

OUT of REACH 2017

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PREFACE

BY CONGRESSMAN KEITH ELLISON, U.S. HOUSE OF REPRESENTATIVES

Asma, a Somali immigrant in Minnesota, is proud of her newly-earned citizenship. She's optimistic about her family's future. Except for one thing: the cost of housing is eating up the precious little money she and her husband earn each month. To house their family, they pay nearly half their monthly earnings for rent. And of course, rent eats first. Before diapers for the baby, before medicine, food, and a rainy-day fund.

Asma and her family are not alone. The affordable housing crisis is hitting middle class, poor, rural, urban, people of all ethnicities, cultures and faith communities. Across the nation, millions of America's families are struggling to pay their rent each month. Growing numbers of low income seniors, people with disabilities, families with children, and other vulnerable people have more month than money.

The problem is systemic and is reaching almost epidemic proportions. Rents are soaring in every state and community at that same time when most Americans haven't seen enough of an increase in their paychecks.

The result: more than 7 million extremely low income families do not have an affordable place to call home and half a million people are living on the street, in shelters, or in their cars on any given night. The human toll this places on families – through stress and job loss – are extraordinary and well-documented by Harvard sociologist Matthew Desmond in his recent book, "Evicted: Poverty and Profit in the American City."

Despite the clear need, Congress has failed to address the affordable housing crisis in this country. Because of chronic underfunding, three out of every four families go without the housing assistance they need. Families wait for years on waiting lists before they see any assistance whatsoever. This is unacceptable. We can and must do better as a nation.

The most shameful part is the fact that we already have the resources and solutions needed to effectively end homelessness and housing poverty for millions of families. We just need the political will to do what is right.

Each year, Congress spends about \$200 billion to help house American families. A full three-fourths of these resources go to help subsidize the homes of the richest families through the mortgage interest deduction and other homeownership tax benefits. This means that we provide more housing

assistance to help the richest 7 million households – who earn more than \$200,000 a year – than to help the 55 million households that earn less than \$50,000 each year, even though these families are far more likely to struggle to keep a roof over their head.

In fact, we spend about \$11 billion each year to subsidize the houses of the top 1% - at the very same time that millions of families are being turned away from getting the help they need because Congress claims we cannot afford it.

This is wrong, but Congress has the opportunity to fix it through comprehensive tax reform legislation, which remains a top priority for Congress and the White House.

That's why I've put forward a plan to rebalance scarce housing resources to increase investment in proven solutions for those who need it most. The Common Sense Housing Investment Act (H.R. 948) reforms the mortgage interest deduction so that it better serves low- and moderate-income homeowners and reinvests the savings to help more families struggling to pay their rent. In fact, under my plan, 15 million more homeowners who currently do not benefit from the mortgage interest deduction will see a much-needed tax break. More than \$241 billion will be reinvested to make rental homes affordable to people with the greatest needs.

I urge everyone who is moved by the story of families like Asma's and others like hers – and by what you read in this report – to work to expand the supply of affordable housing. I commend NLIHC and its United for Homes campaign for supporting H.R. 948 as part of their efforts to ensure that every family has an affordable place to call home. The legislation would use savings from reforming the mortgage interest deduction to expand proven solutions to ending homelessness and housing poverty, like the national Housing Trust Fund, rental assistance, and other affordable housing investments. We must make sure that scarce resources are targeted to help those most in need of a safe and secure place to call home.

Thank you,
Keith Ellison



Rep. Keith Ellison (D-MN)

INTRODUCTION

NLIHC's annual report, *Out of Reach*, documents the gap between renters' wages and the cost of rental housing. The report's Housing Wage is the hourly wage 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 housing costs. It is based on HUD's Fair Market Rent (FMR), which is an estimate of what a family moving today can expect to pay for a modest rental home in the area. This year's Housing Wage clearly indicates that housing costs are too high for low-wage workers.

The 2017 national Housing Wage is \$21.21 per hour for a two-bedroom rental home, or more than 2.9 times higher than the federal minimum wage of \$7.25 per hour. The 2017 Housing Wage for a one-bedroom rental home is \$17.14, or 2.4 times higher than the federal minimum wage. A full-time worker earning the minimum wage needs to work 117 hours per week for all 52 weeks of the year to afford a two-bedroom rental home or 94.5 hours per week for a one-bedroom rental home. While low-wage workers have seen pay increases over the past two years (Economic Policy Institute, 2017; Gould, 2017), they still struggle to find rental homes they can afford.

The other key findings in this year's report are:

- Six of the seven occupations projected to add the greatest number of jobs by 2024 provide a median wage that is not sufficient to afford a modest one-bedroom rental home.
- An extremely low income (ELI) household

whose income is less than the poverty level or 30% of their area's median cannot afford the average cost of a modest one-bedroom rental home in any state.

- Despite a minimum wage higher than the federal level in 29 states, the District of Columbia, and a growing number of local jurisdictions, in no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental home. In only 12 counties can a full-time minimum-wage worker afford a modest one-bedroom rental home.

The high cost of rental housing has resulted in more than 11.2 million severely cost-burdened renter households spending more than half of their income on housing (NLIHC, 2017c). Many low income households cannot spend as much as half of their income on housing without sacrificing other basic necessities. More than 20 million renter households live in housing poverty, meaning they cannot afford to meet their other basic needs like food, transportation, medical care, and other goods and services after they pay for their housing (NLIHC, 2017c). While renters across income groups experience challenges with housing affordability in some communities, the difficulties extremely low income households face in finding an affordable home are pervasive and exist in every community. Extremely low income households account for nearly 73% of all severely cost-burdened renters.

While low income renters struggle to afford

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 the poverty level or 30% of AMI.

Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's 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 2015 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2017.

their homes, the largest share of federal housing expenditures benefit higher-income homeowners in the form of deductions from their taxable income. Homeowners are eligible to subtract the interest paid on their mortgage and real estate taxes from their federal taxable income if they itemize their deductions rather than claim the standard deduction. These two deductions combined cost the federal government nearly \$100 billion annually, more than 83% of which benefits homeowners with incomes greater than \$100,000 (Joint Committee on Taxation, 2017). The mortgage interest deduction (MID) alone costs \$65 billion to assist higher income homeowners, most of whom would be stably housed without the government's help.

Tax reform provides us the opportunity to realign federal housing expenditures to better assist households who face the greatest challenges finding decent, safe, and affordable housing. Any savings generated by housing-related tax reforms must be reinvested in affordable rental housing programs for low wage workers and other low income renters. Two modest reforms to the MID phased in over five years – lowering the amount of mortgage eligible for a tax benefit from \$1 million to \$500,000 and converting the deduction to a tax credit – would generate \$241 billion over ten years to invest in affordable housing for those most in need and would provide a tax cut to 25 million low and moderate income homeowners who don't currently itemize their deductions or get as much benefit from the MID (Lu & Toder, 2016). The "Common Sense Housing Investment Act of 2017" (H.R. 948) calls for these reforms.

STRONG DEMAND AND THE HIGH COST OF RENTAL HOMES

The rental housing market continues to experience strong demand. A record 43.3 million households were renters in 2016, representing a 26.5% increase since 2006 (U.S. Census Bureau, 2017b). Meanwhile, the homeownership rate dropped from 68.8% to 63.4%. As a result of the increased demand for rental housing, the rental vacancy rate in the U.S. declined from 9.8% in the

4th quarter of 2006 to 6.9% in the 4th quarter of 2016 (U.S. Census Bureau, 2017b). The Consumer Price Index (CPI) for the rental cost of a primary residence rose 31.9% over those ten years, which was higher than overall inflation of 19.1% (U.S. Bureau of Labor Statistics, 2017a).

Household income has not kept up with the rising cost of rental housing. From the housing crisis of 2007 to 2015, the median gross rent for a rental home in the U.S. increased by 6%, after adjusting for overall inflation, while the median income for renter households rose by just 1% and median income for all households declined by 4% (U.S. Census Bureau, 2017a).

Demand for rental housing will likely continue to rise. Researchers at the Joint Center for Housing Studies at Harvard predict an additional 4.7 million renter households by 2025 from household growth, even if homeownership rates stabilize (Spader, McCue, & Herbert, 2016). They project far more additional renter households if homeownership continues to decline.

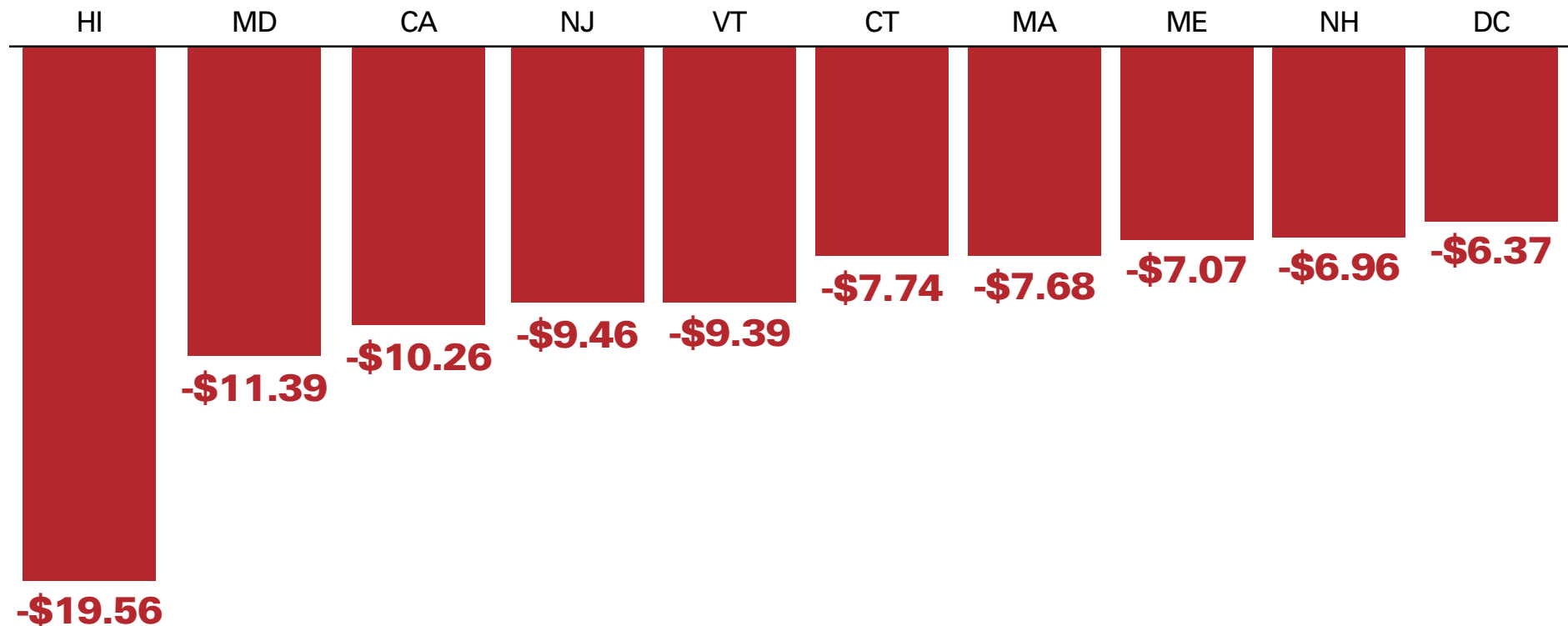
The development of new multifamily housing may be finally catching up with demand, with the number of new starts in 2015 reaching their highest levels since the 1980's (Joint

Center for Housing Studies, 2016). New construction, however, is typically not affordable for low-wage workers and other low income households. The median rent for a new market-rate rental home in an apartment building built in 2015 was \$1,381 per month. In order to afford a rental home at that price without spending more than 30% of his or her income on housing, a full-time worker would need to earn \$26.56 per hour.

NLIHC estimates that the average hourly wage of renters in the U.S. is \$16.38, \$4.83 less than the two-bedroom Housing Wage and lower than the one-bedroom Housing Wage. In many states, the gap between the average renter's wage and the Housing Wage is even higher (Figure 1). In Hawaii, for example, the average renter wage is \$19.56 per hour less than the Housing Wage needed to afford a two-bedroom apartment. In Maryland, the average renter wage is \$11.39 per hour less than the two-bedroom Housing Wage.

“**TAX REFORM PROVIDES US THE OPPORTUNITY TO REALIGN FEDERAL HOUSING EXPENDITURES TO BETTER ASSIST HOUSEHOLDS WHO FACE THE GREATEST CHALLENGES FINDING DECENT, SAFE, AND AFFORDABLE HOUSING.**”

FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Six of the seven occupations projected by the U.S. Bureau of Labor Statistics to add the greatest number of jobs between 2014 and 2024 provide a median wage that is lower than what a worker needs to afford a modest rental home (Figure 2). The number of personal care aides who assist the elderly or people with disabilities with their daily living activities was projected to grow by more than 450,000, the most of any occupation (U.S. Bureau of Labor Statistics, 2017b). The median wage for a personal care aide is \$10.75 per hour, or \$6.39 per hour less than the one-bedroom Housing Wage and \$10.46 less than the two-

bedroom Housing Wage. The median wage for home health aides, expected to add nearly 350,000 jobs, is \$11.09 per hour, or \$6.05 less than the one-bedroom Housing Wage and \$10.12 less than the two-bedroom Housing Wage. The cost of housing is a challenge for many other occupations as well. Thirteen of the twenty-one occupations projected to add more than 100,000 jobs between 2014 and 2024 provide a median wage that is less than the one-bedroom Housing Wage.

The struggle to find decent rental housing at an affordable cost is most acute among the lowest

income households. On average, extremely low income households whose income is at or below 30% of their area median cannot afford to spend more than \$523 per month on housing (Figure 3). Meanwhile, the national average monthly rent for a modest one-bedroom rental home is \$892. An extremely low income household cannot afford the average rent for a modest one-bedroom apartment in any state. The struggle is even more daunting for the 5.5 million people with disabilities who rely on Supplemental Security Income (SSI). An individual relying on federal SSI in 2017 can afford monthly rent of no more than \$221. While some states

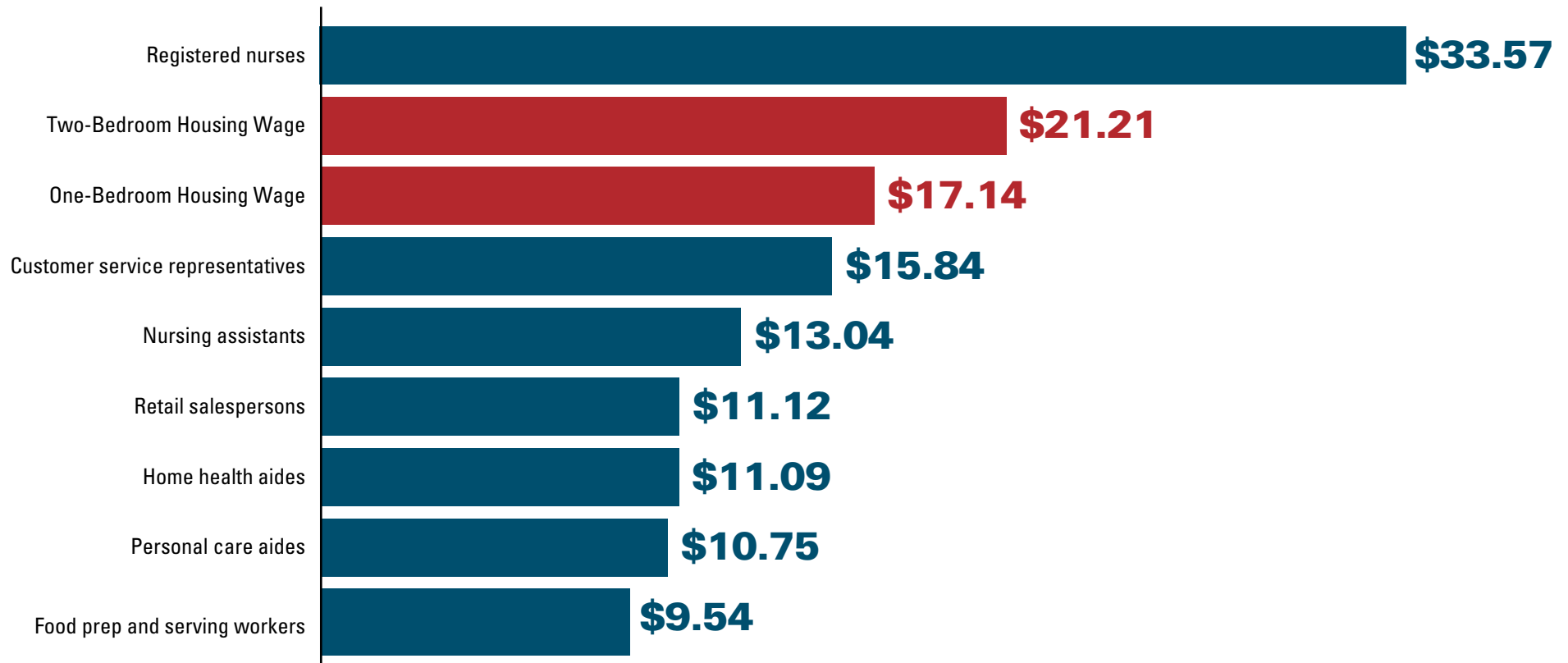
provide additional support to SSI recipients, in no state could an SSI recipient afford the average rent for a modest efficiency or one-bedroom apartment in the private market. In 22 states, the average rent for a modest one-bedroom apartment is more than the entire income of an SSI recipient.

THE MINIMUM WAGE

Increasing the minimum wage is an important step to raise wages for the lowest paid workers (Gould, 2017), but it will not eliminate their housing affordability challenges. Twenty-nine states, the District of Columbia, and

a growing number of local jurisdictions have minimum wages higher than the federal level. Nonetheless, a full-time worker earning the prevailing minimum wage cannot afford a modest two-bedroom rental home in any state, metropolitan area, or county in the country. A full-time minimum-wage worker can afford a one-bedroom rental home in only 12 counties, not including Puerto Rico. These twelve counties are located in Arizona, Oregon, and Washington State, all of which have a minimum wage higher than the federal level. Local jurisdictions with a minimum wage higher than the prevailing federal or state levels have implemented them to address high costs of living, including housing costs. Therefore, higher local minimum

FIGURE 2: HOUSING WAGE AND MEDIAN WAGES FOR OCCUPATIONS WITH HIGHEST PROJECTED GROWTH



Source: NLIHC calculation of Housing Wage; Employment Projections Program, BLS; May 2016 National Occupational Employment and Wage Estimates, Occupational

wages still fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

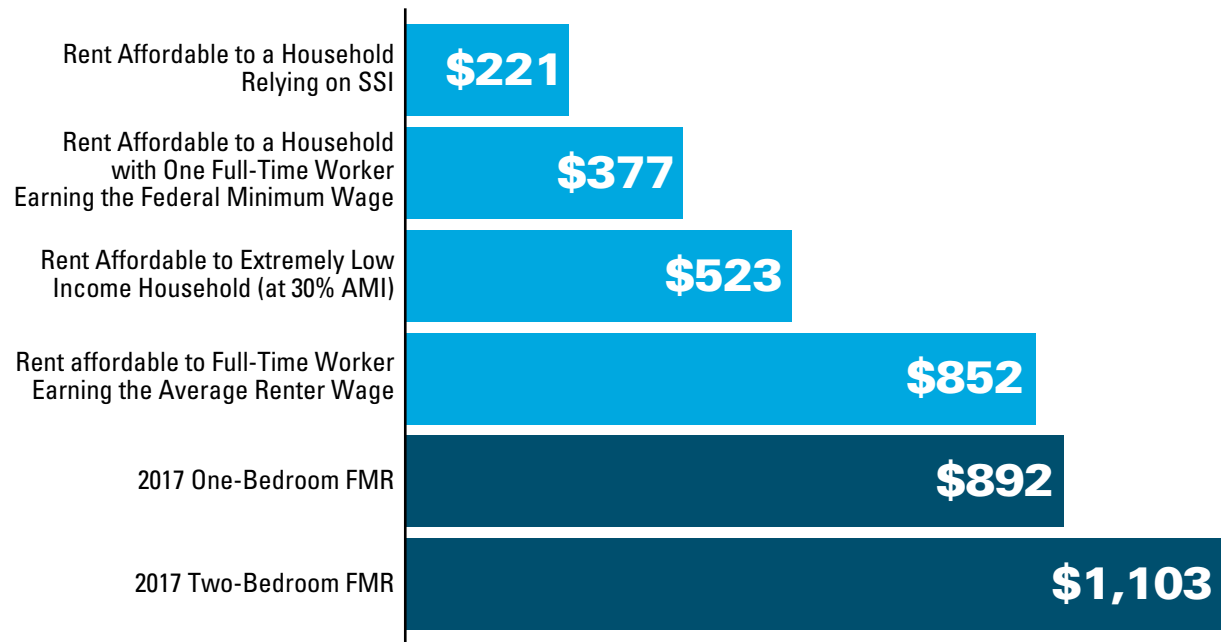
INADEQUATE SUPPLY OF AFFORDABLE RENTAL HOMES FOR THE LOWEST INCOME RENTERS

The supply of rental housing has not kept pace with demand over the past decade. The shortage is greatest for those with the lowest incomes. The U.S. has 7.5 million affordable rental homes for the 11.4 million extremely low income renter households. Not all of those affordable rental homes, however, are available to them. In the private market, the poorest renters compete with higher income households for rental homes. Three and half million rental homes affordable to extremely low income households are unavailable to them because they are occupied by households of higher income. As a result, only four million affordable and available rental homes exist for the 11.4 million extremely low income renter households, leaving a shortage of 7.4 million affordable and available rental homes (NLIHC, 2017c).¹ Only 35 affordable and available rental homes exist for every 100 extremely low income renter households.

A shortage of affordable and available rental homes also exists, but less dramatically, for households with income up to 50% and 80% of their area median income. Fifty-five and 93 affordable and available rental homes exist for every 100

¹ Affordable and available homes are affordable to the particular income group and either vacant or occupied by a household of that income group.

FIGURE 3: RENTS ARE OUT OF REACH FOR MANY RENTERS



Source: NLIHC calculation of a national weighted-average Fair Market Rent; NLIHC calculation of affordable rent for average renter wage based on Bureau of Labor Statistics (BLS) QCEW, 2015 adjusted to 2017 dollars; and Social Security Administration, 2017.

renter households with income up to 50% of area median income and 80% of area median income, respectively (NLIHC, 2017c).

Absent public subsidy, the private market rarely produces new rental housing affordable to the lowest income households. The rent these households can afford to pay often does not cover the costs of development and operating expenses. The majority of low-cost rental homes in the private market are older homes that have filtered down in quality and price relative to newer units. These low-cost homes, however, are being lost. Landlords in strong housing markets

have an incentive to upgrade these low-cost homes to obtain higher rents. Landlords in weak markets have an incentive to no longer maintain the housing or convert the property to another use, once the rents do not cover the costs of maintaining the housing. From 2003 to 2013, filtering increased the supply of low-cost rental homes by 4.6%, which did not offset the 7.5% of low-cost rental homes in the private market that were permanently lost (Joint Center for Housing Studies, 2016).

The current level of public subsidies is inadequate to meet the housing needs of low income

households. Only one out of four eligible low income households receives housing assistance (Fischer & Sard, 2017). Applicants for assistance face a long wait, if they can even apply. A recent survey of public housing agencies (PHAs) found that 53% of waiting lists for Housing Choice Vouchers were closed to new applicants and the median waiting list had a wait time of 1.5 years (NLIHC, 2016).

Federal funding for housing assistance programs that serve the lowest income households, including Housing Choice Vouchers, Public Housing, Section 8 Project-Based Rental Assistance, Housing for the Elderly, and Housing for Persons with Disabilities, declined by 3.3% between 2010 and 2017. Public Housing received the largest cut of nearly \$1.8 billion. The FY17 federal budget kept funding for housing assistance mostly flat from FY16, with small cuts to Public Housing and Supportive Housing for Persons with Disabilities (NLIHC, 2017a). Even flat funding, however, is a cut given rising rents, particularly in the Housing Choice Voucher and Project-Based Rental Assistance programs.

ADDRESSING THE SHORTAGE OF AFFORDABLE RENTAL HOMES

NLIHC supports the realignment of federal housing expenditures to meet our most critical housing needs. While millions of renters struggle to afford their rent, higher income homeowners receive a significantly greater share of federal housing expenditures than low income renters, predominantly through the MID. Homeowners are eligible to subtract the interest paid on their mortgage interest from their federal taxable income if they itemize their deductions rather than claim the standard deduction. The MID is a federal tax expenditure of more than \$65 billion per year, 84% (\$54.6 billion) of which goes to households with annual income greater than \$100,000. Nearly 46% goes to households with annual income greater than \$200,000 (Joint Committee on Taxation, 2017). In comparison, HUD's FY17 budget for the rental programs

that assist the nation's lowest income renters is approximately \$40 billion (NLIHC, 2017b).²

The NLIHC-led United for Homes (UFH) campaign endorses the "Common Sense Housing Investment Act of 2017" (H.R. 948) reintroduced by Representative Keith Ellison (D-MN). The bill calls for modest reforms to the MID and reinvesting the savings into affordable rental housing solutions. First, the bill reduces the amount of a mortgage eligible for a tax break from \$1 million to \$500,000, which impacts few homeowners. Second, the bill converts the MID to a nonrefundable 15% tax credit, which provides 25 million homeowners who either don't itemize their deductions or get as much benefit

from the MID with a tax cut (Lu & Toder, 2016). These reforms would generate \$241 billion over ten years to invest in the national Housing Trust Fund (HTF), public housing, rental assistance, and other affordable housing solutions.

The national HTF was designed precisely to address the housing challenges of extremely low income renters. At least 90% of HTF dollars must be used for rental housing and at least 75% of the funds for rental housing must benefit extremely low income households; 100% of HTF dollars must benefit extremely low income households while the HTF is capitalized under \$1 billion. The HTF is funded by a small mandatory contribution from Fannie Mae and Freddie Mac, based on the volume of

their business. The HTF received nearly \$174 million in 2016 and will likely receive approximately \$220 million in 2017, but needs much more to meet the housing needs of extremely low income households.

NLIHC endorses the "Ending Homelessness Act of 2017" (H.R. 2076), reintroduced by Representative Maxine Waters (D-CA), which would provide \$13.27 billion in new funding over five years to federal programs to address the shortage of affordable housing and homelessness. The bill includes more than \$1 billion annually in mandatory spending dedicated to the national HTF, \$2.5 billion over

“WHILE MILLIONS OF RENTERS STRUGGLE TO AFFORD THEIR RENT, HIGHER INCOME HOMEOWNERS RECEIVE A SIGNIFICANTLY GREATER SHARE OF FEDERAL HOUSING EXPENDITURES THAN LOW INCOME RENTERS, PREDOMINANTLY THROUGH THE MID.”

² These programs include Tenant Based Rental Assistance, Public Housing, Project Based Rental Assistance, Supportive Housing for the Elderly, Supportive Housing for Persons with Disabilities, and Homeless Assistance Grants.

five years for special purpose Housing Choice Vouchers for those who are homeless or at risk of becoming homeless, and \$5 billion over five years to McKinney-Vento Homeless Assistance Grants for new permanent supportive housing.

Millions of renters struggle to afford their homes. We know how to address the problem and have the resources to do so by realigning our federal tax expenditures and adequately funding the housing programs that serve our nation's most vulnerable residents. We lack only the political will to do so.

THE NUMBERS IN THIS REPORT AND ON-LINE

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to see an interactive page on which you can choose specific metropolitan areas or counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state data and rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the San Francisco metropolitan area, for example, is \$58.04, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$11.46 in some of Georgia's counties. Jurisdictions with a lower-than-average Housing Wage, however, are not immune to a shortage of affordable rental homes. Jurisdictions with a low Housing Wage tend to have less vibrant economies and lower-than-average household incomes, meaning a low

Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD FMRs, which are the Department's best estimate of what a family moving today can expect to pay for a modest rental home, not what all current renters are paying on average. The FMR is typically the 40th percentile of rents that a family can be expected to pay. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. They are typically applied uniformly within each FMR area, which is either a metropolitan area or nonmetropolitan county.³ Therefore, the Housing Wage does not reflect the rent variation within a metropolitan area or nonmetropolitan county.

HUD has published Small Area FMRs based on U.S. Postal Service ZIP codes to better reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each ZIP code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found on-line at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, 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. This methodology can introduce more year-to-year variability. From time to time, an area's FMRs are based on local rent surveys rather than the ACS. 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 with interpreting changes in the data.

3 Exceptions are the 24 metropolitan areas where HUD requires PHAs to use Small Area FMRs.

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HOW TO USE THE NUMBERS

A renter household needs to earn at least **\$21.21** per hour in order to afford a two-bedroom unit at FMR.

For a family earning 100% of AMI, monthly rent of **\$1,743** or less is affordable.

The annual median family income (AMI) in the United States is **\$69,712** (2017).

Renter households represented **36%** of all households in the United States (2011-2015).

There were **42,600,706** renter households in the United States (2011-2015).

The estimated mean (average) renter wage in the United States is **\$16.38** per hour (2017).

FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage
\$21.21	\$1,103	\$44,120	2.9	\$69,712	\$1,743	\$20,914	\$523	42,600,706	36%	\$16.38	\$852	1.3

The FMR for a two-bedroom rental unit in the United States is **\$1,103** (2017).

A renter household needs an annual income of **\$44,120** in order to afford a two-bedroom rental unit at FMR.

A renter household needs **2.9** full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at FMR.

In the United States, an extremely low income family (30% of AMI) earns **\$20,914** annually.

For a family earning 30% of AMI, monthly rent of **\$523** or less is affordable.

If a household earns the mean renter wage, monthly rent of **\$852** or less is affordable.

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

- 1: BR = Bedroom.
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income.
- 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

Divide income needed to afford FMR (\$44,120) by 52 (weeks per year) and then by 40 (hours per work week) (\$44,120 / 52 = \$848.46; \$848.46 / 40 = **\$21.21**).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$69,712 x .3 = \$20,914). Divide by 12 to obtain monthly amount (\$20,914 / 12 = **\$1,743**).

HUD FY17 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

Divide number of renter households by total number of households (ACS 2011-2015) (42,600,706 / 118,170,507 = .36). Then multiply by 100 (.36 x 100 = **36%**).

ACS (2011-2015).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2015, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2017. See Appendix B.

FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR' FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage
\$21.21	\$1,103	\$44,120	2.9	\$69,712	\$1,743	\$20,914	\$523	42,600,706	36%	\$16.38	\$852	1.3

Developed by HUD annually (2017). See Appendix A.

Multiply the FMR by 12 to get yearly rental cost (\$1,103 x 12 = \$13,236). Then divide by .3 to determine the total income needed to afford \$13,236 per year in rent (\$13,236 / .3 = **\$44,120**).

Divide annual income needed to afford the FMR by 52 (weeks per year) (\$44,120 / 52 = \$848.46). Then divide by \$7.25 (the Federal minimum wage) (\$848.46 / \$7.25 = 117 hours). Finally, divide by 40 (hours per work week) (117 / 40 = **2.9 full-time jobs**).

Multiply Annual AMI by .3 (\$69,712 x .3 = **\$20,914**).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$20,914 x .3 = \$6,274). Divide by 12 to obtain monthly amount (\$6,274 / 12 = **\$523**).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$16.38 x 40 x 52 = \$34,070). Multiply by .3 to determine maximum amount that can be spent on rent (\$34,070 x .3 = \$10,221). Divide by 12 to obtain monthly amount (\$10,221 / 12 = **\$852**).

Divide income needed to afford the FMR by 52 (weeks per year) (\$44,120 / 52 = \$848.46). Then divide by \$16.38 (The United States' mean renter wage) (\$848.46 / \$16.38 = 52 hours). Finally, divide by 40 (hours per work week) (52 / 40 = **1.3 full-time jobs**).

1: BR = Bedroom.

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income.

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

2017 MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Housing Wage for Two-Bedroom FMR	Metropolitan Counties¹	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ²	\$58.04	Marin County, CA	\$58.04
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$42.69	San Francisco County, CA	\$58.04
Oakland-Fremont, CA HMFA	\$41.79	San Mateo County, CA	\$58.04
Honolulu, HI MSA ³	\$38.12	Santa Clara County, CA	\$42.69
Stamford-Norwalk, CT HMFA	\$37.65	Alameda County, CA	\$41.79
Nassau-Suffolk, NY HMFA	\$36.12	Contra Costa County, CA	\$41.79
Santa Cruz-Watsonville, CA MSA	\$35.15	Honolulu County, HI	\$38.12
Santa Ana-Anaheim-Irvine, CA HMFA	\$34.87	Nassau County, NY	\$36.12
Oxnard-Thousand Oaks-Ventura, CA MSA	\$33.88	Suffolk County, NY	\$36.12
Washington-Arlington-Alexandria, DC-VA-MD HMFA	\$33.58	Santa Cruz County, CA	\$35.15
State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR	Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Hawaii	\$25.49	Aleutians West Census Area, AK	\$32.52
Alaska	\$24.10	Monroe County, FL	\$32.35
Connecticut	\$21.06	Pitkin County, CO	\$30.75
New Hampshire	\$19.38	Nome Census Area, AK	\$30.42
Massachusetts	\$19.23	Denali Borough, AK	\$30.37
Maryland	\$19.22	Juneau City and Borough, AK	\$28.19
Vermont	\$19.03	Bethel Census Area, AK	\$28.15
California	\$18.75	Kauai County, HI	\$28.13
North Dakota	\$17.52	Skagway Municipality, AK	\$27.19
Colorado	\$17.16	Dunn County, ND	\$27.12

1 Excludes metropolitan counties in New England.

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

3 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.

2017 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$35.20
2	District of Columbia	\$33.58
3	California	\$30.92
4	Maryland	\$28.27
5	New York	\$28.08
6	Massachusetts	\$27.39
7	New Jersey	\$27.31
8	Connecticut	\$24.72
9	Alaska	\$24.16
10	Washington	\$23.64
11	Virginia	\$23.29
12	Colorado	\$21.97
13	Vermont	\$21.90
14	New Hampshire	\$21.71
15	Delaware	\$21.62
16	Illinois	\$20.87
17	Florida	\$20.68
18	Oregon	\$19.78
19	Rhode Island	\$19.49
20	Pennsylvania	\$18.68
21	Minnesota	\$18.60
22	Texas	\$18.38
23	Maine	\$18.05
24	Nevada	\$18.01
25	Arizona	\$17.56
26	Utah	\$17.02

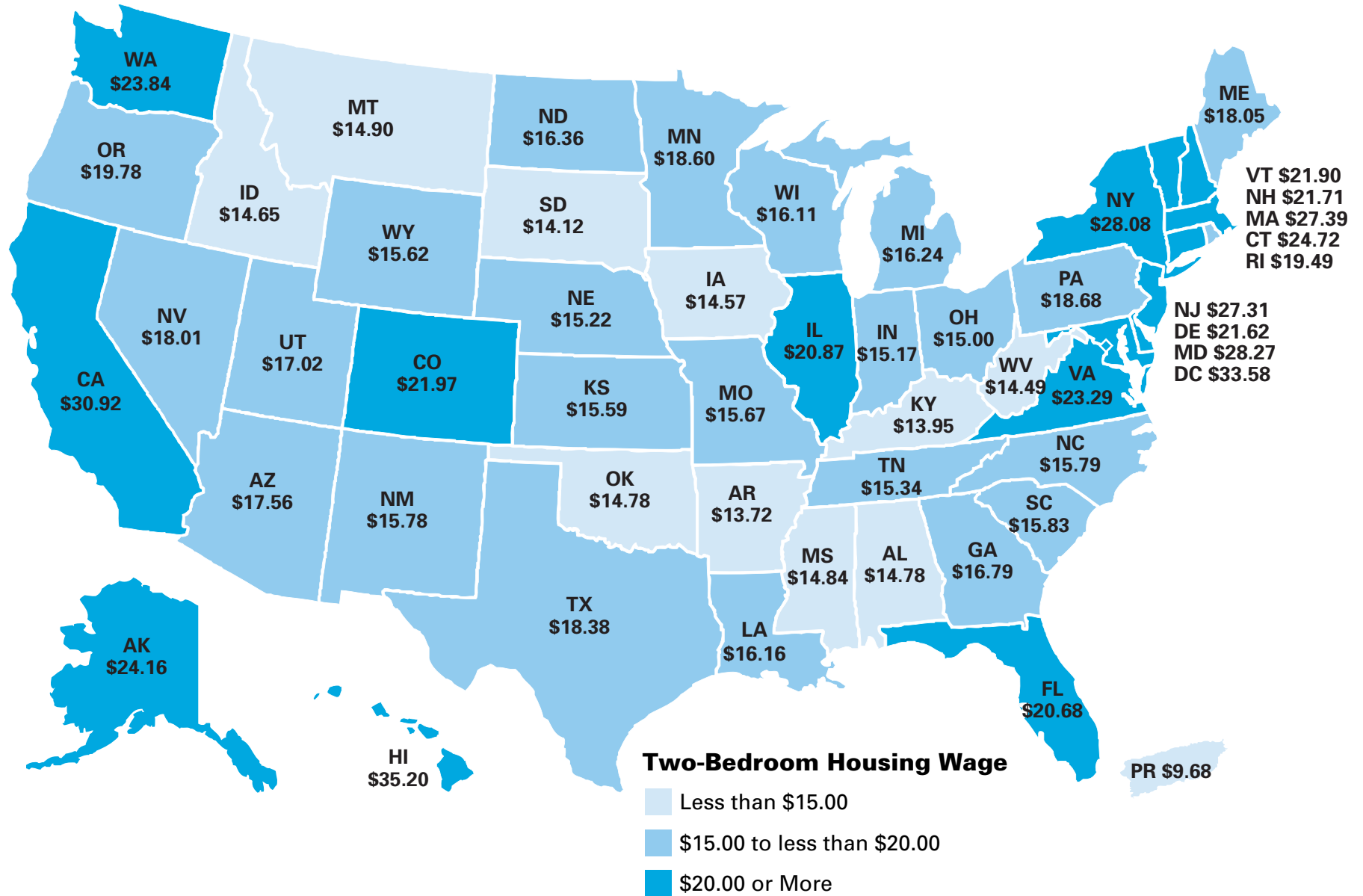
Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
27	Georgia	\$16.79
28	North Dakota	\$16.36
29	Michigan	\$16.24
30	Louisiana	\$16.16
31	Wisconsin	\$16.11
32	South Carolina	\$15.83
33	Wyoming	\$15.80
34	North Carolina	\$15.79
35	New Mexico	\$15.78
36	Missouri	\$15.67
37	Kansas	\$15.59
38	Tennessee	\$15.34
39	Nebraska	\$15.22
40	Indiana	\$15.17
41	Ohio	\$15.00
42	Montana	\$14.90
43	Mississippi	\$14.84
44	Alabama	\$14.78
45	Oklahoma	\$14.78
46	Idaho	\$14.65
47	Iowa	\$14.57
48	West Virginia	\$14.49
49	South Dakota	\$14.12
50	Kentucky	\$13.95
51	Arkansas	\$13.72
52	Puerto Rico	\$9.68

1 Includes District of Columbia and Puerto Rico.

2 FMR = Fair Market Rent.

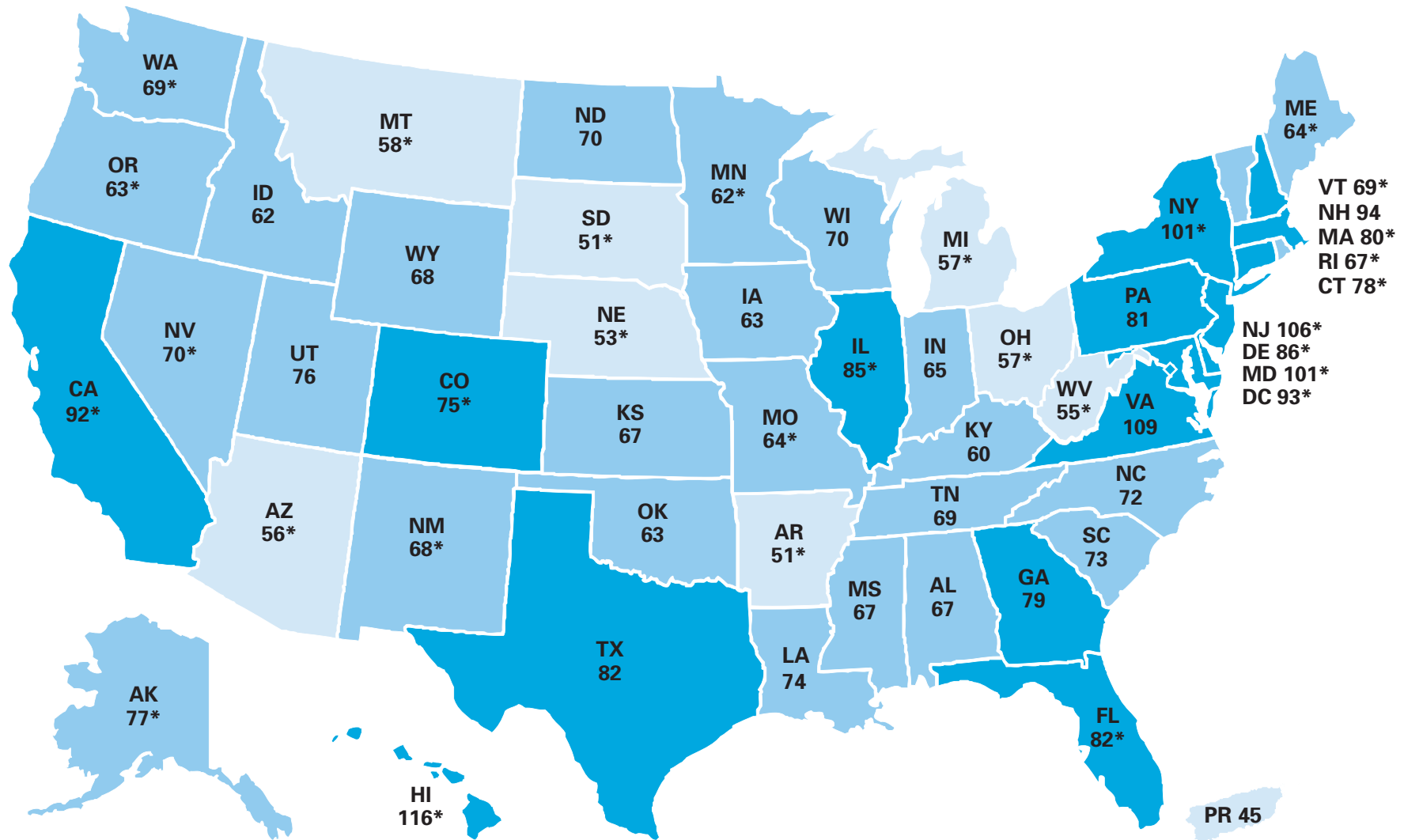
2017 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

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 HOME**, without paying more than 30% of their income.



2017 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

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



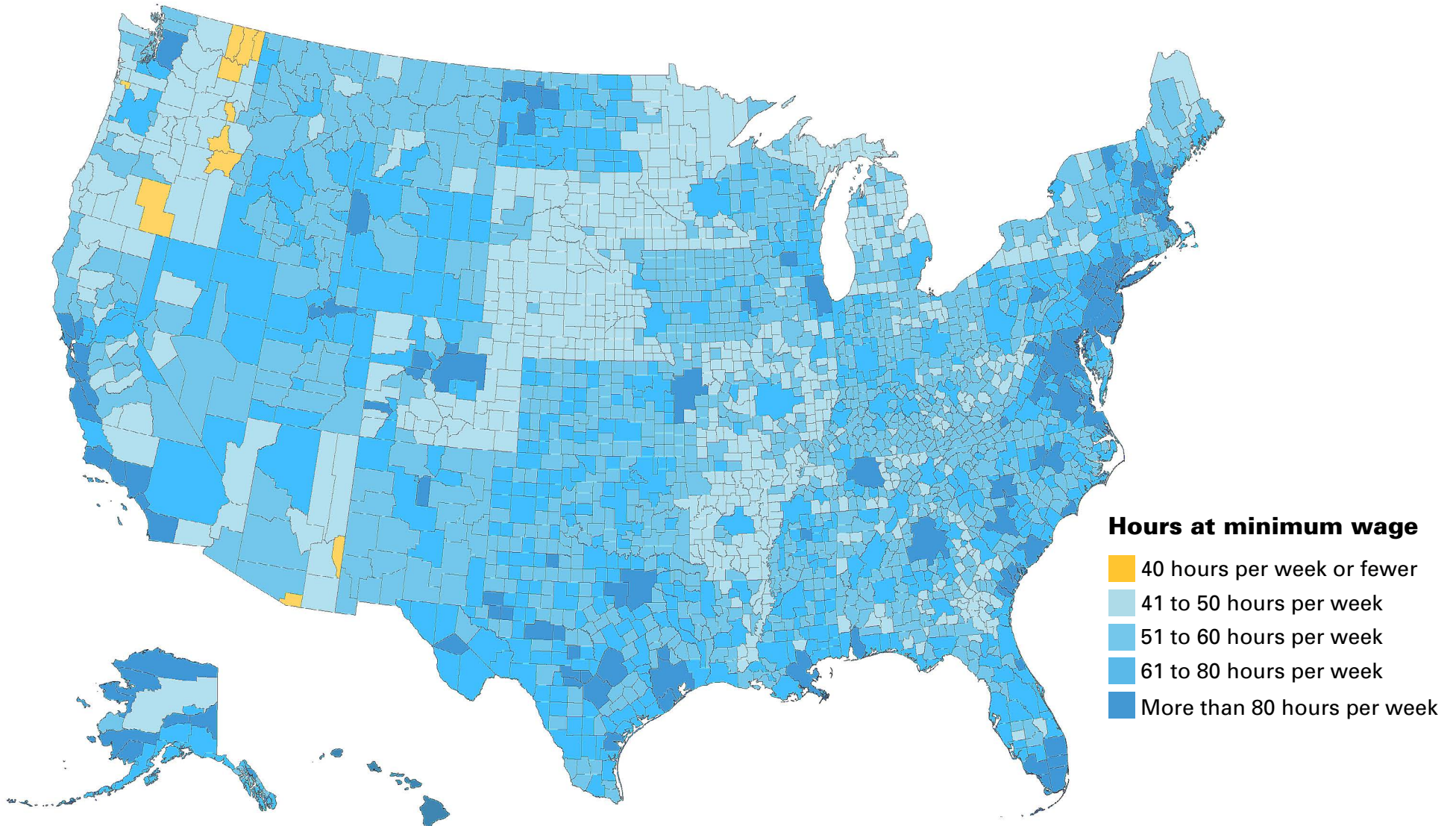
Hours at minimum wage to afford a one-bedroom rental home

60 hours per week or less
 61 to 78 hours per week
 79 hours per week or more

*This state's minimum wage exceeds the federal minimum wage

2017 HOURS AT MINIMUM-WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME (BY COUNTY OR METRO AREA)

In only 12 counties can a full-time worker earning the prevailing federal or state minimum-wage afford a **ONE-BEDROOM RENTAL HOME** at the fair market rent (FMR), without paying more than 30% of their income.* Only 0.1% of renter households reside in these areas. 76.4% of renter households reside in a county or metro area where a minimum-wage worker must work more than 60 hours per week.



*Note: This map does not account for the 37 localities, or the urban growth boundary of Portland, OR, with minimum-wages higher than the standard state or federal wage. No local minimum wages are sufficient to afford a one-bedroom unit at FMR with a 40-hour work week.

STATE SUMMARY

State	FY16 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage 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	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 FMR
Alabama	\$14.78	\$768	\$30,735	2.0	\$57,485	\$1,437	\$17,246	\$431	579,180	31%	\$12.23	\$636	1.2
Alaska	\$24.16	\$1,256	\$50,246	2.5	\$85,439	\$2,136	\$25,632	\$641	91,913	37%	\$19.11	\$994	1.3
Arizona	\$17.56	\$913	\$36,525	1.8	\$62,136	\$1,553	\$18,641	\$466	898,351	37%	\$16.02	\$833	1.1
Arkansas	\$13.72	\$713	\$28,535	1.6	\$54,262	\$1,357	\$16,278	\$407	385,713	34%	\$12.53	\$651	1.1
California	\$30.92	\$1,608	\$64,311	2.9	\$75,864	\$1,897	\$22,759	\$569	5,808,625	46%	\$20.66	\$1,074	1.5
Colorado	\$21.97	\$1,143	\$45,707	2.4	\$78,554	\$1,964	\$23,566	\$589	722,202	36%	\$17.13	\$891	1.3
Connecticut	\$24.72	\$1,285	\$51,408	2.4	\$93,850	\$2,346	\$28,155	\$704	446,356	33%	\$16.97	\$883	1.5
Delaware	\$21.62	\$1,124	\$44,978	2.6	\$75,913	\$1,898	\$22,774	\$569	99,173	29%	\$17.06	\$887	1.3
District of Columbia	\$33.58	\$1,746	\$69,840	2.7	\$110,300	\$2,758	\$33,090	\$827	160,640	59%	\$27.20	\$1,415	1.2
Florida	\$20.68	\$1,075	\$43,007	2.6	\$59,583	\$1,490	\$17,875	\$447	2,535,234	35%	\$15.46	\$804	1.3
Georgia	\$16.79	\$873	\$34,921	2.3	\$61,905	\$1,548	\$18,572	\$464	1,310,665	37%	\$15.61	\$812	1.1
Hawaii	\$35.20	\$1,830	\$73,217	3.8	\$81,387	\$2,035	\$24,416	\$610	194,183	43%	\$15.64	\$813	2.3
Idaho	\$14.65	\$762	\$30,468	2.0	\$59,393	\$1,485	\$17,818	\$445	183,455	31%	\$11.70	\$608	1.3
Illinois	\$20.87	\$1,085	\$43,406	2.5	\$74,788	\$1,870	\$22,436	\$561	1,608,683	34%	\$16.32	\$848	1.3
Indiana	\$15.17	\$789	\$31,550	2.1	\$63,133	\$1,578	\$18,940	\$473	775,599	31%	\$12.97	\$674	1.2
Iowa	\$14.57	\$758	\$30,315	2.0	\$70,864	\$1,772	\$21,259	\$531	352,601	29%	\$12.00	\$624	1.2
Kansas	\$15.59	\$811	\$32,434	2.2	\$66,471	\$1,662	\$19,941	\$499	370,908	33%	\$13.21	\$687	1.2
Kentucky	\$13.95	\$726	\$29,025	1.9	\$58,025	\$1,451	\$17,408	\$435	559,747	33%	\$12.36	\$643	1.1
Louisiana	\$16.16	\$841	\$33,621	2.2	\$58,755	\$1,469	\$17,626	\$441	591,210	34%	\$13.90	\$723	1.2
Maine	\$18.05	\$939	\$37,551	2.0	\$65,724	\$1,643	\$19,717	\$493	156,092	29%	\$10.98	\$571	1.6
Maryland	\$28.27	\$1,470	\$58,803	3.1	\$96,086	\$2,402	\$28,826	\$721	718,727	33%	\$16.88	\$878	1.7
Massachusetts	\$27.39	\$1,424	\$56,967	2.5	\$92,333	\$2,308	\$27,700	\$693	966,054	38%	\$19.70	\$1,025	1.4
Michigan	\$16.24	\$844	\$33,775	1.8	\$65,140	\$1,629	\$19,542	\$489	1,112,333	29%	\$13.70	\$712	1.2
Minnesota	\$18.60	\$967	\$38,697	2.0	\$81,450	\$2,036	\$24,435	\$611	602,127	28%	\$14.28	\$742	1.3
Mississippi	\$14.84	\$772	\$30,870	2.0	\$50,714	\$1,268	\$15,214	\$380	346,611	32%	\$11.15	\$580	1.3
Missouri	\$15.67	\$815	\$32,588	2.0	\$65,511	\$1,638	\$19,653	\$491	774,668	33%	\$13.65	\$710	1.1

1: BR = Bedroom.

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix B](#).

4: AMI = Fiscal Year 2017 Area Median Income.

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

STATE SUMMARY

State	FY16 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage 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	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 FMR
Montana	\$14.90	\$775	\$30,993	1.8	\$62,572	\$1,564	\$18,772	\$469	134,331	33%	\$11.93	\$621	1.2
Nebraska	\$15.22	\$791	\$31,651	1.7	\$69,068	\$1,727	\$20,721	\$518	248,665	34%	\$12.29	\$639	1.2
Nevada	\$18.01	\$937	\$37,462	2.2	\$63,013	\$1,575	\$18,904	\$473	456,916	45%	\$16.12	\$838	1.1
New Hampshire	\$21.71	\$1,129	\$45,163	3.0	\$82,654	\$2,066	\$24,796	\$620	151,076	29%	\$14.75	\$767	1.5
New Jersey	\$27.31	\$1,420	\$56,810	3.2	\$90,301	\$2,258	\$27,090	\$677	1,133,379	36%	\$17.86	\$929	1.5
New Mexico	\$15.78	\$821	\$32,825	2.1	\$57,258	\$1,431	\$17,177	\$429	243,927	32%	\$12.81	\$666	1.2
New York	\$28.08	\$1,460	\$58,409	2.9	\$76,152	\$1,904	\$22,846	\$571	3,367,557	46%	\$23.98	\$1,247	1.2
North Carolina	\$15.79	\$821	\$32,843	2.2	\$60,681	\$1,517	\$18,204	\$455	1,316,509	35%	\$14.14	\$735	1.1
North Dakota	\$16.36	\$851	\$34,028	2.3	\$75,590	\$1,890	\$22,677	\$567	107,453	36%	\$16.07	\$836	1.0
Ohio	\$15.00	\$780	\$31,194	1.8	\$65,354	\$1,634	\$19,606	\$490	1,544,640	34%	\$12.87	\$669	1.2
Oklahoma	\$14.78	\$768	\$30,732	2.0	\$60,545	\$1,514	\$18,164	\$454	493,937	34%	\$13.91	\$723	1.1
Oregon	\$19.78	\$1,028	\$41,134	1.9	\$65,509	\$1,638	\$19,653	\$491	593,793	39%	\$14.84	\$771	1.3
Pennsylvania	\$18.68	\$971	\$38,857	2.6	\$72,194	\$1,805	\$21,658	\$541	1,527,069	31%	\$14.61	\$760	1.3
Puerto Rico	\$9.68	\$504	\$20,142	1.3	\$23,665	\$592	\$7,099	\$177	386,492	31%	\$7.18	\$373	1.3
Rhode Island	\$19.49	\$1,013	\$40,534	2.0	\$73,640	\$1,841	\$22,092	\$552	163,693	40%	\$13.27	\$690	1.5
South Carolina	\$15.83	\$823	\$32,930	2.2	\$58,894	\$1,472	\$17,668	\$442	570,096	31%	\$12.23	\$636	1.3
South Dakota	\$14.12	\$734	\$29,363	1.6	\$67,073	\$1,677	\$20,122	\$503	105,639	32%	\$11.49	\$597	1.2
Tennessee	\$15.34	\$798	\$31,907	2.1	\$58,339	\$1,458	\$17,502	\$438	832,227	33%	\$13.91	\$723	1.1
Texas	\$18.38	\$956	\$38,234	2.5	\$66,310	\$1,658	\$19,893	\$497	3,455,426	38%	\$17.89	\$930	1.0
Utah	\$17.02	\$885	\$35,410	2.3	\$71,865	\$1,797	\$21,559	\$539	276,708	31%	\$13.26	\$689	1.3
Vermont	\$21.90	\$1,139	\$45,545	2.2	\$71,610	\$1,790	\$21,483	\$537	74,137	29%	\$12.51	\$650	1.8
Virginia	\$23.29	\$1,211	\$48,435	3.2	\$81,574	\$2,039	\$24,472	\$612	1,035,778	34%	\$17.38	\$904	1.3
Washington	\$23.64	\$1,229	\$49,177	2.1	\$79,288	\$1,982	\$23,786	\$595	1,000,841	37%	\$17.77	\$924	1.3
West Virginia	\$14.49	\$754	\$30,149	1.7	\$55,111	\$1,378	\$16,533	\$413	203,624	27%	\$11.14	\$579	1.3
Wisconsin	\$16.11	\$838	\$33,501	2.2	\$70,030	\$1,751	\$21,009	\$525	751,910	33%	\$12.89	\$670	1.2
Wyoming	\$15.80	\$821	\$32,855	2.2	\$74,498	\$1,862	\$22,349	\$559	70,190	31%	\$14.76	\$768	1.1

1: BR = Bedroom.

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix B](#)

4: AMI = Fiscal Year 2017 Area Median Income.

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



ALABAMA

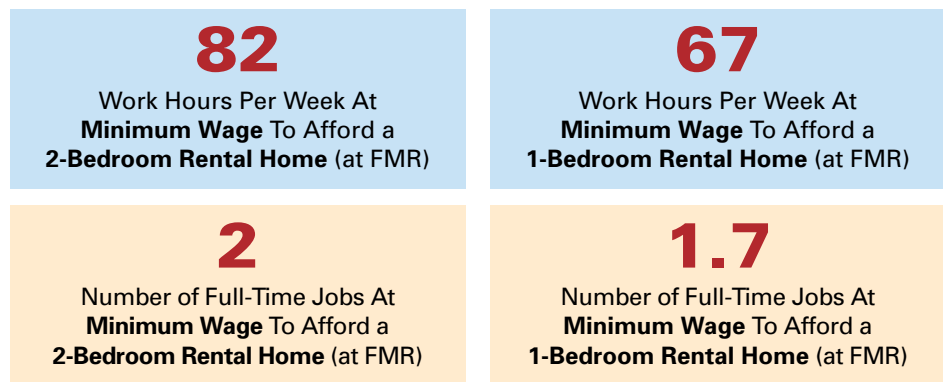
#44*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$768**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,561** monthly or **\$30,735** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

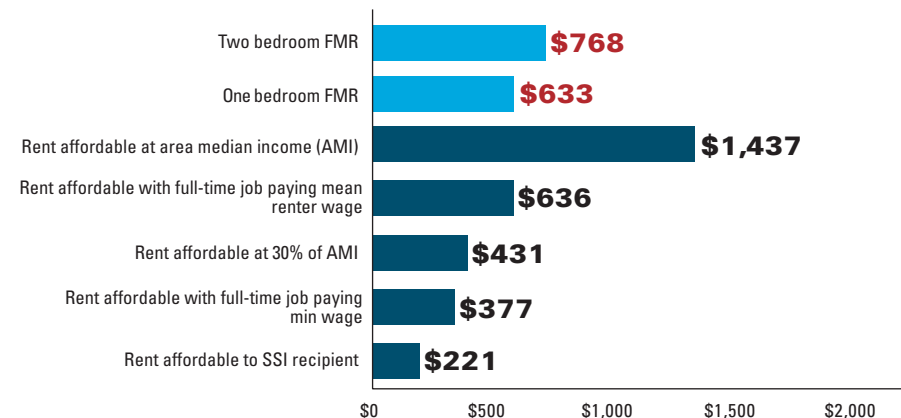
\$14.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.23
2-Bedroom Housing Wage	\$14.78
Number of Renter Households	579,180
Percent Renters	31%



MOST EXPENSIVE AREAS	HOUSING WAGE
Daphne-Fairhope-Foley MSA	\$18.79
Mobile MSA	\$17.15
Birmingham-Hoover HMFA	\$16.65
Montgomery MSA	\$15.81
Auburn-Opelika MSA	\$15.35



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Alabama	\$14.78	\$768	\$30,735	2.0	\$57,485	\$1,437	\$17,246	\$431	579,180	31%	\$12.23	\$636	1.2
Combined Nonmetro Areas	\$12.50	\$650	\$25,997	1.7	\$46,403	\$1,160	\$13,921	\$348	130,209	29%	\$10.42	\$542	1.2
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$12.12	\$630	\$25,200	1.7	\$53,000	\$1,325	\$15,900	\$398	13,975	31%	\$8.87	\$461	1.4
Auburn-Opelika MSA	\$15.35	\$798	\$31,920	2.1	\$59,200	\$1,480	\$17,760	\$444	23,418	41%	\$8.39	\$436	1.8
Birmingham-Hoover HMFA	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	124,471	31%	\$14.88	\$774	1.1
Chilton County HMFA	\$11.94	\$621	\$24,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,827	24%	\$11.59	\$603	1.0
Columbus MSA	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	9,170	41%	\$13.70	\$712	1.1
Daphne-Fairhope-Foley MSA	\$18.79	\$977	\$39,080	2.6	\$61,500	\$1,538	\$18,450	\$461	21,107	28%	\$10.79	\$561	1.7
Decatur MSA	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	16,217	27%	\$11.99	\$623	1.0
Dothan HMFA	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	16,549	33%	\$11.80	\$614	1.1
Florence-Muscle Shoals MSA	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	18,226	30%	\$10.27	\$534	1.3
Gadsden MSA	\$13.77	\$716	\$28,640	1.9	\$54,700	\$1,368	\$16,410	\$410	11,427	29%	\$9.98	\$519	1.4
Henry County HMFA	\$11.94	\$621	\$24,840	1.6	\$58,300	\$1,458	\$17,490	\$437	1,496	22%	\$11.57	\$602	1.0
Huntsville MSA	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	52,091	31%	\$13.37	\$695	1.1
Mobile MSA	\$17.15	\$892	\$35,680	2.4	\$55,100	\$1,378	\$16,530	\$413	51,580	33%	\$12.21	\$635	1.4
Montgomery MSA	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	50,171	35%	\$12.07	\$628	1.3
Pickens County HMFA	\$11.94	\$621	\$24,840	1.6	\$42,100	\$1,053	\$12,630	\$316	2,158	28%	\$7.60	\$395	1.6
Tuscaloosa HMFA	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	26,429	35%	\$10.80	\$562	1.4
Walker County HMFA	\$12.33	\$641	\$25,640	1.7	\$46,800	\$1,170	\$14,040	\$351	6,659	26%	\$9.86	\$513	1.3
<u>Counties</u>													
Autauga County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	5,319	26%	\$10.83	\$563	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Baldwin County	\$18.79	\$977	\$39,080	2.6	\$61,500	\$1,538	\$18,450	\$461	21,107	28%	\$10.79	\$561	1.7
Barbour County	\$12.90	\$671	\$26,840	1.8	\$46,100	\$1,153	\$13,830	\$346	3,358	36%	\$8.98	\$467	1.4
Bibb County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	1,749	25%	\$14.26	\$741	1.2
Blount County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	4,393	21%	\$8.49	\$442	2.0
Bullock County	\$11.94	\$621	\$24,840	1.6	\$46,100	\$1,153	\$13,830	\$346	1,074	29%	\$10.31	\$536	1.2
Butler County	\$11.94	\$621	\$24,840	1.6	\$40,900	\$1,023	\$12,270	\$307	2,412	30%	\$9.42	\$490	1.3
Calhoun County	\$12.12	\$630	\$25,200	1.7	\$53,000	\$1,325	\$15,900	\$398	13,975	31%	\$8.87	\$461	1.4
Chambers County	\$14.44	\$751	\$30,040	2.0	\$44,700	\$1,118	\$13,410	\$335	4,469	32%	\$11.07	\$576	1.3
Cherokee County	\$11.94	\$621	\$24,840	1.6	\$46,800	\$1,170	\$14,040	\$351	2,517	22%	\$11.16	\$580	1.1
Chilton County	\$11.94	\$621	\$24,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,827	24%	\$11.59	\$603	1.0
Choctaw County	\$13.17	\$685	\$27,400	1.8	\$52,500	\$1,313	\$15,750	\$394	1,028	18%	\$10.62	\$552	1.2
Clarke County	\$11.94	\$621	\$24,840	1.6	\$48,100	\$1,203	\$14,430	\$361	3,250	34%	\$9.61	\$500	1.2
Clay County	\$11.94	\$621	\$24,840	1.6	\$44,100	\$1,103	\$13,230	\$331	1,390	26%	\$10.04	\$522	1.2
Cleburne County	\$12.73	\$662	\$26,480	1.8	\$48,400	\$1,210	\$14,520	\$363	1,306	23%	\$14.66	\$763	0.9
Coffee County	\$12.71	\$661	\$26,440	1.8	\$61,500	\$1,538	\$18,450	\$461	6,200	32%	\$9.13	\$475	1.4
Colbert County	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	6,371	29%	\$12.94	\$673	1.0
Conecuh County	\$11.94	\$621	\$24,840	1.6	\$34,900	\$873	\$10,470	\$262	1,176	23%	\$7.96	\$414	1.5
Coosa County	\$13.13	\$683	\$27,320	1.8	\$45,100	\$1,128	\$13,530	\$338	920	21%	\$13.29	\$691	1.0
Covington County	\$11.94	\$621	\$24,840	1.6	\$46,600	\$1,165	\$13,980	\$350	3,778	25%	\$10.90	\$567	1.1
Crenshaw County	\$11.94	\$621	\$24,840	1.6	\$51,000	\$1,275	\$15,300	\$383	1,596	30%	\$12.01	\$624	1.0
Cullman County	\$12.54	\$652	\$26,080	1.7	\$48,000	\$1,200	\$14,400	\$360	7,739	25%	\$10.40	\$541	1.2
Dale County	\$12.21	\$635	\$25,400	1.7	\$57,800	\$1,445	\$17,340	\$434	7,226	38%	\$15.17	\$789	0.8
Dallas County	\$11.94	\$621	\$24,840	1.6	\$38,900	\$973	\$11,670	\$292	6,755	41%	\$10.09	\$525	1.2
DeKalb County	\$15.33	\$797	\$31,880	2.1	\$48,700	\$1,218	\$14,610	\$365	6,691	27%	\$10.80	\$562	1.4
Elmore County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	7,198	25%	\$9.40	\$489	1.7
Escambia County	\$11.94	\$621	\$24,840	1.6	\$38,000	\$950	\$11,400	\$285	3,885	28%	\$11.76	\$611	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Etowah County	\$13.77	\$716	\$28,640	1.9	\$54,700	\$1,368	\$16,410	\$410	11,427	29%	\$9.98	\$519	1.4
Fayette County	\$11.94	\$621	\$24,840	1.6	\$45,200	\$1,130	\$13,560	\$339	1,825	26%	\$8.02	\$417	1.5
Franklin County	\$11.94	\$621	\$24,840	1.6	\$46,900	\$1,173	\$14,070	\$352	3,883	32%	\$10.18	\$529	1.2
Geneva County	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	2,711	25%	\$8.77	\$456	1.4
Greene County	\$11.94	\$621	\$24,840	1.6	\$29,800	\$745	\$8,940	\$224	926	29%	\$9.66	\$502	1.2
Hale County	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	1,461	25%	\$8.84	\$460	1.7
Henry County	\$11.94	\$621	\$24,840	1.6	\$58,300	\$1,458	\$17,490	\$437	1,496	22%	\$11.57	\$602	1.0
Houston County	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	13,838	35%	\$12.08	\$628	1.0
Jackson County	\$12.38	\$644	\$25,760	1.7	\$47,000	\$1,175	\$14,100	\$353	5,406	26%	\$9.53	\$496	1.3
Jefferson County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	96,035	37%	\$15.39	\$800	1.1
Lamar County	\$11.94	\$621	\$24,840	1.6	\$42,400	\$1,060	\$12,720	\$318	1,741	28%	\$8.75	\$455	1.4
Lauderdale County	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	11,855	31%	\$8.17	\$425	1.6
Lawrence County	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	2,692	20%	\$10.72	\$557	1.1
Lee County	\$15.35	\$798	\$31,920	2.1	\$59,200	\$1,480	\$17,760	\$444	23,418	41%	\$8.39	\$436	1.8
Limestone County	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	7,643	24%	\$10.30	\$535	1.4
Lowndes County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	1,128	26%	\$13.80	\$718	1.1
Macon County	\$11.94	\$621	\$24,840	1.6	\$42,300	\$1,058	\$12,690	\$317	2,806	35%	\$8.62	\$448	1.4
Madison County	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	44,448	32%	\$13.71	\$713	1.0
Marengo County	\$11.94	\$621	\$24,840	1.6	\$50,300	\$1,258	\$15,090	\$377	2,472	30%	\$11.15	\$580	1.1
Marion County	\$11.94	\$621	\$24,840	1.6	\$43,500	\$1,088	\$13,050	\$326	3,119	25%	\$8.83	\$459	1.4
Marshall County	\$11.94	\$621	\$24,840	1.6	\$43,000	\$1,075	\$12,900	\$323	9,656	28%	\$9.59	\$498	1.2
Mobile County	\$17.15	\$892	\$35,680	2.4	\$55,100	\$1,378	\$16,530	\$413	51,580	33%	\$12.21	\$635	1.4
Monroe County	\$11.94	\$621	\$24,840	1.6	\$41,300	\$1,033	\$12,390	\$310	2,845	34%	\$8.14	\$423	1.5
Montgomery County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	36,526	41%	\$12.56	\$653	1.3
Morgan County	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	13,525	29%	\$12.09	\$629	1.0
Perry County	\$11.94	\$621	\$24,840	1.6	\$31,100	\$778	\$9,330	\$233	1,086	31%	\$7.39	\$384	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Pickens County	\$11.94	\$621	\$24,840	1.6	\$42,100	\$1,053	\$12,630	\$316	2,158	28%	\$7.60	\$395	1.6
Pike County	\$12.58	\$654	\$26,160	1.7	\$47,300	\$1,183	\$14,190	\$355	5,375	42%	\$10.05	\$523	1.3
Randolph County	\$12.73	\$662	\$26,480	1.8	\$46,400	\$1,160	\$13,920	\$348	2,562	29%	\$8.11	\$422	1.6
Russell County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	9,170	41%	\$13.70	\$712	1.1
St. Clair County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	6,348	20%	\$9.82	\$511	1.7
Shelby County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	15,946	21%	\$14.59	\$759	1.1
Sumter County	\$14.15	\$736	\$29,440	2.0	\$38,600	\$965	\$11,580	\$290	1,546	32%	\$11.14	\$579	1.3
Talladega County	\$12.98	\$675	\$27,000	1.8	\$47,700	\$1,193	\$14,310	\$358	9,095	29%	\$12.15	\$632	1.1
Tallapoosa County	\$11.94	\$621	\$24,840	1.6	\$48,500	\$1,213	\$14,550	\$364	4,674	29%	\$8.43	\$438	1.4
Tuscaloosa County	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	24,968	36%	\$10.86	\$565	1.4
Walker County	\$12.33	\$641	\$25,640	1.7	\$46,800	\$1,170	\$14,040	\$351	6,659	26%	\$9.86	\$513	1.3
Washington County	\$11.94	\$621	\$24,840	1.6	\$53,700	\$1,343	\$16,110	\$403	986	16%	\$18.59	\$966	0.6
Wilcox County	\$11.94	\$621	\$24,840	1.6	\$29,300	\$733	\$8,790	\$220	1,198	31%	\$12.82	\$666	0.9
Winston County	\$11.94	\$621	\$24,840	1.6	\$43,200	\$1,080	\$12,960	\$324	2,238	24%	\$9.60	\$499	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#9*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,256**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,187** monthly or **\$50,246** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.16
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	\$9.80
Average Renter Wage	\$19.11
2-Bedroom Housing Wage	\$24.16
Number of Renter Households	91,913
Percent Renters	37%

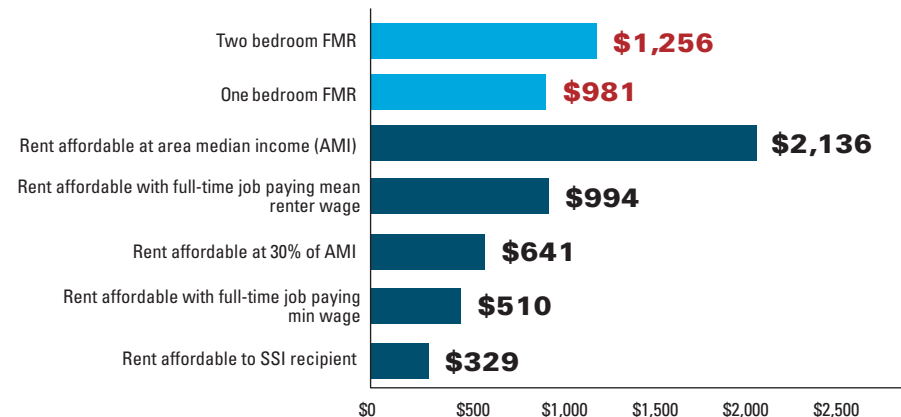
99
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

77
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Aleutians West Census Area	\$32.52
Nome Census Area	\$30.42
Denali Borough	\$30.37
Juneau City and Borough	\$28.19
Bethel Census Area	\$28.15



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Alaska	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Alaska	\$24.16	\$1,256	\$50,246	2.5	\$85,439	\$2,136	\$25,632	\$641	91,913	37%	\$19.11	\$994	1.3
Combined Nonmetro Areas	\$24.10	\$1,253	\$50,123	2.5	\$79,043	\$1,976	\$23,713	\$593	27,388	35%	\$23.48	\$1,221	1.0
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$24.87	\$1,293	\$51,720	2.5	\$89,000	\$2,225	\$26,700	\$668	42,055	40%	\$17.92	\$932	1.4
Fairbanks MSA	\$24.37	\$1,267	\$50,680	2.5	\$84,800	\$2,120	\$25,440	\$636	14,905	42%	\$16.25	\$845	1.5
Matanuska-Susitna Borough HMFA	\$20.02	\$1,041	\$41,640	2.0	\$90,400	\$2,260	\$27,120	\$678	7,565	24%	\$11.49	\$598	1.7
<u>Counties</u>													
Aleutians East Borough	\$20.71	\$1,077	\$43,080	2.1	\$65,200	\$1,630	\$19,560	\$489	321	47%	\$19.46	\$1,012	1.1
Aleutians West Census Area	\$32.52	\$1,691	\$67,640	3.3	\$90,200	\$2,255	\$27,060	\$677	771	68%	\$26.43	\$1,374	1.2
Anchorage Municipality	\$24.87	\$1,293	\$51,720	2.5	\$89,000	\$2,225	\$26,700	\$668	42,055	40%	\$17.92	\$932	1.4
Bethel Census Area	\$28.15	\$1,464	\$58,560	2.9	\$53,900	\$1,348	\$16,170	\$404	1,590	35%	\$21.36	\$1,111	1.3
Bristol Bay Borough	\$23.92	\$1,244	\$49,760	2.4	\$95,000	\$2,375	\$28,500	\$713	173	46%	\$21.48	\$1,117	1.1
Denali Borough	\$30.37	\$1,579	\$63,160	3.1	\$105,800	\$2,645	\$31,740	\$794	168	25%	\$26.60	\$1,383	1.1
Dillingham Census Area	\$22.92	\$1,192	\$47,680	2.3	\$59,100	\$1,478	\$17,730	\$443	536	40%	\$17.96	\$934	1.3
Fairbanks North Star Borough	\$24.37	\$1,267	\$50,680	2.5	\$84,800	\$2,120	\$25,440	\$636	14,905	42%	\$16.25	\$845	1.5
Haines Borough	\$19.37	\$1,007	\$40,280	2.0	\$68,300	\$1,708	\$20,490	\$512	364	31%	\$11.82	\$615	1.6
Hoonah-Angoon Census Area	\$16.56	\$861	\$34,440	1.7	\$61,500	\$1,538	\$18,450	\$461	301	34%	\$10.42	\$542	1.6
Juneau City and Borough	\$28.19	\$1,466	\$58,640	2.9	\$101,500	\$2,538	\$30,450	\$761	4,403	36%	\$14.77	\$768	1.9
Kenai Peninsula Borough	\$21.40	\$1,113	\$44,520	2.2	\$79,800	\$1,995	\$23,940	\$599	5,919	28%	\$14.76	\$768	1.5
Ketchikan Gateway Borough	\$25.33	\$1,317	\$52,680	2.6	\$87,400	\$2,185	\$26,220	\$656	2,171	41%	\$14.04	\$730	1.8
Kodiak Island Borough	\$21.08	\$1,096	\$43,840	2.2	\$82,300	\$2,058	\$24,690	\$617	1,827	40%	\$13.04	\$678	1.6
Kusilvak Census Area	\$18.67	\$971	\$38,840	1.9	\$43,400	\$1,085	\$13,020	\$326	389	23%	\$12.32	\$640	1.5
Lake and Peninsula Borough	\$17.50	\$910	\$36,400	1.8	\$55,900	\$1,398	\$16,770	\$419	169	34%	\$19.76	\$1,027	0.9
Matanuska-Susitna Borough	\$20.02	\$1,041	\$41,640	2.0	\$90,400	\$2,260	\$27,120	\$678	7,565	24%	\$11.49	\$598	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nome Census Area	\$30.42	\$1,582	\$63,280	3.1	\$47,800	\$1,195	\$14,340	\$359	1,276	44%	\$25.12	\$1,306	1.2
North Slope Borough	\$23.67	\$1,231	\$49,240	2.4	\$85,800	\$2,145	\$25,740	\$644	912	46%	\$52.71	\$2,741	0.4
Northwest Arctic Borough	\$24.27	\$1,262	\$50,480	2.5	\$62,800	\$1,570	\$18,840	\$471	843	44%	\$40.73	\$2,118	0.6
Petersburg Census Area	\$20.38	\$1,060	\$42,400	2.1	\$87,500	\$2,188	\$26,250	\$656	420	33%	\$11.30	\$588	1.8
Prince of Wales-Hyder Census Area	\$20.42	\$1,062	\$42,480	2.1	\$61,500	\$1,538	\$18,450	\$461	643	28%	\$14.16	\$736	1.4
Sitka City and Borough	\$24.58	\$1,278	\$51,120	2.5	\$82,300	\$2,058	\$24,690	\$617	1,416	41%	\$13.89	\$722	1.8
Skagway Municipality	\$27.19	\$1,414	\$56,560	2.8	\$87,000	\$2,175	\$26,100	\$653	183	45%	\$16.20	\$842	1.7
Southeast Fairbanks Census Area	\$23.52	\$1,223	\$48,920	2.4	\$75,800	\$1,895	\$22,740	\$569	632	30%	\$28.42	\$1,478	0.8
Valdez-Cordova Census Area	\$21.90	\$1,139	\$45,560	2.2	\$100,900	\$2,523	\$30,270	\$757	885	29%	\$19.51	\$1,015	1.1
Wrangell City and Borough	\$19.42	\$1,010	\$40,400	2.0	\$68,200	\$1,705	\$20,460	\$512	382	34%	\$9.81	\$510	2.0
Yakutat City and Borough	\$22.73	\$1,182	\$47,280	2.3	\$78,400	\$1,960	\$23,520	\$588	114	46%	\$10.06	\$523	2.3
Yukon-Koyukuk Census Area	\$15.17	\$789	\$31,560	1.5	\$49,600	\$1,240	\$14,880	\$372	580	29%	\$18.40	\$957	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#25*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$913**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,044** monthly or **\$36,525** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.56
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	\$10.00
Average Renter Wage	\$16.02
2-Bedroom Housing Wage	\$17.56
Number of Renter Households	898,351
Percent Renters	37%

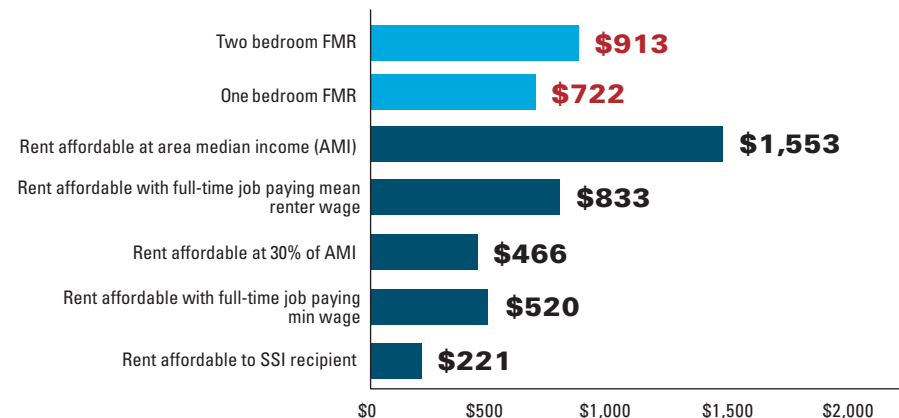
70
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

56
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Flagstaff MSA	\$19.94
Phoenix-Mesa-Scottsdale MSA	\$18.15
Prescott MSA	\$17.33
Yuma MSA	\$16.73
Tucson MSA	\$16.67



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Arizona	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Arizona	\$17.56	\$913	\$36,525	1.8	\$62,136	\$1,553	\$18,641	\$466	898,351	37%	\$16.02	\$833	1.1
Combined Nonmetro Areas	\$14.05	\$731	\$29,228	1.4	\$46,455	\$1,161	\$13,937	\$348	33,012	29%	\$15.12	\$786	0.9
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$19.94	\$1,037	\$41,480	2.0	\$62,800	\$1,570	\$18,840	\$471	18,751	40%	\$12.43	\$646	1.6
Lake Havasu City-Kingman MSA	\$14.65	\$762	\$30,480	1.5	\$46,000	\$1,150	\$13,800	\$345	26,612	33%	\$13.18	\$685	1.1
Phoenix-Mesa-Scottsdale MSA	\$18.15	\$944	\$37,760	1.8	\$66,200	\$1,655	\$19,860	\$497	602,639	38%	\$16.99	\$883	1.1
Prescott MSA	\$17.33	\$901	\$36,040	1.7	\$54,800	\$1,370	\$16,440	\$411	27,811	30%	\$12.19	\$634	1.4
Sierra Vista-Douglas MSA	\$14.37	\$747	\$29,880	1.4	\$55,900	\$1,398	\$16,770	\$419	15,639	32%	\$12.41	\$645	1.2
Tucson MSA	\$16.67	\$867	\$34,680	1.7	\$59,300	\$1,483	\$17,790	\$445	151,329	39%	\$13.21	\$687	1.3
Yuma MSA	\$16.73	\$870	\$34,800	1.7	\$44,500	\$1,113	\$13,350	\$334	22,558	32%	\$11.96	\$622	1.4
<u>Counties</u>													
Apache County	\$13.10	\$681	\$27,240	1.3	\$43,500	\$1,088	\$13,050	\$326	4,517	23%	\$20.07	\$1,044	0.7
Cochise County	\$14.37	\$747	\$29,880	1.4	\$55,900	\$1,398	\$16,770	\$419	15,639	32%	\$12.41	\$645	1.2
Coconino County	\$19.94	\$1,037	\$41,480	2.0	\$62,800	\$1,570	\$18,840	\$471	18,751	40%	\$12.43	\$646	1.6
Gila County	\$15.40	\$801	\$32,040	1.5	\$51,000	\$1,275	\$15,300	\$383	5,700	27%	\$13.81	\$718	1.1
Graham County	\$14.17	\$737	\$29,480	1.4	\$54,800	\$1,370	\$16,440	\$411	3,207	29%	\$11.54	\$600	1.2
Greenlee County	\$13.10	\$681	\$27,240	1.3	\$54,000	\$1,350	\$16,200	\$405	1,726	54%	\$41.53	\$2,160	0.3
La Paz County	\$13.83	\$719	\$28,760	1.4	\$45,100	\$1,128	\$13,530	\$338	2,393	26%	\$10.79	\$561	1.3
Maricopa County	\$18.15	\$944	\$37,760	1.8	\$66,200	\$1,655	\$19,860	\$497	567,191	39%	\$17.08	\$888	1.1
Mohave County	\$14.65	\$762	\$30,480	1.5	\$46,000	\$1,150	\$13,800	\$345	26,612	33%	\$13.18	\$685	1.1
Navajo County	\$14.38	\$748	\$29,920	1.4	\$43,200	\$1,080	\$12,960	\$324	10,247	30%	\$12.78	\$665	1.1
Pima County	\$16.67	\$867	\$34,680	1.7	\$59,300	\$1,483	\$17,790	\$445	151,329	39%	\$13.21	\$687	1.3
Pinal County	\$18.15	\$944	\$37,760	1.8	\$66,200	\$1,655	\$19,860	\$497	35,448	28%	\$12.99	\$676	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Santa Cruz County	\$13.10	\$681	\$27,240	1.3	\$44,500	\$1,113	\$13,350	\$334	5,222	34%	\$9.68	\$503	1.4
Yavapai County	\$17.33	\$901	\$36,040	1.7	\$54,800	\$1,370	\$16,440	\$411	27,811	30%	\$12.19	\$634	1.4
Yuma County	\$16.73	\$870	\$34,800	1.7	\$44,500	\$1,113	\$13,350	\$334	22,558	32%	\$11.96	\$622	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2017 Fair Market Rent.
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4: AMI = Fiscal Year 2017 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

#51*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$713**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,378** monthly or **\$28,535** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$13.72
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	\$8.50
Average Renter Wage	\$12.53
2-Bedroom Housing Wage	\$13.72
Number of Renter Households	385,713
Percent Renters	34%

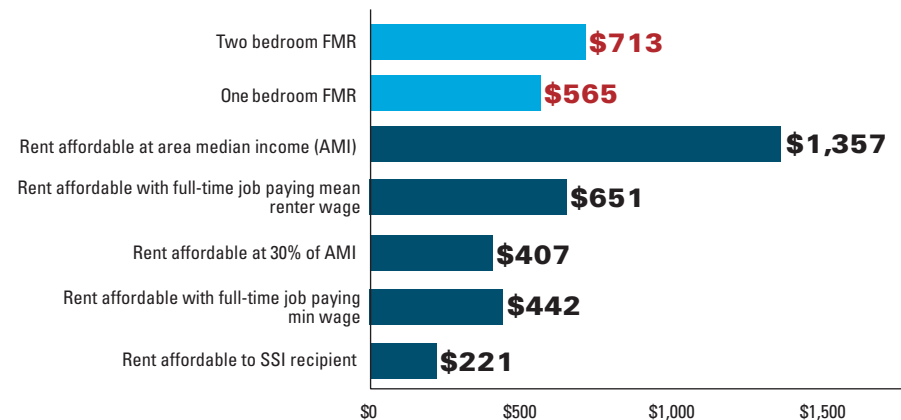
65
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

51
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Crittenden County	\$16.06
Little Rock-North Little Rock-Conway HMFA	\$15.65
Hot Springs MSA	\$14.71
Fayetteville-Springdale-Rogers HMFA	\$14.38
Jonesboro HMFA	\$14.13



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Arkansas	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Arkansas	\$13.72	\$713	\$28,535	1.6	\$54,262	\$1,357	\$16,278	\$407	385,713	34%	\$12.53	\$651	1.1
Combined Nonmetro Areas	\$12.05	\$627	\$25,073	1.4	\$46,324	\$1,158	\$13,897	\$347	136,938	30%	\$10.46	\$544	1.2
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers HMFA	\$14.38	\$748	\$29,920	1.7	\$66,100	\$1,653	\$19,830	\$496	66,851	38%	\$16.61	\$864	0.9
Fort Smith HMFA	\$13.06	\$679	\$27,160	1.5	\$49,800	\$1,245	\$14,940	\$374	24,978	34%	\$11.54	\$600	1.1
Grant County HMFA	\$11.96	\$622	\$24,880	1.4	\$58,600	\$1,465	\$17,580	\$440	1,554	23%	\$11.83	\$615	1.0
Hot Springs MSA	\$14.71	\$765	\$30,600	1.7	\$54,400	\$1,360	\$16,320	\$408	13,177	33%	\$10.17	\$529	1.4
Jonesboro HMFA	\$14.13	\$735	\$29,400	1.7	\$51,100	\$1,278	\$15,330	\$383	15,837	41%	\$10.29	\$535	1.4
Little River County HMFA	\$11.75	\$611	\$24,440	1.4	\$50,500	\$1,263	\$15,150	\$379	1,391	26%	\$13.26	\$689	0.9
Little Rock-North Little Rock-Conway HMFA	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	95,464	35%	\$13.27	\$690	1.2
Memphis HMFA	\$16.06	\$835	\$33,400	1.9	\$60,000	\$1,500	\$18,000	\$450	7,849	43%	\$10.46	\$544	1.5
Pine Bluff MSA	\$12.67	\$659	\$26,360	1.5	\$47,700	\$1,193	\$14,310	\$358	12,071	34%	\$10.90	\$567	1.2
Poinsett County HMFA	\$12.15	\$632	\$25,280	1.4	\$42,100	\$1,053	\$12,630	\$316	3,565	38%	\$10.76	\$560	1.1
Texarkana HMFA	\$13.85	\$720	\$28,800	1.6	\$52,600	\$1,315	\$15,780	\$395	6,038	36%	\$11.04	\$574	1.3
<u>Counties</u>													
Arkansas County	\$11.75	\$611	\$24,440	1.4	\$50,000	\$1,250	\$15,000	\$375	2,577	33%	\$13.56	\$705	0.9
Ashley County	\$11.75	\$611	\$24,440	1.4	\$45,300	\$1,133	\$13,590	\$340	2,037	24%	\$12.77	\$664	0.9
Baxter County	\$12.67	\$659	\$26,360	1.5	\$48,800	\$1,220	\$14,640	\$366	4,438	24%	\$10.37	\$539	1.2
Benton County	\$14.38	\$748	\$29,920	1.7	\$66,100	\$1,653	\$19,830	\$496	28,284	33%	\$19.32	\$1,004	0.7
Boone County	\$11.98	\$623	\$24,920	1.4	\$49,000	\$1,225	\$14,700	\$368	4,310	29%	\$11.33	\$589	1.1
Bradley County	\$13.23	\$688	\$27,520	1.6	\$41,400	\$1,035	\$12,420	\$311	1,496	33%	\$8.18	\$426	1.6
Calhoun County	\$11.96	\$622	\$24,880	1.4	\$48,400	\$1,210	\$14,520	\$363	425	20%	\$15.62	\$812	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$12.35	\$642	\$25,680	1.5	\$46,800	\$1,170	\$14,040	\$351	2,680	24%	\$10.43	\$542	1.2
Chicot County	\$11.75	\$611	\$24,440	1.4	\$35,100	\$878	\$10,530	\$263	1,460	32%	\$8.59	\$447	1.4
Clark County	\$11.75	\$611	\$24,440	1.4	\$51,600	\$1,290	\$15,480	\$387	3,170	37%	\$8.77	\$456	1.3
Clay County	\$11.75	\$611	\$24,440	1.4	\$41,700	\$1,043	\$12,510	\$313	1,753	27%	\$7.65	\$398	1.5
Cleburne County	\$12.69	\$660	\$26,400	1.5	\$52,600	\$1,315	\$15,780	\$395	2,422	24%	\$9.08	\$472	1.4
Cleveland County	\$12.67	\$659	\$26,360	1.5	\$47,700	\$1,193	\$14,310	\$358	718	22%	\$9.97	\$519	1.3
Columbia County	\$11.75	\$611	\$24,440	1.4	\$53,600	\$1,340	\$16,080	\$402	3,053	32%	\$9.48	\$493	1.2
Conway County	\$13.23	\$688	\$27,520	1.6	\$49,800	\$1,245	\$14,940	\$374	2,262	27%	\$8.27	\$430	1.6
Craighead County	\$14.13	\$735	\$29,400	1.7	\$51,100	\$1,278	\$15,330	\$383	15,837	41%	\$10.29	\$535	1.4
Crawford County	\$13.06	\$679	\$27,160	1.5	\$49,800	\$1,245	\$14,940	\$374	5,503	23%	\$10.19	\$530	1.3
Crittenden County	\$16.06	\$835	\$33,400	1.9	\$60,000	\$1,500	\$18,000	\$450	7,849	43%	\$10.46	\$544	1.5
Cross County	\$12.88	\$670	\$26,800	1.5	\$48,800	\$1,220	\$14,640	\$366	2,492	36%	\$8.70	\$452	1.5
Dallas County	\$11.75	\$611	\$24,440	1.4	\$48,300	\$1,208	\$14,490	\$362	1,104	34%	\$10.87	\$565	1.1
Desha County	\$11.75	\$611	\$24,440	1.4	\$43,500	\$1,088	\$13,050	\$326	2,242	43%	\$10.21	\$531	1.2
Drew County	\$11.88	\$618	\$24,720	1.4	\$44,900	\$1,123	\$13,470	\$337	2,871	39%	\$6.69	\$348	1.8
Faulkner County	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	15,912	37%	\$10.97	\$570	1.4
Franklin County	\$11.75	\$611	\$24,440	1.4	\$46,500	\$1,163	\$13,950	\$349	1,966	29%	\$9.74	\$506	1.2
Fulton County	\$11.75	\$611	\$24,440	1.4	\$43,000	\$1,075	\$12,900	\$323	1,284	24%	\$6.91	\$359	1.7
Garland County	\$14.71	\$765	\$30,600	1.7	\$54,400	\$1,360	\$16,320	\$408	13,177	33%	\$10.17	\$529	1.4
Grant County	\$11.96	\$622	\$24,880	1.4	\$58,600	\$1,465	\$17,580	\$440	1,554	23%	\$11.83	\$615	1.0
Greene County	\$12.65	\$658	\$26,320	1.5	\$50,700	\$1,268	\$15,210	\$380	5,895	35%	\$10.94	\$569	1.2
Hempstead County	\$11.79	\$613	\$24,520	1.4	\$45,300	\$1,133	\$13,590	\$340	2,523	32%	\$9.58	\$498	1.2
Hot Spring County	\$12.48	\$649	\$25,960	1.5	\$51,300	\$1,283	\$15,390	\$385	3,402	28%	\$9.04	\$470	1.4
Howard County	\$11.75	\$611	\$24,440	1.4	\$43,100	\$1,078	\$12,930	\$323	1,750	35%	\$10.52	\$547	1.1
Independence County	\$11.75	\$611	\$24,440	1.4	\$46,300	\$1,158	\$13,890	\$347	4,071	29%	\$10.43	\$542	1.1
Izard County	\$11.75	\$611	\$24,440	1.4	\$41,100	\$1,028	\$12,330	\$308	1,213	22%	\$7.80	\$405	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$11.75	\$611	\$24,440	1.4	\$42,000	\$1,050	\$12,600	\$315	2,029	32%	\$10.64	\$553	1.1
Jefferson County	\$12.67	\$659	\$26,360	1.5	\$47,700	\$1,193	\$14,310	\$358	10,130	36%	\$10.99	\$572	1.2
Johnson County	\$12.27	\$638	\$25,520	1.4	\$40,300	\$1,008	\$12,090	\$302	2,907	29%	\$9.47	\$492	1.3
Lafayette County	\$11.75	\$611	\$24,440	1.4	\$41,400	\$1,035	\$12,420	\$311	797	28%	\$11.21	\$583	1.0
Lawrence County	\$11.75	\$611	\$24,440	1.4	\$45,100	\$1,128	\$13,530	\$338	1,983	30%	\$8.32	\$433	1.4
Lee County	\$11.75	\$611	\$24,440	1.4	\$35,500	\$888	\$10,650	\$266	1,554	43%	\$10.10	\$525	1.2
Lincoln County	\$12.67	\$659	\$26,360	1.5	\$47,700	\$1,193	\$14,310	\$358	1,223	30%	\$10.00	\$520	1.3
Little River County	\$11.75	\$611	\$24,440	1.4	\$50,500	\$1,263	\$15,150	\$379	1,391	26%	\$13.26	\$689	0.9
Logan County	\$11.75	\$611	\$24,440	1.4	\$47,500	\$1,188	\$14,250	\$356	2,273	26%	\$9.06	\$471	1.3
Lonoke County	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	7,672	30%	\$9.33	\$485	1.7
Madison County	\$14.38	\$748	\$29,920	1.7	\$66,100	\$1,653	\$19,830	\$496	1,513	24%	\$10.43	\$543	1.4
Marion County	\$11.75	\$611	\$24,440	1.4	\$41,000	\$1,025	\$12,300	\$308	1,407	21%	\$10.34	\$538	1.1
Miller County	\$13.85	\$720	\$28,800	1.6	\$52,600	\$1,315	\$15,780	\$395	6,038	36%	\$11.04	\$574	1.3
Mississippi County	\$12.02	\$625	\$25,000	1.4	\$41,800	\$1,045	\$12,540	\$314	7,271	42%	\$14.22	\$739	0.8
Monroe County	\$11.75	\$611	\$24,440	1.4	\$38,600	\$965	\$11,580	\$290	1,281	38%	\$7.30	\$379	1.6
Montgomery County	\$11.75	\$611	\$24,440	1.4	\$43,100	\$1,078	\$12,930	\$323	793	20%	\$8.83	\$459	1.3
Nevada County	\$11.83	\$615	\$24,600	1.4	\$44,300	\$1,108	\$13,290	\$332	1,001	29%	\$10.76	\$560	1.1
Newton County	\$11.75	\$611	\$24,440	1.4	\$44,000	\$1,100	\$13,200	\$330	522	16%	\$6.68	\$347	1.8
Ouachita County	\$11.75	\$611	\$24,440	1.4	\$45,200	\$1,130	\$13,560	\$339	3,486	33%	\$9.60	\$499	1.2
Perry County	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	773	20%	\$8.29	\$431	1.9
Phillips County	\$11.75	\$611	\$24,440	1.4	\$37,200	\$930	\$11,160	\$279	3,965	49%	\$10.61	\$552	1.1
Pike County	\$11.75	\$611	\$24,440	1.4	\$40,700	\$1,018	\$12,210	\$305	1,060	24%	\$9.24	\$481	1.3
Poinsett County	\$12.15	\$632	\$25,280	1.4	\$42,100	\$1,053	\$12,630	\$316	3,565	38%	\$10.76	\$560	1.1
Polk County	\$11.75	\$611	\$24,440	1.4	\$42,800	\$1,070	\$12,840	\$321	1,659	21%	\$9.77	\$508	1.2
Pope County	\$12.40	\$645	\$25,800	1.5	\$51,000	\$1,275	\$15,300	\$383	7,340	32%	\$11.53	\$599	1.1
Prairie County	\$11.75	\$611	\$24,440	1.4	\$44,800	\$1,120	\$13,440	\$336	1,126	29%	\$8.56	\$445	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	61,364	40%	\$14.18	\$738	1.1
Randolph County	\$11.75	\$611	\$24,440	1.4	\$47,800	\$1,195	\$14,340	\$359	1,973	27%	\$5.61	\$292	2.1
St. Francis County	\$11.75	\$611	\$24,440	1.4	\$38,200	\$955	\$11,460	\$287	4,183	44%	\$9.57	\$498	1.2
Saline County	\$15.65	\$814	\$32,560	1.8	\$62,500	\$1,563	\$18,750	\$469	9,743	23%	\$10.47	\$545	1.5
Scott County	\$11.75	\$611	\$24,440	1.4	\$43,400	\$1,085	\$13,020	\$326	1,045	26%	\$6.97	\$362	1.7
Searcy County	\$11.75	\$611	\$24,440	1.4	\$42,500	\$1,063	\$12,750	\$319	613	19%	\$5.62	\$292	2.1
Sebastian County	\$13.06	\$679	\$27,160	1.5	\$49,800	\$1,245	\$14,940	\$374	19,475	39%	\$11.93	\$620	1.1
Sevier County	\$11.75	\$611	\$24,440	1.4	\$45,800	\$1,145	\$13,740	\$344	1,672	28%	\$9.57	\$498	1.2
Sharp County	\$11.75	\$611	\$24,440	1.4	\$40,900	\$1,023	\$12,270	\$307	1,596	22%	\$9.74	\$506	1.2
Stone County	\$11.88	\$618	\$24,720	1.4	\$42,600	\$1,065	\$12,780	\$320	1,238	24%	\$7.65	\$398	1.6
Union County	\$12.88	\$670	\$26,800	1.5	\$49,900	\$1,248	\$14,970	\$374	4,812	29%	\$14.60	\$759	0.9
Van Buren County	\$11.75	\$611	\$24,440	1.4	\$40,800	\$1,020	\$12,240	\$306	1,592	23%	\$12.16	\$633	1.0
Washington County	\$14.38	\$748	\$29,920	1.7	\$66,100	\$1,653	\$19,830	\$496	37,054	45%	\$13.55	\$705	1.1
White County	\$11.96	\$622	\$24,880	1.4	\$54,000	\$1,350	\$16,200	\$405	9,246	31%	\$9.45	\$491	1.3
Woodruff County	\$11.75	\$611	\$24,440	1.4	\$37,800	\$945	\$11,340	\$284	1,126	39%	\$9.13	\$475	1.3
Yell County	\$11.75	\$611	\$24,440	1.4	\$45,300	\$1,133	\$13,590	\$340	2,492	32%	\$9.40	\$489	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#3*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,608**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,359** monthly or **\$64,311** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.92
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$20.66
2-Bedroom Housing Wage	\$30.92
Number of Renter Households	5,808,625
Percent Renters	46%

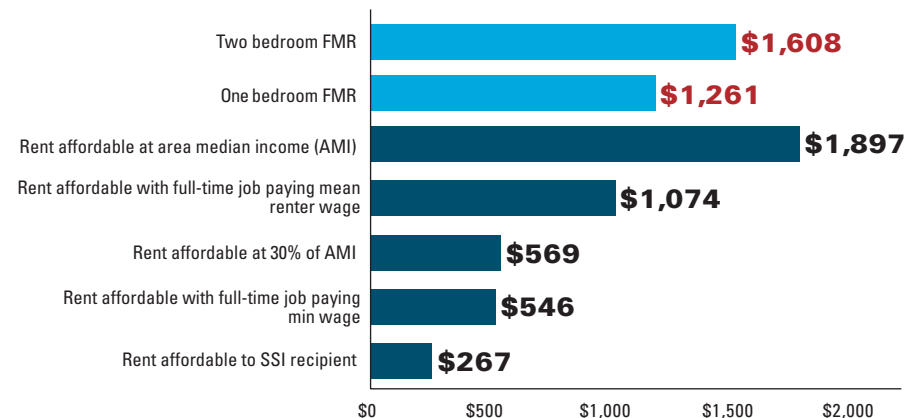
118
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

92
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Francisco HMFA	\$58.04
San Jose-Sunnyvale-Santa Clara HMFA	\$42.69
Oakland-Fremont HMFA	\$41.79
Santa Cruz-Watsonville MSA	\$35.15
Santa Ana-Anaheim-Irvine HMFA	\$34.87



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

California	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
California	\$30.92	\$1,608	\$64,311	2.9	\$75,864	\$1,897	\$22,759	\$569	5,808,625	46%	\$20.66	\$1,074	1.5
Combined Nonmetro Areas	\$18.75	\$975	\$39,002	1.8	\$59,033	\$1,476	\$17,710	\$443	113,957	35%	\$11.52	\$599	1.6
<u>Metropolitan Areas</u>													
Bakersfield MSA	\$16.23	\$844	\$33,760	1.5	\$53,000	\$1,325	\$15,900	\$398	112,575	43%	\$13.23	\$688	1.2
Chico MSA	\$17.75	\$923	\$36,920	1.7	\$62,600	\$1,565	\$18,780	\$470	35,287	41%	\$12.35	\$642	1.4
El Centro MSA	\$15.81	\$822	\$32,880	1.5	\$49,700	\$1,243	\$14,910	\$373	20,675	45%	\$8.41	\$437	1.9
Fresno MSA	\$17.06	\$887	\$35,480	1.6	\$50,000	\$1,250	\$15,000	\$375	139,831	47%	\$12.23	\$636	1.4
Hanford-Corcoran MSA	\$15.44	\$803	\$32,120	1.5	\$50,200	\$1,255	\$15,060	\$377	20,191	49%	\$13.43	\$698	1.1
Los Angeles-Long Beach-Glendale HMFA	\$29.71	\$1,545	\$61,800	2.8	\$64,300	\$1,608	\$19,290	\$482	1,763,190	54%	\$20.00	\$1,040	1.5
Madera MSA	\$17.17	\$893	\$35,720	1.6	\$51,300	\$1,283	\$15,390	\$385	16,884	39%	\$12.32	\$640	1.4
Merced MSA	\$14.92	\$776	\$31,040	1.4	\$48,500	\$1,213	\$14,550	\$364	37,568	48%	\$12.33	\$641	1.2
Modesto MSA	\$18.04	\$938	\$37,520	1.7	\$57,500	\$1,438	\$17,250	\$431	73,242	43%	\$13.64	\$709	1.3
Napa MSA	\$30.73	\$1,598	\$63,920	2.9	\$91,000	\$2,275	\$27,300	\$683	19,816	40%	\$17.24	\$897	1.8
Oakland-Fremont HMFA	\$41.79	\$2,173	\$86,920	4.0	\$97,400	\$2,435	\$29,220	\$731	400,241	42%	\$21.29	\$1,107	2.0
Oxnard-Thousand Oaks-Ventura MSA	\$33.88	\$1,762	\$70,480	3.2	\$85,600	\$2,140	\$25,680	\$642	96,360	36%	\$16.98	\$883	2.0
Redding MSA	\$17.15	\$892	\$35,680	1.6	\$61,800	\$1,545	\$18,540	\$464	26,044	38%	\$12.39	\$645	1.4
Riverside-San Bernardino-Ontario MSA *	\$23.02	\$1,197	\$47,880	2.2	\$63,200	\$1,580	\$18,960	\$474	493,904	38%	\$13.38	\$696	1.7
Sacramento--Roseville--Arden-Arcade HMFA	\$19.92	\$1,036	\$41,440	1.9	\$75,200	\$1,880	\$22,560	\$564	290,705	40%	\$15.86	\$825	1.3
Salinas MSA	\$27.25	\$1,417	\$56,680	2.6	\$63,100	\$1,578	\$18,930	\$473	63,655	51%	\$15.09	\$785	1.8
San Benito County HMFA	\$28.65	\$1,490	\$59,600	2.7	\$73,400	\$1,835	\$22,020	\$551	6,420	37%	\$13.85	\$720	2.1
San Diego-Carlsbad MSA *	\$33.48	\$1,741	\$69,640	3.2	\$79,300	\$1,983	\$23,790	\$595	515,078	47%	\$19.92	\$1,036	1.7
San Francisco HMFA	\$58.04	\$3,018	\$120,720	5.5	\$115,300	\$2,883	\$34,590	\$865	369,819	52%	\$35.40	\$1,841	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

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4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	San Jose-Sunnyvale-Santa Clara HMFA	\$42.69	\$2,220	\$88,800	4.1	\$113,300	\$2,833	\$33,990	\$850	268,627	43%	\$39.89	\$2,074	1.1
	San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$25.17	\$1,309	\$52,360	2.4	\$83,200	\$2,080	\$24,960	\$624	43,862	42%	\$13.36	\$695	1.9
	Santa Ana-Anaheim-Irvine HMFA	\$34.87	\$1,813	\$72,520	3.3	\$88,000	\$2,200	\$26,400	\$660	427,202	42%	\$19.89	\$1,034	1.8
	Santa Cruz-Watsonville MSA	\$35.15	\$1,828	\$73,120	3.3	\$83,300	\$2,083	\$24,990	\$625	40,174	42%	\$14.06	\$731	2.5
	Santa Maria-Santa Barbara MSA	\$29.90	\$1,555	\$62,200	2.8	\$73,900	\$1,848	\$22,170	\$554	68,630	48%	\$16.63	\$865	1.8
	Santa Rosa MSA	\$30.23	\$1,572	\$62,880	2.9	\$83,900	\$2,098	\$25,170	\$629	76,192	41%	\$17.15	\$892	1.8
	Stockton-Lodi MSA	\$18.60	\$967	\$38,680	1.8	\$61,100	\$1,528	\$18,330	\$458	94,986	43%	\$13.27	\$690	1.4
	Vallejo-Fairfield MSA	\$24.88	\$1,294	\$51,760	2.4	\$80,400	\$2,010	\$24,120	\$603	57,533	40%	\$16.85	\$876	1.5
	Visalia-Porterville MSA	\$16.79	\$873	\$34,920	1.6	\$47,300	\$1,183	\$14,190	\$355	57,885	43%	\$11.05	\$575	1.5
	Yolo HMFA	\$22.60	\$1,175	\$47,000	2.2	\$74,700	\$1,868	\$22,410	\$560	34,493	48%	\$13.72	\$713	1.6
	Yuba City MSA	\$17.04	\$886	\$35,440	1.6	\$55,500	\$1,388	\$16,650	\$416	23,599	41%	\$12.04	\$626	1.4
Counties														
	Alameda County	\$41.79	\$2,173	\$86,920	4.0	\$97,400	\$2,435	\$29,220	\$731	264,263	47%	\$21.99	\$1,143	1.9
	Alpine County	\$16.27	\$846	\$33,840	1.5	\$74,200	\$1,855	\$22,260	\$557	76	21%	\$11.75	\$611	1.4
	Amador County	\$19.46	\$1,012	\$40,480	1.9	\$70,900	\$1,773	\$21,270	\$532	3,348	24%	\$10.26	\$534	1.9
	Butte County	\$17.75	\$923	\$36,920	1.7	\$62,600	\$1,565	\$18,780	\$470	35,287	41%	\$12.35	\$642	1.4
	Calaveras County	\$16.67	\$867	\$34,680	1.6	\$69,200	\$1,730	\$20,760	\$519	3,794	21%	\$10.37	\$539	1.6
	Colusa County	\$15.81	\$822	\$32,880	1.5	\$58,300	\$1,458	\$17,490	\$437	2,635	38%	\$13.30	\$692	1.2
	Contra Costa County	\$41.79	\$2,173	\$86,920	4.0	\$97,400	\$2,435	\$29,220	\$731	135,978	35%	\$19.85	\$1,032	2.1
	Del Norte County	\$17.12	\$890	\$35,600	1.6	\$54,100	\$1,353	\$16,230	\$406	3,716	39%	\$9.90	\$515	1.7
	El Dorado County	\$19.92	\$1,036	\$41,440	1.9	\$75,200	\$1,880	\$22,560	\$564	17,225	26%	\$11.75	\$611	1.7
	Fresno County	\$17.06	\$887	\$35,480	1.6	\$50,000	\$1,250	\$15,000	\$375	139,831	47%	\$12.23	\$636	1.4
	Glenn County	\$14.90	\$775	\$31,000	1.4	\$53,600	\$1,340	\$16,080	\$402	3,642	38%	\$11.92	\$620	1.3
	Humboldt County	\$19.73	\$1,026	\$41,040	1.9	\$54,500	\$1,363	\$16,350	\$409	23,908	45%	\$11.39	\$592	1.7

* 50th percentile FMR (See Appendix B).

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California

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Imperial County	\$15.81	\$822	\$32,880	1.5	\$49,700	\$1,243	\$14,910	\$373	20,675	45%	\$8.41	\$437	1.9
Inyo County	\$16.88	\$878	\$35,120	1.6	\$71,200	\$1,780	\$21,360	\$534	2,847	36%	\$12.74	\$662	1.3
Kern County	\$16.23	\$844	\$33,760	1.5	\$53,000	\$1,325	\$15,900	\$398	112,575	43%	\$13.23	\$688	1.2
Kings County	\$15.44	\$803	\$32,120	1.5	\$50,200	\$1,255	\$15,060	\$377	20,191	49%	\$13.43	\$698	1.1
Lake County	\$17.60	\$915	\$36,600	1.7	\$46,200	\$1,155	\$13,860	\$347	9,979	37%	\$11.61	\$604	1.5
Lassen County	\$17.63	\$917	\$36,680	1.7	\$68,800	\$1,720	\$20,640	\$516	3,392	35%	\$10.49	\$546	1.7
Los Angeles County	\$29.71	\$1,545	\$61,800	2.8	\$64,300	\$1,608	\$19,290	\$482	1,763,190	54%	\$20.00	\$1,040	1.5
Madera County	\$17.17	\$893	\$35,720	1.6	\$51,300	\$1,283	\$15,390	\$385	16,884	39%	\$12.32	\$640	1.4
Marin County	\$58.04	\$3,018	\$120,720	5.5	\$115,300	\$2,883	\$34,590	\$865	38,941	38%	\$19.21	\$999	3.0
Mariposa County	\$16.62	\$864	\$34,560	1.6	\$65,500	\$1,638	\$19,650	\$491	2,121	29%	\$10.70	\$556	1.6
Mendocino County	\$19.83	\$1,031	\$41,240	1.9	\$59,500	\$1,488	\$17,850	\$446	14,338	42%	\$10.49	\$545	1.9
Merced County	\$14.92	\$776	\$31,040	1.4	\$48,500	\$1,213	\$14,550	\$364	37,568	48%	\$12.33	\$641	1.2
Modoc County	\$13.10	\$681	\$27,240	1.2	\$48,000	\$1,200	\$14,400	\$360	978	26%	\$9.45	\$491	1.4
Mono County	\$22.88	\$1,190	\$47,600	2.2	\$75,800	\$1,895	\$22,740	\$569	1,987	41%	\$12.97	\$674	1.8
Monterey County	\$27.25	\$1,417	\$56,680	2.6	\$63,100	\$1,578	\$18,930	\$473	63,655	51%	\$15.09	\$785	1.8
Napa County	\$30.73	\$1,598	\$63,920	2.9	\$91,000	\$2,275	\$27,300	\$683	19,816	40%	\$17.24	\$897	1.8
Nevada County	\$25.17	\$1,309	\$52,360	2.4	\$69,600	\$1,740	\$20,880	\$522	11,310	28%	\$12.84	\$668	2.0
Orange County	\$34.87	\$1,813	\$72,520	3.3	\$88,000	\$2,200	\$26,400	\$660	427,202	42%	\$19.89	\$1,034	1.8
Placer County	\$19.92	\$1,036	\$41,440	1.9	\$75,200	\$1,880	\$22,560	\$564	40,490	30%	\$15.70	\$816	1.3
Plumas County	\$15.98	\$831	\$33,240	1.5	\$62,600	\$1,565	\$18,780	\$470	2,275	28%	\$9.22	\$479	1.7
Riverside County *	\$23.02	\$1,197	\$47,880	2.2	\$63,200	\$1,580	\$18,960	\$474	246,093	35%	\$13.17	\$685	1.7
Sacramento County	\$19.92	\$1,036	\$41,440	1.9	\$75,200	\$1,880	\$22,560	\$564	232,990	45%	\$16.29	\$847	1.2
San Benito County	\$28.65	\$1,490	\$59,600	2.7	\$73,400	\$1,835	\$22,020	\$551	6,420	37%	\$13.85	\$720	2.1
San Bernardino County *	\$23.02	\$1,197	\$47,880	2.2	\$63,200	\$1,580	\$18,960	\$474	247,811	40%	\$13.57	\$706	1.7
San Diego County *	\$33.48	\$1,741	\$69,640	3.2	\$79,300	\$1,983	\$23,790	\$595	515,078	47%	\$19.92	\$1,036	1.7
San Francisco County	\$58.04	\$3,018	\$120,720	5.5	\$115,300	\$2,883	\$34,590	\$865	224,589	64%	\$37.53	\$1,952	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
San Joaquin County	\$18.60	\$967	\$38,680	1.8	\$61,100	\$1,528	\$18,330	\$458	94,986	43%	\$13.27	\$690	1.4
San Luis Obispo County	\$25.17	\$1,309	\$52,360	2.4	\$83,200	\$2,080	\$24,960	\$624	43,862	42%	\$13.36	\$695	1.9
San Mateo County	\$58.04	\$3,018	\$120,720	5.5	\$115,300	\$2,883	\$34,590	\$865	106,289	41%	\$36.35	\$1,890	1.6
Santa Barbara County	\$29.90	\$1,555	\$62,200	2.8	\$73,900	\$1,848	\$22,170	\$554	68,630	48%	\$16.63	\$865	1.8
Santa Clara County	\$42.69	\$2,220	\$88,800	4.1	\$113,300	\$2,833	\$33,990	\$850	268,627	43%	\$39.89	\$2,074	1.1
Santa Cruz County	\$35.15	\$1,828	\$73,120	3.3	\$83,300	\$2,083	\$24,990	\$625	40,174	42%	\$14.06	\$731	2.5
Shasta County	\$17.15	\$892	\$35,680	1.6	\$61,800	\$1,545	\$18,540	\$464	26,044	38%	\$12.39	\$645	1.4
Sierra County	\$22.13	\$1,151	\$46,040	2.1	\$59,500	\$1,488	\$17,850	\$446	271	22%	\$5.17	\$269	4.3
Siskiyou County	\$15.65	\$814	\$32,560	1.5	\$47,500	\$1,188	\$14,250	\$356	6,934	36%	\$10.50	\$546	1.5
Solano County	\$24.88	\$1,294	\$51,760	2.4	\$80,400	\$2,010	\$24,120	\$603	57,533	40%	\$16.85	\$876	1.5
Sonoma County	\$30.23	\$1,572	\$62,880	2.9	\$83,900	\$2,098	\$25,170	\$629	76,192	41%	\$17.15	\$892	1.8
Stanislaus County	\$18.04	\$938	\$37,520	1.7	\$57,500	\$1,438	\$17,250	\$431	73,242	43%	\$13.64	\$709	1.3
Sutter County	\$17.04	\$886	\$35,440	1.6	\$55,500	\$1,388	\$16,650	\$416	13,053	41%	\$11.50	\$598	1.5
Tehama County	\$15.83	\$823	\$32,920	1.5	\$51,300	\$1,283	\$15,390	\$385	7,696	32%	\$13.02	\$677	1.2
Trinity County	\$15.63	\$813	\$32,520	1.5	\$50,800	\$1,270	\$15,240	\$381	1,706	31%	\$9.22	\$479	1.7
Tulare County	\$16.79	\$873	\$34,920	1.6	\$47,300	\$1,183	\$14,190	\$355	57,885	43%	\$11.05	\$575	1.5
Tuolumne County	\$18.63	\$969	\$38,760	1.8	\$60,200	\$1,505	\$18,060	\$452	7,004	32%	\$11.99	\$623	1.6
Ventura County	\$33.88	\$1,762	\$70,480	3.2	\$85,600	\$2,140	\$25,680	\$642	96,360	36%	\$16.98	\$883	2.0
Yolo County	\$22.60	\$1,175	\$47,000	2.2	\$74,700	\$1,868	\$22,410	\$560	34,493	48%	\$13.72	\$713	1.6
Yuba County	\$17.04	\$886	\$35,440	1.6	\$55,500	\$1,388	\$16,650	\$416	10,546	42%	\$13.37	\$695	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#12*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,143**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,809** monthly or **\$45,707** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	\$9.30
Average Renter Wage	\$17.13
2-Bedroom Housing Wage	\$21.97
Number of Renter Households	722,202
Percent Renters	36%

95
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

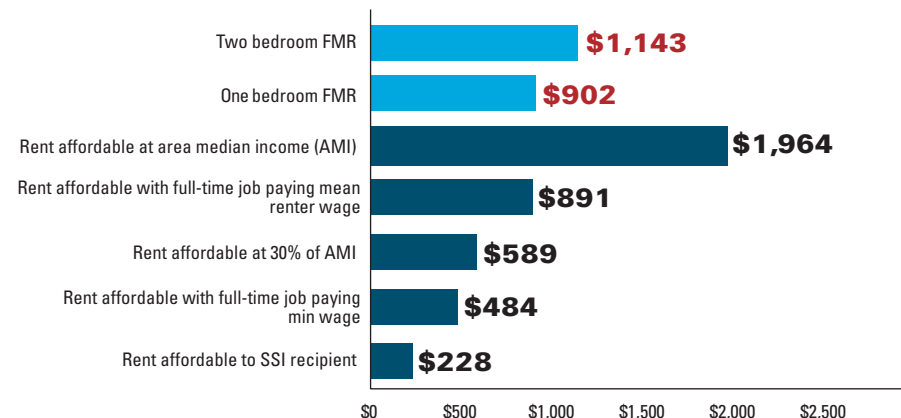
75
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pitkin County	\$30.75
Denver-Aurora-Lakewood MSA *	\$25.10
San Miguel County	\$25.04
Summit County	\$24.56
Eagle County	\$24.15

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Colorado	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Colorado	\$21.97	\$1,143	\$45,707	2.4	\$78,554	\$1,964	\$23,566	\$589	722,202	36%	\$17.13	\$891	1.3
Combined Nonmetro Areas	\$17.16	\$892	\$35,690	1.8	\$64,172	\$1,604	\$19,252	\$481	84,272	32%	\$13.13	\$683	1.3
<u>Metropolitan Areas</u>													
Boulder MSA	\$23.85	\$1,240	\$49,600	2.6	\$98,200	\$2,455	\$29,460	\$737	46,353	38%	\$17.15	\$892	1.4
Colorado Springs HMFA	\$18.27	\$950	\$38,000	2.0	\$73,600	\$1,840	\$22,080	\$552	91,933	37%	\$14.75	\$767	1.2
Denver-Aurora-Lakewood MSA *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	383,221	37%	\$19.41	\$1,010	1.3
Fort Collins MSA	\$19.15	\$996	\$39,840	2.1	\$76,800	\$1,920	\$23,040	\$576	44,874	36%	\$13.23	\$688	1.4
Grand Junction MSA	\$15.37	\$799	\$31,960	1.7	\$66,300	\$1,658	\$19,890	\$497	18,307	31%	\$12.05	\$627	1.3
Greeley MSA	\$17.25	\$897	\$35,880	1.9	\$75,700	\$1,893	\$22,710	\$568	28,870	31%	\$13.93	\$724	1.2
Pueblo MSA	\$15.42	\$802	\$32,080	1.7	\$50,500	\$1,263	\$15,150	\$379	22,519	36%	\$11.70	\$608	1.3
Teller County HMFA	\$19.29	\$1,003	\$40,120	2.1	\$79,100	\$1,978	\$23,730	\$593	1,853	19%	\$9.21	\$479	2.1
<u>Counties</u>													
Adams County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	55,585	35%	\$15.80	\$821	1.6
Alamosa County	\$13.75	\$715	\$28,600	1.5	\$47,900	\$1,198	\$14,370	\$359	2,546	43%	\$10.15	\$528	1.4
Arapahoe County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	86,906	38%	\$19.23	\$1,000	1.3
Archuleta County	\$15.54	\$808	\$32,320	1.7	\$60,800	\$1,520	\$18,240	\$456	1,507	28%	\$9.98	\$519	1.6
Baca County	\$13.10	\$681	\$27,240	1.4	\$46,600	\$1,165	\$13,980	\$350	425	27%	\$9.10	\$473	1.4
Bent County	\$13.19	\$686	\$27,440	1.4	\$44,100	\$1,103	\$13,230	\$331	480	29%	\$12.53	\$652	1.1
Boulder County	\$23.85	\$1,240	\$49,600	2.6	\$98,200	\$2,455	\$29,460	\$737	46,353	38%	\$17.15	\$892	1.4
Broomfield County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	7,433	32%	\$26.61	\$1,384	0.9
Chaffee County	\$14.69	\$764	\$30,560	1.6	\$59,800	\$1,495	\$17,940	\$449	1,897	24%	\$9.75	\$507	1.5
Cheyenne County	\$13.10	\$681	\$27,240	1.4	\$67,900	\$1,698	\$20,370	\$509	184	25%	\$16.19	\$842	0.8
Clear Creek County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	903	21%	\$13.66	\$710	1.8

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Conejos County	\$13.10	\$681	\$27,240	1.4	\$50,600	\$1,265	\$15,180	\$380	608	21%	\$7.86	\$409	1.7
Costilla County	\$13.10	\$681	\$27,240	1.4	\$43,400	\$1,085	\$13,020	\$326	350	24%	\$7.05	\$367	1.9
Crowley County	\$13.10	\$681	\$27,240	1.4	\$43,300	\$1,083	\$12,990	\$325	228	20%	\$13.19	\$686	1.0
Custer County	\$13.10	\$681	\$27,240	1.4	\$42,700	\$1,068	\$12,810	\$320	405	20%	\$9.34	\$485	1.4
Delta County	\$16.06	\$835	\$33,400	1.7	\$53,800	\$1,345	\$16,140	\$404	3,463	29%	\$10.30	\$535	1.6
Denver County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	139,521	51%	\$22.28	\$1,159	1.1
Dolores County	\$13.10	\$681	\$27,240	1.4	\$46,700	\$1,168	\$14,010	\$350	162	23%	\$27.78	\$1,445	0.5
Douglas County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	22,852	21%	\$19.82	\$1,031	1.3
Eagle County	\$24.15	\$1,256	\$50,240	2.6	\$89,500	\$2,238	\$26,850	\$671	5,866	33%	\$14.27	\$742	1.7
Elbert County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	951	11%	\$10.97	\$570	2.3
El Paso County	\$18.27	\$950	\$38,000	2.0	\$73,600	\$1,840	\$22,080	\$552	91,933	37%	\$14.75	\$767	1.2
Fremont County	\$13.63	\$709	\$28,360	1.5	\$52,000	\$1,300	\$15,600	\$390	4,758	29%	\$9.96	\$518	1.4
Garfield County	\$19.60	\$1,019	\$40,760	2.1	\$70,400	\$1,760	\$21,120	\$528	7,291	35%	\$16.85	\$876	1.2
Gilpin County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	599	23%	\$14.81	\$770	1.7
Grand County	\$18.13	\$943	\$37,720	1.9	\$74,300	\$1,858	\$22,290	\$557	1,432	27%	\$10.80	\$562	1.7
Gunnison County	\$15.38	\$800	\$32,000	1.7	\$70,800	\$1,770	\$21,240	\$531	2,558	41%	\$10.95	\$569	1.4
Hinsdale County †	\$14.50	\$754	\$30,160	1.6	\$73,500	\$1,838	\$22,050	\$551	95	24%			
Huerfano County	\$13.10	\$681	\$27,240	1.4	\$46,100	\$1,153	\$13,830	\$346	817	27%	\$8.62	\$448	1.5
Jackson County	\$14.17	\$737	\$29,480	1.5	\$59,900	\$1,498	\$17,970	\$449	198	32%	\$13.81	\$718	1.0
Jefferson County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	67,179	30%	\$15.36	\$799	1.6
Kiowa County	\$14.90	\$775	\$31,000	1.6	\$53,100	\$1,328	\$15,930	\$398	141	24%	\$15.71	\$817	0.9
Kit Carson County	\$13.10	\$681	\$27,240	1.4	\$53,800	\$1,345	\$16,140	\$404	958	32%	\$11.68	\$607	1.1
Lake County	\$16.71	\$869	\$34,760	1.8	\$69,500	\$1,738	\$20,850	\$521	1,315	43%	\$13.89	\$722	1.2
La Plata County	\$18.60	\$967	\$38,680	2.0	\$73,300	\$1,833	\$21,990	\$550	7,100	33%	\$13.98	\$727	1.3
Larimer County	\$19.15	\$996	\$39,840	2.1	\$76,800	\$1,920	\$23,040	\$576	44,874	36%	\$13.23	\$688	1.4
Las Animas County	\$15.25	\$793	\$31,720	1.6	\$58,000	\$1,450	\$17,400	\$435	1,818	31%	\$10.37	\$539	1.5

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Lincoln County	\$13.10	\$681	\$27,240	1.4	\$60,700	\$1,518	\$18,210	\$455	574	34%	\$10.77	\$560	1.2
Logan County	\$13.50	\$702	\$28,080	1.5	\$55,400	\$1,385	\$16,620	\$416	2,695	34%	\$11.24	\$585	1.2
Mesa County	\$15.37	\$799	\$31,960	1.7	\$66,300	\$1,658	\$19,890	\$497	18,307	31%	\$12.05	\$627	1.3
Mineral County	\$13.10	\$681	\$27,240	1.4	\$72,900	\$1,823	\$21,870	\$547	43	12%	\$8.99	\$467	1.5
Moffat County	\$13.98	\$727	\$29,080	1.5	\$69,000	\$1,725	\$20,700	\$518	1,500	30%	\$14.42	\$750	1.0
Montezuma County	\$13.10	\$681	\$27,240	1.4	\$53,100	\$1,328	\$15,930	\$398	3,086	30%	\$11.63	\$605	1.1
Montrose County	\$15.31	\$796	\$31,840	1.6	\$56,100	\$1,403	\$16,830	\$421	5,022	30%	\$10.70	\$556	1.4
Morgan County	\$13.10	\$681	\$27,240	1.4	\$54,000	\$1,350	\$16,200	\$405	3,674	35%	\$14.22	\$739	0.9
Otero County	\$13.60	\$707	\$28,280	1.5	\$43,500	\$1,088	\$13,050	\$326	2,701	36%	\$10.15	\$528	1.3
Ouray County	\$20.69	\$1,076	\$43,040	2.2	\$73,300	\$1,833	\$21,990	\$550	561	28%	\$12.56	\$653	1.6
Park County *	\$25.10	\$1,305	\$52,200	2.7	\$83,900	\$2,098	\$25,170	\$629	1,292	18%	\$10.81	\$562	2.3
Phillips County	\$13.10	\$681	\$27,240	1.4	\$60,100	\$1,503	\$18,030	\$451	509	30%	\$12.64	\$657	1.0
Pitkin County	\$30.75	\$1,599	\$63,960	3.3	\$98,000	\$2,450	\$29,400	\$735	2,636	35%	\$18.71	\$973	1.6
Prowers County	\$13.10	\$681	\$27,240	1.4	\$46,800	\$1,170	\$14,040	\$351	1,592	33%	\$9.77	\$508	1.3
Pueblo County	\$15.42	\$802	\$32,080	1.7	\$50,500	\$1,263	\$15,150	\$379	22,519	36%	\$11.70	\$608	1.3
Rio Blanco County	\$14.15	\$736	\$29,440	1.5	\$78,100	\$1,953	\$23,430	\$586	826	33%	\$19.28	\$1,002	0.7
Rio Grande County	\$13.10	\$681	\$27,240	1.4	\$49,600	\$1,240	\$14,880	\$372	1,539	33%	\$11.83	\$615	1.1
Routt County	\$21.83	\$1,135	\$45,400	2.3	\$79,300	\$1,983	\$23,790	\$595	2,912	31%	\$13.86	\$721	1.6
Saguache County	\$13.10	\$681	\$27,240	1.4	\$43,100	\$1,078	\$12,930	\$323	785	30%	\$11.75	\$611	1.1
San Juan County	\$20.27	\$1,054	\$42,160	2.2	\$54,900	\$1,373	\$16,470	\$412	100	35%	\$9.02	\$469	2.2
San Miguel County	\$25.04	\$1,302	\$52,080	2.7	\$79,000	\$1,975	\$23,700	\$593	1,309	40%	\$15.28	\$795	1.6
Sedgwick County	\$13.10	\$681	\$27,240	1.4	\$57,400	\$1,435	\$17,220	\$431	246	26%	\$10.61	\$551	1.2
Summit County	\$24.56	\$1,277	\$51,080	2.6	\$88,600	\$2,215	\$26,580	\$665	3,415	34%	\$11.33	\$589	2.2
Teller County	\$19.29	\$1,003	\$40,120	2.1	\$79,100	\$1,978	\$23,730	\$593	1,853	19%	\$9.21	\$479	2.1
Washington County	\$13.10	\$681	\$27,240	1.4	\$53,600	\$1,340	\$16,080	\$402	513	26%	\$16.82	\$875	0.8
Weld County	\$17.25	\$897	\$35,880	1.9	\$75,700	\$1,893	\$22,710	\$568	28,870	31%	\$13.93	\$724	1.2

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuma County	\$13.10	\$681	\$27,240	1.4	\$57,300	\$1,433	\$17,190	\$430	1,432	37%	\$12.95	\$673	1.0

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

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CONNECTICUT

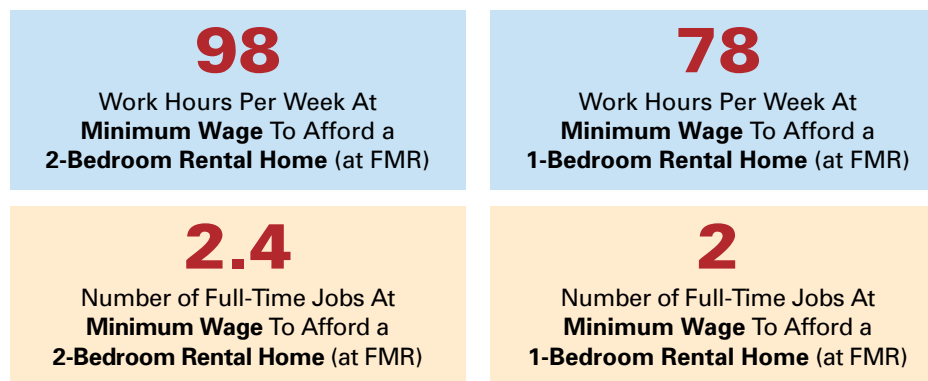
#8*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,285**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,284** monthly or **\$51,408** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

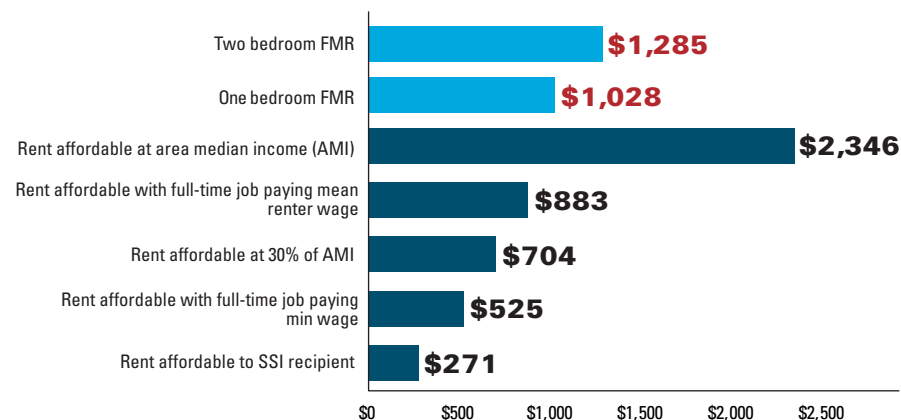
\$24.72
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$16.97
2-Bedroom Housing Wage	\$24.72
Number of Renter Households	446,356
Percent Renters	33%



MOST EXPENSIVE AREAS	HOUSING WAGE
Stamford-Norwalk HMFA	\$37.65
Danbury HMFA	\$26.48
Southern Middlesex County HMFA	\$26.29
New Haven-Meriden HMFA	\$25.48
Milford-Ansonia-Seymour HMFA	\$24.90



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Connecticut

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	\$24.72	\$1,285	\$51,408	2.4	\$93,850	\$2,346	\$28,155	\$704	446,356	33%	\$16.97	\$883	1.5
Combined Nonmetro Areas	\$21.06	\$1,095	\$43,800	2.1	\$91,700	\$2,293	\$27,510	\$688	17,121	23%	\$12.10	\$629	1.7
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$23.90	\$1,243	\$49,720	2.4	\$86,300	\$2,158	\$25,890	\$647	42,395	33%	\$22.58	\$1,174	1.1
Colchester-Lebanon HMFA	\$22.12	\$1,150	\$46,000	2.2	\$109,700	\$2,743	\$32,910	\$823	1,572	19%	\$15.20	\$791	1.5
Danbury HMFA	\$26.48	\$1,377	\$55,080	2.6	\$114,700	\$2,868	\$34,410	\$860	17,637	25%	\$22.58	\$1,174	1.2
Hartford-West Hartford-East Hartford HMFA *	\$23.31	\$1,212	\$48,480	2.3	\$89,700	\$2,243	\$26,910	\$673	149,895	34%	\$15.97	\$831	1.5
Milford-Ansonia-Seymour HMFA	\$24.90	\$1,295	\$51,800	2.5	\$93,500	\$2,338	\$28,050	\$701	12,515	27%	\$13.97	\$726	1.8
New Haven-Meriden HMFA	\$25.48	\$1,325	\$53,000	2.5	\$88,100	\$2,203	\$26,430	\$661	80,294	39%	\$13.97	\$726	1.8
Norwich-New London HMFA	\$20.71	\$1,077	\$43,080	2.1	\$82,100	\$2,053	\$24,630	\$616	34,076	35%	\$15.20	\$791	1.4
Southern Middlesex County HMFA	\$26.29	\$1,367	\$54,680	2.6	\$106,200	\$2,655	\$31,860	\$797	3,519	18%	\$13.24	\$689	2.0
Stamford-Norwalk HMFA	\$37.65	\$1,958	\$78,320	3.7	\$142,800	\$3,570	\$42,840	\$1,071	45,907	34%	\$22.58	\$1,174	1.7
Waterbury HMFA	\$19.12	\$994	\$39,760	1.9	\$63,000	\$1,575	\$18,900	\$473	28,333	40%	\$13.97	\$726	1.4
Windham County HMFA	\$18.06	\$939	\$37,560	1.8	\$72,900	\$1,823	\$21,870	\$547	13,092	30%	\$10.29	\$535	1.8
<u>Counties</u>													
Litchfield County	\$21.06	\$1,095	\$43,800	2.1	\$91,700	\$2,293	\$27,510	\$688	17,121	23%	\$12.10	\$629	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

DELAWARE

#15*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,124**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,748** monthly or **\$44,978** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.62
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$17.06
2-Bedroom Housing Wage	\$21.62
Number of Renter Households	99,173
Percent Renters	29%

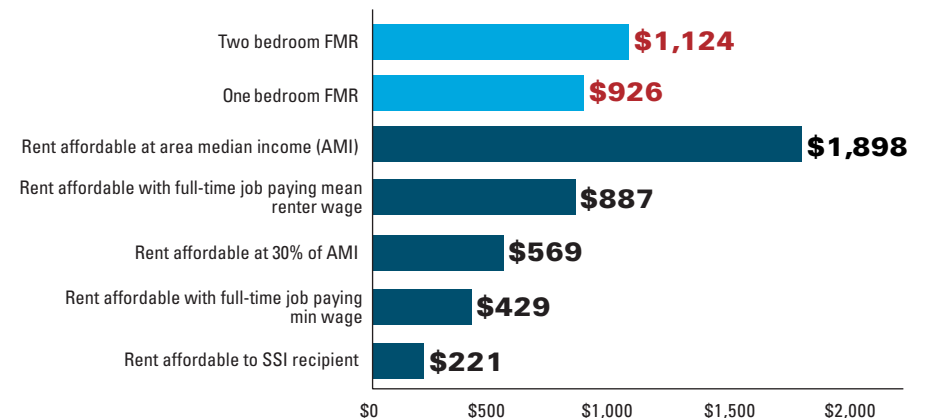
105
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

86
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
New Castle County	\$23.29
Dover MSA	\$19.94
Sussex County	\$17.60



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Delaware	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Delaware	\$21.62	\$1,124	\$44,978	2.6	\$75,913	\$1,898	\$22,774	\$569	99,173	29%	\$17.06	\$887	1.3
<u>Metropolitan Areas</u>													
Dover MSA †	\$19.94	\$1,037	\$41,480	2.4	\$65,000	\$1,625	\$19,500	\$488	18,386	30%			
Philadelphia-Camden-Wilmington MSA *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	62,593	31%	\$18.35	\$954	1.3
Sussex County HMFA	\$17.60	\$915	\$36,600	2.1	\$65,900	\$1,648	\$19,770	\$494	18,194	22%	\$12.10	\$629	1.5
<u>Counties</u>													
Kent County †	\$19.94	\$1,037	\$41,480	2.4	\$65,000	\$1,625	\$19,500	\$488	18,386	30%			
New Castle County *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	62,593	31%	\$18.35	\$954	1.3
Sussex County	\$17.60	\$915	\$36,600	2.1	\$65,900	\$1,648	\$19,770	\$494	18,194	22%	\$12.10	\$629	1.5

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#2*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,746**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,820** monthly or **\$69,840** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$33.58
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	\$12.50
Average Renter Wage	\$27.20
2-Bedroom Housing Wage	\$33.58
Number of Renter Households	160,640
Percent Renters	59%

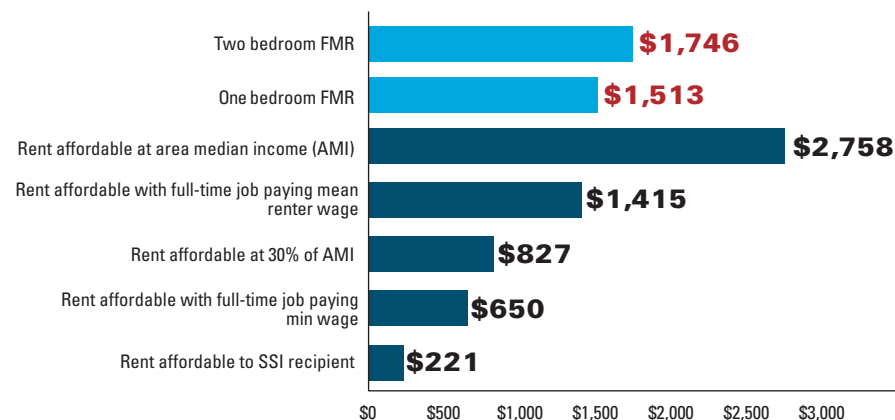
107
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

93
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

District of Columbia	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
District of Columbia	\$33.58	\$1,746	\$69,840	2.7	\$110,300	\$2,758	\$33,090	\$827	160,640	59%	\$27.20	\$1,415	1.2
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA *	\$33.58	\$1,746	\$69,840	2.7	\$110,300	\$2,758	\$33,090	\$827	160,640	59%	\$27.20	\$1,415	1.2
<u>Counties</u>													
District of Columbia *	\$33.58	\$1,746	\$69,840	2.7	\$110,300	\$2,758	\$33,090	\$827	160,640	59%	\$27.20	\$1,415	1.2

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA

#17*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,075**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,584** monthly or **\$43,007** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.68
PER HOUR
STATE HOUSING
WAGE

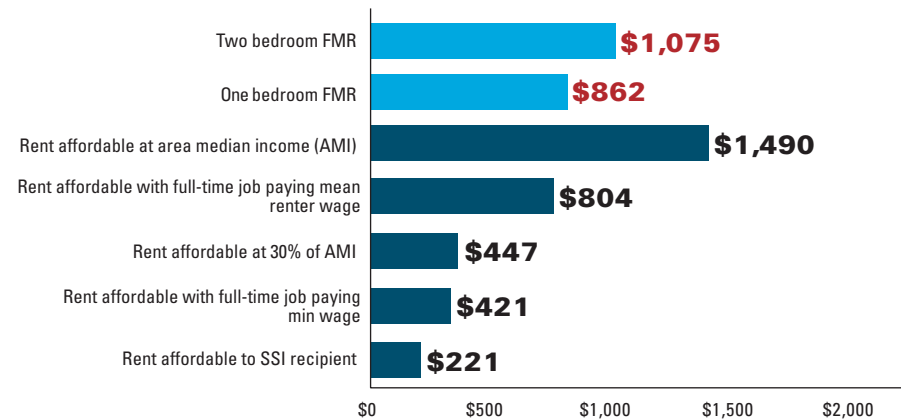
FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.10
Average Renter Wage	\$15.46
2-Bedroom Housing Wage	\$20.68
Number of Renter Households	2,535,234
Percent Renters	35%

102 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	82 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.6 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$32.35
West Palm Beach-Boca Raton HMFA *	\$26.35
Fort Lauderdale HMFA	\$25.13
Miami-Miami Beach-Kendall HMFA	\$24.90
Naples-Immokalee-Marco Island MSA	\$22.98

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Florida	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Florida	\$20.68	\$1,075	\$43,007	2.6	\$59,583	\$1,490	\$17,875	\$447	2,535,234	35%	\$15.46	\$804	1.3
Combined Nonmetro Areas	\$16.29	\$847	\$33,881	2.0	\$48,362	\$1,209	\$14,509	\$363	68,202	28%	\$11.65	\$606	1.4
<u>Metropolitan Areas</u>													
Baker County HMFA	\$14.46	\$752	\$30,080	1.8	\$59,100	\$1,478	\$17,730	\$443	1,799	22%	\$7.67	\$399	1.9
Cape Coral-Fort Myers MSA	\$17.69	\$920	\$36,800	2.2	\$57,900	\$1,448	\$17,370	\$434	78,125	31%	\$14.10	\$733	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$18.48	\$961	\$38,440	2.3	\$71,500	\$1,788	\$21,450	\$536	27,323	36%	\$13.40	\$697	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$18.44	\$959	\$38,360	2.3	\$54,300	\$1,358	\$16,290	\$407	59,977	30%	\$11.88	\$618	1.6
Fort Lauderdale HMFA	\$25.13	\$1,307	\$52,280	3.1	\$64,100	\$1,603	\$19,230	\$481	244,593	36%	\$17.24	\$897	1.5
Gainesville MSA	\$16.88	\$878	\$35,120	2.1	\$65,200	\$1,630	\$19,560	\$489	46,436	45%	\$11.28	\$587	1.5
Gulf County HMFA	\$16.71	\$869	\$34,760	2.1	\$49,700	\$1,243	\$14,910	\$373	1,426	27%	\$12.40	\$645	1.3
Homosassa Springs MSA	\$14.73	\$766	\$30,640	1.8	\$45,000	\$1,125	\$13,500	\$338	11,478	19%	\$10.97	\$570	1.3
Jacksonville HMFA	\$18.63	\$969	\$38,760	2.3	\$64,400	\$1,610	\$19,320	\$483	181,462	35%	\$15.64	\$813	1.2
Lakelandnter Haven MSA	\$16.12	\$838	\$33,520	2.0	\$52,500	\$1,313	\$15,750	\$394	69,045	31%	\$14.11	\$734	1.1
Miami-Miami Beach-Kendall HMFA	\$24.90	\$1,295	\$51,800	3.1	\$51,800	\$1,295	\$15,540	\$389	389,327	46%	\$17.13	\$891	1.5
Naples-Immokalee-Marco Island MSA	\$22.98	\$1,195	\$47,800	2.8	\$68,300	\$1,708	\$20,490	\$512	36,155	28%	\$15.04	\$782	1.5
North Port-Sarasota-Bradenton MSA	\$20.44	\$1,063	\$42,520	2.5	\$65,500	\$1,638	\$19,650	\$491	87,917	28%	\$14.78	\$769	1.4
Ocala MSA	\$15.77	\$820	\$32,800	1.9	\$51,500	\$1,288	\$15,450	\$386	32,326	24%	\$12.40	\$645	1.3
Orlando-Kissimmee-Sanford MSA	\$19.27	\$1,002	\$40,080	2.4	\$58,400	\$1,460	\$17,520	\$438	310,972	39%	\$15.30	\$796	1.3
Palm Bay-Melbourne-Titusville MSA	\$17.00	\$884	\$35,360	2.1	\$61,700	\$1,543	\$18,510	\$463	63,137	28%	\$15.11	\$786	1.1
Palm Coast HMFA	\$19.77	\$1,028	\$41,120	2.4	\$57,600	\$1,440	\$17,280	\$432	8,325	23%	\$12.61	\$656	1.6
Panama City-Lynn Haven-Panama City Beach MSA	\$18.25	\$949	\$37,960	2.3	\$56,700	\$1,418	\$17,010	\$425	26,185	39%	\$12.69	\$660	1.4
Pensacola-Ferry Pass-Brent MSA	\$17.25	\$897	\$35,880	2.1	\$62,000	\$1,550	\$18,600	\$465	60,038	35%	\$14.04	\$730	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Florida

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Port St. Lucie MSA	\$19.88	\$1,034	\$41,360	2.5	\$58,000	\$1,450	\$17,400	\$435	44,475	26%	\$12.84	\$668	1.5
Punta Gorda MSA	\$16.88	\$878	\$35,120	2.1	\$54,500	\$1,363	\$16,350	\$409	15,837	22%	\$12.15	\$632	1.4
Sebastian-Vero Beach MSA	\$16.27	\$846	\$33,840	2.0	\$61,900	\$1,548	\$18,570	\$464	14,657	25%	\$12.45	\$647	1.3
Sebring MSA	\$14.33	\$745	\$29,800	1.8	\$42,200	\$1,055	\$12,660	\$317	9,730	24%	\$10.38	\$540	1.4
Tallahassee HMFA	\$17.63	\$917	\$36,680	2.2	\$68,400	\$1,710	\$20,520	\$513	59,061	44%	\$11.43	\$595	1.5
Tampa-St. Petersburg-Clearwater MSA	\$19.50	\$1,014	\$40,560	2.4	\$59,800	\$1,495	\$17,940	\$449	408,090	36%	\$16.18	\$841	1.2
The Villages MSA	\$14.12	\$734	\$29,360	1.7	\$60,000	\$1,500	\$18,000	\$450	4,727	10%	\$10.36	\$539	1.4
Wakulla County HMFA	\$15.94	\$829	\$33,160	2.0	\$63,900	\$1,598	\$19,170	\$479	2,693	25%	\$9.54	\$496	1.7
Walton County HMFA	\$15.87	\$825	\$33,000	2.0	\$58,800	\$1,470	\$17,640	\$441	6,632	28%	\$12.84	\$668	1.2
West Palm Beach-Boca Raton HMFA *	\$26.35	\$1,370	\$54,800	3.3	\$67,900	\$1,698	\$20,370	\$509	165,084	31%	\$17.57	\$914	1.5
Counties													
Alachua County	\$16.88	\$878	\$35,120	2.1	\$65,200	\$1,630	\$19,560	\$489	45,255	47%	\$11.29	\$587	1.5
Baker County	\$14.46	\$752	\$30,080	1.8	\$59,100	\$1,478	\$17,730	\$443	1,799	22%	\$7.67	\$399	1.9
Bay County	\$18.25	\$949	\$37,960	2.3	\$56,700	\$1,418	\$17,010	\$425	26,185	39%	\$12.69	\$660	1.4
Bradford County	\$12.54	\$652	\$26,080	1.5	\$53,600	\$1,340	\$16,080	\$402	2,293	26%	\$9.30	\$483	1.3
Brevard County	\$17.00	\$884	\$35,360	2.1	\$61,700	\$1,543	\$18,510	\$463	63,137	28%	\$15.11	\$786	1.1
Broward County	\$25.13	\$1,307	\$52,280	3.1	\$64,100	\$1,603	\$19,230	\$481	244,593	36%	\$17.24	\$897	1.5
Calhoun County	\$12.54	\$652	\$26,080	1.5	\$40,700	\$1,018	\$12,210	\$305	909	19%	\$9.99	\$519	1.3
Charlotte County	\$16.88	\$878	\$35,120	2.1	\$54,500	\$1,363	\$16,350	\$409	15,837	22%	\$12.15	\$632	1.4
Citrus County	\$14.73	\$766	\$30,640	1.8	\$45,000	\$1,125	\$13,500	\$338	11,478	19%	\$10.97	\$570	1.3
Clay County	\$18.63	\$969	\$38,760	2.3	\$64,400	\$1,610	\$19,320	\$483	17,429	25%	\$12.02	\$625	1.6
Collier County	\$22.98	\$1,195	\$47,800	2.8	\$68,300	\$1,708	\$20,490	\$512	36,155	28%	\$15.04	\$782	1.5
Columbia County	\$14.23	\$740	\$29,600	1.8	\$53,500	\$1,338	\$16,050	\$401	6,791	29%	\$11.97	\$622	1.2
DeSoto County	\$12.94	\$673	\$26,920	1.6	\$41,000	\$1,025	\$12,300	\$308	3,331	30%	\$10.53	\$548	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Florida

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dixie County	\$12.54	\$652	\$26,080	1.5	\$47,400	\$1,185	\$14,220	\$356	1,282	21%	\$12.27	\$638	1.0
Duval County	\$18.63	\$969	\$38,760	2.3	\$64,400	\$1,610	\$19,320	\$483	137,871	41%	\$16.53	\$860	1.1
Escambia County	\$17.25	\$897	\$35,880	2.1	\$62,000	\$1,550	\$18,600	\$465	43,982	39%	\$14.63	\$761	1.2
Flagler County	\$19.77	\$1,028	\$41,120	2.4	\$57,600	\$1,440	\$17,280	\$432	8,325	23%	\$12.61	\$656	1.6
Franklin County	\$14.12	\$734	\$29,360	1.7	\$49,400	\$1,235	\$14,820	\$371	1,191	27%	\$12.21	\$635	1.2
Gadsden County	\$17.63	\$917	\$36,680	2.2	\$68,400	\$1,710	\$20,520	\$513	4,974	29%	\$9.66	\$502	1.8
Gilchrist County	\$16.88	\$878	\$35,120	2.1	\$65,200	\$1,630	\$19,560	\$489	1,181	19%	\$10.72	\$558	1.6
Glades County	\$14.04	\$730	\$29,200	1.7	\$38,000	\$950	\$11,400	\$285	1,012	26%	\$13.01	\$677	1.1
Gulf County	\$16.71	\$869	\$34,760	2.1	\$49,700	\$1,243	\$14,910	\$373	1,426	27%	\$12.40	\$645	1.3
Hamilton County	\$12.54	\$652	\$26,080	1.5	\$44,700	\$1,118	\$13,410	\$335	1,265	27%	\$11.84	\$616	1.1
Hardee County	\$12.54	\$652	\$26,080	1.5	\$41,300	\$1,033	\$12,390	\$310	2,318	30%	\$11.00	\$572	1.1
Hendry County	\$14.77	\$768	\$30,720	1.8	\$42,900	\$1,073	\$12,870	\$322	3,543	31%	\$11.68	\$608	1.3
Hernando County	\$19.50	\$1,014	\$40,560	2.4	\$59,800	\$1,495	\$17,940	\$449	15,639	22%	\$11.59	\$603	1.7
Highlands County	\$14.33	\$745	\$29,800	1.8	\$42,200	\$1,055	\$12,660	\$317	9,730	24%	\$10.38	\$540	1.4
Hillsborough County	\$19.50	\$1,014	\$40,560	2.4	\$59,800	\$1,495	\$17,940	\$449	201,793	42%	\$16.84	\$876	1.2
Holmes County	\$12.54	\$652	\$26,080	1.5	\$46,000	\$1,150	\$13,800	\$345	1,407	21%	\$6.26	\$326	2.0
Indian River County	\$16.27	\$846	\$33,840	2.0	\$61,900	\$1,548	\$18,570	\$464	14,657	25%	\$12.45	\$647	1.3
Jackson County	\$12.54	\$652	\$26,080	1.5	\$47,800	\$1,195	\$14,340	\$359	4,562	28%	\$8.57	\$445	1.5
Jefferson County	\$17.63	\$917	\$36,680	2.2	\$68,400	\$1,710	\$20,520	\$513	1,261	23%	\$7.79	\$405	2.3
Lafayette County	\$12.54	\$652	\$26,080	1.5	\$50,800	\$1,270	\$15,240	\$381	492	20%	\$6.43	\$334	2.0
Lake County	\$19.27	\$1,002	\$40,080	2.4	\$58,400	\$1,460	\$17,520	\$438	30,059	25%	\$11.96	\$622	1.6
Lee County	\$17.69	\$920	\$36,800	2.2	\$57,900	\$1,448	\$17,370	\$434	78,125	31%	\$14.10	\$733	1.3
Leon County	\$17.63	\$917	\$36,680	2.2	\$68,400	\$1,710	\$20,520	\$513	52,826	48%	\$11.66	\$606	1.5
Levy County	\$12.54	\$652	\$26,080	1.5	\$45,700	\$1,143	\$13,710	\$343	3,617	23%	\$8.70	\$452	1.4
Liberty County	\$12.54	\$652	\$26,080	1.5	\$52,700	\$1,318	\$15,810	\$395	632	26%	\$11.62	\$604	1.1
Madison County	\$12.54	\$652	\$26,080	1.5	\$43,200	\$1,080	\$12,960	\$324	1,428	22%	\$8.90	\$463	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Florida

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Manatee County	\$20.44	\$1,063	\$42,520	2.5	\$65,500	\$1,638	\$19,650	\$491	40,696	30%	\$13.12	\$682	1.6
Marion County	\$15.77	\$820	\$32,800	1.9	\$51,500	\$1,288	\$15,450	\$386	32,326	24%	\$12.40	\$645	1.3
Martin County	\$19.88	\$1,034	\$41,360	2.5	\$58,000	\$1,450	\$17,400	\$435	15,157	24%	\$13.47	\$701	1.5
Miami-Dade County	\$24.90	\$1,295	\$51,800	3.1	\$51,800	\$1,295	\$15,540	\$389	389,327	46%	\$17.13	\$891	1.5
Monroe County	\$32.35	\$1,682	\$67,280	4.0	\$68,700	\$1,718	\$20,610	\$515	11,235	39%	\$14.22	\$740	2.3
Nassau County	\$18.63	\$969	\$38,760	2.3	\$64,400	\$1,610	\$19,320	\$483	6,731	24%	\$11.92	\$620	1.6
Okaloosa County	\$18.48	\$961	\$38,440	2.3	\$71,500	\$1,788	\$21,450	\$536	27,323	36%	\$13.40	\$697	1.4
Okeechobee County	\$13.23	\$688	\$27,520	1.6	\$44,800	\$1,120	\$13,440	\$336	3,817	29%	\$12.39	\$644	1.1
Orange County	\$19.27	\$1,002	\$40,080	2.4	\$58,400	\$1,460	\$17,520	\$438	195,419	45%	\$16.07	\$835	1.2
Osceola County	\$19.27	\$1,002	\$40,080	2.4	\$58,400	\$1,460	\$17,520	\$438	36,146	39%	\$13.00	\$676	1.5
Palm Beach County *	\$26.35	\$1,370	\$54,800	3.3	\$67,900	\$1,698	\$20,370	\$509	165,084	31%	\$17.57	\$914	1.5
Pasco County	\$19.50	\$1,014	\$40,560	2.4	\$59,800	\$1,495	\$17,940	\$449	48,853	26%	\$12.93	\$672	1.5
Pinellas County	\$19.50	\$1,014	\$40,560	2.4	\$59,800	\$1,495	\$17,940	\$449	141,805	35%	\$16.39	\$853	1.2
Polk County	\$16.12	\$838	\$33,520	2.0	\$52,500	\$1,313	\$15,750	\$394	69,045	31%	\$14.11	\$734	1.1
Putnam County	\$13.42	\$698	\$27,920	1.7	\$37,900	\$948	\$11,370	\$284	7,302	26%	\$10.14	\$527	1.3
St. Johns County	\$18.63	\$969	\$38,760	2.3	\$64,400	\$1,610	\$19,320	\$483	19,431	25%	\$12.70	\$661	1.5
St. Lucie County	\$19.88	\$1,034	\$41,360	2.5	\$58,000	\$1,450	\$17,400	\$435	29,318	27%	\$12.23	\$636	1.6
Santa Rosa County	\$17.25	\$897	\$35,880	2.1	\$62,000	\$1,550	\$18,600	\$465	16,056	27%	\$11.83	\$615	1.5
Sarasota County	\$20.44	\$1,063	\$42,520	2.5	\$65,500	\$1,638	\$19,650	\$491	47,221	27%	\$15.97	\$830	1.3
Seminole County	\$19.27	\$1,002	\$40,080	2.4	\$58,400	\$1,460	\$17,520	\$438	49,348	32%	\$14.61	\$760	1.3
Sumter County	\$14.12	\$734	\$29,360	1.7	\$60,000	\$1,500	\$18,000	\$450	4,727	10%	\$10.36	\$539	1.4
Suwannee County	\$12.54	\$652	\$26,080	1.5	\$47,100	\$1,178	\$14,130	\$353	4,897	31%	\$9.76	\$508	1.3
Taylor County	\$12.54	\$652	\$26,080	1.5	\$45,400	\$1,135	\$13,620	\$341	1,743	23%	\$16.64	\$865	0.8
Union County	\$12.54	\$652	\$26,080	1.5	\$49,600	\$1,240	\$14,880	\$372	1,336	34%	\$13.45	\$700	0.9
Volusia County	\$18.44	\$959	\$38,360	2.3	\$54,300	\$1,358	\$16,290	\$407	59,977	30%	\$11.88	\$618	1.6
Wakulla County	\$15.94	\$829	\$33,160	2.0	\$63,900	\$1,598	\$19,170	\$479	2,693	25%	\$9.54	\$496	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Florida

	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walton County	\$15.87	\$825	\$33,000	2.0	\$58,800	\$1,470	\$17,640	\$441	6,632	28%	\$12.84	\$668	1.2
Washington County	\$12.54	\$652	\$26,080	1.5	\$47,900	\$1,198	\$14,370	\$359	1,799	22%	\$9.94	\$517	1.3

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$873**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,910** monthly or **\$34,921** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.61
2-Bedroom Housing Wage	\$16.79
Number of Renter Households	1,310,665
Percent Renters	37%

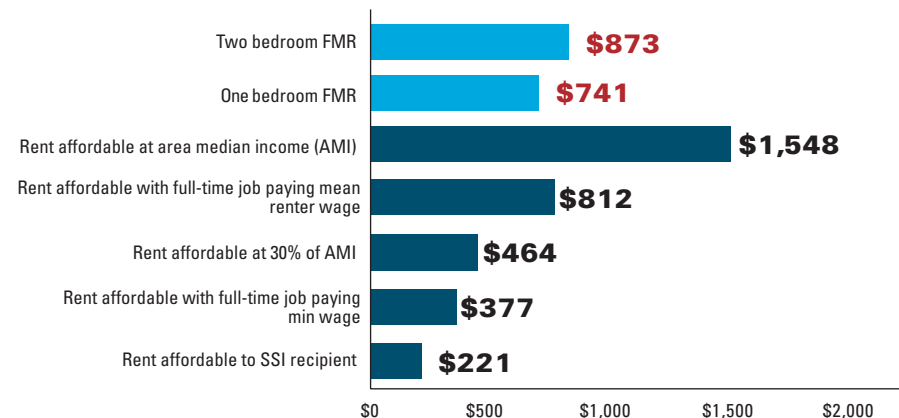
93
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

79
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Atlanta-Sandy Springs-Roswell HMFA	\$19.04
Savannah MSA	\$17.77
Hinesville HMFA	\$17.35
Chattanooga MSA	\$15.81
Gainesville MSA	\$15.73



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Georgia

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burke County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	2,378	29%	\$18.17	\$945	0.8
Butts County	\$15.46	\$804	\$32,160	2.1	\$62,100	\$1,553	\$18,630	\$466	2,197	28%	\$9.42	\$490	1.6
Calhoun County	\$11.87	\$617	\$24,680	1.6	\$34,400	\$860	\$10,320	\$258	633	34%	\$9.67	\$503	1.2
Camden County	\$14.92	\$776	\$31,040	2.1	\$62,100	\$1,553	\$18,630	\$466	7,250	39%	\$16.53	\$859	0.9
Candler County	\$11.46	\$596	\$23,840	1.6	\$39,800	\$995	\$11,940	\$299	1,539	39%	\$8.70	\$453	1.3
Carroll County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	14,927	37%	\$11.72	\$609	1.6
Catoosa County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	5,981	25%	\$10.09	\$525	1.6
Charlton County	\$11.46	\$596	\$23,840	1.6	\$54,800	\$1,370	\$16,440	\$411	748	21%	\$8.42	\$438	1.4
Chatham County	\$17.77	\$924	\$36,960	2.5	\$64,900	\$1,623	\$19,470	\$487	47,597	45%	\$15.00	\$780	1.2
Chattahoochee County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	1,886	73%	\$26.04	\$1,354	0.6
Chattooga County	\$11.46	\$596	\$23,840	1.6	\$41,500	\$1,038	\$12,450	\$311	3,155	34%	\$10.93	\$568	1.0
Cherokee County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	17,922	23%	\$11.29	\$587	1.7
Clarke County	\$15.67	\$815	\$32,600	2.2	\$61,500	\$1,538	\$18,450	\$461	25,807	60%	\$12.38	\$644	1.3
Clay County	\$11.46	\$596	\$23,840	1.6	\$30,400	\$760	\$9,120	\$228	483	41%	\$7.83	\$407	1.5
Clayton County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	41,991	47%	\$17.56	\$913	1.1
Clinch County	\$11.46	\$596	\$23,840	1.6	\$43,800	\$1,095	\$13,140	\$329	800	31%	\$11.20	\$582	1.0
Cobb County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	96,282	36%	\$17.27	\$898	1.1
Coffee County	\$11.46	\$596	\$23,840	1.6	\$43,400	\$1,085	\$13,020	\$326	4,768	33%	\$10.20	\$530	1.1
Colquitt County	\$11.46	\$596	\$23,840	1.6	\$39,400	\$985	\$11,820	\$296	5,541	35%	\$9.59	\$499	1.2
Columbia County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	9,875	22%	\$12.26	\$638	1.2
Cook County	\$11.46	\$596	\$23,840	1.6	\$43,800	\$1,095	\$13,140	\$329	1,967	32%	\$9.89	\$514	1.2
Coweta County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	13,283	27%	\$10.59	\$550	1.8
Crawford County	\$15.67	\$815	\$32,600	2.2	\$49,600	\$1,240	\$14,880	\$372	929	20%	\$9.25	\$481	1.7
Crisp County	\$11.46	\$596	\$23,840	1.6	\$44,700	\$1,118	\$13,410	\$335	3,551	41%	\$8.39	\$436	1.4
Dade County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	1,361	22%	\$11.00	\$572	1.4
Dawson County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	2,022	25%	\$9.13	\$475	2.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Decatur County	\$12.08	\$628	\$25,120	1.7	\$44,300	\$1,108	\$13,290	\$332	4,311	41%	\$9.47	\$492	1.3
DeKalb County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	119,657	45%	\$18.16	\$944	1.0
Dodge County	\$11.81	\$614	\$24,560	1.6	\$49,300	\$1,233	\$14,790	\$370	2,776	34%	\$7.71	\$401	1.5
Dooly County	\$11.46	\$596	\$23,840	1.6	\$38,100	\$953	\$11,430	\$286	1,788	36%	\$8.78	\$457	1.3
Dougherty County	\$14.46	\$752	\$30,080	2.0	\$47,300	\$1,183	\$14,190	\$355	19,253	54%	\$13.13	\$683	1.1
Douglas County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	15,392	33%	\$11.99	\$623	1.6
Early County	\$11.46	\$596	\$23,840	1.6	\$43,700	\$1,093	\$13,110	\$328	1,341	34%	\$13.19	\$686	0.9
Echols County	\$13.35	\$694	\$27,760	1.8	\$45,900	\$1,148	\$13,770	\$344	484	34%	\$11.30	\$588	1.2
Effingham County	\$17.77	\$924	\$36,960	2.5	\$64,900	\$1,623	\$19,470	\$487	4,325	23%	\$12.77	\$664	1.4
Elbert County	\$11.46	\$596	\$23,840	1.6	\$43,600	\$1,090	\$13,080	\$327	2,466	32%	\$8.82	\$459	1.3
Emanuel County	\$11.46	\$596	\$23,840	1.6	\$39,000	\$975	\$11,700	\$293	2,713	33%	\$10.06	\$523	1.1
Evans County	\$11.46	\$596	\$23,840	1.6	\$48,400	\$1,210	\$14,520	\$363	1,450	36%	\$10.05	\$523	1.1
Fannin County	\$12.04	\$626	\$25,040	1.7	\$42,700	\$1,068	\$12,810	\$320	2,092	22%	\$8.67	\$451	1.4
Fayette County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	7,219	19%	\$10.94	\$569	1.7
Floyd County	\$12.81	\$666	\$26,640	1.8	\$51,900	\$1,298	\$15,570	\$389	13,692	39%	\$12.44	\$647	1.0
Forsyth County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	9,875	16%	\$13.03	\$677	1.5
Franklin County	\$11.46	\$596	\$23,840	1.6	\$47,200	\$1,180	\$14,160	\$354	2,566	30%	\$10.08	\$524	1.1
Fulton County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	183,340	48%	\$22.38	\$1,164	0.9
Gilmer County	\$13.10	\$681	\$27,240	1.8	\$48,800	\$1,220	\$14,640	\$366	2,597	24%	\$7.59	\$395	1.7
Glascocock County	\$11.46	\$596	\$23,840	1.6	\$51,300	\$1,283	\$15,390	\$385	292	26%	\$9.96	\$518	1.2
Glynn County	\$15.48	\$805	\$32,200	2.1	\$54,900	\$1,373	\$16,470	\$412	12,602	39%	\$11.22	\$584	1.4
Gordon County	\$12.17	\$633	\$25,320	1.7	\$49,400	\$1,235	\$14,820	\$371	6,753	35%	\$12.32	\$640	1.0
Grady County	\$11.50	\$598	\$23,920	1.6	\$39,600	\$990	\$11,880	\$297	3,910	42%	\$10.01	\$520	1.1
Greene County	\$11.56	\$601	\$24,040	1.6	\$50,900	\$1,273	\$15,270	\$382	1,887	28%	\$7.83	\$407	1.5
Gwinnett County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	92,188	34%	\$16.20	\$843	1.2
Habersham County	\$12.06	\$627	\$25,080	1.7	\$51,800	\$1,295	\$15,540	\$389	3,736	25%	\$10.46	\$544	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Hall County	\$15.73	\$818	\$32,720	2.2	\$61,700	\$1,543	\$18,510	\$463	20,558	33%	\$14.26	\$741	1.1
Hancock County	\$11.46	\$596	\$23,840	1.6	\$32,300	\$808	\$9,690	\$242	612	22%	\$11.36	\$591	1.0
Haralson County	\$14.12	\$734	\$29,360	1.9	\$52,700	\$1,318	\$15,810	\$395	3,174	30%	\$10.32	\$537	1.4
Harris County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	1,881	16%	\$7.31	\$380	2.0
Hart County	\$11.46	\$596	\$23,840	1.6	\$48,700	\$1,218	\$14,610	\$365	2,655	27%	\$9.91	\$515	1.2
Heard County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	1,183	27%	\$13.70	\$712	1.4
Henry County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	19,047	27%	\$11.49	\$598	1.7
Houston County	\$15.54	\$808	\$32,320	2.1	\$57,900	\$1,448	\$17,370	\$434	18,666	35%	\$10.47	\$544	1.5
Irwin County	\$11.46	\$596	\$23,840	1.6	\$48,900	\$1,223	\$14,670	\$367	812	25%	\$9.62	\$500	1.2
Jackson County	\$14.19	\$738	\$29,520	2.0	\$63,600	\$1,590	\$19,080	\$477	4,846	23%	\$10.75	\$559	1.3
Jasper County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	1,396	27%	\$10.31	\$536	1.8
Jeff Davis County	\$11.46	\$596	\$23,840	1.6	\$44,900	\$1,123	\$13,470	\$337	1,310	24%	\$8.67	\$451	1.3
Jefferson County	\$11.46	\$596	\$23,840	1.6	\$33,500	\$838	\$10,050	\$251	2,134	35%	\$9.63	\$501	1.2
Jenkins County	\$11.46	\$596	\$23,840	1.6	\$37,300	\$933	\$11,190	\$280	1,192	34%	\$8.99	\$468	1.3
Johnson County	\$11.46	\$596	\$23,840	1.6	\$46,300	\$1,158	\$13,890	\$347	956	29%	\$7.02	\$365	1.6
Jones County	\$15.67	\$815	\$32,600	2.2	\$49,600	\$1,240	\$14,880	\$372	1,978	19%	\$8.02	\$417	2.0
Lamar County	\$12.06	\$627	\$25,080	1.7	\$51,600	\$1,290	\$15,480	\$387	1,933	30%	\$8.05	\$419	1.5
Lanier County	\$13.35	\$694	\$27,760	1.8	\$45,900	\$1,148	\$13,770	\$344	1,348	36%	\$6.35	\$330	2.1
Laurens County	\$11.46	\$596	\$23,840	1.6	\$44,200	\$1,105	\$13,260	\$332	6,413	36%	\$8.93	\$464	1.3
Lee County	\$14.46	\$752	\$30,080	2.0	\$47,300	\$1,183	\$14,190	\$355	2,844	28%	\$11.27	\$586	1.3
Liberty County	\$17.35	\$902	\$36,080	2.4	\$46,600	\$1,165	\$13,980	\$350	12,056	53%	\$14.81	\$770	1.2
Lincoln County	\$11.46	\$596	\$23,840	1.6	\$47,200	\$1,180	\$14,160	\$354	843	25%	\$10.67	\$555	1.1
Long County	\$14.23	\$740	\$29,600	2.0	\$57,500	\$1,438	\$17,250	\$431	1,806	36%	\$8.77	\$456	1.6
Lowndes County	\$13.35	\$694	\$27,760	1.8	\$45,900	\$1,148	\$13,770	\$344	19,138	49%	\$10.06	\$523	1.3
Lumpkin County	\$14.12	\$734	\$29,360	1.9	\$58,300	\$1,458	\$17,490	\$437	3,888	35%	\$8.07	\$419	1.8
McDuffie County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	2,975	37%	\$8.56	\$445	1.7

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
McIntosh County	\$15.48	\$805	\$32,200	2.1	\$54,900	\$1,373	\$16,470	\$412	1,184	22%	\$6.06	\$315	2.6
Macon County	\$11.46	\$596	\$23,840	1.6	\$39,700	\$993	\$11,910	\$298	1,810	39%	\$10.10	\$525	1.1
Madison County	\$15.67	\$815	\$32,600	2.2	\$61,500	\$1,538	\$18,450	\$461	2,831	28%	\$8.76	\$456	1.8
Marion County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	850	28%	\$10.69	\$556	1.4
Meriwether County	\$12.73	\$662	\$26,480	1.8	\$44,800	\$1,120	\$13,440	\$336	2,654	33%	\$10.57	\$550	1.2
Miller County	\$11.46	\$596	\$23,840	1.6	\$41,800	\$1,045	\$12,540	\$314	814	34%	\$8.16	\$424	1.4
Mitchell County	\$11.46	\$596	\$23,840	1.6	\$39,700	\$993	\$11,910	\$298	2,768	34%	\$8.54	\$444	1.3
Monroe County	\$15.06	\$783	\$31,320	2.1	\$59,300	\$1,483	\$17,790	\$445	2,324	24%	\$9.92	\$516	1.5
Montgomery County	\$11.46	\$596	\$23,840	1.6	\$46,100	\$1,153	\$13,830	\$346	928	30%	\$12.75	\$663	0.9
Morgan County	\$13.67	\$711	\$28,440	1.9	\$58,400	\$1,460	\$17,520	\$438	1,433	22%	\$11.52	\$599	1.2
Murray County	\$11.75	\$611	\$24,440	1.6	\$43,500	\$1,088	\$13,050	\$326	4,612	32%	\$10.36	\$539	1.1
Muscogee County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	36,494	50%	\$15.27	\$794	1.0
Newton County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	10,340	30%	\$12.18	\$633	1.6
Oconee County	\$15.67	\$815	\$32,600	2.2	\$61,500	\$1,538	\$18,450	\$461	2,427	20%	\$10.53	\$547	1.5
Oglethorpe County	\$15.67	\$815	\$32,600	2.2	\$61,500	\$1,538	\$18,450	\$461	1,374	25%	\$8.39	\$436	1.9
Paulding County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	10,299	21%	\$10.54	\$548	1.8
Peach County	\$13.04	\$678	\$27,120	1.8	\$51,700	\$1,293	\$15,510	\$388	3,429	34%	\$8.45	\$439	1.5
Pickens County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	2,599	23%	\$12.69	\$660	1.5
Pierce County	\$11.46	\$596	\$23,840	1.6	\$51,200	\$1,280	\$15,360	\$384	1,741	25%	\$8.37	\$435	1.4
Pike County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	982	16%	\$10.71	\$557	1.8
Polk County	\$13.00	\$676	\$27,040	1.8	\$49,100	\$1,228	\$14,730	\$368	4,813	33%	\$11.28	\$587	1.2
Pulaski County	\$11.46	\$596	\$23,840	1.6	\$47,200	\$1,180	\$14,160	\$354	1,551	39%	\$9.18	\$477	1.2
Putnam County	\$13.50	\$702	\$28,080	1.9	\$53,900	\$1,348	\$16,170	\$404	2,257	27%	\$8.69	\$452	1.6
Quitman County	\$11.46	\$596	\$23,840	1.6	\$35,000	\$875	\$10,500	\$263	258	25%	\$7.06	\$367	1.6
Rabun County	\$12.73	\$662	\$26,480	1.8	\$49,000	\$1,225	\$14,700	\$368	1,800	27%	\$7.14	\$371	1.8
Randolph County	\$12.65	\$658	\$26,320	1.7	\$34,600	\$865	\$10,380	\$260	1,091	39%	\$9.92	\$516	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Richmond County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	33,650	47%	\$13.34	\$694	1.1
Rockdale County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	9,218	31%	\$14.70	\$764	1.3
Schley County	\$11.46	\$596	\$23,840	1.6	\$51,000	\$1,275	\$15,300	\$383	667	35%	\$10.48	\$545	1.1
Screven County	\$11.46	\$596	\$23,840	1.6	\$46,500	\$1,163	\$13,950	\$349	1,574	30%	\$7.79	\$405	1.5
Seminole County	\$11.46	\$596	\$23,840	1.6	\$43,600	\$1,090	\$13,080	\$327	831	25%	\$14.45	\$751	0.8
Spalding County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	8,774	39%	\$9.78	\$509	1.9
Stephens County	\$11.46	\$596	\$23,840	1.6	\$52,600	\$1,315	\$15,780	\$395	2,580	28%	\$11.04	\$574	1.0
Stewart County	\$11.46	\$596	\$23,840	1.6	\$29,500	\$738	\$8,850	\$221	654	38%	\$11.35	\$590	1.0
Sumter County	\$12.50	\$650	\$26,000	1.7	\$43,200	\$1,080	\$12,960	\$324	4,752	42%	\$10.55	\$549	1.2
Talbot County	\$15.44	\$803	\$32,120	2.1	\$42,800	\$1,070	\$12,840	\$321	523	20%	\$7.40	\$385	2.1
Taliaferro County †	\$14.67	\$763	\$30,520	2.0	\$35,400	\$885	\$10,620	\$266	186	26%			
Tattnall County	\$11.46	\$596	\$23,840	1.6	\$46,700	\$1,168	\$14,010	\$350	2,429	31%	\$10.86	\$565	1.1
Taylor County	\$11.46	\$596	\$23,840	1.6	\$37,400	\$935	\$11,220	\$281	1,013	30%	\$14.86	\$772	0.8
Telfair County	\$11.46	\$596	\$23,840	1.6	\$35,400	\$885	\$10,620	\$266	2,135	40%	\$11.13	\$579	1.0
Terrell County	\$14.46	\$752	\$30,080	2.0	\$47,300	\$1,183	\$14,190	\$355	1,370	41%	\$9.22	\$479	1.6
Thomas County	\$12.98	\$675	\$27,000	1.8	\$45,200	\$1,130	\$13,560	\$339	6,965	40%	\$13.94	\$725	0.9
Tift County	\$11.96	\$622	\$24,880	1.6	\$48,200	\$1,205	\$14,460	\$362	5,925	42%	\$9.51	\$495	1.3
Toombs County	\$11.46	\$596	\$23,840	1.6	\$45,600	\$1,140	\$13,680	\$342	4,062	38%	\$9.36	\$487	1.2
Towns County	\$12.94	\$673	\$26,920	1.8	\$49,000	\$1,225	\$14,700	\$368	857	20%	\$9.34	\$486	1.4
Treutlen County	\$11.46	\$596	\$23,840	1.6	\$54,000	\$1,350	\$16,200	\$405	797	30%	\$8.22	\$428	1.4
Troup County	\$13.25	\$689	\$27,560	1.8	\$49,300	\$1,233	\$14,790	\$370	10,380	42%	\$13.54	\$704	1.0
Turner County	\$11.46	\$596	\$23,840	1.6	\$36,500	\$913	\$10,950	\$274	896	30%	\$7.91	\$411	1.4
Twiggs County	\$15.67	\$815	\$32,600	2.2	\$49,600	\$1,240	\$14,880	\$372	683	23%	\$6.83	\$355	2.3
Union County	\$11.46	\$596	\$23,840	1.6	\$51,200	\$1,280	\$15,360	\$384	1,768	21%	\$9.79	\$509	1.2
Upson County	\$11.98	\$623	\$24,920	1.7	\$44,200	\$1,105	\$13,260	\$332	3,689	36%	\$10.40	\$541	1.2
Walker County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	7,259	28%	\$9.53	\$496	1.7

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
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- 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Walton County	\$19.04	\$990	\$39,600	2.6	\$69,700	\$1,743	\$20,910	\$523	7,962	27%	\$10.01	\$521	1.9
Ware County	\$11.46	\$596	\$23,840	1.6	\$45,000	\$1,125	\$13,500	\$338	4,965	36%	\$10.45	\$544	1.1
Warren County	\$11.46	\$596	\$23,840	1.6	\$40,200	\$1,005	\$12,060	\$302	663	31%	\$9.84	\$512	1.2
Washington County	\$11.46	\$596	\$23,840	1.6	\$46,900	\$1,173	\$14,070	\$352	2,181	30%	\$8.44	\$439	1.4
Wayne County	\$11.46	\$596	\$23,840	1.6	\$48,800	\$1,220	\$14,640	\$366	3,182	32%	\$10.71	\$557	1.1
Webster County †	\$11.81	\$614	\$24,560	1.6	\$45,000	\$1,125	\$13,500	\$338	169	16%			
Wheeler County	\$11.46	\$596	\$23,840	1.6	\$36,400	\$910	\$10,920	\$273	743	37%	\$9.29	\$483	1.2
White County	\$13.19	\$686	\$27,440	1.8	\$53,200	\$1,330	\$15,960	\$399	2,963	26%	\$8.61	\$448	1.5
Whitfield County	\$12.54	\$652	\$26,080	1.7	\$52,700	\$1,318	\$15,810	\$395	12,333	36%	\$14.12	\$734	0.9
Wilcox County	\$11.46	\$596	\$23,840	1.6	\$41,400	\$1,035	\$12,420	\$311	770	28%	\$6.73	\$350	1.7
Wilkes County	\$11.87	\$617	\$24,680	1.6	\$41,000	\$1,025	\$12,300	\$308	1,171	29%	\$9.29	\$483	1.3
Wilkinson County	\$11.46	\$596	\$23,840	1.6	\$44,800	\$1,120	\$13,440	\$336	741	22%	\$15.97	\$831	0.7
Worth County	\$14.46	\$752	\$30,080	2.0	\$47,300	\$1,183	\$14,190	\$355	2,080	26%	\$9.88	\$514	1.5

† Wage data not available (See Appendix B).

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- 4: AMI = Fiscal Year 2017 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

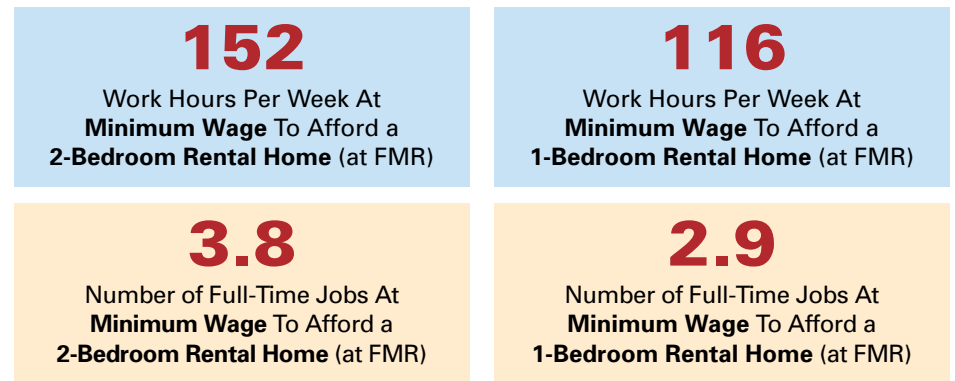
#1*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,830**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,101** monthly or **\$73,217** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

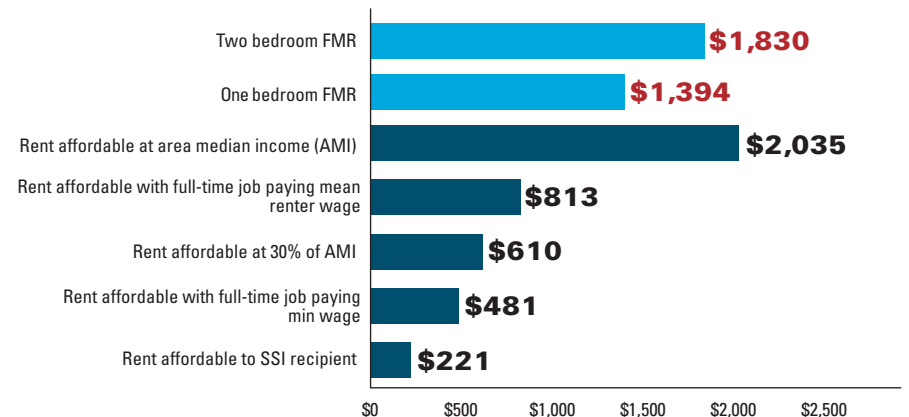
\$35.20
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$15.64
2-Bedroom Housing Wage	\$35.20
Number of Renter Households	194,183
Percent Renters	43%



MOST EXPENSIVE AREAS	HOUSING WAGE
Honolulu MSA	\$38.12
Maui County	\$30.15
Kauai County	\$28.13
Hawaii County	\$24.44
Kalawao County	\$13.10



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Hawaii	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Hawaii	\$35.20	\$1,830	\$73,217	3.8	\$81,387	\$2,035	\$24,416	\$610	194,183	43%	\$15.64	\$813	2.3
Combined Nonmetro Areas	\$25.49	\$1,325	\$53,011	2.8	\$67,373	\$1,684	\$20,212	\$505	30,441	35%	\$12.58	\$654	2.0
<u>Metropolitan Areas</u>													
Honolulu MSA *	\$38.12	\$1,982	\$79,280	4.1	\$86,600	\$2,165	\$25,980	\$650	141,051	46%	\$16.53	\$860	2.3
Kalawao County HMFA †	\$13.10	\$681	\$27,240	1.4	\$101,200	\$2,530	\$30,360	\$759	52	96%			
Maui County HMFA	\$30.15	\$1,568	\$62,720	3.3	\$74,100	\$1,853	\$22,230	\$556	22,639	42%	\$14.35	\$746	2.1
<u>Counties</u>													
Hawaii County	\$24.44	\$1,271	\$50,840	2.6	\$63,300	\$1,583	\$18,990	\$475	21,835	34%	\$11.17	\$581	2.2
Honolulu County *	\$38.12	\$1,982	\$79,280	4.1	\$86,600	\$2,165	\$25,980	\$650	141,051	46%	\$16.53	\$860	2.3
Kalawao County †	\$13.10	\$681	\$27,240	1.4	\$101,200	\$2,530	\$30,360	\$759	52	96%			
Kauai County	\$28.13	\$1,463	\$58,520	3.0	\$79,200	\$1,980	\$23,760	\$594	8,606	38%	\$15.55	\$809	1.8
Maui County	\$30.15	\$1,568	\$62,720	3.3	\$74,100	\$1,853	\$22,230	\$556	22,639	42%	\$14.35	\$746	2.1

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$762**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,539** monthly or **\$30,468** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

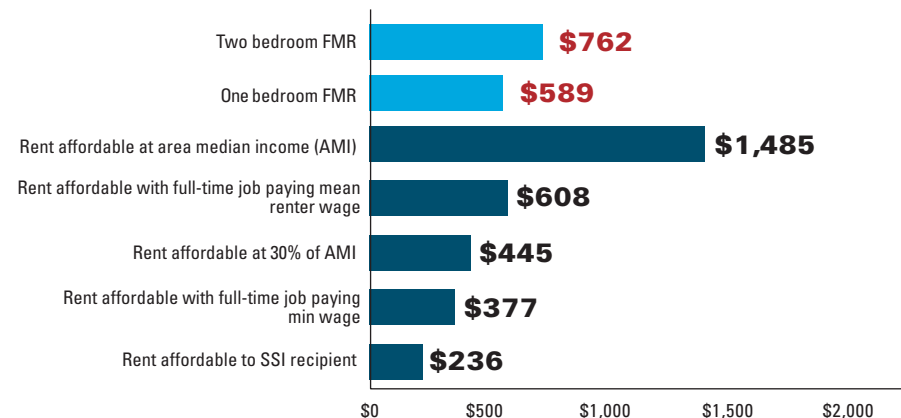
\$14.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.70
2-Bedroom Housing Wage	\$14.65
Number of Renter Households	183,455
Percent Renters	31%

81 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	62 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	1.6 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Blaine County	\$18.15
Teton County	\$16.04
Coeur d'Alene MSA	\$15.54
Boise City HMFA	\$15.52
Bonner County	\$15.12



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Idaho	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Idaho	\$14.65	\$762	\$30,468	2.0	\$59,393	\$1,485	\$17,818	\$445	183,455	31%	\$11.70	\$608	1.3
Combined Nonmetro Areas	\$13.82	\$719	\$28,747	1.9	\$54,847	\$1,371	\$16,454	\$411	63,009	31%	\$10.99	\$571	1.3
<u>Metropolitan Areas</u>													
Boise City HMFA	\$15.52	\$807	\$32,280	2.1	\$64,300	\$1,608	\$19,290	\$482	73,845	32%	\$12.68	\$660	1.2
Butte County HMFA	\$13.85	\$720	\$28,800	1.9	\$50,700	\$1,268	\$15,210	\$380	204	20%	\$27.65	\$1,438	0.5
Coeur d'Alene MSA	\$15.54	\$808	\$32,320	2.1	\$59,200	\$1,480	\$17,760	\$444	16,839	30%	\$10.95	\$569	1.4
Gem County HMFA	\$14.06	\$731	\$29,240	1.9	\$51,500	\$1,288	\$15,450	\$386	1,879	30%	\$7.91	\$411	1.8
Idaho Falls HMFA	\$14.27	\$742	\$29,680	2.0	\$59,600	\$1,490	\$17,880	\$447	11,878	27%	\$9.58	\$498	1.5
Lewiston MSA	\$13.75	\$715	\$28,600	1.9	\$54,200	\$1,355	\$16,260	\$407	4,834	30%	\$11.18	\$582	1.2
Logan MSA	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	886	21%	\$9.19	\$478	1.4
Pocatello MSA	\$13.10	\$681	\$27,240	1.8	\$56,800	\$1,420	\$17,040	\$426	10,081	33%	\$8.55	\$444	1.5
<u>Counties</u>													
Ada County	\$15.52	\$807	\$32,280	2.1	\$64,300	\$1,608	\$19,290	\$482	51,447	33%	\$13.19	\$686	1.2
Adams County	\$13.10	\$681	\$27,240	1.8	\$48,300	\$1,208	\$14,490	\$362	365	23%	\$11.23	\$584	1.2
Bannock County	\$13.10	\$681	\$27,240	1.8	\$56,800	\$1,420	\$17,040	\$426	10,081	33%	\$8.55	\$444	1.5
Bear Lake County	\$13.10	\$681	\$27,240	1.8	\$55,600	\$1,390	\$16,680	\$417	479	20%	\$7.46	\$388	1.8
Benewah County	\$13.10	\$681	\$27,240	1.8	\$44,500	\$1,113	\$13,350	\$334	1,021	28%	\$14.56	\$757	0.9
Bingham County	\$13.10	\$681	\$27,240	1.8	\$58,400	\$1,460	\$17,520	\$438	3,808	26%	\$10.90	\$567	1.2
Blaine County	\$18.15	\$944	\$37,760	2.5	\$77,800	\$1,945	\$23,340	\$584	3,040	34%	\$13.23	\$688	1.4
Boise County	\$15.52	\$807	\$32,280	2.1	\$64,300	\$1,608	\$19,290	\$482	519	17%	\$5.31	\$276	2.9
Bonner County	\$15.12	\$786	\$31,440	2.1	\$53,300	\$1,333	\$15,990	\$400	4,694	27%	\$10.35	\$538	1.5
Bonneville County	\$14.27	\$742	\$29,680	2.0	\$59,600	\$1,490	\$17,880	\$447	10,432	28%	\$9.63	\$501	1.5
Boundary County	\$14.29	\$743	\$29,720	2.0	\$51,900	\$1,298	\$15,570	\$389	1,107	26%	\$7.90	\$411	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Butte County	\$13.85	\$720	\$28,800	1.9	\$50,700	\$1,268	\$15,210	\$380	204	20%	\$27.65	\$1,438	0.5
Camas County	\$13.10	\$681	\$27,240	1.8	\$50,800	\$1,270	\$15,240	\$381	139	32%	\$21.61	\$1,124	0.6
Canyon County	\$15.52	\$807	\$32,280	2.1	\$64,300	\$1,608	\$19,290	\$482	20,586	31%	\$10.99	\$571	1.4
Caribou County	\$13.10	\$681	\$27,240	1.8	\$66,800	\$1,670	\$20,040	\$501	488	19%	\$16.64	\$865	0.8
Cassia County	\$13.10	\$681	\$27,240	1.8	\$54,600	\$1,365	\$16,380	\$410	2,266	29%	\$9.83	\$511	1.3
Clark County	\$13.10	\$681	\$27,240	1.8	\$33,800	\$845	\$10,140	\$254	103	38%	\$17.58	\$914	0.7
Clearwater County	\$13.44	\$699	\$27,960	1.9	\$48,900	\$1,223	\$14,670	\$367	783	21%	\$13.13	\$683	1.0
Custer County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	379	21%	\$10.63	\$553	1.3
Elmore County	\$13.94	\$725	\$29,000	1.9	\$52,700	\$1,318	\$15,810	\$395	4,027	41%	\$10.54	\$548	1.3
Franklin County	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	886	21%	\$9.19	\$478	1.4
Fremont County	\$13.54	\$704	\$28,160	1.9	\$52,000	\$1,300	\$15,600	\$390	792	18%	\$7.84	\$407	1.7
Gem County	\$14.06	\$731	\$29,240	1.9	\$51,500	\$1,288	\$15,450	\$386	1,879	30%	\$7.91	\$411	1.8
Gooding County	\$13.10	\$681	\$27,240	1.8	\$48,600	\$1,215	\$14,580	\$365	1,738	33%	\$11.45	\$595	1.1
Idaho County	\$13.10	\$681	\$27,240	1.8	\$48,200	\$1,205	\$14,460	\$362	1,301	20%	\$14.45	\$751	0.9
Jefferson County	\$14.27	\$742	\$29,680	2.0	\$59,600	\$1,490	\$17,880	\$447	1,446	18%	\$9.19	\$478	1.6
Jerome County	\$13.33	\$693	\$27,720	1.8	\$49,200	\$1,230	\$14,760	\$369	2,760	36%	\$12.61	\$656	1.1
Kootenai County	\$15.54	\$808	\$32,320	2.1	\$59,200	\$1,480	\$17,760	\$444	16,839	30%	\$10.95	\$569	1.4
Latah County	\$13.44	\$699	\$27,960	1.9	\$64,600	\$1,615	\$19,380	\$485	6,931	46%	\$7.85	\$408	1.7
Lemhi County	\$13.10	\$681	\$27,240	1.8	\$53,500	\$1,338	\$16,050	\$401	1,076	29%	\$8.17	\$425	1.6
Lewis County	\$13.10	\$681	\$27,240	1.8	\$51,500	\$1,288	\$15,450	\$386	448	28%	\$10.16	\$528	1.3
Lincoln County	\$13.10	\$681	\$27,240	1.8	\$49,000	\$1,225	\$14,700	\$368	470	29%	\$13.12	\$682	1.0
Madison County	\$13.38	\$696	\$27,840	1.8	\$36,700	\$918	\$11,010	\$275	5,397	52%	\$8.49	\$441	1.6
Minidoka County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	1,849	26%	\$12.99	\$675	1.0
Nez Perce County	\$13.75	\$715	\$28,600	1.9	\$54,200	\$1,355	\$16,260	\$407	4,834	30%	\$11.18	\$582	1.2
Oneida County	\$13.10	\$681	\$27,240	1.8	\$51,100	\$1,278	\$15,330	\$383	323	20%	\$5.06	\$263	2.6
Owyhee County	\$15.52	\$807	\$32,280	2.1	\$64,300	\$1,608	\$19,290	\$482	1,293	33%	\$12.23	\$636	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2017 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2017 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payette County	\$13.87	\$721	\$28,840	1.9	\$54,600	\$1,365	\$16,380	\$410	1,953	24%	\$10.20	\$530	1.4
Power County	\$15.00	\$780	\$31,200	2.1	\$48,600	\$1,215	\$14,580	\$365	738	29%	\$17.60	\$915	0.9
Shoshone County	\$13.10	\$681	\$27,240	1.8	\$51,100	\$1,278	\$15,330	\$383	1,812	32%	\$14.73	\$766	0.9
Teton County	\$16.04	\$834	\$33,360	2.2	\$63,800	\$1,595	\$19,140	\$479	1,017	28%	\$12.25	\$637	1.3
Twin Falls County	\$13.44	\$699	\$27,960	1.9	\$57,200	\$1,430	\$17,160	\$429	9,810	34%	\$10.53	\$547	1.3
Valley County	\$14.38	\$748	\$29,920	2.0	\$61,100	\$1,528	\$18,330	\$458	874	27%	\$9.62	\$500	1.5
Washington County	\$13.10	\$681	\$27,240	1.8	\$48,000	\$1,200	\$14,400	\$360	1,021	27%	\$7.83	\$407	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#16*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,085**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,617** monthly or **\$43,406** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.87
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.32
2-Bedroom Housing Wage	\$20.87
Number of Renter Households	1,608,683
Percent Renters	34%

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

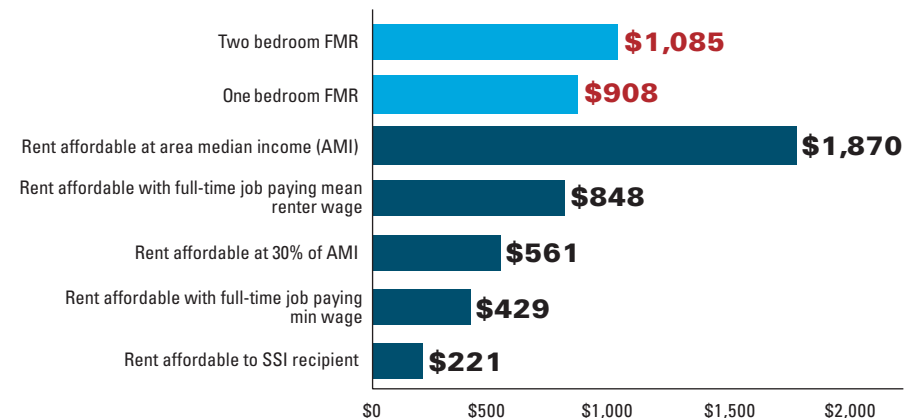
85
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Chicago-Joliet-Naperville HMFA *	\$23.69
Kendall County	\$21.15
Grundy County	\$19.92
DeKalb County	\$17.65
Kankakee County	\$17.29

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Illinois	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Illinois	\$20.87	\$1,085	\$43,406	2.5	\$74,788	\$1,870	\$22,436	\$561	1,608,683	34%	\$16.32	\$848	1.3
Combined Nonmetro Areas	\$12.92	\$672	\$26,881	1.6	\$60,162	\$1,504	\$18,049	\$451	153,873	26%	\$10.20	\$530	1.3
<u>Metropolitan Areas</u>													
Bloomington HMFA	\$15.58	\$810	\$32,400	1.9	\$79,600	\$1,990	\$23,880	\$597	22,441	34%	\$12.77	\$664	1.2
Bond County HMFA	\$13.50	\$702	\$28,080	1.6	\$64,400	\$1,610	\$19,320	\$483	1,424	23%	\$9.69	\$504	1.4
Cape Girardeau MSA	\$14.13	\$735	\$29,400	1.7	\$59,000	\$1,475	\$17,700	\$443	867	33%	\$10.26	\$533	1.4
Champaign-Urbana MSA	\$15.94	\$829	\$33,160	1.9	\$69,500	\$1,738	\$20,850	\$521	38,527	42%	\$10.40	\$541	1.5
Chicago-Joliet-Naperville HMFA *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	1,095,864	36%	\$18.23	\$948	1.3
Danville MSA	\$13.52	\$703	\$28,120	1.6	\$54,700	\$1,368	\$16,410	\$410	9,780	31%	\$11.06	\$575	1.2
Davenport-Moline-Rock Island MSA	\$14.19	\$738	\$29,520	1.7	\$67,100	\$1,678	\$20,130	\$503	24,184	28%	\$13.94	\$725	1.0
De Witt County HMFA	\$12.58	\$654	\$26,160	1.5	\$70,500	\$1,763	\$21,150	\$529	1,481	22%	\$11.82	\$615	1.1
Decatur MSA	\$13.40	\$697	\$27,880	1.6	\$67,000	\$1,675	\$20,100	\$503	13,920	31%	\$13.09	\$681	1.0
DeKalb County HMFA	\$17.65	\$918	\$36,720	2.1	\$75,800	\$1,895	\$22,740	\$569	15,467	42%	\$10.73	\$558	1.6
Grundy County HMFA	\$19.92	\$1,036	\$41,440	2.4	\$82,000	\$2,050	\$24,600	\$615	4,628	25%	\$15.16	\$788	1.3
Jackson County HMFA	\$14.10	\$733	\$29,320	1.7	\$54,000	\$1,350	\$16,200	\$405	11,154	48%	\$8.40	\$437	1.7
Kankakee MSA	\$17.29	\$899	\$35,960	2.1	\$74,300	\$1,858	\$22,290	\$557	12,574	31%	\$11.82	\$614	1.5
Kendall County HMFA	\$21.15	\$1,100	\$44,000	2.6	\$99,600	\$2,490	\$29,880	\$747	6,738	17%	\$10.90	\$567	1.9
Macoupin County HMFA	\$12.58	\$654	\$26,160	1.5	\$63,000	\$1,575	\$18,900	\$473	4,258	22%	\$7.48	\$389	1.7
Peoria MSA	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	43,574	29%	\$14.78	\$769	1.0
Rockford MSA	\$14.77	\$768	\$30,720	1.8	\$60,700	\$1,518	\$18,210	\$455	41,828	32%	\$12.31	\$640	1.2
Springfield MSA	\$15.06	\$783	\$31,320	1.8	\$75,500	\$1,888	\$22,650	\$566	26,376	30%	\$10.82	\$563	1.4
St. Louis HMFA	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	72,359	29%	\$10.40	\$541	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Williamson County HMFA	\$12.94	\$673	\$26,920	1.6	\$65,700	\$1,643	\$19,710	\$493	7,366	27%	\$9.99	\$520	1.3
	Counties													
	Adams County	\$12.60	\$655	\$26,200	1.5	\$61,800	\$1,545	\$18,540	\$464	7,878	29%	\$10.05	\$523	1.3
	Alexander County	\$14.13	\$735	\$29,400	1.7	\$59,000	\$1,475	\$17,700	\$443	867	33%	\$10.26	\$533	1.4
	Bond County	\$13.50	\$702	\$28,080	1.6	\$64,400	\$1,610	\$19,320	\$483	1,424	23%	\$9.69	\$504	1.4
	Boone County	\$14.77	\$768	\$30,720	1.8	\$60,700	\$1,518	\$18,210	\$455	3,418	19%	\$13.08	\$680	1.1
	Brown County	\$13.90	\$723	\$28,928	1.7	\$66,700	\$1,668	\$20,010	\$500	553	26%	\$15.30	\$796	1.7
	Bureau County	\$13.96	\$726	\$29,040	1.7	\$64,000	\$1,600	\$19,200	\$480	3,462	25%	\$9.85	\$512	1.4
	Calhoun County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	425	21%	\$5.15	\$268	3.3
	Carroll County	\$12.58	\$654	\$26,160	1.5	\$61,400	\$1,535	\$18,420	\$461	1,536	23%	\$9.55	\$496	1.3
	Cass County	\$12.58	\$654	\$26,160	1.5	\$58,500	\$1,463	\$17,550	\$439	1,415	27%	\$10.33	\$537	1.2
	Champaign County	\$15.94	\$829	\$33,160	1.9	\$69,500	\$1,738	\$20,850	\$521	36,015	45%	\$10.30	\$536	1.5
	Christian County	\$12.79	\$665	\$26,600	1.6	\$58,500	\$1,463	\$17,550	\$439	3,566	25%	\$9.97	\$519	1.3
	Clark County	\$12.58	\$654	\$26,160	1.5	\$58,100	\$1,453	\$17,430	\$436	1,692	25%	\$10.03	\$521	1.3
	Clay County	\$12.58	\$654	\$26,160	1.5	\$55,400	\$1,385	\$16,620	\$416	1,131	20%	\$10.84	\$563	1.2
	Clinton County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	2,349	17%	\$10.22	\$531	1.7
	Coles County	\$13.12	\$682	\$27,280	1.6	\$55,300	\$1,383	\$16,590	\$415	7,993	38%	\$8.95	\$465	1.5
	Cook County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	835,474	43%	\$19.49	\$1,014	1.2
	Crawford County	\$12.58	\$654	\$26,160	1.5	\$64,200	\$1,605	\$19,260	\$482	1,548	20%	\$12.78	\$664	1.0
	Cumberland County	\$12.58	\$654	\$26,160	1.5	\$59,700	\$1,493	\$17,910	\$448	833	19%	\$8.80	\$458	1.4
	DeKalb County	\$17.65	\$918	\$36,720	2.1	\$75,800	\$1,895	\$22,740	\$569	15,467	42%	\$10.73	\$558	1.6
	De Witt County	\$12.58	\$654	\$26,160	1.5	\$70,500	\$1,763	\$21,150	\$529	1,481	22%	\$11.82	\$615	1.1
	Douglas County	\$12.79	\$665	\$26,600	1.6	\$67,000	\$1,675	\$20,100	\$503	1,897	25%	\$11.85	\$616	1.1
	DuPage County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	89,575	26%	\$17.96	\$934	1.3
	Edgar County	\$12.58	\$654	\$26,160	1.5	\$53,700	\$1,343	\$16,110	\$403	1,996	26%	\$7.83	\$407	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edwards County	\$12.58	\$654	\$26,160	1.5	\$54,700	\$1,368	\$16,410	\$410	435	16%	\$10.60	\$551	1.2
Effingham County	\$12.58	\$654	\$26,160	1.5	\$66,300	\$1,658	\$19,890	\$497	2,786	21%	\$10.70	\$556	1.2
Fayette County	\$12.58	\$654	\$26,160	1.5	\$55,200	\$1,380	\$16,560	\$414	1,452	19%	\$7.85	\$408	1.6
Ford County	\$15.94	\$829	\$33,160	1.9	\$69,500	\$1,738	\$20,850	\$521	1,416	25%	\$13.15	\$684	1.2
Franklin County	\$12.58	\$654	\$26,160	1.5	\$49,900	\$1,248	\$14,970	\$374	4,240	26%	\$8.34	\$434	1.5
Fulton County	\$12.58	\$654	\$26,160	1.5	\$58,500	\$1,463	\$17,550	\$439	3,557	25%	\$8.12	\$422	1.5
Gallatin County	\$12.58	\$654	\$26,160	1.5	\$52,700	\$1,318	\$15,810	\$395	551	23%	\$9.79	\$509	1.3
Greene County	\$12.58	\$654	\$26,160	1.5	\$54,800	\$1,370	\$16,440	\$411	1,300	24%	\$10.17	\$529	1.2
Grundy County	\$19.92	\$1,036	\$41,440	2.4	\$82,000	\$2,050	\$24,600	\$615	4,628	25%	\$15.16	\$788	1.3
Hamilton County	\$12.58	\$654	\$26,160	1.5	\$59,400	\$1,485	\$17,820	\$446	764	22%	\$11.01	\$573	1.1
Hancock County	\$12.58	\$654	\$26,160	1.5	\$56,400	\$1,410	\$16,920	\$423	1,631	21%	\$10.98	\$571	1.1
Hardin County	\$12.58	\$654	\$26,160	1.5	\$50,200	\$1,255	\$15,060	\$377	287	17%	\$5.73	\$298	2.2
Henderson County	\$12.85	\$668	\$26,720	1.6	\$60,600	\$1,515	\$18,180	\$455	659	21%	\$9.04	\$470	1.4
Henry County	\$14.19	\$738	\$29,520	1.7	\$67,100	\$1,678	\$20,130	\$503	4,326	21%	\$10.25	\$533	1.4
Iroquois County	\$12.58	\$654	\$26,160	1.5	\$60,000	\$1,500	\$18,000	\$450	2,815	24%	\$9.22	\$479	1.4
Jackson County	\$14.10	\$733	\$29,320	1.7	\$54,000	\$1,350	\$16,200	\$405	11,154	48%	\$8.40	\$437	1.7
Jasper County	\$12.58	\$654	\$26,160	1.5	\$63,800	\$1,595	\$19,140	\$479	601	16%	\$8.30	\$432	1.5
Jefferson County	\$12.60	\$655	\$26,200	1.5	\$57,600	\$1,440	\$17,280	\$432	4,129	27%	\$10.47	\$544	1.2
Jersey County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	1,655	19%	\$7.20	\$374	2.4
Jo Daviess County	\$12.58	\$654	\$26,160	1.5	\$67,600	\$1,690	\$20,280	\$507	2,010	21%	\$9.27	\$482	1.4
Johnson County	\$12.58	\$654	\$26,160	1.5	\$53,500	\$1,338	\$16,050	\$401	771	17%	\$7.32	\$381	1.7
Kane County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	45,576	26%	\$11.72	\$610	2.0
Kankakee County	\$17.29	\$899	\$35,960	2.1	\$74,300	\$1,858	\$22,290	\$557	12,574	31%	\$11.82	\$614	1.5
Kendall County	\$21.15	\$1,100	\$44,000	2.6	\$99,600	\$2,490	\$29,880	\$747	6,738	17%	\$10.90	\$567	1.9
Knox County	\$12.58	\$654	\$26,160	1.5	\$53,800	\$1,345	\$16,140	\$404	7,083	33%	\$8.82	\$458	1.4
Lake County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	62,641	26%	\$19.13	\$995	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
La Salle County	\$14.00	\$728	\$29,120	1.7	\$65,500	\$1,638	\$19,650	\$491	11,886	27%	\$11.28	\$587	1.2
Lawrence County	\$12.58	\$654	\$26,160	1.5	\$51,000	\$1,275	\$15,300	\$383	1,158	23%	\$11.72	\$610	1.1
Lee County	\$13.56	\$705	\$28,200	1.6	\$65,800	\$1,645	\$19,740	\$494	3,506	26%	\$12.11	\$630	1.1
Livingston County	\$12.81	\$666	\$26,640	1.6	\$68,200	\$1,705	\$20,460	\$512	3,886	27%	\$11.79	\$613	1.1
Logan County	\$12.71	\$661	\$26,440	1.5	\$65,700	\$1,643	\$19,710	\$493	3,448	32%	\$9.17	\$477	1.4
McDonough County	\$13.65	\$710	\$28,400	1.7	\$60,700	\$1,518	\$18,210	\$455	4,404	36%	\$6.67	\$347	2.0
McHenry County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	21,234	19%	\$11.91	\$619	2.0
McLean County	\$15.58	\$810	\$32,400	1.9	\$79,600	\$1,990	\$23,880	\$597	22,441	34%	\$12.77	\$664	1.2
Macon County	\$13.40	\$697	\$27,880	1.6	\$67,000	\$1,675	\$20,100	\$503	13,920	31%	\$13.09	\$681	1.0
Macoupin County	\$12.58	\$654	\$26,160	1.5	\$63,000	\$1,575	\$18,900	\$473	4,258	22%	\$7.48	\$389	1.7
Madison County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	31,171	29%	\$10.95	\$569	1.6
Marion County	\$12.58	\$654	\$26,160	1.5	\$56,000	\$1,400	\$16,800	\$420	4,006	25%	\$9.23	\$480	1.4
Marshall County	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	838	17%	\$9.91	\$516	1.5
Mason County	\$13.19	\$686	\$27,440	1.6	\$58,600	\$1,465	\$17,580	\$440	1,411	23%	\$9.27	\$482	1.4
Massac County	\$14.13	\$735	\$29,400	1.7	\$53,800	\$1,345	\$16,140	\$404	1,622	27%	\$15.59	\$811	0.9
Menard County	\$15.06	\$783	\$31,320	1.8	\$75,500	\$1,888	\$22,650	\$566	1,145	22%	\$7.96	\$414	1.9
Mercer County	\$14.19	\$738	\$29,520	1.7	\$67,100	\$1,678	\$20,130	\$503	1,448	22%	\$8.41	\$437	1.7
Monroe County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	2,271	18%	\$9.11	\$474	1.9
Montgomery County	\$13.10	\$681	\$27,240	1.6	\$57,100	\$1,428	\$17,130	\$428	2,434	22%	\$10.06	\$523	1.3
Morgan County	\$12.65	\$658	\$26,320	1.5	\$66,200	\$1,655	\$19,860	\$497	4,246	31%	\$10.51	\$547	1.2
Moultrie County	\$12.58	\$654	\$26,160	1.5	\$58,400	\$1,460	\$17,520	\$438	1,381	24%	\$11.16	\$580	1.1
Ogle County	\$13.87	\$721	\$28,840	1.7	\$71,600	\$1,790	\$21,480	\$537	4,999	24%	\$12.85	\$668	1.1
Peoria County	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	26,844	35%	\$14.05	\$731	1.1
Perry County	\$12.58	\$654	\$26,160	1.5	\$56,800	\$1,420	\$17,040	\$426	1,931	24%	\$7.25	\$377	1.7
Piatt County	\$15.94	\$829	\$33,160	1.9	\$69,500	\$1,738	\$20,850	\$521	1,096	16%	\$8.93	\$464	1.8
Pike County	\$12.58	\$654	\$26,160	1.5	\$51,800	\$1,295	\$15,540	\$389	1,505	23%	\$8.56	\$445	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2017 Fair Market Rent.
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Pope County	\$12.58	\$654	\$26,160	1.5	\$54,000	\$1,350	\$16,200	\$405	264	17%	\$7.14	\$371	1.8
Pulaski County	\$12.58	\$654	\$26,160	1.5	\$49,800	\$1,245	\$14,940	\$374	590	25%	\$12.13	\$631	1.0
Putnam County	\$12.98	\$675	\$27,000	1.6	\$71,100	\$1,778	\$21,330	\$533	488	20%	\$12.00	\$624	1.1
Randolph County	\$12.58	\$654	\$26,160	1.5	\$63,500	\$1,588	\$19,050	\$476	2,686	23%	\$10.85	\$564	1.2
Richland County	\$12.58	\$654	\$26,160	1.5	\$58,500	\$1,463	\$17,550	\$439	1,828	28%	\$9.13	\$475	1.4
Rock Island County	\$14.19	\$738	\$29,520	1.7	\$67,100	\$1,678	\$20,130	\$503	18,410	30%	\$14.81	\$770	1.0
St. Clair County	\$17.23	\$896	\$35,840	2.1	\$74,500	\$1,863	\$22,350	\$559	34,488	34%	\$10.13	\$527	1.7
Saline County	\$12.58	\$654	\$26,160	1.5	\$51,500	\$1,288	\$15,450	\$386	2,840	29%	\$9.51	\$495	1.3
Sangamon County	\$15.06	\$783	\$31,320	1.8	\$75,500	\$1,888	\$22,650	\$566	25,231	30%	\$10.86	\$565	1.4
Schuyler County	\$12.58	\$654	\$26,160	1.5	\$60,300	\$1,508	\$18,090	\$452	554	18%	\$16.62	\$864	0.8
Scott County	\$12.58	\$654	\$26,160	1.5	\$63,600	\$1,590	\$19,080	\$477	517	24%	\$11.78	\$613	1.1
Shelby County	\$12.58	\$654	\$26,160	1.5	\$59,000	\$1,475	\$17,700	\$443	1,665	18%	\$8.42	\$438	1.5
Stark County	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	425	18%	\$11.35	\$590	1.3
Stephenson County	\$12.58	\$654	\$26,160	1.5	\$57,900	\$1,448	\$17,370	\$434	5,658	29%	\$10.40	\$541	1.2
Tazewell County	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	12,780	24%	\$17.22	\$895	0.9
Union County	\$12.58	\$654	\$26,160	1.5	\$51,900	\$1,298	\$15,570	\$389	1,434	21%	\$6.82	\$355	1.8
Vermilion County	\$13.52	\$703	\$28,120	1.6	\$54,700	\$1,368	\$16,410	\$410	9,780	31%	\$11.06	\$575	1.2
Wabash County	\$12.58	\$654	\$26,160	1.5	\$62,500	\$1,563	\$18,750	\$469	1,290	26%	\$7.56	\$393	1.7
Warren County	\$12.71	\$661	\$26,440	1.5	\$55,800	\$1,395	\$16,740	\$419	1,663	24%	\$9.89	\$514	1.3
Washington County	\$12.96	\$674	\$26,960	1.6	\$68,900	\$1,723	\$20,670	\$517	1,224	21%	\$12.99	\$675	1.0
Wayne County	\$12.58	\$654	\$26,160	1.5	\$55,700	\$1,393	\$16,710	\$418	1,393	20%	\$8.53	\$444	1.5
White County	\$12.58	\$654	\$26,160	1.5	\$61,300	\$1,533	\$18,390	\$460	1,568	25%	\$10.98	\$571	1.1
Whiteside County	\$13.12	\$682	\$27,280	1.6	\$61,500	\$1,538	\$18,450	\$461	5,817	25%	\$9.68	\$504	1.4
Will County *	\$23.69	\$1,232	\$49,280	2.9	\$79,000	\$1,975	\$23,700	\$593	41,364	18%	\$11.56	\$601	2.0
Williamson County	\$12.94	\$673	\$26,920	1.6	\$65,700	\$1,643	\$19,710	\$493	7,366	27%	\$9.99	\$520	1.3
Winnebago County	\$14.77	\$768	\$30,720	1.8	\$60,700	\$1,518	\$18,210	\$455	38,410	34%	\$12.21	\$635	1.2

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
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- 4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$14.90	\$775	\$31,000	1.8	\$72,500	\$1,813	\$21,750	\$544	2,687	19%	\$10.57	\$549	1.4

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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

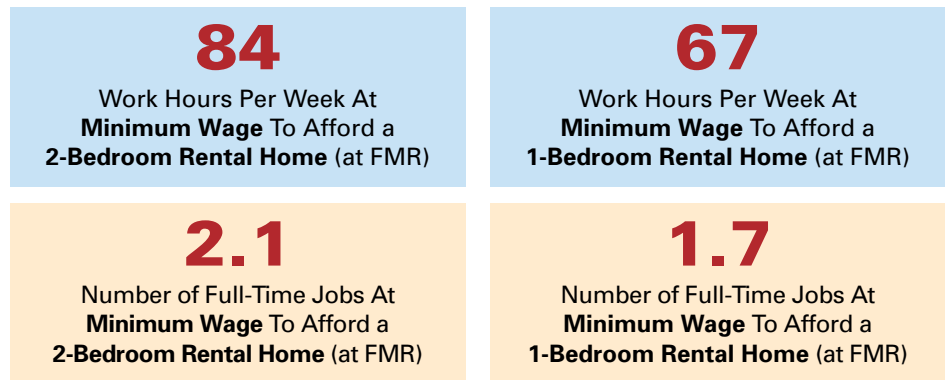
#40*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$789**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,629** monthly or **\$31,550** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

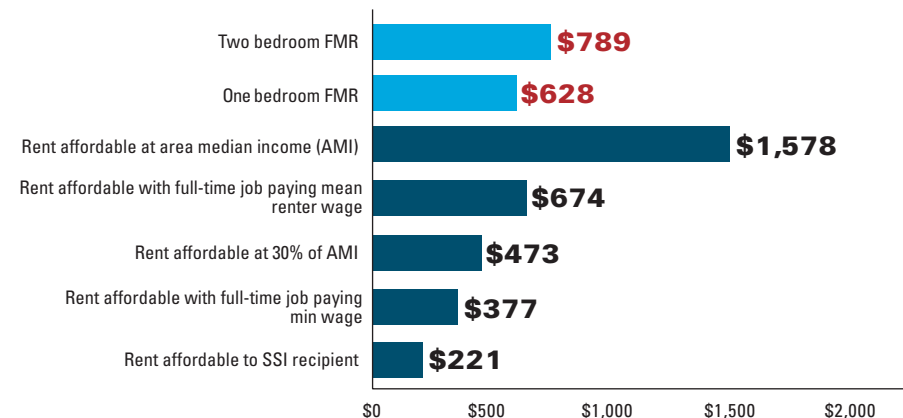
\$15.17
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.97
2-Bedroom Housing Wage	\$15.17
Number of Renter Households	775,599
Percent Renters	31%



MOST EXPENSIVE AREAS	HOUSING WAGE
Bloomington HMFA	\$17.00
Gary HMFA	\$16.62
Columbus MSA	\$16.46
Indianapolis-Carmel HMFA	\$16.35
Lafayette-West Lafayette HMFA	\$15.90



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Indiana	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Indiana	\$15.17	\$789	\$31,550	2.1	\$63,133	\$1,578	\$18,940	\$473	775,599	31%	\$12.97	\$674	1.2
Combined Nonmetro Areas	\$13.24	\$688	\$27,536	1.8	\$56,953	\$1,424	\$17,086	\$427	141,116	25%	\$11.73	\$610	1.1
<u>Metropolitan Areas</u>													
Anderson HMFA	\$14.90	\$775	\$31,000	2.1	\$58,600	\$1,465	\$17,580	\$440	15,862	31%	\$10.00	\$520	1.5
Bloomington HMFA	\$17.00	\$884	\$35,360	2.3	\$62,300	\$1,558	\$18,690	\$467	25,115	46%	\$9.20	\$479	1.8
Carroll County HMFA	\$12.81	\$666	\$26,640	1.8	\$64,100	\$1,603	\$19,230	\$481	1,518	19%	\$9.63	\$501	1.3
Cincinnati HMFA	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	4,497	21%	\$9.57	\$497	1.6
Columbus MSA	\$16.46	\$856	\$34,240	2.3	\$64,900	\$1,623	\$19,470	\$487	8,930	29%	\$18.15	\$944	0.9
Elkhart-Goshen MSA	\$14.44	\$751	\$30,040	2.0	\$58,200	\$1,455	\$17,460	\$437	21,484	31%	\$12.81	\$666	1.1
Evansville MSA	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	33,153	31%	\$12.61	\$656	1.2
Fort Wayne MSA	\$13.29	\$691	\$27,640	1.8	\$63,700	\$1,593	\$19,110	\$478	48,131	29%	\$12.11	\$629	1.1
Gary HMFA	\$16.62	\$864	\$34,560	2.3	\$64,900	\$1,623	\$19,470	\$487	72,719	29%	\$12.12	\$630	1.4
Indianapolis-Carmel HMFA	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	239,383	35%	\$15.39	\$800	1.1
Jasper County HMFA	\$14.71	\$765	\$30,600	2.0	\$68,300	\$1,708	\$20,490	\$512	2,690	22%	\$11.72	\$609	1.3
Kokomo MSA	\$14.33	\$745	\$29,800	2.0	\$62,500	\$1,563	\$18,750	\$469	10,682	31%	\$12.08	\$628	1.2
Lafayette-West Lafayette HMFA	\$15.90	\$827	\$33,080	2.2	\$62,500	\$1,563	\$18,750	\$469	32,993	46%	\$11.94	\$621	1.3
Louisville HMFA	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	23,143	27%	\$9.98	\$519	1.5
Michigan City-La Porte MSA	\$14.02	\$729	\$29,160	1.9	\$57,200	\$1,430	\$17,160	\$429	12,661	29%	\$10.28	\$535	1.4
Muncie MSA	\$13.33	\$693	\$27,720	1.8	\$52,800	\$1,320	\$15,840	\$396	16,553	36%	\$9.37	\$487	1.4
Owen County HMFA	\$13.94	\$725	\$29,000	1.9	\$54,100	\$1,353	\$16,230	\$406	1,741	20%	\$13.32	\$692	1.0
Putnam County HMFA	\$13.27	\$690	\$27,600	1.8	\$60,800	\$1,520	\$18,240	\$456	3,329	26%	\$12.90	\$671	1.0
Scott County HMFA	\$13.96	\$726	\$29,040	1.9	\$51,800	\$1,295	\$15,540	\$389	2,465	28%	\$9.45	\$491	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	South Bend-Mishawaka HMFA	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	32,162	32%	\$11.97	\$622	1.3
	Sullivan County HMFA	\$14.81	\$770	\$30,800	2.0	\$57,500	\$1,438	\$17,250	\$431	2,050	27%	\$8.42	\$438	1.8
	Terre Haute HMFA	\$14.58	\$758	\$30,320	2.0	\$52,900	\$1,323	\$15,870	\$397	19,937	35%	\$10.62	\$552	1.4
	Union County HMFA	\$12.81	\$666	\$26,640	1.8	\$61,500	\$1,538	\$18,450	\$461	831	28%	\$8.82	\$459	1.5
	Washington County HMFA	\$12.81	\$666	\$26,640	1.8	\$51,500	\$1,288	\$15,450	\$386	2,454	23%	\$9.78	\$509	1.3
Counties														
	Adams County	\$12.81	\$666	\$26,640	1.8	\$59,300	\$1,483	\$17,790	\$445	2,635	22%	\$7.72	\$402	1.7
	Allen County	\$13.29	\$691	\$27,640	1.8	\$63,700	\$1,593	\$19,110	\$478	43,771	31%	\$12.29	\$639	1.1
	Bartholomew County	\$16.46	\$856	\$34,240	2.3	\$64,900	\$1,623	\$19,470	\$487	8,930	29%	\$18.15	\$944	0.9
	Benton County	\$15.90	\$827	\$33,080	2.2	\$62,500	\$1,563	\$18,750	\$469	1,003	29%	\$11.61	\$604	1.4
	Blackford County	\$12.81	\$666	\$26,640	1.8	\$47,600	\$1,190	\$14,280	\$357	1,351	26%	\$10.68	\$555	1.2
	Boone County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	5,528	24%	\$10.93	\$568	1.5
	Brown County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	1,253	21%	\$6.59	\$343	2.5
	Carroll County	\$12.81	\$666	\$26,640	1.8	\$64,100	\$1,603	\$19,230	\$481	1,518	19%	\$9.63	\$501	1.3
	Cass County	\$13.13	\$683	\$27,320	1.8	\$53,100	\$1,328	\$15,930	\$398	3,580	25%	\$11.04	\$574	1.2
	Clark County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	12,411	29%	\$10.95	\$570	1.4
	Clay County	\$14.58	\$758	\$30,320	2.0	\$52,900	\$1,323	\$15,870	\$397	2,563	25%	\$8.20	\$426	1.8
	Clinton County	\$13.31	\$692	\$27,680	1.8	\$60,700	\$1,518	\$18,210	\$455	3,209	28%	\$12.46	\$648	1.1
	Crawford County	\$12.81	\$666	\$26,640	1.8	\$48,800	\$1,220	\$14,640	\$366	851	21%	\$6.80	\$354	1.9
	Daviess County	\$12.81	\$666	\$26,640	1.8	\$57,900	\$1,448	\$17,370	\$434	3,165	28%	\$10.17	\$529	1.3
	Dearborn County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	3,988	21%	\$9.82	\$511	1.6
	Decatur County	\$14.81	\$770	\$30,800	2.0	\$57,300	\$1,433	\$17,190	\$430	2,998	30%	\$14.29	\$743	1.0
	DeKalb County	\$13.25	\$689	\$27,560	1.8	\$61,100	\$1,528	\$18,330	\$458	3,751	23%	\$12.29	\$639	1.1
	Delaware County	\$13.33	\$693	\$27,720	1.8	\$52,800	\$1,320	\$15,840	\$396	16,553	36%	\$9.37	\$487	1.4
	Dubois County	\$12.81	\$666	\$26,640	1.8	\$67,700	\$1,693	\$20,310	\$508	3,927	24%	\$10.65	\$554	1.2

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4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elkhart County	\$14.44	\$751	\$30,040	2.0	\$58,200	\$1,455	\$17,460	\$437	21,484	31%	\$12.81	\$666	1.1
Fayette County	\$12.96	\$674	\$26,960	1.8	\$49,100	\$1,228	\$14,730	\$368	2,907	31%	\$8.54	\$444	1.5
Floyd County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	8,033	28%	\$8.83	\$459	1.7
Fountain County	\$14.19	\$738	\$29,520	2.0	\$54,600	\$1,365	\$16,380	\$410	1,758	25%	\$10.91	\$567	1.3
Franklin County	\$14.17	\$737	\$29,480	2.0	\$63,600	\$1,590	\$19,080	\$477	1,777	20%	\$8.33	\$433	1.7
Fulton County	\$12.81	\$666	\$26,640	1.8	\$52,100	\$1,303	\$15,630	\$391	1,836	23%	\$10.25	\$533	1.3
Gibson County	\$12.81	\$666	\$26,640	1.8	\$63,500	\$1,588	\$19,050	\$476	2,975	23%	\$16.39	\$852	0.8
Grant County	\$12.81	\$666	\$26,640	1.8	\$48,900	\$1,223	\$14,670	\$367	8,026	30%	\$11.24	\$584	1.1
Greene County	\$12.81	\$666	\$26,640	1.8	\$56,200	\$1,405	\$16,860	\$422	2,679	21%	\$9.04	\$470	1.4
Hamilton County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	23,447	22%	\$14.18	\$737	1.2
Hancock County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	5,732	22%	\$11.79	\$613	1.4
Harrison County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	2,699	18%	\$7.64	\$397	2.0
Hendricks County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	10,801	20%	\$10.47	\$545	1.6
Henry County	\$12.81	\$666	\$26,640	1.8	\$53,200	\$1,330	\$15,960	\$399	4,779	27%	\$8.54	\$444	1.5
Howard County	\$14.33	\$745	\$29,800	2.0	\$62,500	\$1,563	\$18,750	\$469	10,682	31%	\$12.08	\$628	1.2
Huntington County	\$12.81	\$666	\$26,640	1.8	\$60,100	\$1,503	\$18,030	\$451	3,507	24%	\$10.85	\$564	1.2
Jackson County	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	4,289	26%	\$11.60	\$603	1.1
Jasper County	\$14.71	\$765	\$30,600	2.0	\$68,300	\$1,708	\$20,490	\$512	2,690	22%	\$11.72	\$609	1.3
Jay County	\$12.81	\$666	\$26,640	1.8	\$51,800	\$1,295	\$15,540	\$389	2,042	25%	\$9.35	\$486	1.4
Jefferson County	\$13.90	\$723	\$28,920	1.9	\$54,100	\$1,353	\$16,230	\$406	3,574	28%	\$11.30	\$587	1.2
Jennings County	\$14.42	\$750	\$30,000	2.0	\$55,000	\$1,375	\$16,500	\$413	2,572	24%	\$13.04	\$678	1.1
Johnson County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	15,536	29%	\$10.59	\$550	1.5
Knox County	\$13.25	\$689	\$27,560	1.8	\$57,500	\$1,438	\$17,250	\$431	5,024	34%	\$10.94	\$569	1.2
Kosciusko County	\$14.48	\$753	\$30,120	2.0	\$60,200	\$1,505	\$18,060	\$452	6,952	23%	\$18.59	\$967	0.8
LaGrange County	\$12.81	\$666	\$26,640	1.8	\$54,400	\$1,360	\$16,320	\$408	2,206	19%	\$14.17	\$737	0.9
Lake County	\$16.62	\$864	\$34,560	2.3	\$64,900	\$1,623	\$19,470	\$487	57,086	31%	\$12.19	\$634	1.4

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4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaPorte County	\$14.02	\$729	\$29,160	1.9	\$57,200	\$1,430	\$17,160	\$429	12,661	29%	\$10.28	\$535	1.4
Lawrence County	\$13.25	\$689	\$27,560	1.8	\$56,100	\$1,403	\$16,830	\$421	4,249	23%	\$10.00	\$520	1.3
Madison County	\$14.90	\$775	\$31,000	2.1	\$58,600	\$1,465	\$17,580	\$440	15,862	31%	\$10.00	\$520	1.5
Marion County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	166,268	46%	\$17.21	\$895	0.9
Marshall County	\$13.46	\$700	\$28,000	1.9	\$61,100	\$1,528	\$18,330	\$458	4,005	23%	\$11.23	\$584	1.2
Martin County	\$12.81	\$666	\$26,640	1.8	\$57,700	\$1,443	\$17,310	\$433	927	22%	\$9.39	\$488	1.4
Miami County	\$12.81	\$666	\$26,640	1.8	\$56,900	\$1,423	\$17,070	\$427	3,558	27%	\$10.66	\$554	1.2
Monroe County	\$17.00	\$884	\$35,360	2.3	\$62,300	\$1,558	\$18,690	\$467	25,115	46%	\$9.20	\$479	1.8
Montgomery County	\$13.88	\$722	\$28,880	1.9	\$54,800	\$1,370	\$16,440	\$411	4,239	29%	\$11.88	\$618	1.2
Morgan County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	6,055	24%	\$10.24	\$533	1.6
Newton County	\$16.62	\$864	\$34,560	2.3	\$64,900	\$1,623	\$19,470	\$487	1,339	25%	\$13.79	\$717	1.2
Noble County	\$12.81	\$666	\$26,640	1.8	\$61,100	\$1,528	\$18,330	\$458	4,509	25%	\$10.50	\$546	1.2
Ohio County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	509	21%	\$7.03	\$365	2.2
Orange County	\$12.81	\$666	\$26,640	1.8	\$49,000	\$1,225	\$14,700	\$368	1,815	24%	\$9.18	\$477	1.4
Owen County	\$13.94	\$725	\$29,000	1.9	\$54,100	\$1,353	\$16,230	\$406	1,741	20%	\$13.32	\$692	1.0
Parke County	\$12.81	\$666	\$26,640	1.8	\$53,300	\$1,333	\$15,990	\$400	1,209	20%	\$8.92	\$464	1.4
Perry County	\$12.81	\$666	\$26,640	1.8	\$59,200	\$1,480	\$17,760	\$444	1,486	20%	\$9.46	\$492	1.4
Pike County	\$12.81	\$666	\$26,640	1.8	\$55,900	\$1,398	\$16,770	\$419	898	18%	\$18.18	\$945	0.7
Porter County	\$16.62	\$864	\$34,560	2.3	\$64,900	\$1,623	\$19,470	\$487	14,294	23%	\$11.81	\$614	1.4
Posey County	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	1,703	17%	\$11.19	\$582	1.4
Pulaski County	\$12.81	\$666	\$26,640	1.8	\$52,200	\$1,305	\$15,660	\$392	1,215	23%	\$14.67	\$763	0.9
Putnam County	\$13.27	\$690	\$27,600	1.8	\$60,800	\$1,520	\$18,240	\$456	3,329	26%	\$12.90	\$671	1.0
Randolph County	\$12.81	\$666	\$26,640	1.8	\$51,100	\$1,278	\$15,330	\$383	2,771	26%	\$11.38	\$592	1.1
Ripley County	\$13.54	\$704	\$28,160	1.9	\$61,700	\$1,543	\$18,510	\$463	2,484	23%	\$12.63	\$657	1.1
Rush County	\$12.81	\$666	\$26,640	1.8	\$58,900	\$1,473	\$17,670	\$442	1,983	29%	\$12.18	\$634	1.1
St. Joseph County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	32,162	32%	\$11.97	\$622	1.3

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Indiana

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County	\$13.96	\$726	\$29,040	1.9	\$51,800	\$1,295	\$15,540	\$389	2,465	28%	\$9.45	\$491	1.5
Shelby County	\$16.35	\$850	\$34,000	2.3	\$69,900	\$1,748	\$20,970	\$524	4,763	28%	\$11.74	\$610	1.4
Spencer County	\$12.81	\$666	\$26,640	1.8	\$67,000	\$1,675	\$20,100	\$503	1,417	18%	\$8.59	\$447	1.5
Starke County	\$13.40	\$697	\$27,880	1.8	\$48,100	\$1,203	\$14,430	\$361	1,666	19%	\$10.00	\$520	1.3
Steuben County	\$14.04	\$730	\$29,200	1.9	\$57,100	\$1,428	\$17,130	\$428	3,028	22%	\$10.52	\$547	1.3
Sullivan County	\$14.81	\$770	\$30,800	2.0	\$57,500	\$1,438	\$17,250	\$431	2,050	27%	\$8.42	\$438	1.8
Switzerland County	\$12.81	\$666	\$26,640	1.8	\$49,600	\$1,240	\$14,880	\$372	1,162	29%	\$11.54	\$600	1.1
Tippecanoe County	\$15.90	\$827	\$33,080	2.2	\$62,500	\$1,563	\$18,750	\$469	31,990	47%	\$11.95	\$621	1.3
Tipton County	\$14.21	\$739	\$29,560	2.0	\$62,200	\$1,555	\$18,660	\$467	1,418	22%	\$12.15	\$632	1.2
Union County	\$12.81	\$666	\$26,640	1.8	\$61,500	\$1,538	\$18,450	\$461	831	28%	\$8.82	\$459	1.5
Vanderburgh County	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	27,263	37%	\$12.90	\$671	1.2
Vermillion County	\$14.58	\$758	\$30,320	2.0	\$52,900	\$1,323	\$15,870	\$397	1,556	24%	\$13.80	\$718	1.1
Vigo County	\$14.58	\$758	\$30,320	2.0	\$52,900	\$1,323	\$15,870	\$397	15,818	39%	\$10.71	\$557	1.4
Wabash County	\$12.81	\$666	\$26,640	1.8	\$55,000	\$1,375	\$16,500	\$413	3,340	26%	\$11.10	\$577	1.2
Warren County	\$13.06	\$679	\$27,160	1.8	\$67,400	\$1,685	\$20,220	\$506	643	19%	\$11.81	\$614	1.1
Warrick County	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	4,187	18%	\$11.23	\$584	1.3
Washington County	\$12.81	\$666	\$26,640	1.8	\$51,500	\$1,288	\$15,450	\$386	2,454	23%	\$9.78	\$509	1.3
Wayne County	\$13.35	\$694	\$27,760	1.8	\$55,300	\$1,383	\$16,590	\$415	8,572	32%	\$9.89	\$514	1.3
Wells County	\$13.29	\$691	\$27,640	1.8	\$63,700	\$1,593	\$19,110	\$478	2,040	19%	\$9.60	\$499	1.4
White County	\$12.81	\$666	\$26,640	1.8	\$63,200	\$1,580	\$18,960	\$474	2,152	23%	\$10.47	\$545	1.2
Whitley County	\$13.29	\$691	\$27,640	1.8	\$63,700	\$1,593	\$19,110	\$478	2,320	18%	\$11.40	\$593	1.2

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 4: AMI = Fiscal Year 2017 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,526** monthly or **\$30,315** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

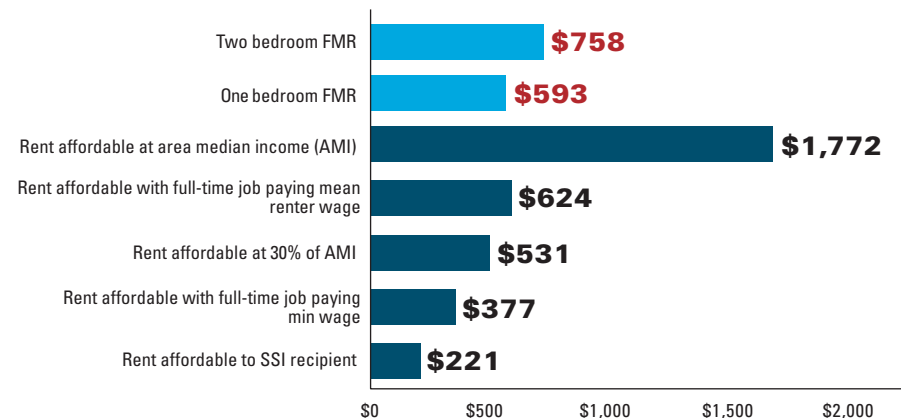
\$14.57
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.00
2-Bedroom Housing Wage	\$14.57
Number of Renter Households	352,601
Percent Renters	29%

80 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	63 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	1.6 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Iowa City HMFA	\$19.46
Omaha-Council Bluffs HMFA	\$17.19
Des Moines-West Des Moines MSA	\$15.85
Dubuque MSA	\$15.75
Ames MSA	\$15.48



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Iowa	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Iowa	\$14.57	\$758	\$30,315	2.0	\$70,864	\$1,772	\$21,259	\$531	352,601	29%	\$12.00	\$624	1.2
Combined Nonmetro Areas	\$12.75	\$663	\$26,527	1.8	\$63,190	\$1,580	\$18,957	\$474	133,346	25%	\$10.98	\$571	1.2
<u>Metropolitan Areas</u>													
Ames MSA	\$15.48	\$805	\$32,200	2.1	\$80,000	\$2,000	\$24,000	\$600	16,715	47%	\$10.24	\$533	1.5
Benton County HMFA	\$12.42	\$646	\$25,840	1.7	\$75,300	\$1,883	\$22,590	\$565	1,906	19%	\$8.04	\$418	1.5
Bremer County HMFA	\$13.04	\$678	\$27,120	1.8	\$78,700	\$1,968	\$23,610	\$590	1,802	19%	\$7.94	\$413	1.6
Cedar Rapids HMFA	\$14.69	\$764	\$30,560	2.0	\$79,900	\$1,998	\$23,970	\$599	23,044	26%	\$12.76	\$663	1.2
Davenport-Moline-Rock Island MSA	\$14.19	\$738	\$29,520	2.0	\$67,100	\$1,678	\$20,130	\$503	21,633	32%	\$11.74	\$610	1.2
Des Moines-West Des Moines MSA	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	70,443	30%	\$14.52	\$755	1.1
Dubuque MSA	\$15.75	\$819	\$32,760	2.2	\$66,400	\$1,660	\$19,920	\$498	10,446	28%	\$11.04	\$574	1.4
Iowa City HMFA	\$19.46	\$1,012	\$40,480	2.7	\$86,800	\$2,170	\$26,040	\$651	22,453	41%	\$9.33	\$485	2.1
Jones County HMFA	\$12.48	\$649	\$25,960	1.7	\$67,100	\$1,678	\$20,130	\$503	1,782	22%	\$11.24	\$585	1.1
Omaha-Council Bluffs HMFA	\$17.19	\$894	\$35,760	2.4	\$75,000	\$1,875	\$22,500	\$563	13,818	29%	\$11.02	\$573	1.6
Plymouth County HMFA	\$12.71	\$661	\$26,440	1.8	\$74,000	\$1,850	\$22,200	\$555	2,082	21%	\$12.05	\$627	1.1
Sioux City HMFA	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	12,558	32%	\$11.85	\$616	1.2
Washington County HMFA	\$15.40	\$801	\$32,040	2.1	\$71,600	\$1,790	\$21,480	\$537	2,512	28%	\$9.51	\$494	1.6
Waterloo-Cedar Falls HMFA	\$14.52	\$755	\$30,200	2.0	\$68,000	\$1,700	\$20,400	\$510	18,061	31%	\$12.28	\$639	1.2
<u>Counties</u>													
Adair County	\$12.12	\$630	\$25,200	1.7	\$60,700	\$1,518	\$18,210	\$455	745	23%	\$10.28	\$534	1.2
Adams County	\$12.12	\$630	\$25,200	1.7	\$58,700	\$1,468	\$17,610	\$440	464	27%	\$15.18	\$789	0.8
Allamakee County	\$12.12	\$630	\$25,200	1.7	\$59,100	\$1,478	\$17,730	\$443	1,367	23%	\$11.60	\$603	1.0
Appanoose County	\$12.12	\$630	\$25,200	1.7	\$57,400	\$1,435	\$17,220	\$431	1,508	28%	\$9.02	\$469	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Audubon County	\$12.12	\$630	\$25,200	1.7	\$64,200	\$1,605	\$19,260	\$482	468	18%	\$12.86	\$668	0.9
Benton County	\$12.42	\$646	\$25,840	1.7	\$75,300	\$1,883	\$22,590	\$565	1,906	19%	\$8.04	\$418	1.5
Black Hawk County	\$14.52	\$755	\$30,200	2.0	\$68,000	\$1,700	\$20,400	\$510	17,052	33%	\$12.29	\$639	1.2
Boone County	\$12.73	\$662	\$26,480	1.8	\$69,400	\$1,735	\$20,820	\$521	2,645	25%	\$10.60	\$551	1.2
Bremer County	\$13.04	\$678	\$27,120	1.8	\$78,700	\$1,968	\$23,610	\$590	1,802	19%	\$7.94	\$413	1.6
Buchanan County	\$12.92	\$672	\$26,880	1.8	\$72,300	\$1,808	\$21,690	\$542	1,692	20%	\$9.99	\$519	1.3
Buena Vista County	\$12.15	\$632	\$25,280	1.7	\$62,500	\$1,563	\$18,750	\$469	2,372	31%	\$11.62	\$604	1.0
Butler County	\$12.12	\$630	\$25,200	1.7	\$64,600	\$1,615	\$19,380	\$485	1,250	20%	\$11.12	\$578	1.1
Calhoun County	\$12.12	\$630	\$25,200	1.7	\$59,300	\$1,483	\$17,790	\$445	987	23%	\$8.70	\$452	1.4
Carroll County	\$12.12	\$630	\$25,200	1.7	\$68,500	\$1,713	\$20,550	\$514	2,165	25%	\$8.03	\$418	1.5
Cass County	\$12.12	\$630	\$25,200	1.7	\$53,400	\$1,335	\$16,020	\$401	1,753	29%	\$10.03	\$522	1.2
Cedar County	\$13.12	\$682	\$27,280	1.8	\$69,000	\$1,725	\$20,700	\$518	1,536	20%	\$12.00	\$624	1.1
Cerro Gordo County	\$13.60	\$707	\$28,280	1.9	\$64,400	\$1,610	\$19,320	\$483	5,652	29%	\$11.01	\$572	1.2
Cherokee County	\$12.12	\$630	\$25,200	1.7	\$68,200	\$1,705	\$20,460	\$512	1,400	26%	\$10.74	\$559	1.1
Chickasaw County	\$12.12	\$630	\$25,200	1.7	\$59,600	\$1,490	\$17,880	\$447	1,166	22%	\$11.11	\$578	1.1
Clarke County	\$13.69	\$712	\$28,480	1.9	\$61,300	\$1,533	\$18,390	\$460	1,132	30%	\$10.08	\$524	1.4
Clay County	\$12.12	\$630	\$25,200	1.7	\$67,300	\$1,683	\$20,190	\$505	1,823	26%	\$9.77	\$508	1.2
Clayton County	\$12.12	\$630	\$25,200	1.7	\$59,800	\$1,495	\$17,940	\$449	1,642	22%	\$9.77	\$508	1.2
Clinton County	\$13.06	\$679	\$27,160	1.8	\$66,400	\$1,660	\$19,920	\$498	5,287	26%	\$9.24	\$481	1.4
Crawford County	\$12.12	\$630	\$25,200	1.7	\$58,600	\$1,465	\$17,580	\$440	1,581	25%	\$9.24	\$480	1.3
Dallas County	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	6,459	23%	\$14.24	\$740	1.1
Davis County	\$12.71	\$661	\$26,440	1.8	\$54,400	\$1,360	\$16,320	\$408	655	21%	\$8.29	\$431	1.5
Decatur County	\$12.12	\$630	\$25,200	1.7	\$52,500	\$1,313	\$15,750	\$394	1,036	33%	\$6.77	\$352	1.8
Delaware County	\$12.12	\$630	\$25,200	1.7	\$69,400	\$1,735	\$20,820	\$521	1,394	20%	\$10.67	\$555	1.1
Des Moines County	\$14.27	\$742	\$29,680	2.0	\$53,900	\$1,348	\$16,170	\$404	4,405	26%	\$10.80	\$562	1.3
Dickinson County	\$13.40	\$697	\$27,880	1.8	\$70,500	\$1,763	\$21,150	\$529	1,913	25%	\$9.91	\$515	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dubuque County	\$15.75	\$819	\$32,760	2.2	\$66,400	\$1,660	\$19,920	\$498	10,446	28%	\$11.04	\$574	1.4
Emmet County	\$12.12	\$630	\$25,200	1.7	\$66,300	\$1,658	\$19,890	\$497	956	23%	\$10.28	\$534	1.2
Fayette County	\$12.12	\$630	\$25,200	1.7	\$61,600	\$1,540	\$18,480	\$462	2,112	25%	\$8.95	\$466	1.4
Floyd County	\$12.12	\$630	\$25,200	1.7	\$57,500	\$1,438	\$17,250	\$431	1,934	28%	\$9.99	\$520	1.2
Franklin County	\$12.12	\$630	\$25,200	1.7	\$58,600	\$1,465	\$17,580	\$440	1,099	26%	\$13.19	\$686	0.9
Fremont County	\$12.12	\$630	\$25,200	1.7	\$67,200	\$1,680	\$20,160	\$504	714	24%	\$10.65	\$554	1.1
Greene County	\$12.37	\$643	\$25,720	1.7	\$59,000	\$1,475	\$17,700	\$443	945	24%	\$11.18	\$581	1.1
Grundy County	\$14.52	\$755	\$30,200	2.0	\$68,000	\$1,700	\$20,400	\$510	1,009	19%	\$12.13	\$631	1.2
Guthrie County	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	880	19%	\$11.60	\$603	1.4
Hamilton County	\$12.96	\$674	\$26,960	1.8	\$59,300	\$1,483	\$17,790	\$445	1,919	30%	\$11.29	\$587	1.1
Hancock County	\$12.12	\$630	\$25,200	1.7	\$66,600	\$1,665	\$19,980	\$500	929	20%	\$12.16	\$632	1.0
Hardin County	\$12.12	\$630	\$25,200	1.7	\$70,000	\$1,750	\$21,000	\$525	1,706	24%	\$12.24	\$637	1.0
Harrison County	\$17.19	\$894	\$35,760	2.4	\$75,000	\$1,875	\$22,500	\$563	1,496	25%	\$9.33	\$485	1.8
Henry County	\$12.40	\$645	\$25,800	1.7	\$62,700	\$1,568	\$18,810	\$470	2,068	27%	\$11.10	\$577	1.1
Howard County	\$12.12	\$630	\$25,200	1.7	\$60,300	\$1,508	\$18,090	\$452	790	20%	\$9.21	\$479	1.3
Humboldt County	\$12.12	\$630	\$25,200	1.7	\$61,400	\$1,535	\$18,420	\$461	1,163	28%	\$10.93	\$569	1.1
Ida County	\$12.12	\$630	\$25,200	1.7	\$60,900	\$1,523	\$18,270	\$457	769	25%	\$12.07	\$627	1.0
Iowa County	\$12.12	\$630	\$25,200	1.7	\$74,600	\$1,865	\$22,380	\$560	1,497	22%	\$9.94	\$517	1.2
Jackson County	\$12.12	\$630	\$25,200	1.7	\$59,300	\$1,483	\$17,790	\$445	2,109	25%	\$8.13	\$423	1.5
Jasper County	\$13.17	\$685	\$27,400	1.8	\$68,400	\$1,710	\$20,520	\$513	3,894	27%	\$9.70	\$504	1.4
Jefferson County	\$14.12	\$734	\$29,360	1.9	\$61,500	\$1,538	\$18,450	\$461	2,315	33%	\$9.78	\$509	1.4
Johnson County	\$19.46	\$1,012	\$40,480	2.7	\$86,800	\$2,170	\$26,040	\$651	22,453	41%	\$9.33	\$485	2.1
Jones County	\$12.48	\$649	\$25,960	1.7	\$67,100	\$1,678	\$20,130	\$503	1,782	22%	\$11.24	\$585	1.1
Keokuk County	\$12.12	\$630	\$25,200	1.7	\$58,600	\$1,465	\$17,580	\$440	972	22%	\$11.94	\$621	1.0
Kossuth County	\$12.12	\$630	\$25,200	1.7	\$68,700	\$1,718	\$20,610	\$515	1,434	21%	\$10.83	\$563	1.1
Lee County	\$12.15	\$632	\$25,280	1.7	\$58,100	\$1,453	\$17,430	\$436	3,689	26%	\$13.91	\$724	0.9

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Linn County	\$14.69	\$764	\$30,560	2.0	\$79,900	\$1,998	\$23,970	\$599	23,044	26%	\$12.76	\$663	1.2
Louisa County	\$13.19	\$686	\$27,440	1.8	\$62,100	\$1,553	\$18,630	\$466	957	22%	\$11.25	\$585	1.2
Lucas County	\$13.50	\$702	\$28,080	1.9	\$58,100	\$1,453	\$17,430	\$436	763	21%	\$9.86	\$513	1.4
Lyon County	\$12.12	\$630	\$25,200	1.7	\$66,800	\$1,670	\$20,040	\$501	774	17%	\$10.97	\$570	1.1
Madison County	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	1,565	25%	\$8.74	\$454	1.8
Mahaska County	\$12.98	\$675	\$27,000	1.8	\$61,200	\$1,530	\$18,360	\$459	2,683	30%	\$10.54	\$548	1.2
Marion County	\$14.06	\$731	\$29,240	1.9	\$73,200	\$1,830	\$21,960	\$549	3,368	26%	\$12.54	\$652	1.1
Marshall County	\$13.56	\$705	\$28,200	1.9	\$62,800	\$1,570	\$18,840	\$471	4,211	28%	\$13.59	\$707	1.0
Mills County	\$17.19	\$894	\$35,760	2.4	\$75,000	\$1,875	\$22,500	\$563	1,080	20%	\$9.65	\$502	1.8
Mitchell County	\$12.40	\$645	\$25,800	1.7	\$63,100	\$1,578	\$18,930	\$473	712	16%	\$8.94	\$465	1.4
Monona County	\$12.12	\$630	\$25,200	1.7	\$58,400	\$1,460	\$17,520	\$438	1,158	29%	\$11.29	\$587	1.1
Monroe County	\$12.12	\$630	\$25,200	1.7	\$59,800	\$1,495	\$17,940	\$449	844	25%	\$15.73	\$818	0.8
Montgomery County	\$12.12	\$630	\$25,200	1.7	\$56,300	\$1,408	\$16,890	\$422	1,444	31%	\$10.61	\$552	1.1
Muscatine County	\$15.31	\$796	\$31,840	2.1	\$65,200	\$1,630	\$19,560	\$489	4,259	26%	\$13.84	\$720	1.1
O'Brien County	\$12.12	\$630	\$25,200	1.7	\$66,800	\$1,670	\$20,040	\$501	1,564	26%	\$9.76	\$508	1.2
Osceola County	\$12.12	\$630	\$25,200	1.7	\$65,500	\$1,638	\$19,650	\$491	579	22%	\$12.17	\$633	1.0
Page County	\$12.12	\$630	\$25,200	1.7	\$61,700	\$1,543	\$18,510	\$463	1,613	26%	\$11.09	\$577	1.1
Palo Alto County	\$12.12	\$630	\$25,200	1.7	\$62,300	\$1,558	\$18,690	\$467	1,019	26%	\$10.70	\$556	1.1
Plymouth County	\$12.71	\$661	\$26,440	1.8	\$74,000	\$1,850	\$22,200	\$555	2,082	21%	\$12.05	\$627	1.1
Pocahontas County	\$12.12	\$630	\$25,200	1.7	\$59,600	\$1,490	\$17,880	\$447	726	23%	\$13.78	\$716	0.9
Polk County	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	57,403	32%	\$14.83	\$771	1.1
Pottawattamie County	\$17.19	\$894	\$35,760	2.4	\$75,000	\$1,875	\$22,500	\$563	11,242	31%	\$11.28	\$587	1.5
Poweshiek County	\$13.21	\$687	\$27,480	1.8	\$71,300	\$1,783	\$21,390	\$535	2,116	29%	\$12.37	\$643	1.1
Ringgold County †	\$12.12	\$630	\$25,200	1.7	\$54,600	\$1,365	\$16,380	\$410	456	22%			
Sac County	\$12.12	\$630	\$25,200	1.7	\$64,500	\$1,613	\$19,350	\$484	877	20%	\$13.34	\$693	0.9
Scott County	\$14.19	\$738	\$29,520	2.0	\$67,100	\$1,678	\$20,130	\$503	21,633	32%	\$11.74	\$610	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	\$12.73	\$662	\$26,480	1.8	\$65,500	\$1,638	\$19,650	\$491	1,051	21%	\$9.08	\$472	1.4
Sioux County	\$12.12	\$630	\$25,200	1.7	\$70,700	\$1,768	\$21,210	\$530	2,480	21%	\$11.12	\$578	1.1
Story County	\$15.48	\$805	\$32,200	2.1	\$80,000	\$2,000	\$24,000	\$600	16,715	47%	\$10.24	\$533	1.5
Tama County	\$13.08	\$680	\$27,200	1.8	\$64,400	\$1,610	\$19,320	\$483	1,560	23%	\$10.84	\$564	1.2
Taylor County	\$12.12	\$630	\$25,200	1.7	\$53,800	\$1,345	\$16,140	\$404	776	28%	\$11.75	\$611	1.0
Union County	\$12.12	\$630	\$25,200	1.7	\$58,700	\$1,468	\$17,610	\$440	1,538	29%	\$9.93	\$517	1.2
Van Buren County	\$12.12	\$630	\$25,200	1.7	\$57,900	\$1,448	\$17,370	\$434	423	14%	\$8.58	\$446	1.4
Wapello County	\$13.75	\$715	\$28,600	1.9	\$53,000	\$1,325	\$15,900	\$398	3,890	27%	\$9.89	\$514	1.4
Warren County	\$15.85	\$824	\$32,960	2.2	\$82,200	\$2,055	\$24,660	\$617	4,136	23%	\$9.09	\$473	1.7
Washington County	\$15.40	\$801	\$32,040	2.1	\$71,600	\$1,790	\$21,480	\$537	2,512	28%	\$9.51	\$494	1.6
Wayne County	\$12.12	\$630	\$25,200	1.7	\$59,600	\$1,490	\$17,880	\$447	486	19%	\$8.85	\$460	1.4
Webster County	\$12.12	\$630	\$25,200	1.7	\$57,500	\$1,438	\$17,250	\$431	4,898	32%	\$12.27	\$638	1.0
Winnebago County	\$12.12	\$630	\$25,200	1.7	\$64,700	\$1,618	\$19,410	\$485	1,127	25%	\$9.83	\$511	1.2
Winneshiek County	\$12.12	\$630	\$25,200	1.7	\$68,400	\$1,710	\$20,520	\$513	1,899	23%	\$10.65	\$554	1.1
Woodbury County	\$14.48	\$753	\$30,120	2.0	\$62,300	\$1,558	\$18,690	\$467	12,558	32%	\$11.85	\$616	1.2
Worth County	\$12.12	\$630	\$25,200	1.7	\$63,500	\$1,588	\$19,050	\$476	688	22%	\$8.86	\$461	1.4
Wright County	\$12.12	\$630	\$25,200	1.7	\$62,400	\$1,560	\$18,720	\$468	1,355	25%	\$10.60	\$551	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

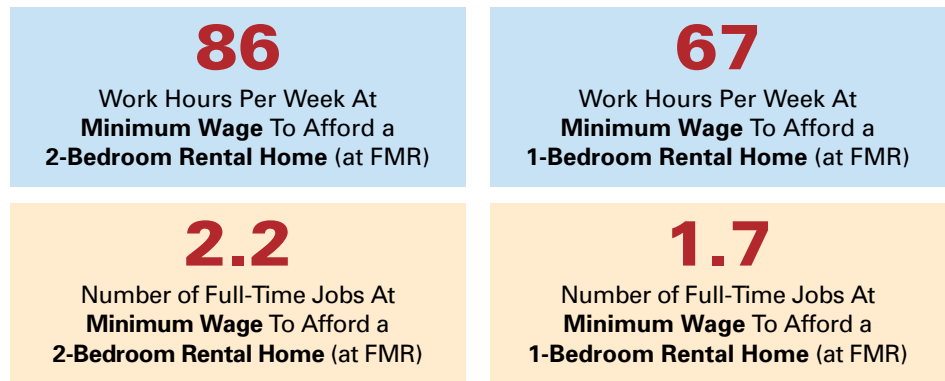
#37*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$811**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,703** monthly or **\$32,434** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

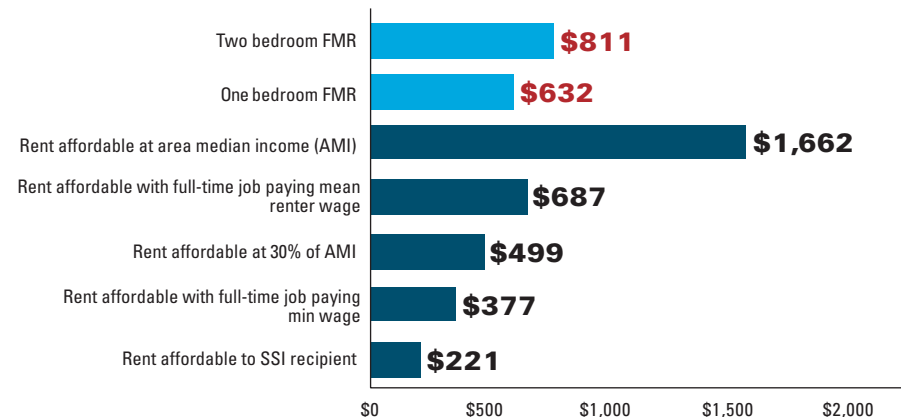
\$15.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.21
2-Bedroom Housing Wage	\$15.59
Number of Renter Households	370,908
Percent Renters	33%



MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$18.19
Haskell County	\$17.87
Geary County	\$17.83
Lawrence MSA	\$16.25
Manhattan MSA	\$16.10



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Kansas	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Kansas	\$15.59	\$811	\$32,434	2.2	\$66,471	\$1,662	\$19,941	\$499	370,908	33%	\$13.21	\$687	1.2
Combined Nonmetro Areas	\$14.00	\$728	\$29,130	1.9	\$58,330	\$1,458	\$17,499	\$437	114,963	31%	\$11.25	\$585	1.2
<u>Metropolitan Areas</u>													
Kansas City HMFA *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	104,026	32%	\$15.66	\$814	1.2
Kingman County HMFA	\$13.10	\$681	\$27,240	1.8	\$63,100	\$1,578	\$18,930	\$473	801	27%	\$11.28	\$586	1.2
Lawrence MSA	\$16.25	\$845	\$33,800	2.2	\$68,500	\$1,713	\$20,550	\$514	20,923	48%	\$8.99	\$467	1.8
Manhattan MSA	\$16.10	\$837	\$33,480	2.2	\$70,300	\$1,758	\$21,090	\$527	17,214	50%	\$10.80	\$562	1.5
St. Joseph MSA	\$13.69	\$712	\$28,480	1.9	\$61,500	\$1,538	\$18,450	\$461	868	28%	\$13.64	\$709	1.0
Sumner County HMFA	\$13.10	\$681	\$27,240	1.8	\$67,400	\$1,685	\$20,220	\$506	2,034	22%	\$8.97	\$466	1.5
Topeka MSA	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	30,132	32%	\$11.88	\$618	1.2
Wichita HMFA	\$14.69	\$764	\$30,560	2.0	\$66,400	\$1,660	\$19,920	\$498	79,947	35%	\$13.14	\$683	1.1
<u>Counties</u>													
Allen County	\$13.10	\$681	\$27,240	1.8	\$50,100	\$1,253	\$15,030	\$376	1,458	27%	\$10.51	\$547	1.2
Anderson County	\$13.10	\$681	\$27,240	1.8	\$59,500	\$1,488	\$17,850	\$446	807	25%	\$9.60	\$499	1.4
Atchison County	\$14.21	\$739	\$29,560	2.0	\$57,500	\$1,438	\$17,250	\$431	1,670	28%	\$9.40	\$489	1.5
Barber County	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	533	27%	\$12.90	\$671	1.0
Barton County	\$13.10	\$681	\$27,240	1.8	\$58,100	\$1,453	\$17,430	\$436	3,682	33%	\$11.34	\$590	1.2
Bourbon County	\$13.10	\$681	\$27,240	1.8	\$55,700	\$1,393	\$16,710	\$418	1,759	31%	\$8.89	\$462	1.5
Brown County	\$13.10	\$681	\$27,240	1.8	\$53,800	\$1,345	\$16,140	\$404	1,293	32%	\$11.13	\$579	1.2
Butler County	\$14.69	\$764	\$30,560	2.0	\$66,400	\$1,660	\$19,920	\$498	6,515	27%	\$10.97	\$571	1.3
Chase County	\$13.10	\$681	\$27,240	1.8	\$60,800	\$1,520	\$18,240	\$456	285	26%	\$8.42	\$438	1.6
Chautauqua County	\$14.94	\$777	\$31,080	2.1	\$48,100	\$1,203	\$14,430	\$361	329	21%	\$11.14	\$579	1.3
Cherokee County	\$13.10	\$681	\$27,240	1.8	\$53,800	\$1,345	\$16,140	\$404	1,945	24%	\$13.02	\$677	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cheyenne County	\$13.10	\$681	\$27,240	1.8	\$57,100	\$1,428	\$17,130	\$428	253	20%	\$11.37	\$591	1.2
Clark County	\$13.35	\$694	\$27,760	1.8	\$61,000	\$1,525	\$18,300	\$458	277	30%	\$12.73	\$662	1.0
Clay County	\$14.94	\$777	\$31,080	2.1	\$64,700	\$1,618	\$19,410	\$485	628	19%	\$9.72	\$506	1.5
Cloud County	\$13.10	\$681	\$27,240	1.8	\$49,700	\$1,243	\$14,910	\$373	1,111	28%	\$9.14	\$475	1.4
Coffey County	\$13.10	\$681	\$27,240	1.8	\$70,500	\$1,763	\$21,150	\$529	862	24%	\$18.18	\$945	0.7
Comanche County	\$13.10	\$681	\$27,240	1.8	\$60,000	\$1,500	\$18,000	\$450	180	23%	\$10.19	\$530	1.3
Cowley County	\$13.46	\$700	\$28,000	1.9	\$54,800	\$1,370	\$16,440	\$411	4,443	32%	\$11.20	\$582	1.2
Crawford County	\$14.19	\$738	\$29,520	2.0	\$54,800	\$1,370	\$16,440	\$411	5,862	39%	\$9.65	\$502	1.5
Decatur County	\$13.10	\$681	\$27,240	1.8	\$50,500	\$1,263	\$15,150	\$379	347	24%	\$9.52	\$495	1.4
Dickinson County	\$13.10	\$681	\$27,240	1.8	\$63,400	\$1,585	\$19,020	\$476	2,110	27%	\$9.52	\$495	1.4
Doniphan County	\$13.69	\$712	\$28,480	1.9	\$61,500	\$1,538	\$18,450	\$461	868	28%	\$13.64	\$709	1.0
Douglas County	\$16.25	\$845	\$33,800	2.2	\$68,500	\$1,713	\$20,550	\$514	20,923	48%	\$8.99	\$467	1.8
Edwards County	\$13.10	\$681	\$27,240	1.8	\$58,200	\$1,455	\$17,460	\$437	313	25%	\$14.63	\$761	0.9
Elk County	\$13.10	\$681	\$27,240	1.8	\$49,700	\$1,243	\$14,910	\$373	269	21%	\$6.43	\$334	2.0
Ellis County	\$13.48	\$701	\$28,040	1.9	\$66,800	\$1,670	\$20,040	\$501	4,316	36%	\$9.78	\$508	1.4
Ellsworth County	\$13.10	\$681	\$27,240	1.8	\$61,500	\$1,538	\$18,450	\$461	625	24%	\$8.64	\$449	1.5
Finney County	\$14.87	\$773	\$30,920	2.1	\$57,600	\$1,440	\$17,280	\$432	4,770	38%	\$13.83	\$719	1.1
Ford County	\$13.87	\$721	\$28,840	1.9	\$59,300	\$1,483	\$17,790	\$445	4,346	39%	\$10.59	\$551	1.3
Franklin County	\$15.31	\$796	\$31,840	2.1	\$62,200	\$1,555	\$18,660	\$467	2,772	28%	\$9.96	\$518	1.5
Geary County	\$17.83	\$927	\$37,080	2.5	\$51,800	\$1,295	\$15,540	\$389	7,281	57%	\$13.82	\$719	1.3
Gove County	\$13.10	\$681	\$27,240	1.8	\$57,800	\$1,445	\$17,340	\$434	258	22%	\$9.35	\$486	1.4
Graham County	\$13.10	\$681	\$27,240	1.8	\$60,000	\$1,500	\$18,000	\$450	244	20%	\$12.14	\$631	1.1
Grant County	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	605	22%	\$17.28	\$899	0.8
Gray County	\$13.10	\$681	\$27,240	1.8	\$67,100	\$1,678	\$20,130	\$503	584	27%	\$12.56	\$653	1.0
Greeley County	\$13.10	\$681	\$27,240	1.8	\$61,100	\$1,528	\$18,330	\$458	139	29%	\$15.19	\$790	0.9
Greenwood County	\$13.10	\$681	\$27,240	1.8	\$54,500	\$1,363	\$16,350	\$409	639	23%	\$8.82	\$458	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$15.71	\$817	\$32,680	2.2	\$52,700	\$1,318	\$15,810	\$395	279	28%	\$14.71	\$765	1.1
Harper County	\$13.10	\$681	\$27,240	1.8	\$56,600	\$1,415	\$16,980	\$425	579	24%	\$12.20	\$635	1.1
Harvey County	\$14.69	\$764	\$30,560	2.0	\$66,400	\$1,660	\$19,920	\$498	4,095	30%	\$10.39	\$540	1.4
Haskell County	\$17.87	\$929	\$37,160	2.5	\$68,800	\$1,720	\$20,640	\$516	385	28%	\$15.82	\$823	1.1
Hodgeman County	\$13.10	\$681	\$27,240	1.8	\$66,500	\$1,663	\$19,950	\$499	215	27%	\$12.09	\$629	1.1
Jackson County	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	1,307	25%	\$7.91	\$411	1.8
Jefferson County	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	1,360	18%	\$13.67	\$711	1.1
Jewell County	\$13.10	\$681	\$27,240	1.8	\$53,500	\$1,338	\$16,050	\$401	283	20%	\$9.74	\$506	1.3
Johnson County *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	66,973	30%	\$15.78	\$820	1.2
Kearny County	\$13.10	\$681	\$27,240	1.8	\$64,000	\$1,600	\$19,200	\$480	348	25%	\$14.17	\$737	0.9
Kingman County	\$13.10	\$681	\$27,240	1.8	\$63,100	\$1,578	\$18,930	\$473	801	27%	\$11.28	\$586	1.2
Kiowa County	\$13.10	\$681	\$27,240	1.8	\$61,500	\$1,538	\$18,450	\$461	373	35%	\$10.47	\$545	1.3
Labette County	\$13.17	\$685	\$27,400	1.8	\$51,400	\$1,285	\$15,420	\$386	2,580	31%	\$10.12	\$526	1.3
Lane County	\$13.10	\$681	\$27,240	1.8	\$66,800	\$1,670	\$20,040	\$501	191	24%	\$10.54	\$548	1.2
Leavenworth County *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	8,975	34%	\$11.98	\$623	1.5
Lincoln County	\$13.10	\$681	\$27,240	1.8	\$58,800	\$1,470	\$17,640	\$441	280	21%	\$9.36	\$487	1.4
Linn County *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	925	22%	\$14.69	\$764	1.2
Logan County	\$13.10	\$681	\$27,240	1.8	\$66,400	\$1,660	\$19,920	\$498	363	29%	\$10.99	\$572	1.2
Lyon County	\$13.10	\$681	\$27,240	1.8	\$53,900	\$1,348	\$16,170	\$404	5,343	40%	\$9.09	\$473	1.4
McPherson County	\$14.44	\$751	\$30,040	2.0	\$70,400	\$1,760	\$21,120	\$528	2,832	24%	\$14.83	\$771	1.0
Marion County	\$13.10	\$681	\$27,240	1.8	\$61,000	\$1,525	\$18,300	\$458	991	21%	\$8.61	\$448	1.5
Marshall County	\$13.10	\$681	\$27,240	1.8	\$62,600	\$1,565	\$18,780	\$470	1,126	26%	\$12.29	\$639	1.1
Meade County	\$13.10	\$681	\$27,240	1.8	\$56,400	\$1,410	\$16,920	\$423	491	29%	\$15.94	\$829	0.8
Miami County *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	2,842	23%	\$7.80	\$406	2.3
Mitchell County	\$13.10	\$681	\$27,240	1.8	\$60,900	\$1,523	\$18,270	\$457	737	27%	\$9.42	\$490	1.4
Montgomery County	\$13.10	\$681	\$27,240	1.8	\$53,700	\$1,343	\$16,110	\$403	4,096	30%	\$10.16	\$528	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morris County	\$13.10	\$681	\$27,240	1.8	\$60,500	\$1,513	\$18,150	\$454	560	23%	\$7.91	\$411	1.7
Morton County	\$13.10	\$681	\$27,240	1.8	\$56,300	\$1,408	\$16,890	\$422	354	30%	\$10.32	\$537	1.3
Nemaha County	\$13.10	\$681	\$27,240	1.8	\$67,400	\$1,685	\$20,220	\$506	985	23%	\$10.75	\$559	1.2
Neosho County	\$13.10	\$681	\$27,240	1.8	\$53,700	\$1,343	\$16,110	\$403	1,848	29%	\$8.31	\$432	1.6
Ness County	\$13.10	\$681	\$27,240	1.8	\$63,600	\$1,590	\$19,080	\$477	299	22%	\$14.18	\$737	0.9
Norton County	\$13.10	\$681	\$27,240	1.8	\$64,400	\$1,610	\$19,320	\$483	475	22%	\$12.43	\$646	1.1
Osage County	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	1,595	25%	\$7.64	\$397	1.9
Osborne County	\$13.10	\$681	\$27,240	1.8	\$52,800	\$1,320	\$15,840	\$396	442	25%	\$11.00	\$572	1.2
Ottawa County	\$13.19	\$686	\$27,440	1.8	\$69,700	\$1,743	\$20,910	\$523	429	17%	\$9.72	\$506	1.4
Pawnee County	\$13.10	\$681	\$27,240	1.8	\$62,200	\$1,555	\$18,660	\$467	779	31%	\$12.73	\$662	1.0
Phillips County	\$13.10	\$681	\$27,240	1.8	\$62,100	\$1,553	\$18,630	\$466	541	23%	\$12.79	\$665	1.0
Pottawatomie County	\$16.10	\$837	\$33,480	2.2	\$70,300	\$1,758	\$21,090	\$527	1,797	22%	\$11.14	\$579	1.4
Pratt County	\$14.29	\$743	\$29,720	2.0	\$63,700	\$1,593	\$19,110	\$478	1,215	31%	\$11.44	\$595	1.2
Rawlins County	\$13.10	\$681	\$27,240	1.8	\$57,600	\$1,440	\$17,280	\$432	344	28%	\$13.46	\$700	1.0
Reno County	\$14.79	\$769	\$30,760	2.0	\$57,400	\$1,435	\$17,220	\$431	8,242	33%	\$11.47	\$597	1.3
Republic County	\$13.10	\$681	\$27,240	1.8	\$56,900	\$1,423	\$17,070	\$427	490	22%	\$10.09	\$525	1.3
Rice County	\$13.10	\$681	\$27,240	1.8	\$63,100	\$1,578	\$18,930	\$473	970	25%	\$10.30	\$535	1.3
Riley County	\$16.10	\$837	\$33,480	2.2	\$70,300	\$1,758	\$21,090	\$527	15,417	58%	\$10.66	\$555	1.5
Rooks County	\$13.10	\$681	\$27,240	1.8	\$59,600	\$1,490	\$17,880	\$447	557	25%	\$10.84	\$564	1.2
Rush County	\$13.10	\$681	\$27,240	1.8	\$58,200	\$1,455	\$17,460	\$437	318	21%	\$8.17	\$425	1.6
Russell County	\$13.15	\$684	\$27,360	1.8	\$54,700	\$1,368	\$16,410	\$410	811	25%	\$8.57	\$446	1.5
Saline County	\$14.58	\$758	\$30,320	2.0	\$59,900	\$1,498	\$17,970	\$449	7,686	34%	\$10.40	\$541	1.4
Scott County	\$13.19	\$686	\$27,440	1.8	\$52,500	\$1,313	\$15,750	\$394	613	28%	\$17.65	\$918	0.7
Sedgwick County	\$14.69	\$764	\$30,560	2.0	\$66,400	\$1,660	\$19,920	\$498	69,337	36%	\$13.42	\$698	1.1
Seward County	\$14.13	\$735	\$29,400	1.9	\$54,400	\$1,360	\$16,320	\$408	2,420	32%	\$13.11	\$682	1.1
Shawnee County	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	25,495	36%	\$12.04	\$626	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheridan County	\$13.10	\$681	\$27,240	1.8	\$61,300	\$1,533	\$18,390	\$460	246	22%	\$11.49	\$597	1.1
Sherman County	\$14.60	\$759	\$30,360	2.0	\$51,300	\$1,283	\$15,390	\$385	1,166	42%	\$9.66	\$502	1.5
Smith County	\$13.10	\$681	\$27,240	1.8	\$54,200	\$1,355	\$16,260	\$407	329	20%	\$8.70	\$452	1.5
Stafford County	\$13.10	\$681	\$27,240	1.8	\$59,900	\$1,498	\$17,970	\$449	291	16%	\$12.38	\$644	1.1
Stanton County	\$13.10	\$681	\$27,240	1.8	\$52,300	\$1,308	\$15,690	\$392	180	22%	\$13.60	\$707	1.0
Stevens County	\$14.94	\$777	\$31,080	2.1	\$65,700	\$1,643	\$19,710	\$493	503	25%	\$14.11	\$734	1.1
Sumner County	\$13.10	\$681	\$27,240	1.8	\$67,400	\$1,685	\$20,220	\$506	2,034	22%	\$8.97	\$466	1.5
Thomas County	\$13.10	\$681	\$27,240	1.8	\$73,200	\$1,830	\$21,960	\$549	963	30%	\$10.63	\$553	1.2
Trego County	\$13.10	\$681	\$27,240	1.8	\$58,800	\$1,470	\$17,640	\$441	298	23%	\$9.69	\$504	1.4
Wabaunsee County	\$14.62	\$760	\$30,400	2.0	\$68,300	\$1,708	\$20,490	\$512	375	14%	\$10.12	\$526	1.4
Wallace County	\$13.10	\$681	\$27,240	1.8	\$74,500	\$1,863	\$22,350	\$559	150	24%	\$13.25	\$689	1.0
Washington County	\$13.10	\$681	\$27,240	1.8	\$57,500	\$1,438	\$17,250	\$431	481	20%	\$9.11	\$474	1.4
Wichita County	\$13.10	\$681	\$27,240	1.8	\$61,500	\$1,538	\$18,450	\$461	217	28%	\$13.73	\$714	1.0
Wilson County	\$13.10	\$681	\$27,240	1.8	\$48,900	\$1,223	\$14,670	\$367	961	25%	\$13.47	\$700	1.0
Woodson County	\$13.15	\$684	\$27,360	1.8	\$51,200	\$1,280	\$15,360	\$384	313	20%	\$7.98	\$415	1.6
Wyandotte County *	\$18.19	\$946	\$37,840	2.5	\$74,800	\$1,870	\$22,440	\$561	24,311	41%	\$16.42	\$854	1.1

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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

#50*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$726**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,419** monthly or **\$29,025** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$13.95
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.36
2-Bedroom Housing Wage	\$13.95
Number of Renter Households	559,747
Percent Renters	33%

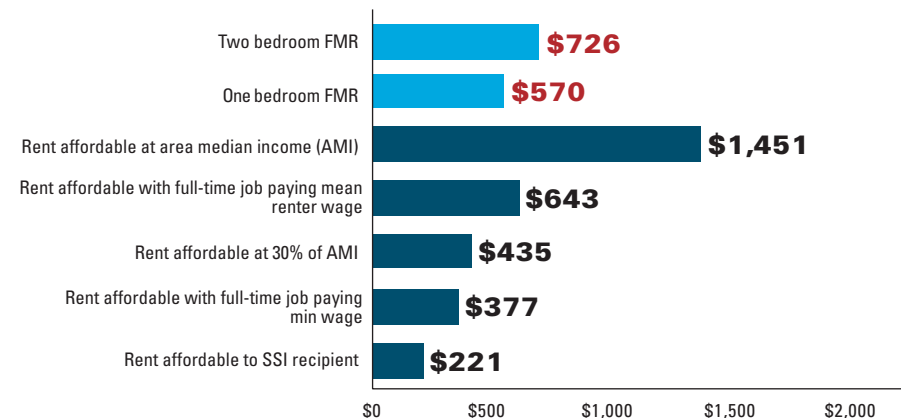
77
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	\$15.50
Louisville HMFA	\$15.25
Evansville MSA	\$15.13
Lexington-Fayette MSA	\$14.90
Clarksville MSA	\$14.77



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Kentucky	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Kentucky	\$13.95	\$726	\$29,025	1.9	\$58,025	\$1,451	\$17,408	\$435	559,747	33%	\$12.36	\$643	1.1
Combined Nonmetro Areas	\$12.45	\$647	\$25,891	1.7	\$47,448	\$1,186	\$14,234	\$356	208,633	29%	\$10.32	\$537	1.2
<u>Metropolitan Areas</u>													
Allen County HMFA	\$11.92	\$620	\$24,800	1.6	\$52,400	\$1,310	\$15,720	\$393	2,109	27%	\$10.99	\$571	1.1
Bowling Green HMFA	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	20,111	40%	\$12.22	\$635	1.1
Butler County HMFA	\$11.92	\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	1,377	27%	\$8.42	\$438	1.4
Cincinnati HMFA	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	47,261	31%	\$13.52	\$703	1.1
Clarksville MSA	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	14,411	46%	\$13.45	\$699	1.1
Elizabethtown HMFA	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	16,594	36%	\$12.27	\$638	1.2
Evansville MSA	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	6,879	37%	\$11.26	\$586	1.3
Grant County HMFA	\$14.23	\$740	\$29,600	2.0	\$54,200	\$1,355	\$16,260	\$407	2,461	30%	\$10.44	\$543	1.4
Huntington-Ashland HMFA	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	8,996	27%	\$11.72	\$609	1.1
Lexington-Fayette MSA	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	80,716	42%	\$12.42	\$646	1.2
Louisville HMFA	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	128,873	35%	\$14.37	\$747	1.1
Meade County HMFA	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	3,011	28%	\$12.46	\$648	1.1
Owensboro MSA	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	13,406	29%	\$11.31	\$588	1.2
Shelby County HMFA	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	4,909	31%	\$10.38	\$540	1.4
<u>Counties</u>													
Adair County	\$11.92	\$620	\$24,800	1.6	\$48,100	\$1,203	\$14,430	\$361	1,859	26%	\$7.72	\$402	1.5
Allen County	\$11.92	\$620	\$24,800	1.6	\$52,400	\$1,310	\$15,720	\$393	2,109	27%	\$10.99	\$571	1.1
Anderson County	\$14.33	\$745	\$29,800	2.0	\$66,700	\$1,668	\$20,010	\$500	1,945	23%	\$10.36	\$539	1.4
Ballard County	\$12.23	\$636	\$25,440	1.7	\$56,000	\$1,400	\$16,800	\$420	610	19%	\$14.82	\$771	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	\$12.40	\$645	\$25,800	1.7	\$51,900	\$1,298	\$15,570	\$389	5,525	33%	\$9.57	\$498	1.3
Bath County	\$12.25	\$637	\$25,480	1.7	\$39,000	\$975	\$11,700	\$293	1,092	25%	\$8.90	\$463	1.4
Bell County	\$11.92	\$620	\$24,800	1.6	\$34,000	\$850	\$10,200	\$255	3,747	34%	\$8.45	\$439	1.4
Boone County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	11,924	27%	\$14.51	\$755	1.1
Bourbon County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	3,001	38%	\$11.17	\$581	1.3
Boyd County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	5,768	30%	\$12.20	\$634	1.1
Boyle County	\$13.00	\$676	\$27,040	1.8	\$52,600	\$1,315	\$15,780	\$395	3,810	34%	\$11.10	\$577	1.2
Bracken County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	786	24%	\$9.84	\$512	1.6
Breathitt County	\$11.92	\$620	\$24,800	1.6	\$34,600	\$865	\$10,380	\$260	1,443	26%	\$9.38	\$488	1.3
Breckinridge County	\$11.92	\$620	\$24,800	1.6	\$51,400	\$1,285	\$15,420	\$386	1,513	21%	\$7.98	\$415	1.5
Bullitt County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	5,321	19%	\$9.30	\$484	1.6
Butler County	\$11.92	\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	1,377	27%	\$8.42	\$438	1.4
Caldwell County	\$11.92	\$620	\$24,800	1.6	\$57,100	\$1,428	\$17,130	\$428	1,526	29%	\$7.82	\$407	1.5
Calloway County	\$12.77	\$664	\$26,560	1.8	\$59,300	\$1,483	\$17,790	\$445	5,479	37%	\$6.59	\$343	1.9
Campbell County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	11,109	31%	\$9.97	\$519	1.6
Carlisle County	\$12.85	\$668	\$26,720	1.8	\$51,000	\$1,275	\$15,300	\$383	429	21%	\$9.83	\$511	1.3
Carroll County	\$13.56	\$705	\$28,200	1.9	\$49,200	\$1,230	\$14,760	\$369	1,564	39%	\$17.59	\$915	0.8
Carter County	\$11.92	\$620	\$24,800	1.6	\$47,800	\$1,195	\$14,340	\$359	2,305	22%	\$10.19	\$530	1.2
Casey County	\$11.92	\$620	\$24,800	1.6	\$42,400	\$1,060	\$12,720	\$318	1,296	20%	\$11.03	\$573	1.1
Christian County	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	13,343	52%	\$14.17	\$737	1.0
Clark County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	5,079	36%	\$10.75	\$559	1.4
Clay County	\$11.92	\$620	\$24,800	1.6	\$32,300	\$808	\$9,690	\$242	1,994	26%	\$10.28	\$535	1.2
Clinton County	\$11.92	\$620	\$24,800	1.6	\$32,900	\$823	\$9,870	\$247	966	25%	\$10.60	\$551	1.1
Crittenden County	\$11.92	\$620	\$24,800	1.6	\$53,400	\$1,335	\$16,020	\$401	828	22%	\$9.19	\$478	1.3
Cumberland County	\$11.92	\$620	\$24,800	1.6	\$35,400	\$885	\$10,620	\$266	774	28%	\$9.35	\$486	1.3
Daviess County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	11,921	31%	\$10.89	\$567	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Edmonson County	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	859	18%	\$8.11	\$422	1.7
Elliott County	\$11.92	\$620	\$24,800	1.6	\$36,900	\$923	\$11,070	\$277	571	21%	\$5.04	\$262	2.4
Estill County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,739	30%	\$9.69	\$504	1.2
Fayette County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	57,558	46%	\$12.55	\$653	1.2
Fleming County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	1,378	24%	\$7.93	\$412	1.5
Floyd County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	4,664	30%	\$9.59	\$498	1.2
Franklin County	\$14.77	\$768	\$30,720	2.0	\$63,100	\$1,578	\$18,930	\$473	7,792	37%	\$11.82	\$615	1.2
Fulton County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	1,025	40%	\$9.17	\$477	1.3
Gallatin County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	967	31%	\$14.91	\$775	1.0
Garrard County	\$12.71	\$661	\$26,440	1.8	\$55,700	\$1,393	\$16,710	\$418	1,540	23%	\$7.83	\$407	1.6
Grant County	\$14.23	\$740	\$29,600	2.0	\$54,200	\$1,355	\$16,260	\$407	2,461	30%	\$10.44	\$543	1.4
Graves County	\$11.92	\$620	\$24,800	1.6	\$52,900	\$1,323	\$15,870	\$397	3,704	26%	\$8.44	\$439	1.4
Grayson County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	2,731	28%	\$9.27	\$482	1.3
Green County	\$11.92	\$620	\$24,800	1.6	\$46,300	\$1,158	\$13,890	\$347	927	21%	\$7.32	\$381	1.6
Greenup County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	3,228	23%	\$10.06	\$523	1.3
Hancock County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	753	23%	\$16.70	\$869	0.8
Hardin County	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	15,161	38%	\$12.56	\$653	1.2
Harlan County	\$11.92	\$620	\$24,800	1.6	\$34,700	\$868	\$10,410	\$260	3,446	30%	\$10.82	\$563	1.1
Harrison County	\$11.92	\$620	\$24,800	1.6	\$49,900	\$1,248	\$14,970	\$374	2,329	33%	\$11.13	\$579	1.1
Hart County	\$11.92	\$620	\$24,800	1.6	\$45,000	\$1,125	\$13,500	\$338	2,021	28%	\$9.26	\$482	1.3
Henderson County	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	6,879	37%	\$11.26	\$586	1.3
Henry County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	1,797	30%	\$8.93	\$464	1.7
Hickman County	\$11.92	\$620	\$24,800	1.6	\$50,400	\$1,260	\$15,120	\$378	503	25%	\$10.66	\$555	1.1
Hopkins County	\$12.48	\$649	\$25,960	1.7	\$56,100	\$1,403	\$16,830	\$421	5,298	28%	\$11.64	\$605	1.1
Jackson County	\$11.92	\$620	\$24,800	1.6	\$32,400	\$810	\$9,720	\$243	1,307	24%	\$11.21	\$583	1.1
Jefferson County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	117,001	38%	\$14.83	\$771	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	6,636	36%	\$9.81	\$510	1.5
Johnson County	\$11.92	\$620	\$24,800	1.6	\$44,400	\$1,110	\$13,320	\$333	2,269	25%	\$8.07	\$420	1.5
Kenton County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	21,269	34%	\$13.68	\$711	1.1
Knott County	\$11.92	\$620	\$24,800	1.6	\$42,500	\$1,063	\$12,750	\$319	1,341	22%	\$9.55	\$496	1.2
Knox County	\$11.92	\$620	\$24,800	1.6	\$33,600	\$840	\$10,080	\$252	4,665	37%	\$9.57	\$498	1.2
Larue County	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	1,433	27%	\$7.54	\$392	1.9
Laurel County	\$11.92	\$620	\$24,800	1.6	\$43,100	\$1,078	\$12,930	\$323	7,068	31%	\$10.14	\$527	1.2
Lawrence County	\$11.92	\$620	\$24,800	1.6	\$46,900	\$1,173	\$14,070	\$352	1,327	22%	\$7.31	\$380	1.6
Lee County	\$11.92	\$620	\$24,800	1.6	\$34,200	\$855	\$10,260	\$257	677	24%	\$6.81	\$354	1.8
Leslie County	\$11.92	\$620	\$24,800	1.6	\$41,100	\$1,028	\$12,330	\$308	951	23%	\$9.05	\$471	1.3
Letcher County	\$12.42	\$646	\$25,840	1.7	\$46,600	\$1,165	\$13,980	\$350	2,480	26%	\$9.26	\$482	1.3
Lewis County	\$11.92	\$620	\$24,800	1.6	\$37,600	\$940	\$11,280	\$282	1,258	23%	\$8.10	\$421	1.5
Lincoln County	\$11.92	\$620	\$24,800	1.6	\$44,800	\$1,120	\$13,440	\$336	2,581	26%	\$8.07	\$420	1.5
Livingston County	\$11.92	\$620	\$24,800	1.6	\$51,900	\$1,298	\$15,570	\$389	795	21%	\$12.10	\$629	1.0
Logan County	\$12.15	\$632	\$25,280	1.7	\$49,100	\$1,228	\$14,730	\$368	3,511	32%	\$11.24	\$584	1.1
Lyon County	\$11.92	\$620	\$24,800	1.6	\$58,700	\$1,468	\$17,610	\$440	586	18%	\$5.95	\$310	2.0
McCracken County	\$12.98	\$675	\$27,000	1.8	\$51,500	\$1,288	\$15,450	\$386	9,003	33%	\$11.59	\$603	1.1
McCreary County	\$11.92	\$620	\$24,800	1.6	\$28,900	\$723	\$8,670	\$217	1,923	31%	\$9.08	\$472	1.3
McLean County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	732	19%	\$8.18	\$426	1.6
Madison County	\$13.19	\$686	\$27,440	1.8	\$60,400	\$1,510	\$18,120	\$453	13,073	41%	\$10.29	\$535	1.3
Magoffin County	\$11.92	\$620	\$24,800	1.6	\$38,000	\$950	\$11,400	\$285	1,368	27%	\$7.53	\$391	1.6
Marion County	\$12.13	\$631	\$25,240	1.7	\$47,900	\$1,198	\$14,370	\$359	1,891	26%	\$9.42	\$490	1.3
Marshall County	\$13.10	\$681	\$27,240	1.8	\$57,900	\$1,448	\$17,370	\$434	2,789	22%	\$13.58	\$706	1.0
Martin County	\$11.92	\$620	\$24,800	1.6	\$35,600	\$890	\$10,680	\$267	1,234	29%	\$9.46	\$492	1.3
Mason County	\$12.37	\$643	\$25,720	1.7	\$47,800	\$1,195	\$14,340	\$359	2,226	33%	\$12.45	\$648	1.0
Meade County	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	3,011	28%	\$12.46	\$648	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2017 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Menifee County	\$11.92	\$620	\$24,800	1.6	\$36,300	\$908	\$10,890	\$272	549	23%	\$6.64	\$345	1.8
Mercer County	\$12.50	\$650	\$26,000	1.7	\$56,900	\$1,423	\$17,070	\$427	2,528	29%	\$12.31	\$640	1.0
Metcalfe County	\$11.92	\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	897	23%	\$9.51	\$495	1.3
Monroe County	\$11.92	\$620	\$24,800	1.6	\$40,600	\$1,015	\$12,180	\$305	1,211	27%	\$9.51	\$494	1.3
Montgomery County	\$13.27	\$690	\$27,600	1.8	\$47,200	\$1,180	\$14,160	\$354	3,632	35%	\$10.69	\$556	1.2
Morgan County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,230	26%	\$8.90	\$463	1.3
Muhlenberg County	\$11.92	\$620	\$24,800	1.6	\$48,900	\$1,223	\$14,670	\$367	2,366	21%	\$9.98	\$519	1.2
Nelson County	\$13.50	\$702	\$28,080	1.9	\$58,400	\$1,460	\$17,520	\$438	4,021	24%	\$9.32	\$485	1.4
Nicholas County	\$11.92	\$620	\$24,800	1.6	\$51,400	\$1,285	\$15,420	\$386	809	29%	\$7.73	\$402	1.5
Ohio County	\$11.92	\$620	\$24,800	1.6	\$45,100	\$1,128	\$13,530	\$338	1,950	22%	\$8.00	\$416	1.5
Oldham County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	2,794	14%	\$8.21	\$427	1.9
Owen County	\$12.37	\$643	\$25,720	1.7	\$54,300	\$1,358	\$16,290	\$407	1,009	24%	\$10.39	\$540	1.2
Owsley County	\$11.92	\$620	\$24,800	1.6	\$38,500	\$963	\$11,550	\$289	435	25%	\$5.79	\$301	2.1
Pendleton County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	1,206	23%	\$13.32	\$693	1.2
Perry County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	3,099	28%	\$12.07	\$627	1.0
Pike County	\$12.27	\$638	\$25,520	1.7	\$41,200	\$1,030	\$12,360	\$309	7,061	27%	\$14.26	\$741	0.9
Powell County	\$11.92	\$620	\$24,800	1.6	\$48,200	\$1,205	\$14,460	\$362	1,441	30%	\$7.17	\$373	1.7
Pulaski County	\$12.08	\$628	\$25,120	1.7	\$44,600	\$1,115	\$13,380	\$335	7,924	31%	\$8.27	\$430	1.5
Robertson County	\$12.90	\$671	\$26,840	1.8	\$47,000	\$1,175	\$14,100	\$353	195	21%	\$7.06	\$367	1.8
Rockcastle County	\$11.92	\$620	\$24,800	1.6	\$41,200	\$1,030	\$12,360	\$309	1,605	24%	\$7.92	\$412	1.5
Rowan County	\$14.10	\$733	\$29,320	1.9	\$52,900	\$1,323	\$15,870	\$397	3,240	38%	\$7.75	\$403	1.8
Russell County	\$11.92	\$620	\$24,800	1.6	\$40,000	\$1,000	\$12,000	\$300	1,873	27%	\$9.12	\$474	1.3
Scott County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	5,402	29%	\$14.44	\$751	1.0
Shelby County	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	4,909	31%	\$10.38	\$540	1.4
Simpson County	\$13.35	\$694	\$27,760	1.8	\$49,600	\$1,240	\$14,880	\$372	2,522	37%	\$10.27	\$534	1.3
Spencer County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	1,098	17%	\$7.91	\$411	1.9

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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.

Kentucky

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.92	\$620	\$24,800	1.6	\$46,100	\$1,153	\$13,830	\$346	3,358	35%	\$9.15	\$476	1.3
Todd County	\$12.33	\$641	\$25,640	1.7	\$53,000	\$1,325	\$15,900	\$398	1,280	28%	\$9.52	\$495	1.3
Trigg County	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	1,068	18%	\$6.43	\$334	2.3
Trimble County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	862	24%	\$13.81	\$718	1.1
Union County	\$11.92	\$620	\$24,800	1.6	\$48,500	\$1,213	\$14,550	\$364	1,547	28%	\$11.82	\$615	1.0
Warren County	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	19,252	42%	\$12.28	\$639	1.1
Washington County	\$12.35	\$642	\$25,680	1.7	\$50,900	\$1,273	\$15,270	\$382	966	21%	\$9.43	\$490	1.3
Wayne County	\$11.92	\$620	\$24,800	1.6	\$37,400	\$935	\$11,220	\$281	2,325	29%	\$7.54	\$392	1.6
Webster County	\$11.92	\$620	\$24,800	1.6	\$55,800	\$1,395	\$16,740	\$419	1,503	29%	\$20.43	\$1,063	0.6
Whitley County	\$12.35	\$642	\$25,680	1.7	\$40,900	\$1,023	\$12,270	\$307	4,377	33%	\$11.99	\$623	1.0
Wolfe County	\$12.25	\$637	\$25,480	1.7	\$28,000	\$700	\$8,400	\$210	984	34%	\$6.11	\$318	2.0
Woodford County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	3,040	31%	\$11.70	\$608	1.3

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

LOUISIANA

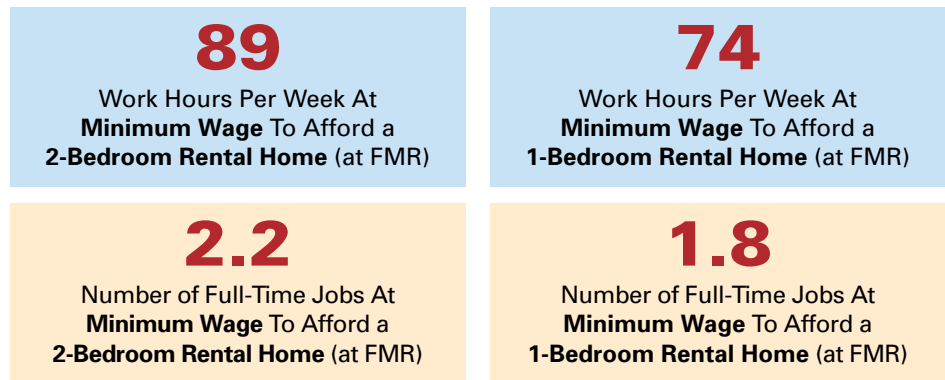
#30*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$841**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,802** monthly or **\$33,621** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

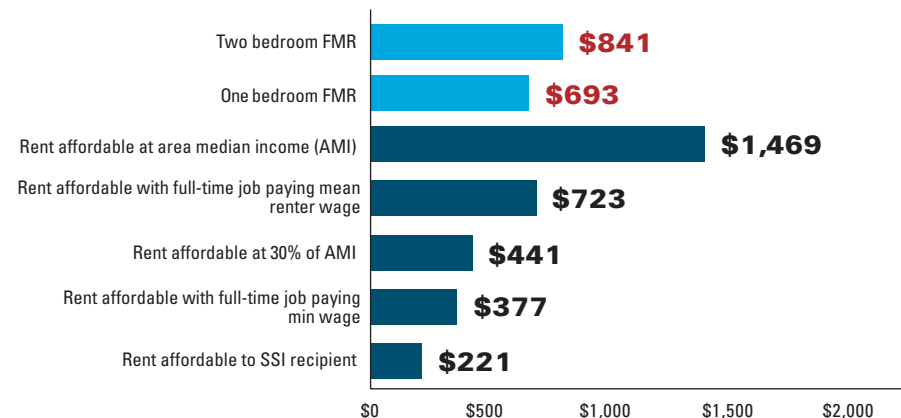
\$16.16
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.90
2-Bedroom Housing Wage	\$16.16
Number of Renter Households	591,210
Percent Renters	34%



MOST EXPENSIVE AREAS	HOUSING WAGE
New Orleans-Metairie HMFA	\$18.54
Vernon Parish	\$17.73
Shreveport-Bossier City HMFA	\$16.88
Houma-Thibodaux MSA	\$16.71
Baton Rouge HMFA	\$16.46



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Louisiana	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Louisiana	\$16.16	\$841	\$33,621	2.2	\$58,755	\$1,469	\$17,626	\$441	591,210	34%	\$13.90	\$723	1.2
Combined Nonmetro Areas	\$12.55	\$653	\$26,100	1.7	\$47,032	\$1,176	\$14,110	\$353	91,955	33%	\$10.52	\$547	1.2
<u>Metropolitan Areas</u>													
Acadia Parish HMFA	\$11.62	\$604	\$24,160	1.6	\$46,000	\$1,150	\$13,800	\$345	6,641	29%	\$9.33	\$485	1.2
Alexandria MSA	\$15.38	\$800	\$32,000	2.1	\$54,300	\$1,358	\$16,290	\$407	19,496	36%	\$11.53	\$599	1.3
Baton Rouge HMFA	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	93,042	32%	\$14.22	\$739	1.2
Hammond MSA	\$15.17	\$789	\$31,560	2.1	\$56,600	\$1,415	\$16,980	\$425	14,732	32%	\$9.17	\$477	1.7
Houma-Thibodaux MSA	\$16.71	\$869	\$34,760	2.3	\$55,900	\$1,398	\$16,770	\$419	19,967	26%	\$18.45	\$959	0.9
Iberia Parish HMFA	\$13.25	\$689	\$27,560	1.8	\$54,000	\$1,350	\$16,200	\$405	7,772	30%	\$15.03	\$781	0.9
Iberville Parish HMFA	\$12.81	\$666	\$26,640	1.8	\$55,600	\$1,390	\$16,680	\$417	2,837	25%	\$18.02	\$937	0.7
Lafayette HMFA	\$16.21	\$843	\$33,720	2.2	\$65,500	\$1,638	\$19,650	\$491	35,821	33%	\$14.17	\$737	1.1
Lake Charles MSA	\$15.12	\$786	\$31,440	2.1	\$58,500	\$1,463	\$17,550	\$439	23,886	31%	\$13.97	\$727	1.1
Monroe MSA	\$15.56	\$809	\$32,360	2.1	\$52,600	\$1,315	\$15,780	\$395	24,952	38%	\$10.62	\$552	1.5
New Orleans-Metairie HMFA	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	181,390	39%	\$15.52	\$807	1.2
Shreveport-Bossier City HMFA	\$16.88	\$878	\$35,120	2.3	\$54,700	\$1,368	\$16,410	\$410	57,057	37%	\$11.94	\$621	1.4
St. James Parish HMFA	\$11.62	\$604	\$24,160	1.6	\$64,100	\$1,603	\$19,230	\$481	1,675	21%	\$19.95	\$1,037	0.6
Vermilion Parish HMFA	\$12.42	\$646	\$25,840	1.7	\$59,100	\$1,478	\$17,730	\$443	5,398	25%	\$12.08	\$628	1.0
Webster Parish HMFA	\$11.92	\$620	\$24,800	1.6	\$47,100	\$1,178	\$14,130	\$353	4,589	29%	\$11.03	\$573	1.1
<u>Counties</u>													
Acadia Parish	\$11.62	\$604	\$24,160	1.6	\$46,000	\$1,150	\$13,800	\$345	6,641	29%	\$9.33	\$485	1.2
Allen Parish	\$11.62	\$604	\$24,160	1.6	\$50,800	\$1,270	\$15,240	\$381	2,044	25%	\$8.63	\$449	1.3
Ascension Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	7,851	20%	\$14.23	\$740	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

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4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Assumption Parish	\$11.96	\$622	\$24,880	1.6	\$56,600	\$1,415	\$16,980	\$425	1,710	20%	\$10.10	\$525	1.2
Avoyelles Parish	\$11.69	\$608	\$24,320	1.6	\$42,800	\$1,070	\$12,840	\$321	4,500	30%	\$8.81	\$458	1.3
Beauregard Parish	\$11.62	\$604	\$24,160	1.6	\$62,400	\$1,560	\$18,720	\$468	3,102	24%	\$10.93	\$568	1.1
Bienville Parish	\$11.62	\$604	\$24,160	1.6	\$44,400	\$1,110	\$13,320	\$333	1,700	29%	\$9.11	\$474	1.3
Bossier Parish	\$16.88	\$878	\$35,120	2.3	\$54,700	\$1,368	\$16,410	\$410	16,447	35%	\$11.74	\$611	1.4
Caddo Parish	\$16.88	\$878	\$35,120	2.3	\$54,700	\$1,368	\$16,410	\$410	37,932	39%	\$12.11	\$630	1.4
Calcasieu Parish	\$15.12	\$786	\$31,440	2.1	\$58,500	\$1,463	\$17,550	\$439	23,647	31%	\$13.69	\$712	1.1
Caldwell Parish	\$11.62	\$604	\$24,160	1.6	\$48,300	\$1,208	\$14,490	\$362	968	25%	\$7.91	\$412	1.5
Cameron Parish	\$15.12	\$786	\$31,440	2.1	\$58,500	\$1,463	\$17,550	\$439	239	9%	\$17.44	\$907	0.9
Catahoula Parish	\$11.62	\$604	\$24,160	1.6	\$49,100	\$1,228	\$14,730	\$368	955	25%	\$8.21	\$427	1.4
Claiborne Parish	\$11.62	\$604	\$24,160	1.6	\$43,900	\$1,098	\$13,170	\$329	1,770	30%	\$9.61	\$500	1.2
Concordia Parish	\$11.62	\$604	\$24,160	1.6	\$39,400	\$985	\$11,820	\$296	3,185	40%	\$9.89	\$514	1.2
De Soto Parish	\$16.88	\$878	\$35,120	2.3	\$54,700	\$1,368	\$16,410	\$410	2,678	26%	\$10.04	\$522	1.7
East Baton Rouge Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	68,157	40%	\$14.67	\$763	1.1
East Carroll Parish	\$11.62	\$604	\$24,160	1.6	\$30,100	\$753	\$9,030	\$226	1,400	52%	\$9.39	\$488	1.2
East Feliciana Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	1,277	18%	\$10.48	\$545	1.6
Evangeline Parish	\$11.62	\$604	\$24,160	1.6	\$42,900	\$1,073	\$12,870	\$322	4,059	34%	\$9.50	\$494	1.2
Franklin Parish	\$11.62	\$604	\$24,160	1.6	\$44,700	\$1,118	\$13,410	\$335	2,211	30%	\$7.21	\$375	1.6
Grant Parish	\$15.38	\$800	\$32,000	2.1	\$54,300	\$1,358	\$16,290	\$407	1,874	26%	\$11.86	\$617	1.3
Iberia Parish	\$13.25	\$689	\$27,560	1.8	\$54,000	\$1,350	\$16,200	\$405	7,772	30%	\$15.03	\$781	0.9
Iberville Parish	\$12.81	\$666	\$26,640	1.8	\$55,600	\$1,390	\$16,680	\$417	2,837	25%	\$18.02	\$937	0.7
Jackson Parish	\$11.62	\$604	\$24,160	1.6	\$47,500	\$1,188	\$14,250	\$356	1,928	32%	\$9.07	\$472	1.3
Jefferson Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	64,113	38%	\$15.25	\$793	1.2
Jefferson Davis Parish	\$11.62	\$604	\$24,160	1.6	\$52,400	\$1,310	\$15,720	\$393	3,030	26%	\$10.04	\$522	1.2
Lafayette Parish	\$16.21	\$843	\$33,720	2.2	\$65,500	\$1,638	\$19,650	\$491	31,718	36%	\$14.16	\$736	1.1
Lafourche Parish	\$16.71	\$869	\$34,760	2.3	\$55,900	\$1,398	\$16,770	\$419	8,617	24%	\$16.34	\$850	1.0

† Wage data not available (See Appendix B).

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Louisiana	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
La Salle Parish	\$11.62	\$604	\$24,160	1.6	\$56,900	\$1,423	\$17,070	\$427	1,204	22%	\$9.52	\$495	1.2
Lincoln Parish	\$13.42	\$698	\$27,920	1.9	\$54,100	\$1,353	\$16,230	\$406	7,937	46%	\$9.64	\$502	1.4
Livingston Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	9,484	20%	\$10.28	\$535	1.6
Madison Parish	\$11.62	\$604	\$24,160	1.6	\$34,400	\$860	\$10,320	\$258	1,914	47%	\$8.03	\$417	1.4
Morehouse Parish	\$11.62	\$604	\$24,160	1.6	\$40,900	\$1,023	\$12,270	\$307	3,595	34%	\$9.28	\$483	1.3
Natchitoches Parish	\$13.06	\$679	\$27,160	1.8	\$46,700	\$1,168	\$14,010	\$350	6,065	42%	\$7.53	\$391	1.7
Orleans Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	82,297	54%	\$15.77	\$820	1.2
Ouachita Parish	\$15.56	\$809	\$32,360	2.1	\$52,600	\$1,315	\$15,780	\$395	23,261	40%	\$10.94	\$569	1.4
Plaquemines Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	2,673	31%	\$27.80	\$1,445	0.7
Pointe Coupee Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	2,013	23%	\$9.74	\$506	1.7
Rapides Parish	\$15.38	\$800	\$32,000	2.1	\$54,300	\$1,358	\$16,290	\$407	17,622	37%	\$11.51	\$599	1.3
Red River Parish	\$13.38	\$696	\$27,840	1.8	\$49,100	\$1,228	\$14,730	\$368	865	25%	\$10.42	\$542	1.3
Richland Parish	\$11.62	\$604	\$24,160	1.6	\$46,800	\$1,170	\$14,040	\$351	2,564	34%	\$9.56	\$497	1.2
Sabine Parish	\$11.62	\$604	\$24,160	1.6	\$49,900	\$1,248	\$14,970	\$374	2,122	23%	\$9.54	\$496	1.2
St. Bernard Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	4,735	33%	\$14.86	\$773	1.2
St. Charles Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	3,497	19%	\$17.93	\$932	1.0
St. Helena Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	615	15%	\$9.87	\$513	1.7
St. James Parish	\$11.62	\$604	\$24,160	1.6	\$64,100	\$1,603	\$19,230	\$481	1,675	21%	\$19.95	\$1,037	0.6
St. John the Baptist Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	3,650	24%	\$18.79	\$977	1.0
St. Landry Parish	\$11.62	\$604	\$24,160	1.6	\$37,800	\$945	\$11,340	\$284	9,309	30%	\$8.94	\$465	1.3
St. Martin Parish	\$16.21	\$843	\$33,720	2.2	\$65,500	\$1,638	\$19,650	\$491	4,103	22%	\$14.31	\$744	1.1
St. Mary Parish	\$13.00	\$676	\$27,040	1.8	\$51,300	\$1,283	\$15,390	\$385	6,713	33%	\$16.75	\$871	0.8
St. Tammany Parish	\$18.54	\$964	\$38,560	2.6	\$63,300	\$1,583	\$18,990	\$475	20,425	23%	\$12.28	\$639	1.5
Tangipahoa Parish	\$15.17	\$789	\$31,560	2.1	\$56,600	\$1,415	\$16,980	\$425	14,732	32%	\$9.17	\$477	1.7
Tensas Parish †	\$11.62	\$604	\$24,160	1.6	\$35,900	\$898	\$10,770	\$269	749	39%			
Terrebonne Parish	\$16.71	\$869	\$34,760	2.3	\$55,900	\$1,398	\$16,770	\$419	11,350	28%	\$19.71	\$1,025	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Union Parish	\$15.56	\$809	\$32,360	2.1	\$52,600	\$1,315	\$15,780	\$395	1,691	20%	\$5.84	\$303	2.7
Vermilion Parish	\$12.42	\$646	\$25,840	1.7	\$59,100	\$1,478	\$17,730	\$443	5,398	25%	\$12.08	\$628	1.0
Vernon Parish	\$17.73	\$922	\$36,880	2.4	\$53,700	\$1,343	\$16,110	\$403	8,295	46%	\$14.18	\$737	1.3
Washington Parish	\$11.65	\$606	\$24,240	1.6	\$42,700	\$1,068	\$12,810	\$320	4,864	28%	\$9.75	\$507	1.2
Webster Parish	\$11.92	\$620	\$24,800	1.6	\$47,100	\$1,178	\$14,130	\$353	4,589	29%	\$11.03	\$573	1.1
West Baton Rouge Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	2,708	30%	\$14.49	\$754	1.1
West Carroll Parish	\$11.62	\$604	\$24,160	1.6	\$42,700	\$1,068	\$12,810	\$320	1,335	31%	\$9.02	\$469	1.3
West Feliciana Parish	\$16.46	\$856	\$34,240	2.3	\$67,900	\$1,698	\$20,370	\$509	937	24%	\$15.77	\$820	1.0
Winn Parish	\$11.62	\$604	\$24,160	1.6	\$43,800	\$1,095	\$13,140	\$329	1,862	34%	\$10.78	\$560	1.1

† Wage data not available (See Appendix B).

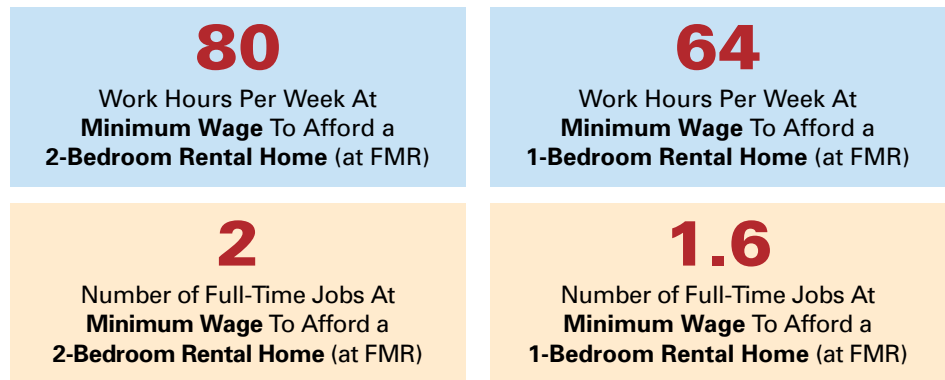
- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$939**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,129** monthly or **\$37,551** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

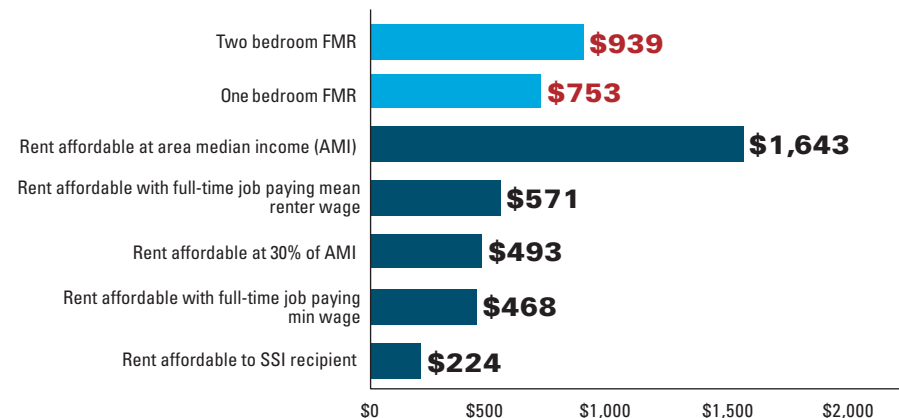
\$18.05
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$10.98
2-Bedroom Housing Wage	\$18.05
Number of Renter Households	156,092
Percent Renters	29%



MOST EXPENSIVE AREAS	HOUSING WAGE
Portland HMFA	\$25.02
York-Kittery-South Berwick HMFA	\$22.83
Cumberland County (part) HMFA	\$17.50
Hancock County	\$17.35
Lincoln County	\$17.25



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Maine	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Maine	\$18.05	\$939	\$37,551	2.0	\$65,724	\$1,643	\$19,717	\$493	156,092	29%	\$10.98	\$571	1.6
Combined Nonmetro Areas	\$15.13	\$787	\$31,471	1.7	\$55,774	\$1,394	\$16,732	\$418	59,063	25%	\$9.63	\$501	1.6
<u>Metropolitan Areas</u>													
Bangor HMFA	\$16.54	\$860	\$34,400	1.8	\$63,000	\$1,575	\$18,900	\$473	15,030	40%	\$10.23	\$532	1.6
Cumberland County (part) HMFA	\$17.50	\$910	\$36,400	1.9	\$72,500	\$1,813	\$21,750	\$544	4,678	24%	\$12.86	\$669	1.4
Lewiston-Auburn MSA	\$16.00	\$832	\$33,280	1.8	\$65,100	\$1,628	\$19,530	\$488	16,264	36%	\$10.08	\$524	1.6
Penobscot County (part) HMFA	\$13.94	\$725	\$29,000	1.5	\$52,200	\$1,305	\$15,660	\$392	4,934	20%	\$10.23	\$532	1.4
Portland HMFA	\$25.02	\$1,301	\$52,040	2.8	\$83,400	\$2,085	\$25,020	\$626	35,982	33%	\$12.75	\$663	2.0
Sagadahoc County HMFA	\$15.98	\$831	\$33,240	1.8	\$70,500	\$1,763	\$21,150	\$529	3,780	25%	\$12.41	\$645	1.3
York County (part) HMFA	\$17.12	\$890	\$35,600	1.9	\$72,200	\$1,805	\$21,660	\$542	12,117	27%	\$10.83	\$563	1.6
York-Kittery-South Berwick HMFA	\$22.83	\$1,187	\$47,480	2.5	\$85,600	\$2,140	\$25,680	\$642	4,244	23%	\$10.83	\$563	2.1
<u>Counties</u>													
Aroostook County	\$13.10	\$681	\$27,240	1.5	\$45,200	\$1,130	\$13,560	\$339	8,905	29%	\$8.17	\$425	1.6
Franklin County	\$13.21	\$687	\$27,480	1.5	\$51,800	\$1,295	\$15,540	\$389	2,385	20%	\$8.63	\$449	1.5
Hancock County	\$17.35	\$902	\$36,080	1.9	\$61,000	\$1,525	\$18,300	\$458	6,583	27%	\$9.78	\$508	1.8
Kennebec County	\$16.23	\$844	\$33,760	1.8	\$62,000	\$1,550	\$18,600	\$465	15,285	30%	\$10.22	\$532	1.6
Knox County	\$16.81	\$874	\$34,960	1.9	\$63,900	\$1,598	\$19,170	\$479	4,004	24%	\$10.84	\$564	1.6
Lincoln County	\$17.25	\$897	\$35,880	1.9	\$62,300	\$1,558	\$18,690	\$467	3,054	21%	\$9.94	\$517	1.7
Oxford County	\$13.33	\$693	\$27,720	1.5	\$52,200	\$1,305	\$15,660	\$392	4,542	21%	\$7.99	\$416	1.7
Piscataquis County	\$13.10	\$681	\$27,240	1.5	\$48,200	\$1,205	\$14,460	\$362	1,911	25%	\$8.83	\$459	1.5
Somerset County	\$14.54	\$756	\$30,240	1.6	\$52,400	\$1,310	\$15,720	\$393	5,099	23%	\$10.33	\$537	1.4
Waldo County	\$14.98	\$779	\$31,160	1.7	\$55,400	\$1,385	\$16,620	\$416	3,794	22%	\$10.46	\$544	1.4
Washington County	\$13.35	\$694	\$27,760	1.5	\$48,700	\$1,218	\$14,610	\$365	3,501	25%	\$9.43	\$491	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 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

MARYLAND

#4*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,470**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,900** monthly or **\$58,803** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$16.88
2-Bedroom Housing Wage	\$28.27
Number of Renter Households	718,727
Percent Renters	33%

122
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

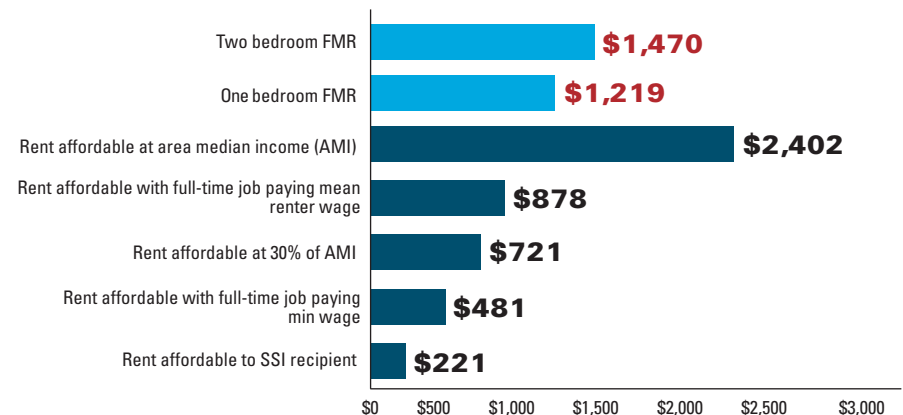
101
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$33.58
Baltimore-Columbia-Towson MSA *	\$26.46
California-Lexington Park MSA	\$24.23
Philadelphia-Camden-Wilmington MSA *	\$23.29
Talbot County	\$23.04

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Maryland	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Maryland	\$28.27	\$1,470	\$58,803	3.1	\$96,086	\$2,402	\$28,826	\$721	718,727	33%	\$16.88	\$878	1.7
Combined Nonmetro Areas	\$19.22	\$999	\$39,973	2.1	\$66,501	\$1,663	\$19,950	\$499	18,346	30%	\$10.83	\$563	1.8
Metropolitan Areas													
Baltimore-Columbia-Towson MSA *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	348,757	34%	\$17.55	\$913	1.5
California-Lexington Park MSA	\$24.23	\$1,260	\$50,400	2.6	\$99,600	\$2,490	\$29,880	\$747	10,593	28%	\$17.46	\$908	1.4
Cumberland MSA	\$13.13	\$683	\$27,320	1.4	\$53,900	\$1,348	\$16,170	\$404	8,843	31%	\$8.94	\$465	1.5
Hagerstown HMFA	\$16.69	\$868	\$34,720	1.8	\$67,600	\$1,690	\$20,280	\$507	20,087	36%	\$12.01	\$625	1.4
Philadelphia-Camden-Wilmington MSA *	\$23.29	\$1,211	\$48,440	2.5	\$83,200	\$2,080	\$24,960	\$624	9,709	26%	\$11.94	\$621	2.0
Salisbury HMFA	\$18.19	\$946	\$37,840	2.0	\$68,800	\$1,720	\$20,640	\$516	13,929	38%	\$12.56	\$653	1.4
Somerset County HMFA	\$14.12	\$734	\$29,360	1.5	\$49,200	\$1,230	\$14,760	\$369	2,955	35%	\$11.19	\$582	1.3
Washington-Arlington-Alexandria HMFA *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	280,369	33%	\$17.57	\$914	1.9
Worcester County HMFA	\$18.38	\$956	\$38,240	2.0	\$72,500	\$1,813	\$21,750	\$544	5,139	25%	\$8.81	\$458	2.1
Counties													
Allegany County	\$13.13	\$683	\$27,320	1.4	\$53,900	\$1,348	\$16,170	\$404	8,843	31%	\$8.94	\$465	1.5
Anne Arundel County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	52,952	26%	\$17.88	\$930	1.5
Baltimore County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	105,511	34%	\$16.57	\$862	1.6
Calvert County *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	5,723	18%	\$12.73	\$662	2.6
Caroline County	\$18.06	\$939	\$37,560	2.0	\$67,500	\$1,688	\$20,250	\$506	3,518	30%	\$11.76	\$611	1.5
Carroll County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	10,796	18%	\$9.86	\$513	2.7
Cecil County *	\$23.29	\$1,211	\$48,440	2.5	\$83,200	\$2,080	\$24,960	\$624	9,709	26%	\$11.94	\$621	2.0
Charles County *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	11,850	22%	\$10.65	\$554	3.2
Dorchester County	\$17.77	\$924	\$36,960	1.9	\$58,700	\$1,468	\$17,610	\$440	4,567	34%	\$10.87	\$565	1.6
Frederick County *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	23,067	26%	\$13.94	\$725	2.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Maryland

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garrett County	\$14.60	\$759	\$30,360	1.6	\$57,500	\$1,438	\$17,250	\$431	3,015	25%	\$8.61	\$448	1.7
Harford County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	19,646	21%	\$11.78	\$612	2.2
Howard County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	28,889	27%	\$19.06	\$991	1.4
Kent County	\$21.62	\$1,124	\$44,960	2.3	\$74,000	\$1,850	\$22,200	\$555	2,146	28%	\$12.01	\$625	1.8
Montgomery County *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	123,581	34%	\$20.06	\$1,043	1.7
Prince George's County *	\$33.58	\$1,746	\$69,840	3.6	\$110,300	\$2,758	\$33,090	\$827	116,148	38%	\$16.18	\$841	2.1
Queen Anne's County *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	2,840	16%	\$8.77	\$456	3.0
St. Mary's County	\$24.23	\$1,260	\$50,400	2.6	\$99,600	\$2,490	\$29,880	\$747	10,593	28%	\$17.46	\$908	1.4
Somerset County	\$14.12	\$734	\$29,360	1.5	\$49,200	\$1,230	\$14,760	\$369	2,955	35%	\$11.19	\$582	1.3
Talbot County	\$23.04	\$1,198	\$47,920	2.5	\$75,200	\$1,880	\$22,560	\$564	5,100	31%	\$11.21	\$583	2.1
Washington County	\$16.69	\$868	\$34,720	1.8	\$67,600	\$1,690	\$20,280	\$507	20,087	36%	\$12.01	\$625	1.4
Wicomico County	\$18.19	\$946	\$37,840	2.0	\$68,800	\$1,720	\$20,640	\$516	13,929	38%	\$12.56	\$653	1.4
Worcester County	\$18.38	\$956	\$38,240	2.0	\$72,500	\$1,813	\$21,750	\$544	5,139	25%	\$8.81	\$458	2.1
Baltimore city *	\$26.46	\$1,376	\$55,040	2.9	\$91,100	\$2,278	\$27,330	\$683	128,123	53%	\$20.93	\$1,088	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#6*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,424**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,747** monthly or **\$56,967** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.39
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$19.70
2-Bedroom Housing Wage	\$27.39
Number of Renter Households	966,054
Percent Renters	38%

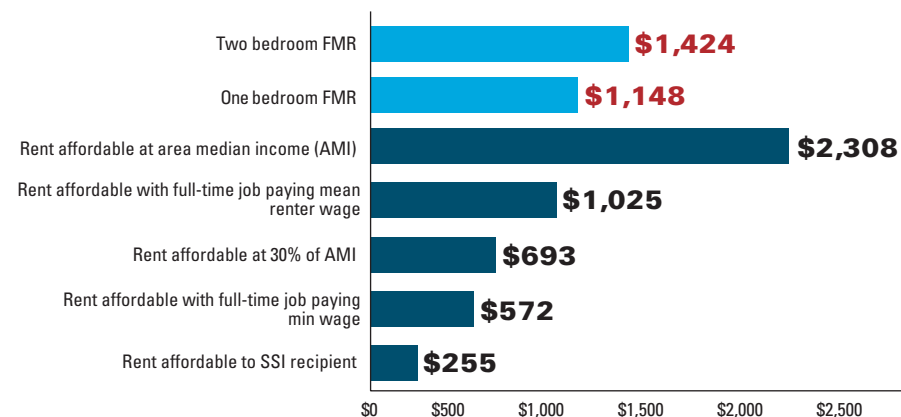
100
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

80
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$32.52
Easton-Raynham HMFA	\$25.85
Dukes County	\$25.50
Nantucket County	\$25.19
Lawrence HMFA	\$25.10



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Massachusetts

	FY17 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$27.39		\$1,424	\$56,967	2.5	\$92,333	\$2,308	\$27,700	\$693	966,054	38%	\$19.70	\$1,025	1.4
Combined Nonmetro Areas	\$19.23		\$1,000	\$39,993	1.7	\$80,320	\$2,008	\$24,096	\$602	11,928	30%	\$13.03	\$678	1.5
<u>Metropolitan Areas</u>														
Barnstable Town MSA	\$23.85		\$1,240	\$49,600	2.2	\$90,200	\$2,255	\$27,060	\$677	20,007	21%	\$10.87	\$565	2.2
Berkshire County (part) HMFA	\$17.04		\$886	\$35,440	1.5	\$72,900	\$1,823	\$21,870	\$547	5,437	28%	\$11.25	\$585	1.5
Boston-Cambridge-Quincy HMFA	\$32.52		\$1,691	\$67,640	3.0	\$103,400	\$2,585	\$31,020	\$776	543,110	41%	\$23.76	\$1,235	1.4
Brockton HMFA	\$22.27		\$1,158	\$46,320	2.0	\$81,000	\$2,025	\$24,300	\$608	25,592	29%	\$11.19	\$582	2.0
Eastern Worcester County HMFA	\$24.12		\$1,254	\$50,160	2.2	\$120,200	\$3,005	\$36,060	\$902	7,333	23%	\$13.03	\$677	1.9
Easton-Raynham HMFA	\$25.85		\$1,344	\$53,760	2.3	\$113,200	\$2,830	\$33,960	\$849	2,535	20%	\$12.50	\$650	2.1
Fitchburg-Leominster HMFA	\$19.42		\$1,010	\$40,400	1.8	\$68,600	\$1,715	\$20,580	\$515	21,434	38%	\$13.03	\$677	1.5
Lawrence HMFA	\$25.10		\$1,305	\$52,200	2.3	\$87,600	\$2,190	\$26,280	\$657	40,184	39%	\$13.85	\$720	1.8
Lowell HMFA	\$23.13		\$1,203	\$48,120	2.1	\$96,300	\$2,408	\$28,890	\$722	33,411	30%	\$24.18	\$1,258	1.0
New Bedford HMFA	\$16.33		\$849	\$33,960	1.5	\$62,200	\$1,555	\$18,660	\$467	27,874	44%	\$12.50	\$650	1.3
Pittsfield HMFA	\$17.06		\$887	\$35,480	1.6	\$67,200	\$1,680	\$20,160	\$504	11,904	33%	\$11.25	\$585	1.5
Providence-Fall River HMFA	\$19.12		\$994	\$39,760	1.7	\$72,100	\$1,803	\$21,630	\$541	38,139	40%	\$12.50	\$650	1.5
Springfield MSA	\$20.33		\$1,057	\$42,280	1.8	\$66,600	\$1,665	\$19,980	\$500	87,841	37%	\$10.85	\$564	1.9
Taunton-Mansfield-Norton HMFA	\$21.00		\$1,092	\$43,680	1.9	\$94,400	\$2,360	\$28,320	\$708	11,873	29%	\$12.50	\$650	1.7
Western Worcester County HMFA	\$15.83		\$823	\$32,920	1.4	\$75,600	\$1,890	\$22,680	\$567	2,862	25%	\$13.03	\$677	1.2
Worcester HMFA	\$20.38		\$1,060	\$42,400	1.9	\$85,700	\$2,143	\$25,710	\$643	74,590	37%	\$13.03	\$677	1.6
<u>Counties</u>														
Dukes County	\$25.50		\$1,326	\$53,040	2.3	\$87,000	\$2,175	\$26,100	\$653	1,205	20%	\$15.06	\$783	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$17.56	\$913	\$36,520	1.6	\$76,500	\$1,913	\$22,950	\$574	9,368	31%	\$10.90	\$567	1.6
Nantucket County	\$25.19	\$1,310	\$52,400	2.3	\$99,500	\$2,488	\$29,850	\$746	1,355	35%	\$17.87	\$929	1.4

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 Town 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

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

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

LOWELL, MA HMFA

MIDDLESEX COUNTY

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

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

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

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

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

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

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

SPRINGFIELD, MA HMFA

FRANKLIN COUNTY

Sunderland town

HAMPDEN COUNTY

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

HAMPSHIRE COUNTY

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

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

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

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

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

WORCESTER, MA HMFA

WORCESTER COUNTY

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

MICHIGAN

#29*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$844**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,815** monthly or **\$33,775** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.24
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$8.90
Average Renter Wage	\$13.70
2-Bedroom Housing Wage	\$16.24
Number of Renter Households	1,112,333
Percent Renters	29%

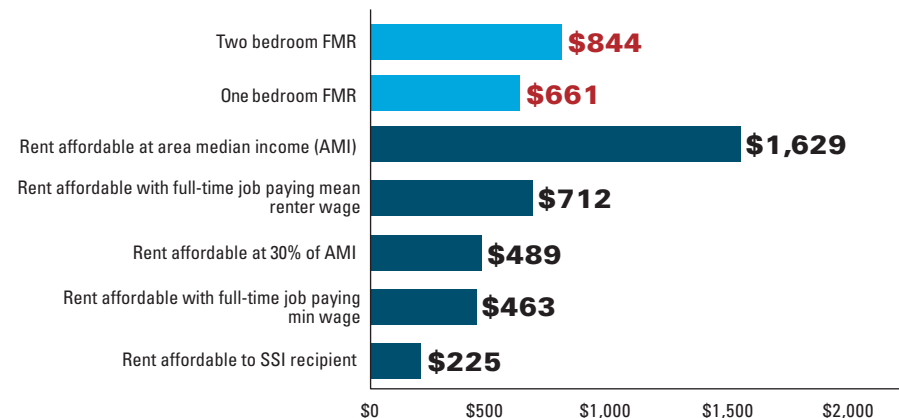
73
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$19.71
Livingston County	\$17.73
Detroit-Warren-Livonia HMFA	\$17.52
Grand Traverse County	\$16.88
Monroe MSA	\$16.08



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Michigan	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Michigan	\$16.24	\$844	\$33,775	1.8	\$65,140	\$1,629	\$19,542	\$489	1,112,333	29%	\$13.70	\$712	1.2
Combined Nonmetro Areas	\$13.87	\$721	\$28,860	1.6	\$55,436	\$1,386	\$16,631	\$416	158,504	22%	\$10.12	\$526	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$19.71	\$1,025	\$41,000	2.2	\$88,300	\$2,208	\$26,490	\$662	55,542	40%	\$14.45	\$751	1.4
Barry County HMFA	\$13.94	\$725	\$29,000	1.6	\$65,500	\$1,638	\$19,650	\$491	4,122	18%	\$10.19	\$530	1.4
Battle Creek MSA	\$15.50	\$806	\$32,240	1.7	\$55,700	\$1,393	\$16,710	\$418	16,210	31%	\$14.39	\$748	1.1
Bay City MSA	\$13.96	\$726	\$29,040	1.6	\$65,900	\$1,648	\$19,770	\$494	9,699	22%	\$10.25	\$533	1.4
Cass County HMFA	\$14.17	\$737	\$29,480	1.6	\$58,200	\$1,455	\$17,460	\$437	3,496	17%	\$10.68	\$555	1.3
Detroit-Warren-Livonia HMFA	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	503,533	32%	\$15.87	\$825	1.1
Flint MSA	\$14.19	\$738	\$29,520	1.6	\$53,700	\$1,343	\$16,110	\$403	50,445	31%	\$11.62	\$604	1.2
Grand Rapids-Wyoming HMFA	\$15.83	\$823	\$32,920	1.8	\$66,300	\$1,658	\$19,890	\$497	72,921	31%	\$12.99	\$675	1.2
Holland-Grand Haven HMFA	\$14.87	\$773	\$30,920	1.7	\$72,900	\$1,823	\$21,870	\$547	22,050	23%	\$12.03	\$625	1.2
Jackson MSA	\$14.79	\$769	\$30,760	1.7	\$60,700	\$1,518	\$18,210	\$455	17,036	28%	\$11.51	\$599	1.3
Kalamazoo-Portage MSA	\$15.04	\$782	\$31,280	1.7	\$61,800	\$1,545	\$18,540	\$464	42,451	33%	\$12.70	\$660	1.2
Lansing-East Lansing MSA	\$15.67	\$815	\$32,600	1.8	\$68,300	\$1,708	\$20,490	\$512	64,891	35%	\$12.09	\$628	1.3
Livingston County HMFA	\$17.73	\$922	\$36,880	2.0	\$85,300	\$2,133	\$25,590	\$640	10,622	15%	\$10.73	\$558	1.7
Midland MSA	\$14.29	\$743	\$29,720	1.6	\$65,900	\$1,648	\$19,770	\$494	8,280	25%	\$14.28	\$743	1.0
Monroe MSA	\$16.08	\$836	\$33,440	1.8	\$71,600	\$1,790	\$21,480	\$537	12,029	21%	\$13.23	\$688	1.2
Montcalm County HMFA	\$13.10	\$681	\$27,240	1.5	\$49,600	\$1,240	\$14,880	\$372	4,876	21%	\$10.63	\$553	1.2
Muskegon MSA	\$13.90	\$723	\$28,920	1.6	\$53,500	\$1,338	\$16,050	\$401	16,169	25%	\$9.55	\$497	1.5
Niles-Benton Harbor MSA	\$13.73	\$714	\$28,560	1.5	\$61,000	\$1,525	\$18,300	\$458	17,802	29%	\$12.17	\$633	1.1
Saginaw MSA	\$14.52	\$755	\$30,200	1.6	\$57,300	\$1,433	\$17,190	\$430	21,655	28%	\$10.96	\$570	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Alcona County	\$13.10	\$681	\$27,240	1.5	\$48,500	\$1,213	\$14,550	\$364	547	11%	\$9.80	\$510	1.3
Alger County	\$13.10	\$681	\$27,240	1.5	\$51,700	\$1,293	\$15,510	\$388	493	14%	\$10.26	\$533	1.3
Allegan County	\$13.98	\$727	\$29,080	1.6	\$64,700	\$1,618	\$19,410	\$485	8,021	19%	\$13.43	\$698	1.0
Alpena County	\$13.10	\$681	\$27,240	1.5	\$49,000	\$1,225	\$14,700	\$368	3,029	24%	\$8.07	\$420	1.6
Antrim County	\$13.46	\$700	\$28,000	1.5	\$56,600	\$1,415	\$16,980	\$425	1,593	16%	\$7.85	\$408	1.7
Arenac County	\$13.10	\$681	\$27,240	1.5	\$48,000	\$1,200	\$14,400	\$360	1,095	17%	\$7.49	\$390	1.7
Baraga County	\$13.10	\$681	\$27,240	1.5	\$55,500	\$1,388	\$16,650	\$416	476	16%	\$9.15	\$476	1.4
Barry County	\$13.94	\$725	\$29,000	1.6	\$65,500	\$1,638	\$19,650	\$491	4,122	18%	\$10.19	\$530	1.4
Bay County	\$13.96	\$726	\$29,040	1.6	\$65,900	\$1,648	\$19,770	\$494	9,699	22%	\$10.25	\$533	1.4
Benzie County	\$14.71	\$765	\$30,600	1.7	\$58,000	\$1,450	\$17,400	\$435	1,059	15%	\$9.67	\$503	1.5
Berrien County	\$13.73	\$714	\$28,560	1.5	\$61,000	\$1,525	\$18,300	\$458	17,802	29%	\$12.17	\$633	1.1
Branch County	\$13.83	\$719	\$28,760	1.6	\$53,300	\$1,333	\$15,990	\$400	3,788	24%	\$9.89	\$514	1.4
Calhoun County	\$15.50	\$806	\$32,240	1.7	\$55,700	\$1,393	\$16,710	\$418	16,210	31%	\$14.39	\$748	1.1
Cass County	\$14.17	\$737	\$29,480	1.6	\$58,200	\$1,455	\$17,460	\$437	3,496	17%	\$10.68	\$555	1.3
Charlevoix County	\$13.75	\$715	\$28,600	1.5	\$60,400	\$1,510	\$18,120	\$453	2,105	20%	\$11.18	\$581	1.2
Cheboygan County	\$13.10	\$681	\$27,240	1.5	\$48,500	\$1,213	\$14,550	\$364	2,092	19%	\$7.19	\$374	1.8
Chippewa County	\$13.40	\$697	\$27,880	1.5	\$54,200	\$1,355	\$16,260	\$407	4,164	30%	\$6.99	\$363	1.9
Clare County	\$13.10	\$681	\$27,240	1.5	\$41,400	\$1,035	\$12,420	\$311	2,576	19%	\$9.51	\$495	1.4
Clinton County	\$15.67	\$815	\$32,600	1.8	\$68,300	\$1,708	\$20,490	\$512	5,748	20%	\$10.02	\$521	1.6
Crawford County	\$14.19	\$738	\$29,520	1.6	\$54,100	\$1,353	\$16,230	\$406	1,151	19%	\$11.50	\$598	1.2
Delta County	\$13.10	\$681	\$27,240	1.5	\$56,300	\$1,408	\$16,890	\$422	3,364	21%	\$7.88	\$410	1.7
Dickinson County	\$14.31	\$744	\$29,760	1.6	\$55,600	\$1,390	\$16,680	\$417	2,082	19%	\$13.74	\$715	1.0
Eaton County	\$15.67	\$815	\$32,600	1.8	\$68,300	\$1,708	\$20,490	\$512	12,553	29%	\$12.49	\$649	1.3
Emmet County	\$15.38	\$800	\$32,000	1.7	\$67,100	\$1,678	\$20,130	\$503	3,414	24%	\$10.47	\$544	1.5
Genesee County	\$14.19	\$738	\$29,520	1.6	\$53,700	\$1,343	\$16,110	\$403	50,445	31%	\$11.62	\$604	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gladwin County	\$13.10	\$681	\$27,240	1.5	\$49,300	\$1,233	\$14,790	\$370	1,826	17%	\$8.75	\$455	1.5
Gogebic County	\$13.10	\$681	\$27,240	1.5	\$48,000	\$1,200	\$14,400	\$360	1,494	22%	\$8.66	\$450	1.5
Grand Traverse County	\$16.88	\$878	\$35,120	1.9	\$70,900	\$1,773	\$21,270	\$532	8,332	24%	\$12.90	\$671	1.3
Gratiot County	\$13.10	\$681	\$27,240	1.5	\$53,400	\$1,335	\$16,020	\$401	3,864	26%	\$9.50	\$494	1.4
Hillsdale County	\$13.10	\$681	\$27,240	1.5	\$52,100	\$1,303	\$15,630	\$391	4,051	23%	\$11.17	\$581	1.2
Houghton County	\$13.10	\$681	\$27,240	1.5	\$56,300	\$1,408	\$16,890	\$422	4,392	32%	\$8.29	\$431	1.6
Huron County	\$13.10	\$681	\$27,240	1.5	\$54,000	\$1,350	\$16,200	\$405	2,552	18%	\$10.08	\$524	1.3
Ingham County	\$15.67	\$815	\$32,600	1.8	\$68,300	\$1,708	\$20,490	\$512	46,590	42%	\$12.23	\$636	1.3
Ionia County	\$14.17	\$737	\$29,480	1.6	\$57,500	\$1,438	\$17,250	\$431	4,755	22%	\$6.92	\$360	2.0
Iosco County	\$13.10	\$681	\$27,240	1.5	\$48,400	\$1,210	\$14,520	\$363	2,252	20%	\$11.27	\$586	1.2
Iron County	\$13.10	\$681	\$27,240	1.5	\$48,400	\$1,210	\$14,520	\$363	877	16%	\$8.69	\$452	1.5
Isabella County	\$13.46	\$700	\$28,000	1.5	\$60,600	\$1,515	\$18,180	\$455	9,823	40%	\$8.59	\$447	1.6
Jackson County	\$14.79	\$769	\$30,760	1.7	\$60,700	\$1,518	\$18,210	\$455	17,036	28%	\$11.51	\$599	1.3
Kalamazoo County	\$15.04	\$782	\$31,280	1.7	\$61,800	\$1,545	\$18,540	\$464	36,039	36%	\$13.20	\$687	1.1
Kalkaska County	\$13.94	\$725	\$29,000	1.6	\$49,400	\$1,235	\$14,820	\$371	1,394	19%	\$14.56	\$757	1.0
Kent County	\$15.83	\$823	\$32,920	1.8	\$66,300	\$1,658	\$19,890	\$497	72,921	31%	\$12.99	\$675	1.2
Keweenaw County	\$13.10	\$681	\$27,240	1.5	\$49,200	\$1,230	\$14,760	\$369	118	11%	\$3.98	\$207	3.3
Lake County	\$13.10	\$681	\$27,240	1.5	\$38,400	\$960	\$11,520	\$288	759	17%	\$6.89	\$358	1.9
Lapeer County	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	5,526	17%	\$9.74	\$506	1.8
Leelanau County	\$15.77	\$820	\$32,800	1.8	\$70,300	\$1,758	\$21,090	\$527	1,398	15%	\$9.49	\$493	1.7
Lenawee County	\$15.46	\$804	\$32,160	1.7	\$60,200	\$1,505	\$18,060	\$452	8,784	23%	\$10.85	\$564	1.4
Livingston County	\$17.73	\$922	\$36,880	2.0	\$85,300	\$2,133	\$25,590	\$640	10,622	15%	\$10.73	\$558	1.7
Luce County	\$13.10	\$681	\$27,240	1.5	\$45,600	\$1,140	\$13,680	\$342	582	24%	\$9.40	\$489	1.4
Mackinac County	\$13.10	\$681	\$27,240	1.5	\$48,500	\$1,213	\$14,550	\$364	1,370	26%	\$9.97	\$518	1.3
Macomb County	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	89,861	27%	\$14.68	\$763	1.2
Manistee County	\$13.10	\$681	\$27,240	1.5	\$51,400	\$1,285	\$15,420	\$386	1,950	19%	\$10.77	\$560	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marquette County	\$13.73	\$714	\$28,560	1.5	\$60,600	\$1,515	\$18,180	\$455	8,296	31%	\$8.82	\$458	1.6
Mason County	\$13.98	\$727	\$29,080	1.6	\$52,700	\$1,318	\$15,810	\$395	3,056	25%	\$9.61	\$500	1.5
Mecosta County	\$13.10	\$681	\$27,240	1.5	\$53,600	\$1,340	\$16,080	\$402	3,946	25%	\$7.96	\$414	1.6
Menominee County	\$13.10	\$681	\$27,240	1.5	\$52,600	\$1,315	\$15,780	\$395	2,289	21%	\$8.73	\$454	1.5
Midland County	\$14.29	\$743	\$29,720	1.6	\$65,900	\$1,648	\$19,770	\$494	8,280	25%	\$14.28	\$743	1.0
Missaukee County	\$13.42	\$698	\$27,920	1.5	\$49,200	\$1,230	\$14,760	\$369	1,056	18%	\$9.09	\$473	1.5
Monroe County	\$16.08	\$836	\$33,440	1.8	\$71,600	\$1,790	\$21,480	\$537	12,029	21%	\$13.23	\$688	1.2
Montcalm County	\$13.10	\$681	\$27,240	1.5	\$49,600	\$1,240	\$14,880	\$372	4,876	21%	\$10.63	\$553	1.2
Montmorency County	\$13.42	\$698	\$27,920	1.5	\$45,400	\$1,135	\$13,620	\$341	589	14%	\$8.59	\$447	1.6
Muskegon County	\$13.90	\$723	\$28,920	1.6	\$53,500	\$1,338	\$16,050	\$401	16,169	25%	\$9.55	\$497	1.5
Newaygo County	\$13.75	\$715	\$28,600	1.5	\$51,600	\$1,290	\$15,480	\$387	3,090	17%	\$9.52	\$495	1.4
Oakland County	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	145,788	30%	\$16.94	\$881	1.0
Oceana County	\$13.13	\$683	\$27,320	1.5	\$50,000	\$1,250	\$15,000	\$375	1,909	19%	\$9.33	\$485	1.4
Ogemaw County	\$13.10	\$681	\$27,240	1.5	\$45,500	\$1,138	\$13,650	\$341	1,745	18%	\$7.70	\$400	1.7
Ontonagon County	\$13.10	\$681	\$27,240	1.5	\$46,700	\$1,168	\$14,010	\$350	375	12%	\$5.88	\$306	2.2
Osceola County	\$13.10	\$681	\$27,240	1.5	\$48,600	\$1,215	\$14,580	\$365	1,855	21%	\$10.99	\$571	1.2
Oscoda County	\$13.10	\$681	\$27,240	1.5	\$42,600	\$1,065	\$12,780	\$320	569	15%	\$6.65	\$346	2.0
Otsego County	\$14.02	\$729	\$29,160	1.6	\$59,100	\$1,478	\$17,730	\$443	2,079	21%	\$9.86	\$513	1.4
Ottawa County	\$14.87	\$773	\$30,920	1.7	\$72,900	\$1,823	\$21,870	\$547	22,050	23%	\$12.03	\$625	1.2
Presque Isle County	\$13.10	\$681	\$27,240	1.5	\$48,900	\$1,223	\$14,670	\$367	762	13%	\$9.46	\$492	1.4
Roscommon County	\$13.12	\$682	\$27,280	1.5	\$42,500	\$1,063	\$12,750	\$319	2,040	18%	\$7.25	\$377	1.8
Saginaw County	\$14.52	\$755	\$30,200	1.6	\$57,300	\$1,433	\$17,190	\$430	21,655	28%	\$10.96	\$570	1.3
St. Clair County	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	15,360	24%	\$10.34	\$537	1.7
St. Joseph County	\$13.63	\$709	\$28,360	1.5	\$54,000	\$1,350	\$16,200	\$405	5,812	25%	\$11.14	\$580	1.2
Sanilac County	\$13.10	\$681	\$27,240	1.5	\$52,900	\$1,323	\$15,870	\$397	3,271	20%	\$9.07	\$472	1.4
Schoolcraft County	\$13.10	\$681	\$27,240	1.5	\$49,100	\$1,228	\$14,730	\$368	680	20%	\$8.73	\$454	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shiawassee County	\$14.75	\$767	\$30,680	1.7	\$59,500	\$1,488	\$17,850	\$446	6,552	24%	\$9.06	\$471	1.6
Tuscola County	\$13.10	\$681	\$27,240	1.5	\$54,100	\$1,353	\$16,230	\$406	3,957	19%	\$10.65	\$554	1.2
Van Buren County	\$15.04	\$782	\$31,280	1.7	\$61,800	\$1,545	\$18,540	\$464	6,412	23%	\$9.62	\$500	1.6
Washtenaw County	\$19.71	\$1,025	\$41,000	2.2	\$88,300	\$2,208	\$26,490	\$662	55,542	40%	\$14.45	\$751	1.4
Wayne County	\$17.52	\$911	\$36,440	2.0	\$68,600	\$1,715	\$20,580	\$515	246,998	37%	\$15.79	\$821	1.1
Wexford County	\$14.63	\$761	\$30,440	1.6	\$49,500	\$1,238	\$14,850	\$371	2,954	23%	\$10.82	\$562	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#21*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$967**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,225** monthly or **\$38,697** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

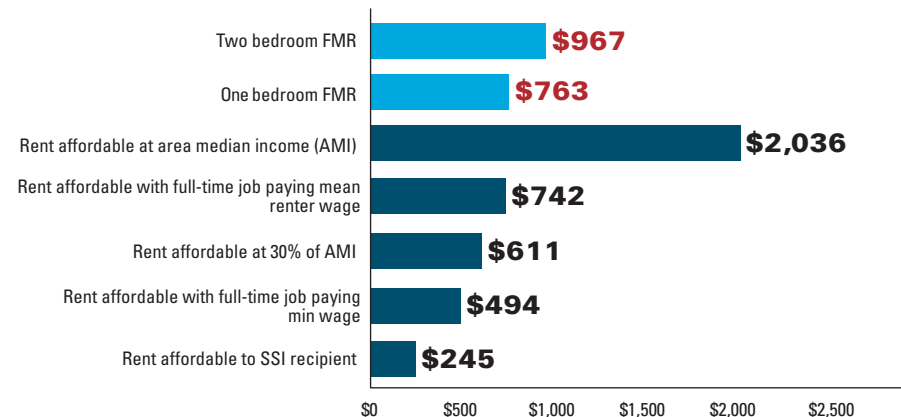
\$18.60
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$9.50
Average Renter Wage	\$14.28
2-Bedroom Housing Wage	\$18.60
Number of Renter Households	602,127
Percent Renters	28%

78 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	62 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	1.5 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$20.88
Rochester HMFA	\$18.00
Rice County	\$16.94
Grand Forks MSA	\$16.42
Mankato-North Mankato MSA	\$16.40



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Minnesota

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	\$18.60	\$967	\$38,697	2.0	\$81,450	\$2,036	\$24,435	\$611	602,127	28%	\$14.28	\$742	1.3
Combined Nonmetro Areas	\$13.86	\$721	\$28,836	1.5	\$64,773	\$1,619	\$19,432	\$486	118,972	24%	\$9.60	\$499	1.4
<u>Metropolitan Areas</u>													
Duluth MSA	\$14.83	\$771	\$30,840	1.6	\$67,200	\$1,680	\$20,160	\$504	27,308	28%	\$9.90	\$515	1.5
Fargo MSA	\$14.75	\$767	\$30,680	1.6	\$75,200	\$1,880	\$22,560	\$564	6,758	30%	\$7.45	\$388	2.0
Fillmore County HMFA	\$13.10	\$681	\$27,240	1.4	\$68,100	\$1,703	\$20,430	\$511	1,849	22%	\$7.35	\$382	1.8
Grand Forks MSA	\$16.42	\$854	\$34,160	1.7	\$66,500	\$1,663	\$19,950	\$499	3,510	28%	\$7.80	\$405	2.1
La Crosse-Onalaska MSA	\$15.65	\$814	\$32,560	1.6	\$72,000	\$1,800	\$21,600	\$540	1,521	19%	\$6.82	\$355	2.3
Le Sueur County HMFA	\$14.33	\$745	\$29,800	1.5	\$73,300	\$1,833	\$21,990	\$550	2,006	19%	\$10.16	\$528	1.4
Mankato-North Mankato MSA	\$16.40	\$853	\$34,120	1.7	\$78,000	\$1,950	\$23,400	\$585	12,210	33%	\$10.00	\$520	1.6
Mille Lacs County HMFA	\$16.23	\$844	\$33,760	1.7	\$60,800	\$1,520	\$18,240	\$456	2,641	26%	\$8.85	\$460	1.8
Minneapolis-St. Paul-Bloomington HMFA	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	384,053	30%	\$16.32	\$849	1.3
Rochester HMFA	\$18.00	\$936	\$37,440	1.9	\$88,600	\$2,215	\$26,580	\$665	16,498	25%	\$13.91	\$723	1.3
Sibley County HMFA	\$13.35	\$694	\$27,760	1.4	\$69,800	\$1,745	\$20,940	\$524	1,282	21%	\$11.08	\$576	1.2
St. Cloud MSA	\$14.23	\$740	\$29,600	1.5	\$70,000	\$1,750	\$21,000	\$525	21,851	30%	\$11.21	\$583	1.3
Wabasha County HMFA	\$14.83	\$771	\$30,840	1.6	\$70,000	\$1,750	\$21,000	\$525	1,668	19%	\$8.86	\$460	1.7
<u>Counties</u>													
Aitkin County	\$13.58	\$706	\$28,240	1.4	\$54,200	\$1,355	\$16,260	\$407	1,339	18%	\$8.85	\$460	1.5
Anoka County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	24,955	20%	\$13.04	\$678	1.6
Becker County	\$13.12	\$682	\$27,280	1.4	\$63,600	\$1,590	\$19,080	\$477	2,829	21%	\$8.91	\$463	1.5
Beltrami County	\$14.04	\$730	\$29,200	1.5	\$57,100	\$1,428	\$17,130	\$428	5,178	31%	\$9.69	\$504	1.4
Benton County	\$14.23	\$740	\$29,600	1.5	\$70,000	\$1,750	\$21,000	\$525	4,649	30%	\$8.74	\$454	1.6

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2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Big Stone County	\$13.10	\$681	\$27,240	1.4	\$62,400	\$1,560	\$18,720	\$468	479	21%	\$6.16	\$320	2.1
Blue Earth County	\$16.40	\$853	\$34,120	1.7	\$78,000	\$1,950	\$23,400	\$585	8,795	35%	\$9.85	\$512	1.7
Brown County	\$13.10	\$681	\$27,240	1.4	\$67,900	\$1,698	\$20,370	\$509	2,377	22%	\$9.50	\$494	1.4
Carlton County	\$14.83	\$771	\$30,840	1.6	\$67,200	\$1,680	\$20,160	\$504	2,858	21%	\$9.49	\$493	1.6
Carver County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	6,767	20%	\$12.65	\$658	1.7
Cass County	\$13.96	\$726	\$29,040	1.5	\$55,500	\$1,388	\$16,650	\$416	2,472	19%	\$6.99	\$363	2.0
Chippewa County	\$13.10	\$681	\$27,240	1.4	\$67,500	\$1,688	\$20,250	\$506	1,494	30%	\$11.07	\$576	1.2
Chisago County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	2,980	15%	\$8.46	\$440	2.5
Clay County	\$14.75	\$767	\$30,680	1.6	\$75,200	\$1,880	\$22,560	\$564	6,758	30%	\$7.45	\$388	2.0
Clearwater County	\$13.10	\$681	\$27,240	1.4	\$55,600	\$1,390	\$16,680	\$417	751	22%	\$10.67	\$555	1.2
Cook County	\$14.77	\$768	\$30,720	1.6	\$65,400	\$1,635	\$19,620	\$491	697	26%	\$5.84	\$303	2.5
Cottonwood County	\$13.10	\$681	\$27,240	1.4	\$57,100	\$1,428	\$17,130	\$428	1,020	21%	\$8.04	\$418	1.6
Crow Wing County	\$15.15	\$788	\$31,520	1.6	\$62,500	\$1,563	\$18,750	\$469	6,518	25%	\$9.70	\$504	1.6
Dakota County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	39,515	25%	\$13.85	\$720	1.5
Dodge County	\$18.00	\$936	\$37,440	1.9	\$88,600	\$2,215	\$26,580	\$665	1,295	17%	\$10.60	\$551	1.7
Douglas County	\$14.33	\$745	\$29,800	1.5	\$68,800	\$1,720	\$20,640	\$516	3,687	24%	\$10.09	\$525	1.4
Faribault County	\$13.10	\$681	\$27,240	1.4	\$59,400	\$1,485	\$17,820	\$446	1,477	23%	\$11.57	\$602	1.1
Fillmore County	\$13.10	\$681	\$27,240	1.4	\$68,100	\$1,703	\$20,430	\$511	1,849	22%	\$7.35	\$382	1.8
Freeborn County	\$13.10	\$681	\$27,240	1.4	\$60,800	\$1,520	\$18,240	\$456	3,068	24%	\$11.02	\$573	1.2
Goodhue County	\$15.23	\$792	\$31,680	1.6	\$75,500	\$1,888	\$22,650	\$566	4,547	24%	\$10.89	\$566	1.4
Grant County	\$13.10	\$681	\$27,240	1.4	\$62,500	\$1,563	\$18,750	\$469	499	20%	\$8.04	\$418	1.6
Hennepin County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	182,801	37%	\$18.57	\$966	1.1
Houston County	\$15.65	\$814	\$32,560	1.6	\$72,000	\$1,800	\$21,600	\$540	1,521	19%	\$6.82	\$355	2.3
Hubbard County	\$13.10	\$681	\$27,240	1.4	\$58,900	\$1,473	\$17,670	\$442	1,638	19%	\$9.34	\$486	1.4
Isanti County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	2,691	19%	\$10.48	\$545	2.0
Itasca County	\$14.23	\$740	\$29,600	1.5	\$58,500	\$1,463	\$17,550	\$439	3,889	21%	\$10.15	\$528	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$13.10	\$681	\$27,240	1.4	\$66,200	\$1,655	\$19,860	\$497	1,024	24%	\$10.67	\$555	1.2
Kanabec County	\$14.38	\$748	\$29,920	1.5	\$56,500	\$1,413	\$16,950	\$424	1,217	20%	\$9.50	\$494	1.5
Kandiyohi County	\$13.31	\$692	\$27,680	1.4	\$66,600	\$1,665	\$19,980	\$500	4,576	27%	\$8.26	\$429	1.6
Kittson County	\$13.10	\$681	\$27,240	1.4	\$68,900	\$1,723	\$20,670	\$517	367	19%	\$9.13	\$475	1.4
Koochiching County	\$13.10	\$681	\$27,240	1.4	\$60,200	\$1,505	\$18,060	\$452	1,272	22%	\$8.18	\$426	1.6
Lac qui Parle County	\$13.10	\$681	\$27,240	1.4	\$63,400	\$1,585	\$19,020	\$476	597	19%	\$9.69	\$504	1.4
Lake County	\$13.96	\$726	\$29,040	1.5	\$64,900	\$1,623	\$19,470	\$487	1,025	20%	\$11.36	\$591	1.2
Lake of the Woods County	\$13.10	\$681	\$27,240	1.4	\$55,400	\$1,385	\$16,620	\$416	236	15%	\$7.91	\$411	1.7
Le Sueur County	\$14.33	\$745	\$29,800	1.5	\$73,300	\$1,833	\$21,990	\$550	2,006	19%	\$10.16	\$528	1.4
Lincoln County	\$13.10	\$681	\$27,240	1.4	\$65,700	\$1,643	\$19,710	\$493	517	21%	\$8.88	\$462	1.5
Lyon County	\$13.10	\$681	\$27,240	1.4	\$73,100	\$1,828	\$21,930	\$548	3,212	32%	\$10.16	\$528	1.3
McLeod County	\$13.21	\$687	\$27,480	1.4	\$70,600	\$1,765	\$21,180	\$530	3,520	24%	\$10.64	\$553	1.2
Mahnomen County	\$13.10	\$681	\$27,240	1.4	\$46,000	\$1,150	\$13,800	\$345	533	27%	\$8.89	\$462	1.5
Marshall County	\$13.10	\$681	\$27,240	1.4	\$68,300	\$1,708	\$20,490	\$512	775	19%	\$11.05	\$575	1.2
Martin County	\$13.10	\$681	\$27,240	1.4	\$64,400	\$1,610	\$19,320	\$483	2,318	26%	\$9.75	\$507	1.3
Meeker County	\$14.27	\$742	\$29,680	1.5	\$67,300	\$1,683	\$20,190	\$505	1,824	20%	\$8.23	\$428	1.7
Mille Lacs County	\$16.23	\$844	\$33,760	1.7	\$60,800	\$1,520	\$18,240	\$456	2,641	26%	\$8.85	\$460	1.8
Morrison County	\$13.10	\$681	\$27,240	1.4	\$62,900	\$1,573	\$18,870	\$472	2,716	20%	\$7.89	\$410	1.7
Mower County	\$14.54	\$756	\$30,240	1.5	\$65,400	\$1,635	\$19,620	\$491	4,330	28%	\$11.54	\$600	1.3
Murray County	\$13.10	\$681	\$27,240	1.4	\$69,600	\$1,740	\$20,880	\$522	699	19%	\$10.96	\$570	1.2
Nicollet County	\$16.40	\$853	\$34,120	1.7	\$78,000	\$1,950	\$23,400	\$585	3,415	27%	\$10.42	\$542	1.6
Nobles County	\$13.10	\$681	\$27,240	1.4	\$61,700	\$1,543	\$18,510	\$463	2,186	28%	\$11.93	\$621	1.1
Norman County	\$13.10	\$681	\$27,240	1.4	\$61,300	\$1,533	\$18,390	\$460	527	19%	\$9.98	\$519	1.3
Olmsted County	\$18.00	\$936	\$37,440	1.9	\$88,600	\$2,215	\$26,580	\$665	15,203	26%	\$14.09	\$733	1.3
Otter Tail County	\$13.10	\$681	\$27,240	1.4	\$65,000	\$1,625	\$19,500	\$488	5,169	21%	\$7.95	\$413	1.6
Pennington County	\$13.48	\$701	\$28,040	1.4	\$66,900	\$1,673	\$20,070	\$502	1,542	26%	\$10.76	\$560	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pine County	\$15.10	\$785	\$31,400	1.6	\$56,500	\$1,413	\$16,950	\$424	2,486	22%	\$6.96	\$362	2.2
Pipestone County	\$13.10	\$681	\$27,240	1.4	\$59,400	\$1,485	\$17,820	\$446	1,020	26%	\$8.12	\$422	1.6
Polk County	\$16.42	\$854	\$34,160	1.7	\$66,500	\$1,663	\$19,950	\$499	3,510	28%	\$7.80	\$405	2.1
Pope County	\$13.58	\$706	\$28,240	1.4	\$67,800	\$1,695	\$20,340	\$509	956	20%	\$11.55	\$601	1.2
Ramsey County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	84,740	41%	\$16.71	\$869	1.2
Red Lake County	\$13.10	\$681	\$27,240	1.4	\$65,100	\$1,628	\$19,530	\$488	292	18%	\$7.45	\$388	1.8
Redwood County	\$13.10	\$681	\$27,240	1.4	\$63,800	\$1,595	\$19,140	\$479	1,355	21%	\$10.36	\$539	1.3
Renville County	\$13.10	\$681	\$27,240	1.4	\$64,300	\$1,608	\$19,290	\$482	1,297	20%	\$11.18	\$581	1.2
Rice County	\$16.94	\$881	\$35,240	1.8	\$76,000	\$1,900	\$22,800	\$570	5,877	26%	\$10.14	\$527	1.7
Rock County	\$13.10	\$681	\$27,240	1.4	\$63,800	\$1,595	\$19,140	\$479	972	25%	\$8.88	\$462	1.5
Roseau County	\$13.10	\$681	\$27,240	1.4	\$63,600	\$1,590	\$19,080	\$477	1,351	21%	\$10.03	\$522	1.3
St. Louis County	\$14.83	\$771	\$30,840	1.6	\$67,200	\$1,680	\$20,160	\$504	24,450	29%	\$9.95	\$517	1.5
Scott County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	7,896	17%	\$11.45	\$595	1.8
Sherburne County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	5,853	19%	\$10.00	\$520	2.1
Sibley County	\$13.35	\$694	\$27,760	1.4	\$69,800	\$1,745	\$20,940	\$524	1,282	21%	\$11.08	\$576	1.2
Stearns County	\$14.23	\$740	\$29,600	1.5	\$70,000	\$1,750	\$21,000	\$525	17,202	30%	\$11.72	\$609	1.2
Steele County	\$14.83	\$771	\$30,840	1.6	\$74,700	\$1,868	\$22,410	\$560	3,375	24%	\$8.80	\$458	1.7
Stevens County	\$13.10	\$681	\$27,240	1.4	\$73,700	\$1,843	\$22,110	\$553	1,203	33%	\$8.88	\$462	1.5
Swift County	\$13.10	\$681	\$27,240	1.4	\$67,500	\$1,688	\$20,250	\$506	1,126	27%	\$10.04	\$522	1.3
Todd County	\$13.10	\$681	\$27,240	1.4	\$57,300	\$1,433	\$17,190	\$430	1,807	18%	\$8.27	\$430	1.6
Traverse County	\$13.10	\$681	\$27,240	1.4	\$66,500	\$1,663	\$19,950	\$499	294	19%	\$8.53	\$444	1.5
Wabasha County	\$14.83	\$771	\$30,840	1.6	\$70,000	\$1,750	\$21,000	\$525	1,668	19%	\$8.86	\$460	1.7
Wadena County	\$13.10	\$681	\$27,240	1.4	\$51,800	\$1,295	\$15,540	\$389	1,311	23%	\$9.03	\$470	1.5
Waseca County	\$13.10	\$681	\$27,240	1.4	\$69,100	\$1,728	\$20,730	\$518	1,656	23%	\$10.88	\$566	1.2
Washington County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	18,068	20%	\$11.18	\$581	1.9
Watonwan County	\$13.10	\$681	\$27,240	1.4	\$63,800	\$1,595	\$19,140	\$479	1,142	26%	\$8.60	\$447	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkin County	\$13.10	\$681	\$27,240	1.4	\$67,300	\$1,683	\$20,190	\$505	680	24%	\$7.38	\$384	1.8
Winona County	\$13.73	\$714	\$28,560	1.4	\$71,200	\$1,780	\$21,360	\$534	5,743	30%	\$8.77	\$456	1.6
Wright County	\$20.88	\$1,086	\$43,440	2.2	\$90,400	\$2,260	\$27,120	\$678	7,787	17%	\$9.73	\$506	2.1
Yellow Medicine County	\$13.10	\$681	\$27,240	1.4	\$63,200	\$1,580	\$18,960	\$474	888	21%	\$9.53	\$495	1.4

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 4: AMI = Fiscal Year 2017 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

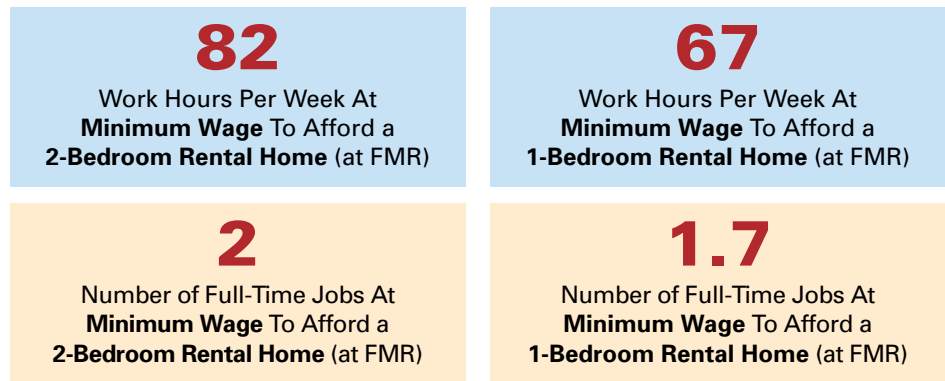
#43*

In **Mississippi**, 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 **\$30,870** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

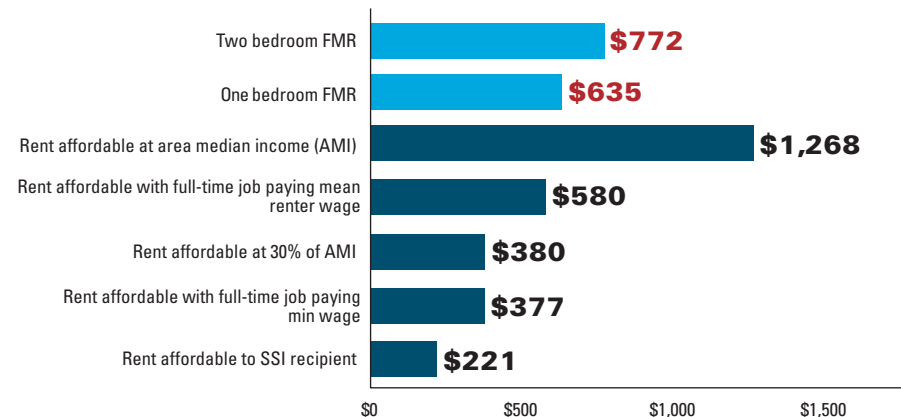
\$14.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.15
2-Bedroom Housing Wage	\$14.84
Number of Renter Households	346,611
Percent Renters	32%



MOST EXPENSIVE AREAS	HOUSING WAGE
Lafayette County	\$17.79
Hattiesburg MSA	\$16.87
Jackson HMFA	\$16.46
Oktober County	\$16.40
Memphis HMFA	\$16.06



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Mississippi

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	\$14.84	\$772	\$30,870	2.0	\$50,714	\$1,268	\$15,214	\$380	346,611	32%	\$11.15	\$580	1.3
Combined Nonmetro Areas	\$14.01	\$729	\$29,146	1.9	\$45,649	\$1,141	\$13,695	\$342	181,292	30%	\$10.12	\$526	1.4
<u>Metropolitan Areas</u>													
Benton County HMFA	\$13.10	\$681	\$27,240	1.8	\$40,800	\$1,020	\$12,240	\$306	375	13%	\$9.18	\$477	1.4
Gulfport-Biloxi HMFA	\$14.94	\$777	\$31,080	2.1	\$51,900	\$1,298	\$15,570	\$389	37,823	40%	\$12.23	\$636	1.2
Hattiesburg MSA	\$16.87	\$877	\$35,080	2.3	\$51,600	\$1,290	\$15,480	\$387	20,590	38%	\$10.28	\$535	1.6
Jackson HMFA	\$16.46	\$856	\$34,240	2.3	\$63,200	\$1,580	\$18,960	\$474	62,579	33%	\$12.63	\$657	1.3
Marshall County HMFA	\$13.10	\$681	\$27,240	1.8	\$45,800	\$1,145	\$13,740	\$344	2,840	22%	\$13.05	\$678	1.0
Memphis HMFA	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	15,974	27%	\$10.44	\$543	1.5
Pascagoula HMFA	\$15.17	\$789	\$31,560	2.1	\$56,000	\$1,400	\$16,800	\$420	14,768	29%	\$15.47	\$805	1.0
Simpson County HMFA	\$13.10	\$681	\$27,240	1.8	\$43,600	\$1,090	\$13,080	\$327	2,073	22%	\$8.55	\$444	1.5
Tate County HMFA	\$13.23	\$688	\$27,520	1.8	\$55,600	\$1,390	\$16,680	\$417	2,615	26%	\$9.85	\$512	1.3
Tunica County HMFA	\$13.75	\$715	\$28,600	1.9	\$34,300	\$858	\$10,290	\$257	2,348	59%	\$10.78	\$561	1.3
Yazoo County HMFA	\$13.35	\$694	\$27,760	1.8	\$35,400	\$885	\$10,620	\$266	3,334	39%	\$8.47	\$440	1.6
<u>Counties</u>													
Adams County	\$14.90	\$775	\$31,000	2.1	\$37,500	\$938	\$11,250	\$281	4,123	35%	\$10.11	\$526	1.5
Alcorn County	\$13.10	\$681	\$27,240	1.8	\$43,700	\$1,093	\$13,110	\$328	4,631	31%	\$10.95	\$569	1.2
Amite County	\$14.08	\$732	\$29,280	1.9	\$39,300	\$983	\$11,790	\$295	784	16%	\$12.01	\$625	1.2
Attala County	\$13.10	\$681	\$27,240	1.8	\$40,400	\$1,010	\$12,120	\$303	2,073	28%	\$7.78	\$404	1.7
Benton County	\$13.10	\$681	\$27,240	1.8	\$40,800	\$1,020	\$12,240	\$306	375	13%	\$9.18	\$477	1.4
Bolivar County	\$13.10	\$681	\$27,240	1.8	\$37,200	\$930	\$11,160	\$279	5,462	44%	\$10.75	\$559	1.2
Calhoun County	\$13.10	\$681	\$27,240	1.8	\$40,800	\$1,020	\$12,240	\$306	1,636	28%	\$7.54	\$392	1.7

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Mississippi

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$13.10	\$681	\$27,240	1.8	\$44,200	\$1,105	\$13,260	\$332	584	16%	\$9.30	\$483	1.4
Chickasaw County	\$13.10	\$681	\$27,240	1.8	\$37,100	\$928	\$11,130	\$278	1,712	26%	\$7.96	\$414	1.6
Choctaw County	\$13.10	\$681	\$27,240	1.8	\$42,700	\$1,068	\$12,810	\$320	929	28%	\$14.36	\$747	0.9
Claiborne County	\$13.71	\$713	\$28,520	1.9	\$32,500	\$813	\$9,750	\$244	962	30%	\$14.76	\$767	0.9
Clarke County	\$13.75	\$715	\$28,600	1.9	\$43,600	\$1,090	\$13,080	\$327	1,152	18%	\$11.00	\$572	1.2
Clay County	\$13.10	\$681	\$27,240	1.8	\$42,300	\$1,058	\$12,690	\$317	2,362	30%	\$9.52	\$495	1.4
Coahoma County	\$13.33	\$693	\$27,720	1.8	\$36,500	\$913	\$10,950	\$274	4,476	48%	\$10.51	\$547	1.3
Copiah County	\$16.46	\$856	\$34,240	2.3	\$63,200	\$1,580	\$18,960	\$474	2,230	23%	\$9.28	\$483	1.8
Covington County	\$13.10	\$681	\$27,240	1.8	\$42,600	\$1,065	\$12,780	\$320	1,362	20%	\$9.93	\$516	1.3
DeSoto County	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	15,974	27%	\$10.44	\$543	1.5
Forrest County	\$16.87	\$877	\$35,080	2.3	\$51,600	\$1,290	\$15,480	\$387	12,648	45%	\$10.95	\$569	1.5
Franklin County	\$13.10	\$681	\$27,240	1.8	\$48,100	\$1,203	\$14,430	\$361	804	24%	\$11.63	\$605	1.1
George County	\$14.90	\$775	\$31,000	2.1	\$55,200	\$1,380	\$16,560	\$414	1,087	15%	\$8.34	\$434	1.8
Greene County	\$13.10	\$681	\$27,240	1.8	\$50,700	\$1,268	\$15,210	\$380	795	19%	\$7.64	\$397	1.7
Grenada County	\$13.10	\$681	\$27,240	1.8	\$45,100	\$1,128	\$13,530	\$338	1,973	27%	\$8.29	\$431	1.6
Hancock County	\$14.94	\$777	\$31,080	2.1	\$51,900	\$1,298	\$15,570	\$389	5,321	29%	\$13.88	\$722	1.1
Harrison County	\$14.94	\$777	\$31,080	2.1	\$51,900	\$1,298	\$15,570	\$389	32,502	43%	\$11.99	\$624	1.2
Hinds County	\$16.46	\$856	\$34,240	2.3	\$63,200	\$1,580	\$18,960	\$474	36,050	41%	\$12.72	\$662	1.3
Holmes County	\$13.10	\$681	\$27,240	1.8	\$26,900	\$673	\$8,070	\$202	2,348	37%	\$8.11	\$422	1.6
Humphreys County	\$13.19	\$686	\$27,440	1.8	\$30,400	\$760	\$9,120	\$228	1,401	46%	\$9.31	\$484	1.4
Issaquena County	\$13.10	\$681	\$27,240	1.8	\$32,100	\$803	\$9,630	\$241	190	44%	\$6.36	\$331	2.1
Itawamba County	\$13.10	\$681	\$27,240	1.8	\$47,700	\$1,193	\$14,310	\$358	1,958	22%	\$14.00	\$728	0.9
Jackson County	\$15.17	\$789	\$31,560	2.1	\$56,000	\$1,400	\$16,800	\$420	14,768	29%	\$15.47	\$805	1.0
Jasper County	\$14.75	\$767	\$30,680	2.0	\$42,800	\$1,070	\$12,840	\$321	1,239	18%	\$13.57	\$706	1.1
Jefferson County	\$13.10	\$681	\$27,240	1.8	\$28,800	\$720	\$8,640	\$216	997	39%	\$9.48	\$493	1.4
Jefferson Davis County	\$14.27	\$742	\$29,680	2.0	\$35,500	\$888	\$10,650	\$266	1,184	24%	\$10.31	\$536	1.4

1: BR = Bedroom

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FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	\$15.52	\$807	\$32,280	2.1	\$48,100	\$1,203	\$14,430	\$361	6,540	27%	\$12.02	\$625	1.3
Kemper County	\$13.10	\$681	\$27,240	1.8	\$39,800	\$995	\$11,940	\$299	868	24%	\$15.97	\$830	0.8
Lafayette County	\$17.79	\$925	\$37,000	2.5	\$61,900	\$1,548	\$18,570	\$464	6,983	40%	\$7.79	\$405	2.3
Lamar County	\$16.87	\$877	\$35,080	2.3	\$51,600	\$1,290	\$15,480	\$387	7,316	33%	\$8.91	\$464	1.9
Lauderdale County	\$14.81	\$770	\$30,800	2.0	\$52,600	\$1,315	\$15,780	\$395	10,329	35%	\$10.72	\$557	1.4
Lawrence County	\$13.85	\$720	\$28,800	1.9	\$48,300	\$1,208	\$14,490	\$362	1,041	22%	\$12.81	\$666	1.1
Leake County	\$13.58	\$706	\$28,240	1.9	\$40,800	\$1,020	\$12,240	\$306	2,212	27%	\$9.18	\$478	1.5
Lee County	\$15.27	\$794	\$31,760	2.1	\$55,500	\$1,388	\$16,650	\$416	10,245	32%	\$9.80	\$510	1.6
Leflore County	\$13.10	\$681	\$27,240	1.8	\$30,400	\$760	\$9,120	\$228	5,254	49%	\$9.12	\$474	1.4
Lincoln County	\$13.15	\$684	\$27,360	1.8	\$41,700	\$1,043	\$12,510	\$313	3,294	25%	\$9.14	\$475	1.4
Lowndes County	\$13.10	\$681	\$27,240	1.8	\$51,200	\$1,280	\$15,360	\$384	8,960	39%	\$11.23	\$584	1.2
Madison County	\$16.46	\$856	\$34,240	2.3	\$63,200	\$1,580	\$18,960	\$474	10,425	28%	\$13.42	\$698	1.2
Marion County	\$13.10	\$681	\$27,240	1.8	\$36,500	\$913	\$10,950	\$274	2,326	24%	\$9.77	\$508	1.3
Marshall County	\$13.10	\$681	\$27,240	1.8	\$45,800	\$1,145	\$13,740	\$344	2,840	22%	\$13.05	\$678	1.0
Monroe County	\$13.10	\$681	\$27,240	1.8	\$48,100	\$1,203	\$14,430	\$361	3,528	25%	\$10.73	\$558	1.2
Montgomery County	\$13.10	\$681	\$27,240	1.8	\$42,900	\$1,073	\$12,870	\$322	1,016	24%	\$6.44	\$335	2.0
Neshoba County	\$13.15	\$684	\$27,360	1.8	\$46,600	\$1,165	\$13,980	\$350	3,029	28%	\$12.91	\$671	1.0
Newton County	\$13.13	\$683	\$27,320	1.8	\$48,100	\$1,203	\$14,430	\$361	1,830	23%	\$8.37	\$435	1.6
Noxubee County	\$13.10	\$681	\$27,240	1.8	\$38,800	\$970	\$11,640	\$291	1,141	28%	\$7.69	\$400	1.7
Oktibbeha County	\$16.40	\$853	\$34,120	2.3	\$57,700	\$1,443	\$17,310	\$433	8,263	47%	\$7.40	\$385	2.2
Panola County	\$13.10	\$681	\$27,240	1.8	\$49,100	\$1,228	\$14,730	\$368	3,130	26%	\$10.84	\$564	1.2
Pearl River County	\$15.94	\$829	\$33,160	2.2	\$51,900	\$1,298	\$15,570	\$389	4,896	24%	\$11.02	\$573	1.4
Perry County	\$16.87	\$877	\$35,080	2.3	\$51,600	\$1,290	\$15,480	\$387	626	14%	\$12.79	\$665	1.3
Pike County	\$14.48	\$753	\$30,120	2.0	\$42,600	\$1,065	\$12,780	\$320	4,974	34%	\$8.35	\$434	1.7
Pontotoc County	\$13.60	\$707	\$28,280	1.9	\$53,000	\$1,325	\$15,900	\$398	2,454	23%	\$11.98	\$623	1.1
Prentiss County	\$13.10	\$681	\$27,240	1.8	\$43,500	\$1,088	\$13,050	\$326	2,603	27%	\$8.19	\$426	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	\$13.10	\$681	\$27,240	1.8	\$31,800	\$795	\$9,540	\$239	1,055	35%	\$10.77	\$560	1.2
Rankin County	\$16.46	\$856	\$34,240	2.3	\$63,200	\$1,580	\$18,960	\$474	13,874	26%	\$12.08	\$628	1.4
Scott County	\$13.10	\$681	\$27,240	1.8	\$40,500	\$1,013	\$12,150	\$304	2,631	27%	\$10.28	\$534	1.3
Sharkey County	\$13.10	\$681	\$27,240	1.8	\$42,500	\$1,063	\$12,750	\$319	701	40%	\$9.79	\$509	1.3
Simpson County	\$13.10	\$681	\$27,240	1.8	\$43,600	\$1,090	\$13,080	\$327	2,073	22%	\$8.55	\$444	1.5
Smith County	\$13.10	\$681	\$27,240	1.8	\$49,800	\$1,245	\$14,940	\$374	1,177	19%	\$10.97	\$571	1.2
Stone County	\$13.96	\$726	\$29,040	1.9	\$52,600	\$1,315	\$15,780	\$395	1,185	21%	\$12.80	\$665	1.1
Sunflower County	\$13.10	\$681	\$27,240	1.8	\$33,500	\$838	\$10,050	\$251	3,604	42%	\$9.22	\$480	1.4
Tallahatchie County	\$13.10	\$681	\$27,240	1.8	\$42,500	\$1,063	\$12,750	\$319	1,103	25%	\$10.76	\$560	1.2
Tate County	\$13.23	\$688	\$27,520	1.8	\$55,600	\$1,390	\$16,680	\$417	2,615	26%	\$9.85	\$512	1.3
Tippah County	\$13.38	\$696	\$27,840	1.8	\$42,200	\$1,055	\$12,660	\$317	1,935	23%	\$10.29	\$535	1.3
Tishomingo County	\$13.10	\$681	\$27,240	1.8	\$42,600	\$1,065	\$12,780	\$320	1,791	23%	\$8.67	\$451	1.5
Tunica County	\$13.75	\$715	\$28,600	1.9	\$34,300	\$858	\$10,290	\$257	2,348	59%	\$10.78	\$561	1.3
Union County	\$13.10	\$681	\$27,240	1.8	\$43,400	\$1,085	\$13,020	\$326	3,005	29%	\$14.63	\$761	0.9
Walthall County	\$13.10	\$681	\$27,240	1.8	\$47,000	\$1,175	\$14,100	\$353	844	15%	\$4.21	\$219	3.1
Warren County	\$14.37	\$747	\$29,880	2.0	\$55,200	\$1,380	\$16,560	\$414	6,475	35%	\$9.22	\$479	1.6
Washington County	\$13.10	\$681	\$27,240	1.8	\$35,100	\$878	\$10,530	\$263	8,183	45%	\$9.53	\$496	1.4
Wayne County	\$13.10	\$681	\$27,240	1.8	\$39,500	\$988	\$11,850	\$296	1,143	15%	\$9.11	\$474	1.4
Webster County	\$13.10	\$681	\$27,240	1.8	\$48,800	\$1,220	\$14,640	\$366	986	24%	\$6.08	\$316	2.2
Wilkinson County	\$13.10	\$681	\$27,240	1.8	\$42,800	\$1,070	\$12,840	\$321	682	21%	\$9.84	\$512	1.3
Winston County	\$13.10	\$681	\$27,240	1.8	\$40,600	\$1,015	\$12,180	\$305	2,370	31%	\$11.02	\$573	1.2
Yalobusha County	\$13.10	\$681	\$27,240	1.8	\$49,200	\$1,230	\$14,760	\$369	1,282	25%	\$7.10	\$369	1.8
Yazoo County	\$13.35	\$694	\$27,760	1.8	\$35,400	\$885	\$10,620	\$266	3,334	39%	\$8.47	\$440	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

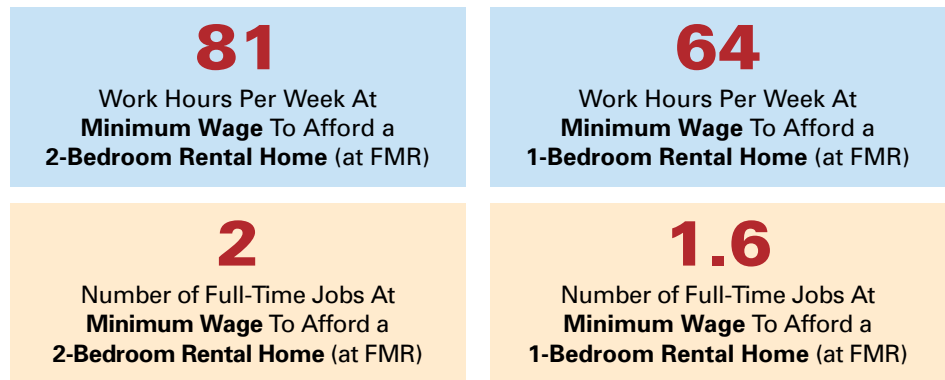
#36*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$815**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,716** monthly or **\$32,588** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

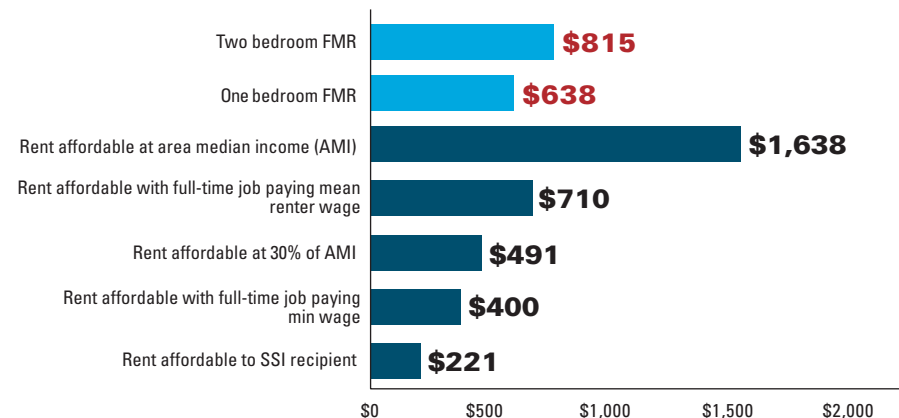
\$15.67
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	\$7.70
Average Renter Wage	\$13.65
2-Bedroom Housing Wage	\$15.67
Number of Renter Households	774,668
Percent Renters	33%



MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$18.19
St. Louis HMFA	\$17.23
Pulaski County	\$16.06
Columbia MSA	\$14.85
Stone County	\$14.65



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Missouri	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Missouri	\$15.67	\$815	\$32,588	2.0	\$65,511	\$1,638	\$19,653	\$491	774,668	33%	\$13.65	\$710	1.1
Combined Nonmetro Areas	\$12.90	\$671	\$26,828	1.7	\$50,107	\$1,253	\$15,032	\$376	181,316	30%	\$9.45	\$492	1.4
<u>Metropolitan Areas</u>													
Bates County HMFA	\$12.25	\$637	\$25,480	1.6	\$52,800	\$1,320	\$15,840	\$396	1,842	28%	\$9.19	\$478	1.3
Callaway County HMFA	\$12.40	\$645	\$25,800	1.6	\$60,900	\$1,523	\$18,270	\$457	4,252	26%	\$12.44	\$647	1.0
Cape Girardeau MSA	\$14.13	\$735	\$29,400	1.8	\$59,000	\$1,475	\$17,700	\$443	11,513	33%	\$10.91	\$568	1.3
Columbia MSA	\$14.85	\$772	\$30,880	1.9	\$75,200	\$1,880	\$22,560	\$564	29,498	44%	\$9.37	\$487	1.6
Dallas County HMFA	\$12.25	\$637	\$25,480	1.6	\$42,900	\$1,073	\$12,870	\$322	1,500	24%	\$7.50	\$390	1.6
Jefferson City HMFA	\$12.44	\$647	\$25,880	1.6	\$64,200	\$1,605	\$19,260	\$482	10,448	30%	\$10.83	\$563	1.1
Joplin MSA	\$13.52	\$703	\$28,120	1.8	\$53,800	\$1,345	\$16,140	\$404	22,571	33%	\$12.28	\$639	1.1
Kansas City HMFA *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	168,936	36%	\$15.15	\$788	1.2
McDonald County HMFA	\$12.25	\$637	\$25,480	1.6	\$45,900	\$1,148	\$13,770	\$344	2,471	30%	\$10.13	\$527	1.2
Moniteau County HMFA	\$12.25	\$637	\$25,480	1.6	\$60,700	\$1,518	\$18,210	\$455	1,512	27%	\$7.45	\$387	1.6
Polk County HMFA	\$12.25	\$637	\$25,480	1.6	\$49,400	\$1,235	\$14,820	\$371	3,886	33%	\$8.58	\$446	1.4
Springfield HMFA	\$13.60	\$707	\$28,280	1.8	\$56,900	\$1,423	\$17,070	\$427	60,248	38%	\$12.08	\$628	1.1
St. Joseph MSA	\$13.69	\$712	\$28,480	1.8	\$61,500	\$1,538	\$18,450	\$461	14,962	34%	\$11.59	\$603	1.2
St. Louis HMFA	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	259,713	31%	\$15.75	\$819	1.1
<u>Counties</u>													
Adair County	\$12.25	\$637	\$25,480	1.6	\$58,500	\$1,463	\$17,550	\$439	3,999	42%	\$5.88	\$306	2.1
Andrew County	\$13.69	\$712	\$28,480	1.8	\$61,500	\$1,538	\$18,450	\$461	1,475	22%	\$7.83	\$407	1.7
Atchison County	\$12.25	\$637	\$25,480	1.6	\$57,200	\$1,430	\$17,160	\$429	790	32%	\$11.12	\$578	1.1
Audrain County	\$13.33	\$693	\$27,720	1.7	\$55,900	\$1,398	\$16,770	\$419	2,751	30%	\$9.85	\$512	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Barry County	\$12.25	\$637	\$25,480	1.6	\$50,300	\$1,258	\$15,090	\$377	3,275	25%	\$12.19	\$634	1.0
Barton County	\$12.25	\$637	\$25,480	1.6	\$49,400	\$1,235	\$14,820	\$371	1,333	27%	\$8.18	\$425	1.5
Bates County	\$12.25	\$637	\$25,480	1.6	\$52,800	\$1,320	\$15,840	\$396	1,842	28%	\$9.19	\$478	1.3
Benton County	\$12.73	\$662	\$26,480	1.7	\$43,300	\$1,083	\$12,990	\$325	1,502	18%	\$7.16	\$372	1.8
Bollinger County	\$14.13	\$735	\$29,400	1.8	\$59,000	\$1,475	\$17,700	\$443	885	19%	\$7.55	\$392	1.9
Boone County	\$14.85	\$772	\$30,880	1.9	\$75,200	\$1,880	\$22,560	\$564	29,498	44%	\$9.37	\$487	1.6
Buchanan County	\$13.69	\$712	\$28,480	1.8	\$61,500	\$1,538	\$18,450	\$461	12,085	36%	\$11.84	\$616	1.2
Butler County	\$12.92	\$672	\$26,880	1.7	\$46,400	\$1,160	\$13,920	\$348	5,832	35%	\$9.89	\$514	1.3
Caldwell County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	940	25%	\$8.78	\$456	2.1
Callaway County	\$12.40	\$645	\$25,800	1.6	\$60,900	\$1,523	\$18,270	\$457	4,252	26%	\$12.44	\$647	1.0
Camden County	\$13.06	\$679	\$27,160	1.7	\$52,400	\$1,310	\$15,720	\$393	3,570	21%	\$8.00	\$416	1.6
Cape Girardeau County	\$14.13	\$735	\$29,400	1.8	\$59,000	\$1,475	\$17,700	\$443	10,628	36%	\$11.04	\$574	1.3
Carroll County	\$12.25	\$637	\$25,480	1.6	\$60,300	\$1,508	\$18,090	\$452	906	25%	\$8.36	\$435	1.5
Carter County	\$12.29	\$639	\$25,560	1.6	\$47,300	\$1,183	\$14,190	\$355	703	29%	\$6.52	\$339	1.9
Cass County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	9,274	24%	\$9.03	\$470	2.0
Cedar County	\$12.46	\$648	\$25,920	1.6	\$40,800	\$1,020	\$12,240	\$306	1,787	30%	\$7.19	\$374	1.7
Chariton County	\$12.25	\$637	\$25,480	1.6	\$50,800	\$1,270	\$15,240	\$381	675	23%	\$8.96	\$466	1.4
Christian County	\$13.60	\$707	\$28,280	1.8	\$56,900	\$1,423	\$17,070	\$427	8,054	27%	\$8.72	\$453	1.6
Clark County	\$12.25	\$637	\$25,480	1.6	\$57,600	\$1,440	\$17,280	\$432	668	24%	\$8.59	\$447	1.4
Clay County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	26,356	30%	\$14.52	\$755	1.3
Clinton County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	2,116	26%	\$9.95	\$517	1.8
Cole County	\$12.44	\$647	\$25,880	1.6	\$64,200	\$1,605	\$19,260	\$482	9,527	32%	\$11.05	\$575	1.1
Cooper County	\$12.56	\$653	\$26,120	1.6	\$60,400	\$1,510	\$18,120	\$453	1,864	29%	\$9.02	\$469	1.4
Crawford County	\$13.10	\$681	\$27,240	1.7	\$46,400	\$1,160	\$13,920	\$348	2,543	27%	\$10.40	\$541	1.3
Dade County	\$12.25	\$637	\$25,480	1.6	\$48,200	\$1,205	\$14,460	\$362	683	21%	\$8.80	\$458	1.4
Dallas County	\$12.25	\$637	\$25,480	1.6	\$42,900	\$1,073	\$12,870	\$322	1,500	24%	\$7.50	\$390	1.6

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

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
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Missouri	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Daviess County	\$12.25	\$637	\$25,480	1.6	\$53,000	\$1,325	\$15,900	\$398	682	22%	\$8.20	\$426	1.5
DeKalb County	\$13.69	\$712	\$28,480	1.8	\$61,500	\$1,538	\$18,450	\$461	1,402	37%	\$9.98	\$519	1.4
Dent County	\$12.25	\$637	\$25,480	1.6	\$45,200	\$1,130	\$13,560	\$339	1,712	29%	\$6.82	\$355	1.8
Douglas County	\$12.25	\$637	\$25,480	1.6	\$38,300	\$958	\$11,490	\$287	1,334	25%	\$8.89	\$462	1.4
Dunklin County	\$12.25	\$637	\$25,480	1.6	\$39,800	\$995	\$11,940	\$299	4,659	37%	\$7.50	\$390	1.6
Franklin County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	10,525	26%	\$12.00	\$624	1.4
Gasconade County	\$12.25	\$637	\$25,480	1.6	\$56,600	\$1,415	\$16,980	\$425	1,584	25%	\$7.22	\$376	1.7
Gentry County	\$12.25	\$637	\$25,480	1.6	\$53,100	\$1,328	\$15,930	\$398	733	27%	\$9.04	\$470	1.4
Greene County	\$13.60	\$707	\$28,280	1.8	\$56,900	\$1,423	\$17,070	\$427	48,826	41%	\$12.52	\$651	1.1
Grundy County	\$12.25	\$637	\$25,480	1.6	\$49,600	\$1,240	\$14,880	\$372	1,210	30%	\$8.24	\$429	1.5
Harrison County	\$12.88	\$670	\$26,800	1.7	\$49,600	\$1,240	\$14,880	\$372	951	27%	\$7.12	\$370	1.8
Henry County	\$13.48	\$701	\$28,040	1.8	\$52,500	\$1,313	\$15,750	\$394	2,394	25%	\$11.08	\$576	1.2
Hickory County	\$12.25	\$637	\$25,480	1.6	\$39,500	\$988	\$11,850	\$296	773	19%	\$6.99	\$363	1.8
Holt County	\$12.25	\$637	\$25,480	1.6	\$55,400	\$1,385	\$16,620	\$416	614	29%	\$10.20	\$530	1.2
Howard County	\$13.40	\$697	\$27,880	1.7	\$57,200	\$1,430	\$17,160	\$429	960	26%	\$7.32	\$381	1.8
Howell County	\$12.25	\$637	\$25,480	1.6	\$44,500	\$1,113	\$13,350	\$334	5,361	33%	\$9.19	\$478	1.3
Iron County	\$12.25	\$637	\$25,480	1.6	\$44,900	\$1,123	\$13,470	\$337	1,222	30%	\$11.73	\$610	1.0
Jackson County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	111,730	41%	\$16.31	\$848	1.1
Jasper County	\$13.52	\$703	\$28,120	1.8	\$53,800	\$1,345	\$16,140	\$404	16,363	36%	\$12.88	\$670	1.0
Jefferson County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	15,573	19%	\$9.69	\$504	1.8
Johnson County	\$14.00	\$728	\$29,120	1.8	\$63,500	\$1,588	\$19,050	\$476	7,909	40%	\$8.27	\$430	1.7
Knox County	\$12.25	\$637	\$25,480	1.6	\$49,200	\$1,230	\$14,760	\$369	371	22%	\$8.58	\$446	1.4
Laclede County	\$12.25	\$637	\$25,480	1.6	\$45,600	\$1,140	\$13,680	\$342	4,054	30%	\$9.20	\$479	1.3
Lafayette County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	3,206	24%	\$7.49	\$390	2.4
Lawrence County	\$12.25	\$637	\$25,480	1.6	\$49,400	\$1,235	\$14,820	\$371	4,168	29%	\$10.67	\$555	1.1
Lewis County	\$12.25	\$637	\$25,480	1.6	\$54,200	\$1,355	\$16,260	\$407	1,012	26%	\$9.89	\$514	1.2

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Lincoln County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	4,186	23%	\$8.69	\$452	2.0
Linn County	\$12.25	\$637	\$25,480	1.6	\$48,800	\$1,220	\$14,640	\$366	1,226	25%	\$9.14	\$475	1.3
Livingston County	\$12.35	\$642	\$25,680	1.6	\$57,600	\$1,440	\$17,280	\$432	1,717	30%	\$9.28	\$482	1.3
McDonald County	\$12.25	\$637	\$25,480	1.6	\$45,900	\$1,148	\$13,770	\$344	2,471	30%	\$10.13	\$527	1.2
Macon County	\$12.25	\$637	\$25,480	1.6	\$52,100	\$1,303	\$15,630	\$391	1,605	26%	\$8.15	\$424	1.5
Madison County	\$13.06	\$679	\$27,160	1.7	\$43,600	\$1,090	\$13,080	\$327	1,140	25%	\$7.86	\$409	1.7
Maries County	\$12.25	\$637	\$25,480	1.6	\$54,700	\$1,368	\$16,410	\$410	989	27%	\$8.87	\$461	1.4
Marion County	\$12.71	\$661	\$26,440	1.7	\$54,900	\$1,373	\$16,470	\$412	3,940	35%	\$11.19	\$582	1.1
Mercer County	\$12.25	\$637	\$25,480	1.6	\$51,100	\$1,278	\$15,330	\$383	362	24%	\$8.73	\$454	1.4
Miller County	\$12.73	\$662	\$26,480	1.7	\$46,300	\$1,158	\$13,890	\$347	2,118	22%	\$9.62	\$500	1.3
Mississippi County	\$12.56	\$653	\$26,120	1.6	\$36,500	\$913	\$10,950	\$274	2,083	40%	\$10.79	\$561	1.2
Moniteau County	\$12.25	\$637	\$25,480	1.6	\$60,700	\$1,518	\$18,210	\$455	1,512	27%	\$7.45	\$387	1.6
Monroe County	\$12.25	\$637	\$25,480	1.6	\$53,900	\$1,348	\$16,170	\$404	903	26%	\$10.19	\$530	1.2
Montgomery County	\$12.75	\$663	\$26,520	1.7	\$50,300	\$1,258	\$15,090	\$377	1,347	28%	\$8.64	\$449	1.5
Morgan County	\$13.67	\$711	\$28,440	1.8	\$45,900	\$1,148	\$13,770	\$344	1,851	24%	\$9.09	\$473	1.5
New Madrid County	\$12.25	\$637	\$25,480	1.6	\$41,400	\$1,035	\$12,420	\$311	2,804	39%	\$12.40	\$645	1.0
Newton County	\$13.52	\$703	\$28,120	1.8	\$53,800	\$1,345	\$16,140	\$404	6,208	28%	\$10.07	\$523	1.3
Nodaway County	\$13.00	\$676	\$27,040	1.7	\$56,400	\$1,410	\$16,920	\$423	3,994	46%	\$9.62	\$500	1.4
Oregon County	\$12.25	\$637	\$25,480	1.6	\$41,200	\$1,030	\$12,360	\$309	1,077	25%	\$5.26	\$273	2.3
Osage County	\$12.44	\$647	\$25,880	1.6	\$64,200	\$1,605	\$19,260	\$482	921	18%	\$8.35	\$434	1.5
Ozark County	\$12.25	\$637	\$25,480	1.6	\$39,400	\$985	\$11,820	\$296	968	23%	\$5.29	\$275	2.3
Pemiscot County	\$12.25	\$637	\$25,480	1.6	\$41,200	\$1,030	\$12,360	\$309	3,232	46%	\$9.49	\$493	1.3
Perry County	\$13.02	\$677	\$27,080	1.7	\$62,500	\$1,563	\$18,750	\$469	1,579	21%	\$9.80	\$509	1.3
Pettis County	\$13.98	\$727	\$29,080	1.8	\$51,600	\$1,290	\$15,480	\$387	5,160	32%	\$9.19	\$478	1.5
Phelps County	\$13.67	\$711	\$28,440	1.8	\$55,200	\$1,380	\$16,560	\$414	6,492	39%	\$10.20	\$531	1.3
Pike County	\$12.25	\$637	\$25,480	1.6	\$53,200	\$1,330	\$15,960	\$399	1,819	28%	\$10.82	\$563	1.1

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Platte County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	13,284	35%	\$12.80	\$666	1.4
Polk County	\$12.25	\$637	\$25,480	1.6	\$49,400	\$1,235	\$14,820	\$371	3,886	33%	\$8.58	\$446	1.4
Pulaski County	\$16.06	\$835	\$33,400	2.1	\$58,400	\$1,460	\$17,520	\$438	7,927	51%	\$11.23	\$584	1.4
Putnam County	\$12.25	\$637	\$25,480	1.6	\$46,300	\$1,158	\$13,890	\$347	567	26%	\$7.16	\$372	1.7
Ralls County	\$13.69	\$712	\$28,480	1.8	\$55,800	\$1,395	\$16,740	\$419	790	20%	\$12.34	\$642	1.1
Randolph County	\$12.25	\$637	\$25,480	1.6	\$52,500	\$1,313	\$15,750	\$394	2,320	27%	\$10.58	\$550	1.2
Ray County *	\$18.19	\$946	\$37,840	2.4	\$74,800	\$1,870	\$22,440	\$561	2,030	23%	\$8.83	\$459	2.1
Reynolds County	\$12.25	\$637	\$25,480	1.6	\$44,000	\$1,100	\$13,200	\$330	580	22%	\$5.70	\$296	2.2
Ripley County	\$12.25	\$637	\$25,480	1.6	\$38,600	\$965	\$11,580	\$290	1,345	25%	\$6.28	\$326	2.0
St. Charles County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	28,900	21%	\$12.54	\$652	1.4
St. Clair County	\$12.25	\$637	\$25,480	1.6	\$43,700	\$1,093	\$13,110	\$328	971	24%	\$6.74	\$351	1.8
Ste. Genevieve County	\$12.98	\$675	\$27,000	1.7	\$59,200	\$1,480	\$17,760	\$444	1,378	19%	\$10.73	\$558	1.2
St. Francois County	\$12.25	\$637	\$25,480	1.6	\$53,700	\$1,343	\$16,110	\$403	8,391	34%	\$8.65	\$450	1.4
St. Louis County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	119,740	30%	\$16.00	\$832	1.1
Saline County	\$12.25	\$637	\$25,480	1.6	\$50,300	\$1,258	\$15,090	\$377	2,851	32%	\$10.60	\$551	1.2
Schuyler County	\$12.25	\$637	\$25,480	1.6	\$46,800	\$1,170	\$14,040	\$351	448	26%	\$9.76	\$508	1.3
Scotland County	\$12.25	\$637	\$25,480	1.6	\$51,200	\$1,280	\$15,360	\$384	477	26%	\$6.81	\$354	1.8
Scott County	\$12.25	\$637	\$25,480	1.6	\$49,000	\$1,225	\$14,700	\$368	4,863	32%	\$9.75	\$507	1.3
Shannon County	\$12.25	\$637	\$25,480	1.6	\$46,300	\$1,158	\$13,890	\$347	731	22%	\$6.56	\$341	1.9
Shelby County	\$12.25	\$637	\$25,480	1.6	\$52,500	\$1,313	\$15,750	\$394	720	29%	\$8.85	\$460	1.4
Stoddard County	\$12.25	\$637	\$25,480	1.6	\$53,400	\$1,335	\$16,020	\$401	3,540	29%	\$10.85	\$564	1.1
Stone County	\$14.65	\$762	\$30,480	1.9	\$51,100	\$1,278	\$15,330	\$383	2,688	21%	\$9.17	\$477	1.6
Sullivan County	\$13.65	\$710	\$28,400	1.8	\$47,000	\$1,175	\$14,100	\$353	709	28%	\$12.34	\$642	1.1
Taney County	\$13.67	\$711	\$28,440	1.8	\$46,300	\$1,158	\$13,890	\$347	8,537	40%	\$10.30	\$536	1.3
Texas County	\$12.25	\$637	\$25,480	1.6	\$47,000	\$1,175	\$14,100	\$353	2,312	25%	\$6.45	\$335	1.9
Vernon County	\$13.48	\$701	\$28,040	1.8	\$50,700	\$1,268	\$15,210	\$380	2,628	33%	\$10.77	\$560	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Warren County	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	2,500	21%	\$8.78	\$456	2.0
Washington County	\$12.25	\$637	\$25,480	1.6	\$40,700	\$1,018	\$12,210	\$305	1,836	20%	\$6.55	\$341	1.9
Wayne County	\$12.25	\$637	\$25,480	1.6	\$41,000	\$1,025	\$12,300	\$308	1,232	23%	\$5.80	\$302	2.1
Webster County	\$13.60	\$707	\$28,280	1.8	\$56,900	\$1,423	\$17,070	\$427	3,368	26%	\$8.72	\$454	1.6
Worth County	\$12.25	\$637	\$25,480	1.6	\$54,400	\$1,360	\$16,320	\$408	228	25%	\$7.02	\$365	1.7
Wright County	\$12.25	\$637	\$25,480	1.6	\$40,200	\$1,005	\$12,060	\$302	2,257	31%	\$9.29	\$483	1.3
St. Louis city	\$17.23	\$896	\$35,840	2.2	\$74,500	\$1,863	\$22,350	\$559	78,289	56%	\$19.46	\$1,012	0.9

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- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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

#42*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$775**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,583** monthly or **\$30,993** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	\$8.15
Average Renter Wage	\$11.93
2-Bedroom Housing Wage	\$14.90
Number of Renter Households	134,331
Percent Renters	33%

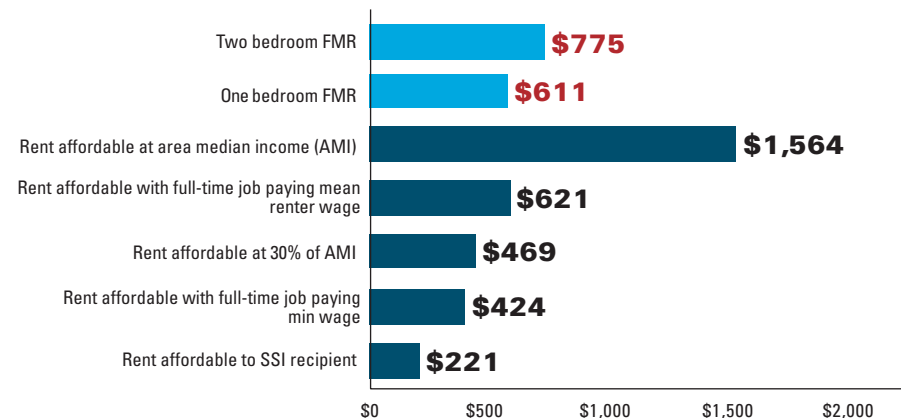
73
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

58
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Billings HMFA	\$16.52
Missoula MSA	\$16.44
Park County	\$16.40
Gallatin County	\$16.31
Jefferson County	\$16.21



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Montana	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Montana	\$14.90	\$775	\$30,993	1.8	\$62,572	\$1,564	\$18,772	\$469	134,331	33%	\$11.93	\$621	1.2
Combined Nonmetro Areas	\$14.29	\$743	\$29,722	1.8	\$60,407	\$1,510	\$18,122	\$453	81,978	31%	\$11.67	\$607	1.2
<u>Metropolitan Areas</u>													
Billings HMFA	\$16.52	\$859	\$34,360	2.0	\$67,700	\$1,693	\$20,310	\$508	20,560	31%	\$13.50	\$702	1.2
Golden Valley County HMFA	\$13.10	\$681	\$27,240	1.6	\$51,400	\$1,285	\$15,420	\$386	82	26%	\$12.03	\$625	1.1
Great Falls MSA	\$13.85	\$720	\$28,800	1.7	\$57,600	\$1,440	\$17,280	\$432	12,315	36%	\$11.31	\$588	1.2
Missoula MSA	\$16.44	\$855	\$34,200	2.0	\$71,200	\$1,780	\$21,360	\$534	19,396	42%	\$11.03	\$574	1.5
<u>Counties</u>													
Beaverhead County	\$13.10	\$681	\$27,240	1.6	\$56,100	\$1,403	\$16,830	\$421	1,475	36%	\$9.26	\$481	1.4
Big Horn County	\$13.35	\$694	\$27,760	1.6	\$50,300	\$1,258	\$15,090	\$377	1,382	39%	\$15.98	\$831	0.8
Blaine County	\$13.10	\$681	\$27,240	1.6	\$43,000	\$1,075	\$12,900	\$323	842	38%	\$9.08	\$472	1.4
Broadwater County	\$14.42	\$750	\$30,000	1.8	\$51,500	\$1,288	\$15,450	\$386	536	22%	\$10.79	\$561	1.3
Carbon County	\$16.52	\$859	\$34,360	2.0	\$67,700	\$1,693	\$20,310	\$508	1,068	24%	\$10.77	\$560	1.5
Carter County	\$13.10	\$681	\$27,240	1.6	\$63,400	\$1,585	\$19,020	\$476	76	15%	\$10.23	\$532	1.3
Cascade County	\$13.85	\$720	\$28,800	1.7	\$57,600	\$1,440	\$17,280	\$432	12,315	36%	\$11.31	\$588	1.2
Chouteau County	\$13.10	\$681	\$27,240	1.6	\$53,500	\$1,338	\$16,050	\$401	907	40%	\$10.18	\$529	1.3
Custer County	\$13.10	\$681	\$27,240	1.6	\$65,900	\$1,648	\$19,770	\$494	1,493	31%	\$10.56	\$549	1.2
Daniels County	\$13.10	\$681	\$27,240	1.6	\$65,600	\$1,640	\$19,680	\$492	197	23%	\$11.80	\$614	1.1
Dawson County	\$13.10	\$681	\$27,240	1.6	\$67,000	\$1,675	\$20,100	\$503	1,219	31%	\$11.58	\$602	1.1
Deer Lodge County	\$13.10	\$681	\$27,240	1.6	\$56,700	\$1,418	\$17,010	\$425	1,104	29%	\$7.55	\$393	1.7
Fallon County	\$13.10	\$681	\$27,240	1.6	\$69,500	\$1,738	\$20,850	\$521	358	29%	\$15.51	\$807	0.8
Fergus County	\$14.31	\$744	\$29,760	1.8	\$57,900	\$1,448	\$17,370	\$434	1,440	30%	\$12.41	\$645	1.2
Flathead County	\$14.37	\$747	\$29,880	1.8	\$59,400	\$1,485	\$17,820	\$446	10,788	29%	\$12.00	\$624	1.2
Gallatin County	\$16.31	\$848	\$33,920	2.0	\$71,000	\$1,775	\$21,300	\$533	14,736	38%	\$12.07	\$627	1.4

† Wage data not available (See Appendix B).

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2: FMR = Fiscal Year 2017 Fair Market Rent.

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4: AMI = Fiscal Year 2017 Area Median Income

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Montana	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Garfield County	\$13.10	\$681	\$27,240	1.6	\$64,900	\$1,623	\$19,470	\$487	111	25%	\$8.75	\$455	1.5
Glacier County	\$13.10	\$681	\$27,240	1.6	\$40,400	\$1,010	\$12,120	\$303	1,755	42%	\$12.55	\$653	1.0
Golden Valley County	\$13.10	\$681	\$27,240	1.6	\$51,400	\$1,285	\$15,420	\$386	82	26%	\$12.03	\$625	1.1
Granite County	\$13.29	\$691	\$27,640	1.6	\$59,800	\$1,495	\$17,940	\$449	358	25%	\$8.73	\$454	1.5
Hill County	\$13.10	\$681	\$27,240	1.6	\$56,700	\$1,418	\$17,010	\$425	1,932	32%	\$8.58	\$446	1.5
Jefferson County	\$16.21	\$843	\$33,720	2.0	\$77,200	\$1,930	\$23,160	\$579	717	16%	\$11.17	\$581	1.5
Judith Basin County	\$13.10	\$681	\$27,240	1.6	\$60,000	\$1,500	\$18,000	\$450	220	24%	\$12.90	\$671	1.0
Lake County	\$13.37	\$695	\$27,800	1.6	\$52,000	\$1,300	\$15,600	\$390	3,653	30%	\$10.97	\$570	1.2
Lewis and Clark County	\$14.67	\$763	\$30,520	1.8	\$70,100	\$1,753	\$21,030	\$526	8,195	31%	\$11.26	\$585	1.3
Liberty County	\$13.10	\$681	\$27,240	1.6	\$59,600	\$1,490	\$17,880	\$447	294	34%	\$9.11	\$474	1.4
Lincoln County	\$13.10	\$681	\$27,240	1.6	\$47,900	\$1,198	\$14,370	\$359	1,856	21%	\$9.35	\$486	1.4
McCone County	\$13.10	\$681	\$27,240	1.6	\$67,700	\$1,693	\$20,310	\$508	134	18%	\$16.93	\$880	0.8
Madison County	\$14.42	\$750	\$30,000	1.8	\$62,100	\$1,553	\$18,630	\$466	855	25%	\$12.90	\$671	1.1
Meagher County	\$13.48	\$701	\$28,040	1.7	\$46,400	\$1,160	\$13,920	\$348	205	27%	\$11.56	\$601	1.2
Mineral County	\$13.10	\$681	\$27,240	1.6	\$51,500	\$1,288	\$15,450	\$386	429	27%	\$8.15	\$424	1.6
Missoula County	\$16.44	\$855	\$34,200	2.0	\$71,200	\$1,780	\$21,360	\$534	19,396	42%	\$11.03	\$574	1.5
Musselshell County	\$13.10	\$681	\$27,240	1.6	\$61,000	\$1,525	\$18,300	\$458	517	26%	\$17.15	\$892	0.8
Park County	\$16.40	\$853	\$34,120	2.0	\$60,000	\$1,500	\$18,000	\$450	1,779	26%	\$11.21	\$583	1.5
Petroleum County †	\$14.12	\$734	\$29,360	1.7	\$50,700	\$1,268	\$15,210	\$380	49	26%			
Phillips County	\$13.10	\$681	\$27,240	1.6	\$54,800	\$1,370	\$16,440	\$411	500	28%	\$7.97	\$415	1.6
Pondera County	\$13.10	\$681	\$27,240	1.6	\$56,600	\$1,415	\$16,980	\$425	710	31%	\$9.45	\$492	1.4
Powder River County	\$13.10	\$681	\$27,240	1.6	\$56,600	\$1,415	\$16,980	\$425	230	30%	\$10.99	\$572	1.2
Powell County	\$13.10	\$681	\$27,240	1.6	\$52,700	\$1,318	\$15,810	\$395	736	31%	\$13.96	\$726	0.9
Prairie County	\$13.10	\$681	\$27,240	1.6	\$47,500	\$1,188	\$14,250	\$356	45	8%	\$12.74	\$663	1.0
Ravalli County	\$13.87	\$721	\$28,840	1.7	\$54,200	\$1,355	\$16,260	\$407	5,073	30%	\$10.08	\$524	1.4
Richland County	\$14.73	\$766	\$30,640	1.8	\$72,600	\$1,815	\$21,780	\$545	1,587	36%	\$16.74	\$870	0.9

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Roosevelt County	\$13.10	\$681	\$27,240	1.6	\$50,100	\$1,253	\$15,030	\$376	1,268	41%	\$12.02	\$625	1.1
Rosebud County	\$13.10	\$681	\$27,240	1.6	\$63,400	\$1,585	\$19,020	\$476	1,038	32%	\$15.31	\$796	0.9
Sanders County	\$13.10	\$681	\$27,240	1.6	\$37,800	\$945	\$11,340	\$284	1,318	26%	\$10.43	\$542	1.3
Sheridan County	\$13.10	\$681	\$27,240	1.6	\$70,700	\$1,768	\$21,210	\$530	397	24%	\$12.10	\$629	1.1
Silver Bow County	\$13.75	\$715	\$28,600	1.7	\$53,700	\$1,343	\$16,110	\$403	5,355	35%	\$9.66	\$502	1.4
Stillwater County	\$13.10	\$681	\$27,240	1.6	\$74,400	\$1,860	\$22,320	\$558	741	20%	\$20.04	\$1,042	0.7
Sweet Grass County	\$13.94	\$725	\$29,000	1.7	\$65,900	\$1,648	\$19,770	\$494	386	27%	\$16.47	\$856	0.8
Teton County	\$13.15	\$684	\$27,360	1.6	\$60,200	\$1,505	\$18,060	\$452	601	26%	\$10.68	\$555	1.2
Toole County	\$13.10	\$681	\$27,240	1.6	\$58,800	\$1,470	\$17,640	\$441	781	40%	\$11.32	\$589	1.2
Treasure County	\$14.12	\$734	\$29,360	1.7	\$48,200	\$1,205	\$14,460	\$362	128	36%	\$16.87	\$877	0.8
Valley County	\$13.10	\$681	\$27,240	1.6	\$59,900	\$1,498	\$17,970	\$449	1,047	32%	\$8.95	\$466	1.5
Wheatland County	\$13.10	\$681	\$27,240	1.6	\$42,200	\$1,055	\$12,660	\$317	292	33%	\$13.52	\$703	1.0
Wibaux County	\$14.37	\$747	\$29,880	1.8	\$58,900	\$1,473	\$17,670	\$442	133	30%	\$15.61	\$812	0.9
Yellowstone County	\$16.52	\$859	\$34,360	2.0	\$67,700	\$1,693	\$20,310	\$508	19,492	32%	\$13.58	\$706	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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

#39*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$791**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,638** monthly or **\$31,651** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.22
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$12.29
2-Bedroom Housing Wage	\$15.22
Number of Renter Households	248,665
Percent Renters	34%

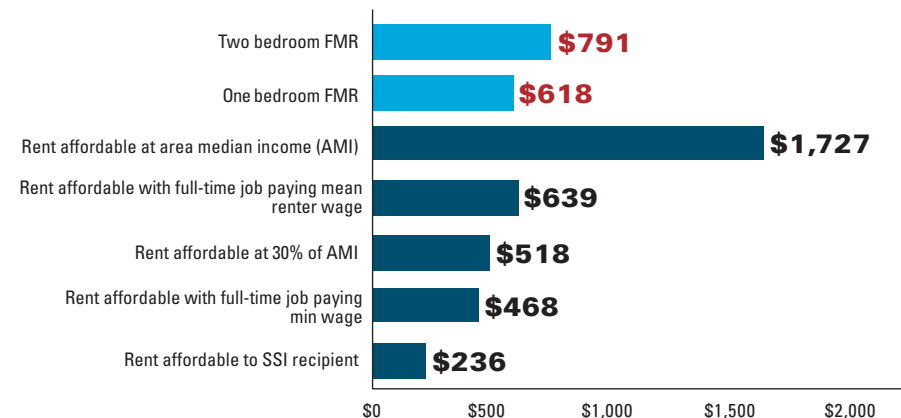
68
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

53
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$17.19
Lincoln HMFA	\$15.40
Arthur County	\$15.27
Sioux City HMFA	\$14.48
Saline County	\$14.42



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Nebraska	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Nebraska	\$15.22	\$791	\$31,651	1.7	\$69,068	\$1,727	\$20,721	\$518	248,665	34%	\$12.29	\$639	1.2
Combined Nonmetro Areas	\$12.97	\$675	\$26,987	1.4	\$62,522	\$1,563	\$18,757	\$469	81,441	30%	\$10.94	\$569	1.2
<u>Metropolitan Areas</u>													
Hall County HMFA	\$13.60	\$707	\$28,280	1.5	\$58,500	\$1,463	\$17,550	\$439	8,514	38%	\$11.79	\$613	1.2
Hamilton County HMFA	\$12.42	\$646	\$25,840	1.4	\$67,700	\$1,693	\$20,310	\$508	730	20%	\$11.53	\$599	1.1
Howard County HMFA	\$12.42	\$646	\$25,840	1.4	\$64,000	\$1,600	\$19,200	\$480	553	22%	\$7.20	\$374	1.7
Lincoln HMFA	\$15.40	\$801	\$32,040	1.7	\$72,000	\$1,800	\$21,600	\$540	47,815	41%	\$11.35	\$590	1.4
Merrick County HMFA	\$12.42	\$646	\$25,840	1.4	\$59,800	\$1,495	\$17,940	\$449	891	27%	\$12.11	\$630	1.0
Omaha-Council Bluffs HMFA	\$17.19	\$894	\$35,760	1.9	\$75,000	\$1,875	\$22,500	\$563	102,051	35%	\$13.61	\$708	1.3
Saunders County HMFA	\$14.23	\$740	\$29,600	1.6	\$76,100	\$1,903	\$22,830	\$571	1,752	22%	\$9.85	\$512	1.4
Seward County HMFA	\$12.98	\$675	\$27,000	1.4	\$74,900	\$1,873	\$22,470	\$562	1,834	29%	\$11.53	\$600	1.1
Sioux City HMFA	\$14.48	\$753	\$30,120	1.6	\$62,300	\$1,558	\$18,690	\$467	3,084	32%	\$11.85	\$616	1.2
<u>Counties</u>													
Adams County	\$12.42	\$646	\$25,840	1.4	\$69,300	\$1,733	\$20,790	\$520	3,866	31%	\$9.93	\$517	1.3
Antelope County	\$12.42	\$646	\$25,840	1.4	\$58,200	\$1,455	\$17,460	\$437	688	24%	\$9.00	\$468	1.4
Arthur County †	\$15.27	\$794	\$31,760	1.7	\$50,900	\$1,273	\$15,270	\$382	74	41%			
Banner County †	\$12.42	\$646	\$25,840	1.4	\$64,100	\$1,603	\$19,230	\$481	111	33%			
Blaine County †	\$12.71	\$661	\$26,440	1.4	\$56,500	\$1,413	\$16,950	\$424	108	47%			
Boone County	\$12.42	\$646	\$25,840	1.4	\$65,300	\$1,633	\$19,590	\$490	474	21%	\$11.31	\$588	1.1
Box Butte County	\$12.42	\$646	\$25,840	1.4	\$61,100	\$1,528	\$18,330	\$458	1,623	34%	\$9.40	\$489	1.3
Boyd County	\$12.42	\$646	\$25,840	1.4	\$55,700	\$1,393	\$16,710	\$418	182	19%	\$9.69	\$504	1.3
Brown County	\$13.27	\$690	\$27,600	1.5	\$46,800	\$1,170	\$14,040	\$351	464	31%	\$10.70	\$557	1.2
Buffalo County	\$13.90	\$723	\$28,920	1.5	\$71,900	\$1,798	\$21,570	\$539	6,735	37%	\$10.33	\$537	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burt County	\$12.73	\$662	\$26,480	1.4	\$64,000	\$1,600	\$19,200	\$480	575	21%	\$8.76	\$456	1.5
Butler County	\$12.42	\$646	\$25,840	1.4	\$64,700	\$1,618	\$19,410	\$485	781	22%	\$12.90	\$671	1.0
Cass County	\$17.19	\$894	\$35,760	1.9	\$75,000	\$1,875	\$22,500	\$563	1,876	19%	\$10.71	\$557	1.6
Cedar County	\$12.42	\$646	\$25,840	1.4	\$64,300	\$1,608	\$19,290	\$482	658	18%	\$9.13	\$475	1.4
Chase County	\$12.42	\$646	\$25,840	1.4	\$57,000	\$1,425	\$17,100	\$428	375	22%	\$12.89	\$670	1.0
Cherry County	\$12.42	\$646	\$25,840	1.4	\$60,300	\$1,508	\$18,090	\$452	899	34%	\$7.68	\$399	1.6
Cheyenne County	\$12.42	\$646	\$25,840	1.4	\$70,800	\$1,770	\$21,240	\$531	1,371	31%	\$15.71	\$817	0.8
Clay County	\$12.42	\$646	\$25,840	1.4	\$58,900	\$1,473	\$17,670	\$442	586	22%	\$10.82	\$563	1.1
Colfax County	\$12.42	\$646	\$25,840	1.4	\$65,100	\$1,628	\$19,530	\$488	945	26%	\$12.50	\$650	1.0
Cuming County	\$12.42	\$646	\$25,840	1.4	\$63,100	\$1,578	\$18,930	\$473	1,098	30%	\$11.23	\$584	1.1
Custer County	\$12.42	\$646	\$25,840	1.4	\$53,800	\$1,345	\$16,140	\$404	1,292	27%	\$12.08	\$628	1.0
Dakota County	\$14.48	\$753	\$30,120	1.6	\$62,300	\$1,558	\$18,690	\$467	2,530	35%	\$12.09	\$629	1.2
Dawes County	\$12.96	\$674	\$26,960	1.4	\$63,700	\$1,593	\$19,110	\$478	1,228	34%	\$6.59	\$343	2.0
Dawson County	\$12.42	\$646	\$25,840	1.4	\$56,800	\$1,420	\$17,040	\$426	2,827	32%	\$10.59	\$551	1.2
Deuel County	\$13.10	\$681	\$27,240	1.5	\$60,500	\$1,513	\$18,150	\$454	205	25%	\$10.23	\$532	1.3
Dixon County	\$14.48	\$753	\$30,120	1.6	\$62,300	\$1,558	\$18,690	\$467	554	24%	\$9.67	\$503	1.5
Dodge County	\$14.31	\$744	\$29,760	1.6	\$59,100	\$1,478	\$17,730	\$443	5,051	33%	\$11.22	\$584	1.3
Douglas County	\$17.19	\$894	\$35,760	1.9	\$75,000	\$1,875	\$22,500	\$563	79,760	38%	\$14.01	\$729	1.2
Dundy County	\$12.42	\$646	\$25,840	1.4	\$57,600	\$1,440	\$17,280	\$432	314	35%	\$15.25	\$793	0.8
Fillmore County	\$12.42	\$646	\$25,840	1.4	\$64,400	\$1,610	\$19,320	\$483	596	24%	\$12.10	\$629	1.0
Franklin County	\$12.42	\$646	\$25,840	1.4	\$60,100	\$1,503	\$18,030	\$451	231	16%	\$10.77	\$560	1.2
Frontier County	\$12.42	\$646	\$25,840	1.4	\$60,500	\$1,513	\$18,150	\$454	280	26%	\$13.21	\$687	0.9
Furnas County	\$12.42	\$646	\$25,840	1.4	\$54,300	\$1,358	\$16,290	\$407	672	30%	\$11.68	\$607	1.1
Gage County	\$13.02	\$677	\$27,080	1.4	\$63,500	\$1,588	\$19,050	\$476	2,670	29%	\$10.46	\$544	1.2
Garden County	\$12.42	\$646	\$25,840	1.4	\$60,200	\$1,505	\$18,060	\$452	145	17%	\$11.05	\$575	1.1
Garfield County	\$13.35	\$694	\$27,760	1.5	\$50,200	\$1,255	\$15,060	\$377	218	24%	\$5.71	\$297	2.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gosper County	\$12.42	\$646	\$25,840	1.4	\$64,300	\$1,608	\$19,290	\$482	224	28%	\$18.22	\$947	0.7
Grant County	\$12.42	\$646	\$25,840	1.4	\$48,500	\$1,213	\$14,550	\$364	90	30%	\$15.72	\$817	0.8
Greeley County	\$12.42	\$646	\$25,840	1.4	\$55,800	\$1,395	\$16,740	\$419	189	19%	\$11.14	\$579	1.1
Hall County	\$13.60	\$707	\$28,280	1.5	\$58,500	\$1,463	\$17,550	\$439	8,514	38%	\$11.79	\$613	1.2
Hamilton County	\$12.42	\$646	\$25,840	1.4	\$67,700	\$1,693	\$20,310	\$508	730	20%	\$11.53	\$599	1.1
Harlan County	\$12.42	\$646	\$25,840	1.4	\$57,000	\$1,425	\$17,100	\$428	331	21%	\$7.46	\$388	1.7
Hayes County	\$14.06	\$731	\$29,240	1.6	\$59,500	\$1,488	\$17,850	\$446	158	33%	\$16.15	\$840	0.9
Hitchcock County	\$12.42	\$646	\$25,840	1.4	\$56,600	\$1,415	\$16,980	\$425	369	27%	\$14.06	\$731	0.9
Holt County	\$12.42	\$646	\$25,840	1.4	\$60,600	\$1,515	\$18,180	\$455	1,249	28%	\$11.00	\$572	1.1
Hooker County	\$12.42	\$646	\$25,840	1.4	\$46,600	\$1,165	\$13,980	\$350	74	24%	\$9.06	\$471	1.4
Howard County	\$12.42	\$646	\$25,840	1.4	\$64,000	\$1,600	\$19,200	\$480	553	22%	\$7.20	\$374	1.7
Jefferson County	\$12.42	\$646	\$25,840	1.4	\$55,400	\$1,385	\$16,620	\$416	807	24%	\$10.75	\$559	1.2
Johnson County	\$12.42	\$646	\$25,840	1.4	\$59,400	\$1,485	\$17,820	\$446	497	26%	\$10.14	\$527	1.2
Kearney County	\$13.46	\$700	\$28,000	1.5	\$63,800	\$1,595	\$19,140	\$479	884	32%	\$13.45	\$700	1.0
Keith County	\$12.42	\$646	\$25,840	1.4	\$63,100	\$1,578	\$18,930	\$473	1,306	33%	\$10.02	\$521	1.2
Keya Paha County †	\$12.42	\$646	\$25,840	1.4	\$47,500	\$1,188	\$14,250	\$356	100	29%			
Kimball County	\$13.13	\$683	\$27,320	1.5	\$56,800	\$1,420	\$17,040	\$426	554	35%	\$16.40	\$853	0.8
Knox County	\$12.42	\$646	\$25,840	1.4	\$58,900	\$1,473	\$17,670	\$442	985	27%	\$9.91	\$516	1.3
Lancaster County	\$15.40	\$801	\$32,040	1.7	\$72,000	\$1,800	\$21,600	\$540	47,815	41%	\$11.35	\$590	1.4
Lincoln County	\$13.27	\$690	\$27,600	1.5	\$64,800	\$1,620	\$19,440	\$486	5,037	34%	\$11.38	\$592	1.2
Logan County	\$12.42	\$646	\$25,840	1.4	\$58,000	\$1,450	\$17,400	\$435	113	31%	\$10.22	\$531	1.2
Loup County †	\$12.42	\$646	\$25,840	1.4	\$57,200	\$1,430	\$17,160	\$429	59	23%			
McPherson County †	\$12.58	\$654	\$26,160	1.4	\$61,200	\$1,530	\$18,360	\$459	69	35%			
Madison County	\$13.12	\$682	\$27,280	1.5	\$62,400	\$1,560	\$18,720	\$468	4,914	35%	\$10.27	\$534	1.3
Merrick County	\$12.42	\$646	\$25,840	1.4	\$59,800	\$1,495	\$17,940	\$449	891	27%	\$12.11	\$630	1.0
Morrill County	\$12.42	\$646	\$25,840	1.4	\$53,200	\$1,330	\$15,960	\$399	610	31%	\$12.61	\$656	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nance County	\$12.42	\$646	\$25,840	1.4	\$59,100	\$1,478	\$17,730	\$443	376	24%	\$10.17	\$529	1.2
Nemaha County	\$12.42	\$646	\$25,840	1.4	\$75,400	\$1,885	\$22,620	\$566	833	29%	\$10.00	\$520	1.2
Nuckolls County	\$12.42	\$646	\$25,840	1.4	\$57,600	\$1,440	\$17,280	\$432	538	26%	\$8.45	\$439	1.5
Otoe County	\$12.42	\$646	\$25,840	1.4	\$67,100	\$1,678	\$20,130	\$503	1,722	27%	\$9.91	\$515	1.3
Pawnee County	\$12.42	\$646	\$25,840	1.4	\$52,900	\$1,323	\$15,870	\$397	281	22%	\$8.58	\$446	1.4
Perkins County	\$12.42	\$646	\$25,840	1.4	\$69,900	\$1,748	\$20,970	\$524	283	23%	\$13.78	\$717	0.9
Phelps County	\$12.42	\$646	\$25,840	1.4	\$70,000	\$1,750	\$21,000	\$525	1,044	28%	\$12.54	\$652	1.0
Pierce County	\$12.42	\$646	\$25,840	1.4	\$65,900	\$1,648	\$19,770	\$494	685	23%	\$11.96	\$622	1.0
Platte County	\$13.73	\$714	\$28,560	1.5	\$68,600	\$1,715	\$20,580	\$515	3,456	27%	\$12.06	\$627	1.1
Polk County	\$12.42	\$646	\$25,840	1.4	\$68,200	\$1,705	\$20,460	\$512	495	23%	\$9.99	\$520	1.2
Red Willow County	\$12.42	\$646	\$25,840	1.4	\$62,400	\$1,560	\$18,720	\$468	1,257	27%	\$9.59	\$499	1.3
Richardson County	\$12.42	\$646	\$25,840	1.4	\$55,900	\$1,398	\$16,770	\$419	948	25%	\$10.99	\$572	1.1
Rock County	\$12.42	\$646	\$25,840	1.4	\$59,000	\$1,475	\$17,700	\$443	172	25%	\$13.82	\$719	0.9
Saline County	\$14.42	\$750	\$30,000	1.6	\$57,900	\$1,448	\$17,370	\$434	1,841	36%	\$11.70	\$608	1.2
Sarpy County	\$17.19	\$894	\$35,760	1.9	\$75,000	\$1,875	\$22,500	\$563	18,742	30%	\$11.88	\$618	1.4
Saunders County	\$14.23	\$740	\$29,600	1.6	\$76,100	\$1,903	\$22,830	\$571	1,752	22%	\$9.85	\$512	1.4
Scotts Bluff County	\$13.40	\$697	\$27,880	1.5	\$56,400	\$1,410	\$16,920	\$423	4,652	32%	\$10.75	\$559	1.2
Seward County	\$12.98	\$675	\$27,000	1.4	\$74,900	\$1,873	\$22,470	\$562	1,834	29%	\$11.53	\$600	1.1
Sheridan County	\$12.42	\$646	\$25,840	1.4	\$50,200	\$1,255	\$15,060	\$377	657	29%	\$8.75	\$455	1.4
Sherman County	\$12.42	\$646	\$25,840	1.4	\$56,500	\$1,413	\$16,950	\$424	305	22%	\$11.67	\$607	1.1
Sioux County †	\$12.42	\$646	\$25,840	1.4	\$56,000	\$1,400	\$16,800	\$420	126	23%			
Stanton County	\$12.42	\$646	\$25,840	1.4	\$63,400	\$1,585	\$19,020	\$476	364	16%	\$21.84	\$1,136	0.6
Thayer County	\$12.42	\$646	\$25,840	1.4	\$56,000	\$1,400	\$16,800	\$420	486	21%	\$13.50	\$702	0.9
Thomas County	\$12.42	\$646	\$25,840	1.4	\$59,000	\$1,475	\$17,700	\$443	83	28%	\$10.31	\$536	1.2
Thurston County	\$12.42	\$646	\$25,840	1.4	\$48,500	\$1,213	\$14,550	\$364	796	38%	\$12.18	\$633	1.0
Valley County	\$12.42	\$646	\$25,840	1.4	\$56,300	\$1,408	\$16,890	\$422	540	28%	\$10.67	\$555	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Washington County	\$17.19	\$894	\$35,760	1.9	\$75,000	\$1,875	\$22,500	\$563	1,673	21%	\$12.97	\$675	1.3
Wayne County	\$12.42	\$646	\$25,840	1.4	\$75,800	\$1,895	\$22,740	\$569	1,345	38%	\$7.23	\$376	1.7
Webster County	\$12.42	\$646	\$25,840	1.4	\$54,500	\$1,363	\$16,350	\$409	339	22%	\$7.63	\$397	1.6
Wheeler County	\$12.42	\$646	\$25,840	1.4	\$55,700	\$1,393	\$16,710	\$418	102	26%	\$16.72	\$870	0.7
York County	\$12.42	\$646	\$25,840	1.4	\$67,400	\$1,685	\$20,220	\$506	1,754	31%	\$10.61	\$552	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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

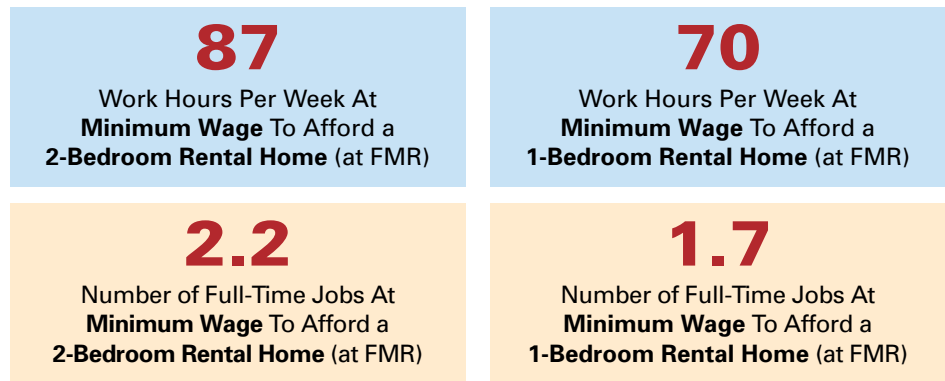
#24*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$937**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,122** monthly or **\$37,462** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

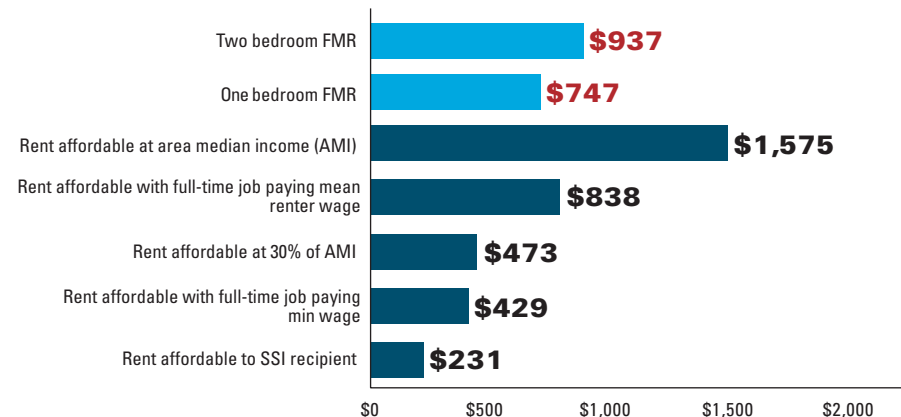
\$18.01
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.12
2-Bedroom Housing Wage	\$18.01
Number of Renter Households	456,916
Percent Renters	45%



MOST EXPENSIVE AREAS	HOUSING WAGE
Las Vegas-Henderson-Paradise MSA	\$18.35
Douglas County	\$17.85
Reno MSA	\$17.69
Lander County	\$17.37
Elko County	\$16.98



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Nevada	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Nevada	\$18.01	\$937	\$37,462	2.2	\$63,013	\$1,575	\$18,904	\$473	456,916	45%	\$16.12	\$838	1.1
Combined Nonmetro Areas	\$15.73	\$818	\$32,711	1.9	\$63,825	\$1,596	\$19,147	\$479	31,309	31%	\$16.84	\$876	0.9
<u>Metropolitan Areas</u>													
Carson City MSA	\$15.79	\$821	\$32,840	1.9	\$56,900	\$1,423	\$17,070	\$427	9,490	44%	\$15.26	\$793	1.0
Las Vegas-Henderson-Paradise MSA	\$18.35	\$954	\$38,160	2.2	\$61,900	\$1,548	\$18,570	\$464	344,021	47%	\$16.25	\$845	1.1
Reno MSA	\$17.69	\$920	\$36,800	2.1	\$68,100	\$1,703	\$20,430	\$511	72,096	43%	\$15.30	\$795	1.2
<u>Counties</u>													
Churchill County	\$16.19	\$842	\$33,680	2.0	\$53,200	\$1,330	\$15,960	\$399	3,657	39%	\$15.23	\$792	1.1
Clark County	\$18.35	\$954	\$38,160	2.2	\$61,900	\$1,548	\$18,570	\$464	344,021	47%	\$16.25	\$845	1.1
Douglas County	\$17.85	\$928	\$37,120	2.2	\$69,200	\$1,730	\$20,760	\$519	6,044	31%	\$13.72	\$713	1.3
Elko County	\$16.98	\$883	\$35,320	2.1	\$80,000	\$2,000	\$24,000	\$600	5,258	30%	\$15.30	\$795	1.1
Esmeralda County †	\$13.10	\$681	\$27,240	1.6	\$43,400	\$1,085	\$13,020	\$326	194	40%			
Eureka County	\$15.73	\$818	\$32,720	1.9	\$107,200	\$2,680	\$32,160	\$804	222	29%	\$30.74	\$1,598	0.5
Humboldt County	\$16.56	\$861	\$34,440	2.0	\$76,600	\$1,915	\$22,980	\$575	1,634	27%	\$16.53	\$859	1.0
Lander County	\$17.37	\$903	\$36,120	2.1	\$82,600	\$2,065	\$24,780	\$620	450	21%	\$21.65	\$1,126	0.8
Lincoln County	\$13.10	\$681	\$27,240	1.6	\$51,800	\$1,295	\$15,540	\$389	606	32%	\$8.53	\$444	1.5
Lyon County	\$14.62	\$760	\$30,400	1.8	\$55,000	\$1,375	\$16,500	\$413	5,822	30%	\$15.96	\$830	0.9
Mineral County	\$13.10	\$681	\$27,240	1.6	\$61,700	\$1,543	\$18,510	\$463	718	36%	\$14.09	\$732	0.9
Nye County	\$13.69	\$712	\$28,480	1.7	\$50,300	\$1,258	\$15,090	\$377	5,140	29%	\$18.87	\$981	0.7
Pershing County	\$13.10	\$681	\$27,240	1.6	\$51,800	\$1,295	\$15,540	\$389	763	37%	\$21.12	\$1,098	0.6
Storey County	\$17.69	\$920	\$36,800	2.1	\$68,100	\$1,703	\$20,430	\$511	221	13%	\$26.28	\$1,367	0.7
Washoe County	\$17.69	\$920	\$36,800	2.1	\$68,100	\$1,703	\$20,430	\$511	71,875	43%	\$14.96	\$778	1.2
White Pine County	\$15.37	\$799	\$31,960	1.9	\$72,100	\$1,803	\$21,630	\$541	801	25%	\$19.75	\$1,027	0.8
Carson City	\$15.79	\$821	\$32,840	1.9	\$56,900	\$1,423	\$17,070	\$427	9,490	44%	\$15.26	\$793	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#14*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,129**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,764** monthly or **\$45,163** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.71
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.75
2-Bedroom Housing Wage	\$21.71
Number of Renter Households	151,076
Percent Renters	29%

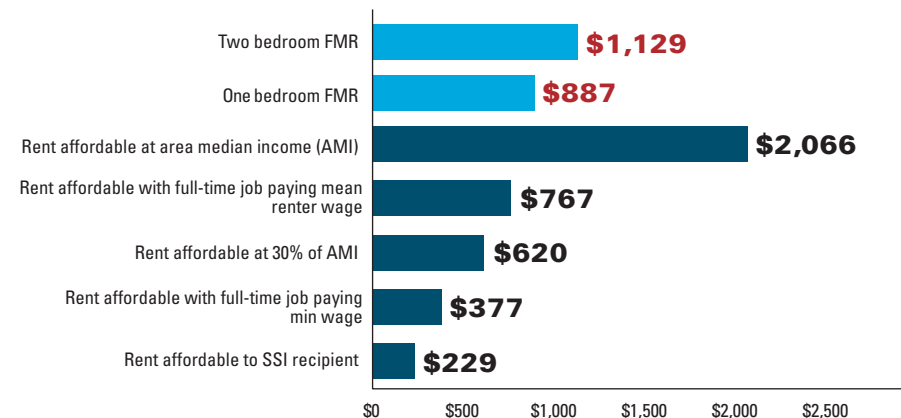
120
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

94
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$32.52
Western Rockingham County HMFA	\$25.60
Lawrence HMFA	\$25.10
Nashua HMFA	\$22.71
Manchester HMFA	\$22.63



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

New Hampshire

	FY17 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	\$21.71		\$1,129	\$45,163	3.0	\$82,654	\$2,066	\$24,796	\$620	151,076	29%	\$14.75	\$767	1.5
Combined Nonmetro Areas	\$19.38		\$1,008	\$40,308	2.7	\$71,724	\$1,793	\$21,517	\$538	55,107	28%	\$13.43	\$698	1.4
Metropolitan Areas														
Boston-Cambridge-Quincy HMFA	\$32.52		\$1,691	\$67,640	4.5	\$103,400	\$2,585	\$31,020	\$776	1,412	34%	\$14.75	\$767	2.2
Hillsborough County (part) HMFA	\$19.17		\$997	\$39,880	2.6	\$87,100	\$2,178	\$26,130	\$653	2,471	19%	\$16.32	\$849	1.2
Lawrence HMFA	\$25.10		\$1,305	\$52,200	3.5	\$87,600	\$2,190	\$26,280	\$657	11,810	22%	\$14.75	\$767	1.7
Manchester HMFA	\$22.63		\$1,177	\$47,080	3.1	\$78,400	\$1,960	\$23,520	\$588	26,216	42%	\$16.32	\$849	1.4
Nashua HMFA	\$22.71		\$1,181	\$47,240	3.1	\$94,100	\$2,353	\$28,230	\$706	23,025	29%	\$16.32	\$849	1.4
Portsmouth-Rochester HMFA	\$22.58		\$1,174	\$46,960	3.1	\$90,700	\$2,268	\$27,210	\$680	29,147	32%	\$14.35	\$746	1.6
Western Rockingham County HMFA	\$25.60		\$1,331	\$53,240	3.5	\$105,600	\$2,640	\$31,680	\$792	1,888	11%	\$14.75	\$767	1.7
Counties														
Belknap County	\$18.87		\$981	\$39,240	2.6	\$71,600	\$1,790	\$21,480	\$537	6,163	25%	\$12.04	\$626	1.6
Carroll County	\$18.62		\$968	\$38,720	2.6	\$63,300	\$1,583	\$18,990	\$475	4,345	20%	\$11.25	\$585	1.7
Cheshire County	\$19.87		\$1,033	\$41,320	2.7	\$69,700	\$1,743	\$20,910	\$523	8,906	29%	\$11.50	\$598	1.7
Coos County †	\$13.44		\$699	\$27,960	1.9	\$56,400	\$1,410	\$16,920	\$423	4,255	30%			
Grafton County	\$21.67		\$1,127	\$45,080	3.0	\$69,500	\$1,738	\$20,850	\$521	11,133	32%	\$17.83	\$927	1.2
Merrimack County	\$19.90		\$1,035	\$41,400	2.7	\$81,700	\$2,043	\$24,510	\$613	15,824	28%	\$12.32	\$641	1.6
Sullivan County	\$17.94		\$933	\$37,320	2.5	\$70,200	\$1,755	\$21,060	\$527	4,481	26%	\$11.84	\$616	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 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, Frankestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

NEW JERSEY

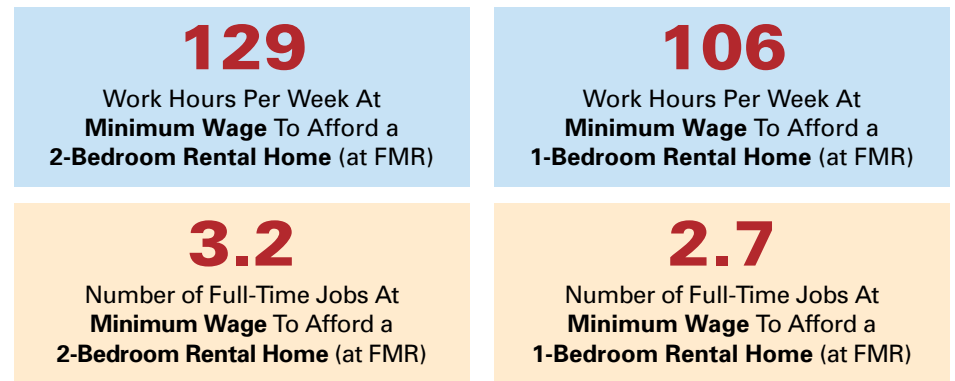
#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,420**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,734** monthly or **\$56,810** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

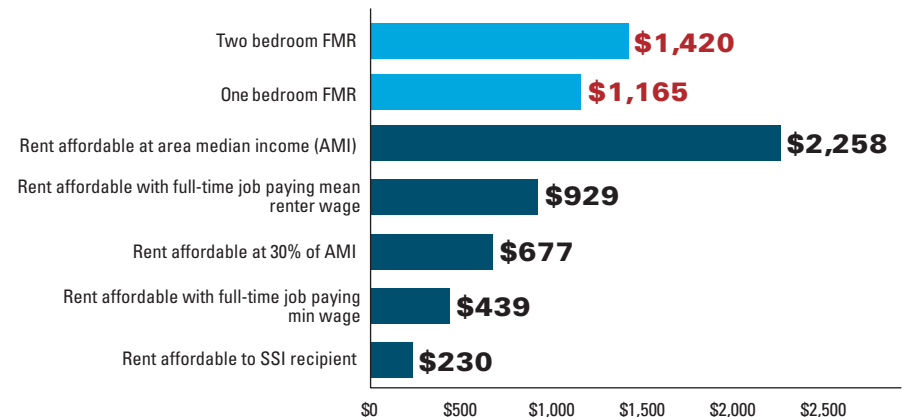
\$27.31
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	\$8.44
Average Renter Wage	\$17.86
2-Bedroom Housing Wage	\$27.31
Number of Renter Households	1,133,379
Percent Renters	36%



MOST EXPENSIVE AREAS	HOUSING WAGE
Middlesex-Somerset-Hunterdon HMFA	\$31.81
Bergen-Passaic HMFA	\$29.94
Jersey City HMFA	\$29.21
Monmouth-Ocean HMFA	\$28.54
Trenton MSA	\$26.23



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	\$27.31	\$1,420	\$56,810	3.2	\$90,301	\$2,258	\$27,090	\$677	1,133,379	36%	\$17.86	\$929	1.5
Metropolitan Areas													
Atlantic City-Hammonton MSA	\$25.19	\$1,310	\$52,400	3.0	\$67,200	\$1,680	\$20,160	\$504	33,624	33%	\$10.93	\$568	2.3
Bergen-Passaic HMFA *	\$29.94	\$1,557	\$62,280	3.5	\$96,500	\$2,413	\$28,950	\$724	192,676	39%	\$17.50	\$910	1.7
Jersey City HMFA	\$29.21	\$1,519	\$60,760	3.5	\$63,100	\$1,578	\$18,930	\$473	171,495	69%	\$28.78	\$1,496	1.0
Middlesex-Somerset-Hunterdon HMFA	\$31.81	\$1,654	\$66,160	3.8	\$105,400	\$2,635	\$31,620	\$791	136,224	31%	\$21.37	\$1,111	1.5
Monmouth-Ocean HMFA	\$28.54	\$1,484	\$59,360	3.4	\$94,000	\$2,350	\$28,200	\$705	103,371	23%	\$11.63	\$605	2.5
Newark HMFA	\$24.77	\$1,288	\$51,520	2.9	\$94,200	\$2,355	\$28,260	\$707	284,075	41%	\$20.16	\$1,048	1.2
Ocean City MSA	\$21.79	\$1,133	\$45,320	2.6	\$73,400	\$1,835	\$22,020	\$551	9,729	24%	\$8.55	\$444	2.5
Philadelphia-Camden-Wilmington MSA *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	127,162	27%	\$13.19	\$686	1.8
Trenton MSA	\$26.23	\$1,364	\$54,560	3.1	\$95,400	\$2,385	\$28,620	\$716	46,501	36%	\$17.76	\$923	1.5
Vineland-Bridgeton MSA	\$21.73	\$1,130	\$45,200	2.6	\$54,200	\$1,355	\$16,260	\$407	16,966	34%	\$11.80	\$614	1.8
Warren County HMFA	\$21.50	\$1,118	\$44,720	2.5	\$94,500	\$2,363	\$28,350	\$709	11,556	28%	\$13.55	\$704	1.6
Counties													
Atlantic County	\$25.19	\$1,310	\$52,400	3.0	\$67,200	\$1,680	\$20,160	\$504	33,624	33%	\$10.93	\$568	2.3
Bergen County *	\$29.94	\$1,557	\$62,280	3.5	\$96,500	\$2,413	\$28,950	\$724	118,046	35%	\$18.87	\$981	1.6
Burlington County *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	38,754	24%	\$15.76	\$820	1.5
Camden County *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	60,399	32%	\$12.26	\$638	1.9
Cape May County	\$21.79	\$1,133	\$45,320	2.6	\$73,400	\$1,835	\$22,020	\$551	9,729	24%	\$8.55	\$444	2.5
Cumberland County	\$21.73	\$1,130	\$45,200	2.6	\$54,200	\$1,355	\$16,260	\$407	16,966	34%	\$11.80	\$614	1.8
Essex County	\$24.77	\$1,288	\$51,520	2.9	\$94,200	\$2,355	\$28,260	\$707	154,238	55%	\$18.84	\$980	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	21,300	20%	\$9.69	\$504	2.4
Hudson County	\$29.21	\$1,519	\$60,760	3.5	\$63,100	\$1,578	\$18,930	\$473	171,495	69%	\$28.78	\$1,496	1.0
Hunterdon County	\$31.81	\$1,654	\$66,160	3.8	\$105,400	\$2,635	\$31,620	\$791	7,757	17%	\$14.18	\$737	2.2
Mercer County	\$26.23	\$1,364	\$54,560	3.1	\$95,400	\$2,385	\$28,620	\$716	46,501	36%	\$17.76	\$923	1.5
Middlesex County	\$31.81	\$1,654	\$66,160	3.8	\$105,400	\$2,635	\$31,620	\$791	100,746	36%	\$20.07	\$1,043	1.6
Monmouth County	\$28.54	\$1,484	\$59,360	3.4	\$94,000	\$2,350	\$28,200	\$705	59,727	26%	\$11.67	\$607	2.4
Morris County	\$24.77	\$1,288	\$51,520	2.9	\$94,200	\$2,355	\$28,260	\$707	44,651	25%	\$23.50	\$1,222	1.1
Ocean County	\$28.54	\$1,484	\$59,360	3.4	\$94,000	\$2,350	\$28,200	\$705	43,644	20%	\$11.56	\$601	2.5
Passaic County *	\$29.94	\$1,557	\$62,280	3.5	\$96,500	\$2,413	\$28,950	\$724	74,630	46%	\$13.50	\$702	2.2
Salem County *	\$23.29	\$1,211	\$48,440	2.8	\$83,200	\$2,080	\$24,960	\$624	6,709	28%	\$13.68	\$711	1.7
Somerset County	\$31.81	\$1,654	\$66,160	3.8	\$105,400	\$2,635	\$31,620	\$791	27,721	24%	\$25.83	\$1,343	1.2
Sussex County	\$24.77	\$1,288	\$51,520	2.9	\$94,200	\$2,355	\$28,260	\$707	9,003	17%	\$9.57	\$498	2.6
Union County	\$24.77	\$1,288	\$51,520	2.9	\$94,200	\$2,355	\$28,260	\$707	76,183	41%	\$19.24	\$1,000	1.3
Warren County	\$21.50	\$1,118	\$44,720	2.5	\$94,500	\$2,363	\$28,350	\$709	11,556	28%	\$13.55	\$704	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#35*

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$821**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,735** monthly or **\$32,825** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$12.81
2-Bedroom Housing Wage	\$15.78
Number of Renter Households	243,927
Percent Renters	32%

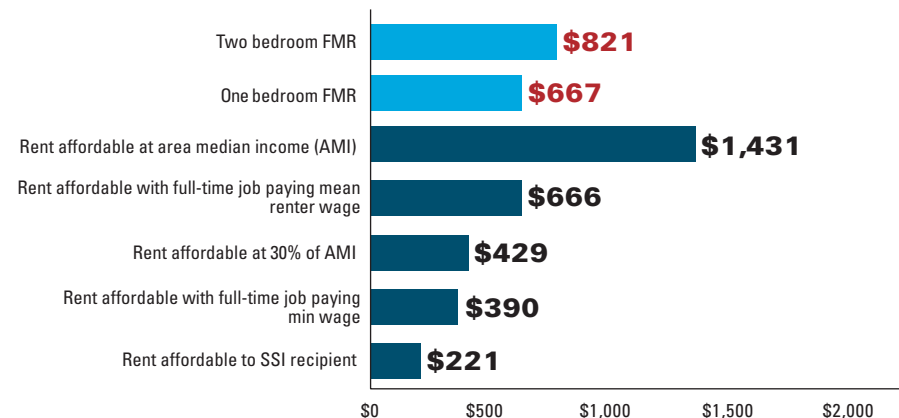
84
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

68
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Santa Fe MSA	\$20.15
Los Alamos County	\$17.85
Albuquerque MSA	\$16.88
Lea County	\$16.87
Lincoln County	\$15.71



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	\$15.78	\$821	\$32,825	2.1	\$57,258	\$1,431	\$17,177	\$429	243,927	32%	\$12.81	\$666	1.2
Combined Nonmetro Areas	\$13.90	\$723	\$28,910	1.9	\$52,395	\$1,310	\$15,718	\$393	72,999	30%	\$13.70	\$712	1.0
<u>Metropolitan Areas</u>													
Albuquerque MSA *	\$16.88	\$878	\$35,120	2.3	\$61,900	\$1,548	\$18,570	\$464	114,875	33%	\$12.56	\$653	1.3
Farmington MSA	\$15.00	\$780	\$31,200	2.0	\$58,800	\$1,470	\$17,640	\$441	10,823	27%	\$14.69	\$764	1.0
Las Cruces MSA	\$13.37	\$695	\$27,800	1.8	\$46,900	\$1,173	\$14,070	\$352	26,317	35%	\$9.36	\$487	1.4
Santa Fe MSA	\$20.15	\$1,048	\$41,920	2.7	\$62,200	\$1,555	\$18,660	\$467	18,913	31%	\$13.18	\$685	1.5
<u>Counties</u>													
Bernalillo County *	\$16.88	\$878	\$35,120	2.3	\$61,900	\$1,548	\$18,570	\$464	99,449	38%	\$12.54	\$652	1.3
Catron County	\$12.83	\$667	\$26,680	1.7	\$47,600	\$1,190	\$14,280	\$357	102	7%	\$5.94	\$309	2.2
Chaves County	\$14.67	\$763	\$30,520	2.0	\$51,100	\$1,278	\$15,330	\$383	7,811	33%	\$11.26	\$585	1.3
Cibola County	\$12.83	\$667	\$26,680	1.7	\$44,400	\$1,110	\$13,320	\$333	2,205	26%	\$12.18	\$634	1.1
Colfax County	\$12.83	\$667	\$26,680	1.7	\$48,600	\$1,215	\$14,580	\$365	1,675	30%	\$7.68	\$399	1.7
Curry County	\$13.06	\$679	\$27,160	1.7	\$53,500	\$1,338	\$16,050	\$401	7,561	42%	\$12.57	\$654	1.0
De Baca County	\$12.83	\$667	\$26,680	1.7	\$58,600	\$1,465	\$17,580	\$440	105	20%	\$13.74	\$715	0.9
Dona Ana County	\$13.37	\$695	\$27,800	1.8	\$46,900	\$1,173	\$14,070	\$352	26,317	35%	\$9.36	\$487	1.4
Eddy County	\$14.58	\$758	\$30,320	1.9	\$63,800	\$1,595	\$19,140	\$479	5,581	27%	\$20.09	\$1,045	0.7
Grant County	\$12.83	\$667	\$26,680	1.7	\$50,500	\$1,263	\$15,150	\$379	3,027	25%	\$11.79	\$613	1.1
Guadalupe County	\$12.83	\$667	\$26,680	1.7	\$39,900	\$998	\$11,970	\$299	329	28%	\$7.97	\$414	1.6
Harding County †	\$12.83	\$667	\$26,680	1.7	\$47,200	\$1,180	\$14,160	\$354	32	17%			
Hidalgo County	\$12.83	\$667	\$26,680	1.7	\$40,900	\$1,023	\$12,270	\$307	585	32%	\$10.14	\$527	1.3
Lea County	\$16.87	\$877	\$35,080	2.2	\$68,400	\$1,710	\$20,520	\$513	6,551	31%	\$18.62	\$968	0.9
Lincoln County	\$15.71	\$817	\$32,680	2.1	\$50,500	\$1,263	\$15,150	\$379	1,783	21%	\$9.54	\$496	1.6
Los Alamos County	\$17.85	\$928	\$37,120	2.4	\$128,000	\$3,200	\$38,400	\$960	1,966	26%	\$20.85	\$1,084	0.9

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Luna County	\$12.83	\$667	\$26,680	1.7	\$36,600	\$915	\$10,980	\$275	2,947	33%	\$9.54	\$496	1.3
McKinley County	\$12.83	\$667	\$26,680	1.7	\$38,100	\$953	\$11,430	\$286	4,959	27%	\$9.81	\$510	1.3
Mora County	\$13.63	\$709	\$28,360	1.8	\$36,300	\$908	\$10,890	\$272	330	20%	\$12.11	\$630	1.1
Otero County	\$12.83	\$667	\$26,680	1.7	\$48,400	\$1,210	\$14,520	\$363	8,450	36%	\$12.26	\$637	1.0
Quay County	\$12.83	\$667	\$26,680	1.7	\$42,200	\$1,055	\$12,660	\$317	967	29%	\$10.08	\$524	1.3
Rio Arriba County	\$12.83	\$667	\$26,680	1.7	\$47,700	\$1,193	\$14,310	\$358	3,069	22%	\$8.82	\$459	1.5
Roosevelt County	\$12.83	\$667	\$26,680	1.7	\$43,900	\$1,098	\$13,170	\$329	2,969	42%	\$8.68	\$451	1.5
Sandoval County *	\$16.88	\$878	\$35,120	2.3	\$61,900	\$1,548	\$18,570	\$464	9,078	19%	\$14.47	\$753	1.2
San Juan County	\$15.00	\$780	\$31,200	2.0	\$58,800	\$1,470	\$17,640	\$441	10,823	27%	\$14.69	\$764	1.0
San Miguel County	\$12.88	\$670	\$26,800	1.7	\$42,200	\$1,055	\$12,660	\$317	3,005	28%	\$5.68	\$296	2.3
Santa Fe County	\$20.15	\$1,048	\$41,920	2.7	\$62,200	\$1,555	\$18,660	\$467	18,913	31%	\$13.18	\$685	1.5
Sierra County	\$12.83	\$667	\$26,680	1.7	\$44,300	\$1,108	\$13,290	\$332	1,400	28%	\$8.64	\$449	1.5
Socorro County	\$12.83	\$667	\$26,680	1.7	\$41,900	\$1,048	\$12,570	\$314	1,350	27%	\$9.86	\$513	1.3
Taos County	\$15.65	\$814	\$32,560	2.1	\$46,100	\$1,153	\$13,830	\$346	3,690	28%	\$8.30	\$432	1.9
Torrance County *	\$16.88	\$878	\$35,120	2.3	\$61,900	\$1,548	\$18,570	\$464	895	17%	\$15.96	\$830	1.1
Union County	\$12.83	\$667	\$26,680	1.7	\$50,600	\$1,265	\$15,180	\$380	550	35%	\$12.60	\$655	1.0
Valencia County *	\$16.88	\$878	\$35,120	2.3	\$61,900	\$1,548	\$18,570	\$464	5,453	20%	\$8.09	\$421	2.1

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#5*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,460**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,867** monthly or **\$58,409** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

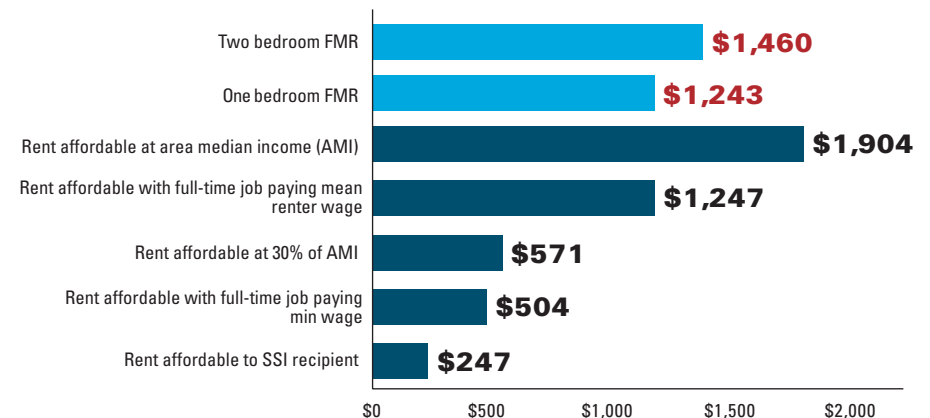
\$28.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	\$9.70
Average Renter Wage	\$23.98
2-Bedroom Housing Wage	\$28.08
Number of Renter Households	3,367,557
Percent Renters	46%

116 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	99 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.9 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2.5 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nassau-Suffolk HMFA	\$36.12
Westchester County	\$32.81
New York HMFA	\$31.48
Poughkeepsie-Newburgh-Middletown HMFA	\$24.40
Kingston MSA	\$21.94



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

New York	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
New York	\$28.08	\$1,460	\$58,409	2.9	\$76,152	\$1,904	\$22,846	\$571	3,367,557	46%	\$23.98	\$1,247	1.2
Combined Nonmetro Areas	\$15.11	\$786	\$31,429	1.6	\$61,613	\$1,540	\$18,484	\$462	158,152	29%	\$10.51	\$547	1.4
<u>Metropolitan Areas</u>													
Albany-Schenectady-Troy MSA	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	121,066	35%	\$14.54	\$756	1.3
Binghamton MSA	\$14.75	\$767	\$30,680	1.5	\$65,700	\$1,643	\$19,710	\$493	31,427	32%	\$10.30	\$536	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	\$15.58	\$810	\$32,400	1.6	\$68,200	\$1,705	\$20,460	\$512	159,470	34%	\$11.43	\$594	1.4
Elmira MSA	\$15.67	\$815	\$32,600	1.6	\$64,600	\$1,615	\$19,380	\$485	10,881	31%	\$9.78	\$508	1.6
Glens Falls MSA	\$16.75	\$871	\$34,840	1.7	\$64,100	\$1,603	\$19,230	\$481	14,604	29%	\$11.06	\$575	1.5
Ithaca MSA	\$20.60	\$1,071	\$42,840	2.1	\$75,600	\$1,890	\$22,680	\$567	17,104	44%	\$13.76	\$715	1.5
Kingston MSA	\$21.94	\$1,141	\$45,640	2.3	\$78,500	\$1,963	\$23,550	\$589	21,566	31%	\$9.41	\$489	2.3
Nassau-Suffolk HMFA	\$36.12	\$1,878	\$75,120	3.7	\$110,800	\$2,770	\$33,240	\$831	188,322	20%	\$14.15	\$736	2.6
New York HMFA	\$31.48	\$1,637	\$65,480	3.2	\$67,338	\$1,683	\$20,201	\$505	2,159,028	67%	\$35.36	\$1,839	0.9
Poughkeepsie-Newburgh-Middletown HMFA	\$24.40	\$1,269	\$50,760	2.5	\$89,400	\$2,235	\$26,820	\$671	72,130	31%	\$11.39	\$592	2.1
Rochester HMFA	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	138,156	33%	\$12.26	\$638	1.4
Syracuse MSA	\$15.71	\$817	\$32,680	1.6	\$68,000	\$1,700	\$20,400	\$510	83,270	32%	\$11.88	\$618	1.3
Utica-Rome MSA	\$15.75	\$819	\$32,760	1.6	\$62,100	\$1,553	\$18,630	\$466	38,743	33%	\$10.39	\$540	1.5
Watertown-Fort Drum MSA	\$21.06	\$1,095	\$43,800	2.2	\$62,400	\$1,560	\$18,720	\$468	19,696	44%	\$12.99	\$675	1.6
Westchester County Statutory Exception Area	\$32.81	\$1,706	\$68,240	3.4	\$111,400	\$2,785	\$33,420	\$836	131,671	39%	\$18.25	\$949	1.8
Yates County HMFA	\$13.77	\$716	\$28,640	1.4	\$63,600	\$1,590	\$19,080	\$477	2,271	23%	\$7.63	\$397	1.8
<u>Counties</u>													
Albany County	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	51,451	42%	\$15.04	\$782	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	\$13.10	\$681	\$27,240	1.4	\$53,900	\$1,348	\$16,170	\$404	4,912	27%	\$9.71	\$505	1.3
Bronx County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	392,909	81%	\$18.73	\$974	1.7
Broome County	\$14.75	\$767	\$30,680	1.5	\$65,700	\$1,643	\$19,710	\$493	27,140	34%	\$9.96	\$518	1.5
Cattaraugus County	\$13.13	\$683	\$27,320	1.4	\$59,300	\$1,483	\$17,790	\$445	9,075	29%	\$10.33	\$537	1.3
Cayuga County	\$15.08	\$784	\$31,360	1.6	\$65,600	\$1,640	\$19,680	\$492	8,944	29%	\$10.54	\$548	1.4
Chautauqua County	\$13.54	\$704	\$28,160	1.4	\$56,000	\$1,400	\$16,800	\$420	16,262	30%	\$8.90	\$463	1.5
Chemung County	\$15.67	\$815	\$32,600	1.6	\$64,600	\$1,615	\$19,380	\$485	10,881	31%	\$9.78	\$508	1.6
Chenango County	\$13.79	\$717	\$28,680	1.4	\$56,600	\$1,415	\$16,980	\$425	4,856	25%	\$11.46	\$596	1.2
Clinton County	\$16.38	\$852	\$34,080	1.7	\$69,300	\$1,733	\$20,790	\$520	10,185	32%	\$10.40	\$541	1.6
Columbia County	\$18.27	\$950	\$38,000	1.9	\$74,600	\$1,865	\$22,380	\$560	7,094	28%	\$10.27	\$534	1.8
Cortland County	\$15.04	\$782	\$31,280	1.6	\$64,900	\$1,623	\$19,470	\$487	6,147	34%	\$12.12	\$630	1.2
Delaware County	\$14.65	\$762	\$30,480	1.5	\$59,000	\$1,475	\$17,700	\$443	5,262	27%	\$11.68	\$607	1.3
Dutchess County	\$24.40	\$1,269	\$50,760	2.5	\$89,400	\$2,235	\$26,820	\$671	33,044	31%	\$12.84	\$668	1.9
Erie County	\$15.58	\$810	\$32,400	1.6	\$68,200	\$1,705	\$20,460	\$512	133,957	35%	\$11.80	\$613	1.3
Essex County	\$16.98	\$883	\$35,320	1.8	\$66,200	\$1,655	\$19,860	\$497	3,993	26%	\$10.64	\$554	1.6
Franklin County	\$14.29	\$743	\$29,720	1.5	\$57,600	\$1,440	\$17,280	\$432	5,221	27%	\$8.07	\$419	1.8
Fulton County	\$14.56	\$757	\$30,280	1.5	\$57,300	\$1,433	\$17,190	\$430	6,597	30%	\$9.91	\$516	1.5
Genesee County	\$15.06	\$783	\$31,320	1.6	\$66,600	\$1,665	\$19,980	\$500	6,471	27%	\$9.47	\$492	1.6
Greene County	\$17.90	\$931	\$37,240	1.8	\$63,800	\$1,595	\$19,140	\$479	4,373	25%	\$9.06	\$471	2.0
Hamilton County	\$15.06	\$783	\$31,320	1.6	\$63,800	\$1,595	\$19,140	\$479	199	14%	\$7.61	\$396	2.0
Herkimer County	\$15.75	\$819	\$32,760	1.6	\$62,100	\$1,553	\$18,630	\$466	7,574	29%	\$10.29	\$535	1.5
Jefferson County	\$21.06	\$1,095	\$43,800	2.2	\$62,400	\$1,560	\$18,720	\$468	19,696	44%	\$12.99	\$675	1.6
Kings County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	659,069	71%	\$16.17	\$841	1.9
Lewis County	\$13.67	\$711	\$28,440	1.4	\$57,800	\$1,445	\$17,340	\$434	2,473	23%	\$9.31	\$484	1.5
Livingston County	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	6,602	27%	\$8.41	\$438	2.1
Madison County	\$15.71	\$817	\$32,680	1.6	\$68,000	\$1,700	\$20,400	\$510	6,533	25%	\$10.68	\$555	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	107,438	36%	\$12.54	\$652	1.4
Montgomery County	\$14.81	\$770	\$30,800	1.5	\$58,100	\$1,453	\$17,430	\$436	6,430	33%	\$9.75	\$507	1.5
Nassau County	\$36.12	\$1,878	\$75,120	3.7	\$110,800	\$2,770	\$33,240	\$831	86,863	20%	\$14.17	\$737	2.5
New York County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	578,340	77%	\$49.14	\$2,556	0.6
Niagara County	\$15.58	\$810	\$32,400	1.6	\$68,200	\$1,705	\$20,460	\$512	25,513	29%	\$8.98	\$467	1.7
Oneida County	\$15.75	\$819	\$32,760	1.6	\$62,100	\$1,553	\$18,630	\$466	31,169	34%	\$10.41	\$541	1.5
Onondaga County	\$15.71	\$817	\$32,680	1.6	\$68,000	\$1,700	\$20,400	\$510	64,112	35%	\$12.03	\$625	1.3
Ontario County	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	12,024	27%	\$13.40	\$697	1.3
Orange County	\$24.40	\$1,269	\$50,760	2.5	\$89,400	\$2,235	\$26,820	\$671	39,086	31%	\$10.22	\$532	2.4
Orleans County	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	3,904	24%	\$8.09	\$421	2.2
Oswego County	\$15.71	\$817	\$32,680	1.6	\$68,000	\$1,700	\$20,400	\$510	12,625	28%	\$11.53	\$600	1.4
Otsego County	\$16.40	\$853	\$34,120	1.7	\$62,200	\$1,555	\$18,660	\$467	6,284	27%	\$10.85	\$564	1.5
Putnam County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	6,144	18%	\$10.17	\$529	3.1
Queens County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	440,083	56%	\$18.26	\$949	1.7
Rensselaer County	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	22,207	35%	\$12.76	\$663	1.5
Richmond County	\$31.48	\$1,637	\$65,480	3.2	\$66,200	\$1,655	\$19,860	\$497	51,784	31%	\$11.22	\$584	2.8
Rockland County	\$31.48	\$1,637	\$65,480	3.2	\$103,600	\$2,590	\$31,080	\$777	30,699	31%	\$11.90	\$619	2.6
St. Lawrence County	\$15.85	\$824	\$32,960	1.6	\$57,700	\$1,443	\$17,310	\$433	11,849	29%	\$9.62	\$500	1.6
Saratoga County	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	25,498	28%	\$15.53	\$807	1.2
Schenectady County	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	19,013	33%	\$13.48	\$701	1.4
Schoharie County	\$19.35	\$1,006	\$40,240	2.0	\$83,100	\$2,078	\$24,930	\$623	2,897	23%	\$9.80	\$510	2.0
Schuyler County	\$13.13	\$683	\$27,320	1.4	\$61,900	\$1,548	\$18,570	\$464	1,753	23%	\$9.00	\$468	1.5
Seneca County	\$14.71	\$765	\$30,600	1.5	\$64,500	\$1,613	\$19,350	\$484	3,755	28%	\$10.01	\$521	1.5
Steuben County	\$13.98	\$727	\$29,080	1.4	\$59,400	\$1,485	\$17,820	\$446	12,302	30%	\$16.08	\$836	0.9
Suffolk County	\$36.12	\$1,878	\$75,120	3.7	\$110,800	\$2,770	\$33,240	\$831	101,459	21%	\$14.13	\$735	2.6
Sullivan County	\$18.31	\$952	\$38,080	1.9	\$64,300	\$1,608	\$19,290	\$482	9,793	34%	\$10.42	\$542	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	\$14.75	\$767	\$30,680	1.5	\$65,700	\$1,643	\$19,710	\$493	4,287	22%	\$12.61	\$656	1.2
Tompkins County	\$20.60	\$1,071	\$42,840	2.1	\$75,600	\$1,890	\$22,680	\$567	17,104	44%	\$13.76	\$715	1.5
Ulster County	\$21.94	\$1,141	\$45,640	2.3	\$78,500	\$1,963	\$23,550	\$589	21,566	31%	\$9.41	\$489	2.3
Warren County	\$16.75	\$871	\$34,840	1.7	\$64,100	\$1,603	\$19,230	\$481	7,898	29%	\$10.75	\$559	1.6
Washington County	\$16.75	\$871	\$34,840	1.7	\$64,100	\$1,603	\$19,230	\$481	6,706	28%	\$12.07	\$628	1.4
Wayne County	\$17.60	\$915	\$36,600	1.8	\$68,600	\$1,715	\$20,580	\$515	8,188	22%	\$9.97	\$519	1.8
Westchester County	\$32.81	\$1,706	\$68,240	3.4	\$111,400	\$2,785	\$33,420	\$836	131,671	39%	\$18.25	\$949	1.8
Wyoming County	\$13.15	\$684	\$27,360	1.4	\$66,700	\$1,668	\$20,010	\$500	3,922	25%	\$9.20	\$478	1.4
Yates County	\$13.77	\$716	\$28,640	1.4	\$63,600	\$1,590	\$19,080	\$477	2,271	23%	\$7.63	\$397	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

NORTH CAROLINA

#34*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$821**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,737** monthly or **\$32,843** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$14.14
2-Bedroom Housing Wage	\$15.79
Number of Renter Households	1,316,509
Percent Renters	35%

87

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

72

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

2.2

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

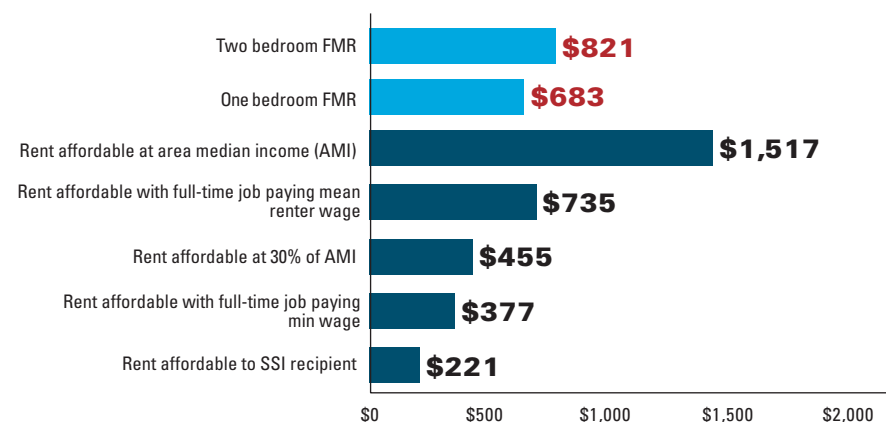
1.8

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

MOST EXPENSIVE AREAS

HOUSING WAGE

Currituck County	\$21.73
Camden County	\$19.48
Raleigh MSA	\$19.10
Durham-Chapel Hill HMFA	\$18.81
Wilmington HMFA	\$17.60



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	\$15.79	\$821	\$32,843	2.2	\$60,681	\$1,517	\$18,204	\$455	1,316,509	35%	\$14.14	\$735	1.1
Combined Nonmetro Areas	\$13.22	\$688	\$27,504	1.8	\$49,385	\$1,235	\$14,815	\$370	264,182	31%	\$10.00	\$520	1.3
<u>Metropolitan Areas</u>													
Asheville HMFA	\$17.13	\$891	\$35,640	2.4	\$61,300	\$1,533	\$18,390	\$460	52,111	33%	\$12.49	\$649	1.4
Brunswick County HMFA	\$16.98	\$883	\$35,320	2.3	\$57,400	\$1,435	\$17,220	\$431	11,770	24%	\$10.67	\$555	1.6
Burlington MSA	\$16.12	\$838	\$33,520	2.2	\$52,900	\$1,323	\$15,870	\$397	21,272	35%	\$11.89	\$618	1.4
Charlotte-Concord-Gastonia HMFA	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	221,698	37%	\$18.32	\$953	1.0
Craven County HMFA	\$15.92	\$828	\$33,120	2.2	\$51,000	\$1,275	\$15,300	\$383	15,004	37%	\$13.14	\$683	1.2
Davidson County HMFA	\$12.42	\$646	\$25,840	1.7	\$56,100	\$1,403	\$16,830	\$421	18,078	28%	\$11.73	\$610	1.1
Durham-Chapel Hill HMFA	\$18.81	\$978	\$39,120	2.6	\$73,300	\$1,833	\$21,990	\$550	80,413	41%	\$18.87	\$981	1.0
Fayetteville HMFA	\$16.02	\$833	\$33,320	2.2	\$52,300	\$1,308	\$15,690	\$392	58,150	47%	\$12.60	\$655	1.3
Gates County HMFA	\$12.35	\$642	\$25,680	1.7	\$56,700	\$1,418	\$17,010	\$425	898	20%	\$8.97	\$466	1.4
Goldsboro MSA	\$12.90	\$671	\$26,840	1.8	\$45,000	\$1,125	\$13,500	\$338	19,051	40%	\$11.19	\$582	1.2
Greensboro-High Point HMFA	\$14.67	\$763	\$30,520	2.0	\$57,200	\$1,430	\$17,160	\$429	95,459	38%	\$14.06	\$731	1.0
Greenville MSA	\$15.19	\$790	\$31,600	2.1	\$54,200	\$1,355	\$16,260	\$407	31,876	47%	\$10.79	\$561	1.4
Haywood County HMFA	\$14.35	\$746	\$29,840	2.0	\$53,300	\$1,333	\$15,990	\$400	7,081	27%	\$9.99	\$519	1.4
Hickory-Lenoir-Morganton MSA	\$13.08	\$680	\$27,200	1.8	\$52,000	\$1,300	\$15,600	\$390	40,295	29%	\$11.11	\$578	1.2
Hoke County HMFA	\$13.08	\$680	\$27,200	1.8	\$54,800	\$1,370	\$16,440	\$411	5,756	34%	\$10.13	\$527	1.3
Iredell County HMFA	\$15.87	\$825	\$33,000	2.2	\$65,500	\$1,638	\$19,650	\$491	16,503	27%	\$13.99	\$728	1.1
Jacksonville MSA	\$15.62	\$812	\$32,480	2.2	\$55,500	\$1,388	\$16,650	\$416	28,757	46%	\$10.43	\$542	1.5
Jones County HMFA	\$12.87	\$669	\$26,760	1.8	\$49,200	\$1,230	\$14,760	\$369	1,216	29%	\$10.71	\$557	1.2
Lincoln County HMFA	\$13.42	\$698	\$27,920	1.9	\$53,600	\$1,340	\$16,080	\$402	6,897	23%	\$9.68	\$503	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pamlico County HMFA	\$12.35	\$642	\$25,680	1.7	\$59,300	\$1,483	\$17,790	\$445	1,262	24%	\$7.76	\$404	1.6
Pender County HMFA	\$13.79	\$717	\$28,680	1.9	\$57,100	\$1,428	\$17,130	\$428	4,640	23%	\$10.31	\$536	1.3
Person County HMFA	\$13.00	\$676	\$27,040	1.8	\$52,300	\$1,308	\$15,690	\$392	4,345	28%	\$8.35	\$434	1.6
Raleigh MSA	\$19.10	\$993	\$39,720	2.6	\$80,200	\$2,005	\$24,060	\$602	154,647	34%	\$15.23	\$792	1.3
Rockingham County HMFA	\$12.35	\$642	\$25,680	1.7	\$48,500	\$1,213	\$14,550	\$364	11,742	31%	\$9.64	\$501	1.3
Rocky Mount MSA	\$14.29	\$743	\$29,720	2.0	\$49,100	\$1,228	\$14,730	\$368	21,519	37%	\$11.07	\$575	1.3
Rowan County HMFA	\$13.44	\$699	\$27,960	1.9	\$56,300	\$1,408	\$16,890	\$422	16,848	33%	\$13.54	\$704	1.0
Virginia Beach-Norfolk-Newport News HMFA *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	1,764	19%	\$9.07	\$471	2.4
Wilmington HMFA	\$17.60	\$915	\$36,600	2.4	\$68,200	\$1,705	\$20,460	\$512	37,765	43%	\$12.44	\$647	1.4
Winston-Salem HMFA	\$14.48	\$753	\$30,120	2.0	\$56,900	\$1,423	\$17,070	\$427	65,510	34%	\$13.60	\$707	1.1
Counties													
Alamance County	\$16.12	\$838	\$33,520	2.2	\$52,900	\$1,323	\$15,870	\$397	21,272	35%	\$11.89	\$618	1.4
Alexander County	\$13.08	\$680	\$27,200	1.8	\$52,000	\$1,300	\$15,600	\$390	3,324	24%	\$8.12	\$422	1.6
Alleghany County	\$12.35	\$642	\$25,680	1.7	\$42,700	\$1,068	\$12,810	\$320	1,128	24%	\$7.73	\$402	1.6
Anson County	\$12.35	\$642	\$25,680	1.7	\$40,500	\$1,013	\$12,150	\$304	3,236	34%	\$11.52	\$599	1.1
Ashe County	\$12.35	\$642	\$25,680	1.7	\$47,200	\$1,180	\$14,160	\$354	2,900	25%	\$8.65	\$450	1.4
Avery County	\$14.31	\$744	\$29,760	2.0	\$47,300	\$1,183	\$14,190	\$355	1,494	22%	\$8.65	\$450	1.7
Beaufort County	\$12.35	\$642	\$25,680	1.7	\$52,400	\$1,310	\$15,720	\$393	5,412	29%	\$9.74	\$506	1.3
Bertie County	\$12.35	\$642	\$25,680	1.7	\$39,800	\$995	\$11,940	\$299	1,961	26%	\$9.19	\$478	1.3
Bladen County	\$12.35	\$642	\$25,680	1.7	\$43,900	\$1,098	\$13,170	\$329	4,711	33%	\$10.22	\$531	1.2
Brunswick County	\$16.98	\$883	\$35,320	2.3	\$57,400	\$1,435	\$17,220	\$431	11,770	24%	\$10.67	\$555	1.6
Buncombe County	\$17.13	\$891	\$35,640	2.4	\$61,300	\$1,533	\$18,390	\$460	37,234	37%	\$12.96	\$674	1.3
Burke County	\$13.08	\$680	\$27,200	1.8	\$52,000	\$1,300	\$15,600	\$390	9,814	29%	\$9.01	\$469	1.5
Cabarrus County	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	19,480	29%	\$11.93	\$620	1.5

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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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.

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caldwell County	\$13.08	\$680	\$27,200	1.8	\$52,000	\$1,300	\$15,600	\$390	9,245	29%	\$10.38	\$540	1.3
Camden County	\$19.48	\$1,013	\$40,520	2.7	\$73,300	\$1,833	\$21,990	\$550	598	16%	\$11.86	\$617	1.6
Carteret County	\$15.75	\$819	\$32,760	2.2	\$65,100	\$1,628	\$19,530	\$488	8,536	29%	\$9.41	\$489	1.7
Caswell County	\$12.35	\$642	\$25,680	1.7	\$50,200	\$1,255	\$15,060	\$377	1,918	22%	\$7.97	\$414	1.6
Catawba County	\$13.08	\$680	\$27,200	1.8	\$52,000	\$1,300	\$15,600	\$390	17,912	31%	\$12.22	\$636	1.1
Chatham County	\$18.81	\$978	\$39,120	2.6	\$73,300	\$1,833	\$21,990	\$550	6,130	23%	\$8.98	\$467	2.1
Cherokee County	\$12.35	\$642	\$25,680	1.7	\$44,700	\$1,118	\$13,410	\$335	2,021	19%	\$10.25	\$533	1.2
Chowan County	\$12.60	\$655	\$26,200	1.7	\$46,100	\$1,153	\$13,830	\$346	1,984	33%	\$8.55	\$445	1.5
Clay County	\$13.52	\$703	\$28,120	1.9	\$45,200	\$1,130	\$13,560	\$339	1,066	23%	\$8.61	\$448	1.6
Cleveland County	\$12.42	\$646	\$25,840	1.7	\$49,500	\$1,238	\$14,850	\$371	11,907	32%	\$10.57	\$550	1.2
Columbus County	\$12.35	\$642	\$25,680	1.7	\$46,400	\$1,160	\$13,920	\$348	6,584	30%	\$8.69	\$452	1.4
Craven County	\$15.92	\$828	\$33,120	2.2	\$51,000	\$1,275	\$15,300	\$383	15,004	37%	\$13.14	\$683	1.2
Cumberland County	\$16.02	\$833	\$33,320	2.2	\$52,300	\$1,308	\$15,690	\$392	58,150	47%	\$12.60	\$655	1.3
Currituck County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	1,764	19%	\$9.07	\$471	2.4
Dare County	\$17.17	\$893	\$35,720	2.4	\$65,600	\$1,640	\$19,680	\$492	4,780	32%	\$10.82	\$563	1.6
Davidson County	\$12.42	\$646	\$25,840	1.7	\$56,100	\$1,403	\$16,830	\$421	18,078	28%	\$11.73	\$610	1.1
Davie County	\$14.48	\$753	\$30,120	2.0	\$56,900	\$1,423	\$17,070	\$427	3,267	21%	\$9.30	\$483	1.6
Duplin County	\$12.35	\$642	\$25,680	1.7	\$44,400	\$1,110	\$13,320	\$333	7,035	32%	\$10.02	\$521	1.2
Durham County	\$18.81	\$978	\$39,120	2.6	\$73,300	\$1,833	\$21,990	\$550	53,734	46%	\$20.68	\$1,075	0.9
Edgecombe County	\$14.29	\$743	\$29,720	2.0	\$49,100	\$1,228	\$14,730	\$368	8,440	40%	\$10.82	\$563	1.3
Forsyth County	\$14.48	\$753	\$30,120	2.0	\$56,900	\$1,423	\$17,070	\$427	54,290	38%	\$14.29	\$743	1.0
Franklin County	\$19.10	\$993	\$39,720	2.6	\$80,200	\$2,005	\$24,060	\$602	5,983	25%	\$12.84	\$667	1.5
Gaston County	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	26,528	34%	\$11.54	\$600	1.5
Gates County	\$12.35	\$642	\$25,680	1.7	\$56,700	\$1,418	\$17,010	\$425	898	20%	\$8.97	\$466	1.4
Graham County	\$12.35	\$642	\$25,680	1.7	\$44,400	\$1,110	\$13,320	\$333	584	18%	\$14.82	\$771	0.8
Granville County	\$15.12	\$786	\$31,440	2.1	\$57,000	\$1,425	\$17,100	\$428	5,557	27%	\$10.37	\$539	1.5

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greene County	\$12.35	\$642	\$25,680	1.7	\$51,400	\$1,285	\$15,420	\$386	2,196	30%	\$8.42	\$438	1.5
Guilford County	\$14.67	\$763	\$30,520	2.0	\$57,200	\$1,430	\$17,160	\$429	80,564	40%	\$14.53	\$756	1.0
Halifax County	\$12.73	\$662	\$26,480	1.8	\$43,100	\$1,078	\$12,930	\$323	7,944	37%	\$9.38	\$488	1.4
Harnett County	\$13.48	\$701	\$28,040	1.9	\$51,200	\$1,280	\$15,360	\$384	14,533	34%	\$10.26	\$533	1.3
Haywood County	\$14.35	\$746	\$29,840	2.0	\$53,300	\$1,333	\$15,990	\$400	7,081	27%	\$9.99	\$519	1.4
Henderson County	\$17.13	\$891	\$35,640	2.4	\$61,300	\$1,533	\$18,390	\$460	12,625	27%	\$11.09	\$577	1.5
Hertford County	\$12.81	\$666	\$26,640	1.8	\$42,000	\$1,050	\$12,600	\$315	2,983	34%	\$9.23	\$480	1.4
Hoke County	\$13.08	\$680	\$27,200	1.8	\$54,800	\$1,370	\$16,440	\$411	5,756	34%	\$10.13	\$527	1.3
Hyde County †	\$16.71	\$869	\$34,760	2.3	\$49,800	\$1,245	\$14,940	\$374	457	22%			
Iredell County	\$15.87	\$825	\$33,000	2.2	\$65,500	\$1,638	\$19,650	\$491	16,503	27%	\$13.99	\$728	1.1
Jackson County	\$12.35	\$642	\$25,680	1.7	\$51,200	\$1,280	\$15,360	\$384	5,170	32%	\$8.20	\$427	1.5
Johnston County	\$19.10	\$993	\$39,720	2.6	\$80,200	\$2,005	\$24,060	\$602	18,079	29%	\$10.21	\$531	1.9
Jones County	\$12.87	\$669	\$26,760	1.8	\$49,200	\$1,230	\$14,760	\$369	1,216	29%	\$10.71	\$557	1.2
Lee County	\$13.65	\$710	\$28,400	1.9	\$58,100	\$1,453	\$17,430	\$436	7,061	33%	\$12.12	\$630	1.1
Lenoir County	\$12.94	\$673	\$26,920	1.8	\$46,600	\$1,165	\$13,980	\$350	9,252	40%	\$11.43	\$594	1.1
Lincoln County	\$13.42	\$698	\$27,920	1.9	\$53,600	\$1,340	\$16,080	\$402	6,897	23%	\$9.68	\$503	1.4
McDowell County	\$12.35	\$642	\$25,680	1.7	\$46,400	\$1,160	\$13,920	\$348	5,158	30%	\$10.98	\$571	1.1
Macon County	\$13.98	\$727	\$29,080	1.9	\$48,500	\$1,213	\$14,550	\$364	4,278	28%	\$10.51	\$547	1.3
Madison County	\$17.13	\$891	\$35,640	2.4	\$61,300	\$1,533	\$18,390	\$460	2,252	27%	\$9.36	\$487	1.8
Martin County	\$12.35	\$642	\$25,680	1.7	\$50,400	\$1,260	\$15,120	\$378	2,940	32%	\$10.27	\$534	1.2
Mecklenburg County	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	161,475	43%	\$20.30	\$1,056	0.9
Mitchell County	\$12.35	\$642	\$25,680	1.7	\$49,200	\$1,230	\$14,760	\$369	1,482	23%	\$8.50	\$442	1.5
Montgomery County	\$12.35	\$642	\$25,680	1.7	\$48,400	\$1,210	\$14,520	\$363	3,145	30%	\$11.88	\$618	1.0
Moore County	\$12.96	\$674	\$26,960	1.8	\$65,600	\$1,640	\$19,680	\$492	9,429	25%	\$10.90	\$567	1.2
Nash County	\$14.29	\$743	\$29,720	2.0	\$49,100	\$1,228	\$14,730	\$368	13,079	36%	\$11.15	\$580	1.3
New Hanover County	\$17.60	\$915	\$36,600	2.4	\$68,200	\$1,705	\$20,460	\$512	37,765	43%	\$12.44	\$647	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$12.35	\$642	\$25,680	1.7	\$39,600	\$990	\$11,880	\$297	2,680	31%	\$9.77	\$508	1.3
Onslow County	\$15.62	\$812	\$32,480	2.2	\$55,500	\$1,388	\$16,650	\$416	28,757	46%	\$10.43	\$542	1.5
Orange County	\$18.81	\$978	\$39,120	2.6	\$73,300	\$1,833	\$21,990	\$550	20,549	40%	\$13.20	\$686	1.4
Pamlico County	\$12.35	\$642	\$25,680	1.7	\$59,300	\$1,483	\$17,790	\$445	1,262	24%	\$7.76	\$404	1.6
Pasquotank County	\$15.88	\$826	\$33,040	2.2	\$55,600	\$1,390	\$16,680	\$417	5,418	38%	\$9.67	\$503	1.6
Pender County	\$13.79	\$717	\$28,680	1.9	\$57,100	\$1,428	\$17,130	\$428	4,640	23%	\$10.31	\$536	1.3
Perquimans County	\$15.15	\$788	\$31,520	2.1	\$53,600	\$1,340	\$16,080	\$402	1,222	22%	\$8.08	\$420	1.9
Person County	\$13.00	\$676	\$27,040	1.8	\$52,300	\$1,308	\$15,690	\$392	4,345	28%	\$8.35	\$434	1.6
Pitt County	\$15.19	\$790	\$31,600	2.1	\$54,200	\$1,355	\$16,260	\$407	31,876	47%	\$10.79	\$561	1.4
Polk County	\$14.85	\$772	\$30,880	2.0	\$58,500	\$1,463	\$17,550	\$439	2,189	25%	\$10.51	\$547	1.4
Randolph County	\$14.67	\$763	\$30,520	2.0	\$57,200	\$1,430	\$17,160	\$429	14,895	27%	\$11.10	\$577	1.3
Richmond County	\$12.35	\$642	\$25,680	1.7	\$43,100	\$1,078	\$12,930	\$323	6,882	37%	\$9.02	\$469	1.4
Robeson County	\$12.35	\$642	\$25,680	1.7	\$35,800	\$895	\$10,740	\$269	16,887	37%	\$8.87	\$461	1.4
Rockingham County	\$12.35	\$642	\$25,680	1.7	\$48,500	\$1,213	\$14,550	\$364	11,742	31%	\$9.64	\$501	1.3
Rowan County	\$13.44	\$699	\$27,960	1.9	\$56,300	\$1,408	\$16,890	\$422	16,848	33%	\$13.54	\$704	1.0
Rutherford County	\$12.35	\$642	\$25,680	1.7	\$45,100	\$1,128	\$13,530	\$338	7,556	29%	\$9.74	\$507	1.3
Sampson County	\$12.35	\$642	\$25,680	1.7	\$44,300	\$1,108	\$13,290	\$332	6,802	29%	\$9.82	\$511	1.3
Scotland County	\$12.38	\$644	\$25,760	1.7	\$38,100	\$953	\$11,430	\$286	4,800	37%	\$8.39	\$436	1.5
Stanly County	\$12.35	\$642	\$25,680	1.7	\$55,500	\$1,388	\$16,650	\$416	6,852	29%	\$8.66	\$450	1.4
Stokes County	\$14.48	\$753	\$30,120	2.0	\$56,900	\$1,423	\$17,070	\$427	4,272	23%	\$7.57	\$393	1.9
Surry County	\$12.35	\$642	\$25,680	1.7	\$46,600	\$1,165	\$13,980	\$350	8,173	28%	\$10.89	\$566	1.1
Swain County	\$12.35	\$642	\$25,680	1.7	\$46,600	\$1,165	\$13,980	\$350	1,491	28%	\$10.41	\$541	1.2
Transylvania County	\$12.58	\$654	\$26,160	1.7	\$53,900	\$1,348	\$16,170	\$404	3,191	23%	\$9.01	\$469	1.4
Tyrrell County	\$12.35	\$642	\$25,680	1.7	\$39,900	\$998	\$11,970	\$299	379	26%	\$8.91	\$463	1.4
Union County	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	14,215	20%	\$11.39	\$592	1.5
Vance County	\$12.35	\$642	\$25,680	1.7	\$45,200	\$1,130	\$13,560	\$339	6,178	37%	\$9.20	\$478	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

North Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wake County	\$19.10	\$993	\$39,720	2.6	\$80,200	\$2,005	\$24,060	\$602	130,585	36%	\$15.70	\$817	1.2
Warren County	\$12.35	\$642	\$25,680	1.7	\$46,300	\$1,158	\$13,890	\$347	2,334	30%	\$7.62	\$396	1.6
Washington County	\$13.85	\$720	\$28,800	1.9	\$42,100	\$1,053	\$12,630	\$316	1,635	31%	\$11.56	\$601	1.2
Watauga County	\$17.06	\$887	\$35,480	2.4	\$61,900	\$1,548	\$18,570	\$464	8,426	42%	\$6.10	\$317	2.8
Wayne County	\$12.90	\$671	\$26,840	1.8	\$45,000	\$1,125	\$13,500	\$338	19,051	40%	\$11.19	\$582	1.2
Wilkes County	\$12.35	\$642	\$25,680	1.7	\$45,000	\$1,125	\$13,500	\$338	7,037	26%	\$9.20	\$479	1.3
Wilson County	\$14.81	\$770	\$30,800	2.0	\$46,500	\$1,163	\$13,950	\$349	12,790	40%	\$12.58	\$654	1.2
Yadkin County	\$14.48	\$753	\$30,120	2.0	\$56,900	\$1,423	\$17,070	\$427	3,681	24%	\$9.14	\$475	1.6
Yancey County	\$12.98	\$675	\$27,000	1.8	\$48,700	\$1,218	\$14,610	\$365	1,820	25%	\$7.84	\$408	1.7

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

NORTH DAKOTA

#28*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$851**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,836** monthly or **\$34,028** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.36
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.07
2-Bedroom Housing Wage	\$16.36
Number of Renter Households	107,453
Percent Renters	36%

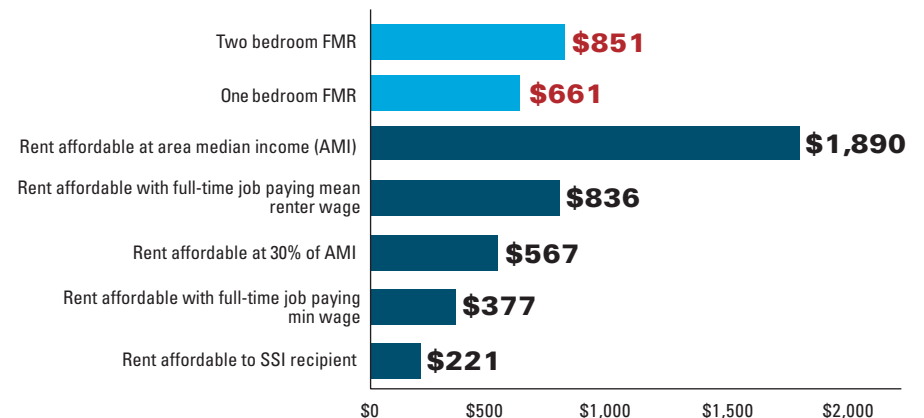
90
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

70
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Dunn County	\$27.12
Ward County	\$22.83
Mountrail County	\$21.87
Williams County	\$21.56
Golden Valley County	\$20.58



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

North Dakota	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
North Dakota	\$16.36	\$851	\$34,028	2.3	\$75,590	\$1,890	\$22,677	\$567	107,453	36%	\$16.07	\$836	1.0
Combined Nonmetro Areas	\$17.52	\$911	\$36,436	2.4	\$75,450	\$1,886	\$22,635	\$566	45,298	30%	\$18.58	\$966	0.9
Metropolitan Areas													
Bismarck HMFA	\$16.52	\$859	\$34,360	2.3	\$82,600	\$2,065	\$24,780	\$620	14,165	29%	\$13.67	\$711	1.2
Fargo MSA	\$14.75	\$767	\$30,680	2.0	\$75,200	\$1,880	\$22,560	\$564	32,918	48%	\$14.36	\$747	1.0
Grand Forks MSA	\$16.42	\$854	\$34,160	2.3	\$66,500	\$1,663	\$19,950	\$499	14,277	50%	\$12.12	\$630	1.4
Oliver County HMFA	\$13.10	\$681	\$27,240	1.8	\$79,200	\$1,980	\$23,760	\$594	150	19%	\$34.47	\$1,793	0.4
Sioux County HMFA	\$13.10	\$681	\$27,240	1.8	\$37,600	\$940	\$11,280	\$282	645	59%	\$10.76	\$559	1.2
Counties													
Adams County	\$13.10	\$681	\$27,240	1.8	\$63,000	\$1,575	\$18,900	\$473	281	26%	\$16.92	\$880	0.8
Barnes County	\$14.98	\$779	\$31,160	2.1	\$73,000	\$1,825	\$21,900	\$548	1,583	31%	\$11.26	\$585	1.3
Benson County	\$13.10	\$681	\$27,240	1.8	\$43,800	\$1,095	\$13,140	\$329	817	36%	\$12.81	\$666	1.0
Billings County	\$15.85	\$824	\$32,960	2.2	\$98,400	\$2,460	\$29,520	\$738	106	26%	\$14.20	\$739	1.1
Bottineau County	\$14.19	\$738	\$29,520	2.0	\$75,600	\$1,890	\$22,680	\$567	778	26%	\$11.61	\$604	1.2
Bowman County	\$15.88	\$826	\$33,040	2.2	\$84,500	\$2,113	\$25,350	\$634	358	26%	\$17.85	\$928	0.9
Burke County	\$13.46	\$700	\$28,000	1.9	\$81,200	\$2,030	\$24,360	\$609	321	33%	\$15.08	\$784	0.9
Burleigh County	\$16.52	\$859	\$34,360	2.3	\$82,600	\$2,065	\$24,780	\$620	11,165	30%	\$13.75	\$715	1.2
Cass County	\$14.75	\$767	\$30,680	2.0	\$75,200	\$1,880	\$22,560	\$564	32,918	48%	\$14.36	\$747	1.0
Cavalier County	\$13.10	\$681	\$27,240	1.8	\$81,900	\$2,048	\$24,570	\$614	248	14%	\$12.66	\$658	1.0
Dickey County	\$14.06	\$731	\$29,240	1.9	\$65,600	\$1,640	\$19,680	\$492	599	28%	\$8.63	\$449	1.6
Divide County	\$13.10	\$681	\$27,240	1.8	\$74,300	\$1,858	\$22,290	\$557	223	21%	\$24.56	\$1,277	0.5
Dunn County	\$27.12	\$1,410	\$56,400	3.7	\$80,700	\$2,018	\$24,210	\$605	296	19%	\$26.64	\$1,385	1.0
Eddy County	\$13.10	\$681	\$27,240	1.8	\$59,200	\$1,480	\$17,760	\$444	275	26%	\$9.15	\$476	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	\$13.10	\$681	\$27,240	1.8	\$53,700	\$1,343	\$16,110	\$403	310	19%	\$8.37	\$435	1.6
Foster County	\$13.10	\$681	\$27,240	1.8	\$71,900	\$1,798	\$21,570	\$539	387	26%	\$10.08	\$524	1.3
Golden Valley County	\$20.58	\$1,070	\$42,800	2.8	\$74,500	\$1,863	\$22,350	\$559	261	33%	\$15.85	\$824	1.3
Grand Forks County	\$16.42	\$854	\$34,160	2.3	\$66,500	\$1,663	\$19,950	\$499	14,277	50%	\$12.12	\$630	1.4
Grant County	\$13.10	\$681	\$27,240	1.8	\$63,700	\$1,593	\$19,110	\$478	211	19%	\$11.53	\$599	1.1
Griggs County	\$13.10	\$681	\$27,240	1.8	\$69,800	\$1,745	\$20,940	\$524	270	26%	\$10.01	\$521	1.3
Hettinger County	\$13.10	\$681	\$27,240	1.8	\$67,300	\$1,683	\$20,190	\$505	185	17%	\$14.01	\$729	0.9
Kidder County	\$14.13	\$735	\$29,400	1.9	\$65,900	\$1,648	\$19,770	\$494	207	19%	\$13.91	\$723	1.0
LaMoure County	\$15.27	\$794	\$31,760	2.1	\$69,300	\$1,733	\$20,790	\$520	396	22%	\$9.81	\$510	1.6
Logan County	\$13.40	\$697	\$27,880	1.8	\$65,900	\$1,648	\$19,770	\$494	145	17%	\$9.41	\$489	1.4
McHenry County	\$13.10	\$681	\$27,240	1.8	\$64,900	\$1,623	\$19,470	\$487	473	18%	\$12.13	\$631	1.1
McIntosh County	\$13.10	\$681	\$27,240	1.8	\$55,000	\$1,375	\$16,500	\$413	230	18%	\$10.30	\$536	1.3
McKenzie County	\$15.60	\$811	\$32,440	2.2	\$89,500	\$2,238	\$26,850	\$671	1,248	39%	\$35.95	\$1,869	0.4
McLean County	\$13.48	\$701	\$28,040	1.9	\$69,300	\$1,733	\$20,790	\$520	1,007	24%	\$17.08	\$888	0.8
Mercer County	\$15.48	\$805	\$32,200	2.1	\$83,800	\$2,095	\$25,140	\$629	624	17%	\$22.53	\$1,171	0.7
Morton County	\$16.52	\$859	\$34,360	2.3	\$82,600	\$2,065	\$24,780	\$620	3,000	24%	\$13.24	\$688	1.2
Mountrail County	\$21.87	\$1,137	\$45,480	3.0	\$79,000	\$1,975	\$23,700	\$593	972	30%	\$24.85	\$1,292	0.9
Nelson County	\$13.10	\$681	\$27,240	1.8	\$66,900	\$1,673	\$20,070	\$502	344	23%	\$11.06	\$575	1.2
Oliver County	\$13.10	\$681	\$27,240	1.8	\$79,200	\$1,980	\$23,760	\$594	150	19%	\$34.47	\$1,793	0.4
Pembina County	\$13.21	\$687	\$27,480	1.8	\$69,000	\$1,725	\$20,700	\$518	718	22%	\$12.60	\$655	1.0
Pierce County	\$16.12	\$838	\$33,520	2.2	\$67,000	\$1,675	\$20,100	\$503	540	27%	\$9.67	\$503	1.7
Ramsey County	\$14.25	\$741	\$29,640	2.0	\$68,100	\$1,703	\$20,430	\$511	1,837	37%	\$10.55	\$548	1.4
Ransom County	\$15.54	\$808	\$32,320	2.1	\$71,700	\$1,793	\$21,510	\$538	756	32%	\$12.24	\$636	1.3
Renville County	\$14.21	\$739	\$29,560	2.0	\$85,300	\$2,133	\$25,590	\$640	224	22%	\$15.13	\$787	0.9
Richland County	\$13.27	\$690	\$27,600	1.8	\$76,400	\$1,910	\$22,920	\$573	1,899	29%	\$10.47	\$544	1.3
Rolette County	\$13.29	\$691	\$27,640	1.8	\$40,500	\$1,013	\$12,150	\$304	1,540	32%	\$5.85	\$304	2.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

North Dakota

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	\$14.56	\$757	\$30,280	2.0	\$74,400	\$1,860	\$22,320	\$558	423	24%	\$15.90	\$827	0.9
Sheridan County	\$13.10	\$681	\$27,240	1.8	\$58,000	\$1,450	\$17,400	\$435	121	19%	\$8.52	\$443	1.5
Sioux County	\$13.10	\$681	\$27,240	1.8	\$37,600	\$940	\$11,280	\$282	645	59%	\$10.76	\$559	1.2
Slope County †	\$15.85	\$824	\$32,960	2.2	\$74,200	\$1,855	\$22,260	\$557	46	14%			
Stark County	\$19.23	\$1,000	\$40,000	2.7	\$84,700	\$2,118	\$25,410	\$635	3,560	31%	\$17.76	\$923	1.1
Steele County	\$13.10	\$681	\$27,240	1.8	\$70,300	\$1,758	\$21,090	\$527	214	23%	\$16.17	\$841	0.8
Stutsman County	\$15.75	\$819	\$32,760	2.2	\$68,700	\$1,718	\$20,610	\$515	3,019	33%	\$11.95	\$621	1.3
Towner County	\$13.54	\$704	\$28,160	1.9	\$74,100	\$1,853	\$22,230	\$556	222	22%	\$7.25	\$377	1.9
Traill County	\$14.67	\$763	\$30,520	2.0	\$76,900	\$1,923	\$23,070	\$577	878	27%	\$11.07	\$576	1.3
Walsh County	\$13.10	\$681	\$27,240	1.8	\$64,600	\$1,615	\$19,380	\$485	1,266	26%	\$8.47	\$440	1.5
Ward County	\$22.83	\$1,187	\$47,480	3.1	\$84,000	\$2,100	\$25,200	\$630	10,101	39%	\$16.70	\$868	1.4
Wells County	\$13.10	\$681	\$27,240	1.8	\$62,200	\$1,555	\$18,660	\$467	432	22%	\$9.03	\$469	1.5
Williams County	\$21.56	\$1,121	\$44,840	3.0	\$96,700	\$2,418	\$29,010	\$725	4,347	36%	\$26.91	\$1,399	0.8

† Wage data not available (See Appendix B).

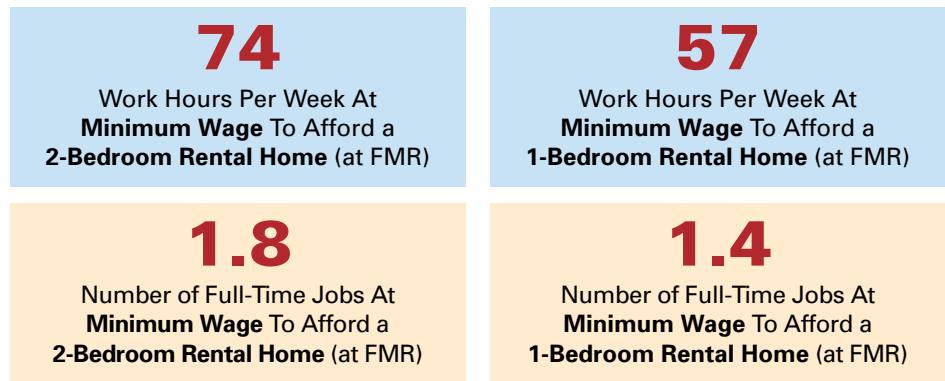
- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$780**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,600** monthly or **\$31,194** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

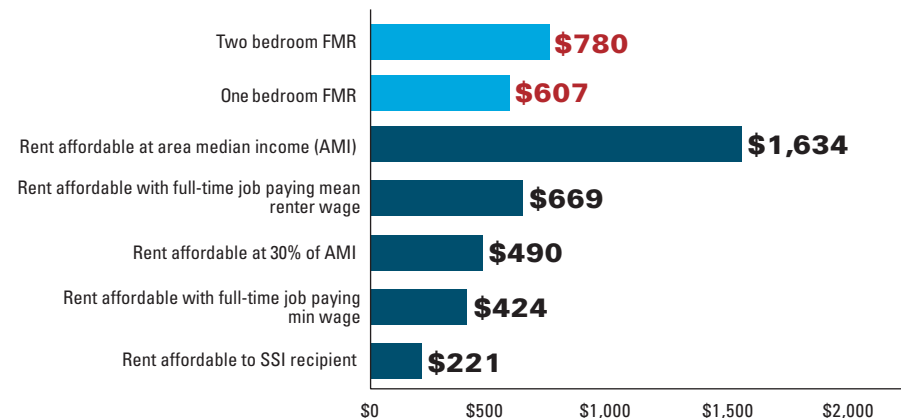
\$15.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$8.15
Average Renter Wage	\$12.87
2-Bedroom Housing Wage	\$15.00
Number of Renter Households	1,544,640
Percent Renters	34%



MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus HMFA	\$17.04
Erie County	\$16.60
Union County	\$16.54
Cincinnati HMFA	\$15.50
Ross County	\$15.29



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Ohio

	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$15.00	\$780	\$31,194	1.8	\$65,354	\$1,634	\$19,606	\$490	1,544,640	34%	\$12.87	\$669	1.2
Combined Nonmetro Areas	\$13.71	\$713	\$28,512	1.7	\$56,940	\$1,424	\$17,082	\$427	260,659	28%	\$11.15	\$580	1.2
<u>Metropolitan Areas</u>													
Akron MSA	\$15.19	\$790	\$31,600	1.9	\$65,700	\$1,643	\$19,710	\$493	93,605	33%	\$12.06	\$627	1.3
Brown County HMFA	\$13.10	\$681	\$27,240	1.6	\$54,000	\$1,350	\$16,200	\$405	4,058	24%	\$9.73	\$506	1.3
Canton-Massillon MSA	\$14.63	\$761	\$30,440	1.8	\$60,800	\$1,520	\$18,240	\$456	49,143	30%	\$10.81	\$562	1.4
Cincinnati HMFA	\$15.50	\$806	\$32,240	1.9	\$74,700	\$1,868	\$22,410	\$560	217,225	35%	\$13.94	\$725	1.1
Cleveland-Elyria MSA	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	294,627	35%	\$13.72	\$714	1.1
Columbus HMFA	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	280,287	39%	\$14.82	\$771	1.1
Dayton MSA	\$14.69	\$764	\$30,560	1.8	\$63,600	\$1,590	\$19,080	\$477	120,246	37%	\$12.59	\$655	1.2
Hocking County HMFA	\$13.10	\$681	\$27,240	1.6	\$54,800	\$1,370	\$16,440	\$411	2,922	26%	\$8.08	\$420	1.6
Huntington-Ashland HMFA	\$13.40	\$697	\$27,880	1.6	\$52,400	\$1,310	\$15,720	\$393	6,076	26%	\$9.39	\$488	1.4
Lima MSA	\$13.10	\$681	\$27,240	1.6	\$56,400	\$1,410	\$16,920	\$423	13,103	33%	\$10.19	\$530	1.3
Mansfield MSA	\$13.10	\$681	\$27,240	1.6	\$55,400	\$1,385	\$16,620	\$416	15,099	31%	\$10.33	\$537	1.3
Perry County HMFA	\$13.10	\$681	\$27,240	1.6	\$50,000	\$1,250	\$15,000	\$375	3,687	27%	\$8.12	\$422	1.6
Springfield MSA	\$13.29	\$691	\$27,640	1.6	\$54,500	\$1,363	\$16,350	\$409	18,499	34%	\$10.36	\$539	1.3
Toledo MSA	\$14.04	\$730	\$29,200	1.7	\$61,500	\$1,538	\$18,450	\$461	89,495	37%	\$11.66	\$606	1.2
Union County HMFA	\$16.54	\$860	\$34,400	2.0	\$80,100	\$2,003	\$24,030	\$601	4,154	23%	\$14.79	\$769	1.1
Weirton-Steubenville MSA	\$13.71	\$713	\$28,520	1.7	\$53,800	\$1,345	\$16,140	\$404	8,162	29%	\$9.86	\$513	1.4
Wheeling MSA	\$14.54	\$756	\$30,240	1.8	\$56,100	\$1,403	\$16,830	\$421	7,216	26%	\$10.08	\$524	1.4
Youngstown-Warren-Boardman HMFA	\$13.10	\$681	\$27,240	1.6	\$54,600	\$1,365	\$16,380	\$410	56,377	31%	\$10.08	\$524	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	\$13.10	\$681	\$27,240	1.6	\$43,400	\$1,085	\$13,020	\$326	3,363	31%	\$8.72	\$453	1.5
Allen County	\$13.10	\$681	\$27,240	1.6	\$56,400	\$1,410	\$16,920	\$423	13,103	33%	\$10.19	\$530	1.3
Ashland County	\$13.35	\$694	\$27,760	1.6	\$58,000	\$1,450	\$17,400	\$435	5,747	28%	\$12.31	\$640	1.1
Ashtabula County	\$13.10	\$681	\$27,240	1.6	\$51,700	\$1,293	\$15,510	\$388	11,189	29%	\$9.12	\$474	1.4
Athens County	\$14.50	\$754	\$30,160	1.8	\$52,400	\$1,310	\$15,720	\$393	9,824	44%	\$7.23	\$376	2.0
Auglaize County	\$13.65	\$710	\$28,400	1.7	\$66,900	\$1,673	\$20,070	\$502	4,700	26%	\$12.06	\$627	1.1
Belmont County	\$14.54	\$756	\$30,240	1.8	\$56,100	\$1,403	\$16,830	\$421	7,216	26%	\$10.08	\$524	1.4
Brown County	\$13.10	\$681	\$27,240	1.6	\$54,000	\$1,350	\$16,200	\$405	4,058	24%	\$9.73	\$506	1.3
Butler County	\$15.50	\$806	\$32,240	1.9	\$74,700	\$1,868	\$22,410	\$560	41,210	31%	\$12.42	\$646	1.2
Carroll County	\$14.63	\$761	\$30,440	1.8	\$60,800	\$1,520	\$18,240	\$456	2,379	22%	\$10.23	\$532	1.4
Champaign County	\$13.23	\$688	\$27,520	1.6	\$61,100	\$1,528	\$18,330	\$458	4,042	27%	\$10.87	\$565	1.2
Clark County	\$13.29	\$691	\$27,640	1.6	\$54,500	\$1,363	\$16,350	\$409	18,499	34%	\$10.36	\$539	1.3
Clermont County	\$15.50	\$806	\$32,240	1.9	\$74,700	\$1,868	\$22,410	\$560	19,713	26%	\$10.58	\$550	1.5
Clinton County	\$14.29	\$743	\$29,720	1.8	\$56,600	\$1,415	\$16,980	\$425	5,719	36%	\$13.38	\$696	1.1
Columbiana County	\$13.23	\$688	\$27,520	1.6	\$53,700	\$1,343	\$16,110	\$403	12,157	29%	\$10.07	\$524	1.3
Coshocton County	\$13.10	\$681	\$27,240	1.6	\$51,600	\$1,290	\$15,480	\$387	3,663	26%	\$12.85	\$668	1.0
Crawford County	\$13.10	\$681	\$27,240	1.6	\$53,300	\$1,333	\$15,990	\$400	5,590	31%	\$12.04	\$626	1.1
Cuyahoga County	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	217,409	41%	\$14.85	\$772	1.0
Darke County	\$13.10	\$681	\$27,240	1.6	\$55,100	\$1,378	\$16,530	\$413	5,812	28%	\$10.59	\$551	1.2
Defiance County	\$13.10	\$681	\$27,240	1.6	\$59,200	\$1,480	\$17,760	\$444	3,828	25%	\$12.23	\$636	1.1
Delaware County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	12,125	18%	\$11.95	\$621	1.4
Erie County	\$16.60	\$863	\$34,520	2.0	\$66,000	\$1,650	\$19,800	\$495	9,969	31%	\$10.92	\$568	1.5
Fairfield County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	16,229	29%	\$8.88	\$462	1.9
Fayette County	\$14.54	\$756	\$30,240	1.8	\$50,600	\$1,265	\$15,180	\$380	4,626	40%	\$11.21	\$583	1.3
Franklin County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	222,078	46%	\$16.07	\$836	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	\$14.04	\$730	\$29,200	1.7	\$61,500	\$1,538	\$18,450	\$461	3,483	21%	\$9.50	\$494	1.5
Gallia County	\$13.10	\$681	\$27,240	1.6	\$48,900	\$1,223	\$14,670	\$367	2,710	23%	\$9.56	\$497	1.4
Geauga County	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	5,169	15%	\$9.65	\$502	1.6
Greene County	\$14.69	\$764	\$30,560	1.8	\$63,600	\$1,590	\$19,080	\$477	21,019	33%	\$11.14	\$579	1.3
Guernsey County	\$13.10	\$681	\$27,240	1.6	\$52,800	\$1,320	\$15,840	\$396	4,195	27%	\$10.51	\$547	1.2
Hamilton County	\$15.50	\$806	\$32,240	1.9	\$74,700	\$1,868	\$22,410	\$560	138,454	42%	\$14.76	\$768	1.0
Hancock County	\$13.46	\$700	\$28,000	1.7	\$62,500	\$1,563	\$18,750	\$469	9,132	29%	\$12.95	\$673	1.0
Hardin County	\$13.10	\$681	\$27,240	1.6	\$54,500	\$1,363	\$16,350	\$409	3,355	29%	\$10.22	\$531	1.3
Harrison County	\$13.10	\$681	\$27,240	1.6	\$54,700	\$1,368	\$16,410	\$410	1,277	20%	\$14.21	\$739	0.9
Henry County	\$13.10	\$681	\$27,240	1.6	\$66,300	\$1,658	\$19,890	\$497	2,140	20%	\$11.33	\$589	1.2
Highland County	\$13.10	\$681	\$27,240	1.6	\$48,500	\$1,213	\$14,550	\$364	4,911	29%	\$8.39	\$437	1.6
Hocking County	\$13.10	\$681	\$27,240	1.6	\$54,800	\$1,370	\$16,440	\$411	2,922	26%	\$8.08	\$420	1.6
Holmes County	\$13.10	\$681	\$27,240	1.6	\$56,300	\$1,408	\$16,890	\$422	3,024	24%	\$11.73	\$610	1.1
Huron County	\$13.10	\$681	\$27,240	1.6	\$58,900	\$1,473	\$17,670	\$442	6,598	29%	\$11.22	\$583	1.2
Jackson County	\$13.10	\$681	\$27,240	1.6	\$49,600	\$1,240	\$14,880	\$372	4,190	32%	\$9.91	\$515	1.3
Jefferson County	\$13.71	\$713	\$28,520	1.7	\$53,800	\$1,345	\$16,140	\$404	8,162	29%	\$9.86	\$513	1.4
Knox County	\$14.04	\$730	\$29,200	1.7	\$60,900	\$1,523	\$18,270	\$457	6,635	29%	\$11.80	\$614	1.2
Lake County	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	24,713	26%	\$12.08	\$628	1.2
Lawrence County	\$13.40	\$697	\$27,880	1.6	\$52,400	\$1,310	\$15,720	\$393	6,076	26%	\$9.39	\$488	1.4
Licking County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	17,932	28%	\$9.74	\$507	1.7
Logan County	\$14.40	\$749	\$29,960	1.8	\$57,900	\$1,448	\$17,370	\$434	4,915	26%	\$12.70	\$660	1.1
Lorain County	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	33,707	29%	\$10.52	\$547	1.4
Lucas County	\$14.04	\$730	\$29,200	1.7	\$61,500	\$1,538	\$18,450	\$461	69,361	39%	\$11.95	\$621	1.2
Madison County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	4,424	30%	\$12.42	\$646	1.4
Mahoning County	\$13.10	\$681	\$27,240	1.6	\$54,600	\$1,365	\$16,380	\$410	31,080	32%	\$9.56	\$497	1.4
Marion County	\$14.21	\$739	\$29,560	1.7	\$50,800	\$1,270	\$15,240	\$381	7,860	32%	\$10.81	\$562	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	\$15.02	\$781	\$31,240	1.8	\$67,900	\$1,698	\$20,370	\$509	13,629	21%	\$10.23	\$532	1.5
Meigs County	\$13.10	\$681	\$27,240	1.6	\$47,600	\$1,190	\$14,280	\$357	2,005	22%	\$7.19	\$374	1.8
Mercer County	\$13.10	\$681	\$27,240	1.6	\$68,500	\$1,713	\$20,550	\$514	3,729	23%	\$9.79	\$509	1.3
Miami County	\$14.69	\$764	\$30,560	1.8	\$63,600	\$1,590	\$19,080	\$477	12,229	30%	\$11.60	\$603	1.3
Monroe County	\$13.10	\$681	\$27,240	1.6	\$50,100	\$1,253	\$15,030	\$376	1,369	23%	\$10.42	\$542	1.3
Montgomery County	\$14.69	\$764	\$30,560	1.8	\$63,600	\$1,590	\$19,080	\$477	86,998	39%	\$13.07	\$680	1.1
Morgan County	\$13.10	\$681	\$27,240	1.6	\$48,800	\$1,220	\$14,640	\$366	1,405	23%	\$8.44	\$439	1.6
Morrow County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	2,402	19%	\$9.66	\$502	1.8
Muskingum County	\$13.94	\$725	\$29,000	1.7	\$55,200	\$1,380	\$16,560	\$414	11,362	33%	\$10.12	\$526	1.4
Noble County	\$13.19	\$686	\$27,440	1.6	\$47,300	\$1,183	\$14,190	\$355	812	17%	\$8.69	\$452	1.5
Ottawa County	\$13.73	\$714	\$28,560	1.7	\$66,900	\$1,673	\$20,070	\$502	3,559	21%	\$12.00	\$624	1.1
Paulding County	\$13.10	\$681	\$27,240	1.6	\$60,500	\$1,513	\$18,150	\$454	1,689	22%	\$10.36	\$539	1.3
Perry County	\$13.10	\$681	\$27,240	1.6	\$50,000	\$1,250	\$15,000	\$375	3,687	27%	\$8.12	\$422	1.6
Pickaway County	\$17.04	\$886	\$35,440	2.1	\$74,500	\$1,863	\$22,350	\$559	5,097	26%	\$10.24	\$532	1.7
Pike County	\$13.10	\$681	\$27,240	1.6	\$48,100	\$1,203	\$14,430	\$361	3,477	32%	\$13.64	\$709	1.0
Portage County	\$15.19	\$790	\$31,600	1.9	\$65,700	\$1,643	\$19,710	\$493	19,127	31%	\$10.87	\$565	1.4
Preble County	\$13.69	\$712	\$28,480	1.7	\$58,100	\$1,453	\$17,430	\$436	3,749	23%	\$9.92	\$516	1.4
Putnam County	\$14.23	\$740	\$29,600	1.7	\$74,300	\$1,858	\$22,290	\$557	2,283	17%	\$9.97	\$518	1.4
Richland County	\$13.10	\$681	\$27,240	1.6	\$55,400	\$1,385	\$16,620	\$416	15,099	31%	\$10.33	\$537	1.3
Ross County	\$15.29	\$795	\$31,800	1.9	\$54,200	\$1,355	\$16,260	\$407	7,994	28%	\$12.24	\$637	1.2
Sandusky County	\$13.10	\$681	\$27,240	1.6	\$58,500	\$1,463	\$17,550	\$439	6,103	26%	\$10.07	\$524	1.3
Scioto County	\$13.10	\$681	\$27,240	1.6	\$55,600	\$1,390	\$16,680	\$417	9,355	31%	\$7.92	\$412	1.7
Seneca County	\$13.10	\$681	\$27,240	1.6	\$56,800	\$1,420	\$17,040	\$426	6,180	29%	\$10.55	\$549	1.2
Shelby County	\$13.90	\$723	\$28,920	1.7	\$64,300	\$1,608	\$19,290	\$482	5,399	29%	\$15.57	\$809	0.9
Stark County	\$14.63	\$761	\$30,440	1.8	\$60,800	\$1,520	\$18,240	\$456	46,764	31%	\$10.83	\$563	1.4
Summit County	\$15.19	\$790	\$31,600	1.9	\$65,700	\$1,643	\$19,710	\$493	74,478	34%	\$12.28	\$638	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	\$13.10	\$681	\$27,240	1.6	\$54,600	\$1,365	\$16,380	\$410	25,297	29%	\$10.81	\$562	1.2
Tuscarawas County	\$14.50	\$754	\$30,160	1.8	\$58,400	\$1,460	\$17,520	\$438	10,893	30%	\$11.07	\$576	1.3
Union County	\$16.54	\$860	\$34,400	2.0	\$80,100	\$2,003	\$24,030	\$601	4,154	23%	\$14.79	\$769	1.1
Van Wert County	\$13.10	\$681	\$27,240	1.6	\$60,400	\$1,510	\$18,120	\$453	2,761	24%	\$10.77	\$560	1.2
Vinton County	\$13.10	\$681	\$27,240	1.6	\$43,500	\$1,088	\$13,050	\$326	1,144	23%	\$7.37	\$383	1.8
Warren County	\$15.50	\$806	\$32,240	1.9	\$74,700	\$1,868	\$22,410	\$560	17,848	23%	\$13.82	\$719	1.1
Washington County	\$13.10	\$681	\$27,240	1.6	\$59,500	\$1,488	\$17,850	\$446	6,227	25%	\$10.42	\$542	1.3
Wayne County	\$14.15	\$736	\$29,440	1.7	\$57,600	\$1,440	\$17,280	\$432	11,555	27%	\$12.00	\$624	1.2
Williams County	\$13.10	\$681	\$27,240	1.6	\$54,800	\$1,370	\$16,440	\$411	3,845	25%	\$11.40	\$593	1.1
Wood County	\$14.04	\$730	\$29,200	1.7	\$61,500	\$1,538	\$18,450	\$461	16,651	33%	\$11.31	\$588	1.2
Wyandot County	\$13.10	\$681	\$27,240	1.6	\$61,200	\$1,530	\$18,360	\$459	2,593	28%	\$11.78	\$613	1.1

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4: AMI = Fiscal Year 2017 Area Median Income

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

OKLAHOMA

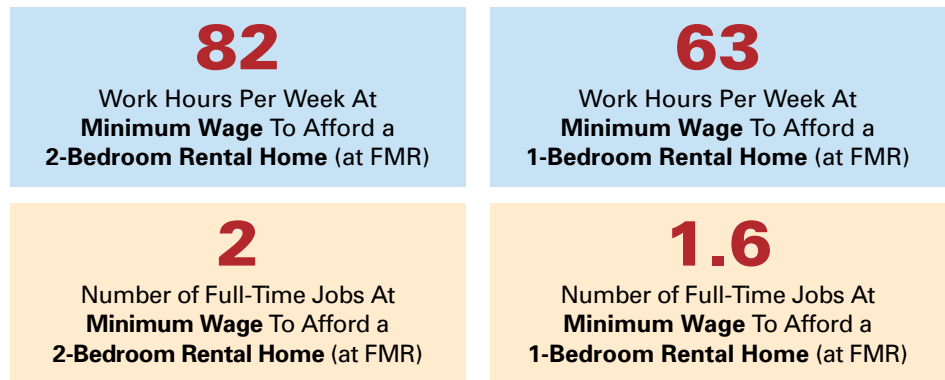
#45*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$768**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,561** monthly or **\$30,732** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

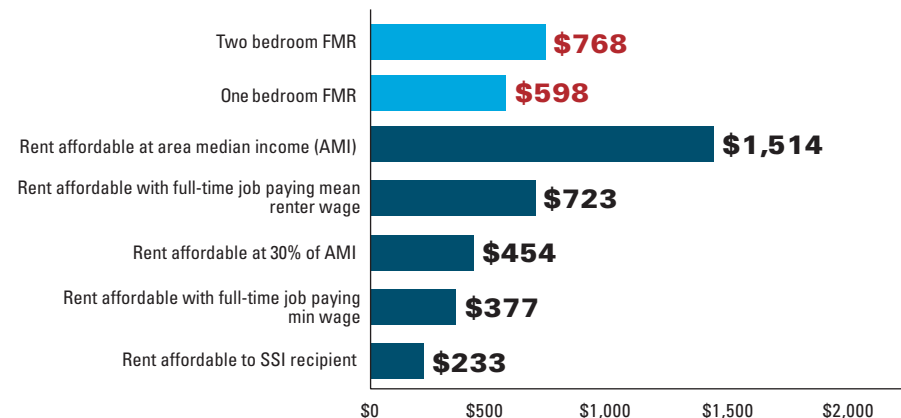
\$14.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.91
2-Bedroom Housing Wage	\$14.78
Number of Renter Households	493,937
Percent Renters	34%



MOST EXPENSIVE AREAS	HOUSING WAGE
Beckham County	\$16.83
Tulsa HMFA	\$15.73
Oklahoma City HMFA	\$15.52
Payne County	\$15.27
Nowata County	\$15.23



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Oklahoma	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Oklahoma	\$14.78	\$768	\$30,732	2.0	\$60,545	\$1,514	\$18,164	\$454	493,937	34%	\$13.91	\$723	1.1
Combined Nonmetro Areas	\$13.56	\$705	\$28,200	1.9	\$53,492	\$1,337	\$16,048	\$401	158,884	31%	\$12.35	\$642	1.1
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$13.06	\$679	\$27,160	1.8	\$59,100	\$1,478	\$17,730	\$443	591	24%	\$9.60	\$499	1.4
Fort Smith HMFA	\$13.06	\$679	\$27,160	1.8	\$49,800	\$1,245	\$14,940	\$374	4,436	29%	\$7.40	\$385	1.8
Grady County HMFA	\$13.06	\$679	\$27,160	1.8	\$61,400	\$1,535	\$18,420	\$461	4,729	24%	\$10.12	\$526	1.3
Lawton HMFA	\$14.31	\$744	\$29,760	2.0	\$58,700	\$1,468	\$17,610	\$440	19,353	45%	\$12.47	\$648	1.1
Le Flore County HMFA	\$13.06	\$679	\$27,160	1.8	\$45,300	\$1,133	\$13,590	\$340	4,842	27%	\$9.49	\$493	1.4
Lincoln County HMFA	\$13.06	\$679	\$27,160	1.8	\$56,000	\$1,400	\$16,800	\$420	3,011	23%	\$9.06	\$471	1.4
Oklahoma City HMFA	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	169,484	37%	\$14.62	\$760	1.1
Okmulgee County HMFA	\$13.06	\$679	\$27,160	1.8	\$52,500	\$1,313	\$15,750	\$394	4,606	31%	\$10.34	\$537	1.3
Pawnee County HMFA	\$13.06	\$679	\$27,160	1.8	\$56,900	\$1,423	\$17,070	\$427	1,497	24%	\$13.28	\$690	1.0
Tulsa HMFA	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	122,504	35%	\$15.05	\$783	1.0
<u>Counties</u>													
Adair County	\$13.06	\$679	\$27,160	1.8	\$40,900	\$1,023	\$12,270	\$307	2,363	30%	\$10.46	\$544	1.2
Alfalfa County	\$13.06	\$679	\$27,160	1.8	\$61,800	\$1,545	\$18,540	\$464	497	24%	\$16.19	\$842	0.8
Atoka County	\$13.06	\$679	\$27,160	1.8	\$44,800	\$1,120	\$13,440	\$336	1,412	27%	\$8.02	\$417	1.6
Beaver County	\$13.06	\$679	\$27,160	1.8	\$62,900	\$1,573	\$18,870	\$472	423	21%	\$16.48	\$857	0.8
Beckham County	\$16.83	\$875	\$35,000	2.3	\$66,600	\$1,665	\$19,980	\$500	2,720	36%	\$14.84	\$772	1.1
Blaine County	\$13.42	\$698	\$27,920	1.9	\$55,200	\$1,380	\$16,560	\$414	892	25%	\$10.60	\$551	1.3
Bryan County	\$13.69	\$712	\$28,480	1.9	\$49,700	\$1,243	\$14,910	\$373	5,883	35%	\$11.14	\$579	1.2
Caddo County	\$13.06	\$679	\$27,160	1.8	\$51,300	\$1,283	\$15,390	\$385	3,046	30%	\$12.24	\$637	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	9,935	23%	\$13.01	\$677	1.2
Carter County	\$13.90	\$723	\$28,920	1.9	\$57,600	\$1,440	\$17,280	\$432	5,374	30%	\$13.58	\$706	1.0
Cherokee County	\$13.06	\$679	\$27,160	1.8	\$51,200	\$1,280	\$15,360	\$384	5,412	33%	\$7.09	\$369	1.8
Choctaw County	\$13.06	\$679	\$27,160	1.8	\$45,500	\$1,138	\$13,650	\$341	1,723	29%	\$7.90	\$411	1.7
Cimarron County	\$13.06	\$679	\$27,160	1.8	\$57,800	\$1,445	\$17,340	\$434	276	27%	\$14.16	\$737	0.9
Cleveland County	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	33,395	34%	\$10.14	\$527	1.5
Coal County	\$13.06	\$679	\$27,160	1.8	\$48,800	\$1,220	\$14,640	\$366	630	28%	\$8.03	\$418	1.6
Comanche County	\$14.31	\$744	\$29,760	2.0	\$58,700	\$1,468	\$17,610	\$440	19,353	45%	\$12.47	\$648	1.1
Cotton County	\$13.06	\$679	\$27,160	1.8	\$59,100	\$1,478	\$17,730	\$443	591	24%	\$9.60	\$499	1.4
Craig County	\$13.06	\$679	\$27,160	1.8	\$51,200	\$1,280	\$15,360	\$384	1,327	24%	\$10.53	\$548	1.2
Creek County	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	6,547	25%	\$11.87	\$617	1.3
Custer County	\$13.06	\$679	\$27,160	1.8	\$55,600	\$1,390	\$16,680	\$417	4,175	40%	\$13.45	\$699	1.0
Delaware County	\$13.06	\$679	\$27,160	1.8	\$47,100	\$1,178	\$14,130	\$353	4,036	24%	\$9.71	\$505	1.3
Dewey County	\$13.19	\$686	\$27,440	1.8	\$62,400	\$1,560	\$18,720	\$468	501	27%	\$16.57	\$862	0.8
Ellis County	\$14.23	\$740	\$29,600	2.0	\$67,000	\$1,675	\$20,100	\$503	392	23%	\$12.40	\$645	1.1
Garfield County	\$13.60	\$707	\$28,280	1.9	\$56,200	\$1,405	\$16,860	\$422	7,999	33%	\$17.58	\$914	0.8
Garvin County	\$13.06	\$679	\$27,160	1.8	\$51,900	\$1,298	\$15,570	\$389	3,221	31%	\$14.25	\$741	0.9
Grady County	\$13.06	\$679	\$27,160	1.8	\$61,400	\$1,535	\$18,420	\$461	4,729	24%	\$10.12	\$526	1.3
Grant County	\$13.06	\$679	\$27,160	1.8	\$62,200	\$1,555	\$18,660	\$467	482	24%	\$22.88	\$1,190	0.6
Greer County	\$15.04	\$782	\$31,280	2.1	\$52,300	\$1,308	\$15,690	\$392	743	34%	\$10.90	\$567	1.4
Harmon County	\$13.06	\$679	\$27,160	1.8	\$40,500	\$1,013	\$12,150	\$304	361	31%	\$11.93	\$621	1.1
Harper County	\$13.06	\$679	\$27,160	1.8	\$60,000	\$1,500	\$18,000	\$450	284	20%	\$11.16	\$581	1.2
Haskell County	\$13.06	\$679	\$27,160	1.8	\$47,900	\$1,198	\$14,370	\$359	1,313	27%	\$8.87	\$461	1.5
Hughes County	\$13.06	\$679	\$27,160	1.8	\$46,400	\$1,160	\$13,920	\$348	1,102	25%	\$10.71	\$557	1.2
Jackson County	\$13.27	\$690	\$27,600	1.8	\$52,700	\$1,318	\$15,810	\$395	4,221	41%	\$11.32	\$588	1.2
Jefferson County	\$13.06	\$679	\$27,160	1.8	\$45,200	\$1,130	\$13,560	\$339	701	28%	\$10.30	\$536	1.3

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4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$13.06	\$679	\$27,160	1.8	\$45,600	\$1,140	\$13,680	\$342	1,138	27%	\$11.03	\$573	1.2
Kay County	\$13.06	\$679	\$27,160	1.8	\$53,100	\$1,328	\$15,930	\$398	5,627	31%	\$13.44	\$699	1.0
Kingfisher County	\$13.06	\$679	\$27,160	1.8	\$65,900	\$1,648	\$19,770	\$494	1,357	24%	\$13.80	\$718	0.9
Kiowa County	\$13.06	\$679	\$27,160	1.8	\$48,400	\$1,210	\$14,520	\$363	1,203	31%	\$8.91	\$464	1.5
Latimer County	\$13.06	\$679	\$27,160	1.8	\$51,100	\$1,278	\$15,330	\$383	1,302	31%	\$13.61	\$708	1.0
Le Flore County	\$13.06	\$679	\$27,160	1.8	\$45,300	\$1,133	\$13,590	\$340	4,842	27%	\$9.49	\$493	1.4
Lincoln County	\$13.06	\$679	\$27,160	1.8	\$56,000	\$1,400	\$16,800	\$420	3,011	23%	\$9.06	\$471	1.4
Logan County	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	3,157	21%	\$9.58	\$498	1.6
Love County	\$13.31	\$692	\$27,680	1.8	\$55,400	\$1,385	\$16,620	\$416	757	24%	\$10.56	\$549	1.3
McClain County	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	2,621	20%	\$9.82	\$511	1.6
McCurtain County	\$13.06	\$679	\$27,160	1.8	\$41,900	\$1,048	\$12,570	\$314	4,006	31%	\$11.14	\$579	1.2
McIntosh County	\$13.06	\$679	\$27,160	1.8	\$47,600	\$1,190	\$14,280	\$357	1,819	22%	\$8.09	\$421	1.6
Major County	\$13.06	\$679	\$27,160	1.8	\$61,400	\$1,535	\$18,420	\$461	778	25%	\$16.33	\$849	0.8
Marshall County	\$13.13	\$683	\$27,320	1.8	\$49,100	\$1,228	\$14,730	\$368	1,402	24%	\$10.98	\$571	1.2
Mayes County	\$13.06	\$679	\$27,160	1.8	\$54,500	\$1,363	\$16,350	\$409	4,209	27%	\$12.46	\$648	1.0
Murray County	\$13.06	\$679	\$27,160	1.8	\$59,400	\$1,485	\$17,820	\$446	1,761	33%	\$11.29	\$587	1.2
Muskogee County	\$13.06	\$679	\$27,160	1.8	\$50,500	\$1,263	\$15,150	\$379	8,699	33%	\$9.92	\$516	1.3
Noble County	\$13.06	\$679	\$27,160	1.8	\$58,300	\$1,458	\$17,490	\$437	1,157	25%	\$13.11	\$682	1.0
Nowata County	\$15.23	\$792	\$31,680	2.1	\$50,200	\$1,255	\$15,060	\$377	897	22%	\$9.27	\$482	1.6
Okfuskee County	\$13.06	\$679	\$27,160	1.8	\$46,500	\$1,163	\$13,950	\$349	1,048	26%	\$7.67	\$399	1.7
Oklahoma County	\$15.52	\$807	\$32,280	2.1	\$67,300	\$1,683	\$20,190	\$505	120,376	41%	\$15.61	\$812	1.0
Okmulgee County	\$13.06	\$679	\$27,160	1.8	\$52,500	\$1,313	\$15,750	\$394	4,606	31%	\$10.34	\$537	1.3
Osage County	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	4,068	22%	\$9.52	\$495	1.7
Ottawa County	\$13.69	\$712	\$28,480	1.9	\$45,700	\$1,143	\$13,710	\$343	3,628	30%	\$9.43	\$490	1.5
Pawnee County	\$13.06	\$679	\$27,160	1.8	\$56,900	\$1,423	\$17,070	\$427	1,497	24%	\$13.28	\$690	1.0
Payne County	\$15.27	\$794	\$31,760	2.1	\$56,600	\$1,415	\$16,980	\$425	15,012	50%	\$9.55	\$497	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$14.10	\$733	\$29,320	1.9	\$53,500	\$1,338	\$16,050	\$401	4,988	28%	\$11.85	\$616	1.2
Pontotoc County	\$13.38	\$696	\$27,840	1.8	\$56,600	\$1,415	\$16,980	\$425	5,236	36%	\$9.73	\$506	1.4
Pottawatomie County	\$13.52	\$703	\$28,120	1.9	\$55,900	\$1,398	\$16,770	\$419	8,104	31%	\$10.23	\$532	1.3
Pushmataha County	\$13.06	\$679	\$27,160	1.8	\$42,800	\$1,070	\$12,840	\$321	1,219	26%	\$8.21	\$427	1.6
Roger Mills County	\$13.06	\$679	\$27,160	1.8	\$65,300	\$1,633	\$19,590	\$490	366	27%	\$13.63	\$709	1.0
Rogers County	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	7,038	21%	\$13.35	\$694	1.2
Seminole County	\$13.06	\$679	\$27,160	1.8	\$45,900	\$1,148	\$13,770	\$344	2,531	28%	\$10.63	\$553	1.2
Sequoyah County	\$13.06	\$679	\$27,160	1.8	\$49,800	\$1,245	\$14,940	\$374	4,436	29%	\$7.40	\$385	1.8
Stephens County	\$13.06	\$679	\$27,160	1.8	\$57,900	\$1,448	\$17,370	\$434	5,301	30%	\$13.97	\$727	0.9
Texas County	\$13.69	\$712	\$28,480	1.9	\$58,700	\$1,468	\$17,610	\$440	2,719	38%	\$13.60	\$707	1.0
Tillman County	\$13.06	\$679	\$27,160	1.8	\$46,800	\$1,170	\$14,040	\$351	823	27%	\$11.15	\$580	1.2
Tulsa County	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	99,287	40%	\$15.45	\$804	1.0
Wagoner County	\$15.73	\$818	\$32,720	2.2	\$63,900	\$1,598	\$19,170	\$479	5,564	20%	\$12.16	\$632	1.3
Washington County	\$13.27	\$690	\$27,600	1.8	\$60,500	\$1,513	\$18,150	\$454	5,808	28%	\$16.17	\$841	0.8
Washita County	\$13.23	\$688	\$27,520	1.8	\$57,200	\$1,430	\$17,160	\$429	1,301	28%	\$13.48	\$701	1.0
Woods County	\$13.06	\$679	\$27,160	1.8	\$72,900	\$1,823	\$21,870	\$547	1,055	31%	\$15.51	\$806	0.8
Woodward County	\$13.92	\$724	\$28,960	1.9	\$68,500	\$1,713	\$20,550	\$514	2,124	29%	\$15.36	\$799	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#18*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,028**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,428** monthly or **\$41,134** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	\$10.25
Average Renter Wage	\$14.84
2-Bedroom Housing Wage	\$19.78
Number of Renter Households	593,793
Percent Renters	39%

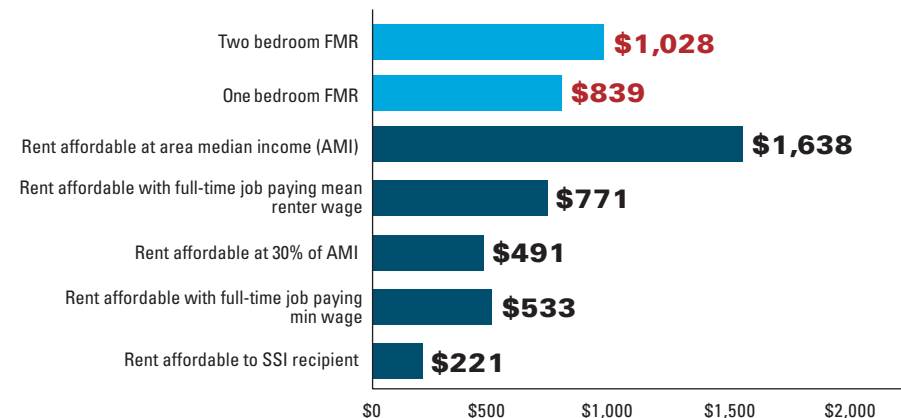
77
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

63
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland-Vancouver-Hillsboro MSA	\$23.88
Corvallis MSA	\$17.88
Hood River County	\$17.29
Eugene-Springfield MSA	\$17.10
Albany MSA	\$16.88



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Oregon

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	\$19.78	\$1,028	\$41,134	1.9	\$65,509	\$1,638	\$19,653	\$491	593,793	39%	\$14.84	\$771	1.3
Combined Nonmetro Areas	\$14.40	\$749	\$29,947	1.4	\$53,382	\$1,335	\$16,015	\$400	91,070	35%	\$11.12	\$578	1.3
<u>Metropolitan Areas</u>													
Albany MSA	\$16.88	\$878	\$35,120	1.6	\$55,100	\$1,378	\$16,530	\$413	16,112	36%	\$11.72	\$609	1.4
Bend-Redmond MSA	\$16.48	\$857	\$34,280	1.6	\$64,000	\$1,600	\$19,200	\$480	23,418	35%	\$13.06	\$679	1.3
Corvallis MSA	\$17.88	\$930	\$37,200	1.7	\$87,400	\$2,185	\$26,220	\$656	14,370	42%	\$10.98	\$571	1.6
Eugene-Springfield MSA	\$17.10	\$889	\$35,560	1.7	\$59,000	\$1,475	\$17,700	\$443	60,450	41%	\$12.27	\$638	1.4
Grants Pass MSA	\$15.29	\$795	\$31,800	1.5	\$46,500	\$1,163	\$13,950	\$349	11,608	34%	\$11.22	\$583	1.4
Medford MSA	\$16.58	\$862	\$34,480	1.6	\$53,600	\$1,340	\$16,080	\$402	31,741	38%	\$12.54	\$652	1.3
Portland-Vancouver-Hillsboro MSA	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	288,996	40%	\$17.21	\$895	1.4
Salem MSA	\$15.65	\$814	\$32,560	1.5	\$58,400	\$1,460	\$17,520	\$438	56,028	39%	\$11.68	\$608	1.3
<u>Counties</u>													
Baker County	\$13.10	\$681	\$27,240	1.3	\$52,200	\$1,305	\$15,660	\$392	2,430	34%	\$9.49	\$493	1.4
Benton County	\$17.88	\$930	\$37,200	1.7	\$87,400	\$2,185	\$26,220	\$656	14,370	42%	\$10.98	\$571	1.6
Clackamas County	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	47,482	32%	\$15.36	\$799	1.6
Clatsop County	\$15.90	\$827	\$33,080	1.6	\$59,700	\$1,493	\$17,910	\$448	6,180	39%	\$11.29	\$587	1.4
Columbia County	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	4,997	27%	\$9.20	\$478	2.6
Coos County	\$14.48	\$753	\$30,120	1.4	\$50,400	\$1,260	\$15,120	\$378	9,057	35%	\$10.57	\$550	1.4
Crook County	\$13.10	\$681	\$27,240	1.3	\$49,900	\$1,248	\$14,970	\$374	2,846	31%	\$14.85	\$772	0.9
Curry County	\$16.46	\$856	\$34,240	1.6	\$50,400	\$1,260	\$15,120	\$378	3,613	35%	\$13.35	\$694	1.2
Deschutes County	\$16.48	\$857	\$34,280	1.6	\$64,000	\$1,600	\$19,200	\$480	23,418	35%	\$13.06	\$679	1.3
Douglas County	\$14.10	\$733	\$29,320	1.4	\$54,900	\$1,373	\$16,470	\$412	14,275	33%	\$11.99	\$624	1.2
Gilliam County	\$13.10	\$681	\$27,240	1.3	\$61,400	\$1,535	\$18,420	\$461	327	39%	\$17.92	\$932	0.7

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	\$13.10	\$681	\$27,240	1.3	\$51,000	\$1,275	\$15,300	\$383	873	28%	\$9.16	\$476	1.4
Harney County	\$13.10	\$681	\$27,240	1.3	\$40,400	\$1,010	\$12,120	\$303	942	31%	\$10.35	\$538	1.3
Hood River County	\$17.29	\$899	\$35,960	1.7	\$65,800	\$1,645	\$19,740	\$494	2,876	35%	\$10.45	\$543	1.7
Jackson County	\$16.58	\$862	\$34,480	1.6	\$53,600	\$1,340	\$16,080	\$402	31,741	38%	\$12.54	\$652	1.3
Jefferson County	\$13.10	\$681	\$27,240	1.3	\$50,600	\$1,265	\$15,180	\$380	2,556	33%	\$11.45	\$595	1.1
Josephine County	\$15.29	\$795	\$31,800	1.5	\$46,500	\$1,163	\$13,950	\$349	11,608	34%	\$11.22	\$583	1.4
Klamath County	\$14.21	\$739	\$29,560	1.4	\$48,700	\$1,218	\$14,610	\$365	9,562	35%	\$10.73	\$558	1.3
Lake County	\$13.10	\$681	\$27,240	1.3	\$46,800	\$1,170	\$14,040	\$351	1,412	40%	\$12.02	\$625	1.1
Lane County	\$17.10	\$889	\$35,560	1.7	\$59,000	\$1,475	\$17,700	\$443	60,450	41%	\$12.27	\$638	1.4
Lincoln County	\$16.02	\$833	\$33,320	1.6	\$53,700	\$1,343	\$16,110	\$403	7,441	36%	\$11.59	\$603	1.4
Linn County	\$16.88	\$878	\$35,120	1.6	\$55,100	\$1,378	\$16,530	\$413	16,112	36%	\$11.72	\$609	1.4
Malheur County	\$13.10	\$681	\$27,240	1.3	\$49,500	\$1,238	\$14,850	\$371	4,141	40%	\$8.13	\$423	1.6
Marion County	\$15.65	\$814	\$32,560	1.5	\$58,400	\$1,460	\$17,520	\$438	45,862	40%	\$12.08	\$628	1.3
Morrow County	\$13.10	\$681	\$27,240	1.3	\$55,400	\$1,385	\$16,620	\$416	1,137	30%	\$15.76	\$819	0.8
Multnomah County	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	143,559	46%	\$16.16	\$840	1.5
Polk County	\$15.65	\$814	\$32,560	1.5	\$58,400	\$1,460	\$17,520	\$438	10,166	36%	\$8.53	\$444	1.8
Sherman County	\$14.10	\$733	\$29,320	1.4	\$64,100	\$1,603	\$19,230	\$481	309	38%	\$13.77	\$716	1.0
Tillamook County	\$15.17	\$789	\$31,560	1.5	\$51,700	\$1,293	\$15,510	\$388	2,783	28%	\$9.60	\$499	1.6
Umatilla County	\$13.56	\$705	\$28,200	1.4	\$58,100	\$1,453	\$17,430	\$436	10,003	37%	\$11.41	\$593	1.2
Union County	\$13.10	\$681	\$27,240	1.3	\$53,300	\$1,333	\$15,990	\$400	3,663	36%	\$9.15	\$476	1.4
Wallowa County	\$13.10	\$681	\$27,240	1.3	\$55,000	\$1,375	\$16,500	\$413	1,004	33%	\$7.80	\$406	1.7
Wasco County	\$15.13	\$787	\$31,480	1.5	\$53,200	\$1,330	\$15,960	\$399	3,441	35%	\$10.55	\$548	1.4
Washington County	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	81,736	40%	\$20.82	\$1,082	1.1
Wheeler County	\$13.10	\$681	\$27,240	1.3	\$51,000	\$1,275	\$15,300	\$383	199	30%	\$12.13	\$631	1.1
Yamhill County	\$23.88	\$1,242	\$49,680	2.3	\$74,700	\$1,868	\$22,410	\$560	11,222	33%	\$11.68	\$607	2.0

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

PENNSYLVANIA

#20*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$971**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,238** monthly or **\$38,857** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.68
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.61
2-Bedroom Housing Wage	\$18.68
Number of Renter Households	1,527,069
Percent Renters	31%

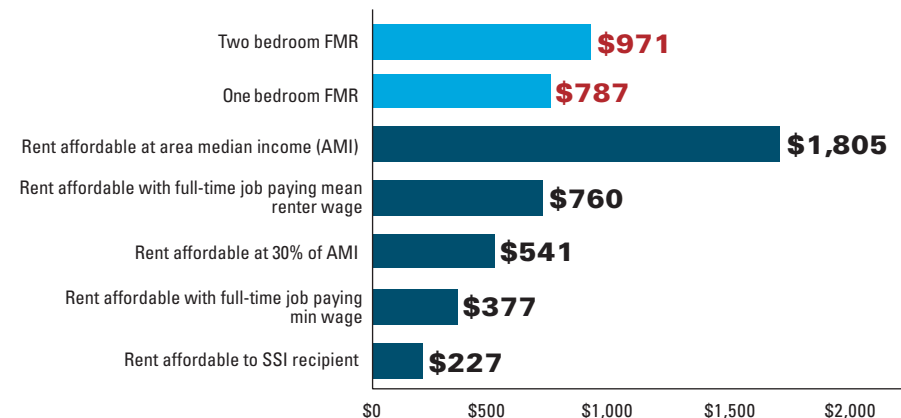
103
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

83
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$23.29
East Stroudsburg MSA	\$22.92
Pike County	\$22.00
Allentown-Bethlehem-Easton HMFA	\$19.96
Montour County HMFA	\$18.85



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Pennsylvania FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$18.68	\$971	\$38,857	2.6	\$72,194	\$1,805	\$21,658	\$541	1,527,069	31%	\$14.61	\$760	1.3
Combined Nonmetro Areas	\$13.84	\$720	\$28,795	1.9	\$56,755	\$1,419	\$17,027	\$426	149,101	25%	\$10.50	\$546	1.3
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	\$19.96	\$1,038	\$41,520	2.8	\$73,400	\$1,835	\$22,020	\$551	82,228	30%	\$13.47	\$701	1.5
Altoona MSA	\$13.94	\$725	\$29,000	1.9	\$62,700	\$1,568	\$18,810	\$470	14,417	28%	\$9.93	\$516	1.4
Armstrong County HMFA	\$13.10	\$681	\$27,240	1.8	\$60,300	\$1,508	\$18,090	\$452	7,113	25%	\$12.03	\$625	1.1
Chambersburg-Waynesboro MSA	\$16.31	\$848	\$33,920	2.2	\$63,700	\$1,593	\$19,110	\$478	16,556	28%	\$12.12	\$630	1.3
Columbia County HMFA	\$15.98	\$831	\$33,240	2.2	\$61,100	\$1,528	\$18,330	\$458	7,738	30%	\$9.19	\$478	1.7
East Stroudsburg MSA	\$22.92	\$1,192	\$47,680	3.2	\$74,900	\$1,873	\$22,470	\$562	12,398	22%	\$10.24	\$533	2.2
Erie MSA	\$14.56	\$757	\$30,280	2.0	\$58,100	\$1,453	\$17,430	\$436	37,661	34%	\$10.69	\$556	1.4
Gettysburg MSA	\$16.81	\$874	\$34,960	2.3	\$73,900	\$1,848	\$22,170	\$554	8,657	23%	\$9.94	\$517	1.7
Harrisburg-Carlisle MSA	\$17.65	\$918	\$36,720	2.4	\$74,700	\$1,868	\$22,410	\$560	72,005	32%	\$14.85	\$772	1.2
Johnstown MSA	\$13.10	\$681	\$27,240	1.8	\$60,300	\$1,508	\$18,090	\$452	15,025	26%	\$8.94	\$465	1.5
Lancaster MSA	\$18.15	\$944	\$37,760	2.5	\$71,100	\$1,778	\$21,330	\$533	60,782	31%	\$12.68	\$659	1.4
Lebanon MSA	\$14.98	\$779	\$31,160	2.1	\$65,300	\$1,633	\$19,590	\$490	15,431	30%	\$11.63	\$605	1.3
Montour County HMFA	\$18.85	\$980	\$39,200	2.6	\$66,800	\$1,670	\$20,040	\$501	2,034	28%	\$19.48	\$1,013	1.0
Philadelphia-Camden-Wilmington MSA *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	522,312	35%	\$18.36	\$955	1.3
Pike County HMFA	\$22.00	\$1,144	\$45,760	3.0	\$70,300	\$1,758	\$21,090	\$527	3,359	16%	\$8.03	\$418	2.7
Pittsburgh HMFA	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	293,302	30%	\$14.45	\$752	1.1
Reading MSA	\$18.37	\$955	\$38,200	2.5	\$68,900	\$1,723	\$20,670	\$517	43,089	28%	\$12.20	\$635	1.5
Scranton-Wilkes-Barre MSA	\$15.42	\$802	\$32,080	2.1	\$59,500	\$1,488	\$17,850	\$446	72,436	32%	\$11.15	\$580	1.4
Sharon HMFA	\$13.71	\$713	\$28,520	1.9	\$59,500	\$1,488	\$17,850	\$446	11,982	26%	\$10.91	\$567	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Pennsylvania

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
State College MSA	\$18.08	\$940	\$37,600	2.5	\$75,000	\$1,875	\$22,500	\$563	22,577	39%	\$10.73	\$558	1.7
Williamsport MSA	\$16.06	\$835	\$33,400	2.2	\$60,500	\$1,513	\$18,150	\$454	13,719	30%	\$11.50	\$598	1.4
York-Hanover MSA	\$17.15	\$892	\$35,680	2.4	\$70,800	\$1,770	\$21,240	\$531	43,147	26%	\$12.34	\$642	1.4
Counties													
Adams County	\$16.81	\$874	\$34,960	2.3	\$73,900	\$1,848	\$22,170	\$554	8,657	23%	\$9.94	\$517	1.7
Allegheny County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	186,228	35%	\$16.11	\$838	1.0
Armstrong County	\$13.10	\$681	\$27,240	1.8	\$60,300	\$1,508	\$18,090	\$452	7,113	25%	\$12.03	\$625	1.1
Beaver County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	18,945	27%	\$10.87	\$565	1.5
Bedford County	\$13.10	\$681	\$27,240	1.8	\$56,100	\$1,403	\$16,830	\$421	4,070	20%	\$9.02	\$469	1.5
Berks County	\$18.37	\$955	\$38,200	2.5	\$68,900	\$1,723	\$20,670	\$517	43,089	28%	\$12.20	\$635	1.5
Blair County	\$13.94	\$725	\$29,000	1.9	\$62,700	\$1,568	\$18,810	\$470	14,417	28%	\$9.93	\$516	1.4
Bradford County	\$13.75	\$715	\$28,600	1.9	\$60,200	\$1,505	\$18,060	\$452	6,190	25%	\$12.23	\$636	1.1
Bucks County *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	54,953	24%	\$13.36	\$695	1.7
Butler County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	17,280	23%	\$11.70	\$609	1.4
Cambria County	\$13.10	\$681	\$27,240	1.8	\$60,300	\$1,508	\$18,090	\$452	15,025	26%	\$8.94	\$465	1.5
Cameron County	\$13.10	\$681	\$27,240	1.8	\$53,600	\$1,340	\$16,080	\$402	645	30%	\$9.33	\$485	1.4
Carbon County	\$19.96	\$1,038	\$41,520	2.8	\$73,400	\$1,835	\$22,020	\$551	5,593	22%	\$9.51	\$495	2.1
Centre County	\$18.08	\$940	\$37,600	2.5	\$75,000	\$1,875	\$22,500	\$563	22,577	39%	\$10.73	\$558	1.7
Chester County *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	46,250	25%	\$18.37	\$955	1.3
Clarion County	\$13.10	\$681	\$27,240	1.8	\$57,700	\$1,443	\$17,310	\$433	4,867	31%	\$7.77	\$404	1.7
Clearfield County	\$15.31	\$796	\$31,840	2.1	\$52,800	\$1,320	\$15,840	\$396	7,262	23%	\$9.72	\$505	1.6
Clinton County	\$14.69	\$764	\$30,560	2.0	\$59,300	\$1,483	\$17,790	\$445	4,247	29%	\$10.17	\$529	1.4
Columbia County	\$15.98	\$831	\$33,240	2.2	\$61,100	\$1,528	\$18,330	\$458	7,738	30%	\$9.19	\$478	1.7
Crawford County	\$14.62	\$760	\$30,400	2.0	\$53,300	\$1,333	\$15,990	\$400	9,153	26%	\$9.79	\$509	1.5
Cumberland County	\$17.65	\$918	\$36,720	2.4	\$74,700	\$1,868	\$22,410	\$560	28,137	29%	\$13.79	\$717	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Pennsylvania FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dauphin County	\$17.65	\$918	\$36,720	2.4	\$74,700	\$1,868	\$22,410	\$560	40,037	37%	\$15.97	\$831	1.1
Delaware County *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	61,269	30%	\$15.53	\$807	1.5
Elk County	\$13.10	\$681	\$27,240	1.8	\$59,500	\$1,488	\$17,850	\$446	2,900	22%	\$11.04	\$574	1.2
Erie County	\$14.56	\$757	\$30,280	2.0	\$58,100	\$1,453	\$17,430	\$436	37,661	34%	\$10.69	\$556	1.4
Fayette County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	15,268	28%	\$8.93	\$464	1.8
Forest County †	\$13.83	\$719	\$28,760	1.9	\$47,400	\$1,185	\$14,220	\$356	342	17%			
Franklin County	\$16.31	\$848	\$33,920	2.2	\$63,700	\$1,593	\$19,110	\$478	16,556	28%	\$12.12	\$630	1.3
Fulton County	\$13.10	\$681	\$27,240	1.8	\$60,000	\$1,500	\$18,000	\$450	1,246	21%	\$12.98	\$675	1.0
Greene County	\$13.12	\$682	\$27,280	1.8	\$59,500	\$1,488	\$17,850	\$446	3,876	27%	\$18.62	\$968	0.7
Huntingdon County	\$13.10	\$681	\$27,240	1.8	\$55,700	\$1,393	\$16,710	\$418	4,107	24%	\$9.26	\$481	1.4
Indiana County	\$13.96	\$726	\$29,040	1.9	\$56,900	\$1,423	\$17,070	\$427	9,949	29%	\$10.14	\$527	1.4
Jefferson County	\$13.10	\$681	\$27,240	1.8	\$54,100	\$1,353	\$16,230	\$406	4,677	25%	\$10.51	\$547	1.2
Juniata County	\$13.10	\$681	\$27,240	1.8	\$57,900	\$1,448	\$17,370	\$434	2,315	25%	\$10.04	\$522	1.3
Lackawanna County	\$15.42	\$802	\$32,080	2.1	\$59,500	\$1,488	\$17,850	\$446	28,388	33%	\$10.93	\$568	1.4
Lancaster County	\$18.15	\$944	\$37,760	2.5	\$71,100	\$1,778	\$21,330	\$533	60,782	31%	\$12.68	\$659	1.4
Lawrence County	\$13.48	\$701	\$28,040	1.9	\$59,900	\$1,498	\$17,970	\$449	9,506	26%	\$9.33	\$485	1.4
Lebanon County	\$14.98	\$779	\$31,160	2.1	\$65,300	\$1,633	\$19,590	\$490	15,431	30%	\$11.63	\$605	1.3
Lehigh County	\$19.96	\$1,038	\$41,520	2.8	\$73,400	\$1,835	\$22,020	\$551	44,782	33%	\$14.56	\$757	1.4
Luzerne County	\$15.42	\$802	\$32,080	2.1	\$59,500	\$1,488	\$17,850	\$446	41,639	32%	\$11.10	\$577	1.4
Lycoming County	\$16.06	\$835	\$33,400	2.2	\$60,500	\$1,513	\$18,150	\$454	13,719	30%	\$11.50	\$598	1.4
McKean County	\$13.31	\$692	\$27,680	1.8	\$53,500	\$1,338	\$16,050	\$401	4,568	26%	\$9.51	\$495	1.4
Mercer County	\$13.71	\$713	\$28,520	1.9	\$59,500	\$1,488	\$17,850	\$446	11,982	26%	\$10.91	\$567	1.3
Mifflin County	\$13.10	\$681	\$27,240	1.8	\$50,800	\$1,270	\$15,240	\$381	5,536	30%	\$11.75	\$611	1.1
Monroe County	\$22.92	\$1,192	\$47,680	3.2	\$74,900	\$1,873	\$22,470	\$562	12,398	22%	\$10.24	\$533	2.2
Montgomery County *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	84,674	27%	\$18.05	\$938	1.3
Montour County	\$18.85	\$980	\$39,200	2.6	\$66,800	\$1,670	\$20,040	\$501	2,034	28%	\$19.48	\$1,013	1.0

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Pennsylvania FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$19.96	\$1,038	\$41,520	2.8	\$73,400	\$1,835	\$22,020	\$551	31,853	28%	\$12.14	\$631	1.6
Northumberland County	\$13.56	\$705	\$28,200	1.9	\$52,300	\$1,308	\$15,690	\$392	11,337	29%	\$10.60	\$551	1.3
Perry County	\$17.65	\$918	\$36,720	2.4	\$74,700	\$1,868	\$22,410	\$560	3,831	21%	\$9.03	\$470	2.0
Philadelphia County *	\$23.29	\$1,211	\$48,440	3.2	\$83,200	\$2,080	\$24,960	\$624	275,166	47%	\$21.71	\$1,129	1.1
Pike County	\$22.00	\$1,144	\$45,760	3.0	\$70,300	\$1,758	\$21,090	\$527	3,359	16%	\$8.03	\$418	2.7
Potter County	\$13.10	\$681	\$27,240	1.8	\$53,900	\$1,348	\$16,170	\$404	1,529	23%	\$10.54	\$548	1.2
Schuylkill County	\$14.33	\$745	\$29,800	2.0	\$58,700	\$1,468	\$17,610	\$440	14,687	25%	\$11.19	\$582	1.3
Snyder County	\$14.37	\$747	\$29,880	2.0	\$56,900	\$1,423	\$17,070	\$427	3,666	25%	\$9.49	\$493	1.5
Somerset County	\$13.10	\$681	\$27,240	1.8	\$57,700	\$1,443	\$17,310	\$433	6,331	21%	\$9.93	\$516	1.3
Sullivan County	\$13.10	\$681	\$27,240	1.8	\$54,800	\$1,370	\$16,440	\$411	447	17%	\$10.02	\$521	1.3
Susquehanna County	\$14.58	\$758	\$30,320	2.0	\$62,000	\$1,550	\$18,600	\$465	4,066	23%	\$10.27	\$534	1.4
Tioga County	\$14.35	\$746	\$29,840	2.0	\$57,600	\$1,440	\$17,280	\$432	4,265	26%	\$12.50	\$650	1.1
Union County	\$15.10	\$785	\$31,400	2.1	\$57,900	\$1,448	\$17,370	\$434	4,246	28%	\$10.55	\$548	1.4
Venango County	\$13.10	\$681	\$27,240	1.8	\$55,800	\$1,395	\$16,740	\$419	5,246	24%	\$9.42	\$490	1.4
Warren County	\$13.10	\$681	\$27,240	1.8	\$57,900	\$1,448	\$17,370	\$434	4,000	23%	\$10.73	\$558	1.2
Washington County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	20,276	24%	\$14.39	\$748	1.1
Wayne County	\$15.54	\$808	\$32,320	2.1	\$61,500	\$1,538	\$18,450	\$461	3,825	20%	\$8.67	\$451	1.8
Westmoreland County	\$15.81	\$822	\$32,880	2.2	\$72,600	\$1,815	\$21,780	\$545	35,305	23%	\$10.49	\$545	1.5
Wyoming County	\$15.42	\$802	\$32,080	2.1	\$59,500	\$1,488	\$17,850	\$446	2,409	22%	\$14.05	\$731	1.1
York County	\$17.15	\$892	\$35,680	2.4	\$70,800	\$1,770	\$21,240	\$531	43,147	26%	\$12.34	\$642	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$504**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,678** monthly or **\$20,142** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$9.68
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$7.18
2-Bedroom Housing Wage	\$9.68
Number of Renter Households	386,492
Percent Renters	31%

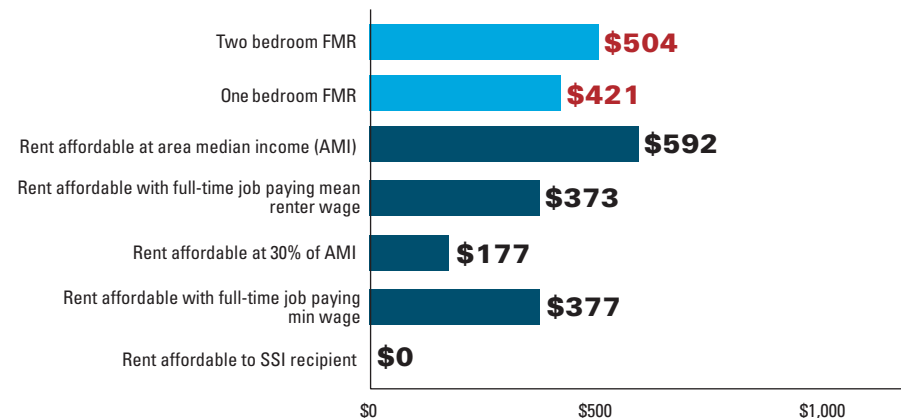
53
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

45
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Mayag�ez MSA	\$10.81
San Juan-Guaynabo HMFA	\$10.63
Fajardo HMFA	\$9.37
Caguas HMFA	\$8.87
Aguadilla-Isabela HMFA	\$8.31



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Añasco Municipio	\$8.31	\$432	\$17,280	1.1	\$18,700	\$468	\$5,610	\$140	2,247	23%	\$10.00	\$520	0.8
Arecibo Municipio	\$8.31	\$432	\$17,280	1.1	\$21,400	\$535	\$6,420	\$161	9,879	31%	\$5.95	\$309	1.4
Arroyo Municipio	\$8.31	\$432	\$17,280	1.1	\$18,000	\$450	\$5,400	\$135	1,555	25%	\$7.98	\$415	1.0
Barceloneta Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	1,836	22%	\$8.35	\$434	1.3
Barranquitas Municipio	\$8.31	\$432	\$17,280	1.1	\$16,700	\$418	\$5,010	\$125	2,605	28%	\$3.99	\$207	2.1
Bayamón Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	22,022	31%	\$6.34	\$329	1.7
Cabo Rojo Municipio	\$8.31	\$432	\$17,280	1.1	\$18,400	\$460	\$5,520	\$138	7,078	41%	\$4.70	\$244	1.8
Caguas Municipio	\$8.87	\$461	\$18,440	1.2	\$26,400	\$660	\$7,920	\$198	16,024	32%	\$6.65	\$346	1.3
Camuy Municipio	\$8.31	\$432	\$17,280	1.1	\$21,400	\$535	\$6,420	\$161	3,313	28%	\$5.10	\$265	1.6
Canóvanas Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	3,491	24%	\$6.32	\$329	1.7
Carolina Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	19,736	31%	\$7.38	\$384	1.4
Cataño Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	3,616	39%	\$7.45	\$388	1.4
Cayey Municipio	\$8.87	\$461	\$18,440	1.2	\$26,400	\$660	\$7,920	\$198	5,284	32%	\$8.66	\$450	1.0
Ceiba Municipio	\$9.37	\$487	\$19,480	1.3	\$21,600	\$540	\$6,480	\$162	997	22%	\$7.76	\$404	1.2
Ciales Municipio	\$8.31	\$432	\$17,280	1.1	\$16,700	\$418	\$5,010	\$125	1,936	33%	\$4.61	\$240	1.8
Cidra Municipio	\$8.87	\$461	\$18,440	1.2	\$26,400	\$660	\$7,920	\$198	3,373	24%	\$9.42	\$490	0.9
Coamo Municipio	\$8.31	\$432	\$17,280	1.1	\$15,800	\$395	\$4,740	\$119	3,113	23%	\$5.24	\$272	1.6
Comerio Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,265	35%	\$4.82	\$250	2.2
Corozal Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,573	23%	\$6.17	\$321	1.7
Culebra Municipio †	\$8.31	\$432	\$17,280	1.1	\$15,800	\$395	\$4,740	\$119	160	31%			
Dorado Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,709	22%	\$8.50	\$442	1.3
Fajardo Municipio	\$9.37	\$487	\$19,480	1.3	\$21,600	\$540	\$6,480	\$162	3,872	30%	\$6.96	\$362	1.3
Florida Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	1,151	26%	\$5.20	\$270	2.0
Guánica Municipio	\$8.31	\$432	\$17,280	1.1	\$17,000	\$425	\$5,100	\$128	1,399	26%	\$6.33	\$329	1.3
Guayama Municipio	\$8.31	\$432	\$17,280	1.1	\$18,000	\$450	\$5,400	\$135	4,250	28%	\$7.16	\$372	1.2
Guayanilla Municipio	\$8.31	\$432	\$17,280	1.1	\$17,000	\$425	\$5,100	\$128	1,680	25%	\$4.71	\$245	1.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Guaynabo Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	8,934	26%	\$8.48	\$441	1.3
Gurabo Municipio	\$8.87	\$461	\$18,440	1.2	\$26,400	\$660	\$7,920	\$198	2,707	18%	\$6.42	\$334	1.4
Hatillo Municipio	\$8.31	\$432	\$17,280	1.1	\$21,400	\$535	\$6,420	\$161	3,786	26%	\$6.12	\$318	1.4
Hormigueros Municipio	\$10.81	\$562	\$22,480	1.5	\$23,600	\$590	\$7,080	\$177	1,527	24%	\$4.36	\$227	2.5
Humacao Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	4,518	24%	\$8.90	\$463	1.2
Isabela Municipio	\$8.31	\$432	\$17,280	1.1	\$18,700	\$468	\$5,610	\$140	5,885	38%	\$7.00	\$364	1.2
Jayuya Municipio	\$8.31	\$432	\$17,280	1.1	\$15,800	\$395	\$4,740	\$119	1,498	31%	\$11.89	\$618	0.7
Juana Díaz Municipio	\$8.77	\$456	\$18,240	1.2	\$22,300	\$558	\$6,690	\$167	3,604	22%	\$7.51	\$391	1.2
Juncos Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	3,421	26%	\$17.53	\$911	0.6
Lajas Municipio	\$8.31	\$432	\$17,280	1.1	\$18,400	\$460	\$5,520	\$138	3,792	45%	\$4.88	\$254	1.7
Lares Municipio	\$8.31	\$432	\$17,280	1.1	\$18,700	\$468	\$5,610	\$140	4,458	44%	\$5.54	\$288	1.5
Las Marías Municipio	\$8.31	\$432	\$17,280	1.1	\$15,800	\$395	\$4,740	\$119	1,106	35%	\$2.62	\$136	3.2
Las Piedras Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	3,721	29%	\$9.37	\$487	1.1
Loíza Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,423	27%	\$5.18	\$269	2.1
Luquillo Municipio	\$9.37	\$487	\$19,480	1.3	\$21,600	\$540	\$6,480	\$162	2,142	32%	\$5.67	\$295	1.7
Manatí Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	4,559	28%	\$7.68	\$400	1.4
Maricao Municipio	\$8.31	\$432	\$17,280	1.1	\$15,800	\$395	\$4,740	\$119	527	28%	\$6.09	\$316	1.4
Maunabo Municipio	\$8.31	\$432	\$17,280	1.1	\$16,700	\$418	\$5,010	\$125	1,080	26%	\$6.27	\$326	1.3
Mayagüez Municipio	\$10.81	\$562	\$22,480	1.5	\$23,600	\$590	\$7,080	\$177	12,556	41%	\$4.57	\$238	2.4
Moca Municipio	\$8.31	\$432	\$17,280	1.1	\$18,700	\$468	\$5,610	\$140	3,642	30%	\$5.85	\$304	1.4
Morovis Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,814	29%	\$5.10	\$265	2.1
Naguabo Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	1,845	21%	\$3.98	\$207	2.7
Naranjito Municipio	\$10.63	\$553	\$22,120	1.5	\$26,600	\$665	\$7,980	\$200	2,007	23%	\$8.75	\$455	1.2
Orocovis Municipio	\$8.31	\$432	\$17,280	1.1	\$16,700	\$418	\$5,010	\$125	1,908	28%	\$4.61	\$240	1.8
Patillas Municipio	\$8.31	\$432	\$17,280	1.1	\$18,000	\$450	\$5,400	\$135	1,695	26%	\$5.66	\$295	1.5
Peñuelas Municipio	\$8.31	\$432	\$17,280	1.1	\$17,000	\$425	\$5,100	\$128	1,765	23%	\$8.06	\$419	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

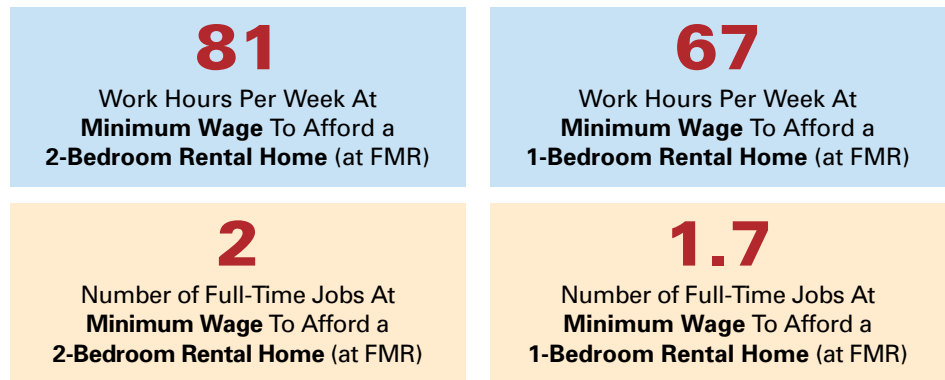
19*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,013**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,378** monthly or **\$40,534** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

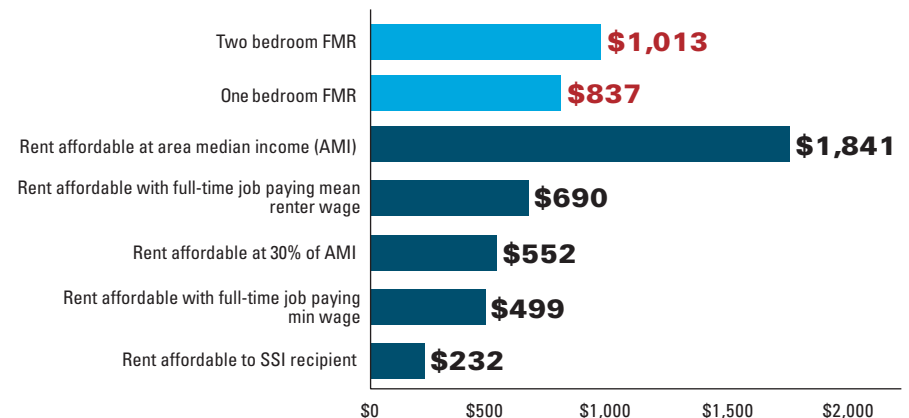
\$19.49
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	\$9.60
Average Renter Wage	\$13.27
2-Bedroom Housing Wage	\$19.49
Number of Renter Households	163,693
Percent Renters	40%



MOST EXPENSIVE AREAS	HOUSING WAGE
Newport-Middleton-Portsmouth HMFA	\$23.63
Westerly-Hopkinton-New Shoreham HMFA	\$21.60
Providence-Fall River HMFA	\$19.12



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Rhode Island	FY17 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$19.49		\$1,013	\$40,534	2.0	\$73,640	\$1,841	\$22,092	\$552	163,693	40%	\$13.27	\$690	1.5
<u>Metropolitan Areas</u>														
Newport-Middleton-Portsmouth HMFA	\$23.63		\$1,229	\$49,160	2.5	\$93,700	\$2,343	\$28,110	\$703	11,053	46%	\$12.15	\$632	1.9
Providence-Fall River HMFA	\$19.12		\$994	\$39,760	2.0	\$72,100	\$1,803	\$21,630	\$541	148,236	40%	\$13.45	\$699	1.4
Westerly-Hopkinton-New Shoreham HMFA	\$21.60		\$1,123	\$44,920	2.2	\$80,300	\$2,008	\$24,090	\$602	4,404	33%	\$9.98	\$519	2.2

1: BR = Bedroom
2: FMR = Fiscal Year 2017 Fair Market Rent.
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4: AMI = Fiscal Year 2017 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

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

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

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

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

WASHINGTON COUNTY

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

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

SOUTH CAROLINA

#32*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$823**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,744** monthly or **\$32,930** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.23
2-Bedroom Housing Wage	\$15.83
Number of Renter Households	570,096
Percent Renters	31%

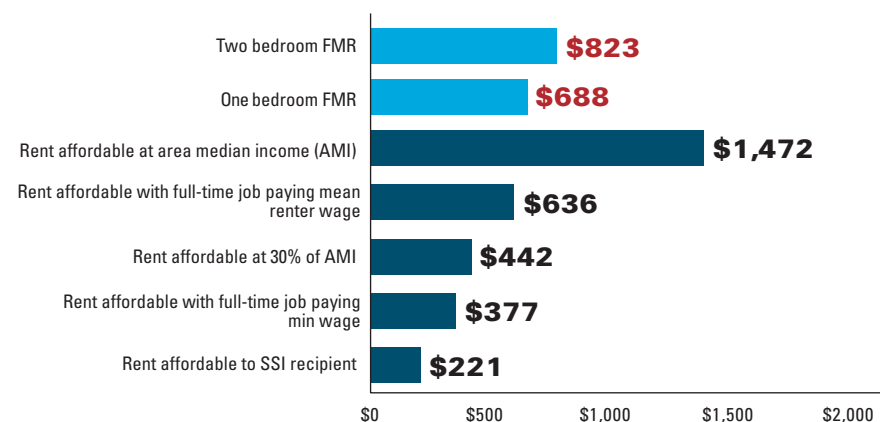
87
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Beaufort County	\$20.83
Lancaster County	\$18.88
Charleston-North Charleston MSA	\$18.71
Charlotte-Concord-Gastonia HMFA	\$17.44
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$16.92



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

South Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	\$15.83	\$823	\$32,930	2.2	\$58,894	\$1,472	\$17,668	\$442	570,096	31%	\$12.23	\$636	1.3
Combined Nonmetro Areas	\$13.48	\$701	\$28,046	1.9	\$45,194	\$1,130	\$13,558	\$339	81,774	29%	\$10.43	\$542	1.3
<u>Metropolitan Areas</u>													
Anderson HMFA	\$12.96	\$674	\$26,960	1.8	\$53,100	\$1,328	\$15,930	\$398	20,807	28%	\$10.07	\$523	1.3
Augusta-Richmond County HMFA	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	18,845	26%	\$12.59	\$655	1.1
Beaufort County HMFA	\$20.83	\$1,083	\$43,320	2.9	\$70,300	\$1,758	\$21,090	\$527	19,771	30%	\$12.37	\$643	1.7
Charleston-North Charleston MSA	\$18.71	\$973	\$38,920	2.6	\$68,800	\$1,720	\$20,640	\$516	94,905	35%	\$13.94	\$725	1.3
Charlotte-Concord-Gastonia HMFA	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	26,122	29%	\$11.48	\$597	1.5
Chester County HMFA	\$12.96	\$674	\$26,960	1.8	\$44,500	\$1,113	\$13,350	\$334	3,431	28%	\$10.75	\$559	1.2
Columbia HMFA	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	93,052	34%	\$12.92	\$672	1.3
Darlington County HMFA	\$12.96	\$674	\$26,960	1.8	\$47,200	\$1,180	\$14,160	\$354	8,532	32%	\$13.06	\$679	1.0
Florence HMFA	\$13.98	\$727	\$29,080	1.9	\$57,800	\$1,445	\$17,340	\$434	17,501	34%	\$11.55	\$601	1.2
Greenville-Mauldin-Easley HMFA	\$14.87	\$773	\$30,920	2.1	\$62,100	\$1,553	\$18,630	\$466	74,972	33%	\$12.68	\$660	1.2
Jasper County HMFA	\$16.79	\$873	\$34,920	2.3	\$41,800	\$1,045	\$12,540	\$314	2,664	29%	\$16.28	\$846	1.0
Kershaw County HMFA	\$13.19	\$686	\$27,440	1.8	\$53,800	\$1,345	\$16,140	\$404	5,139	21%	\$11.58	\$602	1.1
Lancaster County HMFA	\$18.88	\$982	\$39,280	2.6	\$57,700	\$1,443	\$17,310	\$433	6,806	23%	\$11.33	\$589	1.7
Laurens County HMFA	\$12.96	\$674	\$26,960	1.8	\$46,100	\$1,153	\$13,830	\$346	7,158	28%	\$11.68	\$607	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$16.92	\$880	\$35,200	2.3	\$52,100	\$1,303	\$15,630	\$391	36,772	31%	\$10.05	\$523	1.7
Spartanburg HMFA	\$13.40	\$697	\$27,880	1.8	\$52,700	\$1,318	\$15,810	\$395	34,514	31%	\$12.23	\$636	1.1
Sumter MSA	\$14.02	\$729	\$29,160	1.9	\$46,700	\$1,168	\$14,010	\$350	14,086	35%	\$12.36	\$643	1.1
Union County HMFA	\$12.96	\$674	\$26,960	1.8	\$46,300	\$1,158	\$13,890	\$347	3,245	28%	\$10.38	\$540	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Abbeville County	\$12.96	\$674	\$26,960	1.8	\$47,100	\$1,178	\$14,130	\$353	2,002	21%	\$8.32	\$433	1.6
Aiken County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	16,649	26%	\$13.11	\$682	1.1
Allendale County	\$12.96	\$674	\$26,960	1.8	\$32,900	\$823	\$9,870	\$247	1,207	36%	\$15.02	\$781	0.9
Anderson County	\$12.96	\$674	\$26,960	1.8	\$53,100	\$1,328	\$15,930	\$398	20,807	28%	\$10.07	\$523	1.3
Bamberg County	\$13.50	\$702	\$28,080	1.9	\$44,000	\$1,100	\$13,200	\$330	1,441	24%	\$8.00	\$416	1.7
Barnwell County	\$13.27	\$690	\$27,600	1.8	\$44,200	\$1,105	\$13,260	\$332	2,258	27%	\$8.04	\$418	1.6
Beaufort County	\$20.83	\$1,083	\$43,320	2.9	\$70,300	\$1,758	\$21,090	\$527	19,771	30%	\$12.37	\$643	1.7
Berkeley County	\$18.71	\$973	\$38,920	2.6	\$68,800	\$1,720	\$20,640	\$516	20,793	30%	\$17.22	\$895	1.1
Calhoun County	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	1,356	22%	\$12.27	\$638	1.4
Charleston County	\$18.71	\$973	\$38,920	2.6	\$68,800	\$1,720	\$20,640	\$516	58,268	39%	\$13.73	\$714	1.4
Cherokee County	\$13.27	\$690	\$27,600	1.8	\$46,500	\$1,163	\$13,950	\$349	6,582	32%	\$11.36	\$590	1.2
Chester County	\$12.96	\$674	\$26,960	1.8	\$44,500	\$1,113	\$13,350	\$334	3,431	28%	\$10.75	\$559	1.2
Chesterfield County	\$12.96	\$674	\$26,960	1.8	\$41,400	\$1,035	\$12,420	\$311	5,422	30%	\$10.09	\$525	1.3
Clarendon County	\$12.96	\$674	\$26,960	1.8	\$42,300	\$1,058	\$12,690	\$317	3,532	27%	\$6.20	\$322	2.1
Colleton County	\$13.75	\$715	\$28,600	1.9	\$41,300	\$1,033	\$12,390	\$310	3,930	27%	\$10.84	\$564	1.3
Darlington County	\$12.96	\$674	\$26,960	1.8	\$47,200	\$1,180	\$14,160	\$354	8,532	32%	\$13.06	\$679	1.0
Dillon County	\$12.96	\$674	\$26,960	1.8	\$35,000	\$875	\$10,500	\$263	3,945	34%	\$8.43	\$438	1.5
Dorchester County	\$18.71	\$973	\$38,920	2.6	\$68,800	\$1,720	\$20,640	\$516	15,844	31%	\$10.75	\$559	1.7
Edgefield County	\$14.33	\$745	\$29,800	2.0	\$62,000	\$1,550	\$18,600	\$465	2,196	24%	\$6.42	\$334	2.2
Fairfield County	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	2,453	27%	\$16.42	\$854	1.0
Florence County	\$13.98	\$727	\$29,080	1.9	\$57,800	\$1,445	\$17,340	\$434	17,501	34%	\$11.55	\$601	1.2
Georgetown County	\$15.02	\$781	\$31,240	2.1	\$53,700	\$1,343	\$16,110	\$403	5,460	23%	\$10.15	\$528	1.5
Greenville County	\$14.87	\$773	\$30,920	2.1	\$62,100	\$1,553	\$18,630	\$466	61,241	34%	\$13.07	\$680	1.1
Greenwood County	\$14.04	\$730	\$29,200	1.9	\$52,100	\$1,303	\$15,630	\$391	9,272	35%	\$10.34	\$537	1.4
Hampton County	\$12.96	\$674	\$26,960	1.8	\$44,300	\$1,108	\$13,290	\$332	1,872	25%	\$14.69	\$764	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 Carolina FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	\$16.92	\$880	\$35,200	2.3	\$52,100	\$1,303	\$15,630	\$391	36,772	31%	\$10.05	\$523	1.7
Jasper County	\$16.79	\$873	\$34,920	2.3	\$41,800	\$1,045	\$12,540	\$314	2,664	29%	\$16.28	\$846	1.0
Kershaw County	\$13.19	\$686	\$27,440	1.8	\$53,800	\$1,345	\$16,140	\$404	5,139	21%	\$11.58	\$602	1.1
Lancaster County	\$18.88	\$982	\$39,280	2.6	\$57,700	\$1,443	\$17,310	\$433	6,806	23%	\$11.33	\$589	1.7
Laurens County	\$12.96	\$674	\$26,960	1.8	\$46,100	\$1,153	\$13,830	\$346	7,158	28%	\$11.68	\$607	1.1
Lee County	\$12.96	\$674	\$26,960	1.8	\$39,800	\$995	\$11,940	\$299	1,665	26%	\$9.06	\$471	1.4
Lexington County	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	28,161	26%	\$11.69	\$608	1.4
McCormick County	\$12.96	\$674	\$26,960	1.8	\$48,300	\$1,208	\$14,490	\$362	927	23%	\$6.89	\$359	1.9
Marion County	\$12.96	\$674	\$26,960	1.8	\$41,500	\$1,038	\$12,450	\$311	3,632	30%	\$8.11	\$422	1.6
Marlboro County	\$12.96	\$674	\$26,960	1.8	\$35,700	\$893	\$10,710	\$268	3,418	34%	\$12.40	\$645	1.0
Newberry County	\$12.96	\$674	\$26,960	1.8	\$53,900	\$1,348	\$16,170	\$404	3,825	27%	\$11.11	\$578	1.2
Oconee County	\$12.96	\$674	\$26,960	1.8	\$52,100	\$1,303	\$15,630	\$391	7,912	26%	\$13.58	\$706	1.0
Orangeburg County	\$14.40	\$749	\$29,960	2.0	\$38,900	\$973	\$11,670	\$292	10,325	31%	\$9.50	\$494	1.5
Pickens County	\$14.87	\$773	\$30,920	2.1	\$62,100	\$1,553	\$18,630	\$466	13,731	31%	\$9.22	\$479	1.6
Richland County	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	59,094	41%	\$13.52	\$703	1.2
Saluda County	\$16.85	\$876	\$35,040	2.3	\$67,000	\$1,675	\$20,100	\$503	1,988	28%	\$10.01	\$521	1.7
Spartanburg County	\$13.40	\$697	\$27,880	1.8	\$52,700	\$1,318	\$15,810	\$395	34,514	31%	\$12.23	\$636	1.1
Sumter County	\$14.02	\$729	\$29,160	1.9	\$46,700	\$1,168	\$14,010	\$350	14,086	35%	\$12.36	\$643	1.1
Union County	\$12.96	\$674	\$26,960	1.8	\$46,300	\$1,158	\$13,890	\$347	3,245	28%	\$10.38	\$540	1.2
Williamsburg County	\$12.96	\$674	\$26,960	1.8	\$41,000	\$1,025	\$12,300	\$308	3,147	26%	\$9.06	\$471	1.4
York County	\$17.44	\$907	\$36,280	2.4	\$70,700	\$1,768	\$21,210	\$530	26,122	29%	\$11.48	\$597	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#49*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$734**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,447** monthly or **\$29,363** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.12
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	\$8.65
Average Renter Wage	\$11.49
2-Bedroom Housing Wage	\$14.12
Number of Renter Households	105,639
Percent Renters	32%

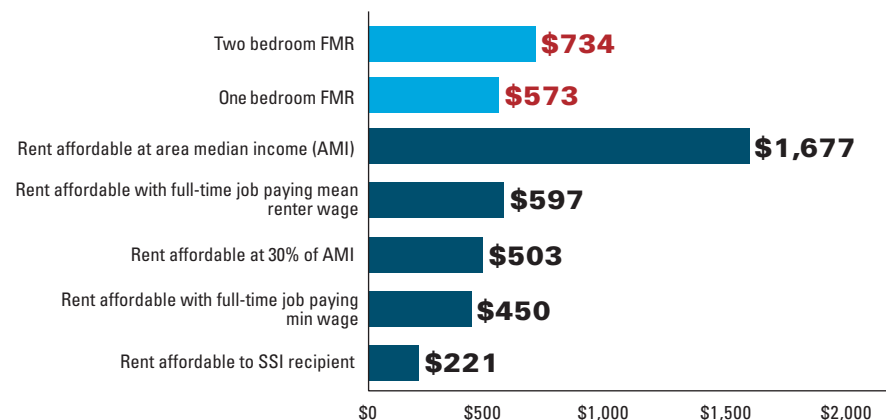
65
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

51
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Douglas County	\$16.58
Rapid City HMFA	\$15.83
Sioux Falls MSA	\$15.60
Custer County HMFA	\$15.02
McPherson County	\$14.81



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	\$14.12	\$734	\$29,363	1.6	\$67,073	\$1,677	\$20,122	\$503	105,639	32%	\$11.49	\$597	1.2
Combined Nonmetro Areas	\$12.90	\$671	\$26,830	1.5	\$63,118	\$1,578	\$18,935	\$473	56,026	32%	\$10.31	\$536	1.3
<u>Metropolitan Areas</u>													
Custer County HMFA	\$15.02	\$781	\$31,240	1.7	\$65,000	\$1,625	\$19,500	\$488	702	19%	\$9.20	\$479	1.6
Meade County HMFA	\$13.48	\$701	\$28,040	1.6	\$63,200	\$1,580	\$18,960	\$474	2,961	28%	\$9.47	\$492	1.4
Rapid City HMFA	\$15.83	\$823	\$32,920	1.8	\$63,600	\$1,590	\$19,080	\$477	13,761	33%	\$11.37	\$591	1.4
Sioux City HMFA	\$14.48	\$753	\$30,120	1.7	\$62,300	\$1,558	\$18,690	\$467	1,507	25%	\$14.22	\$739	1.0
Sioux Falls MSA	\$15.60	\$811	\$32,440	1.8	\$76,800	\$1,920	\$23,040	\$576	30,682	33%	\$12.74	\$663	1.2
<u>Counties</u>													
Aurora County	\$12.40	\$645	\$25,800	1.4	\$56,700	\$1,418	\$17,010	\$425	250	22%	\$11.44	\$595	1.1
Beadle County	\$12.40	\$645	\$25,800	1.4	\$61,400	\$1,535	\$18,420	\$461	2,632	35%	\$10.27	\$534	1.2
Bennett County	\$12.40	\$645	\$25,800	1.4	\$42,000	\$1,050	\$12,600	\$315	422	40%	\$9.28	\$482	1.3
Bon Homme County	\$12.40	\$645	\$25,800	1.4	\$59,100	\$1,478	\$17,730	\$443	537	22%	\$8.86	\$461	1.4
Brookings County	\$13.83	\$719	\$28,760	1.6	\$62,800	\$1,570	\$18,840	\$471	4,986	40%	\$10.36	\$539	1.3
Brown County	\$13.33	\$693	\$27,720	1.5	\$69,200	\$1,730	\$20,760	\$519	5,028	31%	\$10.32	\$537	1.3
Brule County	\$12.40	\$645	\$25,800	1.4	\$57,800	\$1,445	\$17,340	\$434	559	27%	\$9.93	\$516	1.2
Buffalo County †	\$14.69	\$764	\$30,560	1.7	\$33,600	\$840	\$10,080	\$252	306	56%			
Butte County	\$12.40	\$645	\$25,800	1.4	\$59,200	\$1,480	\$17,760	\$444	1,033	25%	\$8.40	\$437	1.5
Campbell County	\$12.44	\$647	\$25,880	1.4	\$63,500	\$1,588	\$19,050	\$476	133	19%	\$12.25	\$637	1.0
Charles Mix County	\$12.40	\$645	\$25,800	1.4	\$54,300	\$1,358	\$16,290	\$407	948	30%	\$8.59	\$447	1.4
Clark County	\$13.00	\$676	\$27,040	1.5	\$69,000	\$1,725	\$20,700	\$518	355	24%	\$9.22	\$480	1.4
Clay County	\$14.33	\$745	\$29,800	1.7	\$66,200	\$1,655	\$19,860	\$497	2,587	48%	\$7.40	\$385	1.9
Codington County	\$13.12	\$682	\$27,280	1.5	\$65,800	\$1,645	\$19,740	\$494	3,850	32%	\$10.54	\$548	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Corson County	\$12.40	\$645	\$25,800	1.4	\$37,800	\$945	\$11,340	\$284	595	48%	\$11.63	\$605	1.1
Custer County	\$15.02	\$781	\$31,240	1.7	\$65,000	\$1,625	\$19,500	\$488	702	19%	\$9.20	\$479	1.6
Davison County	\$12.96	\$674	\$26,960	1.5	\$68,000	\$1,700	\$20,400	\$510	3,182	37%	\$11.93	\$620	1.1
Day County	\$12.40	\$645	\$25,800	1.4	\$50,700	\$1,268	\$15,210	\$380	688	27%	\$6.54	\$340	1.9
Deuel County	\$12.40	\$645	\$25,800	1.4	\$68,000	\$1,700	\$20,400	\$510	325	17%	\$12.60	\$655	1.0
Dewey County	\$12.94	\$673	\$26,920	1.5	\$41,700	\$1,043	\$12,510	\$313	681	42%	\$9.68	\$503	1.3
Douglas County	\$16.58	\$862	\$34,480	1.9	\$60,800	\$1,520	\$18,240	\$456	278	21%	\$9.12	\$474	1.8
Edmunds County	\$12.92	\$672	\$26,880	1.5	\$72,400	\$1,810	\$21,720	\$543	289	18%	\$12.05	\$626	1.1
Fall River County	\$12.44	\$647	\$25,880	1.4	\$64,500	\$1,613	\$19,350	\$484	894	29%	\$8.35	\$434	1.5
Faulk County	\$12.40	\$645	\$25,800	1.4	\$64,100	\$1,603	\$19,230	\$481	219	23%	\$12.67	\$659	1.0
Grant County	\$12.42	\$646	\$25,840	1.4	\$61,700	\$1,543	\$18,510	\$463	686	21%	\$12.97	\$675	1.0
Gregory County	\$12.40	\$645	\$25,800	1.4	\$46,100	\$1,153	\$13,830	\$346	614	31%	\$7.50	\$390	1.7
Haakon County	\$13.81	\$718	\$28,720	1.6	\$64,900	\$1,623	\$19,470	\$487	184	22%	\$15.77	\$820	0.9
Hamlin County	\$13.08	\$680	\$27,200	1.5	\$63,800	\$1,595	\$19,140	\$479	438	20%	\$11.49	\$597	1.1
Hand County	\$12.40	\$645	\$25,800	1.4	\$63,700	\$1,593	\$19,110	\$478	447	30%	\$10.50	\$546	1.2
Hanson County	\$12.40	\$645	\$25,800	1.4	\$71,600	\$1,790	\$21,480	\$537	176	17%	\$13.00	\$676	1.0
Harding County	\$12.40	\$645	\$25,800	1.4	\$59,800	\$1,495	\$17,940	\$449	138	27%	\$18.23	\$948	0.7
Hughes County	\$13.37	\$695	\$27,800	1.5	\$83,300	\$2,083	\$24,990	\$625	2,419	34%	\$10.19	\$530	1.3
Hutchinson County	\$12.56	\$653	\$26,120	1.5	\$62,300	\$1,558	\$18,690	\$467	729	25%	\$8.89	\$462	1.4
Hyde County	\$12.40	\$645	\$25,800	1.4	\$76,100	\$1,903	\$22,830	\$571	99	18%	\$15.36	\$799	0.8
Jackson County	\$12.40	\$645	\$25,800	1.4	\$50,200	\$1,255	\$15,060	\$377	397	38%	\$7.74	\$402	1.6
Jerauld County	\$12.40	\$645	\$25,800	1.4	\$60,200	\$1,505	\$18,060	\$452	210	24%	\$14.18	\$738	0.9
Jones County	\$12.40	\$645	\$25,800	1.4	\$53,200	\$1,330	\$15,960	\$399	134	31%	\$8.37	\$435	1.5
Kingsbury County	\$12.40	\$645	\$25,800	1.4	\$66,900	\$1,673	\$20,070	\$502	526	23%	\$8.15	\$424	1.5
Lake County	\$12.40	\$645	\$25,800	1.4	\$72,700	\$1,818	\$21,810	\$545	1,264	27%	\$8.45	\$440	1.5
Lawrence County	\$12.40	\$645	\$25,800	1.4	\$69,000	\$1,725	\$20,700	\$518	3,490	33%	\$10.30	\$536	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$15.60	\$811	\$32,440	1.8	\$76,800	\$1,920	\$23,040	\$576	3,899	22%	\$11.23	\$584	1.4
Lyman County	\$12.40	\$645	\$25,800	1.4	\$60,000	\$1,500	\$18,000	\$450	385	28%	\$8.35	\$434	1.5
McCook County	\$15.60	\$811	\$32,440	1.8	\$76,800	\$1,920	\$23,040	\$576	497	22%	\$9.75	\$507	1.6
McPherson County	\$14.81	\$770	\$30,800	1.7	\$51,600	\$1,290	\$15,480	\$387	258	26%	\$8.80	\$458	1.7
Marshall County	\$12.40	\$645	\$25,800	1.4	\$71,500	\$1,788	\$21,450	\$536	491	28%	\$10.65	\$554	1.2
Meade County	\$13.48	\$701	\$28,040	1.6	\$63,200	\$1,580	\$18,960	\$474	2,961	28%	\$9.47	\$492	1.4
Mellette County	\$12.40	\$645	\$25,800	1.4	\$38,700	\$968	\$11,610	\$290	239	35%	\$6.58	\$342	1.9
Miner County	\$12.40	\$645	\$25,800	1.4	\$62,300	\$1,558	\$18,690	\$467	232	23%	\$11.56	\$601	1.1
Minnehaha County	\$15.60	\$811	\$32,440	1.8	\$76,800	\$1,920	\$23,040	\$576	25,496	36%	\$13.06	\$679	1.2
Moody County	\$12.40	\$645	\$25,800	1.4	\$63,600	\$1,590	\$19,080	\$477	764	28%	\$13.56	\$705	0.9
Oglala Lakota County	\$12.40	\$645	\$25,800	1.4	\$27,300	\$683	\$8,190	\$205	1,388	47%	\$12.19	\$634	1.0
Pennington County	\$15.83	\$823	\$32,920	1.8	\$63,600	\$1,590	\$19,080	\$477	13,761	33%	\$11.37	\$591	1.4
Perkins County	\$12.40	\$645	\$25,800	1.4	\$62,500	\$1,563	\$18,750	\$469	369	28%	\$8.27	\$430	1.5
Potter County	\$12.40	\$645	\$25,800	1.4	\$56,600	\$1,415	\$16,980	\$425	200	19%	\$11.98	\$623	1.0
Roberts County	\$12.40	\$645	\$25,800	1.4	\$59,200	\$1,480	\$17,760	\$444	1,079	30%	\$8.82	\$458	1.4
Sanborn County	\$12.40	\$645	\$25,800	1.4	\$65,700	\$1,643	\$19,710	\$493	276	26%	\$10.40	\$541	1.2
Spink County	\$12.40	\$645	\$25,800	1.4	\$63,400	\$1,585	\$19,020	\$476	697	26%	\$11.66	\$606	1.1
Stanley County	\$13.54	\$704	\$28,160	1.6	\$68,100	\$1,703	\$20,430	\$511	242	19%	\$9.04	\$470	1.5
Sully County	\$12.40	\$645	\$25,800	1.4	\$80,700	\$2,018	\$24,210	\$605	191	31%	\$14.88	\$774	0.8
Todd County	\$12.40	\$645	\$25,800	1.4	\$32,600	\$815	\$9,780	\$245	1,508	55%	\$10.95	\$570	1.1
Tripp County	\$12.40	\$645	\$25,800	1.4	\$55,000	\$1,375	\$16,500	\$413	882	34%	\$10.86	\$565	1.1
Turner County	\$15.60	\$811	\$32,440	1.8	\$76,800	\$1,920	\$23,040	\$576	790	22%	\$9.50	\$494	1.6
Union County	\$14.48	\$753	\$30,120	1.7	\$62,300	\$1,558	\$18,690	\$467	1,507	25%	\$14.22	\$739	1.0
Walworth County	\$12.40	\$645	\$25,800	1.4	\$63,600	\$1,590	\$19,080	\$477	821	34%	\$11.47	\$596	1.1
Yankton County	\$12.40	\$645	\$25,800	1.4	\$67,300	\$1,683	\$20,190	\$505	2,897	33%	\$9.42	\$490	1.3
Ziebach County	\$12.40	\$645	\$25,800	1.4	\$31,500	\$788	\$9,450	\$236	379	47%	\$8.78	\$456	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#38*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$798**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,659** monthly or **\$31,907** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.34
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.91
2-Bedroom Housing Wage	\$15.34
Number of Renter Households	832,227
Percent Renters	33%

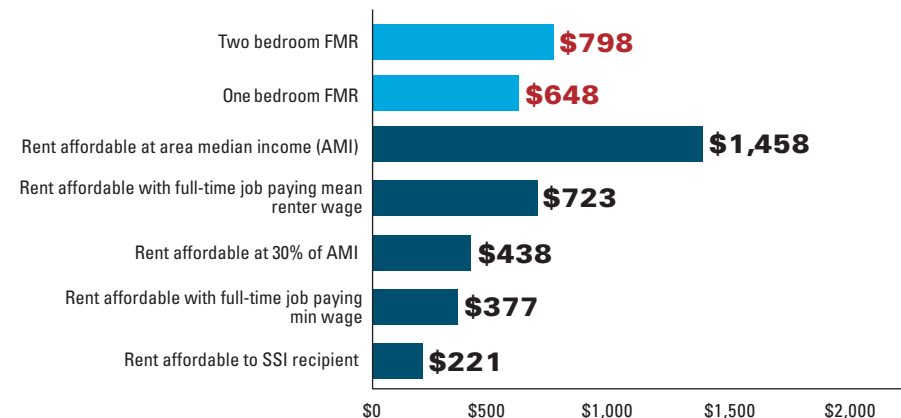
85
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville-Davidson-Murfreesboro-Franklin HMFA	\$18.44
Memphis HMFA	\$16.06
Chattanooga MSA	\$15.81
Knoxville HMFA	\$15.60
Clarksville MSA	\$14.77



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Tennessee	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Tennessee	\$15.34	\$798	\$31,907	2.1	\$58,339	\$1,458	\$17,502	\$438	832,227	33%	\$13.91	\$723	1.1
Combined Nonmetro Areas	\$12.20	\$635	\$25,386	1.7	\$47,752	\$1,194	\$14,325	\$358	163,840	28%	\$10.34	\$538	1.2
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$11.69	\$608	\$24,320	1.6	\$41,100	\$1,028	\$12,330	\$308	4,810	30%	\$8.33	\$433	1.4
Chattanooga MSA	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	53,011	35%	\$12.64	\$657	1.3
Clarksville MSA	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	27,063	41%	\$12.08	\$628	1.2
Cleveland MSA	\$14.33	\$745	\$29,800	2.0	\$52,200	\$1,305	\$15,660	\$392	14,834	33%	\$11.47	\$596	1.2
Crockett County HMFA	\$11.69	\$608	\$24,320	1.6	\$46,600	\$1,165	\$13,980	\$350	1,701	31%	\$13.43	\$699	0.9
Grainger County HMFA	\$11.69	\$608	\$24,320	1.6	\$44,600	\$1,115	\$13,380	\$335	1,702	19%	\$10.34	\$537	1.1
Hickman County HMFA	\$13.79	\$717	\$28,680	1.9	\$49,200	\$1,230	\$14,760	\$369	1,976	23%	\$9.60	\$499	1.4
Jackson HMFA	\$13.21	\$687	\$27,480	1.8	\$53,400	\$1,335	\$16,020	\$401	14,602	34%	\$10.09	\$525	1.3
Johnson City MSA	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	26,714	32%	\$9.93	\$516	1.3
Kingsport-Bristol-Bristol MSA	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	23,452	26%	\$13.13	\$683	0.9
Knoxville HMFA	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	93,925	33%	\$13.06	\$679	1.2
Macon County HMFA	\$11.69	\$608	\$24,320	1.6	\$43,200	\$1,080	\$12,960	\$324	2,626	30%	\$11.91	\$619	1.0
Maury County HMFA	\$14.52	\$755	\$30,200	2.0	\$66,600	\$1,665	\$19,980	\$500	10,203	31%	\$12.43	\$647	1.2
Memphis HMFA	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	157,199	41%	\$15.46	\$804	1.0
Morgan County HMFA	\$12.17	\$633	\$25,320	1.7	\$47,700	\$1,193	\$14,310	\$358	1,405	19%	\$12.04	\$626	1.0
Morristown MSA	\$12.83	\$667	\$26,680	1.8	\$49,200	\$1,230	\$14,760	\$369	13,575	31%	\$11.99	\$624	1.1
Nashville-Davidson--Murfreesboro--Franklin HMFA	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	211,810	35%	\$16.62	\$864	1.1
Roane County HMFA	\$13.87	\$721	\$28,840	1.9	\$54,900	\$1,373	\$16,470	\$412	5,999	27%	\$14.77	\$768	0.9
Smith County HMFA	\$12.04	\$626	\$25,040	1.7	\$56,000	\$1,400	\$16,800	\$420	1,780	24%	\$7.93	\$412	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Anderson County	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	9,711	32%	\$15.23	\$792	1.0
Bedford County	\$13.19	\$686	\$27,440	1.8	\$49,200	\$1,230	\$14,760	\$369	5,320	32%	\$11.06	\$575	1.2
Benton County	\$11.69	\$608	\$24,320	1.6	\$43,800	\$1,095	\$13,140	\$329	1,610	24%	\$7.91	\$411	1.5
Bledsoe County	\$11.69	\$608	\$24,320	1.6	\$43,600	\$1,090	\$13,080	\$327	1,051	23%	\$8.44	\$439	1.4
Blount County	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	12,836	26%	\$12.81	\$666	1.2
Bradley County	\$14.33	\$745	\$29,800	2.0	\$52,200	\$1,305	\$15,660	\$392	13,358	35%	\$11.67	\$607	1.2
Campbell County	\$11.69	\$608	\$24,320	1.6	\$41,100	\$1,028	\$12,330	\$308	4,810	30%	\$8.33	\$433	1.4
Cannon County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	1,328	25%	\$10.18	\$529	1.8
Carroll County	\$11.69	\$608	\$24,320	1.6	\$48,100	\$1,203	\$14,430	\$361	2,884	26%	\$9.81	\$510	1.2
Carter County	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	7,002	29%	\$9.77	\$508	1.3
Cheatham County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	2,986	21%	\$10.84	\$564	1.7
Chester County	\$13.21	\$687	\$27,480	1.8	\$53,400	\$1,335	\$16,020	\$401	1,575	26%	\$9.85	\$512	1.3
Claiborne County	\$11.69	\$608	\$24,320	1.6	\$43,800	\$1,095	\$13,140	\$329	3,563	28%	\$9.06	\$471	1.3
Clay County	\$11.69	\$608	\$24,320	1.6	\$37,000	\$925	\$11,100	\$278	765	24%	\$8.13	\$423	1.4
Cocke County	\$11.69	\$608	\$24,320	1.6	\$41,200	\$1,030	\$12,360	\$309	4,595	31%	\$8.31	\$432	1.4
Coffee County	\$13.33	\$693	\$27,720	1.8	\$51,400	\$1,285	\$15,420	\$386	6,880	32%	\$14.21	\$739	0.9
Crockett County	\$11.69	\$608	\$24,320	1.6	\$46,600	\$1,165	\$13,980	\$350	1,701	31%	\$13.43	\$699	0.9
Cumberland County	\$12.90	\$671	\$26,840	1.8	\$46,300	\$1,158	\$13,890	\$347	5,163	21%	\$8.90	\$463	1.4
Davidson County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	121,166	46%	\$18.64	\$969	1.0
Decatur County	\$11.69	\$608	\$24,320	1.6	\$47,400	\$1,185	\$14,220	\$356	1,142	23%	\$8.44	\$439	1.4
DeKalb County	\$11.69	\$608	\$24,320	1.6	\$46,600	\$1,165	\$13,980	\$350	1,995	29%	\$13.34	\$694	0.9
Dickson County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	5,168	28%	\$10.03	\$522	1.8
Dyer County	\$12.02	\$625	\$25,000	1.7	\$55,800	\$1,395	\$16,740	\$419	5,328	36%	\$11.63	\$605	1.0
Fayette County	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	2,977	20%	\$9.59	\$499	1.7
Fentress County	\$11.69	\$608	\$24,320	1.6	\$38,400	\$960	\$11,520	\$288	1,660	23%	\$7.95	\$414	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$11.69	\$608	\$24,320	1.6	\$51,900	\$1,298	\$15,570	\$389	4,248	26%	\$10.60	\$551	1.1
Gibson County	\$11.69	\$608	\$24,320	1.6	\$49,700	\$1,243	\$14,910	\$373	5,403	28%	\$10.82	\$563	1.1
Giles County	\$11.69	\$608	\$24,320	1.6	\$49,000	\$1,225	\$14,700	\$368	3,087	27%	\$10.95	\$570	1.1
Grainger County	\$11.69	\$608	\$24,320	1.6	\$44,600	\$1,115	\$13,380	\$335	1,702	19%	\$10.34	\$537	1.1
Greene County	\$12.71	\$661	\$26,440	1.8	\$46,400	\$1,160	\$13,920	\$348	8,002	29%	\$11.60	\$603	1.1
Grundy County	\$11.69	\$608	\$24,320	1.6	\$37,000	\$925	\$11,100	\$278	1,169	22%	\$9.27	\$482	1.3
Hamblen County	\$12.83	\$667	\$26,680	1.8	\$49,200	\$1,230	\$14,760	\$369	8,335	34%	\$11.44	\$595	1.1
Hamilton County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	48,397	36%	\$12.83	\$667	1.2
Hancock County	\$11.69	\$608	\$24,320	1.6	\$35,600	\$890	\$10,680	\$267	650	24%	\$6.71	\$349	1.7
Hardeman County	\$11.69	\$608	\$24,320	1.6	\$41,600	\$1,040	\$12,480	\$312	2,483	28%	\$11.44	\$595	1.0
Hardin County	\$13.19	\$686	\$27,440	1.8	\$43,800	\$1,095	\$13,140	\$329	2,205	22%	\$11.60	\$603	1.1
Hawkins County	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	5,887	25%	\$11.54	\$600	1.1
Haywood County	\$12.85	\$668	\$26,720	1.8	\$44,000	\$1,100	\$13,200	\$330	2,656	38%	\$10.96	\$570	1.2
Henderson County	\$12.87	\$669	\$26,760	1.8	\$50,600	\$1,265	\$15,180	\$380	3,083	29%	\$9.09	\$473	1.4
Henry County	\$11.69	\$608	\$24,320	1.6	\$49,600	\$1,240	\$14,880	\$372	3,484	26%	\$10.15	\$528	1.2
Hickman County	\$13.79	\$717	\$28,680	1.9	\$49,200	\$1,230	\$14,760	\$369	1,976	23%	\$9.60	\$499	1.4
Houston County	\$11.69	\$608	\$24,320	1.6	\$51,500	\$1,288	\$15,450	\$386	896	28%	\$9.45	\$492	1.2
Humphreys County	\$12.27	\$638	\$25,520	1.7	\$55,500	\$1,388	\$16,650	\$416	1,511	21%	\$12.01	\$625	1.0
Jackson County	\$11.69	\$608	\$24,320	1.6	\$41,800	\$1,045	\$12,540	\$314	982	22%	\$9.33	\$485	1.3
Jefferson County	\$12.83	\$667	\$26,680	1.8	\$49,200	\$1,230	\$14,760	\$369	5,240	27%	\$13.40	\$697	1.0
Johnson County	\$11.69	\$608	\$24,320	1.6	\$42,300	\$1,058	\$12,690	\$317	1,577	22%	\$10.44	\$543	1.1
Knox County	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	65,145	36%	\$12.89	\$670	1.2
Lake County	\$11.69	\$608	\$24,320	1.6	\$41,600	\$1,040	\$12,480	\$312	830	40%	\$7.98	\$415	1.5
Lauderdale County	\$11.69	\$608	\$24,320	1.6	\$40,000	\$1,000	\$12,000	\$300	3,893	40%	\$11.33	\$589	1.0
Lawrence County	\$11.69	\$608	\$24,320	1.6	\$48,600	\$1,215	\$14,580	\$365	4,045	25%	\$9.21	\$479	1.3
Lewis County	\$11.69	\$608	\$24,320	1.6	\$44,200	\$1,105	\$13,260	\$332	979	21%	\$6.53	\$339	1.8

1: BR = Bedroom

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4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$11.75	\$611	\$24,440	1.6	\$52,000	\$1,300	\$15,600	\$390	3,695	27%	\$10.80	\$562	1.1
Loudon County	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	4,651	23%	\$10.96	\$570	1.4
McMinn County	\$12.31	\$640	\$25,600	1.7	\$51,600	\$1,290	\$15,480	\$387	5,234	26%	\$10.08	\$524	1.2
McNairy County	\$11.69	\$608	\$24,320	1.6	\$42,700	\$1,068	\$12,810	\$320	2,394	24%	\$9.56	\$497	1.2
Macon County	\$11.69	\$608	\$24,320	1.6	\$43,200	\$1,080	\$12,960	\$324	2,626	30%	\$11.91	\$619	1.0
Madison County	\$13.21	\$687	\$27,480	1.8	\$53,400	\$1,335	\$16,020	\$401	13,027	35%	\$10.10	\$525	1.3
Marion County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	3,159	27%	\$9.05	\$471	1.7
Marshall County	\$13.42	\$698	\$27,920	1.9	\$51,400	\$1,285	\$15,420	\$386	3,253	27%	\$11.00	\$572	1.2
Maury County	\$14.52	\$755	\$30,200	2.0	\$66,600	\$1,665	\$19,980	\$500	10,203	31%	\$12.43	\$647	1.2
Meigs County	\$11.69	\$608	\$24,320	1.6	\$41,100	\$1,028	\$12,330	\$308	951	21%	\$9.40	\$489	1.2
Monroe County	\$11.71	\$609	\$24,360	1.6	\$46,200	\$1,155	\$13,860	\$347	4,213	25%	\$10.99	\$572	1.1
Montgomery County	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	27,063	41%	\$12.08	\$628	1.2
Moore County	\$11.69	\$608	\$24,320	1.6	\$53,400	\$1,335	\$16,020	\$401	366	15%	\$24.20	\$1,259	0.5
Morgan County	\$12.17	\$633	\$25,320	1.7	\$47,700	\$1,193	\$14,310	\$358	1,405	19%	\$12.04	\$626	1.0
Obion County	\$11.69	\$608	\$24,320	1.6	\$48,700	\$1,218	\$14,610	\$365	4,023	32%	\$9.34	\$486	1.3
Overton County	\$11.69	\$608	\$24,320	1.6	\$44,200	\$1,105	\$13,260	\$332	1,985	22%	\$8.88	\$462	1.3
Perry County	\$11.69	\$608	\$24,320	1.6	\$43,100	\$1,078	\$12,930	\$323	699	22%	\$8.39	\$436	1.4
Pickett County	\$11.69	\$608	\$24,320	1.6	\$45,300	\$1,133	\$13,590	\$340	382	17%	\$7.97	\$415	1.5
Polk County	\$14.33	\$745	\$29,800	2.0	\$52,200	\$1,305	\$15,660	\$392	1,476	22%	\$6.57	\$341	2.2
Putnam County	\$11.87	\$617	\$24,680	1.6	\$50,800	\$1,270	\$15,240	\$381	11,208	38%	\$9.28	\$483	1.3
Rhea County	\$12.33	\$641	\$25,640	1.7	\$50,200	\$1,255	\$15,060	\$377	3,981	32%	\$8.63	\$449	1.4
Roane County	\$13.87	\$721	\$28,840	1.9	\$54,900	\$1,373	\$16,470	\$412	5,999	27%	\$14.77	\$768	0.9
Robertson County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	5,976	24%	\$11.90	\$619	1.6
Rutherford County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	33,969	34%	\$14.71	\$765	1.3
Scott County	\$11.69	\$608	\$24,320	1.6	\$38,800	\$970	\$11,640	\$291	2,245	27%	\$8.91	\$463	1.3
Sequatchie County	\$15.81	\$822	\$32,880	2.2	\$59,500	\$1,488	\$17,850	\$446	1,455	26%	\$7.02	\$365	2.3

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sevier County	\$13.65	\$710	\$28,400	1.9	\$52,600	\$1,315	\$15,780	\$395	12,297	33%	\$9.26	\$481	1.5
Shelby County	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	148,210	43%	\$15.67	\$815	1.0
Smith County	\$12.04	\$626	\$25,040	1.7	\$56,000	\$1,400	\$16,800	\$420	1,780	24%	\$7.93	\$412	1.5
Stewart County	\$11.69	\$608	\$24,320	1.6	\$55,700	\$1,393	\$16,710	\$418	1,053	21%	\$10.34	\$538	1.1
Sullivan County	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	17,565	26%	\$13.38	\$696	0.9
Sumner County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	17,413	28%	\$12.86	\$669	1.4
Tipton County	\$16.06	\$835	\$33,400	2.2	\$60,000	\$1,500	\$18,000	\$450	6,012	28%	\$9.26	\$481	1.7
Trousdale County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	737	25%	\$6.95	\$361	2.7
Unicoi County	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	1,907	26%	\$12.17	\$633	1.1
Union County	\$15.60	\$811	\$32,440	2.2	\$63,900	\$1,598	\$19,170	\$479	1,582	22%	\$10.26	\$533	1.5
Van Buren County	\$11.69	\$608	\$24,320	1.6	\$44,300	\$1,108	\$13,290	\$332	296	14%	\$9.78	\$509	1.2
Warren County	\$11.69	\$608	\$24,320	1.6	\$46,700	\$1,168	\$14,010	\$350	4,857	31%	\$11.54	\$600	1.0
Washington County	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	17,805	34%	\$9.77	\$508	1.3
Wayne County	\$11.69	\$608	\$24,320	1.6	\$43,100	\$1,078	\$12,930	\$323	1,091	18%	\$8.96	\$466	1.3
Weakley County	\$11.69	\$608	\$24,320	1.6	\$52,400	\$1,310	\$15,720	\$393	4,407	32%	\$8.89	\$462	1.3
White County	\$11.69	\$608	\$24,320	1.6	\$42,900	\$1,073	\$12,870	\$322	2,071	21%	\$9.25	\$481	1.3
Williamson County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	13,182	19%	\$16.09	\$837	1.1
Wilson County	\$18.44	\$959	\$38,360	2.5	\$68,700	\$1,718	\$20,610	\$515	9,885	22%	\$11.16	\$580	1.7

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4: AMI = Fiscal Year 2017 Area Median Income

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

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$956**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,186** monthly or **\$38,234** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

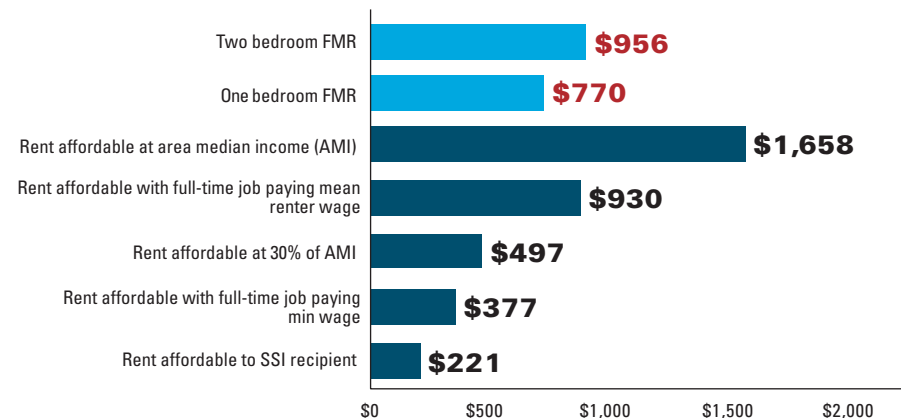
\$18.38
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.89
2-Bedroom Housing Wage	\$18.38
Number of Renter Households	3,455,426
Percent Renters	38%

101 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	82 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.5 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Midland HMFA	\$29.23
Odessa MSA	\$25.29
Austin-Round Rock MSA	\$22.98
Kendall County	\$21.27
Jeff Davis County	\$20.62



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Texas	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Texas	\$18.38	\$956	\$38,234	2.5	\$66,310	\$1,658	\$19,893	\$497	3,455,426	38%	\$17.89	\$930	1.0
Combined Nonmetro Areas	\$14.58	\$758	\$30,323	2.0	\$53,708	\$1,343	\$16,112	\$403	301,888	29%	\$13.51	\$702	1.1
<u>Metropolitan Areas</u>													
Abilene MSA	\$15.77	\$820	\$32,800	2.2	\$56,100	\$1,403	\$16,830	\$421	22,045	37%	\$12.81	\$666	1.2
Amarillo HMFA	\$15.92	\$828	\$33,120	2.2	\$65,300	\$1,633	\$19,590	\$490	33,903	36%	\$13.70	\$713	1.2
Aransas County HMFA	\$16.02	\$833	\$33,320	2.2	\$51,800	\$1,295	\$15,540	\$389	2,642	27%	\$13.95	\$726	1.1
Atascosa County HMFA	\$15.17	\$789	\$31,560	2.1	\$57,800	\$1,445	\$17,340	\$434	3,954	26%	\$15.25	\$793	1.0
Austin County HMFA	\$16.87	\$877	\$35,080	2.3	\$69,800	\$1,745	\$20,940	\$524	2,882	26%	\$13.73	\$714	1.2
Austin-Round Rock MSA	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	289,795	42%	\$18.44	\$959	1.2
Beaumont-Port Arthur HMFA	\$16.00	\$832	\$33,280	2.2	\$55,400	\$1,385	\$16,620	\$416	46,348	32%	\$16.65	\$866	1.0
Brazoria County HMFA	\$18.73	\$974	\$38,960	2.6	\$85,600	\$2,140	\$25,680	\$642	31,761	28%	\$16.99	\$883	1.1
Brownsville-Harlingen MSA	\$13.37	\$695	\$27,800	1.8	\$37,900	\$948	\$11,370	\$284	40,212	33%	\$8.76	\$456	1.5
College Station-Bryan MSA	\$16.25	\$845	\$33,800	2.2	\$60,400	\$1,510	\$18,120	\$453	43,796	51%	\$11.83	\$615	1.4
Corpus Christi HMFA	\$19.06	\$991	\$39,640	2.6	\$63,100	\$1,578	\$18,930	\$473	61,686	41%	\$15.69	\$816	1.2
Dallas HMFA	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	661,577	42%	\$21.06	\$1,095	0.9
El Paso HMFA	\$16.04	\$834	\$33,360	2.2	\$45,300	\$1,133	\$13,590	\$340	99,965	39%	\$11.13	\$579	1.4
Falls County HMFA	\$13.10	\$681	\$27,240	1.8	\$48,500	\$1,213	\$14,550	\$364	1,448	27%	\$10.06	\$523	1.3
Fort Worth-Arlington HMFA	\$18.71	\$973	\$38,920	2.6	\$71,400	\$1,785	\$21,420	\$536	286,972	37%	\$16.03	\$834	1.2
Hood County HMFA	\$16.94	\$881	\$35,240	2.3	\$65,900	\$1,648	\$19,770	\$494	4,862	23%	\$12.79	\$665	1.3
Houston-The Woodlands-Sugar Land HMFA	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	819,368	40%	\$21.87	\$1,137	0.9
Hudspeth County HMFA	\$17.08	\$888	\$35,520	2.4	\$28,000	\$700	\$8,400	\$210	169	17%	\$26.41	\$1,373	0.6
Kendall County HMFA	\$21.27	\$1,106	\$44,240	2.9	\$91,500	\$2,288	\$27,450	\$686	3,717	27%	\$12.28	\$639	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Killeen-Temple HMFA	\$15.17	\$789	\$31,560	2.1	\$59,000	\$1,475	\$17,700	\$443	58,575	44%	\$14.79	\$769	1.0
Lampasas County HMFA	\$13.10	\$681	\$27,240	1.8	\$60,700	\$1,518	\$18,210	\$455	2,046	27%	\$10.62	\$552	1.2
Laredo MSA	\$15.67	\$815	\$32,600	2.2	\$42,800	\$1,070	\$12,840	\$321	25,735	37%	\$9.09	\$473	1.7
Longview HMFA	\$16.44	\$855	\$34,200	2.3	\$61,400	\$1,535	\$18,420	\$461	20,978	35%	\$13.65	\$710	1.2
Lubbock HMFA	\$15.17	\$789	\$31,560	2.1	\$58,500	\$1,463	\$17,550	\$439	47,082	43%	\$11.87	\$617	1.3
Lynn County HMFA	\$13.46	\$700	\$28,000	1.9	\$49,500	\$1,238	\$14,850	\$371	607	28%	\$11.20	\$582	1.2
Martin County HMFA	\$14.44	\$751	\$30,040	2.0	\$70,800	\$1,770	\$21,240	\$531	399	24%	\$17.28	\$899	0.8
McAllen-Edinburg-Mission MSA	\$14.12	\$734	\$29,360	1.9	\$40,300	\$1,008	\$12,090	\$302	71,469	32%	\$9.24	\$480	1.5
Medina County HMFA	\$13.58	\$706	\$28,240	1.9	\$66,100	\$1,653	\$19,830	\$496	2,828	19%	\$8.52	\$443	1.6
Midland HMFA	\$29.23	\$1,520	\$60,800	4.0	\$91,600	\$2,290	\$27,480	\$687	17,421	33%	\$22.92	\$1,192	1.3
Newton County HMFA	\$13.10	\$681	\$27,240	1.8	\$49,200	\$1,230	\$14,760	\$369	1,131	23%	\$9.07	\$472	1.4
Odessa MSA	\$25.29	\$1,315	\$52,600	3.5	\$72,400	\$1,810	\$21,720	\$543	17,135	34%	\$20.35	\$1,058	1.2
Oldham County HMFA	\$18.12	\$942	\$37,680	2.5	\$71,400	\$1,785	\$21,420	\$536	153	24%	\$23.34	\$1,214	0.8
Rusk County HMFA	\$13.96	\$726	\$29,040	1.9	\$58,100	\$1,453	\$17,430	\$436	4,482	25%	\$12.98	\$675	1.1
San Angelo MSA	\$18.73	\$974	\$38,960	2.6	\$61,400	\$1,535	\$18,420	\$461	16,511	38%	\$13.32	\$693	1.4
San Antonio-New Braunfels HMFA	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	282,831	38%	\$14.82	\$771	1.3
Sherman-Denison MSA	\$15.29	\$795	\$31,800	2.1	\$66,700	\$1,668	\$20,010	\$500	15,622	33%	\$13.11	\$682	1.2
Somervell County HMFA	\$13.10	\$681	\$27,240	1.8	\$58,900	\$1,473	\$17,670	\$442	1,068	32%	\$24.19	\$1,258	0.5
Texarkana HMFA	\$13.85	\$720	\$28,800	1.9	\$52,600	\$1,315	\$15,780	\$395	11,370	34%	\$10.49	\$546	1.3
Tyler MSA	\$16.40	\$853	\$34,120	2.3	\$58,000	\$1,450	\$17,400	\$435	27,160	34%	\$14.25	\$741	1.2
Victoria MSA	\$17.65	\$918	\$36,720	2.4	\$63,800	\$1,595	\$19,140	\$479	11,547	33%	\$13.85	\$720	1.3
Waco HMFA	\$15.60	\$811	\$32,440	2.2	\$58,200	\$1,455	\$17,460	\$437	35,919	41%	\$13.05	\$678	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
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- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Wichita Falls MSA	\$14.63	\$761	\$30,440	2.0	\$58,700	\$1,468	\$17,610	\$440	19,734	36%	\$12.62	\$656	1.2
Wise County HMFA	\$17.50	\$910	\$36,400	2.4	\$66,300	\$1,658	\$19,890	\$497	4,633	22%	\$13.69	\$712	1.3
Counties													
Anderson County	\$13.90	\$723	\$28,920	1.9	\$56,000	\$1,400	\$16,800	\$420	4,946	30%	\$14.00	\$728	1.0
Andrews County	\$19.40	\$1,009	\$40,360	2.7	\$85,300	\$2,133	\$25,590	\$640	1,386	25%	\$20.66	\$1,074	0.9
Angelina County	\$15.37	\$799	\$31,960	2.1	\$48,800	\$1,220	\$14,640	\$366	10,405	34%	\$12.60	\$655	1.2
Aransas County	\$16.02	\$833	\$33,320	2.2	\$51,800	\$1,295	\$15,540	\$389	2,642	27%	\$13.95	\$726	1.1
Archer County	\$14.63	\$761	\$30,440	2.0	\$58,700	\$1,468	\$17,610	\$440	561	17%	\$10.20	\$530	1.4
Armstrong County	\$15.92	\$828	\$33,120	2.2	\$65,300	\$1,633	\$19,590	\$490	171	24%	\$14.87	\$773	1.1
Atascosa County	\$15.17	\$789	\$31,560	2.1	\$57,800	\$1,445	\$17,340	\$434	3,954	26%	\$15.25	\$793	1.0
Austin County	\$16.87	\$877	\$35,080	2.3	\$69,800	\$1,745	\$20,940	\$524	2,882	26%	\$13.73	\$714	1.2
Bailey County	\$13.10	\$681	\$27,240	1.8	\$47,400	\$1,185	\$14,220	\$356	733	31%	\$14.37	\$747	0.9
Bandera County	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	1,367	16%	\$11.29	\$587	1.6
Bastrop County	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	5,580	22%	\$10.39	\$540	2.2
Baylor County	\$13.10	\$681	\$27,240	1.8	\$55,400	\$1,385	\$16,620	\$416	343	20%	\$13.56	\$705	1.0
Bee County	\$15.92	\$828	\$33,120	2.2	\$47,700	\$1,193	\$14,310	\$358	3,345	38%	\$15.50	\$806	1.0
Bell County	\$15.17	\$789	\$31,560	2.1	\$59,000	\$1,475	\$17,700	\$443	49,229	45%	\$14.90	\$775	1.0
Bexar County	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	256,980	42%	\$15.07	\$783	1.2
Blanco County	\$16.90	\$879	\$35,160	2.3	\$75,800	\$1,895	\$22,740	\$569	1,026	25%	\$12.75	\$663	1.3
Borden County	\$14.21	\$739	\$29,560	2.0	\$82,200	\$2,055	\$24,660	\$617	85	32%	\$10.20	\$530	1.4
Bosque County	\$13.54	\$704	\$28,160	1.9	\$56,600	\$1,415	\$16,980	\$425	1,581	23%	\$11.45	\$596	1.2
Bowie County	\$13.85	\$720	\$28,800	1.9	\$52,600	\$1,315	\$15,780	\$395	11,370	34%	\$10.49	\$546	1.3
Brazoria County	\$18.73	\$974	\$38,960	2.6	\$85,600	\$2,140	\$25,680	\$642	31,761	28%	\$16.99	\$883	1.1
Brazos County	\$16.25	\$845	\$33,800	2.2	\$60,400	\$1,510	\$18,120	\$453	40,780	55%	\$11.92	\$620	1.4
Brewster County	\$14.96	\$778	\$31,120	2.1	\$55,300	\$1,383	\$16,590	\$415	1,698	42%	\$12.26	\$637	1.2

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Briscoe County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	175	26%	\$12.61	\$656	1.0
Brooks County	\$13.10	\$681	\$27,240	1.8	\$28,200	\$705	\$8,460	\$212	650	31%	\$9.58	\$498	1.4
Brown County	\$13.73	\$714	\$28,560	1.9	\$49,200	\$1,230	\$14,760	\$369	3,896	29%	\$10.27	\$534	1.3
Burleson County	\$16.25	\$845	\$33,800	2.2	\$60,400	\$1,510	\$18,120	\$453	1,266	20%	\$12.91	\$671	1.3
Burnet County	\$15.58	\$810	\$32,400	2.1	\$61,800	\$1,545	\$18,540	\$464	4,584	27%	\$13.92	\$724	1.1
Caldwell County	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	4,247	34%	\$12.54	\$652	1.8
Calhoun County	\$16.38	\$852	\$34,080	2.3	\$59,300	\$1,483	\$17,790	\$445	2,331	29%	\$19.65	\$1,022	0.8
Callahan County	\$15.77	\$820	\$32,800	2.2	\$56,100	\$1,403	\$16,830	\$421	960	18%	\$14.05	\$731	1.1
Cameron County	\$13.37	\$695	\$27,800	1.8	\$37,900	\$948	\$11,370	\$284	40,212	33%	\$8.76	\$456	1.5
Camp County	\$13.15	\$684	\$27,360	1.8	\$48,400	\$1,210	\$14,520	\$363	1,414	32%	\$15.52	\$807	0.8
Carson County	\$15.92	\$828	\$33,120	2.2	\$65,300	\$1,633	\$19,590	\$490	247	11%	\$18.88	\$982	0.8
Cass County	\$13.10	\$681	\$27,240	1.8	\$48,400	\$1,210	\$14,520	\$363	2,711	23%	\$10.05	\$523	1.3
Castro County	\$14.17	\$737	\$29,480	2.0	\$46,200	\$1,155	\$13,860	\$347	750	30%	\$13.72	\$714	1.0
Chambers County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	2,489	19%	\$18.54	\$964	1.0
Cherokee County	\$14.50	\$754	\$30,160	2.0	\$48,600	\$1,215	\$14,580	\$365	5,017	28%	\$9.66	\$502	1.5
Childress County	\$13.73	\$714	\$28,560	1.9	\$56,400	\$1,410	\$16,920	\$423	860	36%	\$15.63	\$813	0.9
Clay County	\$14.63	\$761	\$30,440	2.0	\$58,700	\$1,468	\$17,610	\$440	685	17%	\$11.69	\$608	1.3
Cochran County	\$13.10	\$681	\$27,240	1.8	\$46,100	\$1,153	\$13,830	\$346	217	21%	\$12.03	\$625	1.1
Coke County	\$13.42	\$698	\$27,920	1.9	\$62,300	\$1,558	\$18,690	\$467	476	30%	\$11.17	\$581	1.2
Coleman County	\$13.10	\$681	\$27,240	1.8	\$41,000	\$1,025	\$12,300	\$308	1,080	32%	\$7.97	\$414	1.6
Collin County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	102,513	34%	\$19.00	\$988	1.0
Collingsworth County	\$13.10	\$681	\$27,240	1.8	\$51,500	\$1,288	\$15,450	\$386	246	22%	\$16.06	\$835	0.8
Colorado County	\$13.10	\$681	\$27,240	1.8	\$57,200	\$1,430	\$17,160	\$429	1,451	19%	\$13.14	\$683	1.0
Comal County	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	10,579	24%	\$12.54	\$652	1.5
Comanche County	\$13.10	\$681	\$27,240	1.8	\$45,200	\$1,130	\$13,560	\$339	1,215	24%	\$11.06	\$575	1.2
Concho County	\$22.13	\$1,151	\$46,040	3.1	\$60,300	\$1,508	\$18,090	\$452	175	22%	\$10.66	\$554	2.1

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4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Cooke County	\$16.06	\$835	\$33,400	2.2	\$61,600	\$1,540	\$18,480	\$462	4,447	30%	\$13.16	\$684	1.2
Coryell County	\$15.17	\$789	\$31,560	2.1	\$59,000	\$1,475	\$17,700	\$443	9,346	43%	\$13.78	\$716	1.1
Cottle County	\$13.10	\$681	\$27,240	1.8	\$40,700	\$1,018	\$12,210	\$305	182	29%	\$8.06	\$419	1.6
Crane County	\$13.10	\$681	\$27,240	1.8	\$68,500	\$1,713	\$20,550	\$514	377	24%	\$23.07	\$1,200	0.6
Crockett County	\$13.10	\$681	\$27,240	1.8	\$63,000	\$1,575	\$18,900	\$473	377	26%	\$19.87	\$1,033	0.7
Crosby County	\$15.17	\$789	\$31,560	2.1	\$58,500	\$1,463	\$17,550	\$439	706	32%	\$14.88	\$774	1.0
Culberson County	\$13.10	\$681	\$27,240	1.8	\$39,700	\$993	\$11,910	\$298	224	28%	\$16.55	\$861	0.8
Dallam County	\$15.38	\$800	\$32,000	2.1	\$47,800	\$1,195	\$14,340	\$359	883	39%	\$16.41	\$853	0.9
Dallas County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	429,799	49%	\$23.13	\$1,203	0.9
Dawson County	\$13.10	\$681	\$27,240	1.8	\$52,300	\$1,308	\$15,690	\$392	1,186	28%	\$13.00	\$676	1.0
Deaf Smith County	\$14.42	\$750	\$30,000	2.0	\$52,400	\$1,310	\$15,720	\$393	1,980	32%	\$12.74	\$662	1.1
Delta County	\$13.52	\$703	\$28,120	1.9	\$53,200	\$1,330	\$15,960	\$399	432	22%	\$4.37	\$227	3.1
Denton County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	91,607	36%	\$13.80	\$717	1.4
DeWitt County	\$13.21	\$687	\$27,480	1.8	\$61,400	\$1,535	\$18,420	\$461	1,685	24%	\$12.95	\$673	1.0
Dickens County	\$13.10	\$681	\$27,240	1.8	\$54,500	\$1,363	\$16,350	\$409	221	25%	\$16.48	\$857	0.8
Dimmit County	\$13.33	\$693	\$27,720	1.8	\$47,400	\$1,185	\$14,220	\$356	1,103	31%	\$24.98	\$1,299	0.5
Donley County	\$13.10	\$681	\$27,240	1.8	\$56,300	\$1,408	\$16,890	\$422	312	24%	\$11.32	\$589	1.2
Duval County	\$15.12	\$786	\$31,440	2.1	\$40,900	\$1,023	\$12,270	\$307	1,183	30%	\$17.78	\$925	0.9
Eastland County	\$13.10	\$681	\$27,240	1.8	\$44,100	\$1,103	\$13,230	\$331	1,888	28%	\$20.49	\$1,066	0.6
Ector County	\$25.29	\$1,315	\$52,600	3.5	\$72,400	\$1,810	\$21,720	\$543	17,135	34%	\$20.35	\$1,058	1.2
Edwards County	\$13.10	\$681	\$27,240	1.8	\$53,400	\$1,335	\$16,020	\$401	73	10%	\$10.82	\$562	1.2
Ellis County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	14,764	28%	\$11.81	\$614	1.7
El Paso County	\$16.04	\$834	\$33,360	2.2	\$45,300	\$1,133	\$13,590	\$340	99,965	39%	\$11.13	\$579	1.4
Erath County	\$15.46	\$804	\$32,160	2.1	\$53,300	\$1,333	\$15,990	\$400	5,854	40%	\$9.30	\$483	1.7
Falls County	\$13.10	\$681	\$27,240	1.8	\$48,500	\$1,213	\$14,550	\$364	1,448	27%	\$10.06	\$523	1.3
Fannin County	\$13.35	\$694	\$27,760	1.8	\$56,100	\$1,403	\$16,830	\$421	3,058	26%	\$9.45	\$491	1.4

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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.

Texas	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Fayette County	\$13.65	\$710	\$28,400	1.9	\$63,000	\$1,575	\$18,900	\$473	2,121	22%	\$13.29	\$691	1.0
Fisher County	\$13.10	\$681	\$27,240	1.8	\$59,700	\$1,493	\$17,910	\$448	484	29%	\$13.88	\$722	0.9
Floyd County	\$13.10	\$681	\$27,240	1.8	\$53,500	\$1,338	\$16,050	\$401	785	33%	\$10.93	\$568	1.2
Foard County	\$13.10	\$681	\$27,240	1.8	\$48,600	\$1,215	\$14,580	\$365	109	21%	\$6.51	\$338	2.0
Fort Bend County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	43,927	21%	\$15.26	\$793	1.2
Franklin County	\$13.10	\$681	\$27,240	1.8	\$64,300	\$1,608	\$19,290	\$482	1,164	27%	\$11.85	\$616	1.1
Freestone County	\$13.10	\$681	\$27,240	1.8	\$55,000	\$1,375	\$16,500	\$413	1,801	24%	\$17.56	\$913	0.7
Frio County	\$13.12	\$682	\$27,280	1.8	\$40,700	\$1,018	\$12,210	\$305	1,421	30%	\$21.70	\$1,129	0.6
Gaines County	\$13.10	\$681	\$27,240	1.8	\$59,500	\$1,488	\$17,850	\$446	1,295	23%	\$16.16	\$840	0.8
Galveston County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	37,677	33%	\$12.07	\$628	1.6
Garza County	\$13.10	\$681	\$27,240	1.8	\$58,400	\$1,460	\$17,520	\$438	505	33%	\$16.85	\$876	0.8
Gillespie County	\$18.75	\$975	\$39,000	2.6	\$68,300	\$1,708	\$20,490	\$512	2,482	23%	\$9.88	\$514	1.9
Glasscock County	\$14.21	\$739	\$29,560	2.0	\$107,800	\$2,695	\$32,340	\$809	144	33%	\$17.01	\$884	0.8
Goliad County	\$17.65	\$918	\$36,720	2.4	\$63,800	\$1,595	\$19,140	\$479	440	15%	\$10.27	\$534	1.7
Gonzales County	\$13.15	\$684	\$27,360	1.8	\$51,000	\$1,275	\$15,300	\$383	1,939	30%	\$12.98	\$675	1.0
Gray County	\$14.46	\$752	\$30,080	2.0	\$58,100	\$1,453	\$17,430	\$436	2,183	26%	\$15.28	\$795	0.9
Grayson County	\$15.29	\$795	\$31,800	2.1	\$66,700	\$1,668	\$20,010	\$500	15,622	33%	\$13.11	\$682	1.2
Gregg County	\$16.44	\$855	\$34,200	2.3	\$61,400	\$1,535	\$18,420	\$461	18,050	40%	\$13.64	\$710	1.2
Grimes County	\$13.23	\$688	\$27,520	1.8	\$59,700	\$1,493	\$17,910	\$448	2,019	22%	\$12.18	\$634	1.1
Guadalupe County	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	11,359	23%	\$13.44	\$699	1.4
Hale County	\$13.10	\$681	\$27,240	1.8	\$48,400	\$1,210	\$14,520	\$363	4,489	39%	\$11.83	\$615	1.1
Hall County	\$13.10	\$681	\$27,240	1.8	\$42,700	\$1,068	\$12,810	\$320	370	32%	\$11.85	\$616	1.1
Hamilton County	\$13.77	\$716	\$28,640	1.9	\$55,000	\$1,375	\$16,500	\$413	864	27%	\$10.91	\$567	1.3
Hansford County	\$13.75	\$715	\$28,600	1.9	\$60,700	\$1,518	\$18,210	\$455	485	25%	\$21.08	\$1,096	0.7
Hardeman County	\$13.60	\$707	\$28,280	1.9	\$51,500	\$1,288	\$15,450	\$386	445	27%	\$7.94	\$413	1.7
Hardin County	\$16.00	\$832	\$33,280	2.2	\$55,400	\$1,385	\$16,620	\$416	4,245	20%	\$15.35	\$798	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Harris County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	675,882	45%	\$23.23	\$1,208	0.8
Harrison County	\$15.48	\$805	\$32,200	2.1	\$65,600	\$1,640	\$19,680	\$492	6,041	26%	\$16.72	\$870	0.9
Hartley County	\$15.56	\$809	\$32,360	2.1	\$73,400	\$1,835	\$22,020	\$551	613	35%	\$12.47	\$649	1.2
Haskell County	\$13.10	\$681	\$27,240	1.8	\$53,700	\$1,343	\$16,110	\$403	534	23%	\$8.39	\$436	1.6
Hays County	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	22,175	36%	\$8.29	\$431	2.8
Hemphill County	\$13.10	\$681	\$27,240	1.8	\$67,500	\$1,688	\$20,250	\$506	401	27%	\$19.98	\$1,039	0.7
Henderson County	\$13.60	\$707	\$28,280	1.9	\$49,700	\$1,243	\$14,910	\$373	7,652	26%	\$10.88	\$566	1.2
Hidalgo County	\$14.12	\$734	\$29,360	1.9	\$40,300	\$1,008	\$12,090	\$302	71,469	32%	\$9.24	\$480	1.5
Hill County	\$15.10	\$785	\$31,400	2.1	\$53,300	\$1,333	\$15,990	\$400	3,584	28%	\$12.70	\$660	1.2
Hockley County	\$15.56	\$809	\$32,360	2.1	\$61,700	\$1,543	\$18,510	\$463	2,585	32%	\$16.03	\$834	1.0
Hood County	\$16.94	\$881	\$35,240	2.3	\$65,900	\$1,648	\$19,770	\$494	4,862	23%	\$12.79	\$665	1.3
Hopkins County	\$14.94	\$777	\$31,080	2.1	\$54,300	\$1,358	\$16,290	\$407	3,842	29%	\$11.14	\$579	1.3
Houston County	\$14.17	\$737	\$29,480	2.0	\$48,700	\$1,218	\$14,610	\$365	2,516	31%	\$16.35	\$850	0.9
Howard County	\$16.40	\$853	\$34,120	2.3	\$61,300	\$1,533	\$18,390	\$460	3,668	33%	\$15.08	\$784	1.1
Hudspeth County	\$17.08	\$888	\$35,520	2.4	\$28,000	\$700	\$8,400	\$210	169	17%	\$26.41	\$1,373	0.6
Hunt County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	9,308	30%	\$13.94	\$725	1.4
Hutchinson County	\$14.79	\$769	\$30,760	2.0	\$58,300	\$1,458	\$17,490	\$437	1,927	23%	\$14.97	\$778	1.0
Irion County	\$18.73	\$974	\$38,960	2.6	\$61,400	\$1,535	\$18,420	\$461	151	23%	\$26.90	\$1,399	0.7
Jack County	\$17.46	\$908	\$36,320	2.4	\$62,900	\$1,573	\$18,870	\$472	680	22%	\$16.62	\$864	1.1
Jackson County	\$15.35	\$798	\$31,920	2.1	\$65,300	\$1,633	\$19,590	\$490	1,287	25%	\$16.71	\$869	0.9
Jasper County	\$14.85	\$772	\$30,880	2.0	\$53,100	\$1,328	\$15,930	\$398	2,871	23%	\$9.91	\$515	1.5
Jeff Davis County	\$20.62	\$1,072	\$42,880	2.8	\$64,500	\$1,613	\$19,350	\$484	251	25%	\$14.05	\$731	1.5
Jefferson County	\$16.00	\$832	\$33,280	2.2	\$55,400	\$1,385	\$16,620	\$416	34,556	37%	\$17.09	\$889	0.9
Jim Hogg County	\$13.10	\$681	\$27,240	1.8	\$41,600	\$1,040	\$12,480	\$312	369	22%	\$6.89	\$358	1.9
Jim Wells County	\$15.88	\$826	\$33,040	2.2	\$53,700	\$1,343	\$16,110	\$403	4,381	32%	\$13.84	\$720	1.1
Johnson County	\$18.71	\$973	\$38,920	2.6	\$71,400	\$1,785	\$21,420	\$536	14,201	26%	\$13.50	\$702	1.4

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- 4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Jones County	\$15.77	\$820	\$32,800	2.2	\$56,100	\$1,403	\$16,830	\$421	1,309	24%	\$12.40	\$645	1.3
Karnes County	\$13.23	\$688	\$27,520	1.8	\$59,800	\$1,495	\$17,940	\$449	1,066	25%	\$16.23	\$844	0.8
Kaufman County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	8,004	23%	\$10.19	\$530	1.9
Kendall County	\$21.27	\$1,106	\$44,240	2.9	\$91,500	\$2,288	\$27,450	\$686	3,717	27%	\$12.28	\$639	1.7
Kenedy County	\$16.27	\$846	\$33,840	2.2	\$49,700	\$1,243	\$14,910	\$373	98	68%	\$26.95	\$1,402	0.6
Kent County †	\$13.10	\$681	\$27,240	1.8	\$59,200	\$1,480	\$17,760	\$444	113	30%			
Kerr County	\$16.75	\$871	\$34,840	2.3	\$57,000	\$1,425	\$17,100	\$428	6,166	30%	\$13.69	\$712	1.2
Kimble County	\$14.33	\$745	\$29,800	2.0	\$51,900	\$1,298	\$15,570	\$389	513	26%	\$9.84	\$511	1.5
King County †	\$19.31	\$1,004	\$40,160	2.7	\$77,400	\$1,935	\$23,220	\$581	79	70%			
Kinney County	\$14.56	\$757	\$30,280	2.0	\$40,600	\$1,015	\$12,180	\$305	224	21%	\$9.73	\$506	1.5
Kleberg County	\$14.92	\$776	\$31,040	2.1	\$49,900	\$1,248	\$14,970	\$374	5,137	47%	\$10.41	\$541	1.4
Knox County	\$13.10	\$681	\$27,240	1.8	\$50,400	\$1,260	\$15,120	\$378	393	27%	\$13.77	\$716	1.0
Lamar County	\$13.71	\$713	\$28,520	1.9	\$52,900	\$1,323	\$15,870	\$397	6,606	35%	\$12.81	\$666	1.1
Lamb County	\$13.10	\$681	\$27,240	1.8	\$47,600	\$1,190	\$14,280	\$357	1,470	30%	\$14.12	\$734	0.9
Lampasas County	\$13.10	\$681	\$27,240	1.8	\$60,700	\$1,518	\$18,210	\$455	2,046	27%	\$10.62	\$552	1.2
La Salle County	\$14.50	\$754	\$30,160	2.0	\$43,700	\$1,093	\$13,110	\$328	584	30%	\$29.84	\$1,552	0.5
Lavaca County	\$13.12	\$682	\$27,280	1.8	\$58,000	\$1,450	\$17,400	\$435	1,696	22%	\$12.93	\$672	1.0
Lee County	\$15.42	\$802	\$32,080	2.1	\$63,400	\$1,585	\$19,020	\$476	1,527	25%	\$14.75	\$767	1.0
Leon County	\$13.10	\$681	\$27,240	1.8	\$58,900	\$1,473	\$17,670	\$442	1,100	18%	\$17.84	\$928	0.7
Liberty County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	6,238	25%	\$12.53	\$652	1.5
Limestone County	\$16.10	\$837	\$33,480	2.2	\$52,100	\$1,303	\$15,630	\$391	2,065	26%	\$12.21	\$635	1.3
Lipscomb County	\$13.23	\$688	\$27,520	1.8	\$72,700	\$1,818	\$21,810	\$545	343	29%	\$19.32	\$1,004	0.7
Live Oak County	\$13.10	\$681	\$27,240	1.8	\$51,800	\$1,295	\$15,540	\$389	706	19%	\$24.32	\$1,265	0.5
Llano County	\$14.71	\$765	\$30,600	2.0	\$63,700	\$1,593	\$19,110	\$478	1,902	22%	\$8.59	\$446	1.7
Loving County †	\$14.21	\$739	\$29,560	2.0	\$70,600	\$1,765	\$21,180	\$530	23	51%			
Lubbock County	\$15.17	\$789	\$31,560	2.1	\$58,500	\$1,463	\$17,550	\$439	46,376	43%	\$11.84	\$616	1.3

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Texas

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lynn County	\$13.46	\$700	\$28,000	1.9	\$49,500	\$1,238	\$14,850	\$371	607	28%	\$11.20	\$582	1.2
McCulloch County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	677	22%	\$15.93	\$828	0.8
McLennan County	\$15.60	\$811	\$32,440	2.2	\$58,200	\$1,455	\$17,460	\$437	35,919	41%	\$13.05	\$678	1.2
McMullen County	\$14.21	\$739	\$29,560	2.0	\$57,900	\$1,448	\$17,370	\$434	60	22%	\$31.33	\$1,629	0.5
Madison County	\$13.50	\$702	\$28,080	1.9	\$48,300	\$1,208	\$14,490	\$362	1,361	33%	\$12.16	\$632	1.1
Marion County	\$13.10	\$681	\$27,240	1.8	\$49,500	\$1,238	\$14,850	\$371	1,077	24%	\$8.63	\$449	1.5
Martin County	\$14.44	\$751	\$30,040	2.0	\$70,800	\$1,770	\$21,240	\$531	399	24%	\$17.28	\$899	0.8
Mason County	\$20.38	\$1,060	\$42,400	2.8	\$61,000	\$1,525	\$18,300	\$458	366	21%	\$9.29	\$483	2.2
Matagorda County	\$14.25	\$741	\$29,640	2.0	\$50,900	\$1,273	\$15,270	\$382	4,312	32%	\$20.52	\$1,067	0.7
Maverick County	\$13.90	\$723	\$28,920	1.9	\$36,500	\$913	\$10,950	\$274	4,806	30%	\$7.53	\$391	1.8
Medina County	\$13.58	\$706	\$28,240	1.9	\$66,100	\$1,653	\$19,830	\$496	2,828	19%	\$8.52	\$443	1.6
Menard County	\$14.87	\$773	\$30,920	2.1	\$45,300	\$1,133	\$13,590	\$340	274	29%	\$5.59	\$291	2.7
Midland County	\$29.23	\$1,520	\$60,800	4.0	\$91,600	\$2,290	\$27,480	\$687	17,421	33%	\$22.92	\$1,192	1.3
Milam County	\$13.75	\$715	\$28,600	1.9	\$53,200	\$1,330	\$15,960	\$399	3,195	34%	\$14.94	\$777	0.9
Mills County †	\$14.35	\$746	\$29,840	2.0	\$56,900	\$1,423	\$17,070	\$427	341	18%			
Mitchell County	\$13.10	\$681	\$27,240	1.8	\$57,700	\$1,443	\$17,310	\$433	819	30%	\$18.33	\$953	0.7
Montague County	\$16.65	\$866	\$34,640	2.3	\$57,800	\$1,445	\$17,340	\$434	2,130	27%	\$12.06	\$627	1.4
Montgomery County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	48,828	28%	\$16.26	\$846	1.2
Moore County	\$14.25	\$741	\$29,640	2.0	\$53,700	\$1,343	\$16,110	\$403	2,243	33%	\$15.67	\$815	0.9
Morris County	\$13.10	\$681	\$27,240	1.8	\$49,500	\$1,238	\$14,850	\$371	1,381	28%	\$15.06	\$783	0.9
Motley County	\$13.10	\$681	\$27,240	1.8	\$44,600	\$1,115	\$13,380	\$335	125	28%	\$10.18	\$530	1.3
Nacogdoches County	\$15.62	\$812	\$32,480	2.2	\$51,400	\$1,285	\$15,420	\$386	10,578	44%	\$10.78	\$560	1.4
Navarro County	\$15.17	\$789	\$31,560	2.1	\$49,100	\$1,228	\$14,730	\$368	5,853	33%	\$11.82	\$614	1.3
Newton County	\$13.10	\$681	\$27,240	1.8	\$49,200	\$1,230	\$14,760	\$369	1,131	23%	\$9.07	\$472	1.4
Nolan County	\$13.10	\$681	\$27,240	1.8	\$48,400	\$1,210	\$14,520	\$363	1,832	33%	\$12.47	\$648	1.1
Nueces County	\$19.06	\$991	\$39,640	2.6	\$63,100	\$1,578	\$18,930	\$473	54,220	43%	\$15.40	\$801	1.2

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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.

Texas	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Ochiltree County	\$14.38	\$748	\$29,920	2.0	\$62,800	\$1,570	\$18,840	\$471	1,001	27%	\$26.16	\$1,360	0.5
Oldham County	\$18.12	\$942	\$37,680	2.5	\$71,400	\$1,785	\$21,420	\$536	153	24%	\$23.34	\$1,214	0.8
Orange County	\$16.00	\$832	\$33,280	2.2	\$55,400	\$1,385	\$16,620	\$416	7,547	24%	\$14.89	\$774	1.1
Palo Pinto County	\$14.92	\$776	\$31,040	2.1	\$52,600	\$1,315	\$15,780	\$395	3,367	32%	\$14.03	\$730	1.1
Panola County	\$13.38	\$696	\$27,840	1.8	\$64,000	\$1,600	\$19,200	\$480	2,001	22%	\$16.86	\$876	0.8
Parker County	\$18.71	\$973	\$38,920	2.6	\$71,400	\$1,785	\$21,420	\$536	9,520	22%	\$11.89	\$618	1.6
Parmer County	\$13.10	\$681	\$27,240	1.8	\$51,800	\$1,295	\$15,540	\$389	1,024	32%	\$15.38	\$800	0.9
Pecos County	\$14.50	\$754	\$30,160	2.0	\$62,800	\$1,570	\$18,840	\$471	1,295	30%	\$16.47	\$857	0.9
Polk County	\$14.33	\$745	\$29,800	2.0	\$49,400	\$1,235	\$14,820	\$371	3,722	21%	\$11.88	\$618	1.2
Potter County	\$15.92	\$828	\$33,120	2.2	\$65,300	\$1,633	\$19,590	\$490	18,250	42%	\$14.00	\$728	1.1
Presidio County	\$13.10	\$681	\$27,240	1.8	\$38,100	\$953	\$11,430	\$286	831	32%	\$8.94	\$465	1.5
Rains County	\$13.10	\$681	\$27,240	1.8	\$58,300	\$1,458	\$17,490	\$437	800	19%	\$8.08	\$420	1.6
Randall County	\$15.92	\$828	\$33,120	2.2	\$65,300	\$1,633	\$19,590	\$490	15,235	31%	\$12.10	\$629	1.3
Reagan County	\$13.10	\$681	\$27,240	1.8	\$64,100	\$1,603	\$19,230	\$481	381	31%	\$28.08	\$1,460	0.5
Real County	\$13.10	\$681	\$27,240	1.8	\$42,300	\$1,058	\$12,690	\$317	257	21%	\$11.40	\$593	1.1
Red River County	\$13.10	\$681	\$27,240	1.8	\$43,100	\$1,078	\$12,930	\$323	1,462	28%	\$9.28	\$483	1.4
Reeves County	\$13.10	\$681	\$27,240	1.8	\$54,000	\$1,350	\$16,200	\$405	953	26%	\$18.61	\$968	0.7
Refugio County	\$13.98	\$727	\$29,080	1.9	\$52,500	\$1,313	\$15,750	\$394	718	26%	\$11.31	\$588	1.2
Roberts County	\$14.21	\$739	\$29,560	2.0	\$87,300	\$2,183	\$26,190	\$655	54	15%	\$25.89	\$1,346	0.5
Robertson County	\$16.25	\$845	\$33,800	2.2	\$60,400	\$1,510	\$18,120	\$453	1,750	29%	\$8.73	\$454	1.9
Rockwall County	\$19.83	\$1,031	\$41,240	2.7	\$73,400	\$1,835	\$22,020	\$551	5,582	20%	\$12.10	\$629	1.6
Runnels County	\$13.13	\$683	\$27,320	1.8	\$48,100	\$1,203	\$14,430	\$361	889	24%	\$11.01	\$572	1.2
Rusk County	\$13.96	\$726	\$29,040	1.9	\$58,100	\$1,453	\$17,430	\$436	4,482	25%	\$12.98	\$675	1.1
Sabine County	\$13.75	\$715	\$28,600	1.9	\$40,500	\$1,013	\$12,150	\$304	406	11%	\$8.57	\$446	1.6
San Augustine County	\$13.87	\$721	\$28,840	1.9	\$44,500	\$1,113	\$13,350	\$334	563	20%	\$9.97	\$518	1.4
San Jacinto County	\$13.10	\$681	\$27,240	1.8	\$56,400	\$1,410	\$16,920	\$423	1,476	16%	\$8.34	\$434	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
San Patricio County	\$19.06	\$991	\$39,640	2.6	\$63,100	\$1,578	\$18,930	\$473	7,466	33%	\$18.32	\$953	1.0
San Saba County	\$13.10	\$681	\$27,240	1.8	\$45,800	\$1,145	\$13,740	\$344	553	26%	\$10.07	\$524	1.3
Schleicher County	\$13.10	\$681	\$27,240	1.8	\$64,300	\$1,608	\$19,290	\$482	268	25%	\$7.37	\$383	1.8
Scurry County	\$16.12	\$838	\$33,520	2.2	\$61,000	\$1,525	\$18,300	\$458	1,410	24%	\$19.32	\$1,005	0.8
Shackelford County	\$13.10	\$681	\$27,240	1.8	\$63,800	\$1,595	\$19,140	\$479	317	23%	\$14.80	\$770	0.9
Shelby County	\$13.10	\$681	\$27,240	1.8	\$46,000	\$1,150	\$13,800	\$345	2,590	28%	\$8.98	\$467	1.5
Sherman County	\$13.10	\$681	\$27,240	1.8	\$61,500	\$1,538	\$18,450	\$461	209	21%	\$13.61	\$708	1.0
Smith County	\$16.40	\$853	\$34,120	2.3	\$58,000	\$1,450	\$17,400	\$435	27,160	34%	\$14.25	\$741	1.2
Somervell County	\$13.10	\$681	\$27,240	1.8	\$58,900	\$1,473	\$17,670	\$442	1,068	32%	\$24.19	\$1,258	0.5
Starr County	\$13.10	\$681	\$27,240	1.8	\$29,800	\$745	\$8,940	\$224	4,007	25%	\$6.35	\$330	2.1
Stephens County	\$13.10	\$681	\$27,240	1.8	\$54,600	\$1,365	\$16,380	\$410	802	23%	\$10.20	\$531	1.3
Sterling County	\$14.46	\$752	\$30,080	2.0	\$57,200	\$1,430	\$17,160	\$429	110	24%	\$21.38	\$1,112	0.7
Stonewall County	\$13.10	\$681	\$27,240	1.8	\$57,100	\$1,428	\$17,130	\$428	111	19%	\$5.58	\$290	2.3
Sutton County	\$13.10	\$681	\$27,240	1.8	\$54,400	\$1,360	\$16,320	\$408	525	35%	\$33.49	\$1,741	0.4
Swisher County	\$13.10	\$681	\$27,240	1.8	\$52,300	\$1,308	\$15,690	\$392	693	27%	\$10.61	\$552	1.2
Tarrant County	\$18.71	\$973	\$38,920	2.6	\$71,400	\$1,785	\$21,420	\$536	263,251	39%	\$16.32	\$848	1.1
Taylor County	\$15.77	\$820	\$32,800	2.2	\$56,100	\$1,403	\$16,830	\$421	19,776	40%	\$12.79	\$665	1.2
Terrell County	\$14.17	\$737	\$29,480	2.0	\$54,200	\$1,355	\$16,260	\$407	157	34%	\$27.19	\$1,414	0.5
Terry County	\$14.02	\$729	\$29,160	1.9	\$46,300	\$1,158	\$13,890	\$347	1,130	28%	\$16.22	\$843	0.9
Throckmorton County	\$13.10	\$681	\$27,240	1.8	\$50,100	\$1,253	\$15,030	\$376	197	28%	\$13.51	\$703	1.0
Titus County	\$13.83	\$719	\$28,760	1.9	\$51,100	\$1,278	\$15,330	\$383	3,373	32%	\$12.66	\$659	1.1
Tom Green County	\$18.73	\$974	\$38,960	2.6	\$61,400	\$1,535	\$18,420	\$461	16,360	38%	\$13.12	\$682	1.4
Travis County	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	206,795	48%	\$19.92	\$1,036	1.2
Trinity County	\$14.44	\$751	\$30,040	2.0	\$47,100	\$1,178	\$14,130	\$353	1,019	19%	\$11.42	\$594	1.3
Tyler County	\$13.25	\$689	\$27,560	1.8	\$50,700	\$1,268	\$15,210	\$380	1,245	16%	\$8.83	\$459	1.5
Upshur County	\$16.44	\$855	\$34,200	2.3	\$61,400	\$1,535	\$18,420	\$461	2,928	21%	\$13.65	\$710	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Upton County	\$13.10	\$681	\$27,240	1.8	\$62,800	\$1,570	\$18,840	\$471	303	25%	\$22.68	\$1,179	0.6
Uvalde County	\$13.37	\$695	\$27,800	1.8	\$44,600	\$1,115	\$13,380	\$335	2,230	26%	\$11.24	\$585	1.2
Val Verde County	\$14.29	\$743	\$29,720	2.0	\$51,900	\$1,298	\$15,570	\$389	5,200	35%	\$10.95	\$570	1.3
Van Zandt County	\$14.42	\$750	\$30,000	2.0	\$54,700	\$1,368	\$16,410	\$410	4,101	22%	\$9.91	\$515	1.5
Victoria County	\$17.65	\$918	\$36,720	2.4	\$63,800	\$1,595	\$19,140	\$479	11,107	34%	\$13.94	\$725	1.3
Walker County	\$18.04	\$938	\$37,520	2.5	\$67,500	\$1,688	\$20,250	\$506	9,246	45%	\$9.45	\$491	1.9
Waller County	\$18.77	\$976	\$39,040	2.6	\$71,500	\$1,788	\$21,450	\$536	4,327	31%	\$13.36	\$695	1.4
Ward County	\$13.50	\$702	\$28,080	1.9	\$60,300	\$1,508	\$18,090	\$452	1,053	27%	\$22.89	\$1,190	0.6
Washington County	\$15.92	\$828	\$33,120	2.2	\$62,200	\$1,555	\$18,660	\$467	3,132	26%	\$12.09	\$629	1.3
Webb County	\$15.67	\$815	\$32,600	2.2	\$42,800	\$1,070	\$12,840	\$321	25,735	37%	\$9.09	\$473	1.7
Wharton County	\$15.29	\$795	\$31,800	2.1	\$53,700	\$1,343	\$16,110	\$403	4,761	32%	\$10.64	\$553	1.4
Wheeler County	\$13.10	\$681	\$27,240	1.8	\$64,600	\$1,615	\$19,380	\$485	690	30%	\$15.64	\$813	0.8
Wichita County	\$14.63	\$761	\$30,440	2.0	\$58,700	\$1,468	\$17,610	\$440	18,488	39%	\$12.71	\$661	1.2
Wilbarger County	\$13.10	\$681	\$27,240	1.8	\$51,600	\$1,290	\$15,480	\$387	1,801	35%	\$11.48	\$597	1.1
Willacy County	\$13.10	\$681	\$27,240	1.8	\$34,700	\$868	\$10,410	\$260	1,255	23%	\$6.88	\$358	1.9
Williamson County	\$22.98	\$1,195	\$47,800	3.2	\$81,400	\$2,035	\$24,420	\$611	50,998	32%	\$16.82	\$874	1.4
Wilson County	\$18.54	\$964	\$38,560	2.6	\$63,500	\$1,588	\$19,050	\$476	2,546	16%	\$10.67	\$555	1.7
Winkler County	\$13.10	\$681	\$27,240	1.8	\$59,500	\$1,488	\$17,850	\$446	544	21%	\$22.00	\$1,144	0.6
Wise County	\$17.50	\$910	\$36,400	2.4	\$66,300	\$1,658	\$19,890	\$497	4,633	22%	\$13.69	\$712	1.3
Wood County	\$14.29	\$743	\$29,720	2.0	\$52,300	\$1,308	\$15,690	\$392	3,215	20%	\$10.11	\$526	1.4
Yoakum County	\$13.10	\$681	\$27,240	1.8	\$64,600	\$1,615	\$19,380	\$485	744	27%	\$22.17	\$1,153	0.6
Young County	\$13.42	\$698	\$27,920	1.9	\$57,500	\$1,438	\$17,250	\$431	1,602	23%	\$10.93	\$568	1.2
Zapata County	\$13.10	\$681	\$27,240	1.8	\$35,100	\$878	\$10,530	\$263	1,118	25%	\$10.63	\$553	1.2
Zavala County	\$13.10	\$681	\$27,240	1.8	\$36,200	\$905	\$10,860	\$272	1,168	32%	\$6.68	\$347	2.0

† Wage data not available (See Appendix B).

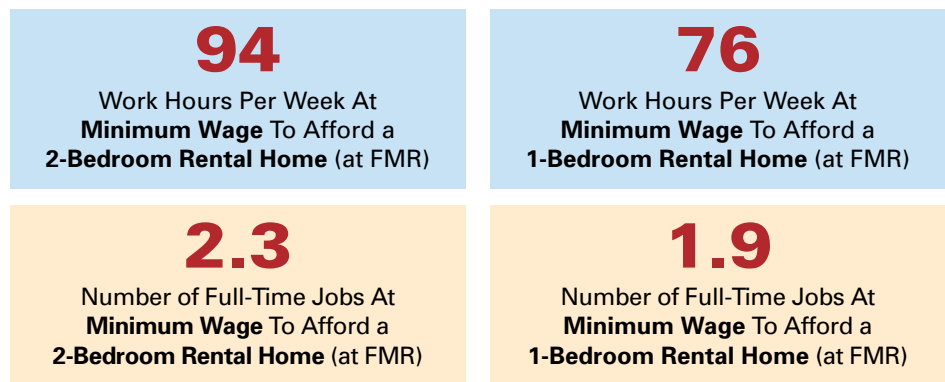
- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2017 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2017 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$885**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,951** monthly or **\$35,410** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

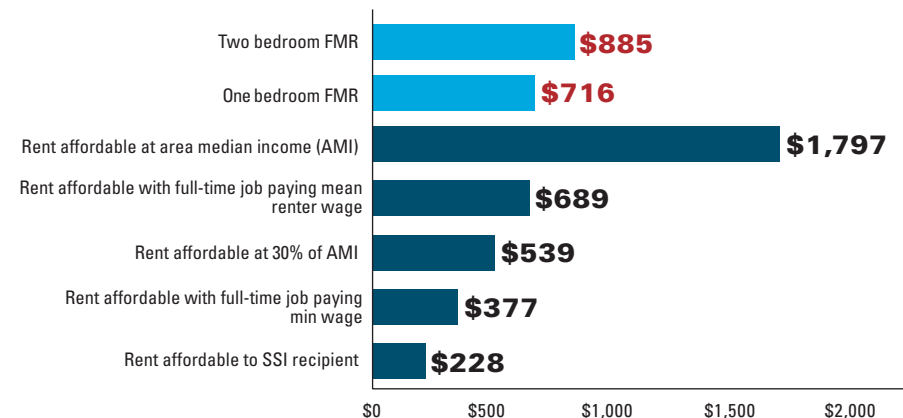
\$17.02
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.26
2-Bedroom Housing Wage	\$17.02
Number of Renter Households	276,708
Percent Renters	31%



MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$19.87
Salt Lake City HMFA	\$19.04
Wasatch County	\$17.87
Rich County	\$16.56
Ogden-Clearfield HMFA	\$16.52



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Utah	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Utah	\$17.02	\$885	\$35,410	2.3	\$71,865	\$1,797	\$21,559	\$539	276,708	31%	\$13.26	\$689	1.3
Combined Nonmetro Areas	\$14.63	\$761	\$30,440	2.0	\$66,797	\$1,670	\$20,039	\$501	26,813	26%	\$12.38	\$644	1.2
<u>Metropolitan Areas</u>													
Box Elder County HMFA	\$13.17	\$685	\$27,400	1.8	\$65,800	\$1,645	\$19,740	\$494	3,696	23%	\$11.27	\$586	1.2
Logan MSA	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	12,396	35%	\$9.21	\$479	1.4
Ogden-Clearfield HMFA	\$16.52	\$859	\$34,360	2.3	\$76,600	\$1,915	\$22,980	\$575	45,797	25%	\$10.66	\$555	1.5
Provo-Orem MSA	\$15.73	\$818	\$32,720	2.2	\$69,200	\$1,730	\$20,760	\$519	49,649	33%	\$12.37	\$643	1.3
Salt Lake City HMFA	\$19.04	\$990	\$39,600	2.6	\$75,400	\$1,885	\$22,620	\$566	118,800	34%	\$15.08	\$784	1.3
St. George MSA	\$15.85	\$824	\$32,960	2.2	\$59,000	\$1,475	\$17,700	\$443	15,273	31%	\$11.44	\$595	1.4
Tooele County HMFA	\$15.40	\$801	\$32,040	2.1	\$70,000	\$1,750	\$21,000	\$525	4,284	23%	\$11.92	\$620	1.3
<u>Counties</u>													
Beaver County	\$12.50	\$650	\$26,000	1.7	\$62,500	\$1,563	\$18,750	\$469	561	25%	\$9.51	\$494	1.3
Box Elder County	\$13.17	\$685	\$27,400	1.8	\$65,800	\$1,645	\$19,740	\$494	3,696	23%	\$11.27	\$586	1.2
Cache County	\$13.10	\$681	\$27,240	1.8	\$60,200	\$1,505	\$18,060	\$452	12,396	35%	\$9.21	\$479	1.4
Carbon County	\$12.50	\$650	\$26,000	1.7	\$62,200	\$1,555	\$18,660	\$467	2,252	29%	\$12.75	\$663	1.0
Daggett County	\$15.88	\$826	\$33,040	2.2	\$61,600	\$1,540	\$18,480	\$462	32	12%	\$14.25	\$741	1.1
Davis County	\$16.52	\$859	\$34,360	2.3	\$76,600	\$1,915	\$22,980	\$575	22,227	23%	\$10.71	\$557	1.5
Duchesne County	\$14.54	\$756	\$30,240	2.0	\$68,800	\$1,720	\$20,640	\$516	1,616	24%	\$17.29	\$899	0.8
Emery County	\$12.50	\$650	\$26,000	1.7	\$59,800	\$1,495	\$17,940	\$449	616	17%	\$14.07	\$732	0.9
Garfield County	\$12.50	\$650	\$26,000	1.7	\$51,200	\$1,280	\$15,360	\$384	342	20%	\$9.06	\$471	1.4
Grand County	\$15.63	\$813	\$32,520	2.2	\$56,700	\$1,418	\$17,010	\$425	1,206	32%	\$9.35	\$486	1.7
Iron County	\$12.50	\$650	\$26,000	1.7	\$52,900	\$1,323	\$15,870	\$397	5,498	36%	\$8.25	\$429	1.5
Juab County	\$15.73	\$818	\$32,720	2.2	\$69,200	\$1,730	\$20,760	\$519	554	18%	\$10.91	\$567	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Utah

	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Kane County	\$15.79	\$821	\$32,840	2.2	\$64,200	\$1,605	\$19,260	\$482	568	20%	\$11.55	\$601	1.4
Millard County	\$12.50	\$650	\$26,000	1.7	\$61,000	\$1,525	\$18,300	\$458	903	22%	\$11.89	\$618	1.1
Morgan County	\$16.52	\$859	\$34,360	2.3	\$76,600	\$1,915	\$22,980	\$575	507	17%	\$9.68	\$503	1.7
Piute County	\$15.69	\$816	\$32,640	2.2	\$46,400	\$1,160	\$13,920	\$348	89	16%	\$7.73	\$402	2.0
Rich County	\$16.56	\$861	\$34,440	2.3	\$63,200	\$1,580	\$18,960	\$474	134	21%	\$6.81	\$354	2.4
Salt Lake County	\$19.04	\$990	\$39,600	2.6	\$75,400	\$1,885	\$22,620	\$566	118,800	34%	\$15.08	\$784	1.3
San Juan County	\$12.50	\$650	\$26,000	1.7	\$50,800	\$1,270	\$15,240	\$381	820	21%	\$14.31	\$744	0.9
Sanpete County	\$12.50	\$650	\$26,000	1.7	\$59,400	\$1,485	\$17,820	\$446	2,060	26%	\$8.44	\$439	1.5
Sevier County	\$12.50	\$650	\$26,000	1.7	\$56,900	\$1,423	\$17,070	\$427	1,608	23%	\$10.32	\$536	1.2
Summit County	\$19.87	\$1,033	\$41,320	2.7	\$103,400	\$2,585	\$31,020	\$776	3,539	25%	\$12.80	\$665	1.6
Tooele County	\$15.40	\$801	\$32,040	2.1	\$70,000	\$1,750	\$21,000	\$525	4,284	23%	\$11.92	\$620	1.3
Uintah County	\$16.15	\$840	\$33,600	2.2	\$69,100	\$1,728	\$20,730	\$518	2,616	24%	\$18.18	\$945	0.9
Utah County	\$15.73	\$818	\$32,720	2.2	\$69,200	\$1,730	\$20,760	\$519	49,095	33%	\$12.39	\$644	1.3
Wasatch County	\$17.87	\$929	\$37,160	2.5	\$73,000	\$1,825	\$21,900	\$548	2,186	27%	\$12.41	\$645	1.4
Washington County	\$15.85	\$824	\$32,960	2.2	\$59,000	\$1,475	\$17,700	\$443	15,273	31%	\$11.44	\$595	1.4
Wayne County	\$12.50	\$650	\$26,000	1.7	\$51,100	\$1,278	\$15,330	\$383	167	17%	\$10.32	\$536	1.2
Weber County	\$16.52	\$859	\$34,360	2.3	\$76,600	\$1,915	\$22,980	\$575	23,063	29%	\$10.63	\$553	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#13*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,139**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,795** monthly or **\$45,545** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

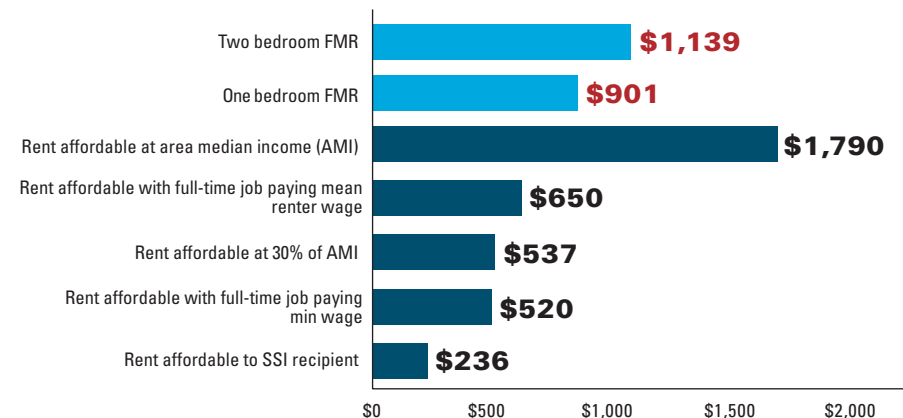
\$21.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	\$10.00
Average Renter Wage	\$12.51
2-Bedroom Housing Wage	\$21.90
Number of Renter Households	74,137
Percent Renters	29%

88 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	69 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.2 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	1.7 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Burlington-South Burlington MSA	\$26.83
Windsor County	\$20.33
Windham County	\$19.90
Washington County	\$19.87
Addison County	\$19.52



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Vermont	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Vermont	\$21.90	\$1,139	\$45,545	2.2	\$71,610	\$1,790	\$21,483	\$537	74,137	29%	\$12.51	\$650	1.8
Combined Nonmetro Areas	\$19.03	\$989	\$39,579	1.9	\$66,342	\$1,659	\$19,903	\$498	46,869	27%	\$12.03	\$626	1.6
<u>Metropolitan Areas</u>													
Burlington-South Burlington MSA	\$26.83	\$1,395	\$55,800	2.7	\$82,400	\$2,060	\$24,720	\$618	27,268	32%	\$13.22	\$687	2.0
<u>Counties</u>													
Addison County	\$19.52	\$1,015	\$40,600	2.0	\$73,400	\$1,835	\$22,020	\$551	3,693	26%	\$13.45	\$700	1.5
Bennington County	\$19.00	\$988	\$39,520	1.9	\$63,200	\$1,580	\$18,960	\$474	4,393	28%	\$12.58	\$654	1.5
Caledonia County	\$17.62	\$916	\$36,640	1.8	\$57,400	\$1,435	\$17,220	\$431	3,240	26%	\$12.06	\$627	1.5
Essex County	\$15.02	\$781	\$31,240	1.5	\$47,400	\$1,185	\$14,220	\$356	545	20%	\$9.84	\$512	1.5
Lamoille County	\$19.35	\$1,006	\$40,240	1.9	\$64,100	\$1,603	\$19,230	\$481	2,816	28%	\$10.08	\$524	1.9
Orange County	\$18.83	\$979	\$39,160	1.9	\$66,300	\$1,658	\$19,890	\$497	2,457	20%	\$11.39	\$593	1.7
Orleans County	\$15.15	\$788	\$31,520	1.5	\$55,700	\$1,393	\$16,710	\$418	2,411	22%	\$9.52	\$495	1.6
Rutland County	\$18.23	\$948	\$37,920	1.8	\$63,400	\$1,585	\$19,020	\$476	7,621	30%	\$10.98	\$571	1.7
Washington County	\$19.87	\$1,033	\$41,320	2.0	\$73,900	\$1,848	\$22,170	\$554	6,466	26%	\$12.84	\$668	1.5
Windham County	\$19.90	\$1,035	\$41,400	2.0	\$65,700	\$1,643	\$19,710	\$493	5,869	31%	\$13.45	\$699	1.5
Windsor County	\$20.33	\$1,057	\$42,280	2.0	\$72,600	\$1,815	\$21,780	\$545	7,358	30%	\$11.85	\$616	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 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

VIRGINIA

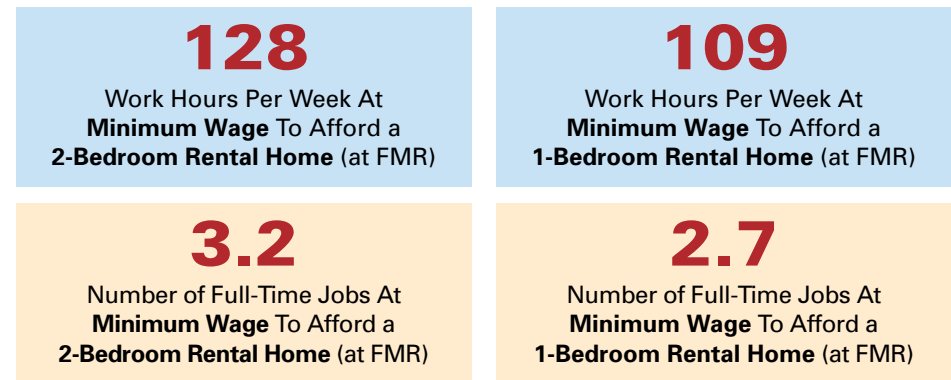
#11*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,211**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,036** monthly or **\$48,435** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.29
PER HOUR
STATE HOUSING
WAGE

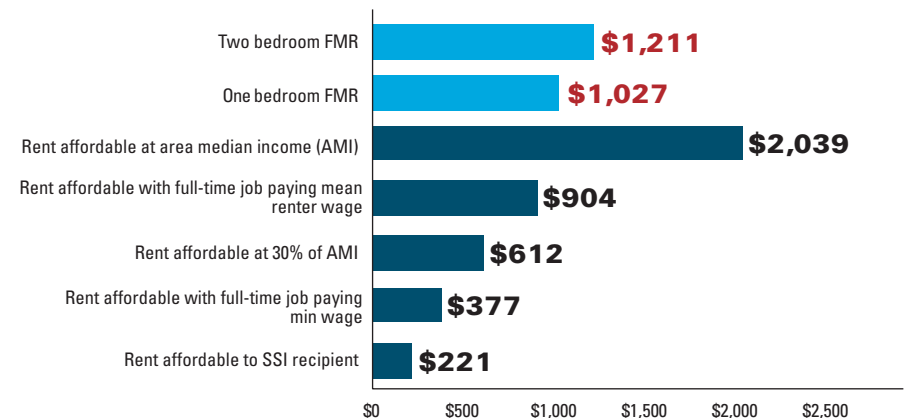
FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.38
2-Bedroom Housing Wage	\$23.29
Number of Renter Households	1,035,778
Percent Renters	34%



MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA *	\$33.58
Virginia Beach-Norfolk-Newport News HMFA *	\$21.73
Charlottesville HMFA	\$21.65
Rappahannock County	\$21.10
Winchester MSA	\$19.94

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Virginia	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Virginia	\$23.29	\$1,211	\$48,435	3.2	\$81,574	\$2,039	\$24,472	\$612	1,035,778	34%	\$17.38	\$904	1.3
Combined Nonmetro Areas	\$13.37	\$695	\$27,815	1.8	\$53,200	\$1,330	\$15,960	\$399	117,547	28%	\$10.78	\$560	1.2
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	\$16.92	\$880	\$35,200	2.3	\$71,900	\$1,798	\$21,570	\$539	19,188	47%	\$9.39	\$488	1.8
Buckingham County HMFA	\$13.21	\$687	\$27,480	1.8	\$52,800	\$1,320	\$15,840	\$396	1,256	22%	\$9.73	\$506	1.4
Charlottesville HMFA	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	28,726	36%	\$15.21	\$791	1.4
Culpeper County HMFA	\$19.17	\$997	\$39,880	2.6	\$76,800	\$1,920	\$23,040	\$576	4,492	27%	\$11.65	\$606	1.6
Floyd County HMFA	\$12.17	\$633	\$25,320	1.7	\$57,300	\$1,433	\$17,190	\$430	1,399	22%	\$11.58	\$602	1.1
Franklin County HMFA	\$14.25	\$741	\$29,640	2.0	\$58,000	\$1,450	\$17,400	\$435	5,239	23%	\$8.79	\$457	1.6
Giles County HMFA	\$12.67	\$659	\$26,360	1.7	\$56,200	\$1,405	\$16,860	\$422	1,731	24%	\$14.75	\$767	0.9
Harrisonburg MSA	\$15.44	\$803	\$32,120	2.1	\$64,700	\$1,618	\$19,410	\$485	17,659	38%	\$13.43	\$699	1.1
Kingsport-Bristol-Bristol MSA	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	10,951	28%	\$10.38	\$540	1.2
Lynchburg MSA	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	29,135	29%	\$12.25	\$637	1.2
Pulaski County HMFA	\$12.25	\$637	\$25,480	1.7	\$57,400	\$1,435	\$17,220	\$431	4,203	29%	\$11.23	\$584	1.1
Rappahannock County HMFA	\$21.10	\$1,097	\$43,880	2.9	\$74,800	\$1,870	\$22,440	\$561	781	24%	\$16.60	\$863	1.3
Richmond MSA	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	160,407	34%	\$16.28	\$846	1.2
Roanoke HMFA	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	34,632	33%	\$13.96	\$726	1.2
Staunton-Waynesboro MSA	\$15.85	\$824	\$32,960	2.2	\$64,500	\$1,613	\$19,350	\$484	14,112	30%	\$11.61	\$604	1.4
Virginia Beach-Norfolk-Newport News HMFA*	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	240,002	39%	\$14.28	\$743	1.5
Warren County HMFA	\$18.98	\$987	\$39,480	2.6	\$73,900	\$1,848	\$22,170	\$554	3,344	23%	\$10.67	\$555	1.8
Washington-Arlington-Alexandria HMFA *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	328,679	34%	\$23.30	\$1,212	1.4
Winchester MSA	\$19.94	\$1,037	\$41,480	2.8	\$68,100	\$1,703	\$20,430	\$511	12,295	31%	\$14.72	\$765	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Accomack County	\$13.71	\$713	\$28,520	1.9	\$51,100	\$1,278	\$15,330	\$383	4,042	29%	\$11.80	\$614	1.2
Albemarle County	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	13,572	35%	\$15.24	\$792	1.4
Alleghany County	\$12.17	\$633	\$25,320	1.7	\$57,800	\$1,445	\$17,340	\$434	1,444	21%	\$8.52	\$443	1.4
Amelia County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	880	19%	\$5.77	\$300	3.4
Amherst County	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,968	24%	\$9.89	\$514	1.5
Appomattox County	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	1,137	19%	\$5.14	\$267	3.0
Arlington County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	54,744	56%	\$31.61	\$1,644	1.1
Augusta County	\$15.85	\$824	\$32,960	2.2	\$64,500	\$1,613	\$19,350	\$484	5,809	21%	\$12.82	\$667	1.2
Bath County	\$12.17	\$633	\$25,320	1.7	\$57,400	\$1,435	\$17,220	\$431	651	30%	\$15.42	\$802	0.8
Bedford County	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	5,741	19%	\$10.24	\$532	1.5
Bland County	\$12.17	\$633	\$25,320	1.7	\$57,700	\$1,443	\$17,310	\$433	525	20%	\$12.83	\$667	0.9
Botetourt County	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	1,599	12%	\$12.57	\$654	1.3
Brunswick County	\$15.48	\$805	\$32,200	2.1	\$50,500	\$1,263	\$15,150	\$379	1,597	27%	\$9.29	\$483	1.7
Buchanan County	\$12.17	\$633	\$25,320	1.7	\$41,000	\$1,025	\$12,300	\$308	1,993	21%	\$14.55	\$757	0.8
Buckingham County	\$13.21	\$687	\$27,480	1.8	\$52,800	\$1,320	\$15,840	\$396	1,256	22%	\$9.73	\$506	1.4
Campbell County	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	5,219	24%	\$13.85	\$720	1.1
Caroline County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	2,115	19%	\$12.61	\$656	1.5
Carroll County	\$12.17	\$633	\$25,320	1.7	\$44,800	\$1,120	\$13,440	\$336	2,633	21%	\$7.96	\$414	1.5
Charles City County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	539	19%	\$13.51	\$703	1.4
Charlotte County	\$12.17	\$633	\$25,320	1.7	\$42,200	\$1,055	\$12,660	\$317	1,442	31%	\$10.94	\$569	1.1
Chesterfield County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	27,646	24%	\$13.76	\$715	1.4
Clarke County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	1,331	24%	\$12.73	\$662	2.6
Craig County	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	420	19%	\$7.99	\$415	2.1
Culpeper County	\$19.17	\$997	\$39,880	2.6	\$76,800	\$1,920	\$23,040	\$576	4,492	27%	\$11.65	\$606	1.6
Cumberland County	\$15.00	\$780	\$31,200	2.1	\$55,300	\$1,383	\$16,590	\$415	1,119	28%	\$11.24	\$584	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Virginia

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dickenson County	\$12.17	\$633	\$25,320	1.7	\$43,600	\$1,090	\$13,080	\$327	1,400	23%	\$10.47	\$544	1.2
Dinwiddie County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	2,322	23%	\$14.59	\$759	1.3
Essex County	\$17.00	\$884	\$35,360	2.3	\$54,700	\$1,368	\$16,410	\$410	1,143	26%	\$10.34	\$538	1.6
Fairfax County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	126,662	32%	\$27.08	\$1,408	1.2
Fauquier County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	4,921	21%	\$11.87	\$617	2.8
Floyd County	\$12.17	\$633	\$25,320	1.7	\$57,300	\$1,433	\$17,190	\$430	1,399	22%	\$11.58	\$602	1.1
Fluvanna County	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	1,767	18%	\$15.69	\$816	1.4
Franklin County	\$14.25	\$741	\$29,640	2.0	\$58,000	\$1,450	\$17,400	\$435	5,239	23%	\$8.79	\$457	1.6
Frederick County	\$19.94	\$1,037	\$41,480	2.8	\$68,100	\$1,703	\$20,430	\$511	6,445	22%	\$13.51	\$702	1.5
Giles County	\$12.67	\$659	\$26,360	1.7	\$56,200	\$1,405	\$16,860	\$422	1,731	24%	\$14.75	\$767	0.9
Gloucester County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	2,998	21%	\$9.62	\$500	2.3
Goochland County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	1,060	13%	\$21.32	\$1,109	0.9
Grayson County	\$12.17	\$633	\$25,320	1.7	\$39,600	\$990	\$11,880	\$297	1,736	26%	\$10.97	\$570	1.1
Greene County	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	1,599	22%	\$9.68	\$504	2.2
Greensville County	\$14.10	\$733	\$29,320	1.9	\$43,600	\$1,090	\$13,080	\$327	991	28%	\$10.10	\$525	1.4
Halifax County	\$12.17	\$633	\$25,320	1.7	\$48,700	\$1,218	\$14,610	\$365	3,956	28%	\$10.38	\$540	1.2
Hanover County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	7,115	19%	\$10.59	\$550	1.8
Henrico County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	46,248	37%	\$17.38	\$904	1.1
Henry County	\$12.17	\$633	\$25,320	1.7	\$44,500	\$1,113	\$13,350	\$334	5,704	25%	\$11.20	\$582	1.1
Highland County	\$12.17	\$633	\$25,320	1.7	\$57,500	\$1,438	\$17,250	\$431	188	18%	\$8.04	\$418	1.5
Isle of Wight County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	3,020	22%	\$9.87	\$513	2.2
James City County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	7,016	25%	\$9.73	\$506	2.2
King and Queen County	\$17.92	\$932	\$37,280	2.5	\$54,200	\$1,355	\$16,260	\$407	698	24%	\$16.86	\$877	1.1
King George County	\$18.52	\$963	\$38,520	2.6	\$96,900	\$2,423	\$29,070	\$727	2,259	27%	\$18.10	\$941	1.0
King William County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	1,105	18%	\$12.92	\$672	1.5
Lancaster County	\$17.54	\$912	\$36,480	2.4	\$65,800	\$1,645	\$19,740	\$494	1,290	25%	\$11.19	\$582	1.6

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

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Virginia

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lee County	\$12.17	\$633	\$25,320	1.7	\$42,600	\$1,065	\$12,780	\$320	2,539	27%	\$7.98	\$415	1.5
Loudoun County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	25,971	23%	\$17.94	\$933	1.9
Louisa County	\$17.69	\$920	\$36,800	2.4	\$70,600	\$1,765	\$21,180	\$530	2,625	20%	\$15.90	\$827	1.1
Lunenburg County	\$13.00	\$676	\$27,040	1.8	\$45,600	\$1,140	\$13,680	\$342	1,190	26%	\$8.84	\$460	1.5
Madison County	\$17.21	\$895	\$35,800	2.4	\$62,100	\$1,553	\$18,630	\$466	1,368	27%	\$11.11	\$578	1.5
Mathews County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	654	17%	\$8.09	\$421	2.7
Mecklenburg County	\$12.75	\$663	\$26,520	1.8	\$51,500	\$1,288	\$15,450	\$386	3,240	26%	\$9.26	\$482	1.4
Middlesex County	\$18.71	\$973	\$38,920	2.6	\$65,900	\$1,648	\$19,770	\$494	729	17%	\$9.34	\$485	2.0
Montgomery County	\$16.92	\$880	\$35,200	2.3	\$71,900	\$1,798	\$21,570	\$539	16,106	46%	\$9.38	\$488	1.8
Nelson County	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	1,771	28%	\$11.07	\$576	2.0
New Kent County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	1,059	15%	\$11.72	\$609	1.6
Northampton County	\$15.58	\$810	\$32,400	2.1	\$52,500	\$1,313	\$15,750	\$394	1,634	31%	\$9.97	\$519	1.6
Northumberland County	\$14.81	\$770	\$30,800	2.0	\$61,200	\$1,530	\$18,360	\$459	955	16%	\$9.91	\$515	1.5
Nottoway County	\$13.17	\$685	\$27,400	1.8	\$55,700	\$1,393	\$16,710	\$418	1,938	35%	\$10.20	\$530	1.3
Orange County	\$14.75	\$767	\$30,680	2.0	\$73,400	\$1,835	\$22,020	\$551	3,141	25%	\$9.04	\$470	1.6
Page County	\$12.77	\$664	\$26,560	1.8	\$51,300	\$1,283	\$15,390	\$385	2,776	30%	\$10.11	\$526	1.3
Patrick County	\$12.17	\$633	\$25,320	1.7	\$43,600	\$1,090	\$13,080	\$327	1,816	23%	\$8.05	\$419	1.5
Pittsylvania County	\$12.17	\$633	\$25,320	1.7	\$50,500	\$1,263	\$15,150	\$379	6,083	23%	\$10.59	\$551	1.1
Powhatan County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	1,231	13%	\$10.60	\$551	1.8
Prince Edward County	\$15.42	\$802	\$32,080	2.1	\$53,300	\$1,333	\$15,990	\$400	2,608	35%	\$9.83	\$511	1.6
Prince George County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	3,267	29%	\$15.02	\$781	1.3
Prince William County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	39,050	29%	\$12.35	\$642	2.7
Pulaski County	\$12.25	\$637	\$25,480	1.7	\$57,400	\$1,435	\$17,220	\$431	4,203	29%	\$11.23	\$584	1.1
Rappahannock County	\$21.10	\$1,097	\$43,880	2.9	\$74,800	\$1,870	\$22,440	\$561	781	24%	\$16.60	\$863	1.3
Richmond County	\$13.60	\$707	\$28,280	1.9	\$67,800	\$1,695	\$20,340	\$509	737	26%	\$11.42	\$594	1.2
Roanoke County	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	9,668	25%	\$13.02	\$677	1.3

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Virginia

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rockbridge County	\$13.58	\$706	\$28,240	1.9	\$59,800	\$1,495	\$17,940	\$449	2,392	26%	\$10.15	\$528	1.3
Rockingham County	\$15.44	\$803	\$32,120	2.1	\$64,700	\$1,618	\$19,410	\$485	7,176	24%	\$14.31	\$744	1.1
Russell County	\$12.17	\$633	\$25,320	1.7	\$50,000	\$1,250	\$15,000	\$375	2,431	22%	\$8.13	\$423	1.5
Scott County	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	2,090	22%	\$7.48	\$389	1.6
Shenandoah County	\$15.23	\$792	\$31,680	2.1	\$58,100	\$1,453	\$17,430	\$436	4,679	27%	\$9.81	\$510	1.6
Smyth County	\$12.17	\$633	\$25,320	1.7	\$48,800	\$1,220	\$14,640	\$366	3,853	30%	\$10.24	\$532	1.2
Southampton County	\$14.38	\$748	\$29,920	2.0	\$56,900	\$1,423	\$17,070	\$427	2,026	30%	\$8.74	\$455	1.6
Spotsylvania County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	10,234	24%	\$12.38	\$644	2.7
Stafford County *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	10,091	23%	\$11.74	\$610	2.9
Surry County	\$12.40	\$645	\$25,800	1.7	\$65,400	\$1,635	\$19,620	\$491	534	20%	\$20.31	\$1,056	0.6
Sussex County	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	1,088	35%	\$10.82	\$563	1.8
Tazewell County	\$12.17	\$633	\$25,320	1.7	\$48,200	\$1,205	\$14,460	\$362	4,394	25%	\$9.31	\$484	1.3
Warren County	\$18.98	\$987	\$39,480	2.6	\$73,900	\$1,848	\$22,170	\$554	3,344	23%	\$10.67	\$555	1.8
Washington County	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	5,400	24%	\$10.88	\$566	1.1
Westmoreland County	\$14.35	\$746	\$29,840	2.0	\$59,600	\$1,490	\$17,880	\$447	1,765	25%	\$8.93	\$464	1.6
Wise County	\$12.17	\$633	\$25,320	1.7	\$49,700	\$1,243	\$14,910	\$373	4,627	30%	\$7.64	\$397	1.6
Wythe County	\$12.17	\$633	\$25,320	1.7	\$51,900	\$1,298	\$15,570	\$389	3,593	30%	\$9.12	\$474	1.3
York County *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	6,485	27%	\$11.81	\$614	1.8
Alexandria city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	38,469	58%	\$24.54	\$1,276	1.4
Bedford city †													
Bristol city	\$12.23	\$636	\$25,440	1.7	\$54,500	\$1,363	\$16,350	\$409	3,461	45%	\$10.61	\$552	1.2
Buena Vista city	\$13.58	\$706	\$28,240	1.9	\$59,800	\$1,495	\$17,940	\$449	1,132	41%	\$11.94	\$621	1.1
Charlottesville city	\$21.65	\$1,126	\$45,040	3.0	\$76,600	\$1,915	\$22,980	\$575	10,017	56%	\$16.16	\$840	1.3
Chesapeake city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	24,144	30%	\$12.25	\$637	1.8
Colonial Heights city	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	2,645	37%	\$9.43	\$490	2.0
Covington city	\$12.17	\$633	\$25,320	1.7	\$57,800	\$1,445	\$17,340	\$434	642	26%	\$19.46	\$1,012	0.6

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Virginia

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Danville city	\$12.17	\$633	\$25,320	1.7	\$50,500	\$1,263	\$15,150	\$379	8,546	46%	\$11.63	\$605	1.0
Emporia city	\$14.10	\$733	\$29,320	1.9	\$43,600	\$1,090	\$13,080	\$327	1,409	57%	\$10.59	\$551	1.3
Fairfax city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	2,542	30%	\$15.07	\$783	2.2
Falls Church city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	2,135	41%	\$16.36	\$851	2.1
Franklin city	\$14.38	\$748	\$29,920	2.0	\$56,900	\$1,423	\$17,070	\$427	1,805	52%	\$12.19	\$634	1.2
Fredericksburg city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	6,607	66%	\$15.53	\$808	2.2
Galax city	\$12.17	\$633	\$25,320	1.7	\$44,800	\$1,120	\$13,440	\$336	1,196	40%	\$8.20	\$426	1.5
Hampton city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	22,454	42%	\$12.64	\$657	1.7
Harrisonburg city	\$15.44	\$803	\$32,120	2.1	\$64,700	\$1,618	\$19,410	\$485	10,483	64%	\$12.45	\$647	1.2
Hopewell city	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	4,236	49%	\$20.72	\$1,077	0.9
Lexington city	\$13.58	\$706	\$28,240	1.9	\$59,800	\$1,495	\$17,940	\$449	697	43%	\$12.26	\$638	1.1
Lynchburg city	\$15.17	\$789	\$31,560	2.1	\$62,300	\$1,558	\$18,690	\$467	14,070	49%	\$13.08	\$680	1.2
Manassas city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	4,445	36%	\$20.38	\$1,060	1.6
Manassas Park city *	\$33.58	\$1,746	\$69,840	4.6	\$110,300	\$2,758	\$33,090	\$827	1,477	31%	\$21.14	\$1,099	1.6
Martinsville city	\$12.17	\$633	\$25,320	1.7	\$44,500	\$1,113	\$13,350	\$334	2,761	47%	\$10.49	\$545	1.2
Newport News city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	34,379	50%	\$18.02	\$937	1.2
Norfolk city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	49,192	57%	\$17.41	\$905	1.2
Norton city	\$12.17	\$633	\$25,320	1.7	\$49,700	\$1,243	\$14,910	\$373	875	49%	\$12.37	\$643	1.0
Petersburg city	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	7,502	59%	\$14.19	\$738	1.4
Poquoson city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	831	18%	\$8.74	\$455	2.5
Portsmouth city *	\$21.73	\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	16,628	45%	\$13.94	\$725	1.6
Radford city	\$16.92	\$880	\$35,200	2.3	\$71,900	\$1,798	\$21,570	\$539	3,082	56%	\$9.41	\$489	1.8
Richmond city	\$19.33	\$1,005	\$40,200	2.7	\$78,700	\$1,968	\$23,610	\$590	50,349	58%	\$20.51	\$1,067	0.9
Roanoke city	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	19,551	46%	\$14.48	\$753	1.2
Salem city	\$16.85	\$876	\$35,040	2.3	\$66,900	\$1,673	\$20,070	\$502	3,394	34%	\$14.88	\$774	1.1
Staunton city	\$15.85	\$824	\$32,960	2.2	\$64,500	\$1,613	\$19,350	\$484	4,487	43%	\$9.55	\$497	1.7

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

Virginia	FY17 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Suffolk city *	\$21.73		\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	9,108	29%	\$11.70	\$608	1.9
Virginia Beach city *	\$21.73		\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	60,641	36%	\$13.92	\$724	1.6
Waynesboro city	\$15.85		\$824	\$32,960	2.2	\$64,500	\$1,613	\$19,350	\$484	3,816	42%	\$10.62	\$552	1.5
Williamsburg city *	\$21.73		\$1,130	\$45,200	3.0	\$73,000	\$1,825	\$21,900	\$548	2,452	54%	\$10.98	\$571	2.0
Winchester city	\$19.94		\$1,037	\$41,480	2.8	\$68,100	\$1,703	\$20,430	\$511	5,850	55%	\$16.03	\$833	1.2

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

10*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,229**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,098** monthly or **\$49,177** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$17.77
2-Bedroom Housing Wage	\$23.64
Number of Renter Households	1,000,841
Percent Renters	37%

86
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

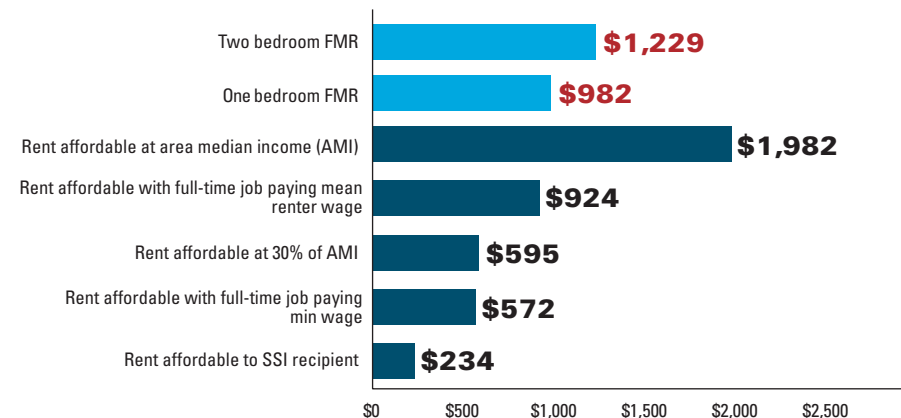
69
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Seattle-Bellevue HMFA	\$29.69
Portland-Vancouver-Hillsboro MSA	\$23.88
Tacoma HMFA *	\$21.96
San Juan County	\$20.73
Olympia-Tumwater MSA	\$20.60

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



Washington

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	\$23.64	\$1,229	\$49,177	2.1	\$79,288	\$1,982	\$23,786	\$595	1,000,841	37%	\$17.77	\$924	1.3
Combined Nonmetro Areas	\$16.18	\$841	\$33,656	1.5	\$61,289	\$1,532	\$18,387	\$460	93,004	33%	\$10.68	\$555	1.5
<u>Metropolitan Areas</u>													
Bellingham MSA	\$18.62	\$968	\$38,720	1.7	\$68,300	\$1,708	\$20,490	\$512	29,408	37%	\$11.83	\$615	1.6
Bremerton-Silverdale MSA	\$19.98	\$1,039	\$41,560	1.8	\$77,100	\$1,928	\$23,130	\$578	32,068	33%	\$11.94	\$621	1.7
Columbia County HMFA	\$13.94	\$725	\$29,000	1.3	\$51,900	\$1,298	\$15,570	\$389	443	26%	\$10.85	\$564	1.3
Kennewick-Richland MSA	\$16.35	\$850	\$34,000	1.5	\$65,100	\$1,628	\$19,530	\$488	30,052	33%	\$13.28	\$691	1.2
Lewiston MSA	\$13.75	\$715	\$28,600	1.3	\$54,200	\$1,355	\$16,260	\$407	3,082	33%	\$11.37	\$591	1.2
Longview MSA	\$14.33	\$745	\$29,800	1.3	\$52,100	\$1,303	\$15,630	\$391	13,672	34%	\$12.76	\$664	1.1
Mount Vernon-Anacortes MSA	\$18.42	\$958	\$38,320	1.7	\$66,300	\$1,658	\$19,890	\$497	15,231	33%	\$12.60	\$655	1.5
Olympia-Tumwater MSA	\$20.60	\$1,071	\$42,840	1.9	\$76,300	\$1,908	\$22,890	\$572	36,369	35%	\$13.71	\$713	1.5
Pend Oreille County HMFA	\$14.10	\$733	\$29,320	1.3	\$49,600	\$1,240	\$14,880	\$372	1,327	25%	\$12.30	\$639	1.1
Portland-Vancouver-Hillsboro MSA	\$23.88	\$1,242	\$49,680	2.2	\$74,700	\$1,868	\$22,410	\$560	59,390	36%	\$14.99	\$779	1.6
Seattle-Bellevue HMFA	\$29.69	\$1,544	\$61,760	2.7	\$96,000	\$2,400	\$28,800	\$720	442,529	40%	\$22.28	\$1,159	1.3
Spokane HMFA *	\$16.71	\$869	\$34,760	1.5	\$65,700	\$1,643	\$19,710	\$493	70,375	37%	\$12.08	\$628	1.4
Stevens County HMFA	\$13.63	\$709	\$28,360	1.2	\$54,400	\$1,360	\$16,320	\$408	4,414	25%	\$10.37	\$539	1.3
Tacoma HMFA *	\$21.96	\$1,142	\$45,680	2.0	\$74,500	\$1,863	\$22,350	\$559	118,426	39%	\$14.72	\$765	1.5
Walla Walla County HMFA	\$14.73	\$766	\$30,640	1.3	\$62,900	\$1,573	\$18,870	\$472	7,752	36%	\$11.44	\$595	1.3
Wenatchee MSA	\$15.54	\$808	\$32,320	1.4	\$62,800	\$1,570	\$18,840	\$471	13,296	32%	\$11.97	\$623	1.3
Yakima MSA	\$15.65	\$814	\$32,560	1.4	\$52,200	\$1,305	\$15,660	\$392	30,003	38%	\$11.27	\$586	1.4
<u>Counties</u>													
Adams County	\$13.13	\$683	\$27,320	1.2	\$49,900	\$1,248	\$14,970	\$374	2,014	35%	\$11.90	\$619	1.1

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

1: BR = Bedroom

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FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Asotin County	\$13.75	\$715	\$28,600	1.3	\$54,200	\$1,355	\$16,260	\$407	3,082	33%	\$11.37	\$591	1.2
Benton County	\$16.35	\$850	\$34,000	1.5	\$65,100	\$1,628	\$19,530	\$488	21,922	33%	\$14.55	\$756	1.1
Chelan County	\$15.54	\$808	\$32,320	1.4	\$62,800	\$1,570	\$18,840	\$471	9,291	34%	\$12.40	\$645	1.3
Clallam County	\$17.90	\$931	\$37,240	1.6	\$62,300	\$1,558	\$18,690	\$467	9,457	30%	\$10.00	\$520	1.8
Clark County	\$23.88	\$1,242	\$49,680	2.2	\$74,700	\$1,868	\$22,410	\$560	58,058	36%	\$15.07	\$784	1.6
Columbia County	\$13.94	\$725	\$29,000	1.3	\$51,900	\$1,298	\$15,570	\$389	443	26%	\$10.85	\$564	1.3
Cowlitz County	\$14.33	\$745	\$29,800	1.3	\$52,100	\$1,303	\$15,630	\$391	13,672	34%	\$12.76	\$664	1.1
Douglas County	\$15.54	\$808	\$32,320	1.4	\$62,800	\$1,570	\$18,840	\$471	4,005	28%	\$10.34	\$537	1.5
Ferry County	\$14.06	\$731	\$29,240	1.3	\$44,600	\$1,115	\$13,380	\$335	894	29%	\$8.99	\$467	1.6
Franklin County	\$16.35	\$850	\$34,000	1.5	\$65,100	\$1,628	\$19,530	\$488	8,130	33%	\$10.05	\$522	1.6
Garfield County †	\$13.10	\$681	\$27,240	1.2	\$60,600	\$1,515	\$18,180	\$455	303	32%			
Grant County	\$14.81	\$770	\$30,800	1.3	\$59,600	\$1,490	\$17,880	\$447	11,989	39%	\$12.05	\$627	1.2
Grays Harbor County	\$14.52	\$755	\$30,200	1.3	\$51,400	\$1,285	\$15,420	\$386	8,767	32%	\$11.41	\$594	1.3
Island County	\$18.92	\$984	\$39,360	1.7	\$77,300	\$1,933	\$23,190	\$580	10,678	32%	\$10.62	\$552	1.8
Jefferson County	\$18.56	\$965	\$38,600	1.7	\$63,700	\$1,593	\$19,110	\$478	3,350	25%	\$9.37	\$487	2.0
King County	\$29.69	\$1,544	\$61,760	2.7	\$96,000	\$2,400	\$28,800	\$720	349,019	43%	\$23.30	\$1,212	1.3
Kitsap County	\$19.98	\$1,039	\$41,560	1.8	\$77,100	\$1,928	\$23,130	\$578	32,068	33%	\$11.94	\$621	1.7
Kittitas County	\$16.81	\$874	\$34,960	1.5	\$67,200	\$1,680	\$20,160	\$504	7,186	42%	\$7.42	\$386	2.3
Klickitat County	\$15.71	\$817	\$32,680	1.4	\$53,300	\$1,333	\$15,990	\$400	2,468	31%	\$13.75	\$715	1.1
Lewis County	\$15.15	\$788	\$31,520	1.4	\$60,000	\$1,500	\$18,000	\$450	9,627	33%	\$13.24	\$689	1.1
Lincoln County	\$13.10	\$681	\$27,240	1.2	\$64,000	\$1,600	\$19,200	\$480	919	21%	\$11.33	\$589	1.2
Mason County	\$18.40	\$957	\$38,280	1.7	\$60,500	\$1,513	\$18,150	\$454	5,307	23%	\$8.68	\$451	2.1
Okanogan County	\$14.15	\$736	\$29,440	1.3	\$49,000	\$1,225	\$14,700	\$368	5,293	32%	\$7.49	\$390	1.9
Pacific County	\$16.13	\$839	\$33,560	1.5	\$52,700	\$1,318	\$15,810	\$395	2,526	28%	\$9.45	\$491	1.7
Pend Oreille County	\$14.10	\$733	\$29,320	1.3	\$49,600	\$1,240	\$14,880	\$372	1,327	25%	\$12.30	\$639	1.1
Pierce County *	\$21.96	\$1,142	\$45,680	2.0	\$74,500	\$1,863	\$22,350	\$559	118,426	39%	\$14.72	\$765	1.5

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Juan County	\$20.73	\$1,078	\$43,120	1.9	\$67,600	\$1,690	\$20,280	\$507	2,201	29%	\$9.63	\$501	2.2
Skagit County	\$18.42	\$958	\$38,320	1.7	\$66,300	\$1,658	\$19,890	\$497	15,231	33%	\$12.60	\$655	1.5
Skamania County	\$23.88	\$1,242	\$49,680	2.2	\$74,700	\$1,868	\$22,410	\$560	1,332	30%	\$8.50	\$442	2.8
Snohomish County	\$29.69	\$1,544	\$61,760	2.7	\$96,000	\$2,400	\$28,800	\$720	93,510	34%	\$17.53	\$911	1.7
Spokane County *	\$16.71	\$869	\$34,760	1.5	\$65,700	\$1,643	\$19,710	\$493	70,375	37%	\$12.08	\$628	1.4
Stevens County	\$13.63	\$709	\$28,360	1.2	\$54,400	\$1,360	\$16,320	\$408	4,414	25%	\$10.37	\$539	1.3
Thurston County	\$20.60	\$1,071	\$42,840	1.9	\$76,300	\$1,908	\$22,890	\$572	36,369	35%	\$13.71	\$713	1.5
Wahkiakum County	\$13.10	\$681	\$27,240	1.2	\$51,100	\$1,278	\$15,330	\$383	364	21%	\$6.07	\$315	2.2
Walla Walla County	\$14.73	\$766	\$30,640	1.3	\$62,900	\$1,573	\$18,870	\$472	7,752	36%	\$11.44	\$595	1.3
Whatcom County	\$18.62	\$968	\$38,720	1.7	\$68,300	\$1,708	\$20,490	\$512	29,408	37%	\$11.83	\$615	1.6
Whitman County	\$14.73	\$766	\$30,640	1.3	\$67,200	\$1,680	\$20,160	\$504	9,661	56%	\$10.40	\$541	1.4
Yakima County	\$15.65	\$814	\$32,560	1.4	\$52,200	\$1,305	\$15,660	\$392	30,003	38%	\$11.27	\$586	1.4

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

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#48*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$754**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,512** monthly or **\$30,149** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.49
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$11.14
2-Bedroom Housing Wage	\$14.49
Number of Renter Households	203,624
Percent Renters	27%

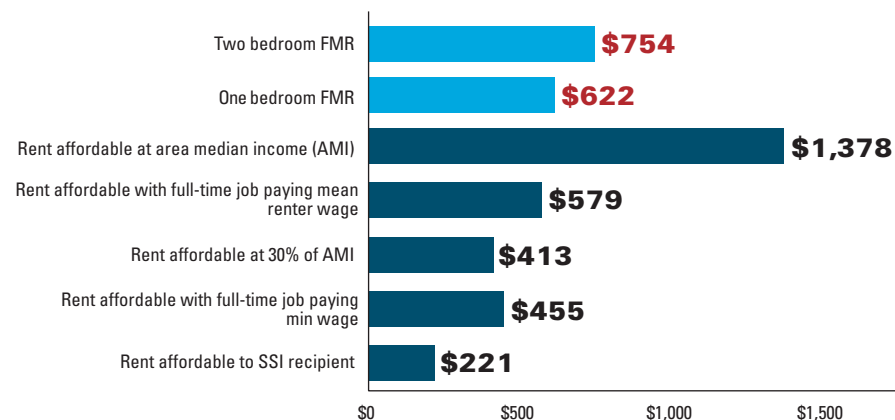
66
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

55
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Winchester MSA	\$19.94
Martinsburg HMFA	\$18.10
Jefferson County	\$17.54
Putnam County	\$16.25
Morgantown MSA	\$15.94



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$14.49	\$754	\$30,149	1.7	\$55,111	\$1,378	\$16,533	\$413	203,624	27%	\$11.14	\$579	1.3
Combined Nonmetro Areas	\$13.67	\$711	\$28,437	1.6	\$50,018	\$1,250	\$15,005	\$375	68,124	24%	\$10.72	\$557	1.3
<u>Metropolitan Areas</u>													
Boone County HMFA	\$13.10	\$681	\$27,240	1.5	\$55,800	\$1,395	\$16,740	\$419	2,237	23%	\$12.53	\$651	1.0
Charleston HMFA	\$14.35	\$746	\$29,840	1.6	\$53,000	\$1,325	\$15,900	\$398	25,731	30%	\$13.47	\$700	1.1
Cumberland MSA	\$13.13	\$683	\$27,320	1.5	\$53,900	\$1,348	\$16,170	\$404	4,809	43%	\$11.47	\$596	1.1
Fayette County HMFA	\$13.10	\$681	\$27,240	1.5	\$44,100	\$1,103	\$13,230	\$331	4,100	23%	\$10.89	\$566	1.2
Huntington-Ashland HMFA	\$13.40	\$697	\$27,880	1.5	\$52,400	\$1,310	\$15,720	\$393	19,405	34%	\$9.74	\$506	1.4
Jefferson County HMFA	\$17.54	\$912	\$36,480	2.0	\$80,200	\$2,005	\$24,060	\$602	5,280	26%	\$9.20	\$478	1.9
Lincoln County HMFA	\$13.10	\$681	\$27,240	1.5	\$45,500	\$1,138	\$13,650	\$341	1,845	23%	\$8.41	\$437	1.6
Martinsburg HMFA	\$18.10	\$941	\$37,640	2.1	\$71,400	\$1,785	\$21,420	\$536	10,999	27%	\$10.75	\$559	1.7
Morgantown MSA	\$15.94	\$829	\$33,160	1.8	\$64,100	\$1,603	\$19,230	\$481	18,391	37%	\$11.06	\$575	1.4
Parkersburg-Vienna MSA	\$14.33	\$745	\$29,800	1.6	\$57,000	\$1,425	\$17,100	\$428	10,850	28%	\$10.29	\$535	1.4
Putnam County HMFA	\$16.25	\$845	\$33,800	1.9	\$69,700	\$1,743	\$20,910	\$523	3,708	17%	\$12.52	\$651	1.3
Raleigh County HMFA	\$13.44	\$699	\$27,960	1.5	\$52,400	\$1,310	\$15,720	\$393	8,495	27%	\$10.47	\$545	1.3
Weirton-Steubenville MSA	\$13.71	\$713	\$28,520	1.6	\$53,800	\$1,345	\$16,140	\$404	6,105	27%	\$10.98	\$571	1.2
Wheeling MSA	\$14.54	\$756	\$30,240	1.7	\$56,100	\$1,403	\$16,830	\$421	8,893	28%	\$11.28	\$587	1.3
Winchester MSA	\$19.94	\$1,037	\$41,480	2.3	\$68,100	\$1,703	\$20,430	\$511	4,652	46%	\$10.70	\$557	1.9
<u>Counties</u>													
Barbour County	\$13.10	\$681	\$27,240	1.5	\$45,200	\$1,130	\$13,560	\$339	1,635	27%	\$8.01	\$416	1.6
Berkeley County	\$18.10	\$941	\$37,640	2.1	\$71,400	\$1,785	\$21,420	\$536	10,999	27%	\$10.75	\$559	1.7
Boone County	\$13.10	\$681	\$27,240	1.5	\$55,800	\$1,395	\$16,740	\$419	2,237	23%	\$12.53	\$651	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Braxton County	\$13.10	\$681	\$27,240	1.5	\$46,200	\$1,155	\$13,860	\$347	1,405	25%	\$9.50	\$494	1.4
Brooke County	\$13.71	\$713	\$28,520	1.6	\$53,800	\$1,345	\$16,140	\$404	2,682	27%	\$10.43	\$542	1.3
Cabell County	\$13.40	\$697	\$27,880	1.5	\$52,400	\$1,310	\$15,720	\$393	15,552	39%	\$9.78	\$509	1.4
Calhoun County	\$13.10	\$681	\$27,240	1.5	\$37,000	\$925	\$11,100	\$278	606	20%	\$9.14	\$475	1.4
Clay County	\$14.35	\$746	\$29,840	1.6	\$53,000	\$1,325	\$15,900	\$398	614	18%	\$6.29	\$327	2.3
Doddridge County	\$13.88	\$722	\$28,880	1.6	\$48,900	\$1,223	\$14,670	\$367	386	14%	\$13.46	\$700	1.0
Fayette County	\$13.10	\$681	\$27,240	1.5	\$44,100	\$1,103	\$13,230	\$331	4,100	23%	\$10.89	\$566	1.2
Gilmer County	\$13.10	\$681	\$27,240	1.5	\$51,700	\$1,293	\$15,510	\$388	620	23%	\$8.77	\$456	1.5
Grant County	\$13.79	\$717	\$28,680	1.6	\$50,900	\$1,273	\$15,270	\$382	889	21%	\$13.35	\$694	1.0
Greenbrier County	\$13.77	\$716	\$28,640	1.6	\$52,400	\$1,310	\$15,720	\$393	4,091	27%	\$10.00	\$520	1.4
Hampshire County	\$19.94	\$1,037	\$41,480	2.3	\$68,100	\$1,703	\$20,430	\$511	4,652	46%	\$10.70	\$557	1.9
Hancock County	\$13.71	\$713	\$28,520	1.6	\$53,800	\$1,345	\$16,140	\$404	3,423	27%	\$11.43	\$594	1.2
Hardy County	\$13.10	\$681	\$27,240	1.5	\$47,100	\$1,178	\$14,130	\$353	1,227	24%	\$10.38	\$540	1.3
Harrison County	\$14.65	\$762	\$30,480	1.7	\$56,300	\$1,408	\$16,890	\$422	7,260	26%	\$11.27	\$586	1.3
Jackson County	\$13.10	\$681	\$27,240	1.5	\$56,200	\$1,405	\$16,860	\$422	2,450	22%	\$10.92	\$568	1.2
Jefferson County	\$17.54	\$912	\$36,480	2.0	\$80,200	\$2,005	\$24,060	\$602	5,280	26%	\$9.20	\$478	1.9
Kanawha County	\$14.35	\$746	\$29,840	1.6	\$53,000	\$1,325	\$15,900	\$398	25,117	31%	\$13.55	\$704	1.1
Lewis County	\$14.12	\$734	\$29,360	1.6	\$48,100	\$1,203	\$14,430	\$361	1,935	30%	\$15.41	\$801	0.9
Lincoln County	\$13.10	\$681	\$27,240	1.5	\$45,500	\$1,138	\$13,650	\$341	1,845	23%	\$8.41	\$437	1.6
Logan County	\$13.15	\$684	\$27,360	1.5	\$48,900	\$1,223	\$14,670	\$367	3,381	24%	\$12.12	\$630	1.1
McDowell County	\$13.10	\$681	\$27,240	1.5	\$34,100	\$853	\$10,230	\$256	1,903	23%	\$10.57	\$549	1.2
Marion County	\$15.29	\$795	\$31,800	1.7	\$56,500	\$1,413	\$16,950	\$424	5,263	23%	\$10.96	\$570	1.4
Marshall County	\$14.54	\$756	\$30,240	1.7	\$56,100	\$1,403	\$16,830	\$421	3,068	23%	\$14.80	\$770	1.0
Mason County	\$13.10	\$681	\$27,240	1.5	\$46,700	\$1,168	\$14,010	\$350	2,224	21%	\$12.03	\$626	1.1
Mercer County	\$13.10	\$681	\$27,240	1.5	\$47,700	\$1,193	\$14,310	\$358	7,131	28%	\$9.49	\$493	1.4
Mineral County	\$13.13	\$683	\$27,320	1.5	\$53,900	\$1,348	\$16,170	\$404	4,809	43%	\$11.47	\$596	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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 FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mingo County	\$14.38	\$748	\$29,920	1.6	\$47,600	\$1,190	\$14,280	\$357	2,612	24%	\$12.54	\$652	1.1
Monongalia County	\$15.94	\$829	\$33,160	1.8	\$64,100	\$1,603	\$19,230	\$481	15,862	43%	\$11.28	\$587	1.4
Monroe County	\$13.10	\$681	\$27,240	1.5	\$46,200	\$1,155	\$13,860	\$347	1,122	19%	\$10.69	\$556	1.2
Morgan County	\$15.54	\$808	\$32,320	1.8	\$54,000	\$1,350	\$16,200	\$405	2,154	29%	\$11.52	\$599	1.3
Nicholas County	\$13.10	\$681	\$27,240	1.5	\$50,300	\$1,258	\$15,090	\$377	2,247	21%	\$8.47	\$441	1.5
Ohio County	\$14.54	\$756	\$30,240	1.7	\$56,100	\$1,403	\$16,830	\$421	5,825	32%	\$10.07	\$523	1.4
Pendleton County	\$13.10	\$681	\$27,240	1.5	\$51,300	\$1,283	\$15,390	\$385	665	21%	\$11.97	\$623	1.1
Pleasants County	\$13.98	\$727	\$29,080	1.6	\$57,800	\$1,445	\$17,340	\$434	486	17%	\$16.94	\$881	0.8
Pocahontas County	\$13.13	\$683	\$27,320	1.5	\$48,300	\$1,208	\$14,490	\$362	724	19%	\$8.42	\$438	1.6
Preston County	\$15.94	\$829	\$33,160	1.8	\$64,100	\$1,603	\$19,230	\$481	2,529	20%	\$9.09	\$473	1.8
Putnam County	\$16.25	\$845	\$33,800	1.9	\$69,700	\$1,743	\$20,910	\$523	3,708	17%	\$12.52	\$651	1.3
Raleigh County	\$13.44	\$699	\$27,960	1.5	\$52,400	\$1,310	\$15,720	\$393	8,495	27%	\$10.47	\$545	1.3
Randolph County	\$13.21	\$687	\$27,480	1.5	\$51,300	\$1,283	\$15,390	\$385	3,128	27%	\$9.01	\$469	1.5
Ritchie County	\$13.10	\$681	\$27,240	1.5	\$51,000	\$1,275	\$15,300	\$383	812	21%	\$9.33	\$485	1.4
Roane County	\$13.10	\$681	\$27,240	1.5	\$42,400	\$1,060	\$12,720	\$318	1,386	24%	\$9.10	\$473	1.4
Summers County	\$13.10	\$681	\$27,240	1.5	\$48,100	\$1,203	\$14,430	\$361	1,210	22%	\$9.30	\$483	1.4
Taylor County	\$13.10	\$681	\$27,240	1.5	\$51,500	\$1,288	\$15,450	\$386	1,423	21%	\$11.66	\$606	1.1
Tucker County	\$13.33	\$693	\$27,720	1.5	\$52,900	\$1,323	\$15,870	\$397	628	21%	\$9.17	\$477	1.5
Tyler County	\$13.10	\$681	\$27,240	1.5	\$51,700	\$1,293	\$15,510	\$388	827	23%	\$10.28	\$535	1.3
Upshur County	\$13.23	\$688	\$27,520	1.5	\$49,900	\$1,248	\$14,970	\$374	2,183	24%	\$11.42	\$594	1.2
Wayne County	\$13.40	\$697	\$27,880	1.5	\$52,400	\$1,310	\$15,720	\$393	3,853	23%	\$9.37	\$487	1.4
Webster County	\$13.73	\$714	\$28,560	1.6	\$35,600	\$890	\$10,680	\$267	1,018	26%	\$8.30	\$432	1.7
Wetzel County	\$13.10	\$681	\$27,240	1.5	\$53,000	\$1,325	\$15,900	\$398	1,355	21%	\$6.45	\$335	2.0
Wirt County †	\$14.33	\$745	\$29,800	1.6	\$57,000	\$1,425	\$17,100	\$428	449	18%			
Wood County	\$14.33	\$745	\$29,800	1.6	\$57,000	\$1,425	\$17,100	\$428	10,401	29%	\$10.29	\$535	1.4
Wyoming County	\$13.10	\$681	\$27,240	1.5	\$47,400	\$1,185	\$14,220	\$356	1,738	19%	\$13.03	\$678	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$838**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,792** monthly or **\$33,501** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.89
2-Bedroom Housing Wage	\$16.11
Number of Renter Households	751,910
Percent Renters	33%

89
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

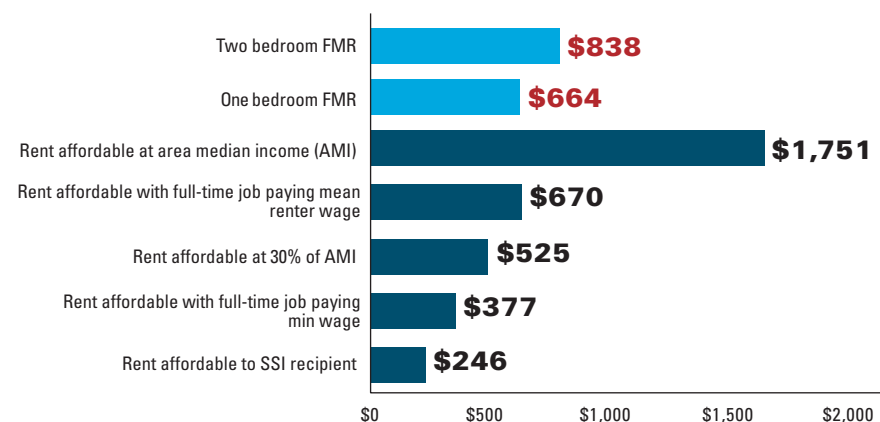
70
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$20.88
Madison HMFA	\$18.54
Milwaukee-Waukesha-West Allis MSA *	\$17.83
Kenosha County	\$17.12
Walworth County	\$16.10

* Ranked from Highest to Lowest 2-Bedroom Housing Wage



FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	\$16.11	\$838	\$33,501	2.2	\$70,030	\$1,751	\$21,009	\$525	751,910	33%	\$12.89	\$670	1.2
Combined Nonmetro Areas	\$13.90	\$723	\$28,909	1.9	\$61,882	\$1,547	\$18,565	\$464	158,944	26%	\$10.78	\$560	1.3
<u>Metropolitan Areas</u>													
Appleton MSA	\$14.00	\$728	\$29,120	1.9	\$74,700	\$1,868	\$22,410	\$560	23,795	27%	\$12.27	\$638	1.1
Columbia County HMFA	\$15.19	\$790	\$31,600	2.1	\$74,000	\$1,850	\$22,200	\$555	5,798	26%	\$10.24	\$532	1.5
Duluth MSA	\$14.83	\$771	\$30,840	2.0	\$67,200	\$1,680	\$20,160	\$504	5,911	32%	\$11.16	\$580	1.3
Eau Claire MSA	\$14.92	\$776	\$31,040	2.1	\$67,400	\$1,685	\$20,220	\$506	22,064	34%	\$10.85	\$564	1.4
Fond du Lac MSA	\$14.44	\$751	\$30,040	2.0	\$65,300	\$1,633	\$19,590	\$490	11,697	28%	\$11.58	\$602	1.2
Green Bay HMFA	\$14.19	\$738	\$29,520	2.0	\$69,900	\$1,748	\$20,970	\$524	35,798	33%	\$13.15	\$684	1.1
Green County HMFA	\$13.46	\$700	\$28,000	1.9	\$69,300	\$1,733	\$20,790	\$520	3,946	27%	\$9.95	\$517	1.4
Iowa County HMFA	\$14.19	\$738	\$29,520	2.0	\$70,500	\$1,763	\$21,150	\$529	2,237	23%	\$11.10	\$577	1.3
Janesville-Beloit MSA	\$14.75	\$767	\$30,680	2.0	\$63,200	\$1,580	\$18,960	\$474	19,668	31%	\$11.69	\$608	1.3
Kenosha County HMFA	\$17.12	\$890	\$35,600	2.4	\$69,700	\$1,743	\$20,910	\$523	20,750	33%	\$11.09	\$577	1.5
La Crosse-Onalaska MSA	\$15.65	\$814	\$32,560	2.2	\$72,000	\$1,800	\$21,600	\$540	16,261	35%	\$12.09	\$629	1.3
Madison HMFA	\$18.54	\$964	\$38,560	2.6	\$85,200	\$2,130	\$25,560	\$639	88,437	42%	\$14.42	\$750	1.3
Milwaukee-Waukesha-West Allis MSA *	\$17.83	\$927	\$37,080	2.5	\$72,400	\$1,810	\$21,720	\$543	247,577	40%	\$14.83	\$771	1.2
Minneapolis-St. Paul-Bloomington HMFA	\$20.88	\$1,086	\$43,440	2.9	\$90,400	\$2,260	\$27,120	\$678	11,644	24%	\$9.26	\$482	2.3
Oconto County HMFA	\$13.10	\$681	\$27,240	1.8	\$65,100	\$1,628	\$19,530	\$488	2,535	16%	\$7.79	\$405	1.7
Oshkosh-Neenah MSA	\$14.46	\$752	\$30,080	2.0	\$67,700	\$1,693	\$20,310	\$508	24,047	35%	\$14.40	\$749	1.0
Racine MSA	\$14.92	\$776	\$31,040	2.1	\$67,300	\$1,683	\$20,190	\$505	22,667	30%	\$12.07	\$627	1.2
Sheboygan MSA	\$13.58	\$706	\$28,240	1.9	\$69,000	\$1,725	\$20,700	\$518	13,692	29%	\$12.90	\$671	1.1
Wausau MSA	\$13.87	\$721	\$28,840	1.9	\$72,600	\$1,815	\$21,780	\$545	14,442	27%	\$11.35	\$590	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	\$13.10	\$681	\$27,240	1.8	\$54,300	\$1,358	\$16,290	\$407	1,198	15%	\$9.66	\$502	1.4
Ashland County	\$13.10	\$681	\$27,240	1.8	\$50,500	\$1,263	\$15,150	\$379	2,061	31%	\$10.12	\$526	1.3
Barron County	\$13.10	\$681	\$27,240	1.8	\$57,000	\$1,425	\$17,100	\$428	5,155	27%	\$11.42	\$594	1.1
Bayfield County	\$13.50	\$702	\$28,080	1.9	\$57,200	\$1,430	\$17,160	\$429	1,228	18%	\$7.08	\$368	1.9
Brown County	\$14.19	\$738	\$29,520	2.0	\$69,900	\$1,748	\$20,970	\$524	34,270	34%	\$13.28	\$690	1.1
Buffalo County	\$13.44	\$699	\$27,960	1.9	\$60,400	\$1,510	\$18,120	\$453	1,421	25%	\$9.34	\$486	1.4
Burnett County	\$13.10	\$681	\$27,240	1.8	\$50,100	\$1,253	\$15,030	\$376	1,433	20%	\$8.50	\$442	1.5
Calumet County	\$14.00	\$728	\$29,120	1.9	\$74,700	\$1,868	\$22,410	\$560	3,505	19%	\$8.92	\$464	1.6
Chippewa County	\$14.92	\$776	\$31,040	2.1	\$67,400	\$1,685	\$20,220	\$506	6,849	28%	\$10.35	\$538	1.4
Clark County	\$13.10	\$681	\$27,240	1.8	\$55,000	\$1,375	\$16,500	\$413	2,931	23%	\$11.96	\$622	1.1
Columbia County	\$15.19	\$790	\$31,600	2.1	\$74,000	\$1,850	\$22,200	\$555	5,798	26%	\$10.24	\$532	1.5
Crawford County	\$13.10	\$681	\$27,240	1.8	\$59,600	\$1,490	\$17,880	\$447	1,712	26%	\$8.42	\$438	1.6
Dane County	\$18.54	\$964	\$38,560	2.6	\$85,200	\$2,130	\$25,560	\$639	88,437	42%	\$14.42	\$750	1.3
Dodge County	\$14.52	\$755	\$30,200	2.0	\$68,800	\$1,720	\$20,640	\$516	9,219	28%	\$13.01	\$677	1.1
Door County	\$13.69	\$712	\$28,480	1.9	\$64,800	\$1,620	\$19,440	\$486	2,759	21%	\$9.37	\$487	1.5
Douglas County	\$14.83	\$771	\$30,840	2.0	\$67,200	\$1,680	\$20,160	\$504	5,911	32%	\$11.16	\$580	1.3
Dunn County	\$13.96	\$726	\$29,040	1.9	\$64,300	\$1,608	\$19,290	\$482	5,330	32%	\$11.14	\$579	1.3
Eau Claire County	\$14.92	\$776	\$31,040	2.1	\$67,400	\$1,685	\$20,220	\$506	15,215	38%	\$11.06	\$575	1.3
Florence County	\$13.56	\$705	\$28,200	1.9	\$56,700	\$1,418	\$17,010	\$425	249	13%	\$5.60	\$291	2.4
Fond du Lac County	\$14.44	\$751	\$30,040	2.0	\$65,300	\$1,633	\$19,590	\$490	11,697	28%	\$11.58	\$602	1.2
Forest County	\$13.10	\$681	\$27,240	1.8	\$53,100	\$1,328	\$15,930	\$398	884	23%	\$7.66	\$398	1.7
Grant County	\$13.10	\$681	\$27,240	1.8	\$62,000	\$1,550	\$18,600	\$465	5,677	29%	\$9.37	\$487	1.4
Green County	\$13.46	\$700	\$28,000	1.9	\$69,300	\$1,733	\$20,790	\$520	3,946	27%	\$9.95	\$517	1.4
Green Lake County	\$13.10	\$681	\$27,240	1.8	\$62,300	\$1,558	\$18,690	\$467	2,105	27%	\$12.00	\$624	1.1
Iowa County	\$14.19	\$738	\$29,520	2.0	\$70,500	\$1,763	\$21,150	\$529	2,237	23%	\$11.10	\$577	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iron County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	542	19%	\$5.93	\$308	2.2
Jackson County	\$13.10	\$681	\$27,240	1.8	\$54,300	\$1,358	\$16,290	\$407	2,065	26%	\$13.55	\$704	1.0
Jefferson County	\$15.29	\$795	\$31,800	2.1	\$70,300	\$1,758	\$21,090	\$527	9,273	29%	\$11.41	\$593	1.3
Juneau County	\$13.12	\$682	\$27,280	1.8	\$56,600	\$1,415	\$16,980	\$425	2,338	23%	\$10.94	\$569	1.2
Kenosha County	\$17.12	\$890	\$35,600	2.4	\$69,700	\$1,743	\$20,910	\$523	20,750	33%	\$11.09	\$577	1.5
Kewaunee County	\$14.19	\$738	\$29,520	2.0	\$69,900	\$1,748	\$20,970	\$524	1,528	19%	\$10.22	\$531	1.4
La Crosse County	\$15.65	\$814	\$32,560	2.2	\$72,000	\$1,800	\$21,600	\$540	16,261	35%	\$12.09	\$629	1.3
Lafayette County	\$13.10	\$681	\$27,240	1.8	\$63,600	\$1,590	\$19,080	\$477	1,563	24%	\$10.65	\$554	1.2
Langlade County	\$13.10	\$681	\$27,240	1.8	\$52,300	\$1,308	\$15,690	\$392	2,179	25%	\$7.97	\$414	1.6
Lincoln County	\$13.10	\$681	\$27,240	1.8	\$63,500	\$1,588	\$19,050	\$476	3,038	24%	\$11.06	\$575	1.2
Manitowoc County	\$13.10	\$681	\$27,240	1.8	\$63,800	\$1,595	\$19,140	\$479	8,425	25%	\$11.64	\$605	1.1
Marathon County	\$13.87	\$721	\$28,840	1.9	\$72,600	\$1,815	\$21,780	\$545	14,442	27%	\$11.35	\$590	1.2
Marinette County	\$13.10	\$681	\$27,240	1.8	\$55,900	\$1,398	\$16,770	\$419	4,478	24%	\$11.82	\$615	1.1
Marquette County	\$13.83	\$719	\$28,760	1.9	\$58,400	\$1,460	\$17,520	\$438	1,244	20%	\$10.53	\$547	1.3
Menominee County	\$13.10	\$681	\$27,240	1.8	\$41,700	\$1,043	\$12,510	\$313	384	31%	\$4.65	\$242	2.8
Milwaukee County *	\$17.83	\$927	\$37,080	2.5	\$72,400	\$1,810	\$21,720	\$543	191,245	50%	\$15.82	\$822	1.1
Monroe County	\$15.04	\$782	\$31,280	2.1	\$62,500	\$1,563	\$18,750	\$469	5,778	32%	\$12.20	\$635	1.2
Oconto County	\$13.10	\$681	\$27,240	1.8	\$65,100	\$1,628	\$19,530	\$488	2,535	16%	\$7.79	\$405	1.7
Oneida County	\$13.96	\$726	\$29,040	1.9	\$61,000	\$1,525	\$18,300	\$458	2,519	17%	\$10.38	\$540	1.3
Outagamie County	\$14.00	\$728	\$29,120	1.9	\$74,700	\$1,868	\$22,410	\$560	20,290	29%	\$12.70	\$661	1.1
Ozaukee County *	\$17.83	\$927	\$37,080	2.5	\$72,400	\$1,810	\$21,720	\$543	8,049	23%	\$11.66	\$606	1.5
Pepin County	\$13.10	\$681	\$27,240	1.8	\$62,700	\$1,568	\$18,810	\$470	542	18%	\$8.47	\$441	1.5
Pierce County	\$20.88	\$1,086	\$43,440	2.9	\$90,400	\$2,260	\$27,120	\$678	4,194	28%	\$7.62	\$396	2.7
Polk County	\$14.67	\$763	\$30,520	2.0	\$62,300	\$1,558	\$18,690	\$467	4,132	23%	\$10.43	\$542	1.4
Portage County	\$13.73	\$714	\$28,560	1.9	\$71,000	\$1,775	\$21,300	\$533	8,714	31%	\$10.32	\$536	1.3
Price County	\$13.10	\$681	\$27,240	1.8	\$57,600	\$1,440	\$17,280	\$432	1,534	23%	\$11.01	\$573	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Racine County	\$14.92	\$776	\$31,040	2.1	\$67,300	\$1,683	\$20,190	\$505	22,667	30%	\$12.07	\$627	1.2
Richland County	\$13.10	\$681	\$27,240	1.8	\$58,300	\$1,458	\$17,490	\$437	2,043	27%	\$9.22	\$479	1.4
Rock County	\$14.75	\$767	\$30,680	2.0	\$63,200	\$1,580	\$18,960	\$474	19,668	31%	\$11.69	\$608	1.3
Rusk County	\$13.10	\$681	\$27,240	1.8	\$47,800	\$1,195	\$14,340	\$359	1,400	22%	\$10.14	\$527	1.3
St. Croix County	\$20.88	\$1,086	\$43,440	2.9	\$90,400	\$2,260	\$27,120	\$678	7,450	23%	\$9.65	\$502	2.2
Sauk County	\$14.87	\$773	\$30,920	2.1	\$66,600	\$1,665	\$19,980	\$500	7,791	31%	\$10.82	\$563	1.4
Sawyer County	\$14.81	\$770	\$30,800	2.0	\$49,200	\$1,230	\$14,760	\$369	1,838	25%	\$9.21	\$479	1.6
Shawano County	\$13.10	\$681	\$27,240	1.8	\$57,100	\$1,428	\$17,130	\$428	4,038	24%	\$9.66	\$502	1.4
Sheboygan County	\$13.58	\$706	\$28,240	1.9	\$69,000	\$1,725	\$20,700	\$518	13,692	29%	\$12.90	\$671	1.1
Taylor County	\$13.10	\$681	\$27,240	1.8	\$56,700	\$1,418	\$17,010	\$425	2,006	23%	\$8.54	\$444	1.5
Trempealeau County	\$13.10	\$681	\$27,240	1.8	\$64,000	\$1,600	\$19,200	\$480	3,193	27%	\$12.06	\$627	1.1
Vernon County	\$13.10	\$681	\$27,240	1.8	\$60,800	\$1,520	\$18,240	\$456	2,456	21%	\$8.71	\$453	1.5
Vilas County	\$13.38	\$696	\$27,840	1.8	\$52,300	\$1,308	\$15,690	\$392	2,576	24%	\$10.19	\$530	1.3
Walworth County	\$16.10	\$837	\$33,480	2.2	\$65,000	\$1,625	\$19,500	\$488	12,630	32%	\$10.26	\$534	1.6
Washburn County	\$13.75	\$715	\$28,600	1.9	\$54,900	\$1,373	\$16,470	\$412	1,584	22%	\$9.16	\$476	1.5
Washington County *	\$17.83	\$927	\$37,080	2.5	\$72,400	\$1,810	\$21,720	\$543	11,613	22%	\$12.39	\$644	1.4
Waukesha County *	\$17.83	\$927	\$37,080	2.5	\$72,400	\$1,810	\$21,720	\$543	36,670	24%	\$14.01	\$728	1.3
Waupaca County	\$13.10	\$681	\$27,240	1.8	\$64,500	\$1,613	\$19,350	\$484	5,345	25%	\$11.10	\$577	1.2
Waushara County	\$13.10	\$681	\$27,240	1.8	\$56,600	\$1,415	\$16,980	\$425	1,835	19%	\$8.66	\$450	1.5
Winnebago County	\$14.46	\$752	\$30,080	2.0	\$67,700	\$1,693	\$20,310	\$508	24,047	35%	\$14.40	\$749	1.0
Wood County	\$13.56	\$705	\$28,200	1.9	\$68,000	\$1,700	\$20,400	\$510	8,099	26%	\$11.11	\$578	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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

#33*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$821**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,738** monthly or **\$32,855** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.80
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.76
2-Bedroom Housing Wage	\$15.80
Number of Renter Households	70,190
Percent Renters	31%

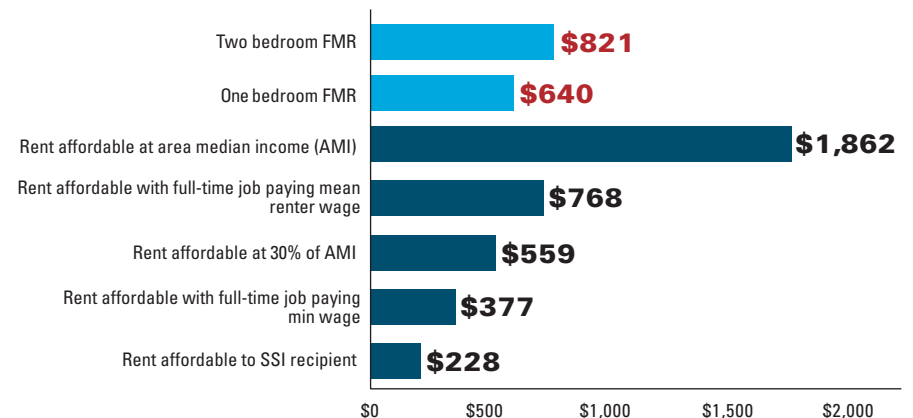
87
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

68
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Teton County	\$21.12
Casper MSA	\$17.65
Campbell County	\$17.56
Sweetwater County	\$16.58
Cheyenne MSA	\$16.25



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Wyoming	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Wyoming	\$15.80	\$821	\$32,855	2.2	\$74,498	\$1,862	\$22,349	\$559	70,190	31%	\$14.76	\$768	1.1
Combined Nonmetro Areas	\$15.27	\$794	\$31,757	2.1	\$74,281	\$1,857	\$22,284	\$557	47,806	30%	\$14.77	\$768	1.0
<u>Metropolitan Areas</u>													
Casper MSA	\$17.65	\$918	\$36,720	2.4	\$74,400	\$1,860	\$22,320	\$558	10,722	33%	\$17.36	\$903	1.0
Cheyenne MSA	\$16.25	\$845	\$33,800	2.2	\$75,500	\$1,888	\$22,650	\$566	11,662	31%	\$11.86	\$617	1.4
<u>Counties</u>													
Albany County	\$14.56	\$757	\$30,280	2.0	\$68,300	\$1,708	\$20,490	\$512	8,071	52%	\$8.55	\$445	1.7
Big Horn County	\$13.10	\$681	\$27,240	1.8	\$63,700	\$1,593	\$19,110	\$478	1,170	26%	\$12.10	\$629	1.1
Campbell County	\$17.56	\$913	\$36,520	2.4	\$90,400	\$2,260	\$27,120	\$678	4,859	28%	\$17.50	\$910	1.0
Carbon County	\$14.46	\$752	\$30,080	2.0	\$71,500	\$1,788	\$21,450	\$536	1,891	31%	\$17.68	\$920	0.8
Converse County	\$13.31	\$692	\$27,680	1.8	\$76,700	\$1,918	\$23,010	\$575	1,448	26%	\$17.05	\$886	0.8
Crook County	\$14.42	\$750	\$30,000	2.0	\$68,100	\$1,703	\$20,430	\$511	641	22%	\$17.76	\$923	0.8
Fremont County	\$13.77	\$716	\$28,640	1.9	\$63,800	\$1,595	\$19,140	\$479	4,455	29%	\$11.75	\$611	1.2
Goshen County	\$13.37	\$695	\$27,800	1.8	\$57,000	\$1,425	\$17,100	\$428	1,260	23%	\$11.87	\$617	1.1
Hot Springs County	\$13.10	\$681	\$27,240	1.8	\$62,300	\$1,558	\$18,690	\$467	561	26%	\$13.64	\$709	1.0
Johnson County	\$14.29	\$743	\$29,720	2.0	\$65,900	\$1,648	\$19,770	\$494	1,026	28%	\$11.89	\$618	1.2
Laramie County	\$16.25	\$845	\$33,800	2.2	\$75,500	\$1,888	\$22,650	\$566	11,662	31%	\$11.86	\$617	1.4
Lincoln County	\$15.19	\$790	\$31,600	2.1	\$76,600	\$1,915	\$22,980	\$575	1,301	19%	\$12.91	\$672	1.2
Natrona County	\$17.65	\$918	\$36,720	2.4	\$74,400	\$1,860	\$22,320	\$558	10,722	33%	\$17.36	\$903	1.0
Niobrara County †	\$13.10	\$681	\$27,240	1.8	\$61,400	\$1,535	\$18,420	\$461	330	32%			
Park County	\$13.75	\$715	\$28,600	1.9	\$69,700	\$1,743	\$20,910	\$523	3,308	28%	\$13.31	\$692	1.0
Platte County	\$13.10	\$681	\$27,240	1.8	\$58,800	\$1,470	\$17,640	\$441	865	23%	\$14.42	\$750	0.9
Sheridan County	\$15.88	\$826	\$33,040	2.2	\$74,500	\$1,863	\$22,350	\$559	3,989	32%	\$10.98	\$571	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

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

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	\$15.08	\$784	\$31,360	2.1	\$88,700	\$2,218	\$26,610	\$665	959	26%	\$18.34	\$954	0.8
Sweetwater County	\$16.58	\$862	\$34,480	2.3	\$85,400	\$2,135	\$25,620	\$641	4,838	29%	\$21.19	\$1,102	0.8
Teton County	\$21.12	\$1,098	\$43,920	2.9	\$91,400	\$2,285	\$27,420	\$686	3,234	40%	\$13.65	\$710	1.5
Uinta County	\$13.71	\$713	\$28,520	1.9	\$66,300	\$1,658	\$19,890	\$497	2,022	27%	\$12.05	\$626	1.1
Washakie County	\$13.10	\$681	\$27,240	1.8	\$64,900	\$1,623	\$19,470	\$487	922	26%	\$11.49	\$597	1.1
Weston County	\$13.27	\$690	\$27,600	1.8	\$78,700	\$1,968	\$23,610	\$590	656	22%	\$11.98	\$623	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 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: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage	1 BR Housing Wage	2 BR Housing Wage
Albuquerque, NM	\$8.50	\$13.77	\$16.88
Berkeley, CA	\$12.53	\$46.37	\$58.04
Bernalillo County, NM	\$8.50	\$13.77	\$16.88
Chicago, IL	\$11.00	\$20.29	\$23.69
Cook County, IL	\$10.00	\$20.29	\$23.69
Cupertino, CA	\$12.00	\$34.10	\$42.69
El Cerrito, CA	\$12.25	\$33.13	\$41.79
Emeryville, Ca ^a	\$14.44	\$33.13	\$41.79
Flagstaff, AZ	\$10.50	\$16.06	\$19.94
Las Cruces, NM	\$9.20	\$11.02	\$13.37
Los Altos, CA	\$12.00	\$34.10	\$42.69
Los Angeles County, CA ^b	\$12.00	\$22.98	\$29.71
Los Angeles, CA ^b	\$12.00	\$22.98	\$29.71
Malibu, CA ^b	\$12.00	\$22.98	\$29.71
Milpitas, CA	\$11.00	\$34.10	\$42.69
Montgomery County, MD	\$11.50	\$29.10	\$33.58
Mountain View, CA	\$13.00	\$34.10	\$42.69
Oakland, CA	\$12.25	\$46.37	\$58.04
Palo Alto, CA	\$12.00	\$34.10	\$42.69
Pasadena, CA ^b	\$12.00	\$22.98	\$29.71
Portland, ME	\$10.68	\$19.77	\$25.02
Prince George's County, MD	\$10.75	\$29.10	\$33.58
Richmond, CA	\$12.30	\$33.13	\$41.79
Saint Louis, MO ^c	\$10.00	\$13.27	\$17.23
San Diego, CA	\$11.50	\$25.81	\$33.48
San Francisco, CA	\$14.00	\$46.37	\$58.04

Locality	Local Minimum Wage	1 BR Housing Wage	2 BR Housing Wage
San Jose, CA	\$12.00	\$34.10	\$42.69
San Leandro, CA	\$12.00	\$33.13	\$41.79
San Mateo, CA ^d	\$12.00	\$46.37	\$58.04
Santa Clara, CA	\$11.00	\$34.10	\$42.69
Santa Fe County, NM	\$10.66	\$16.88	\$20.15
Santa Fe, NM	\$9.50	\$16.88	\$20.15
Santa Monica, CA ^b	\$12.00	\$22.98	\$29.71
Seattle, WA ^e	\$15.00	\$24.02	\$29.69
Sunnyvale, CA	\$13.00	\$34.10	\$42.69
Tacoma, WA	\$11.15	\$17.02	\$21.96
Washington D.C.	\$12.50	\$29.10	\$33.58

Notes: Local minimum-wage as of July 1, 2017. Wage data from the U.C. Berkeley Labor Center's Inventory of U.S. City and County Minimum Wage Ordinances. Housing Wages refer to a jurisdiction's corresponding FMR area.

- a. Minimum wage for firms with more than 55 employees. Minimum wage for firms with fewer employees is \$14.00.
- b. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is equivalent to the state minimum wage.
- c. The minimum wage for firms with annual gross revenues less than \$500,000 or 15 or fewer employees is the same as the state minimum-wage.
- d. The minimum wage for non-profits is equivalent to the state minimum wage.
- e. Minimum wage for firms with more than 500 employees. Minimum wage for firms with fewer employees is \$13.00.

APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data in *Out of Reach*. Information on how to calculate and interpret the report's numbers can be found in the sections "How to Use the Numbers" and "Where the Numbers Come From", which immediately follow the report's introduction.

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD uses the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to area boundaries 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 boundaries. HUD used OMB's new boundaries, 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 boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area boundaries in February 2013. HUD elected to apply pre-2013 boundaries to FY16 FMR areas except where the post-2013 boundaries 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 multi-county 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* than in

previous editions. HUD did not make changes to FMR area boundaries for FY17.

In cases in which an FMR area crosses state lines, *Out of Reach* 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, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY17 FMRs are based on five-year 2010-2014 American Community Survey (ACS) data, supplemented with one-year 2014 ACS data. For each FMR area, a base rent at the 40th percentile of standard quality rent is determined using the adjusted standard quality two-bedroom gross rent estimates from the five-year ACS data. An 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 five-year 2010-2014 ACS data, then HUD checks whether the area has had a reliable estimate in any of the past three years. If so, the FY17 base rent is the average of inflation-adjusted reliable ACS estimates. If an area has not had a reliable estimate in the past three years, the estimate for the State metropolitan or State nonmetropolitan rent is the base for FY17.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2010-2014 40th percentile standard quality two-bedroom gross rent, and the one-year 2014 40th percentile recent mover two-bedroom gross rent. For the recent mover adjustment factor, HUD uses the smallest geographic area containing the FMR area where the estimate of gross rent is statistically reliable. HUD does not allow recent mover factors to lower the base rent.

Local rent survey data is used to estimate rents when the local survey estimates are statistically different from the ACS-based rents. For FY17, the ACS is not used as the base rent or recent mover factors in 14 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by the local public housing agencies or other interested

parties if they wish for HUD to reevaluate the FMRs.

A local or regional CPI update factor is applied to the ACS base rent to adjust for inflation through 2015.¹ A trend factor is then applied to trend the gross rent forward to FY 2017. HUD trended the final FY17 FMRs forward using a national forecast of expected changes to gross rent from 2015 to FY 2017, the same method as in FY16.²

While the *Out of Reach* printed book highlights the two-bedroom FMR, the *Out of Reach* website 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 two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. 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 the current edition of *Out of Reach* with previous ones, particularly editions prior to the use of the American Community Survey (ACS).

HUD publishes the FMRs for each county in a searchable on-line tool at https://www.huduser.gov/portal/datasets/fmr.html#2017_query. A PDF or excel file of FMRs is available at https://www.huduser.gov/portal/datasets/fmr.html#2017_data.

HUD's Federal Register notices regarding FY17 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2017_data.

40TH AND 50TH PERCENTILE FMR DESIGNATION

NLIHC uses FMRs to calculate the housing wage. HUD's regulations at 24 CFR 888.113 required FMRs be set at the 50th percentile rent, rather than the 40th, for metropolitan areas that contained geographically concentrated voucher recipients. This rule was established to raise the voucher payment standard

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.

and expand rental options in higher opportunity locations for housing voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years.

HUD is phasing out 50th percentile FMRs, as part of its FY16 final rule for Small Area FMRs. For metropolitan areas not required to utilize Small Area FMRs, 50th percentile FMRs will revert to 40th percentile FMRs at the end of the three year period. For metropolitan areas with 50th percentile FMRs and required to utilize Small Area FMRs, Small Area FMRs replace the 50th percentile.

For FY17, seventeen FMR areas were initially assigned 50th percentile FMRs. An asterisk (*) is used to denote these FMR areas in *Out of Reach*. The last page in this appendix lists the FMR areas with 50th percentile FMRs. These will be phased out over the next three years.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas 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 five-year 2011-2015 ACS.

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

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY17 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.

HUD used the five-year 2010-2014 ACS data to calculate the FY17 AMIs. In

3 The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance programs.

areas with statistically reliable one-year 2014 ACS data, HUD incorporated the one-year 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 2017, was used by HUD to inflate the ACS estimate from 2014 to the mid-point of FY17.

Applying the assumption that no more than 30% of income should be spent on housing costs, *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 to income limits for federal housing programs.

The median incomes for states and state combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2011-2015 ACS.

FY17 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are provided in *FY2017 HUD Income Limits Briefing Material*, available at <https://www.huduser.gov/portal/datasets/il/il17/IncomeLimitsBriefingMaterial-FY17.pdf>.

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2017. According to the U.S. Department of Labor, the District of Columbia and 29 states have a state minimum wage higher than the federal level of \$7.25 per hour. In place of the lower federal rate, *Out of Reach* incorporates the prevailing state minimum wage in these states. 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*.

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

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

For example, one would have to work 113 hours per week to afford the two-bedroom FMR in Los Angeles County, CA, if the county's minimum wage was equivalent to California's rate of \$10.50. However, the same FMR would be affordable with 99 hours of work per week under the higher local minimum wage of \$12.00⁴ ($113 * \$10.50 / \12.00). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

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

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁶ Renter wage information is based on 2015 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 household income from the five-year 2011-2015 ACS to arrive at an estimated average renter wage. In twenty counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 62.7% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2015 to 2017. The inflation factor ($244.237 \div 236.995$) was based on the CBO forecast of the national CPI for FY2017.

4 U.C. Berkeley Labor Center (2017). Inventory of U.S. city and county minimum wage ordinances. Retrieved from <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 median renter household income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

6 Renter wage data for some 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.

In approximately 10.6% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal or state (where applicable) minimum wage. One explanation is that workers in these counties likely 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 April 2017, 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. 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.

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2017, which is \$735 per month. *Out of Reach* calculations for states include supplemental payments that benefit all individual SSI recipients in 22 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 other 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, Mississippi, North Dakota, 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 one-bedroom and 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 from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. The most recent edition of *Priced Out* can be found at <http://www.tacinc.org/knowledge-resources/priced-out-findings/>.

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF 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/oor>.

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

⁷ Bureau of Labor Statistics. (2017). *The employment situation – April 2017*. Washington, D.C.: U.S. Department of Labor.

AREAS WITH FY17 50TH PERCENTILE FMR (PRIOR TO SMALL AREA FMR FINAL RULE)

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



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