

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%

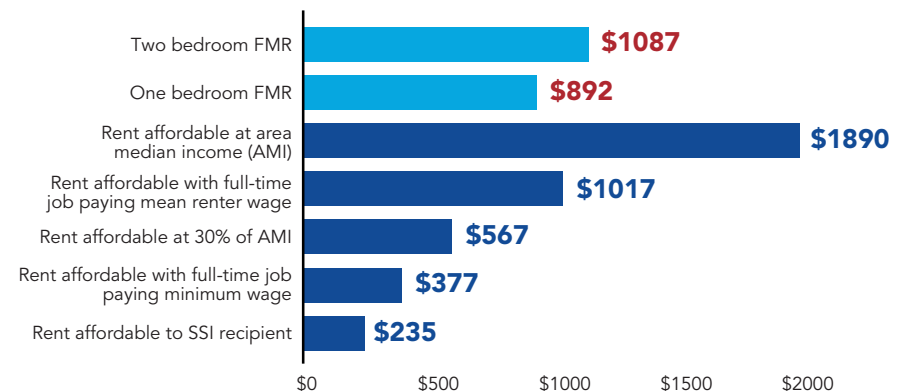
115
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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			
Metropolitan Areas																
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			
Hudspeth 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).

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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 (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			
Counties																
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			

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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 (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).

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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 (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
Foard 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

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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.

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).

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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%			

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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).

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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.

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).

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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

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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			

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