

OUT^{of} REACH

THE HIGH COST OF HOUSING



2020

NATIONAL LOW INCOME HOUSING COALITION



NATIONAL LOW INCOME HOUSING COALITION

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

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The Print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages.

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

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Front Cover: Tents are pitched using social distancing to help slow the spread of coronavirus disease (COVID-19) at a sanctioned homeless encampment christened Safe Sleeping Village in a square next to city hall in San Francisco, California, U.S. May 19, 2020. © REUTERS / Dronebase Dronebase - stock.adobe.com

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PREFACE

BY U.S. SENATOR SHERROD BROWN (D-OH)



For over 30 years, *Out of Reach* has been an indispensable tool documenting the gap between renters' incomes and the cost of housing.

This vital work has never been more relevant.

The coronavirus pandemic has been the "great revealer," laying bare the inequities in our society, and reminding us how our homes affect every aspect of our lives, including our health.

Right now, our efforts to ensure that everyone has a safe, healthy home to weather the coronavirus storm are hampered by the fact that we already had a housing crisis in this country before this virus ever hit our shores.

As this year's *Out of Reach* shows, the persistent gap between renters' incomes and the cost of housing continues. Many of our essential workers - grocery store employees, home health aides, custodians at hospitals - have risked their lives during the pandemic, but don't get paid enough to afford housing.

After generations of our housing policy causing segregation and inequality, we have an opportunity to make it part of the solution.

Before the pandemic struck, a quarter of all renters - and 71 percent of extremely low-income renters - were paying over half their incomes for housing, too often leaving them one emergency away from eviction.

Now we're seeing millions of people all have those emergencies at once.

Our country is also in the midst of a long-overdue reckoning with the systemic racism that permeates so much in our society. The coronavirus and racial justice are not separate

issues. Black and brown individuals are more likely to work at essential jobs that put their health at risk, they are more likely to be renters, and they have less wealth and income to cushion the economic blow than their white counterparts.

We are still living with the legacy of redlining and racial covenants. The Fair Housing Act made these racist housing policies illegal over 50 years ago, but we still see their effects today, and segregation and discrimination continue. Too often, your zip code still determines your access to health care, education, and work opportunities.

After generations of our housing policy causing segregation and inequality, we have an opportunity to make it part of the solution.

First, we must make sure that we do not emerge from the current crisis with greater racial and wealth inequality than we began with. Congress must provide emergency rental and mortgage assistance to prevent a wave of evictions and foreclosures that will set millions of people back and compound inequality.

Next, we must close the gap between income and housing by paying workers a living wage, and investing in affordable housing, particularly for the lowest-income households. Housing poverty and unaffordable rents leave too many of our families vulnerable to everyday emergencies like a broken down car - let alone a natural disaster or global pandemic. The country must take action to preserve and create housing affordable and accessible to everyone, and ensure that all neighborhoods are neighborhoods of opportunity.

If we are to end systemic racism and inequality in our housing and communities, and make the economy work better for everyone, we cannot shrink from these challenges. When work has dignity, everyone can find and afford a place to call home. I look forward to working with NLIHC and others to make this a reality.

Sincerely,

A handwritten signature in blue ink that reads "Sherrod Brown". The signature is written in a cursive, flowing style.

U.S. Senator Sherrod Brown (D-OH)

INTRODUCTION

Few events in history highlight as clearly as the coronavirus pandemic that housing is healthcare. Governments and health officials at all levels have told residents to stay home. Not everyone, unfortunately, is stably housed in a safe and adequate environment. Even before the pandemic, more than 211,000 people in the U.S. were experiencing homelessness on sidewalks or other unsheltered locations (HUD, 2020). They face a considerably higher risk of becoming ill, and they have nowhere to self-quarantine and recover if they do. Another 356,000 people were experiencing homelessness in emergency shelters, with limited ability to self-isolate. In addition, more than 2.7 million renters were living in overcrowded housing conditions, making social distancing from an ill housemate difficult.

As is true in almost every aspect of American life, the greatest risks are borne by people of color. Early research and reporting on COVID-19 shows people of color face greater mortality risks from the pandemic (Gross et al., 2020; Thebault, Tran, & Williams, 2020). Pre-existing structural injustices, including unequal access to healthcare, greater exposure through low-wage and frontline jobs, and limited housing options, contribute to these risks. Black Americans accounted for 13% of the U.S. population in 2019 but 40% of all people experiencing homelessness. People identifying as Hispanic or Latino were 18% of the overall population but 22% of the population experiencing homelessness (HUD, 2020). Similar disparities exist with overcrowding. Latino households

accounted for 12% of all households (excluding inter-racial couples) but 43% of overcrowded households; Asian households accounted for 4% of all households but 10% of overcrowded households; and American Indian or Alaska Native households accounted for 0.5% of all households but 1% of overcrowded households. Such disproportionate rates of homelessness and overcrowding mean those groups are less able to self-isolate when needed.

The economic downturn spurred by the virus further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital. Prior to the pandemic, more than 7.7 million extremely low-income renters were spending more than half of their limited incomes on housing costs, sacrificing other necessities to do so (NLIHC, 2020b). Millions of renters were one financial shock away from housing instability, and for many the pandemic and economic fallout is that shock.

U.S. workers filed nearly 28 million new claims for unemployment insurance in just the first six weeks of widespread shutdowns (Shierholz, 2020). The unemployment rate rose to 14.7% in April, the highest rate and the largest one-month increase since the Bureau of Labor Statistics started tracking monthly data in 1948. While the national rate fell slightly to 13.3% in May, unemployment did not improve among Black Americans at 16.8% or among Asian Americans at 15% (Bureau of Labor Statistics, 2020a). The unemployment rate for Latino Americans, despite some

improvement, remains even higher at 17.6%. As millions of households are now dealing with declines in wages - either through layoffs, furloughs, or decreased work hours - many more renters will struggle to afford their rents.

Multiple surveys have confirmed widespread job losses among low-income households. The Federal Reserve's May report on the economic well-being of U.S. households found that 39% of people working in February with household incomes below \$40,000 reported job losses in March (Board of Governors of the Federal Reserve, 2020). A survey conducted in early April by the Pew Research Center found that 52% of lower-income households reported a loss of employment or income due to the coronavirus outbreak. That survey also found evidence of racial disparities in job and income loss: while 38% of white adults reported such a loss, 44% of Black adults and 61% of Latino

The economic downturn spurred by the virus further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital.

adults did (Parker, Horowitz, & Brown, 2020). Some essential workers still on the job are also struggling to make ends meet because their wages have never been sufficient.

Since 1989, NLIHC's *Out of Reach* has called attention to the gulf between actual wages and what people need to earn to afford their rents. Every year, the report documents that an affordable rental home is out of reach for millions of low-wage workers and other low-income families. This year's report affirms that even before the massive economic downturn caused by the coronavirus, housing costs outpaced what many workers could afford. For decades, we have had a systemic shortage of affordable housing for people with the lowest incomes, which the COVID-19 crisis is dramatically exacerbating. More than ever, bold policies are needed to address the unaffordability of housing in the U.S.

The report's Housing Wage is an estimate of the hourly wage full-time workers must earn to afford a rental home at HUD's fair market rent without spending more than 30% of their incomes. Fair market rents are estimates of what a family moving today can expect to pay for a modestly priced rental home in a given area. The kind of home that can be rented for the fair market rent is in decent condition, but it is not luxury housing. **THE 2020 NATIONAL HOUSING WAGE IS \$23.96/HR FOR A MODEST TWO-BEDROOM RENTAL HOME AND \$19.56/HR FOR A MODEST ONE-BEDROOM RENTAL HOME.**

The federal minimum wage of \$7.25 per hour falls well short of both the two-bedroom and one-bedroom National Housing Wages. Because it does not keep pace with inflation, the federal minimum wage is worth nearly 29% less than it was worth in 1968 (Cooper, 2019). Twenty-nine states, the District of

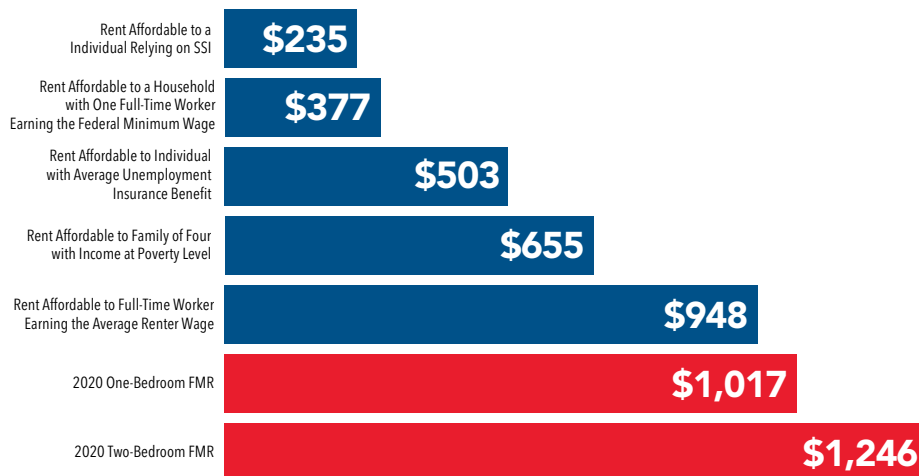
Columbia and a handful of counties and municipalities now have minimum wages higher than the federal minimum wage, but even taking these higher minimum wages into account, the average minimum wage worker must work nearly 97 hours per week (more than two full-time jobs) to afford a two-bedroom rental home or 79 hours per week

(almost exactly two full-time jobs) to afford a one-bedroom rental home at the fair market rent. People who work 97 hours per week and need 8 hours per day of sleep have fewer than 2.5 hours per day left over for everything else—commuting, cooking, cleaning, self-care, caring for children and family, and serving their community. Doing so is an impossibility for a single parent who needs a larger-than-one-bedroom apartment. Even for a one-bedroom rental, it is unreasonable to expect individuals to work 79 hours per week to afford their housing. For people who can work, one full-time job should be enough.

The struggle to afford rental housing is not confined to minimum-wage workers. The average renter's hourly wage of \$18.22 is \$5.74 less than the national two-bedroom Housing Wage and \$1.34 less than the one-bedroom Housing Wage. As a result, the average renter must work 53 hours per week to afford a modest two-bedroom apartment. Some of the most important workers during the COVID-19 outbreak earn even less: grocery store cashiers earn a median wage of \$11.61 per hour, while building cleaning workers and home health and personal care aides earn \$12.94. They would have to work 83 and 74 hours per week, respectively, to afford a modest two-bedroom apartment. Many single parents or caregivers would find it difficult if not impossible to work those hours.

The average monthly fair market rent for a one-bedroom or two-bedroom rental home is \$1,017 or \$1,246, respectively - much higher than what many renters can afford (**Figure 1**). A family of four with poverty-level income in most areas of the U.S. can afford a monthly rent of no more than \$655, assuming they can manage to spend as much

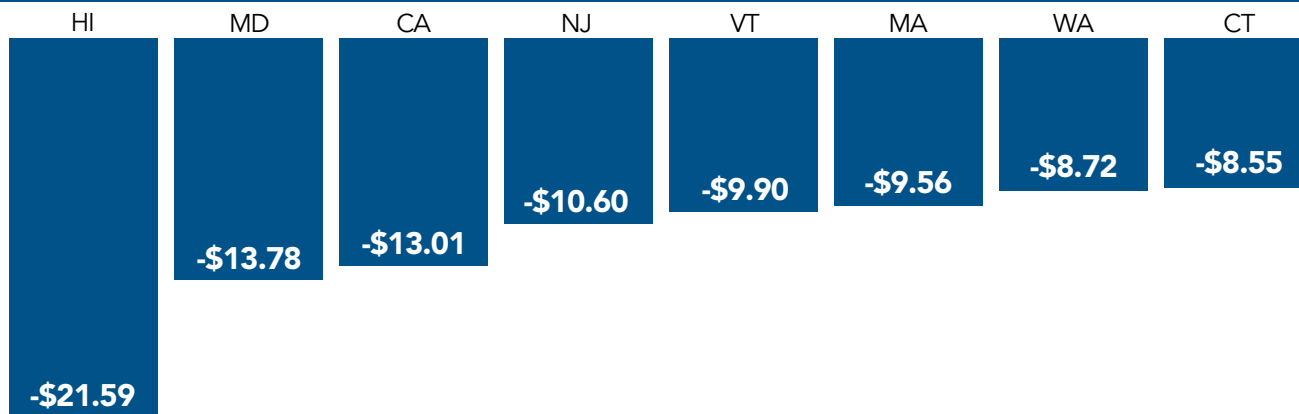
FIGURE 1: RENTS ARE OUT OF REACH FOR MANY RENTERS



Fair Market Rent = Fair Market Rent.

Source: NLIHC calculation of weighted-average HUD fair market rent. Affordable rents based on income and benefits data from BLS QCEW, 2018 adjusted to 2020 dollars; Center on Budget and Policy Priorities' Policy Basics: Unemployment Insurance, 2020; and Social Security Administration, 2020 maximum federal SSI benefit for individual.

FIGURE 2: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2018 adjusted to 2020 dollars.

The massive wave of unemployment in 2020 underscores that access to decent, stable housing should not be conditioned on one's wages or work status.

as 30% of their income on housing. Many extremely low-income families can afford far less. Individuals relying on Supplemental Security Income (SSI) can afford a monthly rent of only \$235. For unemployed workers, Congress passed a \$600 per week supplement to their states' unemployment insurance through the end of July, which will keep many newly unemployed families housed. Once that supplement ends, however, a household receiving the average unemployment insurance benefit can afford a rent of no more than \$503 per month. Since unemployment insurance is determined by an individual's former wages, those who had been making the minimum wage receive even less. On average, a laid-off full-time worker who had been earning the state

minimum wage would be able to afford a monthly rent of approximately \$250.

Housing is a basic human need and should be regarded an unconditional human right. The massive wave of unemployment in 2020 underscores that access to decent, stable housing should not be conditioned on one's wages or work status. The needs of the labor market can change overnight, wages set by the market do not necessarily reflect many jobs' societal value, and people can be out of the labor force for many valid reasons not immediately obvious to others (e.g., due to invisible disabilities or caregiving responsibilities). Low-wage workers should be able to afford their housing, and we as a nation should ensure people

have access to affordable housing whether or not they are employed.

Significant investments are needed to increase the supply of affordable rental housing, preserve the existing stock, and expand rental assistance to all who need it. At its current funding levels, federal housing assistance is available to only one in four eligible low-income households (Fischer & Sard, 2017). Significant emergency rental assistance is needed in the short run, to keep low-income renters stably housed during and after the pandemic. In the long run, a deep, sustained commitment to the national Housing Trust Fund, Housing Choice Vouchers (HCVs), and public housing could make affordable rental housing for all a reality.

RISING INEQUALITY, LOW WAGES, AND THE WIDESPREAD UNAFFORDABLE COST OF RENTAL HOUSING

Low-wage workers have been struggling to afford their housing for decades, regardless of the state of the economy. Over the last 40 years, the labor market in the United States has experienced job polarization—a decline of jobs in the middle of the wage distribution and growth at the extremes (Autor & Dorn, 2013; Tüzeman & Willis, 2013). Whether due to technological changes, outsourcing, international trade patterns, or the decline of unions, income inequality has increased significantly. Between 1979 and 2018, real hourly wages grew 1.6% for the lowest-wage (10th percentile of) workers, 6.1% for median-wage workers, and 37.6% for the highest-wage (90th percentile of) workers (Congressional Research Service, 2019). The real median gross rent, meanwhile, increased by approximately 37% between 1980 and 2018.

For many low-wage workers, flat wage growth and other worsening workplace circumstances make it more difficult for them to achieve long-term economic stability, to save for future needs, or to take on second jobs to help pay the bills. A rise of “fissured” workplaces, where many roles are subcontracted out, has meant low-wage workers experience fewer opportunities for promotion, weaker labor-standards enforcement, and less job security (Weil, 2014; Bernhardt et al., 2016). The decline of organized labor has

dampened nonmanagerial incomes and reduced workers’ ability to participate in determining their working circumstances, which influences how well they can negotiate a work-life balance or take on multiple jobs (Rosenfeld, 2006; Anderson, 2017). One extreme example of this loss of control is “just-in-time” scheduling: many hourly workers do not know when or how much they will work each week, undermining their ability to make long-term plans and budgets (Lambert, Henly, & Kim, 2019).

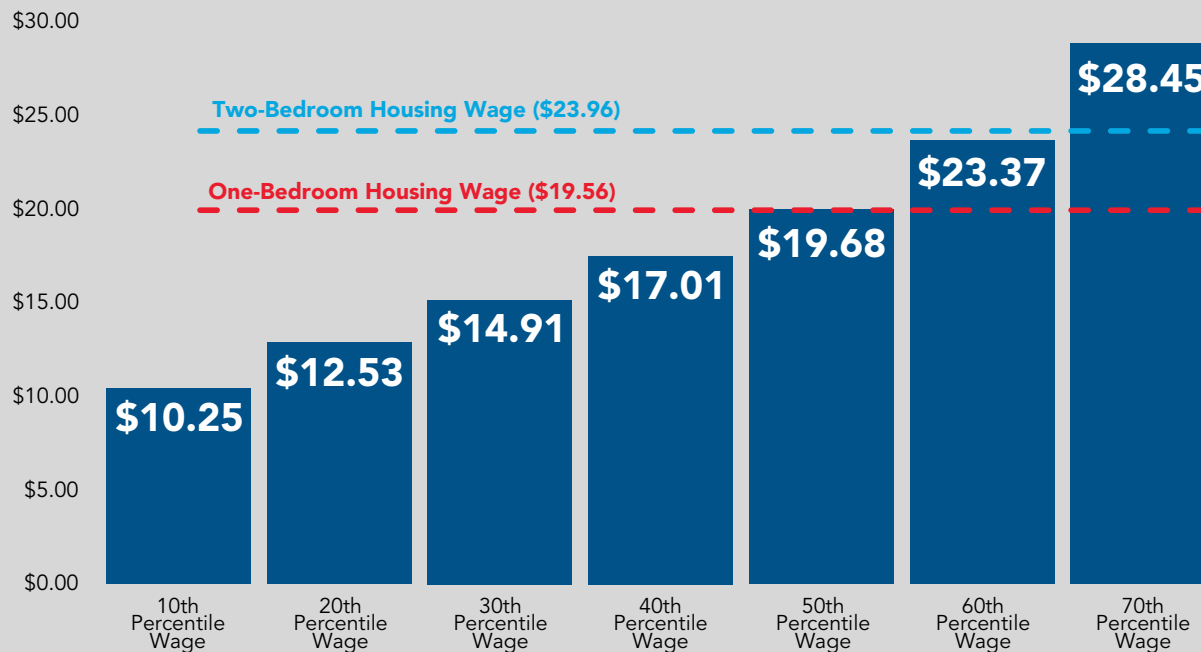
In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week. In only 5% of all U.S. counties (144 counties out of more than 3,000 nationwide, not including Puerto Rico) can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. Forty-nine local jurisdictions have minimum wages higher than the federal or state minimum wage, but these local minimum-wage ordinances all fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

Even the average renter too often does not earn enough to afford a modest rental home. Nationally, the average renter’s hourly wage is \$18.22, which is \$5.74 below the national two-bedroom Housing Wage and \$1.34

below the national one-bedroom Housing Wage. In 49 states, the District of Columbia, and Puerto Rico, the average renter earns less than the average two-bedroom Housing Wage. (North Dakota is the sole exception.) In 16 states, including California, Florida, and New York, the average renter earns at least \$5.00 less than the state’s average two-bedroom Housing Wage. **Figure 2** shows the ten states with the largest gap between the average renter’s wage and the two-bedroom Housing Wage. In 21 states and Puerto Rico, the average renter’s wage is lower than the one-bedroom Housing Wage.

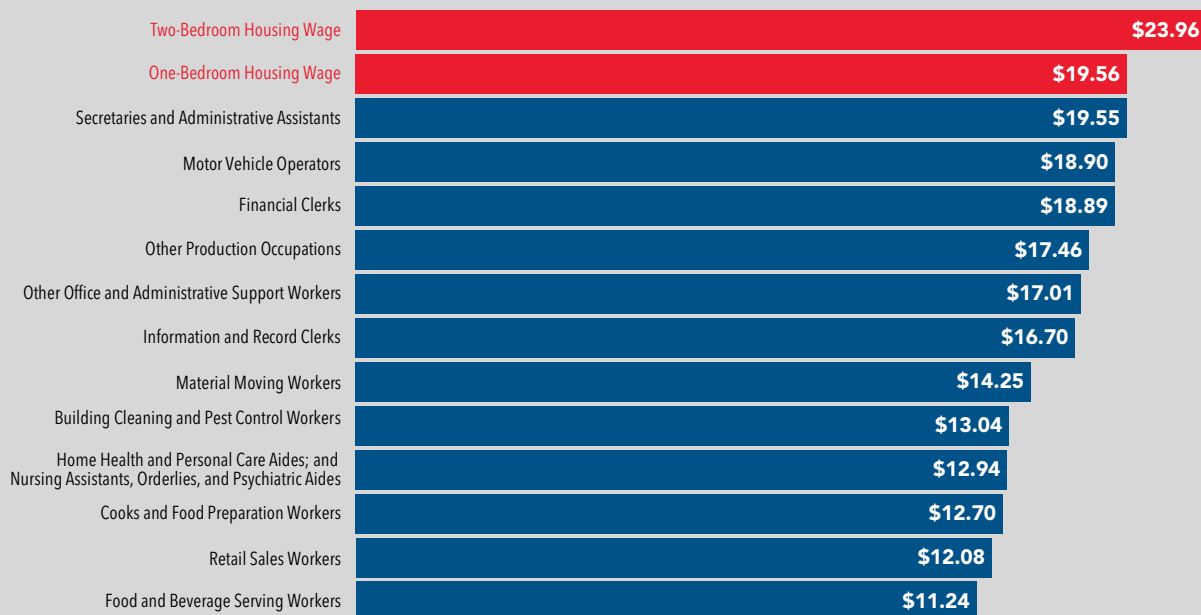
Low-wage workers have been struggling to afford their housing for decades, regardless of the state of the economy.

FIGURE 3: HOURLY WAGES BY PERCENTILE VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2019, adjusted to 2020 dollars.

FIGURE 4: TWELVE OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2019 Occupational Employment Statistics, BLS, adjusted to 2020 dollars. Housing wages based on HUD fair market rents.

The income distribution in **Figure 3**, which includes all wage and salary workers, shows that modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution. A modest one-bedroom rental home is unaffordable to more than 40% of wage earners. A modest two-bedroom rental home is unaffordable for more than 60% of wage earners.

Twelve of the 20 largest occupations in the United States pay a median hourly wage that is less than what a full-time worker needs to earn to afford a modest apartment at the national average fair market rent (**Figure 4**). The workers in these occupations account for more than 38% of the total U.S. workforce, excluding farmworkers. Roughly 16 million people work in retail sales or food and beverage service, occupations whose median wages are far less than what full-time workers need to afford a one-bedroom or two-bedroom apartment. Home health aides, personal care workers, and nursing assistants, occupations that are disproportionately Black and Latino, earn a median wage just two-thirds of what a full-time worker needs for a one-bedroom apartment. Other workers who do not earn enough to afford rental housing are found in offices, performing administrative support, data entry, and bookkeeping. Other low-wage workers operate heavy machinery at construction sites, keep public transit and the consumer-goods supply chains working, serve in doctors' and dentists' offices, and clean buildings and hotels.

Twelve of the 20 largest occupations in the United States pay a median hourly wage that is less than what a full-time worker needs to earn to afford a modest apartment at the national average fair market rent.

IMPACT OF COVID-19 PANDEMIC ON LOW-WAGE WORKERS

CCOVID-19 has had an especially devastating impact on many of the workers in the lowest-paid fields. In the first five weeks of widespread closures, between March 15 and April 18, 24.4 million people applied for unemployment insurance, and households with lower incomes were likelier to report employment or income loss related to the outbreak. The Bureau of Labor Statistics estimated that the job sectors most directly exposed to COVID-19 shutdowns were restaurants and bars, travel and transportation, entertainment, personal service (e.g., daycare providers and barbers), some retail (e.g., department stores), and some manufacturing (e.g., aircraft manufacturing). Those industries account for more than 20% of all workers, and they have a disproportionate number of low-wage jobs. Over half of the jobs

in these industries have incomes in the bottom 20% of the U.S. wage distribution (Bureau of Labor Statistics, 2020b).

Over 50% of the decline in jobs in April came from three broad industries: accommodation and food services, retail trade, and health care and social assistance, all sectors with many low-wage jobs. Restaurants and bars in most states were closed or restricted to takeout and delivery, and retail stores faced a historic drop in sales (U.S. Census Bureau, 2020). Accommodation and food services include waitstaff, cooks, and housekeepers. The retail trade sector includes salesclerks, cashiers, and stockers, many of whom work for minimum wages. The health care and social assistance sector includes home health care aides and childcare workers. These same sectors account for the largest shares of working extremely low-income renter households,

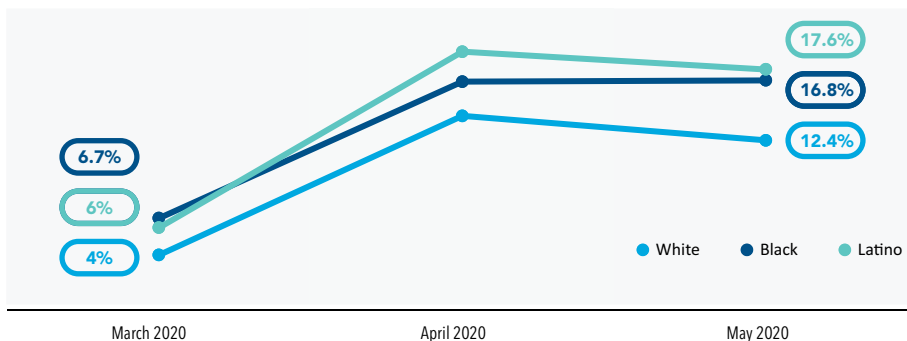
who often struggle to pay their rent even when times are good. Sixteen percent of extremely low-income renter households in the labor force were working in accommodation and food service, 16% in health care and social

assistance, and 15% in retail (NLIHC, 2020d).

Black and Latino workers were especially hard hit: the unemployment rates for Black and Latino workers were already higher than the unemployment rate for white workers before the pandemic, and the racial disparity increased further in April and May (**Figure 5**). While the unemployment rate declined for white workers in May, it did not improve for Black workers. In March 2020, the Latino and Black unemployment rates were two percentage points and 2.7 percentage points higher than the white unemployment rate. By May, the unemployment rates for Latinos and Blacks were 5.2 and 4.4 percentage points higher. Part of this disparity may be explained by the overrepresentation of Black and Latino workers in industries most severely affected by the pandemic. Food preparation and food service workers, hotel clerks, cashiers, childcare workers, and personal care aides are all disproportionately Black and Latino (Bureau of Labor Statistics, 2020c).

In a bitter irony, many who do not earn enough to afford their basic needs were deemed essential workers during widespread closures and stay-at-home orders, required to take on considerable danger to help keep grocery stores open, food delivery and transportation on schedule, and patients attended to in long-term care facilities. Black workers are more likely to be found in these frontline positions—they are overrepresented in grocery, convenience

FIGURE 5: UNEMPLOYMENT RATE BY RACE



Source: U.S. Bureau of Labor Statistics, Employment Situation Summary, June 5, 2020.

RACIAL AND ETHNIC HOUSING DISPARITIES

and drug stores; public transit; trucking, warehouse, and postal service; building cleaning services; health care; and social services (Rho, Brown, & Fremstad, 2020).

This unprecedented shock to the labor market may have long-lasting consequences for low-wage workers, especially if high rates of joblessness last longer than the temporary unemployment supplement provided by the CARES Act. Low-wage workers who were unable to afford their rent prior to the crisis, and who lack emergency savings, are dealing with even more hardship today. Even those low-wage workers who were lucky to be temporarily furloughed rather than laid off and those who are able to go to work will still have considerable difficulty paying off their past-due bills and catching up with delayed rent payments, given that their incomes were already insufficient for their housing and other basic necessities before the crisis.

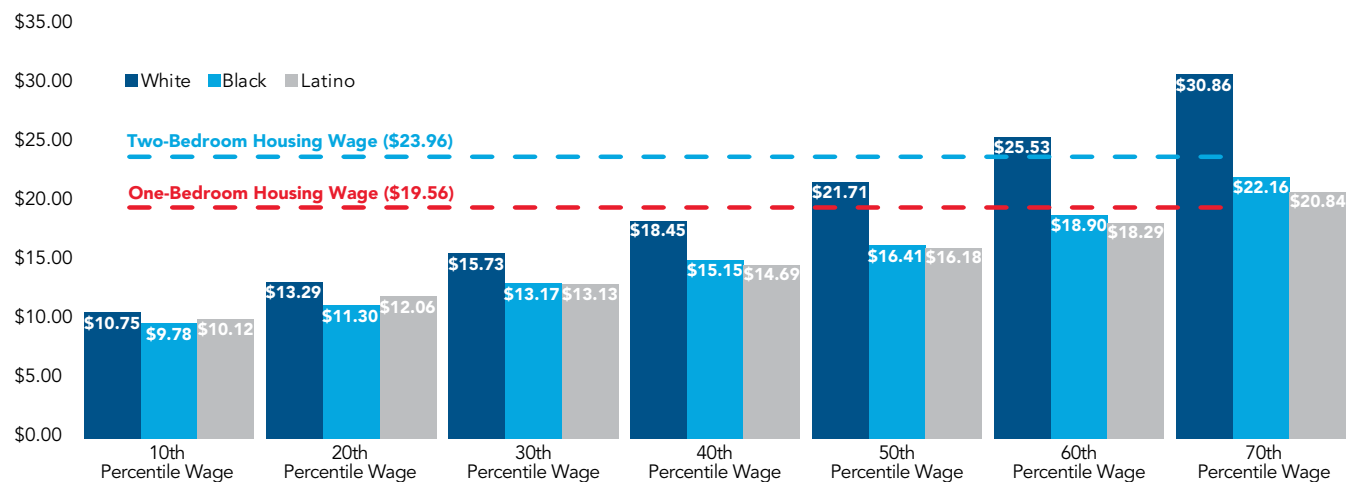
People of color disproportionately face greater challenges in finding decent and affordable housing in the U.S., and income inequality contributes to those challenges.

People of color disproportionately face greater challenges in finding decent and affordable housing in the U.S., and income inequality contributes to those challenges. Income inequality along racial lines is the product of historical and ongoing discrimination, economic exploitation, and unequal opportunities. **Figure 6** compares the hourly wage distributions of white, Black, and Latino workers. For example, the 10th percentile wage bars show what the lowest-paid 10% of white, Black, and Latino workers are paid. White workers at the bottom of the white income distribution earn more

than Black and Latino workers at the bottom of their respective income distributions. A Black worker at the 20th percentile of Black wages earns 15% less than a white worker at the 20th percentile of white wages. A Latino worker at the 20th percentile of Latino wages earns 9% less than the 20th percentile white worker. This disparity holds across all income levels. The median Black worker and Latino worker earns 24% and 25% less than the median white worker.

Unsurprisingly, Black and Latino workers face larger gaps between their wages and the cost of housing than white workers. The

FIGURE 6: HOURLY WAGE PERCENTILES VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2019. Adjusted to 2020 dollars.

THE SYSTEMIC SHORTAGE OF AFFORDABLE HOUSING

median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage, full-time Black or Latino worker does not (**Figure 6**). At the 60th percentile, a full-time white worker can afford a two-bedroom rental home at fair market rent. Meanwhile, a full-time Black or Latino worker at the 60th percentile-wage for their race or ethnicity cannot afford even a one-bedroom rental.

This income inequality partly explains why 44% of Black households and 42% of Latino households spend more than 30% of their incomes on housing, compared to 26% of white households (U.S. Census Bureau, 2019). The unaffordability of the rental market disproportionately harms Black and Latino households in two ways. First, as seen in Figure 5, Black and Latino households earn less, which makes it more difficult to find housing affordable to them. Second, Black and Latino households are more likely at all income levels to be renters. In 2018, 27% of white households were renters, compared with 55% of Latino households and 59% of Black households (U.S. Census Bureau, 2019). Historical and ongoing discrimination has limited opportunities for homeownership for many people of color, and they compete for an insufficient number of affordable rental homes available on the market.

The median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage, full-time Black or Latino worker does not.

Recent catastrophic shocks to the economy have multiplied and exacerbated the problems that low-wage workers face, but the shortage of affordable rental housing is a longstanding, persistent feature of our society. The latest data show that there are only 36 affordable and available rental homes for every 100 renter households with extremely low incomes (NLIHC, 2020b), and every state and nearly every county in the U.S. lacks an adequate supply (HUD, 2019). As a result, 86% of extremely low-income renters cannot afford their rent, and 71% spend more than half of their incomes on housing costs. Severely housing cost-burdened households are forced to choose between housing and other basic necessities, such as food, health care, transportation, and childcare. Most severely cost-burdened households are renters with extremely low incomes. Though extremely low-income renter households account for only 25% of all renters, they account for 72% of all severely housing cost-burdened renter households.

The private market fails to provide a sufficient supply of affordable housing for the lowest-income renters. Most new rental housing in the private market is built for high-income renters, in order to turn a profit after paying high development costs. The median asking rent in 2018 for a new apartment in a multifamily building was \$1,670, far more than what low-

wage workers can afford (Joint Center for Housing Studies, 2020). Only 28% of renters in 2018 could afford this level of rent.

The argument is frequently made that new development will start a process by which housing will “filter down” to the lowest-income renters, as older housing is vacated by those with higher incomes. This filtering does not provide enough housing for the lowest-income renters, though, because landlords often do not have an incentive to maintain housing at the rent levels that the lowest-income renters can afford. When the housing market is strong, landlords have an incentive to renovate their properties to capture higher rents. In weak markets, they have an incentive to find other uses of their property. The number of low-cost homes with monthly rents below \$800 (in constant 2017 dollars) declined by 4 million between 2011 and 2017, including 1 million units in 2017 alone (Joint Center for Housing Studies, 2019). This rent level (\$800) is affordable to households with annual incomes less than \$32,000 per year.

A systematic failure of markets to provide socially necessary goods is a compelling reason for the government to intervene. In the U.S., however, federal housing assistance is grossly underfunded, reaching only one out of every four eligible households (Fischer & Sard, 2017). The majority of HUD’s housing assistance budget must go to renewing rental contracts and already-committed vouchers,

FEDERAL POLICY TO SECURE AFFORDABLE HOMES

leaving few resources for building more affordable housing or providing rental assistance to additional households.

Emergency rental assistance is needed to ensure renters can afford to remain stably housed at least until the economy begins to recover.

We need significant investment in our federal rental housing programs to ensure that everyone has a decent and affordable home. Housing is a basic necessity – an essential ingredient of individual and public health, stability, and dignity. The COVID-19 crisis has demonstrated the recklessness of letting people's access to basic necessities like housing depend on the contingencies of the economy.

While the COVID-19 public health crisis and explosive growth in unemployment has triggered some immediate protections for some renters, far more must be accomplished to secure emergency rental assistance and to realize longer-term housing solutions. The federal eviction moratoriums for renters in federally-supported rental properties included in the CARES Act and other state and local moratoriums are important protections for renters during this crisis, but they provide a patchwork of temporary protections that exclude many renters. Many of

these moratoriums are coming to an end. We need a uniform, national moratorium that would cover all renters. The "Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act," passed in the House of Representatives, includes such a moratorium that would cover most renters for twelve months.

Evictions moratoriums do not relieve renters of accrued debt from missed rental payments. Emergency rental assistance is needed to ensure renters can afford to remain stably housed at least until the economy begins to recover. The "Emergency Rental Assistance and Rental Market Stabilization Act," introduced by Representative Maxine Waters (D-CA), Representative Denny Heck (D-WA), and Senator Sherrod Brown (D-OH), would provide states and local governments with \$100 billion in emergency rental assistance to help renters with housing costs for up to 24 months or with six months of back rent and late fees (NLIHC, 2020a). Multiple studies, including analysis from NLIHC (2020d), suggest that at least this amount in emergency rental assistance is

needed for low-income renters who are struggling as a result of shutdowns and layoffs. The HEROES Act includes \$100 billion for emergency rental assistance.

In the long run, Congress should create a permanent National Housing Stabilization Fund to provide emergency assistance to families who experience a sudden and temporary shock to their finances. Many low-wage workers live one financial emergency – like the sudden loss of income or unexpected medical expenses – away from housing instability. Temporary assistance would prevent evictions, housing instability, and, in the worse cases, homelessness by helping households stay in their homes during and after those unexpected events. The "Eviction Crisis Act," introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), would create an Emergency Assistance Fund for state and local governments to establish short-term financial assistance and housing stabilization services.

Addressing the roots of the housing affordability problem,

however, requires a significant and sustained commitment to rental housing programs that provide long-term rental assistance to low-income renters, increase the affordable housing supply, and preserve the affordable rental homes that already exist. Long-term solutions should be targeted to serve those low-wage and low-income families with the greatest needs.

Congress should fully fund the Housing Choice Voucher (HCV) program. Participants in the HCV program pay 30% of their adjusted gross incomes toward housing costs in the private market, and the voucher covers the remaining costs up to the local housing authority's payment standard. Vouchers typically cost less than new construction, making them an efficient option in markets where there is already an abundant supply of vacant, physically adequate housing. The "Pathway to Stable and Affordable Housing for All Act," introduced by Senators Mazie Hirono (D-HI), Kirsten Gillibrand (D-NY), and Cory Booker (D-NJ), would fully fund Housing Choice Vouchers. Given that many voucher-holders struggle to find voucher-accepting landlords, a federal ban on discrimination against voucher-holders is also needed.

Congress should also expand the supply of affordable rental housing with significant increases in capital investments. A large investment in the national Housing Trust Fund (HTF) could create, preserve, or rehabilitate rental housing for renters with extremely low incomes. Currently funded by small mandatory contributions from Fannie Mae and Freddie Mac, the national HTF is a block grant that gives states flexibility in how they use the money, provided at least 90% is used for rental housing and 75% of rental housing serves extremely low-income households. One hundred percent of funds must benefit extremely low-income households while the HTF is capitalized under \$1 billion per year. Members of the current Congress have introduced multiple bills to expand the national HTF. These bills include the "American Housing and Economic Mobility Act," the "Ending Homelessness Act," the "Housing is Infrastructure Act," the "Homes for All Act," the "Fulfilling the Promise of the Housing Trust Fund Act," and the "Pathway to Stable and Affordable Housing for All Act."

Significant capital investment should also be made in public housing, which provides an affordable home and housing stability to some of the nation's poorest renters. Public housing is a critical component of the U.S. housing infrastructure, but public housing authorities face a backlog of capital repair needs of \$70 billion (NLIHC, 2020c). Given the unforeseen needs that public housing authorities have faced

during the current pandemic (e.g., investments in personal protective equipment, increased cleaning schedules and wellness checks) and delayed repair schedules, capital repair needs may be even greater after COVID-19. The "Housing is Infrastructure Act of 2019," introduced by Representative Waters (D-CA), would invest more than \$100 billion to address the capital needs of public housing, create homes through the national HTF, and address the severe housing needs on tribal lands. An expansion of public housing could provide affordable homes to many households who currently do not receive any housing assistance. The Faircloth Amendment, which forbids expanding public housing beyond its 1999 levels, should be repealed. The "Homes for All Act" introduced by Representative Ilhan Omar (D-MN), would repeal the Faircloth amendment and invest \$1 trillion for 9.5 million new public housing apartments and 2.5 million deeply affordable rental homes. Both Representative Waters's "Housing is Infrastructure Act" and a repeal of the Faircloth amendment were included in the "Moving Forward Act" passed by the House.

We also need to ensure adequate funding to renew Project-Based Rental Assistance (PBRA) contracts with private owners of subsidized rental housing. Tenants of PBRA housing contribute 30% of their adjusted gross income towards rent, and HUD pays the rest. Adequate appropriations for PBRA can protect these rental homes from being permanently lost from the affordable housing stock.

Tax reform could also help house the poorest renters. A deeply income-targeted, fully refundable renters' tax credit for housing cost-burdened renters would provide the difference between 30% of a renter's household income and their actual housing costs, up to a modest price. The "Housing, Opportunity, Mobility, and Equity Act," introduced


Addressing the roots of the housing affordability problem, however, requires a significant and sustained commitment to rental housing programs.

THE NUMBERS IN THIS REPORT

by Senator Cory Booker (D-NJ), and the “Rent Relief Act,” introduced by Senator Kamala Harris (D-CA), provide a refundable tax credit to cost-burdened renters.

The Low-Income Housing Tax Credit (LIHTC) program, the nation’s largest production subsidy for affordable housing, should be reformed to better target the needs of extremely low-income households. A 50% basis boost in tax credits for developments that set aside at least 20% of their housing for extremely low-income renters would help redirect those credits where they are most needed. The “Affordable Housing Tax Credit Improvement Act,” introduced by Senators Maria Cantwell (D-WA), Todd Young (R-IN), Ron Wyden (D-OR), and Johnny Isakson (R-GA) and Representatives Suzan DelBene (D-WA), Kenny Marchant (R-TX), Don Beyer (D-VA), and Jackie Walorski (R-IN), would provide such a basis boost and incentives to build in rural communities and on tribal lands, which have unique barriers to development.

Millions of households were already living with housing instability at the beginning of 2020, and millions of additional renters now struggle to afford their rental housing during the COVID-19 crisis. The enduring problem of housing unaffordability ultimately calls for fundamental structural reform and the investments needed to ensure housing stability in the future.

 *ut 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 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 \$64.21/hr, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$11.77/hr in areas of Alabama. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from 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 estimates of what a family moving today can expect to pay for a modest rental home, not what all renters are currently paying. The FMR is the basis of the rent-payment standard for Housing Choice Vouchers and other HUD programs. The

FMR is usually set at the 40th percentile of rents for typical homes occupied by recent movers in an area. FMRs are often applied uniformly within each FMR area, which is either a metropolitan area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD publishes 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 online 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, and 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. For these reasons, not all differences between previous editions of *Out of Reach* and this year’s report reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance with interpreting changes in the data over time.

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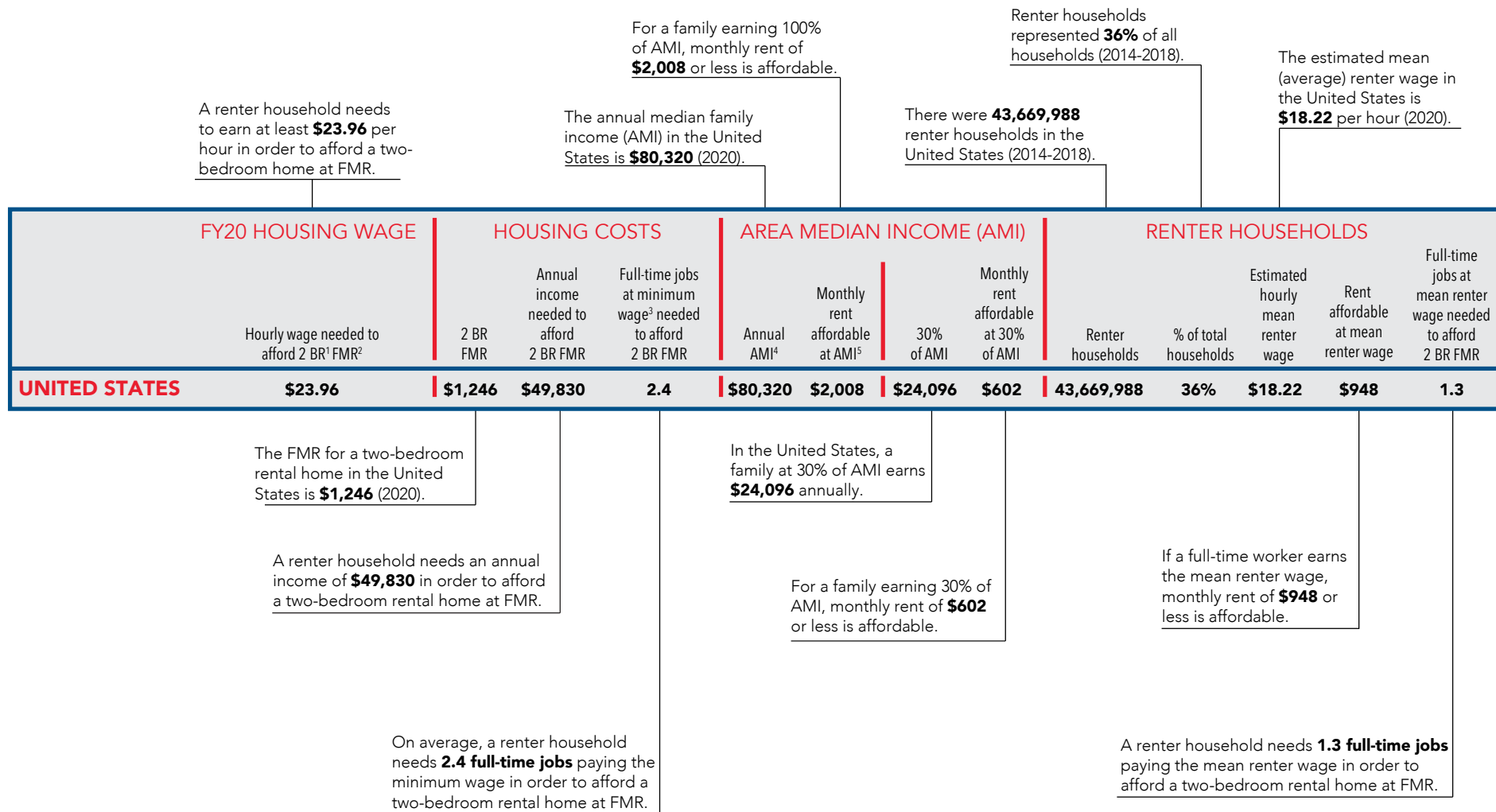
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HOW TO USE THE NUMBERS



1: BR = Bedroom.

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 (\$49,830) by 52 (weeks per year) and then by 40 (hours per work week) (\$49,830 / 52 = \$958; \$958 / 40 = **\$23.96**).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$80,320 x .3 = \$24,096). Divide by 12 to obtain monthly amount (\$24,096 / 12 = **\$2,008**).

HUD FY20 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 2014-2018) (43,669,988 / 120,935,203 = .36). Then multiply by 100 (.36 x 100 = **36%**).

ACS (2014-2018).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2018, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2020. See Appendix B.

| FY20 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 | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| UNITED STATES | \$23.96 | \$1,246 | \$49,830 | 2.4 | \$80,320 | \$2,008 | \$24,096 | \$602 | 43,669,988 | 36% | \$18.22 | \$948 | 1.3 |

Developed by HUD annually (2020). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$1,245.75 x 12 = \$14,949). Then divide by .3 to determine the total income needed to afford \$14,949 per year in rent (\$14,949 / .3 = **\$49,830**).

National average of jobs needed across all counties, weighted by number of renter households. To find jobs needed in a particular state, metro, or county, divide annual income needed to afford the FMR by 52 (weeks per year). Then divide by the prevailing minimum wage. Then divide by 40 (hours per work week).

Multiply Annual AMI by .3 (\$80,320 x .3 = **\$24,096**).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$24,096 x .3 = \$7,228.80). Divide by 12 to obtain monthly amount (\$7,228.80 / 12 = **\$602.40**).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$18.22374 x 40 x 52 = \$37,905.38). Multiply by .3 to determine maximum amount that can be spent on rent (\$37,905.38 x .3 = \$11,371.61). Divide by 12 to obtain monthly amount (\$11,371.61 / 12 = **\$948**).

Divide income needed to afford the FMR by 52 (weeks per year) (\$49,830 / 52 = \$958). Then divide by \$18.22 (the United States' mean renter wage) (\$958 / \$18.22 = 53 hours). Finally, divide by 40 (hours per work week) (53 / 40 = **1.3 full-time jobs**).

1: BR = Bedroom.

2: FMR = Fiscal Year 2020 Fair Market Rent.

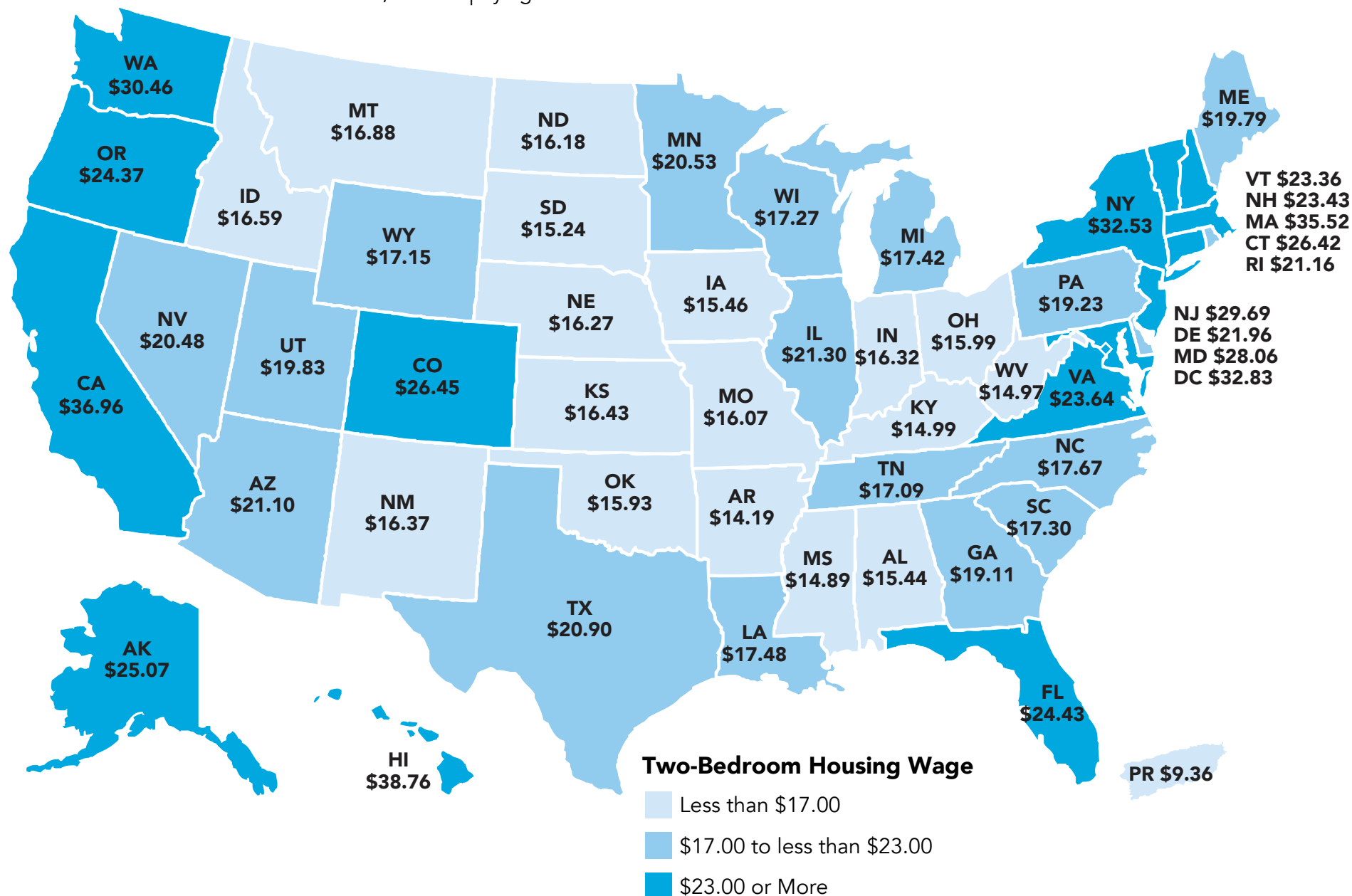
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income.

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

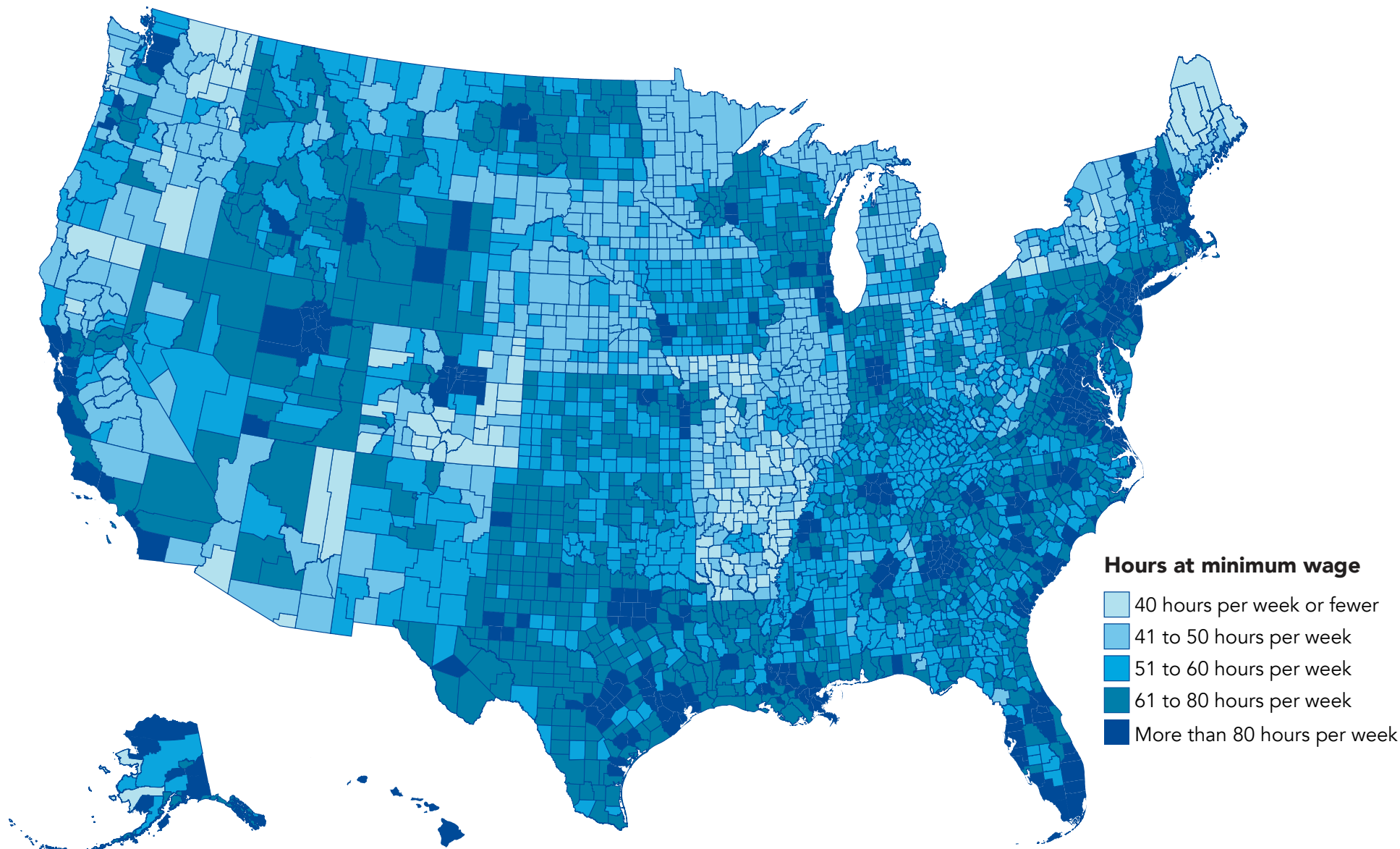
2020 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker 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 income.



2020 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT

*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for the 37 sub-county jurisdictions with minimum wages higher than the prevailing county, state, or federal minimum wage. None of these local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.



MOST EXPENSIVE JURISDICTIONS

| Metropolitan Areas | Housing Wage for Two-Bedroom FMR ¹ | Metropolitan Counties ² | Housing Wage for Two-Bedroom FMR |
|---|---|--|----------------------------------|
| San Francisco, CA HMFA ³ | \$64.21 | Marin County, CA | \$64.21 |
| San Jose-Sunnyvale-Santa Clara, CA HMFA | \$57.12 | San Francisco County, CA | \$64.21 |
| Santa Cruz-Watsonville, CA MSA ⁴ | \$48.44 | San Mateo County, CA | \$64.21 |
| Santa Maria-Santa Barbara, CA MSA | \$44.69 | Santa Clara County, CA | \$57.12 |
| Boston-Cambridge-Quincy, MA HMFA | \$44.44 | Santa Cruz County, CA | \$48.44 |
| Oakland-Fremont, CA HMFA | \$43.06 | Santa Barbara County, CA | \$44.69 |
| Santa Ana-Anaheim-Irvine, CA HMFA | \$42.62 | Alameda County, CA | \$43.06 |
| Honolulu, HI MSA | \$41.54 | Contra Costa County, CA | \$43.06 |
| Seattle-Bellevue, WA HMFA | \$40.37 | Orange County, CA | \$42.62 |
| Stamford-Norwalk, CT HMFA | \$39.98 | Honolulu County, HI | \$41.54 |
| State Nonmetropolitan Areas (Combined) | Housing Wage for Two-Bedroom FMR | Nonmetropolitan Counties (or County-Equivalents) | Housing Wage for Two-Bedroom FMR |
| Hawaii | \$29.81 | Kauai County, HI | \$36.17 |
| Alaska | \$26.11 | Aleutians West Census Area, AK | \$33.75 |
| Massachusetts | \$23.69 | Dukes County, MA | \$33.23 |
| Connecticut | \$22.69 | Monroe County, FL | \$33.23 |
| California | \$20.00 | Nantucket County, MA | \$33.06 |
| New Hampshire | \$19.90 | Bethel Census Area, AK | \$32.46 |
| Vermont | \$19.00 | Nome Census Area, AK | \$32.40 |
| Maryland | \$18.91 | Pitkin County, CO | \$30.37 |
| Washington | \$18.34 | Denali Borough, AK | \$29.60 |
| Colorado | \$18.25 | North Slope Borough, AK | \$28.50 |
| | | Juneau City and Borough, AK | \$28.50 |

1 FMR = Fair Market Rent.

2 Excludes metropolitan counties in New England.

3 HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

4 MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

| Rank ¹ | State | Housing Wage for Two-Bedroom FMR ² |
|-------------------|---------------|---|
| 1 | Hawaii | \$38.76 |
| 2 | California | \$36.96 |
| 3 | Massachusetts | \$35.52 |
| 5 | New York | \$32.53 |
| 6 | Washington | \$30.46 |
| 7 | New Jersey | \$29.69 |
| 8 | Maryland | \$28.06 |
| 9 | Colorado | \$26.45 |
| 10 | Connecticut | \$26.42 |
| 11 | Alaska | \$25.07 |
| 12 | Florida | \$24.43 |
| 13 | Oregon | \$24.37 |
| 14 | Virginia | \$23.64 |
| 15 | New Hampshire | \$23.43 |
| 16 | Vermont | \$23.36 |
| 17 | Delaware | \$21.96 |
| 18 | Illinois | \$21.30 |
| 19 | Rhode Island | \$21.16 |
| 20 | Arizona | \$21.10 |
| 21 | Texas | \$20.90 |
| 22 | Minnesota | \$20.53 |
| 23 | Nevada | \$20.48 |
| 24 | Utah | \$19.83 |
| 25 | Maine | \$19.79 |
| 26 | Pennsylvania | \$19.23 |
| 27 | Georgia | \$19.11 |

| Rank ¹ | State | Housing Wage for Two-Bedroom FMR ² |
|-------------------|----------------|---|
| 28 | North Carolina | \$17.67 |
| 29 | Louisiana | \$17.48 |
| 30 | Michigan | \$17.42 |
| 31 | South Carolina | \$17.30 |
| 32 | Wisconsin | \$17.27 |
| 33 | Wyoming | \$17.15 |
| 34 | Tennessee | \$17.09 |
| 35 | Montana | \$16.88 |
| 36 | Idaho | \$16.59 |
| 37 | Kansas | \$16.43 |
| 38 | New Mexico | \$16.37 |
| 39 | Indiana | \$16.32 |
| 40 | Nebraska | \$16.27 |
| 41 | North Dakota | \$16.18 |
| 42 | Missouri | \$16.07 |
| 43 | Ohio | \$15.99 |
| 44 | Oklahoma | \$15.93 |
| 45 | Iowa | \$15.46 |
| 46 | Alabama | \$15.44 |
| 47 | South Dakota | \$15.24 |
| 48 | Kentucky | \$14.99 |
| 49 | West Virginia | \$14.97 |
| 50 | Mississippi | \$14.89 |
| 51 | Arkansas | \$14.19 |

OTHER

| | | |
|----|----------------------|---------|
| 4 | District of Columbia | \$32.83 |
| 52 | Puerto Rico | \$9.36 |

¹ Includes District of Columbia and Puerto Rico.

² FMR = Fair Market Rent.

STATE SUMMARY

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|---------------|---|---------------|---|---|--------------------------|---|------------|------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| State | Hourly wage needed to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to Afford 2 BR FMR | Full-time jobs at minimum wage ³ needed to afford 2 BR FMR | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$15.44 | \$803 | \$32,110 | 2.1 | \$66,123 | \$1,653 | \$19,837 | \$496 | 585,046 | 31% | \$13.30 | \$692 | 1.2 |
| Alaska | \$25.07 | \$1,304 | \$52,147 | 2.5 | \$92,899 | \$2,322 | \$27,870 | \$697 | 91,290 | 36% | \$19.55 | \$1,017 | 1.3 |
| Arizona | \$21.10 | \$1,097 | \$43,892 | 1.8 | \$72,954 | \$1,824 | \$21,886 | \$547 | 918,235 | 36% | \$17.46 | \$908 | 1.2 |
| Arkansas | \$14.19 | \$738 | \$29,514 | 1.4 | \$61,408 | \$1,535 | \$18,422 | \$461 | 395,744 | 34% | \$13.92 | \$724 | 1.0 |
| California | \$36.96 | \$1,922 | \$76,879 | 2.8 | \$90,909 | \$2,273 | \$27,273 | \$682 | 5,880,000 | 45% | \$23.96 | \$1,246 | 1.5 |
| Colorado | \$26.45 | \$1,375 | \$55,016 | 2.2 | \$91,959 | \$2,299 | \$27,588 | \$690 | 742,242 | 35% | \$19.49 | \$1,013 | 1.4 |
| Connecticut | \$26.42 | \$1,374 | \$54,956 | 2.4 | \$101,816 | \$2,545 | \$30,545 | \$764 | 460,240 | 34% | \$17.70 | \$921 | 1.5 |
| Delaware | \$21.96 | \$1,142 | \$45,669 | 2.4 | \$86,342 | \$2,159 | \$25,903 | \$648 | 103,457 | 29% | \$17.83 | \$927 | 1.2 |
| Florida | \$24.43 | \$1,270 | \$50,807 | 2.9 | \$68,669 | \$1,717 | \$20,601 | \$515 | 2,667,159 | 35% | \$17.28 | \$898 | 1.4 |
| Georgia | \$19.11 | \$994 | \$39,758 | 2.6 | \$72,224 | \$1,806 | \$21,667 | \$542 | 1,369,507 | 37% | \$17.51 | \$911 | 1.1 |
| Hawaii | \$38.76 | \$2,015 | \$80,613 | 3.8 | \$97,168 | \$2,429 | \$29,151 | \$729 | 190,420 | 42% | \$17.17 | \$893 | 2.3 |
| Idaho | \$16.59 | \$863 | \$34,511 | 2.3 | \$68,372 | \$1,709 | \$20,511 | \$513 | 190,031 | 31% | \$13.26 | \$689 | 1.3 |
| Illinois | \$21.30 | \$1,108 | \$44,310 | 2.1 | \$85,252 | \$2,131 | \$25,576 | \$639 | 1,641,003 | 34% | \$18.00 | \$936 | 1.2 |
| Indiana | \$16.32 | \$848 | \$33,940 | 2.3 | \$72,950 | \$1,824 | \$21,885 | \$547 | 793,086 | 31% | \$14.44 | \$751 | 1.1 |
| Iowa | \$15.46 | \$804 | \$32,151 | 2.1 | \$79,229 | \$1,981 | \$23,769 | \$594 | 362,703 | 29% | \$13.43 | \$698 | 1.2 |
| Kansas | \$16.43 | \$855 | \$34,185 | 2.3 | \$74,642 | \$1,866 | \$22,393 | \$560 | 378,704 | 34% | \$14.21 | \$739 | 1.2 |
| Kentucky | \$14.99 | \$780 | \$31,183 | 2.1 | \$66,539 | \$1,663 | \$19,962 | \$499 | 571,050 | 33% | \$13.79 | \$717 | 1.1 |
| Louisiana | \$17.48 | \$909 | \$36,356 | 2.4 | \$64,793 | \$1,620 | \$19,438 | \$486 | 602,937 | 35% | \$14.64 | \$761 | 1.2 |
| Maine | \$19.79 | \$1,029 | \$41,156 | 1.6 | \$76,811 | \$1,920 | \$23,043 | \$576 | 154,809 | 28% | \$12.34 | \$642 | 1.6 |
| Maryland | \$28.06 | \$1,459 | \$58,366 | 2.6 | \$109,357 | \$2,734 | \$32,807 | \$820 | 728,577 | 33% | \$18.16 | \$944 | 1.5 |
| Massachusetts | \$35.52 | \$1,847 | \$73,890 | 2.8 | \$105,892 | \$2,647 | \$31,768 | \$794 | 968,213 | 38% | \$21.74 | \$1,131 | 1.6 |
| Michigan | \$17.42 | \$906 | \$36,227 | 1.8 | \$74,703 | \$1,868 | \$22,411 | \$560 | 1,132,395 | 29% | \$15.38 | \$800 | 1.1 |
| Minnesota | \$20.53 | \$1,068 | \$42,705 | 2.1 | \$92,812 | \$2,320 | \$27,844 | \$696 | 616,511 | 28% | \$16.06 | \$835 | 1.3 |
| Mississippi | \$14.89 | \$774 | \$30,977 | 2.1 | \$57,678 | \$1,442 | \$17,303 | \$433 | 351,558 | 32% | \$12.10 | \$629 | 1.2 |
| Missouri | \$16.07 | \$836 | \$33,424 | 1.7 | \$73,483 | \$1,837 | \$22,045 | \$551 | 794,426 | 33% | \$15.28 | \$794 | 1.1 |
| Montana | \$16.88 | \$878 | \$35,112 | 2.0 | \$73,104 | \$1,828 | \$21,931 | \$548 | 136,687 | 32% | \$13.15 | \$684 | 1.3 |
| Nebraska | \$16.27 | \$846 | \$33,838 | 1.8 | \$78,740 | \$1,968 | \$23,622 | \$591 | 255,496 | 34% | \$13.70 | \$712 | 1.2 |

1 BR = Bedroom.

2 FMR = Fiscal Year 2020 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 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|----------------------|---|---------------|---|---|--------------------------|---|------------|------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| State | Hourly wage needed to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to Afford 2 BR FMR | Full-time jobs at minimum wage ³ needed to afford 2 BR FMR | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nevada | \$20.48 | \$1,065 | \$42,592 | 2.3 | \$72,497 | \$1,812 | \$21,749 | \$544 | 475,410 | 44% | \$17.42 | \$906 | 1.2 |
| New Hampshire | \$23.43 | \$1,218 | \$48,726 | 3.2 | \$94,756 | \$2,369 | \$28,427 | \$711 | 153,320 | 29% | \$15.83 | \$823 | 1.5 |
| New Jersey | \$29.69 | \$1,544 | \$61,762 | 2.7 | \$102,843 | \$2,571 | \$30,853 | \$771 | 1,158,949 | 36% | \$19.10 | \$993 | 1.6 |
| New Mexico | \$16.37 | \$851 | \$34,047 | 1.8 | \$62,865 | \$1,572 | \$18,859 | \$471 | 251,409 | 32% | \$13.99 | \$728 | 1.2 |
| New York | \$32.53 | \$1,691 | \$67,653 | 2.8 | \$87,886 | \$2,197 | \$26,366 | \$659 | 3,373,181 | 46% | \$25.68 | \$1,335 | 1.3 |
| North Carolina | \$17.67 | \$919 | \$36,751 | 2.4 | \$71,385 | \$1,785 | \$21,415 | \$535 | 1,369,892 | 35% | \$15.92 | \$828 | 1.1 |
| North Dakota | \$16.18 | \$841 | \$33,647 | 2.2 | \$88,698 | \$2,217 | \$26,610 | \$665 | 117,556 | 37% | \$17.12 | \$890 | 0.9 |
| Ohio | \$15.99 | \$832 | \$33,267 | 1.8 | \$74,544 | \$1,864 | \$22,363 | \$559 | 1,582,848 | 34% | \$14.42 | \$750 | 1.1 |
| Oklahoma | \$15.93 | \$828 | \$33,132 | 2.2 | \$66,385 | \$1,660 | \$19,916 | \$498 | 507,582 | 34% | \$15.12 | \$786 | 1.1 |
| Oregon | \$24.37 | \$1,267 | \$50,687 | 2.0 | \$78,661 | \$1,967 | \$23,598 | \$590 | 606,312 | 38% | \$16.78 | \$872 | 1.5 |
| Pennsylvania | \$19.23 | \$1,000 | \$39,992 | 2.7 | \$82,696 | \$2,067 | \$24,809 | \$620 | 1,557,665 | 31% | \$15.90 | \$827 | 1.2 |
| Rhode Island | \$21.16 | \$1,101 | \$44,023 | 2.0 | \$87,969 | \$2,199 | \$26,391 | \$660 | 163,320 | 40% | \$14.21 | \$739 | 1.5 |
| South Carolina | \$17.30 | \$900 | \$35,984 | 2.4 | \$67,964 | \$1,699 | \$20,389 | \$510 | 589,362 | 31% | \$13.52 | \$703 | 1.3 |
| South Dakota | \$15.24 | \$793 | \$31,701 | 1.6 | \$76,055 | \$1,901 | \$22,817 | \$570 | 108,929 | 32% | \$12.52 | \$651 | 1.2 |
| Tennessee | \$17.09 | \$889 | \$35,550 | 2.4 | \$67,463 | \$1,687 | \$20,239 | \$506 | 865,902 | 34% | \$15.82 | \$823 | 1.1 |
| Texas | \$20.90 | \$1,087 | \$43,478 | 2.9 | \$75,592 | \$1,890 | \$22,678 | \$567 | 3,635,275 | 38% | \$19.56 | \$1,017 | 1.1 |
| Utah | \$19.83 | \$1,031 | \$41,251 | 2.7 | \$82,685 | \$2,067 | \$24,805 | \$620 | 288,634 | 30% | \$14.94 | \$777 | 1.3 |
| Vermont | \$23.36 | \$1,215 | \$48,597 | 2.1 | \$78,736 | \$1,968 | \$23,621 | \$591 | 76,019 | 29% | \$13.81 | \$718 | 1.7 |
| Virginia | \$23.64 | \$1,229 | \$49,167 | 3.3 | \$93,280 | \$2,332 | \$27,984 | \$700 | 1,057,536 | 34% | \$18.67 | \$971 | 1.3 |
| Washington | \$30.46 | \$1,584 | \$63,352 | 2.3 | \$93,484 | \$2,337 | \$28,045 | \$701 | 1,043,871 | 37% | \$21.90 | \$1,139 | 1.4 |
| West Virginia | \$14.97 | \$778 | \$31,135 | 1.7 | \$61,519 | \$1,538 | \$18,456 | \$461 | 198,796 | 27% | \$13.03 | \$678 | 1.1 |
| Wisconsin | \$17.27 | \$898 | \$35,913 | 2.4 | \$80,442 | \$2,011 | \$24,133 | \$603 | 775,089 | 33% | \$14.32 | \$744 | 1.2 |
| Wyoming | \$17.15 | \$892 | \$35,663 | 2.4 | \$80,329 | \$2,008 | \$24,099 | \$602 | 70,509 | 31% | \$15.15 | \$788 | 1.1 |
| OTHER | | | | | | | | | | | | | |
| District of Columbia | \$32.83 | \$1,707 | \$68,280 | 2.2 | \$126,000 | \$3,150 | \$37,800 | \$945 | 163,751 | 58% | \$29.20 | \$1,518 | 1.1 |
| Puerto Rico | \$9.36 | \$487 | \$19,473 | 1.3 | \$25,255 | \$631 | \$7,576 | \$189 | 384,670 | 32% | \$7.73 | \$402 | 1.2 |

1 BR = Bedroom.

2 FMR = Fiscal Year 2020 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 2020 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 PAGES



ALABAMA

#46*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$803**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,676** monthly or **\$32,110** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.44
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.30 |
| 2-Bedroom Housing Wage | \$15.44 |
| Number of Renter Households | 585,046 |
| Percent Renters | 31% |

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

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

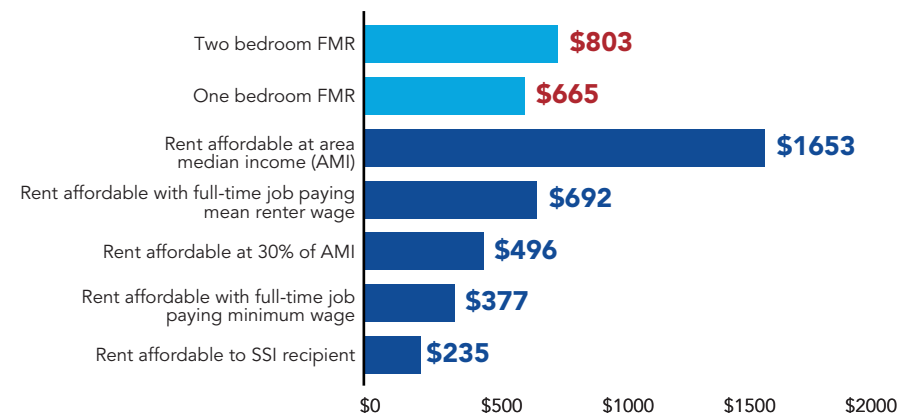
2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Birmingham-Hoover HMFA | \$18.96 |
| Daphne-Fairhope-Foley MSA | \$17.62 |
| Tuscaloosa HMFA | \$17.02 |
| Mobile MSA | \$16.81 |
| Montgomery MSA | \$15.96 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



ALABAMA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$15.44 | \$803 | \$32,110 | 2.1 | \$66,123 | \$1,653 | \$19,837 | \$496 | 585,046 | 31% | \$13.30 | \$692 | 1.2 |
| Combined Nonmetro Areas | \$12.09 | \$629 | \$25,141 | 1.7 | \$52,138 | \$1,303 | \$15,641 | \$391 | 128,796 | 29% | \$11.24 | \$585 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anniston-Oxford-Jacksonville MSA | \$13.46 | \$700 | \$28,000 | 1.9 | \$61,500 | \$1,538 | \$18,450 | \$461 | 13,747 | 31% | \$10.47 | \$545 | 1.3 |
| Auburn-Opelika MSA | \$15.60 | \$811 | \$32,440 | 2.2 | \$76,500 | \$1,913 | \$22,950 | \$574 | 23,552 | 40% | \$9.35 | \$486 | 1.7 |
| Birmingham-Hoover HMFA | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 125,871 | 32% | \$16.44 | \$855 | 1.2 |
| Chilton County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 4,213 | 25% | \$11.67 | \$607 | 1.2 |
| Columbus MSA | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 9,139 | 40% | \$13.37 | \$695 | 1.1 |
| Daphne-Fairhope-Foley MSA | \$17.62 | \$916 | \$36,640 | 2.4 | \$81,000 | \$2,025 | \$24,300 | \$608 | 20,741 | 26% | \$11.95 | \$622 | 1.5 |
| Decatur MSA | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,600 | \$1,590 | \$19,080 | \$477 | 15,396 | 26% | \$12.33 | \$641 | 1.1 |
| Dothan HMFA | \$12.81 | \$666 | \$26,640 | 1.8 | \$61,300 | \$1,533 | \$18,390 | \$460 | 16,571 | 33% | \$12.81 | \$666 | 1.0 |
| Florence-Muscle Shoals MSA | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,200 | \$1,605 | \$19,260 | \$482 | 18,088 | 30% | \$10.39 | \$540 | 1.3 |
| Gadsden MSA | \$13.33 | \$693 | \$27,720 | 1.8 | \$65,000 | \$1,625 | \$19,500 | \$488 | 10,895 | 28% | \$10.31 | \$536 | 1.3 |
| Henry County HMFA | \$11.77 | \$612 | \$24,480 | 1.6 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,147 | 17% | \$13.04 | \$678 | 0.9 |
| Huntsville MSA | \$15.04 | \$782 | \$31,280 | 2.1 | \$85,300 | \$2,133 | \$25,590 | \$640 | 54,668 | 31% | \$14.28 | \$743 | 1.1 |
| Mobile MSA | \$16.81 | \$874 | \$34,960 | 2.3 | \$61,400 | \$1,535 | \$18,420 | \$461 | 54,711 | 35% | \$13.76 | \$716 | 1.2 |
| Montgomery MSA | \$15.96 | \$830 | \$33,200 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 51,274 | 36% | \$12.81 | \$666 | 1.2 |
| Pickens County HMFA | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,961 | 26% | \$8.80 | \$458 | 1.3 |
| Tuscaloosa HMFA | \$17.02 | \$885 | \$35,400 | 2.3 | \$67,800 | \$1,695 | \$20,340 | \$509 | 28,285 | 36% | \$11.80 | \$614 | 1.4 |
| Walker County HMFA | \$14.44 | \$751 | \$30,040 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 5,991 | 24% | \$9.93 | \$516 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Counties | | | | | | | | | | | | | |
| Autauga County | \$15.96 | \$830 | \$33,200 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 5,301 | 25% | \$11.44 | \$595 | 1.4 |
| Baldwin County | \$17.62 | \$916 | \$36,640 | 2.4 | \$81,000 | \$2,025 | \$24,300 | \$608 | 20,741 | 26% | \$11.95 | \$622 | 1.5 |
| Barbour County | \$12.17 | \$633 | \$25,320 | 1.7 | \$43,800 | \$1,095 | \$13,140 | \$329 | 3,546 | 39% | \$10.47 | \$544 | 1.2 |
| Bibb County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 1,705 | 25% | \$11.60 | \$603 | 1.6 |
| Blount County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 4,403 | 21% | \$9.70 | \$504 | 2.0 |
| Bullock County | \$11.77 | \$612 | \$24,480 | 1.6 | \$42,900 | \$1,073 | \$12,870 | \$322 | 883 | 24% | \$5.24 | \$272 | 2.2 |
| Butler County | \$11.77 | \$612 | \$24,480 | 1.6 | \$45,800 | \$1,145 | \$13,740 | \$344 | 2,016 | 30% | \$10.25 | \$533 | 1.1 |
| Calhoun County | \$13.46 | \$700 | \$28,000 | 1.9 | \$61,500 | \$1,538 | \$18,450 | \$461 | 13,747 | 31% | \$10.47 | \$545 | 1.3 |
| Chambers County | \$13.13 | \$683 | \$27,320 | 1.8 | \$51,900 | \$1,298 | \$15,570 | \$389 | 4,357 | 32% | \$13.63 | \$709 | 1.0 |
| Cherokee County | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,400 | \$1,335 | \$16,020 | \$401 | 2,232 | 21% | \$9.27 | \$482 | 1.3 |
| Chilton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 4,213 | 25% | \$11.67 | \$607 | 1.2 |
| Choctaw County | \$11.88 | \$618 | \$24,720 | 1.6 | \$48,500 | \$1,213 | \$14,550 | \$364 | 1,087 | 20% | \$12.23 | \$636 | 1.0 |
| Clarke County | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,700 | \$1,343 | \$16,110 | \$403 | 3,044 | 33% | \$10.50 | \$546 | 1.1 |
| Clay County | \$11.77 | \$612 | \$24,480 | 1.6 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,447 | 28% | \$12.70 | \$660 | 0.9 |
| Cleburne County | \$11.77 | \$612 | \$24,480 | 1.6 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,394 | 24% | \$13.75 | \$715 | 0.9 |
| Coffee County | \$12.79 | \$665 | \$26,600 | 1.8 | \$66,900 | \$1,673 | \$20,070 | \$502 | 6,967 | 35% | \$10.51 | \$546 | 1.2 |
| Colbert County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,200 | \$1,605 | \$19,260 | \$482 | 5,950 | 27% | \$11.43 | \$594 | 1.2 |
| Conecuh County | \$11.77 | \$612 | \$24,480 | 1.6 | \$40,000 | \$1,000 | \$12,000 | \$300 | 1,070 | 23% | \$10.25 | \$533 | 1.1 |
| Coosa County | \$12.73 | \$662 | \$26,480 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 739 | 18% | \$13.03 | \$678 | 1.0 |
| Covington County | \$11.77 | \$612 | \$24,480 | 1.6 | \$54,800 | \$1,370 | \$16,440 | \$411 | 3,898 | 26% | \$10.65 | \$554 | 1.1 |
| Crenshaw County | \$11.77 | \$612 | \$24,480 | 1.6 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,316 | 26% | \$10.42 | \$542 | 1.1 |
| Cullman County | \$12.40 | \$645 | \$25,800 | 1.7 | \$59,700 | \$1,493 | \$17,910 | \$448 | 7,811 | 25% | \$11.29 | \$587 | 1.1 |
| Dale County | \$11.77 | \$612 | \$24,480 | 1.6 | \$57,500 | \$1,438 | \$17,250 | \$431 | 7,431 | 40% | \$17.73 | \$922 | 0.7 |
| Dallas County | \$11.88 | \$618 | \$24,720 | 1.6 | \$40,600 | \$1,015 | \$12,180 | \$305 | 6,569 | 40% | \$11.49 | \$598 | 1.0 |
| DeKalb County | \$11.77 | \$612 | \$24,480 | 1.6 | \$51,000 | \$1,275 | \$15,300 | \$383 | 7,528 | 29% | \$11.44 | \$595 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Elmore County | \$15.96 | \$830 | \$33,200 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 7,663 | 26% | \$9.67 | \$503 | 1.6 |
| Escambia County | \$11.77 | \$612 | \$24,480 | 1.6 | \$47,400 | \$1,185 | \$14,220 | \$356 | 4,191 | 31% | \$12.43 | \$646 | 0.9 |
| Etowah County | \$13.33 | \$693 | \$27,720 | 1.8 | \$65,000 | \$1,625 | \$19,500 | \$488 | 10,895 | 28% | \$10.31 | \$536 | 1.3 |
| Fayette County | \$11.77 | \$612 | \$24,480 | 1.6 | \$49,900 | \$1,248 | \$14,970 | \$374 | 1,535 | 22% | \$9.63 | \$501 | 1.2 |
| Franklin County | \$11.77 | \$612 | \$24,480 | 1.6 | \$49,300 | \$1,233 | \$14,790 | \$370 | 3,300 | 29% | \$12.68 | \$659 | 0.9 |
| Geneva County | \$12.81 | \$666 | \$26,640 | 1.8 | \$61,300 | \$1,533 | \$18,390 | \$460 | 3,059 | 29% | \$10.10 | \$525 | 1.3 |
| Greene County | \$11.77 | \$612 | \$24,480 | 1.6 | \$33,800 | \$845 | \$10,140 | \$254 | 924 | 31% | \$8.92 | \$464 | 1.3 |
| Hale County | \$17.02 | \$885 | \$35,400 | 2.3 | \$67,800 | \$1,695 | \$20,340 | \$509 | 1,614 | 29% | \$9.39 | \$488 | 1.8 |
| Henry County | \$11.77 | \$612 | \$24,480 | 1.6 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,147 | 17% | \$13.04 | \$678 | 0.9 |
| Houston County | \$12.81 | \$666 | \$26,640 | 1.8 | \$61,300 | \$1,533 | \$18,390 | \$460 | 13,512 | 34% | \$13.06 | \$679 | 1.0 |
| Jackson County | \$12.44 | \$647 | \$25,880 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 5,344 | 26% | \$9.67 | \$503 | 1.3 |
| Jefferson County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 97,066 | 37% | \$16.92 | \$880 | 1.1 |
| Lamar County | \$11.77 | \$612 | \$24,480 | 1.6 | \$49,200 | \$1,230 | \$14,760 | \$369 | 1,407 | 24% | \$8.44 | \$439 | 1.4 |
| Lauderdale County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,200 | \$1,605 | \$19,260 | \$482 | 12,138 | 32% | \$9.58 | \$498 | 1.4 |
| Lawrence County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,678 | 21% | \$10.29 | \$535 | 1.3 |
| Lee County | \$15.60 | \$811 | \$32,440 | 2.2 | \$76,500 | \$1,913 | \$22,950 | \$574 | 23,552 | 40% | \$9.35 | \$486 | 1.7 |
| Limestone County | \$15.04 | \$782 | \$31,280 | 2.1 | \$85,300 | \$2,133 | \$25,590 | \$640 | 7,062 | 22% | \$11.15 | \$580 | 1.3 |
| Lowndes County | \$15.96 | \$830 | \$33,200 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 1,101 | 26% | \$12.15 | \$632 | 1.3 |
| Macon County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 2,616 | 34% | \$8.46 | \$440 | 1.4 |
| Madison County | \$15.04 | \$782 | \$31,280 | 2.1 | \$85,300 | \$2,133 | \$25,590 | \$640 | 47,606 | 33% | \$14.63 | \$761 | 1.0 |
| Marengo County | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,235 | 29% | \$10.75 | \$559 | 1.1 |
| Marion County | \$11.77 | \$612 | \$24,480 | 1.6 | \$48,800 | \$1,220 | \$14,640 | \$366 | 3,009 | 25% | \$9.70 | \$504 | 1.2 |
| Marshall County | \$12.17 | \$633 | \$25,320 | 1.7 | \$54,000 | \$1,350 | \$16,200 | \$405 | 10,341 | 30% | \$10.25 | \$533 | 1.2 |
| Mobile County | \$16.81 | \$874 | \$34,960 | 2.3 | \$61,400 | \$1,535 | \$18,420 | \$461 | 54,711 | 35% | \$13.76 | \$716 | 1.2 |
| Monroe County | \$11.77 | \$612 | \$24,480 | 1.6 | \$44,200 | \$1,105 | \$13,260 | \$332 | 3,187 | 39% | \$9.37 | \$487 | 1.3 |
| Montgomery County | \$15.96 | \$830 | \$33,200 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 37,209 | 41% | \$13.44 | \$699 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Morgan County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,600 | \$1,590 | \$19,080 | \$477 | 12,718 | 28% | \$12.50 | \$650 | 1.1 |
| Perry County | \$11.77 | \$612 | \$24,480 | 1.6 | \$34,700 | \$868 | \$10,410 | \$260 | 839 | 27% | \$11.79 | \$613 | 1.0 |
| Pickens County | \$11.77 | \$612 | \$24,480 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,961 | 26% | \$8.80 | \$458 | 1.3 |
| Pike County | \$11.96 | \$622 | \$24,880 | 1.6 | \$52,500 | \$1,313 | \$15,750 | \$394 | 4,702 | 41% | \$9.02 | \$469 | 1.3 |
| Randolph County | \$11.77 | \$612 | \$24,480 | 1.6 | \$52,200 | \$1,305 | \$15,660 | \$392 | 2,298 | 27% | \$9.78 | \$508 | 1.2 |
| Russell County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 9,139 | 40% | \$13.37 | \$695 | 1.1 |
| St. Clair County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 6,775 | 21% | \$11.93 | \$621 | 1.6 |
| Shelby County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 15,922 | 20% | \$16.35 | \$850 | 1.2 |
| Sumter County | \$14.21 | \$739 | \$29,560 | 2.0 | \$43,800 | \$1,095 | \$13,140 | \$329 | 1,769 | 35% | \$8.48 | \$441 | 1.7 |
| Talladega County | \$12.38 | \$644 | \$25,760 | 1.7 | \$56,700 | \$1,418 | \$17,010 | \$425 | 9,015 | 29% | \$13.06 | \$679 | 0.9 |
| Tallapoosa County | \$11.77 | \$612 | \$24,480 | 1.6 | \$56,500 | \$1,413 | \$16,950 | \$424 | 4,466 | 27% | \$8.16 | \$424 | 1.4 |
| Tuscaloosa County | \$17.02 | \$885 | \$35,400 | 2.3 | \$67,800 | \$1,695 | \$20,340 | \$509 | 26,671 | 37% | \$11.86 | \$617 | 1.4 |
| Walker County | \$14.44 | \$751 | \$30,040 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 5,991 | 24% | \$9.93 | \$516 | 1.5 |
| Washington County | \$11.88 | \$618 | \$24,720 | 1.6 | \$49,700 | \$1,243 | \$14,910 | \$373 | 973 | 16% | \$23.91 | \$1,243 | 0.5 |
| Wilcox County | \$11.77 | \$612 | \$24,480 | 1.6 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,333 | 35% | \$17.20 | \$894 | 0.7 |
| Winston County | \$11.77 | \$612 | \$24,480 | 1.6 | \$47,300 | \$1,183 | \$14,190 | \$355 | 1,977 | 21% | \$10.48 | \$545 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#11*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,304**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,346** monthly or **\$52,147** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.07
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.19 |
| Average Renter Wage | \$19.55 |
| 2-Bedroom Housing Wage | \$25.07 |
| Number of Renter Households | 91,290 |
| Percent Renters | 36% |

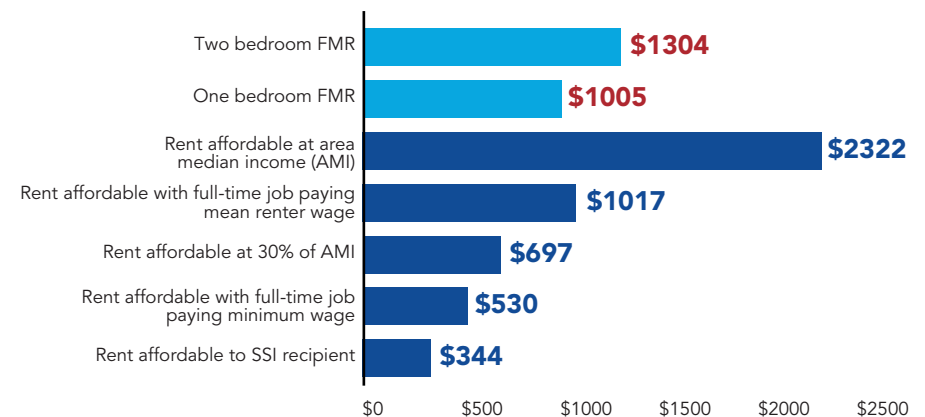
98
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

76
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 | \$33.75 |
| Bethel Census Area | \$32.46 |
| Nome Census Area | \$32.40 |
| Denali Borough | \$29.60 |
| Juneau City and Borough | \$28.50 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ALASKA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alaska | \$25.07 | \$1,304 | \$52,147 | 2.5 | \$92,899 | \$2,322 | \$27,870 | \$697 | 91,290 | 36% | \$19.55 | \$1,017 | 1.3 |
| Combined Nonmetro Areas | \$26.11 | \$1,358 | \$54,318 | 2.6 | \$87,497 | \$2,187 | \$26,249 | \$656 | 27,308 | 34% | \$23.29 | \$1,211 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anchorage HMFA | \$25.10 | \$1,305 | \$52,200 | 2.5 | \$97,300 | \$2,433 | \$29,190 | \$730 | 41,697 | 39% | \$18.95 | \$985 | 1.3 |
| Fairbanks MSA | \$25.48 | \$1,325 | \$53,000 | 2.5 | \$93,100 | \$2,328 | \$27,930 | \$698 | 15,150 | 41% | \$17.08 | \$888 | 1.5 |
| Matanuska-Susitna Borough HMFA | \$20.06 | \$1,043 | \$41,720 | 2.0 | \$91,400 | \$2,285 | \$27,420 | \$686 | 7,135 | 23% | \$11.31 | \$588 | 1.8 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aleutians East Borough | \$23.13 | \$1,203 | \$48,120 | 2.3 | \$77,700 | \$1,943 | \$23,310 | \$583 | 328 | 38% | \$27.47 | \$1,428 | 0.8 |
| Aleutians West Census Area | \$33.75 | \$1,755 | \$70,200 | 3.3 | \$100,100 | \$2,503 | \$30,030 | \$751 | 845 | 72% | \$31.02 | \$1,613 | 1.1 |
| Anchorage Municipality | \$25.10 | \$1,305 | \$52,200 | 2.5 | \$97,300 | \$2,433 | \$29,190 | \$730 | 41,697 | 39% | \$18.95 | \$985 | 1.3 |
| Bethel Census Area | \$32.46 | \$1,688 | \$67,520 | 3.2 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,774 | 39% | \$22.96 | \$1,194 | 1.4 |
| Bristol Bay Borough | \$23.12 | \$1,202 | \$48,080 | 2.3 | \$102,500 | \$2,563 | \$30,750 | \$769 | 157 | 47% | \$24.06 | \$1,251 | 1.0 |
| Denali Borough | \$29.60 | \$1,539 | \$61,560 | 2.9 | \$110,500 | \$2,763 | \$33,150 | \$829 | 140 | 22% | \$18.65 | \$970 | 1.6 |
| Dillingham Census Area | \$26.79 | \$1,393 | \$55,720 | 2.6 | \$65,000 | \$1,625 | \$19,500 | \$488 | 564 | 40% | \$18.45 | \$959 | 1.5 |
| Fairbanks North Star Borough | \$25.48 | \$1,325 | \$53,000 | 2.5 | \$93,100 | \$2,328 | \$27,930 | \$698 | 15,150 | 41% | \$17.08 | \$888 | 1.5 |
| Haines Borough | \$20.33 | \$1,057 | \$42,280 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 334 | 33% | \$16.95 | \$881 | 1.2 |
| Hoonah-Angoon Census Area | \$19.02 | \$989 | \$39,560 | 1.9 | \$74,500 | \$1,863 | \$22,350 | \$559 | 209 | 26% | \$13.07 | \$680 | 1.5 |
| Juneau City and Borough | \$28.50 | \$1,482 | \$59,280 | 2.8 | \$117,800 | \$2,945 | \$35,340 | \$884 | 4,507 | 36% | \$15.89 | \$826 | 1.8 |
| Kenai Peninsula Borough | \$22.92 | \$1,192 | \$47,680 | 2.2 | \$89,700 | \$2,243 | \$26,910 | \$673 | 5,809 | 27% | \$14.86 | \$773 | 1.5 |
| Ketchikan Gateway Borough | \$27.19 | \$1,414 | \$56,560 | 2.7 | \$87,300 | \$2,183 | \$26,190 | \$655 | 2,087 | 39% | \$13.59 | \$707 | 2.0 |
| Kodiak Island Borough | \$27.54 | \$1,432 | \$57,280 | 2.7 | \$98,400 | \$2,460 | \$29,520 | \$738 | 1,968 | 45% | \$16.04 | \$834 | 1.7 |
| Kusilvak Census Area | \$18.13 | \$943 | \$37,720 | 1.8 | \$38,500 | \$963 | \$11,550 | \$289 | 435 | 26% | \$14.93 | \$776 | 1.2 |
| Lake and Peninsula Borough | \$17.44 | \$907 | \$36,280 | 1.7 | \$50,700 | \$1,268 | \$15,210 | \$380 | 131 | 31% | \$23.97 | \$1,246 | 0.7 |
| Matanuska-Susitna Borough | \$20.06 | \$1,043 | \$41,720 | 2.0 | \$91,400 | \$2,285 | \$27,420 | \$686 | 7,135 | 23% | \$11.31 | \$588 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nome Census Area | \$32.40 | \$1,685 | \$67,400 | 3.2 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,141 | 40% | \$27.47 | \$1,429 | 1.2 |
| North Slope Borough | \$28.50 | \$1,482 | \$59,280 | 2.8 | \$84,900 | \$2,123 | \$25,470 | \$637 | 978 | 50% | \$54.57 | \$2,837 | 0.5 |
| Northwest Arctic Borough | \$27.15 | \$1,412 | \$56,480 | 2.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 826 | 44% | \$43.74 | \$2,275 | 0.6 |
| Petersburg Census Area | \$22.63 | \$1,177 | \$47,080 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 371 | 32% | \$11.13 | \$579 | 2.0 |
| Prince of Wales-Hyder Census Area | \$21.44 | \$1,115 | \$44,600 | 2.1 | \$67,600 | \$1,690 | \$20,280 | \$507 | 640 | 27% | \$15.05 | \$783 | 1.4 |
| Sitka City and Borough | \$24.87 | \$1,293 | \$51,720 | 2.4 | \$89,100 | \$2,228 | \$26,730 | \$668 | 1,499 | 42% | \$15.67 | \$815 | 1.6 |
| Skagway Municipality | \$26.54 | \$1,380 | \$55,200 | 2.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 194 | 49% | \$13.25 | \$689 | 2.0 |
| Southeast Fairbanks Census Area | \$24.94 | \$1,297 | \$51,880 | 2.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 572 | 26% | \$26.52 | \$1,379 | 0.9 |
| Valdez-Cordova Census Area | \$23.87 | \$1,241 | \$49,640 | 2.3 | \$113,200 | \$2,830 | \$33,960 | \$849 | 832 | 27% | \$22.80 | \$1,186 | 1.0 |
| Wrangell City and Borough | \$19.40 | \$1,009 | \$40,360 | 1.9 | \$71,400 | \$1,785 | \$21,420 | \$536 | 340 | 32% | \$8.46 | \$440 | 2.3 |
| Yakutat City and Borough | \$23.63 | \$1,229 | \$49,160 | 2.3 | \$90,800 | \$2,270 | \$27,240 | \$681 | 87 | 38% | \$13.42 | \$698 | 1.8 |
| Yukon-Koyukuk Census Area | \$15.69 | \$816 | \$32,640 | 1.5 | \$51,400 | \$1,285 | \$15,420 | \$386 | 540 | 28% | \$17.65 | \$918 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#20*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,097**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,658** monthly or **\$43,892** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.10
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.00 |
| Average Renter Wage | \$17.46 |
| 2-Bedroom Housing Wage | \$21.10 |
| Number of Renter Households | 918,235 |
| Percent Renters | 36% |

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| Flagstaff MSA | \$24.35 |
| Phoenix-Mesa-Scottsdale MSA | \$22.56 |
| Prescott MSA | \$19.73 |
| Tucson MSA | \$18.25 |
| Gila County | \$17.73 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

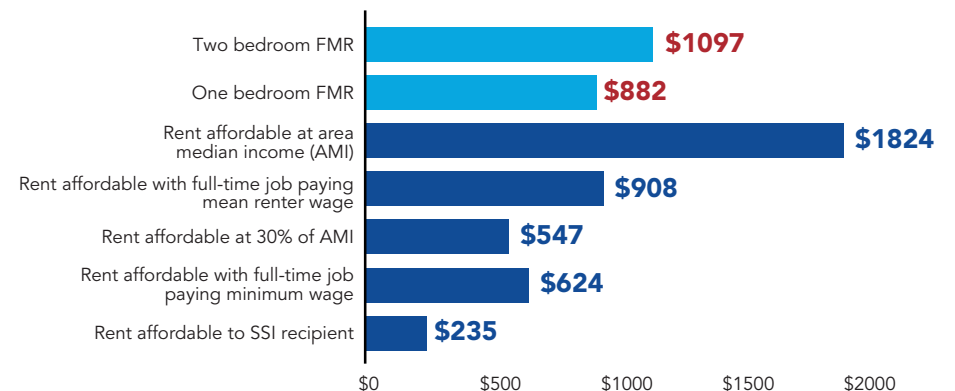
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

70
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)



ARIZONA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arizona | \$21.10 | \$1,097 | \$43,892 | 1.8 | \$72,954 | \$1,824 | \$21,886 | \$547 | 918,235 | 36% | \$17.46 | \$908 | 1.2 |
| Combined Nonmetro Areas | \$15.55 | \$809 | \$32,349 | 1.3 | \$51,026 | \$1,276 | \$15,308 | \$383 | 33,192 | 29% | \$16.31 | \$848 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Flagstaff MSA | \$24.35 | \$1,266 | \$50,640 | 2.0 | \$75,200 | \$1,880 | \$22,560 | \$564 | 18,639 | 39% | \$13.27 | \$690 | 1.8 |
| Lake Havasu City-Kingman MSA | \$16.75 | \$871 | \$34,840 | 1.4 | \$55,700 | \$1,393 | \$16,710 | \$418 | 26,810 | 31% | \$14.36 | \$747 | 1.2 |
| Phoenix-Mesa-Scottsdale MSA | \$22.56 | \$1,173 | \$46,920 | 1.9 | \$77,800 | \$1,945 | \$23,340 | \$584 | 622,826 | 38% | \$18.44 | \$959 | 1.2 |
| Prescott MSA | \$19.73 | \$1,026 | \$41,040 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 26,952 | 28% | \$13.66 | \$711 | 1.4 |
| Sierra Vista-Douglas MSA | \$16.48 | \$857 | \$34,280 | 1.4 | \$66,300 | \$1,658 | \$19,890 | \$497 | 15,184 | 31% | \$13.16 | \$685 | 1.3 |
| Tucson MSA | \$18.25 | \$949 | \$37,960 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 150,781 | 38% | \$14.65 | \$762 | 1.2 |
| Yuma MSA | \$15.69 | \$816 | \$32,640 | 1.3 | \$56,500 | \$1,413 | \$16,950 | \$424 | 23,851 | 33% | \$13.03 | \$677 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Apache County | \$13.90 | \$723 | \$28,920 | 1.2 | \$43,200 | \$1,080 | \$12,960 | \$324 | 4,407 | 22% | \$22.44 | \$1,167 | 0.6 |
| Cochise County | \$16.48 | \$857 | \$34,280 | 1.4 | \$66,300 | \$1,658 | \$19,890 | \$497 | 15,184 | 31% | \$13.16 | \$685 | 1.3 |
| Coconino County | \$24.35 | \$1,266 | \$50,640 | 2.0 | \$75,200 | \$1,880 | \$22,560 | \$564 | 18,639 | 39% | \$13.27 | \$690 | 1.8 |
| Gila County | \$17.73 | \$922 | \$36,880 | 1.5 | \$51,800 | \$1,295 | \$15,540 | \$389 | 5,675 | 26% | \$14.51 | \$754 | 1.2 |
| Graham County | \$16.40 | \$853 | \$34,120 | 1.4 | \$62,400 | \$1,560 | \$18,720 | \$468 | 3,315 | 31% | \$13.23 | \$688 | 1.2 |
| Greenlee County | \$13.73 | \$714 | \$28,560 | 1.1 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,639 | 51% | \$40.79 | \$2,121 | 0.3 |
| La Paz County | \$16.48 | \$857 | \$34,280 | 1.4 | \$47,300 | \$1,183 | \$14,190 | \$355 | 2,292 | 26% | \$12.63 | \$657 | 1.3 |
| Maricopa County | \$22.56 | \$1,173 | \$46,920 | 1.9 | \$77,800 | \$1,945 | \$23,340 | \$584 | 587,655 | 39% | \$18.54 | \$964 | 1.2 |
| Mohave County | \$16.75 | \$871 | \$34,840 | 1.4 | \$55,700 | \$1,393 | \$16,710 | \$418 | 26,810 | 31% | \$14.36 | \$747 | 1.2 |
| Navajo County | \$15.42 | \$802 | \$32,080 | 1.3 | \$53,200 | \$1,330 | \$15,960 | \$399 | 10,646 | 31% | \$12.41 | \$645 | 1.2 |
| Pima County | \$18.25 | \$949 | \$37,960 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 150,781 | 38% | \$14.65 | \$762 | 1.2 |
| Pinal County | \$22.56 | \$1,173 | \$46,920 | 1.9 | \$77,800 | \$1,945 | \$23,340 | \$584 | 35,171 | 26% | \$13.84 | \$720 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Santa Cruz County | \$14.46 | \$752 | \$30,080 | 1.2 | \$46,800 | \$1,170 | \$14,040 | \$351 | 5,218 | 34% | \$12.84 | \$668 | 1.1 |
| Yavapai County | \$19.73 | \$1,026 | \$41,040 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 26,952 | 28% | \$13.66 | \$711 | 1.4 |
| Yuma County | \$15.69 | \$816 | \$32,640 | 1.3 | \$56,500 | \$1,413 | \$16,950 | \$424 | 23,851 | 33% | \$13.03 | \$677 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$738**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,459** monthly or **\$29,514** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.19
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.00 |
| Average Renter Wage | \$13.92 |
| 2-Bedroom Housing Wage | \$14.19 |
| Number of Renter Households | 395,744 |
| Percent Renters | 34% |

57
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

46
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

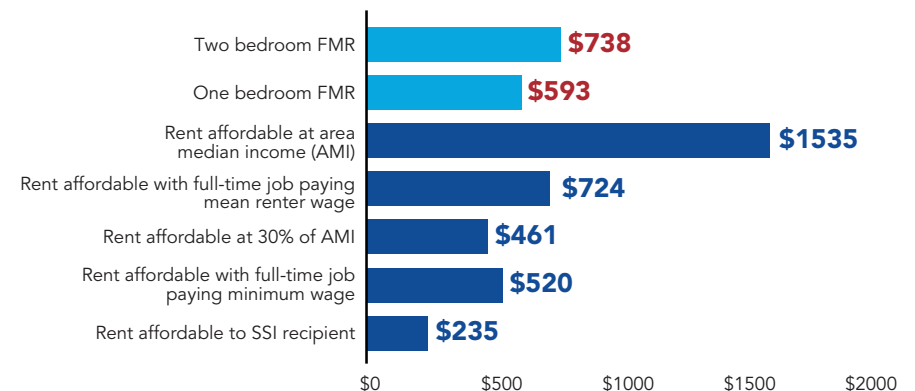
1.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|-----------------|
| Crittenden County | \$17.00 |
| Fayetteville-Springdale-Rogers HMFA | \$15.52 |
| Little Rock-North Little Rock-Conway HMFA | \$15.46 |
| Jonesboro HMFA | \$15.25 |
| Texarkana HMFA | \$15.23 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



ARKANSAS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arkansas | \$14.19 | \$738 | \$29,514 | 1.4 | \$61,408 | \$1,535 | \$18,422 | \$461 | 395,744 | 34% | \$13.92 | \$724 | 1.0 |
| Combined Nonmetro Areas | \$12.41 | \$646 | \$25,820 | 1.2 | \$50,668 | \$1,267 | \$15,200 | \$380 | 133,878 | 30% | \$11.70 | \$609 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Fayetteville-Springdale-Rogers HMFA | \$15.52 | \$807 | \$32,280 | 1.6 | \$73,600 | \$1,840 | \$22,080 | \$552 | 73,177 | 39% | \$18.14 | \$943 | 0.9 |
| Fort Smith HMFA | \$13.19 | \$686 | \$27,440 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 25,921 | 35% | \$13.11 | \$681 | 1.0 |
| Grant County HMFA | \$13.63 | \$709 | \$28,360 | 1.4 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,363 | 20% | \$11.14 | \$579 | 1.2 |
| Hot Springs MSA | \$14.85 | \$772 | \$30,880 | 1.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 12,939 | 32% | \$11.60 | \$603 | 1.3 |
| Jonesboro HMFA | \$15.25 | \$793 | \$31,720 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 17,355 | 43% | \$11.50 | \$598 | 1.3 |
| Little River County HMFA | \$12.12 | \$630 | \$25,200 | 1.2 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,506 | 28% | \$16.08 | \$836 | 0.8 |
| Little Rock-North Little Rock-Conway HMFA | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 100,292 | 36% | \$14.42 | \$750 | 1.1 |
| Memphis HMFA | \$17.00 | \$884 | \$35,360 | 1.7 | \$67,900 | \$1,698 | \$20,370 | \$509 | 7,885 | 42% | \$12.05 | \$627 | 1.4 |
| Pine Bluff MSA | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,600 | \$1,315 | \$15,780 | \$395 | 11,904 | 35% | \$12.77 | \$664 | 1.1 |
| Poinsett County HMFA | \$12.12 | \$630 | \$25,200 | 1.2 | \$46,600 | \$1,165 | \$13,980 | \$350 | 3,447 | 37% | \$11.90 | \$619 | 1.0 |
| Texarkana HMFA | \$15.23 | \$792 | \$31,680 | 1.5 | \$69,800 | \$1,745 | \$20,940 | \$524 | 6,077 | 36% | \$12.03 | \$626 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Arkansas County | \$12.35 | \$642 | \$25,680 | 1.2 | \$51,800 | \$1,295 | \$15,540 | \$389 | 2,788 | 36% | \$13.20 | \$686 | 0.9 |
| Ashley County | \$12.12 | \$630 | \$25,200 | 1.2 | \$50,800 | \$1,270 | \$15,240 | \$381 | 2,084 | 26% | \$9.96 | \$518 | 1.2 |
| Baxter County | \$13.44 | \$699 | \$27,960 | 1.3 | \$51,400 | \$1,285 | \$15,420 | \$386 | 4,441 | 24% | \$12.65 | \$658 | 1.1 |
| Benton County | \$15.52 | \$807 | \$32,280 | 1.6 | \$73,600 | \$1,840 | \$22,080 | \$552 | 31,715 | 34% | \$21.33 | \$1,109 | 0.7 |
| Boone County | \$12.12 | \$630 | \$25,200 | 1.2 | \$49,900 | \$1,248 | \$14,970 | \$374 | 4,232 | 28% | \$12.58 | \$654 | 1.0 |
| Bradley County | \$12.12 | \$630 | \$25,200 | 1.2 | \$49,800 | \$1,245 | \$14,940 | \$374 | 1,701 | 37% | \$12.66 | \$658 | 1.0 |
| Calhoun County | \$13.02 | \$677 | \$27,080 | 1.3 | \$50,400 | \$1,260 | \$15,120 | \$378 | 318 | 16% | \$11.32 | \$589 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Carroll County | \$12.27 | \$638 | \$25,520 | 1.2 | \$54,700 | \$1,368 | \$16,410 | \$410 | 2,681 | 24% | \$10.48 | \$545 | 1.2 |
| Chicot County | \$12.12 | \$630 | \$25,200 | 1.2 | \$41,500 | \$1,038 | \$12,450 | \$311 | 1,539 | 36% | \$9.18 | \$477 | 1.3 |
| Clark County | \$12.12 | \$630 | \$25,200 | 1.2 | \$57,700 | \$1,443 | \$17,310 | \$433 | 3,174 | 37% | \$9.69 | \$504 | 1.3 |
| Clay County | \$12.12 | \$630 | \$25,200 | 1.2 | \$45,900 | \$1,148 | \$13,770 | \$344 | 1,967 | 31% | \$9.18 | \$478 | 1.3 |
| Cleburne County | \$13.08 | \$680 | \$27,200 | 1.3 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,728 | 25% | \$11.13 | \$579 | 1.2 |
| Cleveland County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,600 | \$1,315 | \$15,780 | \$395 | 810 | 25% | \$10.58 | \$550 | 1.3 |
| Columbia County | \$12.12 | \$630 | \$25,200 | 1.2 | \$52,200 | \$1,305 | \$15,660 | \$392 | 2,801 | 31% | \$12.77 | \$664 | 0.9 |
| Conway County | \$12.12 | \$630 | \$25,200 | 1.2 | \$54,600 | \$1,365 | \$16,380 | \$410 | 2,689 | 32% | \$13.13 | \$683 | 0.9 |
| Craighead County | \$15.25 | \$793 | \$31,720 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 17,355 | 43% | \$11.50 | \$598 | 1.3 |
| Crawford County | \$13.19 | \$686 | \$27,440 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 5,519 | 23% | \$10.90 | \$567 | 1.2 |
| Crittenden County | \$17.00 | \$884 | \$35,360 | 1.7 | \$67,900 | \$1,698 | \$20,370 | \$509 | 7,885 | 42% | \$12.05 | \$627 | 1.4 |
| Cross County | \$13.17 | \$685 | \$27,400 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 2,180 | 33% | \$10.38 | \$540 | 1.3 |
| Dallas County | \$12.12 | \$630 | \$25,200 | 1.2 | \$48,700 | \$1,218 | \$14,610 | \$365 | 973 | 32% | \$11.11 | \$578 | 1.1 |
| Desha County | \$12.12 | \$630 | \$25,200 | 1.2 | \$40,500 | \$1,013 | \$12,150 | \$304 | 2,076 | 41% | \$12.77 | \$664 | 0.9 |
| Drew County | \$12.12 | \$630 | \$25,200 | 1.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 2,228 | 32% | \$8.49 | \$442 | 1.4 |
| Faulkner County | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 16,480 | 37% | \$11.73 | \$610 | 1.3 |
| Franklin County | \$12.12 | \$630 | \$25,200 | 1.2 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,872 | 28% | \$7.77 | \$404 | 1.6 |
| Fulton County | \$12.12 | \$630 | \$25,200 | 1.2 | \$45,300 | \$1,133 | \$13,590 | \$340 | 1,091 | 22% | \$7.16 | \$372 | 1.7 |
| Garland County | \$14.85 | \$772 | \$30,880 | 1.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 12,939 | 32% | \$11.60 | \$603 | 1.3 |
| Grant County | \$13.63 | \$709 | \$28,360 | 1.4 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,363 | 20% | \$11.14 | \$579 | 1.2 |
| Greene County | \$13.33 | \$693 | \$27,720 | 1.3 | \$58,700 | \$1,468 | \$17,610 | \$440 | 5,445 | 32% | \$13.00 | \$676 | 1.0 |
| Hempstead County | \$12.37 | \$643 | \$25,720 | 1.2 | \$51,200 | \$1,280 | \$15,360 | \$384 | 2,498 | 31% | \$11.39 | \$592 | 1.1 |
| Hot Spring County | \$12.17 | \$633 | \$25,320 | 1.2 | \$55,300 | \$1,383 | \$16,590 | \$415 | 3,008 | 24% | \$12.36 | \$643 | 1.0 |
| Howard County | \$12.12 | \$630 | \$25,200 | 1.2 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,604 | 31% | \$9.67 | \$503 | 1.3 |
| Independence County | \$12.69 | \$660 | \$26,400 | 1.3 | \$54,800 | \$1,370 | \$16,440 | \$411 | 3,977 | 28% | \$11.20 | \$582 | 1.1 |
| Izard County | \$12.12 | \$630 | \$25,200 | 1.2 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,055 | 21% | \$9.95 | \$518 | 1.2 |

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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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.

ARKANSAS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Jackson County | \$12.12 | \$630 | \$25,200 | 1.2 | \$44,900 | \$1,123 | \$13,470 | \$337 | 1,868 | 31% | \$11.53 | \$599 | 1.1 |
| Jefferson County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,600 | \$1,315 | \$15,780 | \$395 | 10,130 | 38% | \$13.29 | \$691 | 1.0 |
| Johnson County | \$12.35 | \$642 | \$25,680 | 1.2 | \$45,600 | \$1,140 | \$13,680 | \$342 | 2,784 | 28% | \$9.57 | \$498 | 1.3 |
| Lafayette County | \$12.12 | \$630 | \$25,200 | 1.2 | \$46,300 | \$1,158 | \$13,890 | \$347 | 668 | 23% | \$9.06 | \$471 | 1.3 |
| Lawrence County | \$12.12 | \$630 | \$25,200 | 1.2 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,172 | 33% | \$10.78 | \$560 | 1.1 |
| Lee County | \$12.12 | \$630 | \$25,200 | 1.2 | \$41,900 | \$1,048 | \$12,570 | \$314 | 1,418 | 42% | \$8.72 | \$454 | 1.4 |
| Lincoln County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,600 | \$1,315 | \$15,780 | \$395 | 964 | 25% | \$7.26 | \$377 | 1.9 |
| Little River County | \$12.12 | \$630 | \$25,200 | 1.2 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,506 | 28% | \$16.08 | \$836 | 0.8 |
| Logan County | \$12.12 | \$630 | \$25,200 | 1.2 | \$48,900 | \$1,223 | \$14,670 | \$367 | 2,389 | 28% | \$10.95 | \$569 | 1.1 |
| Lonokey County | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 8,362 | 31% | \$10.73 | \$558 | 1.4 |
| Madison County | \$15.52 | \$807 | \$32,280 | 1.6 | \$73,600 | \$1,840 | \$22,080 | \$552 | 1,340 | 22% | \$11.29 | \$587 | 1.4 |
| Marion County | \$12.12 | \$630 | \$25,200 | 1.2 | \$46,400 | \$1,160 | \$13,920 | \$348 | 1,409 | 21% | \$7.69 | \$400 | 1.6 |
| Miller County | \$15.23 | \$792 | \$31,680 | 1.5 | \$69,800 | \$1,745 | \$20,940 | \$524 | 6,077 | 36% | \$12.03 | \$626 | 1.3 |
| Mississippi County | \$12.40 | \$645 | \$25,800 | 1.2 | \$44,700 | \$1,118 | \$13,410 | \$335 | 7,363 | 44% | \$18.31 | \$952 | 0.7 |
| Monroe County | \$12.12 | \$630 | \$25,200 | 1.2 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,332 | 40% | \$8.77 | \$456 | 1.4 |
| Montgomery County | \$12.12 | \$630 | \$25,200 | 1.2 | \$48,900 | \$1,223 | \$14,670 | \$367 | 653 | 17% | \$6.30 | \$328 | 1.9 |
| Nevada County | \$14.08 | \$732 | \$29,280 | 1.4 | \$50,500 | \$1,263 | \$15,150 | \$379 | 1,055 | 32% | \$11.88 | \$618 | 1.2 |
| Newton County | \$12.12 | \$630 | \$25,200 | 1.2 | \$50,200 | \$1,255 | \$15,060 | \$377 | 342 | 12% | | | |
| Ouachita County | \$12.12 | \$630 | \$25,200 | 1.2 | \$45,400 | \$1,135 | \$13,620 | \$341 | 3,201 | 32% | \$9.32 | \$485 | 1.3 |
| Perry County | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 738 | 20% | \$10.33 | \$537 | 1.5 |
| Phillips County | \$12.12 | \$630 | \$25,200 | 1.2 | \$37,100 | \$928 | \$11,130 | \$278 | 3,884 | 52% | \$11.07 | \$576 | 1.1 |
| Pike County | \$12.12 | \$630 | \$25,200 | 1.2 | \$51,800 | \$1,295 | \$15,540 | \$389 | 981 | 23% | \$10.58 | \$550 | 1.1 |
| Poinsett County | \$12.12 | \$630 | \$25,200 | 1.2 | \$46,600 | \$1,165 | \$13,980 | \$350 | 3,447 | 37% | \$11.90 | \$619 | 1.0 |
| Polk County | \$12.12 | \$630 | \$25,200 | 1.2 | \$42,600 | \$1,065 | \$12,780 | \$320 | 1,987 | 24% | \$11.25 | \$585 | 1.1 |
| Pope County | \$12.62 | \$656 | \$26,240 | 1.3 | \$54,100 | \$1,353 | \$16,230 | \$406 | 7,151 | 32% | \$13.02 | \$677 | 1.0 |
| Prairie County | \$12.12 | \$630 | \$25,200 | 1.2 | \$51,000 | \$1,275 | \$15,300 | \$383 | 1,071 | 28% | \$10.33 | \$537 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pulaski County | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 65,275 | 42% | \$15.42 | \$802 | 1.0 |
| Randolph County | \$12.12 | \$630 | \$25,200 | 1.2 | \$48,400 | \$1,210 | \$14,520 | \$363 | 2,084 | 28% | \$11.19 | \$582 | 1.1 |
| St. Francis County | \$12.12 | \$630 | \$25,200 | 1.2 | \$43,200 | \$1,080 | \$12,960 | \$324 | 3,998 | 43% | \$9.97 | \$519 | 1.2 |
| Saline County | \$15.46 | \$804 | \$32,160 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 9,437 | 22% | \$11.20 | \$583 | 1.4 |
| Scott County | \$12.12 | \$630 | \$25,200 | 1.2 | \$45,400 | \$1,135 | \$13,620 | \$341 | 990 | 26% | \$6.87 | \$357 | 1.8 |
| Searcy County | \$12.12 | \$630 | \$25,200 | 1.2 | \$46,900 | \$1,173 | \$14,070 | \$352 | 732 | 22% | \$6.25 | \$325 | 1.9 |
| Sebastian County | \$13.19 | \$686 | \$27,440 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 20,402 | 40% | \$13.76 | \$715 | 1.0 |
| Sevier County | \$12.12 | \$630 | \$25,200 | 1.2 | \$56,000 | \$1,400 | \$16,800 | \$420 | 1,470 | 25% | \$10.26 | \$534 | 1.2 |
| Sharp County | \$12.12 | \$630 | \$25,200 | 1.2 | \$43,200 | \$1,080 | \$12,960 | \$324 | 1,781 | 24% | \$8.12 | \$422 | 1.5 |
| Stone County | \$12.17 | \$633 | \$25,320 | 1.2 | \$44,300 | \$1,108 | \$13,290 | \$332 | 1,351 | 27% | \$7.07 | \$368 | 1.7 |
| Union County | \$12.15 | \$632 | \$25,280 | 1.2 | \$55,100 | \$1,378 | \$16,530 | \$413 | 4,016 | 25% | \$15.46 | \$804 | 0.8 |
| Van Buren County | \$12.37 | \$643 | \$25,720 | 1.2 | \$46,400 | \$1,160 | \$13,920 | \$348 | 1,593 | 23% | \$10.05 | \$523 | 1.2 |
| Washington County | \$15.52 | \$807 | \$32,280 | 1.6 | \$73,600 | \$1,840 | \$22,080 | \$552 | 40,122 | 47% | \$14.48 | \$753 | 1.1 |
| White County | \$13.04 | \$678 | \$27,120 | 1.3 | \$57,200 | \$1,430 | \$17,160 | \$429 | 9,789 | 33% | \$11.24 | \$585 | 1.2 |
| Woodruff County | \$12.12 | \$630 | \$25,200 | 1.2 | \$49,400 | \$1,235 | \$14,820 | \$371 | 968 | 33% | \$8.99 | \$468 | 1.3 |
| Yell County | \$12.12 | \$630 | \$25,200 | 1.2 | \$48,700 | \$1,218 | \$14,610 | \$365 | 2,228 | 30% | \$11.24 | \$584 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#2*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,922**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,407** monthly or **\$76,879** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.96
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$13.00 |
| Average Renter Wage | \$23.96 |
| 2-Bedroom Housing Wage | \$36.96 |
| Number of Renter Households | 5,880,000 |
| Percent Renters | 45% |

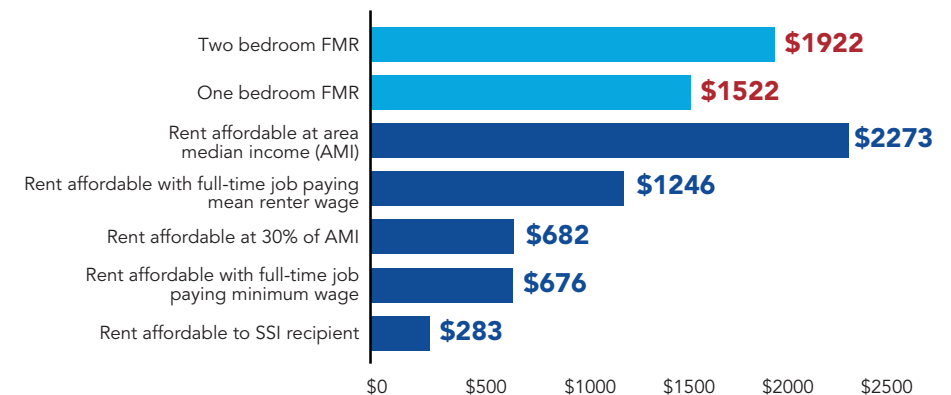
114
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

90
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.8
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 | \$64.21 |
| San Jose-Sunnyvale-Santa Clara HMFA | \$57.12 |
| Santa Cruz-Watsonville MSA | \$48.44 |
| Santa Maria-Santa Barbara MSA | \$44.69 |
| Oakland-Fremont HMFA | \$43.06 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

CALIFORNIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| California | \$36.96 | \$1,922 | \$76,879 | 2.8 | \$90,909 | \$2,273 | \$27,273 | \$682 | 5,880,000 | 45% | \$23.96 | \$1,246 | 1.5 |
| Combined Nonmetro Areas | \$20.00 | \$1,040 | \$41,610 | 1.5 | \$70,912 | \$1,773 | \$21,273 | \$532 | 111,615 | 34% | \$12.60 | \$655 | 1.6 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bakersfield MSA | \$18.19 | \$946 | \$37,840 | 1.4 | \$56,600 | \$1,415 | \$16,980 | \$425 | 112,518 | 42% | \$13.97 | \$726 | 1.3 |
| Chico MSA | \$20.96 | \$1,090 | \$43,600 | 1.6 | \$66,100 | \$1,653 | \$19,830 | \$496 | 35,439 | 41% | \$13.59 | \$707 | 1.5 |
| El Centro MSA | \$19.75 | \$1,027 | \$41,080 | 1.5 | \$55,600 | \$1,390 | \$16,680 | \$417 | 18,340 | 42% | \$9.19 | \$478 | 2.1 |
| Fresno MSA | \$18.85 | \$980 | \$39,200 | 1.4 | \$61,700 | \$1,543 | \$18,510 | \$463 | 143,680 | 47% | \$12.99 | \$676 | 1.5 |
| Hanford-Corcoran MSA | \$20.46 | \$1,064 | \$42,560 | 1.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 20,621 | 48% | \$14.18 | \$737 | 1.4 |
| Los Angeles-Long Beach-Glendale HMFA | \$37.62 | \$1,956 | \$78,240 | 2.9 | \$77,300 | \$1,933 | \$23,190 | \$580 | 1,791,480 | 54% | \$22.59 | \$1,175 | 1.7 |
| Madera MSA | \$21.25 | \$1,105 | \$44,200 | 1.6 | \$59,400 | \$1,485 | \$17,820 | \$446 | 16,132 | 36% | \$13.28 | \$691 | 1.6 |
| Merced MSA | \$18.21 | \$947 | \$37,880 | 1.4 | \$52,300 | \$1,308 | \$15,690 | \$392 | 38,228 | 48% | \$14.23 | \$740 | 1.3 |
| Modesto MSA | \$21.25 | \$1,105 | \$44,200 | 1.6 | \$69,300 | \$1,733 | \$20,790 | \$520 | 73,603 | 43% | \$15.80 | \$822 | 1.3 |
| Napa MSA | \$36.15 | \$1,880 | \$75,200 | 2.8 | \$109,200 | \$2,730 | \$32,760 | \$819 | 17,776 | 36% | \$18.33 | \$953 | 2.0 |
| Oakland-Fremont HMFA | \$43.06 | \$2,239 | \$89,560 | 3.3 | \$119,200 | \$2,980 | \$35,760 | \$894 | 402,485 | 42% | \$24.51 | \$1,275 | 1.8 |
| Oxnard-Thousand Oaks-Ventura MSA | \$37.37 | \$1,943 | \$77,720 | 2.9 | \$97,800 | \$2,445 | \$29,340 | \$734 | 99,672 | 37% | \$17.98 | \$935 | 2.1 |
| Redding MSA | \$18.58 | \$966 | \$38,640 | 1.4 | \$68,500 | \$1,713 | \$20,550 | \$514 | 25,752 | 37% | \$13.43 | \$698 | 1.4 |
| Riverside-San Bernardino-Ontario MSA | \$24.79 | \$1,289 | \$51,560 | 1.9 | \$75,300 | \$1,883 | \$22,590 | \$565 | 502,841 | 37% | \$14.44 | \$751 | 1.7 |
| Sacramento--Roseville--Arden-Arcade HMFA | \$25.94 | \$1,349 | \$53,960 | 2.0 | \$86,300 | \$2,158 | \$25,890 | \$647 | 292,090 | 39% | \$17.26 | \$898 | 1.5 |
| Salinas MSA | \$34.81 | \$1,810 | \$72,400 | 2.7 | \$81,600 | \$2,040 | \$24,480 | \$612 | 61,690 | 49% | \$16.78 | \$873 | 2.1 |
| San Benito County HMFA | \$32.88 | \$1,710 | \$68,400 | 2.5 | \$89,700 | \$2,243 | \$26,910 | \$673 | 6,476 | 37% | \$16.06 | \$835 | 2.0 |
| San Diego-Carlsbad MSA * | \$39.17 | \$2,037 | \$81,480 | 3.0 | \$92,700 | \$2,318 | \$27,810 | \$695 | 525,090 | 47% | \$21.39 | \$1,112 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| San Francisco HMFA | \$64.21 | \$3,339 | \$133,560 | 4.9 | \$143,100 | \$3,578 | \$42,930 | \$1,073 | 367,561 | 51% | \$46.29 | \$2,407 | 1.4 |
| San Jose-Sunnyvale-Santa Clara HMFA | \$57.12 | \$2,970 | \$118,800 | 4.4 | \$141,600 | \$3,540 | \$42,480 | \$1,062 | 274,867 | 43% | \$50.94 | \$2,649 | 1.1 |
| San Luis Obispo-Paso Robles-Arroyo Grande MSA | \$31.87 | \$1,657 | \$66,280 | 2.5 | \$97,300 | \$2,433 | \$29,190 | \$730 | 41,331 | 39% | \$15.72 | \$818 | 2.0 |
| Santa Ana-Anaheim-Irvine HMFA | \$42.62 | \$2,216 | \$88,640 | 3.3 | \$103,000 | \$2,575 | \$30,900 | \$773 | 440,104 | 43% | \$21.87 | \$1,137 | 1.9 |
| Santa Cruz-Watsonville MSA | \$48.44 | \$2,519 | \$100,760 | 3.7 | \$110,000 | \$2,750 | \$33,000 | \$825 | 38,883 | 41% | \$15.54 | \$808 | 3.1 |
| Santa Maria-Santa Barbara MSA | \$44.69 | \$2,324 | \$92,960 | 3.4 | \$87,800 | \$2,195 | \$26,340 | \$659 | 69,322 | 48% | \$18.34 | \$954 | 2.4 |
| Santa Rosa MSA | \$37.48 | \$1,949 | \$77,960 | 2.9 | \$102,700 | \$2,568 | \$30,810 | \$770 | 74,246 | 39% | \$18.92 | \$984 | 2.0 |
| Stockton-Lodi MSA | \$22.00 | \$1,144 | \$45,760 | 1.7 | \$75,000 | \$1,875 | \$22,500 | \$563 | 100,630 | 44% | \$14.84 | \$771 | 1.5 |
| Vallejo-Fairfield MSA | \$30.56 | \$1,589 | \$63,560 | 2.4 | \$95,400 | \$2,385 | \$28,620 | \$716 | 58,647 | 39% | \$19.50 | \$1,014 | 1.6 |
| Visalia-Porterville MSA | \$18.10 | \$941 | \$37,640 | 1.4 | \$52,900 | \$1,323 | \$15,870 | \$397 | 58,792 | 43% | \$12.23 | \$636 | 1.5 |
| Yolo HMFA | \$27.00 | \$1,404 | \$56,160 | 2.1 | \$92,500 | \$2,313 | \$27,750 | \$694 | 35,497 | 48% | \$14.93 | \$777 | 1.8 |
| Yuba City MSA | \$20.90 | \$1,087 | \$43,480 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 24,592 | 42% | \$14.05 | \$731 | 1.5 |
| Counties | | | | | | | | | | | | | |
| Alameda County | \$43.06 | \$2,239 | \$89,560 | 3.3 | \$119,200 | \$2,980 | \$35,760 | \$894 | 267,736 | 47% | \$25.52 | \$1,327 | 1.7 |
| Alpine County | \$19.50 | \$1,014 | \$40,560 | 1.5 | \$83,200 | \$2,080 | \$24,960 | \$624 | 48 | 16% | \$10.34 | \$537 | 1.9 |
| Amador County | \$21.69 | \$1,128 | \$45,120 | 1.7 | \$78,700 | \$1,968 | \$23,610 | \$590 | 3,292 | 23% | \$11.17 | \$581 | 1.9 |
| Butte County | \$20.96 | \$1,090 | \$43,600 | 1.6 | \$66,100 | \$1,653 | \$19,830 | \$496 | 35,439 | 41% | \$13.59 | \$707 | 1.5 |
| Calaveras County | \$19.00 | \$988 | \$39,520 | 1.5 | \$80,400 | \$2,010 | \$24,120 | \$603 | 3,891 | 22% | \$12.13 | \$631 | 1.6 |
| Colusa County | \$18.04 | \$938 | \$37,520 | 1.4 | \$66,400 | \$1,660 | \$19,920 | \$498 | 2,742 | 39% | \$13.56 | \$705 | 1.3 |
| Contra Costa County | \$43.06 | \$2,239 | \$89,560 | 3.3 | \$119,200 | \$2,980 | \$35,760 | \$894 | 134,749 | 34% | \$22.38 | \$1,164 | 1.9 |
| Del Norte County | \$18.81 | \$978 | \$39,120 | 1.4 | \$57,400 | \$1,435 | \$17,220 | \$431 | 3,684 | 38% | \$10.22 | \$532 | 1.8 |
| El Dorado County | \$25.94 | \$1,349 | \$53,960 | 2.0 | \$86,300 | \$2,158 | \$25,890 | \$647 | 16,182 | 23% | \$14.07 | \$732 | 1.8 |
| Fresno County | \$18.85 | \$980 | \$39,200 | 1.4 | \$61,700 | \$1,543 | \$18,510 | \$463 | 143,680 | 47% | \$12.99 | \$676 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-----------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Glenn County | \$16.98 | \$883 | \$35,320 | 1.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 4,036 | 40% | \$12.46 | \$648 | 1.4 |
| Humboldt County | \$20.00 | \$1,040 | \$41,600 | 1.5 | \$72,000 | \$1,800 | \$21,600 | \$540 | 23,414 | 43% | \$12.54 | \$652 | 1.6 |
| Imperial County | \$19.75 | \$1,027 | \$41,080 | 1.5 | \$55,600 | \$1,390 | \$16,680 | \$417 | 18,340 | 42% | \$9.19 | \$478 | 2.1 |
| Inyo County | \$18.71 | \$973 | \$38,920 | 1.4 | \$75,100 | \$1,878 | \$22,530 | \$563 | 2,973 | 37% | \$12.93 | \$672 | 1.4 |
| Kern County | \$18.19 | \$946 | \$37,840 | 1.4 | \$56,600 | \$1,415 | \$16,980 | \$425 | 112,518 | 42% | \$13.97 | \$726 | 1.3 |
| Kings County | \$20.46 | \$1,064 | \$42,560 | 1.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 20,621 | 48% | \$14.18 | \$737 | 1.4 |
| Lake County | \$19.54 | \$1,016 | \$40,640 | 1.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 8,809 | 34% | \$13.05 | \$679 | 1.5 |
| Lassen County | \$17.33 | \$901 | \$36,040 | 1.3 | \$70,400 | \$1,760 | \$21,120 | \$528 | 3,048 | 32% | \$11.46 | \$596 | 1.5 |
| Los Angeles County | \$37.62 | \$1,956 | \$78,240 | 2.5 | \$77,300 | \$1,933 | \$23,190 | \$580 | 1,791,480 | 54% | \$22.59 | \$1,175 | 1.7 |
| Madera County | \$21.25 | \$1,105 | \$44,200 | 1.6 | \$59,400 | \$1,485 | \$17,820 | \$446 | 16,132 | 36% | \$13.28 | \$691 | 1.6 |
| Marin County | \$64.21 | \$3,339 | \$133,560 | 4.9 | \$143,100 | \$3,578 | \$42,930 | \$1,073 | 38,058 | 36% | \$22.49 | \$1,169 | 2.9 |
| Mariposa County | \$20.37 | \$1,059 | \$42,360 | 1.6 | \$66,900 | \$1,673 | \$20,070 | \$502 | 2,390 | 31% | \$9.70 | \$505 | 2.1 |
| Mendocino County | \$22.56 | \$1,173 | \$46,920 | 1.7 | \$70,700 | \$1,768 | \$21,210 | \$530 | 13,917 | 41% | \$12.51 | \$650 | 1.8 |
| Merced County | \$18.21 | \$947 | \$37,880 | 1.4 | \$52,300 | \$1,308 | \$15,690 | \$392 | 38,228 | 48% | \$14.23 | \$740 | 1.3 |
| Modoc County | \$14.81 | \$770 | \$30,800 | 1.1 | \$54,200 | \$1,355 | \$16,260 | \$407 | 857 | 23% | \$12.75 | \$663 | 1.2 |
| Mono County | \$24.81 | \$1,290 | \$51,600 | 1.9 | \$80,900 | \$2,023 | \$24,270 | \$607 | 1,833 | 38% | \$14.42 | \$750 | 1.7 |
| Monterey County | \$34.81 | \$1,810 | \$72,400 | 2.7 | \$81,600 | \$2,040 | \$24,480 | \$612 | 61,690 | 49% | \$16.78 | \$873 | 2.1 |
| Napa County | \$36.15 | \$1,880 | \$75,200 | 2.8 | \$109,200 | \$2,730 | \$32,760 | \$819 | 17,776 | 36% | \$18.33 | \$953 | 2.0 |
| Nevada County | \$25.27 | \$1,314 | \$52,560 | 1.9 | \$92,400 | \$2,310 | \$27,720 | \$693 | 10,498 | 26% | \$13.73 | \$714 | 1.8 |
| Orange County | \$42.62 | \$2,216 | \$88,640 | 3.3 | \$103,000 | \$2,575 | \$30,900 | \$773 | 440,104 | 43% | \$21.87 | \$1,137 | 1.9 |
| Placer County | \$25.94 | \$1,349 | \$53,960 | 2.0 | \$86,300 | \$2,158 | \$25,890 | \$647 | 39,961 | 28% | \$17.41 | \$905 | 1.5 |
| Plumas County | \$17.62 | \$916 | \$36,640 | 1.4 | \$72,200 | \$1,805 | \$21,660 | \$542 | 2,179 | 27% | \$12.47 | \$648 | 1.4 |
| Riverside County | \$24.79 | \$1,289 | \$51,560 | 1.9 | \$75,300 | \$1,883 | \$22,590 | \$565 | 245,948 | 34% | \$13.73 | \$714 | 1.8 |
| Sacramento County | \$25.94 | \$1,349 | \$53,960 | 2.0 | \$86,300 | \$2,158 | \$25,890 | \$647 | 235,947 | 44% | \$17.53 | \$911 | 1.5 |
| San Benito County | \$32.88 | \$1,710 | \$68,400 | 2.5 | \$89,700 | \$2,243 | \$26,910 | \$673 | 6,476 | 37% | \$16.06 | \$835 | 2.0 |
| San Bernardino County | \$24.79 | \$1,289 | \$51,560 | 1.9 | \$75,300 | \$1,883 | \$22,590 | \$565 | 256,893 | 41% | \$15.13 | \$787 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| San Diego County * | \$39.17 | \$2,037 | \$81,480 | 3.0 | \$92,700 | \$2,318 | \$27,810 | \$695 | 525,090 | 47% | \$21.39 | \$1,112 | 1.8 |
| San Francisco County | \$64.21 | \$3,339 | \$133,560 | 4.9 | \$143,100 | \$3,578 | \$42,930 | \$1,073 | 224,398 | 62% | \$48.96 | \$2,546 | 1.3 |
| San Joaquin County | \$22.00 | \$1,144 | \$45,760 | 1.7 | \$75,000 | \$1,875 | \$22,500 | \$563 | 100,630 | 44% | \$14.84 | \$771 | 1.5 |
| San Luis Obispo County | \$31.87 | \$1,657 | \$66,280 | 2.5 | \$97,300 | \$2,433 | \$29,190 | \$730 | 41,331 | 39% | \$15.72 | \$818 | 2.0 |
| San Mateo County | \$64.21 | \$3,339 | \$133,560 | 4.9 | \$143,100 | \$3,578 | \$42,930 | \$1,073 | 105,105 | 40% | \$48.14 | \$2,503 | 1.3 |
| Santa Barbara County | \$44.69 | \$2,324 | \$92,960 | 3.4 | \$87,800 | \$2,195 | \$26,340 | \$659 | 69,322 | 48% | \$18.34 | \$954 | 2.4 |
| Santa Clara County | \$57.12 | \$2,970 | \$118,800 | 4.4 | \$141,600 | \$3,540 | \$42,480 | \$1,062 | 274,867 | 43% | \$50.94 | \$2,649 | 1.1 |
| Santa Cruz County | \$48.44 | \$2,519 | \$100,760 | 3.7 | \$110,000 | \$2,750 | \$33,000 | \$825 | 38,883 | 41% | \$15.54 | \$808 | 3.1 |
| Shasta County | \$18.58 | \$966 | \$38,640 | 1.4 | \$68,500 | \$1,713 | \$20,550 | \$514 | 25,752 | 37% | \$13.43 | \$698 | 1.4 |
| Sierra County | \$24.42 | \$1,270 | \$50,800 | 1.9 | \$80,500 | \$2,013 | \$24,150 | \$604 | 231 | 19% | \$8.51 | \$443 | 2.9 |
| Siskiyou County | \$16.46 | \$856 | \$34,240 | 1.3 | \$54,400 | \$1,360 | \$16,320 | \$408 | 6,624 | 34% | \$11.75 | \$611 | 1.4 |
| Solano County | \$30.56 | \$1,589 | \$63,560 | 2.4 | \$95,400 | \$2,385 | \$28,620 | \$716 | 58,647 | 39% | \$19.50 | \$1,014 | 1.6 |
| Sonoma County | \$37.48 | \$1,949 | \$77,960 | 2.9 | \$102,700 | \$2,568 | \$30,810 | \$770 | 74,246 | 39% | \$18.92 | \$984 | 2.0 |
| Stanislaus County | \$21.25 | \$1,105 | \$44,200 | 1.6 | \$69,300 | \$1,733 | \$20,790 | \$520 | 73,603 | 43% | \$15.80 | \$822 | 1.3 |
| Sutter County | \$20.90 | \$1,087 | \$43,480 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 13,800 | 43% | \$13.22 | \$688 | 1.6 |
| Tehama County | \$17.46 | \$908 | \$36,320 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 8,450 | 35% | \$13.17 | \$685 | 1.3 |
| Trinity County | \$16.38 | \$852 | \$34,080 | 1.3 | \$51,600 | \$1,290 | \$15,480 | \$387 | 1,928 | 33% | \$9.96 | \$518 | 1.6 |
| Tulare County | \$18.10 | \$941 | \$37,640 | 1.4 | \$52,900 | \$1,323 | \$15,870 | \$397 | 58,792 | 43% | \$12.23 | \$636 | 1.5 |
| Tuolumne County | \$19.52 | \$1,015 | \$40,600 | 1.5 | \$71,600 | \$1,790 | \$21,480 | \$537 | 6,771 | 30% | \$12.50 | \$650 | 1.6 |
| Ventura County | \$37.37 | \$1,943 | \$77,720 | 2.9 | \$97,800 | \$2,445 | \$29,340 | \$734 | 99,672 | 37% | \$17.98 | \$935 | 2.1 |
| Yolo County | \$27.00 | \$1,404 | \$56,160 | 2.1 | \$92,500 | \$2,313 | \$27,750 | \$694 | 35,497 | 48% | \$14.93 | \$777 | 1.8 |
| Yuba County | \$20.90 | \$1,087 | \$43,480 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 10,792 | 41% | \$15.98 | \$831 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#9*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,375**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,585** monthly or **\$55,016** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.45
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.00 |
| Average Renter Wage | \$19.49 |
| 2-Bedroom Housing Wage | \$26.45 |
| Number of Renter Households | 742,242 |
| Percent Renters | 35% |

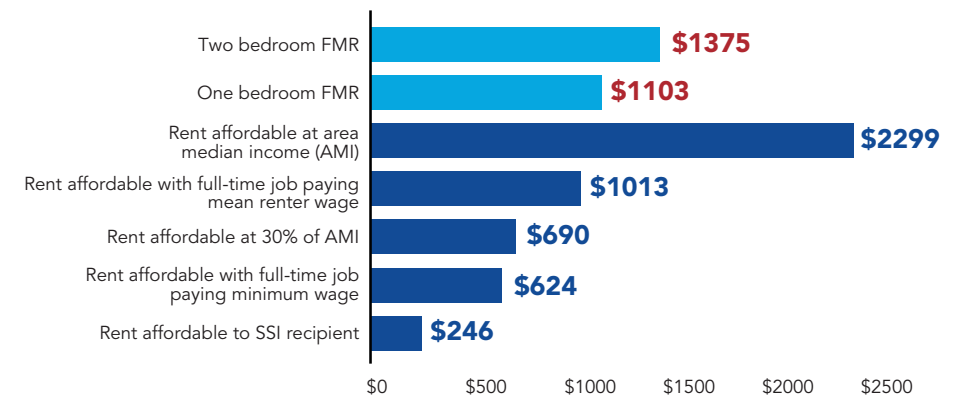
88
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
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 |
|----------------------------|----------------|
| Boulder MSA | \$33.02 |
| Pitkin County | \$30.37 |
| Denver-Aurora-Lakewood MSA | \$30.12 |
| Eagle County | \$27.58 |
| Summit County | \$27.19 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

COLORADO

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Colorado | \$26.45 | \$1,375 | \$55,016 | 2.2 | \$91,959 | \$2,299 | \$27,588 | \$690 | 742,242 | 35% | \$19.49 | \$1,013 | 1.4 |
| Combined Nonmetro Areas | \$18.25 | \$949 | \$37,967 | 1.5 | \$70,611 | \$1,765 | \$21,183 | \$530 | 84,055 | 31% | \$14.62 | \$760 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boulder MSA | \$33.02 | \$1,717 | \$68,680 | 2.8 | \$115,100 | \$2,878 | \$34,530 | \$863 | 47,801 | 38% | \$19.94 | \$1,037 | 1.7 |
| Colorado Springs HMFA | \$21.94 | \$1,141 | \$45,640 | 1.8 | \$81,600 | \$2,040 | \$24,480 | \$612 | 91,815 | 36% | \$16.19 | \$842 | 1.4 |
| Denver-Aurora-Lakewood MSA | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 398,634 | 36% | \$22.23 | \$1,156 | 1.4 |
| Fort Collins MSA | \$23.92 | \$1,244 | \$49,760 | 2.0 | \$99,400 | \$2,485 | \$29,820 | \$746 | 47,280 | 35% | \$15.22 | \$791 | 1.6 |
| Grand Junction MSA | \$19.90 | \$1,035 | \$41,400 | 1.7 | \$67,700 | \$1,693 | \$20,310 | \$508 | 20,003 | 33% | \$12.92 | \$672 | 1.5 |
| Greeley MSA | \$20.12 | \$1,046 | \$41,840 | 1.7 | \$84,300 | \$2,108 | \$25,290 | \$632 | 27,957 | 27% | \$15.51 | \$806 | 1.3 |
| Pueblo MSA | \$16.12 | \$838 | \$33,520 | 1.3 | \$61,200 | \$1,530 | \$18,360 | \$459 | 22,756 | 36% | \$12.56 | \$653 | 1.3 |
| Teller County HMFA | \$21.46 | \$1,116 | \$44,640 | 1.8 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,941 | 19% | \$11.47 | \$597 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 57,178 | 35% | \$17.35 | \$902 | 1.7 |
| Alamosa County | \$14.40 | \$749 | \$29,960 | 1.2 | \$49,100 | \$1,228 | \$14,730 | \$368 | 2,725 | 44% | \$13.09 | \$681 | 1.1 |
| Arapahoe County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 87,727 | 37% | \$21.96 | \$1,142 | 1.4 |
| Archuleta County | \$17.67 | \$919 | \$36,760 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 1,442 | 25% | \$11.69 | \$608 | 1.5 |
| Baca County | \$13.73 | \$714 | \$28,560 | 1.1 | \$48,800 | \$1,220 | \$14,640 | \$366 | 464 | 28% | \$11.98 | \$623 | 1.1 |
| Bent County | \$13.73 | \$714 | \$28,560 | 1.1 | \$43,400 | \$1,085 | \$13,020 | \$326 | 625 | 36% | \$12.60 | \$655 | 1.1 |
| Boulder County | \$33.02 | \$1,717 | \$68,680 | 2.8 | \$115,100 | \$2,878 | \$34,530 | \$863 | 47,801 | 38% | \$19.94 | \$1,037 | 1.7 |
| Broomfield County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 8,999 | 34% | \$30.08 | \$1,564 | 1.0 |
| Chaffee County | \$15.81 | \$822 | \$32,880 | 1.3 | \$71,300 | \$1,783 | \$21,390 | \$535 | 1,855 | 23% | \$9.90 | \$515 | 1.6 |
| Cheyenne County | \$13.73 | \$714 | \$28,560 | 1.1 | \$72,800 | \$1,820 | \$21,840 | \$546 | 192 | 26% | \$17.27 | \$898 | 0.8 |
| Clear Creek County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 1,092 | 24% | \$13.71 | \$713 | 2.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Conejos County | \$13.73 | \$714 | \$28,560 | 1.1 | \$53,200 | \$1,330 | \$15,960 | \$399 | 623 | 20% | \$8.11 | \$422 | 1.7 |
| Costilla County | \$13.73 | \$714 | \$28,560 | 1.1 | \$36,800 | \$920 | \$11,040 | \$276 | 498 | 30% | \$10.56 | \$549 | 1.3 |
| Crowley County | \$14.08 | \$732 | \$29,280 | 1.2 | \$52,900 | \$1,323 | \$15,870 | \$397 | 329 | 28% | \$16.40 | \$853 | 0.9 |
| Custer County | \$14.33 | \$745 | \$29,800 | 1.2 | \$57,700 | \$1,443 | \$17,310 | \$433 | 306 | 15% | \$9.27 | \$482 | 1.5 |
| Delta County | \$16.92 | \$880 | \$35,200 | 1.4 | \$58,100 | \$1,453 | \$17,430 | \$436 | 3,441 | 29% | \$9.45 | \$491 | 1.8 |
| Denver County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 148,275 | 50% | \$26.00 | \$1,352 | 1.2 |
| Dolores County | \$13.73 | \$714 | \$28,560 | 1.1 | \$51,400 | \$1,285 | \$15,420 | \$386 | 140 | 19% | \$14.16 | \$736 | 1.0 |
| Douglas County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 24,651 | 21% | \$21.33 | \$1,109 | 1.4 |
| Eagle County | \$27.58 | \$1,434 | \$57,360 | 2.3 | \$99,900 | \$2,498 | \$29,970 | \$749 | 5,219 | 29% | \$15.99 | \$832 | 1.7 |
| Elbert County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 930 | 10% | \$11.39 | \$592 | 2.6 |
| El Paso County | \$21.94 | \$1,141 | \$45,640 | 1.8 | \$81,600 | \$2,040 | \$24,480 | \$612 | 91,815 | 36% | \$16.19 | \$842 | 1.4 |
| Fremont County | \$15.12 | \$786 | \$31,440 | 1.3 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,287 | 25% | \$10.19 | \$530 | 1.5 |
| Garfield County | \$21.92 | \$1,140 | \$45,600 | 1.8 | \$84,500 | \$2,113 | \$25,350 | \$634 | 7,002 | 33% | \$18.74 | \$975 | 1.2 |
| Gilpin County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 506 | 19% | \$18.73 | \$974 | 1.6 |
| Grand County | \$19.48 | \$1,013 | \$40,520 | 1.6 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,814 | 31% | \$11.34 | \$590 | 1.7 |
| Gunnison County | \$16.81 | \$874 | \$34,960 | 1.4 | \$75,400 | \$1,885 | \$22,620 | \$566 | 2,585 | 39% | \$13.91 | \$723 | 1.2 |
| Hinsdale County† | \$14.79 | \$769 | \$30,760 | 1.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 110 | 28% | | | |
| Huerfano County | \$14.10 | \$733 | \$29,320 | 1.2 | \$52,600 | \$1,315 | \$15,780 | \$395 | 930 | 28% | \$11.78 | \$613 | 1.2 |
| Jackson County | \$16.44 | \$855 | \$34,200 | 1.4 | \$63,900 | \$1,598 | \$19,170 | \$479 | 165 | 29% | \$15.73 | \$818 | 1.0 |
| Jefferson County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 68,118 | 30% | \$17.93 | \$932 | 1.7 |
| Kiowa County | \$16.44 | \$855 | \$34,200 | 1.4 | \$53,500 | \$1,338 | \$16,050 | \$401 | 150 | 25% | \$21.04 | \$1,094 | 0.8 |
| Kit Carson County | \$14.00 | \$728 | \$29,120 | 1.2 | \$60,400 | \$1,510 | \$18,120 | \$453 | 928 | 31% | \$13.13 | \$683 | 1.1 |
| Lake County | \$15.13 | \$787 | \$31,480 | 1.3 | \$66,800 | \$1,670 | \$20,040 | \$501 | 1,268 | 38% | \$18.19 | \$946 | 0.8 |
| La Plata County | \$18.90 | \$983 | \$39,320 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 6,416 | 29% | \$14.67 | \$763 | 1.3 |
| Larimer County | \$23.92 | \$1,244 | \$49,760 | 2.0 | \$99,400 | \$2,485 | \$29,820 | \$746 | 47,280 | 35% | \$15.22 | \$791 | 1.6 |
| Las Animas County | \$14.96 | \$778 | \$31,120 | 1.2 | \$56,200 | \$1,405 | \$16,860 | \$422 | 2,011 | 31% | \$14.05 | \$731 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lincoln County | \$14.58 | \$758 | \$30,320 | 1.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 480 | 32% | \$11.21 | \$583 | 1.3 |
| Logan County | \$14.38 | \$748 | \$29,920 | 1.2 | \$60,800 | \$1,520 | \$18,240 | \$456 | 3,129 | 38% | \$13.17 | \$685 | 1.1 |
| Mesa County | \$19.90 | \$1,035 | \$41,400 | 1.7 | \$67,700 | \$1,693 | \$20,310 | \$508 | 20,003 | 33% | \$12.92 | \$672 | 1.5 |
| Mineral County | \$16.44 | \$855 | \$34,200 | 1.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 42 | 11% | \$9.96 | \$518 | 1.7 |
| Moffat County | \$14.65 | \$762 | \$30,480 | 1.2 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,666 | 32% | \$16.57 | \$862 | 0.9 |
| Montezuma County | \$15.13 | \$787 | \$31,480 | 1.3 | \$59,200 | \$1,480 | \$17,760 | \$444 | 3,069 | 29% | \$13.13 | \$683 | 1.2 |
| Montrose County | \$15.71 | \$817 | \$32,680 | 1.3 | \$60,900 | \$1,523 | \$18,270 | \$457 | 5,014 | 29% | \$12.21 | \$635 | 1.3 |
| Morgan County | \$15.21 | \$791 | \$31,640 | 1.3 | \$61,000 | \$1,525 | \$18,300 | \$458 | 3,850 | 36% | \$16.67 | \$867 | 0.9 |
| Otero County | \$14.54 | \$756 | \$30,240 | 1.2 | \$48,400 | \$1,210 | \$14,520 | \$363 | 2,907 | 38% | \$11.43 | \$594 | 1.3 |
| Ouray County | \$22.29 | \$1,159 | \$46,360 | 1.9 | \$76,300 | \$1,908 | \$22,890 | \$572 | 694 | 32% | \$12.87 | \$669 | 1.7 |
| Park County | \$30.12 | \$1,566 | \$62,640 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 1,158 | 16% | \$9.53 | \$496 | 3.2 |
| Phillips County | \$13.73 | \$714 | \$28,560 | 1.1 | \$68,200 | \$1,705 | \$20,460 | \$512 | 495 | 30% | \$17.45 | \$907 | 0.8 |
| Pitkin County | \$30.37 | \$1,579 | \$63,160 | 2.5 | \$110,500 | \$2,763 | \$33,150 | \$829 | 2,490 | 35% | \$18.98 | \$987 | 1.6 |
| Prowers County | \$13.73 | \$714 | \$28,560 | 1.1 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,796 | 36% | \$9.80 | \$510 | 1.4 |
| Pueblo County | \$16.12 | \$838 | \$33,520 | 1.3 | \$61,200 | \$1,530 | \$18,360 | \$459 | 22,756 | 36% | \$12.56 | \$653 | 1.3 |
| Rio Blanco County | \$15.50 | \$806 | \$32,240 | 1.3 | \$83,400 | \$2,085 | \$25,020 | \$626 | 722 | 30% | \$18.74 | \$975 | 0.8 |
| Rio Grande County | \$13.73 | \$714 | \$28,560 | 1.1 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,522 | 34% | \$11.39 | \$592 | 1.2 |
| Routt County | \$23.62 | \$1,228 | \$49,120 | 2.0 | \$87,200 | \$2,180 | \$26,160 | \$654 | 2,823 | 30% | \$15.74 | \$818 | 1.5 |
| Saguache County | \$13.73 | \$714 | \$28,560 | 1.1 | \$48,200 | \$1,205 | \$14,460 | \$362 | 663 | 25% | \$13.57 | \$706 | 1.0 |
| San Juan County | \$19.31 | \$1,004 | \$40,160 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 88 | 33% | \$11.22 | \$584 | 1.7 |
| San Miguel County | \$26.10 | \$1,357 | \$54,280 | 2.2 | \$81,500 | \$2,038 | \$24,450 | \$611 | 1,360 | 40% | \$15.48 | \$805 | 1.7 |
| Sedgwick County | \$13.73 | \$714 | \$28,560 | 1.1 | \$63,800 | \$1,595 | \$19,140 | \$479 | 289 | 28% | \$10.58 | \$550 | 1.3 |
| Summit County | \$27.19 | \$1,414 | \$56,560 | 2.3 | \$95,900 | \$2,398 | \$28,770 | \$719 | 3,291 | 34% | \$14.96 | \$778 | 1.8 |
| Teller County | \$21.46 | \$1,116 | \$44,640 | 1.8 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,941 | 19% | \$11.47 | \$597 | 1.9 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.1 | \$64,200 | \$1,605 | \$19,260 | \$482 | 650 | 32% | \$18.17 | \$945 | 0.8 |
| Weld County | \$20.12 | \$1,046 | \$41,840 | 1.7 | \$84,300 | \$2,108 | \$25,290 | \$632 | 27,957 | 27% | \$15.51 | \$806 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Yuma County | \$13.73 | \$714 | \$28,560 | 1.1 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,490 | 37% | \$13.84 | \$720 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#10*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,374**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,580** monthly or **\$54,956** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$11.00 |
| Average Renter Wage | \$17.70 |
| 2-Bedroom Housing Wage | \$26.42 |
| Number of Renter Households | 460,240 |
| Percent Renters | 34% |

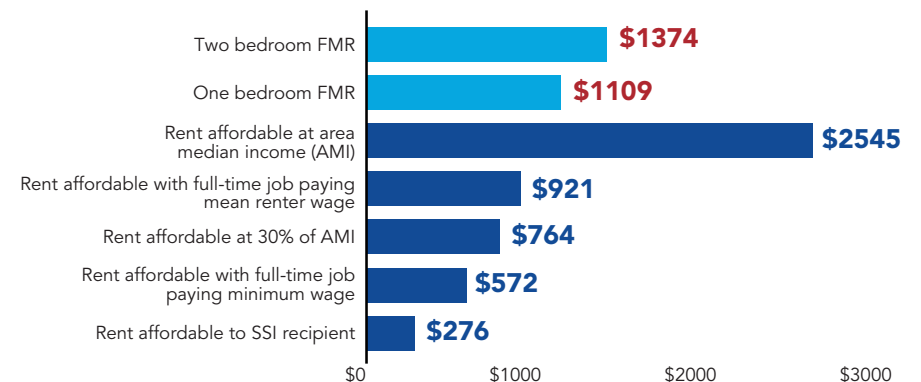
96
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

78
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 |
|--------------------------------|----------------|
| Stamford-Norwalk HMFA | \$39.98 |
| Danbury HMFA | \$33.63 |
| Southern Middlesex County HMFA | \$27.87 |
| New Haven-Meriden HMFA | \$27.06 |
| Milford-Ansonia-Seymour HMFA | \$26.46 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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

CONNECTICUT

| FY20 HOUSING WAGE | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--|----------|--|---|--|--------------------------|---|------------|--------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Montly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| | | | | | | | | | | | | | |
| \$26.42 | \$1,374 | \$54,956 | 2.4 | | \$101,816 | \$2,545 | \$30,545 | \$764 | 460,240 | 34% | \$17.70 | \$921 | 1.5 |
| \$22.69 | \$1,180 | \$47,200 | 2.1 | | \$102,600 | \$2,565 | \$30,780 | \$770 | 16,908 | 23% | \$11.99 | \$623 | 1.9 |
| Metropolitan Areas | | | | | | | | | | | | | |
| \$25.88 | \$1,346 | \$53,840 | 2.4 | | \$98,000 | \$2,450 | \$29,400 | \$735 | 42,489 | 33% | \$22.45 | \$1,167 | 1.2 |
| \$23.69 | \$1,232 | \$49,280 | 2.2 | | \$115,000 | \$2,875 | \$34,500 | \$863 | 1,689 | 19% | \$16.83 | \$875 | 1.4 |
| \$33.63 | \$1,749 | \$69,960 | 3.1 | | \$122,000 | \$3,050 | \$36,600 | \$915 | 18,878 | 26% | \$22.45 | \$1,167 | 1.5 |
| \$23.65 | \$1,230 | \$49,200 | 2.2 | | \$97,400 | \$2,435 | \$29,220 | \$731 | 152,962 | 34% | \$16.92 | \$880 | 1.4 |
| \$26.46 | \$1,376 | \$55,040 | 2.4 | | \$108,200 | \$2,705 | \$32,460 | \$812 | 13,093 | 27% | \$15.50 | \$806 | 1.7 |
| \$27.06 | \$1,407 | \$56,280 | 2.5 | | \$91,200 | \$2,280 | \$27,360 | \$684 | 82,593 | 39% | \$15.50 | \$806 | 1.7 |
| \$22.90 | \$1,191 | \$47,640 | 2.1 | | \$91,800 | \$2,295 | \$27,540 | \$689 | 34,254 | 35% | \$16.83 | \$875 | 1.4 |
| \$27.87 | \$1,449 | \$57,960 | 2.5 | | \$112,000 | \$2,800 | \$33,600 | \$840 | 4,054 | 20% | \$14.42 | \$750 | 1.9 |
| \$39.98 | \$2,079 | \$83,160 | 3.6 | | \$143,400 | \$3,585 | \$43,020 | \$1,076 | 49,955 | 36% | \$22.45 | \$1,167 | 1.8 |
| \$21.52 | \$1,119 | \$44,760 | 2.0 | | \$80,300 | \$2,008 | \$24,090 | \$602 | 29,876 | 41% | \$15.50 | \$806 | 1.4 |
| \$19.62 | \$1,020 | \$40,800 | 1.8 | | \$86,900 | \$2,173 | \$26,070 | \$652 | 13,489 | 30% | \$10.71 | \$557 | 1.8 |
| Counties | | | | | | | | | | | | | |
| \$22.69 | \$1,180 | \$47,200 | 2.1 | | \$102,600 | \$2,565 | \$30,780 | \$770 | 16,908 | 23% | \$11.99 | \$623 | 1.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

DELAWARE

#17*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,142**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,806** monthly or **\$45,669** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.96
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.25 |
| Average Renter Wage | \$17.83 |
| 2-Bedroom Housing Wage | \$21.96 |
| Number of Renter Households | 103,457 |
| Percent Renters | 29% |

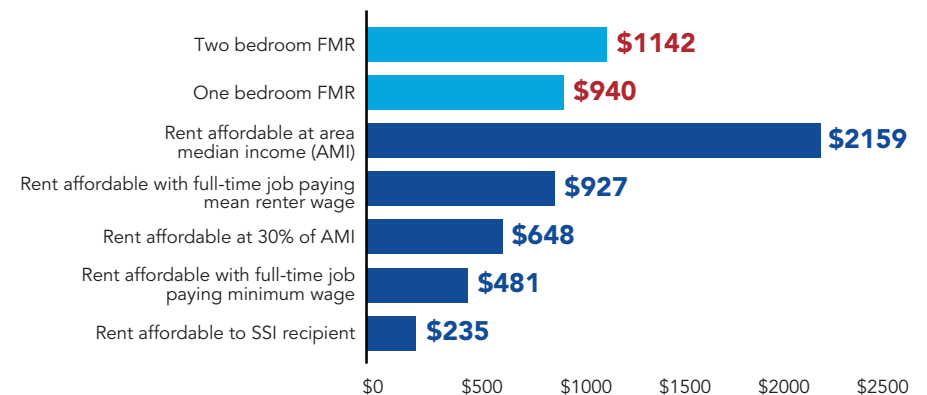
95
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

78
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)

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 | \$23.58 |
| Kent County | \$20.08 |
| Sussex County | \$18.23 |
| | |
| | |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DELAWARE

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Delaware | \$21.96 | \$1,142 | \$45,669 | 2.4 | \$86,342 | \$2,159 | \$25,903 | \$648 | 103,457 | 29% | \$17.83 | \$927 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Dover MSA† | \$20.08 | \$1,044 | \$41,760 | 2.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 19,991 | 31% | | | |
| Philadelphia-Camden-Wilmington MSA | \$23.58 | \$1,226 | \$49,040 | 2.5 | \$96,600 | \$2,415 | \$28,980 | \$725 | 65,193 | 32% | \$19.33 | \$1,005 | 1.2 |
| Sussex County HMFA | \$18.23 | \$948 | \$37,920 | 2.0 | \$75,900 | \$1,898 | \$22,770 | \$569 | 18,273 | 20% | \$12.61 | \$656 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Kent County† | \$20.08 | \$1,044 | \$41,760 | 2.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 19,991 | 31% | | | |
| New Castle County | \$23.58 | \$1,226 | \$49,040 | 2.5 | \$96,600 | \$2,415 | \$28,980 | \$725 | 65,193 | 32% | \$19.33 | \$1,005 | 1.2 |
| Sussex County | \$18.23 | \$948 | \$37,920 | 2.0 | \$75,900 | \$1,898 | \$22,770 | \$569 | 18,273 | 20% | \$12.61 | \$656 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#4*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,707**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,690** monthly or **\$68,280** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$15.00 |
| Average Renter Wage | \$29.20 |
| 2-Bedroom Housing Wage | \$32.83 |
| Number of Renter Households | 163,751 |
| Percent Renters | 58% |

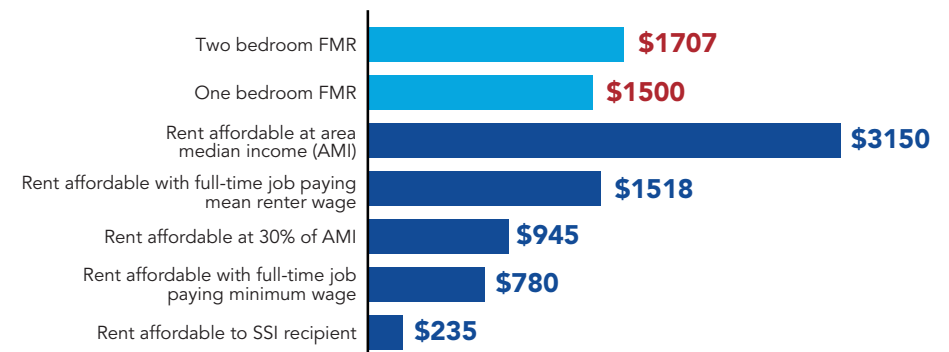
88
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

2.2
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 |
|----------------------|-----------------|
| | |
| | |
| | |
| | |
| | |
| | |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DISTRICT OF COLUMBIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| District of Columbia | \$32.83 | \$1,707 | \$68,280 | 2.2 | \$126,000 | \$3,150 | \$37,800 | \$945 | 163,751 | 58% | \$29.20 | \$1,518 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Washington-Arlington-Alexandria HMFA | \$32.83 | \$1,707 | \$68,280 | 2.2 | \$126,000 | \$3,150 | \$37,800 | \$945 | 163,751 | 58% | \$29.20 | \$1,518 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| District of Columbia | \$32.83 | \$1,707 | \$68,280 | 2.2 | \$126,000 | \$3,150 | \$37,800 | \$945 | 163,751 | 58% | \$29.20 | \$1,518 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#12*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,270**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,234** monthly or **\$50,807** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.43
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT **FLORIDA**:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$8.56 |
| Average Renter Wage | \$17.28 |
| 2-Bedroom Housing Wage | \$24.43 |
| Number of Renter Households | 2,667,159 |
| Percent Renters | 35% |

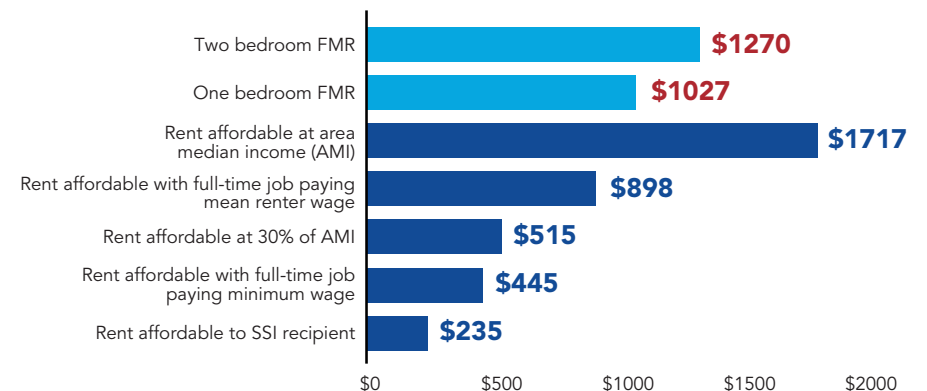
114
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

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 |
|-----------------------------------|----------------|
| Monroe County | \$33.23 |
| Miami-Miami Beach-Kendall HMFA | \$31.25 |
| Fort Lauderdale HMFA | \$29.38 |
| West Palm Beach-Boca Raton HMFA | \$28.96 |
| Naples-Immokalee-Marco Island MSA | \$26.56 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FLORIDA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Florida | \$24.43 | \$1,270 | \$50,807 | 2.9 | \$68,669 | \$1,717 | \$20,601 | \$515 | 2,667,159 | 35% | \$17.28 | \$898 | 1.4 |
| Combined Nonmetro Areas | \$17.85 | \$928 | \$37,129 | 2.1 | \$52,881 | \$1,322 | \$15,864 | \$397 | 70,942 | 28% | \$12.64 | \$657 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Baker County HMFA | \$15.15 | \$788 | \$31,520 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,101 | 24% | \$8.77 | \$456 | 1.7 |
| Cape Coral-Fort Myers MSA | \$22.73 | \$1,182 | \$47,280 | 2.7 | \$68,700 | \$1,718 | \$20,610 | \$515 | 79,907 | 29% | \$15.93 | \$828 | 1.4 |
| Crestview-Fort Walton Beach-Destin HMFA | \$21.46 | \$1,116 | \$44,640 | 2.5 | \$81,600 | \$2,040 | \$24,480 | \$612 | 28,637 | 37% | \$14.40 | \$749 | 1.5 |
| Deltona-Daytona Beach-Ormond Beach HMFA | \$21.37 | \$1,111 | \$44,440 | 2.5 | \$64,900 | \$1,623 | \$19,470 | \$487 | 63,655 | 30% | \$13.35 | \$694 | 1.6 |
| Fort Lauderdale HMFA | \$29.38 | \$1,528 | \$61,120 | 3.4 | \$74,800 | \$1,870 | \$22,440 | \$561 | 258,772 | 38% | \$19.44 | \$1,011 | 1.5 |
| Gainesville MSA | \$18.67 | \$971 | \$38,840 | 2.2 | \$69,800 | \$1,745 | \$20,940 | \$524 | 44,924 | 43% | \$12.15 | \$632 | 1.5 |
| Gulf County HMFA | \$16.31 | \$848 | \$33,920 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,322 | 25% | \$13.78 | \$717 | 1.2 |
| Homosassa Springs MSA | \$16.42 | \$854 | \$34,160 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 11,643 | 19% | \$12.52 | \$651 | 1.3 |
| Jacksonville HMFA | \$20.37 | \$1,059 | \$42,360 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 198,068 | 36% | \$17.80 | \$926 | 1.1 |
| Lakelandnter Haven MSA | \$17.60 | \$915 | \$36,600 | 2.1 | \$58,800 | \$1,470 | \$17,640 | \$441 | 72,785 | 31% | \$15.81 | \$822 | 1.1 |
| Miami-Miami Beach-Kendall HMFA | \$31.25 | \$1,625 | \$65,000 | 3.7 | \$59,100 | \$1,478 | \$17,730 | \$443 | 420,995 | 48% | \$19.09 | \$993 | 1.6 |
| Naples-Immokalee-Marco Island MSA | \$26.56 | \$1,381 | \$55,240 | 3.1 | \$82,300 | \$2,058 | \$24,690 | \$617 | 38,513 | 27% | \$16.15 | \$840 | 1.6 |
| North Port-Sarasota-Bradenton MSA | \$23.46 | \$1,220 | \$48,800 | 2.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 88,140 | 27% | \$16.83 | \$875 | 1.4 |
| Ocala MSA | \$17.29 | \$899 | \$35,960 | 2.0 | \$55,000 | \$1,375 | \$16,500 | \$413 | 32,980 | 24% | \$14.19 | \$738 | 1.2 |
| Orlando-Kissimmee-Sanford MSA | \$24.00 | \$1,248 | \$49,920 | 2.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 338,116 | 40% | \$17.21 | \$895 | 1.4 |
| Palm Bay-Melbourne-Titusville MSA | \$20.73 | \$1,078 | \$43,120 | 2.4 | \$69,200 | \$1,730 | \$20,760 | \$519 | 62,063 | 27% | \$16.85 | \$876 | 1.2 |
| Palm Coast HMFA | \$21.56 | \$1,121 | \$44,840 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 9,833 | 24% | \$12.79 | \$665 | 1.7 |
| Panama City-Lynn Haven-Panama City Beach HMFA | \$18.06 | \$939 | \$37,560 | 2.1 | \$72,000 | \$1,800 | \$21,600 | \$540 | 25,654 | 37% | \$14.23 | \$740 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pensacola-Ferry Pass-Brent MSA | \$18.35 | \$954 | \$38,160 | 2.1 | \$65,900 | \$1,648 | \$19,770 | \$494 | 61,222 | 34% | \$15.29 | \$795 | 1.2 |
| Port St. Lucie MSA | \$23.21 | \$1,207 | \$48,280 | 2.7 | \$67,500 | \$1,688 | \$20,250 | \$506 | 44,218 | 25% | \$15.17 | \$789 | 1.5 |
| Punta Gorda MSA | \$19.65 | \$1,022 | \$40,880 | 2.3 | \$64,100 | \$1,603 | \$19,230 | \$481 | 15,603 | 20% | \$12.58 | \$654 | 1.6 |
| Sebastian-Vero Beach MSA | \$19.58 | \$1,018 | \$40,720 | 2.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 12,565 | 22% | \$13.01 | \$677 | 1.5 |
| Sebring MSA | \$16.29 | \$847 | \$33,880 | 1.9 | \$49,600 | \$1,240 | \$14,880 | \$372 | 10,113 | 25% | \$11.50 | \$598 | 1.4 |
| Tallahassee HMFA | \$19.60 | \$1,019 | \$40,760 | 2.3 | \$72,700 | \$1,818 | \$21,810 | \$545 | 59,239 | 44% | \$13.00 | \$676 | 1.5 |
| Tampa-St. Petersburg-Clearwater MSA | \$23.19 | \$1,206 | \$48,240 | 2.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 428,455 | 36% | \$18.16 | \$944 | 1.3 |
| The Villages MSA | \$16.69 | \$868 | \$34,720 | 2.0 | \$67,500 | \$1,688 | \$20,250 | \$506 | 5,595 | 10% | \$11.86 | \$617 | 1.4 |
| Wakulla County HMFA | \$17.94 | \$933 | \$37,320 | 2.1 | \$70,000 | \$1,750 | \$21,000 | \$525 | 2,141 | 19% | \$11.07 | \$576 | 1.6 |
| Walton County HMFA | \$16.92 | \$880 | \$35,200 | 2.0 | \$66,300 | \$1,658 | \$19,890 | \$497 | 6,881 | 26% | \$12.95 | \$673 | 1.3 |
| West Palm Beach-Boca Raton HMFA | \$28.96 | \$1,506 | \$60,240 | 3.4 | \$79,100 | \$1,978 | \$23,730 | \$593 | 172,077 | 31% | \$18.97 | \$986 | 1.5 |
| Counties | | | | | | | | | | | | | |
| Alachua County | \$18.67 | \$971 | \$38,840 | 2.2 | \$69,800 | \$1,745 | \$20,940 | \$524 | 43,854 | 45% | \$12.22 | \$636 | 1.5 |
| Baker County | \$15.15 | \$788 | \$31,520 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,101 | 24% | \$8.77 | \$456 | 1.7 |
| Bay County | \$18.06 | \$939 | \$37,560 | 2.1 | \$72,000 | \$1,800 | \$21,600 | \$540 | 25,654 | 37% | \$14.23 | \$740 | 1.3 |
| Bradford County | \$14.35 | \$746 | \$29,840 | 1.7 | \$59,500 | \$1,488 | \$17,850 | \$446 | 2,825 | 31% | \$12.65 | \$658 | 1.1 |
| Brevard County | \$20.73 | \$1,078 | \$43,120 | 2.4 | \$69,200 | \$1,730 | \$20,760 | \$519 | 62,063 | 27% | \$16.85 | \$876 | 1.2 |
| Broward County | \$29.38 | \$1,528 | \$61,120 | 3.4 | \$74,800 | \$1,870 | \$22,440 | \$561 | 258,772 | 38% | \$19.44 | \$1,011 | 1.5 |
| Calhoun County | \$13.73 | \$714 | \$28,560 | 1.6 | \$47,900 | \$1,198 | \$14,370 | \$359 | 802 | 18% | \$10.33 | \$537 | 1.3 |
| Charlotte County | \$19.65 | \$1,022 | \$40,880 | 2.3 | \$64,100 | \$1,603 | \$19,230 | \$481 | 15,603 | 20% | \$12.58 | \$654 | 1.6 |
| Citrus County | \$16.42 | \$854 | \$34,160 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 11,643 | 19% | \$12.52 | \$651 | 1.3 |
| Clay County | \$20.37 | \$1,059 | \$42,360 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 19,294 | 26% | \$13.69 | \$712 | 1.5 |
| Collier County | \$26.56 | \$1,381 | \$55,240 | 3.1 | \$82,300 | \$2,058 | \$24,690 | \$617 | 38,513 | 27% | \$16.15 | \$840 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Columbia County | \$16.90 | \$879 | \$35,160 | 2.0 | \$55,200 | \$1,380 | \$16,560 | \$414 | 6,657 | 27% | \$12.95 | \$673 | 1.3 |
| DeSoto County | \$14.58 | \$758 | \$30,320 | 1.7 | \$42,700 | \$1,068 | \$12,810 | \$320 | 3,613 | 30% | \$12.43 | \$646 | 1.2 |
| Dixie County | \$13.73 | \$714 | \$28,560 | 1.6 | \$44,600 | \$1,115 | \$13,380 | \$335 | 1,489 | 23% | \$10.11 | \$526 | 1.4 |
| Duval County | \$20.37 | \$1,059 | \$42,360 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 153,499 | 43% | \$19.05 | \$990 | 1.1 |
| Escambia County | \$18.35 | \$954 | \$38,160 | 2.1 | \$65,900 | \$1,648 | \$19,770 | \$494 | 46,142 | 39% | \$16.12 | \$838 | 1.1 |
| Flagler County | \$21.56 | \$1,121 | \$44,840 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 9,833 | 24% | \$12.79 | \$665 | 1.7 |
| Franklin County | \$15.12 | \$786 | \$31,440 | 1.8 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,046 | 24% | \$11.65 | \$606 | 1.3 |
| Gadsden County | \$19.60 | \$1,019 | \$40,760 | 2.3 | \$72,700 | \$1,818 | \$21,810 | \$545 | 4,946 | 29% | \$10.58 | \$550 | 1.9 |
| Gilchrist County | \$18.67 | \$971 | \$38,840 | 2.2 | \$69,800 | \$1,745 | \$20,940 | \$524 | 1,070 | 16% | \$9.05 | \$471 | 2.1 |
| Glades County | \$15.23 | \$792 | \$31,680 | 1.8 | \$45,900 | \$1,148 | \$13,770 | \$344 | 911 | 21% | \$16.57 | \$862 | 0.9 |
| Gulf County | \$16.31 | \$848 | \$33,920 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,322 | 25% | \$13.78 | \$717 | 1.2 |
| Hamilton County | \$13.73 | \$714 | \$28,560 | 1.6 | \$44,600 | \$1,115 | \$13,380 | \$335 | 1,345 | 30% | \$15.56 | \$809 | 0.9 |
| Hardee County | \$14.06 | \$731 | \$29,240 | 1.6 | \$49,000 | \$1,225 | \$14,700 | \$368 | 2,629 | 34% | \$12.63 | \$657 | 1.1 |
| Hendry County | \$14.46 | \$752 | \$30,080 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 4,064 | 34% | \$13.23 | \$688 | 1.1 |
| Hernando County | \$23.19 | \$1,206 | \$48,240 | 2.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 16,340 | 22% | \$13.27 | \$690 | 1.7 |
| Highlands County | \$16.29 | \$847 | \$33,880 | 1.9 | \$49,600 | \$1,240 | \$14,880 | \$372 | 10,113 | 25% | \$11.50 | \$598 | 1.4 |
| Hillsborough County | \$23.19 | \$1,206 | \$48,240 | 2.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 216,639 | 42% | \$19.33 | \$1,005 | 1.2 |
| Holmes County | \$14.06 | \$731 | \$29,240 | 1.6 | \$51,600 | \$1,290 | \$15,480 | \$387 | 1,649 | 24% | \$7.53 | \$392 | 1.9 |
| Indian River County | \$19.58 | \$1,018 | \$40,720 | 2.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 12,565 | 22% | \$13.01 | \$677 | 1.5 |
| Jackson County | \$14.23 | \$740 | \$29,600 | 1.7 | \$51,000 | \$1,275 | \$15,300 | \$383 | 4,847 | 29% | \$9.15 | \$476 | 1.6 |
| Jefferson County | \$19.60 | \$1,019 | \$40,760 | 2.3 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,285 | 22% | \$8.67 | \$451 | 2.3 |
| Lafayette County | \$15.50 | \$806 | \$32,240 | 1.8 | \$60,100 | \$1,503 | \$18,030 | \$451 | 442 | 21% | \$7.40 | \$385 | 2.1 |
| Lake County | \$24.00 | \$1,248 | \$49,920 | 2.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 33,429 | 26% | \$13.65 | \$710 | 1.8 |
| Lee County | \$22.73 | \$1,182 | \$47,280 | 2.7 | \$68,700 | \$1,718 | \$20,610 | \$515 | 79,907 | 29% | \$15.93 | \$828 | 1.4 |
| Leon County | \$19.60 | \$1,019 | \$40,760 | 2.3 | \$72,700 | \$1,818 | \$21,810 | \$545 | 53,008 | 47% | \$13.31 | \$692 | 1.5 |
| Levy County | \$14.04 | \$730 | \$29,200 | 1.6 | \$47,500 | \$1,188 | \$14,250 | \$356 | 3,748 | 23% | \$10.13 | \$527 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Liberty County | \$13.73 | \$714 | \$28,560 | 1.6 | \$44,500 | \$1,113 | \$13,350 | \$334 | 588 | 25% | \$15.90 | \$827 | 0.9 |
| Madison County | \$13.73 | \$714 | \$28,560 | 1.6 | \$44,000 | \$1,100 | \$13,200 | \$330 | 1,544 | 23% | \$9.03 | \$470 | 1.5 |
| Manatee County | \$23.46 | \$1,220 | \$48,800 | 2.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 40,809 | 28% | \$14.58 | \$758 | 1.6 |
| Marion County | \$17.29 | \$899 | \$35,960 | 2.0 | \$55,000 | \$1,375 | \$16,500 | \$413 | 32,980 | 24% | \$14.19 | \$738 | 1.2 |
| Martin County | \$23.21 | \$1,207 | \$48,280 | 2.7 | \$67,500 | \$1,688 | \$20,250 | \$506 | 13,962 | 22% | \$15.25 | \$793 | 1.5 |
| Miami-Dade County | \$31.25 | \$1,625 | \$65,000 | 3.7 | \$59,100 | \$1,478 | \$17,730 | \$443 | 420,995 | 48% | \$19.09 | \$993 | 1.6 |
| Monroe County | \$33.23 | \$1,728 | \$69,120 | 3.9 | \$81,400 | \$2,035 | \$24,420 | \$611 | 12,517 | 40% | \$15.24 | \$792 | 2.2 |
| Nassau County | \$20.37 | \$1,059 | \$42,360 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 6,724 | 22% | \$10.18 | \$529 | 2.0 |
| Okaloosa County | \$21.46 | \$1,116 | \$44,640 | 2.5 | \$81,600 | \$2,040 | \$24,480 | \$612 | 28,637 | 37% | \$14.40 | \$749 | 1.5 |
| Okeechobee County | \$16.04 | \$834 | \$33,360 | 1.9 | \$48,500 | \$1,213 | \$14,550 | \$364 | 3,885 | 28% | \$11.86 | \$617 | 1.4 |
| Orange County | \$24.00 | \$1,248 | \$49,920 | 2.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 207,894 | 45% | \$17.90 | \$931 | 1.3 |
| Osceola County | \$24.00 | \$1,248 | \$49,920 | 2.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 38,558 | 39% | \$14.09 | \$733 | 1.7 |
| Palm Beach County | \$28.96 | \$1,506 | \$60,240 | 3.4 | \$79,100 | \$1,978 | \$23,730 | \$593 | 172,077 | 31% | \$18.97 | \$986 | 1.5 |
| Pasco County | \$23.19 | \$1,206 | \$48,240 | 2.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 55,771 | 28% | \$14.27 | \$742 | 1.6 |
| Pinellas County | \$23.19 | \$1,206 | \$48,240 | 2.7 | \$69,200 | \$1,730 | \$20,760 | \$519 | 139,705 | 34% | \$17.84 | \$928 | 1.3 |
| Polk County | \$17.60 | \$915 | \$36,600 | 2.1 | \$58,800 | \$1,470 | \$17,640 | \$441 | 72,785 | 31% | \$15.81 | \$822 | 1.1 |
| Putnam County | \$13.96 | \$726 | \$29,040 | 1.6 | \$41,600 | \$1,040 | \$12,480 | \$312 | 7,623 | 27% | \$10.76 | \$559 | 1.3 |
| St. Johns County | \$20.37 | \$1,059 | \$42,360 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 18,551 | 22% | \$14.15 | \$736 | 1.4 |
| St. Lucie County | \$23.21 | \$1,207 | \$48,280 | 2.7 | \$67,500 | \$1,688 | \$20,250 | \$506 | 30,256 | 27% | \$15.09 | \$785 | 1.5 |
| Santa Rosa County | \$18.35 | \$954 | \$38,160 | 2.1 | \$65,900 | \$1,648 | \$19,770 | \$494 | 15,080 | 25% | \$12.31 | \$640 | 1.5 |
| Sarasota County | \$23.46 | \$1,220 | \$48,800 | 2.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 47,331 | 26% | \$18.44 | \$959 | 1.3 |
| Seminole County | \$24.00 | \$1,248 | \$49,920 | 2.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 58,235 | 35% | \$17.32 | \$901 | 1.4 |
| Sumter County | \$16.69 | \$868 | \$34,720 | 2.0 | \$67,500 | \$1,688 | \$20,250 | \$506 | 5,595 | 10% | \$11.86 | \$617 | 1.4 |
| Suwannee County | \$13.73 | \$714 | \$28,560 | 1.6 | \$51,700 | \$1,293 | \$15,510 | \$388 | 4,242 | 28% | \$11.16 | \$580 | 1.2 |
| Taylor County | \$13.73 | \$714 | \$28,560 | 1.6 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,361 | 19% | \$15.74 | \$818 | 0.9 |
| Union County | \$13.73 | \$714 | \$28,560 | 1.6 | \$49,700 | \$1,243 | \$14,910 | \$373 | 1,202 | 31% | \$13.83 | \$719 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Volusia County | \$21.37 | \$1,111 | \$44,440 | 2.5 | \$64,900 | \$1,623 | \$19,470 | \$487 | 63,655 | 30% | \$13.35 | \$694 | 1.6 |
| Wakulla County | \$17.94 | \$933 | \$37,320 | 2.1 | \$70,000 | \$1,750 | \$21,000 | \$525 | 2,141 | 19% | \$11.07 | \$576 | 1.6 |
| Walton County | \$16.92 | \$880 | \$35,200 | 2.0 | \$66,300 | \$1,658 | \$19,890 | \$497 | 6,881 | 26% | \$12.95 | \$673 | 1.3 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.6 | \$50,700 | \$1,268 | \$15,210 | \$380 | 1,913 | 23% | \$12.51 | \$650 | 1.1 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#27*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$994**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,313** monthly or **\$39,758** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$17.51 |
| 2-Bedroom Housing Wage | \$19.11 |
| Number of Renter Households | 1,369,507 |
| Percent Renters | 37% |

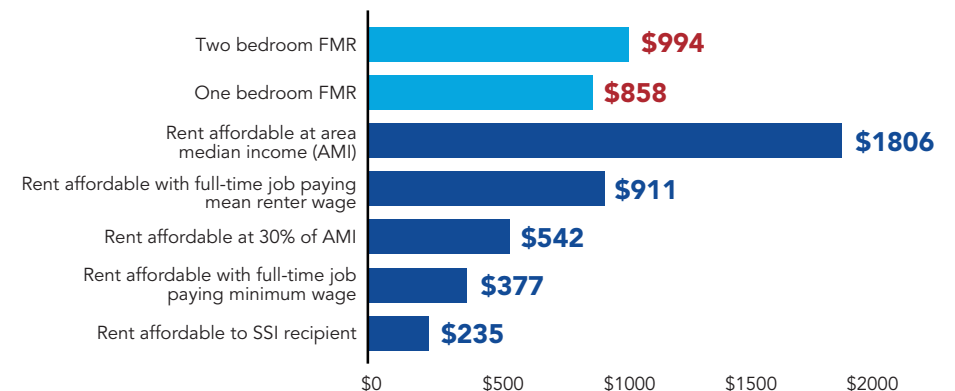
105
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

91
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)

2.3
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 | \$22.44 |
| Savannah MSA | \$19.42 |
| Morgan County | \$17.65 |
| Butts County | \$17.58 |
| Hall County | \$17.27 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

GEORGIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Georgia | \$19.11 | \$994 | \$39,758 | 2.6 | \$72,224 | \$1,806 | \$21,667 | \$542 | 1,369,507 | 37% | \$17.51 | \$911 | 1.1 |
| Combined Nonmetro Areas | \$13.28 | \$691 | \$27,622 | 1.8 | \$52,282 | \$1,307 | \$15,684 | \$392 | 217,779 | 34% | \$11.61 | \$604 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany MSA | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 26,395 | 46% | \$13.62 | \$708 | 1.0 |
| Athens-Clarke County MSA | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 34,843 | 45% | \$13.46 | \$700 | 1.2 |
| Atlanta-Sandy Springs-Roswell HMFA | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 749,589 | 37% | \$20.01 | \$1,041 | 1.1 |
| Augusta-Richmond County HMFA | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 49,120 | 36% | \$14.30 | \$743 | 1.1 |
| Brunswick MSA | \$15.12 | \$786 | \$31,440 | 2.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 15,407 | 33% | \$12.55 | \$653 | 1.2 |
| Butts County HMFA | \$17.58 | \$914 | \$36,560 | 2.4 | \$51,600 | \$1,290 | \$15,480 | \$387 | 2,316 | 28% | \$12.43 | \$646 | 1.4 |
| Chattanooga MSA | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 14,932 | 26% | \$11.53 | \$600 | 1.4 |
| Columbus MSA | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 42,370 | 47% | \$15.53 | \$808 | 1.0 |
| Dalton HMFA | \$13.92 | \$724 | \$28,960 | 1.9 | \$53,100 | \$1,328 | \$15,930 | \$398 | 13,302 | 37% | \$15.74 | \$819 | 0.9 |
| Gainesville MSA | \$17.27 | \$898 | \$35,920 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 20,060 | 31% | \$16.19 | \$842 | 1.1 |
| Haralson County HMFA | \$16.04 | \$834 | \$33,360 | 2.2 | \$57,300 | \$1,433 | \$17,190 | \$430 | 3,523 | 32% | \$14.51 | \$754 | 1.1 |
| Hinesville HMFA | \$17.10 | \$889 | \$35,560 | 2.4 | \$50,200 | \$1,255 | \$15,060 | \$377 | 12,900 | 56% | \$16.07 | \$835 | 1.1 |
| Lamar County HMFA | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 1,944 | 31% | \$9.68 | \$504 | 1.5 |
| Lincoln County HMFA | \$12.92 | \$672 | \$26,880 | 1.8 | \$52,000 | \$1,300 | \$15,600 | \$390 | 947 | 28% | \$9.59 | \$499 | 1.3 |
| Long County HMFA | \$13.12 | \$682 | \$27,280 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,703 | 30% | \$9.17 | \$477 | 1.4 |
| Macon HMFA | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 31,254 | 41% | \$13.04 | \$678 | 1.1 |
| Meriwether County HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$51,700 | \$1,293 | \$15,510 | \$388 | 2,681 | 33% | \$11.79 | \$613 | 1.3 |
| Monroe County HMFA | \$13.83 | \$719 | \$28,760 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,040 | 21% | \$12.85 | \$668 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Morgan County HMFA | \$17.65 | \$918 | \$36,720 | 2.4 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,682 | 25% | \$10.91 | \$567 | 1.6 |
| Murray County HMFA | \$13.35 | \$694 | \$27,760 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 4,338 | 31% | \$11.53 | \$600 | 1.2 |
| Peach County HMFA | \$13.96 | \$726 | \$29,040 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 3,716 | 37% | \$10.73 | \$558 | 1.3 |
| Pulaski County HMFA | \$12.52 | \$651 | \$26,040 | 1.7 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,416 | 37% | \$11.08 | \$576 | 1.1 |
| Rome MSA | \$14.52 | \$755 | \$30,200 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 14,164 | 40% | \$13.96 | \$726 | 1.0 |
| Savannah MSA | \$19.42 | \$1,010 | \$40,400 | 2.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 58,370 | 41% | \$15.79 | \$821 | 1.2 |
| Valdosta MSA | \$13.85 | \$720 | \$28,800 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 22,726 | 44% | \$11.30 | \$588 | 1.2 |
| Warner Robins HMFA | \$17.21 | \$895 | \$35,800 | 2.4 | \$69,600 | \$1,740 | \$20,880 | \$522 | 19,990 | 36% | \$11.59 | \$603 | 1.5 |
| Counties | | | | | | | | | | | | | |
| Appling County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,600 | \$1,240 | \$14,880 | \$372 | 1,801 | 27% | \$19.47 | \$1,013 | 0.6 |
| Atkinson County | \$12.52 | \$651 | \$26,040 | 1.7 | \$37,500 | \$938 | \$11,250 | \$281 | 692 | 25% | \$11.86 | \$617 | 1.1 |
| Bacon County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 1,255 | 32% | \$11.22 | \$584 | 1.1 |
| Baker County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 446 | 32% | | | |
| Baldwin County | \$13.81 | \$718 | \$28,720 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 7,116 | 44% | \$7.58 | \$394 | 1.8 |
| Banks County | \$12.85 | \$668 | \$26,720 | 1.8 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,597 | 24% | \$11.39 | \$592 | 1.1 |
| Barrow County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 6,912 | 27% | \$13.13 | \$683 | 1.7 |
| Bartow County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 12,695 | 34% | \$15.57 | \$810 | 1.4 |
| Ben Hill County | \$12.52 | \$651 | \$26,040 | 1.7 | \$39,500 | \$988 | \$11,850 | \$296 | 2,664 | 41% | \$11.75 | \$611 | 1.1 |
| Berrien County | \$12.52 | \$651 | \$26,040 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 2,426 | 33% | \$12.25 | \$637 | 1.0 |
| Bibb County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 27,498 | 47% | \$13.31 | \$692 | 1.1 |
| Bleckley County | \$12.52 | \$651 | \$26,040 | 1.7 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,184 | 28% | \$7.38 | \$384 | 1.7 |
| Brantley County | \$15.12 | \$786 | \$31,440 | 2.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 1,293 | 20% | \$11.26 | \$586 | 1.3 |
| Brooks County | \$13.85 | \$720 | \$28,800 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,602 | 25% | \$13.35 | \$694 | 1.0 |
| Bryan County | \$19.42 | \$1,010 | \$40,400 | 2.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 3,810 | 30% | \$9.04 | \$470 | 2.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Bulloch County | \$13.63 | \$709 | \$28,360 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 12,542 | 47% | \$9.95 | \$517 | 1.4 |
| Burke County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 2,410 | 29% | \$22.14 | \$1,151 | 0.7 |
| Butts County | \$17.58 | \$914 | \$36,560 | 2.4 | \$51,600 | \$1,290 | \$15,480 | \$387 | 2,316 | 28% | \$12.43 | \$646 | 1.4 |
| Calhoun County | \$12.52 | \$651 | \$26,040 | 1.7 | \$39,600 | \$990 | \$11,880 | \$297 | 627 | 34% | \$10.08 | \$524 | 1.2 |
| Camden County | \$16.40 | \$853 | \$34,120 | 2.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 7,330 | 38% | \$13.23 | \$688 | 1.2 |
| Candler County | \$12.52 | \$651 | \$26,040 | 1.7 | \$39,300 | \$983 | \$11,790 | \$295 | 1,587 | 40% | \$8.43 | \$438 | 1.5 |
| Carroll County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 14,300 | 35% | \$14.22 | \$740 | 1.6 |
| Catoosa County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 6,156 | 25% | \$10.70 | \$556 | 1.5 |
| Charlton County | \$12.52 | \$651 | \$26,040 | 1.7 | \$57,700 | \$1,443 | \$17,310 | \$433 | 955 | 27% | \$8.43 | \$438 | 1.5 |
| Chatham County | \$19.42 | \$1,010 | \$40,400 | 2.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 49,606 | 46% | \$16.18 | \$842 | 1.2 |
| Chattahoochee County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,887 | 74% | \$25.39 | \$1,320 | 0.6 |
| Chattooga County | \$12.52 | \$651 | \$26,040 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 3,018 | 33% | \$13.53 | \$704 | 0.9 |
| Cherokee County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 20,124 | 23% | \$12.36 | \$643 | 1.8 |
| Clarke County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 28,804 | 61% | \$14.26 | \$742 | 1.1 |
| Clay County | \$12.52 | \$651 | \$26,040 | 1.7 | \$37,400 | \$935 | \$11,220 | \$281 | 433 | 36% | \$7.71 | \$401 | 1.6 |
| Clayton County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 45,896 | 49% | \$23.08 | \$1,200 | 1.0 |
| Clinch County | \$12.52 | \$651 | \$26,040 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 698 | 28% | \$12.98 | \$675 | 1.0 |
| Cobb County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 99,060 | 36% | \$19.57 | \$1,018 | 1.1 |
| Coffee County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,900 | \$1,223 | \$14,670 | \$367 | 4,876 | 34% | \$12.57 | \$654 | 1.0 |
| Colquitt County | \$12.52 | \$651 | \$26,040 | 1.7 | \$42,500 | \$1,063 | \$12,750 | \$319 | 5,958 | 39% | \$11.26 | \$586 | 1.1 |
| Columbia County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 9,814 | 21% | \$12.18 | \$634 | 1.3 |
| Cook County | \$12.52 | \$651 | \$26,040 | 1.7 | \$44,400 | \$1,110 | \$13,320 | \$333 | 2,043 | 33% | \$10.35 | \$538 | 1.2 |
| Coweta County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 14,293 | 28% | \$11.84 | \$616 | 1.9 |
| Crawford County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,040 | 22% | \$11.93 | \$620 | 1.2 |
| Crisp County | \$12.52 | \$651 | \$26,040 | 1.7 | \$41,700 | \$1,043 | \$12,510 | \$313 | 3,539 | 42% | \$9.68 | \$504 | 1.3 |
| Dade County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,560 | 26% | \$14.49 | \$753 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Dawson County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,594 | 18% | \$8.37 | \$435 | 2.7 |
| Decatur County | \$12.52 | \$651 | \$26,040 | 1.7 | \$50,400 | \$1,260 | \$15,120 | \$378 | 4,392 | 43% | \$9.99 | \$520 | 1.3 |
| DeKalb County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 126,917 | 46% | \$19.93 | \$1,036 | 1.1 |
| Dodge County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 2,603 | 34% | \$10.10 | \$525 | 1.2 |
| Dooley County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,468 | 30% | \$10.24 | \$533 | 1.2 |
| Dougherty County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 18,983 | 55% | \$14.14 | \$735 | 1.0 |
| Douglas County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 17,441 | 36% | \$13.54 | \$704 | 1.7 |
| Early County | \$12.52 | \$651 | \$26,040 | 1.7 | \$42,700 | \$1,068 | \$12,810 | \$320 | 1,394 | 34% | \$15.80 | \$822 | 0.8 |
| Echols County | \$13.85 | \$720 | \$28,800 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 470 | 30% | \$12.43 | \$647 | 1.1 |
| Effingham County | \$19.42 | \$1,010 | \$40,400 | 2.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 4,954 | 24% | \$14.67 | \$763 | 1.3 |
| Elbert County | \$12.52 | \$651 | \$26,040 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 2,025 | 27% | \$9.76 | \$507 | 1.3 |
| Emanuel County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,700 | \$1,093 | \$13,110 | \$328 | 2,885 | 34% | \$10.47 | \$545 | 1.2 |
| Evans County | \$12.52 | \$651 | \$26,040 | 1.7 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,336 | 33% | \$11.07 | \$576 | 1.1 |
| Fannin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,286 | 22% | \$10.69 | \$556 | 1.3 |
| Fayette County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 7,381 | 19% | \$13.05 | \$679 | 1.7 |
| Floyd County | \$14.52 | \$755 | \$30,200 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 14,164 | 40% | \$13.96 | \$726 | 1.0 |
| Forsyth County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 12,046 | 16% | \$13.62 | \$708 | 1.6 |
| Franklin County | \$12.52 | \$651 | \$26,040 | 1.7 | \$52,400 | \$1,310 | \$15,720 | \$393 | 2,843 | 34% | \$10.58 | \$550 | 1.2 |
| Fulton County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 193,973 | 48% | \$24.91 | \$1,296 | 0.9 |
| Gilmer County | \$14.33 | \$745 | \$29,800 | 2.0 | \$58,400 | \$1,460 | \$17,520 | \$438 | 2,930 | 25% | \$8.79 | \$457 | 1.6 |
| Glascock County | \$12.52 | \$651 | \$26,040 | 1.7 | \$64,000 | \$1,600 | \$19,200 | \$480 | 265 | 24% | \$9.49 | \$494 | 1.3 |
| Glynn County | \$15.12 | \$786 | \$31,440 | 2.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 12,772 | 38% | \$12.75 | \$663 | 1.2 |
| Gordon County | \$12.56 | \$653 | \$26,120 | 1.7 | \$50,200 | \$1,255 | \$15,060 | \$377 | 7,307 | 36% | \$13.92 | \$724 | 0.9 |
| Grady County | \$12.90 | \$671 | \$26,840 | 1.8 | \$48,400 | \$1,210 | \$14,520 | \$363 | 3,112 | 34% | \$11.05 | \$575 | 1.2 |
| Greene County | \$13.06 | \$679 | \$27,160 | 1.8 | \$63,500 | \$1,588 | \$19,050 | \$476 | 2,009 | 29% | \$11.64 | \$605 | 1.1 |
| Gwinnett County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 97,546 | 34% | \$18.06 | \$939 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Habersham County | \$13.52 | \$703 | \$28,120 | 1.9 | \$58,000 | \$1,450 | \$17,400 | \$435 | 3,528 | 23% | \$12.10 | \$629 | 1.1 |
| Hall County | \$17.27 | \$898 | \$35,920 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 20,060 | 31% | \$16.19 | \$842 | 1.1 |
| Hancock County | \$12.52 | \$651 | \$26,040 | 1.7 | \$35,200 | \$880 | \$10,560 | \$264 | 803 | 27% | \$11.62 | \$604 | 1.1 |
| Haralson County | \$16.04 | \$834 | \$33,360 | 2.2 | \$57,300 | \$1,433 | \$17,190 | \$430 | 3,523 | 32% | \$14.51 | \$754 | 1.1 |
| Harris County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,701 | 14% | \$7.99 | \$416 | 1.9 |
| Hart County | \$12.83 | \$667 | \$26,680 | 1.8 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,386 | 24% | \$11.15 | \$580 | 1.2 |
| Heard County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,357 | 30% | \$14.61 | \$760 | 1.5 |
| Henry County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 20,994 | 28% | \$12.61 | \$656 | 1.8 |
| Houston County | \$17.21 | \$895 | \$35,800 | 2.4 | \$69,600 | \$1,740 | \$20,880 | \$522 | 19,990 | 36% | \$11.59 | \$603 | 1.5 |
| Irwin County | \$12.52 | \$651 | \$26,040 | 1.7 | \$51,800 | \$1,295 | \$15,540 | \$389 | 849 | 26% | \$11.01 | \$573 | 1.1 |
| Jackson County | \$14.79 | \$769 | \$30,760 | 2.0 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,949 | 22% | \$10.90 | \$567 | 1.4 |
| Jasper County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,289 | 25% | \$11.30 | \$587 | 2.0 |
| Jeff Davis County | \$12.52 | \$651 | \$26,040 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 1,678 | 32% | \$12.59 | \$655 | 1.0 |
| Jefferson County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,900 | \$1,098 | \$13,170 | \$329 | 1,910 | 34% | \$10.11 | \$526 | 1.2 |
| Jenkins County | \$12.52 | \$651 | \$26,040 | 1.7 | \$41,500 | \$1,038 | \$12,450 | \$311 | 1,015 | 30% | \$11.25 | \$585 | 1.1 |
| Johnson County | \$12.52 | \$651 | \$26,040 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,068 | 32% | \$7.54 | \$392 | 1.7 |
| Jones County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,090 | 20% | \$8.41 | \$437 | 1.8 |
| Lamar County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 1,944 | 31% | \$9.68 | \$504 | 1.5 |
| Lanier County | \$13.85 | \$720 | \$28,800 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,342 | 36% | \$8.06 | \$419 | 1.7 |
| Laurens County | \$12.52 | \$651 | \$26,040 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 6,411 | 37% | \$10.55 | \$549 | 1.2 |
| Lee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,861 | 28% | \$11.84 | \$616 | 1.2 |
| Liberty County | \$17.10 | \$889 | \$35,560 | 2.4 | \$50,200 | \$1,255 | \$15,060 | \$377 | 12,900 | 56% | \$16.07 | \$835 | 1.1 |
| Lincoln County | \$12.92 | \$672 | \$26,880 | 1.8 | \$52,000 | \$1,300 | \$15,600 | \$390 | 947 | 28% | \$9.59 | \$499 | 1.3 |
| Long County | \$13.12 | \$682 | \$27,280 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,703 | 30% | \$9.17 | \$477 | 1.4 |
| Lowndes County | \$13.85 | \$720 | \$28,800 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 19,312 | 48% | \$11.22 | \$583 | 1.2 |
| Lumpkin County | \$16.21 | \$843 | \$33,720 | 2.2 | \$59,800 | \$1,495 | \$17,940 | \$449 | 3,737 | 32% | \$8.83 | \$459 | 1.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| McDuffie County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 3,173 | 39% | \$9.66 | \$502 | 1.7 |
| McIntosh County | \$15.12 | \$786 | \$31,440 | 2.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 1,342 | 22% | \$8.77 | \$456 | 1.7 |
| Macon County | \$12.52 | \$651 | \$26,040 | 1.7 | \$41,700 | \$1,043 | \$12,510 | \$313 | 1,636 | 35% | \$13.08 | \$680 | 1.0 |
| Madison County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,583 | 24% | \$9.14 | \$475 | 1.8 |
| Marion County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 874 | 26% | \$11.36 | \$591 | 1.3 |
| Meriwether County | \$15.90 | \$827 | \$33,080 | 2.2 | \$51,700 | \$1,293 | \$15,510 | \$388 | 2,681 | 33% | \$11.79 | \$613 | 1.3 |
| Miller County | \$13.27 | \$690 | \$27,600 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 757 | 33% | \$8.13 | \$423 | 1.6 |
| Mitchell County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,300 | \$1,083 | \$12,990 | \$325 | 2,913 | 37% | \$12.06 | \$627 | 1.0 |
| Monroe County | \$13.83 | \$719 | \$28,760 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,040 | 21% | \$12.85 | \$668 | 1.1 |
| Montgomery County | \$12.52 | \$651 | \$26,040 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 842 | 28% | \$9.37 | \$487 | 1.3 |
| Morgan County | \$17.65 | \$918 | \$36,720 | 2.4 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,682 | 25% | \$10.91 | \$567 | 1.6 |
| Murray County | \$13.35 | \$694 | \$27,760 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 4,338 | 31% | \$11.53 | \$600 | 1.2 |
| Muscogee County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,300 | \$1,558 | \$18,690 | \$467 | 37,908 | 52% | \$15.70 | \$816 | 1.0 |
| Newton County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 11,831 | 32% | \$13.32 | \$692 | 1.7 |
| Oconee County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,266 | 17% | \$10.93 | \$569 | 1.5 |
| Oglethorpe County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,190 | 21% | \$9.78 | \$508 | 1.7 |
| Paulding County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 12,376 | 24% | \$11.87 | \$617 | 1.9 |
| Peach County | \$13.96 | \$726 | \$29,040 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 3,716 | 37% | \$10.73 | \$558 | 1.3 |
| Pickens County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 2,854 | 24% | \$13.33 | \$693 | 1.7 |
| Pierce County | \$12.52 | \$651 | \$26,040 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,684 | 24% | \$9.49 | \$493 | 1.3 |
| Pike County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,049 | 17% | \$11.64 | \$605 | 1.9 |
| Polk County | \$14.04 | \$730 | \$29,200 | 1.9 | \$53,000 | \$1,325 | \$15,900 | \$398 | 5,251 | 35% | \$11.43 | \$594 | 1.2 |
| Pulaski County | \$12.52 | \$651 | \$26,040 | 1.7 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,416 | 37% | \$11.08 | \$576 | 1.1 |
| Putnam County | \$14.75 | \$767 | \$30,680 | 2.0 | \$60,900 | \$1,523 | \$18,270 | \$457 | 1,913 | 22% | \$9.30 | \$483 | 1.6 |
| Quitman County | \$12.52 | \$651 | \$26,040 | 1.7 | \$39,700 | \$993 | \$11,910 | \$298 | 292 | 31% | \$9.10 | \$473 | 1.4 |
| Rabun County | \$13.35 | \$694 | \$27,760 | 1.8 | \$54,400 | \$1,360 | \$16,320 | \$408 | 1,653 | 25% | \$9.14 | \$475 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Randolph County | \$13.08 | \$680 | \$27,200 | 1.8 | \$37,900 | \$948 | \$11,370 | \$284 | 1,114 | 43% | \$12.12 | \$630 | 1.1 |
| Richmond County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 33,723 | 47% | \$14.29 | \$743 | 1.1 |
| Rockdale County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,736 | 32% | \$16.42 | \$854 | 1.4 |
| Schley County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 568 | 30% | \$11.17 | \$581 | 1.1 |
| Screven County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,100 | \$1,203 | \$14,430 | \$361 | 1,479 | 28% | \$9.64 | \$501 | 1.3 |
| Seminole County | \$13.33 | \$693 | \$27,720 | 1.8 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,049 | 32% | \$14.11 | \$734 | 0.9 |
| Spalding County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,614 | 40% | \$12.16 | \$632 | 1.8 |
| Stephens County | \$12.52 | \$651 | \$26,040 | 1.7 | \$57,900 | \$1,448 | \$17,370 | \$434 | 2,861 | 30% | \$11.49 | \$597 | 1.1 |
| Stewart County | \$12.52 | \$651 | \$26,040 | 1.7 | \$30,100 | \$753 | \$9,030 | \$226 | 535 | 29% | \$12.74 | \$662 | 1.0 |
| Sumter County | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,200 | \$1,105 | \$13,260 | \$332 | 5,197 | 44% | \$12.27 | \$638 | 1.1 |
| Talbot County | \$12.65 | \$658 | \$26,320 | 1.7 | \$49,000 | \$1,225 | \$14,700 | \$368 | 591 | 21% | \$11.84 | \$615 | 1.1 |
| Taliaferro County† | \$12.94 | \$673 | \$26,920 | 1.8 | \$44,000 | \$1,100 | \$13,200 | \$330 | 189 | 31% | | | |
| Tattnell County | \$12.52 | \$651 | \$26,040 | 1.7 | \$50,100 | \$1,253 | \$15,030 | \$376 | 2,809 | 34% | \$14.14 | \$735 | 0.9 |
| Taylor County | \$12.52 | \$651 | \$26,040 | 1.7 | \$37,900 | \$948 | \$11,370 | \$284 | 987 | 29% | \$10.40 | \$541 | 1.2 |
| Telfair County | \$12.52 | \$651 | \$26,040 | 1.7 | \$38,400 | \$960 | \$11,520 | \$288 | 1,892 | 38% | \$12.45 | \$648 | 1.0 |
| Terrell County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,406 | 43% | \$10.66 | \$554 | 1.3 |
| Thomas County | \$14.98 | \$779 | \$31,160 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 6,389 | 37% | \$14.29 | \$743 | 1.0 |
| Tift County | \$12.52 | \$651 | \$26,040 | 1.7 | \$50,000 | \$1,250 | \$15,000 | \$375 | 6,175 | 41% | \$11.48 | \$597 | 1.1 |
| Toombs County | \$12.52 | \$651 | \$26,040 | 1.7 | \$50,300 | \$1,258 | \$15,090 | \$377 | 4,288 | 41% | \$10.99 | \$572 | 1.1 |
| Towns County | \$13.62 | \$708 | \$28,320 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 917 | 19% | \$10.39 | \$540 | 1.3 |
| Treutlen County | \$12.52 | \$651 | \$26,040 | 1.7 | \$55,400 | \$1,385 | \$16,620 | \$416 | 768 | 29% | \$11.99 | \$623 | 1.0 |
| Troup County | \$15.12 | \$786 | \$31,440 | 2.1 | \$60,600 | \$1,515 | \$18,180 | \$455 | 10,611 | 43% | \$14.21 | \$739 | 1.1 |
| Turner County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,600 | \$1,240 | \$14,880 | \$372 | 982 | 32% | \$6.33 | \$329 | 2.0 |
| Twiggs County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 626 | 21% | \$10.84 | \$564 | 1.4 |
| Union County | \$12.87 | \$669 | \$26,760 | 1.8 | \$59,200 | \$1,480 | \$17,760 | \$444 | 2,001 | 22% | \$10.31 | \$536 | 1.2 |
| Upson County | \$13.23 | \$688 | \$27,520 | 1.8 | \$50,600 | \$1,265 | \$15,180 | \$380 | 3,489 | 34% | \$11.70 | \$608 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Walker County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 7,216 | 28% | \$11.61 | \$604 | 1.4 |
| Walton County | \$22.44 | \$1,167 | \$46,680 | 3.1 | \$82,700 | \$2,068 | \$24,810 | \$620 | 8,311 | 27% | \$11.45 | \$595 | 2.0 |
| Ware County | \$12.52 | \$651 | \$26,040 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 4,864 | 35% | \$10.94 | \$569 | 1.1 |
| Warren County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,800 | \$1,220 | \$14,640 | \$366 | 754 | 32% | \$11.14 | \$580 | 1.1 |
| Washington County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 2,452 | 33% | \$11.60 | \$603 | 1.1 |
| Wayne County | \$12.52 | \$651 | \$26,040 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 3,739 | 36% | \$11.96 | \$622 | 1.0 |
| Webster County | \$12.52 | \$651 | \$26,040 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 230 | 21% | \$13.18 | \$685 | 0.9 |
| Wheeler County | \$12.52 | \$651 | \$26,040 | 1.7 | \$40,700 | \$1,018 | \$12,210 | \$305 | 747 | 39% | \$9.68 | \$503 | 1.3 |
| White County | \$13.81 | \$718 | \$28,720 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,875 | 25% | \$11.42 | \$594 | 1.2 |
| Whitfield County | \$13.92 | \$724 | \$28,960 | 1.9 | \$53,100 | \$1,328 | \$15,930 | \$398 | 13,302 | 37% | \$15.74 | \$819 | 0.9 |
| Wilcox County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,500 | \$1,238 | \$14,850 | \$371 | 626 | 24% | \$7.95 | \$413 | 1.6 |
| Wilkes County | \$13.04 | \$678 | \$27,120 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,331 | 34% | \$11.94 | \$621 | 1.1 |
| Wilkinson County | \$12.54 | \$652 | \$26,080 | 1.7 | \$53,500 | \$1,338 | \$16,050 | \$401 | 799 | 25% | \$11.17 | \$581 | 1.1 |
| Worth County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,699 | 34% | \$10.43 | \$542 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$2,015**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,718** monthly or **\$80,613** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$38.76
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.10 |
| Average Renter Wage | \$17.17 |
| 2-Bedroom Housing Wage | \$38.76 |
| Number of Renter Households | 190,420 |
| Percent Renters | 42% |

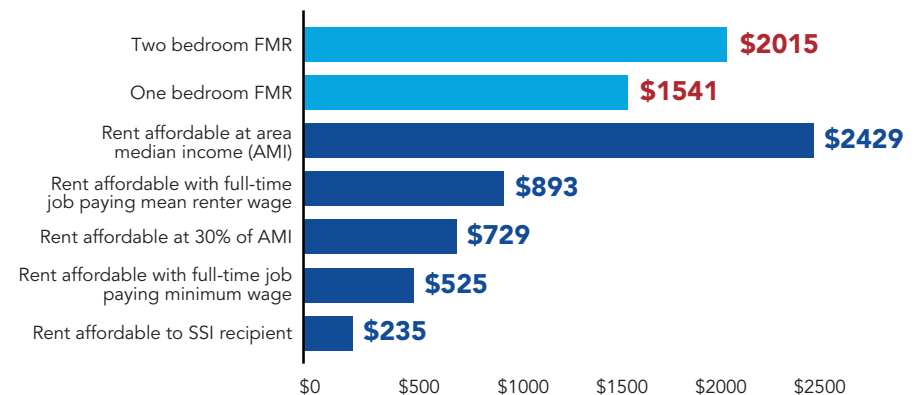
153
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

117
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Honolulu MSA | \$41.54 |
| Kauai County | \$36.17 |
| Kalawao County | \$33.83 |
| Maui County | \$33.83 |
| Hawaii County | \$27.48 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

HAWAII

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Hawaii | \$38.76 | \$2,015 | \$80,613 | 3.8 | \$97,168 | \$2,429 | \$29,151 | \$729 | 190,420 | 42% | \$17.17 | \$893 | 2.3 |
| Combined Nonmetro Areas | \$29.81 | \$1,550 | \$62,015 | 3.0 | \$81,789 | \$2,045 | \$24,537 | \$613 | 30,958 | 34% | \$14.63 | \$761 | 2.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Honolulu MSA | \$41.54 | \$2,160 | \$86,400 | 4.1 | \$101,600 | \$2,540 | \$30,480 | \$762 | 137,828 | 44% | \$18.05 | \$939 | 2.3 |
| Kaunaloa County HMA† | \$33.83 | \$1,759 | \$70,360 | 3.3 | \$97,500 | \$2,438 | \$29,250 | \$731 | 45 | 96% | | | |
| Maui County HMFA | \$33.83 | \$1,759 | \$70,360 | 3.3 | \$97,500 | \$2,438 | \$29,250 | \$731 | 21,589 | 40% | \$15.49 | \$806 | 2.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Hawaii County | \$27.48 | \$1,429 | \$57,160 | 2.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 22,645 | 33% | \$14.67 | \$763 | 1.9 |
| Honolulu County | \$41.54 | \$2,160 | \$86,400 | 4.1 | \$101,600 | \$2,540 | \$30,480 | \$762 | 137,828 | 44% | \$18.05 | \$939 | 2.3 |
| Kaunaloa County† | \$33.83 | \$1,759 | \$70,360 | 3.3 | \$97,500 | \$2,438 | \$29,250 | \$731 | 45 | 96% | | | |
| Kauai County | \$36.17 | \$1,881 | \$75,240 | 3.6 | \$101,800 | \$2,545 | \$30,540 | \$764 | 8,313 | 37% | \$14.56 | \$757 | 2.5 |
| Maui County | \$33.83 | \$1,759 | \$70,360 | 3.3 | \$97,500 | \$2,438 | \$29,250 | \$731 | 21,589 | 40% | \$15.49 | \$806 | 2.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$863**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,876** monthly or **\$34,511** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.26 |
| 2-Bedroom Housing Wage | \$16.59 |
| Number of Renter Households | 190,031 |
| Percent Renters | 31% |

92
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)

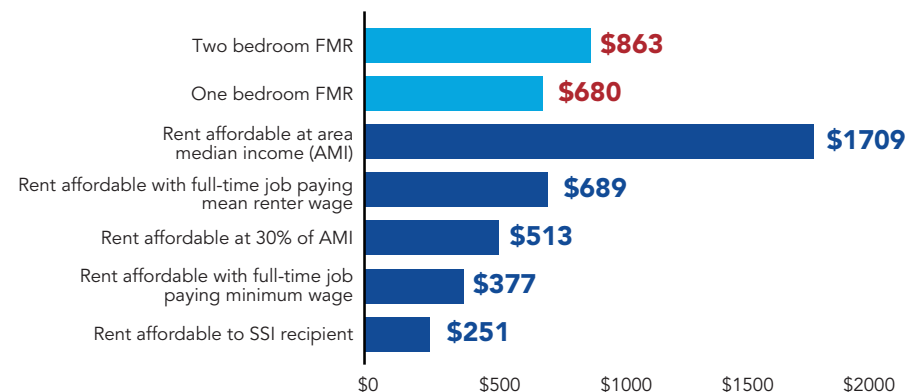
2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Blaine County | \$20.04 |
| Boise City HMFA | \$18.10 |
| Coeur d'Alene MSA | \$17.83 |
| Teton County | \$17.75 |
| Lewiston MSA | \$16.69 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Idaho | \$16.59 | \$863 | \$34,511 | 2.3 | \$68,372 | \$1,709 | \$20,511 | \$513 | 190,031 | 31% | \$13.26 | \$689 | 1.3 |
| Combined Nonmetro Areas | \$15.01 | \$780 | \$31,212 | 2.1 | \$59,917 | \$1,498 | \$17,975 | \$449 | 63,683 | 31% | \$11.53 | \$599 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boise City HMFA | \$18.10 | \$941 | \$37,640 | 2.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 77,681 | 31% | \$14.47 | \$753 | 1.3 |
| Butte County HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$55,200 | \$1,380 | \$16,560 | \$414 | 166 | 16% | \$34.06 | \$1,771 | 0.4 |
| Coeur d'Alene MSA | \$17.83 | \$927 | \$37,080 | 2.5 | \$70,400 | \$1,760 | \$21,120 | \$528 | 17,862 | 30% | \$13.54 | \$704 | 1.3 |
| Gem County HMFA | \$16.42 | \$854 | \$34,160 | 2.3 | \$53,200 | \$1,330 | \$15,960 | \$399 | 1,747 | 27% | \$7.67 | \$399 | 2.1 |
| Idaho Falls HMFA | \$15.23 | \$792 | \$31,680 | 2.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 13,467 | 28% | \$11.69 | \$608 | 1.3 |
| Lewiston MSA | \$16.69 | \$868 | \$34,720 | 2.3 | \$73,900 | \$1,848 | \$22,170 | \$554 | 4,804 | 29% | \$11.66 | \$606 | 1.4 |
| Logan MSA | \$13.77 | \$716 | \$28,640 | 1.9 | \$71,000 | \$1,775 | \$21,300 | \$533 | 824 | 19% | \$9.86 | \$513 | 1.4 |
| Pocatello MSA | \$14.83 | \$771 | \$30,840 | 2.0 | \$66,000 | \$1,650 | \$19,800 | \$495 | 9,797 | 32% | \$10.03 | \$521 | 1.5 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Ada County | \$18.10 | \$941 | \$37,640 | 2.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 53,372 | 32% | \$15.19 | \$790 | 1.2 |
| Adams County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 325 | 19% | \$12.99 | \$675 | 1.1 |
| Bannock County | \$14.83 | \$771 | \$30,840 | 2.0 | \$66,000 | \$1,650 | \$19,800 | \$495 | 9,797 | 32% | \$10.03 | \$521 | 1.5 |
| Bear Lake County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,700 | \$1,643 | \$19,710 | \$493 | 547 | 23% | \$6.08 | \$316 | 2.3 |
| Benewah County | \$15.10 | \$785 | \$31,400 | 2.1 | \$54,900 | \$1,373 | \$16,470 | \$412 | 899 | 27% | \$12.65 | \$658 | 1.2 |
| Bingham County | \$14.31 | \$744 | \$29,760 | 2.0 | \$64,200 | \$1,605 | \$19,260 | \$482 | 3,598 | 24% | \$11.06 | \$575 | 1.3 |
| Blaine County | \$20.04 | \$1,042 | \$41,680 | 2.8 | \$78,400 | \$1,960 | \$23,520 | \$588 | 2,481 | 30% | \$13.56 | \$705 | 1.5 |
| Boise County | \$18.10 | \$941 | \$37,640 | 2.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 502 | 16% | \$8.34 | \$433 | 2.2 |
| Bonner County | \$15.56 | \$809 | \$32,360 | 2.1 | \$61,500 | \$1,538 | \$18,450 | \$461 | 4,507 | 26% | \$11.63 | \$605 | 1.3 |
| Bonneville County | \$15.23 | \$792 | \$31,680 | 2.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 11,709 | 30% | \$11.46 | \$596 | 1.3 |
| Boundary County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,149 | 25% | \$12.47 | \$649 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Butte County | \$15.33 | \$797 | \$31,880 | 2.1 | \$55,200 | \$1,380 | \$16,560 | \$414 | 166 | 16% | \$34.06 | \$1,771 | 0.4 |
| Camas County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 89 | 25% | \$20.04 | \$1,042 | 0.7 |
| Canyon County | \$18.10 | \$941 | \$37,640 | 2.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 22,557 | 32% | \$12.12 | \$630 | 1.5 |
| Caribou County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 531 | 20% | \$15.58 | \$810 | 0.9 |
| Cassia County | \$13.83 | \$719 | \$28,760 | 1.9 | \$55,800 | \$1,395 | \$16,740 | \$419 | 2,396 | 30% | \$12.68 | \$659 | 1.1 |
| Clark County | \$14.81 | \$770 | \$30,800 | 2.0 | \$60,900 | \$1,523 | \$18,270 | \$457 | 115 | 38% | | | |
| Clearwater County | \$15.06 | \$783 | \$31,320 | 2.1 | \$55,600 | \$1,390 | \$16,680 | \$417 | 881 | 24% | \$13.01 | \$677 | 1.2 |
| Custer County | \$14.00 | \$728 | \$29,120 | 1.9 | \$53,900 | \$1,348 | \$16,170 | \$404 | 444 | 25% | \$9.53 | \$496 | 1.5 |
| Elmore County | \$15.27 | \$794 | \$31,760 | 2.1 | \$57,000 | \$1,425 | \$17,100 | \$428 | 4,313 | 42% | \$11.69 | \$608 | 1.3 |
| Franklin County | \$13.77 | \$716 | \$28,640 | 1.9 | \$71,000 | \$1,775 | \$21,300 | \$533 | 824 | 19% | \$9.86 | \$513 | 1.4 |
| Fremont County | \$14.38 | \$748 | \$29,920 | 2.0 | \$63,000 | \$1,575 | \$18,900 | \$473 | 806 | 19% | \$11.65 | \$606 | 1.2 |
| Gem County | \$16.42 | \$854 | \$34,160 | 2.3 | \$53,200 | \$1,330 | \$15,960 | \$399 | 1,747 | 27% | \$7.67 | \$399 | 2.1 |
| Gooding County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 1,720 | 32% | \$12.32 | \$641 | 1.1 |
| Idaho County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,000 | \$1,325 | \$15,900 | \$398 | 1,426 | 22% | \$14.87 | \$773 | 0.9 |
| Jefferson County | \$15.23 | \$792 | \$31,680 | 2.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,758 | 20% | \$13.59 | \$706 | 1.1 |
| Jerome County | \$15.13 | \$787 | \$31,480 | 2.1 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,825 | 36% | \$12.42 | \$646 | 1.2 |
| Kootenai County | \$17.83 | \$927 | \$37,080 | 2.5 | \$70,400 | \$1,760 | \$21,120 | \$528 | 17,862 | 30% | \$13.54 | \$704 | 1.3 |
| Latah County | \$14.62 | \$760 | \$30,400 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 7,298 | 47% | \$9.36 | \$487 | 1.6 |
| Lemhi County | \$15.02 | \$781 | \$31,240 | 2.1 | \$53,000 | \$1,325 | \$15,900 | \$398 | 872 | 25% | \$12.12 | \$630 | 1.2 |
| Lewis County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,000 | \$1,350 | \$16,200 | \$405 | 465 | 28% | \$10.36 | \$539 | 1.3 |
| Lincoln County | \$15.67 | \$815 | \$32,600 | 2.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 521 | 31% | \$12.89 | \$670 | 1.2 |
| Madison County | \$14.79 | \$769 | \$30,760 | 2.0 | \$38,800 | \$970 | \$11,640 | \$291 | 5,700 | 54% | \$8.26 | \$429 | 1.8 |
| Minidoka County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,100 | \$1,378 | \$16,530 | \$413 | 2,061 | 28% | \$13.56 | \$705 | 1.0 |
| Nez Perce County | \$16.69 | \$868 | \$34,720 | 2.3 | \$73,900 | \$1,848 | \$22,170 | \$554 | 4,804 | 29% | \$11.66 | \$606 | 1.4 |
| Oneida County | \$15.08 | \$784 | \$31,360 | 2.1 | \$64,600 | \$1,615 | \$19,380 | \$485 | 306 | 19% | \$8.21 | \$427 | 1.8 |
| Owyhee County | \$18.10 | \$941 | \$37,640 | 2.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 1,250 | 29% | \$11.63 | \$605 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Payette County | \$14.73 | \$766 | \$30,640 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 2,400 | 27% | \$13.35 | \$694 | 1.1 |
| Power County | \$16.12 | \$838 | \$33,520 | 2.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 802 | 31% | \$14.38 | \$748 | 1.1 |
| Shoshone County | \$14.13 | \$735 | \$29,400 | 1.9 | \$53,600 | \$1,340 | \$16,080 | \$402 | 1,657 | 30% | \$13.65 | \$710 | 1.0 |
| Teton County | \$17.75 | \$923 | \$36,920 | 2.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 973 | 26% | \$9.43 | \$491 | 1.9 |
| Twin Falls County | \$15.40 | \$801 | \$32,040 | 2.1 | \$60,700 | \$1,518 | \$18,210 | \$455 | 9,646 | 31% | \$10.75 | \$559 | 1.4 |
| Valley County | \$15.35 | \$798 | \$31,920 | 2.1 | \$67,400 | \$1,685 | \$20,220 | \$506 | 736 | 21% | \$9.26 | \$482 | 1.7 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,194 | 30% | \$11.15 | \$580 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#18*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,108**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,693** monthly or **\$44,310** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.30
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$10.00 |
| Average Renter Wage | \$18.00 |
| 2-Bedroom Housing Wage | \$21.30 |
| Number of Renter Households | 1,641,003 |
| Percent Renters | 34% |

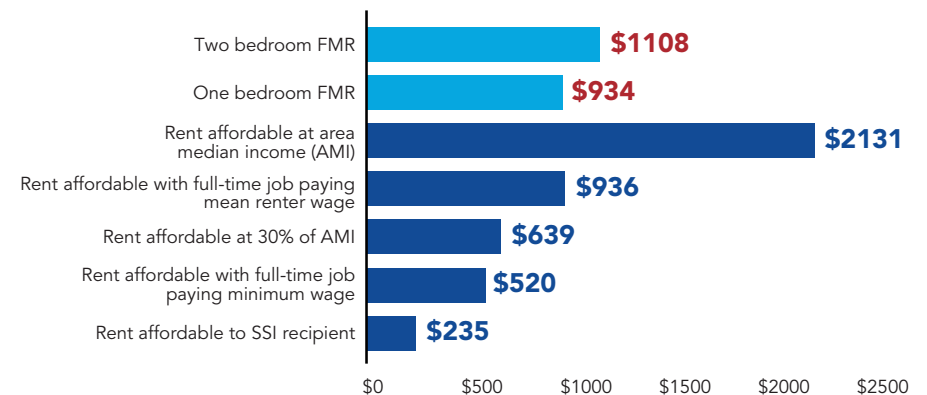
85
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

72
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.1
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 |
|--------------------------------|-----------------|
| Chicago-Joliet-Naperville HMFA | \$24.00 |
| Kendall County | \$23.85 |
| Grundy County | \$22.27 |
| DeKalb County | \$19.15 |
| Kankakee County | \$17.54 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Illinois | \$21.30 | \$1,108 | \$44,310 | 2.1 | \$85,252 | \$2,131 | \$25,576 | \$639 | 1,641,003 | 34% | \$18.00 | \$936 | 1.2 |
| Combined Nonmetro Areas | \$13.86 | \$721 | \$28,827 | 1.4 | \$65,911 | \$1,648 | \$19,773 | \$494 | 155,223 | 26% | \$11.09 | \$576 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bloomington HMFA | \$15.90 | \$827 | \$33,080 | 1.6 | \$98,400 | \$2,460 | \$29,520 | \$738 | 23,719 | 36% | \$13.95 | \$726 | 1.1 |
| Bond County HMFA | \$13.96 | \$726 | \$29,040 | 1.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,400 | 23% | \$9.38 | \$488 | 1.5 |
| Cape Girardeau MSA | \$14.87 | \$773 | \$30,920 | 1.5 | \$67,000 | \$1,675 | \$20,100 | \$503 | 667 | 29% | \$11.90 | \$619 | 1.2 |
| Champaign-Urbana MSA | \$16.58 | \$862 | \$34,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 41,174 | 43% | \$11.43 | \$594 | 1.5 |
| Chicago-Joliet-Naperville HMFA | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 1,116,797 | 36% | \$20.17 | \$1,049 | 1.2 |
| Danville MSA | \$14.23 | \$740 | \$29,600 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 9,617 | 31% | \$12.21 | \$635 | 1.2 |
| Davenport-Moline-Rock Island MSA | \$14.96 | \$778 | \$31,120 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 24,818 | 29% | \$14.86 | \$773 | 1.0 |
| De Witt County HMFA | \$13.42 | \$698 | \$27,920 | 1.3 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,375 | 21% | \$15.04 | \$782 | 0.9 |
| Decatur MSA | \$14.46 | \$752 | \$30,080 | 1.4 | \$71,300 | \$1,783 | \$21,390 | \$535 | 13,437 | 30% | \$13.14 | \$683 | 1.1 |
| DeKalb County HMFA | \$19.15 | \$996 | \$39,840 | 1.9 | \$83,700 | \$2,093 | \$25,110 | \$628 | 16,225 | 43% | \$11.65 | \$606 | 1.6 |
| Grundy County HMFA | \$22.27 | \$1,158 | \$46,320 | 2.2 | \$88,900 | \$2,223 | \$26,670 | \$667 | 5,599 | 29% | \$20.78 | \$1,081 | 1.1 |
| Jackson County HMFA | \$14.13 | \$735 | \$29,400 | 1.4 | \$60,300 | \$1,508 | \$18,090 | \$452 | 11,404 | 48% | \$11.00 | \$572 | 1.3 |
| Kankakee MSA | \$17.54 | \$912 | \$36,480 | 1.8 | \$76,500 | \$1,913 | \$22,950 | \$574 | 12,731 | 32% | \$12.10 | \$629 | 1.4 |
| Kendall County HMFA | \$23.85 | \$1,240 | \$49,600 | 2.4 | \$107,300 | \$2,683 | \$32,190 | \$805 | 6,852 | 17% | \$12.23 | \$636 | 1.9 |
| Macoupin County HMFA | \$13.42 | \$698 | \$27,920 | 1.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 4,451 | 24% | \$8.33 | \$433 | 1.6 |
| Peoria MSA | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 42,531 | 28% | \$15.43 | \$802 | 1.0 |
| Rockford MSA | \$15.92 | \$828 | \$33,120 | 1.6 | \$69,600 | \$1,740 | \$20,880 | \$522 | 43,044 | 32% | \$13.68 | \$711 | 1.2 |
| Springfield MSA | \$15.42 | \$802 | \$32,080 | 1.5 | \$85,200 | \$2,130 | \$25,560 | \$639 | 27,196 | 31% | \$11.67 | \$607 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| St. Louis HMFA | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 74,583 | 30% | \$10.95 | \$569 | 1.6 |
| Williamson County HMFA | \$14.27 | \$742 | \$29,680 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 8,160 | 30% | \$10.21 | \$531 | 1.4 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$13.88 | \$722 | \$28,880 | 1.4 | \$67,300 | \$1,683 | \$20,190 | \$505 | 7,734 | 28% | \$11.69 | \$608 | 1.2 |
| Alexander County | \$14.87 | \$773 | \$30,920 | 1.5 | \$67,000 | \$1,675 | \$20,100 | \$503 | 667 | 29% | \$11.90 | \$619 | 1.2 |
| Bond County | \$13.96 | \$726 | \$29,040 | 1.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,400 | 23% | \$9.38 | \$488 | 1.5 |
| Boone County | \$15.92 | \$828 | \$33,120 | 1.6 | \$69,600 | \$1,740 | \$20,880 | \$522 | 3,784 | 20% | \$13.96 | \$726 | 1.1 |
| Brown County | \$13.42 | \$698 | \$27,920 | 1.3 | \$77,600 | \$1,940 | \$23,280 | \$582 | 503 | 24% | \$12.71 | \$661 | 1.1 |
| Bureau County | \$14.44 | \$751 | \$30,040 | 1.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 3,266 | 24% | \$11.94 | \$621 | 1.2 |
| Calhoun County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 289 | 16% | \$5.07 | \$264 | 3.4 |
| Carroll County | \$13.42 | \$698 | \$27,920 | 1.3 | \$67,800 | \$1,695 | \$20,340 | \$509 | 1,539 | 24% | \$10.73 | \$558 | 1.3 |
| Cass County | \$13.42 | \$698 | \$27,920 | 1.3 | \$64,100 | \$1,603 | \$19,230 | \$481 | 1,273 | 25% | \$10.02 | \$521 | 1.3 |
| Champaign County | \$16.58 | \$862 | \$34,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 38,252 | 46% | \$11.36 | \$591 | 1.5 |
| Christian County | \$13.60 | \$707 | \$28,280 | 1.4 | \$64,300 | \$1,608 | \$19,290 | \$482 | 3,553 | 25% | \$9.64 | \$501 | 1.4 |
| Clark County | \$13.58 | \$706 | \$28,240 | 1.4 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,767 | 26% | \$11.52 | \$599 | 1.2 |
| Clay County | \$13.42 | \$698 | \$27,920 | 1.3 | \$64,500 | \$1,613 | \$19,350 | \$484 | 1,296 | 23% | \$10.84 | \$564 | 1.2 |
| Clinton County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 2,995 | 21% | \$10.59 | \$551 | 1.6 |
| Coles County | \$14.25 | \$741 | \$29,640 | 1.4 | \$62,800 | \$1,570 | \$18,840 | \$471 | 8,116 | 38% | \$8.99 | \$467 | 1.6 |
| Cook County | \$24.00 | \$1,248 | \$49,920 | 1.8 | \$91,000 | \$2,275 | \$27,300 | \$683 | 846,311 | 43% | \$21.78 | \$1,132 | 1.1 |
| Crawford County | \$13.42 | \$698 | \$27,920 | 1.3 | \$66,000 | \$1,650 | \$19,800 | \$495 | 1,669 | 22% | \$14.57 | \$758 | 0.9 |
| Cumberland County | \$13.42 | \$698 | \$27,920 | 1.3 | \$67,400 | \$1,685 | \$20,220 | \$506 | 899 | 21% | \$9.28 | \$483 | 1.4 |
| DeKalb County | \$19.15 | \$996 | \$39,840 | 1.9 | \$83,700 | \$2,093 | \$25,110 | \$628 | 16,225 | 43% | \$11.65 | \$606 | 1.6 |
| De Witt County | \$13.42 | \$698 | \$27,920 | 1.3 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,375 | 21% | \$15.04 | \$782 | 0.9 |
| Douglas County | \$13.42 | \$698 | \$27,920 | 1.3 | \$68,000 | \$1,700 | \$20,400 | \$510 | 2,157 | 28% | \$11.97 | \$622 | 1.1 |
| DuPage County | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 91,688 | 27% | \$19.48 | \$1,013 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Edgar County | \$13.42 | \$698 | \$27,920 | 1.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 1,848 | 24% | \$9.84 | \$512 | 1.4 |
| Edwards County | \$13.42 | \$698 | \$27,920 | 1.3 | \$67,700 | \$1,693 | \$20,310 | \$508 | 488 | 18% | \$11.13 | \$579 | 1.2 |
| Effingham County | \$13.42 | \$698 | \$27,920 | 1.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 3,029 | 22% | \$11.01 | \$573 | 1.2 |
| Fayette County | \$13.42 | \$698 | \$27,920 | 1.3 | \$57,000 | \$1,425 | \$17,100 | \$428 | 1,483 | 19% | \$7.98 | \$415 | 1.7 |
| Ford County | \$16.58 | \$862 | \$34,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 1,700 | 29% | \$13.68 | \$712 | 1.2 |
| Franklin County | \$13.42 | \$698 | \$27,920 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 4,225 | 26% | \$10.70 | \$557 | 1.3 |
| Fulton County | \$14.67 | \$763 | \$30,520 | 1.5 | \$64,200 | \$1,605 | \$19,260 | \$482 | 3,265 | 23% | \$8.57 | \$445 | 1.7 |
| Gallatin County | \$13.42 | \$698 | \$27,920 | 1.3 | \$55,400 | \$1,385 | \$16,620 | \$416 | 576 | 25% | \$13.56 | \$705 | 1.0 |
| Greene County | \$13.42 | \$698 | \$27,920 | 1.3 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,047 | 21% | \$9.24 | \$480 | 1.5 |
| Grundy County | \$22.27 | \$1,158 | \$46,320 | 2.2 | \$88,900 | \$2,223 | \$26,670 | \$667 | 5,599 | 29% | \$20.78 | \$1,081 | 1.1 |
| Hamilton County | \$13.42 | \$698 | \$27,920 | 1.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 655 | 19% | \$14.14 | \$735 | 0.9 |
| Hancock County | \$13.42 | \$698 | \$27,920 | 1.3 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,373 | 19% | \$11.37 | \$591 | 1.2 |
| Hardin County | \$13.42 | \$698 | \$27,920 | 1.3 | \$59,100 | \$1,478 | \$17,730 | \$443 | 283 | 20% | \$5.29 | \$275 | 2.5 |
| Henderson County | \$13.42 | \$698 | \$27,920 | 1.3 | \$58,500 | \$1,463 | \$17,550 | \$439 | 557 | 19% | \$8.87 | \$461 | 1.5 |
| Henry County | \$14.96 | \$778 | \$31,120 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 4,449 | 22% | \$9.39 | \$488 | 1.6 |
| Iroquois County | \$13.42 | \$698 | \$27,920 | 1.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 2,726 | 23% | \$9.87 | \$513 | 1.4 |
| Jackson County | \$14.13 | \$735 | \$29,400 | 1.4 | \$60,300 | \$1,508 | \$18,090 | \$452 | 11,404 | 48% | \$11.00 | \$572 | 1.3 |
| Jasper County | \$13.42 | \$698 | \$27,920 | 1.3 | \$71,800 | \$1,795 | \$21,540 | \$539 | 643 | 18% | \$8.44 | \$439 | 1.6 |
| Jefferson County | \$13.75 | \$715 | \$28,600 | 1.4 | \$62,500 | \$1,563 | \$18,750 | \$469 | 4,158 | 27% | \$11.06 | \$575 | 1.2 |
| Jersey County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 1,673 | 19% | \$8.06 | \$419 | 2.2 |
| Jo Daviess County | \$13.42 | \$698 | \$27,920 | 1.3 | \$76,200 | \$1,905 | \$22,860 | \$572 | 2,132 | 22% | \$10.35 | \$538 | 1.3 |
| Johnson County | \$13.42 | \$698 | \$27,920 | 1.3 | \$61,300 | \$1,533 | \$18,390 | \$460 | 689 | 16% | \$6.88 | \$358 | 1.9 |
| Kane County | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 47,223 | 27% | \$13.61 | \$708 | 1.8 |
| Kankakee County | \$17.54 | \$912 | \$36,480 | 1.8 | \$76,500 | \$1,913 | \$22,950 | \$574 | 12,731 | 32% | \$12.10 | \$629 | 1.4 |
| Kendall County | \$23.85 | \$1,240 | \$49,600 | 2.4 | \$107,300 | \$2,683 | \$32,190 | \$805 | 6,852 | 17% | \$12.23 | \$636 | 1.9 |
| Knox County | \$13.42 | \$698 | \$27,920 | 1.3 | \$61,300 | \$1,533 | \$18,390 | \$460 | 7,203 | 35% | \$9.57 | \$498 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Lake County | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 65,199 | 27% | \$20.81 | \$1,082 | 1.2 |
| La Salle County | \$15.02 | \$781 | \$31,240 | 1.5 | \$69,300 | \$1,733 | \$20,790 | \$520 | 12,296 | 28% | \$12.21 | \$635 | 1.2 |
| Lawrence County | \$13.42 | \$698 | \$27,920 | 1.3 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,777 | 29% | \$12.42 | \$646 | 1.1 |
| Lee County | \$14.08 | \$732 | \$29,280 | 1.4 | \$76,000 | \$1,900 | \$22,800 | \$570 | 3,724 | 27% | \$12.31 | \$640 | 1.1 |
| Livingston County | \$13.65 | \$710 | \$28,400 | 1.4 | \$74,200 | \$1,855 | \$22,260 | \$557 | 4,000 | 28% | \$12.02 | \$625 | 1.1 |
| Logan County | \$13.92 | \$724 | \$28,960 | 1.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 2,963 | 27% | \$12.86 | \$669 | 1.1 |
| McDonough County | \$13.42 | \$698 | \$27,920 | 1.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 3,757 | 33% | \$7.21 | \$375 | 1.9 |
| McHenry County | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 23,181 | 21% | \$12.95 | \$673 | 1.9 |
| McLean County | \$15.90 | \$827 | \$33,080 | 1.6 | \$98,400 | \$2,460 | \$29,520 | \$738 | 23,719 | 36% | \$13.95 | \$726 | 1.1 |
| Macon County | \$14.46 | \$752 | \$30,080 | 1.4 | \$71,300 | \$1,783 | \$21,390 | \$535 | 13,437 | 30% | \$13.14 | \$683 | 1.1 |
| Macoupin County | \$13.42 | \$698 | \$27,920 | 1.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 4,451 | 24% | \$8.33 | \$433 | 1.6 |
| Madison County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 31,406 | 29% | \$11.31 | \$588 | 1.5 |
| Marion County | \$13.42 | \$698 | \$27,920 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 4,237 | 27% | \$10.57 | \$550 | 1.3 |
| Marshall County | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 876 | 18% | \$8.59 | \$447 | 1.7 |
| Mason County | \$13.90 | \$723 | \$28,920 | 1.4 | \$59,900 | \$1,498 | \$17,970 | \$449 | 1,326 | 22% | \$11.52 | \$599 | 1.2 |
| Massac County | \$15.23 | \$792 | \$31,680 | 1.5 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,484 | 25% | \$11.89 | \$618 | 1.3 |
| Menard County | \$15.42 | \$802 | \$32,080 | 1.5 | \$85,200 | \$2,130 | \$25,560 | \$639 | 1,186 | 23% | \$8.35 | \$434 | 1.8 |
| Mercer County | \$14.96 | \$778 | \$31,120 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 1,467 | 22% | \$10.08 | \$524 | 1.5 |
| Monroe County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 2,072 | 16% | \$7.59 | \$395 | 2.3 |
| Montgomery County | \$13.42 | \$698 | \$27,920 | 1.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 2,597 | 23% | \$8.51 | \$443 | 1.6 |
| Morgan County | \$13.96 | \$726 | \$29,040 | 1.4 | \$65,400 | \$1,635 | \$19,620 | \$491 | 4,459 | 32% | \$11.35 | \$590 | 1.2 |
| Moultrie County | \$13.42 | \$698 | \$27,920 | 1.3 | \$67,000 | \$1,675 | \$20,100 | \$503 | 1,324 | 22% | \$12.00 | \$624 | 1.1 |
| Ogle County | \$15.17 | \$789 | \$31,560 | 1.5 | \$75,100 | \$1,878 | \$22,530 | \$563 | 5,452 | 26% | \$14.40 | \$749 | 1.1 |
| Peoria County | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 25,715 | 35% | \$16.92 | \$880 | 0.9 |
| Perry County | \$13.42 | \$698 | \$27,920 | 1.3 | \$68,200 | \$1,705 | \$20,460 | \$512 | 2,085 | 25% | \$7.77 | \$404 | 1.7 |
| Piatt County | \$16.58 | \$862 | \$34,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 1,222 | 18% | \$9.69 | \$504 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Pike County | \$13.42 | \$698 | \$27,920 | 1.3 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,421 | 22% | \$10.32 | \$536 | 1.3 |
| Pope County | \$13.42 | \$698 | \$27,920 | 1.3 | \$60,800 | \$1,520 | \$18,240 | \$456 | 245 | 15% | \$4.65 | \$242 | 2.9 |
| Pulaski County | \$13.42 | \$698 | \$27,920 | 1.3 | \$54,400 | \$1,360 | \$16,320 | \$408 | 547 | 25% | \$13.61 | \$708 | 1.0 |
| Putnam County | \$14.27 | \$742 | \$29,680 | 1.4 | \$84,100 | \$2,103 | \$25,230 | \$631 | 466 | 19% | \$15.13 | \$787 | 0.9 |
| Randolph County | \$13.46 | \$700 | \$28,000 | 1.3 | \$69,100 | \$1,728 | \$20,730 | \$518 | 2,886 | 24% | \$11.57 | \$601 | 1.2 |
| Richland County | \$13.42 | \$698 | \$27,920 | 1.3 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,833 | 28% | \$9.60 | \$499 | 1.4 |
| Rock Island County | \$14.96 | \$778 | \$31,120 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 18,902 | 31% | \$15.95 | \$829 | 0.9 |
| St. Clair County | \$17.40 | \$905 | \$36,200 | 1.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 36,148 | 35% | \$11.09 | \$577 | 1.6 |
| Saline County | \$13.42 | \$698 | \$27,920 | 1.3 | \$55,100 | \$1,378 | \$16,530 | \$413 | 2,762 | 28% | \$8.69 | \$452 | 1.5 |
| Sangamon County | \$15.42 | \$802 | \$32,080 | 1.5 | \$85,200 | \$2,130 | \$25,560 | \$639 | 26,010 | 31% | \$11.72 | \$609 | 1.3 |
| Schuyler County | \$13.42 | \$698 | \$27,920 | 1.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 667 | 24% | \$16.95 | \$881 | 0.8 |
| Scott County | \$13.42 | \$698 | \$27,920 | 1.3 | \$68,700 | \$1,718 | \$20,610 | \$515 | 427 | 22% | \$14.99 | \$780 | 0.9 |
| Shelby County | \$13.42 | \$698 | \$27,920 | 1.3 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,819 | 20% | \$10.19 | \$530 | 1.3 |
| Stark County | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 453 | 20% | \$11.28 | \$586 | 1.3 |
| Stephenson County | \$13.42 | \$698 | \$27,920 | 1.3 | \$62,100 | \$1,553 | \$18,630 | \$466 | 6,141 | 31% | \$11.76 | \$611 | 1.1 |
| Tazewell County | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 12,857 | 24% | \$13.37 | \$695 | 1.1 |
| Union County | \$13.42 | \$698 | \$27,920 | 1.3 | \$58,600 | \$1,465 | \$17,580 | \$440 | 1,493 | 22% | \$8.84 | \$460 | 1.5 |
| Vermilion County | \$14.23 | \$740 | \$29,600 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 9,617 | 31% | \$12.21 | \$635 | 1.2 |
| Wabash County | \$13.50 | \$702 | \$28,080 | 1.4 | \$69,000 | \$1,725 | \$20,700 | \$518 | 1,159 | 24% | \$7.92 | \$412 | 1.7 |
| Warren County | \$13.42 | \$698 | \$27,920 | 1.3 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,637 | 24% | \$12.16 | \$633 | 1.1 |
| Washington County | \$14.33 | \$745 | \$29,800 | 1.4 | \$74,300 | \$1,858 | \$22,290 | \$557 | 1,275 | 21% | \$16.17 | \$841 | 0.9 |
| Wayne County | \$13.42 | \$698 | \$27,920 | 1.3 | \$60,600 | \$1,515 | \$18,180 | \$455 | 1,675 | 24% | \$9.45 | \$492 | 1.4 |
| White County | \$13.42 | \$698 | \$27,920 | 1.3 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,344 | 22% | \$11.70 | \$608 | 1.1 |
| Whiteside County | \$14.50 | \$754 | \$30,160 | 1.5 | \$68,100 | \$1,703 | \$20,430 | \$511 | 5,793 | 25% | \$10.94 | \$569 | 1.3 |
| Will County | \$24.00 | \$1,248 | \$49,920 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 43,195 | 19% | \$12.21 | \$635 | 2.0 |
| Williamson County | \$14.27 | \$742 | \$29,680 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 8,160 | 30% | \$10.21 | \$531 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Winnebago County | \$15.92 | \$828 | \$33,120 | 1.6 | \$69,600 | \$1,740 | \$20,880 | \$522 | 39,260 | 34% | \$13.64 | \$709 | 1.2 |
| Woodford County | \$14.85 | \$772 | \$30,880 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 2,630 | 18% | \$10.88 | \$566 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#39*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$848**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,828** monthly or **\$33,940** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$14.44 |
| 2-Bedroom Housing Wage | \$16.32 |
| Number of Renter Households | 793,086 |
| Percent Renters | 31% |

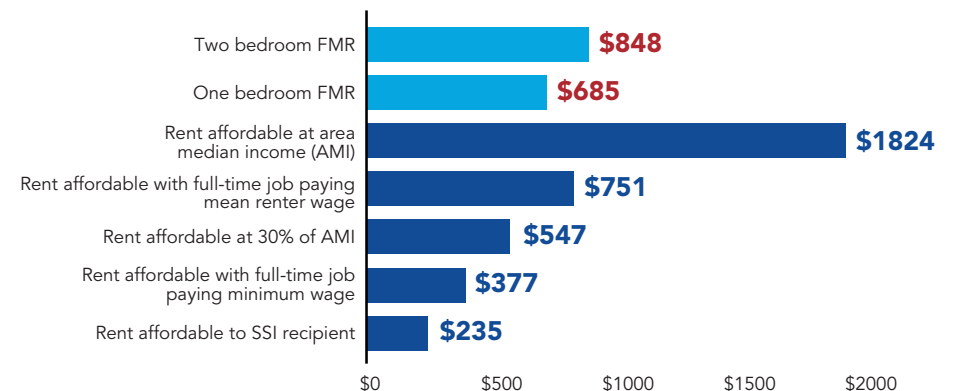
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

2.3
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 |
|--------------------------|-----------------|
| Indianapolis-Carmel HMFA | \$18.19 |
| Gary HMFA | \$17.63 |
| Bloomington HMFA | \$16.90 |
| Bartholomew County | \$16.85 |
| Clark County | \$16.77 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

INDIANA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Indiana | \$16.32 | \$848 | \$33,940 | 2.3 | \$72,950 | \$1,824 | \$21,885 | \$547 | 793,086 | 31% | \$14.44 | \$751 | 1.1 |
| Combined Nonmetro Areas | \$14.11 | \$734 | \$29,353 | 1.9 | \$64,292 | \$1,607 | \$19,288 | \$482 | 144,100 | 25% | \$12.69 | \$660 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anderson HMFA | \$15.50 | \$806 | \$32,240 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 15,487 | 30% | \$11.34 | \$590 | 1.4 |
| Bloomington HMFA | \$16.90 | \$879 | \$35,160 | 2.3 | \$74,900 | \$1,873 | \$22,470 | \$562 | 25,106 | 45% | \$10.86 | \$565 | 1.6 |
| Carroll County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,400 | \$1,685 | \$20,220 | \$506 | 1,509 | 19% | \$13.83 | \$719 | 1.0 |
| Cincinnati HMFA | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 4,485 | 21% | \$8.15 | \$424 | 2.0 |
| Columbus MSA | \$16.85 | \$876 | \$35,040 | 2.3 | \$81,300 | \$2,033 | \$24,390 | \$610 | 9,082 | 29% | \$21.43 | \$1,114 | 0.8 |
| Elkhart-Goshen MSA | \$15.71 | \$817 | \$32,680 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 22,545 | 31% | \$15.34 | \$798 | 1.0 |
| Evansville MSA | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 33,733 | 31% | \$13.16 | \$684 | 1.2 |
| Fort Wayne MSA | \$14.75 | \$767 | \$30,680 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 50,059 | 30% | \$13.36 | \$695 | 1.1 |
| Gary HMFA | \$17.63 | \$917 | \$36,680 | 2.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 73,206 | 29% | \$13.37 | \$695 | 1.3 |
| Indianapolis-Carmel HMFA | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 248,651 | 35% | \$17.12 | \$890 | 1.1 |
| Jasper County HMFA | \$16.69 | \$868 | \$34,720 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 3,053 | 24% | \$12.37 | \$643 | 1.3 |
| Kokomo MSA | \$14.04 | \$730 | \$29,200 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 10,933 | 32% | \$14.83 | \$771 | 0.9 |
| Lafayette-West Lafayette HMFA | \$16.10 | \$837 | \$33,480 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 32,491 | 45% | \$13.45 | \$700 | 1.2 |
| Louisville HMFA | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 23,720 | 27% | \$11.82 | \$615 | 1.4 |
| Michigan City-La Porte MSA | \$15.08 | \$784 | \$31,360 | 2.1 | \$65,200 | \$1,630 | \$19,560 | \$489 | 12,080 | 28% | \$11.62 | \$604 | 1.3 |
| Muncie MSA | \$14.37 | \$747 | \$29,880 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 16,340 | 36% | \$10.47 | \$544 | 1.4 |
| Owen County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,846 | 21% | \$12.01 | \$625 | 1.1 |
| Putnam County HMFA | \$14.50 | \$754 | \$30,160 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 3,791 | 28% | \$14.52 | \$755 | 1.0 |

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4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Scott County HMFA | \$15.37 | \$799 | \$31,960 | 2.1 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,454 | 27% | \$10.30 | \$535 | 1.5 |
| South Bend-Mishawaka HMFA | \$16.15 | \$840 | \$33,600 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 32,566 | 32% | \$13.18 | \$685 | 1.2 |
| Sullivan County HMFA | \$15.21 | \$791 | \$31,640 | 2.1 | \$60,900 | \$1,523 | \$18,270 | \$457 | 2,044 | 27% | \$10.19 | \$530 | 1.5 |
| Terre Haute HMFA | \$15.15 | \$788 | \$31,520 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 20,425 | 35% | \$11.58 | \$602 | 1.3 |
| Union County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,300 | \$1,533 | \$18,390 | \$460 | 824 | 29% | \$12.68 | \$659 | 1.1 |
| Washington County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,400 | \$1,510 | \$18,120 | \$453 | 2,556 | 24% | \$9.88 | \$514 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 2,842 | 23% | \$9.82 | \$511 | 1.4 |
| Allen County | \$14.75 | \$767 | \$30,680 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 45,551 | 32% | \$13.60 | \$707 | 1.1 |
| Bartholomew County | \$16.85 | \$876 | \$35,040 | 2.3 | \$81,300 | \$2,033 | \$24,390 | \$610 | 9,082 | 29% | \$21.43 | \$1,114 | 0.8 |
| Benton County | \$16.10 | \$837 | \$33,480 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 950 | 28% | \$14.07 | \$731 | 1.1 |
| Blackford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,263 | 24% | \$13.58 | \$706 | 1.0 |
| Boone County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 5,740 | 23% | \$11.68 | \$607 | 1.6 |
| Brown County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 1,002 | 16% | \$7.28 | \$379 | 2.5 |
| Carroll County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,400 | \$1,685 | \$20,220 | \$506 | 1,509 | 19% | \$13.83 | \$719 | 1.0 |
| Cass County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 3,764 | 26% | \$10.91 | \$567 | 1.3 |
| Clark County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 13,082 | 30% | \$13.10 | \$681 | 1.3 |
| Clay County | \$15.15 | \$788 | \$31,520 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 2,427 | 23% | \$10.27 | \$534 | 1.5 |
| Clinton County | \$14.71 | \$765 | \$30,600 | 2.0 | \$66,800 | \$1,670 | \$20,040 | \$501 | 3,406 | 28% | \$12.78 | \$665 | 1.2 |
| Crawford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,900 | \$1,323 | \$15,870 | \$397 | 674 | 17% | \$6.33 | \$329 | 2.2 |
| Daviess County | \$14.25 | \$741 | \$29,640 | 2.0 | \$63,700 | \$1,593 | \$19,110 | \$478 | 3,036 | 27% | \$10.02 | \$521 | 1.4 |
| Dearborn County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 3,942 | 21% | \$8.10 | \$421 | 2.1 |
| Decatur County | \$15.92 | \$828 | \$33,120 | 2.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 3,226 | 31% | \$16.03 | \$834 | 1.0 |
| DeKalb County | \$14.58 | \$758 | \$30,320 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 3,929 | 23% | \$14.20 | \$738 | 1.0 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Delaware County | \$14.37 | \$747 | \$29,880 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 16,340 | 36% | \$10.47 | \$544 | 1.4 |
| Dubois County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,900 | \$1,948 | \$23,370 | \$584 | 3,630 | 22% | \$9.76 | \$508 | 1.4 |
| Elkhart County | \$15.71 | \$817 | \$32,680 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 22,545 | 31% | \$15.34 | \$798 | 1.0 |
| Fayette County | \$13.75 | \$715 | \$28,600 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,915 | 30% | \$10.42 | \$542 | 1.3 |
| Floyd County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 8,091 | 28% | \$10.61 | \$552 | 1.6 |
| Fountain County | \$14.12 | \$734 | \$29,360 | 1.9 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,677 | 24% | \$11.25 | \$585 | 1.3 |
| Franklin County | \$13.85 | \$720 | \$28,800 | 1.9 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,652 | 19% | \$9.95 | \$517 | 1.4 |
| Fulton County | \$13.75 | \$715 | \$28,600 | 1.9 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,839 | 23% | \$11.24 | \$584 | 1.2 |
| Gibson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,300 | \$1,708 | \$20,490 | \$512 | 3,016 | 23% | \$17.45 | \$907 | 0.8 |
| Grant County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 8,042 | 31% | \$11.95 | \$621 | 1.1 |
| Greene County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,700 | \$1,618 | \$19,410 | \$485 | 2,562 | 20% | \$10.05 | \$523 | 1.4 |
| Hamilton County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 26,588 | 23% | \$16.18 | \$841 | 1.1 |
| Hancock County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 6,325 | 22% | \$12.70 | \$660 | 1.4 |
| Harrison County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 2,547 | 17% | \$8.47 | \$440 | 2.0 |
| Hendricks County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 12,503 | 22% | \$11.51 | \$599 | 1.6 |
| Henry County | \$13.79 | \$717 | \$28,680 | 1.9 | \$60,600 | \$1,515 | \$18,180 | \$455 | 4,865 | 26% | \$10.13 | \$527 | 1.4 |
| Howard County | \$14.04 | \$730 | \$29,200 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 10,933 | 32% | \$14.83 | \$771 | 0.9 |
| Huntington County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 3,561 | 24% | \$11.54 | \$600 | 1.2 |
| Jackson County | \$14.60 | \$759 | \$30,360 | 2.0 | \$64,300 | \$1,608 | \$19,290 | \$482 | 4,588 | 27% | \$14.00 | \$728 | 1.0 |
| Jasper County | \$16.69 | \$868 | \$34,720 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 3,053 | 24% | \$12.37 | \$643 | 1.3 |
| Jay County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,800 | \$1,470 | \$17,640 | \$441 | 2,199 | 27% | \$12.67 | \$659 | 1.1 |
| Jefferson County | \$14.50 | \$754 | \$30,160 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 3,582 | 28% | \$12.88 | \$670 | 1.1 |
| Jennings County | \$14.15 | \$736 | \$29,440 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 2,634 | 25% | \$13.27 | \$690 | 1.1 |
| Johnson County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 15,727 | 28% | \$11.86 | \$617 | 1.5 |
| Knox County | \$14.73 | \$766 | \$30,640 | 2.0 | \$60,000 | \$1,500 | \$18,000 | \$450 | 5,233 | 35% | \$11.76 | \$612 | 1.3 |
| Kosciusko County | \$14.67 | \$763 | \$30,520 | 2.0 | \$74,700 | \$1,868 | \$22,410 | \$560 | 8,113 | 26% | \$17.21 | \$895 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| LaGrange County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,700 | \$1,693 | \$20,310 | \$508 | 2,091 | 17% | \$15.56 | \$809 | 0.9 |
| Lake County | \$17.63 | \$917 | \$36,680 | 2.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 56,335 | 30% | \$13.81 | \$718 | 1.3 |
| LaPorte County | \$15.08 | \$784 | \$31,360 | 2.1 | \$65,200 | \$1,630 | \$19,560 | \$489 | 12,080 | 28% | \$11.62 | \$604 | 1.3 |
| Lawrence County | \$14.44 | \$751 | \$30,040 | 2.0 | \$62,800 | \$1,570 | \$18,840 | \$471 | 4,143 | 22% | \$11.07 | \$575 | 1.3 |
| Madison County | \$15.50 | \$806 | \$32,240 | 2.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 15,487 | 30% | \$11.34 | \$590 | 1.4 |
| Marion County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 169,854 | 46% | \$19.18 | \$997 | 0.9 |
| Marshall County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,900 | \$1,648 | \$19,770 | \$494 | 4,276 | 25% | \$10.03 | \$521 | 1.4 |
| Martin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,100 | \$1,578 | \$18,930 | \$473 | 875 | 21% | \$11.38 | \$592 | 1.2 |
| Miami County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,400 | \$1,535 | \$18,420 | \$461 | 3,948 | 29% | \$10.36 | \$539 | 1.3 |
| Monroe County | \$16.90 | \$879 | \$35,160 | 2.3 | \$74,900 | \$1,873 | \$22,470 | \$562 | 25,106 | 45% | \$10.86 | \$565 | 1.6 |
| Montgomery County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,450 | 29% | \$14.22 | \$739 | 1.0 |
| Morgan County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 6,176 | 24% | \$12.14 | \$631 | 1.5 |
| Newton County | \$17.63 | \$917 | \$36,680 | 2.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 1,171 | 21% | \$14.31 | \$744 | 1.2 |
| Noble County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,400 | \$1,685 | \$20,220 | \$506 | 4,341 | 24% | \$12.45 | \$647 | 1.1 |
| Ohio County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 543 | 22% | \$8.72 | \$453 | 1.9 |
| Orange County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,996 | 25% | \$10.06 | \$523 | 1.4 |
| Owen County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,846 | 21% | \$12.01 | \$625 | 1.1 |
| Parke County | \$14.42 | \$750 | \$30,000 | 2.0 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,408 | 23% | \$9.15 | \$476 | 1.6 |
| Perry County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,684 | 23% | \$9.71 | \$505 | 1.4 |
| Pike County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,800 | \$1,645 | \$19,740 | \$494 | 876 | 17% | \$16.45 | \$855 | 0.8 |
| Porter County | \$17.63 | \$917 | \$36,680 | 2.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 15,700 | 25% | \$12.01 | \$624 | 1.5 |
| Posey County | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 1,926 | 19% | \$12.14 | \$631 | 1.3 |
| Pulaski County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 1,196 | 23% | \$14.82 | \$771 | 0.9 |
| Putnam County | \$14.50 | \$754 | \$30,160 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 3,791 | 28% | \$14.52 | \$755 | 1.0 |
| Randolph County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,419 | 23% | \$11.74 | \$610 | 1.2 |
| Ripley County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,553 | 23% | \$12.60 | \$655 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rush County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,927 | 29% | \$12.50 | \$650 | 1.1 |
| St. Joseph County | \$16.15 | \$840 | \$33,600 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 32,566 | 32% | \$13.18 | \$685 | 1.2 |
| Scott County | \$15.37 | \$799 | \$31,960 | 2.1 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,454 | 27% | \$10.30 | \$535 | 1.5 |
| Shelby County | \$18.19 | \$946 | \$37,840 | 2.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 4,736 | 27% | \$14.16 | \$736 | 1.3 |
| Spencer County | \$13.73 | \$714 | \$28,560 | 1.9 | \$73,500 | \$1,838 | \$22,050 | \$551 | 1,542 | 19% | \$11.90 | \$619 | 1.2 |
| Starke County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,100 | \$1,453 | \$17,430 | \$436 | 1,834 | 21% | \$10.69 | \$556 | 1.3 |
| Steuben County | \$15.17 | \$789 | \$31,560 | 2.1 | \$66,400 | \$1,660 | \$19,920 | \$498 | 3,187 | 23% | \$11.46 | \$596 | 1.3 |
| Sullivan County | \$15.21 | \$791 | \$31,640 | 2.1 | \$60,900 | \$1,523 | \$18,270 | \$457 | 2,044 | 27% | \$10.19 | \$530 | 1.5 |
| Switzerland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,134 | 26% | \$15.42 | \$802 | 0.9 |
| Tippecanoe County | \$16.10 | \$837 | \$33,480 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 31,541 | 46% | \$13.44 | \$699 | 1.2 |
| Tipton County | \$15.58 | \$810 | \$32,400 | 2.1 | \$70,900 | \$1,773 | \$21,270 | \$532 | 1,220 | 19% | \$16.72 | \$869 | 0.9 |
| Union County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,300 | \$1,533 | \$18,390 | \$460 | 824 | 29% | \$12.68 | \$659 | 1.1 |
| Vanderburgh County | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 26,818 | 36% | \$13.31 | \$692 | 1.1 |
| Vermillion County | \$15.15 | \$788 | \$31,520 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,795 | 27% | \$14.02 | \$729 | 1.1 |
| Vigo County | \$15.15 | \$788 | \$31,520 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 16,203 | 39% | \$11.57 | \$602 | 1.3 |
| Wabash County | \$13.85 | \$720 | \$28,800 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 3,450 | 27% | \$11.96 | \$622 | 1.2 |
| Warren County | \$14.15 | \$736 | \$29,440 | 2.0 | \$69,500 | \$1,738 | \$20,850 | \$521 | 546 | 16% | \$10.96 | \$570 | 1.3 |
| Warrick County | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 4,989 | 21% | \$12.60 | \$655 | 1.2 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,400 | \$1,510 | \$18,120 | \$453 | 2,556 | 24% | \$9.88 | \$514 | 1.4 |
| Wayne County | \$13.94 | \$725 | \$29,000 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 8,626 | 32% | \$12.65 | \$658 | 1.1 |
| Wells County | \$14.75 | \$767 | \$30,680 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 2,226 | 20% | \$9.40 | \$489 | 1.6 |
| White County | \$14.10 | \$733 | \$29,320 | 1.9 | \$66,200 | \$1,655 | \$19,860 | \$497 | 2,130 | 22% | \$12.98 | \$675 | 1.1 |
| Whitley County | \$14.75 | \$767 | \$30,680 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 2,282 | 17% | \$13.10 | \$681 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,679** monthly or **\$32,151** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.43 |
| 2-Bedroom Housing Wage | \$15.46 |
| Number of Renter Households | 362,703 |
| Percent Renters | 29% |

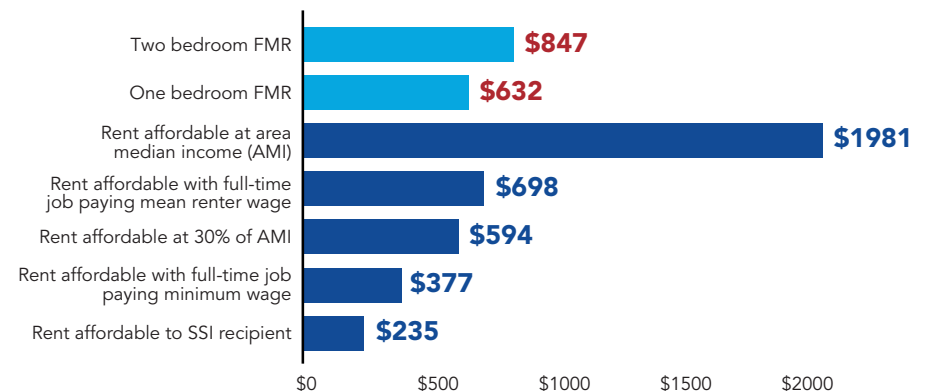
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
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 |
|--------------------------------|----------------|
| Iowa City HMFA | \$19.44 |
| Omaha-Council Bluffs HMFA | \$18.19 |
| Des Moines-West Des Moines MSA | \$17.31 |
| Ames MSA | \$16.48 |
| Muscatine County | \$15.94 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Iowa | \$15.46 | \$804 | \$32,151 | 2.1 | \$79,229 | \$1,981 | \$23,769 | \$594 | 362,703 | 29% | \$13.43 | \$698 | 1.2 |
| Combined Nonmetro Areas | \$13.74 | \$715 | \$28,586 | 1.9 | \$69,809 | \$1,745 | \$20,943 | \$524 | 135,078 | 26% | \$12.33 | \$641 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Ames MSA | \$16.48 | \$857 | \$34,280 | 2.3 | \$104,300 | \$2,608 | \$31,290 | \$782 | 17,581 | 47% | \$11.89 | \$618 | 1.4 |
| Benton County HMFA | \$13.21 | \$687 | \$27,480 | 1.8 | \$85,100 | \$2,128 | \$25,530 | \$638 | 1,806 | 18% | \$8.96 | \$466 | 1.5 |
| Bremer County HMFA | \$13.21 | \$687 | \$27,480 | 1.8 | \$87,600 | \$2,190 | \$26,280 | \$657 | 1,727 | 18% | \$10.36 | \$539 | 1.3 |
| Cedar Rapids HMFA | \$14.94 | \$777 | \$31,080 | 2.1 | \$85,200 | \$2,130 | \$25,560 | \$639 | 22,995 | 26% | \$13.90 | \$723 | 1.1 |
| Davenport-Moline-Rock Island MSA | \$14.96 | \$778 | \$31,120 | 2.1 | \$75,400 | \$1,885 | \$22,620 | \$566 | 20,466 | 31% | \$12.51 | \$651 | 1.2 |
| Des Moines-West Des Moines MSA | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 75,206 | 31% | \$16.47 | \$857 | 1.1 |
| Dubuque MSA | \$15.06 | \$783 | \$31,320 | 2.1 | \$82,900 | \$2,073 | \$24,870 | \$622 | 10,594 | 28% | \$11.84 | \$616 | 1.3 |
| Iowa City HMFA | \$19.44 | \$1,011 | \$40,440 | 2.7 | \$101,200 | \$2,530 | \$30,360 | \$759 | 23,447 | 40% | \$9.96 | \$518 | 2.0 |
| Jones County HMFA | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,998 | 24% | \$11.61 | \$604 | 1.1 |
| Omaha-Council Bluffs HMFA | \$18.19 | \$946 | \$37,840 | 2.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 14,485 | 30% | \$12.75 | \$663 | 1.4 |
| Plymouth County HMFA | \$13.21 | \$687 | \$27,480 | 1.8 | \$79,100 | \$1,978 | \$23,730 | \$593 | 2,156 | 21% | \$14.08 | \$732 | 0.9 |
| Sioux City HMFA | \$15.44 | \$803 | \$32,120 | 2.1 | \$75,200 | \$1,880 | \$22,560 | \$564 | 13,393 | 34% | \$12.07 | \$628 | 1.3 |
| Washington County HMFA | \$15.48 | \$805 | \$32,200 | 2.1 | \$78,200 | \$1,955 | \$23,460 | \$587 | 2,546 | 29% | \$10.45 | \$544 | 1.5 |
| Waterloo-Cedar Falls HMFA | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 19,225 | 33% | \$13.92 | \$724 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$13.21 | \$687 | \$27,480 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 732 | 23% | \$10.49 | \$545 | 1.3 |
| Adams County | \$13.21 | \$687 | \$27,480 | 1.8 | \$65,700 | \$1,643 | \$19,710 | \$493 | 372 | 23% | \$13.93 | \$724 | 0.9 |
| Allamakee County | \$13.21 | \$687 | \$27,480 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,327 | 22% | \$10.05 | \$523 | 1.3 |
| Appanoose County | \$13.21 | \$687 | \$27,480 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,445 | 27% | \$9.21 | \$479 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Audubon County | \$13.21 | \$687 | \$27,480 | 1.8 | \$65,700 | \$1,643 | \$19,710 | \$493 | 597 | 22% | \$12.90 | \$671 | 1.0 |
| Benton County | \$13.21 | \$687 | \$27,480 | 1.8 | \$85,100 | \$2,128 | \$25,530 | \$638 | 1,806 | 18% | \$8.96 | \$466 | 1.5 |
| Black Hawk County | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 18,173 | 34% | \$13.88 | \$722 | 1.1 |
| Boone County | \$14.31 | \$744 | \$29,760 | 2.0 | \$77,700 | \$1,943 | \$23,310 | \$583 | 2,533 | 23% | \$11.73 | \$610 | 1.2 |
| Bremer County | \$13.21 | \$687 | \$27,480 | 1.8 | \$87,600 | \$2,190 | \$26,280 | \$657 | 1,727 | 18% | \$10.36 | \$539 | 1.3 |
| Buchanan County | \$13.38 | \$696 | \$27,840 | 1.8 | \$79,200 | \$1,980 | \$23,760 | \$594 | 1,744 | 22% | \$10.45 | \$543 | 1.3 |
| Buena Vista County | \$13.21 | \$687 | \$27,480 | 1.8 | \$68,600 | \$1,715 | \$20,580 | \$515 | 2,525 | 33% | \$13.81 | \$718 | 1.0 |
| Butler County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 1,306 | 21% | \$11.40 | \$593 | 1.2 |
| Calhoun County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 928 | 22% | \$10.25 | \$533 | 1.3 |
| Carroll County | \$13.21 | \$687 | \$27,480 | 1.8 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,000 | 23% | \$9.36 | \$487 | 1.4 |
| Cass County | \$13.21 | \$687 | \$27,480 | 1.8 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,828 | 31% | \$11.56 | \$601 | 1.1 |
| Cedar County | \$14.31 | \$744 | \$29,760 | 2.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 1,470 | 19% | \$12.73 | \$662 | 1.1 |
| Cerro Gordo County | \$14.60 | \$759 | \$30,360 | 2.0 | \$71,700 | \$1,793 | \$21,510 | \$538 | 5,929 | 31% | \$11.84 | \$616 | 1.2 |
| Cherokee County | \$13.21 | \$687 | \$27,480 | 1.8 | \$73,200 | \$1,830 | \$21,960 | \$549 | 1,381 | 26% | \$11.61 | \$604 | 1.1 |
| Chickasaw County | \$13.21 | \$687 | \$27,480 | 1.8 | \$73,200 | \$1,830 | \$21,960 | \$549 | 1,028 | 20% | \$14.87 | \$773 | 0.9 |
| Clarke County | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,000 | \$1,650 | \$19,800 | \$495 | 1,126 | 29% | \$11.94 | \$621 | 1.2 |
| Clay County | \$13.21 | \$687 | \$27,480 | 1.8 | \$68,500 | \$1,713 | \$20,550 | \$514 | 2,292 | 31% | \$11.92 | \$620 | 1.1 |
| Clayton County | \$13.21 | \$687 | \$27,480 | 1.8 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,914 | 25% | \$12.89 | \$670 | 1.0 |
| Clinton County | \$14.25 | \$741 | \$29,640 | 2.0 | \$71,700 | \$1,793 | \$21,510 | \$538 | 5,082 | 26% | \$10.84 | \$564 | 1.3 |
| Crawford County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,737 | 27% | \$10.39 | \$541 | 1.3 |
| Dallas County | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 8,430 | 26% | \$15.69 | \$816 | 1.1 |
| Davis County | \$13.37 | \$695 | \$27,800 | 1.8 | \$71,000 | \$1,775 | \$21,300 | \$533 | 550 | 17% | \$8.40 | \$437 | 1.6 |
| Decatur County | \$13.21 | \$687 | \$27,480 | 1.8 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,089 | 34% | \$8.03 | \$418 | 1.6 |
| Delaware County | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,185 | 17% | \$10.55 | \$549 | 1.3 |
| Des Moines County | \$15.58 | \$810 | \$32,400 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 4,635 | 28% | \$11.40 | \$593 | 1.4 |
| Dickinson County | \$14.42 | \$750 | \$30,000 | 2.0 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,697 | 21% | \$9.43 | \$490 | 1.5 |

† Wage data not available (See Appendix B).

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Dubuque County | \$15.06 | \$783 | \$31,320 | 2.1 | \$82,900 | \$2,073 | \$24,870 | \$622 | 10,594 | 28% | \$11.84 | \$616 | 1.3 |
| Emmet County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 942 | 23% | \$12.38 | \$644 | 1.1 |
| Fayette County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,900 | \$1,598 | \$19,170 | \$479 | 2,046 | 25% | \$9.95 | \$517 | 1.3 |
| Floyd County | \$13.21 | \$687 | \$27,480 | 1.8 | \$67,100 | \$1,678 | \$20,130 | \$503 | 1,878 | 28% | \$10.25 | \$533 | 1.3 |
| Franklin County | \$13.21 | \$687 | \$27,480 | 1.8 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,079 | 26% | \$15.63 | \$813 | 0.8 |
| Fremont County | \$13.21 | \$687 | \$27,480 | 1.8 | \$70,100 | \$1,753 | \$21,030 | \$526 | 773 | 26% | \$10.73 | \$558 | 1.2 |
| Greene County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,002 | 26% | \$11.69 | \$608 | 1.1 |
| Grundy County | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 1,052 | 20% | \$14.63 | \$761 | 1.0 |
| Guthrie County | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 904 | 21% | \$12.91 | \$671 | 1.3 |
| Hamilton County | \$13.63 | \$709 | \$28,360 | 1.9 | \$73,400 | \$1,835 | \$22,020 | \$551 | 1,714 | 27% | \$12.24 | \$636 | 1.1 |
| Hancock County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,051 | 22% | \$12.21 | \$635 | 1.1 |
| Hardin County | \$13.21 | \$687 | \$27,480 | 1.8 | \$74,400 | \$1,860 | \$22,320 | \$558 | 1,646 | 23% | \$13.49 | \$702 | 1.0 |
| Harrison County | \$18.19 | \$946 | \$37,840 | 2.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 1,529 | 25% | \$11.15 | \$580 | 1.6 |
| Henry County | \$13.65 | \$710 | \$28,400 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 2,239 | 29% | \$13.18 | \$685 | 1.0 |
| Howard County | \$13.21 | \$687 | \$27,480 | 1.8 | \$66,200 | \$1,655 | \$19,860 | \$497 | 810 | 21% | \$11.67 | \$607 | 1.1 |
| Humboldt County | \$13.21 | \$687 | \$27,480 | 1.8 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,088 | 26% | \$11.63 | \$605 | 1.1 |
| Ida County | \$13.21 | \$687 | \$27,480 | 1.8 | \$73,200 | \$1,830 | \$21,960 | \$549 | 729 | 24% | \$13.64 | \$709 | 1.0 |
| Iowa County | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,400 | \$1,910 | \$22,920 | \$573 | 1,487 | 22% | \$11.88 | \$618 | 1.1 |
| Jackson County | \$13.21 | \$687 | \$27,480 | 1.8 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,734 | 21% | \$9.46 | \$492 | 1.4 |
| Jasper County | \$13.98 | \$727 | \$29,080 | 1.9 | \$72,800 | \$1,820 | \$21,840 | \$546 | 3,790 | 26% | \$12.41 | \$646 | 1.1 |
| Jefferson County | \$14.29 | \$743 | \$29,720 | 2.0 | \$66,200 | \$1,655 | \$19,860 | \$497 | 2,249 | 33% | \$10.00 | \$520 | 1.4 |
| Johnson County | \$19.44 | \$1,011 | \$40,440 | 2.7 | \$101,200 | \$2,530 | \$30,360 | \$759 | 23,447 | 40% | \$9.96 | \$518 | 2.0 |
| Jones County | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,998 | 24% | \$11.61 | \$604 | 1.1 |
| Keokuk County | \$13.21 | \$687 | \$27,480 | 1.8 | \$69,200 | \$1,730 | \$20,760 | \$519 | 1,014 | 23% | \$12.72 | \$661 | 1.0 |
| Kossuth County | \$13.21 | \$687 | \$27,480 | 1.8 | \$73,600 | \$1,840 | \$22,080 | \$552 | 1,584 | 24% | \$13.24 | \$688 | 1.0 |
| Lee County | \$13.27 | \$690 | \$27,600 | 1.8 | \$64,400 | \$1,610 | \$19,320 | \$483 | 3,641 | 26% | \$11.50 | \$598 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Linn County | \$14.94 | \$777 | \$31,080 | 2.1 | \$85,200 | \$2,130 | \$25,560 | \$639 | 22,995 | 26% | \$13.90 | \$723 | 1.1 |
| Louisa County | \$13.56 | \$705 | \$28,200 | 1.9 | \$71,800 | \$1,795 | \$21,540 | \$539 | 1,011 | 23% | \$12.99 | \$675 | 1.0 |
| Lucas County | \$15.17 | \$789 | \$31,560 | 2.1 | \$67,100 | \$1,678 | \$20,130 | \$503 | 829 | 23% | \$13.22 | \$687 | 1.1 |
| Lyon County | \$13.21 | \$687 | \$27,480 | 1.8 | \$74,200 | \$1,855 | \$22,260 | \$557 | 755 | 17% | \$13.66 | \$710 | 1.0 |
| Madison County | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 1,356 | 21% | \$11.17 | \$581 | 1.5 |
| Mahaska County | \$13.50 | \$702 | \$28,080 | 1.9 | \$65,100 | \$1,628 | \$19,530 | \$488 | 2,545 | 29% | \$11.64 | \$605 | 1.2 |
| Marion County | \$14.12 | \$734 | \$29,360 | 1.9 | \$76,400 | \$1,910 | \$22,920 | \$573 | 3,924 | 29% | \$15.94 | \$829 | 0.9 |
| Marshall County | \$14.83 | \$771 | \$30,840 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 4,416 | 29% | \$15.58 | \$810 | 1.0 |
| Mills County | \$18.19 | \$946 | \$37,840 | 2.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 1,230 | 22% | \$9.58 | \$498 | 1.9 |
| Mitchell County | \$13.21 | \$687 | \$27,480 | 1.8 | \$70,700 | \$1,768 | \$21,210 | \$530 | 762 | 17% | \$13.77 | \$716 | 1.0 |
| Monona County | \$13.21 | \$687 | \$27,480 | 1.8 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,173 | 29% | \$9.40 | \$489 | 1.4 |
| Monroe County | \$13.85 | \$720 | \$28,800 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 731 | 22% | \$16.05 | \$835 | 0.9 |
| Montgomery County | \$13.21 | \$687 | \$27,480 | 1.8 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,439 | 31% | \$11.40 | \$593 | 1.2 |
| Muscatine County | \$15.94 | \$829 | \$33,160 | 2.2 | \$73,100 | \$1,828 | \$21,930 | \$548 | 4,483 | 27% | \$17.51 | \$910 | 0.9 |
| O'Brien County | \$13.21 | \$687 | \$27,480 | 1.8 | \$76,300 | \$1,908 | \$22,890 | \$572 | 1,694 | 28% | \$10.59 | \$551 | 1.2 |
| Osceola County | \$13.21 | \$687 | \$27,480 | 1.8 | \$68,700 | \$1,718 | \$20,610 | \$515 | 631 | 24% | \$14.48 | \$753 | 0.9 |
| Page County | \$13.21 | \$687 | \$27,480 | 1.8 | \$64,900 | \$1,623 | \$19,470 | \$487 | 1,741 | 28% | \$11.64 | \$605 | 1.1 |
| Palo Alto County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,200 | \$1,780 | \$21,360 | \$534 | 980 | 26% | \$13.36 | \$695 | 1.0 |
| Plymouth County | \$13.21 | \$687 | \$27,480 | 1.8 | \$79,100 | \$1,978 | \$23,730 | \$593 | 2,156 | 21% | \$14.08 | \$732 | 0.9 |
| Pocahontas County | \$13.21 | \$687 | \$27,480 | 1.8 | \$67,000 | \$1,675 | \$20,100 | \$503 | 726 | 23% | \$16.41 | \$853 | 0.8 |
| Polk County | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 60,322 | 33% | \$16.95 | \$882 | 1.0 |
| Pottawattamie County | \$18.19 | \$946 | \$37,840 | 2.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 11,726 | 32% | \$13.09 | \$681 | 1.4 |
| Poweshiek County | \$14.06 | \$731 | \$29,240 | 1.9 | \$73,000 | \$1,825 | \$21,900 | \$548 | 2,358 | 31% | \$13.92 | \$724 | 1.0 |
| Ringgold County | \$13.21 | \$687 | \$27,480 | 1.8 | \$62,200 | \$1,555 | \$18,660 | \$467 | 454 | 23% | | | |
| Sac County | \$13.21 | \$687 | \$27,480 | 1.8 | \$71,000 | \$1,775 | \$21,300 | \$533 | 913 | 21% | \$12.36 | \$643 | 1.1 |
| Scott County | \$14.96 | \$778 | \$31,120 | 2.1 | \$75,400 | \$1,885 | \$22,620 | \$566 | 20,466 | 31% | \$12.51 | \$651 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Shelby County | \$13.21 | \$687 | \$27,480 | 1.8 | \$72,500 | \$1,813 | \$21,750 | \$544 | 1,135 | 22% | \$11.69 | \$608 | 1.1 |
| Sioux County | \$13.21 | \$687 | \$27,480 | 1.8 | \$80,600 | \$2,015 | \$24,180 | \$605 | 2,461 | 20% | \$11.73 | \$610 | 1.1 |
| Story County | \$16.48 | \$857 | \$34,280 | 2.3 | \$104,300 | \$2,608 | \$31,290 | \$782 | 17,581 | 47% | \$11.89 | \$618 | 1.4 |
| Tama County | \$13.35 | \$694 | \$27,760 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 1,602 | 24% | \$14.34 | \$746 | 0.9 |
| Taylor County | \$13.21 | \$687 | \$27,480 | 1.8 | \$62,400 | \$1,560 | \$18,720 | \$468 | 622 | 23% | \$13.16 | \$684 | 1.0 |
| Union County | \$13.21 | \$687 | \$27,480 | 1.8 | \$66,800 | \$1,670 | \$20,040 | \$501 | 1,518 | 29% | \$10.21 | \$531 | 1.3 |
| Van Buren County | \$13.21 | \$687 | \$27,480 | 1.8 | \$64,600 | \$1,615 | \$19,380 | \$485 | 521 | 18% | \$10.63 | \$553 | 1.2 |
| Wapello County | \$14.08 | \$732 | \$29,280 | 1.9 | \$58,700 | \$1,468 | \$17,610 | \$440 | 3,997 | 28% | \$11.28 | \$587 | 1.2 |
| Warren County | \$17.31 | \$900 | \$36,000 | 2.4 | \$89,200 | \$2,230 | \$26,760 | \$669 | 4,194 | 22% | \$8.47 | \$440 | 2.0 |
| Washington County | \$15.48 | \$805 | \$32,200 | 2.1 | \$78,200 | \$1,955 | \$23,460 | \$587 | 2,546 | 29% | \$10.45 | \$544 | 1.5 |
| Wayne County | \$13.21 | \$687 | \$27,480 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 491 | 18% | \$12.45 | \$647 | 1.1 |
| Webster County | \$13.21 | \$687 | \$27,480 | 1.8 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,948 | 33% | \$13.97 | \$727 | 0.9 |
| Winnebago County | \$13.21 | \$687 | \$27,480 | 1.8 | \$67,100 | \$1,678 | \$20,130 | \$503 | 1,219 | 26% | \$11.78 | \$612 | 1.1 |
| Winneshiek County | \$13.21 | \$687 | \$27,480 | 1.8 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,711 | 21% | \$10.58 | \$550 | 1.2 |
| Woodbury County | \$15.44 | \$803 | \$32,120 | 2.1 | \$75,200 | \$1,880 | \$22,560 | \$564 | 13,393 | 34% | \$12.07 | \$628 | 1.3 |
| Worth County | \$13.21 | \$687 | \$27,480 | 1.8 | \$68,100 | \$1,703 | \$20,430 | \$511 | 720 | 23% | \$10.77 | \$560 | 1.2 |
| Wright County | \$13.21 | \$687 | \$27,480 | 1.8 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,620 | 28% | \$12.68 | \$659 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$855**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,849** monthly or **\$34,185** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.43
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$14.21 |
| 2-Bedroom Housing Wage | \$16.43 |
| Number of Renter Households | 378,704 |
| Percent Renters | 34% |

91
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)

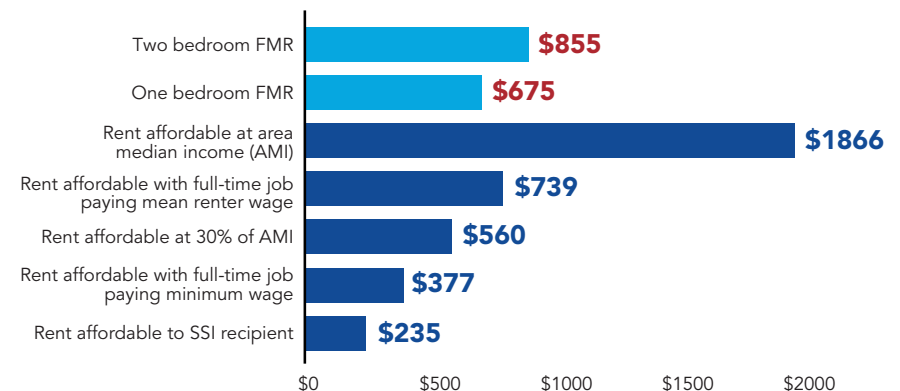
2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Kansas City HMFA | \$18.81 |
| Manhattan MSA | \$18.63 |
| Geary County | \$18.46 |
| Lawrence MSA | \$17.88 |
| Wichita HMFA | \$15.81 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



KANSAS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kansas | \$16.43 | \$855 | \$34,185 | 2.3 | \$74,642 | \$1,866 | \$22,393 | \$560 | 378,704 | 34% | \$14.21 | \$739 | 1.2 |
| Combined Nonmetro Areas | \$14.45 | \$751 | \$30,058 | 2.0 | \$63,850 | \$1,596 | \$19,155 | \$479 | 115,491 | 31% | \$12.48 | \$649 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Kansas City HMFA | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 108,085 | 33% | \$16.35 | \$850 | 1.2 |
| Kingman County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$74,300 | \$1,858 | \$22,290 | \$557 | 657 | 21% | \$12.54 | \$652 | 1.1 |
| Lawrence MSA | \$17.88 | \$930 | \$37,200 | 2.5 | \$88,800 | \$2,220 | \$26,640 | \$666 | 22,293 | 48% | \$9.89 | \$514 | 1.8 |
| Manhattan MSA | \$18.63 | \$969 | \$38,760 | 2.6 | \$69,700 | \$1,743 | \$20,910 | \$523 | 17,352 | 49% | \$12.09 | \$629 | 1.5 |
| St. Joseph MSA | \$15.33 | \$797 | \$31,880 | 2.1 | \$63,600 | \$1,590 | \$19,080 | \$477 | 817 | 27% | \$11.90 | \$619 | 1.3 |
| Sumner County HMFA | \$14.21 | \$739 | \$29,560 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,472 | 27% | \$10.41 | \$541 | 1.4 |
| Topeka MSA | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 30,115 | 32% | \$13.26 | \$690 | 1.1 |
| Wichita HMFA | \$15.81 | \$822 | \$32,880 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 81,422 | 35% | \$14.05 | \$731 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Allen County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,528 | 29% | \$10.44 | \$543 | 1.3 |
| Anderson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 792 | 26% | \$15.71 | \$817 | 0.9 |
| Atchison County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,890 | 32% | \$12.55 | \$653 | 1.1 |
| Barber County | \$13.73 | \$714 | \$28,560 | 1.9 | \$73,900 | \$1,848 | \$22,170 | \$554 | 572 | 29% | \$10.65 | \$554 | 1.3 |
| Barton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,100 | \$1,653 | \$19,830 | \$496 | 3,293 | 30% | \$11.99 | \$623 | 1.1 |
| Bourbon County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,300 | \$1,358 | \$16,290 | \$407 | 1,725 | 30% | \$10.78 | \$560 | 1.3 |
| Brown County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 1,055 | 27% | \$14.71 | \$765 | 0.9 |
| Butler County | \$15.81 | \$822 | \$32,880 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 6,439 | 26% | \$11.56 | \$601 | 1.4 |
| Chase County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 214 | 21% | \$10.65 | \$554 | 1.3 |
| Chautauqua County | \$14.02 | \$729 | \$29,160 | 1.9 | \$56,900 | \$1,423 | \$17,070 | \$427 | 311 | 21% | \$9.36 | \$487 | 1.5 |
| Cherokee County | \$13.81 | \$718 | \$28,720 | 1.9 | \$56,300 | \$1,408 | \$16,890 | \$422 | 2,082 | 26% | \$14.11 | \$734 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Cheyenne County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 255 | 21% | \$12.26 | \$637 | 1.1 |
| Clark County | \$15.62 | \$812 | \$32,480 | 2.2 | \$63,500 | \$1,588 | \$19,050 | \$476 | 255 | 29% | \$15.75 | \$819 | 1.0 |
| Clay County | \$15.44 | \$803 | \$32,120 | 2.1 | \$67,800 | \$1,695 | \$20,340 | \$509 | 793 | 23% | \$8.95 | \$465 | 1.7 |
| Cloud County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,123 | 29% | \$9.59 | \$499 | 1.4 |
| Coffey County | \$13.73 | \$714 | \$28,560 | 1.9 | \$76,900 | \$1,923 | \$23,070 | \$577 | 812 | 23% | \$20.90 | \$1,087 | 0.7 |
| Comanche County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,000 | \$1,650 | \$19,800 | \$495 | 144 | 19% | \$12.87 | \$669 | 1.1 |
| Cowley County | \$13.94 | \$725 | \$29,000 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 4,538 | 33% | \$12.95 | \$673 | 1.1 |
| Crawford County | \$13.88 | \$722 | \$28,880 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 6,258 | 42% | \$10.91 | \$567 | 1.3 |
| Decatur County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 416 | 28% | \$12.69 | \$660 | 1.1 |
| Dickinson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,900 | \$1,623 | \$19,470 | \$487 | 2,359 | 30% | \$8.77 | \$456 | 1.6 |
| Doniphan County | \$15.33 | \$797 | \$31,880 | 2.1 | \$63,600 | \$1,590 | \$19,080 | \$477 | 817 | 27% | \$11.90 | \$619 | 1.3 |
| Douglas County | \$17.88 | \$930 | \$37,200 | 2.5 | \$88,800 | \$2,220 | \$26,640 | \$666 | 22,293 | 48% | \$9.89 | \$514 | 1.8 |
| Edwards County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 278 | 21% | \$15.71 | \$817 | 0.9 |
| Elk County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 225 | 20% | \$6.43 | \$335 | 2.1 |
| Ellis County | \$13.94 | \$725 | \$29,000 | 1.9 | \$77,600 | \$1,940 | \$23,280 | \$582 | 4,486 | 39% | \$10.57 | \$550 | 1.3 |
| Ellsworth County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,600 | \$1,690 | \$20,280 | \$507 | 613 | 25% | \$10.40 | \$541 | 1.3 |
| Finney County | \$15.19 | \$790 | \$31,600 | 2.1 | \$62,000 | \$1,550 | \$18,600 | \$465 | 4,689 | 37% | \$16.20 | \$842 | 0.9 |
| Ford County | \$14.73 | \$766 | \$30,640 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 4,244 | 38% | \$15.24 | \$792 | 1.0 |
| Franklin County | \$15.21 | \$791 | \$31,640 | 2.1 | \$70,100 | \$1,753 | \$21,030 | \$526 | 2,876 | 29% | \$11.76 | \$612 | 1.3 |
| Geary County | \$18.46 | \$960 | \$38,400 | 2.5 | \$53,600 | \$1,340 | \$16,080 | \$402 | 7,998 | 63% | \$13.74 | \$714 | 1.3 |
| Gove County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,500 | \$1,588 | \$19,050 | \$476 | 277 | 23% | \$12.50 | \$650 | 1.1 |
| Graham County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,800 | \$1,545 | \$18,540 | \$464 | 251 | 21% | \$10.23 | \$532 | 1.3 |
| Grant County | \$13.73 | \$714 | \$28,560 | 1.9 | \$72,400 | \$1,810 | \$21,720 | \$543 | 569 | 22% | \$13.80 | \$718 | 1.0 |
| Gray County | \$13.73 | \$714 | \$28,560 | 1.9 | \$72,200 | \$1,805 | \$21,660 | \$542 | 533 | 24% | \$15.71 | \$817 | 0.9 |
| Greeley County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,300 | \$1,633 | \$19,590 | \$490 | 187 | 38% | \$13.70 | \$713 | 1.0 |
| Greenwood County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,700 | \$1,393 | \$16,710 | \$418 | 725 | 26% | \$11.75 | \$611 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Hamilton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,700 | \$1,468 | \$17,610 | \$440 | 263 | 31% | \$18.34 | \$954 | 0.7 |
| Harper County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 643 | 28% | \$14.59 | \$759 | 0.9 |
| Harvey County | \$15.81 | \$822 | \$32,880 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 3,778 | 28% | \$10.81 | \$562 | 1.5 |
| Haskell County | \$15.10 | \$785 | \$31,400 | 2.1 | \$63,100 | \$1,578 | \$18,930 | \$473 | 318 | 24% | \$17.18 | \$894 | 0.9 |
| Hodgeman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$72,700 | \$1,818 | \$21,810 | \$545 | 175 | 23% | \$11.82 | \$615 | 1.2 |
| Jackson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,317 | 24% | \$7.68 | \$399 | 2.0 |
| Jefferson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,370 | 18% | \$13.52 | \$703 | 1.1 |
| Jewell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,300 | \$1,408 | \$16,890 | \$422 | 251 | 18% | \$6.89 | \$358 | 2.0 |
| Johnson County | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 69,855 | 31% | \$16.46 | \$856 | 1.1 |
| Kearny County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,400 | \$1,735 | \$20,820 | \$521 | 299 | 24% | \$11.10 | \$577 | 1.2 |
| Kingman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$74,300 | \$1,858 | \$22,290 | \$557 | 657 | 21% | \$12.54 | \$652 | 1.1 |
| Kiowa County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 282 | 29% | \$10.00 | \$520 | 1.4 |
| Labette County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 2,377 | 30% | \$10.09 | \$525 | 1.4 |
| Lane County | \$13.73 | \$714 | \$28,560 | 1.9 | \$72,500 | \$1,813 | \$21,750 | \$544 | 180 | 23% | \$14.39 | \$748 | 1.0 |
| Leavenworth County | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 8,809 | 33% | \$12.65 | \$658 | 1.5 |
| Lincoln County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 248 | 20% | \$12.69 | \$660 | 1.1 |
| Linn County | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 973 | 22% | \$18.12 | \$942 | 1.0 |
| Logan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 326 | 29% | \$10.31 | \$536 | 1.3 |
| Lyon County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,800 | \$1,520 | \$18,240 | \$456 | 5,584 | 41% | \$10.82 | \$563 | 1.3 |
| McPherson County | \$14.96 | \$778 | \$31,120 | 2.1 | \$72,900 | \$1,823 | \$21,870 | \$547 | 3,696 | 30% | \$13.73 | \$714 | 1.1 |
| Marion County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,500 | \$1,663 | \$19,950 | \$499 | 981 | 20% | \$9.93 | \$516 | 1.4 |
| Marshall County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 946 | 23% | \$12.86 | \$669 | 1.1 |
| Meade County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,200 | \$1,655 | \$19,860 | \$497 | 512 | 31% | \$13.35 | \$694 | 1.0 |
| Miami County | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 2,730 | 21% | \$10.21 | \$531 | 1.8 |
| Mitchell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,800 | \$1,670 | \$20,040 | \$501 | 673 | 26% | \$10.64 | \$553 | 1.3 |
| Montgomery County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,700 | \$1,418 | \$17,010 | \$425 | 4,208 | 31% | \$11.19 | \$582 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Morris County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,100 | \$1,678 | \$20,130 | \$503 | 485 | 22% | \$9.60 | \$499 | 1.4 |
| Morton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,800 | \$1,520 | \$18,240 | \$456 | 336 | 30% | \$10.80 | \$561 | 1.3 |
| Nemaha County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,300 | \$1,933 | \$23,190 | \$580 | 1,045 | 26% | \$10.69 | \$556 | 1.3 |
| Neosho County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,974 | 30% | \$9.79 | \$509 | 1.4 |
| Ness County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 191 | 15% | \$14.19 | \$738 | 1.0 |
| Norton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,400 | \$1,685 | \$20,220 | \$506 | 500 | 26% | \$14.71 | \$765 | 0.9 |
| Osage County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,676 | 26% | \$7.94 | \$413 | 1.9 |
| Osborne County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,400 | \$1,535 | \$18,420 | \$461 | 418 | 25% | \$10.78 | \$561 | 1.3 |
| Ottawa County | \$14.02 | \$729 | \$29,160 | 1.9 | \$71,100 | \$1,778 | \$21,330 | \$533 | 456 | 19% | \$10.43 | \$542 | 1.3 |
| Pawnee County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 799 | 32% | \$14.56 | \$757 | 0.9 |
| Phillips County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,600 | \$1,615 | \$19,380 | \$485 | 538 | 23% | \$12.76 | \$663 | 1.1 |
| Pottawatomie County | \$18.63 | \$969 | \$38,760 | 2.6 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,014 | 23% | \$13.02 | \$677 | 1.4 |
| Pratt County | \$14.54 | \$756 | \$30,240 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,162 | 32% | \$16.10 | \$837 | 0.9 |
| Rawlins County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 282 | 24% | \$11.19 | \$582 | 1.2 |
| Reno County | \$14.42 | \$750 | \$30,000 | 2.0 | \$62,600 | \$1,565 | \$18,780 | \$470 | 7,845 | 31% | \$12.34 | \$641 | 1.2 |
| Republic County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,900 | \$1,623 | \$19,470 | \$487 | 575 | 26% | \$10.38 | \$540 | 1.3 |
| Rice County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,600 | \$1,640 | \$19,680 | \$492 | 989 | 26% | \$10.06 | \$523 | 1.4 |
| Riley County | \$18.63 | \$969 | \$38,760 | 2.6 | \$69,700 | \$1,743 | \$20,910 | \$523 | 15,338 | 58% | \$11.70 | \$608 | 1.6 |
| Rooks County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,500 | \$1,588 | \$19,050 | \$476 | 441 | 21% | \$10.60 | \$551 | 1.3 |
| Rush County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,500 | \$1,713 | \$20,550 | \$514 | 323 | 23% | \$10.65 | \$554 | 1.3 |
| Russell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 575 | 19% | \$10.13 | \$527 | 1.4 |
| Saline County | \$15.19 | \$790 | \$31,600 | 2.1 | \$70,200 | \$1,755 | \$21,060 | \$527 | 7,210 | 32% | \$11.66 | \$606 | 1.3 |
| Scott County | \$13.73 | \$714 | \$28,560 | 1.9 | \$71,800 | \$1,795 | \$21,540 | \$539 | 521 | 26% | \$12.43 | \$646 | 1.1 |
| Sedgwick County | \$15.81 | \$822 | \$32,880 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 71,205 | 36% | \$14.37 | \$747 | 1.1 |
| Seward County | \$14.60 | \$759 | \$30,360 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,307 | 32% | \$16.81 | \$874 | 0.9 |
| Shawnee County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 25,349 | 35% | \$13.54 | \$704 | 1.1 |

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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.

KANSAS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sheridan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 298 | 26% | \$14.29 | \$743 | 1.0 |
| Sherman County | \$14.63 | \$761 | \$30,440 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 946 | 36% | \$11.64 | \$605 | 1.3 |
| Smith County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,600 | \$1,515 | \$18,180 | \$455 | 366 | 22% | \$11.48 | \$597 | 1.2 |
| Stafford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,700 | \$1,618 | \$19,410 | \$485 | 327 | 18% | \$11.13 | \$579 | 1.2 |
| Stanton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,600 | \$1,515 | \$18,180 | \$455 | 148 | 18% | \$12.69 | \$660 | 1.1 |
| Stevens County | \$14.00 | \$728 | \$29,120 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 597 | 31% | \$13.57 | \$706 | 1.0 |
| Sumner County | \$14.21 | \$739 | \$29,560 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,472 | 27% | \$10.41 | \$541 | 1.4 |
| Thomas County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 916 | 28% | \$9.25 | \$481 | 1.5 |
| Trego County | \$13.73 | \$714 | \$28,560 | 1.9 | \$73,800 | \$1,845 | \$22,140 | \$554 | 318 | 23% | \$9.38 | \$488 | 1.5 |
| Wabaunsee County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 403 | 15% | \$12.56 | \$653 | 1.2 |
| Wallace County | \$13.73 | \$714 | \$28,560 | 1.9 | \$87,800 | \$2,195 | \$26,340 | \$659 | 141 | 22% | \$10.87 | \$565 | 1.3 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,800 | \$1,570 | \$18,840 | \$471 | 501 | 21% | \$12.36 | \$643 | 1.1 |
| Wichita County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,100 | \$1,703 | \$20,430 | \$511 | 239 | 26% | \$15.94 | \$829 | 0.9 |
| Wilson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,063 | 28% | \$11.95 | \$621 | 1.1 |
| Woodson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,000 | \$1,400 | \$16,800 | \$420 | 331 | 22% | \$9.25 | \$481 | 1.5 |
| Wyandotte County | \$18.81 | \$978 | \$39,120 | 2.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 25,718 | 43% | \$17.03 | \$886 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#48*

In **Kentucky**, 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 **\$2,599** monthly or **\$31,183** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.79 |
| 2-Bedroom Housing Wage | \$14.99 |
| Number of Renter Households | 571,050 |
| Percent Renters | 33% |

83
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

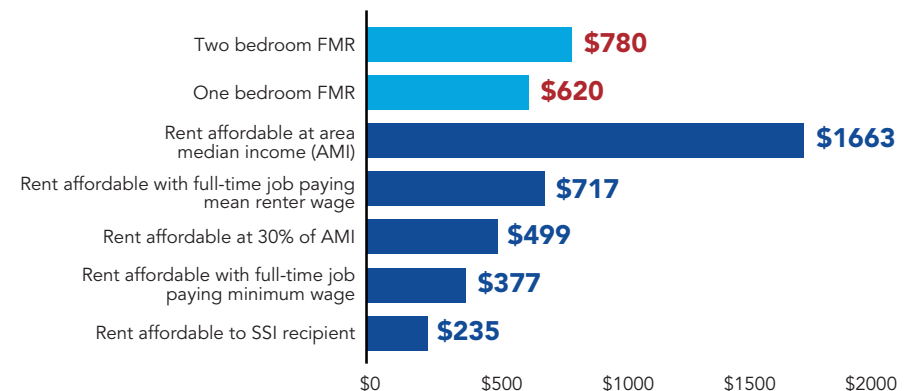
2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------|-----------------|
| Louisville HMFA | \$16.77 |
| Clarksville MSA | \$16.71 |
| Cincinnati HMFA | \$16.63 |
| Lexington-Fayette MSA | \$16.50 |
| Shelby County | \$16.10 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



KENTUCKY

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kentucky | \$14.99 | \$780 | \$31,183 | 2.1 | \$66,539 | \$1,663 | \$19,962 | \$499 | 571,050 | 33% | \$13.79 | \$717 | 1.1 |
| Combined Nonmetro Areas | \$12.74 | \$662 | \$26,494 | 1.8 | \$53,160 | \$1,329 | \$15,948 | \$399 | 211,089 | 29% | \$11.40 | \$593 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Allen County HMFA | \$12.58 | \$654 | \$26,160 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 2,140 | 28% | \$13.12 | \$682 | 1.0 |
| Bowling Green HMFA | \$15.52 | \$807 | \$32,280 | 2.1 | \$64,400 | \$1,610 | \$19,320 | \$483 | 20,657 | 40% | \$12.75 | \$663 | 1.2 |
| Butler County HMFA | \$12.13 | \$631 | \$25,240 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,340 | 27% | \$10.82 | \$562 | 1.1 |
| Cincinnati HMFA | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 48,137 | 30% | \$14.38 | \$748 | 1.2 |
| Clarksville MSA | \$16.71 | \$869 | \$34,760 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 14,683 | 46% | \$15.65 | \$814 | 1.1 |
| Elizabethtown HMFA | \$15.02 | \$781 | \$31,240 | 2.1 | \$68,600 | \$1,715 | \$20,580 | \$515 | 17,110 | 37% | \$13.21 | \$687 | 1.1 |
| Evansville MSA | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 7,223 | 39% | \$13.46 | \$700 | 1.1 |
| Grant County HMFA | \$14.92 | \$776 | \$31,040 | 2.1 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,822 | 32% | \$13.55 | \$705 | 1.1 |
| Huntington-Ashland HMFA | \$15.54 | \$808 | \$32,320 | 2.1 | \$59,100 | \$1,478 | \$17,730 | \$443 | 8,975 | 27% | \$12.25 | \$637 | 1.3 |
| Lexington-Fayette MSA | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 82,633 | 41% | \$13.96 | \$726 | 1.2 |
| Louisville HMFA | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 131,529 | 35% | \$16.31 | \$848 | 1.0 |
| Meade County HMFA | \$13.87 | \$721 | \$28,840 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 2,952 | 28% | \$14.04 | \$730 | 1.0 |
| Owensboro MSA | \$15.13 | \$787 | \$31,480 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 14,743 | 31% | \$13.34 | \$694 | 1.1 |
| Shelby County HMFA | \$16.10 | \$837 | \$33,480 | 2.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 5,017 | 30% | \$9.88 | \$514 | 1.6 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$12.13 | \$631 | \$25,240 | 1.7 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,667 | 24% | \$8.38 | \$436 | 1.4 |
| Allen County | \$12.58 | \$654 | \$26,160 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 2,140 | 28% | \$13.12 | \$682 | 1.0 |
| Anderson County | \$14.00 | \$728 | \$29,120 | 1.9 | \$69,700 | \$1,743 | \$20,910 | \$523 | 1,923 | 22% | \$11.05 | \$575 | 1.3 |
| Ballard County | \$13.10 | \$681 | \$27,240 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 623 | 20% | \$13.71 | \$713 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Barren County | \$12.73 | \$662 | \$26,480 | 1.8 | \$50,100 | \$1,253 | \$15,030 | \$376 | 5,637 | 33% | \$11.30 | \$587 | 1.1 |
| Bath County | \$12.69 | \$660 | \$26,400 | 1.8 | \$45,000 | \$1,125 | \$13,500 | \$338 | 1,336 | 29% | \$13.44 | \$699 | 0.9 |
| Bell County | \$12.13 | \$631 | \$25,240 | 1.7 | \$33,100 | \$828 | \$9,930 | \$248 | 3,880 | 35% | \$9.74 | \$506 | 1.2 |
| Boone County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 12,034 | 26% | \$13.98 | \$727 | 1.2 |
| Bourbon County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 2,868 | 35% | \$12.05 | \$627 | 1.4 |
| Boyd County | \$15.54 | \$808 | \$32,320 | 2.1 | \$59,100 | \$1,478 | \$17,730 | \$443 | 5,750 | 31% | \$12.48 | \$649 | 1.2 |
| Boyle County | \$13.71 | \$713 | \$28,520 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 3,697 | 34% | \$12.93 | \$672 | 1.1 |
| Bracken County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 856 | 25% | \$12.44 | \$647 | 1.3 |
| Breathitt County | \$12.13 | \$631 | \$25,240 | 1.7 | \$33,700 | \$843 | \$10,110 | \$253 | 1,500 | 28% | \$7.49 | \$389 | 1.6 |
| Breckinridge County | \$12.13 | \$631 | \$25,240 | 1.7 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,651 | 22% | \$9.58 | \$498 | 1.3 |
| Bullitt County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 5,691 | 19% | \$11.84 | \$615 | 1.4 |
| Butler County | \$12.13 | \$631 | \$25,240 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,340 | 27% | \$10.82 | \$562 | 1.1 |
| Caldwell County | \$12.13 | \$631 | \$25,240 | 1.7 | \$58,200 | \$1,455 | \$17,460 | \$437 | 1,289 | 25% | \$12.04 | \$626 | 1.0 |
| Calloway County | \$14.40 | \$749 | \$29,960 | 2.0 | \$60,100 | \$1,503 | \$18,030 | \$451 | 5,425 | 37% | \$8.72 | \$454 | 1.7 |
| Campbell County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 11,290 | 31% | \$11.32 | \$589 | 1.5 |
| Carlisle County | \$12.52 | \$651 | \$26,040 | 1.7 | \$55,200 | \$1,380 | \$16,560 | \$414 | 421 | 21% | \$9.96 | \$518 | 1.3 |
| Carroll County | \$12.38 | \$644 | \$25,760 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 1,409 | 35% | \$15.30 | \$796 | 0.8 |
| Carter County | \$12.13 | \$631 | \$25,240 | 1.7 | \$45,400 | \$1,135 | \$13,620 | \$341 | 2,300 | 23% | \$7.85 | \$408 | 1.5 |
| Casey County | \$12.13 | \$631 | \$25,240 | 1.7 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,385 | 22% | \$10.68 | \$555 | 1.1 |
| Christian County | \$16.71 | \$869 | \$34,760 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 13,635 | 53% | \$16.49 | \$858 | 1.0 |
| Clark County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 4,773 | 33% | \$11.92 | \$620 | 1.4 |
| Clay County | \$12.13 | \$631 | \$25,240 | 1.7 | \$34,000 | \$850 | \$10,200 | \$255 | 2,450 | 32% | \$10.88 | \$566 | 1.1 |
| Clinton County | \$12.13 | \$631 | \$25,240 | 1.7 | \$39,600 | \$990 | \$11,880 | \$297 | 1,142 | 30% | \$10.37 | \$539 | 1.2 |
| Crittenden County | \$12.13 | \$631 | \$25,240 | 1.7 | \$58,900 | \$1,473 | \$17,670 | \$442 | 685 | 19% | \$10.50 | \$546 | 1.2 |
| Cumberland County | \$12.13 | \$631 | \$25,240 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 755 | 27% | \$7.56 | \$393 | 1.6 |
| Daviess County | \$15.13 | \$787 | \$31,480 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 13,211 | 33% | \$12.62 | \$656 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Edmonson County | \$15.52 | \$807 | \$32,280 | 2.1 | \$64,400 | \$1,610 | \$19,320 | \$483 | 969 | 20% | \$11.09 | \$577 | 1.4 |
| Elliott County | \$12.21 | \$635 | \$25,400 | 1.7 | \$34,900 | \$873 | \$10,470 | \$262 | 667 | 26% | \$6.30 | \$328 | 1.9 |
| Estill County | \$12.13 | \$631 | \$25,240 | 1.7 | \$42,300 | \$1,058 | \$12,690 | \$317 | 1,518 | 28% | \$9.73 | \$506 | 1.2 |
| Fayette County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 58,634 | 46% | \$13.97 | \$726 | 1.2 |
| Fleming County | \$12.13 | \$631 | \$25,240 | 1.7 | \$53,600 | \$1,340 | \$16,080 | \$402 | 1,762 | 30% | \$10.07 | \$523 | 1.2 |
| Floyd County | \$12.13 | \$631 | \$25,240 | 1.7 | \$40,200 | \$1,005 | \$12,060 | \$302 | 4,483 | 30% | \$10.90 | \$567 | 1.1 |
| Franklin County | \$14.40 | \$749 | \$29,960 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 7,807 | 37% | \$13.84 | \$720 | 1.0 |
| Fulton County | \$12.13 | \$631 | \$25,240 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 1,020 | 40% | \$10.67 | \$555 | 1.1 |
| Gallatin County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 875 | 28% | \$19.01 | \$989 | 0.9 |
| Garrard County | \$13.02 | \$677 | \$27,080 | 1.8 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,315 | 19% | \$9.78 | \$509 | 1.3 |
| Grant County | \$14.92 | \$776 | \$31,040 | 2.1 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,822 | 32% | \$13.55 | \$705 | 1.1 |
| Graves County | \$12.13 | \$631 | \$25,240 | 1.7 | \$56,200 | \$1,405 | \$16,860 | \$422 | 3,861 | 27% | \$10.26 | \$534 | 1.2 |
| Grayson County | \$12.13 | \$631 | \$25,240 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 2,797 | 29% | \$11.54 | \$600 | 1.1 |
| Green County | \$12.13 | \$631 | \$25,240 | 1.7 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,098 | 25% | \$8.69 | \$452 | 1.4 |
| Greenup County | \$15.54 | \$808 | \$32,320 | 2.1 | \$59,100 | \$1,478 | \$17,730 | \$443 | 3,225 | 23% | \$11.48 | \$597 | 1.4 |
| Hancock County | \$15.13 | \$787 | \$31,480 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 713 | 22% | \$23.08 | \$1,200 | 0.7 |
| Hardin County | \$15.02 | \$781 | \$31,240 | 2.1 | \$68,600 | \$1,715 | \$20,580 | \$515 | 15,613 | 38% | \$13.42 | \$698 | 1.1 |
| Harlan County | \$12.13 | \$631 | \$25,240 | 1.7 | \$34,400 | \$860 | \$10,320 | \$258 | 3,571 | 32% | \$11.21 | \$583 | 1.1 |
| Harrison County | \$12.13 | \$631 | \$25,240 | 1.7 | \$61,800 | \$1,545 | \$18,540 | \$464 | 2,198 | 31% | \$12.23 | \$636 | 1.0 |
| Hart County | \$12.13 | \$631 | \$25,240 | 1.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 1,939 | 27% | \$10.68 | \$555 | 1.1 |
| Henderson County | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 7,223 | 39% | \$13.46 | \$700 | 1.1 |
| Henry County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,829 | 30% | \$11.07 | \$576 | 1.5 |
| Hickman County | \$12.13 | \$631 | \$25,240 | 1.7 | \$51,900 | \$1,298 | \$15,570 | \$389 | 354 | 19% | \$13.06 | \$679 | 0.9 |
| Hopkins County | \$12.52 | \$651 | \$26,040 | 1.7 | \$60,100 | \$1,503 | \$18,030 | \$451 | 5,741 | 31% | \$12.17 | \$633 | 1.0 |
| Jackson County | \$12.13 | \$631 | \$25,240 | 1.7 | \$40,700 | \$1,018 | \$12,210 | \$305 | 1,450 | 27% | \$12.11 | \$630 | 1.0 |
| Jefferson County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 118,979 | 38% | \$16.80 | \$874 | 1.0 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Jessamine County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 6,955 | 37% | \$12.23 | \$636 | 1.3 |
| Johnson County | \$12.13 | \$631 | \$25,240 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 2,418 | 28% | \$8.88 | \$462 | 1.4 |
| Kenton County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 21,748 | 34% | \$16.27 | \$846 | 1.0 |
| Knott County | \$12.13 | \$631 | \$25,240 | 1.7 | \$40,900 | \$1,023 | \$12,270 | \$307 | 1,556 | 25% | \$9.07 | \$472 | 1.3 |
| Knox County | \$12.13 | \$631 | \$25,240 | 1.7 | \$34,800 | \$870 | \$10,440 | \$261 | 4,434 | 36% | \$10.33 | \$537 | 1.2 |
| Larue County | \$15.02 | \$781 | \$31,240 | 2.1 | \$68,600 | \$1,715 | \$20,580 | \$515 | 1,497 | 26% | \$9.40 | \$489 | 1.6 |
| Laurel County | \$12.37 | \$643 | \$25,720 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 6,881 | 30% | \$10.47 | \$545 | 1.2 |
| Lawrence County | \$12.13 | \$631 | \$25,240 | 1.7 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,476 | 25% | \$6.40 | \$333 | 1.9 |
| Lee County | \$12.13 | \$631 | \$25,240 | 1.7 | \$37,200 | \$930 | \$11,160 | \$279 | 859 | 30% | \$8.03 | \$418 | 1.5 |
| Leslie County | \$12.13 | \$631 | \$25,240 | 1.7 | \$39,600 | \$990 | \$11,880 | \$297 | 829 | 20% | \$8.70 | \$453 | 1.4 |
| Letcher County | \$12.13 | \$631 | \$25,240 | 1.7 | \$39,900 | \$998 | \$11,970 | \$299 | 2,420 | 24% | \$9.88 | \$514 | 1.2 |
| Lewis County | \$12.13 | \$631 | \$25,240 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,353 | 25% | \$8.30 | \$432 | 1.5 |
| Lincoln County | \$12.13 | \$631 | \$25,240 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 2,228 | 23% | \$11.05 | \$575 | 1.1 |
| Livingston County | \$12.63 | \$657 | \$26,280 | 1.7 | \$58,500 | \$1,463 | \$17,550 | \$439 | 915 | 23% | \$11.04 | \$574 | 1.1 |
| Logan County | \$12.13 | \$631 | \$25,240 | 1.7 | \$57,600 | \$1,440 | \$17,280 | \$432 | 3,399 | 32% | \$14.09 | \$732 | 0.9 |
| Lyon County | \$12.13 | \$631 | \$25,240 | 1.7 | \$64,900 | \$1,623 | \$19,470 | \$487 | 608 | 19% | \$5.70 | \$296 | 2.1 |
| McCracken County | \$14.27 | \$742 | \$29,680 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 9,487 | 34% | \$12.26 | \$637 | 1.2 |
| McCreary County | \$12.13 | \$631 | \$25,240 | 1.7 | \$27,000 | \$675 | \$8,100 | \$203 | 1,837 | 30% | \$8.20 | \$426 | 1.5 |
| McLean County | \$15.13 | \$787 | \$31,480 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 819 | 21% | \$10.28 | \$535 | 1.5 |
| Madison County | \$13.56 | \$705 | \$28,200 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 13,833 | 42% | \$11.58 | \$602 | 1.2 |
| Magoffin County | \$12.13 | \$631 | \$25,240 | 1.7 | \$40,600 | \$1,015 | \$12,180 | \$305 | 1,464 | 29% | \$7.22 | \$375 | 1.7 |
| Marion County | \$12.27 | \$638 | \$25,520 | 1.7 | \$56,800 | \$1,420 | \$17,040 | \$426 | 2,031 | 27% | \$14.05 | \$731 | 0.9 |
| Marshall County | \$13.52 | \$703 | \$28,120 | 1.9 | \$67,100 | \$1,678 | \$20,130 | \$503 | 2,851 | 21% | \$14.41 | \$749 | 0.9 |
| Martin County | \$12.13 | \$631 | \$25,240 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 1,141 | 28% | \$11.61 | \$604 | 1.0 |
| Mason County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,200 | \$1,530 | \$18,360 | \$459 | 2,340 | 35% | \$12.66 | \$658 | 1.0 |
| Meade County | \$13.87 | \$721 | \$28,840 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 2,952 | 28% | \$14.04 | \$730 | 1.0 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Menifee County | \$12.13 | \$631 | \$25,240 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 450 | 17% | \$11.59 | \$603 | 1.0 |
| Mercer County | \$12.71 | \$661 | \$26,440 | 1.8 | \$66,000 | \$1,650 | \$19,800 | \$495 | 2,463 | 29% | \$12.68 | \$659 | 1.0 |
| Metcalfe County | \$12.13 | \$631 | \$25,240 | 1.7 | \$44,900 | \$1,123 | \$13,470 | \$337 | 911 | 23% | \$8.75 | \$455 | 1.4 |
| Monroe County | \$12.13 | \$631 | \$25,240 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 1,274 | 29% | \$8.33 | \$433 | 1.5 |
| Montgomery County | \$13.67 | \$711 | \$28,440 | 1.9 | \$56,400 | \$1,410 | \$16,920 | \$423 | 3,519 | 34% | \$13.09 | \$681 | 1.0 |
| Morgan County | \$12.13 | \$631 | \$25,240 | 1.7 | \$43,900 | \$1,098 | \$13,170 | \$329 | 1,324 | 27% | \$9.66 | \$502 | 1.3 |
| Muhlenberg County | \$12.13 | \$631 | \$25,240 | 1.7 | \$55,400 | \$1,385 | \$16,620 | \$416 | 2,407 | 21% | \$11.70 | \$608 | 1.0 |
| Nelson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$71,200 | \$1,780 | \$21,360 | \$534 | 4,086 | 23% | \$12.21 | \$635 | 1.1 |
| Nicholas County | \$12.13 | \$631 | \$25,240 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 769 | 29% | \$8.21 | \$427 | 1.5 |
| Ohio County | \$12.13 | \$631 | \$25,240 | 1.7 | \$50,600 | \$1,265 | \$15,180 | \$380 | 2,210 | 24% | \$11.20 | \$582 | 1.1 |
| Oldham County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 3,136 | 15% | \$9.74 | \$507 | 1.7 |
| Owen County | \$12.31 | \$640 | \$25,600 | 1.7 | \$54,700 | \$1,368 | \$16,410 | \$410 | 1,055 | 27% | \$11.87 | \$617 | 1.0 |
| Owsley County | \$12.13 | \$631 | \$25,240 | 1.7 | \$41,300 | \$1,033 | \$12,390 | \$310 | 503 | 30% | \$6.84 | \$356 | 1.8 |
| Pendleton County | \$16.63 | \$865 | \$34,600 | 2.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 1,334 | 25% | \$11.96 | \$622 | 1.4 |
| Perry County | \$12.13 | \$631 | \$25,240 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 2,832 | 25% | \$11.74 | \$611 | 1.0 |
| Pike County | \$13.27 | \$690 | \$27,600 | 1.8 | \$43,600 | \$1,090 | \$13,080 | \$327 | 7,054 | 27% | \$12.57 | \$654 | 1.1 |
| Powell County | \$12.38 | \$644 | \$25,760 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,444 | 30% | \$8.36 | \$435 | 1.5 |
| Pulaski County | \$12.46 | \$648 | \$25,920 | 1.7 | \$50,700 | \$1,268 | \$15,210 | \$380 | 7,953 | 31% | \$10.21 | \$531 | 1.2 |
| Robertson County | \$12.13 | \$631 | \$25,240 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 191 | 21% | \$9.84 | \$511 | 1.2 |
| Rockcastle County | \$12.13 | \$631 | \$25,240 | 1.7 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,526 | 23% | \$9.89 | \$515 | 1.2 |
| Rowan County | \$13.29 | \$691 | \$27,640 | 1.8 | \$54,200 | \$1,355 | \$16,260 | \$407 | 3,428 | 40% | \$10.93 | \$569 | 1.2 |
| Russell County | \$12.13 | \$631 | \$25,240 | 1.7 | \$46,000 | \$1,150 | \$13,800 | \$345 | 1,828 | 26% | \$10.24 | \$532 | 1.2 |
| Scott County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 6,272 | 31% | \$17.09 | \$889 | 1.0 |
| Shelby County | \$16.10 | \$837 | \$33,480 | 2.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 5,017 | 30% | \$9.88 | \$514 | 1.6 |
| Simpson County | \$13.79 | \$717 | \$28,680 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 2,420 | 35% | \$12.35 | \$642 | 1.1 |
| Spencer County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,005 | 15% | \$8.25 | \$429 | 2.0 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

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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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Taylor County | \$12.13 | \$631 | \$25,240 | 1.7 | \$48,600 | \$1,215 | \$14,580 | \$365 | 3,568 | 37% | \$8.06 | \$419 | 1.5 |
| Todd County | \$12.48 | \$649 | \$25,960 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,437 | 31% | \$10.87 | \$565 | 1.1 |
| Trigg County | \$16.71 | \$869 | \$34,760 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,048 | 18% | \$7.24 | \$376 | 2.3 |
| Trimble County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,500 | \$1,938 | \$23,250 | \$581 | 889 | 25% | \$15.97 | \$830 | 1.1 |
| Union County | \$12.13 | \$631 | \$25,240 | 1.7 | \$56,300 | \$1,408 | \$16,890 | \$422 | 1,679 | 31% | \$14.34 | \$746 | 0.8 |
| Warren County | \$15.52 | \$807 | \$32,280 | 2.1 | \$64,400 | \$1,610 | \$19,320 | \$483 | 19,688 | 42% | \$12.77 | \$664 | 1.2 |
| Washington County | \$12.58 | \$654 | \$26,160 | 1.7 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,140 | 24% | \$13.65 | \$710 | 0.9 |
| Wayne County | \$12.13 | \$631 | \$25,240 | 1.7 | \$45,000 | \$1,125 | \$13,500 | \$338 | 2,284 | 28% | \$8.62 | \$448 | 1.4 |
| Webster County | \$12.13 | \$631 | \$25,240 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,345 | 27% | \$19.33 | \$1,005 | 0.6 |
| Whitley County | \$12.13 | \$631 | \$25,240 | 1.7 | \$46,600 | \$1,165 | \$13,980 | \$350 | 3,829 | 31% | \$12.10 | \$629 | 1.0 |
| Wolfe County | \$12.13 | \$631 | \$25,240 | 1.7 | \$35,200 | \$880 | \$10,560 | \$264 | 1,044 | 37% | \$8.50 | \$442 | 1.4 |
| Woodford County | \$16.50 | \$858 | \$34,320 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 3,131 | 31% | \$12.07 | \$628 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#29*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$909**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,030** monthly or **\$36,356** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.48
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$14.64 |
| 2-Bedroom Housing Wage | \$17.48 |
| Number of Renter Households | 602,937 |
| Percent Renters | 35% |

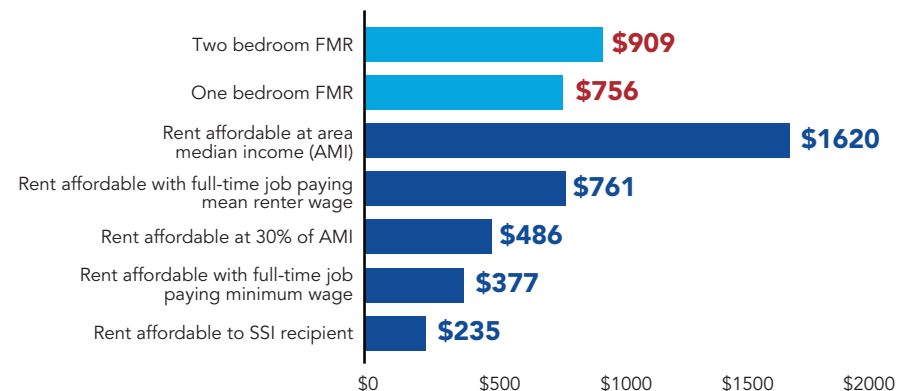
96
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

2.4
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 |
|---------------------------|----------------|
| New Orleans-Metairie HMFA | \$20.73 |
| Lafayette HMFA | \$17.54 |
| Baton Rouge HMFA | \$17.19 |
| St. Mary Parish | \$16.98 |
| Houma-Thibodaux MSA | \$16.79 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

LOUISIANA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Louisiana | \$17.48 | \$909 | \$36,356 | 2.4 | \$64,793 | \$1,620 | \$19,438 | \$486 | 602,937 | 35% | \$14.64 | \$761 | 1.2 |
| Combined Nonmetro Areas | \$14.95 | \$777 | \$31,088 | 2.1 | \$51,095 | \$1,277 | \$15,329 | \$383 | 94,867 | 34% | \$11.52 | \$599 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Acadia Parish HMFA | \$13.65 | \$710 | \$28,400 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 6,598 | 29% | \$9.49 | \$494 | 1.4 |
| Alexandria MSA | \$15.27 | \$794 | \$31,760 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 21,063 | 38% | \$11.94 | \$621 | 1.3 |
| Baton Rouge HMFA | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 93,792 | 32% | \$15.64 | \$813 | 1.1 |
| Hammond MSA | \$16.75 | \$871 | \$34,840 | 2.3 | \$54,100 | \$1,353 | \$16,230 | \$406 | 15,080 | 32% | \$8.77 | \$456 | 1.9 |
| Houma-Thibodaux MSA | \$16.79 | \$873 | \$34,920 | 2.3 | \$67,200 | \$1,680 | \$20,160 | \$504 | 20,550 | 27% | \$16.42 | \$854 | 1.0 |
| Iberia Parish HMFA | \$15.44 | \$803 | \$32,120 | 2.1 | \$54,800 | \$1,370 | \$16,440 | \$411 | 8,727 | 33% | \$15.93 | \$828 | 1.0 |
| Iberville Parish HMFA | \$13.65 | \$710 | \$28,400 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 2,828 | 26% | \$22.74 | \$1,183 | 0.6 |
| Lafayette HMFA | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 35,872 | 33% | \$13.49 | \$702 | 1.3 |
| Lake Charles MSA | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 25,785 | 32% | \$16.77 | \$872 | 1.0 |
| Monroe MSA | \$14.88 | \$774 | \$30,960 | 2.1 | \$56,700 | \$1,418 | \$17,010 | \$425 | 24,622 | 38% | \$11.69 | \$608 | 1.3 |
| New Orleans-Metairie HMFA | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 180,838 | 38% | \$16.09 | \$837 | 1.3 |
| Shreveport-Bossier City HMFA | \$16.56 | \$861 | \$34,440 | 2.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 60,366 | 39% | \$12.91 | \$672 | 1.3 |
| St. James Parish HMFA | \$15.56 | \$809 | \$32,360 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 1,792 | 23% | \$19.03 | \$989 | 0.8 |
| Vermilion Parish HMFA | \$13.65 | \$710 | \$28,400 | 1.9 | \$62,800 | \$1,570 | \$18,840 | \$471 | 4,866 | 22% | \$11.04 | \$574 | 1.2 |
| Webster Parish HMFA | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,000 | \$1,100 | \$13,200 | \$330 | 5,291 | 33% | \$12.42 | \$646 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Acadia Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 6,598 | 29% | \$9.49 | \$494 | 1.4 |
| Allen Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$58,200 | \$1,455 | \$17,460 | \$437 | 2,052 | 26% | \$11.84 | \$616 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Ascension Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 8,489 | 20% | \$15.43 | \$802 | 1.1 |
| Assumption Parish | \$14.19 | \$738 | \$29,520 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,991 | 23% | \$14.46 | \$752 | 1.0 |
| Avoyelles Parish | \$13.75 | \$715 | \$28,600 | 1.9 | \$52,500 | \$1,313 | \$15,750 | \$394 | 4,473 | 30% | \$8.37 | \$435 | 1.6 |
| Beauregard Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$65,700 | \$1,643 | \$19,710 | \$493 | 2,942 | 22% | \$11.13 | \$579 | 1.2 |
| Bienville Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,584 | 27% | \$10.25 | \$533 | 1.3 |
| Bossier Parish | \$16.56 | \$861 | \$34,440 | 2.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 18,396 | 38% | \$13.35 | \$694 | 1.2 |
| Caddo Parish | \$16.56 | \$861 | \$34,440 | 2.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 39,194 | 41% | \$12.76 | \$663 | 1.3 |
| Calcasieu Parish | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 25,431 | 33% | \$15.72 | \$817 | 1.0 |
| Caldwell Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$49,000 | \$1,225 | \$14,700 | \$368 | 943 | 26% | \$11.03 | \$574 | 1.2 |
| Cameron Parish | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 354 | 13% | \$25.03 | \$1,302 | 0.6 |
| Catahoula Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$58,100 | \$1,453 | \$17,430 | \$436 | 797 | 22% | \$5.91 | \$307 | 2.3 |
| Claiborne Parish | \$14.40 | \$749 | \$29,960 | 2.0 | \$40,200 | \$1,005 | \$12,060 | \$302 | 2,016 | 34% | \$10.88 | \$566 | 1.3 |
| Concordia Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,500 | \$1,113 | \$13,350 | \$334 | 2,533 | 34% | \$9.94 | \$517 | 1.4 |
| De Soto Parish | \$16.56 | \$861 | \$34,440 | 2.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 2,776 | 26% | \$12.69 | \$660 | 1.3 |
| East Baton Rouge Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 68,217 | 41% | \$16.20 | \$842 | 1.1 |
| East Carroll Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$29,700 | \$743 | \$8,910 | \$223 | 1,103 | 51% | \$9.01 | \$469 | 1.5 |
| East Feliciana Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 1,238 | 18% | \$7.52 | \$391 | 2.3 |
| Evangeline Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,000 | \$1,100 | \$13,200 | \$330 | 4,126 | 34% | \$10.95 | \$569 | 1.2 |
| Franklin Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$50,100 | \$1,253 | \$15,030 | \$376 | 2,242 | 29% | \$6.80 | \$354 | 2.0 |
| Grant Parish | \$15.27 | \$794 | \$31,760 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 2,333 | 33% | \$12.19 | \$634 | 1.3 |
| Iberia Parish | \$15.44 | \$803 | \$32,120 | 2.1 | \$54,800 | \$1,370 | \$16,440 | \$411 | 8,727 | 33% | \$15.93 | \$828 | 1.0 |
| Iberville Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 2,828 | 26% | \$22.74 | \$1,183 | 0.6 |
| Jackson Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,736 | 29% | \$9.05 | \$470 | 1.5 |
| Jefferson Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 65,042 | 39% | \$16.17 | \$841 | 1.3 |
| Jefferson Davis Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$57,400 | \$1,435 | \$17,220 | \$431 | 3,268 | 28% | \$10.39 | \$540 | 1.3 |
| Lafayette Parish | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 31,565 | 35% | \$13.65 | \$710 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lafourche Parish | \$16.79 | \$873 | \$34,920 | 2.3 | \$67,200 | \$1,680 | \$20,160 | \$504 | 8,928 | 24% | \$14.50 | \$754 | 1.2 |
| La Salle Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,253 | 25% | \$11.81 | \$614 | 1.2 |
| Lincoln Parish | \$14.69 | \$764 | \$30,560 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 8,496 | 48% | \$10.76 | \$560 | 1.4 |
| Livingston Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 9,237 | 19% | \$12.22 | \$636 | 1.4 |
| Madison Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$38,300 | \$958 | \$11,490 | \$287 | 1,716 | 44% | \$9.07 | \$472 | 1.5 |
| Morehouse Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$43,900 | \$1,098 | \$13,170 | \$329 | 3,220 | 33% | \$8.14 | \$423 | 1.7 |
| Natchitoches Parish | \$16.15 | \$840 | \$33,600 | 2.2 | \$49,600 | \$1,240 | \$14,880 | \$372 | 8,046 | 55% | \$11.14 | \$579 | 1.4 |
| Orleans Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 80,999 | 53% | \$16.25 | \$845 | 1.3 |
| Ouachita Parish | \$14.88 | \$774 | \$30,960 | 2.1 | \$56,700 | \$1,418 | \$17,010 | \$425 | 23,264 | 41% | \$12.05 | \$627 | 1.2 |
| Plaquemines Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,877 | 33% | \$32.25 | \$1,677 | 0.6 |
| Pointe Coupee Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,145 | 24% | \$9.95 | \$517 | 1.7 |
| Rapides Parish | \$15.27 | \$794 | \$31,760 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 18,730 | 39% | \$11.93 | \$621 | 1.3 |
| Red River Parish | \$14.67 | \$763 | \$30,520 | 2.0 | \$53,400 | \$1,335 | \$16,020 | \$401 | 843 | 25% | \$12.36 | \$643 | 1.2 |
| Richland Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$49,300 | \$1,233 | \$14,790 | \$370 | 2,619 | 35% | \$9.62 | \$500 | 1.4 |
| Sabine Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$57,300 | \$1,433 | \$17,190 | \$430 | 2,903 | 32% | \$9.32 | \$485 | 1.5 |
| St. Bernard Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 4,831 | 32% | \$16.60 | \$863 | 1.2 |
| St. Charles Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 3,669 | 20% | \$19.41 | \$1,009 | 1.1 |
| St. Helena Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 661 | 17% | \$10.24 | \$532 | 1.7 |
| St. James Parish | \$15.56 | \$809 | \$32,360 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 1,792 | 23% | \$19.03 | \$989 | 0.8 |
| St. John the Baptist Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 3,668 | 24% | \$18.71 | \$973 | 1.1 |
| St. Landry Parish | \$14.15 | \$736 | \$29,440 | 2.0 | \$43,800 | \$1,095 | \$13,140 | \$329 | 9,120 | 30% | \$9.81 | \$510 | 1.4 |
| St. Martin Parish | \$17.54 | \$912 | \$36,480 | 2.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 4,307 | 22% | \$11.70 | \$608 | 1.5 |
| St. Mary Parish | \$16.98 | \$883 | \$35,320 | 2.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 7,706 | 39% | \$20.10 | \$1,045 | 0.8 |
| St. Tammany Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 19,752 | 21% | \$11.95 | \$621 | 1.7 |
| Tangipahoa Parish | \$16.75 | \$871 | \$34,840 | 2.3 | \$54,100 | \$1,353 | \$16,230 | \$406 | 15,080 | 32% | \$8.77 | \$456 | 1.9 |
| Tensas Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$34,100 | \$853 | \$10,230 | \$256 | 618 | 34% | \$11.53 | \$600 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Terrebonne Parish | \$16.79 | \$873 | \$34,920 | 2.3 | \$67,200 | \$1,680 | \$20,160 | \$504 | 11,622 | 29% | \$17.61 | \$916 | 1.0 |
| Union Parish | \$14.88 | \$774 | \$30,960 | 2.1 | \$56,700 | \$1,418 | \$17,010 | \$425 | 1,358 | 18% | \$6.56 | \$341 | 2.3 |
| Vermilion Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$62,800 | \$1,570 | \$18,840 | \$471 | 4,866 | 22% | \$11.04 | \$574 | 1.2 |
| Vernon Parish | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$56,800 | \$1,420 | \$17,040 | \$426 | 8,420 | 47% | \$15.33 | \$797 | 1.4 |
| Washington Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$46,500 | \$1,163 | \$13,950 | \$349 | 5,346 | 31% | \$9.77 | \$508 | 1.4 |
| Webster Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$44,000 | \$1,100 | \$13,200 | \$330 | 5,291 | 33% | \$12.42 | \$646 | 1.1 |
| West Baton Rouge Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,691 | 28% | \$16.12 | \$838 | 1.1 |
| West Carroll Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,017 | 25% | \$12.48 | \$649 | 1.1 |
| West Feliciana Parish | \$17.19 | \$894 | \$35,760 | 2.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 1,114 | 29% | \$17.02 | \$885 | 1.0 |
| Winn Parish | \$13.65 | \$710 | \$28,400 | 1.9 | \$43,500 | \$1,088 | \$13,050 | \$326 | 1,738 | 32% | \$9.97 | \$518 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

MAINE

#25*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,029**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,430** monthly or **\$41,156** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.00 |
| Average Renter Wage | \$12.34 |
| 2-Bedroom Housing Wage | \$19.79 |
| Number of Renter Households | 154,809 |
| Percent Renters | 28% |

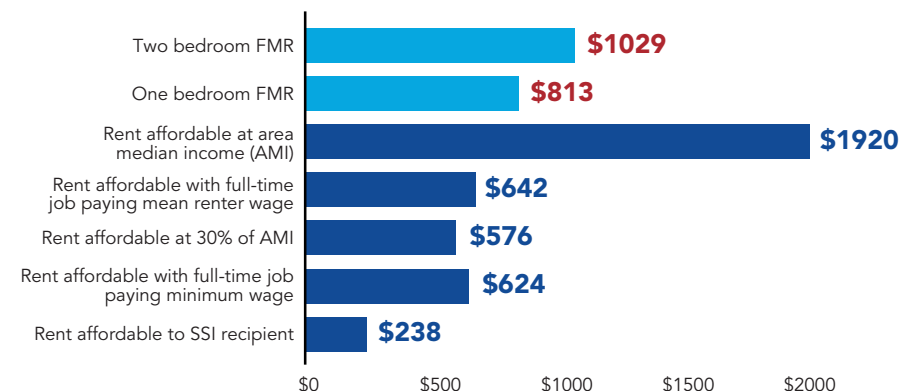
66
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

52
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 |
|---------------------------------|----------------|
| Portland HMFA | \$29.15 |
| York-Kittery-South Berwick HMFA | \$25.52 |
| Cumberland County (part) HMFA | \$20.21 |
| York County (part) HMFA | \$20.21 |
| Sagadahoc County HMFA | \$18.48 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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

MAINE

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Maine | \$19.79 | \$1,029 | \$41,156 | 1.6 | \$76,811 | \$1,920 | \$23,043 | \$576 | 154,809 | 28% | \$12.34 | \$642 | 1.6 |
| Combined Nonmetro Areas | \$15.32 | \$796 | \$31,859 | 1.3 | \$65,369 | \$1,634 | \$19,611 | \$490 | 56,893 | 25% | \$10.24 | \$532 | 1.5 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bangor HMFA | \$18.13 | \$943 | \$37,720 | 1.5 | \$72,900 | \$1,823 | \$21,870 | \$547 | 13,915 | 37% | \$11.06 | \$575 | 1.6 |
| Cumberland County (part) HMFA | \$20.21 | \$1,051 | \$42,040 | 1.7 | \$78,100 | \$1,953 | \$23,430 | \$586 | 4,833 | 24% | \$15.01 | \$781 | 1.3 |
| Lewiston-Auburn MSA | \$16.23 | \$844 | \$33,760 | 1.4 | \$75,900 | \$1,898 | \$22,770 | \$569 | 16,219 | 36% | \$12.26 | \$637 | 1.3 |
| Penobscot County (part) HMFA | \$15.60 | \$811 | \$32,440 | 1.3 | \$57,400 | \$1,435 | \$17,220 | \$431 | 4,742 | 20% | \$11.06 | \$575 | 1.4 |
| Portland HMFA | \$29.15 | \$1,516 | \$60,640 | 2.4 | \$100,900 | \$2,523 | \$30,270 | \$757 | 35,124 | 32% | \$14.83 | \$771 | 2.0 |
| Sagadahoc County HMFA | \$18.48 | \$961 | \$38,440 | 1.5 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,846 | 24% | \$14.70 | \$764 | 1.3 |
| York County (part) HMFA | \$20.21 | \$1,051 | \$42,040 | 1.7 | \$79,000 | \$1,975 | \$23,700 | \$593 | 15,351 | 28% | \$11.51 | \$598 | 1.8 |
| York-Kittery-South Berwick HMFA | \$25.52 | \$1,327 | \$53,080 | 2.1 | \$100,700 | \$2,518 | \$30,210 | \$755 | 3,886 | 21% | \$11.51 | \$598 | 2.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aroostook County | \$13.73 | \$714 | \$28,560 | 1.1 | \$55,000 | \$1,375 | \$16,500 | \$413 | 8,382 | 28% | \$9.22 | \$480 | 1.5 |
| Franklin County | \$13.73 | \$714 | \$28,560 | 1.1 | \$60,700 | \$1,518 | \$18,210 | \$455 | 2,461 | 21% | \$8.32 | \$432 | 1.7 |
| Hancock County | \$17.19 | \$894 | \$35,760 | 1.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 5,806 | 25% | \$10.81 | \$562 | 1.6 |
| Kennebec County | \$15.37 | \$799 | \$31,960 | 1.3 | \$77,700 | \$1,943 | \$23,310 | \$583 | 15,099 | 29% | \$10.34 | \$538 | 1.5 |
| Knox County | \$16.19 | \$842 | \$33,680 | 1.3 | \$68,200 | \$1,705 | \$20,460 | \$512 | 3,967 | 23% | \$12.13 | \$631 | 1.3 |
| Lincoln County | \$16.81 | \$874 | \$34,960 | 1.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 3,372 | 22% | \$9.65 | \$502 | 1.7 |
| Oxford County | \$15.38 | \$800 | \$32,000 | 1.3 | \$58,400 | \$1,460 | \$17,520 | \$438 | 4,057 | 19% | \$8.90 | \$463 | 1.7 |
| Piscataquis County | \$13.73 | \$714 | \$28,560 | 1.1 | \$52,800 | \$1,320 | \$15,840 | \$396 | 1,796 | 24% | \$8.37 | \$435 | 1.6 |
| Somerset County | \$15.02 | \$781 | \$31,240 | 1.3 | \$57,500 | \$1,438 | \$17,250 | \$431 | 5,215 | 24% | \$10.39 | \$540 | 1.4 |
| Waldo County | \$15.92 | \$828 | \$33,120 | 1.3 | \$65,500 | \$1,638 | \$19,650 | \$491 | 3,484 | 20% | \$13.02 | \$677 | 1.2 |
| Washington County | \$15.04 | \$782 | \$31,280 | 1.3 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,254 | 24% | \$9.61 | \$500 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,459**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,864** monthly or **\$58,366** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.06
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$11.00 |
| Average Renter Wage | \$18.16 |
| 2-Bedroom Housing Wage | \$28.06 |
| Number of Renter Households | 728,577 |
| Percent Renters | 33% |

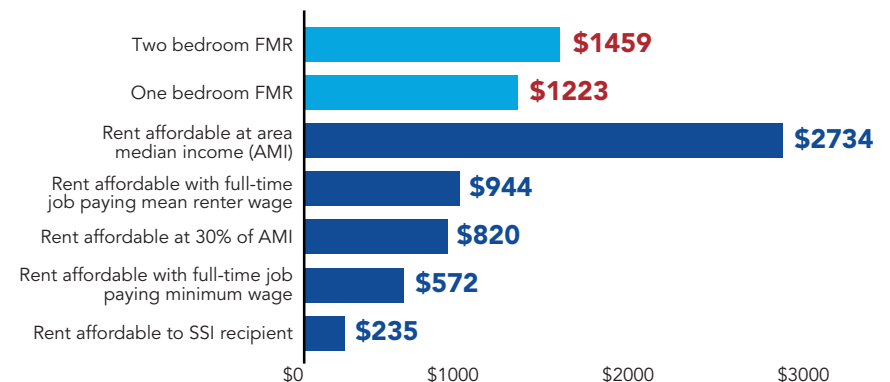
102
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

2.6
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 |
|--------------------------------------|-----------------|
| Washington-Arlington-Alexandria HMFA | \$32.83 |
| Baltimore-Columbia-Towson MSA | \$26.46 |
| California-Lexington Park MSA | \$25.54 |
| Cecil County | \$23.58 |
| Talbot County | \$22.37 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MARYLAND

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Maryland | \$28.06 | \$1,459 | \$58,366 | 2.6 | \$109,357 | \$2,734 | \$32,807 | \$820 | 728,577 | 33% | \$18.16 | \$944 | 1.5 |
| Combined Nonmetro Areas | \$18.91 | \$983 | \$39,324 | 1.7 | \$72,891 | \$1,822 | \$21,867 | \$547 | 17,778 | 29% | \$11.72 | \$609 | 1.6 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Baltimore-Columbia-Towson MSA | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 350,557 | 34% | \$18.86 | \$981 | 1.4 |
| California-Lexington Park MSA | \$25.54 | \$1,328 | \$53,120 | 2.3 | \$103,600 | \$2,590 | \$31,080 | \$777 | 11,767 | 29% | \$18.33 | \$953 | 1.4 |
| Cumberland MSA | \$13.73 | \$714 | \$28,560 | 1.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 8,735 | 31% | \$10.47 | \$545 | 1.3 |
| Hagerstown HMFA | \$16.75 | \$871 | \$34,840 | 1.5 | \$79,800 | \$1,995 | \$23,940 | \$599 | 19,314 | 35% | \$12.81 | \$666 | 1.3 |
| Philadelphia-Camden-Wilmington MSA | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 10,056 | 27% | \$13.31 | \$692 | 1.8 |
| Salisbury HMFA | \$19.27 | \$1,002 | \$40,080 | 1.8 | \$67,500 | \$1,688 | \$20,250 | \$506 | 15,366 | 41% | \$13.43 | \$699 | 1.4 |
| Somerset County HMFA | \$14.23 | \$740 | \$29,600 | 1.3 | \$54,800 | \$1,370 | \$16,440 | \$411 | 2,937 | 35% | \$10.28 | \$535 | 1.4 |
| Washington-Arlington-Alexandria HMFA | \$32.83 | \$1,707 | \$68,280 | 3.0 | \$126,000 | \$3,150 | \$37,800 | \$945 | 286,775 | 33% | \$18.88 | \$982 | 1.7 |
| Worcester County HMFA | \$18.69 | \$972 | \$38,880 | 1.7 | \$76,000 | \$1,900 | \$22,800 | \$570 | 5,292 | 24% | \$10.07 | \$524 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Allegany County | \$13.73 | \$714 | \$28,560 | 1.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 8,735 | 31% | \$10.47 | \$545 | 1.3 |
| Anne Arundel County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 53,259 | 26% | \$19.44 | \$1,011 | 1.4 |
| Baltimore County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 107,272 | 34% | \$18.04 | \$938 | 1.5 |
| Calvert County | \$32.83 | \$1,707 | \$68,280 | 3.0 | \$126,000 | \$3,150 | \$37,800 | \$945 | 5,359 | 17% | \$14.01 | \$729 | 2.3 |
| Caroline County | \$18.54 | \$964 | \$38,560 | 1.7 | \$67,500 | \$1,688 | \$20,250 | \$506 | 3,333 | 28% | \$13.49 | \$701 | 1.4 |
| Carroll County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 10,782 | 18% | \$10.26 | \$533 | 2.6 |
| Cecil County | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 10,056 | 27% | \$13.31 | \$692 | 1.8 |
| Charles County | \$32.83 | \$1,707 | \$68,280 | 3.0 | \$126,000 | \$3,150 | \$37,800 | \$945 | 13,139 | 24% | \$12.12 | \$630 | 2.7 |
| Dorchester County | \$17.63 | \$917 | \$36,680 | 1.6 | \$68,400 | \$1,710 | \$20,520 | \$513 | 4,320 | 33% | \$10.79 | \$561 | 1.6 |

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Frederick County | \$32.83 | \$1,707 | \$68,280 | 3.0 | \$126,000 | \$3,150 | \$37,800 | \$945 | 23,026 | 25% | \$14.13 | \$735 | 2.3 |
| Garrett County | \$14.08 | \$732 | \$29,280 | 1.3 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,654 | 22% | \$10.56 | \$549 | 1.3 |
| Harford County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 20,083 | 22% | \$11.77 | \$612 | 2.2 |
| Howard County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 30,318 | 27% | \$20.94 | \$1,089 | 1.3 |
| Kent County | \$19.77 | \$1,028 | \$41,120 | 1.8 | \$78,700 | \$1,968 | \$23,610 | \$590 | 2,432 | 31% | \$11.40 | \$593 | 1.7 |
| Montgomery County | \$32.83 | \$1,707 | \$68,280 | 2.3 | \$126,000 | \$3,150 | \$37,800 | \$945 | 127,964 | 35% | \$21.52 | \$1,119 | 1.5 |
| Prince George's County | \$32.83 | \$1,707 | \$68,280 | 2.9 | \$126,000 | \$3,150 | \$37,800 | \$945 | 117,287 | 38% | \$17.64 | \$917 | 1.9 |
| Queen Anne's County | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 3,304 | 18% | \$9.67 | \$503 | 2.7 |
| St. Mary's County | \$25.54 | \$1,328 | \$53,120 | 2.3 | \$103,600 | \$2,590 | \$31,080 | \$777 | 11,767 | 29% | \$18.33 | \$953 | 1.4 |
| Somerset County | \$14.23 | \$740 | \$29,600 | 1.3 | \$54,800 | \$1,370 | \$16,440 | \$411 | 2,937 | 35% | \$10.28 | \$535 | 1.4 |
| Talbot County | \$22.37 | \$1,163 | \$46,520 | 2.0 | \$85,900 | \$2,148 | \$25,770 | \$644 | 5,039 | 30% | \$12.15 | \$632 | 1.8 |
| Washington County | \$16.75 | \$871 | \$34,840 | 1.5 | \$79,800 | \$1,995 | \$23,940 | \$599 | 19,314 | 35% | \$12.81 | \$666 | 1.3 |
| Wicomico County | \$19.27 | \$1,002 | \$40,080 | 1.8 | \$67,500 | \$1,688 | \$20,250 | \$506 | 15,366 | 41% | \$13.43 | \$699 | 1.4 |
| Worcester County | \$18.69 | \$972 | \$38,880 | 1.7 | \$76,000 | \$1,900 | \$22,800 | \$570 | 5,292 | 24% | \$10.07 | \$524 | 1.9 |
| Baltimore city | \$26.46 | \$1,376 | \$55,040 | 2.4 | \$104,000 | \$2,600 | \$31,200 | \$780 | 125,539 | 53% | \$22.06 | \$1,147 | 1.2 |

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,847**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,158** monthly or **\$73,890** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$35.52
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.75 |
| Average Renter Wage | \$21.74 |
| 2-Bedroom Housing Wage | \$35.52 |
| Number of Renter Households | 968,213 |
| Percent Renters | 38% |

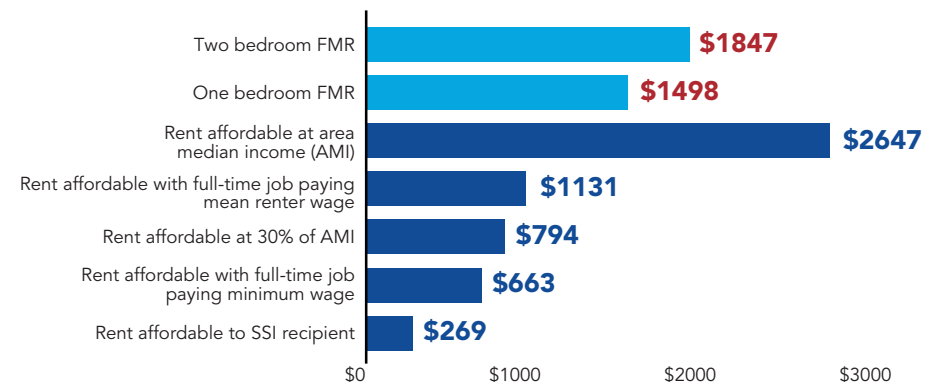
111
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

90
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.8
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 |
|------------------------------|-----------------|
| Boston-Cambridge-Quincy HMFA | \$44.44 |
| Dukes County | \$33.23 |
| Nantucket County | \$33.06 |
| Lowell HMFA | \$29.50 |
| Brockton HMFA | \$29.38 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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 city, 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 city

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, Mattapoissett 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

HAMPDEN COUNTY

Agawam Town 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 city, 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 Town 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

MASSACHUSETTS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Massachusetts | \$35.52 | \$1,847 | \$73,890 | 2.8 | \$105,892 | \$2,647 | \$31,768 | \$794 | 968,213 | 38% | \$21.74 | \$1,131 | 1.6 |
| Combined Nonmetro Areas | \$23.69 | \$1,232 | \$49,269 | 1.9 | \$87,287 | \$2,182 | \$26,186 | \$655 | 11,883 | 29% | \$12.26 | \$638 | 1.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Barnstable Town MSA | \$29.10 | \$1,513 | \$60,520 | 2.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 19,301 | 20% | \$13.11 | \$682 | 2.2 |
| Berkshire County (part) HMFA | \$21.31 | \$1,108 | \$44,320 | 1.7 | \$80,900 | \$2,023 | \$24,270 | \$607 | 4,845 | 25% | \$12.41 | \$645 | 1.7 |
| Boston-Cambridge-Quincy HMFA | \$44.44 | \$2,311 | \$92,440 | 3.5 | \$119,000 | \$2,975 | \$35,700 | \$893 | 539,092 | 41% | \$26.21 | \$1,363 | 1.7 |
| Brockton HMFA | \$29.38 | \$1,528 | \$61,120 | 2.3 | \$95,200 | \$2,380 | \$28,560 | \$714 | 26,529 | 30% | \$11.69 | \$608 | 2.5 |
| Eastern Worcester County HMFA | \$23.73 | \$1,234 | \$49,360 | 1.9 | \$111,600 | \$2,790 | \$33,480 | \$837 | 6,969 | 21% | \$14.12 | \$734 | 1.7 |
| Easton-Raynham HMFA | \$29.33 | \$1,525 | \$61,000 | 2.3 | \$121,300 | \$3,033 | \$36,390 | \$910 | 2,626 | 20% | \$13.00 | \$676 | 2.3 |
| Fitchburg-Leominster HMFA | \$20.71 | \$1,077 | \$43,080 | 1.6 | \$83,200 | \$2,080 | \$24,960 | \$624 | 21,079 | 38% | \$14.12 | \$734 | 1.5 |
| Lawrence HMFA | \$27.65 | \$1,438 | \$57,520 | 2.2 | \$98,000 | \$2,450 | \$29,400 | \$735 | 40,316 | 39% | \$14.94 | \$777 | 1.9 |
| Lowell HMFA | \$29.50 | \$1,534 | \$61,360 | 2.3 | \$108,000 | \$2,700 | \$32,400 | \$810 | 34,882 | 31% | \$26.87 | \$1,397 | 1.1 |
| New Bedford HMFA | \$18.50 | \$962 | \$38,480 | 1.5 | \$74,300 | \$1,858 | \$22,290 | \$557 | 28,314 | 44% | \$13.00 | \$676 | 1.4 |
| Pittsfield HMFA | \$19.73 | \$1,026 | \$41,040 | 1.5 | \$90,900 | \$2,273 | \$27,270 | \$682 | 12,328 | 34% | \$12.41 | \$645 | 1.6 |
| Providence-Fall River HMFA | \$20.67 | \$1,075 | \$43,000 | 1.6 | \$87,000 | \$2,175 | \$26,100 | \$653 | 38,469 | 40% | \$13.00 | \$676 | 1.6 |
| Springfield MSA | \$21.44 | \$1,115 | \$44,600 | 1.7 | \$77,200 | \$1,930 | \$23,160 | \$579 | 90,183 | 38% | \$12.14 | \$631 | 1.8 |
| Taunton-Mansfield-Norton HMFA | \$23.17 | \$1,205 | \$48,200 | 1.8 | \$111,900 | \$2,798 | \$33,570 | \$839 | 11,832 | 28% | \$13.00 | \$676 | 1.8 |
| Western Worcester County HMFA | \$18.52 | \$963 | \$38,520 | 1.5 | \$88,400 | \$2,210 | \$26,520 | \$663 | 2,571 | 22% | \$14.12 | \$734 | 1.3 |
| Worcester HMFA | \$26.88 | \$1,398 | \$55,920 | 2.1 | \$98,200 | \$2,455 | \$29,460 | \$737 | 76,994 | 37% | \$14.12 | \$734 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Dukes County | \$33.23 | \$1,728 | \$69,120 | 2.6 | \$104,800 | \$2,620 | \$31,440 | \$786 | 1,437 | 23% | \$15.80 | \$822 | 2.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Franklin County | \$21.06 | \$1,095 | \$43,800 | 1.7 | \$80,000 | \$2,000 | \$24,000 | \$600 | 9,300 | 31% | \$11.05 | \$574 | 1.9 |
| Nantucket County† | \$33.06 | \$1,719 | \$68,760 | 2.6 | \$116,700 | \$2,918 | \$35,010 | \$875 | 1,146 | 31% | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#30*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$906**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,019** monthly or **\$36,227** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$9.65 |
| Average Renter Wage | \$15.38 |
| 2-Bedroom Housing Wage | \$17.42 |
| Number of Renter Households | 1,132,395 |
| Percent Renters | 29% |

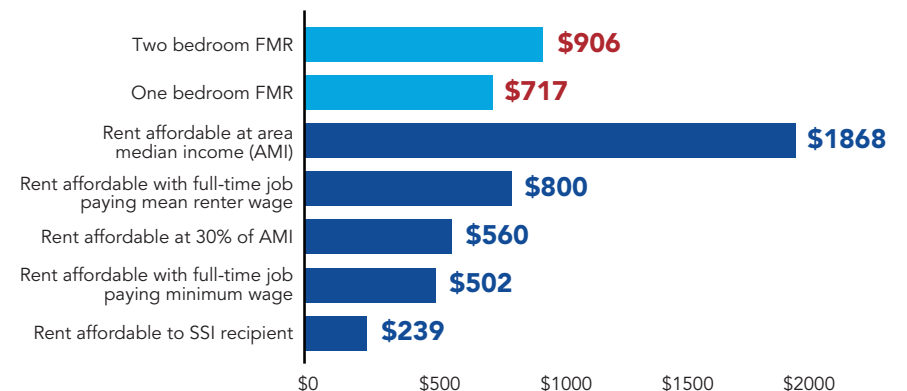
72
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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 | \$21.62 |
| Livingston County | \$19.37 |
| Detroit-Warren-Livonia HMFA | \$18.79 |
| Grand Rapids-Wyoming HMFA | \$18.50 |
| Grand Traverse County | \$17.52 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MICHIGAN

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Michigan | \$17.42 | \$906 | \$36,227 | 1.8 | \$74,703 | \$1,868 | \$22,411 | \$560 | 1,132,395 | 29% | \$15.38 | \$800 | 1.1 |
| Combined Nonmetro Areas | \$14.19 | \$738 | \$29,517 | 1.5 | \$62,152 | \$1,554 | \$18,646 | \$466 | 158,928 | 22% | \$11.27 | \$586 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Ann Arbor MSA | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$101,500 | \$2,538 | \$30,450 | \$761 | 55,088 | 39% | \$16.58 | \$862 | 1.3 |
| Barry County HMFA | \$16.38 | \$852 | \$34,080 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 4,216 | 18% | \$12.85 | \$668 | 1.3 |
| Battle Creek MSA | \$15.27 | \$794 | \$31,760 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 16,379 | 31% | \$14.99 | \$780 | 1.0 |
| Bay City MSA | \$14.12 | \$734 | \$29,360 | 1.5 | \$59,500 | \$1,488 | \$17,850 | \$446 | 9,788 | 22% | \$11.58 | \$602 | 1.2 |
| Cass County HMFA | \$15.50 | \$806 | \$32,240 | 1.6 | \$65,900 | \$1,648 | \$19,770 | \$494 | 4,071 | 20% | \$11.63 | \$605 | 1.3 |
| Detroit-Warren-Livonia HMFA | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 516,806 | 32% | \$17.89 | \$930 | 1.1 |
| Flint MSA | \$15.08 | \$784 | \$31,360 | 1.6 | \$62,400 | \$1,560 | \$18,720 | \$468 | 51,196 | 30% | \$12.81 | \$666 | 1.2 |
| Grand Rapids-Wyoming HMFA | \$18.50 | \$962 | \$38,480 | 1.9 | \$80,200 | \$2,005 | \$24,060 | \$602 | 74,035 | 31% | \$13.91 | \$723 | 1.3 |
| Holland-Grand Haven HMFA | \$16.10 | \$837 | \$33,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 21,909 | 22% | \$13.12 | \$682 | 1.2 |
| Jackson MSA | \$15.31 | \$796 | \$31,840 | 1.6 | \$66,400 | \$1,660 | \$19,920 | \$498 | 16,417 | 27% | \$13.23 | \$688 | 1.2 |
| Kalamazoo-Portage MSA | \$16.13 | \$839 | \$33,560 | 1.7 | \$79,000 | \$1,975 | \$23,700 | \$593 | 43,783 | 33% | \$14.99 | \$779 | 1.1 |
| Lansing-East Lansing MSA | \$17.17 | \$893 | \$35,720 | 1.8 | \$80,700 | \$2,018 | \$24,210 | \$605 | 65,595 | 35% | \$14.11 | \$733 | 1.2 |
| Livingston County HMFA | \$19.37 | \$1,007 | \$40,280 | 2.0 | \$101,700 | \$2,543 | \$30,510 | \$763 | 10,518 | 15% | \$12.04 | \$626 | 1.6 |
| Midland MSA | \$15.48 | \$805 | \$32,200 | 1.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 8,295 | 24% | \$17.70 | \$920 | 0.9 |
| Monroe MSA | \$16.35 | \$850 | \$34,000 | 1.7 | \$80,600 | \$2,015 | \$24,180 | \$605 | 11,806 | 20% | \$12.67 | \$659 | 1.3 |
| Montcalm County HMFA | \$14.38 | \$748 | \$29,920 | 1.5 | \$55,700 | \$1,393 | \$16,710 | \$418 | 5,182 | 22% | \$10.53 | \$548 | 1.4 |
| Muskegon MSA | \$15.02 | \$781 | \$31,240 | 1.6 | \$62,900 | \$1,573 | \$18,870 | \$472 | 16,703 | 25% | \$11.11 | \$578 | 1.4 |
| Niles-Benton Harbor MSA | \$14.75 | \$767 | \$30,680 | 1.5 | \$61,000 | \$1,525 | \$18,300 | \$458 | 19,320 | 30% | \$13.75 | \$715 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Saginaw MSA | \$14.87 | \$773 | \$30,920 | 1.5 | \$62,900 | \$1,573 | \$18,870 | \$472 | 22,360 | 28% | \$12.78 | \$665 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Alcona County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,200 | \$1,305 | \$15,660 | \$392 | 610 | 12% | \$11.30 | \$588 | 1.2 |
| Alger County | \$13.71 | \$713 | \$28,520 | 1.4 | \$60,000 | \$1,500 | \$18,000 | \$450 | 466 | 15% | \$9.21 | \$479 | 1.5 |
| Allegan County | \$14.52 | \$755 | \$30,200 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 7,606 | 18% | \$14.92 | \$776 | 1.0 |
| Alpena County | \$13.71 | \$713 | \$28,520 | 1.4 | \$56,800 | \$1,420 | \$17,040 | \$426 | 2,858 | 22% | \$8.85 | \$460 | 1.5 |
| Antrim County | \$13.71 | \$713 | \$28,520 | 1.4 | \$64,500 | \$1,613 | \$19,350 | \$484 | 1,365 | 14% | \$8.11 | \$422 | 1.7 |
| Arenac County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,700 | \$1,318 | \$15,810 | \$395 | 1,170 | 18% | \$9.92 | \$516 | 1.4 |
| Baraga County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,700 | \$1,393 | \$16,710 | \$418 | 578 | 19% | \$8.84 | \$460 | 1.6 |
| Barry County | \$16.38 | \$852 | \$34,080 | 1.7 | \$72,000 | \$1,800 | \$21,600 | \$540 | 4,216 | 18% | \$12.85 | \$668 | 1.3 |
| Bay County | \$14.12 | \$734 | \$29,360 | 1.5 | \$59,500 | \$1,488 | \$17,850 | \$446 | 9,788 | 22% | \$11.58 | \$602 | 1.2 |
| Benzie County | \$14.92 | \$776 | \$31,040 | 1.5 | \$69,400 | \$1,735 | \$20,820 | \$521 | 696 | 10% | \$7.16 | \$372 | 2.1 |
| Berrien County | \$14.75 | \$767 | \$30,680 | 1.5 | \$61,000 | \$1,525 | \$18,300 | \$458 | 19,320 | 30% | \$13.75 | \$715 | 1.1 |
| Branch County | \$14.08 | \$732 | \$29,280 | 1.5 | \$61,100 | \$1,528 | \$18,330 | \$458 | 4,196 | 25% | \$12.16 | \$632 | 1.2 |
| Calhoun County | \$15.27 | \$794 | \$31,760 | 1.6 | \$61,100 | \$1,528 | \$18,330 | \$458 | 16,379 | 31% | \$14.99 | \$780 | 1.0 |
| Cass County | \$15.50 | \$806 | \$32,240 | 1.6 | \$65,900 | \$1,648 | \$19,770 | \$494 | 4,071 | 20% | \$11.63 | \$605 | 1.3 |
| Charlevoix County | \$14.42 | \$750 | \$30,000 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 2,132 | 19% | \$12.12 | \$630 | 1.2 |
| Cheboygan County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,974 | 18% | \$8.12 | \$422 | 1.7 |
| Chippewa County | \$13.71 | \$713 | \$28,520 | 1.4 | \$56,900 | \$1,423 | \$17,070 | \$427 | 4,325 | 31% | \$8.68 | \$452 | 1.6 |
| Clare County | \$13.71 | \$713 | \$28,520 | 1.4 | \$48,000 | \$1,200 | \$14,400 | \$360 | 2,295 | 18% | \$10.72 | \$558 | 1.3 |
| Clinton County | \$17.17 | \$893 | \$35,720 | 1.8 | \$80,700 | \$2,018 | \$24,210 | \$605 | 6,248 | 21% | \$10.90 | \$567 | 1.6 |
| Crawford County | \$14.04 | \$730 | \$29,200 | 1.5 | \$54,900 | \$1,373 | \$16,470 | \$412 | 1,110 | 18% | \$11.94 | \$621 | 1.2 |
| Delta County | \$13.71 | \$713 | \$28,520 | 1.4 | \$60,300 | \$1,508 | \$18,090 | \$452 | 3,274 | 21% | \$8.19 | \$426 | 1.7 |
| Dickinson County | \$14.19 | \$738 | \$29,520 | 1.5 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,469 | 22% | \$12.69 | \$660 | 1.1 |
| Eaton County | \$17.17 | \$893 | \$35,720 | 1.8 | \$80,700 | \$2,018 | \$24,210 | \$605 | 12,471 | 28% | \$13.90 | \$723 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Emmet County | \$15.33 | \$797 | \$31,880 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 3,872 | 27% | \$11.81 | \$614 | 1.3 |
| Genesee County | \$15.08 | \$784 | \$31,360 | 1.6 | \$62,400 | \$1,560 | \$18,720 | \$468 | 51,196 | 30% | \$12.81 | \$666 | 1.2 |
| Gladwin County | \$13.71 | \$713 | \$28,520 | 1.4 | \$53,800 | \$1,345 | \$16,140 | \$404 | 1,707 | 16% | \$9.07 | \$471 | 1.5 |
| Gogebic County | \$13.71 | \$713 | \$28,520 | 1.4 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,409 | 21% | \$9.45 | \$491 | 1.5 |
| Grand Traverse County | \$17.52 | \$911 | \$36,440 | 1.8 | \$81,000 | \$2,025 | \$24,300 | \$608 | 8,805 | 24% | \$13.65 | \$710 | 1.3 |
| Gratiot County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 4,135 | 27% | \$11.09 | \$577 | 1.2 |
| Hillsdale County | \$13.94 | \$725 | \$29,000 | 1.4 | \$60,800 | \$1,520 | \$18,240 | \$456 | 4,166 | 23% | \$12.31 | \$640 | 1.1 |
| Houghton County | \$13.71 | \$713 | \$28,520 | 1.4 | \$62,400 | \$1,560 | \$18,720 | \$468 | 4,286 | 32% | \$8.42 | \$438 | 1.6 |
| Huron County | \$13.71 | \$713 | \$28,520 | 1.4 | \$60,500 | \$1,513 | \$18,150 | \$454 | 2,628 | 19% | \$11.17 | \$581 | 1.2 |
| Ingham County | \$17.17 | \$893 | \$35,720 | 1.8 | \$80,700 | \$2,018 | \$24,210 | \$605 | 46,876 | 42% | \$14.61 | \$760 | 1.2 |
| Ionia County | \$14.75 | \$767 | \$30,680 | 1.5 | \$65,100 | \$1,628 | \$19,530 | \$488 | 5,237 | 23% | \$9.67 | \$503 | 1.5 |
| Iosco County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,800 | \$1,320 | \$15,840 | \$396 | 2,370 | 20% | \$14.09 | \$733 | 1.0 |
| Iron County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,022 | 19% | \$10.34 | \$537 | 1.3 |
| Isabella County | \$13.85 | \$720 | \$28,800 | 1.4 | \$66,200 | \$1,655 | \$19,860 | \$497 | 9,511 | 38% | \$9.77 | \$508 | 1.4 |
| Jackson County | \$15.31 | \$796 | \$31,840 | 1.6 | \$66,400 | \$1,660 | \$19,920 | \$498 | 16,417 | 27% | \$13.23 | \$688 | 1.2 |
| Kalamazoo County | \$16.13 | \$839 | \$33,560 | 1.7 | \$79,000 | \$1,975 | \$23,700 | \$593 | 37,185 | 36% | \$15.32 | \$796 | 1.1 |
| Kalkaska County | \$13.71 | \$713 | \$28,520 | 1.4 | \$53,000 | \$1,325 | \$15,900 | \$398 | 1,375 | 19% | \$16.45 | \$855 | 0.8 |
| Kent County | \$18.50 | \$962 | \$38,480 | 1.9 | \$80,200 | \$2,005 | \$24,060 | \$602 | 74,035 | 31% | \$13.91 | \$723 | 1.3 |
| Keweenaw County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,800 | \$1,395 | \$16,740 | \$419 | 125 | 12% | \$5.50 | \$286 | 2.5 |
| Lake County | \$13.71 | \$713 | \$28,520 | 1.4 | \$46,100 | \$1,153 | \$13,830 | \$346 | 718 | 16% | \$6.55 | \$340 | 2.1 |
| Lapeer County | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 5,489 | 16% | \$9.68 | \$503 | 1.9 |
| Leelanau County | \$15.19 | \$790 | \$31,600 | 1.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,133 | 12% | \$9.26 | \$482 | 1.6 |
| Lenawee County | \$14.19 | \$738 | \$29,520 | 1.5 | \$70,300 | \$1,758 | \$21,090 | \$527 | 8,644 | 23% | \$12.82 | \$667 | 1.1 |
| Livingston County | \$19.37 | \$1,007 | \$40,280 | 2.0 | \$101,700 | \$2,543 | \$30,510 | \$763 | 10,518 | 15% | \$12.04 | \$626 | 1.6 |
| Luce County | \$13.71 | \$713 | \$28,520 | 1.4 | \$54,400 | \$1,360 | \$16,320 | \$408 | 413 | 19% | \$9.64 | \$501 | 1.4 |
| Mackinac County | \$13.71 | \$713 | \$28,520 | 1.4 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,378 | 26% | \$8.63 | \$449 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Macomb County | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 92,835 | 27% | \$16.74 | \$870 | 1.1 |
| Manistee County | \$13.71 | \$713 | \$28,520 | 1.4 | \$58,100 | \$1,453 | \$17,430 | \$436 | 1,681 | 18% | \$10.54 | \$548 | 1.3 |
| Marquette County | \$14.48 | \$753 | \$30,120 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 8,036 | 31% | \$10.52 | \$547 | 1.4 |
| Mason County | \$13.92 | \$724 | \$28,960 | 1.4 | \$59,100 | \$1,478 | \$17,730 | \$443 | 2,641 | 22% | \$11.04 | \$574 | 1.3 |
| Mecosta County | \$13.71 | \$713 | \$28,520 | 1.4 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,235 | 27% | \$9.81 | \$510 | 1.4 |
| Menominee County | \$13.71 | \$713 | \$28,520 | 1.4 | \$58,400 | \$1,460 | \$17,520 | \$438 | 2,301 | 22% | \$10.79 | \$561 | 1.3 |
| Midland County | \$15.48 | \$805 | \$32,200 | 1.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 8,295 | 24% | \$17.70 | \$920 | 0.9 |
| Missaukee County | \$14.37 | \$747 | \$29,880 | 1.5 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,122 | 19% | \$12.10 | \$629 | 1.2 |
| Monroe County | \$16.35 | \$850 | \$34,000 | 1.7 | \$80,600 | \$2,015 | \$24,180 | \$605 | 11,806 | 20% | \$12.67 | \$659 | 1.3 |
| Montcalm County | \$14.38 | \$748 | \$29,920 | 1.5 | \$55,700 | \$1,393 | \$16,710 | \$418 | 5,182 | 22% | \$10.53 | \$548 | 1.4 |
| Montmorency County | \$13.71 | \$713 | \$28,520 | 1.4 | \$48,400 | \$1,210 | \$14,520 | \$363 | 590 | 14% | \$11.16 | \$581 | 1.2 |
| Muskegon County | \$15.02 | \$781 | \$31,240 | 1.6 | \$62,900 | \$1,573 | \$18,870 | \$472 | 16,703 | 25% | \$11.11 | \$578 | 1.4 |
| Newaygo County | \$13.71 | \$713 | \$28,520 | 1.4 | \$57,000 | \$1,425 | \$17,100 | \$428 | 3,354 | 18% | \$10.71 | \$557 | 1.3 |
| Oakland County | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 146,415 | 29% | \$18.82 | \$979 | 1.0 |
| Oceana County | \$13.71 | \$713 | \$28,520 | 1.4 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,884 | 19% | \$10.44 | \$543 | 1.3 |
| Ogemaw County | \$13.71 | \$713 | \$28,520 | 1.4 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,692 | 18% | \$11.25 | \$585 | 1.2 |
| Ontonagon County | \$13.71 | \$713 | \$28,520 | 1.4 | \$49,800 | \$1,245 | \$14,940 | \$374 | 341 | 12% | \$7.31 | \$380 | 1.9 |
| Osceola County | \$13.71 | \$713 | \$28,520 | 1.4 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,669 | 18% | \$11.78 | \$613 | 1.2 |
| Oscoda County | \$13.71 | \$713 | \$28,520 | 1.4 | \$49,700 | \$1,243 | \$14,910 | \$373 | 602 | 16% | \$8.21 | \$427 | 1.7 |
| Otsego County | \$15.02 | \$781 | \$31,240 | 1.6 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,074 | 21% | \$10.18 | \$530 | 1.5 |
| Ottawa County | \$16.10 | \$837 | \$33,480 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 21,909 | 22% | \$13.12 | \$682 | 1.2 |
| Presque Isle County | \$13.71 | \$713 | \$28,520 | 1.4 | \$55,000 | \$1,375 | \$16,500 | \$413 | 655 | 11% | \$7.84 | \$408 | 1.7 |
| Roscommon County | \$13.71 | \$713 | \$28,520 | 1.4 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,907 | 17% | \$8.62 | \$448 | 1.6 |
| Saginaw County | \$14.87 | \$773 | \$30,920 | 1.5 | \$62,900 | \$1,573 | \$18,870 | \$472 | 22,360 | 28% | \$12.78 | \$665 | 1.2 |
| St. Clair County | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 15,047 | 23% | \$11.52 | \$599 | 1.6 |
| St. Joseph County | \$13.71 | \$713 | \$28,520 | 1.4 | \$60,100 | \$1,503 | \$18,030 | \$451 | 6,206 | 26% | \$11.24 | \$584 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sanilac County | \$13.71 | \$713 | \$28,520 | 1.4 | \$56,600 | \$1,415 | \$16,980 | \$425 | 3,471 | 20% | \$10.69 | \$556 | 1.3 |
| Schoolcraft County | \$13.71 | \$713 | \$28,520 | 1.4 | \$53,300 | \$1,333 | \$15,990 | \$400 | 591 | 18% | \$9.45 | \$492 | 1.5 |
| Shiawassee County | \$13.71 | \$713 | \$28,520 | 1.4 | \$71,100 | \$1,778 | \$21,330 | \$533 | 6,842 | 25% | \$11.02 | \$573 | 1.2 |
| Tuscola County | \$13.71 | \$713 | \$28,520 | 1.4 | \$58,400 | \$1,460 | \$17,520 | \$438 | 3,891 | 18% | \$11.21 | \$583 | 1.2 |
| Van Buren County | \$16.13 | \$839 | \$33,560 | 1.7 | \$79,000 | \$1,975 | \$23,700 | \$593 | 6,598 | 23% | \$12.91 | \$672 | 1.2 |
| Washtenaw County | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$101,500 | \$2,538 | \$30,450 | \$761 | 55,088 | 39% | \$16.58 | \$862 | 1.3 |
| Wayne County | \$18.79 | \$977 | \$39,080 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 257,020 | 38% | \$18.02 | \$937 | 1.0 |
| Wexford County | \$14.08 | \$732 | \$29,280 | 1.5 | \$52,900 | \$1,323 | \$15,870 | \$397 | 3,085 | 24% | \$11.10 | \$577 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#22*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,068**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,559** monthly or **\$42,705** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.00 |
| Average Renter Wage | \$16.06 |
| 2-Bedroom Housing Wage | \$20.53 |
| Number of Renter Households | 616,511 |
| Percent Renters | 28% |

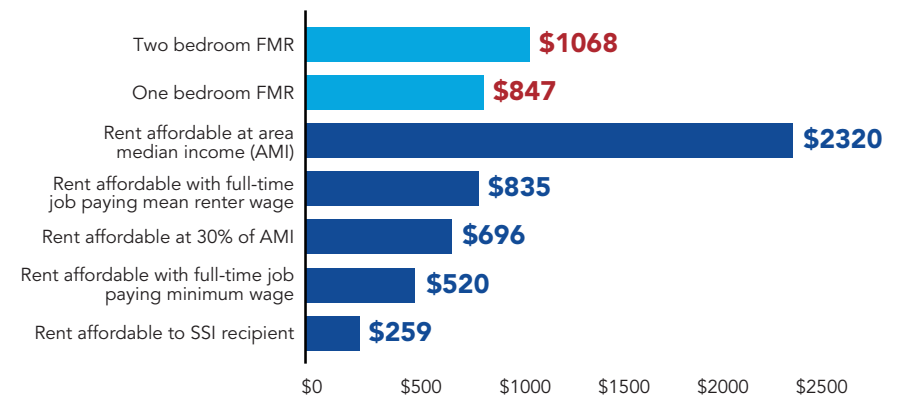
82
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

65
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)

1.6
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 | \$23.35 |
| Rochester HMFA | \$19.54 |
| Rice County | \$17.75 |
| Mankato-North Mankato MSA | \$17.69 |
| Mille Lacs County | \$17.33 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MINNESOTA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Minnesota | \$20.53 | \$1,068 | \$42,705 | 2.1 | \$92,812 | \$2,320 | \$27,844 | \$696 | 616,511 | 28% | \$16.06 | \$835 | 1.3 |
| Combined Nonmetro Areas | \$14.74 | \$766 | \$30,650 | 1.5 | \$71,821 | \$1,796 | \$21,546 | \$539 | 120,152 | 24% | \$10.98 | \$571 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Duluth MSA | \$15.69 | \$816 | \$32,640 | 1.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 27,557 | 28% | \$11.80 | \$613 | 1.3 |
| Fargo MSA | \$16.04 | \$834 | \$33,360 | 1.6 | \$89,400 | \$2,235 | \$26,820 | \$671 | 7,500 | 32% | \$8.15 | \$424 | 2.0 |
| Fillmore County HMFA | \$13.73 | \$714 | \$28,560 | 1.4 | \$75,900 | \$1,898 | \$22,770 | \$569 | 1,684 | 20% | \$7.87 | \$409 | 1.7 |
| Grand Forks MSA | \$16.00 | \$832 | \$33,280 | 1.6 | \$89,200 | \$2,230 | \$26,760 | \$669 | 3,334 | 27% | \$8.20 | \$427 | 2.0 |
| La Crosse-Onalaska MSA | \$15.94 | \$829 | \$33,160 | 1.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 1,637 | 20% | \$10.00 | \$520 | 1.6 |
| Le Sueur County HMFA | \$16.56 | \$861 | \$34,440 | 1.7 | \$84,700 | \$2,118 | \$25,410 | \$635 | 2,060 | 19% | \$12.26 | \$637 | 1.4 |
| Mankato-North Mankato MSA | \$17.69 | \$920 | \$36,800 | 1.8 | \$86,200 | \$2,155 | \$25,860 | \$647 | 13,200 | 34% | \$12.31 | \$640 | 1.4 |
| Mille Lacs County HMFA | \$17.33 | \$901 | \$36,040 | 1.7 | \$65,200 | \$1,630 | \$19,560 | \$489 | 2,532 | 25% | \$9.00 | \$468 | 1.9 |
| Minneapolis-St. Paul-Bloomington HMFA | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 392,583 | 30% | \$18.13 | \$943 | 1.3 |
| Rochester HMFA | \$19.54 | \$1,016 | \$40,640 | 2.0 | \$103,000 | \$2,575 | \$30,900 | \$773 | 17,673 | 26% | \$16.12 | \$838 | 1.2 |
| Sibley County HMFA | \$15.10 | \$785 | \$31,400 | 1.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 1,267 | 21% | \$12.28 | \$638 | 1.2 |
| St. Cloud MSA | \$15.46 | \$804 | \$32,160 | 1.5 | \$81,200 | \$2,030 | \$24,360 | \$609 | 23,647 | 31% | \$12.75 | \$663 | 1.2 |
| Wabasha County HMFA | \$14.85 | \$772 | \$30,880 | 1.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 1,685 | 19% | \$10.18 | \$529 | 1.5 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aitkin County | \$14.77 | \$768 | \$30,720 | 1.5 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,367 | 18% | \$9.87 | \$513 | 1.5 |
| Anoka County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 25,108 | 20% | \$14.71 | \$765 | 1.6 |
| Becker County | \$14.54 | \$756 | \$30,240 | 1.5 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,853 | 21% | \$8.97 | \$466 | 1.6 |
| Beltrami County | \$15.27 | \$794 | \$31,760 | 1.5 | \$60,900 | \$1,523 | \$18,270 | \$457 | 5,669 | 33% | \$10.95 | \$569 | 1.4 |
| Benton County | \$15.46 | \$804 | \$32,160 | 1.5 | \$81,200 | \$2,030 | \$24,360 | \$609 | 5,374 | 33% | \$11.30 | \$588 | 1.4 |

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4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Big Stone County | \$13.73 | \$714 | \$28,560 | 1.4 | \$70,200 | \$1,755 | \$21,060 | \$527 | 613 | 27% | \$8.40 | \$437 | 1.6 |
| Blue Earth County | \$17.69 | \$920 | \$36,800 | 1.8 | \$86,200 | \$2,155 | \$25,860 | \$647 | 9,825 | 38% | \$12.43 | \$647 | 1.4 |
| Brown County | \$13.73 | \$714 | \$28,560 | 1.4 | \$76,400 | \$1,910 | \$22,920 | \$573 | 2,390 | 22% | \$11.17 | \$581 | 1.2 |
| Carlton County | \$15.69 | \$816 | \$32,640 | 1.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 2,644 | 20% | \$10.81 | \$562 | 1.5 |
| Carver County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 6,635 | 19% | \$13.22 | \$687 | 1.8 |
| Cass County | \$14.81 | \$770 | \$30,800 | 1.5 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,375 | 18% | \$8.47 | \$440 | 1.7 |
| Chippewa County | \$13.73 | \$714 | \$28,560 | 1.4 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,666 | 33% | \$12.68 | \$659 | 1.1 |
| Chisago County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 2,835 | 14% | \$9.96 | \$518 | 2.3 |
| Clay County | \$16.04 | \$834 | \$33,360 | 1.6 | \$89,400 | \$2,235 | \$26,820 | \$671 | 7,500 | 32% | \$8.15 | \$424 | 2.0 |
| Clearwater County | \$13.73 | \$714 | \$28,560 | 1.4 | \$61,600 | \$1,540 | \$18,480 | \$462 | 704 | 20% | \$10.99 | \$572 | 1.2 |
| Cook County | \$13.73 | \$714 | \$28,560 | 1.4 | \$65,100 | \$1,628 | \$19,530 | \$488 | 679 | 25% | \$8.40 | \$437 | 1.6 |
| Cottonwood County | \$13.73 | \$714 | \$28,560 | 1.4 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,058 | 22% | \$10.80 | \$561 | 1.3 |
| Crow Wing County | \$16.08 | \$836 | \$33,440 | 1.6 | \$69,600 | \$1,740 | \$20,880 | \$522 | 6,455 | 24% | \$10.43 | \$542 | 1.5 |
| Dakota County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 41,113 | 26% | \$15.79 | \$821 | 1.5 |
| Dodge County | \$19.54 | \$1,016 | \$40,640 | 2.0 | \$103,000 | \$2,575 | \$30,900 | \$773 | 1,356 | 18% | \$13.78 | \$717 | 1.4 |
| Douglas County | \$15.56 | \$809 | \$32,360 | 1.6 | \$79,400 | \$1,985 | \$23,820 | \$596 | 4,227 | 26% | \$11.73 | \$610 | 1.3 |
| Faribault County | \$13.73 | \$714 | \$28,560 | 1.4 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,427 | 23% | \$10.54 | \$548 | 1.3 |
| Fillmore County | \$13.73 | \$714 | \$28,560 | 1.4 | \$75,900 | \$1,898 | \$22,770 | \$569 | 1,684 | 20% | \$7.87 | \$409 | 1.7 |
| Freeborn County | \$14.17 | \$737 | \$29,480 | 1.4 | \$66,000 | \$1,650 | \$19,800 | \$495 | 3,196 | 25% | \$12.91 | \$671 | 1.1 |
| Goodhue County | \$15.06 | \$783 | \$31,320 | 1.5 | \$86,800 | \$2,170 | \$26,040 | \$651 | 4,827 | 25% | \$11.83 | \$615 | 1.3 |
| Grant County | \$13.73 | \$714 | \$28,560 | 1.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 531 | 20% | \$10.44 | \$543 | 1.3 |
| Hennepin County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 189,237 | 38% | \$20.70 | \$1,076 | 1.1 |
| Houston County | \$15.94 | \$829 | \$33,160 | 1.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 1,637 | 20% | \$10.00 | \$520 | 1.6 |
| Hubbard County | \$13.87 | \$721 | \$28,840 | 1.4 | \$68,800 | \$1,720 | \$20,640 | \$516 | 1,572 | 18% | \$9.15 | \$476 | 1.5 |
| Isanti County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 2,654 | 18% | \$10.92 | \$568 | 2.1 |
| Itasca County | \$15.33 | \$797 | \$31,880 | 1.5 | \$65,000 | \$1,625 | \$19,500 | \$488 | 3,884 | 20% | \$8.95 | \$465 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Jackson County | \$13.73 | \$714 | \$28,560 | 1.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 961 | 22% | \$12.17 | \$633 | 1.1 |
| Kanabec County | \$16.00 | \$832 | \$33,280 | 1.6 | \$64,400 | \$1,610 | \$19,320 | \$483 | 1,091 | 17% | \$10.71 | \$557 | 1.5 |
| Kandiyohi County | \$14.81 | \$770 | \$30,800 | 1.5 | \$73,400 | \$1,835 | \$22,020 | \$551 | 4,349 | 26% | \$11.13 | \$579 | 1.3 |
| Kittson County | \$13.73 | \$714 | \$28,560 | 1.4 | \$73,100 | \$1,828 | \$21,930 | \$548 | 375 | 20% | \$10.48 | \$545 | 1.3 |
| Koochiching County | \$13.73 | \$714 | \$28,560 | 1.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 1,269 | 23% | \$9.28 | \$482 | 1.5 |
| Lac qui Parle County | \$13.73 | \$714 | \$28,560 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 606 | 20% | \$9.10 | \$473 | 1.5 |
| Lake County | \$14.77 | \$768 | \$30,720 | 1.5 | \$73,900 | \$1,848 | \$22,170 | \$554 | 990 | 19% | \$13.04 | \$678 | 1.1 |
| Lake of the Woods County | \$14.96 | \$778 | \$31,120 | 1.5 | \$70,900 | \$1,773 | \$21,270 | \$532 | 296 | 19% | \$10.82 | \$563 | 1.4 |
| Le Sueur County | \$16.56 | \$861 | \$34,440 | 1.7 | \$84,700 | \$2,118 | \$25,410 | \$635 | 2,060 | 19% | \$12.26 | \$637 | 1.4 |
| Lincoln County | \$13.73 | \$714 | \$28,560 | 1.4 | \$71,700 | \$1,793 | \$21,510 | \$538 | 532 | 22% | \$10.32 | \$537 | 1.3 |
| Lyon County | \$13.73 | \$714 | \$28,560 | 1.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,199 | 32% | \$9.78 | \$509 | 1.4 |
| McLeod County | \$14.92 | \$776 | \$31,040 | 1.5 | \$76,400 | \$1,910 | \$22,920 | \$573 | 3,493 | 23% | \$12.66 | \$659 | 1.2 |
| Mahnomen County | \$13.77 | \$716 | \$28,640 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 585 | 30% | \$11.03 | \$573 | 1.2 |
| Marshall County | \$13.73 | \$714 | \$28,560 | 1.4 | \$76,000 | \$1,900 | \$22,800 | \$570 | 723 | 18% | \$11.81 | \$614 | 1.2 |
| Martin County | \$13.73 | \$714 | \$28,560 | 1.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 2,317 | 27% | \$13.28 | \$690 | 1.0 |
| Meeker County | \$15.08 | \$784 | \$31,360 | 1.5 | \$76,700 | \$1,918 | \$23,010 | \$575 | 1,916 | 21% | \$10.38 | \$540 | 1.5 |
| Mille Lacs County | \$17.33 | \$901 | \$36,040 | 1.7 | \$65,200 | \$1,630 | \$19,560 | \$489 | 2,532 | 25% | \$9.00 | \$468 | 1.9 |
| Morrison County | \$13.73 | \$714 | \$28,560 | 1.4 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,963 | 22% | \$8.81 | \$458 | 1.6 |
| Mower County | \$15.15 | \$788 | \$31,520 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 4,099 | 26% | \$13.00 | \$676 | 1.2 |
| Murray County | \$13.73 | \$714 | \$28,560 | 1.4 | \$77,500 | \$1,938 | \$23,250 | \$581 | 682 | 18% | \$12.86 | \$669 | 1.1 |
| Nicollet County | \$17.69 | \$920 | \$36,800 | 1.8 | \$86,200 | \$2,155 | \$25,860 | \$647 | 3,375 | 26% | \$11.95 | \$622 | 1.5 |
| Nobles County | \$14.58 | \$758 | \$30,320 | 1.5 | \$68,000 | \$1,700 | \$20,400 | \$510 | 2,268 | 29% | \$12.75 | \$663 | 1.1 |
| Norman County | \$13.73 | \$714 | \$28,560 | 1.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 532 | 19% | \$10.29 | \$535 | 1.3 |
| Olmsted County | \$19.54 | \$1,016 | \$40,640 | 2.0 | \$103,000 | \$2,575 | \$30,900 | \$773 | 16,317 | 27% | \$16.24 | \$845 | 1.2 |
| Otter Tail County | \$13.90 | \$723 | \$28,920 | 1.4 | \$72,400 | \$1,810 | \$21,720 | \$543 | 5,126 | 21% | \$10.18 | \$530 | 1.4 |
| Pennington County | \$14.62 | \$760 | \$30,400 | 1.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,544 | 26% | \$12.31 | \$640 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | 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 | 1.5 | \$62,300 | \$1,558 | \$18,690 | \$467 | 2,167 | 20% | \$7.68 | \$400 | 2.0 |
| Pipestone County | \$13.73 | \$714 | \$28,560 | 1.4 | \$65,800 | \$1,645 | \$19,740 | \$494 | 1,041 | 26% | \$10.79 | \$561 | 1.3 |
| Polk County | \$16.00 | \$832 | \$33,280 | 1.6 | \$89,200 | \$2,230 | \$26,760 | \$669 | 3,334 | 27% | \$8.20 | \$427 | 2.0 |
| Pope County | \$14.42 | \$750 | \$30,000 | 1.4 | \$77,400 | \$1,935 | \$23,220 | \$581 | 1,094 | 22% | \$12.42 | \$646 | 1.2 |
| Ramsey County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 85,101 | 41% | \$18.40 | \$957 | 1.3 |
| Red Lake County | \$13.73 | \$714 | \$28,560 | 1.4 | \$77,500 | \$1,938 | \$23,250 | \$581 | 273 | 16% | \$7.98 | \$415 | 1.7 |
| Redwood County | \$13.73 | \$714 | \$28,560 | 1.4 | \$69,800 | \$1,745 | \$20,940 | \$524 | 1,375 | 22% | \$11.54 | \$600 | 1.2 |
| Renville County | \$13.73 | \$714 | \$28,560 | 1.4 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,301 | 21% | \$11.62 | \$604 | 1.2 |
| Rice County | \$17.75 | \$923 | \$36,920 | 1.8 | \$82,400 | \$2,060 | \$24,720 | \$618 | 5,873 | 25% | \$10.88 | \$566 | 1.6 |
| Rock County | \$14.08 | \$732 | \$29,280 | 1.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 1,014 | 25% | \$11.07 | \$576 | 1.3 |
| Roseau County | \$14.23 | \$740 | \$29,600 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,212 | 20% | \$12.32 | \$641 | 1.2 |
| St. Louis County | \$15.69 | \$816 | \$32,640 | 1.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 24,913 | 29% | \$11.89 | \$618 | 1.3 |
| Scott County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 8,580 | 18% | \$10.91 | \$567 | 2.1 |
| Sherburne County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 5,507 | 17% | \$10.96 | \$570 | 2.1 |
| Sibley County | \$15.10 | \$785 | \$31,400 | 1.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 1,267 | 21% | \$12.28 | \$638 | 1.2 |
| Stearns County | \$15.46 | \$804 | \$32,160 | 1.5 | \$81,200 | \$2,030 | \$24,360 | \$609 | 18,273 | 31% | \$13.05 | \$678 | 1.2 |
| Steele County | \$16.02 | \$833 | \$33,320 | 1.6 | \$80,900 | \$2,023 | \$24,270 | \$607 | 3,546 | 24% | \$12.01 | \$625 | 1.3 |
| Stevens County | \$13.73 | \$714 | \$28,560 | 1.4 | \$85,000 | \$2,125 | \$25,500 | \$638 | 1,174 | 32% | \$9.19 | \$478 | 1.5 |
| Swift County | \$13.73 | \$714 | \$28,560 | 1.4 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,280 | 30% | \$11.01 | \$573 | 1.2 |
| Todd County | \$13.73 | \$714 | \$28,560 | 1.4 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,783 | 18% | \$10.16 | \$529 | 1.4 |
| Traverse County | \$13.73 | \$714 | \$28,560 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 320 | 20% | \$10.48 | \$545 | 1.3 |
| Wabasha County | \$14.85 | \$772 | \$30,880 | 1.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 1,685 | 19% | \$10.18 | \$529 | 1.5 |
| Wadena County | \$13.73 | \$714 | \$28,560 | 1.4 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,272 | 22% | \$14.06 | \$731 | 1.0 |
| Waseca County | \$13.73 | \$714 | \$28,560 | 1.4 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,581 | 21% | \$9.29 | \$483 | 1.5 |
| Washington County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 17,151 | 18% | \$13.04 | \$678 | 1.8 |
| Watsonwan County | \$13.73 | \$714 | \$28,560 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 1,044 | 24% | \$11.28 | \$587 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wilkin County | \$13.73 | \$714 | \$28,560 | 1.4 | \$71,000 | \$1,775 | \$21,300 | \$533 | 589 | 21% | \$10.50 | \$546 | 1.3 |
| Winona County | \$14.90 | \$775 | \$31,000 | 1.5 | \$77,500 | \$1,938 | \$23,250 | \$581 | 5,886 | 30% | \$10.22 | \$531 | 1.5 |
| Wright County | \$23.35 | \$1,214 | \$48,560 | 2.3 | \$103,400 | \$2,585 | \$31,020 | \$776 | 8,662 | 18% | \$11.42 | \$594 | 2.0 |
| Yellow Medicine County | \$13.73 | \$714 | \$28,560 | 1.4 | \$70,400 | \$1,760 | \$21,120 | \$528 | 918 | 22% | \$9.55 | \$497 | 1.4 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#50*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$774**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,581** monthly or **\$30,977** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.89
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$12.10 |
| 2-Bedroom Housing Wage | \$14.89 |
| Number of Renter Households | 351,558 |
| Percent Renters | 32% |

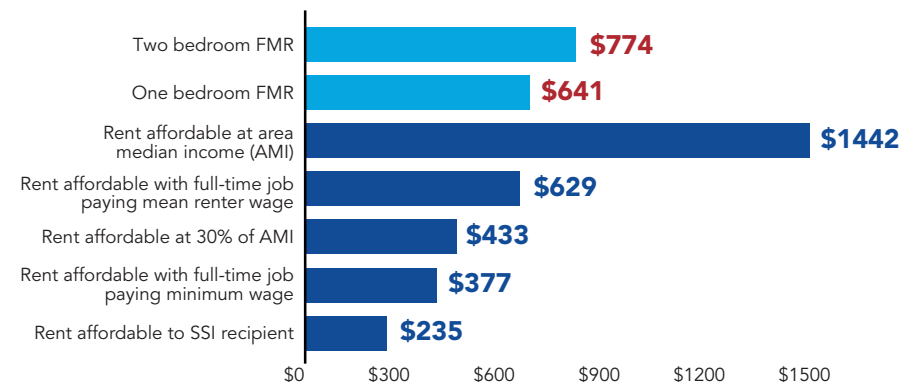
82
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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 |
|----------------------|-----------------|
| Lafayette County | \$17.65 |
| Jackson HMFA | \$17.52 |
| DeSoto County | \$17.00 |
| Gulfport-Biloxi HMFA | \$16.27 |
| Hattiesburg MSA | \$15.87 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MISSISSIPPI

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Mississippi | \$14.89 | \$774 | \$30,977 | 2.1 | \$57,678 | \$1,442 | \$17,303 | \$433 | 351,558 | 32% | \$12.10 | \$629 | 1.2 |
| Combined Nonmetro Areas | \$13.40 | \$697 | \$27,872 | 1.8 | \$51,018 | \$1,275 | \$15,305 | \$383 | 183,075 | 31% | \$11.09 | \$577 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Benton County HMFA | \$12.63 | \$657 | \$26,280 | 1.7 | \$48,600 | \$1,215 | \$14,580 | \$365 | 505 | 17% | \$15.47 | \$805 | 0.8 |
| Gulfport-Biloxi HMFA | \$16.27 | \$846 | \$33,840 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 39,651 | 40% | \$12.54 | \$652 | 1.3 |
| Hattiesburg MSA | \$15.87 | \$825 | \$33,000 | 2.2 | \$62,600 | \$1,565 | \$18,780 | \$470 | 20,302 | 37% | \$11.09 | \$577 | 1.4 |
| Jackson HMFA | \$17.52 | \$911 | \$36,440 | 2.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 63,134 | 33% | \$13.67 | \$711 | 1.3 |
| Marshall County HMFA | \$12.81 | \$666 | \$26,640 | 1.8 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,141 | 24% | \$14.81 | \$770 | 0.9 |
| Memphis HMFA | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 16,335 | 26% | \$11.53 | \$599 | 1.5 |
| Pascagoula HMFA | \$15.83 | \$823 | \$32,920 | 2.2 | \$69,100 | \$1,728 | \$20,730 | \$518 | 15,461 | 30% | \$16.62 | \$864 | 1.0 |
| Simpson County HMFA | \$14.38 | \$748 | \$29,920 | 2.0 | \$44,900 | \$1,123 | \$13,470 | \$337 | 1,825 | 19% | \$7.90 | \$411 | 1.8 |
| Tate County HMFA | \$13.38 | \$696 | \$27,840 | 1.8 | \$62,100 | \$1,553 | \$18,630 | \$466 | 2,555 | 25% | \$9.57 | \$498 | 1.4 |
| Tunica County HMFA | \$15.15 | \$788 | \$31,520 | 2.1 | \$39,300 | \$983 | \$11,790 | \$295 | 2,345 | 59% | \$13.64 | \$709 | 1.1 |
| Yazoo County HMFA | \$13.67 | \$711 | \$28,440 | 1.9 | \$39,900 | \$998 | \$11,970 | \$299 | 3,229 | 37% | \$11.61 | \$604 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$13.06 | \$679 | \$27,160 | 1.8 | \$37,200 | \$930 | \$11,160 | \$279 | 4,339 | 38% | \$9.48 | \$493 | 1.4 |
| Alcorn County | \$12.63 | \$657 | \$26,280 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 4,196 | 29% | \$13.00 | \$676 | 1.0 |
| Amite County | \$12.63 | \$657 | \$26,280 | 1.7 | \$46,100 | \$1,153 | \$13,830 | \$346 | 748 | 15% | \$11.34 | \$590 | 1.1 |
| Attala County | \$12.63 | \$657 | \$26,280 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 2,083 | 29% | \$8.99 | \$467 | 1.4 |
| Benton County | \$12.63 | \$657 | \$26,280 | 1.7 | \$48,600 | \$1,215 | \$14,580 | \$365 | 505 | 17% | \$15.47 | \$805 | 0.8 |
| Bolivar County | \$12.65 | \$658 | \$26,320 | 1.7 | \$38,500 | \$963 | \$11,550 | \$289 | 5,572 | 46% | \$10.90 | \$567 | 1.2 |
| Calhoun County | \$12.63 | \$657 | \$26,280 | 1.7 | \$45,900 | \$1,148 | \$13,770 | \$344 | 1,630 | 28% | \$9.37 | \$487 | 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.

MISSISSIPPI

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Carroll County | \$12.81 | \$666 | \$26,640 | 1.8 | \$60,900 | \$1,523 | \$18,270 | \$457 | 703 | 19% | \$7.40 | \$385 | 1.7 |
| Chickasaw County | \$12.63 | \$657 | \$26,280 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,853 | 29% | \$10.41 | \$542 | 1.2 |
| Choctaw County | \$13.19 | \$686 | \$27,440 | 1.8 | \$52,600 | \$1,315 | \$15,780 | \$395 | 747 | 24% | \$9.99 | \$520 | 1.3 |
| Claiborne County | \$12.63 | \$657 | \$26,280 | 1.7 | \$29,600 | \$740 | \$8,880 | \$222 | 950 | 32% | \$13.73 | \$714 | 0.9 |
| Clarke County | \$12.63 | \$657 | \$26,280 | 1.7 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,162 | 19% | \$10.05 | \$523 | 1.3 |
| Clay County | \$12.63 | \$657 | \$26,280 | 1.7 | \$44,800 | \$1,120 | \$13,440 | \$336 | 2,235 | 29% | \$10.81 | \$562 | 1.2 |
| Coahoma County | \$12.63 | \$657 | \$26,280 | 1.7 | \$35,300 | \$883 | \$10,590 | \$265 | 4,200 | 48% | \$10.25 | \$533 | 1.2 |
| Copiah County | \$17.52 | \$911 | \$36,440 | 2.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 2,054 | 21% | \$10.95 | \$569 | 1.6 |
| Covington County | \$13.10 | \$681 | \$27,240 | 1.8 | \$46,600 | \$1,165 | \$13,980 | \$350 | 1,328 | 20% | \$12.84 | \$668 | 1.0 |
| DeSoto County | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 16,335 | 26% | \$11.53 | \$599 | 1.5 |
| Forrest County | \$15.87 | \$825 | \$33,000 | 2.2 | \$62,600 | \$1,565 | \$18,780 | \$470 | 12,706 | 45% | \$11.81 | \$614 | 1.3 |
| Franklin County | \$12.63 | \$657 | \$26,280 | 1.7 | \$57,000 | \$1,425 | \$17,100 | \$428 | 642 | 21% | \$11.84 | \$616 | 1.1 |
| George County | \$14.37 | \$747 | \$29,880 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,213 | 16% | \$9.10 | \$473 | 1.6 |
| Greene County | \$12.63 | \$657 | \$26,280 | 1.7 | \$64,100 | \$1,603 | \$19,230 | \$481 | 634 | 15% | \$9.39 | \$488 | 1.3 |
| Grenada County | \$12.63 | \$657 | \$26,280 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 2,746 | 33% | \$12.35 | \$642 | 1.0 |
| Hancock County | \$16.27 | \$846 | \$33,840 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 4,964 | 25% | \$12.93 | \$673 | 1.3 |
| Harrison County | \$16.27 | \$846 | \$33,840 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 34,687 | 44% | \$12.49 | \$649 | 1.3 |
| Hinds County | \$17.52 | \$911 | \$36,440 | 2.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 36,876 | 42% | \$14.22 | \$740 | 1.2 |
| Holmes County | \$12.63 | \$657 | \$26,280 | 1.7 | \$26,200 | \$655 | \$7,860 | \$197 | 2,467 | 39% | \$10.21 | \$531 | 1.2 |
| Humphreys County | \$12.63 | \$657 | \$26,280 | 1.7 | \$33,300 | \$833 | \$9,990 | \$250 | 1,252 | 39% | \$9.29 | \$483 | 1.4 |
| Issaquena County | \$12.63 | \$657 | \$26,280 | 1.7 | \$32,200 | \$805 | \$9,660 | \$242 | 262 | 54% | \$10.62 | \$552 | 1.2 |
| Itawamba County | \$12.63 | \$657 | \$26,280 | 1.7 | \$52,800 | \$1,320 | \$15,840 | \$396 | 1,932 | 22% | \$12.09 | \$629 | 1.0 |
| Jackson County | \$15.83 | \$823 | \$32,920 | 2.2 | \$69,100 | \$1,728 | \$20,730 | \$518 | 15,461 | 30% | \$16.62 | \$864 | 1.0 |
| Jasper County | \$12.81 | \$666 | \$26,640 | 1.8 | \$46,500 | \$1,163 | \$13,950 | \$349 | 1,021 | 15% | \$10.90 | \$567 | 1.2 |
| Jefferson County | \$12.63 | \$657 | \$26,280 | 1.7 | \$32,200 | \$805 | \$9,660 | \$242 | 841 | 33% | \$11.25 | \$585 | 1.1 |
| Jefferson Davis County | \$12.63 | \$657 | \$26,280 | 1.7 | \$34,100 | \$853 | \$10,230 | \$256 | 1,147 | 24% | \$10.84 | \$564 | 1.2 |

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4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Jones County | \$13.92 | \$724 | \$28,960 | 1.9 | \$48,400 | \$1,210 | \$14,520 | \$363 | 6,667 | 27% | \$11.30 | \$588 | 1.2 |
| Kemper County | \$12.63 | \$657 | \$26,280 | 1.7 | \$39,900 | \$998 | \$11,970 | \$299 | 894 | 24% | \$13.64 | \$709 | 0.9 |
| Lafayette County | \$17.65 | \$918 | \$36,720 | 2.4 | \$72,400 | \$1,810 | \$21,720 | \$543 | 7,495 | 39% | \$9.05 | \$471 | 1.9 |
| Lamar County | \$15.87 | \$825 | \$33,000 | 2.2 | \$62,600 | \$1,565 | \$18,780 | \$470 | 6,837 | 31% | \$9.70 | \$504 | 1.6 |
| Lauderdale County | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,200 | \$1,580 | \$18,960 | \$474 | 10,249 | 35% | \$11.05 | \$575 | 1.3 |
| Lawrence County | \$14.40 | \$749 | \$29,960 | 2.0 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,091 | 23% | \$18.27 | \$950 | 0.8 |
| Leake County | \$12.63 | \$657 | \$26,280 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 2,262 | 28% | \$9.90 | \$515 | 1.3 |
| Lee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$71,800 | \$1,795 | \$21,540 | \$539 | 10,875 | 34% | \$11.43 | \$594 | 1.2 |
| Leflore County | \$12.63 | \$657 | \$26,280 | 1.7 | \$32,200 | \$805 | \$9,660 | \$242 | 5,106 | 50% | \$8.19 | \$426 | 1.5 |
| Lincoln County | \$12.63 | \$657 | \$26,280 | 1.7 | \$50,400 | \$1,260 | \$15,120 | \$378 | 3,155 | 25% | \$11.26 | \$585 | 1.1 |
| Lowndes County | \$13.31 | \$692 | \$27,680 | 1.8 | \$58,300 | \$1,458 | \$17,490 | \$437 | 8,764 | 39% | \$12.72 | \$661 | 1.0 |
| Madison County | \$17.52 | \$911 | \$36,440 | 2.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 10,992 | 28% | \$12.67 | \$659 | 1.4 |
| Marion County | \$12.63 | \$657 | \$26,280 | 1.7 | \$41,900 | \$1,048 | \$12,570 | \$314 | 1,851 | 19% | \$10.41 | \$541 | 1.2 |
| Marshall County | \$12.81 | \$666 | \$26,640 | 1.8 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,141 | 24% | \$14.81 | \$770 | 0.9 |
| Monroe County | \$12.63 | \$657 | \$26,280 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 3,617 | 26% | \$11.99 | \$623 | 1.1 |
| Montgomery County | \$12.63 | \$657 | \$26,280 | 1.7 | \$44,700 | \$1,118 | \$13,410 | \$335 | 1,319 | 29% | \$8.07 | \$420 | 1.6 |
| Neshoba County | \$12.65 | \$658 | \$26,320 | 1.7 | \$50,900 | \$1,273 | \$15,270 | \$382 | 2,924 | 27% | \$12.97 | \$674 | 1.0 |
| Newton County | \$12.94 | \$673 | \$26,920 | 1.8 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,777 | 22% | \$9.64 | \$501 | 1.3 |
| Noxubee County | \$12.63 | \$657 | \$26,280 | 1.7 | \$46,600 | \$1,165 | \$13,980 | \$350 | 1,096 | 27% | \$6.99 | \$363 | 1.8 |
| Oktibbeha County | \$15.27 | \$794 | \$31,760 | 2.1 | \$61,800 | \$1,545 | \$18,540 | \$464 | 8,691 | 49% | \$7.60 | \$395 | 2.0 |
| Panola County | \$12.77 | \$664 | \$26,560 | 1.8 | \$44,500 | \$1,113 | \$13,350 | \$334 | 3,383 | 27% | \$13.16 | \$684 | 1.0 |
| Pearl River County | \$14.77 | \$768 | \$30,720 | 2.0 | \$60,300 | \$1,508 | \$18,090 | \$452 | 4,667 | 22% | \$10.40 | \$541 | 1.4 |
| Perry County | \$15.87 | \$825 | \$33,000 | 2.2 | \$62,600 | \$1,565 | \$18,780 | \$470 | 759 | 17% | \$12.35 | \$642 | 1.3 |
| Pike County | \$13.23 | \$688 | \$27,520 | 1.8 | \$43,300 | \$1,083 | \$12,990 | \$325 | 4,809 | 33% | \$8.57 | \$445 | 1.5 |
| Pontotoc County | \$12.88 | \$670 | \$26,800 | 1.8 | \$53,900 | \$1,348 | \$16,170 | \$404 | 3,053 | 28% | \$12.93 | \$673 | 1.0 |
| Prentiss County | \$12.63 | \$657 | \$26,280 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 2,568 | 27% | \$6.98 | \$363 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Quitman County | \$12.63 | \$657 | \$26,280 | 1.7 | \$37,100 | \$928 | \$11,130 | \$278 | 1,283 | 42% | \$9.86 | \$513 | 1.3 |
| Rankin County | \$17.52 | \$911 | \$36,440 | 2.4 | \$70,900 | \$1,773 | \$21,270 | \$532 | 13,212 | 24% | \$14.00 | \$728 | 1.3 |
| Scott County | \$12.63 | \$657 | \$26,280 | 1.7 | \$43,300 | \$1,083 | \$12,990 | \$325 | 2,758 | 26% | \$11.79 | \$613 | 1.1 |
| Sharkey County | \$12.63 | \$657 | \$26,280 | 1.7 | \$43,300 | \$1,083 | \$12,990 | \$325 | 591 | 34% | \$10.73 | \$558 | 1.2 |
| Simpson County | \$14.38 | \$748 | \$29,920 | 2.0 | \$44,900 | \$1,123 | \$13,470 | \$337 | 1,825 | 19% | \$7.90 | \$411 | 1.8 |
| Smith County | \$12.63 | \$657 | \$26,280 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,000 | 17% | \$12.35 | \$642 | 1.0 |
| Stone County | \$12.63 | \$657 | \$26,280 | 1.7 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,453 | 24% | \$11.60 | \$603 | 1.1 |
| Sunflower County | \$12.63 | \$657 | \$26,280 | 1.7 | \$37,600 | \$940 | \$11,280 | \$282 | 3,784 | 45% | \$10.62 | \$552 | 1.2 |
| Tallahatchie County | \$12.63 | \$657 | \$26,280 | 1.7 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,108 | 26% | \$10.10 | \$525 | 1.3 |
| Tate County | \$13.38 | \$696 | \$27,840 | 1.8 | \$62,100 | \$1,553 | \$18,630 | \$466 | 2,555 | 25% | \$9.57 | \$498 | 1.4 |
| Tippah County | \$12.63 | \$657 | \$26,280 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 2,160 | 27% | \$11.77 | \$612 | 1.1 |
| Tishomingo County | \$12.63 | \$657 | \$26,280 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,872 | 25% | \$11.36 | \$591 | 1.1 |
| Tunica County | \$15.15 | \$788 | \$31,520 | 2.1 | \$39,300 | \$983 | \$11,790 | \$295 | 2,345 | 59% | \$13.64 | \$709 | 1.1 |
| Union County | \$12.63 | \$657 | \$26,280 | 1.7 | \$51,200 | \$1,280 | \$15,360 | \$384 | 2,757 | 28% | \$17.28 | \$899 | 0.7 |
| Walthall County | \$12.63 | \$657 | \$26,280 | 1.7 | \$43,000 | \$1,075 | \$12,900 | \$323 | 614 | 11% | \$12.77 | \$664 | 1.0 |
| Warren County | \$13.35 | \$694 | \$27,760 | 1.8 | \$54,900 | \$1,373 | \$16,470 | \$412 | 6,678 | 36% | \$10.66 | \$554 | 1.3 |
| Washington County | \$12.63 | \$657 | \$26,280 | 1.7 | \$40,700 | \$1,018 | \$12,210 | \$305 | 8,411 | 46% | \$10.73 | \$558 | 1.2 |
| Wayne County | \$12.63 | \$657 | \$26,280 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 1,423 | 18% | \$10.20 | \$530 | 1.2 |
| Webster County | \$12.63 | \$657 | \$26,280 | 1.7 | \$52,600 | \$1,315 | \$15,780 | \$395 | 989 | 26% | \$7.91 | \$411 | 1.6 |
| Wilkinson County | \$12.63 | \$657 | \$26,280 | 1.7 | \$33,600 | \$840 | \$10,080 | \$252 | 551 | 19% | \$9.84 | \$512 | 1.3 |
| Winston County | \$12.63 | \$657 | \$26,280 | 1.7 | \$46,100 | \$1,153 | \$13,830 | \$346 | 2,048 | 28% | \$15.38 | \$800 | 0.8 |
| Yalobusha County | \$12.63 | \$657 | \$26,280 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,379 | 27% | \$12.16 | \$632 | 1.0 |
| Yazoo County | \$13.67 | \$711 | \$28,440 | 1.9 | \$39,900 | \$998 | \$11,970 | \$299 | 3,229 | 37% | \$11.61 | \$604 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#42*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$836**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,785** monthly or **\$33,424** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.07
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.45 |
| Average Renter Wage | \$15.28 |
| 2-Bedroom Housing Wage | \$16.07 |
| Number of Renter Households | 794,426 |
| Percent Renters | 33% |

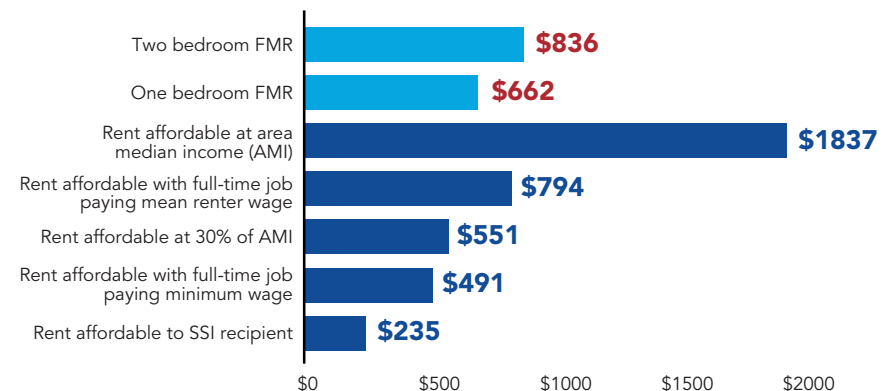
68
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

54
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 |
|----------------------|-----------------|
| Kansas City HMFA | \$18.81 |
| St. Louis HMFA | \$17.40 |
| Columbia MSA | \$17.19 |
| St. Joseph MSA | \$15.33 |
| Cape Girardeau MSA | \$14.87 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MISSOURI

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Missouri | \$16.07 | \$836 | \$33,424 | 1.7 | \$73,483 | \$1,837 | \$22,045 | \$551 | 794,426 | 33% | \$15.28 | \$794 | 1.1 |
| Combined Nonmetro Areas | \$12.68 | \$659 | \$26,379 | 1.3 | \$55,112 | \$1,378 | \$16,534 | \$413 | 181,515 | 30% | \$10.57 | \$549 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bates County HMFA | \$13.42 | \$698 | \$27,920 | 1.4 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,830 | 27% | \$10.27 | \$534 | 1.3 |
| Callaway County HMFA | \$13.88 | \$722 | \$28,880 | 1.5 | \$69,500 | \$1,738 | \$20,850 | \$521 | 4,353 | 27% | \$12.82 | \$666 | 1.1 |
| Cape Girardeau MSA | \$14.87 | \$773 | \$30,920 | 1.6 | \$67,000 | \$1,675 | \$20,100 | \$503 | 11,020 | 32% | \$12.11 | \$630 | 1.2 |
| Columbia MSA | \$17.19 | \$894 | \$35,760 | 1.8 | \$77,900 | \$1,948 | \$23,370 | \$584 | 31,271 | 45% | \$11.37 | \$591 | 1.5 |
| Dallas County HMFA | \$12.19 | \$634 | \$25,360 | 1.3 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,597 | 26% | \$6.42 | \$334 | 1.9 |
| Jefferson City HMFA | \$12.88 | \$670 | \$26,800 | 1.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 10,509 | 30% | \$11.60 | \$603 | 1.1 |
| Joplin MSA | \$13.90 | \$723 | \$28,920 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 22,432 | 33% | \$13.60 | \$707 | 1.0 |
| Kansas City HMFA | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 176,391 | 36% | \$16.80 | \$873 | 1.1 |
| McDonald County HMFA | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,200 | \$1,205 | \$14,460 | \$362 | 2,467 | 30% | \$11.27 | \$586 | 1.1 |
| Moniteau County HMFA | \$12.19 | \$634 | \$25,360 | 1.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,251 | 23% | \$8.81 | \$458 | 1.4 |
| Polk County HMFA | \$13.17 | \$685 | \$27,400 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 3,562 | 31% | \$10.52 | \$547 | 1.3 |
| Springfield HMFA | \$14.35 | \$746 | \$29,840 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 63,436 | 38% | \$13.40 | \$697 | 1.1 |
| St. Joseph MSA | \$15.33 | \$797 | \$31,880 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 14,896 | 34% | \$13.54 | \$704 | 1.1 |
| St. Louis HMFA | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 267,896 | 32% | \$17.61 | \$916 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$12.19 | \$634 | \$25,360 | 1.3 | \$65,000 | \$1,625 | \$19,500 | \$488 | 3,801 | 40% | \$6.33 | \$329 | 1.9 |
| Andrew County | \$15.33 | \$797 | \$31,880 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,484 | 22% | \$10.29 | \$535 | 1.5 |
| Atchison County | \$12.19 | \$634 | \$25,360 | 1.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 743 | 30% | \$11.09 | \$577 | 1.1 |
| Audrain County | \$12.73 | \$662 | \$26,480 | 1.3 | \$58,600 | \$1,465 | \$17,580 | \$440 | 3,143 | 34% | \$12.61 | \$656 | 1.0 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Barry County | \$12.19 | \$634 | \$25,360 | 1.3 | \$54,400 | \$1,360 | \$16,320 | \$408 | 3,485 | 26% | \$12.73 | \$662 | 1.0 |
| Barton County | \$12.19 | \$634 | \$25,360 | 1.3 | \$54,200 | \$1,355 | \$16,260 | \$407 | 1,468 | 30% | \$10.21 | \$531 | 1.2 |
| Bates County | \$13.42 | \$698 | \$27,920 | 1.4 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,830 | 27% | \$10.27 | \$534 | 1.3 |
| Benton County | \$12.19 | \$634 | \$25,360 | 1.3 | \$45,300 | \$1,133 | \$13,590 | \$340 | 1,341 | 17% | \$8.32 | \$433 | 1.5 |
| Bollinger County | \$14.87 | \$773 | \$30,920 | 1.6 | \$67,000 | \$1,675 | \$20,100 | \$503 | 893 | 19% | \$9.53 | \$496 | 1.6 |
| Boone County | \$17.19 | \$894 | \$35,760 | 1.8 | \$77,900 | \$1,948 | \$23,370 | \$584 | 31,271 | 45% | \$11.37 | \$591 | 1.5 |
| Buchanan County | \$15.33 | \$797 | \$31,880 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 12,213 | 37% | \$13.90 | \$723 | 1.1 |
| Butler County | \$12.77 | \$664 | \$26,560 | 1.4 | \$49,400 | \$1,235 | \$14,820 | \$371 | 5,932 | 36% | \$9.50 | \$494 | 1.3 |
| Caldwell County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 935 | 25% | \$9.30 | \$484 | 2.0 |
| Callaway County | \$13.88 | \$722 | \$28,880 | 1.5 | \$69,500 | \$1,738 | \$20,850 | \$521 | 4,353 | 27% | \$12.82 | \$666 | 1.1 |
| Camden County | \$13.21 | \$687 | \$27,480 | 1.4 | \$63,000 | \$1,575 | \$18,900 | \$473 | 3,187 | 20% | \$9.76 | \$508 | 1.4 |
| Cape Girardeau County | \$14.87 | \$773 | \$30,920 | 1.6 | \$67,000 | \$1,675 | \$20,100 | \$503 | 10,127 | 34% | \$12.21 | \$635 | 1.2 |
| Carroll County | \$12.19 | \$634 | \$25,360 | 1.3 | \$60,700 | \$1,518 | \$18,210 | \$455 | 983 | 28% | \$9.22 | \$479 | 1.3 |
| Carter County | \$12.21 | \$635 | \$25,400 | 1.3 | \$52,800 | \$1,320 | \$15,840 | \$396 | 565 | 24% | \$7.56 | \$393 | 1.6 |
| Cass County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 9,392 | 24% | \$10.63 | \$553 | 1.8 |
| Cedar County | \$12.19 | \$634 | \$25,360 | 1.3 | \$47,100 | \$1,178 | \$14,130 | \$353 | 1,598 | 28% | \$7.13 | \$371 | 1.7 |
| Chariton County | \$12.19 | \$634 | \$25,360 | 1.3 | \$56,000 | \$1,400 | \$16,800 | \$420 | 527 | 19% | \$8.02 | \$417 | 1.5 |
| Christian County | \$14.35 | \$746 | \$29,840 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 8,032 | 26% | \$9.29 | \$483 | 1.5 |
| Clark County | \$12.19 | \$634 | \$25,360 | 1.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 783 | 27% | \$8.11 | \$422 | 1.5 |
| Clay County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 27,896 | 31% | \$14.91 | \$775 | 1.3 |
| Clinton County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 2,001 | 25% | \$11.64 | \$605 | 1.6 |
| Cole County | \$12.88 | \$670 | \$26,800 | 1.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 9,655 | 32% | \$11.79 | \$613 | 1.1 |
| Cooper County | \$12.19 | \$634 | \$25,360 | 1.3 | \$67,100 | \$1,678 | \$20,130 | \$503 | 1,924 | 30% | \$10.88 | \$566 | 1.1 |
| Crawford County | \$12.19 | \$634 | \$25,360 | 1.3 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,907 | 31% | \$12.13 | \$631 | 1.0 |
| Dade County | \$12.46 | \$648 | \$25,920 | 1.3 | \$48,700 | \$1,218 | \$14,610 | \$365 | 690 | 22% | \$9.98 | \$519 | 1.2 |
| Dallas County | \$12.19 | \$634 | \$25,360 | 1.3 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,597 | 26% | \$6.42 | \$334 | 1.9 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Daviess County | \$12.19 | \$634 | \$25,360 | 1.3 | \$63,200 | \$1,580 | \$18,960 | \$474 | 643 | 21% | \$7.79 | \$405 | 1.6 |
| DeKalb County | \$15.33 | \$797 | \$31,880 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,199 | 31% | \$8.79 | \$457 | 1.7 |
| Dent County | \$12.19 | \$634 | \$25,360 | 1.3 | \$51,500 | \$1,288 | \$15,450 | \$386 | 1,866 | 30% | \$7.14 | \$371 | 1.7 |
| Douglas County | \$12.19 | \$634 | \$25,360 | 1.3 | \$41,700 | \$1,043 | \$12,510 | \$313 | 1,038 | 20% | \$8.69 | \$452 | 1.4 |
| Dunklin County | \$12.19 | \$634 | \$25,360 | 1.3 | \$42,800 | \$1,070 | \$12,840 | \$321 | 4,611 | 37% | \$8.03 | \$418 | 1.5 |
| Franklin County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 10,864 | 27% | \$12.60 | \$655 | 1.4 |
| Gasconade County | \$12.19 | \$634 | \$25,360 | 1.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 1,274 | 21% | \$8.42 | \$438 | 1.4 |
| Gentry County | \$12.19 | \$634 | \$25,360 | 1.3 | \$58,500 | \$1,463 | \$17,550 | \$439 | 677 | 26% | \$11.05 | \$575 | 1.1 |
| Greene County | \$14.35 | \$746 | \$29,840 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 51,935 | 43% | \$13.92 | \$724 | 1.0 |
| Grundy County | \$12.19 | \$634 | \$25,360 | 1.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 1,306 | 33% | \$12.31 | \$640 | 1.0 |
| Harrison County | \$12.19 | \$634 | \$25,360 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 992 | 28% | \$8.31 | \$432 | 1.5 |
| Henry County | \$13.44 | \$699 | \$27,960 | 1.4 | \$57,000 | \$1,425 | \$17,100 | \$428 | 2,485 | 27% | \$9.48 | \$493 | 1.4 |
| Hickory County | \$12.19 | \$634 | \$25,360 | 1.3 | \$46,000 | \$1,150 | \$13,800 | \$345 | 747 | 19% | \$6.57 | \$342 | 1.9 |
| Holt County | \$12.19 | \$634 | \$25,360 | 1.3 | \$59,700 | \$1,493 | \$17,910 | \$448 | 575 | 28% | \$12.46 | \$648 | 1.0 |
| Howard County | \$13.33 | \$693 | \$27,720 | 1.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 798 | 22% | \$8.48 | \$441 | 1.6 |
| Howell County | \$12.35 | \$642 | \$25,680 | 1.3 | \$46,600 | \$1,165 | \$13,980 | \$350 | 5,034 | 32% | \$12.20 | \$635 | 1.0 |
| Iron County | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,257 | 30% | \$11.78 | \$613 | 1.0 |
| Jackson County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 117,431 | 42% | \$18.26 | \$950 | 1.0 |
| Jasper County | \$13.90 | \$723 | \$28,920 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 15,928 | 35% | \$13.58 | \$706 | 1.0 |
| Jefferson County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 17,172 | 20% | \$11.16 | \$580 | 1.6 |
| Johnson County | \$13.52 | \$703 | \$28,120 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 8,035 | 40% | \$10.17 | \$529 | 1.3 |
| Knox County | \$12.19 | \$634 | \$25,360 | 1.3 | \$53,500 | \$1,338 | \$16,050 | \$401 | 307 | 20% | \$9.13 | \$475 | 1.3 |
| Laclede County | \$12.19 | \$634 | \$25,360 | 1.3 | \$53,900 | \$1,348 | \$16,170 | \$404 | 4,358 | 31% | \$11.83 | \$615 | 1.0 |
| Lafayette County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 3,561 | 27% | \$10.63 | \$553 | 1.8 |
| Lawrence County | \$12.19 | \$634 | \$25,360 | 1.3 | \$52,800 | \$1,320 | \$15,840 | \$396 | 4,104 | 28% | \$12.64 | \$658 | 1.0 |
| Lewis County | \$12.19 | \$634 | \$25,360 | 1.3 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,009 | 27% | \$10.34 | \$538 | 1.2 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lincoln County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 4,070 | 22% | \$9.73 | \$506 | 1.8 |
| Linn County | \$12.19 | \$634 | \$25,360 | 1.3 | \$53,100 | \$1,328 | \$15,930 | \$398 | 1,406 | 28% | \$9.85 | \$512 | 1.2 |
| Livingston County | \$12.65 | \$658 | \$26,320 | 1.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 1,874 | 32% | \$10.23 | \$532 | 1.2 |
| McDonald County | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,200 | \$1,205 | \$14,460 | \$362 | 2,467 | 30% | \$11.27 | \$586 | 1.1 |
| Macon County | \$12.19 | \$634 | \$25,360 | 1.3 | \$54,700 | \$1,368 | \$16,410 | \$410 | 1,518 | 26% | \$9.95 | \$518 | 1.2 |
| Madison County | \$12.19 | \$634 | \$25,360 | 1.3 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,367 | 27% | \$8.34 | \$434 | 1.5 |
| Maries County | \$12.19 | \$634 | \$25,360 | 1.3 | \$59,000 | \$1,475 | \$17,700 | \$443 | 981 | 27% | \$9.44 | \$491 | 1.3 |
| Marion County | \$12.40 | \$645 | \$25,800 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 4,101 | 36% | \$12.00 | \$624 | 1.0 |
| Mercer County | \$12.19 | \$634 | \$25,360 | 1.3 | \$54,900 | \$1,373 | \$16,470 | \$412 | 310 | 23% | \$12.40 | \$645 | 1.0 |
| Miller County | \$13.17 | \$685 | \$27,400 | 1.4 | \$54,600 | \$1,365 | \$16,380 | \$410 | 2,560 | 26% | \$9.26 | \$482 | 1.4 |
| Mississippi County | \$12.52 | \$651 | \$26,040 | 1.3 | \$37,900 | \$948 | \$11,370 | \$284 | 2,042 | 41% | \$10.78 | \$560 | 1.2 |
| Moniteau County | \$12.19 | \$634 | \$25,360 | 1.3 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,251 | 23% | \$8.81 | \$458 | 1.4 |
| Monroe County | \$12.19 | \$634 | \$25,360 | 1.3 | \$57,900 | \$1,448 | \$17,370 | \$434 | 931 | 26% | \$9.76 | \$508 | 1.2 |
| Montgomery County | \$12.19 | \$634 | \$25,360 | 1.3 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,429 | 29% | \$11.34 | \$589 | 1.1 |
| Morgan County | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,734 | 22% | \$10.05 | \$523 | 1.2 |
| New Madrid County | \$12.19 | \$634 | \$25,360 | 1.3 | \$44,500 | \$1,113 | \$13,350 | \$334 | 2,796 | 38% | \$11.95 | \$621 | 1.0 |
| Newton County | \$13.90 | \$723 | \$28,920 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 6,504 | 29% | \$13.66 | \$710 | 1.0 |
| Nodaway County | \$12.81 | \$666 | \$26,640 | 1.4 | \$63,100 | \$1,578 | \$18,930 | \$473 | 3,507 | 42% | \$10.80 | \$561 | 1.2 |
| Oregon County | \$12.19 | \$634 | \$25,360 | 1.3 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,038 | 24% | \$6.57 | \$342 | 1.9 |
| Osage County | \$12.88 | \$670 | \$26,800 | 1.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 854 | 17% | \$9.61 | \$500 | 1.3 |
| Ozark County | \$12.33 | \$641 | \$25,640 | 1.3 | \$43,900 | \$1,098 | \$13,170 | \$329 | 953 | 23% | \$6.53 | \$340 | 1.9 |
| Pemiscot County | \$12.19 | \$634 | \$25,360 | 1.3 | \$46,700 | \$1,168 | \$14,010 | \$350 | 3,165 | 46% | \$8.80 | \$458 | 1.4 |
| Perry County | \$12.44 | \$647 | \$25,880 | 1.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 1,935 | 25% | \$10.25 | \$533 | 1.2 |
| Pettis County | \$13.38 | \$696 | \$27,840 | 1.4 | \$55,100 | \$1,378 | \$16,530 | \$413 | 5,262 | 33% | \$11.64 | \$605 | 1.2 |
| Phelps County | \$13.81 | \$718 | \$28,720 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 6,975 | 40% | \$10.90 | \$567 | 1.3 |
| Pike County | \$12.87 | \$669 | \$26,760 | 1.4 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,946 | 29% | \$11.96 | \$622 | 1.1 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Platte County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 13,192 | 34% | \$15.10 | \$785 | 1.2 |
| Polk County | \$13.17 | \$685 | \$27,400 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 3,562 | 31% | \$10.52 | \$547 | 1.3 |
| Pulaski County | \$14.31 | \$744 | \$29,760 | 1.5 | \$65,400 | \$1,635 | \$19,620 | \$491 | 7,711 | 51% | \$12.19 | \$634 | 1.2 |
| Putnam County | \$12.19 | \$634 | \$25,360 | 1.3 | \$47,700 | \$1,193 | \$14,310 | \$358 | 470 | 26% | \$8.34 | \$434 | 1.5 |
| Ralls County | \$13.83 | \$719 | \$28,760 | 1.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 660 | 16% | \$14.71 | \$765 | 0.9 |
| Randolph County | \$12.19 | \$634 | \$25,360 | 1.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 2,199 | 26% | \$9.21 | \$479 | 1.3 |
| Ray County | \$18.81 | \$978 | \$39,120 | 2.0 | \$86,000 | \$2,150 | \$25,800 | \$645 | 1,983 | 23% | \$8.88 | \$462 | 2.1 |
| Reynolds County | \$12.19 | \$634 | \$25,360 | 1.3 | \$53,900 | \$1,348 | \$16,170 | \$404 | 547 | 21% | \$11.37 | \$591 | 1.1 |
| Ripley County | \$12.19 | \$634 | \$25,360 | 1.3 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,085 | 21% | \$7.06 | \$367 | 1.7 |
| St. Charles County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 28,365 | 20% | \$13.35 | \$694 | 1.3 |
| St. Clair County | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,100 | \$1,203 | \$14,430 | \$361 | 919 | 22% | \$9.18 | \$478 | 1.3 |
| Ste. Genevieve County | \$12.67 | \$659 | \$26,360 | 1.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 1,602 | 22% | \$11.97 | \$623 | 1.1 |
| St. Francois County | \$12.19 | \$634 | \$25,360 | 1.3 | \$60,200 | \$1,505 | \$18,060 | \$452 | 7,905 | 32% | \$10.25 | \$533 | 1.2 |
| St. Louis County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 125,177 | 31% | \$18.24 | \$949 | 1.0 |
| Saline County | \$12.19 | \$634 | \$25,360 | 1.3 | \$55,600 | \$1,390 | \$16,680 | \$417 | 2,662 | 31% | \$11.51 | \$599 | 1.1 |
| Schuyler County | \$12.19 | \$634 | \$25,360 | 1.3 | \$51,900 | \$1,298 | \$15,570 | \$389 | 453 | 29% | \$8.35 | \$434 | 1.5 |
| Scotland County | \$12.19 | \$634 | \$25,360 | 1.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 530 | 29% | \$7.93 | \$412 | 1.5 |
| Scott County | \$12.56 | \$653 | \$26,120 | 1.3 | \$53,400 | \$1,335 | \$16,020 | \$401 | 5,103 | 33% | \$9.76 | \$508 | 1.3 |
| Shannon County | \$12.19 | \$634 | \$25,360 | 1.3 | \$46,500 | \$1,163 | \$13,950 | \$349 | 902 | 28% | \$7.95 | \$414 | 1.5 |
| Shelby County | \$12.19 | \$634 | \$25,360 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 609 | 25% | \$11.33 | \$589 | 1.1 |
| Stoddard County | \$12.19 | \$634 | \$25,360 | 1.3 | \$52,300 | \$1,308 | \$15,690 | \$392 | 3,655 | 31% | \$12.52 | \$651 | 1.0 |
| Stone County | \$13.17 | \$685 | \$27,400 | 1.4 | \$55,800 | \$1,395 | \$16,740 | \$419 | 2,312 | 18% | \$9.68 | \$503 | 1.4 |
| Sullivan County | \$13.04 | \$678 | \$27,120 | 1.4 | \$54,500 | \$1,363 | \$16,350 | \$409 | 613 | 28% | \$16.05 | \$834 | 0.8 |
| Taney County | \$13.77 | \$716 | \$28,640 | 1.5 | \$51,800 | \$1,295 | \$15,540 | \$389 | 8,972 | 40% | \$11.47 | \$596 | 1.2 |
| Texas County | \$12.19 | \$634 | \$25,360 | 1.3 | \$48,800 | \$1,220 | \$14,640 | \$366 | 2,539 | 27% | \$8.62 | \$448 | 1.4 |
| Vernon County | \$12.77 | \$664 | \$26,560 | 1.4 | \$52,800 | \$1,320 | \$15,840 | \$396 | 2,479 | 30% | \$11.63 | \$605 | 1.1 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Montly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Warren County | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 2,713 | 22% | \$10.91 | \$567 | 1.6 |
| Washington County | \$12.19 | \$634 | \$25,360 | 1.3 | \$44,600 | \$1,115 | \$13,380 | \$335 | 1,738 | 19% | \$8.17 | \$425 | 1.5 |
| Wayne County | \$12.19 | \$634 | \$25,360 | 1.3 | \$43,900 | \$1,098 | \$13,170 | \$329 | 1,395 | 26% | \$7.15 | \$372 | 1.7 |
| Webster County | \$14.35 | \$746 | \$29,840 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 3,469 | 26% | \$10.38 | \$540 | 1.4 |
| Worth County | \$12.19 | \$634 | \$25,360 | 1.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 199 | 23% | \$6.67 | \$347 | 1.8 |
| Wright County | \$12.19 | \$634 | \$25,360 | 1.3 | \$42,600 | \$1,065 | \$12,780 | \$320 | 2,233 | 31% | \$10.07 | \$523 | 1.2 |
| St. Louis city | \$17.40 | \$905 | \$36,200 | 1.8 | \$82,900 | \$2,073 | \$24,870 | \$622 | 79,535 | 57% | \$21.37 | \$1,111 | 0.8 |

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

1: BR = Bedroom

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4: AMI = Fiscal Year 2020 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

#35*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$878**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,926** monthly or **\$35,112** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.88
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$8.65 |
| Average Renter Wage | \$13.15 |
| 2-Bedroom Housing Wage | \$16.88 |
| Number of Renter Households | 136,687 |
| Percent Renters | 32% |

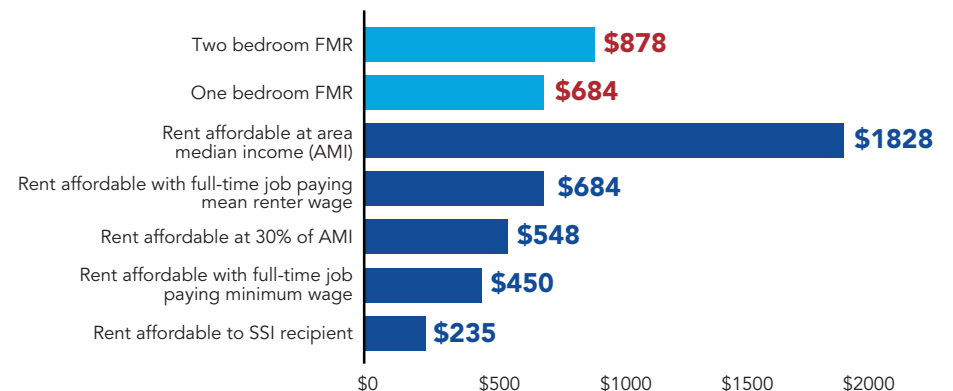
78
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

61
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 |
|------------------------|-----------------|
| Lewis and Clark County | \$19.10 |
| Gallatin County | \$19.06 |
| Richland County | \$18.88 |
| Musselshell County | \$18.81 |
| Park County | \$18.40 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MONTANA

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Montana | \$16.88 | \$878 | \$35,112 | 2.0 | \$73,104 | \$1,828 | \$21,931 | \$548 | 136,687 | 32% | \$13.15 | \$684 | 1.3 |
| Combined Nonmetro Areas | \$17.01 | \$884 | \$35,379 | 2.0 | \$70,914 | \$1,773 | \$21,274 | \$532 | 82,618 | 31% | \$12.87 | \$669 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Billings HMFA | \$17.10 | \$889 | \$35,560 | 2.0 | \$76,600 | \$1,915 | \$22,980 | \$575 | 21,598 | 31% | \$14.43 | \$750 | 1.2 |
| Golden Valley County HMFA | \$14.58 | \$758 | \$30,320 | 1.7 | \$76,500 | \$1,913 | \$22,950 | \$574 | 86 | 26% | \$13.88 | \$722 | 1.1 |
| Great Falls MSA | \$14.40 | \$749 | \$29,960 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 12,330 | 36% | \$13.04 | \$678 | 1.1 |
| Missoula MSA | \$17.65 | \$918 | \$36,720 | 2.0 | \$84,300 | \$2,108 | \$25,290 | \$632 | 20,055 | 41% | \$12.50 | \$650 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Beaverhead County | \$14.42 | \$750 | \$30,000 | 1.7 | \$69,300 | \$1,733 | \$20,790 | \$520 | 1,307 | 33% | \$8.27 | \$430 | 1.7 |
| Big Horn County | \$16.67 | \$867 | \$34,680 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 1,471 | 40% | \$17.34 | \$902 | 1.0 |
| Blaine County | \$13.73 | \$714 | \$28,560 | 1.6 | \$46,200 | \$1,155 | \$13,860 | \$347 | 954 | 41% | \$10.16 | \$528 | 1.4 |
| Broadwater County | \$16.35 | \$850 | \$34,000 | 1.9 | \$70,800 | \$1,770 | \$21,240 | \$531 | 449 | 19% | \$12.96 | \$674 | 1.3 |
| Carbon County | \$17.10 | \$889 | \$35,560 | 2.0 | \$76,600 | \$1,915 | \$22,980 | \$575 | 996 | 22% | \$11.17 | \$581 | 1.5 |
| Carter County | \$13.73 | \$714 | \$28,560 | 1.6 | \$65,400 | \$1,635 | \$19,620 | \$491 | 113 | 18% | \$15.19 | \$790 | 0.9 |
| Cascade County | \$14.40 | \$749 | \$29,960 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 12,330 | 36% | \$13.04 | \$678 | 1.1 |
| Chouteau County | \$13.73 | \$714 | \$28,560 | 1.6 | \$53,400 | \$1,335 | \$16,020 | \$401 | 784 | 35% | \$11.66 | \$607 | 1.2 |
| Custer County | \$15.31 | \$796 | \$31,840 | 1.8 | \$76,500 | \$1,913 | \$22,950 | \$574 | 1,528 | 31% | \$11.57 | \$601 | 1.3 |
| Daniels County | \$15.31 | \$796 | \$31,840 | 1.8 | \$75,800 | \$1,895 | \$22,740 | \$569 | 165 | 19% | \$15.13 | \$787 | 1.0 |
| Dawson County | \$17.19 | \$894 | \$35,760 | 2.0 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,269 | 32% | \$14.90 | \$775 | 1.2 |
| Deer Lodge County | \$13.73 | \$714 | \$28,560 | 1.6 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,210 | 31% | \$10.84 | \$564 | 1.3 |
| Fallon County | \$15.35 | \$798 | \$31,920 | 1.8 | \$77,100 | \$1,928 | \$23,130 | \$578 | 429 | 33% | \$18.63 | \$969 | 0.8 |
| Fergus County | \$16.50 | \$858 | \$34,320 | 1.9 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,392 | 28% | \$15.16 | \$788 | 1.1 |
| Flathead County | \$17.87 | \$929 | \$37,160 | 2.1 | \$73,800 | \$1,845 | \$22,140 | \$554 | 10,484 | 27% | \$13.31 | \$692 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Gallatin County | \$19.06 | \$991 | \$39,640 | 2.2 | \$90,400 | \$2,260 | \$27,120 | \$678 | 16,254 | 39% | \$13.82 | \$719 | 1.4 |
| Garfield County | \$13.73 | \$714 | \$28,560 | 1.6 | \$68,400 | \$1,710 | \$20,520 | \$513 | 114 | 26% | \$8.98 | \$467 | 1.5 |
| Glacier County | \$14.38 | \$748 | \$29,920 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 1,703 | 41% | \$14.76 | \$768 | 1.0 |
| Golden Valley County | \$14.58 | \$758 | \$30,320 | 1.7 | \$76,500 | \$1,913 | \$22,950 | \$574 | 86 | 26% | \$13.88 | \$722 | 1.1 |
| Granite County | \$14.12 | \$734 | \$29,360 | 1.6 | \$59,400 | \$1,485 | \$17,820 | \$446 | 353 | 28% | \$9.26 | \$482 | 1.5 |
| Hill County | \$14.71 | \$765 | \$30,600 | 1.7 | \$57,300 | \$1,433 | \$17,190 | \$430 | 2,407 | 38% | \$10.44 | \$543 | 1.4 |
| Jefferson County | \$17.60 | \$915 | \$36,600 | 2.0 | \$82,800 | \$2,070 | \$24,840 | \$621 | 668 | 15% | \$12.49 | \$649 | 1.4 |
| Judith Basin County | \$13.73 | \$714 | \$28,560 | 1.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 247 | 27% | \$13.53 | \$703 | 1.0 |
| Lake County | \$16.13 | \$839 | \$33,560 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 3,298 | 28% | \$10.75 | \$559 | 1.5 |
| Lewis and Clark County | \$19.10 | \$993 | \$39,720 | 2.2 | \$83,800 | \$2,095 | \$25,140 | \$629 | 8,746 | 31% | \$12.03 | \$626 | 1.6 |
| Liberty County | \$13.73 | \$714 | \$28,560 | 1.6 | \$67,700 | \$1,693 | \$20,310 | \$508 | 332 | 37% | \$10.11 | \$525 | 1.4 |
| Lincoln County | \$14.35 | \$746 | \$29,840 | 1.7 | \$49,900 | \$1,248 | \$14,970 | \$374 | 1,795 | 22% | \$9.53 | \$495 | 1.5 |
| McCone County | \$14.29 | \$743 | \$29,720 | 1.7 | \$69,700 | \$1,743 | \$20,910 | \$523 | 128 | 18% | \$20.26 | \$1,054 | 0.7 |
| Madison County | \$16.67 | \$867 | \$34,680 | 1.9 | \$65,000 | \$1,625 | \$19,500 | \$488 | 888 | 26% | \$16.75 | \$871 | 1.0 |
| Meagher County | \$14.50 | \$754 | \$30,160 | 1.7 | \$49,300 | \$1,233 | \$14,790 | \$370 | 217 | 29% | \$14.40 | \$749 | 1.0 |
| Mineral County | \$13.73 | \$714 | \$28,560 | 1.6 | \$58,400 | \$1,460 | \$17,520 | \$438 | 459 | 27% | \$7.78 | \$405 | 1.8 |
| Missoula County | \$17.65 | \$918 | \$36,720 | 2.0 | \$84,300 | \$2,108 | \$25,290 | \$632 | 20,055 | 41% | \$12.50 | \$650 | 1.4 |
| Musselshell County | \$18.81 | \$978 | \$39,120 | 2.2 | \$56,100 | \$1,403 | \$16,830 | \$421 | 594 | 29% | \$17.35 | \$902 | 1.1 |
| Park County | \$18.40 | \$957 | \$38,280 | 2.1 | \$71,000 | \$1,775 | \$21,300 | \$533 | 2,377 | 31% | \$12.79 | \$665 | 1.4 |
| Petroleum County | \$17.02 | \$885 | \$35,400 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 61 | 33% | | | |
| Phillips County | \$13.73 | \$714 | \$28,560 | 1.6 | \$58,900 | \$1,473 | \$17,670 | \$442 | 423 | 24% | \$10.60 | \$551 | 1.3 |
| Pondera County | \$13.73 | \$714 | \$28,560 | 1.6 | \$58,400 | \$1,460 | \$17,520 | \$438 | 556 | 26% | \$8.93 | \$465 | 1.5 |
| Powder River County | \$13.77 | \$716 | \$28,640 | 1.6 | \$64,000 | \$1,600 | \$19,200 | \$480 | 212 | 28% | \$9.07 | \$472 | 1.5 |
| Powell County | \$13.73 | \$714 | \$28,560 | 1.6 | \$59,000 | \$1,475 | \$17,700 | \$443 | 754 | 32% | \$12.00 | \$624 | 1.1 |
| Prairie County | \$17.02 | \$885 | \$35,400 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 71 | 13% | \$12.57 | \$654 | 1.4 |
| Ravalli County | \$16.87 | \$877 | \$35,080 | 1.9 | \$62,300 | \$1,558 | \$18,690 | \$467 | 4,087 | 24% | \$10.33 | \$537 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Richland County | \$18.88 | \$982 | \$39,280 | 2.2 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,640 | 37% | \$20.23 | \$1,052 | 0.9 |
| Roosevelt County | \$15.12 | \$786 | \$31,440 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,218 | 39% | \$11.02 | \$573 | 1.4 |
| Rosebud County | \$13.73 | \$714 | \$28,560 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 911 | 29% | \$15.70 | \$816 | 0.9 |
| Sanders County | \$14.42 | \$750 | \$30,000 | 1.7 | \$48,000 | \$1,200 | \$14,400 | \$360 | 1,162 | 23% | \$9.83 | \$511 | 1.5 |
| Sheridan County | \$15.69 | \$816 | \$32,640 | 1.8 | \$77,500 | \$1,938 | \$23,250 | \$581 | 370 | 22% | \$13.38 | \$696 | 1.2 |
| Silver Bow County | \$16.33 | \$849 | \$33,960 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 5,023 | 33% | \$9.32 | \$484 | 1.8 |
| Stillwater County | \$15.27 | \$794 | \$31,760 | 1.8 | \$82,500 | \$2,063 | \$24,750 | \$619 | 765 | 21% | \$21.25 | \$1,105 | 0.7 |
| Sweet Grass County | \$16.87 | \$877 | \$35,080 | 1.9 | \$68,600 | \$1,715 | \$20,580 | \$515 | 396 | 26% | \$21.27 | \$1,106 | 0.8 |
| Teton County | \$15.25 | \$793 | \$31,720 | 1.8 | \$66,200 | \$1,655 | \$19,860 | \$497 | 750 | 30% | \$11.62 | \$604 | 1.3 |
| Toole County | \$13.96 | \$726 | \$29,040 | 1.6 | \$61,500 | \$1,538 | \$18,450 | \$461 | 801 | 42% | \$11.61 | \$604 | 1.2 |
| Treasure County | \$15.50 | \$806 | \$32,240 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 119 | 33% | \$19.95 | \$1,037 | 0.8 |
| Valley County | \$15.44 | \$803 | \$32,120 | 1.8 | \$69,400 | \$1,735 | \$20,820 | \$521 | 816 | 24% | \$8.59 | \$447 | 1.8 |
| Wheatland County | \$14.15 | \$736 | \$29,440 | 1.6 | \$45,500 | \$1,138 | \$13,650 | \$341 | 242 | 29% | \$20.42 | \$1,062 | 0.7 |
| Wibaux County | \$17.02 | \$885 | \$35,400 | 2.0 | \$63,000 | \$1,575 | \$18,900 | \$473 | 106 | 21% | \$15.40 | \$801 | 1.1 |
| Yellowstone County | \$17.10 | \$889 | \$35,560 | 2.0 | \$76,600 | \$1,915 | \$22,980 | \$575 | 20,602 | 32% | \$14.53 | \$755 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#40*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$846**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,820** monthly or **\$33,838** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.00 |
| Average Renter Wage | \$13.70 |
| 2-Bedroom Housing Wage | \$16.27 |
| Number of Renter Households | 255,496 |
| Percent Renters | 34% |

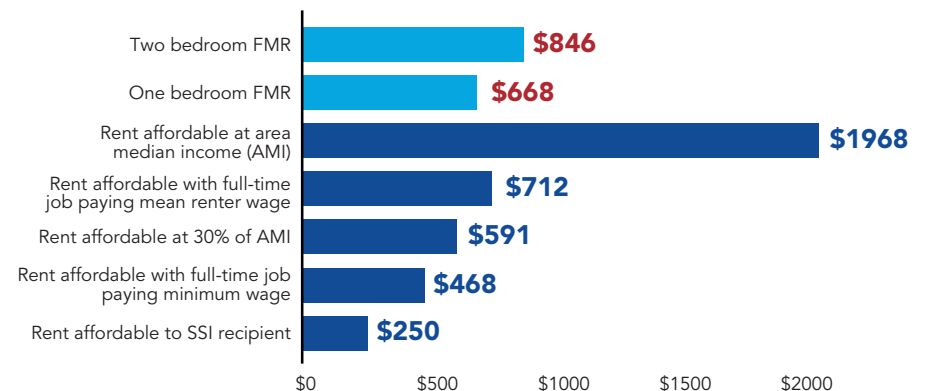
72
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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 |
|---------------------------|-----------------|
| Omaha-Council Bluffs HMFA | \$18.19 |
| Lincoln HMFA | \$16.63 |
| Arthur County | \$15.88 |
| Saline County | \$15.60 |
| Sioux City HMFA | \$15.44 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEBRASKA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nebraska | \$16.27 | \$846 | \$33,838 | 1.8 | \$78,740 | \$1,968 | \$23,622 | \$591 | 255,496 | 34% | \$13.70 | \$712 | 1.2 |
| Combined Nonmetro Areas | \$13.88 | \$722 | \$28,861 | 1.5 | \$69,313 | \$1,733 | \$20,794 | \$520 | 82,104 | 30% | \$11.96 | \$622 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Hall County HMFA | \$15.00 | \$780 | \$31,200 | 1.7 | \$66,300 | \$1,658 | \$19,890 | \$497 | 8,668 | 38% | \$12.34 | \$642 | 1.2 |
| Hamilton County HMFA | \$13.60 | \$707 | \$28,280 | 1.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 709 | 19% | \$14.75 | \$767 | 0.9 |
| Howard County HMFA | \$13.42 | \$698 | \$27,920 | 1.5 | \$72,700 | \$1,818 | \$21,810 | \$545 | 607 | 23% | \$7.94 | \$413 | 1.7 |
| Lincoln HMFA | \$16.63 | \$865 | \$34,600 | 1.8 | \$82,100 | \$2,053 | \$24,630 | \$616 | 49,027 | 40% | \$13.09 | \$681 | 1.3 |
| Merrick County HMFA | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,700 | \$1,743 | \$20,910 | \$523 | 890 | 27% | \$13.84 | \$720 | 1.0 |
| Omaha-Council Bluffs HMFA | \$18.19 | \$946 | \$37,840 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 106,805 | 36% | \$15.13 | \$787 | 1.2 |
| Saunders County HMFA | \$14.56 | \$757 | \$30,280 | 1.6 | \$82,800 | \$2,070 | \$24,840 | \$621 | 1,792 | 22% | \$10.41 | \$541 | 1.4 |
| Seward County HMFA | \$13.98 | \$727 | \$29,080 | 1.6 | \$84,600 | \$2,115 | \$25,380 | \$635 | 1,849 | 28% | \$10.76 | \$559 | 1.3 |
| Sioux City HMFA | \$15.44 | \$803 | \$32,120 | 1.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 3,045 | 31% | \$15.02 | \$781 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$13.42 | \$698 | \$27,920 | 1.5 | \$72,900 | \$1,823 | \$21,870 | \$547 | 4,036 | 32% | \$10.48 | \$545 | 1.3 |
| Antelope County | \$13.42 | \$698 | \$27,920 | 1.5 | \$62,700 | \$1,568 | \$18,810 | \$470 | 611 | 23% | \$11.48 | \$597 | 1.2 |
| Arthur County† | \$15.88 | \$826 | \$33,040 | 1.8 | \$65,100 | \$1,628 | \$19,530 | \$488 | 62 | 32% | | | |
| Banner County† | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 75 | 27% | | | |
| Baird County† | \$13.42 | \$698 | \$27,920 | 1.5 | \$61,700 | \$1,543 | \$18,510 | \$463 | 73 | 33% | | | |
| Boone County | \$13.42 | \$698 | \$27,920 | 1.5 | \$73,200 | \$1,830 | \$21,960 | \$549 | 503 | 22% | \$13.94 | \$725 | 1.0 |
| Box Butte County | \$13.42 | \$698 | \$27,920 | 1.5 | \$78,500 | \$1,963 | \$23,550 | \$589 | 1,619 | 34% | \$8.36 | \$435 | 1.6 |
| Boyd County | \$13.42 | \$698 | \$27,920 | 1.5 | \$67,700 | \$1,693 | \$20,310 | \$508 | 169 | 19% | \$10.84 | \$564 | 1.2 |
| Brown County | \$14.02 | \$729 | \$29,160 | 1.6 | \$55,900 | \$1,398 | \$16,770 | \$419 | 370 | 26% | \$10.55 | \$549 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Buffalo County | \$15.02 | \$781 | \$31,240 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 6,989 | 36% | \$11.04 | \$574 | 1.4 |
| Burt County | \$13.42 | \$698 | \$27,920 | 1.5 | \$67,000 | \$1,675 | \$20,100 | \$503 | 722 | 25% | \$9.59 | \$499 | 1.4 |
| Butler County | \$13.58 | \$706 | \$28,240 | 1.5 | \$69,800 | \$1,745 | \$20,940 | \$524 | 734 | 22% | \$10.33 | \$537 | 1.3 |
| Cass County | \$18.19 | \$946 | \$37,840 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 1,849 | 18% | \$11.14 | \$579 | 1.6 |
| Cedar County | \$13.42 | \$698 | \$27,920 | 1.5 | \$75,600 | \$1,890 | \$22,680 | \$567 | 642 | 19% | \$11.95 | \$621 | 1.1 |
| Chase County | \$13.42 | \$698 | \$27,920 | 1.5 | \$66,000 | \$1,650 | \$19,800 | \$495 | 391 | 23% | \$12.52 | \$651 | 1.1 |
| Cherry County | \$13.42 | \$698 | \$27,920 | 1.5 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,000 | 39% | \$9.74 | \$507 | 1.4 |
| Cheyenne County | \$13.42 | \$698 | \$27,920 | 1.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 1,385 | 31% | \$16.09 | \$837 | 0.8 |
| Clay County | \$13.42 | \$698 | \$27,920 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 550 | 21% | \$12.44 | \$647 | 1.1 |
| Colfax County | \$13.42 | \$698 | \$27,920 | 1.5 | \$66,800 | \$1,670 | \$20,040 | \$501 | 1,079 | 29% | \$20.54 | \$1,068 | 0.7 |
| Cuming County | \$13.42 | \$698 | \$27,920 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,154 | 31% | \$14.39 | \$748 | 0.9 |
| Custer County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,476 | 30% | \$14.09 | \$733 | 1.0 |
| Dakota County | \$15.44 | \$803 | \$32,120 | 1.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 2,548 | 34% | \$15.35 | \$798 | 1.0 |
| Dawes County | \$13.65 | \$710 | \$28,400 | 1.5 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,280 | 35% | \$9.05 | \$471 | 1.5 |
| Dawson County | \$13.48 | \$701 | \$28,040 | 1.5 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,900 | 32% | \$12.61 | \$655 | 1.1 |
| Deuel County | \$13.42 | \$698 | \$27,920 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 200 | 24% | \$11.94 | \$621 | 1.1 |
| Dixon County | \$15.44 | \$803 | \$32,120 | 1.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 497 | 22% | \$11.98 | \$623 | 1.3 |
| Dodge County | \$15.15 | \$788 | \$31,520 | 1.7 | \$64,700 | \$1,618 | \$19,410 | \$485 | 5,737 | 38% | \$13.22 | \$687 | 1.1 |
| Douglas County | \$18.19 | \$946 | \$37,840 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 83,133 | 39% | \$15.52 | \$807 | 1.2 |
| Dundy County | \$13.42 | \$698 | \$27,920 | 1.5 | \$60,200 | \$1,505 | \$18,060 | \$452 | 256 | 30% | \$14.46 | \$752 | 0.9 |
| Fillmore County | \$13.42 | \$698 | \$27,920 | 1.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 612 | 24% | \$13.02 | \$677 | 1.0 |
| Franklin County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,800 | \$1,620 | \$19,440 | \$486 | 223 | 16% | \$11.67 | \$607 | 1.1 |
| Frontier County | \$13.42 | \$698 | \$27,920 | 1.5 | \$65,500 | \$1,638 | \$19,650 | \$491 | 280 | 25% | \$10.24 | \$533 | 1.3 |
| Furnas County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,900 | \$1,623 | \$19,470 | \$487 | 602 | 28% | \$10.65 | \$554 | 1.3 |
| Gage County | \$13.42 | \$698 | \$27,920 | 1.5 | \$71,200 | \$1,780 | \$21,360 | \$534 | 2,883 | 31% | \$11.19 | \$582 | 1.2 |
| Garden County | \$13.42 | \$698 | \$27,920 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 199 | 23% | \$13.48 | \$701 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Garfield County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,800 | \$1,470 | \$17,640 | \$441 | 194 | 22% | \$6.80 | \$354 | 2.0 |
| Gosper County | \$13.42 | \$698 | \$27,920 | 1.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 239 | 27% | \$19.68 | \$1,024 | 0.7 |
| Grant County | \$13.42 | \$698 | \$27,920 | 1.5 | \$57,900 | \$1,448 | \$17,370 | \$434 | 73 | 25% | \$12.53 | \$651 | 1.1 |
| Greeley County | \$13.42 | \$698 | \$27,920 | 1.5 | \$63,600 | \$1,590 | \$19,080 | \$477 | 208 | 20% | \$12.50 | \$650 | 1.1 |
| Hall County | \$15.00 | \$780 | \$31,200 | 1.7 | \$66,300 | \$1,658 | \$19,890 | \$497 | 8,668 | 38% | \$12.34 | \$642 | 1.2 |
| Hamilton County | \$13.60 | \$707 | \$28,280 | 1.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 709 | 19% | \$14.75 | \$767 | 0.9 |
| Harlan County | \$13.42 | \$698 | \$27,920 | 1.5 | \$66,900 | \$1,673 | \$20,070 | \$502 | 303 | 20% | \$7.71 | \$401 | 1.7 |
| Hayes County | \$14.75 | \$767 | \$30,680 | 1.6 | \$67,100 | \$1,678 | \$20,130 | \$503 | 123 | 30% | \$18.28 | \$950 | 0.8 |
| Hitchcock County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,200 | \$1,455 | \$17,460 | \$437 | 327 | 27% | \$13.71 | \$713 | 1.0 |
| Holt County | \$13.42 | \$698 | \$27,920 | 1.5 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,176 | 27% | \$12.54 | \$652 | 1.1 |
| Hooker County | \$13.42 | \$698 | \$27,920 | 1.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 113 | 35% | \$12.57 | \$654 | 1.1 |
| Howard County | \$13.42 | \$698 | \$27,920 | 1.5 | \$72,700 | \$1,818 | \$21,810 | \$545 | 607 | 23% | \$7.94 | \$413 | 1.7 |
| Jefferson County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,300 | \$1,458 | \$17,490 | \$437 | 919 | 28% | \$12.01 | \$624 | 1.1 |
| Johnson County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,100 | \$1,603 | \$19,230 | \$481 | 451 | 25% | \$9.65 | \$502 | 1.4 |
| Kearney County | \$14.35 | \$746 | \$29,840 | 1.6 | \$75,900 | \$1,898 | \$22,770 | \$569 | 734 | 27% | \$10.93 | \$569 | 1.3 |
| Keith County | \$13.42 | \$698 | \$27,920 | 1.5 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,132 | 29% | \$8.75 | \$455 | 1.5 |
| Keya Paha County† | \$13.42 | \$698 | \$27,920 | 1.5 | \$56,300 | \$1,408 | \$16,890 | \$422 | 82 | 25% | | | |
| Kimball County | \$13.48 | \$701 | \$28,040 | 1.5 | \$56,600 | \$1,415 | \$16,980 | \$425 | 459 | 29% | \$15.50 | \$806 | 0.9 |
| Knox County | \$13.42 | \$698 | \$27,920 | 1.5 | \$65,100 | \$1,628 | \$19,530 | \$488 | 984 | 27% | \$11.46 | \$596 | 1.2 |
| Lancaster County | \$16.63 | \$865 | \$34,600 | 1.8 | \$82,100 | \$2,053 | \$24,630 | \$616 | 49,027 | 40% | \$13.09 | \$681 | 1.3 |
| Lincoln County | \$13.63 | \$709 | \$28,360 | 1.5 | \$73,500 | \$1,838 | \$22,050 | \$551 | 5,205 | 35% | \$10.72 | \$557 | 1.3 |
| Logan County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,100 | \$1,728 | \$20,730 | \$518 | 99 | 29% | \$13.03 | \$678 | 1.0 |
| Loup County† | \$13.42 | \$698 | \$27,920 | 1.5 | \$68,400 | \$1,710 | \$20,520 | \$513 | 45 | 16% | | | |
| McPherson County† | \$13.42 | \$698 | \$27,920 | 1.5 | \$74,300 | \$1,858 | \$22,290 | \$557 | 64 | 32% | | | |
| Madison County | \$13.75 | \$715 | \$28,600 | 1.5 | \$67,600 | \$1,690 | \$20,280 | \$507 | 4,890 | 34% | \$12.70 | \$660 | 1.1 |
| Merrick County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,700 | \$1,743 | \$20,910 | \$523 | 890 | 27% | \$13.84 | \$720 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Morrill County | \$14.06 | \$731 | \$29,240 | 1.6 | \$58,800 | \$1,470 | \$17,640 | \$441 | 547 | 28% | \$13.49 | \$702 | 1.0 |
| Nance County | \$13.42 | \$698 | \$27,920 | 1.5 | \$65,300 | \$1,633 | \$19,590 | \$490 | 352 | 23% | \$15.26 | \$794 | 0.9 |
| Nemaha County | \$13.42 | \$698 | \$27,920 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 804 | 28% | \$10.30 | \$535 | 1.3 |
| Nuckolls County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,200 | \$1,455 | \$17,460 | \$437 | 465 | 24% | \$7.71 | \$401 | 1.7 |
| Otoe County | \$13.81 | \$718 | \$28,720 | 1.5 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,803 | 28% | \$10.79 | \$561 | 1.3 |
| Pawnee County | \$13.42 | \$698 | \$27,920 | 1.5 | \$59,900 | \$1,498 | \$17,970 | \$449 | 199 | 16% | \$7.91 | \$411 | 1.7 |
| Perkins County | \$13.42 | \$698 | \$27,920 | 1.5 | \$73,900 | \$1,848 | \$22,170 | \$554 | 274 | 22% | \$13.48 | \$701 | 1.0 |
| Phelps County | \$13.42 | \$698 | \$27,920 | 1.5 | \$76,800 | \$1,920 | \$23,040 | \$576 | 1,109 | 28% | \$12.75 | \$663 | 1.1 |
| Pierce County | \$13.42 | \$698 | \$27,920 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 723 | 24% | \$10.65 | \$554 | 1.3 |
| Platte County | \$14.58 | \$758 | \$30,320 | 1.6 | \$78,000 | \$1,950 | \$23,400 | \$585 | 3,640 | 28% | \$13.08 | \$680 | 1.1 |
| Polk County | \$13.42 | \$698 | \$27,920 | 1.5 | \$81,600 | \$2,040 | \$24,480 | \$612 | 410 | 20% | \$9.00 | \$468 | 1.5 |
| Red Willow County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,180 | 26% | \$10.38 | \$540 | 1.3 |
| Richardson County | \$13.42 | \$698 | \$27,920 | 1.5 | \$62,500 | \$1,563 | \$18,750 | \$469 | 863 | 23% | \$10.56 | \$549 | 1.3 |
| Rock County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,300 | \$1,733 | \$20,790 | \$520 | 169 | 27% | \$12.80 | \$665 | 1.0 |
| Saline County | \$15.60 | \$811 | \$32,440 | 1.7 | \$66,000 | \$1,650 | \$19,800 | \$495 | 1,538 | 30% | \$13.29 | \$691 | 1.2 |
| Sarpy County | \$18.19 | \$946 | \$37,840 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 20,095 | 31% | \$13.72 | \$713 | 1.3 |
| Saunders County | \$14.56 | \$757 | \$30,280 | 1.6 | \$82,800 | \$2,070 | \$24,840 | \$621 | 1,792 | 22% | \$10.41 | \$541 | 1.4 |
| Scotts Bluff County | \$13.94 | \$725 | \$29,000 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 4,531 | 31% | \$11.61 | \$604 | 1.2 |
| Seward County | \$13.98 | \$727 | \$29,080 | 1.6 | \$84,600 | \$2,115 | \$25,380 | \$635 | 1,849 | 28% | \$10.76 | \$559 | 1.3 |
| Sheridan County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,300 | \$1,458 | \$17,490 | \$437 | 641 | 28% | \$11.58 | \$602 | 1.2 |
| Sherman County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,100 | \$1,728 | \$20,730 | \$518 | 315 | 23% | \$14.78 | \$769 | 0.9 |
| Sioux County | \$13.42 | \$698 | \$27,920 | 1.5 | \$62,700 | \$1,568 | \$18,810 | \$470 | 156 | 27% | | | |
| Stanton County | \$14.87 | \$773 | \$30,920 | 1.7 | \$73,500 | \$1,838 | \$22,050 | \$551 | 409 | 17% | \$24.67 | \$1,283 | 0.6 |
| Thayer County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,500 | \$1,738 | \$20,850 | \$521 | 486 | 21% | \$14.49 | \$754 | 0.9 |
| Thomas County | \$13.50 | \$702 | \$28,080 | 1.5 | \$75,700 | \$1,893 | \$22,710 | \$568 | 80 | 27% | \$11.80 | \$614 | 1.1 |
| Thurston County | \$13.42 | \$698 | \$27,920 | 1.5 | \$53,000 | \$1,325 | \$15,900 | \$398 | 877 | 40% | \$13.11 | \$682 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Valley County | \$13.42 | \$698 | \$27,920 | 1.5 | \$69,000 | \$1,725 | \$20,700 | \$518 | 475 | 26% | \$10.75 | \$559 | 1.2 |
| Washington County | \$18.19 | \$946 | \$37,840 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 1,728 | 21% | \$13.46 | \$700 | 1.4 |
| Wayne County | \$13.42 | \$698 | \$27,920 | 1.5 | \$75,800 | \$1,895 | \$22,740 | \$569 | 1,311 | 36% | \$5.98 | \$311 | 2.2 |
| Webster County | \$13.42 | \$698 | \$27,920 | 1.5 | \$63,200 | \$1,580 | \$18,960 | \$474 | 341 | 22% | \$9.12 | \$474 | 1.5 |
| Wheeler County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,400 | \$1,610 | \$19,320 | \$483 | 105 | 29% | \$17.82 | \$927 | 0.8 |
| York County | \$13.42 | \$698 | \$27,920 | 1.5 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,669 | 29% | \$10.41 | \$541 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#23*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,065**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,549** monthly or **\$42,592** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.48
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.00 |
| Average Renter Wage | \$17.42 |
| 2-Bedroom Housing Wage | \$20.48 |
| Number of Renter Households | 475,410 |
| Percent Renters | 44% |

91
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)

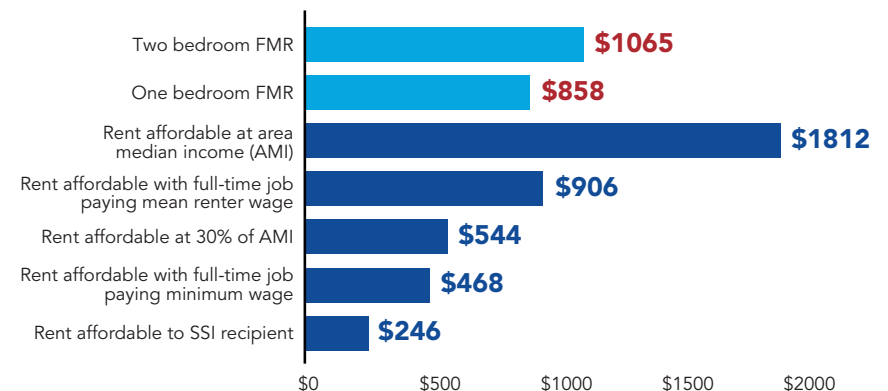
2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|-----------------|
| Las Vegas-Henderson-Paradise MSA | \$20.77 |
| Reno MSA | \$20.60 |
| Douglas County | \$20.52 |
| Lander County | \$19.96 |
| Humboldt County | \$18.56 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



NEVADA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nevada | \$20.48 | \$1,065 | \$42,592 | 2.3 | \$72,497 | \$1,812 | \$21,749 | \$544 | 475,410 | 44% | \$17.42 | \$906 | 1.2 |
| Combined Nonmetro Areas | \$17.53 | \$912 | \$36,461 | 1.9 | \$72,163 | \$1,804 | \$21,649 | \$541 | 30,813 | 29% | \$17.83 | \$927 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Carson City MSA | \$18.13 | \$943 | \$37,720 | 2.0 | \$75,400 | \$1,885 | \$22,620 | \$566 | 9,950 | 44% | \$17.84 | \$928 | 1.0 |
| Las Vegas-Henderson-Paradise MSA | \$20.77 | \$1,080 | \$43,200 | 2.3 | \$70,800 | \$1,770 | \$21,240 | \$531 | 359,907 | 47% | \$17.46 | \$908 | 1.2 |
| Reno MSA | \$20.60 | \$1,071 | \$42,840 | 2.3 | \$79,600 | \$1,990 | \$23,880 | \$597 | 74,740 | 42% | \$17.02 | \$885 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Churchill County | \$17.12 | \$890 | \$35,600 | 1.9 | \$63,300 | \$1,583 | \$18,990 | \$475 | 3,363 | 34% | \$17.48 | \$909 | 1.0 |
| Clark County | \$20.77 | \$1,080 | \$43,200 | 2.3 | \$70,800 | \$1,770 | \$21,240 | \$531 | 359,907 | 47% | \$17.46 | \$908 | 1.2 |
| Douglas County | \$20.52 | \$1,067 | \$42,680 | 2.3 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,203 | 30% | \$16.98 | \$883 | 1.2 |
| Elko County | \$18.48 | \$961 | \$38,440 | 2.1 | \$91,800 | \$2,295 | \$27,540 | \$689 | 4,895 | 28% | \$16.02 | \$833 | 1.2 |
| Esmeralda County | \$13.73 | \$714 | \$28,560 | 1.5 | \$52,500 | \$1,313 | \$15,750 | \$394 | 190 | 42% | | | |
| Eureka County | \$17.13 | \$891 | \$35,640 | 1.9 | \$118,600 | \$2,965 | \$35,580 | \$890 | 201 | 27% | \$34.67 | \$1,803 | 0.5 |
| Humboldt County | \$18.56 | \$965 | \$38,600 | 2.1 | \$85,900 | \$2,148 | \$25,770 | \$644 | 1,548 | 25% | \$16.07 | \$836 | 1.2 |
| Lander County | \$19.96 | \$1,038 | \$41,520 | 2.2 | \$97,000 | \$2,425 | \$29,100 | \$728 | 407 | 20% | \$18.03 | \$938 | 1.1 |
| Lincoln County | \$14.23 | \$740 | \$29,600 | 1.6 | \$63,300 | \$1,583 | \$18,990 | \$475 | 539 | 26% | \$7.40 | \$385 | 1.9 |
| Lyon County | \$16.08 | \$836 | \$33,440 | 1.8 | \$64,100 | \$1,603 | \$19,230 | \$481 | 6,004 | 29% | \$16.07 | \$836 | 1.0 |
| Mineral County | \$13.73 | \$714 | \$28,560 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 616 | 32% | \$18.83 | \$979 | 0.7 |
| Nye County | \$16.12 | \$838 | \$33,520 | 1.8 | \$57,300 | \$1,433 | \$17,190 | \$430 | 5,416 | 29% | \$17.61 | \$916 | 0.9 |
| Pershing County | \$13.73 | \$714 | \$28,560 | 1.5 | \$64,100 | \$1,603 | \$19,230 | \$481 | 510 | 26% | \$20.22 | \$1,051 | 0.7 |
| Storey County | \$20.60 | \$1,071 | \$42,840 | 2.3 | \$79,600 | \$1,990 | \$23,880 | \$597 | 200 | 13% | \$18.93 | \$985 | 1.1 |
| Washoe County | \$20.60 | \$1,071 | \$42,840 | 2.3 | \$79,600 | \$1,990 | \$23,880 | \$597 | 74,540 | 42% | \$16.86 | \$877 | 1.2 |
| White Pine County | \$16.27 | \$846 | \$33,840 | 1.8 | \$73,800 | \$1,845 | \$22,140 | \$554 | 921 | 26% | \$21.12 | \$1,098 | 0.8 |
| Carson City | \$18.13 | \$943 | \$37,720 | 2.0 | \$75,400 | \$1,885 | \$22,620 | \$566 | 9,950 | 44% | \$17.84 | \$928 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#15*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,218**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,060** monthly or **\$48,726** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.43
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.83 |
| 2-Bedroom Housing Wage | \$23.43 |
| Number of Renter Households | 153,320 |
| Percent Renters | 29% |

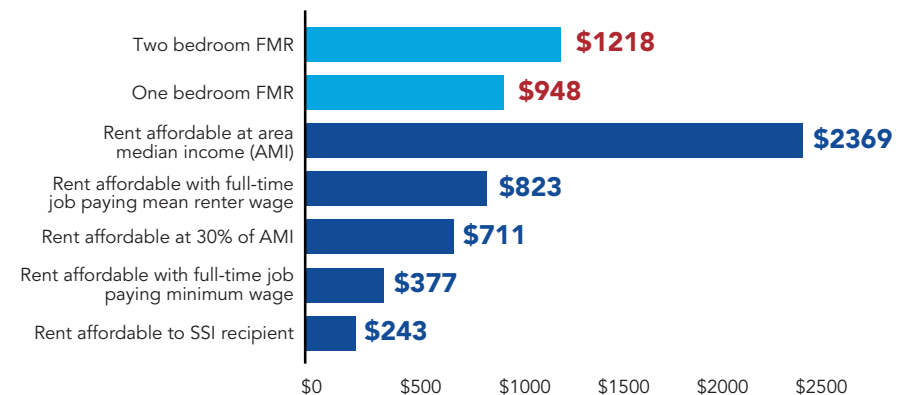
129
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

3.2
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 |
|--------------------------------|-----------------|
| Boston-Cambridge-Quincy HMFA | \$44.44 |
| Western Rockingham County HMFA | \$28.92 |
| Lawrence HMFA | \$27.65 |
| Nashua HMFA | \$26.25 |
| Portsmouth-Rochester HMFA | \$25.29 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Francestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

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

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

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

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

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

STRAFFORD COUNTY

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

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

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

NEW HAMPSHIRE

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New Hampshire | \$23.43 | \$1,218 | \$48,726 | 3.2 | \$94,756 | \$2,369 | \$28,427 | \$711 | 153,320 | 29% | \$15.83 | \$823 | 1.5 |
| Combined Nonmetro Areas | \$19.90 | \$1,035 | \$41,391 | 2.7 | \$83,759 | \$2,094 | \$25,128 | \$628 | 55,188 | 28% | \$14.11 | \$734 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boston-Cambridge-Quincy HMFA | \$44.44 | \$2,311 | \$92,440 | 6.1 | \$119,000 | \$2,975 | \$35,700 | \$893 | 1,357 | 33% | \$15.50 | \$806 | 2.9 |
| Hillsborough County (part) HMFA | \$21.23 | \$1,104 | \$44,160 | 2.9 | \$94,100 | \$2,353 | \$28,230 | \$706 | 2,295 | 18% | \$17.92 | \$932 | 1.2 |
| Lawrence HMFA | \$27.65 | \$1,438 | \$57,520 | 3.8 | \$98,000 | \$2,450 | \$29,400 | \$735 | 11,357 | 21% | \$15.50 | \$806 | 1.8 |
| Manchester HMFA | \$23.04 | \$1,198 | \$47,920 | 3.2 | \$83,600 | \$2,090 | \$25,080 | \$627 | 27,772 | 44% | \$17.92 | \$932 | 1.3 |
| Nashua HMFA | \$26.25 | \$1,365 | \$54,600 | 3.6 | \$113,600 | \$2,840 | \$34,080 | \$852 | 24,134 | 29% | \$17.92 | \$932 | 1.5 |
| Portsmouth-Rochester HMFA | \$25.29 | \$1,315 | \$52,600 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 29,133 | 31% | \$15.44 | \$803 | 1.6 |
| Western Rockingham County HMFA | \$28.92 | \$1,504 | \$60,160 | 4.0 | \$112,200 | \$2,805 | \$33,660 | \$842 | 2,084 | 12% | \$15.50 | \$806 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Belknap County | \$19.62 | \$1,020 | \$40,800 | 2.7 | \$82,400 | \$2,060 | \$24,720 | \$618 | 5,712 | 23% | \$11.87 | \$617 | 1.7 |
| Carroll County | \$19.27 | \$1,002 | \$40,080 | 2.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 4,344 | 21% | \$10.23 | \$532 | 1.9 |
| Cheshire County | \$20.42 | \$1,062 | \$42,480 | 2.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 9,150 | 30% | \$13.00 | \$676 | 1.6 |
| Coos County† | \$14.79 | \$769 | \$30,760 | 2.0 | \$61,900 | \$1,548 | \$18,570 | \$464 | 3,991 | 29% | | | |
| Grafton County | \$19.25 | \$1,001 | \$40,040 | 2.7 | \$92,600 | \$2,315 | \$27,780 | \$695 | 10,780 | 31% | \$17.19 | \$894 | 1.1 |
| Merrimack County | \$21.75 | \$1,131 | \$45,240 | 3.0 | \$89,200 | \$2,230 | \$26,760 | \$669 | 16,446 | 28% | \$14.23 | \$740 | 1.5 |
| Sullivan County | \$19.17 | \$997 | \$39,880 | 2.6 | \$76,900 | \$1,923 | \$23,070 | \$577 | 4,765 | 27% | \$13.37 | \$695 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 JERSEY

#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,544**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,147** monthly or **\$61,762** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.69
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$11.00 |
| Average Renter Wage | \$19.10 |
| 2-Bedroom Housing Wage | \$29.69 |
| Number of Renter Households | 1,158,949 |
| Percent Renters | 36% |

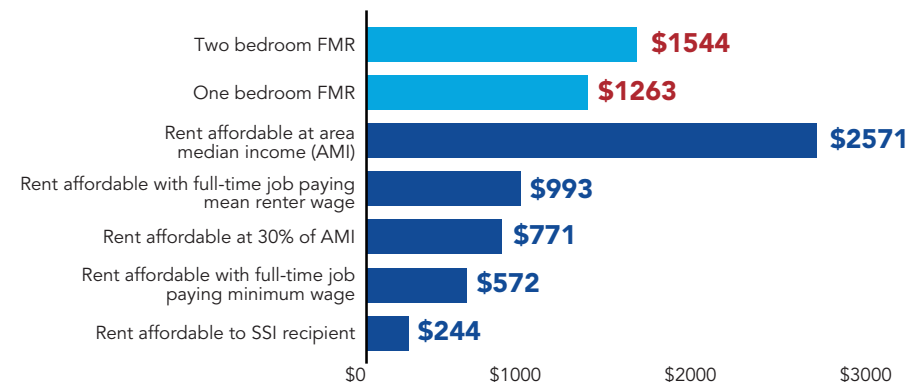
108
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

88
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)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------------|-----------------|
| Middlesex-Somerset-Hunterdon HMFA | \$34.04 |
| Jersey City HMFA | \$32.52 |
| Monmouth-Ocean HMFA | \$31.52 |
| Bergen-Passaic HMFA | \$31.21 |
| Newark HMFA | \$28.52 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW JERSEY

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New Jersey | \$29.69 | \$1,544 | \$61,762 | 2.7 | \$102,843 | \$2,571 | \$30,853 | \$771 | 1,158,949 | 36% | \$19.10 | \$993 | 1.6 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Atlantic City-Hamilton MSA | \$25.10 | \$1,305 | \$52,200 | 2.3 | \$84,300 | \$2,108 | \$25,290 | \$632 | 32,538 | 33% | \$11.36 | \$591 | 2.2 |
| Bergen-Passaic HMFA * | \$31.21 | \$1,623 | \$64,920 | 2.8 | \$104,200 | \$2,605 | \$31,260 | \$782 | 197,370 | 39% | \$18.49 | \$961 | 1.7 |
| Jersey City HMFA | \$32.52 | \$1,691 | \$67,640 | 3.0 | \$76,900 | \$1,923 | \$23,070 | \$577 | 175,047 | 69% | \$31.87 | \$1,657 | 1.0 |
| Middlesex-Somerset-Hunterdon HMFA | \$34.04 | \$1,770 | \$70,800 | 3.1 | \$119,500 | \$2,988 | \$35,850 | \$896 | 140,602 | 31% | \$22.02 | \$1,145 | 1.5 |
| Monmouth-Ocean HMFA | \$31.52 | \$1,639 | \$65,560 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 106,643 | 23% | \$12.99 | \$675 | 2.4 |
| Newark HMFA | \$28.52 | \$1,483 | \$59,320 | 2.6 | \$106,000 | \$2,650 | \$31,800 | \$795 | 290,977 | 41% | \$21.71 | \$1,129 | 1.3 |
| Ocean City MSA | \$24.04 | \$1,250 | \$50,000 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 8,944 | 22% | \$9.22 | \$479 | 2.6 |
| Philadelphia-Camden-Wilmington MSA | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 130,256 | 27% | \$14.26 | \$742 | 1.7 |
| Trenton MSA | \$28.00 | \$1,456 | \$58,240 | 2.5 | \$108,700 | \$2,718 | \$32,610 | \$815 | 46,939 | 36% | \$18.63 | \$969 | 1.5 |
| Vineland-Bridgeton MSA | \$24.21 | \$1,259 | \$50,360 | 2.2 | \$67,700 | \$1,693 | \$20,310 | \$508 | 18,006 | 36% | \$11.69 | \$608 | 2.1 |
| Warren County HMFA | \$22.52 | \$1,171 | \$46,840 | 2.0 | \$97,800 | \$2,445 | \$29,340 | \$734 | 11,627 | 28% | \$13.08 | \$680 | 1.7 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Atlantic County | \$25.10 | \$1,305 | \$52,200 | 2.3 | \$84,300 | \$2,108 | \$25,290 | \$632 | 32,538 | 33% | \$11.36 | \$591 | 2.2 |
| Bergen County * | \$31.21 | \$1,623 | \$64,920 | 2.8 | \$104,200 | \$2,605 | \$31,260 | \$782 | 120,368 | 36% | \$19.90 | \$1,035 | 1.6 |
| Burlington County | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 40,141 | 24% | \$17.79 | \$925 | 1.3 |
| Camden County | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 62,318 | 33% | \$13.02 | \$677 | 1.8 |
| Cape May County | \$24.04 | \$1,250 | \$50,000 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 8,944 | 22% | \$9.22 | \$479 | 2.6 |
| Cumberland County | \$24.21 | \$1,259 | \$50,360 | 2.2 | \$67,700 | \$1,693 | \$20,310 | \$508 | 18,006 | 36% | \$11.69 | \$608 | 2.1 |
| Essex County | \$28.52 | \$1,483 | \$59,320 | 2.6 | \$106,000 | \$2,650 | \$31,800 | \$795 | 157,629 | 56% | \$20.66 | \$1,074 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 JERSEY

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Gloucester County | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 20,742 | 20% | \$10.00 | \$520 | 2.4 |
| Hudson County | \$32.52 | \$1,691 | \$67,640 | 3.0 | \$76,900 | \$1,923 | \$23,070 | \$577 | 175,047 | 69% | \$31.87 | \$1,657 | 1.0 |
| Hunterdon County | \$34.04 | \$1,770 | \$70,800 | 3.1 | \$119,500 | \$2,988 | \$35,850 | \$896 | 7,890 | 17% | \$15.22 | \$791 | 2.2 |
| Mercer County | \$28.00 | \$1,456 | \$58,240 | 2.5 | \$108,700 | \$2,718 | \$32,610 | \$815 | 46,939 | 36% | \$18.63 | \$969 | 1.5 |
| Middlesex County | \$34.04 | \$1,770 | \$70,800 | 3.1 | \$119,500 | \$2,988 | \$35,850 | \$896 | 104,200 | 37% | \$21.10 | \$1,097 | 1.6 |
| Monmouth County | \$31.52 | \$1,639 | \$65,560 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 61,552 | 26% | \$13.13 | \$683 | 2.4 |
| Morris County | \$28.52 | \$1,483 | \$59,320 | 2.6 | \$106,000 | \$2,650 | \$31,800 | \$795 | 46,296 | 26% | \$24.85 | \$1,292 | 1.1 |
| Ocean County | \$31.52 | \$1,639 | \$65,560 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 45,091 | 20% | \$12.76 | \$663 | 2.5 |
| Passaic County * | \$31.21 | \$1,623 | \$64,920 | 2.8 | \$104,200 | \$2,605 | \$31,260 | \$782 | 77,002 | 47% | \$14.43 | \$750 | 2.2 |
| Salem County | \$23.58 | \$1,226 | \$49,040 | 2.1 | \$96,600 | \$2,415 | \$28,980 | \$725 | 7,055 | 30% | \$13.60 | \$707 | 1.7 |
| Somerset County | \$34.04 | \$1,770 | \$70,800 | 3.1 | \$119,500 | \$2,988 | \$35,850 | \$896 | 28,512 | 24% | \$25.64 | \$1,333 | 1.3 |
| Sussex County | \$28.52 | \$1,483 | \$59,320 | 2.6 | \$106,000 | \$2,650 | \$31,800 | \$795 | 9,354 | 18% | \$12.19 | \$634 | 2.3 |
| Union County | \$28.52 | \$1,483 | \$59,320 | 2.6 | \$106,000 | \$2,650 | \$31,800 | \$795 | 77,698 | 41% | \$20.49 | \$1,066 | 1.4 |
| Warren County | \$22.52 | \$1,171 | \$46,840 | 2.0 | \$97,800 | \$2,445 | \$29,340 | \$734 | 11,627 | 28% | \$13.08 | \$680 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#38*

In **New Mexico**, 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 **\$2,837** monthly or **\$34,047** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.37
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.00 |
| Average Renter Wage | \$13.99 |
| 2-Bedroom Housing Wage | \$16.37 |
| Number of Renter Households | 251,409 |
| Percent Renters | 32% |

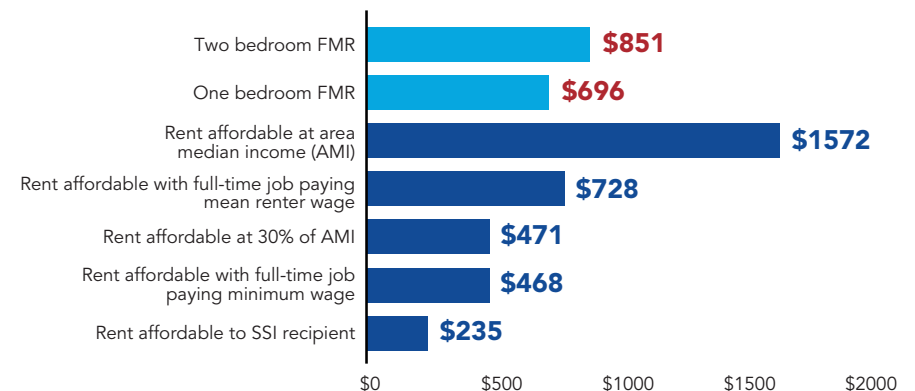
73
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

59
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)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Los Alamos County | \$21.29 |
| Santa Fe MSA | \$20.33 |
| Lea County | \$18.29 |
| Eddy County | \$17.77 |
| Curry County | \$16.92 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW MEXICO

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New Mexico | \$16.37 | \$851 | \$34,047 | 1.8 | \$62,865 | \$1,572 | \$18,859 | \$471 | 251,409 | 32% | \$13.99 | \$728 | 1.2 |
| Combined Nonmetro Areas | \$15.55 | \$809 | \$32,350 | 1.7 | \$55,465 | \$1,387 | \$16,639 | \$416 | 75,362 | 31% | \$15.64 | \$813 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albuquerque MSA | \$16.87 | \$877 | \$35,080 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 115,919 | 33% | \$13.39 | \$696 | 1.3 |
| Farmington MSA | \$15.81 | \$822 | \$32,880 | 1.8 | \$54,700 | \$1,368 | \$16,410 | \$410 | 12,148 | 28% | \$16.05 | \$835 | 1.0 |
| Las Cruces MSA | \$14.27 | \$742 | \$29,680 | 1.6 | \$52,100 | \$1,303 | \$15,630 | \$391 | 29,580 | 38% | \$10.47 | \$545 | 1.4 |
| Santa Fe MSA | \$20.33 | \$1,057 | \$42,280 | 2.3 | \$76,000 | \$1,900 | \$22,800 | \$570 | 18,400 | 30% | \$14.12 | \$734 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Bernalillo County | \$16.87 | \$877 | \$35,080 | 1.8 | \$69,100 | \$1,728 | \$20,730 | \$518 | 98,752 | 37% | \$13.53 | \$704 | 1.2 |
| Carson County † | \$13.73 | \$714 | \$28,560 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 105 | 8% | | | |
| Chaves County | \$15.62 | \$812 | \$32,480 | 1.7 | \$57,000 | \$1,425 | \$17,100 | \$428 | 7,176 | 31% | \$12.51 | \$650 | 1.2 |
| Cibola County | \$13.73 | \$714 | \$28,560 | 1.5 | \$48,500 | \$1,213 | \$14,550 | \$364 | 2,700 | 30% | \$13.14 | \$683 | 1.0 |
| Colfax County | \$14.27 | \$742 | \$29,680 | 1.6 | \$49,700 | \$1,243 | \$14,910 | \$373 | 1,764 | 31% | \$8.47 | \$441 | 1.7 |
| Curry County | \$16.92 | \$880 | \$35,200 | 1.9 | \$51,700 | \$1,293 | \$15,510 | \$388 | 7,882 | 43% | \$13.58 | \$706 | 1.2 |
| De Baca County | \$15.12 | \$786 | \$31,440 | 1.7 | \$54,900 | \$1,373 | \$16,470 | \$412 | 237 | 34% | \$14.89 | \$774 | 1.0 |
| Dona Ana County | \$14.27 | \$742 | \$29,680 | 1.6 | \$52,100 | \$1,303 | \$15,630 | \$391 | 29,580 | 38% | \$10.47 | \$545 | 1.4 |
| Eddy County | \$17.77 | \$924 | \$36,960 | 2.0 | \$70,700 | \$1,768 | \$21,210 | \$530 | 6,207 | 29% | \$21.34 | \$1,110 | 0.8 |
| Grant County | \$14.33 | \$745 | \$29,800 | 1.6 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,567 | 30% | \$12.69 | \$660 | 1.1 |
| Guadalupe County | \$13.73 | \$714 | \$28,560 | 1.5 | \$45,200 | \$1,130 | \$13,560 | \$339 | 486 | 35% | \$10.02 | \$521 | 1.4 |
| Harding County † | \$13.73 | \$714 | \$28,560 | 1.5 | \$55,000 | \$1,375 | \$16,500 | \$413 | 79 | 37% | | | |
| Hidalgo County | \$13.73 | \$714 | \$28,560 | 1.5 | \$49,900 | \$1,248 | \$14,970 | \$374 | 520 | 30% | \$7.55 | \$392 | 1.8 |
| Lea County | \$18.29 | \$951 | \$38,040 | 2.0 | \$64,300 | \$1,608 | \$19,290 | \$482 | 7,141 | 32% | \$20.32 | \$1,057 | 0.9 |
| Lincoln County | \$16.71 | \$869 | \$34,760 | 1.9 | \$60,000 | \$1,500 | \$18,000 | \$450 | 1,798 | 23% | \$7.70 | \$401 | 2.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Los Alamos County | \$21.29 | \$1,107 | \$44,280 | 2.4 | \$141,800 | \$3,545 | \$42,540 | \$1,064 | 1,956 | 26% | \$29.33 | \$1,525 | 0.7 |
| Luna County | \$13.73 | \$714 | \$28,560 | 1.5 | \$38,200 | \$955 | \$11,460 | \$287 | 3,565 | 40% | \$10.09 | \$525 | 1.4 |
| McKinley County | \$13.73 | \$714 | \$28,560 | 1.5 | \$36,600 | \$915 | \$10,980 | \$275 | 5,869 | 29% | \$10.20 | \$530 | 1.3 |
| Mora County | \$15.12 | \$786 | \$31,440 | 1.7 | \$40,100 | \$1,003 | \$12,030 | \$301 | 380 | 25% | \$11.26 | \$585 | 1.3 |
| Otero County | \$13.73 | \$714 | \$28,560 | 1.5 | \$57,200 | \$1,430 | \$17,160 | \$429 | 8,111 | 35% | \$13.51 | \$703 | 1.0 |
| Quay County | \$13.73 | \$714 | \$28,560 | 1.5 | \$41,500 | \$1,038 | \$12,450 | \$311 | 1,114 | 36% | \$11.68 | \$607 | 1.2 |
| Rio Arriba County† | \$13.73 | \$714 | \$28,560 | 1.5 | \$48,200 | \$1,205 | \$14,460 | \$362 | 2,850 | 23% | | | |
| Roosevelt County | \$15.08 | \$784 | \$31,360 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 2,725 | 39% | \$10.54 | \$548 | 1.4 |
| Sandoval County | \$16.87 | \$877 | \$35,080 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 10,912 | 22% | \$13.47 | \$701 | 1.3 |
| San Juan County | \$15.81 | \$822 | \$32,880 | 1.8 | \$54,700 | \$1,368 | \$16,410 | \$410 | 12,148 | 28% | \$16.05 | \$835 | 1.0 |
| San Miguel County | \$14.85 | \$772 | \$30,880 | 1.6 | \$43,100 | \$1,078 | \$12,930 | \$323 | 3,251 | 29% | \$6.61 | \$344 | 2.2 |
| Santa Fe County | \$20.33 | \$1,057 | \$42,280 | 1.7 | \$76,000 | \$1,900 | \$22,800 | \$570 | 18,400 | 30% | \$14.12 | \$734 | 1.4 |
| Sierra County | \$14.10 | \$733 | \$29,320 | 1.6 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,295 | 24% | \$7.65 | \$398 | 1.8 |
| Socorro County | \$13.73 | \$714 | \$28,560 | 1.5 | \$46,900 | \$1,173 | \$14,070 | \$352 | 1,199 | 26% | \$10.90 | \$567 | 1.3 |
| Taos County | \$16.83 | \$875 | \$35,000 | 1.9 | \$48,800 | \$1,220 | \$14,640 | \$366 | 2,969 | 24% | \$10.18 | \$529 | 1.7 |
| Torrance County | \$16.87 | \$877 | \$35,080 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 945 | 17% | \$9.31 | \$484 | 1.8 |
| Union County | \$13.73 | \$714 | \$28,560 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 416 | 30% | \$13.11 | \$682 | 1.0 |
| Valencia County | \$16.87 | \$877 | \$35,080 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 5,310 | 19% | \$10.75 | \$559 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$1,691**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,638** monthly or **\$67,653** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$11.80 |
| Average Renter Wage | \$25.68 |
| 2-Bedroom Housing Wage | \$32.53 |
| Number of Renter Households | 3,373,181 |
| Percent Renters | 46% |

110
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

95
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

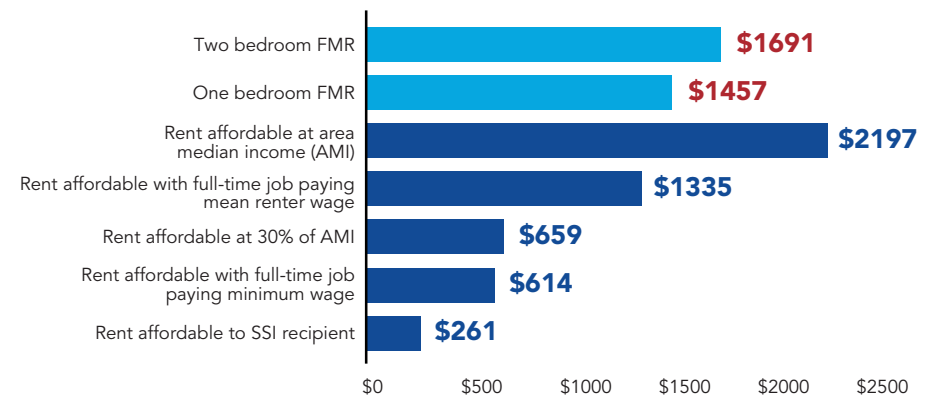
2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|-----------------|
| Nassau-Suffolk HMFA | \$38.31 |
| Westchester County Statutory Exception Area | \$37.98 |
| New York HMFA | \$37.52 |
| Poughkeepsie-Newburgh-Middletown HMFA | \$26.87 |
| Kingston MSA | \$23.37 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



NEW YORK

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New York | \$32.53 | \$1,691 | \$67,653 | 2.8 | \$87,886 | \$2,197 | \$26,366 | \$659 | 3,373,181 | 46% | \$25.68 | \$1,335 | 1.3 |
| Combined Nonmetro Areas | \$15.66 | \$814 | \$32,570 | 1.3 | \$67,525 | \$1,688 | \$20,258 | \$506 | 153,608 | 28% | \$11.50 | \$598 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany-Schenectady-Troy MSA | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 126,087 | 36% | \$15.60 | \$811 | 1.3 |
| Binghamton MSA | \$15.77 | \$820 | \$32,800 | 1.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 31,885 | 32% | \$11.37 | \$591 | 1.4 |
| Buffalo-Cheektowaga-Niagara Falls MSA | \$16.21 | \$843 | \$33,720 | 1.4 | \$77,600 | \$1,940 | \$23,280 | \$582 | 161,948 | 34% | \$12.70 | \$661 | 1.3 |
| Elmira MSA | \$16.13 | \$839 | \$33,560 | 1.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 11,024 | 32% | \$11.78 | \$612 | 1.4 |
| Glens Falls MSA | \$18.38 | \$956 | \$38,240 | 1.6 | \$76,600 | \$1,915 | \$22,980 | \$575 | 14,508 | 28% | \$12.18 | \$634 | 1.5 |
| Ithaca MSA | \$22.54 | \$1,172 | \$46,880 | 1.9 | \$85,600 | \$2,140 | \$25,680 | \$642 | 17,577 | 45% | \$14.62 | \$760 | 1.5 |
| Kingston MSA | \$23.37 | \$1,215 | \$48,600 | 2.0 | \$83,700 | \$2,093 | \$25,110 | \$628 | 21,724 | 31% | \$10.81 | \$562 | 2.2 |
| Nassau-Suffolk HMFA | \$38.31 | \$1,992 | \$79,680 | 3.2 | \$126,600 | \$3,165 | \$37,980 | \$950 | 183,300 | 20% | \$15.07 | \$783 | 2.5 |
| New York HMFA | \$37.52 | \$1,951 | \$78,040 | 3.2 | \$79,709 | \$1,993 | \$23,913 | \$598 | 2,161,716 | 66% | \$37.20 | \$1,934 | 1.0 |
| Poughkeepsie-Newburgh-Middletown HMFA | \$26.87 | \$1,397 | \$55,880 | 2.3 | \$102,300 | \$2,558 | \$30,690 | \$767 | 74,048 | 32% | \$12.49 | \$649 | 2.2 |
| Rochester HMFA | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 139,932 | 33% | \$13.18 | \$685 | 1.4 |
| Syracuse MSA | \$17.31 | \$900 | \$36,000 | 1.5 | \$75,800 | \$1,895 | \$22,740 | \$569 | 83,865 | 33% | \$13.28 | \$690 | 1.3 |
| Utica-Rome MSA | \$15.19 | \$790 | \$31,600 | 1.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 36,480 | 32% | \$11.03 | \$574 | 1.4 |
| Watertown-Fort Drum MSA | \$21.13 | \$1,099 | \$43,960 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 19,159 | 44% | \$14.26 | \$741 | 1.5 |
| Westchester County Statutory Exception Area | \$37.98 | \$1,975 | \$79,000 | 3.2 | \$125,800 | \$3,145 | \$37,740 | \$944 | 134,443 | 39% | \$19.27 | \$1,002 | 2.0 |
| Yates County HMFA | \$14.90 | \$775 | \$31,000 | 1.3 | \$70,600 | \$1,765 | \$21,180 | \$530 | 1,877 | 21% | \$8.48 | \$441 | 1.8 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Albany County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 54,755 | 43% | \$16.34 | \$850 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Allegany County | \$13.73 | \$714 | \$28,560 | 1.2 | \$58,700 | \$1,468 | \$17,610 | \$440 | 4,476 | 25% | \$9.75 | \$507 | 1.4 |
| Bronx County | \$37.52 | \$1,951 | \$78,040 | 2.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 401,745 | 80% | \$20.57 | \$1,070 | 1.8 |
| Broome County | \$15.77 | \$820 | \$32,800 | 1.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 27,267 | 35% | \$11.07 | \$576 | 1.4 |
| Cattaraugus County | \$13.77 | \$716 | \$28,640 | 1.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 8,975 | 29% | \$10.36 | \$539 | 1.3 |
| Cayuga County | \$15.71 | \$817 | \$32,680 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 9,062 | 29% | \$11.64 | \$605 | 1.3 |
| Chautauqua County | \$13.94 | \$725 | \$29,000 | 1.2 | \$58,600 | \$1,465 | \$17,580 | \$440 | 15,770 | 30% | \$9.54 | \$496 | 1.5 |
| Chemung County | \$16.13 | \$839 | \$33,560 | 1.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 11,024 | 32% | \$11.78 | \$612 | 1.4 |
| Chenango County | \$15.00 | \$780 | \$31,200 | 1.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 5,246 | 25% | \$12.29 | \$639 | 1.2 |
| Clinton County | \$16.19 | \$842 | \$33,680 | 1.4 | \$76,800 | \$1,920 | \$23,040 | \$576 | 10,131 | 32% | \$12.13 | \$631 | 1.3 |
| Columbia County | \$18.56 | \$965 | \$38,600 | 1.6 | \$81,300 | \$2,033 | \$24,390 | \$610 | 7,042 | 28% | \$10.68 | \$555 | 1.7 |
| Cortland County | \$16.33 | \$849 | \$33,960 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 5,975 | 34% | \$11.28 | \$586 | 1.4 |
| Delaware County | \$14.85 | \$772 | \$30,880 | 1.3 | \$64,300 | \$1,608 | \$19,290 | \$482 | 4,898 | 26% | \$11.04 | \$574 | 1.3 |
| Dutchess County | \$26.87 | \$1,397 | \$55,880 | 2.3 | \$102,300 | \$2,558 | \$30,690 | \$767 | 33,538 | 31% | \$13.64 | \$709 | 2.0 |
| Erie County | \$16.21 | \$843 | \$33,720 | 1.4 | \$77,600 | \$1,940 | \$23,280 | \$582 | 136,609 | 35% | \$13.13 | \$683 | 1.2 |
| Essex County | \$16.60 | \$863 | \$34,520 | 1.4 | \$73,700 | \$1,843 | \$22,110 | \$553 | 3,762 | 24% | \$12.12 | \$630 | 1.4 |
| Franklin County | \$14.31 | \$744 | \$29,760 | 1.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 5,259 | 28% | \$9.92 | \$516 | 1.4 |
| Fulton County | \$15.67 | \$815 | \$32,600 | 1.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 6,403 | 29% | \$11.57 | \$602 | 1.4 |
| Genesee County | \$15.77 | \$820 | \$32,800 | 1.3 | \$73,700 | \$1,843 | \$22,110 | \$553 | 6,480 | 27% | \$10.23 | \$532 | 1.5 |
| Greene County | \$18.62 | \$968 | \$38,720 | 1.6 | \$73,800 | \$1,845 | \$22,140 | \$554 | 4,436 | 26% | \$8.66 | \$450 | 2.2 |
| Hamilton County | \$16.27 | \$846 | \$33,840 | 1.4 | \$68,400 | \$1,710 | \$20,520 | \$513 | 161 | 14% | \$9.74 | \$506 | 1.7 |
| Herkimer County | \$15.19 | \$790 | \$31,600 | 1.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 6,762 | 28% | \$11.37 | \$591 | 1.3 |
| Jefferson County | \$21.13 | \$1,099 | \$43,960 | 1.8 | \$59,500 | \$1,488 | \$17,850 | \$446 | 19,159 | 44% | \$14.26 | \$741 | 1.5 |
| Kings County | \$37.52 | \$1,951 | \$78,040 | 2.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 665,526 | 70% | \$17.01 | \$885 | 2.2 |
| Lewis County | \$14.96 | \$778 | \$31,120 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,131 | 21% | \$10.95 | \$569 | 1.4 |
| Livingston County | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 6,480 | 27% | \$8.78 | \$456 | 2.1 |
| Madison County | \$17.31 | \$900 | \$36,000 | 1.5 | \$75,800 | \$1,895 | \$22,740 | \$569 | 6,061 | 23% | \$11.37 | \$591 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Monroe County | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 109,037 | 36% | \$13.67 | \$711 | 1.4 |
| Montgomery County | \$15.13 | \$787 | \$31,480 | 1.3 | \$62,600 | \$1,565 | \$18,780 | \$470 | 6,290 | 32% | \$11.02 | \$573 | 1.4 |
| Nassau County | \$38.31 | \$1,992 | \$79,680 | 2.9 | \$126,600 | \$3,165 | \$37,980 | \$950 | 86,216 | 19% | \$15.22 | \$792 | 2.5 |
| New York County | \$37.52 | \$1,951 | \$78,040 | 2.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 575,184 | 76% | \$51.82 | \$2,695 | 0.7 |
| Niagara County | \$16.21 | \$843 | \$33,720 | 1.4 | \$77,600 | \$1,940 | \$23,280 | \$582 | 25,339 | 29% | \$9.86 | \$513 | 1.6 |
| Oneida County | \$15.19 | \$790 | \$31,600 | 1.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 29,718 | 33% | \$10.98 | \$571 | 1.4 |
| Onondaga County | \$17.31 | \$900 | \$36,000 | 1.5 | \$75,800 | \$1,895 | \$22,740 | \$569 | 65,276 | 35% | \$13.62 | \$708 | 1.3 |
| Ontario County | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 11,647 | 26% | \$12.61 | \$656 | 1.5 |
| Orange County | \$26.87 | \$1,397 | \$55,880 | 2.3 | \$102,300 | \$2,558 | \$30,690 | \$767 | 40,510 | 32% | \$11.58 | \$602 | 2.3 |
| Orleans County | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 3,987 | 24% | \$9.78 | \$509 | 1.9 |
| Oswego County | \$17.31 | \$900 | \$36,000 | 1.5 | \$75,800 | \$1,895 | \$22,740 | \$569 | 12,528 | 27% | \$11.76 | \$611 | 1.5 |
| Otsego County | \$16.79 | \$873 | \$34,920 | 1.4 | \$68,100 | \$1,703 | \$20,430 | \$511 | 6,382 | 27% | \$12.27 | \$638 | 1.4 |
| Putnam County | \$37.52 | \$1,951 | \$78,040 | 3.2 | \$78,700 | \$1,968 | \$23,610 | \$590 | 6,129 | 18% | \$12.45 | \$647 | 3.0 |
| Queens County | \$37.52 | \$1,951 | \$78,040 | 2.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 431,495 | 55% | \$20.47 | \$1,064 | 1.8 |
| Rensselaer County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 23,855 | 37% | \$14.04 | \$730 | 1.4 |
| Richmond County | \$37.52 | \$1,951 | \$78,040 | 2.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 50,313 | 30% | \$11.66 | \$606 | 3.2 |
| Rockland County | \$37.52 | \$1,951 | \$78,040 | 3.2 | \$111,900 | \$2,798 | \$33,570 | \$839 | 31,324 | 31% | \$11.53 | \$600 | 3.3 |
| St. Lawrence County | \$15.96 | \$830 | \$33,200 | 1.4 | \$60,500 | \$1,513 | \$18,150 | \$454 | 11,486 | 28% | \$11.29 | \$587 | 1.4 |
| Saratoga County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 26,493 | 28% | \$16.22 | \$844 | 1.2 |
| Schenectady County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 17,840 | 33% | \$14.06 | \$731 | 1.4 |
| Schoharie County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$99,200 | \$2,480 | \$29,760 | \$744 | 3,144 | 25% | \$11.02 | \$573 | 1.8 |
| Schuyler County | \$14.19 | \$738 | \$29,520 | 1.2 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,620 | 22% | \$11.70 | \$609 | 1.2 |
| Seneca County | \$15.92 | \$828 | \$33,120 | 1.3 | \$69,700 | \$1,743 | \$20,910 | \$523 | 3,519 | 26% | \$11.76 | \$612 | 1.4 |
| Steuben County | \$14.62 | \$760 | \$30,400 | 1.2 | \$64,600 | \$1,615 | \$19,380 | \$485 | 11,342 | 28% | \$17.57 | \$914 | 0.8 |
| Suffolk County | \$38.31 | \$1,992 | \$79,680 | 2.9 | \$126,600 | \$3,165 | \$37,980 | \$950 | 97,084 | 20% | \$14.91 | \$775 | 2.6 |
| Sullivan County | \$19.23 | \$1,000 | \$40,000 | 1.6 | \$75,500 | \$1,888 | \$22,650 | \$566 | 9,018 | 32% | \$11.61 | \$604 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tioga County | \$15.77 | \$820 | \$32,800 | 1.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 4,618 | 23% | \$13.29 | \$691 | 1.2 |
| Tompkins County | \$22.54 | \$1,172 | \$46,880 | 1.9 | \$85,600 | \$2,140 | \$25,680 | \$642 | 17,577 | 45% | \$14.62 | \$760 | 1.5 |
| Ulster County | \$23.37 | \$1,215 | \$48,600 | 2.0 | \$83,700 | \$2,093 | \$25,110 | \$628 | 21,724 | 31% | \$10.81 | \$562 | 2.2 |
| Warren County | \$18.38 | \$956 | \$38,240 | 1.6 | \$76,600 | \$1,915 | \$22,980 | \$575 | 8,006 | 29% | \$12.09 | \$628 | 1.5 |
| Washington County | \$18.38 | \$956 | \$38,240 | 1.6 | \$76,600 | \$1,915 | \$22,980 | \$575 | 6,502 | 27% | \$12.51 | \$650 | 1.5 |
| Wayne County | \$18.69 | \$972 | \$38,880 | 1.6 | \$76,400 | \$1,910 | \$22,920 | \$573 | 8,781 | 24% | \$10.75 | \$559 | 1.7 |
| Westchester County | \$37.98 | \$1,975 | \$79,000 | 2.9 | \$125,800 | \$3,145 | \$37,740 | \$944 | 134,443 | 39% | \$19.27 | \$1,002 | 2.0 |
| Wyoming County | \$14.19 | \$738 | \$29,520 | 1.2 | \$70,700 | \$1,768 | \$21,210 | \$530 | 3,744 | 24% | \$10.17 | \$529 | 1.4 |
| Yates County | \$14.90 | \$775 | \$31,000 | 1.3 | \$70,600 | \$1,765 | \$21,180 | \$530 | 1,877 | 21% | \$8.48 | \$441 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#28*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$919**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,063** monthly or **\$36,751** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.67
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.92 |
| 2-Bedroom Housing Wage | \$17.67 |
| Number of Renter Households | 1,369,892 |
| Percent Renters | 35% |

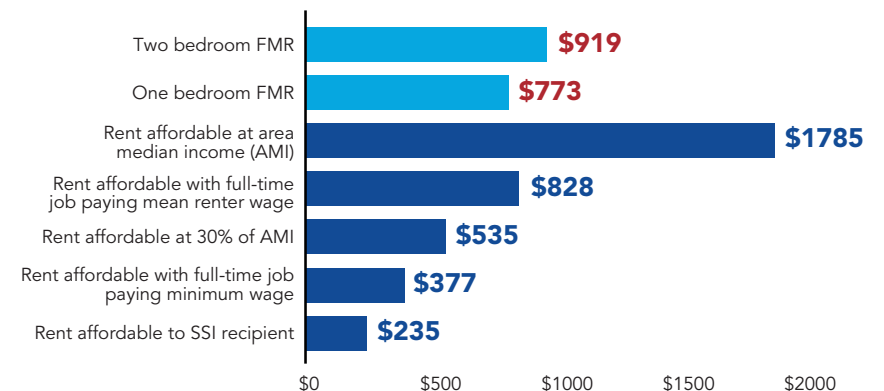
97
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

82
Work Hours Per Week At
Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)

2.4
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 |
|-------------------------|----------------|
| Asheville HMFA | \$24.13 |
| Raleigh MSA | \$22.37 |
| Currituck County | \$21.85 |
| Durham-Chapel Hill HMFA | \$20.92 |
| Camden County | \$20.63 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH CAROLINA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| North Carolina | \$17.67 | \$919 | \$36,751 | 2.4 | \$71,385 | \$1,785 | \$21,415 | \$535 | 1,369,892 | 35% | \$15.92 | \$828 | 1.1 |
| Combined Nonmetro Areas | \$13.84 | \$720 | \$28,786 | 1.9 | \$56,514 | \$1,413 | \$16,954 | \$424 | 265,922 | 31% | \$11.21 | \$583 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Asheville HMFA | \$24.13 | \$1,255 | \$50,200 | 3.3 | \$72,500 | \$1,813 | \$21,750 | \$544 | 54,419 | 33% | \$13.71 | \$713 | 1.8 |
| Brunswick County HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$71,600 | \$1,790 | \$21,480 | \$537 | 11,369 | 21% | \$11.14 | \$579 | 1.5 |
| Burlington MSA | \$16.29 | \$847 | \$33,880 | 2.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 22,391 | 35% | \$13.69 | \$712 | 1.2 |
| Charlotte-Concord-Gastonia HMFA | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 238,386 | 38% | \$20.76 | \$1,080 | 1.0 |
| Craven County HMFA | \$17.87 | \$929 | \$37,160 | 2.5 | \$66,200 | \$1,655 | \$19,860 | \$497 | 15,327 | 38% | \$13.45 | \$700 | 1.3 |
| Davidson County HMFA | \$13.37 | \$695 | \$27,800 | 1.8 | \$59,300 | \$1,483 | \$17,790 | \$445 | 19,566 | 30% | \$12.76 | \$664 | 1.0 |
| Durham-Chapel Hill HMFA | \$20.92 | \$1,088 | \$43,520 | 2.9 | \$90,900 | \$2,273 | \$27,270 | \$682 | 83,765 | 41% | \$20.73 | \$1,078 | 1.0 |
| Fayetteville HMFA | \$16.42 | \$854 | \$34,160 | 2.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 61,023 | 49% | \$13.47 | \$700 | 1.2 |
| Gates County HMFA | \$13.40 | \$697 | \$27,880 | 1.8 | \$68,000 | \$1,700 | \$20,400 | \$510 | 972 | 22% | \$12.22 | \$635 | 1.1 |
| Goldsboro MSA | \$15.62 | \$812 | \$32,480 | 2.2 | \$54,100 | \$1,353 | \$16,230 | \$406 | 18,527 | 38% | \$11.78 | \$613 | 1.3 |
| Greensboro-High Point HMFA | \$16.12 | \$838 | \$33,520 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 99,063 | 38% | \$14.91 | \$776 | 1.1 |
| Greenville MSA | \$14.90 | \$775 | \$31,000 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 32,937 | 48% | \$12.00 | \$624 | 1.2 |
| Haywood County HMFA | \$17.65 | \$918 | \$36,720 | 2.4 | \$60,400 | \$1,510 | \$18,120 | \$453 | 7,398 | 28% | \$10.37 | \$539 | 1.7 |
| Hickory-Lenoir-Morganton MSA | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 41,022 | 29% | \$12.87 | \$669 | 1.1 |
| Hoke County HMFA | \$13.87 | \$721 | \$28,840 | 1.9 | \$54,800 | \$1,370 | \$16,440 | \$411 | 5,734 | 32% | \$11.29 | \$587 | 1.2 |
| Iredell County HMFA | \$16.85 | \$876 | \$35,040 | 2.3 | \$73,100 | \$1,828 | \$21,930 | \$548 | 18,338 | 28% | \$15.46 | \$804 | 1.1 |
| Jacksonville MSA | \$17.69 | \$920 | \$36,800 | 2.4 | \$57,700 | \$1,443 | \$17,310 | \$433 | 30,257 | 47% | \$12.18 | \$634 | 1.5 |
| Jones County HMFA | \$12.90 | \$671 | \$26,840 | 1.8 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,125 | 27% | \$11.47 | \$596 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lincoln County HMFA | \$15.38 | \$800 | \$32,000 | 2.1 | \$65,500 | \$1,638 | \$19,650 | \$491 | 7,547 | 24% | \$12.02 | \$625 | 1.3 |
| Pamlico County HMFA | \$14.58 | \$758 | \$30,320 | 2.0 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,332 | 25% | \$9.14 | \$475 | 1.6 |
| Pender County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,246 | 20% | \$9.59 | \$499 | 1.5 |
| Person County HMFA | \$13.90 | \$723 | \$28,920 | 1.9 | \$61,800 | \$1,545 | \$18,540 | \$464 | 3,910 | 25% | \$9.38 | \$488 | 1.5 |
| Raleigh MSA | \$22.37 | \$1,163 | \$46,520 | 3.1 | \$94,100 | \$2,353 | \$28,230 | \$706 | 166,642 | 35% | \$17.96 | \$934 | 1.2 |
| Rockingham County HMFA | \$13.02 | \$677 | \$27,080 | 1.8 | \$61,700 | \$1,543 | \$18,510 | \$463 | 11,506 | 31% | \$10.49 | \$545 | 1.2 |
| Rocky Mount MSA | \$14.48 | \$753 | \$30,120 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 21,290 | 37% | \$11.70 | \$608 | 1.2 |
| Rowan County HMFA | \$16.19 | \$842 | \$33,680 | 2.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 16,178 | 31% | \$14.50 | \$754 | 1.1 |
| Virginia Beach-Norfolk-Newport News HMFA | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 1,764 | 17% | \$10.02 | \$521 | 2.2 |
| Wilmington HMFA | \$18.58 | \$966 | \$38,640 | 2.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 40,064 | 43% | \$13.12 | \$682 | 1.4 |
| Winston-Salem HMFA | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 67,872 | 34% | \$14.88 | \$774 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Alamance County | \$16.29 | \$847 | \$33,880 | 2.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 22,391 | 35% | \$13.69 | \$712 | 1.2 |
| Alexander County | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 3,388 | 25% | \$9.82 | \$511 | 1.4 |
| Alleghany County | \$12.90 | \$671 | \$26,840 | 1.8 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,185 | 25% | \$9.75 | \$507 | 1.3 |
| Anson County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 3,146 | 33% | \$11.44 | \$595 | 1.1 |
| Ashe County | \$12.90 | \$671 | \$26,840 | 1.8 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,930 | 25% | \$11.29 | \$587 | 1.1 |
| Avery County | \$14.25 | \$741 | \$29,640 | 2.0 | \$48,600 | \$1,215 | \$14,580 | \$365 | 1,669 | 25% | \$10.65 | \$554 | 1.3 |
| Beaufort County | \$12.90 | \$671 | \$26,840 | 1.8 | \$58,300 | \$1,458 | \$17,490 | \$437 | 5,711 | 30% | \$9.47 | \$492 | 1.4 |
| Bertie County | \$12.90 | \$671 | \$26,840 | 1.8 | \$45,000 | \$1,125 | \$13,500 | \$338 | 2,004 | 25% | \$10.68 | \$555 | 1.2 |
| Bladen County | \$12.90 | \$671 | \$26,840 | 1.8 | \$48,600 | \$1,215 | \$14,580 | \$365 | 4,082 | 29% | \$11.90 | \$619 | 1.1 |
| Brunswick County | \$16.25 | \$845 | \$33,800 | 2.2 | \$71,600 | \$1,790 | \$21,480 | \$537 | 11,369 | 21% | \$11.14 | \$579 | 1.5 |
| Buncombe County | \$24.13 | \$1,255 | \$50,200 | 3.3 | \$72,500 | \$1,813 | \$21,750 | \$544 | 38,821 | 36% | \$14.29 | \$743 | 1.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Burke County | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 9,600 | 28% | \$10.68 | \$555 | 1.3 |
| Cabarrus County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 20,629 | 29% | \$12.11 | \$629 | 1.7 |
| Caldwell County | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 9,352 | 29% | \$12.54 | \$652 | 1.1 |
| Camden County | \$20.63 | \$1,073 | \$42,920 | 2.8 | \$78,200 | \$1,955 | \$23,460 | \$587 | 748 | 19% | \$11.55 | \$601 | 1.8 |
| Carteret County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,900 | \$1,723 | \$20,670 | \$517 | 8,255 | 28% | \$10.55 | \$549 | 1.5 |
| Caswell County | \$12.90 | \$671 | \$26,840 | 1.8 | \$54,000 | \$1,350 | \$16,200 | \$405 | 1,930 | 21% | \$8.19 | \$426 | 1.6 |
| Catawba County | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 18,682 | 31% | \$13.86 | \$721 | 1.0 |
| Chatham County | \$20.92 | \$1,088 | \$43,520 | 2.9 | \$90,900 | \$2,273 | \$27,270 | \$682 | 6,710 | 24% | \$9.37 | \$487 | 2.2 |
| Cherokee County | \$13.08 | \$680 | \$27,200 | 1.8 | \$51,100 | \$1,278 | \$15,330 | \$383 | 2,359 | 20% | \$10.69 | \$556 | 1.2 |
| Chowan County | \$15.12 | \$786 | \$31,440 | 2.1 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,840 | 31% | \$10.63 | \$553 | 1.4 |
| Clay County | \$14.50 | \$754 | \$30,160 | 2.0 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,207 | 24% | \$13.01 | \$676 | 1.1 |
| Cleveland County | \$12.94 | \$673 | \$26,920 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 11,982 | 32% | \$12.33 | \$641 | 1.1 |
| Columbus County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,600 | \$1,240 | \$14,880 | \$372 | 6,265 | 28% | \$9.72 | \$505 | 1.3 |
| Craven County | \$17.87 | \$929 | \$37,160 | 2.5 | \$66,200 | \$1,655 | \$19,860 | \$497 | 15,327 | 38% | \$13.45 | \$700 | 1.3 |
| Cumberland County | \$16.42 | \$854 | \$34,160 | 2.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 61,023 | 49% | \$13.47 | \$700 | 1.2 |
| Currituck County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 1,764 | 17% | \$10.02 | \$521 | 2.2 |
| Dare County | \$18.02 | \$937 | \$37,480 | 2.5 | \$69,400 | \$1,735 | \$20,820 | \$521 | 4,492 | 29% | \$11.11 | \$578 | 1.6 |
| Davidson County | \$13.37 | \$695 | \$27,800 | 1.8 | \$59,300 | \$1,483 | \$17,790 | \$445 | 19,566 | 30% | \$12.76 | \$664 | 1.0 |
| Davie County | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,555 | 22% | \$9.96 | \$518 | 1.5 |
| Duplin County | \$12.90 | \$671 | \$26,840 | 1.8 | \$46,400 | \$1,160 | \$13,920 | \$348 | 6,529 | 30% | \$10.84 | \$564 | 1.2 |
| Durham County | \$20.92 | \$1,088 | \$43,520 | 2.9 | \$90,900 | \$2,273 | \$27,270 | \$682 | 57,065 | 46% | \$22.80 | \$1,185 | 0.9 |
| Edgecombe County | \$14.48 | \$753 | \$30,120 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 8,684 | 41% | \$11.76 | \$611 | 1.2 |
| Forsyth County | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 56,412 | 38% | \$15.67 | \$815 | 0.9 |
| Franklin County | \$22.37 | \$1,163 | \$46,520 | 3.1 | \$94,100 | \$2,353 | \$28,230 | \$706 | 6,612 | 27% | \$14.06 | \$731 | 1.6 |
| Gaston County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 27,461 | 34% | \$12.67 | \$659 | 1.6 |
| Gates County | \$13.40 | \$697 | \$27,880 | 1.8 | \$68,000 | \$1,700 | \$20,400 | \$510 | 972 | 22% | \$12.22 | \$635 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Graham County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,400 | \$1,235 | \$14,820 | \$371 | 527 | 16% | \$7.96 | \$414 | 1.6 |
| Granville County | \$15.73 | \$818 | \$32,720 | 2.2 | \$65,300 | \$1,633 | \$19,590 | \$490 | 5,545 | 26% | \$10.55 | \$548 | 1.5 |
| Greene County | \$12.90 | \$671 | \$26,840 | 1.8 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,129 | 29% | \$8.65 | \$450 | 1.5 |
| Guilford County | \$16.12 | \$838 | \$33,520 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 83,282 | 41% | \$15.44 | \$803 | 1.0 |
| Halifax County | \$13.85 | \$720 | \$28,800 | 1.9 | \$45,200 | \$1,130 | \$13,560 | \$339 | 7,883 | 37% | \$10.36 | \$539 | 1.3 |
| Harnett County | \$15.10 | \$785 | \$31,400 | 2.1 | \$64,800 | \$1,620 | \$19,440 | \$486 | 16,009 | 36% | \$11.35 | \$590 | 1.3 |
| Haywood County | \$17.65 | \$918 | \$36,720 | 2.4 | \$60,400 | \$1,510 | \$18,120 | \$453 | 7,398 | 28% | \$10.37 | \$539 | 1.7 |
| Henderson County | \$24.13 | \$1,255 | \$50,200 | 3.3 | \$72,500 | \$1,813 | \$21,750 | \$544 | 13,279 | 28% | \$11.95 | \$621 | 2.0 |
| Hertford County | \$14.33 | \$745 | \$29,800 | 2.0 | \$46,100 | \$1,153 | \$13,830 | \$346 | 2,926 | 33% | \$12.23 | \$636 | 1.2 |
| Hoke County | \$13.87 | \$721 | \$28,840 | 1.9 | \$54,800 | \$1,370 | \$16,440 | \$411 | 5,734 | 32% | \$11.29 | \$587 | 1.2 |
| Hyde County | \$15.73 | \$818 | \$32,720 | 2.2 | \$58,100 | \$1,453 | \$17,430 | \$436 | 565 | 32% | | | |
| Iredell County | \$16.85 | \$876 | \$35,040 | 2.3 | \$73,100 | \$1,828 | \$21,930 | \$548 | 18,338 | 28% | \$15.46 | \$804 | 1.1 |
| Jackson County | \$13.33 | \$693 | \$27,720 | 1.8 | \$60,700 | \$1,518 | \$18,210 | \$455 | 5,902 | 35% | \$10.36 | \$539 | 1.3 |
| Johnston County | \$22.37 | \$1,163 | \$46,520 | 3.1 | \$94,100 | \$2,353 | \$28,230 | \$706 | 19,090 | 28% | \$11.77 | \$612 | 1.9 |
| Jones County | \$12.90 | \$671 | \$26,840 | 1.8 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,125 | 27% | \$11.47 | \$596 | 1.1 |
| Lee County | \$14.08 | \$732 | \$29,280 | 1.9 | \$62,100 | \$1,553 | \$18,630 | \$466 | 7,255 | 33% | \$14.12 | \$734 | 1.0 |
| Lenoir County | \$13.85 | \$720 | \$28,800 | 1.9 | \$51,300 | \$1,283 | \$15,390 | \$385 | 9,382 | 41% | \$12.61 | \$656 | 1.1 |
| Lincoln County | \$15.38 | \$800 | \$32,000 | 2.1 | \$65,500 | \$1,638 | \$19,650 | \$491 | 7,547 | 24% | \$12.02 | \$625 | 1.3 |
| McDowell County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 5,059 | 28% | \$12.73 | \$662 | 1.0 |
| Macon County | \$14.35 | \$746 | \$29,840 | 2.0 | \$54,300 | \$1,358 | \$16,290 | \$407 | 4,277 | 27% | \$11.89 | \$618 | 1.2 |
| Madison County | \$24.13 | \$1,255 | \$50,200 | 3.3 | \$72,500 | \$1,813 | \$21,750 | \$544 | 2,319 | 27% | \$10.17 | \$529 | 2.4 |
| Martin County | \$12.90 | \$671 | \$26,840 | 1.8 | \$46,500 | \$1,163 | \$13,950 | \$349 | 2,865 | 30% | \$10.23 | \$532 | 1.3 |
| Mecklenburg County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 175,647 | 44% | \$23.26 | \$1,209 | 0.9 |
| Mitchell County | \$12.90 | \$671 | \$26,840 | 1.8 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,252 | 20% | \$11.83 | \$615 | 1.1 |
| Montgomery County | \$12.90 | \$671 | \$26,840 | 1.8 | \$53,900 | \$1,348 | \$16,170 | \$404 | 2,847 | 27% | \$9.79 | \$509 | 1.3 |
| Moore County | \$15.54 | \$808 | \$32,320 | 2.1 | \$88,200 | \$2,205 | \$26,460 | \$662 | 9,612 | 25% | \$12.49 | \$650 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Nash County | \$14.48 | \$753 | \$30,120 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 12,606 | 34% | \$11.67 | \$607 | 1.2 |
| New Hanover County | \$18.58 | \$966 | \$38,640 | 2.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 40,064 | 43% | \$13.12 | \$682 | 1.4 |
| Northampton County | \$12.90 | \$671 | \$26,840 | 1.8 | \$43,700 | \$1,093 | \$13,110 | \$328 | 2,671 | 31% | \$11.40 | \$593 | 1.1 |
| Onslow County | \$17.69 | \$920 | \$36,800 | 2.4 | \$57,700 | \$1,443 | \$17,310 | \$433 | 30,257 | 47% | \$12.18 | \$634 | 1.5 |
| Orange County | \$20.92 | \$1,088 | \$43,520 | 2.9 | \$90,900 | \$2,273 | \$27,270 | \$682 | 19,990 | 38% | \$14.16 | \$737 | 1.5 |
| Pamlico County | \$14.58 | \$758 | \$30,320 | 2.0 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,332 | 25% | \$9.14 | \$475 | 1.6 |
| Pasquotank County | \$15.15 | \$788 | \$31,520 | 2.1 | \$66,200 | \$1,655 | \$19,860 | \$497 | 5,760 | 39% | \$10.76 | \$559 | 1.4 |
| Pender County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,246 | 20% | \$9.59 | \$499 | 1.5 |
| Perquimans County | \$15.77 | \$820 | \$32,800 | 2.2 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,531 | 26% | \$8.24 | \$429 | 1.9 |
| Person County | \$13.90 | \$723 | \$28,920 | 1.9 | \$61,800 | \$1,545 | \$18,540 | \$464 | 3,910 | 25% | \$9.38 | \$488 | 1.5 |
| Pitt County | \$14.90 | \$775 | \$31,000 | 2.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 32,937 | 48% | \$12.00 | \$624 | 1.2 |
| Polk County | \$14.35 | \$746 | \$29,840 | 2.0 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,409 | 27% | \$11.18 | \$582 | 1.3 |
| Randolph County | \$16.12 | \$838 | \$33,520 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 15,781 | 28% | \$11.51 | \$598 | 1.4 |
| Richmond County | \$12.90 | \$671 | \$26,840 | 1.8 | \$43,300 | \$1,083 | \$12,990 | \$325 | 6,286 | 34% | \$9.84 | \$512 | 1.3 |
| Robeson County | \$12.90 | \$671 | \$26,840 | 1.8 | \$46,200 | \$1,155 | \$13,860 | \$347 | 16,092 | 35% | \$10.57 | \$550 | 1.2 |
| Rockingham County | \$13.02 | \$677 | \$27,080 | 1.8 | \$61,700 | \$1,543 | \$18,510 | \$463 | 11,506 | 31% | \$10.49 | \$545 | 1.2 |
| Rowan County | \$16.19 | \$842 | \$33,680 | 2.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 16,178 | 31% | \$14.50 | \$754 | 1.1 |
| Rutherford County | \$12.90 | \$671 | \$26,840 | 1.8 | \$55,800 | \$1,395 | \$16,740 | \$419 | 7,558 | 29% | \$11.23 | \$584 | 1.1 |
| Sampson County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,300 | \$1,233 | \$14,790 | \$370 | 7,346 | 31% | \$10.75 | \$559 | 1.2 |
| Scotland County | \$12.90 | \$671 | \$26,840 | 1.8 | \$44,000 | \$1,100 | \$13,200 | \$330 | 5,079 | 39% | \$8.81 | \$458 | 1.5 |
| Stanly County | \$12.90 | \$671 | \$26,840 | 1.8 | \$60,700 | \$1,518 | \$18,210 | \$455 | 6,282 | 26% | \$10.38 | \$540 | 1.2 |
| Stokes County | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 4,305 | 22% | \$7.66 | \$399 | 1.9 |
| Surry County | \$12.90 | \$671 | \$26,840 | 1.8 | \$59,800 | \$1,495 | \$17,940 | \$449 | 8,052 | 28% | \$11.72 | \$609 | 1.1 |
| Swain County | \$12.90 | \$671 | \$26,840 | 1.8 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,556 | 29% | \$11.80 | \$614 | 1.1 |
| Transylvania County | \$13.10 | \$681 | \$27,240 | 1.8 | \$56,700 | \$1,418 | \$17,010 | \$425 | 3,277 | 23% | \$10.33 | \$537 | 1.3 |
| Tyrrell County | \$13.04 | \$678 | \$27,120 | 1.8 | \$42,900 | \$1,073 | \$12,870 | \$322 | 460 | 28% | \$10.64 | \$553 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Union County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 14,649 | 19% | \$12.10 | \$629 | 1.7 |
| Vance County | \$12.90 | \$671 | \$26,840 | 1.8 | \$48,100 | \$1,203 | \$14,430 | \$361 | 6,793 | 40% | \$11.09 | \$577 | 1.2 |
| Wake County | \$22.37 | \$1,163 | \$46,520 | 3.1 | \$94,100 | \$2,353 | \$28,230 | \$706 | 140,940 | 36% | \$18.54 | \$964 | 1.2 |
| Warren County | \$12.90 | \$671 | \$26,840 | 1.8 | \$51,100 | \$1,278 | \$15,330 | \$383 | 2,137 | 27% | \$8.30 | \$432 | 1.6 |
| Washington County | \$12.90 | \$671 | \$26,840 | 1.8 | \$50,800 | \$1,270 | \$15,240 | \$381 | 1,865 | 37% | \$12.78 | \$664 | 1.0 |
| Watauga County | \$16.63 | \$865 | \$34,600 | 2.3 | \$69,400 | \$1,735 | \$20,820 | \$521 | 8,010 | 39% | \$7.34 | \$382 | 2.3 |
| Wayne County | \$15.62 | \$812 | \$32,480 | 2.2 | \$54,100 | \$1,353 | \$16,230 | \$406 | 18,527 | 38% | \$11.78 | \$613 | 1.3 |
| Wilkes County | \$12.90 | \$671 | \$26,840 | 1.8 | \$53,700 | \$1,343 | \$16,110 | \$403 | 7,319 | 26% | \$10.00 | \$520 | 1.3 |
| Wilson County | \$14.38 | \$748 | \$29,920 | 2.0 | \$61,000 | \$1,525 | \$18,300 | \$458 | 13,164 | 41% | \$13.92 | \$724 | 1.0 |
| Yadkin County | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,600 | 23% | \$10.52 | \$547 | 1.4 |
| Yancey County | \$12.90 | \$671 | \$26,840 | 1.8 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,906 | 26% | \$9.96 | \$518 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#41*

In **North Dakota**, 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 **\$2,804** monthly or **\$33,647** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$17.12 |
| 2-Bedroom Housing Wage | \$16.18 |
| Number of Renter Households | 117,556 |
| Percent Renters | 37% |

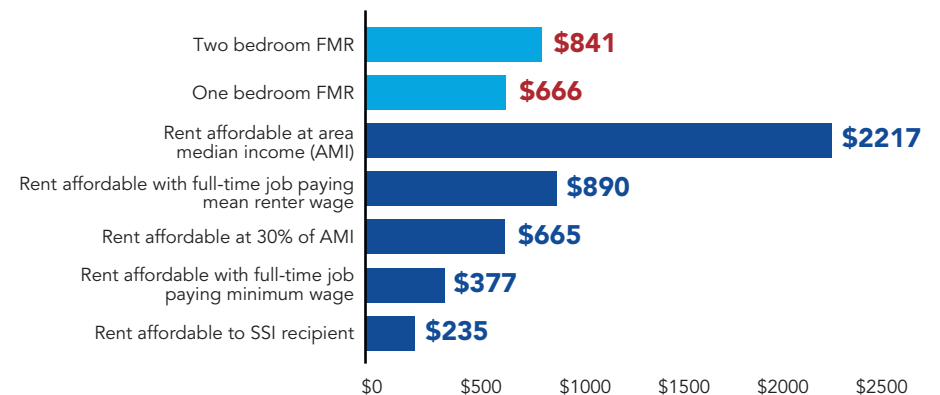
89
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
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 |
|----------------------|-----------------|
| Dunn County | \$21.67 |
| McKenzie County | \$19.85 |
| Ward County | \$18.69 |
| Stark County | \$17.69 |
| Williams County | \$17.48 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH DAKOTA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| North Dakota | \$16.18 | \$841 | \$33,647 | 2.2 | \$88,698 | \$2,217 | \$26,610 | \$665 | 117,556 | 37% | \$17.12 | \$890 | 0.9 |
| Combined Nonmetro Areas | \$16.03 | \$834 | \$33,350 | 2.2 | \$86,092 | \$2,152 | \$25,828 | \$646 | 49,865 | 32% | \$19.76 | \$1,027 | 0.8 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bismarck HMFA | \$17.15 | \$892 | \$35,680 | 2.4 | \$96,000 | \$2,400 | \$28,800 | \$720 | 16,452 | 31% | \$14.61 | \$760 | 1.2 |
| Fargo MSA | \$16.04 | \$834 | \$33,360 | 2.2 | \$89,400 | \$2,235 | \$26,820 | \$671 | 34,998 | 47% | \$15.71 | \$817 | 1.0 |
| Grand Forks MSA | \$16.00 | \$832 | \$33,280 | 2.2 | \$89,200 | \$2,230 | \$26,760 | \$669 | 15,540 | 51% | \$13.51 | \$702 | 1.2 |
| Glacier County HMFA | \$17.06 | \$887 | \$35,480 | 2.4 | \$88,800 | \$2,220 | \$26,640 | \$666 | 93 | 12% | | | |
| Sioux County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$44,600 | \$1,115 | \$13,380 | \$335 | 608 | 55% | \$10.72 | \$558 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$13.73 | \$714 | \$28,560 | 1.9 | \$78,400 | \$1,960 | \$23,520 | \$588 | 288 | 28% | \$18.40 | \$957 | 0.7 |
| Barnes County | \$13.81 | \$718 | \$28,720 | 1.9 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,585 | 31% | \$10.89 | \$566 | 1.3 |
| Benson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,600 | \$1,315 | \$15,780 | \$395 | 793 | 35% | \$10.09 | \$525 | 1.4 |
| Billings County | \$14.27 | \$742 | \$29,680 | 2.0 | \$107,700 | \$2,693 | \$32,310 | \$808 | 103 | 27% | \$13.18 | \$686 | 1.1 |
| Bottineau County | \$13.73 | \$714 | \$28,560 | 1.9 | \$79,700 | \$1,993 | \$23,910 | \$598 | 665 | 22% | \$13.40 | \$697 | 1.0 |
| Bowman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$99,400 | \$2,485 | \$29,820 | \$746 | 355 | 25% | \$13.63 | \$709 | 1.0 |
| Burke County | \$16.58 | \$862 | \$34,480 | 2.3 | \$89,800 | \$2,245 | \$26,940 | \$674 | 183 | 21% | \$17.39 | \$904 | 1.0 |
| Burleigh County | \$17.15 | \$892 | \$35,680 | 2.4 | \$96,000 | \$2,400 | \$28,800 | \$720 | 12,456 | 32% | \$14.35 | \$746 | 1.2 |
| Cass County | \$16.04 | \$834 | \$33,360 | 2.2 | \$89,400 | \$2,235 | \$26,820 | \$671 | 34,998 | 47% | \$15.71 | \$817 | 1.0 |
| Cavalier County | \$13.73 | \$714 | \$28,560 | 1.9 | \$85,500 | \$2,138 | \$25,650 | \$641 | 335 | 19% | \$16.23 | \$844 | 0.8 |
| Dickey County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 609 | 28% | \$12.56 | \$653 | 1.1 |
| Divide County | \$13.73 | \$714 | \$28,560 | 1.9 | \$93,300 | \$2,333 | \$27,990 | \$700 | 274 | 24% | \$24.66 | \$1,282 | 0.6 |
| Dunn County | \$21.67 | \$1,127 | \$45,080 | 3.0 | \$92,000 | \$2,300 | \$27,600 | \$690 | 367 | 22% | \$30.49 | \$1,585 | 0.7 |
| Eddy County | \$13.73 | \$714 | \$28,560 | 1.9 | \$76,600 | \$1,915 | \$22,980 | \$575 | 327 | 31% | \$8.68 | \$451 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Emmons County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,000 | \$1,600 | \$19,200 | \$480 | 262 | 17% | \$13.46 | \$700 | 1.0 |
| Foster County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,700 | \$1,943 | \$23,310 | \$583 | 336 | 23% | \$11.93 | \$620 | 1.2 |
| Golden Valley County | \$16.62 | \$864 | \$34,560 | 2.3 | \$78,600 | \$1,965 | \$23,580 | \$590 | 277 | 32% | \$12.56 | \$653 | 1.3 |
| Grand Forks County | \$16.00 | \$832 | \$33,280 | 2.2 | \$89,200 | \$2,230 | \$26,760 | \$669 | 15,540 | 51% | \$13.51 | \$702 | 1.2 |
| Grant County | \$13.73 | \$714 | \$28,560 | 1.9 | \$75,800 | \$1,895 | \$22,740 | \$569 | 151 | 14% | \$9.20 | \$478 | 1.5 |
| Griggs County | \$13.73 | \$714 | \$28,560 | 1.9 | \$79,300 | \$1,983 | \$23,790 | \$595 | 289 | 27% | \$11.78 | \$612 | 1.2 |
| Hettinger County | \$14.27 | \$742 | \$29,680 | 2.0 | \$79,400 | \$1,985 | \$23,820 | \$596 | 210 | 19% | \$12.68 | \$660 | 1.1 |
| Kidder County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,400 | \$1,660 | \$19,920 | \$498 | 278 | 26% | \$11.33 | \$589 | 1.2 |
| LaMoure County | \$13.73 | \$714 | \$28,560 | 1.9 | \$78,500 | \$1,963 | \$23,550 | \$589 | 456 | 25% | \$12.37 | \$643 | 1.1 |
| Logan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,700 | \$1,943 | \$23,310 | \$583 | 140 | 16% | \$9.95 | \$517 | 1.4 |
| McHenry County | \$13.73 | \$714 | \$28,560 | 1.9 | \$90,800 | \$2,270 | \$27,240 | \$681 | 404 | 15% | \$13.35 | \$694 | 1.0 |
| McIntosh County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,600 | \$1,590 | \$19,080 | \$477 | 314 | 24% | \$13.01 | \$677 | 1.1 |
| McKenzie County | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$99,000 | \$2,475 | \$29,700 | \$743 | 1,729 | 44% | \$35.17 | \$1,829 | 0.6 |
| McLean County | \$13.73 | \$714 | \$28,560 | 1.9 | \$83,000 | \$2,075 | \$24,900 | \$623 | 836 | 19% | \$19.62 | \$1,020 | 0.7 |
| Mercer County | \$14.69 | \$764 | \$30,560 | 2.0 | \$98,400 | \$2,460 | \$29,520 | \$738 | 642 | 17% | \$18.16 | \$944 | 0.8 |
| Morton County | \$17.15 | \$892 | \$35,680 | 2.4 | \$96,000 | \$2,400 | \$28,800 | \$720 | 3,996 | 30% | \$15.83 | \$823 | 1.1 |
| Mountrail County | \$15.94 | \$829 | \$33,160 | 2.2 | \$91,700 | \$2,293 | \$27,510 | \$688 | 1,038 | 32% | \$25.09 | \$1,304 | 0.6 |
| Nelson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$74,900 | \$1,873 | \$22,470 | \$562 | 413 | 28% | \$11.35 | \$590 | 1.2 |
| Oliver County | \$17.06 | \$887 | \$35,480 | 2.4 | \$88,800 | \$2,220 | \$26,640 | \$666 | 93 | 12% | | | |
| Pembina County | \$13.73 | \$714 | \$28,560 | 1.9 | \$82,700 | \$2,068 | \$24,810 | \$620 | 733 | 23% | \$12.11 | \$630 | 1.1 |
| Pierce County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 542 | 28% | \$10.33 | \$537 | 1.3 |
| Ramsey County | \$13.73 | \$714 | \$28,560 | 1.9 | \$85,900 | \$2,148 | \$25,770 | \$644 | 1,976 | 39% | \$11.11 | \$578 | 1.2 |
| Ransom County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,300 | \$1,933 | \$23,190 | \$580 | 699 | 30% | \$11.24 | \$584 | 1.2 |
| Renville County | \$13.73 | \$714 | \$28,560 | 1.9 | \$82,300 | \$2,058 | \$24,690 | \$617 | 194 | 19% | \$12.39 | \$644 | 1.1 |
| Richland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,924 | 28% | \$10.38 | \$540 | 1.3 |
| Rolette County | \$13.73 | \$714 | \$28,560 | 1.9 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,356 | 29% | \$8.26 | \$430 | 1.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sargent County | \$13.73 | \$714 | \$28,560 | 1.9 | \$87,700 | \$2,193 | \$26,310 | \$658 | 509 | 28% | \$17.29 | \$899 | 0.8 |
| Sheridan County | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,500 | \$1,588 | \$19,050 | \$476 | 137 | 20% | \$5.71 | \$297 | 2.5 |
| Sioux County | \$13.73 | \$714 | \$28,560 | 1.9 | \$44,600 | \$1,115 | \$13,380 | \$335 | 608 | 55% | \$10.72 | \$558 | 1.3 |
| Spink County | \$14.27 | \$742 | \$29,680 | 2.0 | \$84,000 | \$2,100 | \$25,200 | \$630 | 61 | 19% | | | |
| Stark County | \$17.69 | \$920 | \$36,800 | 2.4 | \$104,300 | \$2,608 | \$31,290 | \$782 | 4,587 | 38% | \$21.84 | \$1,136 | 0.8 |
| Steele County | \$13.73 | \$714 | \$28,560 | 1.9 | \$93,100 | \$2,328 | \$27,930 | \$698 | 138 | 15% | \$19.79 | \$1,029 | 0.7 |
| Stutsman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$78,900 | \$1,973 | \$23,670 | \$592 | 3,236 | 36% | \$13.28 | \$691 | 1.0 |
| Towner County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,800 | \$1,945 | \$23,340 | \$584 | 244 | 24% | \$14.40 | \$749 | 1.0 |
| Traill County | \$13.73 | \$714 | \$28,560 | 1.9 | \$88,400 | \$2,210 | \$26,520 | \$663 | 937 | 28% | \$10.88 | \$566 | 1.3 |
| Walsh County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,145 | 24% | \$11.88 | \$618 | 1.2 |
| Ward County | \$18.69 | \$972 | \$38,880 | 2.6 | \$90,900 | \$2,273 | \$27,270 | \$682 | 10,996 | 40% | \$17.67 | \$919 | 1.1 |
| Wells County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,400 | \$1,935 | \$23,220 | \$581 | 398 | 20% | \$9.44 | \$491 | 1.5 |
| Williams County | \$17.48 | \$909 | \$36,360 | 2.4 | \$107,400 | \$2,685 | \$32,220 | \$806 | 6,394 | 47% | \$31.01 | \$1,613 | 0.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$832**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,772** monthly or **\$33,267** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$8.70 |
| Average Renter Wage | \$14.42 |
| 2-Bedroom Housing Wage | \$15.99 |
| Number of Renter Households | 1,582,848 |
| Percent Renters | 34% |

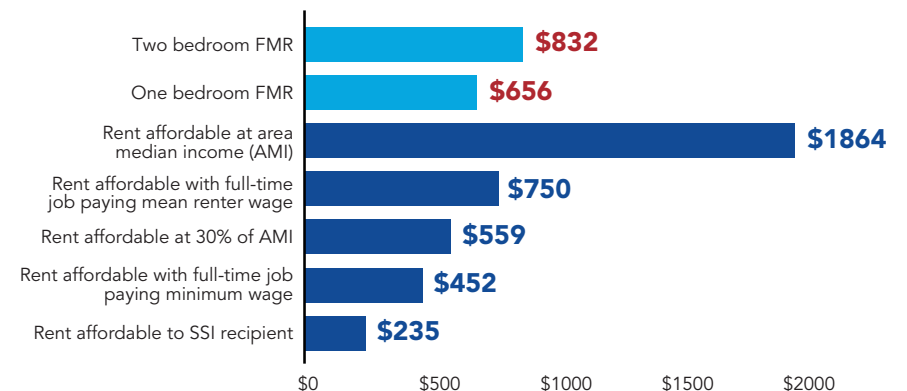
74
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Columbus HMFA | \$19.08 |
| Union County | \$19.02 |
| Cincinnati HMFA | \$16.63 |
| Cleveland-Elyria MSA | \$16.33 |
| Akron MSA | \$16.29 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Ohio | \$15.99 | \$832 | \$33,267 | 1.8 | \$74,544 | \$1,864 | \$22,363 | \$559 | 1,582,848 | 34% | \$14.42 | \$750 | 1.1 |
| Combined Nonmetro Areas | \$13.80 | \$718 | \$28,706 | 1.6 | \$64,244 | \$1,606 | \$19,273 | \$482 | 263,120 | 28% | \$12.43 | \$646 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Akron MSA | \$16.29 | \$847 | \$33,880 | 1.9 | \$76,300 | \$1,908 | \$22,890 | \$572 | 95,709 | 33% | \$13.51 | \$703 | 1.2 |
| Brown County HMFA | \$13.71 | \$713 | \$28,520 | 1.6 | \$60,200 | \$1,505 | \$18,060 | \$452 | 4,551 | 26% | \$9.39 | \$488 | 1.5 |
| Canton-Massillon MSA | \$14.67 | \$763 | \$30,520 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 50,937 | 31% | \$12.03 | \$625 | 1.2 |
| Cincinnati HMFA | \$16.63 | \$865 | \$34,600 | 1.9 | \$86,300 | \$2,158 | \$25,890 | \$647 | 225,548 | 35% | \$15.70 | \$816 | 1.1 |
| Cleveland-Elyria MSA | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 300,376 | 35% | \$15.36 | \$799 | 1.1 |
| Columbus HMFA | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 292,189 | 39% | \$16.40 | \$853 | 1.2 |
| Dayton MSA | \$14.94 | \$777 | \$31,080 | 1.7 | \$72,800 | \$1,820 | \$21,840 | \$546 | 121,687 | 37% | \$13.84 | \$719 | 1.1 |
| Hocking County HMFA | \$13.38 | \$696 | \$27,840 | 1.5 | \$64,300 | \$1,608 | \$19,290 | \$482 | 2,724 | 24% | \$8.31 | \$432 | 1.6 |
| Huntington-Ashland HMFA | \$15.54 | \$808 | \$32,320 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 6,693 | 28% | \$10.30 | \$536 | 1.5 |
| Lima MSA | \$13.69 | \$712 | \$28,480 | 1.6 | \$67,100 | \$1,678 | \$20,130 | \$503 | 13,585 | 34% | \$11.91 | \$619 | 1.1 |
| Mansfield MSA | \$13.38 | \$696 | \$27,840 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 15,382 | 32% | \$12.00 | \$624 | 1.1 |
| Perry County HMFA | \$14.02 | \$729 | \$29,160 | 1.6 | \$56,600 | \$1,415 | \$16,980 | \$425 | 3,486 | 26% | \$10.49 | \$546 | 1.3 |
| Springfield MSA | \$14.63 | \$761 | \$30,440 | 1.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 19,226 | 35% | \$12.56 | \$653 | 1.2 |
| Toledo MSA | \$14.75 | \$767 | \$30,680 | 1.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 92,659 | 38% | \$13.53 | \$704 | 1.1 |
| Union County HMFA | \$19.02 | \$989 | \$39,560 | 2.2 | \$95,600 | \$2,390 | \$28,680 | \$717 | 4,435 | 23% | \$16.44 | \$855 | 1.2 |
| Weirton-Steubenville MSA | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 8,442 | 31% | \$10.74 | \$559 | 1.2 |
| Wheeling MSA | \$14.17 | \$737 | \$29,480 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 6,179 | 24% | \$11.00 | \$572 | 1.3 |
| Youngstown-Warren-Boardman HMFA | \$13.46 | \$700 | \$28,000 | 1.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 55,920 | 30% | \$11.07 | \$575 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Counties | | | | | | | | | | | | | |
| Adams County | \$13.38 | \$696 | \$27,840 | 1.5 | \$47,500 | \$1,188 | \$14,250 | \$356 | 3,337 | 31% | \$8.57 | \$445 | 1.6 |
| Allen County | \$13.69 | \$712 | \$28,480 | 1.6 | \$67,100 | \$1,678 | \$20,130 | \$503 | 13,585 | 34% | \$11.91 | \$619 | 1.1 |
| Ashland County | \$13.38 | \$696 | \$27,840 | 1.5 | \$67,200 | \$1,680 | \$20,160 | \$504 | 5,705 | 28% | \$12.87 | \$669 | 1.0 |
| Ashtabula County | \$13.38 | \$696 | \$27,840 | 1.5 | \$55,600 | \$1,390 | \$16,680 | \$417 | 11,270 | 30% | \$9.15 | \$476 | 1.5 |
| Athens County | \$15.42 | \$802 | \$32,080 | 1.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 9,922 | 44% | \$8.81 | \$458 | 1.8 |
| Auglaize County | \$13.38 | \$696 | \$27,840 | 1.5 | \$76,700 | \$1,918 | \$23,010 | \$575 | 4,400 | 24% | \$12.45 | \$647 | 1.1 |
| Belmont County | \$14.17 | \$737 | \$29,480 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 6,179 | 24% | \$11.00 | \$572 | 1.3 |
| Brown County | \$13.71 | \$713 | \$28,520 | 1.6 | \$60,200 | \$1,505 | \$18,060 | \$452 | 4,551 | 26% | \$9.39 | \$488 | 1.5 |
| Butler County | \$16.63 | \$865 | \$34,600 | 1.9 | \$86,300 | \$2,158 | \$25,890 | \$647 | 43,756 | 32% | \$13.36 | \$695 | 1.2 |
| Carroll County | \$14.67 | \$763 | \$30,520 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 2,508 | 23% | \$10.18 | \$529 | 1.4 |
| Champaign County | \$13.50 | \$702 | \$28,080 | 1.6 | \$68,200 | \$1,705 | \$20,460 | \$512 | 4,165 | 27% | \$13.70 | \$713 | 1.0 |
| Clark County | \$14.63 | \$761 | \$30,440 | 1.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 19,226 | 35% | \$12.56 | \$653 | 1.2 |
| Clermont County | \$16.63 | \$865 | \$34,600 | 1.9 | \$86,300 | \$2,158 | \$25,890 | \$647 | 19,860 | 26% | \$12.11 | \$630 | 1.4 |
| Clinton County | \$13.96 | \$726 | \$29,040 | 1.6 | \$64,600 | \$1,615 | \$19,380 | \$485 | 5,647 | 34% | \$14.20 | \$738 | 1.0 |
| Columbiana County | \$13.38 | \$696 | \$27,840 | 1.5 | \$56,600 | \$1,415 | \$16,980 | \$425 | 11,348 | 27% | \$10.70 | \$557 | 1.3 |
| Coshocton County | \$13.38 | \$696 | \$27,840 | 1.5 | \$56,000 | \$1,400 | \$16,800 | \$420 | 3,859 | 27% | \$10.87 | \$565 | 1.2 |
| Crawford County | \$13.38 | \$696 | \$27,840 | 1.5 | \$56,600 | \$1,415 | \$16,980 | \$425 | 5,328 | 30% | \$12.62 | \$656 | 1.1 |
| Cuyahoga County | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 223,765 | 42% | \$16.76 | \$871 | 1.0 |
| Darke County | \$13.38 | \$696 | \$27,840 | 1.5 | \$64,300 | \$1,608 | \$19,290 | \$482 | 5,738 | 28% | \$12.47 | \$649 | 1.1 |
| Defiance County | \$13.38 | \$696 | \$27,840 | 1.5 | \$68,700 | \$1,718 | \$20,610 | \$515 | 3,490 | 23% | \$12.66 | \$658 | 1.1 |
| Delaware County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 12,849 | 19% | \$13.58 | \$706 | 1.4 |
| Erie County | \$14.58 | \$758 | \$30,320 | 1.7 | \$73,600 | \$1,840 | \$22,080 | \$552 | 9,699 | 31% | \$11.92 | \$620 | 1.2 |
| Fairfield County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 15,240 | 27% | \$9.46 | \$492 | 2.0 |
| Fayette County | \$14.17 | \$737 | \$29,480 | 1.6 | \$56,300 | \$1,408 | \$16,890 | \$422 | 4,323 | 37% | \$12.41 | \$646 | 1.1 |
| Franklin County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 235,187 | 47% | \$17.82 | \$927 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Fulton County | \$14.75 | \$767 | \$30,680 | 1.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 3,748 | 23% | \$11.84 | \$616 | 1.2 |
| Gallia County | \$13.38 | \$696 | \$27,840 | 1.5 | \$61,600 | \$1,540 | \$18,480 | \$462 | 3,086 | 26% | \$12.91 | \$671 | 1.0 |
| Geauga County | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 4,905 | 14% | \$10.79 | \$561 | 1.5 |
| Greene County | \$14.94 | \$777 | \$31,080 | 1.7 | \$72,800 | \$1,820 | \$21,840 | \$546 | 21,992 | 34% | \$12.81 | \$666 | 1.2 |
| Guernsey County | \$13.38 | \$696 | \$27,840 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 4,631 | 29% | \$11.35 | \$590 | 1.2 |
| Hamilton County | \$16.63 | \$865 | \$34,600 | 1.9 | \$86,300 | \$2,158 | \$25,890 | \$647 | 143,539 | 42% | \$16.79 | \$873 | 1.0 |
| Hancock County | \$14.56 | \$757 | \$30,280 | 1.7 | \$74,600 | \$1,865 | \$22,380 | \$560 | 9,813 | 31% | \$15.86 | \$825 | 0.9 |
| Hardin County | \$13.38 | \$696 | \$27,840 | 1.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 3,340 | 29% | \$11.27 | \$586 | 1.2 |
| Harrison County | \$13.38 | \$696 | \$27,840 | 1.5 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,349 | 22% | \$16.48 | \$857 | 0.8 |
| Henry County | \$13.38 | \$696 | \$27,840 | 1.5 | \$73,200 | \$1,830 | \$21,960 | \$549 | 2,496 | 23% | \$12.54 | \$652 | 1.1 |
| Highland County | \$13.38 | \$696 | \$27,840 | 1.5 | \$55,800 | \$1,395 | \$16,740 | \$419 | 5,122 | 31% | \$9.83 | \$511 | 1.4 |
| Hocking County | \$13.38 | \$696 | \$27,840 | 1.5 | \$64,300 | \$1,608 | \$19,290 | \$482 | 2,724 | 24% | \$8.31 | \$432 | 1.6 |
| Holmes County | \$13.38 | \$696 | \$27,840 | 1.5 | \$69,300 | \$1,733 | \$20,790 | \$520 | 2,979 | 24% | \$12.34 | \$642 | 1.1 |
| Huron County | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,500 | \$1,563 | \$18,750 | \$469 | 6,794 | 30% | \$12.85 | \$668 | 1.0 |
| Jackson County | \$13.44 | \$699 | \$27,960 | 1.5 | \$52,600 | \$1,315 | \$15,780 | \$395 | 3,848 | 30% | \$11.42 | \$594 | 1.2 |
| Jefferson County | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 8,442 | 31% | \$10.74 | \$559 | 1.2 |
| Knox County | \$13.60 | \$707 | \$28,280 | 1.6 | \$65,500 | \$1,638 | \$19,650 | \$491 | 6,609 | 28% | \$13.48 | \$701 | 1.0 |
| Lake County | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 24,584 | 26% | \$13.92 | \$724 | 1.2 |
| Lawrence County | \$15.54 | \$808 | \$32,320 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 6,693 | 28% | \$10.30 | \$536 | 1.5 |
| Licking County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 17,405 | 27% | \$10.79 | \$561 | 1.8 |
| Logan County | \$14.75 | \$767 | \$30,680 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 5,049 | 27% | \$14.82 | \$771 | 1.0 |
| Lorain County | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 33,938 | 28% | \$10.47 | \$544 | 1.6 |
| Lucas County | \$14.75 | \$767 | \$30,680 | 1.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 71,673 | 40% | \$13.80 | \$718 | 1.1 |
| Madison County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 4,333 | 29% | \$13.27 | \$690 | 1.4 |
| Mahoning County | \$13.46 | \$700 | \$28,000 | 1.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 30,703 | 31% | \$11.06 | \$575 | 1.2 |
| Marion County | \$14.75 | \$767 | \$30,680 | 1.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 7,899 | 32% | \$12.14 | \$631 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Medina County | \$16.33 | \$849 | \$33,960 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 13,184 | 19% | \$11.45 | \$595 | 1.4 |
| Meigs County | \$13.38 | \$696 | \$27,840 | 1.5 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,924 | 21% | \$6.60 | \$343 | 2.0 |
| Mercer County | \$13.38 | \$696 | \$27,840 | 1.5 | \$72,500 | \$1,813 | \$21,750 | \$544 | 3,774 | 23% | \$12.56 | \$653 | 1.1 |
| Miami County | \$14.94 | \$777 | \$31,080 | 1.7 | \$72,800 | \$1,820 | \$21,840 | \$546 | 12,353 | 30% | \$13.78 | \$717 | 1.1 |
| Monroe County | \$13.38 | \$696 | \$27,840 | 1.5 | \$52,900 | \$1,323 | \$15,870 | \$397 | 1,448 | 24% | \$8.75 | \$455 | 1.5 |
| Montgomery County | \$14.94 | \$777 | \$31,080 | 1.7 | \$72,800 | \$1,820 | \$21,840 | \$546 | 87,342 | 39% | \$14.09 | \$733 | 1.1 |
| Morgan County | \$13.38 | \$696 | \$27,840 | 1.5 | \$50,100 | \$1,253 | \$15,030 | \$376 | 1,359 | 22% | \$9.34 | \$486 | 1.4 |
| Morrow County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 2,278 | 18% | \$8.66 | \$450 | 2.2 |
| Muskingum County | \$13.83 | \$719 | \$28,760 | 1.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 11,066 | 32% | \$10.69 | \$556 | 1.3 |
| Noble County | \$13.42 | \$698 | \$27,920 | 1.5 | \$58,600 | \$1,465 | \$17,580 | \$440 | 795 | 16% | \$9.83 | \$511 | 1.4 |
| Ottawa County | \$13.75 | \$715 | \$28,600 | 1.6 | \$73,400 | \$1,835 | \$22,020 | \$551 | 3,772 | 21% | \$12.56 | \$653 | 1.1 |
| Paulding County | \$13.38 | \$696 | \$27,840 | 1.5 | \$67,000 | \$1,675 | \$20,100 | \$503 | 1,795 | 23% | \$11.73 | \$610 | 1.1 |
| Perry County | \$14.02 | \$729 | \$29,160 | 1.6 | \$56,600 | \$1,415 | \$16,980 | \$425 | 3,486 | 26% | \$10.49 | \$546 | 1.3 |
| Pickaway County | \$19.08 | \$992 | \$39,680 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 4,897 | 25% | \$10.92 | \$568 | 1.7 |
| Pike County | \$13.38 | \$696 | \$27,840 | 1.5 | \$57,400 | \$1,435 | \$17,220 | \$431 | 3,543 | 33% | \$14.71 | \$765 | 0.9 |
| Portage County | \$16.29 | \$847 | \$33,880 | 1.9 | \$76,300 | \$1,908 | \$22,890 | \$572 | 18,777 | 30% | \$11.20 | \$582 | 1.5 |
| Preble County | \$13.58 | \$706 | \$28,240 | 1.6 | \$67,100 | \$1,678 | \$20,130 | \$503 | 3,647 | 23% | \$11.07 | \$576 | 1.2 |
| Putnam County | \$13.38 | \$696 | \$27,840 | 1.5 | \$77,200 | \$1,930 | \$23,160 | \$579 | 2,552 | 19% | \$12.06 | \$627 | 1.1 |
| Richland County | \$13.38 | \$696 | \$27,840 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 15,382 | 32% | \$12.00 | \$624 | 1.1 |
| Ross County | \$14.63 | \$761 | \$30,440 | 1.7 | \$62,900 | \$1,573 | \$18,870 | \$472 | 8,670 | 30% | \$11.77 | \$612 | 1.2 |
| Sandusky County | \$13.44 | \$699 | \$27,960 | 1.5 | \$63,500 | \$1,588 | \$19,050 | \$476 | 6,750 | 29% | \$11.84 | \$616 | 1.1 |
| Scioto County | \$13.38 | \$696 | \$27,840 | 1.5 | \$59,300 | \$1,483 | \$17,790 | \$445 | 9,684 | 32% | \$8.44 | \$439 | 1.6 |
| Seneca County | \$13.38 | \$696 | \$27,840 | 1.5 | \$63,400 | \$1,585 | \$19,020 | \$476 | 6,140 | 28% | \$11.21 | \$583 | 1.2 |
| Shelby County | \$13.54 | \$704 | \$28,160 | 1.6 | \$74,900 | \$1,873 | \$22,470 | \$562 | 5,475 | 29% | \$17.42 | \$906 | 0.8 |
| Stark County | \$14.67 | \$763 | \$30,520 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 48,429 | 32% | \$12.09 | \$629 | 1.2 |
| Summit County | \$16.29 | \$847 | \$33,880 | 1.9 | \$76,300 | \$1,908 | \$22,890 | \$572 | 76,932 | 34% | \$13.94 | \$725 | 1.2 |

1: BR = Bedroom

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Trumbull County | \$13.46 | \$700 | \$28,000 | 1.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 25,217 | 29% | \$11.08 | \$576 | 1.2 |
| Tuscarawas County | \$14.56 | \$757 | \$30,280 | 1.7 | \$65,100 | \$1,628 | \$19,530 | \$488 | 10,849 | 29% | \$12.75 | \$663 | 1.1 |
| Union County | \$19.02 | \$989 | \$39,560 | 2.2 | \$95,600 | \$2,390 | \$28,680 | \$717 | 4,435 | 23% | \$16.44 | \$855 | 1.2 |
| Van Wert County | \$13.42 | \$698 | \$27,920 | 1.5 | \$64,500 | \$1,613 | \$19,350 | \$484 | 2,894 | 25% | \$12.65 | \$658 | 1.1 |
| Vinton County | \$13.38 | \$696 | \$27,840 | 1.5 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,305 | 26% | \$8.13 | \$423 | 1.6 |
| Warren County | \$16.63 | \$865 | \$34,600 | 1.9 | \$86,300 | \$2,158 | \$25,890 | \$647 | 18,393 | 22% | \$15.68 | \$815 | 1.1 |
| Washington County | \$13.38 | \$696 | \$27,840 | 1.5 | \$63,800 | \$1,595 | \$19,140 | \$479 | 6,568 | 26% | \$12.29 | \$639 | 1.1 |
| Wayne County | \$14.06 | \$731 | \$29,240 | 1.6 | \$70,300 | \$1,758 | \$21,090 | \$527 | 11,681 | 27% | \$13.93 | \$725 | 1.0 |
| Williams County | \$13.38 | \$696 | \$27,840 | 1.5 | \$61,100 | \$1,528 | \$18,330 | \$458 | 3,707 | 24% | \$12.41 | \$645 | 1.1 |
| Wood County | \$14.75 | \$767 | \$30,680 | 1.7 | \$71,900 | \$1,798 | \$21,570 | \$539 | 17,238 | 34% | \$13.15 | \$684 | 1.1 |
| Wyandot County | \$13.38 | \$696 | \$27,840 | 1.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 2,476 | 27% | \$14.12 | \$734 | 0.9 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$828**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,761** monthly or **\$33,132** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.12 |
| 2-Bedroom Housing Wage | \$15.93 |
| Number of Renter Households | 507,582 |
| Percent Renters | 34% |

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)

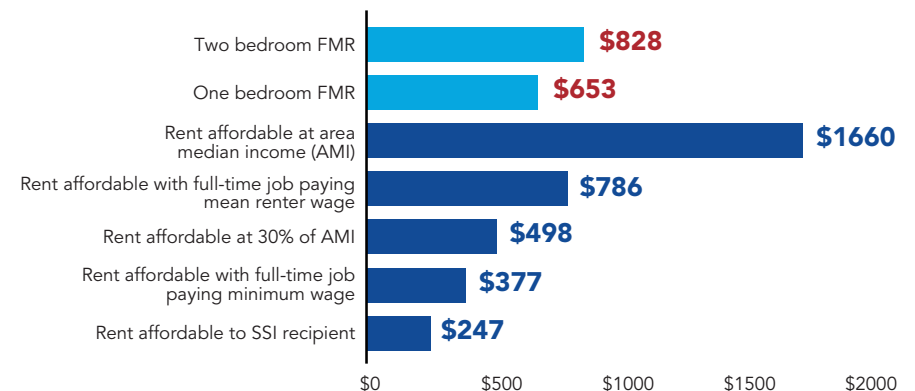
2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Oklahoma City HMFA | \$17.42 |
| Tulsa HMFA | \$17.27 |
| Beckham County | \$15.79 |
| Enid MSA | \$15.77 |
| Payne County | \$15.08 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



OKLAHOMA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Oklahoma | \$15.93 | \$828 | \$33,132 | 2.2 | \$66,385 | \$1,660 | \$19,916 | \$498 | 507,582 | 34% | \$15.12 | \$786 | 1.1 |
| Combined Nonmetro Areas | \$13.64 | \$709 | \$28,379 | 1.9 | \$58,242 | \$1,456 | \$17,472 | \$437 | 150,580 | 31% | \$13.13 | \$683 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Cotton County HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$60,200 | \$1,505 | \$18,060 | \$452 | 481 | 22% | \$10.63 | \$553 | 1.2 |
| Enid MSA | \$15.77 | \$820 | \$32,800 | 2.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 8,469 | 36% | \$16.27 | \$846 | 1.0 |
| Fort Smith HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$54,200 | \$1,355 | \$16,260 | \$407 | 4,448 | 29% | \$8.67 | \$451 | 1.5 |
| Grady County HMFA | \$13.42 | \$698 | \$27,920 | 1.9 | \$69,800 | \$1,745 | \$20,940 | \$524 | 4,420 | 22% | \$10.83 | \$563 | 1.2 |
| Lawton HMFA | \$14.37 | \$747 | \$29,880 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 19,392 | 46% | \$13.30 | \$692 | 1.1 |
| Le Flore County HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$51,100 | \$1,278 | \$15,330 | \$383 | 5,252 | 29% | \$10.48 | \$545 | 1.3 |
| Lincoln County HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,682 | 21% | \$10.53 | \$548 | 1.3 |
| Oklahoma City HMFA | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 178,545 | 37% | \$15.96 | \$830 | 1.1 |
| Okmulgee County HMFA | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 4,303 | 29% | \$10.87 | \$565 | 1.2 |
| Pawnee County HMFA | \$13.29 | \$691 | \$27,640 | 1.8 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,498 | 24% | \$13.28 | \$690 | 1.0 |
| Tulsa HMFA | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 127,512 | 36% | \$16.30 | \$847 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$13.19 | \$686 | \$27,440 | 1.8 | \$43,800 | \$1,095 | \$13,140 | \$329 | 2,433 | 31% | \$11.31 | \$588 | 1.2 |
| Alfalfa County | \$13.50 | \$702 | \$28,080 | 1.9 | \$71,600 | \$1,790 | \$21,480 | \$537 | 432 | 22% | \$15.11 | \$786 | 0.9 |
| Atoka County | \$13.19 | \$686 | \$27,440 | 1.8 | \$48,600 | \$1,215 | \$14,580 | \$365 | 1,392 | 26% | \$9.76 | \$507 | 1.4 |
| Beaver County | \$13.40 | \$697 | \$27,880 | 1.8 | \$64,100 | \$1,603 | \$19,230 | \$481 | 454 | 22% | \$18.77 | \$976 | 0.7 |
| Beckham County | \$15.79 | \$821 | \$32,840 | 2.2 | \$66,200 | \$1,655 | \$19,860 | \$497 | 2,648 | 35% | \$17.26 | \$898 | 0.9 |
| Blaine County | \$13.19 | \$686 | \$27,440 | 1.8 | \$62,400 | \$1,560 | \$18,720 | \$468 | 908 | 23% | \$14.01 | \$729 | 0.9 |
| Bryan County | \$13.50 | \$702 | \$28,080 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 6,537 | 38% | \$13.38 | \$696 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Caddo County | \$13.19 | \$686 | \$27,440 | 1.8 | \$55,900 | \$1,398 | \$16,770 | \$419 | 2,885 | 28% | \$14.38 | \$748 | 0.9 |
| Canadian County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 10,810 | 24% | \$14.31 | \$744 | 1.2 |
| Carter County | \$13.79 | \$717 | \$28,680 | 1.9 | \$62,700 | \$1,568 | \$18,810 | \$470 | 5,760 | 31% | \$14.65 | \$762 | 0.9 |
| Cherokee County | \$13.19 | \$686 | \$27,440 | 1.8 | \$54,900 | \$1,373 | \$16,470 | \$412 | 5,371 | 33% | \$8.23 | \$428 | 1.6 |
| Choctaw County | \$13.19 | \$686 | \$27,440 | 1.8 | \$45,300 | \$1,133 | \$13,590 | \$340 | 1,869 | 31% | \$8.55 | \$445 | 1.5 |
| Cimarron County | \$13.19 | \$686 | \$27,440 | 1.8 | \$59,900 | \$1,498 | \$17,970 | \$449 | 258 | 26% | \$19.03 | \$990 | 0.7 |
| Cleveland County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 37,863 | 36% | \$10.94 | \$569 | 1.6 |
| Coal County | \$13.19 | \$686 | \$27,440 | 1.8 | \$61,100 | \$1,528 | \$18,330 | \$458 | 612 | 27% | \$11.12 | \$578 | 1.2 |
| Comanche County | \$14.37 | \$747 | \$29,880 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 19,392 | 46% | \$13.30 | \$692 | 1.1 |
| Cotton County | \$13.19 | \$686 | \$27,440 | 1.8 | \$60,200 | \$1,505 | \$18,060 | \$452 | 481 | 22% | \$10.63 | \$553 | 1.2 |
| Craig County | \$13.58 | \$706 | \$28,240 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,567 | 29% | \$10.48 | \$545 | 1.3 |
| Creek County | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 6,740 | 25% | \$14.11 | \$734 | 1.2 |
| Custer County | \$13.19 | \$686 | \$27,440 | 1.8 | \$60,000 | \$1,500 | \$18,000 | \$450 | 4,196 | 40% | \$13.86 | \$721 | 1.0 |
| Delaware County | \$13.19 | \$686 | \$27,440 | 1.8 | \$50,000 | \$1,250 | \$15,000 | \$375 | 4,013 | 24% | \$10.60 | \$551 | 1.2 |
| Dewey County | \$13.87 | \$721 | \$28,840 | 1.9 | \$65,100 | \$1,628 | \$19,530 | \$488 | 421 | 25% | \$16.69 | \$868 | 0.8 |
| Ellis County | \$13.96 | \$726 | \$29,040 | 1.9 | \$66,700 | \$1,668 | \$20,010 | \$500 | 428 | 27% | \$13.89 | \$722 | 1.0 |
| Garfield County | \$15.77 | \$820 | \$32,800 | 2.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 8,469 | 36% | \$16.27 | \$846 | 1.0 |
| Garvin County | \$13.19 | \$686 | \$27,440 | 1.8 | \$57,000 | \$1,425 | \$17,100 | \$428 | 3,299 | 32% | \$16.36 | \$851 | 0.8 |
| Grady County | \$13.42 | \$698 | \$27,920 | 1.9 | \$69,800 | \$1,745 | \$20,940 | \$524 | 4,420 | 22% | \$10.83 | \$563 | 1.2 |
| Grant County | \$13.54 | \$704 | \$28,160 | 1.9 | \$68,600 | \$1,715 | \$20,580 | \$515 | 440 | 24% | \$23.47 | \$1,221 | 0.6 |
| Greer County | \$14.12 | \$734 | \$29,360 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 629 | 31% | \$10.18 | \$530 | 1.4 |
| Harmon County | \$13.19 | \$686 | \$27,440 | 1.8 | \$54,900 | \$1,373 | \$16,470 | \$412 | 320 | 27% | \$15.67 | \$815 | 0.8 |
| Harper County | \$13.19 | \$686 | \$27,440 | 1.8 | \$66,000 | \$1,650 | \$19,800 | \$495 | 222 | 17% | \$15.25 | \$793 | 0.9 |
| Haskell County | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,600 | \$1,340 | \$16,080 | \$402 | 1,241 | 26% | \$8.14 | \$424 | 1.6 |
| Hughes County | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,036 | 25% | \$9.92 | \$516 | 1.3 |
| Jackson County | \$13.52 | \$703 | \$28,120 | 1.9 | \$57,700 | \$1,443 | \$17,310 | \$433 | 4,261 | 43% | \$12.52 | \$651 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Jefferson County | \$13.19 | \$686 | \$27,440 | 1.8 | \$47,000 | \$1,175 | \$14,100 | \$353 | 715 | 30% | \$10.23 | \$532 | 1.3 |
| Johnston County | \$13.19 | \$686 | \$27,440 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,205 | 28% | \$8.08 | \$420 | 1.6 |
| Kay County | \$13.19 | \$686 | \$27,440 | 1.8 | \$58,600 | \$1,465 | \$17,580 | \$440 | 5,565 | 31% | \$15.37 | \$799 | 0.9 |
| Kingfisher County | \$13.63 | \$709 | \$28,360 | 1.9 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,199 | 21% | \$19.21 | \$999 | 0.7 |
| Kiowa County | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,100 | \$1,328 | \$15,930 | \$398 | 1,148 | 30% | \$10.20 | \$530 | 1.3 |
| Latimer County | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,600 | \$1,340 | \$16,080 | \$402 | 1,195 | 30% | \$13.85 | \$720 | 1.0 |
| Le Flore County | \$13.19 | \$686 | \$27,440 | 1.8 | \$51,100 | \$1,278 | \$15,330 | \$383 | 5,252 | 29% | \$10.48 | \$545 | 1.3 |
| Lincoln County | \$13.19 | \$686 | \$27,440 | 1.8 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,682 | 21% | \$10.53 | \$548 | 1.3 |
| Logan County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 3,198 | 20% | \$8.27 | \$430 | 2.1 |
| Love County | \$13.75 | \$715 | \$28,600 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 692 | 22% | \$9.73 | \$506 | 1.4 |
| McClain County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 2,938 | 21% | \$10.61 | \$552 | 1.6 |
| McCurtain County | \$13.19 | \$686 | \$27,440 | 1.8 | \$45,900 | \$1,148 | \$13,770 | \$344 | 3,682 | 29% | \$12.57 | \$654 | 1.0 |
| McIntosh County | \$13.19 | \$686 | \$27,440 | 1.8 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,876 | 22% | \$8.87 | \$461 | 1.5 |
| Major County | \$13.19 | \$686 | \$27,440 | 1.8 | \$68,000 | \$1,700 | \$20,400 | \$510 | 617 | 20% | \$19.27 | \$1,002 | 0.7 |
| Marshall County | \$13.19 | \$686 | \$27,440 | 1.8 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,747 | 28% | \$14.26 | \$742 | 0.9 |
| Mayes County | \$13.52 | \$703 | \$28,120 | 1.9 | \$59,200 | \$1,480 | \$17,760 | \$444 | 4,323 | 27% | \$15.11 | \$786 | 0.9 |
| Murray County | \$13.19 | \$686 | \$27,440 | 1.8 | \$65,300 | \$1,633 | \$19,590 | \$490 | 1,630 | 30% | \$11.85 | \$616 | 1.1 |
| Muskogee County | \$13.19 | \$686 | \$27,440 | 1.8 | \$49,400 | \$1,235 | \$14,820 | \$371 | 8,889 | 34% | \$10.47 | \$544 | 1.3 |
| Noble County | \$13.19 | \$686 | \$27,440 | 1.8 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,241 | 27% | \$16.53 | \$859 | 0.8 |
| Nowata County | \$14.10 | \$733 | \$29,320 | 1.9 | \$53,200 | \$1,330 | \$15,960 | \$399 | 1,039 | 25% | \$11.28 | \$586 | 1.3 |
| Okfuskee County | \$13.19 | \$686 | \$27,440 | 1.8 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,101 | 28% | \$10.30 | \$535 | 1.3 |
| Oklahoma County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 123,736 | 41% | \$17.12 | \$890 | 1.0 |
| Okmulgee County | \$13.19 | \$686 | \$27,440 | 1.8 | \$53,300 | \$1,333 | \$15,990 | \$400 | 4,303 | 29% | \$10.87 | \$565 | 1.2 |
| Osage County | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 4,150 | 23% | \$10.91 | \$568 | 1.6 |
| Ottawa County | \$13.79 | \$717 | \$28,680 | 1.9 | \$49,900 | \$1,248 | \$14,970 | \$374 | 3,749 | 31% | \$11.10 | \$577 | 1.2 |
| Pawnee County | \$13.29 | \$691 | \$27,640 | 1.8 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,498 | 24% | \$13.28 | \$690 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Payne County | \$15.08 | \$784 | \$31,360 | 2.1 | \$62,200 | \$1,555 | \$18,660 | \$467 | 14,970 | 49% | \$9.32 | \$485 | 1.6 |
| Pittsburg County | \$14.29 | \$743 | \$29,720 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 4,872 | 27% | \$12.71 | \$661 | 1.1 |
| Pontotoc County | \$13.69 | \$712 | \$28,480 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 5,031 | 35% | \$10.91 | \$567 | 1.3 |
| Pottawatomie County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,300 | \$1,633 | \$19,590 | \$490 | 8,086 | 31% | \$10.90 | \$567 | 1.3 |
| Pushmataha County | \$13.19 | \$686 | \$27,440 | 1.8 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,097 | 25% | \$8.17 | \$425 | 1.6 |
| Roger Mills County | \$13.19 | \$686 | \$27,440 | 1.8 | \$66,100 | \$1,653 | \$19,830 | \$496 | 366 | 27% | \$13.06 | \$679 | 1.0 |
| Rogers County | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 7,510 | 22% | \$13.22 | \$688 | 1.3 |
| Seminole County | \$13.19 | \$686 | \$27,440 | 1.8 | \$50,400 | \$1,260 | \$15,120 | \$378 | 2,805 | 30% | \$12.68 | \$659 | 1.0 |
| Sequoyah County | \$13.19 | \$686 | \$27,440 | 1.8 | \$54,200 | \$1,355 | \$16,260 | \$407 | 4,448 | 29% | \$8.67 | \$451 | 1.5 |
| Stephens County | \$13.19 | \$686 | \$27,440 | 1.8 | \$61,800 | \$1,545 | \$18,540 | \$464 | 4,718 | 28% | \$15.07 | \$784 | 0.9 |
| Texas County | \$14.23 | \$740 | \$29,600 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 2,346 | 35% | \$16.55 | \$861 | 0.9 |
| Tillman County | \$13.19 | \$686 | \$27,440 | 1.8 | \$52,700 | \$1,318 | \$15,810 | \$395 | 673 | 23% | \$12.34 | \$642 | 1.1 |
| Tulsa County | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 102,907 | 41% | \$16.72 | \$870 | 1.0 |
| Wagoner County | \$17.27 | \$898 | \$35,920 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 6,205 | 22% | \$13.64 | \$709 | 1.3 |
| Washington County | \$13.38 | \$696 | \$27,840 | 1.8 | \$65,800 | \$1,645 | \$19,740 | \$494 | 6,034 | 29% | \$16.31 | \$848 | 0.8 |
| Washita County | \$13.19 | \$686 | \$27,440 | 1.8 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,221 | 28% | \$13.74 | \$714 | 1.0 |
| Woods County | \$13.35 | \$694 | \$27,760 | 1.8 | \$84,300 | \$2,108 | \$25,290 | \$632 | 1,023 | 31% | \$11.26 | \$585 | 1.2 |
| Woodward County | \$14.35 | \$746 | \$29,840 | 2.0 | \$74,900 | \$1,873 | \$22,470 | \$562 | 2,093 | 29% | \$18.24 | \$948 | 0.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#13*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,267**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,224** monthly or **\$50,687** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.37
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.00 |
| Average Renter Wage | \$16.78 |
| 2-Bedroom Housing Wage | \$24.37 |
| Number of Renter Households | 606,312 |
| Percent Renters | 38% |

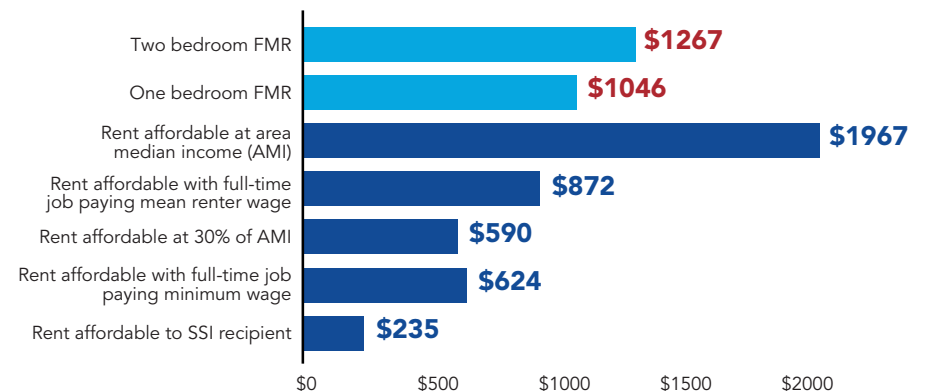
81
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
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)

1.7
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 | \$28.75 |
| Bend-Redmond MSA | \$23.02 |
| Corvallis MSA | \$22.63 |
| Eugene-Springfield MSA | \$22.62 |
| Hood River County | \$22.60 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OREGON

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Oregon | \$24.37 | \$1,267 | \$50,687 | 2.0 | \$78,661 | \$1,967 | \$23,598 | \$590 | 606,312 | 38% | \$16.78 | \$872 | 1.5 |
| Combined Nonmetro Areas | \$18.01 | \$937 | \$37,470 | 1.5 | \$59,023 | \$1,476 | \$17,707 | \$443 | 91,430 | 34% | \$12.56 | \$653 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany MSA | \$21.08 | \$1,096 | \$43,840 | 1.8 | \$64,500 | \$1,613 | \$19,350 | \$484 | 17,120 | 36% | \$14.77 | \$768 | 1.4 |
| Bend-Redmond MSA | \$23.02 | \$1,197 | \$47,880 | 1.9 | \$76,600 | \$1,915 | \$22,980 | \$575 | 24,865 | 34% | \$14.93 | \$777 | 1.5 |
| Corvallis MSA | \$22.63 | \$1,177 | \$47,080 | 1.9 | \$81,000 | \$2,025 | \$24,300 | \$608 | 15,134 | 43% | \$13.20 | \$687 | 1.7 |
| Eugene-Springfield MSA | \$22.62 | \$1,176 | \$47,040 | 1.9 | \$72,200 | \$1,805 | \$21,660 | \$542 | 62,345 | 41% | \$13.43 | \$698 | 1.7 |
| Grants Pass MSA | \$20.58 | \$1,070 | \$42,800 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 11,957 | 33% | \$11.73 | \$610 | 1.8 |
| Medford MSA | \$20.06 | \$1,043 | \$41,720 | 1.7 | \$65,100 | \$1,628 | \$19,530 | \$488 | 32,301 | 37% | \$13.43 | \$698 | 1.5 |
| Portland-Vancouver-Hillsboro MSA | \$28.75 | \$1,495 | \$59,800 | 2.4 | \$92,100 | \$2,303 | \$27,630 | \$691 | 293,517 | 39% | \$19.51 | \$1,014 | 1.5 |
| Salem MSA | \$19.25 | \$1,001 | \$40,040 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 57,643 | 39% | \$13.39 | \$696 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Baker County | \$15.19 | \$790 | \$31,600 | 1.3 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,077 | 30% | \$11.67 | \$607 | 1.3 |
| Benton County | \$22.63 | \$1,177 | \$47,080 | 1.9 | \$81,000 | \$2,025 | \$24,300 | \$608 | 15,134 | 43% | \$13.20 | \$687 | 1.7 |
| Clackamas County | \$28.75 | \$1,495 | \$59,800 | 2.2 | \$92,100 | \$2,303 | \$27,630 | \$691 | 45,810 | 29% | \$16.71 | \$869 | 1.7 |
| Clatsop County | \$19.42 | \$1,010 | \$40,400 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 6,092 | 38% | \$12.79 | \$665 | 1.5 |
| Columbia County | \$28.75 | \$1,495 | \$59,800 | 2.4 | \$92,100 | \$2,303 | \$27,630 | \$691 | 4,983 | 26% | \$10.68 | \$555 | 2.7 |
| Coos County | \$16.83 | \$875 | \$35,000 | 1.5 | \$53,400 | \$1,335 | \$16,020 | \$401 | 9,379 | 35% | \$12.32 | \$641 | 1.4 |
| Crook County | \$17.62 | \$916 | \$36,640 | 1.5 | \$60,500 | \$1,513 | \$18,150 | \$454 | 2,735 | 29% | \$15.91 | \$827 | 1.1 |
| Curry County | \$19.69 | \$1,024 | \$40,960 | 1.7 | \$59,200 | \$1,480 | \$17,760 | \$444 | 3,147 | 30% | \$11.32 | \$589 | 1.7 |
| Deschutes County | \$23.02 | \$1,197 | \$47,880 | 1.9 | \$76,600 | \$1,915 | \$22,980 | \$575 | 24,865 | 34% | \$14.93 | \$777 | 1.5 |
| Douglas County | \$20.63 | \$1,073 | \$42,920 | 1.8 | \$59,600 | \$1,490 | \$17,880 | \$447 | 14,272 | 32% | \$13.52 | \$703 | 1.5 |
| Gilliam County | \$18.00 | \$936 | \$37,440 | 1.6 | \$59,100 | \$1,478 | \$17,730 | \$443 | 311 | 37% | \$23.02 | \$1,197 | 0.8 |

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4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Grant County | \$14.75 | \$767 | \$30,680 | 1.3 | \$60,800 | \$1,520 | \$18,240 | \$456 | 977 | 30% | \$12.39 | \$644 | 1.2 |
| Harney County | \$13.73 | \$714 | \$28,560 | 1.1 | \$53,300 | \$1,333 | \$15,990 | \$400 | 830 | 26% | \$10.36 | \$539 | 1.3 |
| Hood River County | \$22.60 | \$1,175 | \$47,000 | 1.9 | \$71,700 | \$1,793 | \$21,510 | \$538 | 2,901 | 34% | \$12.63 | \$657 | 1.8 |
| Jackson County | \$20.06 | \$1,043 | \$41,720 | 1.7 | \$65,100 | \$1,628 | \$19,530 | \$488 | 32,301 | 37% | \$13.43 | \$698 | 1.5 |
| Jefferson County | \$16.17 | \$841 | \$33,640 | 1.4 | \$60,700 | \$1,518 | \$18,210 | \$455 | 2,404 | 30% | \$11.81 | \$614 | 1.4 |
| Josephine County | \$20.58 | \$1,070 | \$42,800 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 11,957 | 33% | \$11.73 | \$610 | 1.8 |
| Klamath County | \$16.38 | \$852 | \$34,080 | 1.4 | \$53,100 | \$1,328 | \$15,930 | \$398 | 9,918 | 36% | \$12.02 | \$625 | 1.4 |
| Lake County | \$14.50 | \$754 | \$30,160 | 1.3 | \$44,700 | \$1,118 | \$13,410 | \$335 | 1,266 | 36% | \$12.14 | \$631 | 1.2 |
| Lane County | \$22.62 | \$1,176 | \$47,040 | 1.9 | \$72,200 | \$1,805 | \$21,660 | \$542 | 62,345 | 41% | \$13.43 | \$698 | 1.7 |
| Lincoln County | \$19.46 | \$1,012 | \$40,480 | 1.6 | \$55,800 | \$1,395 | \$16,740 | \$419 | 7,496 | 36% | \$12.26 | \$638 | 1.6 |
| Linn County | \$21.08 | \$1,096 | \$43,840 | 1.8 | \$64,500 | \$1,613 | \$19,350 | \$484 | 17,120 | 36% | \$14.77 | \$768 | 1.4 |
| Malheur County | \$15.83 | \$823 | \$32,920 | 1.4 | \$49,500 | \$1,238 | \$14,850 | \$371 | 4,164 | 41% | \$10.68 | \$555 | 1.5 |
| Marion County | \$19.25 | \$1,001 | \$40,040 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 47,366 | 41% | \$13.85 | \$720 | 1.4 |
| Morrow County | \$16.56 | \$861 | \$34,440 | 1.4 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,213 | 31% | \$17.39 | \$904 | 1.0 |
| Multnomah County | \$28.75 | \$1,495 | \$59,800 | 2.2 | \$92,100 | \$2,303 | \$27,630 | \$691 | 147,547 | 46% | \$18.74 | \$974 | 1.5 |
| Polk County | \$19.25 | \$1,001 | \$40,040 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 10,277 | 35% | \$9.76 | \$508 | 2.0 |
| Sherman County | \$16.52 | \$859 | \$34,360 | 1.4 | \$69,500 | \$1,738 | \$20,850 | \$521 | 260 | 35% | \$13.61 | \$708 | 1.2 |
| Tillamook County | \$17.67 | \$919 | \$36,760 | 1.5 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,344 | 31% | \$12.11 | \$630 | 1.5 |
| Umatilla County | \$16.10 | \$837 | \$33,480 | 1.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 9,748 | 36% | \$11.36 | \$591 | 1.4 |
| Union County | \$16.31 | \$848 | \$33,920 | 1.4 | \$58,900 | \$1,473 | \$17,670 | \$442 | 3,767 | 36% | \$12.78 | \$665 | 1.3 |
| Wallowa County | \$15.54 | \$808 | \$32,320 | 1.4 | \$64,400 | \$1,610 | \$19,320 | \$483 | 1,087 | 34% | \$9.58 | \$498 | 1.6 |
| Wasco County | \$22.02 | \$1,145 | \$45,800 | 1.8 | \$58,900 | \$1,473 | \$17,670 | \$442 | 3,866 | 38% | \$13.47 | \$700 | 1.6 |
| Washington County | \$28.75 | \$1,495 | \$59,800 | 2.2 | \$92,100 | \$2,303 | \$27,630 | \$691 | 84,148 | 39% | \$23.36 | \$1,215 | 1.2 |
| Wheeler County | \$13.73 | \$714 | \$28,560 | 1.2 | \$53,100 | \$1,328 | \$15,930 | \$398 | 176 | 27% | \$12.69 | \$660 | 1.1 |
| Yamhill County | \$28.75 | \$1,495 | \$59,800 | 2.4 | \$92,100 | \$2,303 | \$27,630 | \$691 | 11,029 | 30% | \$13.00 | \$676 | 2.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#26*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,000**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,333** monthly or **\$39,992** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.23
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.90 |
| 2-Bedroom Housing Wage | \$19.23 |
| Number of Renter Households | 1,557,665 |
| Percent Renters | 31% |

106
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)

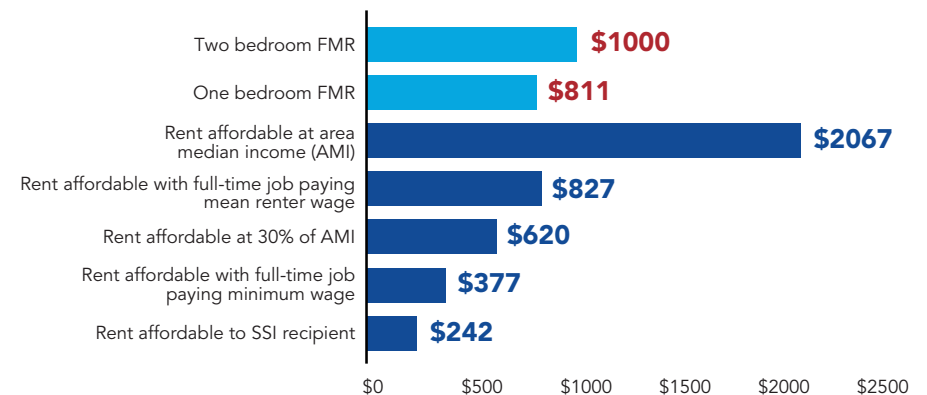
2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------------|----------------|
| Pike County | \$24.88 |
| Philadelphia-Camden-Wilmington MSA | \$23.58 |
| East Stroudsburg MSA | \$20.19 |
| Allentown-Bethlehem-Easton HMFA | \$19.73 |
| Lancaster County | \$19.63 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



PENNSYLVANIA

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Pennsylvania | \$19.23 | \$1,000 | \$39,992 | 2.7 | \$82,696 | \$2,067 | \$24,809 | \$620 | 1,557,665 | 31% | \$15.90 | \$827 | 1.2 |
| Combined Nonmetro Areas | \$14.18 | \$738 | \$29,500 | 2.0 | \$64,508 | \$1,613 | \$19,352 | \$484 | 149,438 | 25% | \$11.37 | \$591 | 1.2 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Allentown-Bethlehem-Easton HMFA | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$78,200 | \$1,955 | \$23,460 | \$587 | 86,615 | 31% | \$14.88 | \$774 | 1.3 |
| Altoona MSA | \$14.81 | \$770 | \$30,800 | 2.0 | \$60,000 | \$1,500 | \$18,000 | \$450 | 15,404 | 30% | \$11.14 | \$579 | 1.3 |
| Armstrong County HMFA | \$14.29 | \$743 | \$29,720 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 6,646 | 24% | \$11.59 | \$603 | 1.2 |
| Chambersburg-Waynesboro MSA | \$16.71 | \$869 | \$34,760 | 2.3 | \$78,300 | \$1,958 | \$23,490 | \$587 | 18,051 | 30% | \$13.86 | \$721 | 1.2 |
| Columbia County HMFA | \$15.21 | \$791 | \$31,640 | 2.1 | \$65,800 | \$1,645 | \$19,740 | \$494 | 8,120 | 31% | \$11.05 | \$574 | 1.4 |
| East Stroudsburg MSA | \$20.19 | \$1,050 | \$42,000 | 2.8 | \$79,100 | \$1,978 | \$23,730 | \$593 | 12,652 | 22% | \$12.05 | \$627 | 1.7 |
| Erie MSA | \$14.90 | \$775 | \$31,000 | 2.1 | \$71,500 | \$1,788 | \$21,450 | \$536 | 37,637 | 34% | \$11.61 | \$604 | 1.3 |
| Gettysburg MSA | \$17.52 | \$911 | \$36,440 | 2.4 | \$85,800 | \$2,145 | \$25,740 | \$644 | 8,928 | 23% | \$10.46 | \$544 | 1.7 |
| Harrisburg-Carlisle MSA | \$18.33 | \$953 | \$38,120 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 74,017 | 32% | \$16.08 | \$836 | 1.1 |
| Johnstown MSA | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,700 | \$1,568 | \$18,810 | \$470 | 14,780 | 26% | \$9.87 | \$513 | 1.4 |
| Lancaster MSA | \$19.63 | \$1,021 | \$40,840 | 2.7 | \$79,500 | \$1,988 | \$23,850 | \$596 | 63,913 | 32% | \$14.16 | \$737 | 1.4 |
| Lebanon MSA | \$16.62 | \$864 | \$34,560 | 2.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 16,080 | 30% | \$12.93 | \$672 | 1.3 |
| Montour County HMFA | \$15.77 | \$820 | \$32,800 | 2.2 | \$76,300 | \$1,908 | \$22,890 | \$572 | 2,338 | 31% | \$18.09 | \$941 | 0.9 |
| Philadelphia-Camden-Wilmington MSA | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 534,537 | 35% | \$19.80 | \$1,030 | 1.2 |
| Pike County HMFA | \$24.88 | \$1,294 | \$51,760 | 3.4 | \$79,100 | \$1,978 | \$23,730 | \$593 | 3,698 | 17% | \$8.04 | \$418 | 3.1 |
| Pittsburgh HMFA | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 296,169 | 30% | \$15.64 | \$813 | 1.1 |
| Reading MSA | \$17.83 | \$927 | \$37,080 | 2.5 | \$78,600 | \$1,965 | \$23,580 | \$590 | 43,752 | 28% | \$13.50 | \$702 | 1.3 |
| Scranton-Wilkes-Barre MSA | \$15.44 | \$803 | \$32,120 | 2.1 | \$71,700 | \$1,793 | \$21,510 | \$538 | 72,964 | 32% | \$12.17 | \$633 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sharon HMFA | \$13.88 | \$722 | \$28,880 | 1.9 | \$66,700 | \$1,668 | \$20,010 | \$500 | 12,456 | 27% | \$11.54 | \$600 | 1.2 |
| State College MSA | \$18.33 | \$953 | \$38,120 | 2.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 22,101 | 38% | \$10.69 | \$556 | 1.7 |
| Williamsport MSA | \$15.83 | \$823 | \$32,920 | 2.2 | \$64,800 | \$1,620 | \$19,440 | \$486 | 14,045 | 31% | \$12.23 | \$636 | 1.3 |
| York-Hanover MSA | \$18.71 | \$973 | \$38,920 | 2.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 43,324 | 25% | \$13.49 | \$702 | 1.4 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$17.52 | \$911 | \$36,440 | 2.4 | \$85,800 | \$2,145 | \$25,740 | \$644 | 8,928 | 23% | \$10.46 | \$544 | 1.7 |
| Allegheny County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 189,760 | 35% | \$17.22 | \$895 | 1.0 |
| Armstrong County | \$14.29 | \$743 | \$29,720 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 6,646 | 24% | \$11.59 | \$603 | 1.2 |
| Beaver County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 18,935 | 27% | \$12.43 | \$646 | 1.4 |
| Bedford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 3,976 | 20% | \$10.58 | \$550 | 1.3 |
| Berks County | \$17.83 | \$927 | \$37,080 | 2.5 | \$78,600 | \$1,965 | \$23,580 | \$590 | 43,752 | 28% | \$13.50 | \$702 | 1.3 |
| Blair County | \$14.81 | \$770 | \$30,800 | 2.0 | \$60,000 | \$1,500 | \$18,000 | \$450 | 15,404 | 30% | \$11.14 | \$579 | 1.3 |
| Bradford County | \$14.63 | \$761 | \$30,440 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 6,113 | 25% | \$14.10 | \$733 | 1.0 |
| Bucks County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 55,671 | 23% | \$13.58 | \$706 | 1.7 |
| Butler County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 18,585 | 24% | \$13.40 | \$697 | 1.3 |
| Cambria County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,700 | \$1,568 | \$18,810 | \$470 | 14,780 | 26% | \$9.87 | \$513 | 1.4 |
| Cameron County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 605 | 27% | \$10.50 | \$546 | 1.3 |
| Carbon County | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$78,200 | \$1,955 | \$23,460 | \$587 | 5,796 | 23% | \$10.58 | \$550 | 1.9 |
| Centre County | \$18.33 | \$953 | \$38,120 | 2.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 22,101 | 38% | \$10.69 | \$556 | 1.7 |
| Chester County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 46,943 | 25% | \$19.57 | \$1,018 | 1.2 |
| Clarion County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,700 | \$1,518 | \$18,210 | \$455 | 4,910 | 31% | \$8.91 | \$463 | 1.5 |
| Clearfield County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,000 | \$1,550 | \$18,600 | \$465 | 7,040 | 22% | \$10.12 | \$526 | 1.4 |
| Clinton County | \$15.04 | \$782 | \$31,280 | 2.1 | \$63,800 | \$1,595 | \$19,140 | \$479 | 4,506 | 31% | \$12.51 | \$650 | 1.2 |
| Columbia County | \$15.21 | \$791 | \$31,640 | 2.1 | \$65,800 | \$1,645 | \$19,740 | \$494 | 8,120 | 31% | \$11.05 | \$574 | 1.4 |
| Crawford County | \$13.92 | \$724 | \$28,960 | 1.9 | \$66,000 | \$1,650 | \$19,800 | \$495 | 9,454 | 27% | \$10.81 | \$562 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Cumberland County | \$18.33 | \$953 | \$38,120 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 29,285 | 30% | \$15.22 | \$791 | 1.2 |
| Dauphin County | \$18.33 | \$953 | \$38,120 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 41,081 | 37% | \$17.05 | \$887 | 1.1 |
| Delaware County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 63,727 | 31% | \$16.96 | \$882 | 1.4 |
| Elk County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,093 | 23% | \$12.15 | \$632 | 1.1 |
| Erie County | \$14.90 | \$775 | \$31,000 | 2.1 | \$71,500 | \$1,788 | \$21,450 | \$536 | 37,637 | 34% | \$11.61 | \$604 | 1.3 |
| Fayette County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 14,218 | 26% | \$10.26 | \$534 | 1.7 |
| Forest County† | \$13.88 | \$722 | \$28,880 | 1.9 | \$47,200 | \$1,180 | \$14,160 | \$354 | 230 | 14% | | | |
| Franklin County | \$16.71 | \$869 | \$34,760 | 2.3 | \$78,300 | \$1,958 | \$23,490 | \$587 | 18,051 | 30% | \$13.86 | \$721 | 1.2 |
| Fulton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,300 | \$1,633 | \$19,590 | \$490 | 1,271 | 21% | \$15.54 | \$808 | 0.9 |
| Greene County | \$14.10 | \$733 | \$29,320 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,674 | 26% | \$17.27 | \$898 | 0.8 |
| Huntingdon County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 4,093 | 24% | \$10.70 | \$556 | 1.3 |
| Indiana County | \$14.85 | \$772 | \$30,880 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 10,060 | 30% | \$11.14 | \$580 | 1.3 |
| Jefferson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,900 | \$1,523 | \$18,270 | \$457 | 4,528 | 25% | \$10.52 | \$547 | 1.3 |
| Juniata County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,300 | \$1,633 | \$19,590 | \$490 | 2,246 | 24% | \$10.44 | \$543 | 1.3 |
| Lackawanna County | \$15.44 | \$803 | \$32,120 | 2.1 | \$71,700 | \$1,793 | \$21,510 | \$538 | 30,320 | 35% | \$12.09 | \$629 | 1.3 |
| Lancaster County | \$19.63 | \$1,021 | \$40,840 | 2.7 | \$79,500 | \$1,988 | \$23,850 | \$596 | 63,913 | 32% | \$14.16 | \$737 | 1.4 |
| Lawrence County | \$14.67 | \$763 | \$30,520 | 2.0 | \$69,200 | \$1,730 | \$20,760 | \$519 | 9,609 | 26% | \$10.21 | \$531 | 1.4 |
| Lebanon County | \$16.62 | \$864 | \$34,560 | 2.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 16,080 | 30% | \$12.93 | \$672 | 1.3 |
| Lehigh County | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$78,200 | \$1,955 | \$23,460 | \$587 | 48,529 | 35% | \$16.00 | \$832 | 1.2 |
| Luzerne County | \$15.44 | \$803 | \$32,120 | 2.1 | \$71,700 | \$1,793 | \$21,510 | \$538 | 40,256 | 31% | \$12.08 | \$628 | 1.3 |
| Lycoming County | \$15.83 | \$823 | \$32,920 | 2.2 | \$64,800 | \$1,620 | \$19,440 | \$486 | 14,045 | 31% | \$12.23 | \$636 | 1.3 |
| McKean County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,900 | \$1,498 | \$17,970 | \$449 | 4,513 | 26% | \$10.80 | \$561 | 1.3 |
| Mercer County | \$13.88 | \$722 | \$28,880 | 1.9 | \$66,700 | \$1,668 | \$20,010 | \$500 | 12,456 | 27% | \$11.54 | \$600 | 1.2 |
| Mifflin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,200 | \$1,405 | \$16,860 | \$422 | 5,657 | 30% | \$12.15 | \$632 | 1.1 |
| Monroe County | \$20.19 | \$1,050 | \$42,000 | 2.8 | \$79,100 | \$1,978 | \$23,730 | \$593 | 12,652 | 22% | \$12.05 | \$627 | 1.7 |
| Montgomery County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 88,515 | 28% | \$19.96 | \$1,038 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Montour County | \$15.77 | \$820 | \$32,800 | 2.2 | \$76,300 | \$1,908 | \$22,890 | \$572 | 2,338 | 31% | \$18.09 | \$941 | 0.9 |
| Northampton County | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$78,200 | \$1,955 | \$23,460 | \$587 | 32,290 | 28% | \$13.51 | \$703 | 1.5 |
| Northumberland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,500 | \$1,713 | \$20,550 | \$514 | 11,389 | 29% | \$10.85 | \$564 | 1.3 |
| Perry County | \$18.33 | \$953 | \$38,120 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 3,651 | 20% | \$9.34 | \$486 | 2.0 |
| Philadelphia County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$96,600 | \$2,415 | \$28,980 | \$725 | 279,681 | 47% | \$23.33 | \$1,213 | 1.0 |
| Pike County | \$24.88 | \$1,294 | \$51,760 | 3.4 | \$79,100 | \$1,978 | \$23,730 | \$593 | 3,698 | 17% | \$8.04 | \$418 | 3.1 |
| Potter County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,700 | \$1,443 | \$17,310 | \$433 | 1,494 | 23% | \$13.12 | \$682 | 1.0 |
| Schuylkill County | \$13.90 | \$723 | \$28,920 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 14,458 | 25% | \$11.52 | \$599 | 1.2 |
| Snyder County | \$14.54 | \$756 | \$30,240 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 4,095 | 28% | \$11.07 | \$576 | 1.3 |
| Somerset County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,500 | \$1,588 | \$19,050 | \$476 | 6,463 | 22% | \$11.24 | \$585 | 1.2 |
| Sullivan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 486 | 18% | \$11.54 | \$600 | 1.2 |
| Susquehanna County | \$14.88 | \$774 | \$30,960 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 4,063 | 23% | \$12.22 | \$635 | 1.2 |
| Tioga County | \$15.06 | \$783 | \$31,320 | 2.1 | \$62,000 | \$1,550 | \$18,600 | \$465 | 4,275 | 26% | \$11.24 | \$584 | 1.3 |
| Union County | \$14.96 | \$778 | \$31,120 | 2.1 | \$71,500 | \$1,788 | \$21,450 | \$536 | 4,126 | 28% | \$11.59 | \$603 | 1.3 |
| Venango County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,800 | \$1,545 | \$18,540 | \$464 | 5,358 | 24% | \$10.62 | \$552 | 1.3 |
| Warren County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,500 | \$1,563 | \$18,750 | \$469 | 3,992 | 23% | \$12.36 | \$643 | 1.1 |
| Washington County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 20,491 | 24% | \$15.42 | \$802 | 1.1 |
| Wayne County | \$16.85 | \$876 | \$35,040 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 3,661 | 20% | \$9.15 | \$476 | 1.8 |
| Westmoreland County | \$17.12 | \$890 | \$35,600 | 2.4 | \$83,000 | \$2,075 | \$24,900 | \$623 | 34,180 | 23% | \$11.51 | \$599 | 1.5 |
| Wyoming County | \$15.44 | \$803 | \$32,120 | 2.1 | \$71,700 | \$1,793 | \$21,510 | \$538 | 2,388 | 22% | \$14.38 | \$748 | 1.1 |
| York County | \$18.71 | \$973 | \$38,920 | 2.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 43,324 | 25% | \$13.49 | \$702 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$487**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,623** monthly or **\$19,473** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$9.36
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$7.73 |
| 2-Bedroom Housing Wage | \$9.36 |
| Number of Renter Households | 384,670 |
| Percent Renters | 32% |

52
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

44
Work Hours Per Week At
Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)

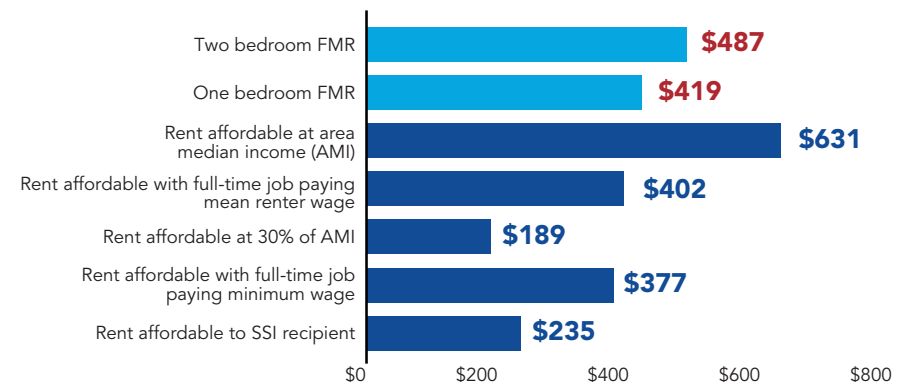
1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------|----------------|
| San Juan-Guaynabo HMFA | \$10.21 |
| Fajardo HMFA | \$9.67 |
| Caguas HMFA | \$9.33 |
| Mayagüez MSA | \$9.08 |
| Ponce HMFA | \$8.50 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



PUERTO RICO

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Puerto Rico | \$9.36 | \$487 | \$19,473 | 1.3 | \$25,255 | \$631 | \$7,576 | \$189 | 384,670 | 32% | \$7.73 | \$402 | 1.2 |
| Combined Nonmetro Areas | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 13,929 | 28% | \$7.85 | \$408 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Aguadilla-Isabela HMFA | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 35,140 | 35% | \$6.91 | \$360 | 1.2 |
| Arecibo HMFA | \$8.46 | \$440 | \$17,600 | 1.2 | \$21,900 | \$548 | \$6,570 | \$164 | 17,278 | 30% | \$6.11 | \$318 | 1.4 |
| Barranquitas-Aibonito HMFA | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 9,398 | 28% | \$6.51 | \$338 | 1.2 |
| Caguas HMFA | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 31,053 | 29% | \$8.20 | \$426 | 1.1 |
| Fajardo HMFA | \$9.67 | \$503 | \$20,120 | 1.3 | \$26,000 | \$650 | \$7,800 | \$195 | 7,381 | 32% | \$7.26 | \$377 | 1.3 |
| Guayama MSA | \$8.10 | \$421 | \$16,840 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 7,407 | 28% | \$8.57 | \$446 | 0.9 |
| Mayagüez MSA | \$9.08 | \$472 | \$18,880 | 1.3 | \$22,700 | \$568 | \$6,810 | \$170 | 14,073 | 39% | \$4.54 | \$236 | 2.0 |
| Ponce HMFA | \$8.50 | \$442 | \$17,680 | 1.2 | \$20,500 | \$513 | \$6,150 | \$154 | 24,929 | 33% | \$6.04 | \$314 | 1.4 |
| Quebradillas Municipio HMFA | \$8.10 | \$421 | \$16,840 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 2,889 | 35% | \$4.82 | \$250 | 1.7 |
| San German MSA | \$8.02 | \$417 | \$16,680 | 1.1 | \$18,200 | \$455 | \$5,460 | \$137 | 14,635 | 34% | \$5.62 | \$292 | 1.4 |
| San Juan-Guaynabo HMFA | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 195,193 | 32% | \$8.33 | \$433 | 1.2 |
| Utuado Municipio HMFA | \$8.19 | \$426 | \$17,040 | 1.1 | \$21,100 | \$528 | \$6,330 | \$158 | 3,592 | 36% | \$4.62 | \$240 | 1.8 |
| Yauco HMFA | \$7.87 | \$409 | \$16,360 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 7,773 | 26% | \$5.21 | \$271 | 1.5 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adjuntas Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 2,670 | 46% | \$5.38 | \$280 | 1.5 |
| Aguada Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 3,281 | 26% | \$4.46 | \$232 | 1.8 |
| Aguadilla Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 8,703 | 40% | \$7.36 | \$383 | 1.1 |
| Aguas Buenas Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,804 | 33% | \$5.44 | \$283 | 1.9 |
| Aibonito Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 1,722 | 21% | \$8.11 | \$422 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Añasco Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 2,064 | 23% | \$9.12 | \$474 | 0.9 |
| Arecibo Municipio | \$8.46 | \$440 | \$17,600 | 1.2 | \$21,900 | \$548 | \$6,570 | \$164 | 10,196 | 32% | \$6.20 | \$323 | 1.4 |
| Arroyo Municipio | \$8.10 | \$421 | \$16,840 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 1,404 | 23% | \$13.68 | \$712 | 0.6 |
| Barceloneta Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,103 | 26% | \$11.03 | \$574 | 0.9 |
| Barranquitas Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 2,366 | 27% | \$4.80 | \$250 | 1.6 |
| Bayamón Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 21,687 | 32% | \$6.40 | \$333 | 1.6 |
| Cabo Rojo Municipio | \$8.02 | \$417 | \$16,680 | 1.1 | \$18,200 | \$455 | \$5,460 | \$137 | 6,133 | 39% | \$4.65 | \$242 | 1.7 |
| Caguas Municipio | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 15,245 | 31% | \$7.95 | \$413 | 1.2 |
| Camuy Municipio | \$8.46 | \$440 | \$17,600 | 1.2 | \$21,900 | \$548 | \$6,570 | \$164 | 3,437 | 30% | \$5.16 | \$268 | 1.6 |
| Canóvanas Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,683 | 25% | \$8.47 | \$440 | 1.2 |
| Carolina Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 19,248 | 30% | \$8.22 | \$428 | 1.2 |
| Cataño Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,461 | 39% | \$8.32 | \$433 | 1.2 |
| Cayey Municipio | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 5,680 | 35% | \$7.87 | \$409 | 1.2 |
| Ceiba Municipio | \$9.67 | \$503 | \$20,120 | 1.3 | \$26,000 | \$650 | \$7,800 | \$195 | 1,209 | 28% | \$9.24 | \$480 | 1.0 |
| Ciales Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 1,908 | 33% | \$4.84 | \$252 | 1.6 |
| Cidra Municipio | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 4,212 | 33% | \$9.01 | \$469 | 1.0 |
| Coamo Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 3,082 | 23% | \$5.88 | \$306 | 1.3 |
| Comerio Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,441 | 42% | \$6.14 | \$320 | 1.7 |
| Corozal Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,264 | 21% | \$7.52 | \$391 | 1.4 |
| Culebra Municipio † | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 173 | 36% | | | |
| Dorado Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,659 | 22% | \$8.46 | \$440 | 1.2 |
| Fajardo Municipio | \$9.67 | \$503 | \$20,120 | 1.3 | \$26,000 | \$650 | \$7,800 | \$195 | 4,276 | 35% | \$7.40 | \$385 | 1.3 |
| Florida Municipio † | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 974 | 23% | | | |
| Guánica Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 1,541 | 28% | \$5.03 | \$262 | 1.6 |
| Guayama Municipio | \$8.10 | \$421 | \$16,840 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 4,058 | 28% | \$7.71 | \$401 | 1.1 |
| Guayanilla Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 1,873 | 29% | \$5.21 | \$271 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Guaynabo Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 8,114 | 26% | \$9.80 | \$509 | 1.0 |
| Gurabo Municipio | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 2,443 | 17% | \$10.62 | \$552 | 0.9 |
| Hatillo Municipio | \$8.46 | \$440 | \$17,600 | 1.2 | \$21,900 | \$548 | \$6,570 | \$164 | 3,645 | 26% | \$6.28 | \$327 | 1.3 |
| Hormigueros Municipio | \$9.08 | \$472 | \$18,880 | 1.3 | \$22,700 | \$568 | \$6,810 | \$170 | 1,679 | 27% | \$4.41 | \$229 | 2.1 |
| Humacao Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 4,747 | 27% | \$9.49 | \$494 | 1.1 |
| Isabela Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 5,735 | 38% | \$8.33 | \$433 | 1.0 |
| Jayuya Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 2,006 | 39% | \$11.85 | \$616 | 0.7 |
| Juana Díaz Municipio | \$8.50 | \$442 | \$17,680 | 1.2 | \$20,500 | \$513 | \$6,150 | \$154 | 4,273 | 27% | \$7.17 | \$373 | 1.2 |
| Juncos Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,772 | 30% | \$14.62 | \$760 | 0.7 |
| Lajas Municipio | \$8.02 | \$417 | \$16,680 | 1.1 | \$18,200 | \$455 | \$5,460 | \$137 | 3,372 | 43% | \$4.56 | \$237 | 1.8 |
| Lares Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 4,156 | 42% | \$5.63 | \$293 | 1.4 |
| Las Marías Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 929 | 32% | \$2.14 | \$111 | 3.7 |
| Las Piedras Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,166 | 25% | \$7.89 | \$410 | 1.3 |
| Loíza Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,474 | 28% | \$11.78 | \$612 | 0.9 |
| Luquillo Municipio | \$9.67 | \$503 | \$20,120 | 1.3 | \$26,000 | \$650 | \$7,800 | \$195 | 1,896 | 29% | \$5.54 | \$288 | 1.7 |
| Manatí Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 4,108 | 27% | \$7.93 | \$412 | 1.3 |
| Maricao Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 513 | 27% | \$5.69 | \$296 | 1.4 |
| Maunabo Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 1,072 | 28% | \$6.71 | \$349 | 1.2 |
| Mayagüez Municipio | \$9.08 | \$472 | \$18,880 | 1.3 | \$22,700 | \$568 | \$6,810 | \$170 | 12,394 | 41% | \$4.55 | \$237 | 2.0 |
| Moca Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 4,729 | 36% | \$6.08 | \$316 | 1.3 |
| Morovis Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 2,962 | 30% | \$6.13 | \$319 | 1.7 |
| Naguabo Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 1,873 | 23% | \$5.71 | \$297 | 1.8 |
| Naranjito Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 1,920 | 23% | \$5.24 | \$272 | 2.0 |
| Orocovis Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$19,700 | \$493 | \$5,910 | \$148 | 2,330 | 35% | \$4.64 | \$241 | 1.7 |
| Patillas Municipio | \$8.10 | \$421 | \$16,840 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 1,945 | 31% | \$5.88 | \$306 | 1.4 |
| Peñuelas Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 1,712 | 25% | \$6.98 | \$363 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Ponce Municipio | \$8.50 | \$442 | \$17,680 | 1.2 | \$20,500 | \$513 | \$6,150 | \$154 | 18,419 | 35% | \$5.61 | \$292 | 1.5 |
| Quebradillas Municipio | \$8.10 | \$421 | \$16,840 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 2,889 | 35% | \$4.82 | \$250 | 1.7 |
| Rincón Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 1,552 | 30% | \$3.76 | \$195 | 2.2 |
| Río Grande Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,862 | 25% | \$6.30 | \$327 | 1.6 |
| Sabana Grande Municipio | \$8.02 | \$417 | \$16,680 | 1.1 | \$18,200 | \$455 | \$5,460 | \$137 | 1,774 | 24% | \$6.16 | \$320 | 1.3 |
| Salinas Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 2,055 | 20% | \$7.00 | \$364 | 1.1 |
| San Germán Municipio | \$8.02 | \$417 | \$16,680 | 1.1 | \$18,200 | \$455 | \$5,460 | \$137 | 3,356 | 28% | \$6.40 | \$333 | 1.3 |
| San Juan Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 67,183 | 46% | \$8.36 | \$435 | 1.2 |
| San Lorenzo Municipio | \$9.33 | \$485 | \$19,400 | 1.3 | \$25,700 | \$643 | \$7,710 | \$193 | 3,473 | 25% | \$6.67 | \$347 | 1.4 |
| San Sebastián Municipio | \$8.15 | \$424 | \$16,960 | 1.1 | \$21,500 | \$538 | \$6,450 | \$161 | 4,920 | 35% | \$5.42 | \$282 | 1.5 |
| Santa Isabel Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 1,823 | 24% | \$8.25 | \$429 | 1.0 |
| Toa Alta Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,725 | 17% | \$5.52 | \$287 | 1.9 |
| Toa Baja Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 7,178 | 26% | \$7.27 | \$378 | 1.4 |
| Trujillo Alto Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 7,989 | 33% | \$4.94 | \$257 | 2.1 |
| Utado Municipio | \$8.19 | \$426 | \$17,040 | 1.1 | \$21,100 | \$528 | \$6,330 | \$158 | 3,592 | 36% | \$4.62 | \$240 | 1.8 |
| Vega Alta Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,879 | 32% | \$8.96 | \$466 | 1.1 |
| Vega Baja Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,685 | 20% | \$11.42 | \$594 | 0.9 |
| Vieques Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$20,300 | \$508 | \$6,090 | \$152 | 678 | 27% | \$12.52 | \$651 | 0.6 |
| Villalba Municipio | \$8.50 | \$442 | \$17,680 | 1.2 | \$20,500 | \$513 | \$6,150 | \$154 | 2,237 | 29% | \$10.53 | \$548 | 0.8 |
| Yabucoa Municipio | \$10.21 | \$531 | \$21,240 | 1.4 | \$28,800 | \$720 | \$8,640 | \$216 | 3,232 | 28% | \$5.39 | \$280 | 1.9 |
| Yauco Municipio | \$7.87 | \$409 | \$16,360 | 1.1 | \$18,800 | \$470 | \$5,640 | \$141 | 2,647 | 25% | \$4.65 | \$242 | 1.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$1,101**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,669** monthly or **\$44,023** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.16
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.50 |
| Average Renter Wage | \$14.21 |
| 2-Bedroom Housing Wage | \$21.16 |
| Number of Renter Households | 163,320 |
| Percent Renters | 40% |

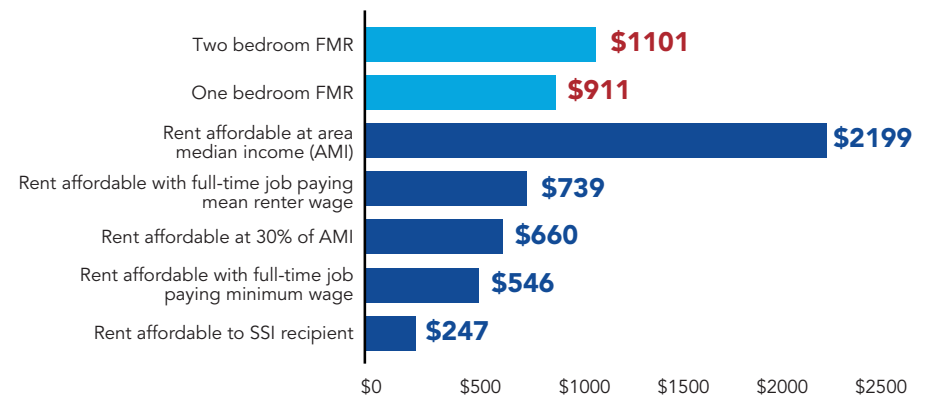
81
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

67
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)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--------------------------------------|-----------------|
| Newport-Middleton-Portsmouth HMFA | \$27.29 |
| Westerly-Hopkinton-New Shoreham HMFA | \$22.19 |
| Providence-Fall River HMFA | \$20.67 |
| | |
| | |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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

RHODE ISLAND

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rhode Island | \$21.16 | \$1,101 | \$44,023 | 2.0 | \$87,969 | \$2,199 | \$26,391 | \$660 | 163,320 | 40% | \$14.21 | \$739 | 1.5 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Newport-Middleton-Portsmouth HMFA | \$27.29 | \$1,419 | \$56,760 | 2.6 | \$100,900 | \$2,523 | \$30,270 | \$757 | 11,184 | 45% | \$14.19 | \$738 | 1.9 |
| Providence-Fall River HMFA | \$20.67 | \$1,075 | \$43,000 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 147,980 | 40% | \$14.32 | \$745 | 1.4 |
| Westerly-Hopkinton-New Shoreham HMFA | \$22.19 | \$1,154 | \$46,160 | 2.1 | \$91,200 | \$2,280 | \$27,360 | \$684 | 4,156 | 31% | \$10.90 | \$567 | 2.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#31*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$900**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,999** monthly or **\$35,984** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.30
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.52 |
| 2-Bedroom Housing Wage | \$17.30 |
| Number of Renter Households | 589,362 |
| Percent Renters | 31% |

95
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)

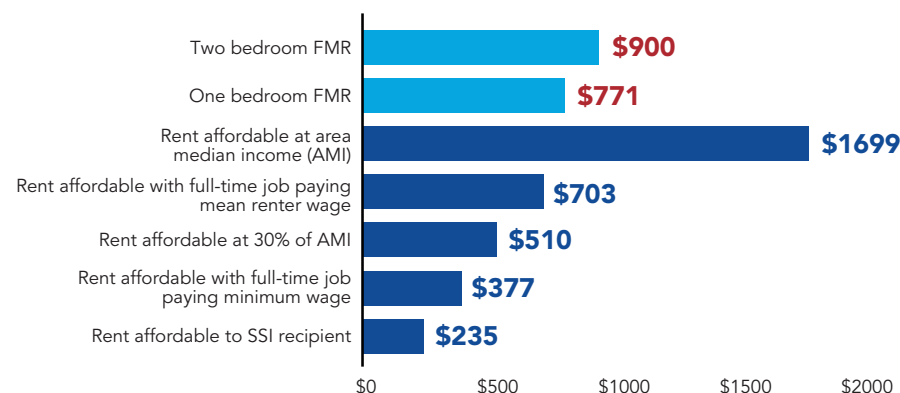
2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|-----------------|
| Charleston-North Charleston MSA | \$22.67 |
| York County | \$20.44 |
| Beaufort County | \$19.77 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$19.17 |
| Columbia HMFA | \$17.90 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



SOUTH CAROLINA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| South Carolina | \$17.30 | \$900 | \$35,984 | 2.4 | \$67,964 | \$1,699 | \$20,389 | \$510 | 589,362 | 31% | \$13.52 | \$703 | 1.3 |
| Combined Nonmetro Areas | \$12.83 | \$667 | \$26,685 | 1.8 | \$51,932 | \$1,298 | \$15,580 | \$389 | 82,758 | 29% | \$11.64 | \$605 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anderson HMFA | \$14.73 | \$766 | \$30,640 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 22,851 | 30% | \$10.99 | \$572 | 1.3 |
| Augusta-Richmond County HMFA | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 21,356 | 28% | \$14.21 | \$739 | 1.1 |
| Beaufort County HMFA | \$19.77 | \$1,028 | \$41,120 | 2.7 | \$81,500 | \$2,038 | \$24,450 | \$611 | 20,049 | 28% | \$12.13 | \$631 | 1.6 |
| Charleston-North Charleston MSA | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 97,591 | 34% | \$15.83 | \$823 | 1.4 |
| Charlotte-Concord-Gastonia HMFA | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 27,936 | 28% | \$13.17 | \$685 | 1.6 |
| Chester County HMFA | \$13.29 | \$691 | \$27,640 | 1.8 | \$54,100 | \$1,353 | \$16,230 | \$406 | 3,077 | 25% | \$10.04 | \$522 | 1.3 |
| Columbia HMFA | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 96,258 | 34% | \$13.69 | \$712 | 1.3 |
| Darlington County HMFA | \$13.31 | \$692 | \$27,680 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 8,058 | 30% | \$14.56 | \$757 | 0.9 |
| Florence HMFA | \$15.10 | \$785 | \$31,400 | 2.1 | \$56,100 | \$1,403 | \$16,830 | \$421 | 17,986 | 35% | \$12.20 | \$634 | 1.2 |
| Greenville-Mauldin-Easley HMFA | \$16.19 | \$842 | \$33,680 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 78,777 | 33% | \$14.36 | \$747 | 1.1 |
| Jasper County HMFA | \$15.96 | \$830 | \$33,200 | 2.2 | \$46,000 | \$1,150 | \$13,800 | \$345 | 3,146 | 32% | \$13.92 | \$724 | 1.1 |
| Kershaw County HMFA | \$13.83 | \$719 | \$28,760 | 1.9 | \$64,400 | \$1,610 | \$19,320 | \$483 | 4,429 | 18% | \$11.97 | \$622 | 1.2 |
| Lancaster County HMFA | \$15.38 | \$800 | \$32,000 | 2.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 7,116 | 22% | \$12.91 | \$671 | 1.2 |
| Laurens County HMFA | \$14.44 | \$751 | \$30,040 | 2.0 | \$45,900 | \$1,148 | \$13,770 | \$344 | 7,509 | 30% | \$15.41 | \$801 | 0.9 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$19.17 | \$997 | \$39,880 | 2.6 | \$57,400 | \$1,435 | \$17,220 | \$431 | 37,547 | 29% | \$11.22 | \$583 | 1.7 |
| Spartanburg HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 34,849 | 30% | \$13.63 | \$709 | 1.1 |
| Sumter MSA | \$15.25 | \$793 | \$31,720 | 2.1 | \$54,700 | \$1,368 | \$16,410 | \$410 | 14,529 | 35% | \$12.46 | \$648 | 1.2 |
| Union County HMFA | \$13.27 | \$690 | \$27,600 | 1.8 | \$50,400 | \$1,260 | \$15,120 | \$378 | 3,540 | 31% | \$11.22 | \$584 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Counties | | | | | | | | | | | | | |
| Abbeville County | \$12.52 | \$651 | \$26,040 | 1.7 | \$49,000 | \$1,225 | \$14,700 | \$368 | 2,245 | 24% | \$11.47 | \$596 | 1.1 |
| Aiken County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 18,908 | 28% | \$14.68 | \$764 | 1.1 |
| Allendale County | \$12.52 | \$651 | \$26,040 | 1.7 | \$36,300 | \$908 | \$10,890 | \$272 | 1,095 | 33% | \$11.80 | \$614 | 1.1 |
| Anderson County | \$14.73 | \$766 | \$30,640 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 22,851 | 30% | \$10.99 | \$572 | 1.3 |
| Bamberg County | \$13.10 | \$681 | \$27,240 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,538 | 28% | \$10.85 | \$564 | 1.2 |
| Barnwell County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 2,521 | 30% | \$8.78 | \$456 | 1.4 |
| Beaufort County | \$19.77 | \$1,028 | \$41,120 | 2.7 | \$81,500 | \$2,038 | \$24,450 | \$611 | 20,049 | 28% | \$12.13 | \$631 | 1.6 |
| Berkeley County | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 21,171 | 28% | \$19.00 | \$988 | 1.2 |
| Calhoun County | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,163 | 19% | \$11.76 | \$612 | 1.5 |
| Charleston County | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 60,804 | 39% | \$15.66 | \$815 | 1.4 |
| Cherokee County | \$12.67 | \$659 | \$26,360 | 1.7 | \$52,200 | \$1,305 | \$15,660 | \$392 | 6,293 | 31% | \$11.00 | \$572 | 1.2 |
| Chester County | \$13.29 | \$691 | \$27,640 | 1.8 | \$54,100 | \$1,353 | \$16,230 | \$406 | 3,077 | 25% | \$10.04 | \$522 | 1.3 |
| Chesterfield County | \$12.52 | \$651 | \$26,040 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 5,214 | 29% | \$11.54 | \$600 | 1.1 |
| Clarendon County | \$12.52 | \$651 | \$26,040 | 1.7 | \$48,900 | \$1,223 | \$14,670 | \$367 | 3,152 | 24% | \$6.77 | \$352 | 1.8 |
| Colleton County | \$13.08 | \$680 | \$27,200 | 1.8 | \$43,900 | \$1,098 | \$13,170 | \$329 | 3,675 | 24% | \$12.55 | \$653 | 1.0 |
| Darlington County | \$13.31 | \$692 | \$27,680 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 8,058 | 30% | \$14.56 | \$757 | 0.9 |
| Dillon County | \$12.52 | \$651 | \$26,040 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 3,862 | 35% | \$10.52 | \$547 | 1.2 |
| Dorchester County | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 15,616 | 29% | \$12.25 | \$637 | 1.9 |
| Edgefield County | \$16.31 | \$848 | \$33,920 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 2,448 | 27% | \$7.71 | \$401 | 2.1 |
| Fairfield County | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,362 | 26% | \$12.74 | \$662 | 1.4 |
| Florence County | \$15.10 | \$785 | \$31,400 | 2.1 | \$56,100 | \$1,403 | \$16,830 | \$421 | 17,986 | 35% | \$12.20 | \$634 | 1.2 |
| Georgetown County | \$14.38 | \$748 | \$29,920 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 5,752 | 23% | \$11.55 | \$601 | 1.2 |
| Greenville County | \$16.19 | \$842 | \$33,680 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 63,421 | 33% | \$14.88 | \$774 | 1.1 |
| Greenwood County | \$12.52 | \$651 | \$26,040 | 1.7 | \$56,300 | \$1,408 | \$16,890 | \$422 | 9,742 | 36% | \$12.33 | \$641 | 1.0 |
| Hampton County | \$12.52 | \$651 | \$26,040 | 1.7 | \$46,900 | \$1,173 | \$14,070 | \$352 | 1,811 | 26% | \$15.67 | \$815 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Horry County | \$19.17 | \$997 | \$39,880 | 2.6 | \$57,400 | \$1,435 | \$17,220 | \$431 | 37,547 | 29% | \$11.22 | \$583 | 1.7 |
| Jasper County | \$15.96 | \$830 | \$33,200 | 2.2 | \$46,000 | \$1,150 | \$13,800 | \$345 | 3,146 | 32% | \$13.92 | \$724 | 1.1 |
| Kershaw County | \$13.83 | \$719 | \$28,760 | 1.9 | \$64,400 | \$1,610 | \$19,320 | \$483 | 4,429 | 18% | \$11.97 | \$622 | 1.2 |
| Lancaster County | \$15.38 | \$800 | \$32,000 | 2.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 7,116 | 22% | \$12.91 | \$671 | 1.2 |
| Laurens County | \$14.44 | \$751 | \$30,040 | 2.0 | \$45,900 | \$1,148 | \$13,770 | \$344 | 7,509 | 30% | \$15.41 | \$801 | 0.9 |
| Lee County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 1,701 | 27% | \$9.47 | \$492 | 1.3 |
| Lexington County | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 28,976 | 26% | \$12.47 | \$649 | 1.4 |
| McCormick County † | \$12.52 | \$651 | \$26,040 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 927 | 23% | | | |
| Marion County | \$12.52 | \$651 | \$26,040 | 1.7 | \$42,100 | \$1,053 | \$12,630 | \$316 | 3,392 | 29% | \$8.88 | \$462 | 1.4 |
| Marlboro County | \$12.52 | \$651 | \$26,040 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 3,281 | 34% | \$13.55 | \$705 | 0.9 |
| Newberry County | \$14.13 | \$735 | \$29,400 | 1.9 | \$51,300 | \$1,283 | \$15,390 | \$385 | 4,031 | 27% | \$11.17 | \$581 | 1.3 |
| Oconee County | \$12.96 | \$674 | \$26,960 | 1.8 | \$65,500 | \$1,638 | \$19,650 | \$491 | 8,837 | 28% | \$14.12 | \$734 | 0.9 |
| Orangeburg County | \$12.58 | \$654 | \$26,160 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 10,539 | 32% | \$10.55 | \$549 | 1.2 |
| Pickens County | \$16.19 | \$842 | \$33,680 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 15,356 | 32% | \$9.73 | \$506 | 1.7 |
| Richland County | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 61,859 | 41% | \$14.54 | \$756 | 1.2 |
| Saluda County | \$17.90 | \$931 | \$37,240 | 2.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,898 | 26% | \$10.30 | \$536 | 1.7 |
| Spartanburg County | \$15.29 | \$795 | \$31,800 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 34,849 | 30% | \$13.63 | \$709 | 1.1 |
| Sumter County | \$15.25 | \$793 | \$31,720 | 2.1 | \$54,700 | \$1,368 | \$16,410 | \$410 | 14,529 | 35% | \$12.46 | \$648 | 1.2 |
| Union County | \$13.27 | \$690 | \$27,600 | 1.8 | \$50,400 | \$1,260 | \$15,120 | \$378 | 3,540 | 31% | \$11.22 | \$584 | 1.2 |
| Williamsburg County | \$12.52 | \$651 | \$26,040 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 3,150 | 25% | \$13.77 | \$716 | 0.9 |
| York County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$83,500 | \$2,088 | \$25,050 | \$626 | 27,936 | 28% | \$13.17 | \$685 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#47*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$793**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,642** monthly or **\$31,701** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.24
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.30 |
| Average Renter Wage | \$12.52 |
| 2-Bedroom Housing Wage | \$15.24 |
| Number of Renter Households | 108,929 |
| Percent Renters | 32% |

66
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)

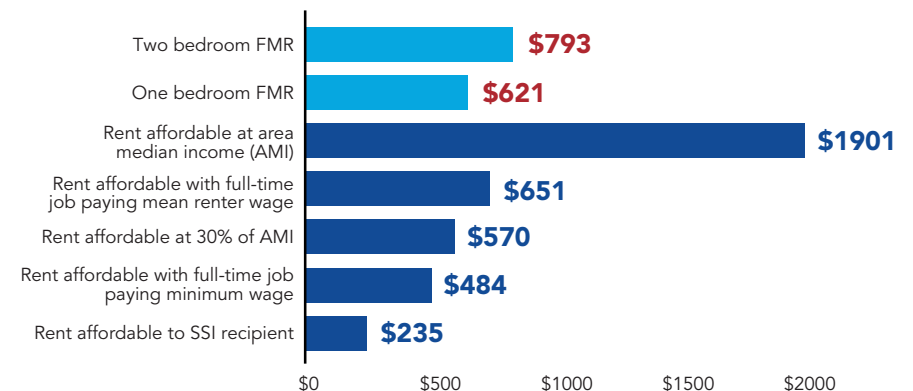
1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Custer County | \$17.27 |
| Stanley County | \$16.31 |
| Haakon County | \$16.25 |
| Rapid City HMFA | \$16.17 |
| Sioux Falls MSA | \$16.13 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



SOUTH DAKOTA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| South Dakota | \$15.24 | \$793 | \$31,701 | 1.6 | \$76,055 | \$1,901 | \$22,817 | \$570 | 108,929 | 32% | \$12.52 | \$651 | 1.2 |
| Combined Nonmetro Areas | \$14.48 | \$753 | \$30,123 | 1.6 | \$70,928 | \$1,773 | \$21,278 | \$532 | 56,925 | 32% | \$11.60 | \$603 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Custer County HMFA | \$17.27 | \$898 | \$35,920 | 1.9 | \$71,300 | \$1,783 | \$21,390 | \$535 | 692 | 18% | \$7.97 | \$414 | 2.2 |
| Meade County HMFA | \$14.98 | \$779 | \$31,160 | 1.6 | \$68,500 | \$1,713 | \$20,550 | \$514 | 2,856 | 26% | \$12.18 | \$634 | 1.2 |
| Rapid City HMFA | \$16.17 | \$841 | \$33,640 | 1.7 | \$76,000 | \$1,900 | \$22,800 | \$570 | 13,591 | 31% | \$11.24 | \$585 | 1.4 |
| Sioux City HMFA | \$15.44 | \$803 | \$32,120 | 1.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,893 | 29% | \$17.38 | \$904 | 0.9 |
| Sioux Falls MSA | \$16.13 | \$839 | \$33,560 | 1.7 | \$86,200 | \$2,155 | \$25,860 | \$647 | 32,972 | 33% | \$13.69 | \$712 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aurora County | \$13.73 | \$714 | \$28,560 | 1.5 | \$75,500 | \$1,888 | \$22,650 | \$566 | 290 | 25% | \$12.13 | \$631 | 1.1 |
| Beadle County | \$13.73 | \$714 | \$28,560 | 1.5 | \$67,100 | \$1,678 | \$20,130 | \$503 | 2,569 | 33% | \$12.37 | \$643 | 1.1 |
| Bennett County | \$13.73 | \$714 | \$28,560 | 1.5 | \$50,200 | \$1,255 | \$15,060 | \$377 | 361 | 37% | \$10.13 | \$527 | 1.4 |
| Bon Homme County | \$13.73 | \$714 | \$28,560 | 1.5 | \$71,200 | \$1,780 | \$21,360 | \$534 | 648 | 26% | \$10.80 | \$562 | 1.3 |
| Brookings County | \$15.52 | \$807 | \$32,280 | 1.7 | \$84,600 | \$2,115 | \$25,380 | \$635 | 5,220 | 41% | \$11.25 | \$585 | 1.4 |
| Brown County | \$14.58 | \$758 | \$30,320 | 1.6 | \$78,000 | \$1,950 | \$23,400 | \$585 | 5,511 | 34% | \$11.60 | \$603 | 1.3 |
| Brule County | \$13.73 | \$714 | \$28,560 | 1.5 | \$62,700 | \$1,568 | \$18,810 | \$470 | 820 | 37% | \$11.59 | \$603 | 1.2 |
| Buffalo County † | \$14.98 | \$779 | \$31,160 | 1.6 | \$36,200 | \$905 | \$10,860 | \$272 | 305 | 54% | | | |
| Butte County | \$15.71 | \$817 | \$32,680 | 1.7 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,040 | 25% | \$9.06 | \$471 | 1.7 |
| Campbell County | \$13.73 | \$714 | \$28,560 | 1.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 78 | 12% | \$14.42 | \$750 | 1.0 |
| Charles Mix County | \$13.73 | \$714 | \$28,560 | 1.5 | \$62,000 | \$1,550 | \$18,600 | \$465 | 938 | 30% | \$9.79 | \$509 | 1.4 |
| Clark County | \$14.27 | \$742 | \$29,680 | 1.5 | \$68,600 | \$1,715 | \$20,580 | \$515 | 345 | 22% | \$11.05 | \$574 | 1.3 |
| Clay County | \$15.38 | \$800 | \$32,000 | 1.7 | \$77,600 | \$1,940 | \$23,280 | \$582 | 2,554 | 49% | \$8.06 | \$419 | 1.9 |
| Codington County | \$14.79 | \$769 | \$30,760 | 1.6 | \$75,700 | \$1,893 | \$22,710 | \$568 | 4,077 | 34% | \$11.82 | \$615 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Corson County | \$13.73 | \$714 | \$28,560 | 1.5 | \$37,800 | \$945 | \$11,340 | \$284 | 563 | 47% | \$12.30 | \$639 | 1.1 |
| Custer County | \$17.27 | \$898 | \$35,920 | 1.9 | \$71,300 | \$1,783 | \$21,390 | \$535 | 692 | 18% | \$7.97 | \$414 | 2.2 |
| Davison County | \$15.58 | \$810 | \$32,400 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 3,522 | 41% | \$14.12 | \$734 | 1.1 |
| Day County | \$13.73 | \$714 | \$28,560 | 1.5 | \$62,300 | \$1,558 | \$18,690 | \$467 | 692 | 27% | \$8.42 | \$438 | 1.6 |
| Deuel County | \$13.73 | \$714 | \$28,560 | 1.5 | \$74,700 | \$1,868 | \$22,410 | \$560 | 362 | 20% | \$15.65 | \$814 | 0.9 |
| Dewey County | \$14.17 | \$737 | \$29,480 | 1.5 | \$52,700 | \$1,318 | \$15,810 | \$395 | 703 | 42% | \$11.98 | \$623 | 1.2 |
| Douglas County | \$13.73 | \$714 | \$28,560 | 1.5 | \$70,300 | \$1,758 | \$21,090 | \$527 | 262 | 21% | \$8.61 | \$448 | 1.6 |
| Edmunds County | \$13.73 | \$714 | \$28,560 | 1.5 | \$81,000 | \$2,025 | \$24,300 | \$608 | 271 | 17% | \$11.00 | \$572 | 1.2 |
| Fall River County | \$14.00 | \$728 | \$29,120 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 735 | 24% | \$10.87 | \$565 | 1.3 |
| Faulk County | \$14.35 | \$746 | \$29,840 | 1.5 | \$83,200 | \$2,080 | \$24,960 | \$624 | 179 | 20% | \$10.34 | \$538 | 1.4 |
| Grant County | \$14.52 | \$755 | \$30,200 | 1.6 | \$69,300 | \$1,733 | \$20,790 | \$520 | 518 | 16% | \$10.82 | \$562 | 1.3 |
| Gregory County | \$13.73 | \$714 | \$28,560 | 1.5 | \$61,700 | \$1,543 | \$18,510 | \$463 | 511 | 28% | \$9.27 | \$482 | 1.5 |
| Haakon County | \$16.25 | \$845 | \$33,800 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 182 | 20% | \$16.50 | \$858 | 1.0 |
| Hamlin County | \$13.73 | \$714 | \$28,560 | 1.5 | \$71,600 | \$1,790 | \$21,480 | \$537 | 479 | 22% | \$16.53 | \$859 | 0.8 |
| Hand County | \$13.73 | \$714 | \$28,560 | 1.5 | \$77,100 | \$1,928 | \$23,130 | \$578 | 470 | 31% | \$11.79 | \$613 | 1.2 |
| Hanson County | \$13.73 | \$714 | \$28,560 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 122 | 11% | \$17.65 | \$918 | 0.8 |
| Harding County | \$13.73 | \$714 | \$28,560 | 1.5 | \$75,100 | \$1,878 | \$22,530 | \$563 | 169 | 31% | \$18.02 | \$937 | 0.8 |
| Hughes County | \$14.94 | \$777 | \$31,080 | 1.6 | \$95,800 | \$2,395 | \$28,740 | \$719 | 2,500 | 33% | \$10.57 | \$550 | 1.4 |
| Hutchinson County | \$14.23 | \$740 | \$29,600 | 1.5 | \$69,300 | \$1,733 | \$20,790 | \$520 | 637 | 22% | \$10.60 | \$551 | 1.3 |
| Hyde County | \$14.23 | \$740 | \$29,600 | 1.5 | \$83,400 | \$2,085 | \$25,020 | \$626 | 124 | 21% | \$15.42 | \$802 | 0.9 |
| Jackson County | \$13.73 | \$714 | \$28,560 | 1.5 | \$42,700 | \$1,068 | \$12,810 | \$320 | 349 | 39% | \$7.72 | \$401 | 1.8 |
| Jerauld County | \$13.73 | \$714 | \$28,560 | 1.5 | \$66,100 | \$1,653 | \$19,830 | \$496 | 241 | 26% | \$14.99 | \$780 | 0.9 |
| Jones County | \$13.73 | \$714 | \$28,560 | 1.5 | \$57,700 | \$1,443 | \$17,310 | \$433 | 79 | 20% | \$11.05 | \$575 | 1.2 |
| Kingsbury County | \$13.73 | \$714 | \$28,560 | 1.5 | \$72,800 | \$1,820 | \$21,840 | \$546 | 472 | 21% | \$11.12 | \$578 | 1.2 |
| Lake County | \$13.73 | \$714 | \$28,560 | 1.5 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,232 | 26% | \$11.14 | \$579 | 1.2 |
| Lawrence County | \$14.40 | \$749 | \$29,960 | 1.5 | \$74,900 | \$1,873 | \$22,470 | \$562 | 3,790 | 34% | \$10.85 | \$564 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Lincoln County | \$16.13 | \$839 | \$33,560 | 1.7 | \$86,200 | \$2,155 | \$25,860 | \$647 | 4,348 | 23% | \$15.01 | \$781 | 1.1 |
| Lyman County | \$13.73 | \$714 | \$28,560 | 1.5 | \$55,700 | \$1,393 | \$16,710 | \$418 | 453 | 32% | \$8.93 | \$464 | 1.5 |
| McCook County | \$16.13 | \$839 | \$33,560 | 1.7 | \$86,200 | \$2,155 | \$25,860 | \$647 | 581 | 26% | \$11.71 | \$609 | 1.4 |
| McPherson County | \$15.73 | \$818 | \$32,720 | 1.7 | \$65,500 | \$1,638 | \$19,650 | \$491 | 201 | 20% | \$10.34 | \$538 | 1.5 |
| Marshall County | \$13.73 | \$714 | \$28,560 | 1.5 | \$74,400 | \$1,860 | \$22,320 | \$558 | 518 | 28% | \$12.08 | \$628 | 1.1 |
| Meade County | \$14.98 | \$779 | \$31,160 | 1.6 | \$68,500 | \$1,713 | \$20,550 | \$514 | 2,856 | 26% | \$12.18 | \$634 | 1.2 |
| Mellette County | \$13.73 | \$714 | \$28,560 | 1.5 | \$36,900 | \$923 | \$11,070 | \$277 | 234 | 35% | \$8.88 | \$462 | 1.5 |
| Miner County | \$13.73 | \$714 | \$28,560 | 1.5 | \$66,200 | \$1,655 | \$19,860 | \$497 | 201 | 21% | \$11.61 | \$604 | 1.2 |
| Minnehaha County | \$16.13 | \$839 | \$33,560 | 1.7 | \$86,200 | \$2,155 | \$25,860 | \$647 | 27,279 | 36% | \$13.53 | \$703 | 1.2 |
| Moody County | \$13.73 | \$714 | \$28,560 | 1.5 | \$72,400 | \$1,810 | \$21,720 | \$543 | 677 | 26% | \$13.87 | \$721 | 1.0 |
| Oglala Lakota County | \$13.73 | \$714 | \$28,560 | 1.5 | \$29,600 | \$740 | \$8,880 | \$222 | 1,335 | 47% | \$10.73 | \$558 | 1.3 |
| Pennington County | \$16.17 | \$841 | \$33,640 | 1.7 | \$76,000 | \$1,900 | \$22,800 | \$570 | 13,591 | 31% | \$11.24 | \$585 | 1.4 |
| Perkins County | \$14.33 | \$745 | \$29,800 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 343 | 27% | \$7.78 | \$404 | 1.8 |
| Potter County | \$14.33 | \$745 | \$29,800 | 1.5 | \$65,100 | \$1,628 | \$19,530 | \$488 | 183 | 18% | \$14.67 | \$763 | 1.0 |
| Roberts County | \$13.73 | \$714 | \$28,560 | 1.5 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,220 | 32% | \$9.70 | \$504 | 1.4 |
| Sanborn County | \$13.73 | \$714 | \$28,560 | 1.5 | \$71,800 | \$1,795 | \$21,540 | \$539 | 307 | 29% | \$10.46 | \$544 | 1.3 |
| Spink County | \$13.75 | \$715 | \$28,600 | 1.5 | \$68,900 | \$1,723 | \$20,670 | \$517 | 684 | 26% | \$12.94 | \$673 | 1.1 |
| Stanley County | \$16.31 | \$848 | \$33,920 | 1.8 | \$76,100 | \$1,903 | \$22,830 | \$571 | 241 | 19% | \$7.95 | \$413 | 2.1 |
| Sully County | \$13.73 | \$714 | \$28,560 | 1.5 | \$78,500 | \$1,963 | \$23,550 | \$589 | 100 | 18% | \$16.58 | \$862 | 0.8 |
| Todd County | \$13.73 | \$714 | \$28,560 | 1.5 | \$27,200 | \$680 | \$8,160 | \$204 | 1,522 | 56% | \$12.43 | \$646 | 1.1 |
| Tripp County | \$13.73 | \$714 | \$28,560 | 1.5 | \$65,500 | \$1,638 | \$19,650 | \$491 | 643 | 27% | \$8.58 | \$446 | 1.6 |
| Turner County | \$16.13 | \$839 | \$33,560 | 1.7 | \$86,200 | \$2,155 | \$25,860 | \$647 | 764 | 22% | \$9.20 | \$478 | 1.8 |
| Union County | \$15.44 | \$803 | \$32,120 | 1.7 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,893 | 29% | \$17.38 | \$904 | 0.9 |
| Walworth County | \$13.73 | \$714 | \$28,560 | 1.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 572 | 25% | \$12.92 | \$672 | 1.1 |
| Yankton County | \$14.44 | \$751 | \$30,040 | 1.6 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,254 | 35% | \$12.31 | \$640 | 1.2 |
| Ziebach County | \$13.73 | \$714 | \$28,560 | 1.5 | \$35,400 | \$885 | \$10,620 | \$266 | 317 | 43% | \$10.47 | \$544 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#34*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$889**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,963** monthly or **\$35,550** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.09
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.82 |
| 2-Bedroom Housing Wage | \$17.09 |
| Number of Renter Households | 865,902 |
| Percent Renters | 34% |

94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

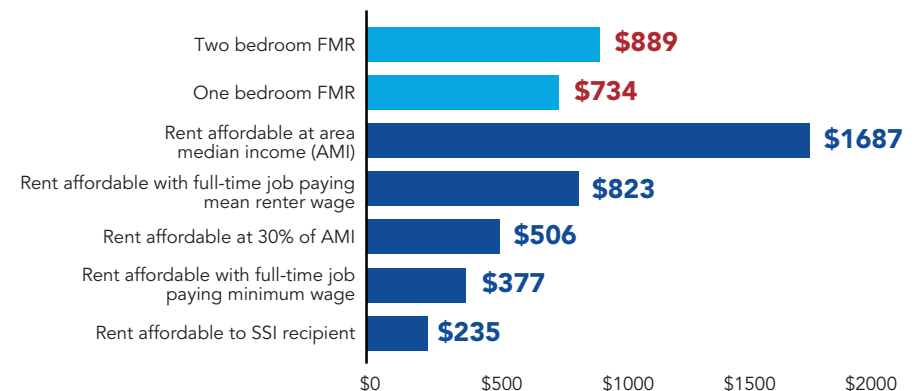
2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|-----------------|
| Nashville-Davidson--Murfreesboro--Franklin HMFA | \$21.85 |
| Knoxville HMFA | \$17.60 |
| Maury County | \$17.31 |
| Memphis HMFA | \$17.00 |
| Clarksville MSA | \$16.71 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



TENNESSEE

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tennessee | \$17.09 | \$889 | \$35,550 | 2.4 | \$67,463 | \$1,687 | \$20,239 | \$506 | 865,902 | 34% | \$15.82 | \$823 | 1.1 |
| Combined Nonmetro Areas | \$12.98 | \$675 | \$26,995 | 1.8 | \$52,687 | \$1,317 | \$15,806 | \$395 | 168,096 | 29% | \$11.84 | \$616 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Campbell County HMFA | \$13.02 | \$677 | \$27,080 | 1.8 | \$46,800 | \$1,170 | \$14,040 | \$351 | 4,812 | 30% | \$10.30 | \$536 | 1.3 |
| Chattanooga MSA | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 55,173 | 35% | \$14.23 | \$740 | 1.1 |
| Clarksville MSA | \$16.71 | \$869 | \$34,760 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 28,631 | 41% | \$12.99 | \$675 | 1.3 |
| Cleveland MSA | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,400 | \$1,535 | \$18,420 | \$461 | 15,496 | 33% | \$14.19 | \$738 | 1.1 |
| Crockett County HMFA | \$12.75 | \$663 | \$26,520 | 1.8 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,628 | 31% | \$13.37 | \$695 | 1.0 |
| Grainger County HMFA | \$13.60 | \$707 | \$28,280 | 1.9 | \$52,700 | \$1,318 | \$15,810 | \$395 | 1,936 | 22% | \$11.53 | \$600 | 1.2 |
| Hickman County HMFA | \$15.13 | \$787 | \$31,480 | 2.1 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,645 | 19% | \$11.38 | \$592 | 1.3 |
| Jackson HMFA | \$15.23 | \$792 | \$31,680 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 15,598 | 36% | \$12.42 | \$646 | 1.2 |
| Johnson City MSA | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,500 | \$1,438 | \$17,250 | \$431 | 28,029 | 33% | \$11.75 | \$611 | 1.1 |
| Kingsport-Bristol-Bristol MSA | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 24,684 | 28% | \$14.88 | \$774 | 0.9 |
| Knoxville HMFA | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 93,767 | 32% | \$14.47 | \$752 | 1.2 |
| Macon County HMFA | \$13.35 | \$694 | \$27,760 | 1.8 | \$44,600 | \$1,115 | \$13,380 | \$335 | 2,459 | 27% | \$12.43 | \$646 | 1.1 |
| Maury County HMFA | \$17.31 | \$900 | \$36,000 | 2.4 | \$70,800 | \$1,770 | \$21,240 | \$531 | 10,542 | 31% | \$15.27 | \$794 | 1.1 |
| Memphis HMFA | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 165,849 | 43% | \$17.16 | \$892 | 1.0 |
| Morgan County HMFA | \$13.81 | \$718 | \$28,720 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,541 | 21% | \$11.89 | \$618 | 1.2 |
| Morristown MSA | \$14.19 | \$738 | \$29,520 | 2.0 | \$55,400 | \$1,385 | \$16,620 | \$416 | 13,347 | 30% | \$13.27 | \$690 | 1.1 |
| Nashville-Davidson--Murfreesboro--Franklin HMFA | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 225,827 | 35% | \$18.90 | \$983 | 1.2 |
| Roane County HMFA | \$15.79 | \$821 | \$32,840 | 2.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 4,892 | 23% | \$18.52 | \$963 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Smith County HMFA | \$13.38 | \$696 | \$27,840 | 1.8 | \$56,200 | \$1,405 | \$16,860 | \$422 | 1,950 | 26% | \$14.32 | \$745 | 0.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Anderson County | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 9,754 | 32% | \$17.36 | \$903 | 1.0 |
| Bedford County | \$14.77 | \$768 | \$30,720 | 2.0 | \$55,200 | \$1,380 | \$16,560 | \$414 | 5,370 | 32% | \$14.21 | \$739 | 1.0 |
| Benton County | \$12.48 | \$649 | \$25,960 | 1.7 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,633 | 24% | \$11.62 | \$604 | 1.1 |
| Bledsoe County | \$12.48 | \$649 | \$25,960 | 1.7 | \$52,400 | \$1,310 | \$15,720 | \$393 | 1,253 | 26% | \$10.05 | \$523 | 1.2 |
| Blount County | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 12,474 | 25% | \$14.30 | \$743 | 1.2 |
| Bradley County | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,400 | \$1,535 | \$18,420 | \$461 | 13,638 | 34% | \$14.37 | \$747 | 1.1 |
| Campbell County | \$13.02 | \$677 | \$27,080 | 1.8 | \$46,800 | \$1,170 | \$14,040 | \$351 | 4,812 | 30% | \$10.30 | \$536 | 1.3 |
| Cannon County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,470 | 27% | \$8.20 | \$427 | 2.7 |
| Carroll County | \$12.48 | \$649 | \$25,960 | 1.7 | \$55,400 | \$1,385 | \$16,620 | \$416 | 3,005 | 27% | \$11.45 | \$595 | 1.1 |
| Carter County | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,500 | \$1,438 | \$17,250 | \$431 | 7,112 | 30% | \$12.03 | \$625 | 1.1 |
| Cheatham County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 3,412 | 23% | \$13.43 | \$698 | 1.6 |
| Chester County | \$15.23 | \$792 | \$31,680 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,430 | 24% | \$10.22 | \$531 | 1.5 |
| Claiborne County | \$12.48 | \$649 | \$25,960 | 1.7 | \$48,000 | \$1,200 | \$14,400 | \$360 | 3,926 | 30% | \$9.77 | \$508 | 1.3 |
| Clay County | \$12.48 | \$649 | \$25,960 | 1.7 | \$43,600 | \$1,090 | \$13,080 | \$327 | 798 | 25% | \$7.30 | \$380 | 1.7 |
| Coke County | \$12.48 | \$649 | \$25,960 | 1.7 | \$44,000 | \$1,100 | \$13,200 | \$330 | 4,504 | 32% | \$10.25 | \$533 | 1.2 |
| Coffee County | \$13.48 | \$701 | \$28,040 | 1.9 | \$60,800 | \$1,520 | \$18,240 | \$456 | 7,051 | 33% | \$16.91 | \$879 | 0.8 |
| Crockett County | \$12.75 | \$663 | \$26,520 | 1.8 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,628 | 31% | \$13.37 | \$695 | 1.0 |
| Cumberland County | \$13.02 | \$677 | \$27,080 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 5,564 | 22% | \$10.19 | \$530 | 1.3 |
| Davidson County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 127,504 | 46% | \$21.60 | \$1,123 | 1.0 |
| Decatur County | \$12.48 | \$649 | \$25,960 | 1.7 | \$47,600 | \$1,190 | \$14,280 | \$357 | 1,087 | 24% | \$9.88 | \$514 | 1.3 |
| DeKalb County | \$12.48 | \$649 | \$25,960 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 2,324 | 31% | \$16.08 | \$836 | 0.8 |
| Dickson County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 5,129 | 27% | \$11.19 | \$582 | 2.0 |
| Dyer County | \$12.87 | \$669 | \$26,760 | 1.8 | \$57,700 | \$1,443 | \$17,310 | \$433 | 5,748 | 38% | \$12.28 | \$639 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Fayette County | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 3,133 | 20% | \$9.97 | \$518 | 1.7 |
| Fentress County | \$12.48 | \$649 | \$25,960 | 1.7 | \$42,000 | \$1,050 | \$12,600 | \$315 | 1,728 | 23% | \$10.10 | \$525 | 1.2 |
| Franklin County | \$12.48 | \$649 | \$25,960 | 1.7 | \$57,500 | \$1,438 | \$17,250 | \$431 | 4,209 | 26% | \$12.06 | \$627 | 1.0 |
| Gibson County | \$12.77 | \$664 | \$26,560 | 1.8 | \$55,200 | \$1,380 | \$16,560 | \$414 | 5,878 | 31% | \$11.78 | \$613 | 1.1 |
| Giles County | \$12.48 | \$649 | \$25,960 | 1.7 | \$57,300 | \$1,433 | \$17,190 | \$430 | 3,413 | 30% | \$11.15 | \$580 | 1.1 |
| Grainger County | \$13.60 | \$707 | \$28,280 | 1.9 | \$52,700 | \$1,318 | \$15,810 | \$395 | 1,936 | 22% | \$11.53 | \$600 | 1.2 |
| Greene County | \$12.48 | \$649 | \$25,960 | 1.7 | \$53,400 | \$1,335 | \$16,020 | \$401 | 7,377 | 27% | \$12.36 | \$643 | 1.0 |
| Grundy County | \$12.48 | \$649 | \$25,960 | 1.7 | \$42,300 | \$1,058 | \$12,690 | \$317 | 1,097 | 23% | \$6.79 | \$353 | 1.8 |
| Hamblen County | \$14.19 | \$738 | \$29,520 | 2.0 | \$55,400 | \$1,385 | \$16,620 | \$416 | 8,206 | 34% | \$12.49 | \$649 | 1.1 |
| Hamilton County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 50,950 | 36% | \$14.42 | \$750 | 1.1 |
| Hancock County | \$12.48 | \$649 | \$25,960 | 1.7 | \$43,400 | \$1,085 | \$13,020 | \$326 | 578 | 21% | \$9.92 | \$516 | 1.3 |
| Hardeman County | \$12.48 | \$649 | \$25,960 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 2,443 | 27% | \$14.87 | \$773 | 0.8 |
| Hardin County | \$13.08 | \$680 | \$27,200 | 1.8 | \$53,900 | \$1,348 | \$16,170 | \$404 | 2,732 | 27% | \$12.59 | \$655 | 1.0 |
| Hawkins County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 6,143 | 26% | \$11.66 | \$606 | 1.2 |
| Haywood County | \$12.60 | \$655 | \$26,200 | 1.7 | \$49,800 | \$1,245 | \$14,940 | \$374 | 2,813 | 40% | \$12.29 | \$639 | 1.0 |
| Henderson County | \$12.69 | \$660 | \$26,400 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 2,791 | 26% | \$9.88 | \$514 | 1.3 |
| Henry County | \$12.48 | \$649 | \$25,960 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 3,156 | 24% | \$10.46 | \$544 | 1.2 |
| Hickman County | \$15.13 | \$787 | \$31,480 | 2.1 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,645 | 19% | \$11.38 | \$592 | 1.3 |
| Houston County | \$13.10 | \$681 | \$27,240 | 1.8 | \$52,600 | \$1,315 | \$15,780 | \$395 | 618 | 21% | \$9.26 | \$482 | 1.4 |
| Humphreys County | \$12.50 | \$650 | \$26,000 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,612 | 24% | \$12.54 | \$652 | 1.0 |
| Jackson County | \$12.48 | \$649 | \$25,960 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 1,096 | 24% | \$11.62 | \$604 | 1.1 |
| Jefferson County | \$14.19 | \$738 | \$29,520 | 2.0 | \$55,400 | \$1,385 | \$16,620 | \$416 | 5,141 | 26% | \$15.27 | \$794 | 0.9 |
| Johnson County | \$12.48 | \$649 | \$25,960 | 1.7 | \$41,100 | \$1,028 | \$12,330 | \$308 | 1,536 | 22% | \$10.59 | \$551 | 1.2 |
| Knox County | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 65,025 | 35% | \$14.15 | \$736 | 1.2 |
| Lake County | \$12.48 | \$649 | \$25,960 | 1.7 | \$50,200 | \$1,255 | \$15,060 | \$377 | 941 | 43% | \$7.89 | \$410 | 1.6 |
| Lauderdale County | \$12.48 | \$649 | \$25,960 | 1.7 | \$46,200 | \$1,155 | \$13,860 | \$347 | 4,129 | 42% | \$12.73 | \$662 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lawrence County | \$12.65 | \$658 | \$26,320 | 1.7 | \$52,100 | \$1,303 | \$15,630 | \$391 | 4,176 | 26% | \$10.38 | \$540 | 1.2 |
| Lewis County | \$12.63 | \$657 | \$26,280 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 1,039 | 22% | \$9.92 | \$516 | 1.3 |
| Lincoln County | \$12.60 | \$655 | \$26,200 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,646 | 27% | \$11.82 | \$615 | 1.1 |
| Loudon County | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 4,702 | 23% | \$12.77 | \$664 | 1.4 |
| McMinn County | \$12.48 | \$649 | \$25,960 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 5,253 | 26% | \$10.83 | \$563 | 1.2 |
| McNairy County | \$12.48 | \$649 | \$25,960 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 2,728 | 27% | \$10.23 | \$532 | 1.2 |
| Macon County | \$13.35 | \$694 | \$27,760 | 1.8 | \$44,600 | \$1,115 | \$13,380 | \$335 | 2,459 | 27% | \$12.43 | \$646 | 1.1 |
| Madison County | \$15.23 | \$792 | \$31,680 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 14,168 | 38% | \$12.54 | \$652 | 1.2 |
| Marion County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,938 | 25% | \$10.63 | \$553 | 1.5 |
| Marshall County | \$14.37 | \$747 | \$29,880 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 3,609 | 29% | \$13.34 | \$694 | 1.1 |
| Maury County | \$17.31 | \$900 | \$36,000 | 2.4 | \$70,800 | \$1,770 | \$21,240 | \$531 | 10,542 | 31% | \$15.27 | \$794 | 1.1 |
| Meigs County | \$12.48 | \$649 | \$25,960 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 948 | 20% | \$10.31 | \$536 | 1.2 |
| Monroe County | \$12.48 | \$649 | \$25,960 | 1.7 | \$48,300 | \$1,208 | \$14,490 | \$362 | 4,250 | 24% | \$15.35 | \$798 | 0.8 |
| Montgomery County | \$16.71 | \$869 | \$34,760 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 28,631 | 41% | \$12.99 | \$675 | 1.3 |
| Moore County | \$12.48 | \$649 | \$25,960 | 1.7 | \$65,700 | \$1,643 | \$19,710 | \$493 | 443 | 17% | \$16.56 | \$861 | 0.8 |
| Morgan County | \$13.81 | \$718 | \$28,720 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,541 | 21% | \$11.89 | \$618 | 1.2 |
| Obion County | \$12.48 | \$649 | \$25,960 | 1.7 | \$51,400 | \$1,285 | \$15,420 | \$386 | 4,071 | 32% | \$10.50 | \$546 | 1.2 |
| Overton County | \$12.48 | \$649 | \$25,960 | 1.7 | \$48,100 | \$1,203 | \$14,430 | \$361 | 1,842 | 21% | \$10.37 | \$539 | 1.2 |
| Perry County | \$12.48 | \$649 | \$25,960 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 672 | 20% | \$9.92 | \$516 | 1.3 |
| Pickett County | \$12.48 | \$649 | \$25,960 | 1.7 | \$47,900 | \$1,198 | \$14,370 | \$359 | 411 | 19% | \$8.73 | \$454 | 1.4 |
| Polk County | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,400 | \$1,535 | \$18,420 | \$461 | 1,858 | 26% | \$9.96 | \$518 | 1.6 |
| Putnam County | \$13.65 | \$710 | \$28,400 | 1.9 | \$56,500 | \$1,413 | \$16,950 | \$424 | 12,231 | 39% | \$11.12 | \$578 | 1.2 |
| Rhea County | \$13.00 | \$676 | \$27,040 | 1.8 | \$54,900 | \$1,373 | \$16,470 | \$412 | 3,670 | 30% | \$9.69 | \$504 | 1.3 |
| Roane County | \$15.79 | \$821 | \$32,840 | 2.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 4,892 | 23% | \$18.52 | \$963 | 0.9 |
| Robertson County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 6,355 | 25% | \$11.29 | \$587 | 1.9 |
| Rutherford County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 37,796 | 35% | \$16.15 | \$840 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Scott County | \$12.48 | \$649 | \$25,960 | 1.7 | \$42,500 | \$1,063 | \$12,750 | \$319 | 2,700 | 31% | \$9.88 | \$514 | 1.3 |
| Sequatchie County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,285 | 24% | \$10.02 | \$521 | 1.6 |
| Sevier County | \$14.77 | \$768 | \$30,720 | 2.0 | \$58,200 | \$1,455 | \$17,460 | \$437 | 11,768 | 32% | \$10.81 | \$562 | 1.4 |
| Shelby County | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 156,381 | 45% | \$17.42 | \$906 | 1.0 |
| Smith County | \$13.38 | \$696 | \$27,840 | 1.8 | \$56,200 | \$1,405 | \$16,860 | \$422 | 1,950 | 26% | \$14.32 | \$745 | 0.9 |
| Stewart County | \$12.90 | \$671 | \$26,840 | 1.8 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,423 | 27% | \$15.11 | \$786 | 0.9 |
| Sullivan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 18,541 | 28% | \$15.44 | \$803 | 0.9 |
| Sumner County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 17,432 | 27% | \$13.66 | \$711 | 1.6 |
| Tipton County | \$17.00 | \$884 | \$35,360 | 2.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 6,335 | 30% | \$9.53 | \$496 | 1.8 |
| Trousdale County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 766 | 25% | \$12.96 | \$674 | 1.7 |
| Unicoi County | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,500 | \$1,438 | \$17,250 | \$431 | 2,167 | 29% | \$13.43 | \$698 | 1.0 |
| Union County | \$17.60 | \$915 | \$36,600 | 2.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,812 | 25% | \$12.28 | \$639 | 1.4 |
| Van Buren County | \$12.48 | \$649 | \$25,960 | 1.7 | \$54,200 | \$1,355 | \$16,260 | \$407 | 364 | 17% | \$8.45 | \$439 | 1.5 |
| Warren County | \$13.02 | \$677 | \$27,080 | 1.8 | \$51,500 | \$1,288 | \$15,450 | \$386 | 4,797 | 31% | \$13.60 | \$707 | 1.0 |
| Washington County | \$13.31 | \$692 | \$27,680 | 1.8 | \$57,500 | \$1,438 | \$17,250 | \$431 | 18,750 | 35% | \$11.57 | \$601 | 1.2 |
| Wayne County | \$12.48 | \$649 | \$25,960 | 1.7 | \$45,600 | \$1,140 | \$13,680 | \$342 | 1,155 | 19% | \$9.94 | \$517 | 1.3 |
| Weakley County | \$12.48 | \$649 | \$25,960 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 4,563 | 34% | \$10.14 | \$527 | 1.2 |
| White County | \$12.48 | \$649 | \$25,960 | 1.7 | \$48,000 | \$1,200 | \$14,400 | \$360 | 1,927 | 19% | \$10.49 | \$545 | 1.2 |
| Williamson County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 14,645 | 19% | \$18.51 | \$962 | 1.2 |
| Wilson County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,300 | \$2,058 | \$24,690 | \$617 | 11,318 | 23% | \$12.05 | \$627 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#21*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,087**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,623** monthly or **\$43,478** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$19.56 |
| 2-Bedroom Housing Wage | \$20.90 |
| Number of Renter Households | 3,635,275 |
| Percent Renters | 38% |

115
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

95
Work Hours Per Week At
Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)

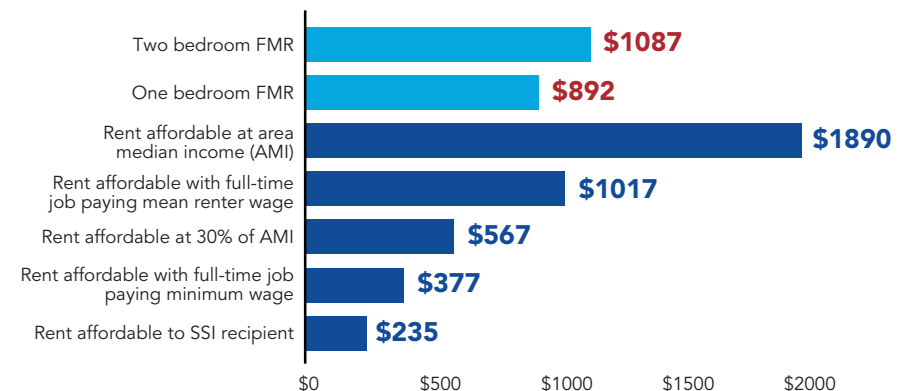
2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Austin-Round Rock MSA | \$26.08 |
| Midland HMFA | \$25.94 |
| Dallas HMFA | \$25.27 |
| Kendall County | \$23.54 |
| Fort Worth-Arlington HMFA | \$22.40 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



TEXAS

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Texas | \$20.90 | \$1,087 | \$43,478 | 2.9 | \$75,592 | \$1,890 | \$22,678 | \$567 | 3,635,275 | 38% | \$19.56 | \$1,017 | 1.1 |
| Combined Nonmetro Areas | \$14.73 | \$766 | \$30,647 | 2.0 | \$59,550 | \$1,489 | \$17,865 | \$447 | 303,207 | 29% | \$14.72 | \$765 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Abilene MSA | \$16.60 | \$863 | \$34,520 | 2.3 | \$64,800 | \$1,620 | \$19,440 | \$486 | 22,874 | 38% | \$15.37 | \$799 | 1.1 |
| Amarillo HMFA | \$16.77 | \$872 | \$34,880 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 34,767 | 36% | \$15.63 | \$813 | 1.1 |
| Aransas County HMFA | \$16.17 | \$841 | \$33,640 | 2.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,088 | 22% | \$12.62 | \$656 | 1.3 |
| Atascosa County HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$62,900 | \$1,573 | \$18,870 | \$472 | 3,804 | 25% | \$20.70 | \$1,076 | 0.8 |
| Austin County HMFA | \$18.48 | \$961 | \$38,440 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 2,614 | 24% | \$11.20 | \$583 | 1.6 |
| Austin-Round Rock MSA | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 311,077 | 42% | \$21.53 | \$1,119 | 1.2 |
| Beaumont-Port Arthur HMFA | \$16.48 | \$857 | \$34,280 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 48,106 | 33% | \$18.41 | \$957 | 0.9 |
| Brazoria County HMFA | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$104,200 | \$2,605 | \$31,260 | \$782 | 33,460 | 28% | \$19.51 | \$1,015 | 1.0 |
| Brownsville-Harlingen MSA | \$14.62 | \$760 | \$30,400 | 2.0 | \$47,800 | \$1,195 | \$14,340 | \$359 | 41,075 | 33% | \$9.14 | \$475 | 1.6 |
| College Station-Bryan MSA | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 45,478 | 49% | \$12.86 | \$669 | 1.4 |
| Corpus Christi HMFA | \$19.21 | \$999 | \$39,960 | 2.6 | \$66,600 | \$1,665 | \$19,980 | \$500 | 61,872 | 41% | \$16.71 | \$869 | 1.1 |
| Dallas HMFA | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 711,964 | 42% | \$23.29 | \$1,211 | 1.1 |
| El Paso HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$52,500 | \$1,313 | \$15,750 | \$394 | 102,506 | 39% | \$11.92 | \$620 | 1.3 |
| Falls County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,373 | 26% | \$7.71 | \$401 | 1.8 |
| Fort Worth-Arlington HMFA | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 300,752 | 38% | \$17.90 | \$931 | 1.3 |
| Hood County HMFA | \$20.63 | \$1,073 | \$42,920 | 2.8 | \$76,700 | \$1,918 | \$23,010 | \$575 | 5,150 | 23% | \$13.21 | \$687 | 1.6 |
| Houston-The Woodlands-Sugar Land HMFA | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 878,402 | 40% | \$22.78 | \$1,185 | 0.9 |
| Lubbock County HMFA† | \$15.10 | \$785 | \$31,400 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 217 | 24% | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kendall County HMFA | \$23.54 | \$1,224 | \$48,960 | 3.2 | \$100,800 | \$2,520 | \$30,240 | \$756 | 3,839 | 27% | \$14.73 | \$766 | 1.6 |
| Killeen-Temple HMFA | \$15.10 | \$785 | \$31,400 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 64,335 | 45% | \$16.95 | \$881 | 0.9 |
| Lampasas County HMFA | \$14.69 | \$764 | \$30,560 | 2.0 | \$70,800 | \$1,770 | \$21,240 | \$531 | 1,889 | 24% | \$11.88 | \$618 | 1.2 |
| Laredo MSA | \$16.58 | \$862 | \$34,480 | 2.3 | \$50,600 | \$1,265 | \$15,180 | \$380 | 27,642 | 38% | \$9.93 | \$517 | 1.7 |
| Longview HMFA | \$17.65 | \$918 | \$36,720 | 2.4 | \$64,800 | \$1,620 | \$19,440 | \$486 | 21,600 | 36% | \$15.61 | \$812 | 1.1 |
| Lubbock HMFA | \$16.50 | \$858 | \$34,320 | 2.3 | \$69,200 | \$1,730 | \$20,760 | \$519 | 50,827 | 44% | \$12.93 | \$672 | 1.3 |
| Lynn County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 666 | 31% | \$14.33 | \$745 | 1.0 |
| Martin County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$88,000 | \$2,200 | \$26,400 | \$660 | 376 | 23% | \$20.59 | \$1,071 | 0.7 |
| McAllen-Edinburg-Mission MSA | \$14.29 | \$743 | \$29,720 | 2.0 | \$45,100 | \$1,128 | \$13,530 | \$338 | 74,912 | 32% | \$9.76 | \$507 | 1.5 |
| Medina County HMFA | \$15.65 | \$814 | \$32,560 | 2.2 | \$74,200 | \$1,855 | \$22,260 | \$557 | 3,121 | 20% | \$13.18 | \$685 | 1.2 |
| Midland HMFA | \$25.94 | \$1,349 | \$53,960 | 3.6 | \$90,700 | \$2,268 | \$27,210 | \$680 | 18,619 | 33% | \$29.02 | \$1,509 | 0.9 |
| Newton County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 675 | 14% | \$10.37 | \$539 | 1.3 |
| Odessa MSA | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$65,500 | \$1,638 | \$19,650 | \$491 | 17,855 | 34% | \$23.07 | \$1,199 | 1.0 |
| Oldham County HMFA | \$18.96 | \$986 | \$39,440 | 2.6 | \$80,000 | \$2,000 | \$24,000 | \$600 | 119 | 23% | \$21.20 | \$1,102 | 0.9 |
| Rusk County HMFA | \$15.73 | \$818 | \$32,720 | 2.2 | \$59,800 | \$1,495 | \$17,940 | \$449 | 4,193 | 23% | \$13.60 | \$707 | 1.2 |
| San Angelo MSA | \$18.52 | \$963 | \$38,520 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 16,305 | 37% | \$14.48 | \$753 | 1.3 |
| San Antonio-New Braunfels HMFA | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 289,171 | 38% | \$16.10 | \$837 | 1.3 |
| Sherman-Denison MSA | \$17.60 | \$915 | \$36,600 | 2.4 | \$76,000 | \$1,900 | \$22,800 | \$570 | 15,626 | 33% | \$14.98 | \$779 | 1.2 |
| Somervell County HMFA | \$16.90 | \$879 | \$35,160 | 2.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 901 | 28% | \$24.57 | \$1,278 | 0.7 |
| Texarkana HMFA | \$15.23 | \$792 | \$31,680 | 2.1 | \$69,800 | \$1,745 | \$20,940 | \$524 | 12,206 | 36% | \$12.06 | \$627 | 1.3 |
| Tyler MSA | \$17.75 | \$923 | \$36,920 | 2.4 | \$65,600 | \$1,640 | \$19,680 | \$492 | 26,351 | 34% | \$15.40 | \$801 | 1.2 |
| Victoria MSA | \$19.27 | \$1,002 | \$40,080 | 2.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 11,535 | 33% | \$14.67 | \$763 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Waco HMFA | \$17.31 | \$900 | \$36,000 | 2.4 | \$65,700 | \$1,643 | \$19,710 | \$493 | 36,824 | 41% | \$14.42 | \$750 | 1.2 |
| Wichita Falls MSA | \$15.08 | \$784 | \$31,360 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 19,804 | 36% | \$12.73 | \$662 | 1.2 |
| Wise County HMFA | \$20.33 | \$1,057 | \$42,280 | 2.8 | \$70,800 | \$1,770 | \$21,240 | \$531 | 5,098 | 23% | \$15.16 | \$788 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Anderson County | \$14.90 | \$775 | \$31,000 | 2.1 | \$55,900 | \$1,398 | \$16,770 | \$419 | 4,785 | 29% | \$16.11 | \$838 | 0.9 |
| Andrews County | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$84,200 | \$2,105 | \$25,260 | \$632 | 1,484 | 27% | \$25.92 | \$1,348 | 0.7 |
| Angelina County | \$15.25 | \$793 | \$31,720 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 10,343 | 34% | \$11.65 | \$606 | 1.3 |
| Aransas County | \$16.17 | \$841 | \$33,640 | 2.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,088 | 22% | \$12.62 | \$656 | 1.3 |
| Archer County | \$15.08 | \$784 | \$31,360 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 528 | 16% | \$8.35 | \$434 | 1.8 |
| Armstrong County | \$16.77 | \$872 | \$34,880 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 139 | 20% | \$17.87 | \$929 | 0.9 |
| Atascosa County | \$16.25 | \$845 | \$33,800 | 2.2 | \$62,900 | \$1,573 | \$18,870 | \$472 | 3,804 | 25% | \$20.70 | \$1,076 | 0.8 |
| Austin County | \$18.48 | \$961 | \$38,440 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 2,614 | 24% | \$11.20 | \$583 | 1.6 |
| Bailey County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 456 | 22% | \$18.02 | \$937 | 0.8 |
| Bandera County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 1,317 | 16% | \$10.24 | \$532 | 2.0 |
| Bastrop County | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 5,715 | 23% | \$12.26 | \$637 | 2.1 |
| Baylor County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,100 | \$1,578 | \$18,930 | \$473 | 423 | 29% | \$13.32 | \$693 | 1.0 |
| Bee County | \$16.33 | \$849 | \$33,960 | 2.3 | \$51,200 | \$1,280 | \$15,360 | \$384 | 3,088 | 36% | \$12.31 | \$640 | 1.3 |
| Bell County | \$15.10 | \$785 | \$31,400 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 54,989 | 46% | \$17.01 | \$885 | 0.9 |
| Bexar County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 260,541 | 41% | \$16.43 | \$854 | 1.2 |
| Blanco County | \$15.85 | \$824 | \$32,960 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 951 | 22% | \$16.31 | \$848 | 1.0 |
| Borden County | \$14.25 | \$741 | \$29,640 | 2.0 | \$92,600 | \$2,315 | \$27,780 | \$695 | 65 | 25% | \$10.68 | \$556 | 1.3 |
| Bosque County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,800 | \$1,495 | \$17,940 | \$449 | 1,554 | 22% | \$14.38 | \$748 | 1.0 |
| Bowie County | \$15.23 | \$792 | \$31,680 | 2.1 | \$69,800 | \$1,745 | \$20,940 | \$524 | 12,206 | 36% | \$12.06 | \$627 | 1.3 |
| Brazoria County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$104,200 | \$2,605 | \$31,260 | \$782 | 33,460 | 28% | \$19.51 | \$1,015 | 1.0 |
| Brazos County | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 42,561 | 54% | \$12.63 | \$657 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Brewster County | \$14.71 | \$765 | \$30,600 | 2.0 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,657 | 42% | \$15.08 | \$784 | 1.0 |
| Briscoe County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,400 | \$1,385 | \$16,620 | \$416 | 162 | 26% | \$14.22 | \$739 | 1.0 |
| Brooks County | \$13.73 | \$714 | \$28,560 | 1.9 | \$29,800 | \$745 | \$8,940 | \$224 | 771 | 38% | \$10.46 | \$544 | 1.3 |
| Brown County | \$14.02 | \$729 | \$29,160 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 3,886 | 28% | \$13.21 | \$687 | 1.1 |
| Burleson County | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,364 | 20% | \$18.39 | \$956 | 1.0 |
| Burnet County | \$15.83 | \$823 | \$32,920 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 4,159 | 25% | \$13.69 | \$712 | 1.2 |
| Caldwell County | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 4,503 | 34% | \$13.80 | \$718 | 1.9 |
| Calhoun County | \$15.67 | \$815 | \$32,600 | 2.2 | \$72,700 | \$1,818 | \$21,810 | \$545 | 2,222 | 29% | \$25.43 | \$1,322 | 0.6 |
| Callahan County | \$16.60 | \$863 | \$34,520 | 2.3 | \$64,800 | \$1,620 | \$19,440 | \$486 | 917 | 17% | \$15.37 | \$799 | 1.1 |
| Cameron County | \$14.62 | \$760 | \$30,400 | 2.0 | \$47,800 | \$1,195 | \$14,340 | \$359 | 41,075 | 33% | \$9.14 | \$475 | 1.6 |
| Camp County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,700 | \$1,368 | \$16,410 | \$410 | 1,326 | 28% | \$14.28 | \$743 | 1.0 |
| Carson County | \$16.77 | \$872 | \$34,880 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 372 | 17% | \$24.38 | \$1,268 | 0.7 |
| Cass County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,500 | \$1,363 | \$16,350 | \$409 | 2,583 | 22% | \$11.54 | \$600 | 1.2 |
| Castro County | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,800 | \$1,320 | \$15,840 | \$396 | 1,037 | 41% | \$15.19 | \$790 | 0.9 |
| Chambers County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 2,175 | 16% | \$17.69 | \$920 | 1.2 |
| Cherokee County | \$13.81 | \$718 | \$28,720 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 5,050 | 28% | \$12.15 | \$632 | 1.1 |
| Childress County | \$14.77 | \$768 | \$30,720 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 924 | 41% | \$16.34 | \$850 | 0.9 |
| Clay County | \$15.08 | \$784 | \$31,360 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 609 | 15% | \$11.57 | \$601 | 1.3 |
| Cochran County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 217 | 22% | \$13.26 | \$690 | 1.0 |
| Coke County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,400 | \$1,560 | \$18,720 | \$468 | 407 | 25% | \$15.17 | \$789 | 0.9 |
| Coleman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$49,200 | \$1,230 | \$14,760 | \$369 | 995 | 29% | \$8.79 | \$457 | 1.6 |
| Collin County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 113,972 | 34% | \$21.45 | \$1,115 | 1.2 |
| Collingsworth County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,200 | \$1,405 | \$16,860 | \$422 | 242 | 23% | \$11.78 | \$612 | 1.2 |
| Colorado County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 1,370 | 18% | \$13.92 | \$724 | 1.0 |
| Comal County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 12,189 | 25% | \$12.84 | \$668 | 1.6 |
| Comanche County | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,089 | 21% | \$12.12 | \$630 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Concho County | \$16.15 | \$840 | \$33,600 | 2.2 | \$63,900 | \$1,598 | \$19,170 | \$479 | 257 | 29% | \$13.35 | \$694 | 1.2 |
| Cooke County | \$15.90 | \$827 | \$33,080 | 2.2 | \$74,200 | \$1,855 | \$22,260 | \$557 | 4,988 | 32% | \$14.70 | \$764 | 1.1 |
| Coryell County | \$15.10 | \$785 | \$31,400 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 9,346 | 42% | \$16.40 | \$853 | 0.9 |
| Cottle County | \$14.15 | \$736 | \$29,440 | 2.0 | \$49,900 | \$1,248 | \$14,970 | \$374 | 242 | 35% | \$12.79 | \$665 | 1.1 |
| Crane County | \$13.73 | \$714 | \$28,560 | 1.9 | \$79,900 | \$1,998 | \$23,970 | \$599 | 196 | 14% | \$28.56 | \$1,485 | 0.5 |
| Crockett County | \$13.73 | \$714 | \$28,560 | 1.9 | \$71,400 | \$1,785 | \$21,420 | \$536 | 399 | 29% | \$20.26 | \$1,054 | 0.7 |
| Crosby County | \$16.50 | \$858 | \$34,320 | 2.3 | \$69,200 | \$1,730 | \$20,760 | \$519 | 593 | 29% | \$13.77 | \$716 | 1.2 |
| Culberson County | \$13.81 | \$718 | \$28,720 | 1.9 | \$46,100 | \$1,153 | \$13,830 | \$346 | 221 | 32% | \$20.07 | \$1,044 | 0.7 |
| Dallam County | \$14.38 | \$748 | \$29,920 | 2.0 | \$56,500 | \$1,413 | \$16,950 | \$424 | 890 | 37% | \$15.91 | \$827 | 0.9 |
| Dallas County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 457,302 | 50% | \$25.63 | \$1,333 | 1.0 |
| Dawson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 1,242 | 29% | \$10.50 | \$546 | 1.3 |
| Deaf Smith County | \$15.75 | \$819 | \$32,760 | 2.2 | \$63,400 | \$1,585 | \$19,020 | \$476 | 2,254 | 37% | \$17.68 | \$919 | 0.9 |
| Delta County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 517 | 26% | \$6.03 | \$314 | 2.3 |
| Denton County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 100,604 | 36% | \$14.95 | \$777 | 1.7 |
| DeWitt County | \$14.25 | \$741 | \$29,640 | 2.0 | \$69,700 | \$1,743 | \$20,910 | \$523 | 1,759 | 25% | \$14.47 | \$752 | 1.0 |
| Dickens County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,800 | \$1,470 | \$17,640 | \$441 | 228 | 27% | \$11.40 | \$593 | 1.2 |
| Dimmit County | \$14.25 | \$741 | \$29,640 | 2.0 | \$40,000 | \$1,000 | \$12,000 | \$300 | 915 | 28% | \$14.64 | \$761 | 1.0 |
| Donley County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 324 | 25% | \$12.89 | \$670 | 1.1 |
| Duval County | \$13.73 | \$714 | \$28,560 | 1.9 | \$43,100 | \$1,078 | \$12,930 | \$323 | 1,283 | 37% | \$14.23 | \$740 | 1.0 |
| Eastland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$46,700 | \$1,168 | \$14,010 | \$350 | 1,570 | 24% | \$26.64 | \$1,386 | 0.5 |
| Ector County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$65,500 | \$1,638 | \$19,650 | \$491 | 17,855 | 34% | \$23.07 | \$1,199 | 1.0 |
| Edwards County | \$14.25 | \$741 | \$29,640 | 2.0 | \$67,400 | \$1,685 | \$20,220 | \$506 | 126 | 18% | \$10.88 | \$566 | 1.3 |
| Ellis County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 15,080 | 27% | \$13.53 | \$704 | 1.9 |
| El Paso County | \$15.90 | \$827 | \$33,080 | 2.2 | \$52,500 | \$1,313 | \$15,750 | \$394 | 102,506 | 39% | \$11.92 | \$620 | 1.3 |
| Erath County | \$15.19 | \$790 | \$31,600 | 2.1 | \$65,400 | \$1,635 | \$19,620 | \$491 | 4,970 | 36% | \$10.50 | \$546 | 1.4 |
| Falls County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,373 | 26% | \$7.71 | \$401 | 1.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Fannin County | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,200 | \$1,580 | \$18,960 | \$474 | 3,274 | 27% | \$13.24 | \$688 | 1.1 |
| Fayette County | \$14.48 | \$753 | \$30,120 | 2.0 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,764 | 19% | \$12.22 | \$635 | 1.2 |
| Fisher County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,000 | \$1,650 | \$19,800 | \$495 | 427 | 26% | \$14.16 | \$737 | 1.0 |
| Floyd County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 657 | 28% | \$11.27 | \$586 | 1.2 |
| Hard County | \$14.25 | \$741 | \$29,640 | 2.0 | \$58,200 | \$1,455 | \$17,460 | \$437 | 91 | 16% | | | |
| Fort Bend County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 51,397 | 22% | \$14.83 | \$771 | 1.4 |
| Franklin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,500 | \$1,613 | \$19,350 | \$484 | 876 | 23% | \$14.52 | \$755 | 0.9 |
| Freestone County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,700 | \$1,468 | \$17,610 | \$440 | 1,702 | 25% | \$13.81 | \$718 | 1.0 |
| Frio County | \$13.73 | \$714 | \$28,560 | 1.9 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,471 | 32% | \$22.72 | \$1,182 | 0.6 |
| Gaines County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 1,297 | 23% | \$19.20 | \$998 | 0.7 |
| Galveston County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 40,213 | 34% | \$13.14 | \$683 | 1.6 |
| Garza County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 584 | 36% | \$14.19 | \$738 | 1.0 |
| Gillespie County | \$17.98 | \$935 | \$37,400 | 2.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 2,863 | 27% | \$10.61 | \$552 | 1.7 |
| Glasscock County | \$14.25 | \$741 | \$29,640 | 2.0 | \$97,600 | \$2,440 | \$29,280 | \$732 | 138 | 32% | \$16.67 | \$867 | 0.9 |
| Goliad County | \$19.27 | \$1,002 | \$40,080 | 2.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 422 | 16% | \$5.27 | \$274 | 3.7 |
| Gonzales County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,000 | \$1,550 | \$18,600 | \$465 | 2,291 | 32% | \$13.75 | \$715 | 1.0 |
| Gray County | \$14.94 | \$777 | \$31,080 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 2,037 | 25% | \$16.37 | \$851 | 0.9 |
| Grayson County | \$17.60 | \$915 | \$36,600 | 2.4 | \$76,000 | \$1,900 | \$22,800 | \$570 | 15,626 | 33% | \$14.98 | \$779 | 1.2 |
| Gregg County | \$17.65 | \$918 | \$36,720 | 2.4 | \$64,800 | \$1,620 | \$19,440 | \$486 | 18,526 | 41% | \$15.78 | \$820 | 1.1 |
| Grimes County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,800 | \$1,520 | \$18,240 | \$456 | 1,999 | 23% | \$14.51 | \$755 | 0.9 |
| Guadalupe County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 12,400 | 23% | \$15.10 | \$785 | 1.3 |
| Hale County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 4,400 | 39% | \$12.42 | \$646 | 1.1 |
| Hall County | \$13.73 | \$714 | \$28,560 | 1.9 | \$40,000 | \$1,000 | \$12,000 | \$300 | 507 | 39% | \$11.33 | \$589 | 1.2 |
| Hamilton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 591 | 19% | \$11.42 | \$594 | 1.2 |
| Hansford County | \$14.40 | \$749 | \$29,960 | 2.0 | \$43,600 | \$1,090 | \$13,080 | \$327 | 498 | 27% | \$25.72 | \$1,337 | 0.6 |
| Hardeman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,800 | \$1,395 | \$16,740 | \$419 | 407 | 27% | \$12.75 | \$663 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Hardin County | \$16.48 | \$857 | \$34,280 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 4,053 | 20% | \$13.32 | \$693 | 1.2 |
| Harris County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 717,841 | 45% | \$24.24 | \$1,261 | 0.9 |
| Harrison County | \$15.12 | \$786 | \$31,440 | 2.1 | \$70,200 | \$1,755 | \$21,060 | \$527 | 6,122 | 26% | \$17.25 | \$897 | 0.9 |
| Hartley County | \$15.13 | \$787 | \$31,480 | 2.1 | \$72,700 | \$1,818 | \$21,810 | \$545 | 612 | 36% | \$17.65 | \$918 | 0.9 |
| Haskell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,200 | \$1,380 | \$16,560 | \$414 | 507 | 24% | \$9.92 | \$516 | 1.4 |
| Hays County | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 27,051 | 38% | \$10.67 | \$555 | 2.4 |
| Hemphill County | \$16.19 | \$842 | \$33,680 | 2.2 | \$77,000 | \$1,925 | \$23,100 | \$578 | 482 | 36% | \$22.19 | \$1,154 | 0.7 |
| Henderson County | \$15.31 | \$796 | \$31,840 | 2.1 | \$59,200 | \$1,480 | \$17,760 | \$444 | 7,302 | 24% | \$12.57 | \$654 | 1.2 |
| Hidalgo County | \$14.29 | \$743 | \$29,720 | 2.0 | \$45,100 | \$1,128 | \$13,530 | \$338 | 74,912 | 32% | \$9.76 | \$507 | 1.5 |
| Hill County | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 3,370 | 26% | \$13.65 | \$710 | 1.1 |
| Hockley County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,600 | \$1,565 | \$18,780 | \$470 | 2,369 | 30% | \$20.38 | \$1,060 | 0.7 |
| Hood County | \$20.63 | \$1,073 | \$42,920 | 2.8 | \$76,700 | \$1,918 | \$23,010 | \$575 | 5,150 | 23% | \$13.21 | \$687 | 1.6 |
| Hopkins County | \$14.54 | \$756 | \$30,240 | 2.0 | \$60,800 | \$1,520 | \$18,240 | \$456 | 4,040 | 30% | \$12.69 | \$660 | 1.1 |
| Houston County | \$13.73 | \$714 | \$28,560 | 1.9 | \$46,800 | \$1,170 | \$14,040 | \$351 | 2,549 | 31% | \$13.84 | \$720 | 1.0 |
| Howard County | \$17.19 | \$894 | \$35,760 | 2.4 | \$64,200 | \$1,605 | \$19,260 | \$482 | 3,686 | 33% | \$16.87 | \$877 | 1.0 |
| Hudspeth County† | \$15.10 | \$785 | \$31,400 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 217 | 24% | | | |
| Hunt County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 9,923 | 31% | \$15.65 | \$814 | 1.6 |
| Hutchinson County | \$14.87 | \$773 | \$30,920 | 2.1 | \$65,700 | \$1,643 | \$19,710 | \$493 | 1,372 | 19% | \$16.30 | \$848 | 0.9 |
| Irion County | \$18.52 | \$963 | \$38,520 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 135 | 21% | \$28.39 | \$1,476 | 0.7 |
| Jack County | \$14.67 | \$763 | \$30,520 | 2.0 | \$72,300 | \$1,808 | \$21,690 | \$542 | 576 | 18% | \$19.91 | \$1,035 | 0.7 |
| Jackson County | \$15.50 | \$806 | \$32,240 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 1,671 | 32% | \$16.12 | \$838 | 1.0 |
| Jasper County | \$14.94 | \$777 | \$31,080 | 2.1 | \$61,700 | \$1,543 | \$18,510 | \$463 | 2,933 | 23% | \$12.19 | \$634 | 1.2 |
| Jeff Davis County | \$18.44 | \$959 | \$38,360 | 2.5 | \$69,700 | \$1,743 | \$20,910 | \$523 | 200 | 19% | \$14.90 | \$775 | 1.2 |
| Jefferson County | \$16.48 | \$857 | \$34,280 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 36,377 | 39% | \$19.13 | \$995 | 0.9 |
| Jim Hogg County | \$13.73 | \$714 | \$28,560 | 1.9 | \$44,800 | \$1,120 | \$13,440 | \$336 | 473 | 28% | \$7.57 | \$394 | 1.8 |
| Jim Wells County | \$15.90 | \$827 | \$33,080 | 2.2 | \$55,400 | \$1,385 | \$16,620 | \$416 | 4,127 | 32% | \$14.32 | \$745 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Johnson County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 14,652 | 26% | \$15.08 | \$784 | 1.5 |
| Jones County | \$16.60 | \$863 | \$34,520 | 2.3 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,492 | 27% | \$15.73 | \$818 | 1.1 |
| Karnes County | \$15.08 | \$784 | \$31,360 | 2.1 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,138 | 27% | \$23.40 | \$1,217 | 0.6 |
| Kaufman County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 8,855 | 24% | \$11.95 | \$622 | 2.1 |
| Kendall County | \$23.54 | \$1,224 | \$48,960 | 3.2 | \$100,800 | \$2,520 | \$30,240 | \$756 | 3,839 | 27% | \$14.73 | \$766 | 1.6 |
| Kenedy County | \$14.25 | \$741 | \$29,640 | 2.0 | \$58,900 | \$1,473 | \$17,670 | \$442 | 138 | 66% | \$36.19 | \$1,882 | 0.4 |
| Kent County† | \$13.73 | \$714 | \$28,560 | 1.9 | \$74,300 | \$1,858 | \$22,290 | \$557 | 95 | 30% | | | |
| Kerr County | \$15.35 | \$798 | \$31,920 | 2.1 | \$63,300 | \$1,583 | \$18,990 | \$475 | 5,796 | 28% | \$14.26 | \$741 | 1.1 |
| Kimble County | \$14.08 | \$732 | \$29,280 | 1.9 | \$51,500 | \$1,288 | \$15,450 | \$386 | 468 | 24% | \$9.59 | \$499 | 1.5 |
| King County† | \$18.96 | \$986 | \$39,440 | 2.6 | \$86,900 | \$2,173 | \$26,070 | \$652 | 57 | 63% | | | |
| Kinney County | \$15.52 | \$807 | \$32,280 | 2.1 | \$55,300 | \$1,383 | \$16,590 | \$415 | 302 | 26% | \$12.14 | \$631 | 1.3 |
| Kleberg County | \$15.35 | \$798 | \$31,920 | 2.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 5,257 | 48% | \$9.81 | \$510 | 1.6 |
| Knox County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,500 | \$1,538 | \$18,450 | \$461 | 208 | 16% | \$14.98 | \$779 | 0.9 |
| Lamar County | \$13.83 | \$719 | \$28,760 | 1.9 | \$56,600 | \$1,415 | \$16,980 | \$425 | 6,761 | 35% | \$13.05 | \$679 | 1.1 |
| Lamb County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,409 | 30% | \$17.74 | \$923 | 0.8 |
| Lampasas County | \$14.69 | \$764 | \$30,560 | 2.0 | \$70,800 | \$1,770 | \$21,240 | \$531 | 1,889 | 24% | \$11.88 | \$618 | 1.2 |
| La Salle County | \$13.87 | \$721 | \$28,840 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 701 | 32% | \$32.01 | \$1,664 | 0.4 |
| Lavaca County | \$13.98 | \$727 | \$29,080 | 1.9 | \$66,100 | \$1,653 | \$19,830 | \$496 | 1,936 | 25% | \$13.61 | \$708 | 1.0 |
| Lee County | \$15.90 | \$827 | \$33,080 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 1,292 | 21% | \$19.00 | \$988 | 0.8 |
| Leon County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,342 | 21% | \$21.98 | \$1,143 | 0.6 |
| Liberty County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 6,702 | 26% | \$15.30 | \$795 | 1.4 |
| Limestone County | \$14.40 | \$749 | \$29,960 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,053 | 25% | \$13.79 | \$717 | 1.0 |
| Lipscomb County | \$13.73 | \$714 | \$28,560 | 1.9 | \$77,000 | \$1,925 | \$23,100 | \$578 | 330 | 26% | \$22.94 | \$1,193 | 0.6 |
| Live Oak County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,500 | \$1,613 | \$19,350 | \$484 | 705 | 19% | \$18.00 | \$936 | 0.8 |
| Llano County | \$15.79 | \$821 | \$32,840 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,700 | 20% | \$10.75 | \$559 | 1.5 |
| Loving County† | \$14.25 | \$741 | \$29,640 | 2.0 | \$91,200 | \$2,280 | \$27,360 | \$684 | 12 | 36% | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lubbock County | \$16.50 | \$858 | \$34,320 | 2.3 | \$69,200 | \$1,730 | \$20,760 | \$519 | 50,234 | 45% | \$12.92 | \$672 | 1.3 |
| Lynn County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 666 | 31% | \$14.33 | \$745 | 1.0 |
| McCulloch County | \$14.90 | \$775 | \$31,000 | 2.1 | \$56,900 | \$1,423 | \$17,070 | \$427 | 820 | 25% | \$13.82 | \$719 | 1.1 |
| McLennan County | \$17.31 | \$900 | \$36,000 | 2.4 | \$65,700 | \$1,643 | \$19,710 | \$493 | 36,824 | 41% | \$14.42 | \$750 | 1.2 |
| McMullen County | \$14.25 | \$741 | \$29,640 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 60 | 27% | \$25.93 | \$1,348 | 0.5 |
| Madison County | \$16.38 | \$852 | \$34,080 | 2.3 | \$59,900 | \$1,498 | \$17,970 | \$449 | 1,108 | 26% | \$10.96 | \$570 | 1.5 |
| Marion County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 961 | 22% | \$8.71 | \$453 | 1.6 |
| Martin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$88,000 | \$2,200 | \$26,400 | \$660 | 376 | 23% | \$20.59 | \$1,071 | 0.7 |
| Mason County | \$16.90 | \$879 | \$35,160 | 2.3 | \$63,100 | \$1,578 | \$18,930 | \$473 | 483 | 29% | \$11.37 | \$591 | 1.5 |
| Matagorda County | \$14.27 | \$742 | \$29,680 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 4,323 | 32% | \$26.48 | \$1,377 | 0.5 |
| Maverick County | \$13.73 | \$714 | \$28,560 | 1.9 | \$45,100 | \$1,128 | \$13,530 | \$338 | 5,541 | 34% | \$8.87 | \$461 | 1.5 |
| Medina County | \$15.65 | \$814 | \$32,560 | 2.2 | \$74,200 | \$1,855 | \$22,260 | \$557 | 3,121 | 20% | \$13.18 | \$685 | 1.2 |
| Menard County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 358 | 36% | \$7.30 | \$379 | 1.9 |
| Midland County | \$25.94 | \$1,349 | \$53,960 | 3.6 | \$90,700 | \$2,268 | \$27,210 | \$680 | 18,619 | 33% | \$29.02 | \$1,509 | 0.9 |
| Milam County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,949 | 31% | \$14.49 | \$754 | 0.9 |
| Mills County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,500 | \$1,563 | \$18,750 | \$469 | 323 | 18% | \$7.02 | \$365 | 2.0 |
| Mitchell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,800 | \$1,770 | \$21,240 | \$531 | 542 | 22% | \$19.52 | \$1,015 | 0.7 |
| Montague County | \$16.21 | \$843 | \$33,720 | 2.2 | \$55,400 | \$1,385 | \$16,620 | \$416 | 2,315 | 29% | \$14.13 | \$735 | 1.1 |
| Montgomery County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 55,283 | 29% | \$18.95 | \$985 | 1.1 |
| Moore County | \$14.46 | \$752 | \$30,080 | 2.0 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,324 | 35% | \$17.07 | \$888 | 0.8 |
| Morris County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,288 | 26% | \$18.41 | \$957 | 0.7 |
| Motley County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,100 | \$1,378 | \$16,530 | \$413 | 150 | 32% | \$11.44 | \$595 | 1.2 |
| Nacogdoches County | \$15.71 | \$817 | \$32,680 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 10,459 | 44% | \$9.94 | \$517 | 1.6 |
| Navarro County | \$15.23 | \$792 | \$31,680 | 2.1 | \$55,600 | \$1,390 | \$16,680 | \$417 | 5,306 | 30% | \$11.84 | \$616 | 1.3 |
| Newton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 675 | 14% | \$10.37 | \$539 | 1.3 |
| Nolan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,801 | 33% | \$13.14 | \$683 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nueces County | \$19.21 | \$999 | \$39,960 | 2.6 | \$66,600 | \$1,665 | \$19,980 | \$500 | 54,354 | 42% | \$16.63 | \$865 | 1.2 |
| Ochiltree County | \$14.15 | \$736 | \$29,440 | 2.0 | \$62,200 | \$1,555 | \$18,660 | \$467 | 937 | 27% | \$26.95 | \$1,402 | 0.5 |
| Oldham County | \$18.96 | \$986 | \$39,440 | 2.6 | \$80,000 | \$2,000 | \$24,000 | \$600 | 119 | 23% | \$21.20 | \$1,102 | 0.9 |
| Orange County | \$16.48 | \$857 | \$34,280 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 7,676 | 24% | \$17.18 | \$893 | 1.0 |
| Palo Pinto County | \$14.83 | \$771 | \$30,840 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 2,812 | 27% | \$12.02 | \$625 | 1.2 |
| Panola County | \$14.25 | \$741 | \$29,640 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 2,244 | 25% | \$15.71 | \$817 | 0.9 |
| Parker County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 9,815 | 22% | \$13.34 | \$693 | 1.7 |
| Parmer County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,017 | 31% | \$15.08 | \$784 | 0.9 |
| Pecos County | \$16.23 | \$844 | \$33,760 | 2.2 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,322 | 29% | \$19.06 | \$991 | 0.9 |
| Polk County | \$14.08 | \$732 | \$29,280 | 1.9 | \$57,600 | \$1,440 | \$17,280 | \$432 | 4,202 | 24% | \$12.14 | \$631 | 1.2 |
| Potter County | \$16.77 | \$872 | \$34,880 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 19,629 | 45% | \$15.77 | \$820 | 1.1 |
| Presidio County | \$13.73 | \$714 | \$28,560 | 1.9 | \$36,900 | \$923 | \$11,070 | \$277 | 1,224 | 47% | \$12.67 | \$659 | 1.1 |
| Rains County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 924 | 21% | \$10.60 | \$551 | 1.3 |
| Randall County | \$16.77 | \$872 | \$34,880 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 14,627 | 30% | \$13.87 | \$721 | 1.2 |
| Reagan County | \$15.13 | \$787 | \$31,480 | 2.1 | \$79,700 | \$1,993 | \$23,910 | \$598 | 346 | 30% | \$24.60 | \$1,279 | 0.6 |
| Real County | \$15.48 | \$805 | \$32,200 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 227 | 19% | \$9.46 | \$492 | 1.6 |
| Red River County | \$13.73 | \$714 | \$28,560 | 1.9 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,215 | 24% | \$14.34 | \$746 | 1.0 |
| Reeves County | \$14.31 | \$744 | \$29,760 | 2.0 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,088 | 29% | \$27.13 | \$1,411 | 0.5 |
| Refugio County | \$14.08 | \$732 | \$29,280 | 1.9 | \$63,400 | \$1,585 | \$19,020 | \$476 | 748 | 29% | \$13.01 | \$676 | 1.1 |
| Roberts County | \$14.25 | \$741 | \$29,640 | 2.0 | \$95,700 | \$2,393 | \$28,710 | \$718 | 79 | 25% | \$23.45 | \$1,220 | 0.6 |
| Robertson County | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,553 | 24% | \$11.47 | \$597 | 1.6 |
| Rockwall County | \$25.27 | \$1,314 | \$52,560 | 3.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 6,228 | 20% | \$12.23 | \$636 | 2.1 |
| Runnels County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 1,138 | 30% | \$12.97 | \$674 | 1.1 |
| Rusk County | \$15.73 | \$818 | \$32,720 | 2.2 | \$59,800 | \$1,495 | \$17,940 | \$449 | 4,193 | 23% | \$13.60 | \$707 | 1.2 |
| Sabine County | \$13.73 | \$714 | \$28,560 | 1.9 | \$44,100 | \$1,103 | \$13,230 | \$331 | 482 | 12% | \$9.73 | \$506 | 1.4 |
| San Augustine County | \$13.98 | \$727 | \$29,080 | 1.9 | \$51,700 | \$1,293 | \$15,510 | \$388 | 667 | 20% | \$11.87 | \$617 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| San Jacinto County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,692 | 18% | \$10.75 | \$559 | 1.3 |
| San Patricio County | \$19.21 | \$999 | \$39,960 | 2.6 | \$66,600 | \$1,665 | \$19,980 | \$500 | 7,518 | 33% | \$17.48 | \$909 | 1.1 |
| San Saba County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,200 | \$1,380 | \$16,560 | \$414 | 701 | 33% | \$16.69 | \$868 | 0.8 |
| Schleicher County | \$14.25 | \$741 | \$29,640 | 2.0 | \$76,600 | \$1,915 | \$22,980 | \$575 | 234 | 21% | \$19.01 | \$988 | 0.7 |
| Scurry County | \$16.08 | \$836 | \$33,440 | 2.2 | \$72,900 | \$1,823 | \$21,870 | \$547 | 1,385 | 24% | \$22.93 | \$1,192 | 0.7 |
| Shackelford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 237 | 19% | \$28.56 | \$1,485 | 0.5 |
| Shelby County | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,000 | \$1,250 | \$15,000 | \$375 | 2,420 | 26% | \$9.68 | \$503 | 1.4 |
| Sherman County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 251 | 24% | \$12.21 | \$635 | 1.1 |
| Smith County | \$17.75 | \$923 | \$36,920 | 2.4 | \$65,600 | \$1,640 | \$19,680 | \$492 | 26,351 | 34% | \$15.40 | \$801 | 1.2 |
| Somervell County | \$16.90 | \$879 | \$35,160 | 2.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 901 | 28% | \$24.57 | \$1,278 | 0.7 |
| Starr County | \$13.73 | \$714 | \$28,560 | 1.9 | \$32,500 | \$813 | \$9,750 | \$244 | 4,229 | 26% | \$6.81 | \$354 | 2.0 |
| Stephens County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,200 | \$1,455 | \$17,460 | \$437 | 625 | 19% | | | |
| Sterling County | \$14.25 | \$741 | \$29,640 | 2.0 | \$72,000 | \$1,800 | \$21,600 | \$540 | 64 | 14% | \$24.32 | \$1,264 | 0.6 |
| Stonewall County | \$14.25 | \$741 | \$29,640 | 2.0 | \$75,300 | \$1,883 | \$22,590 | \$565 | 142 | 24% | \$9.72 | \$506 | 1.5 |
| Sutton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,700 | \$1,643 | \$19,710 | \$493 | 485 | 33% | \$32.22 | \$1,675 | 0.4 |
| Swisher County | \$13.73 | \$714 | \$28,560 | 1.9 | \$49,600 | \$1,240 | \$14,880 | \$372 | 727 | 29% | \$11.55 | \$600 | 1.2 |
| Tarrant County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 276,285 | 40% | \$18.20 | \$946 | 1.2 |
| Taylor County | \$16.60 | \$863 | \$34,520 | 2.3 | \$64,800 | \$1,620 | \$19,440 | \$486 | 20,465 | 41% | \$15.36 | \$798 | 1.1 |
| Terrell County | \$15.67 | \$815 | \$32,600 | 2.2 | \$58,900 | \$1,473 | \$17,670 | \$442 | 65 | 16% | | | |
| Terry County | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,264 | 31% | \$16.27 | \$846 | 0.8 |
| Throckmorton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,800 | \$1,545 | \$18,540 | \$464 | 205 | 29% | \$8.14 | \$424 | 1.7 |
| Titus County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 3,610 | 34% | \$12.19 | \$634 | 1.1 |
| Tom Green County | \$18.52 | \$963 | \$38,520 | 2.6 | \$72,400 | \$1,810 | \$21,720 | \$543 | 16,170 | 37% | \$14.21 | \$739 | 1.3 |
| Travis County | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 219,276 | 48% | \$23.51 | \$1,223 | 1.1 |
| Trinity County | \$15.50 | \$806 | \$32,240 | 2.1 | \$45,500 | \$1,138 | \$13,650 | \$341 | 1,228 | 21% | \$11.21 | \$583 | 1.4 |
| Tyler County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,030 | 15% | \$8.06 | \$419 | 1.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Upshur County | \$17.65 | \$918 | \$36,720 | 2.4 | \$64,800 | \$1,620 | \$19,440 | \$486 | 3,074 | 22% | \$13.41 | \$697 | 1.3 |
| Upton County | \$13.73 | \$714 | \$28,560 | 1.9 | \$71,700 | \$1,793 | \$21,510 | \$538 | 353 | 27% | \$30.98 | \$1,611 | 0.4 |
| Uvalde County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 2,260 | 26% | \$11.11 | \$578 | 1.2 |
| Val Verde County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 5,716 | 37% | \$11.48 | \$597 | 1.2 |
| Van Zandt County | \$14.73 | \$766 | \$30,640 | 2.0 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,467 | 23% | \$13.26 | \$689 | 1.1 |
| Victoria County | \$19.27 | \$1,002 | \$40,080 | 2.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 11,113 | 34% | \$14.93 | \$776 | 1.3 |
| Walker County | \$17.27 | \$898 | \$35,920 | 2.4 | \$55,500 | \$1,388 | \$16,650 | \$416 | 10,565 | 49% | \$10.31 | \$536 | 1.7 |
| Waller County | \$21.08 | \$1,096 | \$43,840 | 2.9 | \$78,800 | \$1,970 | \$23,640 | \$591 | 4,791 | 32% | \$13.33 | \$693 | 1.6 |
| Ward County | \$14.17 | \$737 | \$29,480 | 2.0 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,147 | 29% | \$30.94 | \$1,609 | 0.5 |
| Washington County | \$16.56 | \$861 | \$34,440 | 2.3 | \$71,000 | \$1,775 | \$21,300 | \$533 | 3,199 | 26% | \$10.36 | \$539 | 1.6 |
| Webb County | \$16.58 | \$862 | \$34,480 | 2.3 | \$50,600 | \$1,265 | \$15,180 | \$380 | 27,642 | 38% | \$9.93 | \$517 | 1.7 |
| Wharton County | \$13.79 | \$717 | \$28,680 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 5,036 | 33% | \$12.69 | \$660 | 1.1 |
| Wheeler County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,900 | \$1,523 | \$18,270 | \$457 | 839 | 37% | \$16.91 | \$879 | 0.8 |
| Wichita County | \$15.08 | \$784 | \$31,360 | 2.1 | \$64,700 | \$1,618 | \$19,410 | \$485 | 18,667 | 39% | \$12.88 | \$670 | 1.2 |
| Wilbarger County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,962 | 37% | \$13.77 | \$716 | 1.0 |
| Willacy County | \$13.73 | \$714 | \$28,560 | 1.9 | \$33,300 | \$833 | \$9,990 | \$250 | 1,465 | 25% | \$11.56 | \$601 | 1.2 |
| Williamson County | \$26.08 | \$1,356 | \$54,240 | 3.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 54,532 | 31% | \$18.60 | \$967 | 1.4 |
| Wilson County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$72,000 | \$1,800 | \$21,600 | \$540 | 2,724 | 17% | \$11.78 | \$613 | 1.7 |
| Winkler County | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,900 | \$1,648 | \$19,770 | \$494 | 473 | 18% | \$26.85 | \$1,396 | 0.5 |
| Wise County | \$20.33 | \$1,057 | \$42,280 | 2.8 | \$70,800 | \$1,770 | \$21,240 | \$531 | 5,098 | 23% | \$15.16 | \$788 | 1.3 |
| Wood County | \$14.54 | \$756 | \$30,240 | 2.0 | \$59,100 | \$1,478 | \$17,730 | \$443 | 3,310 | 20% | \$10.12 | \$526 | 1.4 |
| Yoakum County | \$13.73 | \$714 | \$28,560 | 1.9 | \$73,700 | \$1,843 | \$22,110 | \$553 | 555 | 21% | \$24.41 | \$1,269 | 0.6 |
| Young County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,558 | 22% | \$15.09 | \$784 | 0.9 |
| Zapata County | \$13.73 | \$714 | \$28,560 | 1.9 | \$42,200 | \$1,055 | \$12,660 | \$317 | 1,302 | 30% | \$15.04 | \$782 | 0.9 |
| Zavala County | \$13.73 | \$714 | \$28,560 | 1.9 | \$34,000 | \$850 | \$10,200 | \$255 | 1,031 | 29% | \$9.17 | \$477 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$1,031**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,438** monthly or **\$41,251** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$14.94 |
| 2-Bedroom Housing Wage | \$19.83 |
| Number of Renter Households | 288,634 |
| Percent Renters | 30% |

109
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

90
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

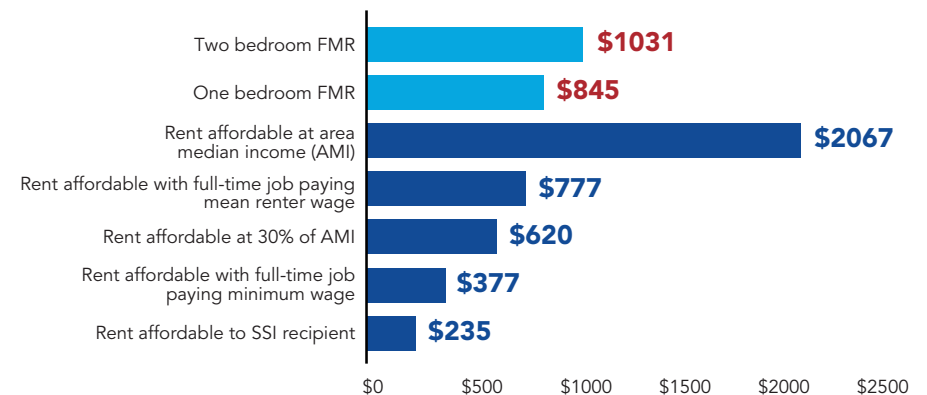
2.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------|-----------------|
| Summit County | \$24.15 |
| Salt Lake City HMFA | \$22.62 |
| Wasatch County | \$21.15 |
| Ogden-Clearfield HMFA | \$19.69 |
| St. George MSA | \$18.44 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



UTAH

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Utah | \$19.83 | \$1,031 | \$41,251 | 2.7 | \$82,685 | \$2,067 | \$24,805 | \$620 | 288,634 | 30% | \$14.94 | \$777 | 1.3 |
| Combined Nonmetro Areas | \$16.39 | \$852 | \$34,099 | 2.3 | \$74,501 | \$1,863 | \$22,350 | \$559 | 27,944 | 26% | \$12.67 | \$659 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Box Elder County HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$69,200 | \$1,730 | \$20,760 | \$519 | 4,078 | 24% | \$12.62 | \$656 | 1.2 |
| Logan MSA | \$13.77 | \$716 | \$28,640 | 1.9 | \$71,000 | \$1,775 | \$21,300 | \$533 | 14,074 | 37% | \$10.02 | \$521 | 1.4 |
| Ogden-Clearfield HMFA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 46,226 | 25% | \$12.40 | \$645 | 1.6 |
| Provo-Orem MSA | \$17.81 | \$926 | \$37,040 | 2.5 | \$80,400 | \$2,010 | \$24,120 | \$603 | 52,732 | 32% | \$14.25 | \$741 | 1.2 |
| Salt Lake City HMFA | \$22.62 | \$1,176 | \$47,040 | 3.1 | \$87,900 | \$2,198 | \$26,370 | \$659 | 122,970 | 33% | \$17.10 | \$889 | 1.3 |
| St. George MSA | \$18.44 | \$959 | \$38,360 | 2.5 | \$70,700 | \$1,768 | \$21,210 | \$530 | 16,577 | 30% | \$12.93 | \$672 | 1.4 |
| Tooele County HMFA | \$18.31 | \$952 | \$38,080 | 2.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 4,033 | 20% | \$10.59 | \$551 | 1.7 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Beaver County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,000 | \$1,675 | \$20,100 | \$503 | 591 | 26% | \$12.18 | \$633 | 1.1 |
| Box Elder County | \$15.31 | \$796 | \$31,840 | 2.1 | \$69,200 | \$1,730 | \$20,760 | \$519 | 4,078 | 24% | \$12.62 | \$656 | 1.2 |
| Cache County | \$13.77 | \$716 | \$28,640 | 1.9 | \$71,000 | \$1,775 | \$21,300 | \$533 | 14,074 | 37% | \$10.02 | \$521 | 1.4 |
| Carbon County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 2,125 | 27% | \$12.16 | \$632 | 1.1 |
| Daggett County | \$15.08 | \$784 | \$31,360 | 2.1 | \$88,600 | \$2,215 | \$26,580 | \$665 | 16 | 11% | \$10.91 | \$567 | 1.4 |
| Davis County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 23,043 | 22% | \$13.08 | \$680 | 1.5 |
| Duchesne County | \$16.00 | \$832 | \$33,280 | 2.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,685 | 25% | \$15.74 | \$818 | 1.0 |
| Emery County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,100 | \$1,728 | \$20,730 | \$518 | 761 | 21% | \$13.90 | \$723 | 1.0 |
| Garfield County | \$13.73 | \$714 | \$28,560 | 1.9 | \$67,300 | \$1,683 | \$20,190 | \$505 | 373 | 21% | \$9.58 | \$498 | 1.4 |
| Grand County | \$15.12 | \$786 | \$31,440 | 2.1 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,413 | 35% | \$12.17 | \$633 | 1.2 |
| Iron County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 5,784 | 36% | \$10.20 | \$531 | 1.3 |
| Juab County | \$17.81 | \$926 | \$37,040 | 2.5 | \$80,400 | \$2,010 | \$24,120 | \$603 | 688 | 20% | \$12.36 | \$643 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kane County | \$15.08 | \$784 | \$31,360 | 2.1 | \$73,700 | \$1,843 | \$22,110 | \$553 | 551 | 21% | \$11.36 | \$590 | 1.3 |
| Millard County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,700 | \$1,718 | \$20,610 | \$515 | 937 | 22% | \$13.33 | \$693 | 1.0 |
| Morgan County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 525 | 16% | \$10.29 | \$535 | 1.9 |
| Piute County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 60 | 12% | \$11.91 | \$619 | 1.2 |
| Rich County | \$15.08 | \$784 | \$31,360 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 143 | 23% | \$8.72 | \$453 | 1.7 |
| Salt Lake County | \$22.62 | \$1,176 | \$47,040 | 3.1 | \$87,900 | \$2,198 | \$26,370 | \$659 | 122,970 | 33% | \$17.10 | \$889 | 1.3 |
| San Juan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,900 | \$1,348 | \$16,170 | \$404 | 798 | 20% | \$13.82 | \$719 | 1.0 |
| Sanpete County | \$14.08 | \$732 | \$29,280 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 2,175 | 26% | \$10.64 | \$553 | 1.3 |
| Sevier County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,641 | 23% | \$10.98 | \$571 | 1.2 |
| Summit County | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$113,900 | \$2,848 | \$34,170 | \$854 | 3,462 | 24% | \$13.77 | \$716 | 1.8 |
| Tooele County | \$18.31 | \$952 | \$38,080 | 2.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 4,033 | 20% | \$10.59 | \$551 | 1.7 |
| Uintah County | \$18.04 | \$938 | \$37,520 | 2.5 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,427 | 23% | \$14.71 | \$765 | 1.2 |
| Utah County | \$17.81 | \$926 | \$37,040 | 2.5 | \$80,400 | \$2,010 | \$24,120 | \$603 | 52,044 | 32% | \$14.27 | \$742 | 1.2 |
| Wasatch County | \$21.15 | \$1,100 | \$44,000 | 2.9 | \$88,400 | \$2,210 | \$26,520 | \$663 | 2,747 | 29% | \$13.39 | \$696 | 1.6 |
| Washington County | \$18.44 | \$959 | \$38,360 | 2.5 | \$70,700 | \$1,768 | \$21,210 | \$530 | 16,577 | 30% | \$12.93 | \$672 | 1.4 |
| Wayne County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,700 | \$1,568 | \$18,810 | \$470 | 255 | 25% | \$12.36 | \$643 | 1.1 |
| Weber County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 22,658 | 27% | \$11.65 | \$606 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#16*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,215**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,050** monthly or **\$48,597** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.36
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.96 |
| Average Renter Wage | \$13.81 |
| 2-Bedroom Housing Wage | \$23.36 |
| Number of Renter Households | 76,019 |
| Percent Renters | 29% |

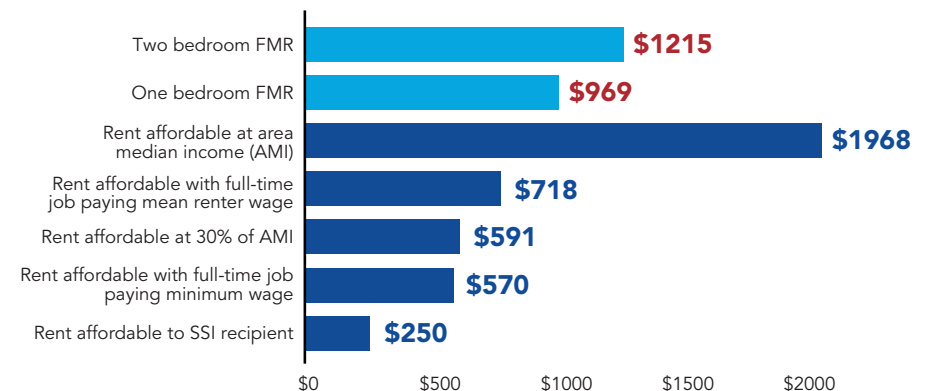
85
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

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 |
|---------------------------------|----------------|
| Burlington-South Burlington MSA | \$30.25 |
| Washington County | \$20.96 |
| Addison County | \$20.40 |
| Lamoille County | \$20.04 |
| Windham County | \$19.69 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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, Enosburgh 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

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

VERMONT

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Vermont | \$23.36 | \$1,215 | \$48,597 | 2.1 | \$78,736 | \$1,968 | \$23,621 | \$591 | 76,019 | 29% | \$13.81 | \$718 | 1.7 |
| Combined Nonmetro Areas | \$19.00 | \$988 | \$39,527 | 1.7 | \$73,213 | \$1,830 | \$21,964 | \$549 | 46,544 | 27% | \$12.70 | \$660 | 1.5 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Burlington-South Burlington MSA | \$30.25 | \$1,573 | \$62,920 | 2.8 | \$89,700 | \$2,243 | \$26,910 | \$673 | 29,475 | 34% | \$15.44 | \$803 | 2.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Addison County | \$20.40 | \$1,061 | \$42,440 | 1.9 | \$80,700 | \$2,018 | \$24,210 | \$605 | 3,819 | 26% | \$15.92 | \$828 | 1.3 |
| Bennington County | \$17.98 | \$935 | \$37,400 | 1.6 | \$69,900 | \$1,748 | \$20,970 | \$524 | 3,979 | 27% | \$13.00 | \$676 | 1.4 |
| Caledonia County | \$16.85 | \$876 | \$35,040 | 1.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 3,397 | 28% | \$12.15 | \$632 | 1.4 |
| Essex County | \$14.65 | \$762 | \$30,480 | 1.3 | \$51,500 | \$1,288 | \$15,450 | \$386 | 547 | 20% | \$11.52 | \$599 | 1.3 |
| Lamoille County | \$20.04 | \$1,042 | \$41,680 | 1.8 | \$71,800 | \$1,795 | \$21,540 | \$539 | 2,915 | 27% | \$10.41 | \$541 | 1.9 |
| Orange County | \$19.02 | \$989 | \$39,560 | 1.7 | \$74,400 | \$1,860 | \$22,320 | \$558 | 2,345 | 19% | \$12.04 | \$626 | 1.6 |
| Orleans County | \$15.02 | \$781 | \$31,240 | 1.4 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,682 | 23% | \$11.66 | \$606 | 1.3 |
| Rutland County | \$18.12 | \$942 | \$37,680 | 1.7 | \$71,500 | \$1,788 | \$21,450 | \$536 | 6,914 | 27% | \$11.65 | \$606 | 1.6 |
| Washington County | \$20.96 | \$1,090 | \$43,600 | 1.9 | \$80,300 | \$2,008 | \$24,090 | \$602 | 7,261 | 29% | \$14.05 | \$731 | 1.5 |
| Windham County | \$19.69 | \$1,024 | \$40,960 | 1.8 | \$70,900 | \$1,773 | \$21,270 | \$532 | 6,158 | 32% | \$12.64 | \$658 | 1.6 |
| Windsor County | \$19.58 | \$1,018 | \$40,720 | 1.8 | \$79,300 | \$1,983 | \$23,790 | \$595 | 6,527 | 27% | \$11.96 | \$622 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

#14*

In **Virginia**, 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 **\$4,097** monthly or **\$49,167** 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 VIRGINIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$18.67 |
| 2-Bedroom Housing Wage | \$23.64 |
| Number of Renter Households | 1,057,536 |
| Percent Renters | 34% |

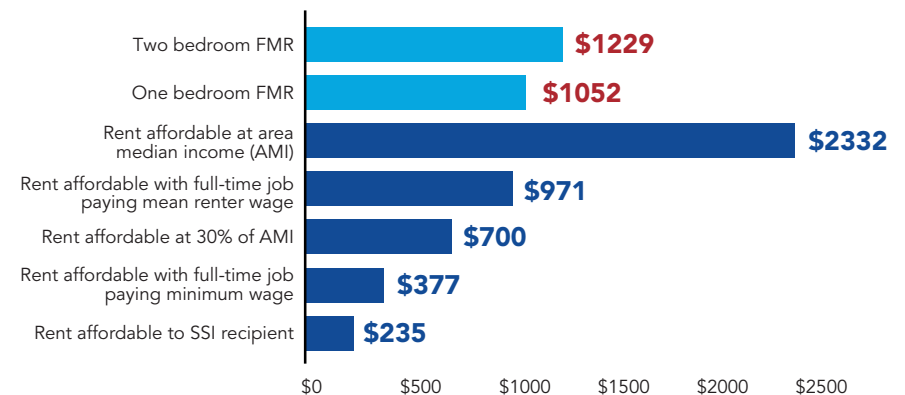
130
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

112
Work Hours Per Week At
Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)

3.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.8
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 | \$32.83 |
| Charlottesville HMFA | \$24.27 |
| Virginia Beach-Norfolk-Newport News HMFA | \$21.85 |
| King George County | \$21.38 |
| Rappahannock County | \$21.00 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

VIRGINIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Virginia | \$23.64 | \$1,229 | \$49,167 | 3.3 | \$93,280 | \$2,332 | \$27,984 | \$700 | 1,057,536 | 34% | \$18.67 | \$971 | 1.3 |
| Combined Nonmetro Areas | \$14.94 | \$777 | \$31,085 | 2.1 | \$59,668 | \$1,492 | \$17,900 | \$448 | 117,136 | 28% | \$11.70 | \$608 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Blacksburg-Christiansburg-Radford HMFA | \$19.10 | \$993 | \$39,720 | 2.6 | \$87,800 | \$2,195 | \$26,340 | \$659 | 18,715 | 46% | \$10.49 | \$545 | 1.8 |
| Buckingham County HMFA | \$14.40 | \$749 | \$29,960 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,442 | 25% | \$11.85 | \$616 | 1.2 |
| Charlottesville HMFA | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 30,492 | 37% | \$16.33 | \$849 | 1.5 |
| Culpeper County HMFA | \$19.46 | \$1,012 | \$40,480 | 2.7 | \$85,200 | \$2,130 | \$25,560 | \$639 | 4,364 | 26% | \$12.25 | \$637 | 1.6 |
| Floyd County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,154 | 18% | \$10.02 | \$521 | 1.4 |
| Franklin County HMFA | \$13.79 | \$717 | \$28,680 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 4,657 | 20% | \$8.86 | \$461 | 1.6 |
| Giles County HMFA | \$14.10 | \$733 | \$29,320 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 1,624 | 23% | \$17.12 | \$890 | 0.8 |
| Harrisonburg MSA | \$17.35 | \$902 | \$36,080 | 2.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 18,484 | 39% | \$13.45 | \$700 | 1.3 |
| Kingsport-Bristol-Bristol MSA | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 10,506 | 27% | \$10.91 | \$567 | 1.3 |
| Lynchburg MSA | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 29,593 | 29% | \$14.28 | \$742 | 1.1 |
| Pulaski County HMFA | \$13.87 | \$721 | \$28,840 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 4,018 | 28% | \$13.20 | \$687 | 1.1 |
| Rappahannock County HMFA | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$88,700 | \$2,218 | \$26,610 | \$665 | 780 | 26% | \$9.21 | \$479 | 2.3 |
| Richmond MSA | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 166,759 | 34% | \$17.68 | \$920 | 1.2 |
| Roanoke HMFA | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 36,098 | 34% | \$15.05 | \$783 | 1.1 |
| Staunton-Waynesboro MSA | \$17.29 | \$899 | \$35,960 | 2.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 14,518 | 30% | \$13.82 | \$719 | 1.3 |
| Virginia Beach-Norfolk-Newport News HMFA | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 245,769 | 39% | \$15.18 | \$789 | 1.4 |
| Warren County HMFA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$81,400 | \$2,035 | \$24,420 | \$611 | 3,307 | 23% | \$11.08 | \$576 | 1.8 |
| Washington-Arlington-Alexandria HMFA | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 335,608 | 34% | \$24.73 | \$1,286 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Winchester MSA | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$83,400 | \$2,085 | \$25,020 | \$626 | 12,512 | 30% | \$16.25 | \$845 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Accomack County | \$15.23 | \$792 | \$31,680 | 2.1 | \$56,400 | \$1,410 | \$16,920 | \$423 | 4,308 | 32% | \$13.68 | \$711 | 1.1 |
| Albemarle County | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 15,221 | 37% | \$16.49 | \$858 | 1.5 |
| Alleghany County | \$14.23 | \$740 | \$29,600 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,504 | 22% | \$7.72 | \$402 | 1.8 |
| Amelia County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 753 | 16% | \$10.97 | \$571 | 1.9 |
| Amherst County | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 2,695 | 22% | \$11.24 | \$585 | 1.4 |
| Appomattox County | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,362 | 22% | \$6.18 | \$322 | 2.6 |
| Arlington County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 59,212 | 57% | \$34.59 | \$1,799 | 0.9 |
| Augusta County | \$17.29 | \$899 | \$35,960 | 2.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 6,187 | 21% | \$15.19 | \$790 | 1.1 |
| Bath County | \$14.06 | \$731 | \$29,240 | 1.9 | \$65,600 | \$1,640 | \$19,680 | \$492 | 556 | 28% | \$17.78 | \$924 | 0.8 |
| Bedford County | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 5,734 | 18% | \$11.87 | \$617 | 1.3 |
| Bland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 436 | 17% | \$10.62 | \$552 | 1.3 |
| Botetourt County | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 1,808 | 14% | \$11.59 | \$602 | 1.4 |
| Brunswick County | \$15.79 | \$821 | \$32,840 | 2.2 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,712 | 28% | \$10.68 | \$556 | 1.5 |
| Buchanan County | \$13.73 | \$714 | \$28,560 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 1,946 | 22% | \$17.32 | \$901 | 0.8 |
| Buckingham County | \$14.40 | \$749 | \$29,960 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,442 | 25% | \$11.85 | \$616 | 1.2 |
| Campbell County | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 5,686 | 25% | \$16.48 | \$857 | 1.0 |
| Caroline County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 2,043 | 19% | \$13.69 | \$712 | 1.5 |
| Carroll County | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 2,849 | 23% | \$8.89 | \$463 | 1.5 |
| Charles City County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 469 | 16% | \$13.89 | \$722 | 1.5 |
| Charlotte County | \$13.73 | \$714 | \$28,560 | 1.9 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,387 | 31% | \$10.35 | \$538 | 1.3 |
| Chesterfield County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 30,188 | 25% | \$14.94 | \$777 | 1.4 |
| Clarke County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 1,423 | 25% | \$10.29 | \$535 | 3.2 |
| Craig County | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 630 | 28% | \$10.09 | \$525 | 1.6 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Culpeper County | \$19.46 | \$1,012 | \$40,480 | 2.7 | \$85,200 | \$2,130 | \$25,560 | \$639 | 4,364 | 26% | \$12.25 | \$637 | 1.6 |
| Cumberland County | \$19.17 | \$997 | \$39,880 | 2.6 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,071 | 27% | \$12.35 | \$642 | 1.6 |
| Dickenson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$42,600 | \$1,065 | \$12,780 | \$320 | 1,385 | 24% | \$12.76 | \$663 | 1.1 |
| Dinwiddie County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 2,491 | 24% | \$13.56 | \$705 | 1.5 |
| Essex County | \$18.31 | \$952 | \$38,080 | 2.5 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,355 | 30% | \$11.12 | \$578 | 1.6 |
| Fairfax County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 126,101 | 32% | \$28.66 | \$1,490 | 1.1 |
| Fauquier County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 5,316 | 22% | \$13.67 | \$711 | 2.4 |
| Floyd County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,154 | 18% | \$10.02 | \$521 | 1.4 |
| Fluvanna County | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 1,586 | 16% | \$11.81 | \$614 | 2.1 |
| Franklin County | \$13.79 | \$717 | \$28,680 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 4,657 | 20% | \$8.86 | \$461 | 1.6 |
| Frederick County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$83,400 | \$2,085 | \$25,020 | \$626 | 6,908 | 22% | \$15.48 | \$805 | 1.3 |
| Giles County | \$14.10 | \$733 | \$29,320 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 1,624 | 23% | \$17.12 | \$890 | 0.8 |
| Gloucester County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 3,498 | 24% | \$9.81 | \$510 | 2.2 |
| Goochland County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,269 | 15% | \$27.47 | \$1,429 | 0.7 |
| Grayson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,358 | 21% | \$9.25 | \$481 | 1.5 |
| Greene County | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 1,459 | 20% | \$11.66 | \$606 | 2.1 |
| Greensville County | \$15.77 | \$820 | \$32,800 | 2.2 | \$50,400 | \$1,260 | \$15,120 | \$378 | 990 | 27% | \$13.72 | \$714 | 1.1 |
| Halifax County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 3,549 | 25% | \$11.34 | \$589 | 1.2 |
| Hanover County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 7,086 | 18% | \$12.87 | \$669 | 1.6 |
| Henrico County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 47,408 | 37% | \$18.50 | \$962 | 1.1 |
| Henry County | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 5,969 | 28% | \$10.95 | \$569 | 1.3 |
| Highland County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,000 | \$1,600 | \$19,200 | \$480 | 203 | 18% | \$10.58 | \$550 | 1.3 |
| Isle of Wight County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 3,612 | 25% | \$11.82 | \$615 | 1.8 |
| James City County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 7,332 | 25% | \$10.50 | \$546 | 2.1 |
| King and Queen County | \$17.02 | \$885 | \$35,400 | 2.3 | \$60,600 | \$1,515 | \$18,180 | \$455 | 464 | 16% | \$15.28 | \$795 | 1.1 |
| King George County | \$21.38 | \$1,112 | \$44,480 | 2.9 | \$99,800 | \$2,495 | \$29,940 | \$749 | 2,089 | 23% | \$16.11 | \$838 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| King William County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 849 | 14% | \$12.35 | \$642 | 1.7 |
| Lancaster County | \$19.13 | \$995 | \$39,800 | 2.6 | \$71,600 | \$1,790 | \$21,480 | \$537 | 1,252 | 24% | \$8.91 | \$463 | 2.1 |
| Lee County | \$13.73 | \$714 | \$28,560 | 1.9 | \$49,300 | \$1,233 | \$14,790 | \$370 | 2,684 | 29% | \$6.83 | \$355 | 2.0 |
| Loudoun County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 27,796 | 22% | \$18.06 | \$939 | 1.8 |
| Louisa County | \$18.60 | \$967 | \$38,680 | 2.6 | \$74,300 | \$1,858 | \$22,290 | \$557 | 2,757 | 20% | \$14.70 | \$765 | 1.3 |
| Lunenburg County | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,243 | 29% | \$11.49 | \$598 | 1.2 |
| Madison County | \$18.44 | \$959 | \$38,360 | 2.5 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,364 | 27% | \$11.76 | \$611 | 1.6 |
| Mathews County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 502 | 13% | \$8.98 | \$467 | 2.4 |
| Mecklenburg County | \$14.27 | \$742 | \$29,680 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 3,558 | 30% | \$11.17 | \$581 | 1.3 |
| Middlesex County | \$18.63 | \$969 | \$38,760 | 2.6 | \$64,100 | \$1,603 | \$19,230 | \$481 | 869 | 20% | \$15.62 | \$812 | 1.2 |
| Montgomery County | \$19.10 | \$993 | \$39,720 | 2.6 | \$87,800 | \$2,195 | \$26,340 | \$659 | 15,953 | 45% | \$10.39 | \$540 | 1.8 |
| Nelson County | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 1,658 | 26% | \$10.26 | \$533 | 2.4 |
| New Kent County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,148 | 15% | \$11.65 | \$606 | 1.8 |
| Northampton County | \$16.37 | \$851 | \$34,040 | 2.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,780 | 35% | \$10.03 | \$522 | 1.6 |
| Northumberland County | \$14.62 | \$760 | \$30,400 | 2.0 | \$69,800 | \$1,745 | \$20,940 | \$524 | 834 | 15% | \$11.35 | \$590 | 1.3 |
| Nottoway County | \$15.00 | \$780 | \$31,200 | 2.1 | \$50,700 | \$1,268 | \$15,210 | \$380 | 2,146 | 39% | \$10.21 | \$531 | 1.5 |
| Orange County | \$17.19 | \$894 | \$35,760 | 2.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 3,005 | 22% | \$10.99 | \$571 | 1.6 |
| Page County | \$14.21 | \$739 | \$29,560 | 2.0 | \$57,000 | \$1,425 | \$17,100 | \$428 | 2,792 | 30% | \$10.33 | \$537 | 1.4 |
| Patrick County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,300 | \$1,408 | \$16,890 | \$422 | 1,807 | 24% | \$6.40 | \$333 | 2.1 |
| Pittsylvania County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 6,580 | 25% | \$12.30 | \$639 | 1.1 |
| Powhatan County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,059 | 10% | \$13.39 | \$696 | 1.5 |
| Prince Edward County | \$17.42 | \$906 | \$36,240 | 2.4 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,379 | 33% | \$11.30 | \$587 | 1.5 |
| Prince George County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 3,767 | 33% | \$15.49 | \$806 | 1.3 |
| Prince William County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 37,662 | 27% | \$13.87 | \$721 | 2.4 |
| Pulaski County | \$13.87 | \$721 | \$28,840 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 4,018 | 28% | \$13.20 | \$687 | 1.1 |
| Rappahannock County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$88,700 | \$2,218 | \$26,610 | \$665 | 780 | 26% | \$9.21 | \$479 | 2.3 |

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2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Richmond County | \$17.12 | \$890 | \$35,600 | 2.4 | \$56,500 | \$1,413 | \$16,950 | \$424 | 877 | 28% | \$10.93 | \$568 | 1.6 |
| Roanoke County | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 9,940 | 26% | \$14.54 | \$756 | 1.1 |
| Rockbridge County | \$15.33 | \$797 | \$31,880 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,946 | 22% | \$9.54 | \$496 | 1.6 |
| Rockingham County | \$17.35 | \$902 | \$36,080 | 2.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 8,114 | 26% | \$14.21 | \$739 | 1.2 |
| Russell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,000 | \$1,400 | \$16,800 | \$420 | 2,622 | 24% | \$12.46 | \$648 | 1.1 |
| Scott County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,934 | 22% | \$9.62 | \$500 | 1.4 |
| Shenandoah County | \$16.13 | \$839 | \$33,560 | 2.2 | \$67,900 | \$1,698 | \$20,370 | \$509 | 5,086 | 29% | \$11.20 | \$582 | 1.4 |
| Smyth County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 3,688 | 29% | \$9.25 | \$481 | 1.5 |
| Southampton County | \$15.73 | \$818 | \$32,720 | 2.2 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,751 | 27% | \$11.08 | \$576 | 1.4 |
| Spotsylvania County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 9,754 | 22% | \$12.43 | \$647 | 2.6 |
| Stafford County | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 11,039 | 24% | \$12.23 | \$636 | 2.7 |
| Surry County | \$14.46 | \$752 | \$30,080 | 2.0 | \$65,000 | \$1,625 | \$19,500 | \$488 | 639 | 23% | \$29.48 | \$1,533 | 0.5 |
| Sussex County | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,250 | 33% | \$11.29 | \$587 | 1.8 |
| Tazewell County | \$13.83 | \$719 | \$28,760 | 1.9 | \$55,600 | \$1,390 | \$16,680 | \$417 | 4,119 | 24% | \$13.07 | \$680 | 1.1 |
| Warren County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$81,400 | \$2,035 | \$24,420 | \$611 | 3,307 | 23% | \$11.08 | \$576 | 1.8 |
| Washington County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 5,532 | 25% | \$11.22 | \$583 | 1.2 |
| Westmoreland County | \$16.87 | \$877 | \$35,080 | 2.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,943 | 26% | \$9.10 | \$473 | 1.9 |
| Wise County | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,600 | \$1,265 | \$15,180 | \$380 | 5,146 | 34% | \$8.48 | \$441 | 1.6 |
| Wythe County | \$13.83 | \$719 | \$28,760 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 2,843 | 24% | \$9.93 | \$517 | 1.4 |
| York County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 6,941 | 28% | \$12.58 | \$654 | 1.7 |
| Alexandria city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 39,990 | 57% | \$26.17 | \$1,361 | 1.3 |
| Bristol city | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 3,040 | 41% | \$10.81 | \$562 | 1.3 |
| Buena Vista city | \$15.33 | \$797 | \$31,880 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 845 | 33% | \$14.04 | \$730 | 1.1 |
| Charlottesville city | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 10,568 | 57% | \$17.72 | \$921 | 1.4 |
| Chesapeake city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 24,147 | 29% | \$12.82 | \$667 | 1.7 |
| Colonial Heights city | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 2,570 | 36% | \$9.55 | \$496 | 2.1 |

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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.

VIRGINIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Covington city | \$14.23 | \$740 | \$29,600 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 638 | 26% | \$17.22 | \$895 | 0.8 |
| Danville city | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 8,601 | 47% | \$12.87 | \$669 | 1.1 |
| Emporia city | \$15.77 | \$820 | \$32,800 | 2.2 | \$50,400 | \$1,260 | \$15,120 | \$378 | 1,240 | 59% | \$11.42 | \$594 | 1.4 |
| Fairfax city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 2,487 | 29% | \$15.87 | \$825 | 2.1 |
| Falls Church city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 2,019 | 38% | \$21.78 | \$1,133 | 1.5 |
| Franklin city | \$15.73 | \$818 | \$32,720 | 2.2 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,771 | 50% | \$10.79 | \$561 | 1.5 |
| Fredericksburg city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 6,753 | 64% | \$17.56 | \$913 | 1.9 |
| Galax city | \$13.73 | \$714 | \$28,560 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 943 | 34% | \$8.04 | \$418 | 1.7 |
| Hampton city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 23,533 | 44% | \$14.57 | \$758 | 1.5 |
| Harrisonburg city | \$17.35 | \$902 | \$36,080 | 2.4 | \$71,900 | \$1,798 | \$21,570 | \$539 | 10,370 | 62% | \$12.56 | \$653 | 1.4 |
| Hopewell city | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 4,621 | 50% | \$22.66 | \$1,178 | 0.9 |
| Lexington city | \$15.33 | \$797 | \$31,880 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 934 | 47% | \$11.97 | \$623 | 1.3 |
| Lynchburg city | \$15.79 | \$821 | \$32,840 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 14,116 | 50% | \$15.21 | \$791 | 1.0 |
| Manassas city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 4,448 | 35% | \$19.45 | \$1,012 | 1.7 |
| Manassas Park city | \$32.83 | \$1,707 | \$68,280 | 4.5 | \$126,000 | \$3,150 | \$37,800 | \$945 | 1,608 | 34% | \$19.62 | \$1,020 | 1.7 |
| Martinsville city | \$13.73 | \$714 | \$28,560 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,347 | 42% | \$11.79 | \$613 | 1.2 |
| Newport News city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 35,281 | 51% | \$18.55 | \$964 | 1.2 |
| Norfolk city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 50,126 | 57% | \$18.48 | \$961 | 1.2 |
| Norton city | \$13.73 | \$714 | \$28,560 | 1.9 | \$50,600 | \$1,265 | \$15,180 | \$380 | 976 | 54% | \$10.80 | \$562 | 1.3 |
| Petersburg city | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 7,898 | 59% | \$16.45 | \$855 | 1.2 |
| Poquoson city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 766 | 17% | \$9.08 | \$472 | 2.4 |
| Portsmouth city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 16,661 | 46% | \$15.06 | \$783 | 1.5 |
| Radford city | \$19.10 | \$993 | \$39,720 | 2.6 | \$87,800 | \$2,195 | \$26,340 | \$659 | 2,762 | 51% | \$11.26 | \$585 | 1.7 |
| Richmond city | \$20.40 | \$1,061 | \$42,440 | 2.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 51,890 | 58% | \$21.87 | \$1,137 | 0.9 |
| Roanoke city | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 20,254 | 48% | \$15.64 | \$813 | 1.0 |
| Salem city | \$16.23 | \$844 | \$33,760 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 3,466 | 35% | \$16.14 | \$839 | 1.0 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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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.

VIRGINIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--|---------------|--|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Staunton city | \$17.29 | \$899 | \$35,960 | 2.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 4,546 | 43% | \$12.06 | \$627 | 1.4 |
| Suffolk city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 10,197 | 31% | \$11.75 | \$611 | 1.9 |
| Virginia Beach city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 60,804 | 36% | \$14.97 | \$778 | 1.5 |
| Waynesboro city | \$17.29 | \$899 | \$35,960 | 2.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 3,785 | 41% | \$11.89 | \$618 | 1.5 |
| Williamsburg city | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$82,500 | \$2,063 | \$24,750 | \$619 | 2,369 | 51% | \$12.02 | \$625 | 1.8 |
| Winchester city | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$83,400 | \$2,085 | \$25,020 | \$626 | 5,604 | 53% | \$17.14 | \$892 | 1.2 |

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WASHINGTON

#6*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,584**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,279** monthly or **\$63,352** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$13.50 |
| Average Renter Wage | \$21.90 |
| 2-Bedroom Housing Wage | \$30.46 |
| Number of Renter Households | 1,043,871 |
| Percent Renters | 37% |

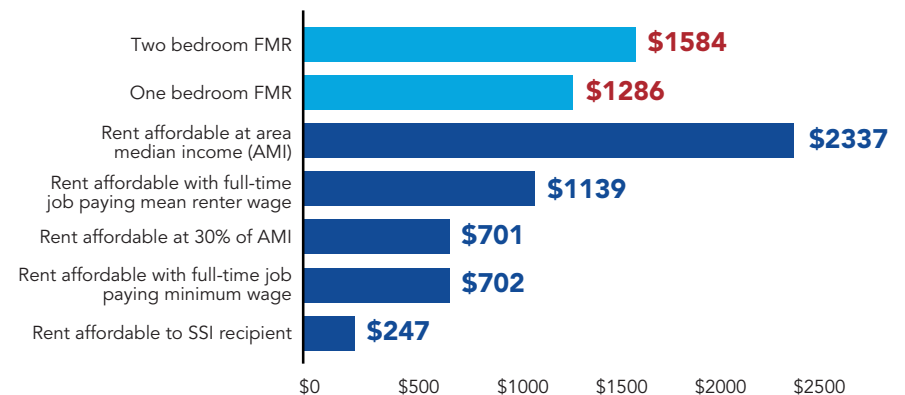
90
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

2.3
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 |
|----------------------------------|-----------------|
| Seattle-Bellevue HMFA | \$40.37 |
| Portland-Vancouver-Hillsboro MSA | \$28.75 |
| Tacoma HMFA | \$27.08 |
| Bremerton-Silverdale MSA | \$24.92 |
| San Juan County | \$23.69 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WASHINGTON

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Washington | \$30.46 | \$1,584 | \$63,352 | 2.3 | \$93,484 | \$2,337 | \$28,045 | \$701 | 1,043,871 | 37% | \$21.90 | \$1,139 | 1.4 |
| Combined Nonmetro Areas | \$18.34 | \$954 | \$38,152 | 1.4 | \$67,870 | \$1,697 | \$20,361 | \$509 | 95,114 | 33% | \$12.31 | \$640 | 1.5 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bellingham MSA | \$22.60 | \$1,175 | \$47,000 | 1.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 32,293 | 38% | \$13.89 | \$722 | 1.6 |
| Bremerton-Silverdale MSA | \$24.92 | \$1,296 | \$51,840 | 1.8 | \$91,700 | \$2,293 | \$27,510 | \$688 | 33,968 | 33% | \$13.48 | \$701 | 1.8 |
| Columbia County HMFA | \$19.25 | \$1,001 | \$40,040 | 1.4 | \$66,300 | \$1,658 | \$19,890 | \$497 | 549 | 31% | \$14.16 | \$737 | 1.4 |
| Kennewick-Richland MSA | \$20.94 | \$1,089 | \$43,560 | 1.6 | \$77,500 | \$1,938 | \$23,250 | \$581 | 30,705 | 32% | \$15.18 | \$789 | 1.4 |
| Lewiston MSA | \$16.69 | \$868 | \$34,720 | 1.2 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,722 | 30% | \$12.89 | \$670 | 1.3 |
| Longview MSA | \$18.90 | \$983 | \$39,320 | 1.4 | \$69,200 | \$1,730 | \$20,760 | \$519 | 14,059 | 34% | \$15.06 | \$783 | 1.3 |
| Mount Vernon-Anacortes MSA | \$23.23 | \$1,208 | \$48,320 | 1.7 | \$78,400 | \$1,960 | \$23,520 | \$588 | 15,559 | 32% | \$15.47 | \$804 | 1.5 |
| Olympia-Tumwater MSA | \$22.52 | \$1,171 | \$46,840 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 39,279 | 36% | \$15.69 | \$816 | 1.4 |
| Pend Oreille County HMFA | \$16.00 | \$832 | \$33,280 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,239 | 21% | \$14.55 | \$756 | 1.1 |
| Portland-Vancouver-Hillsboro MSA | \$28.75 | \$1,495 | \$59,800 | 2.1 | \$92,100 | \$2,303 | \$27,630 | \$691 | 58,780 | 33% | \$16.71 | \$869 | 1.7 |
| Seattle-Bellevue HMFA | \$40.37 | \$2,099 | \$83,960 | 3.0 | \$113,300 | \$2,833 | \$33,990 | \$850 | 467,385 | 40% | \$28.43 | \$1,478 | 1.4 |
| Spokane HMFA * | \$17.50 | \$910 | \$36,400 | 1.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 74,150 | 37% | \$14.49 | \$753 | 1.2 |
| Stevens County HMFA | \$14.06 | \$731 | \$29,240 | 1.0 | \$63,500 | \$1,588 | \$19,050 | \$476 | 3,914 | 22% | \$10.11 | \$526 | 1.4 |
| Tacoma HMFA | \$27.08 | \$1,408 | \$56,320 | 2.0 | \$87,300 | \$2,183 | \$26,190 | \$655 | 121,809 | 38% | \$16.29 | \$847 | 1.7 |
| Walla Walla County HMFA | \$20.06 | \$1,043 | \$41,720 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 7,904 | 35% | \$12.95 | \$673 | 1.5 |
| Wenatchee MSA | \$20.27 | \$1,054 | \$42,160 | 1.5 | \$69,400 | \$1,735 | \$20,820 | \$521 | 14,143 | 33% | \$12.99 | \$676 | 1.6 |
| Yakima MSA | \$19.48 | \$1,013 | \$40,520 | 1.4 | \$57,200 | \$1,430 | \$17,160 | \$429 | 30,299 | 37% | \$13.05 | \$678 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|---|--|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | 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 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 (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Counties | | | | | | | | | | | | | |
| Adams County | \$15.17 | \$789 | \$31,560 | 1.1 | \$58,000 | \$1,450 | \$17,400 | \$435 | 2,151 | 37% | \$14.79 | \$769 | 1.0 |
| Asotin County | \$16.69 | \$868 | \$34,720 | 1.2 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,722 | 30% | \$12.89 | \$670 | 1.3 |
| Benton County | \$20.94 | \$1,089 | \$43,560 | 1.6 | \$77,500 | \$1,938 | \$23,250 | \$581 | 22,461 | 32% | \$15.98 | \$831 | 1.3 |
| Chelan County | \$20.27 | \$1,054 | \$42,160 | 1.5 | \$69,400 | \$1,735 | \$20,820 | \$521 | 9,584 | 34% | \$13.46 | \$700 | 1.5 |
| Clallam County | \$20.02 | \$1,041 | \$41,640 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 9,606 | 29% | \$11.37 | \$591 | 1.8 |
| Clark County | \$28.75 | \$1,495 | \$59,800 | 2.1 | \$92,100 | \$2,303 | \$27,630 | \$691 | 57,426 | 33% | \$16.79 | \$873 | 1.7 |
| Columbia County | \$19.25 | \$1,001 | \$40,040 | 1.4 | \$66,300 | \$1,658 | \$19,890 | \$497 | 549 | 31% | \$14.16 | \$737 | 1.4 |
| Cowlitz County | \$18.90 | \$983 | \$39,320 | 1.4 | \$69,200 | \$1,730 | \$20,760 | \$519 | 14,059 | 34% | \$15.06 | \$783 | 1.3 |
| Douglas County | \$20.27 | \$1,054 | \$42,160 | 1.5 | \$69,400 | \$1,735 | \$20,820 | \$521 | 4,559 | 30% | \$11.31 | \$588 | 1.8 |
| Ferry County | \$15.77 | \$820 | \$32,800 | 1.2 | \$55,100 | \$1,378 | \$16,530 | \$413 | 827 | 27% | \$7.64 | \$397 | 2.1 |
| Franklin County | \$20.94 | \$1,089 | \$43,560 | 1.6 | \$77,500 | \$1,938 | \$23,250 | \$581 | 8,244 | 31% | \$13.00 | \$676 | 1.6 |
| Garfield County† | \$14.08 | \$732 | \$29,280 | 1.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 298 | 30% | | | |
| Grant County | \$16.27 | \$846 | \$33,840 | 1.2 | \$74,600 | \$1,865 | \$22,380 | \$560 | 11,705 | 38% | \$13.81 | \$718 | 1.2 |
| Grays Harbor County | \$16.44 | \$855 | \$34,200 | 1.2 | \$65,300 | \$1,633 | \$19,590 | \$490 | 9,549 | 34% | \$12.16 | \$633 | 1.4 |
| Island County | \$21.90 | \$1,139 | \$45,560 | 1.6 | \$76,000 | \$1,900 | \$22,800 | \$570 | 10,553 | 31% | \$12.42 | \$646 | 1.8 |
| Jefferson County | \$19.62 | \$1,020 | \$40,800 | 1.5 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,806 | 27% | \$11.33 | \$589 | 1.7 |
| King County | \$40.37 | \$2,099 | \$83,960 | 3.0 | \$113,300 | \$2,833 | \$33,990 | \$850 | 371,184 | 43% | \$30.25 | \$1,573 | 1.3 |
| Kitsap County | \$24.92 | \$1,296 | \$51,840 | 1.8 | \$91,700 | \$2,293 | \$27,510 | \$688 | 33,968 | 33% | \$13.48 | \$701 | 1.8 |
| Kittitas County | \$19.42 | \$1,010 | \$40,400 | 1.4 | \$74,900 | \$1,873 | \$22,470 | \$562 | 7,646 | 42% | \$9.55 | \$497 | 2.0 |
| Klickitat County | \$18.00 | \$936 | \$37,440 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,877 | 34% | \$17.57 | \$914 | 1.0 |
| Lewis County | \$18.42 | \$958 | \$38,320 | 1.4 | \$63,400 | \$1,585 | \$19,020 | \$476 | 9,166 | 30% | \$14.07 | \$731 | 1.3 |
| Lincoln County | \$13.96 | \$726 | \$29,040 | 1.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 935 | 21% | \$12.40 | \$645 | 1.1 |
| Mason County | \$20.13 | \$1,047 | \$41,880 | 1.5 | \$65,900 | \$1,648 | \$19,770 | \$494 | 5,502 | 23% | \$11.28 | \$586 | 1.8 |
| Okanogan County | \$15.98 | \$831 | \$33,240 | 1.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 5,926 | 34% | \$9.41 | \$489 | 1.7 |
| Pacific County | \$17.48 | \$909 | \$36,360 | 1.3 | \$57,600 | \$1,440 | \$17,280 | \$432 | 2,017 | 22% | \$9.07 | \$471 | 1.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pend Oreille County | \$16.00 | \$832 | \$33,280 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,239 | 21% | \$14.55 | \$756 | 1.1 |
| Pierce County | \$27.08 | \$1,408 | \$56,320 | 2.0 | \$87,300 | \$2,183 | \$26,190 | \$655 | 121,809 | 38% | \$16.29 | \$847 | 1.7 |
| San Juan County | \$23.69 | \$1,232 | \$49,280 | 1.8 | \$78,400 | \$1,960 | \$23,520 | \$588 | 2,104 | 26% | \$11.29 | \$587 | 2.1 |
| Skagit County | \$23.23 | \$1,208 | \$48,320 | 1.7 | \$78,400 | \$1,960 | \$23,520 | \$588 | 15,559 | 32% | \$15.47 | \$804 | 1.5 |
| Skamania County | \$28.75 | \$1,495 | \$59,800 | 2.1 | \$92,100 | \$2,303 | \$27,630 | \$691 | 1,354 | 29% | \$9.36 | \$487 | 3.1 |
| Snohomish County | \$40.37 | \$2,099 | \$83,960 | 3.0 | \$113,300 | \$2,833 | \$33,990 | \$850 | 96,201 | 33% | \$19.46 | \$1,012 | 2.1 |
| Spokane County * | \$17.50 | \$910 | \$36,400 | 1.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 74,150 | 37% | \$14.49 | \$753 | 1.2 |
| Stevens County | \$14.06 | \$731 | \$29,240 | 1.0 | \$63,500 | \$1,588 | \$19,050 | \$476 | 3,914 | 22% | \$10.11 | \$526 | 1.4 |
| Thurston County | \$22.52 | \$1,171 | \$46,840 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 39,279 | 36% | \$15.69 | \$816 | 1.4 |
| Wahkiakum County | \$15.42 | \$802 | \$32,080 | 1.1 | \$61,800 | \$1,545 | \$18,540 | \$464 | 261 | 14% | \$10.16 | \$528 | 1.5 |
| Walla Walla County | \$20.06 | \$1,043 | \$41,720 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 7,904 | 35% | \$12.95 | \$673 | 1.5 |
| Whatcom County | \$22.60 | \$1,175 | \$47,000 | 1.7 | \$86,300 | \$2,158 | \$25,890 | \$647 | 32,293 | 38% | \$13.89 | \$722 | 1.6 |
| Whitman County | \$16.92 | \$880 | \$35,200 | 1.3 | \$72,300 | \$1,808 | \$21,690 | \$542 | 10,185 | 57% | \$11.40 | \$593 | 1.5 |
| Yakima County | \$19.48 | \$1,013 | \$40,520 | 1.4 | \$57,200 | \$1,430 | \$17,160 | \$429 | 30,299 | 37% | \$13.05 | \$678 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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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.

WEST VIRGINIA

#49*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$778**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,595** monthly or **\$31,135** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS

| | |
|-----------------------------|----------------|
| Minimum Wage | \$8.75 |
| Average Renter Wage | \$13.03 |
| 2-Bedroom Housing Wage | \$14.97 |
| Number of Renter Households | 198,796 |
| Percent Renters | 27% |

68

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)

1.7

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)

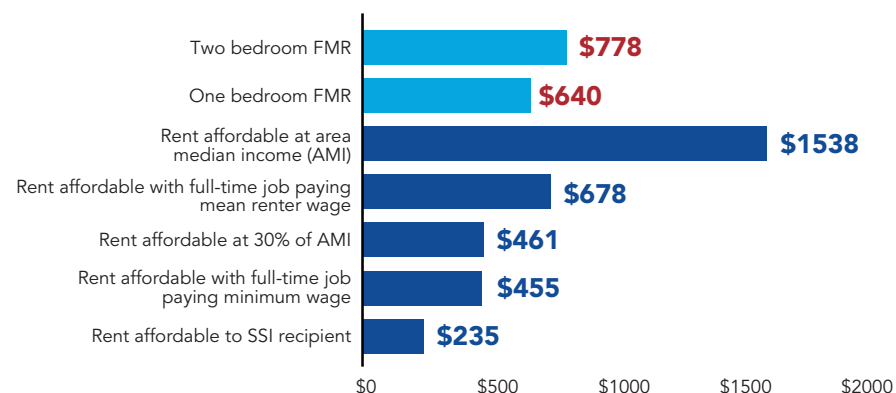
MOST EXPENSIVE AREAS

HOUSING WAGE

| | |
|------------------|----------------|
| Winchester MSA | \$19.75 |
| Martinsburg HMFA | \$18.29 |
| Putnam County | \$17.60 |
| Jefferson County | \$17.29 |
| Morgantown MSA | \$16.92 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



WEST VIRGINIA

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| West Virginia | \$14.97 | \$778 | \$31,135 | 1.7 | \$61,519 | \$1,538 | \$18,456 | \$461 | 198,796 | 27% | \$13.03 | \$678 | 1.1 |
| Combined Nonmetro Areas | \$13.46 | \$700 | \$27,989 | 1.5 | \$56,055 | \$1,401 | \$16,816 | \$420 | 68,549 | 24% | \$13.12 | \$682 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boone County HMFA | \$12.96 | \$674 | \$26,960 | 1.5 | \$50,300 | \$1,258 | \$15,090 | \$377 | 2,228 | 24% | \$13.77 | \$716 | 0.9 |
| Charleston HMFA | \$16.00 | \$832 | \$33,280 | 1.8 | \$55,700 | \$1,393 | \$16,710 | \$418 | 25,344 | 31% | \$14.93 | \$776 | 1.1 |
| Cumberland MSA | \$13.73 | \$714 | \$28,560 | 1.6 | \$61,900 | \$1,548 | \$18,570 | \$464 | 3,135 | 28% | \$11.65 | \$606 | 1.2 |
| Fayette County HMFA | \$12.83 | \$667 | \$26,680 | 1.5 | \$50,600 | \$1,265 | \$15,180 | \$380 | 3,707 | 21% | \$8.94 | \$465 | 1.4 |
| Huntington-Ashland HMFA | \$15.54 | \$808 | \$32,320 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 19,024 | 34% | \$11.17 | \$581 | 1.4 |
| Jefferson County HMFA | \$17.29 | \$899 | \$35,960 | 2.0 | \$94,700 | \$2,368 | \$28,410 | \$710 | 5,255 | 25% | \$10.09 | \$525 | 1.7 |
| Lincoln County HMFA | \$13.29 | \$691 | \$27,640 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,790 | 23% | \$8.12 | \$422 | 1.6 |
| Martinsburg HMFA | \$18.29 | \$951 | \$38,040 | 2.1 | \$74,300 | \$1,858 | \$22,290 | \$557 | 11,212 | 26% | \$12.38 | \$644 | 1.5 |
| Morgantown MSA | \$16.92 | \$880 | \$35,200 | 1.9 | \$73,900 | \$1,848 | \$22,170 | \$554 | 19,084 | 37% | \$13.74 | \$714 | 1.2 |
| Parkersburg-Vienna MSA | \$14.50 | \$754 | \$30,160 | 1.7 | \$64,300 | \$1,608 | \$19,290 | \$482 | 10,784 | 28% | \$11.31 | \$588 | 1.3 |
| Putnam County HMFA | \$17.60 | \$915 | \$36,600 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 3,841 | 18% | \$15.49 | \$806 | 1.1 |
| Raleigh County HMFA | \$14.50 | \$754 | \$30,160 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 8,089 | 26% | \$11.10 | \$577 | 1.3 |
| Weirton-Steubenville MSA | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 6,076 | 27% | \$12.22 | \$636 | 1.1 |
| Wheeling MSA | \$14.17 | \$737 | \$29,480 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 7,774 | 26% | \$14.78 | \$768 | 1.0 |
| Winchester MSA | \$19.75 | \$1,027 | \$41,080 | 2.3 | \$83,400 | \$2,085 | \$25,020 | \$626 | 2,904 | 30% | \$9.40 | \$489 | 2.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Barbour County | \$12.73 | \$662 | \$26,480 | 1.5 | \$50,000 | \$1,250 | \$15,000 | \$375 | 1,883 | 29% | \$11.34 | \$590 | 1.1 |
| Berkeley County | \$18.29 | \$951 | \$38,040 | 2.1 | \$74,300 | \$1,858 | \$22,290 | \$557 | 11,212 | 26% | \$12.38 | \$644 | 1.5 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Boone County | \$12.96 | \$674 | \$26,960 | 1.5 | \$50,300 | \$1,258 | \$15,090 | \$377 | 2,228 | 24% | \$13.77 | \$716 | 0.9 |
| Braxton County | \$12.73 | \$662 | \$26,480 | 1.5 | \$55,900 | \$1,398 | \$16,770 | \$419 | 1,142 | 21% | \$12.58 | \$654 | 1.0 |
| Brooke County | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 2,520 | 25% | \$11.46 | \$596 | 1.2 |
| Cabell County | \$15.54 | \$808 | \$32,320 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 14,980 | 38% | \$11.40 | \$593 | 1.4 |
| Calhoun County | \$12.85 | \$668 | \$26,720 | 1.5 | \$51,000 | \$1,275 | \$15,300 | \$383 | 550 | 19% | \$10.34 | \$538 | 1.2 |
| Clay County | \$16.00 | \$832 | \$33,280 | 1.8 | \$55,700 | \$1,393 | \$16,710 | \$418 | 585 | 18% | \$7.67 | \$399 | 2.1 |
| Doddridge County | \$13.13 | \$683 | \$27,320 | 1.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 354 | 13% | \$23.63 | \$1,229 | 0.6 |
| Fayette County | \$12.83 | \$667 | \$26,680 | 1.5 | \$50,600 | \$1,265 | \$15,180 | \$380 | 3,707 | 21% | \$8.94 | \$465 | 1.4 |
| Gilmer County | \$12.73 | \$662 | \$26,480 | 1.5 | \$52,300 | \$1,308 | \$15,690 | \$392 | 728 | 27% | \$8.80 | \$458 | 1.4 |
| Grant County | \$12.73 | \$662 | \$26,480 | 1.5 | \$54,000 | \$1,350 | \$16,200 | \$405 | 889 | 20% | \$12.71 | \$661 | 1.0 |
| Greenbrier County | \$14.06 | \$731 | \$29,240 | 1.6 | \$54,400 | \$1,360 | \$16,320 | \$408 | 4,340 | 28% | \$10.93 | \$569 | 1.3 |
| Hampshire County | \$19.75 | \$1,027 | \$41,080 | 2.3 | \$83,400 | \$2,085 | \$25,020 | \$626 | 2,904 | 30% | \$9.40 | \$489 | 2.1 |
| Hancock County | \$13.38 | \$696 | \$27,840 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 3,556 | 28% | \$12.86 | \$669 | 1.0 |
| Hardy County | \$12.73 | \$662 | \$26,480 | 1.5 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,541 | 28% | \$14.47 | \$752 | 0.9 |
| Harrison County | \$14.94 | \$777 | \$31,080 | 1.7 | \$77,600 | \$1,940 | \$23,280 | \$582 | 7,275 | 27% | \$13.12 | \$682 | 1.1 |
| Jackson County | \$12.73 | \$662 | \$26,480 | 1.5 | \$58,800 | \$1,470 | \$17,640 | \$441 | 2,408 | 22% | \$21.21 | \$1,103 | 0.6 |
| Jefferson County | \$17.29 | \$899 | \$35,960 | 2.0 | \$94,700 | \$2,368 | \$28,410 | \$710 | 5,255 | 25% | \$10.09 | \$525 | 1.7 |
| Kanawha County | \$16.00 | \$832 | \$33,280 | 1.8 | \$55,700 | \$1,393 | \$16,710 | \$418 | 24,759 | 31% | \$15.01 | \$780 | 1.1 |
| Lewis County | \$13.58 | \$706 | \$28,240 | 1.6 | \$51,600 | \$1,290 | \$15,480 | \$387 | 1,981 | 30% | \$18.36 | \$955 | 0.7 |
| Lincoln County | \$13.29 | \$691 | \$27,640 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,790 | 23% | \$8.12 | \$422 | 1.6 |
| Logan County | \$12.73 | \$662 | \$26,480 | 1.5 | \$53,300 | \$1,333 | \$15,990 | \$400 | 3,693 | 27% | \$13.13 | \$683 | 1.0 |
| McDowell County | \$12.73 | \$662 | \$26,480 | 1.5 | \$34,000 | \$850 | \$10,200 | \$255 | 1,591 | 21% | \$16.10 | \$837 | 0.8 |
| Marion County | \$15.60 | \$811 | \$32,440 | 1.8 | \$63,600 | \$1,590 | \$19,080 | \$477 | 5,753 | 25% | \$13.79 | \$717 | 1.1 |
| Marshall County | \$14.17 | \$737 | \$29,480 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 2,414 | 20% | \$21.90 | \$1,139 | 0.6 |
| Mason County | \$12.73 | \$662 | \$26,480 | 1.5 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,162 | 20% | \$15.36 | \$799 | 0.8 |
| Mercer County | \$12.73 | \$662 | \$26,480 | 1.5 | \$53,200 | \$1,330 | \$15,960 | \$399 | 7,206 | 29% | \$11.40 | \$593 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

FY20 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Mineral County | \$13.73 | \$714 | \$28,560 | 1.6 | \$61,900 | \$1,548 | \$18,570 | \$464 | 3,135 | 28% | \$11.65 | \$606 | 1.2 |
| Mingo County | \$13.33 | \$693 | \$27,720 | 1.5 | \$43,100 | \$1,078 | \$12,930 | \$323 | 2,802 | 26% | \$13.66 | \$710 | 1.0 |
| Monongalia County | \$16.92 | \$880 | \$35,200 | 1.9 | \$73,900 | \$1,848 | \$22,170 | \$554 | 17,004 | 44% | \$14.14 | \$735 | 1.2 |
| Monroe County | \$12.73 | \$662 | \$26,480 | 1.5 | \$48,200 | \$1,205 | \$14,460 | \$362 | 1,152 | 20% | \$12.09 | \$629 | 1.1 |
| Morgan County | \$14.50 | \$754 | \$30,160 | 1.7 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,274 | 18% | \$10.64 | \$553 | 1.4 |
| Nicholas County | \$12.73 | \$662 | \$26,480 | 1.5 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,215 | 21% | \$8.21 | \$427 | 1.6 |
| Ohio County | \$14.17 | \$737 | \$29,480 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 5,360 | 31% | \$11.58 | \$602 | 1.2 |
| Pendleton County | \$12.73 | \$662 | \$26,480 | 1.5 | \$50,100 | \$1,253 | \$15,030 | \$376 | 593 | 19% | \$11.46 | \$596 | 1.1 |
| Pleasants County | \$13.56 | \$705 | \$28,200 | 1.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 589 | 21% | \$16.50 | \$858 | 0.8 |
| Pocahontas County | \$12.73 | \$662 | \$26,480 | 1.5 | \$58,200 | \$1,455 | \$17,460 | \$437 | 663 | 19% | \$10.95 | \$569 | 1.2 |
| Preston County | \$16.92 | \$880 | \$35,200 | 1.9 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,080 | 17% | \$9.91 | \$515 | 1.7 |
| Putnam County | \$17.60 | \$915 | \$36,600 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 3,841 | 18% | \$15.49 | \$806 | 1.1 |
| Raleigh County | \$14.50 | \$754 | \$30,160 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 8,089 | 26% | \$11.10 | \$577 | 1.3 |
| Randolph County | \$13.12 | \$682 | \$27,280 | 1.5 | \$55,800 | \$1,395 | \$16,740 | \$419 | 3,325 | 30% | \$11.15 | \$580 | 1.2 |
| Ritchie County | \$12.73 | \$662 | \$26,480 | 1.5 | \$55,000 | \$1,375 | \$16,500 | \$413 | 795 | 20% | \$11.25 | \$585 | 1.1 |
| Roane County | \$12.73 | \$662 | \$26,480 | 1.5 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,304 | 23% | \$11.55 | \$601 | 1.1 |
| Summers County | \$12.73 | \$662 | \$26,480 | 1.5 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,417 | 26% | \$10.52 | \$547 | 1.2 |
| Taylor County | \$13.08 | \$680 | \$27,200 | 1.5 | \$61,300 | \$1,533 | \$18,390 | \$460 | 1,498 | 22% | \$15.04 | \$782 | 0.9 |
| Tucker County | \$12.73 | \$662 | \$26,480 | 1.5 | \$57,900 | \$1,448 | \$17,370 | \$434 | 642 | 21% | \$7.84 | \$408 | 1.6 |
| Tyler County | \$13.19 | \$686 | \$27,440 | 1.5 | \$56,800 | \$1,420 | \$17,040 | \$426 | 638 | 19% | \$10.91 | \$567 | 1.2 |
| Upshur County | \$13.62 | \$708 | \$28,320 | 1.6 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,323 | 25% | \$13.53 | \$704 | 1.0 |
| Wayne County | \$15.54 | \$808 | \$32,320 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 4,044 | 26% | \$9.22 | \$480 | 1.7 |
| Webster County | \$13.62 | \$708 | \$28,320 | 1.6 | \$44,600 | \$1,115 | \$13,380 | \$335 | 1,079 | 28% | \$7.49 | \$390 | 1.8 |
| Wetzel County | \$12.73 | \$662 | \$26,480 | 1.5 | \$51,700 | \$1,293 | \$15,510 | \$388 | 1,191 | 20% | \$8.36 | \$435 | 1.5 |
| Wirt County | \$14.50 | \$754 | \$30,160 | 1.7 | \$64,300 | \$1,608 | \$19,290 | \$482 | 450 | 18% | \$7.93 | \$413 | 1.8 |
| Wood County | \$14.50 | \$754 | \$30,160 | 1.7 | \$64,300 | \$1,608 | \$19,290 | \$482 | 10,334 | 29% | \$11.35 | \$590 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| FY20 HOUSING WAGE | | | | HOUSING COSTS | | | | AREA MEDIAN INCOME (AMI) | | | RENTERS | | | |
|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|--|--|
| Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| \$12.73 | \$662 | \$26,480 | 1.5 | \$51,900 | \$1,298 | \$15,570 | \$389 | 1,553 | 18% | \$12.32 | \$641 | 1.0 | | |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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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.

WISCONSIN

#32*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$898**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,993** monthly or **\$35,913** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$14.32 |
| 2-Bedroom Housing Wage | \$17.27 |
| Number of Renter Households | 775,089 |
| Percent Renters | 33% |

95
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)

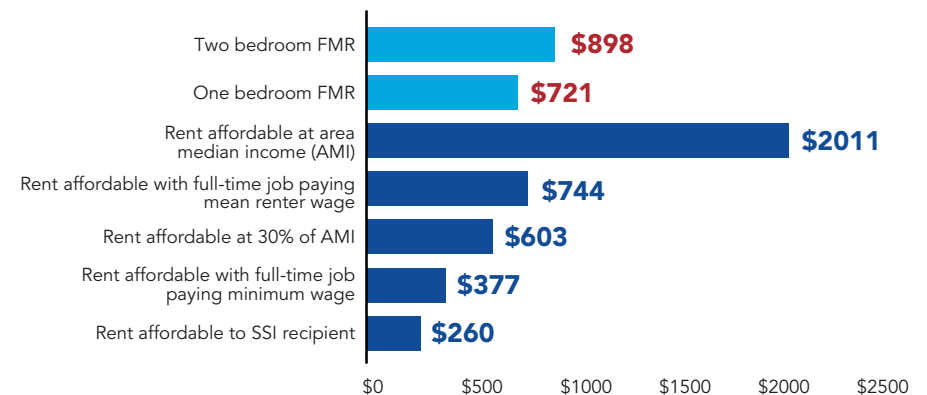
2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------------|-----------------|
| Minneapolis-St. Paul-Bloomington HMFA | \$23.35 |
| Madison HMFA | \$22.81 |
| Kenosha County | \$20.00 |
| Milwaukee-Waukesha-West Allis MSA | \$17.73 |
| Columbia County | \$17.60 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Wisconsin | \$17.27 | \$898 | \$35,913 | 2.4 | \$80,442 | \$2,011 | \$24,133 | \$603 | 775,089 | 33% | \$14.32 | \$744 | 1.2 |
| Combined Nonmetro Areas | \$15.01 | \$781 | \$31,224 | 2.1 | \$69,618 | \$1,740 | \$20,885 | \$522 | 162,758 | 26% | \$11.93 | \$620 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Appleton MSA | \$15.58 | \$810 | \$32,400 | 2.1 | \$86,400 | \$2,160 | \$25,920 | \$648 | 25,217 | 27% | \$14.06 | \$731 | 1.1 |
| Columbia County HMFA | \$17.60 | \$915 | \$36,600 | 2.4 | \$81,800 | \$2,045 | \$24,540 | \$614 | 6,300 | 26% | \$11.29 | \$587 | 1.6 |
| Duluth MSA | \$15.69 | \$816 | \$32,640 | 2.2 | \$76,800 | \$1,920 | \$23,040 | \$576 | 6,262 | 33% | \$12.22 | \$635 | 1.3 |
| Eau Claire MSA | \$15.17 | \$789 | \$31,560 | 2.1 | \$76,700 | \$1,918 | \$23,010 | \$575 | 21,955 | 33% | \$12.87 | \$669 | 1.2 |
| Fond du Lac MSA | \$14.87 | \$773 | \$30,920 | 2.1 | \$79,200 | \$1,980 | \$23,760 | \$594 | 11,898 | 29% | \$13.18 | \$685 | 1.1 |
| Green Bay HMFA | \$15.81 | \$822 | \$32,880 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 37,941 | 34% | \$14.72 | \$765 | 1.1 |
| Green County HMFA | \$15.73 | \$818 | \$32,720 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 3,860 | 26% | \$11.11 | \$578 | 1.4 |
| Iowa County HMFA | \$16.60 | \$863 | \$34,520 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,584 | 26% | \$13.87 | \$721 | 1.2 |
| Janesville-Beloit MSA | \$15.98 | \$831 | \$33,240 | 2.2 | \$70,300 | \$1,758 | \$21,090 | \$527 | 20,681 | 32% | \$13.91 | \$724 | 1.1 |
| Kenosha County HMFA | \$20.00 | \$1,040 | \$41,600 | 2.8 | \$77,700 | \$1,943 | \$23,310 | \$583 | 21,616 | 34% | \$12.87 | \$669 | 1.6 |
| La Crosse-Onalaska MSA | \$15.94 | \$829 | \$33,160 | 2.2 | \$76,800 | \$1,920 | \$23,040 | \$576 | 17,439 | 37% | \$13.82 | \$719 | 1.2 |
| Madison HMFA | \$22.81 | \$1,186 | \$47,440 | 3.1 | \$100,100 | \$2,503 | \$30,030 | \$751 | 92,207 | 42% | \$16.30 | \$848 | 1.4 |
| Milwaukee-Waukesha-West Allis MSA | \$17.73 | \$922 | \$36,880 | 2.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 251,106 | 40% | \$16.05 | \$835 | 1.1 |
| Minneapolis-St. Paul-Bloomington HMFA | \$23.35 | \$1,214 | \$48,560 | 3.2 | \$103,400 | \$2,585 | \$31,020 | \$776 | 12,268 | 25% | \$11.00 | \$572 | 2.1 |
| Oconto County HMFA | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,709 | 17% | \$9.84 | \$512 | 1.4 |
| Oshkosh-Neenah MSA | \$15.13 | \$787 | \$31,480 | 2.1 | \$80,800 | \$2,020 | \$24,240 | \$606 | 24,570 | 35% | \$15.25 | \$793 | 1.0 |
| Racine MSA | \$16.65 | \$866 | \$34,640 | 2.3 | \$84,600 | \$2,115 | \$25,380 | \$635 | 24,562 | 32% | \$12.88 | \$670 | 1.3 |
| Sheboygan MSA | \$14.08 | \$732 | \$29,280 | 1.9 | \$73,400 | \$1,835 | \$22,020 | \$551 | 14,110 | 30% | \$14.16 | \$736 | 1.0 |

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FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|---|-------------|---|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Wausau MSA | \$14.94 | \$777 | \$31,080 | 2.1 | \$79,900 | \$1,998 | \$23,970 | \$599 | 15,046 | 27% | \$13.52 | \$703 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$14.62 | \$760 | \$30,400 | 2.0 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,491 | 17% | \$10.84 | \$564 | 1.3 |
| Ashland County | \$14.23 | \$740 | \$29,600 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,073 | 32% | \$11.25 | \$585 | 1.3 |
| Barron County | \$14.33 | \$745 | \$29,800 | 2.0 | \$65,000 | \$1,625 | \$19,500 | \$488 | 4,766 | 25% | \$10.37 | \$539 | 1.4 |
| Bayfield County | \$15.02 | \$781 | \$31,240 | 2.1 | \$64,500 | \$1,613 | \$19,350 | \$484 | 1,200 | 17% | \$9.91 | \$515 | 1.5 |
| Brown County | \$15.81 | \$822 | \$32,880 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 36,228 | 35% | \$14.87 | \$773 | 1.1 |
| Buffalo County | \$14.83 | \$771 | \$30,840 | 2.0 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,409 | 25% | \$11.83 | \$615 | 1.3 |
| Burnett County | \$14.50 | \$754 | \$30,160 | 2.0 | \$59,800 | \$1,495 | \$17,940 | \$449 | 1,387 | 19% | \$10.17 | \$529 | 1.4 |
| Calumet County | \$15.58 | \$810 | \$32,400 | 2.1 | \$86,400 | \$2,160 | \$25,920 | \$648 | 3,752 | 19% | \$9.51 | \$495 | 1.6 |
| Chippewa County | \$15.17 | \$789 | \$31,560 | 2.1 | \$76,700 | \$1,918 | \$23,010 | \$575 | 6,946 | 27% | \$12.43 | \$646 | 1.2 |
| Clark County | \$13.73 | \$714 | \$28,560 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 2,843 | 22% | \$13.29 | \$691 | 1.0 |
| Columbia County | \$17.60 | \$915 | \$36,600 | 2.4 | \$81,800 | \$2,045 | \$24,540 | \$614 | 6,300 | 26% | \$11.29 | \$587 | 1.6 |
| Crawford County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,580 | 24% | \$9.73 | \$506 | 1.4 |
| Dane County | \$22.81 | \$1,186 | \$47,440 | 3.1 | \$100,100 | \$2,503 | \$30,030 | \$751 | 92,207 | 42% | \$16.30 | \$848 | 1.4 |
| Dodge County | \$15.83 | \$823 | \$32,920 | 2.2 | \$77,500 | \$1,938 | \$23,250 | \$581 | 10,472 | 30% | \$14.12 | \$734 | 1.1 |
| Door County | \$15.63 | \$813 | \$32,520 | 2.2 | \$74,500 | \$1,863 | \$22,350 | \$559 | 2,918 | 22% | \$10.26 | \$534 | 1.5 |
| Douglas County | \$15.69 | \$816 | \$32,640 | 2.2 | \$76,800 | \$1,920 | \$23,040 | \$576 | 6,262 | 33% | \$12.22 | \$635 | 1.3 |
| Dunn County | \$15.17 | \$789 | \$31,560 | 2.1 | \$71,500 | \$1,788 | \$21,450 | \$536 | 5,489 | 33% | \$12.73 | \$662 | 1.2 |
| Eau Claire County | \$15.17 | \$789 | \$31,560 | 2.1 | \$76,700 | \$1,918 | \$23,010 | \$575 | 15,009 | 37% | \$13.04 | \$678 | 1.2 |
| Florence County | \$13.73 | \$714 | \$28,560 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 306 | 15% | \$8.12 | \$422 | 1.7 |
| Fond du Lac County | \$14.87 | \$773 | \$30,920 | 2.1 | \$79,200 | \$1,980 | \$23,760 | \$594 | 11,898 | 29% | \$13.18 | \$685 | 1.1 |
| Forest County | \$13.73 | \$714 | \$28,560 | 1.9 | \$56,000 | \$1,400 | \$16,800 | \$420 | 925 | 23% | \$9.80 | \$510 | 1.4 |
| Grant County | \$13.75 | \$715 | \$28,600 | 1.9 | \$68,500 | \$1,713 | \$20,550 | \$514 | 5,856 | 30% | \$10.99 | \$572 | 1.3 |
| Green County | \$15.73 | \$818 | \$32,720 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 3,860 | 26% | \$11.11 | \$578 | 1.4 |

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4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Green Lake County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,900 | \$1,748 | \$20,970 | \$524 | 1,982 | 25% | \$11.36 | \$591 | 1.2 |
| Iowa County | \$16.60 | \$863 | \$34,520 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,584 | 26% | \$13.87 | \$721 | 1.2 |
| Iron County | \$13.73 | \$714 | \$28,560 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 754 | 25% | \$7.96 | \$414 | 1.7 |
| Jackson County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,063 | 26% | \$13.77 | \$716 | 1.0 |
| Jefferson County | \$17.25 | \$897 | \$35,880 | 2.4 | \$76,600 | \$1,915 | \$22,980 | \$575 | 9,841 | 30% | \$12.25 | \$637 | 1.4 |
| Juneau County | \$14.77 | \$768 | \$30,720 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 2,455 | 23% | \$12.97 | \$674 | 1.1 |
| Kenosha County | \$20.00 | \$1,040 | \$41,600 | 2.8 | \$77,700 | \$1,943 | \$23,310 | \$583 | 21,616 | 34% | \$12.87 | \$669 | 1.6 |
| Kewaunee County | \$15.81 | \$822 | \$32,880 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,713 | 21% | \$10.95 | \$569 | 1.4 |
| La Crosse County | \$15.94 | \$829 | \$33,160 | 2.2 | \$76,800 | \$1,920 | \$23,040 | \$576 | 17,439 | 37% | \$13.82 | \$719 | 1.2 |
| Lafayette County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,400 | \$1,735 | \$20,820 | \$521 | 1,591 | 24% | \$10.37 | \$539 | 1.3 |
| Langlade County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,300 | \$1,508 | \$18,090 | \$452 | 2,103 | 24% | \$9.62 | \$500 | 1.4 |
| Lincoln County | \$13.73 | \$714 | \$28,560 | 1.9 | \$71,700 | \$1,793 | \$21,510 | \$538 | 2,823 | 22% | \$11.33 | \$589 | 1.2 |
| Manitowoc County | \$13.83 | \$719 | \$28,760 | 1.9 | \$76,000 | \$1,900 | \$22,800 | \$570 | 8,572 | 25% | \$12.96 | \$674 | 1.1 |
| Marathon County | \$14.94 | \$777 | \$31,080 | 2.1 | \$79,900 | \$1,998 | \$23,970 | \$599 | 15,046 | 27% | \$13.52 | \$703 | 1.1 |
| Marinette County | \$13.90 | \$723 | \$28,920 | 1.9 | \$59,200 | \$1,480 | \$17,760 | \$444 | 4,721 | 25% | \$12.02 | \$625 | 1.2 |
| Marquette County | \$15.02 | \$781 | \$31,240 | 2.1 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,237 | 19% | \$12.07 | \$627 | 1.2 |
| Menominee County | \$13.73 | \$714 | \$28,560 | 1.9 | \$41,000 | \$1,025 | \$12,300 | \$308 | 497 | 34% | \$4.62 | \$240 | 3.0 |
| Milwaukee County | \$17.73 | \$922 | \$36,880 | 2.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 192,990 | 51% | \$17.28 | \$899 | 1.0 |
| Monroe County | \$16.23 | \$844 | \$33,760 | 2.2 | \$72,100 | \$1,803 | \$21,630 | \$541 | 5,269 | 30% | \$14.04 | \$730 | 1.2 |
| Oconto County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,709 | 17% | \$9.84 | \$512 | 1.4 |
| Oneida County | \$14.85 | \$772 | \$30,880 | 2.0 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,465 | 16% | \$12.32 | \$641 | 1.2 |
| Outagamie County | \$15.58 | \$810 | \$32,400 | 2.1 | \$86,400 | \$2,160 | \$25,920 | \$648 | 21,465 | 29% | \$14.65 | \$762 | 1.1 |
| Ozaukee County | \$17.73 | \$922 | \$36,880 | 2.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 8,633 | 24% | \$11.94 | \$621 | 1.5 |
| Pepin County | \$13.73 | \$714 | \$28,560 | 1.9 | \$68,500 | \$1,713 | \$20,550 | \$514 | 608 | 20% | \$10.71 | \$557 | 1.3 |
| Pierce County | \$23.35 | \$1,214 | \$48,560 | 3.2 | \$103,400 | \$2,585 | \$31,020 | \$776 | 4,248 | 28% | \$10.59 | \$551 | 2.2 |
| Polk County | \$16.15 | \$840 | \$33,600 | 2.2 | \$69,200 | \$1,730 | \$20,760 | \$519 | 3,959 | 22% | \$10.50 | \$546 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

FY20 HOUSING
WAGE

HOUSING COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|---|-------------|--|---|----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| Portage County | \$15.08 | \$784 | \$31,360 | 2.1 | \$79,100 | \$1,978 | \$23,730 | \$593 | 8,818 | 31% | \$12.12 | \$630 | 1.2 |
| Price County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,500 | \$1,513 | \$18,150 | \$454 | 1,417 | 21% | \$13.00 | \$676 | 1.1 |
| Racine County | \$16.65 | \$866 | \$34,640 | 2.3 | \$84,600 | \$2,115 | \$25,380 | \$635 | 24,562 | 32% | \$12.88 | \$670 | 1.3 |
| Richland County | \$14.12 | \$734 | \$29,360 | 1.9 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,868 | 24% | \$12.13 | \$631 | 1.2 |
| Rock County | \$15.98 | \$831 | \$33,240 | 2.2 | \$70,300 | \$1,758 | \$21,090 | \$527 | 20,681 | 32% | \$13.91 | \$724 | 1.1 |
| Rusk County | \$13.73 | \$714 | \$28,560 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,454 | 23% | \$12.27 | \$638 | 1.1 |
| St. Croix County | \$23.35 | \$1,214 | \$48,560 | 3.2 | \$103,400 | \$2,585 | \$31,020 | \$776 | 8,020 | 24% | \$11.10 | \$577 | 2.1 |
| Sauk County | \$16.15 | \$840 | \$33,600 | 2.2 | \$72,500 | \$1,813 | \$21,750 | \$544 | 8,163 | 31% | \$11.65 | \$606 | 1.4 |
| Sawyer County | \$15.62 | \$812 | \$32,480 | 2.2 | \$55,400 | \$1,385 | \$16,620 | \$416 | 2,040 | 27% | \$10.12 | \$526 | 1.5 |
| Shawano County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,400 | \$1,660 | \$19,920 | \$498 | 3,989 | 23% | \$9.91 | \$516 | 1.4 |
| Sheboygan County | \$14.08 | \$732 | \$29,280 | 1.9 | \$73,400 | \$1,835 | \$22,020 | \$551 | 14,110 | 30% | \$14.16 | \$736 | 1.0 |
| Taylor County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,936 | 22% | \$12.75 | \$663 | 1.1 |
| Trempealeau County | \$14.33 | \$745 | \$29,800 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 3,305 | 28% | \$12.71 | \$661 | 1.1 |
| Vernon County | \$14.19 | \$738 | \$29,520 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,788 | 23% | \$9.27 | \$482 | 1.5 |
| Vilas County | \$14.29 | \$743 | \$29,720 | 2.0 | \$57,500 | \$1,438 | \$17,250 | \$431 | 2,560 | 23% | \$8.71 | \$453 | 1.6 |
| Walworth County | \$17.31 | \$900 | \$36,000 | 2.4 | \$79,000 | \$1,975 | \$23,700 | \$593 | 13,026 | 32% | \$11.47 | \$597 | 1.5 |
| Washburn County | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,460 | 21% | \$10.35 | \$538 | 1.4 |
| Washington County | \$17.73 | \$922 | \$36,880 | 2.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 12,302 | 23% | \$13.13 | \$683 | 1.4 |
| Waukesha County | \$17.73 | \$922 | \$36,880 | 2.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 37,181 | 24% | \$15.07 | \$784 | 1.2 |
| Waupaca County | \$14.02 | \$729 | \$29,160 | 1.9 | \$71,800 | \$1,795 | \$21,540 | \$539 | 5,635 | 26% | \$11.70 | \$608 | 1.2 |
| Waushara County | \$13.73 | \$714 | \$28,560 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,796 | 18% | \$8.78 | \$457 | 1.6 |
| Winnebago County | \$15.13 | \$787 | \$31,480 | 2.1 | \$80,800 | \$2,020 | \$24,240 | \$606 | 24,570 | 35% | \$15.25 | \$793 | 1.0 |
| Wood County | \$14.54 | \$756 | \$30,240 | 2.0 | \$73,600 | \$1,840 | \$22,080 | \$552 | 8,848 | 27% | \$13.60 | \$707 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 **\$892**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,972** monthly or **\$35,663** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.15
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.15 |
| 2-Bedroom Housing Wage | \$17.15 |
| Number of Renter Households | 70,509 |
| Percent Renters | 31% |

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

76
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

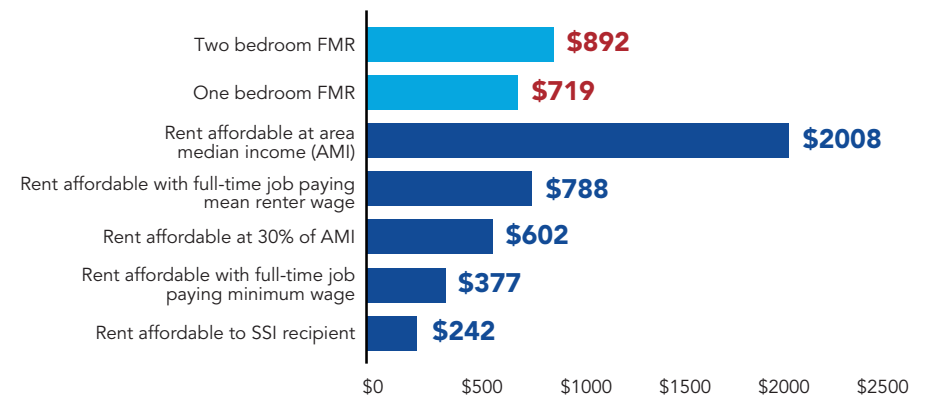
2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|-----------------|
| Teton County | \$24.25 |
| Johnson County | \$18.65 |
| Campbell County | \$18.50 |
| Cheyenne MSA | \$18.27 |
| Casper MSA | \$17.77 |

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



WYOMING

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|---|---------------|--|---|-----------------------------|---|---------------|--|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wyoming | \$17.15 | \$892 | \$35,663 | 2.4 | \$80,329 | \$2,008 | \$24,099 | \$602 | 70,509 | 31% | \$15.15 | \$788 | 1.1 |
| Combined Nonmetro Areas | \$16.73 | \$870 | \$34,790 | 2.3 | \$81,092 | \$2,027 | \$24,328 | \$608 | 47,834 | 30% | \$15.20 | \$791 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Casper MSA | \$17.77 | \$924 | \$36,960 | 2.5 | \$79,300 | \$1,983 | \$23,790 | \$595 | 10,828 | 33% | \$16.77 | \$872 | 1.1 |
| Cheyenne MSA | \$18.27 | \$950 | \$38,000 | 2.5 | \$78,100 | \$1,953 | \$23,430 | \$586 | 11,847 | 30% | \$13.26 | \$690 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Albany County | \$15.37 | \$799 | \$31,960 | 2.1 | \$78,900 | \$1,973 | \$23,670 | \$592 | 8,056 | 50% | \$10.26 | \$533 | 1.5 |
| Big Horn County | \$13.73 | \$714 | \$28,560 | 1.9 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,225 | 27% | \$10.42 | \$542 | 1.3 |
| Campbell County | \$18.50 | \$962 | \$38,480 | 2.6 | \$93,900 | \$2,348 | \$28,170 | \$704 | 4,862 | 28% | \$16.77 | \$872 | 1.1 |
| Carbon County | \$16.81 | \$874 | \$34,960 | 2.3 | \$77,600 | \$1,940 | \$23,280 | \$582 | 2,010 | 32% | \$18.52 | \$963 | 0.9 |
| Converse County | \$15.73 | \$818 | \$32,720 | 2.2 | \$84,300 | \$2,108 | \$25,290 | \$632 | 1,521 | 28% | \$17.26 | \$897 | 0.9 |
| Crook County | \$15.88 | \$826 | \$33,040 | 2.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 476 | 16% | \$16.91 | \$879 | 0.9 |
| Fremont County | \$15.69 | \$816 | \$32,640 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 4,515 | 30% | \$14.48 | \$753 | 1.1 |
| Goshen County | \$15.40 | \$801 | \$32,040 | 2.1 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,360 | 26% | \$13.23 | \$688 | 1.2 |
| Hot Springs County | \$15.10 | \$785 | \$31,400 | 2.1 | \$72,500 | \$1,813 | \$21,750 | \$544 | 528 | 24% | \$8.92 | \$464 | 1.7 |
| Johnson County | \$18.65 | \$970 | \$38,800 | 2.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 1,110 | 29% | \$12.11 | \$630 | 1.5 |
| Laramie County | \$18.27 | \$950 | \$38,000 | 2.5 | \$78,100 | \$1,953 | \$23,430 | \$586 | 11,847 | 30% | \$13.26 | \$690 | 1.4 |
| Lincoln County | \$16.40 | \$853 | \$34,120 | 2.3 | \$77,200 | \$1,930 | \$23,160 | \$579 | 1,504 | 21% | \$14.91 | \$775 | 1.1 |
| Natrona County | \$17.77 | \$924 | \$36,960 | 2.5 | \$79,300 | \$1,983 | \$23,790 | \$595 | 10,828 | 33% | \$16.77 | \$872 | 1.1 |
| Niobrara County† | \$13.73 | \$714 | \$28,560 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 235 | 24% | | | |
| Park County | \$16.35 | \$850 | \$34,000 | 2.3 | \$76,600 | \$1,915 | \$22,980 | \$575 | 3,386 | 28% | \$14.01 | \$728 | 1.2 |
| Platte County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 1,032 | 26% | \$15.07 | \$783 | 0.9 |
| Sheridan County | \$16.75 | \$871 | \$34,840 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 4,224 | 32% | \$11.52 | \$599 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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

| | FY20 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|---|---------------|--|---|-----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Montly rent affordable at 30% of AMI | Renter households (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | 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 | \$96,800 | \$2,420 | \$29,040 | \$726 | 621 | 19% | \$18.76 | \$976 | 0.8 |
| Sweetwater County | \$16.25 | \$845 | \$33,800 | 2.2 | \$90,200 | \$2,255 | \$27,060 | \$677 | 3,909 | 25% | \$17.97 | \$935 | 0.9 |
| Teton County | \$24.25 | \$1,261 | \$50,440 | 3.3 | \$110,700 | \$2,768 | \$33,210 | \$830 | 3,871 | 42% | \$17.99 | \$935 | 1.3 |
| Uinta County | \$13.73 | \$714 | \$28,560 | 1.9 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,913 | 25% | \$11.67 | \$607 | 1.2 |
| Washakie County | \$13.73 | \$714 | \$28,560 | 1.9 | \$70,200 | \$1,755 | \$21,060 | \$527 | 793 | 23% | \$12.09 | \$628 | 1.1 |
| Weston County | \$17.12 | \$890 | \$35,600 | 2.4 | \$85,500 | \$2,138 | \$25,650 | \$641 | 683 | 22% | \$15.13 | \$787 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

APPENDICES



APPENDIX A: LOCAL MINIMUM WAGES

| Locality | Local Minimum Wage (as of 7/1/20) | 1 BR Housing Wage | 2 BR Housing Wage |
|----------------------------|--------------------------------------|-------------------|-------------------|
| Alameda, CA | \$15.00 | \$34.77 | \$43.06 |
| Albuquerque, NM | \$9.35 | \$13.71 | \$16.87 |
| Belmont, CA | \$15.00 | \$52.31 | \$64.21 |
| Berkeley, CA (1) | \$15.59 | \$34.77 | \$43.06 |
| Bernalillo County, NM | \$9.20 | \$13.71 | \$16.87 |
| Chicago, IL (2) | \$14.00 | \$20.69 | \$24.00 |
| Cook County, IL | \$13.00 | \$20.69 | \$24.00 |
| Cupertino, CA | \$15.35 | \$47.27 | \$57.12 |
| Daly City, CA | \$13.75 | \$52.31 | \$64.21 |
| Denver, CO | \$12.85 | \$24.23 | \$30.12 |
| El Cerrito, CA | \$15.37 | \$34.77 | \$43.06 |
| Emeryville, CA | \$16.42 | \$34.77 | \$43.06 |
| Flagstaff, AZ | \$13.00 | \$19.69 | \$24.35 |
| Fremont, CA (3) | \$15.00 | \$34.77 | \$43.06 |
| Hayward, CA (4) | \$15.00 | \$34.77 | \$43.06 |
| Las Cruces, NM | \$10.25 | \$11.58 | \$14.27 |
| Los Altos, CA | \$15.40 | \$47.27 | \$57.12 |
| Los Angeles, CA (5) | \$15.00 | \$29.17 | \$37.62 |
| Los Angeles County, CA (5) | \$15.00 | \$29.17 | \$37.62 |
| Malibu, CA (5) | \$15.00 | \$29.17 | \$37.62 |
| Menlo Park, CA | \$15.00 | \$52.31 | \$64.21 |
| Milpitas, CA (6) | \$15.00 | \$47.27 | \$57.12 |
| Minneapolis, MN (7) | \$13.25 | \$18.67 | \$23.35 |
| Montgomery County, MD (8) | \$14.00 | \$28.85 | \$32.83 |
| Mountain View, CA | \$16.05 | \$47.27 | \$57.12 |
| Novato, CA (9) | \$15.00 | \$52.31 | \$64.21 |

1. July 1, 2020 adjustment based on CPI not available at time of publication.
2. Minimum wage for firms with more than 20 employees. Minimum wage for firms with fewer employees is \$13.50.
3. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$13.50.
4. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$14.00.
5. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$14.25.
6. Minimum wage as of 7/1/19. Increases starting 7/1/20 will be based on Bay Area CPI increases.
7. Minimum wage for firms with more than 100 employees. Minimum wage for firms with fewer employees is \$13.25.
8. Minimum wage for firms with more than 50 employees. Minimum wage is \$13.25 for firms with 11-50 employees and nonprofits, \$13.00 for firms with fewer employees.
9. Minimum wage for firms with more than 100 employees. Minimum wage is \$14 for firms with 26-99 employees, \$13.00 for firms with fewer employees.

| Locality | Local Minimum Wage (as of 7/1/20) | 1 BR Housing Wage | 2 BR Housing Wage |
|----------------------------|--------------------------------------|-------------------|-------------------|
| Oakland, CA | \$14.14 | \$34.77 | \$43.06 |
| Palo Alto, CA | \$15.40 | \$47.27 | \$57.12 |
| Pasadena, CA (5) | \$15.00 | \$29.17 | \$37.62 |
| Petaluma, CA (4) | \$15.00 | \$28.63 | \$37.48 |
| Prince George's County, MD | \$11.50 | \$28.85 | \$32.83 |
| Redwood City, CA | \$15.38 | \$52.31 | \$64.21 |
| Richmond, CA | \$15.00 | \$34.77 | \$43.06 |
| Saint Paul, MN (10) | \$12.50 | \$18.67 | \$23.35 |
| San Diego, CA | \$13.00 | \$30.12 | \$39.17 |
| San Francisco, CA | \$15.59 | \$52.31 | \$64.21 |
| San Jose, CA | \$15.25 | \$47.27 | \$57.12 |
| San Leandro, CA | \$15.00 | \$34.77 | \$43.06 |
| San Mateo, CA | \$15.38 | \$52.31 | \$64.21 |
| Santa Clara, CA | \$15.40 | \$47.27 | \$57.12 |
| Santa Fe, NM | \$12.10 | \$17.85 | \$20.33 |
| Santa Fe County, NM | \$12.10 | \$17.85 | \$20.33 |
| Santa Monica, CA (11) | \$15.00 | \$29.17 | \$37.62 |
| Santa Rosa, CA (4) | \$15.00 | \$28.63 | \$37.48 |
| Seattle, WA (12) | \$16.39 | \$33.48 | \$40.37 |
| Sonoma, CA (13) | \$13.50 | \$28.63 | \$37.48 |
| South San Francisco, CA | \$15.00 | \$52.31 | \$64.21 |
| Sunnyvale, CA | \$16.05 | \$47.27 | \$57.12 |
| Washington D.C. | \$15.00 | \$28.85 | \$32.83 |

10. Minimum wage for firms with over 10,000 employees, and city government workers. Minimum wage is \$11.50 for firms with 100-9,999 employees, \$10 for firms with 6-100 employees, and \$9.25 for firms with fewer employees.
11. Minimum wage for firms with more than 25 employees. Minimum wage is \$14.25 for firms with less than 25 employees and qualifying nonprofits.
12. Minimum wage for firms with more than 500 employees. Minimum wage is \$15.75 for firms with fewer than 500 employees and no employer coverage of benefits, \$13.50 for firms with fewer than 500 employees and employer coverage of benefits.
13. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$12.50.

APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers are in the pages "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with 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 OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

In FY06, HUD's 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 OMB's 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 boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB 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 allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016.

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 FY20 FMRs are based on five-year 2013-2017 American Community Survey (ACS) data, supplemented with one-year 2017 ACS data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2013-2017 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY20 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY20, which for a nonmetropolitan county would be the state nonmetropolitan area.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2013-2017 40th percentile standard quality two-bedroom gross rent, and the one-year 2017 40th percentile recent mover two-bedroom gross rent. The one-year recent mover two-bedroom gross rent is reliable if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If the one-year recent

mover two-bedroom gross rent estimate is not reliable, the one-year recent mover gross rent for all-sized units is used. If that is not reliable, the estimate for the next largest geographic area is used. HUD does not allow recent mover factors to lower the base rent.

Statistically reliable local rent surveys are used to estimate rents when their estimates are statistically different from the ACS-based rents. For FY20, the ACS is not used as the base rent or recent mover factors in 19 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

A local or regional CPI update factor is applied to the ACS base rent to adjust for inflation through 2018. A trend factor is then applied to trend the gross rent forward to FY 2020, using local and regional forecasts of the CPI gross rent data.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMR, the *Out of Reach* website includes zero- to four-bedroom FMRs. 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 rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of *Out of Reach* with previous ones.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>

HUD's Federal Register notices for FY20 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2020_documents

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 (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2014-2018 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."¹

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY20 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 is not intended to apply to a specific family size.

HUD used special tabulations of five-year 2013-2017 ACS data to calculate the FY20 AMIs. In areas with a statistically reliable estimate from one-year 2017 ACS data, HUD incorporated the one-year data. HUD's standard for a reliable estimate is a margin of error of less than 50% of the estimate and at least 100 observations on which the estimate is based.

Where a statistically reliable estimate from five-year data is not available, HUD checks on whether the area has a minimally reliable estimate (margin of error is less than 50% of the estimate) from any of the past three years. If so, the average of these years, is used.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI) was used by HUD to inflate the ACS estimate from 2017 to the mid-point of FY20.

¹ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance program.

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 households earning 30% of the median. 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 2014-2018 ACS.

FY20 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2020. 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. *Out of Reach* incorporates the higher 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 local rates associated with sub-county jurisdictions are 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. The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly that average reflects higher state and county minimum wages but not higher minimum wages associated with sub-county jurisdictions.

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:

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

For example, one would have to work nearly 120 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington's rate of \$13.50. However, the same FMR would be affordable with 98.5 hours of work per week under the higher local minimum wage of \$16.39 ($119.6 \times \$13.50 / \16.39).² 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.³

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁴ Renter wage information is based on 2018 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 2014-2018 ACS to arrive at an estimated average renter wage. In nineteen counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 64% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2018 to FY20. The

² U.C. Berkeley Labor Center (2020). Inventory of U.S. city and county minimum wage ordinances.

³ 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..

⁴ 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.

inflation factor ($260.306 \div 251.104$) was based on the CBO January 2020 forecast of the national CPI for FY20.

In approximately 13% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local 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.

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.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the 2014-2018 ACS projected forward to FY20 based on the CBO January 2020 forecast of the national CPI for FY20.

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 the Bureau of Labor Statistics, as of April 2020, the average wage earner in the U.S. worked 34.2 hours per week.⁵

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 for at least 40 working hours per week.

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 2020, which is \$783 per month. *Out of Reach* calculations for states include state supplemental payments that benefit all individual SSI recipients in 21 states where the Social Security Administration (SSA) reports the supplemental payment amount.

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.

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 *Priced Out*, which compares FMRs with the incomes of SSI recipients. The most recent edition can be found at <http://www.tacinc.org/knowledge-resources/priced-out-v2/>

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at <http://www.nlihc.org/orr>.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition. The Technical Assistance Collaborative, Inc., publishes *Priced Out*, which compares FMRs with the incomes of SSI recipients. The most recent edition can be found at <http://www.tacinc.org/knowledge-resources/priced-out-v2/>

⁵ Bureau of Labor Statistics. (2020). *The employment situation – April 2020*. Washington, D.C.: U.S. Department of Labor.

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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 workers 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 34.5 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 2018 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 2020.

OUT_{of} REACH

THE HIGH COST OF HOUSING

2020

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