

# 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	<b>\$10.00</b>
Average Renter Wage	<b>\$16.06</b>
2-Bedroom Housing Wage	<b>\$20.53</b>
Number of Renter Households	<b>616,511</b>
Percent Renters	<b>28%</b>

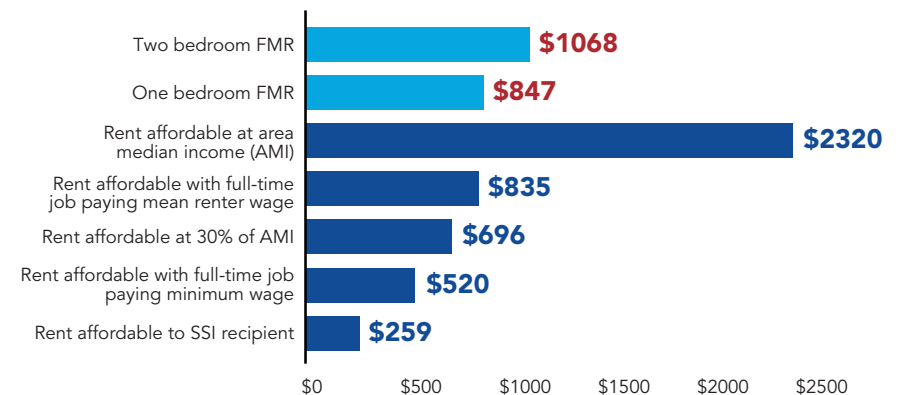
**82**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**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	<b>\$23.35</b>
Rochester HMFA	<b>\$19.54</b>
Rice County	<b>\$17.75</b>
Mankato-North Mankato MSA	<b>\$17.69</b>
Mille Lacs County	<b>\$17.33</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.

MINNESOTA

	FY20 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 (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	

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 <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 (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 <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 (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	
Meeke 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 <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 (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	
Watonwan 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 <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	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	
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	

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.