

The average hourly wage among renters is **\$14.32.**

The housing wage is **\$18.79.**

This means affordable housing for low income renters is still

OUT OF REACH

WE NEED TO END THIS PROBLEM NOW, AND WE HAVE A SOLUTION.

OUT OF REACH 2013 // NATIONAL LOW INCOME HOUSING COALITION // MARCH 2013

OUT OF REACH 2013

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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.

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Out of Reach and additional data are available on NLIHC's website at www.nlihc.org/oor/2013.



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Preface

By Barbara Poppe, Executive Director, U.S. Interagency Council on Homelessness



The U.S. Interagency Council on Homelessness and the National Low Income Housing Coalition share the goal of preventing and ending homelessness by expanding the supply of affordable rental homes. Meeting our goal requires high-quality research that tells us the depth of homelessness and shows the progress we've made towards ending it. Every year, *Out of Reach* provides

just this kind of research. We know from this report that the cost of housing is simply too high for our lowest income neighbors to afford. *Out of Reach* helps us define the problem and points us toward solutions.

I am firm in my conviction that not only can we solve homelessness, but that the pathway to doing so is clear. In 2010, the U.S. Interagency Council on Homelessness released *Opening Doors*, the first-ever federal strategic plan to prevent and end homelessness. The most recent national report on homelessness found that as a country we are making progress on ending chronic and Veterans homelessness, yet the number of persons in families experiencing homelessness increased. An increasingly tight rental market and the drop in the number of affordable rental units available to extremely low income households is the greatest barrier to achieving our vision that “no one should experience homelessness, no one should be without a safe, stable place to call home.”

The data in *Out of Reach* highlight the gap between the cost of rental housing and the incomes of low-wage workers. So many families today simply do not make enough to afford the average rents in their towns or cities. With funding for housing assistance threatened by budget cuts each year, federal housing assistance programs are less and less available for struggling families.

Just as USICH is a leader in the national fight to end homelessness, NLIHC is leading the push for innovative policy solutions to the ongoing housing problems addressed in research from both organizations. One of the strategies

for preventing and ending homelessness that USICH focuses on in *Opening Doors* is to increase access to stable and affordable housing, and funding the National Housing Trust Fund is listed as one way to achieve that goal. Building, preserving, and rehabilitating affordable rental homes through a mechanism like the Housing Trust Fund, an idea backed by the Administration, would advance this work. This would represent the first new federal housing construction program to address the housing needs of the lowest income Americans in 30 years. These are the households in the greatest need of decent, affordable housing, and the households at the greatest risk of homelessness.

A majority of Americans agree that homelessness is a problem that must be solved. There is a significant body of evidence that shows that affordable housing is a cost-effective and proven solution to homelessness. There is no better time than now to re-imagine federal housing policy and determine how to ensure that there is a dedicated source of funding for affordable housing production. *Out of Reach* proves that the affordable housing problem is real. It is time for all of us—advocates and policymakers alike—to collaborate on solutions. We need to act with great urgency, now, to ensure that all children, youth, and adults have a stable place to call home.

A handwritten signature in black ink, reading "Barbara Poppe".

Barbara Poppe
Executive Director, U.S. Interagency Council on Homelessness

Introduction

The rental housing market is booming. With the number of renter households reaching 40.7 million, renters made up 35% of all households nationwide in 2011. In a single year (2011), the number of renter households rose by one million households, representing the single largest one-year increase since the early 1980s.¹

Renting has become more attractive to people in all demographic groups, appealing broadly across age and income groups. Households are delaying homeownership, an effect of the recession's lasting impact on household financial confidence. A poll released in September 2012 suggests that 61% of U.S. renters have been deterred from homeownership for financial reasons, primarily citing difficulty saving for a down payment as a barrier.²

With demand for rental apartments accelerating, the national rental vacancy rate fell from 8% directly after the financial crisis to 4.5% by the third quarter of 2012.³ Falling vacancy rates are a nationwide phenomenon, with two-thirds of all large metro areas experiencing a tightening rental market.⁴ Landlords also began to increase rents in 2012, raising prices an average of 3.8% from 2011.⁵

Finding a decent, affordable apartment is a challenge for all renters, but the poorest households are the most likely to be locked out of the market entirely. For every 100 extremely low income (ELI)⁶ renter households, there are just 30 affordable and available units.⁷ 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 (29%) of renter households live below poverty,⁸ and a quarter of renters have extremely low incomes,⁹ most newly constructed units are for high income households, while older units are being swiftly upgraded to serve a higher income market.¹⁰

While ELI renter households may qualify for federal and local subsidy programs, housing assistance programs are oversubscribed and many 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. Households on waiting lists for housing assistance have a median wait time of two years.¹¹ For households trapped on waiting lists, many experience unstable housing situations, living “doubled up” with family or friends (40%) or in the worst cases suffering bouts of homelessness as they bounce from one untenable housing situation to another (23%).¹²

The Housing Wage in *Out of Reach* captures the gap between wages and rents across the country, and is the estimate of the full-time hourly wage that a household must earn to afford a decent apartment at the HUD estimated Fair Market Rent (FMR), while spending no more than 30% of income on housing costs. The 2013 Housing Wage is \$18.79, exceeding the \$14.32 hourly wage earned by the average renter by almost \$4.50 an hour, and greatly exceeding wages earned by low income renter households.

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. This edition underscores the challenges facing the lowest income renters: increasing rents, stagnating wages, and a shortage of affordable housing. The urgent solution to these issues is clear: expanding the supply of affordable housing units, dedicated to the lowest income renters.

Finding a decent, affordable apartment is a challenge for all renters, but the poorest households are the most likely to be locked out of the market entirely. For every 100 extremely low income renter households, there are just 30 affordable and available units.

¹ Joint Center for Housing Studies. (2012). *State of the nation's housing*. Cambridge, MA: Author. <http://bit.ly/KC6g8j>

² Leung, L. (2012, September 6). Survey: 61% of renters delaying homeownership. *U-T San Diego*. <http://bit.ly/Zy1hw3>

³ Wotapka, D. (2013, January 7). Apartment rents continue to rise as vacancies fall. *Wall Street Journal*. <http://on.wsj.com/TZl8ra>

⁴ Joint Center for Housing Studies. (2012).

⁵ Wotapka, D. (2013, January 7).

⁶ Extremely low income households are those with incomes at or below 30% of area median income.

⁷ NLIHC (2013). Housing spotlight: America's affordable housing shortage, and how to end it. Washington, D.C.: Author.

⁸ U.S. Census Bureau. (2011). Table C-10-RO: Housing Costs – Renter Occupied Units. *2011 American Housing Survey*. <http://factfinder2.census.gov>

⁹ NLIHC (2013).

¹⁰ Joint Center for Housing Studies. (2012).

¹¹ Leopold, J. (2012, July). The housing needs of rental assistance applicants. *Cityscape*, 14(2). <http://bit.ly/PH6EVh>

¹² *Ibid.*

EXTREMELY LOW INCOME HOUSEHOLDS CONTINUE TO HAVE THE GREATEST HOUSING NEED

Today, one out of every four renter households is an ELI household. There are a total of 10.1 million ELI renter households across the United States, and many of these households lack affordable, safe and well-maintained housing. Over three-quarters (76%) of 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.¹³ And the need for affordable housing among ELI households grows each year. In 2010, there was a need for 6.8 million units that are both affordable and available to ELI households; this figure rose to 7.1 million in 2011.¹⁴

In 2013, ELI households had incomes of no more than \$19,810, down from \$20,210 in 2012. At this income level, ELI households can afford to spend no more than \$495 a month on rent. This year, the national two-bedroom FMR edged up to \$977, and the one-bedroom FMR is \$783, far above the rent ELI households are able to pay.

Roughly eight million individuals receive Supplemental Security Income (SSI) because they are elderly, blind, or disabled, and have few economic resources.¹⁵ The maximum federal monthly SSI payment is \$710 in 2013. On this income, an SSI recipient can afford rent of only \$213 a month.¹⁶ SSI is the only source of income for 57% of all recipients, and nearly all beneficiaries (85%) were eligible on the basis of disability.¹⁷ Among those reliant on SSI, there is not a single county in the U.S. where even a modest efficiency apartment, priced according to the FMR, is affordable.

For many ELI households, homelessness and housing instability are real threats. While the overall rate of homelessness has remained steady over the past year, homelessness among persons in families rose 1.4% from 2011 to 2012.¹⁸ Low income families unable to afford market rents or obtain federal housing assistance often turn to family or friends for short term shelter. A study of low income families enrolled in a homelessness assistance program found that 45% of households lived doubled up prior to entering the program.¹⁹ Such conditions, often overcrowded, are precarious and are a common precursor to homelessness.

DEFINITIONS

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

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

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

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

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

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

Renter Wage is the estimated hourly wage among renters by region, based on 2011 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, 2013.

STAGNANT WAGES REMAIN INSUFFICIENT TO COVER RENTS

The Census Bureau's most recent data indicate that household median income declined by 1.5% between 2010 and 2011.²⁰ This is a continuation of a decade-long trend; since 2000, worker productivity rose 22.8%, while hourly pay barely budged.²¹ Overall, wages have fallen to a record low as a proportion of the country's gross domestic product, indicative of a widening disconnect between national economic trends and worker pay.²²

Low income service sector workers, including those earning the minimum wage, compose a sizeable portion of the nation's 10.1 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.²³ This trend is likely to continue over the coming decade, with job growth between 2010 and 2020 projected to be dominated by relatively low wage professions, such as home health aides.²⁴

¹³ NLIHC (2013).

¹⁴ Ibid.

¹⁵ Social Security Administration. (2012, December). *SSI monthly statistics, December 2012*. Washington, D.C.: Author. <http://1.usa.gov/Z6MKaH>

¹⁶ Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in December 2012 was \$519. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.

¹⁷ Social Security Administration. (2012, September). *SSI annual statistical report, 2011*. Washington, D.C.: Author.

¹⁸ Department of Housing and Urban Development. (2012, November). *Volume I of the 2012 annual homeless assessment report*. Office of Community Planning and Development. Washington, D.C.: Author. <http://bit.ly/YiJPF1>

¹⁹ Davis, T.H., and Saunders Lane, T. (2012, April). *Rapid re-housing of families experiencing homelessness in Massachusetts: Maintaining housing stability*. Metropolitan Boston Housing Partnership. <http://bit.ly/MZRvw1>

²⁰ DeNavas-Walt, C., Proctor, B., Smith, J. (2012, September). *Income, poverty and health insurance: Coverage in the United States: 2011*. Washington, D.C.: U.S. Census Bureau. <http://1.usa.gov/QJChR>

²¹ Economic Policy Institute. (2012). *State of working America, 12th edition*. Washington, D.C.: Author. <http://stateofworkingamerica.org>

²² Greenhouse, S. (2013, January 12). Our economic pickle. *New York Times*. <http://nyti.ms/WAhzBJ>

²³ National Employment Law Project. (2012, August). *The low-wage recovery and growing inequality*. Washington, D.C.: Author. www.nelp.org

²⁴ Bureau of Labor Statistics. (2012, January). *Occupations with the most job growth, 2010 and projected 2020*. <http://1.usa.gov/5YY0Xx>

In both rural and urban America, renters are affected by the affordable housing shortage: over half of all renters are cost burdened, paying over 30% of their income for housing.

Minimum wage workers continued to earn just \$7.25 per hour for 2013. Today's minimum wage is worth about 30% less than it was in 1968, based on purchasing power. In other words, the minimum wage is not keeping up with the rising cost of living.²⁵ The number of full-time jobs that a household must work today at the prevailing state minimum wage to afford the average two-bedroom FMR ranges from 1.4 jobs (Puerto Rico) to 4.4 jobs (Hawaii). In no state can an individual working a typical 40-hour work week at the minimum wage afford a two-bedroom apartment for his or her family. The one-bedroom housing wage also exceeds the federal minimum wage in each state across the country. In fact, with the exception of a handful of counties in Washington and Oregon (where the state minimum wage is \$9.19 and \$8.95, respectively), there is no county in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full-time at the minimum wage.

Today, nineteen states and the District of Columbia have established minimum wage rates above the federal level. Ten states increased their minimum wage effective January 1, 2013. Yet, despite these upward adjustments, many minimum-wage workers still cannot afford to cover basic expenses such as rent.

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.²⁶ Increasingly, more workers in their prime are working low-wage jobs that do not pay much more than the minimum wage. In 1979, workers aged 25-64 made up about 48% of the low wage workforce, but by 2011 60% of all workers earning \$10 an hour or less were in this age group.²⁷

AFFORDABILITY IS A NATIONAL CONCERN

Housing costs vary across the nation, but the lack of affordable housing affects low-wage workers in all corners of the country. Nationally, the Housing Wage is highest in Hawaii, DC, California 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 a market-rate unit.

The lack of decent, affordable housing is not solely an urban issue. Inadequate and substandard affordable housing is an issue that remains all too common in low income rural communities. And 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. And rural affordable housing developers face unique challenges, such as limited access to capital financing.²⁸

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. Our findings this year demonstrate that while housing costs are lower in rural areas, these areas also generally have lower wages than metropolitan areas. To illustrate, *Out of Reach 2013* indicates that the Housing Wage, on average across nonmetropolitan America, is \$13.19, still exceeding the nonmetropolitan renter wage of \$10.01 by about \$3. At the state level, the nonmetropolitan two-bedroom housing wage exceeds the renter wage in all but one state.

Low income renters continue to struggle to overcome poverty and limited economic opportunities, while encountering rents that are likely to continue to rise in the coming years as demand grows. In both rural and urban America, renters are affected by the affordable housing shortage: over half of all renters (53%) are cost burdened, paying over 30% of their income for housing. The total number of cost-burdened households increased by about 600,000 since 2010.²⁹ Only 25% of renters faced such a burden in 1960.³⁰

In order to close the gap between the demand for affordable housing and the supply, we would need to add 4.5 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.

²⁵ National Employment Law Project. (2012, July). Big Business, corporate profits, and the minimum wage. Washington, D.C.: Author. www.nelp.org

²⁶ Cooper, D. (2012, January 4). *Most minimum-wage workers are not teenagers*. Washington, D.C.: Economic Policy Institute. <http://bit.ly/wvWv4>

²⁷ Schmitt, J. and Jones, J. (2012, April 2). *Low-wage workers are older and better educated than ever*. Washington, D.C.: Center for Economic and Policy Research. <http://bit.ly/YVW7Kk>

²⁸ Housing Assistance Council. (2012). *Taking stock: Rural people, poverty and housing in the 21st century*. Washington, D.C.: Author.

²⁹ U.S. Census Bureau (2011). *2011 American Community Survey*. Washington, D.C.: Author.

³⁰ Joint Center for Housing Studies. (2011).

HOUSING IS ALSO “OUT OF REACH” FOR MANY VETERANS

There are more than 21 million veterans in the United States and unfortunately, many of these men and women face difficulties such as disabilities, homelessness and unemployment. The federal government is making a concerted effort to end homelessness among veterans by 2015, but high rents across the country continue to pose problems for those veterans who might have difficulty working due to their disabilities or other complications.

The latest report to Congress from the U.S. Interagency Council on Homelessness (USICH) found that the number of veterans experiencing homelessness fell by 12% between January 2010 and January 2011.¹ USICH attributed the drop in homelessness directly to an increase in HUD-Veterans Affairs Supportive Housing (VASH) housing vouchers. Between 2008 and 2012, the number of VASH vouchers increased by 38,250. However, a total of 67,495 homeless veterans were identified during the Point-In-Time homelessness count in January of 2011.² Veterans make up just 9% of the total U.S. population, but continue to be disproportionately represented in the homeless population, with 13% of all homeless adults identifying as a veteran.³

All veterans who are 65 or older, or who are totally and permanently disabled, with at least 90 days of active duty service, at least one day of which was during a wartime period, are eligible for an annual pension.⁴ For single veterans without a spouse or child, the maximum annual pension rate (MAPR) is \$12,465, and veterans receive the MAPR less any earned income.⁵ A veteran relying on a pension, with no additional income, can only afford rent of \$311 a month. This is far below the one-bedroom FMR of \$783. A veteran with one dependent can receive an annual pension of up to \$16,324. With this income they could afford to spend no more than \$408 a month. This is \$569 below the two-bedroom FMR of \$977.

Nearly 3.4 million veterans are eligible for disability benefits as a result of disease or injury incurred during active military service.⁶ Each eligible veteran is evaluated by the Department of Veteran Affairs, and given a disability rating on a 0 to 100% scale, in increments of 10%. More than 750,000 (22%) of all veterans that have received a rating are considered at least 70% disabled. Only those veterans who are 100% disabled receive a monthly benefit that would allow them to afford the one-bedroom FMR (See Table 1). Monthly benefits to veterans vary depending on their disability rating and number of dependents.

Fifty-four percent of all veterans with a service-related disability do not earn wages or income from an annual salary.⁷ This number jumps to 78% for those veterans with a disability rating of 70% or more.⁸

For disabled veterans, filing a claim for disability benefits can take many months, leaving veterans in limbo as they await a resolution. As of February 9, 2013, there was a backlog of 230,823 cases of service-related disability claims pending for at least 125 days.⁹

Finding affordable housing can also be difficult for veterans who receive an Educational Allowance Assistance payment under the Montgomery GI Bill (often referred to as Chapter 30). As of October 1, 2012 this education benefit is \$1,564 per month for a full-time student.¹⁰ The benefit is less for part-time students, and it does not go up if you have dependents. This benefit is paid directly to the veteran and can be used for tuition expenses, or living costs. Many veterans will supplement this funding with student loans or part-time employment, but some rely upon this income source exclusively. For those with no other source of income, the rent they can reasonably afford is \$469.

Table 1: The Gap between Veteran Disability Compensation Rates and Housing Costs

2012 VA Disability Compensation Rates for Veterans (single, without dependents)	Benefit (monthly)	Amount Able to Afford	1 BR FMR	Difference Between 1 BR FMR and Amount a Veteran Can Afford
50%	\$810	\$243	\$783	(\$540.00)
60%	\$1,026	\$307.80	\$783	(\$475.20)
70%	\$1,293	\$387.90	\$783	(\$395.10)
80%	\$1,503	\$450.90	\$783	(\$332.10)
90%	\$1,689	\$506.70	\$783	(\$276.30)
100%	\$2,816	\$844.80	\$783	\$61.80

Source: http://benefits.va.gov/COMPENSATION/resources_comp01.asp

¹ U.S. Interagency Council on Homelessness. (2012, December). Report to Congress on Homeless Veterans. Washington DC; Author. <http://1.usa.gov/WsfpEi>

² Ibid.

³ Ibid.

⁴ For a full list of eligibility criteria go to <http://1.usa.gov/Y8qcrC>.

⁵ U.S. Department of Veterans Affairs. (2012). Veterans Pension Rate Table. <http://1.usa.gov/Ya72Rt>

⁶ NLIHC tabulations of 2011 American Community Survey PUMS data.

⁷ Veterans receiving disability compensation are also eligible for Social Security Disability Insurance (SSDI) and Social Security.

⁸ NLIHC tabulations of 2011 American Community Survey PUMS data.

⁹ U.S. Department of Veteran Affairs. (2013). 2013 Monday Morning Workload Reports. www.va.gov/REPORTS/mmwr/index.asp

¹⁰ U.S. Department of Veteran Affairs. (2012). Montgomery Bill Active Duty (Chapter 30) Increased Educational Benefit. <http://1.usa.gov/QFlz6J>

CONCLUSIONS

The lack of decent housing affordable to low income households remains a pervasive national issue, 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 homelessness.

Ensuring that all families have a safe and stable place to call home should be a public policy priority. It is also an achievable goal, if a serious commitment is made to investing in affordable housing. 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 NHTF was established precisely to address the need for additional affordable housing to serve 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 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.

Today, the National Low Income Housing Coalition (NLIHC) is focused on securing funding for the NHTF. NLIHC has a proposal to fund the NHTF through the reform of the mortgage interest deduction (MID), converting the MID to a non-refundable 15% tax credit and reducing the cap on the maximum mortgage to receive a tax break from \$1 million to \$500,000. The savings estimated to be \$200 billion over ten years can be used to fund the NHTF, increasing access to affordable housing for the lowest income households.

The Numbers in this Report

As in past years, *Out of Reach 2013* relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration to make its case. See Appendix A for a detailed explanation of data sources and methodologies.

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

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. In recent years, HUD has changed its methodology for calculating FMRs and incomes. 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/2013.

Ensuring that all families have a safe and stable place to call home should be a public policy priority. Today, the National Low Income Housing Coalition is focused on securing funding for the National Housing Trust Fund. **Learn more at www.nhtf.org.**

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$39,080) by 52 (weeks per year) and then by 40 (hours per work week) (\$39,080 / 52 = \$752; \$752 / 40 = \$18.79).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$66,032 x .3 = \$19,810). Divide by 12 to obtain monthly amount (\$19,810 / 12 = \$1,651).

HUD median family income estimate based on data from Census 2007-2011 American Community Survey (ACS).

Divide number of renter households by total number of households (ACS 2007-2011) (38,864,600/114,761,359 = .34). Then multiply by 100 (.34 x 100 = 34%).

ACS (2007-2011).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2011, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2013. See Appendix A.

	FY 12 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS		Full-time jobs at mean renter wage needed to afford 2 BR FMR		
	Hourly wage necessary to afford 2 BR	Two-bedroom FMR (2013) ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2013) ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total household		Estimated mean renter hourly wage	Rent affordable at mean wage
UNITED STATES	\$18.79	\$977	\$39,080	2.6	\$66,032	\$1,651	\$19,810	\$495	38,864,600	34%	\$14.32	\$745	1.3

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$977 x 12 = \$11,724). Then divide by .3 to determine the total income needed to afford \$11,724 per year in rent (\$11,724 / .3 = \$39,080).

Divide income needed to afford the FMR by 52 (weeks per year) (\$39,080 / 52 = \$751). Then divide by \$7.25 (the Federal minimum wage) (\$751 / \$7.25 = 104 hours). Finally, divide by 40 (hours per work week) (104 / 40 = 2.6 full-time jobs).

Multiply Annual AMI by .3 (\$66,032 x .3 = \$19,810).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$19,810 x .3 = \$5,943). Divide by 12 to obtain monthly amount (\$5,943 / 12 = \$495).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$14.32 x 40 x 52 = \$29,786). Multiply by .3 to determine maximum amount that can be spent on rent (\$29,786 x .3 = \$8,936). Divide by 12 to obtain monthly amount (\$8,936 / 12 = \$745).

Divide income needed to afford the FMR by 52 (weeks per year) (\$39,080 / 52 = \$751). Then divide by \$14.32 (The United States' mean renter wage) (\$751 / \$14.32 = 52 hours). Finally, divide by 40 (hours per work week) (52 / 40 = 1.3 full-time jobs).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

HOW TO USE THE NUMBERS

A renter household needs to earn at least \$18.79 per hour in order to afford a two-bedroom unit at the FMR.

For a family earning the AMI, monthly rent of \$1,651 or less is affordable.

The annual median family income in the United States is \$66,032.

Renter households represented 34% of all households in the United States.

There were 38,864,600 renter households in the United States (2007-2011).

The estimated mean (average) renter wage in the United States is \$14.32 (2013).

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR	Two bedroom FMR (2013) ¹	Income needed to afford 2 BR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2013) ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total household	Estimated mean renter hourly wage (2013) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.79	\$977	\$39,080	2.6	\$66,032	\$1,651	\$19,810	\$495	38,864,600	34%	\$14.32	\$745	1.3

The FMR for a two-bedroom rental unit in the United States is \$977.

A renter household needs an annual income of \$39,080 in order for a two-bedroom rental unit at FMR to be affordable.

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

In the United States, an ELI family (30% of AMI) earns \$19,810 annually.

For an ELI family earning 30% of the Area Median Income, monthly rent of \$495 or less is affordable.

If a household earns the equivalent of a job paying the mean renter wage, it can afford to spend \$745 or less in monthly rent.

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

2013 MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$32.14
California	\$25.78
New York	\$25.25
New Jersey	\$24.84
Maryland	\$24.47
Massachusetts	\$24.05
Connecticut	\$23.22
Alaska	\$21.37
Virginia	\$20.72
Delaware	\$20.63

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
Honolulu, HI MSA	\$35.25
San Francisco, CA HMFA	\$34.52
Stamford-Norwalk, CT HMFA	\$31.69
Orange County, CA HMFA	\$31.17
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$30.96
Santa Cruz-Watsonville, CA MSA	\$30.52
Nassau-Suffolk, NY HMFA	\$30.44
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.83
New York, NY HMFA	\$28.35
Westchester County, NY	\$28.23

Counties ²	Housing Wage for Two-Bedroom FMR
Nantucket County, MA	\$36.10
Honolulu County, HI	\$35.25
San Mateo County, CA	\$34.52
San Francisco County, CA	\$34.52
Marin County, CA	\$34.52
Kauai County, HI	\$32.40
Orange County, CA	\$31.17
Santa Clara County, CA	\$30.96
Santa Cruz County, CA	\$30.52
Nassau County, NY	\$30.44

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$31.73
Hawaii	\$24.17
Alaska	\$21.42
Maryland	\$20.03
Connecticut	\$19.51
New Hampshire	\$18.84
Delaware	\$18.83
California	\$17.92
Vermont	\$17.82
Colorado	\$16.68

¹ Excludes the District of Columbia.

² Excludes metropolitan counties in New England.

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

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

2013 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

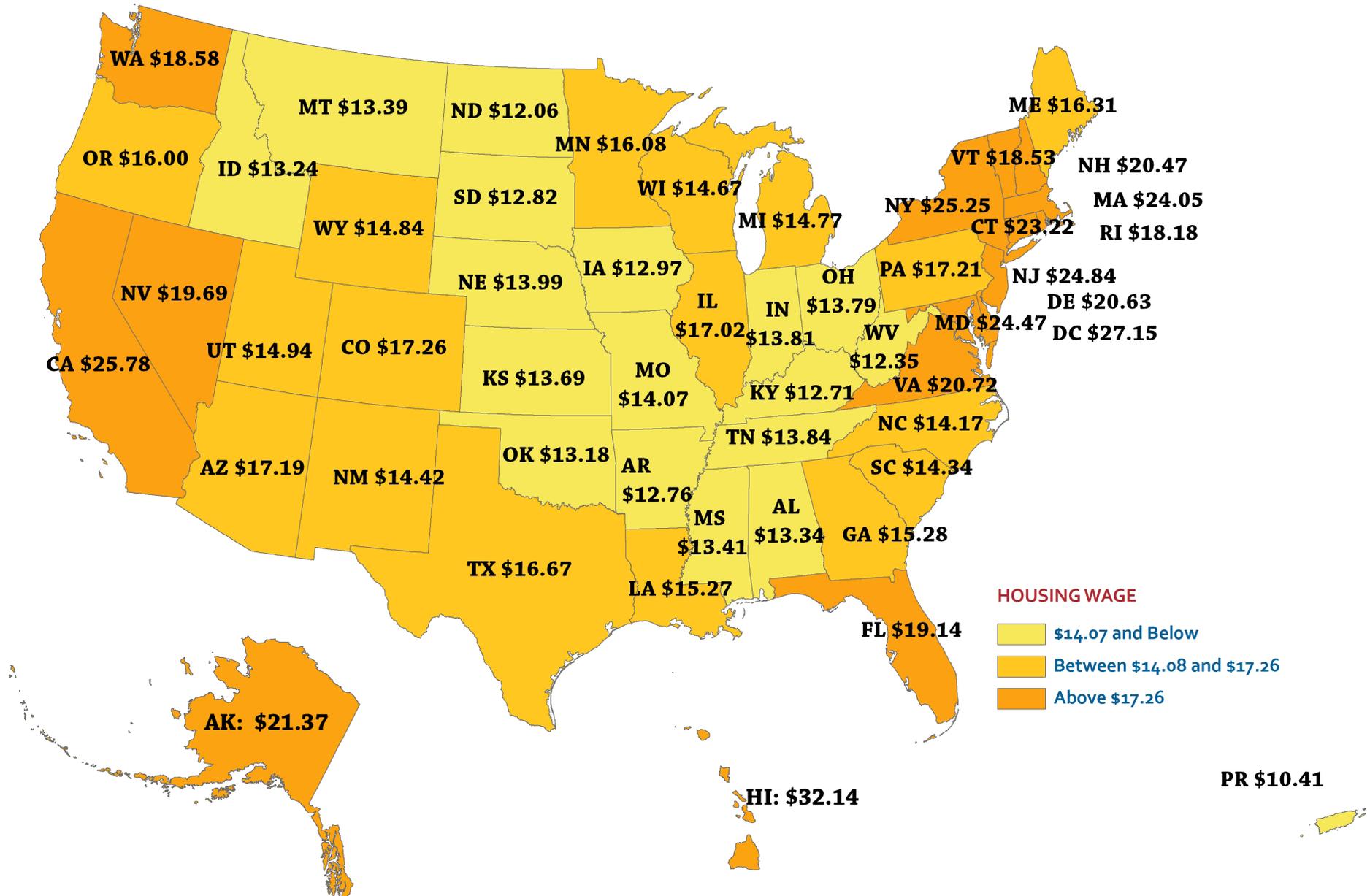
States are ranked from most expensive to least expensive.

Rank	State	Housing Wage for Two-Bedroom FMR
1	Hawaii	\$32.14
2	District of Columbia	\$27.15
3	California	\$25.78
4	New York	\$25.25
5	New Jersey	\$24.84
6	Maryland	\$24.47
7	Massachusetts	\$24.05
8	Connecticut	\$23.22
9	Alaska	\$21.37
10	Virginia	\$20.72
11	Delaware	\$20.63
12	New Hampshire	\$20.47
13	Nevada	\$19.69
14	Florida	\$19.14
15	Washington	\$18.58
16	Vermont	\$18.53
17	Rhode Island	\$18.18
18	Colorado	\$17.26
19	Pennsylvania	\$17.21
20	Arizona	\$17.19
21	Illinois	\$17.02
22	Texas	\$16.67
23	Maine	\$16.31
24	Minnesota	\$16.08
25	Oregon	\$16.00
26	Georgia	\$15.28

Rank	State	Housing Wage for Two-Bedroom FMR
27	Louisiana	\$15.27
28	Utah	\$14.94
29	Wyoming	\$14.84
30	Michigan	\$14.77
31	Wisconsin	\$14.67
32	New Mexico	\$14.42
33	South Carolina	\$14.34
34	North Carolina	\$14.17
35	Missouri	\$14.07
36	Nebraska	\$13.99
37	Tennessee	\$13.84
38	Indiana	\$13.81
39	Ohio	\$13.79
40	Kansas	\$13.69
41	Mississippi	\$13.41
42	Montana	\$13.39
43	Alabama	\$13.34
44	Idaho	\$13.24
45	Oklahoma	\$13.18
46	Iowa	\$12.97
47	South Dakota	\$12.82
48	Arkansas	\$12.76
49	Kentucky	\$12.71
50	West Virginia	\$12.35
51	North Dakota	\$12.06
52	Puerto Rico	\$10.41

2013 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

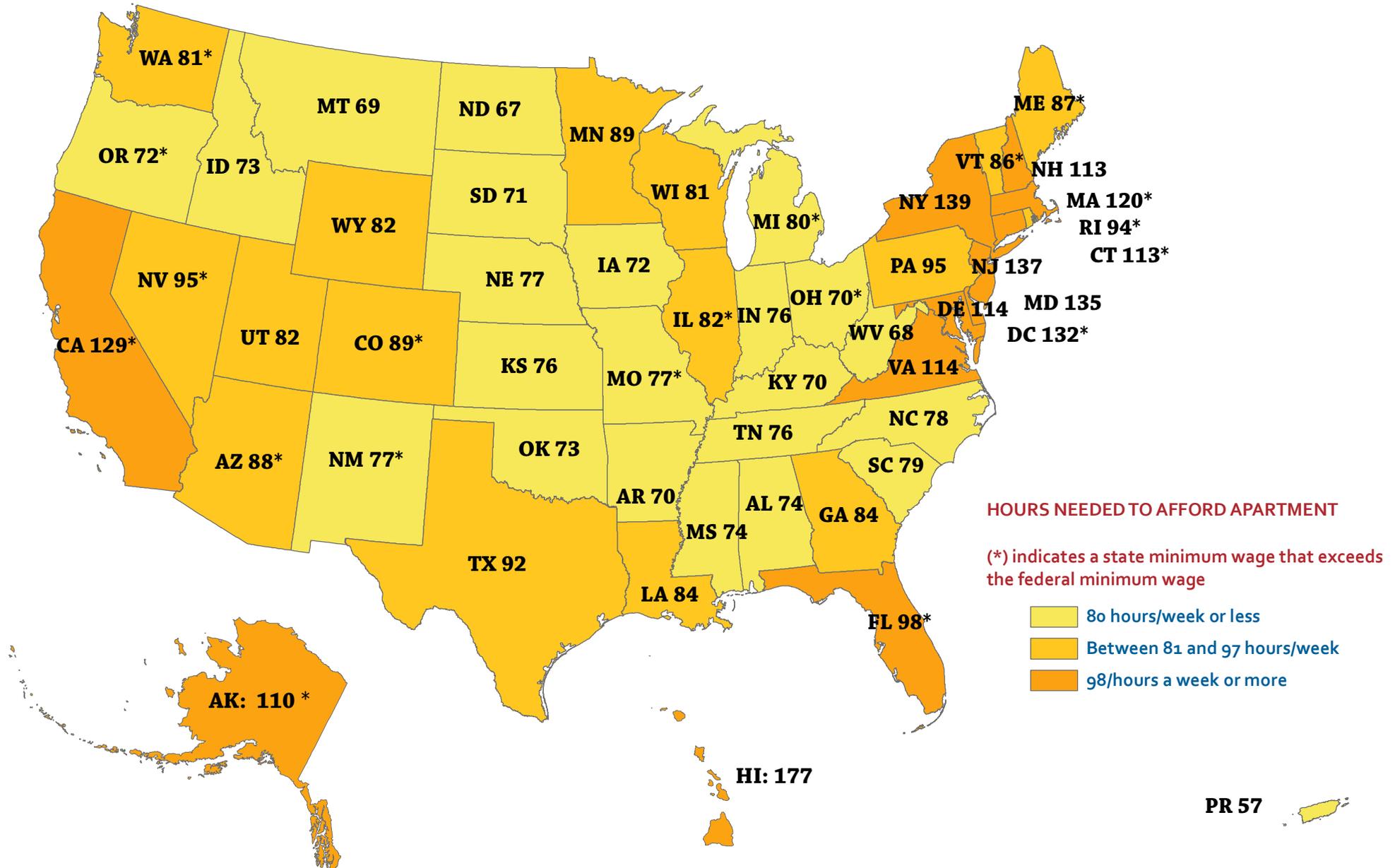
Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit, without paying more than 30% of their income.



TABLES AND MAPS

2013 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

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



STATE SUMMARY

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.34	\$694	\$27,756	1.8	\$54,487	\$1,362	\$16,346	\$409	536,712	29%	\$10.91	\$567	1.2
Alaska	\$21.37	\$1,111	\$44,446	2.8	\$81,511	\$2,038	\$24,453	\$611	90,274	36%	\$16.26	\$845	1.3
Arizona	\$17.19	\$894	\$35,757	2.2	\$59,298	\$1,482	\$17,789	\$445	783,634	33%	\$14.20	\$738	1.2
Arkansas	\$12.76	\$663	\$26,539	1.8	\$51,432	\$1,286	\$15,429	\$386	364,471	33%	\$10.88	\$566	1.2
California	\$25.78	\$1,341	\$53,627	3.2	\$71,573	\$1,789	\$21,472	\$537	5,377,530	43%	\$17.99	\$935	1.4
Colorado	\$17.26	\$897	\$35,898	2.2	\$73,736	\$1,843	\$22,121	\$553	645,287	33%	\$14.38	\$748	1.2
Connecticut	\$23.22	\$1,208	\$48,304	2.8	\$87,919	\$2,198	\$26,376	\$659	422,776	31%	\$15.71	\$817	1.5
Delaware	\$20.63	\$1,073	\$42,907	2.8	\$72,352	\$1,809	\$21,706	\$543	90,029	27%	\$14.57	\$758	1.4
District of Columbia	\$27.15	\$1,412	\$56,480	3.3	\$107,300	\$2,683	\$32,190	\$805	148,755	57%	\$25.20	\$1,310	1.1
Florida	\$19.14	\$995	\$39,804	2.5	\$57,287	\$1,432	\$17,186	\$430	2,211,588	31%	\$13.50	\$702	1.4
Georgia	\$15.28	\$795	\$31,793	2.1	\$59,537	\$1,488	\$17,861	\$447	1,158,069	33%	\$13.32	\$693	1.1
Hawaii	\$32.14	\$1,671	\$66,853	4.4	\$80,576	\$2,014	\$24,173	\$604	184,026	41%	\$13.56	\$705	2.4
Idaho	\$13.24	\$689	\$27,545	1.8	\$56,440	\$1,411	\$16,932	\$423	168,984	29%	\$10.53	\$548	1.3
Illinois	\$17.02	\$885	\$35,392	2.1	\$70,133	\$1,753	\$21,040	\$526	1,493,431	31%	\$14.08	\$732	1.2
Indiana	\$13.81	\$718	\$28,733	1.9	\$60,256	\$1,506	\$18,077	\$452	714,678	29%	\$11.35	\$590	1.2
Iowa	\$12.97	\$675	\$26,980	1.8	\$65,713	\$1,643	\$19,714	\$493	328,976	27%	\$10.30	\$535	1.3
Kansas	\$13.69	\$712	\$28,471	1.9	\$63,290	\$1,582	\$18,987	\$475	342,605	31%	\$11.57	\$602	1.2
Kentucky	\$12.71	\$661	\$26,435	1.8	\$54,949	\$1,374	\$16,485	\$412	512,862	31%	\$10.84	\$564	1.2
Louisiana	\$15.27	\$794	\$31,752	2.1	\$57,026	\$1,426	\$17,108	\$428	538,478	32%	\$12.57	\$654	1.2
Maine	\$16.31	\$848	\$33,928	2.2	\$62,375	\$1,559	\$18,712	\$468	150,686	27%	\$9.85	\$512	1.7
Maryland	\$24.47	\$1,273	\$50,905	3.4	\$92,080	\$2,302	\$27,624	\$691	666,669	31%	\$15.06	\$783	1.6
Massachusetts	\$24.05	\$1,251	\$50,029	3.0	\$85,319	\$2,133	\$25,596	\$640	917,936	36%	\$17.17	\$893	1.4
Michigan	\$14.77	\$768	\$30,713	2.0	\$61,462	\$1,537	\$18,438	\$461	1,012,575	26%	\$11.62	\$604	1.3
Minnesota	\$16.08	\$836	\$33,438	2.2	\$74,807	\$1,870	\$22,442	\$561	551,895	26%	\$12.22	\$635	1.3
Mississippi	\$13.41	\$697	\$27,898	1.9	\$48,702	\$1,218	\$14,610	\$365	318,782	29%	\$10.01	\$520	1.3
Missouri	\$14.07	\$732	\$29,267	1.9	\$62,024	\$1,551	\$18,607	\$465	717,399	30%	\$11.84	\$616	1.2
Montana	\$13.39	\$696	\$27,857	1.7	\$59,169	\$1,479	\$17,751	\$444	125,582	31%	\$10.45	\$544	1.3
Nebraska	\$13.99	\$728	\$29,106	1.9	\$65,635	\$1,641	\$19,691	\$492	226,895	32%	\$10.61	\$551	1.3
Nevada	\$19.69	\$1,024	\$40,965	2.4	\$64,064	\$1,602	\$19,219	\$480	404,070	41%	\$14.40	\$749	1.4
New Hampshire	\$20.47	\$1,065	\$42,580	2.8	\$79,790	\$1,995	\$23,937	\$598	141,527	27%	\$13.14	\$683	1.6
New Jersey	\$24.84	\$1,292	\$51,672	3.4	\$87,088	\$2,177	\$26,126	\$653	1,062,931	33%	\$16.26	\$845	1.5
New Mexico	\$14.42	\$750	\$29,983	1.9	\$56,725	\$1,418	\$17,017	\$425	231,840	30%	\$11.97	\$623	1.2
New York	\$25.25	\$1,313	\$52,513	3.5	\$72,630	\$1,816	\$21,789	\$545	3,260,455	45%	\$21.59	\$1,123	1.2
North Carolina	\$14.17	\$737	\$29,481	2.0	\$57,918	\$1,448	\$17,376	\$434	1,180,376	32%	\$12.17	\$633	1.2
North Dakota	\$12.06	\$627	\$25,093	1.7	\$67,495	\$1,687	\$20,248	\$506	93,247	33%	\$12.00	\$624	1.0
Ohio	\$13.79	\$717	\$28,679	1.8	\$61,180	\$1,530	\$18,354	\$459	1,427,601	31%	\$11.26	\$585	1.2
Oklahoma	\$13.18	\$685	\$27,415	1.8	\$55,944	\$1,399	\$16,783	\$420	460,777	32%	\$12.09	\$629	1.1
Oregon	\$16.00	\$832	\$33,290	1.8	\$61,358	\$1,534	\$18,408	\$460	557,706	37%	\$12.82	\$667	1.2
Pennsylvania	\$17.21	\$895	\$35,802	2.4	\$67,969	\$1,699	\$20,391	\$510	1,454,185	29%	\$12.92	\$672	1.3
Puerto Rico	\$10.41	\$541	\$21,660	1.4	\$23,502	\$588	\$7,051	\$176	350,760	29%	\$6.59	\$343	1.6

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income

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

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

STATE SUMMARY

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$18.18	\$945	\$37,813	2.3	\$72,651	\$1,816	\$21,795	\$545	155,632	38%	\$11.73	\$610	1.6
South Carolina	\$14.34	\$746	\$29,837	2.0	\$55,290	\$1,382	\$16,587	\$415	531,859	30%	\$10.94	\$569	1.3
South Dakota	\$12.82	\$667	\$26,673	1.8	\$62,613	\$1,565	\$18,784	\$470	99,572	31%	\$9.70	\$504	1.3
Tennessee	\$13.84	\$720	\$28,787	1.9	\$55,228	\$1,381	\$16,569	\$414	760,935	31%	\$12.20	\$634	1.1
Texas	\$16.67	\$867	\$34,671	2.3	\$61,408	\$1,535	\$18,422	\$461	3,081,340	36%	\$15.43	\$802	1.1
Utah	\$14.94	\$777	\$31,079	2.1	\$66,754	\$1,669	\$20,026	\$501	254,899	29%	\$11.78	\$612	1.3
Vermont	\$18.53	\$964	\$38,541	2.2	\$68,647	\$1,716	\$20,594	\$515	73,476	29%	\$11.32	\$588	1.6
Virginia	\$20.72	\$1,078	\$43,108	2.9	\$78,866	\$1,972	\$23,660	\$591	944,180	32%	\$15.79	\$821	1.3
Washington	\$18.58	\$966	\$38,652	2.0	\$73,807	\$1,845	\$22,142	\$554	926,319	36%	\$14.91	\$775	1.2
West Virginia	\$12.35	\$642	\$25,693	1.7	\$53,611	\$1,340	\$16,083	\$402	190,296	26%	\$10.18	\$529	1.2
Wisconsin	\$14.67	\$763	\$30,518	2.0	\$67,217	\$1,680	\$20,165	\$504	705,019	31%	\$11.22	\$583	1.3
Wyoming	\$14.84	\$772	\$30,862	2.0	\$69,505	\$1,738	\$20,852	\$521	64,740	29%	\$13.80	\$718	1.1

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income

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

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

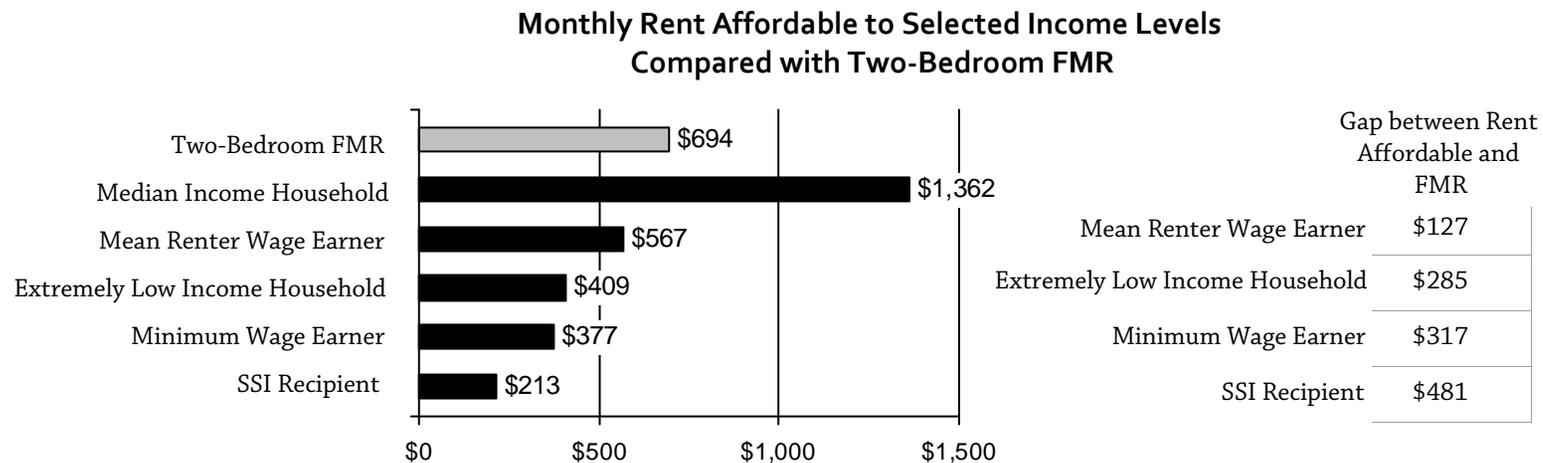
Alabama

In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$694. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,313 monthly or \$27,756 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.34

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 74 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alabama, the estimated mean (average) wage for a renter is \$10.91. 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.



Alabama	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.34	\$694	\$27,756	1.8	\$54,487	\$1,362	\$16,346	\$409	536,712	29%	\$10.91	\$567	1.2
Combined Nonmetro Areas	\$11.85	\$616	\$24,640	1.6	\$47,901	\$1,198	\$14,370	\$359	142,726	27%	\$9.28	\$482	1.3
<u>Metropolitan Areas</u>													
Anniston-Oxford MSA	\$12.23	\$636	\$25,440	1.7	\$53,100	\$1,328	\$15,930	\$398	13,752	30%	\$8.98	\$467	1.4
Auburn-Opelika MSA	\$12.75	\$663	\$26,520	1.8	\$63,000	\$1,575	\$18,900	\$473	20,331	37%	\$8.03	\$417	1.6
Birmingham-Hoover HMFA	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	114,106	29%	\$13.18	\$685	1.1
Chilton County HMFA	\$11.42	\$594	\$23,760	1.6	\$52,000	\$1,300	\$15,600	\$390	4,018	25%	\$8.85	\$460	1.3
Columbus MSA	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	7,534	37%	\$11.35	\$590	1.2
Decatur MSA	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	15,728	26%	\$10.92	\$568	1.1
Dothan HMFA	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	15,935	32%	\$10.34	\$538	1.1
Florence-Muscle Shoals MSA	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	17,076	28%	\$8.21	\$427	1.4
Gadsden MSA	\$12.63	\$657	\$26,280	1.7	\$42,100	\$1,053	\$12,630	\$316	10,997	27%	\$9.95	\$517	1.3
Henry County HMFA	\$11.23	\$584	\$23,360	1.5	\$49,900	\$1,248	\$14,970	\$374	1,312	19%	\$9.65	\$502	1.2
Huntsville MSA	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	45,551	29%	\$11.69	\$608	1.1
Mobile MSA	\$14.65	\$762	\$30,480	2.0	\$52,400	\$1,310	\$15,720	\$393	49,913	32%	\$11.15	\$580	1.3
Montgomery MSA	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	44,552	32%	\$10.83	\$563	1.4
Tuscaloosa MSA	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	27,279	35%	\$9.96	\$518	1.5
Walker County HMFA	\$11.23	\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	5,902	23%	\$9.21	\$479	1.2
<u>Counties</u>													
Autauga County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	4,450	22%	\$9.82	\$510	1.5
Baldwin County	\$14.02	\$729	\$29,160	1.9	\$60,400	\$1,510	\$18,120	\$453	16,818	24%	\$9.78	\$509	1.4
Barbour County	\$11.23	\$584	\$23,360	1.5	\$44,400	\$1,110	\$13,320	\$333	3,218	34%	\$6.78	\$353	1.7
Bibb County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	1,227	17%	\$7.54	\$392	2.0
Blount County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	4,207	20%	\$7.57	\$393	2.0
Bullock County	\$11.23	\$584	\$23,360	1.5	\$40,200	\$1,005	\$12,060	\$302	766	20%	\$4.69	\$244	2.4
Butler County	\$11.23	\$584	\$23,360	1.5	\$39,800	\$995	\$11,940	\$299	2,341	29%	\$8.47	\$440	1.3
Calhoun County	\$12.23	\$636	\$25,440	1.7	\$53,100	\$1,328	\$15,930	\$398	13,752	30%	\$8.98	\$467	1.4
Chambers County	\$12.06	\$627	\$25,080	1.7	\$42,000	\$1,050	\$12,600	\$315	3,885	29%	\$8.84	\$460	1.4
Cherokee County	\$11.23	\$584	\$23,360	1.5	\$50,300	\$1,258	\$15,090	\$377	2,787	24%	\$8.59	\$447	1.3

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

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

Alabama	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Chilton County	\$11.42	\$594	\$23,760	1.6	\$52,000	\$1,300	\$15,600	\$390	4,018	25%	\$8.85	\$460	1.3
Choctaw County	\$14.33	\$745	\$29,800	2.0	\$42,600	\$1,065	\$12,780	\$320	783	15%	\$15.59	\$811	0.9
Clarke County	\$11.23	\$584	\$23,360	1.5	\$46,000	\$1,150	\$13,800	\$345	2,087	23%	\$10.07	\$524	1.1
Clay County	\$11.23	\$584	\$23,360	1.5	\$46,100	\$1,153	\$13,830	\$346	1,375	24%	\$7.23	\$376	1.6
Cleburne County	\$12.69	\$660	\$26,400	1.8	\$44,200	\$1,105	\$13,260	\$332	1,188	22%	\$10.83	\$563	1.2
Coffee County	\$12.12	\$630	\$25,200	1.7	\$58,400	\$1,460	\$17,520	\$438	5,531	29%	\$8.52	\$443	1.4
Colbert County	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	6,091	27%	\$10.73	\$558	1.0
Conecuh County	\$11.23	\$584	\$23,360	1.5	\$42,500	\$1,063	\$12,750	\$319	973	21%	\$6.53	\$339	1.7
Coosa County	\$11.23	\$584	\$23,360	1.5	\$50,400	\$1,260	\$15,120	\$378	717	15%	\$10.16	\$528	1.1
Covington County	\$11.23	\$584	\$23,360	1.5	\$46,200	\$1,155	\$13,860	\$347	3,836	26%	\$8.69	\$452	1.3
Crenshaw County	\$11.23	\$584	\$23,360	1.5	\$50,700	\$1,268	\$15,210	\$380	1,747	31%	\$9.86	\$513	1.1
Cullman County	\$11.31	\$588	\$23,520	1.6	\$45,000	\$1,125	\$13,500	\$338	7,746	25%	\$9.05	\$470	1.2
Dale County	\$11.25	\$585	\$23,400	1.6	\$53,900	\$1,348	\$16,170	\$404	7,538	39%	\$15.80	\$821	0.7
Dallas County	\$11.79	\$613	\$24,520	1.6	\$38,800	\$970	\$11,640	\$291	6,507	38%	\$8.48	\$441	1.4
DeKalb County	\$11.23	\$584	\$23,360	1.5	\$42,900	\$1,073	\$12,870	\$322	5,774	22%	\$8.83	\$459	1.3
Elmore County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	6,484	23%	\$8.51	\$443	1.8
Escambia County	\$11.63	\$605	\$24,200	1.6	\$44,400	\$1,110	\$13,320	\$333	3,878	28%	\$10.09	\$525	1.2
Etowah County	\$12.63	\$657	\$26,280	1.7	\$42,100	\$1,053	\$12,630	\$316	10,997	27%	\$9.95	\$517	1.3
Fayette County	\$11.23	\$584	\$23,360	1.5	\$44,700	\$1,118	\$13,410	\$335	1,903	26%	\$6.45	\$336	1.7
Franklin County	\$11.23	\$584	\$23,360	1.5	\$47,100	\$1,178	\$14,130	\$353	3,849	31%	\$8.10	\$421	1.4
Geneva County	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	3,134	29%	\$8.02	\$417	1.4
Greene County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	961	29%	\$9.61	\$499	1.6
Hale County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	1,415	24%	\$9.33	\$485	1.6
Henry County	\$11.23	\$584	\$23,360	1.5	\$49,900	\$1,248	\$14,970	\$374	1,312	19%	\$9.65	\$502	1.2
Houston County	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	12,801	33%	\$10.55	\$549	1.1
Jackson County	\$11.23	\$584	\$23,360	1.5	\$48,300	\$1,208	\$14,490	\$362	5,152	24%	\$8.08	\$420	1.4
Jefferson County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	88,242	34%	\$13.70	\$712	1.1
Lamar County	\$11.23	\$584	\$23,360	1.5	\$45,200	\$1,130	\$13,560	\$339	1,602	27%	\$8.55	\$445	1.3
Lauderdale County	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	10,985	29%	\$6.55	\$341	1.7
Lawrence County	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	2,878	21%	\$12.62	\$656	0.9
Lee County	\$12.75	\$663	\$26,520	1.8	\$63,000	\$1,575	\$18,900	\$473	20,331	37%	\$8.03	\$417	1.6

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

Alabama	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Limestone County	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	7,040	23%	\$9.51	\$494	1.3
Lowndes County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	1,086	26%	\$12.93	\$672	1.2
Macon County	\$13.25	\$689	\$27,560	1.8	\$45,000	\$1,125	\$13,500	\$338	2,577	32%	\$6.79	\$353	2.0
Madison County	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	38,511	30%	\$11.91	\$619	1.0
Marengo County	\$11.23	\$584	\$23,360	1.5	\$46,500	\$1,163	\$13,950	\$349	2,221	27%	\$8.74	\$455	1.3
Marion County	\$11.23	\$584	\$23,360	1.5	\$47,000	\$1,175	\$14,100	\$353	3,165	25%	\$7.93	\$412	1.4
Marshall County	\$12.73	\$662	\$26,480	1.8	\$50,800	\$1,270	\$15,240	\$381	9,600	28%	\$8.15	\$424	1.6
Mobile County	\$14.65	\$762	\$30,480	2.0	\$52,400	\$1,310	\$15,720	\$393	49,913	32%	\$11.15	\$580	1.3
Monroe County	\$11.23	\$584	\$23,360	1.5	\$41,200	\$1,030	\$12,360	\$309	2,277	25%	\$10.43	\$543	1.1
Montgomery County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	32,532	37%	\$11.23	\$584	1.4
Morgan County	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	12,850	28%	\$10.73	\$558	1.1
Perry County	\$11.23	\$584	\$23,360	1.5	\$32,800	\$820	\$9,840	\$246	1,342	36%	\$7.64	\$397	1.5
Pickens County	\$11.63	\$605	\$24,200	1.6	\$43,400	\$1,085	\$13,020	\$326	2,177	28%	\$7.46	\$388	1.6
Pike County	\$11.23	\$584	\$23,360	1.5	\$44,200	\$1,105	\$13,260	\$332	5,650	44%	\$9.95	\$517	1.1
Randolph County	\$12.19	\$634	\$25,360	1.7	\$46,300	\$1,158	\$13,890	\$347	2,319	26%	\$7.26	\$377	1.7
Russell County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	7,534	37%	\$11.35	\$590	1.2
Shelby County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	14,711	20%	\$12.57	\$654	1.2
St. Clair County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	5,719	19%	\$9.11	\$474	1.7
Sumter County	\$11.23	\$584	\$23,360	1.5	\$34,100	\$853	\$10,230	\$256	1,633	32%	\$6.93	\$361	1.6
Talladega County	\$11.23	\$584	\$23,360	1.5	\$41,700	\$1,043	\$12,510	\$313	9,245	29%	\$10.88	\$566	1.0
Tallapoosa County	\$11.23	\$584	\$23,360	1.5	\$50,900	\$1,273	\$15,270	\$382	4,354	27%	\$8.82	\$459	1.3
Tuscaloosa County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	24,903	36%	\$9.99	\$519	1.5
Walker County	\$11.23	\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	5,902	23%	\$9.21	\$479	1.2
Washington County	\$11.23	\$584	\$23,360	1.5	\$55,000	\$1,375	\$16,500	\$413	976	15%	\$13.94	\$725	0.8
Wilcox County	\$11.23	\$584	\$23,360	1.5	\$29,000	\$725	\$8,700	\$218	795	21%	\$8.66	\$450	1.3
Winston County	\$11.23	\$584	\$23,360	1.5	\$42,300	\$1,058	\$12,690	\$317	2,394	25%	\$7.42	\$386	1.5

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

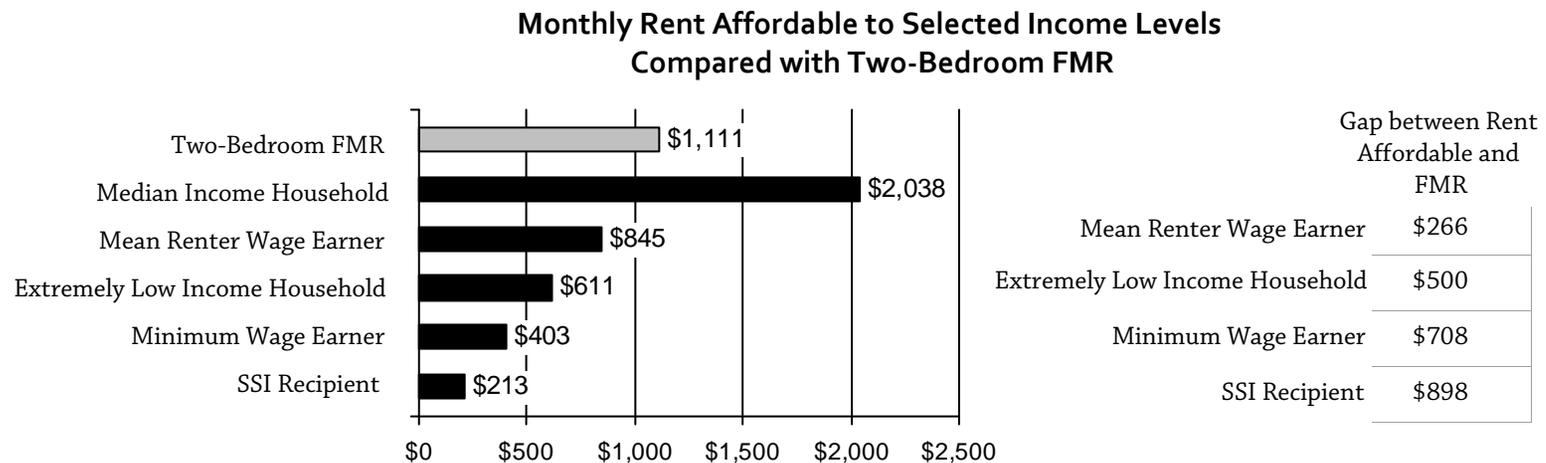
Alaska

In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,111. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,704 monthly or \$44,446 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$21.37

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 110 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 \$16.26. 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.



Alaska	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	\$21.37	\$1,111	\$44,446	2.8	\$81,511	\$2,038	\$24,453	\$611	90,274	36%	\$16.26	\$845	1.3
Combined Nonmetro Areas	\$21.42	\$1,114	\$44,558	2.8	\$74,395	\$1,860	\$22,319	\$558	28,644	35%	\$19.70	\$1,025	1.1
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$21.23	\$1,104	\$44,160	2.7	\$87,800	\$2,195	\$26,340	\$659	40,594	39%	\$15.24	\$792	1.4
Fairbanks MSA	\$22.48	\$1,169	\$46,760	2.9	\$78,400	\$1,960	\$23,520	\$588	14,504	41%	\$14.74	\$766	1.5
Matanuska-Susitna Borough HMFA	\$19.52	\$1,015	\$40,600	2.5	\$82,500	\$2,063	\$24,750	\$619	6,532	21%	\$9.53	\$496	2.0
<u>Counties</u>													
Aleutians East Borough	\$16.92	\$880	\$35,200	2.2	\$65,100	\$1,628	\$19,530	\$488	163	49%	\$14.50	\$754	1.2
Aleutians West Census Area	\$30.40	\$1,581	\$63,240	3.9	\$87,000	\$2,175	\$26,100	\$653	774	62%	\$19.10	\$993	1.6
Anchorage Municipality	\$21.23	\$1,104	\$44,160	2.7	\$87,800	\$2,195	\$26,340	\$659	40,594	39%	\$15.24	\$792	1.4
Bethel Census Area	\$29.31	\$1,524	\$60,960	3.8	\$58,900	\$1,473	\$17,670	\$442	1,527	36%	\$18.40	\$957	1.6
Bristol Bay Borough	\$20.79	\$1,081	\$43,240	2.7	\$98,100	\$2,453	\$29,430	\$736	191	45%	\$14.99	\$780	1.4
Denali Borough	\$15.92	\$828	\$33,120	2.1	\$86,600	\$2,165	\$25,980	\$650	230	33%	\$21.35	\$1,110	0.7
Dillingham Census Area	\$20.88	\$1,086	\$43,440	2.7	\$68,100	\$1,703	\$20,430	\$511	591	43%	\$17.65	\$918	1.2
Fairbanks North Star Borough	\$22.48	\$1,169	\$46,760	2.9	\$78,400	\$1,960	\$23,520	\$588	14,504	41%	\$14.74	\$766	1.5
Haines Borough	\$17.25	\$897	\$35,880	2.2	\$74,200	\$1,855	\$22,260	\$557	372	32%	\$11.55	\$601	1.5
Hoonah-Angoon Census Area	\$16.04	\$834	\$33,360	2.1	\$53,400	\$1,335	\$16,020	\$401	362	37%	\$8.69	\$452	1.8
Juneau City and Borough	\$25.50	\$1,326	\$53,040	3.3	\$94,100	\$2,353	\$28,230	\$706	4,397	36%	\$12.77	\$664	2.0
Kenai Peninsula Borough	\$17.15	\$892	\$35,680	2.2	\$75,800	\$1,895	\$22,740	\$569	5,931	26%	\$11.27	\$586	1.5
Ketchikan Gateway Borough	\$21.19	\$1,102	\$44,080	2.7	\$83,400	\$2,085	\$25,020	\$626	2,337	43%	\$12.62	\$656	1.7
Kodiak Island Borough	\$20.94	\$1,089	\$43,560	2.7	\$69,700	\$1,743	\$20,910	\$523	2,058	46%	\$14.89	\$775	1.4
Lake and Peninsula Borough	\$13.19	\$686	\$27,440	1.7	\$50,200	\$1,255	\$15,060	\$377	213	38%	\$23.70	\$1,232	0.6
Matanuska-Susitna Borough	\$19.52	\$1,015	\$40,600	2.5	\$82,500	\$2,063	\$24,750	\$619	6,532	21%	\$9.53	\$496	2.0
Nome Census Area	\$28.42	\$1,478	\$59,120	3.7	\$56,000	\$1,400	\$16,800	\$420	1,297	47%	\$20.21	\$1,051	1.4
North Slope Borough	\$21.85	\$1,136	\$45,440	2.8	\$75,100	\$1,878	\$22,530	\$563	1,092	56%	\$45.11	\$2,346	0.5
Northwest Arctic Borough	\$22.27	\$1,158	\$46,320	2.9	\$56,100	\$1,403	\$16,830	\$421	819	46%	\$30.90	\$1,607	0.7
Petersburg Census Area, Alaska	\$17.85	\$928	\$37,120	2.3	\$80,800	\$2,020	\$24,240	\$606	370	24%	\$9.38	\$488	1.9
Prince of Wales-Hyder Census Area	\$17.65	\$918	\$36,720	2.3	\$54,200	\$1,355	\$16,260	\$407	752	32%	\$14.49	\$754	1.2
Sitka City and Borough, Alaska	\$23.75	\$1,235	\$49,400	3.1	\$75,300	\$1,883	\$22,590	\$565	1,685	46%	\$11.85	\$616	2.0

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Alaska

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Skagway Municipality Census Area	\$22.10	\$1,149	\$45,960	2.9	\$92,800	\$2,320	\$27,840	\$696	166	39%	\$16.19	\$842	1.4
Southeast Fairbanks Census Area	\$21.90	\$1,139	\$45,560	2.8	\$67,100	\$1,678	\$20,130	\$503	878	35%	\$38.66	\$2,011	0.6
Valdez-Cordova Census Area	\$17.40	\$905	\$36,200	2.2	\$81,400	\$2,035	\$24,420	\$611	896	24%	\$14.20	\$739	1.2
Wade Hampton Census Area	\$16.44	\$855	\$34,200	2.1	\$39,600	\$990	\$11,880	\$297	565	33%	\$12.50	\$650	1.3
Wrangell City and Borough Census Area	\$13.19	\$686	\$27,440	1.7	\$57,100	\$1,428	\$17,130	\$428	241	24%	\$13.21	\$687	1.0
Yakutat City and Borough	\$13.90	\$723	\$28,920	1.8	\$96,500	\$2,413	\$28,950	\$724	126	49%	\$11.93	\$621	1.2
Yukon-Koyukuk Census Area	\$15.56	\$809	\$32,360	2.0	\$47,800	\$1,195	\$14,340	\$359	611	30%	\$21.96	\$1,142	0.7

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Arizona

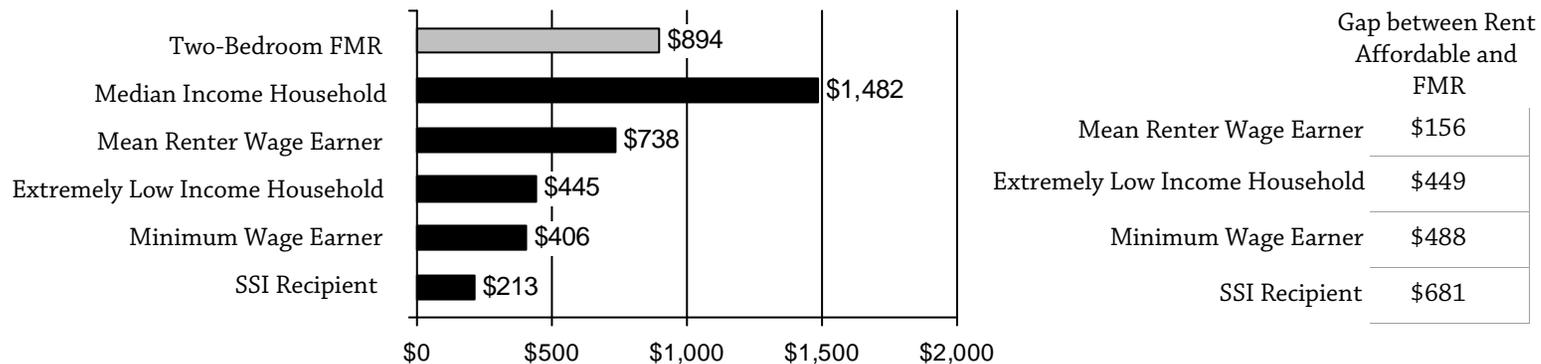
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$894. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,980 monthly or \$35,757 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.19

In Arizona, a minimum wage worker earns an hourly wage of \$7.80. 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 Arizona, the estimated mean (average) wage for a renter is \$14.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



Arizona	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Arizona	\$17.19	\$894	\$35,757	2.2	\$59,298	\$1,482	\$17,789	\$445	783,634	33%	\$14.20	\$738	1.2			
Combined Nonmetro Areas	\$13.19	\$686	\$27,428	1.7	\$48,516	\$1,213	\$14,555	\$364	44,988	28%	\$13.02	\$677	1.0			
<u>Metropolitan Areas</u>																
Flagstaff MSA	\$20.50	\$1,066	\$42,640	2.6	\$56,500	\$1,413	\$16,950	\$424	17,509	39%	\$11.35	\$590	1.8			
Lake Havasu City-Kingman MSA	\$14.79	\$769	\$30,760	1.9	\$45,300	\$1,133	\$13,590	\$340	23,116	29%	\$11.42	\$594	1.3			
Phoenix-Mesa-Scottsdale MSA *	\$17.79	\$925	\$37,000	2.3	\$62,200	\$1,555	\$18,660	\$467	514,133	34%	\$15.00	\$780	1.2			
Prescott MSA	\$15.75	\$819	\$32,760	2.0	\$50,400	\$1,260	\$15,120	\$378	25,446	28%	\$11.37	\$591	1.4			
Tucson MSA *	\$16.85	\$876	\$35,040	2.2	\$59,900	\$1,498	\$17,970	\$449	137,725	36%	\$12.12	\$630	1.4			
Yuma MSA	\$15.00	\$780	\$31,200	1.9	\$47,300	\$1,183	\$14,190	\$355	20,717	30%	\$10.29	\$535	1.5			
<u>Counties</u>																
Apache County	\$12.04	\$626	\$25,040	1.5	\$36,700	\$918	\$11,010	\$275	4,511	24%	\$16.98	\$883	0.7			
Cochise County	\$13.69	\$712	\$28,480	1.8	\$54,100	\$1,353	\$16,230	\$406	15,062	31%	\$13.01	\$677	1.1			
Coconino County	\$20.50	\$1,066	\$42,640	2.6	\$56,500	\$1,413	\$16,950	\$424	17,509	39%	\$11.35	\$590	1.8			
Gila County	\$14.02	\$729	\$29,160	1.8	\$49,200	\$1,230	\$14,760	\$369	4,623	23%	\$12.77	\$664	1.1			
Graham County	\$12.50	\$650	\$26,000	1.6	\$51,000	\$1,275	\$15,300	\$383	2,861	26%	\$10.84	\$564	1.2			
Greenlee County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	1,716	52%	\$36.15	\$1,880	0.3			
La Paz County	\$13.02	\$677	\$27,080	1.7	\$40,100	\$1,003	\$12,030	\$301	2,638	25%	\$8.86	\$461	1.5			
Maricopa County *	\$17.79	\$925	\$37,000	2.3	\$62,200	\$1,555	\$18,660	\$467	485,677	35%	\$15.08	\$784	1.2			
Mohave County	\$14.79	\$769	\$30,760	1.9	\$45,300	\$1,133	\$13,590	\$340	23,116	29%	\$11.42	\$594	1.3			
Navajo County	\$13.06	\$679	\$27,160	1.7	\$49,700	\$1,243	\$14,910	\$373	9,500	27%	\$11.32	\$589	1.2			
Pima County *	\$16.85	\$876	\$35,040	2.2	\$59,900	\$1,498	\$17,970	\$449	137,725	36%	\$12.12	\$630	1.4			
Pinal County *	\$17.79	\$925	\$37,000	2.3	\$62,200	\$1,555	\$18,660	\$467	28,456	23%	\$11.48	\$597	1.5			
Santa Cruz County	\$13.02	\$677	\$27,080	1.7	\$43,500	\$1,088	\$13,050	\$326	4,077	31%	\$8.27	\$430	1.6			
Yavapai County	\$15.75	\$819	\$32,760	2.0	\$50,400	\$1,260	\$15,120	\$378	25,446	28%	\$11.37	\$591	1.4			
Yuma County	\$15.00	\$780	\$31,200	1.9	\$47,300	\$1,183	\$14,190	\$355	20,717	30%	\$10.29	\$535	1.5			

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Arkansas

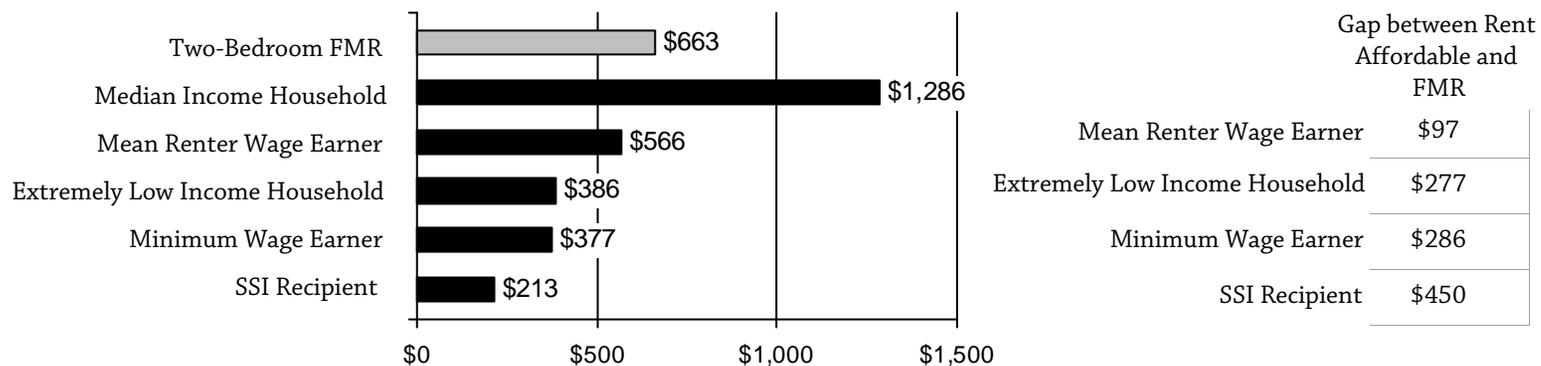
In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$663. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,212 monthly or \$26,539 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.76

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 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 Arkansas, the estimated mean (average) wage for a renter is \$10.88. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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



Arkansas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Arkansas	\$12.76	\$663	\$26,539	1.8	\$51,432	\$1,286	\$15,429	\$386	364,471	33%	\$10.88	\$566	1.2
Combined Nonmetro Areas	\$11.64	\$605	\$24,202	1.6	\$45,115	\$1,128	\$13,534	\$338	130,984	29%	\$9.35	\$486	1.2
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers HMFA	\$12.60	\$655	\$26,200	1.7	\$56,700	\$1,418	\$17,010	\$425	59,352	36%	\$13.87	\$721	0.9
Fort Smith HMFA	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	24,317	34%	\$10.59	\$550	1.2
Franklin County HMFA	\$11.87	\$617	\$24,680	1.6	\$42,200	\$1,055	\$12,660	\$317	1,662	25%	\$9.44	\$491	1.3
Grant County HMFA	\$11.25	\$585	\$23,400	1.6	\$62,400	\$1,560	\$18,720	\$468	1,267	19%	\$8.65	\$450	1.3
Hot Springs MSA	\$13.83	\$719	\$28,760	1.9	\$46,700	\$1,168	\$14,010	\$350	11,966	30%	\$9.12	\$474	1.5
Jonesboro HMFA	\$12.02	\$625	\$25,000	1.7	\$48,500	\$1,213	\$14,550	\$364	14,644	40%	\$8.94	\$465	1.3
Little Rock-North Little Rock-Conway HMFA	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	91,317	34%	\$11.63	\$605	1.2
Memphis HMFA	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	8,092	43%	\$9.68	\$503	1.5
Pine Bluff MSA	\$12.67	\$659	\$26,360	1.7	\$41,600	\$1,040	\$12,480	\$312	11,983	34%	\$9.86	\$513	1.3
Poinsett County HMFA	\$11.25	\$585	\$23,400	1.6	\$41,300	\$1,033	\$12,390	\$310	3,199	34%	\$7.91	\$411	1.4
Texarkana MSA	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	5,688	34%	\$10.07	\$524	1.4
<u>Counties</u>													
Arkansas County	\$11.77	\$612	\$24,480	1.6	\$51,800	\$1,295	\$15,540	\$389	2,701	33%	\$10.23	\$532	1.2
Ashley County	\$11.25	\$585	\$23,400	1.6	\$49,400	\$1,235	\$14,820	\$371	2,299	26%	\$9.82	\$510	1.1
Baxter County	\$11.46	\$596	\$23,840	1.6	\$44,800	\$1,120	\$13,440	\$336	4,207	23%	\$8.78	\$457	1.3
Benton County	\$12.60	\$655	\$26,200	1.7	\$56,700	\$1,418	\$17,010	\$425	24,432	30%	\$15.40	\$801	0.8
Boone County	\$11.25	\$585	\$23,400	1.6	\$48,900	\$1,223	\$14,670	\$367	3,973	27%	\$10.53	\$548	1.1
Bradley County	\$11.40	\$593	\$23,720	1.6	\$41,600	\$1,040	\$12,480	\$312	1,450	30%	\$9.70	\$504	1.2
Calhoun County	\$11.25	\$585	\$23,400	1.6	\$42,100	\$1,053	\$12,630	\$316	365	18%	\$19.33	\$1,005	0.6
Carroll County	\$12.33	\$641	\$25,640	1.7	\$44,700	\$1,118	\$13,410	\$335	3,221	28%	\$8.40	\$437	1.5
Chicot County	\$11.25	\$585	\$23,400	1.6	\$34,700	\$868	\$10,410	\$260	1,459	31%	\$8.32	\$432	1.4
Clark County	\$12.17	\$633	\$25,320	1.7	\$48,200	\$1,205	\$14,460	\$362	2,675	33%	\$7.60	\$395	1.6
Clay County	\$11.25	\$585	\$23,400	1.6	\$42,300	\$1,058	\$12,690	\$317	1,763	26%	\$8.29	\$431	1.4
Cleburne County	\$11.58	\$602	\$24,080	1.6	\$47,700	\$1,193	\$14,310	\$358	2,336	22%	\$9.34	\$485	1.2
Cleveland County	\$12.67	\$659	\$26,360	1.7	\$41,600	\$1,040	\$12,480	\$312	736	22%	\$6.67	\$347	1.9
Columbia County	\$11.25	\$585	\$23,400	1.6	\$49,800	\$1,245	\$14,940	\$374	2,834	29%	\$9.11	\$474	1.2

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Arkansas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conway County	\$12.23	\$636	\$25,440	1.7	\$51,100	\$1,278	\$15,330	\$383	2,145	26%	\$9.23	\$480	1.3
Craighead County	\$12.02	\$625	\$25,000	1.7	\$48,500	\$1,213	\$14,550	\$364	14,644	40%	\$8.94	\$465	1.3
Crawford County	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	6,555	28%	\$9.23	\$480	1.4
Crittenden County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	8,092	43%	\$9.68	\$503	1.5
Cross County	\$11.56	\$601	\$24,040	1.6	\$48,900	\$1,223	\$14,670	\$367	2,185	32%	\$10.35	\$538	1.1
Dallas County	\$11.25	\$585	\$23,400	1.6	\$39,400	\$985	\$11,820	\$296	936	31%	\$7.76	\$403	1.5
Desha County	\$11.25	\$585	\$23,400	1.6	\$38,600	\$965	\$11,580	\$290	2,187	41%	\$8.39	\$436	1.3
Drew County	\$11.25	\$585	\$23,400	1.6	\$47,500	\$1,188	\$14,250	\$356	2,475	34%	\$8.05	\$418	1.4
Faulkner County	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	14,148	34%	\$10.87	\$565	1.3
Franklin County	\$11.87	\$617	\$24,680	1.6	\$42,200	\$1,055	\$12,660	\$317	1,662	25%	\$9.44	\$491	1.3
Fulton County	\$11.25	\$585	\$23,400	1.6	\$38,800	\$970	\$11,640	\$291	1,040	22%	\$6.12	\$318	1.8
Garland County	\$13.83	\$719	\$28,760	1.9	\$46,700	\$1,168	\$14,010	\$350	11,966	30%	\$9.12	\$474	1.5
Grant County	\$11.25	\$585	\$23,400	1.6	\$62,400	\$1,560	\$18,720	\$468	1,267	19%	\$8.65	\$450	1.3
Greene County	\$11.35	\$590	\$23,600	1.6	\$48,700	\$1,218	\$14,610	\$365	5,514	34%	\$9.04	\$470	1.3
Hempstead County	\$11.25	\$585	\$23,400	1.6	\$44,400	\$1,110	\$13,320	\$333	2,633	30%	\$10.33	\$537	1.1
Hot Spring County	\$11.25	\$585	\$23,400	1.6	\$49,000	\$1,225	\$14,700	\$368	3,053	25%	\$11.01	\$572	1.0
Howard County	\$11.25	\$585	\$23,400	1.6	\$43,100	\$1,078	\$12,930	\$323	1,633	33%	\$8.24	\$428	1.4
Independence County	\$11.62	\$604	\$24,160	1.6	\$46,500	\$1,163	\$13,950	\$349	4,131	28%	\$9.55	\$497	1.2
Izard County	\$11.25	\$585	\$23,400	1.6	\$42,200	\$1,055	\$12,660	\$317	1,405	24%	\$7.16	\$372	1.6
Jackson County	\$11.25	\$585	\$23,400	1.6	\$38,400	\$960	\$11,520	\$288	1,870	29%	\$8.68	\$451	1.3
Jefferson County	\$12.67	\$659	\$26,360	1.7	\$41,600	\$1,040	\$12,480	\$312	9,957	35%	\$10.04	\$522	1.3
Johnson County	\$11.60	\$603	\$24,120	1.6	\$41,700	\$1,043	\$12,510	\$313	2,865	30%	\$8.87	\$461	1.3
Lafayette County	\$11.25	\$585	\$23,400	1.6	\$39,400	\$985	\$11,820	\$296	703	26%	\$8.09	\$421	1.4
Lawrence County	\$11.25	\$585	\$23,400	1.6	\$41,400	\$1,035	\$12,420	\$311	2,020	30%	\$7.03	\$366	1.6
Lee County	\$11.25	\$585	\$23,400	1.6	\$36,400	\$910	\$10,920	\$273	1,255	36%	\$7.95	\$413	1.4
Lincoln County	\$12.67	\$659	\$26,360	1.7	\$41,600	\$1,040	\$12,480	\$312	1,290	32%	\$8.75	\$455	1.4
Little River County	\$11.38	\$592	\$23,680	1.6	\$48,200	\$1,205	\$14,460	\$362	1,188	22%	\$12.78	\$665	0.9
Logan County	\$11.25	\$585	\$23,400	1.6	\$51,800	\$1,295	\$15,540	\$389	1,807	22%	\$7.52	\$391	1.5
Lonoke County	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	6,357	26%	\$7.78	\$405	1.8
Madison County	\$12.60	\$655	\$26,200	1.7	\$56,700	\$1,418	\$17,010	\$425	1,318	22%	\$8.39	\$436	1.5
Marion County	\$11.25	\$585	\$23,400	1.6	\$43,900	\$1,098	\$13,170	\$329	1,301	18%	\$7.62	\$396	1.5

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Arkansas	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Miller County	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	5,688	34%	\$10.07	\$524	1.4			
Mississippi County	\$11.25	\$585	\$23,400	1.6	\$42,100	\$1,053	\$12,630	\$316	6,994	41%	\$12.87	\$669	0.9			
Monroe County	\$11.25	\$585	\$23,400	1.6	\$37,800	\$945	\$11,340	\$284	1,285	37%	\$6.75	\$351	1.7			
Montgomery County	\$13.56	\$705	\$28,200	1.9	\$46,000	\$1,150	\$13,800	\$345	574	15%	\$5.01	\$261	2.7			
Nevada County	\$11.25	\$585	\$23,400	1.6	\$49,600	\$1,240	\$14,880	\$372	985	27%	\$8.82	\$459	1.3			
Newton County	\$11.27	\$586	\$23,440	1.6	\$40,300	\$1,008	\$12,090	\$302	625	18%	\$4.54	\$236	2.5			
Ouachita County	\$11.25	\$585	\$23,400	1.6	\$45,500	\$1,138	\$13,650	\$341	3,229	30%	\$8.20	\$426	1.4			
Perry County	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	692	17%	\$8.61	\$448	1.7			
Phillips County	\$11.25	\$585	\$23,400	1.6	\$35,000	\$875	\$10,500	\$263	3,596	44%	\$8.82	\$459	1.3			
Pike County	\$11.25	\$585	\$23,400	1.6	\$42,000	\$1,050	\$12,600	\$315	1,030	25%	\$7.35	\$382	1.5			
Poinsett County	\$11.25	\$585	\$23,400	1.6	\$41,300	\$1,033	\$12,390	\$310	3,199	34%	\$7.91	\$411	1.4			
Polk County	\$11.25	\$585	\$23,400	1.6	\$40,300	\$1,008	\$12,090	\$302	1,795	22%	\$8.85	\$460	1.3			
Pope County	\$11.90	\$619	\$24,760	1.6	\$49,000	\$1,225	\$14,700	\$368	6,882	30%	\$9.53	\$496	1.2			
Prairie County	\$11.25	\$585	\$23,400	1.6	\$45,300	\$1,133	\$13,590	\$340	971	26%	\$8.28	\$431	1.4			
Pulaski County	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	60,861	39%	\$12.26	\$638	1.2			
Randolph County	\$11.25	\$585	\$23,400	1.6	\$46,300	\$1,158	\$13,890	\$347	1,771	24%	\$5.25	\$273	2.1			
Saline County	\$14.33	\$745	\$29,800	2.0	\$62,100	\$1,553	\$18,630	\$466	9,259	23%	\$8.32	\$433	1.7			
Scott County	\$11.29	\$587	\$23,480	1.6	\$41,900	\$1,048	\$12,570	\$314	1,058	25%	\$6.72	\$350	1.7			
Searcy County	\$11.25	\$585	\$23,400	1.6	\$41,100	\$1,028	\$12,330	\$308	850	25%	\$5.04	\$262	2.2			
Sebastian County	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	17,762	37%	\$10.99	\$571	1.2			
Sevier County	\$11.25	\$585	\$23,400	1.6	\$41,700	\$1,043	\$12,510	\$313	1,586	27%	\$8.12	\$422	1.4			
Sharp County	\$11.25	\$585	\$23,400	1.6	\$41,900	\$1,048	\$12,570	\$314	1,315	19%	\$6.73	\$350	1.7			
St. Francis County	\$11.35	\$590	\$23,600	1.6	\$36,400	\$910	\$10,920	\$273	4,053	45%	\$9.11	\$474	1.2			
Stone County	\$11.25	\$585	\$23,400	1.6	\$39,100	\$978	\$11,730	\$293	1,024	20%	\$6.08	\$316	1.9			
Union County	\$12.46	\$648	\$25,920	1.7	\$49,100	\$1,228	\$14,730	\$368	5,055	30%	\$10.94	\$569	1.1			
Van Buren County	\$11.25	\$585	\$23,400	1.6	\$42,700	\$1,068	\$12,810	\$320	1,623	23%	\$9.48	\$493	1.2			
Washington County	\$12.60	\$655	\$26,200	1.7	\$56,700	\$1,418	\$17,010	\$425	33,602	44%	\$12.32	\$641	1.0			
White County	\$13.69	\$712	\$28,480	1.9	\$49,100	\$1,228	\$14,730	\$368	9,401	32%	\$10.05	\$523	1.4			
Woodruff County	\$11.25	\$585	\$23,400	1.6	\$39,200	\$980	\$11,760	\$294	1,339	41%	\$8.44	\$439	1.3			
Yell County	\$11.25	\$585	\$23,400	1.6	\$42,000	\$1,050	\$12,600	\$315	2,314	29%	\$7.17	\$373	1.6			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

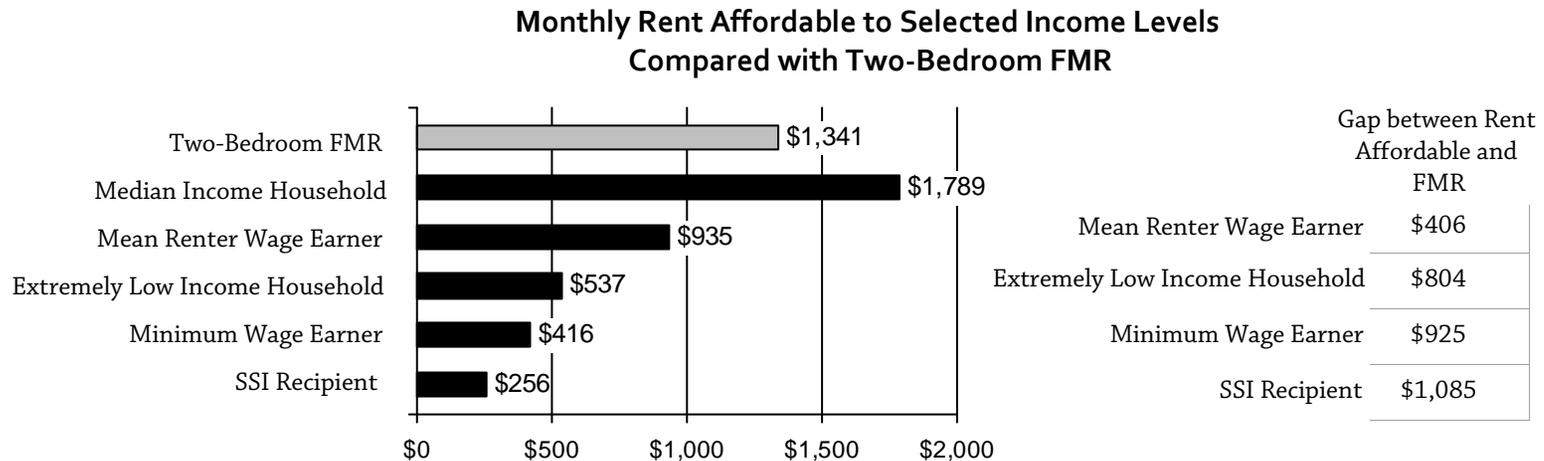
California

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,341. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,469 monthly or \$53,627 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$25.78

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 129 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$17.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 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.



California

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$25.78	\$1,341	\$53,627	3.2	\$71,573	\$1,789	\$21,472	\$537	5,377,530	43%	\$17.99	\$935	1.4
Combined Nonmetro Areas	\$17.92	\$932	\$37,284	2.2	\$57,885	\$1,447	\$17,365	\$434	111,602	34%	\$10.72	\$557	1.7
Metropolitan Areas													
Bakersfield MSA	\$15.46	\$804	\$32,160	1.9	\$52,500	\$1,313	\$15,750	\$394	100,132	40%	\$12.26	\$638	1.3
Chico MSA	\$16.88	\$878	\$35,120	2.1	\$55,700	\$1,393	\$16,710	\$418	33,813	40%	\$11.09	\$577	1.5
El Centro MSA	\$15.81	\$822	\$32,880	2.0	\$48,000	\$1,200	\$14,400	\$360	21,302	44%	\$7.76	\$403	2.0
Fresno MSA	\$16.88	\$878	\$35,120	2.1	\$54,600	\$1,365	\$16,380	\$410	128,359	45%	\$10.83	\$563	1.6
Hanford-Corcoran MSA	\$14.96	\$778	\$31,120	1.9	\$50,400	\$1,260	\$15,120	\$378	18,465	45%	\$12.05	\$627	1.2
Los Angeles-Long Beach HMFA	\$27.33	\$1,421	\$56,840	3.4	\$61,900	\$1,548	\$18,570	\$464	1,678,964	52%	\$18.32	\$952	1.5
Madera-Chowchilla MSA	\$16.56	\$861	\$34,440	2.1	\$54,500	\$1,363	\$16,350	\$409	15,900	38%	\$11.23	\$584	1.5
Merced MSA	\$14.85	\$772	\$30,880	1.9	\$50,200	\$1,255	\$15,060	\$377	33,155	45%	\$10.19	\$530	1.5
Modesto MSA	\$18.10	\$941	\$37,640	2.3	\$56,600	\$1,415	\$16,980	\$425	64,707	39%	\$11.65	\$606	1.6
Napa MSA	\$25.04	\$1,302	\$52,080	3.1	\$80,600	\$2,015	\$24,180	\$605	18,199	37%	\$14.51	\$754	1.7
Oakland-Fremont HMFA	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	361,475	40%	\$18.57	\$966	1.4
Orange County HMFA *	\$31.17	\$1,621	\$64,840	3.9	\$84,100	\$2,103	\$25,230	\$631	391,720	40%	\$18.03	\$938	1.7
Oxnard-Thousand Oaks-Ventura MSA	\$28.83	\$1,499	\$59,960	3.6	\$86,700	\$2,168	\$26,010	\$650	90,672	34%	\$15.06	\$783	1.9
Redding MSA	\$18.25	\$949	\$37,960	2.3	\$54,400	\$1,360	\$16,320	\$408	23,996	35%	\$10.79	\$561	1.7
Riverside-San Bernardino-Ontario MSA *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	421,709	33%	\$11.92	\$620	1.8
Sacramento--Arden-Arcade--Roseville HMFA *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	264,578	37%	\$14.43	\$750	1.4
Salinas MSA	\$23.52	\$1,223	\$48,920	2.9	\$63,100	\$1,578	\$18,930	\$473	60,902	49%	\$13.41	\$697	1.8
San Benito County HMFA	\$22.67	\$1,179	\$47,160	2.8	\$79,800	\$1,995	\$23,940	\$599	6,084	36%	\$10.61	\$551	2.1
San Diego-Carlsbad-San Marcos MSA	\$26.58	\$1,382	\$55,280	3.3	\$72,300	\$1,808	\$21,690	\$542	476,270	45%	\$17.28	\$899	1.5
San Francisco HMFA	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	353,206	51%	\$27.94	\$1,453	1.2
San Jose-Sunnyvale-Santa Clara HMFA	\$30.96	\$1,610	\$64,400	3.9	\$101,300	\$2,533	\$30,390	\$760	247,755	41%	\$33.02	\$1,717	0.9
San Luis Obispo-Paso Robles MSA	\$21.85	\$1,136	\$45,440	2.7	\$70,900	\$1,773	\$21,270	\$532	40,365	40%	\$11.39	\$592	1.9
Santa Barbara-Santa Maria-Goleta MSA	\$27.42	\$1,426	\$57,040	3.4	\$71,000	\$1,775	\$21,300	\$533	65,746	46%	\$15.14	\$787	1.8
Santa Cruz-Watsonville MSA	\$30.52	\$1,587	\$63,480	3.8	\$73,800	\$1,845	\$22,140	\$554	38,132	41%	\$12.82	\$666	2.4
Santa Rosa-Petaluma MSA	\$25.62	\$1,332	\$53,280	3.2	\$74,900	\$1,873	\$22,470	\$562	70,867	38%	\$14.91	\$775	1.7
Stockton MSA	\$19.17	\$997	\$39,880	2.4	\$58,600	\$1,465	\$17,580	\$440	83,609	39%	\$12.19	\$634	1.6
Vallejo-Fairfield MSA	\$22.42	\$1,166	\$46,640	2.8	\$78,800	\$1,970	\$23,640	\$591	48,947	35%	\$14.36	\$747	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

California

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Visalia-Porterville MSA	\$14.77	\$768	\$30,720	1.8	\$48,500	\$1,213	\$14,550	\$364	52,684	41%	\$9.94	\$517	1.5
Yolo HMFA	\$20.81	\$1,082	\$43,280	2.6	\$75,000	\$1,875	\$22,500	\$563	32,117	46%	\$11.88	\$618	1.8
Yuba City MSA	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	22,098	40%	\$11.35	\$590	1.4
Counties													
Alameda County	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	243,713	45%	\$19.43	\$1,010	1.3
Alpine County	\$17.54	\$912	\$36,480	2.2	\$85,300	\$2,133	\$25,590	\$640	70	20%	\$13.43	\$698	1.3
Amador County	\$20.81	\$1,082	\$43,280	2.6	\$69,200	\$1,730	\$20,760	\$519	3,070	21%	\$11.64	\$605	1.8
Butte County	\$16.88	\$878	\$35,120	2.1	\$55,700	\$1,393	\$16,710	\$418	33,813	40%	\$11.09	\$577	1.5
Calaveras County	\$17.75	\$923	\$36,920	2.2	\$69,700	\$1,743	\$20,910	\$523	4,026	21%	\$10.83	\$563	1.6
Colusa County	\$14.73	\$766	\$30,640	1.8	\$57,000	\$1,425	\$17,100	\$428	2,553	37%	\$10.51	\$547	1.4
Contra Costa County	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	117,762	32%	\$16.88	\$878	1.6
Del Norte County	\$16.46	\$856	\$34,240	2.1	\$55,100	\$1,378	\$16,530	\$413	3,784	39%	\$8.98	\$467	1.8
El Dorado County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	17,008	25%	\$11.42	\$594	1.8
Fresno County	\$16.88	\$878	\$35,120	2.1	\$54,600	\$1,365	\$16,380	\$410	128,359	45%	\$10.83	\$563	1.6
Glenn County	\$14.92	\$776	\$31,040	1.9	\$52,900	\$1,323	\$15,870	\$397	3,202	34%	\$9.39	\$488	1.6
Humboldt County	\$18.71	\$973	\$38,920	2.3	\$54,400	\$1,360	\$16,320	\$408	22,922	43%	\$10.50	\$546	1.8
Imperial County	\$15.81	\$822	\$32,880	2.0	\$48,000	\$1,200	\$14,400	\$360	21,302	44%	\$7.76	\$403	2.0
Inyo County	\$16.08	\$836	\$33,440	2.0	\$65,800	\$1,645	\$19,740	\$494	2,950	37%	\$9.02	\$469	1.8
Kern County	\$15.46	\$804	\$32,160	1.9	\$52,500	\$1,313	\$15,750	\$394	100,132	40%	\$12.26	\$638	1.3
Kings County	\$14.96	\$778	\$31,120	1.9	\$50,400	\$1,260	\$15,120	\$378	18,465	45%	\$12.05	\$627	1.2
Lake County	\$16.90	\$879	\$35,160	2.1	\$49,200	\$1,230	\$14,760	\$369	8,917	35%	\$10.17	\$529	1.7
Lassen County	\$19.25	\$1,001	\$40,040	2.4	\$66,800	\$1,670	\$20,040	\$501	3,517	35%	\$9.88	\$514	1.9
Los Angeles County	\$27.33	\$1,421	\$56,840	3.4	\$61,900	\$1,548	\$18,570	\$464	1,678,964	52%	\$18.32	\$952	1.5
Madera County	\$16.56	\$861	\$34,440	2.1	\$54,500	\$1,363	\$16,350	\$409	15,900	38%	\$11.23	\$584	1.5
Marin County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	38,046	37%	\$17.05	\$887	2.0
Mariposa County	\$15.98	\$831	\$33,240	2.0	\$61,300	\$1,533	\$18,390	\$460	2,213	29%	\$6.53	\$340	2.4
Mendocino County	\$19.02	\$989	\$39,560	2.4	\$49,900	\$1,248	\$14,970	\$374	13,082	38%	\$10.94	\$569	1.7
Merced County	\$14.85	\$772	\$30,880	1.9	\$50,200	\$1,255	\$15,060	\$377	33,155	45%	\$10.19	\$530	1.5
Modoc County	\$12.04	\$626	\$25,040	1.5	\$49,300	\$1,233	\$14,790	\$370	1,244	32%	\$8.96	\$466	1.3
Mono County	\$23.13	\$1,203	\$48,120	2.9	\$79,600	\$1,990	\$23,880	\$597	2,320	43%	\$9.44	\$491	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

California	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monterey County	\$23.52	\$1,223	\$48,920	2.9	\$63,100	\$1,578	\$18,930	\$473	60,902	49%	\$13.41	\$697	1.8
Napa County	\$25.04	\$1,302	\$52,080	3.1	\$80,600	\$2,015	\$24,180	\$605	18,199	37%	\$14.51	\$754	1.7
Nevada County	\$19.88	\$1,034	\$41,360	2.5	\$65,900	\$1,648	\$19,770	\$494	11,088	27%	\$12.22	\$636	1.6
Orange County *	\$31.17	\$1,621	\$64,840	3.9	\$84,100	\$2,103	\$25,230	\$631	391,720	40%	\$18.03	\$938	1.7
Placer County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	36,197	28%	\$13.20	\$686	1.6
Plumas County	\$18.27	\$950	\$38,000	2.3	\$57,600	\$1,440	\$17,280	\$432	2,842	30%	\$11.61	\$604	1.6
Riverside County *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	207,511	31%	\$11.41	\$593	1.9
Sacramento County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	211,373	41%	\$15.05	\$783	1.4
San Benito County	\$22.67	\$1,179	\$47,160	2.8	\$79,800	\$1,995	\$23,940	\$599	6,084	36%	\$10.61	\$551	2.1
San Bernardino County *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	214,198	36%	\$12.38	\$644	1.7
San Diego County	\$26.58	\$1,382	\$55,280	3.3	\$72,300	\$1,808	\$21,690	\$542	476,270	45%	\$17.28	\$899	1.5
San Francisco County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	212,864	63%	\$30.48	\$1,585	1.1
San Joaquin County	\$19.17	\$997	\$39,880	2.4	\$58,600	\$1,465	\$17,580	\$440	83,609	39%	\$12.19	\$634	1.6
San Luis Obispo County	\$21.85	\$1,136	\$45,440	2.7	\$70,900	\$1,773	\$21,270	\$532	40,365	40%	\$11.39	\$592	1.9
San Mateo County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	102,296	40%	\$27.19	\$1,414	1.3
Santa Barbara County	\$27.42	\$1,426	\$57,040	3.4	\$71,000	\$1,775	\$21,300	\$533	65,746	46%	\$15.14	\$787	1.8
Santa Clara County	\$30.96	\$1,610	\$64,400	3.9	\$101,300	\$2,533	\$30,390	\$760	247,755	41%	\$33.02	\$1,717	0.9
Santa Cruz County	\$30.52	\$1,587	\$63,480	3.8	\$73,800	\$1,845	\$22,140	\$554	38,132	41%	\$12.82	\$666	2.4
Shasta County	\$18.25	\$949	\$37,960	2.3	\$54,400	\$1,360	\$16,320	\$408	23,996	35%	\$10.79	\$561	1.7
Sierra County	\$15.88	\$826	\$33,040	2.0	\$72,200	\$1,805	\$21,660	\$542	308	23%	\$5.12	\$266	3.1
Siskiyou County	\$15.44	\$803	\$32,120	1.9	\$50,000	\$1,250	\$15,000	\$375	6,959	35%	\$9.67	\$503	1.6
Solano County	\$22.42	\$1,166	\$46,640	2.8	\$78,800	\$1,970	\$23,640	\$591	48,947	35%	\$14.36	\$747	1.6
Sonoma County	\$25.62	\$1,332	\$53,280	3.2	\$74,900	\$1,873	\$22,470	\$562	70,867	38%	\$14.91	\$775	1.7
Stanislaus County	\$18.10	\$941	\$37,640	2.3	\$56,600	\$1,415	\$16,980	\$425	64,707	39%	\$11.65	\$606	1.6
Sutter County	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	12,379	39%	\$10.69	\$556	1.5
Tehama County	\$15.88	\$826	\$33,040	2.0	\$48,300	\$1,208	\$14,490	\$362	8,474	36%	\$12.57	\$653	1.3
Trinity County	\$15.04	\$782	\$31,280	1.9	\$49,600	\$1,240	\$14,880	\$372	1,583	28%	\$8.33	\$433	1.8
Tulare County	\$14.77	\$768	\$30,720	1.8	\$48,500	\$1,213	\$14,550	\$364	52,684	41%	\$9.94	\$517	1.5
Tuolumne County	\$19.37	\$1,007	\$40,280	2.4	\$66,400	\$1,660	\$19,920	\$498	6,478	29%	\$11.17	\$581	1.7
Ventura County	\$28.83	\$1,499	\$59,960	3.6	\$86,700	\$2,168	\$26,010	\$650	90,672	34%	\$15.06	\$783	1.9
Yolo County	\$20.81	\$1,082	\$43,280	2.6	\$75,000	\$1,875	\$22,500	\$563	32,117	46%	\$11.88	\$618	1.8

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

California

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	9,719	41%	\$12.95	\$674	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Colorado

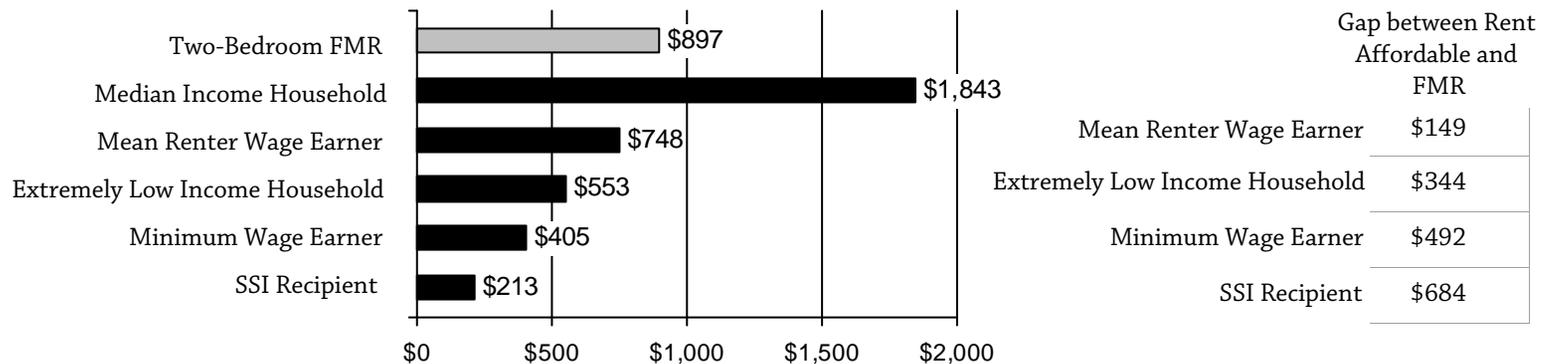
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$897. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,992 monthly or \$35,898 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.26

In Colorado, a minimum wage worker earns an hourly wage of \$7.78. 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 Colorado, the estimated mean (average) wage for a renter is \$14.38. 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



Colorado	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Colorado	\$17.26	\$897	\$35,898	2.2	\$73,736	\$1,843	\$22,121	\$553	645,287	33%	\$14.38	\$748	1.2			
Combined Nonmetro Areas	\$16.68	\$867	\$34,693	2.1	\$64,174	\$1,604	\$19,252	\$481	81,195	31%	\$11.78	\$613	1.4			
<u>Metropolitan Areas</u>																
Boulder MSA	\$20.54	\$1,068	\$42,720	2.6	\$91,600	\$2,290	\$27,480	\$687	42,395	36%	\$14.31	\$744	1.4			
Colorado Springs HMFA	\$15.63	\$813	\$32,520	2.0	\$69,100	\$1,728	\$20,730	\$518	79,328	34%	\$12.81	\$666	1.2			
Denver-Aurora-Broomfield MSA	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	340,412	34%	\$16.19	\$842	1.1			
Fort Collins-Loveland MSA	\$16.02	\$833	\$33,320	2.1	\$75,800	\$1,895	\$22,740	\$569	39,170	33%	\$11.10	\$577	1.4			
Grand Junction MSA	\$16.10	\$837	\$33,480	2.1	\$61,300	\$1,533	\$18,390	\$460	16,360	28%	\$11.59	\$603	1.4			
Greeley MSA	\$13.85	\$720	\$28,800	1.8	\$66,300	\$1,658	\$19,890	\$497	25,546	29%	\$10.93	\$568	1.3			
Pueblo MSA	\$12.81	\$666	\$26,640	1.6	\$51,400	\$1,285	\$15,420	\$386	19,477	31%	\$9.26	\$481	1.4			
Teller County HMFA	\$17.12	\$890	\$35,600	2.2	\$72,600	\$1,815	\$21,780	\$545	1,404	16%	\$7.87	\$409	2.2			
<u>Counties</u>																
Adams County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	48,608	33%	\$13.14	\$683	1.4			
Alamosa County	\$12.73	\$662	\$26,480	1.6	\$48,600	\$1,215	\$14,580	\$365	1,990	35%	\$7.38	\$384	1.7			
Arapahoe County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	77,183	35%	\$15.97	\$830	1.1			
Archuleta County	\$14.38	\$748	\$29,920	1.8	\$69,600	\$1,740	\$20,880	\$522	863	22%	\$7.86	\$409	1.8			
Baca County	\$12.04	\$626	\$25,040	1.5	\$46,200	\$1,155	\$13,860	\$347	410	24%	\$9.66	\$502	1.2			
Bent County	\$12.04	\$626	\$25,040	1.5	\$46,200	\$1,155	\$13,860	\$347	677	34%	\$12.18	\$633	1.0			
Boulder County	\$20.54	\$1,068	\$42,720	2.6	\$91,600	\$2,290	\$27,480	\$687	42,395	36%	\$14.31	\$744	1.4			
Broomfield County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	5,820	28%	\$19.05	\$990	0.9			
Chaffee County	\$13.04	\$678	\$27,120	1.7	\$57,800	\$1,445	\$17,340	\$434	1,965	25%	\$8.82	\$459	1.5			
Cheyenne County	\$12.04	\$626	\$25,040	1.5	\$72,400	\$1,810	\$21,720	\$543	177	20%	\$13.26	\$690	0.9			
Clear Creek County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	788	20%	\$14.73	\$766	1.2			
Conejos County	\$12.04	\$626	\$25,040	1.5	\$41,400	\$1,035	\$12,420	\$311	699	23%	\$9.44	\$491	1.3			
Costilla County	\$12.04	\$626	\$25,040	1.5	\$40,400	\$1,010	\$12,120	\$303	308	23%	\$6.63	\$345	1.8			
Crowley County	\$12.04	\$626	\$25,040	1.5	\$46,900	\$1,173	\$14,070	\$352	263	22%	\$9.48	\$493	1.3			
Custer County	\$13.85	\$720	\$28,800	1.8	\$51,600	\$1,290	\$15,480	\$387	291	16%	\$9.15	\$476	1.5			
Delta County	\$14.60	\$759	\$30,360	1.9	\$51,400	\$1,285	\$15,420	\$386	3,221	25%	\$10.81	\$562	1.4			
Denver County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	124,674	48%	\$18.90	\$983	1.0			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Colorado	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dolores County	\$12.04	\$626	\$25,040	1.5	\$52,300	\$1,308	\$15,690	\$392	166	19%	\$12.22	\$636	1.0
Douglas County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	18,685	19%	\$15.48	\$805	1.2
Eagle County	\$24.52	\$1,275	\$51,000	3.2	\$85,700	\$2,143	\$25,710	\$643	6,823	37%	\$11.72	\$609	2.1
El Paso County	\$15.63	\$813	\$32,520	2.0	\$69,100	\$1,728	\$20,730	\$518	79,328	34%	\$12.81	\$666	1.2
Elbert County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	770	9%	\$8.36	\$435	2.2
Fremont County	\$13.19	\$686	\$27,440	1.7	\$48,500	\$1,213	\$14,550	\$364	4,867	28%	\$8.40	\$437	1.6
Garfield County	\$20.83	\$1,083	\$43,320	2.7	\$74,500	\$1,863	\$22,350	\$559	6,987	35%	\$15.41	\$801	1.4
Gilpin County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	720	29%	\$9.41	\$490	1.9
Grand County	\$17.44	\$907	\$36,280	2.2	\$73,800	\$1,845	\$22,140	\$554	1,272	25%	\$8.03	\$417	2.2
Gunnison County	\$16.71	\$869	\$34,760	2.1	\$73,500	\$1,838	\$22,050	\$551	2,656	42%	\$10.88	\$566	1.5
Hinsdale County	\$13.19	\$686	\$27,440	1.7	\$94,500	\$2,363	\$28,350	\$709	69	21%	\$8.74	\$455	1.5
Huerfano County	\$15.90	\$827	\$33,080	2.0	\$47,200	\$1,180	\$14,160	\$354	959	31%	\$7.81	\$406	2.0
Jackson County	\$13.81	\$718	\$28,720	1.8	\$47,100	\$1,178	\$14,130	\$353	204	28%	\$9.65	\$502	1.4
Jefferson County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	62,373	29%	\$13.30	\$691	1.4
Kiowa County	\$12.04	\$626	\$25,040	1.5	\$62,300	\$1,558	\$18,690	\$467	207	29%	\$18.79	\$977	0.6
Kit Carson County	\$12.04	\$626	\$25,040	1.5	\$59,200	\$1,480	\$17,760	\$444	890	30%	\$11.19	\$582	1.1
La Plata County	\$17.90	\$931	\$37,240	2.3	\$73,400	\$1,835	\$22,020	\$551	6,400	31%	\$13.25	\$689	1.4
Lake County	\$18.98	\$987	\$39,480	2.4	\$47,800	\$1,195	\$14,340	\$359	864	33%	\$11.39	\$592	1.7
Larimer County	\$16.02	\$833	\$33,320	2.1	\$75,800	\$1,895	\$22,740	\$569	39,170	33%	\$11.10	\$577	1.4
Las Animas County	\$13.73	\$714	\$28,560	1.8	\$52,400	\$1,310	\$15,720	\$393	1,968	31%	\$10.61	\$552	1.3
Lincoln County	\$13.65	\$710	\$28,400	1.8	\$58,100	\$1,453	\$17,430	\$436	564	29%	\$9.08	\$472	1.5
Logan County	\$12.87	\$669	\$26,760	1.7	\$55,400	\$1,385	\$16,620	\$416	2,417	30%	\$10.28	\$534	1.3
Mesa County	\$16.10	\$837	\$33,480	2.1	\$61,300	\$1,533	\$18,390	\$460	16,360	28%	\$11.59	\$603	1.4
Mineral County	\$18.58	\$966	\$38,640	2.4	\$70,200	\$1,755	\$21,060	\$527	52	14%	\$8.34	\$434	2.2
Moffat County	\$14.12	\$734	\$29,360	1.8	\$66,000	\$1,650	\$19,800	\$495	1,368	26%	\$13.82	\$718	1.0
Montezuma County	\$12.04	\$626	\$25,040	1.5	\$56,300	\$1,408	\$16,890	\$422	3,165	29%	\$7.79	\$405	1.5
Montrose County	\$14.62	\$760	\$30,400	1.9	\$55,900	\$1,398	\$16,770	\$419	4,508	27%	\$10.44	\$543	1.4
Morgan County	\$13.69	\$712	\$28,480	1.8	\$51,700	\$1,293	\$15,510	\$388	3,849	37%	\$12.06	\$627	1.1
Otero County	\$12.48	\$649	\$25,960	1.6	\$43,900	\$1,098	\$13,170	\$329	2,660	36%	\$7.61	\$396	1.6
Ouray County	\$19.48	\$1,013	\$40,520	2.5	\$69,900	\$1,748	\$20,970	\$524	414	25%	\$11.44	\$595	1.7
Park County	\$18.08	\$940	\$37,600	2.3	\$77,800	\$1,945	\$23,340	\$584	791	11%	\$9.98	\$519	1.8

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Colorado

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Phillips County	\$12.98	\$675	\$27,000	1.7	\$58,000	\$1,450	\$17,400	\$435	483	27%	\$9.52	\$495	1.4
Pitkin County	\$25.42	\$1,322	\$52,880	3.3	\$109,900	\$2,748	\$32,970	\$824	2,470	33%	\$17.76	\$924	1.4
Prowers County	\$12.04	\$626	\$25,040	1.5	\$50,000	\$1,250	\$15,000	\$375	1,678	34%	\$8.24	\$428	1.5
Pueblo County	\$12.81	\$666	\$26,640	1.6	\$51,400	\$1,285	\$15,420	\$386	19,477	31%	\$9.26	\$481	1.4
Rio Blanco County	\$12.60	\$655	\$26,200	1.6	\$72,600	\$1,815	\$21,780	\$545	677	27%	\$18.66	\$971	0.7
Rio Grande County	\$12.04	\$626	\$25,040	1.5	\$51,100	\$1,278	\$15,330	\$383	1,070	27%	\$8.74	\$454	1.4
Routt County	\$21.19	\$1,102	\$44,080	2.7	\$79,200	\$1,980	\$23,760	\$594	2,729	27%	\$14.17	\$737	1.5
Saguache County	\$12.04	\$626	\$25,040	1.5	\$39,300	\$983	\$11,790	\$295	789	29%	\$8.75	\$455	1.4
San Juan County	\$15.71	\$817	\$32,680	2.0	\$66,900	\$1,673	\$20,070	\$502	212	52%	\$8.16	\$424	1.9
San Miguel County	\$20.44	\$1,063	\$42,520	2.6	\$87,900	\$2,198	\$26,370	\$659	1,343	39%	\$13.28	\$691	1.5
Sedgwick County	\$12.04	\$626	\$25,040	1.5	\$55,600	\$1,390	\$16,680	\$417	274	26%	\$8.31	\$432	1.4
Summit County	\$23.88	\$1,242	\$49,680	3.1	\$92,100	\$2,303	\$27,630	\$691	3,456	31%	\$11.33	\$589	2.1
Teller County	\$17.12	\$890	\$35,600	2.2	\$72,600	\$1,815	\$21,780	\$545	1,404	16%	\$7.87	\$409	2.2
Washington County	\$12.04	\$626	\$25,040	1.5	\$52,000	\$1,300	\$15,600	\$390	612	29%	\$12.16	\$632	1.0
Weld County	\$13.85	\$720	\$28,800	1.8	\$66,300	\$1,658	\$19,890	\$497	25,546	29%	\$10.93	\$568	1.3
Yuma County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,209	31%	\$11.85	\$616	1.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

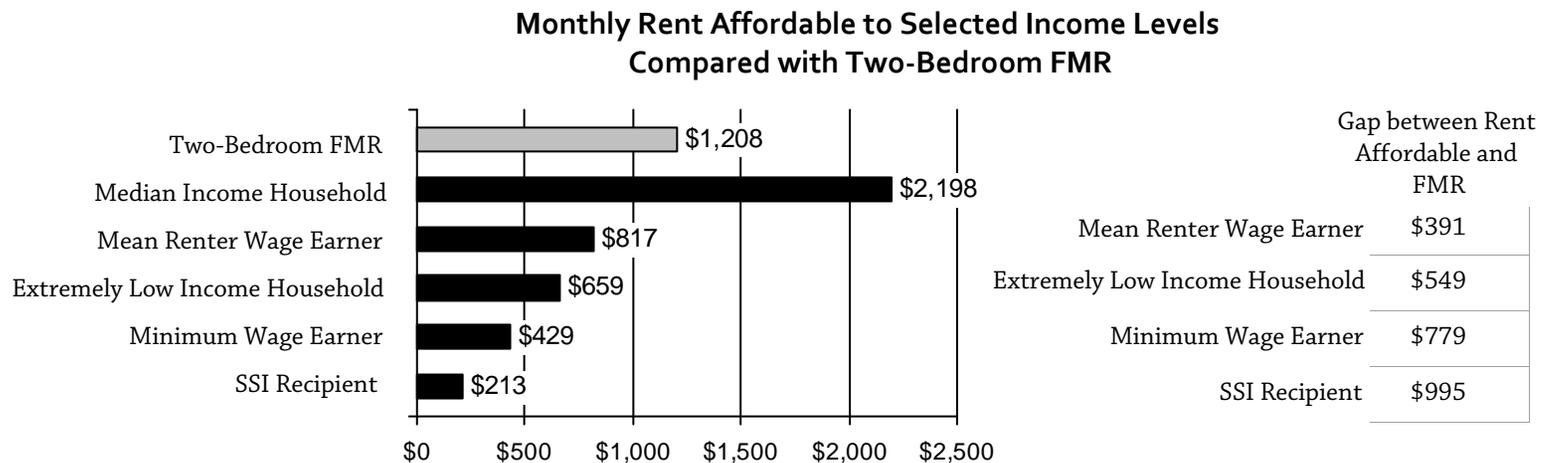
Connecticut

In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,208. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,025 monthly or \$48,304 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.22

In Connecticut, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 113 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 Connecticut, the estimated mean (average) wage for a renter is \$15.71. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



Connecticut	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Connecticut	\$23.22	\$1,208	\$48,304	2.8	\$87,919	\$2,198	\$26,376	\$659	422,776	31%	\$15.71	\$817	1.5			
Combined Nonmetro Areas	\$19.51	\$1,014	\$40,579	2.4	\$84,122	\$2,103	\$25,237	\$631	29,020	24%	\$10.36	\$539	1.9			
<u>Metropolitan Areas</u>																
Bridgeport HMFA	\$23.65	\$1,230	\$49,200	2.9	\$87,900	\$2,198	\$26,370	\$659	39,469	31%	\$21.24	\$1,105	1.1			
Colchester-Lebanon HMFA	\$22.50	\$1,170	\$46,800	2.7	\$101,800	\$2,545	\$30,540	\$764	1,266	15%	\$15.05	\$782	1.5			
Danbury HMFA	\$26.62	\$1,384	\$55,360	3.2	\$107,600	\$2,690	\$32,280	\$807	16,222	23%	\$21.24	\$1,105	1.3			
Hartford-West Hartford-East Hartford HMFA *	\$21.17	\$1,101	\$44,040	2.6	\$85,500	\$2,138	\$25,650	\$641	142,823	32%	\$14.64	\$761	1.4			
Milford-Ansonia-Seymour HMFA	\$24.88	\$1,294	\$51,760	3.0	\$91,400	\$2,285	\$27,420	\$686	11,982	26%	\$12.56	\$653	2.0			
New Haven-Meriden HMFA *	\$25.31	\$1,316	\$52,640	3.1	\$80,500	\$2,013	\$24,150	\$604	76,848	37%	\$12.56	\$653	2.0			
Norwich-New London HMFA	\$20.92	\$1,088	\$43,520	2.5	\$81,900	\$2,048	\$24,570	\$614	31,524	32%	\$15.05	\$782	1.4			
Southern Middlesex County HMFA	\$23.08	\$1,200	\$48,000	2.8	\$98,100	\$2,453	\$29,430	\$736	3,482	17%	\$12.61	\$656	1.8			
Stamford-Norwalk HMFA	\$31.69	\$1,648	\$65,920	3.8	\$115,300	\$2,883	\$34,590	\$865	42,764	31%	\$21.24	\$1,105	1.5			
Waterbury HMFA	\$18.12	\$942	\$37,680	2.2	\$62,800	\$1,570	\$18,840	\$471	27,376	36%	\$12.56	\$653	1.4			
<u>Counties</u>																
Litchfield County	\$20.50	\$1,066	\$42,640	2.5	\$87,500	\$2,188	\$26,250	\$656	16,127	21%	\$9.95	\$517	2.1			
Windham County	\$18.27	\$950	\$38,000	2.2	\$78,300	\$1,958	\$23,490	\$587	12,893	29%	\$11.05	\$575	1.7			

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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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

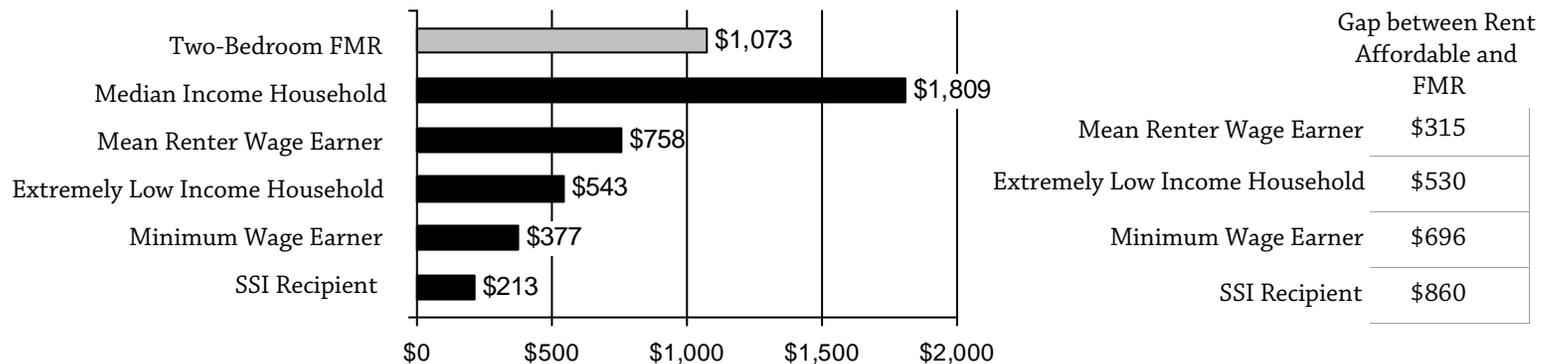
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,073. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,576 monthly or \$42,907 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.63

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 114 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 \$14.57. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 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**



Delaware	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$20.63	\$1,073	\$42,907	2.8	\$72,352	\$1,809	\$21,706	\$543	90,029	27%	\$14.57	\$758	1.4
Combined Nonmetro Areas	\$18.83	\$979	\$39,160	2.6	\$57,500	\$1,438	\$17,250	\$431	15,127	20%	\$10.01	\$520	1.9
<u>Metropolitan Areas</u>													
Dover MSA †	\$19.04	\$990	\$39,600	2.6	\$68,000	\$1,700	\$20,400	\$510	15,916	28%			
Philadelphia-Camden-Wilmington MSA *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	58,986	30%	\$15.75	\$819	1.4
<u>Counties</u>													
Kent County †	\$19.04	\$990	\$39,600	2.6	\$68,000	\$1,700	\$20,400	\$510	15,916	28%			
New Castle County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	58,986	30%	\$15.75	\$819	1.4
Sussex County	\$18.83	\$979	\$39,160	2.6	\$57,500	\$1,438	\$17,250	\$431	15,127	20%	\$10.01	\$520	1.9

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

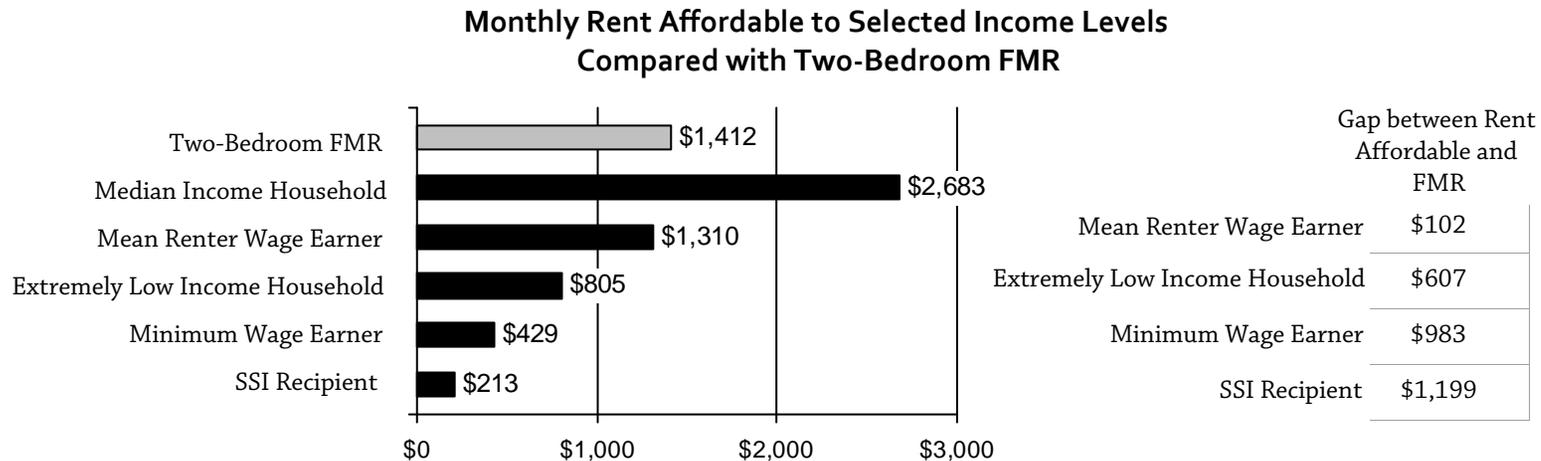
District of Columbia

In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,412. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,707 monthly or \$56,480 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$27.15

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 132 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 the District of Columbia, the estimated mean (average) wage for a renter is \$25.20. 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.



District of Columbia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	\$27.15	\$1,412	\$56,480	3.3	\$107,300	\$2,683	\$32,190	\$805	148,755	57%	\$25.20	\$1,310	1.1
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA	\$27.15	\$1,412	\$56,480	3.3	\$107,300	\$2,683	\$32,190	\$805	148,755	57%	\$25.20	\$1,310	1.1
<u>Counties</u>													
District of Columbia	\$27.15	\$1,412	\$56,480	3.3	\$107,300	\$2,683	\$32,190	\$805	148,755	57%	\$25.20	\$1,310	1.1

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

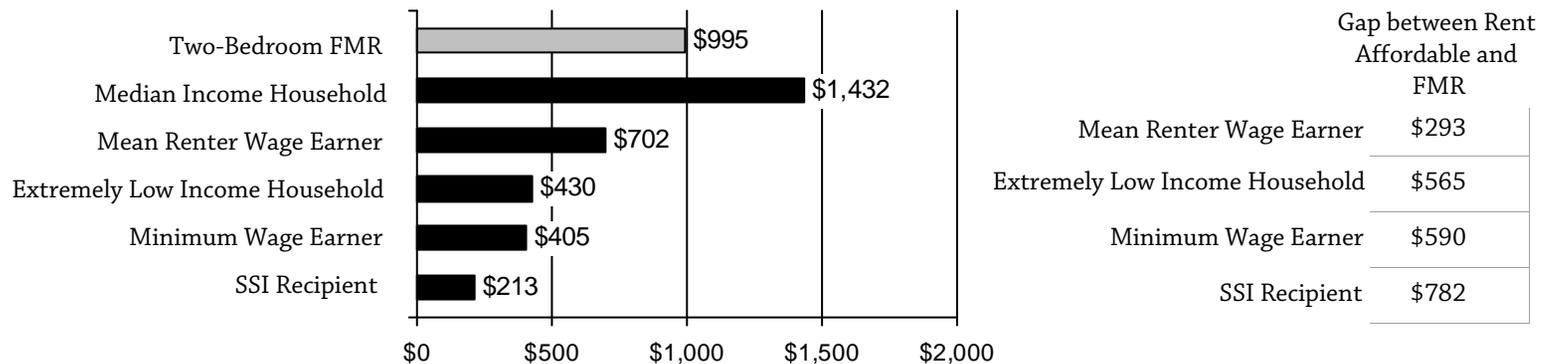
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$995. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,317 monthly or \$39,804 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.14

In Florida, a minimum wage worker earns an hourly wage of \$7.79. 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 2.5 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 \$13.50. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 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	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Florida	\$19.14	\$995	\$39,804	2.5	\$57,287	\$1,432	\$17,186	\$430	2,211,588	31%	\$13.50	\$702	1.4		
Combined Nonmetro Areas	\$15.11	\$786	\$31,431	1.9	\$48,643	\$1,216	\$14,593	\$365	92,989	23%	\$10.33	\$537	1.5		
Metropolitan Areas															
Baker County HMFA	\$14.29	\$743	\$29,720	1.8	\$59,100	\$1,478	\$17,730	\$443	1,992	24%	\$7.87	\$409	1.8		
Cape Coral-Fort Myers MSA	\$17.60	\$915	\$36,600	2.3	\$56,300	\$1,408	\$16,890	\$422	63,787	26%	\$12.36	\$643	1.4		
Crestview-Fort Walton-Destin MSA	\$17.35	\$902	\$36,080	2.2	\$64,000	\$1,600	\$19,200	\$480	23,672	33%	\$11.95	\$622	1.5		
Deltona-Daytona Beach-Ormond Beach MSA	\$17.12	\$890	\$35,600	2.2	\$56,500	\$1,413	\$16,950	\$424	49,343	25%	\$9.84	\$512	1.7		
Fort Lauderdale HMFA *	\$23.77	\$1,236	\$49,440	3.1	\$61,700	\$1,543	\$18,510	\$463	211,618	32%	\$15.24	\$792	1.6		
Gainesville MSA	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	45,542	44%	\$10.06	\$523	1.8		
Jacksonville HMFA	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	159,153	32%	\$13.67	\$711	1.3		
Lakeland-Winter Haven MSA	\$15.40	\$801	\$32,040	2.0	\$51,000	\$1,275	\$15,300	\$383	62,802	28%	\$12.23	\$636	1.3		
Miami-Miami Beach-Kendall HMFA	\$21.58	\$1,122	\$44,880	2.8	\$49,000	\$1,225	\$14,700	\$368	350,001	42%	\$14.69	\$764	1.5		
Naples-Marco Island MSA	\$19.96	\$1,038	\$41,520	2.6	\$65,700	\$1,643	\$19,710	\$493	28,606	24%	\$12.66	\$658	1.6		
North Port-Bradenton-Sarasota MSA *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	75,831	25%	\$12.82	\$667	1.5		
Ocala MSA	\$15.48	\$805	\$32,200	2.0	\$45,800	\$1,145	\$13,740	\$344	28,990	22%	\$10.53	\$548	1.5		
Orlando-Kissimmee MSA	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	267,282	35%	\$13.22	\$687	1.4		
Palm Bay-Melbourne-Titusville MSA	\$16.81	\$874	\$34,960	2.2	\$61,800	\$1,545	\$18,540	\$464	54,176	25%	\$13.66	\$710	1.2		
Palm Coast MSA	\$19.90	\$1,035	\$41,400	2.6	\$53,100	\$1,328	\$15,930	\$398	6,814	19%	\$10.33	\$537	1.9		
Panama City-Lynn Haven-Panama City Beach MSA	\$17.69	\$920	\$36,800	2.3	\$57,800	\$1,445	\$17,340	\$434	23,597	34%	\$12.66	\$658	1.4		
Pensacola-Ferry Pass-Brent MSA	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	49,826	30%	\$11.53	\$599	1.3		
Port St. Lucie MSA	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	38,280	23%	\$12.13	\$631	1.5		
Punta Gorda MSA	\$16.56	\$861	\$34,440	2.1	\$53,100	\$1,328	\$15,930	\$398	13,996	20%	\$11.51	\$599	1.4		
Sebastian-Vero Beach MSA	\$16.77	\$872	\$34,880	2.2	\$60,500	\$1,513	\$18,150	\$454	13,623	24%	\$10.52	\$547	1.6		
Tallahassee HMFA	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	55,617	42%	\$9.85	\$512	1.8		
Tampa-St. Petersburg-Clearwater MSA	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	348,974	31%	\$14.18	\$737	1.2		
Wakulla County HMFA	\$14.85	\$772	\$30,880	1.9	\$67,900	\$1,698	\$20,370	\$509	1,668	16%	\$8.69	\$452	1.7		
West Palm Beach-Boca Raton HMFA *	\$22.75	\$1,183	\$47,320	2.9	\$64,600	\$1,615	\$19,380	\$485	143,409	27%	\$15.72	\$817	1.4		
Counties															
Alachua County	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	44,413	46%	\$10.10	\$525	1.8		

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Florida	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Baker County	\$14.29	\$743	\$29,720	1.8	\$59,100	\$1,478	\$17,730	\$443	1,992	24%	\$7.87	\$409	1.8	
Bay County	\$17.69	\$920	\$36,800	2.3	\$57,800	\$1,445	\$17,340	\$434	23,597	34%	\$12.66	\$658	1.4	
Bradford County	\$12.04	\$626	\$25,040	1.5	\$50,600	\$1,265	\$15,180	\$380	2,154	23%	\$9.03	\$469	1.3	
Brevard County	\$16.81	\$874	\$34,960	2.2	\$61,800	\$1,545	\$18,540	\$464	54,176	25%	\$13.66	\$710	1.2	
Broward County *	\$23.77	\$1,236	\$49,440	3.1	\$61,700	\$1,543	\$18,510	\$463	211,618	32%	\$15.24	\$792	1.6	
Calhoun County	\$12.04	\$626	\$25,040	1.5	\$41,800	\$1,045	\$12,540	\$314	1,249	26%	\$9.00	\$468	1.3	
Charlotte County	\$16.56	\$861	\$34,440	2.1	\$53,100	\$1,328	\$15,930	\$398	13,996	20%	\$11.51	\$599	1.4	
Citrus County	\$14.65	\$762	\$30,480	1.9	\$46,500	\$1,163	\$13,950	\$349	9,979	17%	\$10.88	\$566	1.3	
Clay County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	15,185	22%	\$10.40	\$541	1.7	
Collier County	\$19.96	\$1,038	\$41,520	2.6	\$65,700	\$1,643	\$19,710	\$493	28,606	24%	\$12.66	\$658	1.6	
Columbia County	\$12.04	\$626	\$25,040	1.5	\$41,300	\$1,033	\$12,390	\$310	7,222	30%	\$10.47	\$545	1.1	
DeSoto County	\$13.67	\$711	\$28,440	1.8	\$41,400	\$1,035	\$12,420	\$311	2,550	24%	\$11.74	\$610	1.2	
Dixie County	\$12.04	\$626	\$25,040	1.5	\$42,400	\$1,060	\$12,720	\$318	1,044	19%	\$8.35	\$434	1.4	
Duval County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	121,829	37%	\$14.37	\$747	1.2	
Escambia County	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	36,565	33%	\$11.95	\$622	1.2	
Flagler County	\$19.90	\$1,035	\$41,400	2.6	\$53,100	\$1,328	\$15,930	\$398	6,814	19%	\$10.33	\$537	1.9	
Franklin County	\$13.06	\$679	\$27,160	1.7	\$49,000	\$1,225	\$14,700	\$368	1,571	34%	\$7.77	\$404	1.7	
Gadsden County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	4,988	30%	\$7.52	\$391	2.4	
Gilchrist County	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	1,129	19%	\$8.40	\$437	2.2	
Glades County	\$14.46	\$752	\$30,080	1.9	\$46,800	\$1,170	\$14,040	\$351	870	22%	\$16.38	\$852	0.9	
Gulf County	\$12.67	\$659	\$26,360	1.6	\$49,900	\$1,248	\$14,970	\$374	1,359	25%	\$12.74	\$662	1.0	
Hamilton County	\$12.04	\$626	\$25,040	1.5	\$49,500	\$1,238	\$14,850	\$371	1,193	27%	\$11.35	\$590	1.1	
Hardee County	\$15.77	\$820	\$32,800	2.0	\$45,700	\$1,143	\$13,710	\$343	2,056	26%	\$10.30	\$536	1.5	
Hendry County	\$14.37	\$747	\$29,880	1.8	\$41,000	\$1,025	\$12,300	\$308	3,309	30%	\$12.11	\$630	1.2	
Hernando County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	12,489	18%	\$9.30	\$483	1.9	
Highlands County	\$13.54	\$704	\$28,160	1.7	\$44,100	\$1,103	\$13,230	\$331	8,243	21%	\$9.18	\$477	1.5	
Hillsborough County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	174,430	38%	\$14.75	\$767	1.2	
Holmes County	\$12.04	\$626	\$25,040	1.5	\$45,400	\$1,135	\$13,620	\$341	1,410	21%	\$7.82	\$407	1.5	
Indian River County	\$16.77	\$872	\$34,880	2.2	\$60,500	\$1,513	\$18,150	\$454	13,623	24%	\$10.52	\$547	1.6	
Jackson County	\$12.04	\$626	\$25,040	1.5	\$52,700	\$1,318	\$15,810	\$395	3,441	21%	\$7.11	\$370	1.7	
Jefferson County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	1,385	26%	\$7.85	\$408	2.3	

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Florida	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafayette County	\$12.08	\$628	\$25,120	1.6	\$57,400	\$1,435	\$17,220	\$431	492	20%	\$7.96	\$414	1.5
Lake County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	26,410	22%	\$10.11	\$525	1.9
Lee County	\$17.60	\$915	\$36,600	2.3	\$56,300	\$1,408	\$16,890	\$422	63,787	26%	\$12.36	\$643	1.4
Leon County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	49,244	45%	\$10.09	\$525	1.8
Levy County	\$12.04	\$626	\$25,040	1.5	\$46,000	\$1,150	\$13,800	\$345	3,634	23%	\$8.10	\$421	1.5
Liberty County	\$12.04	\$626	\$25,040	1.5	\$51,800	\$1,295	\$15,540	\$389	530	25%	\$7.46	\$388	1.6
Madison County	\$12.04	\$626	\$25,040	1.5	\$49,700	\$1,243	\$14,910	\$373	1,743	25%	\$8.69	\$452	1.4
Manatee County *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	35,509	27%	\$11.88	\$618	1.7
Marion County	\$15.48	\$805	\$32,200	2.0	\$45,800	\$1,145	\$13,740	\$344	28,990	22%	\$10.53	\$548	1.5
Martin County	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	12,570	21%	\$12.73	\$662	1.4
Miami-Dade County	\$21.58	\$1,122	\$44,880	2.8	\$49,000	\$1,225	\$14,700	\$368	350,001	42%	\$14.69	\$764	1.5
Monroe County	\$29.50	\$1,534	\$61,360	3.8	\$63,300	\$1,583	\$18,990	\$475	10,094	36%	\$13.26	\$690	2.2
Nassau County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	5,572	20%	\$12.09	\$629	1.4
Okaloosa County	\$17.35	\$902	\$36,080	2.2	\$64,000	\$1,600	\$19,200	\$480	23,672	33%	\$11.95	\$622	1.5
Okeechobee County	\$17.10	\$889	\$35,560	2.2	\$45,900	\$1,148	\$13,770	\$344	3,499	25%	\$10.97	\$570	1.6
Orange County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	165,238	40%	\$13.88	\$722	1.4
Osceola County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	32,762	35%	\$11.31	\$588	1.7
Palm Beach County *	\$22.75	\$1,183	\$47,320	2.9	\$64,600	\$1,615	\$19,380	\$485	143,409	27%	\$15.72	\$817	1.4
Pasco County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	40,001	22%	\$10.79	\$561	1.6
Pinellas County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	122,054	30%	\$14.60	\$759	1.2
Polk County	\$15.40	\$801	\$32,040	2.0	\$51,000	\$1,275	\$15,300	\$383	62,802	28%	\$12.23	\$636	1.3
Putnam County	\$12.04	\$626	\$25,040	1.5	\$40,400	\$1,010	\$12,120	\$303	6,626	23%	\$9.06	\$471	1.3
Santa Rosa County	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	13,261	24%	\$9.89	\$514	1.5
Sarasota County *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	40,322	24%	\$13.53	\$704	1.5
Seminole County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	42,872	28%	\$12.69	\$660	1.5
St. Johns County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	16,567	23%	\$10.81	\$562	1.6
St. Lucie County	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	25,710	25%	\$11.54	\$600	1.6
Sumter County	\$13.21	\$687	\$27,480	1.7	\$55,100	\$1,378	\$16,530	\$413	4,184	10%	\$10.84	\$564	1.2
Suwannee County	\$12.12	\$630	\$25,200	1.6	\$47,800	\$1,195	\$14,340	\$359	4,175	26%	\$7.41	\$385	1.6
Taylor County	\$12.04	\$626	\$25,040	1.5	\$48,900	\$1,223	\$14,670	\$367	1,260	17%	\$11.05	\$575	1.1
Union County	\$12.04	\$626	\$25,040	1.5	\$56,800	\$1,420	\$17,040	\$426	1,232	34%	\$10.13	\$527	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Florida

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$17.12	\$890	\$35,600	2.2	\$56,500	\$1,413	\$16,950	\$424	49,343	25%	\$9.84	\$512	1.7
Wakulla County	\$14.85	\$772	\$30,880	1.9	\$67,900	\$1,698	\$20,370	\$509	1,668	16%	\$8.69	\$452	1.7
Walton County	\$16.12	\$838	\$33,520	2.1	\$59,800	\$1,495	\$17,940	\$449	5,842	26%	\$9.79	\$509	1.6
Washington County	\$12.10	\$629	\$25,160	1.6	\$49,700	\$1,243	\$14,910	\$373	2,028	23%	\$8.53	\$444	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

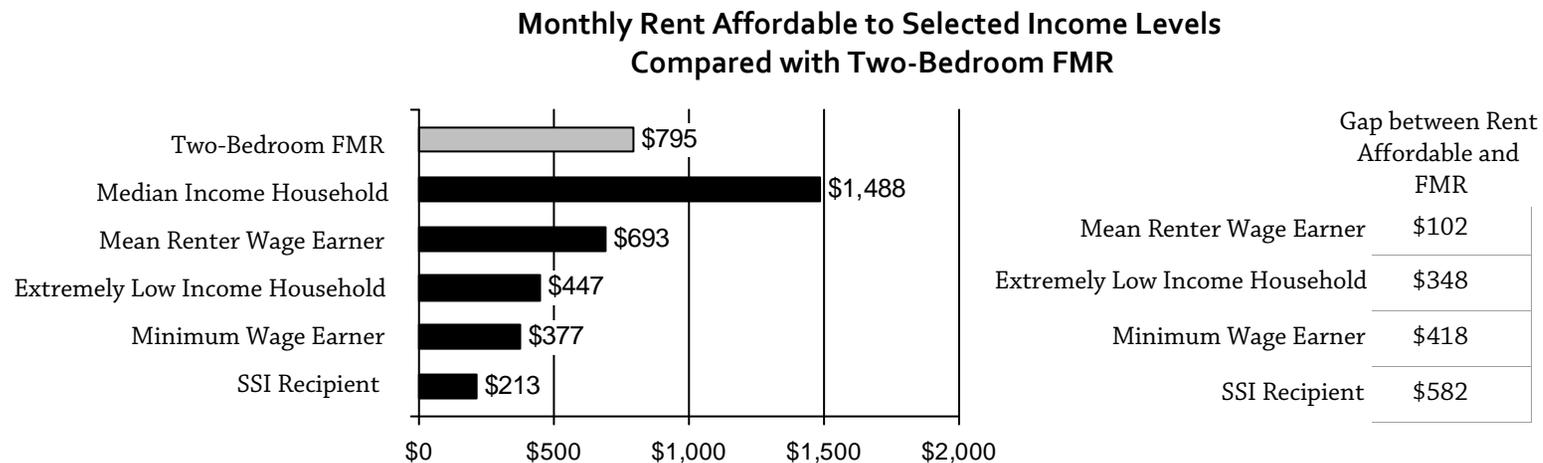
Georgia

In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$795. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,649 monthly or \$31,793 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.28

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 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 Georgia, 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 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.



Georgia	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Georgia	\$15.28	\$795	\$31,793	2.1	\$59,537	\$1,488	\$17,861	\$447	1,158,069	33%	\$13.32	\$693	1.1		
Combined Nonmetro Areas	\$12.19	\$634	\$25,356	1.7	\$47,701	\$1,193	\$14,310	\$358	205,127	31%	\$9.15	\$476	1.3		
<u>Metropolitan Areas</u>															
Albany MSA	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	24,697	42%	\$11.21	\$583	1.2		
Athens-Clarke County MSA	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	27,611	41%	\$9.90	\$515	1.5		
Atlanta-Sandy Springs-Marietta HMFA	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	609,379	33%	\$15.15	\$788	1.1		
Augusta-Richmond County MSA	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	45,018	34%	\$11.41	\$593	1.2		
Brunswick MSA	\$13.33	\$693	\$27,720	1.8	\$51,900	\$1,298	\$15,570	\$389	13,446	31%	\$9.81	\$510	1.4		
Butts County HMFA	\$14.27	\$742	\$29,680	2.0	\$63,200	\$1,580	\$18,960	\$474	1,838	23%	\$9.66	\$502	1.5		
Chattanooga MSA	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	14,346	25%	\$8.81	\$458	1.6		
Columbus MSA	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	36,383	41%	\$12.32	\$641	1.1		
Dalton HMFA	\$11.98	\$623	\$24,920	1.7	\$50,600	\$1,265	\$15,180	\$380	11,158	32%	\$11.38	\$592	1.1		
Gainesville MSA	\$15.31	\$796	\$31,840	2.1	\$56,500	\$1,413	\$16,950	\$424	18,504	30%	\$12.04	\$626	1.3		
Haralson County HMFA	\$11.52	\$599	\$23,960	1.6	\$48,200	\$1,205	\$14,460	\$362	2,832	27%	\$10.05	\$523	1.1		
Hinesville-Fort Stewart HMFA	\$16.35	\$850	\$34,000	2.3	\$42,600	\$1,065	\$12,780	\$320	11,248	49%	\$12.11	\$630	1.3		
Lamar County HMFA	\$11.52	\$599	\$23,960	1.6	\$44,900	\$1,123	\$13,470	\$337	2,096	33%	\$9.01	\$469	1.3		
Long County HMFA	\$13.44	\$699	\$27,960	1.9	\$49,600	\$1,240	\$14,880	\$372	1,741	37%	\$9.93	\$516	1.4		
Macon MSA	\$12.94	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	27,892	37%	\$9.99	\$520	1.3		
Meriwether County HMFA	\$12.38	\$644	\$25,760	1.7	\$50,100	\$1,253	\$15,030	\$376	2,467	30%	\$9.50	\$494	1.3		
Monroe County HMFA	\$11.52	\$599	\$23,960	1.6	\$64,900	\$1,623	\$19,470	\$487	1,886	20%	\$9.14	\$475	1.3		
Murray County HMFA	\$11.69	\$608	\$24,320	1.6	\$48,300	\$1,208	\$14,490	\$362	4,252	30%	\$10.44	\$543	1.1		
Rome MSA	\$15.10	\$785	\$31,400	2.1	\$50,300	\$1,258	\$15,090	\$377	11,555	33%	\$10.90	\$567	1.4		
Savannah MSA	\$16.73	\$870	\$34,800	2.3	\$60,000	\$1,500	\$18,000	\$450	48,859	38%	\$12.89	\$670	1.3		
Valdosta MSA	\$13.85	\$720	\$28,800	1.9	\$45,400	\$1,135	\$13,620	\$341	19,521	39%	\$9.43	\$490	1.5		
Warner Robins MSA	\$15.63	\$813	\$32,520	2.2	\$68,700	\$1,718	\$20,610	\$515	16,213	32%	\$9.83	\$511	1.6		
<u>Counties</u>															
Appling County	\$11.52	\$599	\$23,960	1.6	\$48,900	\$1,223	\$14,670	\$367	2,050	29%	\$14.01	\$729	0.8		
Atkinson County	\$11.52	\$599	\$23,960	1.6	\$37,000	\$925	\$11,100	\$278	847	31%	\$7.36	\$383	1.6		
Bacon County	\$11.52	\$599	\$23,960	1.6	\$48,300	\$1,208	\$14,490	\$362	1,330	34%	\$6.39	\$332	1.8		

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

Georgia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baker County	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	412	33%	\$7.22	\$376	1.8
Baldwin County	\$12.96	\$674	\$26,960	1.8	\$50,700	\$1,268	\$15,210	\$380	6,472	40%	\$8.24	\$429	1.6
Banks County	\$11.62	\$604	\$24,160	1.6	\$51,700	\$1,293	\$15,510	\$388	1,418	22%	\$7.80	\$406	1.5
Barrow County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	5,373	23%	\$9.09	\$473	1.8
Bartow County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	10,304	30%	\$10.97	\$570	1.5
Ben Hill County	\$12.46	\$648	\$25,920	1.7	\$38,100	\$953	\$11,430	\$286	2,333	37%	\$8.79	\$457	1.4
Berrien County	\$11.52	\$599	\$23,960	1.6	\$43,400	\$1,085	\$13,020	\$326	2,150	30%	\$8.92	\$464	1.3
Bibb County	\$12.94	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	24,332	43%	\$10.10	\$525	1.3
Bleckley County	\$11.52	\$599	\$23,960	1.6	\$51,800	\$1,295	\$15,540	\$389	1,202	29%	\$5.59	\$291	2.1
Brantley County	\$13.33	\$693	\$27,720	1.8	\$51,900	\$1,298	\$15,570	\$389	1,071	16%	\$5.74	\$299	2.3
Brooks County	\$13.85	\$720	\$28,800	1.9	\$45,400	\$1,135	\$13,620	\$341	1,759	28%	\$6.09	\$316	2.3
Bryan County	\$16.73	\$870	\$34,800	2.3	\$60,000	\$1,500	\$18,000	\$450	2,814	26%	\$7.52	\$391	2.2
Bulloch County	\$11.65	\$606	\$24,240	1.6	\$46,000	\$1,150	\$13,800	\$345	11,309	46%	\$7.46	\$388	1.6
Burke County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	2,206	28%	\$12.36	\$643	1.1
Butts County	\$14.27	\$742	\$29,680	2.0	\$63,200	\$1,580	\$18,960	\$474	1,838	23%	\$9.66	\$502	1.5
Calhoun County	\$11.52	\$599	\$23,960	1.6	\$39,700	\$993	\$11,910	\$298	500	28%	\$5.37	\$279	2.1
Camden County	\$14.69	\$764	\$30,560	2.0	\$61,000	\$1,525	\$18,300	\$458	5,529	31%	\$11.67	\$607	1.3
Candler County	\$11.52	\$599	\$23,960	1.6	\$41,600	\$1,040	\$12,480	\$312	1,225	33%	\$9.35	\$486	1.2
Carroll County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	12,561	32%	\$10.65	\$554	1.6
Catoosa County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	6,141	25%	\$8.76	\$455	1.6
Charlton County	\$11.65	\$606	\$24,240	1.6	\$48,800	\$1,220	\$14,640	\$366	792	21%	\$10.03	\$522	1.2
Chatham County	\$16.73	\$870	\$34,800	2.3	\$60,000	\$1,500	\$18,000	\$450	41,598	41%	\$13.18	\$685	1.3
Chattahoochee County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	1,744	69%	\$24.17	\$1,257	0.6
Chattooga County	\$11.52	\$599	\$23,960	1.6	\$41,500	\$1,038	\$12,450	\$311	2,598	29%	\$10.15	\$528	1.1
Cherokee County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	15,235	20%	\$10.02	\$521	1.7
Clarke County	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	22,477	54%	\$10.33	\$537	1.4
Clay County	\$11.52	\$599	\$23,960	1.6	\$33,300	\$833	\$9,990	\$250	335	28%	\$6.18	\$321	1.9
Clayton County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	35,154	41%	\$15.45	\$803	1.1
Clinch County	\$11.52	\$599	\$23,960	1.6	\$48,200	\$1,205	\$14,460	\$362	788	30%	\$9.28	\$482	1.2
Cobb County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	81,282	31%	\$14.46	\$752	1.2
Coffee County	\$11.52	\$599	\$23,960	1.6	\$42,400	\$1,060	\$12,720	\$318	4,469	30%	\$9.12	\$474	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Georgia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Colquitt County	\$11.52	\$599	\$23,960	1.6	\$41,500	\$1,038	\$12,450	\$311	5,743	36%	\$8.39	\$436	1.4
Columbia County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	8,432	20%	\$8.94	\$465	1.6
Cook County	\$11.52	\$599	\$23,960	1.6	\$39,700	\$993	\$11,910	\$298	1,832	28%	\$8.17	\$425	1.4
Coweta County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	11,223	25%	\$9.92	\$516	1.7
Crawford County	\$12.94	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	893	19%	\$5.98	\$311	2.2
Crisp County	\$11.52	\$599	\$23,960	1.6	\$44,200	\$1,105	\$13,260	\$332	3,594	41%	\$8.33	\$433	1.4
Dade County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	1,339	21%	\$10.32	\$537	1.4
Dawson County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	1,722	21%	\$8.39	\$436	2.0
Decatur County	\$11.52	\$599	\$23,960	1.6	\$47,100	\$1,178	\$14,130	\$353	3,845	37%	\$7.63	\$397	1.5
DeKalb County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	110,782	42%	\$15.43	\$803	1.1
Dodge County	\$11.52	\$599	\$23,960	1.6	\$49,400	\$1,235	\$14,820	\$371	2,437	30%	\$6.61	\$344	1.7
Dooly County	\$11.52	\$599	\$23,960	1.6	\$42,100	\$1,053	\$12,630	\$316	1,529	32%	\$8.21	\$427	1.4
Dougherty County	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	18,568	52%	\$11.74	\$611	1.1
Douglas County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	12,909	28%	\$10.64	\$553	1.6
Early County	\$11.52	\$599	\$23,960	1.6	\$42,800	\$1,070	\$12,840	\$321	1,427	35%	\$10.43	\$542	1.1
Echols County	\$13.85	\$720	\$28,800	1.9	\$45,400	\$1,135	\$13,620	\$341	476	37%	\$10.18	\$530	1.4
Effingham County	\$16.73	\$870	\$34,800	2.3	\$60,000	\$1,500	\$18,000	\$450	4,447	25%	\$11.32	\$588	1.5
Elbert County	\$11.52	\$599	\$23,960	1.6	\$37,800	\$945	\$11,340	\$284	2,135	28%	\$9.05	\$471	1.3
Emanuel County	\$11.52	\$599	\$23,960	1.6	\$38,700	\$968	\$11,610	\$290	2,777	34%	\$9.75	\$507	1.2
Evans County	\$11.52	\$599	\$23,960	1.6	\$48,800	\$1,220	\$14,640	\$366	1,341	33%	\$10.50	\$546	1.1
Fannin County	\$11.52	\$599	\$23,960	1.6	\$44,000	\$1,100	\$13,200	\$330	2,019	20%	\$7.89	\$410	1.5
Fayette County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	5,860	15%	\$9.75	\$507	1.7
Floyd County	\$15.10	\$785	\$31,400	2.1	\$50,300	\$1,258	\$15,090	\$377	11,555	33%	\$10.90	\$567	1.4
Forsyth County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	7,355	13%	\$10.04	\$522	1.7
Franklin County	\$11.52	\$599	\$23,960	1.6	\$47,500	\$1,188	\$14,250	\$356	2,472	28%	\$8.29	\$431	1.4
Fulton County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	161,921	45%	\$19.04	\$990	0.9
Gilmer County	\$12.92	\$672	\$26,880	1.8	\$48,200	\$1,205	\$14,460	\$362	3,270	28%	\$9.15	\$476	1.4
Glascock County	\$12.67	\$659	\$26,360	1.7	\$49,200	\$1,230	\$14,760	\$369	383	31%	\$9.02	\$469	1.4
Glynn County	\$13.33	\$693	\$27,720	1.8	\$51,900	\$1,298	\$15,570	\$389	11,180	36%	\$10.14	\$527	1.3
Gordon County	\$13.06	\$679	\$27,160	1.8	\$51,000	\$1,275	\$15,300	\$383	6,062	32%	\$10.25	\$533	1.3
Grady County	\$11.75	\$611	\$24,440	1.6	\$41,600	\$1,040	\$12,480	\$312	3,263	35%	\$8.31	\$432	1.4

† Wage data not available (See Appendix A).

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

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Georgia	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Greene County	\$11.52	\$599	\$23,960	1.6	\$45,000	\$1,125	\$13,500	\$338	1,656	27%	\$9.60	\$499	1.2
Gwinnett County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	76,292	29%	\$13.55	\$705	1.2
Habersham County	\$11.52	\$599	\$23,960	1.6	\$52,300	\$1,308	\$15,690	\$392	3,547	24%	\$8.72	\$453	1.3
Hall County	\$15.31	\$796	\$31,840	2.1	\$56,500	\$1,413	\$16,950	\$424	18,504	30%	\$12.04	\$626	1.3
Hancock County	\$14.27	\$742	\$29,680	2.0	\$28,900	\$723	\$8,670	\$217	660	22%	\$10.59	\$551	1.3
Haralson County	\$11.52	\$599	\$23,960	1.6	\$48,200	\$1,205	\$14,460	\$362	2,832	27%	\$10.05	\$523	1.1
Harris County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	1,307	12%	\$6.01	\$312	2.4
Hart County	\$11.52	\$599	\$23,960	1.6	\$47,200	\$1,180	\$14,160	\$354	2,136	22%	\$8.28	\$430	1.4
Heard County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	1,135	26%	\$17.11	\$890	1.0
Henry County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	14,804	22%	\$9.61	\$500	1.7
Houston County	\$15.63	\$813	\$32,520	2.2	\$68,700	\$1,718	\$20,610	\$515	16,213	32%	\$9.83	\$511	1.6
Irwin County	\$11.65	\$606	\$24,240	1.6	\$54,500	\$1,363	\$16,350	\$409	685	22%	\$7.19	\$374	1.6
Jackson County	\$14.27	\$742	\$29,680	2.0	\$61,900	\$1,548	\$18,570	\$464	4,907	23%	\$8.85	\$460	1.6
Jasper County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	1,239	25%	\$6.55	\$341	2.6
Jeff Davis County	\$11.52	\$599	\$23,960	1.6	\$42,800	\$1,070	\$12,840	\$321	1,650	29%	\$8.43	\$438	1.4
Jefferson County	\$11.52	\$599	\$23,960	1.6	\$39,300	\$983	\$11,790	\$295	1,841	30%	\$11.52	\$599	1.0
Jenkins County	\$11.52	\$599	\$23,960	1.6	\$38,100	\$953	\$11,430	\$286	858	29%	\$8.07	\$420	1.4
Johnson County	\$11.52	\$599	\$23,960	1.6	\$38,000	\$950	\$11,400	\$285	948	28%	\$8.37	\$435	1.4
Jones County	\$12.94	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	1,996	19%	\$7.74	\$402	1.7
Lamar County	\$11.52	\$599	\$23,960	1.6	\$44,900	\$1,123	\$13,470	\$337	2,096	33%	\$9.01	\$469	1.3
Lanier County	\$13.85	\$720	\$28,800	1.9	\$45,400	\$1,135	\$13,620	\$341	1,188	35%	\$8.61	\$448	1.6
Laurens County	\$11.52	\$599	\$23,960	1.6	\$49,400	\$1,235	\$14,820	\$371	5,590	32%	\$9.28	\$483	1.2
Lee County	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	2,327	24%	\$10.53	\$547	1.3
Liberty County	\$16.35	\$850	\$34,000	2.3	\$42,600	\$1,065	\$12,780	\$320	11,248	49%	\$12.11	\$630	1.3
Lincoln County	\$11.52	\$599	\$23,960	1.6	\$46,600	\$1,165	\$13,980	\$350	583	17%	\$8.10	\$421	1.4
Long County	\$13.44	\$699	\$27,960	1.9	\$49,600	\$1,240	\$14,880	\$372	1,741	37%	\$9.93	\$516	1.4
Lowndes County	\$13.85	\$720	\$28,800	1.9	\$45,400	\$1,135	\$13,620	\$341	16,098	42%	\$9.68	\$503	1.4
Lumpkin County	\$14.81	\$770	\$30,800	2.0	\$53,500	\$1,338	\$16,050	\$401	3,070	28%	\$9.53	\$495	1.6
Macon County	\$11.52	\$599	\$23,960	1.6	\$39,600	\$990	\$11,880	\$297	1,650	35%	\$12.17	\$633	0.9
Madison County	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	2,281	24%	\$7.41	\$386	2.0
Marion County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	856	27%	\$6.88	\$358	2.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Georgia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
McDuffie County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	2,898	35%	\$8.95	\$465	1.6
McIntosh County	\$13.33	\$693	\$27,720	1.8	\$51,900	\$1,298	\$15,570	\$389	1,195	21%	\$6.23	\$324	2.1
Meriwether County	\$12.38	\$644	\$25,760	1.7	\$50,100	\$1,253	\$15,030	\$376	2,467	30%	\$9.50	\$494	1.3
Miller County	\$11.52	\$599	\$23,960	1.6	\$43,200	\$1,080	\$12,960	\$324	705	28%	\$9.31	\$484	1.2
Mitchell County	\$12.56	\$653	\$26,120	1.7	\$46,700	\$1,168	\$14,010	\$350	2,745	34%	\$6.35	\$330	2.0
Monroe County	\$11.52	\$599	\$23,960	1.6	\$64,900	\$1,623	\$19,470	\$487	1,886	20%	\$9.14	\$475	1.3
Montgomery County	\$11.52	\$599	\$23,960	1.6	\$48,900	\$1,223	\$14,670	\$367	960	29%	\$8.14	\$423	1.4
Morgan County	\$12.38	\$644	\$25,760	1.7	\$61,400	\$1,535	\$18,420	\$461	1,618	25%	\$7.82	\$406	1.6
Murray County	\$11.69	\$608	\$24,320	1.6	\$48,300	\$1,208	\$14,490	\$362	4,252	30%	\$10.44	\$543	1.1
Muscogee County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	32,476	45%	\$12.30	\$639	1.2
Newton County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	8,300	25%	\$9.81	\$510	1.7
Oconee County	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	2,007	18%	\$8.25	\$429	1.8
Oglethorpe County	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	846	18%	\$6.82	\$355	2.2
Paulding County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	8,802	18%	\$8.56	\$445	2.0
Peach County	\$12.37	\$643	\$25,720	1.7	\$57,100	\$1,428	\$17,130	\$428	2,834	31%	\$7.15	\$372	1.7
Pickens County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	2,295	21%	\$8.15	\$424	2.1
Pierce County	\$11.52	\$599	\$23,960	1.6	\$50,100	\$1,253	\$15,030	\$376	1,750	25%	\$8.16	\$424	1.4
Pike County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	1,006	17%	\$7.10	\$369	2.4
Polk County	\$12.77	\$664	\$26,560	1.8	\$45,900	\$1,148	\$13,770	\$344	4,355	30%	\$8.22	\$427	1.6
Pulaski County	\$11.52	\$599	\$23,960	1.6	\$49,800	\$1,245	\$14,940	\$374	1,189	28%	\$10.33	\$537	1.1
Putnam County	\$12.27	\$638	\$25,520	1.7	\$52,900	\$1,323	\$15,870	\$397	2,011	23%	\$8.42	\$438	1.5
Quitman County	\$11.52	\$599	\$23,960	1.6	\$36,500	\$913	\$10,950	\$274	301	32%	\$14.50	\$754	0.8
Rabun County	\$13.73	\$714	\$28,560	1.9	\$53,600	\$1,340	\$16,080	\$402	1,699	25%	\$8.03	\$417	1.7
Randolph County	\$11.52	\$599	\$23,960	1.6	\$31,700	\$793	\$9,510	\$238	791	26%	\$8.29	\$431	1.4
Richmond County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	31,482	43%	\$12.34	\$642	1.2
Rockdale County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	8,571	30%	\$12.32	\$640	1.4
Schley County	\$11.52	\$599	\$23,960	1.6	\$50,200	\$1,255	\$15,060	\$377	485	28%	\$11.25	\$585	1.0
Screven County	\$11.52	\$599	\$23,960	1.6	\$47,000	\$1,175	\$14,100	\$353	1,075	23%	\$7.18	\$374	1.6
Seminole County	\$11.52	\$599	\$23,960	1.6	\$40,700	\$1,018	\$12,210	\$305	613	20%	\$9.76	\$507	1.2
Spalding County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	8,295	36%	\$10.22	\$532	1.6
Stephens County	\$12.12	\$630	\$25,200	1.7	\$44,400	\$1,110	\$13,320	\$333	2,290	25%	\$8.83	\$459	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Georgia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Stewart County	\$11.52	\$599	\$23,960	1.6	\$44,300	\$1,108	\$13,290	\$332	723	33%	\$8.23	\$428	1.4
Sumter County	\$11.67	\$607	\$24,280	1.6	\$44,000	\$1,100	\$13,200	\$330	4,365	38%	\$9.26	\$481	1.3
Talbot County	\$12.13	\$631	\$25,240	1.7	\$46,400	\$1,160	\$13,920	\$348	567	21%	\$7.38	\$384	1.6
Taliaferro County †	\$11.52	\$599	\$23,960	1.6	\$31,200	\$780	\$9,360	\$234	186	29%			
Tattnell County	\$11.52	\$599	\$23,960	1.6	\$48,500	\$1,213	\$14,550	\$364	2,453	31%	\$8.10	\$421	1.4
Taylor County	\$11.52	\$599	\$23,960	1.6	\$38,100	\$953	\$11,430	\$286	991	29%	\$11.87	\$617	1.0
Telfair County	\$11.52	\$599	\$23,960	1.6	\$38,400	\$960	\$11,520	\$288	2,269	39%	\$8.36	\$434	1.4
Terrell County	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	1,301	38%	\$6.98	\$363	1.9
Thomas County	\$12.50	\$650	\$26,000	1.7	\$49,200	\$1,230	\$14,760	\$369	6,975	40%	\$9.96	\$518	1.3
Tift County	\$12.12	\$630	\$25,200	1.7	\$48,200	\$1,205	\$14,460	\$362	5,181	37%	\$8.94	\$465	1.4
Toombs County	\$11.52	\$599	\$23,960	1.6	\$47,000	\$1,175	\$14,100	\$353	3,897	38%	\$9.55	\$497	1.2
Towns County	\$12.67	\$659	\$26,360	1.7	\$51,000	\$1,275	\$15,300	\$383	617	14%	\$9.98	\$519	1.3
Treutlen County	\$11.52	\$599	\$23,960	1.6	\$51,100	\$1,278	\$15,330	\$383	959	38%	\$7.22	\$376	1.6
Troup County	\$14.31	\$744	\$29,760	2.0	\$50,200	\$1,255	\$15,060	\$377	8,761	36%	\$11.57	\$601	1.2
Turner County	\$11.52	\$599	\$23,960	1.6	\$43,000	\$1,075	\$12,900	\$323	1,051	34%	\$6.84	\$355	1.7
Twiggs County	\$12.94	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	671	22%	\$10.62	\$552	1.2
Union County	\$12.67	\$659	\$26,360	1.7	\$54,000	\$1,350	\$16,200	\$405	2,045	22%	\$8.92	\$464	1.4
Upson County	\$11.52	\$599	\$23,960	1.6	\$45,400	\$1,135	\$13,620	\$341	3,279	31%	\$8.80	\$458	1.3
Walker County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	6,866	26%	\$8.48	\$441	1.6
Walton County	\$16.81	\$874	\$34,960	2.3	\$66,300	\$1,658	\$19,890	\$497	6,959	24%	\$7.48	\$389	2.2
Ware County	\$11.62	\$604	\$24,160	1.6	\$50,600	\$1,265	\$15,180	\$380	4,389	34%	\$8.95	\$465	1.3
Warren County	\$11.52	\$599	\$23,960	1.6	\$39,200	\$980	\$11,760	\$294	662	29%	\$8.21	\$427	1.4
Washington County	\$11.52	\$599	\$23,960	1.6	\$43,600	\$1,090	\$13,080	\$327	1,981	28%	\$9.58	\$498	1.2
Wayne County	\$11.52	\$599	\$23,960	1.6	\$48,500	\$1,213	\$14,550	\$364	2,987	29%	\$9.94	\$517	1.2
Webster County	\$11.52	\$599	\$23,960	1.6	\$43,000	\$1,075	\$12,900	\$323	244	19%	\$7.48	\$389	1.5
Wheeler County	\$11.52	\$599	\$23,960	1.6	\$47,900	\$1,198	\$14,370	\$359	472	28%	\$12.00	\$624	1.0
White County	\$14.38	\$748	\$29,920	2.0	\$54,200	\$1,355	\$16,260	\$407	3,000	24%	\$7.61	\$396	1.9
Whitfield County	\$11.98	\$623	\$24,920	1.7	\$50,600	\$1,265	\$15,180	\$380	11,158	32%	\$11.38	\$592	1.1
Wilcox County	\$11.52	\$599	\$23,960	1.6	\$43,100	\$1,078	\$12,930	\$323	580	22%	\$8.57	\$446	1.3
Wilkes County	\$11.52	\$599	\$23,960	1.6	\$41,600	\$1,040	\$12,480	\$312	1,231	30%	\$7.71	\$401	1.5
Wilkinson County	\$11.52	\$599	\$23,960	1.6	\$52,200	\$1,305	\$15,660	\$392	584	17%	\$15.23	\$792	0.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Georgia	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Worth County	\$13.23	\$688	\$27,520	1.8	\$49,100	\$1,228	\$14,730	\$368	2,089	26%	\$7.58	\$394	1.7

† Wage data not available (See Appendix A).

- 1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
- 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
- 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

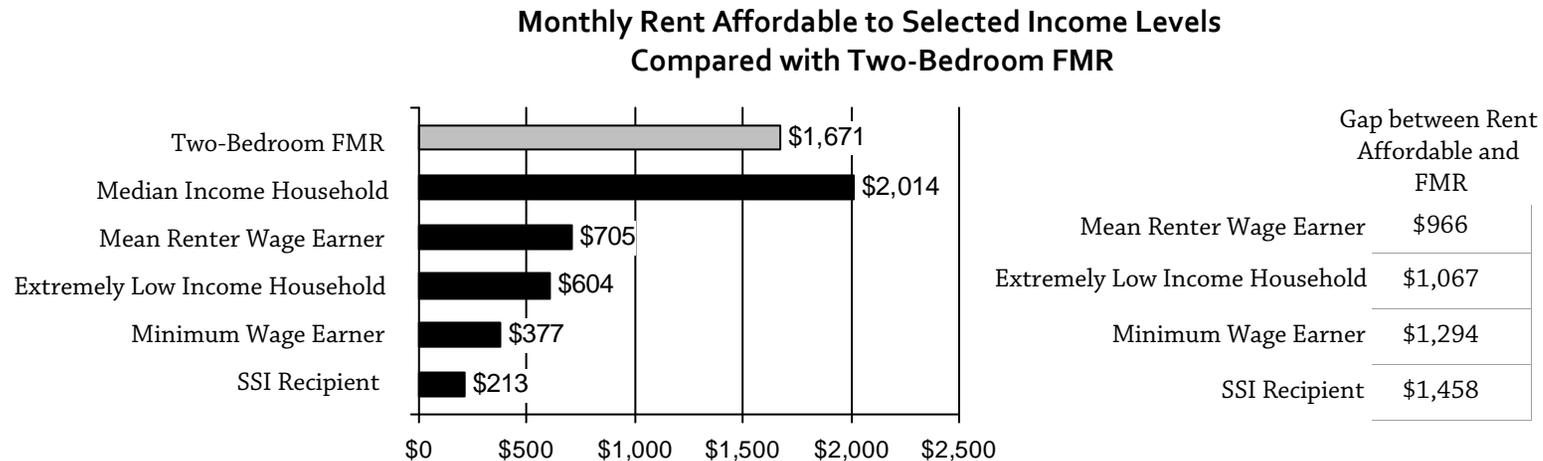
Hawaii

In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,671. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,571 monthly or \$66,853 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$32.14

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 177 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 \$13.56. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 95 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



Hawaii	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	\$32.14	\$1,671	\$66,853	4.4	\$80,576	\$2,014	\$24,173	\$604	184,026	41%	\$13.56	\$705	2.4
Combined Nonmetro Areas	\$24.17	\$1,257	\$50,273	3.3	\$67,858	\$1,696	\$20,357	\$509	51,641	37%	\$12.10	\$629	2.0
<u>Metropolitan Areas</u>													
Honolulu MSA *	\$35.25	\$1,833	\$73,320	4.9	\$86,300	\$2,158	\$25,890	\$647	132,385	43%	\$14.12	\$734	2.5
<u>Counties</u>													
Hawaii County	\$20.08	\$1,044	\$41,760	2.8	\$60,900	\$1,523	\$18,270	\$457	21,936	34%	\$10.79	\$561	1.9
Honolulu County *	\$35.25	\$1,833	\$73,320	4.9	\$86,300	\$2,158	\$25,890	\$647	132,385	43%	\$14.12	\$734	2.5
Kalawao County †	\$23.33	\$1,213	\$48,520	3.2	\$84,500	\$2,113	\$25,350	\$634	46	100%			
Kauai County	\$32.40	\$1,685	\$67,400	4.5	\$62,700	\$1,568	\$18,810	\$470	7,959	36%	\$12.55	\$653	2.6
Maui County	\$25.29	\$1,315	\$52,600	3.5	\$78,600	\$1,965	\$23,580	\$590	21,700	42%	\$13.04	\$678	1.9

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

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

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

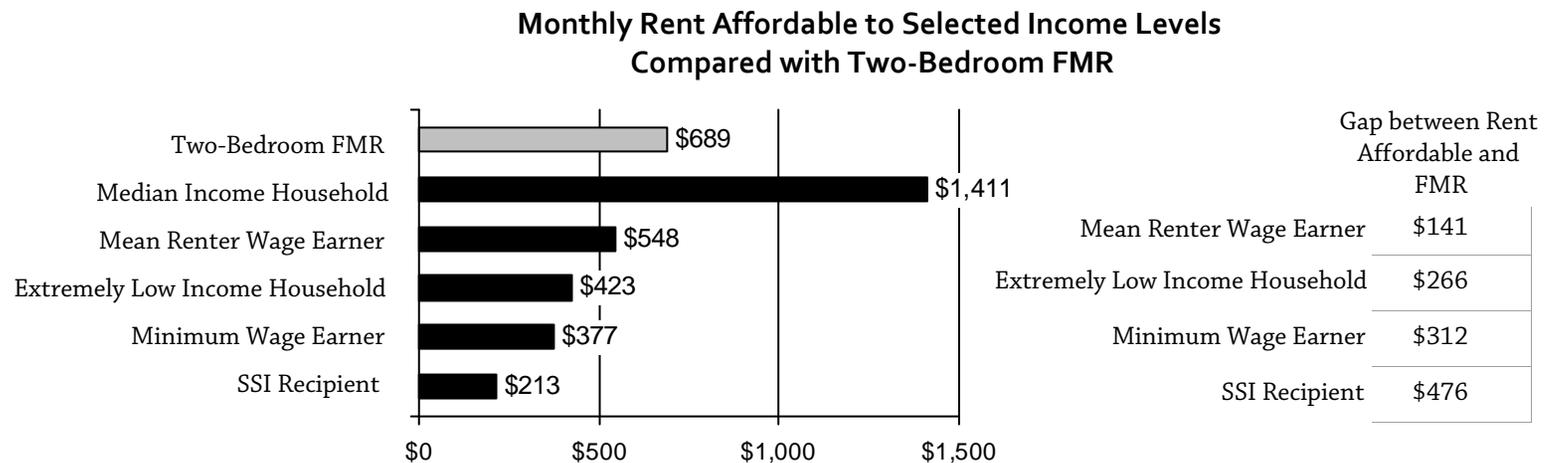
Idaho

In Idaho, 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 \$2,295 monthly or \$27,545 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.24

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 \$10.53. 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.



Idaho	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Idaho	\$13.24	\$689	\$27,545	1.8	\$56,440	\$1,411	\$16,932	\$423	168,984	29%	\$10.53	\$548	1.3
Combined Nonmetro Areas	\$12.65	\$658	\$26,312	1.7	\$53,015	\$1,325	\$15,904	\$398	58,842	30%	\$10.53	\$548	1.2
<u>Metropolitan Areas</u>													
Boise City-Nampa HMFA	\$13.92	\$724	\$28,960	1.9	\$60,000	\$1,500	\$18,000	\$450	65,854	30%	\$11.48	\$597	1.2
Gem County HMFA	\$12.13	\$631	\$25,240	1.7	\$53,100	\$1,328	\$15,930	\$398	1,566	24%	\$7.13	\$371	1.7
Idaho Falls MSA	\$12.90	\$671	\$26,840	1.8	\$58,500	\$1,463	\$17,550	\$439	10,958	25%	\$8.44	\$439	1.5
Logan MSA	\$12.13	\$631	\$25,240	1.7	\$55,700	\$1,393	\$16,710	\$418	846	20%	\$7.30	\$380	1.7
Pocatello MSA	\$12.04	\$626	\$25,040	1.7	\$57,000	\$1,425	\$17,100	\$428	9,429	29%	\$8.56	\$445	1.4
<u>Counties</u>													
Bannock County	\$12.04	\$626	\$25,040	1.7	\$57,000	\$1,425	\$17,100	\$428	8,758	29%	\$7.89	\$410	1.5
Bingham County	\$12.04	\$626	\$25,040	1.7	\$55,000	\$1,375	\$16,500	\$413	3,143	22%	\$8.67	\$451	1.4
Blaine County	\$17.71	\$921	\$36,840	2.4	\$78,600	\$1,965	\$23,580	\$590	2,824	31%	\$12.95	\$673	1.4
Boise County	\$13.92	\$724	\$28,960	1.9	\$60,000	\$1,500	\$18,000	\$450	702	23%	\$5.70	\$296	2.4
Bonner County	\$12.87	\$669	\$26,760	1.8	\$54,600	\$1,365	\$16,380	\$410	4,938	27%	\$9.64	\$501	1.3
Boundary County	\$12.04	\$626	\$25,040	1.7	\$46,300	\$1,158	\$13,890	\$347	803	19%	\$8.61	\$448	1.4
Camas County	\$12.17	\$633	\$25,320	1.7	\$45,800	\$1,145	\$13,740	\$344	132	29%	\$12.93	\$672	0.9
Canyon County	\$13.92	\$724	\$28,960	1.9	\$60,000	\$1,500	\$18,000	\$450	18,109	29%	\$9.47	\$492	1.5
Caribou County	\$12.04	\$626	\$25,040	1.7	\$57,000	\$1,425	\$17,100	\$428	468	18%	\$14.01	\$729	0.9
Clark County	\$12.04	\$626	\$25,040	1.7	\$40,000	\$1,000	\$12,000	\$300	78	24%	\$14.80	\$770	0.8
Custer County	\$12.90	\$671	\$26,840	1.8	\$60,300	\$1,508	\$18,090	\$452	379	20%	\$10.99	\$571	1.2
Franklin County	\$12.13	\$631	\$25,240	1.7	\$55,700	\$1,393	\$16,710	\$418	846	20%	\$7.30	\$380	1.7
Gem County	\$12.13	\$631	\$25,240	1.7	\$53,100	\$1,328	\$15,930	\$398	1,566	24%	\$7.13	\$371	1.7
Gooding County	\$12.04	\$626	\$25,040	1.7	\$48,200	\$1,205	\$14,460	\$362	1,428	27%	\$10.74	\$559	1.1
Idaho County	\$12.04	\$626	\$25,040	1.7	\$41,700	\$1,043	\$12,510	\$313	1,540	23%	\$10.60	\$551	1.1
Jefferson County	\$12.90	\$671	\$26,840	1.8	\$58,500	\$1,463	\$17,550	\$439	1,509	19%	\$7.20	\$374	1.8
Latah County	\$12.71	\$661	\$26,440	1.8	\$57,600	\$1,440	\$17,280	\$432	6,784	46%	\$7.52	\$391	1.7
Lemhi County	\$12.04	\$626	\$25,040	1.7	\$52,200	\$1,305	\$15,660	\$392	938	26%	\$5.93	\$308	2.0
Lewis County	\$12.04	\$626	\$25,040	1.7	\$43,800	\$1,095	\$13,140	\$329	467	28%	\$7.50	\$390	1.6
Madison County	\$12.13	\$631	\$25,240	1.7	\$43,700	\$1,093	\$13,110	\$328	4,922	50%	\$8.37	\$435	1.4

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Idaho

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Owyhee County	\$13.92	\$724	\$28,960	1.9	\$60,000	\$1,500	\$18,000	\$450	1,237	32%	\$11.38	\$592	1.2
Payette County	\$12.04	\$626	\$25,040	1.7	\$53,500	\$1,338	\$16,050	\$401	2,008	24%	\$8.46	\$440	1.4
Shoshone County	\$12.04	\$626	\$25,040	1.7	\$47,500	\$1,188	\$14,250	\$356	1,739	30%	\$13.08	\$680	0.9
Twin Falls County	\$12.60	\$655	\$26,200	1.7	\$51,000	\$1,275	\$15,300	\$383	8,998	32%	\$9.71	\$505	1.3
Washington County	\$12.04	\$626	\$25,040	1.7	\$49,900	\$1,248	\$14,970	\$374	976	24%	\$6.26	\$326	1.9

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Illinois

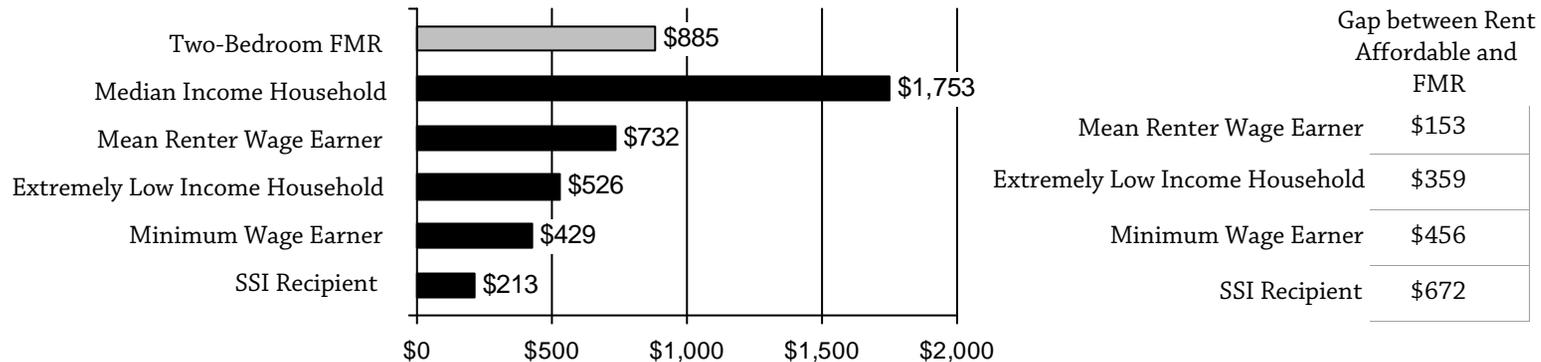
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$885. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,949 monthly or \$35,392 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.02

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 82 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 \$14.08. 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	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Illinois	\$17.02	\$885	\$35,392	2.1	\$70,133	\$1,753	\$21,040	\$526	1,493,431	31%	\$14.08	\$732	1.2
Combined Nonmetro Areas	\$12.44	\$647	\$25,870	1.5	\$58,081	\$1,452	\$17,424	\$436	170,735	26%	\$9.19	\$478	1.4
<u>Metropolitan Areas</u>													
Bloomington-Normal MSA	\$13.96	\$726	\$29,040	1.7	\$86,800	\$2,170	\$26,040	\$651	20,407	32%	\$11.42	\$594	1.2
Bond County HMFA	\$13.29	\$691	\$27,640	1.6	\$64,600	\$1,615	\$19,380	\$485	1,274	20%	\$8.46	\$440	1.6
Cape Girardeau-Jackson MSA	\$13.85	\$720	\$28,800	1.7	\$55,000	\$1,375	\$16,500	\$413	1,033	33%	\$6.65	\$346	2.1
Champaign-Urbana MSA	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	38,157	42%	\$9.49	\$494	1.6
Chicago-Naperville-Joliet HMFA	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	1,004,510	33%	\$15.69	\$816	1.2
Danville MSA	\$12.10	\$629	\$25,160	1.5	\$48,200	\$1,205	\$14,460	\$362	9,226	29%	\$9.08	\$472	1.3
Davenport-Moline-Rock Island MSA	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	23,223	26%	\$12.90	\$671	1.1
Decatur MSA	\$12.19	\$634	\$25,360	1.5	\$55,900	\$1,398	\$16,770	\$419	13,323	30%	\$11.76	\$611	1.0
DeKalb County HMFA	\$15.52	\$807	\$32,280	1.9	\$73,300	\$1,833	\$21,990	\$550	14,148	37%	\$8.80	\$457	1.8
Grundy County HMFA	\$17.63	\$917	\$36,680	2.1	\$79,700	\$1,993	\$23,910	\$598	4,458	24%	\$14.69	\$764	1.2
Kankakee-Bradley MSA	\$14.75	\$767	\$30,680	1.8	\$61,000	\$1,525	\$18,300	\$458	12,386	30%	\$9.70	\$505	1.5
Kendall County HMFA	\$23.52	\$1,223	\$48,920	2.9	\$91,500	\$2,288	\$27,450	\$686	5,086	14%	\$10.47	\$545	2.2
Macoupin County HMFA	\$12.04	\$626	\$25,040	1.5	\$63,500	\$1,588	\$19,050	\$476	4,307	22%	\$7.71	\$401	1.6
Peoria MSA	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	39,999	26%	\$13.16	\$684	1.0
Rockford MSA	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	38,021	29%	\$10.02	\$521	1.4
Springfield MSA	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	24,908	29%	\$9.62	\$500	1.4
St. Louis HMFA	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	68,230	28%	\$9.40	\$489	1.7
<u>Counties</u>													
Adams County	\$12.04	\$626	\$25,040	1.5	\$56,400	\$1,410	\$16,920	\$423	6,707	25%	\$9.08	\$472	1.3
Alexander County	\$13.85	\$720	\$28,800	1.7	\$55,000	\$1,375	\$16,500	\$413	1,033	33%	\$6.65	\$346	2.1
Bond County	\$13.29	\$691	\$27,640	1.6	\$64,600	\$1,615	\$19,380	\$485	1,274	20%	\$8.46	\$440	1.6
Boone County	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	3,011	17%	\$9.95	\$517	1.4
Brown County	\$12.04	\$626	\$25,040	1.5	\$53,500	\$1,338	\$16,050	\$401	569	27%	\$11.76	\$611	1.0
Bureau County	\$12.21	\$635	\$25,400	1.5	\$58,700	\$1,468	\$17,610	\$440	3,496	24%	\$10.51	\$546	1.2
Calhoun County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	421	20%	\$5.82	\$302	2.7
Carroll County	\$12.04	\$626	\$25,040	1.5	\$58,800	\$1,470	\$17,640	\$441	1,650	24%	\$8.48	\$441	1.4

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Illinois	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Cass County	\$12.63	\$657	\$26,280	1.5	\$54,900	\$1,373	\$16,470	\$412	1,482	29%	\$10.46	\$544	1.2
Champaign County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	35,838	45%	\$9.37	\$487	1.6
Christian County	\$12.21	\$635	\$25,400	1.5	\$56,000	\$1,400	\$16,800	\$420	3,584	25%	\$10.91	\$567	1.1
Clark County	\$13.23	\$688	\$27,520	1.6	\$56,000	\$1,400	\$16,800	\$420	1,519	23%	\$9.61	\$500	1.4
Clay County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,342	24%	\$9.03	\$470	1.3
Clinton County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	2,725	19%	\$8.66	\$450	1.8
Coles County	\$12.56	\$653	\$26,120	1.5	\$57,600	\$1,440	\$17,280	\$432	7,918	38%	\$7.88	\$410	1.6
Cook County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	778,119	40%	\$16.96	\$882	1.1
Crawford County	\$12.04	\$626	\$25,040	1.5	\$54,400	\$1,360	\$16,320	\$408	1,581	20%	\$12.10	\$629	1.0
Cumberland County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	782	19%	\$8.42	\$438	1.4
De Witt County	\$12.04	\$626	\$25,040	1.5	\$60,400	\$1,510	\$18,120	\$453	1,515	23%	\$14.56	\$757	0.8
DeKalb County	\$15.52	\$807	\$32,280	1.9	\$73,300	\$1,833	\$21,990	\$550	14,148	37%	\$8.80	\$457	1.8
Douglas County	\$12.60	\$655	\$26,200	1.5	\$64,100	\$1,603	\$19,230	\$481	1,654	22%	\$10.07	\$523	1.3
DuPage County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	81,059	24%	\$15.62	\$812	1.2
Edgar County	\$12.04	\$626	\$25,040	1.5	\$54,800	\$1,370	\$16,440	\$411	1,891	24%	\$8.64	\$449	1.4
Edwards County	\$12.04	\$626	\$25,040	1.5	\$54,600	\$1,365	\$16,380	\$410	594	21%	\$12.06	\$627	1.0
Effingham County	\$12.04	\$626	\$25,040	1.5	\$65,200	\$1,630	\$19,560	\$489	2,772	21%	\$8.20	\$426	1.5
Fayette County	\$12.04	\$626	\$25,040	1.5	\$54,400	\$1,360	\$16,320	\$408	1,723	21%	\$8.57	\$446	1.4
Ford County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	1,212	21%	\$11.58	\$602	1.3
Franklin County	\$12.04	\$626	\$25,040	1.5	\$45,900	\$1,148	\$13,770	\$344	3,481	22%	\$8.89	\$462	1.4
Fulton County	\$12.04	\$626	\$25,040	1.5	\$53,800	\$1,345	\$16,140	\$404	3,437	23%	\$6.78	\$353	1.8
Gallatin County	\$12.04	\$626	\$25,040	1.5	\$52,000	\$1,300	\$15,600	\$390	542	23%	\$8.67	\$451	1.4
Greene County	\$12.04	\$626	\$25,040	1.5	\$55,300	\$1,383	\$16,590	\$415	1,366	24%	\$8.21	\$427	1.5
Grundy County	\$17.63	\$917	\$36,680	2.1	\$79,700	\$1,993	\$23,910	\$598	4,458	24%	\$14.69	\$764	1.2
Hamilton County	\$12.04	\$626	\$25,040	1.5	\$54,100	\$1,353	\$16,230	\$406	602	17%	\$8.12	\$422	1.5
Hancock County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	1,583	20%	\$8.94	\$465	1.3
Hardin County	\$12.04	\$626	\$25,040	1.5	\$41,000	\$1,025	\$12,300	\$308	402	22%	\$6.43	\$334	1.9
Henderson County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	621	20%	\$7.10	\$369	1.7
Henry County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	4,432	22%	\$9.17	\$477	1.5
Iroquois County	\$12.35	\$642	\$25,680	1.5	\$60,100	\$1,503	\$18,030	\$451	2,876	24%	\$8.92	\$464	1.4
Jackson County	\$12.90	\$671	\$26,840	1.6	\$54,000	\$1,350	\$16,200	\$405	10,826	46%	\$7.05	\$366	1.8

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Illinois	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Jasper County	\$12.04	\$626	\$25,040	1.5	\$56,400	\$1,410	\$16,920	\$423	694	17%	\$12.68	\$660	0.9
Jefferson County	\$12.04	\$626	\$25,040	1.5	\$54,500	\$1,363	\$16,350	\$409	3,988	26%	\$8.76	\$455	1.4
Jersey County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	1,684	19%	\$6.61	\$344	2.4
Jo Daviess County	\$12.04	\$626	\$25,040	1.5	\$64,200	\$1,605	\$19,260	\$482	2,131	22%	\$8.86	\$461	1.4
Johnson County	\$12.04	\$626	\$25,040	1.5	\$50,400	\$1,260	\$15,120	\$378	775	18%	\$6.50	\$338	1.9
Kane County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	39,712	23%	\$10.23	\$532	1.8
Kankakee County	\$14.75	\$767	\$30,680	1.8	\$61,000	\$1,525	\$18,300	\$458	12,386	30%	\$9.70	\$505	1.5
Kendall County	\$23.52	\$1,223	\$48,920	2.9	\$91,500	\$2,288	\$27,450	\$686	5,086	14%	\$10.47	\$545	2.2
Knox County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	6,898	32%	\$6.90	\$359	1.7
La Salle County	\$13.98	\$727	\$29,080	1.7	\$66,000	\$1,650	\$19,800	\$495	10,586	24%	\$10.04	\$522	1.4
Lake County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	53,710	22%	\$14.82	\$770	1.3
Lawrence County	\$12.04	\$626	\$25,040	1.5	\$48,400	\$1,210	\$14,520	\$363	1,719	30%	\$8.82	\$458	1.4
Lee County	\$12.04	\$626	\$25,040	1.5	\$64,600	\$1,615	\$19,380	\$485	3,466	25%	\$11.20	\$582	1.1
Livingston County	\$12.38	\$644	\$25,760	1.5	\$64,800	\$1,620	\$19,440	\$486	3,499	24%	\$10.58	\$550	1.2
Logan County	\$12.04	\$626	\$25,040	1.5	\$67,200	\$1,680	\$20,160	\$504	2,848	26%	\$7.49	\$389	1.6
Macon County	\$12.19	\$634	\$25,360	1.5	\$55,900	\$1,398	\$16,770	\$419	13,323	30%	\$11.76	\$611	1.0
Macoupin County	\$12.04	\$626	\$25,040	1.5	\$63,500	\$1,588	\$19,050	\$476	4,307	22%	\$7.71	\$401	1.6
Madison County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	27,371	26%	\$9.05	\$471	1.8
Marion County	\$12.04	\$626	\$25,040	1.5	\$53,700	\$1,343	\$16,110	\$403	4,176	26%	\$9.56	\$497	1.3
Marshall County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	870	17%	\$8.20	\$426	1.7
Mason County	\$12.04	\$626	\$25,040	1.5	\$54,600	\$1,365	\$16,380	\$410	1,308	20%	\$7.16	\$372	1.7
Massac County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	1,402	22%	\$13.46	\$700	0.9
McDonough County	\$13.71	\$713	\$28,520	1.7	\$55,700	\$1,393	\$16,710	\$418	5,061	39%	\$6.80	\$354	2.0
McHenry County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	17,509	16%	\$9.98	\$519	1.9
McLean County	\$13.96	\$726	\$29,040	1.7	\$86,800	\$2,170	\$26,040	\$651	20,407	32%	\$11.42	\$594	1.2
Menard County	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	917	18%	\$6.87	\$357	1.9
Mercer County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	1,388	20%	\$9.10	\$473	1.5
Monroe County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	2,321	19%	\$8.08	\$420	2.0
Montgomery County	\$12.04	\$626	\$25,040	1.5	\$60,500	\$1,513	\$18,150	\$454	2,749	24%	\$9.23	\$480	1.3
Morgan County	\$12.08	\$628	\$25,120	1.5	\$62,900	\$1,573	\$18,870	\$472	4,195	30%	\$8.73	\$454	1.4
Moultrie County	\$12.04	\$626	\$25,040	1.5	\$57,900	\$1,448	\$17,370	\$434	1,203	21%	\$11.89	\$618	1.0

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

Illinois	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Ogle County	\$12.88	\$670	\$26,800	1.6	\$69,000	\$1,725	\$20,700	\$518	5,241	25%	\$12.17	\$633	1.1
Peoria County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	24,452	32%	\$12.09	\$629	1.1
Perry County	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	1,773	21%	\$6.88	\$358	1.8
Piatt County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	1,107	17%	\$9.57	\$498	1.6
Pike County	\$12.04	\$626	\$25,040	1.5	\$53,600	\$1,340	\$16,080	\$402	1,464	22%	\$8.12	\$422	1.5
Pope County	\$12.04	\$626	\$25,040	1.5	\$54,700	\$1,368	\$16,410	\$410	452	24%	\$5.81	\$302	2.1
Pulaski County	\$12.04	\$626	\$25,040	1.5	\$42,200	\$1,055	\$12,660	\$317	563	23%	\$9.35	\$486	1.3
Putnam County	\$12.04	\$626	\$25,040	1.5	\$73,200	\$1,830	\$21,960	\$549	540	22%	\$13.60	\$707	0.9
Randolph County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	2,865	24%	\$8.26	\$429	1.5
Richland County	\$12.04	\$626	\$25,040	1.5	\$57,200	\$1,430	\$17,160	\$429	1,552	23%	\$8.98	\$467	1.3
Rock Island County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	17,403	29%	\$13.64	\$709	1.0
Saline County	\$12.04	\$626	\$25,040	1.5	\$49,200	\$1,230	\$14,760	\$369	2,741	26%	\$10.69	\$556	1.1
Sangamon County	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	23,991	29%	\$9.67	\$503	1.4
Schuyler County	\$12.04	\$626	\$25,040	1.5	\$54,900	\$1,373	\$16,470	\$412	631	20%	\$12.73	\$662	0.9
Scott County	\$12.04	\$626	\$25,040	1.5	\$68,500	\$1,713	\$20,550	\$514	549	26%	\$11.51	\$599	1.0
Shelby County	\$12.13	\$631	\$25,240	1.5	\$59,200	\$1,480	\$17,760	\$444	1,755	20%	\$8.75	\$455	1.4
St. Clair County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	33,708	33%	\$10.11	\$526	1.6
Stark County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	471	20%	\$9.94	\$517	1.4
Stephenson County	\$12.21	\$635	\$25,400	1.5	\$57,600	\$1,440	\$17,280	\$432	5,506	28%	\$9.26	\$481	1.3
Tazewell County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	11,926	22%	\$16.39	\$853	0.8
Union County	\$12.04	\$626	\$25,040	1.5	\$51,500	\$1,288	\$15,450	\$386	1,760	26%	\$6.83	\$355	1.8
Vermilion County	\$12.10	\$629	\$25,160	1.5	\$48,200	\$1,205	\$14,460	\$362	9,226	29%	\$9.08	\$472	1.3
Wabash County	\$12.04	\$626	\$25,040	1.5	\$59,100	\$1,478	\$17,730	\$443	971	20%	\$9.60	\$499	1.3
Warren County	\$12.94	\$673	\$26,920	1.6	\$52,700	\$1,318	\$15,810	\$395	1,861	27%	\$7.49	\$390	1.7
Washington County	\$12.04	\$626	\$25,040	1.5	\$68,200	\$1,705	\$20,460	\$512	1,097	18%	\$11.69	\$608	1.0
Wayne County	\$12.04	\$626	\$25,040	1.5	\$50,900	\$1,273	\$15,270	\$382	1,668	23%	\$10.47	\$544	1.1
White County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,292	20%	\$7.84	\$408	1.5
Whiteside County	\$12.77	\$664	\$26,560	1.5	\$57,600	\$1,440	\$17,280	\$432	5,827	25%	\$8.87	\$461	1.4
Will County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	34,401	16%	\$9.50	\$494	2.0
Williamson County	\$12.98	\$675	\$27,000	1.6	\$62,200	\$1,555	\$18,660	\$467	7,414	28%	\$8.39	\$436	1.5
Winnebago County	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	35,010	31%	\$10.02	\$521	1.4

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

Illinois

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	2,280	16%	\$6.89	\$358	2.0

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Indiana

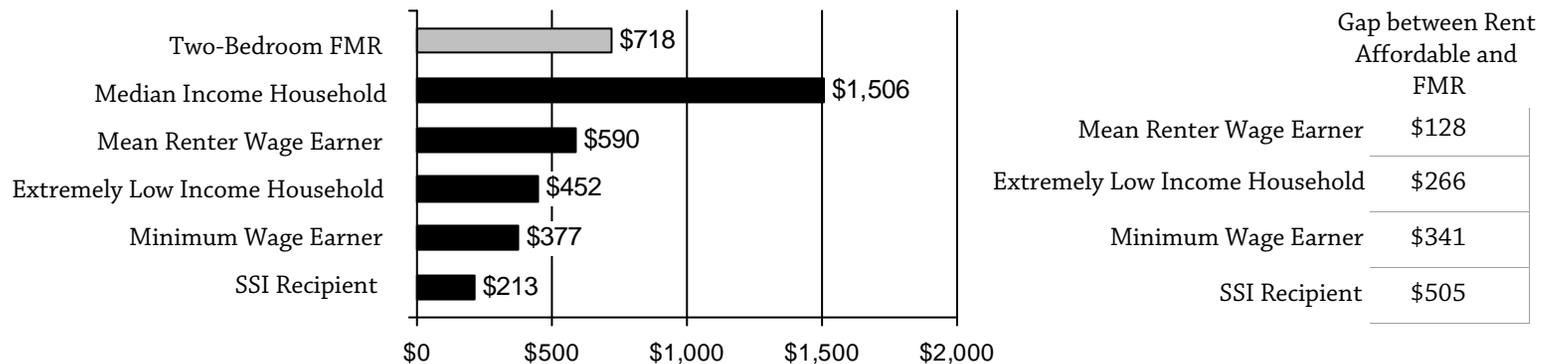
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$718. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,394 monthly or \$28,733 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.81

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 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 Indiana, the estimated mean (average) wage for a renter is \$11.35. 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**



Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Indiana	\$13.81	\$718	\$28,733	1.9	\$60,256	\$1,506	\$18,077	\$452	714,678	29%	\$11.35	\$590	1.2
Combined Nonmetro Areas	\$12.21	\$635	\$25,402	1.7	\$55,634	\$1,391	\$16,690	\$417	129,714	24%	\$10.07	\$524	1.2
<u>Metropolitan Areas</u>													
Anderson MSA	\$12.94	\$673	\$26,920	1.8	\$55,600	\$1,390	\$16,680	\$417	13,971	27%	\$8.58	\$446	1.5
Bloomington HMFA	\$14.37	\$747	\$29,880	2.0	\$61,100	\$1,528	\$18,330	\$458	24,098	45%	\$7.95	\$413	1.8
Carrroll County HMFA	\$11.90	\$619	\$24,760	1.6	\$64,200	\$1,605	\$19,260	\$482	1,706	21%	\$8.57	\$446	1.4
Cincinnati-Middleton HMFA	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	6,646	23%	\$8.60	\$447	1.7
Columbus MSA	\$14.04	\$730	\$29,200	1.9	\$62,500	\$1,563	\$18,750	\$469	8,266	28%	\$14.38	\$748	1.0
Elkhart-Goshen MSA	\$13.87	\$721	\$28,840	1.9	\$51,900	\$1,298	\$15,570	\$389	18,799	27%	\$10.64	\$553	1.3
Evansville HMFA	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	31,698	30%	\$10.77	\$560	1.3
Fort Wayne MSA	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	44,545	28%	\$10.91	\$567	1.1
Gary HMFA	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	68,737	27%	\$11.02	\$573	1.4
Gibson County HMFA	\$12.50	\$650	\$26,000	1.7	\$65,500	\$1,638	\$19,650	\$491	2,865	22%	\$11.97	\$623	1.0
Greene County HMFA	\$11.90	\$619	\$24,760	1.6	\$53,900	\$1,348	\$16,170	\$404	2,848	22%	\$6.81	\$354	1.7
Indianapolis HMFA	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	212,525	32%	\$13.57	\$705	1.1
Jasper County HMFA	\$13.42	\$698	\$27,920	1.9	\$67,900	\$1,698	\$20,370	\$509	2,697	22%	\$10.69	\$556	1.3
Kokomo MSA	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	11,433	28%	\$11.28	\$587	1.1
Lafayette HMFA	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	30,374	44%	\$10.41	\$541	1.4
Louisville HMFA	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	22,514	26%	\$8.89	\$462	1.6
Michigan City-La Porte MSA	\$14.58	\$758	\$30,320	2.0	\$59,500	\$1,488	\$17,850	\$446	10,543	25%	\$9.06	\$471	1.6
Muncie MSA	\$12.21	\$635	\$25,400	1.7	\$53,800	\$1,345	\$16,140	\$404	15,728	34%	\$8.60	\$447	1.4
Owen County HMFA	\$11.90	\$619	\$24,760	1.6	\$55,600	\$1,390	\$16,680	\$417	1,625	19%	\$10.39	\$540	1.1
Putnam County HMFA	\$12.33	\$641	\$25,640	1.7	\$63,100	\$1,578	\$18,930	\$473	2,491	20%	\$8.48	\$441	1.5
South Bend-Mishawaka HMFA	\$13.73	\$714	\$28,560	1.9	\$58,400	\$1,460	\$17,520	\$438	29,605	29%	\$11.03	\$573	1.2
Sullivan County HMFA	\$11.90	\$619	\$24,760	1.6	\$55,900	\$1,398	\$16,770	\$419	1,745	22%	\$8.24	\$428	1.4
Terre Haute HMFA	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	17,266	31%	\$9.98	\$519	1.3
Washington County HMFA	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,239	21%	\$7.85	\$408	1.5
<u>Counties</u>													
Adams County	\$11.90	\$619	\$24,760	1.6	\$56,400	\$1,410	\$16,920	\$423	2,496	20%	\$9.21	\$479	1.3

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Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allen County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	39,965	29%	\$11.12	\$578	1.1
Bartholomew County	\$14.04	\$730	\$29,200	1.9	\$62,500	\$1,563	\$18,750	\$469	8,266	28%	\$14.38	\$748	1.0
Benton County	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	837	23%	\$9.90	\$515	1.5
Blackford County	\$11.90	\$619	\$24,760	1.6	\$50,300	\$1,258	\$15,090	\$377	1,251	24%	\$8.50	\$442	1.4
Boone County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,553	22%	\$8.93	\$464	1.6
Brown County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	903	15%	\$5.69	\$296	2.6
Carroll County	\$11.90	\$619	\$24,760	1.6	\$64,200	\$1,605	\$19,260	\$482	1,706	21%	\$8.57	\$446	1.4
Cass County	\$11.90	\$619	\$24,760	1.6	\$53,000	\$1,325	\$15,900	\$398	3,663	25%	\$10.06	\$523	1.2
Clark County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	12,368	29%	\$9.63	\$501	1.5
Clay County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	2,049	20%	\$8.32	\$433	1.6
Clinton County	\$12.92	\$672	\$26,880	1.8	\$61,100	\$1,528	\$18,330	\$458	3,246	27%	\$10.04	\$522	1.3
Crawford County	\$11.90	\$619	\$24,760	1.6	\$49,000	\$1,225	\$14,700	\$368	670	16%	\$6.35	\$330	1.9
Daviess County	\$11.90	\$619	\$24,760	1.6	\$57,100	\$1,428	\$17,130	\$428	2,376	22%	\$8.90	\$463	1.3
Dearborn County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	4,300	23%	\$8.97	\$466	1.6
Decatur County	\$12.31	\$640	\$25,600	1.7	\$55,600	\$1,390	\$16,680	\$417	3,068	31%	\$12.07	\$627	1.0
DeKalb County	\$11.90	\$619	\$24,760	1.6	\$58,800	\$1,470	\$17,640	\$441	3,271	20%	\$11.24	\$585	1.1
Delaware County	\$12.21	\$635	\$25,400	1.7	\$53,800	\$1,345	\$16,140	\$404	15,728	34%	\$8.60	\$447	1.4
Dubois County	\$11.90	\$619	\$24,760	1.6	\$68,300	\$1,708	\$20,490	\$512	3,569	22%	\$10.48	\$545	1.1
Elkhart County	\$13.87	\$721	\$28,840	1.9	\$51,900	\$1,298	\$15,570	\$389	18,799	27%	\$10.64	\$553	1.3
Fayette County	\$12.02	\$625	\$25,000	1.7	\$49,500	\$1,238	\$14,850	\$371	2,571	27%	\$7.34	\$382	1.6
Floyd County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	7,916	27%	\$8.69	\$452	1.6
Fountain County	\$11.90	\$619	\$24,760	1.6	\$54,900	\$1,373	\$16,470	\$412	1,371	20%	\$9.55	\$497	1.2
Franklin County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	1,716	20%	\$7.16	\$372	2.0
Fulton County	\$12.58	\$654	\$26,160	1.7	\$51,000	\$1,275	\$15,300	\$383	2,057	25%	\$9.44	\$491	1.3
Gibson County	\$12.50	\$650	\$26,000	1.7	\$65,500	\$1,638	\$19,650	\$491	2,865	22%	\$11.97	\$623	1.0
Grant County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	8,090	30%	\$10.98	\$571	1.1
Greene County	\$11.90	\$619	\$24,760	1.6	\$53,900	\$1,348	\$16,170	\$404	2,848	22%	\$6.81	\$354	1.7
Hamilton County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	19,966	20%	\$12.14	\$631	1.2
Hancock County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,748	18%	\$9.01	\$468	1.6
Harrison County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	2,230	15%	\$6.20	\$322	2.3
Hendricks County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	8,880	17%	\$9.81	\$510	1.5

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Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Henry County	\$12.19	\$634	\$25,360	1.7	\$56,000	\$1,400	\$16,800	\$420	4,607	24%	\$7.93	\$412	1.5
Howard County	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	10,033	29%	\$11.31	\$588	1.1
Huntington County	\$12.12	\$630	\$25,200	1.7	\$59,100	\$1,478	\$17,730	\$443	3,014	21%	\$10.02	\$521	1.2
Jackson County	\$13.67	\$711	\$28,440	1.9	\$56,900	\$1,423	\$17,070	\$427	4,476	27%	\$10.46	\$544	1.3
Jasper County	\$13.42	\$698	\$27,920	1.9	\$67,900	\$1,698	\$20,370	\$509	2,697	22%	\$10.69	\$556	1.3
Jay County	\$11.90	\$619	\$24,760	1.6	\$50,900	\$1,273	\$15,270	\$382	1,868	23%	\$9.48	\$493	1.3
Jefferson County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	3,724	29%	\$10.11	\$526	1.2
Jennings County	\$12.42	\$646	\$25,840	1.7	\$51,500	\$1,288	\$15,450	\$386	2,766	25%	\$12.01	\$625	1.0
Johnson County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	12,764	25%	\$8.67	\$451	1.7
Knox County	\$11.90	\$619	\$24,760	1.6	\$54,800	\$1,370	\$16,440	\$411	4,470	30%	\$8.64	\$449	1.4
Kosciusko County	\$12.52	\$651	\$26,040	1.7	\$60,200	\$1,505	\$18,060	\$452	6,829	22%	\$12.75	\$663	1.0
LaGrange County	\$13.29	\$691	\$27,640	1.8	\$57,200	\$1,430	\$17,160	\$429	2,169	18%	\$10.16	\$528	1.3
Lake County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	53,736	29%	\$11.16	\$580	1.4
LaPorte County	\$14.58	\$758	\$30,320	2.0	\$59,500	\$1,488	\$17,850	\$446	10,543	25%	\$9.06	\$471	1.6
Lawrence County	\$11.90	\$619	\$24,760	1.6	\$53,500	\$1,338	\$16,050	\$401	4,027	22%	\$8.25	\$429	1.4
Madison County	\$12.94	\$673	\$26,920	1.8	\$55,600	\$1,390	\$16,680	\$417	13,971	27%	\$8.58	\$446	1.5
Marion County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	150,459	42%	\$15.16	\$788	1.0
Marshall County	\$12.38	\$644	\$25,760	1.7	\$61,700	\$1,543	\$18,510	\$463	4,158	23%	\$10.57	\$550	1.2
Martin County	\$11.90	\$619	\$24,760	1.6	\$58,500	\$1,463	\$17,550	\$439	581	14%	\$8.82	\$459	1.3
Miami County	\$11.90	\$619	\$24,760	1.6	\$52,400	\$1,310	\$15,720	\$393	3,254	24%	\$9.24	\$481	1.3
Monroe County	\$14.37	\$747	\$29,880	2.0	\$61,100	\$1,528	\$18,330	\$458	24,098	45%	\$7.95	\$413	1.8
Montgomery County	\$12.67	\$659	\$26,360	1.7	\$59,900	\$1,498	\$17,970	\$449	3,964	27%	\$10.76	\$559	1.2
Morgan County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	5,424	21%	\$8.03	\$418	1.8
Newton County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	1,086	20%	\$9.39	\$488	1.6
Noble County	\$12.17	\$633	\$25,320	1.7	\$57,300	\$1,433	\$17,190	\$430	3,878	22%	\$10.41	\$541	1.2
Ohio County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	630	26%	\$8.66	\$450	1.6
Orange County	\$11.90	\$619	\$24,760	1.6	\$48,800	\$1,220	\$14,640	\$366	1,763	23%	\$8.24	\$428	1.4
Owen County	\$11.90	\$619	\$24,760	1.6	\$55,600	\$1,390	\$16,680	\$417	1,625	19%	\$10.39	\$540	1.1
Parke County	\$11.90	\$619	\$24,760	1.6	\$54,800	\$1,370	\$16,440	\$411	1,049	17%	\$5.92	\$308	2.0
Perry County	\$11.90	\$619	\$24,760	1.6	\$59,000	\$1,475	\$17,700	\$443	1,689	22%	\$8.27	\$430	1.4
Pike County	\$11.90	\$619	\$24,760	1.6	\$52,500	\$1,313	\$15,750	\$394	981	18%	\$15.09	\$785	0.8

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

Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Porter County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	13,915	23%	\$10.68	\$555	1.4
Posey County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	1,545	15%	\$8.64	\$449	1.7
Pulaski County	\$11.90	\$619	\$24,760	1.6	\$54,100	\$1,353	\$16,230	\$406	1,072	21%	\$11.16	\$580	1.1
Putnam County	\$12.33	\$641	\$25,640	1.7	\$63,100	\$1,578	\$18,930	\$473	2,491	20%	\$8.48	\$441	1.5
Randolph County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,561	25%	\$9.75	\$507	1.2
Ripley County	\$13.29	\$691	\$27,640	1.8	\$60,900	\$1,523	\$18,270	\$457	2,376	22%	\$12.60	\$655	1.1
Rush County	\$11.90	\$619	\$24,760	1.6	\$56,200	\$1,405	\$16,860	\$422	1,744	26%	\$8.75	\$455	1.4
Scott County	\$12.71	\$661	\$26,440	1.8	\$49,700	\$1,243	\$14,910	\$373	2,301	25%	\$7.87	\$409	1.6
Shelby County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,828	28%	\$10.55	\$548	1.4
Spencer County	\$11.90	\$619	\$24,760	1.6	\$65,200	\$1,630	\$19,560	\$489	1,327	16%	\$6.50	\$338	1.8
St. Joseph County	\$13.73	\$714	\$28,560	1.9	\$58,400	\$1,460	\$17,520	\$438	29,605	29%	\$11.03	\$573	1.2
Starke County	\$11.90	\$619	\$24,760	1.6	\$46,800	\$1,170	\$14,040	\$351	1,853	20%	\$7.68	\$399	1.6
Steuben County	\$12.88	\$670	\$26,800	1.8	\$60,700	\$1,518	\$18,210	\$455	2,975	21%	\$9.59	\$499	1.3
Sullivan County	\$11.90	\$619	\$24,760	1.6	\$55,900	\$1,398	\$16,770	\$419	1,745	22%	\$8.24	\$428	1.4
Switzerland County	\$11.90	\$619	\$24,760	1.6	\$55,000	\$1,375	\$16,500	\$413	882	21%	\$10.23	\$532	1.2
Tippecanoe County	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	29,537	45%	\$10.42	\$542	1.4
Tipton County	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	1,400	21%	\$10.98	\$571	1.1
Union County	\$11.90	\$619	\$24,760	1.6	\$52,900	\$1,323	\$15,870	\$397	645	22%	\$7.24	\$377	1.6
Vanderburgh County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	26,546	36%	\$11.22	\$584	1.3
Vermillion County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	1,487	23%	\$14.89	\$774	0.9
Vigo County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	13,730	34%	\$9.83	\$511	1.4
Wabash County	\$12.04	\$626	\$25,040	1.7	\$56,100	\$1,403	\$16,830	\$421	3,194	25%	\$8.06	\$419	1.5
Warren County	\$11.90	\$619	\$24,760	1.6	\$61,600	\$1,540	\$18,480	\$462	705	21%	\$9.29	\$483	1.3
Warrick County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	3,607	16%	\$8.60	\$447	1.7
Washington County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,239	21%	\$7.85	\$408	1.5
Wayne County	\$11.90	\$619	\$24,760	1.6	\$49,400	\$1,235	\$14,820	\$371	8,878	32%	\$9.73	\$506	1.2
Wells County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	2,334	22%	\$9.12	\$474	1.4
White County	\$12.00	\$624	\$24,960	1.7	\$55,900	\$1,398	\$16,770	\$419	2,235	23%	\$8.87	\$461	1.4
Whitley County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	2,246	17%	\$9.10	\$473	1.4

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

Iowa

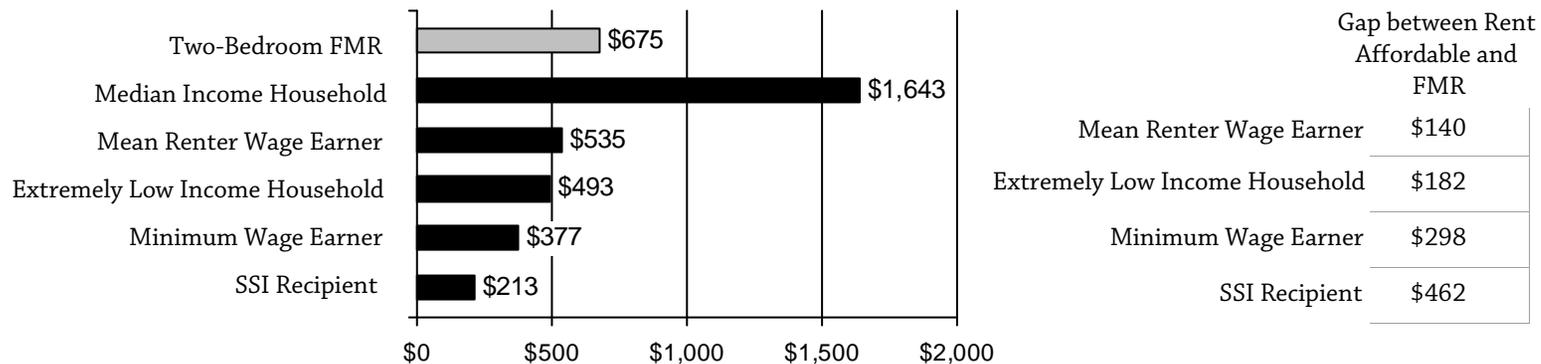
In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$675. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,248 monthly or \$26,980 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.97

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 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 Iowa, the estimated mean (average) wage for a renter is \$10.30. 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	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	\$12.97	\$675	\$26,980	1.8	\$65,713	\$1,643	\$19,714	\$493	328,976	27%	\$10.30	\$535	1.3
Combined Nonmetro Areas	\$11.31	\$588	\$23,521	1.6	\$60,412	\$1,510	\$18,124	\$453	129,203	24%	\$9.37	\$487	1.2
Metropolitan Areas													
Ames MSA	\$13.85	\$720	\$28,800	1.9	\$74,900	\$1,873	\$22,470	\$562	15,613	45%	\$9.21	\$479	1.5
Benton County HMFA	\$11.37	\$591	\$23,640	1.6	\$69,100	\$1,728	\$20,730	\$518	1,925	19%	\$7.65	\$398	1.5
Bremer County HMFA	\$11.67	\$607	\$24,280	1.6	\$72,900	\$1,823	\$21,870	\$547	1,660	18%	\$8.87	\$461	1.3
Cedar Rapids HMFA	\$13.94	\$725	\$29,000	1.9	\$71,700	\$1,793	\$21,510	\$538	23,147	27%	\$11.69	\$608	1.2
Davenport-Moline-Rock Island MSA	\$13.67	\$711	\$28,440	1.9	\$63,100	\$1,578	\$18,930	\$473	19,770	30%	\$10.09	\$525	1.4
Des Moines-West Des Moines MSA	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	61,406	28%	\$12.44	\$647	1.2
Dubuque MSA	\$12.25	\$637	\$25,480	1.7	\$66,100	\$1,653	\$19,830	\$496	9,468	26%	\$10.40	\$541	1.2
Iowa City HMFA	\$16.40	\$853	\$34,120	2.3	\$75,800	\$1,895	\$22,740	\$569	20,567	40%	\$8.03	\$417	2.0
Jones County HMFA	\$11.88	\$618	\$24,720	1.6	\$62,900	\$1,573	\$18,870	\$472	1,519	19%	\$9.43	\$490	1.3
Omaha-Council Bluffs HMFA	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	12,799	27%	\$8.57	\$446	1.9
Sioux City MSA	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	12,454	32%	\$9.07	\$472	1.4
Washington County HMFA	\$12.23	\$636	\$25,440	1.7	\$64,300	\$1,608	\$19,290	\$482	2,158	24%	\$7.35	\$382	1.7
Waterloo-Cedar Falls HMFA	\$12.21	\$635	\$25,400	1.7	\$64,100	\$1,603	\$19,230	\$481	17,287	30%	\$10.21	\$531	1.2
Counties													
Adair County	\$11.17	\$581	\$23,240	1.5	\$60,900	\$1,523	\$18,270	\$457	779	23%	\$8.94	\$465	1.2
Adams County	\$11.63	\$605	\$24,200	1.6	\$56,100	\$1,403	\$16,830	\$421	316	19%	\$9.66	\$502	1.2
Allamakee County	\$10.87	\$565	\$22,600	1.5	\$59,400	\$1,485	\$17,820	\$446	1,156	20%	\$9.54	\$496	1.1
Appanoose County	\$10.87	\$565	\$22,600	1.5	\$43,800	\$1,095	\$13,140	\$329	1,548	28%	\$8.65	\$450	1.3
Audubon County	\$10.87	\$565	\$22,600	1.5	\$62,300	\$1,558	\$18,690	\$467	547	20%	\$12.76	\$664	0.9
Benton County	\$11.37	\$591	\$23,640	1.6	\$69,100	\$1,728	\$20,730	\$518	1,925	19%	\$7.65	\$398	1.5
Black Hawk County	\$12.21	\$635	\$25,400	1.7	\$64,100	\$1,603	\$19,230	\$481	16,347	31%	\$10.15	\$528	1.2
Boone County	\$11.98	\$623	\$24,920	1.7	\$71,100	\$1,778	\$21,330	\$533	2,464	23%	\$9.58	\$498	1.3
Bremer County	\$11.67	\$607	\$24,280	1.6	\$72,900	\$1,823	\$21,870	\$547	1,660	18%	\$8.87	\$461	1.3
Buchanan County	\$11.02	\$573	\$22,920	1.5	\$65,300	\$1,633	\$19,590	\$490	1,741	21%	\$9.21	\$479	1.2
Buena Vista County	\$11.42	\$594	\$23,760	1.6	\$56,700	\$1,418	\$17,010	\$425	2,418	32%	\$11.37	\$591	1.0
Butler County	\$10.87	\$565	\$22,600	1.5	\$63,400	\$1,585	\$19,020	\$476	1,164	19%	\$10.08	\$524	1.1

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Iowa	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Calhoun County	\$10.87	\$565	\$22,600	1.5	\$53,200	\$1,330	\$15,960	\$399	854	20%	\$9.46	\$492	1.1
Carroll County	\$10.87	\$565	\$22,600	1.5	\$65,900	\$1,648	\$19,770	\$494	2,080	24%	\$7.83	\$407	1.4
Cass County	\$10.87	\$565	\$22,600	1.5	\$52,000	\$1,300	\$15,600	\$390	1,748	29%	\$9.16	\$476	1.2
Cedar County	\$11.87	\$617	\$24,680	1.6	\$67,900	\$1,698	\$20,370	\$509	1,525	20%	\$9.74	\$506	1.2
Cerro Gordo County	\$12.29	\$639	\$25,560	1.7	\$63,900	\$1,598	\$19,170	\$479	5,635	28%	\$9.59	\$499	1.3
Cherokee County	\$10.87	\$565	\$22,600	1.5	\$60,300	\$1,508	\$18,090	\$452	1,351	25%	\$9.21	\$479	1.2
Chickasaw County	\$10.87	\$565	\$22,600	1.5	\$53,700	\$1,343	\$16,110	\$403	934	17%	\$9.51	\$494	1.1
Clarke County	\$10.94	\$569	\$22,760	1.5	\$58,100	\$1,453	\$17,430	\$436	769	22%	\$8.81	\$458	1.2
Clay County	\$10.87	\$565	\$22,600	1.5	\$60,000	\$1,500	\$18,000	\$450	2,025	28%	\$8.73	\$454	1.2
Clayton County	\$10.87	\$565	\$22,600	1.5	\$57,300	\$1,433	\$17,190	\$430	1,661	22%	\$8.72	\$453	1.2
Clinton County	\$11.27	\$586	\$23,440	1.6	\$62,400	\$1,560	\$18,720	\$468	5,112	26%	\$9.33	\$485	1.2
Crawford County	\$10.87	\$565	\$22,600	1.5	\$57,200	\$1,430	\$17,160	\$429	1,368	21%	\$8.73	\$454	1.2
Dallas County	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	5,242	21%	\$11.50	\$598	1.3
Davis County	\$10.88	\$566	\$22,640	1.5	\$56,200	\$1,405	\$16,860	\$422	548	18%	\$9.00	\$468	1.2
Decatur County	\$10.87	\$565	\$22,600	1.5	\$51,000	\$1,275	\$15,300	\$383	1,018	32%	\$5.63	\$293	1.9
Delaware County	\$10.87	\$565	\$22,600	1.5	\$63,600	\$1,590	\$19,080	\$477	1,431	20%	\$9.12	\$474	1.2
Des Moines County	\$12.75	\$663	\$26,520	1.8	\$57,300	\$1,433	\$17,190	\$430	4,620	27%	\$9.04	\$470	1.4
Dickinson County	\$10.87	\$565	\$22,600	1.5	\$63,400	\$1,585	\$19,020	\$476	1,852	23%	\$6.85	\$356	1.6
Dubuque County	\$12.25	\$637	\$25,480	1.7	\$66,100	\$1,653	\$19,830	\$496	9,468	26%	\$10.40	\$541	1.2
Emmet County	\$11.42	\$594	\$23,760	1.6	\$59,400	\$1,485	\$17,820	\$446	905	22%	\$8.09	\$421	1.4
Fayette County	\$10.87	\$565	\$22,600	1.5	\$55,900	\$1,398	\$16,770	\$419	1,819	21%	\$8.47	\$440	1.3
Floyd County	\$10.87	\$565	\$22,600	1.5	\$56,100	\$1,403	\$16,830	\$421	1,666	24%	\$7.16	\$372	1.5
Franklin County	\$10.87	\$565	\$22,600	1.5	\$56,200	\$1,405	\$16,860	\$422	1,088	26%	\$11.71	\$609	0.9
Fremont County	\$10.87	\$565	\$22,600	1.5	\$63,400	\$1,585	\$19,020	\$476	697	22%	\$10.03	\$522	1.1
Greene County	\$10.87	\$565	\$22,600	1.5	\$63,900	\$1,598	\$19,170	\$479	1,023	25%	\$9.41	\$489	1.2
Grundy County	\$12.21	\$635	\$25,400	1.7	\$64,100	\$1,603	\$19,230	\$481	940	19%	\$11.24	\$585	1.1
Guthrie County	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	1,008	21%	\$11.62	\$604	1.2
Hamilton County	\$11.92	\$620	\$24,800	1.6	\$65,300	\$1,633	\$19,590	\$490	1,574	24%	\$9.56	\$497	1.2
Hancock County	\$10.90	\$567	\$22,680	1.5	\$59,400	\$1,485	\$17,820	\$446	887	19%	\$11.07	\$575	1.0
Hardin County	\$10.87	\$565	\$22,600	1.5	\$61,200	\$1,530	\$18,360	\$459	1,767	25%	\$11.68	\$607	0.9
Harrison County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	1,268	21%	\$7.19	\$374	2.2

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

Iowa	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Henry County	\$11.00	\$572	\$22,880	1.5	\$57,400	\$1,435	\$17,220	\$431	2,076	27%	\$8.93	\$464	1.2
Howard County	\$10.87	\$565	\$22,600	1.5	\$59,100	\$1,478	\$17,730	\$443	833	21%	\$8.70	\$452	1.2
Humboldt County	\$10.87	\$565	\$22,600	1.5	\$60,600	\$1,515	\$18,180	\$455	1,008	24%	\$10.07	\$524	1.1
Ida County	\$10.87	\$565	\$22,600	1.5	\$62,300	\$1,558	\$18,690	\$467	791	25%	\$12.52	\$651	0.9
Iowa County	\$10.87	\$565	\$22,600	1.5	\$68,600	\$1,715	\$20,580	\$515	1,394	21%	\$9.10	\$473	1.2
Jackson County	\$10.87	\$565	\$22,600	1.5	\$57,600	\$1,440	\$17,280	\$432	1,804	22%	\$8.44	\$439	1.3
Jasper County	\$11.75	\$611	\$24,440	1.6	\$60,000	\$1,500	\$18,000	\$450	3,875	26%	\$8.68	\$452	1.4
Jefferson County	\$12.54	\$652	\$26,080	1.7	\$58,800	\$1,470	\$17,640	\$441	1,615	24%	\$7.68	\$399	1.6
Johnson County	\$16.40	\$853	\$34,120	2.3	\$75,800	\$1,895	\$22,740	\$569	20,567	40%	\$8.03	\$417	2.0
Jones County	\$11.88	\$618	\$24,720	1.6	\$62,900	\$1,573	\$18,870	\$472	1,519	19%	\$9.43	\$490	1.3
Keokuk County	\$10.87	\$565	\$22,600	1.5	\$56,800	\$1,420	\$17,040	\$426	847	19%	\$9.59	\$499	1.1
Kossuth County	\$10.87	\$565	\$22,600	1.5	\$64,800	\$1,620	\$19,440	\$486	1,280	19%	\$10.26	\$533	1.1
Lee County	\$11.17	\$581	\$23,240	1.5	\$53,800	\$1,345	\$16,140	\$404	3,847	27%	\$10.05	\$522	1.1
Linn County	\$13.94	\$725	\$29,000	1.9	\$71,700	\$1,793	\$21,510	\$538	23,147	27%	\$11.69	\$608	1.2
Louisa County	\$11.77	\$612	\$24,480	1.6	\$58,400	\$1,460	\$17,520	\$438	808	19%	\$9.55	\$497	1.2
Lucas County	\$10.87	\$565	\$22,600	1.5	\$60,200	\$1,505	\$18,060	\$452	920	25%	\$6.29	\$327	1.7
Lyon County	\$10.87	\$565	\$22,600	1.5	\$61,000	\$1,525	\$18,300	\$458	763	17%	\$9.04	\$470	1.2
Madison County	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	1,231	21%	\$6.84	\$356	2.1
Mahaska County	\$11.02	\$573	\$22,920	1.5	\$61,500	\$1,538	\$18,450	\$461	2,270	25%	\$7.52	\$391	1.5
Marion County	\$12.40	\$645	\$25,800	1.7	\$70,000	\$1,750	\$21,000	\$525	2,853	23%	\$10.67	\$555	1.2
Marshall County	\$11.33	\$589	\$23,560	1.6	\$59,200	\$1,480	\$17,760	\$444	4,039	26%	\$11.49	\$597	1.0
Mills County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	957	17%	\$7.69	\$400	2.1
Mitchell County	\$10.87	\$565	\$22,600	1.5	\$67,300	\$1,683	\$20,190	\$505	748	17%	\$8.52	\$443	1.3
Monona County	\$10.87	\$565	\$22,600	1.5	\$54,300	\$1,358	\$16,290	\$407	1,136	28%	\$8.54	\$444	1.3
Monroe County	\$10.87	\$565	\$22,600	1.5	\$56,400	\$1,410	\$16,920	\$423	649	19%	\$10.00	\$520	1.1
Montgomery County	\$10.87	\$565	\$22,600	1.5	\$53,800	\$1,345	\$16,140	\$404	1,200	26%	\$8.92	\$464	1.2
Muscatine County	\$12.31	\$640	\$25,600	1.7	\$65,300	\$1,633	\$19,590	\$490	3,777	23%	\$10.42	\$542	1.2
O'Brien County	\$10.87	\$565	\$22,600	1.5	\$63,100	\$1,578	\$18,930	\$473	1,465	24%	\$8.08	\$420	1.3
Osceola County	\$10.87	\$565	\$22,600	1.5	\$61,900	\$1,548	\$18,570	\$464	672	25%	\$10.75	\$559	1.0
Page County	\$10.87	\$565	\$22,600	1.5	\$56,100	\$1,403	\$16,830	\$421	1,619	26%	\$8.31	\$432	1.3
Palo Alto County	\$10.87	\$565	\$22,600	1.5	\$60,800	\$1,520	\$18,240	\$456	990	25%	\$9.56	\$497	1.1

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Iowa	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Plymouth County	\$11.50	\$598	\$23,920	1.6	\$73,600	\$1,840	\$22,080	\$552	2,043	21%	\$9.84	\$511	1.2
Pocahontas County	\$10.87	\$565	\$22,600	1.5	\$59,800	\$1,495	\$17,940	\$449	660	20%	\$10.32	\$537	1.1
Polk County	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	50,378	30%	\$12.77	\$664	1.1
Pottawattamie County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	10,574	29%	\$8.76	\$456	1.8
Poweshiek County	\$11.75	\$611	\$24,440	1.6	\$69,900	\$1,748	\$20,970	\$524	1,905	25%	\$9.07	\$472	1.3
Ringgold County	\$10.87	\$565	\$22,600	1.5	\$54,500	\$1,363	\$16,350	\$409	419	20%	\$8.91	\$463	1.2
Sac County	\$10.87	\$565	\$22,600	1.5	\$57,700	\$1,443	\$17,310	\$433	828	18%	\$9.35	\$486	1.2
Scott County	\$13.67	\$711	\$28,440	1.9	\$63,100	\$1,578	\$18,930	\$473	19,770	30%	\$10.09	\$525	1.4
Shelby County	\$10.87	\$565	\$22,600	1.5	\$59,000	\$1,475	\$17,700	\$443	1,122	22%	\$6.99	\$363	1.6
Sioux County	\$10.87	\$565	\$22,600	1.5	\$63,800	\$1,595	\$19,140	\$479	2,159	19%	\$9.04	\$470	1.2
Story County	\$13.85	\$720	\$28,800	1.9	\$74,900	\$1,873	\$22,470	\$562	15,613	45%	\$9.21	\$479	1.5
Tama County	\$11.08	\$576	\$23,040	1.5	\$58,500	\$1,463	\$17,550	\$439	1,579	22%	\$8.81	\$458	1.3
Taylor County	\$10.87	\$565	\$22,600	1.5	\$51,200	\$1,280	\$15,360	\$384	552	21%	\$8.77	\$456	1.2
Union County	\$11.00	\$572	\$22,880	1.5	\$53,700	\$1,343	\$16,110	\$403	1,584	30%	\$6.70	\$348	1.6
Van Buren County	\$10.87	\$565	\$22,600	1.5	\$53,200	\$1,330	\$15,960	\$399	591	19%	\$11.94	\$621	0.9
Wapello County	\$12.48	\$649	\$25,960	1.7	\$52,400	\$1,310	\$15,720	\$393	3,644	25%	\$10.27	\$534	1.2
Warren County	\$14.42	\$750	\$30,000	2.0	\$72,900	\$1,823	\$21,870	\$547	3,547	21%	\$8.08	\$420	1.8
Washington County	\$12.23	\$636	\$25,440	1.7	\$64,300	\$1,608	\$19,290	\$482	2,158	24%	\$7.35	\$382	1.7
Wayne County	\$10.87	\$565	\$22,600	1.5	\$47,600	\$1,190	\$14,280	\$357	546	20%	\$8.82	\$459	1.2
Webster County	\$10.87	\$565	\$22,600	1.5	\$57,500	\$1,438	\$17,250	\$431	5,162	33%	\$10.04	\$522	1.1
Winnebago County	\$10.87	\$565	\$22,600	1.5	\$62,400	\$1,560	\$18,720	\$468	1,146	25%	\$8.40	\$437	1.3
Winneshiek County	\$10.87	\$565	\$22,600	1.5	\$65,400	\$1,635	\$19,620	\$491	1,846	23%	\$8.72	\$454	1.2
Woodbury County	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	12,454	32%	\$9.07	\$472	1.4
Worth County	\$10.87	\$565	\$22,600	1.5	\$60,200	\$1,505	\$18,060	\$452	661	20%	\$8.82	\$459	1.2
Wright County	\$10.87	\$565	\$22,600	1.5	\$57,300	\$1,433	\$17,190	\$430	1,387	25%	\$10.46	\$544	1.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Kansas

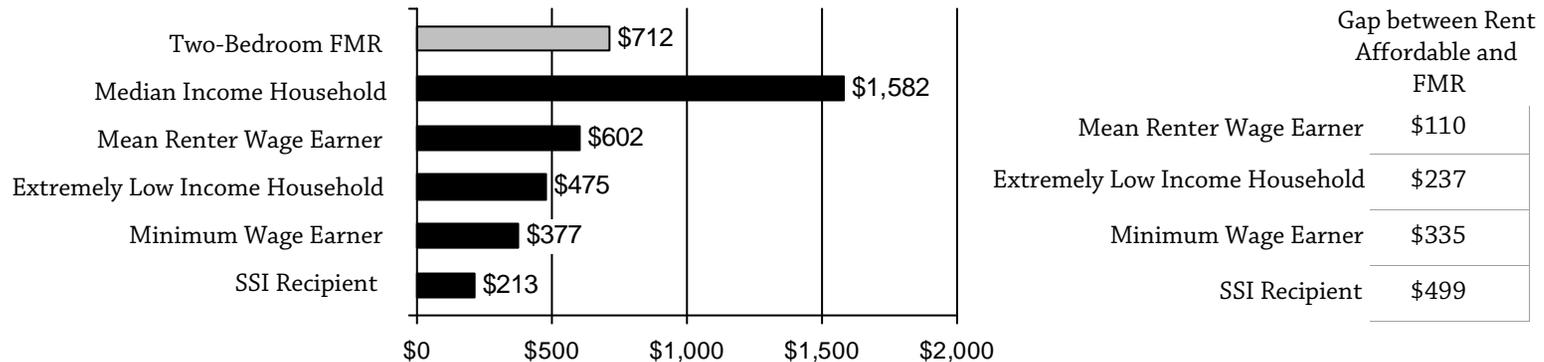
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$712. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,373 monthly or \$28,471 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.69

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 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 Kansas, the estimated mean (average) wage for a renter is \$11.57. 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**



Kansas	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Kansas	\$13.69	\$712	\$28,471	1.9	\$63,290	\$1,582	\$18,987	\$475	342,605	31%	\$11.57	\$602	1.2			
Combined Nonmetro Areas	\$11.56	\$601	\$24,040	1.6	\$56,099	\$1,402	\$16,830	\$421	99,279	28%	\$10.11	\$526	1.1			
<u>Metropolitan Areas</u>																
Franklin County HMFA	\$14.48	\$753	\$30,120	2.0	\$62,600	\$1,565	\$18,780	\$470	2,860	28%	\$9.86	\$513	1.5			
Kansas City HMFA	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	92,907	30%	\$13.43	\$699	1.1			
Lawrence MSA	\$16.54	\$860	\$34,400	2.3	\$70,800	\$1,770	\$21,240	\$531	20,802	48%	\$8.32	\$433	2.0			
Manhattan MSA	\$15.96	\$830	\$33,200	2.2	\$61,100	\$1,528	\$18,330	\$458	21,937	49%	\$9.88	\$514	1.6			
St. Joseph MSA	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	809	26%	\$12.88	\$670	0.9			
Sumner County HMFA	\$11.73	\$610	\$24,400	1.6	\$66,400	\$1,660	\$19,920	\$498	2,098	23%	\$7.28	\$379	1.6			
Topeka MSA	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	28,998	30%	\$10.85	\$564	1.2			
Wichita HMFA	\$13.54	\$704	\$28,160	1.9	\$63,200	\$1,580	\$18,960	\$474	72,915	32%	\$11.64	\$605	1.2			
<u>Counties</u>																
Allen County	\$11.10	\$577	\$23,080	1.5	\$55,100	\$1,378	\$16,530	\$413	1,257	22%	\$7.86	\$408	1.4			
Anderson County	\$11.10	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	593	19%	\$7.20	\$374	1.5			
Atchison County	\$11.10	\$577	\$23,080	1.5	\$56,200	\$1,405	\$16,860	\$422	1,886	31%	\$9.89	\$514	1.1			
Barber County	\$11.10	\$577	\$23,080	1.5	\$51,900	\$1,298	\$15,570	\$389	584	25%	\$10.58	\$550	1.0			
Barton County	\$11.10	\$577	\$23,080	1.5	\$55,000	\$1,375	\$16,500	\$413	3,125	28%	\$11.79	\$613	0.9			
Bourbon County	\$11.63	\$605	\$24,200	1.6	\$51,000	\$1,275	\$15,300	\$383	1,498	26%	\$10.17	\$529	1.1			
Brown County	\$11.10	\$577	\$23,080	1.5	\$49,600	\$1,240	\$14,880	\$372	1,350	33%	\$9.37	\$487	1.2			
Butler County	\$13.54	\$704	\$28,160	1.9	\$63,200	\$1,580	\$18,960	\$474	5,377	22%	\$10.27	\$534	1.3			
Chase County	\$11.10	\$577	\$23,080	1.5	\$58,000	\$1,450	\$17,400	\$435	271	24%	\$6.48	\$337	1.7			
Chautauqua County	\$11.10	\$577	\$23,080	1.5	\$52,100	\$1,303	\$15,630	\$391	354	23%	\$7.05	\$367	1.6			
Cherokee County	\$11.10	\$577	\$23,080	1.5	\$51,400	\$1,285	\$15,420	\$386	1,737	21%	\$11.21	\$583	1.0			
Cheyenne County	\$11.10	\$577	\$23,080	1.5	\$50,400	\$1,260	\$15,120	\$378	291	23%	\$12.50	\$650	0.9			
Clark County	\$11.10	\$577	\$23,080	1.5	\$64,700	\$1,618	\$19,410	\$485	222	25%	\$8.91	\$463	1.2			
Clay County	\$13.21	\$687	\$27,480	1.8	\$59,700	\$1,493	\$17,910	\$448	883	25%	\$8.86	\$461	1.5			
Cloud County	\$11.10	\$577	\$23,080	1.5	\$47,500	\$1,188	\$14,250	\$356	875	22%	\$9.21	\$479	1.2			
Coffey County	\$11.10	\$577	\$23,080	1.5	\$60,900	\$1,523	\$18,270	\$457	723	21%	\$16.80	\$874	0.7			
Comanche County	\$11.10	\$577	\$23,080	1.5	\$54,100	\$1,353	\$16,230	\$406	152	18%	\$7.09	\$369	1.6			

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

Kansas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Cowley County	\$11.38	\$592	\$23,680	1.6	\$54,900	\$1,373	\$16,470	\$412	3,847	29%	\$9.78	\$509	1.2
Crawford County	\$11.58	\$602	\$24,080	1.6	\$52,400	\$1,310	\$15,720	\$393	5,577	36%	\$8.52	\$443	1.4
Decatur County	\$11.10	\$577	\$23,080	1.5	\$47,100	\$1,178	\$14,130	\$353	293	20%	\$6.62	\$344	1.7
Dickinson County	\$11.10	\$577	\$23,080	1.5	\$60,300	\$1,508	\$18,090	\$452	1,904	25%	\$9.32	\$485	1.2
Doniphan County	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	809	26%	\$12.88	\$670	0.9
Douglas County	\$16.54	\$860	\$34,400	2.3	\$70,800	\$1,770	\$21,240	\$531	20,802	48%	\$8.32	\$433	2.0
Edwards County	\$11.10	\$577	\$23,080	1.5	\$53,300	\$1,333	\$15,990	\$400	306	23%	\$10.11	\$526	1.1
Elk County	\$11.10	\$577	\$23,080	1.5	\$43,000	\$1,075	\$12,900	\$323	247	19%	\$6.54	\$340	1.7
Ellis County	\$12.21	\$635	\$25,400	1.7	\$66,100	\$1,653	\$19,830	\$496	4,237	36%	\$8.06	\$419	1.5
Ellsworth County	\$11.10	\$577	\$23,080	1.5	\$57,500	\$1,438	\$17,250	\$431	626	24%	\$11.83	\$615	0.9
Finney County	\$11.83	\$615	\$24,600	1.6	\$60,300	\$1,508	\$18,090	\$452	3,901	32%	\$11.60	\$603	1.0
Ford County	\$12.12	\$630	\$25,200	1.7	\$55,500	\$1,388	\$16,650	\$416	3,642	33%	\$11.14	\$579	1.1
Franklin County	\$14.48	\$753	\$30,120	2.0	\$62,600	\$1,565	\$18,780	\$470	2,860	28%	\$9.86	\$513	1.5
Geary County	\$15.96	\$830	\$33,200	2.2	\$61,100	\$1,528	\$18,330	\$458	6,007	51%	\$11.87	\$617	1.3
Gove County	\$11.10	\$577	\$23,080	1.5	\$50,500	\$1,263	\$15,150	\$379	225	20%	\$8.73	\$454	1.3
Graham County	\$11.10	\$577	\$23,080	1.5	\$66,700	\$1,668	\$20,010	\$500	238	20%	\$11.41	\$593	1.0
Grant County	\$11.10	\$577	\$23,080	1.5	\$64,600	\$1,615	\$19,380	\$485	728	26%	\$11.53	\$600	1.0
Gray County	\$11.10	\$577	\$23,080	1.5	\$63,600	\$1,590	\$19,080	\$477	511	25%	\$12.35	\$642	0.9
Greeley County	\$11.10	\$577	\$23,080	1.5	\$68,000	\$1,700	\$20,400	\$510	120	24%	\$15.68	\$815	0.7
Greenwood County	\$11.10	\$577	\$23,080	1.5	\$52,400	\$1,310	\$15,720	\$393	701	24%	\$9.00	\$468	1.2
Hamilton County	\$12.77	\$664	\$26,560	1.8	\$40,200	\$1,005	\$12,060	\$302	261	24%	\$12.63	\$657	1.0
Harper County	\$11.10	\$577	\$23,080	1.5	\$49,200	\$1,230	\$14,760	\$369	734	28%	\$9.15	\$476	1.2
Harvey County	\$13.54	\$704	\$28,160	1.9	\$63,200	\$1,580	\$18,960	\$474	3,391	26%	\$8.26	\$429	1.6
Haskell County	\$11.79	\$613	\$24,520	1.6	\$64,000	\$1,600	\$19,200	\$480	333	24%	\$13.67	\$711	0.9
Hodgeman County	\$11.10	\$577	\$23,080	1.5	\$58,100	\$1,453	\$17,430	\$436	172	22%	\$9.55	\$497	1.2
Jackson County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	1,200	22%	\$8.38	\$436	1.6
Jefferson County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	1,096	15%	\$8.71	\$453	1.5
Jewell County	\$11.10	\$577	\$23,080	1.5	\$50,400	\$1,260	\$15,120	\$378	324	22%	\$12.08	\$628	0.9
Johnson County	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	60,412	28%	\$13.74	\$714	1.1
Kearny County	\$11.10	\$577	\$23,080	1.5	\$53,200	\$1,330	\$15,960	\$399	304	22%	\$14.89	\$774	0.7
Kingman County	\$11.10	\$577	\$23,080	1.5	\$58,600	\$1,465	\$17,580	\$440	829	25%	\$12.57	\$653	0.9

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

Kansas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Kiowa County	\$11.10	\$577	\$23,080	1.5	\$47,000	\$1,175	\$14,100	\$353	312	31%	\$9.44	\$491	1.2
Labette County	\$11.10	\$577	\$23,080	1.5	\$52,000	\$1,300	\$15,600	\$390	2,417	28%	\$9.47	\$492	1.2
Lane County	\$12.52	\$651	\$26,040	1.7	\$61,400	\$1,535	\$18,420	\$461	225	31%	\$14.20	\$738	0.9
Leavenworth County	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	8,249	32%	\$9.85	\$512	1.5
Lincoln County	\$11.10	\$577	\$23,080	1.5	\$53,700	\$1,343	\$16,110	\$403	301	21%	\$8.13	\$423	1.4
Linn County	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	771	18%	\$12.00	\$624	1.3
Logan County	\$11.10	\$577	\$23,080	1.5	\$60,600	\$1,515	\$18,180	\$455	337	25%	\$6.50	\$338	1.7
Lyon County	\$11.62	\$604	\$24,160	1.6	\$51,800	\$1,295	\$15,540	\$389	5,293	39%	\$8.95	\$465	1.3
Marion County	\$11.10	\$577	\$23,080	1.5	\$59,400	\$1,485	\$17,820	\$446	968	19%	\$7.91	\$411	1.4
Marshall County	\$11.10	\$577	\$23,080	1.5	\$59,800	\$1,495	\$17,940	\$449	1,029	24%	\$12.15	\$632	0.9
McPherson County	\$11.96	\$622	\$24,880	1.6	\$72,300	\$1,808	\$21,690	\$542	2,611	23%	\$10.97	\$571	1.1
Meade County	\$11.10	\$577	\$23,080	1.5	\$56,000	\$1,400	\$16,800	\$420	467	26%	\$14.56	\$757	0.8
Miami County	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	2,295	19%	\$7.06	\$367	2.1
Mitchell County	\$11.10	\$577	\$23,080	1.5	\$57,900	\$1,448	\$17,370	\$434	767	28%	\$8.72	\$453	1.3
Montgomery County	\$11.10	\$577	\$23,080	1.5	\$54,500	\$1,363	\$16,350	\$409	3,933	28%	\$8.60	\$447	1.3
Morris County	\$11.10	\$577	\$23,080	1.5	\$57,600	\$1,440	\$17,280	\$432	636	25%	\$7.66	\$398	1.4
Morton County	\$11.10	\$577	\$23,080	1.5	\$58,600	\$1,465	\$17,580	\$440	311	25%	\$13.77	\$716	0.8
Nemaha County	\$11.10	\$577	\$23,080	1.5	\$60,700	\$1,518	\$18,210	\$455	814	20%	\$7.16	\$372	1.5
Neosho County	\$11.10	\$577	\$23,080	1.5	\$51,700	\$1,293	\$15,510	\$388	1,664	25%	\$10.23	\$532	1.1
Ness County	\$11.10	\$577	\$23,080	1.5	\$59,400	\$1,485	\$17,820	\$446	256	19%	\$12.67	\$659	0.9
Norton County	\$11.10	\$577	\$23,080	1.5	\$60,300	\$1,508	\$18,090	\$452	652	29%	\$8.37	\$435	1.3
Osage County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	1,428	21%	\$6.29	\$327	2.1
Osborne County	\$11.10	\$577	\$23,080	1.5	\$50,200	\$1,255	\$15,060	\$377	342	20%	\$9.45	\$492	1.2
Ottawa County	\$11.10	\$577	\$23,080	1.5	\$63,500	\$1,588	\$19,050	\$476	427	18%	\$8.74	\$455	1.3
Pawnee County	\$12.10	\$629	\$25,160	1.7	\$51,400	\$1,285	\$15,420	\$386	670	27%	\$8.06	\$419	1.5
Phillips County	\$11.10	\$577	\$23,080	1.5	\$57,600	\$1,440	\$17,280	\$432	477	20%	\$9.78	\$509	1.1
Pottawatomie County	\$15.96	\$830	\$33,200	2.2	\$61,100	\$1,528	\$18,330	\$458	1,671	21%	\$10.81	\$562	1.5
Pratt County	\$12.08	\$628	\$25,120	1.7	\$59,800	\$1,495	\$17,940	\$449	1,192	30%	\$10.29	\$535	1.2
Rawlins County	\$11.10	\$577	\$23,080	1.5	\$53,900	\$1,348	\$16,170	\$404	309	26%	\$12.68	\$659	0.9
Reno County	\$11.77	\$612	\$24,480	1.6	\$52,600	\$1,315	\$15,780	\$395	7,561	29%	\$10.49	\$546	1.1
Republic County	\$11.10	\$577	\$23,080	1.5	\$53,200	\$1,330	\$15,960	\$399	423	18%	\$10.26	\$534	1.1

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

Kansas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Rice County	\$11.10	\$577	\$23,080	1.5	\$54,200	\$1,355	\$16,260	\$407	948	25%	\$7.93	\$412	1.4
Riley County	\$15.96	\$830	\$33,200	2.2	\$61,100	\$1,528	\$18,330	\$458	14,259	56%	\$8.66	\$451	1.8
Rooks County	\$11.10	\$577	\$23,080	1.5	\$50,600	\$1,265	\$15,180	\$380	552	23%	\$12.36	\$643	0.9
Rush County	\$11.10	\$577	\$23,080	1.5	\$51,700	\$1,293	\$15,510	\$388	337	21%	\$12.98	\$675	0.9
Russell County	\$11.10	\$577	\$23,080	1.5	\$48,600	\$1,215	\$14,580	\$365	747	23%	\$7.88	\$410	1.4
Saline County	\$12.12	\$630	\$25,200	1.7	\$61,000	\$1,525	\$18,300	\$458	7,350	33%	\$9.96	\$518	1.2
Scott County	\$11.10	\$577	\$23,080	1.5	\$69,100	\$1,728	\$20,730	\$518	311	15%	\$18.05	\$939	0.6
Sedgwick County	\$13.54	\$704	\$28,160	1.9	\$63,200	\$1,580	\$18,960	\$474	64,147	33%	\$11.90	\$619	1.1
Seward County	\$12.87	\$669	\$26,760	1.8	\$49,400	\$1,235	\$14,820	\$371	2,693	36%	\$12.20	\$635	1.1
Shawnee County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	24,853	34%	\$11.12	\$578	1.2
Sheridan County	\$11.19	\$582	\$23,280	1.5	\$56,200	\$1,405	\$16,860	\$422	254	23%	\$8.70	\$452	1.3
Sherman County	\$11.10	\$577	\$23,080	1.5	\$52,200	\$1,305	\$15,660	\$392	853	33%	\$7.08	\$368	1.6
Smith County	\$11.10	\$577	\$23,080	1.5	\$50,700	\$1,268	\$15,210	\$380	323	18%	\$7.32	\$381	1.5
Stafford County	\$11.10	\$577	\$23,080	1.5	\$54,600	\$1,365	\$16,380	\$410	372	20%	\$12.02	\$625	0.9
Stanton County	\$11.10	\$577	\$23,080	1.5	\$54,800	\$1,370	\$16,440	\$411	169	22%	\$14.26	\$742	0.8
Stevens County	\$13.98	\$727	\$29,080	1.9	\$58,300	\$1,458	\$17,490	\$437	613	30%	\$8.80	\$457	1.6
Sumner County	\$11.73	\$610	\$24,400	1.6	\$66,400	\$1,660	\$19,920	\$498	2,098	23%	\$7.28	\$379	1.6
Thomas County	\$11.10	\$577	\$23,080	1.5	\$68,500	\$1,713	\$20,550	\$514	1,067	34%	\$8.19	\$426	1.4
Trego County	\$15.00	\$780	\$31,200	2.1	\$54,500	\$1,363	\$16,350	\$409	249	20%	\$12.56	\$653	1.2
Wabaunsee County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	421	15%	\$7.66	\$398	1.7
Wallace County	\$11.10	\$577	\$23,080	1.5	\$60,500	\$1,513	\$18,150	\$454	130	21%	\$11.45	\$595	1.0
Washington County	\$11.10	\$577	\$23,080	1.5	\$54,900	\$1,373	\$16,470	\$412	507	20%	\$8.25	\$429	1.3
Wichita County	\$11.73	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	219	25%	\$10.45	\$544	1.1
Wilson County	\$11.10	\$577	\$23,080	1.5	\$51,200	\$1,280	\$15,360	\$384	934	24%	\$10.69	\$556	1.0
Woodson County	\$11.10	\$577	\$23,080	1.5	\$48,100	\$1,203	\$14,430	\$361	396	25%	\$10.30	\$536	1.1
Wyandotte County	\$15.06	\$783	\$31,320	2.1	\$71,200	\$1,780	\$21,360	\$534	21,180	37%	\$13.38	\$696	1.1

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

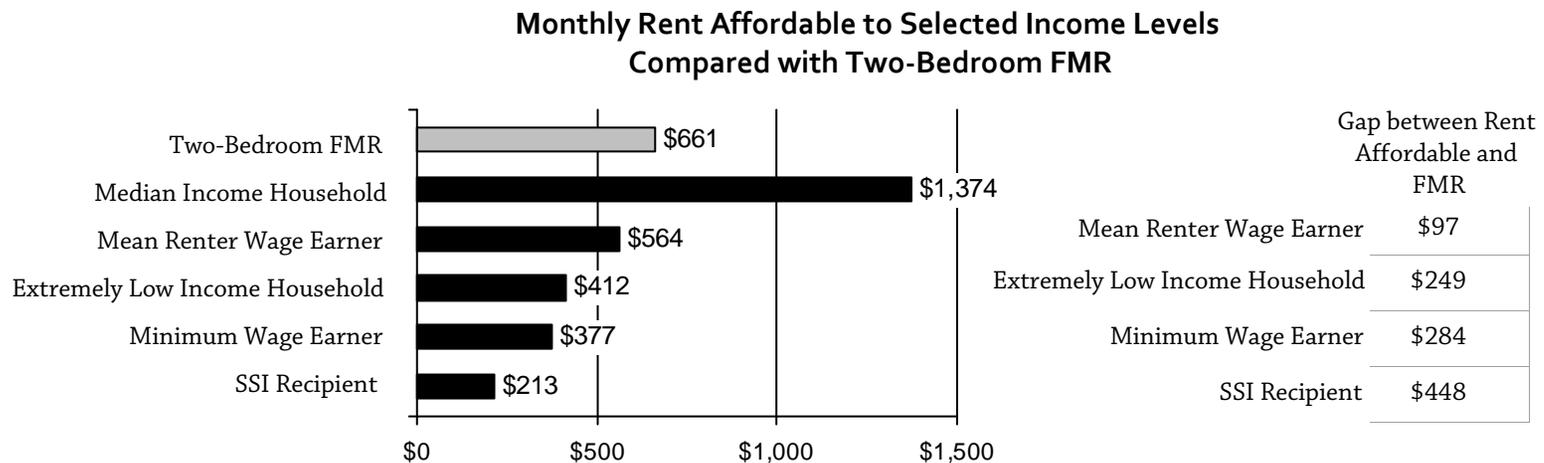
Kentucky

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$661. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,203 monthly or \$26,435 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.71

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 \$10.84. 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.



Kentucky	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Kentucky	\$12.71	\$661	\$26,435	1.8	\$54,949	\$1,374	\$16,485	\$412	512,862	31%	\$10.84	\$564	1.2
Combined Nonmetro Areas	\$11.16	\$580	\$23,213	1.5	\$46,467	\$1,162	\$13,940	\$349	190,560	27%	\$9.43	\$490	1.2
<u>Metropolitan Areas</u>													
Bowling Green MSA	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	17,859	37%	\$9.56	\$497	1.4
Cincinnati-Middleton HMFA	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	41,733	28%	\$11.27	\$586	1.3
Clarksville HMFA	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	12,864	40%	\$11.95	\$621	1.1
Elizabethtown MSA	\$12.40	\$645	\$25,800	1.7	\$55,500	\$1,388	\$16,650	\$416	14,513	34%	\$10.89	\$566	1.1
Evansville HMFA	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	6,889	29%	\$10.05	\$523	1.4
Grant County HMFA	\$13.58	\$706	\$28,240	1.9	\$48,600	\$1,215	\$14,580	\$365	2,587	30%	\$10.39	\$540	1.3
Huntington-Ashland MSA	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	9,103	27%	\$10.87	\$565	1.1
Lexington-Fayette MSA	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	74,528	39%	\$11.00	\$572	1.2
Louisville HMFA	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	118,908	33%	\$12.58	\$654	1.1
Meade County HMFA	\$12.62	\$656	\$26,240	1.7	\$50,400	\$1,260	\$15,120	\$378	2,908	29%	\$13.75	\$715	0.9
Nelson County HMFA	\$11.79	\$613	\$24,520	1.6	\$55,500	\$1,388	\$16,650	\$416	3,832	24%	\$8.74	\$455	1.3
Owensboro MSA	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	12,426	28%	\$9.09	\$473	1.4
Shelby County HMFA	\$13.58	\$706	\$28,240	1.9	\$73,000	\$1,825	\$21,900	\$548	4,152	28%	\$9.60	\$499	1.4
<u>Counties</u>													
Adair County	\$10.67	\$555	\$22,200	1.5	\$43,000	\$1,075	\$12,900	\$323	1,899	26%	\$6.37	\$331	1.7
Allen County	\$10.67	\$555	\$22,200	1.5	\$47,800	\$1,195	\$14,340	\$359	1,906	24%	\$9.12	\$474	1.2
Anderson County	\$13.54	\$704	\$28,160	1.9	\$67,800	\$1,695	\$20,340	\$509	2,030	24%	\$10.28	\$535	1.3
Ballard County	\$10.98	\$571	\$22,840	1.5	\$51,300	\$1,283	\$15,390	\$385	634	19%	\$11.53	\$600	1.0
Barren County	\$11.06	\$575	\$23,000	1.5	\$51,500	\$1,288	\$15,450	\$386	5,110	31%	\$8.29	\$431	1.3
Bath County	\$10.67	\$555	\$22,200	1.5	\$40,300	\$1,008	\$12,090	\$302	808	19%	\$5.80	\$302	1.8
Bell County	\$10.67	\$555	\$22,200	1.5	\$34,100	\$853	\$10,230	\$256	3,428	32%	\$8.39	\$436	1.3
Boone County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	9,527	23%	\$11.27	\$586	1.3
Bourbon County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	3,048	38%	\$10.55	\$549	1.3
Boyd County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	6,023	31%	\$11.62	\$604	1.0
Boyle County	\$11.90	\$619	\$24,760	1.6	\$51,200	\$1,280	\$15,360	\$384	3,391	31%	\$9.87	\$513	1.2
Bracken County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	658	21%	\$10.32	\$537	1.4

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

Kentucky	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Breathitt County	\$10.67	\$555	\$22,200	1.5	\$30,900	\$773	\$9,270	\$232	1,582	30%	\$11.33	\$589	0.9
Breckinridge County	\$10.67	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	1,586	21%	\$7.94	\$413	1.3
Bullitt County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	5,324	19%	\$9.39	\$488	1.5
Butler County	\$10.67	\$555	\$22,200	1.5	\$45,400	\$1,135	\$13,620	\$341	1,119	22%	\$5.61	\$292	1.9
Caldwell County	\$10.67	\$555	\$22,200	1.5	\$51,300	\$1,283	\$15,390	\$385	1,176	23%	\$7.28	\$379	1.5
Calloway County	\$11.88	\$618	\$24,720	1.6	\$57,500	\$1,438	\$17,250	\$431	4,874	33%	\$6.81	\$354	1.7
Campbell County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	10,057	29%	\$8.18	\$425	1.7
Carlisle County	\$10.77	\$560	\$22,400	1.5	\$44,700	\$1,118	\$13,410	\$335	345	17%	\$7.04	\$366	1.5
Carroll County	\$11.13	\$579	\$23,160	1.5	\$51,100	\$1,278	\$15,330	\$383	1,547	37%	\$12.37	\$643	0.9
Carter County	\$10.67	\$555	\$22,200	1.5	\$42,800	\$1,070	\$12,840	\$321	2,221	21%	\$7.94	\$413	1.3
Casey County	\$10.67	\$555	\$22,200	1.5	\$38,200	\$955	\$11,460	\$287	995	16%	\$6.76	\$352	1.6
Christian County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	11,575	44%	\$12.61	\$656	1.1
Clark County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,049	35%	\$8.95	\$465	1.5
Clay County	\$10.67	\$555	\$22,200	1.5	\$30,700	\$768	\$9,210	\$230	1,622	24%	\$10.08	\$524	1.1
Clinton County	\$10.67	\$555	\$22,200	1.5	\$30,000	\$750	\$9,000	\$225	947	24%	\$7.92	\$412	1.3
Crittenden County	\$10.67	\$555	\$22,200	1.5	\$48,100	\$1,203	\$14,430	\$361	889	23%	\$8.90	\$463	1.2
Cumberland County	\$10.67	\$555	\$22,200	1.5	\$35,600	\$890	\$10,680	\$267	663	25%	\$8.16	\$424	1.3
Daviess County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	11,033	30%	\$8.75	\$455	1.4
Edmonson County	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	1,195	25%	\$6.99	\$363	1.9
Elliott County	\$10.67	\$555	\$22,200	1.5	\$35,300	\$883	\$10,590	\$265	512	20%	\$4.62	\$240	2.3
Estill County	\$10.67	\$555	\$22,200	1.5	\$38,500	\$963	\$11,550	\$289	1,595	28%	\$7.53	\$392	1.4
Fayette County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	52,630	43%	\$11.18	\$581	1.2
Fleming County	\$10.67	\$555	\$22,200	1.5	\$50,800	\$1,270	\$15,240	\$381	1,132	20%	\$9.53	\$495	1.1
Floyd County	\$10.67	\$555	\$22,200	1.5	\$34,400	\$860	\$10,320	\$258	4,445	29%	\$11.95	\$621	0.9
Franklin County	\$12.88	\$670	\$26,800	1.8	\$64,900	\$1,623	\$19,470	\$487	7,489	36%	\$10.12	\$526	1.3
Fulton County	\$10.67	\$555	\$22,200	1.5	\$38,000	\$950	\$11,400	\$285	1,070	37%	\$8.40	\$437	1.3
Gallatin County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	792	27%	\$8.95	\$465	1.6
Garrard County	\$11.21	\$583	\$23,320	1.5	\$49,900	\$1,248	\$14,970	\$374	1,390	22%	\$6.17	\$321	1.8
Grant County	\$13.58	\$706	\$28,240	1.9	\$48,600	\$1,215	\$14,580	\$365	2,587	30%	\$10.39	\$540	1.3
Graves County	\$11.73	\$610	\$24,400	1.6	\$48,200	\$1,205	\$14,460	\$362	3,530	24%	\$8.93	\$464	1.3
Grayson County	\$10.67	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	2,466	25%	\$8.18	\$426	1.3

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

Kentucky	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Green County	\$10.67	\$555	\$22,200	1.5	\$50,600	\$1,265	\$15,180	\$380	1,088	25%	\$5.79	\$301	1.8
Greenup County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	3,080	22%	\$8.00	\$416	1.5
Hancock County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	554	17%	\$12.08	\$628	1.0
Hardin County	\$12.40	\$645	\$25,800	1.7	\$55,500	\$1,388	\$16,650	\$416	13,318	35%	\$11.19	\$582	1.1
Harlan County	\$10.67	\$555	\$22,200	1.5	\$34,500	\$863	\$10,350	\$259	3,209	30%	\$12.17	\$633	0.9
Harrison County	\$11.60	\$603	\$24,120	1.6	\$55,000	\$1,375	\$16,500	\$413	2,389	33%	\$9.38	\$488	1.2
Hart County	\$10.67	\$555	\$22,200	1.5	\$43,300	\$1,083	\$12,990	\$325	1,678	24%	\$6.16	\$320	1.7
Henderson County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	5,763	31%	\$9.72	\$505	1.5
Henry County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	1,707	28%	\$7.91	\$411	1.8
Hickman County	\$10.67	\$555	\$22,200	1.5	\$56,100	\$1,403	\$16,830	\$421	441	22%	\$7.23	\$376	1.5
Hopkins County	\$10.67	\$555	\$22,200	1.5	\$52,400	\$1,310	\$15,720	\$393	5,277	28%	\$12.86	\$668	0.8
Jackson County	\$11.79	\$613	\$24,520	1.6	\$30,100	\$753	\$9,030	\$226	1,205	22%	\$8.08	\$420	1.5
Jefferson County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	107,456	36%	\$12.93	\$672	1.1
Jessamine County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,909	33%	\$9.47	\$492	1.4
Johnson County	\$10.67	\$555	\$22,200	1.5	\$42,100	\$1,053	\$12,630	\$316	2,559	27%	\$9.28	\$483	1.2
Kenton County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	19,414	31%	\$12.74	\$663	1.1
Knott County	\$10.67	\$555	\$22,200	1.5	\$37,800	\$945	\$11,340	\$284	1,517	26%	\$16.90	\$879	0.6
Knox County	\$10.67	\$555	\$22,200	1.5	\$32,700	\$818	\$9,810	\$245	4,573	36%	\$9.62	\$500	1.1
Larue County	\$12.40	\$645	\$25,800	1.7	\$55,500	\$1,388	\$16,650	\$416	1,195	24%	\$6.30	\$327	2.0
Laurel County	\$10.73	\$558	\$22,320	1.5	\$46,100	\$1,153	\$13,830	\$346	5,755	26%	\$8.81	\$458	1.2
Lawrence County	\$10.67	\$555	\$22,200	1.5	\$38,000	\$950	\$11,400	\$285	1,510	26%	\$9.16	\$476	1.2
Lee County	\$10.67	\$555	\$22,200	1.5	\$34,900	\$873	\$10,470	\$262	683	24%	\$5.28	\$274	2.0
Leslie County	\$12.35	\$642	\$25,680	1.7	\$38,200	\$955	\$11,460	\$287	1,056	24%	\$14.90	\$775	0.8
Letcher County	\$10.67	\$555	\$22,200	1.5	\$45,300	\$1,133	\$13,590	\$340	2,378	26%	\$10.07	\$524	1.1
Lewis County	\$10.67	\$555	\$22,200	1.5	\$37,400	\$935	\$11,220	\$281	881	18%	\$6.68	\$347	1.6
Lincoln County	\$10.67	\$555	\$22,200	1.5	\$43,700	\$1,093	\$13,110	\$328	2,324	24%	\$8.27	\$430	1.3
Livingston County	\$10.67	\$555	\$22,200	1.5	\$48,600	\$1,215	\$14,580	\$365	609	17%	\$11.09	\$577	1.0
Logan County	\$12.08	\$628	\$25,120	1.7	\$50,100	\$1,253	\$15,030	\$376	2,943	27%	\$11.61	\$604	1.0
Lyon County	\$11.00	\$572	\$22,880	1.5	\$51,000	\$1,275	\$15,300	\$383	664	20%	\$6.10	\$317	1.8
Madison County	\$11.87	\$617	\$24,680	1.6	\$58,700	\$1,468	\$17,610	\$440	12,290	39%	\$8.83	\$459	1.3
Magoffin County	\$10.67	\$555	\$22,200	1.5	\$40,800	\$1,020	\$12,240	\$306	940	20%	\$5.25	\$273	2.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

Kentucky	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Marion County	\$11.98	\$623	\$24,920	1.7	\$52,000	\$1,300	\$15,600	\$390	1,413	20%	\$10.07	\$524	1.2
Marshall County	\$12.04	\$626	\$25,040	1.7	\$56,800	\$1,420	\$17,040	\$426	2,353	19%	\$11.48	\$597	1.0
Martin County	\$10.67	\$555	\$22,200	1.5	\$31,900	\$798	\$9,570	\$239	1,220	28%	\$10.57	\$550	1.0
Mason County	\$10.98	\$571	\$22,840	1.5	\$50,200	\$1,255	\$15,060	\$377	1,933	29%	\$9.55	\$497	1.1
McCracken County	\$11.35	\$590	\$23,600	1.6	\$64,300	\$1,608	\$19,290	\$482	8,291	31%	\$9.86	\$513	1.2
McCreary County	\$10.67	\$555	\$22,200	1.5	\$28,100	\$703	\$8,430	\$211	1,674	26%	\$7.41	\$385	1.4
McLean County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	839	22%	\$9.60	\$499	1.3
Meade County	\$12.62	\$656	\$26,240	1.7	\$50,400	\$1,260	\$15,120	\$378	2,908	29%	\$13.75	\$715	0.9
Menifee County	\$10.67	\$555	\$22,200	1.5	\$43,700	\$1,093	\$13,110	\$328	439	20%	\$6.08	\$316	1.8
Mercer County	\$11.90	\$619	\$24,760	1.6	\$58,600	\$1,465	\$17,580	\$440	2,075	25%	\$8.84	\$460	1.3
Metcalfe County	\$11.04	\$574	\$22,960	1.5	\$43,400	\$1,085	\$13,020	\$326	920	23%	\$12.15	\$632	0.9
Monroe County	\$10.67	\$555	\$22,200	1.5	\$39,700	\$993	\$11,910	\$298	1,124	26%	\$6.57	\$342	1.6
Montgomery County	\$10.67	\$555	\$22,200	1.5	\$49,500	\$1,238	\$14,850	\$371	3,294	32%	\$9.35	\$486	1.1
Morgan County	\$10.67	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	1,040	22%	\$7.71	\$401	1.4
Muhlenberg County	\$10.67	\$555	\$22,200	1.5	\$45,700	\$1,143	\$13,710	\$343	2,347	19%	\$8.98	\$467	1.2
Nelson County	\$11.79	\$613	\$24,520	1.6	\$55,500	\$1,388	\$16,650	\$416	3,832	24%	\$8.74	\$455	1.3
Nicholas County	\$10.67	\$555	\$22,200	1.5	\$46,100	\$1,153	\$13,830	\$346	686	25%	\$4.42	\$230	2.4
Ohio County	\$10.67	\$555	\$22,200	1.5	\$46,500	\$1,163	\$13,950	\$349	1,801	21%	\$10.25	\$533	1.0
Oldham County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	2,903	15%	\$6.37	\$331	2.2
Owen County	\$11.25	\$585	\$23,400	1.6	\$60,400	\$1,510	\$18,120	\$453	1,305	28%	\$9.18	\$477	1.2
Owsley County	\$10.67	\$555	\$22,200	1.5	\$24,400	\$610	\$7,320	\$183	387	23%	\$6.60	\$343	1.6
Pendleton County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	1,285	24%	\$10.74	\$559	1.3
Perry County	\$10.67	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	3,106	29%	\$9.84	\$512	1.1
Pike County	\$10.79	\$561	\$22,440	1.5	\$34,000	\$850	\$10,200	\$255	6,919	26%	\$12.72	\$662	0.8
Powell County	\$10.67	\$555	\$22,200	1.5	\$41,200	\$1,030	\$12,360	\$309	1,454	32%	\$6.70	\$348	1.6
Pulaski County	\$10.73	\$558	\$22,320	1.5	\$44,800	\$1,120	\$13,440	\$336	7,205	28%	\$7.81	\$406	1.4
Robertson County	\$14.60	\$759	\$30,360	2.0	\$51,900	\$1,298	\$15,570	\$389	241	31%	\$7.56	\$393	1.9
Rockcastle County	\$10.67	\$555	\$22,200	1.5	\$39,900	\$998	\$11,970	\$299	1,261	19%	\$5.82	\$303	1.8
Rowan County	\$11.00	\$572	\$22,880	1.5	\$48,600	\$1,215	\$14,580	\$365	2,671	33%	\$6.47	\$337	1.7
Russell County	\$10.67	\$555	\$22,200	1.5	\$43,100	\$1,078	\$12,930	\$323	1,748	24%	\$7.07	\$367	1.5
Scott County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,086	29%	\$12.52	\$651	1.1

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

Kentucky

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	\$13.58	\$706	\$28,240	1.9	\$73,000	\$1,825	\$21,900	\$548	4,152	28%	\$9.60	\$499	1.4
Simpson County	\$13.17	\$685	\$27,400	1.8	\$53,700	\$1,343	\$16,110	\$403	1,956	29%	\$11.84	\$615	1.1
Spencer County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	757	12%	\$6.76	\$352	2.1
Taylor County	\$11.63	\$605	\$24,200	1.6	\$46,800	\$1,170	\$14,040	\$351	2,949	31%	\$6.93	\$360	1.7
Todd County	\$11.12	\$578	\$23,120	1.5	\$46,900	\$1,173	\$14,070	\$352	1,310	28%	\$9.81	\$510	1.1
Trigg County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	1,289	21%	\$6.18	\$321	2.2
Trimble County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	761	22%	\$13.10	\$681	1.1
Union County	\$10.67	\$555	\$22,200	1.5	\$55,800	\$1,395	\$16,740	\$419	1,292	24%	\$10.06	\$523	1.1
Warren County	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	16,664	39%	\$9.60	\$499	1.4
Washington County	\$10.67	\$555	\$22,200	1.5	\$52,900	\$1,323	\$15,870	\$397	872	19%	\$10.81	\$562	1.0
Wayne County	\$10.67	\$555	\$22,200	1.5	\$33,300	\$833	\$9,990	\$250	2,344	27%	\$7.21	\$375	1.5
Webster County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	1,126	23%	\$12.47	\$648	1.2
Whitley County	\$11.19	\$582	\$23,280	1.5	\$37,700	\$943	\$11,310	\$283	3,953	30%	\$10.82	\$563	1.0
Wolfe County	\$10.67	\$555	\$22,200	1.5	\$23,900	\$598	\$7,170	\$179	607	24%	\$5.13	\$267	2.1
Woodford County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	2,806	28%	\$9.49	\$494	1.4

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

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

Louisiana

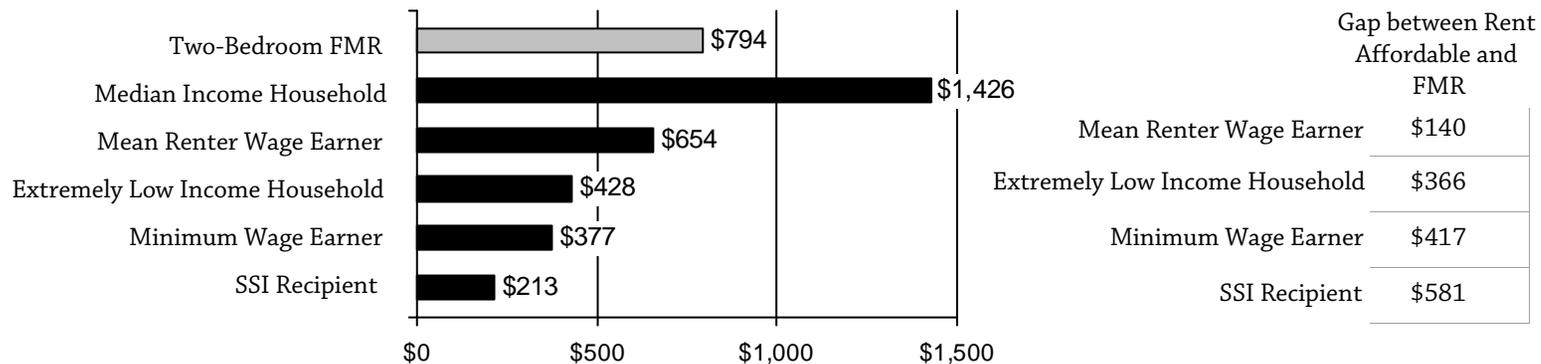
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$794. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,646 monthly or \$31,752 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.27

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 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 Louisiana, the estimated mean (average) wage for a renter is \$12.57. 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	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Louisiana	\$15.27	\$794	\$31,752	2.1	\$57,026	\$1,426	\$17,108	\$428	538,478	32%	\$12.57	\$654	1.2	
Combined Nonmetro Areas	\$12.92	\$672	\$26,881	1.8	\$48,606	\$1,215	\$14,582	\$365	123,971	30%	\$10.51	\$547	1.2	
<u>Metropolitan Areas</u>														
Alexandria MSA	\$12.63	\$657	\$26,280	1.7	\$52,500	\$1,313	\$15,750	\$394	17,085	31%	\$9.75	\$507	1.3	
Baton Rouge HMFA	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	86,261	31%	\$11.63	\$605	1.3	
Houma-Bayou Cane-Thibodaux MSA	\$14.38	\$748	\$29,920	2.0	\$64,400	\$1,610	\$19,320	\$483	17,825	24%	\$13.94	\$725	1.0	
Iberville Parish HMFA	\$11.92	\$620	\$24,800	1.6	\$54,500	\$1,363	\$16,350	\$409	2,650	24%	\$17.75	\$923	0.7	
Lafayette MSA	\$14.85	\$772	\$30,880	2.0	\$62,100	\$1,553	\$18,630	\$466	33,538	32%	\$13.83	\$719	1.1	
Lake Charles MSA	\$14.38	\$748	\$29,920	2.0	\$53,900	\$1,348	\$16,170	\$404	21,098	28%	\$12.83	\$667	1.1	
Monroe MSA	\$13.37	\$695	\$27,800	1.8	\$51,400	\$1,285	\$15,420	\$386	23,346	36%	\$9.52	\$495	1.4	
New Orleans-Metairie-Kenner MSA	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	159,745	36%	\$14.76	\$768	1.2	
Shreveport-Bossier City MSA	\$15.10	\$785	\$31,400	2.1	\$55,500	\$1,388	\$16,650	\$416	52,959	35%	\$11.33	\$589	1.3	
<u>Counties</u>														
Acadia Parish	\$11.92	\$620	\$24,800	1.6	\$47,200	\$1,180	\$14,160	\$354	6,847	31%	\$8.72	\$454	1.4	
Allen Parish	\$11.92	\$620	\$24,800	1.6	\$46,400	\$1,160	\$13,920	\$348	2,170	26%	\$8.73	\$454	1.4	
Ascension Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	6,449	18%	\$10.48	\$545	1.5	
Assumption Parish	\$12.08	\$628	\$25,120	1.7	\$54,900	\$1,373	\$16,470	\$412	1,559	18%	\$12.09	\$629	1.0	
Avoyelles Parish	\$11.92	\$620	\$24,800	1.6	\$41,200	\$1,030	\$12,360	\$309	4,838	31%	\$9.89	\$514	1.2	
Beauregard Parish	\$12.38	\$644	\$25,760	1.7	\$54,500	\$1,363	\$16,350	\$409	2,747	21%	\$11.38	\$592	1.1	
Bienville Parish	\$11.92	\$620	\$24,800	1.6	\$42,900	\$1,073	\$12,870	\$322	1,310	24%	\$7.44	\$387	1.6	
Bossier Parish	\$15.10	\$785	\$31,400	2.1	\$55,500	\$1,388	\$16,650	\$416	14,330	33%	\$10.47	\$544	1.4	
Caddo Parish	\$15.10	\$785	\$31,400	2.1	\$55,500	\$1,388	\$16,650	\$416	36,248	37%	\$11.80	\$614	1.3	
Calcasieu Parish	\$14.38	\$748	\$29,920	2.0	\$53,900	\$1,348	\$16,170	\$404	20,838	29%	\$12.58	\$654	1.1	
Caldwell Parish	\$11.92	\$620	\$24,800	1.6	\$49,000	\$1,225	\$14,700	\$368	1,048	27%	\$6.66	\$347	1.8	
Cameron Parish	\$14.38	\$748	\$29,920	2.0	\$53,900	\$1,348	\$16,170	\$404	260	11%	\$21.85	\$1,136	0.7	
Catahoula Parish	\$11.92	\$620	\$24,800	1.6	\$43,900	\$1,098	\$13,170	\$329	797	21%	\$5.93	\$309	2.0	
Claiborne Parish	\$11.92	\$620	\$24,800	1.6	\$43,300	\$1,083	\$12,990	\$325	1,476	26%	\$10.65	\$554	1.1	
Concordia Parish	\$11.92	\$620	\$24,800	1.6	\$40,100	\$1,003	\$12,030	\$301	2,516	33%	\$9.08	\$472	1.3	
De Soto Parish	\$15.10	\$785	\$31,400	2.1	\$55,500	\$1,388	\$16,650	\$416	2,381	23%	\$8.78	\$456	1.7	

† Wage data not available (See Appendix A).

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

Louisiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
East Baton Rouge Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	63,794	38%	\$12.08	\$628	1.3
East Carroll Parish	\$11.92	\$620	\$24,800	1.6	\$27,900	\$698	\$8,370	\$209	1,073	42%	\$9.03	\$470	1.3
East Feliciana Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	1,294	19%	\$6.36	\$331	2.4
Evangeline Parish	\$11.92	\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	3,881	32%	\$8.28	\$431	1.4
Franklin Parish	\$11.92	\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	2,138	27%	\$5.89	\$306	2.0
Grant Parish	\$12.63	\$657	\$26,280	1.7	\$52,500	\$1,313	\$15,750	\$394	1,530	21%	\$9.46	\$492	1.3
Iberia Parish	\$13.19	\$686	\$27,440	1.8	\$50,200	\$1,255	\$15,060	\$377	7,780	30%	\$13.82	\$718	1.0
Iberville Parish	\$11.92	\$620	\$24,800	1.6	\$54,500	\$1,363	\$16,350	\$409	2,650	24%	\$17.75	\$923	0.7
Jackson Parish	\$11.92	\$620	\$24,800	1.6	\$53,200	\$1,330	\$15,960	\$399	1,844	31%	\$12.26	\$637	1.0
Jefferson Davis Parish	\$12.56	\$653	\$26,120	1.7	\$55,700	\$1,393	\$16,710	\$418	2,849	24%	\$8.77	\$456	1.4
Jefferson Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	59,632	36%	\$14.82	\$771	1.2
La Salle Parish	\$11.92	\$620	\$24,800	1.6	\$52,700	\$1,318	\$15,810	\$395	876	16%	\$10.28	\$535	1.2
Lafayette Parish	\$14.85	\$772	\$30,880	2.0	\$62,100	\$1,553	\$18,630	\$466	29,790	35%	\$14.19	\$738	1.0
Lafourche Parish	\$14.38	\$748	\$29,920	2.0	\$64,400	\$1,610	\$19,320	\$483	7,563	22%	\$12.64	\$657	1.1
Lincoln Parish	\$13.50	\$702	\$28,080	1.9	\$51,400	\$1,285	\$15,420	\$386	7,364	44%	\$9.22	\$479	1.5
Livingston Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	8,625	20%	\$8.39	\$436	1.8
Madison Parish	\$11.92	\$620	\$24,800	1.6	\$41,200	\$1,030	\$12,360	\$309	1,536	39%	\$7.71	\$401	1.5
Morehouse Parish	\$12.75	\$663	\$26,520	1.8	\$42,300	\$1,058	\$12,690	\$317	3,172	31%	\$7.59	\$395	1.7
Natchitoches Parish	\$12.37	\$643	\$25,720	1.7	\$44,800	\$1,120	\$13,440	\$336	5,851	39%	\$7.65	\$398	1.6
Orleans Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	69,485	52%	\$15.58	\$810	1.2
Ouachita Parish	\$13.37	\$695	\$27,800	1.8	\$51,400	\$1,285	\$15,420	\$386	21,642	38%	\$9.83	\$511	1.4
Plaquemines Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	2,324	28%	\$20.88	\$1,086	0.9
Pointe Coupee Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	1,845	21%	\$10.53	\$548	1.5
Rapides Parish	\$12.63	\$657	\$26,280	1.7	\$52,500	\$1,313	\$15,750	\$394	15,555	33%	\$9.76	\$507	1.3
Red River Parish	\$11.92	\$620	\$24,800	1.6	\$45,800	\$1,145	\$13,740	\$344	693	22%	\$8.99	\$467	1.3
Richland Parish	\$11.92	\$620	\$24,800	1.6	\$45,200	\$1,130	\$13,560	\$339	2,160	30%	\$8.84	\$460	1.3
Sabine Parish	\$11.92	\$620	\$24,800	1.6	\$48,800	\$1,220	\$14,640	\$366	2,080	22%	\$7.12	\$370	1.7
St. Bernard Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	3,870	32%	\$15.40	\$801	1.2
St. Charles Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	3,095	17%	\$17.19	\$894	1.0
St. Helena Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	853	21%	\$13.40	\$697	1.1
St. James Parish	\$11.92	\$620	\$24,800	1.6	\$63,100	\$1,578	\$18,930	\$473	1,186	16%	\$18.19	\$946	0.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Louisiana	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
St. John the Baptist Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	3,542	22%	\$13.02	\$677	1.4			
St. Landry Parish	\$11.92	\$620	\$24,800	1.6	\$42,700	\$1,068	\$12,810	\$320	8,617	28%	\$7.41	\$385	1.6			
St. Martin Parish	\$14.85	\$772	\$30,880	2.0	\$62,100	\$1,553	\$18,630	\$466	3,748	20%	\$9.42	\$490	1.6			
St. Mary Parish	\$12.62	\$656	\$26,240	1.7	\$49,600	\$1,240	\$14,880	\$372	6,062	30%	\$15.86	\$824	0.8			
St. Tammany Parish	\$17.98	\$935	\$37,400	2.5	\$60,300	\$1,508	\$18,090	\$452	17,797	21%	\$11.10	\$577	1.6			
Tangipahoa Parish	\$15.75	\$819	\$32,760	2.2	\$56,300	\$1,408	\$16,890	\$422	13,820	32%	\$9.90	\$515	1.6			
Tensas Parish †	\$11.92	\$620	\$24,800	1.6	\$36,400	\$910	\$10,920	\$273	820	37%						
Terrebonne Parish	\$14.38	\$748	\$29,920	2.0	\$64,400	\$1,610	\$19,320	\$483	10,262	26%	\$14.78	\$769	1.0			
Union Parish	\$13.37	\$695	\$27,800	1.8	\$51,400	\$1,285	\$15,420	\$386	1,704	20%	\$5.05	\$262	2.6			
Vermilion Parish	\$11.92	\$620	\$24,800	1.6	\$56,800	\$1,420	\$17,040	\$426	5,038	23%	\$11.89	\$618	1.0			
Vernon Parish	\$16.44	\$855	\$34,200	2.3	\$51,000	\$1,275	\$15,300	\$383	7,872	44%	\$13.11	\$682	1.3			
Washington Parish	\$12.23	\$636	\$25,440	1.7	\$40,000	\$1,000	\$12,000	\$300	4,354	25%	\$9.28	\$483	1.3			
Webster Parish	\$11.92	\$620	\$24,800	1.6	\$47,500	\$1,188	\$14,250	\$356	5,200	32%	\$9.97	\$519	1.2			
West Baton Rouge Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	2,396	28%	\$12.30	\$640	1.3			
West Carroll Parish	\$11.92	\$620	\$24,800	1.6	\$44,500	\$1,113	\$13,350	\$334	1,125	28%	\$8.02	\$417	1.5			
West Feliciana Parish	\$15.40	\$801	\$32,040	2.1	\$64,600	\$1,615	\$19,380	\$485	1,005	24%	\$13.77	\$716	1.1			
Winn Parish	\$11.92	\$620	\$24,800	1.6	\$43,500	\$1,088	\$13,050	\$326	1,272	24%	\$7.15	\$372	1.7			

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Maine

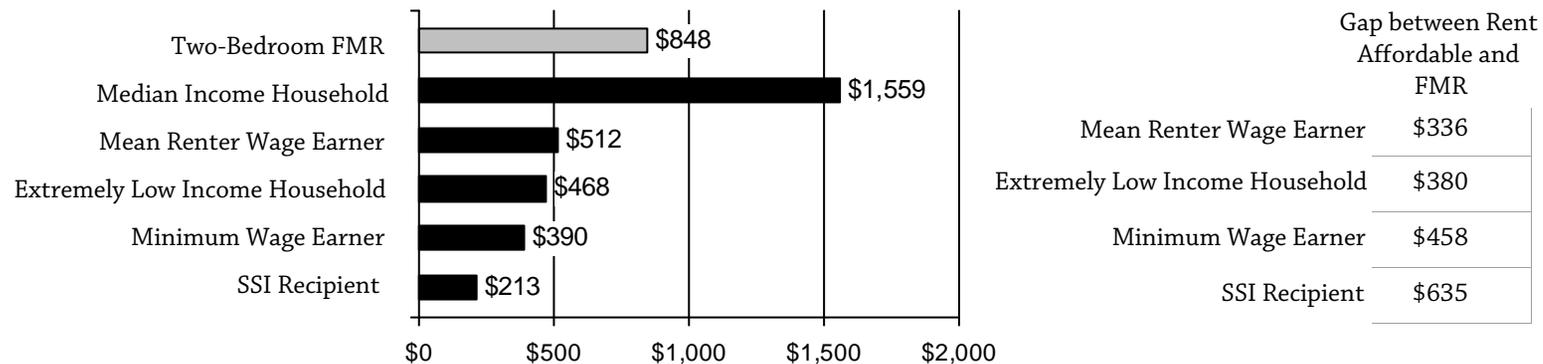
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$848. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,827 monthly or \$33,928 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.31

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 87 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 \$9.85. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 66 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 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**



Maine	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR				
Maine	\$16.31	\$848	\$33,928	2.2	\$62,375	\$1,559	\$18,712	\$468	150,686	27%	\$9.85	\$512	1.7				
Combined Nonmetro Areas	\$14.35	\$746	\$29,844	1.9	\$54,628	\$1,366	\$16,389	\$410	55,810	24%	\$8.83	\$459	1.6				
<u>Metropolitan Areas</u>																	
Bangor HMFA	\$16.42	\$854	\$34,160	2.2	\$70,600	\$1,765	\$21,180	\$530	14,304	38%	\$9.14	\$475	1.8				
Cumberland County HMFA	\$16.90	\$879	\$35,160	2.3	\$69,500	\$1,738	\$20,850	\$521	4,818	25%	\$11.36	\$591	1.5				
Lewiston-Auburn MSA	\$15.88	\$826	\$33,040	2.1	\$52,700	\$1,318	\$15,810	\$395	14,415	33%	\$9.36	\$487	1.7				
Penobscot County HMFA	\$12.13	\$631	\$25,240	1.6	\$50,200	\$1,255	\$15,060	\$377	4,672	19%	\$9.14	\$475	1.3				
Portland HMFA	\$19.38	\$1,008	\$40,320	2.6	\$76,400	\$1,910	\$22,920	\$573	35,636	33%	\$11.28	\$587	1.7				
Sagadahoc County HMFA	\$15.85	\$824	\$32,960	2.1	\$70,800	\$1,770	\$21,240	\$531	3,569	24%	\$9.71	\$505	1.6				
York County HMFA	\$17.04	\$886	\$35,440	2.3	\$65,400	\$1,635	\$19,620	\$491	13,615	26%	\$9.79	\$509	1.7				
York-Kittery-South Berwick HMFA	\$19.71	\$1,025	\$41,000	2.6	\$78,000	\$1,950	\$23,400	\$585	3,847	22%	\$9.79	\$509	2.0				
<u>Counties</u>																	
Aroostook County	\$12.15	\$632	\$25,280	1.6	\$50,300	\$1,258	\$15,090	\$377	8,607	28%	\$7.72	\$401	1.6				
Franklin County	\$13.35	\$694	\$27,760	1.8	\$51,700	\$1,293	\$15,510	\$388	2,987	24%	\$8.75	\$455	1.5				
Hancock County	\$16.37	\$851	\$34,040	2.2	\$63,900	\$1,598	\$19,170	\$479	5,913	25%	\$9.23	\$480	1.8				
Kennebec County	\$14.58	\$758	\$30,320	1.9	\$57,500	\$1,438	\$17,250	\$431	14,199	28%	\$9.18	\$477	1.6				
Knox County	\$16.81	\$874	\$34,960	2.2	\$59,300	\$1,483	\$17,790	\$445	3,542	21%	\$8.13	\$423	2.1				
Lincoln County	\$17.56	\$913	\$36,520	2.3	\$61,700	\$1,543	\$18,510	\$463	2,263	15%	\$9.78	\$508	1.8				
Oxford County	\$14.10	\$733	\$29,320	1.9	\$51,000	\$1,275	\$15,300	\$383	5,182	22%	\$9.01	\$468	1.6				
Piscataquis County †	\$13.06	\$679	\$27,160	1.7	\$46,600	\$1,165	\$13,980	\$350	1,632	21%							
Somerset County	\$13.88	\$722	\$28,880	1.9	\$50,100	\$1,253	\$15,030	\$376	4,814	22%	\$9.29	\$483	1.5				
Waldo County	\$14.46	\$752	\$30,080	1.9	\$53,400	\$1,335	\$16,020	\$401	3,364	21%	\$8.75	\$455	1.7				
Washington County	\$13.13	\$683	\$27,320	1.8	\$46,400	\$1,160	\$13,920	\$348	3,307	23%	\$8.35	\$434	1.6				

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Towns within 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.

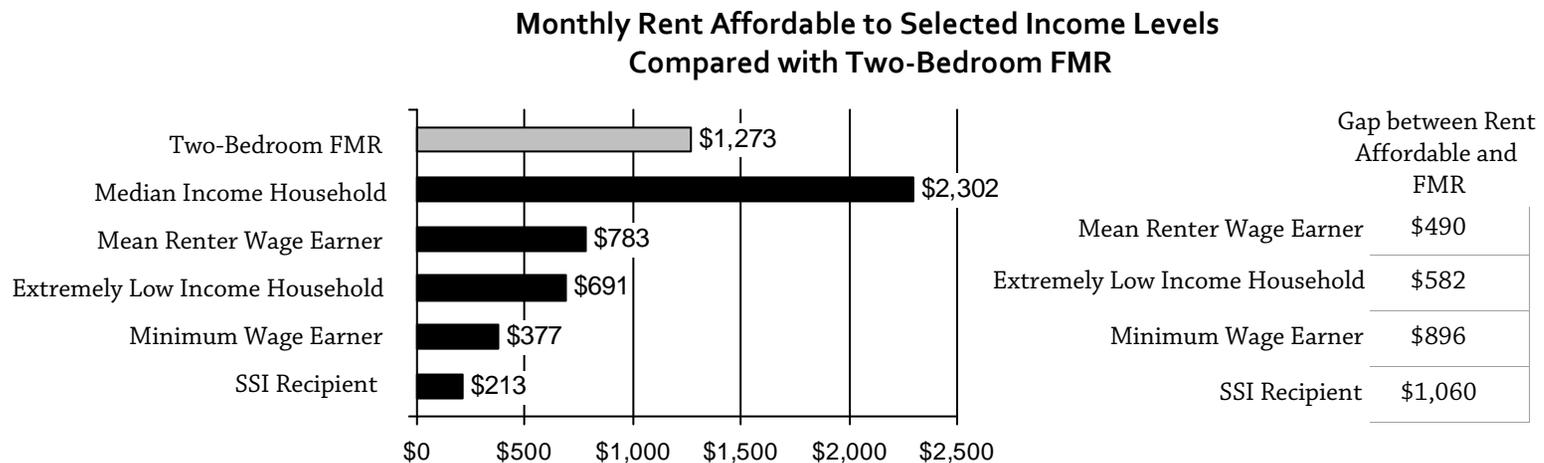
Maryland

In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,273. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,242 monthly or \$50,905 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.47

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 135 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is \$15.06. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



Maryland

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$24.47	\$1,273	\$50,905	3.4	\$92,080	\$2,302	\$27,624	\$691	666,669	31%	\$15.06	\$783	1.6
Combined Nonmetro Areas	\$20.03	\$1,041	\$41,655	2.8	\$79,002	\$1,975	\$23,701	\$593	30,545	26%	\$10.83	\$563	1.8
Metropolitan Areas													
Baltimore-Towson HMFA *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	329,433	32%	\$15.39	\$800	1.6
Cumberland MSA	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	8,579	30%	\$8.89	\$462	1.4
Hagerstown HMFA	\$15.98	\$831	\$33,240	2.2	\$69,500	\$1,738	\$20,850	\$521	18,399	33%	\$10.86	\$565	1.5
Philadelphia-Camden-Wilmington MSA *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	9,160	25%	\$10.46	\$544	2.1
Salisbury HMFA	\$17.42	\$906	\$36,240	2.4	\$59,300	\$1,483	\$17,790	\$445	12,853	35%	\$11.75	\$611	1.5
Somerset County HMFA	\$13.77	\$716	\$28,640	1.9	\$52,900	\$1,323	\$15,870	\$397	2,860	33%	\$10.79	\$561	1.3
Washington-Arlington-Alexandria HMFA	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	254,840	31%	\$16.03	\$834	1.7
Counties													
Allegany County	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	8,579	30%	\$8.89	\$462	1.4
Anne Arundel County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	49,511	25%	\$15.73	\$818	1.5
Baltimore city *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	120,636	50%	\$18.41	\$957	1.3
Baltimore County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	104,146	33%	\$14.93	\$777	1.6
Calvert County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	4,868	16%	\$9.20	\$478	3.0
Caroline County	\$19.71	\$1,025	\$41,000	2.7	\$69,900	\$1,748	\$20,970	\$524	3,051	26%	\$9.81	\$510	2.0
Carroll County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	9,537	16%	\$7.69	\$400	3.1
Cecil County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	9,160	25%	\$10.46	\$544	2.1
Charles County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	10,035	20%	\$9.28	\$482	2.9
Dorchester County	\$17.83	\$927	\$37,080	2.5	\$60,200	\$1,505	\$18,060	\$452	4,085	30%	\$9.55	\$497	1.9
Frederick County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	20,460	24%	\$12.86	\$669	2.1
Garrett County	\$13.44	\$699	\$27,960	1.9	\$60,100	\$1,503	\$18,030	\$451	2,910	23%	\$7.56	\$393	1.8
Harford County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	16,516	19%	\$9.78	\$508	2.5
Howard County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	26,685	26%	\$16.17	\$841	1.5
Kent County	\$19.65	\$1,022	\$40,880	2.7	\$67,500	\$1,688	\$20,250	\$506	1,922	25%	\$8.80	\$457	2.2
Montgomery County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	110,937	31%	\$18.28	\$951	1.5
Prince George's County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	108,540	36%	\$14.86	\$773	1.8
Queen Anne's County *	\$24.06	\$1,251	\$50,040	3.3	\$85,600	\$2,140	\$25,680	\$642	2,402	14%	\$7.99	\$416	3.0

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

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

Maryland

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Somerset County	\$13.77	\$716	\$28,640	1.9	\$52,900	\$1,323	\$15,870	\$397	2,860	33%	\$10.79	\$561	1.3
St. Mary's County	\$21.90	\$1,139	\$45,560	3.0	\$101,300	\$2,533	\$30,390	\$760	9,885	27%	\$16.05	\$835	1.4
Talbot County	\$22.52	\$1,171	\$46,840	3.1	\$80,800	\$2,020	\$24,240	\$606	3,946	25%	\$10.15	\$528	2.2
Washington County	\$15.98	\$831	\$33,240	2.2	\$69,500	\$1,738	\$20,850	\$521	18,399	33%	\$10.86	\$565	1.5
Wicomico County	\$17.42	\$906	\$36,240	2.4	\$59,300	\$1,483	\$17,790	\$445	12,853	35%	\$11.75	\$611	1.5
Worcester County	\$20.33	\$1,057	\$42,280	2.8	\$71,600	\$1,790	\$21,480	\$537	4,746	22%	\$6.99	\$363	2.9

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

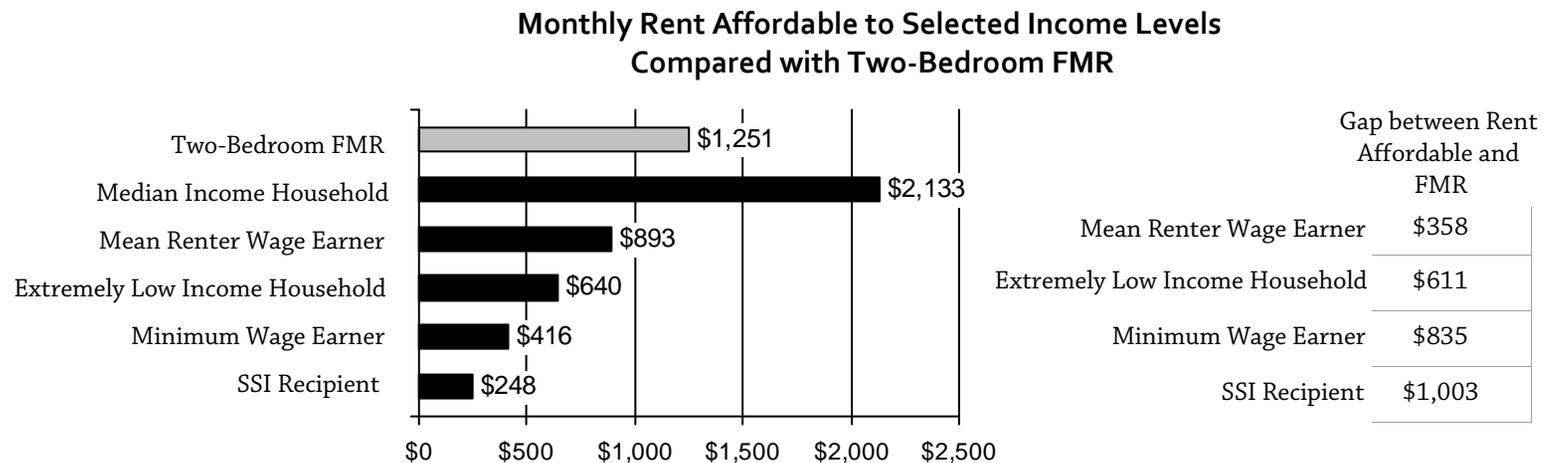
Massachusetts

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,251. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,169 monthly or \$50,029 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.05

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 \$17.17. 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.



Massachusetts	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Massachusetts	\$24.05	\$1,251	\$50,029	3.0	\$85,319	\$2,133	\$25,596	\$640	917,936	36%	\$17.17	\$893	1.4			
Combined Nonmetro Areas	\$31.73	\$1,650	\$65,999	4.0	\$87,448	\$2,186	\$26,234	\$656	2,139	23%	\$12.83	\$667	2.5			
<u>Metropolitan Areas</u>																
Barnstable Town MSA	\$24.37	\$1,267	\$50,680	3.0	\$74,900	\$1,873	\$22,470	\$562	19,531	20%	\$10.67	\$555	2.3			
Berkshire County HMFA	\$14.77	\$768	\$30,720	1.8	\$72,900	\$1,823	\$21,870	\$547	5,380	27%	\$10.41	\$541	1.4			
Boston-Cambridge-Quincy HMFA	\$27.77	\$1,444	\$57,760	3.5	\$94,400	\$2,360	\$28,320	\$708	518,331	40%	\$20.59	\$1,070	1.3			
Brockton HMFA	\$21.58	\$1,122	\$44,880	2.7	\$78,300	\$1,958	\$23,490	\$587	23,593	27%	\$10.44	\$543	2.1			
Eastern Worcester County HMFA	\$22.23	\$1,156	\$46,240	2.8	\$106,500	\$2,663	\$31,950	\$799	6,836	21%	\$11.69	\$608	1.9			
Easton-Raynham HMFA	\$24.13	\$1,255	\$50,200	3.0	\$104,800	\$2,620	\$31,440	\$786	2,285	18%	\$10.94	\$569	2.2			
Fitchburg-Leominster HMFA	\$17.79	\$925	\$37,000	2.2	\$69,300	\$1,733	\$20,790	\$520	18,762	35%	\$11.69	\$608	1.5			
Franklin County HMFA	\$17.63	\$917	\$36,680	2.2	\$62,800	\$1,570	\$18,840	\$471	8,565	30%	\$10.50	\$546	1.7			
Lawrence HMFA	\$21.44	\$1,115	\$44,600	2.7	\$84,900	\$2,123	\$25,470	\$637	37,769	37%	\$12.26	\$637	1.7			
Lowell HMFA	\$21.58	\$1,122	\$44,880	2.7	\$90,700	\$2,268	\$27,210	\$680	30,761	28%	\$21.26	\$1,106	1.0			
New Bedford HMFA	\$16.31	\$848	\$33,920	2.0	\$61,000	\$1,525	\$18,300	\$458	26,667	41%	\$10.94	\$569	1.5			
Pittsfield HMFA	\$15.44	\$803	\$32,120	1.9	\$56,400	\$1,410	\$16,920	\$423	11,942	33%	\$10.41	\$541	1.5			
Providence-Fall River HMFA	\$17.88	\$930	\$37,200	2.2	\$71,100	\$1,778	\$21,330	\$533	35,323	38%	\$10.94	\$569	1.6			
Springfield HMFA	\$17.98	\$935	\$37,400	2.2	\$66,100	\$1,653	\$19,830	\$496	85,868	36%	\$9.74	\$506	1.8			
Taunton-Mansfield-Norton HMFA	\$21.81	\$1,134	\$45,360	2.7	\$77,500	\$1,938	\$23,250	\$581	11,563	28%	\$10.94	\$569	2.0			
Western Worcester County HMFA	\$14.75	\$767	\$30,680	1.8	\$71,300	\$1,783	\$21,390	\$535	2,330	21%	\$11.69	\$608	1.3			
Worcester HMFA	\$18.58	\$966	\$38,640	2.3	\$81,300	\$2,033	\$24,390	\$610	70,291	35%	\$11.69	\$608	1.6			
<u>Counties</u>																
Dukes County	\$26.92	\$1,400	\$56,000	3.4	\$82,100	\$2,053	\$24,630	\$616	1,018	18%	\$9.84	\$512	2.7			
Nantucket County	\$36.10	\$1,877	\$75,080	4.5	\$95,400	\$2,385	\$28,620	\$716	1,121	30%	\$16.65	\$866	2.2			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Towns within Massachusetts FMR Areas

Barnstable Town, MA MSA

Barnstable County

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

Berkshire County, MA (part) HMFA

Berkshire County

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

Boston-Cambridge-Quincy, MA-NH HMFA

Essex County

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

Middlesex County

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

Norfolk County

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

Plymouth County

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

Suffolk County

Boston city, Chelsea city, Revere city, Winthrop town

Brockton, MA HMFA

Norfolk County

Avon town

Plymouth County

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

Eastern Worcester County, MA HMFA

Worcester County

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

Easton-Raynham, MA HMFA

Bristol County

Easton town, Raynham town

Fitchburg-Leominster, MA HMFA

Worcester County

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

Franklin County, MA (part) HMFA

Franklin County

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

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

Lawrence, MA-NH HMFA

Essex County

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

Lowell, MA HMFA

Middlesex County

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

New Bedford, MA HMFA

Bristol County

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

Pittsfield, MA HMFA

Berkshire County

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

Providence-Fall River, RI-MA HMFA

Bristol County

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

Springfield, MA HMFA

Franklin County

Sunderland town

Hampden County

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

Hampshire County

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

Taunton-Mansfield-Norton, MA HMFA

Bristol County

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

Western Worcester County, MA HMFA

Worcester County

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

Worcester, MA HMFA

Worcester County

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

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

Michigan

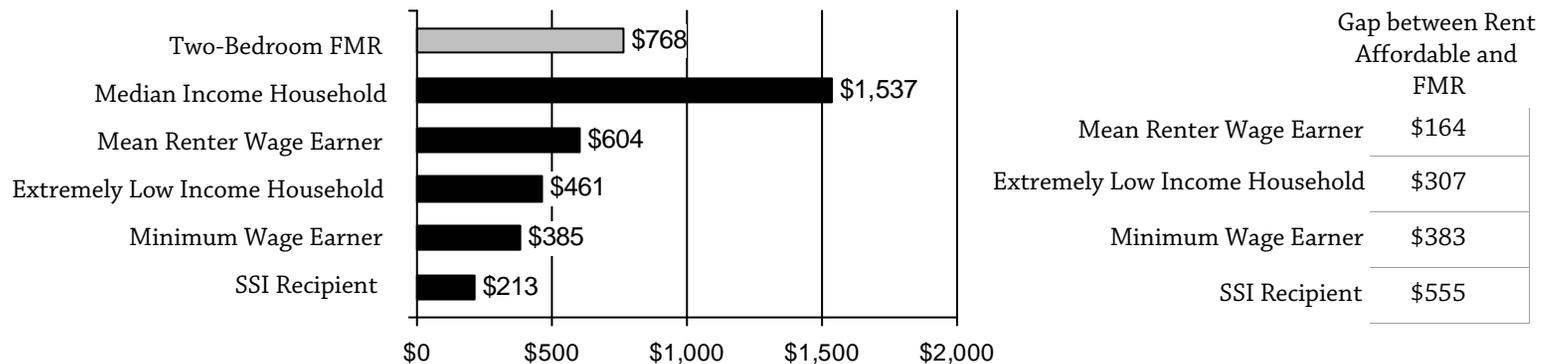
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$768. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,559 monthly or \$30,713 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.77

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 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 Michigan, 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 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

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$14.77	\$768	\$30,713	2.0	\$61,462	\$1,537	\$18,438	\$461	1,012,575	26%	\$11.62	\$604	1.3
Combined Nonmetro Areas	\$12.89	\$670	\$26,808	1.7	\$54,096	\$1,352	\$16,229	\$406	152,624	21%	\$8.92	\$464	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$17.33	\$901	\$36,040	2.3	\$84,200	\$2,105	\$25,260	\$632	50,403	38%	\$12.35	\$642	1.4
Barry County HMFA	\$13.81	\$718	\$28,720	1.9	\$65,000	\$1,625	\$19,500	\$488	3,495	15%	\$9.30	\$483	1.5
Battle Creek MSA	\$14.23	\$740	\$29,600	1.9	\$53,100	\$1,328	\$15,930	\$398	15,472	29%	\$11.55	\$601	1.2
Bay City MSA	\$12.04	\$626	\$25,040	1.6	\$56,100	\$1,403	\$16,830	\$421	9,041	21%	\$8.56	\$445	1.4
Cass County HMFA	\$12.04	\$626	\$25,040	1.6	\$58,300	\$1,458	\$17,490	\$437	3,326	17%	\$9.22	\$479	1.3
Detroit-Warren-Livonia HMFA	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	448,038	28%	\$13.63	\$709	1.2
Flint MSA	\$13.67	\$711	\$28,440	1.8	\$52,100	\$1,303	\$15,630	\$391	48,321	29%	\$9.80	\$510	1.4
Grand Rapids-Wyoming HMFA	\$14.21	\$739	\$29,560	1.9	\$59,600	\$1,490	\$17,880	\$447	66,036	29%	\$10.76	\$559	1.3
Holland-Grand Haven MSA	\$13.67	\$711	\$28,440	1.8	\$65,100	\$1,628	\$19,530	\$488	19,575	21%	\$10.21	\$531	1.3
Ionia County HMFA	\$13.40	\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	4,715	21%	\$6.07	\$316	2.2
Jackson MSA	\$13.67	\$711	\$28,440	1.8	\$56,500	\$1,413	\$16,950	\$424	15,079	25%	\$9.93	\$516	1.4
Kalamazoo-Portage MSA	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	40,592	32%	\$10.09	\$525	1.4
Lansing-East Lansing MSA	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	59,025	33%	\$10.15	\$528	1.5
Livingston County HMFA	\$15.52	\$807	\$32,280	2.1	\$79,600	\$1,990	\$23,880	\$597	9,260	14%	\$9.53	\$496	1.6
Monroe MSA	\$14.50	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	11,412	20%	\$10.35	\$538	1.4
Muskegon-Norton Shores MSA	\$12.27	\$638	\$25,520	1.7	\$48,200	\$1,205	\$14,460	\$362	16,450	25%	\$9.06	\$471	1.4
Newaygo County HMFA	\$12.04	\$626	\$25,040	1.6	\$52,600	\$1,315	\$15,780	\$395	2,988	16%	\$8.94	\$465	1.3
Niles-Benton Harbor MSA	\$13.00	\$676	\$27,040	1.8	\$54,500	\$1,363	\$16,350	\$409	16,476	27%	\$9.90	\$515	1.3
Saginaw-Saginaw Township North MSA	\$12.79	\$665	\$26,600	1.7	\$55,500	\$1,388	\$16,650	\$416	20,247	26%	\$8.85	\$460	1.4
<u>Counties</u>													
Alcona County	\$12.04	\$626	\$25,040	1.6	\$46,200	\$1,155	\$13,860	\$347	455	10%	\$7.28	\$378	1.7
Alger County	\$12.23	\$636	\$25,440	1.7	\$50,500	\$1,263	\$15,150	\$379	636	18%	\$7.10	\$369	1.7
Allegan County	\$13.65	\$710	\$28,400	1.8	\$55,000	\$1,375	\$16,500	\$413	7,216	17%	\$11.64	\$605	1.2
Alpena County	\$12.04	\$626	\$25,040	1.6	\$50,200	\$1,255	\$15,060	\$377	2,713	21%	\$7.15	\$372	1.7
Antrim County	\$12.48	\$649	\$25,960	1.7	\$53,600	\$1,340	\$16,080	\$402	1,476	15%	\$6.08	\$316	2.1
Arenac County	\$12.04	\$626	\$25,040	1.6	\$48,200	\$1,205	\$14,460	\$362	1,128	17%	\$6.05	\$314	2.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Michigan

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baraga County	\$12.04	\$626	\$25,040	1.6	\$53,700	\$1,343	\$16,110	\$403	792	24%	\$7.80	\$405	1.5
Barry County	\$13.81	\$718	\$28,720	1.9	\$65,000	\$1,625	\$19,500	\$488	3,495	15%	\$9.30	\$483	1.5
Bay County	\$12.04	\$626	\$25,040	1.6	\$56,100	\$1,403	\$16,830	\$421	9,041	21%	\$8.56	\$445	1.4
Benzie County	\$12.56	\$653	\$26,120	1.7	\$56,600	\$1,415	\$16,980	\$425	1,090	15%	\$7.08	\$368	1.8
Berrien County	\$13.00	\$676	\$27,040	1.8	\$54,500	\$1,363	\$16,350	\$409	16,476	27%	\$9.90	\$515	1.3
Branch County	\$12.17	\$633	\$25,320	1.6	\$54,100	\$1,353	\$16,230	\$406	3,352	21%	\$8.71	\$453	1.4
Calhoun County	\$14.23	\$740	\$29,600	1.9	\$53,100	\$1,328	\$15,930	\$398	15,472	29%	\$11.55	\$601	1.2
Cass County	\$12.04	\$626	\$25,040	1.6	\$58,300	\$1,458	\$17,490	\$437	3,326	17%	\$9.22	\$479	1.3
Charlevoix County	\$13.13	\$683	\$27,320	1.8	\$60,600	\$1,515	\$18,180	\$455	1,862	17%	\$9.70	\$504	1.4
Cheboygan County	\$12.04	\$626	\$25,040	1.6	\$48,600	\$1,215	\$14,580	\$365	2,072	18%	\$6.70	\$348	1.8
Chippewa County	\$12.21	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	4,041	27%	\$6.02	\$313	2.0
Clare County	\$12.37	\$643	\$25,720	1.7	\$45,200	\$1,130	\$13,560	\$339	2,646	20%	\$8.31	\$432	1.5
Clinton County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	5,324	19%	\$8.18	\$425	1.9
Crawford County	\$12.23	\$636	\$25,440	1.7	\$48,200	\$1,205	\$14,460	\$362	963	17%	\$7.25	\$377	1.7
Delta County	\$12.04	\$626	\$25,040	1.6	\$54,700	\$1,368	\$16,410	\$410	3,214	20%	\$6.51	\$339	1.8
Dickinson County	\$12.04	\$626	\$25,040	1.6	\$57,400	\$1,435	\$17,220	\$431	2,299	20%	\$8.34	\$434	1.4
Eaton County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	11,214	26%	\$10.75	\$559	1.4
Emmet County	\$14.67	\$763	\$30,520	2.0	\$65,500	\$1,638	\$19,650	\$491	3,312	24%	\$9.73	\$506	1.5
Genesee County	\$13.67	\$711	\$28,440	1.8	\$52,100	\$1,303	\$15,630	\$391	48,321	29%	\$9.80	\$510	1.4
Gladwin County	\$12.04	\$626	\$25,040	1.6	\$47,200	\$1,180	\$14,160	\$354	1,674	15%	\$5.57	\$290	2.2
Gogebic County	\$12.04	\$626	\$25,040	1.6	\$48,000	\$1,200	\$14,400	\$360	1,695	23%	\$7.30	\$379	1.6
Grand Traverse County	\$15.33	\$797	\$31,880	2.1	\$61,500	\$1,538	\$18,450	\$461	8,124	24%	\$10.93	\$568	1.4
Gratiot County	\$12.27	\$638	\$25,520	1.7	\$53,100	\$1,328	\$15,930	\$398	3,233	22%	\$8.82	\$459	1.4
Hillsdale County	\$12.87	\$669	\$26,760	1.7	\$53,700	\$1,343	\$16,110	\$403	3,332	19%	\$9.78	\$509	1.3
Houghton County	\$12.04	\$626	\$25,040	1.6	\$49,800	\$1,245	\$14,940	\$374	4,262	30%	\$6.87	\$357	1.8
Huron County	\$12.04	\$626	\$25,040	1.6	\$52,500	\$1,313	\$15,750	\$394	2,482	17%	\$8.10	\$421	1.5
Ingham County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	42,487	39%	\$10.24	\$532	1.5
Ionia County	\$13.40	\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	4,715	21%	\$6.07	\$316	2.2
Iosco County	\$12.04	\$626	\$25,040	1.6	\$46,900	\$1,173	\$14,070	\$352	1,668	15%	\$6.58	\$342	1.8
Iron County	\$12.04	\$626	\$25,040	1.6	\$47,400	\$1,185	\$14,220	\$356	805	15%	\$7.53	\$392	1.6
Isabella County	\$13.38	\$696	\$27,840	1.8	\$53,600	\$1,340	\$16,080	\$402	10,095	41%	\$6.55	\$340	2.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Michigan

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$13.67	\$711	\$28,440	1.8	\$56,500	\$1,413	\$16,950	\$424	15,079	25%	\$9.93	\$516	1.4
Kalamazoo County	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	34,595	35%	\$10.51	\$546	1.3
Kalkaska County	\$13.56	\$705	\$28,200	1.8	\$48,300	\$1,208	\$14,490	\$362	1,270	18%	\$13.31	\$692	1.0
Kent County	\$14.21	\$739	\$29,560	1.9	\$59,600	\$1,490	\$17,880	\$447	66,036	29%	\$10.76	\$559	1.3
Keweenaw County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	131	15%	\$3.69	\$192	3.3
Lake County	\$12.04	\$626	\$25,040	1.6	\$41,400	\$1,035	\$12,420	\$311	726	17%	\$7.07	\$368	1.7
Lapeer County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	5,003	15%	\$6.28	\$327	2.5
Leelanau County	\$15.83	\$823	\$32,920	2.1	\$69,400	\$1,735	\$20,820	\$521	1,387	15%	\$6.67	\$347	2.4
Lenawee County	\$12.90	\$671	\$26,840	1.7	\$56,500	\$1,413	\$16,950	\$424	7,559	20%	\$9.69	\$504	1.3
Livingston County	\$15.52	\$807	\$32,280	2.1	\$79,600	\$1,990	\$23,880	\$597	9,260	14%	\$9.53	\$496	1.6
Luce County	\$12.04	\$626	\$25,040	1.6	\$49,400	\$1,235	\$14,820	\$371	501	20%	\$5.90	\$307	2.0
Mackinac County	\$12.04	\$626	\$25,040	1.6	\$54,600	\$1,365	\$16,380	\$410	992	20%	\$8.12	\$422	1.5
Macomb County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	73,757	22%	\$12.93	\$672	1.2
Manistee County	\$12.46	\$648	\$25,920	1.7	\$53,200	\$1,330	\$15,960	\$399	2,128	20%	\$9.09	\$473	1.4
Marquette County	\$13.23	\$688	\$27,520	1.8	\$65,700	\$1,643	\$19,710	\$493	7,286	28%	\$7.83	\$407	1.7
Mason County	\$12.56	\$653	\$26,120	1.7	\$52,200	\$1,305	\$15,660	\$392	3,046	25%	\$8.88	\$462	1.4
Mecosta County	\$12.04	\$626	\$25,040	1.6	\$51,200	\$1,280	\$15,360	\$384	4,259	27%	\$8.00	\$416	1.5
Menominee County	\$12.04	\$626	\$25,040	1.6	\$52,500	\$1,313	\$15,750	\$394	2,148	20%	\$6.72	\$349	1.8
Midland County	\$13.50	\$702	\$28,080	1.8	\$64,300	\$1,608	\$19,290	\$482	7,695	23%	\$13.00	\$676	1.0
Missaukee County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	1,044	18%	\$9.82	\$511	1.2
Monroe County	\$14.50	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	11,412	20%	\$10.35	\$538	1.4
Montcalm County	\$12.37	\$643	\$25,720	1.7	\$49,600	\$1,240	\$14,880	\$372	4,770	20%	\$8.81	\$458	1.4
Montmorency County	\$12.83	\$667	\$26,680	1.7	\$43,800	\$1,095	\$13,140	\$329	550	13%	\$6.40	\$333	2.0
Muskegon County	\$12.27	\$638	\$25,520	1.7	\$48,200	\$1,205	\$14,460	\$362	16,450	25%	\$9.06	\$471	1.4
Newaygo County	\$12.04	\$626	\$25,040	1.6	\$52,600	\$1,315	\$15,780	\$395	2,988	16%	\$8.94	\$465	1.3
Oakland County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	127,246	26%	\$14.34	\$746	1.1
Oceana County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	1,562	16%	\$7.61	\$396	1.6
Ogemaw County	\$12.04	\$626	\$25,040	1.6	\$44,400	\$1,110	\$13,320	\$333	1,361	16%	\$6.94	\$361	1.7
Ontonagon County	\$12.04	\$626	\$25,040	1.6	\$50,300	\$1,258	\$15,090	\$377	488	14%	\$6.63	\$345	1.8
Osceola County	\$12.04	\$626	\$25,040	1.6	\$47,400	\$1,185	\$14,220	\$356	1,776	20%	\$10.62	\$552	1.1
Oscoda County	\$12.90	\$671	\$26,840	1.7	\$41,800	\$1,045	\$12,540	\$314	637	16%	\$6.58	\$342	2.0

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

Michigan

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Otsego County	\$13.19	\$686	\$27,440	1.8	\$57,500	\$1,438	\$17,250	\$431	1,725	18%	\$8.22	\$427	1.6
Ottawa County	\$13.67	\$711	\$28,440	1.8	\$65,100	\$1,628	\$19,530	\$488	19,575	21%	\$10.21	\$531	1.3
Presque Isle County	\$12.04	\$626	\$25,040	1.6	\$46,500	\$1,163	\$13,950	\$349	685	11%	\$8.81	\$458	1.4
Roscommon County	\$12.04	\$626	\$25,040	1.6	\$42,500	\$1,063	\$12,750	\$319	1,723	15%	\$5.89	\$306	2.0
Saginaw County	\$12.79	\$665	\$26,600	1.7	\$55,500	\$1,388	\$16,650	\$416	20,247	26%	\$8.85	\$460	1.4
Sanilac County	\$12.04	\$626	\$25,040	1.6	\$52,100	\$1,303	\$15,630	\$391	2,884	17%	\$8.76	\$455	1.4
Schoolcraft County	\$12.04	\$626	\$25,040	1.6	\$51,200	\$1,280	\$15,360	\$384	455	12%	\$7.51	\$391	1.6
Shiawassee County	\$14.75	\$767	\$30,680	2.0	\$55,900	\$1,398	\$16,770	\$419	6,037	22%	\$7.48	\$389	2.0
St. Clair County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	14,088	22%	\$9.63	\$501	1.6
St. Joseph County	\$12.35	\$642	\$25,680	1.7	\$55,900	\$1,398	\$16,770	\$419	4,844	22%	\$9.28	\$483	1.3
Tuscola County	\$12.04	\$626	\$25,040	1.6	\$53,400	\$1,335	\$16,020	\$401	3,827	18%	\$9.21	\$479	1.3
Van Buren County	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	5,997	21%	\$7.74	\$402	1.8
Washtenaw County	\$17.33	\$901	\$36,040	2.3	\$84,200	\$2,105	\$25,260	\$632	50,403	38%	\$12.35	\$642	1.4
Wayne County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	227,944	33%	\$13.66	\$710	1.2
Wexford County	\$12.60	\$655	\$26,200	1.7	\$49,600	\$1,240	\$14,880	\$372	2,491	20%	\$8.55	\$444	1.5

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

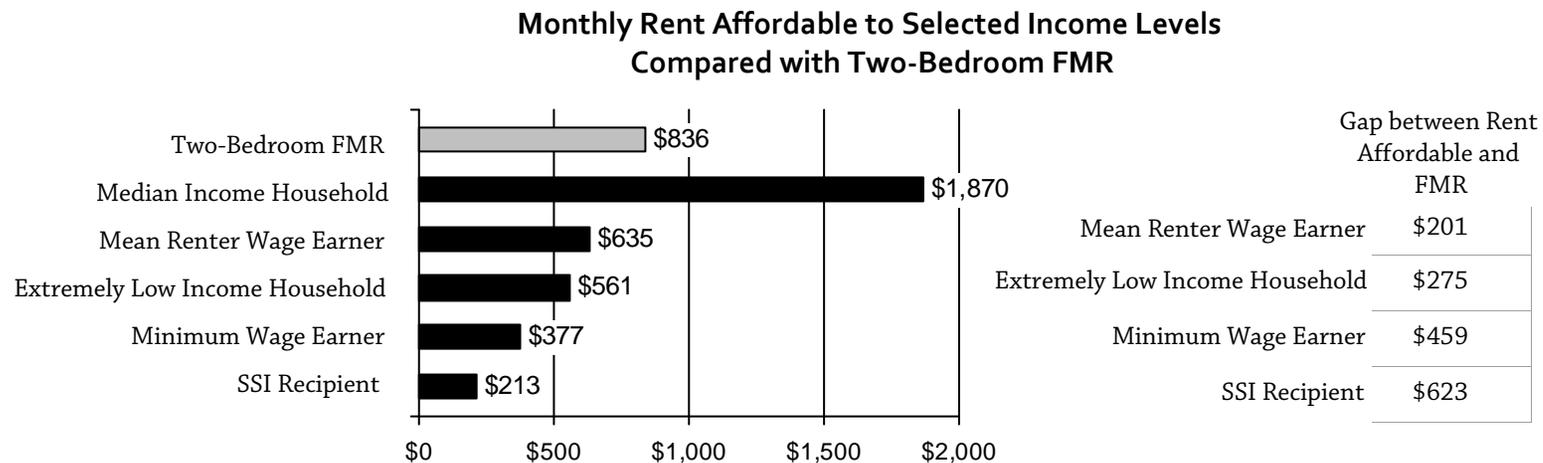
Minnesota

In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$836. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,786 monthly or \$33,438 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.08

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 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 Minnesota, the estimated mean (average) wage for a renter is \$12.22. 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.



Minnesota	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Minnesota	\$16.08	\$836	\$33,438	2.2	\$74,807	\$1,870	\$22,442	\$561	551,895	26%	\$12.22	\$635	1.3
Combined Nonmetro Areas	\$12.85	\$668	\$26,729	1.8	\$61,826	\$1,546	\$18,548	\$464	120,894	22%	\$8.22	\$428	1.6
<u>Metropolitan Areas</u>													
Duluth MSA	\$13.94	\$725	\$29,000	1.9	\$60,900	\$1,523	\$18,270	\$457	27,491	27%	\$8.80	\$457	1.6
Fargo MSA	\$12.29	\$639	\$25,560	1.7	\$73,800	\$1,845	\$22,140	\$554	6,400	29%	\$6.54	\$340	1.9
Grand Forks MSA	\$13.19	\$686	\$27,440	1.8	\$67,700	\$1,693	\$20,310	\$508	3,305	27%	\$7.46	\$388	1.8
La Crosse MSA	\$13.44	\$699	\$27,960	1.9	\$69,200	\$1,730	\$20,760	\$519	1,428	18%	\$6.00	\$312	2.2
Mankato-North Mankato MSA	\$14.71	\$765	\$30,600	2.0	\$69,600	\$1,740	\$20,880	\$522	11,176	31%	\$8.59	\$447	1.7
Minneapolis-St. Paul-Bloomington MSA	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	345,383	28%	\$13.99	\$727	1.3
Rochester HMFA	\$16.12	\$838	\$33,520	2.2	\$80,500	\$2,013	\$24,150	\$604	14,580	23%	\$12.57	\$653	1.3
St. Cloud MSA	\$13.44	\$699	\$27,960	1.9	\$65,800	\$1,645	\$19,740	\$494	19,794	28%	\$9.13	\$475	1.5
Wabasha County HMFA	\$12.33	\$641	\$25,640	1.7	\$66,900	\$1,673	\$20,070	\$502	1,444	17%	\$6.35	\$330	1.9
<u>Counties</u>													
Aitkin County	\$12.04	\$626	\$25,040	1.7	\$50,000	\$1,250	\$15,000	\$375	1,399	18%	\$7.97	\$414	1.5
Anoka County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	21,342	18%	\$11.38	\$592	1.6
Becker County	\$12.04	\$626	\$25,040	1.7	\$59,400	\$1,485	\$17,820	\$446	2,859	21%	\$6.82	\$355	1.8
Beltrami County	\$12.46	\$648	\$25,920	1.7	\$58,200	\$1,455	\$17,460	\$437	4,661	28%	\$8.70	\$453	1.4
Benton County	\$13.44	\$699	\$27,960	1.9	\$65,800	\$1,645	\$19,740	\$494	4,330	29%	\$7.88	\$410	1.7
Big Stone County	\$12.04	\$626	\$25,040	1.7	\$57,400	\$1,435	\$17,220	\$431	498	21%	\$6.78	\$353	1.8
Blue Earth County	\$14.71	\$765	\$30,600	2.0	\$69,600	\$1,740	\$20,880	\$522	7,982	33%	\$8.22	\$428	1.8
Brown County	\$12.04	\$626	\$25,040	1.7	\$63,900	\$1,598	\$19,170	\$479	2,325	21%	\$8.60	\$447	1.4
Carlton County	\$13.94	\$725	\$29,000	1.9	\$60,900	\$1,523	\$18,270	\$457	2,730	20%	\$6.22	\$323	2.2
Carver County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	5,551	17%	\$9.61	\$500	1.8
Cass County	\$12.90	\$671	\$26,840	1.8	\$54,300	\$1,358	\$16,290	\$407	2,293	18%	\$6.55	\$341	2.0
Chippewa County	\$12.04	\$626	\$25,040	1.7	\$62,500	\$1,563	\$18,750	\$469	1,375	26%	\$8.13	\$423	1.5
Chisago County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	2,759	14%	\$7.42	\$386	2.4
Clay County	\$12.29	\$639	\$25,560	1.7	\$73,800	\$1,845	\$22,140	\$554	6,400	29%	\$6.54	\$340	1.9
Clearwater County	\$12.04	\$626	\$25,040	1.7	\$49,500	\$1,238	\$14,850	\$371	821	22%	\$7.97	\$414	1.5
Cook County	\$14.56	\$757	\$30,280	2.0	\$59,700	\$1,493	\$17,910	\$448	722	27%	\$6.39	\$332	2.3

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Minnesota	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Cottonwood County	\$12.04	\$626	\$25,040	1.7	\$55,000	\$1,375	\$16,500	\$413	990	20%	\$7.80	\$406	1.5			
Crow Wing County	\$13.58	\$706	\$28,240	1.9	\$59,000	\$1,475	\$17,700	\$443	6,325	24%	\$8.29	\$431	1.6			
Dakota County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	33,433	22%	\$11.97	\$622	1.5			
Dodge County	\$16.12	\$838	\$33,520	2.2	\$80,500	\$2,013	\$24,150	\$604	966	13%	\$8.39	\$436	1.9			
Douglas County	\$12.37	\$643	\$25,720	1.7	\$63,700	\$1,593	\$19,110	\$478	3,977	25%	\$8.19	\$426	1.5			
Faribault County	\$12.04	\$626	\$25,040	1.7	\$57,300	\$1,433	\$17,190	\$430	1,238	20%	\$9.15	\$476	1.3			
Fillmore County	\$12.04	\$626	\$25,040	1.7	\$62,700	\$1,568	\$18,810	\$470	1,691	20%	\$7.45	\$388	1.6			
Freeborn County	\$12.06	\$627	\$25,080	1.7	\$60,300	\$1,508	\$18,090	\$452	2,771	21%	\$9.29	\$483	1.3			
Goodhue County	\$14.50	\$754	\$30,160	2.0	\$72,500	\$1,813	\$21,750	\$544	4,020	22%	\$8.33	\$433	1.7			
Grant County	\$12.04	\$626	\$25,040	1.7	\$55,900	\$1,398	\$16,770	\$419	592	22%	\$7.03	\$365	1.7			
Hennepin County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	167,379	35%	\$15.76	\$819	1.1			
Houston County	\$13.44	\$699	\$27,960	1.9	\$69,200	\$1,730	\$20,760	\$519	1,428	18%	\$6.00	\$312	2.2			
Hubbard County	\$12.04	\$626	\$25,040	1.7	\$57,300	\$1,433	\$17,190	\$430	1,447	17%	\$7.21	\$375	1.7			
Isanti County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	2,425	18%	\$8.94	\$465	2.0			
Itasca County	\$14.37	\$747	\$29,880	2.0	\$60,500	\$1,513	\$18,150	\$454	3,444	18%	\$7.70	\$400	1.9			
Jackson County	\$12.04	\$626	\$25,040	1.7	\$63,000	\$1,575	\$18,900	\$473	968	21%	\$10.46	\$544	1.2			
Kanabec County	\$15.02	\$781	\$31,240	2.1	\$55,100	\$1,378	\$16,530	\$413	1,108	18%	\$8.37	\$435	1.8			
Kandiyohi County	\$12.35	\$642	\$25,680	1.7	\$64,600	\$1,615	\$19,380	\$485	4,431	26%	\$6.99	\$363	1.8			
Kittson County	\$12.04	\$626	\$25,040	1.7	\$65,800	\$1,645	\$19,740	\$494	305	16%	\$7.08	\$368	1.7			
Koochiching County	\$12.04	\$626	\$25,040	1.7	\$61,600	\$1,540	\$18,480	\$462	1,486	24%	\$9.28	\$483	1.3			
Lac qui Parle County	\$12.04	\$626	\$25,040	1.7	\$57,900	\$1,448	\$17,370	\$434	517	17%	\$9.89	\$515	1.2			
Lake County	\$12.52	\$651	\$26,040	1.7	\$61,100	\$1,528	\$18,330	\$458	1,027	20%	\$9.51	\$494	1.3			
Lake of the Woods County	\$13.63	\$709	\$28,360	1.9	\$54,400	\$1,360	\$16,320	\$408	195	11%	\$5.98	\$311	2.3			
Le Sueur County	\$13.02	\$677	\$27,080	1.8	\$72,300	\$1,808	\$21,690	\$542	1,878	17%	\$8.76	\$455	1.5			
Lincoln County	\$12.04	\$626	\$25,040	1.7	\$62,700	\$1,568	\$18,810	\$470	421	16%	\$6.74	\$350	1.8			
Lyon County	\$12.04	\$626	\$25,040	1.7	\$67,800	\$1,695	\$20,340	\$509	3,278	32%	\$8.32	\$432	1.4			
Mahnomen County	\$13.23	\$688	\$27,520	1.8	\$48,100	\$1,203	\$14,430	\$361	516	26%	\$6.20	\$322	2.1			
Marshall County	\$12.04	\$626	\$25,040	1.7	\$65,200	\$1,630	\$19,560	\$489	722	18%	\$10.95	\$569	1.1			
Martin County	\$12.33	\$641	\$25,640	1.7	\$60,700	\$1,518	\$18,210	\$455	2,048	23%	\$8.73	\$454	1.4			
McLeod County	\$13.33	\$693	\$27,720	1.8	\$73,600	\$1,840	\$22,080	\$552	3,382	23%	\$10.03	\$521	1.3			
Meeker County	\$14.50	\$754	\$30,160	2.0	\$63,200	\$1,580	\$18,960	\$474	1,727	18%	\$7.60	\$395	1.9			

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

Minnesota	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Mille Lacs County	\$13.77	\$716	\$28,640	1.9	\$59,000	\$1,475	\$17,700	\$443	2,480	23%	\$6.27	\$326	2.2
Morrison County	\$12.04	\$626	\$25,040	1.7	\$60,000	\$1,500	\$18,000	\$450	2,745	20%	\$7.10	\$369	1.7
Mower County	\$12.88	\$670	\$26,800	1.8	\$62,100	\$1,553	\$18,630	\$466	4,321	27%	\$9.83	\$511	1.3
Murray County	\$12.04	\$626	\$25,040	1.7	\$58,100	\$1,453	\$17,430	\$436	633	16%	\$8.51	\$442	1.4
Nicollet County	\$14.71	\$765	\$30,600	2.0	\$69,600	\$1,740	\$20,880	\$522	3,194	26%	\$9.71	\$505	1.5
Nobles County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	2,240	28%	\$9.00	\$468	1.3
Norman County	\$12.04	\$626	\$25,040	1.7	\$56,900	\$1,423	\$17,070	\$427	568	20%	\$9.65	\$502	1.2
Olmsted County	\$16.12	\$838	\$33,520	2.2	\$80,500	\$2,013	\$24,150	\$604	13,614	24%	\$12.77	\$664	1.3
Otter Tail County	\$12.04	\$626	\$25,040	1.7	\$56,700	\$1,418	\$17,010	\$425	5,149	21%	\$7.39	\$384	1.6
Pennington County	\$12.04	\$626	\$25,040	1.7	\$60,400	\$1,510	\$18,120	\$453	1,347	23%	\$7.75	\$403	1.6
Pine County	\$13.23	\$688	\$27,520	1.8	\$54,700	\$1,368	\$16,410	\$410	2,229	19%	\$6.51	\$339	2.0
Pipestone County	\$12.04	\$626	\$25,040	1.7	\$59,100	\$1,478	\$17,730	\$443	981	25%	\$7.81	\$406	1.5
Polk County	\$13.19	\$686	\$27,440	1.8	\$67,700	\$1,693	\$20,310	\$508	3,305	27%	\$7.46	\$388	1.8
Pope County	\$13.15	\$684	\$27,360	1.8	\$62,300	\$1,558	\$18,690	\$467	1,076	22%	\$9.34	\$485	1.4
Ramsey County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	79,438	39%	\$14.61	\$760	1.2
Red Lake County	\$12.04	\$626	\$25,040	1.7	\$59,700	\$1,493	\$17,910	\$448	304	18%	\$6.35	\$330	1.9
Redwood County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	1,451	22%	\$8.83	\$459	1.4
Renville County	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	1,375	21%	\$8.87	\$461	1.4
Rice County	\$15.90	\$827	\$33,080	2.2	\$74,200	\$1,855	\$22,260	\$557	5,039	23%	\$8.27	\$430	1.9
Rock County	\$12.31	\$640	\$25,600	1.7	\$61,800	\$1,545	\$18,540	\$464	944	24%	\$7.51	\$390	1.6
Roseau County	\$12.04	\$626	\$25,040	1.7	\$59,500	\$1,488	\$17,850	\$446	1,288	20%	\$10.91	\$567	1.1
Scott County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	6,319	14%	\$10.08	\$524	1.8
Sherburne County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	5,131	17%	\$7.65	\$398	2.3
Sibley County	\$12.04	\$626	\$25,040	1.7	\$64,800	\$1,620	\$19,440	\$486	1,175	19%	\$8.45	\$439	1.4
St. Louis County	\$13.94	\$725	\$29,000	1.9	\$60,900	\$1,523	\$18,270	\$457	24,761	29%	\$9.05	\$471	1.5
Stearns County	\$13.44	\$699	\$27,960	1.9	\$65,800	\$1,645	\$19,740	\$494	15,464	27%	\$9.40	\$489	1.4
Steele County	\$14.00	\$728	\$29,120	1.9	\$71,300	\$1,783	\$21,390	\$535	3,085	22%	\$9.11	\$474	1.5
Stevens County	\$12.56	\$653	\$26,120	1.7	\$69,400	\$1,735	\$20,820	\$521	1,119	30%	\$8.41	\$437	1.5
Swift County	\$12.04	\$626	\$25,040	1.7	\$58,800	\$1,470	\$17,640	\$441	1,117	27%	\$8.43	\$438	1.4
Todd County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,741	17%	\$6.26	\$325	1.9
Traverse County	\$12.04	\$626	\$25,040	1.7	\$57,900	\$1,448	\$17,370	\$434	308	19%	\$6.80	\$354	1.8

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

Minnesota

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wabasha County	\$12.33	\$641	\$25,640	1.7	\$66,900	\$1,673	\$20,070	\$502	1,444	17%	\$6.35	\$330	1.9
Wadena County	\$12.04	\$626	\$25,040	1.7	\$50,900	\$1,273	\$15,270	\$382	1,479	25%	\$7.41	\$386	1.6
Waseca County	\$12.69	\$660	\$26,400	1.8	\$64,800	\$1,620	\$19,440	\$486	1,417	19%	\$9.42	\$490	1.3
Washington County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	14,856	17%	\$9.64	\$501	1.8
Watsonwan County	\$12.04	\$626	\$25,040	1.7	\$58,600	\$1,465	\$17,580	\$440	907	21%	\$8.09	\$421	1.5
Wilkin County	\$12.04	\$626	\$25,040	1.7	\$61,600	\$1,540	\$18,480	\$462	459	17%	\$8.29	\$431	1.5
Winona County	\$13.33	\$693	\$27,720	1.8	\$66,600	\$1,665	\$19,980	\$500	5,589	29%	\$6.78	\$352	2.0
Wright County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	6,750	15%	\$7.96	\$414	2.2
Yellow Medicine County	\$12.04	\$626	\$25,040	1.7	\$62,200	\$1,555	\$18,660	\$467	871	21%	\$8.92	\$464	1.3

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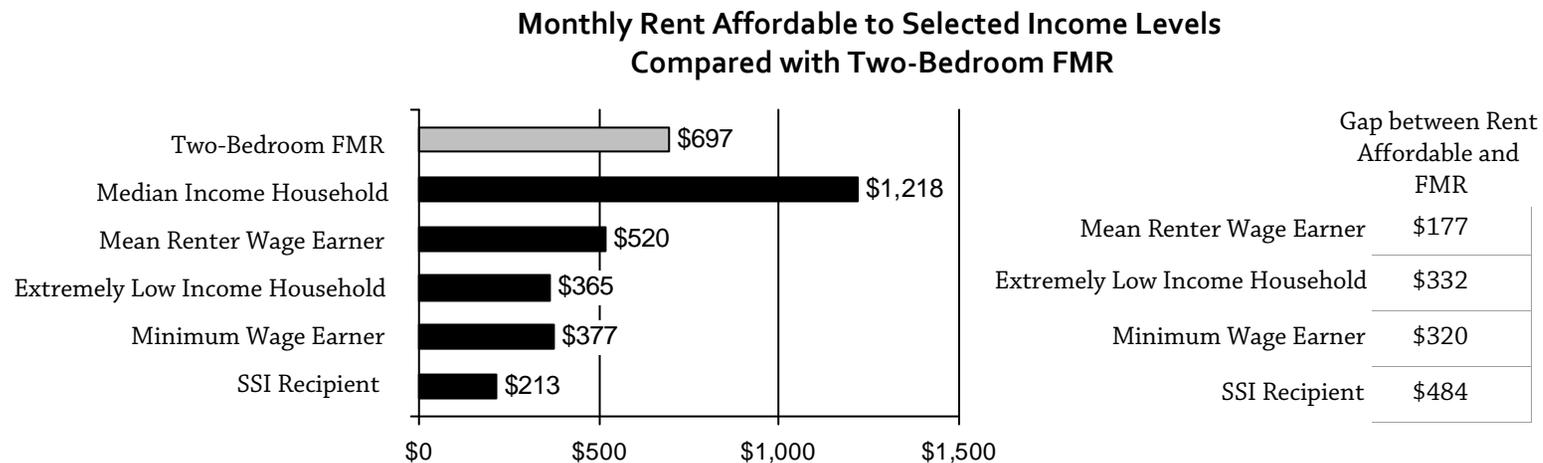
Mississippi

In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$697. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,325 monthly or \$27,898 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.41

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 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 Mississippi, the estimated mean (average) wage for a renter is \$10.01. 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.



Mississippi	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Mississippi	\$13.41	\$697	\$27,898	1.9	\$48,702	\$1,218	\$14,610	\$365	318,782	29%	\$10.01	\$520	1.3			
Combined Nonmetro Areas	\$11.98	\$623	\$24,909	1.7	\$43,887	\$1,097	\$13,166	\$329	171,885	29%	\$9.12	\$474	1.3			
Metropolitan Areas																
Gulfport-Biloxi MSA	\$16.48	\$857	\$34,280	2.3	\$54,700	\$1,368	\$16,410	\$410	29,742	32%	\$10.73	\$558	1.5			
Hattiesburg MSA	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	18,795	35%	\$8.89	\$462	1.5			
Jackson HMFA	\$15.58	\$810	\$32,400	2.1	\$55,600	\$1,390	\$16,680	\$417	59,998	32%	\$11.10	\$577	1.4			
Marshall County HMFA	\$11.35	\$590	\$23,600	1.6	\$44,300	\$1,108	\$13,290	\$332	2,751	22%	\$8.53	\$444	1.3			
Memphis HMFA	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	13,088	23%	\$10.20	\$530	1.4			
Pascagoula MSA	\$14.50	\$754	\$30,160	2.0	\$54,900	\$1,373	\$16,470	\$412	15,409	26%	\$13.96	\$726	1.0			
Simpson County HMFA	\$11.35	\$590	\$23,600	1.6	\$46,300	\$1,158	\$13,890	\$347	2,553	25%	\$8.88	\$462	1.3			
Tate County HMFA	\$13.92	\$724	\$28,960	1.9	\$53,200	\$1,330	\$15,960	\$399	2,553	26%	\$9.83	\$511	1.4			
Tunica County HMFA	\$13.48	\$701	\$28,040	1.9	\$38,000	\$950	\$11,400	\$285	2,008	50%	\$9.91	\$515	1.4			
Counties																
Adams County	\$11.35	\$590	\$23,600	1.6	\$37,600	\$940	\$11,280	\$282	3,745	31%	\$8.69	\$452	1.3			
Alcorn County	\$11.35	\$590	\$23,600	1.6	\$46,700	\$1,168	\$14,010	\$350	3,815	28%	\$8.10	\$421	1.4			
Amite County	\$11.35	\$590	\$23,600	1.6	\$33,600	\$840	\$10,080	\$252	813	16%	\$5.35	\$278	2.1			
Attala County	\$11.35	\$590	\$23,600	1.6	\$43,000	\$1,075	\$12,900	\$323	1,931	26%	\$8.48	\$441	1.3			
Benton County	\$11.35	\$590	\$23,600	1.6	\$42,800	\$1,070	\$12,840	\$321	703	22%	\$9.77	\$508	1.2			
Bolivar County	\$12.69	\$660	\$26,400	1.8	\$34,500	\$863	\$10,350	\$259	5,347	43%	\$9.58	\$498	1.3			
Calhoun County	\$11.35	\$590	\$23,600	1.6	\$38,500	\$963	\$11,550	\$289	1,773	30%	\$8.09	\$421	1.4			
Carroll County	\$16.23	\$844	\$33,760	2.2	\$41,600	\$1,040	\$12,480	\$312	641	16%	\$8.19	\$426	2.0			
Chickasaw County	\$11.35	\$590	\$23,600	1.6	\$42,800	\$1,070	\$12,840	\$321	1,862	28%	\$6.58	\$342	1.7			
Choctaw County	\$11.35	\$590	\$23,600	1.6	\$42,200	\$1,055	\$12,660	\$317	736	22%	\$10.68	\$555	1.1			
Claiborne County	\$11.35	\$590	\$23,600	1.6	\$31,700	\$793	\$9,510	\$238	745	23%	\$21.10	\$1,097	0.5			
Clarke County	\$11.35	\$590	\$23,600	1.6	\$41,000	\$1,025	\$12,300	\$308	1,367	21%	\$10.59	\$551	1.1			
Clay County	\$12.65	\$658	\$26,320	1.7	\$42,700	\$1,068	\$12,810	\$320	2,169	27%	\$9.44	\$491	1.3			
Coahoma County	\$11.87	\$617	\$24,680	1.6	\$30,900	\$773	\$9,270	\$232	4,295	46%	\$9.63	\$501	1.2			
Copiah County	\$15.58	\$810	\$32,400	2.1	\$55,600	\$1,390	\$16,680	\$417	2,295	23%	\$8.53	\$443	1.8			
Covington County	\$11.35	\$590	\$23,600	1.6	\$45,600	\$1,140	\$13,680	\$342	1,075	15%	\$7.07	\$368	1.6			

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Mississippi

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DeSoto County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	13,088	23%	\$10.20	\$530	1.4
Forrest County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	11,636	42%	\$10.12	\$526	1.3
Franklin County	\$11.35	\$590	\$23,600	1.6	\$42,400	\$1,060	\$12,720	\$318	594	19%	\$8.15	\$424	1.4
George County	\$14.50	\$754	\$30,160	2.0	\$54,900	\$1,373	\$16,470	\$412	1,482	18%	\$7.11	\$369	2.0
Greene County	\$11.35	\$590	\$23,600	1.6	\$48,000	\$1,200	\$14,400	\$360	606	14%	\$9.84	\$511	1.2
Grenada County	\$11.35	\$590	\$23,600	1.6	\$43,300	\$1,083	\$12,990	\$325	2,679	31%	\$8.17	\$425	1.4
Hancock County	\$16.48	\$857	\$34,280	2.3	\$54,700	\$1,368	\$16,410	\$410	3,903	23%	\$13.43	\$698	1.2
Harrison County	\$16.48	\$857	\$34,280	2.3	\$54,700	\$1,368	\$16,410	\$410	24,631	35%	\$10.48	\$545	1.6
Hinds County	\$15.58	\$810	\$32,400	2.1	\$55,600	\$1,390	\$16,680	\$417	34,994	40%	\$11.81	\$614	1.3
Holmes County	\$11.35	\$590	\$23,600	1.6	\$26,400	\$660	\$7,920	\$198	1,818	28%	\$8.69	\$452	1.3
Humphreys County	\$11.35	\$590	\$23,600	1.6	\$32,500	\$813	\$9,750	\$244	1,349	41%	\$8.43	\$438	1.3
Issaquena County	\$11.48	\$597	\$23,880	1.6	\$29,800	\$745	\$8,940	\$224	189	37%	\$8.94	\$465	1.3
Itawamba County	\$11.35	\$590	\$23,600	1.6	\$46,600	\$1,165	\$13,980	\$350	1,840	21%	\$9.45	\$491	1.2
Jackson County	\$14.50	\$754	\$30,160	2.0	\$54,900	\$1,373	\$16,470	\$412	13,927	28%	\$14.47	\$753	1.0
Jasper County	\$11.35	\$590	\$23,600	1.6	\$39,700	\$993	\$11,910	\$298	1,180	17%	\$12.96	\$674	0.9
Jefferson County	\$11.35	\$590	\$23,600	1.6	\$32,000	\$800	\$9,600	\$240	773	28%	\$7.95	\$414	1.4
Jefferson Davis County	\$11.35	\$590	\$23,600	1.6	\$36,100	\$903	\$10,830	\$271	1,027	21%	\$8.09	\$420	1.4
Jones County	\$11.35	\$590	\$23,600	1.6	\$41,600	\$1,040	\$12,480	\$312	6,619	27%	\$10.92	\$568	1.0
Kemper County	\$11.35	\$590	\$23,600	1.6	\$41,700	\$1,043	\$12,510	\$313	927	24%	\$7.95	\$413	1.4
Lafayette County	\$15.19	\$790	\$31,600	2.1	\$65,900	\$1,648	\$19,770	\$494	6,110	38%	\$7.57	\$393	2.0
Lamar County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	6,503	31%	\$6.64	\$345	2.0
Lauderdale County	\$11.35	\$590	\$23,600	1.6	\$46,200	\$1,155	\$13,860	\$347	9,652	32%	\$9.43	\$490	1.2
Lawrence County	\$11.35	\$590	\$23,600	1.6	\$49,800	\$1,245	\$14,940	\$374	1,035	21%	\$13.64	\$709	0.8
Leake County	\$11.35	\$590	\$23,600	1.6	\$42,900	\$1,073	\$12,870	\$322	1,797	23%	\$9.74	\$506	1.2
Lee County	\$13.87	\$721	\$28,840	1.9	\$53,600	\$1,340	\$16,080	\$402	9,846	31%	\$9.91	\$515	1.4
Leflore County	\$11.35	\$590	\$23,600	1.6	\$27,000	\$675	\$8,100	\$203	5,421	49%	\$9.42	\$490	1.2
Lincoln County	\$11.44	\$595	\$23,800	1.6	\$47,300	\$1,183	\$14,190	\$355	3,115	24%	\$9.26	\$481	1.2
Lowndes County	\$11.75	\$611	\$24,440	1.6	\$51,100	\$1,278	\$15,330	\$383	8,365	36%	\$11.03	\$574	1.1
Madison County	\$15.58	\$810	\$32,400	2.1	\$55,600	\$1,390	\$16,680	\$417	10,342	29%	\$11.16	\$580	1.4
Marion County	\$11.96	\$622	\$24,880	1.6	\$44,400	\$1,110	\$13,320	\$333	1,881	19%	\$8.25	\$429	1.4
Marshall County	\$11.35	\$590	\$23,600	1.6	\$44,300	\$1,108	\$13,290	\$332	2,751	22%	\$8.53	\$444	1.3

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Mississippi

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$11.35	\$590	\$23,600	1.6	\$45,000	\$1,125	\$13,500	\$338	3,128	22%	\$8.21	\$427	1.4
Montgomery County	\$11.35	\$590	\$23,600	1.6	\$41,700	\$1,043	\$12,510	\$313	998	23%	\$6.26	\$325	1.8
Neshoba County	\$11.35	\$590	\$23,600	1.6	\$41,100	\$1,028	\$12,330	\$308	2,548	24%	\$10.77	\$560	1.1
Newton County	\$11.37	\$591	\$23,640	1.6	\$46,200	\$1,155	\$13,860	\$347	1,615	20%	\$9.88	\$514	1.1
Noxubee County	\$11.35	\$590	\$23,600	1.6	\$30,400	\$760	\$9,120	\$228	1,053	25%	\$7.22	\$375	1.6
Oktibbeha County	\$12.79	\$665	\$26,600	1.8	\$53,700	\$1,343	\$16,110	\$403	9,244	50%	\$7.00	\$364	1.8
Panola County	\$11.35	\$590	\$23,600	1.6	\$40,700	\$1,018	\$12,210	\$305	2,816	23%	\$8.94	\$465	1.3
Pearl River County	\$12.58	\$654	\$26,160	1.7	\$51,500	\$1,288	\$15,450	\$386	4,462	22%	\$8.57	\$446	1.5
Perry County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	656	14%	\$10.74	\$558	1.3
Pike County	\$12.25	\$637	\$25,480	1.7	\$44,100	\$1,103	\$13,230	\$331	4,171	28%	\$7.57	\$394	1.6
Pontotoc County	\$11.60	\$603	\$24,120	1.6	\$49,900	\$1,248	\$14,970	\$374	2,235	22%	\$7.44	\$387	1.6
Prentiss County	\$11.35	\$590	\$23,600	1.6	\$44,400	\$1,110	\$13,320	\$333	2,010	21%	\$5.62	\$292	2.0
Quitman County	\$11.35	\$590	\$23,600	1.6	\$29,600	\$740	\$8,880	\$222	1,040	33%	\$8.02	\$417	1.4
Rankin County	\$15.58	\$810	\$32,400	2.1	\$55,600	\$1,390	\$16,680	\$417	12,367	24%	\$10.04	\$522	1.6
Scott County	\$12.52	\$651	\$26,040	1.7	\$43,300	\$1,083	\$12,990	\$325	1,774	18%	\$9.09	\$472	1.4
Sharkey County	\$11.35	\$590	\$23,600	1.6	\$42,800	\$1,070	\$12,840	\$321	550	33%	\$6.88	\$358	1.6
Simpson County	\$11.35	\$590	\$23,600	1.6	\$46,300	\$1,158	\$13,890	\$347	2,553	25%	\$8.88	\$462	1.3
Smith County	\$11.35	\$590	\$23,600	1.6	\$48,900	\$1,223	\$14,670	\$367	632	10%	\$11.55	\$601	1.0
Stone County	\$16.48	\$857	\$34,280	2.3	\$54,700	\$1,368	\$16,410	\$410	1,208	20%	\$7.59	\$395	2.2
Sunflower County	\$11.35	\$590	\$23,600	1.6	\$32,400	\$810	\$9,720	\$243	3,513	42%	\$8.97	\$466	1.3
Tallahatchie County	\$11.35	\$590	\$23,600	1.6	\$30,100	\$753	\$9,030	\$226	1,159	25%	\$6.76	\$352	1.7
Tate County	\$13.92	\$724	\$28,960	1.9	\$53,200	\$1,330	\$15,960	\$399	2,553	26%	\$9.83	\$511	1.4
Tippah County	\$11.35	\$590	\$23,600	1.6	\$39,400	\$985	\$11,820	\$296	1,949	23%	\$7.80	\$406	1.5
Tishomingo County	\$11.35	\$590	\$23,600	1.6	\$40,600	\$1,015	\$12,180	\$305	1,568	21%	\$6.85	\$356	1.7
Tunica County	\$13.48	\$701	\$28,040	1.9	\$38,000	\$950	\$11,400	\$285	2,008	50%	\$9.91	\$515	1.4
Union County	\$11.35	\$590	\$23,600	1.6	\$46,200	\$1,155	\$13,860	\$347	2,517	25%	\$9.50	\$494	1.2
Walthall County	\$13.83	\$719	\$28,760	1.9	\$40,400	\$1,010	\$12,120	\$303	806	15%	\$4.50	\$234	3.1
Warren County	\$12.79	\$665	\$26,600	1.8	\$56,800	\$1,420	\$17,040	\$426	6,321	33%	\$9.59	\$499	1.3
Washington County	\$11.60	\$603	\$24,120	1.6	\$34,400	\$860	\$10,320	\$258	8,508	45%	\$9.22	\$480	1.3
Wayne County	\$11.35	\$590	\$23,600	1.6	\$38,100	\$953	\$11,430	\$286	1,480	18%	\$8.28	\$430	1.4
Webster County	\$11.35	\$590	\$23,600	1.6	\$46,500	\$1,163	\$13,950	\$349	1,052	27%	\$7.10	\$369	1.6

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

Mississippi

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkinson County	\$11.35	\$590	\$23,600	1.6	\$33,300	\$833	\$9,990	\$250	856	25%	\$7.20	\$374	1.6
Winston County	\$11.37	\$591	\$23,640	1.6	\$42,400	\$1,060	\$12,720	\$318	1,604	22%	\$9.14	\$475	1.2
Yalobusha County	\$11.35	\$590	\$23,600	1.6	\$39,700	\$993	\$11,910	\$298	1,260	27%	\$9.41	\$489	1.2
Yazoo County	\$11.69	\$608	\$24,320	1.6	\$35,500	\$888	\$10,650	\$266	3,176	37%	\$9.36	\$487	1.2

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Missouri

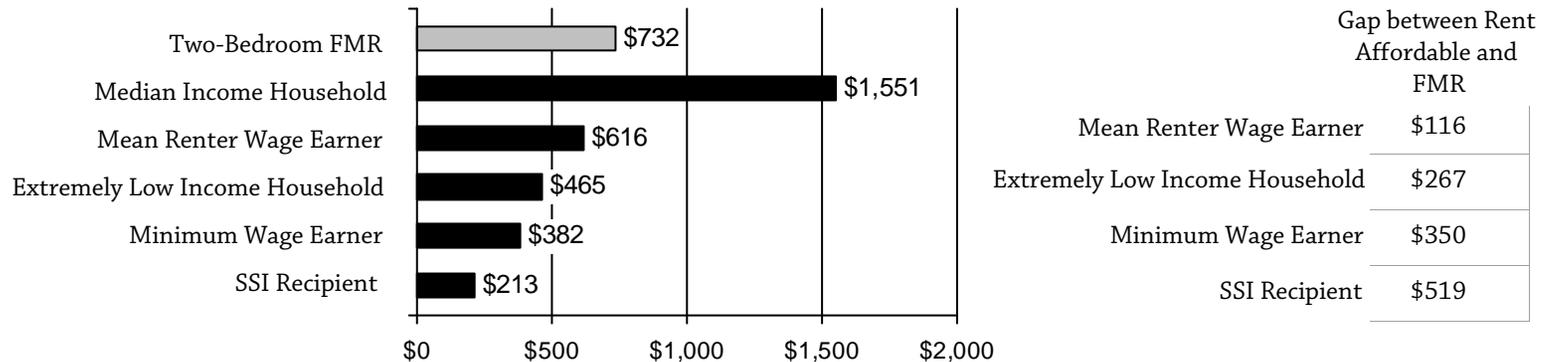
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$732. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,439 monthly or \$29,267 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.07

In Missouri, a minimum wage worker earns an hourly wage of \$7.35. 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 Missouri, the estimated mean (average) wage for a renter is \$11.84. 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**



Missouri	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Missouri	\$14.07	\$732	\$29,267	1.9	\$62,024	\$1,551	\$18,607	\$465	717,399	30%	\$11.84	\$616	1.2
Combined Nonmetro Areas	\$11.91	\$619	\$24,766	1.6	\$48,982	\$1,225	\$14,695	\$367	167,550	28%	\$8.44	\$439	1.4
<u>Metropolitan Areas</u>													
Bates County HMFA	\$12.69	\$660	\$26,400	1.7	\$53,800	\$1,345	\$16,140	\$404	1,561	24%	\$6.96	\$362	1.8
Calloway County HMFA	\$12.04	\$626	\$25,040	1.6	\$62,900	\$1,573	\$18,870	\$472	3,906	23%	\$10.34	\$538	1.2
Cape Girardeau-Jackson MSA	\$13.85	\$720	\$28,800	1.9	\$55,000	\$1,375	\$16,500	\$413	10,618	31%	\$10.42	\$542	1.3
Columbia MSA	\$13.54	\$704	\$28,160	1.8	\$65,300	\$1,633	\$19,590	\$490	27,873	41%	\$8.82	\$459	1.5
Dallas County HMFA	\$11.44	\$595	\$23,800	1.6	\$47,800	\$1,195	\$14,340	\$359	1,277	20%	\$6.65	\$346	1.7
Jefferson City HMFA	\$11.44	\$595	\$23,800	1.6	\$68,100	\$1,703	\$20,430	\$511	10,793	31%	\$9.96	\$518	1.1
Joplin MSA	\$11.44	\$595	\$23,800	1.6	\$53,700	\$1,343	\$16,110	\$403	20,905	31%	\$10.10	\$525	1.1
Kansas City HMFA	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	154,561	33%	\$12.89	\$671	1.2
McDonald County HMFA	\$11.44	\$595	\$23,800	1.6	\$47,500	\$1,188	\$14,250	\$356	2,558	31%	\$9.24	\$480	1.2
Moniteau County HMFA	\$11.60	\$603	\$24,120	1.6	\$61,300	\$1,533	\$18,390	\$460	1,328	24%	\$5.10	\$265	2.3
Polk County HMFA	\$11.44	\$595	\$23,800	1.6	\$47,700	\$1,193	\$14,310	\$358	3,337	29%	\$8.96	\$466	1.3
Springfield HMFA	\$12.62	\$656	\$26,240	1.7	\$53,200	\$1,330	\$15,960	\$399	54,990	35%	\$10.47	\$545	1.2
St. Joseph MSA	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	13,897	31%	\$11.00	\$572	1.1
St. Louis HMFA	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	240,264	29%	\$13.64	\$709	1.2
Washington County HMFA	\$11.44	\$595	\$23,800	1.6	\$44,800	\$1,120	\$13,440	\$336	1,981	22%	\$6.80	\$354	1.7
<u>Counties</u>													
Adair County	\$11.44	\$595	\$23,800	1.6	\$50,600	\$1,265	\$15,180	\$380	3,826	40%	\$5.18	\$269	2.2
Andrew County	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	1,426	21%	\$6.97	\$362	1.7
Atchison County	\$11.44	\$595	\$23,800	1.6	\$58,100	\$1,453	\$17,430	\$436	680	28%	\$8.28	\$430	1.4
Audrain County	\$12.06	\$627	\$25,080	1.6	\$53,600	\$1,340	\$16,080	\$402	2,337	25%	\$10.32	\$536	1.2
Barry County	\$11.44	\$595	\$23,800	1.6	\$47,600	\$1,190	\$14,280	\$357	3,384	24%	\$10.47	\$544	1.1
Barton County	\$11.44	\$595	\$23,800	1.6	\$49,700	\$1,243	\$14,910	\$373	1,210	24%	\$5.81	\$302	2.0
Bates County	\$12.69	\$660	\$26,400	1.7	\$53,800	\$1,345	\$16,140	\$404	1,561	24%	\$6.96	\$362	1.8
Benton County	\$11.92	\$620	\$24,800	1.6	\$45,600	\$1,140	\$13,680	\$342	1,339	16%	\$6.72	\$350	1.8
Bollinger County	\$13.85	\$720	\$28,800	1.9	\$55,000	\$1,375	\$16,500	\$413	898	19%	\$6.77	\$352	2.0
Boone County	\$13.54	\$704	\$28,160	1.8	\$65,300	\$1,633	\$19,590	\$490	27,052	42%	\$8.92	\$464	1.5

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

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Missouri	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Buchanan County	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	11,158	33%	\$11.29	\$587	1.1
Butler County	\$11.44	\$595	\$23,800	1.6	\$46,400	\$1,160	\$13,920	\$348	5,669	33%	\$8.73	\$454	1.3
Caldwell County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	942	25%	\$9.87	\$513	1.5
Callaway County	\$12.04	\$626	\$25,040	1.6	\$62,900	\$1,573	\$18,870	\$472	3,906	23%	\$10.34	\$538	1.2
Camden County	\$12.04	\$626	\$25,040	1.6	\$53,000	\$1,325	\$15,900	\$398	3,501	19%	\$7.63	\$397	1.6
Cape Girardeau County	\$13.85	\$720	\$28,800	1.9	\$55,000	\$1,375	\$16,500	\$413	9,720	33%	\$10.55	\$549	1.3
Carroll County	\$11.44	\$595	\$23,800	1.6	\$57,700	\$1,443	\$17,310	\$433	748	20%	\$8.90	\$463	1.3
Carter County	\$11.44	\$595	\$23,800	1.6	\$38,200	\$955	\$11,460	\$287	642	26%	\$5.77	\$300	2.0
Cass County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	7,801	21%	\$8.13	\$423	1.9
Cedar County	\$11.44	\$595	\$23,800	1.6	\$42,300	\$1,058	\$12,690	\$317	1,492	24%	\$7.73	\$402	1.5
Chariton County	\$11.44	\$595	\$23,800	1.6	\$57,000	\$1,425	\$17,100	\$428	620	20%	\$9.68	\$504	1.2
Christian County	\$12.62	\$656	\$26,240	1.7	\$53,200	\$1,330	\$15,960	\$399	7,463	26%	\$8.03	\$418	1.6
Clark County	\$11.44	\$595	\$23,800	1.6	\$54,700	\$1,368	\$16,410	\$410	629	22%	\$6.23	\$324	1.8
Clay County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	24,773	28%	\$12.86	\$669	1.2
Clinton County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	2,041	25%	\$8.55	\$445	1.8
Cole County	\$11.44	\$595	\$23,800	1.6	\$68,100	\$1,703	\$20,430	\$511	9,935	34%	\$10.23	\$532	1.1
Cooper County	\$11.44	\$595	\$23,800	1.6	\$55,500	\$1,388	\$16,650	\$416	1,732	27%	\$8.31	\$432	1.4
Crawford County	\$11.67	\$607	\$24,280	1.6	\$46,700	\$1,168	\$14,010	\$350	2,235	23%	\$8.88	\$462	1.3
Dade County	\$11.44	\$595	\$23,800	1.6	\$39,400	\$985	\$11,820	\$296	724	22%	\$6.73	\$350	1.7
Dallas County	\$11.44	\$595	\$23,800	1.6	\$47,800	\$1,195	\$14,340	\$359	1,277	20%	\$6.65	\$346	1.7
Daviess County	\$11.44	\$595	\$23,800	1.6	\$51,900	\$1,298	\$15,570	\$389	771	24%	\$9.09	\$473	1.3
DeKalb County	\$12.17	\$633	\$25,320	1.7	\$59,300	\$1,483	\$17,790	\$445	1,313	33%	\$8.67	\$451	1.4
Dent County	\$11.44	\$595	\$23,800	1.6	\$46,900	\$1,173	\$14,070	\$352	1,460	24%	\$8.04	\$418	1.4
Douglas County	\$11.44	\$595	\$23,800	1.6	\$38,300	\$958	\$11,490	\$287	1,097	22%	\$7.51	\$390	1.5
Dunklin County	\$11.44	\$595	\$23,800	1.6	\$39,200	\$980	\$11,760	\$294	4,921	38%	\$7.36	\$383	1.6
Franklin County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	8,980	23%	\$9.88	\$514	1.6
Gasconade County	\$11.44	\$595	\$23,800	1.6	\$53,200	\$1,330	\$15,960	\$399	1,315	21%	\$8.45	\$440	1.4
Gentry County	\$11.44	\$595	\$23,800	1.6	\$49,400	\$1,235	\$14,820	\$371	676	25%	\$7.77	\$404	1.5
Greene County	\$12.62	\$656	\$26,240	1.7	\$53,200	\$1,330	\$15,960	\$399	44,572	39%	\$10.77	\$560	1.2
Grundy County	\$11.44	\$595	\$23,800	1.6	\$48,800	\$1,220	\$14,640	\$366	1,290	30%	\$9.70	\$504	1.2
Harrison County	\$11.52	\$599	\$23,960	1.6	\$50,800	\$1,270	\$15,240	\$381	875	25%	\$8.41	\$437	1.4

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Missouri	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Henry County	\$11.50	\$598	\$23,920	1.6	\$49,300	\$1,233	\$14,790	\$370	2,504	26%	\$7.17	\$373	1.6
Hickory County	\$11.44	\$595	\$23,800	1.6	\$36,700	\$918	\$11,010	\$275	715	17%	\$5.21	\$271	2.2
Holt County	\$11.44	\$595	\$23,800	1.6	\$51,400	\$1,285	\$15,420	\$386	499	23%	\$8.74	\$455	1.3
Howard County	\$13.54	\$704	\$28,160	1.8	\$65,300	\$1,633	\$19,590	\$490	821	22%	\$5.69	\$296	2.4
Howell County	\$11.44	\$595	\$23,800	1.6	\$42,500	\$1,063	\$12,750	\$319	4,357	28%	\$7.14	\$371	1.6
Iron County	\$11.44	\$595	\$23,800	1.6	\$43,300	\$1,083	\$12,990	\$325	1,138	26%	\$10.92	\$568	1.0
Jackson County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	101,589	38%	\$13.52	\$703	1.1
Jasper County	\$11.44	\$595	\$23,800	1.6	\$53,700	\$1,343	\$16,110	\$403	15,492	35%	\$10.11	\$526	1.1
Jefferson County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	13,763	17%	\$8.45	\$440	1.9
Johnson County	\$12.83	\$667	\$26,680	1.7	\$60,500	\$1,513	\$18,150	\$454	6,935	36%	\$7.70	\$400	1.7
Knox County	\$11.44	\$595	\$23,800	1.6	\$41,300	\$1,033	\$12,390	\$310	468	27%	\$7.97	\$414	1.4
Laclede County	\$11.44	\$595	\$23,800	1.6	\$45,800	\$1,145	\$13,740	\$344	4,090	28%	\$9.81	\$510	1.2
Lafayette County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	3,341	25%	\$7.72	\$401	2.0
Lawrence County	\$11.44	\$595	\$23,800	1.6	\$49,100	\$1,228	\$14,730	\$368	4,087	27%	\$7.78	\$405	1.5
Lewis County	\$11.44	\$595	\$23,800	1.6	\$51,800	\$1,295	\$15,540	\$389	943	25%	\$9.00	\$468	1.3
Lincoln County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	3,453	19%	\$7.84	\$408	2.0
Linn County	\$11.44	\$595	\$23,800	1.6	\$51,100	\$1,278	\$15,330	\$383	1,264	25%	\$6.55	\$341	1.7
Livingston County	\$12.38	\$644	\$25,760	1.7	\$56,700	\$1,418	\$17,010	\$425	1,694	31%	\$8.48	\$441	1.5
Macon County	\$11.77	\$612	\$24,480	1.6	\$51,100	\$1,278	\$15,330	\$383	1,491	24%	\$8.06	\$419	1.5
Madison County	\$11.44	\$595	\$23,800	1.6	\$42,100	\$1,053	\$12,630	\$316	1,117	23%	\$7.77	\$404	1.5
Maries County	\$11.44	\$595	\$23,800	1.6	\$51,600	\$1,290	\$15,480	\$387	708	19%	\$6.20	\$323	1.8
Marion County	\$11.52	\$599	\$23,960	1.6	\$55,200	\$1,380	\$16,560	\$414	3,477	31%	\$8.93	\$464	1.3
McDonald County	\$11.44	\$595	\$23,800	1.6	\$47,500	\$1,188	\$14,250	\$356	2,558	31%	\$9.24	\$480	1.2
Mercer County	\$11.44	\$595	\$23,800	1.6	\$46,500	\$1,163	\$13,950	\$349	374	24%	\$9.14	\$475	1.3
Miller County	\$11.90	\$619	\$24,760	1.6	\$46,600	\$1,165	\$13,980	\$350	2,459	24%	\$8.11	\$422	1.5
Mississippi County	\$11.44	\$595	\$23,800	1.6	\$41,100	\$1,028	\$12,330	\$308	1,866	35%	\$6.28	\$327	1.8
Moniteau County	\$11.60	\$603	\$24,120	1.6	\$61,300	\$1,533	\$18,390	\$460	1,328	24%	\$5.10	\$265	2.3
Monroe County	\$11.71	\$609	\$24,360	1.6	\$51,700	\$1,293	\$15,510	\$388	826	23%	\$7.81	\$406	1.5
Montgomery County	\$11.44	\$595	\$23,800	1.6	\$47,900	\$1,198	\$14,370	\$359	1,154	23%	\$8.43	\$439	1.4
Morgan County	\$11.98	\$623	\$24,920	1.6	\$46,100	\$1,153	\$13,830	\$346	1,362	17%	\$7.18	\$373	1.7
New Madrid County	\$11.44	\$595	\$23,800	1.6	\$44,000	\$1,100	\$13,200	\$330	2,837	37%	\$10.16	\$528	1.1

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Missouri	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Newton County	\$11.44	\$595	\$23,800	1.6	\$53,700	\$1,343	\$16,110	\$403	5,413	25%	\$10.04	\$522	1.1
Nodaway County	\$11.44	\$595	\$23,800	1.6	\$58,700	\$1,468	\$17,610	\$440	3,548	41%	\$7.94	\$413	1.4
Oregon County	\$11.44	\$595	\$23,800	1.6	\$36,200	\$905	\$10,860	\$272	1,083	24%	\$6.20	\$323	1.8
Osage County	\$11.44	\$595	\$23,800	1.6	\$68,100	\$1,703	\$20,430	\$511	858	16%	\$6.49	\$337	1.8
Ozark County	\$11.44	\$595	\$23,800	1.6	\$42,100	\$1,053	\$12,630	\$316	722	18%	\$6.42	\$334	1.8
Pemiscot County	\$11.44	\$595	\$23,800	1.6	\$40,500	\$1,013	\$12,150	\$304	3,006	44%	\$7.30	\$380	1.6
Perry County	\$12.17	\$633	\$25,320	1.7	\$58,400	\$1,460	\$17,520	\$438	1,645	22%	\$9.85	\$512	1.2
Pettis County	\$12.27	\$638	\$25,520	1.7	\$52,500	\$1,313	\$15,750	\$394	4,686	29%	\$9.25	\$481	1.3
Phelps County	\$12.25	\$637	\$25,480	1.7	\$55,500	\$1,388	\$16,650	\$416	5,868	35%	\$8.04	\$418	1.5
Pike County	\$11.50	\$598	\$23,920	1.6	\$54,500	\$1,363	\$16,350	\$409	1,830	28%	\$8.12	\$422	1.4
Platte County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	12,155	34%	\$12.15	\$632	1.2
Polk County	\$11.44	\$595	\$23,800	1.6	\$47,700	\$1,193	\$14,310	\$358	3,337	29%	\$8.96	\$466	1.3
Pulaski County	\$12.31	\$640	\$25,600	1.7	\$56,700	\$1,418	\$17,010	\$425	7,011	45%	\$10.84	\$564	1.1
Putnam County	\$12.44	\$647	\$25,880	1.7	\$45,700	\$1,143	\$13,710	\$343	568	25%	\$6.04	\$314	2.1
Ralls County	\$11.44	\$595	\$23,800	1.6	\$58,000	\$1,450	\$17,400	\$435	784	19%	\$11.01	\$573	1.0
Randolph County	\$11.83	\$615	\$24,600	1.6	\$46,700	\$1,168	\$14,010	\$350	2,593	29%	\$10.24	\$532	1.2
Ray County	\$15.06	\$783	\$31,320	2.0	\$71,200	\$1,780	\$21,360	\$534	1,919	21%	\$7.34	\$382	2.1
Reynolds County	\$11.44	\$595	\$23,800	1.6	\$41,600	\$1,040	\$12,480	\$312	747	26%	\$6.77	\$352	1.7
Ripley County	\$11.44	\$595	\$23,800	1.6	\$34,100	\$853	\$10,230	\$256	1,448	26%	\$6.14	\$319	1.9
Saline County	\$11.44	\$595	\$23,800	1.6	\$49,000	\$1,225	\$14,700	\$368	2,652	30%	\$8.47	\$441	1.4
Schuyler County	\$11.44	\$595	\$23,800	1.6	\$44,700	\$1,118	\$13,410	\$335	601	31%	\$9.04	\$470	1.3
Scotland County	\$11.44	\$595	\$23,800	1.6	\$53,800	\$1,345	\$16,140	\$404	487	24%	\$6.92	\$360	1.7
Scott County	\$11.73	\$610	\$24,400	1.6	\$50,000	\$1,250	\$15,000	\$375	4,734	31%	\$7.55	\$392	1.6
Shannon County	\$11.44	\$595	\$23,800	1.6	\$39,000	\$975	\$11,700	\$293	720	21%	\$4.82	\$250	2.4
Shelby County	\$11.44	\$595	\$23,800	1.6	\$46,000	\$1,150	\$13,800	\$345	788	30%	\$8.63	\$449	1.3
St. Charles County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	23,812	18%	\$10.14	\$528	1.6
St. Clair County	\$11.44	\$595	\$23,800	1.6	\$44,800	\$1,120	\$13,440	\$336	929	21%	\$5.54	\$288	2.1
St. Francois County	\$13.37	\$695	\$27,800	1.8	\$50,600	\$1,265	\$15,180	\$380	7,292	30%	\$8.02	\$417	1.7
St. Louis city	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	74,856	54%	\$17.65	\$918	0.9
St. Louis County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	112,832	28%	\$13.69	\$712	1.2
Ste. Genevieve County	\$11.67	\$607	\$24,280	1.6	\$56,800	\$1,420	\$17,040	\$426	1,306	18%	\$10.80	\$562	1.1

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Missouri	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Stoddard County	\$11.44	\$595	\$23,800	1.6	\$48,800	\$1,220	\$14,640	\$366	3,703	30%	\$9.40	\$489	1.2
Stone County	\$14.58	\$758	\$30,320	2.0	\$49,900	\$1,248	\$14,970	\$374	2,907	22%	\$6.75	\$351	2.2
Sullivan County	\$12.65	\$658	\$26,320	1.7	\$41,700	\$1,043	\$12,510	\$313	844	32%	\$11.48	\$597	1.1
Taney County	\$13.63	\$709	\$28,360	1.9	\$50,700	\$1,268	\$15,210	\$380	6,717	33%	\$9.26	\$482	1.5
Texas County	\$11.44	\$595	\$23,800	1.6	\$40,600	\$1,015	\$12,180	\$305	2,507	26%	\$8.37	\$435	1.4
Vernon County	\$11.79	\$613	\$24,520	1.6	\$44,700	\$1,118	\$13,410	\$335	2,282	28%	\$8.96	\$466	1.3
Warren County	\$15.96	\$830	\$33,200	2.2	\$69,200	\$1,730	\$20,760	\$519	2,568	21%	\$6.52	\$339	2.4
Washington County	\$11.44	\$595	\$23,800	1.6	\$44,800	\$1,120	\$13,440	\$336	1,981	22%	\$6.80	\$354	1.7
Wayne County	\$11.44	\$595	\$23,800	1.6	\$42,300	\$1,058	\$12,690	\$317	1,492	26%	\$5.81	\$302	2.0
Webster County	\$12.62	\$656	\$26,240	1.7	\$53,200	\$1,330	\$15,960	\$399	2,955	23%	\$8.31	\$432	1.5
Worth County	\$11.44	\$595	\$23,800	1.6	\$46,200	\$1,155	\$13,860	\$347	247	25%	\$6.41	\$333	1.8
Wright County	\$11.44	\$595	\$23,800	1.6	\$39,800	\$995	\$11,940	\$299	2,265	30%	\$6.83	\$355	1.7

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Montana

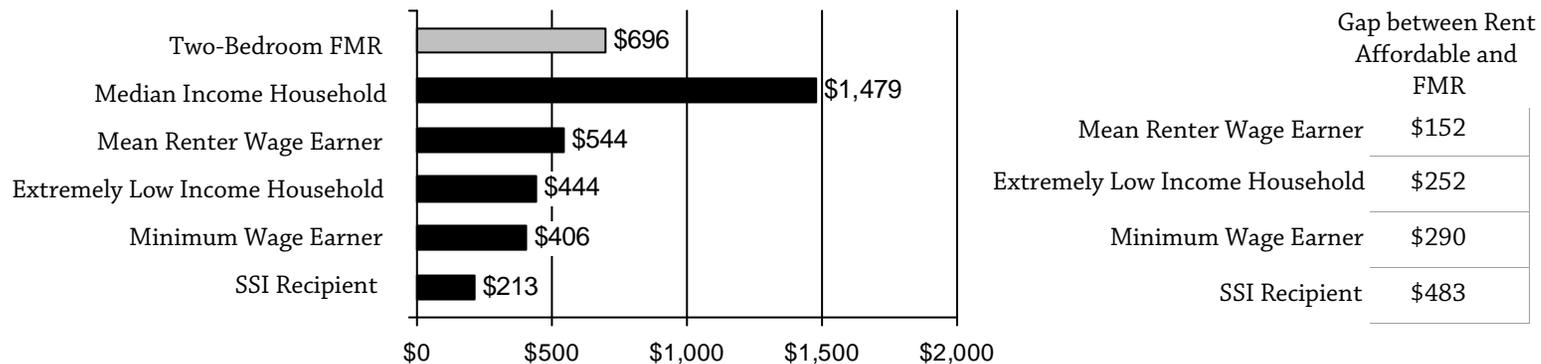
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$696. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,321 monthly or \$27,857 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.39

In Montana, a minimum wage worker earns an hourly wage of \$7.80. 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 \$10.45. 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**



Montana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Montana	\$13.39	\$696	\$27,857	1.7	\$59,169	\$1,479	\$17,751	\$444	125,582	31%	\$10.45	\$544	1.3
Combined Nonmetro Areas	\$13.17	\$685	\$27,384	1.7	\$57,187	\$1,430	\$17,156	\$429	77,744	30%	\$10.60	\$551	1.2
<u>Metropolitan Areas</u>													
Billings MSA	\$13.94	\$725	\$29,000	1.8	\$63,700	\$1,593	\$19,110	\$478	19,172	30%	\$11.14	\$579	1.3
Great Falls MSA	\$12.75	\$663	\$26,520	1.6	\$59,400	\$1,485	\$17,820	\$446	10,934	33%	\$10.11	\$526	1.3
Missoula MSA	\$14.19	\$738	\$29,520	1.8	\$64,000	\$1,600	\$19,200	\$480	17,732	39%	\$9.01	\$469	1.6
<u>Counties</u>													
Beaverhead County	\$12.04	\$626	\$25,040	1.5	\$56,400	\$1,410	\$16,920	\$423	1,493	37%	\$7.86	\$409	1.5
Big Horn County	\$12.04	\$626	\$25,040	1.5	\$44,600	\$1,115	\$13,380	\$335	1,166	33%	\$14.34	\$745	0.8
Blaine County	\$12.04	\$626	\$25,040	1.5	\$43,500	\$1,088	\$13,050	\$326	827	36%	\$7.21	\$375	1.7
Broadwater County	\$13.04	\$678	\$27,120	1.7	\$49,900	\$1,248	\$14,970	\$374	422	22%	\$9.47	\$493	1.4
Carbon County	\$13.94	\$725	\$29,000	1.8	\$63,700	\$1,593	\$19,110	\$478	1,190	28%	\$9.54	\$496	1.5
Carter County	\$12.04	\$626	\$25,040	1.5	\$51,000	\$1,275	\$15,300	\$383	144	26%	\$7.35	\$382	1.6
Cascade County	\$12.75	\$663	\$26,520	1.6	\$59,400	\$1,485	\$17,820	\$446	10,934	33%	\$10.11	\$526	1.3
Chouteau County	\$12.04	\$626	\$25,040	1.5	\$53,400	\$1,335	\$16,020	\$401	790	36%	\$8.74	\$455	1.4
Custer County	\$12.04	\$626	\$25,040	1.5	\$52,100	\$1,303	\$15,630	\$391	1,610	31%	\$11.46	\$596	1.1
Daniels County	\$12.04	\$626	\$25,040	1.5	\$52,600	\$1,315	\$15,780	\$395	172	21%	\$12.15	\$632	1.0
Dawson County	\$12.04	\$626	\$25,040	1.5	\$68,000	\$1,700	\$20,400	\$510	1,001	27%	\$7.72	\$401	1.6
Deer Lodge County	\$12.04	\$626	\$25,040	1.5	\$54,300	\$1,358	\$16,290	\$407	1,187	29%	\$8.45	\$440	1.4
Fallon County	\$12.04	\$626	\$25,040	1.5	\$68,600	\$1,715	\$20,580	\$515	305	25%	\$16.64	\$865	0.7
Fergus County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,356	28%	\$8.78	\$456	1.4
Flathead County	\$14.37	\$747	\$29,880	1.8	\$50,900	\$1,273	\$15,270	\$382	10,434	28%	\$10.53	\$547	1.4
Gallatin County	\$14.33	\$745	\$29,800	1.8	\$68,200	\$1,705	\$20,460	\$512	13,845	38%	\$11.15	\$580	1.3
Garfield County	\$12.04	\$626	\$25,040	1.5	\$57,800	\$1,445	\$17,340	\$434	99	21%	\$8.31	\$432	1.4
Glacier County	\$12.04	\$626	\$25,040	1.5	\$47,200	\$1,180	\$14,160	\$354	1,713	40%	\$11.75	\$611	1.0
Golden Valley County †	\$12.69	\$660	\$26,400	1.6	\$51,800	\$1,295	\$15,540	\$389	85	25%			
Granite County	\$12.04	\$626	\$25,040	1.5	\$50,700	\$1,268	\$15,210	\$380	412	27%	\$10.47	\$544	1.2
Hill County	\$12.04	\$626	\$25,040	1.5	\$59,500	\$1,488	\$17,850	\$446	1,928	32%	\$7.11	\$370	1.7
Jefferson County	\$12.04	\$626	\$25,040	1.5	\$71,400	\$1,785	\$21,420	\$536	675	15%	\$7.61	\$396	1.6

† Wage data not available (See Appendix A).

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Montana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Judith Basin County	\$12.04	\$626	\$25,040	1.5	\$57,900	\$1,448	\$17,370	\$434	191	21%	\$14.45	\$752	0.8
Lake County	\$12.75	\$663	\$26,520	1.6	\$50,400	\$1,260	\$15,120	\$378	3,797	32%	\$10.16	\$528	1.3
Lewis and Clark County	\$13.90	\$723	\$28,920	1.8	\$69,700	\$1,743	\$20,910	\$523	7,405	28%	\$10.32	\$537	1.3
Liberty County	\$12.04	\$626	\$25,040	1.5	\$47,800	\$1,195	\$14,340	\$359	291	35%	\$11.46	\$596	1.1
Lincoln County	\$12.04	\$626	\$25,040	1.5	\$42,100	\$1,053	\$12,630	\$316	2,101	23%	\$11.56	\$601	1.0
Madison County	\$13.65	\$710	\$28,400	1.8	\$55,900	\$1,398	\$16,770	\$419	1,056	29%	\$10.59	\$551	1.3
McCone County	\$12.04	\$626	\$25,040	1.5	\$59,900	\$1,498	\$17,970	\$449	173	23%	\$11.11	\$578	1.1
Meagher County	\$12.04	\$626	\$25,040	1.5	\$42,600	\$1,065	\$12,780	\$320	227	33%	\$9.19	\$478	1.3
Mineral County	\$12.04	\$626	\$25,040	1.5	\$47,100	\$1,178	\$14,130	\$353	521	30%	\$9.14	\$475	1.3
Missoula County	\$14.19	\$738	\$29,520	1.8	\$64,000	\$1,600	\$19,200	\$480	17,732	39%	\$9.01	\$469	1.6
Musselshell County	\$12.04	\$626	\$25,040	1.5	\$50,900	\$1,273	\$15,270	\$382	443	22%	\$14.34	\$746	0.8
Park County	\$14.65	\$762	\$30,480	1.9	\$53,400	\$1,335	\$16,020	\$401	1,863	28%	\$10.30	\$536	1.4
Petroleum County †	\$12.69	\$660	\$26,400	1.6	\$41,600	\$1,040	\$12,480	\$312	80	32%			
Phillips County	\$12.04	\$626	\$25,040	1.5	\$58,800	\$1,470	\$17,640	\$441	344	20%	\$9.41	\$489	1.3
Pondera County	\$12.04	\$626	\$25,040	1.5	\$50,600	\$1,265	\$15,180	\$380	660	29%	\$9.40	\$489	1.3
Powder River County	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	219	31%	\$6.97	\$363	1.7
Powell County	\$12.04	\$626	\$25,040	1.5	\$48,200	\$1,205	\$14,460	\$362	613	26%	\$9.60	\$499	1.3
Prairie County	\$12.04	\$626	\$25,040	1.5	\$46,200	\$1,155	\$13,860	\$347	78	16%	\$8.23	\$428	1.5
Ravalli County	\$13.73	\$714	\$28,560	1.8	\$56,300	\$1,408	\$16,890	\$422	3,928	24%	\$8.15	\$424	1.7
Richland County	\$12.04	\$626	\$25,040	1.5	\$64,000	\$1,600	\$19,200	\$480	1,262	31%	\$14.18	\$737	0.8
Roosevelt County	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	1,249	37%	\$8.29	\$431	1.5
Rosebud County	\$12.04	\$626	\$25,040	1.5	\$59,800	\$1,495	\$17,940	\$449	1,035	32%	\$17.88	\$930	0.7
Sanders County	\$12.04	\$626	\$25,040	1.5	\$39,900	\$998	\$11,970	\$299	1,168	23%	\$9.12	\$474	1.3
Sheridan County	\$12.04	\$626	\$25,040	1.5	\$58,800	\$1,470	\$17,640	\$441	439	26%	\$8.47	\$441	1.4
Silver Bow County	\$12.31	\$640	\$25,600	1.6	\$55,600	\$1,390	\$16,680	\$417	5,165	34%	\$9.67	\$503	1.3
Stillwater County	\$12.04	\$626	\$25,040	1.5	\$69,500	\$1,738	\$20,850	\$521	902	24%	\$20.59	\$1,071	0.6
Sweet Grass County	\$12.04	\$626	\$25,040	1.5	\$60,100	\$1,503	\$18,030	\$451	352	23%	\$14.69	\$764	0.8
Teton County	\$12.04	\$626	\$25,040	1.5	\$52,200	\$1,305	\$15,660	\$392	534	22%	\$9.55	\$497	1.3
Toole County	\$12.04	\$626	\$25,040	1.5	\$58,200	\$1,455	\$17,460	\$437	685	34%	\$8.36	\$435	1.4
Treasure County	\$12.04	\$626	\$25,040	1.5	\$54,700	\$1,368	\$16,410	\$410	96	31%	\$12.78	\$665	0.9
Valley County	\$12.04	\$626	\$25,040	1.5	\$57,500	\$1,438	\$17,250	\$431	922	29%	\$9.42	\$490	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Montana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Wheatland County	\$12.04	\$626	\$25,040	1.5	\$43,700	\$1,093	\$13,110	\$328	198	23%	\$16.64	\$865	0.7
Wibaux County	\$12.04	\$626	\$25,040	1.5	\$54,600	\$1,365	\$16,380	\$410	83	24%	\$8.15	\$424	1.5
Yellowstone County	\$13.94	\$725	\$29,000	1.8	\$63,700	\$1,593	\$19,110	\$478	17,982	30%	\$11.18	\$581	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Nebraska

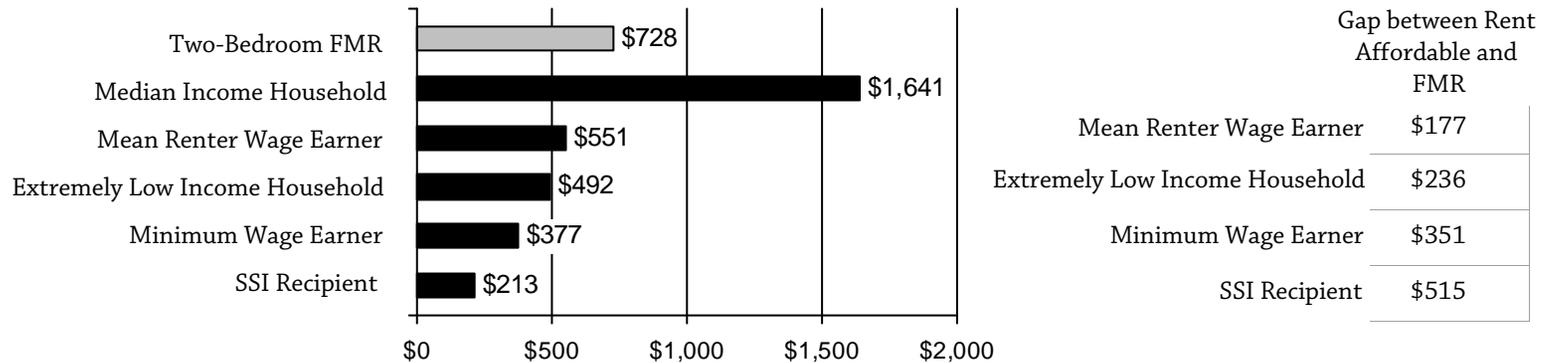
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$728. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,425 monthly or \$29,106 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.99

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 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 Nebraska, the estimated mean (average) wage for a renter is \$10.61. 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



Nebraska	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$13.99	\$728	\$29,106	1.9	\$65,635	\$1,641	\$19,691	\$492	226,895	32%	\$10.61	\$551	1.3
Combined Nonmetro Areas	\$12.35	\$642	\$25,694	1.7	\$58,214	\$1,455	\$17,464	\$437	86,020	28%	\$9.76	\$507	1.3
<u>Metropolitan Areas</u>													
Lincoln HMFA	\$13.33	\$693	\$27,720	1.8	\$67,900	\$1,698	\$20,370	\$509	43,117	38%	\$10.01	\$520	1.3
Omaha-Council Bluffs HMFA	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	91,289	33%	\$11.57	\$602	1.4
Saunders County HMFA	\$14.98	\$779	\$31,160	2.1	\$71,800	\$1,795	\$21,540	\$539	1,535	19%	\$8.29	\$431	1.8
Seward County HMFA	\$11.96	\$622	\$24,880	1.6	\$76,400	\$1,910	\$22,920	\$573	1,801	28%	\$7.67	\$399	1.6
Sioux City MSA	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	3,133	32%	\$9.75	\$507	1.3
<u>Counties</u>													
Adams County	\$12.31	\$640	\$25,600	1.7	\$60,900	\$1,523	\$18,270	\$457	3,646	29%	\$9.16	\$477	1.3
Antelope County	\$11.96	\$622	\$24,880	1.6	\$50,400	\$1,260	\$15,120	\$378	740	26%	\$8.40	\$437	1.4
Arthur County †	\$11.96	\$622	\$24,880	1.6	\$48,400	\$1,210	\$14,520	\$363	62	35%			
Banner County †	\$11.96	\$622	\$24,880	1.6	\$55,900	\$1,398	\$16,770	\$419	124	39%			
Blaine County †	\$11.96	\$622	\$24,880	1.6	\$44,300	\$1,108	\$13,290	\$332	90	36%			
Boone County	\$11.96	\$622	\$24,880	1.6	\$55,200	\$1,380	\$16,560	\$414	572	24%	\$10.93	\$568	1.1
Box Butte County	\$11.96	\$622	\$24,880	1.6	\$56,800	\$1,420	\$17,040	\$426	1,546	32%	\$8.26	\$430	1.4
Boyd County	\$11.96	\$622	\$24,880	1.6	\$43,900	\$1,098	\$13,170	\$329	189	21%	\$9.34	\$486	1.3
Brown County	\$11.96	\$622	\$24,880	1.6	\$47,400	\$1,185	\$14,220	\$356	404	29%	\$8.43	\$438	1.4
Buffalo County	\$12.83	\$667	\$26,680	1.8	\$64,500	\$1,613	\$19,350	\$484	6,028	35%	\$9.48	\$493	1.4
Burt County	\$12.02	\$625	\$25,000	1.7	\$58,200	\$1,455	\$17,460	\$437	664	23%	\$8.50	\$442	1.4
Butler County	\$11.96	\$622	\$24,880	1.6	\$62,100	\$1,553	\$18,630	\$466	830	24%	\$11.24	\$585	1.1
Cass County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	1,794	18%	\$8.94	\$465	1.8
Cedar County	\$11.96	\$622	\$24,880	1.6	\$55,900	\$1,398	\$16,770	\$419	675	19%	\$9.62	\$500	1.2
Chase County	\$11.96	\$622	\$24,880	1.6	\$52,200	\$1,305	\$15,660	\$392	374	22%	\$10.68	\$555	1.1
Cherry County	\$13.00	\$676	\$27,040	1.8	\$54,800	\$1,370	\$16,440	\$411	793	32%	\$6.14	\$319	2.1
Cheyenne County	\$11.96	\$622	\$24,880	1.6	\$67,800	\$1,695	\$20,340	\$509	1,399	32%	\$14.92	\$776	0.8
Clay County	\$11.96	\$622	\$24,880	1.6	\$56,400	\$1,410	\$16,920	\$423	529	20%	\$9.69	\$504	1.2
Colfax County	\$13.48	\$701	\$28,040	1.9	\$58,600	\$1,465	\$17,580	\$440	803	22%	\$11.85	\$616	1.1
Cuming County	\$11.96	\$622	\$24,880	1.6	\$59,100	\$1,478	\$17,730	\$443	919	24%	\$11.08	\$576	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Nebraska

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Custer County	\$11.96	\$622	\$24,880	1.6	\$53,300	\$1,333	\$15,990	\$400	1,054	23%	\$9.94	\$517	1.2
Dakota County	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	2,602	36%	\$9.63	\$501	1.3
Dawes County	\$11.96	\$622	\$24,880	1.6	\$53,500	\$1,338	\$16,050	\$401	1,371	38%	\$6.11	\$318	2.0
Dawson County	\$12.71	\$661	\$26,440	1.8	\$54,900	\$1,373	\$16,470	\$412	2,602	29%	\$8.88	\$462	1.4
Deuel County	\$12.15	\$632	\$25,280	1.7	\$52,500	\$1,313	\$15,750	\$394	222	25%	\$8.97	\$466	1.4
Dixon County	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	531	22%	\$10.65	\$554	1.2
Dodge County	\$12.77	\$664	\$26,560	1.8	\$56,700	\$1,418	\$17,010	\$425	4,897	32%	\$9.74	\$506	1.3
Douglas County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	71,622	36%	\$11.88	\$618	1.3
Dundy County	\$11.96	\$622	\$24,880	1.6	\$56,600	\$1,415	\$16,980	\$425	260	29%	\$13.25	\$689	0.9
Fillmore County	\$11.96	\$622	\$24,880	1.6	\$57,800	\$1,445	\$17,340	\$434	551	22%	\$10.11	\$526	1.2
Franklin County	\$11.96	\$622	\$24,880	1.6	\$50,600	\$1,265	\$15,180	\$380	249	18%	\$9.70	\$505	1.2
Frontier County	\$11.96	\$622	\$24,880	1.6	\$56,900	\$1,423	\$17,070	\$427	262	23%	\$10.01	\$520	1.2
Furnas County	\$11.96	\$622	\$24,880	1.6	\$52,300	\$1,308	\$15,690	\$392	511	24%	\$10.62	\$552	1.1
Gage County	\$12.04	\$626	\$25,040	1.7	\$57,400	\$1,435	\$17,220	\$431	2,496	27%	\$7.91	\$411	1.5
Garden County	\$11.96	\$622	\$24,880	1.6	\$46,200	\$1,155	\$13,860	\$347	276	29%	\$9.15	\$476	1.3
Garfield County	\$11.96	\$622	\$24,880	1.6	\$50,000	\$1,250	\$15,000	\$375	226	25%	\$6.81	\$354	1.8
Gosper County	\$11.96	\$622	\$24,880	1.6	\$55,600	\$1,390	\$16,680	\$417	160	20%	\$13.45	\$699	0.9
Grant County	\$11.96	\$622	\$24,880	1.6	\$48,200	\$1,205	\$14,460	\$362	105	36%	\$10.32	\$537	1.2
Greeley County	\$11.96	\$622	\$24,880	1.6	\$56,900	\$1,423	\$17,070	\$427	193	19%	\$9.53	\$496	1.3
Hall County	\$12.81	\$666	\$26,640	1.8	\$57,900	\$1,448	\$17,370	\$434	7,443	34%	\$10.28	\$535	1.2
Hamilton County	\$12.27	\$638	\$25,520	1.7	\$61,000	\$1,525	\$18,300	\$458	702	21%	\$10.34	\$537	1.2
Harlan County	\$11.96	\$622	\$24,880	1.6	\$56,400	\$1,410	\$16,920	\$423	277	18%	\$6.40	\$333	1.9
Hayes County	\$11.96	\$622	\$24,880	1.6	\$53,100	\$1,328	\$15,930	\$398	132	30%	\$13.51	\$702	0.9
Hitchcock County	\$11.96	\$622	\$24,880	1.6	\$43,000	\$1,075	\$12,900	\$323	351	26%	\$13.18	\$686	0.9
Holt County	\$11.96	\$622	\$24,880	1.6	\$58,300	\$1,458	\$17,490	\$437	1,025	24%	\$9.25	\$481	1.3
Hooker County	\$11.96	\$622	\$24,880	1.6	\$53,800	\$1,345	\$16,140	\$404	56	17%	\$5.95	\$309	2.0
Howard County	\$11.96	\$622	\$24,880	1.6	\$59,900	\$1,498	\$17,970	\$449	595	23%	\$7.09	\$369	1.7
Jefferson County	\$11.96	\$622	\$24,880	1.6	\$57,400	\$1,435	\$17,220	\$431	619	19%	\$9.59	\$499	1.2
Johnson County	\$12.54	\$652	\$26,080	1.7	\$56,900	\$1,423	\$17,070	\$427	456	23%	\$9.26	\$481	1.4
Kearney County	\$11.96	\$622	\$24,880	1.6	\$66,700	\$1,668	\$20,010	\$500	554	21%	\$9.54	\$496	1.3
Keith County	\$11.96	\$622	\$24,880	1.6	\$57,800	\$1,445	\$17,340	\$434	1,001	26%	\$9.81	\$510	1.2

† Wage data not available (See Appendix A).

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

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

Nebraska	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Keya Paha County †	\$11.96	\$622	\$24,880	1.6	\$42,700	\$1,068	\$12,810	\$320	65	18%			
Kimball County	\$11.96	\$622	\$24,880	1.6	\$55,000	\$1,375	\$16,500	\$413	523	30%	\$11.87	\$617	1.0
Knox County	\$11.96	\$622	\$24,880	1.6	\$53,100	\$1,328	\$15,930	\$398	994	26%	\$7.69	\$400	1.6
Lancaster County	\$13.33	\$693	\$27,720	1.8	\$67,900	\$1,698	\$20,370	\$509	43,117	38%	\$10.01	\$520	1.3
Lincoln County	\$13.21	\$687	\$27,480	1.8	\$64,600	\$1,615	\$19,380	\$485	4,654	31%	\$8.01	\$417	1.6
Logan County	\$14.25	\$741	\$29,640	2.0	\$50,300	\$1,258	\$15,090	\$377	81	26%	\$10.30	\$536	1.4
Loup County †	\$11.96	\$622	\$24,880	1.6	\$46,500	\$1,163	\$13,950	\$349	57	22%			
Madison County	\$11.96	\$622	\$24,880	1.6	\$61,500	\$1,538	\$18,450	\$461	4,624	34%	\$8.40	\$437	1.4
McPherson County †	\$11.96	\$622	\$24,880	1.6	\$63,800	\$1,595	\$19,140	\$479	53	30%			
Merrick County	\$11.96	\$622	\$24,880	1.6	\$55,800	\$1,395	\$16,740	\$419	908	28%	\$7.91	\$412	1.5
Morrill County	\$11.96	\$622	\$24,880	1.6	\$49,600	\$1,240	\$14,880	\$372	637	31%	\$12.02	\$625	1.0
Nance County	\$11.96	\$622	\$24,880	1.6	\$55,400	\$1,385	\$16,620	\$416	327	22%	\$7.96	\$414	1.5
Nemaha County	\$11.96	\$622	\$24,880	1.6	\$58,900	\$1,473	\$17,670	\$442	883	29%	\$8.10	\$421	1.5
Nuckolls County	\$11.96	\$622	\$24,880	1.6	\$44,300	\$1,108	\$13,290	\$332	434	21%	\$9.89	\$514	1.2
Otoe County	\$11.96	\$622	\$24,880	1.6	\$63,000	\$1,575	\$18,900	\$473	1,767	28%	\$8.72	\$453	1.4
Pawnee County	\$11.96	\$622	\$24,880	1.6	\$52,700	\$1,318	\$15,810	\$395	259	20%	\$9.52	\$495	1.3
Perkins County	\$11.96	\$622	\$24,880	1.6	\$62,400	\$1,560	\$18,720	\$468	327	27%	\$13.70	\$713	0.9
Phelps County	\$11.96	\$622	\$24,880	1.6	\$65,300	\$1,633	\$19,590	\$490	1,058	27%	\$11.85	\$616	1.0
Pierce County	\$11.96	\$622	\$24,880	1.6	\$62,000	\$1,550	\$18,600	\$465	536	18%	\$8.75	\$455	1.4
Platte County	\$11.96	\$622	\$24,880	1.6	\$63,400	\$1,585	\$19,020	\$476	3,228	26%	\$11.72	\$609	1.0
Polk County	\$11.96	\$622	\$24,880	1.6	\$59,800	\$1,495	\$17,940	\$449	583	26%	\$10.70	\$556	1.1
Red Willow County	\$11.96	\$622	\$24,880	1.6	\$58,300	\$1,458	\$17,490	\$437	1,360	29%	\$10.08	\$524	1.2
Richardson County	\$11.96	\$622	\$24,880	1.6	\$53,400	\$1,335	\$16,020	\$401	811	22%	\$7.48	\$389	1.6
Rock County	\$11.96	\$622	\$24,880	1.6	\$49,700	\$1,243	\$14,910	\$373	82	12%	\$12.26	\$638	1.0
Saline County	\$13.48	\$701	\$28,040	1.9	\$58,500	\$1,463	\$17,550	\$439	1,560	31%	\$10.68	\$556	1.3
Sarpy County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	16,526	29%	\$10.22	\$532	1.6
Saunders County	\$14.98	\$779	\$31,160	2.1	\$71,800	\$1,795	\$21,540	\$539	1,535	19%	\$8.29	\$431	1.8
Scotts Bluff County	\$12.67	\$659	\$26,360	1.7	\$55,000	\$1,375	\$16,500	\$413	5,151	34%	\$10.52	\$547	1.2
Seward County	\$11.96	\$622	\$24,880	1.6	\$76,400	\$1,910	\$22,920	\$573	1,801	28%	\$7.67	\$399	1.6
Sheridan County	\$11.96	\$622	\$24,880	1.6	\$45,200	\$1,130	\$13,560	\$339	685	29%	\$7.96	\$414	1.5
Sherman County	\$11.96	\$622	\$24,880	1.6	\$51,100	\$1,278	\$15,330	\$383	201	15%	\$8.65	\$450	1.4

† Wage data not available (See Appendix A).

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

Nebraska

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sioux County †	\$11.96	\$622	\$24,880	1.6	\$56,100	\$1,403	\$16,830	\$421	136	23%			
Stanton County	\$11.96	\$622	\$24,880	1.6	\$60,800	\$1,520	\$18,240	\$456	541	22%	\$20.90	\$1,087	0.6
Thayer County	\$11.96	\$622	\$24,880	1.6	\$54,700	\$1,368	\$16,410	\$410	382	17%	\$10.74	\$559	1.1
Thomas County	\$11.96	\$622	\$24,880	1.6	\$64,100	\$1,603	\$19,230	\$481	82	26%	\$16.87	\$877	0.7
Thurston County	\$11.96	\$622	\$24,880	1.6	\$49,400	\$1,235	\$14,820	\$371	653	32%	\$10.57	\$550	1.1
Valley County	\$11.96	\$622	\$24,880	1.6	\$52,500	\$1,313	\$15,750	\$394	423	23%	\$5.81	\$302	2.1
Washington County	\$15.92	\$828	\$33,120	2.2	\$72,700	\$1,818	\$21,810	\$545	1,347	18%	\$10.25	\$533	1.6
Wayne County	\$11.96	\$622	\$24,880	1.6	\$59,800	\$1,495	\$17,940	\$449	1,049	32%	\$6.57	\$342	1.8
Webster County	\$11.96	\$622	\$24,880	1.6	\$48,800	\$1,220	\$14,640	\$366	323	21%	\$8.44	\$439	1.4
Wheeler County	\$11.96	\$622	\$24,880	1.6	\$53,200	\$1,330	\$15,960	\$399	102	32%	\$15.33	\$797	0.8
York County	\$12.08	\$628	\$25,120	1.7	\$62,800	\$1,570	\$18,840	\$471	1,448	26%	\$9.85	\$512	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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Nevada

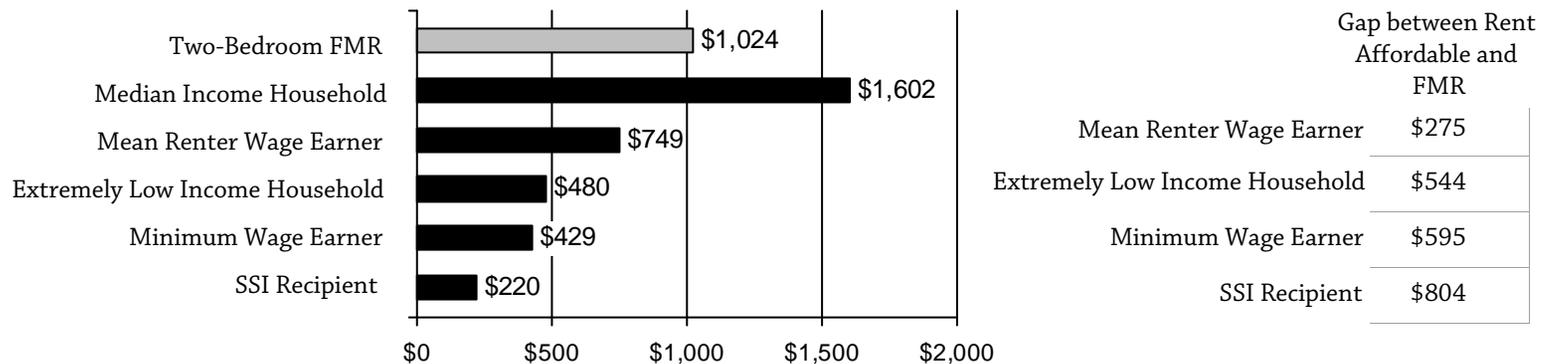
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,024. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,414 monthly or \$40,965 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.69

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 95 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 Nevada, 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 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**



Nevada	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$19.69	\$1,024	\$40,965	2.4	\$64,064	\$1,602	\$19,219	\$480	404,070	41%	\$14.40	\$749	1.4
Combined Nonmetro Areas	\$15.49	\$805	\$32,215	1.9	\$67,790	\$1,695	\$20,337	\$508	28,862	29%	\$15.08	\$784	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$17.17	\$893	\$35,720	2.1	\$69,500	\$1,738	\$20,850	\$521	8,306	39%	\$13.60	\$707	1.3
Las Vegas-Paradise MSA *	\$20.46	\$1,064	\$42,560	2.5	\$63,100	\$1,578	\$18,930	\$473	301,799	43%	\$14.63	\$761	1.4
Reno-Sparks MSA	\$18.33	\$953	\$38,120	2.2	\$65,200	\$1,630	\$19,560	\$489	65,103	40%	\$13.15	\$684	1.4
<u>Counties</u>													
Carson City	\$17.17	\$893	\$35,720	2.1	\$69,500	\$1,738	\$20,850	\$521	8,306	39%	\$13.60	\$707	1.3
Churchill County	\$15.81	\$822	\$32,880	1.9	\$67,600	\$1,690	\$20,280	\$507	3,093	35%	\$15.72	\$817	1.0
Clark County *	\$20.46	\$1,064	\$42,560	2.5	\$63,100	\$1,578	\$18,930	\$473	301,799	43%	\$14.63	\$761	1.4
Douglas County	\$18.25	\$949	\$37,960	2.2	\$78,200	\$1,955	\$23,460	\$587	5,124	27%	\$13.19	\$686	1.4
Elko County	\$15.44	\$803	\$32,120	1.9	\$79,900	\$1,998	\$23,970	\$599	4,612	27%	\$13.88	\$722	1.1
Esmeralda County †	\$12.42	\$646	\$25,840	1.5	\$60,900	\$1,523	\$18,270	\$457	183	36%			
Eureka County	\$15.56	\$809	\$32,360	1.9	\$79,900	\$1,998	\$23,970	\$599	189	26%	\$27.28	\$1,419	0.6
Humboldt County	\$12.85	\$668	\$26,720	1.6	\$73,400	\$1,835	\$22,020	\$551	1,660	27%	\$15.66	\$814	0.8
Lander County	\$13.04	\$678	\$27,120	1.6	\$71,400	\$1,785	\$21,420	\$536	586	29%	\$20.07	\$1,044	0.6
Lincoln County	\$14.02	\$729	\$29,160	1.7	\$59,700	\$1,493	\$17,910	\$448	506	28%	\$7.08	\$368	2.0
Lyon County	\$14.54	\$756	\$30,240	1.8	\$59,600	\$1,490	\$17,880	\$447	5,525	30%	\$14.23	\$740	1.0
Mineral County	\$12.27	\$638	\$25,520	1.5	\$60,600	\$1,515	\$18,180	\$455	682	31%	\$17.01	\$885	0.7
Nye County	\$16.04	\$834	\$33,360	1.9	\$53,400	\$1,335	\$16,020	\$401	5,202	28%	\$13.83	\$719	1.2
Pershing County	\$12.04	\$626	\$25,040	1.5	\$65,300	\$1,633	\$19,590	\$490	554	27%	\$14.73	\$766	0.8
Storey County	\$18.33	\$953	\$38,120	2.2	\$65,200	\$1,630	\$19,560	\$489	111	6%	\$15.66	\$814	1.2
Washoe County	\$18.33	\$953	\$38,120	2.2	\$65,200	\$1,630	\$19,560	\$489	64,992	40%	\$13.11	\$682	1.4
White Pine County	\$14.08	\$732	\$29,280	1.7	\$66,900	\$1,673	\$20,070	\$502	946	27%	\$15.07	\$784	0.9

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

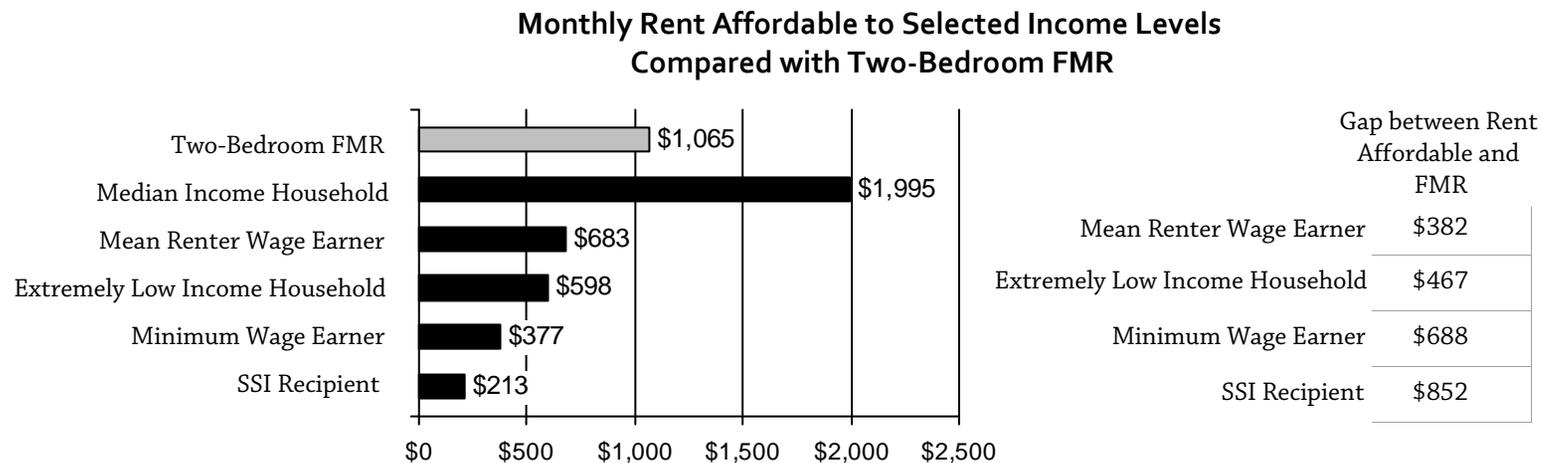
New Hampshire

In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,065. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,548 monthly or \$42,580 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.47

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 113 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 \$13.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



New Hampshire	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
New Hampshire	\$20.47	\$1,065	\$42,580	2.8	\$79,790	\$1,995	\$23,937	\$598	141,527	27%	\$13.14	\$683	1.6			
Combined Nonmetro Areas	\$18.84	\$980	\$39,186	2.6	\$70,327	\$1,758	\$21,098	\$527	53,130	27%	\$12.33	\$641	1.5			
<u>Metropolitan Areas</u>																
Boston-Cambridge-Quincy HMFA	\$27.77	\$1,444	\$57,760	3.8	\$94,400	\$2,360	\$28,320	\$708	1,228	29%	\$12.63	\$657	2.2			
Hillsborough County HMFA	\$17.54	\$912	\$36,480	2.4	\$81,000	\$2,025	\$24,300	\$608	2,443	20%	\$14.44	\$751	1.2			
Lawrence HMFA	\$21.44	\$1,115	\$44,600	3.0	\$84,900	\$2,123	\$25,470	\$637	9,682	19%	\$12.63	\$657	1.7			
Manchester HMFA	\$21.06	\$1,095	\$43,800	2.9	\$75,700	\$1,893	\$22,710	\$568	25,082	41%	\$14.44	\$751	1.5			
Nashua HMFA	\$22.58	\$1,174	\$46,960	3.1	\$92,700	\$2,318	\$27,810	\$695	21,085	26%	\$14.44	\$751	1.6			
Portsmouth-Rochester HMFA	\$20.92	\$1,088	\$43,520	2.9	\$84,000	\$2,100	\$25,200	\$630	27,203	31%	\$12.75	\$663	1.6			
Western Rockingham County HMFA	\$22.92	\$1,192	\$47,680	3.2	\$103,600	\$2,590	\$31,080	\$777	1,674	10%	\$12.63	\$657	1.8			
<u>Counties</u>																
Belknap County	\$19.35	\$1,006	\$40,240	2.7	\$69,000	\$1,725	\$20,700	\$518	5,664	23%	\$10.79	\$561	1.8			
Carroll County	\$19.37	\$1,007	\$40,280	2.7	\$63,900	\$1,598	\$19,170	\$479	4,010	20%	\$8.92	\$464	2.2			
Cheshire County	\$19.38	\$1,008	\$40,320	2.7	\$68,800	\$1,720	\$20,640	\$516	8,800	29%	\$11.42	\$594	1.7			
Coos County †	\$13.29	\$691	\$27,640	1.8	\$56,100	\$1,403	\$16,830	\$421	4,194	28%						
Grafton County	\$19.31	\$1,004	\$40,160	2.7	\$69,400	\$1,735	\$20,820	\$521	10,278	30%	\$16.92	\$880	1.1			
Merrimack County	\$19.69	\$1,024	\$40,960	2.7	\$79,700	\$1,993	\$23,910	\$598	15,320	27%	\$10.91	\$567	1.8			
Sullivan County	\$17.94	\$933	\$37,320	2.5	\$65,900	\$1,648	\$19,770	\$494	4,864	27%	\$11.18	\$581	1.6			

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Towns within 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.

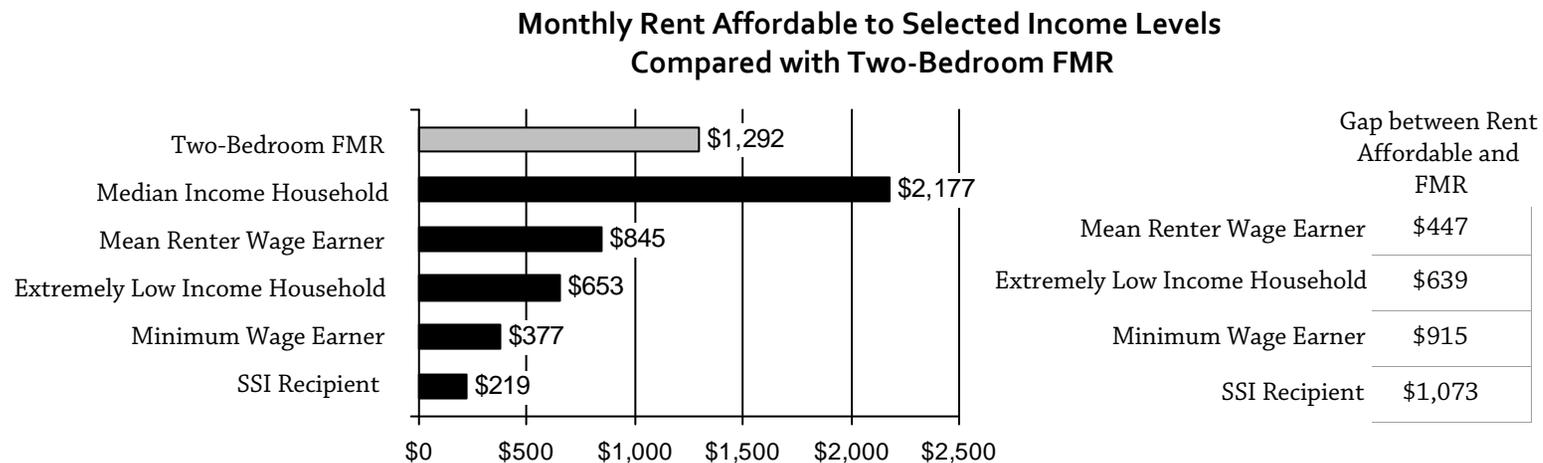
New Jersey

In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,292. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,306 monthly or \$51,672 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.84

In New Jersey, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 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 New Jersey, the estimated mean (average) wage for a renter is \$16.26. 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.



New Jersey	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New Jersey	\$24.84	\$1,292	\$51,672	3.4	\$87,088	\$2,177	\$26,126	\$653	1,062,931	33%	\$16.26	\$845	1.5	
Metropolitan Areas														
Atlantic City-Hamilton MSA	\$22.56	\$1,173	\$46,920	3.1	\$65,400	\$1,635	\$19,620	\$491	29,748	29%	\$10.09	\$525	2.2	
Bergen-Passaic HMFA *	\$27.88	\$1,450	\$58,000	3.8	\$90,900	\$2,273	\$27,270	\$682	182,351	37%	\$16.44	\$855	1.7	
Jersey City HMFA	\$25.42	\$1,322	\$52,880	3.5	\$61,600	\$1,540	\$18,480	\$462	158,789	66%	\$26.92	\$1,400	0.9	
Middlesex-Somerset-Hunterdon HMFA	\$27.31	\$1,420	\$56,800	3.8	\$103,900	\$2,598	\$31,170	\$779	123,561	28%	\$19.21	\$999	1.4	
Monmouth-Ocean HMFA	\$27.12	\$1,410	\$56,400	3.7	\$91,800	\$2,295	\$27,540	\$689	96,890	21%	\$10.99	\$571	2.5	
Newark HMFA	\$23.12	\$1,202	\$48,080	3.2	\$89,100	\$2,228	\$26,730	\$668	269,735	39%	\$18.08	\$940	1.3	
Ocean City MSA	\$19.60	\$1,019	\$40,760	2.7	\$76,600	\$1,915	\$22,980	\$575	11,525	26%	\$9.22	\$480	2.1	
Philadelphia-Camden-Wilmington MSA *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	122,042	25%	\$11.89	\$618	1.8	
Trenton-Ewing MSA	\$23.19	\$1,206	\$48,240	3.2	\$90,900	\$2,273	\$27,270	\$682	42,181	32%	\$15.70	\$816	1.5	
Vineland-Millville-Bridgeton MSA	\$21.04	\$1,094	\$43,760	2.9	\$68,600	\$1,715	\$20,580	\$515	16,060	32%	\$9.85	\$512	2.1	
Warren County HMFA	\$20.73	\$1,078	\$43,120	2.9	\$92,600	\$2,315	\$27,780	\$695	10,049	24%	\$11.40	\$593	1.8	
Counties														
Atlantic County	\$22.56	\$1,173	\$46,920	3.1	\$65,400	\$1,635	\$19,620	\$491	29,748	29%	\$10.09	\$525	2.2	
Bergen County *	\$27.88	\$1,450	\$58,000	3.8	\$90,900	\$2,273	\$27,270	\$682	110,403	33%	\$17.73	\$922	1.6	
Burlington County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	35,778	22%	\$13.91	\$723	1.5	
Camden County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	59,242	31%	\$11.45	\$595	1.9	
Cape May County	\$19.60	\$1,019	\$40,760	2.7	\$76,600	\$1,915	\$22,980	\$575	11,525	26%	\$9.22	\$480	2.1	
Cumberland County	\$21.04	\$1,094	\$43,760	2.9	\$68,600	\$1,715	\$20,580	\$515	16,060	32%	\$9.85	\$512	2.1	
Essex County	\$23.12	\$1,202	\$48,080	3.2	\$89,100	\$2,228	\$26,730	\$668	146,940	53%	\$18.15	\$944	1.3	
Gloucester County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	20,278	20%	\$8.54	\$444	2.5	
Hudson County	\$25.42	\$1,322	\$52,880	3.5	\$61,600	\$1,540	\$18,480	\$462	158,789	66%	\$26.92	\$1,400	0.9	
Hunterdon County	\$27.31	\$1,420	\$56,800	3.8	\$103,900	\$2,598	\$31,170	\$779	6,950	15%	\$11.46	\$596	2.4	
Mercer County	\$23.19	\$1,206	\$48,240	3.2	\$90,900	\$2,273	\$27,270	\$682	42,181	32%	\$15.70	\$816	1.5	
Middlesex County	\$27.31	\$1,420	\$56,800	3.8	\$103,900	\$2,598	\$31,170	\$779	92,908	33%	\$18.60	\$967	1.5	
Monmouth County	\$27.12	\$1,410	\$56,400	3.7	\$91,800	\$2,295	\$27,540	\$689	56,575	24%	\$11.12	\$578	2.4	
Morris County	\$23.12	\$1,202	\$48,080	3.2	\$89,100	\$2,228	\$26,730	\$668	42,996	24%	\$19.64	\$1,021	1.2	

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

New Jersey	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ocean County	\$27.12	\$1,410	\$56,400	3.7	\$91,800	\$2,295	\$27,540	\$689	40,315	18%	\$10.76	\$560	2.5
Passaic County *	\$27.88	\$1,450	\$58,000	3.8	\$90,900	\$2,273	\$27,270	\$682	71,948	45%	\$13.01	\$677	2.1
Salem County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	6,744	27%	\$12.43	\$646	1.7
Somerset County	\$27.31	\$1,420	\$56,800	3.8	\$103,900	\$2,598	\$31,170	\$779	23,703	21%	\$22.44	\$1,167	1.2
Sussex County	\$23.12	\$1,202	\$48,080	3.2	\$89,100	\$2,228	\$26,730	\$668	8,302	15%	\$8.18	\$425	2.8
Union County	\$23.12	\$1,202	\$48,080	3.2	\$89,100	\$2,228	\$26,730	\$668	71,497	39%	\$17.56	\$913	1.3
Warren County	\$20.73	\$1,078	\$43,120	2.9	\$92,600	\$2,315	\$27,780	\$695	10,049	24%	\$11.40	\$593	1.8

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

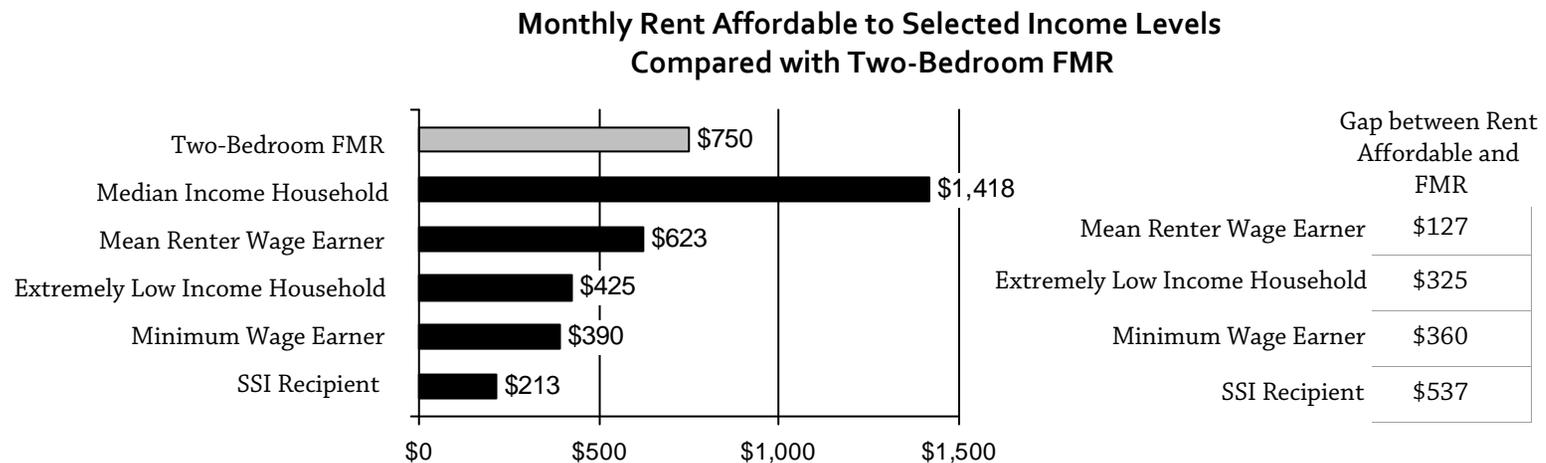
New Mexico

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$750. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,499 monthly or \$29,983 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.42

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 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 New Mexico, the estimated mean (average) wage for a renter is \$11.97. 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.



New Mexico	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
New Mexico	\$14.42	\$750	\$29,983	1.9	\$56,725	\$1,418	\$17,017	\$425	231,840	30%	\$11.97	\$623	1.2
Combined Nonmetro Areas	\$13.08	\$680	\$27,212	1.7	\$50,580	\$1,264	\$15,174	\$379	69,855	28%	\$12.24	\$637	1.1
<u>Metropolitan Areas</u>													
Albuquerque MSA	\$15.00	\$780	\$31,200	2.0	\$62,900	\$1,573	\$18,870	\$472	108,718	32%	\$11.99	\$624	1.3
Farmington MSA	\$15.10	\$785	\$31,400	2.0	\$55,300	\$1,383	\$16,590	\$415	10,772	26%	\$15.55	\$809	1.0
Las Cruces MSA	\$12.17	\$633	\$25,320	1.6	\$45,000	\$1,125	\$13,500	\$338	24,691	34%	\$8.79	\$457	1.4
Santa Fe MSA	\$18.77	\$976	\$39,040	2.5	\$62,000	\$1,550	\$18,600	\$465	17,804	29%	\$11.36	\$591	1.7
<u>Counties</u>													
Bernalillo County	\$15.00	\$780	\$31,200	2.0	\$62,900	\$1,573	\$18,870	\$472	93,208	36%	\$11.97	\$622	1.3
Catron County	\$12.04	\$626	\$25,040	1.6	\$43,500	\$1,088	\$13,050	\$326	235	13%	\$5.98	\$311	2.0
Chaves County	\$15.00	\$780	\$31,200	2.0	\$47,900	\$1,198	\$14,370	\$359	7,505	32%	\$10.74	\$559	1.4
Cibola County	\$12.04	\$626	\$25,040	1.6	\$43,800	\$1,095	\$13,140	\$329	2,305	29%	\$10.44	\$543	1.2
Colfax County	\$12.04	\$626	\$25,040	1.6	\$51,500	\$1,288	\$15,450	\$386	1,965	34%	\$7.55	\$393	1.6
Curry County	\$12.29	\$639	\$25,560	1.6	\$52,000	\$1,300	\$15,600	\$390	6,536	37%	\$9.46	\$492	1.3
De Baca County	\$12.04	\$626	\$25,040	1.6	\$38,900	\$973	\$11,670	\$292	171	21%	\$6.43	\$335	1.9
Dona Ana County	\$12.17	\$633	\$25,320	1.6	\$45,000	\$1,125	\$13,500	\$338	24,691	34%	\$8.79	\$457	1.4
Eddy County	\$12.67	\$659	\$26,360	1.7	\$60,200	\$1,505	\$18,060	\$452	4,921	25%	\$14.93	\$777	0.8
Grant County	\$12.04	\$626	\$25,040	1.6	\$47,100	\$1,178	\$14,130	\$353	3,012	24%	\$10.74	\$558	1.1
Guadalupe County	\$12.04	\$626	\$25,040	1.6	\$39,900	\$998	\$11,970	\$299	256	17%	\$9.20	\$478	1.3
Harding County †	\$12.04	\$626	\$25,040	1.6	\$60,100	\$1,503	\$18,030	\$451	35	12%			
Hidalgo County	\$12.04	\$626	\$25,040	1.6	\$44,200	\$1,105	\$13,260	\$332	540	33%	\$4.64	\$241	2.6
Lea County	\$12.71	\$661	\$26,440	1.7	\$52,100	\$1,303	\$15,630	\$391	6,262	29%	\$17.44	\$907	0.7
Lincoln County	\$16.77	\$872	\$34,880	2.2	\$57,300	\$1,433	\$17,190	\$430	1,993	22%	\$7.89	\$410	2.1
Los Alamos County	\$20.50	\$1,066	\$42,640	2.7	\$126,500	\$3,163	\$37,950	\$949	1,571	21%	\$19.11	\$994	1.1
Luna County	\$12.04	\$626	\$25,040	1.6	\$35,400	\$885	\$10,620	\$266	2,826	31%	\$8.19	\$426	1.5
McKinley County	\$12.04	\$626	\$25,040	1.6	\$37,100	\$928	\$11,130	\$278	4,763	28%	\$11.06	\$575	1.1
Mora County	\$12.04	\$626	\$25,040	1.6	\$44,800	\$1,120	\$13,440	\$336	292	16%	\$11.04	\$574	1.1
Otero County	\$12.04	\$626	\$25,040	1.6	\$49,100	\$1,228	\$14,730	\$368	7,990	33%	\$11.28	\$587	1.1
Quay County	\$12.40	\$645	\$25,800	1.7	\$44,400	\$1,110	\$13,320	\$333	855	23%	\$7.88	\$410	1.6

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

New Mexico

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rio Arriba County	\$13.81	\$718	\$28,720	1.8	\$50,800	\$1,270	\$15,240	\$381	2,968	20%	\$11.16	\$580	1.2
Roosevelt County	\$12.04	\$626	\$25,040	1.6	\$46,300	\$1,158	\$13,890	\$347	2,797	41%	\$8.54	\$444	1.4
San Juan County	\$15.10	\$785	\$31,400	2.0	\$55,300	\$1,383	\$16,590	\$415	10,772	26%	\$15.55	\$809	1.0
San Miguel County	\$12.04	\$626	\$25,040	1.6	\$45,600	\$1,140	\$13,680	\$342	3,964	33%	\$7.57	\$394	1.6
Sandoval County	\$15.00	\$780	\$31,200	2.0	\$62,900	\$1,573	\$18,870	\$472	8,934	19%	\$14.67	\$763	1.0
Santa Fe County	\$18.77	\$976	\$39,040	2.5	\$62,000	\$1,550	\$18,600	\$465	17,804	29%	\$11.36	\$591	1.7
Sierra County	\$12.37	\$643	\$25,720	1.6	\$41,100	\$1,028	\$12,330	\$308	932	21%	\$6.85	\$356	1.8
Socorro County	\$12.04	\$626	\$25,040	1.6	\$44,600	\$1,115	\$13,380	\$335	1,392	24%	\$7.60	\$395	1.6
Taos County	\$16.00	\$832	\$33,280	2.1	\$46,000	\$1,150	\$13,800	\$345	3,317	25%	\$8.37	\$435	1.9
Torrance County	\$15.00	\$780	\$31,200	2.0	\$62,900	\$1,573	\$18,870	\$472	1,211	21%	\$9.37	\$487	1.6
Union County	\$12.04	\$626	\$25,040	1.6	\$44,300	\$1,108	\$13,290	\$332	452	27%	\$13.11	\$681	0.9
Valencia County	\$15.00	\$780	\$31,200	2.0	\$62,900	\$1,573	\$18,870	\$472	5,365	20%	\$7.46	\$388	2.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

New York

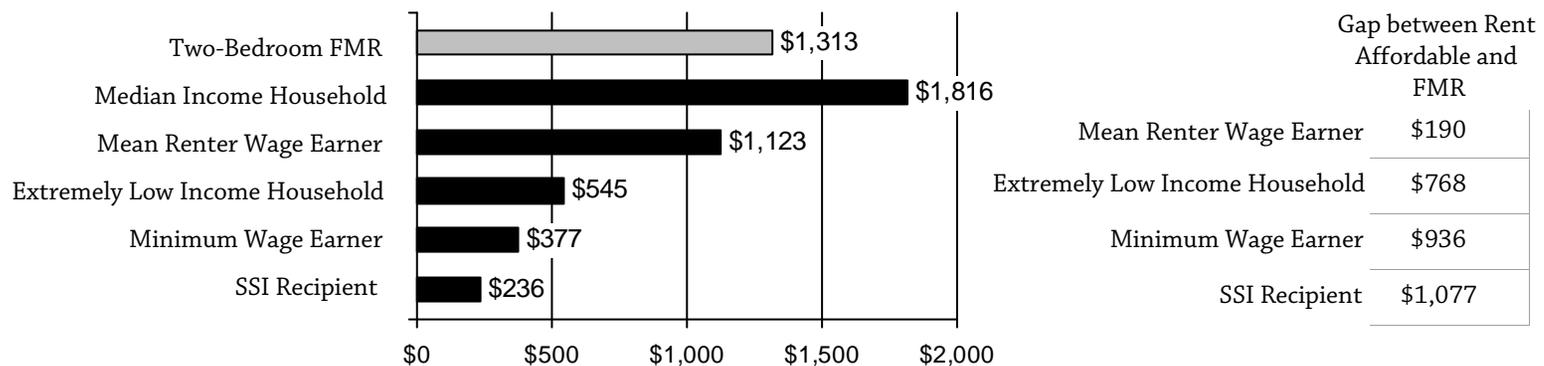
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,313. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,376 monthly or \$52,513 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$25.25

In New York, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 139 hours per week, 52 weeks per year. Or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is \$21.59. 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



New York	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$25.25	\$1,313	\$52,513	3.5	\$72,630	\$1,816	\$21,789	\$545	3,260,455	45%	\$21.59	\$1,123	1.2
Combined Nonmetro Areas	\$14.58	\$758	\$30,325	2.0	\$58,327	\$1,458	\$17,498	\$437	178,628	29%	\$9.69	\$504	1.5
Metropolitan Areas													
Albany-Schenectady-Troy MSA	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	116,641	34%	\$12.79	\$665	1.4
Binghamton MSA	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	31,015	31%	\$9.97	\$518	1.4
Buffalo-Niagara Falls MSA	\$14.15	\$736	\$29,440	2.0	\$63,500	\$1,588	\$19,050	\$476	155,605	33%	\$10.19	\$530	1.4
Elmira MSA	\$14.15	\$736	\$29,440	2.0	\$58,600	\$1,465	\$17,580	\$440	11,674	33%	\$9.93	\$516	1.4
Glens Falls MSA	\$15.56	\$809	\$32,360	2.1	\$65,100	\$1,628	\$19,530	\$488	15,069	28%	\$10.36	\$539	1.5
Ithaca MSA	\$19.25	\$1,001	\$40,040	2.7	\$82,000	\$2,050	\$24,600	\$615	17,226	45%	\$12.55	\$653	1.5
Kingston MSA	\$23.02	\$1,197	\$47,880	3.2	\$69,800	\$1,745	\$20,940	\$524	21,516	31%	\$9.52	\$495	2.4
Nassau-Suffolk HMFA	\$30.44	\$1,583	\$63,320	4.2	\$105,900	\$2,648	\$31,770	\$794	175,977	19%	\$13.30	\$692	2.3
New York HMFA	\$28.35	\$1,474	\$58,960	3.9	\$64,307	\$1,608	\$19,292	\$482	2,091,080	66%	\$32.48	\$1,689	0.9
Poughkeepsie-Newburgh-Middletown MSA	\$23.29	\$1,211	\$48,440	3.2	\$85,800	\$2,145	\$25,740	\$644	68,750	30%	\$10.95	\$569	2.1
Rochester MSA	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	128,197	31%	\$10.67	\$555	1.5
Syracuse MSA	\$15.08	\$784	\$31,360	2.1	\$65,800	\$1,645	\$19,740	\$494	81,267	32%	\$10.75	\$559	1.4
Utica-Rome MSA	\$14.02	\$729	\$29,160	1.9	\$63,800	\$1,595	\$19,140	\$479	36,667	31%	\$9.26	\$482	1.5
Westchester County	\$28.23	\$1,468	\$58,720	3.9	\$104,200	\$2,605	\$31,260	\$782	131,143	38%	\$17.06	\$887	1.7
Counties													
Albany County	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	50,031	40%	\$13.48	\$701	1.3
Allegany County	\$12.58	\$654	\$26,160	1.7	\$53,000	\$1,325	\$15,900	\$398	4,839	26%	\$8.26	\$429	1.5
Bronx County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	377,020	80%	\$17.48	\$909	1.6
Broome County	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	26,759	33%	\$9.57	\$498	1.4
Cattaraugus County	\$13.35	\$694	\$27,760	1.8	\$54,500	\$1,363	\$16,350	\$409	8,935	28%	\$9.69	\$504	1.4
Cayuga County	\$13.88	\$722	\$28,880	1.9	\$59,600	\$1,490	\$17,880	\$447	8,850	28%	\$8.78	\$457	1.6
Chautauqua County	\$12.90	\$671	\$26,840	1.8	\$54,000	\$1,350	\$16,200	\$405	17,116	31%	\$8.09	\$421	1.6
Chemung County	\$14.15	\$736	\$29,440	2.0	\$58,600	\$1,465	\$17,580	\$440	11,674	33%	\$9.93	\$516	1.4
Chenango County	\$12.88	\$670	\$26,800	1.8	\$55,500	\$1,388	\$16,650	\$416	4,632	23%	\$10.16	\$528	1.3
Clinton County	\$14.17	\$737	\$29,480	2.0	\$65,100	\$1,628	\$19,530	\$488	9,688	31%	\$8.70	\$452	1.6
Columbia County	\$15.75	\$819	\$32,760	2.2	\$73,500	\$1,838	\$22,050	\$551	6,729	26%	\$10.56	\$549	1.5

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

New York	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cortland County	\$13.98	\$727	\$29,080	1.9	\$61,400	\$1,535	\$18,420	\$461	6,053	34%	\$9.56	\$497	1.5
Delaware County	\$13.10	\$681	\$27,240	1.8	\$57,000	\$1,425	\$17,100	\$428	4,876	24%	\$11.71	\$609	1.1
Dutchess County	\$23.29	\$1,211	\$48,440	3.2	\$85,800	\$2,145	\$25,740	\$644	31,838	30%	\$12.51	\$651	1.9
Erie County	\$14.15	\$736	\$29,440	2.0	\$63,500	\$1,588	\$19,050	\$476	129,263	34%	\$10.45	\$543	1.4
Essex County	\$15.15	\$788	\$31,520	2.1	\$59,300	\$1,483	\$17,790	\$445	4,366	27%	\$10.15	\$528	1.5
Franklin County	\$13.12	\$682	\$27,280	1.8	\$54,000	\$1,350	\$16,200	\$405	5,281	28%	\$8.47	\$440	1.5
Fulton County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	6,872	30%	\$8.47	\$440	1.6
Genesee County	\$14.63	\$761	\$30,440	2.0	\$63,900	\$1,598	\$19,170	\$479	6,373	27%	\$8.93	\$464	1.6
Greene County	\$15.23	\$792	\$31,680	2.1	\$58,700	\$1,468	\$17,610	\$440	5,158	27%	\$9.84	\$512	1.5
Hamilton County	\$13.52	\$703	\$28,120	1.9	\$63,700	\$1,593	\$19,110	\$478	402	17%	\$7.47	\$388	1.8
Herkimer County	\$14.02	\$729	\$29,160	1.9	\$63,800	\$1,595	\$19,140	\$479	7,387	28%	\$8.37	\$435	1.7
Jefferson County	\$20.15	\$1,048	\$41,920	2.8	\$56,700	\$1,418	\$17,010	\$425	18,853	42%	\$11.52	\$599	1.8
Kings County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	636,778	70%	\$15.07	\$784	1.9
Lewis County	\$12.44	\$647	\$25,880	1.7	\$52,700	\$1,318	\$15,810	\$395	2,395	23%	\$9.17	\$477	1.4
Livingston County	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	6,025	25%	\$7.28	\$378	2.3
Madison County	\$15.08	\$784	\$31,360	2.1	\$65,800	\$1,645	\$19,740	\$494	6,555	24%	\$10.18	\$530	1.5
Monroe County	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	99,510	34%	\$11.23	\$584	1.5
Montgomery County	\$14.06	\$731	\$29,240	1.9	\$56,800	\$1,420	\$17,040	\$426	6,331	32%	\$9.61	\$500	1.5
Nassau County	\$30.44	\$1,583	\$63,320	4.2	\$105,900	\$2,648	\$31,770	\$794	80,645	18%	\$12.96	\$674	2.3
New York County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	567,229	77%	\$44.62	\$2,320	0.6
Niagara County	\$14.15	\$736	\$29,440	2.0	\$63,500	\$1,588	\$19,050	\$476	26,342	30%	\$8.45	\$439	1.7
Oneida County	\$14.02	\$729	\$29,160	1.9	\$63,800	\$1,595	\$19,140	\$479	29,280	32%	\$9.40	\$489	1.5
Onondaga County	\$15.08	\$784	\$31,360	2.1	\$65,800	\$1,645	\$19,740	\$494	62,637	34%	\$10.92	\$568	1.4
Ontario County	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	10,742	25%	\$9.08	\$472	1.8
Orange County	\$23.29	\$1,211	\$48,440	3.2	\$85,800	\$2,145	\$25,740	\$644	36,912	30%	\$9.60	\$499	2.4
Orleans County	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	3,674	23%	\$7.24	\$377	2.3
Oswego County	\$15.08	\$784	\$31,360	2.1	\$65,800	\$1,645	\$19,740	\$494	12,075	26%	\$9.77	\$508	1.5
Otsego County	\$15.69	\$816	\$32,640	2.2	\$60,400	\$1,510	\$18,120	\$453	6,855	28%	\$9.42	\$490	1.7
Putnam County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	5,796	17%	\$10.27	\$534	2.8
Queens County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	426,053	55%	\$16.89	\$879	1.7
Rensselaer County	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	21,907	34%	\$11.39	\$592	1.6

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New York

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	\$28.35	\$1,474	\$58,960	3.9	\$63,000	\$1,575	\$18,900	\$473	49,387	30%	\$9.91	\$515	2.9
Rockland County	\$28.35	\$1,474	\$58,960	3.9	\$105,400	\$2,635	\$31,620	\$791	28,817	29%	\$11.92	\$620	2.4
Saratoga County	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	23,103	26%	\$12.38	\$644	1.4
Schenectady County	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	18,616	32%	\$13.04	\$678	1.4
Schoharie County	\$17.71	\$921	\$36,840	2.4	\$77,700	\$1,943	\$23,310	\$583	2,984	23%	\$5.94	\$309	3.0
Schuyler County	\$12.17	\$633	\$25,320	1.7	\$57,700	\$1,443	\$17,310	\$433	1,538	20%	\$8.74	\$454	1.4
Seneca County	\$13.87	\$721	\$28,840	1.9	\$57,200	\$1,430	\$17,160	\$429	3,269	25%	\$9.62	\$500	1.4
St. Lawrence County	\$13.44	\$699	\$27,960	1.9	\$54,800	\$1,370	\$16,440	\$411	11,908	28%	\$8.94	\$465	1.5
Steuben County	\$13.19	\$686	\$27,440	1.8	\$59,100	\$1,478	\$17,730	\$443	11,619	28%	\$14.17	\$737	0.9
Suffolk County	\$30.44	\$1,583	\$63,320	4.2	\$105,900	\$2,648	\$31,770	\$794	95,332	19%	\$13.65	\$710	2.2
Sullivan County	\$16.48	\$857	\$34,280	2.3	\$60,000	\$1,500	\$18,000	\$450	9,765	33%	\$9.81	\$510	1.7
Tioga County	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	4,256	21%	\$12.60	\$655	1.1
Tompkins County	\$19.25	\$1,001	\$40,040	2.7	\$82,000	\$2,050	\$24,600	\$615	17,226	45%	\$12.55	\$653	1.5
Ulster County	\$23.02	\$1,197	\$47,880	3.2	\$69,800	\$1,745	\$20,940	\$524	21,516	31%	\$9.52	\$495	2.4
Warren County	\$15.56	\$809	\$32,360	2.1	\$65,100	\$1,628	\$19,530	\$488	8,699	31%	\$10.55	\$548	1.5
Washington County	\$15.56	\$809	\$32,360	2.1	\$65,100	\$1,628	\$19,530	\$488	6,370	26%	\$9.72	\$506	1.6
Wayne County	\$16.52	\$859	\$34,360	2.3	\$66,600	\$1,665	\$19,980	\$500	8,246	23%	\$8.84	\$459	1.9
Westchester County	\$28.23	\$1,468	\$58,720	3.9	\$104,200	\$2,605	\$31,260	\$782	131,143	38%	\$17.06	\$887	1.7
Wyoming County	\$14.00	\$728	\$29,120	1.9	\$61,700	\$1,543	\$18,510	\$463	3,764	24%	\$8.14	\$423	1.7
Yates County	\$12.71	\$661	\$26,440	1.8	\$60,100	\$1,503	\$18,030	\$451	2,161	23%	\$6.71	\$349	1.9

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

North Carolina

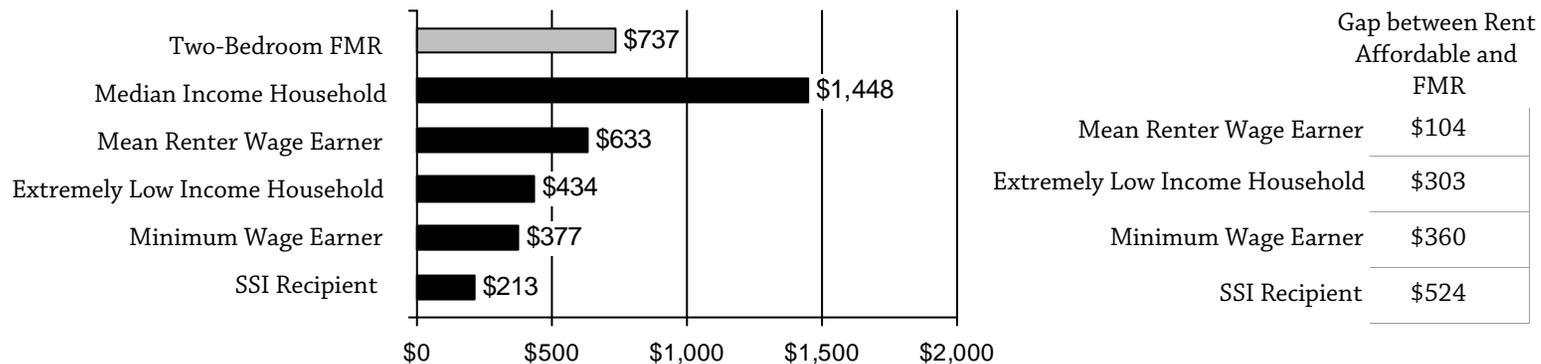
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$737. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,457 monthly or \$29,481 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.17

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 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 Carolina, the estimated mean (average) wage for a renter is \$12.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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**



North Carolina	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
North Carolina	\$14.17	\$737	\$29,481	2.0	\$57,918	\$1,448	\$17,376	\$434	1,180,376	32%	\$12.17	\$633	1.2
Combined Nonmetro Areas	\$12.66	\$658	\$26,329	1.7	\$50,037	\$1,251	\$15,011	\$375	317,360	29%	\$9.34	\$486	1.4
<u>Metropolitan Areas</u>													
Anson County HMFA	\$11.73	\$610	\$24,400	1.6	\$42,100	\$1,053	\$12,630	\$316	3,049	31%	\$10.35	\$538	1.1
Asheville HMFA	\$14.94	\$777	\$31,080	2.1	\$53,900	\$1,348	\$16,170	\$404	46,457	30%	\$10.87	\$565	1.4
Burlington MSA	\$13.50	\$702	\$28,080	1.9	\$51,700	\$1,293	\$15,510	\$388	18,818	31%	\$10.58	\$550	1.3
Charlotte-Gastonia-Concord HMFA	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	189,365	33%	\$15.43	\$802	1.0
Durham-Chapel Hill HMFA	\$16.13	\$839	\$33,560	2.2	\$67,700	\$1,693	\$20,310	\$508	73,168	40%	\$17.77	\$924	0.9
Fayetteville HMFA	\$14.37	\$747	\$29,880	2.0	\$52,000	\$1,300	\$15,600	\$390	49,804	42%	\$11.99	\$624	1.2
Goldsboro MSA	\$11.75	\$611	\$24,440	1.6	\$54,000	\$1,350	\$16,200	\$405	17,391	37%	\$10.21	\$531	1.2
Greene County HMFA	\$11.73	\$610	\$24,400	1.6	\$51,400	\$1,285	\$15,420	\$386	2,127	30%	\$8.49	\$442	1.4
Greensboro-High Point HMFA	\$13.48	\$701	\$28,040	1.9	\$54,500	\$1,363	\$16,350	\$409	85,666	35%	\$11.64	\$605	1.2
Greenville HMFA	\$13.54	\$704	\$28,160	1.9	\$57,600	\$1,440	\$17,280	\$432	28,662	44%	\$9.06	\$471	1.5
Haywood County HMFA	\$13.87	\$721	\$28,840	1.9	\$54,800	\$1,370	\$16,440	\$411	6,700	25%	\$9.79	\$509	1.4
Hickory-Lenoir-Morganton MSA	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	36,534	26%	\$10.10	\$525	1.2
Hoke County HMFA	\$12.04	\$626	\$25,040	1.7	\$50,300	\$1,258	\$15,090	\$377	4,046	27%	\$7.39	\$384	1.6
Jacksonville MSA	\$15.85	\$824	\$32,960	2.2	\$48,800	\$1,220	\$14,640	\$366	24,648	43%	\$10.06	\$523	1.6
Pender County HMFA	\$12.02	\$625	\$25,000	1.7	\$57,500	\$1,438	\$17,250	\$431	4,319	21%	\$9.07	\$472	1.3
Person County HMFA	\$12.44	\$647	\$25,880	1.7	\$58,200	\$1,455	\$17,460	\$437	4,222	27%	\$8.45	\$440	1.5
Raleigh-Cary MSA	\$16.88	\$878	\$35,120	2.3	\$75,300	\$1,883	\$22,590	\$565	132,947	32%	\$12.58	\$654	1.3
Rockingham County HMFA	\$11.75	\$611	\$24,440	1.6	\$51,000	\$1,275	\$15,300	\$383	10,485	28%	\$9.69	\$504	1.2
Rocky Mount MSA	\$12.19	\$634	\$25,360	1.7	\$55,300	\$1,383	\$16,590	\$415	21,743	37%	\$10.67	\$555	1.1
Virginia Beach-Norfolk-Newport News MSA *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	1,829	20%	\$8.97	\$466	2.4
Wilmington HMFA	\$15.69	\$816	\$32,640	2.2	\$62,700	\$1,568	\$18,810	\$470	44,316	34%	\$11.09	\$577	1.4
Winston-Salem MSA	\$13.04	\$678	\$27,120	1.8	\$59,500	\$1,488	\$17,850	\$446	56,720	30%	\$11.81	\$614	1.1
<u>Counties</u>													
Alamance County	\$13.50	\$702	\$28,080	1.9	\$51,700	\$1,293	\$15,510	\$388	18,818	31%	\$10.58	\$550	1.3
Alexander County	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	2,750	21%	\$7.80	\$406	1.5
Alleghany County	\$11.73	\$610	\$24,400	1.6	\$41,000	\$1,025	\$12,300	\$308	1,197	25%	\$6.04	\$314	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Carolina	FY13 HOUSING WAGE				HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Anson County	\$11.73	\$610	\$24,400	1.6	\$42,100	\$1,053	\$12,630	\$316	3,049	31%	\$10.35	\$538	1.1	
Ashe County	\$11.73	\$610	\$24,400	1.6	\$49,500	\$1,238	\$14,850	\$371	2,341	20%	\$8.36	\$435	1.4	
Avery County	\$13.54	\$704	\$28,160	1.9	\$50,600	\$1,265	\$15,180	\$380	1,997	28%	\$8.72	\$453	1.6	
Beaufort County	\$11.73	\$610	\$24,400	1.6	\$52,800	\$1,320	\$15,840	\$396	5,330	27%	\$7.80	\$406	1.5	
Bertie County	\$11.83	\$615	\$24,600	1.6	\$41,900	\$1,048	\$12,570	\$314	1,871	23%	\$7.15	\$372	1.7	
Bladen County	\$11.73	\$610	\$24,400	1.6	\$44,600	\$1,115	\$13,380	\$335	4,261	31%	\$9.06	\$471	1.3	
Brunswick County	\$15.69	\$816	\$32,640	2.2	\$62,700	\$1,568	\$18,810	\$470	10,397	22%	\$10.13	\$527	1.5	
Buncombe County	\$14.94	\$777	\$31,080	2.1	\$53,900	\$1,348	\$16,170	\$404	34,112	34%	\$11.24	\$585	1.3	
Burke County	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	9,212	26%	\$9.30	\$483	1.3	
Cabarrus County	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	17,019	26%	\$9.52	\$495	1.6	
Caldwell County	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	7,740	25%	\$8.04	\$418	1.5	
Camden County	\$16.33	\$849	\$33,960	2.3	\$79,000	\$1,975	\$23,700	\$593	511	15%	\$10.54	\$548	1.5	
Carteret County	\$13.73	\$714	\$28,560	1.9	\$57,500	\$1,438	\$17,250	\$431	7,846	27%	\$8.19	\$426	1.7	
Caswell County	\$11.73	\$610	\$24,400	1.6	\$47,200	\$1,180	\$14,160	\$354	2,140	25%	\$6.06	\$315	1.9	
Catawba County	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	16,832	29%	\$11.18	\$581	1.0	
Chatham County	\$16.13	\$839	\$33,560	2.2	\$67,700	\$1,693	\$20,310	\$508	5,138	20%	\$8.52	\$443	1.9	
Cherokee County	\$11.73	\$610	\$24,400	1.6	\$47,800	\$1,195	\$14,340	\$359	1,928	17%	\$8.85	\$460	1.3	
Chowan County	\$12.52	\$651	\$26,040	1.7	\$48,800	\$1,220	\$14,640	\$366	1,971	34%	\$7.72	\$402	1.6	
Clay County	\$11.73	\$610	\$24,400	1.6	\$41,900	\$1,048	\$12,570	\$314	737	17%	\$5.99	\$311	2.0	
Cleveland County	\$11.73	\$610	\$24,400	1.6	\$50,500	\$1,263	\$15,150	\$379	12,320	33%	\$10.39	\$540	1.1	
Columbus County	\$11.73	\$610	\$24,400	1.6	\$48,000	\$1,200	\$14,400	\$360	5,837	27%	\$7.03	\$365	1.7	
Craven County	\$14.58	\$758	\$30,320	2.0	\$49,800	\$1,245	\$14,940	\$374	14,540	36%	\$11.06	\$575	1.3	
Cumberland County	\$14.37	\$747	\$29,880	2.0	\$52,000	\$1,300	\$15,600	\$390	49,804	42%	\$11.99	\$624	1.2	
Currituck County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	1,829	20%	\$8.97	\$466	2.4	
Dare County	\$17.77	\$924	\$36,960	2.5	\$69,900	\$1,748	\$20,970	\$524	4,331	28%	\$9.09	\$473	2.0	
Davidson County	\$11.73	\$610	\$24,400	1.6	\$53,500	\$1,338	\$16,050	\$401	17,343	27%	\$9.14	\$475	1.3	
Davie County	\$13.04	\$678	\$27,120	1.8	\$59,500	\$1,488	\$17,850	\$446	2,618	16%	\$8.12	\$422	1.6	
Duplin County	\$11.73	\$610	\$24,400	1.6	\$43,300	\$1,083	\$12,990	\$325	6,668	31%	\$9.91	\$515	1.2	
Durham County	\$16.13	\$839	\$33,560	2.2	\$67,700	\$1,693	\$20,310	\$508	47,796	45%	\$19.91	\$1,035	0.8	
Edgecombe County	\$12.19	\$634	\$25,360	1.7	\$55,300	\$1,383	\$16,590	\$415	7,921	37%	\$10.03	\$521	1.2	
Forsyth County	\$13.04	\$678	\$27,120	1.8	\$59,500	\$1,488	\$17,850	\$446	46,953	34%	\$12.42	\$646	1.1	

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Carolina	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Franklin County	\$16.88	\$878	\$35,120	2.3	\$75,300	\$1,883	\$22,590	\$565	5,028	22%	\$9.79	\$509	1.7
Gaston County	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	24,774	32%	\$10.14	\$527	1.5
Gates County	\$11.79	\$613	\$24,520	1.6	\$59,000	\$1,475	\$17,700	\$443	819	19%	\$8.71	\$453	1.4
Graham County	\$11.73	\$610	\$24,400	1.6	\$37,000	\$925	\$11,100	\$278	744	20%	\$6.91	\$359	1.7
Granville County	\$13.88	\$722	\$28,880	1.9	\$60,800	\$1,520	\$18,240	\$456	4,396	22%	\$10.60	\$551	1.3
Greene County	\$11.73	\$610	\$24,400	1.6	\$51,400	\$1,285	\$15,420	\$386	2,127	30%	\$8.49	\$442	1.4
Guilford County	\$13.48	\$701	\$28,040	1.9	\$54,500	\$1,363	\$16,350	\$409	71,286	37%	\$12.05	\$627	1.1
Halifax County	\$11.73	\$610	\$24,400	1.6	\$43,100	\$1,078	\$12,930	\$323	8,052	37%	\$8.48	\$441	1.4
Harnett County	\$14.50	\$754	\$30,160	2.0	\$51,000	\$1,275	\$15,300	\$383	13,043	32%	\$8.83	\$459	1.6
Haywood County	\$13.87	\$721	\$28,840	1.9	\$54,800	\$1,370	\$16,440	\$411	6,700	25%	\$9.79	\$509	1.4
Henderson County	\$14.94	\$777	\$31,080	2.1	\$53,900	\$1,348	\$16,170	\$404	10,451	23%	\$10.03	\$522	1.5
Hertford County	\$12.19	\$634	\$25,360	1.7	\$42,500	\$1,063	\$12,750	\$319	3,216	36%	\$10.14	\$527	1.2
Hoke County	\$12.04	\$626	\$25,040	1.7	\$50,300	\$1,258	\$15,090	\$377	4,046	27%	\$7.39	\$384	1.6
Hyde County	\$15.25	\$793	\$31,720	2.1	\$47,200	\$1,180	\$14,160	\$354	506	25%	\$8.58	\$446	1.8
Iredell County	\$14.04	\$730	\$29,200	1.9	\$57,900	\$1,448	\$17,370	\$434	15,103	26%	\$11.53	\$599	1.2
Jackson County	\$12.35	\$642	\$25,680	1.7	\$52,600	\$1,315	\$15,780	\$395	5,259	33%	\$8.11	\$422	1.5
Johnston County	\$16.88	\$878	\$35,120	2.3	\$75,300	\$1,883	\$22,590	\$565	16,362	27%	\$9.31	\$484	1.8
Jones County	\$11.73	\$610	\$24,400	1.6	\$48,800	\$1,220	\$14,640	\$366	1,117	27%	\$9.66	\$502	1.2
Lee County	\$12.87	\$669	\$26,760	1.8	\$56,700	\$1,418	\$17,010	\$425	6,583	31%	\$12.45	\$647	1.0
Lenoir County	\$12.31	\$640	\$25,600	1.7	\$45,000	\$1,125	\$13,500	\$338	9,431	39%	\$8.39	\$436	1.5
Lincoln County	\$11.73	\$610	\$24,400	1.6	\$51,300	\$1,283	\$15,390	\$385	6,826	23%	\$8.07	\$420	1.5
Macon County	\$13.46	\$700	\$28,000	1.9	\$49,600	\$1,240	\$14,880	\$372	4,129	26%	\$10.06	\$523	1.3
Madison County	\$14.94	\$777	\$31,080	2.1	\$53,900	\$1,348	\$16,170	\$404	1,894	23%	\$6.89	\$359	2.2
Martin County	\$11.73	\$610	\$24,400	1.6	\$46,000	\$1,150	\$13,800	\$345	3,023	31%	\$7.24	\$376	1.6
McDowell County	\$11.73	\$610	\$24,400	1.6	\$50,200	\$1,255	\$15,060	\$377	5,018	29%	\$8.78	\$457	1.3
Mecklenburg County	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	136,140	38%	\$17.20	\$894	0.9
Mitchell County	\$11.73	\$610	\$24,400	1.6	\$44,300	\$1,108	\$13,290	\$332	1,662	25%	\$7.44	\$387	1.6
Montgomery County	\$11.73	\$610	\$24,400	1.6	\$46,500	\$1,163	\$13,950	\$349	2,732	27%	\$8.17	\$425	1.4
Moore County	\$11.73	\$610	\$24,400	1.6	\$63,600	\$1,590	\$19,080	\$477	8,412	24%	\$9.31	\$484	1.3
Nash County	\$12.19	\$634	\$25,360	1.7	\$55,300	\$1,383	\$16,590	\$415	13,822	36%	\$10.93	\$568	1.1
New Hanover County	\$15.69	\$816	\$32,640	2.2	\$62,700	\$1,568	\$18,810	\$470	33,919	40%	\$11.36	\$591	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Carolina	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Northampton County	\$11.73	\$610	\$24,400	1.6	\$42,800	\$1,070	\$12,840	\$321	2,228	26%	\$9.14	\$475	1.3
Onslow County	\$15.85	\$824	\$32,960	2.2	\$48,800	\$1,220	\$14,640	\$366	24,648	43%	\$10.06	\$523	1.6
Orange County	\$16.13	\$839	\$33,560	2.2	\$67,700	\$1,693	\$20,310	\$508	20,234	40%	\$9.85	\$512	1.6
Pamlico County	\$11.79	\$613	\$24,520	1.6	\$54,900	\$1,373	\$16,470	\$412	922	17%	\$8.32	\$433	1.4
Pasquotank County	\$14.17	\$737	\$29,480	2.0	\$58,200	\$1,455	\$17,460	\$437	5,006	34%	\$7.81	\$406	1.8
Pender County	\$12.02	\$625	\$25,000	1.7	\$57,500	\$1,438	\$17,250	\$431	4,319	21%	\$9.07	\$472	1.3
Perquimans County	\$11.73	\$610	\$24,400	1.6	\$51,900	\$1,298	\$15,570	\$389	1,188	23%	\$4.80	\$249	2.4
Person County	\$12.44	\$647	\$25,880	1.7	\$58,200	\$1,455	\$17,460	\$437	4,222	27%	\$8.45	\$440	1.5
Pitt County	\$13.54	\$704	\$28,160	1.9	\$57,600	\$1,440	\$17,280	\$432	28,662	44%	\$9.06	\$471	1.5
Polk County	\$12.31	\$640	\$25,600	1.7	\$59,400	\$1,485	\$17,820	\$446	1,922	22%	\$10.31	\$536	1.2
Randolph County	\$13.48	\$701	\$28,040	1.9	\$54,500	\$1,363	\$16,350	\$409	14,380	26%	\$9.17	\$477	1.5
Richmond County	\$11.73	\$610	\$24,400	1.6	\$41,300	\$1,033	\$12,390	\$310	5,363	31%	\$8.20	\$426	1.4
Robeson County	\$11.73	\$610	\$24,400	1.6	\$33,700	\$843	\$10,110	\$253	14,594	33%	\$7.98	\$415	1.5
Rockingham County	\$11.75	\$611	\$24,440	1.6	\$51,000	\$1,275	\$15,300	\$383	10,485	28%	\$9.69	\$504	1.2
Rowan County	\$12.54	\$652	\$26,080	1.7	\$48,900	\$1,223	\$14,670	\$367	15,564	29%	\$11.27	\$586	1.1
Rutherford County	\$11.73	\$610	\$24,400	1.6	\$41,300	\$1,033	\$12,390	\$310	7,446	27%	\$7.57	\$394	1.5
Sampson County	\$11.73	\$610	\$24,400	1.6	\$47,100	\$1,178	\$14,130	\$353	7,452	32%	\$9.33	\$485	1.3
Scotland County	\$11.96	\$622	\$24,880	1.6	\$39,600	\$990	\$11,880	\$297	4,420	34%	\$8.39	\$436	1.4
Stanly County	\$11.79	\$613	\$24,520	1.6	\$61,800	\$1,545	\$18,540	\$464	5,704	25%	\$9.32	\$485	1.3
Stokes County	\$13.04	\$678	\$27,120	1.8	\$59,500	\$1,488	\$17,850	\$446	3,905	21%	\$7.14	\$371	1.8
Surry County	\$11.73	\$610	\$24,400	1.6	\$46,200	\$1,155	\$13,860	\$347	7,986	27%	\$8.68	\$451	1.4
Swain County	\$14.21	\$739	\$29,560	2.0	\$51,100	\$1,278	\$15,330	\$383	1,013	19%	\$6.98	\$363	2.0
Transylvania County	\$12.52	\$651	\$26,040	1.7	\$56,000	\$1,400	\$16,800	\$420	3,017	22%	\$7.23	\$376	1.7
Tyrrell County	\$11.73	\$610	\$24,400	1.6	\$40,100	\$1,003	\$12,030	\$301	293	18%	\$8.52	\$443	1.4
Union County	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	11,432	17%	\$8.79	\$457	1.7
Vance County	\$12.88	\$670	\$26,800	1.8	\$43,600	\$1,090	\$13,080	\$327	5,838	35%	\$8.45	\$439	1.5
Wake County	\$16.88	\$878	\$35,120	2.3	\$75,300	\$1,883	\$22,590	\$565	111,557	33%	\$12.94	\$673	1.3
Warren County	\$11.73	\$610	\$24,400	1.6	\$42,900	\$1,073	\$12,870	\$322	2,050	26%	\$7.16	\$372	1.6
Washington County	\$11.73	\$610	\$24,400	1.6	\$43,600	\$1,090	\$13,080	\$327	1,341	27%	\$5.37	\$279	2.2
Watauga County	\$15.50	\$806	\$32,240	2.1	\$59,600	\$1,490	\$17,880	\$447	9,349	45%	\$7.31	\$380	2.1
Wayne County	\$11.75	\$611	\$24,440	1.6	\$54,000	\$1,350	\$16,200	\$405	17,391	37%	\$10.21	\$531	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Carolina	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Wilkes County	\$11.73	\$610	\$24,400	1.6	\$42,500	\$1,063	\$12,750	\$319	7,382	26%	\$8.85	\$460	1.3
Wilson County	\$13.52	\$703	\$28,120	1.9	\$45,800	\$1,145	\$13,740	\$344	12,369	39%	\$12.18	\$634	1.1
Yadkin County	\$13.04	\$678	\$27,120	1.8	\$59,500	\$1,488	\$17,850	\$446	3,244	22%	\$7.12	\$370	1.8
Yancey County	\$11.73	\$610	\$24,400	1.6	\$44,900	\$1,123	\$13,470	\$337	1,673	23%	\$8.98	\$467	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Dakota

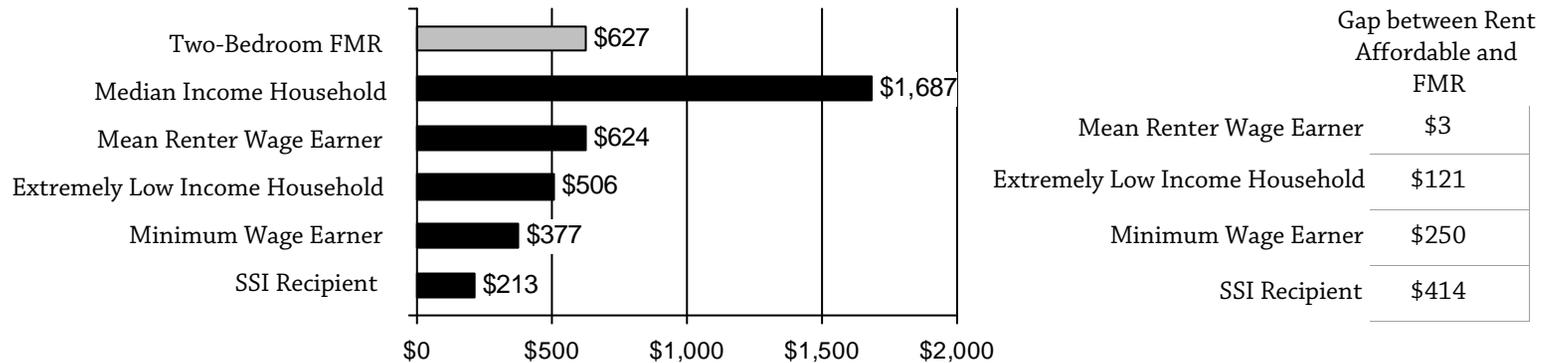
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$627. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,091 monthly or \$25,093 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.06

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 67 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Dakota, the estimated mean (average) wage for a renter is \$12.00. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 40 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



North Dakota	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
North Dakota	\$12.06	\$627	\$25,093	1.7	\$67,495	\$1,687	\$20,248	\$506	93,247	33%	\$12.00	\$624	1.0
Combined Nonmetro Areas	\$11.54	\$600	\$24,010	1.6	\$62,242	\$1,556	\$18,673	\$467	39,441	27%	\$13.57	\$706	0.9
<u>Metropolitan Areas</u>													
Bismarck MSA	\$12.08	\$628	\$25,120	1.7	\$75,300	\$1,883	\$22,590	\$565	12,112	27%	\$9.65	\$502	1.3
Fargo MSA	\$12.29	\$639	\$25,560	1.7	\$73,800	\$1,845	\$22,140	\$554	29,537	46%	\$11.70	\$608	1.1
Grand Forks MSA	\$13.19	\$686	\$27,440	1.8	\$67,700	\$1,693	\$20,310	\$508	12,157	45%	\$9.48	\$493	1.4
<u>Counties</u>													
Adams County	\$11.02	\$573	\$22,920	1.5	\$53,400	\$1,335	\$16,020	\$401	327	30%	\$10.67	\$555	1.0
Barnes County	\$11.56	\$601	\$24,040	1.6	\$63,300	\$1,583	\$18,990	\$475	1,424	30%	\$8.58	\$446	1.3
Benson County	\$11.02	\$573	\$22,920	1.5	\$36,800	\$920	\$11,040	\$276	838	36%	\$12.48	\$649	0.9
Billings County	\$11.04	\$574	\$22,960	1.5	\$65,100	\$1,628	\$19,530	\$488	52	14%	\$12.68	\$659	0.9
Bottineau County	\$11.02	\$573	\$22,920	1.5	\$64,500	\$1,613	\$19,350	\$484	590	20%	\$11.32	\$589	1.0
Bowman County	\$11.02	\$573	\$22,920	1.5	\$67,900	\$1,698	\$20,370	\$509	278	21%	\$11.17	\$581	1.0
Burke County	\$11.02	\$573	\$22,920	1.5	\$66,200	\$1,655	\$19,860	\$497	193	20%	\$11.12	\$578	1.0
Burleigh County	\$12.08	\$628	\$25,120	1.7	\$75,300	\$1,883	\$22,590	\$565	9,730	29%	\$9.87	\$513	1.2
Cass County	\$12.29	\$639	\$25,560	1.7	\$73,800	\$1,845	\$22,140	\$554	29,537	46%	\$11.70	\$608	1.1
Cavalier County	\$11.02	\$573	\$22,920	1.5	\$60,700	\$1,518	\$18,210	\$455	273	16%	\$11.86	\$617	0.9
Dickey County	\$11.02	\$573	\$22,920	1.5	\$56,700	\$1,418	\$17,010	\$425	578	27%	\$7.24	\$376	1.5
Divide County	\$11.02	\$573	\$22,920	1.5	\$69,100	\$1,728	\$20,730	\$518	182	18%	\$8.81	\$458	1.3
Dunn County	\$11.02	\$573	\$22,920	1.5	\$69,200	\$1,730	\$20,760	\$519	204	15%	\$25.69	\$1,336	0.4
Eddy County	\$11.02	\$573	\$22,920	1.5	\$50,900	\$1,273	\$15,270	\$382	213	21%	\$8.68	\$451	1.3
Emmons County	\$11.02	\$573	\$22,920	1.5	\$48,300	\$1,208	\$14,490	\$362	273	17%	\$9.18	\$478	1.2
Foster County	\$11.02	\$573	\$22,920	1.5	\$58,800	\$1,470	\$17,640	\$441	357	24%	\$8.33	\$433	1.3
Golden Valley County	\$11.02	\$573	\$22,920	1.5	\$50,500	\$1,263	\$15,150	\$379	167	23%	\$7.40	\$385	1.5
Grand Forks County	\$13.19	\$686	\$27,440	1.8	\$67,700	\$1,693	\$20,310	\$508	12,157	45%	\$9.48	\$493	1.4
Grant County	\$11.02	\$573	\$22,920	1.5	\$56,900	\$1,423	\$17,070	\$427	243	21%	\$10.93	\$568	1.0
Griggs County	\$11.02	\$573	\$22,920	1.5	\$54,800	\$1,370	\$16,440	\$411	239	22%	\$10.58	\$550	1.0
Hettinger County	\$11.02	\$573	\$22,920	1.5	\$52,700	\$1,318	\$15,810	\$395	187	17%	\$12.17	\$633	0.9
Kidder County	\$11.02	\$573	\$22,920	1.5	\$51,000	\$1,275	\$15,300	\$383	262	23%	\$9.17	\$477	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

North Dakota	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
LaMoure County	\$11.29	\$587	\$23,480	1.6	\$64,800	\$1,620	\$19,440	\$486	334	17%	\$10.27	\$534	1.1
Logan County	\$11.02	\$573	\$22,920	1.5	\$55,500	\$1,388	\$16,650	\$416	132	16%	\$8.90	\$463	1.2
McHenry County	\$11.02	\$573	\$22,920	1.5	\$57,800	\$1,445	\$17,340	\$434	570	23%	\$9.70	\$504	1.1
McIntosh County	\$13.31	\$692	\$27,680	1.8	\$49,100	\$1,228	\$14,730	\$368	177	14%	\$11.22	\$584	1.2
McKenzie County	\$11.02	\$573	\$22,920	1.5	\$62,600	\$1,565	\$18,780	\$470	791	31%	\$25.70	\$1,336	0.4
McLean County	\$11.02	\$573	\$22,920	1.5	\$66,600	\$1,665	\$19,980	\$500	874	22%	\$13.88	\$722	0.8
Mercer County	\$11.02	\$573	\$22,920	1.5	\$75,500	\$1,888	\$22,650	\$566	754	21%	\$12.08	\$628	0.9
Morton County	\$12.08	\$628	\$25,120	1.7	\$75,300	\$1,883	\$22,590	\$565	2,382	22%	\$8.50	\$442	1.4
Mountrail County	\$11.81	\$614	\$24,560	1.6	\$67,200	\$1,680	\$20,160	\$504	757	26%	\$15.12	\$786	0.8
Nelson County	\$11.02	\$573	\$22,920	1.5	\$55,000	\$1,375	\$16,500	\$413	271	19%	\$6.80	\$354	1.6
Oliver County	\$11.02	\$573	\$22,920	1.5	\$79,800	\$1,995	\$23,940	\$599	136	18%	\$16.95	\$881	0.7
Pembina County	\$11.02	\$573	\$22,920	1.5	\$65,700	\$1,643	\$19,710	\$493	692	21%	\$10.97	\$570	1.0
Pierce County	\$11.02	\$573	\$22,920	1.5	\$58,800	\$1,470	\$17,640	\$441	587	30%	\$8.15	\$424	1.4
Ramsey County	\$11.02	\$573	\$22,920	1.5	\$60,200	\$1,505	\$18,060	\$452	1,650	34%	\$9.28	\$482	1.2
Ransom County	\$11.42	\$594	\$23,760	1.6	\$63,700	\$1,593	\$19,110	\$478	605	26%	\$8.77	\$456	1.3
Renville County	\$11.02	\$573	\$22,920	1.5	\$67,000	\$1,675	\$20,100	\$503	258	23%	\$16.96	\$882	0.6
Richland County	\$11.02	\$573	\$22,920	1.5	\$68,700	\$1,718	\$20,610	\$515	1,737	27%	\$9.63	\$501	1.1
Rolette County	\$11.02	\$573	\$22,920	1.5	\$37,800	\$945	\$11,340	\$284	1,294	28%	\$6.18	\$322	1.8
Sargent County	\$11.02	\$573	\$22,920	1.5	\$63,300	\$1,583	\$18,990	\$475	344	20%	\$8.03	\$418	1.4
Sheridan County	\$11.02	\$573	\$22,920	1.5	\$46,700	\$1,168	\$14,010	\$350	84	14%	\$4.83	\$251	2.3
Sioux County †	\$11.02	\$573	\$22,920	1.5	\$33,100	\$828	\$9,930	\$248	582	55%			
Slope County	\$11.04	\$574	\$22,960	1.5	\$59,300	\$1,483	\$17,790	\$445	47	15%	\$32.30	\$1,680	0.3
Stark County	\$12.65	\$658	\$26,320	1.7	\$66,500	\$1,663	\$19,950	\$499	2,757	28%	\$12.22	\$636	1.0
Steele County	\$11.02	\$573	\$22,920	1.5	\$58,100	\$1,453	\$17,430	\$436	155	19%	\$10.10	\$525	1.1
Stutsman County	\$11.35	\$590	\$23,600	1.6	\$64,000	\$1,600	\$19,200	\$480	2,743	32%	\$9.76	\$508	1.2
Towner County	\$11.02	\$573	\$22,920	1.5	\$58,000	\$1,450	\$17,400	\$435	202	20%	\$11.62	\$604	0.9
Traill County	\$11.12	\$578	\$23,120	1.5	\$63,800	\$1,595	\$19,140	\$479	840	25%	\$12.19	\$634	0.9
Walsh County	\$11.02	\$573	\$22,920	1.5	\$62,100	\$1,553	\$18,630	\$466	1,207	25%	\$8.70	\$452	1.3
Ward County	\$12.33	\$641	\$25,640	1.7	\$64,200	\$1,605	\$19,260	\$482	8,733	36%	\$12.32	\$641	1.0
Wells County	\$11.02	\$573	\$22,920	1.5	\$55,700	\$1,393	\$16,710	\$418	538	26%	\$8.69	\$452	1.3
Williams County	\$11.63	\$605	\$24,200	1.6	\$72,100	\$1,803	\$21,630	\$541	2,710	29%	\$23.49	\$1,221	0.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Ohio

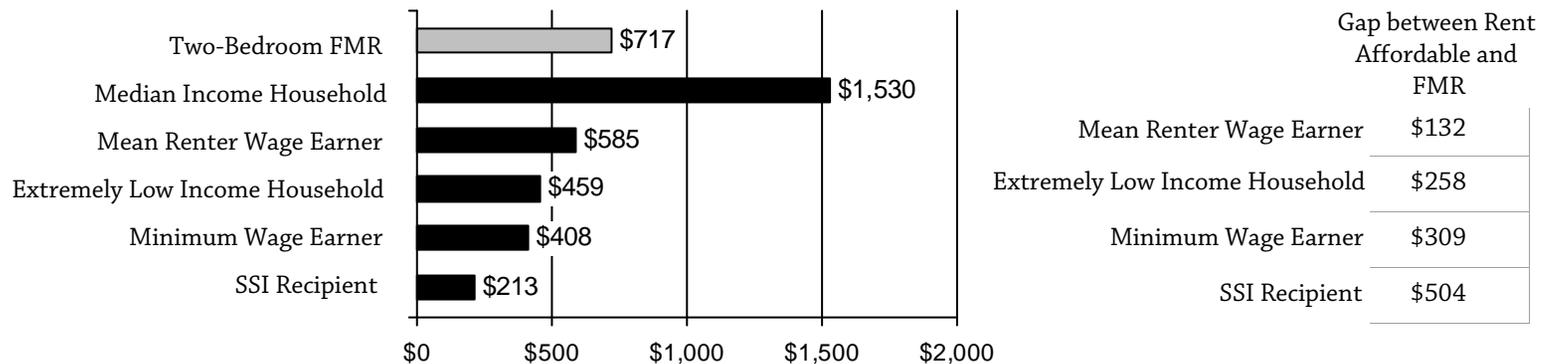
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$717. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,390 monthly or \$28,679 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.79

In Ohio, a minimum wage worker earns an hourly wage of \$7.85. 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 Ohio, the estimated mean (average) wage for a renter is \$11.26. 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**



Ohio	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Ohio	\$13.79	\$717	\$28,679	1.8	\$61,180	\$1,530	\$18,354	\$459	1,427,601	31%	\$11.26	\$585	1.2			
Combined Nonmetro Areas	\$12.24	\$637	\$25,465	1.6	\$54,693	\$1,367	\$16,408	\$410	226,673	26%	\$9.44	\$491	1.3			
<u>Metropolitan Areas</u>																
Akron MSA	\$15.13	\$787	\$31,480	1.9	\$64,400	\$1,610	\$19,320	\$483	87,780	31%	\$10.70	\$557	1.4			
Brown County HMFA	\$11.83	\$615	\$24,600	1.5	\$57,600	\$1,440	\$17,280	\$432	3,245	20%	\$8.91	\$463	1.3			
Canton-Massillon MSA	\$12.35	\$642	\$25,680	1.6	\$54,100	\$1,353	\$16,230	\$406	46,163	29%	\$9.65	\$502	1.3			
Cincinnati-Middleton HMFA	\$14.23	\$740	\$29,600	1.8	\$68,700	\$1,718	\$20,610	\$515	199,312	33%	\$12.16	\$632	1.2			
Cleveland-Elyria-Mentor MSA	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	276,100	33%	\$12.40	\$645	1.1			
Columbus HMFA	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	252,209	37%	\$12.72	\$661	1.2			
Dayton HMFA	\$14.19	\$738	\$29,520	1.8	\$57,800	\$1,445	\$17,340	\$434	112,402	34%	\$11.18	\$581	1.3			
Huntington-Ashland MSA	\$12.06	\$627	\$25,080	1.5	\$50,800	\$1,270	\$15,240	\$381	6,565	27%	\$8.55	\$445	1.4			
Lima MSA	\$12.02	\$625	\$25,000	1.5	\$54,200	\$1,355	\$16,260	\$407	12,196	30%	\$9.11	\$474	1.3			
Mansfield MSA	\$11.83	\$615	\$24,600	1.5	\$54,600	\$1,365	\$16,380	\$410	14,501	30%	\$9.38	\$488	1.3			
Parkersburg-Marietta-Vienna MSA	\$12.40	\$645	\$25,800	1.6	\$57,400	\$1,435	\$17,220	\$431	6,120	24%	\$9.71	\$505	1.3			
Preble County HMFA	\$13.02	\$677	\$27,080	1.7	\$61,300	\$1,533	\$18,390	\$460	3,583	22%	\$8.98	\$467	1.4			
Sandusky MSA	\$13.08	\$680	\$27,200	1.7	\$56,700	\$1,418	\$17,010	\$425	9,037	29%	\$9.19	\$478	1.4			
Springfield MSA	\$12.71	\$661	\$26,440	1.6	\$53,500	\$1,338	\$16,050	\$401	16,517	30%	\$8.88	\$462	1.4			
Steubenville-Weirton MSA	\$11.83	\$615	\$24,600	1.5	\$50,300	\$1,258	\$15,090	\$377	7,627	27%	\$8.59	\$447	1.4			
Toledo MSA	\$13.13	\$683	\$27,320	1.7	\$57,100	\$1,428	\$17,130	\$428	85,582	33%	\$10.24	\$532	1.3			
Union County HMFA	\$15.33	\$797	\$31,880	2.0	\$83,200	\$2,080	\$24,960	\$624	3,931	22%	\$14.12	\$734	1.1			
Wheeling MSA	\$11.83	\$615	\$24,600	1.5	\$51,700	\$1,293	\$15,510	\$388	7,202	25%	\$8.41	\$437	1.4			
Youngstown-Warren-Boardman HMFA	\$11.90	\$619	\$24,760	1.5	\$53,900	\$1,348	\$16,170	\$404	50,856	27%	\$8.94	\$465	1.3			
<u>Counties</u>																
Adams County	\$11.83	\$615	\$24,600	1.5	\$42,800	\$1,070	\$12,840	\$321	3,032	28%	\$8.27	\$430	1.4			
Allen County	\$12.02	\$625	\$25,000	1.5	\$54,200	\$1,355	\$16,260	\$407	12,196	30%	\$9.11	\$474	1.3			
Ashland County	\$11.98	\$623	\$24,920	1.5	\$57,600	\$1,440	\$17,280	\$432	4,400	22%	\$8.82	\$459	1.4			
Ashtabula County	\$12.83	\$667	\$26,680	1.6	\$50,100	\$1,253	\$15,030	\$376	10,557	27%	\$8.25	\$429	1.6			
Athens County	\$13.00	\$676	\$27,040	1.7	\$51,200	\$1,280	\$15,360	\$384	9,720	43%	\$6.55	\$341	2.0			
Auglaize County	\$12.60	\$655	\$26,200	1.6	\$64,100	\$1,603	\$19,230	\$481	4,408	24%	\$10.95	\$569	1.2			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Ohio	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Belmont County	\$11.83	\$615	\$24,600	1.5	\$51,700	\$1,293	\$15,510	\$388	7,202	25%	\$8.41	\$437	1.4
Brown County	\$11.83	\$615	\$24,600	1.5	\$57,600	\$1,440	\$17,280	\$432	3,245	20%	\$8.91	\$463	1.3
Butler County	\$14.23	\$740	\$29,600	1.8	\$68,700	\$1,718	\$20,610	\$515	39,309	29%	\$10.62	\$552	1.3
Carroll County	\$12.35	\$642	\$25,680	1.6	\$54,100	\$1,353	\$16,230	\$406	2,203	19%	\$9.11	\$474	1.4
Champaign County	\$11.83	\$615	\$24,600	1.5	\$62,100	\$1,553	\$18,630	\$466	3,892	25%	\$9.86	\$513	1.2
Clark County	\$12.71	\$661	\$26,440	1.6	\$53,500	\$1,338	\$16,050	\$401	16,517	30%	\$8.88	\$462	1.4
Clermont County	\$14.23	\$740	\$29,600	1.8	\$68,700	\$1,718	\$20,610	\$515	17,002	23%	\$9.48	\$493	1.5
Clinton County	\$12.75	\$663	\$26,520	1.6	\$59,700	\$1,493	\$17,910	\$448	4,725	29%	\$9.65	\$502	1.3
Columbiana County	\$11.83	\$615	\$24,600	1.5	\$49,300	\$1,233	\$14,790	\$370	10,789	26%	\$8.52	\$443	1.4
Coshocton County	\$11.83	\$615	\$24,600	1.5	\$50,900	\$1,273	\$15,270	\$382	3,578	25%	\$8.84	\$460	1.3
Crawford County	\$12.15	\$632	\$25,280	1.5	\$52,800	\$1,320	\$15,840	\$396	5,211	29%	\$10.45	\$543	1.2
Cuyahoga County	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	206,404	38%	\$13.38	\$696	1.1
Darke County	\$11.83	\$615	\$24,600	1.5	\$56,800	\$1,420	\$17,040	\$426	4,777	23%	\$9.47	\$492	1.2
Defiance County	\$11.83	\$615	\$24,600	1.5	\$57,900	\$1,448	\$17,370	\$434	3,367	22%	\$10.09	\$524	1.2
Delaware County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	10,874	17%	\$9.97	\$518	1.5
Erie County	\$13.08	\$680	\$27,200	1.7	\$56,700	\$1,418	\$17,010	\$425	9,037	29%	\$9.19	\$478	1.4
Fairfield County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	13,968	26%	\$8.12	\$422	1.9
Fayette County	\$13.50	\$702	\$28,080	1.7	\$51,500	\$1,288	\$15,450	\$386	4,266	37%	\$10.55	\$548	1.3
Franklin County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	199,517	43%	\$13.80	\$718	1.1
Fulton County	\$13.13	\$683	\$27,320	1.7	\$57,100	\$1,428	\$17,130	\$428	3,048	19%	\$9.19	\$478	1.4
Gallia County	\$11.83	\$615	\$24,600	1.5	\$49,400	\$1,235	\$14,820	\$371	3,230	27%	\$8.16	\$424	1.4
Geauga County	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	4,546	13%	\$9.09	\$472	1.6
Greene County	\$14.19	\$738	\$29,520	1.8	\$57,800	\$1,445	\$17,340	\$434	19,790	32%	\$9.83	\$511	1.4
Guernsey County	\$11.83	\$615	\$24,600	1.5	\$51,500	\$1,288	\$15,450	\$386	4,306	27%	\$8.66	\$450	1.4
Hamilton County	\$14.23	\$740	\$29,600	1.8	\$68,700	\$1,718	\$20,610	\$515	127,337	39%	\$13.08	\$680	1.1
Hancock County	\$13.29	\$691	\$27,640	1.7	\$62,700	\$1,568	\$18,810	\$470	8,792	29%	\$11.19	\$582	1.2
Hardin County	\$11.83	\$615	\$24,600	1.5	\$58,700	\$1,468	\$17,610	\$440	3,808	33%	\$7.90	\$411	1.5
Harrison County	\$11.83	\$615	\$24,600	1.5	\$47,100	\$1,178	\$14,130	\$353	1,417	22%	\$8.53	\$444	1.4
Henry County	\$11.83	\$615	\$24,600	1.5	\$62,300	\$1,558	\$18,690	\$467	2,385	21%	\$10.19	\$530	1.2
Highland County	\$12.54	\$652	\$26,080	1.6	\$51,700	\$1,293	\$15,510	\$388	4,587	27%	\$8.34	\$434	1.5
Hocking County	\$11.83	\$615	\$24,600	1.5	\$51,900	\$1,298	\$15,570	\$389	2,629	23%	\$6.67	\$347	1.8

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Ohio	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Holmes County	\$11.83	\$615	\$24,600	1.5	\$52,200	\$1,305	\$15,660	\$392	2,749	22%	\$10.08	\$524	1.2
Huron County	\$11.83	\$615	\$24,600	1.5	\$57,300	\$1,433	\$17,190	\$430	5,905	26%	\$9.44	\$491	1.3
Jackson County	\$11.83	\$615	\$24,600	1.5	\$45,200	\$1,130	\$13,560	\$339	4,413	33%	\$9.11	\$474	1.3
Jefferson County	\$11.83	\$615	\$24,600	1.5	\$50,300	\$1,258	\$15,090	\$377	7,627	27%	\$8.59	\$447	1.4
Knox County	\$12.04	\$626	\$25,040	1.5	\$59,400	\$1,485	\$17,820	\$446	5,881	26%	\$10.07	\$524	1.2
Lake County	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	22,015	23%	\$11.76	\$611	1.2
Lawrence County	\$12.06	\$627	\$25,080	1.5	\$50,800	\$1,270	\$15,240	\$381	6,565	27%	\$8.55	\$445	1.4
Licking County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	16,370	26%	\$8.55	\$445	1.8
Logan County	\$12.31	\$640	\$25,600	1.6	\$57,000	\$1,425	\$17,100	\$428	4,607	25%	\$11.29	\$587	1.1
Lorain County	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	30,942	27%	\$9.16	\$476	1.6
Lucas County	\$13.13	\$683	\$27,320	1.7	\$57,100	\$1,428	\$17,130	\$428	64,169	36%	\$10.42	\$542	1.3
Madison County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	4,239	29%	\$9.42	\$490	1.6
Mahoning County	\$11.90	\$619	\$24,760	1.5	\$53,900	\$1,348	\$16,170	\$404	28,013	28%	\$8.17	\$425	1.5
Marion County	\$13.83	\$719	\$28,760	1.8	\$52,300	\$1,308	\$15,690	\$392	7,699	31%	\$9.99	\$520	1.4
Medina County	\$14.25	\$741	\$29,640	1.8	\$63,400	\$1,585	\$19,020	\$476	12,193	19%	\$8.68	\$451	1.6
Meigs County	\$11.83	\$615	\$24,600	1.5	\$45,300	\$1,133	\$13,590	\$340	1,918	20%	\$8.12	\$422	1.5
Mercer County	\$11.83	\$615	\$24,600	1.5	\$64,000	\$1,600	\$19,200	\$480	2,920	19%	\$8.14	\$423	1.5
Miami County	\$14.19	\$738	\$29,520	1.8	\$57,800	\$1,445	\$17,340	\$434	12,062	29%	\$10.46	\$544	1.4
Monroe County	\$11.83	\$615	\$24,600	1.5	\$46,000	\$1,150	\$13,800	\$345	1,174	19%	\$9.42	\$490	1.3
Montgomery County	\$14.19	\$738	\$29,520	1.8	\$57,800	\$1,445	\$17,340	\$434	80,550	36%	\$11.58	\$602	1.2
Morgan County	\$11.83	\$615	\$24,600	1.5	\$43,000	\$1,075	\$12,900	\$323	1,357	22%	\$7.36	\$383	1.6
Morrow County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	2,417	18%	\$8.73	\$454	1.7
Muskingum County	\$11.83	\$615	\$24,600	1.5	\$52,000	\$1,300	\$15,600	\$390	10,349	30%	\$8.91	\$463	1.3
Noble County	\$11.83	\$615	\$24,600	1.5	\$47,600	\$1,190	\$14,280	\$357	906	19%	\$6.07	\$316	1.9
Ottawa County	\$13.13	\$683	\$27,320	1.7	\$57,100	\$1,428	\$17,130	\$428	3,375	19%	\$9.49	\$493	1.4
Paulding County	\$11.83	\$615	\$24,600	1.5	\$59,700	\$1,493	\$17,910	\$448	1,578	21%	\$8.16	\$425	1.4
Perry County	\$11.83	\$615	\$24,600	1.5	\$53,700	\$1,343	\$16,110	\$403	3,746	27%	\$8.12	\$422	1.5
Pickaway County	\$15.04	\$782	\$31,280	1.9	\$67,900	\$1,698	\$20,370	\$509	4,824	25%	\$10.26	\$534	1.5
Pike County	\$11.83	\$615	\$24,600	1.5	\$45,700	\$1,143	\$13,710	\$343	3,007	28%	\$9.54	\$496	1.2
Portage County	\$15.13	\$787	\$31,480	1.9	\$64,400	\$1,610	\$19,320	\$483	19,093	31%	\$8.95	\$466	1.7
Preble County	\$13.02	\$677	\$27,080	1.7	\$61,300	\$1,533	\$18,390	\$460	3,583	22%	\$8.98	\$467	1.4

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

Ohio

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Putnam County	\$12.60	\$655	\$26,200	1.6	\$70,000	\$1,750	\$21,000	\$525	2,024	16%	\$7.78	\$404	1.6
Richland County	\$11.83	\$615	\$24,600	1.5	\$54,600	\$1,365	\$16,380	\$410	14,501	30%	\$9.38	\$488	1.3
Ross County	\$12.67	\$659	\$26,360	1.6	\$49,700	\$1,243	\$14,910	\$373	7,500	27%	\$10.35	\$538	1.2
Sandusky County	\$11.83	\$615	\$24,600	1.5	\$61,100	\$1,528	\$18,330	\$458	5,890	25%	\$9.26	\$482	1.3
Scioto County	\$11.83	\$615	\$24,600	1.5	\$52,400	\$1,310	\$15,720	\$393	9,286	31%	\$7.58	\$394	1.6
Seneca County	\$11.83	\$615	\$24,600	1.5	\$54,400	\$1,360	\$16,320	\$408	5,983	27%	\$10.02	\$521	1.2
Shelby County	\$12.92	\$672	\$26,880	1.6	\$62,100	\$1,553	\$18,630	\$466	4,505	24%	\$11.02	\$573	1.2
Stark County	\$12.35	\$642	\$25,680	1.6	\$54,100	\$1,353	\$16,230	\$406	43,960	29%	\$9.67	\$503	1.3
Summit County	\$15.13	\$787	\$31,480	1.9	\$64,400	\$1,610	\$19,320	\$483	68,687	31%	\$11.00	\$572	1.4
Trumbull County	\$11.90	\$619	\$24,760	1.5	\$53,900	\$1,348	\$16,170	\$404	22,843	26%	\$9.98	\$519	1.2
Tuscarawas County	\$12.00	\$624	\$24,960	1.5	\$50,100	\$1,253	\$15,030	\$376	9,490	26%	\$8.87	\$461	1.4
Union County	\$15.33	\$797	\$31,880	2.0	\$83,200	\$2,080	\$24,960	\$624	3,931	22%	\$14.12	\$734	1.1
Van Wert County	\$11.83	\$615	\$24,600	1.5	\$54,400	\$1,360	\$16,320	\$408	2,096	18%	\$9.65	\$502	1.2
Vinton County	\$11.83	\$615	\$24,600	1.5	\$39,800	\$995	\$11,940	\$299	1,262	24%	\$9.15	\$476	1.3
Warren County	\$14.23	\$740	\$29,600	1.8	\$68,700	\$1,718	\$20,610	\$515	15,664	21%	\$10.69	\$556	1.3
Washington County	\$12.40	\$645	\$25,800	1.6	\$57,400	\$1,435	\$17,220	\$431	6,120	24%	\$9.71	\$505	1.3
Wayne County	\$12.33	\$641	\$25,640	1.6	\$60,900	\$1,523	\$18,270	\$457	10,580	25%	\$10.12	\$526	1.2
Williams County	\$11.92	\$620	\$24,800	1.5	\$56,300	\$1,408	\$16,890	\$422	3,538	23%	\$9.66	\$503	1.2
Wood County	\$13.13	\$683	\$27,320	1.7	\$57,100	\$1,428	\$17,130	\$428	14,990	31%	\$10.05	\$523	1.3
Wyandot County	\$11.83	\$615	\$24,600	1.5	\$61,100	\$1,528	\$18,330	\$458	2,434	27%	\$10.09	\$525	1.2

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

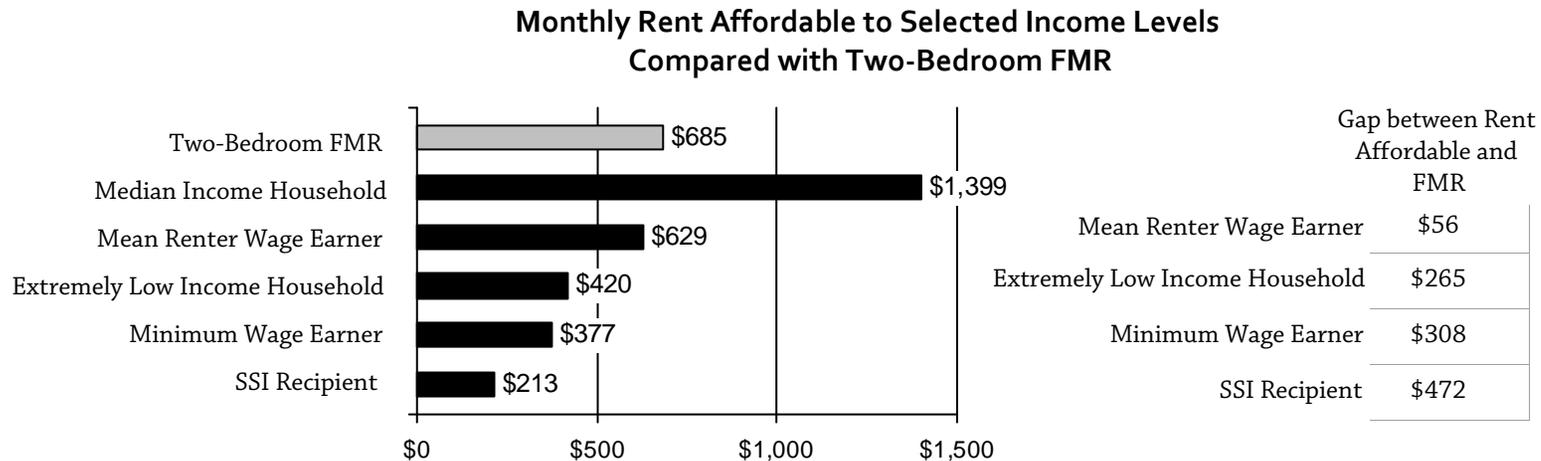
Oklahoma

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$685. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,285 monthly or \$27,415 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.18

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 \$12.09. 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.



Oklahoma	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Oklahoma	\$13.18	\$685	\$27,415	1.8	\$55,944	\$1,399	\$16,783	\$420	460,777	32%	\$12.09	\$629	1.1	
Combined Nonmetro Areas	\$11.73	\$610	\$24,397	1.6	\$50,934	\$1,273	\$15,280	\$382	152,556	30%	\$10.85	\$564	1.1	
<u>Metropolitan Areas</u>														
Fort Smith HMFA	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	4,366	28%	\$6.53	\$339	2.0	
Grady County HMFA	\$11.71	\$609	\$24,360	1.6	\$56,200	\$1,405	\$16,860	\$422	4,356	22%	\$9.27	\$482	1.3	
Lawton MSA	\$12.73	\$662	\$26,480	1.8	\$54,800	\$1,370	\$16,440	\$411	18,729	42%	\$10.72	\$557	1.2	
Le Flore County HMFA	\$11.37	\$591	\$23,640	1.6	\$46,300	\$1,158	\$13,890	\$347	4,973	27%	\$9.39	\$488	1.2	
Lincoln County HMFA	\$11.37	\$591	\$23,640	1.6	\$54,800	\$1,370	\$16,440	\$411	2,816	22%	\$7.61	\$396	1.5	
Oklahoma City HMFA	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	154,300	35%	\$12.48	\$649	1.2	
Okmulgee County HMFA	\$11.37	\$591	\$23,640	1.6	\$49,800	\$1,245	\$14,940	\$374	4,486	30%	\$9.24	\$480	1.2	
Pawnee County HMFA	\$11.37	\$591	\$23,640	1.6	\$49,700	\$1,243	\$14,910	\$373	1,499	23%	\$9.19	\$478	1.2	
Tulsa HMFA	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	112,696	33%	\$13.33	\$693	1.0	
<u>Counties</u>														
Adair County	\$11.37	\$591	\$23,640	1.6	\$38,700	\$968	\$11,610	\$290	2,267	29%	\$8.76	\$455	1.3	
Alfalfa County	\$11.37	\$591	\$23,640	1.6	\$59,400	\$1,485	\$17,820	\$446	397	20%	\$10.57	\$549	1.1	
Atoka County	\$11.37	\$591	\$23,640	1.6	\$45,200	\$1,130	\$13,560	\$339	1,223	23%	\$8.39	\$436	1.4	
Beaver County	\$11.37	\$591	\$23,640	1.6	\$59,200	\$1,480	\$17,760	\$444	604	28%	\$16.96	\$882	0.7	
Beckham County	\$13.00	\$676	\$27,040	1.8	\$56,300	\$1,408	\$16,890	\$422	2,614	34%	\$15.39	\$800	0.8	
Blaine County	\$11.37	\$591	\$23,640	1.6	\$60,200	\$1,505	\$18,060	\$452	1,247	30%	\$11.46	\$596	1.0	
Bryan County	\$11.46	\$596	\$23,840	1.6	\$47,800	\$1,195	\$14,340	\$359	5,574	34%	\$10.20	\$530	1.1	
Caddo County	\$11.37	\$591	\$23,640	1.6	\$46,100	\$1,153	\$13,830	\$346	3,013	29%	\$10.22	\$532	1.1	
Canadian County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	9,426	23%	\$11.33	\$589	1.3	
Carter County	\$11.67	\$607	\$24,280	1.6	\$52,800	\$1,320	\$15,840	\$396	5,196	30%	\$12.37	\$643	0.9	
Cherokee County	\$11.37	\$591	\$23,640	1.6	\$43,500	\$1,088	\$13,050	\$326	5,414	33%	\$6.46	\$336	1.8	
Choctaw County	\$11.37	\$591	\$23,640	1.6	\$38,800	\$970	\$11,640	\$291	1,851	30%	\$8.31	\$432	1.4	
Cimarron County	\$11.42	\$594	\$23,760	1.6	\$42,200	\$1,055	\$12,660	\$317	314	29%	\$9.29	\$483	1.2	
Cleveland County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	29,543	31%	\$8.70	\$452	1.7	
Coal County	\$11.37	\$591	\$23,640	1.6	\$44,000	\$1,100	\$13,200	\$330	747	31%	\$10.49	\$546	1.1	
Comanche County	\$12.73	\$662	\$26,480	1.8	\$54,800	\$1,370	\$16,440	\$411	18,729	42%	\$10.72	\$557	1.2	

† Wage data not available (See Appendix A).

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

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

Oklahoma	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cotton County	\$11.37	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	637	27%	\$9.71	\$505	1.2
Craig County	\$11.37	\$591	\$23,640	1.6	\$50,500	\$1,263	\$15,150	\$379	1,233	21%	\$10.29	\$535	1.1
Creek County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	6,751	26%	\$12.61	\$656	1.1
Custer County	\$11.37	\$591	\$23,640	1.6	\$55,700	\$1,393	\$16,710	\$418	3,808	37%	\$11.12	\$578	1.0
Delaware County	\$11.37	\$591	\$23,640	1.6	\$44,400	\$1,110	\$13,320	\$333	3,662	23%	\$9.06	\$471	1.3
Dewey County	\$12.21	\$635	\$25,400	1.7	\$51,500	\$1,288	\$15,450	\$386	372	21%	\$17.26	\$898	0.7
Ellis County	\$11.37	\$591	\$23,640	1.6	\$57,500	\$1,438	\$17,250	\$431	363	21%	\$16.41	\$853	0.7
Garfield County	\$11.73	\$610	\$24,400	1.6	\$53,300	\$1,333	\$15,990	\$400	7,799	32%	\$12.53	\$651	0.9
Garvin County	\$11.58	\$602	\$24,080	1.6	\$48,300	\$1,208	\$14,490	\$362	2,420	24%	\$12.25	\$637	0.9
Grady County	\$11.71	\$609	\$24,360	1.6	\$56,200	\$1,405	\$16,860	\$422	4,356	22%	\$9.27	\$482	1.3
Grant County	\$11.37	\$591	\$23,640	1.6	\$55,400	\$1,385	\$16,620	\$416	436	23%	\$18.56	\$965	0.6
Greer County	\$11.37	\$591	\$23,640	1.6	\$44,600	\$1,115	\$13,380	\$335	671	30%	\$8.46	\$440	1.3
Harmon County †	\$11.37	\$591	\$23,640	1.6	\$40,100	\$1,003	\$12,030	\$301	350	30%			
Harper County	\$11.37	\$591	\$23,640	1.6	\$56,200	\$1,405	\$16,860	\$422	312	20%	\$11.41	\$593	1.0
Haskell County	\$11.37	\$591	\$23,640	1.6	\$51,700	\$1,293	\$15,510	\$388	1,103	23%	\$7.87	\$409	1.4
Hughes County	\$11.37	\$591	\$23,640	1.6	\$44,300	\$1,108	\$13,290	\$332	1,213	24%	\$8.90	\$463	1.3
Jackson County	\$11.37	\$591	\$23,640	1.6	\$55,100	\$1,378	\$16,530	\$413	3,841	37%	\$9.24	\$481	1.2
Jefferson County	\$11.37	\$591	\$23,640	1.6	\$43,600	\$1,090	\$13,080	\$327	582	24%	\$7.38	\$384	1.5
Johnston County	\$11.37	\$591	\$23,640	1.6	\$41,500	\$1,038	\$12,450	\$311	1,198	28%	\$10.53	\$547	1.1
Kay County	\$12.17	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	5,550	30%	\$11.85	\$616	1.0
Kingfisher County	\$12.15	\$632	\$25,280	1.7	\$60,400	\$1,510	\$18,120	\$453	1,305	23%	\$12.42	\$646	1.0
Kiowa County	\$11.37	\$591	\$23,640	1.6	\$46,600	\$1,165	\$13,980	\$350	1,245	32%	\$8.86	\$461	1.3
Latimer County	\$11.37	\$591	\$23,640	1.6	\$51,900	\$1,298	\$15,570	\$389	1,094	26%	\$13.22	\$687	0.9
Le Flore County	\$11.37	\$591	\$23,640	1.6	\$46,300	\$1,158	\$13,890	\$347	4,973	27%	\$9.39	\$488	1.2
Lincoln County	\$11.37	\$591	\$23,640	1.6	\$54,800	\$1,370	\$16,440	\$411	2,816	22%	\$7.61	\$396	1.5
Logan County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	3,343	23%	\$6.92	\$360	2.1
Love County	\$11.37	\$591	\$23,640	1.6	\$52,400	\$1,310	\$15,720	\$393	846	24%	\$6.81	\$354	1.7
Major County	\$11.37	\$591	\$23,640	1.6	\$58,600	\$1,465	\$17,580	\$440	622	20%	\$10.77	\$560	1.1
Marshall County	\$11.37	\$591	\$23,640	1.6	\$51,400	\$1,285	\$15,420	\$386	1,263	21%	\$10.25	\$533	1.1
Mayes County	\$11.37	\$591	\$23,640	1.6	\$53,900	\$1,348	\$16,170	\$404	4,258	26%	\$10.11	\$526	1.1
McClain County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	2,295	19%	\$8.49	\$441	1.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Oklahoma	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McCurtain County	\$11.37	\$591	\$23,640	1.6	\$45,100	\$1,128	\$13,530	\$338	4,202	32%	\$8.55	\$445	1.3
McIntosh County	\$11.37	\$591	\$23,640	1.6	\$38,900	\$973	\$11,670	\$292	1,683	21%	\$8.27	\$430	1.4
Murray County	\$12.27	\$638	\$25,520	1.7	\$49,900	\$1,248	\$14,970	\$374	966	19%	\$9.71	\$505	1.3
Muskogee County	\$12.65	\$658	\$26,320	1.7	\$47,500	\$1,188	\$14,250	\$356	8,705	32%	\$8.33	\$433	1.5
Noble County	\$11.37	\$591	\$23,640	1.6	\$54,500	\$1,363	\$16,350	\$409	1,137	25%	\$9.58	\$498	1.2
Nowata County	\$11.42	\$594	\$23,760	1.6	\$51,800	\$1,295	\$15,540	\$389	849	21%	\$9.85	\$512	1.2
Okfuskee County	\$11.37	\$591	\$23,640	1.6	\$44,800	\$1,120	\$13,440	\$336	1,284	30%	\$7.23	\$376	1.6
Oklahoma County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	109,693	39%	\$13.28	\$690	1.1
Okmulgee County	\$11.37	\$591	\$23,640	1.6	\$49,800	\$1,245	\$14,940	\$374	4,486	30%	\$9.24	\$480	1.2
Osage County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	3,839	21%	\$9.10	\$473	1.5
Ottawa County	\$11.44	\$595	\$23,800	1.6	\$45,300	\$1,133	\$13,590	\$340	3,037	25%	\$8.46	\$440	1.4
Pawnee County	\$11.37	\$591	\$23,640	1.6	\$49,700	\$1,243	\$14,910	\$373	1,499	23%	\$9.19	\$478	1.2
Payne County	\$12.23	\$636	\$25,440	1.7	\$57,500	\$1,438	\$17,250	\$431	14,205	48%	\$9.01	\$469	1.4
Pittsburg County	\$12.38	\$644	\$25,760	1.7	\$52,400	\$1,310	\$15,720	\$393	5,280	28%	\$10.92	\$568	1.1
Pontotoc County	\$11.37	\$591	\$23,640	1.6	\$51,500	\$1,288	\$15,450	\$386	5,120	35%	\$8.88	\$462	1.3
Pottawatomie County	\$12.17	\$633	\$25,320	1.7	\$48,000	\$1,200	\$14,400	\$360	6,937	27%	\$9.21	\$479	1.3
Pushmataha County	\$11.37	\$591	\$23,640	1.6	\$39,900	\$998	\$11,970	\$299	1,386	29%	\$6.49	\$337	1.8
Roger Mills County	\$11.37	\$591	\$23,640	1.6	\$61,400	\$1,535	\$18,420	\$461	309	23%	\$12.64	\$657	0.9
Rogers County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	6,673	21%	\$10.88	\$566	1.3
Seminole County	\$11.37	\$591	\$23,640	1.6	\$45,900	\$1,148	\$13,770	\$344	2,507	27%	\$9.81	\$510	1.2
Sequoyah County	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	4,366	28%	\$6.53	\$339	2.0
Stephens County	\$11.37	\$591	\$23,640	1.6	\$58,400	\$1,460	\$17,520	\$438	4,906	28%	\$13.92	\$724	0.8
Texas County	\$11.65	\$606	\$24,240	1.6	\$61,000	\$1,525	\$18,300	\$458	2,358	33%	\$13.38	\$696	0.9
Tillman County	\$11.37	\$591	\$23,640	1.6	\$41,600	\$1,040	\$12,480	\$312	740	26%	\$10.44	\$543	1.1
Tulsa County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	91,094	38%	\$13.68	\$711	1.0
Wagoner County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	4,339	17%	\$7.69	\$400	1.8
Washington County	\$12.00	\$624	\$24,960	1.7	\$58,700	\$1,468	\$17,610	\$440	5,670	27%	\$13.72	\$713	0.9
Washita County	\$11.37	\$591	\$23,640	1.6	\$56,500	\$1,413	\$16,950	\$424	1,297	28%	\$14.44	\$751	0.8
Woods County	\$11.37	\$591	\$23,640	1.6	\$63,000	\$1,575	\$18,900	\$473	1,197	34%	\$10.44	\$543	1.1
Woodward County	\$11.37	\$591	\$23,640	1.6	\$60,100	\$1,503	\$18,030	\$451	2,137	28%	\$15.36	\$799	0.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Oregon

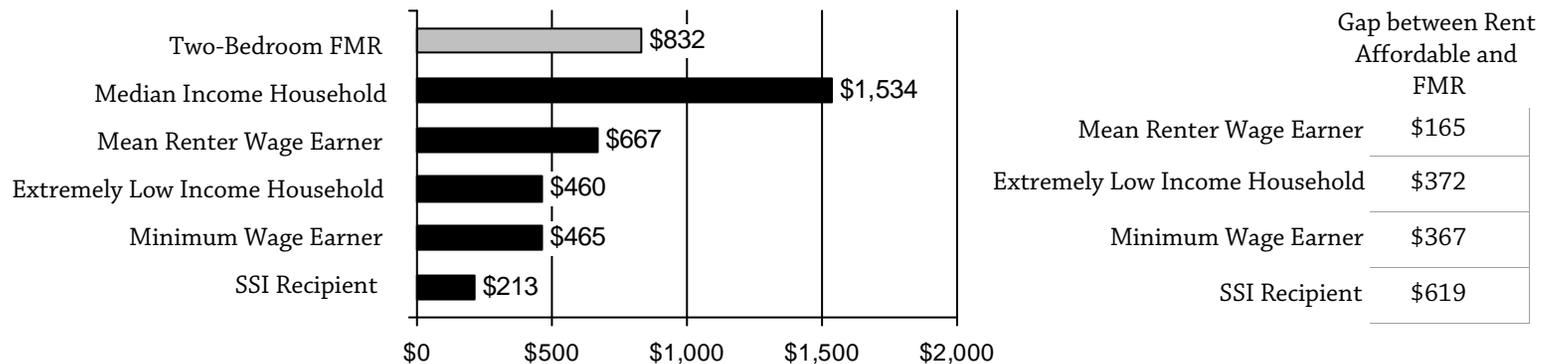
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$832. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,774 monthly or \$33,290 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.00

In Oregon, a minimum wage worker earns an hourly wage of \$8.95. 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 \$12.82. 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	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Oregon	\$16.00	\$832	\$33,290	1.8	\$61,358	\$1,534	\$18,408	\$460	557,706	37%	\$12.82	\$667	1.2		
Combined Nonmetro Areas	\$13.48	\$701	\$28,039	1.5	\$52,867	\$1,322	\$15,860	\$397	111,629	32%	\$10.02	\$521	1.3		
<u>Metropolitan Areas</u>															
Bend MSA	\$15.44	\$803	\$32,120	1.7	\$59,700	\$1,493	\$17,910	\$448	21,132	33%	\$10.71	\$557	1.4		
Corvallis MSA	\$14.56	\$757	\$30,280	1.6	\$80,800	\$2,020	\$24,240	\$606	14,243	43%	\$9.71	\$505	1.5		
Eugene-Springfield MSA	\$15.79	\$821	\$32,840	1.8	\$55,800	\$1,395	\$16,740	\$419	57,668	40%	\$10.76	\$559	1.5		
Medford MSA	\$15.83	\$823	\$32,920	1.8	\$52,200	\$1,305	\$15,660	\$392	32,085	38%	\$11.38	\$592	1.4		
Portland-Vancouver-Beaverton MSA	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	267,680	38%	\$14.72	\$765	1.2		
Salem MSA	\$14.54	\$756	\$30,240	1.6	\$55,000	\$1,375	\$16,500	\$413	53,269	38%	\$10.50	\$546	1.4		
<u>Counties</u>															
Baker County	\$12.06	\$627	\$25,080	1.3	\$53,700	\$1,343	\$16,110	\$403	2,152	31%	\$6.97	\$362	1.7		
Benton County	\$14.56	\$757	\$30,280	1.6	\$80,800	\$2,020	\$24,240	\$606	14,243	43%	\$9.71	\$505	1.5		
Clackamas County	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	42,932	30%	\$12.71	\$661	1.4		
Clatsop County	\$15.33	\$797	\$31,880	1.7	\$55,600	\$1,390	\$16,680	\$417	6,013	38%	\$10.98	\$571	1.4		
Columbia County	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	4,452	23%	\$7.64	\$397	2.3		
Coos County	\$13.15	\$684	\$27,360	1.5	\$49,500	\$1,238	\$14,850	\$371	9,032	33%	\$9.83	\$511	1.3		
Crook County	\$12.75	\$663	\$26,520	1.4	\$55,800	\$1,395	\$16,740	\$419	2,367	27%	\$11.95	\$621	1.1		
Curry County	\$15.37	\$799	\$31,960	1.7	\$56,700	\$1,418	\$17,010	\$425	2,961	29%	\$8.04	\$418	1.9		
Deschutes County	\$15.44	\$803	\$32,120	1.7	\$59,700	\$1,493	\$17,910	\$448	21,132	33%	\$10.71	\$557	1.4		
Douglas County	\$14.23	\$740	\$29,600	1.6	\$45,700	\$1,143	\$13,710	\$343	13,152	30%	\$11.57	\$602	1.2		
Gilliam County	\$12.04	\$626	\$25,040	1.3	\$56,200	\$1,405	\$16,860	\$422	333	37%	\$16.32	\$849	0.7		
Grant County	\$12.04	\$626	\$25,040	1.3	\$46,300	\$1,158	\$13,890	\$347	987	29%	\$9.80	\$510	1.2		
Harney County	\$12.04	\$626	\$25,040	1.3	\$49,600	\$1,240	\$14,880	\$372	1,146	35%	\$7.97	\$414	1.5		
Hood River County	\$12.58	\$654	\$26,160	1.4	\$61,300	\$1,533	\$18,390	\$460	2,659	32%	\$8.37	\$435	1.5		
Jackson County	\$15.83	\$823	\$32,920	1.8	\$52,200	\$1,305	\$15,660	\$392	32,085	38%	\$11.38	\$592	1.4		
Jefferson County	\$12.04	\$626	\$25,040	1.3	\$51,900	\$1,298	\$15,570	\$389	2,517	32%	\$10.90	\$567	1.1		
Josephine County	\$13.71	\$713	\$28,520	1.5	\$51,700	\$1,293	\$15,510	\$388	11,140	32%	\$9.08	\$472	1.5		
Klamath County	\$13.15	\$684	\$27,360	1.5	\$51,100	\$1,278	\$15,330	\$383	8,630	32%	\$9.97	\$518	1.3		
Lake County	\$12.04	\$626	\$25,040	1.3	\$50,200	\$1,255	\$15,060	\$377	1,193	34%	\$9.05	\$470	1.3		

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oregon

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lane County	\$15.79	\$821	\$32,840	1.8	\$55,800	\$1,395	\$16,740	\$419	57,668	40%	\$10.76	\$559	1.5
Lincoln County	\$14.19	\$738	\$29,520	1.6	\$56,000	\$1,400	\$16,800	\$420	6,981	34%	\$8.39	\$436	1.7
Linn County	\$14.12	\$734	\$29,360	1.6	\$55,700	\$1,393	\$16,710	\$418	14,796	33%	\$11.01	\$572	1.3
Malheur County	\$12.04	\$626	\$25,040	1.3	\$49,000	\$1,225	\$14,700	\$368	3,511	34%	\$7.50	\$390	1.6
Marion County	\$14.54	\$756	\$30,240	1.6	\$55,000	\$1,375	\$16,500	\$413	44,052	39%	\$10.84	\$563	1.3
Morrow County	\$13.12	\$682	\$27,280	1.5	\$53,000	\$1,325	\$15,900	\$398	1,089	28%	\$10.54	\$548	1.2
Multnomah County	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	135,308	45%	\$14.23	\$740	1.2
Polk County	\$14.54	\$756	\$30,240	1.6	\$55,000	\$1,375	\$16,500	\$413	9,217	33%	\$7.74	\$402	1.9
Sherman County	\$12.23	\$636	\$25,440	1.4	\$55,700	\$1,393	\$16,710	\$418	280	34%	\$13.87	\$721	0.9
Tillamook County	\$13.73	\$714	\$28,560	1.5	\$54,000	\$1,350	\$16,200	\$405	3,284	30%	\$10.37	\$539	1.3
Umatilla County	\$12.10	\$629	\$25,160	1.4	\$58,700	\$1,468	\$17,610	\$440	9,552	36%	\$10.58	\$550	1.1
Union County	\$12.63	\$657	\$26,280	1.4	\$55,900	\$1,398	\$16,770	\$419	3,618	35%	\$8.67	\$451	1.5
Wallowa County	\$12.94	\$673	\$26,920	1.4	\$53,100	\$1,328	\$15,930	\$398	766	25%	\$6.07	\$316	2.1
Wasco County	\$13.56	\$705	\$28,200	1.5	\$53,400	\$1,335	\$16,020	\$401	3,313	34%	\$10.81	\$562	1.3
Washington County	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	74,819	38%	\$17.41	\$906	1.0
Wheeler County	\$12.04	\$626	\$25,040	1.3	\$45,900	\$1,148	\$13,770	\$344	157	26%	\$9.72	\$505	1.2
Yamhill County	\$17.54	\$912	\$36,480	2.0	\$68,300	\$1,708	\$20,490	\$512	10,169	30%	\$9.98	\$519	1.8

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

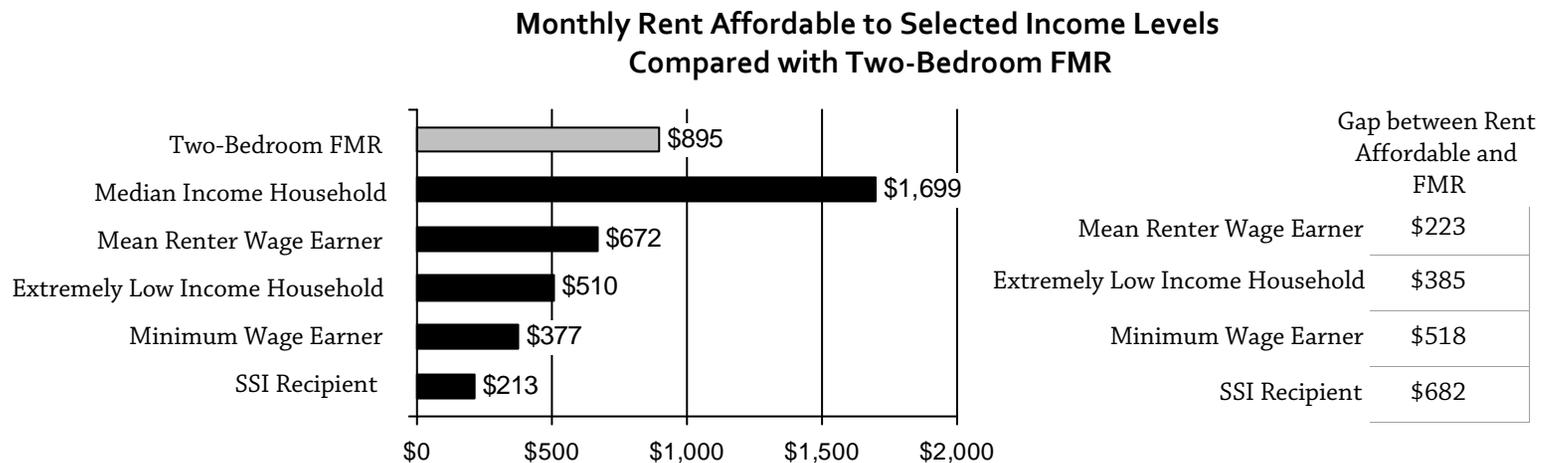
Pennsylvania

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$895. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,984 monthly or \$35,802 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.21

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 95 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 \$12.92. 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.



Pennsylvania	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Pennsylvania	\$17.21	\$895	\$35,802	2.4	\$67,969	\$1,699	\$20,391	\$510	1,454,185	29%	\$12.92	\$672	1.3	
Combined Nonmetro Areas	\$13.02	\$677	\$27,090	1.8	\$55,817	\$1,395	\$16,745	\$419	189,831	24%	\$9.75	\$507	1.3	
Metropolitan Areas														
Allentown-Bethlehem-Easton HMFA	\$17.60	\$915	\$36,600	2.4	\$71,400	\$1,785	\$21,420	\$536	75,863	28%	\$11.73	\$610	1.5	
Altoona MSA	\$11.75	\$611	\$24,440	1.6	\$56,800	\$1,420	\$17,040	\$426	14,335	28%	\$8.66	\$451	1.4	
Armstrong County HMFA	\$11.73	\$610	\$24,400	1.6	\$55,700	\$1,393	\$16,710	\$418	6,581	23%	\$10.31	\$536	1.1	
Erie MSA	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	33,870	31%	\$9.33	\$485	1.4	
Harrisburg-Carlisle MSA	\$17.29	\$899	\$35,960	2.4	\$70,800	\$1,770	\$21,240	\$531	67,584	31%	\$13.23	\$688	1.3	
Johnstown MSA	\$11.73	\$610	\$24,400	1.6	\$56,200	\$1,405	\$16,860	\$422	15,346	26%	\$8.62	\$448	1.4	
Lancaster MSA	\$16.94	\$881	\$35,240	2.3	\$65,600	\$1,640	\$19,680	\$492	57,615	30%	\$11.72	\$609	1.4	
Lebanon MSA	\$15.81	\$822	\$32,880	2.2	\$64,700	\$1,618	\$19,410	\$485	13,682	26%	\$9.34	\$486	1.7	
Philadelphia-Camden-Wilmington MSA *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	493,533	33%	\$16.39	\$852	1.3	
Pike County HMFA	\$19.90	\$1,035	\$41,400	2.7	\$66,900	\$1,673	\$20,070	\$502	3,404	15%	\$5.88	\$306	3.4	
Pittsburgh HMFA	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	280,406	29%	\$12.31	\$640	1.2	
Reading MSA	\$16.79	\$873	\$34,920	2.3	\$66,400	\$1,660	\$19,920	\$498	41,663	27%	\$11.17	\$581	1.5	
Scranton--Wilkes-Barre MSA	\$14.29	\$743	\$29,720	2.0	\$59,200	\$1,480	\$17,760	\$444	72,069	32%	\$10.20	\$530	1.4	
Sharon HMFA	\$13.48	\$701	\$28,040	1.9	\$55,100	\$1,378	\$16,530	\$413	11,493	25%	\$9.42	\$490	1.4	
State College MSA	\$18.54	\$964	\$38,560	2.6	\$66,800	\$1,670	\$20,040	\$501	22,774	41%	\$9.49	\$494	2.0	
Williamsport MSA	\$14.38	\$748	\$29,920	2.0	\$53,100	\$1,328	\$15,930	\$398	14,208	30%	\$9.83	\$511	1.5	
York-Hanover MSA	\$15.81	\$822	\$32,880	2.2	\$71,200	\$1,780	\$21,360	\$534	39,928	24%	\$11.29	\$587	1.4	
Counties														
Adams County	\$15.90	\$827	\$33,080	2.2	\$68,400	\$1,710	\$20,520	\$513	8,855	23%	\$9.35	\$486	1.7	
Allegheny County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	175,822	34%	\$13.57	\$706	1.1	
Armstrong County	\$11.73	\$610	\$24,400	1.6	\$55,700	\$1,393	\$16,710	\$418	6,581	23%	\$10.31	\$536	1.1	
Beaver County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	17,940	26%	\$10.27	\$534	1.4	
Bedford County	\$11.73	\$610	\$24,400	1.6	\$51,900	\$1,298	\$15,570	\$389	4,095	20%	\$9.00	\$468	1.3	
Berks County	\$16.79	\$873	\$34,920	2.3	\$66,400	\$1,660	\$19,920	\$498	41,663	27%	\$11.17	\$581	1.5	
Blair County	\$11.75	\$611	\$24,440	1.6	\$56,800	\$1,420	\$17,040	\$426	14,335	28%	\$8.66	\$451	1.4	
Bradford County	\$11.73	\$610	\$24,400	1.6	\$53,300	\$1,333	\$15,990	\$400	6,104	25%	\$11.58	\$602	1.0	

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Pennsylvania

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bucks County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	49,828	22%	\$12.09	\$629	1.8
Butler County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	16,520	23%	\$10.88	\$566	1.4
Cambria County	\$11.73	\$610	\$24,400	1.6	\$56,200	\$1,405	\$16,860	\$422	15,346	26%	\$8.62	\$448	1.4
Cameron County	\$11.73	\$610	\$24,400	1.6	\$53,100	\$1,328	\$15,930	\$398	592	28%	\$9.98	\$519	1.2
Carbon County	\$17.60	\$915	\$36,600	2.4	\$71,400	\$1,785	\$21,420	\$536	5,176	20%	\$7.80	\$405	2.3
Centre County	\$18.54	\$964	\$38,560	2.6	\$66,800	\$1,670	\$20,040	\$501	22,774	41%	\$9.49	\$494	2.0
Chester County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	42,973	24%	\$16.60	\$863	1.3
Clarion County	\$11.73	\$610	\$24,400	1.6	\$53,900	\$1,348	\$16,170	\$404	4,565	29%	\$7.43	\$387	1.6
Clearfield County	\$11.73	\$610	\$24,400	1.6	\$48,900	\$1,223	\$14,670	\$367	7,425	23%	\$8.37	\$435	1.4
Clinton County	\$12.94	\$673	\$26,920	1.8	\$53,200	\$1,330	\$15,960	\$399	4,256	28%	\$9.41	\$489	1.4
Columbia County	\$13.94	\$725	\$29,000	1.9	\$57,800	\$1,445	\$17,340	\$434	7,551	29%	\$9.12	\$474	1.5
Crawford County	\$11.73	\$610	\$24,400	1.6	\$50,000	\$1,250	\$15,000	\$375	9,290	26%	\$8.93	\$464	1.3
Cumberland County	\$17.29	\$899	\$35,960	2.4	\$70,800	\$1,770	\$21,240	\$531	26,540	28%	\$12.85	\$668	1.3
Dauphin County	\$17.29	\$899	\$35,960	2.4	\$70,800	\$1,770	\$21,240	\$531	37,542	35%	\$13.77	\$716	1.3
Delaware County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	59,200	29%	\$13.64	\$709	1.6
Elk County	\$11.73	\$610	\$24,400	1.6	\$55,100	\$1,378	\$16,530	\$413	2,756	20%	\$9.73	\$506	1.2
Erie County	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	33,870	31%	\$9.33	\$485	1.4
Fayette County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	14,787	27%	\$8.63	\$449	1.7
Forest County †	\$11.73	\$610	\$24,400	1.6	\$46,500	\$1,163	\$13,950	\$349	278	14%			
Franklin County	\$15.33	\$797	\$31,880	2.1	\$63,400	\$1,585	\$19,020	\$476	15,514	27%	\$11.34	\$590	1.4
Fulton County	\$11.73	\$610	\$24,400	1.6	\$58,400	\$1,460	\$17,520	\$438	1,319	22%	\$12.24	\$636	1.0
Greene County	\$11.73	\$610	\$24,400	1.6	\$52,600	\$1,315	\$15,780	\$395	3,607	26%	\$14.51	\$754	0.8
Huntingdon County	\$11.73	\$610	\$24,400	1.6	\$55,200	\$1,380	\$16,560	\$414	3,825	23%	\$8.19	\$426	1.4
Indiana County	\$11.73	\$610	\$24,400	1.6	\$59,900	\$1,498	\$17,970	\$449	10,294	30%	\$9.44	\$491	1.2
Jefferson County	\$11.73	\$610	\$24,400	1.6	\$50,000	\$1,250	\$15,000	\$375	4,411	24%	\$8.56	\$445	1.4
Juniata County	\$11.73	\$610	\$24,400	1.6	\$55,800	\$1,395	\$16,740	\$419	2,081	23%	\$9.16	\$476	1.3
Lackawanna County	\$14.29	\$743	\$29,720	2.0	\$59,200	\$1,480	\$17,760	\$444	28,798	33%	\$10.31	\$536	1.4
Lancaster County	\$16.94	\$881	\$35,240	2.3	\$65,600	\$1,640	\$19,680	\$492	57,615	30%	\$11.72	\$609	1.4
Lawrence County	\$13.79	\$717	\$28,680	1.9	\$52,700	\$1,318	\$15,810	\$395	8,115	22%	\$8.59	\$447	1.6
Lebanon County	\$15.81	\$822	\$32,880	2.2	\$64,700	\$1,618	\$19,410	\$485	13,682	26%	\$9.34	\$486	1.7
Lehigh County	\$17.60	\$915	\$36,600	2.4	\$71,400	\$1,785	\$21,420	\$536	42,434	32%	\$12.64	\$657	1.4

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Pennsylvania	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Luzerne County	\$14.29	\$743	\$29,720	2.0	\$59,200	\$1,480	\$17,760	\$444	40,768	31%	\$9.94	\$517	1.4
Lycoming County	\$14.38	\$748	\$29,920	2.0	\$53,100	\$1,328	\$15,930	\$398	14,208	30%	\$9.83	\$511	1.5
McKean County	\$11.75	\$611	\$24,440	1.6	\$53,100	\$1,328	\$15,930	\$398	4,569	27%	\$9.27	\$482	1.3
Mercer County	\$13.48	\$701	\$28,040	1.9	\$55,100	\$1,378	\$16,530	\$413	11,493	25%	\$9.42	\$490	1.4
Mifflin County	\$11.73	\$610	\$24,400	1.6	\$49,500	\$1,238	\$14,850	\$371	4,870	26%	\$9.20	\$478	1.3
Monroe County	\$20.50	\$1,066	\$42,640	2.8	\$66,900	\$1,673	\$20,070	\$502	11,678	19%	\$9.68	\$504	2.1
Montgomery County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	80,618	26%	\$16.28	\$847	1.3
Montour County	\$12.15	\$632	\$25,280	1.7	\$60,600	\$1,515	\$18,180	\$455	1,867	26%	\$19.25	\$1,001	0.6
Northampton County	\$17.60	\$915	\$36,600	2.4	\$71,400	\$1,785	\$21,420	\$536	28,253	25%	\$10.69	\$556	1.6
Northumberland County	\$11.73	\$610	\$24,400	1.6	\$51,100	\$1,278	\$15,330	\$383	11,110	28%	\$9.07	\$471	1.3
Perry County	\$17.29	\$899	\$35,960	2.4	\$70,800	\$1,770	\$21,240	\$531	3,502	19%	\$7.87	\$409	2.2
Philadelphia County *	\$21.52	\$1,119	\$44,760	3.0	\$79,200	\$1,980	\$23,760	\$594	260,914	45%	\$19.16	\$996	1.1
Pike County	\$19.90	\$1,035	\$41,400	2.7	\$66,900	\$1,673	\$20,070	\$502	3,404	15%	\$5.88	\$306	3.4
Potter County	\$11.73	\$610	\$24,400	1.6	\$51,000	\$1,275	\$15,300	\$383	1,783	25%	\$10.58	\$550	1.1
Schuylkill County	\$11.92	\$620	\$24,800	1.6	\$52,800	\$1,320	\$15,840	\$396	14,031	23%	\$9.14	\$475	1.3
Snyder County	\$11.75	\$611	\$24,440	1.6	\$55,000	\$1,375	\$16,500	\$413	3,461	24%	\$9.50	\$494	1.2
Somerset County	\$11.73	\$610	\$24,400	1.6	\$51,700	\$1,293	\$15,510	\$388	6,294	21%	\$8.98	\$467	1.3
Sullivan County	\$11.73	\$610	\$24,400	1.6	\$51,200	\$1,280	\$15,360	\$384	416	17%	\$7.81	\$406	1.5
Susquehanna County	\$11.73	\$610	\$24,400	1.6	\$54,400	\$1,360	\$16,320	\$408	3,715	22%	\$9.09	\$473	1.3
Tioga County	\$11.88	\$618	\$24,720	1.6	\$51,400	\$1,285	\$15,420	\$386	4,238	25%	\$9.70	\$504	1.2
Union County	\$12.79	\$665	\$26,600	1.8	\$56,000	\$1,400	\$16,800	\$420	3,816	25%	\$9.20	\$478	1.4
Venango County	\$11.73	\$610	\$24,400	1.6	\$51,900	\$1,298	\$15,570	\$389	5,593	25%	\$8.94	\$465	1.3
Warren County	\$11.73	\$610	\$24,400	1.6	\$55,900	\$1,398	\$16,770	\$419	3,896	22%	\$9.65	\$502	1.2
Washington County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	19,111	23%	\$10.44	\$543	1.4
Wayne County	\$12.71	\$661	\$26,440	1.8	\$57,000	\$1,425	\$17,100	\$428	3,561	18%	\$8.30	\$431	1.5
Westmoreland County	\$14.85	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	36,226	24%	\$9.67	\$503	1.5
Wyoming County	\$14.29	\$743	\$29,720	2.0	\$59,200	\$1,480	\$17,760	\$444	2,503	23%	\$12.76	\$663	1.1
York County	\$15.81	\$822	\$32,880	2.2	\$71,200	\$1,780	\$21,360	\$534	39,928	24%	\$11.29	\$587	1.4

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Puerto Rico

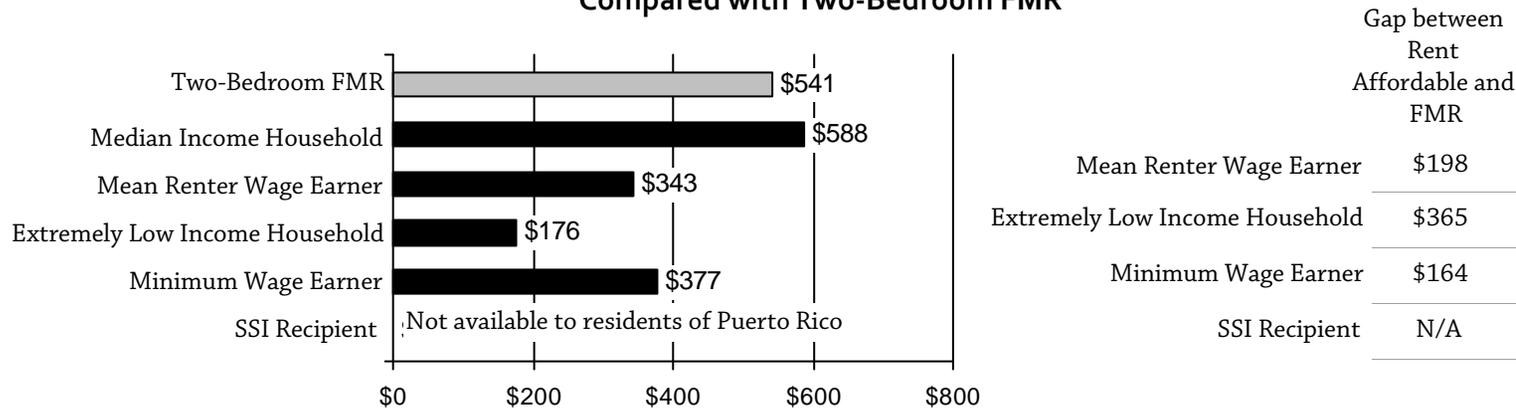
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$541. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,805 monthly or \$21,660 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.41

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 57 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 \$6.59. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 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



Puerto Rico	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Puerto Rico	\$10.41	\$541	\$21,660	1.4	\$23,502	\$588	\$7,051	\$176	350,760	29%	\$6.59	\$343	1.6			
Combined Nonmetro Areas	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	16,686	28%	\$5.15	\$268	1.7			
Metropolitan Areas																
Aguadilla-Isabela-San Sebastián MSA	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	27,249	28%	\$5.97	\$311	1.5			
Arecibo HMFA	\$9.31	\$484	\$19,360	1.3	\$20,900	\$523	\$6,270	\$157	13,761	25%	\$5.76	\$299	1.6			
Barranquitas-Aibonito-Quebradillas HMFA	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	11,918	28%	\$5.40	\$281	1.7			
Caguas HMFA	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	27,559	27%	\$6.79	\$353	1.5			
Fajardo MSA	\$10.62	\$552	\$22,080	1.5	\$23,500	\$588	\$7,050	\$176	6,202	26%	\$6.55	\$341	1.6			
Guayama MSA	\$9.31	\$484	\$19,360	1.3	\$22,600	\$565	\$6,780	\$170	7,108	26%	\$8.09	\$421	1.1			
Mayagüez MSA	\$10.02	\$521	\$20,840	1.4	\$20,300	\$508	\$6,090	\$152	14,941	39%	\$4.93	\$257	2.0			
Ponce MSA	\$10.79	\$561	\$22,440	1.5	\$21,200	\$530	\$6,360	\$159	23,725	30%	\$5.06	\$263	2.1			
San Germán-Cabo Rojo MSA	\$8.71	\$453	\$18,120	1.2	\$18,400	\$460	\$5,520	\$138	11,911	27%	\$5.34	\$278	1.6			
San Juan-Guaynabo HMFA	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	181,292	29%	\$7.05	\$366	1.6			
Yauco MSA	\$8.62	\$448	\$17,920	1.2	\$16,400	\$410	\$4,920	\$123	8,408	25%	\$5.45	\$283	1.6			
Counties																
Adjuntas Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	1,685	31%	\$4.89	\$254	1.8			
Aguada Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	2,729	20%	\$4.54	\$236	1.9			
Aguadilla Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	6,495	32%	\$6.60	\$343	1.3			
Aguas Buenas Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,750	31%	\$5.10	\$265	2.2			
Aibonito Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	1,918	22%	\$6.50	\$338	1.4			
Añasco Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	1,940	21%	\$7.51	\$390	1.2			
Arecibo Municipio	\$9.31	\$484	\$19,360	1.3	\$20,900	\$523	\$6,270	\$157	7,857	25%	\$5.53	\$288	1.7			
Arroyo Municipio	\$9.31	\$484	\$19,360	1.3	\$22,600	\$565	\$6,780	\$170	1,597	25%	\$8.51	\$443	1.1			
Barceloneta Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	1,867	23%	\$7.19	\$374	1.6			
Barranquitas Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	2,461	27%	\$4.79	\$249	1.9			
Bayamón Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	20,282	28%	\$5.95	\$310	1.9			
Cabo Rojo Municipio	\$8.71	\$453	\$18,120	1.2	\$18,400	\$460	\$5,520	\$138	3,787	24%	\$4.30	\$223	2.0			
Caguas Municipio	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	13,794	29%	\$5.80	\$301	1.8			
Camuy Municipio	\$9.31	\$484	\$19,360	1.3	\$20,900	\$523	\$6,270	\$157	2,546	24%	\$4.55	\$237	2.0			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Puerto Rico	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Canóvanas Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,978	21%	\$5.96	\$310	1.9
Carolina Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	16,873	27%	\$6.04	\$314	1.9
Cataño Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	3,666	38%	\$6.70	\$348	1.7
Cayey Municipio	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	4,585	29%	\$8.07	\$420	1.3
Ceiba Municipio	\$10.62	\$552	\$22,080	1.5	\$23,500	\$588	\$7,050	\$176	1,012	22%	\$6.28	\$327	1.7
Ciales Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	1,558	27%	\$4.44	\$231	2.1
Cidra Municipio	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	3,292	24%	\$10.04	\$522	1.0
Coamo Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	2,629	20%	\$3.41	\$177	2.5
Comerio Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,118	32%	\$6.72	\$349	1.7
Corozal Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,931	27%	\$5.56	\$289	2.0
Culebra Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	128	23%	\$5.69	\$296	1.5
Dorado Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	1,957	16%	\$7.38	\$384	1.5
Fajardo Municipio	\$10.62	\$552	\$22,080	1.5	\$23,500	\$588	\$7,050	\$176	3,511	27%	\$6.44	\$335	1.6
Florida Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	883	22%	\$6.35	\$330	1.8
Guánica Municipio	\$8.62	\$448	\$17,920	1.2	\$16,400	\$410	\$4,920	\$123	1,891	31%	\$4.89	\$254	1.8
Guayama Municipio	\$9.31	\$484	\$19,360	1.3	\$22,600	\$565	\$6,780	\$170	4,198	29%	\$8.06	\$419	1.2
Guayanilla Municipio	\$8.62	\$448	\$17,920	1.2	\$16,400	\$410	\$4,920	\$123	1,380	21%	\$4.20	\$219	2.0
Guaynabo Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	8,463	24%	\$7.83	\$407	1.4
Gurabo Municipio	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	2,193	17%	\$8.28	\$431	1.2
Hatillo Municipio	\$9.31	\$484	\$19,360	1.3	\$20,900	\$523	\$6,270	\$157	3,358	25%	\$6.63	\$345	1.4
Hormigueros Municipio	\$10.02	\$521	\$20,840	1.4	\$20,300	\$508	\$6,090	\$152	1,763	28%	\$5.66	\$294	1.8
Humacao Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	4,101	22%	\$6.71	\$349	1.7
Isabela Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	5,646	37%	\$6.25	\$325	1.4
Jayuya Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	1,603	33%	\$7.98	\$415	1.1
Juana Diaz Municipio	\$10.79	\$561	\$22,440	1.5	\$21,200	\$530	\$6,360	\$159	3,506	22%	\$7.40	\$385	1.5
Juncos Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	3,062	25%	\$11.20	\$582	1.0
Lajas Municipio	\$8.71	\$453	\$18,120	1.2	\$18,400	\$460	\$5,520	\$138	2,922	35%	\$3.74	\$194	2.3
Lares Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	3,488	35%	\$4.87	\$253	1.8
Las Marias Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	1,064	31%	\$4.36	\$227	2.0
Las Piedras Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,731	24%	\$12.53	\$652	0.9
Loiza Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	1,973	22%	\$6.32	\$329	1.8

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Puerto Rico	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Luquillo Municipio	\$10.62	\$552	\$22,080	1.5	\$23,500	\$588	\$7,050	\$176	1,679	25%	\$7.20	\$375	1.5
Manatí Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	4,354	28%	\$7.09	\$369	1.6
Maricao Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	501	30%	\$6.45	\$335	1.3
Maunabo Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	854	21%	\$5.82	\$303	1.6
Mayagüez Municipio	\$10.02	\$521	\$20,840	1.4	\$20,300	\$508	\$6,090	\$152	13,178	41%	\$4.89	\$254	2.1
Moca Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	2,545	22%	\$5.56	\$289	1.6
Morovis Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,072	22%	\$4.54	\$236	2.5
Naguabo Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	1,808	21%	\$5.70	\$296	2.0
Naranjito Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,072	25%	\$5.59	\$291	2.0
Orocovis Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	1,804	26%	\$4.88	\$254	1.9
Patillas Municipio	\$9.31	\$484	\$19,360	1.3	\$22,600	\$565	\$6,780	\$170	1,313	20%	\$7.60	\$395	1.2
Peñuelas Municipio	\$8.62	\$448	\$17,920	1.2	\$16,400	\$410	\$4,920	\$123	1,575	21%	\$7.56	\$393	1.1
Ponce Municipio	\$10.79	\$561	\$22,440	1.5	\$21,200	\$530	\$6,360	\$159	18,401	33%	\$4.61	\$240	2.3
Quebradillas Municipio	\$9.13	\$475	\$19,000	1.3	\$17,000	\$425	\$5,100	\$128	3,323	39%	\$4.27	\$222	2.1
Rincón Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	1,095	20%	\$6.07	\$316	1.5
Río Grande Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	3,530	21%	\$6.18	\$321	1.8
Sabana Grande Municipio	\$8.71	\$453	\$18,120	1.2	\$18,400	\$460	\$5,520	\$138	1,942	25%	\$4.53	\$236	1.9
Salinas Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	2,947	28%	\$6.66	\$346	1.3
San Germán Municipio	\$8.71	\$453	\$18,120	1.2	\$18,400	\$460	\$5,520	\$138	3,260	27%	\$6.64	\$345	1.3
San Juan Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	65,342	44%	\$7.36	\$383	1.5
San Lorenzo Municipio	\$10.21	\$531	\$21,240	1.4	\$25,100	\$628	\$7,530	\$188	3,695	28%	\$8.65	\$450	1.2
San Sebastián Municipio	\$8.83	\$459	\$18,360	1.2	\$18,200	\$455	\$5,460	\$137	3,311	27%	\$4.21	\$219	2.1
Santa Isabel Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	1,956	25%	\$4.19	\$218	2.1
Toa Alta Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	3,915	18%	\$4.23	\$220	2.7
Toa Baja Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	6,728	22%	\$7.77	\$404	1.4
Trujillo Alto Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	6,867	27%	\$3.44	\$179	3.3
Utua Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	3,563	35%	\$4.50	\$234	1.9
Vega Alta Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,206	19%	\$6.27	\$326	1.8
Vega Baja Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,919	16%	\$8.46	\$440	1.3
Vieques Municipio	\$8.62	\$448	\$17,920	1.2	\$18,600	\$465	\$5,580	\$140	610	19%	\$7.56	\$393	1.1
Villalba Municipio	\$10.79	\$561	\$22,440	1.5	\$21,200	\$530	\$6,360	\$159	1,818	24%	\$7.70	\$400	1.4

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

Puerto Rico	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yabucoa Municipio	\$11.23	\$584	\$23,360	1.5	\$26,500	\$663	\$7,950	\$199	2,844	24%	\$5.72	\$297	2.0
Yauco Municipio	\$8.62	\$448	\$17,920	1.2	\$16,400	\$410	\$4,920	\$123	3,562	27%	\$5.18	\$270	1.7

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

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

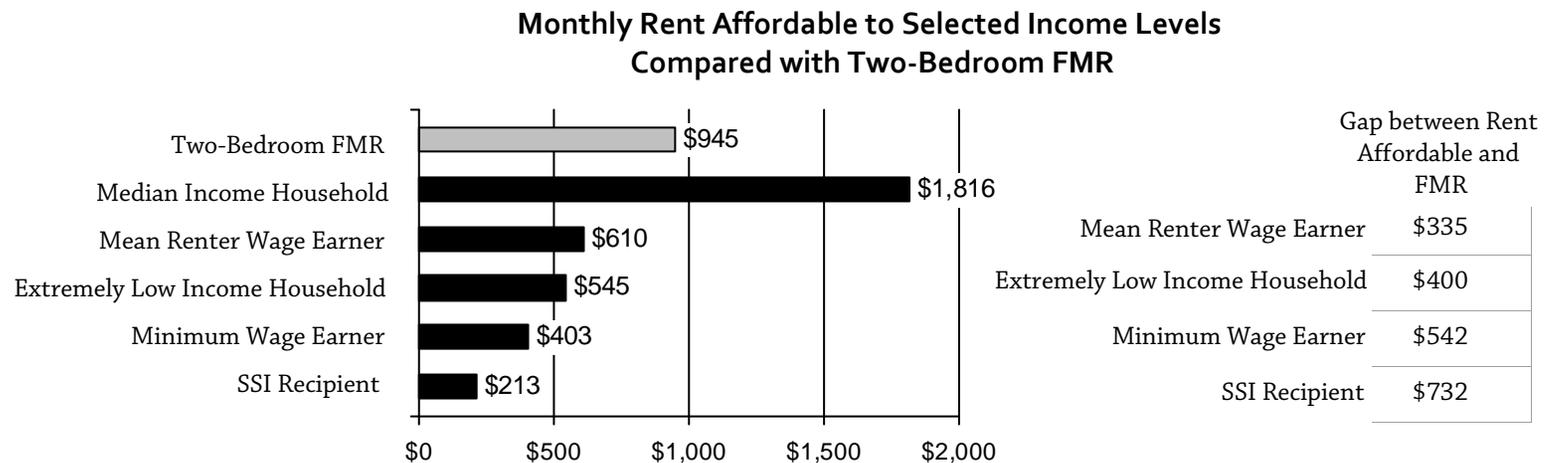
Rhode Island

In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$945. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,151 monthly or \$37,813 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.18

In Rhode Island, 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 94 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 Rhode Island, the estimated mean (average) wage for a renter is \$11.73. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 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.



Rhode Island	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$18.18	\$945	\$37,813	2.3	\$72,651	\$1,816	\$21,795	\$545	155,632	38%	\$11.73	\$610	1.6
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$21.83	\$1,135	\$45,400	2.8	\$89,800	\$2,245	\$26,940	\$674	10,594	44%	\$12.08	\$628	1.8
Providence-Fall River HMFA	\$17.88	\$930	\$37,200	2.3	\$71,100	\$1,778	\$21,330	\$533	141,411	38%	\$11.80	\$613	1.5
Westerly-Hopkinton-New Shoreham HMFA	\$19.02	\$989	\$39,560	2.5	\$84,700	\$2,118	\$25,410	\$635	3,627	27%	\$8.76	\$456	2.2

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Towns within Rhode Island FMR Areas

Newport-Middleton-Portsmouth, RI HMFA

Newport County

Middletown town, Newport city, Portsmouth town

Providence-Fall River, RI-MA HMFA

Bristol County

Barrington town, Bristol town, Warren town

Kent County

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

Newport County

Jamestown town, Little Compton town, Tiverton town

Providence County

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

Washington County

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

Westerly-Hopkinton-New Shoreham, RI HMFA

Washington County

Hopkinton town, New Shoreham town, Westerly town

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

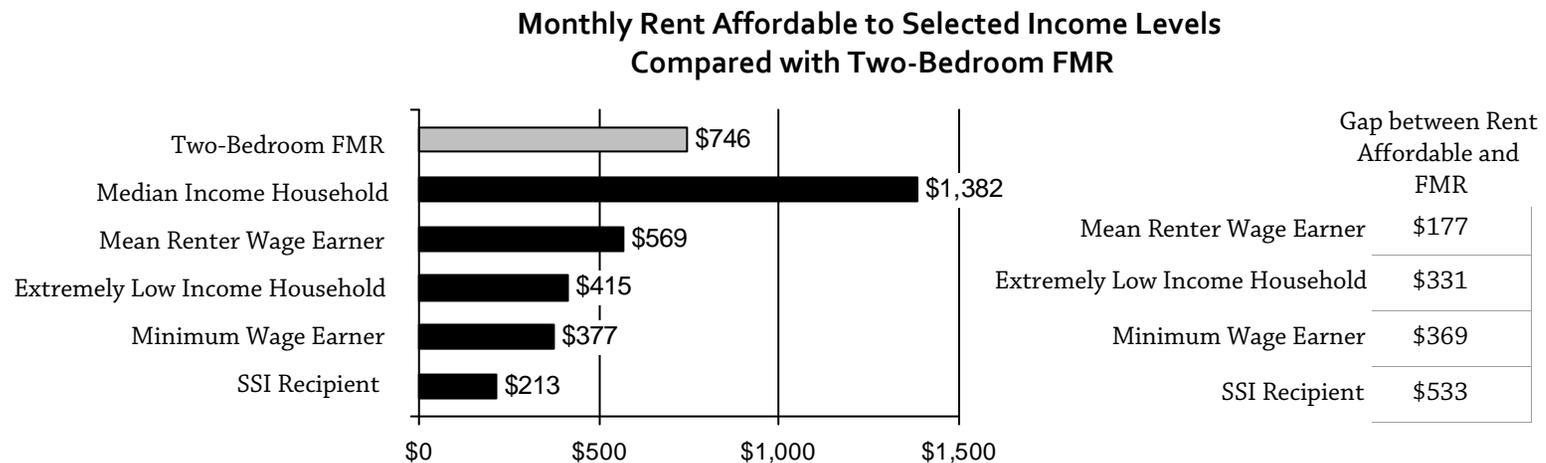
South Carolina

In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$746. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,486 monthly or \$29,837 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.34

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 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 South Carolina, the estimated mean (average) wage for a renter is \$10.94. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



South Carolina	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
South Carolina	\$14.34	\$746	\$29,837	2.0	\$55,290	\$1,382	\$16,587	\$415	531,859	30%	\$10.94	\$569	1.3	
Combined Nonmetro Areas	\$13.32	\$693	\$27,711	1.8	\$48,920	\$1,223	\$14,676	\$367	115,489	28%	\$9.81	\$510	1.4	
Metropolitan Areas														
Anderson MSA	\$12.40	\$645	\$25,800	1.7	\$55,200	\$1,380	\$16,560	\$414	19,237	27%	\$8.95	\$465	1.4	
Augusta-Richmond County MSA	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	19,331	27%	\$12.67	\$659	1.1	
Charleston-North Charleston-Summerville MSA	\$16.90	\$879	\$35,160	2.3	\$61,300	\$1,533	\$18,390	\$460	84,535	34%	\$12.27	\$638	1.4	
Charlotte-Gastonia-Concord HMFA	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	23,401	28%	\$10.86	\$565	1.4	
Columbia HMFA	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	87,425	33%	\$11.86	\$617	1.2	
Darlington County HMFA	\$12.02	\$625	\$25,000	1.7	\$48,900	\$1,223	\$14,670	\$367	7,178	27%	\$11.09	\$577	1.1	
Florence HMFA	\$13.21	\$687	\$27,480	1.8	\$47,000	\$1,175	\$14,100	\$353	17,452	34%	\$10.08	\$524	1.3	
Greenville-Mauldin-Easley MSA	\$13.75	\$715	\$28,600	1.9	\$58,000	\$1,450	\$17,400	\$435	68,661	32%	\$11.06	\$575	1.2	
Kershaw County HMFA	\$12.02	\$625	\$25,000	1.7	\$56,400	\$1,410	\$16,920	\$423	5,123	21%	\$9.45	\$492	1.3	
Laurens County HMFA	\$16.69	\$868	\$34,720	2.3	\$46,300	\$1,158	\$13,890	\$347	7,037	28%	\$9.97	\$518	1.7	
Myrtle Beach-North Myrtle Beach-Conway MSA	\$15.83	\$823	\$32,920	2.2	\$51,400	\$1,285	\$15,420	\$386	32,656	29%	\$8.99	\$467	1.8	
Spartanburg MSA	\$12.54	\$652	\$26,080	1.7	\$54,700	\$1,368	\$16,410	\$410	31,165	29%	\$10.92	\$568	1.1	
Sumter MSA	\$12.02	\$625	\$25,000	1.7	\$44,900	\$1,123	\$13,470	\$337	13,169	34%	\$10.60	\$551	1.1	
Counties														
Abbeville County	\$12.02	\$625	\$25,000	1.7	\$48,000	\$1,200	\$14,400	\$360	2,173	22%	\$5.54	\$288	2.2	
Aiken County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	17,223	27%	\$13.23	\$688	1.1	
Allendale County	\$12.02	\$625	\$25,000	1.7	\$26,700	\$668	\$8,010	\$200	1,296	39%	\$15.69	\$816	0.8	
Anderson County	\$12.40	\$645	\$25,800	1.7	\$55,200	\$1,380	\$16,560	\$414	19,237	27%	\$8.95	\$465	1.4	
Bamberg County	\$12.96	\$674	\$26,960	1.8	\$44,200	\$1,105	\$13,260	\$332	1,500	26%	\$7.08	\$368	1.8	
Barnwell County	\$12.02	\$625	\$25,000	1.7	\$44,400	\$1,110	\$13,320	\$333	2,282	27%	\$8.10	\$421	1.5	
Beaufort County	\$17.29	\$899	\$35,960	2.4	\$67,000	\$1,675	\$20,100	\$503	18,233	28%	\$10.31	\$536	1.7	
Berkeley County	\$16.90	\$879	\$35,160	2.3	\$61,300	\$1,533	\$18,390	\$460	18,602	30%	\$14.43	\$751	1.2	
Calhoun County	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	1,144	19%	\$9.75	\$507	1.5	
Charleston County	\$16.90	\$879	\$35,160	2.3	\$61,300	\$1,533	\$18,390	\$460	53,151	38%	\$12.18	\$634	1.4	
Cherokee County	\$12.02	\$625	\$25,000	1.7	\$49,100	\$1,228	\$14,730	\$368	6,741	32%	\$10.92	\$568	1.1	
Chester County	\$12.02	\$625	\$25,000	1.7	\$44,700	\$1,118	\$13,410	\$335	3,045	24%	\$10.56	\$549	1.1	

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

South Carolina	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Chesterfield County	\$12.02	\$625	\$25,000	1.7	\$43,800	\$1,095	\$13,140	\$329	4,940	28%	\$9.79	\$509	1.2
Clarendon County	\$12.02	\$625	\$25,000	1.7	\$43,000	\$1,075	\$12,900	\$323	3,443	28%	\$7.14	\$371	1.7
Colleton County	\$13.88	\$722	\$28,880	1.9	\$43,500	\$1,088	\$13,050	\$326	4,145	27%	\$9.56	\$497	1.5
Darlington County	\$12.02	\$625	\$25,000	1.7	\$48,900	\$1,223	\$14,670	\$367	7,178	27%	\$11.09	\$577	1.1
Dillon County	\$12.02	\$625	\$25,000	1.7	\$36,900	\$923	\$11,070	\$277	4,402	37%	\$9.66	\$502	1.2
Dorchester County	\$16.90	\$879	\$35,160	2.3	\$61,300	\$1,533	\$18,390	\$460	12,782	26%	\$10.19	\$530	1.7
Edgefield County	\$14.19	\$738	\$29,520	2.0	\$56,800	\$1,420	\$17,040	\$426	2,108	23%	\$6.12	\$318	2.3
Fairfield County	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	2,444	26%	\$14.71	\$765	1.0
Florence County	\$13.21	\$687	\$27,480	1.8	\$47,000	\$1,175	\$14,100	\$353	17,452	34%	\$10.08	\$524	1.3
Georgetown County	\$14.63	\$761	\$30,440	2.0	\$57,500	\$1,438	\$17,250	\$431	5,204	23%	\$8.94	\$465	1.6
Greenville County	\$13.75	\$715	\$28,600	1.9	\$58,000	\$1,450	\$17,400	\$435	55,503	32%	\$11.44	\$595	1.2
Greenwood County	\$13.50	\$702	\$28,080	1.9	\$44,000	\$1,100	\$13,200	\$330	7,813	29%	\$9.91	\$515	1.4
Hampton County	\$12.46	\$648	\$25,920	1.7	\$45,900	\$1,148	\$13,770	\$344	1,789	25%	\$10.99	\$572	1.1
Horry County	\$15.83	\$823	\$32,920	2.2	\$51,400	\$1,285	\$15,420	\$386	32,656	29%	\$8.99	\$467	1.8
Jasper County	\$15.17	\$789	\$31,560	2.1	\$48,700	\$1,218	\$14,610	\$365	2,084	27%	\$11.85	\$616	1.3
Kershaw County	\$12.02	\$625	\$25,000	1.7	\$56,400	\$1,410	\$16,920	\$423	5,123	21%	\$9.45	\$492	1.3
Lancaster County	\$12.02	\$625	\$25,000	1.7	\$44,400	\$1,110	\$13,320	\$333	7,542	26%	\$9.89	\$514	1.2
Laurens County	\$16.69	\$868	\$34,720	2.3	\$46,300	\$1,158	\$13,890	\$347	7,037	28%	\$9.97	\$518	1.7
Lee County	\$12.02	\$625	\$25,000	1.7	\$37,500	\$938	\$11,250	\$281	1,797	27%	\$10.61	\$552	1.1
Lexington County	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	26,135	25%	\$10.53	\$547	1.4
Marion County	\$12.02	\$625	\$25,000	1.7	\$40,400	\$1,010	\$12,120	\$303	3,982	33%	\$7.16	\$373	1.7
Marlboro County	\$12.02	\$625	\$25,000	1.7	\$34,500	\$863	\$10,350	\$259	3,487	35%	\$12.88	\$670	0.9
McCormick County †	\$12.02	\$625	\$25,000	1.7	\$45,700	\$1,143	\$13,710	\$343	904	21%			
Newberry County	\$13.27	\$690	\$27,600	1.8	\$52,700	\$1,318	\$15,810	\$395	3,844	27%	\$8.67	\$451	1.5
Oconee County	\$12.94	\$673	\$26,920	1.8	\$56,700	\$1,418	\$17,010	\$425	7,183	24%	\$12.29	\$639	1.1
Orangeburg County	\$12.02	\$625	\$25,000	1.7	\$41,800	\$1,045	\$12,540	\$314	10,929	32%	\$7.67	\$399	1.6
Pickens County	\$13.75	\$715	\$28,600	1.9	\$58,000	\$1,450	\$17,400	\$435	13,158	30%	\$8.09	\$420	1.7
Richland County	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	55,931	39%	\$12.59	\$655	1.2
Saluda County	\$14.71	\$765	\$30,600	2.0	\$60,400	\$1,510	\$18,120	\$453	1,771	26%	\$7.20	\$374	2.0
Spartanburg County	\$12.54	\$652	\$26,080	1.7	\$54,700	\$1,368	\$16,410	\$410	31,165	29%	\$10.92	\$568	1.1
Sumter County	\$12.02	\$625	\$25,000	1.7	\$44,900	\$1,123	\$13,470	\$337	13,169	34%	\$10.60	\$551	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

South Carolina	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Union County	\$12.44	\$647	\$25,880	1.7	\$45,200	\$1,130	\$13,560	\$339	3,165	26%	\$10.11	\$526	1.2
Williamsburg County	\$12.02	\$625	\$25,000	1.7	\$35,800	\$895	\$10,740	\$269	3,566	32%	\$10.55	\$549	1.1
York County	\$15.25	\$793	\$31,720	2.1	\$64,100	\$1,603	\$19,230	\$481	23,401	28%	\$10.86	\$565	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

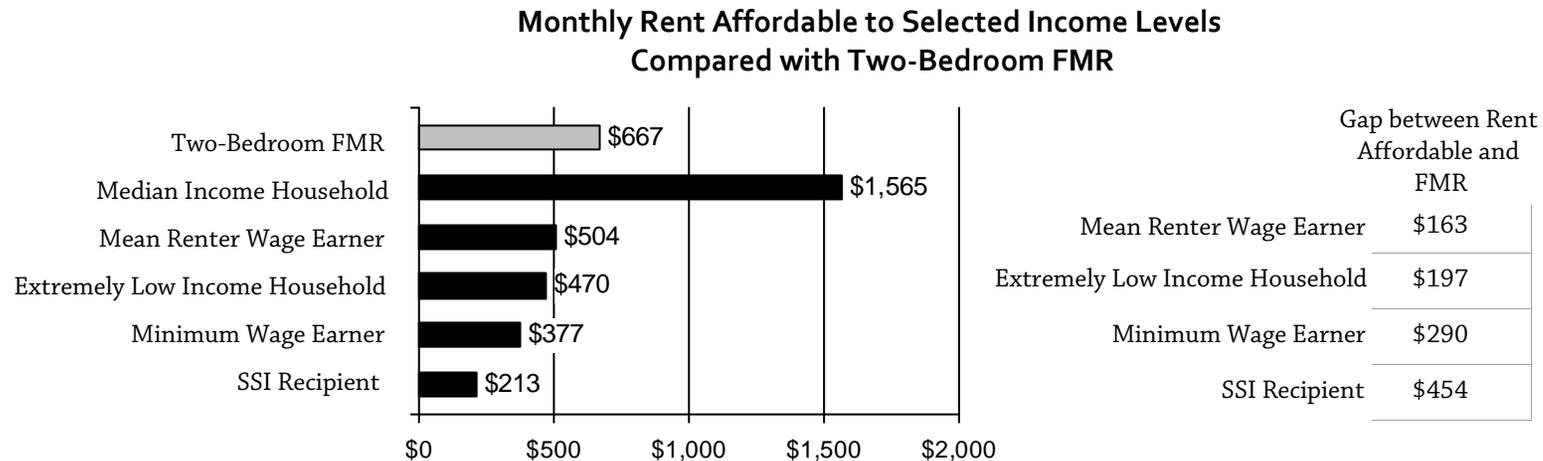
South Dakota

In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$667. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,223 monthly or \$26,673 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.82

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 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 South Dakota, the estimated mean (average) wage for a renter is \$9.70. 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.



South Dakota	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
South Dakota	\$12.82	\$667	\$26,673	1.8	\$62,613	\$1,565	\$18,784	\$470	99,572	31%	\$9.70	\$504	1.3
Combined Nonmetro Areas	\$12.11	\$630	\$25,181	1.7	\$59,031	\$1,476	\$17,709	\$443	53,638	31%	\$8.59	\$447	1.4
<u>Metropolitan Areas</u>													
Meade County HMFA	\$13.40	\$697	\$27,880	1.8	\$57,600	\$1,440	\$17,280	\$432	2,840	29%	\$8.94	\$465	1.5
Rapid City HMFA	\$14.98	\$779	\$31,160	2.1	\$64,000	\$1,600	\$19,200	\$480	13,663	34%	\$9.37	\$487	1.6
Sioux City MSA	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	1,502	26%	\$15.48	\$805	0.8
Sioux Falls MSA	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	27,929	32%	\$10.80	\$561	1.2
<u>Counties</u>													
Aurora County	\$11.98	\$623	\$24,920	1.7	\$59,100	\$1,478	\$17,730	\$443	220	21%	\$8.30	\$431	1.4
Beadle County	\$11.81	\$614	\$24,560	1.6	\$59,800	\$1,495	\$17,940	\$449	2,501	34%	\$9.83	\$511	1.2
Bennett County	\$11.81	\$614	\$24,560	1.6	\$40,900	\$1,023	\$12,270	\$307	465	41%	\$6.98	\$363	1.7
Bon Homme County	\$11.81	\$614	\$24,560	1.6	\$55,200	\$1,380	\$16,560	\$414	490	19%	\$5.75	\$299	2.1
Brookings County	\$12.21	\$635	\$25,400	1.7	\$67,300	\$1,683	\$20,190	\$505	4,687	40%	\$8.52	\$443	1.4
Brown County	\$11.81	\$614	\$24,560	1.6	\$62,400	\$1,560	\$18,720	\$468	4,595	30%	\$9.32	\$484	1.3
Brule County	\$11.81	\$614	\$24,560	1.6	\$62,000	\$1,550	\$18,600	\$465	583	29%	\$6.45	\$336	1.8
Buffalo County †	\$13.10	\$681	\$27,240	1.8	\$30,100	\$753	\$9,030	\$226	382	69%			
Butte County	\$11.81	\$614	\$24,560	1.6	\$56,100	\$1,403	\$16,830	\$421	1,007	25%	\$7.34	\$382	1.6
Campbell County	\$12.21	\$635	\$25,400	1.7	\$51,900	\$1,298	\$15,570	\$389	89	14%	\$10.26	\$533	1.2
Charles Mix County	\$11.81	\$614	\$24,560	1.6	\$49,900	\$1,248	\$14,970	\$374	950	29%	\$7.67	\$399	1.5
Clark County	\$11.81	\$614	\$24,560	1.6	\$59,100	\$1,478	\$17,730	\$443	292	21%	\$6.22	\$324	1.9
Clay County	\$12.33	\$641	\$25,640	1.7	\$65,000	\$1,625	\$19,500	\$488	2,192	44%	\$6.63	\$345	1.9
Codington County	\$12.15	\$632	\$25,280	1.7	\$64,000	\$1,600	\$19,200	\$480	3,188	28%	\$8.55	\$445	1.4
Corson County	\$11.81	\$614	\$24,560	1.6	\$38,800	\$970	\$11,640	\$291	488	43%	\$11.09	\$577	1.1
Custer County	\$13.87	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	815	22%	\$10.53	\$548	1.3
Davison County	\$12.54	\$652	\$26,080	1.7	\$58,100	\$1,453	\$17,430	\$436	3,103	38%	\$10.18	\$529	1.2
Day County	\$11.81	\$614	\$24,560	1.6	\$51,000	\$1,275	\$15,300	\$383	710	29%	\$9.30	\$484	1.3
Deuel County	\$11.81	\$614	\$24,560	1.6	\$58,900	\$1,473	\$17,670	\$442	312	17%	\$10.34	\$537	1.1
Dewey County	\$11.81	\$614	\$24,560	1.6	\$43,000	\$1,075	\$12,900	\$323	724	42%	\$7.33	\$381	1.6
Douglas County	\$12.08	\$628	\$25,120	1.7	\$57,100	\$1,428	\$17,130	\$428	272	22%	\$9.71	\$505	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

South Dakota	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Edmunds County	\$13.25	\$689	\$27,560	1.8	\$60,200	\$1,505	\$18,060	\$452	341	21%	\$9.65	\$502	1.4
Fall River County	\$13.81	\$718	\$28,720	1.9	\$57,100	\$1,428	\$17,130	\$428	1,009	32%	\$7.29	\$379	1.9
Faulk County	\$11.81	\$614	\$24,560	1.6	\$58,700	\$1,468	\$17,610	\$440	209	22%	\$7.49	\$390	1.6
Grant County	\$11.81	\$614	\$24,560	1.6	\$59,800	\$1,495	\$17,940	\$449	823	26%	\$10.14	\$527	1.2
Gregory County	\$11.81	\$614	\$24,560	1.6	\$47,100	\$1,178	\$14,130	\$353	470	24%	\$6.77	\$352	1.7
Haakon County	\$11.81	\$614	\$24,560	1.6	\$63,800	\$1,595	\$19,140	\$479	124	17%	\$12.85	\$668	0.9
Hamlin County	\$11.81	\$614	\$24,560	1.6	\$57,900	\$1,448	\$17,370	\$434	387	19%	\$8.01	\$417	1.5
Hand County	\$11.81	\$614	\$24,560	1.6	\$55,700	\$1,393	\$16,710	\$418	447	29%	\$8.34	\$433	1.4
Hanson County	\$11.81	\$614	\$24,560	1.6	\$55,700	\$1,393	\$16,710	\$418	193	17%	\$13.22	\$688	0.9
Harding County	\$11.81	\$614	\$24,560	1.6	\$49,000	\$1,225	\$14,700	\$368	133	26%	\$10.21	\$531	1.2
Hughes County	\$12.60	\$655	\$26,200	1.7	\$75,300	\$1,883	\$22,590	\$565	2,161	30%	\$7.59	\$395	1.7
Hutchinson County	\$11.81	\$614	\$24,560	1.6	\$55,700	\$1,393	\$16,710	\$418	626	21%	\$8.32	\$433	1.4
Hyde County	\$11.81	\$614	\$24,560	1.6	\$65,000	\$1,625	\$19,500	\$488	137	23%	\$13.15	\$684	0.9
Jackson County	\$11.81	\$614	\$24,560	1.6	\$44,500	\$1,113	\$13,350	\$334	356	37%	\$6.47	\$336	1.8
Jerauld County	\$11.81	\$614	\$24,560	1.6	\$47,500	\$1,188	\$14,250	\$356	264	30%	\$10.74	\$558	1.1
Jones County	\$11.81	\$614	\$24,560	1.6	\$60,100	\$1,503	\$18,030	\$451	124	27%	\$6.11	\$318	1.9
Kingsbury County	\$11.81	\$614	\$24,560	1.6	\$60,500	\$1,513	\$18,150	\$454	554	24%	\$10.57	\$550	1.1
Lake County	\$11.81	\$614	\$24,560	1.6	\$61,400	\$1,535	\$18,420	\$461	1,292	29%	\$6.79	\$353	1.7
Lawrence County	\$12.37	\$643	\$25,720	1.7	\$64,000	\$1,600	\$19,200	\$480	3,696	34%	\$7.24	\$377	1.7
Lincoln County	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	3,871	24%	\$9.64	\$501	1.4
Lyman County	\$11.81	\$614	\$24,560	1.6	\$47,900	\$1,198	\$14,370	\$359	530	37%	\$7.11	\$370	1.7
Marshall County	\$11.81	\$614	\$24,560	1.6	\$60,100	\$1,503	\$18,030	\$451	459	27%	\$10.55	\$549	1.1
McCook County	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	458	21%	\$8.75	\$455	1.5
McPherson County	\$11.81	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	197	19%	\$8.79	\$457	1.3
Meade County	\$13.40	\$697	\$27,880	1.8	\$57,600	\$1,440	\$17,280	\$432	2,840	29%	\$8.94	\$465	1.5
Mellette County	\$11.81	\$614	\$24,560	1.6	\$38,000	\$950	\$11,400	\$285	226	36%	\$7.69	\$400	1.5
Miner County	\$11.81	\$614	\$24,560	1.6	\$58,100	\$1,453	\$17,430	\$436	243	22%	\$10.13	\$527	1.2
Minnehaha County	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	22,946	35%	\$11.02	\$573	1.2
Moody County	\$11.81	\$614	\$24,560	1.6	\$65,500	\$1,638	\$19,650	\$491	662	25%	\$12.48	\$649	0.9
Pennington County	\$14.98	\$779	\$31,160	2.1	\$64,000	\$1,600	\$19,200	\$480	13,663	34%	\$9.37	\$487	1.6
Perkins County	\$12.21	\$635	\$25,400	1.7	\$58,800	\$1,470	\$17,640	\$441	358	27%	\$6.33	\$329	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

South Dakota	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Potter County	\$11.81	\$614	\$24,560	1.6	\$56,600	\$1,415	\$16,980	\$425	166	16%	\$8.13	\$423	1.5
Roberts County	\$11.81	\$614	\$24,560	1.6	\$49,000	\$1,225	\$14,700	\$368	1,085	30%	\$7.86	\$409	1.5
Sanborn County	\$11.81	\$614	\$24,560	1.6	\$59,800	\$1,495	\$17,940	\$449	286	28%	\$10.79	\$561	1.1
Shannon County	\$11.81	\$614	\$24,560	1.6	\$26,800	\$670	\$8,040	\$201	1,324	48%	\$11.73	\$610	1.0
Spink County	\$11.81	\$614	\$24,560	1.6	\$64,400	\$1,610	\$19,320	\$483	631	24%	\$8.37	\$435	1.4
Stanley County	\$13.38	\$696	\$27,840	1.8	\$58,200	\$1,455	\$17,460	\$437	233	20%	\$8.72	\$454	1.5
Sully County	\$12.88	\$670	\$26,800	1.8	\$62,600	\$1,565	\$18,780	\$470	156	26%	\$11.59	\$603	1.1
Todd County	\$11.81	\$614	\$24,560	1.6	\$30,800	\$770	\$9,240	\$231	1,464	57%	\$10.93	\$568	1.1
Tripp County	\$11.81	\$614	\$24,560	1.6	\$52,700	\$1,318	\$15,810	\$395	682	27%	\$7.79	\$405	1.5
Turner County	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	654	19%	\$7.77	\$404	1.7
Union County	\$12.63	\$657	\$26,280	1.7	\$59,700	\$1,493	\$17,910	\$448	1,502	26%	\$15.48	\$805	0.8
Walworth County	\$11.81	\$614	\$24,560	1.6	\$54,500	\$1,363	\$16,350	\$409	605	27%	\$7.35	\$382	1.6
Yankton County	\$11.94	\$621	\$24,840	1.6	\$66,000	\$1,650	\$19,800	\$495	2,563	30%	\$7.12	\$370	1.7
Ziebach County	\$11.81	\$614	\$24,560	1.6	\$24,300	\$608	\$7,290	\$182	357	45%	\$9.20	\$479	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

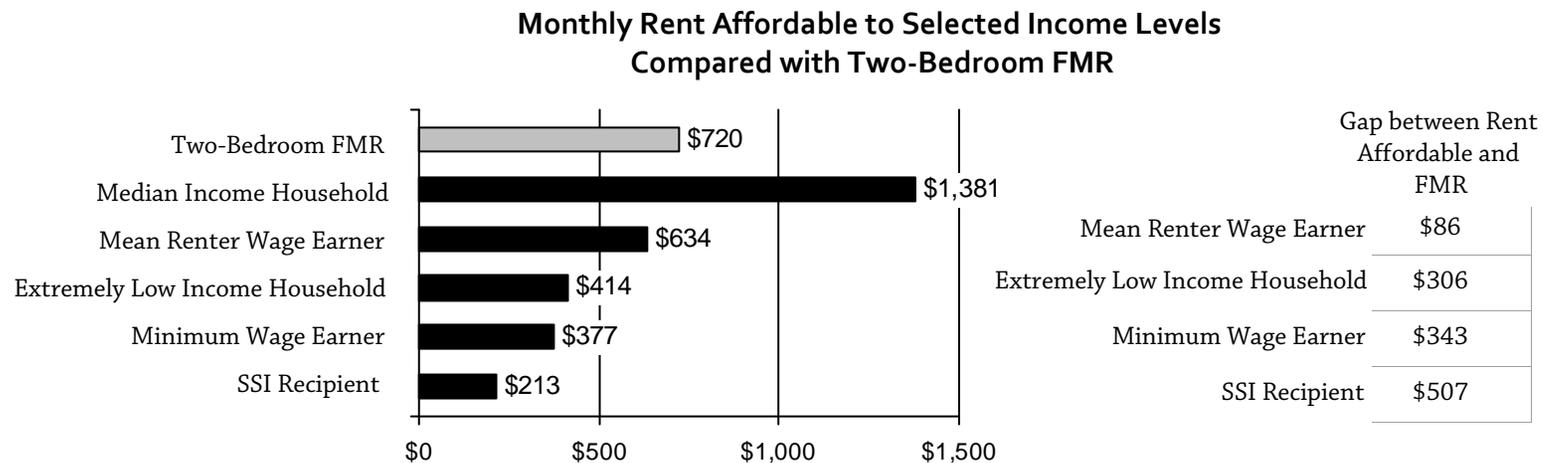
Tennessee

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$720. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,399 monthly or \$28,787 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.84

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 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 Tennessee, the estimated mean (average) wage for a renter is \$12.20. 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.



Tennessee	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Tennessee	\$13.84	\$720	\$28,787	1.9	\$55,228	\$1,381	\$16,569	\$414	760,935	31%	\$12.20	\$634	1.1
Combined Nonmetro Areas	\$11.43	\$594	\$23,768	1.6	\$48,062	\$1,202	\$14,419	\$360	175,784	27%	\$9.60	\$499	1.2
<u>Metropolitan Areas</u>													
Chattanooga MSA	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	49,833	33%	\$11.09	\$577	1.3
Clarksville HMFA	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	22,223	36%	\$10.63	\$553	1.3
Cleveland MSA	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	13,368	31%	\$11.27	\$586	1.2
Hickman County HMFA	\$11.00	\$572	\$22,880	1.5	\$52,900	\$1,323	\$15,870	\$397	1,735	19%	\$7.79	\$405	1.4
Jackson MSA	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	13,588	32%	\$9.32	\$485	1.6
Johnson City MSA	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	25,554	31%	\$9.42	\$490	1.3
Kingsport-Bristol-Bristol MSA	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	22,181	25%	\$11.78	\$613	1.0
Knoxville MSA	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	87,197	30%	\$11.52	\$599	1.2
Macon County HMFA	\$10.96	\$570	\$22,800	1.5	\$42,100	\$1,053	\$12,630	\$316	2,076	25%	\$9.21	\$479	1.2
Memphis HMFA	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	141,512	38%	\$13.77	\$716	1.1
Morristown MSA	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	13,592	26%	\$10.60	\$551	1.1
Nashville-Davidson--Murfreesboro--Franklin MSA	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	189,733	33%	\$14.21	\$739	1.1
Smith County HMFA	\$10.96	\$570	\$22,800	1.5	\$53,800	\$1,345	\$16,140	\$404	1,627	23%	\$7.27	\$378	1.5
Stewart County HMFA	\$11.81	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	932	18%	\$6.62	\$344	1.8
<u>Counties</u>													
Anderson County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	8,934	29%	\$14.23	\$740	1.0
Bedford County	\$11.79	\$613	\$24,520	1.6	\$49,300	\$1,233	\$14,790	\$370	4,665	29%	\$9.87	\$513	1.2
Benton County	\$10.96	\$570	\$22,800	1.5	\$43,400	\$1,085	\$13,020	\$326	1,372	20%	\$8.09	\$420	1.4
Bledsoe County	\$10.96	\$570	\$22,800	1.5	\$38,300	\$958	\$11,490	\$287	957	21%	\$6.63	\$345	1.7
Blount County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	12,191	25%	\$12.22	\$636	1.2
Bradley County	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	12,192	33%	\$11.49	\$598	1.2
Campbell County	\$10.96	\$570	\$22,800	1.5	\$39,300	\$983	\$11,790	\$295	4,448	28%	\$7.87	\$409	1.4
Cannon County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	1,274	24%	\$9.22	\$479	1.7
Carroll County	\$10.96	\$570	\$22,800	1.5	\$49,100	\$1,228	\$14,730	\$368	2,409	22%	\$8.98	\$467	1.2
Carter County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	6,555	27%	\$8.36	\$434	1.5
Cheatham County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	2,723	19%	\$9.33	\$485	1.7

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Tennessee	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Chester County	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	1,520	25%	\$8.73	\$454	1.7
Claiborne County	\$10.96	\$570	\$22,800	1.5	\$43,500	\$1,088	\$13,050	\$326	2,937	23%	\$7.57	\$394	1.4
Clay County	\$10.96	\$570	\$22,800	1.5	\$45,500	\$1,138	\$13,650	\$341	868	24%	\$7.32	\$381	1.5
Cocke County	\$10.96	\$570	\$22,800	1.5	\$39,600	\$990	\$11,880	\$297	4,283	29%	\$8.97	\$467	1.2
Coffee County	\$12.10	\$629	\$25,160	1.7	\$53,500	\$1,338	\$16,050	\$401	6,303	30%	\$11.14	\$580	1.1
Crockett County	\$10.96	\$570	\$22,800	1.5	\$48,100	\$1,203	\$14,430	\$361	1,658	30%	\$12.45	\$648	0.9
Cumberland County	\$11.31	\$588	\$23,520	1.6	\$45,600	\$1,140	\$13,680	\$342	4,822	21%	\$8.69	\$452	1.3
Davidson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	109,898	43%	\$15.95	\$829	1.0
Decatur County	\$10.96	\$570	\$22,800	1.5	\$44,600	\$1,115	\$13,380	\$335	1,164	23%	\$10.36	\$539	1.1
DeKalb County	\$10.96	\$570	\$22,800	1.5	\$47,400	\$1,185	\$14,220	\$356	1,840	26%	\$8.54	\$444	1.3
Dickson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	5,028	27%	\$10.07	\$523	1.6
Dyer County	\$11.81	\$614	\$24,560	1.6	\$47,000	\$1,175	\$14,100	\$353	5,389	35%	\$9.83	\$511	1.2
Fayette County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	2,402	17%	\$8.77	\$456	1.7
Fentress County	\$10.96	\$570	\$22,800	1.5	\$40,100	\$1,003	\$12,030	\$301	1,622	22%	\$8.18	\$425	1.3
Franklin County	\$11.46	\$596	\$23,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,653	23%	\$9.31	\$484	1.2
Gibson County	\$10.96	\$570	\$22,800	1.5	\$50,800	\$1,270	\$15,240	\$381	5,621	29%	\$8.66	\$450	1.3
Giles County	\$11.29	\$587	\$23,480	1.6	\$48,500	\$1,213	\$14,550	\$364	2,863	25%	\$6.60	\$343	1.7
Grainger County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	1,534	17%	\$8.80	\$458	1.3
Greene County	\$10.96	\$570	\$22,800	1.5	\$49,500	\$1,238	\$14,850	\$371	7,347	26%	\$10.62	\$552	1.0
Grundy County	\$10.96	\$570	\$22,800	1.5	\$35,200	\$880	\$10,560	\$264	1,056	20%	\$7.52	\$391	1.5
Hamblen County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	7,275	30%	\$11.14	\$579	1.1
Hamilton County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	45,927	34%	\$11.16	\$580	1.3
Hancock County	\$10.96	\$570	\$22,800	1.5	\$33,500	\$838	\$10,050	\$251	861	29%	\$6.30	\$328	1.7
Hardeman County	\$10.96	\$570	\$22,800	1.5	\$45,800	\$1,145	\$13,740	\$344	2,397	27%	\$9.57	\$498	1.1
Hardin County	\$11.33	\$589	\$23,560	1.6	\$40,200	\$1,005	\$12,060	\$302	2,369	22%	\$9.86	\$513	1.1
Hawkins County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	5,380	23%	\$10.62	\$552	1.1
Haywood County	\$12.15	\$632	\$25,280	1.7	\$42,900	\$1,073	\$12,870	\$322	2,651	37%	\$11.14	\$579	1.1
Henderson County	\$11.92	\$620	\$24,800	1.6	\$48,400	\$1,210	\$14,520	\$363	2,270	21%	\$10.93	\$569	1.1
Henry County	\$11.13	\$579	\$23,160	1.5	\$51,200	\$1,280	\$15,360	\$384	3,166	24%	\$8.79	\$457	1.3
Hickman County	\$11.00	\$572	\$22,880	1.5	\$52,900	\$1,323	\$15,870	\$397	1,735	19%	\$7.79	\$405	1.4
Houston County	\$10.96	\$570	\$22,800	1.5	\$44,700	\$1,118	\$13,410	\$335	978	28%	\$8.78	\$457	1.2

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Humphreys County	\$10.96	\$570	\$22,800	1.5	\$52,100	\$1,303	\$15,630	\$391	1,855	24%	\$12.29	\$639	0.9
Jackson County	\$10.96	\$570	\$22,800	1.5	\$42,600	\$1,065	\$12,780	\$320	1,171	25%	\$9.96	\$518	1.1
Jefferson County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	4,783	25%	\$9.48	\$493	1.2
Johnson County	\$11.02	\$573	\$22,920	1.5	\$36,900	\$923	\$11,070	\$277	1,647	23%	\$11.55	\$601	1.0
Knox County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	60,022	33%	\$11.02	\$573	1.3
Lake County	\$10.96	\$570	\$22,800	1.5	\$38,800	\$970	\$11,640	\$291	951	40%	\$6.62	\$344	1.7
Lauderdale County	\$10.96	\$570	\$22,800	1.5	\$39,900	\$998	\$11,970	\$299	3,271	34%	\$11.39	\$592	1.0
Lawrence County	\$10.96	\$570	\$22,800	1.5	\$46,100	\$1,153	\$13,830	\$346	3,791	24%	\$8.17	\$425	1.3
Lewis County	\$10.96	\$570	\$22,800	1.5	\$50,500	\$1,263	\$15,150	\$379	1,097	24%	\$6.50	\$338	1.7
Lincoln County	\$10.96	\$570	\$22,800	1.5	\$56,400	\$1,410	\$16,920	\$423	3,274	25%	\$8.51	\$443	1.3
Loudon County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	4,557	23%	\$9.84	\$512	1.4
Macon County	\$10.96	\$570	\$22,800	1.5	\$42,100	\$1,053	\$12,630	\$316	2,076	25%	\$9.21	\$479	1.2
Madison County	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	12,068	33%	\$9.36	\$487	1.6
Marion County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	2,721	24%	\$9.70	\$504	1.4
Marshall County	\$12.87	\$669	\$26,760	1.8	\$52,300	\$1,308	\$15,690	\$392	2,907	25%	\$8.25	\$429	1.6
Maury County	\$12.25	\$637	\$25,480	1.7	\$56,200	\$1,405	\$16,860	\$422	8,785	28%	\$11.17	\$581	1.1
McMinn County	\$11.52	\$599	\$23,960	1.6	\$50,700	\$1,268	\$15,210	\$380	5,081	24%	\$9.88	\$514	1.2
McNairy County	\$10.96	\$570	\$22,800	1.5	\$43,800	\$1,095	\$13,140	\$329	2,410	24%	\$7.46	\$388	1.5
Meigs County	\$10.96	\$570	\$22,800	1.5	\$42,300	\$1,058	\$12,690	\$317	990	21%	\$9.08	\$472	1.2
Monroe County	\$10.96	\$570	\$22,800	1.5	\$47,800	\$1,195	\$14,340	\$359	4,781	27%	\$10.50	\$546	1.0
Montgomery County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	22,223	36%	\$10.63	\$553	1.3
Moore County	\$10.96	\$570	\$22,800	1.5	\$61,500	\$1,538	\$18,450	\$461	444	18%	\$14.96	\$778	0.7
Morgan County	\$11.37	\$591	\$23,640	1.6	\$48,800	\$1,220	\$14,640	\$366	1,435	18%	\$14.31	\$744	0.8
Obion County	\$10.96	\$570	\$22,800	1.5	\$50,800	\$1,270	\$15,240	\$381	3,769	30%	\$12.37	\$643	0.9
Overton County	\$10.96	\$570	\$22,800	1.5	\$44,600	\$1,115	\$13,380	\$335	1,786	20%	\$9.72	\$506	1.1
Perry County	\$10.96	\$570	\$22,800	1.5	\$40,000	\$1,000	\$12,000	\$300	902	28%	\$8.46	\$440	1.3
Pickett County	\$10.96	\$570	\$22,800	1.5	\$43,900	\$1,098	\$13,170	\$329	544	24%	\$6.94	\$361	1.6
Polk County	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	1,176	18%	\$7.22	\$375	1.9
Putnam County	\$11.48	\$597	\$23,880	1.6	\$54,100	\$1,353	\$16,230	\$406	9,912	36%	\$8.50	\$442	1.4
Rhea County	\$10.96	\$570	\$22,800	1.5	\$45,400	\$1,135	\$13,620	\$341	3,351	28%	\$7.84	\$408	1.4
Roane County	\$11.75	\$611	\$24,440	1.6	\$55,200	\$1,380	\$16,560	\$414	5,348	24%	\$15.12	\$786	0.8

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Tennessee	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Robertson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	5,535	23%	\$9.06	\$471	1.7			
Rutherford County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	29,172	31%	\$12.41	\$646	1.3			
Scott County	\$10.96	\$570	\$22,800	1.5	\$42,500	\$1,063	\$12,750	\$319	2,029	24%	\$7.02	\$365	1.6			
Sequatchie County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	1,185	22%	\$8.85	\$460	1.6			
Sevier County	\$13.04	\$678	\$27,120	1.8	\$51,600	\$1,290	\$15,480	\$387	11,736	32%	\$8.59	\$447	1.5			
Shelby County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	133,399	39%	\$13.97	\$727	1.1			
Smith County	\$10.96	\$570	\$22,800	1.5	\$53,800	\$1,345	\$16,140	\$404	1,627	23%	\$7.27	\$378	1.5			
Stewart County	\$11.81	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	932	18%	\$6.62	\$344	1.8			
Sullivan County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	16,801	25%	\$11.96	\$622	1.0			
Sumner County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	16,108	27%	\$10.87	\$565	1.4			
Tipton County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	5,711	26%	\$6.87	\$357	2.2			
Trousdale County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	577	21%	\$8.47	\$440	1.9			
Unicoi County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	2,018	27%	\$12.32	\$640	1.0			
Union County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	1,493	20%	\$9.59	\$499	1.5			
Van Buren County	\$10.96	\$570	\$22,800	1.5	\$34,400	\$860	\$10,320	\$258	303	15%	\$6.77	\$352	1.6			
Warren County	\$10.96	\$570	\$22,800	1.5	\$46,100	\$1,153	\$13,830	\$346	4,173	27%	\$8.55	\$445	1.3			
Washington County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	16,981	34%	\$9.36	\$487	1.3			
Wayne County	\$10.96	\$570	\$22,800	1.5	\$47,900	\$1,198	\$14,370	\$359	923	16%	\$6.29	\$327	1.7			
Weakley County	\$10.96	\$570	\$22,800	1.5	\$46,900	\$1,173	\$14,070	\$352	4,832	35%	\$7.87	\$409	1.4			
White County	\$11.37	\$591	\$23,640	1.6	\$42,900	\$1,073	\$12,870	\$322	2,317	24%	\$9.02	\$469	1.3			
Williamson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	11,387	18%	\$13.55	\$705	1.2			
Wilson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	8,031	19%	\$9.64	\$501	1.6			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Texas

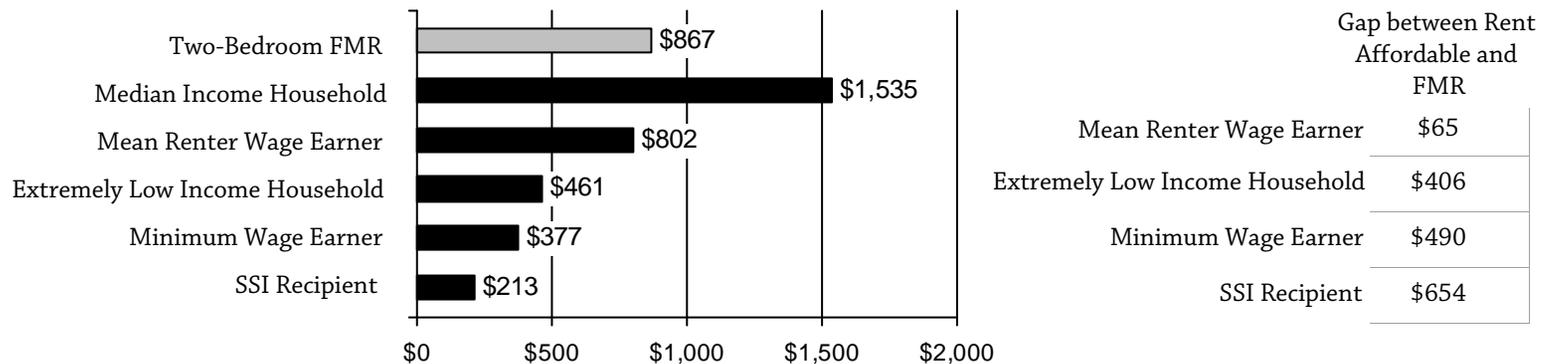
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$867. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,889 monthly or \$34,671 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.67

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 92 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$15.43. 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**



Texas	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$16.67	\$867	\$34,671	2.3	\$61,408	\$1,535	\$18,422	\$461	3,081,340	36%	\$15.43	\$802	1.1
Combined Nonmetro Areas	\$13.29	\$691	\$27,649	1.8	\$51,640	\$1,291	\$15,492	\$387	291,822	27%	\$11.62	\$604	1.1
Metropolitan Areas													
Abilene MSA	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	20,803	34%	\$11.15	\$580	1.4
Amarillo MSA	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	31,650	35%	\$12.91	\$671	1.1
Aransas County HMFA	\$14.19	\$738	\$29,520	2.0	\$54,300	\$1,358	\$16,290	\$407	2,355	23%	\$7.82	\$407	1.8
Atascosa County HMFA	\$13.56	\$705	\$28,200	1.9	\$51,500	\$1,288	\$15,450	\$386	3,523	24%	\$12.97	\$674	1.0
Austin County HMFA	\$13.35	\$694	\$27,760	1.8	\$66,800	\$1,670	\$20,040	\$501	2,459	23%	\$13.87	\$721	1.0
Austin-Round Rock MSA *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	262,564	41%	\$16.28	\$846	1.2
Beaumont-Port Arthur MSA	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	43,996	31%	\$14.97	\$779	1.0
Brazoria County HMFA	\$16.21	\$843	\$33,720	2.2	\$78,700	\$1,968	\$23,610	\$590	25,629	25%	\$13.91	\$724	1.2
Brownsville-Harlingen MSA	\$12.56	\$653	\$26,120	1.7	\$37,300	\$933	\$11,190	\$280	36,427	32%	\$7.68	\$399	1.6
Calhoun County HMFA	\$13.06	\$679	\$27,160	1.8	\$55,000	\$1,375	\$16,500	\$413	2,127	27%	\$19.01	\$989	0.7
College Station-Bryan MSA	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	39,493	49%	\$9.58	\$498	1.7
Corpus Christi HMFA	\$16.29	\$847	\$33,880	2.2	\$52,700	\$1,318	\$15,810	\$395	55,715	39%	\$12.48	\$649	1.3
Dallas HMFA	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	578,282	39%	\$18.16	\$944	0.9
El Paso MSA	\$13.58	\$706	\$28,240	1.9	\$42,000	\$1,050	\$12,600	\$315	90,106	36%	\$9.47	\$492	1.4
Fort Worth-Arlington HMFA *	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	259,453	35%	\$14.23	\$740	1.2
Houston-Baytown-Sugar Land HMFA *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	711,604	38%	\$19.00	\$988	1.0
Kendall County HMFA	\$17.54	\$912	\$36,480	2.4	\$85,900	\$2,148	\$25,770	\$644	3,116	25%	\$9.66	\$502	1.8
Killeen-Temple-Fort Hood HMFA	\$15.23	\$792	\$31,680	2.1	\$59,900	\$1,498	\$17,970	\$449	51,766	42%	\$12.74	\$662	1.2
Lampasas County HMFA	\$12.35	\$642	\$25,680	1.7	\$57,900	\$1,448	\$17,370	\$434	1,708	24%	\$8.66	\$451	1.4
Laredo MSA	\$14.15	\$736	\$29,440	2.0	\$40,300	\$1,008	\$12,090	\$302	23,782	36%	\$8.36	\$435	1.7
Longview HMFA	\$15.15	\$788	\$31,520	2.1	\$54,200	\$1,355	\$16,260	\$407	19,841	33%	\$14.53	\$755	1.0
Lubbock MSA	\$14.19	\$738	\$29,520	2.0	\$56,700	\$1,418	\$17,010	\$425	42,290	40%	\$9.64	\$501	1.5
McAllen-Edinburg-Mission MSA	\$12.54	\$652	\$26,080	1.7	\$38,500	\$963	\$11,550	\$289	62,690	30%	\$7.77	\$404	1.6
Medina County HMFA	\$13.31	\$692	\$27,680	1.8	\$60,400	\$1,510	\$18,120	\$453	3,608	24%	\$7.94	\$413	1.7
Midland MSA	\$18.02	\$937	\$37,480	2.5	\$65,100	\$1,628	\$19,530	\$488	14,779	30%	\$17.21	\$895	1.0
Odessa MSA	\$13.96	\$726	\$29,040	1.9	\$52,300	\$1,308	\$15,690	\$392	16,013	33%	\$16.29	\$847	0.9
Rusk County HMFA	\$13.10	\$681	\$27,240	1.8	\$58,300	\$1,458	\$17,490	\$437	3,935	22%	\$14.60	\$759	0.9

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
San Angelo MSA	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	13,776	33%	\$10.93	\$568	1.3			
San Antonio HMFA	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	250,365	36%	\$12.66	\$658	1.3			
Sherman-Denison MSA	\$15.56	\$809	\$32,360	2.1	\$61,700	\$1,543	\$18,510	\$463	14,212	31%	\$12.88	\$670	1.2			
Texarkana MSA	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	10,895	33%	\$9.45	\$491	1.4			
Tyler MSA	\$15.17	\$789	\$31,560	2.1	\$64,200	\$1,605	\$19,260	\$482	24,266	31%	\$12.24	\$636	1.2			
Victoria HMFA	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	11,082	32%	\$11.47	\$596	1.2			
Waco MSA	\$14.58	\$758	\$30,320	2.0	\$50,000	\$1,250	\$15,000	\$375	33,565	40%	\$11.36	\$590	1.3			
Wichita Falls MSA	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	17,924	32%	\$11.55	\$601	1.1			
Wise County HMFA	\$15.44	\$803	\$32,120	2.1	\$67,700	\$1,693	\$20,310	\$508	3,719	19%	\$15.30	\$796	1.0			
Counties																
Anderson County	\$13.33	\$693	\$27,720	1.8	\$55,500	\$1,388	\$16,650	\$416	4,545	28%	\$14.22	\$740	0.9			
Andrews County	\$12.65	\$658	\$26,320	1.7	\$59,400	\$1,485	\$17,820	\$446	968	19%	\$16.27	\$846	0.8			
Angelina County	\$15.67	\$815	\$32,600	2.2	\$48,600	\$1,215	\$14,580	\$365	9,762	31%	\$12.47	\$649	1.3			
Aransas County	\$14.19	\$738	\$29,520	2.0	\$54,300	\$1,358	\$16,290	\$407	2,355	23%	\$7.82	\$407	1.8			
Archer County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	600	18%	\$7.31	\$380	1.8			
Armstrong County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	136	20%	\$13.44	\$699	1.1			
Atascosa County	\$13.56	\$705	\$28,200	1.9	\$51,500	\$1,288	\$15,450	\$386	3,523	24%	\$12.97	\$674	1.0			
Austin County	\$13.35	\$694	\$27,760	1.8	\$66,800	\$1,670	\$20,040	\$501	2,459	23%	\$13.87	\$721	1.0			
Bailey County	\$12.17	\$633	\$25,320	1.7	\$53,900	\$1,348	\$16,170	\$404	676	28%	\$10.35	\$538	1.2			
Bandera County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	1,738	21%	\$7.54	\$392	2.2			
Bastrop County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	5,481	21%	\$8.32	\$433	2.4			
Baylor County	\$12.12	\$630	\$25,200	1.7	\$52,600	\$1,315	\$15,780	\$395	373	22%	\$8.31	\$432	1.5			
Bee County	\$12.35	\$642	\$25,680	1.7	\$49,000	\$1,225	\$14,700	\$368	2,894	34%	\$13.60	\$707	0.9			
Bell County	\$15.23	\$792	\$31,680	2.1	\$59,900	\$1,498	\$17,970	\$449	43,490	42%	\$12.68	\$660	1.2			
Bexar County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	226,887	38%	\$13.03	\$677	1.3			
Blanco County	\$16.50	\$858	\$34,320	2.3	\$68,400	\$1,710	\$20,520	\$513	784	20%	\$13.27	\$690	1.2			
Borden County †	\$12.79	\$665	\$26,600	1.8	\$64,300	\$1,608	\$19,290	\$482	109	41%						
Bosque County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	1,549	23%	\$9.23	\$480	1.3			
Bowie County	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	10,895	33%	\$9.45	\$491	1.4			
Brazoria County	\$16.21	\$843	\$33,720	2.2	\$78,700	\$1,968	\$23,610	\$590	25,629	25%	\$13.91	\$724	1.2			
Brazos County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	36,324	54%	\$9.36	\$487	1.7			

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	\$14.67	\$763	\$30,520	2.0	\$60,300	\$1,508	\$18,090	\$452	1,633	40%	\$10.22	\$532	1.4
Briscoe County	\$12.04	\$626	\$25,040	1.7	\$44,600	\$1,115	\$13,380	\$335	129	20%	\$5.71	\$297	2.1
Brooks County	\$12.04	\$626	\$25,040	1.7	\$27,300	\$683	\$8,190	\$205	964	36%	\$11.66	\$606	1.0
Brown County	\$13.44	\$699	\$27,960	1.9	\$51,000	\$1,275	\$15,300	\$383	3,745	28%	\$8.58	\$446	1.6
Burleson County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	1,246	19%	\$11.98	\$623	1.3
Burnet County	\$12.92	\$672	\$26,880	1.8	\$61,700	\$1,543	\$18,510	\$463	4,386	27%	\$10.34	\$538	1.2
Caldwell County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	3,848	34%	\$10.87	\$565	1.9
Calhoun County	\$13.06	\$679	\$27,160	1.8	\$55,000	\$1,375	\$16,500	\$413	2,127	27%	\$19.01	\$989	0.7
Callahan County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	835	16%	\$10.35	\$538	1.5
Cameron County	\$12.56	\$653	\$26,120	1.7	\$37,300	\$933	\$11,190	\$280	36,427	32%	\$7.68	\$399	1.6
Camp County	\$12.04	\$626	\$25,040	1.7	\$44,700	\$1,118	\$13,410	\$335	1,446	32%	\$12.25	\$637	1.0
Carson County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	281	12%	\$31.67	\$1,647	0.5
Cass County	\$12.04	\$626	\$25,040	1.7	\$47,100	\$1,178	\$14,130	\$353	3,622	30%	\$9.38	\$488	1.3
Castro County	\$12.15	\$632	\$25,280	1.7	\$40,800	\$1,020	\$12,240	\$306	647	25%	\$12.64	\$657	1.0
Chambers County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	1,548	13%	\$14.81	\$770	1.2
Cherokee County	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	4,588	27%	\$7.99	\$415	1.5
Childress County	\$13.54	\$704	\$28,160	1.9	\$52,800	\$1,320	\$15,840	\$396	536	26%	\$6.97	\$363	1.9
Clay County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	636	15%	\$9.69	\$504	1.4
Cochran County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	231	21%	\$17.09	\$889	0.7
Coke County	\$12.04	\$626	\$25,040	1.7	\$56,000	\$1,400	\$16,800	\$420	392	28%	\$9.00	\$468	1.3
Coleman County	\$12.04	\$626	\$25,040	1.7	\$35,800	\$895	\$10,740	\$269	1,170	33%	\$8.14	\$423	1.5
Collin County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	82,099	30%	\$15.23	\$792	1.1
Collingsworth County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	317	26%	\$12.69	\$660	0.9
Colorado County	\$12.87	\$669	\$26,760	1.8	\$55,800	\$1,395	\$16,740	\$419	1,704	21%	\$12.88	\$670	1.0
Comal County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	9,776	24%	\$9.50	\$494	1.8
Comanche County	\$12.04	\$626	\$25,040	1.7	\$48,200	\$1,205	\$14,460	\$362	1,128	22%	\$9.11	\$474	1.3
Concho County	\$19.92	\$1,036	\$41,440	2.7	\$57,500	\$1,438	\$17,250	\$431	187	19%	\$6.78	\$353	2.9
Cooke County	\$15.40	\$801	\$32,040	2.1	\$61,300	\$1,533	\$18,390	\$460	4,442	31%	\$13.40	\$697	1.1
Coryell County	\$15.23	\$792	\$31,680	2.1	\$59,900	\$1,498	\$17,970	\$449	8,276	41%	\$13.19	\$686	1.2
Cottle County	\$12.79	\$665	\$26,600	1.8	\$41,300	\$1,033	\$12,390	\$310	114	18%	\$11.22	\$583	1.1
Crane County	\$17.04	\$886	\$35,440	2.4	\$61,100	\$1,528	\$18,330	\$458	323	22%	\$15.68	\$816	1.1

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crockett County	\$12.37	\$643	\$25,720	1.7	\$54,500	\$1,363	\$16,350	\$409	575	44%	\$16.81	\$874	0.7
Crosby County	\$14.19	\$738	\$29,520	2.0	\$56,700	\$1,418	\$17,010	\$425	634	30%	\$13.44	\$699	1.1
Culberson County	\$12.04	\$626	\$25,040	1.7	\$43,800	\$1,095	\$13,140	\$329	245	29%	\$12.64	\$657	1.0
Dallam County	\$13.17	\$685	\$27,400	1.8	\$54,300	\$1,358	\$16,290	\$407	783	36%	\$13.81	\$718	1.0
Dallas County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	385,266	46%	\$20.07	\$1,044	0.8
Dawson County	\$12.04	\$626	\$25,040	1.7	\$50,500	\$1,263	\$15,150	\$379	1,127	26%	\$11.10	\$577	1.1
Deaf Smith County	\$12.54	\$652	\$26,080	1.7	\$51,800	\$1,295	\$15,540	\$389	2,167	35%	\$13.68	\$711	0.9
Delta County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	374	18%	\$5.52	\$287	3.1
Denton County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	78,101	34%	\$11.30	\$587	1.5
DeWitt County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,681	24%	\$10.55	\$549	1.1
Dickens County	\$12.52	\$651	\$26,040	1.7	\$50,500	\$1,263	\$15,150	\$379	159	19%	\$12.68	\$659	1.0
Dimmit County	\$12.04	\$626	\$25,040	1.7	\$32,500	\$813	\$9,750	\$244	1,016	29%	\$15.18	\$789	0.8
Donley County	\$12.48	\$649	\$25,960	1.7	\$63,000	\$1,575	\$18,900	\$473	395	30%	\$6.09	\$317	2.0
Duval County	\$12.54	\$652	\$26,080	1.7	\$39,800	\$995	\$11,940	\$299	1,078	27%	\$14.01	\$728	0.9
Eastland County	\$12.04	\$626	\$25,040	1.7	\$45,200	\$1,130	\$13,560	\$339	1,826	26%	\$13.05	\$679	0.9
Ector County	\$13.96	\$726	\$29,040	1.9	\$52,300	\$1,308	\$15,690	\$392	16,013	33%	\$16.29	\$847	0.9
Edwards County	\$12.85	\$668	\$26,720	1.8	\$46,900	\$1,173	\$14,070	\$352	139	17%	\$10.92	\$568	1.2
El Paso County	\$13.58	\$706	\$28,240	1.9	\$42,000	\$1,050	\$12,600	\$315	90,106	36%	\$9.47	\$492	1.4
Ellis County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	11,736	24%	\$10.10	\$525	1.7
Erath County	\$13.56	\$705	\$28,200	1.9	\$53,900	\$1,348	\$16,170	\$404	5,629	40%	\$8.37	\$435	1.6
Falls County	\$12.04	\$626	\$25,040	1.7	\$45,600	\$1,140	\$13,680	\$342	1,684	30%	\$11.79	\$613	1.0
Fannin County	\$12.94	\$673	\$26,920	1.8	\$58,500	\$1,463	\$17,550	\$439	3,082	26%	\$8.90	\$463	1.5
Fayette County	\$14.02	\$729	\$29,160	1.9	\$59,700	\$1,493	\$17,910	\$448	2,408	23%	\$11.01	\$573	1.3
Fisher County	\$12.04	\$626	\$25,040	1.7	\$55,200	\$1,380	\$16,560	\$414	423	25%	\$10.07	\$524	1.2
Floyd County	\$12.04	\$626	\$25,040	1.7	\$45,500	\$1,138	\$13,650	\$341	789	31%	\$9.37	\$487	1.3
Foard County	\$12.04	\$626	\$25,040	1.7	\$42,600	\$1,065	\$12,780	\$320	194	35%	\$6.57	\$342	1.8
Fort Bend County*	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	35,513	20%	\$13.52	\$703	1.3
Franklin County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	728	19%	\$11.27	\$586	1.1
Freestone County	\$14.87	\$773	\$30,920	2.1	\$60,300	\$1,508	\$18,090	\$452	1,586	23%	\$10.63	\$553	1.4
Frio County	\$12.04	\$626	\$25,040	1.7	\$44,800	\$1,120	\$13,440	\$336	1,618	34%	\$15.81	\$822	0.8
Gaines County	\$12.04	\$626	\$25,040	1.7	\$57,000	\$1,425	\$17,100	\$428	1,379	26%	\$11.67	\$607	1.0

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Galveston County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	33,654	31%	\$11.17	\$581	1.6
Garza County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	519	32%	\$8.84	\$460	1.4
Gillespie County	\$17.21	\$895	\$35,800	2.4	\$66,700	\$1,668	\$20,010	\$500	2,636	25%	\$9.23	\$480	1.9
Glasscock County	\$12.79	\$665	\$26,600	1.8	\$72,500	\$1,813	\$21,750	\$544	87	21%	\$12.63	\$657	1.0
Goliad County	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	571	19%	\$7.05	\$367	2.0
Gonzales County	\$12.04	\$626	\$25,040	1.7	\$48,200	\$1,205	\$14,460	\$362	2,232	32%	\$10.95	\$569	1.1
Gray County	\$12.23	\$636	\$25,440	1.7	\$52,600	\$1,315	\$15,780	\$395	1,925	24%	\$16.24	\$845	0.8
Grayson County	\$15.56	\$809	\$32,360	2.1	\$61,700	\$1,543	\$18,510	\$463	14,212	31%	\$12.88	\$670	1.2
Gregg County	\$15.15	\$788	\$31,520	2.1	\$54,200	\$1,355	\$16,260	\$407	16,679	37%	\$14.87	\$773	1.0
Grimes County	\$12.29	\$639	\$25,560	1.7	\$53,700	\$1,343	\$16,110	\$403	2,104	25%	\$16.42	\$854	0.7
Guadalupe County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	9,653	22%	\$9.75	\$507	1.7
Hale County	\$12.04	\$626	\$25,040	1.7	\$46,900	\$1,173	\$14,070	\$352	4,265	36%	\$10.94	\$569	1.1
Hall County	\$12.04	\$626	\$25,040	1.7	\$38,700	\$968	\$11,610	\$290	439	31%	\$10.57	\$549	1.1
Hamilton County	\$12.04	\$626	\$25,040	1.7	\$53,500	\$1,338	\$16,050	\$401	568	19%	\$12.06	\$627	1.0
Hansford County	\$12.13	\$631	\$25,240	1.7	\$60,400	\$1,510	\$18,120	\$453	410	22%	\$18.63	\$969	0.7
Hardeman County	\$15.17	\$789	\$31,560	2.1	\$40,400	\$1,010	\$12,120	\$303	383	23%	\$5.91	\$307	2.6
Hardin County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	4,302	21%	\$13.41	\$697	1.1
Harris County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	589,684	42%	\$20.06	\$1,043	0.9
Harrison County	\$13.27	\$690	\$27,600	1.8	\$63,600	\$1,590	\$19,080	\$477	6,138	26%	\$13.82	\$719	1.0
Hartley County	\$12.04	\$626	\$25,040	1.7	\$75,800	\$1,895	\$22,740	\$569	460	27%	\$8.08	\$420	1.5
Haskell County	\$12.04	\$626	\$25,040	1.7	\$44,400	\$1,110	\$13,320	\$333	675	27%	\$8.24	\$429	1.5
Hays County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	17,243	33%	\$6.74	\$350	3.0
Hemphill County	\$14.02	\$729	\$29,160	1.9	\$81,000	\$2,025	\$24,300	\$608	388	25%	\$17.89	\$931	0.8
Henderson County	\$15.48	\$805	\$32,200	2.1	\$48,000	\$1,200	\$14,400	\$360	6,929	23%	\$9.67	\$503	1.6
Hidalgo County	\$12.54	\$652	\$26,080	1.7	\$38,500	\$963	\$11,550	\$289	62,690	30%	\$7.77	\$404	1.6
Hill County	\$13.58	\$706	\$28,240	1.9	\$53,900	\$1,348	\$16,170	\$404	3,291	25%	\$8.90	\$463	1.5
Hockley County	\$14.08	\$732	\$29,280	1.9	\$56,800	\$1,420	\$17,040	\$426	2,197	27%	\$14.44	\$751	1.0
Hood County	\$16.83	\$875	\$35,000	2.3	\$70,000	\$1,750	\$21,000	\$525	4,752	23%	\$11.44	\$595	1.5
Hopkins County	\$13.54	\$704	\$28,160	1.9	\$56,400	\$1,410	\$16,920	\$423	3,622	27%	\$11.50	\$598	1.2
Houston County	\$12.15	\$632	\$25,280	1.7	\$46,500	\$1,163	\$13,950	\$349	2,220	28%	\$12.93	\$673	0.9
Howard County	\$12.98	\$675	\$27,000	1.8	\$56,600	\$1,415	\$16,980	\$425	3,555	32%	\$11.87	\$617	1.1

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Hudspeth County	\$12.04	\$626	\$25,040	1.7	\$29,900	\$748	\$8,970	\$224	186	20%	\$9.68	\$503	1.2			
Hunt County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	8,715	28%	\$12.09	\$629	1.4			
Hutchinson County	\$12.88	\$670	\$26,800	1.8	\$53,400	\$1,335	\$16,020	\$401	1,594	19%	\$16.07	\$836	0.8			
Irion County	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	114	19%	\$20.50	\$1,066	0.7			
Jack County	\$12.42	\$646	\$25,840	1.7	\$64,200	\$1,605	\$19,260	\$482	791	27%	\$17.17	\$893	0.7			
Jackson County	\$13.12	\$682	\$27,280	1.8	\$62,200	\$1,555	\$18,660	\$467	1,280	25%	\$11.77	\$612	1.1			
Jasper County	\$13.02	\$677	\$27,080	1.8	\$47,400	\$1,185	\$14,220	\$356	2,998	22%	\$9.36	\$487	1.4			
Jeff Davis County	\$12.04	\$626	\$25,040	1.7	\$52,800	\$1,320	\$15,840	\$396	165	17%	\$9.73	\$506	1.2			
Jefferson County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	32,562	36%	\$15.37	\$799	1.0			
Jim Hogg County	\$12.04	\$626	\$25,040	1.7	\$46,100	\$1,153	\$13,830	\$346	512	30%	\$9.52	\$495	1.3			
Jim Wells County	\$14.33	\$745	\$29,800	2.0	\$45,200	\$1,130	\$13,560	\$339	3,547	26%	\$13.08	\$680	1.1			
Johnson County *	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	12,557	25%	\$12.13	\$631	1.5			
Jones County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	1,320	22%	\$13.12	\$682	1.2			
Karnes County	\$12.04	\$626	\$25,040	1.7	\$50,900	\$1,273	\$15,270	\$382	1,379	30%	\$9.77	\$508	1.2			
Kaufman County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	7,513	22%	\$9.37	\$487	1.8			
Kendall County	\$17.54	\$912	\$36,480	2.4	\$85,900	\$2,148	\$25,770	\$644	3,116	25%	\$9.66	\$502	1.8			
Kenedy County	\$14.81	\$770	\$30,800	2.0	\$59,900	\$1,498	\$17,970	\$449	44	54%	\$30.23	\$1,572	0.5			
Kent County †	\$14.83	\$771	\$30,840	2.0	\$57,400	\$1,435	\$17,220	\$431	99	24%						
Kerr County	\$15.75	\$819	\$32,760	2.2	\$55,900	\$1,398	\$16,770	\$419	5,497	27%	\$12.68	\$659	1.2			
Kimble County	\$12.52	\$651	\$26,040	1.7	\$55,500	\$1,388	\$16,650	\$416	554	30%	\$16.00	\$832	0.8			
King County †	\$12.79	\$665	\$26,600	1.8	\$85,600	\$2,140	\$25,680	\$642	55	55%						
Kinney County	\$12.04	\$626	\$25,040	1.7	\$32,800	\$820	\$9,840	\$246	202	17%	\$8.93	\$465	1.3			
Kleberg County	\$14.46	\$752	\$30,080	2.0	\$49,700	\$1,243	\$14,910	\$373	4,774	43%	\$10.15	\$528	1.4			
Knox County	\$12.04	\$626	\$25,040	1.7	\$50,300	\$1,258	\$15,090	\$377	566	35%	\$13.00	\$676	0.9			
La Salle County	\$12.04	\$626	\$25,040	1.7	\$37,600	\$940	\$11,280	\$282	700	36%	\$23.19	\$1,206	0.5			
Lamar County	\$12.12	\$630	\$25,200	1.7	\$52,400	\$1,310	\$15,720	\$393	6,010	32%	\$11.16	\$580	1.1			
Lamb County	\$12.04	\$626	\$25,040	1.7	\$42,500	\$1,063	\$12,750	\$319	1,288	27%	\$11.74	\$610	1.0			
Lampasas County	\$12.35	\$642	\$25,680	1.7	\$57,900	\$1,448	\$17,370	\$434	1,708	24%	\$8.66	\$451	1.4			
Lavaca County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,674	21%	\$11.19	\$582	1.1			
Lee County	\$12.21	\$635	\$25,400	1.7	\$66,400	\$1,660	\$19,920	\$498	1,426	24%	\$14.83	\$771	0.8			
Leon County	\$12.13	\$631	\$25,240	1.7	\$55,000	\$1,375	\$16,500	\$413	984	15%	\$12.66	\$658	1.0			

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	5,236	22%	\$10.55	\$549	1.7
Limestone County	\$13.56	\$705	\$28,200	1.9	\$54,900	\$1,373	\$16,470	\$412	1,666	21%	\$10.75	\$559	1.3
Lipscomb County	\$13.29	\$691	\$27,640	1.8	\$60,100	\$1,503	\$18,030	\$451	345	30%	\$17.21	\$895	0.8
Live Oak County	\$13.94	\$725	\$29,000	1.9	\$55,400	\$1,385	\$16,620	\$416	641	17%	\$15.77	\$820	0.9
Llano County	\$12.21	\$635	\$25,400	1.7	\$56,200	\$1,405	\$16,860	\$422	1,682	20%	\$9.06	\$471	1.3
Loving County †	\$12.79	\$665	\$26,600	1.8	\$89,600	\$2,240	\$26,880	\$672	15	56%			
Lubbock County	\$14.19	\$738	\$29,520	2.0	\$56,700	\$1,418	\$17,010	\$425	41,656	40%	\$9.60	\$499	1.5
Lynn County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	544	25%	\$8.50	\$442	1.4
Madison County	\$12.04	\$626	\$25,040	1.7	\$49,900	\$1,248	\$14,970	\$374	813	23%	\$8.26	\$429	1.5
Marion County	\$13.00	\$676	\$27,040	1.8	\$43,200	\$1,080	\$12,960	\$324	1,057	23%	\$6.92	\$360	1.9
Martin County	\$14.17	\$737	\$29,480	2.0	\$48,700	\$1,218	\$14,610	\$365	466	30%	\$10.66	\$554	1.3
Mason County	\$12.04	\$626	\$25,040	1.7	\$58,800	\$1,470	\$17,640	\$441	284	17%	\$5.24	\$272	2.3
Matagorda County	\$13.40	\$697	\$27,880	1.8	\$51,600	\$1,290	\$15,480	\$387	3,558	26%	\$12.46	\$648	1.1
Maverick County	\$12.04	\$626	\$25,040	1.7	\$34,200	\$855	\$10,260	\$257	4,464	30%	\$6.67	\$347	1.8
McCulloch County	\$12.04	\$626	\$25,040	1.7	\$48,800	\$1,220	\$14,640	\$366	787	25%	\$12.59	\$655	1.0
McLennan County	\$14.58	\$758	\$30,320	2.0	\$50,000	\$1,250	\$15,000	\$375	33,565	40%	\$11.36	\$590	1.3
McMullen County	\$12.79	\$665	\$26,600	1.8	\$56,200	\$1,405	\$16,860	\$422	44	16%	\$15.94	\$829	0.8
Medina County	\$13.31	\$692	\$27,680	1.8	\$60,400	\$1,510	\$18,120	\$453	3,608	24%	\$7.94	\$413	1.7
Menard County	\$12.04	\$626	\$25,040	1.7	\$57,500	\$1,438	\$17,250	\$431	200	24%	\$7.87	\$409	1.5
Midland County	\$18.02	\$937	\$37,480	2.5	\$65,100	\$1,628	\$19,530	\$488	14,779	30%	\$17.21	\$895	1.0
Milam County	\$12.04	\$626	\$25,040	1.7	\$54,000	\$1,350	\$16,200	\$405	2,723	29%	\$14.00	\$728	0.9
Mills County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	389	21%	\$9.10	\$473	1.3
Mitchell County	\$12.04	\$626	\$25,040	1.7	\$49,000	\$1,225	\$14,700	\$368	661	24%	\$14.41	\$749	0.8
Montague County	\$12.73	\$662	\$26,480	1.8	\$58,900	\$1,473	\$17,670	\$442	1,810	23%	\$9.08	\$472	1.4
Montgomery County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	40,083	26%	\$14.19	\$738	1.3
Moore County	\$12.79	\$665	\$26,600	1.8	\$53,500	\$1,338	\$16,050	\$401	1,893	28%	\$13.42	\$698	1.0
Morris County	\$12.04	\$626	\$25,040	1.7	\$52,700	\$1,318	\$15,810	\$395	1,323	26%	\$13.35	\$694	0.9
Motley County	\$12.04	\$626	\$25,040	1.7	\$44,300	\$1,108	\$13,290	\$332	88	21%	\$11.50	\$598	1.0
Nacogdoches County	\$14.83	\$771	\$30,840	2.0	\$47,600	\$1,190	\$14,280	\$357	9,429	41%	\$8.70	\$452	1.7
Navarro County	\$14.42	\$750	\$30,000	2.0	\$52,200	\$1,305	\$15,660	\$392	5,050	29%	\$10.11	\$526	1.4
Newton County	\$12.04	\$626	\$25,040	1.7	\$50,000	\$1,250	\$15,000	\$375	788	16%	\$8.91	\$463	1.4

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Nolan County	\$12.04	\$626	\$25,040	1.7	\$51,400	\$1,285	\$15,420	\$386	1,801	32%	\$10.18	\$529	1.2
Nueces County	\$16.29	\$847	\$33,880	2.2	\$52,700	\$1,318	\$15,810	\$395	47,936	39%	\$12.37	\$643	1.3
Ochiltree County	\$12.04	\$626	\$25,040	1.7	\$64,200	\$1,605	\$19,260	\$482	1,080	29%	\$15.10	\$785	0.8
Oldham County	\$13.17	\$685	\$27,400	1.8	\$63,200	\$1,580	\$18,960	\$474	202	29%	\$15.78	\$821	0.8
Orange County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	7,132	23%	\$13.47	\$701	1.1
Palo Pinto County	\$14.33	\$745	\$29,800	2.0	\$51,700	\$1,293	\$15,510	\$388	3,231	30%	\$14.67	\$763	1.0
Panola County	\$12.04	\$626	\$25,040	1.7	\$56,400	\$1,410	\$16,920	\$423	1,495	17%	\$10.72	\$557	1.1
Parker County*	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	8,549	21%	\$10.06	\$523	1.8
Parmer County	\$12.04	\$626	\$25,040	1.7	\$46,600	\$1,165	\$13,980	\$350	953	28%	\$12.68	\$659	0.9
Pecos County	\$12.04	\$626	\$25,040	1.7	\$49,900	\$1,248	\$14,970	\$374	1,494	31%	\$15.38	\$800	0.8
Polk County	\$12.04	\$626	\$25,040	1.7	\$40,800	\$1,020	\$12,240	\$306	3,513	21%	\$9.47	\$493	1.3
Potter County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	17,026	41%	\$13.43	\$699	1.1
Presidio County	\$12.04	\$626	\$25,040	1.7	\$35,400	\$885	\$10,620	\$266	813	30%	\$8.42	\$438	1.4
Rains County	\$12.04	\$626	\$25,040	1.7	\$52,800	\$1,320	\$15,840	\$396	666	16%	\$7.07	\$368	1.7
Randall County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	14,207	30%	\$8.26	\$430	1.8
Reagan County	\$12.75	\$663	\$26,520	1.8	\$58,200	\$1,455	\$17,460	\$437	323	28%	\$23.30	\$1,211	0.5
Real County	\$12.04	\$626	\$25,040	1.7	\$36,300	\$908	\$10,890	\$272	336	25%	\$8.92	\$464	1.3
Red River County	\$12.04	\$626	\$25,040	1.7	\$46,700	\$1,168	\$14,010	\$350	1,565	30%	\$6.47	\$337	1.9
Reeves County	\$12.04	\$626	\$25,040	1.7	\$39,000	\$975	\$11,700	\$293	825	23%	\$11.32	\$589	1.1
Refugio County	\$12.94	\$673	\$26,920	1.8	\$55,800	\$1,395	\$16,740	\$419	578	21%	\$12.63	\$657	1.0
Roberts County	\$12.79	\$665	\$26,600	1.8	\$65,200	\$1,630	\$19,560	\$489	73	22%	\$16.20	\$843	0.8
Robertson County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	1,923	32%	\$11.03	\$574	1.5
Rockwall County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	4,478	17%	\$11.12	\$578	1.5
Runnels County	\$12.04	\$626	\$25,040	1.7	\$45,000	\$1,125	\$13,500	\$338	1,081	28%	\$10.62	\$552	1.1
Rusk County	\$13.10	\$681	\$27,240	1.8	\$58,300	\$1,458	\$17,490	\$437	3,935	22%	\$14.60	\$759	0.9
Sabine County	\$12.04	\$626	\$25,040	1.7	\$41,100	\$1,028	\$12,330	\$308	547	12%	\$19.06	\$991	0.6
San Augustine County	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	845	24%	\$8.79	\$457	1.4
San Jacinto County*	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	1,553	17%	\$7.81	\$406	2.3
San Patricio County	\$16.29	\$847	\$33,880	2.2	\$52,700	\$1,318	\$15,810	\$395	7,779	35%	\$13.57	\$705	1.2
San Saba County	\$12.04	\$626	\$25,040	1.7	\$44,000	\$1,100	\$13,200	\$330	395	19%	\$6.87	\$357	1.8
Schleicher County	\$12.73	\$662	\$26,480	1.8	\$62,900	\$1,573	\$18,870	\$472	237	24%	\$15.39	\$800	0.8

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scurry County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,741	29%	\$10.66	\$555	1.1
Shackelford County	\$12.04	\$626	\$25,040	1.7	\$59,600	\$1,490	\$17,880	\$447	328	26%	\$16.20	\$843	0.7
Shelby County	\$12.04	\$626	\$25,040	1.7	\$42,700	\$1,068	\$12,810	\$320	2,403	25%	\$8.86	\$460	1.4
Sherman County	\$12.04	\$626	\$25,040	1.7	\$62,900	\$1,573	\$18,870	\$472	233	23%	\$10.75	\$559	1.1
Smith County	\$15.17	\$789	\$31,560	2.1	\$64,200	\$1,605	\$19,260	\$482	24,266	31%	\$12.24	\$636	1.2
Somervell County	\$12.04	\$626	\$25,040	1.7	\$73,300	\$1,833	\$21,990	\$550	867	28%	\$21.50	\$1,118	0.6
Starr County	\$12.04	\$626	\$25,040	1.7	\$29,900	\$748	\$8,970	\$224	3,011	19%	\$5.66	\$294	2.1
Stephens County	\$12.69	\$660	\$26,400	1.8	\$49,000	\$1,225	\$14,700	\$368	852	24%	\$12.80	\$666	1.0
Sterling County	\$13.83	\$719	\$28,760	1.9	\$53,900	\$1,348	\$16,170	\$404	103	24%	\$17.53	\$912	0.8
Stonewall County	\$12.04	\$626	\$25,040	1.7	\$64,000	\$1,600	\$19,200	\$480	125	21%	\$15.38	\$800	0.8
Sutton County	\$12.04	\$626	\$25,040	1.7	\$68,700	\$1,718	\$20,610	\$515	338	24%	\$56.99	\$2,963	0.2
Swisher County	\$12.04	\$626	\$25,040	1.7	\$53,600	\$1,340	\$16,080	\$402	746	29%	\$9.46	\$492	1.3
Tarrant County *	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	238,347	37%	\$14.48	\$753	1.2
Taylor County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	18,648	38%	\$11.07	\$576	1.4
Terrell County	\$12.73	\$662	\$26,480	1.8	\$43,500	\$1,088	\$13,050	\$326	112	27%	\$12.31	\$640	1.0
Terry County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	1,131	29%	\$13.98	\$727	0.9
Throckmorton County	\$12.04	\$626	\$25,040	1.7	\$46,200	\$1,155	\$13,860	\$347	152	19%	\$11.34	\$590	1.1
Titus County	\$12.17	\$633	\$25,320	1.7	\$46,600	\$1,165	\$13,980	\$350	3,004	28%	\$10.77	\$560	1.1
Tom Green County	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	13,662	33%	\$10.81	\$562	1.3
Travis County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	190,711	48%	\$17.26	\$897	1.2
Trinity County	\$12.04	\$626	\$25,040	1.7	\$47,400	\$1,185	\$14,220	\$356	846	17%	\$10.29	\$535	1.2
Tyler County	\$12.52	\$651	\$26,040	1.7	\$43,700	\$1,093	\$13,110	\$328	1,409	17%	\$9.12	\$474	1.4
Upshur County	\$15.15	\$788	\$31,520	2.1	\$54,200	\$1,355	\$16,260	\$407	3,162	21%	\$9.72	\$505	1.6
Upton County	\$12.04	\$626	\$25,040	1.7	\$58,000	\$1,450	\$17,400	\$435	234	19%	\$30.55	\$1,589	0.4
Uvalde County	\$12.81	\$666	\$26,640	1.8	\$41,800	\$1,045	\$12,540	\$314	2,284	26%	\$9.27	\$482	1.4
Val Verde County	\$12.63	\$657	\$26,280	1.7	\$42,400	\$1,060	\$12,720	\$318	4,758	32%	\$8.54	\$444	1.5
Van Zandt County	\$14.04	\$730	\$29,200	1.9	\$54,600	\$1,365	\$16,380	\$410	4,301	22%	\$9.17	\$477	1.5
Victoria County	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	10,511	33%	\$11.61	\$604	1.2
Walker County	\$13.79	\$717	\$28,680	1.9	\$57,100	\$1,428	\$17,130	\$428	8,302	41%	\$8.19	\$426	1.7
Waller County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	4,333	32%	\$14.49	\$753	1.3
Ward County	\$12.04	\$626	\$25,040	1.7	\$49,500	\$1,238	\$14,850	\$371	947	25%	\$21.59	\$1,123	0.6

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Texas	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Washington County	\$16.06	\$835	\$33,400	2.2	\$59,600	\$1,490	\$17,880	\$447	4,025	32%	\$10.27	\$534	1.6			
Webb County	\$14.15	\$736	\$29,440	2.0	\$40,300	\$1,008	\$12,090	\$302	23,782	36%	\$8.36	\$435	1.7			
Wharton County	\$13.90	\$723	\$28,920	1.9	\$53,200	\$1,330	\$15,960	\$399	4,502	31%	\$8.74	\$454	1.6			
Wheeler County	\$12.04	\$626	\$25,040	1.7	\$57,900	\$1,448	\$17,370	\$434	486	23%	\$11.88	\$618	1.0			
Wichita County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	16,688	35%	\$11.74	\$610	1.1			
Wilbarger County	\$13.46	\$700	\$28,000	1.9	\$48,200	\$1,205	\$14,460	\$362	1,723	34%	\$9.73	\$506	1.4			
Willacy County	\$12.04	\$626	\$25,040	1.7	\$27,000	\$675	\$8,100	\$203	1,408	27%	\$13.09	\$681	0.9			
Williamson County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	45,281	31%	\$16.60	\$863	1.2			
Wilson County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	2,311	15%	\$7.10	\$369	2.4			
Winkler County	\$12.40	\$645	\$25,800	1.7	\$51,400	\$1,285	\$15,420	\$386	429	17%	\$20.79	\$1,081	0.6			
Wise County	\$15.44	\$803	\$32,120	2.1	\$67,700	\$1,693	\$20,310	\$508	3,719	19%	\$15.30	\$796	1.0			
Wood County	\$12.92	\$672	\$26,880	1.8	\$54,100	\$1,353	\$16,230	\$406	3,129	20%	\$12.23	\$636	1.1			
Yoakum County	\$12.94	\$673	\$26,920	1.8	\$54,500	\$1,363	\$16,350	\$409	523	20%	\$15.98	\$831	0.8			
Young County	\$13.83	\$719	\$28,760	1.9	\$53,700	\$1,343	\$16,110	\$403	2,285	31%	\$12.65	\$658	1.1			
Zapata County	\$12.04	\$626	\$25,040	1.7	\$28,100	\$703	\$8,430	\$211	1,043	24%	\$12.96	\$674	0.9			
Zavala County	\$12.04	\$626	\$25,040	1.7	\$26,300	\$658	\$7,890	\$197	1,074	30%	\$6.02	\$313	2.0			

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Utah

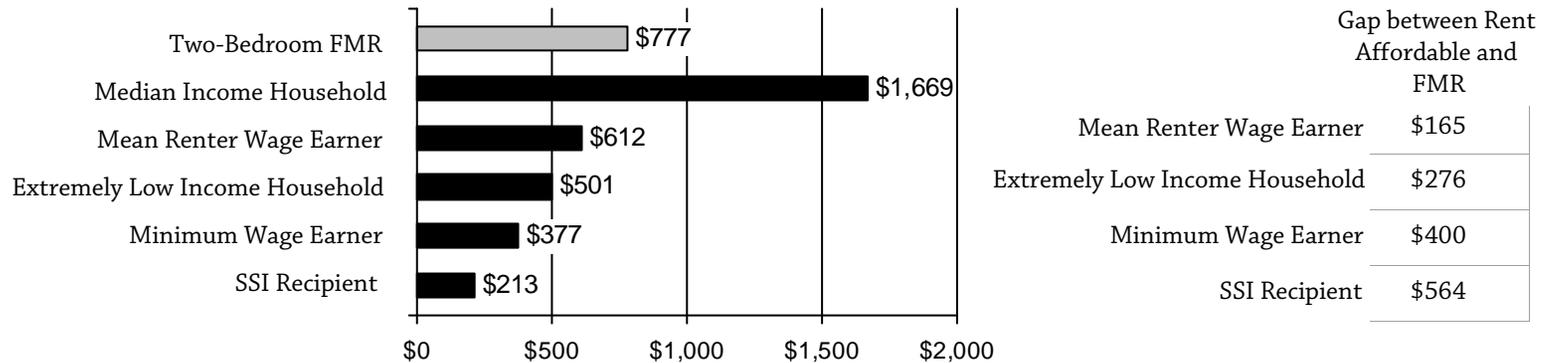
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$777. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,590 monthly or \$31,079 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.94

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 82 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 \$11.78. 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	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Utah	\$14.94	\$777	\$31,079	2.1	\$66,754	\$1,669	\$20,026	\$501	254,899	29%	\$11.78	\$612	1.3			
Combined Nonmetro Areas	\$12.80	\$666	\$26,626	1.8	\$58,746	\$1,469	\$17,624	\$441	25,918	25%	\$11.60	\$603	1.1			
<u>Metropolitan Areas</u>																
Logan MSA	\$12.13	\$631	\$25,240	1.7	\$55,700	\$1,393	\$16,710	\$418	12,514	36%	\$9.00	\$468	1.3			
Ogden-Clearfield MSA	\$14.60	\$759	\$30,360	2.0	\$70,800	\$1,770	\$21,240	\$531	42,305	24%	\$9.92	\$516	1.5			
Provo-Orem MSA	\$14.17	\$737	\$29,480	2.0	\$61,900	\$1,548	\$18,570	\$464	43,445	31%	\$10.59	\$550	1.3			
Salt Lake City HMFA	\$16.13	\$839	\$33,560	2.2	\$70,300	\$1,758	\$21,090	\$527	109,357	32%	\$13.18	\$685	1.2			
St. George MSA	\$15.04	\$782	\$31,280	2.1	\$56,800	\$1,420	\$17,040	\$426	13,768	30%	\$10.11	\$526	1.5			
Summit County HMFA	\$17.71	\$921	\$36,840	2.4	\$97,000	\$2,425	\$29,100	\$728	3,083	23%	\$9.37	\$487	1.9			
Tooele County HMFA	\$14.58	\$758	\$30,320	2.0	\$69,700	\$1,743	\$20,910	\$523	4,509	25%	\$12.12	\$630	1.2			
<u>Counties</u>																
Beaver County	\$11.83	\$615	\$24,600	1.6	\$49,300	\$1,233	\$14,790	\$370	483	23%	\$8.78	\$456	1.3			
Box Elder County	\$11.83	\$615	\$24,600	1.6	\$64,300	\$1,608	\$19,290	\$482	3,013	19%	\$10.29	\$535	1.1			
Cache County	\$12.13	\$631	\$25,240	1.7	\$55,700	\$1,393	\$16,710	\$418	12,514	36%	\$9.00	\$468	1.3			
Carbon County	\$11.83	\$615	\$24,600	1.6	\$55,400	\$1,385	\$16,620	\$416	2,354	30%	\$10.30	\$536	1.1			
Daggett County	\$15.25	\$793	\$31,720	2.1	\$64,800	\$1,620	\$19,440	\$486	132	35%	\$9.68	\$503	1.6			
Davis County	\$14.60	\$759	\$30,360	2.0	\$70,800	\$1,770	\$21,240	\$531	19,829	21%	\$9.71	\$505	1.5			
Duchesne County	\$12.31	\$640	\$25,600	1.7	\$62,000	\$1,550	\$18,600	\$465	1,703	25%	\$14.71	\$765	0.8			
Emery County	\$11.83	\$615	\$24,600	1.6	\$61,700	\$1,543	\$18,510	\$463	753	20%	\$24.57	\$1,277	0.5			
Garfield County	\$12.46	\$648	\$25,920	1.7	\$61,000	\$1,525	\$18,300	\$458	443	21%	\$8.01	\$416	1.6			
Grand County	\$13.52	\$703	\$28,120	1.9	\$56,600	\$1,415	\$16,980	\$425	1,176	32%	\$9.65	\$502	1.4			
Iron County	\$12.38	\$644	\$25,760	1.7	\$49,600	\$1,240	\$14,880	\$372	5,940	39%	\$9.00	\$468	1.4			
Juab County	\$14.17	\$737	\$29,480	2.0	\$61,900	\$1,548	\$18,570	\$464	568	18%	\$10.20	\$530	1.4			
Kane County	\$11.83	\$615	\$24,600	1.6	\$51,900	\$1,298	\$15,570	\$389	579	18%	\$8.99	\$468	1.3			
Millard County	\$11.83	\$615	\$24,600	1.6	\$57,100	\$1,428	\$17,130	\$428	1,038	25%	\$9.80	\$509	1.2			
Morgan County	\$14.60	\$759	\$30,360	2.0	\$70,800	\$1,770	\$21,240	\$531	348	13%	\$12.02	\$625	1.2			
Piute County	\$15.62	\$812	\$32,480	2.2	\$51,500	\$1,288	\$15,450	\$386	81	14%	\$6.15	\$320	2.5			
Rich County	\$17.69	\$920	\$36,800	2.4	\$59,000	\$1,475	\$17,700	\$443	108	15%	\$5.24	\$273	3.4			
Salt Lake County	\$16.13	\$839	\$33,560	2.2	\$70,300	\$1,758	\$21,090	\$527	109,357	32%	\$13.18	\$685	1.2			

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Utah

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Juan County	\$11.83	\$615	\$24,600	1.6	\$48,500	\$1,213	\$14,550	\$364	712	17%	\$11.84	\$616	1.0
Sanpete County	\$11.83	\$615	\$24,600	1.6	\$52,000	\$1,300	\$15,600	\$390	1,788	23%	\$7.74	\$402	1.5
Sevier County	\$11.83	\$615	\$24,600	1.6	\$55,100	\$1,378	\$16,530	\$413	1,337	19%	\$10.64	\$554	1.1
Summit County	\$17.71	\$921	\$36,840	2.4	\$97,000	\$2,425	\$29,100	\$728	3,083	23%	\$9.37	\$487	1.9
Tooele County	\$14.58	\$758	\$30,320	2.0	\$69,700	\$1,743	\$20,910	\$523	4,509	25%	\$12.12	\$630	1.2
Uintah County	\$15.90	\$827	\$33,080	2.2	\$69,600	\$1,740	\$20,880	\$522	2,470	23%	\$17.38	\$904	0.9
Utah County	\$14.17	\$737	\$29,480	2.0	\$61,900	\$1,548	\$18,570	\$464	42,877	31%	\$10.59	\$551	1.3
Wasatch County	\$16.35	\$850	\$34,000	2.3	\$73,200	\$1,830	\$21,960	\$549	1,633	22%	\$9.67	\$503	1.7
Washington County	\$15.04	\$782	\$31,280	2.1	\$56,800	\$1,420	\$17,040	\$426	13,768	30%	\$10.11	\$526	1.5
Wayne County	\$11.83	\$615	\$24,600	1.6	\$55,800	\$1,395	\$16,740	\$419	175	21%	\$11.94	\$621	1.0
Weber County	\$14.60	\$759	\$30,360	2.0	\$70,800	\$1,770	\$21,240	\$531	22,128	28%	\$10.11	\$526	1.4

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Vermont

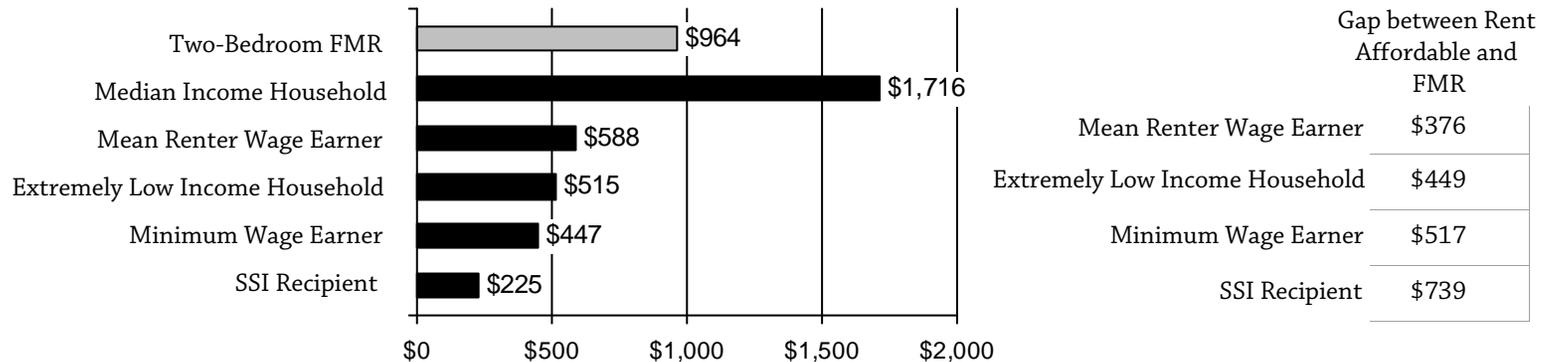
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$964. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,212 monthly or \$38,541 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.53

In Vermont, a minimum wage worker earns an hourly wage of \$8.60. 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 Vermont, the estimated mean (average) wage for a renter is \$11.32. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 66 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



Vermont	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Vermont	\$18.53	\$964	\$38,541	2.2	\$68,647	\$1,716	\$20,594	\$515	73,476	29%	\$11.32	\$588	1.6	
Combined Nonmetro Areas	\$17.82	\$927	\$37,068	2.1	\$64,361	\$1,609	\$19,308	\$483	47,023	27%	\$10.65	\$554	1.7	
<u>Metropolitan Areas</u>														
Burlington-South Burlington MSA	\$19.79	\$1,029	\$41,160	2.3	\$77,500	\$1,938	\$23,250	\$581	26,453	32%	\$12.33	\$641	1.6	
<u>Counties</u>														
Addison County	\$18.40	\$957	\$38,280	2.1	\$72,000	\$1,800	\$21,600	\$540	3,567	25%	\$11.52	\$599	1.6	
Bennington County	\$18.06	\$939	\$37,560	2.1	\$64,500	\$1,613	\$19,350	\$484	4,299	28%	\$10.52	\$547	1.7	
Caledonia County	\$14.17	\$737	\$29,480	1.6	\$54,700	\$1,368	\$16,410	\$410	3,530	28%	\$8.39	\$436	1.7	
Essex County †	\$14.50	\$754	\$30,160	1.7	\$49,200	\$1,230	\$14,760	\$369	472	17%				
Lamoille County	\$19.08	\$992	\$39,680	2.2	\$66,300	\$1,658	\$19,890	\$497	3,112	31%	\$9.56	\$497	2.0	
Orange County	\$18.08	\$940	\$37,600	2.1	\$65,100	\$1,628	\$19,530	\$488	2,158	18%	\$9.09	\$473	2.0	
Orleans County	\$14.58	\$758	\$30,320	1.7	\$51,900	\$1,298	\$15,570	\$389	2,565	24%	\$8.88	\$462	1.6	
Rutland County	\$17.35	\$902	\$36,080	2.0	\$62,500	\$1,563	\$18,750	\$469	7,738	30%	\$10.35	\$538	1.7	
Washington County	\$18.60	\$967	\$38,680	2.2	\$71,200	\$1,780	\$21,360	\$534	6,720	27%	\$11.84	\$616	1.6	
Windham County	\$17.90	\$931	\$37,240	2.1	\$62,500	\$1,563	\$18,750	\$469	5,813	30%	\$12.19	\$634	1.5	
Windsor County	\$19.69	\$1,024	\$40,960	2.3	\$67,400	\$1,685	\$20,220	\$506	7,049	28%	\$10.27	\$534	1.9	

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Towns within 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.

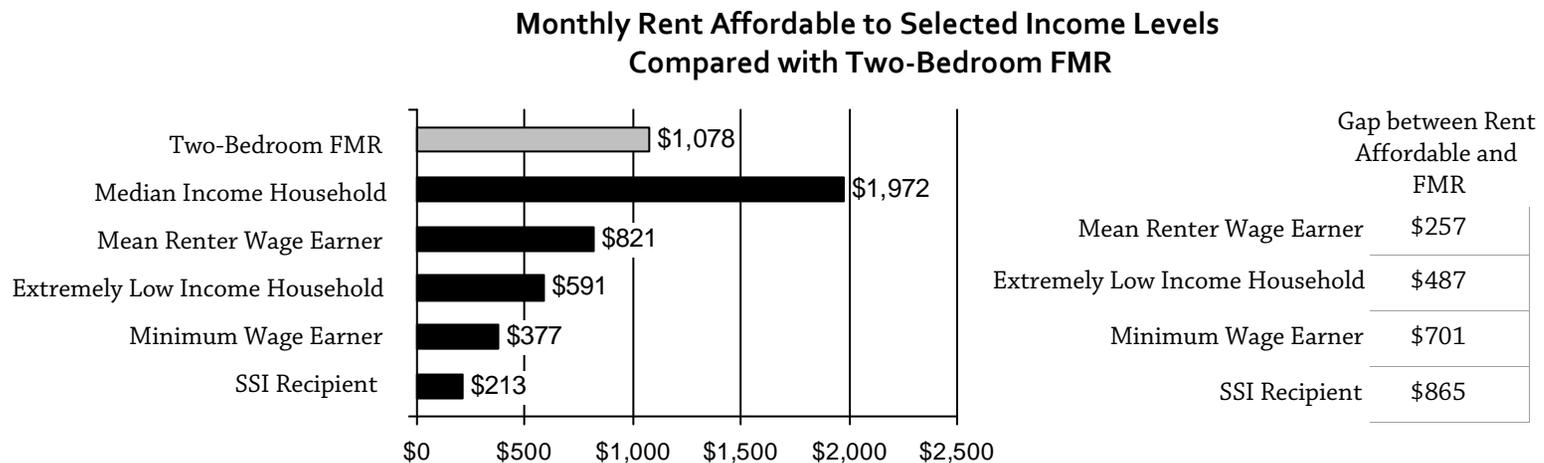
Virginia

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,078. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,592 monthly or \$43,108 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.72

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 114 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$15.79. 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.



Virginia	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Virginia	\$20.72	\$1,078	\$43,108	2.9	\$78,866	\$1,972	\$23,660	\$591	944,180	32%	\$15.79	\$821	1.3	
Combined Nonmetro Areas	\$13.34	\$694	\$27,753	1.8	\$54,045	\$1,351	\$16,213	\$405	115,089	26%	\$9.89	\$514	1.3	
Metropolitan Areas														
Blacksburg-Christiansburg-Radford HMFA	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	18,449	46%	\$9.14	\$476	1.6	
Charlottesville MSA	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	27,076	35%	\$12.72	\$661	1.7	
Danville MSA	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	13,877	31%	\$9.54	\$496	1.3	
Franklin County HMFA	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	4,886	21%	\$9.20	\$478	1.3	
Giles County HMFA	\$12.04	\$626	\$25,040	1.7	\$52,000	\$1,300	\$15,600	\$390	1,560	22%	\$10.64	\$553	1.1	
Harrisonburg MSA	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	16,526	37%	\$11.88	\$618	1.2	
Kingsport-Bristol-Bristol MSA	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	11,019	27%	\$10.89	\$566	1.1	
Louisa County HMFA	\$13.87	\$721	\$28,840	1.9	\$66,600	\$1,665	\$19,980	\$500	2,914	22%	\$13.59	\$707	1.0	
Lynchburg MSA	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	27,820	28%	\$11.04	\$574	1.3	
Pulaski County HMFA	\$12.12	\$630	\$25,200	1.7	\$52,000	\$1,300	\$15,600	\$390	4,086	27%	\$10.35	\$538	1.2	
Richmond HMFA *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	145,358	31%	\$14.74	\$766	1.3	
Roanoke HMFA	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	32,253	31%	\$12.61	\$656	1.2	
Virginia Beach-Norfolk-Newport News MSA *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	218,898	36%	\$12.93	\$673	1.7	
Warren County HMFA	\$17.04	\$886	\$35,440	2.4	\$76,900	\$1,923	\$23,070	\$577	3,649	26%	\$9.47	\$492	1.8	
Washington-Arlington-Alexandria HMFA	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	289,480	32%	\$21.28	\$1,107	1.3	
Winchester MSA	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	11,240	29%	\$13.77	\$716	1.2	
Counties														
Accomack County	\$14.21	\$739	\$29,560	2.0	\$52,900	\$1,323	\$15,870	\$397	3,558	26%	\$10.39	\$540	1.4	
Albemarle County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	12,667	34%	\$12.96	\$674	1.6	
Alexandria city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	35,349	55%	\$22.42	\$1,166	1.2	
Alleghany County	\$12.04	\$626	\$25,040	1.7	\$54,800	\$1,370	\$16,440	\$411	1,306	19%	\$8.46	\$440	1.4	
Amelia County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	952	19%	\$10.69	\$556	1.8	
Amherst County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	3,059	24%	\$10.86	\$565	1.3	
Appomattox County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	1,440	25%	\$5.79	\$301	2.4	
Arlington County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	49,340	53%	\$29.37	\$1,527	0.9	
Augusta County	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	5,207	19%	\$11.86	\$617	1.1	

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bath County	\$12.21	\$635	\$25,400	1.7	\$54,200	\$1,355	\$16,260	\$407	293	15%	\$12.92	\$672	0.9
Bedford city	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	1,041	38%	\$11.00	\$572	1.3
Bedford County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	4,275	16%	\$8.35	\$434	1.7
Bland County	\$12.04	\$626	\$25,040	1.7	\$48,400	\$1,210	\$14,520	\$363	429	16%	\$11.90	\$619	1.0
Botetourt County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	1,559	12%	\$10.55	\$549	1.4
Bristol city	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	3,104	39%	\$9.07	\$472	1.3
Brunswick County	\$12.54	\$652	\$26,080	1.7	\$45,700	\$1,143	\$13,710	\$343	1,812	30%	\$8.55	\$444	1.5
Buchanan County	\$12.04	\$626	\$25,040	1.7	\$39,100	\$978	\$11,730	\$293	1,943	21%	\$12.86	\$669	0.9
Buckingham County	\$12.04	\$626	\$25,040	1.7	\$46,300	\$1,158	\$13,890	\$347	1,524	27%	\$13.26	\$690	0.9
Buena Vista city	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	969	36%	\$7.98	\$415	1.6
Campbell County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	5,288	24%	\$10.48	\$545	1.3
Caroline County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,812	17%	\$10.38	\$540	1.8
Carroll County	\$12.04	\$626	\$25,040	1.7	\$47,000	\$1,175	\$14,100	\$353	2,819	22%	\$7.81	\$406	1.5
Charles City County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	408	15%	\$14.56	\$757	1.3
Charlotte County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	1,021	23%	\$6.81	\$354	1.8
Charlottesville city	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	10,208	59%	\$13.53	\$704	1.6
Chesapeake city*	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	20,238	26%	\$10.35	\$538	2.1
Chesterfield County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	24,754	22%	\$12.46	\$648	1.5
Clarke County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,295	23%	\$11.75	\$611	2.3
Colonial Heights city*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,477	35%	\$10.19	\$530	1.8
Covington city	\$12.04	\$626	\$25,040	1.7	\$54,800	\$1,370	\$16,440	\$411	756	30%	\$18.25	\$949	0.7
Craig County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	220	11%	\$12.50	\$650	1.2
Culpeper County	\$18.23	\$948	\$37,920	2.5	\$80,200	\$2,005	\$24,060	\$602	4,274	27%	\$10.61	\$552	1.7
Cumberland County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	953	24%	\$8.27	\$430	2.3
Danville city	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	8,512	45%	\$9.71	\$505	1.2
Dickenson County	\$12.04	\$626	\$25,040	1.7	\$36,200	\$905	\$10,860	\$272	1,348	22%	\$12.47	\$648	1.0
Dinwiddie County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,156	22%	\$15.71	\$817	1.2
Emporia city	\$12.08	\$628	\$25,120	1.7	\$47,400	\$1,185	\$14,220	\$356	1,309	52%	\$8.89	\$462	1.4
Essex County	\$15.35	\$798	\$31,920	2.1	\$56,100	\$1,403	\$16,830	\$421	1,041	24%	\$8.66	\$450	1.8
Fairfax city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	2,590	31%	\$17.27	\$898	1.6
Fairfax County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	111,787	29%	\$24.18	\$1,258	1.1

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Falls Church city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,841	38%	\$16.15	\$840	1.7
Fauquier County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	4,905	21%	\$10.62	\$552	2.6
Floyd County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,391	23%	\$11.24	\$585	1.1
Fluvanna County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,206	13%	\$8.94	\$465	2.4
Franklin city	\$14.94	\$777	\$31,080	2.1	\$55,800	\$1,395	\$16,740	\$419	1,997	58%	\$10.09	\$525	1.5
Franklin County	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	4,886	21%	\$9.20	\$478	1.3
Frederick County	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	6,147	21%	\$12.22	\$635	1.3
Fredericksburg city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	5,722	61%	\$13.71	\$713	2.0
Galax city	\$12.04	\$626	\$25,040	1.7	\$47,000	\$1,175	\$14,100	\$353	1,298	37%	\$9.38	\$488	1.3
Giles County	\$12.04	\$626	\$25,040	1.7	\$52,000	\$1,300	\$15,600	\$390	1,560	22%	\$10.64	\$553	1.1
Gloucester County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,212	16%	\$8.03	\$418	2.7
Goochland County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	565	7%	\$21.93	\$1,140	0.9
Grayson County	\$12.04	\$626	\$25,040	1.7	\$42,700	\$1,068	\$12,810	\$320	1,348	20%	\$7.83	\$407	1.5
Greene County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,363	20%	\$8.88	\$462	2.4
Greensville County	\$12.08	\$628	\$25,120	1.7	\$47,400	\$1,185	\$14,220	\$356	904	28%	\$10.72	\$557	1.1
Halifax County	\$12.04	\$626	\$25,040	1.7	\$47,300	\$1,183	\$14,190	\$355	3,461	24%	\$8.83	\$459	1.4
Hampton city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	20,502	39%	\$12.33	\$641	1.8
Hanover County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	5,894	16%	\$10.00	\$520	1.9
Harrisonburg city	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	9,512	63%	\$11.38	\$592	1.3
Henrico County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	41,481	34%	\$15.56	\$809	1.2
Henry County	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	5,830	25%	\$10.19	\$530	1.2
Highland County	\$12.04	\$626	\$25,040	1.7	\$54,600	\$1,365	\$16,380	\$410	220	20%	\$5.74	\$299	2.1
Hopewell city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	4,418	50%	\$19.53	\$1,015	1.0
Isle of Wight County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,540	19%	\$7.79	\$405	2.8
James City County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	6,356	24%	\$10.18	\$530	2.1
King and Queen County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	566	20%	\$15.67	\$815	1.2
King George County	\$18.98	\$987	\$39,480	2.6	\$92,600	\$2,315	\$27,780	\$695	2,067	25%	\$15.09	\$785	1.3
King William County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,004	17%	\$11.51	\$599	1.6
Lancaster County	\$16.52	\$859	\$34,360	2.3	\$58,500	\$1,463	\$17,550	\$439	1,272	23%	\$11.60	\$603	1.4
Lee County	\$12.04	\$626	\$25,040	1.7	\$43,800	\$1,095	\$13,140	\$329	2,501	25%	\$7.49	\$389	1.6
Lexington city	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	847	49%	\$9.83	\$511	1.3

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Virginia	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Loudoun County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	20,774	21%	\$16.09	\$837	1.7
Louisa County	\$13.87	\$721	\$28,840	1.9	\$66,600	\$1,665	\$19,980	\$500	2,914	22%	\$13.59	\$707	1.0
Lunenburg County	\$12.67	\$659	\$26,360	1.7	\$44,600	\$1,115	\$13,380	\$335	1,204	27%	\$8.17	\$425	1.6
Lynchburg city	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	12,717	45%	\$12.22	\$636	1.1
Madison County	\$13.75	\$715	\$28,600	1.9	\$69,300	\$1,733	\$20,790	\$520	1,075	21%	\$12.07	\$628	1.1
Manassas city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	3,989	34%	\$16.85	\$876	1.6
Manassas Park city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,371	32%	\$16.52	\$859	1.6
Martinsville city	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	2,514	42%	\$7.41	\$386	1.6
Mathews County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	642	17%	\$5.64	\$293	3.9
Mecklenburg County	\$12.04	\$626	\$25,040	1.7	\$49,100	\$1,228	\$14,730	\$368	3,201	26%	\$9.26	\$482	1.3
Middlesex County	\$12.23	\$636	\$25,440	1.7	\$67,800	\$1,695	\$20,340	\$509	800	18%	\$8.77	\$456	1.4
Montgomery County	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	15,549	45%	\$8.90	\$463	1.7
Nelson County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,632	25%	\$10.24	\$532	2.1
New Kent County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	599	9%	\$8.66	\$450	2.2
Newport News city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	33,698	48%	\$15.60	\$811	1.4
Norfolk city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	45,607	54%	\$15.87	\$825	1.4
Northampton County	\$14.12	\$734	\$29,360	1.9	\$51,000	\$1,275	\$15,300	\$383	1,588	31%	\$8.40	\$437	1.7
Northumberland County	\$14.42	\$750	\$30,000	2.0	\$64,700	\$1,618	\$19,410	\$485	943	17%	\$9.48	\$493	1.5
Norton city	\$12.04	\$626	\$25,040	1.7	\$45,100	\$1,128	\$13,530	\$338	791	45%	\$9.69	\$504	1.2
Nottoway County	\$13.90	\$723	\$28,920	1.9	\$47,400	\$1,185	\$14,220	\$356	1,800	32%	\$11.43	\$594	1.2
Orange County	\$17.65	\$918	\$36,720	2.4	\$67,900	\$1,698	\$20,370	\$509	2,992	24%	\$11.35	\$590	1.6
Page County	\$13.44	\$699	\$27,960	1.9	\$54,800	\$1,370	\$16,440	\$411	2,355	25%	\$7.69	\$400	1.7
Patrick County	\$12.04	\$626	\$25,040	1.7	\$43,700	\$1,093	\$13,110	\$328	1,453	20%	\$7.15	\$372	1.7
Petersburg city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	6,347	52%	\$13.55	\$705	1.4
Pittsylvania County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	5,365	20%	\$9.12	\$474	1.3
Poquoson city *†	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	740	16%			
Portsmouth city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	14,392	39%	\$12.02	\$625	1.8
Powhatan County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,062	11%	\$10.06	\$523	1.9
Prince Edward County	\$14.13	\$735	\$29,400	1.9	\$53,000	\$1,325	\$15,900	\$398	2,517	34%	\$8.86	\$461	1.6
Prince George County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,584	24%	\$13.02	\$677	1.4
Prince William County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	32,834	26%	\$11.35	\$590	2.4

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	\$12.12	\$630	\$25,200	1.7	\$52,000	\$1,300	\$15,600	\$390	4,086	27%	\$10.35	\$538	1.2
Radford city	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	2,900	51%	\$10.87	\$565	1.4
Rappahannock County	\$18.19	\$946	\$37,840	2.5	\$80,700	\$2,018	\$24,210	\$605	824	25%	\$15.80	\$822	1.2
Richmond city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	46,041	55%	\$17.66	\$918	1.1
Richmond County	\$13.71	\$713	\$28,520	1.9	\$64,000	\$1,600	\$19,200	\$480	612	21%	\$9.62	\$500	1.4
Roanoke city	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	18,680	44%	\$12.91	\$671	1.1
Roanoke County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	8,709	23%	\$10.95	\$569	1.3
Rockbridge County	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	2,458	26%	\$8.18	\$425	1.6
Rockingham County	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	7,014	24%	\$12.40	\$645	1.1
Russell County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	2,636	23%	\$7.13	\$371	1.7
Salem city	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	3,085	31%	\$15.28	\$794	1.0
Scott County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	2,130	22%	\$7.79	\$405	1.5
Shenandoah County	\$14.63	\$761	\$30,440	2.0	\$65,200	\$1,630	\$19,560	\$489	5,090	30%	\$9.49	\$493	1.5
Smyth County	\$12.04	\$626	\$25,040	1.7	\$46,500	\$1,163	\$13,950	\$349	3,626	29%	\$9.92	\$516	1.2
Southampton County	\$14.94	\$777	\$31,080	2.1	\$55,800	\$1,395	\$16,740	\$419	1,734	26%	\$8.68	\$451	1.7
Spotsylvania County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	9,078	22%	\$10.79	\$561	2.5
Stafford County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	8,605	21%	\$11.43	\$594	2.4
Staunton city	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	4,143	39%	\$7.67	\$399	1.7
Suffolk city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	7,536	25%	\$9.27	\$482	2.4
Surry County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	659	26%	\$24.88	\$1,294	0.9
Sussex County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,285	36%	\$10.80	\$562	1.7
Tazewell County	\$12.04	\$626	\$25,040	1.7	\$46,200	\$1,155	\$13,860	\$347	4,914	27%	\$8.82	\$458	1.4
Virginia Beach city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	55,876	34%	\$13.00	\$676	1.7
Warren County	\$17.04	\$886	\$35,440	2.4	\$76,900	\$1,923	\$23,070	\$577	3,649	26%	\$9.47	\$492	1.8
Washington County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	5,785	25%	\$12.64	\$657	1.0
Waynesboro city	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	3,621	41%	\$7.87	\$409	1.6
Westmoreland County	\$17.23	\$896	\$35,840	2.4	\$63,400	\$1,585	\$19,020	\$476	1,768	25%	\$9.64	\$501	1.8
Williamsburg city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,376	56%	\$11.46	\$596	1.9
Winchester city	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	5,093	50%	\$15.14	\$787	1.1
Wise County	\$12.04	\$626	\$25,040	1.7	\$45,100	\$1,128	\$13,530	\$338	4,638	30%	\$12.02	\$625	1.0
Wythe County	\$12.04	\$626	\$25,040	1.7	\$50,100	\$1,253	\$15,030	\$376	3,047	26%	\$9.58	\$498	1.3

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR [†]	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
York County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	5,524	23%	\$9.28	\$483	2.4

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

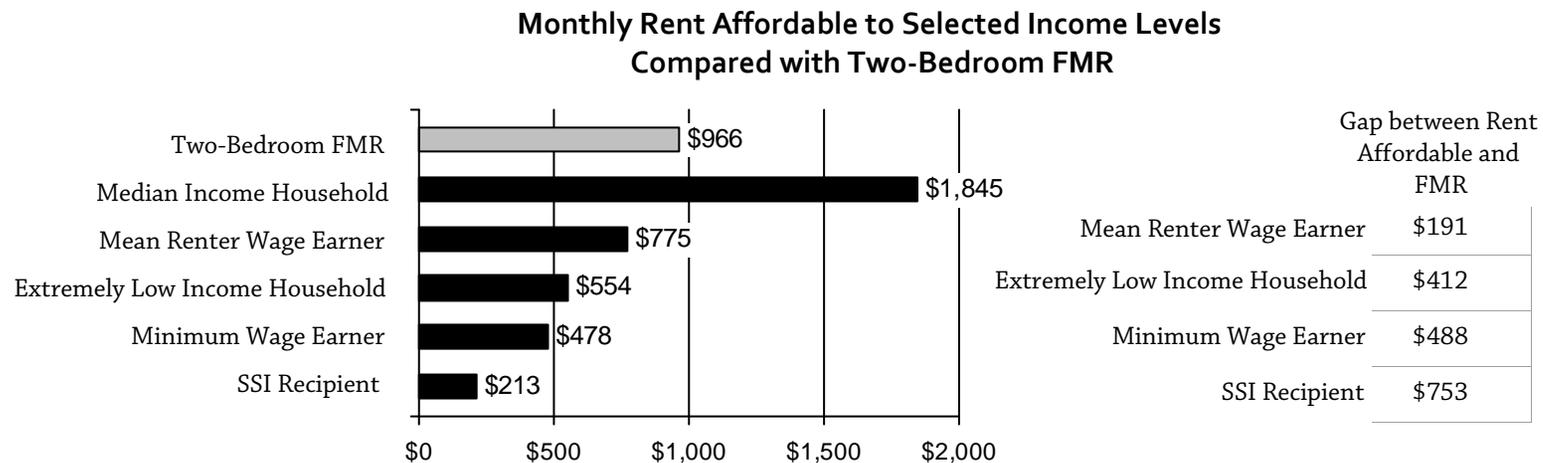
Washington

In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$966. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,221 monthly or \$38,652 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.58

In Washington, a minimum wage worker earns an hourly wage of \$9.19. 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 Washington, the estimated mean (average) wage for a renter is \$14.91. 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.



Washington	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Washington	\$18.58	\$966	\$38,652	2.0	\$73,807	\$1,845	\$22,142	\$554	926,319	36%	\$14.91	\$775	1.2			
Combined Nonmetro Areas	\$15.30	\$795	\$31,817	1.7	\$57,477	\$1,437	\$17,243	\$431	101,426	31%	\$9.24	\$480	1.7			
<u>Metropolitan Areas</u>																
Bellingham MSA	\$17.35	\$902	\$36,080	1.9	\$69,800	\$1,745	\$20,940	\$524	29,326	37%	\$11.08	\$576	1.6			
Bremerton-Silverdale MSA	\$17.96	\$934	\$37,360	2.0	\$73,100	\$1,828	\$21,930	\$548	31,253	32%	\$10.46	\$544	1.7			
Kennewick-Pasco-Richland MSA	\$14.81	\$770	\$30,800	1.6	\$67,800	\$1,695	\$20,340	\$509	26,482	31%	\$11.93	\$620	1.2			
Lewiston MSA	\$12.63	\$657	\$26,280	1.4	\$57,700	\$1,443	\$17,310	\$433	2,545	29%	\$8.55	\$445	1.5			
Longview MSA	\$13.60	\$707	\$28,280	1.5	\$53,400	\$1,335	\$16,020	\$401	13,011	33%	\$10.60	\$551	1.3			
Mount Vernon-Anacortes MSA	\$17.29	\$899	\$35,960	1.9	\$67,800	\$1,695	\$20,340	\$509	14,152	31%	\$11.30	\$587	1.5			
Olympia MSA	\$18.52	\$963	\$38,520	2.0	\$77,300	\$1,933	\$23,190	\$580	32,656	33%	\$11.49	\$598	1.6			
Portland-Vancouver-Beaverton MSA	\$17.54	\$912	\$36,480	1.9	\$68,300	\$1,708	\$20,490	\$512	52,771	33%	\$12.48	\$649	1.4			
Seattle-Bellevue HMFA	\$21.23	\$1,104	\$44,160	2.3	\$86,700	\$2,168	\$26,010	\$650	405,176	38%	\$18.52	\$963	1.1			
Spokane MSA	\$14.96	\$778	\$31,120	1.6	\$62,900	\$1,573	\$18,870	\$472	65,740	35%	\$10.64	\$553	1.4			
Tacoma HMFA	\$18.54	\$964	\$38,560	2.0	\$70,200	\$1,755	\$21,060	\$527	109,840	37%	\$12.82	\$667	1.4			
Wenatchee-East Wenatchee MSA	\$15.73	\$818	\$32,720	1.7	\$58,700	\$1,468	\$17,610	\$440	12,926	32%	\$10.37	\$539	1.5			
Yakima MSA	\$13.46	\$700	\$28,000	1.5	\$49,600	\$1,240	\$14,880	\$372	29,015	36%	\$9.53	\$496	1.4			
<u>Counties</u>																
Adams County	\$12.04	\$626	\$25,040	1.3	\$46,300	\$1,158	\$13,890	\$347	2,100	37%	\$12.67	\$659	1.0			
Asotin County	\$12.63	\$657	\$26,280	1.4	\$57,700	\$1,443	\$17,310	\$433	2,545	29%	\$8.55	\$445	1.5			
Benton County	\$14.81	\$770	\$30,800	1.6	\$67,800	\$1,695	\$20,340	\$509	19,255	30%	\$13.20	\$686	1.1			
Chelan County	\$15.73	\$818	\$32,720	1.7	\$58,700	\$1,468	\$17,610	\$440	9,011	34%	\$10.83	\$563	1.5			
Clallam County	\$18.71	\$973	\$38,920	2.0	\$56,700	\$1,418	\$17,010	\$425	8,969	29%	\$9.45	\$492	2.0			
Clark County	\$17.54	\$912	\$36,480	1.9	\$68,300	\$1,708	\$20,490	\$512	51,659	33%	\$12.55	\$653	1.4			
Columbia County	\$12.23	\$636	\$25,440	1.3	\$56,800	\$1,420	\$17,040	\$426	470	26%	\$6.80	\$354	1.8			
Cowlitz County	\$13.60	\$707	\$28,280	1.5	\$53,400	\$1,335	\$16,020	\$401	13,011	33%	\$10.60	\$551	1.3			
Douglas County	\$15.73	\$818	\$32,720	1.7	\$58,700	\$1,468	\$17,610	\$440	3,915	28%	\$8.64	\$449	1.8			
Ferry County	\$12.27	\$638	\$25,520	1.3	\$46,300	\$1,158	\$13,890	\$347	705	25%	\$8.87	\$461	1.4			
Franklin County	\$14.81	\$770	\$30,800	1.6	\$67,800	\$1,695	\$20,340	\$509	7,227	33%	\$8.24	\$429	1.8			
Garfield County	\$12.04	\$626	\$25,040	1.3	\$59,300	\$1,483	\$17,790	\$445	245	26%	\$12.18	\$634	1.0			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Washington	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Grant County	\$14.60	\$759	\$30,360	1.6	\$49,100	\$1,228	\$14,730	\$368	11,808	39%	\$10.02	\$521	1.5			
Grays Harbor County	\$12.94	\$673	\$26,920	1.4	\$54,300	\$1,358	\$16,290	\$407	8,328	30%	\$9.93	\$516	1.3			
Island County	\$16.83	\$875	\$35,000	1.8	\$67,400	\$1,685	\$20,220	\$506	9,341	28%	\$9.88	\$514	1.7			
Jefferson County	\$18.31	\$952	\$38,080	2.0	\$63,700	\$1,593	\$19,110	\$478	3,996	28%	\$8.09	\$421	2.3			
King County	\$21.23	\$1,104	\$44,160	2.3	\$86,700	\$2,168	\$26,010	\$650	319,385	40%	\$19.23	\$1,000	1.1			
Kitsap County	\$17.96	\$934	\$37,360	2.0	\$73,100	\$1,828	\$21,930	\$548	31,253	32%	\$10.46	\$544	1.7			
Kittitas County	\$15.92	\$828	\$33,120	1.7	\$65,100	\$1,628	\$19,530	\$488	7,141	43%	\$6.66	\$347	2.4			
Klickitat County	\$14.13	\$735	\$29,400	1.5	\$48,900	\$1,223	\$14,670	\$367	2,521	31%	\$11.84	\$616	1.2			
Lewis County	\$15.96	\$830	\$33,200	1.7	\$54,600	\$1,365	\$16,380	\$410	8,645	29%	\$10.58	\$550	1.5			
Lincoln County	\$13.88	\$722	\$28,880	1.5	\$55,400	\$1,385	\$16,620	\$416	979	21%	\$7.91	\$411	1.8			
Mason County	\$16.90	\$879	\$35,160	1.8	\$60,400	\$1,510	\$18,120	\$453	4,725	21%	\$7.06	\$367	2.4			
Okanogan County	\$13.06	\$679	\$27,160	1.4	\$51,500	\$1,288	\$15,450	\$386	4,969	32%	\$6.12	\$318	2.1			
Pacific County	\$14.38	\$748	\$29,920	1.6	\$54,700	\$1,368	\$16,410	\$410	2,401	26%	\$6.81	\$354	2.1			
Pend Oreille County	\$13.21	\$687	\$27,480	1.4	\$49,900	\$1,248	\$14,970	\$374	1,181	22%	\$6.91	\$359	1.9			
Pierce County	\$18.54	\$964	\$38,560	2.0	\$70,200	\$1,755	\$21,060	\$527	109,840	37%	\$12.82	\$667	1.4			
San Juan County	\$18.04	\$938	\$37,520	2.0	\$64,900	\$1,623	\$19,470	\$487	2,476	31%	\$9.68	\$503	1.9			
Skagit County	\$17.29	\$899	\$35,960	1.9	\$67,800	\$1,695	\$20,340	\$509	14,152	31%	\$11.30	\$587	1.5			
Skamania County	\$17.54	\$912	\$36,480	1.9	\$68,300	\$1,708	\$20,490	\$512	1,112	25%	\$7.15	\$372	2.5			
Snohomish County	\$21.23	\$1,104	\$44,160	2.3	\$86,700	\$2,168	\$26,010	\$650	85,791	32%	\$15.20	\$790	1.4			
Spokane County	\$14.96	\$778	\$31,120	1.6	\$62,900	\$1,573	\$18,870	\$472	65,740	35%	\$10.64	\$553	1.4			
Stevens County	\$12.77	\$664	\$26,560	1.4	\$54,800	\$1,370	\$16,440	\$411	3,375	19%	\$8.73	\$454	1.5			
Thurston County	\$18.52	\$963	\$38,520	2.0	\$77,300	\$1,933	\$23,190	\$580	32,656	33%	\$11.49	\$598	1.6			
Wahkiakum County	\$13.42	\$698	\$27,920	1.5	\$50,200	\$1,255	\$15,060	\$377	372	23%	\$7.21	\$375	1.9			
Walla Walla County	\$14.62	\$760	\$30,400	1.6	\$59,300	\$1,483	\$17,790	\$445	8,167	38%	\$10.19	\$530	1.4			
Whatcom County	\$17.35	\$902	\$36,080	1.9	\$69,800	\$1,745	\$20,940	\$524	29,326	37%	\$11.08	\$576	1.6			
Whitman County	\$14.40	\$749	\$29,960	1.6	\$65,500	\$1,638	\$19,650	\$491	8,512	53%	\$7.77	\$404	1.9			
Yakima County	\$13.46	\$700	\$28,000	1.5	\$49,600	\$1,240	\$14,880	\$372	29,015	36%	\$9.53	\$496	1.4			

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

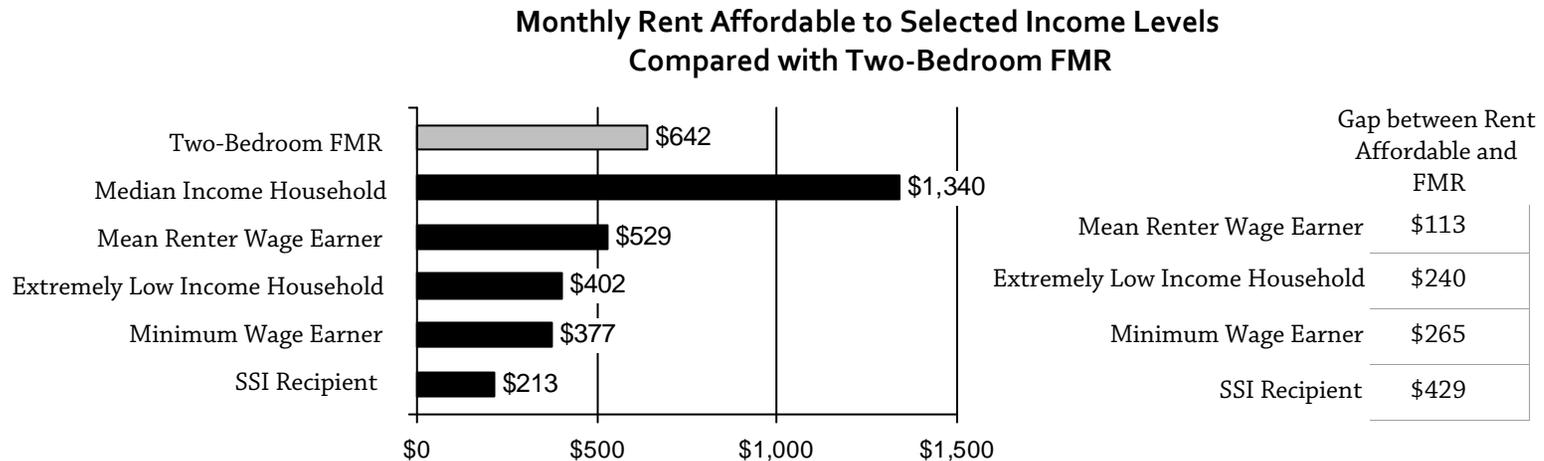
West Virginia

In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$642. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,141 monthly or \$25,693 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.35

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 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$10.18. 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.



West Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
West Virginia	\$12.35	\$642	\$25,693	1.7	\$53,611	\$1,340	\$16,083	\$402	190,296	26%	\$10.18	\$529	1.2
Combined Nonmetro Areas	\$11.56	\$601	\$24,037	1.6	\$47,462	\$1,187	\$14,238	\$356	75,350	23%	\$10.05	\$522	1.2
<u>Metropolitan Areas</u>													
Boone County HMFA	\$11.10	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,207	23%	\$14.89	\$774	0.7
Charleston HMFA	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	29,083	25%	\$12.25	\$637	1.0
Cumberland MSA	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	3,012	27%	\$8.78	\$457	1.4
Huntington-Ashland MSA	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	19,023	33%	\$9.51	\$494	1.3
Jefferson County HMFA	\$17.33	\$901	\$36,040	2.4	\$82,000	\$2,050	\$24,600	\$615	4,433	23%	\$8.75	\$455	2.0
Martinsburg HMFA	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	12,011	26%	\$9.03	\$470	1.5
Morgantown MSA	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	17,329	36%	\$9.05	\$470	1.6
Parkersburg-Marietta-Vienna MSA	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	10,243	25%	\$8.14	\$423	1.5
Steubenville-Weirton MSA	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	5,202	23%	\$10.51	\$547	1.1
Wheeling MSA	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	8,351	26%	\$9.68	\$503	1.2
Winchester MSA	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	4,052	39%	\$8.53	\$443	1.9
<u>Counties</u>													
Barbour County	\$12.00	\$624	\$24,960	1.7	\$41,900	\$1,048	\$12,570	\$314	1,473	24%	\$7.80	\$406	1.5
Berkeley County	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	9,641	25%	\$9.01	\$469	1.5
Boone County	\$11.10	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,207	23%	\$14.89	\$774	0.7
Braxton County	\$11.29	\$587	\$23,480	1.6	\$43,000	\$1,075	\$12,900	\$323	1,372	23%	\$8.46	\$440	1.3
Brooke County	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	2,052	21%	\$11.52	\$599	1.0
Cabell County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	15,172	38%	\$9.60	\$499	1.3
Calhoun County	\$11.10	\$577	\$23,080	1.5	\$37,100	\$928	\$11,130	\$278	721	23%	\$12.11	\$630	0.9
Clay County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	696	20%	\$9.86	\$513	1.2
Doddridge County	\$11.65	\$606	\$24,240	1.6	\$36,200	\$905	\$10,860	\$272	495	18%	\$7.68	\$400	1.5
Fayette County	\$11.10	\$577	\$23,080	1.5	\$44,700	\$1,118	\$13,410	\$335	3,962	22%	\$9.90	\$515	1.1
Gilmer County	\$11.40	\$593	\$23,720	1.6	\$40,400	\$1,010	\$12,120	\$303	582	24%	\$8.39	\$436	1.4
Grant County	\$14.12	\$734	\$29,360	1.9	\$49,100	\$1,228	\$14,730	\$368	1,053	21%	\$12.61	\$655	1.1
Greenbrier County	\$12.02	\$625	\$25,000	1.7	\$45,900	\$1,148	\$13,770	\$344	3,918	25%	\$9.74	\$506	1.2
Hampshire County	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	4,052	39%	\$8.53	\$443	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

West Virginia	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Hancock County	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	3,150	24%	\$9.80	\$510	1.2
Hardy County	\$11.50	\$598	\$23,920	1.6	\$44,000	\$1,100	\$13,200	\$330	1,148	24%	\$9.68	\$503	1.2
Harrison County	\$11.27	\$586	\$23,440	1.6	\$54,200	\$1,355	\$16,260	\$407	7,372	27%	\$8.84	\$460	1.3
Jackson County	\$11.13	\$579	\$23,160	1.5	\$52,500	\$1,313	\$15,750	\$394	2,348	20%	\$8.23	\$428	1.4
Jefferson County	\$17.33	\$901	\$36,040	2.4	\$82,000	\$2,050	\$24,600	\$615	4,433	23%	\$8.75	\$455	2.0
Kanawha County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	23,603	29%	\$12.28	\$639	1.0
Lewis County	\$11.37	\$591	\$23,640	1.6	\$44,900	\$1,123	\$13,470	\$337	1,819	28%	\$13.31	\$692	0.9
Lincoln County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	1,869	21%	\$10.88	\$566	1.1
Logan County	\$11.10	\$577	\$23,080	1.5	\$46,200	\$1,155	\$13,860	\$347	3,985	27%	\$13.56	\$705	0.8
Marion County	\$11.96	\$622	\$24,880	1.6	\$52,100	\$1,303	\$15,630	\$391	5,651	25%	\$10.66	\$554	1.1
Marshall County	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	2,896	21%	\$13.34	\$694	0.9
Mason County	\$11.10	\$577	\$23,080	1.5	\$44,700	\$1,118	\$13,410	\$335	2,218	21%	\$11.76	\$611	0.9
McDowell County	\$11.10	\$577	\$23,080	1.5	\$30,200	\$755	\$9,060	\$227	1,982	24%	\$14.90	\$775	0.7
Mercer County	\$11.10	\$577	\$23,080	1.5	\$45,200	\$1,130	\$13,560	\$339	6,850	27%	\$8.38	\$436	1.3
Mineral County	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	3,012	27%	\$8.78	\$457	1.4
Mingo County	\$11.10	\$577	\$23,080	1.5	\$42,700	\$1,068	\$12,810	\$320	2,487	23%	\$14.70	\$764	0.8
Monongalia County	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	15,097	43%	\$9.12	\$474	1.6
Monroe County	\$11.10	\$577	\$23,080	1.5	\$47,900	\$1,198	\$14,370	\$359	765	14%	\$11.56	\$601	1.0
Morgan County	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	2,370	33%	\$9.26	\$482	1.5
Nicholas County	\$11.10	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	1,837	18%	\$8.76	\$456	1.3
Ohio County	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	5,455	29%	\$8.37	\$435	1.4
Pendleton County	\$11.10	\$577	\$23,080	1.5	\$52,700	\$1,318	\$15,810	\$395	755	23%	\$11.27	\$586	1.0
Pleasants County	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	518	20%	\$9.22	\$480	1.3
Pocahontas County	\$11.21	\$583	\$23,320	1.5	\$43,500	\$1,088	\$13,050	\$326	694	18%	\$7.09	\$369	1.6
Preston County	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	2,232	17%	\$8.37	\$435	1.7
Putnam County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	2,915	14%	\$12.45	\$647	1.0
Raleigh County	\$13.48	\$701	\$28,040	1.9	\$55,900	\$1,398	\$16,770	\$419	7,510	24%	\$10.47	\$544	1.3
Randolph County	\$11.10	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	2,550	23%	\$6.70	\$348	1.7
Ritchie County	\$11.10	\$577	\$23,080	1.5	\$42,400	\$1,060	\$12,720	\$318	872	21%	\$10.01	\$521	1.1
Roane County	\$11.10	\$577	\$23,080	1.5	\$37,500	\$938	\$11,250	\$281	1,396	23%	\$9.13	\$475	1.2
Summers County	\$11.35	\$590	\$23,600	1.6	\$41,700	\$1,043	\$12,510	\$313	1,028	20%	\$7.55	\$392	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

West Virginia

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.10	\$577	\$23,080	1.5	\$48,500	\$1,213	\$14,550	\$364	1,436	22%	\$7.22	\$375	1.5
Tucker County	\$11.10	\$577	\$23,080	1.5	\$46,000	\$1,150	\$13,800	\$345	636	20%	\$6.64	\$345	1.7
Tyler County	\$11.10	\$577	\$23,080	1.5	\$44,900	\$1,123	\$13,470	\$337	565	15%	\$9.39	\$488	1.2
Upshur County	\$11.29	\$587	\$23,480	1.6	\$47,800	\$1,195	\$14,340	\$359	1,975	22%	\$10.78	\$561	1.0
Wayne County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	3,851	23%	\$8.77	\$456	1.4
Webster County	\$11.10	\$577	\$23,080	1.5	\$37,700	\$943	\$11,310	\$283	828	21%	\$13.94	\$725	0.8
Wetzel County	\$11.10	\$577	\$23,080	1.5	\$51,600	\$1,290	\$15,480	\$387	1,431	21%	\$5.94	\$309	1.9
Wirt County †	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	386	17%			
Wood County	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	9,339	26%	\$8.07	\$420	1.5
Wyoming County	\$11.10	\$577	\$23,080	1.5	\$49,100	\$1,228	\$14,730	\$368	1,636	18%	\$11.72	\$610	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Wisconsin

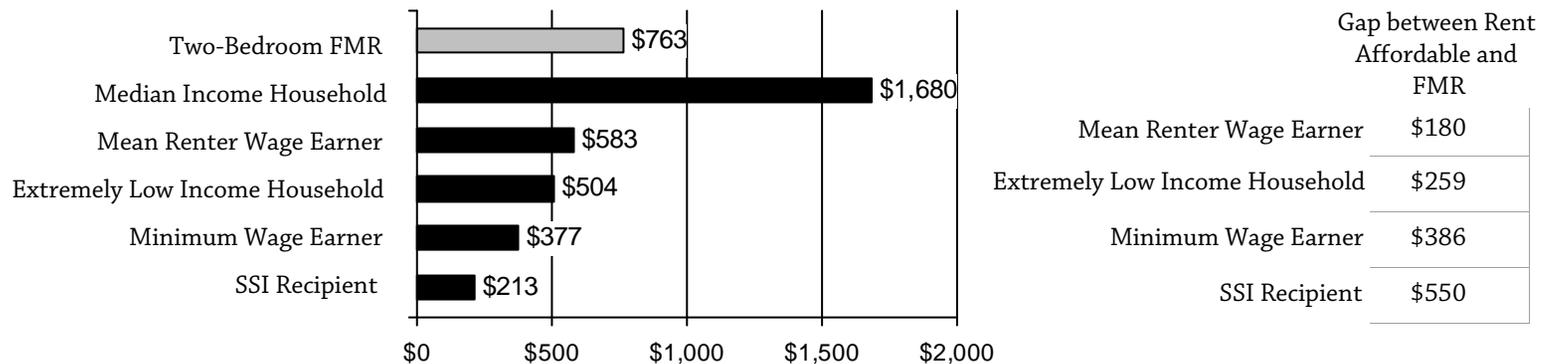
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$763. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,543 monthly or \$30,518 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.67

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 \$11.22. 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	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Wisconsin	\$14.67	\$763	\$30,518	2.0	\$67,217	\$1,680	\$20,165	\$504	705,019	31%	\$11.22	\$583	1.3		
Combined Nonmetro Areas	\$13.03	\$677	\$27,093	1.8	\$59,998	\$1,500	\$17,999	\$450	156,932	25%	\$9.28	\$483	1.4		
Metropolitan Areas															
Appleton MSA	\$13.10	\$681	\$27,240	1.8	\$72,200	\$1,805	\$21,660	\$542	22,055	25%	\$10.49	\$545	1.2		
Columbia County HMFA	\$14.15	\$736	\$29,440	2.0	\$69,800	\$1,745	\$20,940	\$524	5,525	24%	\$9.54	\$496	1.5		
Duluth MSA	\$13.94	\$725	\$29,000	1.9	\$60,900	\$1,523	\$18,270	\$457	6,060	32%	\$8.85	\$460	1.6		
Eau Claire MSA	\$12.65	\$658	\$26,320	1.7	\$65,300	\$1,633	\$19,590	\$490	20,490	32%	\$9.22	\$479	1.4		
Fond du Lac MSA	\$12.88	\$670	\$26,800	1.8	\$65,600	\$1,640	\$19,680	\$492	11,568	28%	\$9.48	\$493	1.4		
Green Bay HMFA	\$13.17	\$685	\$27,400	1.8	\$65,500	\$1,638	\$19,650	\$491	33,747	32%	\$11.35	\$590	1.2		
Iowa County HMFA	\$14.35	\$746	\$29,840	2.0	\$71,300	\$1,783	\$21,390	\$535	2,184	23%	\$9.08	\$472	1.6		
Janesville MSA	\$14.12	\$734	\$29,360	1.9	\$60,700	\$1,518	\$18,210	\$455	17,046	27%	\$9.56	\$497	1.5		
Kenosha County HMFA	\$15.40	\$801	\$32,040	2.1	\$69,600	\$1,740	\$20,880	\$522	19,610	32%	\$10.00	\$520	1.5		
La Crosse MSA	\$13.44	\$699	\$27,960	1.9	\$69,200	\$1,730	\$20,760	\$519	15,886	35%	\$9.96	\$518	1.3		
Madison HMFA	\$17.10	\$889	\$35,560	2.4	\$80,900	\$2,023	\$24,270	\$607	77,588	39%	\$12.00	\$624	1.4		
Milwaukee-Waukesha-West Allis MSA	\$15.92	\$828	\$33,120	2.2	\$70,200	\$1,755	\$21,060	\$527	232,518	38%	\$13.30	\$692	1.2		
Minneapolis-St. Paul-Bloomington MSA	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	10,445	22%	\$7.95	\$413	2.2		
Oconto County HMFA	\$12.04	\$626	\$25,040	1.7	\$58,800	\$1,470	\$17,640	\$441	2,961	18%	\$6.17	\$321	2.0		
Oshkosh-Neenah MSA	\$12.87	\$669	\$26,760	1.8	\$65,800	\$1,645	\$19,740	\$494	21,288	32%	\$12.28	\$638	1.0		
Racine MSA	\$14.10	\$733	\$29,320	1.9	\$66,100	\$1,653	\$19,830	\$496	22,867	30%	\$10.99	\$572	1.3		
Sheboygan MSA	\$15.44	\$803	\$32,120	2.1	\$64,600	\$1,615	\$19,380	\$485	12,767	28%	\$10.91	\$567	1.4		
Wausau MSA	\$12.27	\$638	\$25,520	1.7	\$65,200	\$1,630	\$19,560	\$489	13,482	26%	\$10.24	\$532	1.2		
Counties															
Adams County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	1,679	18%	\$9.22	\$479	1.3		
Ashland County	\$12.04	\$626	\$25,040	1.7	\$47,200	\$1,180	\$14,160	\$354	2,069	30%	\$9.17	\$477	1.3		
Barron County	\$12.58	\$654	\$26,160	1.7	\$55,500	\$1,388	\$16,650	\$416	4,809	25%	\$8.29	\$431	1.5		
Bayfield County	\$12.04	\$626	\$25,040	1.7	\$57,300	\$1,433	\$17,190	\$430	1,216	18%	\$6.02	\$313	2.0		
Brown County	\$13.17	\$685	\$27,400	1.8	\$65,500	\$1,638	\$19,650	\$491	32,216	33%	\$11.44	\$595	1.2		
Buffalo County	\$13.12	\$682	\$27,280	1.8	\$58,600	\$1,465	\$17,580	\$440	1,307	23%	\$9.59	\$499	1.4		
Burnett County	\$12.71	\$661	\$26,440	1.8	\$50,900	\$1,273	\$15,270	\$382	1,463	20%	\$7.88	\$410	1.6		

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Wisconsin

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Calumet County	\$13.10	\$681	\$27,240	1.8	\$72,200	\$1,805	\$21,660	\$542	3,118	17%	\$8.51	\$443	1.5
Chippewa County	\$12.65	\$658	\$26,320	1.7	\$65,300	\$1,633	\$19,590	\$490	6,473	27%	\$8.73	\$454	1.4
Clark County	\$12.08	\$628	\$25,120	1.7	\$54,700	\$1,368	\$16,410	\$410	2,809	21%	\$9.53	\$496	1.3
Columbia County	\$14.15	\$736	\$29,440	2.0	\$69,800	\$1,745	\$20,940	\$524	5,525	24%	\$9.54	\$496	1.5
Crawford County	\$12.04	\$626	\$25,040	1.7	\$54,700	\$1,368	\$16,410	\$410	1,613	24%	\$7.27	\$378	1.7
Dane County	\$17.10	\$889	\$35,560	2.4	\$80,900	\$2,023	\$24,270	\$607	77,588	39%	\$12.00	\$624	1.4
Dodge County	\$14.00	\$728	\$29,120	1.9	\$61,200	\$1,530	\$18,360	\$459	8,855	26%	\$10.71	\$557	1.3
Door County	\$14.04	\$730	\$29,200	1.9	\$63,900	\$1,598	\$19,170	\$479	3,286	24%	\$7.77	\$404	1.8
Douglas County	\$13.94	\$725	\$29,000	1.9	\$60,900	\$1,523	\$18,270	\$457	6,060	32%	\$8.85	\$460	1.6
Dunn County	\$12.96	\$674	\$26,960	1.8	\$64,800	\$1,620	\$19,440	\$486	5,054	31%	\$9.61	\$500	1.3
Eau Claire County	\$12.65	\$658	\$26,320	1.7	\$65,300	\$1,633	\$19,590	\$490	14,017	36%	\$9.40	\$489	1.3
Florence County	\$12.04	\$626	\$25,040	1.7	\$47,800	\$1,195	\$14,340	\$359	279	14%	\$3.30	\$171	3.7
Fond du Lac County	\$12.88	\$670	\$26,800	1.8	\$65,600	\$1,640	\$19,680	\$492	11,568	28%	\$9.48	\$493	1.4
Forest County	\$12.04	\$626	\$25,040	1.7	\$47,100	\$1,178	\$14,130	\$353	942	23%	\$7.15	\$372	1.7
Grant County	\$12.04	\$626	\$25,040	1.7	\$58,200	\$1,455	\$17,460	\$437	4,971	26%	\$8.00	\$416	1.5
Green County	\$13.63	\$709	\$28,360	1.9	\$68,100	\$1,703	\$20,430	\$511	3,409	23%	\$9.03	\$470	1.5
Green Lake County	\$12.04	\$626	\$25,040	1.7	\$65,100	\$1,628	\$19,530	\$488	1,868	23%	\$9.88	\$514	1.2
Iowa County	\$14.35	\$746	\$29,840	2.0	\$71,300	\$1,783	\$21,390	\$535	2,184	23%	\$9.08	\$472	1.6
Iron County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	620	21%	\$5.64	\$294	2.1
Jackson County	\$12.04	\$626	\$25,040	1.7	\$55,100	\$1,378	\$16,530	\$413	1,982	24%	\$11.18	\$581	1.1
Jefferson County	\$14.17	\$737	\$29,480	2.0	\$62,900	\$1,573	\$18,870	\$472	8,864	28%	\$9.54	\$496	1.5
Juneau County	\$12.04	\$626	\$25,040	1.7	\$57,500	\$1,438	\$17,250	\$431	2,549	23%	\$9.91	\$515	1.2
Kenosha County	\$15.40	\$801	\$32,040	2.1	\$69,600	\$1,740	\$20,880	\$522	19,610	32%	\$10.00	\$520	1.5
Kewaunee County	\$13.17	\$685	\$27,400	1.8	\$65,500	\$1,638	\$19,650	\$491	1,531	19%	\$9.47	\$492	1.4
La Crosse County	\$13.44	\$699	\$27,960	1.9	\$69,200	\$1,730	\$20,760	\$519	15,886	35%	\$9.96	\$518	1.3
Lafayette County	\$12.04	\$626	\$25,040	1.7	\$61,700	\$1,543	\$18,510	\$463	1,351	21%	\$8.19	\$426	1.5
Langlade County	\$12.04	\$626	\$25,040	1.7	\$53,000	\$1,325	\$15,900	\$398	1,932	22%	\$6.77	\$352	1.8
Lincoln County	\$12.10	\$629	\$25,160	1.7	\$62,900	\$1,573	\$18,870	\$472	3,030	24%	\$8.63	\$449	1.4
Manitowoc County	\$12.04	\$626	\$25,040	1.7	\$64,900	\$1,623	\$19,470	\$487	8,006	23%	\$10.08	\$524	1.2
Marathon County	\$12.27	\$638	\$25,520	1.7	\$65,200	\$1,630	\$19,560	\$489	13,482	26%	\$10.24	\$532	1.2
Marinette County	\$12.04	\$626	\$25,040	1.7	\$53,400	\$1,335	\$16,020	\$401	4,163	22%	\$10.69	\$556	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Wisconsin	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marquette County	\$13.50	\$702	\$28,080	1.9	\$56,800	\$1,420	\$17,040	\$426	1,343	20%	\$8.28	\$430	1.6
Menominee County †	\$13.13	\$683	\$27,320	1.8	\$39,500	\$988	\$11,850	\$296	470	33%			
Milwaukee County	\$15.92	\$828	\$33,120	2.2	\$70,200	\$1,755	\$21,060	\$527	178,750	47%	\$14.60	\$759	1.1
Monroe County	\$12.81	\$666	\$26,640	1.8	\$62,400	\$1,560	\$18,720	\$468	5,023	29%	\$10.47	\$544	1.2
Oconto County	\$12.04	\$626	\$25,040	1.7	\$58,800	\$1,470	\$17,640	\$441	2,961	18%	\$6.17	\$321	2.0
Oneida County	\$12.65	\$658	\$26,320	1.7	\$59,600	\$1,490	\$17,880	\$447	3,461	20%	\$9.12	\$474	1.4
Outagamie County	\$13.10	\$681	\$27,240	1.8	\$72,200	\$1,805	\$21,660	\$542	18,937	27%	\$10.72	\$557	1.2
Ozaukee County	\$15.92	\$828	\$33,120	2.2	\$70,200	\$1,755	\$21,060	\$527	7,604	22%	\$9.98	\$519	1.6
Pepin County	\$12.04	\$626	\$25,040	1.7	\$61,400	\$1,535	\$18,420	\$461	733	24%	\$8.61	\$448	1.4
Pierce County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	3,564	24%	\$7.30	\$380	2.4
Polk County	\$14.27	\$742	\$29,680	2.0	\$63,000	\$1,575	\$18,900	\$473	3,584	20%	\$8.77	\$456	1.6
Portage County	\$13.15	\$684	\$27,360	1.8	\$67,600	\$1,690	\$20,280	\$507	8,654	31%	\$9.05	\$470	1.5
Price County	\$12.04	\$626	\$25,040	1.7	\$57,100	\$1,428	\$17,130	\$428	1,402	21%	\$8.92	\$464	1.4
Racine County	\$14.10	\$733	\$29,320	1.9	\$66,100	\$1,653	\$19,830	\$496	22,867	30%	\$10.99	\$572	1.3
Richland County	\$12.04	\$626	\$25,040	1.7	\$57,600	\$1,440	\$17,280	\$432	1,853	25%	\$9.77	\$508	1.2
Rock County	\$14.12	\$734	\$29,360	1.9	\$60,700	\$1,518	\$18,210	\$455	17,046	27%	\$9.56	\$497	1.5
Rusk County	\$12.04	\$626	\$25,040	1.7	\$51,200	\$1,280	\$15,360	\$384	1,532	23%	\$8.39	\$436	1.4
Sauk County	\$14.85	\$772	\$30,880	2.0	\$66,100	\$1,653	\$19,830	\$496	7,079	28%	\$9.19	\$478	1.6
Sawyer County	\$12.04	\$626	\$25,040	1.7	\$49,000	\$1,225	\$14,700	\$368	1,983	26%	\$9.22	\$479	1.3
Shawano County	\$12.04	\$626	\$25,040	1.7	\$56,700	\$1,418	\$17,010	\$425	4,136	24%	\$8.22	\$428	1.5
Sheboygan County	\$15.44	\$803	\$32,120	2.1	\$64,600	\$1,615	\$19,380	\$485	12,767	28%	\$10.91	\$567	1.4
St. Croix County	\$17.69	\$920	\$36,800	2.4	\$82,300	\$2,058	\$24,690	\$617	6,881	22%	\$8.12	\$422	2.2
Taylor County	\$12.04	\$626	\$25,040	1.7	\$58,600	\$1,465	\$17,580	\$440	1,858	21%	\$7.74	\$402	1.6
Trempealeau County	\$12.04	\$626	\$25,040	1.7	\$61,000	\$1,525	\$18,300	\$458	2,866	25%	\$9.37	\$487	1.3
Vernon County	\$12.04	\$626	\$25,040	1.7	\$57,200	\$1,430	\$17,160	\$429	2,493	21%	\$8.51	\$443	1.4
Vilas County	\$13.48	\$701	\$28,040	1.9	\$56,100	\$1,403	\$16,830	\$421	2,243	21%	\$8.05	\$418	1.7
Walworth County	\$15.71	\$817	\$32,680	2.2	\$65,000	\$1,625	\$19,500	\$488	11,414	29%	\$8.85	\$460	1.8
Washburn County	\$12.77	\$664	\$26,560	1.8	\$53,000	\$1,325	\$15,900	\$398	1,280	17%	\$7.23	\$376	1.8
Washington County	\$15.92	\$828	\$33,120	2.2	\$70,200	\$1,755	\$21,060	\$527	11,373	22%	\$10.05	\$522	1.6
Waukesha County	\$15.92	\$828	\$33,120	2.2	\$70,200	\$1,755	\$21,060	\$527	34,791	23%	\$11.98	\$623	1.3
Waupaca County	\$12.75	\$663	\$26,520	1.8	\$62,300	\$1,558	\$18,690	\$467	5,355	25%	\$9.71	\$505	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Wisconsin

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waushara County	\$12.44	\$647	\$25,880	1.7	\$53,300	\$1,333	\$15,990	\$400	1,897	19%	\$7.44	\$387	1.7
Winnebago County	\$12.87	\$669	\$26,760	1.8	\$65,800	\$1,645	\$19,740	\$494	21,288	32%	\$12.28	\$638	1.0
Wood County	\$12.04	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	8,147	25%	\$10.81	\$562	1.1

† Wage data not available (See Appendix A).

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

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

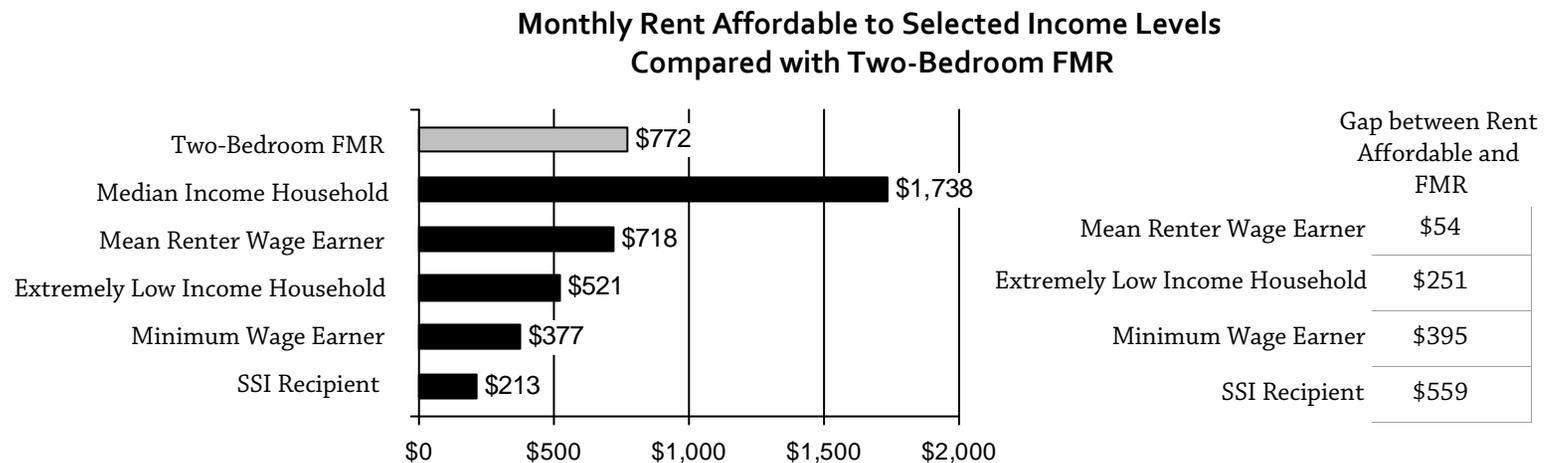
Wyoming

In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$772. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,572 monthly or \$30,862 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.84

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 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 Wyoming, the estimated mean (average) wage for a renter is \$13.80. 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.



Wyoming	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Wyoming	\$14.84	\$772	\$30,862	2.0	\$69,505	\$1,738	\$20,852	\$521	64,740	29%	\$13.80	\$718	1.1			
Combined Nonmetro Areas	\$15.10	\$785	\$31,406	2.1	\$71,947	\$1,799	\$21,584	\$540	44,286	29%	\$14.38	\$748	1.1			
<u>Metropolitan Areas</u>																
Casper MSA	\$15.52	\$807	\$32,280	2.1	\$60,900	\$1,523	\$18,270	\$457	9,018	30%	\$13.94	\$725	1.1			
Cheyenne MSA	\$13.29	\$691	\$27,640	1.8	\$66,300	\$1,658	\$19,890	\$497	11,436	31%	\$10.86	\$565	1.2			
<u>Counties</u>																
Albany County	\$14.92	\$776	\$31,040	2.1	\$74,500	\$1,863	\$22,350	\$559	6,797	46%	\$8.26	\$429	1.8			
Big Horn County	\$12.04	\$626	\$25,040	1.7	\$61,300	\$1,533	\$18,390	\$460	1,106	24%	\$11.30	\$588	1.1			
Campbell County	\$16.92	\$880	\$35,200	2.3	\$89,200	\$2,230	\$26,760	\$669	3,881	24%	\$18.04	\$938	0.9			
Carbon County	\$14.90	\$775	\$31,000	2.1	\$69,300	\$1,733	\$20,790	\$520	1,595	26%	\$13.89	\$722	1.1			
Converse County	\$13.04	\$678	\$27,120	1.8	\$73,400	\$1,835	\$22,020	\$551	1,650	29%	\$13.18	\$685	1.0			
Crook County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	728	25%	\$12.68	\$660	0.9			
Fremont County	\$13.65	\$710	\$28,400	1.9	\$59,000	\$1,475	\$17,700	\$443	4,409	28%	\$11.68	\$607	1.2			
Goshen County	\$12.27	\$638	\$25,520	1.7	\$55,200	\$1,380	\$16,560	\$414	1,631	31%	\$10.20	\$530	1.2			
Hot Springs County	\$12.04	\$626	\$25,040	1.7	\$58,100	\$1,453	\$17,430	\$436	714	34%	\$10.50	\$546	1.1			
Johnson County	\$12.63	\$657	\$26,280	1.7	\$62,700	\$1,568	\$18,810	\$470	844	23%	\$10.20	\$531	1.2			
Laramie County	\$13.29	\$691	\$27,640	1.8	\$66,300	\$1,658	\$19,890	\$497	11,436	31%	\$10.86	\$565	1.2			
Lincoln County	\$15.13	\$787	\$31,480	2.1	\$69,500	\$1,738	\$20,850	\$521	1,246	20%	\$17.04	\$886	0.9			
Natrona County	\$15.52	\$807	\$32,280	2.1	\$60,900	\$1,523	\$18,270	\$457	9,018	30%	\$13.94	\$725	1.1			
Niobrara County †	\$12.04	\$626	\$25,040	1.7	\$60,700	\$1,518	\$18,210	\$455	341	33%						
Park County	\$13.38	\$696	\$27,840	1.8	\$62,000	\$1,550	\$18,600	\$465	3,444	29%	\$12.93	\$672	1.0			
Platte County	\$12.04	\$626	\$25,040	1.7	\$55,000	\$1,375	\$16,500	\$413	798	22%	\$10.69	\$556	1.1			
Sheridan County	\$15.38	\$800	\$32,000	2.1	\$65,900	\$1,648	\$19,770	\$494	3,724	30%	\$11.07	\$576	1.4			
Sublette County	\$17.83	\$927	\$37,080	2.5	\$86,500	\$2,163	\$25,950	\$649	950	27%	\$20.80	\$1,082	0.9			
Sweetwater County	\$18.33	\$953	\$38,120	2.5	\$84,500	\$2,113	\$25,350	\$634	4,377	27%	\$20.80	\$1,082	0.9			
Teton County	\$21.42	\$1,114	\$44,560	3.0	\$96,300	\$2,408	\$28,890	\$722	2,729	38%	\$12.66	\$659	1.7			
Uinta County	\$13.02	\$677	\$27,080	1.8	\$73,300	\$1,833	\$21,990	\$550	1,716	24%	\$9.36	\$487	1.4			
Washakie County	\$12.04	\$626	\$25,040	1.7	\$65,200	\$1,630	\$19,560	\$489	966	28%	\$13.45	\$699	0.9			
Weston County	\$14.35	\$746	\$29,840	2.0	\$67,400	\$1,685	\$20,220	\$506	640	22%	\$12.19	\$634	1.2			

† Wage data not available (See Appendix A).

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

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).

FY13 FMR areas incorporate the most recent (December 2009) OMB update of metropolitan area definitions. There have been no definition changes published by OMB since FY11, so the FY13 area definitions remain the same as the prior year. OMB announced that new metropolitan area definitions will be released in 2013, and the updated area definitions will be incorporated into future FMRs.

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.

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 FY13 FMRs are based on the 2006-2010 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 2006-2010 two-bedroom gross rent, and the one-year 2010 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 FY13 FMRs, local area rent surveys conducted in 2012 were used for Hood River County, OR.

The rent estimates determined using ACS data are trended through 2011 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 2005 ACS and the one-year 2010 ACS. The result is an effective trend factor of 4.1% that is applied to the FMR estimates to project them forward to April 2013.

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 FY13, 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.

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.

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 FY13 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-improverished 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 FY12, 21 areas were designated as 50th percentile FMRs, and 19 of these areas will maintain their 50th percentile designation for FY13. Two areas are no longer in the 50th percentile program: Grand Rapids, MI and Washington, D.C. One additional area, Richmond, VA, is re-entering the 50th percentile program after graduating from it in FY12.

An asterisk (*) is used to denote the 20 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 (2007-2011), released in December 2012.

Area Median Income (AMI)

On December 7, 2012, HUD published its FY13 AMIs used in this edition of *Out of Reach*. HUD calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI value relates

to the universe of all families and is not intended to apply to a specific family size.

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

The five-year (2006-2010) ACS data are used to calculate the FY13, but in areas with valid 2010 one-year ACS data, HUD incorporated the more recent data.

The 2010 AMI estimates are trended from 2010 to the end of 2011 using the Consumer Price Index, and to the midpoint of 2013 using a factor of 1.67%. The trend factor reflects the annualized change in the national median family income as measured by comparing the 2005 one-year ACS and the 2010 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 (2007-2011).

A comprehensive list of the counties and towns included in FY13 income limit calculations can be found at www.huduser.org/portal/datasets/il/il13/index.html.

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY2013 HUD Income Limits Briefing Material*, available at www.huduser.org/portal/datasets/il/il13/IncomeLimitsBriefingMaterial_FY13.pdf.

Affordability

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

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2012*, published by Harvard University's Joint Center for Housing Studies (www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2012.pdf) includes an analysis of the affordability problems faced by homeowners.

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, D.C.: National Low Income Housing Coalition.

Prevailing Minimum Wage

The federal minimum wage on January 1, 2013, 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 19 states implemented a state minimum wage higher than \$7.25 by January 1, 2013. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. Some local municipalities have a minimum wage that is higher than the federal rate, but this local rate is not incorporated into *Out of Reach* data.

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

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

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 72 hours under the higher local minimum wage of \$10.55⁴ ($105 * \$7.25 / \10.55). 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 2011 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 (2007-2011) 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 2011.⁷

In roughly 12% 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, 2013, 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 2011 using a national inflation factor. An annual rate of 1.67% is then used to grow renter wages for five quarters to April 1, 2013.⁸ This rate is the annualized growth rate in the national median family income between the one-year 2005 and one-year 2010 ACS.

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 December 2012, the average wage earner in the U.S. worked 34.5 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 FY12 AMIs, a 1.67% growth rate was used to trend average renter wages from year-end 2011 to April 1, 2013.

⁹ Bureau of Labor Statistics. (2013). *The employment situation: December 2012*. Washington, D.C.: 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: December 2012* at 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 2013, which is \$710 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 www.ssa.gov/pressoffice/factsheets/colafacts2013.htm. Information on state supplements can be found at www.ssa.gov/pubs/statessi.html.

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of *Priced Out* can be found at www.tacinc.org/publications_.php.

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 FY13, Fair Market Rents (FMRs) were set at the 50th percentile rent in 20 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. Nineteen of these FMR areas were also designated as 50th percentile rent for FY12. Additionally, one area "graduated" from the 50th percentile program in FY12, but re-entered the program in FY13.

Areas Remaining Eligible for FY13 50th Percentile FMR

Austin-Round Rock-San Marcos, TX MSA
Baltimore-Towson, MD MSA
Bergen-Passaic, NJ HMFA
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
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

New Area Eligible for 50th Percentile FMR in FY13

Richmond, VA

Appendix B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2013. Full document available at: www.huduser.org/portal/datasets/fmr/fmr2013f/FY2013_Final_FMR_Notice.pdf

Department of Housing and Urban Development
[Docket No. FR-5648-N-02]

Final Fair Market Rents for Fiscal Year 2013 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) 2013.

...

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.

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.

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, analyze the comments, and publish final FMRs. (See 24 CFR 888.115.) For FY 2013 FMRs, HUD has considered all comments submitted in response to its August 3, 2012 (77 FR 46447) proposed FY 2013 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 2012 there were 21 areas using 50th-percentile FMRs. Of these 21 areas, 19 were allowed to continue as 50th percentile FMR areas. The two areas that are no longer in the 50th percentile program are Grand Rapids, MI and Washington, DC. The evaluation of Grand Rapids, MI showed that the concentration of HCV tenants fell below what is eligible for a 50th percentile FMR. This area may be re-evaluated next year. The Washington, DC area failed to deconcentrate which means that it is not eligible for a 50th percentile FMR program for a three-year period. PHAs in the Washington, DC area may seek payment standard protection under 24 CFR 982.503(f) from the HUD Field Office if the PHA scored the maximum number of points on the deconcentration bonus indicator in the prior year, or in two or the last three years.

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

...

III. Proposed FY2013 FMRs

On August 3, 2012 (77 FR 46447), HUD published proposed FY 2013 FMRs with a comment period that ended September 4, 2012. 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 (www.regulations.gov/)

IV. FMR Methodology

The FY 2013 FMRs are based on current OMB metropolitan area definitions and standards that were first used in the FY 2006 FMRs. OMB changes to the metropolitan area

definitions through December 2009 are incorporated. There have been no area definition changes published by OMB since the publication of the FY 2012 FMRs; therefore, the FY 2013 area definitions are the same as those used in FY 2012. HUD anticipates that OMB will publish new area definitions in 2013. Depending on the timing of this release, HUD will incorporate the new area definitions into either the FY 2014 or FY 2015 proposed FMRs.

A. Base Year Rents

The U.S. Census Bureau provided special tabulations of 5-year ACS data collected between 2006 through 2010 to HUD in early to mid-2012. For FY 2013 FMRs, HUD used the 2006–2010 5-year ACS data to update the base rents set in FY 2012 using the 2005–2009 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 2012, all areas are assigned as a base rent the estimated two-bedroom standard quality 5-year gross rent from the ACS.³

Because HUD’s regulations mandate that FMRs must be published as recent mover gross rents, HUD continues to apply a recent mover factor to the standard quality base rents assigned from the 5-year ACS data. Calculation of the recent mover factor is described in section B below.

No local area rent surveys were conducted in 2011 or 2012 by HUD or PHAs, but the surveys conducted in 2010, for Williamsport, PA and Pike County, PA supersede the 2006–2010 ACS data.

B. Recent Mover Adjustment Factor

Following the assignment of the standard quality two-bedroom rent described above, HUD applies a recent mover factor to these rents. In preparation for calculating the proposed FY 2013 FMRs, the department reviewed the methodology for calculating the recent mover factor from the FY 2012 process and made several improvements. The primary change is that HUD no longer compares the standard quality gross rent to the recent mover gross rent to determine if the two statistics are significantly different.⁴ For the FY 2012 FMRs, if the two rents were determined to be statistically different the recent mover factor was calculated as the percentage increase of the recent mover gross rent over the standard quality gross rent. In cases where the two gross rents were not statistically different, the recent mover factor was set to one. 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.⁵ The following describes the process determining the appropriate recent mover factor. The

revised recent mover factor process results in 91 percent of the FMR areas having a recent mover factor greater than one in FY 2013 compared with only 38 percent in FY 2012. In general, HUD uses the 1 year ACS based two-bedroom statistically reliable recent mover gross rent estimate from the smallest geographic area encompassing the FMR area to calculate the recent mover factor. Some areas’ recent mover factors will be calculated using data collected just for the FMR area. Other areas’ recent mover factor will be based on larger geographic areas. For metropolitan areas that are subareas 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 2006–2010 two-bedroom gross rent and the 1 year 2010 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 2013 Final FMR documentation system available at: www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr13.

This process produces an “as of” 2010 recent mover two-bedroom base gross rent for the FMR area.

C. Updates from 2010 to 2011

The ACS based “as of” 2010 rent is updated through the end of 2011 using the annual change in CPI from 2010 to 2011. As in previous years, HUD uses Local CPI data for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. HUD uses Census region CPI data for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors. Following the application of the appropriate CPI update factor, HUD converts the “as of” 2011 CPI adjusted rents to “as of” December 2011 rents by multiplying each rent by the national December 2011 CPI divided by the national annual 2011 CPI value. HUD does this in order to apply an exact amount of the annual trend factor to place the FY 2013 FMRs as of the mid-point of the 2013 fiscal year.

D. Trend from 2011 to 2013

On March 9, 2011 (76 FR 12985), HUD published a notice requesting public comment regarding the manner in which it calculates the trend factor used in determining FMR estimates to meet the statutory requirement that FMRs be “trended so the rentals will be current for the year to which they apply.” HUD’s notice provided several proposed alternatives to the current trend factor and requested comments on the alternatives as

² The only difference in the survey data between the 2005-2009 5-year ACS data and the 2006-2010 5-year ACS data is the replacement of the 2005 survey responses with the survey responses collected in 2010. The 2006, 2007, 2008 and 2009 survey responses remain intact.

³ For areas with a two-bedroom standard quality gross rent from the ACS that have a margin of error greater than the estimate or no estimate due to inadequate sample in the 2010 5-year ACS, HUD uses the two-bedroom state non-metro rent for non-metro areas.

⁴ The statistical comparison test used, the z-test, assumes that the samples from which the two statistics are calculated are independent. Because recent mover responders are also part of the standard quality responders, the two samples are not independent.

⁵ For 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. For example, if the estimate was 500 and the margin of error was 501, that estimate would not be used.

well as suggestions of other ideas. In its publication of the proposed FY 2012 FMRs on August 19, 2011, (76 FR 52058) HUD discussed these comments and announced that a new trend factor would be used in the FY 2013 FMRs. HUD calculates the trend factor as the annualized change in median gross rents as measured between the 1 year 2005 ACS and the 1 year 2010 ACS. The median gross rent was \$728 in 2005 and \$855 in 2010. The overall change is 17.45 percent and the annualized change is 3.27%. Over a 15-month time period, the effective trend factor is 4.1 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. 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.

For FY 2013 FMRs, HUD has 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. HUD again made adjustments to the bedroom ratios using 2006–2010 5-year ACS data for areas with local bedroom-size intervals above or below what are considered reasonable ranges, or where sample sizes are inadequate to accurately measure bedroom rent differentials. Experience has shown that highly unusual bedroom ratios typically reflect inadequate sample sizes or peculiar local circumstances that HUD would not want to utilize in setting FMRs (e.g., luxury efficiency apartments that rent for more than typical one-bedroom units). HUD established bedroom interval ranges based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. These ranges are: Efficiency FMRs are constrained to fall between 0.59 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. 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).

Following the same methodology as was used when bedroom ratios were calculated using 2000 decennial Census long-form data, HUD continues to adjust the rents for three-bedroom and larger units to reflect HUD's policy to set higher rents for these units than would result from using unadjusted market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing

units, will be successful in finding eligible program units. The adjustment adds bonuses of 8.7 percent to the unadjusted three-bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four-bedroom FMR for each extra bedroom. For example, the FMR for a five-bedroom unit is 1.15 times the four-bedroom FMR, and the FMR for a six-bedroom unit is 1.30 times the four-bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero-bedroom (efficiency) FMR.

For low-population, nonmetropolitan counties with small or statistically insignificant 2006–2010 5-year ACS gross 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 size.

V. Manufactured Home Space Surveys

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

All approved exceptions to these rents that were in effect in FY 2012 were updated to FY 2013 using the same data used to estimate the HCV program FMRs. If the result of this computation was higher than 40 percent of the new two-bedroom rent, the exception remains and is listed in Schedule D. No additional exception requests were received in the comments to the FY 2013 FMRs. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs.

VI. Small Area Fair Market Rents

Public housing authorities that operate in the Dallas, TX HMFA continue to manage their voucher programs using Small Area Fair Market Rents (SAFMRs). The updated SAFMRs for Dallas are listed in Schedule B Addendum.

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VII. Public Comments

A total of 75 comments were received and posted on the regulations.gov site (www.regulations.gov/#!docket)

Most comments contested FMR reductions compared with the FY 2012 FMR and some contested reductions since the FY 2011 FMRs or earlier.

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