

In **Iowa**, 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 **\$32,107** 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 IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.95
2-Bedroom Housing Wage	\$15.44
Number of Renter Households	362302
Percent Renters	29%

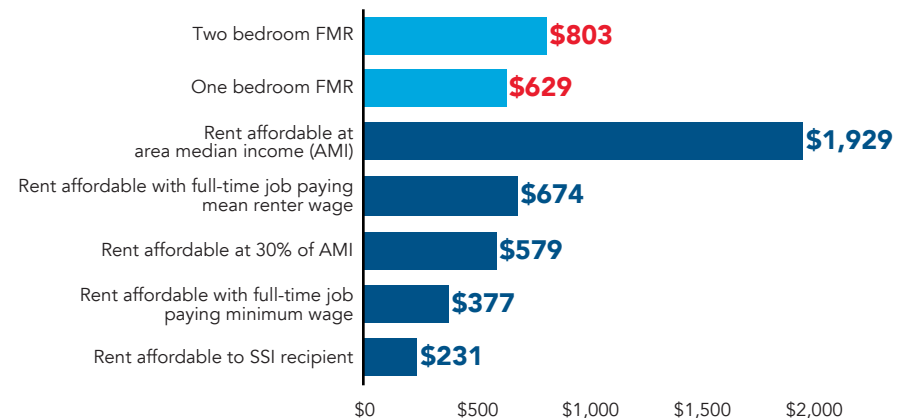
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area	\$17.83
Ames, IA MSA	\$17.63
Des Moines-West Des Moines, IA MSA	\$17.50
Iowa City, IA HUD Metro FMR Area	\$17.35
Muscatine County	\$16.40



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.

FY19
HOUSING
WAGEHOUSING
COSTSAREA 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
Iowa	\$15.44	\$803	\$32,107	2.1	\$77,171	\$1,929	\$23,151	\$579	362,302	29%	\$12.95	\$674	1.2
Combined Nonmetro Areas	\$13.38	\$696	\$27,823	1.8	\$67,213	\$1,680	\$20,164	\$504	136,163	26%	\$11.92	\$620	1.1
<u>Metropolitan Areas</u>													
Ames MSA	\$17.63	\$917	\$36,680	2.4	\$89,400	\$2,235	\$26,820	\$671	17,971	48%	\$11.23	\$584	1.6
Benton County HMFA	\$13.13	\$683	\$27,320	1.8	\$82,700	\$2,068	\$24,810	\$620	1,865	18%	\$8.06	\$419	1.6
Bremmer County HMFA	\$14.23	\$740	\$29,600	2.0	\$86,000	\$2,150	\$25,800	\$645	1,755	19%	\$10.19	\$530	1.4
Cedar Rapids HMFA	\$15.62	\$812	\$32,480	2.2	\$89,300	\$2,233	\$26,790	\$670	22,972	26%	\$13.71	\$713	1.1
Davenport-Moline-Rock Island MSA	\$15.96	\$830	\$33,200	2.2	\$72,700	\$1,818	\$21,810	\$545	20,678	31%	\$12.18	\$634	1.3
Des Moines-West Des Moines MSA	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	74,094	31%	\$15.76	\$819	1.1
Dubuque MSA	\$15.25	\$793	\$31,720	2.1	\$84,100	\$2,103	\$25,230	\$631	10,600	28%	\$11.49	\$598	1.3
Iowa City HMFA	\$17.35	\$902	\$36,080	2.4	\$96,000	\$2,400	\$28,800	\$720	23,391	41%	\$9.60	\$499	1.8
Jones County HMFA	\$12.79	\$665	\$26,600	1.8	\$73,600	\$1,840	\$22,080	\$552	1,998	24%	\$11.42	\$594	1.1
Omaha-Council Bluffs HMFA	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	14,318	29%	\$12.14	\$631	1.5
Plymouth County HMFA	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	2,111	21%	\$13.00	\$676	1.0
Sox City HMFA	\$15.77	\$820	\$32,800	2.2	\$69,500	\$1,738	\$20,850	\$521	13,042	33%	\$11.81	\$614	1.3
Washington County HMFA	\$14.10	\$733	\$29,320	1.9	\$75,200	\$1,880	\$22,560	\$564	2,378	27%	\$10.02	\$521	1.4
Waterloo-Cedar Falls HMFA	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	18,966	33%	\$13.54	\$704	1.2
<u>Counties</u>													
Adair County	\$12.77	\$664	\$26,560	1.8	\$65,400	\$1,635	\$19,620	\$491	750	23%	\$10.03	\$521	1.3
Adams County	\$12.77	\$664	\$26,560	1.8	\$65,000	\$1,625	\$19,500	\$488	367	22%	\$14.63	\$761	0.9
Allamakee County	\$12.77	\$664	\$26,560	1.8	\$66,300	\$1,658	\$19,890	\$497	1,420	24%	\$10.80	\$561	1.2
Appanoose County	\$12.77	\$664	\$26,560	1.8	\$58,400	\$1,460	\$17,520	\$438	1,296	24%	\$8.88	\$462	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.

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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
Audubon County	\$12.77	\$664	\$26,560	1.8	\$67,400	\$1,685	\$20,220	\$506	577	22%	\$11.56	\$601	1.1
Benton County	\$13.13	\$683	\$27,320	1.8	\$82,700	\$2,068	\$24,810	\$620	1,865	18%	\$8.06	\$419	1.6
Black Hawk County	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	17,954	34%	\$13.55	\$704	1.2
Boone County	\$13.81	\$718	\$28,720	1.9	\$74,600	\$1,865	\$22,380	\$560	2,695	25%	\$11.53	\$600	1.2
Bremer County	\$14.23	\$740	\$29,600	2.0	\$86,000	\$2,150	\$25,800	\$645	1,755	19%	\$10.19	\$530	1.4
Buchanan County	\$13.12	\$682	\$27,280	1.8	\$76,600	\$1,915	\$22,980	\$575	1,683	20%	\$10.61	\$552	1.2
Buena Vista County	\$12.77	\$664	\$26,560	1.8	\$63,900	\$1,598	\$19,170	\$479	2,556	34%	\$13.55	\$704	0.9
Butler County	\$12.77	\$664	\$26,560	1.8	\$70,100	\$1,753	\$21,030	\$526	1,331	21%	\$12.65	\$658	1.0
Calhoun County	\$12.77	\$664	\$26,560	1.8	\$60,600	\$1,515	\$18,180	\$455	970	23%	\$10.19	\$530	1.3
Carroll County	\$12.77	\$664	\$26,560	1.8	\$75,000	\$1,875	\$22,500	\$563	2,158	25%	\$8.58	\$446	1.5
Cass County	\$12.77	\$664	\$26,560	1.8	\$57,400	\$1,435	\$17,220	\$431	1,855	31%	\$11.99	\$623	1.1
Cedar County	\$13.88	\$722	\$28,880	1.9	\$77,000	\$1,925	\$23,100	\$578	1,566	21%	\$14.39	\$748	1.0
Cerro Gordo County	\$14.31	\$744	\$29,760	2.0	\$68,900	\$1,723	\$20,670	\$517	5,967	31%	\$12.08	\$628	1.2
Cherokee County	\$12.77	\$664	\$26,560	1.8	\$70,500	\$1,763	\$21,150	\$529	1,246	24%	\$10.67	\$555	1.2
Chickasaw County	\$12.77	\$664	\$26,560	1.8	\$67,700	\$1,693	\$20,310	\$508	1,158	22%	\$12.53	\$651	1.0
Clarke County	\$14.29	\$743	\$29,720	2.0	\$66,600	\$1,665	\$19,980	\$500	1,226	32%	\$13.54	\$704	1.1
Clay County	\$12.77	\$664	\$26,560	1.8	\$68,600	\$1,715	\$20,580	\$515	2,237	31%	\$9.96	\$518	1.3
Clayton County	\$12.77	\$664	\$26,560	1.8	\$65,300	\$1,633	\$19,590	\$490	1,857	24%	\$11.24	\$584	1.1
Clinton County	\$13.90	\$723	\$28,920	1.9	\$67,500	\$1,688	\$20,250	\$506	5,118	26%	\$9.86	\$513	1.4
Crawford County	\$12.77	\$664	\$26,560	1.8	\$60,700	\$1,518	\$18,210	\$455	1,776	28%	\$11.27	\$586	1.1
Dallas County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	7,803	25%	\$14.31	\$744	1.2
Davis County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	611	19%	\$8.70	\$452	1.5
Decatur County	\$12.77	\$664	\$26,560	1.8	\$53,200	\$1,330	\$15,960	\$399	1,066	34%	\$8.15	\$424	1.6
Delaware County	\$12.77	\$664	\$26,560	1.8	\$75,900	\$1,898	\$22,770	\$569	1,231	18%	\$9.89	\$514	1.3
Des Moines County	\$14.40	\$749	\$29,960	2.0	\$59,700	\$1,493	\$17,910	\$448	4,677	28%	\$12.28	\$639	1.2
Dickinson County	\$13.94	\$725	\$29,000	1.9	\$79,000	\$1,975	\$23,700	\$593	1,939	24%	\$9.01	\$468	1.5

* 50th percentile FMR (See Appendix B).

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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.

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	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
Dubuque County	\$15.25	\$793	\$31,720	2.1	\$84,100	\$2,103	\$25,230	\$631	10,600	28%	\$11.49	\$598	1.3
Emmet County	\$12.77	\$664	\$26,560	1.8	\$67,800	\$1,695	\$20,340	\$509	933	23%	\$11.68	\$607	1.1
Fayette County	\$12.77	\$664	\$26,560	1.8	\$62,700	\$1,568	\$18,810	\$470	2,015	24%	\$10.33	\$537	1.2
Floyd County	\$12.77	\$664	\$26,560	1.8	\$63,900	\$1,598	\$19,170	\$479	1,908	28%	\$8.95	\$465	1.4
Franklin County	\$12.77	\$664	\$26,560	1.8	\$60,500	\$1,513	\$18,150	\$454	1,158	27%	\$16.36	\$851	0.8
Fremont County	\$12.77	\$664	\$26,560	1.8	\$67,400	\$1,685	\$20,220	\$506	746	25%	\$10.16	\$529	1.3
Greene County	\$12.77	\$664	\$26,560	1.8	\$64,600	\$1,615	\$19,380	\$485	1,010	26%	\$11.34	\$589	1.1
Grundy County	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	1,012	20%	\$13.52	\$703	1.2
Guthrie County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	868	20%	\$12.67	\$659	1.4
Hamilton County	\$13.44	\$699	\$27,960	1.9	\$68,600	\$1,715	\$20,580	\$515	1,807	28%	\$12.17	\$633	1.1
Hancock County	\$12.77	\$664	\$26,560	1.8	\$70,200	\$1,755	\$21,060	\$527	1,052	22%	\$11.10	\$577	1.2
Hardin County	\$12.77	\$664	\$26,560	1.8	\$72,900	\$1,823	\$21,870	\$547	1,700	24%	\$13.73	\$714	0.9
Harrison County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	1,399	23%	\$11.49	\$598	1.6
Henry County	\$13.06	\$679	\$27,160	1.8	\$63,900	\$1,598	\$19,170	\$479	2,241	29%	\$11.88	\$618	1.1
Howard County	\$12.77	\$664	\$26,560	1.8	\$65,800	\$1,645	\$19,740	\$494	778	20%	\$11.22	\$584	1.1
Humboldt County	\$12.77	\$664	\$26,560	1.8	\$67,500	\$1,688	\$20,250	\$506	1,100	26%	\$11.85	\$616	1.1
Ida County	\$12.77	\$664	\$26,560	1.8	\$69,000	\$1,725	\$20,700	\$518	765	25%	\$14.04	\$730	0.9
Iowa County	\$12.77	\$664	\$26,560	1.8	\$74,200	\$1,855	\$22,260	\$557	1,529	23%	\$10.46	\$544	1.2
Jackson County	\$12.77	\$664	\$26,560	1.8	\$62,600	\$1,565	\$18,780	\$470	1,893	23%	\$9.66	\$502	1.3
Jasper County	\$13.67	\$711	\$28,440	1.9	\$72,600	\$1,815	\$21,780	\$545	3,817	26%	\$11.20	\$583	1.2
Jefferson County	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	2,249	33%	\$9.67	\$503	1.5
Johnson County	\$17.35	\$902	\$36,080	2.4	\$96,000	\$2,400	\$28,800	\$720	23,391	41%	\$9.60	\$499	1.8
Jones County	\$12.79	\$665	\$26,600	1.8	\$73,600	\$1,840	\$22,080	\$552	1,998	24%	\$11.42	\$594	1.1
Keokuk County	\$12.77	\$664	\$26,560	1.8	\$64,200	\$1,605	\$19,260	\$482	1,028	23%	\$11.41	\$593	1.1
Kossuth County	\$12.77	\$664	\$26,560	1.8	\$70,900	\$1,773	\$21,270	\$532	1,394	21%	\$11.57	\$602	1.1
Lee County	\$13.06	\$679	\$27,160	1.8	\$62,000	\$1,550	\$18,600	\$465	3,549	25%	\$11.61	\$604	1.1

* 50th percentile FMR (See Appendix B).

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

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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
Linn County	\$15.62	\$812	\$32,480	2.2	\$89,300	\$2,233	\$26,790	\$670	22,972	26%	\$13.71	\$713	1.1
Louisa County	\$13.56	\$705	\$28,200	1.9	\$66,000	\$1,650	\$19,800	\$495	981	22%	\$12.45	\$647	1.1
Lucas County	\$14.67	\$763	\$30,520	2.0	\$64,800	\$1,620	\$19,440	\$486	851	23%	\$17.20	\$894	0.9
Lyon County	\$12.77	\$664	\$26,560	1.8	\$73,900	\$1,848	\$22,170	\$554	682	15%	\$13.40	\$697	1.0
Madison County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	1,482	23%	\$10.69	\$556	1.6
Mahaska County	\$13.46	\$700	\$28,000	1.9	\$60,500	\$1,513	\$18,150	\$454	2,642	30%	\$10.23	\$532	1.3
Marion County	\$14.12	\$734	\$29,360	1.9	\$75,400	\$1,885	\$22,620	\$566	3,785	29%	\$15.28	\$795	0.9
Marshall County	\$13.94	\$725	\$29,000	1.9	\$67,400	\$1,685	\$20,220	\$506	4,639	30%	\$14.37	\$747	1.0
Mills County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	1,194	21%	\$8.98	\$467	2.0
Mitchell County	\$12.77	\$664	\$26,560	1.8	\$69,700	\$1,743	\$20,910	\$523	700	16%	\$12.38	\$644	1.0
Monona County	\$12.77	\$664	\$26,560	1.8	\$62,100	\$1,553	\$18,630	\$466	1,214	30%	\$9.54	\$496	1.3
Monroe County	\$13.33	\$693	\$27,720	1.8	\$62,900	\$1,573	\$18,870	\$472	795	24%	\$19.53	\$1,016	0.7
Montgomery County	\$12.77	\$664	\$26,560	1.8	\$58,100	\$1,453	\$17,430	\$436	1,483	32%	\$12.29	\$639	1.0
Muscatine County	\$16.40	\$853	\$34,120	2.3	\$70,800	\$1,770	\$21,240	\$531	4,522	28%	\$17.18	\$894	1.0
O'Brien County	\$12.77	\$664	\$26,560	1.8	\$71,500	\$1,788	\$21,450	\$536	1,767	29%	\$11.17	\$581	1.1
Osceola County	\$12.77	\$664	\$26,560	1.8	\$67,700	\$1,693	\$20,310	\$508	637	24%	\$13.86	\$721	0.9
Page County	\$12.77	\$664	\$26,560	1.8	\$62,700	\$1,568	\$18,810	\$470	1,686	26%	\$11.38	\$592	1.1
Palo Alto County	\$12.77	\$664	\$26,560	1.8	\$67,900	\$1,698	\$20,370	\$509	954	25%	\$11.20	\$583	1.1
Plymouth County	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	2,111	21%	\$13.00	\$676	1.0
Pocahontas County	\$12.77	\$664	\$26,560	1.8	\$65,200	\$1,630	\$19,560	\$489	789	25%	\$15.64	\$813	0.8
Polk County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	59,660	33%	\$16.29	\$847	1.1
Pottawattamie County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	11,725	32%	\$12.40	\$645	1.4
Poweshiek County	\$13.71	\$713	\$28,520	1.9	\$69,600	\$1,740	\$20,880	\$522	2,284	30%	\$13.98	\$727	1.0
Ringgold County	\$12.77	\$664	\$26,560	1.8	\$61,200	\$1,530	\$18,360	\$459	518	25%	\$11.47	\$596	1.1
Sac County	\$12.77	\$664	\$26,560	1.8	\$68,200	\$1,705	\$20,460	\$512	972	22%	\$12.72	\$661	1.0
Scott County	\$15.96	\$830	\$33,200	2.2	\$72,700	\$1,818	\$21,810	\$545	20,678	31%	\$12.18	\$634	1.3

* 50th percentile FMR (See Appendix B).

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Shelby County	\$13.10	\$681	\$27,240	1.8	\$71,800	\$1,795	\$21,540	\$539	1,059	21%	\$10.73	\$558	1.2
Sioux County	\$12.83	\$667	\$26,680	1.8	\$77,000	\$1,925	\$23,100	\$578	2,425	20%	\$11.00	\$572	1.2
Story County	\$17.63	\$917	\$36,680	2.4	\$89,400	\$2,235	\$26,820	\$671	17,971	48%	\$11.23	\$584	1.6
Tama County	\$13.38	\$696	\$27,840	1.8	\$68,300	\$1,708	\$20,490	\$512	1,508	23%	\$12.33	\$641	1.1
Taylor County	\$12.77	\$664	\$26,560	1.8	\$59,700	\$1,493	\$17,910	\$448	644	24%	\$12.69	\$660	1.0
Union County	\$12.77	\$664	\$26,560	1.8	\$63,800	\$1,595	\$19,140	\$479	1,558	29%	\$10.08	\$524	1.3
Van Buren County	\$12.77	\$664	\$26,560	1.8	\$62,900	\$1,573	\$18,870	\$472	462	16%	\$9.15	\$476	1.4
Wapello County	\$14.08	\$732	\$29,280	1.9	\$59,000	\$1,475	\$17,700	\$443	4,118	28%	\$10.05	\$523	1.4
Warren County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	4,281	23%	\$9.05	\$471	1.9
Washington County	\$14.10	\$733	\$29,320	1.9	\$75,200	\$1,880	\$22,560	\$564	2,378	27%	\$10.02	\$521	1.4
Wayne County	\$12.77	\$664	\$26,560	1.8	\$59,100	\$1,478	\$17,730	\$443	509	19%	\$10.77	\$560	1.2
Webster County	\$12.77	\$664	\$26,560	1.8	\$60,700	\$1,518	\$18,210	\$455	4,872	32%	\$12.93	\$672	1.0
Winnebago County	\$12.77	\$664	\$26,560	1.8	\$65,000	\$1,625	\$19,500	\$488	1,184	26%	\$11.16	\$581	1.1
Winneshiak County	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	1,778	22%	\$11.11	\$578	1.1
Woodbury County	\$15.77	\$820	\$32,800	2.2	\$69,500	\$1,738	\$20,850	\$521	13,042	33%	\$11.81	\$614	1.3
Worth County	\$12.77	\$664	\$26,560	1.8	\$66,000	\$1,650	\$19,800	\$495	615	19%	\$9.70	\$504	1.3
Wright County	\$12.77	\$664	\$26,560	1.8	\$62,900	\$1,573	\$18,870	\$472	1,525	27%	\$11.29	\$587	1.1

* 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.