

FLORIDA

STATE RANKING #15*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,189**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,962** monthly or **\$47,542** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.46
Average Renter Wage	\$16.67
2-Bedroom Housing Wage	\$22.86
Number of Renter Households	2642055
Percent Renters	35%

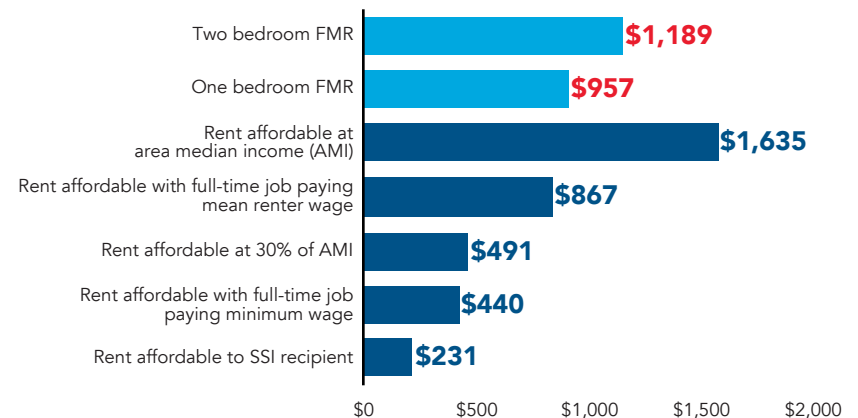
108
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
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
Monroe County	\$31.54
Miami-Miami Beach-Kendall, FL HUD Metro FMR Area	\$27.96
Fort Lauderdale, FL HUD Metro FMR Area	\$27.77
West Palm Beach-Boca Raton, FL HUD Metro FMR Area	\$27.58
Naples-Immokalee-Marco Island, FL MSA	\$25.52



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.

Florida

FY19 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 (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$22.86	\$1,189	\$47,542	2.7	\$65,401	\$1,635	\$19,620	\$491	2,642,055	35%	\$16.67	\$867	1.4
Combined Nonmetro Areas	\$17.06	\$887	\$35,483	2.0	\$52,831	\$1,321	\$15,849	\$396	71,210	29%	\$12.55	\$653	1.4
<u>Metropolitan Areas</u>													
Baker County HMFA	\$14.46	\$752	\$30,080	1.7	\$65,900	\$1,648	\$19,770	\$494	1,860	22%	\$8.93	\$464	1.6
Cape Coral-Fort Myers MSA	\$19.98	\$1,039	\$41,560	2.4	\$67,100	\$1,678	\$20,130	\$503	79,758	30%	\$15.36	\$799	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$19.13	\$995	\$39,800	2.3	\$75,800	\$1,895	\$22,740	\$569	28,112	37%	\$14.17	\$737	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$20.83	\$1,083	\$43,320	2.5	\$59,100	\$1,478	\$17,730	\$443	64,186	31%	\$13.20	\$686	1.6
Fort Lauderdale HMFA	\$27.77	\$1,444	\$57,760	3.3	\$68,600	\$1,715	\$20,580	\$515	255,048	38%	\$18.75	\$975	1.5
Gainesville MSA	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	46,403	45%	\$11.62	\$604	1.6
Gulf County HMFA	\$17.81	\$926	\$37,040	2.1	\$54,400	\$1,360	\$16,320	\$408	1,342	25%	\$12.64	\$658	1.4
Homosassa Springs MSA	\$16.27	\$846	\$33,840	1.9	\$52,700	\$1,318	\$15,810	\$395	11,932	19%	\$11.80	\$613	1.4
Jacksonville HMFA	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	191,532	36%	\$16.98	\$883	1.1
Lakeland Inter Haven MSA	\$17.79	\$925	\$37,000	2.1	\$58,200	\$1,455	\$17,460	\$437	71,901	32%	\$15.31	\$796	1.2
Miami-Miami Beach-Kendall HMFA	\$27.96	\$1,454	\$58,160	3.3	\$54,900	\$1,373	\$16,470	\$412	410,278	48%	\$18.17	\$945	1.5
Naples-Immokalee-Marco Island MSA	\$25.52	\$1,327	\$53,080	3.0	\$78,300	\$1,958	\$23,490	\$587	38,507	28%	\$15.52	\$807	1.6
North Port-Sarasota-Bradenton MSA	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	87,454	27%	\$15.78	\$821	1.4
Ocala MSA	\$16.67	\$867	\$34,680	2.0	\$50,200	\$1,255	\$15,060	\$377	33,233	25%	\$13.55	\$705	1.2
Orlando-Kissimmee-Sanford MSA	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	332,747	40%	\$16.67	\$867	1.4
Palm Bay-Melbourne-Titusville MSA	\$19.23	\$1,000	\$40,000	2.3	\$65,900	\$1,648	\$19,770	\$494	63,658	28%	\$16.46	\$856	1.2
Palm Coast HMFA	\$21.60	\$1,123	\$44,920	2.6	\$62,200	\$1,555	\$18,660	\$467	9,064	23%	\$12.07	\$628	1.8
Panama City-Lynn Haven-Panama City Beach HMFA	\$19.44	\$1,011	\$40,440	2.3	\$64,300	\$1,608	\$19,290	\$482	25,786	38%	\$13.43	\$698	1.4

* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 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 2019 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

FY19 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 (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	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	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	61,616	35%	\$14.76	\$768	1.2
Port St. Lucie MSA	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	45,418	26%	\$14.26	\$742	1.5
Punta Gorda MSA	\$18.81	\$978	\$39,120	2.2	\$57,300	\$1,433	\$17,190	\$430	16,312	22%	\$12.60	\$655	1.5
Sebastian-Vero Beach MSA	\$18.48	\$961	\$38,440	2.2	\$65,000	\$1,625	\$19,500	\$488	13,997	24%	\$13.51	\$703	1.4
Sebring MSA	\$16.17	\$841	\$33,640	1.9	\$46,300	\$1,158	\$13,890	\$347	10,466	25%	\$11.61	\$604	1.4
Tallahassee HMFA	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	59,671	44%	\$12.77	\$664	1.4
Tampa-St. Petersburg-Clearwater MSA	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	424,983	36%	\$17.56	\$913	1.2
The Villages MSA	\$16.29	\$847	\$33,880	1.9	\$71,300	\$1,783	\$21,390	\$535	5,167	10%	\$11.07	\$576	1.5
Wakulla County HMFA	\$17.13	\$891	\$35,640	2.0	\$64,700	\$1,618	\$19,410	\$485	2,172	20%	\$10.79	\$561	1.6
Walton County HMFA	\$15.81	\$822	\$32,880	1.9	\$75,000	\$1,875	\$22,500	\$563	7,328	29%	\$13.29	\$691	1.2
West Palm Beach-Boca Raton HMFA	\$27.58	\$1,434	\$57,360	3.3	\$75,400	\$1,885	\$22,620	\$566	170,914	31%	\$18.73	\$974	1.5

Counties

Alachua County	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	45,233	46%	\$11.68	\$608	1.6
Baker County	\$14.46	\$752	\$30,080	1.7	\$65,900	\$1,648	\$19,770	\$494	1,860	22%	\$8.93	\$464	1.6
Bay County	\$19.44	\$1,011	\$40,440	2.3	\$64,300	\$1,608	\$19,290	\$482	25,786	38%	\$13.43	\$698	1.4
Bradford County	\$13.35	\$694	\$27,760	1.6	\$59,800	\$1,495	\$17,940	\$449	2,599	29%	\$11.55	\$601	1.2
Brevard County	\$19.23	\$1,000	\$40,000	2.3	\$65,900	\$1,648	\$19,770	\$494	63,658	28%	\$16.46	\$856	1.2
Broward County	\$27.77	\$1,444	\$57,760	3.3	\$68,600	\$1,715	\$20,580	\$515	255,048	38%	\$18.75	\$975	1.5
Calhoun County	\$13.35	\$694	\$27,760	1.6	\$48,700	\$1,218	\$14,610	\$365	757	17%	\$12.07	\$628	1.1
Charlotte County	\$18.81	\$978	\$39,120	2.2	\$57,300	\$1,433	\$17,190	\$430	16,312	22%	\$12.60	\$655	1.5
Citrus County	\$16.27	\$846	\$33,840	1.9	\$52,700	\$1,318	\$15,810	\$395	11,932	19%	\$11.80	\$613	1.4
Clay County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	18,411	26%	\$13.37	\$695	1.4
Collier County	\$25.52	\$1,327	\$53,080	3.0	\$78,300	\$1,958	\$23,490	\$587	38,507	28%	\$15.52	\$807	1.6
Columbia County	\$15.56	\$809	\$32,360	1.8	\$58,900	\$1,473	\$17,670	\$442	6,671	27%	\$12.60	\$655	1.2

* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 Fair Market Rent.

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4: AMI = Fiscal Year 2019 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

FY19 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 (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DeSoto County	\$14.27	\$742	\$29,680	1.7	\$41,900	\$1,048	\$12,570	\$314	3,654	31%	\$12.18	\$633	1.2
Dixie County	\$13.35	\$694	\$27,760	1.6	\$42,300	\$1,058	\$12,690	\$317	1,400	22%	\$13.23	\$688	1.0
Duval County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	147,116	42%	\$18.18	\$945	1.0
Escambia County	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	46,045	39%	\$15.51	\$806	1.2
Flagler County	\$21.60	\$1,123	\$44,920	2.6	\$62,200	\$1,555	\$18,660	\$467	9,064	23%	\$12.07	\$628	1.8
Franklin County	\$15.17	\$789	\$31,560	1.8	\$51,600	\$1,290	\$15,480	\$387	1,145	26%	\$11.04	\$574	1.4
Gadsden County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	5,151	30%	\$10.17	\$529	1.8
Gilchrist County	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	1,170	18%	\$9.38	\$488	1.9
Glades County	\$14.94	\$777	\$31,080	1.8	\$43,000	\$1,075	\$12,900	\$323	1,074	25%	\$17.00	\$884	0.9
Gulf County	\$17.81	\$926	\$37,040	2.1	\$54,400	\$1,360	\$16,320	\$408	1,342	25%	\$12.64	\$658	1.4
Hamilton County	\$13.35	\$694	\$27,760	1.6	\$47,600	\$1,190	\$14,280	\$357	1,197	26%	\$13.33	\$693	1.0
Hardee County	\$13.35	\$694	\$27,760	1.6	\$45,300	\$1,133	\$13,590	\$340	2,430	31%	\$12.01	\$624	1.1
Hendry County	\$15.19	\$790	\$31,600	1.8	\$46,700	\$1,168	\$14,010	\$350	4,183	35%	\$12.47	\$648	1.2
Hernando County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	16,047	22%	\$12.85	\$668	1.7
Highlands County	\$16.17	\$841	\$33,640	1.9	\$46,300	\$1,158	\$13,890	\$347	10,466	25%	\$11.61	\$604	1.4
Hillsborough County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	212,702	42%	\$18.60	\$967	1.2
Holmes County	\$13.35	\$694	\$27,760	1.6	\$49,400	\$1,235	\$14,820	\$371	1,523	22%	\$6.13	\$319	2.2
Indian River County	\$18.48	\$961	\$38,440	2.2	\$65,000	\$1,625	\$19,500	\$488	13,997	24%	\$13.51	\$703	1.4
Jackson County	\$13.35	\$694	\$27,760	1.6	\$49,100	\$1,228	\$14,730	\$368	5,099	30%	\$9.59	\$499	1.4
Jefferson County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	1,288	23%	\$8.57	\$445	2.1
Lafayette County	\$13.35	\$694	\$27,760	1.6	\$47,300	\$1,183	\$14,190	\$355	412	19%	\$6.57	\$342	2.0
Lake County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	33,797	27%	\$12.97	\$674	1.8
Lee County	\$19.98	\$1,039	\$41,560	2.4	\$67,100	\$1,678	\$20,130	\$503	79,758	30%	\$15.36	\$799	1.3
Leon County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	53,232	47%	\$13.07	\$680	1.4
Levy County	\$13.35	\$694	\$27,760	1.6	\$46,100	\$1,153	\$13,830	\$346	3,958	25%	\$9.86	\$512	1.4
Liberty County	\$13.35	\$694	\$27,760	1.6	\$52,500	\$1,313	\$15,750	\$394	574	25%	\$14.92	\$776	0.9

* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 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 2019 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

FY19 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 (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Madison County	\$13.35	\$694	\$27,760	1.6	\$42,800	\$1,070	\$12,840	\$321	1,637	24%	\$9.35	\$486	1.4
Manatee County	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	40,155	29%	\$14.05	\$731	1.6
Marion County	\$16.67	\$867	\$34,680	2.0	\$50,200	\$1,255	\$15,060	\$377	33,233	25%	\$13.55	\$705	1.2
Martin County	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	14,855	23%	\$14.65	\$762	1.5
Miami-Dade County	\$27.96	\$1,454	\$58,160	3.3	\$54,900	\$1,373	\$16,470	\$412	410,278	48%	\$18.17	\$945	1.5
Monroe County	\$31.54	\$1,640	\$65,600	3.7	\$83,000	\$2,075	\$24,900	\$623	12,474	41%	\$14.79	\$769	2.1
Nassau County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	6,766	22%	\$10.22	\$531	1.8
Ocala County	\$19.13	\$995	\$39,800	2.3	\$75,800	\$1,895	\$22,740	\$569	28,112	37%	\$14.17	\$737	1.4
Okeechobee County	\$14.90	\$775	\$31,000	1.8	\$47,100	\$1,178	\$14,130	\$353	3,703	28%	\$13.71	\$713	1.1
Orange County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	205,585	45%	\$17.50	\$910	1.3
Osceola County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	38,110	40%	\$13.82	\$719	1.7
Palm Beach County	\$27.58	\$1,434	\$57,360	3.3	\$75,400	\$1,885	\$22,620	\$566	170,914	31%	\$18.73	\$974	1.5
Pasco County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	54,991	28%	\$13.90	\$723	1.6
Pinellas County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	141,243	35%	\$17.32	\$901	1.3
Polk County	\$17.79	\$925	\$37,000	2.1	\$58,200	\$1,455	\$17,460	\$437	71,901	32%	\$15.31	\$796	1.2
Putnam County	\$13.62	\$708	\$28,320	1.6	\$45,700	\$1,143	\$13,710	\$343	7,630	27%	\$10.24	\$532	1.3
St. Johns County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	19,239	23%	\$12.96	\$674	1.4
St. Lucie County	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	30,563	28%	\$13.88	\$722	1.5
Santa Rosa County	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	15,571	26%	\$11.99	\$623	1.5
Sarasota County	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	47,299	27%	\$17.02	\$885	1.3
Seminole County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	55,255	34%	\$16.10	\$837	1.4
Sumter County	\$16.29	\$847	\$33,880	1.9	\$71,300	\$1,783	\$21,390	\$535	5,167	10%	\$11.07	\$576	1.5
Suwannee County	\$13.35	\$694	\$27,760	1.6	\$48,800	\$1,220	\$14,640	\$366	4,471	29%	\$10.98	\$571	1.2
Taylor County	\$13.35	\$694	\$27,760	1.6	\$46,700	\$1,168	\$14,010	\$350	1,537	21%	\$17.96	\$934	0.7
Union County	\$13.35	\$694	\$27,760	1.6	\$48,200	\$1,205	\$14,460	\$362	1,273	32%	\$14.26	\$742	0.9
Volusia County	\$20.83	\$1,083	\$43,320	2.5	\$59,100	\$1,478	\$17,730	\$443	64,186	31%	\$13.20	\$686	1.6

* 50th percentile FMR (See Appendix B).

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FY19 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 (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wakulla County	\$17.13	\$891	\$35,640	2.0	\$64,700	\$1,618	\$19,410	\$485	2,172	20%	\$10.79	\$561	1.6
Wilton County	\$15.81	\$822	\$32,880	1.9	\$75,000	\$1,875	\$22,500	\$563	7,328	29%	\$13.29	\$691	1.2
Washington County	\$13.35	\$694	\$27,760	1.6	\$49,400	\$1,235	\$14,820	\$371	1,809	21%	\$12.42	\$646	1.1

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