

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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NLIHC STAFF
Malik Siraj Akbar
Andrew Aurand Josephine Clarke
Dan Emmanuel
Ellen Errico
Ed Gramlich
Sarah Jemison
Paul Kealey
Joseph Lindstrom
Khara Norris
James Saucedo
Christina Sin
Elayne Weiss
Renee Willis
Diane Yentel
Communications Specialist
Vice President for Research
Executive Assistant
Research Analyst
Graphic Design and Web Manager Senior Advisor
Housing Advocacy Organizer Chief Operating Officer
Senior Organizer for Housing Advocacy Director of Administration Housing Advocacy Organizer Development Coordinator Policy Analyst
Vice President for Field and Communications President and CEO

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Martha Weatherspoon, Clarksville, TN

1000 Vermont Avenue, NW, Suite 500 Washington, DC 20005<br>(Phone) 202.662.1530 | (Fax) 202.393.1973

## OUT OF REACH ${ }^{20}$

DIANE YENTEL, MSW President and CEO

ANDREW AURAND, PH.D., MSW
Vice President for Research
DAN EMMANUEL, MSW
Research Analyst

## ELLEN ERRICO

Graphic Design \& Web Manager
GAR MENG LEONG
Research Intern
KATE RODRIGUES
Research Intern


## OUT OF REACH ${ }_{10}^{20}$ 监位

## Table of Contents

PREFACE. iii California ..... 31
Colorado ..... 36
INTRODUCTION ..... 1
USER'S GUIDE
Connecticut ..... 40
Delaware ..... 44
How to Use the Numbers 8 District of Columbia ..... 46
Where the Numbers Come From 9 Florida ..... 48
Georgia. ..... 53
TABLES AND MAPS
2016 Most Expensive Jurisdictions ..... 10
2016 States Ranked by Two-Bedroom Housing Wage. ..... 11
2016 Two-Bedroom Rental Unit Housing Wage ..... 12
2016 Hours at Minimum Wage Needed to Afford Rent13
State Summary ..... 14
STATE PAGESAlabama16
Alaska ..... 21
Arizona24Arkansas
Hawaii ..... 61
Idaho ..... 63
Illinois ..... 67
Indiana ..... 73
lowa ..... 79
Kansas ..... 85
Kentucky ..... 91
Louisiana ..... 97
Maine. ..... 102
Maryland ..... 106
26 Massachusetts ..... 109
Michigan ..... 115
Rhode Island ..... 194
Minnesota ..... 120
South Carolina ..... 197
Mississippi ..... 125 ..... 201Missouri130 Tennessee
Montana 136 Texas205
Nebraska 140 Utah ..... 223
Nevada 145 Vermont ..... 226
New Hampshire ..... 147 ..... 229
New Jersey 151 Washington ..... 236
154 West Virginia New Mexico ..... 240
157 Wisconsin New York ..... 244
North Carolina 161 Wyoming ..... 249
North Dakota. ..... 167
Ohio ..... 171
Oklahoma ..... 176
Oregon ..... 181
Pennsylvania ..... 184
Puerto Rico ..... 189
APPENDICES
Appendix A:Data Notes, Methodologies, and Sources252


Nearly a century ago, President Theodore Roosevelt became the nation's first chief executive to propose federal investment to create housing specifically for low-income Americans. It was a monumental step in the long march toward ensuring that a decent, affordable home is available to every citizen. And it spoke to a fundamental truth that has long been at the heart of the National Low Income Housing Coalition's (NLIHC) work: Our nation can't fulfill any of our major goals - whether it's tackling inequality, improving healthcare, keeping neighborhoods safe, or making sure every child gets a good education - unless we also focus on housing. That is because housing is one of the most basic needs we have, a need that is as much about how we live as about where we live.
In the years since President Roosevelt's bold stand, we've come together, time and again, to expand the promise of a good home to more families. We did that through the creation of the Federal Housing Administration and by building public housing as part of President Franklin Roosevelt's New Deal. We did it through the passage of the Fair Housing Act in 1968, which continues to help foster a housing market that is free from discrimination. We did it in the 1990s, when we invested new resources to help strengthen rural and urban communities and expand affordable housing across the nation. And, under President Barack Obama's leadership, we've done that over the last seven years by supporting our housing market's recovery, preserving public housing, joining forces with states, cities, towns, and tribal communities to help end homelessness, and fighting to make our rental market more affordable.
We've achieved a lot together. But as the report you're about to read shows, we have a lot of work to do to realize our shared vision of a secure home for every American. Today, there is a shortage of 7.2 million affordable housing units for the nation's more than 10 million extremely low-income families. It's a crisis that is making it ever harder for families to find housing and forcing many people to choose between doubling up in a friend's apartment or sleeping in their car. As difficult as it can be to find a home, keeping that home can be just as daunting.

Three-quarters of extremely low-income families pay more than half of their income just to keep a roof over their heads, leaving less money for food, child care, transportation, and
so many other basic necessities.
And it's not just people of very modest means who are working harder to make ends meet. Last year, rising rents in a number of cities outpaced the rate of inflation, which is hurting low- and moderate-


HUD Secretary Julián Castro income Americans. I learned of one San Jose family in which both parents worked fulltime but the only place they could afford was at a local homeless shelter. The crisis is also affecting seniors, many of whom live on fixed incomes. Today, HUD is only able to serve one out of every three seniors who needs our help. And Harvard's Joint Center for Housing Studies calculated that as our nation ages, HUD would need to provide housing support for an additional 900,000 seniors just to keep pace between now and 2030.

Tackling our affordability crisis isn't just the right thing to do - it's also one of the best ways we can invest in our nation's long term growth and competitiveness. That is the message from this year's Out of Reach report. This report confirms that investing in affordable housing - as HUD is doing by providing annual housing support for nearly 5.5 million households and through the new national Housing Trust Fund, as part of innovative efforts like the Rental Assistance Demonstration, and with incentives like the Low Income Housing Tax Credit - is one of the most important steps we can take to help people succeed today, and live healthier lives long into the future.
I urge everyone who's moved by what you read here to join us in the cause of ensuring that every American has the opportunity to secure a decent home in a neighborhood of promise. That is the vision we've been fighting to realize for nearly a century. Let's accomplish it for every family in this 21st century and beyond.

## INTRODUCTION

NLIHC's annual report, Out of Reach, documents the gap between wages and the price of housing across the United States. The report's Housing Wage is an estimate of the hourly wage that a full-time worker must earn to afford a modest and safe rental home without spending more than $30 \%$ of his or her income on rent and utility costs. This year's findings highlight the struggle faced by millions of families in affording a safe and decent home. Wage stagnation, particularly among lower wage workers, rising rents, and an inadequate supply of affordable housing continue to present significant challenges.

> 11 IN NO STATE, METROPOLITAN AREA, OR COUNTY CANA FULL-TIME WORKER EARNING THE PREVAILING MINIMUM WAGE AFFORD A MODEST TWO-BEDROOM APARTMENT. 77 (Table 1).

Twenty-nine states, the District of Columbia, and a small number of local jurisdictions have a minimum wage higher than the federal level. However, in no state, metropolitan area, or county can a full-time worker earning the prevailing minimum wage afford a modest two-bedroom apartment. In only twelve counties and one metropolitan area is the prevailing minimum wage sufficient to afford a modest one-bedroom apartment. ${ }^{1}$ Local minimum wages higher than the prevailing federal or state levels still fall short of the local one-bedroom and twobedroom housing wage

In 2016, the national Housing Wage is $\$ 20.30$ for a two-bedroom rental unit and $\$ 16.35$ for a one-bedroom rental unit. A worker earning the federal minimum wage of $\$ 7.25$ per hour would need to work 2.8 full time jobs, or approximately 112 hours per week for all 52 weeks of the year, in order to afford a twobedroom apartment at HUD's Fair Market Rent (FMR). If this worker slept for eight hours per night, he or she would have no remaining time during the week for anything other than working and sleeping.

The struggle to afford a decent home isn't limited to minimum wage workers. The average hourly wage of renters in the U.S. is $\$ 15.42, \$ 4.88$ less than the two-bedroom Housing Wage. In many states, the gap between the mean renter wage and the Housing Wage is significant (Figure 1). In no state is the mean renter wage sufficient to afford a two-bedroom apartment at the FMR
The lowest income households face the

[^0]
## DEFINITIONS

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

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

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

Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental unit at HUD-estimated Fair Market Rent while spending no more than $30 \%$ of their income on housing costs.
Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.4 hours per week, according to the Bureau of Labor Statistics.

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

Renter wage is the estimated mean hourly wage among renters, based on 2014 Bureau of Labor Statistics wage data, adjusted by the ratio of renter income to the overall household income reported in the ACS and projected to 2016.

TABLE 1: MINIMUM-WAGE WORKERS IN LOCALITIES WITH A HIGHER MINIMUM-WAGE STILL EARN LESS THAN THE HOUSING WAGE

| Locality | Local Minimum-Wage | 1 BR Housing Wage | 2 BR Housing Wage |
| :---: | :---: | :---: | :---: |
| Berkeley, CA | \$11.00 | \$31.98 | \$40.44 |
| Bernalillo County, NM | \$8.50 | \$14.75 | \$18.10 |
| Chicago, IL | \$10.00 | \$19.25 | \$22.62 |
| Emeryville, CA | \$14.44 | \$31.98 | \$40.44 |
| Johnson County, IA | \$8.20 | \$12.79 | \$16.60 |
| Las Cruces, NM | \$8.40 | \$10.40 | \$12.69 |
| Louisville, KY | \$7.75 | \$12.38 | \$15.71 |
| Montgomery County, MD | \$9.55 | \$26.96 | \$31.21 |
| Mountain View, CA | \$11.00 | \$30.42 | \$38.35 |
| Oakland, CA | \$12.25 | \$31.98 | \$40.44 |
| Palo Alto, CA | \$11.00 | \$30.42 | \$38.35 |
| Portland, ME | \$10.10 | \$17.04 | \$21.33 |
| Prince George's County, MD | \$9.55 | \$26.96 | \$31.21 |
| Richmond, CA | \$11.52 | \$31.98 | \$40.44 |
| San Diego, CA | \$10.50 | \$22.17 | \$28.83 |
| San Francisco, CA | \$12.25 | \$34.88 | \$44.02 |
| Santa Clara, CA | \$11.00 | \$30.42 | \$38.35 |
| Santa Fe, NM | \$9.50 | \$15.04 | \$18.13 |
| Santa Fe County, NM | \$10.66 | \$15.04 | \$18.13 |
| Seattle, WA | \$13.00 | \$23.56 | \$29.29 |
| Sunnyvale, CA | \$10.30 | \$30.42 | \$38.35 |
| Tacoma, WA | \$10.35 | \$16.79 | \$21.65 |

## Notes on Table:

1. Local minimum wage amounts used in this chart are as of March 1, 2016 and come from the U.C. Berkeley Labor Center's Inven tory of U.S. City and County Minimum Wage Ordinances.
2. Housing Wages in this chart refer to the jurisdiction's corresponding FMR area.
greatest housing affordability challenges (Figure 2). Extremely low income (ELI) households have income at or below $30 \%$ of their area median. On average, they can afford to spend no more than $\$ 507$ per month on housing costs. An individual relying on Supplemental Security Income (SSI) in 2016 can only afford monthly rent of $\$ 220$. Meanwhile, the national average monthly rent for a modest onebedroom apartment is $\$ 850$. The national average cost of a modest one-bedroom apartment would consume more than a single SSI recipient's entire income. Such an individual would be unable to maintain shelter without housing assistance.
Out of Reach 2016 clearly indicates that renters, particularly those with the lowest incomes, face significant affordability barriers in securing safe, decent, affordable homes. The next two sections explore two causes of this affordability crisis and how a new federal housing program, the national Housing Trust Fund (HTF), can help address it.

## Wage Stagnation and Income Inequality

Wage stagnation and income inequality contribute to the gap between what people earn and the cost of their housing. From 2007 to 2015, the bottom 10\% of wage earners saw a $0.2 \%$ increase in real hourly wages, while the top $5 \%$ saw an $8.7 \%$ increase, ${ }^{\text {, }}$ continuing a long-term trend of growing income inequality. Between 1979 and 2013, the bottom 10\% of wage earners saw a $5.3 \%$ decline in real hourly wages, while the top $5 \%$ saw a $40.6 \%$ increase. ${ }^{3}$

[^1]FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN TWO BEDROOM HOUSING WAGE AND RENTER WAGE


An analysis by the Brookings Institution found that cities with greater income inequality tend to have lower housing affordability for low income households. ${ }^{4}$ Greater income inequality was associated with greater housing cost burdens among the poorest $20 \%$ of households. Household income at the 95th percentile of the income distribution correlated positively with housing costs at the bottom $20 \%$ of the rental market. These findings suggest that housing markets are more responsive to the demand for rental housing among higher income households than to the housing needs of lower income households.

[^2]FIGURE 2: RENTS REMAIN OUT OF REACH FOR MANY RENTERS


The declining inflation-adjusted value of the federal minimum wage contributes to wage inequality ${ }^{5}$ and the housing affordability challenges faced by low wage workers. Local, state, and national efforts to increase the minimum wage are critical, but on their own will not completely close the housing affordability gap. At least twentytwo local jurisdictions now have a minimum wage higher than their prevailing state or federal level. All fall short of the one-bedroom and twobedroom Housing Wage (Table 1). Minimum wage legislation introduced in Congress also falls short. The Pay Workers a Living Wage Act (S. 1832 / H.R. 3164) would raise the minimum wage to $\$ 15$ an hour, $\$ 1.35$ and $\$ 5.30$ short of the national one-bedroom and two-bedroom Housing Wage. A separate bill, the Original Living Wage Act (H.R. 122), would set the federal minimum wage at $115 \%$ of the federal poverty threshold for a family

[^3]of four with two children, assuming full-time employment. In 2015, the minimum wage under this legislation would be $\$ 13.29$.

## Rising Rents and the Inadequate Supply of Affordable Housing

The demand for rental housing is at its highest level since the 1960s. ${ }^{6}$ In the past decade alone, the U.S. has added nine million renter households, but only 8.2 million rental housing units to its housing stock. Vacancy rates are at their lowest levels since 1985 and rents have risen at an annual rate of $3.5 \%$, the fastest pace in three decades. ${ }^{7}$

[^4]Growth in the supply of low cost rental units has not kept pace with the significant growth in demand. Between 2003 and 2013, the number of low cost units renting for less than $\$ 400$ increased by $10 \%$, but the number of renter households in need of these units increased by $40 \% .^{8}$ The nation's 10.4 million ELI renter households currently face a shortage of 7.2 million affordable and available rental units, leaving 31 affordable and available units for every 100 ELI renter households. ${ }^{9}$ Unable to find affordable homes, seventy-five percent of ELI renter households are now severely cost burdened, spending more than half of their income on rent and utilities. ${ }^{10}$ This burden makes it difficult to afford other basic necessities like healthy food and medication and to save for financial emergencies. Severe cost burden is a risk factor for housing instability and homelessness, which exacerbates the financial and psychological stress within a family. Very low income (VLI) renter households earning no more than $50 \%$ of their area median income face a similar shortage of 57 affordable and available units for every 100 VLI renter households. ${ }^{11}$
Absent public subsidy, the private market does little to produce new rental housing affordable to the lowest income households. The rent these households can afford to pay often does not cover debt service on the capital costs of development and other operating expenses. Because of high

## 8 Ibid.

9 Affordable and available homes are affordable to a particular income group and either vacant or occupied by a household of that income group.
10 National Low Income Housing Coalition. (2016). The gap: The affordable housing gap analysis 2016. Washington, DC: Author. Retrieved from http://nlihc.org/sites/default/files/Gap-Report print.pdf.
11 Ibid.
development costs, developers target new rental units to the upper end of the rental market where rents are higher.

Nearly three-quarters of the rental housing occupied by households in the bottom three-fifths of the U.S. income distribution is the result of downward filtering of housing units as they become older and less desirable relative to new housing. ${ }^{12}$ Older housing of adequate quality however rarely becomes cheap enough for ELI renters. In high demand housing markets, owners have an incentive to upgrade their units for higher rents. In weak markets, owners have an incentive to no longer maintain their property when rent revenue does not cover operating costs.

## The Housing Trust Fund

In addition to raising the minimum wage, public investments in housing programs are essential to address the shortage of rental housing affordable and available to ELI and VLI households. One new and promising tool for addressing this shortage is the national Housing Trust Fund (HTF)

The HTF is the first new federal housing program in a generation to focus on ELI households. It will receive a first time allocation of nearly $\$ 173.6$ million in the summer of 2016 for distribution to the 50 states and the District of Columbia. At least $90 \%$ of HTF funds must be used to build, preserve, or rehabilitate rental housing affordable to ELI and VLI households. A maximum of ten percent of HTF funds can be used for affordable homeownership activities. At least $75 \%$ of funds must benefit ELI households, and up to $25 \%$ can benefit VLI households. While the HTF is capitalized under $\$ 1$ billion, all funds must benefit ELI households.

The HTF is funded through a dedicated source of revenue outside of the annual appropriations process. The dedicated revenue source is a 4.2 basis point $(0.042 \%)$ assessment on the new business of Fannie Mae and Freddie

[^5]Mac. Sixty-five percent of this revenue is directed to the HTF and $35 \%$ is directed to the Capital Magnet Fund (CMF). Ideally, a dedicated revenue source means that HTF funds supplement rather than compete with existing housing programs funded through annual appropriations.

The HTF can capture additional revenue to meet the housing needs of the nation's lowest income renters. A number of revenue sources have been proposed, including expanding the contributions of Fannie Mae and Freddie Mac. An effort to reform the two GSEs voted out of the Senate Committee on Banking, Housing, and Urban Affairs (S. 1217) on a bipartisan basis would have resulted in $\$ 3.5$ billion a year for the HTE. ${ }^{13}$ To date, three of four housing finance reform bills have included language to preserve and expand a dedicated

## "THE HOUSING

## TRUST FUND IS THE FIRST

 NEW FEDERAL HOUSING PROGRAM IN A GENERATION TO FOCUS ON ELI HOUSEHOLDS. 17 stream of revenue for the HTFRanking Member of the House Committee on Financial Services, Maxine Waters (D-CA), introduced legislation on March 23, 2016 to provide $\$ 1$ billion annually in mandatory spending in perpetuity to the HTF. The Ending Homelessness Act of 2016 (H.R. 4888) also includes $\$ 50$ million per year in project based rental assistance for HTF units, an additional $\$ 5$ billion for permanent supportive housing targeted to the chronically homeless, $\$ 2.5$ billion for vouchers targeted to homeless families and individuals, and $\$ 500$ million for outreach to the homeless. The bill has been referred to the House Committee on Financial Services and the House Committee on the Budget. ${ }^{14}$
NLIHC's United for Homes campaign proposes modest mortgage interest deduction (MID) reform to generate approximately $\$ 213$ billion in revenue

[^6]over 10 years for the HTF. ${ }^{15}$ The campaign proposes reducing the mortgage amount eligible for the interest deduction from $\$ 1$ million to \$500,000 and converting the deduction to a $15 \%$ non-refundable tax credit. Representative Keith Ellison (D-MN) introduced the Common Sense Housing Investment Act of 2015 (H.R. 1662) on March 26, 2015 that includes these two MID provisions. ${ }^{16}$ The bill directs sixty percent of the reform's savings to the HTF and the remainder to the Public Housing Capital Fund, the Section 8 program, and the Low Income Housing Tax Credit (LIHTC).

## Conclusion

Out of Reach 2016 highlights the affordability gap between the cost of rental housing and the wages of millions of renters who do not earn enough to afford a decent and safe home without significant sacrifice. Low income renters face the greatest challenge. Higher wages and a greater supply of affordable rental housing are necessary. If we make further gains in minimum wage legislation and expand funding for the national Housing Trust Fund, we can address the affordability gap.

## The Numbers in this Report

Out of Reach 2016 is based on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security

[^7]Administration. See Appendix A for a detailed explanation of data sources and methodologies.
The Housing Wage is based on HUD FMRs, which are the Department's best estimate of what a household seeking a modest rental unit can expect to pay for rent and utilities in the current market. 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. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. They are applied uniformly within each FMR area, which is either a metropolitan region or nonmetropolitan county. ${ }^{17}$ This approach fails to account for rent variation within an FMR area.

HUD has developed hypothetical small area fair market rents (SAFMRs) based on U.S. Postal Service ZIP codes in metropolitan areas to better reflect small-scale market conditions within metropolitan regions. HUD asked for comments on using SAFRMs for Housing Choice Voucher payment standards in certain metropolitan areas last summer and sent a proposed rule to the Office of Management and Budget (OMB) on February 9, 2016. OMB is reviewing the rule. NLIHC has long supported SAFMRs within the voucher program.

NLIHC is examining SAFMRs as a tool to estimate the Housing Wage at a more local scale within metropolitan areas. Table 2 compares the Housing Wage for the San Francisco HUD Metro FMR

[^8]Area (HMFA) to the housing wage for places within the San Francisco HMFA. NLIHC is exploring how best to use SAFMRs within metropolitan regions to reflect local area housing wages

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 FMR estimates using American Community Survey (ACS) data to determine base rents, rather than data from the Census Bureau's Decennial Survey. The new methodology can introduce more year-to-year variability in FMRs. For this reason and others (e.g., changes to the metropolitan area definitions), readers should not compare this year's report to previous editions of Out of Reach and assume that all differences reflect actual market dynamics.

Please consult the appendices and NLIHC research staff for assistance interpreting changes in the data.

TABLE 2: SAMPLE HOUSING WAGES IN THE SAN FRANCISCO HMFA

| HMFA/Place | One-Bedroom <br> Housing Wage | Two-Bedroom <br> Housing Wage |
| :--- | :---: | :---: |
| San Francisco HMFA | $\$ 34.88$ | $\$ 44.02$ |
| San Francisco City | $\$ 29.40$ | $\$ 36.03$ |
| Menlo Park City | $\$ 34.42$ | $\$ 42.12$ |
| Foster City | $\$ 41.15$ | $\$ 50.58$ |

## HOW TO USE THE NUMBERS



1: $\quad B R=$ Bedroom.
2: $\quad$ FMR $=$ Fiscal Year 2016 Fair Market Rent (HUD, 2016).
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.

4: $\quad$ AMI = Fiscal Year 2016 Area Median Income (HUD, 2016).
5: "Affordable" rents represent the generally accepted standard of spending no more than $30 \%$ of gross income on rent and utilities.

## WHERE THE NUMBERS COME FROM



Multiply the FMR by 12 to get yearly rental cost $(\$ 1,056 \times 12=\$ 12,672)$. Then divide by .3 to determine the total income needed to afford $\$ 12,660$ per year in rent ( $\$ 12,672 / .3=\$ 42,240)$.

Divide income needed to afford the FMR by 52 (weeks per year) (\$42,200 / 52 = \$812). Then divide by $\$ 7.25$ (the Federal minimum wage) ( $\$ 812 / \$ 7.25=112$ hours). Finally, divide by 40 (hours per work week (112 / 40=2.8 full-time jobs).

Multiply Annual AMI by .3
(\$67,857 x . $3=\$ 20,278$ ).

Multiply 30\% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ( $\$ 20,278$ $x .3=\$ 6,083)$. Divide by 12 to obtain monthly amount (\$6,083/ 12 = \$507)

Calculate annual income by
multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) $(\$ 15.42 \times 40 \times 52=\$ 32,073)$. Multiply by .3 to determine maximum amount that can be spent on rent $(\$ 32,073 \times .3=\$ 9,622)$. Divide by 12 to obtain monthly amount $(\$ 9,622)$ $12=\$ 802$ )

Divide income needed to afford the FMR by 52 (weeks per year) $(\$ 42,240 / 52=\$ 812)$. Then divide by $\$ 15.42$ (The United States mean renter wage) $(\$ 812 / \$ 15.42=53$ hours). Finally, divide by 40 (hours per work week) (53/ $40=1.3$ full-time jobs).

1: $\quad B R=$ Bedroom.
2: $\quad$ FMR $=$ Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.

4: $\quad$ AMI = Fiscal Year 2016 Area Median Income (HUD, 2016).
5: "Affordable" rents represent the generally accepted standard of spending no more than $30 \%$ of gross income on rent and utilities.

## 2016 MOST EXPENSIVE JURISDICTIONS

| States ${ }^{1}$ | Housing Wage for Two-Bedroom FMR | Counties ${ }^{2}$ | Housing Wage for Two-Bedroom FMR |
| :---: | :---: | :---: | :---: |
| Hawaii | \$34.22 | Marin County, CA | \$44.02 |
| District of Columbia | \$31.21 | San Francisco County, CA | \$44.02 |
| California | \$28.59 | San Mateo County, CA | \$44.02 |
| New York | \$26.69 | Alameda County, CA | \$40.44 |
| Maryland | \$26.53 | Contra Costa County, CA | \$40.44 |
| New Jersey | \$26.52 | Santa Clara County, CA | \$38.35 |
| Massachusetts | \$25.91 | Honolulu County, HI | \$38.17 |
| Connecticut | \$24.72 | Orange County, CA | \$32.15 |
| Alaska | \$23.25 | Pitkin County, CO | \$31.96 |
| Washington | \$23.13 |  |  |
| Metropolitan Areas | Housing Wage for Two-Bedroom FMR | Combined Nonmetro Areas | Housing Wage for Two-Bedroom FMR |
| San Francisco, CA HMFA ${ }^{3}$ | \$44.02 | Massachusetts | \$27.41 |
| Oakland-Fremont, CA HMFA | \$40.44 | Hawaii | \$23.19 |
| San Jose-Sunnyvale-Santa Clara, CA HMFA | \$38.35 | Alaska | \$21.61 |
| Honolulu, HI MSA ${ }^{4}$ | \$38.17 | Connecticut | \$19.93 |
| Stamford-Norwalk, CT HMFA | \$37.15 | California | \$18.98 |
| Danbury, CT HMFA | \$34.13 | New Hampshire | \$18.71 |
| Orange County, CA HMFA | \$32.15 | Vermont | \$18.27 |
| Washington-Arlington-Alexandria, DC-VA-MD HMFA | \$31.21 | Colorado | \$17.29 |
| Nassau-Suffolk, NY HMFA | \$30.92 | Maryland | \$16.86 |
| Santa Cruz-Watsonville, CA MSA | \$30.85 | North Dakota | \$16.17 |

1 Includes District of Columbia.
2 Excludes metropolitan counties in New England.

 same as that established by the OMB.
$4 \quad \mathrm{MSA}=$ 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.

## 2016 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

| Rank | State | Housing Wage for <br> Two-Bedroom FMR |
| :---: | :--- | :--- |
| 1 | Hawaii | $\$ 34.22$ |
| 2 | District of Columbia | $\$ 31.21$ |
| 3 | California | $\$ 28.59$ |
| 4 | New York | $\$ 26.69$ |
| 5 | Maryland | $\$ 26.53$ |
| 6 | New Jersey | $\$ 26.52$ |
| 7 | Massachusetts | $\$ 25.91$ |
| 8 | Connecticut | $\$ 24.72$ |
| 9 | Alaska | $\$ 23.25$ |
| 10 | Washington | $\$ 23.13$ |
| 11 | Virginia | $\$ 22.44$ |
| 12 | Delaware | $\$ 21.70$ |
| 13 | Vermont | $\$ 21.13$ |
| 14 | Colorado | $\$ 21.12$ |
| 15 | New Hampshire | $\$ 21.09$ |
| 16 | Illinois | $\$ 19.98$ |
| 17 | Florida | $\$ 19.96$ |
| 18 | Oregon | $\$ 19.38$ |
| 19 | Rhode Island | $\$ 19.06$ |
| 20 | Pennsylvania | $\$ 18.27$ |
| 21 | Nevada | $\$ 18.26$ |
| 22 | Minnesota | $\$ 17.76$ |
| 23 | Texas | $\$ 17.60$ |
| 24 | Arizona | $\$ 17.18$ |
| 25 | Maine | $\$ 17.04$ |
| 26 | Utah | $\$ 16.32$ |
|  |  |  |


| Rank | State | Housing Wage for <br> Two-Bedroom FMR |
| :---: | :--- | :--- |
| 27 | Georgia | $\$ 16.30$ |
| 28 | New Mexico | $\$ 16.06$ |
| 29 | Wisconsin | $\$ 15.92$ |
| 30 | Louisiana | $\$ 15.81$ |
| 31 | North Dakota | $\$ 15.66$ |
| 32 | Michigan | $\$ 15.62$ |
| 33 | Wyoming | $\$ 15.62$ |
| 34 | North Carolina | $\$ 15.32$ |
| 35 | Kansas | $\$ 15.01$ |
| 36 | Tennessee | $\$ 14.99$ |
| 37 | Missouri | $\$ 14.98$ |
| 38 | Indiana | $\$ 14.84$ |
| 39 | South Carolina | $\$ 14.84$ |
| 40 | Montana | $\$ 14.60$ |
| 41 | Ohio | $\$ 14.45$ |
| 42 | Nebraska | $\$ 14.45$ |
| 43 | Oklahoma | $\$ 14.33$ |
| 44 | Idaho | $\$ 14.22$ |
| 45 | Kentucky | $\$ 14.10$ |
| 46 | Mississippi | $\$ 14.07$ |
| 47 | lowa | $\$ 14.03$ |
| 48 | Alabama | $\$ 13.93$ |
| 49 | South Dakota | $\$ 13.77$ |
| 50 | Arkansas | $\$ 13.26$ |
| 51 | West Virginia | $\$ 13.17$ |
| 52 | Puerto Rico | $\$ 9.58$ |

1 Includes District of Columbia and Puerto Rico.
2 FMR = Fair Market Rent.

## 2016 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

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


Less than $\$ 15.00$$\$ 15.00$ to less than $\$ 20.00$
$\square$
$\$ 20.00$ or More

## 2016 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

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


## Hours needed at minimum wage to afford a one-bedroom unit

60 hours per week or less61 to 78 hours per week79 hours per week or more
*This state's minimum wage exceeds the federal minimum wage

STATE SUMMARY

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Hourly wage needed to afford 2 BR $^{1}$ FMR ${ }^{2}$ | 2 BR FMR | Annual income needed to Afford 2 BR FMR | Full-time jobs at minimum wage ${ }^{3}$ needed to afford 2 BR FMR | Annual AMI ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | 30\% of AMI | Monthly rent affordable at 30\% AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$13.93 | \$724 | \$28,973 | 1.90 | \$56,631 | \$1,416 | \$16,989 | \$425 | \$567,978 | 31\% | \$11.64 | \$605 | 1.2 |
| Alaska | \$23.25 | \$1,209 | \$48,359 | 2.40 | \$86,917 | \$2,173 | \$26,075 | \$652 | \$92,263 | 37\% | \$17.76 | \$924 | 1.3 |
| Arizona | \$17.18 | \$893 | \$35,726 | 2.10 | \$59,520 | \$1,488 | \$17,856 | \$446 | \$873,952 | 37\% | \$15.28 | \$794 | 1.1 |
| Arkansas | \$13.26 | \$689 | \$27,572 | 1.70 | \$53,147 | \$1,329 | \$15,944 | \$399 | \$378,868 | 33\% | \$11.96 | \$622 | 1.1 |
| California | \$28.59 | \$1,487 | \$59,464 | 2.90 | \$72,682 | \$1,817 | \$21,805 | \$545 | \$5,708,355 | 45\% | \$19.22 | \$999 | 1.5 |
| Colorado | \$21.12 | \$1,098 | \$43,939 | 2.50 | \$75,294 | \$1,882 | \$22,588 | \$565 | \$703,266 | 35\% | \$15.97 | \$830 | 1.3 |
| Connecticut | \$24.72 | \$1,285 | \$51,420 | 2.60 | \$89,400 | \$2,235 | \$26,820 | \$671 | \$443,163 | 33\% | \$16.21 | \$843 | 1.5 |
| Delaware | \$21.70 | \$1,128 | \$45,138 | 2.60 | \$72,989 | \$1,825 | \$21,897 | \$547 | \$96,186 | 28\% | \$16.03 | \$834 | 1.4 |
| District of Columbia | \$31.21 | \$1,623 | \$64,920 | 3.00 | \$108,600 | \$2,715 | \$32,580 | \$815 | \$156,217 | 58\% | \$26.09 | \$1,357 | 1.2 |
| Florida | \$19.96 | \$1,038 | \$41,527 | 2.50 | \$57,685 | \$1,442 | \$17,305 | \$433 | \$2,444,564 | 34\% | \$14.49 | \$754 | 1.4 |
| Georgia | \$16.30 | \$848 | \$33,908 | 2.20 | \$59,981 | \$1,500 | \$17,994 | \$450 | \$1,268,689 | 36\% | \$14.58 | \$758 | 1.1 |
| Hawaii | \$34.22 | \$1,780 | \$71,184 | 4.00 | \$82,123 | \$2,053 | \$24,637 | \$616 | \$192,984 | 43\% | \$14.53 | \$755 | 2.4 |
| Idaho | \$14.22 | \$739 | \$29,580 | 2.00 | \$58,582 | \$1,465 | \$17,575 | \$439 | \$180,278 | 31\% | \$11.23 | \$584 | 1.3 |
| Illinois | \$19.98 | \$1,039 | \$41,567 | 2.40 | \$72,547 | \$1,814 | \$21,764 | \$544 | \$1,583,926 | 33\% | \$15.25 | \$793 | 1.3 |
| Indiana | \$14.84 | \$772 | \$30,868 | 2.00 | \$60,980 | \$1,524 | \$18,294 | \$457 | \$761,229 | 31\% | \$12.15 | \$632 | 1.2 |
| Iowa | \$14.03 | \$730 | \$29,183 | 1.90 | \$68,743 | \$1,719 | \$20,623 | \$516 | \$347,244 | 28\% | \$11.29 | \$587 | 1.2 |
| Kansas | \$15.01 | \$781 | \$31,221 | 2.10 | \$64,691 | \$1,617 | \$19,407 | \$485 | \$365,546 | 33\% | \$12.42 | \$646 | 1.2 |
| Kentucky | \$14.10 | \$733 | \$29,319 | 1.90 | \$57,445 | \$1,436 | \$17,233 | \$431 | \$550,223 | 32\% | \$11.46 | \$596 | 1.2 |
| Louisiana | \$15.81 | \$822 | \$32,891 | 2.20 | \$58,254 | \$1,456 | \$17,476 | \$437 | \$579,120 | 34\% | \$13.46 | \$700 | 1.2 |
| Maine | \$17.04 | \$886 | \$35,453 | 2.30 | \$63,145 | \$1,579 | \$18,944 | \$474 | \$157,971 | 29\% | \$10.36 | \$539 | 1.6 |
| Maryland | \$26.53 | \$1,380 | \$55,183 | 3.20 | \$93,193 | \$2,330 | \$27,958 | \$699 | \$710,103 | 33\% | \$15.91 | \$827 | 1.7 |
| Massachusetts | \$25.91 | \$1,347 | \$53,886 | 2.60 | \$88,037 | \$2,201 | \$26,411 | \$660 | \$957,547 | 38\% | \$18.47 | \$960 | 1.4 |
| Michigan | \$15.62 | \$812 | \$32,494 | 1.80 | \$63,683 | \$1,592 | \$19,105 | \$478 | \$1,089,868 | 28\% | \$12.72 | \$662 | 1.2 |
| Minnesota | \$17.76 | \$924 | \$36,941 | 2.00 | \$77,878 | \$1,947 | \$23,364 | \$584 | \$590,136 | 28\% | \$13.32 | \$692 | 1.3 |
| Mississippi | \$14.07 | \$732 | \$29,268 | 1.90 | \$49,227 | \$1,231 | \$14,768 | \$369 | \$339,802 | 31\% | \$10.64 | \$553 | 1.3 |
| Missouri | \$14.98 | \$779 | \$31,158 | 2.00 | \$62,790 | \$1,570 | \$18,837 | \$471 | \$756,950 | 32\% | \$12.74 | \$662 | 1.2 |

2: $\quad$ FMR $=$ Fiscal Year 2016 Fair Market Rent (HUD, 2016).
3: This calculation uses the higher of the state or federal minimum wage. Local minimumwages are not used. See Appendix A.

5: "Affordable" rents represent the generally accepted standard of spending no more than $30 \%$ of gross income on rent and utilities.

STATE SUMMARY

|  | $\begin{gathered} \text { FY16 } \\ \text { HOUSING } \\ \text { WAGE } \end{gathered}$ | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Hourly wage needed to afford $2 B R$ FMR ${ }^{2}$ | 2 BR FMR | Annual income needed to Afford 2 BR FMR | Full-time jobs at minimum wage ${ }^{3}$ needed to afford 2 BR FMR | Annual AM1 ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | 30\% of AMI | Monthly rent affordable at 30\% AMI | Renter households (2010-2014) | \% of total households $(2010-2014)$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Montana | \$14.60 | \$759 | \$30,361 | 1.80 | \$61,427 | \$1,536 | \$18,428 | \$461 | \$131,596 | 32\% | \$11.23 | \$584 | 1.3 |
| Nebraska | \$14.45 | \$751 | \$30,058 | 1.60 | \$66,857 | \$1,671 | \$20,057 | \$501 | \$245,311 | 34\% | \$11.59 | \$603 | 1.2 |
| Nevada | \$18.26 | \$950 | \$37,987 | 2.20 | \$61,463 | \$1,537 | \$18,439 | \$461 | \$446,047 | 44\% | \$15.34 | \$798 | 1.2 |
| New Hampshire | \$21.09 | \$1,097 | \$43,865 | 2.90 | \$78,912 | \$1,973 | \$23,673 | \$592 | \$150,420 | 29\% | \$14.08 | \$732 | 1.5 |
| New Jersey | \$26.52 | \$1,379 | \$55,152 | 3.20 | \$86,994 | \$2,175 | \$26,098 | \$652 | \$1,114,583 | 35\% | \$16.98 | \$883 | 1.6 |
| New Mexico | \$16.06 | \$835 | \$33,404 | 2.10 | \$56,979 | \$1,424 | \$17,094 | \$427 | \$243,406 | 32\% | \$12.53 | \$652 | 1.3 |
| New York | \$26.69 | \$1,388 | \$55,508 | 3.00 | \$74,427 | \$1,861 | \$22,328 | \$558 | \$3,348,537 | 46\% | \$22.85 | \$1,188 | 1.2 |
| North Carolina | \$15.32 | \$796 | \$31,859 | 2.10 | \$59,375 | \$1,484 | \$17,813 | \$445 | \$1,280,773 | 34\% | \$13.21 | \$687 | 1.2 |
| North Dakota | \$15.66 | \$814 | \$32,565 | 2.20 | \$73,664 | \$1,842 | \$22,099 | \$552 | \$101,996 | 35\% | \$15.22 | \$792 | 1.0 |
| Ohio | \$14.45 | \$751 | \$30,060 | 1.80 | \$63,229 | \$1,581 | \$18,969 | \$474 | \$1,513,809 | 33\% | \$12.17 | \$633 | 1.2 |
| Oklahoma | \$14.33 | \$745 | \$29,796 | 2.00 | \$58,586 | \$1,465 | \$17,576 | \$439 | \$485,544 | 33\% | \$13.43 | \$698 | 1.1 |
| Oregon | \$19.38 | \$1,008 | \$40,318 | 2.10 | \$64,014 | \$1,600 | \$19,204 | \$480 | \$586,182 | 38\% | \$13.87 | \$721 | 1.4 |
| Pennsylvania | \$18.27 | \$950 | \$38,000 | 2.50 | \$70,326 | \$1,758 | \$21,098 | \$527 | \$1,511,506 | 30\% | \$13.80 | \$718 | 1.3 |
| Puerto Rico | \$9.58 | \$498 | \$19,930 | 1.30 | \$23,775 | \$594 | \$7,133 | \$178 | \$379,256 | 31\% | \$6.91 | \$359 | 1.4 |
| Rhode Island | \$19.06 | \$991 | \$39,639 | 2.00 | \$73,931 | \$1,848 | \$22,179 | \$554 | \$162,740 | 40\% | \$12.59 | \$655 | 1.5 |
| South Carolina | \$14.84 | \$772 | \$30,860 | 2.00 | \$57,558 | \$1,439 | \$17,267 | \$432 | \$563,561 | 31\% | \$11.53 | \$599 | 1.3 |
| South Dakota | \$13.77 | \$716 | \$28,631 | 1.60 | \$64,740 | \$1,619 | \$19,422 | \$486 | \$104,512 | 32\% | \$10.88 | \$566 | 1.3 |
| Tennessee | \$14.99 | \$779 | \$31,175 | 2.10 | \$57,600 | \$1,440 | \$17,280 | \$432 | \$817,396 | 33\% | \$12.96 | \$674 | 1.2 |
| Texas | \$17.60 | \$915 | \$36,611 | 2.40 | \$64,360 | \$1,609 | \$19,308 | \$483 | \$3,361,040 | 37\% | \$17.07 | \$887 | 1.0 |
| Utah | \$16.32 | \$849 | \$33,944 | 2.30 | \$69,938 | \$1,748 | \$20,981 | \$525 | \$271,589 | 30\% | \$12.39 | \$644 | 1.3 |
| Vermont | \$21.13 | \$1,099 | \$43,947 | 2.20 | \$71,642 | \$1,791 | \$21,493 | \$537 | \$74,835 | 29\% | \$11.79 | \$613 | 1.8 |
| Virginia | \$22.44 | \$1,167 | \$46,675 | 3.10 | \$78,798 | \$1,970 | \$23,639 | \$591 | \$1,013,466 | 33\% | \$16.45 | \$856 | 1.4 |
| Washington | \$23.13 | \$1,203 | \$48,119 | 2.40 | \$75,979 | \$1,899 | \$22,794 | \$570 | \$986,856 | 37\% | \$16.69 | \$868 | 1.4 |
| West Virginia | \$13.17 | \$685 | \$27,390 | 1.50 | \$54,658 | \$1,366 | \$16,397 | \$410 | \$200,752 | 27\% | \$10.62 | \$552 | 1.2 |
| Wisconsin | \$15.92 | \$828 | \$33,115 | 2.20 | \$68,241 | \$1,706 | \$20,472 | \$512 | \$741,481 | 32\% | \$12.07 | \$627 | 1.3 |
| Wyoming | \$15.62 | \$812 | \$32,489 | 2.20 | \$74,359 | \$1,859 | \$22,308 | \$558 | \$69,225 | 31\% | \$14.28 | \$743 | 1.1 |

1: $\quad B R=$ Bedroom.
2: $\quad$ FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016).
3: This calculation uses the higher of the state or federal minimum wage. Local minimumwages are not used. See Appendix A.

4: $\quad$ AMI $=$ Fiscal Year 2016 Area Median Income (HUD, 2015)
5: "Affordable" rents represent the generally accepted standard of spending no more than $30 \%$ of gross income on rent and utilities.

## ALABAMA

In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 724$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\mathbf{\$ 2 , 4 1 4}$ monthly or $\mathbf{\$ 2 8 , 9 7 3}$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ia \$13.93 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.64$ |
| 2-Bedroom Housing Wage | $\$ 13.93$ |
| Number of Renter Households | 567,978 |
| Percent Renters | $31 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Baldwin County | $\$ 16.79$ |
| Bibb County | $\$ 16.15$ |
| Blount County | $\$ 16.15$ |
| Jefferson County | $\$ 16.15$ |
| Shelby County (tied with 1 other) | $\$ 16.15$ |

## 77

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Alabama |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford ${ }^{2}{ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \mathrm{R} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM14 } \end{aligned}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households $(2010-2014)$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Alabama | \$13.93 | \$724 | \$28,973 | 1.9 | \$56,631 | \$1,416 | \$16,989 | \$425 | 567,978 | 31\% | \$11.64 | \$605 | 1.2 |
| Combined Nonmetro Areas | \$11.22 | \$583 | \$23,338 | 1.5 | \$46,625 | \$1,166 | \$13,987 | \$350 | 127,481 | 29\% | \$9.92 | \$516 | 1.1 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anniston-Oxford MSA | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,700 | \$1,168 | \$14,010 | \$350 | 14,271 | 31\% | \$8.78 | \$457 | 1.4 |
| Auburn-Opelika MSA | \$14.38 | \$748 | \$29,920 | 2.0 | \$60,800 | \$1,520 | \$18,240 | \$456 | 22,440 | 40\% | \$8.03 | \$418 | 1.8 |
| Birmingham-Hoover HMFA | \$16.15 | \$840 | \$33,600 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 121,830 | 31\% | \$14.17 | \$737 | 1.1 |
| Chilton County HMFA | \$10.94 | \$569 | \$22,760 | 1.5 | \$53,500 | \$1,338 | \$16,050 | \$401 | 4,011 | 25\% | \$10.05 | \$523 | 1.1 |
| Columbus MSA | \$14.94 | \$777 | \$31,080 | 2.1 | \$51,800 | \$1,295 | \$15,540 | \$389 | 8,932 | 41\% | \$12.93 | \$672 | 1.2 |
| Daphne-Fairhope-Foley MSA | \$16.79 | \$873 | \$34,920 | 2.3 | \$61,100 | \$1,528 | \$18,330 | \$458 | 20,855 | 29\% | \$10.62 | \$552 | 1.6 |
| Decatur MSA | \$12.15 | \$632 | \$25,280 | 1.7 | \$56,200 | \$1,405 | \$16,860 | \$422 | 15,741 | 27\% | \$12.12 | \$630 | 1.0 |
| Dothan HMFA | \$12.44 | \$647 | \$25,880 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 16,874 | 34\% | \$11.21 | \$583 | 1.1 |
| Florence-Muscle Shoals MSA | \$11.90 | \$619 | \$24,760 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 18,171 | 30\% | \$9.28 | \$483 | 1.3 |
| Gadsden MSA | \$12.23 | \$636 | \$25,440 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 11,664 | 29\% | \$9.68 | \$503 | 1.3 |
| Henry County HMFA | \$11.15 | \$580 | \$23,200 | 1.5 | \$56,200 | \$1,405 | \$16,860 | \$422 | 1,534 | 22\% | \$11.11 | \$578 | 1.0 |
| Huntsville MSA | \$13.98 | \$727 | \$29,080 | 1.9 | \$71,800 | \$1,795 | \$21,540 | \$539 | 49,690 | 30\% | \$12.75 | \$663 | 1.1 |
| Mobile MSA | \$15.15 | \$788 | \$31,520 | 2.1 | \$52,900 | \$1,323 | \$15,870 | \$397 | 51,427 | 33\% | \$11.31 | \$588 | 1.3 |
| Montgomery MSA | \$15.15 | \$788 | \$31,520 | 2.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 48,764 | 34\% | \$11.29 | \$587 | 1.3 |
| Pickens County HMFA | \$10.94 | \$569 | \$22,760 | 1.5 | \$39,700 | \$993 | \$11,910 | \$298 | 2,165 | 28\% | \$8.00 | \$416 | 1.4 |
| Tuscaloosa HMFA | \$15.46 | \$804 | \$32,160 | 2.1 | \$58,800 | \$1,470 | \$17,640 | \$441 | 25,503 | 34\% | \$10.50 | \$546 | 1.5 |
| Walker County HMFA | \$12.02 | \$625 | \$25,000 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 6,625 | 26\% | \$9.65 | \$502 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Autauga County | \$15.15 | \$788 | \$31,520 | 2.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 5,056 | 25\% | \$10.17 | \$529 | 1.5 |
| Baldwin County | \$16.79 | \$873 | \$34,920 | 2.3 | \$61,100 | \$1,528 | \$18,330 | \$458 | 20,855 | 29\% | \$10.62 | \$552 | 1.6 |
| Barbour County | \$12.23 | \$636 | \$25,440 | 1.7 | \$44,600 | \$1,115 | \$13,380 | \$335 | 2,964 | 32\% | \$8.14 | \$423 | 1.5 |

[^9]| Alabama |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage <br> necessary to <br> afford 2 BR $^{1}$ <br> FMR $^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \mathrm{BR} \text { FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Bibb County | \$16.15 | \$840 | \$33,600 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,629 | 23\% | \$13.42 | \$698 | 1.2 |
| Blount County | \$16.15 | \$840 | \$33,600 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 4,518 | 22\% | \$8.62 | \$448 | 1.9 |
| Bullock County | \$10.94 | \$569 | \$22,760 | 1.5 | \$46,100 | \$1,153 | \$13,830 | \$346 | 1,019 | 27\% | \$9.71 | \$505 | 1.1 |
| Butler County | \$10.94 | \$569 | \$22,760 | 1.5 | \$39,500 | \$988 | \$11,850 | \$296 | 2,483 | 30\% | \$8.50 | \$442 | 1.3 |
| Calhoun County | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,700 | \$1,168 | \$14,010 | \$350 | 14,271 | 31\% | \$8.78 | \$457 | 1.4 |
| Chambers County | \$12.83 | \$667 | \$26,680 | 1.8 | \$42,100 | \$1,053 | \$12,630 | \$316 | 4,570 | 33\% | \$10.24 | \$533 | 1.3 |
| Cherokee County | \$10.94 | \$569 | \$22,760 | 1.5 | \$47,200 | \$1,180 | \$14,160 | \$354 | 2,657 | 23\% | \$10.03 | \$522 | 1.1 |
| Chilton County | \$10.94 | \$569 | \$22,760 | 1.5 | \$53,500 | \$1,338 | \$16,050 | \$401 | 4,011 | 25\% | \$10.05 | \$523 | 1.1 |
| Choctaw County | \$12.71 | \$661 | \$26,440 | 1.8 | \$47,100 | \$1,178 | \$14,130 | \$353 | 989 | 18\% | \$13.55 | \$704 | 0.9 |
| Clarke County | \$10.94 | \$569 | \$22,760 | 1.5 | \$46,700 | \$1,168 | \$14,010 | \$350 | 2,923 | 30\% | \$9.98 | \$519 | 1.1 |
| Clay County | \$10.94 | \$569 | \$22,760 | 1.5 | \$44,700 | \$1,118 | \$13,410 | \$335 | 1,485 | 27\% | \$8.28 | \$430 | 1.3 |
| Cleburne County | \$12.17 | \$633 | \$25,320 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 1,261 | 22\% | \$13.53 | \$704 | 0.9 |
| Coffee County | \$11.23 | \$584 | \$23,360 | 1.5 | \$60,500 | \$1,513 | \$18,150 | \$454 | 5,853 | 31\% | \$8.82 | \$459 | 1.3 |
| Colbert County | \$11.90 | \$619 | \$24,760 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 6,466 | 29\% | \$11.86 | \$617 | 1.0 |
| Conecuh County | \$10.94 | \$569 | \$22,760 | 1.5 | \$32,800 | \$820 | \$9,840 | \$246 | 1,147 | 23\% | \$8.01 | \$417 | 1.4 |
| Coosa County | \$11.13 | \$579 | \$23,160 | 1.5 | \$48,000 | \$1,200 | \$14,400 | \$360 | 836 | 19\% | \$12.53 | \$651 | 0.9 |
| Covington County | \$10.94 | \$569 | \$22,760 | 1.5 | \$45,000 | \$1,125 | \$13,500 | \$338 | 3,650 | 24\% | \$9.78 | \$509 | 1.1 |
| Crenshaw County | \$10.94 | \$569 | \$22,760 | 1.5 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,503 | 28\% | \$11.58 | \$602 | 0.9 |
| Cullman County | \$11.62 | \$604 | \$24,160 | 1.6 | \$48,800 | \$1,220 | \$14,640 | \$366 | 7,659 | 25\% | \$9.79 | \$509 | 1.2 |
| Dale County | \$11.15 | \$580 | \$23,200 | 1.5 | \$57,600 | \$1,440 | \$17,280 | \$432 | 7,517 | 39\% | \$14.41 | \$750 | 0.8 |
| Dallas County | \$10.94 | \$569 | \$22,760 | 1.5 | \$39,100 | \$978 | \$11,730 | \$293 | 6,367 | 39\% | \$9.63 | \$501 | 1.1 |
| DeKalb County | \$11.44 | \$595 | \$23,800 | 1.6 | \$49,500 | \$1,238 | \$14,850 | \$371 | 6,151 | 25\% | \$9.50 | \$494 | 1.2 |
| Elmore County | \$15.15 | \$788 | \$31,520 | 2.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 6,984 | 24\% | \$9.34 | \$486 | 1.6 |
| Escambia County | \$10.94 | \$569 | \$22,760 | 1.5 | \$37,500 | \$938 | \$11,250 | \$281 | 4,060 | 30\% | \$11.21 | \$583 | 1.0 |
| Etowah County | \$12.23 | \$636 | \$25,440 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 11,664 | 29\% | \$9.68 | \$503 | 1.3 |
| Fayette County | \$10.94 | \$569 | \$22,760 | 1.5 | \$45,200 | \$1,130 | \$13,560 | \$339 | 1,909 | 27\% | \$7.66 | \$399 | 1.4 |
| Franklin County | \$10.94 | \$569 | \$22,760 | 1.5 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,883 | 32\% | \$9.43 | \$491 | 1.2 |
| Geneva County | \$12.44 | \$647 | \$25,880 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 2,926 | 27\% | \$8.07 | \$420 | 1.5 |
| Greene County | \$10.94 | \$569 | \$22,760 | 1.5 | \$32,600 | \$815 | \$9,780 | \$245 | 938 | 29\% | \$8.46 | \$440 | 1.3 |

[^10]

[^11]Alabama

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & A_{1}^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Tallapoosa County | \$10.94 | \$569 | \$22,760 | 1.5 | \$48,100 | \$1,203 | \$14,430 | \$361 | 4,823 | 29\% | \$8.64 | \$449 | 1.3 |
| Tuscaloosa County | \$15.46 | \$804 | \$32,160 | 2.1 | \$58,800 | \$1,470 | \$17,640 | \$441 | 24,128 | 35\% | \$10.54 | \$548 | 1.5 |
| Walker County | \$12.02 | \$625 | \$25,000 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 6,625 | 26\% | \$9.65 | \$502 | 1.2 |
| Washington County | \$12.21 | \$635 | \$25,400 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 826 | 13\% | \$17.38 | \$904 | 0.7 |
| Wilcox County | \$10.94 | \$569 | \$22,760 | 1.5 | \$27,400 | \$685 | \$8,220 | \$206 | 1,011 | 26\% | \$10.13 | \$527 | 1.1 |
| Winston County | \$10.94 | \$569 | \$22,760 | 1.5 | \$42,200 | \$1,055 | \$12,660 | \$317 | 2,322 | 24\% | \$8.32 | \$432 | 1.3 |

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## ALASKA

In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 1 , 2 0 9}$. In order to a household must earn $\$ 4,030$ monthly or $\$ 48,359$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ma +25.25 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.75$ |
| :--- | :---: |
| Average Renter Wage | $\$ 17.76$ |
| 2-Bedroom Housing Wage | $\$ 23.25$ |
| Number of Renter Households | 92,263 |
| Percent Renters | $37 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Aleutians West Census Area | $\$ 28.90$ |
| Nome Census Area | $\$ 26.46$ |
| Bethel Census Area | $\$ 26.33$ |
| Juneau City and Borough | $\$ 25.25$ |
| Anchorage Municipality | $\$ 24.85$ |

95
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.4

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Alaska |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $2 \mathrm{BR}$ FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual AMI ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Alaska | \$23.25 | \$1,209 | \$48,359 | 2.4 | \$86,917 | \$2,173 | \$26,075 | \$652 | 92,263 | 37\% | \$17.76 | \$924 | 1.3 |
| Combined Nonmetro Areas | \$21.61 | \$1,124 | \$44,954 | 2.2 | \$76,385 | \$1,910 | \$22,916 | \$573 | 27,763 | 35\% | \$21.19 | \$1,102 | 1.0 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anchorage HMFA | \$24.85 | \$1,292 | \$51,680 | 2.5 | \$92,900 | \$2,323 | \$27,870 | \$697 | 42,236 | 40\% | \$16.89 | \$878 | 1.5 |
| Fairbanks MSA | \$23.65 | \$1,230 | \$49,200 | 2.4 | \$93,800 | \$2,345 | \$28,140 | \$704 | 14,868 | 41\% | \$15.47 | \$805 | 1.5 |
| Matanuska-Susitna Borough HMFA | \$19.46 | \$1,012 | \$40,480 | 2.0 | \$85,700 | \$2,143 | \$25,710 | \$643 | 7,396 | 24\% | \$11.02 | \$573 | 1.8 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Aleutians East Borough | \$17.62 | \$916 | \$36,640 | 1.8 | \$69,500 | \$1,738 | \$20,850 | \$521 | 253 | 44\% | \$16.36 | \$851 | 1.1 |
| Aleutians West Census Area | \$28.90 | \$1,503 | \$60,120 | 3.0 | \$89,500 | \$2,238 | \$26,850 | \$671 | 717 | 65\% | \$22.66 | \$1,178 | 1.3 |
| Anchorage Municipality | \$24.85 | \$1,292 | \$51,680 | 2.5 | \$92,900 | \$2,323 | \$27,870 | \$697 | 42,236 | 40\% | \$16.89 | \$878 | 1.5 |
| Bethel Census Area | \$26.33 | \$1,369 | \$54,760 | 2.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,623 | 37\% | \$20.24 | \$1,052 | 1.3 |
| Bristol Bay Borough | \$22.96 | \$1,194 | \$47,760 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 182 | 46\% | \$15.98 | \$831 | 1.4 |
| Denali Borough | \$20.96 | \$1,090 | \$43,600 | 2.1 | ;101,700 | \$2,543 | \$30,510 | \$763 | 201 | 28\% | \$20.10 | \$1,045 | 1.0 |
| Dillingham Census Area | \$21.00 | \$1,092 | \$43,680 | 2.2 | \$57,600 | \$1,440 | \$17,280 | \$432 | 558 | 41\% | \$17.79 | \$925 | 1.2 |
| Fairbanks North Star Borough | \$23.65 | \$1,230 | \$49,200 | 2.4 | \$93,800 | \$2,345 | \$28,140 | \$704 | 14,868 | 41\% | \$15.47 | \$805 | 1.5 |
| Haines Borough | \$17.21 | \$895 | \$35,800 | 1.8 | \$70,000 | \$1,750 | \$21,000 | \$525 | 353 | 31\% | \$10.81 | \$562 | 1.6 |
| Hoonah-Angoon Census Area | \$15.12 | \$786 | \$31,440 | 1.6 | \$61,600 | \$1,540 | \$18,480 | \$462 | 345 | 38\% | \$9.44 | \$491 | 1.6 |
| Juneau City and Borough | \$25.25 | \$1,313 | \$52,520 | 2.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 4,389 | 36\% | \$13.24 | \$689 | 1.9 |
| Kenai Peninsula Borough | \$19.15 | \$996 | \$39,840 | 2.0 | \$77,700 | \$1,943 | \$23,310 | \$583 | 5,789 | 27\% | \$14.67 | \$763 | 1.3 |
| Ketchikan Gateway Borough | \$22.94 | \$1,193 | \$47,720 | 2.4 | \$87,900 | \$2,198 | \$26,370 | \$659 | 2,320 | 44\% | \$14.17 | \$737 | 1.6 |
| Kodiak Island Borough | \$18.42 | \$958 | \$38,320 | 1.9 | \$75,800 | \$1,895 | \$22,740 | \$569 | 1,836 | 40\% | \$12.97 | \$674 | 1.4 |
| Lake and Peninsula Borough | \$16.27 | \$846 | \$33,840 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 180 | 35\% | \$23.12 | \$1,202 | 0.7 |
| Matanuska-Susitna Borough | \$19.46 | \$1,012 | \$40,480 | 2.0 | \$85,700 | \$2,143 | \$25,710 | \$643 | 7,396 | 24\% | \$11.02 | \$573 | 1.8 |
| Nome Census Area | \$26.46 | \$1,376 | \$55,040 | 2.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 1,258 | 44\% | \$21.19 | \$1,102 | 1.2 |
| North Slope Borough | \$17.02 | \$885 | \$35,400 | 1.7 | \$84,700 | \$2,118 | \$25,410 | \$635 | 1,007 | 51\% | \$46.16 | \$2,400 | 0.4 |
| Northwest Arctic Borough | \$22.42 | \$1,166 | \$46,640 | 2.3 | \$59,400 | \$1,485 | \$17,820 | \$446 | 857 | 45\% | \$38.40 | \$1,997 | 0.6 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 Fa <br> tion uses the $h$ <br> Year 2016 Ar <br> " rents represe | Market Rent(H er of the state Median Incom he generally a | 2016) <br> deral minimu <br> ed standard | wage. Local spending no | imum wages <br> ore than $30 \%$ of | e not used. See <br> gross income o | Appendix A. <br> gross housing |  |  |


| Alaska |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM1 }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage $(2016)$ (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Petersburg Census Area | \$19.77 | \$1,028 | \$41,120 | 2.0 | \$87,100 | \$2,178 | \$26,130 | \$653 | 456 | 33\% | \$10.42 | \$542 | 1.9 |
| Prince of Wales-Hyder Census Area | \$17.90 | \$931 | \$37,240 | 1.8 | \$54,700 | \$1,368 | \$16,410 | \$410 | 716 | 30\% | \$14.34 | \$746 | 1.2 |
| Sitka City and Borough | \$23.13 | \$1,203 | \$48,120 | 2.4 | \$80,100 | \$2,003 | \$24,030 | \$601 | 1,488 | 42\% | \$13.66 | \$710 | 1.7 |
| Skagway Municipality | \$24.04 | \$1,250 | \$50,000 | 2.5 | \$79,500 | \$1,988 | \$23,850 | \$596 | 167 | 43\% | \$14.70 | \$764 | 1.6 |
| Southeast Fairbanks Census Area | \$22.52 | \$1,171 | \$46,840 | 2.3 | \$68,100 | \$1,703 | \$20,430 | \$511 | 690 | 32\% | \$27.86 | \$1,449 | 0.8 |
| Valdez-Cordova Census Area | \$21.90 | \$1,139 | \$45,560 | 2.2 | \$90,800 | \$2,270 | \$27,240 | \$681 | 879 | 27\% | \$15.07 | \$784 | 1.5 |
| Wade Hampton Census Area | \$16.98 | \$883 | \$35,320 | 1.7 | \$41,800 | \$1,045 | \$12,540 | \$314 | 418 | 25\% | \$11.55 | \$600 | 1.5 |
| Wrangell City and Borough | \$16.46 | \$856 | \$34,240 | 1.7 | \$56,700 | \$1,418 | \$17,010 | \$425 | 326 | 28\% | \$9.30 | \$484 | 1.8 |
| Yakutat City and Borough | \$19.15 | \$996 | \$39,840 | 2.0 | \$83,000 | \$2,075 | \$24,900 | \$623 | 140 | 53\% | \$11.35 | \$590 | 1.7 |
| Yukon-Koyukuk Census Area | \$14.92 | \$776 | \$31,040 | 1.5 | \$48,100 | \$1,203 | \$14,430 | \$361 | 615 | 30\% | \$21.01 | \$1,093 | 0.7 |

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## ARIZONA

In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 893$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,977$ monthly or $\$ 35,726$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$17. } 8 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.05$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.28$ |
| 2-Bedroom Housing Wage | $\$ 17.18$ |
| Number of Renter Households | 873,952 |
| Percent Renters | $37 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Coconino County | $\$ 21.83$ |
| Maricopa County | $\$ 17.58$ |
| Pinal County | $\$ 17.58$ |
| Apache County | $\$ 16.63$ |
| Pima County | $\$ 16.58$ |

## 85

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



## ARKANSAS

In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 6 8 9}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,298$ monthly or $\$ 27,572$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { In +15.26 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.96$ |
| 2-Bedroom Housing Wage | $\$ 13.26$ |
| Number of Renter Households | 378,868 |
| Percent Renters | $33 \%$ |



66
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

$$
1.7
$$

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Arkansas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  |  | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \mathrm{AM}^{4} \end{gathered}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households $(2010-2014)$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Arkansas | \$13.26 | \$689 | \$27,572 | 1.7 | \$53,147 | \$1,329 | \$15,944 | \$399 | 378,868 | 33\% | \$11.96 | \$622 | 1.1 |
| Combined Nonmetro Areas | \$12.11 | \$630 | \$25,184 | 1.5 | \$45,319 | \$1,133 | \$13,596 | \$340 | 136,019 | 30\% | \$10.06 | \$523 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fayetteville-Springdale-Rogers HMFA | \$13.63 | \$709 | \$28,360 | 1.7 | \$62,600 | \$1,565 | \$18,780 | \$470 | 63,939 | 38\% | \$15.67 | \$815 | 0.9 |
| Fort Smith HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$48,700 | \$1,218 | \$14,610 | \$365 | 24,573 | 34\% | \$11.40 | \$593 | 1.1 |
| Grant County HMFA | \$11.87 | \$617 | \$24,680 | 1.5 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,564 | 23\% | \$11.22 | \$583 | 1.1 |
| Hot Springs MSA | \$14.23 | \$740 | \$29,600 | 1.8 | \$51,200 | \$1,280 | \$15,360 | \$384 | 12,854 | 32\% | \$9.39 | \$488 | 1.5 |
| Jonesboro HMFA | \$12.44 | \$647 | \$25,880 | 1.6 | \$50,600 | \$1,265 | \$15,180 | \$380 | 15,634 | 41\% | \$9.69 | \$504 | 1.3 |
| Little River County HMFA | \$11.87 | \$617 | \$24,680 | 1.5 | \$49,700 | \$1,243 | \$14,910 | \$373 | 1,186 | 23\% | \$10.95 | \$569 | 1.1 |
| Little Rock-North Little Rock-Conway HMFA | \$14.77 | \$768 | \$30,720 | 1.8 | \$62,800 | \$1,570 | \$18,840 | \$471 | 93,570 | 35\% | \$12.75 | \$663 | 1.2 |
| Memphis HMFA | \$15.90 | \$827 | \$33,080 | 2.0 | \$60,100 | \$1,503 | \$18,030 | \$451 | 7,807 | 43\% | \$10.08 | \$524 | 1.6 |
| Pine Bluff MSA | \$12.52 | \$651 | \$26,040 | 1.6 | \$47,300 | \$1,183 | \$14,190 | \$355 | 12,291 | 34\% | \$10.67 | \$555 | 1.2 |
| Poinsett County HMFA | \$11.87 | \$617 | \$24,680 | 1.5 | \$40,700 | \$1,018 | \$12,210 | \$305 | 3,578 | 38\% | \$10.28 | \$535 | 1.2 |
| Texarkana HMFA | \$13.69 | \$712 | \$28,480 | 1.7 | \$54,100 | \$1,353 | \$16,230 | \$406 | 5,853 | 35\% | \$10.53 | \$548 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Arkansas County | \$11.96 | \$622 | \$24,880 | 1.5 | \$51,500 | \$1,288 | \$15,450 | \$386 | 2,498 | 32\% | \$13.03 | \$678 | 0.9 |
| Ashley County | \$11.87 | \$617 | \$24,680 | 1.5 | \$46,800 | \$1,170 | \$14,040 | \$351 | 2,129 | 25\% | \$11.85 | \$616 | 1.0 |
| Baxter County | \$12.37 | \$643 | \$25,720 | 1.5 | \$46,700 | \$1,168 | \$14,010 | \$350 | 4,318 | 24\% | \$9.81 | \$510 | 1.3 |
| Benton County | \$13.63 | \$709 | \$28,360 | 1.7 | \$62,600 | \$1,565 | \$18,780 | \$470 | 26,740 | 32\% | \$18.26 | \$949 | 0.7 |
| Boone County | \$11.90 | \$619 | \$24,760 | 1.5 | \$48,800 | \$1,220 | \$14,640 | \$366 | 4,136 | 28\% | \$11.39 | \$592 | 1.0 |
| Bradley County | \$12.48 | \$649 | \$25,960 | 1.6 | \$40,700 | \$1,018 | \$12,210 | \$305 | 1,402 | 30\% | \$8.27 | \$430 | 1.5 |
| Calhoun County | \$11.98 | \$623 | \$24,920 | 1.5 | \$45,800 | \$1,145 | \$13,740 | \$344 | 412 | 20\% | \$15.45 | \$804 | 0.8 |
| Carroll County | \$11.92 | \$620 | \$24,800 | 1.5 | \$47,900 | \$1,198 | \$14,370 | \$359 | 2,887 | 26\% | \$9.51 | \$494 | 1.3 |
| Chicot County | \$11.87 | \$617 | \$24,680 | 1.5 | \$35,400 | \$885 | \$10,620 | \$266 | 1,437 | 32\% | \$8.09 | \$421 | 1.5 |
| Clark County | \$11.87 | \$617 | \$24,680 | 1.5 | \$50,000 | \$1,250 | \$15,000 | \$375 | 3,089 | 36\% | \$8.77 | \$456 | 1.4 |

1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

| Arkansas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR | $\begin{aligned} & \text { Annual } \\ & \mathrm{AM}^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Clay County | \$11.87 | \$617 | \$24,680 | 1.5 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,744 | 26\% | \$8.28 | \$431 | 1.4 |
| Cleburne County | \$11.87 | \$617 | \$24,680 | 1.5 | \$50,400 | \$1,260 | \$15,120 | \$378 | 2,348 | 23\% | \$8.99 | \$467 | 1.3 |
| Cleveland County | \$12.52 | \$651 | \$26,040 | 1.6 | \$47,300 | \$1,183 | \$14,190 | \$355 | 696 | 21\% | \$8.85 | \$460 | 1.4 |
| Columbia County | \$11.87 | \$617 | \$24,680 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 3,033 | 32\% | \$8.75 | \$455 | 1.4 |
| Conway County | \$13.83 | \$719 | \$28,760 | 1.7 | \$47,200 | \$1,180 | \$14,160 | \$354 | 2,074 | 25\% | \$8.36 | \$435 | 1.7 |
| Craighead County | \$12.44 | \$647 | \$25,880 | 1.6 | \$50,600 | \$1,265 | \$15,180 | \$380 | 15,634 | 41\% | \$9.69 | \$504 | 1.3 |
| Crawford County | \$12.65 | \$658 | \$26,320 | 1.6 | \$48,700 | \$1,218 | \$14,610 | \$365 | 5,772 | 25\% | \$9.74 | \$507 | 1.3 |
| Crittenden County | \$15.90 | \$827 | \$33,080 | 2.0 | \$60,100 | \$1,503 | \$18,030 | \$451 | 7,807 | 43\% | \$10.08 | \$524 | 1.6 |
| Cross County | \$12.69 | \$660 | \$26,400 | 1.6 | \$49,400 | \$1,235 | \$14,820 | \$371 | 2,510 | 36\% | \$8.41 | \$438 | 1.5 |
| Dallas County | \$11.87 | \$617 | \$24,680 | 1.5 | \$40,700 | \$1,018 | \$12,210 | \$305 | 1,125 | 34\% | \$10.14 | \$527 | 1.2 |
| Desha County | \$11.87 | \$617 | \$24,680 | 1.5 | \$41,000 | \$1,025 | \$12,300 | \$308 | 2,205 | 43\% | \$9.02 | \$469 | 1.3 |
| Drew County | \$11.87 | \$617 | \$24,680 | 1.5 | \$40,900 | \$1,023 | \$12,270 | \$307 | 2,833 | 39\% | \$6.73 | \$350 | 1.8 |
| Faulkner County | \$14.77 | \$768 | \$30,720 | 1.8 | \$62,800 | \$1,570 | \$18,840 | \$471 | 15,669 | 36\% | \$11.07 | \$575 | 1.3 |
| Franklin County | \$12.06 | \$627 | \$25,080 | 1.5 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,646 | 24\% | \$9.53 | \$496 | 1.3 |
| Fulton County | \$11.87 | \$617 | \$24,680 | 1.5 | \$42,800 | \$1,070 | \$12,840 | \$321 | 1,243 | 23\% | \$5.47 | \$285 | 2.2 |
| Garland County | \$14.23 | \$740 | \$29,600 | 1.8 | \$51,200 | \$1,280 | \$15,360 | \$384 | 12,854 | 32\% | \$9.39 | \$488 | 1.5 |
| Grant County | \$11.87 | \$617 | \$24,680 | 1.5 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,564 | 23\% | \$11.22 | \$583 | 1.1 |
| Greene County | \$12.50 | \$650 | \$26,000 | 1.6 | \$49,300 | \$1,233 | \$14,790 | \$370 | 5,820 | 35\% | \$10.46 | \$544 | 1.2 |
| Hempstead County | \$11.92 | \$620 | \$24,800 | 1.5 | \$44,600 | \$1,115 | \$13,380 | \$335 | 2,550 | 31\% | \$9.90 | \$515 | 1.2 |
| Hot Spring County | \$11.92 | \$620 | \$24,800 | 1.5 | \$50,800 | \$1,270 | \$15,240 | \$381 | 3,461 | 29\% | \$10.97 | \$570 | 1.1 |
| Howard County | \$11.87 | \$617 | \$24,680 | 1.5 | \$42,100 | \$1,053 | \$12,630 | \$316 | 1,776 | 35\% | \$9.84 | \$512 | 1.2 |
| Independence County | \$11.98 | \$623 | \$24,920 | 1.5 | \$45,600 | \$1,140 | \$13,680 | \$342 | 4,321 | 30\% | \$9.67 | \$503 | 1.2 |
| Izard County | \$11.87 | \$617 | \$24,680 | 1.5 | \$40,800 | \$1,020 | \$12,240 | \$306 | 1,137 | 20\% | \$7.86 | \$409 | 1.5 |
| Jackson County | \$11.87 | \$617 | \$24,680 | 1.5 | \$39,700 | \$993 | \$11,910 | \$298 | 2,066 | 32\% | \$9.46 | \$492 | 1.3 |
| Jefferson County | \$12.52 | \$651 | \$26,040 | 1.6 | \$47,300 | \$1,183 | \$14,190 | \$355 | 10,323 | 36\% | \$10.84 | \$563 | 1.2 |
| Johnson County | \$11.87 | \$617 | \$24,680 | 1.5 | \$38,100 | \$953 | \$11,430 | \$286 | 2,999 | 30\% | \$9.08 | \$472 | 1.3 |
| Lafayette County | \$11.87 | \$617 | \$24,680 | 1.5 | \$39,900 | \$998 | \$11,970 | \$299 | 774 | 27\% | \$9.47 | \$492 | 1.3 |
| Lawrence County | \$11.87 | \$617 | \$24,680 | 1.5 | \$43,600 | \$1,090 | \$13,080 | \$327 | 1,965 | 30\% | \$7.85 | \$408 | 1.5 |
| Lee County | \$11.87 | \$617 | \$24,680 | 1.5 | \$33,900 | \$848 | \$10,170 | \$254 | 1,548 | 44\% | \$9.59 | \$499 | 1.2 |

[^12]

[^13]| Arkansas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to ${ }^{\text {FMMR }}{ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AM}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Stone County | \$11.87 | \$617 | \$24,680 | 1.5 | \$40,700 | \$1,018 | \$12,210 | \$305 | 1,211 | 23\% | \$7.96 | \$414 | 1.5 |
| Union County | \$12.38 | \$644 | \$25,760 | 1.5 | \$48,200 | \$1,205 | \$14,460 | \$362 | 5,092 | 31\% | \$14.56 | \$757 | 0.9 |
| Van Buren County | \$11.87 | \$617 | \$24,680 | 1.5 | \$43,700 | \$1,093 | \$13,110 | \$328 | 1,791 | 25\% | \$13.59 | \$707 | 0.9 |
| Washington County | \$13.63 | \$709 | \$28,360 | 1.7 | \$62,600 | \$1,565 | \$18,780 | \$470 | 35,838 | 45\% | \$12.82 | \$667 | 1.1 |
| White County | \$12.83 | \$667 | \$26,680 | 1.6 | \$55,800 | \$1,395 | \$16,740 | \$419 | 9,222 | 31\% | \$9.20 | \$478 | 1.4 |
| Woodruff County | \$11.87 | \$617 | \$24,680 | 1.5 | \$37,900 | \$948 | \$11,370 | \$284 | 1,152 | 38\% | \$8.78 | \$456 | 1.4 |
| Yell County | \$11.87 | \$617 | \$24,680 | 1.5 | \$42,600 | \$1,065 | \$12,780 | \$320 | 2,552 | 33\% | \$8.47 | \$441 | 1.4 |

1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## CALIFORNIA

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 1,487$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,955$ monthly or $\$ 59,464$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
1 \square+58.50 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 10.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 19.22$ |
| 2-Bedroom Housing Wage | $\$ 28.59$ |
| Number of Renter Households | $5,708,355$ |
| Percent Renters | $45 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Marin County | $\$ 44.02$ |
| San Francisco County | $\$ 44.02$ |
| San Mateo County | $\$ 44.02$ |
| Alameda County | $\$ 40.44$ |
| Contra Costa County | $\$ 40.44$ |

114
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.9

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

California
FY16 HOUSING WAGE

| HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AM1 ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI |

RENTER HOUSEHOLDS

| $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| :---: | :---: | :---: | :---: | :---: |

California
Combined Nonmetro Areas

## Metropolitan Areas

Bakersfield MSA
Chico MSA

Fresno MSA
Hanford-Corcoran MSA
Los Angeles-Long Beach HMFA
Madera MSA
Merced MSA
Modesto MSA
Napa MSA
Oakland-Fremont HMFA
Oranga County HMFA
Oxnard-Thousand Oaks-Ventura MSA
Redding MSA
Riverside-San Bernardino-Ontario MSA *
Sacramento--Roseville--Arden-Arcade HMFA
Salinas MSA
San Benito County HMFA
San Diego-Carlsbad MSA
San Francisco HMFA
San Jose-Sunnyvale-Santa Clara HMFA

* 50th percentile FMR (See Appendix A).

1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

California
FY16 HOUSING WAGE
HOUSING COSTS
AREA MEDIAN INCOME (AMI)
RENTER HOUSEHOLDS

|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{gathered} 2 \mathrm{BR} \\ \text { FMR } \\ \hline \end{gathered}$ | Annual income needed to afford $2 B R$ FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM141 } \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean $\underset{(2016)}{\substack{\text { renter wage } \\(2)}}$ $\qquad$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renterwage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| San Luis Obispo-Paso Robles-Arroyo Grande MSA | \$25.19 | \$1,310 | \$52,400 | 2.5 | \$76,400 | \$1,910 | \$22,920 | \$573 | 42,969 | 42\% | \$12.64 | \$657 | 2.0 |
| Santa Cruz-Watsonville MSA | \$30.85 | \$1,604 | \$64,160 | 3.1 | \$85,100 | \$2,128 | \$25,530 | \$638 | 39,470 | 42\% | \$13.03 | \$678 | 2.4 |
| Santa Maria-Santa Barbara MSA | \$27.90 | \$1,451 | \$58,040 | 2.8 | \$77,100 | \$1,928 | \$23,130 | \$578 | 67,728 | 48\% | \$15.39 | \$800 | 1.8 |
| Santa Rosa MSA | \$27.19 | \$1,414 | \$56,560 | 2.7 | \$75,900 | \$1,898 | \$22,770 | \$569 | 75,516 | 40\% | \$15.43 | \$802 | 1.8 |
| Stockton-Lodi MSA | \$18.60 | \$967 | \$38,680 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 93,759 | 43\% | \$12.61 | \$656 | 1.5 |
| Vallejo-Fairfield MSA | \$24.69 | \$1,284 | \$51,360 | 2.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 56,706 | 40\% | \$16.18 | \$841 | 1.5 |
| Visalia-Porterville MSA | \$14.58 | \$758 | \$30,320 | 1.5 | \$41,800 | \$1,045 | \$12,540 | \$314 | 56,732 | 43\% | \$10.34 | \$538 | 1.4 |
| Yolo HMFA | \$22.38 | \$1,164 | \$46,560 | 2.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 33,773 | 48\% | \$12.65 | \$658 | 1.8 |
| Yuba City MSA | \$16.56 | \$861 | \$34,440 | 1.7 | \$55,900 | \$1,398 | \$16,770 | \$419 | 23,340 | 41\% | \$11.78 | \$613 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Alameda County | \$40.44 | \$2,103 | \$84,120 | 4.0 | \$93,600 | \$2,340 | \$28,080 | \$702 | 260,089 | 47\% | \$20.00 | \$1,040 | 2.0 |
| Alpine County | \$16.96 | \$882 | \$35,280 | 1.7 | \$78,700 | \$1,968 | \$23,610 | \$590 | 69 | 18\% | \$19.25 | \$1,001 | 0.9 |
| Amador County | \$20.25 | \$1,053 | \$42,120 | 2.0 | \$70,400 | \$1,760 | \$21,120 | \$528 | 3,393 | 24\% | \$10.17 | \$529 | 2.0 |
| Butte County | \$17.44 | \$907 | \$36,280 | 1.7 | \$57,100 | \$1,428 | \$17,130 | \$428 | 34,622 | 41\% | \$11.56 | \$601 | 1.5 |
| Calaveras County | \$17.79 | \$925 | \$37,000 | 1.8 | \$70,200 | \$1,755 | \$21,060 | \$527 | 3,916 | 21\% | \$10.57 | \$550 | 1.7 |
| Colusa County | \$16.35 | \$850 | \$34,000 | 1.6 | \$58,300 | \$1,458 | \$17,490 | \$437 | 2,519 | 36\% | \$11.94 | \$621 | 1.4 |
| Contra Costa County | \$40.44 | \$2,103 | \$84,120 | 4.0 | \$93,600 | \$2,340 | \$28,080 | \$702 | 133,030 | 35\% | \$18.33 | \$953 | 2.2 |
| Del Norte County | \$17.73 | \$922 | \$36,880 | 1.8 | \$52,800 | \$1,320 | \$15,840 | \$396 | 3,849 | 40\% | \$9.08 | \$472 | 2.0 |
| El Dorado County | \$19.73 | \$1,026 | \$41,040 | 2.0 | \$69,400 | \$1,735 | \$20,820 | \$521 | 17,387 | 26\% | \$11.31 | \$588 | 1.7 |
| Fresno County | \$16.58 | \$862 | \$34,480 | 1.7 | \$49,500 | \$1,238 | \$14,850 | \$371 | 137,063 | 47\% | \$11.41 | \$593 | 1.5 |
| Glenn County | \$15.83 | \$823 | \$32,920 | 1.6 | \$53,100 | \$1,328 | \$15,930 | \$398 | 3,669 | 38\% | \$10.94 | \$569 | 1.4 |
| Humboldt County | \$19.21 | \$999 | \$39,960 | 1.9 | \$51,500 | \$1,288 | \$15,450 | \$386 | 24,009 | 45\% | \$10.97 | \$570 | 1.8 |
| Imperial County | \$16.08 | \$836 | \$33,440 | 1.6 | \$48,400 | \$1,210 | \$14,520 | \$363 | 20,817 | 44\% | \$7.92 | \$412 | 2.0 |
| Inyo County | \$18.04 | \$938 | \$37,520 | 1.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 2,884 | 37\% | \$11.00 | \$572 | 1.6 |
| Kern County | \$15.88 | \$826 | \$33,040 | 1.6 | \$53,300 | \$1,333 | \$15,990 | \$400 | 110,403 | 43\% | \$12.91 | \$671 | 1.2 |
| Kings County | \$15.73 | \$818 | \$32,720 | 1.6 | \$47,500 | \$1,188 | \$14,250 | \$356 | 19,750 | 48\% | \$12.39 | \$644 | 1.3 |
| Lake County | \$18.69 | \$972 | \$38,880 | 1.9 | \$50,700 | \$1,268 | \$15,210 | \$380 | 9,976 | 37\% | \$10.58 | \$550 | 1.8 |

* 50th percentile FMR (See Appendix A).

[^14]California

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to <br>  $\qquad$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford $2 B R$ PMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean (2016) $\qquad$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at man } \\ \text { renter wage } \end{gathered} \quad \text { F }$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Lassen County | \$18.62 | \$968 | \$38,720 | 1.9 | \$67,300 | \$1,683 | \$20,190 | \$505 | 3,573 | 36\% | \$9.39 | \$488 | 2.0 |
| Los Angeles County | \$28.65 | \$1,490 | \$59,600 | 2.9 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,738,476 | 54\% | \$18.79 | \$977 | 1.5 |
| Madera County | \$18.12 | \$942 | \$37,680 | 1.8 | \$46,900 | \$1,173 | \$14,070 | \$352 | 16,793 | 39\% | \$11.48 | \$597 | 1.6 |
| Marin County | \$44.02 | \$2,289 | \$91,560 | 4.4 | ;107,700 | \$2,693 | \$32,310 | \$808 | 38,544 | 37\% | \$17.79 | \$925 | 2.5 |
| Mariposa County | \$18.13 | \$943 | \$37,720 | 1.8 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,980 | 27\% | \$8.89 | \$462 | 2.0 |
| Mendocino County | \$20.31 | \$1,056 | \$42,240 | 2.0 | \$53,600 | \$1,340 | \$16,080 | \$402 | 14,558 | 43\% | \$10.43 | \$542 | 1.9 |
| Merced County | \$15.08 | \$784 | \$31,360 | 1.5 | \$44,600 | \$1,115 | \$13,380 | \$335 | 36,206 | 47\% | \$11.45 | \$595 | 1.3 |
| Modoc County | \$12.65 | \$658 | \$26,320 | 1.3 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,073 | 28\% | \$8.84 | \$460 | 1.4 |
| Mono County | \$24.27 | \$1,262 | \$50,480 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,307 | 45\% | \$11.48 | \$597 | 2.1 |
| Monterey County | \$26.90 | \$1,399 | \$55,960 | 2.7 | \$63,500 | \$1,588 | \$19,050 | \$476 | 63,026 | 50\% | \$14.04 | \$730 | 1.9 |
| Napa County | \$28.85 | \$1,500 | \$60,000 | 2.9 | \$82,500 | \$2,063 | \$24,750 | \$619 | 19,634 | 40\% | \$15.83 | \$823 | 1.8 |
| Nevada County | \$23.38 | \$1,216 | \$48,640 | 2.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 11,221 | 27\% | \$11.92 | \$620 | 2.0 |
| Orange County | \$32.15 | \$1,672 | \$66,880 | 3.2 | \$85,000 | \$2,125 | \$25,500 | \$638 | 419,139 | 42\% | \$18.44 | \$959 | 1.7 |
| Placer County | \$19.73 | \$1,026 | \$41,040 | 2.0 | \$69,400 | \$1,735 | \$20,820 | \$521 | 39,534 | 29\% | \$14.45 | \$751 | 1.4 |
| Plumas County | \$16.73 | \$870 | \$34,800 | 1.7 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,433 | 29\% | \$9.10 | \$473 | 1.8 |
| Riverside County * | \$22.83 | \$1,187 | \$47,480 | 2.3 | \$61,400 | \$1,535 | \$18,420 | \$461 | 237,032 | 34\% | \$11.95 | \$622 | 1.9 |
| Sacramento County | \$19.73 | \$1,026 | \$41,040 | 2.0 | \$69,400 | \$1,735 | \$20,820 | \$521 | 229,010 | 44\% | \$15.44 | \$803 | 1.3 |
| San Benito County | \$26.02 | \$1,353 | \$54,120 | 2.6 | \$73,300 | \$1,833 | \$21,990 | \$550 | 6,511 | 38\% | \$11.80 | \$614 | 2.2 |
| San Bernardino County * | \$22.83 | \$1,187 | \$47,480 | 2.3 | \$61,400 | \$1,535 | \$18,420 | \$461 | 237,572 | 39\% | \$12.78 | \$665 | 1.8 |
| San Diego County | \$28.83 | \$1,499 | \$59,960 | 2.9 | \$73,500 | \$1,838 | \$22,050 | \$551 | 505,399 | 47\% | \$18.75 | \$975 | 1.5 |
| San Francisco County | \$44.02 | \$2,289 | \$91,560 | 4.4 | ;107,700 | \$2,693 | \$32,310 | \$808 | 221,143 | 63\% | \$34.59 | \$1,799 | 1.3 |
| San Joaquin County | \$18.60 | \$967 | \$38,680 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 93,759 | 43\% | \$12.61 | \$656 | 1.5 |
| San Luis Obispo County | \$25.19 | \$1,310 | \$52,400 | 2.5 | \$76,400 | \$1,910 | \$22,920 | \$573 | 42,969 | 42\% | \$12.64 | \$657 | 2.0 |
| San Mateo County | \$44.02 | \$2,289 | \$91,560 | 4.4 | ;107,700 | \$2,693 | \$32,310 | \$808 | 105,361 | 41\% | \$35.78 | \$1,861 | 1.2 |
| Santa Barbara County | \$27.90 | \$1,451 | \$58,040 | 2.8 | \$77,100 | \$1,928 | \$23,130 | \$578 | 67,728 | 48\% | \$15.39 | \$800 | 1.8 |
| Santa Clara County | \$38.35 | \$1,994 | \$79,760 | 3.8 | ;107,100 | \$2,678 | \$32,130 | \$803 | 264,611 | 43\% | \$36.02 | \$1,873 | 1.1 |
| Santa Cruz County | \$30.85 | \$1,604 | \$64,160 | 3.1 | \$85,100 | \$2,128 | \$25,530 | \$638 | 39,470 | 42\% | \$13.03 | \$678 | 2.4 |
| Shasta County | \$16.75 | \$871 | \$34,840 | 1.7 | \$50,900 | \$1,273 | \$15,270 | \$382 | 25,274 | 37\% | \$11.66 | \$606 | 1.4 |
| Sierra County | \$23.06 | \$1,199 | \$47,960 | 2.3 | \$53,800 | \$1,345 | \$16,140 | \$404 | 313 | 24\% | \$7.76 | \$403 | 3.0 |
| * 50 th percentile FMR (See Appendix A). <br> 1: $\mathrm{BR}=$ Bedroom <br> 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) <br> 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix <br> 4: AMI = Fiscal Year 2016 Area Median Income <br> 5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross hous |  |  |  |  |  |  |  |  |  |  |  |  |  |



[^15]1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## COLORADO

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,098. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,662$ monthly or $\$ 43,939$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ha p

## STATE FACTS

| Minimum Wage | $\$ 8.31$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.97$ |
| 2-Bedroom Housing Wage | $\$ 21.12$ |
| Number of Renter Households | 703,266 |
| Percent Renters | $35 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| Pitkin County | $\$ 31.96$ |
| Boulder County | $\$ 26.56$ |
| San Miguel County | $\$ 26.54$ |
| Summit County | $\$ 25.38$ |
| Denver-Aurora-Lakewood MSA | $\$ 23.60$ |

102
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.5

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Colorado |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $2 \text { BR }$ FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Colorado | \$21.12 | \$1,098 | \$43,939 | 2.5 | \$75,294 | \$1,882 | \$22,588 | \$565 | 703,266 | 35\% | \$15.97 | \$830 | 1.3 |
| Combined Nonmetro Areas | \$17.29 | \$899 | \$35,968 | 2.1 | \$62,574 | \$1,564 | \$18,772 | \$469 | 83,376 | 31\% | \$12.64 | \$657 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Boulder MSA | \$26.56 | \$1,381 | \$55,240 | 3.2 | \$94,800 | \$2,370 | \$28,440 | \$711 | 45,519 | 37\% | \$15.88 | \$826 | 1.7 |
| Colorado Springs HMFA | \$17.13 | \$891 | \$35,640 | 2.1 | \$71,000 | \$1,775 | \$21,300 | \$533 | 88,362 | 37\% | \$14.09 | \$733 | 1.2 |
| Denver-Aurora-Lakewood MSA * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 373,615 | 36\% | \$17.94 | \$933 | 1.3 |
| Fort Collins MSA | \$18.75 | \$975 | \$39,000 | 2.3 | \$78,200 | \$1,955 | \$23,460 | \$587 | 42,955 | 35\% | \$12.64 | \$657 | 1.5 |
| Grand Junction MSA | \$15.33 | \$797 | \$31,880 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 17,868 | 30\% | \$11.31 | \$588 | 1.4 |
| Greeley MSA | \$15.62 | \$812 | \$32,480 | 1.9 | \$68,600 | \$1,715 | \$20,580 | \$515 | 27,752 | 30\% | \$13.18 | \$685 | 1.2 |
| Pueblo MSA | \$15.04 | \$782 | \$31,280 | 1.8 | \$50,600 | \$1,265 | \$15,180 | \$380 | 22,043 | 35\% | \$11.04 | \$574 | 1.4 |
| Teller County HMFA | \$17.67 | \$919 | \$36,760 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 1,776 | 18\% | \$8.38 | \$436 | 2.1 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 54,976 | 35\% | \$14.97 | \$778 | 1.6 |
| Alamosa County | \$12.65 | \$658 | \$26,320 | 1.5 | \$51,200 | \$1,280 | \$15,360 | \$384 | 2,470 | 41\% | \$9.51 | \$495 | 1.3 |
| Arapahoe County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 85,804 | 38\% | \$18.14 | \$943 | 1.3 |
| Archuleta County | \$15.75 | \$819 | \$32,760 | 1.9 | \$59,800 | \$1,495 | \$17,940 | \$449 | 1,597 | 30\% | \$9.99 | \$520 | 1.6 |
| Baca County | \$12.65 | \$658 | \$26,320 | 1.5 | \$49,300 | \$1,233 | \$14,790 | \$370 | 460 | 28\% | \$10.77 | \$560 | 1.2 |
| Bent County | \$13.06 | \$679 | \$27,160 | 1.6 | \$43,700 | \$1,093 | \$13,110 | \$328 | 603 | 34\% | \$12.43 | \$647 | 1.1 |
| Boulder County | \$26.56 | \$1,381 | \$55,240 | 3.2 | \$94,800 | \$2,370 | \$28,440 | \$711 | 45,519 | 37\% | \$15.88 | \$826 | 1.7 |
| Broomfield County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 6,891 | 30\% | \$22.05 | \$1,146 | 1.1 |
| Chaffee County | \$16.21 | \$843 | \$33,720 | 2.0 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,880 | 24\% | \$10.26 | \$534 | 1.6 |
| Cheyenne County | \$12.65 | \$658 | \$26,320 | 1.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 182 | 23\% | \$17.61 | \$916 | 0.7 |
| Clear Creek County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 804 | 20\% | \$13.32 | \$693 | 1.8 |
| Conejos County | \$12.65 | \$658 | \$26,320 | 1.5 | \$45,500 | \$1,138 | \$13,650 | \$341 | 622 | 21\% | \$7.57 | \$394 | 1.7 |
| Costilla County | \$14.42 | \$750 | \$30,000 | 1.7 | \$42,600 | \$1,065 | \$12,780 | \$320 | 315 | 23\% | \$7.06 | \$367 | 2.0 |
| 1: $B R=$ Bedroom <br> * 50th percentile FMR (See Appendix A). <br> 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) <br> 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A. <br> 4: AMI = Fiscal Year 2016 Area Median Income <br> 5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs. |  |  |  |  |  |  |  |  |  |  |  |  |  |

Colorado

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $2 \mathrm{BR}$ FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AMI}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Crowley County | \$12.65 | \$658 | \$26,320 | 1.5 | \$42,400 | \$1,060 | \$12,720 | \$318 | 248 | 21\% | \$12.09 | \$629 | 1.0 |
| Custer County | \$12.67 | \$659 | \$26,360 | 1.5 | \$51,300 | \$1,283 | \$15,390 | \$385 | 431 | 20\% | \$9.23 | \$480 | 1.4 |
| Delta County | \$15.85 | \$824 | \$32,960 | 1.9 | \$52,900 | \$1,323 | \$15,870 | \$397 | 3,531 | 28\% | \$9.93 | \$516 | 1.6 |
| Denver County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 136,211 | 50\% | \$20.56 | \$1,069 | 1.1 |
| Dolores County | \$12.65 | \$658 | \$26,320 | 1.5 | \$53,200 | \$1,330 | \$15,960 | \$399 | 144 | 19\% | \$24.09 | \$1,253 | 0.5 |
| Douglas County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 20,364 | 19\% | \$17.59 | \$915 | 1.3 |
| Eagle County | \$23.23 | \$1,208 | \$48,320 | 2.8 | \$88,400 | \$2,210 | \$26,520 | \$663 | 5,885 | 33\% | \$13.43 | \$698 | 1.7 |
| Elbert County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 913 | 11\% | \$11.57 | \$601 | 2.0 |
| El Paso County | \$17.13 | \$891 | \$35,640 | 2.1 | \$71,000 | \$1,775 | \$21,300 | \$533 | 88,362 | 37\% | \$14.09 | \$733 | 1.2 |
| Fremont County | \$13.92 | \$724 | \$28,960 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 4,656 | 28\% | \$9.21 | \$479 | 1.5 |
| Garfield County | \$20.69 | \$1,076 | \$43,040 | 2.5 | \$68,700 | \$1,718 | \$20,610 | \$515 | 7,036 | 35\% | \$16.81 | \$874 | 1.2 |
| Gilpin County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 636 | 26\% | \$12.06 | \$627 | 2.0 |
| Grand County | \$18.23 | \$948 | \$37,920 | 2.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 1,264 | 24\% | \$10.63 | \$553 | 1.7 |
| Gunnison County | \$16.23 | \$844 | \$33,760 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 2,604 | 41\% | \$10.36 | \$539 | 1.6 |
| Hinsdale County | \$14.10 | \$733 | \$29,320 | 1.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 87 | 21\% | \$8.23 | \$428 | 1.7 |
| Huerfano County | \$13.02 | \$677 | \$27,080 | 1.6 | \$43,000 | \$1,075 | \$12,900 | \$323 | 760 | 27\% | \$9.11 | \$473 | 1.4 |
| Jackson County | \$15.54 | \$808 | \$32,320 | 1.9 | \$62,300 | \$1,558 | \$18,690 | \$467 | 201 | 31\% | \$14.98 | \$779 | 1.0 |
| Jefferson County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 66,108 | 30\% | \$14.23 | \$740 | 1.7 |
| Kiowa County | \$13.54 | \$704 | \$28,160 | 1.6 | \$57,400 | \$1,435 | \$17,220 | \$431 | 151 | 27\% | \$15.62 | \$812 | 0.9 |
| Kit Carson County | \$12.65 | \$658 | \$26,320 | 1.5 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,025 | 34\% | \$11.56 | \$601 | 1.1 |
| Lake County | \$17.58 | \$914 | \$36,560 | 2.1 | \$58,800 | \$1,470 | \$17,640 | \$441 | 1,231 | 40\% | \$14.31 | \$744 | 1.2 |
| La Plata County | \$19.17 | \$997 | \$39,880 | 2.3 | \$69,500 | \$1,738 | \$20,850 | \$521 | 7,037 | 33\% | \$14.44 | \$751 | 1.3 |
| Larimer County | \$18.75 | \$975 | \$39,000 | 2.3 | \$78,200 | \$1,955 | \$23,460 | \$587 | 42,955 | 35\% | \$12.64 | \$657 | 1.5 |
| Las Animas County | \$14.62 | \$760 | \$30,400 | 1.8 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,672 | 28\% | \$10.18 | \$529 | 1.4 |
| Lincoln County | \$13.04 | \$678 | \$27,120 | 1.6 | \$53,200 | \$1,330 | \$15,960 | \$399 | 595 | 34\% | \$9.56 | \$497 | 1.4 |
| Logan County | \$13.58 | \$706 | \$28,240 | 1.6 | \$51,300 | \$1,283 | \$15,390 | \$385 | 2,535 | 32\% | \$10.00 | \$520 | 1.4 |
| Mesa County | \$15.33 | \$797 | \$31,880 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 17,868 | 30\% | \$11.31 | \$588 | 1.4 |
| Mineral County | \$12.65 | \$658 | \$26,320 | 1.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 55 | 15\% | \$10.57 | \$550 | 1.2 |
| Moffat County | \$14.71 | \$765 | \$30,600 | 1.8 | \$70,600 | \$1,765 | \$21,180 | \$530 | 1,283 | 26\% | \$13.48 | \$701 | 1.1 |

[^16][^17]Colorado

| FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income <br> needed <br> to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AM1 ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AM } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |


| Montezuma County | \$12.65 | \$658 | \$26,320 | 1.5 | \$50,500 | \$1,263 | \$15,150 | \$379 | 3,235 | 30\% | \$10.41 | \$541 | 1.2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Montrose County | \$15.81 | \$822 | \$32,880 | 1.9 | \$57,300 | \$1,433 | \$17,190 | \$430 | 5,022 | 30\% | \$10.45 | \$543 | 1.5 |
| Morgan County | \$13.40 | \$697 | \$27,880 | 1.6 | \$51,500 | \$1,288 | \$15,450 | \$386 | 3,850 | 37\% | \$13.49 | \$702 | 1.0 |
| Otero County | \$14.06 | \$731 | \$29,240 | 1.7 | \$43,000 | \$1,075 | \$12,900 | \$323 | 2,584 | 35\% | \$9.44 | \$491 | 1.5 |
| Ouray County | \$20.29 | \$1,055 | \$42,200 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 536 | 27\% | \$10.90 | \$567 | 1.9 |
| Park County * | \$23.60 | \$1,227 | \$49,080 | 2.8 | \$80,100 | \$2,003 | \$24,030 | \$601 | 908 | 13\% | \$10.16 | \$528 | 2.3 |
| Phillips County | \$12.92 | \$672 | \$26,880 | 1.6 | \$56,000 | \$1,400 | \$16,800 | \$420 | 528 | 32\% | \$9.48 | \$493 | 1.4 |
| Pitkin County | \$31.96 | \$1,662 | \$66,480 | 3.8 | \$96,500 | \$2,413 | \$28,950 | \$724 | 2,416 | 33\% | \$16.43 | \$854 | 1.9 |
| Prowers County | \$12.65 | \$658 | \$26,320 | 1.5 | \$45,700 | \$1,143 | \$13,710 | \$343 | 1,645 | 33\% | \$9.92 | \$516 | 1.3 |
| Pueblo County | \$15.04 | \$782 | \$31,280 | 1.8 | \$50,600 | \$1,265 | \$15,180 | \$380 | 22,043 | 35\% | \$11.04 | \$574 | 1.4 |
| Rio Blanco County | \$13.85 | \$720 | \$28,800 | 1.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 871 | 33\% | \$17.87 | \$929 | 0.8 |
| Rio Grande County | \$12.65 | \$658 | \$26,320 | 1.5 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,609 | 34\% | \$10.26 | \$534 | 1.2 |
| Routt County | \$21.42 | \$1,114 | \$44,560 | 2.6 | \$76,500 | \$1,913 | \$22,950 | \$574 | 2,770 | 29\% | \$14.96 | \$778 | 1.4 |
| Saguache County | \$12.85 | \$668 | \$26,720 | 1.5 | \$42,200 | \$1,055 | \$12,660 | \$317 | 816 | 31\% | \$10.28 | \$534 | 1.2 |
| San Juan County | \$20.71 | \$1,077 | \$43,080 | 2.5 | \$54,600 | \$1,365 | \$16,380 | \$410 | 130 | 38\% | \$8.94 | \$465 | 2.3 |
| San Miguel County | \$26.54 | \$1,380 | \$55,200 | 3.2 | \$79,800 | \$1,995 | \$23,940 | \$599 | 1,270 | 38\% | \$13.29 | \$691 | 2.0 |
| Sedgwick County | \$12.65 | \$658 | \$26,320 | 1.5 | \$54,900 | \$1,373 | \$16,470 | \$412 | 283 | 30\% | \$10.79 | \$561 | 1.2 |
| Summit County | \$25.38 | \$1,320 | \$52,800 | 3.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 3,378 | 33\% | \$10.63 | \$553 | 2.4 |
| Teller County | \$17.67 | \$919 | \$36,760 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 1,776 | 18\% | \$8.38 | \$436 | 2.1 |
| Washington County | \$12.65 | \$658 | \$26,320 | 1.5 | \$57,100 | \$1,428 | \$17,130 | \$428 | 524 | 26\% | \$15.22 | \$791 | 0.8 |
| Weld County | \$15.62 | \$812 | \$32,480 | 1.9 | \$68,600 | \$1,715 | \$20,580 | \$515 | 27,752 | 30\% | \$13.18 | \$685 | 1.2 |
| Yuma County | \$12.65 | \$658 | \$26,320 | 1.5 | \$54,900 | \$1,373 | \$16,470 | \$412 | 1,349 | 35\% | \$12.55 | \$653 | 1.0 |

* 50th percentile FMR (See Appendix A).

[^18]
## CONNECTICUT

## STATE

 RANKINGIn Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 1 , 2 8 5}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,285$ monthly or $\$ 51,420$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
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## STATE FACTS

| Minimum Wage | $\$ 9.60$ |
| :--- | :---: |
| Average Renter Wage | $\$ 16.21$ |
| 2-Bedroom Housing Wage | $\$ 24.72$ |
| Number of Renter Households | 443,163 |
| Percent Renters | $33 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| Stamford-Norwalk HMFA | $\$ 37.15$ |
| Danbury HMFA | $\$ 34.13$ |
| Southern Middlesex County HMFA | $\$ 25.46$ |
| Milford-Ansonia-Seymour HMFA | $\$ 24.50$ |
| New Haven-Meriden HMFA | $\$ 24.23$ |

103
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.6

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Connecticut |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \mathrm{BR} \text { FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly <br> rent <br> affordable <br> at $30 \%$ <br> of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | ```Monthly rent affordable at mean renter wage``` | Full-time jobs at mean renter wage needed to afford 2 BR |
| Connecticut | \$24.72 | \$1,285 | \$51,420 | 2.6 | \$89,400 | \$2,235 | \$26,820 | \$671 | 443,163 | 33\% | \$16.21 | \$843 | 1.5 |
| Combined Nonmetro Areas | \$19.93 | \$1,036 | \$41,453 | 2.1 | \$82,834 | \$2,071 | \$24,850 | \$621 | 30,212 | 25\% | \$10.55 | \$549 | 1.9 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bridgeport HMFA | \$23.21 | \$1,207 | \$48,280 | 2.4 | \$86,300 | \$2,158 | \$25,890 | \$647 | 41,836 | 33\% | \$21.81 | \$1,134 | 1.1 |
| Colchester-Lebanon HMFA | \$23.06 | \$1,199 | \$47,960 | 2.4 | ;107,200 | \$2,680 | \$32,160 | \$804 | 1,370 | 16\% | \$15.37 | \$799 | 1.5 |
| Danbury HMFA | \$34.13 | \$1,775 | \$71,000 | 3.6 | ;105,400 | \$2,635 | \$31,620 | \$791 | 17,546 | 25\% | \$21.81 | \$1,134 | 1.6 |
| Hartford-West Hartford-East Hartford HMFA * | \$23.27 | \$1,210 | \$48,400 | 2.4 | \$85,000 | \$2,125 | \$25,500 | \$638 | 148,957 | 33\% | \$15.11 | \$786 | 1.5 |
| Milford-Ansonia-Seymour HMFA | \$24.50 | \$1,274 | \$50,960 | 2.6 | \$96,800 | \$2,420 | \$29,040 | \$726 | 12,598 | 27\% | \$13.17 | \$685 | 1.9 |
| New Haven-Meriden HMFA | \$24.23 | \$1,260 | \$50,400 | 2.5 | \$82,700 | \$2,068 | \$24,810 | \$620 | 79,671 | 38\% | \$13.17 | \$685 | 1.8 |
| Norwich-New London HMFA | \$21.52 | \$1,119 | \$44,760 | 2.2 | \$75,700 | \$1,893 | \$22,710 | \$568 | 33,703 | 34\% | \$15.37 | \$799 | 1.4 |
| Southern Middlesex County HMFA | \$25.46 | \$1,324 | \$52,960 | 2.7 | ;101,600 | \$2,540 | \$30,480 | \$762 | 3,220 | 16\% | \$12.65 | \$658 | 2.0 |
| Stamford-Norwalk HMFA | \$37.15 | \$1,932 | \$77,280 | 3.9 | ;131,300 | \$3,283 | \$39,390 | \$985 | 45,789 | 34\% | \$21.81 | \$1,134 | 1.7 |
| Waterbury HMFA | \$19.04 | \$990 | \$39,600 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 28,261 | 39\% | \$13.17 | \$685 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Litchfield County | \$21.42 | \$1,114 | \$44,560 | 2.2 | \$89,300 | \$2,233 | \$26,790 | \$670 | 17,102 | 23\% | \$11.25 | \$585 | 1.9 |
| Windham County | \$17.98 | \$935 | \$37,400 | 1.9 | \$71,900 | \$1,798 | \$21,570 | \$539 | 13,110 | 29\% | \$9.40 | \$489 | 1.9 |

[^19]1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## 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 $\mathbf{\$ 1 , 1 2 8}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,762$ monthly or $\$ 45,138$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta }+1.70 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 16.03$ |
| 2-Bedroom Housing Wage | $\$ 21.70$ |
| Number of Renter Households | 96,186 |
| Percent Renters | $28 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| New Castle County | $\$ 23.27$ |
| Sussex County | $\$ 19.46$ |
| Kent County | $\$ 18.31$ |
|  |  |
|  |  |

105
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.6

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Delaware |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Delaware \$21.70 | \$1,128 | \$45,138 | 2.6 | \$72,989 | \$1,825 | \$21,897 | \$547 | 96,186 | 28\% | \$16.03 | \$834 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |
| Dover MSA $\dagger$ \$ \$18.31 | \$952 | \$38,080 | 2.2 | \$62,900 | \$1,573 | \$18,870 | \$472 | 17,205 | 29\% |  |  |  |
| Philadelphia-Camden-Wilmington MSA * \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 61,784 | 31\% | \$17.36 | \$903 | 1.3 |
| Sussex County HMFA \$19.46 | \$1,012 | \$40,480 | 2.4 | \$61,800 | \$1,545 | \$18,540 | \$464 | 17,197 | 22\% | \$10.92 | \$568 | 1.8 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |
| Kent County $\dagger$ ¢ \$18.31 | \$952 | \$38,080 | 2.2 | \$62,900 | \$1,573 | \$18,870 | \$472 | 17,205 | 29\% |  |  |  |
| New Castle County * \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 61,784 | 31\% | \$17.36 | \$903 | 1.3 |
| Sussex County \$19.46 | \$1,012 | \$40,480 | 2.4 | \$61,800 | \$1,545 | \$18,540 | \$464 | 17,197 | 22\% | \$10.92 | \$568 | 1.8 |

[^20]1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## DISTRICT OF COLUMBIA

In District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,623. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 5,410$ monthly or $\$ 64,920$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ta

## STATE FACTS

| Minimum Wage | $\$ 10.50$ |
| :--- | :---: |
| Average Renter Wage | $\$ 26.09$ |
| 2-Bedroom Housing Wage | $\$ 31.21$ |
| Number of Renter Households | 156,217 |
| Percent Renters | $58 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :--- | :--- |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

119
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

3
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| District of Columbia |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \mathrm{AM}^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households $(2010-2014)$ | \% of total households (2010-2014) | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| District of Columbia \$31.21 \| | \$1,623 | \$64,920 | 3.0 | \| \$108,600 | \$2,715 | \$32,580 | \$815 | 156,217 | 58\% | \$26.09 | \$1,357 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |
| Washington-Arlington-Alexandria HMFA * \$31.21 \| | \$1,623 | \$64,920 | 3.0 | \| 108,600 | \$2,715 | \$32,580 | \$815 | 156,217 | 58\% | \$26.09 | \$1,357 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |
| District of Columbia * \$31.21 \| | \$1,623 | \$64,920 | 3.0 | \| 108,600 | \$2,715 | \$32,580 | \$815 | 156,217 | 58\% | \$26.09 | \$1,357 | 1.2 |

[^21][^22]
## FLORIDA

In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 1,038$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,461$ monthly or $\$ 41,527$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta +10.06 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.05$ |
| :--- | :---: |
| Average Renter Wage | $\$ 14.49$ |
| 2-Bedroom Housing Wage | $\$ 19.96$ |
| Number of Renter Households | $2,444,564$ |
| Percent Renters | $34 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Monroe County | $\$ 28.33$ |
| Broward County | $\$ 24.10$ |
| Miami-Dade County | $\$ 24.04$ |
| Palm Beach County | $\$ 23.85$ |
| Collier County | $\$ 20.04$ |

99
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.5

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Florida
FY16 HOUSING WAGE
HOUSING COSTS
AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

| Hourly wage <br> nefessary to <br> afford 2 $2 \mathrm{BR}^{1}$ <br> $\mathrm{FMR}^{2}$ |  | Annual income <br> needed | Full-time jobs at <br> minimum wage |
| :---: | :---: | :---: | :---: |
|  | 2BR | to afford | needed to afford |
| FMR | $2 B R F M R$ | $2 B R$ FMR ${ }^{3}$ |  |

or

| \$19.96 | \$1,038 | \$41,527 | 2.5 | \$57,685 | \$1,442 | \$17,305 | \$433 | 2,444,564 | 34\% | \$14.49 | \$754 | 1.4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$15.72 | \$818 | \$32,707 | 2.0 | \$49,385 | \$1,235 | \$14,816 | \$370 | 65,981 | 27\% | \$10.75 | \$559 | 1.5 |
| \$13.92 | \$724 | \$28,960 | 1.7 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,932 | 23\% | \$8.27 | \$430 | 1.7 |
| \$17.52 | \$911 | \$36,440 | 2.2 | \$56,400 | \$1,410 | \$16,920 | \$423 | 75,574 | 31\% | \$13.08 | \$680 | 1.3 |
| \$17.88 | \$930 | \$37,200 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 26,057 | 35\% | \$12.35 | \$642 | 1.4 |
| \$17.23 | \$896 | \$35,840 | 2.1 | \$51,400 | \$1,285 | \$15,420 | \$386 | 57,231 | 29\% | \$11.09 | \$577 | 1.6 |
| \$24.10 | \$1,253 | \$50,120 | 3.0 | \$60,900 | \$1,523 | \$18,270 | \$457 | 236,902 | 35\% | \$16.17 | \$841 | 1.5 |
| \$17.06 | \$887 | \$35,480 | 2.1 | \$59,700 | \$1,493 | \$17,910 | \$448 | 45,887 | 45\% | \$10.79 | \$561 | 1.6 |
| \$14.19 | \$738 | \$29,520 | 1.8 | \$45,700 | \$1,143 | \$13,710 | \$343 | 1,514 | 28\% | \$9.74 | \$506 | 1.5 |
| \$14.92 | \$776 | \$31,040 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 11,238 | 19\% | \$10.02 | \$521 | 1.5 |
| \$18.46 | \$960 | \$38,400 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 174,859 | 34\% | \$14.82 | \$771 | 1.2 |
| \$17.33 | \$901 | \$36,040 | 2.2 | \$51,800 | \$1,295 | \$15,540 | \$389 | 67,112 | 30\% | \$13.28 | \$690 | 1.3 |
| \$24.04 | \$1,250 | \$50,000 | 3.0 | \$48,100 | \$1,203 | \$14,430 | \$361 | 375,409 | 45\% | \$16.01 | \$832 | 1.5 |
| \$20.04 | \$1,042 | \$41,680 | 2.5 | \$65,700 | \$1,643 | \$19,710 | \$493 | 34,273 | 27\% | \$14.09 | \$733 | 1.4 |
| \$18.73 | \$974 | \$38,960 | 2.3 | \$61,900 | \$1,548 | \$18,570 | \$464 | 85,266 | 28\% | \$13.76 | \$716 | 1.4 |
| \$15.00 | \$780 | \$31,200 | 1.9 | \$47,500 | \$1,188 | \$14,250 | \$356 | 32,089 | 24\% | \$11.57 | \$602 | 1.3 |
| \$19.29 | \$1,003 | \$40,120 | 2.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 295,184 | 38\% | \$14.33 | \$745 | 1.3 |
| \$16.77 | \$872 | \$34,880 | 2.1 | \$58,300 | \$1,458 | \$17,490 | \$437 | 61,202 | 28\% | \$13.85 | \$720 | 1.2 |
| \$17.83 | \$927 | \$37,080 | 2.2 | \$52,900 | \$1,323 | \$15,870 | \$397 | 7,279 | 20\% | \$11.29 | \$587 | 1.6 |
| \$16.94 | \$881 | \$35,240 | 2.1 | \$55,200 | \$1,380 | \$16,560 | \$414 | 26,016 | 39\% | \$12.40 | \$645 | 1.4 |
| \$16.12 | \$838 | \$33,520 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 57,603 | 34\% | \$12.70 | \$660 | 1.3 |
| \$17.75 | \$923 | \$36,920 | 2.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 43,114 | 26\% | \$11.89 | \$618 | 1.5 |
| \$16.31 | \$848 | \$33,920 | 2.0 | \$52,400 | \$1,310 | \$15,720 | \$393 | 15,147 | 21\% | \$11.53 | \$600 | 1.4 |

* 50th percentile FMR (See Appendix A).

[^23]Florida

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ $\qquad$ $\mathrm{FMR}^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AM1 ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly <br> rent <br> affordable <br> at $30 \%$ <br> of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Sebastian-Vero Beach MSA | \$16.02 | \$833 | \$33,320 | 2.0 | \$52,800 | \$1,320 | \$15,840 | \$396 | 14,777 | 26\% | \$11.54 | \$600 | 1.4 |
| Sebring MSA | \$14.17 | \$737 | \$29,480 | 1.8 | \$43,300 | \$1,083 | \$12,990 | \$325 | 9,222 | 23\% | \$10.17 | \$529 | 1.4 |
| Tallahassee HMFA | \$17.58 | \$914 | \$36,560 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 58,129 | 44\% | \$10.49 | \$545 | 1.7 |
| Tampa-St. Petersburg-Clearwater MSA | \$19.08 | \$992 | \$39,680 | 2.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 394,306 | 35\% | \$15.19 | \$790 | 1.3 |
| The Villages MSA | \$14.00 | \$728 | \$29,120 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 4,461 | 10\% | \$10.48 | \$545 | 1.3 |
| Wakulla County HMFA | \$15.35 | \$798 | \$31,920 | 1.9 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,616 | 24\% | \$7.68 | \$399 | 2.0 |
| Walton County HMFA | \$14.83 | \$771 | \$30,840 | 1.8 | \$58,000 | \$1,450 | \$17,400 | \$435 | 6,216 | 27\% | \$11.48 | \$597 | 1.3 |
| West Palm Beach-Boca Raton HMFA * | \$23.85 | \$1,240 | \$49,600 | 3.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 157,968 | 30\% | \$16.76 | \$872 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Alachua County | \$17.06 | \$887 | \$35,480 | 2.1 | \$59,700 | \$1,493 | \$17,910 | \$448 | 44,665 | 46\% | \$10.80 | \$561 | 1.6 |
| Baker County | \$13.92 | \$724 | \$28,960 | 1.7 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,932 | 23\% | \$8.27 | \$430 | 1.7 |
| Bay County | \$16.94 | \$881 | \$35,240 | 2.1 | \$55,200 | \$1,380 | \$16,560 | \$414 | 26,016 | 39\% | \$12.40 | \$645 | 1.4 |
| Bradford County | \$12.19 | \$634 | \$25,360 | 1.5 | \$50,900 | \$1,273 | \$15,270 | \$382 | 2,133 | 24\% | \$8.60 | \$447 | 1.4 |
| Brevard County | \$16.77 | \$872 | \$34,880 | 2.1 | \$58,300 | \$1,458 | \$17,490 | \$437 | 61,202 | 28\% | \$13.85 | \$720 | 1.2 |
| Broward County | \$24.10 | \$1,253 | \$50,120 | 3.0 | \$60,900 | \$1,523 | \$18,270 | \$457 | 236,902 | 35\% | \$16.17 | \$841 | 1.5 |
| Calhoun County | \$12.19 | \$634 | \$25,360 | 1.5 | \$40,400 | \$1,010 | \$12,120 | \$303 | 1,021 | 21\% | \$8.50 | \$442 | 1.4 |
| Charlotte County | \$16.31 | \$848 | \$33,920 | 2.0 | \$52,400 | \$1,310 | \$15,720 | \$393 | 15,147 | 21\% | \$11.53 | \$600 | 1.4 |
| Citrus County | \$14.92 | \$776 | \$31,040 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 11,238 | 19\% | \$10.02 | \$521 | 1.5 |
| Clay County | \$18.46 | \$960 | \$38,400 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 16,786 | 25\% | \$11.33 | \$589 | 1.6 |
| Collier County | \$20.04 | \$1,042 | \$41,680 | 2.5 | \$65,700 | \$1,643 | \$19,710 | \$493 | 34,273 | 27\% | \$14.09 | \$733 | 1.4 |
| Columbia County | \$16.81 | \$874 | \$34,960 | 2.1 | \$57,800 | \$1,445 | \$17,340 | \$434 | 6,729 | 28\% | \$10.74 | \$558 | 1.6 |
| DeSoto County | \$13.06 | \$679 | \$27,160 | 1.6 | \$39,600 | \$990 | \$11,880 | \$297 | 3,053 | 28\% | \$10.64 | \$553 | 1.2 |
| Dixie County | \$12.46 | \$648 | \$25,920 | 1.5 | \$44,100 | \$1,103 | \$13,230 | \$331 | 1,303 | 22\% | \$11.48 | \$597 | 1.1 |
| Duval County | \$18.46 | \$960 | \$38,400 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 132,839 | 40\% | \$15.73 | \$818 | 1.2 |
| Escambia County | \$16.12 | \$838 | \$33,520 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 42,248 | 38\% | \$13.21 | \$687 | 1.2 |
| Flagler County | \$17.83 | \$927 | \$37,080 | 2.2 | \$52,900 | \$1,323 | \$15,870 | \$397 | 7,279 | 20\% | \$11.29 | \$587 | 1.6 |
| Franklin County | \$13.90 | \$723 | \$28,920 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 1,147 | 27\% | \$8.81 | \$458 | 1.6 |

* 50th percentile FMR (See Appendix A).

[^24]Florida

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR ${ }^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | Annual AMI ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Gadsden County | \$17.58 | \$914 | \$36,560 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 4,898 | 29\% | \$8.48 | \$441 | 2.1 |
| Gilchrist County | \$17.06 | \$887 | \$35,480 | 2.1 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,222 | 19\% | \$10.35 | \$538 | 1.6 |
| Glades County | \$14.60 | \$759 | \$30,360 | 1.8 | \$38,300 | \$958 | \$11,490 | \$287 | 1,002 | 26\% | \$11.70 | \$608 | 1.2 |
| Gulf County | \$14.19 | \$738 | \$29,520 | 1.8 | \$45,700 | \$1,143 | \$13,710 | \$343 | 1,514 | 28\% | \$9.74 | \$506 | 1.5 |
| Hamilton County | \$12.19 | \$634 | \$25,360 | 1.5 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,215 | 26\% | \$11.86 | \$617 | 1.0 |
| Hardee County | \$12.60 | \$655 | \$26,200 | 1.6 | \$41,900 | \$1,048 | \$12,570 | \$314 | 2,132 | 28\% | \$9.77 | \$508 | 1.3 |
| Hendry County | \$14.63 | \$761 | \$30,440 | 1.8 | \$41,700 | \$1,043 | \$12,510 | \$313 | 3,324 | 30\% | \$10.83 | \$563 | 1.4 |
| Hernando County | \$19.08 | \$992 | \$39,680 | 2.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 15,116 | 22\% | \$10.87 | \$565 | 1.8 |
| Highlands County | \$14.17 | \$737 | \$29,480 | 1.8 | \$43,300 | \$1,083 | \$12,990 | \$325 | 9,222 | 23\% | \$10.17 | \$529 | 1.4 |
| Hillsborough County | \$19.08 | \$992 | \$39,680 | 2.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 194,408 | 41\% | \$15.75 | \$819 | 1.2 |
| Holmes County | \$12.19 | \$634 | \$25,360 | 1.5 | \$46,900 | \$1,173 | \$14,070 | \$352 | 1,340 | 20\% | \$6.11 | \$318 | 2.0 |
| Indian River County | \$16.02 | \$833 | \$33,320 | 2.0 | \$52,800 | \$1,320 | \$15,840 | \$396 | 14,777 | 26\% | \$11.54 | \$600 | 1.4 |
| Jackson County | \$12.19 | \$634 | \$25,360 | 1.5 | \$49,300 | \$1,233 | \$14,790 | \$370 | 4,002 | 25\% | \$7.67 | \$399 | 1.6 |
| Jefferson County | \$17.58 | \$914 | \$36,560 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 1,361 | 25\% | \$6.99 | \$363 | 2.5 |
| Lafayette County | \$12.19 | \$634 | \$25,360 | 1.5 | \$54,000 | \$1,350 | \$16,200 | \$405 | 557 | 21\% | \$7.15 | \$372 | 1.7 |
| Lake County | \$19.29 | \$1,003 | \$40,120 | 2.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 30,013 | 26\% | \$11.05 | \$574 | 1.7 |
| Lee County | \$17.52 | \$911 | \$36,440 | 2.2 | \$56,400 | \$1,410 | \$16,920 | \$423 | 75,574 | 31\% | \$13.08 | \$680 | 1.3 |
| Leon County | \$17.58 | \$914 | \$36,560 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 51,870 | 47\% | \$10.73 | \$558 | 1.6 |
| Levy County | \$12.19 | \$634 | \$25,360 | 1.5 | \$42,400 | \$1,060 | \$12,720 | \$318 | 3,677 | 24\% | \$8.37 | \$435 | 1.5 |
| Liberty County | \$12.19 | \$634 | \$25,360 | 1.5 | \$53,600 | \$1,340 | \$16,080 | \$402 | 510 | 22\% | \$12.47 | \$648 | 1.0 |
| Madison County | \$12.19 | \$634 | \$25,360 | 1.5 | \$41,600 | \$1,040 | \$12,480 | \$312 | 1,488 | 22\% | \$8.11 | \$422 | 1.5 |
| Manatee County | \$18.73 | \$974 | \$38,960 | 2.3 | \$61,900 | \$1,548 | \$18,570 | \$464 | 39,474 | 30\% | \$11.90 | \$619 | 1.6 |
| Marion County | \$15.00 | \$780 | \$31,200 | 1.9 | \$47,500 | \$1,188 | \$14,250 | \$356 | 32,089 | 24\% | \$11.57 | \$602 | 1.3 |
| Martin County | \$17.75 | \$923 | \$36,920 | 2.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 14,534 | 24\% | \$12.39 | \$644 | 1.4 |
| Miami-Dade County | \$24.04 | \$1,250 | \$50,000 | 3.0 | \$48,100 | \$1,203 | \$14,430 | \$361 | 375,409 | 45\% | \$16.01 | \$832 | 1.5 |
| Monroe County | \$28.33 | \$1,473 | \$58,920 | 3.5 | \$72,500 | \$1,813 | \$21,750 | \$544 | 11,213 | 39\% | \$13.50 | \$702 | 2.1 |
| Nassau County | \$18.46 | \$960 | \$38,400 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 6,300 | 22\% | \$11.65 | \$606 | 1.6 |
| Okaloosa County | \$17.88 | \$930 | \$37,200 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 26,057 | 35\% | \$12.35 | \$642 | 1.4 |
| Okeechobee County | \$13.48 | \$701 | \$28,040 | 1.7 | \$44,300 | \$1,108 | \$13,290 | \$332 | 3,675 | 28\% | \$11.55 | \$601 | 1.2 |
| * 50 th percentil FMR (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordabl | fal Year 2016 Fai ation uses the hig al Year 2016 Are " rents represen | Market Rent (HUD her of the state Median Income the generally ac | 2016) <br> deral minim <br> ted standard | $m$ wage. Local <br> $f$ spending not | nimum wages ar <br> ore than $30 \%$ of |  | Appendix A. <br> n gross housing |  |  |

Florida

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \mathrm{BR} \mathrm{FMR} \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \begin{array}{c} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \end{array} \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | ```Monthly rent affordable at mean renter wage``` | Full-time jobs at mean renter wage needed to afford 2 BR |
| Orange County | \$19.29 | \$1,003 | \$40,120 | 2.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 186,283 | 44\% | \$15.12 | \$786 | 1.3 |
| Osceola County | \$19.29 | \$1,003 | \$40,120 | 2.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 33,903 | 37\% | \$12.04 | \$626 | 1.6 |
| Palm Beach County * | \$23.85 | \$1,240 | \$49,600 | 3.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 157,968 | 30\% | \$16.76 | \$872 | 1.4 |
| Pasco County | \$19.08 | \$992 | \$39,680 | 2.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 45,791 | 25\% | \$12.03 | \$626 | 1.6 |
| Pinellas County | \$19.08 | \$992 | \$39,680 | 2.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 138,991 | 35\% | \$15.52 | \$807 | 1.2 |
| Polk County | \$17.33 | \$901 | \$36,040 | 2.2 | \$51,800 | \$1,295 | \$15,540 | \$389 | 67,112 | 30\% | \$13.28 | \$690 | 1.3 |
| Putnam County | \$12.19 | \$634 | \$25,360 | 1.5 | \$44,500 | \$1,113 | \$13,350 | \$334 | 6,905 | 25\% | \$9.83 | \$511 | 1.2 |
| St. Johns County | \$18.46 | \$960 | \$38,400 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 18,934 | 24\% | \$11.47 | \$597 | 1.6 |
| St. Lucie County | \$17.75 | \$923 | \$36,920 | 2.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 28,580 | 27\% | \$11.42 | \$594 | 1.6 |
| Santa Rosa County | \$16.12 | \$838 | \$33,520 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 15,355 | 27\% | \$10.74 | \$559 | 1.5 |
| Sarasota County | \$18.73 | \$974 | \$38,960 | 2.3 | \$61,900 | \$1,548 | \$18,570 | \$464 | 45,792 | 27\% | \$15.08 | \$784 | 1.2 |
| Seminole County | \$19.29 | \$1,003 | \$40,120 | 2.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 44,985 | 30\% | \$13.51 | \$702 | 1.4 |
| Sumter County | \$14.00 | \$728 | \$29,120 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 4,461 | 10\% | \$10.48 | \$545 | 1.3 |
| Suwannee County | \$12.19 | \$634 | \$25,360 | 1.5 | \$44,900 | \$1,123 | \$13,470 | \$337 | 4,637 | 30\% | \$8.23 | \$428 | 1.5 |
| Taylor County | \$12.19 | \$634 | \$25,360 | 1.5 | \$43,800 | \$1,095 | \$13,140 | \$329 | 1,768 | 24\% | \$14.31 | \$744 | 0.9 |
| Union County | \$12.19 | \$634 | \$25,360 | 1.5 | \$49,600 | \$1,240 | \$14,880 | \$372 | 1,239 | 32\% | \$12.06 | \$627 | 1.0 |
| Volusia County | \$17.23 | \$896 | \$35,840 | 2.1 | \$51,400 | \$1,285 | \$15,420 | \$386 | 57,231 | 29\% | \$11.09 | \$577 | 1.6 |
| Wakulla County | \$15.35 | \$798 | \$31,920 | 1.9 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,616 | 24\% | \$7.68 | \$399 | 2.0 |
| Walton County | \$14.83 | \$771 | \$30,840 | 1.8 | \$58,000 | \$1,450 | \$17,400 | \$435 | 6,216 | 27\% | \$11.48 | \$597 | 1.3 |
| Washington County | \$12.19 | \$634 | \$25,360 | 1.5 | \$46,300 | \$1,158 | \$13,890 | \$347 | 1,911 | 23\% | \$8.92 | \$464 | 1.4 |

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## GEORGIA

In Georgia, 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 $\$ 2,826$ monthly or $\$ 33,908$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ta \&

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 14.58$ |
| 2-Bedroom Housing Wage | $\$ 16.30$ |
| Number of Renter Households | $1,268,689$ |
| Percent Renters | $36 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

MOST EXPENSIVE AREAS

| Atlanta-Sandy Springs-Marietta HMFA | $\$ 18.25$ |
| :---: | :---: |
| Savannah MSA | $\$ 17.25$ |
| Talbot County | $\$ 16.25$ |
| Liberty County | $\$ 16.21$ |
| Hall County | $\$ 15.94$ |

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Georgia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to ${ }_{F}{ }_{\text {FMR }}{ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Georgia | \$16.30 | \$848 | \$33,908 | 2.2 | \$59,981 | \$1,500 | \$17,994 | \$450 | 1,268,689 | 36\% | \$14.58 | \$758 | 1.1 |
| Combined Nonmetro Areas | \$12.96 | \$674 | \$26,956 | 1.8 | \$46,885 | \$1,172 | \$14,066 | \$352 | 212,866 | 33\% | \$9.89 | \$515 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Albany MSA | \$13.71 | \$713 | \$28,520 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 25,425 | 44\% | \$11.77 | \$612 | 1.2 |
| Athens-Clarke County MSA | \$14.60 | \$759 | \$30,360 | 2.0 | \$56,100 | \$1,403 | \$16,830 | \$421 | 30,390 | 44\% | \$10.75 | \$559 | 1.4 |
| Atlanta-Sandy Springs-Roswell HMFA | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 675,730 | 36\% | \$16.58 | \$862 | 1.1 |
| Augusta-Richmond County HMFA | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 48,101 | 36\% | \$12.19 | \$634 | 1.2 |
| Brunswick MSA | \$15.23 | \$792 | \$31,680 | 2.1 | \$49,700 | \$1,243 | \$14,910 | \$373 | 14,734 | 34\% | \$10.43 | \$542 | 1.5 |
| Butts County HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,998 | 26\% | \$7.79 | \$405 | 2.0 |
| Chattanooga MSA | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 14,734 | 26\% | \$9.25 | \$481 | 1.6 |
| Columbus MSA | \$14.94 | \$777 | \$31,080 | 2.1 | \$51,800 | \$1,295 | \$15,540 | \$389 | 40,161 | 45\% | \$14.09 | \$733 | 1.1 |
| Dalton HMFA | \$13.02 | \$677 | \$27,080 | 1.8 | \$45,300 | \$1,133 | \$13,590 | \$340 | 12,370 | 36\% | \$13.51 | \$703 | 1.0 |
| Gainesville MSA | \$15.94 | \$829 | \$33,160 | 2.2 | \$53,000 | \$1,325 | \$15,900 | \$398 | 20,058 | 33\% | \$13.23 | \$688 | 1.2 |
| Haralson County HMFA | \$14.33 | \$745 | \$29,800 | 2.0 | \$50,400 | \$1,260 | \$15,120 | \$378 | 3,172 | 30\% | \$11.55 | \$600 | 1.2 |
| Hinesville HMFA | \$16.21 | \$843 | \$33,720 | 2.2 | \$46,700 | \$1,168 | \$14,010 | \$350 | 11,654 | 51\% | \$13.73 | \$714 | 1.2 |
| Lamar County HMFA | \$12.40 | \$645 | \$25,800 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,836 | 29\% | \$7.89 | \$410 | 1.6 |
| Lincoln County HMFA | \$12.40 | \$645 | \$25,800 | 1.7 | \$44,000 | \$1,100 | \$13,200 | \$330 | 794 | 23\% | \$9.32 | \$485 | 1.3 |
| Long County HMFA | \$12.40 | \$645 | \$25,800 | 1.7 | \$51,900 | \$1,298 | \$15,570 | \$389 | 1,703 | 34\% | \$8.71 | \$453 | 1.4 |
| Macon HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 29,900 | 40\% | \$10.87 | \$565 | 1.2 |
| Meriwether County HMFA | \$12.48 | \$649 | \$25,960 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 2,676 | 33\% | \$10.32 | \$537 | 1.2 |
| Monroe County HMFA | \$12.83 | \$667 | \$26,680 | 1.8 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,406 | 25\% | \$9.37 | \$487 | 1.4 |
| Morgan County, GA HMFA | \$12.83 | \$667 | \$26,680 | 1.8 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,347 | 21\% | \$10.93 | \$568 | 1.2 |
| Murray County HMFA | \$12.40 | \$645 | \$25,800 | 1.7 | \$46,000 | \$1,150 | \$13,800 | \$345 | 4,618 | 33\% | \$11.15 | \$580 | 1.1 |
| Peach County HMFA | \$12.67 | \$659 | \$26,360 | 1.7 | \$53,900 | \$1,348 | \$16,170 | \$404 | 3,384 | 35\% | \$8.89 | \$463 | 1.4 |

Wage data not available (See Appendix A).

## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

| Georgia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 B R \text { FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | ```Monthly rent affordable at 30% of AMI``` | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | ```Monthly rent affordable at mean renter wage``` | Full-time jobs at mean renter wage needed to afford 2 BR |
| Pulaski County HMFA | \$12.40 | \$645 | \$25,800 | 1.7 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,526 | 37\% | \$10.38 | \$540 | 1.2 |
| Rome MSA | \$12.88 | \$670 | \$26,800 | 1.8 | \$48,600 | \$1,215 | \$14,580 | \$365 | 13,326 | 38\% | \$11.93 | \$621 | 1.1 |
| Savannah MSA | \$17.25 | \$897 | \$35,880 | 2.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 53,135 | 40\% | \$13.81 | \$718 | 1.2 |
| Valdosta MSA | \$13.46 | \$700 | \$28,000 | 1.9 | \$50,300 | \$1,258 | \$15,090 | \$377 | 22,749 | 44\% | \$9.92 | \$516 | 1.4 |
| Warner Robins HMFA | \$15.50 | \$806 | \$32,240 | 2.1 | \$59,300 | \$1,483 | \$17,790 | \$445 | 17,896 | 34\% | \$9.64 | \$501 | 1.6 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Appling County | \$12.40 | \$645 | \$25,800 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,351 | 34\% | \$14.72 | \$766 | 0.8 |
| Atkinson County | \$12.40 | \$645 | \$25,800 | 1.7 | \$35,400 | \$885 | \$10,620 | \$266 | 769 | 28\% | \$8.27 | \$430 | 1.5 |
| Bacon County | \$12.40 | \$645 | \$25,800 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 1,197 | 30\% | \$7.70 | \$401 | 1.6 |
| Baker County | \$13.71 | \$713 | \$28,520 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 348 | 26\% | \$8.15 | \$424 | 1.7 |
| Baldwin County | \$13.52 | \$703 | \$28,120 | 1.9 | \$50,000 | \$1,250 | \$15,000 | \$375 | 7,238 | 45\% | \$9.24 | \$480 | 1.5 |
| Banks County | \$12.63 | \$657 | \$26,280 | 1.7 | \$52,900 | \$1,323 | \$15,870 | \$397 | 1,557 | 23\% | \$9.34 | \$485 | 1.4 |
| Barrow County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 5,415 | 23\% | \$11.37 | \$591 | 1.6 |
| Bartow County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 11,681 | 33\% | \$12.70 | \$660 | 1.4 |
| Ben Hill County | \$12.44 | \$647 | \$25,880 | 1.7 | \$36,200 | \$905 | \$10,860 | \$272 | 2,138 | 34\% | \$8.03 | \$417 | 1.6 |
| Berrien County | \$12.40 | \$645 | \$25,800 | 1.7 | \$43,700 | \$1,093 | \$13,110 | \$328 | 1,936 | 27\% | \$8.69 | \$452 | 1.4 |
| Bibb County | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 26,201 | 46\% | \$11.07 | \$576 | 1.2 |
| Bleckley County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 1,198 | 30\% | \$6.10 | \$317 | 2.0 |
| Brantley County | \$15.23 | \$792 | \$31,680 | 2.1 | \$49,700 | \$1,243 | \$14,910 | \$373 | 1,420 | 22\% | \$8.84 | \$460 | 1.7 |
| Brooks County | \$13.46 | \$700 | \$28,000 | 1.9 | \$50,300 | \$1,258 | \$15,090 | \$377 | 1,988 | 30\% | \$10.20 | \$530 | 1.3 |
| Bryan County | \$17.25 | \$897 | \$35,880 | 2.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 3,407 | 30\% | \$8.85 | \$460 | 1.9 |
| Bulloch County | \$12.62 | \$656 | \$26,240 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 12,813 | 50\% | \$8.49 | \$441 | 1.5 |
| Burke County | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,221 | 28\% | \$15.80 | \$821 | 0.9 |
| Butts County | \$15.31 | \$796 | \$31,840 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,998 | 26\% | \$7.79 | \$405 | 2.0 |
| Calhoun County | \$12.40 | \$645 | \$25,800 | 1.7 | \$40,600 | \$1,015 | \$12,180 | \$305 | 617 | 35\% | \$8.66 | \$451 | 1.4 |
| Camden County | \$15.65 | \$814 | \$32,560 | 2.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 7,178 | 39\% | \$14.98 | \$779 | 1.0 |
| Candler County | \$12.40 | \$645 | \$25,800 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 1,380 | 35\% | \$8.86 | \$461 | 1.4 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=\operatorname{Bed}$ <br> 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordabl | om <br> al Year 2016 Fa <br> tion uses the his <br> Year 2016 Ar <br> " rents represe | Market Rent ( her of the state Median Incom the generally | 2016) deral minimu ted standard | $m$ wage. Local <br> f spending no | imum wages <br> ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

Georgia

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AM\| ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) $\qquad$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Carroll County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 14,036 | 35\% | \$10.63 | \$553 | 1.7 |
| Catoosa County | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 6,118 | 26\% | \$9.08 | \$472 | 1.6 |
| Charlton County | \$12.40 | \$645 | \$25,800 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 762 | 21\% | \$6.91 | \$360 | 1.8 |
| Chatham County | \$17.25 | \$897 | \$35,880 | 2.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 45,649 | 44\% | \$14.12 | \$734 | 1.2 |
| Chattahoochee County | \$14.94 | \$777 | \$31,080 | 2.1 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,872 | 72\% | \$25.76 | \$1,340 | 0.6 |
| Chattooga County | \$12.40 | \$645 | \$25,800 | 1.7 | \$41,700 | \$1,043 | \$12,510 | \$313 | 2,928 | 31\% | \$10.11 | \$526 | 1.2 |
| Cherokee County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 16,874 | 22\% | \$10.88 | \$566 | 1.7 |
| Clarke County | \$14.60 | \$759 | \$30,360 | 2.0 | \$56,100 | \$1,403 | \$16,830 | \$421 | 24,178 | 57\% | \$11.03 | \$573 | 1.3 |
| Clay County | \$12.92 | \$672 | \$26,880 | 1.8 | \$29,100 | \$728 | \$8,730 | \$218 | 504 | 43\% | \$7.16 | \$372 | 1.8 |
| Clayton County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 40,357 | 46\% | \$16.98 | \$883 | 1.1 |
| Clinch County | \$12.40 | \$645 | \$25,800 | 1.7 | \$43,900 | \$1,098 | \$13,170 | \$329 | 857 | 33\% | \$7.79 | \$405 | 1.6 |
| Cobb County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 92,761 | 35\% | \$16.17 | \$841 | 1.1 |
| Coffee County | \$12.40 | \$645 | \$25,800 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 4,769 | 33\% | \$9.23 | \$480 | 1.3 |
| Colquitt County | \$12.40 | \$645 | \$25,800 | 1.7 | \$39,800 | \$995 | \$11,940 | \$299 | 5,631 | 35\% | \$8.83 | \$459 | 1.4 |
| Columbia County | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 9,504 | 21\% | \$10.96 | \$570 | 1.3 |
| Cook County | \$12.40 | \$645 | \$25,800 | 1.7 | \$44,900 | \$1,123 | \$13,470 | \$337 | 1,865 | 30\% | \$9.65 | \$502 | 1.3 |
| Coweta County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 12,363 | 26\% | \$10.23 | \$532 | 1.8 |
| Crawford County | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 904 | 19\% | \$8.69 | \$452 | 1.6 |
| Crisp County | \$12.40 | \$645 | \$25,800 | 1.7 | \$44,100 | \$1,103 | \$13,230 | \$331 | 3,366 | 39\% | \$8.17 | \$425 | 1.5 |
| Dade County | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 1,285 | 21\% | \$9.45 | \$491 | 1.6 |
| Dawson County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 2,044 | 25\% | \$8.28 | \$431 | 2.2 |
| Decatur County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 3,841 | 37\% | \$8.00 | \$416 | 1.6 |
| DeKalb County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 116,336 | 44\% | \$16.84 | \$875 | 1.1 |
| Dodge County | \$12.40 | \$645 | \$25,800 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,935 | 36\% | \$6.45 | \$335 | 1.9 |
| Dooly County | \$12.40 | \$645 | \$25,800 | 1.7 | \$39,600 | \$990 | \$11,880 | \$297 | 1,584 | 32\% | \$8.60 | \$447 | 1.4 |
| Dougherty County | \$13.71 | \$713 | \$28,520 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 19,111 | 54\% | \$11.99 | \$623 | 1.1 |
| Douglas County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 14,595 | 31\% | \$11.42 | \$594 | 1.6 |
| Early County | \$12.40 | \$645 | \$25,800 | 1.7 | \$41,800 | \$1,045 | \$12,540 | \$314 | 1,378 | 34\% | \$11.29 | \$587 | 1.1 |
| Echols County | \$13.46 | \$700 | \$28,000 | 1.9 | \$50,300 | \$1,258 | \$15,090 | \$377 | 516 | 36\% | \$10.75 | \$559 | 1.3 |

$\dagger$ Wage data not available (See Appendix A).

[^25]5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

| Georgia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income <br> needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AMI }^{4} \\ & \hline \end{aligned}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households $(2010-2014)$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Effingham County | \$17.25 | \$897 | \$35,880 | 2.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 4,079 | 23\% | \$12.04 | \$626 | 1.4 |
| Elbert County | \$12.40 | \$645 | \$25,800 | 1.7 | \$42,500 | \$1,063 | \$12,750 | \$319 | 2,506 | 32\% | \$8.92 | \$464 | 1.4 |
| Emanuel County | \$12.40 | \$645 | \$25,800 | 1.7 | \$38,400 | \$960 | \$11,520 | \$288 | 2,612 | 33\% | \$9.30 | \$484 | 1.3 |
| Evans County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,600 | \$1,190 | \$14,280 | \$357 | 1,447 | 37\% | \$10.31 | \$536 | 1.2 |
| Fannin County | \$13.02 | \$677 | \$27,080 | 1.8 | \$41,900 | \$1,048 | \$12,570 | \$314 | 2,223 | 23\% | \$8.20 | \$427 | 1.6 |
| Fayette County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 7,063 | 18\% | \$10.13 | \$527 | 1.8 |
| Floyd County | \$12.88 | \$670 | \$26,800 | 1.8 | \$48,600 | \$1,215 | \$14,580 | \$365 | 13,326 | 38\% | \$11.93 | \$621 | 1.1 |
| Forsyth County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 8,900 | 15\% | \$11.09 | \$577 | 1.6 |
| Franklin County | \$12.62 | \$656 | \$26,240 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 2,620 | 31\% | \$9.83 | \$511 | 1.3 |
| Fulton County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 176,985 | 47\% | \$20.81 | \$1,082 | 0.9 |
| Gilmer County | \$13.50 | \$702 | \$28,080 | 1.9 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,761 | 25\% | \$7.45 | \$387 | 1.8 |
| Glascock County | \$12.40 | \$645 | \$25,800 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 279 | 24\% | \$9.39 | \$488 | 1.3 |
| Glynn County | \$15.23 | \$792 | \$31,680 | 2.1 | \$49,700 | \$1,243 | \$14,910 | \$373 | 12,317 | 39\% | \$10.69 | \$556 | 1.4 |
| Gordon County | \$13.35 | \$694 | \$27,760 | 1.8 | \$50,100 | \$1,253 | \$15,030 | \$376 | 6,450 | 33\% | \$11.86 | \$616 | 1.1 |
| Grady County | \$12.40 | \$645 | \$25,800 | 1.7 | \$39,800 | \$995 | \$11,940 | \$299 | 3,920 | 42\% | \$8.72 | \$454 | 1.4 |
| Greene County | \$12.71 | \$661 | \$26,440 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,674 | 26\% | \$7.90 | \$411 | 1.6 |
| Gwinnett County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 87,899 | 32\% | \$15.12 | \$786 | 1.2 |
| Habersham County | \$12.62 | \$656 | \$26,240 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 3,580 | 24\% | \$9.80 | \$510 | 1.3 |
| Hall County | \$15.94 | \$829 | \$33,160 | 2.2 | \$53,000 | \$1,325 | \$15,900 | \$398 | 20,058 | 33\% | \$13.23 | \$688 | 1.2 |
| Hancock County | \$12.40 | \$645 | \$25,800 | 1.7 | \$36,700 | \$918 | \$11,010 | \$275 | 597 | 21\% | \$11.76 | \$611 | 1.1 |
| Haralson County | \$14.33 | \$745 | \$29,800 | 2.0 | \$50,400 | \$1,260 | \$15,120 | \$378 | 3,172 | 30\% | \$11.55 | \$600 | 1.2 |
| Harris County | \$14.94 | \$777 | \$31,080 | 2.1 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,674 | 14\% | \$6.42 | \$334 | 2.3 |
| Hart County | \$12.40 | \$645 | \$25,800 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 2,487 | 25\% | \$9.01 | \$469 | 1.4 |
| Heard County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 1,086 | 25\% | \$12.77 | \$664 | 1.4 |
| Henry County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 18,217 | 26\% | \$10.91 | \$567 | 1.7 |
| Houston County | \$15.50 | \$806 | \$32,240 | 2.1 | \$59,300 | \$1,483 | \$17,790 | \$445 | 17,896 | 34\% | \$9.64 | \$501 | 1.6 |
| Irwin County | \$12.40 | \$645 | \$25,800 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 909 | 27\% | \$7.45 | \$387 | 1.7 |
| Jackson County | \$14.94 | \$777 | \$31,080 | 2.1 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,699 | 22\% | \$9.67 | \$503 | 1.5 |
| Jasper County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 1,306 | 25\% | \$8.50 | \$442 | 2.1 |

$\dagger$ Wage data not available (See Appendix A).

[^26]
$\dagger$ Wage data not available (See Appendix A).

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

$\dagger$ Wage data not available (See Appendix A).

[^27]| Georgia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Toombs County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 4,021 | 38\% | \$9.03 | \$469 | 1.4 |
| Towns County | \$12.98 | \$675 | \$27,000 | 1.8 | \$46,900 | \$1,173 | \$14,070 | \$352 | 762 | 18\% | \$7.59 | \$395 | 1.7 |
| Treutlen County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 855 | 33\% | \$7.01 | \$365 | 1.8 |
| Troup County | \$14.08 | \$732 | \$29,280 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 9,768 | 40\% | \$13.10 | \$681 | 1.1 |
| Turner County | \$12.40 | \$645 | \$25,800 | 1.7 | \$35,100 | \$878 | \$10,530 | \$263 | 1,101 | 36\% | \$7.59 | \$395 | 1.6 |
| Twiggs County | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 663 | 22\% | \$6.63 | \$345 | 2.0 |
| Union County | \$12.92 | \$672 | \$26,880 | 1.8 | \$49,000 | \$1,225 | \$14,700 | \$368 | 1,652 | 20\% | \$9.41 | \$489 | 1.4 |
| Upson County | \$12.40 | \$645 | \$25,800 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 3,724 | 36\% | \$10.13 | \$527 | 1.2 |
| Walker County | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 7,331 | 28\% | \$9.41 | \$489 | 1.6 |
| Walton County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 7,578 | 26\% | \$9.39 | \$488 | 1.9 |
| Ware County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 5,086 | 37\% | \$11.19 | \$582 | 1.1 |
| Warren County | \$12.40 | \$645 | \$25,800 | 1.7 | \$34,900 | \$873 | \$10,470 | \$262 | 682 | 32\% | \$9.70 | \$504 | 1.3 |
| Washington County | \$12.40 | \$645 | \$25,800 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 2,077 | 29\% | \$9.19 | \$478 | 1.3 |
| Wayne County | \$12.40 | \$645 | \$25,800 | 1.7 | \$44,600 | \$1,115 | \$13,380 | \$335 | 3,180 | 31\% | \$10.74 | \$558 | 1.2 |
| Webster County | \$12.75 | \$663 | \$26,520 | 1.8 | \$52,800 | \$1,320 | \$15,840 | \$396 | 263 | 22\% | \$6.44 | \$335 | 2.0 |
| Wheeler County | \$12.40 | \$645 | \$25,800 | 1.7 | \$32,400 | \$810 | \$9,720 | \$243 | 644 | 34\% | \$9.39 | \$489 | 1.3 |
| White County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,600 | \$1,315 | \$15,780 | \$395 | 3,307 | 29\% | \$8.11 | \$422 | 1.8 |
| Whitfield County | \$13.02 | \$677 | \$27,080 | 1.8 | \$45,300 | \$1,133 | \$13,590 | \$340 | 12,370 | 36\% | \$13.51 | \$703 | 1.0 |
| Wilcox County | \$12.40 | \$645 | \$25,800 | 1.7 | \$39,600 | \$990 | \$11,880 | \$297 | 752 | 27\% | \$6.29 | \$327 | 2.0 |
| Wilkes County | \$12.40 | \$645 | \$25,800 | 1.7 | \$40,600 | \$1,015 | \$12,180 | \$305 | 1,248 | 31\% | \$8.92 | \$464 | 1.4 |
| Wilkinson County | \$12.40 | \$645 | \$25,800 | 1.7 | \$45,200 | \$1,130 | \$13,560 | \$339 | 694 | 21\% | \$16.27 | \$846 | 0.8 |
| Worth County | \$13.71 | \$713 | \$28,520 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 1,914 | 24\% | \$8.95 | \$466 | 1.5 |

## 1: $\mathrm{BR}=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## HAWAII

In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 1 , 7 8 0}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 5,932$ monthly or $\$ 71,184$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta } 434.22 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.50$ |
| :--- | :---: |
| Average Renter Wage | $\$ 14.53$ |
| 2-Bedroom Housing Wage | $\$ 34.22$ |
| Number of Renter Households | 192,984 |
| Percent Renters | $43 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Honolulu County | $\$ 38.17$ |
| Maui County | $\$ 24.73$ |
| Kauai County | $\$ 23.81$ |
| Hawaii County | $\$ 22.96$ |
| Kalawao County | $\$ 12.65$ |

## 161

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

$$
4
$$

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Hawaii |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Hawaii | \$34.22 | \$1,780 | \$71,184 | 4.0 | \$82,123 | \$2,053 | \$24,637 | \$616 | 192,984 | 43\% | \$14.53 | \$755 | 2.4 |
| Combined Nonmetro Areas | \$23.19 | \$1,206 | \$48,243 | 2.7 | \$61,900 | \$1,547 | \$18,570 | \$464 | 30,450 | 35\% | \$11.44 | \$595 | 2.0 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Honolulu MSA * | \$38.17 | \$1,985 | \$79,400 | 4.5 | \$87,900 | \$2,198 | \$26,370 | \$659 | 139,799 | 45\% | \$15.39 | \$800 | 2.5 |
| Kalawao County HMFA $\dagger$ | \$12.65 | \$658 | \$26,320 | 1.5 | \$91,100 | \$2,278 | \$27,330 | \$683 | 44 | 96\% |  |  |  |
| Maui County HMFA | \$24.73 | \$1,286 | \$51,440 | 2.9 | \$81,500 | \$2,038 | \$24,450 | \$611 | 22,691 | 43\% | \$13.41 | \$697 | 1.8 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Hawaii County | \$22.96 | \$1,194 | \$47,760 | 2.7 | \$57,600 | \$1,440 | \$17,280 | \$432 | 22,101 | 34\% | \$10.45 | \$543 | 2.2 |
| Honolulu County* | \$38.17 | \$1,985 | \$79,400 | 4.5 | \$87,900 | \$2,198 | \$26,370 | \$659 | 139,799 | 45\% | \$15.39 | \$800 | 2.5 |
| Kalawao County $\dagger$ | \$12.65 | \$658 | \$26,320 | 1.5 | \$91,100 | \$2,278 | \$27,330 | \$683 | 44 | 96\% |  |  |  |
| Kauai County | \$23.81 | \$1,238 | \$49,520 | 2.8 | \$74,300 | \$1,858 | \$22,290 | \$557 | 8,349 | 37\% | \$13.52 | \$703 | 1.8 |
| Maui County | \$24.73 | \$1,286 | \$51,440 | 2.9 | \$81,500 | \$2,038 | \$24,450 | \$611 | 22,691 | 43\% | \$13.41 | \$697 | 1.8 |

[^28]1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## IDAHO

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 739$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,465$ monthly or $\$ 29,580$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$14.222 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.23$ |
| 2-Bedroom Housing Wage | $\$ 14.22$ |
| Number of Renter Households | 180,278 |
| Percent Renters | $31 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Blaine County | $\$ 18.52$ |
| Ada County | $\$ 15.17$ |
| Boise County | $\$ 15.17$ |
| Canyon County | $\$ 15.17$ |
| Owyhee County | $\$ 15.17$ |

## 78

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Idaho |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AM} 1^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \begin{array}{c} \% \text { of total } \\ \text { households } \\ (2010-2014) \end{array} \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Idaho | \$14.22 | \$739 | \$29,580 | 2.0 | \$58,582 | \$1,465 | \$17,575 | \$439 | 180,278 | 31\% | \$11.23 | \$584 | 1.3 |
| Combined Nonmetro Areas | \$13.48 | \$701 | \$28,033 | 1.9 | \$53,606 | \$1,340 | \$16,082 | \$402 | 62,989 | 31\% | \$10.70 | \$557 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Boise City HMFA | \$15.17 | \$789 | \$31,560 | 2.1 | \$62,400 | \$1,560 | \$18,720 | \$468 | 72,442 | 32\% | \$12.25 | \$637 | 1.2 |
| Butte County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 198 | 19\% | \$23.89 | \$1,242 | 0.5 |
| Coeur d'Alene MSA | \$14.77 | \$768 | \$30,720 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 16,630 | 30\% | \$10.22 | \$532 | 1.4 |
| Gem County HMFA | \$13.48 | \$701 | \$28,040 | 1.9 | \$51,200 | \$1,280 | \$15,360 | \$384 | 1,744 | 27\% | \$7.21 | \$375 | 1.9 |
| Idaho Falls HMFA | \$13.10 | \$681 | \$27,240 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 11,058 | 25\% | \$9.07 | \$472 | 1.4 |
| Lewiston MSA | \$14.00 | \$728 | \$29,120 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 4,954 | 31\% | \$10.75 | \$559 | 1.3 |
| Logan MSA | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 836 | 20\% | \$9.02 | \$469 | 1.4 |
| Pocatello MSA | \$12.65 | \$658 | \$26,320 | 1.7 | \$61,200 | \$1,530 | \$18,360 | \$459 | 9,427 | 31\% | \$8.03 | \$418 | 1.6 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ada County | \$15.17 | \$789 | \$31,560 | 2.1 | \$62,400 | \$1,560 | \$18,720 | \$468 | 50,463 | 33\% | \$12.89 | \$670 | 1.2 |
| Adams County | \$12.65 | \$658 | \$26,320 | 1.7 | \$44,100 | \$1,103 | \$13,230 | \$331 | 330 | 20\% | \$10.72 | \$557 | 1.2 |
| Bannock County | \$12.65 | \$658 | \$26,320 | 1.7 | \$61,200 | \$1,530 | \$18,360 | \$459 | 9,427 | 31\% | \$8.03 | \$418 | 1.6 |
| Bear Lake County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,400 | \$1,260 | \$15,120 | \$378 | 454 | 19\% | \$7.39 | \$384 | 1.7 |
| Benewah County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,025 | 28\% | \$14.34 | \$746 | 0.9 |
| Bingham County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,800 | \$1,395 | \$16,740 | \$419 | 3,909 | 26\% | \$10.64 | \$553 | 1.2 |
| Blaine County | \$18.52 | \$963 | \$38,520 | 2.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 3,053 | 33\% | \$13.36 | \$694 | 1.4 |
| Boise County | \$15.17 | \$789 | \$31,560 | 2.1 | \$62,400 | \$1,560 | \$18,720 | \$468 | 596 | 20\% | \$4.24 | \$220 | 3.6 |
| Bonner County | \$14.00 | \$728 | \$29,120 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 4,848 | 28\% | \$11.58 | \$602 | 1.2 |
| Bonneville County | \$13.10 | \$681 | \$27,240 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 9,761 | 27\% | \$9.16 | \$476 | 1.4 |
| Boundary County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,600 | \$1,140 | \$13,680 | \$342 | 1,102 | 27\% | \$8.11 | \$422 | 1.6 |
| Butte County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 198 | 19\% | \$23.89 | \$1,242 | 0.5 |
| Camas County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 155 | 33\% | \$19.16 | \$996 | 0.7 |
|  |  |  |  | 1: $B R=\operatorname{Bed}$ 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordabl | m <br> Year 2016 Fa <br> ion uses the $h$ <br> Year 2016 Ar <br> rents represe | Market Rent (H her of the state Median Incom the generally a | 2016) <br> deral minimu <br> ed standard | wage. Local <br> spending no | imum wages ore than $30 \%$ of | e not used. S gross income | Appendix A. <br> gross housing |  |  |



[^29]3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4. AMI = Fiscal Year 2016 Area Median Income

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

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \mathrm{R} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM1 }^{4} \end{aligned}$ | Monthly rent affordable $\qquad$ atAM\| ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renterwage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Valley County | \$13.56 | \$705 | \$28,200 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 753 | 23\% | \$8.66 | \$451 | 1.6 |
| Washington County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,053 | 27\% | \$7.27 | \$378 | 1.7 |

1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## ILLINOIS

In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,039. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,464$ monthly or $\$ 41,567$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$19.98 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.25$ |
| 2-Bedroom Housing Wage | $\$ 19.98$ |
| Number of Renter Households | $1,583,926$ |
| Percent Renters | $33 \%$ |



MOST EXPENSIVE AREAS

| Chicago-Naperville-Joliet HMFA | $\$ 22.62$ |
| :---: | :---: |
| Kendall County | $\$ 21.02$ |
| Grundy County | $\$ 19.06$ |
| DeKalb County | $\$ 17.13$ |
| St. Louis (MO-IL) HMFA | $\$ 16.15$ |

97
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.4

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Illinois

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Illinois | \$19.98 | \$1,039 | \$41,567 | 2.4 | \$72,547 | \$1,814 | \$21,764 | \$544 | 1,583,926 | 33\% | \$15.25 | \$793 | 1.3 |
| Combined Nonmetro Areas | \$12.55 | \$652 | \$26,096 | 1.5 | \$58,568 | \$1,464 | \$17,571 | \$439 | 153,553 | 26\% | \$9.70 | \$504 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bloomington HMFA | \$15.96 | \$830 | \$33,200 | 1.9 | \$89,300 | \$2,233 | \$26,790 | \$670 | 21,602 | 34\% | \$11.67 | \$607 | 1.4 |
| Bond County HMFA | \$13.31 | \$692 | \$27,680 | 1.6 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,509 | 24\% | \$7.88 | \$410 | 1.7 |
| Cape Girardeau MSA | \$12.65 | \$658 | \$26,320 | 1.5 | \$55,100 | \$1,378 | \$16,530 | \$413 | 970 | 34\% | \$9.81 | \$510 | 1.3 |
| Champaign-Urbana MSA | \$15.85 | \$824 | \$32,960 | 1.9 | \$69,900 | \$1,748 | \$20,970 | \$524 | 38,409 | 42\% | \$9.85 | \$512 | 1.6 |
| Chicago-Joliet-Naperville HMFA * | \$22.62 | \$1,176 | \$47,040 | 2.7 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,074,237 | 36\% | \$17.03 | \$886 | 1.3 |
| Danville MSA | \$12.90 | \$671 | \$26,840 | 1.6 | \$58,200 | \$1,455 | \$17,460 | \$437 | 9,454 | 30\% | \$10.33 | \$537 | 1.2 |
| Davenport-Moline-Rock Island MSA | \$13.69 | \$712 | \$28,480 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 24,170 | 28\% | \$13.61 | \$708 | 1.0 |
| De Witt County HMFA | \$12.21 | \$635 | \$25,400 | 1.5 | \$66,100 | \$1,653 | \$19,830 | \$496 | 1,448 | 21\% | \$11.82 | \$615 | 1.0 |
| Decatur MSA | \$13.35 | \$694 | \$27,760 | 1.6 | \$58,600 | \$1,465 | \$17,580 | \$440 | 13,886 | 31\% | \$12.63 | \$657 | 1.1 |
| DeKalb County HMFA | \$17.13 | \$891 | \$35,640 | 2.1 | \$68,200 | \$1,705 | \$20,460 | \$512 | 15,094 | 40\% | \$9.22 | \$480 | 1.9 |
| Grundy County HMFA | \$19.06 | \$991 | \$39,640 | 2.3 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,609 | 25\% | \$14.31 | \$744 | 1.3 |
| Jackson County HMFA | \$14.19 | \$738 | \$29,520 | 1.7 | \$54,100 | \$1,353 | \$16,230 | \$406 | 11,045 | 47\% | \$8.10 | \$421 | 1.8 |
| Kankakee MSA | \$15.83 | \$823 | \$32,920 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 13,029 | 31\% | \$11.30 | \$588 | 1.4 |
| Kendall County HMFA | \$21.02 | \$1,093 | \$43,720 | 2.5 | \$83,200 | \$2,080 | \$24,960 | \$624 | 6,492 | 17\% | \$10.02 | \$521 | 2.1 |
| Macoupin County HMFA | \$12.21 | \$635 | \$25,400 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 4,538 | 24\% | \$7.39 | \$384 | 1.7 |
| Peoria MSA | \$14.42 | \$750 | \$30,000 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 43,410 | 29\% | \$13.95 | \$725 | 1.0 |
| Rockford MSA | \$14.92 | \$776 | \$31,040 | 1.8 | \| \$58,000 | \$1,450 | \$17,400 | \$435 | 41,191 | 31\% | \$11.43 | \$594 | 1.3 |
| Springfield MSA | \$14.94 | \$777 | \$31,080 | 1.8 | \| \$73,300 | \$1,833 | \$21,990 | \$550 | 26,057 | 30\% | \$10.20 | \$531 | 1.5 |
| St. Louis HMFA | \$16.15 | \$840 | \$33,600 | 2.0 | \| \$70,300 | \$1,758 | \$21,090 | \$527 | 71,774 | 29\% | \$9.57 | \$498 | 1.7 |
| Williamson County HMFA | \$13.38 | \$696 | \$27,840 | 1.6 | \| \$55,700 | \$1,393 | \$16,710 | \$418 | 7,449 | 28\% | \$9.69 | \$504 | 1.4 |

[^30]

Illinois


Illinois

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BRFMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ A_{1}{ }^{14} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Macon County | \$13.35 | \$694 | \$27,760 | 1.6 | \$58,600 | \$1,465 | \$17,580 | \$440 | 13,886 | 31\% | \$12.63 | \$657 | 1.1 |
| Macoupin County | \$12.21 | \$635 | \$25,400 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 4,538 | 24\% | \$7.39 | \$384 | 1.7 |
| Madison County | \$16.15 | \$840 | \$33,600 | 2.0 | \$70,300 | \$1,758 | \$21,090 | \$527 | 30,673 | 29\% | \$9.80 | \$510 | 1.6 |
| Marion County | \$12.27 | \$638 | \$25,520 | 1.5 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,927 | 25\% | \$8.34 | \$434 | 1.5 |
| Marshall County | \$14.42 | \$750 | \$30,000 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 823 | 17\% | \$11.54 | \$600 | 1.2 |
| Mason County | \$12.21 | \$635 | \$25,400 | 1.5 | \$57,700 | \$1,443 | \$17,310 | \$433 | 1,480 | 24\% | \$7.26 | \$377 | 1.7 |
| Massac County | \$12.88 | \$670 | \$26,800 | 1.6 | \$56,700 | \$1,418 | \$17,010 | \$425 | 1,551 | 26\% | \$11.67 | \$607 | 1.1 |
| Menard County | \$14.94 | \$777 | \$31,080 | 1.8 | \$73,300 | \$1,833 | \$21,990 | \$550 | 996 | 19\% | \$7.64 | \$397 | 2.0 |
| Mercer County | \$13.69 | \$712 | \$28,480 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 1,456 | 22\% | \$10.14 | \$527 | 1.3 |
| Monroe County | \$16.15 | \$840 | \$33,600 | 2.0 | \$70,300 | \$1,758 | \$21,090 | \$527 | 2,265 | 18\% | \$9.23 | \$480 | 1.8 |
| Montgomery County | \$13.40 | \$697 | \$27,880 | 1.6 | \$56,000 | \$1,400 | \$16,800 | \$420 | 2,496 | 23\% | \$10.15 | \$528 | 1.3 |
| Morgan County | \$12.60 | \$655 | \$26,200 | 1.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 4,307 | 31\% | \$9.66 | \$503 | 1.3 |
| Moultrie County | \$12.21 | \$635 | \$25,400 | 1.5 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,269 | 22\% | \$10.80 | \$561 | 1.1 |
| Ogle County | \$12.35 | \$642 | \$25,680 | 1.5 | \$71,000 | \$1,775 | \$21,300 | \$533 | 5,024 | 24\% | \$12.62 | \$656 | 1.0 |
| Peoria County | \$14.42 | \$750 | \$30,000 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 26,516 | 35\% | \$12.73 | \$662 | 1.1 |
| Perry County | \$12.21 | \$635 | \$25,400 | 1.5 | \$55,100 | \$1,378 | \$16,530 | \$413 | 1,993 | 25\% | \$7.14 | \$371 | 1.7 |
| Piatt County | \$15.85 | \$824 | \$32,960 | 1.9 | \$69,900 | \$1,748 | \$20,970 | \$524 | 1,142 | 17\% | \$9.38 | \$488 | 1.7 |
| Pike County | \$12.21 | \$635 | \$25,400 | 1.5 | \$50,800 | \$1,270 | \$15,240 | \$381 | 1,421 | 21\% | \$7.78 | \$404 | 1.6 |
| Pope County | \$12.21 | \$635 | \$25,400 | 1.5 | \$46,800 | \$1,170 | \$14,040 | \$351 | 280 | 17\% | \$7.86 | \$409 | 1.6 |
| Pulaski County | \$12.21 | \$635 | \$25,400 | 1.5 | \$47,000 | \$1,175 | \$14,100 | \$353 | 516 | 22\% | \$9.99 | \$519 | 1.2 |
| Putnam County | \$13.04 | \$678 | \$27,120 | 1.6 | \$70,000 | \$1,750 | \$21,000 | \$525 | 460 | 19\% | \$10.48 | \$545 | 1.2 |
| Randolph County | \$12.38 | \$644 | \$25,760 | 1.5 | \$61,800 | \$1,545 | \$18,540 | \$464 | 2,771 | 23\% | \$10.09 | \$525 | 1.2 |
| Richland County | \$12.21 | \$635 | \$25,400 | 1.5 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,721 | 26\% | \$9.25 | \$481 | 1.3 |
| Rock Island County | \$13.69 | \$712 | \$28,480 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 18,158 | 30\% | \$14.32 | \$745 | 1.0 |
| St. Clair County | \$16.15 | \$840 | \$33,600 | 2.0 | \$70,300 | \$1,758 | \$21,090 | \$527 | 34,258 | 33\% | \$9.65 | \$502 | 1.7 |
| Saline County | \$12.21 | \$635 | \$25,400 | 1.5 | \$48,300 | \$1,208 | \$14,490 | \$362 | 2,859 | 28\% | \$10.12 | \$526 | 1.2 |
| Sangamon County | \$14.94 | \$777 | \$31,080 | 1.8 | \$73,300 | \$1,833 | \$21,990 | \$550 | 25,061 | 30\% | \$10.24 | \$533 | 1.5 |
| Schuyler County | \$12.21 | \$635 | \$25,400 | 1.5 | \$60,100 | \$1,503 | \$18,030 | \$451 | 562 | 18\% | \$14.99 | \$780 | 0.8 |
| Scott County | \$12.21 | \$635 | \$25,400 | 1.5 | \$63,200 | \$1,580 | \$18,960 | \$474 | 483 | 23\% | \$9.77 | \$508 | 1.2 |

* 50th percentile FMR (See Appendix A).

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


[^31]1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## INDIANA

In Indiana, 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 \$30,868 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta + } 4.84, \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.15$ |
| 2-Bedroom Housing Wage | $\$ 14.84$ |
| Number of Renter Households | 761,229 |
| Percent Renters | $31 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Monroe County | $\$ 17.77$ |
| Lake County | $\$ 16.67$ |
| Newton County | $\$ 16.67$ |
| Porter County | $\$ 16.67$ |
| Benton County (tied with 1 other) | $\$ 16.00$ |

82
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Indiana |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 FRR FMR $\qquad$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | Annual income needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM1 }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households $(2010-2014)$ | Estimated hourly mean (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at man } \\ \text { renter wage } \end{gathered} \quad \text { F }$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Indiana | \$14.84 | \$772 | \$30,868 | 2.0 | \$60,980 | \$1,524 | \$18,294 | \$457 | 761,229 | 31\% | \$12.15 | \$632 | 1.2 |
| Combined Nonmetro Areas | \$12.79 | \$665 | \$26,594 | 1.8 | \$56,188 | \$1,405 | \$16,856 | \$421 | 139,461 | 25\% | \$10.87 | \$565 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anderson HMFA | \$13.50 | \$702 | \$28,080 | 1.9 | \$51,400 | \$1,285 | \$15,420 | \$386 | 15,809 | 31\% | \$9.12 | \$474 | 1.5 |
| Bloomington HMFA | \$17.77 | \$924 | \$36,960 | 2.5 | \$67,700 | \$1,693 | \$20,310 | \$508 | 24,686 | 46\% | \$8.24 | \$429 | 2.2 |
| Carroll County HMFA | \$12.50 | \$650 | \$26,000 | 1.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,565 | 20\% | \$8.33 | \$433 | 1.5 |
| Cincinnati HMFA | \$15.13 | \$787 | \$31,480 | 2.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 4,552 | 22\% | \$8.88 | \$462 | 1.7 |
| Columbus MSA | \$15.13 | \$787 | \$31,480 | 2.1 | \$67,700 | \$1,693 | \$20,310 | \$508 | 9,216 | 30\% | \$16.16 | \$840 | 0.9 |
| Elkhart-Goshen MSA | \$15.02 | \$781 | \$31,240 | 2.1 | \$52,300 | \$1,308 | \$15,690 | \$392 | 20,949 | 30\% | \$12.36 | \$643 | 1.2 |
| Evansville MSA | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 32,676 | 30\% | \$12.01 | \$625 | 1.2 |
| Fort Wayne MSA | \$13.62 | \$708 | \$28,320 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 47,323 | 29\% | \$11.38 | \$592 | 1.2 |
| Gary HMFA | \$16.67 | \$867 | \$34,680 | 2.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 72,095 | 29\% | \$11.49 | \$597 | 1.5 |
| Indianapolis-Carmel-Anderson HMFA | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 232,108 | 35\% | \$14.42 | \$750 | 1.1 |
| Jasper County HMFA | \$14.46 | \$752 | \$30,080 | 2.0 | \$69,000 | \$1,725 | \$20,700 | \$518 | 2,560 | 21\% | \$11.02 | \$573 | 1.3 |
| Kokomo MSA | \$12.94 | \$673 | \$26,920 | 1.8 | \$60,900 | \$1,523 | \$18,270 | \$457 | 10,783 | 31\% | \$12.02 | \$625 | 1.1 |
| Lafayette-West Lafayette HMFA | \$16.00 | \$832 | \$33,280 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 31,963 | 45\% | \$11.16 | \$580 | 1.4 |
| Louisville HMFA | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 22,898 | 26\% | \$9.35 | \$486 | 1.7 |
| Michigan City-La Porte MSA | \$14.60 | \$759 | \$30,360 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 12,308 | 29\% | \$9.53 | \$496 | 1.5 |
| Muncie MSA | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,400 | \$1,310 | \$15,720 | \$393 | 16,916 | 37\% | \$9.24 | \$481 | 1.6 |
| Owen County HMFA | \$14.37 | \$747 | \$29,880 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 1,851 | 22\% | \$12.08 | \$628 | 1.2 |
| Putnam County HMFA | \$12.50 | \$650 | \$26,000 | 1.7 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,964 | 24\% | \$10.61 | \$551 | 1.2 |
| Scott County HMFA | \$14.52 | \$755 | \$30,200 | 2.0 | \$49,700 | \$1,243 | \$14,910 | \$373 | 2,543 | 28\% | \$8.25 | \$429 | 1.8 |
| South Bend-Mishawaka HMFA | \$15.13 | \$787 | \$31,480 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 32,129 | 32\% | \$11.44 | \$595 | 1.3 |
| Sullivan County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 2,046 | 27\% | \$8.69 | \$452 | 1.6 |
|  |  |  |  | 1: $\mathrm{BR}=\mathrm{Be}$ <br> 2: $\mathrm{FMR}=\mathrm{F}$ <br> 3: This calcu <br> 4: AMI = Fi <br> 5: "Affordab | oom <br> sal Year 2016 <br> ation uses the <br> tal Year 2016 A <br> " rents repres | Market Rent (HUD her of the state o Median Income the generally ac | 2016) <br> deral minimu <br> ted standard | $m$ wage. Local <br> $f$ spending no | nimum wages ar <br> ore than $30 \%$ of | e not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |

Indiana

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \text { AM14 } \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Terre Haute HMFA | \$13.40 | \$697 | \$27,880 | 1.8 | \$52,400 | \$1,310 | \$15,720 | \$393 | 18,893 | 33\% | \$10.11 | \$526 | 1.3 |
| Union County HMFA | \$12.50 | \$650 | \$26,000 | 1.7 | \$58,800 | \$1,470 | \$17,640 | \$441 | 722 | 24\% | \$7.44 | \$387 | 1.7 |
| Washington County HMFA | \$12.67 | \$659 | \$26,360 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,213 | 21\% | \$9.29 | \$483 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$12.50 | \$650 | \$26,000 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 2,642 | 22\% | \$7.64 | \$397 | 1.6 |
| Allen County | \$13.62 | \$708 | \$28,320 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 42,626 | 31\% | \$11.52 | \$599 | 1.2 |
| Bartholomew County | \$15.13 | \$787 | \$31,480 | 2.1 | \$67,700 | \$1,693 | \$20,310 | \$508 | 9,216 | 30\% | \$16.16 | \$840 | 0.9 |
| Benton County | \$16.00 | \$832 | \$33,280 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 986 | 28\% | \$11.67 | \$607 | 1.4 |
| Blackford County | \$12.50 | \$650 | \$26,000 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,250 | 24\% | \$9.37 | \$487 | 1.3 |
| Boone County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 5,240 | 24\% | \$10.13 | \$527 | 1.5 |
| Brown County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,134 | 19\% | \$5.61 | \$292 | 2.8 |
| Carroll County | \$12.50 | \$650 | \$26,000 | 1.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,565 | 20\% | \$8.33 | \$433 | 1.5 |
| Cass County | \$12.50 | \$650 | \$26,000 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 3,756 | 25\% | \$9.70 | \$505 | 1.3 |
| Clark County | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 12,144 | 28\% | \$10.18 | \$529 | 1.5 |
| Clay County | \$13.40 | \$697 | \$27,880 | 1.8 | \$52,400 | \$1,310 | \$15,720 | \$393 | 2,493 | 24\% | \$7.77 | \$404 | 1.7 |
| Clinton County | \$12.94 | \$673 | \$26,920 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 3,341 | 28\% | \$11.51 | \$599 | 1.1 |
| Crawford County | \$12.50 | \$650 | \$26,000 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 781 | 19\% | \$6.60 | \$343 | 1.9 |
| Daviess County | \$12.50 | \$650 | \$26,000 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 2,949 | 26\% | \$9.54 | \$496 | 1.3 |
| Dearborn County | \$15.13 | \$787 | \$31,480 | 2.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 3,949 | 21\% | \$9.08 | \$472 | 1.7 |
| Decatur County | \$14.17 | \$737 | \$29,480 | 2.0 | \$55,900 | \$1,398 | \$16,770 | \$419 | 2,829 | 29\% | \$14.63 | \$761 | 1.0 |
| DeKalb County | \$12.50 | \$650 | \$26,000 | 1.7 | \$58,100 | \$1,453 | \$17,430 | \$436 | 3,399 | 21\% | \$11.65 | \$606 | 1.1 |
| Delaware County | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,400 | \$1,310 | \$15,720 | \$393 | 16,916 | 37\% | \$9.24 | \$481 | 1.6 |
| Dubois County | \$12.50 | \$650 | \$26,000 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 3,509 | 22\% | \$10.01 | \$520 | 1.2 |
| Elkhart County | \$15.02 | \$781 | \$31,240 | 2.1 | \$52,300 | \$1,308 | \$15,690 | \$392 | 20,949 | 30\% | \$12.36 | \$643 | 1.2 |
| Fayette County | \$12.56 | \$653 | \$26,120 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 2,818 | 30\% | \$8.47 | \$441 | 1.5 |
| Floyd County | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 8,105 | 28\% | \$8.37 | \$435 | 1.9 |
| Fountain County | \$13.04 | \$678 | \$27,120 | 1.8 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,703 | 25\% | \$10.21 | \$531 | 1.3 |
| Franklin County | \$12.87 | \$669 | \$26,760 | 1.8 | \$65,400 | \$1,635 | \$19,620 | \$491 | 1,780 | 20\% | \$8.35 | \$434 | 1.5 |
|  |  |  |  | 1: $B R=B e$ <br> 2: $\mathrm{FMR}=\mathrm{F}$ <br> 3: This calcu <br> 4: AMI = Fi <br> 5: "Affordab | om <br> I Year 2016 F tion uses the hig I Year 2016 Ar " rents represe | Market Rent (HUD her of the state or Median Income the generally accep | 2016) <br> deral minimu | $n$ wage. Loca | nimum wages | e not used. Se | Appendix A. |  |  |

Indiana

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ { }_{\text {AM }}{ }^{2} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at 30\% } \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Fulton County | \$12.50 | \$650 | \$26,000 | 1.7 | \$49,000 | \$1,225 | \$14,700 | \$368 | 1,963 | 24\% | \$9.55 | \$496 | 1.3 |
| Gibson County | \$12.50 | \$650 | \$26,000 | 1.7 | \$63,500 | \$1,588 | \$19,050 | \$476 | 2,787 | 21\% | \$14.99 | \$779 | 0.8 |
| Grant County | \$12.50 | \$650 | \$26,000 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 8,049 | 30\% | \$11.02 | \$573 | 1.1 |
| Greene County | \$12.50 | \$650 | \$26,000 | 1.7 | \$56,200 | \$1,405 | \$16,860 | \$422 | 2,708 | 21\% | \$8.39 | \$436 | 1.5 |
| Hamilton County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 22,372 | 21\% | \$13.51 | \$702 | 1.2 |
| Hancock County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 5,602 | 21\% | \$10.18 | \$529 | 1.5 |
| Harrison County | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 2,649 | 18\% | \$7.69 | \$400 | 2.0 |
| Hendricks County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 10,350 | 19\% | \$9.87 | \$513 | 1.6 |
| Henry County | \$12.50 | \$650 | \$26,000 | 1.7 | \$52,500 | \$1,313 | \$15,750 | \$394 | 4,851 | 27\% | \$8.51 | \$442 | 1.5 |
| Howard County | \$12.94 | \$673 | \$26,920 | 1.8 | \$60,900 | \$1,523 | \$18,270 | \$457 | 10,783 | 31\% | \$12.02 | \$625 | 1.1 |
| Huntington County | \$12.67 | \$659 | \$26,360 | 1.7 | \$58,600 | \$1,465 | \$17,580 | \$440 | 3,408 | 24\% | \$9.98 | \$519 | 1.3 |
| Jackson County | \$12.58 | \$654 | \$26,160 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 4,245 | 25\% | \$11.58 | \$602 | 1.1 |
| Jasper County | \$14.46 | \$752 | \$30,080 | 2.0 | \$69,000 | \$1,725 | \$20,700 | \$518 | 2,560 | 21\% | \$11.02 | \$573 | 1.3 |
| Jay County | \$12.50 | \$650 | \$26,000 | 1.7 | \$48,600 | \$1,215 | \$14,580 | \$365 | 2,042 | 25\% | \$9.76 | \$507 | 1.3 |
| Jefferson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 3,658 | 29\% | \$10.62 | \$552 | 1.2 |
| Jennings County | \$13.71 | \$713 | \$28,520 | 1.9 | \$53,000 | \$1,325 | \$15,900 | \$398 | 2,552 | 24\% | \$11.93 | \$620 | 1.1 |
| Johnson County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 14,565 | 28\% | \$9.66 | \$502 | 1.6 |
| Knox County | \$12.71 | \$661 | \$26,440 | 1.8 | \$55,300 | \$1,383 | \$16,590 | \$415 | 4,970 | 34\% | \$10.48 | \$545 | 1.2 |
| Kosciusko County | \$13.33 | \$693 | \$27,720 | 1.8 | \$65,100 | \$1,628 | \$19,530 | \$488 | 6,733 | 23\% | \$14.57 | \$758 | 0.9 |
| LaGrange County | \$12.50 | \$650 | \$26,000 | 1.7 | \$53,300 | \$1,333 | \$15,990 | \$400 | 2,248 | 19\% | \$12.92 | \$672 | 1.0 |
| Lake County | \$16.67 | \$867 | \$34,680 | 2.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 56,880 | 31\% | \$11.53 | \$599 | 1.4 |
| LaPorte County | \$14.60 | \$759 | \$30,360 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 12,308 | 29\% | \$9.53 | \$496 | 1.5 |
| Lawrence County | \$12.79 | \$665 | \$26,600 | 1.8 | \$54,000 | \$1,350 | \$16,200 | \$405 | 3,997 | 22\% | \$8.96 | \$466 | 1.4 |
| Madison County | \$13.50 | \$702 | \$28,080 | 1.9 | \$51,400 | \$1,285 | \$15,420 | \$386 | 15,809 | 31\% | \$9.12 | \$474 | 1.5 |
| Marion County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 161,835 | 45\% | \$16.05 | \$835 | 1.0 |
| Marshall County | \$13.23 | \$688 | \$27,520 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 4,063 | 23\% | \$10.39 | \$540 | 1.3 |
| Martin County | \$12.50 | \$650 | \$26,000 | 1.7 | \$57,200 | \$1,430 | \$17,160 | \$429 | 773 | 18\% | \$7.58 | \$394 | 1.6 |
| Miami County | \$12.50 | \$650 | \$26,000 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 3,389 | 26\% | \$9.69 | \$504 | 1.3 |
| Monroe County | \$17.77 | \$924 | \$36,960 | 2.5 | \$67,700 | \$1,693 | \$20,310 | \$508 | 24,686 | 46\% | \$8.24 | \$429 | 2.2 |

1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

Indiana

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR FMR $\qquad$ | Full-time jobsat minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM1 }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage $(2016)$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renterwage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Montgomery County | \$13.62 | \$708 | \$28,320 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 4,175 | 29\% | \$11.25 | \$585 | 1.2 |
| Morgan County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 6,029 | 24\% | \$9.93 | \$516 | 1.6 |
| Newton County | \$16.67 | \$867 | \$34,680 | 2.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,266 | 24\% | \$10.36 | \$539 | 1.6 |
| Noble County | \$12.50 | \$650 | \$26,000 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 4,321 | 24\% | \$10.59 | \$551 | 1.2 |
| Ohio County | \$15.13 | \$787 | \$31,480 | 2.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 603 | 25\% | \$7.00 | \$364 | 2.2 |
| Orange County | \$12.50 | \$650 | \$26,000 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,839 | 24\% | \$8.99 | \$467 | 1.4 |
| Owen County | \$14.37 | \$747 | \$29,880 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 1,851 | 22\% | \$12.08 | \$628 | 1.2 |
| Parke County | \$12.50 | \$650 | \$26,000 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,097 | 18\% | \$8.35 | \$434 | 1.5 |
| Perry County | \$12.50 | \$650 | \$26,000 | 1.7 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,505 | 20\% | \$8.70 | \$453 | 1.4 |
| Pike County | \$12.50 | \$650 | \$26,000 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 897 | 18\% | \$18.29 | \$951 | 0.7 |
| Porter County | \$16.67 | \$867 | \$34,680 | 2.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 13,949 | 23\% | \$11.41 | \$594 | 1.5 |
| Posey County | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 1,715 | 17\% | \$11.37 | \$591 | 1.3 |
| Pulaski County | \$12.50 | \$650 | \$26,000 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,158 | 23\% | \$13.80 | \$718 | 0.9 |
| Putnam County | \$12.50 | \$650 | \$26,000 | 1.7 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,964 | 24\% | \$10.61 | \$551 | 1.2 |
| Randolph County | \$12.50 | \$650 | \$26,000 | 1.7 | \$48,900 | \$1,223 | \$14,670 | \$367 | 2,745 | 26\% | \$10.35 | \$538 | 1.2 |
| Ripley County | \$12.90 | \$671 | \$26,840 | 1.8 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,528 | 23\% | \$13.39 | \$696 | 1.0 |
| Rush County | \$12.58 | \$654 | \$26,160 | 1.7 | \$58,400 | \$1,460 | \$17,520 | \$438 | 1,998 | 29\% | \$11.77 | \$612 | 1.1 |
| St. Joseph County | \$15.13 | \$787 | \$31,480 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 32,129 | 32\% | \$11.44 | \$595 | 1.3 |
| Scott County | \$14.52 | \$755 | \$30,200 | 2.0 | \$49,700 | \$1,243 | \$14,910 | \$373 | 2,543 | 28\% | \$8.25 | \$429 | 1.8 |
| Shelby County | \$15.56 | \$809 | \$32,360 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 4,981 | 29\% | \$10.76 | \$559 | 1.4 |
| Spencer County | \$12.50 | \$650 | \$26,000 | 1.7 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,455 | 18\% | \$7.88 | \$410 | 1.6 |
| Starke County | \$13.00 | \$676 | \$27,040 | 1.8 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,781 | 20\% | \$10.27 | \$534 | 1.3 |
| Steuben County | \$13.75 | \$715 | \$28,600 | 1.9 | \$57,800 | \$1,445 | \$17,340 | \$434 | 2,995 | 22\% | \$9.52 | \$495 | 1.4 |
| Sullivan County | \$13.56 | \$705 | \$28,200 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 2,046 | 27\% | \$8.69 | \$452 | 1.6 |
| Switzerland County | \$14.52 | \$755 | \$30,200 | 2.0 | \$50,000 | \$1,250 | \$15,000 | \$375 | 1,120 | 28\% | \$9.33 | \$485 | 1.6 |
| Tippecanoe County | \$16.00 | \$832 | \$33,280 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 30,977 | 46\% | \$11.15 | \$580 | 1.4 |
| Tipton County | \$13.40 | \$697 | \$27,880 | 1.8 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,476 | 23\% | \$11.16 | \$580 | 1.2 |
| Union County | \$12.50 | \$650 | \$26,000 | 1.7 | \$58,800 | \$1,470 | \$17,640 | \$441 | 722 | 24\% | \$7.44 | \$387 | 1.7 |
| Vanderburgh County | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 27,187 | 37\% | \$12.36 | \$643 | 1.2 |

[^32]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

| Indiana |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $\underset{F M R^{2}}{ }$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Vermillion County | \$13.40 | \$697 | \$27,880 | 1.8 | \$52,400 | \$1,310 | \$15,720 | \$393 | 1,361 | 21\% | \$13.59 | \$707 | 1.0 |
| Vigo County | \$13.40 | \$697 | \$27,880 | 1.8 | \$52,400 | \$1,310 | \$15,720 | \$393 | 15,039 | 38\% | \$10.16 | \$528 | 1.3 |
| Wabash County | \$12.50 | \$650 | \$26,000 | 1.7 | \$53,600 | \$1,340 | \$16,080 | \$402 | 3,088 | 24\% | \$8.74 | \$454 | 1.4 |
| Warren County | \$12.54 | \$652 | \$26,080 | 1.7 | \$63,400 | \$1,585 | \$19,020 | \$476 | 730 | 22\% | \$10.00 | \$520 | 1.3 |
| Warrick County | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 3,774 | 17\% | \$9.89 | \$514 | 1.5 |
| Washington County | \$12.67 | \$659 | \$26,360 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,213 | 21\% | \$9.29 | \$483 | 1.4 |
| Wayne County | \$12.77 | \$664 | \$26,560 | 1.8 | \$50,300 | \$1,258 | \$15,090 | \$377 | 9,157 | 33\% | \$9.32 | \$484 | 1.4 |
| Wells County | \$13.62 | \$708 | \$28,320 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 2,258 | 21\% | \$11.07 | \$576 | 1.2 |
| White County | \$12.50 | \$650 | \$26,000 | 1.7 | \$62,600 | \$1,565 | \$18,780 | \$470 | 2,203 | 23\% | \$10.05 | \$523 | 1.2 |
| Whitley County | \$13.62 | \$708 | \$28,320 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 2,439 | 19\% | \$9.59 | \$499 | 1.4 |

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## IOWA

In lowa, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 730$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,432$ monthly or $\$ 29,183$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$14.03 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.29$ |
| 2-Bedroom Housing Wage | $\$ 14.03$ |
| Number of Renter Households | 347,244 |
| Percent Renters | $28 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Johnson County | $\$ 16.60$ |
| Dallas County | $\$ 16.23$ |
| Guthrie County | $\$ 16.23$ |
| Madison County | $\$ 16.23$ |
| Polk County (tied with 1 other) | $\$ 16.23$ |

## 77

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

$$
1.9
$$

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Iowa |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 B R \text { FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| lowa | \$14.03 | \$730 | \$29,183 | 1.9 | \$68,743 | \$1,719 | \$20,623 | \$516 | 347,244 | 28\% | \$11.29 | \$587 | 1.2 |
| Combined Nonmetro Areas | \$12.39 | \$644 | \$25,770 | 1.7 | \$61,942 | \$1,549 | \$18,583 | \$465 | 132,645 | 25\% | \$10.27 | \$534 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ames MSA | \$14.96 | \$778 | \$31,120 | 2.1 | \$79,500 | \$1,988 | \$23,850 | \$596 | 16,464 | 46\% | \$9.54 | \$496 | 1.6 |
| Benton County HMFA | \$11.90 | \$619 | \$24,760 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,955 | 19\% | \$8.54 | \$444 | 1.4 |
| Bremer County HMFA | \$12.48 | \$649 | \$25,960 | 1.7 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,794 | 19\% | \$8.48 | \$441 | 1.5 |
| Cedar Rapids HMFA | \$14.06 | \$731 | \$29,240 | 1.9 | \$76,200 | \$1,905 | \$22,860 | \$572 | 23,047 | 26\% | \$12.16 | \$632 | 1.2 |
| Davenport-Moline-Rock Island MSA | \$13.69 | \$712 | \$28,480 | 1.9 | \$68,800 | \$1,720 | \$20,640 | \$516 | 21,106 | 31\% | \$11.12 | \$578 | 1.2 |
| Des Moines-West Des Moines MSA | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 67,553 | 29\% | \$13.76 | \$716 | 1.2 |
| Dubuque MSA | \$13.60 | \$707 | \$28,280 | 1.9 | \$67,400 | \$1,685 | \$20,220 | \$506 | 10,320 | 27\% | \$10.65 | \$554 | 1.3 |
| Iowa City HMFA | \$16.60 | \$863 | \$34,520 | 2.3 | \$86,900 | \$2,173 | \$26,070 | \$652 | 22,138 | 40\% | \$8.72 | \$454 | 1.9 |
| Jones County HMFA | \$12.75 | \$663 | \$26,520 | 1.8 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,888 | 23\% | \$11.16 | \$581 | 1.1 |
| Omaha-Council Bluffs HMFA | \$16.08 | \$836 | \$33,440 | 2.2 | \$72,100 | \$1,803 | \$21,630 | \$541 | 13,257 | 28\% | \$9.83 | \$511 | 1.6 |
| Plymouth County HMFA | \$12.08 | \$628 | \$25,120 | 1.7 | \$75,000 | \$1,875 | \$22,500 | \$563 | 1,932 | 20\% | \$10.96 | \$570 | 1.1 |
| Sioux City HMFA | \$13.67 | \$711 | \$28,440 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 12,608 | 32\% | \$10.39 | \$540 | 1.3 |
| Washington County HMFA | \$13.42 | \$698 | \$27,920 | 1.9 | \$68,700 | \$1,718 | \$20,610 | \$515 | 2,412 | 27\% | \$9.75 | \$507 | 1.4 |
| Waterloo-Cedar Falls HMFA | \$14.02 | \$729 | \$29,160 | 1.9 | \$65,400 | \$1,635 | \$19,620 | \$491 | 18,125 | 31\% | \$11.50 | \$598 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adair County | \$11.90 | \$619 | \$24,760 | 1.6 | \$61,800 | \$1,545 | \$18,540 | \$464 | 770 | 24\% | \$10.63 | \$553 | 1.1 |
| Adams County | \$11.90 | \$619 | \$24,760 | 1.6 | \$58,000 | \$1,450 | \$17,400 | \$435 | 425 | 24\% | \$13.96 | \$726 | 0.9 |
| Allamakee County | \$11.90 | \$619 | \$24,760 | 1.6 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,327 | 22\% | \$10.21 | \$531 | 1.2 |
| Appanoose County | \$11.90 | \$619 | \$24,760 | 1.6 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,500 | 28\% | \$8.96 | \$466 | 1.3 |
| Audubon County | \$11.90 | \$619 | \$24,760 | 1.6 | \$63,500 | \$1,588 | \$19,050 | \$476 | 472 | 17\% | \$12.66 | \$659 | 0.9 |
| Benton County | \$11.90 | \$619 | \$24,760 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,955 | 19\% | \$8.54 | \$444 | 1.4 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 Fa <br> tion uses the his <br> Year 2016 Ar <br> " rents represe | Market Rent (H her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | wage. Local spending no | imum wages a <br> ore than $30 \%$ of | e not used. See <br> gross income o | Appendix A. <br> gross housing |  |  |




[^33]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


[^34]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.


1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## KANSAS

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 781$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,602$ monthly or $\$ 31,221$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta + S P O M } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.42$ |
| 2-Bedroom Housing Wage | $\$ 15.01$ |
| Number of Renter Households | 365,546 |
| Percent Renters | $33 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Pottawatomie County | $\$ 17.54$ |
| Riley County | $\$ 17.54$ |
| Johnson County | $\$ 17.17$ |
| Leavenworth County | $\$ 17.17$ |
| Linn County (tied with 2 others) | $\$ 17.17$ |

83
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.1

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Kansas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \text { FMR } \\ \hline \end{array}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Kansas | \$15.01 | \$781 | \$31,221 | 2.1 | \$64,691 | \$1,617 | \$19,407 | \$485 | 365,546 | 33\% | \$12.42 | \$646 | 1.2 |
| Combined Nonmetro Areas | \$13.37 | \$695 | \$27,804 | 1.8 | \$56,872 | \$1,422 | \$17,062 | \$427 | 114,217 | 30\% | \$10.66 | \$554 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Kansas City HMFA * | \$17.17 | \$893 | \$35,720 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 101,478 | 32\% | \$14.52 | \$755 | 1.2 |
| Kingman County HMFA | \$12.67 | \$659 | \$26,360 | 1.7 | \$59,800 | \$1,495 | \$17,940 | \$449 | 813 | 26\% | \$11.77 | \$612 | 1.1 |
| Lawrence MSA | \$16.06 | \$835 | \$33,400 | 2.2 | \$74,700 | \$1,868 | \$22,410 | \$560 | 21,156 | 48\% | \$8.52 | \$443 | 1.9 |
| Manhattan MSA | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 16,916 | 49\% | \$10.08 | \$524 | 1.7 |
| St. Joseph MSA | \$13.44 | \$699 | \$27,960 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 800 | 25\% | \$11.96 | \$622 | 1.1 |
| Sumner County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,019 | 22\% | \$8.30 | \$432 | 1.5 |
| Topeka MSA | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 30,204 | 32\% | \$11.38 | \$592 | 1.2 |
| Wichita HMFA | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 77,943 | 34\% | \$12.58 | \$654 | 1.1 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Allen County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 1,497 | 28\% | \$9.54 | \$496 | 1.3 |
| Anderson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 849 | 26\% | \$8.08 | \$420 | 1.6 |
| Atchison County | \$12.96 | \$674 | \$26,960 | 1.8 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,684 | 27\% | \$9.96 | \$518 | 1.3 |
| Barber County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,500 | \$1,438 | \$17,250 | \$431 | 564 | 26\% | \$12.34 | \$642 | 1.0 |
| Barton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 3,524 | 31\% | \$11.60 | \$603 | 1.1 |
| Bourbon County | \$12.90 | \$671 | \$26,840 | 1.8 | \$51,600 | \$1,290 | \$15,480 | \$387 | 1,680 | 29\% | \$8.64 | \$449 | 1.5 |
| Brown County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 1,322 | 32\% | \$10.20 | \$530 | 1.2 |
| Butler County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 6,034 | 25\% | \$10.52 | \$547 | 1.4 |
| Chase County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 310 | 27\% | \$6.78 | \$352 | 1.9 |
| Chautauqua County | \$13.46 | \$700 | \$28,000 | 1.9 | \$46,400 | \$1,160 | \$13,920 | \$348 | 319 | 20\% | \$10.59 | \$551 | 1.3 |
| Cherokee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,100 | \$1,328 | \$15,930 | \$398 | 1,925 | 24\% | \$11.63 | \$605 | 1.1 |
| Cheyenne County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 296 | 23\% | \$10.80 | \$561 | 1.2 |
| Clark County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 278 | 29\% | \$11.44 | \$595 | 1.1 |
| * 50th percentile FMR (See Appendix A). |  |  |  | $\begin{aligned} & \text { 1: } \mathrm{BR}=\text { Bed } \\ & \text { 2: FMR = Fis } \\ & \text { 3: This calcul } \\ & \text { 4: AMI = Fis } \\ & \text { 5: "Affordabl } \end{aligned}$ | oom <br> al Year 2016 F tion uses the hig <br> al Year 2016 Ar <br> " rents represe | Market Rent(H her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | n wage. Local <br> f spending no | nimum wages <br> ore than 30\% | re not used. See <br> gross income | Appendix A. <br> n gross housing |  |  |

Kansas


AREA MEDIAN INCOME (AMI)

| Jackson County | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,342 | 25\% | \$7.56 | \$393 | 1.8 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jefferson County | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,289 | 17\% | \$11.72 | \$609 | 1.2 |
| Jewell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,300 | \$1,333 | \$15,990 | \$400 | 276 | 19\% | \$11.47 | \$596 | 1.1 |
| Johnson County * | \$17.17 | \$893 | \$35,720 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 65,806 | 30\% | \$14.69 | \$764 | 1.2 |
| Kearny County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,300 | \$1,558 | \$18,690 | \$467 | 387 | 29\% | \$14.68 | \$764 | 0.9 |
| Kingman County | \$12.67 | \$659 | \$26,360 | 1.7 | \$59,800 | \$1,495 | \$17,940 | \$449 | 813 | 26\% | \$11.77 | \$612 | 1.1 |
| Kiowa County | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,200 | \$1,480 | \$17,760 | \$444 | 387 | 37\% | \$8.65 | \$450 | 1.5 |
| Labette County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 2,497 | 29\% | \$9.79 | \$509 | 1.3 |
| Lane County | \$12.65 | \$658 | \$26,320 | 1.7 | \$66,600 | \$1,665 | \$19,980 | \$500 | 190 | 23\% | \$12.45 | \$648 | 1.0 |
| Leavenworth County * | \$17.17 | \$893 | \$35,720 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 8,714 | 33\% | \$10.96 | \$570 | 1.6 |
| Lincoln County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 311 | 22\% | \$8.64 | \$449 | 1.5 |
| Linn County * | \$17.17 | \$893 | \$35,720 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 802 | 19\% | \$11.36 | \$591 | 1.5 |
| Logan County | \$12.65 | \$658 | \$26,320 | 1.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 367 | 30\% | \$9.90 | \$515 | 1.3 |
| Lyon County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,500 | \$1,313 | \$15,750 | \$394 | 5,279 | 40\% | \$8.17 | \$425 | 1.5 |
| McPherson County | \$13.48 | \$701 | \$28,040 | 1.9 | \$69,800 | \$1,745 | \$20,940 | \$524 | 2,716 | 23\% | \$12.74 | \$663 | 1.1 |
| Marion County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,025 | 21\% | \$8.50 | \$442 | 1.5 |
| Marshall County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,200 | \$1,555 | \$18,660 | \$467 | 999 | 23\% | \$10.92 | \$568 | 1.2 |
| Meade County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,500 | \$1,388 | \$16,650 | \$416 | 531 | 30\% | \$14.55 | \$757 | 0.9 |
| Miami County * | \$17.17 | \$893 | \$35,720 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 2,582 | 21\% | \$7.11 | \$370 | 2.4 |
| Mitchell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,100 | \$1,578 | \$18,930 | \$473 | 832 | 30\% | \$9.83 | \$511 | 1.3 |
| Montgomery County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,000 | \$1,350 | \$16,200 | \$405 | 4,101 | 30\% | \$9.74 | \$506 | 1.3 |
| Morris County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,700 | \$1,468 | \$17,610 | \$440 | 539 | 22\% | \$6.80 | \$354 | 1.9 |
| Morton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 371 | 31\% | \$12.68 | \$659 | 1.0 |
| Nemaha County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,300 | \$1,583 | \$18,990 | \$475 | 942 | 23\% | \$10.30 | \$536 | 1.2 |
| Neosho County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 1,737 | 27\% | \$7.96 | \$414 | 1.6 |
| Ness County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,600 | \$1,590 | \$19,080 | \$477 | 264 | 19\% | \$14.26 | \$741 | 0.9 |
| Norton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$64,800 | \$1,620 | \$19,440 | \$486 | 569 | 26\% | \$11.38 | \$592 | 1.1 |
| Osage County | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,572 | 24\% | \$7.20 | \$375 | 1.9 |
| Osborne County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,400 | \$1,260 | \$15,120 | \$378 | 420 | 24\% | \$11.10 | \$577 | 1.1 |

* 50th percentile FMR (See Appendix A).

[^35]| Kansas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Ottawa County | \$13.25 | \$689 | \$27,560 | 1.8 | \$67,800 | \$1,695 | \$20,340 | \$509 | 469 | 19\% | \$8.18 | \$426 | 1.6 |
| Pawnee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 740 | 29\% | \$13.97 | \$727 | 0.9 |
| Phillips County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,600 | \$1,415 | \$16,980 | \$425 | 556 | 23\% | \$12.50 | \$650 | 1.0 |
| Pottawatomie County | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 1,821 | 22\% | \$10.87 | \$565 | 1.6 |
| Pratt County | \$12.77 | \$664 | \$26,560 | 1.8 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,285 | 32\% | \$11.81 | \$614 | 1.1 |
| Rawlins County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,000 | \$1,425 | \$17,100 | \$428 | 376 | 31\% | \$12.32 | \$641 | 1.0 |
| Reno County | \$13.69 | \$712 | \$28,480 | 1.9 | \$56,200 | \$1,405 | \$16,860 | \$422 | 8,043 | 32\% | \$10.66 | \$554 | 1.3 |
| Republic County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 490 | 22\% | \$10.36 | \$539 | 1.2 |
| Rice County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,700 | \$1,468 | \$17,610 | \$440 | 1,009 | 26\% | \$8.64 | \$449 | 1.5 |
| Riley County | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 15,095 | 58\% | \$9.76 | \$508 | 1.8 |
| Rooks County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,400 | \$1,360 | \$16,320 | \$408 | 593 | 26\% | \$11.13 | \$579 | 1.1 |
| Rush County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,100 | \$1,353 | \$16,230 | \$406 | 365 | 24\% | \$8.61 | \$448 | 1.5 |
| Russell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$49,400 | \$1,235 | \$14,820 | \$371 | 891 | 27\% | \$9.55 | \$496 | 1.4 |
| Saline County | \$14.12 | \$734 | \$29,360 | 1.9 | \$57,400 | \$1,435 | \$17,220 | \$431 | 7,468 | 33\% | \$9.14 | \$475 | 1.5 |
| Scott County | \$16.38 | \$852 | \$34,080 | 2.3 | \$57,400 | \$1,435 | \$17,220 | \$431 | 536 | 25\% | \$19.68 | \$1,023 | 0.8 |
| Sedgwick County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 68,056 | 35\% | \$12.91 | \$671 | 1.1 |
| Seward County | \$14.21 | \$739 | \$29,560 | 2.0 | \$53,900 | \$1,348 | \$16,170 | \$404 | 2,545 | 34\% | \$13.29 | \$691 | 1.1 |
| Shawnee County | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 25,584 | 35\% | \$11.59 | \$603 | 1.2 |
| Sheridan County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,800 | \$1,470 | \$17,640 | \$441 | 249 | 22\% | \$11.31 | \$588 | 1.1 |
| Sherman County | \$12.75 | \$663 | \$26,520 | 1.8 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,204 | 44\% | \$9.45 | \$491 | 1.3 |
| Smith County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,300 | \$1,333 | \$15,990 | \$400 | 358 | 21\% | \$6.50 | \$338 | 1.9 |
| Stafford County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 331 | 18\% | \$13.19 | \$686 | 1.0 |
| Stanton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 207 | 25\% | \$14.43 | \$750 | 0.9 |
| Stevens County | \$13.87 | \$721 | \$28,840 | 1.9 | \$65,100 | \$1,628 | \$19,530 | \$488 | 430 | 22\% | \$12.60 | \$655 | 1.1 |
| Sumner County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,019 | 22\% | \$8.30 | \$432 | 1.5 |
| Thomas County | \$12.65 | \$658 | \$26,320 | 1.7 | \$73,700 | \$1,843 | \$22,110 | \$553 | 869 | 27\% | \$7.47 | \$389 | 1.7 |
| Trego County | \$13.35 | \$694 | \$27,760 | 1.8 | \$57,600 | \$1,440 | \$17,280 | \$432 | 322 | 26\% | \$12.50 | \$650 | 1.1 |
| Wabaunsee County | \$13.98 | \$727 | \$29,080 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 417 | 15\% | \$9.65 | \$502 | 1.4 |
| Wallace County | \$12.65 | \$658 | \$26,320 | 1.7 | \$60,600 | \$1,515 | \$18,180 | \$455 | 148 | 24\% | \$13.09 | \$681 | 1.0 |
| * 50th percentile FMR (See Appendix A). <br> 1: $\mathrm{BR}=$ Bedroom <br> 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) <br> 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix <br> 4: AMI = Fiscal Year 2016 Area Median Income <br> 5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross ho |  |  |  |  |  |  |  |  |  |  |  |  |  |



[^36]
## KENTUCKY

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$733. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,443$ monthly or $\$ 29,319$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$140 } 0 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.46$ |
| 2-Bedroom Housing Wage | $\$ 14.10$ |
| Number of Renter Households | 550,223 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

MOST EXPENSIVE AREAS

| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| Louisville HMFA | $\$ 15.71$ |
| Shelby County | $\$ 15.69$ |
| Christian County | $\$ 15.33$ |
| Trigg County | $\$ 15.33$ |
| Lexington-Fayette MSA | $\$ 15.31$ |

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Kentucky |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | 2 BR <br> FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual <br> AMI ${ }^{4}$ | Monthly rent affordable at AM1 ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Kentucky | \$14.10 | \$733 | \$29,319 | 1.9 | \$57,445 | \$1,436 | \$17,233 | \$431 | 550,223 | 32\% | \$11.46 | \$596 | 1.2 |
| Combined Nonmetro Areas | \$12.61 | \$656 | \$26,229 | 1.7 | \$46,778 | \$1,169 | \$14,033 | \$351 | 205,151 | 29\% | \$9.77 | \$508 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Allen County HMFA | \$11.96 | \$622 | \$24,880 | 1.6 | \$50,700 | \$1,268 | \$15,210 | \$380 | 2,306 | 29\% | \$10.02 | \$521 | 1.2 |
| Bowling Green HMFA | \$13.94 | \$725 | \$29,000 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 19,648 | 40\% | \$10.81 | \$562 | 1.3 |
| Butler County HMFA | \$11.96 | \$622 | \$24,880 | 1.6 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,331 | 26\% | \$6.31 | \$328 | 1.9 |
| Cincinnati HMFA | \$15.13 | \$787 | \$31,480 | 2.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 45,750 | 30\% | \$12.46 | \$648 | 1.2 |
| Clarksville MSA | \$15.33 | \$797 | \$31,880 | 2.1 | \$57,300 | \$1,433 | \$17,190 | \$430 | 14,154 | 45\% | \$12.80 | \$666 | 1.2 |
| Elizabethtown HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 16,265 | 36\% | \$11.52 | \$599 | 1.1 |
| Evansville MSA | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 6,477 | 34\% | \$10.12 | \$526 | 1.4 |
| Grant County HMFA | \$14.04 | \$730 | \$29,200 | 1.9 | \$53,200 | \$1,330 | \$15,960 | \$399 | 2,418 | 29\% | \$9.84 | \$512 | 1.4 |
| Huntington-Ashland HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 9,354 | 28\% | \$11.64 | \$605 | 1.1 |
| Lexington-Fayette MSA | \$15.31 | \$796 | \$31,840 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 78,849 | 41\% | \$11.44 | \$595 | 1.3 |
| Louisville HMFA | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 127,559 | 34\% | \$13.15 | \$684 | 1.2 |
| Meade County HMFA | \$13.08 | \$680 | \$27,200 | 1.8 | \$51,900 | \$1,298 | \$15,570 | \$389 | 2,982 | 28\% | \$10.98 | \$571 | 1.2 |
| Owensboro MSA | \$12.75 | \$663 | \$26,520 | 1.8 | \$59,400 | \$1,485 | \$17,820 | \$446 | 13,264 | 29\% | \$10.51 | \$547 | 1.2 |
| Shelby County HMFA | \$15.69 | \$816 | \$32,640 | 2.2 | \$71,900 | \$1,798 | \$21,570 | \$539 | 4,715 | 30\% | \$11.08 | \$576 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adair County | \$11.96 | \$622 | \$24,880 | 1.6 | \$46,700 | \$1,168 | \$14,010 | \$350 | 1,831 | 26\% | \$7.74 | \$402 | 1.5 |
| Allen County | \$11.96 | \$622 | \$24,880 | 1.6 | \$50,700 | \$1,268 | \$15,210 | \$380 | 2,306 | 29\% | \$10.02 | \$521 | 1.2 |
| Anderson County | \$14.44 | \$751 | \$30,040 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 2,071 | 25\% | \$10.53 | \$548 | 1.4 |
| Ballard County | \$11.96 | \$622 | \$24,880 | 1.6 | \$57,900 | \$1,448 | \$17,370 | \$434 | 594 | 18\% | \$13.02 | \$677 | 0.9 |
| Barren County | \$12.29 | \$639 | \$25,560 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 5,347 | 32\% | \$8.44 | \$439 | 1.5 |
| Bath County | \$11.96 | \$622 | \$24,880 | 1.6 | \$37,800 | \$945 | \$11,340 | \$284 | 1,036 | 24\% | \$8.23 | \$428 | 1.5 |
|  |  |  |  | $\begin{aligned} & \text { 1: } \mathrm{BR}=\text { Bedr } \\ & \text { 2: FMR = Fis } \\ & \text { 3: This calcula } \\ & \text { 4: AMI = Fisc } \\ & \text { 5: "Affordabl } \end{aligned}$ | Year 2016 F on uses the $h$ Year 2016 Ar rents represe | Market Rent (H er of the state Median Incom he generally a | 2016) <br> deral minimu <br> ed standard | wage. Local spending not | imum wages a <br> re than $30 \%$ of | not used. See <br> gross income o | Appendix A. <br> gross housing |  |  |



## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.



[^37]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

| Kentucky |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \end{gathered}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Owen County | \$12.02 | \$625 | \$25,000 | 1.7 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,024 | 24\% | \$8.45 | \$440 | 1.4 |
| Owsley County | \$11.96 | \$622 | \$24,880 | 1.6 | \$30,800 | \$770 | \$9,240 | \$231 | 417 | 24\% | \$5.91 | \$308 | 2.0 |
| Pendleton County | \$15.13 | \$787 | \$31,480 | 2.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 1,294 | 24\% | \$12.42 | \$646 | 1.2 |
| Perry County | \$11.96 | \$622 | \$24,880 | 1.6 | \$41,900 | \$1,048 | \$12,570 | \$314 | 3,103 | 28\% | \$10.48 | \$545 | 1.1 |
| Pike County | \$13.90 | \$723 | \$28,920 | 1.9 | \$45,900 | \$1,148 | \$13,770 | \$344 | 7,515 | 29\% | \$13.86 | \$721 | 1.0 |
| Powell County | \$11.96 | \$622 | \$24,880 | 1.6 | \$40,000 | \$1,000 | \$12,000 | \$300 | 1,386 | 30\% | \$5.36 | \$279 | 2.2 |
| Pulaski County | \$12.46 | \$648 | \$25,920 | 1.7 | \$45,500 | \$1,138 | \$13,650 | \$341 | 7,737 | 30\% | \$7.57 | \$393 | 1.6 |
| Robertson County | \$13.50 | \$702 | \$28,080 | 1.9 | \$51,000 | \$1,275 | \$15,300 | \$383 | 214 | 23\% | \$7.45 | \$388 | 1.8 |
| Rockcastle County | \$11.96 | \$622 | \$24,880 | 1.6 | \$40,400 | \$1,010 | \$12,120 | \$303 | 1,490 | 22\% | \$7.37 | \$383 | 1.6 |
| Rowan County | \$14.00 | \$728 | \$29,120 | 1.9 | \$48,300 | \$1,208 | \$14,490 | \$362 | 2,913 | 35\% | \$6.48 | \$337 | 2.2 |
| Russell County | \$11.96 | \$622 | \$24,880 | 1.6 | \$38,200 | \$955 | \$11,460 | \$287 | 1,883 | 26\% | \$8.42 | \$438 | 1.4 |
| Scott County | \$15.31 | \$796 | \$31,840 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 5,149 | 28\% | \$13.44 | \$699 | 1.1 |
| Shelby County | \$15.69 | \$816 | \$32,640 | 2.2 | \$71,900 | \$1,798 | \$21,570 | \$539 | 4,715 | 30\% | \$11.08 | \$576 | 1.4 |
| Simpson County | \$13.83 | \$719 | \$28,760 | 1.9 | \$48,600 | \$1,215 | \$14,580 | \$365 | 2,308 | 35\% | \$10.52 | \$547 | 1.3 |
| Spencer County | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 1,001 | 16\% | \$7.08 | \$368 | 2.2 |
| Taylor County | \$12.44 | \$647 | \$25,880 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 2,942 | 31\% | \$8.18 | \$425 | 1.5 |
| Todd County | \$11.96 | \$622 | \$24,880 | 1.6 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,251 | 27\% | \$7.40 | \$385 | 1.6 |
| Trigg County | \$15.33 | \$797 | \$31,880 | 2.1 | \$57,300 | \$1,433 | \$17,190 | \$430 | 1,193 | 20\% | \$6.65 | \$346 | 2.3 |
| Trimble County | \$15.71 | \$817 | \$32,680 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 826 | 23\% | \$14.14 | \$735 | 1.1 |
| Union County | \$11.96 | \$622 | \$24,880 | 1.6 | \$46,300 | \$1,158 | \$13,890 | \$347 | 1,620 | 29\% | \$11.43 | \$594 | 1.0 |
| Warren County | \$13.94 | \$725 | \$29,000 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 18,691 | 42\% | \$10.87 | \$565 | 1.3 |
| Washington County | \$12.33 | \$641 | \$25,640 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 864 | 19\% | \$8.71 | \$453 | 1.4 |
| Wayne County | \$11.96 | \$622 | \$24,880 | 1.6 | \$37,000 | \$925 | \$11,100 | \$278 | 2,311 | 29\% | \$7.81 | \$406 | 1.5 |
| Webster County | \$11.96 | \$622 | \$24,880 | 1.6 | \$55,900 | \$1,398 | \$16,770 | \$419 | 1,412 | 28\% | \$17.94 | \$933 | 0.7 |
| Whitley County | \$12.77 | \$664 | \$26,560 | 1.8 | \$38,400 | \$960 | \$11,520 | \$288 | 4,110 | 32\% | \$11.45 | \$595 | 1.1 |
| Wolfe County | \$11.96 | \$622 | \$24,880 | 1.6 | \$31,200 | \$780 | \$9,360 | \$234 | 865 | 31\% | \$5.29 | \$275 | 2.3 |
| Woodford County | \$15.31 \| | \$796 | \$31,840 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,949 | 30\% | \$9.93 | \$516 | 1.5 |

## 1. $B R=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## LOUISIANA

In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$822. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing -

STATE RANKING 30* a household must earn $\$ 2,741$ monthly or $\$ 32,891$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ha + S S O O HOR

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.46$ |
| 2-Bedroom Housing Wage | $\$ 15.81$ |
| Number of Renter Households | 579,120 |
| Percent Renters | $34 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| New Orleans-Metairie-Kenner HMFA | $\$ 18.52$ |
| Lafayette Parish | $\$ 16.87$ |
| St. Martin Parish | $\$ 16.87$ |
| Vernon Parish | $\$ 16.58$ |
| Lafourche Parish (tied with 1 other) | $\$ 16.48$ |

87
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Louisiana |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Louisiana | \$15.81 | \$822 | \$32,891 | 2.2 | \$58,254 | \$1,456 | \$17,476 | \$437 | 579,120 | 34\% | \$13.46 | \$700 | 1.2 |
| Combined Nonmetro Areas | \$12.04 | \$626 | \$25,044 | 1.7 | \$47,338 | \$1,183 | \$14,201 | \$355 | 89,993 | 32\% | \$10.24 | \$533 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Acadia Parish HMFA | \$11.19 | \$582 | \$23,280 | 1.5 | \$47,400 | \$1,185 | \$14,220 | \$356 | 6,951 | 31\% | \$9.29 | \$483 | 1.2 |
| Alexandria MSA | \$13.96 | \$726 | \$29,040 | 1.9 | \$52,400 | \$1,310 | \$15,720 | \$393 | 18,433 | 34\% | \$10.80 | \$562 | 1.3 |
| Baton Rouge HMFA | \$16.19 | \$842 | \$33,680 | 2.2 | \$64,900 | \$1,623 | \$19,470 | \$487 | 92,388 | 32\% | \$13.40 | \$697 | 1.2 |
| Hammond MSA | \$15.06 | \$783 | \$31,320 | 2.1 | \$54,500 | \$1,363 | \$16,350 | \$409 | 14,438 | 32\% | \$9.75 | \$507 | 1.5 |
| Houma-Thibodaux MSA | \$16.48 | \$857 | \$34,280 | 2.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 19,283 | 26\% | \$17.78 | \$925 | 0.9 |
| Iberia Parish HMFA | \$13.62 | \$708 | \$28,320 | 1.9 | \$49,100 | \$1,228 | \$14,730 | \$368 | 7,962 | 30\% | \$15.03 | \$782 | 0.9 |
| Iberville Parish HMFA | \$12.21 | \$635 | \$25,400 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 2,739 | 24\% | \$17.23 | \$896 | 0.7 |
| Lafayette HMFA | \$16.87 | \$877 | \$35,080 | 2.3 | \$72,600 | \$1,815 | \$21,780 | \$545 | 34,969 | 33\% | \$14.51 | \$755 | 1.2 |
| Lake Charles MSA | \$14.65 | \$762 | \$30,480 | 2.0 | \$54,600 | \$1,365 | \$16,380 | \$410 | 22,956 | 30\% | \$13.24 | \$688 | 1.1 |
| Monroe, LA MSA | \$14.17 | \$737 | \$29,480 | 2.0 | \$52,000 | \$1,300 | \$15,600 | \$390 | 24,904 | 37\% | \$9.90 | \$515 | 1.4 |
| New Orleans-Metairie HMFA | \$18.52 | \$963 | \$38,520 | 2.6 | \$60,000 | \$1,500 | \$18,000 | \$450 | 176,541 | 38\% | \$15.05 | \$783 | 1.2 |
| Shreveport-Bossier City HMFA | \$15.75 | \$819 | \$32,760 | 2.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 56,115 | 36\% | \$11.55 | \$601 | 1.4 |
| St. James Parish HMFA | \$11.13 | \$579 | \$23,160 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 1,575 | 20\% | \$18.72 | \$974 | 0.6 |
| Vermilion Parish HMFA | \$12.19 | \$634 | \$25,360 | 1.7 | \$55,500 | \$1,388 | \$16,650 | \$416 | 5,301 | 25\% | \$12.33 | \$641 | 1.0 |
| Webster Parish HMFA | \$11.25 | \$585 | \$23,400 | 1.6 | \$45,600 | \$1,140 | \$13,680 | \$342 | 4,572 | 29\% | \$11.67 | \$607 | 1.0 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Acadia Parish | \$11.19 | \$582 | \$23,280 | 1.5 | \$47,400 | \$1,185 | \$14,220 | \$356 | 6,951 | 31\% | \$9.29 | \$483 | 1.2 |
| Allen Parish | \$11.13 | \$579 | \$23,160 | 1.5 | \$49,600 | \$1,240 | \$14,880 | \$372 | 2,211 | 27\% | \$8.85 | \$460 | 1.3 |
| Ascension Parish | \$16.19 | \$842 | \$33,680 | 2.2 | \$64,900 | \$1,623 | \$19,470 | \$487 | 7,834 | 20\% | \$12.55 | \$653 | 1.3 |
| Assumption Parish | \$11.46 | \$596 | \$23,840 | 1.6 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,672 | 19\% | \$11.88 | \$618 | 1.0 |
| Avoyelles Parish | \$11.13 | \$579 | \$23,160 | 1.5 | \$41,400 | \$1,035 | \$12,420 | \$311 | 4,534 | 30\% | \$9.25 | \$481 | 1.2 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=\mathrm{Fi}$ <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 <br> tion uses the <br> Y Year 2016 A <br> " rents repres | Market Rent (H her of the state Median Incom the generally | 2016) deral minimu ed standard | m wage. Local <br> f spending no | nimum wages <br> ore than 30\% | e not used. Se <br> gross income | Appendix A. <br> n gross housin |  |  |


† Wage data not available (See Appendix A).
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.


Louisiana

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to ${ }^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage $(2016)$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Winn Parish | \$11.13 | \$579 | \$23,160 | 1.5 | \$46,400 | \$1,160 | \$13,920 | \$348 | 1,653 | 31\% | \$9.77 | \$508 | 1.1 |

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## MAINE

In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 8 8 6}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,954$ monthly or $\$ 35,453$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$17.044, } \begin{gathered}
\text { PER } \\
\text { HOUR }
\end{gathered}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.50$ |
| :--- | :---: |
| Average Renter Wage | $\$ 10.36$ |
| 2-Bedroom Housing Wage | $\$ 17.04$ |
| Number of Renter Households | 157,971 |
| Percent Renters | $29 \%$ |



| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| York-Kittery-South Berwick HMFA | $\$ 23.00$ |
| Portland HMFA | $\$ 21.33$ |
| York County HMFA | $\$ 18.62$ |
| Cumberland County HMFA | $\$ 18.50$ |
| Sagadahoc County HMFA | $\$ 17.23$ |

91
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.3

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Maine |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to a $\mathrm{FMR}^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 B R \text { FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM }^{4} \end{gathered}$ | Monthly rent affordable atAMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } \mathrm{AMI} \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Maine | \$17.04 | \$886 | \$35,453 | 2.3 | \$63,145 | \$1,579 | \$18,944 | \$474 | 157,971 | 29\% | \$10.36 | \$539 | 1.6 |
| Combined Nonmetro Areas | \$14.19 | \$738 | \$29,518 | 1.9 | \$55,292 | \$1,382 | \$16,588 | \$415 | 58,282 | 25\% | \$9.34 | \$486 | 1.5 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bangor HMFA | \$17.15 | \$892 | \$35,680 | 2.3 | \$60,800 | \$1,520 | \$18,240 | \$456 | 15,252 | 40\% | \$9.61 | \$499 | 1.8 |
| Cumberland County HMFA | \$18.50 | \$962 | \$38,480 | 2.5 | \$71,800 | \$1,795 | \$21,540 | \$539 | 4,542 | 23\% | \$11.98 | \$623 | 1.5 |
| Lewiston-Auburn MSA | \$14.94 | \$777 | \$31,080 | 2.0 | \$56,800 | \$1,420 | \$17,040 | \$426 | 15,930 | 36\% | \$9.57 | \$498 | 1.6 |
| Penobscot County (part) HMFA | \$14.62 | \$760 | \$30,400 | 1.9 | \$51,200 | \$1,280 | \$15,360 | \$384 | 5,045 | 21\% | \$9.61 | \$499 | 1.5 |
| Portland HMFA | \$21.33 | \$1,109 | \$44,360 | 2.8 | \$76,800 | \$1,920 | \$23,040 | \$576 | 35,822 | 33\% | \$11.89 | \$618 | 1.8 |
| Sagadahoc County HMFA | \$17.23 | \$896 | \$35,840 | 2.3 | \$71,400 | \$1,785 | \$21,420 | \$536 | 3,582 | 24\% | \$10.32 | \$537 | 1.7 |
| York County HMFA | \$18.62 | \$968 | \$38,720 | 2.5 | \$69,500 | \$1,738 | \$20,850 | \$521 | 15,164 | 29\% | \$10.32 | \$536 | 1.8 |
| York-Kittery-South Berwick HMFA | \$23.00 | \$1,196 | \$47,840 | 3.1 | \$84,200 | \$2,105 | \$25,260 | \$632 | 4,352 | 24\% | \$10.32 | \$536 | 2.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Aroostook County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 8,848 | 29\% | \$8.23 | \$428 | 1.5 |
| Franklin County | \$12.90 | \$671 | \$26,840 | 1.7 | \$51,600 | \$1,290 | \$15,480 | \$387 | 2,605 | 22\% | \$8.95 | \$465 | 1.4 |
| Hancock County | \$16.29 | \$847 | \$33,880 | 2.2 | \$61,600 | \$1,540 | \$18,480 | \$462 | 6,595 | 27\% | \$9.71 | \$505 | 1.7 |
| Kennebec County | \$14.52 | \$755 | \$30,200 | 1.9 | \$59,200 | \$1,480 | \$17,760 | \$444 | 15,248 | 30\% | \$9.66 | \$503 | 1.5 |
| Knox County | \$16.98 | \$883 | \$35,320 | 2.3 | \$62,200 | \$1,555 | \$18,660 | \$467 | 3,745 | 22\% | \$10.40 | \$541 | 1.6 |
| Lincoln County | \$16.04 | \$834 | \$33,360 | 2.1 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,790 | 19\% | \$10.27 | \$534 | 1.6 |
| Oxford County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 4,892 | 22\% | \$7.90 | \$411 | 1.6 |
| Piscataquis County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 1,770 | 23\% | \$8.12 | \$422 | 1.6 |
| Somerset County | \$13.62 | \$708 | \$28,320 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 4,692 | 22\% | \$10.20 | \$530 | 1.3 |
| Waldo County | \$14.38 | \$748 | \$29,920 | 1.9 | \$54,000 | \$1,350 | \$16,200 | \$405 | 3,690 | 22\% | \$9.35 | \$486 | 1.5 |
| Washington County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 3,407 | 24\% | \$8.66 | \$451 | 1.5 |

[^38]
## 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, Chebeague Island 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 \$1,380. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,599$ monthly or $\$ 55,183$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ma +

## STATE FACTS

| Minimum Wage | $\$ 8.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.91$ |
| 2-Bedroom Housing Wage | $\$ 26.53$ |
| Number of Renter Households | 710,103 |
| Percent Renters | $33 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Calvert County | $\$ 31.21$ |
| Charles County | $\$ 31.21$ |
| Frederick County | $\$ 31.21$ |
| Montgomery County | $\$ 31.21$ |
| Prince George's County | $\$ 31.21$ |

129
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
3.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



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

## 1: $B R=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## MASSACHUSETTS

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,347. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing — a household must earn $\$ 4,491$ monthly or $\$ 53,886$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { He + P O P } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 10.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 18.47$ |
| 2-Bedroom Housing Wage | $\$ 25.91$ |
| Number of Renter Households | 957,547 |
| Percent Renters | $38 \%$ |



MOST EXPENSIVE AREAS

| Boston-Cambridge-Quincy HMFA | $\$ 30.13$ |
| :---: | :---: |
| Barnstable Town MSA | $\$ 28.02$ |
| Easton-Raynham HMFA | $\$ 25.08$ |
| Lowell HMFA | $\$ 23.33$ |
| Brockton HMFA | $\$ 23.06$ |

104
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.6

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage
AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS
Hourly wage
necessary to
afford $2 B R^{1}$
$F^{1} R^{2}$
Massachusetts
Combined Nonmetro Areas
$\$ 25.91$
$\$ 27.41$

| $\$ 1,347$ | $\$ 53,886$ |
| :--- | :--- |
| $\$ 1,425$ | $\$ 57,013$ |

.
1588.037

Metropolitan Areas
Barnstable Town MSA
Berkshire County HMFA
Boston-Cambridge-Quincy HMFA
Brockton HMFA

Eastern Worcester County HMFA
Easton-Raynham HMFA
Fitchburg-Leominster HMFA
Franklin County HMFA

Lawrence HMFA
Lowell HMFA
New Bedford HMFA
Pittsfield HMFA
Providence-Fall River HMFA
Springfield HMFA
Taunton-Mansfield-Norton HMFA
Western Worcester County HMFA
Worcester HMFA
Counties

| Dukes County | \$25.88 | \$1,346 | \$53,840 | 2.6 | \$84,600 | \$2,115 | \$25,380 | \$635 | 1,287 | 22\% | \$15.30 | \$796 | 1.7 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nantucket County | \$28.79 | \$1,497 | \$59,880 | 2.9 | \$94,900 | \$2,373 | \$28,470 | \$712 | 1,424 | 36\% | \$17.35 | \$902 | 1.7 |

[^39]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## 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

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, Westield 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 $\$ 812$. In order to $32^{*}$ a household must earn $\$ 2,708$ monthly or $\$ 32,494$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ha + S B O

## STATE FACTS

| Minimum Wage | $\$ 8.50$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.72$ |
| 2-Bedroom Housing Wage | $\$ 15.62$ |
| Number of Renter Households | $1,089,868$ |
| Percent Renters | $28 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Washtenaw County | $\$ 19.60$ |
| Grand Traverse County | $\$ 16.88$ |
| Livingston County | $\$ 16.62$ |
| Lapeer County | $\$ 16.60$ |
| Macomb County (tied with 3 others) | $\$ 16.60$ |

## 74

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

```
1.8
```

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Michigan

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR ${ }^{2}$ | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } \mathrm{AMI} \end{array}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Michigan | \$15.62 | \$812 | \$32,494 | 1.8 | \$63,683 | \$1,592 | \$19,105 | \$478 | 1,089,868 | 28\% | \$12.72 | \$662 | 1.2 |
| Combined Nonmetro Areas | \$13.32 | \$693 | \$27,705 | 1.6 | \$53,523 | \$1,338 | \$16,057 | \$401 | 156,543 | 22\% | \$9.28 | \$482 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ann Arbor MSA | \$19.60 | \$1,019 | \$40,760 | 2.3 | \$91,600 | \$2,290 | \$27,480 | \$687 | 53,729 | 39\% | \$13.62 | \$708 | 1.4 |
| Barry County HMFA | \$13.15 | \$684 | \$27,360 | 1.5 | \$64,700 | \$1,618 | \$19,410 | \$485 | 4,100 | 18\% | \$10.09 | \$524 | 1.3 |
| Battle Creek MSA | \$13.81 | \$718 | \$28,720 | 1.6 | \$55,500 | \$1,388 | \$16,650 | \$416 | 15,934 | 30\% | \$13.66 | \$710 | 1.0 |
| Bay City MSA | \$13.21 | \$687 | \$27,480 | 1.6 | \$55,300 | \$1,383 | \$16,590 | \$415 | 9,567 | 22\% | \$8.81 | \$458 | 1.5 |
| Cass County HMFA | \$13.96 | \$726 | \$29,040 | 1.6 | \$56,500 | \$1,413 | \$16,950 | \$424 | 3,343 | 17\% | \$10.43 | \$542 | 1.3 |
| Detroit-Warren-Livonia HMFA | \$16.60 | \$863 | \$34,520 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 490,644 | 31\% | \$14.74 | \$766 | 1.1 |
| Flint MSA | \$14.19 | \$738 | \$29,520 | 1.7 | \$52,200 | \$1,305 | \$15,660 | \$392 | 50,795 | 31\% | \$10.36 | \$539 | 1.4 |
| Grand Rapids-Wyoming HMFA | \$14.92 | \$776 | \$31,040 | 1.8 | \$66,800 | \$1,670 | \$20,040 | \$501 | 71,189 | 31\% | \$12.19 | \$634 | 1.2 |
| Holland-Grand Haven HMFA | \$14.40 | \$749 | \$29,960 | 1.7 | \$69,300 | \$1,733 | \$20,790 | \$520 | 21,232 | 22\% | \$11.06 | \$575 | 1.3 |
| Jackson MSA | \$14.46 | \$752 | \$30,080 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 16,569 | 27\% | \$10.79 | \$561 | 1.3 |
| Kalamazoo-Portage MSA | \$14.79 | \$769 | \$30,760 | 1.7 | \$63,100 | \$1,578 | \$18,930 | \$473 | 42,055 | 33\% | \$11.62 | \$604 | 1.3 |
| Lansing-East Lansing MSA | \$16.31 | \$848 | \$33,920 | 1.9 | \$65,600 | \$1,640 | \$19,680 | \$492 | 63,970 | 35\% | \$11.34 | \$590 | 1.4 |
| Livingston County HMFA | \$16.62 | \$864 | \$34,560 | 2.0 | \$84,800 | \$2,120 | \$25,440 | \$636 | 10,423 | 15\% | \$10.27 | \$534 | 1.6 |
| Midland MSA | \$14.96 | \$778 | \$31,120 | 1.8 | \$68,300 | \$1,708 | \$20,490 | \$512 | 8,391 | 25\% | \$14.48 | \$753 | 1.0 |
| Monroe, MI MSA | \$15.54 | \$808 | \$32,320 | 1.8 | \$69,200 | \$1,730 | \$20,760 | \$519 | 12,146 | 21\% | \$12.32 | \$641 | 1.3 |
| Montcalm County HMFA | \$12.65 | \$658 | \$26,320 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 4,808 | 21\% | \$10.09 | \$525 | 1.3 |
| Muskegon MSA | \$14.62 | \$760 | \$30,400 | 1.7 | \$52,200 | \$1,305 | \$15,660 | \$392 | 16,408 | 25\% | \$9.28 | \$482 | 1.6 |
| Niles-Benton Harbor MSA | \$13.52 | \$703 | \$28,120 | 1.6 | \$59,100 | \$1,478 | \$17,730 | \$443 | 16,923 | 28\% | \$10.96 | \$570 | 1.2 |
| Saginaw MSA | \$13.63 | \$709 | \$28,360 | 1.6 | \| \$55,600 | \$1,390 | \$16,680 | \$417 | 21,099 | 27\% | \$10.44 | \$543 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Alcona County | \$12.65 | \$658 | \$26,320 | 1.5 | \| \$46,600 | \$1,165 | \$13,980 | \$350 | 570 | 11\% | \$8.12 | \$422 | 1.6 |

[^40]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

Michigan


1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

Michigan

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ A_{1}{ }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014 | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Houghton County | \$12.65 | \$658 | \$26,320 | 1.5 | \$53,800 | \$1,345 | \$16,140 | \$404 | 4,308 | 31\% | \$7.66 | \$398 | 1.7 |
| Huron County | \$12.65 | \$658 | \$26,320 | 1.5 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,607 | 19\% | \$9.03 | \$469 | 1.4 |
| Ingham County | \$16.31 | \$848 | \$33,920 | 1.9 | \$65,600 | \$1,640 | \$19,680 | \$492 | 45,845 | 42\% | \$11.71 | \$609 | 1.4 |
| Ionia County | \$13.38 | \$696 | \$27,840 | 1.6 | \$56,300 | \$1,408 | \$16,890 | \$422 | 4,773 | 22\% | \$6.37 | \$331 | 2.1 |
| Iosco County | \$12.65 | \$658 | \$26,320 | 1.5 | \$46,500 | \$1,163 | \$13,950 | \$349 | 2,239 | 20\% | \$9.53 | \$496 | 1.3 |
| Iron County | \$12.65 | \$658 | \$26,320 | 1.5 | \$47,700 | \$1,193 | \$14,310 | \$358 | 819 | 15\% | \$8.15 | \$424 | 1.6 |
| Isabella County | \$13.50 | \$702 | \$28,080 | 1.6 | \$52,000 | \$1,300 | \$15,600 | \$390 | 10,091 | 41\% | \$8.02 | \$417 | 1.7 |
| Jackson County | \$14.46 | \$752 | \$30,080 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 16,569 | 27\% | \$10.79 | \$561 | 1.3 |
| Kalamazoo County | \$14.79 | \$769 | \$30,760 | 1.7 | \$63,100 | \$1,578 | \$18,930 | \$473 | 35,895 | 36\% | \$12.04 | \$626 | 1.2 |
| Kalkaska County | \$13.06 | \$679 | \$27,160 | 1.5 | \$49,400 | \$1,235 | \$14,820 | \$371 | 1,368 | 19\% | \$13.95 | \$725 | 0.9 |
| Kent County | \$14.92 | \$776 | \$31,040 | 1.8 | \$66,800 | \$1,670 | \$20,040 | \$501 | 71,189 | 31\% | \$12.19 | \$634 | 1.2 |
| Keweenaw County | \$12.65 | \$658 | \$26,320 | 1.5 | \$51,600 | \$1,290 | \$15,480 | \$387 | 115 | 11\% | \$6.10 | \$317 | 2.1 |
| Lake County | \$12.65 | \$658 | \$26,320 | 1.5 | \$38,700 | \$968 | \$11,610 | \$290 | 833 | 19\% | \$6.01 | \$313 | 2.1 |
| Lapeer County | \$16.60 | \$863 | \$34,520 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 5,484 | 17\% | \$8.48 | \$441 | 2.0 |
| Leelanau County | \$15.42 | \$802 | \$32,080 | 1.8 | \$68,300 | \$1,708 | \$20,490 | \$512 | 1,331 | 15\% | \$9.71 | \$505 | 1.6 |
| Lenawee County | \$13.71 | \$713 | \$28,520 | 1.6 | \$59,900 | \$1,498 | \$17,970 | \$449 | 8,618 | 23\% | \$9.83 | \$511 | 1.4 |
| Livingston County | \$16.62 | \$864 | \$34,560 | 2.0 | \$84,800 | \$2,120 | \$25,440 | \$636 | 10,423 | 15\% | \$10.27 | \$534 | 1.6 |
| Luce County | \$12.65 | \$658 | \$26,320 | 1.5 | \$47,200 | \$1,180 | \$14,160 | \$354 | 608 | 26\% | \$9.06 | \$471 | 1.4 |
| Mackinac County | \$12.65 | \$658 | \$26,320 | 1.5 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,194 | 24\% | \$9.70 | \$504 | 1.3 |
| Macomb County | \$16.60 | \$863 | \$34,520 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 86,223 | 26\% | \$13.92 | \$724 | 1.2 |
| Manistee County | \$12.65 | \$658 | \$26,320 | 1.5 | \$51,000 | \$1,275 | \$15,300 | \$383 | 2,179 | 21\% | \$9.86 | \$513 | 1.3 |
| Marquette County | \$13.88 | \$722 | \$28,880 | 1.6 | \$60,700 | \$1,518 | \$18,210 | \$455 | 8,154 | 31\% | \$8.49 | \$442 | 1.6 |
| Mason County | \$12.65 | \$658 | \$26,320 | 1.5 | \$52,100 | \$1,303 | \$15,630 | \$391 | 3,031 | 25\% | \$9.69 | \$504 | 1.3 |
| Mecosta County | \$12.65 | \$658 | \$26,320 | 1.5 | \$51,700 | \$1,293 | \$15,510 | \$388 | 4,061 | 26\% | \$8.21 | \$427 | 1.5 |
| Menominee County | \$12.65 | \$658 | \$26,320 | 1.5 | \$50,900 | \$1,273 | \$15,270 | \$382 | 2,046 | 19\% | \$8.39 | \$436 | 1.5 |
| Midland County | \$14.96 | \$778 | \$31,120 | 1.8 | \$68,300 | \$1,708 | \$20,490 | \$512 | 8,391 | 25\% | \$14.48 | \$753 | 1.0 |
| Missaukee County | \$12.65 | \$658 | \$26,320 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,094 | 18\% | \$8.38 | \$436 | 1.5 |
| Monroe County | \$15.54 | \$808 | \$32,320 | 1.8 | \$69,200 | \$1,730 | \$20,760 | \$519 | 12,146 | 21\% | \$12.32 | \$641 | 1.3 |
| Montcalm County | \$12.65 | \$658 | \$26,320 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 4,808 | 21\% | \$10.09 | \$525 | 1.3 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordabl | om <br> I Year 2016 F <br> tion uses the h <br> Year 2016 Ar <br> r rents represe | Market Rent(H her of the state Median Incom the generally | 2016) <br> deral minim <br> ted standard | $m$ wage. Local <br> of spending no |  | e not used. See <br> gross income | Appendix A. <br> $n$ gross housing |  |  |



[^41]
## MINNESOTA

In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ \mathbf{9 2 4}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,078$ monthly or $\$ 36,941$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { T- +17. } 6 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.32$ |
| 2-Bedroom Housing Wage | $\$ 17.76$ |
| Number of Renter Households | 590,136 |
| Percent Renters | $28 \%$ |



MOST EXPENSIVE AREAS

| Minneapolis-St. Paul-Bloomington HFMA | $\$ 19.75$ |
| :---: | :---: |
| Rice County | $\$ 17.48$ |
| Dodge County | $\$ 17.46$ |
| Olmsted County | $\$ 17.46$ |
| Lake County | $\$ 16.10$ |

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Minnesota |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Minnesota | \$17.76 | \$924 | \$36,941 | 2.0 | \$77,878 | \$1,947 | \$23,364 | \$584 | 590,136 | 28\% | \$13.32 | \$692 | 1.3 |
| Combined Nonmetro Areas | \$13.68 | \$711 | \$28,451 | 1.5 | \$63,035 | \$1,576 | \$18,911 | \$473 | 118,240 | 23\% | \$8.87 | \$461 | 1.5 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Duluth MSA | \$14.52 | \$755 | \$30,200 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 27,673 | 28\% | \$9.22 | \$479 | 1.6 |
| Fargo MSA | \$14.83 | \$771 | \$30,840 | 1.6 | \$73,200 | \$1,830 | \$21,960 | \$549 | 6,888 | 31\% | \$7.06 | \$367 | 2.1 |
| Fillmore County HMFA | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 1,776 | 21\% | \$7.27 | \$378 | 1.7 |
| Grand Forks MSA | \$16.02 | \$833 | \$33,320 | 1.8 | \$69,400 | \$1,735 | \$20,820 | \$521 | 3,587 | 28\% | \$7.48 | \$389 | 2.1 |
| La Crosse-Onalaska MSA | \$15.92 | \$828 | \$33,120 | 1.8 | \$67,700 | \$1,693 | \$20,310 | \$508 | 1,548 | 20\% | \$6.20 | \$323 | 2.6 |
| Le Sueur County HMFA | \$13.65 | \$710 | \$28,400 | 1.5 | \$72,300 | \$1,808 | \$21,690 | \$542 | 2,042 | 19\% | \$10.86 | \$565 | 1.3 |
| Mankato-North Mankato MSA | \$15.67 | \$815 | \$32,600 | 1.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 11,783 | 32\% | \$9.12 | \$474 | 1.7 |
| Mille Lacs County HMFA | \$15.29 | \$795 | \$31,800 | 1.7 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,703 | 26\% | \$8.04 | \$418 | 1.9 |
| Minneapolis-St. Paul-Bloomington HMFA | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 373,933 | 30\% | \$15.26 | \$794 | 1.3 |
| Rochester HMFA | \$17.46 | \$908 | \$36,320 | 1.9 | \$84,300 | \$2,108 | \$25,290 | \$632 | 16,261 | 25\% | \$13.22 | \$687 | 1.3 |
| Sibley County HMFA | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,500 | \$1,663 | \$19,950 | \$499 | 1,251 | 21\% | \$9.82 | \$511 | 1.3 |
| St. Cloud MSA | \$14.13 | \$735 | \$29,400 | 1.6 | \$71,400 | \$1,785 | \$21,420 | \$536 | 20,907 | 29\% | \$10.25 | \$533 | 1.4 |
| Wabasha County HMFA | \$13.35 | \$694 | \$27,760 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,544 | 17\% | \$8.63 | \$449 | 1.5 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Aitkin County | \$13.40 | \$697 | \$27,880 | 1.5 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,326 | 17\% | \$8.09 | \$420 | 1.7 |
| Anoka County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 23,568 | 19\% | \$12.03 | \$625 | 1.6 |
| Becker County | \$12.75 | \$663 | \$26,520 | 1.4 | \$61,400 | \$1,535 | \$18,420 | \$461 | 2,820 | 21\% | \$8.52 | \$443 | 1.5 |
| Beltrami County | \$14.29 | \$743 | \$29,720 | 1.6 | \$55,000 | \$1,375 | \$16,500 | \$413 | 5,035 | 30\% | \$8.64 | \$449 | 1.7 |
| Benton County | \$14.13 | \$735 | \$29,400 | 1.6 | \$71,400 | \$1,785 | \$21,420 | \$536 | 4,690 | 30\% | \$8.15 | \$424 | 1.7 |
| Big Stone County | \$12.65 | \$658 | \$26,320 | 1.4 | \$57,500 | \$1,438 | \$17,250 | \$431 | 472 | 20\% | \$7.69 | \$400 | 1.6 |
| Blue Earth County | \$15.67 | \$815 | \$32,600 | 1.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 8,460 | 34\% | \$8.92 | \$464 | 1.8 |
| Brown County | \$12.65 | \$658 | \$26,320 | 1.4 | \$67,500 | \$1,688 | \$20,250 | \$506 | 2,396 | 22\% | \$9.38 | \$488 | 1.3 |
|  |  |  |  | 1: $B R=B$ <br> 2: $\mathrm{FMR}=\mathrm{Fis}$ <br> 3: This calc <br> 4: AMI = Fis <br> 5: "Afforda | om <br> sal Year 2016 tion uses the h I Year 2016 A " rents repres | Market Rent(H her of the state Median Incom the generally a | 2016) deral minim <br> ed standard | $m$ wage. Local <br> spending not | nimum wages ar <br> ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

## Minnesota

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \mathrm{R} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AM\| ${ }^{5}$ | $\begin{aligned} & 30 \% \\ & \text { of AMI } \\ & \hline \end{aligned}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage $(2016)$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Carton County | \$14.52 | \$755 | \$30,200 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 2,952 | 22\% | \$8.86 | \$461 | 1.6 |
| Carver County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 6,350 | 19\% | \$11.13 | \$579 | 1.8 |
| Cass County | \$13.94 | \$725 | \$29,000 | 1.5 | \$54,700 | \$1,368 | \$16,410 | \$410 | 2,472 | 19\% | \$6.40 | \$333 | 2.2 |
| Chippewa County | \$13.42 | \$698 | \$27,920 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,388 | 27\% | \$10.09 | \$525 | 1.3 |
| Chisago County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 3,046 | 15\% | \$6.95 | \$361 | 2.8 |
| Clay County | \$14.83 | \$771 | \$30,840 | 1.6 | \$73,200 | \$1,830 | \$21,960 | \$549 | 6,888 | 31\% | \$7.06 | \$367 | 2.1 |
| Clearwater County | \$12.65 | \$658 | \$26,320 | 1.4 | \$54,000 | \$1,350 | \$16,200 | \$405 | 710 | 20\% | \$8.25 | \$429 | 1.5 |
| Cook County | \$14.63 | \$761 | \$30,440 | 1.6 | \$61,200 | \$1,530 | \$18,360 | \$459 | 701 | 27\% | \$5.86 | \$305 | 2.5 |
| Cottonwood County | \$12.65 | \$658 | \$26,320 | 1.4 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,073 | 22\% | \$7.14 | \$371 | 1.8 |
| Crow Wing County | \$15.33 | \$797 | \$31,880 | 1.7 | \$59,500 | \$1,488 | \$17,850 | \$446 | 6,685 | 25\% | \$8.92 | \$464 | 1.7 |
| Dakota County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 38,375 | 25\% | \$12.97 | \$674 | 1.5 |
| Dodge County | \$17.46 | \$908 | \$36,320 | 1.9 | \$84,300 | \$2,108 | \$25,290 | \$632 | 1,185 | 16\% | \$8.24 | \$428 | 2.1 |
| Douglas County | \$13.35 | \$694 | \$27,760 | 1.5 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,717 | 24\% | \$8.50 | \$442 | 1.6 |
| Faribault County | \$12.65 | \$658 | \$26,320 | 1.4 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,441 | 23\% | \$13.54 | \$704 | 0.9 |
| Fillmore County | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 1,776 | 21\% | \$7.27 | \$378 | 1.7 |
| Freeborn County | \$12.65 | \$658 | \$26,320 | 1.4 | \$59,800 | \$1,495 | \$17,940 | \$449 | 3,142 | 24\% | \$10.34 | \$538 | 1.2 |
| Goodhue County | \$15.04 | \$782 | \$31,280 | 1.7 | \$75,000 | \$1,875 | \$22,500 | \$563 | 4,479 | 24\% | \$9.30 | \$484 | 1.6 |
| Grant County | \$12.65 | \$658 | \$26,320 | 1.4 | \$63,100 | \$1,578 | \$18,930 | \$473 | 492 | 19\% | \$8.58 | \$446 | 1.5 |
| Hennepin County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 178,580 | 37\% | \$17.33 | \$901 | 1.1 |
| Houston County | \$15.92 | \$828 | \$33,120 | 1.8 | \$67,700 | \$1,693 | \$20,310 | \$508 | 1,548 | 20\% | \$6.20 | \$323 | 2.6 |
| Hubbard County | \$12.65 | \$658 | \$26,320 | 1.4 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,637 | 19\% | \$8.31 | \$432 | 1.5 |
| Isanti County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 2,595 | 19\% | \$9.48 | \$493 | 2.1 |
| Itasca County | \$14.00 | \$728 | \$29,120 | 1.6 | \$58,200 | \$1,455 | \$17,460 | \$437 | 3,742 | 20\% | \$9.78 | \$508 | 1.4 |
| Jackson County | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,016 | 23\% | \$9.51 | \$494 | 1.3 |
| Kanabec County | \$14.88 | \$774 | \$30,960 | 1.7 | \$55,500 | \$1,388 | \$16,650 | \$416 | 1,327 | 21\% | \$8.83 | \$459 | 1.7 |
| Kandiyohi County | \$13.19 | \$686 | \$27,440 | 1.5 | \$64,600 | \$1,615 | \$19,380 | \$485 | 4,353 | 26\% | \$7.96 | \$414 | 1.7 |
| Kittson County | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,000 | \$1,650 | \$19,800 | \$495 | 360 | 19\% | \$8.44 | \$439 | 1.5 |
| Koochiching County | \$12.65 | \$658 | \$26,320 | 1.4 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,419 | 24\% | \$6.97 | \$362 | 1.8 |
| Lac qui Parle County | \$12.65 | \$658 | \$26,320 | 1.4 | \$62,500 | \$1,563 | \$18,750 | \$469 | 589 | 19\% | \$9.67 | \$503 | 1.3 |

1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

| Minnesota |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford FMR $^{2}$ $\qquad$ | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \text { AM }{ }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AM1 ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered}\text { Renter } \\ \text { households } \\ (2010-2014)\end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Lake County | \$16.10 | \$837 | \$33,480 | 1.8 | \$63,200 | \$1,580 | \$18,960 | \$474 | 895 | 18\% | \$10.16 | \$528 | 1.6 |
| Lake of the Woods County | \$12.65 | \$658 | \$26,320 | 1.4 | \$51,100 | \$1,278 | \$15,330 | \$383 | 220 | 13\% | \$7.00 | \$364 | 1.8 |
| Le Sueur County | \$13.65 | \$710 | \$28,400 | 1.5 | \$72,300 | \$1,808 | \$21,690 | \$542 | 2,042 | 19\% | \$10.86 | \$565 | 1.3 |
| Lincoln County | \$12.65 | \$658 | \$26,320 | 1.4 | \$64,900 | \$1,623 | \$19,470 | \$487 | 470 | 19\% | \$7.69 | \$400 | 1.6 |
| Lyon County | \$12.65 | \$658 | \$26,320 | 1.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 3,271 | 32\% | \$9.25 | \$481 | 1.4 |
| Mcleod County | \$13.35 | \$694 | \$27,760 | 1.5 | \$69,800 | \$1,745 | \$20,940 | \$524 | 3,516 | 24\% | \$10.03 | \$521 | 1.3 |
| Mahnomen County | \$12.65 | \$658 | \$26,320 | 1.4 | \$49,000 | \$1,225 | \$14,700 | \$368 | 552 | 27\% | \$7.43 | \$386 | 1.7 |
| Marshall County | \$12.65 | \$658 | \$26,320 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 783 | 19\% | \$11.01 | \$573 | 1.1 |
| Martin County | \$12.65 | \$658 | \$26,320 | 1.4 | \$62,800 | \$1,570 | \$18,840 | \$471 | 2,082 | 24\% | \$8.28 | \$431 | 1.5 |
| Meeker County | \$14.37 | \$747 | \$29,880 | 1.6 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,955 | 21\% | \$8.57 | \$446 | 1.7 |
| Mille Lacs County | \$15.29 | \$795 | \$31,800 | 1.7 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,703 | 26\% | \$8.04 | \$418 | 1.9 |
| Morrison County | \$12.67 | \$659 | \$26,360 | 1.4 | \$61,700 | \$1,543 | \$18,510 | \$463 | 2,650 | 20\% | \$6.40 | \$333 | 2.0 |
| Mower County | \$14.15 | \$736 | \$29,440 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,356 | 28\% | \$9.80 | \$509 | 1.4 |
| Murray County | \$12.65 | \$658 | \$26,320 | 1.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 670 | 18\% | \$9.50 | \$494 | 1.3 |
| Nicollet County | \$15.67 | \$815 | \$32,600 | 1.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 3,323 | 27\% | \$9.70 | \$504 | 1.6 |
| Nobles County | \$13.29 | \$691 | \$27,640 | 1.5 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,214 | 28\% | \$9.78 | \$509 | 1.4 |
| Norman County | \$12.65 | \$658 | \$26,320 | 1.4 | \$60,700 | \$1,518 | \$18,210 | \$455 | 553 | 20\% | \$10.24 | \$532 | 1.2 |
| Olmsted County | \$17.46 | \$908 | \$36,320 | 1.9 | \$84,300 | \$2,108 | \$25,290 | \$632 | 15,076 | 26\% | \$13.48 | \$701 | 1.3 |
| Otter Tail County | \$12.65 | \$658 | \$26,320 | 1.4 | \$63,300 | \$1,583 | \$18,990 | \$475 | 5,046 | 21\% | \$7.07 | \$368 | 1.8 |
| Pennington County | \$12.65 | \$658 | \$26,320 | 1.4 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,477 | 25\% | \$10.21 | \$531 | 1.2 |
| Pine County | \$14.88 | \$774 | \$30,960 | 1.7 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,466 | 21\% | \$6.77 | \$352 | 2.2 |
| Pipestone County | \$12.65 | \$658 | \$26,320 | 1.4 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,044 | 26\% | \$7.78 | \$405 | 1.6 |
| Polk County | \$16.02 | \$833 | \$33,320 | 1.8 | \$69,400 | \$1,735 | \$20,820 | \$521 | 3,587 | 28\% | \$7.48 | \$389 | 2.1 |
| Pope County | \$14.10 | \$733 | \$29,320 | 1.6 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,002 | 21\% | \$9.70 | \$504 | 1.5 |
| Ramsey County | \$19.75 | \$1,027 | \$41,080 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 83,900 | 41\% | \$15.77 | \$820 | 1.3 |
| Red Lake County | \$12.65 | \$658 | \$26,320 | 1.4 | \$61,200 | \$1,530 | \$18,360 | \$459 | 326 | 19\% | \$6.63 | \$345 | 1.9 |
| Redwood County | \$12.65 | \$658 | \$26,320 | 1.4 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,372 | 21\% | \$9.11 | \$474 | 1.4 |
| Renville County | \$12.65 | \$658 | \$26,320 | 1.4 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,352 | 21\% | \$10.26 | \$533 | 1.2 |
| Rice County | \$17.48 | \$909 | \$36,360 | 1.9 | \$73,200 | \$1,830 | \$21,960 | \$549 | 5,526 | 25\% | \$8.66 | \$450 | 2.0 |

1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.


[^42]
## MISSISSIPPI

In Mississippi, 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 $\$ 29,268$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ha + + M O

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 10.64$ |
| 2-Bedroom Housing Wage | $\$ 14.07$ |
| Number of Renter Households | 339,802 |
| Percent Renters | $31 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Lafayette County | $\$ 16.65$ |
| Copiah County | $\$ 15.98$ |
| Hinds County | $\$ 15.98$ |
| Madison County | $\$ 15.98$ |
| Rankin County | $\$ 15.98$ |

## 78

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR $\qquad$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } \mathrm{AMI} \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014 | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Mississippi | \$14.07 | \$732 | \$29,268 | 1.9 | \$49,227 | \$1,231 | \$14,768 | \$369 | 339,802 | 31\% | \$10.64 | \$553 | 1.3 |
| Combined Nonmetro Areas | \$13.05 | \$679 | \$27,144 | 1.8 | \$44,291 | \$1,107 | \$13,287 | \$332 | 178,431 | 30\% | \$9.66 | \$502 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Benton County HMFA | \$12.27 | \$638 | \$25,520 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 516 | 17\% | \$7.81 | \$406 | 1.6 |
| Gulfport-Biloxi HMFA | \$15.40 | \$801 | \$32,040 | 2.1 | \$51,100 | \$1,278 | \$15,330 | \$383 | 35,313 | 38\% | \$11.69 | \$608 | 1.3 |
| Hattiesburg MSA | \$14.06 | \$731 | \$29,240 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 20,032 | 37\% | \$9.81 | \$510 | 1.4 |
| Jackson HMFA | \$15.98 | \$831 | \$33,240 | 2.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 61,927 | 33\% | \$12.10 | \$629 | 1.3 |
| Marshall County HMFA | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 2,983 | 23\% | \$9.92 | \$516 | 1.2 |
| Memphis HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 15,317 | 26\% | \$10.13 | \$527 | 1.6 |
| Pascagoula HMFA | \$14.77 | \$768 | \$30,720 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 14,579 | 29\% | \$14.85 | \$772 | 1.0 |
| Simpson County HMFA | \$12.27 | \$638 | \$25,520 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,211 | 23\% | \$8.18 | \$425 | 1.5 |
| Tate County HMFA | \$13.13 | \$683 | \$27,320 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 2,798 | 28\% | \$9.45 | \$491 | 1.4 |
| Tunica County HMFA | \$12.94 | \$673 | \$26,920 | 1.8 | \$35,900 | \$898 | \$10,770 | \$269 | 2,265 | 56\% | \$9.71 | \$505 | 1.3 |
| Yazoo County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$34,000 | \$850 | \$10,200 | \$255 | 3,430 | 40\% | \$8.29 | \$431 | 1.5 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$13.71 | \$713 | \$28,520 | 1.9 | \$37,000 | \$925 | \$11,100 | \$278 | 4,113 | 34\% | \$9.74 | \$506 | 1.4 |
| Alcorn County | \$12.33 | \$641 | \$25,640 | 1.7 | \$44,500 | \$1,113 | \$13,350 | \$334 | 4,341 | 30\% | \$10.44 | \$543 | 1.2 |
| Amite County | \$12.27 | \$638 | \$25,520 | 1.7 | \$37,200 | \$930 | \$11,160 | \$279 | 811 | 16\% | \$10.38 | \$540 | 1.2 |
| Attala County | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 2,142 | 29\% | \$7.60 | \$395 | 1.6 |
| Benton County | \$12.27 | \$638 | \$25,520 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 516 | 17\% | \$7.81 | \$406 | 1.6 |
| Bolivar County | \$12.27 | \$638 | \$25,520 | 1.7 | \$37,400 | \$935 | \$11,220 | \$281 | 5,417 | 44\% | \$10.49 | \$545 | 1.2 |
| Calhoun County | \$12.27 | \$638 | \$25,520 | 1.7 | \$40,500 | \$1,013 | \$12,150 | \$304 | 1,699 | 29\% | \$8.14 | \$423 | 1.5 |
| Carroll County | \$12.54 | \$652 | \$26,080 | 1.7 | \$42,100 | \$1,053 | \$12,630 | \$316 | 586 | 15\% | \$12.18 | \$633 | 1.0 |
| Chickasaw County | \$12.27 | \$638 | \$25,520 | 1.7 | \$37,800 | \$945 | \$11,340 | \$284 | 1,682 | 26\% | \$8.23 | \$428 | 1.5 |
| Choctaw County | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,200 | \$1,055 | \$12,660 | \$317 | 960 | 28\% | \$13.23 | \$688 | 0.9 |

[^43]| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | Annual income needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM }{ }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable atAMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } \mathrm{AMI} \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Claiborne County | \$12.27 | \$638 | \$25,520 | 1.7 | \$32,200 | \$805 | \$9,660 | \$242 | 742 | 23\% | \$17.77 | \$924 | 0.7 |
| Clarke County | \$12.77 | \$664 | \$26,560 | 1.8 | \$42,600 | \$1,065 | \$12,780 | \$320 | 1,037 | 16\% | \$11.97 | \$623 | 1.1 |
| Clay County | \$12.31 | \$640 | \$25,600 | 1.7 | \$40,200 | \$1,005 | \$12,060 | \$302 | 2,310 | 30\% | \$8.73 | \$454 | 1.4 |
| Coahoma County | \$12.60 | \$655 | \$26,200 | 1.7 | \$31,900 | \$798 | \$9,570 | \$239 | 4,322 | 46\% | \$10.14 | \$527 | 1.2 |
| Copiah County | \$15.98 | \$831 | \$33,240 | 2.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 2,367 | 24\% | \$8.97 | \$466 | 1.8 |
| Covington County | \$12.27 | \$638 | \$25,520 | 1.7 | \$43,800 | \$1,095 | \$13,140 | \$329 | 1,248 | 18\% | \$9.08 | \$472 | 1.4 |
| DeSoto County | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 15,317 | 26\% | \$10.13 | \$527 | 1.6 |
| Forrest County | \$14.06 | \$731 | \$29,240 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 12,219 | 44\% | \$10.48 | \$545 | 1.3 |
| Franklin County | \$12.27 | \$638 | \$25,520 | 1.7 | \$40,300 | \$1,008 | \$12,090 | \$302 | 690 | 21\% | \$11.12 | \$578 | 1.1 |
| George County | \$12.27 | \$638 | \$25,520 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,056 | 14\% | \$8.49 | \$442 | 1.4 |
| Greene County | \$12.27 | \$638 | \$25,520 | 1.7 | \$48,400 | \$1,210 | \$14,520 | \$363 | 623 | 15\% | \$7.96 | \$414 | 1.5 |
| Grenada County | \$12.27 | \$638 | \$25,520 | 1.7 | \$49,600 | \$1,240 | \$14,880 | \$372 | 1,877 | 25\% | \$6.52 | \$339 | 1.9 |
| Hancock County | \$15.40 | \$801 | \$32,040 | 2.1 | \$51,100 | \$1,278 | \$15,330 | \$383 | 4,870 | 26\% | \$14.35 | \$746 | 1.1 |
| Harrison County | \$15.40 | \$801 | \$32,040 | 2.1 | \$51,100 | \$1,278 | \$15,330 | \$383 | 30,443 | 41\% | \$11.32 | \$589 | 1.4 |
| Hinds County | \$15.98 | \$831 | \$33,240 | 2.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 35,513 | 40\% | \$12.32 | \$640 | 1.3 |
| Holmes County | \$12.27 | \$638 | \$25,520 | 1.7 | \$26,700 | \$668 | \$8,010 | \$200 | 2,133 | 33\% | \$8.00 | \$416 | 1.5 |
| Humphreys County | \$12.27 | \$638 | \$25,520 | 1.7 | \$29,600 | \$740 | \$8,880 | \$222 | 1,365 | 45\% | \$7.90 | \$411 | 1.6 |
| Issaquena County | \$12.27 | \$638 | \$25,520 | 1.7 | \$27,200 | \$680 | \$8,160 | \$204 | 151 | 35\% | \$4.86 | \$253 | 2.5 |
| Itawamba County | \$12.27 | \$638 | \$25,520 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 1,954 | 22\% | \$10.97 | \$570 | 1.1 |
| Jackson County | \$14.77 | \$768 | \$30,720 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 14,579 | 29\% | \$14.85 | \$772 | 1.0 |
| Jasper County | \$12.27 | \$638 | \$25,520 | 1.7 | \$38,200 | \$955 | \$11,460 | \$287 | 1,253 | 18\% | \$13.44 | \$699 | 0.9 |
| Jefferson County | \$12.27 | \$638 | \$25,520 | 1.7 | \$33,700 | \$843 | \$10,110 | \$253 | 943 | 37\% | \$8.51 | \$443 | 1.4 |
| Jefferson Davis County | \$12.27 | \$638 | \$25,520 | 1.7 | \$35,900 | \$898 | \$10,770 | \$269 | 1,046 | 21\% | \$11.14 | \$579 | 1.1 |
| Jones County | \$13.88 | \$722 | \$28,880 | 1.9 | \$41,500 | \$1,038 | \$12,450 | \$311 | 6,503 | 27\% | \$11.14 | \$579 | 1.2 |
| Kemper County | \$12.52 | \$651 | \$26,040 | 1.7 | \$42,000 | \$1,050 | \$12,600 | \$315 | 814 | 22\% | \$18.75 | \$975 | 0.7 |
| Lafayette County | \$16.65 | \$866 | \$34,640 | 2.3 | \$61,500 | \$1,538 | \$18,450 | \$461 | 6,732 | 41\% | \$8.07 | \$420 | 2.1 |
| Lamar County | \$14.06 | \$731 | \$29,240 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 7,110 | 33\% | \$8.42 | \$438 | 1.7 |
| Lauderdale County | \$14.27 | \$742 | \$29,680 | 2.0 | \$41,200 | \$1,030 | \$12,360 | \$309 | 10,361 | 35\% | \$10.29 | \$535 | 1.4 |
| Lawrence County | \$12.60 | \$655 | \$26,200 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,012 | 21\% | \$13.55 | \$705 | 0.9 |

[^44]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

Mississippi

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \text { FMR } \\ \hline \end{array}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Leake County | \$12.27 | \$638 | \$25,520 | 1.7 | \$39,800 | \$995 | \$11,940 | \$299 | 2,136 | 26\% | \$8.10 | \$421 | 1.5 |
| Lee County | \$13.63 | \$709 | \$28,360 | 1.9 | \$57,300 | \$1,433 | \$17,190 | \$430 | 9,782 | 31\% | \$9.64 | \$501 | 1.4 |
| Leflore County | \$12.52 | \$651 | \$26,040 | 1.7 | \$31,100 | \$778 | \$9,330 | \$233 | 5,375 | 49\% | \$8.99 | \$467 | 1.4 |
| Lincoln County | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,700 | \$1,068 | \$12,810 | \$320 | 3,379 | 26\% | \$10.70 | \$557 | 1.1 |
| Lowndes County | \$13.23 | \$688 | \$27,520 | 1.8 | \$49,900 | \$1,248 | \$14,970 | \$374 | 8,903 | 38\% | \$10.76 | \$560 | 1.2 |
| Madison County | \$15.98 | \$831 | \$33,240 | 2.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 10,507 | 29\% | \$12.93 | \$672 | 1.2 |
| Marion County | \$12.27 | \$638 | \$25,520 | 1.7 | \$40,000 | \$1,000 | \$12,000 | \$300 | 2,394 | 24\% | \$8.53 | \$444 | 1.4 |
| Marshall County | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 2,983 | 23\% | \$9.92 | \$516 | 1.2 |
| Monroe County | \$12.27 | \$638 | \$25,520 | 1.7 | \$46,600 | \$1,165 | \$13,980 | \$350 | 3,165 | 23\% | \$10.52 | \$547 | 1.2 |
| Montgomery County | \$12.27 | \$638 | \$25,520 | 1.7 | \$38,400 | \$960 | \$11,520 | \$288 | 1,045 | 25\% | \$7.38 | \$384 | 1.7 |
| Neshoba County | \$12.27 | \$638 | \$25,520 | 1.7 | \$42,500 | \$1,063 | \$12,750 | \$319 | 2,837 | 26\% | \$13.00 | \$676 | 0.9 |
| Newton County | \$12.81 | \$666 | \$26,640 | 1.8 | \$45,900 | \$1,148 | \$13,770 | \$344 | 1,853 | 23\% | \$8.94 | \$465 | 1.4 |
| Noxubee County | \$12.27 | \$638 | \$25,520 | 1.7 | \$35,300 | \$883 | \$10,590 | \$265 | 1,265 | 30\% | \$7.84 | \$408 | 1.6 |
| Oktibbeha County | \$15.12 | \$786 | \$31,440 | 2.1 | \$56,700 | \$1,418 | \$17,010 | \$425 | 8,449 | 48\% | \$7.80 | \$406 | 1.9 |
| Panola County | \$12.27 | \$638 | \$25,520 | 1.7 | \$43,000 | \$1,075 | \$12,900 | \$323 | 2,957 | 25\% | \$9.28 | \$482 | 1.3 |
| Pearl River County | \$12.94 | \$673 | \$26,920 | 1.8 | \$51,700 | \$1,293 | \$15,510 | \$388 | 4,901 | 24\% | \$9.40 | \$489 | 1.4 |
| Perry County | \$14.06 | \$731 | \$29,240 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 703 | 16\% | \$12.02 | \$625 | 1.2 |
| Pike County | \$13.60 | \$707 | \$28,280 | 1.9 | \$42,400 | \$1,060 | \$12,720 | \$318 | 4,852 | 33\% | \$7.39 | \$384 | 1.8 |
| Pontotoc County | \$12.27 | \$638 | \$25,520 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 2,469 | 24\% | \$9.25 | \$481 | 1.3 |
| Prentiss County | \$12.27 | \$638 | \$25,520 | 1.7 | \$43,200 | \$1,080 | \$12,960 | \$324 | 2,607 | 27\% | \$7.68 | \$400 | 1.6 |
| Quitman County | \$12.27 | \$638 | \$25,520 | 1.7 | \$28,900 | \$723 | \$8,670 | \$217 | 1,041 | 34\% | \$9.27 | \$482 | 1.3 |
| Rankin County | \$15.98 | \$831 | \$33,240 | 2.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 13,540 | 25\% | \$11.31 | \$588 | 1.4 |
| Scott County | \$12.27 | \$638 | \$25,520 | 1.7 | \$40,400 | \$1,010 | \$12,120 | \$303 | 2,559 | 26\% | \$9.79 | \$509 | 1.3 |
| Sharkey County | \$12.27 | \$638 | \$25,520 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 723 | 40\% | \$9.71 | \$505 | 1.3 |
| Simpson County | \$12.27 | \$638 | \$25,520 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,211 | 23\% | \$8.18 | \$425 | 1.5 |
| Smith County | \$12.27 | \$638 | \$25,520 | 1.7 | \$46,000 | \$1,150 | \$13,800 | \$345 | 1,095 | 18\% | \$10.04 | \$522 | 1.2 |
| Stone County | \$13.98 | \$727 | \$29,080 | 1.9 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,028 | 18\% | \$9.31 | \$484 | 1.5 |
| Sunflower County | \$12.27 | \$638 | \$25,520 | 1.7 | \$32,700 | \$818 | \$9,810 | \$245 | 3,505 | 41\% | \$8.39 | \$436 | 1.5 |
| Tallahatchie County | \$12.27 | \$638 | \$25,520 | 1.7 | \$38,500 | \$963 | \$11,550 | \$289 | 1,094 | 24\% | \$7.53 | \$392 | 1.6 |
|  |  |  |  | 1: BR = Bedr <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI = Fisc <br> 5: "Affordable | om <br> al Year 2016 Fa tion uses the $h$ Year 2016 Ar " rents represe | Market Rent(H) her of the state Median Incom the generally a | 2016) <br> eral minim <br> ed standard | m wage. Local <br> of spending no | nimum wages ar <br> ore than $30 \%$ of |  | Appendix A. <br> gross housing |  |  |



[^45]
## MISSOURI

In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 779$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,596$ monthly or $\$ 31,158$ annually. Assuming a 40 -hour work week,

STATE RANKING $37 *$ 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { T- } 44008 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.65$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.74$ |
| 2-Bedroom Housing Wage | $\$ 14.98$ |
| Number of Renter Households | 756,950 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| Kansas City HMFA | $\$ 17.17$ |
| St. Louis HMFA | $\$ 16.15$ |
| Pulaski County | $\$ 15.88$ |
| Boone County | $\$ 15.87$ |
| Stone County | $\$ 14.60$ |

## 78

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage


Missouri

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage <br> necessary to <br> afford 2 BR $^{1}$ <br> FMR $^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ A_{1}{ }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Bates County | \$12.12 | \$630 | \$25,200 | 1.6 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,898 | 28\% | \$8.72 | \$454 | 1.4 |
| Benton County | \$12.44 | \$647 | \$25,880 | 1.6 | \$44,000 | \$1,100 | \$13,200 | \$330 | 1,322 | 16\% | \$6.59 | \$343 | 1.9 |
| Bollinger County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,100 | \$1,378 | \$16,530 | \$413 | 877 | 18\% | \$6.09 | \$317 | 2.1 |
| Boone County | \$15.87 | \$825 | \$33,000 | 2.1 | \$69,600 | \$1,740 | \$20,880 | \$522 | 28,623 | 43\% | \$8.76 | \$456 | 1.8 |
| Buchanan County | \$13.44 | \$699 | \$27,960 | 1.8 | \$60,100 | \$1,503 | \$18,030 | \$451 | 12,134 | 36\% | \$11.00 | \$572 | 1.2 |
| Butler County | \$12.29 | \$639 | \$25,560 | 1.6 | \$44,300 | \$1,108 | \$13,290 | \$332 | 5,684 | 34\% | \$9.09 | \$473 | 1.4 |
| Caldwell County * | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 1,029 | 28\% | \$10.47 | \$545 | 1.6 |
| Callaway County | \$12.12 | \$630 | \$25,200 | 1.6 | \$59,900 | \$1,498 | \$17,970 | \$449 | 4,239 | 26\% | \$12.20 | \$634 | 1.0 |
| Camden County | \$12.94 | \$673 | \$26,920 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 3,725 | 21\% | \$7.82 | \$407 | 1.7 |
| Cape Girardeau County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,100 | \$1,378 | \$16,530 | \$413 | 10,497 | 35\% | \$10.62 | \$552 | 1.2 |
| Carroll County | \$12.12 | \$630 | \$25,200 | 1.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 843 | 23\% | \$6.81 | \$354 | 1.8 |
| Carter County | \$12.25 | \$637 | \$25,480 | 1.6 | \$41,700 | \$1,043 | \$12,510 | \$313 | 695 | 28\% | \$5.96 | \$310 | 2.1 |
| Cass County * | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 8,790 | 23\% | \$8.41 | \$437 | 2.0 |
| Cedar County | \$12.42 | \$646 | \$25,840 | 1.6 | \$39,100 | \$978 | \$11,730 | \$293 | 1,626 | 28\% | \$7.10 | \$369 | 1.8 |
| Chariton County | \$12.12 | \$630 | \$25,200 | 1.6 | \$52,700 | \$1,318 | \$15,810 | \$395 | 669 | 23\% | \$9.07 | \$472 | 1.3 |
| Christian County | \$13.19 | \$686 | \$27,440 | 1.7 | \$54,400 | \$1,360 | \$16,320 | \$408 | 7,785 | 26\% | \$8.69 | \$452 | 1.5 |
| Clark County | \$12.12 | \$630 | \$25,200 | 1.6 | \$51,600 | \$1,290 | \$15,480 | \$387 | 698 | 24\% | \$8.07 | \$419 | 1.5 |
| Clay County * | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 25,359 | 29\% | \$13.35 | \$694 | 1.3 |
| Clinton County* | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 2,158 | 27\% | \$9.31 | \$484 | 1.8 |
| Cole County | \$12.12 | \$630 | \$25,200 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 9,431 | 32\% | \$10.21 | \$531 | 1.2 |
| Cooper County | \$12.12 | \$630 | \$25,200 | 1.6 | \$58,100 | \$1,453 | \$17,430 | \$436 | 1,909 | 29\% | \$8.98 | \$467 | 1.3 |
| Crawford County | \$12.83 | \$667 | \$26,680 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 2,458 | 26\% | \$9.54 | \$496 | 1.3 |
| Dade County | \$12.12 | \$630 | \$25,200 | 1.6 | \$45,300 | \$1,133 | \$13,590 | \$340 | 659 | 21\% | \$7.89 | \$410 | 1.5 |
| Dallas County | \$12.12 | \$630 | \$25,200 | 1.6 | \$45,600 | \$1,140 | \$13,680 | \$342 | 1,316 | 21\% | \$6.45 | \$335 | 1.9 |
| Daviess County | \$12.12 | \$630 | \$25,200 | 1.6 | \$52,900 | \$1,323 | \$15,870 | \$397 | 715 | 23\% | \$7.90 | \$411 | 1.5 |
| DeKalb County | \$13.44 | \$699 | \$27,960 | 1.8 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,304 | 35\% | \$7.84 | \$408 | 1.7 |
| Dent County | \$12.52 | \$651 | \$26,040 | 1.6 | \$43,500 | \$1,088 | \$13,050 | \$326 | 1,677 | 28\% | \$6.62 | \$344 | 1.9 |
| Douglas County | \$12.12 | \$630 | \$25,200 | 1.6 | \$39,300 | \$983 | \$11,790 | \$295 | 1,194 | 23\% | \$8.77 | \$456 | 1.4 |
| Dunklin County | \$12.12 | \$630 | \$25,200 | 1.6 | \$39,500 | \$988 | \$11,850 | \$296 | 4,787 | 38\% | \$7.69 | \$400 | 1.6 |

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

## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly <br> rent <br> affordable <br> at $30 \%$ <br> of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Franklin County | \$16.15 | \$840 | \$33,600 | 2.1 | \$70,300 | \$1,758 | \$21,090 | \$527 | 9,739 | 25\% | \$11.01 | \$572 | 1.5 |
| Gasconade County | \$12.12 | \$630 | \$25,200 | 1.6 | \$54,000 | \$1,350 | \$16,200 | \$405 | 1,512 | 24\% | \$6.88 | \$358 | 1.8 |
| Gentry County | \$12.12 | \$630 | \$25,200 | 1.6 | \$49,000 | \$1,225 | \$14,700 | \$368 | 694 | 25\% | \$8.81 | \$458 | 1.4 |
| Greene County | \$13.19 | \$686 | \$27,440 | 1.7 | \$54,400 | \$1,360 | \$16,320 | \$408 | 47,596 | 41\% | \$11.55 | \$600 | 1.1 |
| Grundy County | \$12.12 | \$630 | \$25,200 | 1.6 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,297 | 31\% | \$8.74 | \$454 | 1.4 |
| Harrison County | \$12.52 | \$651 | \$26,040 | 1.6 | \$45,900 | \$1,148 | \$13,770 | \$344 | 957 | 27\% | \$7.77 | \$404 | 1.6 |
| Henry County | \$13.17 | \$685 | \$27,400 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 2,607 | 27\% | \$11.03 | \$574 | 1.2 |
| Hickory County | \$12.12 | \$630 | \$25,200 | 1.6 | \$37,400 | \$935 | \$11,220 | \$281 | 698 | 17\% | \$6.79 | \$353 | 1.8 |
| Holt County | \$12.12 | \$630 | \$25,200 | 1.6 | \$55,000 | \$1,375 | \$16,500 | \$413 | 646 | 30\% | \$9.20 | \$478 | 1.3 |
| Howard County | \$12.12 | \$630 | \$25,200 | 1.6 | \$55,600 | \$1,390 | \$16,680 | \$417 | 899 | 24\% | \$5.95 | \$309 | 2.0 |
| Howell County | \$12.12 | \$630 | \$25,200 | 1.6 | \$42,300 | \$1,058 | \$12,690 | \$317 | 5,109 | 32\% | \$7.82 | \$407 | 1.5 |
| Iron County | \$12.12 | \$630 | \$25,200 | 1.6 | \$45,200 | \$1,130 | \$13,560 | \$339 | 1,209 | 29\% | \$12.94 | \$673 | 0.9 |
| Jackson County * | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 108,115 | 40\% | \$15.05 | \$783 | 1.1 |
| Jasper County | \$12.83 | \$667 | \$26,680 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 15,885 | 35\% | \$11.59 | \$602 | 1.1 |
| Jefferson County | \$16.15 | \$840 | \$33,600 | 2.1 | \$70,300 | \$1,758 | \$21,090 | \$527 | 14,826 | 18\% | \$8.76 | \$455 | 1.8 |
| Johnson County | \$13.88 | \$722 | \$28,880 | 1.8 | \$60,200 | \$1,505 | \$18,060 | \$452 | 7,821 | 39\% | \$7.89 | \$410 | 1.8 |
| Knox County | \$12.12 | \$630 | \$25,200 | 1.6 | \$45,200 | \$1,130 | \$13,560 | \$339 | 440 | 25\% | \$7.56 | \$393 | 1.6 |
| Laclede County | \$12.12 | \$630 | \$25,200 | 1.6 | \$45,000 | \$1,125 | \$13,500 | \$338 | 4,066 | 30\% | \$9.28 | \$482 | 1.3 |
| Lafayette County * | \$17.17 | \$893 | \$35,720 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 3,040 | 23\% | \$7.83 | \$407 | 2.2 |
| Lawrence County | \$12.12 | \$630 | \$25,200 | 1.6 | \$49,200 | \$1,230 | \$14,760 | \$369 | 4,210 | 29\% | \$10.21 | \$531 | 1.2 |
| Lewis County | \$12.12 | \$630 | \$25,200 | 1.6 | \$50,300 | \$1,258 | \$15,090 | \$377 | 1,044 | 27\% | \$8.41 | \$437 | 1.4 |
| Lincoln County | \$16.15 | \$840 | \$33,600 | 2.1 | \$70,300 | \$1,758 | \$21,090 | \$527 | 4,115 | 22\% | \$8.43 | \$438 | 1.9 |
| Linn County | \$12.12 | \$630 | \$25,200 | 1.6 | \$48,600 | \$1,215 | \$14,580 | \$365 | 1,189 | 25\% | \$8.66 | \$450 | 1.4 |
| Livingston County | \$12.12 | \$630 | \$25,200 | 1.6 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,660 | 29\% | \$8.95 | \$466 | 1.4 |
| McDonald County | \$12.12 | \$630 | \$25,200 | 1.6 | \$46,400 | \$1,160 | \$13,920 | \$348 | 2,426 | 30\% | \$9.75 | \$507 | 1.2 |
| Macon County | \$12.12 | \$630 | \$25,200 | 1.6 | \$51,700 | \$1,293 | \$15,510 | \$388 | 1,593 | 26\% | \$7.95 | \$414 | 1.5 |
| Madison County | \$13.33 | \$693 | \$27,720 | 1.7 | \$40,800 | \$1,020 | \$12,240 | \$306 | 1,100 | 24\% | \$7.97 | \$415 | 1.7 |
| Maries County | \$12.12 | \$630 | \$25,200 | 1.6 | \$56,800 | \$1,420 | \$17,040 | \$426 | 936 | 25\% | \$8.17 | \$425 | 1.5 |
| Marion County | \$12.19 | \$634 | \$25,360 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 3,710 | 33\% | \$10.14 | \$528 | 1.2 |

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

## 1: $B R=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

Missouri


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

## 1: $B R=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

Missouri


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

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## MONTANA

In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 759$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,530$ monthly or $\$ 30,361$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta + 4, \%OO } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.05$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.23$ |
| 2-Bedroom Housing Wage | $\$ 14.60$ |
| Number of Renter Households | 131,596 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Missoula County | $\$ 17.02$ |
| Lewis and Clark County | $\$ 16.54$ |
| Jefferson County | $\$ 15.87$ |
| Park County | $\$ 15.58$ |
| Broadwater County | $\$ 15.35$ |

## 73

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Montana |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable atAMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { Of AMI } \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Montana | \$14.60 | \$759 | \$30,361 | 1.8 | \$61,427 | \$1,536 | \$18,428 | \$461 | 131,596 | 32\% | \$11.23 | \$584 | 1.3 |
| Combined Nonmetro Areas | \$14.02 | \$729 | \$29,154 | 1.7 | \$59,978 | \$1,499 | \$17,993 | \$450 | 80,410 | 31\% | \$11.09 | \$577 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Billings HMFA | \$14.90 | \$775 | \$31,000 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 20,331 | 31\% | \$12.56 | \$653 | 1.2 |
| Golden Valley County HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$52,300 | \$1,308 | \$15,690 | \$392 | 77 | 24\% | \$8.73 | \$454 | 1.5 |
| Great Falls MSA | \$14.19 | \$738 | \$29,520 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 12,020 | 36\% | \$10.87 | \$565 | 1.3 |
| Missoula MSA | \$17.02 | \$885 | \$35,400 | 2.1 | \$61,600 | \$1,540 | \$18,480 | \$462 | 18,758 | 41\% | \$10.05 | \$523 | 1.7 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Beaverhead County | \$12.65 | \$658 | \$26,320 | 1.6 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,459 | 35\% | \$9.48 | \$493 | 1.3 |
| Big Horn County | \$12.65 | \$658 | \$26,320 | 1.6 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,275 | 36\% | \$14.87 | \$773 | 0.9 |
| Blaine County | \$12.65 | \$658 | \$26,320 | 1.6 | \$42,900 | \$1,073 | \$12,870 | \$322 | 811 | 36\% | \$8.25 | \$429 | 1.5 |
| Broadwater County | \$15.35 | \$798 | \$31,920 | 1.9 | \$50,700 | \$1,268 | \$15,210 | \$380 | 514 | 21\% | \$8.98 | \$467 | 1.7 |
| Carbon County | \$14.90 | \$775 | \$31,000 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 983 | 23\% | \$10.65 | \$554 | 1.4 |
| Carter County | \$12.65 | \$658 | \$26,320 | 1.6 | \$61,600 | \$1,540 | \$18,480 | \$462 | 84 | 17\% | \$10.89 | \$566 | 1.2 |
| Cascade County | \$14.19 | \$738 | \$29,520 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 12,020 | 36\% | \$10.87 | \$565 | 1.3 |
| Chouteau County | \$12.65 | \$658 | \$26,320 | 1.6 | \$51,400 | \$1,285 | \$15,420 | \$386 | 851 | 37\% | \$9.26 | \$482 | 1.4 |
| Custer County | \$12.65 | \$658 | \$26,320 | 1.6 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,520 | 31\% | \$11.21 | \$583 | 1.1 |
| Daniels County | \$12.65 | \$658 | \$26,320 | 1.6 | \$61,600 | \$1,540 | \$18,480 | \$462 | 197 | 22\% | \$11.28 | \$587 | 1.1 |
| Dawson County | \$12.65 | \$658 | \$26,320 | 1.6 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,189 | 31\% | \$10.12 | \$526 | 1.2 |
| Deer Lodge County | \$12.65 | \$658 | \$26,320 | 1.6 | \$51,000 | \$1,275 | \$15,300 | \$383 | 1,057 | 27\% | \$8.14 | \$423 | 1.6 |
| Fallon County | \$12.65 | \$658 | \$26,320 | 1.6 | \$68,300 | \$1,708 | \$20,490 | \$512 | 347 | 29\% | \$19.01 | \$989 | 0.7 |
| Fergus County | \$12.65 | \$658 | \$26,320 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,352 | 27\% | \$12.89 | \$670 | 1.0 |
| Flathead County | \$14.52 | \$755 | \$30,200 | 1.8 | \$60,400 | \$1,510 | \$18,120 | \$453 | 11,088 | 30\% | \$11.08 | \$576 | 1.3 |
| Gallatin County | \$15.15 | \$788 | \$31,520 | 1.9 | \$74,200 | \$1,855 | \$22,260 | \$557 | 14,508 | 39\% | \$10.99 | \$572 | 1.4 |
| Garfield County | \$12.65 | \$658 | \$26,320 | 1.6 | \$61,000 | \$1,525 | \$18,300 | \$458 | 102 | 23\% | \$10.23 | \$532 | 1.2 |
| Glacier County | \$12.65 | \$658 | \$26,320 | 1.6 | \$37,700 | \$943 | \$11,310 | \$283 | 1,705 | 41\% | \$11.59 | \$603 | 1.1 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordable | oom <br> sal Year 2016 F <br> ation uses the his <br> al Year 2016 Ar <br> " rents represe | Market Rent (I her of the state Median Incon the generally | 2016) <br> deral minim <br> ed standard | $n$ wage. Local | nimum wages <br> more than $30 \%$ 。 | re not used. See gross income on | Appendix A. <br> gross housin |  |  |

Montana

$\dagger$ Wage data not available (See Appendix A).

[^46]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

| Montana |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AM1 }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered}\text { Renter } \\ \text { households } \\ \text { (2010-2014) }\end{gathered}$ | $\begin{gathered} \text { \% oftotal } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renterwage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Stillwater County | \$13.46 | \$700 | \$28,000 | 1.7 | \$71,200 | \$1,780 | \$21,360 | \$534 | 790 | 21\% | \$20.97 | \$1,090 | 0.6 |
| Sweet Grass County | \$13.13 | \$683 | \$27,320 | 1.6 | \$60,000 | \$1,500 | \$18,000 | \$450 | 376 | 27\% | \$14.21 | \$739 | 0.9 |
| Teton County | \$13.27 | \$690 | \$27,600 | 1.6 | \$55,600 | \$1,390 | \$16,680 | \$417 | 558 | 24\% | \$9.15 | \$476 | 1.5 |
| Toole County | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,700 | \$1,368 | \$16,410 | \$410 | 785 | 39\% | \$10.76 | \$559 | 1.2 |
| Treasure County | \$14.50 | \$754 | \$30,160 | 1.8 | \$48,500 | \$1,213 | \$14,550 | \$364 | 119 | 35\% | \$13.01 | \$677 | 1.1 |
| Valley County | \$12.65 | \$658 | \$26,320 | 1.6 | \$60,200 | \$1,505 | \$18,060 | \$452 | 938 | 29\% | \$8.98 | \$467 | 1.4 |
| Wheatland County | \$12.65 | \$658 | \$26,320 | 1.6 | \$44,700 | \$1,118 | \$13,410 | \$335 | 296 | 33\% | \$13.81 | \$718 | 0.9 |
| Wibaux County | \$12.65 | \$658 | \$26,320 | 1.6 | \$69,100 | \$1,728 | \$20,730 | \$518 | 120 | 27\% | \$12.27 | \$638 | 1.0 |
| Yellowstone County | \$14.90 | \$775 | \$31,000 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 19,348 | 32\% | \$12.61 | \$656 | 1.2 |

1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## NEBRASKA

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 751$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,505$ monthly or $\$ 30,058$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$14.45 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.59$ |
| 2-Bedroom Housing Wage | $\$ 14.45$ |
| Number of Renter Households | 245,311 |
| Percent Renters | $34 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Cass County | $\$ 16.08$ |
| Douglas County | $\$ 16.08$ |
| Sarpy County | $\$ 16.08$ |
| Washington County | $\$ 16.08$ |
| Hooker County | $\$ 15.90$ |

64
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Nebraska |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage <br> (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Nebraska | \$14.45 | \$751 | \$30,058 | 1.6 | \$66,857 | \$1,671 | \$20,057 | \$501 | 245,311 | 34\% | \$11.59 | \$603 | 1.2 |
| Combined Nonmetro Areas | \$12.60 | \$655 | \$26,203 | 1.4 | \$60,539 | \$1,513 | \$18,162 | \$454 | 80,653 | 29\% | \$10.56 | \$549 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Hall County HMFA | \$13.08 | \$680 | \$27,200 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 8,092 | 36\% | \$11.31 | \$588 | 1.2 |
| Hamilton County HMFA | \$12.13 | \$631 | \$25,240 | 1.3 | \$63,400 | \$1,585 | \$19,020 | \$476 | 720 | 20\% | \$10.23 | \$532 | 1.2 |
| Howard County HMFA | \$12.13 | \$631 | \$25,240 | 1.3 | \$66,800 | \$1,670 | \$20,040 | \$501 | 625 | 24\% | \$6.76 | \$351 | 1.8 |
| Lincoln HMFA | \$14.65 | \$762 | \$30,480 | 1.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 47,252 | 41\% | \$10.68 | \$555 | 1.4 |
| Merrick County HMFA | \$12.13 | \$631 | \$25,240 | 1.3 | \$57,700 | \$1,443 | \$17,310 | \$433 | 907 | 27\% | \$10.19 | \$530 | 1.2 |
| Omaha-Council Bluffs HMFA | \$16.08 | \$836 | \$33,440 | 1.8 | \$72,100 | \$1,803 | \$21,630 | \$541 | 100,563 | 35\% | \$12.75 | \$663 | 1.3 |
| Saunders County HMFA | \$13.85 | \$720 | \$28,800 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,734 | 21\% | \$9.16 | \$476 | 1.5 |
| Seward County HMFA | \$12.13 | \$631 | \$25,240 | 1.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 1,664 | 27\% | \$10.27 | \$534 | 1.2 |
| Sioux City HMFA | \$13.67 | \$711 | \$28,440 | 1.5 | \$58,900 | \$1,473 | \$17,670 | \$442 | 3,101 | 32\% | \$10.29 | \$535 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$12.44 | \$647 | \$25,880 | 1.4 | \$67,000 | \$1,675 | \$20,100 | \$503 | 3,676 | 29\% | \$9.43 | \$490 | 1.3 |
| Antelope County | \$12.13 | \$631 | \$25,240 | 1.3 | \$56,100 | \$1,403 | \$16,830 | \$421 | 691 | 24\% | \$8.93 | \$464 | 1.4 |
| Arthur County $\dagger$ | \$15.04 | \$782 | \$31,280 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 75 | 40\% |  |  |  |
| Banner County $\dagger$ | \$12.56 | \$653 | \$26,120 | 1.4 | \$53,100 | \$1,328 | \$15,930 | \$398 | 98 | 32\% |  |  |  |
| Blaine County $\dagger$ | \$12.73 | \$662 | \$26,480 | 1.4 | \$46,800 | \$1,170 | \$14,040 | \$351 | 120 | 48\% |  |  |  |
| Boone County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,800 | \$1,520 | \$18,240 | \$456 | 470 | 21\% | \$12.96 | \$674 | 0.9 |
| Box Butte County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,732 | 36\% | \$8.50 | \$442 | 1.4 |
| Boyd County | \$12.13 | \$631 | \$25,240 | 1.3 | \$52,600 | \$1,315 | \$15,780 | \$395 | 195 | 21\% | \$7.70 | \$400 | 1.6 |
| Brown County | \$12.73 | \$662 | \$26,480 | 1.4 | \$45,800 | \$1,145 | \$13,740 | \$344 | 497 | 33\% | \$8.55 | \$444 | 1.5 |
| Buffalo County | \$13.15 | \$684 | \$27,360 | 1.5 | \$68,800 | \$1,720 | \$20,640 | \$516 | 6,448 | 36\% | \$9.93 | \$516 | 1.3 |
| Burt County | \$12.50 | \$650 | \$26,000 | 1.4 | \$64,100 | \$1,603 | \$19,230 | \$481 | 657 | 23\% | \$8.43 | \$438 | 1.5 |
| Butler County | \$12.13 | \$631 | \$25,240 | 1.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 835 | 23\% | \$12.66 | \$658 | 1.0 |
| † Wage data not available (See Appendix A). |  |  |  | 1: $\mathrm{BR}=\operatorname{Bed}$ <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | om <br> sal Year 2016 F <br> tion uses the h <br> I Year 2016 Ar <br> " rents repres | Market Rent(HUD her of the state or Median Income the generally acce | 2016) deral minim ed standard | $n$ wage. Local <br> fpending n |  | e not used. See <br> gross income on | Appendix A. <br> gross housin |  |  |

Nebraska

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | Annual AMI ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Cass County | \$16.08 | \$836 | \$33,440 | 1.8 | \$72,100 | \$1,803 | \$21,630 | \$541 | 1,905 | 20\% | \$9.27 | \$482 | 1.7 |
| Cedar County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 677 | 19\% | \$8.46 | \$440 | 1.4 |
| Chase County | \$12.13 | \$631 | \$25,240 | 1.3 | \$53,200 | \$1,330 | \$15,960 | \$399 | 380 | 22\% | \$10.15 | \$528 | 1.2 |
| Cherry County | \$12.13 | \$631 | \$25,240 | 1.3 | \$55,600 | \$1,390 | \$16,680 | \$417 | 930 | 36\% | \$8.25 | \$429 | 1.5 |
| Cheyenne County | \$12.13 | \$631 | \$25,240 | 1.3 | \$66,200 | \$1,655 | \$19,860 | \$497 | 1,450 | 33\% | \$15.23 | \$792 | 0.8 |
| Clay County | \$12.13 | \$631 | \$25,240 | 1.3 | \$56,200 | \$1,405 | \$16,860 | \$422 | 601 | 23\% | \$11.73 | \$610 | 1.0 |
| Colfax County | \$12.42 | \$646 | \$25,840 | 1.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 942 | 26\% | \$12.33 | \$641 | 1.0 |
| Cuming County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,186 | 31\% | \$10.86 | \$565 | 1.1 |
| Custer County | \$12.13 | \$631 | \$25,240 | 1.3 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,265 | 27\% | \$12.80 | \$666 | 0.9 |
| Dakota County | \$13.67 | \$711 | \$28,440 | 1.5 | \$58,900 | \$1,473 | \$17,670 | \$442 | 2,552 | 35\% | \$10.29 | \$535 | 1.3 |
| Dawes County | \$12.21 | \$635 | \$25,400 | 1.4 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,374 | 37\% | \$6.51 | \$338 | 1.9 |
| Dawson County | \$12.40 | \$645 | \$25,800 | 1.4 | \$54,600 | \$1,365 | \$16,380 | \$410 | 2,761 | 32\% | \$10.93 | \$568 | 1.1 |
| Deuel County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 199 | 24\% | \$11.13 | \$579 | 1.1 |
| Dixon County | \$13.67 | \$711 | \$28,440 | 1.5 | \$58,900 | \$1,473 | \$17,670 | \$442 | 549 | 23\% | \$10.34 | \$538 | 1.3 |
| Dodge County | \$13.81 | \$718 | \$28,720 | 1.5 | \$59,400 | \$1,485 | \$17,820 | \$446 | 5,066 | 33\% | \$10.46 | \$544 | 1.3 |
| Douglas County | \$16.08 | \$836 | \$33,440 | 1.8 | \$72,100 | \$1,803 | \$21,630 | \$541 | 78,745 | 38\% | \$13.15 | \$684 | 1.2 |
| Dundy County | \$12.13 | \$631 | \$25,240 | 1.3 | \$53,300 | \$1,333 | \$15,990 | \$400 | 312 | 35\% | \$12.63 | \$657 | 1.0 |
| Fillmore County | \$12.13 | \$631 | \$25,240 | 1.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 575 | 24\% | \$12.80 | \$666 | 0.9 |
| Franklin County | \$12.13 | \$631 | \$25,240 | 1.3 | \$58,400 | \$1,460 | \$17,520 | \$438 | 235 | 17\% | \$9.81 | \$510 | 1.2 |
| Frontier County | \$12.67 | \$659 | \$26,360 | 1.4 | \$60,200 | \$1,505 | \$18,060 | \$452 | 265 | 25\% | \$12.39 | \$644 | 1.0 |
| Furnas County | \$12.13 | \$631 | \$25,240 | 1.3 | \$52,800 | \$1,320 | \$15,840 | \$396 | 585 | 26\% | \$10.51 | \$547 | 1.2 |
| Gage County | \$12.44 | \$647 | \$25,880 | 1.4 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,537 | 28\% | \$9.62 | \$500 | 1.3 |
| Garden County | \$12.13 | \$631 | \$25,240 | 1.3 | \$53,500 | \$1,338 | \$16,050 | \$401 | 182 | 21\% | \$10.11 | \$526 | 1.2 |
| Garfield County | \$12.87 | \$669 | \$26,760 | 1.4 | \$51,200 | \$1,280 | \$15,360 | \$384 | 210 | 24\% | \$5.98 | \$311 | 2.1 |
| Gosper County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 187 | 25\% | \$15.36 | \$799 | 0.8 |
| Grant County | \$12.13 | \$631 | \$25,240 | 1.3 | \$47,100 | \$1,178 | \$14,130 | \$353 | 86 | 32\% | \$14.02 | \$729 | 0.9 |
| Greeley County | \$12.13 | \$631 | \$25,240 | 1.3 | \$57,400 | \$1,435 | \$17,220 | \$431 | 205 | 20\% | \$12.57 | \$654 | 1.0 |
| Hall County | \$13.08 | \$680 | \$27,200 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 8,092 | 36\% | \$11.31 | \$588 | 1.2 |
| Hamilton County | \$12.13 | \$631 | \$25,240 | 1.3 | \$63,400 | \$1,585 | \$19,020 | \$476 | 720 | 20\% | \$10.23 | \$532 | 1.2 |

$\dagger$ Wage data not available (See Appendix A).

[^47]Nebraska

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR | $2 \mathrm{BR}$ FMR | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobsat minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Harlan County | \$12.13 | \$631 | \$25,240 | 1.3 | \$56,900 | \$1,423 | \$17,070 | \$427 | 325 | 21\% | \$7.07 | \$368 | 1.7 |
| Hayes County | \$12.90 | \$671 | \$26,840 | 1.4 | \$57,600 | \$1,440 | \$17,280 | \$432 | 142 | 31\% | \$13.89 | \$722 | 0.9 |
| Hitchcock County | \$12.13 | \$631 | \$25,240 | 1.3 | \$58,400 | \$1,460 | \$17,520 | \$438 | 366 | 27\% | \$11.77 | \$612 | 1.0 |
| Holt County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,144 | 26\% | \$11.14 | \$579 | 1.1 |
| Hooker County | \$15.90 | \$827 | \$33,080 | 1.8 | \$43,500 | \$1,088 | \$13,050 | \$326 | 59 | 19\% | \$7.95 | \$413 | 2.0 |
| Howard County | \$12.13 | \$631 | \$25,240 | 1.3 | \$66,800 | \$1,670 | \$20,040 | \$501 | 625 | 24\% | \$6.76 | \$351 | 1.8 |
| Jefferson County | \$12.13 | \$631 | \$25,240 | 1.3 | \$58,700 | \$1,468 | \$17,610 | \$440 | 718 | 22\% | \$9.80 | \$510 | 1.2 |
| Johnson County | \$12.13 | \$631 | \$25,240 | 1.3 | \$55,400 | \$1,385 | \$16,620 | \$416 | 522 | 27\% | \$10.41 | \$541 | 1.2 |
| Kearney County | \$13.96 | \$726 | \$29,040 | 1.6 | \$64,000 | \$1,600 | \$19,200 | \$480 | 765 | 29\% | \$11.55 | \$601 | 1.2 |
| Keith County | \$12.13 | \$631 | \$25,240 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,159 | 31\% | \$9.78 | \$508 | 1.2 |
| Keya Paha County $\dagger$ | \$12.13 | \$631 | \$25,240 | 1.3 | \$45,400 | \$1,135 | \$13,620 | \$341 | 90 | 24\% |  |  |  |
| Kimball County | \$13.10 | \$681 | \$27,240 | 1.5 | \$53,700 | \$1,343 | \$16,110 | \$403 | 544 | 33\% | \$18.53 | \$964 | 0.7 |
| Knox County | \$12.13 | \$631 | \$25,240 | 1.3 | \$55,700 | \$1,393 | \$16,710 | \$418 | 971 | 26\% | \$8.98 | \$467 | 1.4 |
| Lancaster County | \$14.65 | \$762 | \$30,480 | 1.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 47,252 | 41\% | \$10.68 | \$555 | 1.4 |
| Lincoln County | \$13.19 | \$686 | \$27,440 | 1.5 | \$64,100 | \$1,603 | \$19,230 | \$481 | 4,946 | 33\% | \$10.90 | \$567 | 1.2 |
| Logan County | \$12.13 | \$631 | \$25,240 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 99 | 31\% | \$8.69 | \$452 | 1.4 |
| Loup County $\dagger$ | \$12.13 | \$631 | \$25,240 | 1.3 | \$44,000 | \$1,100 | \$13,200 | \$330 | 53 | 22\% |  |  |  |
| McPherson County $\dagger$ | \$12.13 | \$631 | \$25,240 | 1.3 | \$59,500 | \$1,488 | \$17,850 | \$446 | 59 | 31\% |  |  |  |
| Madison County | \$12.75 | \$663 | \$26,520 | 1.4 | \$60,100 | \$1,503 | \$18,030 | \$451 | 5,048 | 36\% | \$9.61 | \$500 | 1.3 |
| Merrick County | \$12.13 | \$631 | \$25,240 | 1.3 | \$57,700 | \$1,443 | \$17,310 | \$433 | 907 | 27\% | \$10.19 | \$530 | 1.2 |
| Morrill County | \$12.13 | \$631 | \$25,240 | 1.3 | \$51,700 | \$1,293 | \$15,510 | \$388 | 633 | 31\% | \$11.24 | \$584 | 1.1 |
| Nance County | \$12.13 | \$631 | \$25,240 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 361 | 23\% | \$8.56 | \$445 | 1.4 |
| Nemaha County | \$12.13 | \$631 | \$25,240 | 1.3 | \$70,300 | \$1,758 | \$21,090 | \$527 | 882 | 30\% | \$8.35 | \$434 | 1.5 |
| Nuckolls County | \$12.13 | \$631 | \$25,240 | 1.3 | \$53,500 | \$1,338 | \$16,050 | \$401 | 529 | 26\% | \$9.83 | \$511 | 1.2 |
| Otoe County | \$12.13 | \$631 | \$25,240 | 1.3 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,627 | 25\% | \$9.18 | \$477 | 1.3 |
| Pawnee County | \$12.13 | \$631 | \$25,240 | 1.3 | \$50,500 | \$1,263 | \$15,150 | \$379 | 312 | 24\% | \$11.41 | \$593 | 1.1 |
| Perkins County | \$12.13 | \$631 | \$25,240 | 1.3 | \$67,700 | \$1,693 | \$20,310 | \$508 | 276 | 22\% | \$9.78 | \$509 | 1.2 |
| Phelps County | \$12.13 | \$631 | \$25,240 | 1.3 | \$67,600 | \$1,690 | \$20,280 | \$507 | 1,023 | 27\% | \$12.26 | \$637 | 1.0 |
| Pierce County | \$12.13 \| | \$631 | \$25,240 | 1.3 | \$63,800 | \$1,595 | \$19,140 | \$479 | 601 | 21\% | \$11.49 | \$597 | 1.1 |

Wage data not available (See Appendix A).

## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

| Nebraska |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AMI}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Platte County | \$12.13 | \$631 | \$25,240 | 1.3 | \$62,400 | \$1,560 | \$18,720 | \$468 | 3,555 | 28\% | \$11.34 | \$590 | 1.1 |
| Polk County | \$12.13 | \$631 | \$25,240 | 1.3 | \$65,300 | \$1,633 | \$19,590 | \$490 | 563 | 25\% | \$11.15 | \$580 | 1.1 |
| Red Willow County | \$12.13 | \$631 | \$25,240 | 1.3 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,288 | 28\% | \$9.83 | \$511 | 1.2 |
| Richardson County | \$12.13 | \$631 | \$25,240 | 1.3 | \$50,400 | \$1,260 | \$15,120 | \$378 | 932 | 25\% | \$10.78 | \$561 | 1.1 |
| Rock County | \$12.13 | \$631 | \$25,240 | 1.3 | \$57,100 | \$1,428 | \$17,130 | \$428 | 141 | 20\% | \$14.93 | \$776 | 0.8 |
| Saline County | \$13.96 | \$726 | \$29,040 | 1.6 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,761 | 34\% | \$11.47 | \$596 | 1.2 |
| Sarpy County | \$16.08 | \$836 | \$33,440 | 1.8 | \$72,100 | \$1,803 | \$21,630 | \$541 | 18,336 | 30\% | \$11.15 | \$580 | 1.4 |
| Saunders County | \$13.85 | \$720 | \$28,800 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,734 | 21\% | \$9.16 | \$476 | 1.5 |
| Scotts Bluff County | \$13.08 | \$680 | \$27,200 | 1.5 | \$54,900 | \$1,373 | \$16,470 | \$412 | 4,532 | 31\% | \$10.69 | \$556 | 1.2 |
| Seward County | \$12.13 | \$631 | \$25,240 | 1.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 1,664 | 27\% | \$10.27 | \$534 | 1.2 |
| Sheridan County | \$12.13 | \$631 | \$25,240 | 1.3 | \$46,000 | \$1,150 | \$13,800 | \$345 | 717 | 31\% | \$7.98 | \$415 | 1.5 |
| Sherman County | \$12.13 | \$631 | \$25,240 | 1.3 | \$52,800 | \$1,320 | \$15,840 | \$396 | 285 | 21\% | \$10.39 | \$540 | 1.2 |
| Sioux County $\dagger$ | \$12.13 | \$631 | \$25,240 | 1.3 | \$58,300 | \$1,458 | \$17,490 | \$437 | 148 | 27\% |  |  |  |
| Stanton County | \$12.13 | \$631 | \$25,240 | 1.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 395 | 17\% | \$21.85 | \$1,136 | 0.6 |
| Thayer County | \$12.13 | \$631 | \$25,240 | 1.3 | \$54,900 | \$1,373 | \$16,470 | \$412 | 507 | 22\% | \$12.37 | \$643 | 1.0 |
| Thomas County | \$12.13 | \$631 | \$25,240 | 1.3 | \$65,000 | \$1,625 | \$19,500 | \$488 | 88 | 27\% | \$12.67 | \$659 | 1.0 |
| Thurston County | \$12.13 | \$631 | \$25,240 | 1.3 | \$50,900 | \$1,273 | \$15,270 | \$382 | 741 | 36\% | \$11.69 | \$608 | 1.0 |
| Valley County | \$12.13 | \$631 | \$25,240 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 519 | 27\% | \$9.82 | \$510 | 1.2 |
| Washington County | \$16.08 | \$836 | \$33,440 | 1.8 | \$72,100 | \$1,803 | \$21,630 | \$541 | 1,577 | 20\% | \$10.72 | \$557 | 1.5 |
| Wayne County | \$12.13 | \$631 | \$25,240 | 1.3 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,283 | 36\% | \$6.54 | \$340 | 1.9 |
| Webster County | \$12.13 | \$631 | \$25,240 | 1.3 | \$51,300 | \$1,283 | \$15,390 | \$385 | 360 | 23\% | \$8.26 | \$429 | 1.5 |
| Wheeler County | \$12.13 | \$631 | \$25,240 | 1.3 | \$54,400 | \$1,360 | \$16,320 | \$408 | 91 | 23\% | \$16.93 | \$881 | 0.7 |
| York County | \$12.13 \| | \$631 | \$25,240 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,789 | 32\% | \$11.40 | \$593 | 1.1 |

## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## NEVADA

In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$950. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 3,166$ monthly or $\$ 37,987$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ti \$8.26 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.34$ |
| 2-Bedroom Housing Wage | $\$ 18.26$ |
| Number of Renter Households | 446,047 |
| Percent Renters | $44 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Clark County | $\$ 18.62$ |
| Douglas County | $\$ 18.12$ |
| Storey County | $\$ 17.90$ |
| Washoe County | $\$ 17.90$ |
| Churchill County | $\$ 16.60$ |

## 89

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Nevada |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{FMR} \mathrm{R}^{2}$ FMR | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014 | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Nevada | \$18.26 | \$950 | \$37,987 | 2.2 | \$61,463 | \$1,537 | \$18,439 | \$461 | 446,047 | 44\% | \$15.34 | \$798 | 1.2 |
| Combined Nonmetro Areas | \$15.84 | \$824 | \$32,955 | 1.9 | \$63,222 | \$1,581 | \$18,967 | \$474 | 30,790 | 30\% | \$15.87 | \$825 | 1.0 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Carson City MSA | \$16.17 | \$841 | \$33,640 | 2.0 | \$65,600 | \$1,640 | \$19,680 | \$492 | 8,879 | 42\% | \$13.07 | \$680 | 1.2 |
| Las Vegas-Henderson-Paradise MSA | \$18.62 | \$968 | \$38,720 | 2.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 335,738 | 47\% | \$15.62 | \$812 | 1.2 |
| Reno MSA | \$17.90 | \$931 | \$37,240 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 70,640 | 42\% | \$14.06 | \$731 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Churchill County | \$16.60 | \$863 | \$34,520 | 2.0 | \$62,600 | \$1,565 | \$18,780 | \$470 | 3,743 | 40\% | \$14.38 | \$748 | 1.2 |
| Clark County | \$18.62 | \$968 | \$38,720 | 2.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 335,738 | 47\% | \$15.62 | \$812 | 1.2 |
| Douglas County | \$18.12 | \$942 | \$37,680 | 2.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 5,715 | 29\% | \$12.46 | \$648 | 1.5 |
| Elko County | \$16.46 | \$856 | \$34,240 | 2.0 | \$77,200 | \$1,930 | \$23,160 | \$579 | 5,072 | 29\% | \$15.13 | \$787 | 1.1 |
| Esmeralda County $\dagger$ | \$12.65 | \$658 | \$26,320 | 1.5 | \$52,900 | \$1,323 | \$15,870 | \$397 | 188 | 40\% |  |  |  |
| Eureka County | \$15.90 | \$827 | \$33,080 | 1.9 | \$97,100 | \$2,428 | \$29,130 | \$728 | 244 | 32\% | \$32.40 | \$1,685 | 0.5 |
| Humboldt County | \$15.90 | \$827 | \$33,080 | 1.9 | \$76,400 | \$1,910 | \$22,920 | \$573 | 1,651 | 27\% | \$15.01 | \$780 | 1.1 |
| Lander County | \$13.79 | \$717 | \$28,680 | 1.7 | \$77,900 | \$1,948 | \$23,370 | \$584 | 425 | 20\% | \$16.92 | \$880 | 0.8 |
| Lincoln County | \$12.65 | \$658 | \$26,320 | 1.5 | \$50,100 | \$1,253 | \$15,030 | \$376 | 678 | 35\% | \$6.70 | \$349 | 1.9 |
| Lyon County | \$15.73 | \$818 | \$32,720 | 1.9 | \$54,300 | \$1,358 | \$16,290 | \$407 | 5,543 | 28\% | \$15.15 | \$788 | 1.0 |
| Mineral County | \$12.65 | \$658 | \$26,320 | 1.5 | \$62,800 | \$1,570 | \$18,840 | \$471 | 630 | 33\% | \$14.09 | \$733 | 0.9 |
| Nye County | \$13.98 | \$727 | \$29,080 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 5,279 | 30\% | \$16.87 | \$877 | 0.8 |
| Pershing County | \$12.65 | \$658 | \$26,320 | 1.5 | \$57,700 | \$1,443 | \$17,310 | \$433 | 715 | 34\% | \$19.11 | \$994 | 0.7 |
| Storey County | \$17.90 | \$931 | \$37,240 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 129 | 7\% | \$23.63 | \$1,229 | 0.8 |
| Washoe County | \$17.90 | \$931 | \$37,240 | 2.2 | \$67,000 | \$1,675 | \$20,100 | \$503 | 70,511 | 43\% | \$13.80 | \$717 | 1.3 |
| White Pine County | \$15.12 | \$786 | \$31,440 | 1.8 | \$65,700 | \$1,643 | \$19,710 | \$493 | 907 | 27\% | \$19.40 | \$1,009 | 0.8 |
| Carson City | \$16.17 | \$841 | \$33,640 | 2.0 | \$65,600 | \$1,640 | \$19,680 | \$492 | 8,879 | 42\% | \$13.07 | \$680 | 1.2 |

$\dagger$ Wage data not available (See Appendix A).

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## NEW HAMPSHIRE

In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,097. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 3,655$ monthly or $\$ 43,865$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
园

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 14.08$ |
| 2-Bedroom Housing Wage | $\$ 21.09$ |
| Number of Renter Households | 150,420 |
| Percent Renters | $29 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Cheshire County | $\$ 20.21$ |
| Merrimack County | $\$ 19.60$ |
| Belknap County | $\$ 18.75$ |
| Grafton County | $\$ 18.56$ |
| Carroll County | $\$ 18.46$ |

116
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.9

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage


[^48]
## 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 lpswich 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 <br> \section*{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 $\$ 1,379$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,596$ monthly or $\$ 55,152$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ma \&

## STATE FACTS

| Minimum Wage | $\$ 8.38$ |
| :--- | :---: |
| Average Renter Wage | $\$ 16.98$ |
| 2-Bedroom Housing Wage | $\$ 26.52$ |
| Number of Renter Households | $1,114,583$ |
| Percent Renters | $35 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Hunterdon County | $\$ 30.35$ |
| Middlesex County | $\$ 30.35$ |
| Somerset County | $\$ 30.35$ |
| Hudson County | $\$ 28.08$ |
| Bergen County (tied with 1 other) | $\$ 27.69$ |

127
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
3.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| New Jersey |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  |  | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR $\qquad$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable atAMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| New Jersey | \$26.52 | \$1,379 | \$55,152 | 3.2 | \$86,994 | \$2,175 | \$26,098 | \$652 | 1,114,583 | 35\% | \$16.98 | \$883 | 1.6 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Atlantic City-Hammonton MSA | \$22.15 | \$1,152 | \$46,080 | 2.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 32,687 | 32\% | \$10.26 | \$533 | 2.2 |
| Bergen-Passaic HMFA | \$27.69 | \$1,440 | \$57,600 | 3.3 | \$91,200 | \$2,280 | \$27,360 | \$684 | 192,546 | 39\% | \$16.91 | \$879 | 1.6 |
| Jersey City HMFA | \$28.08 | \$1,460 | \$58,400 | 3.4 | \$61,500 | \$1,538 | \$18,450 | \$461 | 167,429 | 68\% | \$27.95 | \$1,453 | 1.0 |
| Middlesex-Somerset-Hunterdon HMFA | \$30.35 | \$1,578 | \$63,120 | 3.6 | \| $; 103,800$ | \$2,595 | \$31,140 | \$779 | 132,005 | 30\% | \$20.29 | \$1,055 | 1.5 |
| Monmouth-Ocean HMFA | \$27.25 | \$1,417 | \$56,680 | 3.3 | \$90,900 | \$2,273 | \$27,270 | \$682 | 100,798 | 22\% | \$11.23 | \$584 | 2.4 |
| Newark HMFA | \$25.46 | \$1,324 | \$52,960 | 3.0 | \$89,700 | \$2,243 | \$26,910 | \$673 | 279,535 | 40\% | \$19.02 | \$989 | 1.3 |
| Ocean City MSA | \$20.21 | \$1,051 | \$42,040 | 2.4 | \$80,800 | \$2,020 | \$24,240 | \$606 | 10,139 | 25\% | \$8.18 | \$426 | 2.5 |
| Philadelphia-Camden-Wilmington MSA * | \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 125,740 | 26\% | \$12.35 | \$642 | 1.9 |
| Trenton MSA | \$25.54 | \$1,328 | \$53,120 | 3.0 | \$93,000 | \$2,325 | \$27,900 | \$698 | 45,850 | 35\% | \$17.00 | \$884 | 1.5 |
| Vineland-Bridgeton MSA | \$21.71 | \$1,129 | \$45,160 | 2.6 | \$54,400 | \$1,360 | \$16,320 | \$408 | 16,831 | 33\% | \$10.51 | \$546 | 2.1 |
| Warren County HMFA | \$23.52 | \$1,223 | \$48,920 | 2.8 | \| \$83,900 | \$2,098 | \$25,170 | \$629 | 11,023 | 27\% | \$12.03 | \$626 | 2.0 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Atlantic County | \$22.15 | \$1,152 | \$46,080 | 2.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 32,687 | 32\% | \$10.26 | \$533 | 2.2 |
| Bergen County | \$27.69 | \$1,440 | \$57,600 | 3.3 | \$91,200 | \$2,280 | \$27,360 | \$684 | 118,239 | 35\% | \$18.31 | \$952 | 1.5 |
| Burlington County * | \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 37,181 | 23\% | \$14.69 | \$764 | 1.6 |
| Camden County * | \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 60,402 | 32\% | \$11.31 | \$588 | 2.1 |
| Cape May County | \$20.21 | \$1,051 | \$42,040 | 2.4 | \$80,800 | \$2,020 | \$24,240 | \$606 | 10,139 | 25\% | \$8.18 | \$426 | 2.5 |
| Cumberland County | \$21.71 | \$1,129 | \$45,160 | 2.6 | \$54,400 | \$1,360 | \$16,320 | \$408 | 16,831 | 33\% | \$10.51 | \$546 | 2.1 |
| Essex County | \$25.46 | \$1,324 | \$52,960 | 3.0 | \$89,700 | \$2,243 | \$26,910 | \$673 | 152,313 | 55\% | \$18.29 | \$951 | 1.4 |
| Gloucester County * | \$23.27 | \$1,210 | \$48,400 | 2.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 20,971 | 20\% | \$9.30 | \$484 | 2.5 |
| Hudson County | \$28.08 | \$1,460 | \$58,400 | 3.4 | \$61,500 | \$1,538 | \$18,450 | \$461 | 167,429 | 68\% | \$27.95 | \$1,453 | 1.0 |
| Hunterdon County | \$30.35 | \$1,578 | \$63,120 | 3.6 | \| 103,800 | \$2,595 | \$31,140 | \$779 | 7,608 | 16\% | \$13.27 | \$690 | 2.3 |
| * 50th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=\mathrm{Fi}$ <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | room <br> cal Year 2016 Fa <br> ation uses the hi <br> al Year 2016 Are <br> e " rents represer | Market Rent (Hu her of the state or Median Income the generally ac | 2016) <br> deral minimu <br> ted standard | m wage. Loca <br> f spending n | nimum wages ore than $30 \%$ | re not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |



1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## NEW MEXICO

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 8 3 5}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,784$ monthly or $\$ 33,404$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$6.06 } \begin{gathered}
\text { PER } \\
\text { HOUR }
\end{gathered}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.50$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.53$ |
| 2-Bedroom Housing Wage | $\$ 16.06$ |
| Number of Renter Households | 243,406 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Los Alamos County | $\$ 20.02$ |
| Santa Fe County | $\$ 18.13$ |
| Bernalillo County | $\$ 18.10$ |
| Sandoval County | $\$ 18.10$ |
| Torrance County (tied with 1 other) | $\$ 18.10$ |

86
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.1

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| New Mexico |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households $(2010-2014)$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| New Mexico | \$16.06 | \$835 | \$33,404 | 2.1 | \$56,979 | \$1,424 | \$17,094 | \$427 | 243,406 | 32\% | \$12.53 | \$652 | 1.3 |
| Combined Nonmetro Areas | \$13.65 | \$710 | \$28,383 | 1.8 | \$52,180 | \$1,305 | \$15,654 | \$391 | 72,291 | 30\% | \$13.67 | \$711 | 1.0 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Albuquerque MSA * | \$18.10 | \$941 | \$37,640 | 2.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 115,075 | 33\% | \$12.12 | \$630 | 1.5 |
| Farmington MSA | \$15.13 | \$787 | \$31,480 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 10,924 | 27\% | \$14.92 | \$776 | 1.0 |
| Las Cruces MSA | \$12.69 | \$660 | \$26,400 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 26,336 | 35\% | \$9.01 | \$468 | 1.4 |
| Santa Fe MSA | \$18.13 | \$943 | \$37,720 | 2.4 | \$64,600 | \$1,615 | \$19,380 | \$485 | 18,780 | 31\% | \$12.58 | \$654 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bernaillo County * | \$18.10 | \$941 | \$37,640 | 2.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 99,209 | 38\% | \$12.09 | \$629 | 1.5 |
| Catron County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 184 | 13\% | \$6.66 | \$346 | 1.9 |
| Chaves County | \$13.00 | \$676 | \$27,040 | 1.7 | \$53,200 | \$1,330 | \$15,960 | \$399 | 8,134 | 35\% | \$11.07 | \$575 | 1.2 |
| Cibola County | \$12.65 | \$658 | \$26,320 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 2,109 | 25\% | \$9.64 | \$501 | 1.3 |
| Colfax County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 1,740 | 32\% | \$7.16 | \$372 | 1.8 |
| Curry County | \$13.12 | \$682 | \$27,280 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 7,393 | 41\% | \$11.39 | \$592 | 1.2 |
| De Baca County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 104 | 17\% | \$5.93 | \$308 | 2.1 |
| Dona Ana County | \$12.69 | \$660 | \$26,400 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 26,336 | 35\% | \$9.01 | \$468 | 1.4 |
| Eddy County | \$15.06 | \$783 | \$31,320 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 5,341 | 26\% | \$19.05 | \$991 | 0.8 |
| Grant County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 2,984 | 24\% | \$11.07 | \$576 | 1.1 |
| Guadalupe County | \$12.65 | \$658 | \$26,320 | 1.7 | \$37,400 | \$935 | \$11,220 | \$281 | 274 | 22\% | \$7.60 | \$395 | 1.7 |
| Harding County $\dagger$ | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,500 | \$1,263 | \$15,150 | \$379 | 36 | 17\% |  |  |  |
| Hidalgo County | \$12.65 | \$658 | \$26,320 | 1.7 | \$38,400 | \$960 | \$11,520 | \$288 | 603 | 32\% | \$8.73 | \$454 | 1.4 |
| Lea County | \$14.21 | \$739 | \$29,560 | 1.9 | \$67,900 | \$1,698 | \$20,370 | \$509 | 6,281 | 29\% | \$19.30 | \$1,003 | 0.7 |
| Lincoln County | \$16.83 | \$875 | \$35,000 | 2.2 | \$50,500 | \$1,263 | \$15,150 | \$379 | 1,937 | 22\% | \$9.66 | \$503 | 1.7 |
| Los Alamos County | \$20.02 | \$1,041 | \$41,640 | 2.7 | ;128,300 | \$3,208 | \$38,490 | \$962 | 1,876 | 25\% | \$22.88 | \$1,190 | 0.9 |
| Luna County | \$12.65 | \$658 | \$26,320 | 1.7 | \$36,700 | \$918 | \$11,010 | \$275 | 2,971 | 33\% | \$8.43 | \$438 | 1.5 |
| McKinley County | \$12.65 | \$658 | \$26,320 | 1.7 | \$34,000 | \$850 | \$10,200 | \$255 | 4,820 | 27\% | \$10.04 | \$522 | 1.3 |
| * 50th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A |  |  |  | $\begin{aligned} & \text { 1: } \mathrm{BR}=\mathrm{Bed} \\ & \text { 2: } \mathrm{FMR}=\mathrm{Fi} \\ & \text { 3: This calcu } \\ & \text { 4: AMI = Fis } \\ & \text { 5: "Affordab } \end{aligned}$ | oom <br> sal Year 2016 Fai <br> ation uses the hig <br> rial Year 2016 Are <br> " rents represen | Market Rent (HUD her of the state or Median Income the generally ac | 2016) <br> deral minimu <br> ted standard | m wage. Local <br> f spending no | nimum wages air <br> more than $30 \%$ of | re not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |

New Mexico

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households $(2010-2014)$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage <br> (2016) | Monthly rent affordable at mean renter wage | Full-time jobsat mean renter wage needed to afford 2 BR |
| Mora County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,900 | \$1,073 | \$12,870 | \$322 | 334 | 22\% | \$12.15 | \$632 | 1.0 |
| Otero County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,700 | \$1,318 | \$15,810 | \$395 | 8,432 | 35\% | \$13.02 | \$677 | 1.0 |
| Quay County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 813 | 24\% | \$8.93 | \$464 | 1.4 |
| Rio Arriba County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,600 | \$1,215 | \$14,580 | \$365 | 3,136 | 22\% | \$8.84 | \$459 | 1.4 |
| Roosevelt County | \$13.56 | \$705 | \$28,200 | 1.8 | \$43,800 | \$1,095 | \$13,140 | \$329 | 2,939 | 41\% | \$8.07 | \$420 | 1.7 |
| Sandoval County * | \$18.10 | \$941 | \$37,640 | 2.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 9,112 | 19\% | \$14.62 | \$760 | 1.2 |
| San Juan County | \$15.13 | \$787 | \$31,480 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 10,924 | 27\% | \$14.92 | \$776 | 1.0 |
| San Miguel County | \$13.48 | \$701 | \$28,040 | 1.8 | \$41,300 | \$1,033 | \$12,390 | \$310 | 3,079 | 27\% | \$5.59 | \$290 | 2.4 |
| Santa Fe County | \$18.13 | \$943 | \$37,720 | 2.4 | \$64,600 | \$1,615 | \$19,380 | \$485 | 18,780 | 31\% | \$12.58 | \$654 | 1.4 |
| Sierra County | \$12.92 | \$672 | \$26,880 | 1.7 | \$41,900 | \$1,048 | \$12,570 | \$314 | 1,128 | 24\% | \$7.82 | \$406 | 1.7 |
| Socorro County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,200 | \$1,130 | \$13,560 | \$339 | 1,421 | 28\% | \$10.36 | \$539 | 1.2 |
| Taos County | \$16.90 | \$879 | \$35,160 | 2.3 | \$45,700 | \$1,143 | \$13,710 | \$343 | 3,636 | 27\% | \$8.29 | \$431 | 2.0 |
| Torrance County * | \$18.10 | \$941 | \$37,640 | 2.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,108 | 20\% | \$11.79 | \$613 | 1.5 |
| Union County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,600 | \$1,240 | \$14,880 | \$372 | 586 | 37\% | \$10.63 | \$553 | 1.2 |
| Valencia County * | \$18.10 | \$941 | \$37,640 | 2.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 5,646 | 21\% | \$7.31 | \$380 | 2.5 |

[^49]1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## NEW YORK

In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 1,388$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,626$ monthly or $\$ 55,508$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
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## STATE FACTS

| Minimum Wage | $\$ 9.00$ |
| :--- | :---: |
| Average Renter Wage | $\$ 22.85$ |
| 2-Bedroom Housing Wage | $\$ 26.69$ |
| Number of Renter Households | $3,348,537$ |
| Percent Renters | $46 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Nassau County | $\$ 30.92$ |
| Suffolk County | $\$ 30.92$ |
| Bronx County | $\$ 30.21$ |
| Kings County | $\$ 30.21$ |
| New York County (tied with 4 others) | $\$ 30.21$ |

119
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

3
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| New York |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to a ${ }^{\text {FMR2 }}$ FMR2 | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI4 } \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } A M 1 \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| New York | \$26.69 | \$1,388 | \$55,508 | 3.0 | \$74,427 | \$1,861 | \$22,328 | \$558 | 3,348,537 | 46\% | \$22.85 | \$1,188 | 1.2 |
| Combined Nonmetro Areas | \$14.57 | \$758 | \$30,310 | 1.6 | \$58,902 | \$1,473 | \$17,671 | \$442 | 158,718 | 29\% | \$10.10 | \$525 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Albany-Schenectady-Troy MSA | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 120,978 | 35\% | \$13.62 | \$708 | 1.4 |
| Binghamton MSA | \$14.02 | \$729 | \$29,160 | 1.6 | \$63,900 | \$1,598 | \$19,170 | \$479 | 31,249 | 31\% | \$9.98 | \$519 | 1.4 |
| Buffalo-Cheektowaga-Niagara Falls MSA | \$14.52 | \$755 | \$30,200 | 1.6 | \$67,300 | \$1,683 | \$20,190 | \$505 | 158,727 | 34\% | \$10.96 | \$570 | 1.3 |
| Elmira MSA | \$17.21 | \$895 | \$35,800 | 1.9 | \$61,300 | \$1,533 | \$18,390 | \$460 | 11,230 | 32\% | \$9.50 | \$494 | 1.8 |
| Glens Falls MSA | \$16.77 | \$872 | \$34,880 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 14,718 | 28\% | \$10.73 | \$558 | 1.6 |
| Ithaca MSA | \$20.85 | \$1,084 | \$43,360 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 16,839 | 44\% | \$13.03 | \$678 | 1.6 |
| Kingston MSA | \$22.04 | \$1,146 | \$45,840 | 2.4 | \$75,900 | \$1,898 | \$22,770 | \$569 | 21,146 | 30\% | \$9.26 | \$482 | 2.4 |
| Nassau-Suffolk HMFA | \$30.92 | \$1,608 | \$64,320 | 3.4 | ; 106,200 | \$2,655 | \$31,860 | \$797 | 190,241 | 20\% | \$13.39 | \$696 | 2.3 |
| New York HMFA | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$66,279 | \$1,657 | \$19,884 | \$497 | 2,143,515 | 66\% | \$33.98 | \$1,767 | 0.9 |
| Poughkeepsie-Newburgh-Middletown HMFA | \$24.44 | \$1,271 | \$50,840 | 2.7 | \$87,100 | \$2,178 | \$26,130 | \$653 | 70,640 | 30\% | \$10.94 | \$569 | 2.2 |
| Rochester HMFA | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 135,946 | 32\% | \$11.26 | \$585 | 1.5 |
| Syracuse MSA | \$15.56 | \$809 | \$32,360 | 1.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 83,391 | 32\% | \$11.09 | \$577 | 1.4 |
| Utica-Rome MSA | \$14.25 | \$741 | \$29,640 | 1.6 | \$59,600 | \$1,490 | \$17,880 | \$447 | 38,382 | 33\% | \$9.82 | \$510 | 1.5 |
| Watertown-Fort Drum MSA | \$20.90 | \$1,087 | \$43,480 | 2.3 | \$57,900 | \$1,448 | \$17,370 | \$434 | 19,833 | 44\% | \$12.41 | \$645 | 1.7 |
| Westchester County Statutory Exception Area | \$29.04 | \$1,510 | \$60,400 | 3.2 | ; 107,800 | \$2,695 | \$32,340 | \$809 | 130,794 | 38\% | \$17.81 | \$926 | 1.6 |
| Yates County HMFA | \$13.29 | \$691 | \$27,640 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,190 | 23\% | \$7.41 | \$385 | 1.8 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Albany County | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 50,633 | 41\% | \$14.24 | \$741 | 1.4 |
| Allegany County | \$12.65 | \$658 | \$26,320 | 1.4 | \$53,500 | \$1,338 | \$16,050 | \$401 | 4,915 | 27\% | \$8.75 | \$455 | 1.4 |
| Bronx County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 388,526 | 81\% | \$18.13 | \$943 | 1.7 |
| Broome County | \$14.02 | \$729 | \$29,160 | 1.6 | \$63,900 | \$1,598 | \$19,170 | \$479 | 26,911 | 34\% | \$9.69 | \$504 | 1.4 |
| 1: $B R=$ Bedroom <br> 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) <br> 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A. <br> 4: AMI = Fiscal Year 2016 Area Median Income <br> 5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs. |  |  |  |  |  |  |  |  |  |  |  |  |  |

New York

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R^{1}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AMI }^{4} \\ & \hline \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014 | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Cattaraugus County | \$13.33 | \$693 | \$27,720 | 1.5 | \$51,700 | \$1,293 | \$15,510 | \$388 | 8,990 | 28\% | \$10.11 | \$526 | 1.3 |
| Cayuga County | \$14.63 | \$761 | \$30,440 | 1.6 | \$68,400 | \$1,710 | \$20,520 | \$513 | 8,664 | 28\% | \$9.48 | \$493 | 1.5 |
| Chautauqua County | \$12.96 | \$674 | \$26,960 | 1.4 | \$52,000 | \$1,300 | \$15,600 | \$390 | 16,318 | 30\% | \$8.67 | \$451 | 1.5 |
| Chemung County | \$17.21 | \$895 | \$35,800 | 1.9 | \$61,300 | \$1,533 | \$18,390 | \$460 | 11,230 | 32\% | \$9.50 | \$494 | 1.8 |
| Chenango County | \$13.08 | \$680 | \$27,200 | 1.5 | \$55,800 | \$1,395 | \$16,740 | \$419 | 4,742 | 24\% | \$10.90 | \$567 | 1.2 |
| Clinton County | \$15.04 | \$782 | \$31,280 | 1.7 | \$57,300 | \$1,433 | \$17,190 | \$430 | 10,146 | 32\% | \$8.89 | \$462 | 1.7 |
| Columbia County | \$17.75 | \$923 | \$36,920 | 2.0 | \$74,600 | \$1,865 | \$22,380 | \$560 | 7,028 | 28\% | \$10.19 | \$530 | 1.7 |
| Cortland County | \$14.25 | \$741 | \$29,640 | 1.6 | \$61,700 | \$1,543 | \$18,510 | \$463 | 6,109 | 34\% | \$9.81 | \$510 | 1.5 |
| Delaware County | \$14.02 | \$729 | \$29,160 | 1.6 | \$57,900 | \$1,448 | \$17,370 | \$434 | 4,998 | 26\% | \$11.44 | \$595 | 1.2 |
| Dutchess County | \$24.44 | \$1,271 | \$50,840 | 2.7 | \$87,100 | \$2,178 | \$26,130 | \$653 | 32,646 | 31\% | \$12.53 | \$652 | 2.0 |
| Erie County | \$14.52 | \$755 | \$30,200 | 1.6 | \$67,300 | \$1,683 | \$20,190 | \$505 | 133,059 | 35\% | \$11.30 | \$587 | 1.3 |
| Essex County | \$16.23 | \$844 | \$33,760 | 1.8 | \$62,500 | \$1,563 | \$18,750 | \$469 | 4,120 | 26\% | \$10.45 | \$544 | 1.6 |
| Franklin County | \$14.37 | \$747 | \$29,880 | 1.6 | \$55,800 | \$1,395 | \$16,740 | \$419 | 5,420 | 28\% | \$8.20 | \$426 | 1.8 |
| Fulton County | \$13.96 | \$726 | \$29,040 | 1.6 | \$56,100 | \$1,403 | \$16,830 | \$421 | 6,899 | 31\% | \$10.23 | \$532 | 1.4 |
| Genesee County | \$14.42 | \$750 | \$30,000 | 1.6 | \$64,500 | \$1,613 | \$19,350 | \$484 | 6,454 | 27\% | \$9.65 | \$502 | 1.5 |
| Greene County | \$16.96 | \$882 | \$35,280 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 4,497 | 25\% | \$9.68 | \$504 | 1.8 |
| Hamilton County | \$12.65 | \$658 | \$26,320 | 1.4 | \$61,800 | \$1,545 | \$18,540 | \$464 | 298 | 18\% | \$7.66 | \$398 | 1.7 |
| Herkimer County | \$14.25 | \$741 | \$29,640 | 1.6 | \$59,600 | \$1,490 | \$17,880 | \$447 | 7,895 | 30\% | \$9.13 | \$475 | 1.6 |
| Jefferson County | \$20.90 | \$1,087 | \$43,480 | 2.3 | \$57,900 | \$1,448 | \$17,370 | \$434 | 19,833 | 44\% | \$12.41 | \$645 | 1.7 |
| Kings County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 652,125 | 70\% | \$15.30 | \$796 | 2.0 |
| Lewis County | \$13.13 | \$683 | \$27,320 | 1.5 | \$56,900 | \$1,423 | \$17,070 | \$427 | 2,595 | 24\% | \$9.09 | \$473 | 1.4 |
| Livingston County | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 6,339 | 26\% | \$7.86 | \$408 | 2.1 |
| Madison County | \$15.56 | \$809 | \$32,360 | 1.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 6,438 | 24\% | \$10.38 | \$540 | 1.5 |
| Monroe County | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 105,972 | 35\% | \$11.74 | \$611 | 1.4 |
| Montgomery County | \$14.13 | \$735 | \$29,400 | 1.6 | \$56,500 | \$1,413 | \$16,950 | \$424 | 6,424 | 33\% | \$10.02 | \$521 | 1.4 |
| Nassau County | \$30.92 | \$1,608 | \$64,320 | 3.4 | ;106,200 | \$2,655 | \$31,860 | \$797 | 87,397 | 20\% | \$13.00 | \$676 | 2.4 |
| New York County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 576,679 | 77\% | \$47.09 | \$2,449 | 0.6 |
| Niagara County | \$14.52 | \$755 | \$30,200 | 1.6 | \$67,300 | \$1,683 | \$20,190 | \$505 | 25,668 | 29\% | \$8.75 | \$455 | 1.7 |
| Oneida County | \$14.25 | \$741 | \$29,640 | 1.6 | \$59,600 | \$1,490 | \$17,880 | \$447 | 30,487 | 34\% | \$9.93 | \$516 | 1.4 |

## 1: $B R=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

New York

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Onondaga County | \$15.56 | \$809 | \$32,360 | 1.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 64,339 | 35\% | \$11.21 | \$583 | 1.4 |
| Ontario County | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 11,901 | 27\% | \$10.64 | \$553 | 1.6 |
| Orange County | \$24.44 | \$1,271 | \$50,840 | 2.7 | \$87,100 | \$2,178 | \$26,130 | \$653 | 37,994 | 30\% | \$9.65 | \$502 | 2.5 |
| Orleans County | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 3,716 | 23\% | \$7.27 | \$378 | 2.3 |
| Oswego County | \$15.56 | \$809 | \$32,360 | 1.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 12,614 | 28\% | \$10.61 | \$552 | 1.5 |
| Otsego County | \$15.83 | \$823 | \$32,920 | 1.8 | \$62,100 | \$1,553 | \$18,630 | \$466 | 6,197 | 26\% | \$9.55 | \$497 | 1.7 |
| Putnam County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 5,919 | 17\% | \$8.67 | \$451 | 3.5 |
| Queens County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 438,212 | 56\% | \$17.49 | \$909 | 1.7 |
| Rensselaer County | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 22,285 | 35\% | \$12.22 | \$635 | 1.6 |
| Richmond County | \$30.21 | \$1,571 | \$62,840 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 51,586 | 31\% | \$10.49 | \$545 | 2.9 |
| Rockland County | \$30.21 | \$1,571 | \$62,840 | 3.4 | ;100,600 | \$2,515 | \$30,180 | \$755 | 30,468 | 31\% | \$11.47 | \$596 | 2.6 |
| St. Lawrence County | \$14.67 | \$763 | \$30,520 | 1.6 | \$54,300 | \$1,358 | \$16,290 | \$407 | 12,212 | 29\% | \$9.55 | \$497 | 1.5 |
| Saratoga County | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 25,769 | 29\% | \$14.04 | \$730 | 1.4 |
| Schenectady County | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 19,275 | 33\% | \$12.77 | \$664 | 1.5 |
| Schoharie County | \$19.33 | \$1,005 | \$40,200 | 2.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 3,016 | 24\% | \$8.39 | \$436 | 2.3 |
| Schuyler County | \$12.65 | \$658 | \$26,320 | 1.4 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,703 | 22\% | \$8.54 | \$444 | 1.5 |
| Seneca County | \$13.77 | \$716 | \$28,640 | 1.5 | \$62,600 | \$1,565 | \$18,780 | \$470 | 3,624 | 27\% | \$10.01 | \$521 | 1.4 |
| Steuben County | \$14.83 | \$771 | \$30,840 | 1.6 | \$59,500 | \$1,488 | \$17,850 | \$446 | 12,336 | 30\% | \$16.10 | \$837 | 0.9 |
| Suffolk County | \$30.92 | \$1,608 | \$64,320 | 3.4 | ;106,200 | \$2,655 | \$31,860 | \$797 | 102,844 | 21\% | \$13.77 | \$716 | 2.2 |
| Sullivan County | \$17.27 | \$898 | \$35,920 | 1.9 | \$58,200 | \$1,455 | \$17,460 | \$437 | 10,097 | 35\% | \$10.02 | \$521 | 1.7 |
| Tioga County | \$14.02 | \$729 | \$29,160 | 1.6 | \$63,900 | \$1,598 | \$19,170 | \$479 | 4,338 | 21\% | \$12.02 | \$625 | 1.2 |
| Tompkins County | \$20.85 | \$1,084 | \$43,360 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 16,839 | 44\% | \$13.03 | \$678 | 1.6 |
| Ulster County | \$22.04 | \$1,146 | \$45,840 | 2.4 | \$75,900 | \$1,898 | \$22,770 | \$569 | 21,146 | 30\% | \$9.26 | \$482 | 2.4 |
| Warren County | \$16.77 | \$872 | \$34,880 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 8,310 | 30\% | \$10.81 | \$562 | 1.6 |
| Washington County | \$16.77 | \$872 | \$34,880 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 6,408 | 27\% | \$10.47 | \$545 | 1.6 |
| Wayne County | \$16.60 | \$863 | \$34,520 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 8,018 | 22\% | \$8.84 | \$460 | 1.9 |
| Westchester County | \$29.04 | \$1,510 | \$60,400 | 3.2 | ;107,800 | \$2,695 | \$32,340 | \$809 | 130,794 | 38\% | \$17.81 | \$926 | 1.6 |
| Wyoming County | \$12.98 | \$675 | \$27,000 | 1.4 | \$64,100 | \$1,603 | \$19,230 | \$481 | 3,932 | 25\% | \$8.17 | \$425 | 1.6 |
| Yates County | \$13.29 | \$691 | \$27,640 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,190 | 23\% | \$7.41 | \$385 | 1.8 |
|  |  |  |  | 1: $B R=$ Bedr <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI = Fisc <br> 5: "Affordable | oom <br> ral Year 2016 Fai <br> tion uses the hig Year 2016 Are " rents represen | Market Rent(I her of the state Median Incom the generally | 2016) deral minimu ed standard |  |  | re not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |

## NORTH CAROLINA

In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 796$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing — a household must earn $\$ 2,655$ monthly or $\$ 31,859$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
隹

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.21$ |
| 2-Bedroom Housing Wage | $\$ 15.32$ |
| Number of Renter Households | $1,280,773$ |
| Percent Renters | $34 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Currituck County | $\$ 22.12$ |
| Franklin County | $\$ 18.21$ |
| Johnston County | $\$ 18.21$ |
| Wake County | $\$ 18.21$ |
| Durham County (tied with 2 others) | $\$ 18.02$ |

85
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.1

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| North Carolina |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| North Carolina | \$15.32 | \$796 | \$31,859 | 2.1 | \$59,375 | \$1,484 | \$17,813 | \$445 | 1,280,773 | 34\% | \$13.21 | \$687 | 1.2 |
| Combined Nonmetro Areas | \$13.30 | \$692 | \$27,673 | 1.8 | \$48,405 | \$1,210 | \$14,522 | \$363 | 262,117 | 31\% | \$9.43 | \$490 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Asheville HMFA | \$15.75 | \$819 | \$32,760 | 2.2 | \$57,900 | \$1,448 | \$17,370 | \$434 | 50,914 | 33\% | \$11.74 | \$610 | 1.3 |
| Brunswick County HMFA | \$15.87 | \$825 | \$33,000 | 2.2 | \$58,300 | \$1,458 | \$17,490 | \$437 | 11,941 | 25\% | \$9.93 | \$516 | 1.6 |
| Burlington MSA | \$15.56 | \$809 | \$32,360 | 2.1 | \$53,100 | \$1,328 | \$15,930 | \$398 | 20,740 | 34\% | \$11.31 | \$588 | 1.4 |
| Charlotte-Concord-Gastonia HMFA | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 211,004 | 36\% | \$17.00 | \$884 | 1.0 |
| Craven County HMFA | \$17.62 | \$916 | \$36,640 | 2.4 | \$53,400 | \$1,335 | \$16,020 | \$401 | 14,636 | 37\% | \$12.22 | \$636 | 1.4 |
| Davidson County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$49,100 | \$1,228 | \$14,730 | \$368 | 17,633 | 27\% | \$10.92 | \$568 | 1.1 |
| Durham-Chapel Hill HMFA | \$18.02 | \$937 | \$37,480 | 2.5 | \$74,900 | \$1,873 | \$22,470 | \$562 | 77,874 | 41\% | \$17.98 | \$935 | 1.0 |
| Fayetteville HMFA | \$16.06 | \$835 | \$33,400 | 2.2 | \$52,200 | \$1,305 | \$15,660 | \$392 | 56,646 | 46\% | \$12.15 | \$632 | 1.3 |
| Gates County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 890 | 20\% | \$7.78 | \$405 | 1.6 |
| Goldsboro MSA | \$14.35 | \$746 | \$29,840 | 2.0 | \$53,200 | \$1,330 | \$15,960 | \$399 | 18,699 | 39\% | \$10.43 | \$542 | 1.4 |
| Greensboro-High Point HMFA | \$14.25 | \$741 | \$29,640 | 2.0 | \$57,200 | \$1,430 | \$17,160 | \$429 | 93,310 | 37\% | \$13.11 | \$681 | 1.1 |
| Greenville MSA | \$14.27 | \$742 | \$29,680 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 30,591 | 46\% | \$10.59 | \$551 | 1.3 |
| Haywood County HMFA | \$13.92 | \$724 | \$28,960 | 1.9 | \$53,400 | \$1,335 | \$16,020 | \$401 | 7,128 | 27\% | \$10.42 | \$542 | 1.3 |
| Hickory-Lenoir-Morganton MSA | \$12.79 | \$665 | \$26,600 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 39,219 | 28\% | \$10.42 | \$542 | 1.2 |
| Hoke County HMFA | \$12.90 | \$671 | \$26,840 | 1.8 | \$55,000 | \$1,375 | \$16,500 | \$413 | 5,524 | 33\% | \$8.93 | \$465 | 1.4 |
| Iredell County HMFA | \$16.42 | \$854 | \$34,160 | 2.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 16,373 | 27\% | \$13.42 | \$698 | 1.2 |
| Jacksonville MSA | \$15.23 | \$792 | \$31,680 | 2.1 | \$51,200 | \$1,280 | \$15,360 | \$384 | 28,315 | 46\% | \$10.35 | \$538 | 1.5 |
| Jones County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,300 | \$1,258 | \$15,090 | \$377 | 1,208 | 29\% | \$8.59 | \$447 | 1.5 |
| Lincoln County HMFA | \$14.85 | \$772 | \$30,880 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 6,722 | 22\% | \$9.04 | \$470 | 1.6 |
| Pamlico County HMFA | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,057 | 21\% | \$6.55 | \$340 | 2.0 |
| Pender County HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$55,200 | \$1,380 | \$16,560 | \$414 | 4,540 | 23\% | \$9.63 | \$501 | 1.4 |
| * 50th percentile FMR (See Appendix A). |  |  |  | $\begin{aligned} & \text { 1: } \mathrm{BR}=\mathrm{Bec} \\ & \text { 2: } \mathrm{FMR}=\mathrm{Fi} \\ & \text { 3: This calcu } \\ & \text { 4: AMI = Fi } \\ & \text { 5: "Affordal } \end{aligned}$ | oom <br> sal Year 2016 F <br> tion uses the h <br> Year 2016 A <br> " rents represe | Market Rent (HU her of the state or Median Income the generally ac | 2016) <br> deral minim <br> ed standard | wage. Local <br> spending n | imum wages ar <br> ore than 30\% of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

## North Carolina

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage $(2016)$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Person County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,800 | \$1,270 | \$15,240 | \$381 | 4,330 | 28\% | \$8.46 | \$440 | 1.5 |
| Raleigh MSA | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,600 | \$1,915 | \$22,980 | \$575 | 148,533 | 34\% | \$14.06 | \$731 | 1.3 |
| Rockingham County HMFA | \$12.46 | \$648 | \$25,920 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 11,307 | 30\% | \$9.33 | \$485 | 1.3 |
| Rocky Mount MSA | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 21,186 | 36\% | \$10.22 | \$532 | 1.3 |
| Rowan County HMFA | \$13.15 | \$684 | \$27,360 | 1.8 | \$52,700 | \$1,318 | \$15,810 | \$395 | 16,737 | 32\% | \$12.19 | \$634 | 1.1 |
| Virginia Beach-Norfolk-Newport News HMFA* | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,692 | 19\% | \$8.71 | \$453 | 2.5 |
| Wilmington HMFA | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,100 | \$1,628 | \$19,530 | \$488 | 37,002 | 42\% | \$11.96 | \$622 | 1.4 |
| Winston-Salem HMFA | \$13.42 | \$698 | \$27,920 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 62,905 | 33\% | \$12.80 | \$665 | 1.0 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Alamance County | \$15.56 | \$809 | \$32,360 | 2.1 | \$53,100 | \$1,328 | \$15,930 | \$398 | 20,740 | 34\% | \$11.31 | \$588 | 1.4 |
| Alexander County | \$12.79 | \$665 | \$26,600 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 3,043 | 22\% | \$7.71 | \$401 | 1.7 |
| Alleghany County | \$12.46 | \$648 | \$25,920 | 1.7 | \$41,800 | \$1,045 | \$12,540 | \$314 | 1,147 | 24\% | \$7.08 | \$368 | 1.8 |
| Anson County | \$12.46 | \$648 | \$25,920 | 1.7 | \$40,700 | \$1,018 | \$12,210 | \$305 | 2,919 | 31\% | \$10.06 | \$523 | 1.2 |
| Ashe County | \$12.46 | \$648 | \$25,920 | 1.7 | \$48,400 | \$1,210 | \$14,520 | \$363 | 2,733 | 23\% | \$8.83 | \$459 | 1.4 |
| Avery County | \$13.71 | \$713 | \$28,520 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 1,687 | 24\% | \$7.94 | \$413 | 1.7 |
| Beaufort County | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,900 | \$1,273 | \$15,270 | \$382 | 5,630 | 30\% | \$8.44 | \$439 | 1.5 |
| Bertie County | \$12.46 | \$648 | \$25,920 | 1.7 | \$41,900 | \$1,048 | \$12,570 | \$314 | 2,055 | 27\% | \$7.71 | \$401 | 1.6 |
| Bladen County | \$12.46 | \$648 | \$25,920 | 1.7 | \$44,300 | \$1,108 | \$13,290 | \$332 | 4,583 | 32\% | \$10.08 | \$524 | 1.2 |
| Brunswick County | \$15.87 | \$825 | \$33,000 | 2.2 | \$58,300 | \$1,458 | \$17,490 | \$437 | 11,941 | 25\% | \$9.93 | \$516 | 1.6 |
| Buncombe County | \$15.75 | \$819 | \$32,760 | 2.2 | \$57,900 | \$1,448 | \$17,370 | \$434 | 36,645 | 36\% | \$12.17 | \$633 | 1.3 |
| Burke County | \$12.79 | \$665 | \$26,600 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 9,808 | 28\% | \$9.17 | \$477 | 1.4 |
| Cabarrus County | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 18,040 | 27\% | \$11.09 | \$577 | 1.5 |
| Caldwell County | \$12.79 | \$665 | \$26,600 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 8,996 | 29\% | \$9.42 | \$490 | 1.4 |
| Camden County | \$15.75 | \$819 | \$32,760 | 2.2 | \$71,900 | \$1,798 | \$21,570 | \$539 | 534 | 15\% | \$16.00 | \$832 | 1.0 |
| Carteret County | \$15.73 | \$818 | \$32,720 | 2.2 | \$54,500 | \$1,363 | \$16,350 | \$409 | 8,740 | 30\% | \$9.27 | \$482 | 1.7 |
| Caswell County | \$12.46 | \$648 | \$25,920 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 2,166 | 25\% | \$7.03 | \$366 | 1.8 |
| Catawba County | \$12.79 | \$665 | \$26,600 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 17,372 | 30\% | \$11.32 | \$589 | 1.1 |
| * 50th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordab | om <br> Year 2016 F <br> ion uses the h <br> Year 2016 A <br> ' rents repres | Market Rent(H her of the state Median Incom the generally a | 2016) <br> deral minim <br> ted standard | $m$ wage. Local <br> f spending not | imum wages <br> ore than 30\% | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

## North Carolina

FY16 HOUSING WAGE

|  |
| :---: |


| Chatham County | \$18.02 | \$937 | \$37,480 | 2.5 | \$74,900 | \$1,873 | \$22,470 | \$562 | 5,689 | 21\% | \$7.90 | \$411 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Cherokee County | \$12.46 | \$648 | \$25,920 | 1.7 | \$44,300 | \$1,108 | \$13,290 | \$332 | 1,843 | 18\% | \$8.95 | \$466 |
| Chowan County | \$12.75 | \$663 | \$26,520 | 1.8 | \$44,700 | \$1,118 | \$13,410 | \$335 | 2,006 | 33\% | \$9.33 | \$485 |
| Clay County | \$12.46 | \$648 | \$25,920 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 945 | 22\% | \$7.49 | \$389 |
| Cleveland County | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 11,854 | 32\% | \$9.36 | \$487 |
| Columbus County | \$12.46 | \$648 | \$25,920 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 6,855 | 31\% | \$8.30 | \$432 |
| Craven County | \$17.62 | \$916 | \$36,640 | 2.4 | \$53,400 | \$1,335 | \$16,020 | \$401 | 14,636 | 37\% | \$12.22 | \$636 |
| Cumberland County | \$16.06 | \$835 | \$33,400 | 2.2 | \$52,200 | \$1,305 | \$15,660 | \$392 | 56,646 | 46\% | \$12.15 | \$632 |
| Currituck County * | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,692 | 19\% | \$8.71 | \$453 |
| Dare County | \$17.46 | \$908 | \$36,320 | 2.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 4,593 | 31\% | \$10.00 | \$520 |
| Davidson County | \$12.46 | \$648 | \$25,920 | 1.7 | \$49,100 | \$1,228 | \$14,730 | \$368 | 17,633 | 27\% | \$10.92 | \$568 |
| Davie County | \$13.42 | \$698 | \$27,920 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,166 | 20\% | \$9.47 | \$492 |
| Duplin County | \$12.46 | \$648 | \$25,920 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 7,279 | 33\% | \$9.56 | \$497 |
| Durham County | \$18.02 | \$937 | \$37,480 | 2.5 | \$74,900 | \$1,873 | \$22,470 | \$562 | 51,790 | 46\% | \$19.88 | \$1,034 |
| Edgecombe County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 7,841 | 37\% | \$10.50 | \$546 |
| Forsyth County | \$13.42 | \$698 | \$27,920 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 52,383 | 37\% | \$13.37 | \$695 |
| Franklin County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,600 | \$1,915 | \$22,980 | \$575 | 6,008 | 26\% | \$12.28 | \$639 |
| Gaston County | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 26,074 | 33\% | \$10.94 | \$569 |
| Gates County | \$12.46 | \$648 | \$25,920 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 890 | 20\% | \$7.78 | \$405 |
| Graham County | \$12.46 | \$648 | \$25,920 | 1.7 | \$40,600 | \$1,015 | \$12,180 | \$305 | 612 | 18\% | \$9.36 | \$487 |
| Granville County | \$14.12 | \$734 | \$29,360 | 1.9 | \$56,300 | \$1,408 | \$16,890 | \$422 | 5,063 | 25\% | \$10.31 | \$536 |
| Greene County | \$12.46 | \$648 | \$25,920 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 2,164 | 30\% | \$7.74 | \$402 |
| Guilford County | \$14.25 | \$741 | \$29,640 | 2.0 | \$57,200 | \$1,430 | \$17,160 | \$429 | 79,224 | 40\% | \$13.59 | \$707 |
| Halifax County | \$12.46 | \$648 | \$25,920 | 1.7 | \$43,700 | \$1,093 | \$13,110 | \$328 | 8,074 | 37\% | \$8.46 | \$440 |
| Harnett County | \$13.50 | \$702 | \$28,080 | 1.9 | \$55,100 | \$1,378 | \$16,530 | \$413 | 14,113 | 34\% | \$10.03 | \$522 |
| Haywood County | \$13.92 | \$724 | \$28,960 | 1.9 | \$53,400 | \$1,335 | \$16,020 | \$401 | 7,128 | 27\% | \$10.42 | \$542 |
| Henderson County | \$15.75 | \$819 | \$32,760 | 2.2 | \$57,900 | \$1,448 | \$17,370 | \$434 | 11,990 | 26\% | \$10.44 | \$543 |
| Hertford County | \$12.88 | \$670 | \$26,800 | 1.8 | \$42,800 | \$1,070 | \$12,840 | \$321 | 3,157 | 36\% | \$9.64 | \$501 |
| Hoke County | \$12.90 | \$671 | \$26,840 | 1.8 | \$55,000 | \$1,375 | \$16,500 | \$413 | 5,524 | 33\% | \$8.93 | \$465 |
| * 50th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bedroom <br> 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) <br> 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A. <br> 4: AMI = Fiscal Year 2016 Area Median Income <br> 5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs. |  |  |  |  |  |  |  |  |

## North Carolina

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} R \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AM}^{4} \end{gathered}$ | Monthly rent affordable $\text { at AMI }{ }^{5}$ $\qquad$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Hyde County | \$15.37 | \$799 | \$31,960 | 2.1 | \$43,200 | \$1,080 | \$12,960 | \$324 | 497 | 24\% | \$8.18 | \$425 | 1.9 |
| Iredell County | \$16.42 | \$854 | \$34,160 | 2.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 16,373 | 27\% | \$13.42 | \$698 | 1.2 |
| Jackson County | \$12.46 | \$648 | \$25,920 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 5,338 | 34\% | \$7.77 | \$404 | 1.6 |
| Johnston County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,600 | \$1,915 | \$22,980 | \$575 | 17,608 | 29\% | \$9.30 | \$483 | 2.0 |
| Jones County | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,300 | \$1,258 | \$15,090 | \$377 | 1,208 | 29\% | \$8.59 | \$447 | 1.5 |
| Lee County | \$13.52 | \$703 | \$28,120 | 1.9 | \$57,000 | \$1,425 | \$17,100 | \$428 | 6,969 | 33\% | \$11.06 | \$575 | 1.2 |
| Lenoir County | \$12.50 | \$650 | \$26,000 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 9,390 | 40\% | \$10.49 | \$545 | 1.2 |
| Lincoln County | \$14.85 | \$772 | \$30,880 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 6,722 | 22\% | \$9.04 | \$470 | 1.6 |
| McDowell County | \$12.46 | \$648 | \$25,920 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 5,115 | 30\% | \$9.48 | \$493 | 1.3 |
| Macon County | \$13.54 | \$704 | \$28,160 | 1.9 | \$46,800 | \$1,170 | \$14,040 | \$351 | 4,134 | 27\% | \$10.21 | \$531 | 1.3 |
| Madison County | \$15.75 | \$819 | \$32,760 | 2.2 | \$57,900 | \$1,448 | \$17,370 | \$434 | 2,279 | 27\% | \$9.60 | \$499 | 1.6 |
| Martin County | \$12.46 | \$648 | \$25,920 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,792 | 29\% | \$10.45 | \$544 | 1.2 |
| Mecklenburg County | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 153,700 | 41\% | \$18.85 | \$980 | 0.9 |
| Mitchell County | \$12.46 | \$648 | \$25,920 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,416 | 22\% | \$8.11 | \$422 | 1.5 |
| Montgomery County | \$12.46 | \$648 | \$25,920 | 1.7 | \$44,200 | \$1,105 | \$13,260 | \$332 | 3,234 | 30\% | \$9.49 | \$493 | 1.3 |
| Moore County | \$15.00 | \$780 | \$31,200 | 2.1 | \$60,600 | \$1,515 | \$18,180 | \$455 | 9,353 | 25\% | \$9.60 | \$499 | 1.6 |
| Nash County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 13,345 | 36\% | \$10.11 | \$526 | 1.3 |
| New Hanover County | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,100 | \$1,628 | \$19,530 | \$488 | 37,002 | 42\% | \$11.96 | \$622 | 1.4 |
| Northampton County | \$12.46 | \$648 | \$25,920 | 1.7 | \$38,200 | \$955 | \$11,460 | \$287 | 2,466 | 29\% | \$9.13 | \$475 | 1.4 |
| Onslow County | \$15.23 | \$792 | \$31,680 | 2.1 | \$51,200 | \$1,280 | \$15,360 | \$384 | 28,315 | 46\% | \$10.35 | \$538 | 1.5 |
| Orange County | \$18.02 | \$937 | \$37,480 | 2.5 | \$74,900 | \$1,873 | \$22,470 | \$562 | 20,395 | 40\% | \$11.82 | \$615 | 1.5 |
| Pamlico County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,057 | 21\% | \$6.55 | \$340 | 2.0 |
| Pasquotank County | \$16.10 | \$837 | \$33,480 | 2.2 | \$57,000 | \$1,425 | \$17,100 | \$428 | 5,365 | 37\% | \$9.05 | \$471 | 1.8 |
| Pender County | \$13.19 | \$686 | \$27,440 | 1.8 | \$55,200 | \$1,380 | \$16,560 | \$414 | 4,540 | 23\% | \$9.63 | \$501 | 1.4 |
| Perquimans County | \$15.23 | \$792 | \$31,680 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,260 | 23\% | \$8.37 | \$435 | 1.8 |
| Person County | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,800 | \$1,270 | \$15,240 | \$381 | 4,330 | 28\% | \$8.46 | \$440 | 1.5 |
| Pitt County | \$14.27 | \$742 | \$29,680 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 30,591 | 46\% | \$10.59 | \$551 | 1.3 |
| Polk County | \$14.17 | \$737 | \$29,480 | 2.0 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,129 | 24\% | \$9.93 | \$516 | 1.4 |
| Randolph County | \$14.25 | \$741 | \$29,640 | 2.0 | \$57,200 | \$1,430 | \$17,160 | \$429 | 14,086 | 26\% | \$10.03 | \$521 | 1.4 |
| * 50 th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fisc <br> 5: "Affordable | oom <br> sal Year 2016 <br> ation uses the <br> ral Year 2016 A <br> " rents repres |  | 2016) deral minim ted standard | m wage. Local <br> f spending no | nimum wages ar <br> ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> g gross housing |  |  |

## North Carolina

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | Annual income needed to afford 2 BRFMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ A_{1}{ }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Richmond County | \$12.46 | \$648 | \$25,920 | 1.7 | \$41,400 | \$1,035 | \$12,420 | \$311 | 6,571 | 36\% | \$8.33 | \$433 | 1.5 |
| Robeson County | \$12.46 | \$648 | \$25,920 | 1.7 | \$38,900 | \$973 | \$11,670 | \$292 | 16,349 | 36\% | \$8.48 | \$441 | 1.5 |
| Rockingham County | \$12.46 | \$648 | \$25,920 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 11,307 | 30\% | \$9.33 | \$485 | 1.3 |
| Rowan County | \$13.15 | \$684 | \$27,360 | 1.8 | \$52,700 | \$1,318 | \$15,810 | \$395 | 16,737 | 32\% | \$12.19 | \$634 | 1.1 |
| Rutherford County | \$14.10 | \$733 | \$29,320 | 1.9 | \$39,700 | \$993 | \$11,910 | \$298 | 7,463 | 28\% | \$8.76 | \$455 | 1.6 |
| Sampson County | \$12.46 | \$648 | \$25,920 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 7,076 | 30\% | \$9.31 | \$484 | 1.3 |
| Scotland County | \$12.67 | \$659 | \$26,360 | 1.7 | \$37,000 | \$925 | \$11,100 | \$278 | 4,616 | 36\% | \$8.33 | \$433 | 1.5 |
| Stanly County | \$12.46 | \$648 | \$25,920 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 6,464 | 28\% | \$8.36 | \$435 | 1.5 |
| Stokes County | \$13.42 | \$698 | \$27,920 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,866 | 21\% | \$7.48 | \$389 | 1.8 |
| Surry County | \$13.17 | \$685 | \$27,400 | 1.8 | \$44,100 | \$1,103 | \$13,230 | \$331 | 8,220 | 28\% | \$10.14 | \$527 | 1.3 |
| Swain County | \$12.46 | \$648 | \$25,920 | 1.7 | \$52,900 | \$1,323 | \$15,870 | \$397 | 1,384 | 26\% | \$8.60 | \$447 | 1.4 |
| Transylvania County | \$12.62 | \$656 | \$26,240 | 1.7 | \$53,100 | \$1,328 | \$15,930 | \$398 | 3,093 | 23\% | \$8.89 | \$462 | 1.4 |
| Tyrrell County | \$12.46 | \$648 | \$25,920 | 1.7 | \$39,500 | \$988 | \$11,850 | \$296 | 368 | 25\% | \$8.51 | \$443 | 1.5 |
| Union County | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 13,190 | 19\% | \$10.10 | \$525 | 1.6 |
| Vance County | \$12.48 | \$649 | \$25,960 | 1.7 | \$43,000 | \$1,075 | \$12,900 | \$323 | 5,995 | 36\% | \$8.78 | \$457 | 1.4 |
| Wake County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,600 | \$1,915 | \$22,980 | \$575 | 124,917 | 35\% | \$14.50 | \$754 | 1.3 |
| Warren County | \$12.46 | \$648 | \$25,920 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,308 | 29\% | \$7.85 | \$408 | 1.6 |
| Washington County | \$12.81 | \$666 | \$26,640 | 1.8 | \$44,800 | \$1,120 | \$13,440 | \$336 | 1,633 | 32\% | \$11.25 | \$585 | 1.1 |
| Watauga County | \$16.77 | \$872 | \$34,880 | 2.3 | \$61,600 | \$1,540 | \$18,480 | \$462 | 8,615 | 43\% | \$5.94 | \$309 | 2.8 |
| Wayne County | \$14.35 | \$746 | \$29,840 | 2.0 | \$53,200 | \$1,330 | \$15,960 | \$399 | 18,699 | 39\% | \$10.43 | \$542 | 1.4 |
| Wilkes County | \$12.46 | \$648 | \$25,920 | 1.7 | \$37,200 | \$930 | \$11,160 | \$279 | 7,199 | 26\% | \$9.29 | \$483 | 1.3 |
| Wilson County | \$13.90 | \$723 | \$28,920 | 1.9 | \$48,400 | \$1,210 | \$14,520 | \$363 | 12,801 | 40\% | \$13.17 | \$685 | 1.1 |
| Yadkin County | \$13.42 | \$698 | \$27,920 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,490 | 23\% | \$8.68 | \$451 | 1.5 |
| Yancey County | \$12.90 | \$671 | \$26,840 | 1.8 | \$46,900 | \$1,173 | \$14,070 | \$352 | 1,752 | 24\% | \$7.96 | \$414 | 1.6 |

[^50]
## NORTH DAKOTA

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 814$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,714$ monthly or $\$ 32,565$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 15.22$ |
| 2-Bedroom Housing Wage | $\$ 15.66$ |
| Number of Renter Households | 101,996 |
| Percent Renters | $35 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Ward County | $\$ 22.56$ |
| Mountrail County | $\$ 21.60$ |
| Williams County | $\$ 21.29$ |
| Stark County | $\$ 16.37$ |
| Grand Forks County | $\$ 16.02$ |

86
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| North Dakota |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford $2 B R F M R$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\%$ of total households (2010-2014) | Estimated hourly mean renter wage (2016) | $\begin{aligned} & \begin{array}{c} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{array} \\ & \hline \end{aligned}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| North Dakota | \$15.66 | \$814 | \$32,565 | 2.2 | \$73,664 | \$1,842 | \$22,099 | \$552 | 101,996 | 35\% | \$15.22 | \$792 | 1.0 |
| Combined Nonmetro Areas | \$16.17 | \$841 | \$33,637 | 2.2 | \$70,214 | \$1,755 | \$21,064 | \$527 | 42,690 | 29\% | \$17.70 | \$921 | 0.9 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bismarck HMFA | \$15.79 | \$821 | \$32,840 | 2.2 | \$88,300 | \$2,208 | \$26,490 | \$662 | 13,227 | 28\% | \$12.55 | \$652 | 1.3 |
| Fargo MSA | \$14.83 | \$771 | \$30,840 | 2.0 | \$73,200 | \$1,830 | \$21,960 | \$549 | 31,747 | 47\% | \$13.53 | \$704 | 1.1 |
| Grand Forks MSA | \$16.02 | \$833 | \$33,320 | 2.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 13,573 | 48\% | \$10.88 | \$566 | 1.5 |
| Oliver County HMFA | \$12.56 | \$653 | \$26,120 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 130 | 17\% | \$25.90 | \$1,347 | 0.5 |
| Sioux County HMFA | \$12.56 | \$653 | \$26,120 | 1.7 | \$34,900 | \$873 | \$10,470 | \$262 | 629 | 57\% | \$10.56 | \$549 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$12.56 | \$653 | \$26,120 | 1.7 | \$67,600 | \$1,690 | \$20,280 | \$507 | 305 | 28\% | \$14.80 | \$770 | 0.8 |
| Barnes County | \$13.38 | \$696 | \$27,840 | 1.8 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,488 | 30\% | \$10.55 | \$549 | 1.3 |
| Benson County | \$12.56 | \$653 | \$26,120 | 1.7 | \$41,900 | \$1,048 | \$12,570 | \$314 | 817 | 35\% | \$14.14 | \$735 | 0.9 |
| Billings County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,000 | \$1,775 | \$21,300 | \$533 | 96 | 27\% | \$15.87 | \$825 | 0.8 |
| Bottineau County | \$12.56 | \$653 | \$26,120 | 1.7 | \$73,100 | \$1,828 | \$21,930 | \$548 | 730 | 24\% | \$10.71 | \$557 | 1.2 |
| Bowman County | \$13.31 | \$692 | \$27,680 | 1.8 | \$78,800 | \$1,970 | \$23,640 | \$591 | 345 | 26\% | \$17.84 | \$928 | 0.7 |
| Burke County | \$12.56 | \$653 | \$26,120 | 1.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 333 | 34\% | \$16.49 | \$857 | 0.8 |
| Burleigh County | \$15.79 | \$821 | \$32,840 | 2.2 | \$88,300 | \$2,208 | \$26,490 | \$662 | 10,542 | 29\% | \$12.56 | \$653 | 1.3 |
| Cass County | \$14.83 | \$771 | \$30,840 | 2.0 | \$73,200 | \$1,830 | \$21,960 | \$549 | 31,747 | 47\% | \$13.53 | \$704 | 1.1 |
| Cavalier County | \$12.56 | \$653 | \$26,120 | 1.7 | \$74,900 | \$1,873 | \$22,470 | \$562 | 230 | 13\% | \$13.87 | \$721 | 0.9 |
| Dickey County | \$12.56 | \$653 | \$26,120 | 1.7 | \$63,900 | \$1,598 | \$19,170 | \$479 | 624 | 28\% | \$8.16 | \$425 | 1.5 |
| Divide County | \$12.56 | \$653 | \$26,120 | 1.7 | \$71,500 | \$1,788 | \$21,450 | \$536 | 187 | 18\% | \$21.55 | \$1,121 | 0.6 |
| Dunn County | \$12.56 | \$653 | \$26,120 | 1.7 | \$78,400 | \$1,960 | \$23,520 | \$588 | 286 | 19\% | \$27.81 | \$1,446 | 0.5 |
| Eddy County | \$12.56 | \$653 | \$26,120 | 1.7 | \$57,000 | \$1,425 | \$17,100 | \$428 | 286 | 27\% | \$9.07 | \$472 | 1.4 |
| Emmons County | \$12.56 | \$653 | \$26,120 | 1.7 | \$50,100 | \$1,253 | \$15,030 | \$376 | 304 | 19\% | \$8.19 | \$426 | 1.5 |
| Foster County | \$12.56 | \$653 | \$26,120 | 1.7 | \$70,400 | \$1,760 | \$21,120 | \$528 | 398 | 25\% | \$6.49 | \$337 | 1.9 |
| Golden Valley County | \$12.56 | \$653 | \$26,120 | 1.7 | \$66,500 | \$1,663 | \$19,950 | \$499 | 213 | 28\% | \$16.75 | \$871 | 0.7 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=\mathrm{Fi}$ <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordabl | om <br> Year 2016 F <br> tion uses the h <br> Year 2016 Ar <br> " rents represe | Market Rent(H) her of the state Median Incom the generally | 2016) deral minim <br> ed standard | $n$ wage. Local <br> spending n |  | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |


| North Dakota |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Grand Forks County | \$16.02 | \$833 | \$33,320 | 2.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 13,573 | 48\% | \$10.88 | \$566 | 1.5 |
| Grant County | \$12.56 | \$653 | \$26,120 | 1.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 257 | 23\% | \$12.94 | \$673 | 1.0 |
| Griggs County | \$12.56 | \$653 | \$26,120 | 1.7 | \$64,800 | \$1,620 | \$19,440 | \$486 | 263 | 25\% | \$8.87 | \$461 | 1.4 |
| Hettinger County | \$12.56 | \$653 | \$26,120 | 1.7 | \$67,300 | \$1,683 | \$20,190 | \$505 | 207 | 19\% | \$14.67 | \$763 | 0.9 |
| Kidder County | \$12.56 | \$653 | \$26,120 | 1.7 | \$59,200 | \$1,480 | \$17,760 | \$444 | 212 | 19\% | \$12.69 | \$660 | 1.0 |
| LaMoure County | \$12.56 | \$653 | \$26,120 | 1.7 | \$67,700 | \$1,693 | \$20,310 | \$508 | 411 | 22\% | \$9.13 | \$475 | 1.4 |
| Logan County | \$14.15 | \$736 | \$29,440 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 142 | 16\% | \$9.77 | \$508 | 1.4 |
| McHenry County | \$12.56 | \$653 | \$26,120 | 1.7 | \$63,000 | \$1,575 | \$18,900 | \$473 | 505 | 20\% | \$13.64 | \$709 | 0.9 |
| McIntosh County | \$12.56 | \$653 | \$26,120 | 1.7 | \$52,200 | \$1,305 | \$15,660 | \$392 | 233 | 17\% | \$10.59 | \$551 | 1.2 |
| McKenzie County | \$14.23 | \$740 | \$29,600 | 2.0 | \$79,400 | \$1,985 | \$23,820 | \$596 | 866 | 31\% | \$30.23 | \$1,572 | 0.5 |
| Mclean County | \$12.56 | \$653 | \$26,120 | 1.7 | \$69,400 | \$1,735 | \$20,820 | \$521 | 933 | 23\% | \$16.43 | \$855 | 0.8 |
| Mercer County | \$12.56 | \$653 | \$26,120 | 1.7 | \$83,000 | \$2,075 | \$24,900 | \$623 | 646 | 18\% | \$17.15 | \$892 | 0.7 |
| Morton County | \$15.79 | \$821 | \$32,840 | 2.2 | \$88,300 | \$2,208 | \$26,490 | \$662 | 2,685 | 23\% | \$12.48 | \$649 | 1.3 |
| Mountrail County | \$21.60 | \$1,123 | \$44,920 | 3.0 | \$78,300 | \$1,958 | \$23,490 | \$587 | 984 | 32\% | \$27.56 | \$1,433 | 0.8 |
| Nelson County | \$12.56 | \$653 | \$26,120 | 1.7 | \$66,500 | \$1,663 | \$19,950 | \$499 | 290 | 19\% | \$10.05 | \$523 | 1.2 |
| Oliver County | \$12.56 | \$653 | \$26,120 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 130 | 17\% | \$25.90 | \$1,347 | 0.5 |
| Pembina County | \$12.56 | \$653 | \$26,120 | 1.7 | \$63,800 | \$1,595 | \$19,140 | \$479 | 751 | 23\% | \$12.28 | \$639 | 1.0 |
| Pierce County | \$12.56 | \$653 | \$26,120 | 1.7 | \$64,900 | \$1,623 | \$19,470 | \$487 | 518 | 27\% | \$9.67 | \$503 | 1.3 |
| Ramsey County | \$12.56 | \$653 | \$26,120 | 1.7 | \$65,100 | \$1,628 | \$19,530 | \$488 | 1,822 | 36\% | \$10.13 | \$527 | 1.2 |
| Ransom County | \$13.65 | \$710 | \$28,400 | 1.9 | \$67,800 | \$1,695 | \$20,340 | \$509 | 689 | 30\% | \$10.14 | \$527 | 1.3 |
| Renville County | \$12.56 | \$653 | \$26,120 | 1.7 | \$79,200 | \$1,980 | \$23,760 | \$594 | 247 | 23\% | \$17.19 | \$894 | 0.7 |
| Richland County | \$12.56 | \$653 | \$26,120 | 1.7 | \$74,300 | \$1,858 | \$22,290 | \$557 | 1,760 | 27\% | \$8.69 | \$452 | 1.4 |
| Rolette County | \$12.56 | \$653 | \$26,120 | 1.7 | \$39,800 | \$995 | \$11,940 | \$299 | 1,434 | 30\% | \$5.77 | \$300 | 2.2 |
| Sargent County | \$12.56 | \$653 | \$26,120 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 379 | 22\% | \$14.49 | \$753 | 0.9 |
| Sheridan County $\dagger$ | \$12.56 | \$653 | \$26,120 | 1.7 | \$49,700 | \$1,243 | \$14,910 | \$373 | 87 | 14\% |  |  |  |
| Sioux County | \$12.56 | \$653 | \$26,120 | 1.7 | \$34,900 | \$873 | \$10,470 | \$262 | 629 | 57\% | \$10.56 | \$549 | 1.2 |
| Slope County | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,100 | \$1,903 | \$22,830 | \$571 | 50 | 16\% | \$28.23 | \$1,468 | 0.5 |
| Stark County | \$16.37 | \$851 | \$34,040 | 2.3 | \$77,300 | \$1,933 | \$23,190 | \$580 | 3,118 | 29\% | \$16.63 | \$865 | 1.0 |
| Steele County | \$12.56 | \$653 | \$26,120 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 253 | 27\% | \$14.24 | \$741 | 0.9 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | om <br> Year 2016 F tion uses the hig Year 2016 Ar ' rents represe | Market Rent(HUD er of the state or Median Income the generally acce | 2016) <br> deral minimu <br> ted standard | wage. Local <br> spending n |  | not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |



1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## OHIO

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$751. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn $\$ 2,505$ monthly or $\$ 30,060$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
1 \text { +14.45 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.10$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.17$ |
| 2-Bedroom Housing Wage | $\$ 14.45$ |
| Number of Renter Households | $1,513,809$ |
| Percent Renters | $33 \%$ |


| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| Columbus HMFA | $\$ 15.98$ |
| Union County | $\$ 15.56$ |
| Cincinnati-Middleton HMFA | $\$ 15.13$ |
| Portage County | $\$ 15.12$ |
| Summit County | $\$ 15.12$ |



71
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Ohio |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \mathrm{BR} \mathrm{FMR} \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Ohio | \$14.45 | \$751 | \$30,060 | 1.8 | \$63,229 | \$1,581 | \$18,969 | \$474 | 1,513,809 | 33\% | \$12.17 | \$633 | 1.2 |
| Combined Nonmetro Areas | \$13.11 | \$682 | \$27,265 | 1.6 | \$55,340 | \$1,384 | \$16,602 | \$415 | 256,487 | 28\% | \$10.53 | \$547 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Akron MSA | \$15.12 | \$786 | \$31,440 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 91,621 | 33\% | \$11.41 | \$593 | 1.3 |
| Brown County HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$53,000 | \$1,325 | \$15,900 | \$398 | 3,675 | 22\% | \$9.15 | \$476 | 1.4 |
| Canton-Massillon MSA | \$13.15 | \$684 | \$27,360 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 48,197 | 30\% | \$10.46 | \$544 | 1.3 |
| Cincinnati HMFA | \$15.13 | \$787 | \$31,480 | 1.9 | \$70,700 | \$1,768 | \$21,210 | \$530 | 211,770 | 34\% | \$13.31 | \$692 | 1.1 |
| Cleveland-Elyria MSA | \$14.87 | \$773 | \$30,920 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 288,506 | 34\% | \$13.06 | \$679 | 1.1 |
| Columbus HMFA | \$15.98 | \$831 | \$33,240 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 273,051 | 39\% | \$13.77 | \$716 | 1.2 |
| Dayton MSA | \$14.29 | \$743 | \$29,720 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 118,468 | 36\% | \$11.99 | \$623 | 1.2 |
| Hocking County HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 2,903 | 25\% | \$7.15 | \$372 | 1.8 |
| Huntington-Ashland HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,800 | \$1,370 | \$16,440 | \$411 | 6,123 | 26\% | \$8.89 | \$463 | 1.4 |
| Lima MSA | \$13.04 | \$678 | \$27,120 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 13,002 | 32\% | \$9.77 | \$508 | 1.3 |
| Mansfield MSA | \$12.65 | \$658 | \$26,320 | 1.6 | \$50,500 | \$1,263 | \$15,150 | \$379 | 15,007 | 31\% | \$10.35 | \$538 | 1.2 |
| Perry County HMFA | \$12.65 | \$658 | \$26,320 | 1.6 | \$50,100 | \$1,253 | \$15,030 | \$376 | 3,608 | 26\% | \$8.04 | \$418 | 1.6 |
| Springfield MSA | \$13.10 | \$681 | \$27,240 | 1.6 | \$57,100 | \$1,428 | \$17,130 | \$428 | 18,663 | 34\% | \$9.56 | \$497 | 1.4 |
| Toledo MSA | \$13.37 | \$695 | \$27,800 | 1.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 88,125 | 36\% | \$11.01 | \$573 | 1.2 |
| Union County HMFA | \$15.56 | \$809 | \$32,360 | 1.9 | \$81,800 | \$2,045 | \$24,540 | \$614 | 4,227 | 23\% | \$14.31 | \$744 | 1.1 |
| Weirton-Steubenville MSA | \$12.65 | \$658 | \$26,320 | 1.6 | \$50,600 | \$1,265 | \$15,180 | \$380 | 8,109 | 29\% | \$9.13 | \$475 | 1.4 |
| Wheeling MSA | \$12.65 | \$658 | \$26,320 | 1.6 | \$56,800 | \$1,420 | \$17,040 | \$426 | 7,006 | 25\% | \$9.77 | \$508 | 1.3 |
| Youngstown-Warren-Boardman HMFA | \$12.69 | \$660 | \$26,400 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 55,261 | 30\% | \$9.63 | \$501 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$12.65 | \$658 | \$26,320 | 1.6 | \$44,900 | \$1,123 | \$13,470 | \$337 | 3,116 | 29\% | \$8.29 | \$431 | 1.5 |
| Allen County | \$13.04 | \$678 | \$27,120 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 13,002 | 32\% | \$9.77 | \$508 | 1.3 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcul <br> 4: $\mathrm{AMI}=\mathrm{Fis}$ <br> 5: "Affordabl | om <br> al Year 2016 <br> tion uses the <br> Year 2016 A <br> " rents repres | Market Rent (H her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | n wage. Local <br> f spending no | imum wages ore than 30\% | e not used. Se gross income | Appendix A. <br> n gross housin |  |  |



| Ohio |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ A_{1}^{4} \end{gathered}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Hancock County | \$13.40 | \$697 | \$27,880 | 1.7 | \$69,600 | \$1,740 | \$20,880 | \$522 | 9,037 | 29\% | \$12.00 | \$624 | 1.1 |
| Hardin County | \$12.96 | \$674 | \$26,960 | 1.6 | \$53,500 | \$1,338 | \$16,050 | \$401 | 3,481 | 30\% | \$10.07 | \$524 | 1.3 |
| Harrison County | \$12.65 | \$658 | \$26,320 | 1.6 | \$50,000 | \$1,250 | \$15,000 | \$375 | 1,407 | 22\% | \$13.44 | \$699 | 0.9 |
| Henry County | \$12.65 | \$658 | \$26,320 | 1.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 2,259 | 20\% | \$9.98 | \$519 | 1.3 |
| Highland County | \$12.65 | \$658 | \$26,320 | 1.6 | \$47,900 | \$1,198 | \$14,370 | \$359 | 4,835 | 29\% | \$8.39 | \$436 | 1.5 |
| Hocking County | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 2,903 | 25\% | \$7.15 | \$372 | 1.8 |
| Holmes County | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,700 | \$1,368 | \$16,410 | \$410 | 2,850 | 23\% | \$11.46 | \$596 | 1.1 |
| Huron County | \$12.65 | \$658 | \$26,320 | 1.6 | \$57,800 | \$1,445 | \$17,340 | \$434 | 6,132 | 27\% | \$10.09 | \$525 | 1.3 |
| Jackson County | \$12.65 | \$658 | \$26,320 | 1.6 | \$45,900 | \$1,148 | \$13,770 | \$344 | 4,115 | 31\% | \$9.27 | \$482 | 1.4 |
| Jefferson County | \$12.65 | \$658 | \$26,320 | 1.6 | \$50,600 | \$1,265 | \$15,180 | \$380 | 8,109 | 29\% | \$9.13 | \$475 | 1.4 |
| Knox County | \$12.83 | \$667 | \$26,680 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 6,637 | 29\% | \$10.89 | \$567 | 1.2 |
| Lake County | \$14.87 | \$773 | \$30,920 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 23,623 | 25\% | \$11.45 | \$595 | 1.3 |
| Lawrence County | \$12.65 | \$658 | \$26,320 | 1.6 | \$54,800 | \$1,370 | \$16,440 | \$411 | 6,123 | 26\% | \$8.89 | \$463 | 1.4 |
| Licking County | \$15.98 | \$831 | \$33,240 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 17,629 | 27\% | \$9.28 | \$483 | 1.7 |
| Logan County | \$13.67 | \$711 | \$28,440 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 4,824 | 26\% | \$12.07 | \$627 | 1.1 |
| Lorain County | \$14.87 | \$773 | \$30,920 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 33,163 | 28\% | \$10.07 | \$524 | 1.5 |
| Lucas County | \$13.37 | \$695 | \$27,800 | 1.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 68,410 | 38\% | \$11.13 | \$579 | 1.2 |
| Madison County | \$15.98 | \$831 | \$33,240 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 4,293 | 29\% | \$11.36 | \$591 | 1.4 |
| Mahoning County | \$12.69 | \$660 | \$26,400 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 30,430 | 31\% | \$9.19 | \$478 | 1.4 |
| Marion County | \$13.92 | \$724 | \$28,960 | 1.7 | \$55,800 | \$1,395 | \$16,740 | \$419 | 7,767 | 32\% | \$10.53 | \$547 | 1.3 |
| Medina County | \$14.87 | \$773 | \$30,920 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 13,770 | 21\% | \$9.97 | \$519 | 1.5 |
| Meigs County | \$12.65 | \$658 | \$26,320 | 1.6 | \$46,000 | \$1,150 | \$13,800 | \$345 | 1,927 | 20\% | \$8.04 | \$418 | 1.6 |
| Mercer County | \$12.69 | \$660 | \$26,400 | 1.6 | \$66,500 | \$1,663 | \$19,950 | \$499 | 3,603 | 23\% | \$9.40 | \$489 | 1.4 |
| Miami County | \$14.29 | \$743 | \$29,720 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 12,159 | 30\% | \$10.94 | \$569 | 1.3 |
| Monroe County | \$12.65 | \$658 | \$26,320 | 1.6 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,369 | 23\% | \$10.87 | \$565 | 1.2 |
| Montgomery County | \$14.29 | \$743 | \$29,720 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 85,450 | 38\% | \$12.39 | \$644 | 1.2 |
| Morgan County | \$12.65 | \$658 | \$26,320 | 1.6 | \$46,100 | \$1,153 | \$13,830 | \$346 | 1,393 | 23\% | \$6.80 | \$354 | 1.9 |
| Morrow County | \$15.98 | \$831 | \$33,240 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,305 | 18\% | \$8.13 | \$423 | 2.0 |
| Muskingum County | \$13.10 | \$681 | \$27,240 | 1.6 | \$49,600 | \$1,240 | \$14,880 | \$372 | 11,076 | 32\% | \$9.57 | \$498 | 1.4 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordabl | al Year 2016 F tion uses the $h$ Year 2016 Ar " rents represe | Market Rent (H her of the state Median Incom the generally ace | 2016) <br> deral minim <br> ted standard | m wage. Local <br> spending not | nimum wages ar <br> ore than $30 \%$ of | e not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |



## OKLAHOMA

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 745$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,483$ monthly or $\$ 29,796$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta } 414.33 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.43$ |
| 2-Bedroom Housing Wage | $\$ 14.33$ |
| Number of Renter Households | 485,544 |
| Percent Renters | $33 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Beckham County | $\$ 15.90$ |
| Canadian County | $\$ 15.21$ |
| Cleveland County | $\$ 15.21$ |
| Logan County | $\$ 15.21$ |
| McClain County (tied with 1 other) | $\$ 15.21$ |

## 79

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Oklahoma |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $2 \text { BR }$ FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \\ \hline \end{gathered}$ | Monthly rent affordable at AM15 ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Oklahoma | \$14.33 | \$745 | \$29,796 | 2.0 | \$58,586 | \$1,465 | \$17,576 | \$439 | 485,544 | 33\% | \$13.43 | \$698 | 1.1 |
| Combined Nonmetro Areas | \$13.10 | \$681 | \$27,251 | 1.8 | \$52,414 | \$1,310 | \$15,724 | \$393 | 157,743 | 31\% | \$12.16 | \$633 | 1.1 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cotton County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 583 | 24\% | \$7.24 | \$376 | 1.7 |
| Fort Smith HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 4,515 | 29\% | \$6.91 | \$359 | 1.8 |
| Grady County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,600 | \$1,465 | \$17,580 | \$440 | 4,718 | 24\% | \$9.74 | \$506 | 1.3 |
| Lawton HMFA | \$14.27 | \$742 | \$29,680 | 2.0 | \$56,600 | \$1,415 | \$16,980 | \$425 | 19,359 | 44\% | \$11.87 | \$617 | 1.2 |
| Le Flore County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,600 | \$1,140 | \$13,680 | \$342 | 4,816 | 26\% | \$9.58 | \$498 | 1.3 |
| Lincoln County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,900 | \$1,373 | \$16,470 | \$412 | 3,087 | 23\% | \$8.71 | \$453 | 1.5 |
| Oklahoma City HMFA | \$15.21 | \$791 | \$31,640 | 2.1 | \$64,400 | \$1,610 | \$19,320 | \$483 | 165,741 | 36\% | \$13.92 | \$724 | 1.1 |
| Okmulgee County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 4,591 | 31\% | \$10.24 | \$532 | 1.2 |
| Pawnee County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,549 | 24\% | \$12.51 | \$650 | 1.0 |
| Tulsa HMFA | \$15.06 | \$783 | \$31,320 | 2.1 | \$61,900 | \$1,548 | \$18,570 | \$464 | 118,842 | 34\% | \$14.61 | \$760 | 1.0 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adair County | \$12.65 | \$658 | \$26,320 | 1.7 | \$40,000 | \$1,000 | \$12,000 | \$300 | 2,351 | 30\% | \$9.10 | \$473 | 1.4 |
| Alfalfa County | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,100 | \$1,478 | \$17,730 | \$443 | 510 | 25\% | \$16.99 | \$883 | 0.7 |
| Atoka County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,800 | \$1,070 | \$12,840 | \$321 | 1,247 | 24\% | \$8.30 | \$432 | 1.5 |
| Beaver County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 505 | 24\% | \$16.99 | \$883 | 0.7 |
| Beckham County | \$15.90 | \$827 | \$33,080 | 2.2 | \$62,500 | \$1,563 | \$18,750 | \$469 | 2,882 | 37\% | \$17.20 | \$895 | 0.9 |
| Blaine County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,900 | \$1,323 | \$15,870 | \$397 | 999 | 27\% | \$14.32 | \$745 | 0.9 |
| Bryan County | \$13.31 | \$692 | \$27,680 | 1.8 | \$48,700 | \$1,218 | \$14,610 | \$365 | 6,082 | 36\% | \$10.56 | \$549 | 1.3 |
| Caddo County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,500 | \$1,238 | \$14,850 | \$371 | 2,949 | 29\% | \$11.69 | \$608 | 1.1 |
| Canadian County | \$15.21 | \$791 | \$31,640 | 2.1 | \$64,400 | \$1,610 | \$19,320 | \$483 | 9,639 | 23\% | \$13.41 | \$698 | 1.1 |
| Carter County | \$13.15 | \$684 | \$27,360 | 1.8 | \$53,800 | \$1,345 | \$16,140 | \$404 | 5,252 | 30\% | \$13.23 | \$688 | 1.0 |
| Cherokee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,700 | \$1,268 | \$15,210 | \$380 | 5,785 | 34\% | \$7.40 | \$385 | 1.7 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 <br> tion uses the <br> Year 2016 A <br> " rents repres | Market Rent(H her of the state Median Incom the generally a | 2016) eral minimu <br> ed standard o | wage. Local <br> spending no | imum wages <br> ore than 30\% of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

Oklahoma


[^51]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


## 1: $\mathrm{BR}=$ Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
AMI = Fiscal Year 2016 Area Median Incom
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## OREGON

In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,008. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,360$ monthly or $\$ 40,318$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { IT \$10.38 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.87$ |
| 2-Bedroom Housing Wage | $\$ 19.38$ |
| Number of Renter Households | 586,182 |
| Percent Renters | $38 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Clackamas County | $\$ 23.23$ |
| Columbia County | $\$ 23.23$ |
| Multnomah County | $\$ 23.23$ |
| Washington County | $\$ 23.23$ |
| Yamhill County | $\$ 23.23$ |

## 84

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.1

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Oregon |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Oregon | \$19.38 | \$1,008 | \$40,318 | 2.1 | \$64,014 | \$1,600 | \$19,204 | \$480 | 586,182 | 38\% | \$13.87 | \$721 | 1.4 |
| Combined Nonmetro Areas | \$14.22 | \$739 | \$29,571 | 1.5 | \$52,416 | \$1,310 | \$15,725 | \$393 | 89,745 | 34\% | \$10.52 | \$547 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Albany MSA | \$15.96 | \$830 | \$33,200 | 1.7 | \$53,600 | \$1,340 | \$16,080 | \$402 | 15,413 | 34\% | \$11.07 | \$576 | 1.4 |
| Bend-Redmond MSA | \$15.90 | \$827 | \$33,080 | 1.7 | \$59,700 | \$1,493 | \$17,910 | \$448 | 22,742 | 35\% | \$11.86 | \$617 | 1.3 |
| Corvallis MSA | \$16.12 | \$838 | \$33,520 | 1.7 | \$76,500 | \$1,913 | \$22,950 | \$574 | 14,208 | 43\% | \$9.99 | \$519 | 1.6 |
| Eugene-Springfield MSA | \$17.48 | \$909 | \$36,360 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 59,271 | 41\% | \$11.27 | \$586 | 1.6 |
| Grants Pass MSA | \$16.90 | \$879 | \$35,160 | 1.8 | \$47,800 | \$1,195 | \$14,340 | \$359 | 11,609 | 34\% | \$10.32 | \$536 | 1.6 |
| Medford MSA | \$16.50 | \$858 | \$34,320 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 31,160 | 38\% | \$11.92 | \$620 | 1.4 |
| Portland-Vancouver-Hillsboro MSA | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 286,057 | 40\% | \$16.11 | \$838 | 1.4 |
| Salem MSA | \$15.33 | \$797 | \$31,880 | 1.7 | \$56,500 | \$1,413 | \$16,950 | \$424 | 55,977 | 39\% | \$10.86 | \$565 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Baker County | \$12.71 | \$661 | \$26,440 | 1.4 | \$52,500 | \$1,313 | \$15,750 | \$394 | 2,456 | 34\% | \$9.18 | \$477 | 1.4 |
| Benton County | \$16.12 | \$838 | \$33,520 | 1.7 | \$76,500 | \$1,913 | \$22,950 | \$574 | 14,208 | 43\% | \$9.99 | \$519 | 1.6 |
| Clackamas County | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 46,538 | 32\% | \$14.18 | \$737 | 1.6 |
| Clatsop County | \$15.65 | \$814 | \$32,560 | 1.7 | \$56,300 | \$1,408 | \$16,890 | \$422 | 5,876 | 37\% | \$10.53 | \$548 | 1.5 |
| Columbia County | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 5,034 | 27\% | \$8.39 | \$436 | 2.8 |
| Coos County | \$14.23 | \$740 | \$29,600 | 1.5 | \$49,100 | \$1,228 | \$14,730 | \$368 | 8,739 | 34\% | \$9.73 | \$506 | 1.5 |
| Crook County | \$13.23 | \$688 | \$27,520 | 1.4 | \$49,800 | \$1,245 | \$14,940 | \$374 | 2,832 | 32\% | \$13.74 | \$714 | 1.0 |
| Curry County | \$16.33 | \$849 | \$33,960 | 1.8 | \$50,100 | \$1,253 | \$15,030 | \$376 | 3,565 | 35\% | \$12.63 | \$657 | 1.3 |
| Deschutes County | \$15.90 | \$827 | \$33,080 | 1.7 | \$59,700 | \$1,493 | \$17,910 | \$448 | 22,742 | 35\% | \$11.86 | \$617 | 1.3 |
| Douglas County | \$13.77 | \$716 | \$28,640 | 1.5 | \$50,700 | \$1,268 | \$15,210 | \$380 | 13,737 | 31\% | \$11.41 | \$593 | 1.2 |
| Gilliam County | \$12.67 | \$659 | \$26,360 | 1.4 | \$58,200 | \$1,455 | \$17,460 | \$437 | 336 | 38\% | \$16.46 | \$856 | 0.8 |
| Grant County | \$12.65 | \$658 | \$26,320 | 1.4 | \$47,200 | \$1,180 | \$14,160 | \$354 | 836 | 26\% | \$8.52 | \$443 | 1.5 |
| Harney County | \$12.65 | \$658 | \$26,320 | 1.4 | \$43,700 | \$1,093 | \$13,110 | \$328 | 997 | 32\% | \$9.73 | \$506 | 1.3 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcu <br> 4: $\mathrm{AMI}=$ Fis <br> 5: "Affordab | om <br> al Year 2016 Fa <br> tion uses the his <br> Year 2016 Ar <br> " rents represe | Market Rent (H her of the state Median Incom the generally a | 2016) eral minimu ed standard | wage. Local <br> fpending no | imum wages <br> ore than $30 \%$ of | e not used. Se gross income | Appendix A. <br> gross housin |  |  |


| Oregon |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Hood River County | \$16.92 | \$880 | \$35,200 | 1.8 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,957 | 36\% | \$10.08 | \$524 | 1.7 |
| Jackson County | \$16.50 | \$858 | \$34,320 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 31,160 | 38\% | \$11.92 | \$620 | 1.4 |
| Jefferson County | \$12.65 | \$658 | \$26,320 | 1.4 | \$47,300 | \$1,183 | \$14,190 | \$355 | 2,662 | 34\% | \$11.21 | \$583 | 1.1 |
| Josephine County | \$16.90 | \$879 | \$35,160 | 1.8 | \$47,800 | \$1,195 | \$14,340 | \$359 | 11,609 | 34\% | \$10.32 | \$536 | 1.6 |
| Klamath County | \$13.87 | \$721 | \$28,840 | 1.5 | \$49,100 | \$1,228 | \$14,730 | \$368 | 9,293 | 34\% | \$10.11 | \$526 | 1.4 |
| Lake County | \$12.65 | \$658 | \$26,320 | 1.4 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,322 | 37\% | \$10.54 | \$548 | 1.2 |
| Lane County | \$17.48 | \$909 | \$36,360 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 59,271 | 41\% | \$11.27 | \$586 | 1.6 |
| Lincoln County | \$15.71 | \$817 | \$32,680 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 7,232 | 35\% | \$10.93 | \$568 | 1.4 |
| Linn County | \$15.96 | \$830 | \$33,200 | 1.7 | \$53,600 | \$1,340 | \$16,080 | \$402 | 15,413 | 34\% | \$11.07 | \$576 | 1.4 |
| Malheur County | \$12.65 | \$658 | \$26,320 | 1.4 | \$47,000 | \$1,175 | \$14,100 | \$353 | 4,050 | 40\% | \$7.88 | \$410 | 1.6 |
| Marion County | \$15.33 | \$797 | \$31,880 | 1.7 | \$56,500 | \$1,413 | \$16,950 | \$424 | 46,033 | 40\% | \$11.20 | \$582 | 1.4 |
| Morrow County | \$12.65 | \$658 | \$26,320 | 1.4 | \$54,000 | \$1,350 | \$16,200 | \$405 | 1,121 | 30\% | \$11.67 | \$607 | 1.1 |
| Multnomah County | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 142,989 | 46\% | \$15.08 | \$784 | 1.5 |
| Polk County | \$15.33 | \$797 | \$31,880 | 1.7 | \$56,500 | \$1,413 | \$16,950 | \$424 | 9,944 | 35\% | \$8.08 | \$420 | 1.9 |
| Sherman County | \$14.60 | \$759 | \$30,360 | 1.6 | \$58,600 | \$1,465 | \$17,580 | \$440 | 279 | 35\% | \$15.08 | \$784 | 1.0 |
| Tillamook County | \$14.73 | \$766 | \$30,640 | 1.6 | \$52,600 | \$1,315 | \$15,780 | \$395 | 2,991 | 29\% | \$9.40 | \$489 | 1.6 |
| Umatilla County | \$14.31 | \$744 | \$29,760 | 1.5 | \$58,300 | \$1,458 | \$17,490 | \$437 | 10,331 | 38\% | \$11.54 | \$600 | 1.2 |
| Union County | \$12.96 | \$674 | \$26,960 | 1.4 | \$53,300 | \$1,333 | \$15,990 | \$400 | 3,638 | 36\% | \$8.72 | \$453 | 1.5 |
| Wallowa County | \$12.65 | \$658 | \$26,320 | 1.4 | \$56,000 | \$1,400 | \$16,800 | \$420 | 896 | 30\% | \$6.93 | \$360 | 1.8 |
| Wasco County | \$14.92 | \$776 | \$31,040 | 1.6 | \$55,000 | \$1,375 | \$16,500 | \$413 | 3,405 | 35\% | \$9.85 | \$512 | 1.5 |
| Washington County | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 80,240 | 39\% | \$19.64 | \$1,021 | 1.2 |
| Wheeler County | \$12.65 | \$658 | \$26,320 | 1.4 | \$48,100 | \$1,203 | \$14,430 | \$361 | 194 | 29\% | \$11.24 | \$584 | 1.1 |
| Yamhill County | \$23.23 | \$1,208 | \$48,320 | 2.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 11,256 | 33\% | \$11.11 | \$578 | 2.1 |

[^52]
## PENNSYLVANIA

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 950$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,167$ monthly or $\$ 38,000$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
a

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 13.80$ |
| 2-Bedroom Housing Wage | $\$ 18.27$ |
| Number of Renter Households | $1,511,506$ |
| Percent Renters | $30 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Bucks County | $\$ 23.27$ |
| Chester County | $\$ 23.27$ |
| Delaware County | $\$ 23.27$ |
| Montgomery County | $\$ 23.27$ |
| Philadelphia County | $\$ 23.27$ |

101
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.5

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Pennsylvania |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Pennsylvania | \$18.27 | \$950 | \$38,000 | 2.5 | \$70,326 | \$1,758 | \$21,098 | \$527 | 1,511,506 | 30\% | \$13.80 | \$718 | 1.3 |
| Combined Nonmetro Areas | \$12.62 | \$656 | \$26,240 | 1.7 | \$56,033 | \$1,401 | \$16,810 | \$420 | 147,753 | 25\% | \$10.10 | \$525 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Allentown-Bethlehem-Easton HMFA | \$19.19 | \$998 | \$39,920 | 2.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 80,843 | 30\% | \$12.51 | \$651 | 1.5 |
| Altoona MSA | \$15.60 | \$811 | \$32,440 | 2.2 | \$57,600 | \$1,440 | \$17,280 | \$432 | 14,240 | 28\% | \$9.75 | \$507 | 1.6 |
| Armstrong County HMFA | \$12.50 | \$650 | \$26,000 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 6,798 | 24\% | \$11.33 | \$589 | 1.1 |
| Chambersburg-Waynesboro MSA | \$16.83 | \$875 | \$35,000 | 2.3 | \$69,900 | \$1,748 | \$20,970 | \$524 | 15,978 | 27\% | \$11.44 | \$595 | 1.5 |
| Columbia County HMFA | \$14.29 | \$743 | \$29,720 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 7,819 | 30\% | \$8.47 | \$440 | 1.7 |
| East Stroudsburg MSA | \$18.21 | \$947 | \$37,880 | 2.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 11,826 | 21\% | \$9.58 | \$498 | 1.9 |
| Erie MSA | \$14.27 | \$742 | \$29,680 | 2.0 | \$57,900 | \$1,448 | \$17,370 | \$434 | 36,739 | 33\% | \$9.69 | \$504 | 1.5 |
| Gettysburg MSA | \$17.15 | \$892 | \$35,680 | 2.4 | \$68,500 | \$1,713 | \$20,550 | \$514 | 8,756 | 23\% | \$9.56 | \$497 | 1.8 |
| Harrisburg-Carlisle MSA | \$17.04 | \$886 | \$35,440 | 2.4 | \$72,500 | \$1,813 | \$21,750 | \$544 | 70,533 | 32\% | \$14.03 | \$729 | 1.2 |
| Johnstown MSA | \$12.27 | \$638 | \$25,520 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 15,167 | 26\% | \$8.77 | \$456 | 1.4 |
| Lancaster MSA | \$17.25 | \$897 | \$35,880 | 2.4 | \$69,300 | \$1,733 | \$20,790 | \$520 | 59,599 | 31\% | \$11.77 | \$612 | 1.5 |
| Lebanon MSA | \$15.06 | \$783 | \$31,320 | 2.1 | \$65,200 | \$1,630 | \$19,560 | \$489 | 14,791 | 29\% | \$10.49 | \$545 | 1.4 |
| Montour County HMFA | \$16.13 | \$839 | \$33,560 | 2.2 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,997 | 27\% | \$17.32 | \$901 | 0.9 |
| Philadelphia-Camden-Wilmington MSA * | \$23.27 | \$1,210 | \$48,400 | 3.2 | \$80,300 | \$2,008 | \$24,090 | \$602 | 517,789 | 34\% | \$17.53 | \$911 | 1.3 |
| Pike County HMFA | \$22.37 | \$1,163 | \$46,520 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 3,269 | 15\% | \$7.41 | \$385 | 3.0 |
| Pittsburgh HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 291,021 | 30\% | \$13.43 | \$699 | 1.2 |
| Reading MSA | \$17.15 | \$892 | \$35,680 | 2.4 | \$71,000 | \$1,775 | \$21,300 | \$533 | 43,504 | 28\% | \$11.80 | \$614 | 1.5 |
| Scranton--Wilkes-Barre MSA | \$13.60 | \$707 | \$28,280 | 1.9 | \$60,400 | \$1,510 | \$18,120 | \$453 | 72,531 | 32\% | \$10.58 | \$550 | 1.3 |
| Sharon HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$59,000 | \$1,475 | \$17,700 | \$443 | 11,972 | 26\% | \$10.06 | \$523 | 1.3 |
| State College MSA | \$17.04 | \$886 | \$35,440 | 2.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 22,661 | 40\% | \$9.95 | \$518 | 1.7 |
| Williamsport MSA | \$14.50 | \$754 | \$30,160 | 2.0 | \$58,100 | \$1,453 | \$17,430 | \$436 | 13,819 | 30\% | \$11.15 | \$580 | 1.3 |
| * 50th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A) |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 <br> tion uses the <br> Year 2016 <br> " rents repres | Market Rent(H her of the state Median Incom the generally a | 2016) eral minimu <br> ed standard | wage. Local <br> spending not | imum wages <br> ore than $30 \%$ o | e not used. See <br> gross income | Appendix A. <br> gross housing |  |  |


| Pennsylvania |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| York-Hanover MSA \$17.17 \| | \$893 | \$35,720 | 2.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 42,101 | 25\% | \$11.62 | \$604 | 1.5 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County $\quad \$ 17.15$ | \$892 | \$35,680 | 2.4 | \$68,500 | \$1,713 | \$20,550 | \$514 | 8,756 | 23\% | \$9.56 | \$497 | 1.8 |
| Allegheny County $\quad \$ 15.90$ | \$827 | \$33,080 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 182,867 | 35\% | \$14.82 | \$770 | 1.1 |
| Armstrong County $\$ 12.50$ | \$650 | \$26,000 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 6,798 | 24\% | \$11.33 | \$589 | 1.1 |
| Beaver County $\$ 15.90$ | \$827 | \$33,080 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 19,114 | 27\% | \$10.36 | \$539 | 1.5 |
| Bedford County $\quad \$ 12.27$ \| | \$638 | \$25,520 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 4,069 | 20\% | \$8.83 | \$459 | 1.4 |
| Berks County $\quad \$ 17.15$ \| | \$892 | \$35,680 | 2.4 | \$71,000 | \$1,775 | \$21,300 | \$533 | 43,504 | 28\% | \$11.80 | \$614 | 1.5 |
| Blair County $\quad \$ 15.60$ \| | \$811 | \$32,440 | 2.2 | \$57,600 | \$1,440 | \$17,280 | \$432 | 14,240 | 28\% | \$9.75 | \$507 | 1.6 |
| Bradford County $\quad \$ 12.50$ \| | \$650 | \$26,000 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 6,094 | 25\% | \$12.38 | \$644 | 1.0 |
| Bucks County * \$23.27 | \$1,210 | \$48,400 | 3.2 | \$80,300 | \$2,008 | \$24,090 | \$602 | 52,771 | 23\% | \$12.72 | \$661 | 1.8 |
| Butler County $\$ 15.90$ | \$827 | \$33,080 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 17,509 | 24\% | \$11.68 | \$607 | 1.4 |
| Cambria County $\quad \$ 12.27$ \| | \$638 | \$25,520 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 15,167 | 26\% | \$8.77 | \$456 | 1.4 |
| Cameron County $\quad \$ 12.27$ \| | \$638 | \$25,520 | 1.7 | \$54,200 | \$1,355 | \$16,260 | \$407 | 654 | 30\% | \$9.71 | \$505 | 1.3 |
| Carbon County $\quad \$ 19.19$ \| | \$998 | \$39,920 | 2.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 5,406 | 21\% | \$8.67 | \$451 | 2.2 |
| Centre County $\quad \$ 17.04$ \| | \$886 | \$35,440 | 2.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 22,661 | 40\% | \$9.95 | \$518 | 1.7 |
| Chester County* \$23.27 \| | \$1,210 | \$48,400 | 3.2 | \$80,300 | \$2,008 | \$24,090 | \$602 | 45,734 | 25\% | \$17.55 | \$912 | 1.3 |
| Clarion County $\quad \$ 12.27$ | \$638 | \$25,520 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 4,723 | 30\% | \$7.37 | \$383 | 1.7 |
| Clearfield County $\quad \$ 12.27$ \| | \$638 | \$25,520 | 1.7 | \$51,900 | \$1,298 | \$15,570 | \$389 | 7,250 | 23\% | \$9.18 | \$477 | 1.3 |
| Clinton County $\quad \$ 13.90$ \| | \$723 | \$28,920 | 1.9 | \$57,300 | \$1,433 | \$17,190 | \$430 | 4,244 | 28\% | \$9.67 | \$503 | 1.4 |
| Columbia County $\quad \$ 14.29$ \| | \$743 | \$29,720 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 7,819 | 30\% | \$8.47 | \$440 | 1.7 |
| Crawford County $\quad \$ 12.46$ \| | \$648 | \$25,920 | 1.7 | \$56,500 | \$1,413 | \$16,950 | \$424 | 9,017 | 26\% | \$9.70 | \$504 | 1.3 |
| Cumberland County $\quad \$ 17.04$ \| | \$886 | \$35,440 | 2.4 | \$72,500 | \$1,813 | \$21,750 | \$544 | 27,857 | 29\% | \$13.40 | \$697 | 1.3 |
| Dauphin County $\quad \$ 17.04$ \| | \$886 | \$35,440 | 2.4 | \$72,500 | \$1,813 | \$21,750 | \$544 | 38,966 | 36\% | \$14.78 | \$768 | 1.2 |
| Delaware County * \$23.27 \| | \$1,210 | \$48,400 | 3.2 | \$80,300 | \$2,008 | \$24,090 | \$602 | 61,481 | 30\% | \$14.84 | \$772 | 1.6 |
| Elk County $\$ 12.27$ \| | \$638 | \$25,520 | 1.7 | \$56,800 | \$1,420 | \$17,040 | \$426 | 2,759 | 21\% | \$10.49 | \$546 | 1.2 |
| Erie County $\quad \$ 14.27$ \| | \$742 | \$29,680 | 2.0 | \$57,900 | \$1,448 | \$17,370 | \$434 | 36,739 | 33\% | \$9.69 | \$504 | 1.5 |
| Fayette County $\quad \$ 15.90$ \| | \$827 | \$33,080 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 15,265 | 28\% | \$9.23 | \$480 | 1.7 |
| * 50 th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A). |  |  | 1: $\mathrm{BR}=$ Bedr 2: FMR = Fis 3: This calcula 4: AMI = Fisc 5: "Affordable | om <br> I Year 2016 F tion uses the hig I Year 2016 Ar " rents represe | Market Rent( her of the state Median Incom the generally | 2016) deral minimu ed standard | $m$ wage. Loca <br> spending n | nimum wages ar <br> ore than $30 \%$ of | enot used. Se <br> gross income | Appendix A. <br> g gross housing |  |  |

Pennsylvania



1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## PUERTO RICO

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$498. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 1,661$ monthly or $\$ 19,930$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
HaO

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 6.91$ |
| 2-Bedroom Housing Wage | $\$ 9.58$ |
| Number of Renter Households | 379,256 |
| Percent Renters | $31 \%$ |



| MOST EXPENSIVE AREAS | HOUSING WAGE* |
| :---: | :---: |
| San Juan-Guaynabo HMFA | $\$ 10.54$ |
| Caguas HMFA | $\$ 10.23$ |
| Ceiba Municipio | $\$ 9.87$ |
| Fajardo Municipio | $\$ 9.87$ |
| Luquillo Municipio | $\$ 9.87$ |

## 53

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)


Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Puerto Rico
FY16 HOUSING WAGE
Hourly wage
necessary to
afford 2 2R1
FMR $^{1}$
Puerto Rico
Combined Nonmetro Areas

Metropolitan Areas

| Aguadilla-Isabela HMFA | \$7.48 | \$389 | \$15,560 | 1.0 | \$18,400 | \$460 | \$5,520 | \$138 | 31,847 | 32\% | \$6.30 | \$327 | 1.2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Arecibo HMFA | \$9.31 | \$484 | \$19,360 | 1.3 | \$22,200 | \$555 | \$6,660 | \$167 | 16,326 | 28\% | \$5.89 | \$306 | 1.6 |
| Barranquitas-Aibonito HMFA | \$7.31 | \$380 | \$15,200 | 1.0 | \$17,900 | \$448 | \$5,370 | \$134 | 9,048 | 26\% | \$5.64 | \$293 | 1.3 |
| Caguas HMFA | \$10.23 | \$532 | \$21,280 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 30,702 | 28\% | \$7.01 | \$364 | 1.5 |
| Fajardo HMFA | \$9.87 | \$513 | \$20,520 | 1.4 | \$23,700 | \$593 | \$7,110 | \$178 | 6,656 | 28\% | \$6.91 | \$359 | 1.4 |
| Guayama MSA | \$7.98 | \$415 | \$16,600 | 1.1 | \$14,400 | \$360 | \$4,320 | \$108 | 7,642 | 27\% | \$7.88 | \$410 | 1.0 |
| Mayagüez MSA | \$8.73 | \$454 | \$18,160 | 1.2 | \$21,700 | \$543 | \$6,510 | \$163 | 14,065 | 38\% | \$4.68 | \$243 | 1.9 |
| Ponce HMFA | \$9.42 | \$490 | \$19,600 | 1.3 | \$20,300 | \$508 | \$6,090 | \$152 | 24,713 | 31\% | \$5.53 | \$288 | 1.7 |
| Quebradillas Municipio HMFA | \$7.73 | \$402 | \$16,080 | 1.1 | \$17,400 | \$435 | \$5,220 | \$131 | 3,664 | 41\% | \$4.65 | \$242 | 1.7 |
| San German MSA | \$7.42 | \$386 | \$15,440 | 1.0 | \$22,300 | \$558 | \$6,690 | \$167 | 15,200 | 34\% | \$5.47 | \$285 | 1.4 |
| San Juan-Guaynabo HMFA | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 195,195 | 31\% | \$7.41 | \$385 | 1.4 |
| Utuado Municipio HMFA | \$8.12 | \$422 | \$16,880 | 1.1 | \$17,700 | \$443 | \$5,310 | \$133 | 3,847 | 37\% | \$3.97 | \$206 | 2.0 |
| Yauco HMFA | \$7.88 | \$410 | \$16,400 | 1.1 | \$15,100 | \$378 | \$4,530 | \$113 | 7,159 | 24\% | \$5.87 | \$305 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adjuntas Municipio | \$7.23 | \$376 | \$15,040 | 1.0 | \$19,000 | \$475 | \$5,700 | \$143 | 2,648 | 43\% | \$5.89 | \$306 | 1.2 |
| Aguada Municipio | \$7.48 | \$389 | \$15,560 | 1.0 | \$18,400 | \$460 | \$5,520 | \$138 | 2,921 | 22\% | \$5.13 | \$267 | 1.5 |
| Aguadilla Municipio | \$7.48 | \$389 | \$15,560 | 1.0 | \$18,400 | \$460 | \$5,520 | \$138 | 7,180 | 36\% | \$6.65 | \$346 | 1.1 |
| Aguas Buenas Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 2,805 | 32\% | \$4.93 | \$257 | 2.1 |
| Aibonito Municipio | \$7.31 | \$380 | \$15,200 | 1.0 | \$17,900 | \$448 | \$5,370 | \$134 | 1,743 | 20\% | \$7.25 | \$377 | 1.0 |
| Añasco Municipio | \$7.48 | \$389 | \$15,560 | 1.0 | \$18,400 | \$460 | \$5,520 | \$138 | 2,319 | 24\% | \$8.83 | \$459 | 0.8 |
| Arecibo Municipio | \$9.31 | \$484 | \$19,360 | 1.3 | \$22,200 | \$555 | \$6,660 | \$167 | 9,446 | 29\% | \$5.90 | \$307 | 1.6 |
| Arroyo Municipio | \$7.98 | \$415 | \$16,600 | 1.1 | \$14,400 | \$360 | \$4,320 | \$108 | 1,686 | 27\% | \$8.37 | \$435 | 1.0 |

[^53]Puerto Rico

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AMI }^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Barceloneta Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 1,740 | 21\% | \$7.33 | \$381 | 1.4 |
| Barranquitas Municipio | \$7.31 | \$380 | \$15,200 | 1.0 | \$17,900 | \$448 | \$5,370 | \$134 | 2,719 | 29\% | \$4.06 | \$211 | 1.8 |
| Bayamón Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 21,869 | 30\% | \$6.16 | \$320 | 1.7 |
| Cabo Rojo Municipio | \$7.42 | \$386 | \$15,440 | 1.0 | \$22,300 | \$558 | \$6,690 | \$167 | 6,266 | 38\% | \$4.52 | \$235 | 1.6 |
| Caguas Municipio | \$10.23 | \$532 | \$21,280 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 15,775 | 32\% | \$6.31 | \$328 | 1.6 |
| Camuy Municipio | \$9.31 | \$484 | \$19,360 | 1.3 | \$22,200 | \$555 | \$6,660 | \$167 | 3,052 | 26\% | \$4.95 | \$258 | 1.9 |
| Canóvanas Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 3,305 | 23\% | \$6.05 | \$315 | 1.7 |
| Carolina Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 19,138 | 30\% | \$6.76 | \$351 | 1.6 |
| Cataño Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 3,687 | 39\% | \$7.42 | \$386 | 1.4 |
| Cayey Municipio | \$10.23 | \$532 | \$21,280 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 5,025 | 31\% | \$8.74 | \$455 | 1.2 |
| Ceiba Municipio | \$9.87 | \$513 | \$20,520 | 1.4 | \$23,700 | \$593 | \$7,110 | \$178 | 1,039 | 23\% | \$7.85 | \$408 | 1.3 |
| Ciales Municipio | \$7.31 | \$380 | \$15,200 | 1.0 | \$17,900 | \$448 | \$5,370 | \$134 | 1,805 | 32\% | \$4.53 | \$235 | 1.6 |
| Cidra Municipio | \$10.23 | \$532 | \$21,280 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 3,318 | 24\% | \$9.49 | \$493 | 1.1 |
| Coamo Municipio | \$7.23 | \$376 | \$15,040 | 1.0 | \$19,000 | \$475 | \$5,700 | \$143 | 2,865 | 21\% | \$4.52 | \$235 | 1.6 |
| Comerío Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 2,258 | 36\% | \$5.77 | \$300 | 1.8 |
| Corozal Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 2,915 | 27\% | \$6.14 | \$319 | 1.7 |
| Culebra Municipio | \$7.23 | \$376 | \$15,040 | 1.0 | \$19,000 | \$475 | \$5,700 | \$143 | 134 | 28\% | \$5.11 | \$266 | 1.4 |
| Dorado Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 2,550 | 20\% | \$7.37 | \$383 | 1.4 |
| Fajardo Municipio | \$9.87 | \$513 | \$20,520 | 1.4 | \$23,700 | \$593 | \$7,110 | \$178 | 3,481 | 27\% | \$6.84 | \$356 | 1.4 |
| Florida Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 1,079 | 25\% | \$5.74 | \$298 | 1.8 |
| Guánica Municipio | \$7.88 | \$410 | \$16,400 | 1.1 | \$15,100 | \$378 | \$4,530 | \$113 | 1,532 | 28\% | \$5.82 | \$303 | 1.4 |
| Guayama Municipio | \$7.98 | \$415 | \$16,600 | 1.1 | \$14,400 | \$360 | \$4,320 | \$108 | 4,532 | 29\% | \$8.07 | \$420 | 1.0 |
| Guayanilla Municipio | \$7.88 | \$410 | \$16,400 | 1.1 | \$15,100 | \$378 | \$4,530 | \$113 | 1,554 | 24\% | \$4.20 | \$219 | 1.9 |
| Guaynabo Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 8,842 | 25\% | \$8.10 | \$421 | 1.3 |
| Gurabo Municipio | \$10.23 | \$532 | \$21,280 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 2,775 | 19\% | \$6.17 | \$321 | 1.7 |
| Hatillo Municipio | \$9.31 | \$484 | \$19,360 | 1.3 | \$22,200 | \$555 | \$6,660 | \$167 | 3,828 | 27\% | \$6.17 | \$321 | 1.5 |
| Hormigueros Municipio | \$8.73 | \$454 | \$18,160 | 1.2 | \$21,700 | \$543 | \$6,510 | \$163 | 1,578 | 24\% | \$4.19 | \$218 | 2.1 |
| Humacao Municipio | \$10.54 | \$548 | \$21,920 | 1.5 | \$26,700 | \$668 | \$8,010 | \$200 | 4,325 | 23\% | \$8.19 | \$426 | 1.3 |
| Isabela Municipio | \$7.48 | \$389 | \$15,560 | 1.0 | \$18,400 | \$460 | \$5,520 | \$138 | 5,898 | 38\% | \$6.75 | \$351 | 1.1 |
|  |  |  |  | 1: $B R=$ Bedr <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI $=$ Fis <br> 5: "Affordable | om <br> Year 2016 Fair <br> ion uses the hig <br> Year 2016 Ar <br> ' rents represe | Market Rent (HUD er of the state or Median Income the generally acc | 2016) <br> eral minim <br> d standard | m wage. Local <br> f spending no | nimum wages ar <br> ore than $30 \%$ of | e not used. See gross income on | Appendix A. <br> gross housing |  |  |

Puerto Rico


[^54]2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## RHODE ISLAND

In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 991$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,303$ monthly or $\$ 39,639$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ya \& O O O PER } \begin{aligned}
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.60$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.59$ |
| 2-Bedroom Housing Wage | $\$ 19.06$ |
| Number of Renter Households | 162,740 |
| Percent Renters | $40 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

MOST EXPENSIVE AREAS

| Newport-Middleton-Portsmouth HMFA | $\$ 23.44$ |
| :---: | :---: |
| Westerly-Hopkinton-New Shoreham HMFA | $\$ 20.56$ |
| Providence-Fall River HMFA | $\$ 18.69$ |
|  |  |
|  |  |

## 79

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage


3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## TOWNS WITHIN RHODE ISLAND FMR AREAS

Newport-Middleton-Portsmouth, RI HMFA<br>\section*{NEWPORT COUNTY}<br>Middletown town, Newport city, Portsmouth town<br>Providence-Fall River, RI-MA HMFA<br>BRISTOL COUNTY<br>Barrington town, Bristol town, Warren town<br>\section*{KENT COUNTY}<br>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 $\$ 772$. 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 \$30,860 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta +14.84, } \begin{gathered}
\text { PER } \\
\text { HOUR }
\end{gathered}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.53$ |
| 2-Bedroom Housing Wage | $\$ 14.84$ |
| Number of Renter Households | 563,561 |
| Percent Renters | $31 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Beaufort County | $\$ 18.25$ |
| Berkeley County | $\$ 17.83$ |
| Charleston County | $\$ 17.83$ |
| Dorchester County | $\$ 17.83$ |
| York County | $\$ 16.62$ |

82
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

South Carolina

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR $^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| South Carolina | \$14.84 | \$772 | \$30,860 | 2.0 | \$57,558 | \$1,439 | \$17,267 | \$432 | 563,561 | 31\% | \$11.53 | \$599 | 1.3 |
| Combined Nonmetro Areas | \$12.66 | \$658 | \$26,339 | 1.7 | \$44,498 | \$1,112 | \$13,349 | \$334 | 81,524 | 29\% | \$10.02 | \$521 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anderson HMFA | \$12.75 | \$663 | \$26,520 | 1.8 | \$51,300 | \$1,283 | \$15,390 | \$385 | 20,368 | 28\% | \$9.40 | \$489 | 1.4 |
| Augusta-Richmond County HMFA | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 18,930 | 26\% | \$12.43 | \$646 | 1.1 |
| Beaufort County HMFA | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,100 | \$1,678 | \$20,130 | \$503 | 19,713 | 30\% | \$11.54 | \$600 | 1.6 |
| Charleston-North Charleston MSA | \$17.83 | \$927 | \$37,080 | 2.5 | \$68,200 | \$1,705 | \$20,460 | \$512 | 93,879 | 35\% | \$12.87 | \$669 | 1.4 |
| Charlotte-Concord-Gastonia HMFA | \$16.62 | \$864 | \$34,560 | 2.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 25,905 | 29\% | \$11.10 | \$577 | 1.5 |
| Chester County HMFA | \$12.15 | \$632 | \$25,280 | 1.7 | \$43,200 | \$1,080 | \$12,960 | \$324 | 3,202 | 26\% | \$10.60 | \$551 | 1.1 |
| Columbia HMFA | \$15.50 | \$806 | \$32,240 | 2.1 | \$64,100 | \$1,603 | \$19,230 | \$481 | 91,847 | 34\% | \$12.26 | \$637 | 1.3 |
| Darlington County HMFA | \$12.15 | \$632 | \$25,280 | 1.7 | \$40,800 | \$1,020 | \$12,240 | \$306 | 8,122 | 31\% | \$12.43 | \$646 | 1.0 |
| Florence HMFA | \$12.50 | \$650 | \$26,000 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 17,728 | 34\% | \$10.78 | \$560 | 1.2 |
| Greenville-Mauldin-Easley HMFA | \$14.02 | \$729 | \$29,160 | 1.9 | \$63,500 | \$1,588 | \$19,050 | \$476 | 73,032 | 33\% | \$11.93 | \$621 | 1.2 |
| Jasper County HMFA | \$14.58 | \$758 | \$30,320 | 2.0 | \$43,200 | \$1,080 | \$12,960 | \$324 | 2,535 | 29\% | \$14.90 | \$775 | 1.0 |
| Kershaw County HMFA | \$12.37 | \$643 | \$25,720 | 1.7 | \$54,000 | \$1,350 | \$16,200 | \$405 | 5,388 | 22\% | \$11.19 | \$582 | 1.1 |
| Lancaster County HMFA | \$12.15 | \$632 | \$25,280 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 7,037 | 24\% | \$10.44 | \$543 | 1.2 |
| Laurens County HMFA | \$12.37 | \$643 | \$25,720 | 1.7 | \$44,500 | \$1,113 | \$13,350 | \$334 | 7,290 | 29\% | \$10.98 | \$571 | 1.1 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$50,900 | \$1,273 | \$15,270 | \$382 | 35,592 | 31\% | \$9.44 | \$491 | 1.6 |
| Spartanburg HMFA | \$13.02 | \$677 | \$27,080 | 1.8 | \$52,900 | \$1,323 | \$15,870 | \$397 | 34,005 | 31\% | \$11.37 | \$591 | 1.1 |
| Sumter MSA | \$15.79 | \$821 | \$32,840 | 2.2 | \$51,300 | \$1,283 | \$15,390 | \$385 | 14,199 | 35\% | \$11.68 | \$608 | 1.4 |
| Union County HMFA | \$12.15 | \$632 | \$25,280 | 1.7 | \$42,500 | \$1,063 | \$12,750 | \$319 | 3,265 | 28\% | \$10.11 | \$526 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Abbeville County | \$12.15 | \$632 | \$25,280 | 1.7 | \$48,500 | \$1,213 | \$14,550 | \$364 | 2,128 | 22\% | \$7.51 | \$390 | 1.6 |
| Aiken County | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 16,853 | 26\% | \$12.94 | \$673 | 1.1 |
|  |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: $\mathrm{AMI}=$ Fis <br> 5: "Affordab | Year 2016 F on uses the h Year 2016 Ar rents represe | Market Rent (H her of the state Median Incom the generally a | 2016) <br> deral minimu <br> ed standard | wage. Local <br> spending no | imum wages <br> ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

## South Carolina

FY16 HOUSING WAGE
HOUSING COSTS
AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \mathrm{R} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \mathrm{AM}^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { Of } \mathrm{AMI} \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage <br> (2016) |  | Full-time jobs at mean renter wage needed to afford 2 BR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Allendale County | \$12.15 | \$632 | \$25,280 | 1.7 | \$31,100 | \$778 | \$9,330 | \$233 | 1,215 | 35\% | \$17.71 | \$921 | 0.7 |
| Anderson County | \$12.75 | \$663 | \$26,520 | 1.8 | \$51,300 | \$1,283 | \$15,390 | \$385 | 20,368 | 28\% | \$9.40 | \$489 | 1.4 |
| Bamberg County | \$13.12 | \$682 | \$27,280 | 1.8 | \$44,500 | \$1,113 | \$13,350 | \$334 | 1,210 | 21\% | \$7.25 | \$377 | 1.8 |
| Barnwell County | \$12.33 | \$641 | \$25,640 | 1.7 | \$45,000 | \$1,125 | \$13,500 | \$338 | 2,177 | 26\% | \$8.61 | \$448 | 1.4 |
| Beaufort County | \$18.25 | \$949 | \$37,960 | 2.5 | \$67,100 | \$1,678 | \$20,130 | \$503 | 19,713 | 30\% | \$11.54 | \$600 | 1.6 |
| Berkeley County | \$17.83 | \$927 | \$37,080 | 2.5 | \$68,200 | \$1,705 | \$20,460 | \$512 | 20,585 | 31\% | \$15.52 | \$807 | 1.1 |
| Calhoun County | \$15.50 | \$806 | \$32,240 | 2.1 | \$64,100 | \$1,603 | \$19,230 | \$481 | 1,328 | 22\% | \$11.33 | \$589 | 1.4 |
| Charleston County | \$17.83 | \$927 | \$37,080 | 2.5 | \$68,200 | \$1,705 | \$20,460 | \$512 | 57,857 | 40\% | \$12.73 | \$662 | 1.4 |
| Cherokee County | \$12.15 | \$632 | \$25,280 | 1.7 | \$44,600 | \$1,115 | \$13,380 | \$335 | 6,559 | 32\% | \$11.40 | \$593 | 1.1 |
| Chester County | \$12.15 | \$632 | \$25,280 | 1.7 | \$43,200 | \$1,080 | \$12,960 | \$324 | 3,202 | 26\% | \$10.60 | \$551 | 1.1 |
| Chesterfield County | \$12.15 | \$632 | \$25,280 | 1.7 | \$42,100 | \$1,053 | \$12,630 | \$316 | 5,362 | 30\% | \$9.20 | \$478 | 1.3 |
| Clarendon County | \$12.15 | \$632 | \$25,280 | 1.7 | \$41,200 | \$1,030 | \$12,360 | \$309 | 3,598 | 28\% | \$6.25 | \$325 | 1.9 |
| Colleton County | \$13.38 | \$696 | \$27,840 | 1.8 | \$42,800 | \$1,070 | \$12,840 | \$321 | 3,888 | 26\% | \$10.83 | \$563 | 1.2 |
| Darlington County | \$12.15 | \$632 | \$25,280 | 1.7 | \$40,800 | \$1,020 | \$12,240 | \$306 | 8,122 | 31\% | \$12.43 | \$646 | 1.0 |
| Dillon County | \$12.15 | \$632 | \$25,280 | 1.7 | \$34,800 | \$870 | \$10,440 | \$261 | 4,145 | 35\% | \$9.53 | \$495 | 1.3 |
| Dorchester County | \$17.83 | \$927 | \$37,080 | 2.5 | \$68,200 | \$1,705 | \$20,460 | \$512 | 15,437 | 30\% | \$10.27 | \$534 | 1.7 |
| Edgefield County | \$14.13 | \$735 | \$29,400 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,077 | 23\% | \$6.70 | \$348 | 2.1 |
| Fairifild County | \$15.50 | \$806 | \$32,240 | 2.1 | \$64,100 | \$1,603 | \$19,230 | \$481 | 2,836 | 30\% | \$17.24 | \$897 | 0.9 |
| Florence County | \$12.50 | \$650 | \$26,000 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 17,728 | 34\% | \$10.78 | \$560 | 1.2 |
| Georgetown County | \$14.17 | \$737 | \$29,480 | 2.0 | \$53,200 | \$1,330 | \$15,960 | \$399 | 5,382 | 23\% | \$10.00 | \$520 | 1.4 |
| Greenville County | \$14.02 | \$729 | \$29,160 | 1.9 | \$63,500 | \$1,588 | \$19,050 | \$476 | 59,484 | 34\% | \$12.28 | \$638 | 1.1 |
| Greenwood County | \$12.35 | \$642 | \$25,680 | 1.7 | \$45,500 | \$1,138 | \$13,650 | \$341 | 9,236 | 35\% | \$10.10 | \$525 | 1.2 |
| Hampton County | \$12.15 | \$632 | \$25,280 | 1.7 | \$43,700 | \$1,093 | \$13,110 | \$328 | 1,742 | 23\% | \$12.41 | \$645 | 1.0 |
| Horry County | \$15.33 | \$797 | \$31,880 | 2.1 | \$50,900 | \$1,273 | \$15,270 | \$382 | 35,592 | 31\% | \$9.44 | \$491 | 1.6 |
| Jasper County | \$14.58 | \$758 | \$30,320 | 2.0 | \$43,200 | \$1,080 | \$12,960 | \$324 | 2,535 | 29\% | \$14.90 | \$775 | 1.0 |
| Kershaw County | \$12.37 | \$643 | \$25,720 | 1.7 | \$54,000 | \$1,350 | \$16,200 | \$405 | 5,388 | 22\% | \$11.19 | \$582 | 1.1 |
| Lancaster County | \$12.15 | \$632 | \$25,280 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 7,037 | 24\% | \$10.44 | \$543 | 1.2 |
| Laurens County | \$12.37 | \$643 | \$25,720 | 1.7 | \$44,500 | \$1,113 | \$13,350 | \$334 | 7,290 | 29\% | \$10.98 | \$571 | 1.1 |
| Lee County | \$12.15 | \$632 | \$25,280 | 1.7 | \$37,900 | \$948 | \$11,370 | \$284 | 1,641 | 25\% | \$8.82 | \$458 | 1.4 |

[^55]

1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## SOUTH DAKOTA

In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 716$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,386$ monthly or $\$ 28,631$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \$13.7V } \begin{gathered}
\text { PER } \\
\text { HOUR }
\end{gathered}
$$

## STATE FACTS

| Minimum Wage | $\$ 8.55$ |
| :--- | :---: |
| Average Renter Wage | $\$ 10.88$ |
| 2-Bedroom Housing Wage | $\$ 13.77$ |
| Number of Renter Households | 104,512 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Pennington County | $\$ 15.87$ |
| Douglas County | $\$ 15.69$ |
| Fall River County | $\$ 15.33$ |
| Buffalo County | $\$ 14.73$ |
| Custer County | $\$ 14.65$ |

## 64

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 1.6

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage


## South Dakota

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { Hourly wage } \\ & \text { necessary } \\ & \text { afford } 2 \text { BR1 } \\ & \text { FMR² } \end{aligned}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | Annual income needed to afford $2 B R M R$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{aligned} & \text { Annual } \\ & \text { AMI }^{4} \\ & \hline \end{aligned}$ | Monthly rent affordable at AM ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| South Dakota | \$13.77 | \$716 | \$28,631 | 1.6 | \$64,740 | \$1,619 | \$19,422 | \$486 | 104,512 | 32\% | \$10.88 | \$566 | 1.3 |
| Combined Nonmetro Areas | \$12.94 | \$673 | \$26,906 | 1.5 | \$61,632 | \$1,541 | \$18,490 | \$462 | 55,383 | 32\% | \$9.59 | \$499 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Custer County HMFA | \$14.65 | \$762 | \$30,480 | 1.7 | \$63,500 | \$1,588 | \$19,050 | \$476 | 690 | 19\% | \$9.09 | \$473 | 1.6 |
| Meade County HMFA | \$13.62 | \$708 | \$28,320 | 1.6 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,967 | 29\% | \$9.12 | \$474 | 1.5 |
| Rapid City HMFA | \$15.87 | \$825 | \$33,000 | 1.9 | \$63,800 | \$1,595 | \$19,140 | \$479 | 13,763 | 33\% | \$11.23 | \$584 | 1.4 |
| Sioux City HMFA | \$13.67 | \$711 | \$28,440 | 1.6 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,481 | 25\% | \$15.26 | \$794 | 0.9 |
| Sioux Falls MSA | \$14.33 | \$745 | \$29,800 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 30,228 | 33\% | \$11.97 | \$623 | 1.2 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Aurora County | \$13.06 | \$679 | \$27,160 | 1.5 | \$57,900 | \$1,448 | \$17,370 | \$434 | 219 | 20\% | \$9.73 | \$506 | 1.3 |
| Beadle County | \$12.38 | \$644 | \$25,760 | 1.4 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,589 | 35\% | \$10.41 | \$541 | 1.2 |
| Bennett County | \$12.38 | \$644 | \$25,760 | 1.4 | \$41,300 | \$1,033 | \$12,390 | \$310 | 458 | 42\% | \$7.97 | \$414 | 1.6 |
| Bon Homme County | \$12.38 | \$644 | \$25,760 | 1.4 | \$57,000 | \$1,425 | \$17,100 | \$428 | 511 | 20\% | \$7.81 | \$406 | 1.6 |
| Brookings County | \$13.90 | \$723 | \$28,920 | 1.6 | \$62,800 | \$1,570 | \$18,840 | \$471 | 5,038 | 41\% | \$9.60 | \$499 | 1.4 |
| Brown County | \$12.96 | \$674 | \$26,960 | 1.5 | \$66,500 | \$1,663 | \$19,950 | \$499 | 4,699 | 30\% | \$9.59 | \$499 | 1.4 |
| Brule County | \$12.38 | \$644 | \$25,760 | 1.4 | \$58,600 | \$1,465 | \$17,580 | \$440 | 604 | 29\% | \$8.90 | \$463 | 1.4 |
| Buffalo County $\dagger$ | \$14.73 | \$766 | \$30,640 | 1.7 | \$32,100 | \$803 | \$9,630 | \$241 | 322 | 59\% |  |  |  |
| Butte County | \$12.38 | \$644 | \$25,760 | 1.4 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,076 | 26\% | \$8.00 | \$416 | 1.5 |
| Campbell County | \$12.38 | \$644 | \$25,760 | 1.4 | \$52,300 | \$1,308 | \$15,690 | \$392 | 118 | 17\% | \$11.59 | \$602 | 1.1 |
| Charles Mix County | \$12.38 | \$644 | \$25,760 | 1.4 | \$53,100 | \$1,328 | \$15,930 | \$398 | 926 | 29\% | \$7.94 | \$413 | 1.6 |
| Clark County | \$12.38 | \$644 | \$25,760 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 323 | 22\% | \$9.73 | \$506 | 1.3 |
| Clay County | \$13.81 | \$718 | \$28,720 | 1.6 | \$63,400 | \$1,585 | \$19,020 | \$476 | 2,488 | 48\% | \$6.28 | \$327 | 2.2 |
| Codington County | \$13.31 | \$692 | \$27,680 | 1.6 | \$64,700 | \$1,618 | \$19,410 | \$485 | 3,642 | 31\% | \$9.88 | \$514 | 1.3 |
| Corson County | \$12.38 | \$644 | \$25,760 | 1.4 | \$38,200 | \$955 | \$11,460 | \$287 | 593 | 49\% | \$11.77 | \$612 | 1.1 |
| Custer County | \$14.65 | \$762 | \$30,480 | 1.7 | \$63,500 | \$1,588 | \$19,050 | \$476 | 690 | 19\% | \$9.09 | \$473 | 1.6 |
| Davison County | \$13.46 | \$700 | \$28,000 | 1.6 | \$64,100 | \$1,603 | \$19,230 | \$481 | 3,083 | 36\% | \$10.52 | \$547 | 1.3 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: BR = <br> 2: FMR = <br> 3: This cal <br> 4: AMI = <br> 5: "Afford | droom <br> iscal Year 2016 F <br> ulation uses the <br> scal Year 2016 A <br> ble" rents repres | ir Market Rent(Hud igher of the state ea Median Incom nt the generally | , 2016) <br> federal minim <br> epted standard | um wage. Loc of spending | minimum wages <br> more than $30 \%$ | are not used. <br> of gross income | ee Appendix A. <br> on gross housing | costs. |  |


| South Dakota |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | $\begin{gathered} \text { Hourly wage } \\ \text { necessary to } \\ \text { afford } 2 \text { tR } \\ \text { FRR² }^{1} \end{gathered}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobsat minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AMI}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Day County | \$12.38 \| | \$644 | \$25,760 | 1.4 | \$49,700 | \$1,243 | \$14,910 | \$373 | 694 | 27\% | \$6.13 | \$319 | 2.0 |
| Deuel County | \$12.38 | \$644 | \$25,760 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 297 | 16\% | \$12.02 | \$625 | 1.0 |
| Dewey County | \$13.25 | \$689 | \$27,560 | 1.5 | \$38,300 | \$958 | \$11,490 | \$287 | 668 | 40\% | \$8.57 | \$445 | 1.5 |
| Douglas County | \$15.69 | \$816 | \$32,640 | 1.8 | \$60,100 | \$1,503 | \$18,030 | \$451 | 276 | 21\% | \$9.16 | \$476 | 1.7 |
| Edmunds County | \$12.87 | \$669 | \$26,760 | 1.5 | \$66,900 | \$1,673 | \$20,070 | \$502 | 310 | 20\% | \$12.32 | \$641 | 1.0 |
| Fall River County | \$15.33 | \$797 | \$31,880 | 1.8 | \$60,500 | \$1,513 | \$18,150 | \$454 | 1,042 | 33\% | \$7.01 | \$365 | 2.2 |
| Faulk County | \$12.38 | \$644 | \$25,760 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 217 | 23\% | \$10.53 | \$548 | 1.2 |
| Grant County | \$12.38 | \$644 | \$25,760 | 1.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 658 | 21\% | \$12.50 | \$650 | 1.0 |
| Gregory County | \$12.38 | \$644 | \$25,760 | 1.4 | \$44,300 | \$1,108 | \$13,290 | \$332 | 592 | 30\% | \$6.66 | \$346 | 1.9 |
| Haakon County | \$13.90 | \$723 | \$28,920 | 1.6 | \$65,800 | \$1,645 | \$19,740 | \$494 | 167 | 19\% | \$14.67 | \$763 | 0.9 |
| Hamlin County | \$12.38 | \$644 | \$25,760 | 1.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 481 | 23\% | \$10.06 | \$523 | 1.2 |
| Hand County | \$12.38 | \$644 | \$25,760 | 1.4 | \$61,200 | \$1,530 | \$18,360 | \$459 | 401 | 27\% | \$9.71 | \$505 | 1.3 |
| Hanson County | \$12.38 | \$644 | \$25,760 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 139 | 14\% | \$13.27 | \$690 | 0.9 |
| Harding County | \$12.38 | \$644 | \$25,760 | 1.4 | \$57,800 | \$1,445 | \$17,340 | \$434 | 143 | 28\% | \$18.60 | \$967 | 0.7 |
| Hughes County | \$13.00 | \$676 | \$27,040 | 1.5 | \$85,700 | \$2,143 | \$25,710 | \$643 | 2,549 | 36\% | \$9.95 | \$517 | 1.3 |
| Hutchinson County | \$12.46 | \$648 | \$25,920 | 1.5 | \$61,000 | \$1,525 | \$18,300 | \$458 | 666 | 23\% | \$8.18 | \$426 | 1.5 |
| Hyde County | \$12.38 | \$644 | \$25,760 | 1.4 | \$69,100 | \$1,728 | \$20,730 | \$518 | 96 | 18\% | \$17.21 | \$895 | 0.7 |
| Jackson County | \$12.38 | \$644 | \$25,760 | 1.4 | \$52,500 | \$1,313 | \$15,750 | \$394 | 427 | 40\% | \$8.47 | \$441 | 1.5 |
| Jerauld County | \$12.38 | \$644 | \$25,760 | 1.4 | \$55,700 | \$1,393 | \$16,710 | \$418 | 222 | 25\% | \$14.70 | \$764 | 0.8 |
| Jones County | \$12.38 | \$644 | \$25,760 | 1.4 | \$55,300 | \$1,383 | \$16,590 | \$415 | 125 | 29\% | \$7.81 | \$406 | 1.6 |
| Kingsbury County | \$12.38 | \$644 | \$25,760 | 1.4 | \$63,500 | \$1,588 | \$19,050 | \$476 | 578 | 25\% | \$9.94 | \$517 | 1.2 |
| Lake County | \$12.38 | \$644 | \$25,760 | 1.4 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,328 | 28\% | \$8.03 | \$418 | 1.5 |
| Lawrence County | \$12.85 | \$668 | \$26,720 | 1.5 | \$68,100 | \$1,703 | \$20,430 | \$511 | 3,514 | 34\% | \$9.40 | \$489 | 1.4 |
| Lincoln County | \$14.33 | \$745 | \$29,800 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 4,004 | 23\% | \$10.51 | \$547 | 1.4 |
| Lyman County | \$12.38 | \$644 | \$25,760 | 1.4 | \$63,300 | \$1,583 | \$18,990 | \$475 | 467 | 32\% | \$8.64 | \$449 | 1.4 |
| McCook County | \$14.33 | \$745 | \$29,800 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 430 | 20\% | \$9.25 | \$481 | 1.5 |
| McPherson County | \$12.46 \| | \$648 | \$25,920 | 1.5 | \$45,800 | \$1,145 | \$13,740 | \$344 | 235 | 23\% | \$7.74 | \$402 | 1.6 |
| Marshall County | \$12.83 \| | \$667 | \$26,680 | 1.5 | \$66,100 | \$1,653 | \$19,830 | \$496 | 478 | 28\% | \$10.34 | \$538 | 1.2 |
| Meade County | \$13.62 \| | \$708 | \$28,320 | 1.6 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,967 | 29\% | \$9.12 | \$474 | 1.5 |

$\dagger$ Wage data not available (See Appendix A).

## 1: BR = Bedroom

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

South Dakota

|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Mellette County | \$12.38 | \$644 | \$25,760 | 1.4 | \$37,000 | \$925 | \$11,100 | \$278 | 251 | 36\% | \$9.28 | \$482 | 1.3 |
| Miner County | \$12.38 | \$644 | \$25,760 | 1.4 | \$61,700 | \$1,543 | \$18,510 | \$463 | 212 | 21\% | \$10.63 | \$553 | 1.2 |
| Minnehaha County | \$14.33 | \$745 | \$29,800 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 25,044 | 36\% | \$12.27 | \$638 | 1.2 |
| Moody County | \$12.38 | \$644 | \$25,760 | 1.4 | \$64,300 | \$1,608 | \$19,290 | \$482 | 792 | 29\% | \$12.75 | \$663 | 1.0 |
| Pennington County | \$15.87 | \$825 | \$33,000 | 1.9 | \$63,800 | \$1,595 | \$19,140 | \$479 | 13,763 | 33\% | \$11.23 | \$584 | 1.4 |
| Perkins County | \$13.23 | \$688 | \$27,520 | 1.5 | \$57,900 | \$1,448 | \$17,370 | \$434 | 393 | 29\% | \$7.02 | \$365 | 1.9 |
| Potter County | \$12.38 | \$644 | \$25,760 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 182 | 17\% | \$10.10 | \$525 | 1.2 |
| Roberts County | \$12.38 | \$644 | \$25,760 | 1.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,131 | 31\% | \$7.96 | \$414 | 1.6 |
| Sanborn County | \$12.38 | \$644 | \$25,760 | 1.4 | \$64,200 | \$1,605 | \$19,260 | \$482 | 281 | 26\% | \$8.35 | \$434 | 1.5 |
| Shannon County | \$12.38 | \$644 | \$25,760 | 1.4 | \$26,700 | \$668 | \$8,010 | \$200 | 1,333 | 46\% | \$11.07 | \$576 | 1.1 |
| Spink County | \$12.38 | \$644 | \$25,760 | 1.4 | \$62,700 | \$1,568 | \$18,810 | \$470 | 705 | 27\% | \$10.30 | \$535 | 1.2 |
| Stanley County | \$13.40 | \$697 | \$27,880 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 266 | 22\% | \$8.20 | \$427 | 1.6 |
| Sully County | \$12.38 | \$644 | \$25,760 | 1.4 | \$71,200 | \$1,780 | \$21,360 | \$534 | 166 | 27\% | \$13.33 | \$693 | 0.9 |
| Todd County | \$12.38 | \$644 | \$25,760 | 1.4 | \$33,500 | \$838 | \$10,050 | \$251 | 1,487 | 54\% | \$10.41 | \$541 | 1.2 |
| Tripp County | \$12.38 | \$644 | \$25,760 | 1.4 | \$49,800 | \$1,245 | \$14,940 | \$374 | 903 | 35\% | \$10.28 | \$534 | 1.2 |
| Turner County | \$14.33 | \$745 | \$29,800 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 750 | 21\% | \$9.06 | \$471 | 1.6 |
| Union County | \$13.67 | \$711 | \$28,440 | 1.6 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,481 | 25\% | \$15.26 | \$794 | 0.9 |
| Walworth County | \$12.38 | \$644 | \$25,760 | 1.4 | \$61,000 | \$1,525 | \$18,300 | \$458 | 841 | 35\% | \$8.63 | \$449 | 1.4 |
| Yankton County | \$12.38 | \$644 | \$25,760 | 1.4 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,583 | 29\% | \$8.34 | \$434 | 1.5 |
| Ziebach County | \$12.38 | \$644 | \$25,760 | 1.4 | \$33,100 | \$828 | \$9,930 | \$248 | 398 | 50\% | \$8.08 | \$420 | 1.5 |

+Wage data not available (See Appendix A).

1: $B R=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## TENNESSEE

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 779$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,598$ monthly or $\$ 31,175$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta +14000 } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.96$ |
| 2-Bedroom Housing Wage | $\$ 14.99$ |
| Number of Renter Households | 817,396 |
| Percent Renters | $33 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

MOST EXPENSIVE AREAS

| Nashville-Davidson-Murfresboro-Franklin HMFA | $\$ 17.79$ |
| :---: | :---: |
| Memphis HMFA | $\$ 15.90$ |
| Knoxville HMFA | $\$ 15.52$ |
| Montgomery County | $\$ 15.33$ |
| Chattanooga MSA | $\$ 14.75$ |

83
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.1

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Tennessee |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM141 } \end{gathered}$ | Monthly rent affordable at AM\| ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of } \mathrm{AMI} \end{array}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Tennessee | \$14.99 | \$779 | \$31,175 | 2.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 817,396 | 33\% | \$12.96 | \$674 | 1.2 |
| Combined Nonmetro Areas | \$11.79 | \$613 | \$24,532 | 1.6 | \$46,597 | \$1,165 | \$13,979 | \$349 | 163,411 | 28\% | \$9.60 | \$499 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Campbell County HMFA | \$11.27 | \$586 | \$23,440 | 1.6 | \$40,300 | \$1,008 | \$12,090 | \$302 | 4,639 | 29\% | \$8.06 | \$419 | 1.4 |
| Chattanooga MSA | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 52,560 | 34\% | \$11.80 | \$614 | 1.3 |
| Clarksville MSA | \$15.33 | \$797 | \$31,880 | 2.1 | \$57,300 | \$1,433 | \$17,190 | \$430 | 25,376 | 39\% | \$11.17 | \$581 | 1.4 |
| Cleveland MSA | \$14.71 | \$765 | \$30,600 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 13,810 | 31\% | \$10.77 | \$560 | 1.4 |
| Crockett County HMFA | \$12.90 | \$671 | \$26,840 | 1.8 | \$44,800 | \$1,120 | \$13,440 | \$336 | 1,773 | 32\% | \$13.63 | \$709 | 0.9 |
| Hickman County HMFA | \$12.81 | \$666 | \$26,640 | 1.8 | \$48,900 | \$1,223 | \$14,670 | \$367 | 1,949 | 22\% | \$8.38 | \$436 | 1.5 |
| Jackson HMFA | \$14.19 | \$738 | \$29,520 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 14,383 | 34\% | \$9.70 | \$505 | 1.5 |
| Johnson City MSA | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 26,545 | 32\% | \$9.35 | \$486 | 1.4 |
| Kingsport-Bristol-Bristol MSA | \$12.69 | \$660 | \$26,400 | 1.8 | \$50,700 | \$1,268 | \$15,210 | \$380 | 22,847 | 25\% | \$12.08 | \$628 | 1.1 |
| Knoxville HMFA | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,900 | \$1,548 | \$18,570 | \$464 | 92,606 | 32\% | \$12.48 | \$649 | 1.2 |
| Macon County HMFA | \$11.27 | \$586 | \$23,440 | 1.6 | \$43,400 | \$1,085 | \$13,020 | \$326 | 2,496 | 29\% | \$11.70 | \$608 | 1.0 |
| Maury County HMFA | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,900 | \$1,448 | \$17,370 | \$434 | 9,729 | 30\% | \$10.62 | \$552 | 1.3 |
| Memphis HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 153,840 | 40\% | \$14.70 | \$764 | 1.1 |
| Morgan County, TN HMFA | \$11.94 | \$621 | \$24,840 | 1.6 | \$46,600 | \$1,165 | \$13,980 | \$350 | 1,478 | 20\% | \$12.27 | \$638 | 1.0 |
| Morristown HMFA | \$11.27 | \$586 | \$23,440 | 1.6 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,682 | 19\% | \$10.38 | \$540 | 1.1 |
| Morristown MSA | \$12.10 | \$629 | \$25,160 | 1.7 | \$51,500 | \$1,288 | \$15,450 | \$386 | 13,077 | 29\% | \$11.23 | \$584 | 1.1 |
| Nashville-Davidson-Murfreesboro-Franklin HMFA | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 207,324 | 35\% | \$15.19 | \$790 | 1.2 |
| Roane County HMFA | \$13.37 | \$695 | \$27,800 | 1.8 | \$54,100 | \$1,353 | \$16,230 | \$406 | 6,006 | 27\% | \$15.13 | \$787 | 0.9 |
| Smith County HMFA | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,865 | 25\% | \$7.31 | \$380 | 1.6 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anderson County | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,900 | \$1,548 | \$18,570 | \$464 | 9,371 | 31\% | \$15.68 | \$815 | 1.0 |
|  |  |  |  | 1: $\mathrm{BR}=\operatorname{Bed}$ <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | oom <br> cal Year 2016 Far <br> ation uses the hi <br> al Year 2016 Are <br> e" rents represen | Market Rent ( her of the state Median Incom the generally | 2016) <br> deral minim <br> ed standard | $m$ wage. Loca <br> fpending n | nimum wages <br> ore than $30 \%$ | e not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |


| Tennessee |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | $\begin{gathered} \text { Hourly wage } \\ \text { necessaryto } \\ \text { afford } 2 \text { BR1 } \\ \text { FMR }^{2} \end{gathered}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AM}^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage $\qquad$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Bedford County | \$12.54 | \$652 | \$26,080 | 1.7 | \$49,000 | \$1,225 | \$14,700 | \$368 | 5,080 | 31\% | \$9.45 | \$491 | 1.3 |
| Benton County | \$11.27 | \$586 | \$23,440 | 1.6 | \$40,600 | \$1,015 | \$12,180 | \$305 | 1,550 | 23\% | \$7.64 | \$397 | 1.5 |
| Bledsoe County | \$11.27 | \$586 | \$23,440 | 1.6 | \$41,000 | \$1,025 | \$12,300 | \$308 | 998 | 22\% | \$7.76 | \$404 | 1.5 |
| Blount County | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,900 | \$1,548 | \$18,570 | \$464 | 12,941 | 27\% | \$12.20 | \$634 | 1.3 |
| Bradley County | \$14.71 | \$765 | \$30,600 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 12,488 | 33\% | \$10.98 | \$571 | 1.3 |
| Campbell County | \$11.27 | \$586 | \$23,440 | 1.6 | \$40,300 | \$1,008 | \$12,090 | \$302 | 4,639 | 29\% | \$8.06 | \$419 | 1.4 |
| Cannon County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,324 | 24\% | \$10.34 | \$538 | 1.7 |
| Carroll County | \$11.27 | \$586 | \$23,440 | 1.6 | \$46,500 | \$1,163 | \$13,950 | \$349 | 2,757 | 25\% | \$8.71 | \$453 | 1.3 |
| Carter County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 7,071 | 29\% | \$8.95 | \$465 | 1.4 |
| Cheatham County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 2,804 | 19\% | \$10.21 | \$531 | 1.7 |
| Chester County | \$14.19 | \$738 | \$29,520 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,634 | 27\% | \$9.48 | \$493 | 1.5 |
| Claiborne County | \$11.27 | \$586 | \$23,440 | 1.6 | \$43,900 | \$1,098 | \$13,170 | \$329 | 3,464 | 27\% | \$8.96 | \$466 | 1.3 |
| Clay County | \$11.27 | \$586 | \$23,440 | 1.6 | \$37,600 | \$940 | \$11,280 | \$282 | 788 | 25\% | \$8.06 | \$419 | 1.4 |
| Cocke County | \$11.27 | \$586 | \$23,440 | 1.6 | \$40,100 | \$1,003 | \$12,030 | \$301 | 4,454 | 30\% | \$7.49 | \$389 | 1.5 |
| Coffee County | \$12.69 | \$660 | \$26,400 | 1.8 | \$51,700 | \$1,293 | \$15,510 | \$388 | 7,168 | 34\% | \$12.56 | \$653 | 1.0 |
| Crockett County | \$12.90 | \$671 | \$26,840 | 1.8 | \$44,800 | \$1,120 | \$13,440 | \$336 | 1,773 | 32\% | \$13.63 | \$709 | 0.9 |
| Cumberland County | \$12.33 | \$641 | \$25,640 | 1.7 | \$44,800 | \$1,120 | \$13,440 | \$336 | 4,940 | 21\% | \$8.67 | \$451 | 1.4 |
| Davidson County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 119,338 | 46\% | \$16.99 | \$883 | 1.0 |
| Decatur County | \$11.27 | \$586 | \$23,440 | 1.6 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,127 | 22\% | \$8.37 | \$435 | 1.3 |
| DeKalb County | \$11.27 | \$586 | \$23,440 | 1.6 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,925 | 28\% | \$11.60 | \$603 | 1.0 |
| Dickson County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 5,178 | 28\% | \$9.35 | \$486 | 1.9 |
| Dyer County | \$11.60 | \$603 | \$24,120 | 1.6 | \$48,300 | \$1,208 | \$14,490 | \$362 | 5,432 | 36\% | \$11.48 | \$597 | 1.0 |
| Fayette County | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 3,005 | 20\% | \$9.62 | \$500 | 1.7 |
| Fentress County | \$11.27 | \$586 | \$23,440 | 1.6 | \$38,800 | \$970 | \$11,640 | \$291 | 1,634 | 22\% | \$8.15 | \$424 | 1.4 |
| Franklin County | \$11.27 | \$586 | \$23,440 | 1.6 | \$50,000 | \$1,250 | \$15,000 | \$375 | 3,906 | 24\% | \$9.83 | \$511 | 1.1 |
| Gibson County | \$11.27 | \$586 | \$23,440 | 1.6 | \$49,300 | \$1,233 | \$14,790 | \$370 | 5,368 | 28\% | \$10.23 | \$532 | 1.1 |
| Giles County | \$11.44 | \$595 | \$23,800 | 1.6 | \$48,300 | \$1,208 | \$14,490 | \$362 | 3,167 | 28\% | \$9.19 | \$478 | 1.2 |
| Grainger County | \$11.27 | \$586 | \$23,440 | 1.6 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,682 | 19\% | \$10.38 | \$540 | 1.1 |
| Greene County | \$11.27 \| | \$586 | \$23,440 | 1.6 | \$46,300 | \$1,158 | \$13,890 | \$347 | 8,153 | 29\% | \$10.74 | \$559 | 1.0 |
|  |  |  |  | 1: $\mathrm{BR}=\operatorname{Bed}$ <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fisc <br> 5: "Affordable" | om <br> al Year 2016 F <br> tion uses the h <br> Year 2016 Ar <br> " rents represe | Market Rent (HU her of the state or Median Income the generally ac | 2016) <br> deral minimu <br> ted standard | $n$ wage. Local $n$ <br> spending not | nimum wages are <br> ore than $30 \%$ of | not used. See <br> gross income on | Appendix A. <br> gross housing cost |  |  |

## Tennessee



[^56]|  | FY16 HOUSING WAGE | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BRFMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { Of AMI } \end{array}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Maury County | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,900 | \$1,448 | \$17,370 | \$434 | 9,729 | 30\% | \$10.62 | \$552 | 1.3 |
| Meigs County | \$11.27 | \$586 | \$23,440 | 1.6 | \$48,900 | \$1,223 | \$14,670 | \$367 | 1,050 | 22\% | \$10.31 | \$536 | 1.1 |
| Monroe County | \$11.63 | \$605 | \$24,200 | 1.6 | \$46,100 | \$1,153 | \$13,830 | \$346 | 4,617 | 26\% | \$9.80 | \$510 | 1.2 |
| Montgomery County | \$15.33 | \$797 | \$31,880 | 2.1 | \$57,300 | \$1,433 | \$17,190 | \$430 | 25,376 | 39\% | \$11.17 | \$581 | 1.4 |
| Moore County | \$11.27 | \$586 | \$23,440 | 1.6 | \$61,000 | \$1,525 | \$18,300 | \$458 | 409 | 17\% | \$21.24 | \$1,105 | 0.5 |
| Morgan County | \$11.94 | \$621 | \$24,840 | 1.6 | \$46,600 | \$1,165 | \$13,980 | \$350 | 1,478 | 20\% | \$12.27 | \$638 | 1.0 |
| Obion County | \$11.27 | \$586 | \$23,440 | 1.6 | \$48,000 | \$1,200 | \$14,400 | \$360 | 3,941 | 32\% | \$9.40 | \$489 | 1.2 |
| Overton County | \$11.40 | \$593 | \$23,720 | 1.6 | \$44,700 | \$1,118 | \$13,410 | \$335 | 1,914 | 22\% | \$8.82 | \$458 | 1.3 |
| Perry County | \$11.27 | \$586 | \$23,440 | 1.6 | \$40,700 | \$1,018 | \$12,210 | \$305 | 803 | 25\% | \$8.58 | \$446 | 1.3 |
| Pickett County | \$11.27 | \$586 | \$23,440 | 1.6 | \$43,300 | \$1,083 | \$12,990 | \$325 | 451 | 20\% | \$7.99 | \$415 | 1.4 |
| Polk County | \$14.71 | \$765 | \$30,600 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,322 | 20\% | \$5.91 | \$307 | 2.5 |
| Putnam County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 11,268 | 38\% | \$8.90 | \$463 | 1.4 |
| Rhea County | \$11.50 | \$598 | \$23,920 | 1.6 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,774 | 31\% | \$7.85 | \$408 | 1.5 |
| Roane County | \$13.37 | \$695 | \$27,800 | 1.8 | \$54,100 | \$1,353 | \$16,230 | \$406 | 6,006 | 27\% | \$15.13 | \$787 | 0.9 |
| Robertson County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 5,737 | 23\% | \$11.08 | \$576 | 1.6 |
| Rutherford County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 32,687 | 33\% | \$13.74 | \$715 | 1.3 |
| Scott County | \$11.27 | \$586 | \$23,440 | 1.6 | \$36,800 | \$920 | \$11,040 | \$276 | 2,053 | 25\% | \$8.15 | \$424 | 1.4 |
| Sequatchie County | \$14.75 | \$767 | \$30,680 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 1,357 | 24\% | \$6.74 | \$350 | 2.2 |
| Sevier County | \$13.38 | \$696 | \$27,840 | 1.8 | \$51,600 | \$1,290 | \$15,480 | \$387 | 12,270 | 34\% | \$8.48 | \$441 | 1.6 |
| Shelby County | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 145,068 | 42\% | \$14.91 | \$775 | 1.1 |
| Smith County | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,865 | 25\% | \$7.31 | \$380 | 1.6 |
| Stewart County | \$11.27 | \$586 | \$23,440 | 1.6 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,014 | 19\% | \$8.55 | \$445 | 1.3 |
| Sullivan County | \$12.69 | \$660 | \$26,400 | 1.8 | \$50,700 | \$1,268 | \$15,210 | \$380 | 17,208 | 26\% | \$12.18 | \$633 | 1.0 |
| Sumner County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 16,989 | 28\% | \$12.28 | \$639 | 1.4 |
| Tipton County | \$15.90 | \$827 | \$33,080 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 5,767 | 27\% | \$7.79 | \$405 | 2.0 |
| Trousdale County | \$17.79 | \$925 | \$37,000 | 2.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 730 | 25\% | \$7.66 | \$398 | 2.3 |
| Unicoi County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 1,979 | 26\% | \$11.77 | \$612 | 1.1 |
| Union County | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,533 | 21\% | \$8.49 | \$441 | 1.8 |
| Van Buren County | \$11.63 \| | \$605 | \$24,200 | 1.6 | \$42,100 | \$1,053 | \$12,630 | \$316 | 308 | 15\% | \$9.35 | \$486 | 1.2 |

1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.


1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## TEXAS

In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$915. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,051$ monthly or $\$ 36,611$ annually. Assuming a 40 -hour work week,

## STATE RANKING $23^{*}$

 52 weeks per year, this level of income translates into an hourly Housing Wage of:$$
\text { Ta \$17.00 } \begin{gathered}
\text { PER } \\
\text { HOUR }
\end{gathered}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 17.07$ |
| 2-Bedroom Housing Wage | $\$ 17.60$ |
| Number of Renter Households | $3,361,040$ |
| Percent Renters | $37 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Midland County | $\$ 24.15$ |
| Bastrop County | $\$ 21.65$ |
| Caldwell County | $\$ 21.65$ |
| Hays County | $\$ 21.65$ |
| Travis County (tied with 1 other) | $\$ 21.65$ |

97
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Texas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | 2 BR FMR | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 B R \text { FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Texas | \$17.60 | \$915 | \$36,611 | 2.4 | \$64,360 | \$1,609 | \$19,308 | \$483 | 3,361,040 | 37\% | \$17.07 | \$887 | 1.0 |
| Combined Nonmetro Areas | \$13.76 | \$715 | \$28,618 | 1.9 | \$52,001 | \$1,300 | \$15,600 | \$390 | 297,802 | 28\% | \$13.28 | \$691 | 1.0 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Abilene MSA | \$15.12 | \$786 | \$31,440 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 22,139 | 37\% | \$12.36 | \$643 | 1.2 |
| Amarillo HMFA | \$15.65 | \$814 | \$32,560 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 33,750 | 36\% | \$13.72 | \$713 | 1.1 |
| Aransas County HMFA | \$16.12 | \$838 | \$33,520 | 2.2 | \$57,400 | \$1,435 | \$17,220 | \$431 | 2,650 | 28\% | \$12.07 | \$628 | 1.3 |
| Atascosa County HMFA | \$14.00 | \$728 | \$29,120 | 1.9 | \$54,400 | \$1,360 | \$16,320 | \$408 | 3,941 | 26\% | \$17.02 | \$885 | 0.8 |
| Austin County HMFA | \$15.71 | \$817 | \$32,680 | 2.2 | \$66,500 | \$1,663 | \$19,950 | \$499 | 2,629 | 24\% | \$14.48 | \$753 | 1.1 |
| Austin-Round Rock MSA | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 283,489 | 42\% | \$17.18 | \$894 | 1.3 |
| Beaumont-Port Arthur HMFA | \$15.48 | \$805 | \$32,200 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 45,692 | 32\% | \$15.38 | \$800 | 1.0 |
| Brazoria County HMFA | \$16.73 | \$870 | \$34,800 | 2.3 | \$82,700 | \$2,068 | \$24,810 | \$620 | 29,231 | 27\% | \$15.86 | \$825 | 1.1 |
| Brownsville-Harlingen MSA | \$13.04 | \$678 | \$27,120 | 1.8 | \$38,200 | \$955 | \$11,460 | \$287 | 39,334 | 33\% | \$8.27 | \$430 | 1.6 |
| College Station-Bryan MSA | \$16.58 | \$862 | \$34,480 | 2.3 | \$58,900 | \$1,473 | \$17,670 | \$442 | 42,363 | 50\% | \$11.12 | \$578 | 1.5 |
| Corpus Christi HMFA | \$19.15 | \$996 | \$39,840 | 2.6 | \$57,900 | \$1,448 | \$17,370 | \$434 | 59,759 | 40\% | \$14.81 | \$770 | 1.3 |
| Dallas HMFA | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 639,416 | 41\% | \$19.90 | \$1,035 | 1.0 |
| El Paso HMFA | \$15.71 | \$817 | \$32,680 | 2.2 | \$45,400 | \$1,135 | \$13,620 | \$341 | 98,498 | 38\% | \$10.48 | \$545 | 1.5 |
| Falls County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$44,400 | \$1,110 | \$13,320 | \$333 | 1,484 | 27\% | \$11.06 | \$575 | 1.1 |
| Fort Worth-Arlington HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 281,693 | 37\% | \$15.24 | \$792 | 1.2 |
| Hood County HMFA | \$15.81 | \$822 | \$32,880 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,858 | 23\% | \$14.06 | \$731 | 1.1 |
| Houston-The Woodlands-Sugar Land HMFA | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 785,312 | 39\% | \$21.14 | \$1,099 | 0.9 |
| Hudspeth County HMFA | \$13.94 | \$725 | \$29,000 | 1.9 | \$26,000 | \$650 | \$7,800 | \$195 | 179 | 18\% | \$10.38 | \$540 | 1.3 |
| Kendall County HMFA | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 3,565 | 27\% | \$11.13 | \$579 | 1.8 |
| Killeen-Temple HMFA | \$15.06 | \$783 | \$31,320 | 2.1 | \$59,300 | \$1,483 | \$17,790 | \$445 | 55,917 | 44\% | \$13.91 | \$723 | 1.1 |
| Lampasas County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,869 | 25\% | \$9.61 | \$500 | 1.3 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab income on g | om <br> I Year 2016 <br> tion uses the <br> Year 2016 A <br> " rents repres <br> ss housing co | Market Rent (H her of the state Median Incom the generally a | 2016) deral minimu ed standard | wage. Local <br> spending no | imum wages <br> re than $30 \%$ o | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |


| Texas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Laredo MSA | \$14.54 | \$756 | \$30,240 | 2.0 | \$43,900 | \$1,098 | \$13,170 | \$329 | 25,654 | 37\% | \$8.64 | \$449 | 1.7 |
| Longview HMFA | \$15.02 | \$781 | \$31,240 | 2.1 | \$56,400 | \$1,410 | \$16,920 | \$423 | 20,291 | 34\% | \$13.62 | \$708 | 1.1 |
| Lubbock HMFA | \$15.35 | \$798 | \$31,920 | 2.1 | \$60,500 | \$1,513 | \$18,150 | \$454 | 46,494 | 43\% | \$10.88 | \$566 | 1.4 |
| Lynn County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 606 | 28\% | \$10.58 | \$550 | 1.2 |
| Martin County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,000 | \$1,275 | \$15,300 | \$383 | 397 | 25\% | \$19.17 | \$997 | 0.7 |
| McAllen-Edinburg-Mission MSA | \$14.02 | \$729 | \$29,160 | 1.9 | \$38,800 | \$970 | \$11,640 | \$291 | 70,929 | 32\% | \$8.56 | \$445 | 1.6 |
| Medina County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,185 | 21\% | \$8.98 | \$467 | 1.4 |
| Midland HMFA | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$87,500 | \$2,188 | \$26,250 | \$656 | 16,712 | 32\% | \$22.84 | \$1,188 | 1.1 |
| Newton County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,116 | 23\% | \$8.75 | \$455 | 1.4 |
| Odessa MSA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 17,320 | 34\% | \$21.14 | \$1,099 | 0.9 |
| Oldham County HMFA | \$14.13 | \$735 | \$29,400 | 1.9 | \$64,100 | \$1,603 | \$19,230 | \$481 | 156 | 24\% | \$16.81 | \$874 | 0.8 |
| Rusk County HMFA | \$12.73 | \$662 | \$26,480 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 4,198 | 24\% | \$14.44 | \$751 | 0.9 |
| San Angelo MSA | \$16.94 | \$881 | \$35,240 | 2.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 15,936 | 37\% | \$12.79 | \$665 | 1.3 |
| San Antonio-New Braunfels HMFA | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 277,118 | 38\% | \$13.69 | \$712 | 1.3 |
| Sherman-Denison MSA | \$15.15 | \$788 | \$31,520 | 2.1 | \$56,200 | \$1,405 | \$16,860 | \$422 | 15,129 | 32\% | \$12.92 | \$672 | 1.2 |
| Somervell County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$72,500 | \$1,813 | \$21,750 | \$544 | 954 | 29\% | \$23.79 | \$1,237 | 0.5 |
| Texarkana-Texarkana HMFA | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 11,423 | 34\% | \$10.12 | \$526 | 1.4 |
| Tyler MSA | \$16.27 | \$846 | \$33,840 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 26,982 | 34\% | \$13.99 | \$728 | 1.2 |
| Victoria MSA | \$16.46 | \$856 | \$34,240 | 2.3 | \$58,200 | \$1,455 | \$17,460 | \$437 | 11,629 | 33\% | \$13.48 | \$701 | 1.2 |
| Waco HMFA | \$14.98 | \$779 | \$31,160 | 2.1 | \$51,000 | \$1,275 | \$15,300 | \$383 | 35,465 | 41\% | \$12.21 | \$635 | 1.2 |
| Wichita Falls MSA | \$14.79 | \$769 | \$30,760 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 19,326 | 35\% | \$12.47 | \$649 | 1.2 |
| Wise County HMFA | \$17.35 | \$902 | \$36,080 | 2.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 4,450 | 22\% | \$16.04 | \$834 | 1.1 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Anderson County | \$13.46 | \$700 | \$28,000 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 4,557 | 27\% | \$13.54 | \$704 | 1.0 |

† Wage data not available (See Appendix A).

[^57]Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $2 \text { BR }$ FMR | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }{ }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | ```Monthly rent affordable at 30% of AMI``` | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Andrews County | \$15.65 | \$814 | \$32,560 | 2.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,251 | 23\% | \$21.76 | \$1,131 | 0.7 |
| Angelina County | \$13.96 | \$726 | \$29,040 | 1.9 | \$50,500 | \$1,263 | \$15,150 | \$379 | 10,463 | 34\% | \$12.25 | \$637 | 1.1 |
| Aransas County | \$16.12 | \$838 | \$33,520 | 2.2 | \$57,400 | \$1,435 | \$17,220 | \$431 | 2,650 | 28\% | \$12.07 | \$628 | 1.3 |
| Archer County | \$14.79 | \$769 | \$30,760 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 606 | 18\% | \$9.64 | \$501 | 1.5 |
| Armstrong County | \$15.65 | \$814 | \$32,560 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 147 | 22\% | \$12.22 | \$635 | 1.3 |
| Atascosa County | \$14.00 | \$728 | \$29,120 | 1.9 | \$54,400 | \$1,360 | \$16,320 | \$408 | 3,941 | 26\% | \$17.02 | \$885 | 0.8 |
| Austin County | \$15.71 | \$817 | \$32,680 | 2.2 | \$66,500 | \$1,663 | \$19,950 | \$499 | 2,629 | 24\% | \$14.48 | \$753 | 1.1 |
| Bailey County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 846 | 35\% | \$11.35 | \$590 | 1.1 |
| Bandera County | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,633 | 19\% | \$9.17 | \$477 | 1.9 |
| Bastrop County | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 5,314 | 21\% | \$9.41 | \$489 | 2.3 |
| Baylor County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 484 | 27\% | \$10.95 | \$569 | 1.2 |
| Bee County | \$14.10 | \$733 | \$29,320 | 1.9 | \$51,600 | \$1,290 | \$15,480 | \$387 | 3,180 | 36\% | \$16.56 | \$861 | 0.9 |
| Bell County | \$15.06 | \$783 | \$31,320 | 2.1 | \$59,300 | \$1,483 | \$17,790 | \$445 | 47,017 | 44\% | \$14.15 | \$736 | 1.1 |
| Bexar County | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 251,882 | 41\% | \$13.97 | \$726 | 1.3 |
| Blanco County | \$15.17 | \$789 | \$31,560 | 2.1 | \$70,400 | \$1,760 | \$21,120 | \$528 | 895 | 22\% | \$12.51 | \$651 | 1.2 |
| Borden County | \$13.29 | \$691 | \$27,640 | 1.8 | \$78,300 | \$1,958 | \$23,490 | \$587 | 85 | 33\% | \$8.52 | \$443 | 1.6 |
| Bosque County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,300 | \$1,383 | \$16,590 | \$415 | 1,660 | 24\% | \$12.70 | \$660 | 1.0 |
| Bowie County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 11,423 | 34\% | \$10.12 | \$526 | 1.4 |
| Brazoria County | \$16.73 | \$870 | \$34,800 | 2.3 | \$82,700 | \$2,068 | \$24,810 | \$620 | 29,231 | 27\% | \$15.86 | \$825 | 1.1 |
| Brazos County | \$16.58 | \$862 | \$34,480 | 2.3 | \$58,900 | \$1,473 | \$17,670 | \$442 | 39,459 | 55\% | \$11.21 | \$583 | 1.5 |
| Brewster County | \$14.54 | \$756 | \$30,240 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,659 | 41\% | \$12.54 | \$652 | 1.2 |
| Briscoe County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,900 | \$1,298 | \$15,570 | \$389 | 143 | 23\% | \$8.88 | \$462 | 1.4 |
| Brooks County | \$12.65 | \$658 | \$26,320 | 1.7 | \$29,300 | \$733 | \$8,790 | \$220 | 826 | 35\% | \$10.39 | \$540 | 1.2 |
| Brown County | \$13.25 | \$689 | \$27,560 | 1.8 | \$50,200 | \$1,255 | \$15,060 | \$377 | 4,035 | 30\% | \$10.30 | \$536 | 1.3 |
| Burleson County | \$16.58 | \$862 | \$34,480 | 2.3 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,167 | 19\% | \$11.15 | \$580 | 1.5 |
| Burnet County | \$14.52 | \$755 | \$30,200 | 2.0 | \$59,700 | \$1,493 | \$17,910 | \$448 | 4,550 | 27\% | \$12.32 | \$641 | 1.2 |
| Caldwell County | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 4,052 | 34\% | \$12.00 | \$624 | 1.8 |
| Calhoun County | \$15.08 | \$784 | \$31,360 | 2.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 2,307 | 29\% | \$20.08 | \$1,044 | 0.8 |
| Callahan County | \$15.12 | \$786 | \$31,440 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 943 | 18\% | \$16.54 | \$860 | 0.9 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | $\begin{aligned} & \text { 1: BR = Bed } \\ & \text { 2: FMR = Fis } \\ & \text { 3: This calcul } \\ & \text { 4: AMI = Fis } \\ & \text { 5: "Affordabl } \end{aligned}$ | om <br> Year 2016 Far <br> ion uses the hi <br> Year 2016 Ar <br> ' rents represe | Market Rent(H her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | m wage. Local <br> f spending not | imum wages ar <br> ore than $30 \%$ of | e not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |


| Texas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly <br> rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Cameron County | \$13.04 | \$678 | \$27,120 | 1.8 | \$38,200 | \$955 | \$11,460 | \$287 | 39,334 | 33\% | \$8.27 | \$430 | 1.6 |
| Camp County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,372 | 31\% | \$12.97 | \$675 | 1.0 |
| Carson County | \$15.65 | \$814 | \$32,560 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 265 | 11\% | \$31.71 | \$1,649 | 0.5 |
| Cass County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 3,013 | 26\% | \$10.35 | \$538 | 1.2 |
| Castro County | \$14.38 | \$748 | \$29,920 | 2.0 | \$41,700 | \$1,043 | \$12,510 | \$313 | 745 | 30\% | \$12.89 | \$670 | 1.1 |
| Chambers County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 2,203 | 18\% | \$17.01 | \$884 | 1.1 |
| Cherokee County | \$13.29 | \$691 | \$27,640 | 1.8 | \$48,000 | \$1,200 | \$14,400 | \$360 | 5,040 | 29\% | \$8.99 | \$467 | 1.5 |
| Childress County | \$12.98 | \$675 | \$27,000 | 1.8 | \$59,700 | \$1,493 | \$17,910 | \$448 | 791 | 33\% | \$7.71 | \$401 | 1.7 |
| Clay County | \$14.79 | \$769 | \$30,760 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 676 | 16\% | \$11.97 | \$623 | 1.2 |
| Cochran County | \$12.65 | \$658 | \$26,320 | 1.7 | \$44,600 | \$1,115 | \$13,380 | \$335 | 205 | 21\% | \$13.52 | \$703 | 0.9 |
| Coke County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,300 | \$1,558 | \$18,690 | \$467 | 429 | 28\% | \$10.47 | \$544 | 1.2 |
| Coleman County | \$12.65 | \$658 | \$26,320 | 1.7 | \$38,900 | \$973 | \$11,670 | \$292 | 1,123 | 32\% | \$8.44 | \$439 | 1.5 |
| Collin County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 97,382 | 33\% | \$17.66 | \$918 | 1.1 |
| Collingsworth County | \$13.83 | \$719 | \$28,760 | 1.9 | \$49,500 | \$1,238 | \$14,850 | \$371 | 200 | 18\% | \$14.96 | \$778 | 0.9 |
| Colorado County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,628 | 21\% | \$13.44 | \$699 | 0.9 |
| Comal County | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 10,418 | 24\% | \$10.48 | \$545 | 1.7 |
| Comanche County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,700 | \$1,168 | \$14,010 | \$350 | 1,285 | 25\% | \$10.96 | \$570 | 1.2 |
| Concho County | \$20.71 | \$1,077 | \$43,080 | 2.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 181 | 22\% | \$7.42 | \$386 | 2.8 |
| Cooke County | \$15.81 | \$822 | \$32,880 | 2.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 4,428 | 30\% | \$13.97 | \$727 | 1.1 |
| Coryell County | \$15.06 | \$783 | \$31,320 | 2.1 | \$59,300 | \$1,483 | \$17,790 | \$445 | 8,900 | 43\% | \$11.70 | \$608 | 1.3 |
| Cottle County | \$12.65 | \$658 | \$26,320 | 1.7 | \$40,300 | \$1,008 | \$12,090 | \$302 | 179 | 25\% | \$9.15 | \$476 | 1.4 |
| Crane County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,200 | \$1,555 | \$18,660 | \$467 | 430 | 27\% | \$31.01 | \$1,612 | 0.4 |
| Crockett County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,600 | \$1,465 | \$17,580 | \$440 | 410 | 29\% | \$19.46 | \$1,012 | 0.7 |
| Crosby County | \$15.35 | \$798 | \$31,920 | 2.1 | \$60,500 | \$1,513 | \$18,150 | \$454 | 786 | 36\% | \$14.32 | \$744 | 1.1 |
| Culberson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$44,900 | \$1,123 | \$13,470 | \$337 | 254 | 29\% | \$13.12 | \$682 | 1.0 |
| Dallam County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,500 | \$1,138 | \$13,650 | \$341 | 802 | 35\% | \$15.04 | \$782 | 0.8 |
| Dallas County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 416,813 | 48\% | \$21.89 | \$1,138 | 0.9 |
| Dawson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,254 | 29\% | \$11.77 | \$612 | 1.1 |
| Deaf Smith County | \$13.44 | \$699 | \$27,960 | 1.9 | \$49,000 | \$1,225 | \$14,700 | \$368 | 2,072 | 33\% | \$13.58 | \$706 | 1.0 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=\mathrm{Fi}$ <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | om <br> al Year 2016 Fair tion uses the hig Year 2016 Ar " rents represe | Market Rent(H her of the state Median Incom the generally | 2016) eral minimu ed standard | wage. Local <br> spending no | imum wages a <br> re than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |

Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR MMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AM}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean (2016) $\qquad$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Delta County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,900 | \$1,348 | \$16,170 | \$404 | 395 | 21\% | \$4.51 | \$235 | 2.8 |
| Denton County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 88,486 | 35\% | \$12.81 | \$666 | 1.5 |
| DeWitt County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,512 | 22\% | \$12.56 | \$653 | 1.0 |
| Dickens County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 225 | 24\% | \$13.36 | \$695 | 0.9 |
| Dimmit County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,600 | \$1,140 | \$13,680 | \$342 | 1,041 | 29\% | \$13.31 | \$692 | 1.0 |
| Donley County | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,500 | \$1,488 | \$17,850 | \$446 | 295 | 23\% | \$9.57 | \$497 | 1.3 |
| Duval County | \$14.37 | \$747 | \$29,880 | 2.0 | \$42,000 | \$1,050 | \$12,600 | \$315 | 1,134 | 29\% | \$18.95 | \$985 | 0.8 |
| Eastland County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,871 | 27\% | \$20.69 | \$1,076 | 0.6 |
| Ector County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$61,000 | \$1,525 | \$18,300 | \$458 | 17,320 | 34\% | \$21.14 | \$1,099 | 0.9 |
| Edwards County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,900 | \$1,398 | \$16,770 | \$419 | 88 | 11\% | \$9.13 | \$475 | 1.4 |
| Ellis County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 14,162 | 27\% | \$11.51 | \$599 | 1.6 |
| El Paso County | \$15.71 | \$817 | \$32,680 | 2.2 | \$45,400 | \$1,135 | \$13,620 | \$341 | 98,498 | 38\% | \$10.48 | \$545 | 1.5 |
| Erath County | \$14.54 | \$756 | \$30,240 | 2.0 | \$53,600 | \$1,340 | \$16,080 | \$402 | 5,947 | 40\% | \$8.83 | \$459 | 1.6 |
| Falls County | \$12.65 | \$658 | \$26,320 | 1.7 | \$44,400 | \$1,110 | \$13,320 | \$333 | 1,484 | 27\% | \$11.06 | \$575 | 1.1 |
| Fannin County | \$13.62 | \$708 | \$28,320 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,030 | 26\% | \$7.95 | \$413 | 1.7 |
| Fayette County | \$13.10 | \$681 | \$27,240 | 1.8 | \$62,500 | \$1,563 | \$18,750 | \$469 | 2,277 | 23\% | \$13.05 | \$679 | 1.0 |
| Fisher County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,500 | \$1,413 | \$16,950 | \$424 | 434 | 27\% | \$15.83 | \$823 | 0.8 |
| Floyd County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 770 | 32\% | \$10.92 | \$568 | 1.2 |
| Foard County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 147 | 28\% | \$6.43 | \$334 | 2.0 |
| Fort Bend County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 42,171 | 21\% | \$15.07 | \$784 | 1.2 |
| Franklin County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,005 | 24\% | \$10.72 | \$558 | 1.2 |
| Freestone County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,688 | 23\% | \$15.22 | \$791 | 0.8 |
| Frio County | \$12.83 | \$667 | \$26,680 | 1.8 | \$39,800 | \$995 | \$11,940 | \$299 | 1,494 | 31\% | \$23.65 | \$1,230 | 0.5 |
| Gaines County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,400 | \$1,460 | \$17,520 | \$438 | 1,184 | 22\% | \$16.14 | \$839 | 0.8 |
| Galveston County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 36,565 | 33\% | \$11.74 | \$610 | 1.6 |
| Garza County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,500 | \$1,463 | \$17,550 | \$439 | 415 | 26\% | \$14.00 | \$728 | 0.9 |
| Gillespie County | \$17.85 | \$928 | \$37,120 | 2.5 | \$67,200 | \$1,680 | \$20,160 | \$504 | 2,695 | 25\% | \$9.45 | \$491 | 1.9 |
| Glasscock County | \$13.29 | \$691 | \$27,640 | 1.8 | ;101,000 | \$2,525 | \$30,300 | \$758 | 159 | 34\% | \$12.64 | \$657 | 1.1 |
| Goliad County | \$16.46 | \$856 | \$34,240 | 2.3 | \$58,200 | \$1,455 | \$17,460 | \$437 | 461 | 15\% | \$13.64 | \$709 | 1.2 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI = Fisca <br> 5: "Affordable | om <br> Sal Year 2016 <br> tion uses the h <br> I Year 2016 Ar <br> " rents represe | Market Rent (H) Median Incon the generally | 2016) <br> deral minim <br> ted standard | $m$ wage. Local <br> f spending no |  | e not used. See <br> gross income on | Appendix A. <br> ngross housing |  |  |

Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 B R \text { FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | Annual AMI ${ }^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Gonzales County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,856 | 29\% | \$12.23 | \$636 | 1.0 |
| Gray County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,800 | \$1,395 | \$16,740 | \$419 | 2,195 | 26\% | \$15.40 | \$801 | 0.8 |
| Grayson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$56,200 | \$1,405 | \$16,860 | \$422 | 15,129 | 32\% | \$12.92 | \$672 | 1.2 |
| Gregg County | \$15.02 | \$781 | \$31,240 | 2.1 | \$56,400 | \$1,410 | \$16,920 | \$423 | 17,389 | 38\% | \$13.63 | \$709 | 1.1 |
| Grimes County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,900 | \$1,448 | \$17,370 | \$434 | 2,212 | 25\% | \$13.44 | \$699 | 0.9 |
| Guadalupe County | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 10,675 | 22\% | \$12.70 | \$660 | 1.4 |
| Hale County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,200 | \$1,180 | \$14,160 | \$354 | 4,325 | 37\% | \$10.97 | \$570 | 1.2 |
| Hall County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 366 | 31\% | \$9.09 | \$473 | 1.4 |
| Hamilton County | \$13.44 | \$699 | \$27,960 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 834 | 27\% | \$10.14 | \$527 | 1.3 |
| Hansford County | \$12.79 | \$665 | \$26,600 | 1.8 | \$59,200 | \$1,480 | \$17,760 | \$444 | 463 | 23\% | \$19.79 | \$1,029 | 0.6 |
| Hardeman County | \$14.10 | \$733 | \$29,320 | 1.9 | \$47,000 | \$1,175 | \$14,100 | \$353 | 492 | 29\% | \$6.37 | \$331 | 2.2 |
| Hardin County | \$15.48 | \$805 | \$32,200 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 4,480 | 22\% | \$15.16 | \$788 | 1.0 |
| Harris County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 648,365 | 44\% | \$22.41 | \$1,165 | 0.8 |
| Harrison County | \$13.08 | \$680 | \$27,200 | 1.8 | \$47,400 | \$1,185 | \$14,220 | \$356 | 6,068 | 26\% | \$16.28 | \$847 | 0.8 |
| Hartley County | \$14.48 | \$753 | \$30,120 | 2.0 | \$77,500 | \$1,938 | \$23,250 | \$581 | 642 | 35\% | \$10.13 | \$527 | 1.4 |
| Haskell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,200 | \$1,255 | \$15,060 | \$377 | 548 | 24\% | \$8.58 | \$446 | 1.5 |
| Hays County | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 20,511 | 35\% | \$7.36 | \$383 | 2.9 |
| Hemphill County | \$12.65 | \$658 | \$26,320 | 1.7 | \$68,300 | \$1,708 | \$20,490 | \$512 | 376 | 27\% | \$20.97 | \$1,090 | 0.6 |
| Henderson County | \$16.33 | \$849 | \$33,960 | 2.3 | \$46,100 | \$1,153 | \$13,830 | \$346 | 7,313 | 25\% | \$10.18 | \$529 | 1.6 |
| Hidalgo County | \$14.02 | \$729 | \$29,160 | 1.9 | \$38,800 | \$970 | \$11,640 | \$291 | 70,929 | 32\% | \$8.56 | \$445 | 1.6 |
| Hill County | \$13.79 | \$717 | \$28,680 | 1.9 | \$53,600 | \$1,340 | \$16,080 | \$402 | 3,624 | 28\% | \$12.62 | \$656 | 1.1 |
| Hockley County | \$15.25 | \$793 | \$31,720 | 2.1 | \$62,600 | \$1,565 | \$18,780 | \$470 | 2,475 | 30\% | \$16.74 | \$870 | 0.9 |
| Hood County | \$15.81 | \$822 | \$32,880 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,858 | 23\% | \$14.06 | \$731 | 1.1 |
| Hopkins County | \$14.02 | \$729 | \$29,160 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 3,756 | 28\% | \$11.70 | \$609 | 1.2 |
| Houston County | \$12.73 | \$662 | \$26,480 | 1.8 | \$47,800 | \$1,195 | \$14,340 | \$359 | 2,349 | 30\% | \$15.48 | \$805 | 0.8 |
| Howard County | \$14.46 | \$752 | \$30,080 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 3,551 | 32\% | \$14.22 | \$740 | 1.0 |
| Hudspeth County | \$13.94 | \$725 | \$29,000 | 1.9 | \$26,000 | \$650 | \$7,800 | \$195 | 179 | 18\% | \$10.38 | \$540 | 1.3 |
| Hunt County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 9,464 | 31\% | \$12.58 | \$654 | 1.5 |
| Hutchinson County | \$13.46 | \$700 | \$28,000 | 1.9 | \$53,200 | \$1,330 | \$15,960 | \$399 | 1,944 | 23\% | \$15.78 | \$821 | 0.9 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordabl | oom <br> cal Year 2016 Fa ation uses the hi, <br> al Year 2016 Are <br> e " rents represen | Market Rent (HU her of the state Median Income the generally acc | 2016) <br> deral minim <br> ted standard | $m$ wage. Local <br> $f$ spending no | imum wages ar <br> ore than $30 \%$ of |  | Appendix A. <br> gross housing |  |  |

Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | \% of total households (2010-2014 | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Irion County | \$16.94 | \$881 | \$35,240 | 2.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 148 | 24\% | \$20.24 | \$1,052 | 0.8 |
| Jack County | \$16.29 | \$847 | \$33,880 | 2.2 | \$66,500 | \$1,663 | \$19,950 | \$499 | 748 | 25\% | \$19.52 | \$1,015 | 0.8 |
| Jackson County | \$14.02 | \$729 | \$29,160 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,304 | 25\% | \$16.11 | \$838 | 0.9 |
| Jasper County | \$14.81 | \$770 | \$30,800 | 2.0 | \$50,700 | \$1,268 | \$15,210 | \$380 | 2,792 | 22\% | \$9.44 | \$491 | 1.6 |
| Jeff Davis County | \$19.12 | \$994 | \$39,760 | 2.6 | \$61,900 | \$1,548 | \$18,570 | \$464 | 280 | 27\% | \$12.98 | \$675 | 1.5 |
| Jefferson County | \$15.48 | \$805 | \$32,200 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 33,707 | 36\% | \$15.48 | \$805 | 1.0 |
| Jim Hogg County | \$12.65 | \$658 | \$26,320 | 1.7 | \$43,900 | \$1,098 | \$13,170 | \$329 | 440 | 25\% | \$15.27 | \$794 | 0.8 |
| Jim Wells County | \$14.94 | \$777 | \$31,080 | 2.1 | \$48,800 | \$1,220 | \$14,640 | \$366 | 3,881 | 29\% | \$17.20 | \$894 | 0.9 |
| Johnson County | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 13,516 | 25\% | \$13.53 | \$704 | 1.3 |
| Jones County | \$15.12 | \$786 | \$31,440 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,220 | 22\% | \$11.06 | \$575 | 1.4 |
| Karnes County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,083 | 24\% | \$12.15 | \$632 | 1.0 |
| Kaufman County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 7,956 | 23\% | \$9.72 | \$505 | 2.0 |
| Kendall County | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 3,565 | 27\% | \$11.13 | \$579 | 1.8 |
| Kenedy County | \$15.21 | \$791 | \$31,640 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 91 | 69\% | \$22.03 | \$1,145 | 0.7 |
| Kent County $\dagger$ | \$13.29 | \$691 | \$27,640 | 1.8 | \$57,500 | \$1,438 | \$17,250 | \$431 | 95 | 25\% |  |  |  |
| Kerr County | \$15.71 | \$817 | \$32,680 | 2.2 | \$56,600 | \$1,415 | \$16,980 | \$425 | 5,899 | 29\% | \$13.07 | \$680 | 1.2 |
| Kimble County | \$12.92 | \$672 | \$26,880 | 1.8 | \$54,500 | \$1,363 | \$16,350 | \$409 | 493 | 24\% | \$7.80 | \$406 | 1.7 |
| King County $\dagger$ | \$18.08 | \$940 | \$37,600 | 2.5 | \$78,300 | \$1,958 | \$23,490 | \$587 | 80 | 63\% |  |  |  |
| Kinney County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,600 | \$1,165 | \$13,980 | \$350 | 199 | 17\% | \$7.47 | \$388 | 1.7 |
| Kleberg County | \$14.48 | \$753 | \$30,120 | 2.0 | \$49,500 | \$1,238 | \$14,850 | \$371 | 5,242 | 47\% | \$11.00 | \$572 | 1.3 |
| Knox County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,400 | \$1,160 | \$13,920 | \$348 | 453 | 30\% | \$17.24 | \$897 | 0.7 |
| Lamar County | \$12.77 | \$664 | \$26,560 | 1.8 | \$51,900 | \$1,298 | \$15,570 | \$389 | 6,522 | 34\% | \$12.15 | \$632 | 1.1 |
| Lamb County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,434 | 30\% | \$11.99 | \$623 | 1.1 |
| Lampasas County | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,869 | 25\% | \$9.61 | \$500 | 1.3 |
| La Salle County | \$13.71 | \$713 | \$28,520 | 1.9 | \$37,600 | \$940 | \$11,280 | \$282 | 603 | 32\% | \$24.76 | \$1,287 | 0.6 |
| Lavaca County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,200 | \$1,405 | \$16,860 | \$422 | 1,617 | 21\% | \$12.40 | \$645 | 1.0 |
| Lee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,469 | 25\% | \$15.61 | \$812 | 0.8 |
| Leon County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,000 | \$1,400 | \$16,800 | \$420 | 947 | 15\% | \$13.77 | \$716 | 0.9 |
| Liberty County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 5,570 | 22\% | \$13.49 | \$701 | 1.4 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fisca <br> 5: "Affordable | om <br> al Year 2016 <br> tion uses the h <br> Year 2016 Ar <br> " rents represe | Market Rent (HUD er of the state o Median Income the generally acce | 2016) <br> deral minim <br> ted standar | wage. Local <br> spending not |  | e not used. See <br> gross income o | Appendix A. <br> gross housing |  |  |


| Texas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly <br> rent <br> affordable <br> at $30 \%$ <br> of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Limestone County | \$14.85 | \$772 | \$30,880 | 2.0 | \$50,400 | \$1,260 | \$15,120 | \$378 | 2,041 | 25\% | \$13.33 | \$693 | 1.1 |
| Lipscomb County | \$12.94 | \$673 | \$26,920 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 333 | 28\% | \$21.13 | \$1,099 | 0.6 |
| Live Oak County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,000 | \$1,275 | \$15,300 | \$383 | 697 | 19\% | \$22.37 | \$1,163 | 0.6 |
| Llano County | \$14.37 | \$747 | \$29,880 | 2.0 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,941 | 22\% | \$9.17 | \$477 | 1.6 |
| Loving County $\dagger$ | \$13.29 | \$691 | \$27,640 | 1.8 | \$52,400 | \$1,310 | \$15,720 | \$393 | 21 | 64\% |  |  |  |
| Lubbock County | \$15.35 | \$798 | \$31,920 | 2.1 | \$60,500 | \$1,513 | \$18,150 | \$454 | 45,708 | 43\% | \$10.84 | \$564 | 1.4 |
| Lynn County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 606 | 28\% | \$10.58 | \$550 | 1.2 |
| McCulloch County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,000 | \$1,300 | \$15,600 | \$390 | 657 | 22\% | \$13.14 | \$683 | 1.0 |
| McLennan County | \$14.98 | \$779 | \$31,160 | 2.1 | \$51,000 | \$1,275 | \$15,300 | \$383 | 35,465 | 41\% | \$12.21 | \$635 | 1.2 |
| McMullen County | \$13.29 | \$691 | \$27,640 | 1.8 | \$58,100 | \$1,453 | \$17,430 | \$436 | 47 | 19\% | \$29.52 | \$1,535 | 0.5 |
| Madison County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 1,126 | 29\% | \$11.17 | \$581 | 1.1 |
| Marion County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,077 | 24\% | \$8.13 | \$423 | 1.6 |
| Martin County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,000 | \$1,275 | \$15,300 | \$383 | 397 | 25\% | \$19.17 | \$997 | 0.7 |
| Mason County | \$19.27 | \$1,002 | \$40,080 | 2.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 300 | 18\% | \$9.48 | \$493 | 2.0 |
| Matagorda County | \$13.54 | \$704 | \$28,160 | 1.9 | \$52,500 | \$1,313 | \$15,750 | \$394 | 4,171 | 32\% | \$16.57 | \$862 | 0.8 |
| Maverick County | \$12.65 | \$658 | \$26,320 | 1.7 | \$35,700 | \$893 | \$10,710 | \$268 | 4,775 | 30\% | \$7.35 | \$382 | 1.7 |
| Medina County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,185 | 21\% | \$8.98 | \$467 | 1.4 |
| Menard County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,300 | \$1,058 | \$12,690 | \$317 | 236 | 27\% | \$5.50 | \$286 | 2.3 |
| Midland County | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$87,500 | \$2,188 | \$26,250 | \$656 | 16,712 | 32\% | \$22.84 | \$1,188 | 1.1 |
| Milam County | \$12.87 | \$669 | \$26,760 | 1.8 | \$51,200 | \$1,280 | \$15,360 | \$384 | 3,037 | 33\% | \$14.93 | \$776 | 0.9 |
| Mills County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,900 | \$1,323 | \$15,870 | \$397 | 308 | 17\% | \$6.70 | \$348 | 1.9 |
| Mitchell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,400 | \$1,360 | \$16,320 | \$408 | 737 | 27\% | \$18.26 | \$950 | 0.7 |
| Montague County | \$13.58 | \$706 | \$28,240 | 1.9 | \$56,700 | \$1,418 | \$17,010 | \$425 | 2,128 | 26\% | \$11.45 | \$596 | 1.2 |
| Montgomery County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 46,265 | 27\% | \$15.73 | \$818 | 1.2 |
| Moore County | \$13.00 | \$676 | \$27,040 | 1.8 | \$55,100 | \$1,378 | \$16,530 | \$413 | 2,126 | 31\% | \$14.74 | \$766 | 0.9 |
| Morris County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,377 | 28\% | \$16.14 | \$839 | 0.8 |
| Motley County | \$12.65 | \$658 | \$26,320 | 1.7 | \$41,100 | \$1,028 | \$12,330 | \$308 | 126 | 27\% | \$8.85 | \$460 | 1.4 |
| Nacogdoches County | \$14.88 | \$774 | \$30,960 | 2.1 | \$51,200 | \$1,280 | \$15,360 | \$384 | 10,267 | 43\% | \$10.56 | \$549 | 1.4 |
| Navarro County | \$14.38 | \$748 | \$29,920 | 2.0 | \$48,700 | \$1,218 | \$14,610 | \$365 | 5,627 | 32\% | \$11.04 | \$574 | 1.3 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordab | om <br> Yal Year 2016 Fai tion uses the his Year 2016 Ar rents represe | Market Rent ( her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | wage. Local <br> f spending not | nimum wages a ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> n gross housing |  |  |

Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR FMR ${ }^{2}$ | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \end{gathered}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { Of } \mathrm{AMI} \end{array}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Newton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,116 | 23\% | \$8.75 | \$455 | 1.4 |
| Nolan County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,665 | 31\% | \$12.20 | \$634 | 1.0 |
| Nueces County | \$19.15 | \$996 | \$39,840 | 2.6 | \$57,900 | \$1,448 | \$17,370 | \$434 | 52,554 | 42\% | \$14.68 | \$763 | 1.3 |
| Ochiltree County | \$14.29 | \$743 | \$29,720 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,120 | 30\% | \$23.29 | \$1,211 | 0.6 |
| Oldham County | \$14.13 | \$735 | \$29,400 | 1.9 | \$64,100 | \$1,603 | \$19,230 | \$481 | 156 | 24\% | \$16.81 | \$874 | 0.8 |
| Orange County | \$15.48 | \$805 | \$32,200 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 7,505 | 24\% | \$14.95 | \$778 | 1.0 |
| Palo Pinto County | \$14.77 | \$768 | \$30,720 | 2.0 | \$52,800 | \$1,320 | \$15,840 | \$396 | 3,006 | 29\% | \$13.84 | \$720 | 1.1 |
| Panola County | \$12.67 | \$659 | \$26,360 | 1.7 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,826 | 20\% | \$18.86 | \$981 | 0.7 |
| Parker County | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 9,399 | 22\% | \$12.02 | \$625 | 1.5 |
| Parmer County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 989 | 30\% | \$15.58 | \$810 | 0.8 |
| Pecos County | \$13.46 | \$700 | \$28,000 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,456 | 32\% | \$18.16 | \$944 | 0.7 |
| Polk County | \$13.50 | \$702 | \$28,080 | 1.9 | \$46,900 | \$1,173 | \$14,070 | \$352 | 3,588 | 21\% | \$10.21 | \$531 | 1.3 |
| Potter County | \$15.65 | \$814 | \$32,560 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 18,051 | 42\% | \$13.56 | \$705 | 1.2 |
| Presidio County | \$12.65 | \$658 | \$26,320 | 1.7 | \$37,500 | \$938 | \$11,250 | \$281 | 859 | 32\% | \$8.67 | \$451 | 1.5 |
| Rains County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,700 | \$1,418 | \$17,010 | \$425 | 765 | 18\% | \$8.06 | \$419 | 1.6 |
| Randall County | \$15.65 | \$814 | \$32,560 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 15,287 | 31\% | \$11.25 | \$585 | 1.4 |
| Reagan County | \$12.65 | \$658 | \$26,320 | 1.7 | \$67,300 | \$1,683 | \$20,190 | \$505 | 328 | 27\% | \$28.99 | \$1,507 | 0.4 |
| Real County | \$12.65 | \$658 | \$26,320 | 1.7 | \$39,500 | \$988 | \$11,850 | \$296 | 295 | 24\% | \$9.97 | \$519 | 1.3 |
| Red River County | \$12.65 | \$658 | \$26,320 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 1,386 | 27\% | \$7.60 | \$395 | 1.7 |
| Reeves County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,200 | \$1,155 | \$13,860 | \$347 | 1,053 | 28\% | \$14.74 | \$766 | 0.9 |
| Refugio County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,300 | \$1,258 | \$15,090 | \$377 | 617 | 22\% | \$12.88 | \$670 | 1.0 |
| Roberts County | \$13.29 | \$691 | \$27,640 | 1.8 | \$85,500 | \$2,138 | \$25,650 | \$641 | 43 | 12\% | \$22.17 | \$1,153 | 0.6 |
| Robertson County | \$16.58 | \$862 | \$34,480 | 2.3 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,737 | 29\% | \$9.09 | \$473 | 1.8 |
| Rockwall County | \$18.96 | \$986 | \$39,440 | 2.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 5,153 | 19\% | \$11.38 | \$592 | 1.7 |
| Runnels County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,700 | \$1,168 | \$14,010 | \$350 | 921 | 25\% | \$11.32 | \$588 | 1.1 |
| Rusk County | \$12.73 | \$662 | \$26,480 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 4,198 | 24\% | \$14.44 | \$751 | 0.9 |
| Sabine County | \$12.81 | \$666 | \$26,640 | 1.8 | \$38,800 | \$970 | \$11,640 | \$291 | 480 | 12\% | \$10.14 | \$527 | 1.3 |
| San Augustine County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,100 | \$1,053 | \$12,630 | \$316 | 616 | 20\% | \$9.06 | \$471 | 1.4 |
| San Jacinto County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,669 | 18\% | \$8.42 | \$438 | 1.5 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bedr <br> 2: $\mathrm{FMR}=\mathrm{Fis}$ <br> 3: This calcul <br> 4: AMI = Fis <br> 5: "Affordable | oom <br> sal Year 2016 Fa <br> ation uses the <br> al Year 2016 A <br> " rents represe | Market Rent(HUD her of the state or Median Income the generally acc | 2016) deral minimu ted standard | $m$ wage. Local <br> f spending not | imum wages are <br> ore than $30 \%$ of | e not used. See <br> gross income | Appendix A. <br> gross housing |  |  |

Texas

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| San Patricio County | \$19.15 | \$996 | \$39,840 | 2.6 | \$57,900 | \$1,448 | \$17,370 | \$434 | 7,205 | 32\% | \$15.99 | \$832 | 1.2 |
| San Saba County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,900 | \$1,173 | \$14,070 | \$352 | 498 | 24\% | \$8.73 | \$454 | 1.4 |
| Schleicher County | \$12.65 | \$658 | \$26,320 | 1.7 | \$72,400 | \$1,810 | \$21,720 | \$543 | 294 | 29\% | \$10.98 | \$571 | 1.2 |
| Scurry County | \$15.31 | \$796 | \$31,840 | 2.1 | \$58,100 | \$1,453 | \$17,430 | \$436 | 1,561 | 26\% | \$21.97 | \$1,143 | 0.7 |
| Shackelford County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,400 | \$1,460 | \$17,520 | \$438 | 311 | 23\% | \$15.63 | \$813 | 0.8 |
| Shelby County | \$12.65 | \$658 | \$26,320 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 2,669 | 28\% | \$9.31 | \$484 | 1.4 |
| Sherman County | \$12.65 | \$658 | \$26,320 | 1.7 | \$60,500 | \$1,513 | \$18,150 | \$454 | 243 | 24\% | \$13.78 | \$717 | 0.9 |
| Smith County | \$16.27 | \$846 | \$33,840 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 26,982 | 34\% | \$13.99 | \$728 | 1.2 |
| Somervell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$72,500 | \$1,813 | \$21,750 | \$544 | 954 | 29\% | \$23.79 | \$1,237 | 0.5 |
| Starr County | \$12.65 | \$658 | \$26,320 | 1.7 | \$28,300 | \$708 | \$8,490 | \$212 | 3,768 | 23\% | \$6.19 | \$322 | 2.0 |
| Stephens County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 867 | 25\% | \$11.64 | \$605 | 1.1 |
| Sterling County | \$13.42 | \$698 | \$27,920 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 126 | 27\% | \$15.93 | \$828 | 0.8 |
| Stonewall County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 132 | 22\% | \$7.37 | \$383 | 1.7 |
| Sutton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 468 | 32\% | \$36.73 | \$1,910 | 0.3 |
| Swisher County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 716 | 27\% | \$8.69 | \$452 | 1.5 |
| Tarrant County | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 258,778 | 39\% | \$15.45 | \$803 | 1.1 |
| Taylor County | \$15.12 | \$786 | \$31,440 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 19,976 | 40\% | \$12.31 | \$640 | 1.2 |
| Terrell County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,400 | \$1,310 | \$15,720 | \$393 | 145 | 36\% | \$16.36 | \$851 | 0.8 |
| Terry County | \$12.67 | \$659 | \$26,360 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,178 | 30\% | \$15.89 | \$826 | 0.8 |
| Throckmorton County | \$13.29 | \$691 | \$27,640 | 1.8 | \$43,500 | \$1,088 | \$13,050 | \$326 | 221 | 31\% | \$14.05 | \$731 | 0.9 |
| Titus County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 3,159 | 30\% | \$11.95 | \$622 | 1.1 |
| Tom Green County | \$16.94 | \$881 | \$35,240 | 2.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 15,788 | 37\% | \$12.67 | \$659 | 1.3 |
| Travis County | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 203,131 | 48\% | \$18.44 | \$959 | 1.2 |
| Trinity County | \$12.73 | \$662 | \$26,480 | 1.8 | \$45,500 | \$1,138 | \$13,650 | \$341 | 989 | 19\% | \$11.56 | \$601 | 1.1 |
| Tyler County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,400 | \$1,160 | \$13,920 | \$348 | 1,293 | 16\% | \$8.62 | \$448 | 1.5 |
| Upshur County | \$15.02 | \$781 | \$31,240 | 2.1 | \$56,400 | \$1,410 | \$16,920 | \$423 | 2,902 | 20\% | \$13.40 | \$697 | 1.1 |
| Upton County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 325 | 27\% | \$28.99 | \$1,507 | 0.4 |
| Uvalde County | \$12.65 | \$658 | \$26,320 | 1.7 | \$42,300 | \$1,058 | \$12,690 | \$317 | 2,570 | 30\% | \$10.20 | \$531 | 1.2 |
| Val Verde County | \$12.96 | \$674 | \$26,960 | 1.8 | \$46,700 | \$1,168 | \$14,010 | \$350 | 5,088 | 34\% | \$10.58 | \$550 | 1.2 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bedr <br> 2: $\mathrm{FMR}=$ Fis <br> 3: This calcula <br> 4: AMI = Fisc <br> 5: "Affordable | om <br> Year 2016 F <br> ion uses the h <br> Year 2016 A <br> rents repres | Market Rent(H her of the state Median Incom the generally a | 2016) <br> deral minimu <br> ed standard | wage. Local <br> spending no | nimum wages a <br> ore than $30 \%$ of | e not used. See <br> gross income 0 | Appendix A. <br> n gross housing |  |  |

Texas

| exas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Van Zandt County | \$14.15 | \$736 | \$29,440 | 2.0 | \$53,100 | \$1,328 | \$15,930 | \$398 | 4,154 | 22\% | \$9.10 | \$473 | 1.6 |
| Victoria County | \$16.46 | \$856 | \$34,240 | 2.3 | \$58,200 | \$1,455 | \$17,460 | \$437 | 11,168 | 35\% | \$13.48 | \$701 | 1.2 |
| Walker County | \$15.96 | \$830 | \$33,200 | 2.2 | \$59,000 | \$1,475 | \$17,700 | \$443 | 8,772 | 42\% | \$8.52 | \$443 | 1.9 |
| Waller County | \$18.23 | \$948 | \$37,920 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 4,173 | 31\% | \$13.74 | \$714 | 1.3 |
| Ward County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 1,106 | 28\% | \$20.67 | \$1,075 | 0.6 |
| Washington County | \$14.04 | \$730 | \$29,200 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 3,134 | 26\% | \$12.71 | \$661 | 1.1 |
| Webb County | \$14.54 | \$756 | \$30,240 | 2.0 | \$43,900 | \$1,098 | \$13,170 | \$329 | 25,654 | 37\% | \$8.64 | \$449 | 1.7 |
| Wharton County | \$14.40 | \$749 | \$29,960 | 2.0 | \$53,100 | \$1,328 | \$15,930 | \$398 | 4,722 | 33\% | \$10.62 | \$552 | 1.4 |
| Wheeler County | \$13.60 | \$707 | \$28,280 | 1.9 | \$64,700 | \$1,618 | \$19,410 | \$485 | 594 | 26\% | \$14.90 | \$775 | 0.9 |
| Wichita County | \$14.79 | \$769 | \$30,760 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 18,044 | 38\% | \$12.58 | \$654 | 1.2 |
| Wilbarger County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 1,820 | 35\% | \$12.67 | \$659 | 1.0 |
| Willacy County | \$12.65 | \$658 | \$26,320 | 1.7 | \$32,400 | \$810 | \$9,720 | \$243 | 1,109 | 20\% | \$7.66 | \$398 | 1.7 |
| Williamson County | \$21.65 | \$1,126 | \$45,040 | 3.0 | \$77,800 | \$1,945 | \$23,340 | \$584 | 50,481 | 32\% | \$16.42 | \$854 | 1.3 |
| Wilson County | \$17.87 | \$929 | \$37,160 | 2.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 2,510 | 16\% | \$9.96 | \$518 | 1.8 |
| Winkler County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,100 | \$1,428 | \$17,130 | \$428 | 558 | 21\% | \$22.47 | \$1,169 | 0.6 |
| Wise County | \$17.35 | \$902 | \$36,080 | 2.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 4,450 | 22\% | \$16.04 | \$834 | 1.1 |
| Wood County | \$13.67 | \$711 | \$28,440 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,105 | 19\% | \$10.34 | \$538 | 1.3 |
| Yoakum County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,000 | \$1,425 | \$17,100 | \$428 | 630 | 24\% | \$19.74 | \$1,026 | 0.6 |
| Young County | \$13.27 | \$690 | \$27,600 | 1.8 | \$60,400 | \$1,510 | \$18,120 | \$453 | 2,069 | 28\% | \$12.22 | \$635 | 1.1 |
| Zapata County | \$12.65 | \$658 | \$26,320 | 1.7 | \$38,200 | \$955 | \$11,460 | \$287 | 925 | 21\% | \$11.80 | \$613 | 1.1 |
| Zavala County | \$12.65 | \$658 | \$26,320 | 1.7 | \$33,800 | \$845 | \$10,140 | \$254 | 997 | 28\% | \$5.79 | \$301 | 2.2 |

[^58]
## UTAH

In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$849. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,829$ monthly or $\$ 33,944$ annually. Assuming a 40 -hour work week,

## STATE RANKING 26*

 52 weeks per year, this level of income translates into an hourly Housing Wage of:$$
1 \square \$ 16.32 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.39$ |
| 2-Bedroom Housing Wage | $\$ 16.32$ |
| Number of Renter Households | 271,589 |
| Percent Renters | $30 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Summit County | $\$ 19.81$ |
| Salt Lake County | $\$ 18.04$ |
| Wasatch County | $\$ 17.83$ |
| Rich County | $\$ 17.04$ |
| Uintah County | $\$ 16.73$ |

90
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

## 2.3

## Number of Full-Time Jobs At Minimum Wage

 Needed To Afford a 2-Bedroom Unit (at FMR)* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Utah |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 B R^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \text { BR FMR } \\ & \hline \end{aligned}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Utah | \$16.32 | \$849 | \$33,944 | 2.3 | \$69,938 | \$1,748 | \$20,981 | \$525 | 271,589 | 30\% | \$12.39 | \$644 | 1.3 |
| Combined Nonmetro Areas | \$14.69 | \$764 | \$30,560 | 2.0 | \$65,105 | \$1,628 | \$19,532 | \$488 | 26,989 | 26\% | \$11.93 | \$620 | 1.2 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Box Elder County HMFA | \$12.71 | \$661 | \$26,440 | 1.8 | \$64,600 | \$1,615 | \$19,380 | \$485 | 3,628 | 22\% | \$10.07 | \$524 | 1.3 |
| Logan MSA | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 12,335 | 35\% | \$8.61 | \$447 | 1.5 |
| Ogden-Clearfield HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 44,996 | 25\% | \$10.19 | \$530 | 1.6 |
| Provo-Orem MSA | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,600 | \$1,690 | \$20,280 | \$507 | 48,138 | 32\% | \$11.35 | \$590 | 1.3 |
| Salt Lake City HMFA | \$18.04 | \$938 | \$37,520 | 2.5 | \$73,800 | \$1,845 | \$22,140 | \$554 | 116,355 | 33\% | \$14.00 | \$728 | 1.3 |
| St. George MSA | \$15.27 | \$794 | \$31,760 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 14,821 | 31\% | \$10.53 | \$547 | 1.5 |
| Tooele County HMFA | \$14.79 | \$769 | \$30,760 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,327 | 24\% | \$13.16 | \$684 | 1.1 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Beaver County | \$12.71 | \$661 | \$26,440 | 1.8 | \$57,700 | \$1,443 | \$17,310 | \$433 | 517 | 24\% | \$7.29 | \$379 | 1.7 |
| Box Elder County | \$12.71 | \$661 | \$26,440 | 1.8 | \$64,600 | \$1,615 | \$19,380 | \$485 | 3,628 | 22\% | \$10.07 | \$524 | 1.3 |
| Cache County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 12,335 | 35\% | \$8.61 | \$447 | 1.5 |
| Carbon County | \$12.92 | \$672 | \$26,880 | 1.8 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,355 | 30\% | \$11.51 | \$599 | 1.1 |
| Daggett County | \$16.25 | \$845 | \$33,800 | 2.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 57 | 21\% | \$9.76 | \$507 | 1.7 |
| Davis County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 21,693 | 22\% | \$10.12 | \$526 | 1.6 |
| Duchesne County | \$14.96 | \$778 | \$31,120 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,670 | 25\% | \$16.07 | \$836 | 0.9 |
| Emery County | \$12.65 | \$658 | \$26,320 | 1.7 | \$62,600 | \$1,565 | \$18,780 | \$470 | 678 | 19\% | \$15.87 | \$825 | 0.8 |
| Garfield County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,800 | \$1,295 | \$15,540 | \$389 | 390 | 21\% | \$10.21 | \$531 | 1.2 |
| Grand County | \$14.06 | \$731 | \$29,240 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,290 | 34\% | \$9.59 | \$499 | 1.5 |
| Iron County | \$12.65 | \$658 | \$26,320 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 5,622 | 37\% | \$8.05 | \$418 | 1.6 |
| Juab County | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,600 | \$1,690 | \$20,280 | \$507 | 589 | 19\% | \$11.65 | \$606 | 1.3 |
| Kane County | \$15.27 | \$794 | \$31,760 | 2.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 643 | 22\% | \$11.10 | \$577 | 1.4 |
| Millard County | \$12.65 | \$658 | \$26,320 | 1.7 | \$60,800 | \$1,520 | \$18,240 | \$456 | 1,038 | 25\% | \$11.59 | \$603 | 1.1 |
| Morgan County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 394 | 13\% | \$9.28 | \$483 | 1.7 |
|  |  | 1: $\mathrm{BR}=$ Bedroom |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016) |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A. |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs. |  |  |  |  |  |  |  |  |  |  |  |


| Utah |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & \mathrm{AM}^{4} \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Piute County | \$16.29 | \$847 | \$33,880 | 2.2 | \$51,500 | \$1,288 | \$15,450 | \$386 | 76 | 14\% | \$6.19 | \$322 | 2.6 |
| Rich County | \$17.04 | \$886 | \$35,440 | 2.4 | \$67,000 | \$1,675 | \$20,100 | \$503 | 112 | 18\% | \$6.42 | \$334 | 2.7 |
| Salt Lake County | \$18.04 | \$938 | \$37,520 | 2.5 | \$73,800 | \$1,845 | \$22,140 | \$554 | 116,355 | 33\% | \$14.00 | \$728 | 1.3 |
| San Juan County | \$12.65 | \$658 | \$26,320 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 836 | 21\% | \$12.00 | \$624 | 1.1 |
| Sanpete County | \$13.50 | \$702 | \$28,080 | 1.9 | \$60,000 | \$1,500 | \$18,000 | \$450 | 2,051 | 26\% | \$8.20 | \$427 | 1.6 |
| Sevier County | \$12.75 | \$663 | \$26,520 | 1.8 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,613 | 23\% | \$10.39 | \$540 | 1.2 |
| Summit County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$98,400 | \$2,460 | \$29,520 | \$738 | 3,171 | 24\% | \$11.59 | \$603 | 1.7 |
| Tooele County | \$14.79 | \$769 | \$30,760 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,327 | 24\% | \$13.16 | \$684 | 1.1 |
| Uintah County | \$16.73 | \$870 | \$34,800 | 2.3 | \$67,700 | \$1,693 | \$20,310 | \$508 | 2,737 | 25\% | \$17.74 | \$922 | 0.9 |
| Utah County | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,600 | \$1,690 | \$20,280 | \$507 | 47,549 | 33\% | \$11.35 | \$590 | 1.3 |
| Wasatch County | \$17.83 | \$927 | \$37,080 | 2.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,991 | 26\% | \$11.97 | \$622 | 1.5 |
| Washington County | \$15.27 | \$794 | \$31,760 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 14,821 | 31\% | \$10.53 | \$547 | 1.5 |
| Wayne County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 142 | 15\% | \$9.59 | \$499 | 1.3 |
| Weber County | \$15.88 \| | \$826 | \$33,040 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 22,909 | 29\% | \$10.28 | \$535 | 1.5 |

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## VERMONT

In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 1,099$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,662$ monthly or $\$ 43,947$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ti } 21,3 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.60$ |
| :--- | :---: |
| Average Renter Wage | $\$ 11.79$ |
| 2-Bedroom Housing Wage | $\$ 21.13$ |
| Number of Renter Households | 74,835 |
| Percent Renters | $29 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

MOST EXPENSIVE AREAS

| Burlington-South Burlington MSA | $\$ 26.08$ |
| :---: | :---: |
| Windsor County | $\$ 20.02$ |
| Windham County | $\$ 19.60$ |
| Washington County | $\$ 18.96$ |
| Bennington County | $\$ 18.71$ |

88
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Vermont |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford 2 B $\qquad$ | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | Estimated hourly mean (2016) $\qquad$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Vermont | \$21.13 | \$1,099 | \$43,947 | 2.2 | \$71,642 | \$1,791 | \$21,493 | \$537 | 74,835 | 29\% | \$11.79 | \$613 | 1.8 |
| Combined Nonmetro Areas | \$18.27 | \$950 | \$38,001 | 1.9 | \$65,564 | \$1,639 | \$19,669 | \$492 | 47,435 | 28\% | \$11.33 | \$589 | 1.6 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Burlington-South Burlington MSA | \$26.08 | \$1,356 | \$54,240 | 2.7 | \$84,000 | \$2,100 | \$25,200 | \$630 | 27,400 | 32\% | \$12.48 | \$649 | 2.1 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Addison County | \$18.19 | \$946 | \$37,840 | 1.9 | \$71,000 | \$1,775 | \$21,300 | \$533 | 3,636 | 26\% | \$12.18 | \$633 | 1.5 |
| Bennington County | \$18.71 | \$973 | \$38,920 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 4,616 | 30\% | \$11.67 | \$607 | 1.6 |
| Caledonia County | \$16.29 | \$847 | \$33,880 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 3,292 | 27\% | \$9.95 | \$517 | 1.6 |
| Essex County | \$14.62 | \$760 | \$30,400 | 1.5 | \$46,200 | \$1,155 | \$13,860 | \$347 | 532 | 19\% | \$8.36 | \$435 | 1.7 |
| Lamoille County | \$18.37 | \$955 | \$38,200 | 1.9 | \$66,200 | \$1,655 | \$19,860 | \$497 | 2,916 | 29\% | \$9.96 | \$518 | 1.8 |
| Orange County | \$17.69 | \$920 | \$36,800 | 1.8 | \$64,900 | \$1,623 | \$19,470 | \$487 | 2,358 | 19\% | \$9.79 | \$509 | 1.8 |
| Orleans County | \$14.75 | \$767 | \$30,680 | 1.5 | \$53,600 | \$1,340 | \$16,080 | \$402 | 2,578 | 23\% | \$9.30 | \$484 | 1.6 |
| Rutland County | \$17.21 | \$895 | \$35,800 | 1.8 | \$63,100 | \$1,578 | \$18,930 | \$473 | 7,740 | 30\% | \$11.03 | \$574 | 1.6 |
| Washington County | \$18.96 | \$986 | \$39,440 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 6,674 | 27\% | \$11.93 | \$621 | 1.6 |
| Windham County | \$19.60 | \$1,019 | \$40,760 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 5,842 | 30\% | \$12.82 | \$667 | 1.5 |
| Windsor County | \$20.02 \| | \$1,041 | \$41,640 | 2.1 | \$72,300 | \$1,808 | \$21,690 | \$542 | 7,251 | 30\% | \$11.41 | \$593 | 1.8 |

[^59]
## 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 $\mathbf{\$ 1 , 1 6 7}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 3,890$ monthly or $\$ 46,675$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
位 \$22.44 fixin

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 16.45$ |
| 2-Bedroom Housing Wage | $\$ 22.44$ |
| Number of Renter Households | $1,013,466$ |
| Percent Renters | $33 \%$ |



| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Arlington County | $\$ 31.21$ |
| Clarke County | $\$ 31.21$ |
| Fairfax County | $\$ 31.21$ |
| Fauquier County | $\$ 31.21$ |
| Loudoun County (tied with 3 others) | $\$ 31.21$ |

124
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
3.1

## Number of Full-Time Jobs At Minimum Wage

 Needed To Afford a 2-Bedroom Unit (at FMR)* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Virginia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \mathrm{BR} \mathrm{FMR} \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | ```Monthly rent affordable at 30% of AMI``` | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Virginia | \$22.44 | \$1,167 | \$46,675 | 3.1 | \$78,798 | \$1,970 | \$23,639 | \$591 | 1,013,466 | 33\% | \$16.45 | \$856 | 1.4 |
| Combined Nonmetro Areas | \$13.59 | \$707 | \$28,263 | 1.9 | \$51,753 | \$1,294 | \$15,526 | \$388 | 116,220 | 27\% | \$10.22 | \$532 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Blacksburg-Christiansburg-Radford HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$62,200 | \$1,555 | \$18,660 | \$467 | 18,768 | 47\% | \$8.85 | \$460 | 1.7 |
| Buckingham County HMFA | \$14.00 | \$728 | \$29,120 | 1.9 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,371 | 24\% | \$10.71 | \$557 | 1.3 |
| Charlottesville HMFA | \$22.52 | \$1,171 | \$46,840 | 3.1 | \$77,800 | \$1,945 | \$23,340 | \$584 | 28,592 | 36\% | \$13.84 | \$720 | 1.6 |
| Culpeper County HMFA | \$18.60 | \$967 | \$38,680 | 2.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 4,397 | 27\% | \$11.03 | \$574 | 1.7 |
| Floyd County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,295 | 21\% | \$11.64 | \$605 | 1.1 |
| Franklin County HMFA | \$13.29 | \$691 | \$27,640 | 1.8 | \$57,400 | \$1,435 | \$17,220 | \$431 | 5,176 | 22\% | \$8.72 | \$454 | 1.5 |
| Giles County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,771 | 24\% | \$12.70 | \$660 | 1.0 |
| Harrisonburg MSA | \$15.54 | \$808 | \$32,320 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 17,164 | 38\% | \$12.56 | \$653 | 1.2 |
| Kingsport-Bristol-Bristol MSA | \$12.69 | \$660 | \$26,400 | 1.8 | \$50,700 | \$1,268 | \$15,210 | \$380 | 10,716 | 27\% | \$10.34 | \$538 | 1.2 |
| Lynchburg MSA | \$14.42 | \$750 | \$30,000 | 2.0 | \$60,300 | \$1,508 | \$18,090 | \$452 | 28,419 | 29\% | \$11.59 | \$603 | 1.2 |
| Petersburg city | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 6,932 | 55\% | \$13.46 | \$700 | 1.4 |
| Pulaski County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,700 | \$1,393 | \$16,710 | \$418 | 4,089 | 27\% | \$11.02 | \$573 | 1.1 |
| Rappahannock County HMFA | \$20.12 | \$1,046 | \$41,840 | 2.8 | \$68,500 | \$1,713 | \$20,550 | \$514 | 681 | 21\% | \$18.52 | \$963 | 1.1 |
| Richmond MSA | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 148,488 | 33\% | \$15.44 | \$803 | 1.2 |
| Roanoke HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 33,956 | 32\% | \$12.97 | \$675 | 1.3 |
| Staunton-Waynesboro MSA | \$14.48 | \$753 | \$30,120 | 2.0 | \$62,300 | \$1,558 | \$18,690 | \$467 | 13,510 | 28\% | \$10.94 | \$569 | 1.3 |
| Virginia Beach-Norfolk-Newport News HMFA* | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 234,339 | 38\% | \$13.70 | \$713 | 1.6 |
| Warren County HMFA | \$18.38 | \$956 | \$38,240 | 2.5 | \$74,500 | \$1,863 | \$22,350 | \$559 | 3,616 | 25\% | \$11.34 | \$590 | 1.6 |
| Washington-Arlington-Alexandria HMFA* | \$31.21 | \$1,623 | \$64,920 | 4.3 | ;108,600 | \$2,715 | \$32,580 | \$815 | 321,867 | 34\% | \$22.02 | \$1,145 | 1.4 |
| Winchester MSA | \$17.85 | \$928 | \$37,120 | 2.5 | \$73,800 | \$1,845 | \$22,140 | \$554 | 5,597 | 52\% | \$15.00 | \$780 | 1.2 |
| Winchester-WV MSA | \$17.85 | \$928 | \$37,120 | 2.5 | \$73,800 | \$1,845 | \$22,140 | \$554 | 6,502 | 22\% | \$13.46 | \$700 | 1.3 |
| * 50 th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | Year 2016 ion uses the hish Year 2016 A rents repres | Market Rent(H her of the state Median Incom the generally | 2016) <br> deral minimu <br> ed standard | wage. Local <br> spending no | imum wages a <br> ore than $30 \%$ of | e not used. Se <br> gross income | Appendix A. <br> gross housing |  |  |



| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{gathered} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{gathered}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at 30\% of AMI | Renter households (2010-2014) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Fairfax County * | \$31.21 | \$1,623 | \$64,920 | 4.3 | :108,600 | \$2,715 | \$32,580 | \$815 | 124,638 | 32\% | \$25.50 | \$1,326 | 1.2 |
| Fauquier County * | \$31.21 | \$1,623 | \$64,920 | 4.3 | :108,600 | \$2,715 | \$32,580 | \$815 | 4,745 | 20\% | \$10.83 | \$563 | 2.9 |
| Floyd County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,295 | 21\% | \$11.64 | \$605 | 1.1 |
| Fluvanna County | \$22.52 | \$1,171 | \$46,840 | 3.1 | \$77,800 | \$1,945 | \$23,340 | \$584 | 1,637 | 17\% | \$12.87 | \$669 | 1.7 |
| Franklin County | \$13.29 | \$691 | \$27,640 | 1.8 | \$57,400 | \$1,435 | \$17,220 | \$431 | 5,176 | 22\% | \$8.72 | \$454 | 1.5 |
| Frederick County | \$17.85 | \$928 | \$37,120 | 2.5 | \$73,800 | \$1,845 | \$22,140 | \$554 | 6,502 | 22\% | \$13.46 | \$700 | 1.3 |
| Giles County | \$12.65 | \$658 | \$26,320 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,771 | 24\% | \$12.70 | \$660 | 1.0 |
| Gloucester County* | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 2,697 | 19\% | \$9.21 | \$479 | 2.4 |
| Goochland County | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,018 | 12\% | \$17.74 | \$922 | 1.0 |
| Grayson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$41,300 | \$1,033 | \$12,390 | \$310 | 1,607 | 24\% | \$10.54 | \$548 | 1.2 |
| Greene County | \$22.52 | \$1,171 | \$46,840 | 3.1 | \$77,800 | \$1,945 | \$23,340 | \$584 | 1,612 | 23\% | \$9.30 | \$484 | 2.4 |
| Greensville County | \$12.77 | \$664 | \$26,560 | 1.8 | \$44,800 | \$1,120 | \$13,440 | \$336 | 915 | 27\% | \$10.47 | \$544 | 1.2 |
| Halifax County | \$12.65 | \$658 | \$26,320 | 1.7 | \$46,200 | \$1,155 | \$13,860 | \$347 | 3,898 | 27\% | \$9.65 | \$502 | 1.3 |
| Hanover County | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 6,551 | 18\% | \$9.73 | \$506 | 1.9 |
| Henrico County | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 44,756 | 36\% | \$16.58 | \$862 | 1.1 |
| Henry County | \$12.65 | \$658 | \$26,320 | 1.7 | \$43,400 | \$1,085 | \$13,020 | \$326 | 5,815 | 26\% | \$11.22 | \$583 | 1.1 |
| Highland County | \$12.65 | \$658 | \$26,320 | 1.7 | \$58,100 | \$1,453 | \$17,430 | \$436 | 156 | 15\% | \$4.54 | \$236 | 2.8 |
| Isle of Wight County * | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 2,840 | 21\% | \$9.68 | \$503 | 2.3 |
| James City County * | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 7,049 | 25\% | \$9.68 | \$503 | 2.3 |
| King and Queen County | \$17.46 | \$908 | \$36,320 | 2.4 | \$56,600 | \$1,415 | \$16,980 | \$425 | 711 | 25\% | \$16.05 | \$835 | 1.1 |
| King George County | \$19.77 | \$1,028 | \$41,120 | 2.7 | \$93,100 | \$2,328 | \$27,930 | \$698 | 2,201 | 26\% | \$17.12 | \$890 | 1.2 |
| King William County | \$18.58 | \$966 | \$38,640 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,096 | 18\% | \$11.77 | \$612 | 1.6 |
| Lancaster County | \$15.02 | \$781 | \$31,240 | 2.1 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,299 | 25\% | \$11.29 | \$587 | 1.3 |
| Lee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$41,800 | \$1,045 | \$12,540 | \$314 | 2,643 | 28\% | \$7.60 | \$395 | 1.7 |
| Loudoun County * | \$31.21 | \$1,623 | \$64,920 | 4.3 | ;108,600 | \$2,715 | \$32,580 | \$815 | 25,385 | 23\% | \$17.08 | \$888 | 1.8 |
| Louisa County | \$15.83 | \$823 | \$32,920 | 2.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 2,414 | 19\% | \$15.27 | \$794 | 1.0 |
| Lunenburg County | \$13.00 | \$676 | \$27,040 | 1.8 | \$43,000 | \$1,075 | \$12,900 | \$323 | 1,205 | 26\% | \$10.32 | \$537 | 1.3 |
| Madison County | \$16.21 | \$843 | \$33,720 | 2.2 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,111 | 22\% | \$9.42 | \$490 | 1.7 |
| Mathews County * | \$22.12 | \$1,150 | \$46,000 | 3.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 710 | 19\% | \$5.32 | \$277 | 4.2 |
| * 50th percentile FMR (See Appendix A). †Wage data not available (See Appendix |  |  |  | 1: $B R=B e$ <br> 2: $\mathrm{FMR}=\mathrm{Fis}$ <br> 3: This calcula <br> 4: AMI = Fi <br> 5: "Affordab | om <br> al Year 2016 F <br> tion uses the <br> I Year 2016 Ar <br> " rents represe | Market Rent ( her of the state Median Incom the generally | 2016) deral minim <br> ted standard | $m$ wage. Local <br> fspending no |  |  | Appendix A. <br> gross housing |  |  |





* 50 th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A).

2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## WASHINGTON

In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,203. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 4,010$ monthly or $\$ 48,119$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { I- }+23 \cdot 13 \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 9.47$ |
| :--- | :---: |
| Average Renter Wage | $\$ 16.69$ |
| 2-Bedroom Housing Wage | $\$ 23.13$ |
| Number of Renter Households | 986,856 |
| Percent Renters | $37 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| King County | $\$ 29.29$ |
| Snohomish County | $\$ 29.29$ |
| Clark County | $\$ 23.23$ |
| Skamania County | $\$ 23.23$ |
| Pierce County | $\$ 21.65$ |

98
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.4

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Washington |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME（AMI） |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & \text { 2BR } \\ & \text { FMR } \end{aligned}$ | $\begin{aligned} & \text { Annual income } \\ & \text { needed } \\ & \text { to afford } \\ & 2 \mathrm{BR} \mathrm{FMR} \\ & \hline \end{aligned}$ | Full－time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AMI }^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | $\begin{gathered} \begin{array}{c} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{array} ⿳ ⺈ ⿴ 囗 十 一 ~ \end{gathered}$ | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage （2016） | ```Monthly rent affordable at mean renter wage``` | Full－time jobs at mean renter wage needed to afford 2 BR |
| Washington | \＄23．13 | \＄1，203 | \＄48，119 | 2.4 | \＄75，979 | \＄1，899 | \＄22，794 | \＄570 | 986，856 | 37\％ | \＄16．69 | \＄868 | 1.4 |
| Combined Nonmetro Areas | \＄15．99 | \＄831 | \＄33，249 | 1.7 | \＄58，233 | \＄1，456 | \＄17，470 | \＄437 | 91，752 | 33\％ | \＄9．98 | \＄519 | 1.6 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bellingham MSA | \＄17．50 | \＄910 | \＄36，400 | 1.8 | \＄69，900 | \＄1，748 | \＄20，970 | \＄524 | 29，829 | 37\％ | \＄11．20 | \＄582 | 1.6 |
| Bremerton－Silverdale MSA | \＄19．52 | \＄1，015 | \＄40，600 | 2.1 | \＄78，100 | \＄1，953 | \＄23，430 | \＄586 | 32，482 | 33\％ | \＄11．14 | \＄579 | 1.8 |
| Columbia County HMFA | \＄15．38 | \＄800 | \＄32，000 | 1.6 | \＄52，300 | \＄1，308 | \＄15，690 | \＄392 | 427 | 25\％ | \＄7．25 | \＄377 | 2.1 |
| Kennewick－Richland MSA | \＄16．17 | \＄841 | \＄33，640 | 1.7 | \＄65，800 | \＄1，645 | \＄19，740 | \＄494 | 29，295 | 32\％ | \＄12．16 | \＄633 | 1.3 |
| Lewiston MSA | \＄14．00 | \＄728 | \＄29，120 | 1.5 | \＄59，400 | \＄1，485 | \＄17，820 | \＄446 | 3，093 | 33\％ | \＄9．47 | \＄493 | 1.5 |
| Longview MSA | \＄14．38 | \＄748 | \＄29，920 | 1.5 | \＄61，300 | \＄1，533 | \＄18，390 | \＄460 | 13，475 | 34\％ | \＄11．29 | \＄587 | 1.3 |
| Mount Vernon－Anacortes MSA | \＄18．50 | \＄962 | \＄38，480 | 2.0 | \＄61，400 | \＄1，535 | \＄18，420 | \＄461 | 14，914 | 33\％ | \＄11．82 | \＄615 | 1.6 |
| Olympia－Tumwater MSA | \＄19．63 | \＄1，021 | \＄40，840 | 2.1 | \＄73，600 | \＄1，840 | \＄22，080 | \＄552 | 35，676 | 35\％ | \＄12．81 | \＄666 | 1.5 |
| Pend Oreille County HMFA | \＄13．38 | \＄696 | \＄27，840 | 1.4 | \＄49，100 | \＄1，228 | \＄14，730 | \＄368 | 1，402 | 25\％ | \＄10．93 | \＄568 | 1.2 |
| Portland－Vancouver－Hillsboro MSA | \＄23．23 | \＄1，208 | \＄48，320 | 2.5 | \＄73，300 | \＄1，833 | \＄21，990 | \＄550 | 57，596 | 35\％ | \＄13．87 | \＄721 | 1.7 |
| Seattle－Bellevue HMFA | \＄29．29 | \＄1，523 | \＄60，920 | 3.1 | \＄90，300 | \＄2，258 | \＄27，090 | \＄677 | 434，962 | 40\％ | \＄21．06 | \＄1，095 | 1.4 |
| Spokane HMFA | \＄15．17 | \＄789 | \＄31，560 | 1.6 | \＄62，600 | \＄1，565 | \＄18，780 | \＄470 | 68，769 | 37\％ | \＄11．19 | \＄582 | 1.4 |
| Stevens County HMFA | \＄12．65 | \＄658 | \＄26，320 | 1.3 | \＄53，800 | \＄1，345 | \＄16，140 | \＄404 | 4，137 | 23\％ | \＄10．16 | \＄529 | 1.2 |
| Tacoma HMFA＊ | \＄21．65 | \＄1，126 | \＄45，040 | 2.3 | \＄72，300 | \＄1，808 | \＄21，690 | \＄542 | 117，065 | 39\％ | \＄13．87 | \＄721 | 1.6 |
| Walla Walla County HMFA | \＄17．02 | \＄885 | \＄35，400 | 1.8 | \＄60，700 | \＄1，518 | \＄18，210 | \＄455 | 8，084 | 37\％ | \＄10．90 | \＄567 | 1.6 |
| Wenatchee MSA | \＄15．21 | \＄791 | \＄31，640 | 1.6 | \＄63，100 | \＄1，578 | \＄18，930 | \＄473 | 13，468 | 33\％ | \＄11．28 | \＄587 | 1.3 |
| Yakima MSA | \＄14．60 | \＄759 | \＄30，360 | 1.5 | \＄48，700 | \＄1，218 | \＄14，610 | \＄365 | 30，430 | 38\％ | \＄10．47 | \＄544 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \＄12．65 | \＄658 | \＄26，320 | 1.3 | \＄49，400 | \＄1，235 | \＄14，820 | \＄371 | 2，051 | 35\％ | \＄12．19 | \＄634 | 1.0 |
| Asotin County | \＄14．00 | \＄728 | \＄29，120 | 1.5 | \＄59，400 | \＄1，485 | \＄17，820 | \＄446 | 3，093 | 33\％ | \＄9．47 | \＄493 | 1.5 |
| Benton County | \＄16．17 | \＄841 | \＄33，640 | 1.7 | \＄65，800 | \＄1，645 | \＄19，740 | \＄494 | 21，340 | 32\％ | \＄13．36 | \＄695 | 1.2 |
| ＊50th percentile FMR（See Appendix A）．$\dagger$ Wage data not available（See Appendix A）． |  |  |  | $\begin{aligned} & \text { 1: } \mathrm{BR}=\text { Bed } \\ & \text { 2: FMR = Fis } \\ & \text { 3: This calcul } \\ & \text { 4: AMI = Fis } \\ & \text { 5: "Affordabl } \end{aligned}$ | om <br> al Year 2016 <br> tion uses the <br> Year 2016 A <br> ＂rents repres | Market Rent（H her of the state Median Incom the generally a | 2016） deral minimu <br> ed standard | wage．Local <br> fspending no | imum wages <br> ore than $30 \%$ of | e not used．Se <br> gross income | Appendix A． <br> ngross housing |  |  |

Washington



1: BR = Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

## WEST VIRGINIA

In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 6 8 5}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\mathbf{\$ 2 , 2 8 2}$ monthly or $\$ 27,390$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:
Ti +

## STATE FACTS

| Minimum Wage | $\$ 8.75$ |
| :--- | :---: |
| Average Renter Wage | $\$ 10.62$ |
| 2-Bedroom Housing Wage | $\$ 13.17$ |
| Number of Renter Households | 200,752 |
| Percent Renters | $27 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Hampshire County | $\$ 17.85$ |
| Jefferson County | $\$ 16.77$ |
| Berkeley County | $\$ 15.25$ |
| Clay County | $\$ 15.08$ |
| Kanawha County | $\$ 15.08$ |

60
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

$$
1.5
$$

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| West Virginia |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  |  | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \\ \hline \end{gathered}$ | Monthly rent affordable $\text { at AMI }{ }^{5}$ $\qquad$ | $\begin{array}{r} 30 \% \\ \text { of AMI } \\ \hline \end{array}$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at } 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Renter households $(2010-2014)$ | $\begin{gathered} \text { \% of total } \\ \text { housholds } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | Estimated hourly mean renter wage $\qquad$ | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renterwage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| West Virginia | \$13.17 | \$685 | \$27,390 | 1.5 | \$54,658 | \$1,366 | \$16,397 | \$410 | 200,752 | 27\% | \$10.62 | \$552 | 1.2 |
| Combined Nonmetro Areas | \$11.70 | \$608 | \$24,333 | 1.3 | \$49,261 | \$1,232 | \$14,778 | \$369 | 67,493 | 24\% | \$10.40 | \$541 | 1.1 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Boone County HMFA | \$11.19 | \$582 | \$23,280 | 1.3 | \$55,700 | \$1,393 | \$16,710 | \$418 | 2,367 | 25\% | \$12.92 | \$672 | 0.9 |
| Charleston HMFA | \$15.08 | \$784 | \$31,360 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 24,960 | 29\% | \$12.52 | \$651 | 1.2 |
| Cumberland MSA | \$12.65 | \$658 | \$26,320 | 1.4 | \$55,100 | \$1,378 | \$16,530 | \$413 | 4,678 | 42\% | \$10.86 | \$565 | 1.2 |
| Fayette County HMFA | \$11.46 | \$596 | \$23,840 | 1.3 | \$43,300 | \$1,083 | \$12,990 | \$325 | 3,907 | 22\% | \$10.15 | \$528 | 1.1 |
| Huntington-Ashland HMFA | \$12.65 | \$658 | \$26,320 | 1.4 | \$54,800 | \$1,370 | \$16,440 | \$411 | 19,585 | 34\% | \$9.28 | \$482 | 1.4 |
| Jefferson County HMFA | \$16.77 | \$872 | \$34,880 | 1.9 | \$79,500 | \$1,988 | \$23,850 | \$596 | 4,815 | 24\% | \$8.06 | \$419 | 2.1 |
| Lincoln County HMFA | \$11.40 | \$593 | \$23,720 | 1.3 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,854 | 23\% | \$10.20 | \$531 | 1.1 |
| Martinsburg HMFA | \$15.25 | \$793 | \$31,720 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 10,259 | 25\% | \$9.13 | \$475 | 1.7 |
| Morgantown MSA | \$13.94 | \$725 | \$29,000 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 18,312 | 37\% | \$10.01 | \$520 | 1.4 |
| Parkersburg-Vienna MSA | \$13.25 | \$689 | \$27,560 | 1.5 | \$50,900 | \$1,273 | \$15,270 | \$382 | 10,353 | 27\% | \$9.70 | \$504 | 1.4 |
| Putnam County HMFA | \$14.29 | \$743 | \$29,720 | 1.6 | \$67,600 | \$1,690 | \$20,280 | \$507 | 3,646 | 17\% | \$12.42 | \$646 | 1.2 |
| Raleigh County HMFA | \$13.69 | \$712 | \$28,480 | 1.6 | \$52,500 | \$1,313 | \$15,750 | \$394 | 8,376 | 27\% | \$10.65 | \$554 | 1.3 |
| Weirton-Steubenville MSA | \$12.65 | \$658 | \$26,320 | 1.4 | \$50,600 | \$1,265 | \$15,180 | \$380 | 5,932 | 26\% | \$10.91 | \$568 | 1.2 |
| Wheeling MSA | \$12.65 | \$658 | \$26,320 | 1.4 | \$56,800 | \$1,420 | \$17,040 | \$426 | 9,058 | 28\% | \$11.24 | \$584 | 1.1 |
| Winchester MSA | \$17.85 | \$928 | \$37,120 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 5,157 | 49\% | \$10.60 | \$551 | 1.7 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Barbour County | \$11.19 | \$582 | \$23,280 | 1.3 | \$45,600 | \$1,140 | \$13,680 | \$342 | 1,503 | 24\% | \$7.69 | \$400 | 1.5 |
| Berkeley County | \$15.25 | \$793 | \$31,720 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 10,259 | 25\% | \$9.13 | \$475 | 1.7 |
| Boone County | \$11.19 | \$582 | \$23,280 | 1.3 | \$55,700 | \$1,393 | \$16,710 | \$418 | 2,367 | 25\% | \$12.92 | \$672 | 0.9 |
| Braxton County | \$11.19 | \$582 | \$23,280 | 1.3 | \$45,000 | \$1,125 | \$13,500 | \$338 | 1,392 | 25\% | \$8.74 | \$455 | 1.3 |
| Brooke County | \$12.65 | \$658 | \$26,320 | 1.4 | \$50,600 | \$1,265 | \$15,180 | \$380 | 2,582 | 26\% | \$10.56 | \$549 | 1.2 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bedroom 2: $\mathrm{FMR}=$ Fiscal Y <br> 3: This calculation <br> 4: AMI = Fiscal Y <br> 5: "Affordable" re | 2016 Fair M uses the higher 2016 Area M ts represent the | ket Rent (HUD, $f$ the state or fe dian Income generally accep | minimum w <br> tandard of sp | ge. Local mini <br> nding not mor | $m$ wages are not <br> han $30 \%$ of gross | used. See Appe <br> income on gross | endix A . <br> ss housing costs. |  |  |

West Virginia

| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford $2 \mathrm{BR}^{1}$ FMR ${ }^{2}$ | $\begin{array}{r} 2 \mathrm{BR} \\ \mathrm{FMR} \\ \hline \end{array}$ | Annual income <br> needed <br> to afford <br> 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \mathrm{AMI}^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ \text { (2010-2014) } \\ \hline \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renterwage } \\ \hline \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Cabell County | \$12.65 | \$658 | \$26,320 | 1.4 | \$54,800 | \$1,370 | \$16,440 | \$411 | 15,840 | 39\% | \$9.43 | \$490 | 1.3 |
| Calhoun County | \$11.19 | \$582 | \$23,280 | 1.3 | \$43,000 | \$1,075 | \$12,900 | \$323 | 646 | 21\% | \$9.46 | \$492 | 1.2 |
| Clay County | \$15.08 | \$784 | \$31,360 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 533 | 15\% | \$5.90 | \$307 | 2.6 |
| Doddridge County | \$11.19 | \$582 | \$23,280 | 1.3 | \$44,800 | \$1,120 | \$13,440 | \$336 | 422 | 15\% | \$13.96 | \$726 | 0.8 |
| Fayette County | \$11.46 | \$596 | \$23,840 | 1.3 | \$43,300 | \$1,083 | \$12,990 | \$325 | 3,907 | 22\% | \$10.15 | \$528 | 1.1 |
| Gilmer County | \$11.19 | \$582 | \$23,280 | 1.3 | \$51,200 | \$1,280 | \$15,360 | \$384 | 625 | 24\% | \$8.90 | \$463 | 1.3 |
| Grant County | \$12.12 | \$630 | \$25,200 | 1.4 | \$53,000 | \$1,325 | \$15,900 | \$398 | 978 | 23\% | \$14.59 | \$759 | 0.8 |
| Greenbrier County | \$12.71 | \$661 | \$26,440 | 1.5 | \$49,800 | \$1,245 | \$14,940 | \$374 | 3,954 | 26\% | \$9.26 | \$481 | 1.4 |
| Hampshire County | \$17.85 | \$928 | \$37,120 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 5,157 | 49\% | \$10.60 | \$551 | 1.7 |
| Hancock County | \$12.65 | \$658 | \$26,320 | 1.4 | \$50,600 | \$1,265 | \$15,180 | \$380 | 3,350 | 26\% | \$11.20 | \$582 | 1.1 |
| Hardy County | \$11.19 | \$582 | \$23,280 | 1.3 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,213 | 23\% | \$10.06 | \$523 | 1.1 |
| Harrison County | \$12.63 | \$657 | \$26,280 | 1.4 | \$58,000 | \$1,450 | \$17,400 | \$435 | 7,163 | 26\% | \$11.35 | \$590 | 1.1 |
| Jackson County | \$11.44 | \$595 | \$23,800 | 1.3 | \$54,800 | \$1,370 | \$16,440 | \$411 | 2,568 | 23\% | \$10.41 | \$541 | 1.1 |
| Jefferson County | \$16.77 | \$872 | \$34,880 | 1.9 | \$79,500 | \$1,988 | \$23,850 | \$596 | 4,815 | 24\% | \$8.06 | \$419 | 2.1 |
| Kanawha County | \$15.08 | \$784 | \$31,360 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 24,427 | 30\% | \$12.59 | \$655 | 1.2 |
| Lewis County | \$11.60 | \$603 | \$24,120 | 1.3 | \$45,800 | \$1,145 | \$13,740 | \$344 | 1,868 | 29\% | \$14.67 | \$763 | 0.8 |
| Lincoln County | \$11.40 | \$593 | \$23,720 | 1.3 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,854 | 23\% | \$10.20 | \$531 | 1.1 |
| Logan County | \$11.19 | \$582 | \$23,280 | 1.3 | \$49,000 | \$1,225 | \$14,700 | \$368 | 3,589 | 25\% | \$12.87 | \$669 | 0.9 |
| McDowell County | \$11.19 | \$582 | \$23,280 | 1.3 | \$31,500 | \$788 | \$9,450 | \$236 | 1,854 | 22\% | \$12.21 | \$635 | 0.9 |
| Marion County | \$13.08 | \$680 | \$27,200 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 5,130 | 23\% | \$10.65 | \$554 | 1.2 |
| Marshall County | \$12.65 | \$658 | \$26,320 | 1.4 | \$56,800 | \$1,420 | \$17,040 | \$426 | 3,156 | 23\% | \$15.58 | \$810 | 0.8 |
| Mason County | \$11.19 | \$582 | \$23,280 | 1.3 | \$45,600 | \$1,140 | \$13,680 | \$342 | 2,043 | 19\% | \$11.53 | \$600 | 1.0 |
| Mercer County | \$11.23 | \$584 | \$23,360 | 1.3 | \$45,900 | \$1,148 | \$13,770 | \$344 | 6,945 | 27\% | \$8.84 | \$460 | 1.3 |
| Mineral County | \$12.65 | \$658 | \$26,320 | 1.4 | \$55,100 | \$1,378 | \$16,530 | \$413 | 4,678 | 42\% | \$10.86 | \$565 | 1.2 |
| Mingo County | \$11.19 | \$582 | \$23,280 | 1.3 | \$49,300 | \$1,233 | \$14,790 | \$370 | 2,531 | 23\% | \$12.86 | \$669 | 0.9 |
| Monongalia County | \$13.94 | \$725 | \$29,000 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 15,734 | 43\% | \$10.07 | \$524 | 1.4 |
| Monroe County | \$11.48 | \$597 | \$23,880 | 1.3 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,080 | 19\% | \$10.86 | \$565 | 1.1 |
| Morgan County | \$12.79 | \$665 | \$26,600 | 1.5 | \$53,100 | \$1,328 | \$15,930 | \$398 | 2,494 | 34\% | \$10.85 | \$564 | 1.2 |
| Nicholas County | \$11.19 | \$582 | \$23,280 | 1.3 | \$49,500 | \$1,238 | \$14,850 | \$371 | 2,189 | 20\% | \$8.81 | \$458 | 1.3 |
| $\dagger$ Wage data not available (See Appendix A). |  |  |  | 1: $B R=$ Bedr <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | I Year 2016 Fa tion uses the hi Year 2016 Ar ' rents represe | Market Rent (HUD her of the state or Median Income the generally ac | 2016) deral minim ed standard | $n$ wage. Local <br> fsending not | nimum wages ar <br> ore than $30 \%$ of | re not used. See <br> gross income on | Appendix A. <br> gross housing |  |  |



[^60]
## WISCONSIN

In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is $\mathbf{\$ 8 2 8}$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing a household must earn $\$ 2,760$ monthly or $\$ 33,115$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$$
\text { Ta \& S P O P P } \begin{aligned}
& \text { PER } \\
& \text { HOUR }
\end{aligned}
$$

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 12.07$ |
| 2-Bedroom Housing Wage | $\$ 15.92$ |
| Number of Renter Households | 741,481 |
| Percent Renters | $32 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Pierce County | $\$ 19.75$ |
| St. Croix County | $\$ 19.75$ |
| Dane County | $\$ 18.00$ |
| Kenosha County | $\$ 17.67$ |
| Milwaukee County (tied with 3 others) | $\$ 17.44$ |

88
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

| Wisconsin |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  |  | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM14 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Monthly rent affordable at 30\% of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2010-2014) } \end{gathered}$ | Estimated hourly mean renter wage <br> (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Wisconsin | \$15.92 | \$828 | \$33,115 | 2.2 | \$68,241 | \$1,706 | \$20,472 | \$512 | 741,481 | 32\% | \$12.07 | \$627 | 1.3 |
| Combined Nonmetro Areas | \$13.95 | \$725 | \$29,018 | 1.9 | \$60,721 | \$1,518 | \$18,216 | \$455 | 157,858 | 26\% | \$10.11 | \$525 | 1.4 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Appleton MSA | \$13.81 | \$718 | \$28,720 | 1.9 | \$73,800 | \$1,845 | \$22,140 | \$554 | 23,308 | 26\% | \$11.54 | \$600 | 1.2 |
| Columbia County HMFA | \$14.79 | \$769 | \$30,760 | 2.0 | \$72,100 | \$1,803 | \$21,630 | \$541 | 5,714 | 25\% | \$10.35 | \$538 | 1.4 |
| Duluth MSA | \$14.52 | \$755 | \$30,200 | 2.0 | \$62,700 | \$1,568 | \$18,810 | \$470 | 5,961 | 32\% | \$10.26 | \$533 | 1.4 |
| Eau Claire MSA | \$14.13 | \$735 | \$29,400 | 1.9 | \$68,800 | \$1,720 | \$20,640 | \$516 | 22,081 | 34\% | \$10.47 | \$544 | 1.4 |
| Fond du Lac MSA | \$13.63 | \$709 | \$28,360 | 1.9 | \$66,100 | \$1,653 | \$19,830 | \$496 | 11,965 | 29\% | \$11.14 | \$579 | 1.2 |
| Green Bay HMFA | \$14.54 | \$756 | \$30,240 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 35,665 | 33\% | \$12.42 | \$646 | 1.2 |
| Green County HMFA | \$12.90 | \$671 | \$26,840 | 1.8 | \$70,300 | \$1,758 | \$21,090 | \$527 | 3,800 | 26\% | \$9.33 | \$485 | 1.4 |
| lowa County HMFA | \$14.12 | \$734 | \$29,360 | 1.9 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,353 | 24\% | \$10.25 | \$533 | 1.4 |
| Janesville-Beloit MSA | \$14.81 | \$770 | \$30,800 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 19,173 | 30\% | \$11.19 | \$582 | 1.3 |
| Kenosha County HMFA | \$17.67 | \$919 | \$36,760 | 2.4 | \$68,000 | \$1,700 | \$20,400 | \$510 | 20,731 | 33\% | \$10.01 | \$521 | 1.8 |
| La Crosse-Onalaska MSA | \$15.92 | \$828 | \$33,120 | 2.2 | \$67,700 | \$1,693 | \$20,310 | \$508 | 16,276 | 35\% | \$11.44 | \$595 | 1.4 |
| Madison HMFA | \$18.00 | \$936 | \$37,440 | 2.5 | \$83,900 | \$2,098 | \$25,170 | \$629 | 85,987 | 41\% | \$13.27 | \$690 | 1.4 |
| Milwaukee-Waukesha-West Allis MSA * | \$17.44 | \$907 | \$36,280 | 2.4 | \$70,200 | \$1,755 | \$21,060 | \$527 | 243,147 | 39\% | \$13.80 | \$717 | 1.3 |
| Minneapolis-St. Paul-Bloomington HMFA | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$85,800 | \$2,145 | \$25,740 | \$644 | 11,400 | 24\% | \$8.80 | \$458 | 2.2 |
| Oconto County HMFA | \$12.65 | \$658 | \$26,320 | 1.7 | \$64,200 | \$1,605 | \$19,260 | \$482 | 2,566 | 17\% | \$6.88 | \$358 | 1.8 |
| Oshkosh-Neenah MSA | \$13.54 | \$704 | \$28,160 | 1.9 | \$66,800 | \$1,670 | \$20,040 | \$501 | 23,330 | 34\% | \$13.41 | \$697 | 1.0 |
| Racine MSA | \$17.08 | \$888 | \$35,520 | 2.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 22,645 | 30\% | \$11.60 | \$603 | 1.5 |
| Sheboygan MSA | \$13.15 | \$684 | \$27,360 | 1.8 | \$63,100 | \$1,578 | \$18,930 | \$473 | 13,376 | 29\% | \$12.40 | \$645 | 1.1 |
| Wausau MSA | \$14.10 | \$733 | \$29,320 | 1.9 | \$65,400 | \$1,635 | \$19,620 | \$491 | 14,145 | 26\% | \$10.62 | \$552 | 1.3 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Adams County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,174 | 15\% | \$9.74 | \$507 | 1.3 |

[^61][^62]| Wisconsin |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to affor ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \mathrm{FMR} \\ & \hline \end{aligned}$ | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | $\begin{gathered} \text { Annual } \\ \mathrm{AM} 1^{4} \\ \hline \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of } \mathrm{AMI} \end{gathered}$ | Monthly <br> rent <br> affordable <br> at $30 \%$ <br> of AMI | $\begin{gathered} \text { Renter } \\ \text { households } \\ (2010-2014) \end{gathered}$ | $\begin{gathered} \text { \% of total } \\ \text { households } \\ (2010-2014) \end{gathered}$ | Estimated hourly mean renter wage (2016) | $\begin{gathered} \text { Monthly } \\ \text { rent } \\ \text { affordable } \\ \text { at mean } \\ \text { renter wage } \end{gathered}$ | Full-time jobs at mean renter wage needed to afford 2 BR |
| Ashland County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,800 | \$1,220 | \$14,640 | \$366 | 2,020 | 30\% | \$9.44 | \$491 | 1.3 |
| Barron County | \$13.38 | \$696 | \$27,840 | 1.8 | \$56,300 | \$1,408 | \$16,890 | \$422 | 4,931 | 26\% | \$10.53 | \$548 | 1.3 |
| Baytield County | \$12.65 | \$658 | \$26,320 | 1.7 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,186 | 17\% | \$6.56 | \$341 | 1.9 |
| Brown County | \$14.54 | \$756 | \$30,240 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 34,103 | 34\% | \$12.60 | \$655 | 1.2 |
| Buffalo County | \$13.35 | \$694 | \$27,760 | 1.8 | \$60,300 | \$1,508 | \$18,090 | \$452 | 1,445 | 25\% | \$9.09 | \$472 | 1.5 |
| Burnett County | \$12.65 | \$658 | \$26,320 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,408 | 19\% | \$8.12 | \$422 | 1.6 |
| Calumet County | \$13.81 | \$718 | \$28,720 | 1.9 | \$73,800 | \$1,845 | \$22,140 | \$554 | 3,366 | 18\% | \$8.75 | \$455 | 1.6 |
| Chippewa County | \$14.13 | \$735 | \$29,400 | 1.9 | \$68,800 | \$1,720 | \$20,640 | \$516 | 6,889 | 28\% | \$9.70 | \$504 | 1.5 |
| Clark County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,400 | \$1,360 | \$16,320 | \$408 | 2,928 | 23\% | \$11.02 | \$573 | 1.1 |
| Columbia County | \$14.79 | \$769 | \$30,760 | 2.0 | \$72,100 | \$1,803 | \$21,630 | \$541 | 5,714 | 25\% | \$10.35 | \$538 | 1.4 |
| Crawford County | \$12.65 | \$658 | \$26,320 | 1.7 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,678 | 25\% | \$8.11 | \$422 | 1.6 |
| Dane County | \$18.00 | \$936 | \$37,440 | 2.5 | \$83,900 | \$2,098 | \$25,170 | \$629 | 85,987 | 41\% | \$13.27 | \$690 | 1.4 |
| Dodge County | \$14.48 | \$753 | \$30,120 | 2.0 | \$65,100 | \$1,628 | \$19,530 | \$488 | 8,740 | 27\% | \$12.19 | \$634 | 1.2 |
| Door County | \$14.10 | \$733 | \$29,320 | 1.9 | \$65,000 | \$1,625 | \$19,500 | \$488 | 2,913 | 22\% | \$8.63 | \$449 | 1.6 |
| Douglas County | \$14.52 | \$755 | \$30,200 | 2.0 | \$62,700 | \$1,568 | \$18,810 | \$470 | 5,961 | 32\% | \$10.26 | \$533 | 1.4 |
| Dunn County | \$13.63 | \$709 | \$28,360 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 5,392 | 33\% | \$10.83 | \$563 | 1.3 |
| Eau Claire County | \$14.13 | \$735 | \$29,400 | 1.9 | \$68,800 | \$1,720 | \$20,640 | \$516 | 15,192 | 38\% | \$10.78 | \$561 | 1.3 |
| Florence County | \$13.13 | \$683 | \$27,320 | 1.8 | \$54,200 | \$1,355 | \$16,260 | \$407 | 263 | 14\% | \$5.89 | \$306 | 2.2 |
| Fond du Lac County | \$13.63 | \$709 | \$28,360 | 1.9 | \$66,100 | \$1,653 | \$19,830 | \$496 | 11,965 | 29\% | \$11.14 | \$579 | 1.2 |
| Forest County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 853 | 23\% | \$7.74 | \$403 | 1.6 |
| Grant County | \$12.65 | \$658 | \$26,320 | 1.7 | \$60,400 | \$1,510 | \$18,120 | \$453 | 5,683 | 29\% | \$8.76 | \$456 | 1.4 |
| Green County | \$12.90 | \$671 | \$26,840 | 1.8 | \$70,300 | \$1,758 | \$21,090 | \$527 | 3,800 | 26\% | \$9.33 | \$485 | 1.4 |
| Green Lake County | \$12.65 | \$658 | \$26,320 | 1.7 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,961 | 25\% | \$11.15 | \$580 | 1.1 |
| Iowa County | \$14.12 | \$734 | \$29,360 | 1.9 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,353 | 24\% | \$10.25 | \$533 | 1.4 |
| Iron County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,400 | \$1,260 | \$15,120 | \$378 | 585 | 20\% | \$5.01 | \$260 | 2.5 |
| Jackson County | \$12.65 | \$658 | \$26,320 | 1.7 | \$53,100 | \$1,328 | \$15,930 | \$398 | 2,168 | 27\% | \$13.94 | \$725 | 0.9 |
| Jefferson County | \$17.19 | \$894 | \$35,760 | 2.4 | \$64,800 | \$1,620 | \$19,440 | \$486 | 9,231 | 29\% | \$10.50 | \$546 | 1.6 |
| Juneau County | \$13.13 | \$683 | \$27,320 | 1.8 | \$55,700 | \$1,393 | \$16,710 | \$418 | 2,366 | 23\% | \$10.19 | \$530 | 1.3 |
| Kenosha County | \$17.67 | \$919 | \$36,760 | 2.4 | \$68,000 | \$1,700 | \$20,400 | \$510 | 20,731 | 33\% | \$10.01 | \$521 | 1.8 |
| * 50 th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bed <br> 2: FMR = Fis <br> 3: This calcu <br> 4: AMI = Fis <br> 5: "Affordab | Year 2016 Far ion uses the hi Year 2016 Are rents represe | Market Rent(H) her of the state Median Incom the generally | 2016) deral minimu <br> ed standard | wage. Local <br> spending not | imum wages <br> re than $30 \%$ |  |  |  |  |


| Wisconsin |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FY16 HOUSING WAGE |  | HOUSING COSTS |  |  | AREA MEDIAN INCOME (AMI) |  |  |  | RENTER HOUSEHOLDS |  |  |  |  |
|  | Hourly wage necessary to afford FMR² $^{2}$ FMR | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Annual income } \\ \text { needed } \\ \text { to afford } \\ 2 \text { BR FMR } \\ \hline \end{gathered}$ | Full-time jobs at minimum wage needed to afford 2 BR FMR $^{3}$ | $\begin{aligned} & \text { Annual } \\ & A_{1}^{4} \\ & \hline \end{aligned}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \\ \hline \end{gathered}$ | Monthly rent affordable at $30 \%$ of AMI | Renter households (2010-2014) | \% of total households (2010-2014) | Estimated hourly mean renter wage (2016) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR |
| Kewaunee County | \$14.54 | \$756 | \$30,240 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,562 | 19\% | \$8.38 | \$436 | 1.7 |
| La Crosse County | \$15.92 | \$828 | \$33,120 | 2.2 | \$67,700 | \$1,693 | \$20,310 | \$508 | 16,276 | 35\% | \$11.44 | \$595 | 1.4 |
| Lafayette County | \$12.65 | \$658 | \$26,320 | 1.7 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,482 | 22\% | \$10.31 | \$536 | 1.2 |
| Langlade County | \$13.44 | \$699 | \$27,960 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 2,276 | 26\% | \$7.86 | \$409 | 1.7 |
| Lincoln County | \$12.65 | \$658 | \$26,320 | 1.7 | \$63,000 | \$1,575 | \$18,900 | \$473 | 2,965 | 24\% | \$9.81 | \$510 | 1.3 |
| Manitowoc County | \$13.79 | \$717 | \$28,680 | 1.9 | \$63,200 | \$1,580 | \$18,960 | \$474 | 8,203 | 24\% | \$10.58 | \$550 | 1.3 |
| Marathon County | \$14.10 | \$733 | \$29,320 | 1.9 | \$65,400 | \$1,635 | \$19,620 | \$491 | 14,145 | 26\% | \$10.62 | \$552 | 1.3 |
| Marinette County | \$12.65 | \$658 | \$26,320 | 1.7 | \$54,900 | \$1,373 | \$16,470 | \$412 | 4,176 | 23\% | \$9.91 | \$515 | 1.3 |
| Marquette County | \$14.06 | \$731 | \$29,240 | 1.9 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,226 | 19\% | \$9.60 | \$499 | 1.5 |
| Menominee County | \$12.65 | \$658 | \$26,320 | 1.7 | \$38,300 | \$958 | \$11,490 | \$287 | 324 | 26\% | \$4.99 | \$259 | 2.5 |
| Milwaukee County * | \$17.44 | \$907 | \$36,280 | 2.4 | \$70,200 | \$1,755 | \$21,060 | \$527 | 187,969 | 49\% | \$14.79 | \$769 | 1.2 |
| Monroe County | \$14.94 | \$777 | \$31,080 | 2.1 | \$63,500 | \$1,588 | \$19,050 | \$476 | 5,860 | 33\% | \$11.48 | \$597 | 1.3 |
| Oconto County | \$12.65 | \$658 | \$26,320 | 1.7 | \$64,200 | \$1,605 | \$19,260 | \$482 | 2,566 | 17\% | \$6.88 | \$358 | 1.8 |
| Oneida County | \$14.02 | \$729 | \$29,160 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,619 | 17\% | \$9.63 | \$501 | 1.5 |
| Outagamie County | \$13.81 | \$718 | \$28,720 | 1.9 | \$73,800 | \$1,845 | \$22,140 | \$554 | 19,942 | 28\% | \$11.89 | \$618 | 1.2 |
| Ozaukee County * | \$17.44 | \$907 | \$36,280 | 2.4 | \$70,200 | \$1,755 | \$21,060 | \$527 | 7,920 | 23\% | \$10.57 | \$549 | 1.7 |
| Pepin County | \$12.65 | \$658 | \$26,320 | 1.7 | \$60,300 | \$1,508 | \$18,090 | \$452 | 596 | 20\% | \$7.67 | \$399 | 1.6 |
| Pierce County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$85,800 | \$2,145 | \$25,740 | \$644 | 4,122 | 27\% | \$7.27 | \$378 | 2.7 |
| Polk County | \$14.90 | \$775 | \$31,000 | 2.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 4,090 | 22\% | \$10.15 | \$528 | 1.5 |
| Portage County | \$13.42 | \$698 | \$27,920 | 1.9 | \$66,400 | \$1,660 | \$19,920 | \$498 | 8,872 | 32\% | \$9.86 | \$513 | 1.4 |
| Price County | \$12.65 | \$658 | \$26,320 | 1.7 | \$55,300 | \$1,883 | \$16,590 | \$415 | 1,420 | 21\% | \$10.54 | \$548 | 1.2 |
| Racine County | \$17.08 | \$888 | \$35,520 | 2.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 22,645 | 30\% | \$11.60 | \$603 | 1.5 |
| Richland County | \$12.96 | \$674 | \$26,960 | 1.8 | \$56,700 | \$1,418 | \$17,010 | \$425 | 1,950 | 26\% | \$8.81 | \$458 | 1.5 |
| Rock County | \$14.81 | \$770 | \$30,800 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 19,173 | 30\% | \$11.19 | \$582 | 1.3 |
| Rusk County | \$12.96 | \$674 | \$26,960 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,411 | 22\% | \$9.24 | \$481 | 1.4 |
| St. Croix County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$85,800 | \$2,145 | \$25,740 | \$644 | 7,278 | 23\% | \$9.15 | \$476 | 2.2 |
| Sauk County | \$15.42 | \$802 | \$32,080 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 7,919 | 31\% | \$9.88 | \$514 | 1.6 |
| Sawyer County | \$14.10 | \$733 | \$29,320 | 1.9 | \$48,100 | \$1,203 | \$14,430 | \$361 | 1,859 | 25\% | \$8.99 | \$468 | 1.6 |
| Shawano County | \$12.79 | \$665 | \$26,600 | 1.8 | \$55,900 | \$1,398 | \$16,770 | \$419 | 4,033 | 24\% | \$9.27 | \$482 | 1.4 |
| * 50 th percentile FMR (See Appendix A). |  |  |  | 1: $B R=$ Bedro <br> 2: FMR = Fis <br> 3: This calcula <br> 4: AMI = Fis <br> 5: "Affordable | Year 2016 Far ion uses the his Year 2016 Ar rents represe | Market Rent (HLD her of the state of Median Income the generally ac | 2016) <br> deral minimu <br> ted standard | wage. Local <br> spending no | imum wages are <br> ore than $30 \%$ of | not used. Se <br> gross income | Appendix A. <br> gross housing co |  |  |



1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## WYOMING

In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 812$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing -

## STATE RANKING $33^{*}$

 a household must earn $\$ 2,707$ monthly or $\$ 32,489$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:Ha + S B O

## STATE FACTS

| Minimum Wage | $\$ 7.25$ |
| :--- | :---: |
| Average Renter Wage | $\$ 14.28$ |
| 2-Bedroom Housing Wage | $\$ 15.62$ |
| Number of Renter Households | 69,225 |
| Percent Renters | $31 \%$ |



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

| MOST EXPENSIVE COUNTIES | HOUSING WAGE* |
| :---: | :---: |
| Teton County | $\$ 22.48$ |
| Campbell County | $\$ 18.08$ |
| Sweetwater County | $\$ 17.94$ |
| Sheridan County | $\$ 16.90$ |
| Lincoln County | $\$ 16.25$ |

86
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)
2.2

Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



1: $\mathrm{BR}=$ Bedroom
2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
4: AMI = Fiscal Year 2016 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

## APPENDIX A: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix A describes the data and methodology of Out of Reach. Each subject includes a description and link to the primary data source. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections "How to Use the Numbers," and "Where the Numbers Come From," 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 FMRs. Since FMR areas are meant to reflect cohesive housing markets, adopting the OMB definitions is not always preferable. Also, significant changes to area definitions can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies the OMB boundaries in some instances for purposes of program administration.
HUD's FY06 FMR areas incorporated OMB's 2003 overhaul of metropolitan area definitions. HUD used OMB's 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. HUD (and Out of Reach) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB's subsequent changes to metropolitan area definitions through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area definitions in February 2013. HUD elected to apply pre-2013 definitions to FY16 FMR areas except where the post-2013 definitions resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multicounty metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to maximize tenant choice by allowing FMRs to vary locally. These changes resulted in more metropolitan areas listed in Out of Reach 2016.

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

The FY16 FMRs are based on special tabulations of 2009-2013 American Community Survey (ACS) data. Base rents that provide the $40^{\text {th }}$ and $50^{\text {th }}$ percentile of standard quality rents are determined using the standard quality two-bedroom gross rent estimates from the five-year ACS data. The estimate is considered reliable if its margin of error is less than $50 \%$ of the estimate. If an FMR area does not have a reliable estimate from the 2009-2013 ACS data, then the most recent reliable estimate from the past five years is updated by the change in the corresponding State metropolitan or non-metropolitan area from the year of the most reliable estimate to 2009. If the FMR area does not have a reliable estimate in the past five years, then the State metropolitan area or non-metropolitan area estimate is the base for FY16 FMRs.
A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2009-2013 $40^{\text {th }}$ percentile standard quality two-bedroom gross rent, and the one-year $201340^{\text {th }}$ percentile recent mover two-bedroom gross rent. HUD does not allow recent mover factors to lower the base 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 local survey indicates rents statistically different from the ACS-based rents. For FY16 FMRs, the ACS is not used as the base rent or recent mover factors in eight FMR areas. HUD currently does not have funds to conduct local surveys, and so future surveys must be paid for by the public housing agencies.
A CPI update factor is applied to the ACS base rent to adjust for inflation through 2014 using local or regional CPI data. ${ }^{1}$ A trend factor is then applied to trend the gross rent forward to 2016. HUD trended the final FY16 FMRs forward with national forecasts of the rent and utility components of the CPI. The trend factor is the weighted average change between the most recent annual Rent of Primary Residence and Utility CPIs and the same indices forcasted to the relevant fiscal year. The trend factor applied to the final FY16 FMRs was $1.0457 .{ }^{2}$
While the Out of Reach printed book highlights the two-bedroom FMR, the online version 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 twobedroom rental units are most common and the most reliable to survey, so the twobedroom units are utilized as the primary FMR estimate.

[^63]HUD uses the two-bedroom FMR estimates and bedroom-size rent ratios to calculate FMRs for units of other sizes. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding eligible program units.

Due to changes in FMR methodology over the years, we do not recommend comparing Out of Reach with previous editions, particularly editions prior to the use of the American Community Survey (ACS).
HUD provides online PDF and Excel files that list the counties (and New England towns, where applicable) included in each FMR area and their FY16 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

HUD's Notice of FY16 FMRs is available at https://www.huduser.gov/portal/datasets/ $\mathrm{fmr} / \mathrm{fmr} 2016 \mathrm{f} / \mathrm{FY} 2016$ Final FMRs preamble.pdf.

## $40^{\text {TH }}$ AND $50^{\text {TH }}$ PERCENTILE FMR DESIGNATION

HUD's regulations at 24 CFR 888.113 require it to set FMRs at the $50^{\text {th }}$ percentile rent, rather than the $40^{\text {th }}$, for metropolitan areas that contain geographically concentrated voucher recipients. This rule was established to raise the voucher payment standard and expand rental options in higher opportunity locations for housing voucher holders. Once designated, the FMR area retains its $50^{\text {th }}$ percentile rent for three years, at which time HUD reviews it for continuing eligibility. FMR areas are removed from the program if after three years they fail to show gains in deconcentration or graduate from the program.
In FY15, 16 FMR areas were using $50^{\text {th }}$ percentiles. Six were eligible for review. Two of the six did not show deconcentration over the three-year period and are not eligible for $50^{\text {th }}$ percentile status again until 2019. One area graduated from the $50^{\text {th }}$ percentile program. One FMR area was added to the program.

Fourteen FMR areas have $50^{\text {th }}$ percentile designation for FY16. An asterisk (*) is used to denote these FMR areas in Out of Reach.

The last page in this appendix lists the FMR areas currently eligible for the $50^{\text {th }}$ percentile FMR.

## NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

HUD calculates FMRs for metropolitan areas and nonmetropolitan counties, but not for states, combined nonmetropolitan 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 for FMRs is the number of renter households within each county from the 2010-2014 ACS.

## AREA MEDIAN INCOME (AMI)

This edition of Out of Reach uses HUD's FY16 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI relates to all families and is not intended to apply to a specific family size.

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

The 2009-2013 ACS data are used to calculate the FY16 AMIs. In areas with statistically reliable one-year 2013 ACS data, HUD incorporates the more recent data. HUD's standard for statistically reliable data is a margin of error of less than $50 \%$ of the estimate.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI), published in January 2016, is used by HUD to inflate the ACS estimate from 2013 to the mid-point of FY16.

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). This is a straight percentage and does not include HUD's adjustments for income limits for federal housing programs.

The median incomes for states and combined nonmetropolitan areas reported in Out of Reach reflect the weighted average of county AMI data weighted by the total number of households provided by 2010-2014 ACS.

FY16 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are provided in FY2016 HUD Income Limits Briefing Material, available at https://www.huduser.gov/ portal/datasets/il/il16/IncomeLimitsBriefingMaterial-FY16.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 addresses affordability in the rental housing market, housing problems are not unique to renters. The State of the Nation's Housing: 2015, published by Harvard University's Joint Center for Housing Studies (http://www.jchs.harvard.

[^64]edu/sites/jchs.harvard.edu/files/jchs-sonhr-2015-full.pdf), includes analysis of the homeownership and rental housing markets.

## PREVAILING MINIMUM WAGE

The federal minimum wage on January 1, 2016 was $\$ 7.25$ per hour. According to data from the U.S. Department of Labor, the District of Columbia and 29 states had a state minimum wage higher than the federal level on January 1, 2016. In place of the lower federal rate, Out of Reach incorporates the prevailing minimum wage in these states. Out of Reach incorporates the minimum wage in effect at the time of publication. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but this local rate is not fully incorporated into Out of Reach data.
Among the statistics included in Out of Reach are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

> [hours or jobs at the published wage] $\times$ [published wage] / [alternative wage]

For example, one would have to work 176 hours per week to afford the twobedroom FMR in San Francisco if the minimum wage in that location was equivalent to California's rate of $\$ 10.00$. However, the same FMR would be affordable in 144 hours under the higher local minimum wage of $\$ 12.25^{4}(176 \times \$ 10.00 / \$ 12.25)$. 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. ${ }^{5}$

4 U.C. Berkeley Labor Center (2016). http://laborcenter.berkeley.edu/minimum-wage-living-wage-resources/inventory-of-us-city-and-county-minimum-wage-ordinances/.
5 Please note this measure is different from renter median household income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

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 2014 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 household income to median income of all households in the American Community Survey (2010-2014) to arrive at an estimated average renter wage. In eighteen counties nationwide, the median renter household income exceeds the median household income. Nationally, the median renter household earned an average of $62 \%$ of the overall median household income.
An inflation factor was applied to inflate the estimated mean renter hourly wage based on 2014 data to 2016. The inflation factor $(239.1 \div 236.712)$ was based on the CBO forecast of the national CPI for FY2016. HUD used this methodology for the 2016 AMI estimates.

In approximately $7.7 \%$ 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 still accurately reflect the true earnings under the assumption of a full-time schedule (see next section).

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, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics for March 2016, the average wage earner in the U.S. worked 34.4 hours per week. ${ }^{7}$
Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed 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 households, 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.

[^65]For an expanded report on hours and earnings by the Bureau of Labor Statistics, see The Employment Situation: March 2016, available at http://www.bls.gov/news.release/ empsit.nro.htm.

## SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers are based on the maximum federal SSI payment for individuals in 2016, which is $\$ 733$ per month. Out of Reach calculations also include supplemental payments that benefit all individual SSI recipients in 19 states where the Social Security Administration (SSA) reports the supplemental payment amount. These amounts are available at https://secure.ssa.gov/ apps10/poms.nsf/lnx/0502302200.

Supplemental payments provided by an additional 27 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 majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. 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 illustrates 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 https://www.ssa.gov/OACT/COLA/SSI.html and https://www.ssa.gov/pubs/.

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of Priced Out can be found at http://www.tacinc.org/knowledge-resources/publications/.

## ADDITIONAL DATA AVAILABLE ONLINE

The print version of Out of Reach contains limited data in an effort to present the most important information clearly. Additional data can be found online at http://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 FY16, Fair Market Rents (FMRs) were set at the $50^{\text {th }}$ percentile rent in 14 FMR areas where voucher tenants were concentrated in low opportunity areas. Compared with the typical $40^{\text {th }}$ percentile rent, this higher voucher payment standard can provide tenants with a broader range of housing opportunities.

## AREAS ELIGIBLE FOR FY16 $50^{\text {TH }}$ PERCENTILE FMR

Albuquerque, NM MSA
Baltimore-Columbia-Towson, MD MSA
Chicago-Joliet-Naperville, IL HUD Metro FMR Area
Denver-Aurora-Broomfield, CO MSA
Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area
Honolulu, HI MSA
Kansas City, MO-KS HUD Metro FMR Area
Milwaukee-Waukesha-West Allis, WI MSA
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA
Riverside-San Bernardino-Ontario, CA MSA
Tacoma, WA HUD Metro FMR Area
Virginia Beach-Norfolk-Newport News, VA-NC MSA
Washington, DC-VA-MD HUD Metro FMR Area
West Palm Beach-Boca Raton, FL HUD Metro FMR Area


[^0]:    1 All of them are located in West Virginia and Washington
    State. State.

[^1]:    2 Gould, E. (2016). Wage inequality continued its 35 -year rise in 2015. Washington, DC: Economic Policy Institute. Retrieved from http://www.epi. org/publication/wage-inequality-continued-its-35-year-rise-in-2015/\#epi-toc-3.
    3 Mishel, L., Gould, E., \& Bivens, J. (2015). Wage stagnation in nine charts. Washington, DC: Economic Policy Institute. Retrieved from: http://wwwepi.org/publication/charting-wage-stagnation/.

[^2]:     holmes.

[^3]:    5 Economic Policy Institute (2015). A stagnating minimum wage has left low-wage workers facing a longer climb to reach the middle class. Washington DC: Author. Retrieved from: http://www.epi. org/publication/a-stagnating-minimum-wage-has-left-low-wage-workers-facing-a-longer-climb-to-reach-the-middle-class

[^4]:    6 Joint Center for Housing Studies of Harvard University. (2015). America's rental housing: Expanding options for diverse and growing demand. Cambridge, MA: Author. http://www.jchs.harvard. edu/sites/jchs.harvard.edu/files/ctools/css/americas_rental housing 2015 web.pdf.
    7 Ibid.

[^5]:    12 McCarthy, J., Peach, R., \& Ploenzke, M. (2015). The measurement of rent inflation. New York, NY: Federal Reserve Bank of New York. https://www.newyorkfed.org/medialibrary/media/research/staff reports/sr425.pdf.

[^6]:    13 National Low Income Housing Coalition (2014). "Committee approves housing finance reform measure." Memo to Members, May 16, 2014. http://www.nlihc.org/article/committee-approves-housing-finance-reform-measure.
    14 National Low Income Housing Coalition. (2016). "Representative Waters Introduces Bill to End Homelessness, Funds NHTF at \$1.05 Billion Annually." Member to Members, March 28, 2016. http:// www.nlihc.org/article/representative-waters-introduces-bill-end-homelessness-funds-nhtf-105-billionannually.

[^7]:    15 Lu, C., Rosenberg, J., \& Toder, E. (2015). Options to reform the deduction for home mortgage interest. Washington, DC: Tax Policy Center. Retrieved from http://www.urban.org/research/publication/options-reform-deduction-home-mortgage-interest-1.
    16 National Low Income Housing Coalition. (2016). "Representative Ellison's "Dear Colleague" Letter on Ending Family Homelessness." Memo to Members, February 29, 2016. http://www.nlihc.org/article/ representative-ellison-s-dear-colleague-letter-ending-family-homelessness.

[^8]:    17 Exceptions are the Dallas, TX HMFA and five public housing authorities participating in the Small Area FMR Demonstration Program.

[^9]:    1: $\mathrm{BR}=$ Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
    4: AMI = Fiscal Year 2016 Area Median Income
    5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

[^10]:    1: $\mathrm{BR}=$ Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
    4: AMI = Fiscal Year 2016 Area Median Income
    5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

[^11]:    1: BR = Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
    4: AMI = Fiscal Year 2016 Area Median Income
    5: "Affordable" rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing costs.

[^12]:    1: BR = Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
    4: AMI = Fiscal Year 2016 Area Median Income
    5: "Affordable" rents represent the generally accepted standard of spending not more than 30\% of gross income on gross housing costs.

[^13]:    1: BR = Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A
    4: AMI = Fiscal Year 2016 Area Median Income
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[^15]:    * 50 th percentile FMR (See Appendix A).

[^16]:    * 50 th percentile FMR (See Appendix A).

[^17]:    1: BR = Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
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[^19]:    * 50th percentile FMR (See Appendix A).

[^20]:    * 50 th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A).

[^21]:    * 50 th percentile FMR (See Appendix A).

[^22]:    1: $B R=$ Bedroom
    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
    3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.
    4: AMI = Fiscal Year 2016 Area Median Income
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[^28]:    * 50 th percentile FMR (See Appendix A). $\dagger$ Wage data not available (See Appendix A).

[^29]:    1: $\mathrm{BR}=$ Bedroom
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[^31]:    * 50th percentile FMR (See Appendix A)

[^32]:    1. $\mathrm{BR}=$ Bedroom
[^33]:    1: $B R=$ Bedroom

[^34]:    1: $\mathrm{BR}=$ Bedroom

[^35]:    1: $B R=$ Bedroom
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[^38]:    1: BR = Bedroom
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[^49]:    * 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

[^50]:    1: BR = Bedroom
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    2: FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
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[^61]:    *50th percentile FMR (See Appendix A).

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

[^63]:    1 Documentation on the development of the FMR for each county and metropolitan area is available at http://www.huduser.org/portal/datasets/fmr.html.
    2 Detailed documentation on the trend factor for FY16 is available at https://www.huduser.gov/portal/ datasets/fmr/fmrs/FY2016_code/alt_trend.odn.

[^64]:    3 The Housing and Urban-Rural Recovery Act of 1983 made the $30 \%$ "rule of thumb" applicable to 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.

[^65]:    6 Renter wage data for 9 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 Bureau of Labor Statistics. (2016). The employment situation: March 2016. Washington, D.C.: U.S. Department of Labor.

