

# MICHIGAN

STATE RANKING **#29\***

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$897**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,990** monthly or **\$35,874** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$17.25**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	<b>\$9.45</b>
Average Renter Wage	<b>\$14.96</b>
2-Bedroom Housing Wage	<b>\$17.25</b>
Number of Renter Households	<b>1128490</b>
Percent Renters	<b>29%</b>

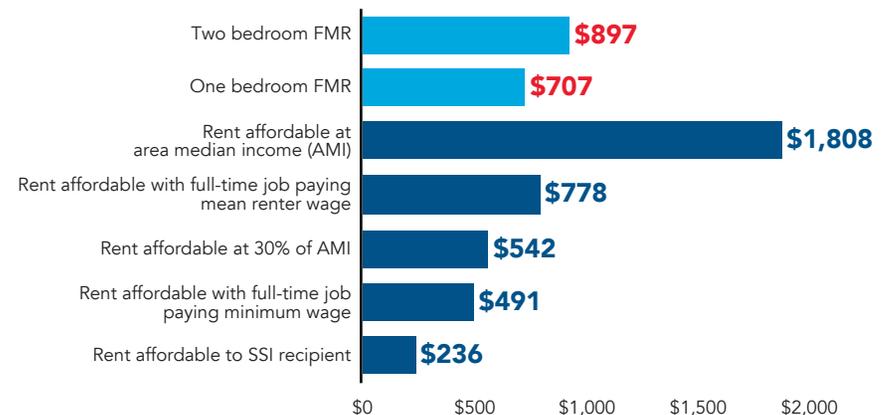
**73**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

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

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor, MI MSA	<b>\$21.92</b>
Livingston County	<b>\$18.85</b>
Detroit-Warren-Livonia, MI HUD Metro FMR Area	<b>\$18.60</b>
Lansing-East Lansing, MI MSA	<b>\$17.46</b>
Grand Rapids-Wyoming, MI HUD Metro FMR Area	<b>\$17.37</b>



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

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Michigan	\$17.25	\$897	\$35,874	1.8	\$72,322	\$1,808	\$21,697	\$542	1,128,490	29%	\$14.96	\$778	1.2
Combined Nonmetro Areas	\$14.16	\$736	\$29,446	1.5	\$59,787	\$1,495	\$17,936	\$448	158,061	22%	\$10.95	\$569	1.3
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$21.92	\$1,140	\$45,600	2.3	\$101,200	\$2,530	\$30,360	\$759	55,302	40%	\$16.04	\$834	1.4
Barry County HMFA	\$17.19	\$894	\$35,760	1.8	\$71,500	\$1,788	\$21,450	\$536	4,637	20%	\$11.91	\$619	1.4
Battle Creek MSA	\$14.56	\$757	\$30,280	1.5	\$64,200	\$1,605	\$19,260	\$482	16,182	30%	\$14.49	\$754	1.0
Bay City MSA	\$14.83	\$771	\$30,840	1.6	\$59,200	\$1,480	\$17,760	\$444	9,639	22%	\$11.20	\$583	1.3
Cass County HMFA	\$14.71	\$765	\$30,600	1.6	\$62,700	\$1,568	\$18,810	\$470	4,040	20%	\$10.96	\$570	1.3
Detroit-Warren-Livonia HMFA	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	515,014	32%	\$17.42	\$906	1.1
Flint MSA	\$14.48	\$753	\$30,120	1.5	\$57,300	\$1,433	\$17,190	\$430	49,804	30%	\$12.04	\$626	1.2
Grand Rapids-Wyoming HMFA	\$17.37	\$903	\$36,120	1.8	\$76,600	\$1,915	\$22,980	\$575	73,640	31%	\$13.47	\$700	1.3
Holland-Grand Haven HMFA	\$16.81	\$874	\$34,960	1.8	\$84,000	\$2,100	\$25,200	\$630	22,515	23%	\$12.72	\$662	1.3
Jackson MSA	\$15.52	\$807	\$32,280	1.6	\$64,600	\$1,615	\$19,380	\$485	16,486	27%	\$12.26	\$638	1.3
Kalamazoo-Portage MSA	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	43,821	33%	\$14.59	\$758	1.0
Lansing-East Lansing MSA	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	65,682	35%	\$14.01	\$729	1.2
Livingston County HMFA	\$18.85	\$980	\$39,200	2.0	\$102,900	\$2,573	\$30,870	\$772	10,362	15%	\$11.99	\$623	1.6
Midland MSA	\$15.79	\$821	\$32,840	1.7	\$74,600	\$1,865	\$22,380	\$560	8,195	24%	\$18.44	\$959	0.9
Monroe MSA	\$16.81	\$874	\$34,960	1.8	\$79,000	\$1,975	\$23,700	\$593	11,633	20%	\$12.69	\$660	1.3
Montcalm County HMFA	\$14.58	\$758	\$30,320	1.5	\$54,200	\$1,355	\$16,260	\$407	5,209	22%	\$11.28	\$587	1.3
Muskegon MSA	\$15.31	\$796	\$31,840	1.6	\$55,600	\$1,390	\$16,680	\$417	16,750	26%	\$10.57	\$549	1.4
Niles-Benton Harbor MSA	\$14.19	\$738	\$29,520	1.5	\$66,500	\$1,663	\$19,950	\$499	19,341	31%	\$13.37	\$695	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.

# Michigan

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Saginaw MSA	\$15.35	\$798	\$31,920	1.6	\$63,600	\$1,590	\$19,080	\$477	22,177	28%	\$12.31	\$640	1.2
<u>Counties</u>													
Alcona County	\$13.46	\$700	\$28,000	1.4	\$50,200	\$1,255	\$15,060	\$377	588	12%	\$11.26	\$585	1.2
Alger County	\$13.46	\$700	\$28,000	1.4	\$57,300	\$1,433	\$17,190	\$430	435	13%	\$9.88	\$514	1.4
Allegan County	\$15.04	\$782	\$31,280	1.6	\$72,600	\$1,815	\$21,780	\$545	7,683	18%	\$14.54	\$756	1.0
Alpena County	\$13.46	\$700	\$28,000	1.4	\$54,000	\$1,350	\$16,200	\$405	2,938	23%	\$8.85	\$460	1.5
Antrim County	\$13.46	\$700	\$28,000	1.4	\$61,600	\$1,540	\$18,480	\$462	1,489	15%	\$8.72	\$454	1.5
Arenac County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	1,156	17%	\$9.30	\$484	1.4
Baraga County	\$13.46	\$700	\$28,000	1.4	\$56,100	\$1,403	\$16,830	\$421	502	17%	\$10.57	\$550	1.3
Barry County	\$17.19	\$894	\$35,760	1.8	\$71,500	\$1,788	\$21,450	\$536	4,637	20%	\$11.91	\$619	1.4
Bay County	\$14.83	\$771	\$30,840	1.6	\$59,200	\$1,480	\$17,760	\$444	9,639	22%	\$11.20	\$583	1.3
Benzie County	\$15.38	\$800	\$32,000	1.6	\$63,900	\$1,598	\$19,170	\$479	832	12%	\$7.34	\$382	2.1
Berrien County	\$14.19	\$738	\$29,520	1.5	\$66,500	\$1,663	\$19,950	\$499	19,341	31%	\$13.37	\$695	1.1
Branch County	\$13.83	\$719	\$28,760	1.5	\$59,600	\$1,490	\$17,880	\$447	4,039	25%	\$11.65	\$606	1.2
Calhoun County	\$14.56	\$757	\$30,280	1.5	\$64,200	\$1,605	\$19,260	\$482	16,182	30%	\$14.49	\$754	1.0
Cass County	\$14.71	\$765	\$30,600	1.6	\$62,700	\$1,568	\$18,810	\$470	4,040	20%	\$10.96	\$570	1.3
Charlevoix County	\$14.60	\$759	\$30,360	1.5	\$65,400	\$1,635	\$19,620	\$491	2,122	19%	\$11.98	\$623	1.2
Cheboygan County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	2,080	18%	\$7.82	\$406	1.7
Chippewa County	\$13.46	\$700	\$28,000	1.4	\$55,100	\$1,378	\$16,530	\$413	4,203	30%	\$8.13	\$423	1.7
Clare County	\$13.46	\$700	\$28,000	1.4	\$46,500	\$1,163	\$13,950	\$349	2,355	19%	\$9.31	\$484	1.4
Clinton County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	6,035	21%	\$10.84	\$564	1.6
Crawford County	\$14.37	\$747	\$29,880	1.5	\$54,600	\$1,365	\$16,380	\$410	1,169	19%	\$10.75	\$559	1.3
Delta County	\$13.46	\$700	\$28,000	1.4	\$58,700	\$1,468	\$17,610	\$440	3,206	20%	\$7.95	\$413	1.7
Dickinson County	\$14.65	\$762	\$30,480	1.6	\$58,300	\$1,458	\$17,490	\$437	2,493	22%	\$14.51	\$755	1.0
Eaton County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	12,928	29%	\$14.07	\$732	1.2

\* 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.

FY19  
HOUSING  
WAGE

HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Emmet County	\$15.71	\$817	\$32,680	1.7	\$67,900	\$1,698	\$20,370	\$509	3,848	27%	\$12.02	\$625	1.3
Genesee County	\$14.48	\$753	\$30,120	1.5	\$57,300	\$1,433	\$17,190	\$430	49,804	30%	\$12.04	\$626	1.2
Gladwin County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	1,806	16%	\$9.01	\$468	1.5
Gogebic County	\$13.46	\$700	\$28,000	1.4	\$53,700	\$1,343	\$16,110	\$403	1,522	23%	\$9.12	\$474	1.5
Grand Traverse County	\$17.15	\$892	\$35,680	1.8	\$77,500	\$1,938	\$23,250	\$581	8,528	23%	\$13.68	\$711	1.3
Griiot County	\$13.46	\$700	\$28,000	1.4	\$55,100	\$1,378	\$16,530	\$413	4,018	27%	\$10.44	\$543	1.3
Hillsdale County	\$13.77	\$716	\$28,640	1.5	\$57,400	\$1,435	\$17,220	\$431	4,212	24%	\$12.00	\$624	1.1
Houghton County	\$13.46	\$700	\$28,000	1.4	\$59,300	\$1,483	\$17,790	\$445	4,144	31%	\$8.14	\$423	1.7
Huron County	\$13.46	\$700	\$28,000	1.4	\$57,500	\$1,438	\$17,250	\$431	2,550	18%	\$10.00	\$520	1.3
Ingham County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	46,719	42%	\$14.42	\$750	1.2
Ionia County	\$14.77	\$768	\$30,720	1.6	\$62,000	\$1,550	\$18,600	\$465	4,991	22%	\$8.76	\$455	1.7
Iosco County	\$13.46	\$700	\$28,000	1.4	\$50,300	\$1,258	\$15,090	\$377	2,278	20%	\$12.50	\$650	1.1
Iron County	\$13.46	\$700	\$28,000	1.4	\$50,900	\$1,273	\$15,270	\$382	923	17%	\$9.83	\$511	1.4
Isabella County	\$14.02	\$729	\$29,160	1.5	\$59,400	\$1,485	\$17,820	\$446	9,591	39%	\$9.04	\$470	1.6
Jackson County	\$15.52	\$807	\$32,280	1.6	\$64,600	\$1,615	\$19,380	\$485	16,486	27%	\$12.26	\$638	1.3
Kalamazoo County	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	37,178	36%	\$14.94	\$777	1.0
Kalkaska County	\$13.94	\$725	\$29,000	1.5	\$53,900	\$1,348	\$16,170	\$404	1,367	19%	\$14.55	\$756	1.0
Kent County	\$17.37	\$903	\$36,120	1.8	\$76,600	\$1,915	\$22,980	\$575	73,640	31%	\$13.47	\$700	1.3
Keweenaw County	\$13.46	\$700	\$28,000	1.4	\$52,000	\$1,300	\$15,600	\$390	141	14%	\$6.37	\$331	2.1
Lake County	\$13.46	\$700	\$28,000	1.4	\$42,500	\$1,063	\$12,750	\$319	711	16%	\$6.85	\$356	2.0
Lapeer County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	5,804	18%	\$10.27	\$534	1.8
Leelanau County	\$15.31	\$796	\$31,840	1.6	\$75,400	\$1,885	\$22,620	\$566	1,179	13%	\$10.07	\$524	1.5
Lenawee County	\$15.08	\$784	\$31,360	1.6	\$68,900	\$1,723	\$20,670	\$517	8,516	22%	\$12.01	\$625	1.3
Livingston County	\$18.85	\$980	\$39,200	2.0	\$102,900	\$2,573	\$30,870	\$772	10,362	15%	\$11.99	\$623	1.6
Luce County	\$13.46	\$700	\$28,000	1.4	\$49,300	\$1,233	\$14,790	\$370	512	23%	\$9.69	\$504	1.4
Madriac County	\$13.46	\$700	\$28,000	1.4	\$51,400	\$1,285	\$15,420	\$386	1,334	26%	\$9.07	\$472	1.5

\* 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.

# Michigan

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Macomb County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	92,688	27%	\$16.31	\$848	1.1
Manistee County	\$13.46	\$700	\$28,000	1.4	\$56,100	\$1,403	\$16,830	\$421	1,741	18%	\$10.23	\$532	1.3
Marquette County	\$14.33	\$745	\$29,800	1.5	\$73,500	\$1,838	\$22,050	\$551	7,871	30%	\$10.39	\$540	1.4
Mason County	\$14.08	\$732	\$29,280	1.5	\$55,700	\$1,393	\$16,710	\$418	2,788	23%	\$10.86	\$565	1.3
Mecosta County	\$13.46	\$700	\$28,000	1.4	\$57,300	\$1,433	\$17,190	\$430	4,074	26%	\$9.13	\$475	1.5
Menominee County	\$13.46	\$700	\$28,000	1.4	\$54,900	\$1,373	\$16,470	\$412	2,237	21%	\$9.77	\$508	1.4
Midland County	\$15.79	\$821	\$32,840	1.7	\$74,600	\$1,865	\$22,380	\$560	8,195	24%	\$18.44	\$959	0.9
Missaukee County	\$14.21	\$739	\$29,560	1.5	\$52,700	\$1,318	\$15,810	\$395	1,071	18%	\$10.39	\$540	1.4
Monroe County	\$16.81	\$874	\$34,960	1.8	\$79,000	\$1,975	\$23,700	\$593	11,633	20%	\$12.69	\$660	1.3
Montcalm County	\$14.58	\$758	\$30,320	1.5	\$54,200	\$1,355	\$16,260	\$407	5,209	22%	\$11.28	\$587	1.3
Montmorency County	\$13.46	\$700	\$28,000	1.4	\$45,500	\$1,138	\$13,650	\$341	477	12%	\$10.19	\$530	1.3
Muskegon County	\$15.31	\$796	\$31,840	1.6	\$55,600	\$1,390	\$16,680	\$417	16,750	26%	\$10.57	\$549	1.4
Newaygo County	\$13.79	\$717	\$28,680	1.5	\$55,800	\$1,395	\$16,740	\$419	3,261	17%	\$10.02	\$521	1.4
Oakland County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	146,930	29%	\$18.36	\$955	1.0
Oceana County	\$13.46	\$700	\$28,000	1.4	\$51,500	\$1,288	\$15,450	\$386	1,970	19%	\$10.10	\$525	1.3
Ogemaw County	\$13.46	\$700	\$28,000	1.4	\$47,900	\$1,198	\$14,370	\$359	1,631	17%	\$10.19	\$530	1.3
Ontonagon County	\$13.46	\$700	\$28,000	1.4	\$49,700	\$1,243	\$14,910	\$373	347	12%	\$6.85	\$356	2.0
Oscoda County	\$13.46	\$700	\$28,000	1.4	\$49,800	\$1,245	\$14,940	\$374	1,698	19%	\$11.57	\$602	1.2
Oscoda County	\$13.46	\$700	\$28,000	1.4	\$47,800	\$1,195	\$14,340	\$359	558	15%	\$7.90	\$411	1.7
Otsego County	\$14.73	\$766	\$30,640	1.6	\$61,600	\$1,540	\$18,480	\$462	2,020	20%	\$10.07	\$523	1.5
Ottawa County	\$16.81	\$874	\$34,960	1.8	\$84,000	\$2,100	\$25,200	\$630	22,515	23%	\$12.72	\$662	1.3
Presque Isle County	\$13.46	\$700	\$28,000	1.4	\$53,600	\$1,340	\$16,080	\$402	754	13%	\$9.14	\$475	1.5
Roscommon County	\$13.46	\$700	\$28,000	1.4	\$45,600	\$1,140	\$13,680	\$342	2,054	18%	\$7.71	\$401	1.7
Saginaw County	\$15.35	\$798	\$31,920	1.6	\$63,600	\$1,590	\$19,080	\$477	22,177	28%	\$12.31	\$640	1.2
St. Clair County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	15,363	24%	\$11.21	\$583	1.7
St. Joseph County	\$13.46	\$700	\$28,000	1.4	\$57,600	\$1,440	\$17,280	\$432	6,192	26%	\$11.28	\$587	1.2

\* 50th percentile FMR (See Appendix B).

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# Michigan

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Sanilac County	\$13.46	\$700	\$28,000	1.4	\$55,300	\$1,383	\$16,590	\$415	3,445	20%	\$9.63	\$501	1.4
Schoolcraft County	\$13.46	\$700	\$28,000	1.4	\$50,500	\$1,263	\$15,150	\$379	690	21%	\$9.91	\$515	1.4
Shiawassee County	\$13.79	\$717	\$28,680	1.5	\$64,800	\$1,620	\$19,440	\$486	6,725	24%	\$10.18	\$530	1.4
Tuscola County	\$13.46	\$700	\$28,000	1.4	\$57,000	\$1,425	\$17,100	\$428	3,897	18%	\$11.01	\$573	1.2
Van Buren County	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	6,643	23%	\$12.43	\$647	1.2
Washtenaw County	\$21.92	\$1,140	\$45,600	2.3	\$101,200	\$2,530	\$30,360	\$759	55,302	40%	\$16.04	\$834	1.4
Wayne County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	254,229	38%	\$17.48	\$909	1.1
Wexford County	\$14.48	\$753	\$30,120	1.5	\$50,800	\$1,270	\$15,240	\$381	3,099	24%	\$11.75	\$611	1.2

\* 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.