343	\$16,110	\$403	2,983	23%	\$8.32	\$432	1.5
Worth County	\$11.46	\$596	\$23,840	1.5	\$48,500	\$1,213	\$14,550	\$364	239	24%	\$7.04	\$366	1.6
Wright County	\$11.46	\$596	\$23,840	1.5	\$37,900	\$948	\$11,370	\$284	2,227	30%	\$7.10	\$369	1.6

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Montana

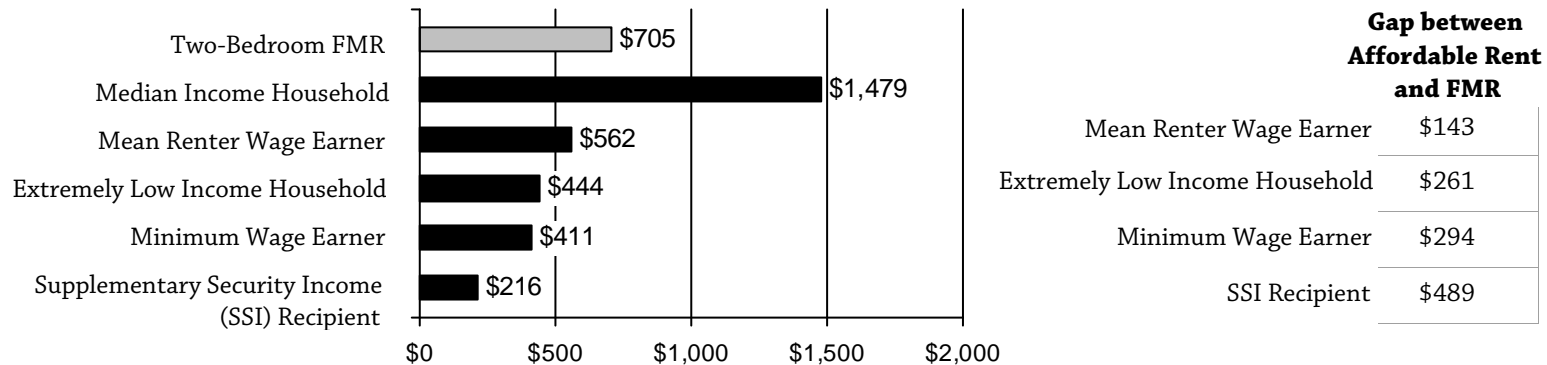
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$705. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,349 monthly or \$28,183 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.55

In Montana, a minimum wage worker earns an hourly wage of \$7.90. 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 Montana, the estimated mean (average) wage for a renter is \$10.81. 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



Montana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Montana	\$13.55	\$705	\$28,183	1.7	\$59,147	\$1,479	\$17,744	\$444	127,692	31%	\$10.81	\$562	1.3
Combined Nonmetro Areas	\$13.13	\$683	\$27,311	1.7	\$59,078	\$1,477	\$17,723	\$443	78,434	30%	\$10.91	\$567	1.2
<u>Metropolitan Areas</u>													
Billings MSA	\$13.44	\$699	\$27,960	1.7	\$59,500	\$1,488	\$17,850	\$446	19,581	30%	\$11.67	\$607	1.2
Great Falls MSA	\$12.25	\$637	\$25,480	1.6	\$56,200	\$1,405	\$16,860	\$422	11,295	34%	\$10.35	\$538	1.2
Missoula MSA	\$16.25	\$845	\$33,800	2.1	\$61,200	\$1,530	\$18,360	\$459	18,382	40%	\$9.32	\$484	1.7
<u>Counties</u>													
Beaverhead County	\$12.25	\$637	\$25,480	1.6	\$61,700	\$1,543	\$18,510	\$463	1,558	38%	\$8.45	\$440	1.4
Big Horn County	\$12.25	\$637	\$25,480	1.6	\$44,600	\$1,115	\$13,380	\$335	1,227	35%	\$15.46	\$804	0.8
Blaine County	\$12.25	\$637	\$25,480	1.6	\$42,800	\$1,070	\$12,840	\$321	810	35%	\$7.42	\$386	1.7
Broadwater County	\$12.62	\$656	\$26,240	1.6	\$49,300	\$1,233	\$14,790	\$370	545	23%	\$9.22	\$480	1.4
Carbon County	\$13.44	\$699	\$27,960	1.7	\$59,500	\$1,488	\$17,850	\$446	1,121	27%	\$10.77	\$560	1.2
Carter County	\$12.25	\$637	\$25,480	1.6	\$47,800	\$1,195	\$14,340	\$359	130	24%	\$9.72	\$506	1.3
Cascade County	\$12.25	\$637	\$25,480	1.6	\$56,200	\$1,405	\$16,860	\$422	11,295	34%	\$10.35	\$538	1.2
Chouteau County	\$12.25	\$637	\$25,480	1.6	\$53,000	\$1,325	\$15,900	\$398	826	38%	\$8.86	\$461	1.4
Custer County	\$12.25	\$637	\$25,480	1.6	\$53,800	\$1,345	\$16,140	\$404	1,672	33%	\$9.91	\$515	1.2
Daniels County	\$12.25	\$637	\$25,480	1.6	\$54,200	\$1,355	\$16,260	\$407	191	22%	\$11.58	\$602	1.1
Dawson County	\$12.25	\$637	\$25,480	1.6	\$65,700	\$1,643	\$19,710	\$493	1,205	32%	\$8.38	\$436	1.5
Deer Lodge County	\$12.25	\$637	\$25,480	1.6	\$48,200	\$1,205	\$14,460	\$362	1,114	29%	\$9.69	\$504	1.3
Fallon County	\$12.25	\$637	\$25,480	1.6	\$69,200	\$1,730	\$20,760	\$519	313	25%	\$17.31	\$900	0.7
Fergus County	\$12.25	\$637	\$25,480	1.6	\$53,200	\$1,330	\$15,960	\$399	1,243	25%	\$10.81	\$562	1.1
Flathead County	\$14.15	\$736	\$29,440	1.8	\$57,700	\$1,443	\$17,310	\$433	10,454	28%	\$10.87	\$565	1.3
Gallatin County	\$14.37	\$747	\$29,880	1.8	\$71,100	\$1,778	\$21,330	\$533	14,213	39%	\$11.73	\$610	1.2
Garfield County	\$12.25	\$637	\$25,480	1.6	\$57,800	\$1,445	\$17,340	\$434	113	24%	\$8.52	\$443	1.4
Glacier County	\$12.25	\$637	\$25,480	1.6	\$47,400	\$1,185	\$14,220	\$356	1,702	40%	\$10.43	\$542	1.2
Golden Valley County †	\$12.35	\$642	\$25,680	1.6	\$55,200	\$1,380	\$16,560	\$414	57	18%			
Granite County	\$12.31	\$640	\$25,600	1.6	\$51,300	\$1,283	\$15,390	\$385	389	26%	\$10.17	\$529	1.2
Hill County	\$12.25	\$637	\$25,480	1.6	\$59,400	\$1,485	\$17,820	\$446	1,971	32%	\$8.24	\$429	1.5
Jefferson County	\$14.17	\$737	\$29,480	1.8	\$74,900	\$1,873	\$22,470	\$562	690	15%	\$7.85	\$408	1.8

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Montana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Judith Basin County	\$12.25	\$637	\$25,480	1.6	\$53,300	\$1,333	\$15,990	\$400	172	20%	\$13.81	\$718	0.9
Lake County	\$12.25	\$637	\$25,480	1.6	\$49,000	\$1,225	\$14,700	\$368	3,787	31%	\$10.30	\$536	1.2
Lewis and Clark County	\$13.44	\$699	\$27,960	1.7	\$70,800	\$1,770	\$21,240	\$531	7,190	27%	\$10.34	\$537	1.3
Liberty County	\$12.25	\$637	\$25,480	1.6	\$57,600	\$1,440	\$17,280	\$432	319	38%	\$7.59	\$395	1.6
Lincoln County	\$12.25	\$637	\$25,480	1.6	\$41,700	\$1,043	\$12,510	\$313	2,091	23%	\$10.78	\$560	1.1
Madison County	\$13.40	\$697	\$27,880	1.7	\$58,600	\$1,465	\$17,580	\$440	1,035	28%	\$9.39	\$488	1.4
McCone County	\$12.25	\$637	\$25,480	1.6	\$61,900	\$1,548	\$18,570	\$464	184	24%	\$11.54	\$600	1.1
Meagher County	\$12.25	\$637	\$25,480	1.6	\$45,100	\$1,128	\$13,530	\$338	218	30%	\$10.49	\$546	1.2
Mineral County	\$12.25	\$637	\$25,480	1.6	\$44,200	\$1,105	\$13,260	\$332	473	29%	\$8.38	\$436	1.5
Missoula County	\$16.25	\$845	\$33,800	2.1	\$61,200	\$1,530	\$18,360	\$459	18,382	40%	\$9.32	\$484	1.7
Musselshell County	\$12.25	\$637	\$25,480	1.6	\$53,100	\$1,328	\$15,930	\$398	425	22%	\$14.62	\$760	0.8
Park County	\$14.40	\$749	\$29,960	1.8	\$54,000	\$1,350	\$16,200	\$405	1,729	26%	\$11.63	\$605	1.2
Petroleum County †	\$12.25	\$637	\$25,480	1.6	\$40,800	\$1,020	\$12,240	\$306	60	24%			
Phillips County	\$12.25	\$637	\$25,480	1.6	\$58,500	\$1,463	\$17,550	\$439	386	22%	\$8.77	\$456	1.4
Pondera County	\$12.25	\$637	\$25,480	1.6	\$52,000	\$1,300	\$15,600	\$390	737	32%	\$9.98	\$519	1.2
Powder River County	\$12.25	\$637	\$25,480	1.6	\$53,300	\$1,333	\$15,990	\$400	182	26%	\$9.34	\$486	1.3
Powell County	\$12.25	\$637	\$25,480	1.6	\$50,300	\$1,258	\$15,090	\$377	678	28%	\$10.49	\$546	1.2
Prairie County	\$12.25	\$637	\$25,480	1.6	\$43,200	\$1,080	\$12,960	\$324	76	15%	\$5.98	\$311	2.0
Ravalli County	\$13.21	\$687	\$27,480	1.7	\$58,400	\$1,460	\$17,520	\$438	4,154	25%	\$8.43	\$439	1.6
Richland County	\$12.25	\$637	\$25,480	1.6	\$70,600	\$1,765	\$21,180	\$530	1,351	32%	\$14.93	\$777	0.8
Roosevelt County	\$12.25	\$637	\$25,480	1.6	\$52,900	\$1,323	\$15,870	\$397	1,275	39%	\$9.80	\$510	1.2
Rosebud County	\$12.25	\$637	\$25,480	1.6	\$61,100	\$1,528	\$18,330	\$458	1,028	31%	\$17.53	\$912	0.7
Sanders County	\$12.25	\$637	\$25,480	1.6	\$36,600	\$915	\$10,980	\$275	1,174	23%	\$9.17	\$477	1.3
Sheridan County	\$12.25	\$637	\$25,480	1.6	\$61,400	\$1,535	\$18,420	\$461	454	28%	\$9.05	\$470	1.4
Silver Bow County	\$12.25	\$637	\$25,480	1.6	\$56,000	\$1,400	\$16,800	\$420	5,085	34%	\$9.25	\$481	1.3
Stillwater County	\$12.25	\$637	\$25,480	1.6	\$69,400	\$1,735	\$20,820	\$521	827	22%	\$21.92	\$1,140	0.6
Sweet Grass County	\$12.35	\$642	\$25,680	1.6	\$60,400	\$1,510	\$18,120	\$453	313	25%	\$16.19	\$842	0.8
Teton County	\$12.25	\$637	\$25,480	1.6	\$52,600	\$1,315	\$15,780	\$395	550	23%	\$9.32	\$485	1.3
Toole County	\$12.25	\$637	\$25,480	1.6	\$65,300	\$1,633	\$19,590	\$490	704	34%	\$10.54	\$548	1.2
Treasure County	\$12.25	\$637	\$25,480	1.6	\$56,800	\$1,420	\$17,040	\$426	108	32%	\$11.13	\$579	1.1
Valley County	\$12.25	\$637	\$25,480	1.6	\$59,700	\$1,493	\$17,910	\$448	980	30%	\$9.49	\$493	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Montana	FY14 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ^{1,2}	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wheatland County	\$12.25	\$637	\$25,480	1.6	\$46,500	\$1,163	\$13,950	\$349	156	20%	\$14.01	\$728	0.9
Wibaux County	\$12.25	\$637	\$25,480	1.6	\$53,300	\$1,333	\$15,990	\$400	110	29%	\$8.33	\$433	1.5
Yellowstone County	\$13.44	\$699	\$27,960	1.7	\$59,500	\$1,488	\$17,850	\$446	18,460	30%	\$11.70	\$608	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nebraska

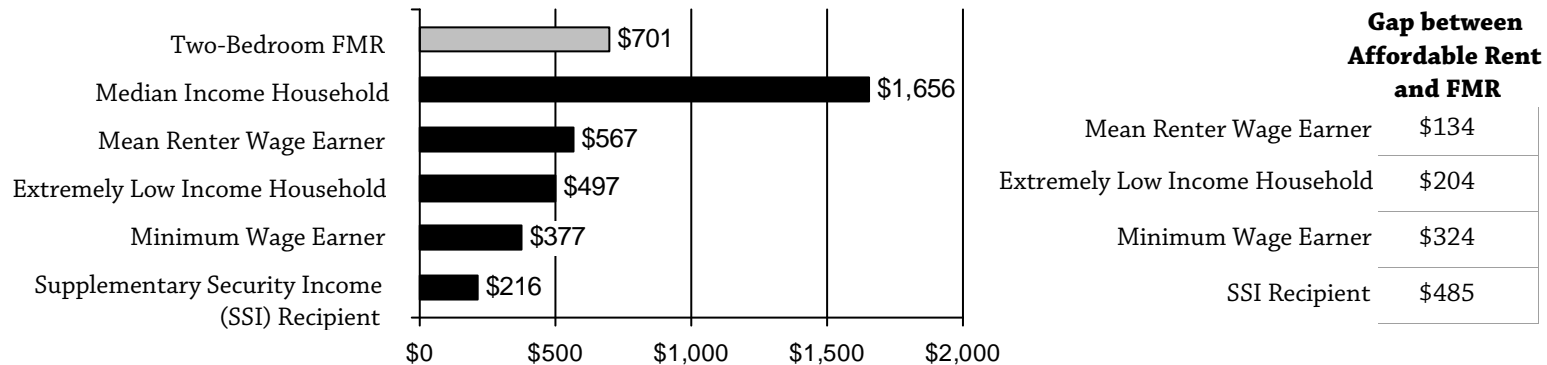
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$701. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,338 monthly or \$28,059 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.49

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 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 Nebraska, the estimated mean (average) wage for a renter is \$10.90. 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



Nebraska	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Nebraska	\$13.49	\$701	\$28,059	1.9	\$66,225	\$1,656	\$19,867	\$497	233,286	32%	\$10.90	\$567	1.2
Combined Nonmetro Areas	\$11.71	\$609	\$24,350	1.6	\$59,293	\$1,482	\$17,788	\$445	87,866	29%	\$10.11	\$526	1.2
<u>Metropolitan Areas</u>													
Lincoln HMFA	\$13.46	\$700	\$28,000	1.9	\$67,800	\$1,695	\$20,340	\$509	44,403	39%	\$10.17	\$529	1.3
Omaha-Council Bluffs HMFA	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	94,536	34%	\$11.87	\$617	1.3
Saunders County HMFA	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	1,568	19%	\$8.28	\$430	1.7
Seward County HMFA	\$11.29	\$587	\$23,480	1.6	\$76,500	\$1,913	\$22,950	\$574	1,630	26%	\$8.65	\$450	1.3
Sioux City MSA	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	3,283	34%	\$10.34	\$538	1.3
<u>Counties</u>													
Adams County	\$11.29	\$587	\$23,480	1.6	\$63,900	\$1,598	\$19,170	\$479	3,792	30%	\$9.25	\$481	1.2
Antelope County	\$11.29	\$587	\$23,480	1.6	\$51,500	\$1,288	\$15,450	\$386	729	26%	\$9.31	\$484	1.2
Arthur County †	\$11.35	\$590	\$23,600	1.6	\$48,200	\$1,205	\$14,460	\$362	62	34%			
Banner County †	\$11.29	\$587	\$23,480	1.6	\$44,100	\$1,103	\$13,230	\$331	113	37%			
Blaine County †	\$11.35	\$590	\$23,600	1.6	\$45,200	\$1,130	\$13,560	\$339	109	45%			
Boone County	\$11.29	\$587	\$23,480	1.6	\$54,500	\$1,363	\$16,350	\$409	519	22%	\$11.26	\$585	1.0
Box Butte County	\$11.29	\$587	\$23,480	1.6	\$58,300	\$1,458	\$17,490	\$437	1,762	36%	\$8.54	\$444	1.3
Boyd County	\$11.29	\$587	\$23,480	1.6	\$46,400	\$1,160	\$13,920	\$348	165	18%	\$9.11	\$474	1.2
Brown County	\$11.29	\$587	\$23,480	1.6	\$49,100	\$1,228	\$14,730	\$368	423	29%	\$8.10	\$421	1.4
Buffalo County	\$12.44	\$647	\$25,880	1.7	\$67,200	\$1,680	\$20,160	\$504	6,113	35%	\$9.42	\$490	1.3
Burt County	\$11.29	\$587	\$23,480	1.6	\$63,100	\$1,578	\$18,930	\$473	688	23%	\$8.10	\$421	1.4
Butler County	\$11.29	\$587	\$23,480	1.6	\$66,400	\$1,660	\$19,920	\$498	894	25%	\$11.55	\$601	1.0
Cass County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	1,916	20%	\$8.77	\$456	1.7
Cedar County	\$11.29	\$587	\$23,480	1.6	\$57,300	\$1,433	\$17,190	\$430	687	20%	\$8.95	\$466	1.3
Chase County	\$11.29	\$587	\$23,480	1.6	\$52,000	\$1,300	\$15,600	\$390	355	21%	\$10.98	\$571	1.0
Cherry County	\$12.10	\$629	\$25,160	1.7	\$52,800	\$1,320	\$15,840	\$396	756	30%	\$6.44	\$335	1.9
Cheyenne County	\$11.29	\$587	\$23,480	1.6	\$64,900	\$1,623	\$19,470	\$487	1,475	33%	\$17.90	\$931	0.6
Clay County	\$11.29	\$587	\$23,480	1.6	\$57,800	\$1,445	\$17,340	\$434	556	21%	\$10.68	\$555	1.1
Colfax County	\$11.29	\$587	\$23,480	1.6	\$58,800	\$1,470	\$17,640	\$441	875	24%	\$12.88	\$670	0.9
Cuming County	\$11.48	\$597	\$23,880	1.6	\$62,000	\$1,550	\$18,600	\$465	948	25%	\$9.91	\$515	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Nebraska	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Custer County	\$11.29	\$587	\$23,480	1.6	\$52,600	\$1,315	\$15,780	\$395	1,059	23%	\$10.72	\$558	1.1
Dakota County	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	2,679	37%	\$10.51	\$547	1.3
Dawes County	\$11.29	\$587	\$23,480	1.6	\$54,400	\$1,360	\$16,320	\$408	1,408	37%	\$5.54	\$288	2.0
Dawson County	\$11.56	\$601	\$24,040	1.6	\$56,000	\$1,400	\$16,800	\$420	2,725	31%	\$9.59	\$499	1.2
Deuel County	\$11.29	\$587	\$23,480	1.6	\$53,300	\$1,333	\$15,990	\$400	193	23%	\$8.48	\$441	1.3
Dixon County	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	604	25%	\$9.00	\$468	1.5
Dodge County	\$12.58	\$654	\$26,160	1.7	\$56,400	\$1,410	\$16,920	\$423	4,940	32%	\$9.34	\$486	1.3
Douglas County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	73,934	37%	\$12.16	\$632	1.2
Dundy County	\$11.29	\$587	\$23,480	1.6	\$52,900	\$1,323	\$15,870	\$397	280	31%	\$14.04	\$730	0.8
Fillmore County	\$11.29	\$587	\$23,480	1.6	\$60,800	\$1,520	\$18,240	\$456	535	21%	\$10.92	\$568	1.0
Franklin County	\$11.29	\$587	\$23,480	1.6	\$53,900	\$1,348	\$16,170	\$404	238	17%	\$9.55	\$497	1.2
Frontier County	\$12.62	\$656	\$26,240	1.7	\$56,400	\$1,410	\$16,920	\$423	260	23%	\$9.90	\$515	1.3
Furnas County	\$11.29	\$587	\$23,480	1.6	\$51,000	\$1,275	\$15,300	\$383	579	27%	\$13.19	\$686	0.9
Gage County	\$11.73	\$610	\$24,400	1.6	\$59,000	\$1,475	\$17,700	\$443	2,515	28%	\$8.27	\$430	1.4
Garden County	\$11.29	\$587	\$23,480	1.6	\$48,900	\$1,223	\$14,670	\$367	216	25%	\$10.38	\$540	1.1
Garfield County	\$11.29	\$587	\$23,480	1.6	\$49,000	\$1,225	\$14,700	\$368	225	26%	\$7.90	\$411	1.4
Gosper County	\$11.65	\$606	\$24,240	1.6	\$58,700	\$1,468	\$17,610	\$440	183	23%	\$14.86	\$773	0.8
Grant County	\$11.29	\$587	\$23,480	1.6	\$46,900	\$1,173	\$14,070	\$352	76	31%	\$11.29	\$587	1.0
Greeley County	\$11.29	\$587	\$23,480	1.6	\$59,500	\$1,488	\$17,850	\$446	204	20%	\$10.58	\$550	1.1
Hall County	\$12.25	\$637	\$25,480	1.7	\$59,500	\$1,488	\$17,850	\$446	7,576	34%	\$10.63	\$553	1.2
Hamilton County	\$11.29	\$587	\$23,480	1.6	\$63,300	\$1,583	\$18,990	\$475	758	22%	\$12.88	\$670	0.9
Harlan County	\$11.29	\$587	\$23,480	1.6	\$56,500	\$1,413	\$16,950	\$424	306	20%	\$6.05	\$315	1.9
Hayes County	\$11.35	\$590	\$23,600	1.6	\$51,800	\$1,295	\$15,540	\$389	137	32%	\$14.95	\$777	0.8
Hitchcock County	\$11.29	\$587	\$23,480	1.6	\$51,400	\$1,285	\$15,420	\$386	350	26%	\$11.79	\$613	1.0
Holt County	\$11.29	\$587	\$23,480	1.6	\$59,700	\$1,493	\$17,910	\$448	1,010	23%	\$9.10	\$473	1.2
Hooker County	\$11.35	\$590	\$23,600	1.6	\$50,700	\$1,268	\$15,210	\$380	56	19%	\$6.14	\$319	1.8
Howard County	\$11.29	\$587	\$23,480	1.6	\$59,100	\$1,478	\$17,730	\$443	538	20%	\$7.07	\$367	1.6
Jefferson County	\$11.29	\$587	\$23,480	1.6	\$57,700	\$1,443	\$17,310	\$433	695	21%	\$9.35	\$486	1.2
Johnson County	\$11.29	\$587	\$23,480	1.6	\$60,300	\$1,508	\$18,090	\$452	451	23%	\$9.62	\$500	1.2
Kearney County	\$11.29	\$587	\$23,480	1.6	\$66,100	\$1,653	\$19,830	\$496	566	22%	\$10.61	\$552	1.1
Keith County	\$11.29	\$587	\$23,480	1.6	\$56,900	\$1,423	\$17,070	\$427	1,060	28%	\$9.92	\$516	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nebraska	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Keya Paha County †	\$11.29	\$587	\$23,480	1.6	\$46,900	\$1,173	\$14,070	\$352	55	15%			
Kimball County	\$11.71	\$609	\$24,360	1.6	\$55,500	\$1,388	\$16,650	\$416	487	29%	\$15.45	\$803	0.8
Knox County	\$11.29	\$587	\$23,480	1.6	\$53,800	\$1,345	\$16,140	\$404	977	26%	\$8.10	\$421	1.4
Lancaster County	\$13.46	\$700	\$28,000	1.9	\$67,800	\$1,695	\$20,340	\$509	44,403	39%	\$10.17	\$529	1.3
Lincoln County	\$12.08	\$628	\$25,120	1.7	\$69,000	\$1,725	\$20,700	\$518	4,394	29%	\$8.59	\$447	1.4
Logan County	\$13.69	\$712	\$28,480	1.9	\$52,000	\$1,300	\$15,600	\$390	79	24%	\$9.90	\$515	1.4
Loup County †	\$11.29	\$587	\$23,480	1.6	\$44,800	\$1,120	\$13,440	\$336	51	22%			
Madison County	\$11.48	\$597	\$23,880	1.6	\$62,500	\$1,563	\$18,750	\$469	4,731	34%	\$8.50	\$442	1.4
McPherson County †	\$11.35	\$590	\$23,600	1.6	\$63,600	\$1,590	\$19,080	\$477	55	32%			
Merrick County	\$11.29	\$587	\$23,480	1.6	\$58,600	\$1,465	\$17,580	\$440	895	27%	\$7.87	\$409	1.4
Morrill County	\$11.29	\$587	\$23,480	1.6	\$49,900	\$1,248	\$14,970	\$374	683	33%	\$12.14	\$631	0.9
Nance County	\$11.29	\$587	\$23,480	1.6	\$53,300	\$1,333	\$15,990	\$400	400	26%	\$8.50	\$442	1.3
Nemaha County	\$11.29	\$587	\$23,480	1.6	\$60,300	\$1,508	\$18,090	\$452	925	30%	\$8.58	\$446	1.3
Nuckolls County	\$11.29	\$587	\$23,480	1.6	\$45,500	\$1,138	\$13,650	\$341	467	23%	\$11.05	\$575	1.0
Otoe County	\$11.48	\$597	\$23,880	1.6	\$64,400	\$1,610	\$19,320	\$483	1,755	27%	\$8.26	\$430	1.4
Pawnee County	\$11.29	\$587	\$23,480	1.6	\$53,300	\$1,333	\$15,990	\$400	315	24%	\$8.92	\$464	1.3
Perkins County	\$11.29	\$587	\$23,480	1.6	\$68,200	\$1,705	\$20,460	\$512	326	27%	\$14.69	\$764	0.8
Phelps County	\$11.29	\$587	\$23,480	1.6	\$65,000	\$1,625	\$19,500	\$488	1,046	27%	\$11.85	\$616	1.0
Pierce County	\$11.29	\$587	\$23,480	1.6	\$62,400	\$1,560	\$18,720	\$468	617	21%	\$9.96	\$518	1.1
Platte County	\$11.29	\$587	\$23,480	1.6	\$63,400	\$1,585	\$19,020	\$476	3,509	28%	\$12.25	\$637	0.9
Polk County	\$11.29	\$587	\$23,480	1.6	\$62,500	\$1,563	\$18,750	\$469	580	26%	\$11.36	\$591	1.0
Red Willow County	\$11.29	\$587	\$23,480	1.6	\$59,600	\$1,490	\$17,880	\$447	1,474	31%	\$11.84	\$616	1.0
Richardson County	\$11.29	\$587	\$23,480	1.6	\$51,500	\$1,288	\$15,450	\$386	945	25%	\$10.41	\$541	1.1
Rock County	\$11.37	\$591	\$23,640	1.6	\$51,400	\$1,285	\$15,420	\$386	93	14%	\$14.02	\$729	0.8
Saline County	\$13.29	\$691	\$27,640	1.8	\$56,300	\$1,408	\$16,890	\$422	1,666	33%	\$10.84	\$564	1.2
Sarpy County	\$15.19	\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	17,188	29%	\$10.57	\$550	1.4
Saunders County	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	1,568	19%	\$8.28	\$430	1.7
Scotts Bluff County	\$12.12	\$630	\$25,200	1.7	\$53,600	\$1,340	\$16,080	\$402	4,925	33%	\$10.36	\$539	1.2
Seward County	\$11.29	\$587	\$23,480	1.6	\$76,500	\$1,913	\$22,950	\$574	1,630	26%	\$8.65	\$450	1.3
Sheridan County	\$11.29	\$587	\$23,480	1.6	\$46,000	\$1,150	\$13,800	\$345	685	29%	\$7.61	\$396	1.5
Sherman County	\$11.29	\$587	\$23,480	1.6	\$53,600	\$1,340	\$16,080	\$402	260	19%	\$9.62	\$500	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Nebraska	FY14 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR FMR ²	1	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sioux County †	\$11.29		\$587	\$23,480	1.6	\$55,200	\$1,380	\$16,560	\$414	140	25%			
Stanton County	\$11.29		\$587	\$23,480	1.6	\$61,200	\$1,530	\$18,360	\$459	493	21%	\$22.27	\$1,158	0.5
Thayer County	\$11.29		\$587	\$23,480	1.6	\$54,600	\$1,365	\$16,380	\$410	429	19%	\$10.71	\$557	1.1
Thomas County	\$11.52		\$599	\$23,960	1.6	\$61,100	\$1,528	\$18,330	\$458	86	26%	\$12.62	\$656	0.9
Thurston County	\$11.29		\$587	\$23,480	1.6	\$49,100	\$1,228	\$14,730	\$368	651	32%	\$11.26	\$585	1.0
Valley County	\$11.29		\$587	\$23,480	1.6	\$56,000	\$1,400	\$16,800	\$420	417	22%	\$5.67	\$295	2.0
Washington County	\$15.19		\$790	\$31,600	2.1	\$73,000	\$1,825	\$21,900	\$548	1,498	20%	\$11.51	\$598	1.3
Wayne County	\$11.29		\$587	\$23,480	1.6	\$61,400	\$1,535	\$18,420	\$461	992	30%	\$7.07	\$368	1.6
Webster County	\$11.29		\$587	\$23,480	1.6	\$51,400	\$1,285	\$15,420	\$386	346	22%	\$7.90	\$411	1.4
Wheeler County	\$11.29		\$587	\$23,480	1.6	\$54,400	\$1,360	\$16,320	\$408	86	26%	\$18.24	\$948	0.6
York County	\$11.54		\$600	\$24,000	1.6	\$62,700	\$1,568	\$18,810	\$470	1,671	30%	\$10.34	\$538	1.1

† Wage data not available (See Appendix A).

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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nevada

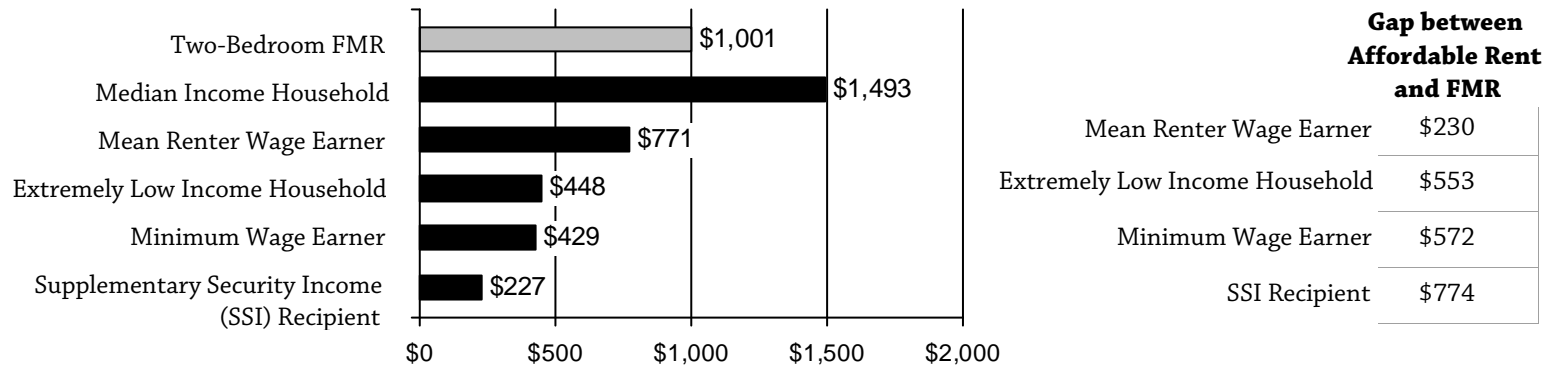
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,001. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,337 monthly or \$40,044 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.25

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 93 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 \$14.83. 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



Nevada	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Nevada	\$19.25	\$1,001	\$40,044	2.3	\$59,724	\$1,493	\$17,917	\$448	418,615	42%	\$14.83	\$771	1.3
Combined Nonmetro Areas	\$16.03	\$834	\$33,348	1.9	\$64,804	\$1,620	\$19,441	\$486	30,296	30%	\$16.02	\$833	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$16.71	\$869	\$34,760	2.0	\$67,400	\$1,685	\$20,220	\$506	8,346	40%	\$13.37	\$695	1.2
Las Vegas-Paradise MSA *	\$19.96	\$1,038	\$41,520	2.4	\$58,000	\$1,450	\$17,400	\$435	312,875	44%	\$15.07	\$784	1.3
Reno-Sparks MSA	\$17.71	\$921	\$36,840	2.1	\$63,000	\$1,575	\$18,900	\$473	67,098	41%	\$13.36	\$694	1.3
<u>Counties</u>													
Carson City	\$16.71	\$869	\$34,760	2.0	\$67,400	\$1,685	\$20,220	\$506	8,346	40%	\$13.37	\$695	1.2
Churchill County	\$15.67	\$815	\$32,600	1.9	\$67,700	\$1,693	\$20,310	\$508	3,328	36%	\$15.58	\$810	1.0
Clark County *	\$19.96	\$1,038	\$41,520	2.4	\$58,000	\$1,450	\$17,400	\$435	312,875	44%	\$15.07	\$784	1.3
Douglas County	\$18.73	\$974	\$38,960	2.3	\$74,100	\$1,853	\$22,230	\$556	5,214	27%	\$13.82	\$719	1.4
Elko County	\$16.92	\$880	\$35,200	2.1	\$78,700	\$1,968	\$23,610	\$590	4,993	29%	\$13.98	\$727	1.2
Esmeralda County †	\$12.25	\$637	\$25,480	1.5	\$60,600	\$1,515	\$18,180	\$455	218	42%			
Eureka County	\$15.92	\$828	\$33,120	1.9	\$71,300	\$1,783	\$21,390	\$535	224	32%	\$42.24	\$2,197	0.4
Humboldt County	\$13.35	\$694	\$27,760	1.6	\$73,100	\$1,828	\$21,930	\$548	1,821	29%	\$15.74	\$818	0.8
Lander County	\$14.48	\$753	\$30,120	1.8	\$73,600	\$1,840	\$22,080	\$552	491	25%	\$12.53	\$652	1.2
Lincoln County	\$15.04	\$782	\$31,280	1.8	\$53,200	\$1,330	\$15,960	\$399	590	30%	\$6.38	\$332	2.4
Lyon County	\$15.10	\$785	\$31,400	1.8	\$56,800	\$1,420	\$17,040	\$426	5,497	30%	\$13.78	\$716	1.1
Mineral County	\$17.10	\$889	\$35,560	2.1	\$53,200	\$1,330	\$15,960	\$399	654	29%	\$13.98	\$727	1.2
Nye County	\$15.73	\$818	\$32,720	1.9	\$46,800	\$1,170	\$14,040	\$351	5,469	30%	\$14.86	\$773	1.1
Pershing County	\$12.25	\$637	\$25,480	1.5	\$66,200	\$1,655	\$19,860	\$497	668	32%	\$18.30	\$952	0.7
Storey County	\$17.71	\$921	\$36,840	2.1	\$63,000	\$1,575	\$18,900	\$473	97	5%	\$24.40	\$1,269	0.7
Washoe County	\$17.71	\$921	\$36,840	2.1	\$63,000	\$1,575	\$18,900	\$473	67,001	41%	\$13.13	\$683	1.3
White Pine County	\$14.62	\$760	\$30,400	1.8	\$65,700	\$1,643	\$19,710	\$493	1,129	32%	\$17.39	\$904	0.8

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

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

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New Hampshire

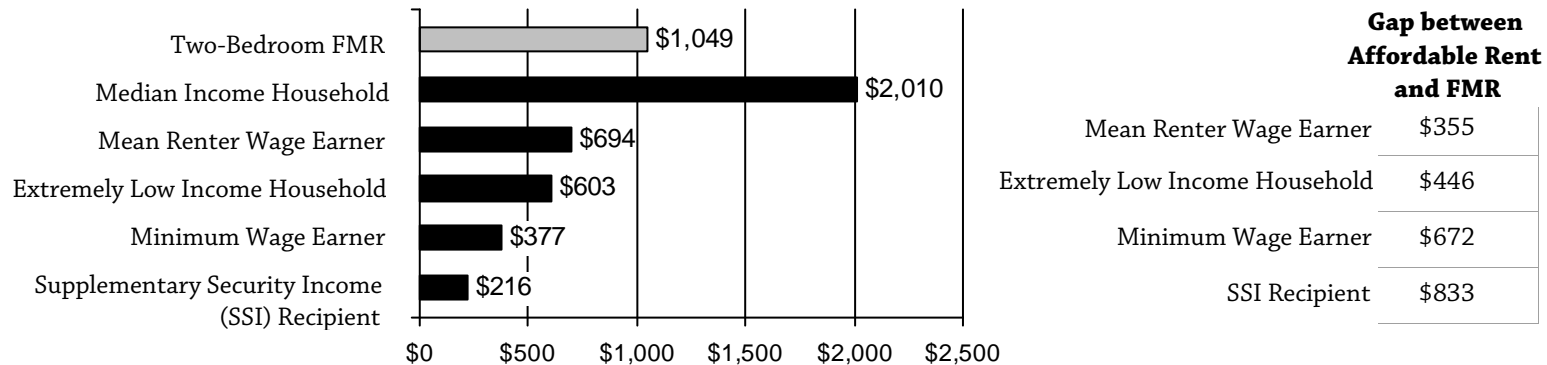
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,049. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,498 monthly or \$41,971 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.18

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 111 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 New Hampshire, the estimated mean (average) wage for a renter is \$13.35. 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



New Hampshire	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New Hampshire	\$20.18	\$1,049	\$41,971	2.8	\$80,387	\$2,010	\$24,116	\$603	144,824	28%	\$13.35	\$694	1.5	
Combined Nonmetro Areas	\$18.47	\$960	\$38,417	2.5	\$71,224	\$1,781	\$21,367	\$534	54,027	27%	\$12.43	\$646	1.5	
<u>Metropolitan Areas</u>														
Boston-Cambridge-Quincy HMFA	\$27.96	\$1,454	\$58,160	3.9	\$94,100	\$2,353	\$28,230	\$706	1,462	35%	\$13.04	\$678	2.1	
Hillsborough County HMFA	\$17.44	\$907	\$36,280	2.4	\$82,600	\$2,065	\$24,780	\$620	2,620	21%	\$14.72	\$765	1.2	
Lawrence HMFA	\$20.92	\$1,088	\$43,520	2.9	\$82,800	\$2,070	\$24,840	\$621	10,873	21%	\$13.04	\$678	1.6	
Manchester HMFA	\$20.23	\$1,052	\$42,080	2.8	\$76,500	\$1,913	\$22,950	\$574	24,769	41%	\$14.72	\$765	1.4	
Nashua HMFA	\$23.06	\$1,199	\$47,960	3.2	\$93,800	\$2,345	\$28,140	\$704	21,648	27%	\$14.72	\$765	1.6	
Portsmouth-Rochester HMFA	\$20.48	\$1,065	\$42,600	2.8	\$84,300	\$2,108	\$25,290	\$632	27,788	31%	\$12.84	\$668	1.6	
Western Rockingham County HMFA	\$25.04	\$1,302	\$52,080	3.5	\$106,300	\$2,658	\$31,890	\$797	1,637	10%	\$13.04	\$678	1.9	
<u>Counties</u>														
Belknap County	\$18.19	\$946	\$37,840	2.5	\$70,500	\$1,763	\$21,150	\$529	6,047	24%	\$10.68	\$555	1.7	
Carroll County	\$19.48	\$1,013	\$40,520	2.7	\$63,000	\$1,575	\$18,900	\$473	4,014	19%	\$9.81	\$510	2.0	
Cheshire County	\$18.69	\$972	\$38,880	2.6	\$70,200	\$1,755	\$21,060	\$527	8,670	29%	\$11.81	\$614	1.6	
Coos County †	\$12.63	\$657	\$26,280	1.7	\$54,800	\$1,370	\$16,440	\$411	4,165	28%				
Grafton County	\$19.54	\$1,016	\$40,640	2.7	\$67,200	\$1,680	\$20,160	\$504	10,423	30%	\$17.09	\$889	1.1	
Merrimack County	\$19.27	\$1,002	\$40,080	2.7	\$83,300	\$2,083	\$24,990	\$625	15,998	28%	\$10.60	\$551	1.8	
Sullivan County	\$17.63	\$917	\$36,680	2.4	\$66,200	\$1,655	\$19,860	\$497	4,710	26%	\$11.61	\$603	1.5	

† Wage data not available (See Appendix A).

1: BR = Bedroom
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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Towns within New Hampshire FMR Areas

Boston-Cambridge-Quincy, MA-NH HMFA

Rockingham County

Seabrook town, South Hampton town

Hillsborough County, NH (part) HMFA

Hillsborough County

Antrim town, Bennington town, Deering town, 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

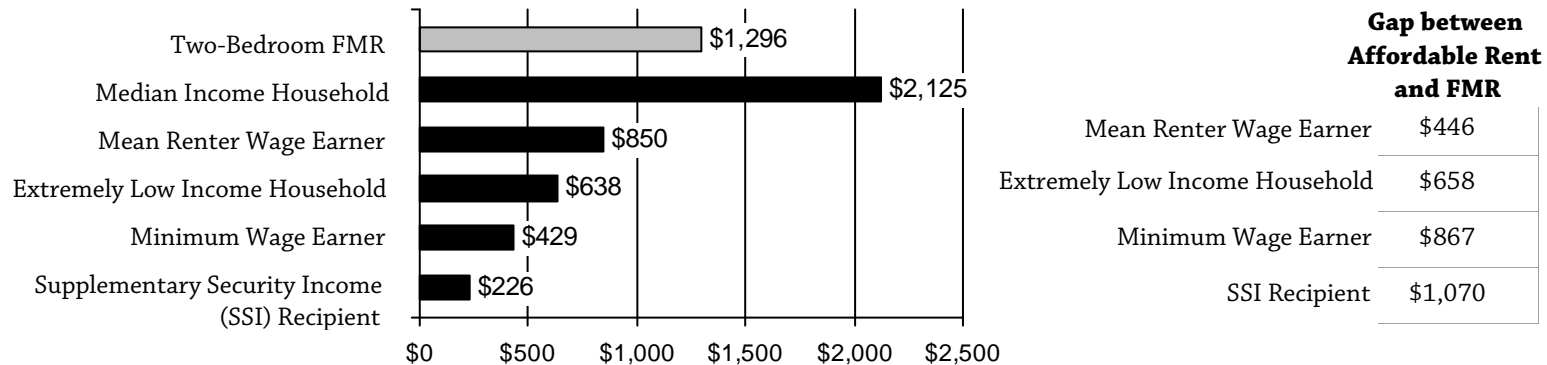
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,296. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,320 monthly or \$51,838 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.92

In New Jersey, 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 121 hours per week, 52 weeks per year. Or a household must include 3.0 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 \$16.34. 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



New Jersey	FY14 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New Jersey	\$24.92	\$1,296	\$51,838	3.0	\$85,017	\$2,125	\$25,505	\$638	1,078,712	34%	\$16.34	\$850	1.5	
Metropolitan Areas														
Atlantic City-Hamilton MSA	\$21.90	\$1,139	\$45,560	2.7	\$68,100	\$1,703	\$20,430	\$511	30,706	30%	\$10.13	\$527	2.2	
Bergen-Passaic HMFA	\$26.96	\$1,402	\$56,080	3.3	\$87,500	\$2,188	\$26,250	\$656	185,875	37%	\$16.76	\$871	1.6	
Jersey City HMFA	\$24.83	\$1,291	\$51,640	3.0	\$63,300	\$1,583	\$18,990	\$475	162,420	67%	\$26.70	\$1,388	0.9	
Middlesex-Somerset-Hunterdon HMFA	\$28.04	\$1,458	\$58,320	3.4	\$100,500	\$2,513	\$30,150	\$754	125,513	28%	\$19.07	\$992	1.5	
Monmouth-Ocean HMFA	\$25.87	\$1,345	\$53,800	3.1	\$86,100	\$2,153	\$25,830	\$646	97,795	21%	\$10.64	\$553	2.4	
Newark HMFA	\$24.33	\$1,265	\$50,600	2.9	\$87,700	\$2,193	\$26,310	\$658	272,547	39%	\$18.21	\$947	1.3	
Ocean City MSA	\$19.71	\$1,025	\$41,000	2.4	\$73,500	\$1,838	\$22,050	\$551	11,138	26%	\$9.16	\$476	2.2	
Philadelphia-Camden-Wilmington MSA *	\$21.83	\$1,135	\$45,400	2.6	\$78,800	\$1,970	\$23,640	\$591	122,529	25%	\$12.10	\$629	1.8	
Trenton-Ewing MSA	\$23.56	\$1,225	\$49,000	2.9	\$95,900	\$2,398	\$28,770	\$719	43,680	34%	\$16.36	\$851	1.4	
Vineland-Millville-Bridgeton MSA	\$20.60	\$1,071	\$42,840	2.5	\$59,700	\$1,493	\$17,910	\$448	16,294	32%	\$10.23	\$532	2.0	
Warren County HMFA	\$22.52	\$1,171	\$46,840	2.7	\$82,900	\$2,073	\$24,870	\$622	10,215	25%	\$11.91	\$619	1.9	
Counties														
Atlantic County	\$21.90	\$1,139	\$45,560	2.7	\$68,100	\$1,703	\$20,430	\$511	30,706	30%	\$10.13	\$527	2.2	
Bergen County	\$26.96	\$1,402	\$56,080	3.3	\$87,500	\$2,188	\$26,250	\$656	113,023	34%	\$18.20	\$946	1.5	
Burlington County *	\$21.83	\$1,135	\$45,400	2.6	\$78,800	\$1,970	\$23,640	\$591	36,561	22%	\$14.31	\$744	1.5	
Camden County *	\$21.83	\$1,135	\$45,400	2.6	\$78,800	\$1,970	\$23,640	\$591	58,817	31%	\$11.57	\$601	1.9	
Cape May County	\$19.71	\$1,025	\$41,000	2.4	\$73,500	\$1,838	\$22,050	\$551	11,138	26%	\$9.16	\$476	2.2	
Cumberland County	\$20.60	\$1,071	\$42,840	2.5	\$59,700	\$1,493	\$17,910	\$448	16,294	32%	\$10.23	\$532	2.0	
Essex County	\$24.33	\$1,265	\$50,600	2.9	\$87,700	\$2,193	\$26,310	\$658	149,336	54%	\$18.01	\$936	1.4	
Gloucester County *	\$21.83	\$1,135	\$45,400	2.6	\$78,800	\$1,970	\$23,640	\$591	20,142	19%	\$8.54	\$444	2.6	
Hudson County	\$24.83	\$1,291	\$51,640	3.0	\$63,300	\$1,583	\$18,990	\$475	162,420	67%	\$26.70	\$1,388	0.9	
Hunterdon County	\$28.04	\$1,458	\$58,320	3.4	\$100,500	\$2,513	\$30,150	\$754	7,266	15%	\$12.05	\$627	2.3	
Mercer County	\$23.56	\$1,225	\$49,000	2.9	\$95,900	\$2,398	\$28,770	\$719	43,680	34%	\$16.36	\$851	1.4	
Middlesex County	\$28.04	\$1,458	\$58,320	3.4	\$100,500	\$2,513	\$30,150	\$754	93,572	33%	\$18.84	\$980	1.5	
Monmouth County	\$25.87	\$1,345	\$53,800	3.1	\$86,100	\$2,153	\$25,830	\$646	57,019	24%	\$10.58	\$550	2.4	
Morris County	\$24.33	\$1,265	\$50,600	2.9	\$87,700	\$2,193	\$26,310	\$658	43,338	24%	\$20.34	\$1,058	1.2	

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Jersey

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ocean County	\$25.87	\$1,345	\$53,800	3.1	\$86,100	\$2,153	\$25,830	\$646	40,776	18%	\$10.72	\$558	2.4
Passaic County	\$26.96	\$1,402	\$56,080	3.3	\$87,500	\$2,188	\$26,250	\$656	72,852	45%	\$12.89	\$670	2.1
Salem County *	\$21.83	\$1,135	\$45,400	2.6	\$78,800	\$1,970	\$23,640	\$591	7,009	28%	\$12.26	\$637	1.8
Somerset County	\$28.04	\$1,458	\$58,320	3.4	\$100,500	\$2,513	\$30,150	\$754	24,675	21%	\$21.29	\$1,107	1.3
Sussex County	\$24.33	\$1,265	\$50,600	2.9	\$87,700	\$2,193	\$26,310	\$658	8,377	15%	\$8.28	\$430	2.9
Union County	\$24.33	\$1,265	\$50,600	2.9	\$87,700	\$2,193	\$26,310	\$658	71,496	39%	\$17.35	\$902	1.4
Warren County	\$22.52	\$1,171	\$46,840	2.7	\$82,900	\$2,073	\$24,870	\$622	10,215	25%	\$11.91	\$619	1.9

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Mexico

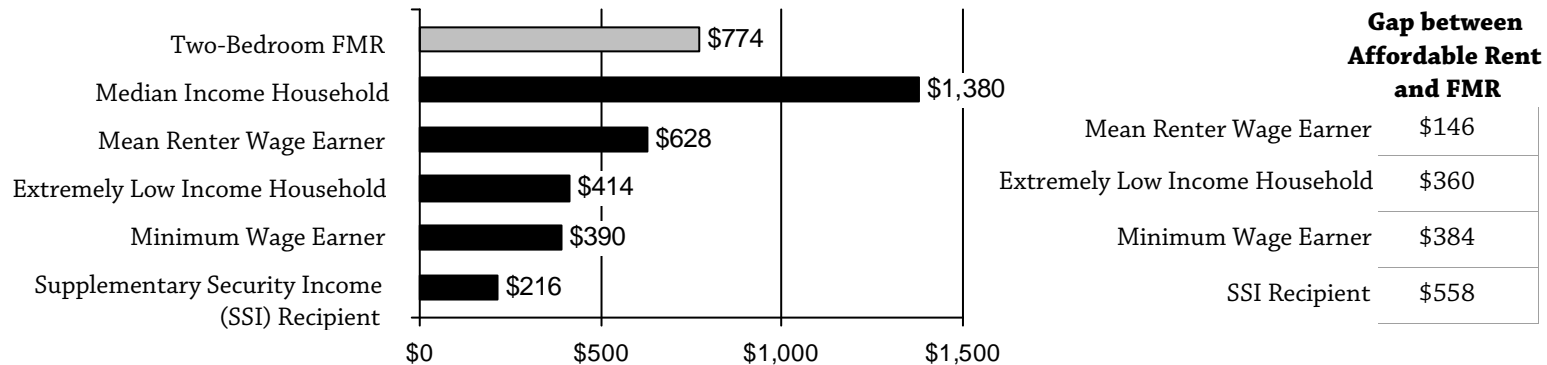
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$774. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,582 monthly or \$30,979 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.89

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 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 New Mexico, the estimated mean (average) wage for a renter is \$12.08. 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



New Mexico	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
New Mexico	\$14.89	\$774	\$30,979	2.0	\$55,216	\$1,380	\$16,565	\$414	237,349	31%	\$12.08	\$628	1.2
Combined Nonmetro Areas	\$13.53	\$704	\$28,142	1.8	\$50,641	\$1,266	\$15,192	\$380	71,467	29%	\$12.66	\$659	1.1
Metropolitan Areas													
Albuquerque MSA	\$15.42	\$802	\$32,080	2.1	\$57,800	\$1,445	\$17,340	\$434	111,704	33%	\$11.95	\$621	1.3
Farmington MSA	\$14.13	\$735	\$29,400	1.9	\$65,700	\$1,643	\$19,710	\$493	10,711	26%	\$15.30	\$796	0.9
Las Cruces MSA	\$14.15	\$736	\$29,440	1.9	\$44,000	\$1,100	\$13,200	\$330	24,955	34%	\$8.75	\$455	1.6
Santa Fe MSA	\$18.40	\$957	\$38,280	2.5	\$65,300	\$1,633	\$19,590	\$490	18,512	30%	\$11.66	\$606	1.6
Counties													
Bernalillo County	\$15.42	\$802	\$32,080	2.1	\$57,800	\$1,445	\$17,340	\$434	96,124	36%	\$11.92	\$620	1.3
Catron County	\$12.25	\$637	\$25,480	1.6	\$48,400	\$1,210	\$14,520	\$363	215	13%	\$4.87	\$253	2.5
Chaves County	\$12.40	\$645	\$25,800	1.7	\$47,000	\$1,175	\$14,100	\$353	7,784	33%	\$10.44	\$543	1.2
Cibola County	\$12.25	\$637	\$25,480	1.6	\$41,500	\$1,038	\$12,450	\$311	2,307	29%	\$11.67	\$607	1.0
Colfax County	\$13.04	\$678	\$27,120	1.7	\$48,600	\$1,215	\$14,580	\$365	1,900	33%	\$7.89	\$410	1.7
Curry County	\$12.87	\$669	\$26,760	1.7	\$54,100	\$1,353	\$16,230	\$406	6,937	39%	\$10.28	\$534	1.3
De Baca County	\$12.25	\$637	\$25,480	1.6	\$42,200	\$1,055	\$12,660	\$317	161	21%	\$8.75	\$455	1.4
Dona Ana County	\$14.15	\$736	\$29,440	1.9	\$44,000	\$1,100	\$13,200	\$330	24,955	34%	\$8.75	\$455	1.6
Eddy County	\$14.17	\$737	\$29,480	1.9	\$60,500	\$1,513	\$18,150	\$454	5,315	27%	\$15.35	\$798	0.9
Grant County	\$12.25	\$637	\$25,480	1.6	\$46,900	\$1,173	\$14,070	\$352	2,945	24%	\$11.00	\$572	1.1
Guadalupe County	\$12.25	\$637	\$25,480	1.6	\$36,800	\$920	\$11,040	\$276	260	19%	\$8.76	\$456	1.4
Harding County †	\$12.25	\$637	\$25,480	1.6	\$45,200	\$1,130	\$13,560	\$339	39	16%			
Hidalgo County	\$12.25	\$637	\$25,480	1.6	\$43,700	\$1,093	\$13,110	\$328	635	35%	\$6.50	\$338	1.9
Lea County	\$15.21	\$791	\$31,640	2.0	\$60,700	\$1,518	\$18,210	\$455	6,330	30%	\$18.10	\$941	0.8
Lincoln County	\$17.10	\$889	\$35,560	2.3	\$54,600	\$1,365	\$16,380	\$410	1,788	21%	\$8.56	\$445	2.0
Los Alamos County	\$21.00	\$1,092	\$43,680	2.8	\$126,300	\$3,158	\$37,890	\$947	1,725	23%	\$19.63	\$1,021	1.1
Luna County	\$12.25	\$637	\$25,480	1.6	\$37,700	\$943	\$11,310	\$283	2,996	33%	\$8.56	\$445	1.4
McKinley County	\$12.25	\$637	\$25,480	1.6	\$36,900	\$923	\$11,070	\$277	4,931	28%	\$11.21	\$583	1.1
Mora County	\$12.87	\$669	\$26,760	1.7	\$45,700	\$1,143	\$13,710	\$343	207	12%	\$10.86	\$565	1.2
Otero County	\$12.25	\$637	\$25,480	1.6	\$44,600	\$1,115	\$13,380	\$335	7,900	33%	\$11.70	\$609	1.0
Quay County	\$13.00	\$676	\$27,040	1.7	\$41,700	\$1,043	\$12,510	\$313	828	24%	\$7.71	\$401	1.7

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Mexico

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rio Arriba County	\$14.23	\$740	\$29,600	1.9	\$48,300	\$1,208	\$14,490	\$362	3,143	21%	\$12.06	\$627	1.2
Roosevelt County	\$13.67	\$711	\$28,440	1.8	\$44,800	\$1,120	\$13,440	\$336	2,697	39%	\$8.32	\$432	1.6
San Juan County	\$14.13	\$735	\$29,400	1.9	\$65,700	\$1,643	\$19,710	\$493	10,711	26%	\$15.30	\$796	0.9
San Miguel County	\$12.67	\$659	\$26,360	1.7	\$43,000	\$1,075	\$12,900	\$323	3,774	32%	\$7.21	\$375	1.8
Sandoval County	\$15.42	\$802	\$32,080	2.1	\$57,800	\$1,445	\$17,340	\$434	9,050	19%	\$14.36	\$747	1.1
Santa Fe County	\$18.40	\$957	\$38,280	2.5	\$65,300	\$1,633	\$19,590	\$490	18,512	30%	\$11.66	\$606	1.6
Sierra County	\$12.83	\$667	\$26,680	1.7	\$45,400	\$1,135	\$13,620	\$341	1,067	25%	\$6.87	\$357	1.9
Socorro County	\$12.25	\$637	\$25,480	1.6	\$45,300	\$1,133	\$13,590	\$340	1,417	26%	\$7.91	\$411	1.5
Taos County	\$17.35	\$902	\$36,080	2.3	\$47,200	\$1,180	\$14,160	\$354	3,618	27%	\$9.11	\$474	1.9
Torrance County	\$15.42	\$802	\$32,080	2.1	\$57,800	\$1,445	\$17,340	\$434	1,012	18%	\$10.45	\$543	1.5
Union County	\$12.83	\$667	\$26,680	1.7	\$48,000	\$1,200	\$14,400	\$360	548	33%	\$10.96	\$570	1.2
Valencia County	\$15.42	\$802	\$32,080	2.1	\$57,800	\$1,445	\$17,340	\$434	5,518	20%	\$7.42	\$386	2.1

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New York

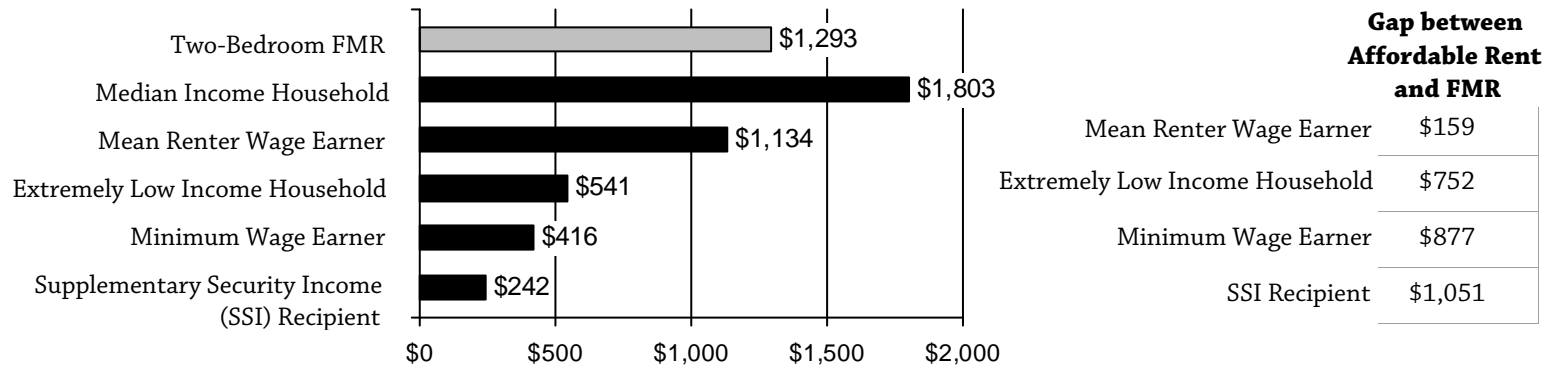
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,293. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,311 monthly or \$51,731 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.87

In New York, 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 124 hours per week, 52 weeks per year. Or a household must include 3.1 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 \$21.81. 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



New York	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New York	\$24.87	\$1,293	\$51,731	3.1	\$72,134	\$1,803	\$21,640	\$541	3,290,208	46%	\$21.81	\$1,134	1.1	
Combined Nonmetro Areas	\$14.69	\$764	\$30,561	1.8	\$57,856	\$1,446	\$17,357	\$434	180,403	29%	\$9.79	\$509	1.5	
<u>Metropolitan Areas</u>														
Albany-Schenectady-Troy MSA	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	116,769	34%	\$12.87	\$669	1.4	
Binghamton MSA	\$13.31	\$692	\$27,680	1.7	\$62,900	\$1,573	\$18,870	\$472	31,084	31%	\$10.04	\$522	1.3	
Buffalo-Niagara Falls MSA	\$13.65	\$710	\$28,400	1.7	\$63,900	\$1,598	\$19,170	\$479	156,647	33%	\$10.22	\$532	1.3	
Elmira MSA	\$15.13	\$787	\$31,480	1.9	\$63,400	\$1,585	\$19,020	\$476	11,388	32%	\$9.71	\$505	1.6	
Glens Falls MSA	\$19.52	\$1,015	\$40,600	2.4	\$62,900	\$1,573	\$18,870	\$472	15,028	28%	\$10.46	\$544	1.9	
Ithaca MSA	\$21.73	\$1,130	\$45,200	2.7	\$78,800	\$1,970	\$23,640	\$591	17,114	44%	\$12.69	\$660	1.7	
Kingston MSA	\$20.42	\$1,062	\$42,480	2.6	\$71,300	\$1,783	\$21,390	\$535	21,504	31%	\$9.20	\$478	2.2	
Nassau-Suffolk HMFA	\$31.02	\$1,613	\$64,520	3.9	\$105,100	\$2,628	\$31,530	\$788	181,239	19%	\$13.54	\$704	2.3	
New York HMFA	\$27.69	\$1,440	\$57,600	3.5	\$63,497	\$1,587	\$19,049	\$476	2,108,127	66%	\$32.62	\$1,696	0.8	
Poughkeepsie-Newburgh-Middletown MSA	\$24.19	\$1,258	\$50,320	3.0	\$83,100	\$2,078	\$24,930	\$623	70,573	30%	\$10.98	\$571	2.2	
Rochester MSA	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	130,095	31%	\$10.85	\$564	1.5	
Syracuse MSA	\$15.40	\$801	\$32,040	1.9	\$67,700	\$1,693	\$20,310	\$508	82,392	32%	\$10.88	\$566	1.4	
Utica-Rome MSA	\$14.98	\$779	\$31,160	1.9	\$59,500	\$1,488	\$17,850	\$446	37,067	31%	\$8.93	\$464	1.7	
Westchester County	\$27.87	\$1,449	\$57,960	3.5	\$103,700	\$2,593	\$31,110	\$778	130,778	38%	\$17.29	\$899	1.6	
<u>Counties</u>														
Albany County	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	48,933	40%	\$13.37	\$695	1.3	
Allegany County	\$12.25	\$637	\$25,480	1.5	\$52,600	\$1,315	\$15,780	\$395	4,884	26%	\$8.62	\$448	1.4	
Bronx County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	379,151	80%	\$17.60	\$915	1.6	
Broome County	\$13.31	\$692	\$27,680	1.7	\$62,900	\$1,573	\$18,870	\$472	27,000	34%	\$9.78	\$508	1.4	
Cattaraugus County	\$12.73	\$662	\$26,480	1.6	\$49,800	\$1,245	\$14,940	\$374	8,899	27%	\$9.80	\$510	1.3	
Cayuga County	\$14.35	\$746	\$29,840	1.8	\$62,600	\$1,565	\$18,780	\$470	8,868	28%	\$8.71	\$453	1.6	
Chautauqua County	\$12.25	\$637	\$25,480	1.5	\$50,900	\$1,273	\$15,270	\$382	16,819	31%	\$8.28	\$430	1.5	
Chemung County	\$15.13	\$787	\$31,480	1.9	\$63,400	\$1,585	\$19,020	\$476	11,388	32%	\$9.71	\$505	1.6	
Chenango County	\$12.25	\$637	\$25,480	1.5	\$56,200	\$1,405	\$16,860	\$422	4,748	24%	\$10.21	\$531	1.2	
Clinton County	\$15.65	\$814	\$32,560	2.0	\$66,000	\$1,650	\$19,800	\$495	10,258	32%	\$8.90	\$463	1.8	
Columbia County	\$17.23	\$896	\$35,840	2.2	\$74,000	\$1,850	\$22,200	\$555	6,895	27%	\$10.67	\$555	1.6	

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

New York	FY14 HOUSING WAGE				HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Cortland County	\$14.40	\$749	\$29,960	1.8	\$60,100	\$1,503	\$18,030	\$451	6,003	34%	\$9.62	\$500	1.5	
Delaware County	\$12.83	\$667	\$26,680	1.6	\$57,500	\$1,438	\$17,250	\$431	5,044	25%	\$11.74	\$610	1.1	
Dutchess County	\$24.19	\$1,258	\$50,320	3.0	\$83,100	\$2,078	\$24,930	\$623	32,674	30%	\$12.63	\$657	1.9	
Erie County	\$13.65	\$710	\$28,400	1.7	\$63,900	\$1,598	\$19,170	\$479	130,158	34%	\$10.48	\$545	1.3	
Essex County	\$15.71	\$817	\$32,680	2.0	\$59,500	\$1,488	\$17,850	\$446	4,427	27%	\$9.72	\$505	1.6	
Franklin County	\$13.77	\$716	\$28,640	1.7	\$54,600	\$1,365	\$16,380	\$410	5,305	28%	\$8.09	\$421	1.7	
Fulton County	\$13.62	\$708	\$28,320	1.7	\$55,500	\$1,388	\$16,650	\$416	6,846	30%	\$9.71	\$505	1.4	
Genesee County	\$14.71	\$765	\$30,600	1.8	\$65,300	\$1,633	\$19,590	\$490	6,346	26%	\$9.00	\$468	1.6	
Greene County	\$15.02	\$781	\$31,240	1.9	\$58,400	\$1,460	\$17,520	\$438	5,015	27%	\$10.03	\$521	1.5	
Hamilton County	\$12.50	\$650	\$26,000	1.6	\$64,100	\$1,603	\$19,230	\$481	374	18%	\$7.59	\$395	1.6	
Herkimer County	\$14.98	\$779	\$31,160	1.9	\$59,500	\$1,488	\$17,850	\$446	7,785	29%	\$8.80	\$457	1.7	
Jefferson County	\$19.46	\$1,012	\$40,480	2.4	\$54,000	\$1,350	\$16,200	\$405	19,338	43%	\$11.49	\$597	1.7	
Kings County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	640,513	70%	\$14.98	\$779	1.8	
Lewis County	\$12.79	\$665	\$26,600	1.6	\$55,900	\$1,398	\$16,770	\$419	2,373	22%	\$9.00	\$468	1.4	
Livingston County	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	6,002	25%	\$7.44	\$387	2.2	
Madison County	\$15.40	\$801	\$32,040	1.9	\$67,700	\$1,693	\$20,310	\$508	6,400	24%	\$10.72	\$557	1.4	
Monroe County	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	100,937	34%	\$11.33	\$589	1.4	
Montgomery County	\$14.23	\$740	\$29,600	1.8	\$57,000	\$1,425	\$17,100	\$428	6,400	32%	\$9.56	\$497	1.5	
Nassau County	\$31.02	\$1,613	\$64,520	3.9	\$105,100	\$2,628	\$31,530	\$788	82,654	19%	\$13.04	\$678	2.4	
New York County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	571,648	77%	\$44.81	\$2,330	0.6	
Niagara County	\$13.65	\$710	\$28,400	1.7	\$63,900	\$1,598	\$19,170	\$479	26,489	30%	\$8.49	\$441	1.6	
Oneida County	\$14.98	\$779	\$31,160	1.9	\$59,500	\$1,488	\$17,850	\$446	29,282	32%	\$8.95	\$465	1.7	
Onondaga County	\$15.40	\$801	\$32,040	1.9	\$67,700	\$1,693	\$20,310	\$508	63,518	34%	\$11.02	\$573	1.4	
Ontario County	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	11,285	26%	\$9.74	\$507	1.6	
Orange County	\$24.19	\$1,258	\$50,320	3.0	\$83,100	\$2,078	\$24,930	\$623	37,899	30%	\$9.58	\$498	2.5	
Orleans County	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	3,512	22%	\$7.95	\$413	2.0	
Oswego County	\$15.40	\$801	\$32,040	1.9	\$67,700	\$1,693	\$20,310	\$508	12,474	27%	\$9.76	\$507	1.6	
Otsego County	\$16.23	\$844	\$33,760	2.0	\$60,600	\$1,515	\$18,180	\$455	6,748	27%	\$9.72	\$506	1.7	
Putnam County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	5,866	17%	\$9.10	\$473	3.0	
Queens County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	430,896	56%	\$16.97	\$882	1.6	
Rensselaer County	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	21,869	34%	\$11.16	\$581	1.6	

1: BR = Bedroom

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

New York	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Richmond County	\$27.69	\$1,440	\$57,600	3.5	\$62,500	\$1,563	\$18,750	\$469	50,576	31%	\$9.96	\$518	2.8		
Rockland County	\$27.69	\$1,440	\$57,600	3.5	\$94,900	\$2,373	\$28,470	\$712	29,477	30%	\$12.25	\$637	2.3		
Saratoga County	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	23,848	27%	\$13.02	\$677	1.4		
Schenectady County	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	19,229	33%	\$13.21	\$687	1.4		
Schoharie County	\$17.87	\$929	\$37,160	2.2	\$78,300	\$1,958	\$23,490	\$587	2,890	23%	\$6.15	\$320	2.9		
Schuyler County	\$12.37	\$643	\$25,720	1.5	\$57,300	\$1,433	\$17,190	\$430	1,427	19%	\$8.80	\$458	1.4		
Seneca County	\$13.65	\$710	\$28,400	1.7	\$57,700	\$1,443	\$17,310	\$433	3,354	25%	\$9.87	\$513	1.4		
St. Lawrence County	\$13.92	\$724	\$28,960	1.7	\$54,000	\$1,350	\$16,200	\$405	12,395	29%	\$9.09	\$473	1.5		
Steuben County	\$13.02	\$677	\$27,080	1.6	\$54,500	\$1,363	\$16,350	\$409	11,738	28%	\$14.55	\$757	0.9		
Suffolk County	\$31.02	\$1,613	\$64,520	3.9	\$105,100	\$2,628	\$31,530	\$788	98,585	20%	\$14.04	\$730	2.2		
Sullivan County	\$17.44	\$907	\$36,280	2.2	\$63,200	\$1,580	\$18,960	\$474	9,943	34%	\$9.21	\$479	1.9		
Tioga County	\$13.31	\$692	\$27,680	1.7	\$62,900	\$1,573	\$18,870	\$472	4,084	20%	\$11.79	\$613	1.1		
Tompkins County	\$21.73	\$1,130	\$45,200	2.7	\$78,800	\$1,970	\$23,640	\$591	17,114	44%	\$12.69	\$660	1.7		
Ulster County	\$20.42	\$1,062	\$42,480	2.6	\$71,300	\$1,783	\$21,390	\$535	21,504	31%	\$9.20	\$478	2.2		
Warren County	\$19.52	\$1,015	\$40,600	2.4	\$62,900	\$1,573	\$18,870	\$472	8,774	31%	\$10.58	\$550	1.8		
Washington County	\$19.52	\$1,015	\$40,600	2.4	\$62,900	\$1,573	\$18,870	\$472	6,254	25%	\$10.04	\$522	1.9		
Wayne County	\$16.04	\$834	\$33,360	2.0	\$67,000	\$1,675	\$20,100	\$503	8,359	23%	\$8.98	\$467	1.8		
Westchester County	\$27.87	\$1,449	\$57,960	3.5	\$103,700	\$2,593	\$31,110	\$778	130,778	38%	\$17.29	\$899	1.6		
Wyoming County	\$13.02	\$677	\$27,080	1.6	\$62,600	\$1,565	\$18,780	\$470	3,843	25%	\$7.99	\$416	1.6		
Yates County	\$12.67	\$659	\$26,360	1.6	\$60,900	\$1,523	\$18,270	\$457	2,113	22%	\$6.85	\$356	1.9		

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

North Carolina

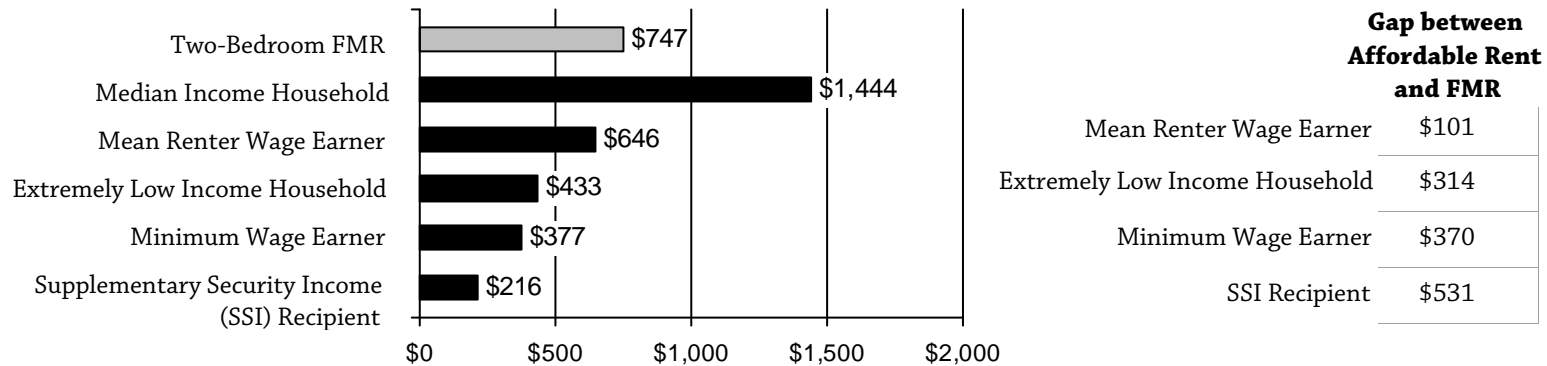
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$747. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,491 monthly or \$29,897 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.37

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 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 North Carolina, the estimated mean (average) wage for a renter is \$12.42. 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



North Carolina	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
North Carolina	\$14.37	\$747	\$29,897	2.0	\$57,753	\$1,444	\$17,326	\$433	1,215,861	33%	\$12.42	\$646	1.2	
Combined Nonmetro Areas	\$13.10	\$681	\$27,244	1.8	\$50,769	\$1,269	\$15,231	\$381	324,527	30%	\$9.55	\$497	1.4	
<u>Metropolitan Areas</u>														
Anson County HMFA	\$12.25	\$637	\$25,480	1.7	\$41,600	\$1,040	\$12,480	\$312	3,060	32%	\$10.04	\$522	1.2	
Asheville HMFA	\$13.83	\$719	\$28,760	1.9	\$56,000	\$1,400	\$16,800	\$420	48,025	31%	\$11.02	\$573	1.3	
Burlington MSA	\$13.15	\$684	\$27,360	1.8	\$53,900	\$1,348	\$16,170	\$404	19,623	33%	\$10.72	\$558	1.2	
Charlotte-Gastonia-Concord HMFA	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	196,220	34%	\$15.88	\$826	1.0	
Durham-Chapel Hill HMFA	\$16.21	\$843	\$33,720	2.2	\$65,700	\$1,643	\$19,710	\$493	74,562	40%	\$17.75	\$923	0.9	
Fayetteville HMFA	\$15.69	\$816	\$32,640	2.2	\$52,800	\$1,320	\$15,840	\$396	52,224	44%	\$12.12	\$630	1.3	
Goldsboro MSA	\$13.29	\$691	\$27,640	1.8	\$49,800	\$1,245	\$14,940	\$374	18,213	38%	\$10.33	\$537	1.3	
Greene County HMFA	\$12.25	\$637	\$25,480	1.7	\$52,900	\$1,323	\$15,870	\$397	2,180	31%	\$8.26	\$429	1.5	
Greensboro-High Point HMFA	\$13.63	\$709	\$28,360	1.9	\$55,100	\$1,378	\$16,530	\$413	87,281	35%	\$12.08	\$628	1.1	
Greenville HMFA	\$13.19	\$686	\$27,440	1.8	\$55,200	\$1,380	\$16,560	\$414	29,424	45%	\$9.91	\$515	1.3	
Haywood County HMFA	\$12.87	\$669	\$26,760	1.8	\$54,500	\$1,363	\$16,350	\$409	6,744	25%	\$11.03	\$574	1.2	
Hickory-Lenoir-Morganton MSA	\$12.25	\$637	\$25,480	1.7	\$48,800	\$1,220	\$14,640	\$366	38,188	28%	\$10.12	\$526	1.2	
Hoke County HMFA	\$12.75	\$663	\$26,520	1.8	\$54,300	\$1,358	\$16,290	\$407	4,677	30%	\$7.29	\$379	1.8	
Jacksonville MSA	\$14.56	\$757	\$30,280	2.0	\$53,200	\$1,330	\$15,960	\$399	25,684	43%	\$10.26	\$534	1.4	
Pender County HMFA	\$12.67	\$659	\$26,360	1.7	\$56,700	\$1,418	\$17,010	\$425	4,419	22%	\$9.20	\$478	1.4	
Person County HMFA	\$12.98	\$675	\$27,000	1.8	\$54,600	\$1,365	\$16,380	\$410	4,160	27%	\$8.22	\$427	1.6	
Raleigh-Cary MSA	\$16.46	\$856	\$34,240	2.3	\$75,800	\$1,895	\$22,740	\$569	138,888	33%	\$12.73	\$662	1.3	
Rockingham County HMFA	\$12.25	\$637	\$25,480	1.7	\$46,100	\$1,153	\$13,830	\$346	10,540	28%	\$10.24	\$533	1.2	
Rocky Mount MSA	\$12.94	\$673	\$26,920	1.8	\$49,600	\$1,240	\$14,880	\$372	21,397	36%	\$10.42	\$542	1.2	
Virginia Beach-Norfolk-Newport News MSA *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	1,808	20%	\$7.84	\$408	2.8	
Wilmington HMFA	\$15.73	\$818	\$32,720	2.2	\$58,700	\$1,468	\$17,610	\$440	44,569	34%	\$10.92	\$568	1.4	
Winston-Salem MSA	\$13.33	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	59,448	31%	\$11.95	\$621	1.1	
<u>Counties</u>														
Alamance County	\$13.15	\$684	\$27,360	1.8	\$53,900	\$1,348	\$16,170	\$404	19,623	33%	\$10.72	\$558	1.2	
Alexander County	\$12.25	\$637	\$25,480	1.7	\$48,800	\$1,220	\$14,640	\$366	3,105	23%	\$7.53	\$392	1.6	
Alleghany County	\$12.25	\$637	\$25,480	1.7	\$41,700	\$1,043	\$12,510	\$313	1,247	26%	\$6.86	\$357	1.8	

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

North Carolina	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Anson County	\$12.25	\$637	\$25,480	1.7	\$41,600	\$1,040	\$12,480	\$312	3,060	32%	\$10.04	\$522	1.2
Ashe County	\$12.25	\$637	\$25,480	1.7	\$49,600	\$1,240	\$14,880	\$372	2,630	22%	\$8.62	\$448	1.4
Avery County	\$13.52	\$703	\$28,120	1.9	\$50,100	\$1,253	\$15,030	\$376	1,973	27%	\$9.55	\$497	1.4
Beaufort County	\$12.25	\$637	\$25,480	1.7	\$53,300	\$1,333	\$15,990	\$400	5,798	29%	\$7.89	\$410	1.6
Bertie County	\$12.25	\$637	\$25,480	1.7	\$42,700	\$1,068	\$12,810	\$320	1,951	25%	\$6.62	\$344	1.9
Bladen County	\$12.25	\$637	\$25,480	1.7	\$43,800	\$1,095	\$13,140	\$329	4,485	32%	\$9.16	\$476	1.3
Brunswick County	\$15.73	\$818	\$32,720	2.2	\$58,700	\$1,468	\$17,610	\$440	10,520	22%	\$9.59	\$498	1.6
Buncombe County	\$13.83	\$719	\$28,760	1.9	\$56,000	\$1,400	\$16,800	\$420	35,159	35%	\$11.26	\$586	1.2
Burke County	\$12.25	\$637	\$25,480	1.7	\$48,800	\$1,220	\$14,640	\$366	9,456	27%	\$9.19	\$478	1.3
Cabarrus County	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	16,963	26%	\$9.59	\$499	1.6
Caldwell County	\$12.25	\$637	\$25,480	1.7	\$48,800	\$1,220	\$14,640	\$366	8,767	28%	\$8.37	\$435	1.5
Camden County	\$15.52	\$807	\$32,280	2.1	\$78,000	\$1,950	\$23,400	\$585	495	14%	\$15.95	\$829	1.0
Carteret County	\$13.29	\$691	\$27,640	1.8	\$58,200	\$1,455	\$17,460	\$437	8,264	29%	\$8.34	\$434	1.6
Caswell County	\$12.25	\$637	\$25,480	1.7	\$48,300	\$1,208	\$14,490	\$362	2,267	26%	\$6.34	\$330	1.9
Catawba County	\$12.25	\$637	\$25,480	1.7	\$48,800	\$1,220	\$14,640	\$366	16,860	29%	\$11.15	\$580	1.1
Chatham County	\$16.21	\$843	\$33,720	2.2	\$65,700	\$1,643	\$19,710	\$493	5,047	20%	\$8.53	\$444	1.9
Cherokee County	\$12.25	\$637	\$25,480	1.7	\$46,700	\$1,168	\$14,010	\$350	2,070	18%	\$9.74	\$506	1.3
Chowan County	\$12.25	\$637	\$25,480	1.7	\$44,800	\$1,120	\$13,440	\$336	1,964	33%	\$8.02	\$417	1.5
Clay County	\$12.25	\$637	\$25,480	1.7	\$44,800	\$1,120	\$13,440	\$336	824	19%	\$7.70	\$400	1.6
Cleveland County	\$12.38	\$644	\$25,760	1.7	\$48,600	\$1,215	\$14,580	\$365	12,422	33%	\$9.80	\$509	1.3
Columbus County	\$12.25	\$637	\$25,480	1.7	\$47,600	\$1,190	\$14,280	\$357	6,135	28%	\$8.02	\$417	1.5
Craven County	\$15.19	\$790	\$31,600	2.1	\$63,000	\$1,575	\$18,900	\$473	14,762	37%	\$11.55	\$601	1.3
Cumberland County	\$15.69	\$816	\$32,640	2.2	\$52,800	\$1,320	\$15,840	\$396	52,224	44%	\$12.12	\$630	1.3
Currituck County *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	1,808	20%	\$7.84	\$408	2.8
Dare County	\$17.96	\$934	\$37,360	2.5	\$69,300	\$1,733	\$20,790	\$520	4,204	28%	\$8.78	\$456	2.0
Davidson County	\$12.25	\$637	\$25,480	1.7	\$52,600	\$1,315	\$15,780	\$395	17,697	27%	\$9.77	\$508	1.3
Davie County	\$13.33	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	2,937	18%	\$8.56	\$445	1.6
Duplin County	\$12.25	\$637	\$25,480	1.7	\$43,200	\$1,080	\$12,960	\$324	6,825	31%	\$9.81	\$510	1.2
Durham County	\$16.21	\$843	\$33,720	2.2	\$65,700	\$1,643	\$19,710	\$493	49,056	45%	\$19.68	\$1,023	0.8
Edgecombe County	\$12.94	\$673	\$26,920	1.8	\$49,600	\$1,240	\$14,880	\$372	7,734	36%	\$10.81	\$562	1.2
Forsyth County	\$13.33	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	49,131	35%	\$12.52	\$651	1.1

* 50th percentile FMR (See Appendix A).

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

North Carolina	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Franklin County	\$16.46	\$856	\$34,240	2.3	\$75,800	\$1,895	\$22,740	\$569	5,326	23%	\$10.22	\$531	1.6
Gaston County	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	25,318	32%	\$10.28	\$535	1.5
Gates County	\$12.25	\$637	\$25,480	1.7	\$58,600	\$1,465	\$17,580	\$440	842	19%	\$7.18	\$373	1.7
Graham County	\$12.25	\$637	\$25,480	1.7	\$40,300	\$1,008	\$12,090	\$302	572	17%	\$8.00	\$416	1.5
Granville County	\$14.08	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	4,773	24%	\$10.10	\$525	1.4
Greene County	\$12.25	\$637	\$25,480	1.7	\$52,900	\$1,323	\$15,870	\$397	2,180	31%	\$8.26	\$429	1.5
Guilford County	\$13.63	\$709	\$28,360	1.9	\$55,100	\$1,378	\$16,530	\$413	72,709	38%	\$12.44	\$647	1.1
Halifax County	\$12.25	\$637	\$25,480	1.7	\$42,800	\$1,070	\$12,840	\$321	8,040	37%	\$8.40	\$437	1.5
Harnett County	\$13.63	\$709	\$28,360	1.9	\$51,100	\$1,278	\$15,330	\$383	12,613	31%	\$8.73	\$454	1.6
Haywood County	\$12.87	\$669	\$26,760	1.8	\$54,500	\$1,363	\$16,350	\$409	6,744	25%	\$11.03	\$574	1.2
Henderson County	\$13.83	\$719	\$28,760	1.9	\$56,000	\$1,400	\$16,800	\$420	10,848	24%	\$10.46	\$544	1.3
Hertford County	\$12.25	\$637	\$25,480	1.7	\$42,100	\$1,053	\$12,630	\$316	3,132	35%	\$9.35	\$486	1.3
Hoke County	\$12.75	\$663	\$26,520	1.8	\$54,300	\$1,358	\$16,290	\$407	4,677	30%	\$7.29	\$379	1.8
Hyde County	\$15.37	\$799	\$31,960	2.1	\$43,800	\$1,095	\$13,140	\$329	528	27%	\$7.92	\$412	1.9
Iredell County	\$14.88	\$774	\$30,960	2.1	\$61,000	\$1,525	\$18,300	\$458	15,530	26%	\$11.75	\$611	1.3
Jackson County	\$13.00	\$676	\$27,040	1.8	\$51,800	\$1,295	\$15,540	\$389	4,898	32%	\$7.48	\$389	1.7
Johnston County	\$16.46	\$856	\$34,240	2.3	\$75,800	\$1,895	\$22,740	\$569	16,984	28%	\$8.55	\$445	1.9
Jones County	\$13.15	\$684	\$27,360	1.8	\$51,300	\$1,283	\$15,390	\$385	1,240	30%	\$9.92	\$516	1.3
Lee County	\$14.06	\$731	\$29,240	1.9	\$55,600	\$1,390	\$16,680	\$417	6,607	31%	\$11.69	\$608	1.2
Lenoir County	\$12.50	\$650	\$26,000	1.7	\$45,100	\$1,128	\$13,530	\$338	9,392	39%	\$9.51	\$495	1.3
Lincoln County	\$12.25	\$637	\$25,480	1.7	\$64,800	\$1,620	\$19,440	\$486	7,128	24%	\$8.94	\$465	1.4
Macon County	\$13.71	\$713	\$28,520	1.9	\$50,800	\$1,270	\$15,240	\$381	4,085	26%	\$9.29	\$483	1.5
Madison County	\$13.83	\$719	\$28,760	1.9	\$56,000	\$1,400	\$16,800	\$420	2,018	25%	\$8.11	\$422	1.7
Martin County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	2,928	31%	\$8.92	\$464	1.4
McDowell County	\$12.25	\$637	\$25,480	1.7	\$48,100	\$1,203	\$14,430	\$361	4,768	28%	\$8.51	\$443	1.4
Mecklenburg County	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	141,992	39%	\$17.76	\$923	0.9
Mitchell County	\$12.25	\$637	\$25,480	1.7	\$45,400	\$1,135	\$13,620	\$341	1,545	24%	\$7.66	\$398	1.6
Montgomery County	\$12.25	\$637	\$25,480	1.7	\$44,400	\$1,110	\$13,320	\$333	2,665	26%	\$9.28	\$482	1.3
Moore County	\$12.31	\$640	\$25,600	1.7	\$60,100	\$1,503	\$18,030	\$451	9,353	26%	\$9.53	\$496	1.3
Nash County	\$12.94	\$673	\$26,920	1.8	\$49,600	\$1,240	\$14,880	\$372	13,663	36%	\$10.27	\$534	1.3
New Hanover County	\$15.73	\$818	\$32,720	2.2	\$58,700	\$1,468	\$17,610	\$440	34,049	40%	\$11.30	\$588	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

North Carolina	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Northampton County	\$12.25	\$637	\$25,480	1.7	\$40,300	\$1,008	\$12,090	\$302	2,357	28%	\$9.23	\$480	1.3
Onslow County	\$14.56	\$757	\$30,280	2.0	\$53,200	\$1,330	\$15,960	\$399	25,684	43%	\$10.26	\$534	1.4
Orange County	\$16.21	\$843	\$33,720	2.2	\$65,700	\$1,643	\$19,710	\$493	20,459	40%	\$10.68	\$555	1.5
Pamlico County	\$12.25	\$637	\$25,480	1.7	\$56,500	\$1,413	\$16,950	\$424	981	19%	\$8.72	\$453	1.4
Pasquotank County	\$14.25	\$741	\$29,640	2.0	\$59,300	\$1,483	\$17,790	\$445	5,095	35%	\$8.84	\$460	1.6
Pender County	\$12.67	\$659	\$26,360	1.7	\$56,700	\$1,418	\$17,010	\$425	4,419	22%	\$9.20	\$478	1.4
Perquimans County	\$14.29	\$743	\$29,720	2.0	\$51,300	\$1,283	\$15,390	\$385	1,150	21%	\$5.35	\$278	2.7
Person County	\$12.98	\$675	\$27,000	1.8	\$54,600	\$1,365	\$16,380	\$410	4,160	27%	\$8.22	\$427	1.6
Pitt County	\$13.19	\$686	\$27,440	1.8	\$55,200	\$1,380	\$16,560	\$414	29,424	45%	\$9.91	\$515	1.3
Polk County	\$12.35	\$642	\$25,680	1.7	\$55,900	\$1,398	\$16,770	\$419	2,210	25%	\$9.91	\$515	1.2
Randolph County	\$13.63	\$709	\$28,360	1.9	\$55,100	\$1,378	\$16,530	\$413	14,572	26%	\$9.97	\$518	1.4
Richmond County	\$12.25	\$637	\$25,480	1.7	\$42,300	\$1,058	\$12,690	\$317	5,791	32%	\$8.21	\$427	1.5
Robeson County	\$12.25	\$637	\$25,480	1.7	\$37,100	\$928	\$11,130	\$278	15,271	34%	\$8.34	\$434	1.5
Rockingham County	\$12.25	\$637	\$25,480	1.7	\$46,100	\$1,153	\$13,830	\$346	10,540	28%	\$10.24	\$533	1.2
Rowan County	\$12.79	\$665	\$26,600	1.8	\$48,500	\$1,213	\$14,550	\$364	16,239	31%	\$11.74	\$611	1.1
Rutherford County	\$12.25	\$637	\$25,480	1.7	\$45,700	\$1,143	\$13,710	\$343	7,541	28%	\$8.72	\$454	1.4
Sampson County	\$12.25	\$637	\$25,480	1.7	\$46,800	\$1,170	\$14,040	\$351	7,382	31%	\$9.26	\$481	1.3
Scotland County	\$12.35	\$642	\$25,680	1.7	\$39,200	\$980	\$11,760	\$294	4,581	35%	\$7.92	\$412	1.6
Stanly County	\$12.25	\$637	\$25,480	1.7	\$59,400	\$1,485	\$17,820	\$446	5,982	26%	\$8.47	\$440	1.4
Stokes County	\$13.33	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	4,133	21%	\$7.46	\$388	1.8
Surry County	\$12.25	\$637	\$25,480	1.7	\$42,800	\$1,070	\$12,840	\$321	8,110	27%	\$8.72	\$454	1.4
Swain County	\$14.00	\$728	\$29,120	1.9	\$52,900	\$1,323	\$15,870	\$397	1,201	22%	\$6.37	\$331	2.2
Transylvania County	\$12.44	\$647	\$25,880	1.7	\$55,600	\$1,390	\$16,680	\$417	3,129	23%	\$8.67	\$451	1.4
Tyrrell County	\$12.25	\$637	\$25,480	1.7	\$47,000	\$1,175	\$14,100	\$353	358	21%	\$7.30	\$379	1.7
Union County	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	11,947	18%	\$8.72	\$454	1.8
Vance County	\$12.73	\$662	\$26,480	1.8	\$43,300	\$1,083	\$12,990	\$325	5,943	37%	\$9.00	\$468	1.4
Wake County	\$16.46	\$856	\$34,240	2.3	\$75,800	\$1,895	\$22,740	\$569	116,578	34%	\$13.16	\$684	1.3
Warren County	\$12.25	\$637	\$25,480	1.7	\$44,900	\$1,123	\$13,470	\$337	2,205	29%	\$7.02	\$365	1.7
Washington County	\$12.25	\$637	\$25,480	1.7	\$49,900	\$1,248	\$14,970	\$374	1,332	26%	\$5.79	\$301	2.1
Watauga County	\$15.52	\$807	\$32,280	2.1	\$62,200	\$1,555	\$18,660	\$467	9,417	45%	\$6.63	\$345	2.3
Wayne County	\$13.29	\$691	\$27,640	1.8	\$49,800	\$1,245	\$14,940	\$374	18,213	38%	\$10.33	\$537	1.3

* 50th percentile FMR (See Appendix A).

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North Carolina

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ^{1,2}	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkes County	\$12.25	\$637	\$25,480	1.7	\$37,600	\$940	\$11,280	\$282	7,267	26%	\$9.44	\$491	1.3
Wilson County	\$15.44	\$803	\$32,120	2.1	\$43,100	\$1,078	\$12,930	\$323	12,771	40%	\$12.57	\$654	1.2
Yadkin County	\$13.33	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	3,247	22%	\$7.20	\$375	1.8
Yancey County	\$12.25	\$637	\$25,480	1.7	\$48,500	\$1,213	\$14,550	\$364	1,562	22%	\$8.51	\$443	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

North Dakota

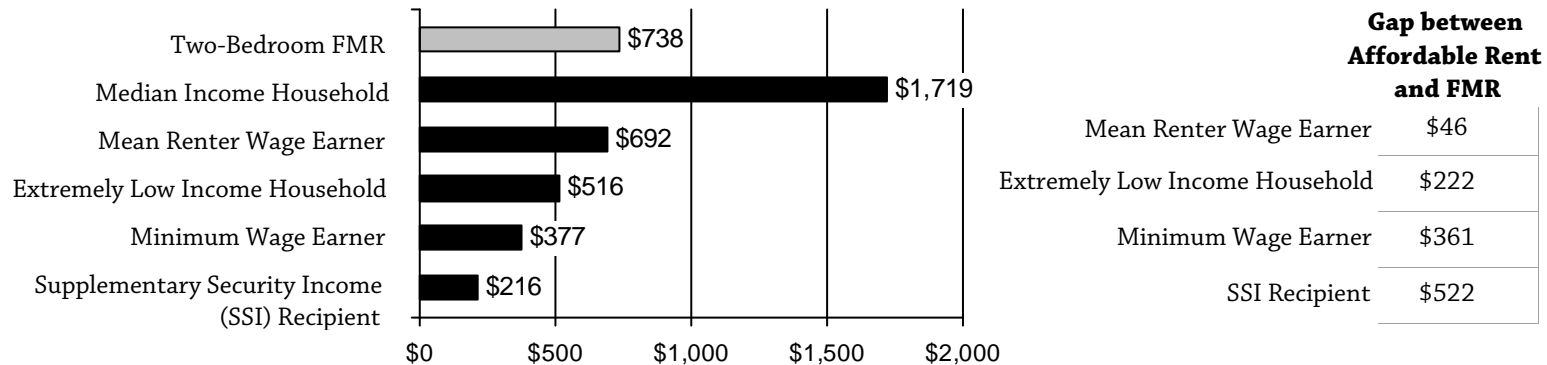
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$738. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,460 monthly or \$29,521 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.19

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 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 North Dakota, the estimated mean (average) wage for a renter is \$13.32. 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



North Dakota	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
North Dakota	\$14.19	\$738	\$29,521	2.0	\$68,741	\$1,719	\$20,622	\$516	95,100	34%	\$13.32	\$692	1.1
Combined Nonmetro Areas	\$15.23	\$792	\$31,681	2.1	\$64,592	\$1,615	\$19,378	\$484	40,536	28%	\$15.27	\$794	1.0
<u>Metropolitan Areas</u>													
Bismarck MSA	\$13.54	\$704	\$28,160	1.9	\$76,700	\$1,918	\$23,010	\$575	12,068	27%	\$10.80	\$561	1.3
Fargo MSA	\$13.15	\$684	\$27,360	1.8	\$72,100	\$1,803	\$21,630	\$541	29,856	46%	\$12.54	\$652	1.0
Grand Forks MSA	\$13.94	\$725	\$29,000	1.9	\$69,800	\$1,745	\$20,940	\$524	12,640	47%	\$9.70	\$504	1.4
<u>Counties</u>													
Adams County	\$12.25	\$637	\$25,480	1.7	\$54,800	\$1,370	\$16,440	\$411	311	28%	\$10.89	\$566	1.1
Barnes County	\$12.85	\$668	\$26,720	1.8	\$66,200	\$1,655	\$19,860	\$497	1,473	30%	\$8.62	\$448	1.5
Benson County	\$12.25	\$637	\$25,480	1.7	\$39,900	\$998	\$11,970	\$299	803	35%	\$13.56	\$705	0.9
Billings County	\$12.40	\$645	\$25,800	1.7	\$71,200	\$1,780	\$21,360	\$534	72	21%	\$17.23	\$896	0.7
Bottineau County	\$12.25	\$637	\$25,480	1.7	\$66,300	\$1,658	\$19,890	\$497	615	21%	\$11.01	\$573	1.1
Bowman County	\$12.25	\$637	\$25,480	1.7	\$72,600	\$1,815	\$21,780	\$545	297	22%	\$16.98	\$883	0.7
Burke County	\$12.25	\$637	\$25,480	1.7	\$72,000	\$1,800	\$21,600	\$540	272	27%	\$13.27	\$690	0.9
Burleigh County	\$13.54	\$704	\$28,160	1.9	\$76,700	\$1,918	\$23,010	\$575	9,664	29%	\$11.02	\$573	1.2
Cass County	\$13.15	\$684	\$27,360	1.8	\$72,100	\$1,803	\$21,630	\$541	29,856	46%	\$12.54	\$652	1.0
Cavalier County	\$12.25	\$637	\$25,480	1.7	\$63,400	\$1,585	\$19,020	\$476	229	13%	\$14.84	\$772	0.8
Dickey County	\$12.25	\$637	\$25,480	1.7	\$61,400	\$1,535	\$18,420	\$461	574	26%	\$7.90	\$411	1.6
Divide County	\$12.25	\$637	\$25,480	1.7	\$67,700	\$1,693	\$20,310	\$508	175	17%	\$14.77	\$768	0.8
Dunn County	\$12.25	\$637	\$25,480	1.7	\$73,500	\$1,838	\$22,050	\$551	253	17%	\$30.72	\$1,597	0.4
Eddy County	\$12.25	\$637	\$25,480	1.7	\$53,500	\$1,338	\$16,050	\$401	255	24%	\$8.92	\$464	1.4
Emmons County	\$12.25	\$637	\$25,480	1.7	\$47,200	\$1,180	\$14,160	\$354	328	20%	\$9.66	\$503	1.3
Foster County	\$12.25	\$637	\$25,480	1.7	\$68,000	\$1,700	\$20,400	\$510	383	25%	\$6.56	\$341	1.9
Golden Valley County	\$12.25	\$637	\$25,480	1.7	\$62,800	\$1,570	\$18,840	\$471	194	26%	\$9.14	\$475	1.3
Grand Forks County	\$13.94	\$725	\$29,000	1.9	\$69,800	\$1,745	\$20,940	\$524	12,640	47%	\$9.70	\$504	1.4
Grant County	\$12.25	\$637	\$25,480	1.7	\$58,600	\$1,465	\$17,580	\$440	272	25%	\$11.93	\$620	1.0
Griggs County	\$12.25	\$637	\$25,480	1.7	\$58,000	\$1,450	\$17,400	\$435	255	23%	\$10.82	\$562	1.1
Hettinger County	\$12.25	\$637	\$25,480	1.7	\$51,900	\$1,298	\$15,570	\$389	195	18%	\$12.77	\$664	1.0
Kidder County	\$12.25	\$637	\$25,480	1.7	\$52,800	\$1,320	\$15,840	\$396	250	22%	\$11.34	\$590	1.1

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North Dakota

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaMoure County	\$12.25	\$637	\$25,480	1.7	\$65,200	\$1,630	\$19,560	\$489	347	18%	\$10.51	\$547	1.2
Logan County	\$12.25	\$637	\$25,480	1.7	\$56,600	\$1,415	\$16,980	\$425	145	17%	\$9.28	\$483	1.3
McHenry County	\$12.25	\$637	\$25,480	1.7	\$59,400	\$1,485	\$17,820	\$446	584	23%	\$10.49	\$545	1.2
McIntosh County	\$14.98	\$779	\$31,160	2.1	\$51,900	\$1,298	\$15,570	\$389	198	15%	\$12.27	\$638	1.2
McKenzie County	\$12.25	\$637	\$25,480	1.7	\$65,400	\$1,635	\$19,620	\$491	794	30%	\$21.20	\$1,102	0.6
McLean County	\$12.25	\$637	\$25,480	1.7	\$66,800	\$1,670	\$20,040	\$501	925	23%	\$13.70	\$712	0.9
Mercer County	\$12.25	\$637	\$25,480	1.7	\$77,000	\$1,925	\$23,100	\$578	724	20%	\$14.79	\$769	0.8
Morton County	\$13.54	\$704	\$28,160	1.9	\$76,700	\$1,918	\$23,010	\$575	2,404	22%	\$9.63	\$501	1.4
Mountrail County	\$20.56	\$1,069	\$42,760	2.8	\$69,600	\$1,740	\$20,880	\$522	841	28%	\$17.20	\$895	1.2
Nelson County	\$12.25	\$637	\$25,480	1.7	\$64,100	\$1,603	\$19,230	\$481	267	18%	\$7.75	\$403	1.6
Oliver County	\$12.25	\$637	\$25,480	1.7	\$77,000	\$1,925	\$23,100	\$578	111	15%	\$28.21	\$1,467	0.4
Pembina County	\$12.25	\$637	\$25,480	1.7	\$66,700	\$1,668	\$20,010	\$500	721	22%	\$11.62	\$604	1.1
Pierce County	\$12.25	\$637	\$25,480	1.7	\$63,300	\$1,583	\$18,990	\$475	528	28%	\$7.88	\$410	1.6
Ramsey County	\$12.58	\$654	\$26,160	1.7	\$62,300	\$1,558	\$18,690	\$467	1,731	35%	\$9.86	\$513	1.3
Ransom County	\$13.19	\$686	\$27,440	1.8	\$66,800	\$1,670	\$20,040	\$501	669	29%	\$9.00	\$468	1.5
Renville County	\$12.25	\$637	\$25,480	1.7	\$66,300	\$1,658	\$19,890	\$497	219	21%	\$16.99	\$883	0.7
Richland County	\$12.25	\$637	\$25,480	1.7	\$70,700	\$1,768	\$21,210	\$530	1,786	28%	\$8.92	\$464	1.4
Rolette County	\$12.25	\$637	\$25,480	1.7	\$35,200	\$880	\$10,560	\$264	1,349	28%	\$5.92	\$308	2.1
Sargent County	\$12.25	\$637	\$25,480	1.7	\$67,600	\$1,690	\$20,280	\$507	413	23%	\$9.39	\$488	1.3
Sheridan County	\$12.25	\$637	\$25,480	1.7	\$42,500	\$1,063	\$12,750	\$319	81	13%	\$6.32	\$329	1.9
Sioux County	\$12.25	\$637	\$25,480	1.7	\$34,900	\$873	\$10,470	\$262	595	56%	\$9.54	\$496	1.3
Slope County	\$12.40	\$645	\$25,800	1.7	\$72,600	\$1,815	\$21,780	\$545	32	11%	\$21.93	\$1,140	0.6
Stark County	\$14.27	\$742	\$29,680	2.0	\$70,300	\$1,758	\$21,090	\$527	2,890	29%	\$15.66	\$814	0.9
Steele County	\$12.25	\$637	\$25,480	1.7	\$64,100	\$1,603	\$19,230	\$481	193	22%	\$10.96	\$570	1.1
Stutsman County	\$12.83	\$667	\$26,680	1.8	\$64,500	\$1,613	\$19,350	\$484	2,767	32%	\$10.23	\$532	1.3
Towner County	\$12.25	\$637	\$25,480	1.7	\$62,100	\$1,553	\$18,630	\$466	181	18%	\$7.19	\$374	1.7
Traill County	\$12.44	\$647	\$25,880	1.7	\$65,800	\$1,645	\$19,740	\$494	910	27%	\$13.06	\$679	1.0
Walsh County	\$12.25	\$637	\$25,480	1.7	\$62,600	\$1,565	\$18,780	\$470	1,215	25%	\$9.24	\$481	1.3
Ward County	\$21.46	\$1,116	\$44,640	3.0	\$65,700	\$1,643	\$19,710	\$493	8,756	35%	\$13.63	\$709	1.6
Wells County	\$12.25	\$637	\$25,480	1.7	\$55,400	\$1,385	\$16,620	\$416	488	25%	\$8.91	\$464	1.4
Williams County	\$20.25	\$1,053	\$42,120	2.8	\$79,000	\$1,975	\$23,700	\$593	2,870	29%	\$23.69	\$1,232	0.9

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

Ohio

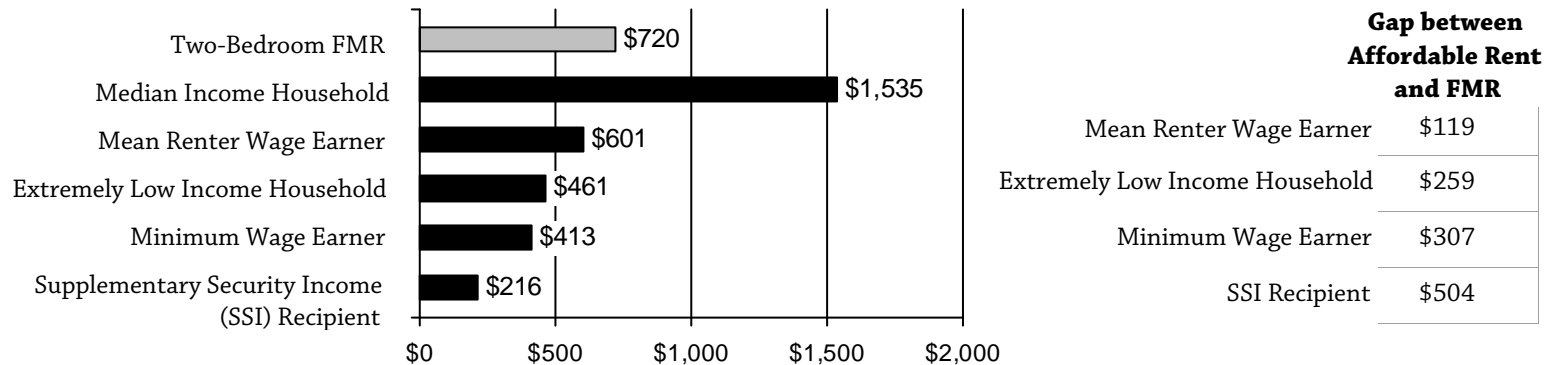
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$720. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,400 monthly or \$28,796 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.84

In Ohio, a minimum wage worker earns an hourly wage of \$7.95. 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 \$11.56. 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



Ohio	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Ohio	\$13.84	\$720	\$28,796	1.7	\$61,413	\$1,535	\$18,424	\$461	1,457,426	32%	\$11.56	\$601	1.2
Combined Nonmetro Areas	\$12.19	\$634	\$25,355	1.5	\$54,679	\$1,367	\$16,404	\$410	232,420	27%	\$9.80	\$509	1.2
Metropolitan Areas													
Akron MSA	\$14.42	\$750	\$30,000	1.8	\$62,100	\$1,553	\$18,630	\$466	88,910	31%	\$10.97	\$571	1.3
Brown County HMFA	\$11.81	\$614	\$24,560	1.5	\$57,000	\$1,425	\$17,100	\$428	3,584	22%	\$8.90	\$463	1.3
Canton-Massillon MSA	\$12.73	\$662	\$26,480	1.6	\$56,000	\$1,400	\$16,800	\$420	47,523	29%	\$10.03	\$521	1.3
Cincinnati-Middletown HMFA	\$14.13	\$735	\$29,400	1.8	\$68,500	\$1,713	\$20,550	\$514	202,810	33%	\$12.50	\$650	1.1
Cleveland-Elyria-Mentor MSA	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	279,839	33%	\$12.69	\$660	1.1
Columbus HMFA	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	258,530	37%	\$13.01	\$677	1.2
Dayton HMFA	\$13.69	\$712	\$28,480	1.7	\$60,200	\$1,505	\$18,060	\$452	115,124	35%	\$11.35	\$590	1.2
Huntington-Ashland MSA	\$12.37	\$643	\$25,720	1.6	\$51,000	\$1,275	\$15,300	\$383	6,091	25%	\$8.86	\$461	1.4
Lima MSA	\$12.60	\$655	\$26,200	1.6	\$54,800	\$1,370	\$16,440	\$411	12,353	30%	\$9.31	\$484	1.4
Mansfield MSA	\$11.81	\$614	\$24,560	1.5	\$53,700	\$1,343	\$16,110	\$403	14,534	30%	\$9.71	\$505	1.2
Parkersburg-Marietta-Vienna MSA	\$11.81	\$614	\$24,560	1.5	\$53,700	\$1,343	\$16,110	\$403	5,771	23%	\$9.48	\$493	1.2
Preble County HMFA	\$12.65	\$658	\$26,320	1.6	\$59,800	\$1,495	\$17,940	\$449	3,507	21%	\$9.37	\$487	1.4
Sandusky MSA	\$15.31	\$796	\$31,840	1.9	\$61,100	\$1,528	\$18,330	\$458	9,527	30%	\$9.78	\$508	1.6
Springfield MSA	\$13.71	\$713	\$28,520	1.7	\$52,700	\$1,318	\$15,810	\$395	17,544	32%	\$9.33	\$485	1.5
Steubenville-Weirton MSA	\$11.81	\$614	\$24,560	1.5	\$52,500	\$1,313	\$15,750	\$394	7,584	27%	\$8.72	\$454	1.4
Toledo MSA	\$13.02	\$677	\$27,080	1.6	\$57,100	\$1,428	\$17,130	\$428	87,828	34%	\$10.54	\$548	1.2
Union County HMFA	\$15.38	\$800	\$32,000	1.9	\$82,700	\$2,068	\$24,810	\$620	4,249	23%	\$13.61	\$708	1.1
Wheeling MSA	\$11.81	\$614	\$24,560	1.5	\$56,200	\$1,405	\$16,860	\$422	7,235	25%	\$8.44	\$439	1.4
Youngstown-Warren-Boardman HMFA	\$12.25	\$637	\$25,480	1.5	\$52,700	\$1,318	\$15,810	\$395	52,463	28%	\$9.14	\$475	1.3
Counties													
Adams County	\$11.81	\$614	\$24,560	1.5	\$43,500	\$1,088	\$13,050	\$326	2,906	27%	\$8.67	\$451	1.4
Allen County	\$12.60	\$655	\$26,200	1.6	\$54,800	\$1,370	\$16,440	\$411	12,353	30%	\$9.31	\$484	1.4
Ashland County	\$12.33	\$641	\$25,640	1.6	\$56,800	\$1,420	\$17,040	\$426	4,881	24%	\$9.50	\$494	1.3
Ashtabula County	\$11.88	\$618	\$24,720	1.5	\$48,300	\$1,208	\$14,490	\$362	10,665	27%	\$8.15	\$424	1.5
Athens County	\$13.48	\$701	\$28,040	1.7	\$52,000	\$1,300	\$15,600	\$390	9,592	43%	\$6.32	\$328	2.1
Auglaize County	\$12.35	\$642	\$25,680	1.6	\$63,600	\$1,590	\$19,080	\$477	4,495	25%	\$11.40	\$593	1.1

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Ohio	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Belmont County	\$11.81	\$614	\$24,560	1.5	\$56,200	\$1,405	\$16,860	\$422	7,235	25%	\$8.44	\$439	1.4
Brown County	\$11.81	\$614	\$24,560	1.5	\$57,000	\$1,425	\$17,100	\$428	3,584	22%	\$8.90	\$463	1.3
Butler County	\$14.13	\$735	\$29,400	1.8	\$68,500	\$1,713	\$20,550	\$514	39,091	29%	\$10.54	\$548	1.3
Carroll County	\$12.73	\$662	\$26,480	1.6	\$56,000	\$1,400	\$16,800	\$420	2,478	22%	\$9.33	\$485	1.4
Champaign County	\$11.81	\$614	\$24,560	1.5	\$59,300	\$1,483	\$17,790	\$445	3,894	26%	\$9.88	\$514	1.2
Clark County	\$13.71	\$713	\$28,520	1.7	\$52,700	\$1,318	\$15,810	\$395	17,544	32%	\$9.33	\$485	1.5
Clermont County	\$14.13	\$735	\$29,400	1.8	\$68,500	\$1,713	\$20,550	\$514	17,937	24%	\$9.64	\$501	1.5
Clinton County	\$12.46	\$648	\$25,920	1.6	\$59,700	\$1,493	\$17,910	\$448	5,212	33%	\$10.48	\$545	1.2
Columbiana County	\$11.81	\$614	\$24,560	1.5	\$54,600	\$1,365	\$16,380	\$410	11,652	27%	\$8.66	\$450	1.4
Coshocton County	\$11.81	\$614	\$24,560	1.5	\$49,800	\$1,245	\$14,940	\$374	3,736	26%	\$9.07	\$472	1.3
Crawford County	\$12.00	\$624	\$24,960	1.5	\$51,100	\$1,278	\$15,330	\$383	5,143	29%	\$11.22	\$583	1.1
Cuyahoga County	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	207,385	39%	\$13.77	\$716	1.0
Darke County	\$11.81	\$614	\$24,560	1.5	\$56,500	\$1,413	\$16,950	\$424	5,064	24%	\$9.99	\$519	1.2
Defiance County	\$11.81	\$614	\$24,560	1.5	\$58,100	\$1,453	\$17,430	\$436	3,646	24%	\$10.82	\$563	1.1
Delaware County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	10,815	17%	\$10.82	\$563	1.4
Erie County	\$15.31	\$796	\$31,840	1.9	\$61,100	\$1,528	\$18,330	\$458	9,527	30%	\$9.78	\$508	1.6
Fairfield County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	14,228	26%	\$8.27	\$430	1.9
Fayette County	\$13.48	\$701	\$28,040	1.7	\$48,600	\$1,215	\$14,580	\$365	4,399	38%	\$9.73	\$506	1.4
Franklin County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	204,929	44%	\$14.07	\$732	1.1
Fulton County	\$13.02	\$677	\$27,080	1.6	\$57,100	\$1,428	\$17,130	\$428	3,192	20%	\$9.00	\$468	1.4
Gallia County	\$11.81	\$614	\$24,560	1.5	\$47,800	\$1,195	\$14,340	\$359	3,174	27%	\$9.90	\$515	1.2
Geauga County	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	4,664	13%	\$9.15	\$476	1.6
Greene County	\$13.69	\$712	\$28,480	1.7	\$60,200	\$1,505	\$18,060	\$452	20,055	32%	\$9.70	\$504	1.4
Guernsey County	\$11.81	\$614	\$24,560	1.5	\$51,000	\$1,275	\$15,300	\$383	4,220	27%	\$9.26	\$481	1.3
Hamilton County	\$14.13	\$735	\$29,400	1.8	\$68,500	\$1,713	\$20,550	\$514	129,502	40%	\$13.56	\$705	1.0
Hancock County	\$12.10	\$629	\$25,160	1.5	\$62,500	\$1,563	\$18,750	\$469	9,010	30%	\$10.71	\$557	1.1
Hardin County	\$11.81	\$614	\$24,560	1.5	\$55,000	\$1,375	\$16,500	\$413	3,601	30%	\$9.27	\$482	1.3
Harrison County	\$11.81	\$614	\$24,560	1.5	\$46,700	\$1,168	\$14,010	\$350	1,408	22%	\$9.38	\$488	1.3
Henry County	\$12.00	\$624	\$24,960	1.5	\$63,300	\$1,583	\$18,990	\$475	2,413	22%	\$10.56	\$549	1.1
Highland County	\$11.81	\$614	\$24,560	1.5	\$50,000	\$1,250	\$15,000	\$375	4,815	28%	\$9.11	\$474	1.3
Hocking County	\$11.81	\$614	\$24,560	1.5	\$53,800	\$1,345	\$16,140	\$404	2,793	24%	\$7.37	\$383	1.6

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Ohio	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Holmes County	\$11.81	\$614	\$24,560	1.5	\$51,500	\$1,288	\$15,450	\$386	2,936	24%	\$10.43	\$543	1.1
Huron County	\$11.81	\$614	\$24,560	1.5	\$57,600	\$1,440	\$17,280	\$432	6,080	27%	\$9.61	\$500	1.2
Jackson County	\$11.81	\$614	\$24,560	1.5	\$47,300	\$1,183	\$14,190	\$355	4,528	34%	\$9.35	\$486	1.3
Jefferson County	\$11.81	\$614	\$24,560	1.5	\$52,500	\$1,313	\$15,750	\$394	7,584	27%	\$8.72	\$454	1.4
Knox County	\$12.40	\$645	\$25,800	1.6	\$60,400	\$1,510	\$18,120	\$453	6,112	27%	\$9.91	\$515	1.3
Lake County	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	22,987	24%	\$11.29	\$587	1.3
Lawrence County	\$12.37	\$643	\$25,720	1.6	\$51,000	\$1,275	\$15,300	\$383	6,091	25%	\$8.86	\$461	1.4
Licking County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	17,061	27%	\$8.90	\$463	1.7
Logan County	\$12.13	\$631	\$25,240	1.5	\$56,000	\$1,400	\$16,800	\$420	4,812	27%	\$11.73	\$610	1.0
Lorain County	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	32,019	28%	\$9.42	\$490	1.5
Lucas County	\$13.02	\$677	\$27,080	1.6	\$57,100	\$1,428	\$17,130	\$428	66,150	37%	\$10.83	\$563	1.2
Madison County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	4,275	29%	\$9.84	\$512	1.6
Mahoning County	\$12.25	\$637	\$25,480	1.5	\$52,700	\$1,318	\$15,810	\$395	28,863	29%	\$8.67	\$451	1.4
Marion County	\$13.46	\$700	\$28,000	1.7	\$52,900	\$1,323	\$15,870	\$397	7,768	31%	\$10.86	\$565	1.2
Medina County	\$14.42	\$750	\$30,000	1.8	\$62,600	\$1,565	\$18,780	\$470	12,784	20%	\$9.13	\$475	1.6
Meigs County	\$11.81	\$614	\$24,560	1.5	\$43,600	\$1,090	\$13,080	\$327	1,911	20%	\$7.72	\$402	1.5
Mercer County	\$11.81	\$614	\$24,560	1.5	\$64,200	\$1,605	\$19,260	\$482	3,149	20%	\$8.66	\$450	1.4
Miami County	\$13.69	\$712	\$28,480	1.7	\$60,200	\$1,505	\$18,060	\$452	11,731	28%	\$10.39	\$540	1.3
Monroe County	\$11.81	\$614	\$24,560	1.5	\$46,900	\$1,173	\$14,070	\$352	1,220	20%	\$12.71	\$661	0.9
Montgomery County	\$13.69	\$712	\$28,480	1.7	\$60,200	\$1,505	\$18,060	\$452	83,338	37%	\$11.86	\$617	1.2
Morgan County	\$11.81	\$614	\$24,560	1.5	\$43,000	\$1,075	\$12,900	\$323	1,430	23%	\$6.80	\$354	1.7
Morrow County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	2,394	18%	\$8.64	\$449	1.8
Muskingum County	\$12.23	\$636	\$25,440	1.5	\$51,700	\$1,293	\$15,510	\$388	10,812	32%	\$9.20	\$479	1.3
Noble County	\$11.81	\$614	\$24,560	1.5	\$45,500	\$1,138	\$13,650	\$341	964	20%	\$6.84	\$356	1.7
Ottawa County	\$13.02	\$677	\$27,080	1.6	\$57,100	\$1,428	\$17,130	\$428	3,248	18%	\$10.53	\$548	1.2
Paulding County	\$11.81	\$614	\$24,560	1.5	\$58,500	\$1,463	\$17,550	\$439	1,569	20%	\$7.58	\$394	1.6
Perry County	\$11.81	\$614	\$24,560	1.5	\$53,100	\$1,328	\$15,930	\$398	3,685	27%	\$8.02	\$417	1.5
Pickaway County	\$15.50	\$806	\$32,240	1.9	\$70,000	\$1,750	\$21,000	\$525	4,828	25%	\$9.03	\$470	1.7
Pike County	\$11.81	\$614	\$24,560	1.5	\$48,000	\$1,200	\$14,400	\$360	2,985	28%	\$11.68	\$607	1.0
Portage County	\$14.42	\$750	\$30,000	1.8	\$62,100	\$1,553	\$18,630	\$466	18,961	31%	\$9.30	\$484	1.6
Preble County	\$12.65	\$658	\$26,320	1.6	\$59,800	\$1,495	\$17,940	\$449	3,507	21%	\$9.37	\$487	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Ohio	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Putnam County	\$12.04	\$626	\$25,040	1.5	\$72,800	\$1,820	\$21,840	\$546	2,075	16%	\$8.79	\$457	1.4
Richland County	\$11.81	\$614	\$24,560	1.5	\$53,700	\$1,343	\$16,110	\$403	14,534	30%	\$9.71	\$505	1.2
Ross County	\$13.50	\$702	\$28,080	1.7	\$56,800	\$1,420	\$17,040	\$426	7,730	28%	\$10.15	\$528	1.3
Sandusky County	\$11.81	\$614	\$24,560	1.5	\$59,400	\$1,485	\$17,820	\$446	5,792	24%	\$9.23	\$480	1.3
Scioto County	\$11.81	\$614	\$24,560	1.5	\$43,000	\$1,075	\$12,900	\$323	9,142	31%	\$7.63	\$397	1.5
Seneca County	\$11.81	\$614	\$24,560	1.5	\$53,600	\$1,340	\$16,080	\$402	6,088	28%	\$10.22	\$532	1.2
Shelby County	\$12.63	\$657	\$26,280	1.6	\$64,600	\$1,615	\$19,380	\$485	4,572	25%	\$12.41	\$645	1.0
Stark County	\$12.73	\$662	\$26,480	1.6	\$56,000	\$1,400	\$16,800	\$420	45,045	30%	\$10.05	\$523	1.3
Summit County	\$14.42	\$750	\$30,000	1.8	\$62,100	\$1,553	\$18,630	\$466	69,949	32%	\$11.26	\$586	1.3
Trumbull County	\$12.25	\$637	\$25,480	1.5	\$52,700	\$1,318	\$15,810	\$395	23,600	27%	\$9.78	\$508	1.3
Tuscarawas County	\$12.44	\$647	\$25,880	1.6	\$54,600	\$1,365	\$16,380	\$410	9,742	27%	\$9.22	\$479	1.3
Union County	\$15.38	\$800	\$32,000	1.9	\$82,700	\$2,068	\$24,810	\$620	4,249	23%	\$13.61	\$708	1.1
Van Wert County	\$11.81	\$614	\$24,560	1.5	\$54,800	\$1,370	\$16,440	\$411	2,081	18%	\$9.51	\$495	1.2
Vinton County	\$11.81	\$614	\$24,560	1.5	\$38,700	\$968	\$11,610	\$290	1,289	24%	\$11.88	\$618	1.0
Warren County	\$14.13	\$735	\$29,400	1.8	\$68,500	\$1,713	\$20,550	\$514	16,280	21%	\$11.00	\$572	1.3
Washington County	\$11.81	\$614	\$24,560	1.5	\$53,700	\$1,343	\$16,110	\$403	5,771	23%	\$9.48	\$493	1.2
Wayne County	\$12.37	\$643	\$25,720	1.6	\$58,400	\$1,460	\$17,520	\$438	10,829	26%	\$10.62	\$552	1.2
Williams County	\$11.81	\$614	\$24,560	1.5	\$56,300	\$1,408	\$16,890	\$422	3,805	25%	\$9.77	\$508	1.2
Wood County	\$13.02	\$677	\$27,080	1.6	\$57,100	\$1,428	\$17,130	\$428	15,238	31%	\$9.97	\$518	1.3
Wyandot County	\$11.81	\$614	\$24,560	1.5	\$61,600	\$1,540	\$18,480	\$462	2,595	28%	\$10.38	\$540	1.1

1: BR = Bedroom
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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oklahoma

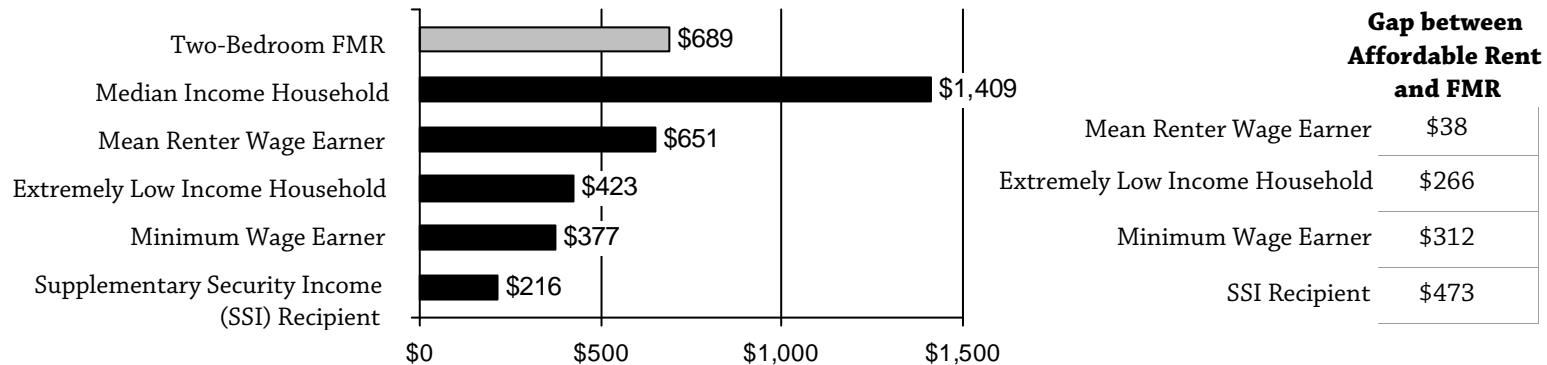
In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$689. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,297 monthly or \$27,560 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.25

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 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 Oklahoma, the estimated mean (average) wage for a renter is \$12.52. 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



Oklahoma	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Oklahoma	\$13.25	\$689	\$27,560	1.8	\$56,368	\$1,409	\$16,910	\$423	468,275	33%	\$12.52	\$651	1.1
Combined Nonmetro Areas	\$12.04	\$626	\$25,033	1.7	\$51,164	\$1,279	\$15,349	\$384	155,370	30%	\$11.61	\$604	1.0
<u>Metropolitan Areas</u>													
Fort Smith HMFA	\$11.54	\$600	\$24,000	1.6	\$46,800	\$1,170	\$14,040	\$351	4,516	29%	\$6.64	\$345	1.7
Grady County HMFA	\$11.54	\$600	\$24,000	1.6	\$58,200	\$1,455	\$17,460	\$437	4,560	23%	\$9.22	\$479	1.3
Lawton MSA	\$14.04	\$730	\$29,200	1.9	\$53,800	\$1,345	\$16,140	\$404	18,730	42%	\$10.98	\$571	1.3
Le Flore County HMFA	\$11.54	\$600	\$24,000	1.6	\$46,500	\$1,163	\$13,950	\$349	4,976	27%	\$8.63	\$449	1.3
Lincoln County HMFA	\$11.54	\$600	\$24,000	1.6	\$54,000	\$1,350	\$16,200	\$405	2,885	22%	\$7.61	\$396	1.5
Oklahoma City HMFA	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	156,569	35%	\$12.77	\$664	1.1
Okmulgee County HMFA	\$11.63	\$605	\$24,200	1.6	\$51,200	\$1,280	\$15,360	\$384	4,515	30%	\$9.34	\$486	1.2
Pawnee County HMFA	\$11.54	\$600	\$24,000	1.6	\$51,100	\$1,278	\$15,330	\$383	1,423	22%	\$9.68	\$504	1.2
Tulsa HMFA	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	114,731	33%	\$13.65	\$710	1.0
<u>Counties</u>													
Adair County	\$11.54	\$600	\$24,000	1.6	\$38,800	\$970	\$11,640	\$291	2,301	29%	\$8.85	\$460	1.3
Alfalfa County	\$11.54	\$600	\$24,000	1.6	\$58,700	\$1,468	\$17,610	\$440	442	22%	\$15.71	\$817	0.7
Atoka County	\$11.54	\$600	\$24,000	1.6	\$42,500	\$1,063	\$12,750	\$319	1,353	25%	\$8.44	\$439	1.4
Beaver County	\$11.54	\$600	\$24,000	1.6	\$56,700	\$1,418	\$17,010	\$425	575	28%	\$18.58	\$966	0.6
Beckham County	\$13.13	\$683	\$27,320	1.8	\$59,600	\$1,490	\$17,880	\$447	2,757	35%	\$17.12	\$890	0.8
Blaine County	\$12.17	\$633	\$25,320	1.7	\$50,900	\$1,273	\$15,270	\$382	1,158	29%	\$11.16	\$580	1.1
Bryan County	\$11.58	\$602	\$24,080	1.6	\$47,100	\$1,178	\$14,130	\$353	5,739	35%	\$10.71	\$557	1.1
Caddo County	\$11.54	\$600	\$24,000	1.6	\$47,500	\$1,188	\$14,250	\$356	2,966	29%	\$10.81	\$562	1.1
Canadian County	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	9,447	23%	\$12.66	\$658	1.1
Carter County	\$11.90	\$619	\$24,760	1.6	\$50,500	\$1,263	\$15,150	\$379	5,190	30%	\$12.66	\$658	0.9
Cherokee County	\$11.54	\$600	\$24,000	1.6	\$45,900	\$1,148	\$13,770	\$344	5,730	34%	\$7.19	\$374	1.6
Choctaw County	\$11.54	\$600	\$24,000	1.6	\$39,200	\$980	\$11,760	\$294	1,793	29%	\$7.95	\$414	1.5
Cimarron County †	\$11.54	\$600	\$24,000	1.6	\$41,500	\$1,038	\$12,450	\$311	312	29%			
Cleveland County	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	30,063	32%	\$8.81	\$458	1.6
Coal County	\$11.54	\$600	\$24,000	1.6	\$45,000	\$1,125	\$13,500	\$338	646	27%	\$9.92	\$516	1.2
Comanche County	\$14.04	\$730	\$29,200	1.9	\$53,800	\$1,345	\$16,140	\$404	18,730	42%	\$10.98	\$571	1.3

† Wage data not available (See Appendix A).

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

Oklahoma	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Cotton County	\$11.63	\$605	\$24,200	1.6	\$54,700	\$1,368	\$16,410	\$410	610	26%	\$10.35	\$538	1.1
Craig County	\$11.54	\$600	\$24,000	1.6	\$51,300	\$1,283	\$15,390	\$385	1,219	21%	\$11.33	\$589	1.0
Creek County	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	6,479	25%	\$12.74	\$663	1.1
Custer County	\$11.54	\$600	\$24,000	1.6	\$56,300	\$1,408	\$16,890	\$422	3,907	37%	\$11.75	\$611	1.0
Delaware County	\$11.54	\$600	\$24,000	1.6	\$45,000	\$1,125	\$13,500	\$338	3,600	22%	\$9.64	\$501	1.2
Dewey County	\$11.54	\$600	\$24,000	1.6	\$56,100	\$1,403	\$16,830	\$421	397	22%	\$17.94	\$933	0.6
Ellis County	\$11.54	\$600	\$24,000	1.6	\$57,500	\$1,438	\$17,250	\$431	379	21%	\$16.92	\$880	0.7
Garfield County	\$11.88	\$618	\$24,720	1.6	\$54,400	\$1,360	\$16,320	\$408	7,972	33%	\$14.65	\$762	0.8
Garvin County	\$11.54	\$600	\$24,000	1.6	\$49,700	\$1,243	\$14,910	\$373	2,660	26%	\$13.58	\$706	0.8
Grady County	\$11.54	\$600	\$24,000	1.6	\$58,200	\$1,455	\$17,460	\$437	4,560	23%	\$9.22	\$479	1.3
Grant County	\$11.54	\$600	\$24,000	1.6	\$55,100	\$1,378	\$16,530	\$413	476	25%	\$18.87	\$981	0.6
Greer County	\$12.35	\$642	\$25,680	1.7	\$51,400	\$1,285	\$15,420	\$386	698	32%	\$10.71	\$557	1.2
Harmon County	\$11.54	\$600	\$24,000	1.6	\$42,000	\$1,050	\$12,600	\$315	370	33%	\$11.64	\$605	1.0
Harper County	\$11.54	\$600	\$24,000	1.6	\$53,600	\$1,340	\$16,080	\$402	290	19%	\$9.41	\$489	1.2
Haskell County	\$11.54	\$600	\$24,000	1.6	\$49,500	\$1,238	\$14,850	\$371	1,145	24%	\$8.39	\$436	1.4
Hughes County	\$11.54	\$600	\$24,000	1.6	\$44,300	\$1,108	\$13,290	\$332	1,124	22%	\$9.09	\$473	1.3
Jackson County	\$11.54	\$600	\$24,000	1.6	\$54,000	\$1,350	\$16,200	\$405	3,968	38%	\$10.14	\$527	1.1
Jefferson County	\$11.54	\$600	\$24,000	1.6	\$44,900	\$1,123	\$13,470	\$337	624	25%	\$7.70	\$400	1.5
Johnston County	\$11.54	\$600	\$24,000	1.6	\$41,600	\$1,040	\$12,480	\$312	1,189	28%	\$10.21	\$531	1.1
Kay County	\$12.23	\$636	\$25,440	1.7	\$53,400	\$1,335	\$16,020	\$401	5,689	31%	\$12.21	\$635	1.0
Kingfisher County	\$12.69	\$660	\$26,400	1.8	\$61,400	\$1,535	\$18,420	\$461	1,378	24%	\$15.89	\$827	0.8
Kiowa County	\$11.54	\$600	\$24,000	1.6	\$45,500	\$1,138	\$13,650	\$341	1,257	32%	\$9.24	\$481	1.2
Latimer County	\$11.54	\$600	\$24,000	1.6	\$53,700	\$1,343	\$16,110	\$403	1,182	28%	\$15.21	\$791	0.8
Le Flore County	\$11.54	\$600	\$24,000	1.6	\$46,500	\$1,163	\$13,950	\$349	4,976	27%	\$8.63	\$449	1.3
Lincoln County	\$11.54	\$600	\$24,000	1.6	\$54,000	\$1,350	\$16,200	\$405	2,885	22%	\$7.61	\$396	1.5
Logan County	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	3,206	22%	\$6.83	\$355	2.0
Love County	\$11.54	\$600	\$24,000	1.6	\$53,400	\$1,335	\$16,020	\$401	875	25%	\$7.20	\$374	1.6
Major County	\$11.54	\$600	\$24,000	1.6	\$58,900	\$1,473	\$17,670	\$442	713	23%	\$11.27	\$586	1.0
Marshall County	\$11.83	\$615	\$24,600	1.6	\$49,700	\$1,243	\$14,910	\$373	1,314	22%	\$9.40	\$489	1.3
Mayes County	\$11.54	\$600	\$24,000	1.6	\$54,600	\$1,365	\$16,380	\$410	4,418	27%	\$9.97	\$519	1.2
McClain County	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	2,313	18%	\$8.34	\$434	1.7

† Wage data not available (See Appendix A).

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

Oklahoma	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
McCurtain County	\$11.54	\$600	\$24,000	1.6	\$43,600	\$1,090	\$13,080	\$327	4,054	31%	\$8.84	\$460	1.3
McIntosh County	\$11.58	\$602	\$24,080	1.6	\$41,200	\$1,030	\$12,360	\$309	1,699	21%	\$6.96	\$362	1.7
Murray County	\$11.90	\$619	\$24,760	1.6	\$50,100	\$1,253	\$15,030	\$376	1,135	22%	\$10.20	\$531	1.2
Muskogee County	\$11.54	\$600	\$24,000	1.6	\$43,500	\$1,088	\$13,050	\$326	8,981	33%	\$8.89	\$462	1.3
Noble County	\$11.54	\$600	\$24,000	1.6	\$53,200	\$1,330	\$15,960	\$399	1,211	26%	\$12.19	\$634	0.9
Nowata County	\$11.62	\$604	\$24,160	1.6	\$52,200	\$1,305	\$15,660	\$392	840	21%	\$8.99	\$467	1.3
Okfuskee County	\$11.54	\$600	\$24,000	1.6	\$44,800	\$1,120	\$13,440	\$336	1,225	29%	\$7.16	\$372	1.6
Oklahoma County	\$13.90	\$723	\$28,920	1.9	\$61,400	\$1,535	\$18,420	\$461	111,540	39%	\$13.56	\$705	1.0
Okmulgee County	\$11.63	\$605	\$24,200	1.6	\$51,200	\$1,280	\$15,360	\$384	4,515	30%	\$9.34	\$486	1.2
Osage County	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	3,813	21%	\$9.53	\$495	1.5
Ottawa County	\$12.06	\$627	\$25,080	1.7	\$46,200	\$1,155	\$13,860	\$347	3,199	26%	\$9.03	\$470	1.3
Pawnee County	\$11.54	\$600	\$24,000	1.6	\$51,100	\$1,278	\$15,330	\$383	1,423	22%	\$9.68	\$504	1.2
Payne County	\$13.52	\$703	\$28,120	1.9	\$52,900	\$1,323	\$15,870	\$397	14,304	48%	\$9.27	\$482	1.5
Pittsburg County	\$12.67	\$659	\$26,360	1.7	\$53,400	\$1,335	\$16,020	\$401	5,317	29%	\$11.58	\$602	1.1
Pontotoc County	\$11.54	\$600	\$24,000	1.6	\$54,300	\$1,358	\$16,290	\$407	4,859	33%	\$8.75	\$455	1.3
Pottawatomie County	\$13.96	\$726	\$29,040	1.9	\$55,900	\$1,398	\$16,770	\$419	7,099	28%	\$9.26	\$482	1.5
Pushmataha County	\$11.54	\$600	\$24,000	1.6	\$38,400	\$960	\$11,520	\$288	1,306	27%	\$6.56	\$341	1.8
Roger Mills County	\$11.54	\$600	\$24,000	1.6	\$64,500	\$1,613	\$19,350	\$484	276	21%	\$13.37	\$695	0.9
Rogers County	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	6,901	21%	\$11.09	\$577	1.3
Seminole County	\$11.54	\$600	\$24,000	1.6	\$47,000	\$1,175	\$14,100	\$353	2,591	27%	\$9.97	\$519	1.2
Sequoyah County	\$11.54	\$600	\$24,000	1.6	\$46,800	\$1,170	\$14,040	\$351	4,516	29%	\$6.64	\$345	1.7
Stephens County	\$11.54	\$600	\$24,000	1.6	\$57,300	\$1,433	\$17,190	\$430	5,089	29%	\$14.59	\$759	0.8
Texas County	\$11.81	\$614	\$24,560	1.6	\$60,600	\$1,515	\$18,180	\$455	2,617	37%	\$13.69	\$712	0.9
Tillman County	\$11.54	\$600	\$24,000	1.6	\$42,200	\$1,055	\$12,660	\$317	797	28%	\$10.20	\$530	1.1
Tulsa County	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	92,966	39%	\$14.02	\$729	1.0
Wagoner County	\$14.21	\$739	\$29,560	2.0	\$59,200	\$1,480	\$17,760	\$444	4,572	17%	\$7.94	\$413	1.8
Washington County	\$12.62	\$656	\$26,240	1.7	\$59,700	\$1,493	\$17,910	\$448	5,691	27%	\$14.86	\$773	0.8
Washita County	\$11.54	\$600	\$24,000	1.6	\$58,900	\$1,473	\$17,670	\$442	1,334	29%	\$14.39	\$748	0.8
Woods County	\$11.58	\$602	\$24,080	1.6	\$62,900	\$1,573	\$18,870	\$472	1,229	35%	\$12.11	\$630	1.0
Woodward County	\$11.54	\$600	\$24,000	1.6	\$63,100	\$1,578	\$18,930	\$473	2,101	28%	\$17.87	\$929	0.6

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oregon

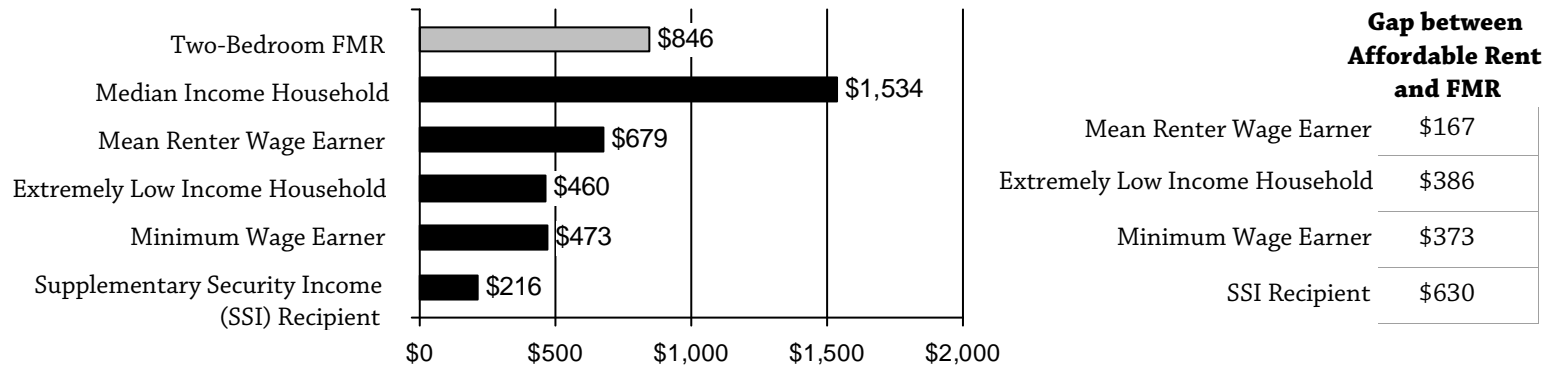
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$846. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,822 monthly or \$33,858 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.28

In Oregon, a minimum wage worker earns an hourly wage of \$9.10. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 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 \$13.06. 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



Oregon	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Oregon	\$16.28	\$846	\$33,858	1.8	\$61,362	\$1,534	\$18,409	\$460	566,894	37%	\$13.06	\$679	1.2
Combined Nonmetro Areas	\$13.79	\$717	\$28,674	1.5	\$51,477	\$1,287	\$15,443	\$386	113,307	33%	\$10.04	\$522	1.4
Metropolitan Areas													
Bend MSA	\$15.44	\$803	\$32,120	1.7	\$62,400	\$1,560	\$18,720	\$468	21,839	34%	\$11.10	\$577	1.4
Corvallis MSA	\$15.85	\$824	\$32,960	1.7	\$69,400	\$1,735	\$20,820	\$521	14,160	42%	\$9.70	\$504	1.6
Eugene-Springfield MSA	\$16.04	\$834	\$33,360	1.8	\$55,200	\$1,380	\$16,560	\$414	58,735	40%	\$11.04	\$574	1.5
Medford MSA	\$16.04	\$834	\$33,360	1.8	\$50,500	\$1,263	\$15,150	\$379	31,724	38%	\$11.30	\$587	1.4
Portland-Vancouver-Beaverton MSA	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	273,376	39%	\$15.06	\$783	1.2
Salem MSA	\$15.00	\$780	\$31,200	1.6	\$55,800	\$1,395	\$16,740	\$419	53,753	38%	\$10.42	\$542	1.4
Counties													
Baker County	\$12.58	\$654	\$26,160	1.4	\$53,700	\$1,343	\$16,110	\$403	2,247	32%	\$7.17	\$373	1.8
Benton County	\$15.85	\$824	\$32,960	1.7	\$69,400	\$1,735	\$20,820	\$521	14,160	42%	\$9.70	\$504	1.6
Clackamas County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	44,245	31%	\$13.02	\$677	1.4
Clatsop County	\$14.75	\$767	\$30,680	1.6	\$55,500	\$1,388	\$16,650	\$416	5,943	38%	\$10.53	\$547	1.4
Columbia County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	4,677	25%	\$7.29	\$379	2.4
Coos County	\$13.29	\$691	\$27,640	1.5	\$49,500	\$1,238	\$14,850	\$371	8,895	33%	\$9.86	\$513	1.3
Crook County	\$13.04	\$678	\$27,120	1.4	\$52,800	\$1,320	\$15,840	\$396	2,432	28%	\$12.11	\$630	1.1
Curry County	\$15.37	\$799	\$31,960	1.7	\$56,700	\$1,418	\$17,010	\$425	3,158	31%	\$9.08	\$472	1.7
Deschutes County	\$15.44	\$803	\$32,120	1.7	\$62,400	\$1,560	\$18,720	\$468	21,839	34%	\$11.10	\$577	1.4
Douglas County	\$12.58	\$654	\$26,160	1.4	\$46,600	\$1,165	\$13,980	\$350	13,316	30%	\$11.49	\$597	1.1
Gilliam County	\$12.25	\$637	\$25,480	1.3	\$57,600	\$1,440	\$17,280	\$432	333	37%	\$15.49	\$806	0.8
Grant County	\$12.25	\$637	\$25,480	1.3	\$45,500	\$1,138	\$13,650	\$341	1,008	30%	\$10.00	\$520	1.2
Harney County	\$12.25	\$637	\$25,480	1.3	\$50,500	\$1,263	\$15,150	\$379	1,141	36%	\$8.36	\$435	1.5
Hood River County	\$16.06	\$835	\$33,400	1.8	\$64,000	\$1,600	\$19,200	\$480	2,529	32%	\$9.06	\$471	1.8
Jackson County	\$16.04	\$834	\$33,360	1.8	\$50,500	\$1,263	\$15,150	\$379	31,724	38%	\$11.30	\$587	1.4
Jefferson County	\$12.25	\$637	\$25,480	1.3	\$49,400	\$1,235	\$14,820	\$371	2,844	36%	\$11.19	\$582	1.1
Josephine County	\$15.65	\$814	\$32,560	1.7	\$45,200	\$1,130	\$13,560	\$339	11,512	33%	\$9.37	\$487	1.7
Klamath County	\$13.31	\$692	\$27,680	1.5	\$47,500	\$1,188	\$14,250	\$356	9,352	34%	\$9.83	\$511	1.4
Lake County	\$12.25	\$637	\$25,480	1.3	\$52,300	\$1,308	\$15,690	\$392	1,161	33%	\$8.33	\$433	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Oregon	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Lane County	\$16.04	\$834	\$33,360	1.8	\$55,200	\$1,380	\$16,560	\$414	58,735	40%	\$11.04	\$574	1.5
Lincoln County	\$14.44	\$751	\$30,040	1.6	\$55,700	\$1,393	\$16,710	\$418	7,094	34%	\$8.58	\$446	1.7
Linn County	\$14.46	\$752	\$30,080	1.6	\$51,600	\$1,290	\$15,480	\$387	14,831	33%	\$11.13	\$579	1.3
Malheur County	\$12.25	\$637	\$25,480	1.3	\$49,000	\$1,225	\$14,700	\$368	3,612	36%	\$7.46	\$388	1.6
Marion County	\$15.00	\$780	\$31,200	1.6	\$55,800	\$1,395	\$16,740	\$419	44,461	39%	\$10.78	\$560	1.4
Morrow County	\$12.25	\$637	\$25,480	1.3	\$52,400	\$1,310	\$15,720	\$393	1,022	27%	\$10.21	\$531	1.2
Multnomah County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	137,454	45%	\$14.32	\$745	1.2
Polk County	\$15.00	\$780	\$31,200	1.6	\$55,800	\$1,395	\$16,740	\$419	9,292	33%	\$7.53	\$392	2.0
Sherman County	\$12.25	\$637	\$25,480	1.3	\$60,500	\$1,513	\$18,150	\$454	263	33%	\$11.39	\$592	1.1
Tillamook County	\$14.60	\$759	\$30,360	1.6	\$53,500	\$1,338	\$16,050	\$401	3,245	30%	\$10.64	\$553	1.4
Umatilla County	\$13.50	\$702	\$28,080	1.5	\$59,700	\$1,493	\$17,910	\$448	9,395	35%	\$10.65	\$554	1.3
Union County	\$12.44	\$647	\$25,880	1.4	\$53,100	\$1,328	\$15,930	\$398	3,633	35%	\$8.05	\$419	1.5
Wallowa County	\$12.25	\$637	\$25,480	1.3	\$53,200	\$1,330	\$15,960	\$399	840	28%	\$6.26	\$325	2.0
Wasco County	\$14.04	\$730	\$29,200	1.5	\$55,300	\$1,383	\$16,590	\$415	3,336	34%	\$9.86	\$513	1.4
Washington County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	76,718	38%	\$18.24	\$949	1.0
Wheeler County	\$12.25	\$637	\$25,480	1.3	\$46,400	\$1,160	\$13,920	\$348	165	26%	\$9.74	\$506	1.3
Yamhill County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	10,282	30%	\$9.83	\$511	1.8

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Pennsylvania

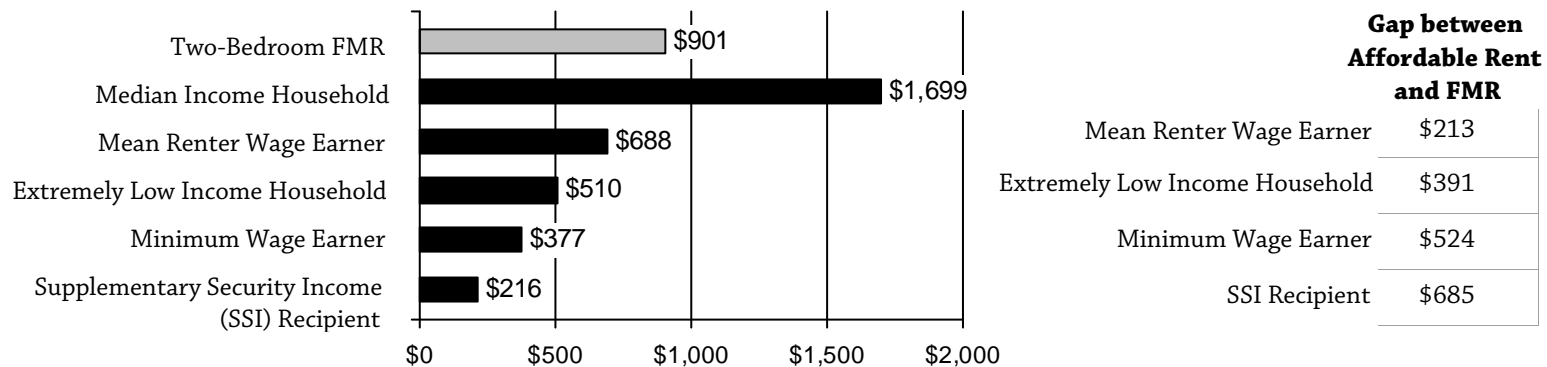
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$901. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,004 monthly or \$36,048 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.33

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 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 Pennsylvania, the estimated mean (average) wage for a renter is \$13.23. 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



Pennsylvania	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Pennsylvania	\$17.33	\$901	\$36,048	2.4	\$67,958	\$1,699	\$20,388	\$510	1,481,031	30%	\$13.23	\$688	1.3
Combined Nonmetro Areas	\$13.11	\$682	\$27,264	1.8	\$56,772	\$1,419	\$17,032	\$426	192,014	24%	\$9.86	\$513	1.3
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	\$18.73	\$974	\$38,960	2.6	\$68,800	\$1,720	\$20,640	\$516	77,653	29%	\$12.00	\$624	1.6
Altoona MSA	\$13.15	\$684	\$27,360	1.8	\$55,200	\$1,380	\$16,560	\$414	14,284	28%	\$8.94	\$465	1.5
Armstrong County HMFA	\$12.25	\$637	\$25,480	1.7	\$55,600	\$1,390	\$16,680	\$417	6,612	23%	\$10.39	\$540	1.2
Erie MSA	\$12.81	\$666	\$26,640	1.8	\$55,500	\$1,388	\$16,650	\$416	34,986	32%	\$9.25	\$481	1.4
Harrisburg-Carlisle MSA	\$16.25	\$845	\$33,800	2.2	\$71,500	\$1,788	\$21,450	\$536	68,404	31%	\$13.63	\$709	1.2
Johnstown MSA	\$12.25	\$637	\$25,480	1.7	\$53,800	\$1,345	\$16,140	\$404	15,314	26%	\$8.60	\$447	1.4
Lancaster MSA	\$17.27	\$898	\$35,920	2.4	\$67,200	\$1,680	\$20,160	\$504	57,996	30%	\$11.78	\$613	1.5
Lebanon MSA	\$13.71	\$713	\$28,520	1.9	\$65,500	\$1,638	\$19,650	\$491	14,131	27%	\$9.57	\$498	1.4
Philadelphia-Camden-Wilmington MSA *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	502,550	33%	\$16.83	\$875	1.3
Pike County HMFA	\$22.33	\$1,161	\$46,440	3.1	\$69,500	\$1,738	\$20,850	\$521	3,724	17%	\$6.24	\$325	3.6
Pittsburgh HMFA	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	286,349	30%	\$12.78	\$665	1.2
Reading MSA	\$16.52	\$859	\$34,360	2.3	\$66,900	\$1,673	\$20,070	\$502	42,961	28%	\$11.38	\$592	1.5
Scranton--Wilkes-Barre MSA	\$13.35	\$694	\$27,760	1.8	\$58,200	\$1,455	\$17,460	\$437	73,323	32%	\$10.32	\$537	1.3
Sharon HMFA	\$12.33	\$641	\$25,640	1.7	\$53,400	\$1,335	\$16,020	\$401	11,830	26%	\$9.22	\$480	1.3
State College MSA	\$17.58	\$914	\$36,560	2.4	\$78,300	\$1,958	\$23,490	\$587	23,064	41%	\$9.50	\$494	1.9
Williamsport MSA	\$12.60	\$655	\$26,200	1.7	\$56,400	\$1,410	\$16,920	\$423	14,240	31%	\$10.74	\$559	1.2
York-Hanover MSA	\$16.08	\$836	\$33,440	2.2	\$68,700	\$1,718	\$20,610	\$515	41,596	25%	\$11.07	\$576	1.5
Counties													
Adams County	\$15.90	\$827	\$33,080	2.2	\$64,100	\$1,603	\$19,230	\$481	8,949	23%	\$9.35	\$486	1.7
Allegheny County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	179,566	34%	\$14.15	\$736	1.1
Armstrong County	\$12.25	\$637	\$25,480	1.7	\$55,600	\$1,390	\$16,680	\$417	6,612	23%	\$10.39	\$540	1.2
Beaver County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	18,562	26%	\$9.93	\$517	1.5
Bedford County	\$12.25	\$637	\$25,480	1.7	\$52,100	\$1,303	\$15,630	\$391	4,169	21%	\$8.78	\$457	1.4
Berks County	\$16.52	\$859	\$34,360	2.3	\$66,900	\$1,673	\$20,070	\$502	42,961	28%	\$11.38	\$592	1.5
Blair County	\$13.15	\$684	\$27,360	1.8	\$55,200	\$1,380	\$16,560	\$414	14,284	28%	\$8.94	\$465	1.5
Bradford County	\$12.25	\$637	\$25,480	1.7	\$54,500	\$1,363	\$16,350	\$409	6,198	25%	\$11.82	\$615	1.0

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Pennsylvania	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Bucks County *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	50,104	22%	\$12.20	\$634	1.8
Butler County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	16,913	23%	\$11.31	\$588	1.3
Cambria County	\$12.25	\$637	\$25,480	1.7	\$53,800	\$1,345	\$16,140	\$404	15,314	26%	\$8.60	\$447	1.4
Cameron County	\$12.25	\$637	\$25,480	1.7	\$53,800	\$1,345	\$16,140	\$404	607	28%	\$10.77	\$560	1.1
Carbon County	\$18.73	\$974	\$38,960	2.6	\$68,800	\$1,720	\$20,640	\$516	5,367	20%	\$8.03	\$418	2.3
Centre County	\$17.58	\$914	\$36,560	2.4	\$78,300	\$1,958	\$23,490	\$587	23,064	41%	\$9.50	\$494	1.9
Chester County *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	43,291	24%	\$16.53	\$859	1.3
Clarion County	\$12.25	\$637	\$25,480	1.7	\$55,200	\$1,380	\$16,560	\$414	4,516	29%	\$6.81	\$354	1.8
Clearfield County	\$12.25	\$637	\$25,480	1.7	\$57,700	\$1,443	\$17,310	\$433	7,488	23%	\$8.40	\$437	1.5
Clinton County	\$13.92	\$724	\$28,960	1.9	\$53,700	\$1,343	\$16,110	\$403	4,430	29%	\$9.46	\$492	1.5
Columbia County	\$12.83	\$667	\$26,680	1.8	\$53,400	\$1,335	\$16,020	\$401	7,600	29%	\$9.23	\$480	1.4
Crawford County	\$12.37	\$643	\$25,720	1.7	\$55,900	\$1,398	\$16,770	\$419	9,457	27%	\$9.18	\$478	1.3
Cumberland County	\$16.25	\$845	\$33,800	2.2	\$71,500	\$1,788	\$21,450	\$536	26,759	28%	\$12.74	\$662	1.3
Dauphin County	\$16.25	\$845	\$33,800	2.2	\$71,500	\$1,788	\$21,450	\$536	37,841	35%	\$14.59	\$759	1.1
Delaware County *	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	60,188	29%	\$14.12	\$734	1.5
Elk County	\$12.25	\$637	\$25,480	1.7	\$53,600	\$1,340	\$16,080	\$402	2,655	19%	\$10.05	\$523	1.2
Erie County	\$12.81	\$666	\$26,640	1.8	\$55,500	\$1,388	\$16,650	\$416	34,986	32%	\$9.25	\$481	1.4
Fayette County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	14,989	27%	\$8.80	\$458	1.7
Forest County	\$13.37	\$695	\$27,800	1.8	\$46,400	\$1,160	\$13,920	\$348	285	15%	\$7.91	\$411	1.7
Franklin County	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	15,726	27%	\$11.38	\$592	1.3
Fulton County	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	1,339	22%	\$12.51	\$651	1.0
Greene County	\$12.25	\$637	\$25,480	1.7	\$55,200	\$1,380	\$16,560	\$414	3,825	27%	\$16.20	\$842	0.8
Huntingdon County	\$12.25	\$637	\$25,480	1.7	\$56,100	\$1,403	\$16,830	\$421	3,840	23%	\$8.26	\$429	1.5
Indiana County	\$13.17	\$685	\$27,400	1.8	\$59,200	\$1,480	\$17,760	\$444	9,918	29%	\$9.97	\$518	1.3
Jefferson County	\$12.25	\$637	\$25,480	1.7	\$52,000	\$1,300	\$15,600	\$390	4,376	24%	\$8.85	\$460	1.4
Juniata County	\$12.25	\$637	\$25,480	1.7	\$55,200	\$1,380	\$16,560	\$414	2,144	23%	\$8.76	\$455	1.4
Lackawanna County	\$13.35	\$694	\$27,760	1.8	\$58,200	\$1,455	\$17,460	\$437	28,590	33%	\$10.16	\$528	1.3
Lancaster County	\$17.27	\$898	\$35,920	2.4	\$67,200	\$1,680	\$20,160	\$504	57,996	30%	\$11.78	\$613	1.5
Lawrence County	\$13.13	\$683	\$27,320	1.8	\$56,400	\$1,410	\$16,920	\$423	8,609	23%	\$8.76	\$456	1.5
Lebanon County	\$13.71	\$713	\$28,520	1.9	\$65,500	\$1,638	\$19,650	\$491	14,131	27%	\$9.57	\$498	1.4
Lehigh County	\$18.73	\$974	\$38,960	2.6	\$68,800	\$1,720	\$20,640	\$516	43,033	32%	\$12.94	\$673	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Pennsylvania	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Luzerne County	\$13.35	\$694	\$27,760	1.8	\$58,200	\$1,455	\$17,460	\$437	42,240	32%	\$10.25	\$533	1.3
Lycoming County	\$12.60	\$655	\$26,200	1.7	\$56,400	\$1,410	\$16,920	\$423	14,240	31%	\$10.74	\$559	1.2
McKean County	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	4,678	27%	\$9.66	\$502	1.3
Mercer County	\$12.33	\$641	\$25,640	1.7	\$53,400	\$1,335	\$16,020	\$401	11,830	26%	\$9.22	\$480	1.3
Mifflin County	\$12.25	\$637	\$25,480	1.7	\$49,300	\$1,233	\$14,790	\$370	4,942	26%	\$10.25	\$533	1.2
Monroe County	\$16.75	\$871	\$34,840	2.3	\$63,200	\$1,580	\$18,960	\$474	11,786	20%	\$10.05	\$523	1.7
Montgomery County*	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	82,534	27%	\$16.95	\$881	1.3
Montour County	\$13.31	\$692	\$27,680	1.8	\$60,400	\$1,510	\$18,120	\$453	1,868	26%	\$17.44	\$907	0.8
Northampton County	\$18.73	\$974	\$38,960	2.6	\$68,800	\$1,720	\$20,640	\$516	29,253	26%	\$10.95	\$569	1.7
Northumberland County	\$12.25	\$637	\$25,480	1.7	\$53,700	\$1,343	\$16,110	\$403	11,094	28%	\$9.49	\$494	1.3
Perry County	\$16.25	\$845	\$33,800	2.2	\$71,500	\$1,788	\$21,450	\$536	3,804	21%	\$7.98	\$415	2.0
Philadelphia County*	\$21.83	\$1,135	\$45,400	3.0	\$78,800	\$1,970	\$23,640	\$591	266,433	46%	\$19.76	\$1,028	1.1
Pike County	\$22.33	\$1,161	\$46,440	3.1	\$69,500	\$1,738	\$20,850	\$521	3,724	17%	\$6.24	\$325	3.6
Potter County	\$12.25	\$637	\$25,480	1.7	\$50,500	\$1,263	\$15,150	\$379	1,659	24%	\$10.24	\$532	1.2
Schuylkill County	\$12.25	\$637	\$25,480	1.7	\$60,600	\$1,515	\$18,180	\$455	14,664	24%	\$9.12	\$474	1.3
Snyder County	\$12.40	\$645	\$25,800	1.7	\$55,700	\$1,393	\$16,710	\$418	3,334	23%	\$9.14	\$475	1.4
Somerset County	\$12.25	\$637	\$25,480	1.7	\$51,600	\$1,290	\$15,480	\$387	6,191	21%	\$9.12	\$474	1.3
Sullivan County	\$12.25	\$637	\$25,480	1.7	\$51,800	\$1,295	\$15,540	\$389	415	17%	\$6.87	\$357	1.8
Susquehanna County	\$13.02	\$677	\$27,080	1.8	\$57,000	\$1,425	\$17,100	\$428	3,660	21%	\$9.74	\$507	1.3
Tioga County	\$12.44	\$647	\$25,880	1.7	\$52,900	\$1,323	\$15,870	\$397	4,301	25%	\$9.75	\$507	1.3
Union County	\$13.33	\$693	\$27,720	1.8	\$56,700	\$1,418	\$17,010	\$425	3,927	26%	\$8.77	\$456	1.5
Venango County	\$12.35	\$642	\$25,680	1.7	\$52,100	\$1,303	\$15,630	\$391	5,727	25%	\$8.35	\$434	1.5
Warren County	\$12.25	\$637	\$25,480	1.7	\$56,200	\$1,405	\$16,860	\$422	3,929	23%	\$9.74	\$506	1.3
Washington County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	19,742	23%	\$11.45	\$595	1.3
Wayne County	\$13.63	\$709	\$28,360	1.9	\$58,700	\$1,468	\$17,610	\$440	3,708	19%	\$7.67	\$399	1.8
Westmoreland County	\$15.17	\$789	\$31,560	2.1	\$65,600	\$1,640	\$19,680	\$492	36,577	24%	\$9.63	\$501	1.6
Wyoming County	\$13.35	\$694	\$27,760	1.8	\$58,200	\$1,455	\$17,460	\$437	2,493	23%	\$12.92	\$672	1.0
York County	\$16.08	\$836	\$33,440	2.2	\$68,700	\$1,718	\$20,610	\$515	41,596	25%	\$11.07	\$576	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Puerto Rico

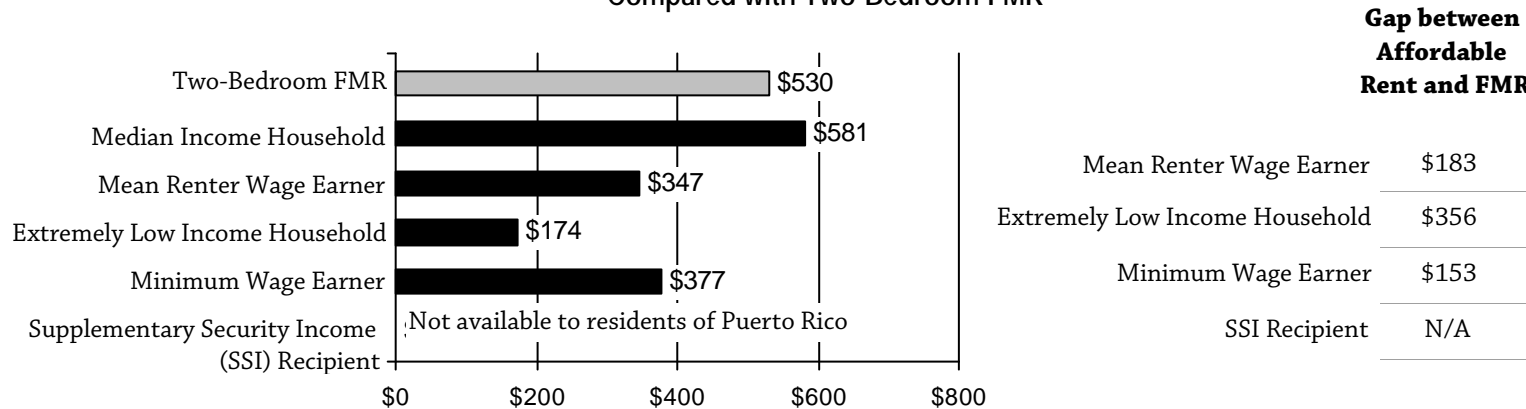
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$530. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,766 monthly or \$21,191 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.19

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 56 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 \$6.68. 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



Puerto Rico	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Puerto Rico	\$10.19	\$530	\$21,191	1.4	\$23,238	\$581	\$6,971	\$174	356,053	29%	\$6.68	\$347	1.5
Combined Nonmetro Areas	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	16,266	27%	\$5.22	\$271	1.5
Metropolitan Areas													
Aguadilla-Isabela-San Sebastián MSA	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	27,879	29%	\$6.05	\$315	1.3
Arecibo HMFA	\$10.44	\$543	\$21,720	1.4	\$21,700	\$543	\$6,510	\$163	14,339	26%	\$5.87	\$305	1.8
Barranquitas-Aibonito-Quebradillas HMFA	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	12,351	29%	\$5.38	\$280	1.5
Caguas HMFA	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	27,681	27%	\$6.67	\$347	1.5
Fajardo MSA	\$9.44	\$491	\$19,640	1.3	\$22,700	\$568	\$6,810	\$170	6,314	26%	\$6.54	\$340	1.4
Guayama MSA	\$10.06	\$523	\$20,920	1.4	\$18,500	\$463	\$5,550	\$139	7,354	28%	\$8.26	\$429	1.2
Mayagüez MSA	\$9.56	\$497	\$19,880	1.3	\$20,500	\$513	\$6,150	\$154	14,475	38%	\$4.87	\$253	2.0
Ponce MSA	\$8.42	\$438	\$17,520	1.2	\$19,200	\$480	\$5,760	\$144	23,801	30%	\$5.12	\$266	1.6
San Germán-Cabo Rojo MSA	\$8.13	\$423	\$16,920	1.1	\$20,200	\$505	\$6,060	\$152	12,574	29%	\$5.50	\$286	1.5
San Juan-Guaynabo HMFA	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	185,388	30%	\$7.17	\$373	1.6
Yauco MSA	\$7.94	\$413	\$16,520	1.1	\$17,200	\$430	\$5,160	\$129	7,631	24%	\$5.34	\$278	1.5
Counties													
Adjuntas Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	2,071	36%	\$4.70	\$244	1.6
Aguada Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	2,887	22%	\$4.84	\$252	1.7
Aguadilla Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	6,418	33%	\$6.63	\$345	1.2
Aguas Buenas Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,938	33%	\$4.82	\$251	2.4
Aibonito Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	1,868	22%	\$6.80	\$354	1.2
Añasco Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	2,096	23%	\$8.12	\$422	1.0
Arecibo Municipio	\$10.44	\$543	\$21,720	1.4	\$21,700	\$543	\$6,510	\$163	8,176	26%	\$5.59	\$291	1.9
Arroyo Municipio	\$10.06	\$523	\$20,920	1.4	\$18,500	\$463	\$5,550	\$139	1,754	29%	\$7.71	\$401	1.3
Barceloneta Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	1,784	22%	\$7.99	\$415	1.4
Barranquitas Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	2,728	31%	\$4.45	\$231	1.9
Bayamón Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	20,959	29%	\$6.20	\$323	1.8
Cabo Rojo Municipio	\$8.13	\$423	\$16,920	1.1	\$20,200	\$505	\$6,060	\$152	4,234	28%	\$4.23	\$220	1.9
Caguas Municipio	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	13,759	28%	\$5.94	\$309	1.7
Camuy Municipio	\$10.44	\$543	\$21,720	1.4	\$21,700	\$543	\$6,510	\$163	2,681	24%	\$4.60	\$239	2.3

1: BR = Bedroom

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Puerto Rico	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Canóvanas Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,109	22%	\$6.09	\$316	1.9
Carolina Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	17,270	28%	\$6.12	\$318	1.9
Cataño Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,575	38%	\$7.14	\$371	1.6
Cayey Municipio	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	4,590	29%	\$8.08	\$420	1.3
Ceiba Municipio	\$9.44	\$491	\$19,640	1.3	\$22,700	\$568	\$6,810	\$170	991	23%	\$6.45	\$335	1.5
Ciales Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	1,550	28%	\$4.00	\$208	2.1
Cidra Municipio	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	3,185	24%	\$9.40	\$489	1.1
Coamo Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	2,502	19%	\$3.80	\$197	2.0
Comerio Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,120	34%	\$5.52	\$287	2.1
Corozal Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,910	28%	\$5.25	\$273	2.2
Culebra Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	131	28%	\$5.06	\$263	1.5
Dorado Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,147	18%	\$7.20	\$375	1.6
Fajardo Municipio	\$9.44	\$491	\$19,640	1.3	\$22,700	\$568	\$6,810	\$170	3,432	26%	\$6.46	\$336	1.5
Florida Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	905	23%	\$6.03	\$313	1.9
Guánica Municipio	\$7.94	\$413	\$16,520	1.1	\$17,200	\$430	\$5,160	\$129	1,686	29%	\$4.67	\$243	1.7
Guayama Municipio	\$10.06	\$523	\$20,920	1.4	\$18,500	\$463	\$5,550	\$139	4,214	29%	\$8.49	\$441	1.2
Guayanilla Municipio	\$7.94	\$413	\$16,520	1.1	\$17,200	\$430	\$5,160	\$129	1,391	21%	\$4.59	\$238	1.7
Guaynabo Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	8,410	24%	\$8.13	\$423	1.4
Gurabo Municipio	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	2,307	17%	\$6.62	\$344	1.6
Hatillo Municipio	\$10.44	\$543	\$21,720	1.4	\$21,700	\$543	\$6,510	\$163	3,482	27%	\$6.84	\$356	1.5
Hormigueros Municipio	\$9.56	\$497	\$19,880	1.3	\$20,500	\$513	\$6,150	\$154	1,643	26%	\$5.28	\$275	1.8
Humacao Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	4,211	23%	\$7.43	\$386	1.5
Isabela Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	5,491	37%	\$6.49	\$338	1.2
Jayuya Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	1,510	31%	\$8.57	\$445	0.9
Juana Díaz Municipio	\$8.42	\$438	\$17,520	1.2	\$19,200	\$480	\$5,760	\$144	3,418	21%	\$6.96	\$362	1.2
Juncos Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,078	25%	\$14.42	\$750	0.8
Lajas Municipio	\$8.13	\$423	\$16,920	1.1	\$20,200	\$505	\$6,060	\$152	3,182	39%	\$4.32	\$225	1.9
Lares Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	3,649	37%	\$4.77	\$248	1.7
Las Marías Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	1,084	33%	\$4.11	\$214	1.9
Las Piedras Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,133	27%	\$11.28	\$587	1.0
Loíza Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,054	23%	\$6.08	\$316	1.9

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Puerto Rico	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Luquillo Municipio	\$9.44	\$491	\$19,640	1.3	\$22,700	\$568	\$6,810	\$170	1,891	28%	\$7.00	\$364	1.3
Manatí Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	4,588	30%	\$7.01	\$365	1.6
Maricao Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	533	31%	\$5.08	\$264	1.5
Maunabo Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	1,051	26%	\$5.94	\$309	1.4
Mayagüez Municipio	\$9.56	\$497	\$19,880	1.3	\$20,500	\$513	\$6,150	\$154	12,832	41%	\$4.84	\$252	2.0
Moca Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	2,681	23%	\$5.16	\$268	1.6
Morovis Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	1,999	22%	\$4.28	\$223	2.6
Naguabo Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	1,841	22%	\$4.72	\$245	2.4
Naranjito Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,306	28%	\$6.60	\$343	1.7
Orocovis Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	1,748	25%	\$4.70	\$244	1.8
Patillas Municipio	\$10.06	\$523	\$20,920	1.4	\$18,500	\$463	\$5,550	\$139	1,386	22%	\$7.52	\$391	1.3
Peñuelas Municipio	\$7.94	\$413	\$16,520	1.1	\$17,200	\$430	\$5,160	\$129	1,541	21%	\$7.25	\$377	1.1
Ponce Municipio	\$8.42	\$438	\$17,520	1.2	\$19,200	\$480	\$5,760	\$144	18,581	33%	\$4.74	\$246	1.8
Quebradillas Municipio	\$8.25	\$429	\$17,160	1.1	\$19,300	\$483	\$5,790	\$145	3,406	40%	\$4.36	\$227	1.9
Rincón Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	1,193	22%	\$6.03	\$313	1.3
Río Grande Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,635	22%	\$6.17	\$321	1.8
Sabana Grande Municipio	\$8.13	\$423	\$16,920	1.1	\$20,200	\$505	\$6,060	\$152	1,750	23%	\$5.07	\$264	1.6
Salinas Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	2,705	25%	\$6.45	\$335	1.2
San Germán Municipio	\$8.13	\$423	\$16,920	1.1	\$20,200	\$505	\$6,060	\$152	3,408	29%	\$6.75	\$351	1.2
San Juan Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	66,189	45%	\$7.40	\$385	1.5
San Lorenzo Municipio	\$10.31	\$536	\$21,440	1.4	\$26,500	\$663	\$7,950	\$199	3,840	29%	\$8.75	\$455	1.2
San Sebastián Municipio	\$8.12	\$422	\$16,880	1.1	\$17,700	\$443	\$5,310	\$133	3,464	29%	\$4.14	\$215	2.0
Santa Isabel Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	1,814	24%	\$4.46	\$232	1.7
Toa Alta Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	3,934	18%	\$4.08	\$212	2.8
Toa Baja Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	7,135	24%	\$7.41	\$385	1.5
Trujillo Alto Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	6,995	28%	\$3.64	\$189	3.1
Utua Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	3,414	33%	\$4.11	\$214	1.9
Vega Alta Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,222	19%	\$5.72	\$297	2.0
Vega Baja Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,995	17%	\$8.39	\$436	1.4
Vieques Municipio	\$7.71	\$401	\$16,040	1.1	\$18,100	\$453	\$5,430	\$136	502	17%	\$8.04	\$418	1.0
Villalba Municipio	\$8.42	\$438	\$17,520	1.2	\$19,200	\$480	\$5,760	\$144	1,802	24%	\$7.55	\$393	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Puerto Rico

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yabucoa Municipio	\$11.35	\$590	\$23,600	1.6	\$25,900	\$648	\$7,770	\$194	2,946	25%	\$5.37	\$279	2.1
Yauco Municipio	\$7.94	\$413	\$16,520	1.1	\$17,200	\$430	\$5,160	\$129	3,013	25%	\$5.04	\$262	1.6

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
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Rhode Island

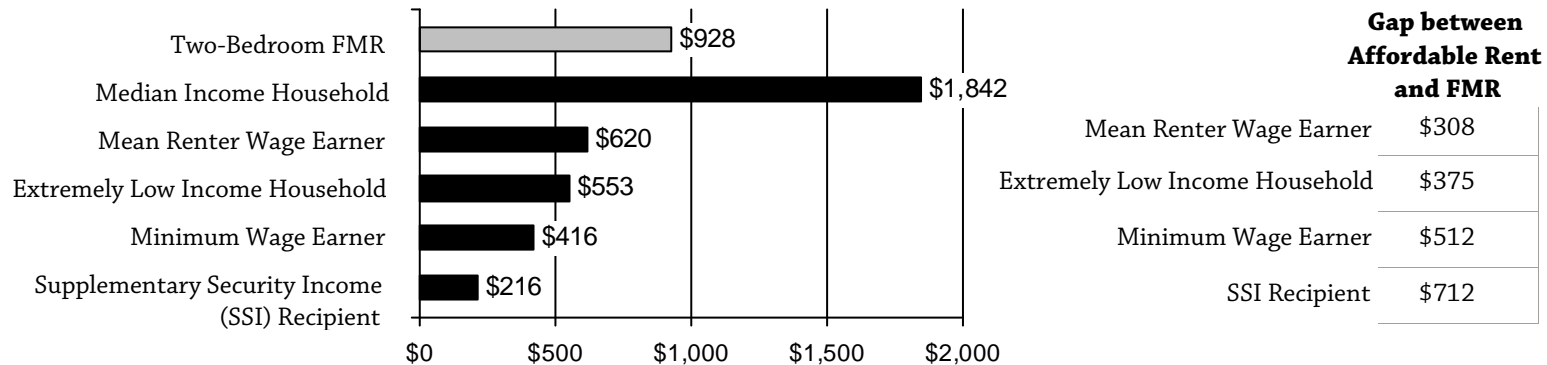
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$928. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,095 monthly or \$37,139 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.86

In Rhode Island, 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 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 Rhode Island, the estimated mean (average) wage for a renter is \$11.92. 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



Rhode Island	FY14 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR

Rhode Island	\$17.86	\$928	\$37,139	2.2	\$73,695	\$1,842	\$22,109	\$553	159,422	39%	\$11.92	\$620	1.5
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Metropolitan Areas

Newport-Middleton-Portsmouth HMFA	\$21.52	\$1,119	\$44,760	2.7	\$90,000	\$2,250	\$27,000	\$675	11,061	45%	\$11.90	\$619	1.8
Providence-Fall River HMFA	\$17.56	\$913	\$36,520	2.2	\$72,200	\$1,805	\$21,660	\$542	144,323	39%	\$12.00	\$624	1.5
Westerly-Hopkinton-New Shoreham HMFA	\$18.46	\$960	\$38,400	2.3	\$85,600	\$2,140	\$25,680	\$642	4,038	30%	\$9.35	\$486	2.0

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Towns within Rhode Island FMR Areas

Newport-Middleton-Portsmouth, RI HMFA

Newport County

Middletown town, Newport city, Portsmouth town

Providence-Fall River, RI-MA HMFA

Bristol County

Barrington town, Bristol town, Warren town

Kent County

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

Newport County

Jamestown town, Little Compton town, Tiverton town

Providence County

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

Washington County

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

Westerly-Hopkinton-New Shoreham, RI HMFA

Washington County

Hopkinton town, New Shoreham town, Westerly town

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

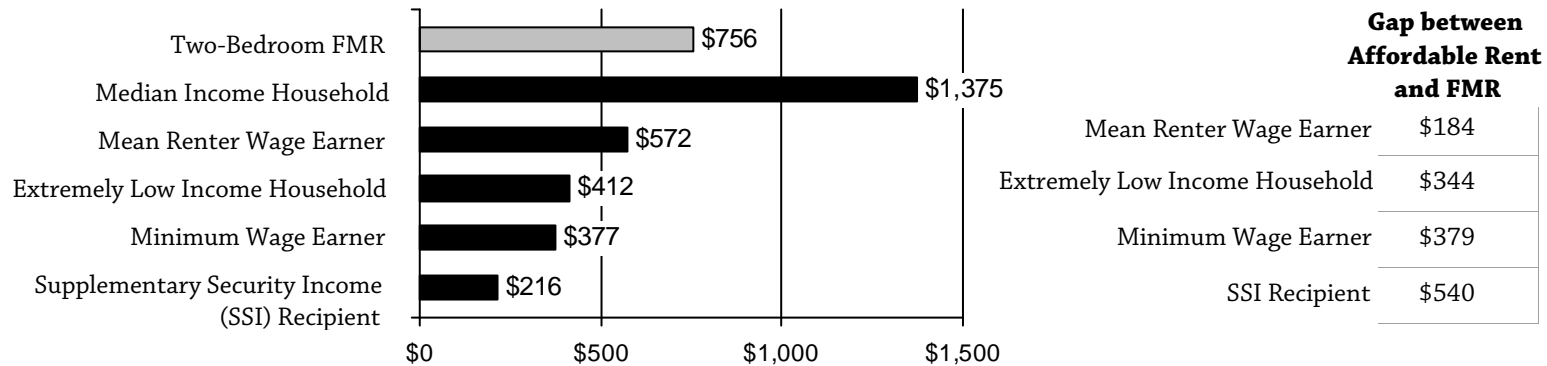
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$756. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,521 monthly or \$30,258 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.55

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 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 South Carolina, the estimated mean (average) wage for a renter is \$11.00. 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



South Carolina	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
South Carolina	\$14.55	\$756	\$30,258	2.0	\$54,984	\$1,375	\$16,495	\$412	540,055	31%	\$11.00	\$572	1.3
Combined Nonmetro Areas	\$13.23	\$688	\$27,526	1.8	\$49,168	\$1,229	\$14,751	\$369	115,668	28%	\$9.89	\$515	1.3
<u>Metropolitan Areas</u>													
Anderson MSA	\$12.54	\$652	\$26,080	1.7	\$54,200	\$1,355	\$16,260	\$407	19,239	26%	\$8.91	\$464	1.4
Augusta-Richmond County MSA	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	18,856	26%	\$12.48	\$649	1.1
Charleston-North Charleston-Summerville MSA	\$17.23	\$896	\$35,840	2.4	\$61,900	\$1,548	\$18,570	\$464	86,730	34%	\$12.04	\$626	1.4
Charlotte-Gastonia-Concord HMFA	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	24,160	28%	\$10.89	\$566	1.4
Columbia HMFA	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	88,092	33%	\$11.74	\$610	1.3
Darlington County HMFA	\$12.63	\$657	\$26,280	1.7	\$49,800	\$1,245	\$14,940	\$374	7,488	28%	\$11.01	\$573	1.1
Florence HMFA	\$12.50	\$650	\$26,000	1.7	\$50,800	\$1,270	\$15,240	\$381	17,349	34%	\$10.43	\$542	1.2
Greenville-Mauldin-Easley MSA	\$14.13	\$735	\$29,400	1.9	\$58,200	\$1,455	\$17,460	\$437	69,815	32%	\$11.29	\$587	1.3
Kershaw County HMFA	\$12.31	\$640	\$25,600	1.7	\$54,200	\$1,355	\$16,260	\$407	5,260	22%	\$10.23	\$532	1.2
Laurens County HMFA	\$12.19	\$634	\$25,360	1.7	\$44,900	\$1,123	\$13,470	\$337	7,147	29%	\$10.27	\$534	1.2
Myrtle Beach-North Myrtle Beach-Conway MSA	\$15.48	\$805	\$32,200	2.1	\$49,300	\$1,233	\$14,790	\$370	34,524	30%	\$9.04	\$470	1.7
Spartanburg MSA	\$13.04	\$678	\$27,120	1.8	\$52,500	\$1,313	\$15,750	\$394	32,530	30%	\$11.51	\$598	1.1
Sumter MSA	\$14.79	\$769	\$30,760	2.0	\$51,100	\$1,278	\$15,330	\$383	13,197	34%	\$11.24	\$585	1.3
<u>Counties</u>													
Abbeville County	\$12.19	\$634	\$25,360	1.7	\$48,700	\$1,218	\$14,610	\$365	2,203	22%	\$6.31	\$328	1.9
Aiken County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	16,942	27%	\$13.05	\$679	1.1
Allendale County	\$12.21	\$635	\$25,400	1.7	\$27,200	\$680	\$8,160	\$204	1,238	36%	\$15.16	\$789	0.8
Anderson County	\$12.54	\$652	\$26,080	1.7	\$54,200	\$1,355	\$16,260	\$407	19,239	26%	\$8.91	\$464	1.4
Bamberg County	\$12.19	\$634	\$25,360	1.7	\$43,200	\$1,080	\$12,960	\$324	1,506	26%	\$6.71	\$349	1.8
Barnwell County	\$12.19	\$634	\$25,360	1.7	\$46,000	\$1,150	\$13,800	\$345	2,107	26%	\$8.16	\$425	1.5
Beaufort County	\$16.98	\$883	\$35,320	2.3	\$63,400	\$1,585	\$19,020	\$476	17,999	28%	\$10.53	\$547	1.6
Berkeley County	\$17.23	\$896	\$35,840	2.4	\$61,900	\$1,548	\$18,570	\$464	18,638	29%	\$13.94	\$725	1.2
Calhoun County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	1,151	19%	\$10.75	\$559	1.4
Charleston County	\$17.23	\$896	\$35,840	2.4	\$61,900	\$1,548	\$18,570	\$464	54,417	39%	\$12.02	\$625	1.4
Cherokee County	\$12.19	\$634	\$25,360	1.7	\$47,300	\$1,183	\$14,190	\$355	7,215	34%	\$11.08	\$576	1.1
Chester County	\$12.19	\$634	\$25,360	1.7	\$42,700	\$1,068	\$12,810	\$320	2,953	24%	\$10.81	\$562	1.1

† Wage data not available (See Appendix A).

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South Carolina	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Chesterfield County	\$12.19	\$634	\$25,360	1.7	\$43,400	\$1,085	\$13,020	\$326	5,062	29%	\$9.36	\$487	1.3
Clarendon County	\$12.19	\$634	\$25,360	1.7	\$42,800	\$1,070	\$12,840	\$321	3,456	28%	\$6.96	\$362	1.8
Colleton County	\$13.62	\$708	\$28,320	1.9	\$42,900	\$1,073	\$12,870	\$322	3,912	26%	\$9.58	\$498	1.4
Darlington County	\$12.63	\$657	\$26,280	1.7	\$49,800	\$1,245	\$14,940	\$374	7,488	28%	\$11.01	\$573	1.1
Dillon County	\$12.19	\$634	\$25,360	1.7	\$31,900	\$798	\$9,570	\$239	4,363	37%	\$9.34	\$485	1.3
Dorchester County	\$17.23	\$896	\$35,840	2.4	\$61,900	\$1,548	\$18,570	\$464	13,675	28%	\$9.74	\$507	1.8
Edgefield County	\$14.04	\$730	\$29,200	1.9	\$55,900	\$1,398	\$16,770	\$419	1,914	21%	\$5.83	\$303	2.4
Fairfield County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	2,575	27%	\$11.67	\$607	1.3
Florence County	\$12.50	\$650	\$26,000	1.7	\$50,800	\$1,270	\$15,240	\$381	17,349	34%	\$10.43	\$542	1.2
Georgetown County	\$13.88	\$722	\$28,880	1.9	\$56,700	\$1,418	\$17,010	\$425	4,911	22%	\$9.33	\$485	1.5
Greenville County	\$14.13	\$735	\$29,400	1.9	\$58,200	\$1,455	\$17,460	\$437	56,635	33%	\$11.62	\$604	1.2
Greenwood County	\$12.19	\$634	\$25,360	1.7	\$52,200	\$1,305	\$15,660	\$392	8,626	33%	\$9.94	\$517	1.2
Hampton County	\$12.19	\$634	\$25,360	1.7	\$43,800	\$1,095	\$13,140	\$329	1,792	25%	\$9.52	\$495	1.3
Horry County	\$15.48	\$805	\$32,200	2.1	\$49,300	\$1,233	\$14,790	\$370	34,524	30%	\$9.04	\$470	1.7
Jasper County	\$14.12	\$734	\$29,360	1.9	\$45,000	\$1,125	\$13,500	\$338	2,090	26%	\$13.69	\$712	1.0
Kershaw County	\$12.31	\$640	\$25,600	1.7	\$54,200	\$1,355	\$16,260	\$407	5,260	22%	\$10.23	\$532	1.2
Lancaster County	\$12.48	\$649	\$25,960	1.7	\$52,600	\$1,315	\$15,780	\$395	7,324	25%	\$10.08	\$524	1.2
Laurens County	\$12.19	\$634	\$25,360	1.7	\$44,900	\$1,123	\$13,470	\$337	7,147	29%	\$10.27	\$534	1.2
Lee County	\$12.19	\$634	\$25,360	1.7	\$43,200	\$1,080	\$12,960	\$324	1,818	28%	\$11.77	\$612	1.0
Lexington County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	26,205	25%	\$10.21	\$531	1.5
Marion County	\$12.19	\$634	\$25,360	1.7	\$42,100	\$1,053	\$12,630	\$316	3,947	33%	\$7.59	\$395	1.6
Marlboro County	\$12.19	\$634	\$25,360	1.7	\$33,600	\$840	\$10,080	\$252	3,505	35%	\$12.07	\$628	1.0
McCormick County †	\$12.19	\$634	\$25,360	1.7	\$48,100	\$1,203	\$14,430	\$361	854	21%			
Newberry County	\$13.56	\$705	\$28,200	1.9	\$55,100	\$1,378	\$16,530	\$413	3,921	28%	\$8.74	\$454	1.6
Oconee County	\$12.19	\$634	\$25,360	1.7	\$54,800	\$1,370	\$16,440	\$411	7,659	25%	\$12.19	\$634	1.0
Orangeburg County	\$12.96	\$674	\$26,960	1.8	\$42,700	\$1,068	\$12,810	\$320	10,965	32%	\$7.86	\$409	1.6
Pickens County	\$14.13	\$735	\$29,400	1.9	\$58,200	\$1,455	\$17,460	\$437	13,180	30%	\$8.62	\$448	1.6
Richland County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	56,372	39%	\$12.63	\$657	1.2
Saluda County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	1,789	26%	\$8.66	\$450	1.8
Spartanburg County	\$13.04	\$678	\$27,120	1.8	\$52,500	\$1,313	\$15,750	\$394	32,530	30%	\$11.51	\$598	1.1
Sumter County	\$14.79	\$769	\$30,760	2.0	\$51,100	\$1,278	\$15,330	\$383	13,197	34%	\$11.24	\$585	1.3

† Wage data not available (See Appendix A).

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South Carolina

FY14 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	\$12.33	\$641	\$25,640	1.7	\$44,400	\$1,110	\$13,320	\$333	3,247	27%	\$9.03	\$469	1.4
Williamsburg County	\$12.19	\$634	\$25,360	1.7	\$36,800	\$920	\$11,040	\$276	2,995	26%	\$9.52	\$495	1.3
York County	\$15.63	\$813	\$32,520	2.2	\$64,200	\$1,605	\$19,260	\$482	24,160	28%	\$10.89	\$566	1.4

† Wage data not available (See Appendix A).

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South Dakota

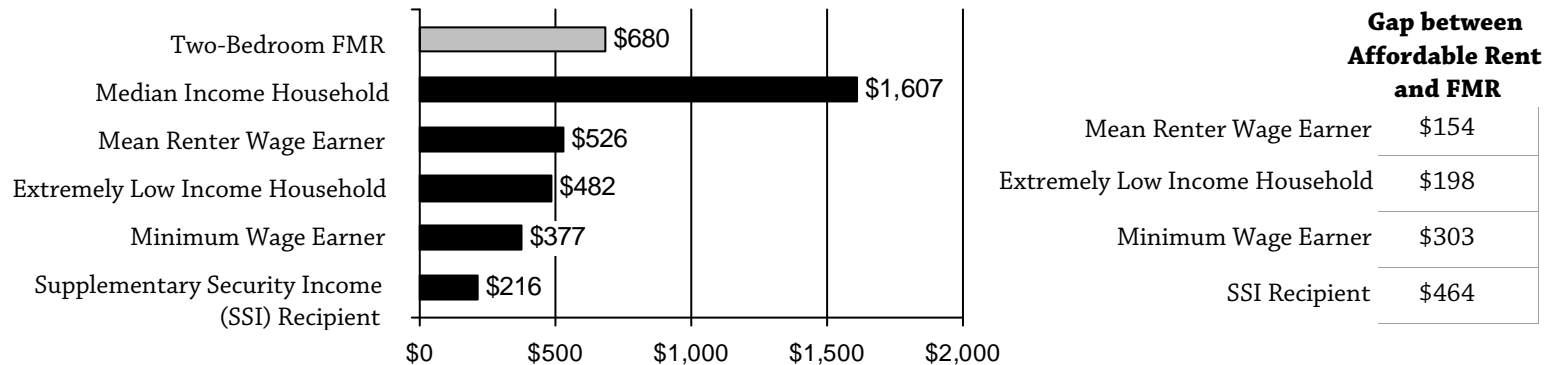
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$680. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,268 monthly or \$27,219 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.09

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 72 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 South Dakota, the estimated mean (average) wage for a renter is \$10.11. 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



South Dakota	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
South Dakota	\$13.09	\$680	\$27,219	1.8	\$64,284	\$1,607	\$19,285	\$482	100,585	31%	\$10.11	\$526	1.3
Combined Nonmetro Areas	\$11.80	\$614	\$24,550	1.6	\$60,220	\$1,505	\$18,066	\$452	53,496	31%	\$8.72	\$453	1.4
<u>Metropolitan Areas</u>													
Meade County HMFA	\$12.60	\$655	\$26,200	1.7	\$60,500	\$1,513	\$18,150	\$454	2,902	29%	\$8.83	\$459	1.4
Rapid City HMFA	\$14.92	\$776	\$31,040	2.1	\$66,100	\$1,653	\$19,830	\$496	14,019	35%	\$9.72	\$505	1.5
Sioux City MSA	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	1,457	25%	\$15.60	\$811	0.9
Sioux Falls MSA	\$14.62	\$760	\$30,400	2.0	\$72,200	\$1,805	\$21,660	\$542	28,711	32%	\$11.58	\$602	1.3
<u>Counties</u>													
Aurora County	\$12.46	\$648	\$25,920	1.7	\$61,800	\$1,545	\$18,540	\$464	216	20%	\$8.10	\$421	1.5
Beadle County	\$11.42	\$594	\$23,760	1.6	\$60,200	\$1,505	\$18,060	\$452	2,423	33%	\$11.42	\$594	1.0
Bennett County	\$11.42	\$594	\$23,760	1.6	\$36,400	\$910	\$10,920	\$273	482	44%	\$7.24	\$376	1.6
Bon Homme County	\$11.42	\$594	\$23,760	1.6	\$57,200	\$1,430	\$17,160	\$429	486	19%	\$5.59	\$291	2.0
Brookings County	\$12.00	\$624	\$24,960	1.7	\$66,600	\$1,665	\$19,980	\$500	4,798	41%	\$8.76	\$456	1.4
Brown County	\$11.98	\$623	\$24,920	1.7	\$64,400	\$1,610	\$19,320	\$483	4,468	29%	\$9.52	\$495	1.3
Brule County	\$11.42	\$594	\$23,760	1.6	\$62,200	\$1,555	\$18,660	\$467	642	31%	\$6.64	\$345	1.7
Buffalo County †	\$13.31	\$692	\$27,680	1.8	\$30,900	\$773	\$9,270	\$232	336	59%			
Butte County	\$11.42	\$594	\$23,760	1.6	\$55,500	\$1,388	\$16,650	\$416	1,030	26%	\$7.95	\$413	1.4
Campbell County	\$11.42	\$594	\$23,760	1.6	\$52,600	\$1,315	\$15,780	\$395	115	18%	\$9.79	\$509	1.2
Charles Mix County	\$11.42	\$594	\$23,760	1.6	\$51,700	\$1,293	\$15,510	\$388	923	29%	\$7.46	\$388	1.5
Clark County	\$11.42	\$594	\$23,760	1.6	\$60,400	\$1,510	\$18,120	\$453	283	21%	\$6.08	\$316	1.9
Clay County	\$12.50	\$650	\$26,000	1.7	\$66,300	\$1,658	\$19,890	\$497	2,272	44%	\$6.46	\$336	1.9
Codington County	\$11.46	\$596	\$23,840	1.6	\$64,200	\$1,605	\$19,260	\$482	3,298	28%	\$9.06	\$471	1.3
Corson County	\$11.42	\$594	\$23,760	1.6	\$39,500	\$988	\$11,850	\$296	523	45%	\$11.63	\$605	1.0
Custer County	\$13.56	\$705	\$28,200	1.9	\$61,000	\$1,525	\$18,300	\$458	826	23%	\$8.70	\$452	1.6
Davison County	\$12.35	\$642	\$25,680	1.7	\$61,900	\$1,548	\$18,570	\$464	2,981	36%	\$10.15	\$528	1.2
Day County	\$11.42	\$594	\$23,760	1.6	\$51,500	\$1,288	\$15,450	\$386	706	29%	\$6.91	\$359	1.7
Deuel County	\$11.42	\$594	\$23,760	1.6	\$60,800	\$1,520	\$18,240	\$456	288	16%	\$10.02	\$521	1.1
Dewey County	\$11.42	\$594	\$23,760	1.6	\$38,900	\$973	\$11,670	\$292	747	43%	\$6.65	\$346	1.7
Douglas County	\$11.42	\$594	\$23,760	1.6	\$56,500	\$1,413	\$16,950	\$424	273	22%	\$9.23	\$480	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmunds County	\$12.62	\$656	\$26,240	1.7	\$61,700	\$1,543	\$18,510	\$463	337	21%	\$10.64	\$553	1.2
Fall River County	\$14.25	\$741	\$29,640	2.0	\$56,700	\$1,418	\$17,010	\$425	963	31%	\$6.64	\$345	2.1
Faulk County	\$11.42	\$594	\$23,760	1.6	\$57,800	\$1,445	\$17,340	\$434	200	21%	\$8.42	\$438	1.4
Grant County	\$11.42	\$594	\$23,760	1.6	\$60,700	\$1,518	\$18,210	\$455	749	24%	\$9.07	\$472	1.3
Gregory County	\$11.42	\$594	\$23,760	1.6	\$46,000	\$1,150	\$13,800	\$345	487	25%	\$6.27	\$326	1.8
Haakon County	\$11.42	\$594	\$23,760	1.6	\$73,400	\$1,835	\$22,020	\$551	161	21%	\$12.34	\$642	0.9
Hamlin County	\$11.42	\$594	\$23,760	1.6	\$61,200	\$1,530	\$18,360	\$459	432	21%	\$7.99	\$415	1.4
Hand County	\$11.42	\$594	\$23,760	1.6	\$54,100	\$1,353	\$16,230	\$406	407	28%	\$9.70	\$504	1.2
Hanson County	\$11.54	\$600	\$24,000	1.6	\$55,700	\$1,393	\$16,710	\$418	169	16%	\$11.76	\$611	1.0
Harding County	\$11.42	\$594	\$23,760	1.6	\$59,500	\$1,488	\$17,850	\$446	128	24%	\$14.51	\$755	0.8
Hughes County	\$12.31	\$640	\$25,600	1.7	\$81,700	\$2,043	\$24,510	\$613	2,103	30%	\$7.66	\$399	1.6
Hutchinson County	\$11.42	\$594	\$23,760	1.6	\$60,300	\$1,508	\$18,090	\$452	571	19%	\$7.23	\$376	1.6
Hyde County	\$11.42	\$594	\$23,760	1.6	\$59,600	\$1,490	\$17,880	\$447	118	21%	\$15.03	\$782	0.8
Jackson County	\$11.42	\$594	\$23,760	1.6	\$49,600	\$1,240	\$14,880	\$372	384	37%	\$7.20	\$375	1.6
Jerauld County	\$11.42	\$594	\$23,760	1.6	\$52,400	\$1,310	\$15,720	\$393	266	30%	\$9.56	\$497	1.2
Jones County	\$11.42	\$594	\$23,760	1.6	\$66,300	\$1,658	\$19,890	\$497	126	29%	\$4.94	\$257	2.3
Kingsbury County	\$11.42	\$594	\$23,760	1.6	\$62,600	\$1,565	\$18,780	\$470	550	24%	\$9.80	\$509	1.2
Lake County	\$11.42	\$594	\$23,760	1.6	\$62,700	\$1,568	\$18,810	\$470	1,324	29%	\$7.63	\$397	1.5
Lawrence County	\$11.69	\$608	\$24,320	1.6	\$66,600	\$1,665	\$19,980	\$500	3,755	35%	\$7.88	\$410	1.5
Lincoln County	\$14.62	\$760	\$30,400	2.0	\$72,200	\$1,805	\$21,660	\$542	3,894	23%	\$10.14	\$527	1.4
Lyman County	\$11.42	\$594	\$23,760	1.6	\$54,100	\$1,353	\$16,230	\$406	519	37%	\$6.96	\$362	1.6
Marshall County	\$11.42	\$594	\$23,760	1.6	\$58,800	\$1,470	\$17,640	\$441	431	25%	\$11.23	\$584	1.0
McCook County	\$14.62	\$760	\$30,400	2.0	\$72,200	\$1,805	\$21,660	\$542	443	20%	\$9.33	\$485	1.6
McPherson County	\$11.42	\$594	\$23,760	1.6	\$46,800	\$1,170	\$14,040	\$351	238	22%	\$8.96	\$466	1.3
Meade County	\$12.60	\$655	\$26,200	1.7	\$60,500	\$1,513	\$18,150	\$454	2,902	29%	\$8.83	\$459	1.4
Mellette County	\$11.42	\$594	\$23,760	1.6	\$37,100	\$928	\$11,130	\$278	252	39%	\$7.65	\$398	1.5
Miner County	\$11.42	\$594	\$23,760	1.6	\$56,100	\$1,403	\$16,830	\$421	219	20%	\$9.21	\$479	1.2
Minnehaha County	\$14.62	\$760	\$30,400	2.0	\$72,200	\$1,805	\$21,660	\$542	23,711	35%	\$11.85	\$616	1.2
Moody County	\$11.42	\$594	\$23,760	1.6	\$63,300	\$1,583	\$18,990	\$475	735	28%	\$13.28	\$690	0.9
Pennington County	\$14.92	\$776	\$31,040	2.1	\$66,100	\$1,653	\$19,830	\$496	14,019	35%	\$9.72	\$505	1.5
Perkins County	\$12.31	\$640	\$25,600	1.7	\$54,500	\$1,363	\$16,350	\$409	395	30%	\$8.50	\$442	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Potter County	\$11.42	\$594	\$23,760	1.6	\$57,200	\$1,430	\$17,160	\$429	184	19%	\$8.31	\$432	1.4
Roberts County	\$11.42	\$594	\$23,760	1.6	\$50,300	\$1,258	\$15,090	\$377	1,036	29%	\$7.33	\$381	1.6
Sanborn County	\$11.42	\$594	\$23,760	1.6	\$61,400	\$1,535	\$18,420	\$461	256	25%	\$8.50	\$442	1.3
Shannon County	\$11.42	\$594	\$23,760	1.6	\$26,900	\$673	\$8,070	\$202	1,363	48%	\$11.47	\$596	1.0
Spink County	\$11.42	\$594	\$23,760	1.6	\$64,800	\$1,620	\$19,440	\$486	657	25%	\$8.27	\$430	1.4
Stanley County	\$13.56	\$705	\$28,200	1.9	\$58,800	\$1,470	\$17,640	\$441	234	18%	\$8.59	\$447	1.6
Sully County	\$13.12	\$682	\$27,280	1.8	\$64,500	\$1,613	\$19,350	\$484	141	24%	\$11.98	\$623	1.1
Todd County	\$11.42	\$594	\$23,760	1.6	\$31,800	\$795	\$9,540	\$239	1,407	53%	\$11.74	\$610	1.0
Tripp County	\$11.42	\$594	\$23,760	1.6	\$50,800	\$1,270	\$15,240	\$381	712	28%	\$8.17	\$425	1.4
Turner County	\$14.62	\$760	\$30,400	2.0	\$72,200	\$1,805	\$21,660	\$542	663	19%	\$8.28	\$431	1.8
Union County	\$13.38	\$696	\$27,840	1.8	\$58,500	\$1,463	\$17,550	\$439	1,457	25%	\$15.60	\$811	0.9
Walworth County	\$11.42	\$594	\$23,760	1.6	\$53,200	\$1,330	\$15,960	\$399	650	29%	\$7.89	\$410	1.4
Yankton County	\$11.42	\$594	\$23,760	1.6	\$68,500	\$1,713	\$20,550	\$514	2,346	27%	\$6.66	\$346	1.7
Ziebach County	\$11.42	\$594	\$23,760	1.6	\$29,100	\$728	\$8,730	\$218	375	46%	\$8.44	\$439	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee

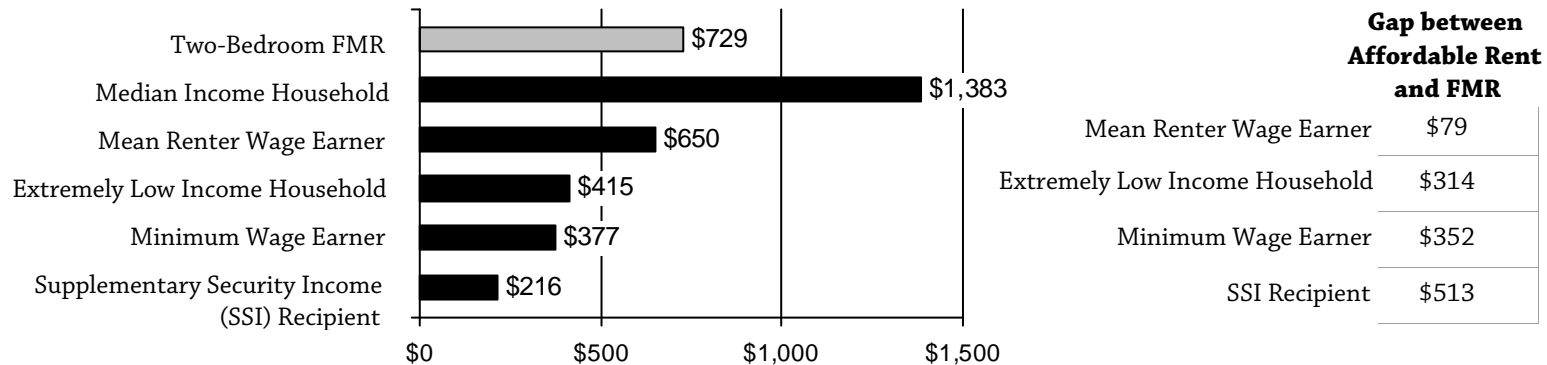
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$729. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,431 monthly or \$29,171 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.02

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 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 Tennessee, the estimated mean (average) wage for a renter is \$12.50. 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



Tennessee	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Tennessee	\$14.02	\$729	\$29,171	1.9	\$55,309	\$1,383	\$16,593	\$415	781,141	32%	\$12.50	\$650	1.1
Combined Nonmetro Areas	\$11.37	\$591	\$23,646	1.6	\$47,379	\$1,184	\$14,214	\$355	181,024	27%	\$9.61	\$500	1.2
<u>Metropolitan Areas</u>													
Chattanooga MSA	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	51,039	34%	\$11.23	\$584	1.2
Clarksville HMFA	\$14.75	\$767	\$30,680	2.0	\$54,100	\$1,353	\$16,230	\$406	23,285	37%	\$10.74	\$559	1.4
Cleveland MSA	\$12.48	\$649	\$25,960	1.7	\$53,700	\$1,343	\$16,110	\$403	13,661	31%	\$11.08	\$576	1.1
Hickman County HMFA	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	1,657	19%	\$7.25	\$377	1.7
Jackson MSA	\$13.17	\$685	\$27,400	1.8	\$51,400	\$1,285	\$15,420	\$386	13,578	32%	\$8.85	\$460	1.5
Johnson City MSA	\$12.42	\$646	\$25,840	1.7	\$51,300	\$1,283	\$15,390	\$385	25,236	30%	\$9.36	\$486	1.3
Kingsport-Bristol-Bristol MSA	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	22,387	25%	\$11.99	\$623	1.0
Knoxville MSA	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	89,955	31%	\$11.75	\$611	1.3
Macon County HMFA	\$10.83	\$563	\$22,520	1.5	\$42,700	\$1,068	\$12,810	\$320	2,294	27%	\$9.83	\$511	1.1
Memphis HMFA	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	144,331	38%	\$14.26	\$742	1.1
Morristown MSA	\$12.25	\$637	\$25,480	1.7	\$46,200	\$1,155	\$13,860	\$347	13,457	25%	\$10.68	\$555	1.1
Nashville-Davidson--Murfreesboro--Franklin MSA	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	196,393	34%	\$14.74	\$766	1.1
Smith County HMFA	\$11.02	\$573	\$22,920	1.5	\$54,700	\$1,368	\$16,410	\$410	1,813	25%	\$7.11	\$370	1.5
Stewart County HMFA	\$10.83	\$563	\$22,520	1.5	\$55,100	\$1,378	\$16,530	\$413	1,031	20%	\$8.07	\$420	1.3
<u>Counties</u>													
Anderson County	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	9,500	31%	\$14.24	\$741	1.0
Bedford County	\$11.85	\$616	\$24,640	1.6	\$49,300	\$1,233	\$14,790	\$370	4,978	31%	\$9.64	\$501	1.2
Benton County	\$10.83	\$563	\$22,520	1.5	\$41,500	\$1,038	\$12,450	\$311	1,424	20%	\$7.07	\$367	1.5
Bledsoe County	\$10.83	\$563	\$22,520	1.5	\$38,700	\$968	\$11,610	\$290	974	21%	\$7.07	\$368	1.5
Blount County	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	12,581	26%	\$12.38	\$644	1.2
Bradley County	\$12.48	\$649	\$25,960	1.7	\$53,700	\$1,343	\$16,110	\$403	12,405	33%	\$11.28	\$587	1.1
Campbell County	\$10.83	\$563	\$22,520	1.5	\$39,700	\$993	\$11,910	\$298	4,842	30%	\$7.92	\$412	1.4
Cannon County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	1,180	22%	\$9.51	\$494	1.7
Carroll County	\$10.83	\$563	\$22,520	1.5	\$47,400	\$1,185	\$14,220	\$356	2,456	23%	\$8.90	\$463	1.2
Carter County	\$12.42	\$646	\$25,840	1.7	\$51,300	\$1,283	\$15,390	\$385	6,413	27%	\$8.39	\$436	1.5
Cheatham County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	2,712	19%	\$10.80	\$562	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Chester County	\$13.17	\$685	\$27,400	1.8	\$51,400	\$1,285	\$15,420	\$386	1,595	26%	\$9.00	\$468	1.5
Claiborne County	\$10.83	\$563	\$22,520	1.5	\$44,100	\$1,103	\$13,230	\$331	2,923	23%	\$8.11	\$422	1.3
Clay County	\$10.83	\$563	\$22,520	1.5	\$44,200	\$1,105	\$13,260	\$332	755	23%	\$7.37	\$383	1.5
Cocke County	\$10.83	\$563	\$22,520	1.5	\$39,600	\$990	\$11,880	\$297	4,264	29%	\$8.24	\$428	1.3
Coffee County	\$11.83	\$615	\$24,600	1.6	\$51,100	\$1,278	\$15,330	\$383	6,626	31%	\$10.49	\$546	1.1
Crockett County	\$11.19	\$582	\$23,280	1.5	\$45,900	\$1,148	\$13,770	\$344	1,653	30%	\$12.96	\$674	0.9
Cumberland County	\$11.31	\$588	\$23,520	1.6	\$45,800	\$1,145	\$13,740	\$344	4,935	21%	\$8.41	\$437	1.3
Davidson County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	114,082	45%	\$16.76	\$872	1.0
Decatur County	\$10.83	\$563	\$22,520	1.5	\$49,900	\$1,248	\$14,970	\$374	1,075	21%	\$9.25	\$481	1.2
DeKalb County	\$10.83	\$563	\$22,520	1.5	\$48,200	\$1,205	\$14,460	\$362	1,888	27%	\$8.85	\$460	1.2
Dickson County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	5,006	27%	\$9.54	\$496	1.7
Dyer County	\$11.10	\$577	\$23,080	1.5	\$48,900	\$1,223	\$14,670	\$367	5,363	36%	\$11.10	\$577	1.0
Fayette County	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	2,605	18%	\$8.17	\$425	1.8
Fentress County	\$10.83	\$563	\$22,520	1.5	\$41,300	\$1,033	\$12,390	\$310	1,634	22%	\$7.72	\$401	1.4
Franklin County	\$11.21	\$583	\$23,320	1.5	\$53,600	\$1,340	\$16,080	\$402	3,746	23%	\$9.57	\$498	1.2
Gibson County	\$10.83	\$563	\$22,520	1.5	\$51,100	\$1,278	\$15,330	\$383	5,323	27%	\$9.38	\$488	1.2
Giles County	\$11.90	\$619	\$24,760	1.6	\$48,200	\$1,205	\$14,460	\$362	3,039	26%	\$7.11	\$370	1.7
Grainger County	\$12.25	\$637	\$25,480	1.7	\$46,200	\$1,155	\$13,860	\$347	1,632	18%	\$8.70	\$452	1.4
Greene County	\$11.23	\$584	\$23,360	1.5	\$43,400	\$1,085	\$13,020	\$326	7,748	27%	\$10.47	\$545	1.1
Grundy County	\$10.83	\$563	\$22,520	1.5	\$35,600	\$890	\$10,680	\$267	1,098	21%	\$8.00	\$416	1.4
Hamblen County	\$12.25	\$637	\$25,480	1.7	\$46,200	\$1,155	\$13,860	\$347	6,987	29%	\$10.75	\$559	1.1
Hamilton County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	46,840	35%	\$11.37	\$591	1.1
Hancock County †	\$10.83	\$563	\$22,520	1.5	\$32,100	\$803	\$9,630	\$241	779	27%			
Hardeman County	\$10.83	\$563	\$22,520	1.5	\$45,000	\$1,125	\$13,500	\$338	2,502	28%	\$9.53	\$496	1.1
Hardin County	\$10.83	\$563	\$22,520	1.5	\$39,500	\$988	\$11,850	\$296	2,335	23%	\$9.42	\$490	1.1
Hawkins County	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	5,551	24%	\$11.18	\$581	1.1
Haywood County	\$12.27	\$638	\$25,520	1.7	\$43,200	\$1,080	\$12,960	\$324	2,657	37%	\$11.56	\$601	1.1
Henderson County	\$10.87	\$565	\$22,600	1.5	\$48,000	\$1,200	\$14,400	\$360	2,591	23%	\$11.01	\$573	1.0
Henry County	\$11.13	\$579	\$23,160	1.5	\$49,600	\$1,240	\$14,880	\$372	3,380	25%	\$9.92	\$516	1.1
Hickman County	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	1,657	19%	\$7.25	\$377	1.7
Houston County	\$10.83	\$563	\$22,520	1.5	\$45,800	\$1,145	\$13,740	\$344	1,016	29%	\$8.96	\$466	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Tennessee	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Humphreys County	\$10.83	\$563	\$22,520	1.5	\$51,700	\$1,293	\$15,510	\$388	1,793	24%	\$12.21	\$635	0.9
Jackson County	\$10.83	\$563	\$22,520	1.5	\$41,500	\$1,038	\$12,450	\$311	1,087	24%	\$7.82	\$407	1.4
Jefferson County	\$12.25	\$637	\$25,480	1.7	\$46,200	\$1,155	\$13,860	\$347	4,838	25%	\$10.94	\$569	1.1
Johnson County	\$10.83	\$563	\$22,520	1.5	\$37,900	\$948	\$11,370	\$284	1,636	23%	\$12.31	\$640	0.9
Knox County	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	61,981	34%	\$11.31	\$588	1.3
Lake County	\$10.83	\$563	\$22,520	1.5	\$40,000	\$1,000	\$12,000	\$300	1,034	44%	\$6.90	\$359	1.6
Lauderdale County	\$10.83	\$563	\$22,520	1.5	\$41,200	\$1,030	\$12,360	\$309	3,412	35%	\$11.58	\$602	0.9
Lawrence County	\$10.83	\$563	\$22,520	1.5	\$46,000	\$1,150	\$13,800	\$345	3,888	24%	\$8.95	\$465	1.2
Lewis County	\$10.83	\$563	\$22,520	1.5	\$43,700	\$1,093	\$13,110	\$328	1,216	26%	\$7.00	\$364	1.5
Lincoln County	\$10.83	\$563	\$22,520	1.5	\$53,600	\$1,340	\$16,080	\$402	3,428	26%	\$8.67	\$451	1.2
Loudon County	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	4,357	22%	\$9.93	\$516	1.5
Macon County	\$10.83	\$563	\$22,520	1.5	\$42,700	\$1,068	\$12,810	\$320	2,294	27%	\$9.83	\$511	1.1
Madison County	\$13.17	\$685	\$27,400	1.8	\$51,400	\$1,285	\$15,420	\$386	11,983	33%	\$8.84	\$460	1.5
Marion County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	2,874	26%	\$8.47	\$441	1.5
Marshall County	\$12.52	\$651	\$26,040	1.7	\$51,900	\$1,298	\$15,570	\$389	3,132	27%	\$9.24	\$481	1.4
Maury County	\$11.88	\$618	\$24,720	1.6	\$53,100	\$1,328	\$15,930	\$398	9,365	29%	\$10.96	\$570	1.1
McMinn County	\$11.25	\$585	\$23,400	1.6	\$50,500	\$1,263	\$15,150	\$379	5,417	26%	\$10.52	\$547	1.1
McNairy County	\$10.83	\$563	\$22,520	1.5	\$44,600	\$1,115	\$13,380	\$335	2,689	27%	\$8.10	\$421	1.3
Meigs County	\$10.83	\$563	\$22,520	1.5	\$49,200	\$1,230	\$14,760	\$369	840	18%	\$9.23	\$480	1.2
Monroe County	\$10.83	\$563	\$22,520	1.5	\$45,400	\$1,135	\$13,620	\$341	4,649	27%	\$10.36	\$538	1.0
Montgomery County	\$14.75	\$767	\$30,680	2.0	\$54,100	\$1,353	\$16,230	\$406	23,285	37%	\$10.74	\$559	1.4
Moore County	\$11.56	\$601	\$24,040	1.6	\$62,100	\$1,553	\$18,630	\$466	368	15%	\$13.45	\$699	0.9
Morgan County	\$10.83	\$563	\$22,520	1.5	\$47,900	\$1,198	\$14,370	\$359	1,499	20%	\$12.17	\$633	0.9
Obion County	\$10.83	\$563	\$22,520	1.5	\$50,200	\$1,255	\$15,060	\$377	3,726	30%	\$8.72	\$454	1.2
Overton County	\$10.83	\$563	\$22,520	1.5	\$44,600	\$1,115	\$13,380	\$335	1,712	19%	\$8.98	\$467	1.2
Perry County	\$10.83	\$563	\$22,520	1.5	\$43,400	\$1,085	\$13,020	\$326	918	28%	\$8.64	\$449	1.3
Pickett County	\$10.83	\$563	\$22,520	1.5	\$46,800	\$1,170	\$14,040	\$351	607	25%	\$8.30	\$432	1.3
Polk County	\$12.48	\$649	\$25,960	1.7	\$53,700	\$1,343	\$16,110	\$403	1,256	19%	\$7.11	\$370	1.8
Putnam County	\$11.50	\$598	\$23,920	1.6	\$47,700	\$1,193	\$14,310	\$358	10,158	36%	\$8.10	\$421	1.4
Rhea County	\$10.83	\$563	\$22,520	1.5	\$47,300	\$1,183	\$14,190	\$355	3,473	29%	\$8.07	\$420	1.3
Roane County	\$11.69	\$608	\$24,320	1.6	\$54,700	\$1,368	\$16,410	\$410	5,748	26%	\$15.19	\$790	0.8

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Tennessee	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Robertson County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	5,601	23%	\$9.55	\$496	1.7		
Rutherford County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	30,327	32%	\$12.92	\$672	1.3		
Scott County	\$10.83	\$563	\$22,520	1.5	\$41,600	\$1,040	\$12,480	\$312	1,959	23%	\$7.27	\$378	1.5		
Sequatchie County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	1,325	24%	\$8.31	\$432	1.6		
Sevier County	\$13.90	\$723	\$28,920	1.9	\$53,400	\$1,335	\$16,020	\$401	12,401	33%	\$8.89	\$463	1.6		
Shelby County	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	136,157	40%	\$14.48	\$753	1.0		
Smith County	\$11.02	\$573	\$22,920	1.5	\$54,700	\$1,368	\$16,410	\$410	1,813	25%	\$7.11	\$370	1.5		
Stewart County	\$10.83	\$563	\$22,520	1.5	\$55,100	\$1,378	\$16,530	\$413	1,031	20%	\$8.07	\$420	1.3		
Sullivan County	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	16,836	25%	\$12.11	\$630	1.0		
Sumner County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	16,520	27%	\$11.11	\$578	1.5		
Tipton County	\$15.00	\$780	\$31,200	2.1	\$56,700	\$1,418	\$17,010	\$425	5,569	26%	\$7.56	\$393	2.0		
Trousdale County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	644	23%	\$8.56	\$445	1.9		
Unicoi County	\$12.42	\$646	\$25,840	1.7	\$51,300	\$1,283	\$15,390	\$385	1,767	23%	\$11.56	\$601	1.1		
Union County	\$14.88	\$774	\$30,960	2.1	\$60,500	\$1,513	\$18,150	\$454	1,536	21%	\$11.25	\$585	1.3		
Van Buren County	\$10.83	\$563	\$22,520	1.5	\$39,500	\$988	\$11,850	\$296	323	16%	\$8.82	\$459	1.2		
Warren County	\$10.83	\$563	\$22,520	1.5	\$45,400	\$1,135	\$13,620	\$341	4,487	29%	\$9.18	\$477	1.2		
Washington County	\$12.42	\$646	\$25,840	1.7	\$51,300	\$1,283	\$15,390	\$385	17,056	33%	\$9.33	\$485	1.3		
Wayne County	\$10.83	\$563	\$22,520	1.5	\$46,300	\$1,158	\$13,890	\$347	971	16%	\$6.27	\$326	1.7		
Weakley County	\$10.83	\$563	\$22,520	1.5	\$48,700	\$1,218	\$14,610	\$365	4,864	35%	\$8.09	\$421	1.3		
White County	\$11.42	\$594	\$23,760	1.6	\$42,600	\$1,065	\$12,780	\$320	2,220	23%	\$8.62	\$448	1.3		
Williamson County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	11,860	18%	\$13.44	\$699	1.2		
Wilson County	\$16.37	\$851	\$34,040	2.3	\$64,000	\$1,600	\$19,200	\$480	8,461	20%	\$9.59	\$499	1.7		

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Texas

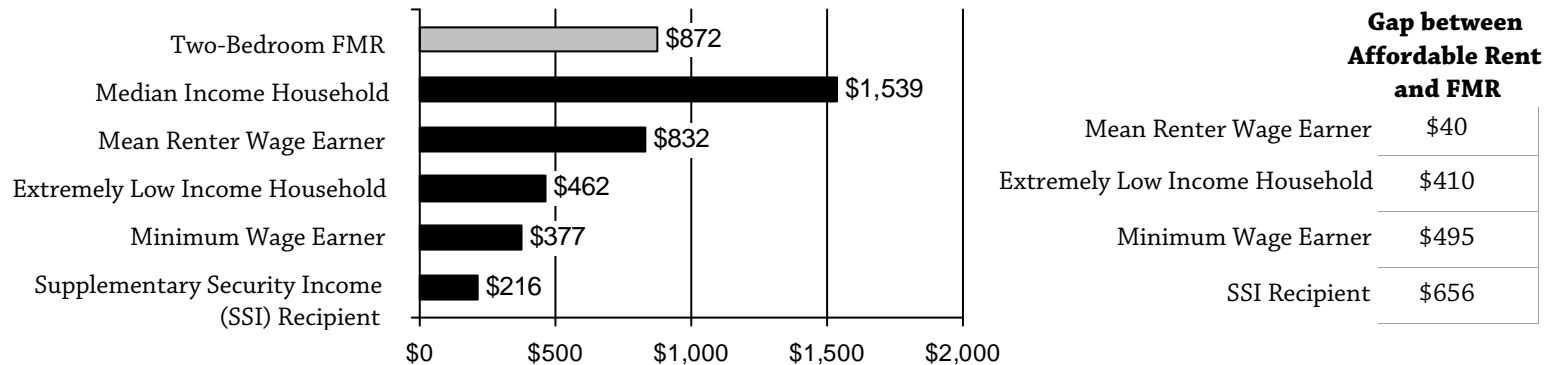
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$872. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,906 monthly or \$34,876 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.77

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 93 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 Texas, the estimated mean (average) wage for a renter is \$15.99. 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 1.0 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



Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Texas	\$16.77	\$872	\$34,876	2.3	\$61,566	\$1,539	\$18,470	\$462	3,173,591	36%	\$15.99	\$832	1.0
Combined Nonmetro Areas	\$13.07	\$680	\$27,183	1.8	\$51,924	\$1,298	\$15,577	\$389	296,815	27%	\$12.25	\$637	1.1
Metropolitan Areas													
Abilene MSA	\$15.19	\$790	\$31,600	2.1	\$52,500	\$1,313	\$15,750	\$394	21,009	35%	\$11.37	\$591	1.3
Amarillo MSA	\$14.15	\$736	\$29,440	2.0	\$63,400	\$1,585	\$19,020	\$476	32,317	35%	\$12.98	\$675	1.1
Aransas County HMFA	\$13.50	\$702	\$28,080	1.9	\$54,900	\$1,373	\$16,470	\$412	2,313	24%	\$9.07	\$472	1.5
Atascosa County HMFA	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	3,538	24%	\$12.94	\$673	1.0
Austin County HMFA	\$13.46	\$700	\$28,000	1.9	\$67,500	\$1,688	\$20,250	\$506	2,518	24%	\$15.52	\$807	0.9
Austin-Round Rock MSA *	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	270,149	42%	\$16.76	\$871	1.2
Beaumont-Port Arthur MSA	\$15.50	\$806	\$32,240	2.1	\$53,900	\$1,348	\$16,170	\$404	44,407	31%	\$15.05	\$782	1.0
Brazoria County HMFA	\$15.92	\$828	\$33,120	2.2	\$75,800	\$1,895	\$22,740	\$569	26,981	25%	\$14.42	\$750	1.1
Brownsville-Harlingen MSA	\$13.00	\$676	\$27,040	1.8	\$36,000	\$900	\$10,800	\$270	37,829	32%	\$8.10	\$421	1.6
Calhoun County HMFA	\$13.65	\$710	\$28,400	1.9	\$55,500	\$1,388	\$16,650	\$416	2,234	29%	\$19.69	\$1,024	0.7
College Station-Bryan MSA	\$16.69	\$868	\$34,720	2.3	\$57,500	\$1,438	\$17,250	\$431	39,897	49%	\$9.95	\$518	1.7
Corpus Christi HMFA	\$16.13	\$839	\$33,560	2.2	\$52,600	\$1,315	\$15,780	\$395	56,910	39%	\$13.67	\$711	1.2
Dallas HMFA	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	598,162	40%	\$18.75	\$975	0.9
El Paso MSA	\$14.37	\$747	\$29,880	2.0	\$44,800	\$1,120	\$13,440	\$336	94,262	37%	\$9.82	\$511	1.5
Fort Worth-Arlington HMFA *	\$18.04	\$938	\$37,520	2.5	\$65,800	\$1,645	\$19,740	\$494	267,157	36%	\$14.33	\$745	1.3
Houston-Baytown-Sugar Land HMFA *	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	734,674	38%	\$19.80	\$1,030	0.9
Kendall County HMFA	\$16.23	\$844	\$33,760	2.2	\$86,900	\$2,173	\$26,070	\$652	3,101	24%	\$10.61	\$552	1.5
Killeen-Temple-Fort Hood HMFA	\$14.12	\$734	\$29,360	1.9	\$58,900	\$1,473	\$17,670	\$442	53,088	43%	\$12.81	\$666	1.1
Lampasas County HMFA	\$12.25	\$637	\$25,480	1.7	\$59,100	\$1,478	\$17,730	\$443	1,702	24%	\$8.45	\$440	1.4
Laredo MSA	\$14.94	\$777	\$31,080	2.1	\$39,000	\$975	\$11,700	\$293	24,335	36%	\$8.85	\$460	1.7
Longview HMFA	\$15.35	\$798	\$31,920	2.1	\$55,300	\$1,383	\$16,590	\$415	19,695	33%	\$14.55	\$757	1.1
Lubbock MSA	\$14.88	\$774	\$30,960	2.1	\$58,900	\$1,473	\$17,670	\$442	43,310	40%	\$10.04	\$522	1.5
McAllen-Edinburg-Mission MSA	\$12.60	\$655	\$26,200	1.7	\$35,000	\$875	\$10,500	\$263	66,425	31%	\$7.90	\$411	1.6
Medina County HMFA	\$13.33	\$693	\$27,720	1.8	\$62,200	\$1,555	\$18,660	\$467	3,539	23%	\$7.90	\$411	1.7
Midland MSA	\$17.98	\$935	\$37,400	2.5	\$70,200	\$1,755	\$21,060	\$527	15,458	31%	\$19.35	\$1,006	0.9
Odessa MSA	\$19.08	\$992	\$39,680	2.6	\$60,300	\$1,508	\$18,090	\$452	16,555	34%	\$17.87	\$929	1.1
Rusk County HMFA	\$13.12	\$682	\$27,280	1.8	\$58,700	\$1,468	\$17,610	\$440	4,240	23%	\$15.51	\$806	0.8

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

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
San Angelo MSA	\$14.04	\$730	\$29,200	1.9	\$56,100	\$1,403	\$16,830	\$421	14,825	35%	\$11.30	\$587	1.2
San Antonio HMFA	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	257,522	36%	\$12.78	\$664	1.3
Sherman-Denison MSA	\$15.50	\$806	\$32,240	2.1	\$58,700	\$1,468	\$17,610	\$440	14,459	31%	\$12.53	\$652	1.2
Texarkana MSA	\$13.54	\$704	\$28,160	1.9	\$53,300	\$1,333	\$15,990	\$400	11,344	33%	\$9.68	\$503	1.4
Tyler MSA	\$16.83	\$875	\$35,000	2.3	\$54,600	\$1,365	\$16,380	\$410	25,390	33%	\$13.07	\$679	1.3
Victoria HMFA	\$14.06	\$731	\$29,240	1.9	\$54,200	\$1,355	\$16,260	\$407	11,447	33%	\$12.04	\$626	1.2
Waco MSA	\$14.52	\$755	\$30,200	2.0	\$51,700	\$1,293	\$15,510	\$388	33,461	40%	\$11.92	\$620	1.2
Wichita Falls MSA	\$13.69	\$712	\$28,480	1.9	\$54,900	\$1,373	\$16,470	\$412	18,442	33%	\$11.65	\$606	1.2
Wise County HMFA	\$15.29	\$795	\$31,800	2.1	\$70,400	\$1,760	\$21,120	\$528	4,081	20%	\$16.07	\$835	1.0
Counties													
Anderson County	\$12.88	\$670	\$26,800	1.8	\$54,200	\$1,355	\$16,260	\$407	4,412	27%	\$14.60	\$759	0.9
Andrews County	\$12.25	\$637	\$25,480	1.7	\$63,300	\$1,583	\$18,990	\$475	1,002	19%	\$19.20	\$999	0.6
Angelina County	\$13.71	\$713	\$28,520	1.9	\$45,900	\$1,148	\$13,770	\$344	9,886	32%	\$12.93	\$672	1.1
Aransas County	\$13.50	\$702	\$28,080	1.9	\$54,900	\$1,373	\$16,470	\$412	2,313	24%	\$9.07	\$472	1.5
Archer County	\$13.69	\$712	\$28,480	1.9	\$54,900	\$1,373	\$16,470	\$412	650	20%	\$9.35	\$486	1.5
Armstrong County	\$14.15	\$736	\$29,440	2.0	\$63,400	\$1,585	\$19,020	\$476	154	23%	\$14.98	\$779	0.9
Atascosa County	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	3,538	24%	\$12.94	\$673	1.0
Austin County	\$13.46	\$700	\$28,000	1.9	\$67,500	\$1,688	\$20,250	\$506	2,518	24%	\$15.52	\$807	0.9
Bailey County	\$12.58	\$654	\$26,160	1.7	\$54,500	\$1,363	\$16,350	\$409	773	33%	\$10.68	\$556	1.2
Bandera County	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	1,838	22%	\$7.62	\$396	2.2
Bastrop County *	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	5,441	21%	\$8.28	\$430	2.5
Baylor County	\$12.25	\$637	\$25,480	1.7	\$55,400	\$1,385	\$16,620	\$416	451	26%	\$8.79	\$457	1.4
Bee County	\$12.71	\$661	\$26,440	1.8	\$46,000	\$1,150	\$13,800	\$345	3,062	35%	\$15.60	\$811	0.8
Bell County	\$14.12	\$734	\$29,360	1.9	\$58,900	\$1,473	\$17,670	\$442	44,579	43%	\$12.86	\$669	1.1
Bexar County	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	233,489	39%	\$13.07	\$680	1.3
Blanco County	\$15.48	\$805	\$32,200	2.1	\$67,000	\$1,675	\$20,100	\$503	830	20%	\$13.35	\$694	1.2
Borden County	\$12.56	\$653	\$26,120	1.7	\$66,800	\$1,670	\$20,040	\$501	86	36%	\$11.74	\$611	1.1
Bosque County	\$12.25	\$637	\$25,480	1.7	\$55,600	\$1,390	\$16,680	\$417	1,580	23%	\$10.39	\$540	1.2
Bowie County	\$13.54	\$704	\$28,160	1.9	\$53,300	\$1,333	\$15,990	\$400	11,344	33%	\$9.68	\$503	1.4
Brazoria County	\$15.92	\$828	\$33,120	2.2	\$75,800	\$1,895	\$22,740	\$569	26,981	25%	\$14.42	\$750	1.1

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

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

Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Brazos County	\$16.69	\$868	\$34,720	2.3	\$57,500	\$1,438	\$17,250	\$431	36,965	54%	\$9.85	\$512	1.7
Brewster County	\$14.29	\$743	\$29,720	2.0	\$59,600	\$1,490	\$17,880	\$447	1,590	39%	\$10.71	\$557	1.3
Briscoe County	\$12.25	\$637	\$25,480	1.7	\$41,900	\$1,048	\$12,570	\$314	93	14%	\$5.89	\$306	2.1
Brooks County	\$12.25	\$637	\$25,480	1.7	\$25,800	\$645	\$7,740	\$194	830	34%	\$10.06	\$523	1.2
Brown County	\$12.87	\$669	\$26,760	1.8	\$51,200	\$1,280	\$15,360	\$384	3,671	28%	\$7.94	\$413	1.6
Burleson County	\$16.69	\$868	\$34,720	2.3	\$57,500	\$1,438	\$17,250	\$431	1,273	20%	\$12.49	\$650	1.3
Burnet County	\$13.12	\$682	\$27,280	1.8	\$59,400	\$1,485	\$17,820	\$446	4,370	26%	\$10.86	\$565	1.2
Caldwell County*	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	3,919	34%	\$10.64	\$553	1.9
Calhoun County	\$13.65	\$710	\$28,400	1.9	\$55,500	\$1,388	\$16,650	\$416	2,234	29%	\$19.69	\$1,024	0.7
Callahan County	\$15.19	\$790	\$31,600	2.1	\$52,500	\$1,313	\$15,750	\$394	908	18%	\$11.22	\$583	1.4
Cameron County	\$13.00	\$676	\$27,040	1.8	\$36,000	\$900	\$10,800	\$270	37,829	32%	\$8.10	\$421	1.6
Camp County	\$12.25	\$637	\$25,480	1.7	\$45,400	\$1,135	\$13,620	\$341	1,340	31%	\$11.67	\$607	1.0
Carson County	\$14.15	\$736	\$29,440	2.0	\$63,400	\$1,585	\$19,020	\$476	240	10%	\$30.36	\$1,579	0.5
Cass County	\$12.25	\$637	\$25,480	1.7	\$48,200	\$1,205	\$14,460	\$362	3,457	29%	\$8.50	\$442	1.4
Castro County	\$12.25	\$637	\$25,480	1.7	\$42,600	\$1,065	\$12,780	\$320	828	32%	\$14.63	\$761	0.8
Chambers County*	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	1,801	15%	\$15.18	\$790	1.2
Cherokee County	\$12.25	\$637	\$25,480	1.7	\$48,100	\$1,203	\$14,430	\$361	4,762	28%	\$8.53	\$443	1.4
Childress County	\$12.77	\$664	\$26,560	1.8	\$57,200	\$1,430	\$17,160	\$429	558	23%	\$6.69	\$348	1.9
Clay County	\$13.69	\$712	\$28,480	1.9	\$54,900	\$1,373	\$16,470	\$412	592	14%	\$8.79	\$457	1.6
Cochran County	\$12.25	\$637	\$25,480	1.7	\$48,700	\$1,218	\$14,610	\$365	216	20%	\$15.83	\$823	0.8
Coke County	\$12.25	\$637	\$25,480	1.7	\$56,100	\$1,403	\$16,830	\$421	390	28%	\$10.16	\$528	1.2
Coleman County	\$12.25	\$637	\$25,480	1.7	\$37,700	\$943	\$11,310	\$283	1,112	32%	\$8.30	\$432	1.5
Collin County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	86,339	31%	\$16.25	\$845	1.1
Collingsworth County	\$12.25	\$637	\$25,480	1.7	\$46,500	\$1,163	\$13,950	\$349	268	22%	\$14.38	\$748	0.9
Colorado County	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	1,832	23%	\$13.21	\$687	0.9
Comal County	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	9,894	24%	\$10.11	\$526	1.6
Comanche County	\$12.25	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	1,201	23%	\$9.50	\$494	1.3
Concho County	\$19.56	\$1,017	\$40,680	2.7	\$59,000	\$1,475	\$17,700	\$443	182	20%	\$7.43	\$387	2.6
Cooke County	\$15.63	\$813	\$32,520	2.2	\$60,900	\$1,523	\$18,270	\$457	4,366	30%	\$14.94	\$777	1.0
Coryell County	\$14.12	\$734	\$29,360	1.9	\$58,900	\$1,473	\$17,670	\$442	8,509	42%	\$12.41	\$645	1.1
Cottle County	\$12.25	\$637	\$25,480	1.7	\$44,000	\$1,100	\$13,200	\$330	149	21%	\$12.73	\$662	1.0

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

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Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Crane County	\$14.35	\$746	\$29,840	2.0	\$57,700	\$1,443	\$17,310	\$433	288	19%	\$18.30	\$952	0.8
Crockett County	\$12.25	\$637	\$25,480	1.7	\$53,800	\$1,345	\$16,140	\$404	440	35%	\$17.47	\$909	0.7
Crosby County	\$14.88	\$774	\$30,960	2.1	\$58,900	\$1,473	\$17,670	\$442	706	32%	\$10.55	\$548	1.4
Culberson County	\$12.25	\$637	\$25,480	1.7	\$43,500	\$1,088	\$13,050	\$326	285	33%	\$12.28	\$639	1.0
Dallam County	\$12.25	\$637	\$25,480	1.7	\$54,500	\$1,363	\$16,350	\$409	885	38%	\$14.78	\$769	0.8
Dallas County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	396,881	47%	\$20.64	\$1,073	0.9
Dawson County	\$12.25	\$637	\$25,480	1.7	\$47,800	\$1,195	\$14,340	\$359	1,157	26%	\$9.46	\$492	1.3
Deaf Smith County	\$12.27	\$638	\$25,520	1.7	\$52,300	\$1,308	\$15,690	\$392	2,219	35%	\$14.13	\$735	0.9
Delta County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	363	19%	\$4.04	\$210	4.3
Denton County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	81,152	34%	\$11.93	\$620	1.5
DeWitt County	\$12.25	\$637	\$25,480	1.7	\$55,900	\$1,398	\$16,770	\$419	1,525	22%	\$10.08	\$524	1.2
Dickens County	\$12.25	\$637	\$25,480	1.7	\$51,900	\$1,298	\$15,570	\$389	159	18%	\$12.84	\$668	1.0
Dimmit County	\$12.25	\$637	\$25,480	1.7	\$35,000	\$875	\$10,500	\$263	1,018	30%	\$12.51	\$651	1.0
Donley County	\$12.25	\$637	\$25,480	1.7	\$64,000	\$1,600	\$19,200	\$480	393	29%	\$8.05	\$418	1.5
Duval County	\$13.62	\$708	\$28,320	1.9	\$38,700	\$968	\$11,610	\$290	983	26%	\$16.11	\$838	0.8
Eastland County	\$12.25	\$637	\$25,480	1.7	\$46,800	\$1,170	\$14,040	\$351	2,055	29%	\$14.94	\$777	0.8
Ector County	\$19.08	\$992	\$39,680	2.6	\$60,300	\$1,508	\$18,090	\$452	16,555	34%	\$17.87	\$929	1.1
Edwards County	\$12.25	\$637	\$25,480	1.7	\$47,100	\$1,178	\$14,130	\$353	99	12%	\$10.81	\$562	1.1
El Paso County	\$14.37	\$747	\$29,880	2.0	\$44,800	\$1,120	\$13,440	\$336	94,262	37%	\$9.82	\$511	1.5
Ellis County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	12,674	25%	\$10.85	\$564	1.6
Erath County	\$13.35	\$694	\$27,760	1.8	\$54,800	\$1,370	\$16,440	\$411	5,723	40%	\$8.47	\$440	1.6
Falls County	\$12.52	\$651	\$26,040	1.7	\$44,300	\$1,108	\$13,290	\$332	1,739	30%	\$10.98	\$571	1.1
Fannin County	\$12.54	\$652	\$26,080	1.7	\$56,000	\$1,400	\$16,800	\$420	2,976	25%	\$8.47	\$441	1.5
Fayette County	\$12.69	\$660	\$26,400	1.8	\$59,700	\$1,493	\$17,910	\$448	2,501	24%	\$10.15	\$528	1.3
Fisher County	\$12.25	\$637	\$25,480	1.7	\$55,600	\$1,390	\$16,680	\$417	358	24%	\$11.62	\$604	1.1
Floyd County	\$12.25	\$637	\$25,480	1.7	\$45,900	\$1,148	\$13,770	\$344	806	31%	\$10.74	\$559	1.1
Foard County	\$12.25	\$637	\$25,480	1.7	\$42,400	\$1,060	\$12,720	\$318	170	32%	\$6.25	\$325	2.0
Fort Bend County*	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	38,039	21%	\$14.19	\$738	1.3
Franklin County	\$12.25	\$637	\$25,480	1.7	\$61,100	\$1,528	\$18,330	\$458	812	19%	\$9.28	\$483	1.3
Freestone County	\$15.10	\$785	\$31,400	2.1	\$58,300	\$1,458	\$17,490	\$437	1,614	23%	\$12.35	\$642	1.2
Frio County	\$12.25	\$637	\$25,480	1.7	\$42,700	\$1,068	\$12,810	\$320	1,629	34%	\$18.77	\$976	0.7

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Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Gaines County	\$12.29	\$639	\$25,560	1.7	\$53,900	\$1,348	\$16,170	\$404	1,172	22%	\$13.53	\$703	0.9
Galveston County*	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	34,116	31%	\$11.27	\$586	1.6
Garza County	\$12.25	\$637	\$25,480	1.7	\$53,600	\$1,340	\$16,080	\$402	422	25%	\$11.20	\$583	1.1
Gillespie County	\$16.83	\$875	\$35,000	2.3	\$65,600	\$1,640	\$19,680	\$492	2,689	25%	\$9.63	\$501	1.7
Glasscock County	\$12.56	\$653	\$26,120	1.7	\$96,400	\$2,410	\$28,920	\$723	132	31%	\$14.19	\$738	0.9
Goliad County	\$14.06	\$731	\$29,240	1.9	\$54,200	\$1,355	\$16,260	\$407	654	21%	\$7.86	\$409	1.8
Gonzales County	\$12.25	\$637	\$25,480	1.7	\$47,500	\$1,188	\$14,250	\$356	2,114	31%	\$11.05	\$575	1.1
Gray County	\$12.25	\$637	\$25,480	1.7	\$55,500	\$1,388	\$16,650	\$416	2,115	25%	\$15.88	\$826	0.8
Grayson County	\$15.50	\$806	\$32,240	2.1	\$58,700	\$1,468	\$17,610	\$440	14,459	31%	\$12.53	\$652	1.2
Gregg County	\$15.35	\$798	\$31,920	2.1	\$55,300	\$1,383	\$16,590	\$415	16,534	37%	\$14.79	\$769	1.0
Grimes County	\$12.25	\$637	\$25,480	1.7	\$53,800	\$1,345	\$16,140	\$404	2,085	24%	\$17.22	\$895	0.7
Guadalupe County	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	10,007	22%	\$10.79	\$561	1.5
Hale County	\$12.25	\$637	\$25,480	1.7	\$48,700	\$1,218	\$14,610	\$365	4,214	36%	\$10.77	\$560	1.1
Hall County	\$12.25	\$637	\$25,480	1.7	\$38,700	\$968	\$11,610	\$290	438	34%	\$7.51	\$391	1.6
Hamilton County	\$12.25	\$637	\$25,480	1.7	\$54,500	\$1,363	\$16,350	\$409	693	22%	\$11.53	\$600	1.1
Hansford County	\$12.25	\$637	\$25,480	1.7	\$61,500	\$1,538	\$18,450	\$461	392	20%	\$21.41	\$1,113	0.6
Hardeman County	\$12.40	\$645	\$25,800	1.7	\$42,800	\$1,070	\$12,840	\$321	515	30%	\$6.45	\$335	1.9
Hardin County	\$15.50	\$806	\$32,240	2.1	\$53,900	\$1,348	\$16,170	\$404	4,433	22%	\$13.04	\$678	1.2
Harris County*	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	607,243	43%	\$20.93	\$1,088	0.9
Harrison County	\$12.25	\$637	\$25,480	1.7	\$54,600	\$1,365	\$16,380	\$410	6,221	27%	\$14.23	\$740	0.9
Hartley County	\$12.25	\$637	\$25,480	1.7	\$81,100	\$2,028	\$24,330	\$608	540	31%	\$10.12	\$526	1.2
Haskell County	\$12.25	\$637	\$25,480	1.7	\$51,500	\$1,288	\$15,450	\$386	676	27%	\$8.46	\$440	1.4
Hays County*	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	17,778	33%	\$6.95	\$361	3.0
Hemphill County	\$13.48	\$701	\$28,040	1.9	\$79,300	\$1,983	\$23,790	\$595	351	25%	\$19.12	\$994	0.7
Henderson County	\$13.19	\$686	\$27,440	1.8	\$50,500	\$1,263	\$15,150	\$379	7,211	24%	\$9.32	\$484	1.4
Hidalgo County	\$12.60	\$655	\$26,200	1.7	\$35,000	\$875	\$10,500	\$263	66,425	31%	\$7.90	\$411	1.6
Hill County	\$13.46	\$700	\$28,000	1.9	\$53,900	\$1,348	\$16,170	\$404	3,717	28%	\$9.67	\$503	1.4
Hockley County	\$13.67	\$711	\$28,440	1.9	\$57,700	\$1,443	\$17,310	\$433	2,239	28%	\$15.37	\$799	0.9
Hood County	\$16.42	\$854	\$34,160	2.3	\$65,300	\$1,633	\$19,590	\$490	4,571	22%	\$12.96	\$674	1.3
Hopkins County	\$13.56	\$705	\$28,200	1.9	\$54,900	\$1,373	\$16,470	\$412	3,711	28%	\$11.06	\$575	1.2
Houston County	\$12.60	\$655	\$26,200	1.7	\$48,400	\$1,210	\$14,520	\$363	2,224	28%	\$13.82	\$718	0.9

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

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3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Howard County	\$12.58	\$654	\$26,160	1.7	\$57,800	\$1,445	\$17,340	\$434	3,658	33%	\$13.59	\$707	0.9
Hudspeth County	\$12.25	\$637	\$25,480	1.7	\$27,800	\$695	\$8,340	\$209	190	17%	\$9.70	\$504	1.3
Hunt County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	8,719	28%	\$11.55	\$601	1.5
Hutchinson County	\$13.65	\$710	\$28,400	1.9	\$55,600	\$1,390	\$16,680	\$417	1,744	21%	\$16.93	\$881	0.8
Irion County	\$14.04	\$730	\$29,200	1.9	\$56,100	\$1,403	\$16,830	\$421	118	20%	\$21.01	\$1,093	0.7
Jack County	\$12.81	\$666	\$26,640	1.8	\$64,100	\$1,603	\$19,230	\$481	767	25%	\$19.30	\$1,004	0.7
Jackson County	\$14.46	\$752	\$30,080	2.0	\$63,700	\$1,593	\$19,110	\$478	1,274	25%	\$15.36	\$799	0.9
Jasper County	\$13.98	\$727	\$29,080	1.9	\$49,700	\$1,243	\$14,910	\$373	2,985	22%	\$8.79	\$457	1.6
Jeff Davis County	\$12.25	\$637	\$25,480	1.7	\$55,800	\$1,395	\$16,740	\$419	187	21%	\$10.08	\$524	1.2
Jefferson County	\$15.50	\$806	\$32,240	2.1	\$53,900	\$1,348	\$16,170	\$404	32,900	35%	\$15.43	\$802	1.0
Jim Hogg County	\$12.25	\$637	\$25,480	1.7	\$40,200	\$1,005	\$12,060	\$302	502	28%	\$10.79	\$561	1.1
Jim Wells County	\$14.62	\$760	\$30,400	2.0	\$45,300	\$1,133	\$13,590	\$340	3,664	27%	\$13.98	\$727	1.0
Johnson County*	\$18.04	\$938	\$37,520	2.5	\$65,800	\$1,645	\$19,740	\$494	12,959	25%	\$12.40	\$645	1.5
Jones County	\$15.19	\$790	\$31,600	2.1	\$52,500	\$1,313	\$15,750	\$394	1,292	23%	\$12.21	\$635	1.2
Karnes County	\$12.25	\$637	\$25,480	1.7	\$53,400	\$1,335	\$16,020	\$401	1,374	31%	\$10.31	\$536	1.2
Kaufman County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	7,531	22%	\$9.31	\$484	1.9
Kendall County	\$16.23	\$844	\$33,760	2.2	\$86,900	\$2,173	\$26,070	\$652	3,101	24%	\$10.61	\$552	1.5
Kenedy County	\$14.37	\$747	\$29,880	2.0	\$60,400	\$1,510	\$18,120	\$453	103	61%	\$32.45	\$1,687	0.4
Kent County	\$14.56	\$757	\$30,280	2.0	\$56,300	\$1,408	\$16,890	\$422	121	31%	\$15.52	\$807	0.9
Kerr County	\$15.15	\$788	\$31,520	2.1	\$58,400	\$1,460	\$17,520	\$438	5,875	29%	\$12.88	\$670	1.2
Kimble County	\$12.96	\$674	\$26,960	1.8	\$51,400	\$1,285	\$15,420	\$386	532	27%	\$17.65	\$918	0.7
King County †	\$12.56	\$653	\$26,120	1.7	\$86,700	\$2,168	\$26,010	\$650	42	41%			
Kinney County	\$12.25	\$637	\$25,480	1.7	\$36,400	\$910	\$10,920	\$273	218	18%	\$7.02	\$365	1.7
Kleberg County	\$13.54	\$704	\$28,160	1.9	\$50,500	\$1,263	\$15,150	\$379	4,603	42%	\$9.41	\$489	1.4
Knox County	\$12.25	\$637	\$25,480	1.7	\$46,400	\$1,160	\$13,920	\$348	553	35%	\$13.41	\$697	0.9
La Salle County	\$12.25	\$637	\$25,480	1.7	\$35,700	\$893	\$10,710	\$268	599	32%	\$22.30	\$1,159	0.5
Lamar County	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	6,415	33%	\$11.91	\$620	1.0
Lamb County	\$12.25	\$637	\$25,480	1.7	\$44,000	\$1,100	\$13,200	\$330	1,330	27%	\$11.92	\$620	1.0
Lampasas County	\$12.25	\$637	\$25,480	1.7	\$59,100	\$1,478	\$17,730	\$443	1,702	24%	\$8.45	\$440	1.4
Lavaca County	\$12.25	\$637	\$25,480	1.7	\$56,600	\$1,415	\$16,980	\$425	1,569	20%	\$11.83	\$615	1.0
Lee County	\$12.25	\$637	\$25,480	1.7	\$62,000	\$1,550	\$18,600	\$465	1,486	25%	\$15.42	\$802	0.8

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

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Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Leon County	\$12.54	\$652	\$26,080	1.7	\$54,600	\$1,365	\$16,380	\$410	1,070	17%	\$11.90	\$619	1.1
Liberty County *	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	5,222	21%	\$9.96	\$518	1.8
Limestone County	\$14.48	\$753	\$30,120	2.0	\$55,500	\$1,388	\$16,650	\$416	1,932	24%	\$11.90	\$619	1.2
Lipscomb County	\$12.25	\$637	\$25,480	1.7	\$60,800	\$1,520	\$18,240	\$456	329	29%	\$18.90	\$983	0.6
Live Oak County	\$12.25	\$637	\$25,480	1.7	\$54,300	\$1,358	\$16,290	\$407	749	20%	\$22.47	\$1,169	0.5
Llano County	\$12.25	\$637	\$25,480	1.7	\$61,600	\$1,540	\$18,480	\$462	1,814	21%	\$8.15	\$424	1.5
Loving County †	\$12.56	\$653	\$26,120	1.7	\$79,300	\$1,983	\$23,790	\$595	14	40%			
Lubbock County	\$14.88	\$774	\$30,960	2.1	\$58,900	\$1,473	\$17,670	\$442	42,604	41%	\$10.04	\$522	1.5
Lynn County	\$12.25	\$637	\$25,480	1.7	\$51,700	\$1,293	\$15,510	\$388	577	27%	\$10.60	\$551	1.2
Madison County	\$12.25	\$637	\$25,480	1.7	\$48,700	\$1,218	\$14,610	\$365	837	23%	\$11.30	\$588	1.1
Marion County	\$12.25	\$637	\$25,480	1.7	\$43,500	\$1,088	\$13,050	\$326	1,146	25%	\$6.45	\$335	1.9
Martin County	\$12.25	\$637	\$25,480	1.7	\$52,400	\$1,310	\$15,720	\$393	422	28%	\$11.34	\$590	1.1
Mason County	\$12.25	\$637	\$25,480	1.7	\$62,800	\$1,570	\$18,840	\$471	259	15%	\$6.64	\$345	1.8
Matagorda County	\$13.79	\$717	\$28,680	1.9	\$52,800	\$1,320	\$15,840	\$396	3,710	28%	\$14.93	\$777	0.9
Maverick County	\$12.25	\$637	\$25,480	1.7	\$33,900	\$848	\$10,170	\$254	4,580	30%	\$6.44	\$335	1.9
McCulloch County	\$12.25	\$637	\$25,480	1.7	\$50,200	\$1,255	\$15,060	\$377	633	21%	\$15.00	\$780	0.8
McLennan County	\$14.52	\$755	\$30,200	2.0	\$51,700	\$1,293	\$15,510	\$388	33,461	40%	\$11.92	\$620	1.2
McMullen County	\$12.56	\$653	\$26,120	1.7	\$50,700	\$1,268	\$15,210	\$380	55	19%	\$22.98	\$1,195	0.5
Medina County	\$13.33	\$693	\$27,720	1.8	\$62,200	\$1,555	\$18,660	\$467	3,539	23%	\$7.90	\$411	1.7
Menard County	\$12.25	\$637	\$25,480	1.7	\$57,500	\$1,438	\$17,250	\$431	246	28%	\$6.15	\$320	2.0
Midland County	\$17.98	\$935	\$37,400	2.5	\$70,200	\$1,755	\$21,060	\$527	15,458	31%	\$19.35	\$1,006	0.9
Milam County	\$12.25	\$637	\$25,480	1.7	\$52,300	\$1,308	\$15,690	\$392	2,928	31%	\$14.73	\$766	0.8
Mills County	\$12.25	\$637	\$25,480	1.7	\$51,000	\$1,275	\$15,300	\$383	367	20%	\$10.26	\$534	1.2
Mitchell County	\$12.25	\$637	\$25,480	1.7	\$56,000	\$1,400	\$16,800	\$420	633	23%	\$13.03	\$678	0.9
Montague County	\$12.73	\$662	\$26,480	1.8	\$58,000	\$1,450	\$17,400	\$435	1,975	25%	\$8.37	\$435	1.5
Montgomery County *	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	42,487	27%	\$14.90	\$775	1.2
Moore County	\$13.13	\$683	\$27,320	1.8	\$55,600	\$1,390	\$16,680	\$417	1,916	28%	\$14.09	\$733	0.9
Morris County	\$12.25	\$637	\$25,480	1.7	\$51,300	\$1,283	\$15,390	\$385	1,264	25%	\$13.22	\$687	0.9
Motley County	\$12.25	\$637	\$25,480	1.7	\$41,000	\$1,025	\$12,300	\$308	119	26%	\$12.14	\$632	1.0
Nacogdoches County	\$13.77	\$716	\$28,640	1.9	\$55,900	\$1,398	\$16,770	\$419	9,544	41%	\$9.26	\$482	1.5
Navarro County	\$14.08	\$732	\$29,280	1.9	\$53,100	\$1,328	\$15,930	\$398	5,385	31%	\$10.69	\$556	1.3

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

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Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Newton County	\$12.25	\$637	\$25,480	1.7	\$47,500	\$1,188	\$14,250	\$356	1,038	20%	\$7.82	\$407	1.6
Nolan County	\$12.25	\$637	\$25,480	1.7	\$50,200	\$1,255	\$15,060	\$377	1,815	32%	\$10.20	\$531	1.2
Nueces County	\$16.13	\$839	\$33,560	2.2	\$52,600	\$1,315	\$15,780	\$395	49,675	41%	\$13.60	\$707	1.2
Ochiltree County	\$12.38	\$644	\$25,760	1.7	\$62,400	\$1,560	\$18,720	\$468	1,050	28%	\$15.98	\$831	0.8
Oldham County	\$13.13	\$683	\$27,320	1.8	\$69,400	\$1,735	\$20,820	\$521	202	28%	\$18.23	\$948	0.7
Orange County	\$15.50	\$806	\$32,240	2.1	\$53,900	\$1,348	\$16,170	\$404	7,074	23%	\$13.96	\$726	1.1
Palo Pinto County	\$13.83	\$719	\$28,760	1.9	\$49,900	\$1,248	\$14,970	\$374	3,091	29%	\$14.14	\$735	1.0
Panola County	\$12.25	\$637	\$25,480	1.7	\$56,800	\$1,420	\$17,040	\$426	1,830	21%	\$16.97	\$882	0.7
Parker County*	\$18.04	\$938	\$37,520	2.5	\$65,800	\$1,645	\$19,740	\$494	8,492	20%	\$10.38	\$540	1.7
Parmer County	\$12.25	\$637	\$25,480	1.7	\$47,000	\$1,175	\$14,100	\$353	1,014	31%	\$13.21	\$687	0.9
Pecos County	\$12.42	\$646	\$25,840	1.7	\$50,300	\$1,258	\$15,090	\$377	1,548	33%	\$18.57	\$966	0.7
Polk County	\$12.25	\$637	\$25,480	1.7	\$44,300	\$1,108	\$13,290	\$332	3,459	20%	\$9.82	\$511	1.2
Potter County	\$14.15	\$736	\$29,440	2.0	\$63,400	\$1,585	\$19,020	\$476	17,394	41%	\$13.44	\$699	1.1
Presidio County	\$12.25	\$637	\$25,480	1.7	\$34,700	\$868	\$10,410	\$260	809	30%	\$10.12	\$526	1.2
Rains County	\$12.25	\$637	\$25,480	1.7	\$54,000	\$1,350	\$16,200	\$405	644	15%	\$6.89	\$358	1.8
Randall County	\$14.15	\$736	\$29,440	2.0	\$63,400	\$1,585	\$19,020	\$476	14,529	31%	\$8.85	\$460	1.6
Reagan County	\$12.25	\$637	\$25,480	1.7	\$61,300	\$1,533	\$18,390	\$460	318	27%	\$24.25	\$1,261	0.5
Real County	\$12.25	\$637	\$25,480	1.7	\$31,200	\$780	\$9,360	\$234	256	21%	\$8.86	\$461	1.4
Red River County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	1,403	28%	\$7.67	\$399	1.6
Reeves County	\$12.25	\$637	\$25,480	1.7	\$45,700	\$1,143	\$13,710	\$343	831	24%	\$9.17	\$477	1.3
Refugio County	\$12.50	\$650	\$26,000	1.7	\$55,000	\$1,375	\$16,500	\$413	635	23%	\$10.92	\$568	1.1
Roberts County	\$12.56	\$653	\$26,120	1.7	\$85,000	\$2,125	\$25,500	\$638	54	16%	\$17.16	\$893	0.7
Robertson County	\$16.69	\$868	\$34,720	2.3	\$57,500	\$1,438	\$17,250	\$431	1,659	28%	\$8.81	\$458	1.9
Rockwall County	\$17.56	\$913	\$36,520	2.4	\$67,900	\$1,698	\$20,370	\$509	4,503	17%	\$10.84	\$563	1.6
Runnels County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	1,136	29%	\$10.98	\$571	1.1
Rusk County	\$13.12	\$682	\$27,280	1.8	\$58,700	\$1,468	\$17,610	\$440	4,240	23%	\$15.51	\$806	0.8
Sabine County	\$12.25	\$637	\$25,480	1.7	\$38,500	\$963	\$11,550	\$289	529	12%	\$26.24	\$1,364	0.5
San Augustine County	\$12.25	\$637	\$25,480	1.7	\$43,100	\$1,078	\$12,930	\$323	791	23%	\$8.13	\$423	1.5
San Jacinto County*	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	1,552	17%	\$7.49	\$389	2.4
San Patricio County	\$16.13	\$839	\$33,560	2.2	\$52,600	\$1,315	\$15,780	\$395	7,235	33%	\$14.33	\$745	1.1
San Saba County	\$12.25	\$637	\$25,480	1.7	\$49,400	\$1,235	\$14,820	\$371	417	20%	\$7.42	\$386	1.7

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Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Schleicher County	\$12.25	\$637	\$25,480	1.7	\$60,000	\$1,500	\$18,000	\$450	242	22%	\$11.19	\$582	1.1
Scurry County	\$12.25	\$637	\$25,480	1.7	\$60,700	\$1,518	\$18,210	\$455	1,829	30%	\$15.77	\$820	0.8
Shackelford County	\$12.25	\$637	\$25,480	1.7	\$58,400	\$1,460	\$17,520	\$438	316	23%	\$18.48	\$961	0.7
Shelby County	\$12.25	\$637	\$25,480	1.7	\$43,500	\$1,088	\$13,050	\$326	2,595	27%	\$9.31	\$484	1.3
Sherman County	\$12.25	\$637	\$25,480	1.7	\$61,500	\$1,538	\$18,450	\$461	242	24%	\$13.36	\$695	0.9
Smith County	\$16.83	\$875	\$35,000	2.3	\$54,600	\$1,365	\$16,380	\$410	25,390	33%	\$13.07	\$679	1.3
Somervell County	\$12.25	\$637	\$25,480	1.7	\$63,000	\$1,575	\$18,900	\$473	888	28%	\$22.17	\$1,153	0.6
Starr County	\$12.25	\$637	\$25,480	1.7	\$29,900	\$748	\$8,970	\$224	3,275	21%	\$6.23	\$324	2.0
Stephens County	\$12.73	\$662	\$26,480	1.8	\$48,800	\$1,220	\$14,640	\$366	884	25%	\$12.82	\$666	1.0
Sterling County	\$13.35	\$694	\$27,760	1.8	\$53,800	\$1,345	\$16,140	\$404	134	29%	\$16.86	\$877	0.8
Stonewall County	\$12.25	\$637	\$25,480	1.7	\$59,300	\$1,483	\$17,790	\$445	133	22%	\$17.51	\$911	0.7
Sutton County	\$12.25	\$637	\$25,480	1.7	\$66,400	\$1,660	\$19,920	\$498	404	30%	\$29.71	\$1,545	0.4
Swisher County	\$12.25	\$637	\$25,480	1.7	\$49,200	\$1,230	\$14,760	\$369	670	26%	\$7.96	\$414	1.5
Tarrant County *	\$18.04	\$938	\$37,520	2.5	\$65,800	\$1,645	\$19,740	\$494	245,706	38%	\$14.57	\$758	1.2
Taylor County	\$15.19	\$790	\$31,600	2.1	\$52,500	\$1,313	\$15,750	\$394	18,809	38%	\$11.33	\$589	1.3
Terrell County	\$12.25	\$637	\$25,480	1.7	\$46,400	\$1,160	\$13,920	\$348	127	29%	\$20.58	\$1,070	0.6
Terry County	\$12.25	\$637	\$25,480	1.7	\$49,400	\$1,235	\$14,820	\$371	1,177	29%	\$13.39	\$696	0.9
Throckmorton County	\$12.25	\$637	\$25,480	1.7	\$45,800	\$1,145	\$13,740	\$344	184	24%	\$14.17	\$737	0.9
Titus County	\$12.25	\$637	\$25,480	1.7	\$47,800	\$1,195	\$14,340	\$359	2,952	28%	\$11.01	\$572	1.1
Tom Green County	\$14.04	\$730	\$29,200	1.9	\$56,100	\$1,403	\$16,830	\$421	14,707	35%	\$11.17	\$581	1.3
Travis County *	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	194,938	48%	\$17.78	\$924	1.2
Trinity County	\$12.25	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	764	16%	\$10.53	\$547	1.2
Tyler County	\$12.25	\$637	\$25,480	1.7	\$43,200	\$1,080	\$12,960	\$324	1,493	18%	\$9.57	\$497	1.3
Upshur County	\$15.35	\$798	\$31,920	2.1	\$55,300	\$1,383	\$16,590	\$415	3,161	22%	\$11.19	\$582	1.4
Upton County	\$12.25	\$637	\$25,480	1.7	\$59,400	\$1,485	\$17,820	\$446	276	23%	\$34.58	\$1,798	0.4
Uvalde County	\$12.25	\$637	\$25,480	1.7	\$40,400	\$1,010	\$12,120	\$303	2,442	28%	\$9.64	\$501	1.3
Val Verde County	\$12.25	\$637	\$25,480	1.7	\$43,900	\$1,098	\$13,170	\$329	4,716	32%	\$10.36	\$538	1.2
Van Zandt County	\$13.92	\$724	\$28,960	1.9	\$53,700	\$1,343	\$16,110	\$403	4,419	23%	\$9.53	\$496	1.5
Victoria County	\$14.06	\$731	\$29,240	1.9	\$54,200	\$1,355	\$16,260	\$407	10,793	34%	\$12.17	\$633	1.2
Walker County	\$13.73	\$714	\$28,560	1.9	\$60,300	\$1,508	\$18,090	\$452	8,188	41%	\$8.19	\$426	1.7
Waller County *	\$17.81	\$926	\$37,040	2.5	\$66,600	\$1,665	\$19,980	\$500	4,214	31%	\$14.53	\$755	1.2

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

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Texas	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Ward County	\$12.25	\$637	\$25,480	1.7	\$51,300	\$1,283	\$15,390	\$385	958	24%	\$20.94	\$1,089	0.6
Washington County	\$14.08	\$732	\$29,280	1.9	\$59,900	\$1,498	\$17,970	\$449	4,187	34%	\$10.55	\$549	1.3
Webb County	\$14.94	\$777	\$31,080	2.1	\$39,000	\$975	\$11,700	\$293	24,335	36%	\$8.85	\$460	1.7
Wharton County	\$13.54	\$704	\$28,160	1.9	\$54,000	\$1,350	\$16,200	\$405	4,513	31%	\$8.83	\$459	1.5
Wheeler County	\$12.25	\$637	\$25,480	1.7	\$62,100	\$1,553	\$18,630	\$466	619	26%	\$14.33	\$745	0.9
Wichita County	\$13.69	\$712	\$28,480	1.9	\$54,900	\$1,373	\$16,470	\$412	17,200	36%	\$11.79	\$613	1.2
Wilbarger County	\$12.90	\$671	\$26,840	1.8	\$49,800	\$1,245	\$14,940	\$374	1,698	33%	\$10.66	\$554	1.2
Willacy County	\$12.37	\$643	\$25,720	1.7	\$28,500	\$713	\$8,550	\$214	1,344	25%	\$8.95	\$465	1.4
Williamson County*	\$20.65	\$1,074	\$42,960	2.8	\$75,400	\$1,885	\$22,620	\$566	48,073	32%	\$17.10	\$889	1.2
Wilson County	\$16.48	\$857	\$34,280	2.3	\$58,800	\$1,470	\$17,640	\$441	2,294	15%	\$7.51	\$391	2.2
Winkler County	\$12.25	\$637	\$25,480	1.7	\$54,500	\$1,363	\$16,350	\$409	492	18%	\$22.18	\$1,154	0.6
Wise County	\$15.29	\$795	\$31,800	2.1	\$70,400	\$1,760	\$21,120	\$528	4,081	20%	\$16.07	\$835	1.0
Wood County	\$12.75	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	3,188	20%	\$12.28	\$639	1.0
Yoakum County	\$12.56	\$653	\$26,120	1.7	\$55,900	\$1,398	\$16,770	\$419	524	20%	\$19.31	\$1,004	0.7
Young County	\$14.10	\$733	\$29,320	1.9	\$53,700	\$1,343	\$16,110	\$403	2,257	31%	\$11.96	\$622	1.2
Zapata County	\$12.25	\$637	\$25,480	1.7	\$28,700	\$718	\$8,610	\$215	855	20%	\$13.03	\$678	0.9
Zavala County	\$12.25	\$637	\$25,480	1.7	\$29,500	\$738	\$8,850	\$221	1,092	31%	\$6.74	\$351	1.8

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Utah

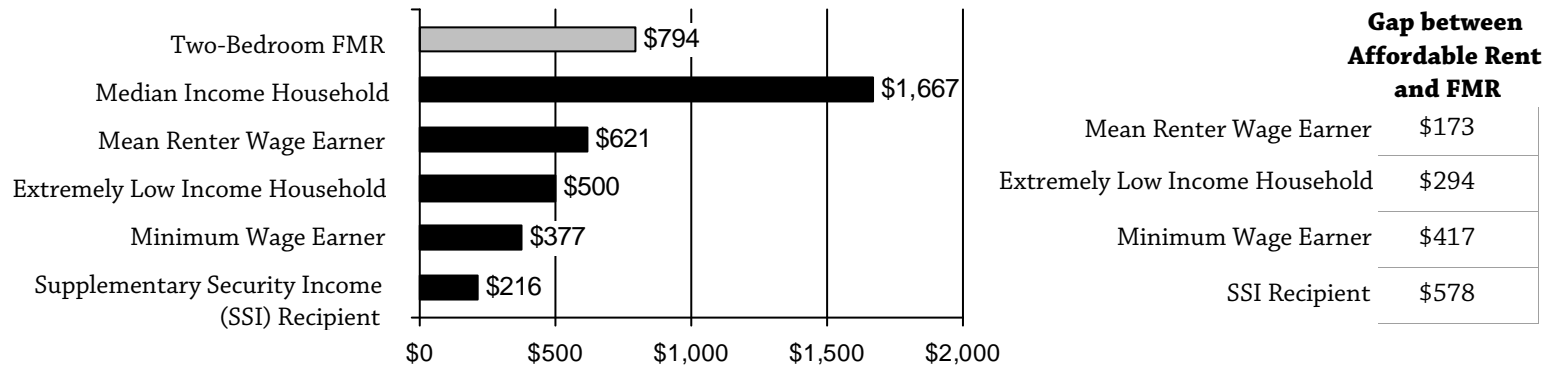
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$794. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,645 monthly or \$31,744 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.26

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 84 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 Utah, the estimated mean (average) wage for a renter is \$11.95. 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



Utah	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Utah	\$15.26	\$794	\$31,744	2.1	\$66,690	\$1,667	\$20,007	\$500	260,398	30%	\$11.95	\$621	1.3
Combined Nonmetro Areas	\$13.09	\$681	\$27,226	1.8	\$59,623	\$1,491	\$17,887	\$447	26,489	25%	\$11.43	\$595	1.1
<u>Metropolitan Areas</u>													
Logan MSA	\$12.25	\$637	\$25,480	1.7	\$58,300	\$1,458	\$17,490	\$437	12,631	36%	\$8.87	\$461	1.4
Ogden-Clearfield MSA	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	43,121	24%	\$10.06	\$523	1.5
Provo-Orem MSA	\$14.02	\$729	\$29,160	1.9	\$64,200	\$1,605	\$19,260	\$482	45,122	31%	\$10.83	\$563	1.3
Salt Lake City HMFA	\$16.85	\$876	\$35,040	2.3	\$68,700	\$1,718	\$20,610	\$515	110,821	32%	\$13.40	\$697	1.3
St. George MSA	\$14.48	\$753	\$30,120	2.0	\$53,800	\$1,345	\$16,140	\$404	14,396	31%	\$10.02	\$521	1.4
Summit County HMFA	\$17.58	\$914	\$36,560	2.4	\$98,000	\$2,450	\$29,400	\$735	3,239	24%	\$10.27	\$534	1.7
Tooele County HMFA	\$14.75	\$767	\$30,680	2.0	\$71,000	\$1,775	\$21,300	\$533	4,579	25%	\$12.88	\$670	1.1
<u>Counties</u>													
Beaver County	\$12.00	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	470	23%	\$8.01	\$417	1.5
Box Elder County	\$11.98	\$623	\$24,920	1.7	\$63,400	\$1,585	\$19,020	\$476	3,168	20%	\$9.25	\$481	1.3
Cache County	\$12.25	\$637	\$25,480	1.7	\$58,300	\$1,458	\$17,490	\$437	12,631	36%	\$8.87	\$461	1.4
Carbon County	\$11.98	\$623	\$24,920	1.7	\$57,900	\$1,448	\$17,370	\$434	2,309	30%	\$10.57	\$550	1.1
Daggett County	\$14.85	\$772	\$30,880	2.0	\$59,400	\$1,485	\$17,820	\$446	106	31%	\$12.12	\$630	1.2
Davis County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	20,702	22%	\$9.89	\$514	1.5
Duchesne County	\$12.92	\$672	\$26,880	1.8	\$65,000	\$1,625	\$19,500	\$488	1,706	25%	\$16.93	\$880	0.8
Emery County	\$11.98	\$623	\$24,920	1.7	\$62,600	\$1,565	\$18,780	\$470	745	20%	\$14.10	\$733	0.8
Garfield County	\$12.60	\$655	\$26,200	1.7	\$59,900	\$1,498	\$17,970	\$449	393	20%	\$8.23	\$428	1.5
Grand County	\$13.46	\$700	\$28,000	1.9	\$55,500	\$1,388	\$16,650	\$416	1,169	32%	\$10.20	\$530	1.3
Iron County	\$11.98	\$623	\$24,920	1.7	\$49,900	\$1,248	\$14,970	\$374	5,805	37%	\$8.52	\$443	1.4
Juab County	\$14.02	\$729	\$29,160	1.9	\$64,200	\$1,605	\$19,260	\$482	621	20%	\$10.72	\$558	1.3
Kane County	\$15.19	\$790	\$31,600	2.1	\$61,700	\$1,543	\$18,510	\$463	595	19%	\$8.22	\$427	1.8
Millard County	\$11.98	\$623	\$24,920	1.7	\$59,500	\$1,488	\$17,850	\$446	1,030	25%	\$10.79	\$561	1.1
Morgan County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	338	12%	\$11.63	\$605	1.3
Piute County	\$14.98	\$779	\$31,160	2.1	\$47,800	\$1,195	\$14,340	\$359	89	16%	\$5.39	\$280	2.8
Rich County	\$15.13	\$787	\$31,480	2.1	\$60,400	\$1,510	\$18,120	\$453	125	18%	\$5.98	\$311	2.5
Salt Lake County	\$16.85	\$876	\$35,040	2.3	\$68,700	\$1,718	\$20,610	\$515	110,821	32%	\$13.40	\$697	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Utah	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
San Juan County	\$11.98	\$623	\$24,920	1.7	\$45,900	\$1,148	\$13,770	\$344	808	19%	\$11.84	\$616	1.0	
Sanpete County	\$12.25	\$637	\$25,480	1.7	\$54,000	\$1,350	\$16,200	\$405	1,865	24%	\$7.79	\$405	1.6	
Sevier County	\$11.98	\$623	\$24,920	1.7	\$54,700	\$1,368	\$16,410	\$410	1,450	20%	\$10.46	\$544	1.1	
Summit County	\$17.58	\$914	\$36,560	2.4	\$98,000	\$2,450	\$29,400	\$735	3,239	24%	\$10.27	\$534	1.7	
Tooele County	\$14.75	\$767	\$30,680	2.0	\$71,000	\$1,775	\$21,300	\$533	4,579	25%	\$12.88	\$670	1.1	
Uintah County	\$17.46	\$908	\$36,320	2.4	\$70,800	\$1,770	\$21,240	\$531	2,779	25%	\$18.20	\$946	1.0	
Utah County	\$14.02	\$729	\$29,160	1.9	\$64,200	\$1,605	\$19,260	\$482	44,501	32%	\$10.84	\$563	1.3	
Wasatch County	\$16.17	\$841	\$33,640	2.2	\$73,700	\$1,843	\$22,110	\$553	1,711	23%	\$9.60	\$499	1.7	
Washington County	\$14.48	\$753	\$30,120	2.0	\$53,800	\$1,345	\$16,140	\$404	14,396	31%	\$10.02	\$521	1.4	
Wayne County	\$11.98	\$623	\$24,920	1.7	\$53,800	\$1,345	\$16,140	\$404	166	17%	\$11.75	\$611	1.0	
Weber County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	22,081	28%	\$10.21	\$531	1.5	

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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Vermont

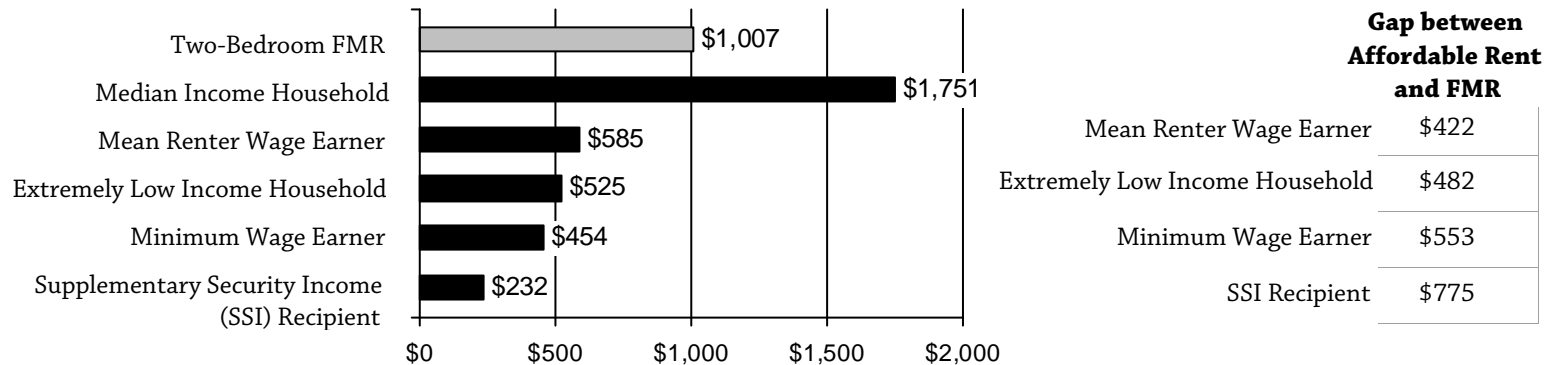
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,007. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,356 monthly or \$40,272 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.36

In Vermont, a minimum wage worker earns an hourly wage of \$8.73. 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 \$11.24. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 69 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



Vermont	FY14 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Vermont	\$19.36	\$1,007	\$40,272	2.2	\$70,046	\$1,751	\$21,014	\$525	74,086	29%	\$11.24	\$585	1.7	
Combined Nonmetro Areas	\$16.11	\$838	\$33,503	1.8	\$65,108	\$1,628	\$19,533	\$488	47,493	27%	\$10.70	\$557	1.5	
<u>Metropolitan Areas</u>														
Burlington-South Burlington MSA	\$25.17	\$1,309	\$52,360	2.9	\$80,200	\$2,005	\$24,060	\$602	26,593	32%	\$12.06	\$627	2.1	
<u>Counties</u>														
Addison County	\$16.73	\$870	\$34,800	1.9	\$72,600	\$1,815	\$21,780	\$545	3,670	26%	\$11.83	\$615	1.4	
Bennington County	\$16.08	\$836	\$33,440	1.8	\$63,900	\$1,598	\$19,170	\$479	4,384	28%	\$10.42	\$542	1.5	
Caledonia County	\$13.04	\$678	\$27,120	1.5	\$54,900	\$1,373	\$16,470	\$412	3,513	28%	\$9.03	\$469	1.4	
Essex County	\$12.96	\$674	\$26,960	1.5	\$47,300	\$1,183	\$14,190	\$355	496	18%	\$6.68	\$348	1.9	
Lamoille County	\$18.12	\$942	\$37,680	2.1	\$67,200	\$1,680	\$20,160	\$504	2,905	29%	\$10.03	\$521	1.8	
Orange County	\$15.65	\$814	\$32,560	1.8	\$65,000	\$1,625	\$19,500	\$488	2,209	19%	\$8.98	\$467	1.7	
Orleans County	\$13.60	\$707	\$28,280	1.6	\$52,000	\$1,300	\$15,600	\$390	2,629	24%	\$9.06	\$471	1.5	
Rutland County	\$15.87	\$825	\$33,000	1.8	\$63,600	\$1,590	\$19,080	\$477	7,992	31%	\$10.35	\$538	1.5	
Washington County	\$17.31	\$900	\$36,000	2.0	\$72,000	\$1,800	\$21,600	\$540	6,652	27%	\$11.17	\$581	1.6	
Windham County	\$16.00	\$832	\$33,280	1.8	\$63,700	\$1,593	\$19,110	\$478	5,883	31%	\$12.63	\$657	1.3	
Windsor County	\$17.02	\$885	\$35,400	1.9	\$69,600	\$1,740	\$20,880	\$522	7,160	29%	\$10.57	\$550	1.6	

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

Towns within Vermont FMR Areas

Burlington-South Burlington, VT MSA

Chittenden County

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

Franklin County

Bakersfield town, Berkshire town, Enosburg town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

Grand Isle County

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

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

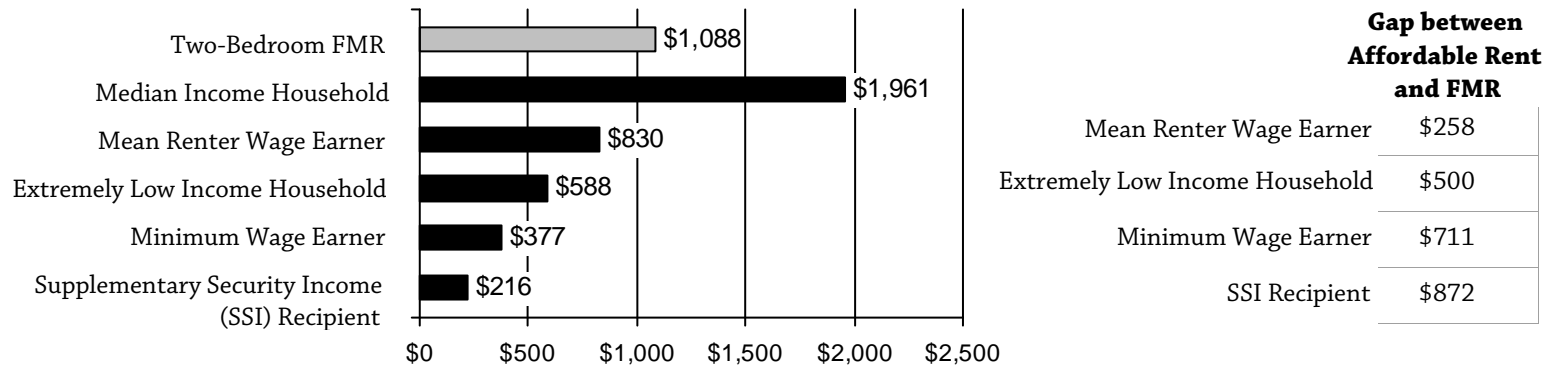
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,088. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,628 monthly or \$43,536 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.93

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 115 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 Virginia, the estimated mean (average) wage for a renter is \$15.97. 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



Virginia	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Virginia	\$20.93	\$1,088	\$43,536	2.9	\$78,430	\$1,961	\$23,529	\$588	968,012	32%	\$15.97	\$830	1.3	
Combined Nonmetro Areas	\$13.10	\$681	\$27,256	1.8	\$54,096	\$1,352	\$16,229	\$406	118,538	27%	\$9.94	\$517	1.3	
Metropolitan Areas														
Blacksburg-Christiansburg-Radford HMFA	\$13.77	\$716	\$28,640	1.9	\$70,900	\$1,773	\$21,270	\$532	18,782	47%	\$9.23	\$480	1.5	
Charlottesville MSA	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	27,325	35%	\$13.03	\$677	1.5	
Danville MSA	\$11.87	\$617	\$24,680	1.6	\$45,800	\$1,145	\$13,740	\$344	13,929	31%	\$9.58	\$498	1.2	
Franklin County HMFA	\$11.87	\$617	\$24,680	1.6	\$57,300	\$1,433	\$17,190	\$430	5,242	22%	\$8.76	\$455	1.4	
Giles County HMFA	\$11.87	\$617	\$24,680	1.6	\$53,000	\$1,325	\$15,900	\$398	1,610	23%	\$10.87	\$565	1.1	
Harrisonburg MSA	\$14.23	\$740	\$29,600	2.0	\$59,300	\$1,483	\$17,790	\$445	16,633	37%	\$12.00	\$624	1.2	
Kingsport-Bristol-Bristol MSA	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	10,952	27%	\$11.47	\$597	1.0	
Louisa County HMFA	\$13.79	\$717	\$28,680	1.9	\$68,100	\$1,703	\$20,430	\$511	2,552	20%	\$13.96	\$726	1.0	
Lynchburg MSA	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	27,702	28%	\$11.11	\$577	1.1	
Pulaski County HMFA	\$11.87	\$617	\$24,680	1.6	\$52,600	\$1,315	\$15,780	\$395	4,206	28%	\$9.32	\$485	1.3	
Richmond HMFA *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	145,431	32%	\$14.87	\$773	1.3	
Roanoke HMFA	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	33,095	31%	\$12.83	\$667	1.1	
Virginia Beach-Norfolk-Newport News MSA *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	224,461	37%	\$13.23	\$688	1.6	
Warren County HMFA	\$17.58	\$914	\$36,560	2.4	\$75,500	\$1,888	\$22,650	\$566	4,077	28%	\$9.54	\$496	1.8	
Washington-Arlington-Alexandria HMFA	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	302,210	32%	\$21.49	\$1,118	1.3	
Winchester MSA	\$15.46	\$804	\$32,160	2.1	\$67,600	\$1,690	\$20,280	\$507	11,267	28%	\$12.91	\$671	1.2	
Counties														
Accomack County	\$14.12	\$734	\$29,360	1.9	\$52,700	\$1,318	\$15,810	\$395	4,216	30%	\$10.95	\$569	1.3	
Albemarle County	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	12,901	34%	\$13.58	\$706	1.4	
Alexandria city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	36,326	56%	\$22.82	\$1,187	1.2	
Alleghany County	\$11.87	\$617	\$24,680	1.6	\$54,300	\$1,358	\$16,290	\$407	1,234	18%	\$10.86	\$565	1.1	
Amelia County *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	910	19%	\$11.68	\$607	1.6	
Amherst County	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	3,069	24%	\$11.27	\$586	1.1	
Appomattox County	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	1,390	24%	\$5.13	\$267	2.5	
Arlington County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	50,296	54%	\$29.30	\$1,524	1.0	
Augusta County	\$13.83	\$719	\$28,760	1.9	\$58,900	\$1,473	\$17,670	\$442	5,292	19%	\$11.94	\$621	1.2	

* 50th percentile FMR (See Appendix A).

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2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Bath County	\$11.87	\$617	\$24,680	1.6	\$55,900	\$1,398	\$16,770	\$419	402	20%	\$13.22	\$687	0.9
Bedford city	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	1,070	39%	\$6.38	\$332	2.0
Bedford County	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	4,118	15%	\$8.91	\$463	1.4
Bland County	\$11.87	\$617	\$24,680	1.6	\$51,900	\$1,298	\$15,570	\$389	433	18%	\$11.66	\$607	1.0
Botetourt County	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	1,605	13%	\$10.75	\$559	1.3
Bristol city	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	3,211	41%	\$10.28	\$535	1.2
Brunswick County	\$11.87	\$617	\$24,680	1.6	\$45,500	\$1,138	\$13,650	\$341	1,772	29%	\$8.22	\$427	1.4
Buchanan County	\$11.87	\$617	\$24,680	1.6	\$41,400	\$1,035	\$12,420	\$311	2,045	22%	\$14.18	\$737	0.8
Buckingham County	\$12.44	\$647	\$25,880	1.7	\$47,900	\$1,198	\$14,370	\$359	1,427	25%	\$12.97	\$674	1.0
Buena Vista city	\$12.27	\$638	\$25,520	1.7	\$54,100	\$1,353	\$16,230	\$406	913	33%	\$9.49	\$493	1.3
Campbell County	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	5,077	24%	\$11.27	\$586	1.1
Caroline County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	1,819	17%	\$10.86	\$565	1.7
Carroll County	\$11.87	\$617	\$24,680	1.6	\$47,100	\$1,178	\$14,130	\$353	2,750	22%	\$7.62	\$396	1.6
Charles City County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	498	18%	\$13.35	\$694	1.4
Charlotte County	\$11.87	\$617	\$24,680	1.6	\$52,700	\$1,318	\$15,810	\$395	1,182	25%	\$8.58	\$446	1.4
Charlottesville city	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	10,258	59%	\$13.53	\$703	1.4
Chesapeake city*	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	21,505	27%	\$10.78	\$560	2.0
Chesterfield County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	25,062	22%	\$12.42	\$646	1.5
Clarke County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	1,193	21%	\$11.87	\$617	2.4
Colonial Heights city*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	2,392	34%	\$10.25	\$533	1.8
Covington city	\$11.87	\$617	\$24,680	1.6	\$54,300	\$1,358	\$16,290	\$407	810	31%	\$14.26	\$741	0.8
Craig County	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	301	15%	\$13.36	\$695	1.0
Culpeper County	\$15.85	\$824	\$32,960	2.2	\$82,000	\$2,050	\$24,600	\$615	4,172	26%	\$10.45	\$544	1.5
Cumberland County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	913	23%	\$9.18	\$477	2.1
Danville city	\$11.87	\$617	\$24,680	1.6	\$45,800	\$1,145	\$13,740	\$344	8,691	46%	\$9.74	\$507	1.2
Dickenson County	\$11.87	\$617	\$24,680	1.6	\$38,900	\$973	\$11,670	\$292	1,370	21%	\$12.48	\$649	1.0
Dinwiddie County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	2,379	24%	\$15.48	\$805	1.2
Emporia city	\$11.87	\$617	\$24,680	1.6	\$46,100	\$1,153	\$13,830	\$346	1,386	56%	\$10.12	\$526	1.2
Essex County	\$16.00	\$832	\$33,280	2.2	\$55,000	\$1,375	\$16,500	\$413	1,042	24%	\$9.68	\$503	1.7
Fairfax city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	2,561	30%	\$15.96	\$830	1.8
Fairfax County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	117,524	30%	\$24.48	\$1,273	1.2

* 50th percentile FMR (See Appendix A).

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

Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Falls Church city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	1,833	38%	\$16.96	\$882	1.7
Fauquier County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	4,815	21%	\$10.66	\$554	2.7
Floyd County	\$11.87	\$617	\$24,680	1.6	\$52,800	\$1,320	\$15,840	\$396	1,351	22%	\$11.51	\$599	1.0
Fluvanna County	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	1,165	12%	\$8.63	\$449	2.2
Franklin city	\$14.38	\$748	\$29,920	2.0	\$55,700	\$1,393	\$16,710	\$418	2,017	57%	\$9.94	\$517	1.4
Franklin County	\$11.87	\$617	\$24,680	1.6	\$57,300	\$1,433	\$17,190	\$430	5,242	22%	\$8.76	\$455	1.4
Frederick County	\$15.46	\$804	\$32,160	2.1	\$67,600	\$1,690	\$20,280	\$507	5,984	21%	\$11.86	\$616	1.3
Fredericksburg city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	6,055	62%	\$14.43	\$750	2.0
Galax city	\$11.87	\$617	\$24,680	1.6	\$47,100	\$1,178	\$14,130	\$353	1,186	35%	\$9.72	\$506	1.2
Giles County	\$11.87	\$617	\$24,680	1.6	\$53,000	\$1,325	\$15,900	\$398	1,610	23%	\$10.87	\$565	1.1
Gloucester County*	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	2,235	16%	\$7.66	\$398	2.8
Goochland County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	662	8%	\$20.88	\$1,086	0.9
Grayson County	\$11.87	\$617	\$24,680	1.6	\$41,400	\$1,035	\$12,420	\$311	1,525	22%	\$8.23	\$428	1.4
Greene County	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	1,537	22%	\$9.87	\$513	2.0
Greensville County	\$11.87	\$617	\$24,680	1.6	\$46,100	\$1,153	\$13,830	\$346	983	30%	\$8.27	\$430	1.4
Halifax County	\$11.87	\$617	\$24,680	1.6	\$48,100	\$1,203	\$14,430	\$361	3,829	26%	\$9.00	\$468	1.3
Hampton city*	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	20,883	40%	\$11.93	\$621	1.8
Hanover County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	5,901	16%	\$9.43	\$490	2.0
Harrisonburg city	\$14.23	\$740	\$29,600	2.0	\$59,300	\$1,483	\$17,790	\$445	9,747	64%	\$11.47	\$596	1.2
Henrico County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	42,199	34%	\$15.82	\$822	1.2
Henry County	\$11.87	\$617	\$24,680	1.6	\$41,100	\$1,028	\$12,330	\$308	5,516	24%	\$9.81	\$510	1.2
Highland County	\$11.87	\$617	\$24,680	1.6	\$55,600	\$1,390	\$16,680	\$417	171	16%	\$8.75	\$455	1.4
Hopewell city*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	4,266	49%	\$18.83	\$979	1.0
Isle of Wight County*	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	2,656	20%	\$9.12	\$474	2.4
James City County*	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	6,273	24%	\$10.11	\$526	2.1
King and Queen County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	663	23%	\$16.75	\$871	1.1
King George County	\$18.54	\$964	\$38,560	2.6	\$93,000	\$2,325	\$27,900	\$698	2,034	25%	\$16.01	\$833	1.2
King William County*	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	1,014	17%	\$10.47	\$544	1.8
Lancaster County	\$15.42	\$802	\$32,080	2.1	\$62,600	\$1,565	\$18,780	\$470	1,086	20%	\$10.48	\$545	1.5
Lee County	\$11.87	\$617	\$24,680	1.6	\$43,300	\$1,083	\$12,990	\$325	2,456	25%	\$7.73	\$402	1.5
Lexington city	\$12.27	\$638	\$25,520	1.7	\$54,100	\$1,353	\$16,230	\$406	821	46%	\$8.63	\$449	1.4

* 50th percentile FMR (See Appendix A).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Loudoun County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	22,719	22%	\$16.40	\$853	1.7
Louisa County	\$13.79	\$717	\$28,680	1.9	\$68,100	\$1,703	\$20,430	\$511	2,552	20%	\$13.96	\$726	1.0
Lunenburg County	\$11.87	\$617	\$24,680	1.6	\$43,200	\$1,080	\$12,960	\$324	1,155	25%	\$9.08	\$472	1.3
Lynchburg city	\$12.63	\$657	\$26,280	1.7	\$60,500	\$1,513	\$18,150	\$454	12,978	46%	\$12.23	\$636	1.0
Madison County	\$13.15	\$684	\$27,360	1.8	\$69,400	\$1,735	\$20,820	\$521	1,055	21%	\$13.56	\$705	1.0
Manassas city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	4,169	35%	\$18.36	\$955	1.5
Manassas Park city	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	1,461	34%	\$17.56	\$913	1.6
Martinsville city	\$11.87	\$617	\$24,680	1.6	\$41,100	\$1,028	\$12,330	\$308	2,679	45%	\$8.11	\$422	1.5
Mathews County *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	786	21%	\$5.35	\$278	4.1
Mecklenburg County	\$11.87	\$617	\$24,680	1.6	\$47,800	\$1,195	\$14,340	\$359	3,438	27%	\$8.54	\$444	1.4
Middlesex County	\$12.10	\$629	\$25,160	1.7	\$69,900	\$1,748	\$20,970	\$524	740	17%	\$8.15	\$424	1.5
Montgomery County	\$13.77	\$716	\$28,640	1.9	\$70,900	\$1,773	\$21,270	\$532	15,888	46%	\$8.90	\$463	1.5
Nelson County	\$19.38	\$1,008	\$40,320	2.7	\$82,600	\$2,065	\$24,780	\$620	1,464	23%	\$9.39	\$488	2.1
New Kent County *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	700	10%	\$9.66	\$502	2.0
Newport News city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	33,719	49%	\$16.05	\$835	1.4
Norfolk city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	46,358	54%	\$16.07	\$835	1.4
Northampton County	\$13.62	\$708	\$28,320	1.9	\$52,700	\$1,318	\$15,810	\$395	1,538	31%	\$8.77	\$456	1.6
Northumberland County	\$12.65	\$658	\$26,320	1.7	\$63,200	\$1,580	\$18,960	\$474	845	15%	\$9.12	\$474	1.4
Norton city	\$11.87	\$617	\$24,680	1.6	\$45,700	\$1,143	\$13,710	\$343	813	48%	\$12.11	\$630	1.0
Nottoway County	\$13.77	\$716	\$28,640	1.9	\$48,400	\$1,210	\$14,520	\$363	1,763	32%	\$10.90	\$567	1.3
Orange County	\$15.90	\$827	\$33,080	2.2	\$67,800	\$1,695	\$20,340	\$509	2,839	23%	\$10.44	\$543	1.5
Page County	\$12.54	\$652	\$26,080	1.7	\$55,100	\$1,378	\$16,530	\$413	2,393	25%	\$8.27	\$430	1.5
Patrick County	\$11.87	\$617	\$24,680	1.6	\$44,300	\$1,108	\$13,290	\$332	1,646	22%	\$7.64	\$397	1.6
Petersburg city *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	6,521	53%	\$12.67	\$659	1.5
Pittsylvania County	\$11.87	\$617	\$24,680	1.6	\$45,800	\$1,145	\$13,740	\$344	5,238	20%	\$9.15	\$476	1.3
Poquoson city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	704	15%	\$7.52	\$391	2.9
Portsmouth city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	15,101	41%	\$12.37	\$643	1.8
Powhatan County *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	1,049	11%	\$10.96	\$570	1.7
Prince Edward County	\$13.56	\$705	\$28,200	1.9	\$52,300	\$1,308	\$15,690	\$392	2,248	31%	\$8.76	\$456	1.5
Prince George County *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	2,753	25%	\$14.03	\$730	1.3
Prince William County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	35,237	27%	\$11.84	\$616	2.4

* 50th percentile FMR (See Appendix A).

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

Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Pulaski County	\$11.87	\$617	\$24,680	1.6	\$52,600	\$1,315	\$15,780	\$395	4,206	28%	\$9.32	\$485	1.3
Radford city	\$13.77	\$716	\$28,640	1.9	\$70,900	\$1,773	\$21,270	\$532	2,894	51%	\$11.53	\$599	1.2
Rappahannock County	\$19.04	\$990	\$39,600	2.6	\$82,000	\$2,050	\$24,600	\$615	740	23%	\$17.83	\$927	1.1
Richmond city *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	46,870	56%	\$17.87	\$929	1.1
Richmond County	\$13.83	\$719	\$28,760	1.9	\$69,200	\$1,730	\$20,760	\$519	748	27%	\$10.96	\$570	1.3
Roanoke city	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	18,906	44%	\$13.30	\$692	1.0
Roanoke County	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	9,011	24%	\$10.93	\$568	1.3
Rockbridge County	\$12.27	\$638	\$25,520	1.7	\$54,100	\$1,353	\$16,230	\$406	2,471	27%	\$8.86	\$461	1.4
Rockingham County	\$14.23	\$740	\$29,600	2.0	\$59,300	\$1,483	\$17,790	\$445	6,886	23%	\$12.54	\$652	1.1
Russell County	\$11.87	\$617	\$24,680	1.6	\$44,000	\$1,100	\$13,200	\$330	2,550	23%	\$7.74	\$403	1.5
Salem city	\$13.85	\$720	\$28,800	1.9	\$62,900	\$1,573	\$18,870	\$472	3,272	33%	\$15.33	\$797	0.9
Scott County	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	2,094	22%	\$6.79	\$353	1.7
Shenandoah County	\$13.73	\$714	\$28,560	1.9	\$64,100	\$1,603	\$19,230	\$481	5,009	29%	\$8.49	\$441	1.6
Smyth County	\$11.87	\$617	\$24,680	1.6	\$44,900	\$1,123	\$13,470	\$337	3,668	29%	\$10.86	\$565	1.1
Southampton County	\$14.38	\$748	\$29,920	2.0	\$55,700	\$1,393	\$16,710	\$418	1,762	27%	\$9.81	\$510	1.5
Spotsylvania County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	9,095	22%	\$10.86	\$564	2.6
Stafford County	\$28.25	\$1,469	\$58,760	3.9	\$107,000	\$2,675	\$32,100	\$803	8,926	22%	\$10.99	\$572	2.6
Staunton city	\$13.83	\$719	\$28,760	1.9	\$58,900	\$1,473	\$17,670	\$442	4,364	41%	\$8.18	\$425	1.7
Suffolk city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	7,713	25%	\$10.24	\$533	2.1
Surry County *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	581	23%	\$23.06	\$1,199	0.9
Sussex County *	\$18.92	\$984	\$39,360	2.6	\$72,900	\$1,823	\$21,870	\$547	1,252	34%	\$11.23	\$584	1.7
Tazewell County	\$11.87	\$617	\$24,680	1.6	\$47,400	\$1,185	\$14,220	\$356	5,038	28%	\$9.49	\$494	1.2
Virginia Beach city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	57,716	35%	\$13.56	\$705	1.6
Warren County	\$17.58	\$914	\$36,560	2.4	\$75,500	\$1,888	\$22,650	\$566	4,077	28%	\$9.54	\$496	1.8
Washington County	\$11.87	\$617	\$24,680	1.6	\$50,600	\$1,265	\$15,180	\$380	5,647	25%	\$13.15	\$684	0.9
Waynesboro city	\$13.83	\$719	\$28,760	1.9	\$58,900	\$1,473	\$17,670	\$442	3,526	40%	\$9.70	\$505	1.4
Westmoreland County	\$13.63	\$709	\$28,360	1.9	\$62,700	\$1,568	\$18,810	\$470	1,668	24%	\$8.43	\$438	1.6
Williamsburg city *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	2,422	57%	\$12.33	\$641	1.8
Winchester city	\$15.46	\$804	\$32,160	2.1	\$67,600	\$1,690	\$20,280	\$507	5,283	51%	\$13.86	\$721	1.1
Wise County	\$11.87	\$617	\$24,680	1.6	\$45,700	\$1,143	\$13,710	\$343	4,800	31%	\$8.70	\$453	1.4
Wythe County	\$11.87	\$617	\$24,680	1.6	\$51,200	\$1,280	\$15,360	\$384	3,229	28%	\$8.70	\$452	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ¹ ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
York County *	\$21.73	\$1,130	\$45,200	3.0	\$70,600	\$1,765	\$21,180	\$530	5,809	24%	\$9.05	\$471	2.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Washington

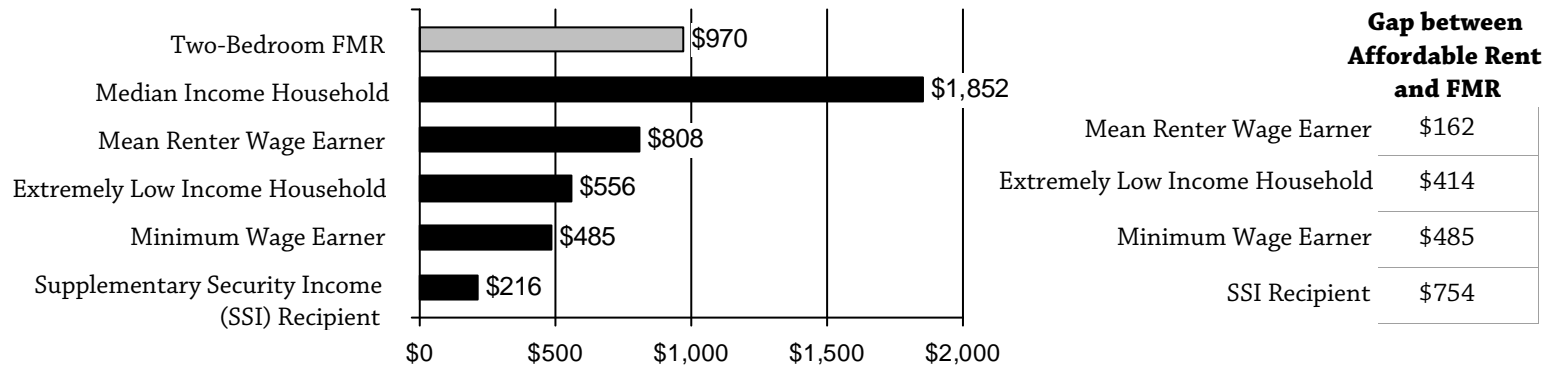
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$970. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,232 monthly or \$38,788 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.65

In Washington, a minimum wage worker earns an hourly wage of \$9.32. 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 \$15.55. 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



Washington	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Washington	\$18.65	\$970	\$38,788	2.0	\$74,071	\$1,852	\$22,221	\$556	948,607	36%	\$15.55	\$808	1.2		
Combined Nonmetro Areas	\$14.15	\$736	\$29,433	1.5	\$58,534	\$1,463	\$17,560	\$439	103,513	32%	\$9.47	\$493	1.5		
Metropolitan Areas															
Bellingham MSA	\$17.02	\$885	\$35,400	1.8	\$66,700	\$1,668	\$20,010	\$500	29,298	37%	\$11.47	\$596	1.5		
Bremerton-Silverdale MSA	\$18.29	\$951	\$38,040	2.0	\$74,000	\$1,850	\$22,200	\$555	31,290	32%	\$10.70	\$556	1.7		
Kennewick-Pasco-Richland MSA	\$14.50	\$754	\$30,160	1.6	\$66,900	\$1,673	\$20,070	\$502	27,870	32%	\$11.47	\$596	1.3		
Lewiston MSA	\$12.67	\$659	\$26,360	1.4	\$56,800	\$1,420	\$17,040	\$426	2,892	32%	\$9.07	\$472	1.4		
Longview MSA	\$13.13	\$683	\$27,320	1.4	\$54,600	\$1,365	\$16,380	\$410	13,417	34%	\$11.28	\$587	1.2		
Mount Vernon-Anacortes MSA	\$17.46	\$908	\$36,320	1.9	\$67,200	\$1,680	\$20,160	\$504	14,313	31%	\$11.57	\$602	1.5		
Olympia MSA	\$18.13	\$943	\$37,720	1.9	\$74,200	\$1,855	\$22,260	\$557	32,722	32%	\$11.48	\$597	1.6		
Portland-Vancouver-Beaverton MSA	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	55,077	34%	\$12.89	\$670	1.4		
Seattle-Bellevue HMFA	\$21.60	\$1,123	\$44,920	2.3	\$88,200	\$2,205	\$26,460	\$662	415,418	39%	\$19.47	\$1,013	1.1		
Spokane MSA	\$14.21	\$739	\$29,560	1.5	\$63,400	\$1,585	\$19,020	\$476	66,969	36%	\$10.90	\$567	1.3		
Tacoma HMFA	\$19.21	\$999	\$39,960	2.1	\$67,000	\$1,675	\$20,100	\$503	113,139	38%	\$13.26	\$689	1.4		
Wenatchee-East Wenatchee MSA	\$15.56	\$809	\$32,360	1.7	\$57,800	\$1,445	\$17,340	\$434	13,176	32%	\$10.55	\$548	1.5		
Yakima MSA	\$14.08	\$732	\$29,280	1.5	\$48,900	\$1,223	\$14,670	\$367	29,513	37%	\$9.64	\$501	1.5		
Counties															
Adams County	\$12.25	\$637	\$25,480	1.3	\$45,600	\$1,140	\$13,680	\$342	2,060	36%	\$12.66	\$658	1.0		
Asotin County	\$12.67	\$659	\$26,360	1.4	\$56,800	\$1,420	\$17,040	\$426	2,892	32%	\$9.07	\$472	1.4		
Benton County	\$14.50	\$754	\$30,160	1.6	\$66,900	\$1,673	\$20,070	\$502	19,986	31%	\$12.54	\$652	1.2		
Chelan County	\$15.56	\$809	\$32,360	1.7	\$57,800	\$1,445	\$17,340	\$434	9,112	34%	\$11.09	\$577	1.4		
Clallam County	\$14.52	\$755	\$30,200	1.6	\$64,800	\$1,620	\$19,440	\$486	8,947	29%	\$9.67	\$503	1.5		
Clark County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	54,042	34%	\$12.96	\$674	1.4		
Columbia County	\$12.25	\$637	\$25,480	1.3	\$55,600	\$1,390	\$16,680	\$417	410	24%	\$5.99	\$312	2.0		
Cowlitz County	\$13.13	\$683	\$27,320	1.4	\$54,600	\$1,365	\$16,380	\$410	13,417	34%	\$11.28	\$587	1.2		
Douglas County	\$15.56	\$809	\$32,360	1.7	\$57,800	\$1,445	\$17,340	\$434	4,064	29%	\$8.45	\$439	1.8		
Ferry County	\$12.25	\$637	\$25,480	1.3	\$43,000	\$1,075	\$12,900	\$323	824	29%	\$9.33	\$485	1.3		
Franklin County	\$14.50	\$754	\$30,160	1.6	\$66,900	\$1,673	\$20,070	\$502	7,884	35%	\$8.58	\$446	1.7		
Garfield County	\$12.25	\$637	\$25,480	1.3	\$62,300	\$1,558	\$18,690	\$467	268	27%	\$13.90	\$723	0.9		

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Washington

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	\$12.69	\$660	\$26,400	1.4	\$52,700	\$1,318	\$15,810	\$395	11,805	39%	\$9.90	\$515	1.3
Grays Harbor County	\$13.19	\$686	\$27,440	1.4	\$52,000	\$1,300	\$15,600	\$390	8,603	31%	\$9.67	\$503	1.4
Island County	\$17.23	\$896	\$35,840	1.8	\$73,000	\$1,825	\$21,900	\$548	9,905	30%	\$9.98	\$519	1.7
Jefferson County	\$17.40	\$905	\$36,200	1.9	\$63,200	\$1,580	\$18,960	\$474	3,860	27%	\$7.81	\$406	2.2
King County	\$21.60	\$1,123	\$44,920	2.3	\$88,200	\$2,205	\$26,460	\$662	327,525	41%	\$20.30	\$1,056	1.1
Kitsap County	\$18.29	\$951	\$38,040	2.0	\$74,000	\$1,850	\$22,200	\$555	31,290	32%	\$10.70	\$556	1.7
Kittitas County	\$15.29	\$795	\$31,800	1.6	\$65,600	\$1,640	\$19,680	\$492	7,225	44%	\$7.34	\$382	2.1
Klickitat County	\$12.71	\$661	\$26,440	1.4	\$48,800	\$1,220	\$14,640	\$366	2,660	32%	\$14.99	\$780	0.8
Lewis County	\$14.10	\$733	\$29,320	1.5	\$51,800	\$1,295	\$15,540	\$389	9,063	31%	\$11.02	\$573	1.3
Lincoln County	\$12.48	\$649	\$25,960	1.3	\$58,700	\$1,468	\$17,610	\$440	976	21%	\$8.35	\$434	1.5
Mason County	\$15.85	\$824	\$32,960	1.7	\$59,300	\$1,483	\$17,790	\$445	4,924	21%	\$7.19	\$374	2.2
Okanogan County	\$12.25	\$637	\$25,480	1.3	\$51,300	\$1,283	\$15,390	\$385	5,043	32%	\$6.24	\$324	2.0
Pacific County	\$13.37	\$695	\$27,800	1.4	\$53,900	\$1,348	\$16,170	\$404	2,440	26%	\$7.73	\$402	1.7
Pend Oreille County	\$12.25	\$637	\$25,480	1.3	\$50,600	\$1,265	\$15,180	\$380	1,284	24%	\$7.72	\$401	1.6
Pierce County	\$19.21	\$999	\$39,960	2.1	\$67,000	\$1,675	\$20,100	\$503	113,139	38%	\$13.26	\$689	1.4
San Juan County	\$16.40	\$853	\$34,120	1.8	\$62,500	\$1,563	\$18,750	\$469	2,434	31%	\$8.91	\$463	1.8
Skagit County	\$17.46	\$908	\$36,320	1.9	\$67,200	\$1,680	\$20,160	\$504	14,313	31%	\$11.57	\$602	1.5
Skamania County	\$17.73	\$922	\$36,880	1.9	\$69,400	\$1,735	\$20,820	\$521	1,035	24%	\$7.56	\$393	2.3
Snohomish County	\$21.60	\$1,123	\$44,920	2.3	\$88,200	\$2,205	\$26,460	\$662	87,893	33%	\$15.71	\$817	1.4
Spokane County	\$14.21	\$739	\$29,560	1.5	\$63,400	\$1,585	\$19,020	\$476	66,969	36%	\$10.90	\$567	1.3
Stevens County	\$12.25	\$637	\$25,480	1.3	\$54,400	\$1,360	\$16,320	\$408	3,647	21%	\$9.86	\$513	1.2
Thurston County	\$18.13	\$943	\$37,720	1.9	\$74,200	\$1,855	\$22,260	\$557	32,722	32%	\$11.48	\$597	1.6
Wahkiakum County	\$12.25	\$637	\$25,480	1.3	\$50,700	\$1,268	\$15,210	\$380	335	20%	\$4.89	\$254	2.5
Walla Walla County	\$13.71	\$713	\$28,520	1.5	\$60,200	\$1,505	\$18,060	\$452	8,055	37%	\$10.20	\$530	1.3
Whatcom County	\$17.02	\$885	\$35,400	1.8	\$66,700	\$1,668	\$20,010	\$500	29,298	37%	\$11.47	\$596	1.5
Whitman County	\$13.56	\$705	\$28,200	1.5	\$64,700	\$1,618	\$19,410	\$485	8,745	53%	\$8.40	\$437	1.6
Yakima County	\$14.08	\$732	\$29,280	1.5	\$48,900	\$1,223	\$14,670	\$367	29,513	37%	\$9.64	\$501	1.5

1: BR = Bedroom

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

West Virginia

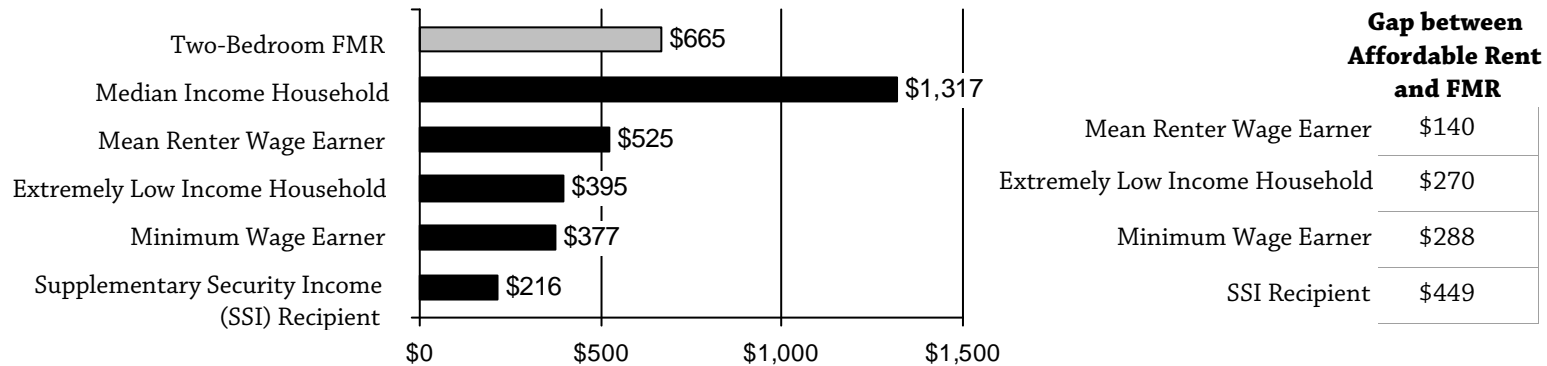
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$665. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,218 monthly or \$26,617 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.80

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 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 West Virginia, the estimated mean (average) wage for a renter is \$10.10. 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



West Virginia	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
West Virginia	\$12.80	\$665	\$26,617	1.8	\$52,670	\$1,317	\$15,801	\$395	195,304	26%	\$10.10	\$525	1.3
Combined Nonmetro Areas	\$11.82	\$614	\$24,580	1.6	\$47,528	\$1,188	\$14,258	\$356	76,481	23%	\$10.02	\$521	1.2
<u>Metropolitan Areas</u>													
Boone County HMFA	\$11.02	\$573	\$22,920	1.5	\$52,300	\$1,308	\$15,690	\$392	2,203	23%	\$14.63	\$761	0.8
Charleston HMFA	\$13.87	\$721	\$28,840	1.9	\$55,800	\$1,395	\$16,740	\$419	29,326	25%	\$11.71	\$609	1.2
Cumberland MSA	\$12.25	\$637	\$25,480	1.7	\$54,100	\$1,353	\$16,230	\$406	3,563	32%	\$8.63	\$449	1.4
Huntington-Ashland MSA	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	19,215	34%	\$9.33	\$485	1.3
Jefferson County HMFA	\$17.19	\$894	\$35,760	2.4	\$79,300	\$1,983	\$23,790	\$595	4,775	24%	\$8.72	\$453	2.0
Martinsburg HMFA	\$14.25	\$741	\$29,640	2.0	\$55,900	\$1,398	\$16,770	\$419	12,642	27%	\$9.23	\$480	1.5
Morgantown MSA	\$14.46	\$752	\$30,080	2.0	\$61,000	\$1,525	\$18,300	\$458	18,084	37%	\$9.41	\$489	1.5
Parkersburg-Marietta-Vienna MSA	\$11.81	\$614	\$24,560	1.6	\$53,700	\$1,343	\$16,110	\$403	10,349	25%	\$8.29	\$431	1.4
Steubenville-Weirton MSA	\$11.81	\$614	\$24,560	1.6	\$52,500	\$1,313	\$15,750	\$394	5,206	23%	\$11.03	\$573	1.1
Wheeling MSA	\$11.81	\$614	\$24,560	1.6	\$56,200	\$1,405	\$16,860	\$422	8,831	27%	\$9.59	\$499	1.2
Winchester MSA	\$15.46	\$804	\$32,160	2.1	\$67,600	\$1,690	\$20,280	\$507	4,629	44%	\$9.44	\$491	1.6
<u>Counties</u>													
Barbour County	\$12.23	\$636	\$25,440	1.7	\$42,000	\$1,050	\$12,600	\$315	1,438	23%	\$7.28	\$379	1.7
Berkeley County	\$14.25	\$741	\$29,640	2.0	\$55,900	\$1,398	\$16,770	\$419	10,010	25%	\$9.11	\$474	1.6
Boone County	\$11.02	\$573	\$22,920	1.5	\$52,300	\$1,308	\$15,690	\$392	2,203	23%	\$14.63	\$761	0.8
Braxton County	\$11.02	\$573	\$22,920	1.5	\$43,200	\$1,080	\$12,960	\$324	1,487	25%	\$8.83	\$459	1.2
Brooke County	\$11.81	\$614	\$24,560	1.6	\$52,500	\$1,313	\$15,750	\$394	2,185	22%	\$10.96	\$570	1.1
Cabell County	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	15,489	38%	\$9.43	\$490	1.3
Calhoun County	\$11.02	\$573	\$22,920	1.5	\$36,600	\$915	\$10,980	\$275	698	22%	\$11.11	\$578	1.0
Clay County	\$13.87	\$721	\$28,840	1.9	\$55,800	\$1,395	\$16,740	\$419	654	19%	\$7.47	\$388	1.9
Doddridge County	\$11.25	\$585	\$23,400	1.6	\$38,800	\$970	\$11,640	\$291	418	15%	\$10.22	\$531	1.1
Fayette County	\$11.02	\$573	\$22,920	1.5	\$44,900	\$1,123	\$13,470	\$337	4,104	23%	\$10.25	\$533	1.1
Gilmer County	\$11.27	\$586	\$23,440	1.6	\$48,200	\$1,205	\$14,460	\$362	640	25%	\$8.16	\$424	1.4
Grant County	\$13.33	\$693	\$27,720	1.8	\$52,100	\$1,303	\$15,630	\$391	1,021	22%	\$13.23	\$688	1.0
Greenbrier County	\$11.83	\$615	\$24,600	1.6	\$46,500	\$1,163	\$13,950	\$349	3,940	26%	\$8.69	\$452	1.4
Hampshire County	\$15.46	\$804	\$32,160	2.1	\$67,600	\$1,690	\$20,280	\$507	4,629	44%	\$9.44	\$491	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

West Virginia

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hancock County	\$11.81	\$614	\$24,560	1.6	\$52,500	\$1,313	\$15,750	\$394	3,021	23%	\$11.07	\$576	1.1
Hardy County	\$11.65	\$606	\$24,240	1.6	\$42,700	\$1,068	\$12,810	\$320	1,068	22%	\$8.72	\$454	1.3
Harrison County	\$14.35	\$746	\$29,840	2.0	\$55,500	\$1,388	\$16,650	\$416	7,342	26%	\$9.47	\$493	1.5
Jackson County	\$11.02	\$573	\$22,920	1.5	\$54,700	\$1,368	\$16,410	\$410	2,269	20%	\$9.99	\$519	1.1
Jefferson County	\$17.19	\$894	\$35,760	2.4	\$79,300	\$1,983	\$23,790	\$595	4,775	24%	\$8.72	\$453	2.0
Kanawha County	\$13.87	\$721	\$28,840	1.9	\$55,800	\$1,395	\$16,740	\$419	24,056	29%	\$11.73	\$610	1.2
Lewis County	\$12.25	\$637	\$25,480	1.7	\$45,200	\$1,130	\$13,560	\$339	1,931	29%	\$12.86	\$669	1.0
Lincoln County	\$13.87	\$721	\$28,840	1.9	\$55,800	\$1,395	\$16,740	\$419	1,766	21%	\$10.51	\$547	1.3
Logan County	\$11.02	\$573	\$22,920	1.5	\$45,700	\$1,143	\$13,710	\$343	3,851	26%	\$13.55	\$704	0.8
Marion County	\$12.48	\$649	\$25,960	1.7	\$53,600	\$1,340	\$16,080	\$402	5,533	24%	\$10.35	\$538	1.2
Marshall County	\$11.81	\$614	\$24,560	1.6	\$56,200	\$1,405	\$16,860	\$422	3,149	22%	\$12.86	\$669	0.9
Mason County	\$11.02	\$573	\$22,920	1.5	\$43,700	\$1,093	\$13,110	\$328	2,129	21%	\$11.80	\$614	0.9
McDowell County	\$11.02	\$573	\$22,920	1.5	\$29,900	\$748	\$8,970	\$224	2,013	24%	\$13.21	\$687	0.8
Mercer County	\$11.02	\$573	\$22,920	1.5	\$46,200	\$1,155	\$13,860	\$347	7,091	28%	\$8.95	\$465	1.2
Mineral County	\$12.25	\$637	\$25,480	1.7	\$54,100	\$1,353	\$16,230	\$406	3,563	32%	\$8.63	\$449	1.4
Mingo County	\$11.02	\$573	\$22,920	1.5	\$43,400	\$1,085	\$13,020	\$326	2,452	23%	\$13.88	\$722	0.8
Monongalia County	\$14.46	\$752	\$30,080	2.0	\$61,000	\$1,525	\$18,300	\$458	15,641	44%	\$9.57	\$498	1.5
Monroe County	\$11.02	\$573	\$22,920	1.5	\$46,700	\$1,168	\$14,010	\$350	981	17%	\$8.71	\$453	1.3
Morgan County	\$14.25	\$741	\$29,640	2.0	\$55,900	\$1,398	\$16,770	\$419	2,632	36%	\$10.54	\$548	1.4
Nicholas County	\$11.02	\$573	\$22,920	1.5	\$48,700	\$1,218	\$14,610	\$365	1,940	19%	\$9.46	\$492	1.2
Ohio County	\$11.81	\$614	\$24,560	1.6	\$56,200	\$1,405	\$16,860	\$422	5,682	31%	\$8.40	\$437	1.4
Pendleton County	\$11.02	\$573	\$22,920	1.5	\$49,700	\$1,243	\$14,910	\$373	768	23%	\$11.82	\$615	0.9
Pleasants County	\$11.81	\$614	\$24,560	1.6	\$53,700	\$1,343	\$16,110	\$403	486	18%	\$8.28	\$430	1.4
Pocahontas County	\$11.02	\$573	\$22,920	1.5	\$44,400	\$1,110	\$13,320	\$333	707	19%	\$6.98	\$363	1.6
Preston County	\$14.46	\$752	\$30,080	2.0	\$61,000	\$1,525	\$18,300	\$458	2,443	19%	\$7.90	\$411	1.8
Putnam County	\$13.87	\$721	\$28,840	1.9	\$55,800	\$1,395	\$16,740	\$419	2,850	13%	\$12.09	\$629	1.1
Raleigh County	\$12.81	\$666	\$26,640	1.8	\$49,800	\$1,245	\$14,940	\$374	8,021	25%	\$10.22	\$531	1.3
Randolph County	\$12.23	\$636	\$25,440	1.7	\$49,600	\$1,240	\$14,880	\$372	2,704	24%	\$6.76	\$352	1.8
Ritchie County	\$11.02	\$573	\$22,920	1.5	\$43,000	\$1,075	\$12,900	\$323	913	22%	\$10.40	\$541	1.1
Roane County	\$11.02	\$573	\$22,920	1.5	\$40,000	\$1,000	\$12,000	\$300	1,413	24%	\$9.80	\$510	1.1
Summers County	\$11.10	\$577	\$23,080	1.5	\$42,900	\$1,073	\$12,870	\$322	976	19%	\$5.40	\$281	2.1

† Wage data not available (See Appendix A).

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

West Virginia

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.02	\$573	\$22,920	1.5	\$50,000	\$1,250	\$15,000	\$375	1,513	22%	\$6.34	\$330	1.7
Tucker County	\$11.02	\$573	\$22,920	1.5	\$46,800	\$1,170	\$14,040	\$351	612	20%	\$6.54	\$340	1.7
Tyler County	\$11.02	\$573	\$22,920	1.5	\$49,600	\$1,240	\$14,880	\$372	576	16%	\$9.28	\$483	1.2
Upshur County	\$11.02	\$573	\$22,920	1.5	\$48,100	\$1,203	\$14,430	\$361	1,999	22%	\$10.73	\$558	1.0
Wayne County	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	3,726	22%	\$8.54	\$444	1.4
Webster County	\$11.02	\$573	\$22,920	1.5	\$33,100	\$828	\$9,930	\$248	941	23%	\$9.56	\$497	1.2
Wetzel County	\$11.17	\$581	\$23,240	1.5	\$55,100	\$1,378	\$16,530	\$413	1,445	21%	\$6.77	\$352	1.7
Wirt County †	\$11.81	\$614	\$24,560	1.6	\$53,700	\$1,343	\$16,110	\$403	427	19%			
Wood County	\$11.81	\$614	\$24,560	1.6	\$53,700	\$1,343	\$16,110	\$403	9,436	26%	\$8.29	\$431	1.4
Wyoming County	\$11.02	\$573	\$22,920	1.5	\$49,400	\$1,235	\$14,820	\$371	1,547	17%	\$13.05	\$679	0.8

† Wage data not available (See Appendix A).

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

Wisconsin

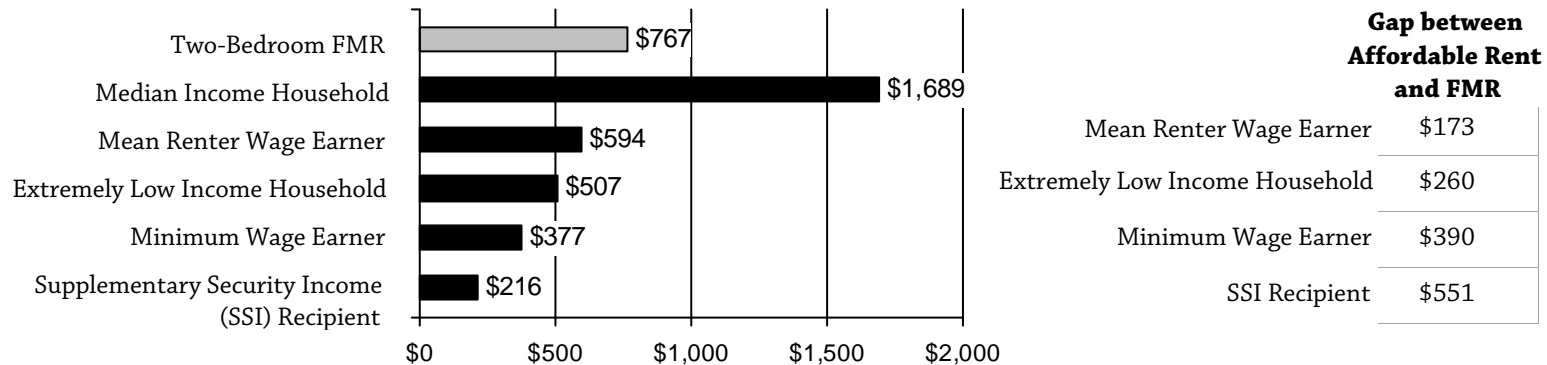
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$767. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,558 monthly or \$30,697 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.76

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 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 Wisconsin, the estimated mean (average) wage for a renter is \$11.42. 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



Wisconsin	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Wisconsin	\$14.76	\$767	\$30,697	2.0	\$67,554	\$1,689	\$20,266	\$507	717,964	31%	\$11.42	\$594	1.3
Combined Nonmetro Areas	\$13.22	\$687	\$27,487	1.8	\$60,550	\$1,514	\$18,165	\$454	158,822	25%	\$9.49	\$494	1.4
Metropolitan Areas													
Appleton MSA	\$12.88	\$670	\$26,800	1.8	\$71,200	\$1,780	\$21,360	\$534	22,176	25%	\$10.88	\$566	1.2
Columbia County HMFA	\$14.00	\$728	\$29,120	1.9	\$70,800	\$1,770	\$21,240	\$531	5,655	25%	\$9.26	\$481	1.5
Duluth MSA	\$13.31	\$692	\$27,680	1.8	\$64,300	\$1,608	\$19,290	\$482	6,140	32%	\$9.77	\$508	1.4
Eau Claire MSA	\$14.23	\$740	\$29,600	2.0	\$64,800	\$1,620	\$19,440	\$486	20,955	33%	\$9.17	\$477	1.6
Fond du Lac MSA	\$13.06	\$679	\$27,160	1.8	\$66,800	\$1,670	\$20,040	\$501	11,724	29%	\$10.32	\$537	1.3
Green Bay HMFA	\$13.10	\$681	\$27,240	1.8	\$68,200	\$1,705	\$20,460	\$512	33,926	32%	\$11.51	\$599	1.1
Iowa County HMFA	\$14.56	\$757	\$30,280	2.0	\$71,900	\$1,798	\$21,570	\$539	2,197	23%	\$9.71	\$505	1.5
Janesville MSA	\$14.83	\$771	\$30,840	2.0	\$61,000	\$1,525	\$18,300	\$458	17,564	28%	\$9.71	\$505	1.5
Kenosha County HMFA	\$18.65	\$970	\$38,800	2.6	\$63,500	\$1,588	\$19,050	\$476	19,879	32%	\$10.34	\$538	1.8
La Crosse MSA	\$13.44	\$699	\$27,960	1.9	\$66,300	\$1,658	\$19,890	\$497	15,934	35%	\$9.87	\$513	1.4
Madison HMFA	\$17.27	\$898	\$35,920	2.4	\$80,800	\$2,020	\$24,240	\$606	81,320	40%	\$12.23	\$636	1.4
Milwaukee-Waukesha-West Allis MSA	\$15.62	\$812	\$32,480	2.2	\$70,300	\$1,758	\$21,090	\$527	236,863	38%	\$13.42	\$698	1.2
Minneapolis-St. Paul-Bloomington MSA	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	10,531	22%	\$8.17	\$425	2.2
Oconto County HMFA	\$12.25	\$637	\$25,480	1.7	\$60,400	\$1,510	\$18,120	\$453	2,749	17%	\$6.38	\$332	1.9
Oshkosh-Neenah MSA	\$12.56	\$653	\$26,120	1.7	\$68,800	\$1,720	\$20,640	\$516	21,723	32%	\$12.69	\$660	1.0
Racine MSA	\$14.13	\$735	\$29,400	1.9	\$68,600	\$1,715	\$20,580	\$515	23,154	31%	\$11.14	\$579	1.3
Sheboygan MSA	\$13.83	\$719	\$28,760	1.9	\$65,100	\$1,628	\$19,530	\$488	12,805	28%	\$11.50	\$598	1.2
Wausau MSA	\$12.42	\$646	\$25,840	1.7	\$65,400	\$1,635	\$19,620	\$491	13,847	26%	\$10.76	\$560	1.2
Counties													
Adams County	\$12.25	\$637	\$25,480	1.7	\$49,500	\$1,238	\$14,850	\$371	1,464	17%	\$9.28	\$482	1.3
Ashland County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	1,942	29%	\$10.13	\$527	1.2
Barron County	\$12.90	\$671	\$26,840	1.8	\$56,000	\$1,400	\$16,800	\$420	5,113	27%	\$8.77	\$456	1.5
Bayfield County	\$12.44	\$647	\$25,880	1.7	\$57,800	\$1,445	\$17,340	\$434	1,262	18%	\$5.85	\$304	2.1
Brown County	\$13.10	\$681	\$27,240	1.8	\$68,200	\$1,705	\$20,460	\$512	32,380	33%	\$11.61	\$604	1.1
Buffalo County	\$13.73	\$714	\$28,560	1.9	\$57,200	\$1,430	\$17,160	\$429	1,302	23%	\$8.87	\$461	1.5
Burnett County	\$12.25	\$637	\$25,480	1.7	\$49,400	\$1,235	\$14,820	\$371	1,514	21%	\$6.59	\$343	1.9

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Wisconsin	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Calumet County	\$12.88	\$670	\$26,800	1.8	\$71,200	\$1,780	\$21,360	\$534	3,186	17%	\$8.12	\$422	1.6
Chippewa County	\$14.23	\$740	\$29,600	2.0	\$64,800	\$1,620	\$19,440	\$486	6,628	27%	\$8.66	\$450	1.6
Clark County	\$12.25	\$637	\$25,480	1.7	\$54,100	\$1,353	\$16,230	\$406	2,800	21%	\$9.63	\$501	1.3
Columbia County	\$14.00	\$728	\$29,120	1.9	\$70,800	\$1,770	\$21,240	\$531	5,655	25%	\$9.26	\$481	1.5
Crawford County	\$12.25	\$637	\$25,480	1.7	\$54,900	\$1,373	\$16,470	\$412	1,667	24%	\$7.07	\$368	1.7
Dane County	\$17.27	\$898	\$35,920	2.4	\$80,800	\$2,020	\$24,240	\$606	81,320	40%	\$12.23	\$636	1.4
Dodge County	\$14.19	\$738	\$29,520	2.0	\$66,300	\$1,658	\$19,890	\$497	8,638	26%	\$11.41	\$593	1.2
Door County	\$13.23	\$688	\$27,520	1.8	\$63,500	\$1,588	\$19,050	\$476	3,485	25%	\$7.97	\$414	1.7
Douglas County	\$13.31	\$692	\$27,680	1.8	\$64,300	\$1,608	\$19,290	\$482	6,140	32%	\$9.77	\$508	1.4
Dunn County	\$12.88	\$670	\$26,800	1.8	\$63,900	\$1,598	\$19,170	\$479	5,256	32%	\$9.67	\$503	1.3
Eau Claire County	\$14.23	\$740	\$29,600	2.0	\$64,800	\$1,620	\$19,440	\$486	14,327	36%	\$9.37	\$487	1.5
Florence County	\$12.25	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	284	15%	\$3.96	\$206	3.1
Fond du Lac County	\$13.06	\$679	\$27,160	1.8	\$66,800	\$1,670	\$20,040	\$501	11,724	29%	\$10.32	\$537	1.3
Forest County	\$12.25	\$637	\$25,480	1.7	\$48,200	\$1,205	\$14,460	\$362	865	22%	\$6.58	\$342	1.9
Grant County	\$12.25	\$637	\$25,480	1.7	\$58,300	\$1,458	\$17,490	\$437	5,151	27%	\$8.32	\$433	1.5
Green County	\$12.69	\$660	\$26,400	1.8	\$67,200	\$1,680	\$20,160	\$504	3,386	23%	\$9.51	\$495	1.3
Green Lake County	\$12.25	\$637	\$25,480	1.7	\$65,800	\$1,645	\$19,740	\$494	1,804	23%	\$10.15	\$528	1.2
Iowa County	\$14.56	\$757	\$30,280	2.0	\$71,900	\$1,798	\$21,570	\$539	2,197	23%	\$9.71	\$505	1.5
Iron County	\$12.25	\$637	\$25,480	1.7	\$49,100	\$1,228	\$14,730	\$368	691	23%	\$4.56	\$237	2.7
Jackson County	\$13.02	\$677	\$27,080	1.8	\$54,300	\$1,358	\$16,290	\$407	2,086	26%	\$11.57	\$602	1.1
Jefferson County	\$15.27	\$794	\$31,760	2.1	\$68,700	\$1,718	\$20,610	\$515	9,117	29%	\$9.88	\$514	1.5
Juneau County	\$12.54	\$652	\$26,080	1.7	\$56,600	\$1,415	\$16,980	\$425	2,568	24%	\$10.91	\$567	1.1
Kenosha County	\$18.65	\$970	\$38,800	2.6	\$63,500	\$1,588	\$19,050	\$476	19,879	32%	\$10.34	\$538	1.8
Kewaunee County	\$13.10	\$681	\$27,240	1.8	\$68,200	\$1,705	\$20,460	\$512	1,546	19%	\$9.30	\$483	1.4
La Crosse County	\$13.44	\$699	\$27,960	1.9	\$66,300	\$1,658	\$19,890	\$497	15,934	35%	\$9.87	\$513	1.4
Lafayette County	\$12.25	\$637	\$25,480	1.7	\$62,000	\$1,550	\$18,600	\$465	1,373	21%	\$8.27	\$430	1.5
Langlade County	\$12.25	\$637	\$25,480	1.7	\$52,600	\$1,315	\$15,780	\$395	2,064	23%	\$6.88	\$358	1.8
Lincoln County	\$12.25	\$637	\$25,480	1.7	\$62,400	\$1,560	\$18,720	\$468	2,984	23%	\$8.94	\$465	1.4
Manitowoc County	\$12.25	\$637	\$25,480	1.7	\$61,400	\$1,535	\$18,420	\$461	8,196	24%	\$9.81	\$510	1.2
Marathon County	\$12.42	\$646	\$25,840	1.7	\$65,400	\$1,635	\$19,620	\$491	13,847	26%	\$10.76	\$560	1.2
Marinette County	\$12.25	\$637	\$25,480	1.7	\$55,900	\$1,398	\$16,770	\$419	4,233	22%	\$9.79	\$509	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wisconsin	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Marquette County	\$13.25	\$689	\$27,560	1.8	\$56,600	\$1,415	\$16,980	\$425	1,393	21%	\$8.16	\$424	1.6
Menominee County †	\$12.83	\$667	\$26,680	1.8	\$37,500	\$938	\$11,250	\$281	366	29%			
Milwaukee County	\$15.62	\$812	\$32,480	2.2	\$70,300	\$1,758	\$21,090	\$527	182,547	48%	\$14.44	\$751	1.1
Monroe County	\$13.79	\$717	\$28,680	1.9	\$62,800	\$1,570	\$18,840	\$471	5,328	31%	\$10.35	\$538	1.3
Oconto County	\$12.25	\$637	\$25,480	1.7	\$60,400	\$1,510	\$18,120	\$453	2,749	17%	\$6.38	\$332	1.9
Oneida County	\$13.42	\$698	\$27,920	1.9	\$58,100	\$1,453	\$17,430	\$436	3,015	19%	\$9.00	\$468	1.5
Outagamie County	\$12.88	\$670	\$26,800	1.8	\$71,200	\$1,780	\$21,360	\$534	18,990	27%	\$11.20	\$582	1.2
Ozaukee County	\$15.62	\$812	\$32,480	2.2	\$70,300	\$1,758	\$21,090	\$527	7,285	21%	\$10.02	\$521	1.6
Pepin County	\$12.25	\$637	\$25,480	1.7	\$61,500	\$1,538	\$18,450	\$461	721	24%	\$8.72	\$454	1.4
Pierce County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	3,784	25%	\$7.27	\$378	2.5
Polk County	\$14.56	\$757	\$30,280	2.0	\$61,900	\$1,548	\$18,570	\$464	3,858	21%	\$9.29	\$483	1.6
Portage County	\$13.33	\$693	\$27,720	1.8	\$63,700	\$1,593	\$19,110	\$478	8,765	31%	\$9.15	\$476	1.5
Price County	\$12.25	\$637	\$25,480	1.7	\$57,500	\$1,438	\$17,250	\$431	1,460	21%	\$8.05	\$419	1.5
Racine County	\$14.13	\$735	\$29,400	1.9	\$68,600	\$1,715	\$20,580	\$515	23,154	31%	\$11.14	\$579	1.3
Richland County	\$12.38	\$644	\$25,760	1.7	\$57,400	\$1,435	\$17,220	\$431	1,864	25%	\$9.74	\$506	1.3
Rock County	\$14.83	\$771	\$30,840	2.0	\$61,000	\$1,525	\$18,300	\$458	17,564	28%	\$9.71	\$505	1.5
Rusk County	\$12.25	\$637	\$25,480	1.7	\$50,200	\$1,255	\$15,060	\$377	1,483	23%	\$8.19	\$426	1.5
Sauk County	\$14.83	\$771	\$30,840	2.0	\$67,400	\$1,685	\$20,220	\$506	7,343	29%	\$9.39	\$488	1.6
Sawyer County	\$12.37	\$643	\$25,720	1.7	\$50,100	\$1,253	\$15,030	\$376	1,878	24%	\$8.68	\$451	1.4
Shawano County	\$12.25	\$637	\$25,480	1.7	\$56,100	\$1,403	\$16,830	\$421	4,248	25%	\$8.80	\$457	1.4
Sheboygan County	\$13.83	\$719	\$28,760	1.9	\$65,100	\$1,628	\$19,530	\$488	12,805	28%	\$11.50	\$598	1.2
St. Croix County	\$18.19	\$946	\$37,840	2.5	\$82,900	\$2,073	\$24,870	\$622	6,747	21%	\$8.39	\$436	2.2
Taylor County	\$12.25	\$637	\$25,480	1.7	\$58,000	\$1,450	\$17,400	\$435	1,885	21%	\$7.78	\$404	1.6
Trempealeau County	\$12.25	\$637	\$25,480	1.7	\$61,600	\$1,540	\$18,480	\$462	2,812	24%	\$9.75	\$507	1.3
Vernon County	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	2,373	20%	\$8.41	\$437	1.5
Vilas County	\$13.67	\$711	\$28,440	1.9	\$53,800	\$1,345	\$16,140	\$404	2,448	23%	\$8.36	\$435	1.6
Walworth County	\$15.12	\$786	\$31,440	2.1	\$70,700	\$1,768	\$21,210	\$530	11,981	30%	\$9.25	\$481	1.6
Washburn County	\$13.83	\$719	\$28,760	1.9	\$52,200	\$1,305	\$15,660	\$392	1,419	19%	\$7.37	\$383	1.9
Washington County	\$15.62	\$812	\$32,480	2.2	\$70,300	\$1,758	\$21,090	\$527	11,405	22%	\$10.42	\$542	1.5
Waukesha County	\$15.62	\$812	\$32,480	2.2	\$70,300	\$1,758	\$21,090	\$527	35,626	23%	\$12.63	\$657	1.2
Waupaca County	\$12.54	\$652	\$26,080	1.7	\$62,700	\$1,568	\$18,810	\$470	4,988	23%	\$10.00	\$520	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Wisconsin

	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ¹	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waushara County	\$12.40	\$645	\$25,800	1.7	\$53,700	\$1,343	\$16,110	\$403	1,919	19%	\$7.98	\$415	1.6
Winnebago County	\$12.56	\$653	\$26,120	1.7	\$68,800	\$1,720	\$20,640	\$516	21,723	32%	\$12.69	\$660	1.0
Wood County	\$12.25	\$637	\$25,480	1.7	\$60,300	\$1,508	\$18,090	\$452	8,030	25%	\$11.70	\$608	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom
 2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
 3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
 4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
 5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wyoming

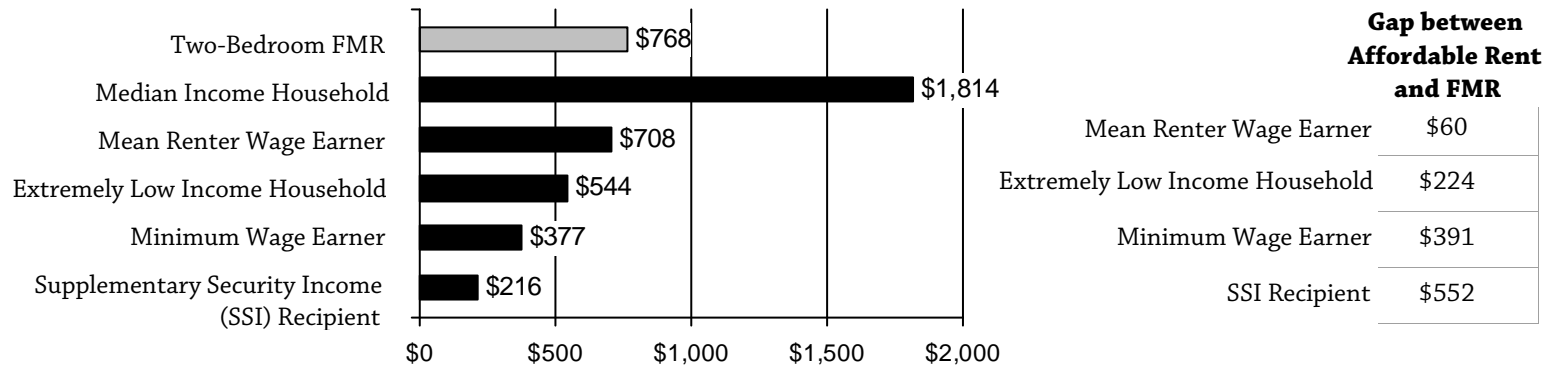
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$768. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,560 monthly or \$30,716 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.77

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 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 Wyoming, the estimated mean (average) wage for a renter is \$13.62. 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



Wyoming	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Wyoming	\$14.77	\$768	\$30,716	2.0	\$72,577	\$1,814	\$21,773	\$544	65,820	30%	\$13.62	\$708	1.1
Combined Nonmetro Areas	\$14.69	\$764	\$30,549	2.0	\$73,119	\$1,828	\$21,936	\$548	45,218	29%	\$14.01	\$728	1.0
<u>Metropolitan Areas</u>													
Casper MSA	\$14.65	\$762	\$30,480	2.0	\$67,500	\$1,688	\$20,250	\$506	9,121	30%	\$14.19	\$738	1.0
Cheyenne MSA	\$15.17	\$789	\$31,560	2.1	\$74,500	\$1,863	\$22,350	\$559	11,481	31%	\$11.10	\$577	1.4
<u>Counties</u>													
Albany County	\$14.35	\$746	\$29,840	2.0	\$73,700	\$1,843	\$22,110	\$553	7,401	49%	\$7.84	\$408	1.8
Big Horn County	\$12.25	\$637	\$25,480	1.7	\$63,900	\$1,598	\$19,170	\$479	1,173	26%	\$10.59	\$551	1.2
Campbell County	\$17.13	\$891	\$35,640	2.4	\$87,900	\$2,198	\$26,370	\$659	4,035	24%	\$17.78	\$924	1.0
Carbon County	\$13.12	\$682	\$27,280	1.8	\$72,500	\$1,813	\$21,750	\$544	1,619	27%	\$14.66	\$762	0.9
Converse County	\$12.27	\$638	\$25,520	1.7	\$74,100	\$1,853	\$22,230	\$556	1,453	26%	\$13.53	\$704	0.9
Crook County	\$12.25	\$637	\$25,480	1.7	\$57,000	\$1,425	\$17,100	\$428	657	22%	\$12.99	\$676	0.9
Fremont County	\$13.88	\$722	\$28,880	1.9	\$60,600	\$1,515	\$18,180	\$455	4,442	29%	\$10.82	\$563	1.3
Goshen County	\$12.25	\$637	\$25,480	1.7	\$54,400	\$1,360	\$16,320	\$408	1,465	28%	\$10.45	\$543	1.2
Hot Springs County	\$12.25	\$637	\$25,480	1.7	\$60,900	\$1,523	\$18,270	\$457	743	34%	\$10.54	\$548	1.2
Johnson County	\$12.25	\$637	\$25,480	1.7	\$64,200	\$1,605	\$19,260	\$482	886	24%	\$9.49	\$494	1.3
Laramie County	\$15.17	\$789	\$31,560	2.1	\$74,500	\$1,863	\$22,350	\$559	11,481	31%	\$11.10	\$577	1.4
Lincoln County	\$14.65	\$762	\$30,480	2.0	\$71,500	\$1,788	\$21,450	\$536	1,064	17%	\$11.98	\$623	1.2
Natrona County	\$14.65	\$762	\$30,480	2.0	\$67,500	\$1,688	\$20,250	\$506	9,121	30%	\$14.19	\$738	1.0
Niobrara County †	\$12.27	\$638	\$25,520	1.7	\$60,500	\$1,513	\$18,150	\$454	348	34%			
Park County	\$12.73	\$662	\$26,480	1.8	\$63,500	\$1,588	\$19,050	\$476	3,466	29%	\$14.48	\$753	0.9
Platte County	\$12.25	\$637	\$25,480	1.7	\$59,200	\$1,480	\$17,760	\$444	749	20%	\$11.11	\$578	1.1
Sheridan County	\$15.42	\$802	\$32,080	2.1	\$68,700	\$1,718	\$20,610	\$515	3,733	30%	\$10.70	\$556	1.4
Sublette County	\$18.48	\$961	\$38,440	2.5	\$87,200	\$2,180	\$26,160	\$654	847	24%	\$22.04	\$1,146	0.8
Sweetwater County	\$17.48	\$909	\$36,360	2.4	\$84,900	\$2,123	\$25,470	\$637	4,743	29%	\$19.52	\$1,015	0.9
Teton County	\$19.10	\$993	\$39,720	2.6	\$96,800	\$2,420	\$29,040	\$726	2,866	39%	\$12.46	\$648	1.5
Uinta County	\$12.52	\$651	\$26,040	1.7	\$75,800	\$1,895	\$22,740	\$569	1,847	25%	\$9.50	\$494	1.3
Washakie County	\$12.25	\$637	\$25,480	1.7	\$67,700	\$1,693	\$20,310	\$508	1,053	31%	\$12.04	\$626	1.0
Weston County	\$12.25	\$637	\$25,480	1.7	\$75,700	\$1,893	\$22,710	\$568	628	21%	\$12.33	\$641	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

5: 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” and “How to Use the Numbers,” which immediately follow the reports’ introduction.

Fair Market Rent Area Definitions

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

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

FY14 FMR areas incorporate December 2009 OMB updates of metropolitan area definitions. OMB released new metropolitan area definitions in February 2013 but these definitions have not yet been incorporated.

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

Fair Market Rents

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.

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.

² Documentation on the development of the FMR for each county and metropolitan area can be accessed at www.huduser.org/portal/datasets/fmr.html.

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

In FY12, HUD fully completed a transition to using the ACS as the baseline for calculating FMRs, instead of relying on the decennial census. With the release of the 2005-2009 five-year ACS data, updated data are available for all FMR areas, including areas with populations of less than 20,000, for the first time since the 2000 Decennial Census. The FY14 FMRs are based on the 2007-2011 ACS data.

As it is not possible to easily identify recent movers in the five-year ACS data, base rents are determined using the standard quality two-bedroom gross rent estimates from the five-year ACS data, expressed as a 2010 figure. Then, a recent mover adjustment factor is applied to the base rents. This factor is calculated as the percentage change between the five-year 2007-2011 two-bedroom gross rent, and the one-year 2011 recent mover two-bedroom gross rent. The data represent the smallest geographic area containing the FMR area where the gross rent is statistically reliable.

Local area rent survey results are used as base rents when the survey results indicate rents that are statistically different from the ACS-based rents. In the development of the FY14 FMRs, local area rent surveys conducted in 2013 were used for the Oakland, CA metropolitan area and Danbury, CT.

The rent estimates determined using ACS data are trended through 2012 using local or regional CPI data.² In past years, the FMR estimates were then increased at an annual rate of 3% for 15 months. For FY13, HUD revised its approach. A trend factor is now developed that reflects the annualized change in median gross rents between the one-year 2006 ACS and the one-year 2011 ACS. The result is an effective trend factor of 3.4% that is applied to the FMR estimates to project them forward to April 2014.

While the *Out of Reach* printed book highlights the two-bedroom FMR, the online version of the report includes a broader data set covering the zero- to four-bedroom FMRs. The focus on the two-bedroom FMRs reflects HUD methodology. HUD finds that the two-bedroom rental units are most common and the most reliable to survey, so the two-bedroom units are utilized as the primary FMR estimate. The two-bedroom FMR estimates are then used to calculate and set FMRs for units of other sizes. For FY14, HUD updated bedroom ratio adjustment factors using the 2006-2010 five-year ACS data. In past years, the rent adjustment factors were based upon 2000 Decennial Census data.

Prior editions of *Out of Reach* compared an area's FMR with its Census 2000 base rent. Due to the shift in the methodology, FMRs are no longer comparable between current and prior years.

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY14 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

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

40th and 50th Percentile FMR Designation

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

In FY13, 20 areas used 50th percentile FMRs, and 19 of these areas will maintain their 50th percentile designation for FY14. Bergen-Passaic, NJ has completed its three years and is due for a reevaluation. An asterisk (*) is used to denote the 19 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 (2008-2012), released in December 2013.

Area Median Income (AMI)

On December 18, 2013, HUD published its FY14 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.

³ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing's fundamental question: How much can a family afford?* Washington, DC: National Low Income Housing Coalition.

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 (2007-2011) ACS data are used to calculate the FY14 AMIs, but in areas with valid 2011 one-year ACS data, HUD incorporated the more recent data.

The 2011 AMI estimates are trended from 2011 to the end of 2012 using the Consumer Price Index, and to the midpoint of 2014 using a factor of 0.98%. The trend factor reflects the annualized change in the national median family income as measured by comparing the 2006 one-year ACS and the 2011 one-year ACS.

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

The median incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the average of local AMI data weighted by the total number of households provided by the five-year ACS (2008-2012).

A comprehensive list of the counties and towns included in FY14 income limit calculations, the methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY2014 HUD Income Limits Briefing Material*, available at <http://bit.ly/1oBPcU7>.

Affordability

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."³

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2013*, published by Harvard University's Joint Center for Housing Studies (<http://bit.ly/1nHEWfy>) includes an analysis of the affordability problems faced by homeowners.

Prevailing Minimum Wage

The federal minimum wage on January 1, 2014, 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 20 states implemented a state minimum wage higher than \$7.25 by January 1, 2014. 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 due to lack of comprehensive data on the subject.

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

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, one would have to work 105 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 71 hours under the higher local minimum wage of \$10.74⁴ ($105 * \$7.25 / \10.74). For further guidance, see “Where the Numbers Come From” or contact NLIHC research staff.

The Department of Labor (www.dol.gov/whd/minwage/america.htm) provides further information on state minimum wage laws.

Average Renter Wage

Recognizing that the minimum wage reflects the earnings of only the lowest income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.⁵

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁶ Renter wage information is based on 2012 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 (2008-2012) to arrive at an estimated average renter wage. In only 18 counties nationwide, the median renter income exceeds median household income. Nationally, however, the median renter household earned only an average of 60% of the overall median household income in 2012.⁷

In roughly 11% of counties, the renter wage is below the federal minimum wage. One likely explanation is that workers in these counties average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would also accurately reflect the true earnings of renters under the assumption of a full-time schedule (see next section). As it was last year, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same “as of” date assigned to FMRs and AMIs by HUD (April 1, 2014, 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 2012 using a national inflation factor. An annual rate of 0.98% is then used to grow renter wages for five quarters to April 1, 2014.⁸

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

Working Hours

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 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 February 2014, the average wage earner in the U.S. worked 34.2 hours per week.⁹ And in related research, NLIHC finds that 29% of renter households that earn wage or salary income do not work as many as 40 hours per week, on average.¹⁰

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.

⁴ City & County of San Francisco Labor Standards Enforcement (2013). www.sfgsa.org/index.aspx

⁵ Please note this measure is different from the Estimated Renter Median Household Income (provided online), which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

⁶ Renter wage data for 31 counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

⁷ NLIHC tabulations of 2011 American Community Survey data.

⁸ Following HUD’s methodology for developing FY14 AMIs, a 0.98% growth rate was used to trend average renter wages from year-end 2012 to April 1, 2014.

⁹ Bureau of Labor Statistics. (2014). *The employment situation: February 2014*. Washington, DC: U.S. Department of Labor.

¹⁰ Wardrip, K. & Pelletiere, D. (2007).

For an expanded report on hours and earnings as reported by the Bureau of Labor Statistics, see *The Employment Situation: February 2014* at: <http://www.bls.gov/news.release/empisit.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 2014, which is \$721 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 40 states and the District of Columbia are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the vast majority, however, the supplements are administered directly by the states, so the data are not readily available. The only four states that do not supplement federal SSI payments are Arizona, North Dakota, Mississippi, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

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

Information on SSI payments is available through the Social Security Administration at http://www.ssa.gov/policy/docs/statcomps/ssi_asr/.

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 <http://www.tacinc.org/knowledge-resources/publications/>

Additional Data Available Online

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

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

Eligibility for 50th Percentile Fair Market Rent

In FY14, Fair Market Rents (FMRs) were set at the 50th percentile rent in 19 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40th percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impooverished areas. All of the FMR areas were also designated as 50th percentile rent for FY12. One, Bergen Passaic, NJ HMFA, "graduated" from the 50th percentile program in FY13.

Areas Remaining Eligible for FY14 50th Percentile FMR

Austin-Round Rock-San Marcos, TX MSA
Baltimore-Towson, MD MSA
Fort Lauderdale, FL HMFA
Fort Worth-Arlington, TX HMFA
Hartford-West Hartford-East Hartford, CT HMFA
Honolulu, HI MSA
Houston-Baytown-Sugar Land, TX HMFA
Las Vegas-Paradise, NV MSA
Orange County, CA HMFA
North Port-Bradenton-Sarasota, FL MSA
Phoenix-Mesa-Glendale, AZ MSA
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA
Sacramento-Arden-Arcade-Roseville, CA HMFA
Richmond, VA HMFA
Riverside-San Bernardino-Ontario, CA HMFA
Virginia Beach-Norfolk-Newport News, VA-NC
Tucson, AZ MSA
New Haven-Meriden, CT HMFA
West Palm Beach-Boca Raton, FL HMFA

APPENDIX B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2014. Full document available at: <http://bit.ly/1fMvHkM>

Department of Housing and Urban Development
[Docket No. FR-5725-N-02]

Final Fair Market Rents for Fiscal Year 2014 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) 2014.

...

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,

¹ As defined in 24 CFR 888.113(c), a minimally qualified area is an area with at least 100 Census tracts where 70 percent or fewer of the Census tracts with at least 10 two-bedroom rental units are Census tracts in which at least 30 percent of the two bedroom rental units have gross rents at or below the two bedroom FMR set at the 40th percentile rent. This continues to be evaluated with 2000 Decennial Census information. Although the 2006–2010 5-year ACS tract level data is available, HUD’s administrative data on tenant locations (used in the calculation of concentration) has not yet been updated to use the 2010 Census Tract area definitions. Once this administrative data is updated, HUD will implement the 5-year ACS data as the basis for determining if areas are minimally qualified for 50th percentile status.

analyze the comments, and publish final FMRs. (See 24 CFR 888.115.) For FY 2014 FMRs, HUD has considered all comments submitted in response to its August 5, 2013 (78 FR 47339) proposed FY 2014 FMRs and provides its responses later in this preamble.

In addition, HUD’s regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. Minimally qualified areas¹ are reviewed each year unless not qualified to be reviewed. Areas that currently have 50th percentile FMRs are evaluated for progress in voucher tenant concentration after three years in the program. Continued eligibility is determined using HUD administrative data that show levels of voucher tenant concentration. The levels of voucher tenant concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be 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 2013 there were 20 areas using 50th-percentile FMRs. Of these 20 areas, only one area, the Bergen-Passaic, NJ HMFA, has completed three years of program participation and is due for reevaluation. Voucher tenant concentration in the Bergen-Passaic, NJ HMFA has decreased below what is required to be eligible for a 50th percentile FMR and the area has “graduated” from the 50th percentile program. Under current 50th percentile regulations, the Bergen-Passaic, NJ HMFA will be evaluated annually and may return to the program in the future.

[See the last page of Appendix A for information on 50th percentile areas.]

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III. Proposed FY2014 FMRs

On August 5, 2013 (78 FR 47339), HUD published proposed FY 2014 FMRs with a comment period that ended September 4, 2013. HUD has considered all public comments received and HUD provides responses to these comments later in this preamble. HUD does not specifically identify each commenter, but all comments are available for review on the Federal Government’s Web site for capturing comments on proposed regulations and related documents (Regulations.gov— <http://www.regulations.gov/> %23!docketDetail;D=HUD-2013-0073).

IV. FMR Methodology

The FY 2014 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. The February 28, 2013 OMB area definition update has not been incorporated in the FMR process due to the

timing of the release and the availability of ACS data. HUD will work toward incorporating these new area definitions into the Proposed FY 2015 FMR calculations; however, this is dependent on the availability of ACS data conforming to the new area definitions.

A. Base Year Rents

The U.S. Census Bureau provided special tabulations of 5-year ACS data collected between 2007 through 2011 to HUD in June 2013. For FY 2014 FMRs, HUD updates the base rents set in FY 2013 using the 2006–2010 5-year data with the 2007–2011 5-year ACS data.²

FMRs are historically based on gross rents for recent movers (those who have moved into their current residence in the last 24 months). However, due to the way the 5-year ACS data are constructed, HUD developed a new methodology for calculating recent-mover FMRs in FY 2012. As in FY 2013, all areas are assigned as a base rent the estimated two-bedroom standard quality 5-year gross rent from the ACS.³

The 2011 ACS is not used as the base rent for 11 areas based on surveys conducted in 2012 and 2013 by HUD or by PHAs. The FY 2013 FMRs were revised for seven areas, based on surveys conducted in 2012 by the PHA (for Hood River, OR) and by HUD (for Cheyenne, WY, Odessa, TX, Burlington, VT, Mountrail County, ND, Ward County, ND, and Williams County, ND). Two surveys conducted by HUD in 2012 were not included in the revised FY 2013 FMR publications because HUD wanted to provide the opportunity to comment on the proposed decreases. The survey results for these areas (Flagstaff, AZ and Rochester, MN) replaced the base rent of the 2011 ACS for the proposed FY 2014 FMRs. The PHAs that administer programs in the Oakland, CA metropolitan area conducted a survey in 2013, and submitted results in time to replace the 2011 ACS base rent for the proposed FMRs. The Danbury, CT survey conducted by HUD was not completed in time to be included in the proposed FY 2014 publication, but is included in this final publication.

B. Recent Mover Adjustment Factor

The calculation of the recent mover factor for FY 2014 is similar to the methodology used in FY 2013, with the only difference being the use of updated ACS data. As described below, HUD calculates a similar percentage increase as the FY 2013 factor using data from the smallest geographic area containing the FMR area where the recent mover gross rent is statistically reliable.⁴ The following describes the process for determining the appropriate recent mover factor.

In general, HUD uses the 1 year ACS based two-bedroom based two-bedroom recent mover gross rent estimate from the smallest geographic area encompassing the FMR area for which the estimate is statistically reliable to calculate the recent mover factor. HUD calculates some areas' recent mover factors using data collected just for the FMR area.

Other areas' recent mover factors are based on larger geographic areas. For metropolitan areas that are sub-areas of larger metropolitan areas, the order is subarea, metropolitan area, state metropolitan area, and state.

Metropolitan areas that are not divided follow a similar path from FMR area, to state metropolitan areas, to state. In nonmetropolitan areas the recent mover factor is based on the FMR area, the state nonmetropolitan area, or if that is not available, on the basis of the whole state. The recent mover factor is calculated as the percentage change between the 5-year 2007–2011 standard quality two-bedroom gross rent and the 1 year 2011 recent mover two-bedroom gross rent for the recent mover factor area. Recent mover factors are not allowed to lower the standard quality base rent; therefore, if the 5-year standard quality rent is larger than the comparable 1 year recent mover rent, the recent mover factor is set to 1. The process for calculating each area's recent mover factor is detailed in the FY 2014 Final FMR documentation system available at: <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr14>. This process produces an "as of" 2011 recent mover two-bedroom base gross rent for the FMR area.⁵

C. Updates from 2011 to 2012

The ACS-based "as of" 2011 rent is updated through the end of 2012 using the annual change in CPI from 2011 to 2012. As in previous years, HUD uses Local CPI data coupled with Consumer Expenditure Survey (CEX) data for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. HUD uses Census region CPI data for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors. Additionally, HUD is using CPI data collected locally in Puerto Rico as the basis for CPI adjustments from 2011 to 2012 for all Puerto Rico FMR areas. Following the application of the appropriate CPI update factor, HUD converts the "as of" 2012 CPI adjusted rents to "as of" December 2012 rents by multiplying each rent by the national December 2012 CPI divided by the national annual 2012 CPI value. HUD does this in order to apply an exact amount of the annual trend factor to place the FY 2014 FMRs as of the mid-point of the 2014 fiscal year.

D. Trend from 2012 to 2014

As in FY 2013, HUD continues to calculate the trend factor as the annualized change in median gross rents as measured across the most recent 5 years of available 1 year ACS data. The national median gross rent in 2006 was \$763 and \$871 in 2011. The overall change between 2006 and 2011 is 14.15 percent and the annualized change is 2.68 percent. Over a 15-month time period, the effective trend factor is 3.365 percent.

E. Bedroom Rent Adjustments

HUD calculates the primary FMR estimates for two-bedroom units. This is generally the most common sized rental unit and, therefore, the most reliable to survey and analyze.

²The only difference in survey data between the 2006–2010 5-year ACS data and the 2007–2011 5-year ACS data is the replacement of 2006 survey responses with survey responses collected in 2011. The 2007, 2008, 2009, and 2010 survey responses remain intact.

³For 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 2011 5-year ACS, HUD uses the two-bedroom state non-metro rent for non-metro areas.

⁴For the purpose of the recent mover factor calculation, statistically reliable is where the recent mover gross rent has a margin of error that is less than the estimate itself.

⁵The ACS is not conducted in the Pacific Islands (Guam, Northern Marianas and American Samoa) or the U.S. Virgin Islands. As part of the 2010 Decennial Census, the Census Bureau conducted a "long-form" sample surveys for these areas. The results gathered by this long form survey were expected to be available late in 2012; however, these data have not yet become available. Therefore, HUD uses the national change in gross rents, measured between 2010 and 2011 to update last year's FMRs for these areas.

Formerly, after each decennial Census, HUD calculated rent relationships between two-bedroom units and other unit sizes and used them to set FMRs for other units. HUD did this because it is much easier to update two-bedroom estimates annually and to use pre-established cost relationships with other bedroom sizes than it is to develop independent FMR estimates for each bedroom size.

When calculating FY 2013 FMRs, HUD updated the bedroom ratio adjustment factors using 2006–2010 5-year ACS data using similar methodology to what was implemented when calculating bedroom ratios using 2000 Census data to establish rent ratios. The bedroom ratios used in the calculation of FY 2014 FMRs were unchanged from those calculated using 2006–2010 ACS data. The bedroom ratios for Puerto Rico were calculated for the FY 2014 FMRs using the 2006–2010 Puerto Rico Community survey. HUD will continue to use the same bedroom ratios until the 5-year ACS from 2011–2015 is released, probably in time for the FY 2018 FMRs.

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 0.59 and 0.81 of the two-bedroom FMR; one-bedroom FMRs must be between 0.74 and 0.84 of the two-bedroom FMR; three-bedroom FMRs must be between 1.15 and 1.36 of the two-bedroom FMR; and four-bedroom FMRs must be between 1.24 and 1.64 of the two-bedroom FMR. (The maximums for the three-bedroom and four-bedroom FMRs are irrespective of the adjustments discussed in the next paragraph.) HUD adjusts bedroom rents for a given FMR area if the differentials between 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). The bedroom ratios for Puerto Rico follow these constraints.

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

For low-population, nonmetropolitan counties with small or statistically insignificant 2006-2010 5-year estimates ACS recent-mover rents, HUD uses state non-metropolitan data to determine bedroom ratios for each bedroom size. HUD made this adjustment to protect against unrealistically high or low FMRs due to insufficient sample sizes.

⁶ HUD has provided numerous detailed accounts of the calculation methodology used for Small Area Fair Market Rents. Please see our Federal Register notice of April 20, 2011 (76 FR 22125) for more information regarding the calculation methodology. Also, HUD's Final FY 2014 FMR documentation system available at (<http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr14>) contains detailed calculations for each ZIP code area in participating jurisdictions.

V. Manufactured Home Space Surveys

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

All approved exceptions to these rents based on survey data that were in effect in FY 2013 were updated to FY 2014 using the same data used to estimate the HCV program FMRs. This computation is compared to the new payment standard of 40 percent of the new two-bedroom FMR for the area, and if higher, the exception remains and is listed in Schedule D. No additional exception requests were received in the comments to the FY 2014 FMRs and all areas with manufactured housing exception rents in FY 2013 continued to have exception rents for FY 2014.

VI. Small Area Fair Market Rents

Public housing authorities in the Dallas, TX HMFA, along with the Housing Authority of the County of Cook (IL), the City of Long Beach (CA) Housing Authority, the Chattanooga, (TN) Housing Authority, the Town of Mamaroneck (NY) Housing Authority, and the Laredo, (TX) Housing Authority continue to be the only PHAs managing their voucher programs using Small Area Fair Market Rents (SAFMRs). These FMRs are listed in the Schedule B addendum. The department is working to secure more housing authority participants in its Small Area FMR Demonstration program. SAFMRs are calculated using a rent ratio determined by dividing the median gross rent across all bedrooms for the small area (a ZIP code) by the similar median gross rent for the metropolitan area of the ZIP code. This rent ratio is multiplied by the current two-bedroom rent for the entire metropolitan area containing the small area to generate the current year two-bedroom rent for the small area. In small areas where the median gross rent is not statistically reliable, HUD substitutes the median gross rent for the county containing the ZIP code in the numerator of the rent ratio calculation. For FY 2014 SAFMRs, HUD continues to use the rent ratios developed in conjunction with the calculation of FY 2013 FMRs based on 2006–2010 5-year ACS data.⁶

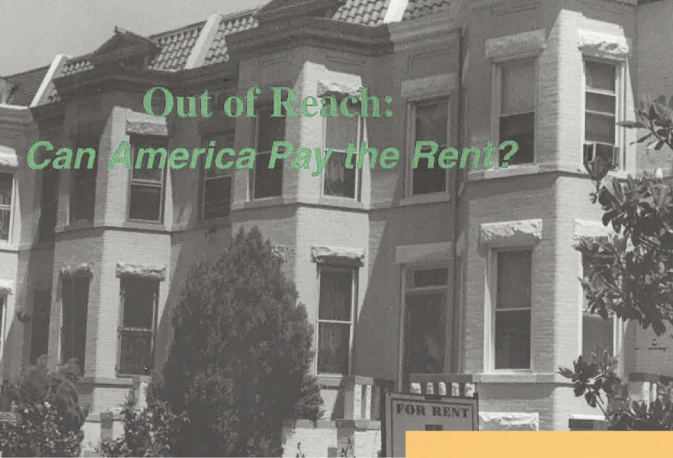
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VII. Public Comments

A total of 59 comments were received and posted on the regulations.gov site (<http://www.regulations.gov/#!docketDetail;D=HUD-2013-0073>), which is also linked on the HUD User FMR page (<http://www.huduser.org/portal/datasets/fmr.html>). Most comments contested FMR reductions compared with the FY 2013 FMRs and some contested reductions in FMRs over several years. A majority of the comments, assisted by a form letter provided by an advocacy organization, criticized the variability in FMRs from year-to-year for smaller metropolitan and nonmetropolitan areas and requested an analysis of the FY 2006 FMRs compared with the 2006 one-year data.

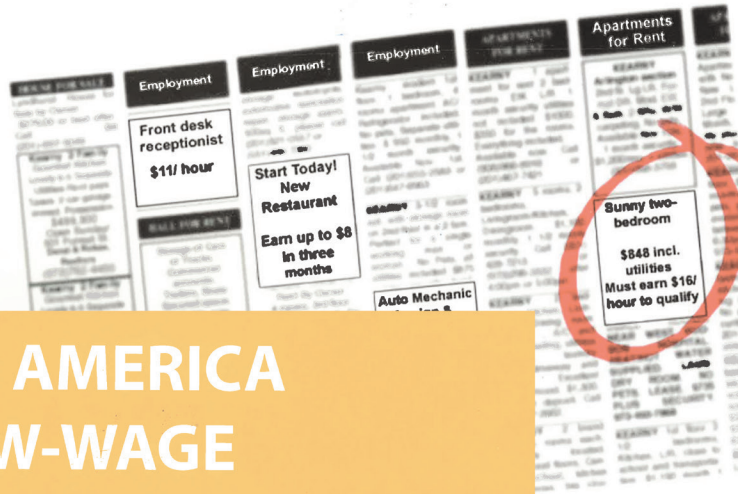


For state-, metro-, and county-level data, visit
WWW.NLIHC.ORG/OOR/2014

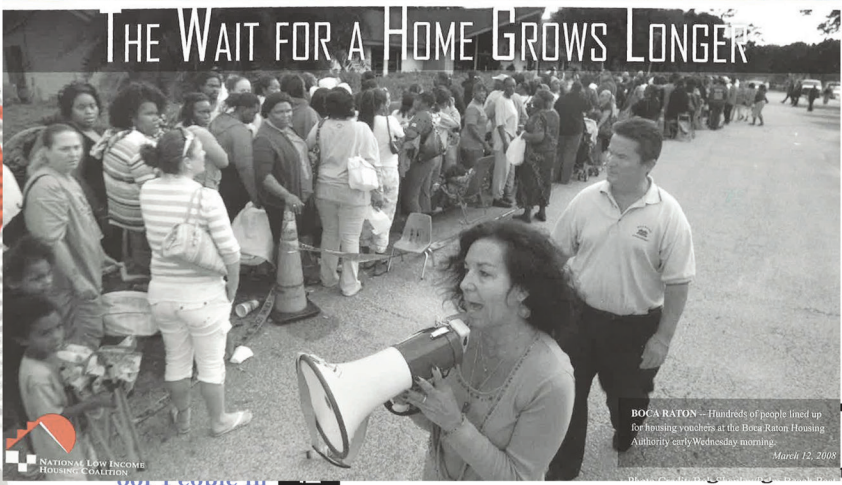


Out of Reach:
Can America Pay the Rent?

Out of Reach 2006



OUT OF REACH 2007-2008



Housing for America's Poor Families
Out of Reach



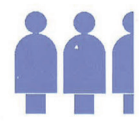
WHERE IN AMERICA
CAN A LOW-WAGE
WORKER AFFORD A
TWO-BEDROOM
APARTMENT? NOWHERE.
OUT OF REACH 2013

WE NEED TO END THIS PROBLEM NOW, AND WE HAVE A SOLUTION.
NATIONAL LOW INCOME HOUSING COALITION // MARCH 2013



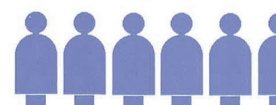
National Low Income Housing

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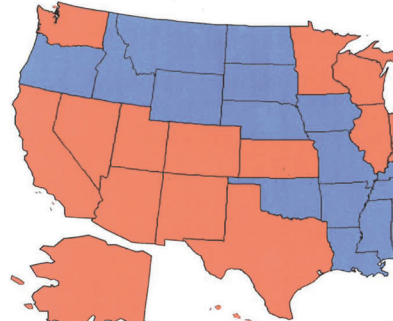


2% minimum w
the median ren

In San Francisco, it takes:



Low Income Housing Goal



The National Low Income Housing Coalition presents



Out of Reach 20



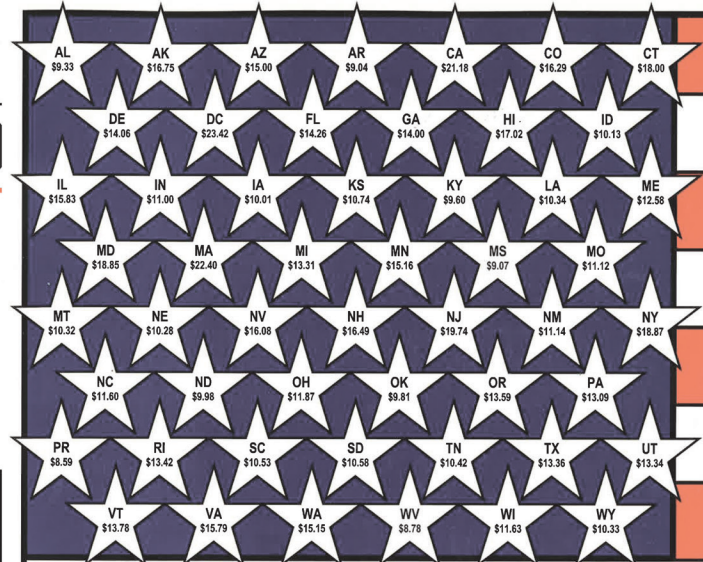
\$15.78/hour

Housing Wage needed to afford a two-bedroom home



\$10.30/hour

Actual wages of a family with two minimum wage earners



Out of Reach 2003

America's Housing Wage Climbs

Out of Reach 2011 | Renters Await the Recovery | June 2011