



OUT *of* REACH

THE HIGH COST OF HOUSING

2023

NATIONAL LOW INCOME HOUSING COALITION



NATIONAL LOW INCOME HOUSING COALITION

Founded in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of **Out of Reach** are available from NLIHC.

Additional local data can be found online at www.nlihc.org/oor

The Print / PDF version of **Out of Reach** contains limited data in an effort to present the most important information in a limited number of pages.

The **Out of Reach** methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

Data for other states, metropolitan areas, counties, and ZIP codes can be found at <http://nlihc.org/oor>

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OUT OF

PREFACE

CONGRESSIONAL CAUCUS ON HOMELESSNESS

There is a crisis in our nation: millions of people across the country are without a home or are struggling to keep a roof over their heads. We see homelessness and housing instability in every community in every state. Far too many people have lost their homes to high rents and evictions, with nowhere to turn but cars, shelters, or the street. And millions more are at risk.

This year, the national one-bedroom Housing Wage, which is the hourly wage a person working full-time needs to earn to afford a one-bedroom apartment, is \$23.67. That is more than three times the federal minimum wage and more than what most of our country's low-income seniors, people with disabilities, families with children, and low-wage workers can comfortably afford. With housing costs this high, many of our lowest-income and most marginalized neighbors are just one emergency away from becoming homeless.

Despite the challenges, we know that homelessness can be solved. There is overwhelming evidence about the underlying causes of homelessness and what has been proven to work. We know that every person experiencing homelessness has their own story. And we know that we must address each individual's circumstances and needs. Unfortunately, Congress has not invested in the solutions necessary to end the housing and homelessness crisis.

For these reasons, we re-launched the Congressional Caucus on Homelessness to educate our fellow

policymakers about what is needed to help quickly rehouse those experiencing homelessness and prevent homelessness in the first place. We do that by fully investing in affordable housing and supportive services for the people most at risk, regardless of factors like immigration status, language barriers, income level, or physical and mental ability. Together, we must deliver permanent emergency rental assistance; build more homes that are affordable for those with the lowest incomes; expand programs that help people experiencing homelessness transition from the street to stable housing; create tools like national access to counsel to prevent evictions and homelessness; and strengthen renter protections and fair housing enforcement.

For decades, the National Low Income Housing Coalition has led the charge in advocating for an end to homelessness and housing poverty. The annual *Out of Reach* report educates local, state, and federal policymakers about the widening gap between incomes and housing costs and what it means for renters nationwide. The report brings vital attention to the challenges families struggle with daily.

For the Co-Chairs of the Congressional Caucus on Homelessness, ending homelessness is a moral responsibility. It requires collaboration, education, and advocacy to improve the lives of our unhoused community members. In Congress, we will continue our work to advocate for the necessary investments, as well as explore the varying policies necessary to secure housing and

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life-changing services for the nation's approximately 580,000 individuals experiencing homelessness. Housing is a human right, and we will leverage every opportunity we can to eradicate homelessness.

As you read this report, we urge you to join us in this fight. Let's end this crisis by working together until everyone has a safe, affordable, and accessible home.

Sincerely,

”

HOUSING IS A HUMAN RIGHT, AND WE WILL LEVERAGE EVERY OPPORTUNITY WE CAN TO ERADICATE HOMELESSNESS.



Nanette Diaz Barragán

Nanette Diaz Barragán
Member of
Congress (D-CA)



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INTRODUCTION

For decades, accessible, safe, and affordable housing has been out of reach for millions of the nation's lowest-income renters. The affordable housing crisis worsened over the past few years as the COVID-19 pandemic, unusually low housing vacancy rates, skyrocketing rental prices, and record-breaking inflation exacerbated the financial insecurity of low-income renters. Though vacancy rates had increased and rent growth had stabilized to pre-pandemic levels by February 2023, the nation's lowest-income renters continue to confront significant challenges finding and maintaining affordable rental housing.

Nationwide, median rents increased by 18% during 2021 and by 25% between January 2021 and June 2022 (Apartment List, 2023b). These increases significantly slowed in the latter half of 2022, however. By April 2023, the year-to-year growth rate in median rents was 1.7% – lower than the average growth rate of 2.8% that characterized the period between 2018 and 2019. Still, the harm caused by rapid rent increases has taken a toll on low-income renters.

Even amid slowing rent growth, renters are facing the effects of a long-standing trend in which rents have risen faster than wages. Nationally, between 2001 and 2021, median rents increased 17.9%, while median household income only increased by 3.2% (Bailey, 2022). Even significant wage gains by low-wage workers in recent years have not been sufficient to counteract this trend. Between 2019 and 2022, wages for workers in the bottom 10th percentile increased 9% – the highest increase for any income group (Gould & deCourcy, 2023). However, that 9% increase results in an hourly wage of \$12.57, which is an increase of only \$1.04 more per hour, a level of growth that cannot make up for the significant gap between rent and wages.

During the pandemic, housing advocates and impacted people helped bring about the enactment of unprecedented policy measures, including \$46 billion in emergency rental assistance (ERA) and a national eviction moratorium, that reduced suffering for millions of households. Additionally, economic impact payments, increases to unemployment insurance and Supplemental Nutrition Assistance Program (SNAP) benefits, and childcare tax credits helped keep low- and middle-income renters afloat (Gould & deCourcy, 2023). Yet now that emergency resources are being depleted and many of these measures phased out, low-income renters are once again facing high rents and increased housing instability, with eviction filing rates reaching or surpassing pre-pandemic levels (Vallejo, C. et al., 2023), and homelessness increasing in many communities, including the District of Columbia (D.C. Department of Human Services, 2023), Dayton, Ohio (Schwartzberg, 2023), Kern County, California (Bakersfield Kern Regional Homeless Collaborative, 2023), and Phoenix, Arizona (Maricopa Association of Governments, 2023).

For more than 30 years, the National Low Income Housing Coalition's (NLIHC) *Out of Reach* report has called attention to the gulf between actual wages and what people need to earn to afford their rents. The report shows that affordable rental homes are out of reach for millions of low-wage workers and other families. This year's report incorporates accounts of tenant experiences that speak to the myriad challenges faced by low-income renters.

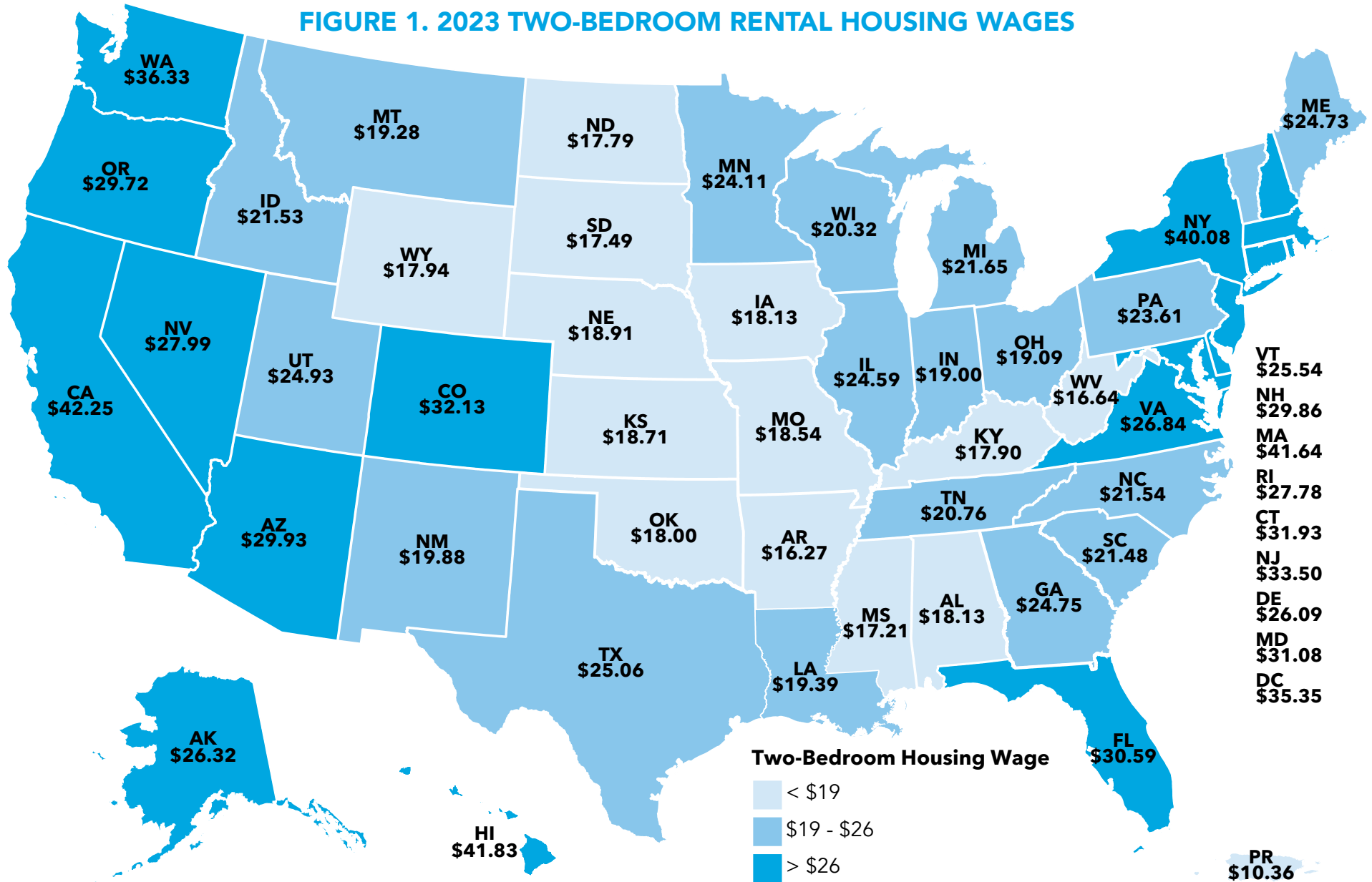
The report's "Housing Wage" is an estimate of the hourly wage full-time workers must earn to afford a rental home at the U.S. Department of Housing and Urban Development's (HUD) fair market rent without spending more than 30% of

their incomes. Fair market rents are estimates of what a household moving today can expect to pay for a modestly priced rental home. The kind of home that can be rented for the fair market rent is in decent condition, but it is not luxury housing. **The 2023 national Housing Wage is \$28.58 per hour for a modest two-bedroom rental home and \$23.67 for a modest one-bedroom rental home.** As the report shows, the Housing Wage is far higher than federal or state minimum wages, and higher than median wages for workers in some of the country's most common occupations, like home health and personal care aides, food service workers, and administrative assistants. Indeed, nearly 50% of workers earn an hourly wage that is less than the one-bedroom Housing Wage. People of color are disproportionately impacted by the gap between low wages and high rents because they disproportionately work in low-wage jobs and rent their homes.

Even among those fortunate enough to have found relatively affordable homes, low-wage renters are often only one missed paycheck or unexpected expense away from not being able to pay their rent. Stable, affordable housing is a prerequisite for basic well-being, and no person should live in danger of losing their home. Addressing the country's long-term housing affordability crisis requires bridging the gap between rents and incomes by expanding Housing Choice Vouchers to all households in need of them. At current funding levels, federal housing assistance is available to only one in four income-eligible households (Fisher, Acosta, & Gartland, 2021). To be most effective, universal rental assistance must be paired with the construction and preservation of more affordable homes, an emergency housing stabilization fund to aid renters in crisis, and stronger renter protections.

The one- and two-bedroom Housing Wages vary across the country. For a modest two-bedroom apartment, the average Housing Wage ranges from \$16.27 in Arkansas to \$42.25 in California (Figure 1). States with lower housing costs also tend to have lower wages, so the lowest-wage workers in every state struggle to pay their rent.

FIGURE 1. 2023 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS

In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week. In only 7% of counties nationwide, not including Puerto Rico, can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. These counties are in states with a minimum wage higher than the federal minimum wage of \$7.25 per hour. While higher minimum wages are necessary, they alone will not solve the housing affordability crisis. Sixty-six counties and municipalities have minimum wages higher than the federal or, where applicable, state minimum wage, but in each of these jurisdictions, the local minimum wage falls short of the local one-bedroom and two-bedroom Housing Wages (Appendix A).

Thirty states, the District of Columbia, and Puerto Rico have minimum wages that are higher than the federal minimum wage. Even considering higher state and county minimum wages, the average minimum-wage worker must work 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home, or 86 hours per week (just over two full-time jobs) to afford a one-bedroom rental home at the fair market rent. People who work 104 hours per week and need eight hours per day of sleep have only one hour per day left over for everything else – commuting, cooking, cleaning, self-care, caring for children and family, and serving their community. For single parents in need of the additional space provided by a

two-bedroom apartment, working 104 hours is clearly an impossible undertaking. In fact, it is unreasonable to expect people to work the 86 hours per week necessary to afford a one-bedroom apartment. For people who can work, one full-time job should be enough to afford housing.

The struggle to afford rental housing is not confined to minimum-wage workers. The wage distribution in **Figure 2**, which includes all wage and salary workers, shows that modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution.

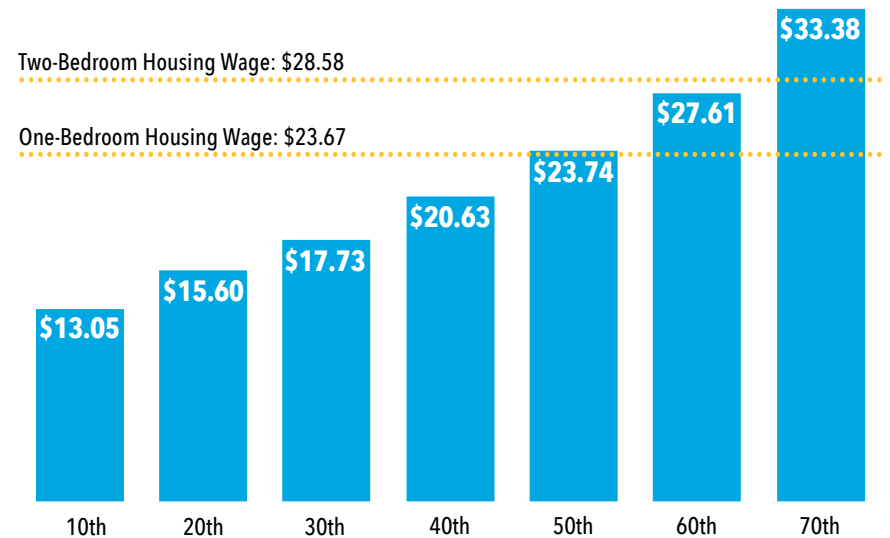
Nearly 50% of wage earners cannot afford a modest one-bedroom rental home at the fair market rent while working one full-time job. At least 60% of wage earners cannot afford a modest two-bedroom rental home while working one full-time job.

The average hourly wage earned by renters is just one cent more (\$23.68) than the national one-bedroom Housing Wage (\$23.67) but \$4.90 less than the two-bedroom Housing Wage (\$28.58). As a result, the average renter must work 48 hours per week to afford a modest two-bedroom apartment on their own. In 47 states, full-time workers

earning the average hourly wage for renters in their state earn less than their state's two-bedroom Housing Wage. In 18 of those states, the average working renter earns at least \$5.00 less than the state's two-bedroom Housing Wage. In 20 of those states, full-time workers earning the average hourly wage for renters earn less than even the one-bedroom Housing Wage.

Thirteen of the nation's 20 most common occupations pay median wages that are less than what a full-time worker needs to earn to afford a modest two-bedroom apartment at the national

FIGURE 2. HOURLY WAGES BY PERCENTILE VS. ONE- AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2022, adjusted to 2023 dollars.

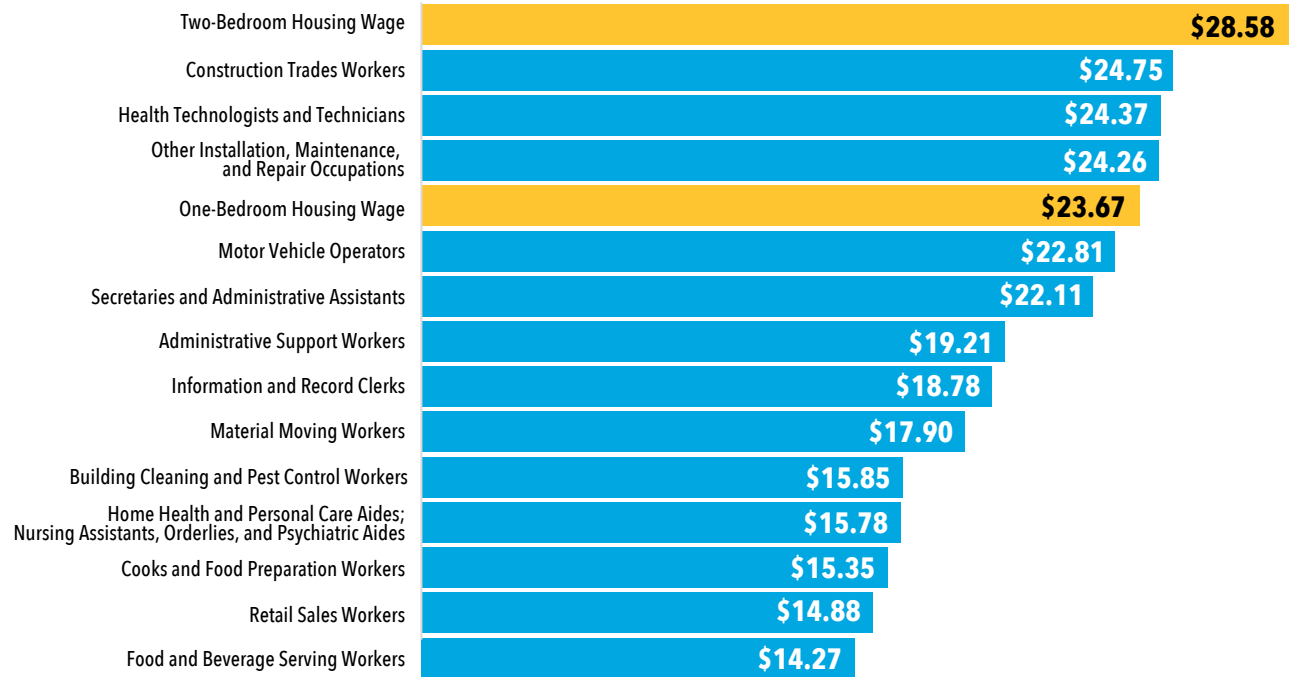
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average fair market rent (Figure 3). Ten of these occupations, which account for more than 49 million workers, or one-third of the workforce, pay median wages less than the wage a full-time worker needs to earn to afford a modest one-bedroom apartment. For example, the median hourly wages of food servers and retail workers are \$14.27 and \$14.88, respectively – significantly less than the full-time wage of \$23.67 needed to afford a one-bedroom apartment at the fair market rent. Over 25 million people work in the five lowest-paying occupations – retail sales, food and beverage services, food preparation, home health and personal care services, and building cleaning – whose median hourly wages are at least \$7.80 less than the one-bedroom Housing Wage.

The average monthly fair market rents for a one-bedroom and two-bedroom rental home are \$1,231 and \$1,486, respectively. In most areas of the U.S., a family of four with a poverty-level household income can afford monthly rent of no more than \$750, assuming the household can manage to spend as much as 30% of its income on housing (Figure 4). Many extremely low-income families can afford far less. Individuals with disabilities relying on federal Supplemental Security Income (SSI) can afford a monthly rent of only \$274.

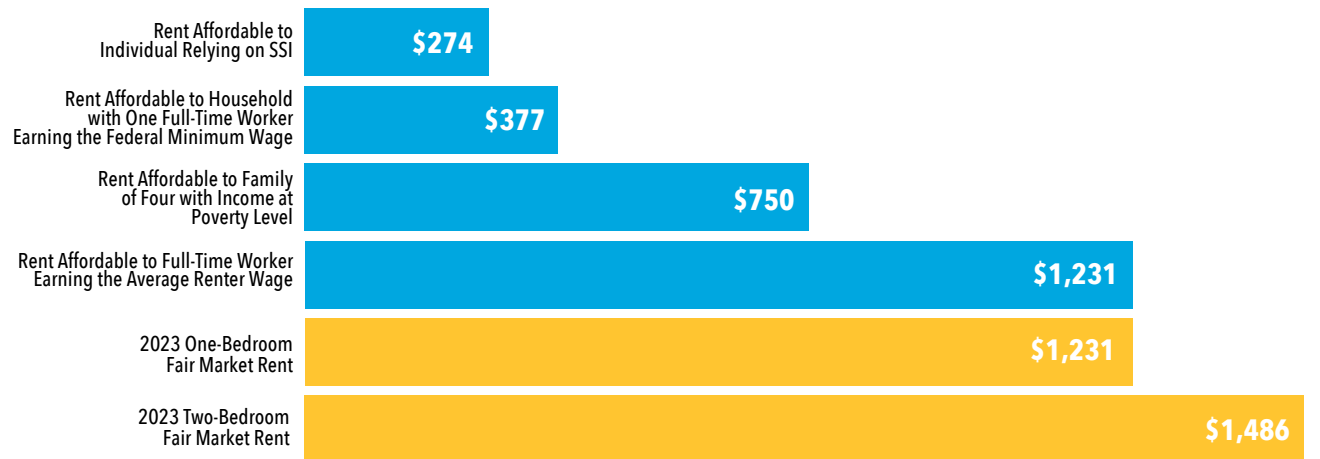
OVER 25 MILLION PEOPLE WORK IN THE FIVE LOWEST-PAYING OCCUPATIONS – RETAIL SALES, FOOD AND BEVERAGE SERVICES, FOOD PREPARATION, HOME HEALTH AND PERSONAL CARE SERVICES, AND BUILDING CLEANING – WHOSE MEDIAN HOURLY WAGES ARE AT LEAST \$7.80 LESS THAN THE ONE-BEDROOM HOUSING WAGE.

FIGURE 3. 13 OF THE 20 LARGEST OCCUPATIONS IN THE UNITED STATES PAY MEDIAN WAGES LESS THAN THE TWO-BEDROOM HOUSING WAGE



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Occupational wages from May 2022 BLS Occupational Employment and Wage Statistics, adjusted to 2023 dollars.

FIGURE 4. RENTS ARE OUT OF REACH



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income data from BLS QCEW, 2021 adjusted to 2023 dollars; and Social Security Administration, 2023 maximum federal SSI benefit for individual.

NOT ENOUGH MONEY IS LEFT FOR OTHER BASIC NEEDS

Many low-wage workers and other low-income renters pay a large portion of their income toward rent because they lack housing options that are more affordable. Traditionally, households are considered housing cost-burdened if they spend more than 30% of their income on housing costs, including rent and utilities. Households are considered severely housing cost-burdened if they spend more than 50% of their income on housing costs. Across the U.S., 20.8 million renter households are housing cost-burdened, and 11.3 million are severely housing cost-burdened (NLIHC, 2023c). Extremely low-income renters – those whose household incomes are less than either the federal poverty guideline or 30% of area median income (AMI), whichever is greater – are far more likely than other households to experience severe cost burdens. Seventy-three percent of extremely low-income renters are severely cost-burdened, compared to

26% of all renters. When low-income households spend more than half their income on housing, they have little if any money to spend on other necessities, such as food, childcare, transportation, and healthcare. The lowest-income renters who are severely cost-burdened spend 38% less on food and 70% less on healthcare than the lowest-income renters who are not cost-burdened (Joint Center for Housing Studies, 2022a).

An extremely low-income family of four with a monthly income of \$2,500 paying the average two-bedroom fair market rent of \$1,486 spends almost 60% of their income on rent and has only \$1,014 left each month to cover other needs. The U.S. Department of Agriculture's (USDA) thrifty food budget for a family of four (two adults and two school-aged children) estimates that they need to spend \$971 per month to cover food alone, leaving only \$43 for childcare, medical care, transportation, and all other necessities (U.S. Department of Agriculture, 2023).

Extremely low-income renters cannot always afford to spend even the traditional affordability standard of 30% of their income on rent. An alternative measure of housing affordability is the residual-income approach, which evaluates affordability in terms of whether households have enough income to afford non-housing necessities after paying their rent. Recent research finds that 100% of households with annual incomes less than \$30,000 and 81% of households with annual incomes between \$30,000 and \$44,999 are cost-burdened using this approach, indicating they could not afford the costs of non-housing

necessities after they paid for their housing (Airgood-Obrycki et al., 2022). Struggles to afford basic necessities have only worsened for many renter households over the last two years, as inflation has raised prices for nearly all household goods (Bureau of Labor Statistics, 2023a).

The termination of the emergency rental assistance that was made available to qualifying families during the pandemic has further challenged renters struggling to afford housing and other basic needs. By December 2022, at least 514 state, local, territory, and tribal ERA programs established with support from the U.S. Department of the Treasury's (Treasury) Emergency Rental Assistance program had together provided approximately 11 million payments to help low-income renters pay their rent. Yet by May 2023, more than three-quarters of these programs had closed to new applicants, while several others had temporarily stopped accepting new applications after running out of funds (NLIHC, 2023d). Likewise, Emergency Allotments (EA) of SNAP benefits ended in 32 states and the District of Columbia in March 2023. The U.S. Census Bureau estimated that, as a result, 32 million people experienced a decline in SNAP benefits and rates of food insecurity in these states and jurisdictions have risen significantly (Brown et al., 2023).

WHEN LOW-INCOME HOUSEHOLDS SPEND MORE THAN HALF THEIR INCOME ON HOUSING, THEY HAVE LITTLE IF ANY MONEY TO SPEND ON OTHER NECESSITIES, SUCH AS FOOD, CHILDCARE, TRANSPORTATION, AND HEALTHCARE.

THE GULF BETWEEN HOUSING COSTS AND INCOMES

JASMINE

Jasmine lives in a two-bedroom apartment in Memphis, Tennessee, with her 13-year-old daughter. She earns between \$1,000 and \$1,300 a month by braiding hair. She pays \$825 a month for rent and another \$200 for her electric bill, which, when combined, consume nearly 80% of her income in a good month and all her income in other months. Even though she receives monthly SNAP benefits of approximately \$500 for food, Jasmine must meticulously plan her budget to afford housing, food, clothing, and hygiene and feminine products, leaving next to nothing to afford anything else that she may need or want. Jasmine hopes to own her own home someday, or at least afford a rental home in a more favorable location, but the gap between her housing costs and her income prevents her from building savings and over time is pushing her further and further away from her goals.

HEATHER

When Heather was looking for a rental home in Salt Lake City, Utah, in August 2022, the only affordable option was a 281-square-foot apartment that cost \$1,000 a month in rent. Needing to escape a bad living situation with four roommates who engaged in drug use and other behaviors that made her feel unsafe, Heather took the cramped studio apartment, but she struggles to afford the rent. She is currently looking for work but cannot find a job that pays more than \$30,000 per year. She does not receive any government support for housing, food, or healthcare but instead earns approximately \$300 a month by house-sitting people's pets, receives \$400 every month in support from her family, and occasionally earns extra income by selling hair products. Heather's friend helps pay her rent and utilities in exchange for Heather providing in-home care services to his wife, who has limited mobility. Heather doesn't think her friend will end the arrangement without warning, but she says that "it doesn't feel very stable or secure. I mean, any minute, he could hire somebody that actually does [in-home care] for a living." Because of the high costs she faces, she is no longer able to enjoy activities that used to be normal, like going out to dinner with a friend and paying for herself.

**I WOULD HAVE TO WORK ALMOST
THREE JOBS JUST TO BE ABLE
TO AFFORD ANY PLACE.**

EMILY

Emily receives \$564 every month in Social Security Disability Insurance (SSDI) and pays \$365 in rent for her 150-square-foot studio apartment, which is operated by a non-profit organization that works with people with behavioral health challenges. Emily benefited from increased SNAP benefits during the COVID-19 pandemic. Now that those extra allotments have ended, she receives \$200 in SNAP benefits every month to pay for food. She explains that "even for a single person, to only have \$200 for food is a stretch... That \$50 to \$60 extra (allotment) was just a blessing." After paying her rent and \$100 for her phone bill, Emily has less than \$100 to cover other necessities. In April 2023, she was unexpectedly required to pay a small security deposit that she had not paid when she moved into her apartment the previous January. As a result, she had only \$14 left to cover non-housing expenses and was unable to pay other bills. Emily wants to "afford a real apartment of my own, that's not subsidized." The gap between rent and income is a big obstacle. "I would have to work almost three jobs just to be able to afford any place," she says. Emily worries that even by working multiple jobs, she could still only afford poor-quality housing.

STACY

Stacy is a Certified Nursing Assistant (CNA) who earned \$25 an hour working in various nursing homes during the pandemic. When she became pregnant with her third child and then fell ill with COVID-19, she chose to stop working as a CNA to keep herself and those around her safe. She took a part-time, minimum-wage job to help her family stay afloat but fell behind on rent, had to vacate her apartment, and moved in with another single parent of two children. Working part-time delivering food to seniors, Stacy now earns \$8.25 an hour, or \$660 a month before taxes. She pays approximately \$325 a month for rent – almost 50% of her income. The other income-earning parent in her household has a lawncare business that suffered recently due to bad weather, and he has started working night shifts to earn income. Together, the two parents are barely getting by. Stacy's income puts her \$2 over SNAP income-eligibility limits, so she does not receive public benefits to help her feed her household. When she shops for groceries and other necessities, she looks exclusively for sales and buys the bare minimum. The cost of a carton of eggs amounts to a whole hour of her paycheck, she says.

THE LONG-TERM LOSS AND SYSTEMIC SHORTAGE OF AFFORDABLE RENTAL HOUSING

The shortage of affordable rental housing is a long-standing feature of our nation's housing market, making it difficult for low-income renters to find an affordable home. The U.S. currently has a shortage of 7.3 million rental homes affordable and available to extremely low-income renters (NLIHC, 2023c). The shortage grew by 500,000 between 2019 and 2021 as a result of an increase in the number of extremely low-income renters and the loss of 400,000 rental homes affordable to them. This loss continued a long-term trend: the supply of rental units affordable to renters with annual household incomes below \$30,000 had already declined by nearly 4 million units between 2011 and 2019 (Joint Center for Housing Studies, 2022a). During this time, the supply of low-cost rental housing as a share of the rental housing stock declined from 32% to 22%.

The private market cannot provide a sufficient supply of affordable housing for the lowest-income renters, because what extremely low-income renters can afford to pay in rent often does not cover the costs of maintaining older rental properties. For example, the Center on Budget and Policy Priorities estimated that the average monthly operating cost for rental units was \$520 in 2019, yet the typical extremely low-income renter could not afford that level of rent (Bailey, 2022). When rents on a property fall below the operating costs, private landlords in weak markets have an incentive to find a different use

for or abandon their properties, while landlords in strong markets have an incentive to renovate their properties to capture higher rents. Meanwhile, new construction that does not receive public subsidies usually targets higher-income households to cover development costs. The median monthly asking rent for new units in multifamily properties was \$1,740 in 2021, and the share of new units renting for less than \$850 declined from 9% to 2% (Joint Center for Housing Studies, 2022b).

Not only does the private market fail to serve the lowest-income renters, but three out of every four eligible households do not receive federal housing assistance due to severe underfunding (Mazzara, 2021). The majority of HUD's housing assistance budget goes to the renewal of rental contracts on existing subsidized properties and the continuation of current rental assistance. Between 2011 and 2022, the number of HUD-assisted renters did not significantly change, while the supply of low-cost rental units in the private market declined (U.S. Department of Housing & Urban Development, 2023). In addition, Congress has failed to adequately fund long-term capital improvements in the subsidized housing stock – particularly for public housing – for decades, putting this stock at risk of physical deficiencies (NLIHC, 2023a).

THE IMPACT OF FEW AFFORDABLE HOUSING OPTIONS

TENANT EXPERIENCES WITH POOR CONDITIONS AND BURDENSOME REQUIREMENTS

STACY

Unable to afford the \$700-a-month rent for her 800-square-foot, two-bedroom, two-bathroom apartment after leaving her job as a CNA, Stacy moved her three children and herself into a three-bedroom house with another single-parent in January 2023. Two adults and five children now live in the home, and she pays \$325 a month to share a small bedroom with her three children of ages 17, 15, and 10-months. Stacy searches every day for a job that will provide the resources needed for her family to get back into its own home, but she cannot find work that will pay enough. Her daughter says that she wishes her mom still had her CNA job because things were so much better then.

EMILY

As a condition of the lease for her 150-square-foot studio apartment, Emily must attend two-hour behavioral health sessions three times a week and participate in several daily socialization activities provided by the nonprofit managing her apartment. Emily believes that the burdensome requirements imposed by her housing provider sometimes worsen her mental health, because they leave her little time and space to engage in those acts of self-care that she believes are best for her. Habitability problems in her current unit also negatively impact her mental and physical health. Emily's apartment has a severe rodent problem: she has no internet access because mice have chewed through wires, and she cannot use her oven because mice have nested inside of it. Emily feels trapped. For people in her situation, she explains, "there's nowhere else to go...I go here, or I'm homeless." She knows from experience what that's like: Emily experienced homelessness between 2018 and 2019. Although the situation was dangerous, she says she would rather be homeless again than remain in her current housing for much longer.

THERE'S NOWHERE ELSE TO GO...I GO HERE, OR I'M HOMELESS.

TENANT EXPERIENCES WITH EVICTIONS AND HOUSING INSTABILITY

MARIE

Marie is a 70-year-old wife, mother, and grandmother who has experienced income loss, threats of eviction, and homelessness over the past three years. When Marie's husband lost his job in July 2020, she and her husband were threatened with eviction, so they moved out of their rental home to a hotel. They were able to afford the hotel with Marie's Social Security benefits and income from her husband's new job until his employer let him go in December 2022. Marie and her husband lived in a homeless shelter between December 2022 and March 2023, when Marie had a heart attack. Soon after her heart attack, the City of Tucson's Community Safety, Health & Wellness and Housing First programs secured her an apartment and a permanent Emergency Housing Voucher. Marie and her husband have a combined income of \$1,900 a month between her Social Security and his unemployment benefits. Having recently received their voucher, they anticipate their rent contribution will be at least \$570 a month, leaving them with \$1,330 every month to pay for other expenses, which include \$774 for Marie's car payment and insurance, as well as the costs of medical care, prescriptions, and food. Despite having a housing voucher, Marie still worries about her ability to remain housed. Over the next few months, Marie plans to prioritize paying her rent and her car payment – over buying food and receiving medical care – explaining that "we're not looking at this [apartment] as a permanent residence. I'm looking to hold on to my vehicle, so if I have [to move] out in a couple of months and be out in the street, I can survive better."

SKYLAR

Skylar is a voucher-holder who was evicted from her rental home in August 2022, where she had lived for six years, after she removed a malfunctioning smoke detector. To avoid entering a homeless shelter, Skylar and her son moved in with a close friend. Skylar slept on her friend's couch for four months while she searched for a property that would accept her voucher. After paying over \$1,000 in fees for applications to multiple apartments, Skylar learned that her applications were being denied because she had three evictions on her record – evictions that had

been expunged in 2021 because they were the result of identity theft. She tried to go through third parties to get the evictions removed from her record but had no success. Her voucher expired in December 2022, before she could find a landlord who would accept it. "It was definitely a stressful, stressful time of my life," she says. "Probably the most stressful time of my life." Fortunately, Skylar was approved for public housing in January 2023. She currently lives in a two-bedroom apartment in a quieter, safer community. Yet she still struggles to be financially secure.

JUANITA

Juanita was evicted from her two-bedroom apartment in March 2023 when she stopped receiving emergency rental assistance and could no longer afford her rent, utilities, and the \$156 HOA fee. Without legal representation, Juanita tried to fight the eviction in court, arguing that she should have received a notice 30 days prior to her eviction filing. The court ruled against her and, as a result, Juanita had only 72 hours to vacate the property. Juanita and her husband rented a U-Haul to move their belongings into a storage unit, only to learn that her property manager used social media to encourage others to take possession of her belongings for free. On a recent video call, Juanita was sitting in the U-Haul while her husband tried to collect their belongings, which had been thrown outside in the snow. To make matters worse, the U-Haul's battery had died. "It's almost like when I breathe in, I can feel a scab on my heart. I am so tired," she explained.

LINDA

Linda, who lives in rural Minnesota, was displaced twice in two years after new owners raised rents beyond what she could afford, despite having a Housing Choice Voucher. At one time, Linda owned a home in which she housed many foster care children before finding them their own homes. When her foster-care income declined, she was no longer able to pay her mortgage, lost her home, and initially moved in with her elderly mother. Since losing her home, she has rented various units and experienced displacement numerous times due to gentrification and rising rent prices. She currently uses her voucher to afford a two-bedroom apartment and spends 40% of the \$900 of Social Security Income she receives monthly to cover her rent. She is grateful for her voucher, but she understands from experience that her landlord can raise her rent or opt out of the voucher program at any time. As a result, she worries about when "the other shoe is going to drop."

PUBLIC HOUSING RESIDENTS IMPACTED BY DISINVESTMENT

TEVINA

Tevina, a public housing resident, and her neighbors in Brooklyn, New York, have advocated for better housing conditions, but the lack of funding and staff capacity on the part of the housing authority has made it difficult to bring about any changes. When she moved into her current unit, for example, she was forced to go without a working stove or oven for six weeks. After becoming a housing organizer, Tevina recognized a pattern of unmet tenant repair requests across the housing authority's developments and realized it was a systemic problem. Ultimately, she and other tenants took matters into their own hands, sometimes paying for repairs out of their own pocket. "There's a misconception that public housing tenants don't care about where they live, and that they don't care about how they live," she says. "It is actually very untrue. I mean, people care about their community, you know, and we may just not know what to do. And if you're constantly getting told 'no', or 'we don't have it', or 'we don't have the money or the funding', it's discouraging."

JASMINE

Jasmine recently moved out of public housing due to poor conditions in her building. When the building underwent renovation, mice were found living in the walls. Rather than addressing the mouse problem, the housing authority simply fixed and repainted the walls, which Jasmine feels is emblematic of how band-aids are applied to major problems by many housing authorities. "A lot of people don't have nowhere else to go," she says. "And it's all they get, so they have to live through it." Whereas some people, like herself, can earn and save enough money to get out of their situation, Jasmine says that many tenants are hesitant to complain about unsafe conditions out of fear of retaliation. She wishes that, rather than public housing authority officials, HUD would inspect apartments and meet with tenants once or twice a year to ensure that housing conditions are safe and habitable. She wishes HUD would ask tenants: "Are you alright? Do you feel safe?"

IT'S ALMOST LIKE WHEN I BREATHE IN, I CAN FEEL A SCAB ON MY HEART. I AM SO TIRED.

DISPROPORTIONATE HARM TO BLACK, LATINO, AND NATIVE AMERICAN, AND WOMEN WORKERS

People of color are disproportionately impacted by the lack of affordable rental housing because they are more likely than white households to be renters and are also more likely to have extremely low incomes. Historical barriers to wealth accumulation and ongoing housing discrimination restrict homeownership opportunities for many people of color, particularly Black households, while racial disparities in income are the result of discrimination in hiring and wage-setting and unequal opportunities (NLIHC, 2020). Extremely low-income renters account for 19% of Black households, 17% of American Indian or Alaska Native households, and 14% of Latino households, but only 6% of white households (NLIHC, 2023c).

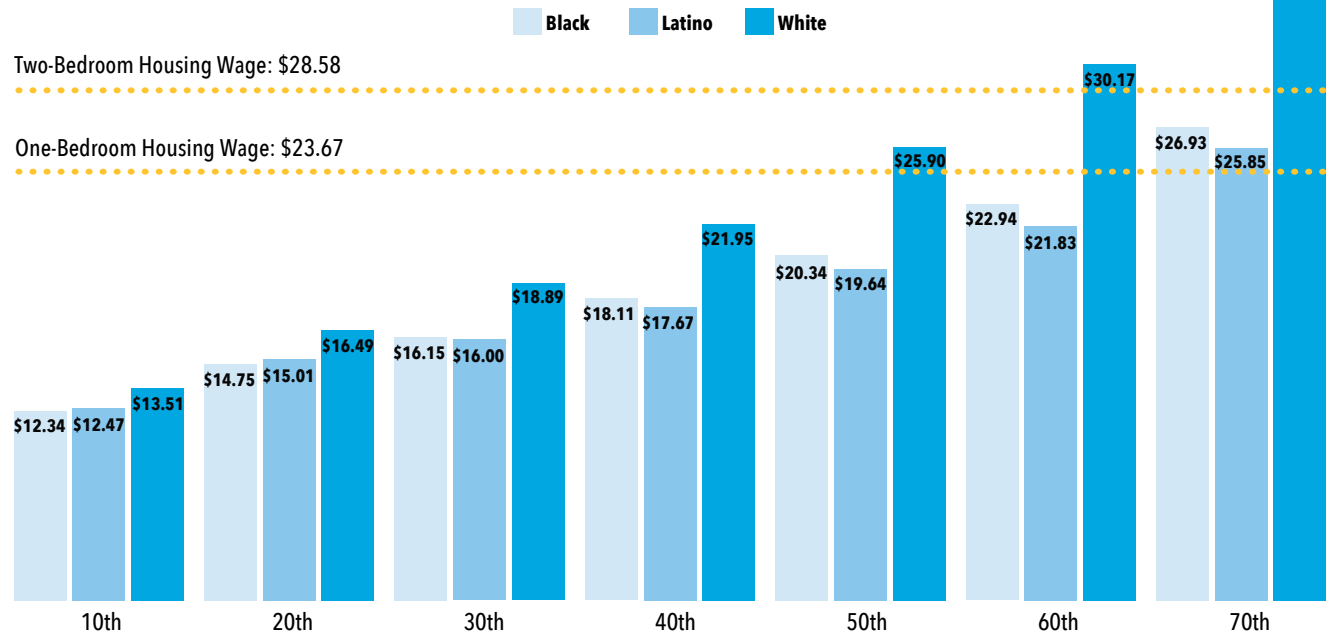
Black, Latino, and Native American workers are more likely than white workers to be employed in sectors with lower median wages, like service, consumer-goods production, and transportation, while white workers are more likely to be employed in higher-paying management and professional positions (Wilson et al., 2021; Allard & Brundage, Jr., 2019). Even within the same professional occupations, however, the median earnings for white workers are often higher than the median earnings for Black and Latino workers (Wilson et al., 2021). Twenty percent of Black workers and 19% of Latino workers earned less than \$15 per hour in 2022, compared to 15% of the entire workforce and 13% of white

workers (Gould and DeCourcy, 2023). Research indicates that Native American workers also disproportionately earn wages that are less than \$15 per hour (Allard & Brundage, Jr., 2019).

Figure 5 compares the hourly wage distributions of white, Black, and Latino workers. The 10th percentile bars show the hourly wages of the

lowest-paid 10% of white, Black, and Latino workers. The lowest-wage Black workers earn 9% less than the lowest-wage white workers, while the lowest-wage Latino workers earn 8% less. These disparities widen at successively higher levels of income. The median Black worker and median Latino worker receive 21% and 24% less, respectively, than the median white worker.

FIGURE 5. HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2022, adjusted to 2023 dollars.

OUT OF REACH 2023

As a result of such wage disparities, Black and Latino workers face larger gaps between their wages and the cost of rental housing than white workers. Nationally, the median wage of a full-time white worker is adequate to afford a one-bedroom apartment at fair market rent, but the median wage of a full-time Black or Latino worker is not (Figure 5). At the 60th percentile, a full-time white worker can afford a two-bedroom rental home at fair market rent. Meanwhile, a full-time Black or Latino worker at the 60th percentile for Black and Latino workers, respectively, cannot afford even a one-bedroom rental home.

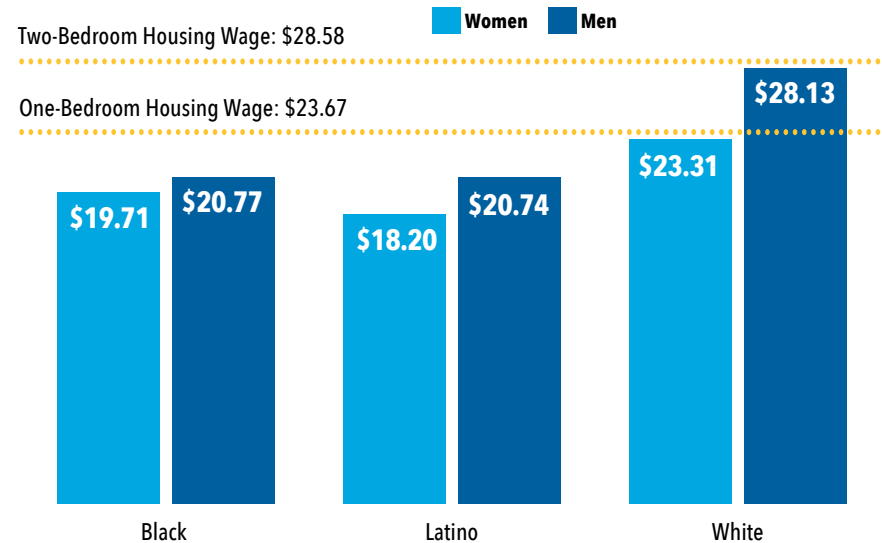
Regardless of their race and ethnicity, women earn less than their male counterparts and face more difficulty affording rental housing, but this is especially the case for Black and Latina women (Figure 6). Black women earning the median wage for members of their race and gender make \$19.71 per hour, \$1.06 less than the median wage among Black male workers and \$8.42 less than the median wage among white male workers. The median wage of Latina women is \$2.54 less than the median wage of Latino men and \$9.93 less than the median wage of white men. While a white man making the median wage for his race and gender can afford a one-bedroom apartment at the average fair market rent, Black and Latina female workers

REGARDLESS OF THEIR RACE AND ETHNICITY, WOMEN EARN LESS THAN THEIR MALE COUNTERPARTS AND FACE MORE DIFFICULTY AFFORDING RENTAL HOUSING, BUT THIS IS ESPECIALLY THE CASE FOR BLACK AND LATINA WOMEN.

earn median wages that are \$3.96 and \$5.47 less, respectively, than the one-bedroom housing wage.

Beyond low wages, people of color are also more likely to face higher rates of unemployment and underemployment, adding to the challenges they face affording housing. The average monthly unemployment rate among white participants in the labor market was 3.2% in 2022, compared to 4.1% for Hispanics, 6.1% for Blacks, and 6.2% for American Indian or Alaska Natives (U.S. Bureau of Labor Statistics, 2023a). People of color working part-time are also more likely than their white counterparts to be doing so due to reductions in their current work hours or inability to find full-time employment. Sixteen percent of Black part-time workers and 20% of Latino part-time workers in 2022 were in this situation, compared to 11% of white part-time workers (U.S. Bureau of Labor Statistics, 2023b).

FIGURE 6. MEDIAN HOURLY WAGES BY RACE, ETHNICITY, AND GENDER



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2022, adjusted to 2023 dollars.

THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS

Despite low unemployment levels and stabilizing rent prices, low-wage workers and other renters with limited resources continue to struggle to afford their rents. Millions of families renting their homes simply do not have adequate income to afford even modest housing. Federal resources are critical to ensuring they can remain stably housed. These resources should bridge the gap between renters' incomes and housing costs, expand and preserve the supply of affordable and accessible rental housing, and provide emergency rental assistance for families in unexpected crises. Yet at a time when more resources are sorely needed, some congressional leaders are proposing significant cuts to federal rental housing programs that would further threaten the housing stability and well-being of renters with extremely low incomes.

Instead of cutting resources for housing and homelessness programs, Congress must significantly increase funding for rental assistance through the Housing Choice Voucher (HCV) program, which enables many renters to afford housing in the private market. The "Ending Homelessness Act of 2021" ("H.R.4496" in the 117th Congress) would establish a universal voucher program that would enable all eligible households to receive rental assistance. The bipartisan "Family Stability and Opportunity Vouchers Act of 2023" ("S.1257"), introduced by Senators Van Hollen (D-MD) and Young (R-IN), would create 250,000 new housing vouchers targeted to low-income families with young children and provide mobility counseling

services to help families find housing options in neighborhoods of their choice. Both bills would promote housing stability for extremely low-income renters throughout the U.S.

Congress must also increase federal investments in the preservation of the existing affordable housing stock and in programs that expand the supply of deeply affordable units. The "American Housing and Economic Mobility Act" ("S.1368" in the 117th Congress), for example, would provide nearly \$45 billion annually for the national Housing Trust Fund, which provides funding to states for the preservation and creation of housing affordable to renters with extremely low incomes. The bill would also include resources to repair public housing, support the building or rehabilitation of housing in tribal and Native Hawaiian communities, and create and preserve affordable housing in rural areas. These investments would help ensure that renters receiving rental assistance are able to find rental housing that meets their needs and aligns with the requirements of an expanded HCV program.

Congress must also provide funding for a national housing stabilization fund for renters at risk of housing instability due to unexpected financial crises. Treasury's Emergency Rental Assistance (ERA) program, which provided \$46.6 billion in emergency rental assistance for households experiencing financial distress during the pandemic, revealed the widespread need for such a program. The ERA program has made nearly 11 million payments and has

primarily served extremely low-income renters, with 63% of households served having incomes of less than 30% of AMI. The "Eviction Crisis Act" ("S.2182" in the 117th Congress) would establish a permanent version of this program by creating a national housing stabilization fund for renters facing temporary financial setbacks. Temporary assistance for households would help prevent the many negative consequences associated with evictions and homelessness, including mental and physical health problems, loss of possessions, instability for children, and increased difficulty finding a new apartment.

Robust renter protections are needed to ensure the safety and just treatment of renter households. The "Legal Assistance to Prevent Evictions Act" ("S.3305" and "H.R.5884" in the 117th Congress) would create a grant program to provide legal assistance to renters facing eviction. Similarly, the "Housing Emergencies Lifeline Program (HELP) Act" ("H.R.6696" in the 117th Congress) would provide \$10 billion to support legal counsel for tenants at risk of eviction and prohibit the reporting of evictions, as well as rent and utility debt, on consumer reports.

Renters likewise need protection from landlord discrimination. Despite the evidence that bans on source-of-income discrimination increase the effectiveness of the Housing Choice Voucher program, private landlords are not required to accept HCVs as payment for rent. Dozens of states and municipalities have filled in the gaps in federal fair housing law by establishing their

own protections for voucher holders. More than half of HCV recipients now live in communities that ban source-of-income discrimination (Greene et al., 2020). Still, too many voucher holders live in communities without these protections. To ensure that all voucher holders are protected from discrimination, no matter where they live, Congress should enact the “Fair Housing Improvement Act of 2023” (“S.1267”; “H.R.2846”) introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA). The bill would expand federal fair housing protections to prohibit discrimination based on source of income and military and veteran status. Congress should also ban housing discrimination based on sexual orientation, gender identity, and marital status.

Congress should enact additional measures to protect renters as well, including establishing anti-rent gouging protections, eliminating arbitrary screening policies to ensure housing access for people exiting the criminal justice system, and supporting “just cause” eviction standards. Just cause – also known as “good cause” or “for cause” – eviction laws protect tenants from eviction or a landlord’s refusal

to renew a tenant’s lease when they have not violated their lease or the law. The protections make the lease renewal process more predictable, empower tenants to advocate for better living conditions without fear of retaliation, and promote long-term housing stability for low-income and marginalized renters (Vasquez & Gallagher, 2022).

During 2021 and the first half of 2022, low vacancy rates and rapidly rising rental prices worsened the housing insecurity of low-income renters who, in too many cases, were already struggling to afford their rent. Even though rent prices had stabilized by early 2023, low-wage workers and other extremely low-income renters – disproportionately people of color – will continue to face high rental prices and a shortage of affordable rental homes, putting stable housing out of reach for many. Only sustained, long-term federal investments in rental housing can ensure that the lowest-income renters have affordable homes. Congress must recognize the urgent need to expand the supply of affordable rental housing, preserve the existing housing stock, provide short-term assistance to renters in crisis, and protect tenants from unfair treatment.

LOW-WAGE WORKERS AND
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OUT OF REACH FOR MANY.

TENANT VOICES FOR HOUSING JUSTICE GROW LOUDER

Over the past decade, tenant voices have grown louder and louder as more volunteer tenant-led unions have joined in the fight for housing justice (King, 2022). Together, housing advocates and tenant unions have helped secure right-to-counsel laws, just cause eviction standards, and other tenant protections across the country. Since January 2021, at least 32 states and 93 localities have passed some form of tenant protections. Ten local jurisdictions and the State of Washington have adopted just cause eviction standards, while 12 local jurisdictions and three states have adopted right-to-counsel measures, and 31 state and local jurisdictions have imposed bans on source-of-income discrimination (NLIHC, 2023c).

At the national level, meaningful engagement between federal decision-makers and individuals with lived experience has led to better federal policies and practices (Skelton-Wilson et al., 2021). To that end, NLIHC's Tenant Leader Cohort – a group composed of 15 members who have experienced housing insecurity – provides an important voice in the fight for housing justice. Between November 2022 and March 2023, Cohort members shared feedback with the Biden-Harris administration at a White House meeting on effective tenant protections (Foster, 2023), spoke with White House and HUD representatives about the administration's *Blueprint for a Renters Bill of Rights*, and participated in a plenary discussion moderated by HUD Secretary Marcia L. Fudge at NLIHC's annual forum. "Every single one of us has a story, and those in elected offices oftentimes are far removed from some of our stories," said Tenant Cohort Leader Mindy Woods at the plenary discussion. "It's not until we are able to humanize what we are going through that they actually hear us."

Collective action and leadership by housing advocates, renters, and policymakers on the federal, state, and local levels helped secure unprecedented resources and protections to keep renters stably housed through the pandemic. Many of the tenants interviewed for this report had direct experience organizing and advocating for these advances in housing justice.

TEVINA

As a public housing advocate and resident, Tevina has over 20 years of experience organizing low-income community members. She joined Red Hook Initiative (RHI) as a staff member in 2017, advocating for and organizing Red Hook public housing residents. Tevina has observed large advocacy efforts being undertaken around tenants' rights in New York but "very little fighting for public housing tenants." She believes a major challenge is that "a lot of people who organize tenants don't have public housing experience. They don't have public housing knowledge." Tevina's advice for tenants is to always talk to neighbors and be willing to organize. Organizing should not just be reactive, focused on responding to disturbing developments or challenges, but rather proactive so that tenants are ready to mobilize when action is needed.

BETTY

Betty is a public housing resident and a Community Building Outreach Worker with Red Hook Initiative (where Tevina also works). She recently traveled to Albany, New York, to push the state to provide Emergency Rental Assistance Program (ERAP) funding to public housing residents, who had not received emergency rental assistance from the state during the pandemic, leaving many residents behind on rent. Betty gave advice for other tenants: "Whether you live in public housing, whether you live in private housing, you still have rights as a human being, and never stop fighting for what you deserve."

SUNSHINE

Sunshine mobilizes tenants in Memphis, Tennessee, and in other cities across the country. Her organizing experience started many years ago when she lived in a mold-infested apartment. Through conversations, Sunshine discovered that neighbors in her building had similar problems and decided to take action. “I started a petition,” she explained. “I didn’t really have a clue what I was doing, but I started the petition.” She sent the petition to code enforcement, which then inspected the apartment complex and ordered the owners to treat the mold problem, as well as address other problems. Since then, Sunshine has been mobilizing neighbors in disinvested, high-crime, high-poverty communities to fight for the safe, quality housing they deserve. “Basically, it’s the moms, the dads, you know, the community coming together and just saying this is what we need.”

JOY

The founder and board chair of the Charlottesville Public Housing Association of Residents (PHAR), Joy believes that change is possible when tenants are organized and when their voices are heard. Her advocacy work began in 2006 when, while attending conferences, she witnessed a common thread among the unique housing challenges faced by different communities: tenant voices were not being heard. “A lot of [tenants] don’t know that they have the right to push back, they have the right to say no, and they can organize in changing some things,” she says. Since then, Joy has fought to educate tenants about and protect their right to organize. She and her neighbors achieved a significant success after fighting to replace a city ordinance regarding Charlottesville’s public housing authority board, ensuring the board includes at least two public housing residents, one Section 8 resident, and one private citizen. In recent years, Joy has been fighting for tenants to have a leading voice in decisions related to the redevelopment of public housing. Following the deadly Unite the Right rally in August 2017, a private real estate developer – who is also the manager of the Dave Matthews Band – asked Joy how he could help the community. When Joy explained the dire need for public housing funding, the Dave Matthews Band led a fundraiser that raised \$8 million, including a \$5 million contribution from the band. The funding supports the resident-led redevelopment of existing buildings and the development of new buildings. “Residents designed the building inside and out,” says Joy, who described how “12 women met every Sunday for a year to learn about site plans, zoning, grants, loans, tax credits.”

DR. BAMBIE

As President and CEO of Georgia Advancing Communities Together (ACT) and an NLIHC Tenant Cohort Leader from Atlanta, Georgia, Dr. Bambie advocates for affordable housing and community development on the local, state, and national levels. Recently, Dr. Bambie joined partners and residents in advocating for stronger renter protections, an effort that resulted in the 2019 passage of Georgia House Bill 346, which protects renters from landlord retaliation for exercising their legal rights or complaining to government agencies about issues like code violations. Dr. Bambie also joined other tenant leaders for a meeting with White House officials in November 2022 to discuss essential renter protections, and she is organizing for local renter protections in Georgia. Dr. Bambie believes that the affordable housing and homelessness crisis can only be solved if people with lived experiences lead the way. In 2013, Dr. Bambie experienced homelessness while she was finishing her master’s degree, working in housing management, and pregnant with her third child. Because shelters would not allow her 17-year-old son to stay with her and her 18-year-old daughter, Dr. Bambie and her children lived in a car and couch-surfed until she was approved for public housing. As a woman of color living with a disability who has experienced homelessness and is familiar with public housing, Dr. Bambie understands how multiple barriers can combine to put decent, safe, sanitary, and affordable housing out of reach. “As a person who tried to do everything that society would deem right, I still ended up homeless,” she says. The generosity of others who came to her aid during her experience propelled her into advocacy work, and she has dedicated her life to doing the same for others. Her goal is to one day solve housing insecurity and homelessness, thus rendering her job obsolete: “My goal is to advocate myself right out of a job,” she says.

THE NUMBERS IN THIS REPORT

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to view an interactive page on which you can explore data for specific metropolitan areas and counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the Santa Cruz, California, metropolitan area, for example, is \$63.33 – far higher than the national Housing Wage. On the other end of the price spectrum, the average two-bedroom Housing Wage in Arkansas is \$16.27. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from a shortage of affordable rental homes. Jurisdictions with low Housing Wages tend to have lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD Fair Market Rents (FMR), which are estimates of what a family moving today can expect to pay for a modest rental home, not what all renters are currently paying. The FMR is the basis of the rent-payment standard for Housing Choice Vouchers and other HUD programs. The FMR is usually set at the 40th percentile of rents for typical homes occupied by recent movers in an area. FMRs are often applied uniformly within each FMR area, which is either a metropolitan area or

nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD publishes Small Area FMRs based on U.S. Postal Service ZIP codes to better reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each ZIP code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found online at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of **Out of Reach** with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents, and this methodology can introduce more year-to-year variability. HUD used proprietary data from private companies to better capture rental inflation influencing 2023 FMRs. From time to time, an area’s FMRs are based on local rent surveys rather than the ACS. For these reasons, not all differences between statistics in previous editions of **Out of Reach** and this year’s report reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance in interpreting changes in the data over time.

DEFINITIONS

AFFORDABILITY in this report is consistent with the federal standard that no more than 30% of a household’s gross income should be spent on rent and utilities. Households paying over 30% of their income are considered housing cost-burdened. Households paying over 50% of their income are considered severely housing cost-burdened.

AREA MEDIAN INCOME (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

AVERAGE RENTER WAGE is the estimated mean hourly wage among renters, based on 2021 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2023.

EXTREMELY LOW INCOME (ELI) refers to household income that is less than the federal poverty guideline or 30% of AMI.

VERY LOW INCOME (VLI) refers to household income that is less than 50% of AMI.


HOUSING WAGE is the estimated full-time hourly wage that workers must earn to afford a decent rental home at HUD’s Fair Market Rent while spending no more than 30% of their income on housing costs.

FULL-TIME WORK is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 35 hours per week, according to the Bureau of Labor Statistics.

FAIR MARKET RENT (FMR) is typically the 40th percentile of gross rents for standard rental units of recent movers. FMRs are determined by HUD on an annual basis and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

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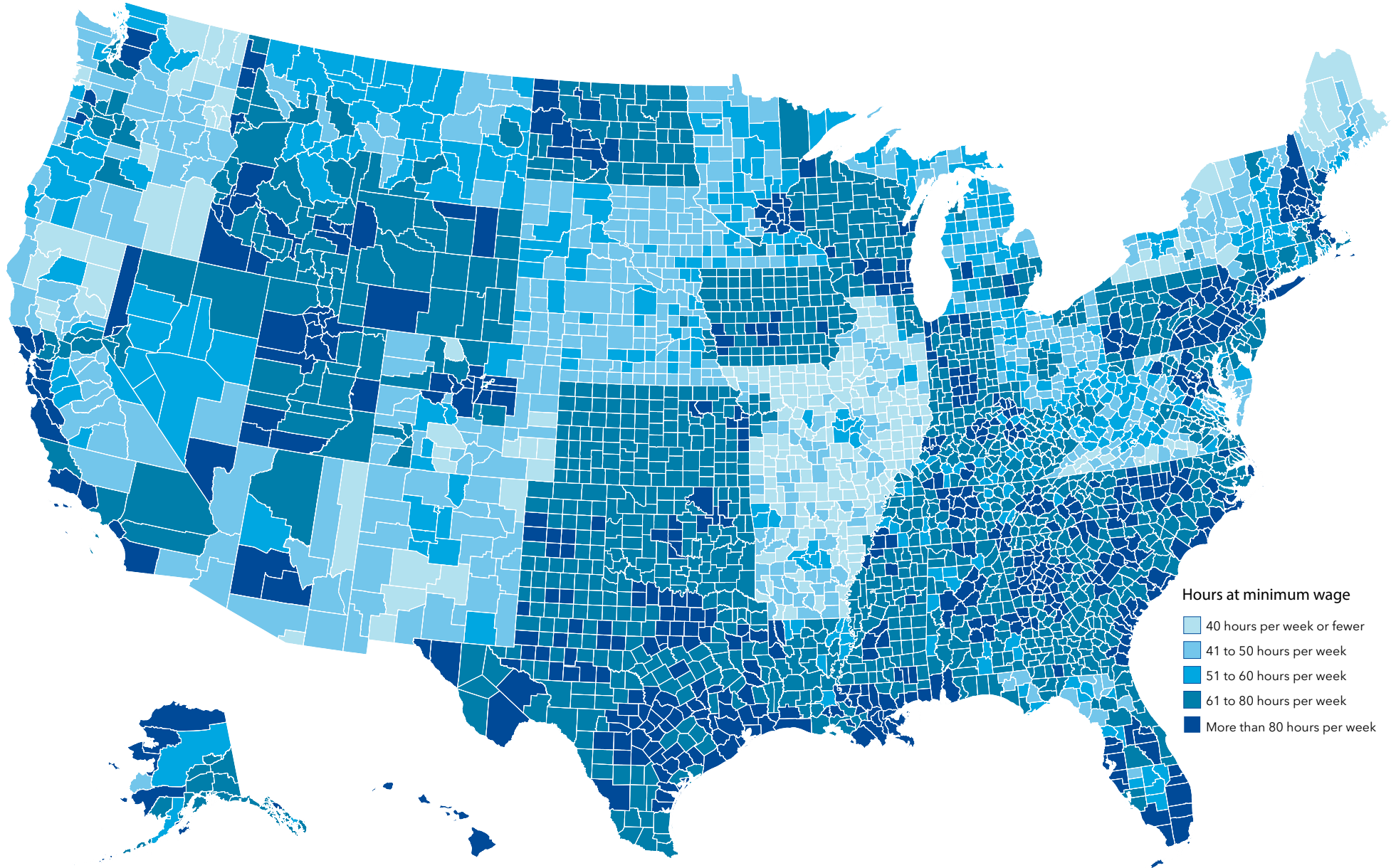
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MAP AND TABLES



HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2023

***Note:** New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for sub-county jurisdictions with minimum wages higher than the prevailing county, state, or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.



MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Metropolitan Counties ²	Housing Wage for Two-Bedroom FMR ¹
Santa Cruz-Watsonville, CA MSA ⁴	Santa Cruz County, CA	\$63.33
San Francisco, CA HMFA ³	Marin County, San Francisco County, San Mateo County, CA	\$61.31
San Jose-Sunnyvale-Santa Clara, CA HMFA	Santa Clara County, CA	\$56.56
Salinas, CA MSA	Monterey County, CA	\$51.44
Santa Maria-Santa Barbara, CA MSA	Santa Barbara County, CA	\$51.29
Boston-Cambridge-Quincy, MA-NH HMFA		\$50.67
Stamford-Norwalk, CT HMFA		\$49.29
Santa Ana-Anaheim-Irvine, CA HMFA	Orange County, CA	\$48.83
Seattle-Bellevue, WA HMFA	King County, Snohomish County, WA	\$47.21
New York, NY HMFA	Bronx County, Kings County, New York County, Putnam County, Queens County, Richmond County, Rockland County NY	\$47.13

State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR	Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Massachusetts	\$46.91	Nantucket County, MA	\$50.35
Hawaii	\$37.86	Dukes County, MA	\$44.71
Alaska	\$26.88	Kauai County, HI	\$41.31
Connecticut	\$26.62	Eagle County, CO	\$39.04
New Hampshire	\$25.21	Monroe County, FL	\$38.90
Colorado	\$24.50	Pitkin County, CO	\$36.73
California	\$22.35	Hawaii County, HI	\$36.56
Nevada	\$22.28	Summit County, CO	\$35.77
Washington	\$21.80	Bethel Census Area, AK	\$34.98
Vermont	\$21.69	Aleutians West Census Area, AK	\$34.56

1 FMR = Fair Market Rent.

2 Excludes metropolitan counties in New England as FMR areas are not defined by county boundaries in New England.

3 HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

4 MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATE SUMMARY

State	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017 - 2021)	% of total households (2017 - 2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage to afford 2BR FMR
Alabama	\$18.13	\$943	\$37,715	2.5	\$80,754	\$2,019	\$24,226	\$606	582,412	31%	\$16.83	\$875	1.1
Alaska	\$26.32	\$1,368	\$54,740	2.4	\$109,374	\$2,734	\$32,812	\$820	89,354	34%	\$23.27	\$1,210	1.1
Arizona	\$29.93	\$1,556	\$62,252	2.2	\$92,308	\$2,308	\$27,692	\$692	917,899	34%	\$22.86	\$1,189	1.3
Arkansas	\$16.27	\$846	\$33,836	1.5	\$75,063	\$1,877	\$22,519	\$563	393,163	34%	\$17.85	\$928	0.9
California	\$42.25	\$2,197	\$87,877	2.7	\$114,341	\$2,859	\$34,302	\$858	5,882,339	45%	\$33.67	\$1,751	1.3
Colorado	\$32.13	\$1,671	\$66,830	2.4	\$116,139	\$2,903	\$34,842	\$871	754,483	34%	\$25.47	\$1,324	1.3
Connecticut	\$31.93	\$1,660	\$66,412	2.1	\$122,897	\$3,072	\$36,869	\$922	471,821	34%	\$22.29	\$1,159	1.4
Delaware	\$26.09	\$1,357	\$54,269	2.2	\$104,298	\$2,607	\$31,289	\$782	108,662	29%	\$22.42	\$1,166	1.2
Florida	\$30.59	\$1,591	\$63,622	2.8	\$86,063	\$2,152	\$25,819	\$645	2,736,789	34%	\$22.52	\$1,171	1.4
Georgia	\$24.75	\$1,287	\$51,479	3.4	\$91,285	\$2,282	\$27,386	\$685	1,378,498	35%	\$21.94	\$1,141	1.1
Hawaii	\$41.83	\$2,175	\$87,013	3.5	\$114,135	\$2,853	\$34,241	\$856	186,599	39%	\$21.86	\$1,137	1.9
Idaho	\$21.53	\$1,120	\$44,782	3.0	\$88,966	\$2,224	\$26,690	\$667	186,065	28%	\$17.63	\$917	1.2
Illinois	\$24.59	\$1,279	\$51,143	1.9	\$104,298	\$2,607	\$31,289	\$782	1,650,933	33%	\$22.98	\$1,195	1.1
Indiana	\$19.00	\$988	\$39,526	2.6	\$88,795	\$2,220	\$26,638	\$666	790,648	30%	\$17.86	\$929	1.1
Iowa	\$18.13	\$943	\$37,720	2.5	\$95,713	\$2,393	\$28,714	\$718	362,924	28%	\$16.82	\$875	1.1
Kansas	\$18.71	\$973	\$38,912	2.6	\$89,769	\$2,244	\$26,931	\$673	380,696	33%	\$18.07	\$940	1.0
Kentucky	\$17.90	\$931	\$37,232	2.5	\$80,616	\$2,015	\$24,185	\$605	563,173	32%	\$17.45	\$907	1.0
Louisiana	\$19.39	\$1,008	\$40,338	2.7	\$75,569	\$1,889	\$22,671	\$567	582,830	33%	\$16.99	\$884	1.1
Maine	\$24.73	\$1,286	\$51,441	1.8	\$93,578	\$2,339	\$28,073	\$702	151,945	27%	\$16.76	\$871	1.5
Maryland	\$31.08	\$1,616	\$64,642	2.3	\$131,260	\$3,282	\$39,378	\$984	750,551	33%	\$22.71	\$1,181	1.4
Massachusetts	\$41.64	\$2,165	\$86,613	2.8	\$131,394	\$3,285	\$39,418	\$985	1,020,041	38%	\$29.40	\$1,529	1.4
Michigan	\$21.65	\$1,126	\$45,025	2.1	\$91,124	\$2,278	\$27,337	\$683	1,106,036	28%	\$19.11	\$994	1.1
Minnesota	\$24.11	\$1,254	\$50,149	2.3	\$112,774	\$2,819	\$33,832	\$846	618,299	28%	\$20.51	\$1,067	1.2
Mississippi	\$17.21	\$895	\$35,807	2.4	\$69,971	\$1,749	\$20,991	\$525	344,555	31%	\$14.37	\$747	1.2
Missouri	\$18.54	\$964	\$38,553	1.5	\$91,227	\$2,281	\$27,368	\$684	788,386	32%	\$18.65	\$970	1.0
Montana	\$19.28	\$1,002	\$40,098	1.9	\$91,149	\$2,279	\$27,345	\$684	135,060	31%	\$16.91	\$879	1.1
Nebraska	\$18.91	\$984	\$39,341	1.8	\$98,304	\$2,458	\$29,491	\$737	254,894	33%	\$17.62	\$916	1.1

1 BR = Bedroom.

2 FMR = Fiscal Year 2023 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 2023 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

State	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017 - 2021)	% of total households (2017 - 2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage to afford 2BR FMR
Nevada	\$27.99	\$1,455	\$58,212	2.5	\$87,969	\$2,199	\$26,391	\$660	482,281	42%	\$21.93	\$1,140	1.3
New Hampshire	\$29.86	\$1,553	\$62,109	4.1	\$120,228	\$3,006	\$36,068	\$902	153,349	28%	\$20.86	\$1,085	1.4
New Jersey	\$33.50	\$1,742	\$69,675	2.4	\$123,615	\$3,090	\$37,085	\$927	1,229,008	36%	\$24.40	\$1,269	1.4
New Mexico	\$19.88	\$1,034	\$41,349	1.7	\$77,975	\$1,949	\$23,392	\$585	253,762	32%	\$17.77	\$924	1.1
New York	\$40.08	\$2,084	\$83,375	2.8	\$106,443	\$2,661	\$31,933	\$798	3,434,514	46%	\$34.46	\$1,792	1.2
North Carolina	\$21.54	\$1,120	\$44,812	3.0	\$89,384	\$2,235	\$26,815	\$670	1,374,165	34%	\$20.47	\$1,064	1.1
North Dakota	\$17.79	\$925	\$37,010	2.5	\$100,587	\$2,515	\$30,176	\$754	117,217	37%	\$19.58	\$1,018	0.9
Ohio	\$19.09	\$993	\$39,702	1.9	\$91,618	\$2,290	\$27,485	\$687	1,588,226	33%	\$18.47	\$961	1.0
Oklahoma	\$18.00	\$936	\$37,436	2.5	\$79,388	\$1,985	\$23,817	\$595	510,477	34%	\$17.89	\$930	1.0
Oregon	\$29.72	\$1,545	\$61,818	2.1	\$99,322	\$2,483	\$29,797	\$745	610,926	37%	\$22.47	\$1,168	1.3
Pennsylvania	\$23.61	\$1,228	\$49,109	3.3	\$100,398	\$2,510	\$30,119	\$753	1,586,866	31%	\$20.38	\$1,060	1.2
Rhode Island	\$27.78	\$1,444	\$57,779	2.1	\$108,116	\$2,703	\$32,435	\$811	160,918	38%	\$18.26	\$950	1.5
South Carolina	\$21.48	\$1,117	\$44,674	3.0	\$83,981	\$2,100	\$25,194	\$630	586,430	30%	\$17.08	\$888	1.3
South Dakota	\$17.49	\$909	\$36,371	1.6	\$92,134	\$2,303	\$27,640	\$691	109,102	32%	\$17.03	\$886	1.0
Tennessee	\$20.76	\$1,080	\$43,186	2.9	\$84,498	\$2,112	\$25,350	\$634	881,517	33%	\$20.69	\$1,076	1.0
Texas	\$25.06	\$1,303	\$52,134	3.5	\$91,969	\$2,299	\$27,591	\$690	3,848,280	38%	\$24.19	\$1,258	1.0
Utah	\$24.93	\$1,297	\$51,861	3.4	\$103,948	\$2,599	\$31,184	\$780	304,577	29%	\$19.84	\$1,032	1.3
Vermont	\$25.54	\$1,328	\$53,117	1.9	\$100,571	\$2,514	\$30,171	\$754	73,362	28%	\$17.30	\$900	1.5
Virginia	\$26.84	\$1,396	\$55,821	2.2	\$114,043	\$2,851	\$34,213	\$855	1,083,561	33%	\$23.38	\$1,216	1.1
Washington	\$36.33	\$1,889	\$75,556	2.3	\$118,880	\$2,972	\$35,664	\$892	1,066,944	36%	\$30.32	\$1,577	1.2
West Virginia	\$16.64	\$865	\$34,610	1.9	\$77,002	\$1,925	\$23,101	\$578	185,407	26%	\$14.40	\$749	1.2
Wisconsin	\$20.32	\$1,056	\$42,258	2.8	\$97,912	\$2,448	\$29,373	\$734	782,114	33%	\$18.47	\$961	1.1
Wyoming	\$17.94	\$933	\$37,318	2.5	\$95,626	\$2,391	\$28,688	\$717	65,294	28%	\$17.04	\$886	1.1
OTHER													
District of Columbia	\$35.35	\$1,838	\$73,520	2.1	\$152,100	\$3,803	\$45,630	\$1,141	181,384	58%	\$40.32	\$2,096	0.9
Puerto Rico	\$10.36	\$539	\$21,553	1.1	\$31,421	\$786	\$9,426	\$236	382,636	32%	\$9.14	\$475	1.1

1 BR = Bedroom.

2 FMR = Fiscal Year 2023 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 2023 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

USER'S GUIDE



HOW TO USE THE NUMBERS

A renter household needs to earn at least \$28.58 per hour to afford a two-bedroom home at FMR.

The annual median family income (AMI) in the United States is \$98,964 (2023).
 For a family earning 100% of AMI, monthly rent of \$2,474 or less is affordable.

There were 44,241,372 renter households in the United States (2017-2021).
 Renter households represented 35% of all households (2017-2021).

The estimated mean (average) renter wage in the United States is \$23.68 per hour (2023).

	FY23 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$28.58	\$1,486	\$59,450	2.6	\$98,964	\$2,474	\$29,689	\$742	44,241,372	35%	\$23.68	\$1,231	1.2

The FMR for a two-bedroom rental home in the United States is \$1,486 (2023).

A renter household needs an annual income of \$59,450 in order to afford a two-bedroom rental home at FMR.

On average, a renter household needs 2.6 full-time jobs paying the minimum wage in order to afford a two-bedroom rental home at FMR.

In the United States, a family at 30% of AMI earns \$29,689 annually.

For a family earning 30% of AMI, monthly rent of \$742 or less is affordable.

If a full-time worker earns the mean renter wage, monthly rent of \$1,231 or less is affordable.

A renter household needs 1.2 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental home at FMR.

1: BR = Bedroom.
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Family Income.
 5: Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$59,450) by 52 (weeks per year) and then by 40 (hours per work week) (\$59,450 / 52 = \$1,143; \$1,143 / 40 = \$28.58).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$98,964 x .3 = \$29,698). Divide by 12 to obtain monthly amount (\$29,698 / 12 = \$2,474).

Divide number of renter households by total number of households (ACS 2017-2021) (44,241,372 / 125,207,480 = .35). Then multiply by 100 (.35 x 100 = 35%).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2021, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2023. See Appendix B.

HUD FY23 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

ACS (2017-2021).

	FY23 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$28.58		\$1,486	\$59,450	2.6	\$98,964	\$2,474	\$29,689	\$742	44,241,372	35%	\$23.68	\$1,231	1.2

Developed by HUD annually (2023). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$1,486.25 x 12 = \$17,835). Then divide by .3 to determine the total income needed to afford \$17,835 per year in rent (\$17,835 / .3 = \$59,450).

National average of jobs needed across all counties, weighted by number of renter households. To find jobs needed in a particular state, metro, or county, divide annual income needed to afford the FMR by 52 (weeks per year). Then divide by the prevailing minimum wage. Then divide by 40 (hours per work week).

Multiply Annual AMI by .3 (\$98,964 x .3 = \$29,689).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$29,698 x .3 = \$8,907). Divide by 12 to obtain monthly amount (\$8,907 / 12 = \$742).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$23.6801 x 40 x 52 = \$49,255). Multiply by .3 to determine maximum amount that can be spent on rent (\$49,255 x .3 = \$14,776). Divide by 12 to obtain monthly amount (\$14,776 / 12 = \$1,231).

Divide income needed to afford the FMR by 52 (weeks per year) (\$59,450 / 52 = \$1,143). Then divide by \$23.68 (the United States' mean renter wage) (\$1,143 / \$23.68 = 48 hours). Finally, divide by 40 (hours per work week) (48 / 40 = 1.2 full-time jobs).

- 1: BR = Bedroom.
- 2: FMR = Fiscal Year 2023 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

- 4: AMI = Fiscal Year 2023 Area Median Family Income.
- 5: Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE PAGES



ALABAMA

#43*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$943**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,143** monthly or **\$37,715** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.83
2-Bedroom Housing Wage	\$18.13
Number of Renter Households	582,412
Percent Renters	31%

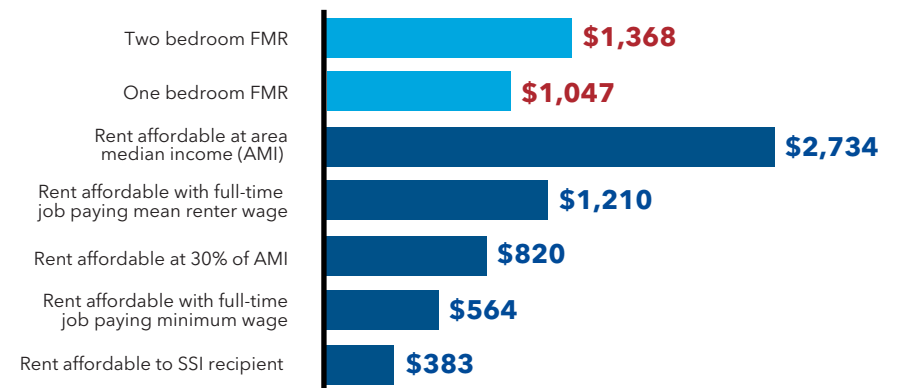
100
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

83
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.1
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Daphne-Fairhope-Foley MSA	\$23.19
Birmingham-Hoover HMFA	\$20.67
Huntsville MSA	\$19.79
Tuscaloosa HMFA	\$19.58
Auburn-Opelika MSA	\$19.08



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.

ALABAMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$18.13	\$943	\$37,715	2.5	\$80,754	\$2,019	\$24,226	\$606	582,412	31%	\$16.83	\$875	1.1
Combined Nonmetro Areas	\$14.80	\$770	\$30,792	2.0	\$66,729	\$1,668	\$20,019	\$500	123,606	28%	\$14.06	\$731	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$15.42	\$802	\$32,080	2.1	\$74,100	\$1,853	\$22,230	\$556	12,854	29%	\$13.56	\$705	1.1
Auburn-Opelika MSA	\$19.08	\$992	\$39,680	2.6	\$83,900	\$2,098	\$25,170	\$629	22,684	36%	\$10.44	\$543	1.8
Birmingham-Hoover HMFA	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	123,614	30%	\$20.06	\$1,043	1.0
Chilton County HMFA	\$14.52	\$755	\$30,200	2.0	\$70,900	\$1,773	\$21,270	\$532	4,341	26%	\$14.83	\$771	1.0
Columbus HMFA	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	8,801	38%	\$14.27	\$742	1.3
Daphne-Fairhope-Foley MSA	\$23.19	\$1,206	\$48,240	3.2	\$93,000	\$2,325	\$27,900	\$698	19,948	23%	\$15.65	\$814	1.5
Decatur MSA	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	15,996	27%	\$16.01	\$832	1.0
Dothan HMFA	\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	16,854	33%	\$16.32	\$849	0.9
Florence-Muscle Shoals MSA	\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	18,857	31%	\$13.14	\$683	1.2
Gadsden MSA	\$14.79	\$769	\$30,760	2.0	\$63,400	\$1,585	\$19,020	\$476	10,333	27%	\$13.13	\$683	1.1
Greene County HMFA	\$15.27	\$794	\$31,760	2.1	\$54,200	\$1,355	\$16,260	\$407	874	31%	\$9.01	\$468	1.7
Henry County HMFA	\$14.23	\$740	\$29,600	2.0	\$77,200	\$1,930	\$23,160	\$579	1,017	16%	\$11.12	\$578	1.3
Huntsville MSA	\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	59,286	31%	\$19.37	\$1,007	1.0
Mobile HMFA	\$18.96	\$986	\$39,440	2.6	\$73,100	\$1,828	\$21,930	\$548	57,617	36%	\$17.88	\$930	1.1
Montgomery MSA	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	52,383	36%	\$16.56	\$861	1.1
Pickens County HMFA	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	1,662	24%	\$10.52	\$547	1.4
Tuscaloosa HMFA	\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	31,230	36%	\$14.73	\$766	1.3
Washington County HMFA	\$16.98	\$883	\$35,320	2.3	\$69,300	\$1,733	\$20,790	\$520	455	9%	\$17.63	\$917	1.0

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ALABAMA

Counties	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Autauga County	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	5,629	26%	\$17.51	\$911	1.1
Baldwin County	\$23.19	\$1,206	\$48,240	3.2	\$93,000	\$2,325	\$27,900	\$698	19,948	23%	\$15.65	\$814	1.5
Barbour County	\$14.23	\$740	\$29,600	2.0	\$54,700	\$1,368	\$16,410	\$410	3,434	38%	\$11.66	\$606	1.2
Bibb County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	1,503	21%	\$10.01	\$521	2.1
Blount County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	4,435	21%	\$11.63	\$605	1.8
Bullock County	\$15.77	\$820	\$32,800	2.2	\$52,200	\$1,305	\$15,660	\$392	1,199	35%	\$13.25	\$689	1.2
Butler County	\$14.63	\$761	\$30,440	2.0	\$70,400	\$1,760	\$21,120	\$528	1,803	28%	\$12.66	\$658	1.2
Calhoun County	\$15.42	\$802	\$32,080	2.1	\$74,100	\$1,853	\$22,230	\$556	12,854	29%	\$13.56	\$705	1.1
Chambers County	\$17.52	\$911	\$36,440	2.4	\$61,500	\$1,538	\$18,450	\$461	4,034	31%	\$17.16	\$893	1.0
Cherokee County	\$14.60	\$759	\$30,360	2.0	\$67,900	\$1,698	\$20,370	\$509	2,085	22%	\$14.55	\$757	1.0
Chilton County	\$14.52	\$755	\$30,200	2.0	\$70,900	\$1,773	\$21,270	\$532	4,341	26%	\$14.83	\$771	1.0
Choctaw County	\$14.23	\$740	\$29,600	2.0	\$67,000	\$1,675	\$20,100	\$503	869	17%	\$18.56	\$965	0.8
Clarke County	\$14.23	\$740	\$29,600	2.0	\$66,900	\$1,673	\$20,070	\$502	2,267	27%	\$14.76	\$767	1.0
Clay County	\$14.23	\$740	\$29,600	2.0	\$63,000	\$1,575	\$18,900	\$473	1,268	23%	\$13.54	\$704	1.1
Cleburne County	\$14.25	\$741	\$29,640	2.0	\$71,000	\$1,775	\$21,300	\$533	1,276	23%	\$16.55	\$861	0.9
Coffee County	\$15.44	\$803	\$32,120	2.1	\$79,500	\$1,988	\$23,850	\$596	6,325	31%	\$14.74	\$767	1.0
Colbert County	\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	6,317	28%	\$14.97	\$778	1.0
Conecuh County	\$14.23	\$740	\$29,600	2.0	\$58,600	\$1,465	\$17,580	\$440	899	21%	\$21.04	\$1,094	0.7
Coosa County	\$14.73	\$766	\$30,640	2.0	\$65,100	\$1,628	\$19,530	\$488	742	19%	\$15.42	\$802	1.0
Covington County	\$14.23	\$740	\$29,600	2.0	\$70,300	\$1,758	\$21,090	\$527	3,615	25%	\$10.88	\$566	1.3
Crenshaw County	\$14.23	\$740	\$29,600	2.0	\$71,400	\$1,785	\$21,420	\$536	1,160	25%	\$18.18	\$945	0.8
Cullman County	\$15.67	\$815	\$32,600	2.2	\$77,200	\$1,930	\$23,160	\$579	8,369	25%	\$16.57	\$861	0.9
Dale County	\$14.23	\$740	\$29,600	2.0	\$70,200	\$1,755	\$21,060	\$527	7,853	40%	\$20.71	\$1,077	0.7
Dallas County	\$15.19	\$790	\$31,600	2.1	\$59,600	\$1,490	\$17,880	\$447	5,645	39%	\$13.67	\$711	1.1
DeKalb County	\$14.23	\$740	\$29,600	2.0	\$60,600	\$1,515	\$18,180	\$455	6,796	27%	\$13.35	\$694	1.1

1: BR = Bedroom
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 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ALABAMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	7,707	24%	\$12.10	\$629	1.6
Escambia County	\$14.23	\$740	\$29,600	2.0	\$56,400	\$1,410	\$16,920	\$423	4,294	33%	\$15.74	\$819	0.9
Etowah County	\$14.79	\$769	\$30,760	2.0	\$63,400	\$1,585	\$19,020	\$476	10,333	27%	\$13.13	\$683	1.1
Fayette County	\$14.23	\$740	\$29,600	2.0	\$66,300	\$1,658	\$19,890	\$497	1,548	25%	\$12.28	\$639	1.2
Franklin County	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	3,232	30%	\$15.58	\$810	0.9
Geneva County	\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	2,684	26%	\$9.89	\$514	1.5
Greene County	\$15.27	\$794	\$31,760	2.1	\$54,200	\$1,355	\$16,260	\$407	874	31%	\$9.01	\$468	1.7
Hale County	\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	1,130	22%	\$15.13	\$787	1.3
Henry County	\$14.23	\$740	\$29,600	2.0	\$77,200	\$1,930	\$23,160	\$579	1,017	16%	\$11.12	\$578	1.3
Houston County	\$14.63	\$761	\$30,440	2.0	\$68,000	\$1,700	\$20,400	\$510	14,170	34%	\$16.92	\$880	0.9
Jackson County	\$14.23	\$740	\$29,600	2.0	\$62,500	\$1,563	\$18,750	\$469	4,947	24%	\$14.28	\$742	1.0
Jefferson County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	95,395	36%	\$20.66	\$1,075	1.0
Lamar County	\$14.23	\$740	\$29,600	2.0	\$65,500	\$1,638	\$19,650	\$491	1,481	28%	\$9.62	\$500	1.5
Lauderdale County	\$15.60	\$811	\$32,440	2.2	\$74,100	\$1,853	\$22,230	\$556	12,540	33%	\$11.70	\$609	1.3
Lawrence County	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	2,703	22%	\$15.31	\$796	1.0
Lee County	\$19.08	\$992	\$39,680	2.6	\$83,900	\$2,098	\$25,170	\$629	22,684	36%	\$10.44	\$543	1.8
Limestone County	\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	8,334	22%	\$13.77	\$716	1.4
Lowndes County	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	904	23%	\$18.43	\$959	1.0
Macon County	\$14.85	\$772	\$30,880	2.0	\$58,800	\$1,470	\$17,640	\$441	2,433	34%	\$12.34	\$642	1.2
Madison County	\$19.79	\$1,029	\$41,160	2.7	\$108,200	\$2,705	\$32,460	\$812	50,952	33%	\$20.01	\$1,041	1.0
Marengo County	\$14.23	\$740	\$29,600	2.0	\$68,600	\$1,715	\$20,580	\$515	2,104	29%	\$15.59	\$810	0.9
Marion County	\$14.23	\$740	\$29,600	2.0	\$64,700	\$1,618	\$19,410	\$485	2,922	26%	\$11.18	\$582	1.3
Marshall County	\$14.23	\$740	\$29,600	2.0	\$70,500	\$1,763	\$21,150	\$529	8,917	25%	\$12.12	\$630	1.2
Mobile County	\$18.96	\$986	\$39,440	2.6	\$73,100	\$1,828	\$21,930	\$548	57,617	36%	\$17.88	\$930	1.1
Monroe County	\$14.23	\$740	\$29,600	2.0	\$62,800	\$1,570	\$18,840	\$471	2,022	28%	\$16.83	\$875	0.8
Montgomery County	\$18.79	\$977	\$39,080	2.6	\$74,400	\$1,860	\$22,320	\$558	38,143	43%	\$17.19	\$894	1.1

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ALABAMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	13,293	28%	\$16.07	\$835	1.0
Perry County	\$15.37	\$799	\$31,960	2.1	\$41,500	\$1,038	\$12,450	\$311	773	27%	\$14.91	\$775	1.0
Pickens County	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	1,662	24%	\$10.52	\$547	1.4
Pike County	\$17.12	\$890	\$35,600	2.4	\$72,000	\$1,800	\$21,600	\$540	4,404	38%	\$13.52	\$703	1.3
Randolph County	\$14.23	\$740	\$29,600	2.0	\$63,900	\$1,598	\$19,170	\$479	1,741	20%	\$8.69	\$452	1.6
Russell County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	8,801	38%	\$14.27	\$742	1.3
St. Clair County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	6,652	20%	\$16.40	\$853	1.3
Shelby County	\$20.67	\$1,075	\$43,000	2.9	\$90,400	\$2,260	\$27,120	\$678	15,629	19%	\$19.72	\$1,025	1.0
Sumter County	\$17.25	\$897	\$35,880	2.4	\$48,700	\$1,218	\$14,610	\$365	1,638	34%	\$12.24	\$636	1.4
Talladega County	\$14.50	\$754	\$30,160	2.0	\$69,700	\$1,743	\$20,910	\$523	9,262	29%	\$14.12	\$734	1.0
Tallapoosa County	\$15.19	\$790	\$31,600	2.1	\$67,100	\$1,678	\$20,130	\$503	3,881	24%	\$10.88	\$566	1.4
Tuscaloosa County	\$19.58	\$1,018	\$40,720	2.7	\$82,900	\$2,073	\$24,870	\$622	30,100	37%	\$14.72	\$765	1.3
Walker County	\$14.23	\$740	\$29,600	2.0	\$70,000	\$1,750	\$21,000	\$525	5,694	23%	\$11.78	\$613	1.2
Washington County	\$16.98	\$883	\$35,320	2.3	\$69,300	\$1,733	\$20,790	\$520	455	9%	\$17.63	\$917	1.0
Wilcox County	\$17.15	\$892	\$35,680	2.4	\$52,600	\$1,315	\$15,780	\$395	821	23%	\$16.53	\$859	1.0
Winston County	\$14.23	\$740	\$29,600	2.0	\$64,600	\$1,615	\$19,380	\$485	1,853	20%	\$12.67	\$659	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ALASKA

#18*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,368**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,562** monthly or **\$54,740** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	\$10.85
Average Renter Wage	\$23.27
2-Bedroom Housing Wage	\$26.32
Number of Renter Households	89,354
Percent Renters	34%

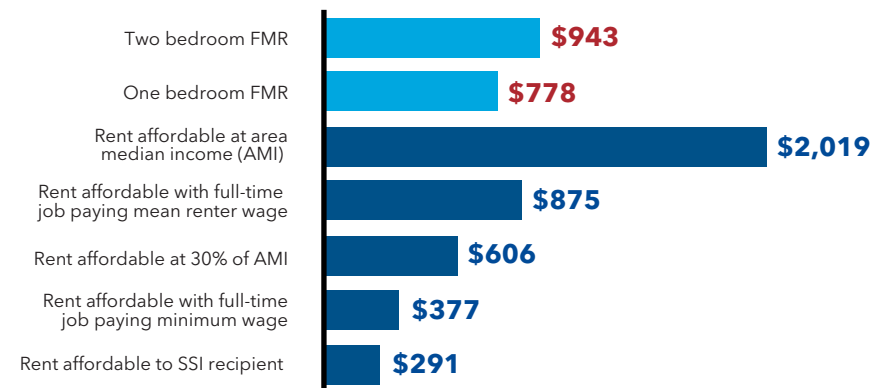
97
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

74
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bethel Census Area	\$34.98
Aleutians West Census Area	\$34.56
North Slope Borough	\$34.15
Northwest Arctic Borough	\$33.08
Kodiak Island Borough	\$31.46



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.

ALASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	\$26.32	\$1,368	\$54,740	2.4	\$109,374	\$2,734	\$32,812	\$820	89,354	34%	\$23.27	\$1,210	1.1
Combined Nonmetro Areas	\$26.88	\$1,398	\$55,918	2.5	\$99,935	\$2,498	\$29,980	\$750	26,338	33%	\$27.68	\$1,439	1.0
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$26.00	\$1,352	\$54,080	2.4	\$122,300	\$3,058	\$36,690	\$917	39,600	37%	\$22.58	\$1,174	1.2
Fairbanks MSA	\$28.56	\$1,485	\$59,400	2.6	\$98,600	\$2,465	\$29,580	\$740	14,535	41%	\$21.38	\$1,112	1.3
Matanuska-Susitna Borough HMFA	\$22.38	\$1,164	\$46,560	2.1	\$103,100	\$2,578	\$30,930	\$773	8,881	23%	\$14.68	\$763	1.5
<u>Counties</u>													
Aleutians East Borough	\$23.73	\$1,234	\$49,360	2.2	\$90,100	\$2,253	\$27,030	\$676	349	38%	\$33.44	\$1,739	0.7
Aleutians West Census Area	\$34.56	\$1,797	\$71,880	3.2	\$114,500	\$2,863	\$34,350	\$859	700	70%	\$38.35	\$1,994	0.9
Anchorage Municipality	\$26.00	\$1,352	\$54,080	2.4	\$122,300	\$3,058	\$36,690	\$917	39,600	37%	\$22.58	\$1,174	1.2
Bethel Census Area	\$34.98	\$1,819	\$72,760	3.2	\$64,300	\$1,608	\$19,290	\$482	1,929	43%	\$29.31	\$1,524	1.2
Bristol Bay Borough	\$21.10	\$1,097	\$43,880	1.9	\$102,700	\$2,568	\$30,810	\$770	147	47%	\$29.96	\$1,558	0.7
Chugach Census Area	\$24.65	\$1,282	\$51,280	2.3	\$111,800	\$2,795	\$33,540	\$839	830	32%	\$26.66	\$1,386	0.9
Copper River Census Area	\$22.46	\$1,168	\$46,720	2.1	\$101,800	\$2,545	\$30,540	\$764	240	25%	\$11.39	\$592	2.0
Denali Borough	\$28.00	\$1,456	\$58,240	2.6	\$131,700	\$3,293	\$39,510	\$988	86	16%	\$22.68	\$1,179	1.2
Dillingham Census Area	\$24.25	\$1,261	\$50,440	2.2	\$75,400	\$1,885	\$22,620	\$566	498	36%	\$25.99	\$1,351	0.9
Fairbanks North Star Borough	\$28.56	\$1,485	\$59,400	2.6	\$98,600	\$2,465	\$29,580	\$740	14,535	41%	\$21.38	\$1,112	1.3
Haines Borough †	\$25.21	\$1,311	\$52,440	2.3	\$98,000	\$2,450	\$29,400	\$735	241	31%			
Hoonah-Angoon Census Area	\$23.44	\$1,219	\$48,760	2.2	\$78,100	\$1,953	\$23,430	\$586	201	25%	\$17.70	\$920	1.3
Juneau City and Borough	\$28.83	\$1,499	\$59,960	2.7	\$122,200	\$3,055	\$36,660	\$917	4,556	35%	\$20.06	\$1,043	1.4
Kenai Peninsula Borough	\$22.67	\$1,179	\$47,160	2.1	\$105,500	\$2,638	\$31,650	\$791	5,349	23%	\$17.82	\$926	1.3
Ketchikan Gateway Borough	\$26.04	\$1,354	\$54,160	2.4	\$109,700	\$2,743	\$32,910	\$823	1,899	35%	\$16.95	\$881	1.5
Kodiak Island Borough	\$31.46	\$1,636	\$65,440	2.9	\$109,400	\$2,735	\$32,820	\$821	2,039	46%	\$21.38	\$1,112	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ALASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kusilvak Census Area	\$17.56	\$913	\$36,520	1.6	\$42,600	\$1,065	\$12,780	\$320	488	27%	\$20.28	\$1,055	0.9
Lake and Peninsula Borough	\$16.60	\$863	\$34,520	1.5	\$63,100	\$1,578	\$18,930	\$473	112	35%	\$25.86	\$1,345	0.6
Matanuska-Susitna Borough	\$22.38	\$1,164	\$46,560	2.1	\$103,100	\$2,578	\$30,930	\$773	8,881	23%	\$14.68	\$763	1.5
Nome Census Area	\$28.21	\$1,467	\$58,680	2.6	\$70,700	\$1,768	\$21,210	\$530	1,017	37%	\$37.92	\$1,972	0.7
North Slope Borough	\$34.15	\$1,776	\$71,040	3.1	\$104,500	\$2,613	\$31,350	\$784	1,074	51%	\$63.43	\$3,299	0.5
Northwest Arctic Borough	\$33.08	\$1,720	\$68,800	3.0	\$79,100	\$1,978	\$23,730	\$593	719	41%	\$50.97	\$2,650	0.6
Petersburg Borough	\$24.50	\$1,274	\$50,960	2.3	\$95,100	\$2,378	\$28,530	\$713	379	31%	\$14.08	\$732	1.7
Prince of Wales-Hyder Census Area	\$19.62	\$1,020	\$40,800	1.8	\$79,400	\$1,985	\$23,820	\$596	588	25%	\$18.11	\$942	1.1
Sitka City and Borough	\$25.31	\$1,316	\$52,640	2.3	\$108,600	\$2,715	\$32,580	\$815	1,258	37%	\$17.72	\$921	1.4
Skagway Municipality	\$26.71	\$1,389	\$55,560	2.5	\$105,200	\$2,630	\$31,560	\$789	148	38%	\$18.10	\$941	1.5
Southeast Fairbanks Census Area	\$23.79	\$1,237	\$49,480	2.2	\$91,900	\$2,298	\$27,570	\$689	592	28%	\$29.03	\$1,510	0.8
Wrangell City and Borough	\$19.10	\$993	\$39,720	1.8	\$79,300	\$1,983	\$23,790	\$595	300	36%	\$16.58	\$862	1.2
Yakutat City and Borough	\$24.25	\$1,261	\$50,440	2.2	\$80,800	\$2,020	\$24,240	\$606	111	51%	\$31.34	\$1,630	0.8
Yukon-Koyukuk Census Area	\$18.40	\$957	\$38,280	1.7	\$63,300	\$1,583	\$18,990	\$475	488	26%	\$27.61	\$1,436	0.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ARIZONA

#12*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,556**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,188** monthly or **\$62,252** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	\$13.85
Average Renter Wage	\$22.86
2-Bedroom Housing Wage	\$29.93
Number of Renter Households	917,899
Percent Renters	34%

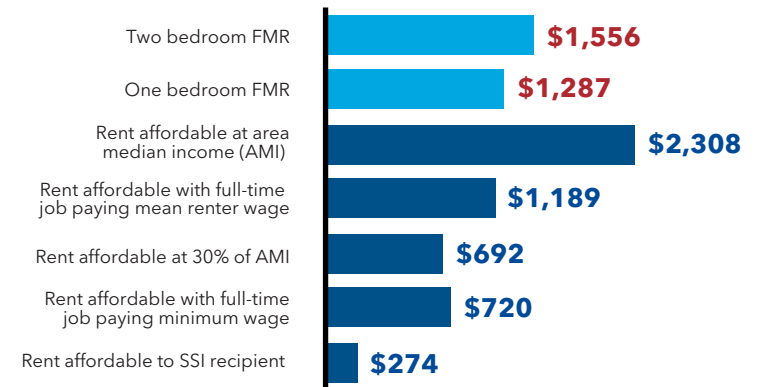
86
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

71
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Phoenix-Mesa-Scottsdale MSA	\$33.46
Flagstaff MSA	\$31.06
Prescott MSA	\$24.63
Tucson MSA	\$22.60
La Paz County	\$21.37



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.

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	\$29.93	\$1,556	\$62,252	2.2	\$92,308	\$2,308	\$27,692	\$692	917,899	34%	\$22.86	\$1,189	1.3
Combined Nonmetro Areas	\$19.48	\$1,013	\$40,514	1.4	\$62,818	\$1,570	\$18,846	\$471	32,314	27%	\$21.23	\$1,104	0.9
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$31.06	\$1,615	\$64,600	2.2	\$105,100	\$2,628	\$31,530	\$788	20,474	40%	\$17.63	\$917	1.8
Lake Havasu City-Kingman MSA	\$20.35	\$1,058	\$42,320	1.5	\$65,700	\$1,643	\$19,710	\$493	26,397	28%	\$17.25	\$897	1.2
Phoenix-Mesa-Scottsdale MSA	\$33.46	\$1,740	\$69,600	2.4	\$99,000	\$2,475	\$29,700	\$743	622,467	35%	\$24.19	\$1,258	1.4
Prescott MSA	\$24.63	\$1,281	\$51,240	1.8	\$76,700	\$1,918	\$23,010	\$575	28,921	28%	\$18.18	\$945	1.4
Sierra Vista-Douglas MSA	\$18.54	\$964	\$38,560	1.3	\$78,000	\$1,950	\$23,400	\$585	14,704	30%	\$17.45	\$907	1.1
Tucson MSA	\$22.60	\$1,175	\$47,000	1.6	\$86,000	\$2,150	\$25,800	\$645	149,648	36%	\$18.45	\$959	1.2
Yuma MSA	\$20.63	\$1,073	\$42,920	1.5	\$70,000	\$1,750	\$21,000	\$525	22,974	32%	\$18.08	\$940	1.1
<u>Counties</u>													
Apache County	\$17.79	\$925	\$37,000	1.3	\$55,800	\$1,395	\$16,740	\$419	3,790	19%	\$25.86	\$1,345	0.7
Cochise County	\$18.54	\$964	\$38,560	1.3	\$78,000	\$1,950	\$23,400	\$585	14,704	30%	\$17.45	\$907	1.1
Coconino County	\$31.06	\$1,615	\$64,600	2.2	\$105,100	\$2,628	\$31,530	\$788	20,474	40%	\$17.63	\$917	1.8
Gila County	\$21.15	\$1,100	\$44,000	1.5	\$66,300	\$1,658	\$19,890	\$497	5,254	24%	\$19.68	\$1,023	1.1
Graham County	\$19.73	\$1,026	\$41,040	1.4	\$70,200	\$1,755	\$21,060	\$527	3,321	29%	\$20.78	\$1,081	0.9
Greenlee County	\$18.37	\$955	\$38,200	1.3	\$77,900	\$1,948	\$23,370	\$584	1,508	46%	\$44.12	\$2,294	0.4
La Paz County	\$21.37	\$1,111	\$44,440	1.5	\$55,900	\$1,398	\$16,770	\$419	2,448	28%	\$21.53	\$1,119	1.0
Maricopa County	\$33.46	\$1,740	\$69,600	2.4	\$99,000	\$2,475	\$29,700	\$743	590,579	36%	\$24.35	\$1,266	1.4
Mohave County	\$20.35	\$1,058	\$42,320	1.5	\$65,700	\$1,643	\$19,710	\$493	26,397	28%	\$17.25	\$897	1.2
Navajo County	\$19.94	\$1,037	\$41,480	1.4	\$64,100	\$1,603	\$19,230	\$481	10,629	29%	\$17.83	\$927	1.1
Pima County	\$22.60	\$1,175	\$47,000	1.6	\$86,000	\$2,150	\$25,800	\$645	149,648	36%	\$18.45	\$959	1.2

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pinal County	\$33.46	\$1,740	\$69,600	2.4	\$99,000	\$2,475	\$29,700	\$743	31,888	22%	\$17.73	\$922	1.9
Santa Cruz County	\$17.40	\$905	\$36,200	1.3	\$59,000	\$1,475	\$17,700	\$443	5,364	33%	\$14.89	\$774	1.2
Yavapai County	\$24.63	\$1,281	\$51,240	1.8	\$76,700	\$1,918	\$23,010	\$575	28,921	28%	\$18.18	\$945	1.4
Yuma County	\$20.63	\$1,073	\$42,920	1.5	\$70,000	\$1,750	\$21,000	\$525	22,974	32%	\$18.08	\$940	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ARKANSAS

#51*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$846**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,820** monthly or **\$33,836** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$17.85
2-Bedroom Housing Wage	\$16.27
Number of Renter Households	393,163
Percent Renters	34%

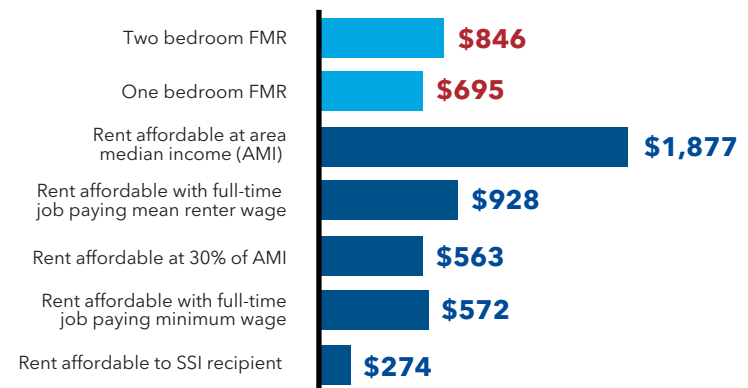
59
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

49
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Memphis HMFA	\$19.85
Fayetteville-Springdale-Rogers MSA	\$17.88
Little Rock-North Little Rock-Conway HMFA	\$17.69
Texarkana HMFA	\$17.12
Hot Springs MSA	\$16.90



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.

ARKANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	\$16.27	\$846	\$33,836	1.5	\$75,063	\$1,877	\$22,519	\$563	393,163	34%	\$17.85	\$928	0.9
Combined Nonmetro Areas	\$14.13	\$735	\$29,381	1.3	\$63,542	\$1,589	\$19,062	\$477	123,799	30%	\$14.62	\$760	1.0
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers MSA	\$17.88	\$930	\$37,200	1.6	\$92,400	\$2,310	\$27,720	\$693	76,160	38%	\$23.97	\$1,247	0.7
Fort Smith HMFA	\$15.33	\$797	\$31,880	1.4	\$65,700	\$1,643	\$19,710	\$493	26,230	35%	\$16.36	\$851	0.9
Franklin County HMFA	\$13.85	\$720	\$28,800	1.3	\$63,800	\$1,595	\$19,140	\$479	1,992	30%	\$11.03	\$573	1.3
Grant County HMFA	\$15.17	\$789	\$31,560	1.4	\$88,100	\$2,203	\$26,430	\$661	1,608	23%	\$11.16	\$580	1.4
Hot Springs MSA	\$16.90	\$879	\$35,160	1.5	\$72,500	\$1,813	\$21,750	\$544	13,527	32%	\$16.02	\$833	1.1
Jonesboro HMFA	\$16.15	\$840	\$33,600	1.5	\$76,800	\$1,920	\$23,040	\$576	17,398	42%	\$15.41	\$801	1.0
Little River County HMFA	\$13.85	\$720	\$28,800	1.3	\$78,200	\$1,955	\$23,460	\$587	914	19%	\$15.13	\$787	0.9
Little Rock-North Little Rock-Conway HMFA	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	104,702	36%	\$18.15	\$944	1.0
Memphis HMFA	\$19.85	\$1,032	\$41,280	1.8	\$81,000	\$2,025	\$24,300	\$608	7,949	43%	\$14.71	\$765	1.3
Pine Bluff MSA	\$15.67	\$815	\$32,600	1.4	\$73,100	\$1,828	\$21,930	\$548	10,014	33%	\$16.82	\$875	0.9
Poinsett County HMFA	\$13.85	\$720	\$28,800	1.3	\$58,500	\$1,463	\$17,550	\$439	3,182	35%	\$15.44	\$803	0.9
Texarkana HMFA	\$17.12	\$890	\$35,600	1.6	\$68,600	\$1,715	\$20,580	\$515	5,688	35%	\$13.75	\$715	1.2
<u>Counties</u>													
Arkansas County	\$14.63	\$761	\$30,440	1.3	\$76,000	\$1,900	\$22,800	\$570	2,195	33%	\$11.78	\$613	1.2
Ashley County	\$13.85	\$720	\$28,800	1.3	\$63,100	\$1,578	\$18,930	\$473	1,900	26%	\$11.73	\$610	1.2
Baxter County	\$15.27	\$794	\$31,760	1.4	\$60,400	\$1,510	\$18,120	\$453	4,584	24%	\$15.54	\$808	1.0
Benton County	\$17.88	\$930	\$37,200	1.6	\$92,400	\$2,310	\$27,720	\$693	33,398	33%	\$28.68	\$1,491	0.6
Boone County	\$13.85	\$720	\$28,800	1.3	\$67,000	\$1,675	\$20,100	\$503	4,487	30%	\$14.67	\$763	0.9
Bradley County	\$13.85	\$720	\$28,800	1.3	\$59,700	\$1,493	\$17,910	\$448	1,301	35%	\$14.65	\$762	0.9

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ARKANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Calhoun County	\$15.62	\$812	\$32,480	1.4	\$73,300	\$1,833	\$21,990	\$550	226	15%	\$32.78	\$1,705	0.5
Carroll County	\$13.96	\$726	\$29,040	1.3	\$73,600	\$1,840	\$22,080	\$552	2,683	24%	\$11.24	\$584	1.2
Chicot County	\$13.85	\$720	\$28,800	1.3	\$49,800	\$1,245	\$14,940	\$374	1,287	32%	\$12.69	\$660	1.1
Clark County	\$13.85	\$720	\$28,800	1.3	\$69,400	\$1,735	\$20,820	\$521	3,253	40%	\$12.50	\$650	1.1
Clay County	\$13.85	\$720	\$28,800	1.3	\$59,800	\$1,495	\$17,940	\$449	1,808	29%	\$15.54	\$808	0.9
Cleburne County	\$14.96	\$778	\$31,120	1.4	\$64,000	\$1,600	\$19,200	\$480	2,399	22%	\$14.99	\$780	1.0
Cleveland County	\$15.67	\$815	\$32,600	1.4	\$73,100	\$1,828	\$21,930	\$548	495	18%	\$11.88	\$618	1.3
Columbia County	\$13.85	\$720	\$28,800	1.3	\$61,900	\$1,548	\$18,570	\$464	2,198	28%	\$15.20	\$790	0.9
Conway County	\$13.85	\$720	\$28,800	1.3	\$64,500	\$1,613	\$19,350	\$484	2,787	33%	\$11.65	\$606	1.2
Craighead County	\$16.15	\$840	\$33,600	1.5	\$76,800	\$1,920	\$23,040	\$576	17,398	42%	\$15.41	\$801	1.0
Crawford County	\$15.33	\$797	\$31,880	1.4	\$65,700	\$1,643	\$19,710	\$493	5,430	24%	\$12.67	\$659	1.2
Crittenden County	\$19.85	\$1,032	\$41,280	1.8	\$81,000	\$2,025	\$24,300	\$608	7,949	43%	\$14.71	\$765	1.3
Cross County	\$14.21	\$739	\$29,560	1.3	\$69,300	\$1,733	\$20,790	\$520	2,176	34%	\$13.80	\$718	1.0
Dallas County	\$13.85	\$720	\$28,800	1.3	\$75,000	\$1,875	\$22,500	\$563	614	26%	\$11.03	\$574	1.3
Desha County	\$13.85	\$720	\$28,800	1.3	\$50,800	\$1,270	\$15,240	\$381	1,727	37%	\$18.22	\$947	0.8
Drew County	\$14.63	\$761	\$30,440	1.3	\$67,000	\$1,675	\$20,100	\$503	2,243	32%	\$13.12	\$682	1.1
Faulkner County	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	17,576	38%	\$14.82	\$771	1.2
Franklin County	\$13.85	\$720	\$28,800	1.3	\$63,800	\$1,595	\$19,140	\$479	1,992	30%	\$11.03	\$573	1.3
Fulton County	\$13.85	\$720	\$28,800	1.3	\$53,500	\$1,338	\$16,050	\$401	763	16%	\$14.69	\$764	0.9
Garland County	\$16.90	\$879	\$35,160	1.5	\$72,500	\$1,813	\$21,750	\$544	13,527	32%	\$16.02	\$833	1.1
Grant County	\$15.17	\$789	\$31,560	1.4	\$88,100	\$2,203	\$26,430	\$661	1,608	23%	\$11.16	\$580	1.4
Greene County	\$14.27	\$742	\$29,680	1.3	\$65,200	\$1,630	\$19,560	\$489	6,026	34%	\$14.43	\$750	1.0
Hempstead County	\$14.77	\$768	\$30,720	1.3	\$65,900	\$1,648	\$19,770	\$494	2,390	32%	\$15.61	\$812	0.9
Hot Spring County	\$14.10	\$733	\$29,320	1.3	\$67,700	\$1,693	\$20,310	\$508	2,558	21%	\$13.12	\$682	1.1
Howard County	\$13.85	\$720	\$28,800	1.3	\$61,300	\$1,533	\$18,390	\$460	1,661	32%	\$13.97	\$726	1.0
Independence County	\$13.96	\$726	\$29,040	1.3	\$67,300	\$1,683	\$20,190	\$505	4,245	30%	\$15.48	\$805	0.9

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ARKANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Izard County	\$13.85	\$720	\$28,800	1.3	\$62,200	\$1,555	\$18,660	\$467	1,033	22%	\$12.84	\$668	1.1
Jackson County	\$13.85	\$720	\$28,800	1.3	\$59,600	\$1,490	\$17,880	\$447	1,881	31%	\$12.93	\$673	1.1
Jefferson County	\$15.67	\$815	\$32,600	1.4	\$73,100	\$1,828	\$21,930	\$548	8,821	36%	\$17.56	\$913	0.9
Johnson County	\$14.04	\$730	\$29,200	1.3	\$53,600	\$1,340	\$16,080	\$402	2,930	30%	\$13.57	\$706	1.0
Lafayette County	\$13.85	\$720	\$28,800	1.3	\$57,900	\$1,448	\$17,370	\$434	549	22%	\$10.53	\$548	1.3
Lawrence County	\$13.85	\$720	\$28,800	1.3	\$62,300	\$1,558	\$18,690	\$467	1,910	31%	\$15.45	\$803	0.9
Lee County	\$13.85	\$720	\$28,800	1.3	\$52,500	\$1,313	\$15,750	\$394	1,077	39%	\$12.03	\$626	1.2
Lincoln County	\$15.67	\$815	\$32,600	1.4	\$73,100	\$1,828	\$21,930	\$548	698	21%	\$9.32	\$485	1.7
Little River County	\$13.85	\$720	\$28,800	1.3	\$78,200	\$1,955	\$23,460	\$587	914	19%	\$15.13	\$787	0.9
Logan County	\$13.85	\$720	\$28,800	1.3	\$61,900	\$1,548	\$18,570	\$464	2,312	28%	\$14.59	\$758	0.9
Lonoke County	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	7,555	28%	\$13.27	\$690	1.3
Madison County	\$17.88	\$930	\$37,200	1.6	\$92,400	\$2,310	\$27,720	\$693	1,178	19%	\$11.42	\$594	1.6
Marion County	\$14.02	\$729	\$29,160	1.3	\$55,100	\$1,378	\$16,530	\$413	1,368	20%	\$12.13	\$631	1.2
Miller County	\$17.12	\$890	\$35,600	1.6	\$68,600	\$1,715	\$20,580	\$515	5,688	35%	\$13.75	\$715	1.2
Mississippi County	\$13.85	\$720	\$28,800	1.3	\$60,800	\$1,520	\$18,240	\$456	6,517	42%	\$21.08	\$1,096	0.7
Monroe County	\$13.85	\$720	\$28,800	1.3	\$71,300	\$1,783	\$21,390	\$535	1,025	36%	\$8.42	\$438	1.6
Montgomery County	\$13.85	\$720	\$28,800	1.3	\$55,900	\$1,398	\$16,770	\$419	748	20%	\$8.38	\$436	1.7
Nevada County	\$15.83	\$823	\$32,920	1.4	\$53,300	\$1,333	\$15,990	\$400	985	32%	\$13.07	\$679	1.2
Newton County	\$13.85	\$720	\$28,800	1.3	\$65,300	\$1,633	\$19,590	\$490	581	21%	\$11.60	\$603	1.2
Ouachita County	\$13.85	\$720	\$28,800	1.3	\$62,900	\$1,573	\$18,870	\$472	2,431	28%	\$13.77	\$716	1.0
Perry County	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	826	22%	\$13.78	\$717	1.3
Phillips County	\$13.85	\$720	\$28,800	1.3	\$52,600	\$1,315	\$15,780	\$395	2,993	47%	\$13.31	\$692	1.0
Pike County	\$13.85	\$720	\$28,800	1.3	\$66,500	\$1,663	\$19,950	\$499	940	23%	\$11.89	\$618	1.2
Poinsett County	\$13.85	\$720	\$28,800	1.3	\$58,500	\$1,463	\$17,550	\$439	3,182	35%	\$15.44	\$803	0.9
Polk County	\$14.54	\$756	\$30,240	1.3	\$59,900	\$1,498	\$17,970	\$449	1,764	23%	\$14.76	\$767	1.0
Pope County	\$14.38	\$748	\$29,920	1.3	\$65,500	\$1,638	\$19,650	\$491	6,538	28%	\$14.70	\$765	1.0

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ARKANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Prairie County	\$14.40	\$749	\$29,960	1.3	\$75,500	\$1,888	\$22,650	\$566	833	25%	\$12.34	\$642	1.2
Pulaski County	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	68,464	42%	\$19.49	\$1,013	0.9
Randolph County	\$13.85	\$720	\$28,800	1.3	\$62,000	\$1,550	\$18,600	\$465	1,936	27%	\$13.37	\$695	1.0
St. Francis County	\$13.85	\$720	\$28,800	1.3	\$49,100	\$1,228	\$14,730	\$368	3,752	46%	\$15.66	\$814	0.9
Saline County	\$17.69	\$920	\$36,800	1.6	\$83,000	\$2,075	\$24,900	\$623	10,281	22%	\$14.13	\$735	1.3
Scott County	\$13.85	\$720	\$28,800	1.3	\$63,100	\$1,578	\$18,930	\$473	1,029	26%	\$12.35	\$642	1.1
Searcy County	\$13.85	\$720	\$28,800	1.3	\$55,800	\$1,395	\$16,740	\$419	780	26%	\$9.26	\$482	1.5
Sebastian County	\$15.33	\$797	\$31,880	1.4	\$65,700	\$1,643	\$19,710	\$493	20,800	40%	\$17.48	\$909	0.9
Sevier County	\$13.85	\$720	\$28,800	1.3	\$66,500	\$1,663	\$19,950	\$499	1,973	36%	\$11.73	\$610	1.2
Sharp County	\$13.85	\$720	\$28,800	1.3	\$55,200	\$1,380	\$16,560	\$414	1,436	21%	\$12.97	\$674	1.1
Stone County	\$13.85	\$720	\$28,800	1.3	\$56,400	\$1,410	\$16,920	\$423	1,235	26%	\$9.29	\$483	1.5
Union County	\$14.69	\$764	\$30,560	1.3	\$68,900	\$1,723	\$20,670	\$517	3,766	25%	\$18.84	\$980	0.8
Van Buren County	\$13.85	\$720	\$28,800	1.3	\$59,100	\$1,478	\$17,730	\$443	1,593	23%	\$12.15	\$632	1.1
Washington County	\$17.88	\$930	\$37,200	1.6	\$92,400	\$2,310	\$27,720	\$693	41,584	46%	\$18.47	\$961	1.0
White County	\$14.21	\$739	\$29,560	1.3	\$69,700	\$1,743	\$20,910	\$523	9,213	32%	\$14.35	\$746	1.0
Woodruff County	\$13.85	\$720	\$28,800	1.3	\$76,100	\$1,903	\$22,830	\$571	783	30%	\$10.29	\$535	1.3
Yell County	\$13.85	\$720	\$28,800	1.3	\$67,300	\$1,683	\$20,190	\$505	2,377	32%	\$14.08	\$732	1.0

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CALIFORNIA

#1*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,197**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,323** monthly or **\$87,877** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$42.25
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	\$15.50
Average Renter Wage	\$33.67
2-Bedroom Housing Wage	\$42.25
Number of Renter Households	5,882,339
Percent Renters	45%

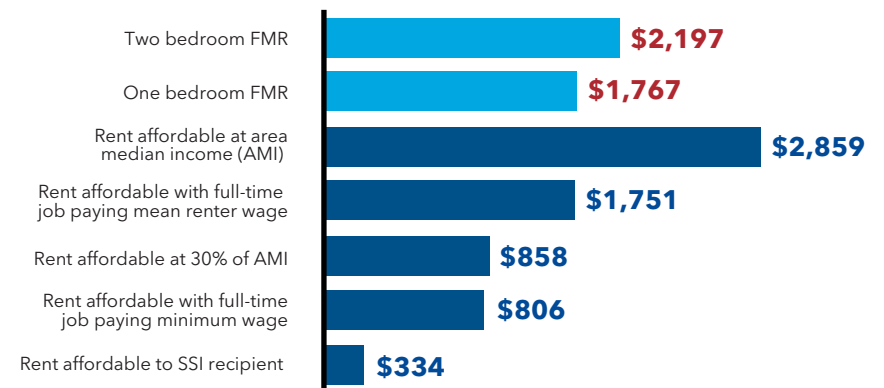
109
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

88
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
Santa Cruz-Watsonville MSA	\$63.33
San Francisco HMFA	\$61.31
San Jose-Sunnyvale-Santa Clara HMFA	\$56.56
Salinas MSA	\$51.44
Santa Maria-Santa Barbara MSA	\$51.29



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.

CALIFORNIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
California	\$42.25	\$2,197	\$87,877	2.7	\$114,341	\$2,859	\$34,302	\$858	5,882,339	45%	\$33.67	\$1,751	1.3	
Combined Nonmetro Areas	\$22.35	\$1,162	\$46,483	1.4	\$86,180	\$2,155	\$25,854	\$646	105,282	32%	\$16.37	\$851	1.4	
<u>Metropolitan Areas</u>														
Bakersfield MSA	\$21.87	\$1,137	\$45,480	1.4	\$72,600	\$1,815	\$21,780	\$545	111,889	41%	\$17.56	\$913	1.2	
Chico MSA	\$23.83	\$1,239	\$49,560	1.5	\$91,600	\$2,290	\$27,480	\$687	35,743	42%	\$17.37	\$903	1.4	
El Centro MSA	\$22.21	\$1,155	\$46,200	1.4	\$67,900	\$1,698	\$20,370	\$509	19,149	42%	\$13.54	\$704	1.6	
Fresno MSA	\$24.19	\$1,258	\$50,320	1.6	\$79,400	\$1,985	\$23,820	\$596	144,386	46%	\$16.97	\$882	1.4	
Hanford-Corcoran MSA	\$24.75	\$1,287	\$51,480	1.6	\$72,600	\$1,815	\$21,780	\$545	19,676	45%	\$18.04	\$938	1.4	
Los Angeles-Long Beach-Glendale HMFA	\$42.73	\$2,222	\$88,880	2.8	\$98,200	\$2,455	\$29,460	\$737	1,796,882	54%	\$29.88	\$1,554	1.4	
Madera MSA	\$24.19	\$1,258	\$50,320	1.6	\$81,600	\$2,040	\$24,480	\$612	14,736	34%	\$16.23	\$844	1.5	
Merced MSA	\$23.90	\$1,243	\$49,720	1.5	\$67,400	\$1,685	\$20,220	\$506	39,472	48%	\$18.75	\$975	1.3	
Modesto MSA	\$26.25	\$1,365	\$54,600	1.7	\$92,600	\$2,315	\$27,780	\$695	70,847	40%	\$21.46	\$1,116	1.2	
Napa MSA	\$45.92	\$2,388	\$95,520	3.0	\$129,600	\$3,240	\$38,880	\$972	16,803	34%	\$24.51	\$1,274	1.9	
Oakland-Fremont HMFA	\$46.25	\$2,405	\$96,200	3.0	\$147,900	\$3,698	\$44,370	\$1,109	402,000	41%	\$32.68	\$1,699	1.4	
Oxnard-Thousand Oaks-Ventura MSA	\$46.63	\$2,425	\$97,000	3.0	\$123,500	\$3,088	\$37,050	\$926	100,077	36%	\$23.64	\$1,229	2.0	
Redding MSA	\$25.75	\$1,339	\$53,560	1.7	\$87,000	\$2,175	\$26,100	\$653	25,286	35%	\$19.30	\$1,004	1.3	
Riverside-San Bernardino-Ontario MSA	\$33.67	\$1,751	\$70,040	2.2	\$94,500	\$2,363	\$28,350	\$709	493,531	35%	\$19.21	\$999	1.8	
Sacramento--Roseville--Arden-Arcade HMFA	\$33.77	\$1,756	\$70,240	2.2	\$113,900	\$2,848	\$34,170	\$854	293,619	37%	\$22.97	\$1,194	1.5	
Salinas MSA	\$51.44	\$2,675	\$107,000	3.3	\$100,400	\$2,510	\$30,120	\$753	62,795	48%	\$20.19	\$1,050	2.5	
San Benito County HMFA	\$41.44	\$2,155	\$86,200	2.7	\$140,200	\$3,505	\$42,060	\$1,052	6,200	32%	\$18.81	\$978	2.2	
San Diego-Carlsbad MSA	\$46.13	\$2,399	\$95,960	3.0	\$116,800	\$2,920	\$35,040	\$876	523,706	46%	\$28.87	\$1,501	1.6	

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CALIFORNIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	\$61.31	\$3,188	\$127,520	4.0	\$175,000	\$4,375	\$52,500	\$1,313	367,393	50%	\$78.98	\$4,107	0.8
San Jose-Sunnyvale-Santa Clara HMFA	\$56.56	\$2,941	\$117,640	3.6	\$181,300	\$4,533	\$54,390	\$1,360	283,743	44%	\$78.95	\$4,105	0.7
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$39.52	\$2,055	\$82,200	2.5	\$113,100	\$2,828	\$33,930	\$848	40,139	38%	\$19.84	\$1,032	2.0
Santa Ana-Anaheim-Irvine HMFA	\$48.83	\$2,539	\$101,560	3.2	\$127,800	\$3,195	\$38,340	\$959	455,152	43%	\$29.24	\$1,520	1.7
Santa Cruz-Watsonville MSA	\$63.33	\$3,293	\$131,720	4.1	\$132,800	\$3,320	\$39,840	\$996	38,155	40%	\$22.39	\$1,164	2.8
Santa Maria-Santa Barbara MSA	\$51.29	\$2,667	\$106,680	3.3	\$107,300	\$2,683	\$32,190	\$805	69,883	47%	\$23.77	\$1,236	2.2
Santa Rosa MSA	\$43.31	\$2,252	\$90,080	2.8	\$128,100	\$3,203	\$38,430	\$961	72,886	39%	\$26.05	\$1,355	1.7
Stockton-Lodi MSA	\$29.10	\$1,513	\$60,520	1.9	\$100,300	\$2,508	\$30,090	\$752	95,927	41%	\$20.11	\$1,045	1.4
Vallejo-Fairfield MSA	\$37.75	\$1,963	\$78,520	2.4	\$112,600	\$2,815	\$33,780	\$845	57,592	37%	\$24.71	\$1,285	1.5
Visalia-Porterville MSA	\$21.46	\$1,116	\$44,640	1.4	\$67,700	\$1,693	\$20,310	\$508	59,506	43%	\$16.33	\$849	1.3
Yolo HMFA	\$35.60	\$1,851	\$74,040	2.3	\$114,000	\$2,850	\$34,200	\$855	36,429	48%	\$19.85	\$1,032	1.8
Yuba City MSA	\$24.77	\$1,288	\$51,520	1.6	\$76,100	\$1,903	\$22,830	\$571	23,455	39%	\$18.63	\$969	1.3
Counties													
Alameda County	\$46.25	\$2,405	\$96,200	3.0	\$147,900	\$3,698	\$44,370	\$1,109	268,273	46%	\$34.55	\$1,797	1.3
Alpine County	\$21.92	\$1,140	\$45,600	1.4	\$114,600	\$2,865	\$34,380	\$860	79	18%	\$12.77	\$664	1.7
Amador County	\$23.06	\$1,199	\$47,960	1.5	\$101,200	\$2,530	\$30,360	\$759	3,319	22%	\$16.42	\$854	1.4
Butte County	\$23.83	\$1,239	\$49,560	1.5	\$91,600	\$2,290	\$27,480	\$687	35,743	42%	\$17.37	\$903	1.4
Calaveras County	\$22.33	\$1,161	\$46,440	1.4	\$96,200	\$2,405	\$28,860	\$722	3,111	19%	\$15.90	\$827	1.4
Colusa County	\$18.88	\$982	\$39,280	1.2	\$83,800	\$2,095	\$25,140	\$629	2,806	38%	\$17.74	\$923	1.1
Contra Costa County	\$46.25	\$2,405	\$96,200	3.0	\$147,900	\$3,698	\$44,370	\$1,109	133,727	33%	\$28.71	\$1,493	1.6
Del Norte County	\$19.94	\$1,037	\$41,480	1.3	\$72,000	\$1,800	\$21,600	\$540	3,026	32%	\$13.35	\$694	1.5
El Dorado County	\$33.77	\$1,756	\$70,240	2.2	\$113,900	\$2,848	\$34,170	\$854	17,743	24%	\$17.76	\$924	1.9
Fresno County	\$24.19	\$1,258	\$50,320	1.6	\$79,400	\$1,985	\$23,820	\$596	144,386	46%	\$16.97	\$882	1.4

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CALIFORNIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	\$19.21	\$999	\$39,960	1.2	\$77,700	\$1,943	\$23,310	\$583	3,817	39%	\$16.71	\$869	1.1
Humboldt County	\$22.75	\$1,183	\$47,320	1.5	\$78,000	\$1,950	\$23,400	\$585	22,798	42%	\$15.29	\$795	1.5
Imperial County	\$22.21	\$1,155	\$46,200	1.4	\$67,900	\$1,698	\$20,370	\$509	19,149	42%	\$13.54	\$704	1.6
Inyo County	\$22.87	\$1,189	\$47,560	1.5	\$85,400	\$2,135	\$25,620	\$641	2,789	36%	\$21.35	\$1,110	1.1
Kern County	\$21.87	\$1,137	\$45,480	1.4	\$72,600	\$1,815	\$21,780	\$545	111,889	41%	\$17.56	\$913	1.2
Kings County	\$24.75	\$1,287	\$51,480	1.6	\$72,600	\$1,815	\$21,780	\$545	19,676	45%	\$18.04	\$938	1.4
Lake County	\$21.48	\$1,117	\$44,680	1.4	\$83,800	\$2,095	\$25,140	\$629	8,133	31%	\$17.84	\$928	1.2
Lassen County	\$18.69	\$972	\$38,880	1.2	\$76,500	\$1,913	\$22,950	\$574	2,674	30%	\$14.77	\$768	1.3
Los Angeles County	\$42.73	\$2,222	\$88,880	2.5	\$98,200	\$2,455	\$29,460	\$737	1,796,882	54%	\$29.88	\$1,554	1.4
Madera County	\$24.19	\$1,258	\$50,320	1.6	\$81,600	\$2,040	\$24,480	\$612	14,736	34%	\$16.23	\$844	1.5
Marin County	\$61.31	\$3,188	127,520	4.0	\$175,000	\$4,375	\$52,500	\$1,313	37,608	36%	\$30.28	\$1,574	2.0
Mariposa County	\$20.88	\$1,086	\$43,440	1.3	\$71,200	\$1,780	\$21,360	\$534	2,159	28%	\$12.55	\$653	1.7
Mendocino County	\$25.10	\$1,305	\$52,200	1.6	\$89,700	\$2,243	\$26,910	\$673	13,580	40%	\$18.10	\$941	1.4
Merced County	\$23.90	\$1,243	\$49,720	1.5	\$67,400	\$1,685	\$20,220	\$506	39,472	48%	\$18.75	\$975	1.3
Modoc County	\$16.00	\$832	\$33,280	1.0	\$63,100	\$1,578	\$18,930	\$473	870	25%	\$13.91	\$723	1.2
Mono County	\$26.65	\$1,386	\$55,440	1.7	\$95,800	\$2,395	\$28,740	\$719	1,836	34%	\$16.64	\$865	1.6
Monterey County	\$51.44	\$2,675	107,000	3.3	\$100,400	\$2,510	\$30,120	\$753	62,795	48%	\$20.19	\$1,050	2.5
Napa County	\$45.92	\$2,388	\$95,520	3.0	\$129,600	\$3,240	\$38,880	\$972	16,803	34%	\$24.51	\$1,274	1.9
Nevada County	\$26.67	\$1,387	\$55,480	1.7	\$112,500	\$2,813	\$33,750	\$844	10,072	25%	\$15.97	\$830	1.7
Orange County	\$48.83	\$2,539	101,560	3.2	\$127,800	\$3,195	\$38,340	\$959	455,152	43%	\$29.24	\$1,520	1.7
Placer County	\$33.77	\$1,756	\$70,240	2.2	\$113,900	\$2,848	\$34,170	\$854	39,858	27%	\$22.83	\$1,187	1.5
Plumas County	\$19.23	\$1,000	\$40,000	1.2	\$83,800	\$2,095	\$25,140	\$629	2,280	28%	\$17.26	\$898	1.1
Riverside County	\$33.67	\$1,751	\$70,040	2.2	\$94,500	\$2,363	\$28,350	\$709	236,037	32%	\$18.22	\$948	1.8
Sacramento County	\$33.77	\$1,756	\$70,240	2.2	\$113,900	\$2,848	\$34,170	\$854	236,018	42%	\$23.49	\$1,221	1.4
San Benito County	\$41.44	\$2,155	\$86,200	2.7	\$140,200	\$3,505	\$42,060	\$1,052	6,200	32%	\$18.81	\$978	2.2
San Bernardino County	\$33.67	\$1,751	\$70,040	2.2	\$94,500	\$2,363	\$28,350	\$709	257,494	40%	\$20.15	\$1,048	1.7

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

CALIFORNIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County	\$46.13	\$2,399	\$95,960	3.0	\$116,800	\$2,920	\$35,040	\$876	523,706	46%	\$28.87	\$1,501	1.6
San Francisco County	\$61.31	\$3,188	127,520	3.4	\$175,000	\$4,375	\$52,500	\$1,313	223,174	62%	\$88.24	\$4,588	0.7
San Joaquin County	\$29.10	\$1,513	\$60,520	1.9	\$100,300	\$2,508	\$30,090	\$752	95,927	41%	\$20.11	\$1,045	1.4
San Luis Obispo County	\$39.52	\$2,055	\$82,200	2.5	\$113,100	\$2,828	\$33,930	\$848	40,139	38%	\$19.84	\$1,032	2.0
San Mateo County	\$61.31	\$3,188	127,520	3.7	\$175,000	\$4,375	\$52,500	\$1,313	106,611	40%	\$76.43	\$3,974	0.8
Santa Barbara County	\$51.29	\$2,667	106,680	3.3	\$107,300	\$2,683	\$32,190	\$805	69,883	47%	\$23.77	\$1,236	2.2
Santa Clara County	\$56.56	\$2,941	117,640	3.6	\$181,300	\$4,533	\$54,390	\$1,360	283,743	44%	\$78.95	\$4,105	0.7
Santa Cruz County	\$63.33	\$3,293	131,720	4.1	\$132,800	\$3,320	\$39,840	\$996	38,155	40%	\$22.39	\$1,164	2.8
Shasta County	\$25.75	\$1,339	\$53,560	1.7	\$87,000	\$2,175	\$26,100	\$653	25,286	35%	\$19.30	\$1,004	1.3
Sierra County	\$21.88	\$1,138	\$45,520	1.4	\$81,900	\$2,048	\$24,570	\$614	243	21%	\$12.84	\$668	1.7
Siskiyou County	\$18.73	\$974	\$38,960	1.2	\$69,600	\$1,740	\$20,880	\$522	6,164	33%	\$16.59	\$863	1.1
Solano County	\$37.75	\$1,963	\$78,520	2.4	\$112,600	\$2,815	\$33,780	\$845	57,592	37%	\$24.71	\$1,285	1.5
Sonoma County	\$43.31	\$2,252	\$90,080	2.8	\$128,100	\$3,203	\$38,430	\$961	72,886	39%	\$26.05	\$1,355	1.7
Stanislaus County	\$26.25	\$1,365	\$54,600	1.7	\$92,600	\$2,315	\$27,780	\$695	70,847	40%	\$21.46	\$1,116	1.2
Sutter County	\$24.77	\$1,288	\$51,520	1.6	\$76,100	\$1,903	\$22,830	\$571	13,123	40%	\$18.19	\$946	1.4
Tehama County	\$20.73	\$1,078	\$43,120	1.3	\$68,700	\$1,718	\$20,610	\$515	8,055	33%	\$16.69	\$868	1.2
Trinity County	\$17.77	\$924	\$36,960	1.1	\$60,400	\$1,510	\$18,120	\$453	1,630	30%	\$16.04	\$834	1.1
Tulare County	\$21.46	\$1,116	\$44,640	1.4	\$67,700	\$1,693	\$20,310	\$508	59,506	43%	\$16.33	\$849	1.3
Tuolumne County	\$22.83	\$1,187	\$47,480	1.5	\$97,700	\$2,443	\$29,310	\$733	5,841	25%	\$14.93	\$776	1.5
Ventura County	\$46.63	\$2,425	\$97,000	3.0	\$123,500	\$3,088	\$37,050	\$926	100,077	36%	\$23.64	\$1,229	2.0
Yolo County	\$35.60	\$1,851	\$74,040	2.3	\$114,000	\$2,850	\$34,200	\$855	36,429	48%	\$19.85	\$1,032	1.8
Yuba County	\$24.77	\$1,288	\$51,520	1.6	\$76,100	\$1,903	\$22,830	\$571	10,332	38%	\$19.66	\$1,022	1.3

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COLORADO

#8*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,671**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,569** monthly or **\$66,830** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	\$13.65
Average Renter Wage	\$25.47
2-Bedroom Housing Wage	\$32.13
Number of Renter Households	754,483
Percent Renters	34%

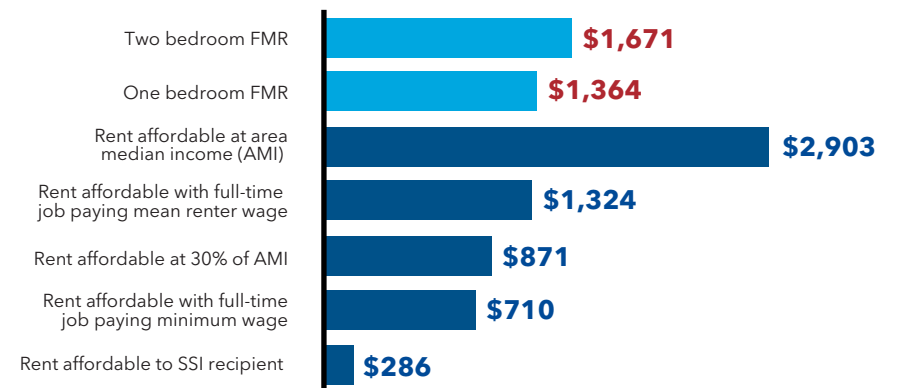
94
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

77
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Eagle County	\$39.04
Boulder MSA	\$36.75
Pitkin County	\$36.73
Summit County	\$35.77
Denver-Aurora-Lakewood MSA	\$35.69



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.

COLORADO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Colorado	\$32.13	\$1,671	\$66,830	2.4	\$116,139	\$2,903	\$34,842	\$871	754,483	34%	\$25.47	\$1,324	1.3			
Combined Nonmetro Areas	\$24.50	\$1,274	\$50,961	1.8	\$90,092	\$2,252	\$27,028	\$676	80,267	29%	\$17.99	\$935	1.4			
<u>Metropolitan Areas</u>																
Boulder MSA	\$36.75	\$1,911	\$76,440	2.7	\$144,100	\$3,603	\$43,230	\$1,081	49,180	37%	\$27.75	\$1,443	1.3			
Colorado Springs HMFA	\$28.54	\$1,484	\$59,360	2.1	\$105,100	\$2,628	\$31,530	\$788	92,055	34%	\$20.77	\$1,080	1.4			
Denver-Aurora-Lakewood MSA	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	411,550	36%	\$29.20	\$1,518	1.2			
Fort Collins MSA	\$29.60	\$1,539	\$61,560	2.2	\$118,700	\$2,968	\$35,610	\$890	50,067	34%	\$20.38	\$1,060	1.5			
Grand Junction MSA	\$20.50	\$1,066	\$42,640	1.5	\$91,600	\$2,290	\$27,480	\$687	18,328	30%	\$16.89	\$878	1.2			
Greeley MSA	\$26.54	\$1,380	\$55,200	1.9	\$109,300	\$2,733	\$32,790	\$820	28,038	25%	\$18.53	\$964	1.4			
Pueblo MSA	\$21.62	\$1,124	\$44,960	1.6	\$82,700	\$2,068	\$24,810	\$620	22,860	34%	\$14.94	\$777	1.4			
Teller County HMFA	\$25.85	\$1,344	\$53,760	1.9	\$95,200	\$2,380	\$28,560	\$714	2,138	20%	\$17.34	\$901	1.5			
<u>Counties</u>																
Adams County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	56,704	32%	\$21.27	\$1,106	1.7			
Alamosa County	\$18.94	\$985	\$39,400	1.4	\$62,300	\$1,558	\$18,690	\$467	2,827	45%	\$15.34	\$798	1.2			
Arapahoe County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	86,879	35%	\$28.14	\$1,463	1.3			
Archuleta County	\$23.69	\$1,232	\$49,280	1.7	\$80,400	\$2,010	\$24,120	\$603	1,626	28%	\$16.15	\$840	1.5			
Baca County	\$15.88	\$826	\$33,040	1.2	\$68,400	\$1,710	\$20,520	\$513	440	28%	\$12.96	\$674	1.2			
Bent County	\$17.15	\$892	\$35,680	1.3	\$57,100	\$1,428	\$17,130	\$428	737	41%	\$13.99	\$728	1.2			
Boulder County	\$36.75	\$1,911	\$76,440	2.7	\$144,100	\$3,603	\$43,230	\$1,081	49,180	37%	\$27.75	\$1,443	1.3			
Broomfield County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	10,228	35%	\$40.17	\$2,089	0.9			
Chaffee County	\$22.62	\$1,176	\$47,040	1.7	\$86,100	\$2,153	\$25,830	\$646	2,384	28%	\$17.14	\$891	1.3			
Cheyenne County	\$15.88	\$826	\$33,040	1.2	\$96,000	\$2,400	\$28,800	\$720	175	25%	\$18.76	\$975	0.8			

† 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

COLORADO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clear Creek County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	889	20%	\$16.40	\$853	2.2
Conejos County	\$15.88	\$826	\$33,040	1.2	\$60,400	\$1,510	\$18,120	\$453	667	22%	\$14.76	\$768	1.1
Costilla County	\$17.77	\$924	\$36,960	1.3	\$52,400	\$1,310	\$15,720	\$393	355	25%	\$10.23	\$532	1.7
Crowley County	\$21.35	\$1,110	\$44,400	1.6	\$62,800	\$1,570	\$18,840	\$471	446	33%	\$13.79	\$717	1.5
Custer County	\$18.98	\$987	\$39,480	1.4	\$79,700	\$1,993	\$23,910	\$598	274	13%	\$11.79	\$613	1.6
Delta County	\$20.48	\$1,065	\$42,600	1.5	\$75,900	\$1,898	\$22,770	\$569	3,196	26%	\$11.51	\$598	1.8
Denver County	\$35.69	\$1,856	\$74,240	2.1	\$125,500	\$3,138	\$37,650	\$941	158,308	50%	\$35.99	\$1,872	1.0
Dolores County	\$17.83	\$927	\$37,080	1.3	\$85,900	\$2,148	\$25,770	\$644	125	11%	\$14.03	\$729	1.3
Douglas County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	27,642	22%	\$26.47	\$1,376	1.3
Eagle County	\$39.04	\$2,030	\$81,200	2.9	\$117,800	\$2,945	\$35,340	\$884	5,627	29%	\$18.53	\$964	2.1
Elbert County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	684	7%	\$14.31	\$744	2.5
El Paso County	\$28.54	\$1,484	\$59,360	2.1	\$105,100	\$2,628	\$31,530	\$788	92,055	34%	\$20.77	\$1,080	1.4
Fremont County	\$20.19	\$1,050	\$42,000	1.5	\$78,100	\$1,953	\$23,430	\$586	4,395	25%	\$11.18	\$581	1.8
Garfield County	\$26.10	\$1,357	\$54,280	1.9	\$99,200	\$2,480	\$29,760	\$744	6,797	31%	\$22.66	\$1,178	1.2
Gilpin County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	446	16%	\$18.51	\$963	1.9
Grand County	\$24.10	\$1,253	\$50,120	1.8	\$103,700	\$2,593	\$31,110	\$778	1,642	28%	\$17.76	\$924	1.4
Gunnison County	\$24.48	\$1,273	\$50,920	1.8	\$100,000	\$2,500	\$30,000	\$750	2,566	36%	\$17.59	\$915	1.4
Hinsdale County †	\$18.73	\$974	\$38,960	1.4	\$71,800	\$1,795	\$21,540	\$539	86	19%			
Huerfano County	\$19.13	\$995	\$39,800	1.4	\$67,300	\$1,683	\$20,190	\$505	689	25%	\$9.85	\$512	1.9
Jackson County	\$15.88	\$826	\$33,040	1.2	\$72,300	\$1,808	\$21,690	\$542	160	25%	\$20.78	\$1,081	0.8
Jefferson County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	69,129	29%	\$23.16	\$1,204	1.5
Kiowa County	\$17.94	\$933	\$37,320	1.3	\$65,600	\$1,640	\$19,680	\$492	145	25%	\$20.46	\$1,064	0.9
Kit Carson County	\$20.40	\$1,061	\$42,440	1.5	\$78,700	\$1,968	\$23,610	\$590	1,028	35%	\$16.51	\$859	1.2
Lake County	\$18.65	\$970	\$38,800	1.4	\$89,800	\$2,245	\$26,940	\$674	599	21%	\$19.41	\$1,009	1.0
La Plata County	\$28.38	\$1,476	\$59,040	2.1	\$104,700	\$2,618	\$31,410	\$785	6,229	28%	\$17.64	\$917	1.6
Larimer County	\$29.60	\$1,539	\$61,560	2.2	\$118,700	\$2,968	\$35,610	\$890	50,067	34%	\$20.38	\$1,060	1.5

† Wage data not available (See Appendix B).

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COLORADO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Las Animas County	\$19.69	\$1,024	\$40,960	1.4	\$66,800	\$1,670	\$20,040	\$501	1,929	30%	\$12.65	\$658	1.6
Lincoln County	\$19.13	\$995	\$39,800	1.4	\$83,700	\$2,093	\$25,110	\$628	586	32%	\$16.86	\$877	1.1
Logan County	\$19.38	\$1,008	\$40,320	1.4	\$82,500	\$2,063	\$24,750	\$619	2,484	31%	\$16.28	\$847	1.2
Mesa County	\$20.50	\$1,066	\$42,640	1.5	\$91,600	\$2,290	\$27,480	\$687	18,328	30%	\$16.89	\$878	1.2
Mineral County	\$22.67	\$1,179	\$47,160	1.7	\$76,700	\$1,918	\$23,010	\$575	102	26%	\$16.92	\$880	1.3
Moffat County	\$20.69	\$1,076	\$43,040	1.5	\$81,400	\$2,035	\$24,420	\$611	1,729	34%	\$16.68	\$867	1.2
Montezuma County	\$21.58	\$1,122	\$44,880	1.6	\$76,500	\$1,913	\$22,950	\$574	2,884	28%	\$13.67	\$711	1.6
Montrose County	\$20.42	\$1,062	\$42,480	1.5	\$81,300	\$2,033	\$24,390	\$610	4,179	25%	\$15.00	\$780	1.4
Morgan County	\$20.73	\$1,078	\$43,120	1.5	\$80,800	\$2,020	\$24,240	\$606	3,830	36%	\$20.21	\$1,051	1.0
Otero County	\$17.29	\$899	\$35,960	1.3	\$65,800	\$1,645	\$19,740	\$494	2,430	32%	\$15.59	\$811	1.1
Ouray County	\$30.73	\$1,598	\$63,920	2.3	\$89,100	\$2,228	\$26,730	\$668	527	24%	\$24.03	\$1,250	1.3
Park County	\$35.69	\$1,856	\$74,240	2.6	\$125,500	\$3,138	\$37,650	\$941	641	9%	\$12.06	\$627	3.0
Phillips County	\$19.27	\$1,002	\$40,080	1.4	\$71,800	\$1,795	\$21,540	\$539	485	28%	\$17.89	\$930	1.1
Pitkin County	\$36.73	\$1,910	\$76,400	2.7	\$136,000	\$3,400	\$40,800	\$1,020	2,283	32%	\$21.89	\$1,138	1.7
Prowers County	\$17.48	\$909	\$36,360	1.3	\$62,900	\$1,573	\$18,870	\$472	1,316	30%	\$12.24	\$636	1.4
Pueblo County	\$21.62	\$1,124	\$44,960	1.6	\$82,700	\$2,068	\$24,810	\$620	22,860	34%	\$14.94	\$777	1.4
Rio Blanco County	\$19.13	\$995	\$39,800	1.4	\$89,700	\$2,243	\$26,910	\$673	594	24%	\$22.20	\$1,154	0.9
Rio Grande County	\$17.29	\$899	\$35,960	1.3	\$82,700	\$2,068	\$24,810	\$620	1,300	28%	\$14.05	\$731	1.2
Routt County	\$32.60	\$1,695	\$67,800	2.4	\$119,900	\$2,998	\$35,970	\$899	2,400	24%	\$20.11	\$1,046	1.6
Saguache County	\$17.65	\$918	\$36,720	1.3	\$64,500	\$1,613	\$19,350	\$484	818	28%	\$12.85	\$668	1.4
San Juan County	\$27.13	\$1,411	\$56,440	2.0	\$79,000	\$1,975	\$23,700	\$593	138	42%	\$12.83	\$667	2.1
San Miguel County	\$32.90	\$1,711	\$68,440	2.4	\$98,000	\$2,450	\$29,400	\$735	1,416	39%	\$23.57	\$1,225	1.4
Sedgwick County	\$15.88	\$826	\$33,040	1.2	\$75,300	\$1,883	\$22,590	\$565	322	32%	\$9.99	\$519	1.6
Summit County	\$35.77	\$1,860	\$74,400	2.6	\$128,300	\$3,208	\$38,490	\$962	3,573	32%	\$21.62	\$1,124	1.7
Teller County	\$25.85	\$1,344	\$53,760	1.9	\$95,200	\$2,380	\$28,560	\$714	2,138	20%	\$17.34	\$901	1.5
Washington County	\$18.75	\$975	\$39,000	1.4	\$71,200	\$1,780	\$21,360	\$534	610	30%	\$16.79	\$873	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

COLORADO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Weld County	\$26.54	\$1,380	\$55,200	1.9	\$109,300	\$2,733	\$32,790	\$820	28,038	25%	\$18.53	\$964	1.4
Yuma County	\$21.29	\$1,107	\$44,280	1.6	\$73,700	\$1,843	\$22,110	\$553	1,117	29%	\$16.59	\$863	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

CONNECTICUT

#9*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,660**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,534** monthly or **\$66,412** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$31.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$22.29
2-Bedroom Housing Wage	\$31.93
Number of Renter Households	471,821
Percent Renters	34%

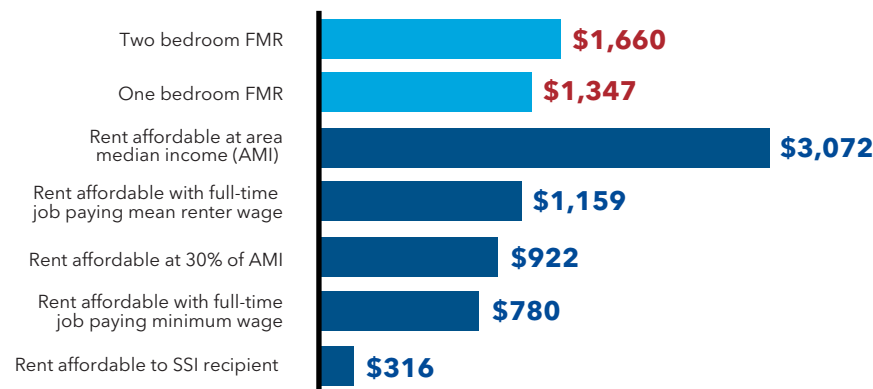
85
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

69
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
Stamford-Norwalk HMFA	\$49.29
Danbury HMFA	\$38.83
Bridgeport HMFA	\$31.77
Milford-Ansonia-Seymour HMFA	\$31.58
New Haven-Meriden	\$31.33



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.

TOWNS WITHIN CONNECTICUT FMR AREAS

BRIDGEPORT, CT HMFA

FAIRFIELD COUNTY

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

COLCHESTER-LEBANON, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

DANBURY, CT HMFA

FAIRFIELD COUNTY

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA

HARTFORD COUNTY

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

MIDDLESEX COUNTY

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

TOLLAND COUNTY

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

MILFORD-ANSONIA-SEYMOUR, CT HMFA

NEW HAVEN COUNTY

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

NEW HAVEN-MERIDEN, CT HMFA

NEW HAVEN COUNTY

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

NORWICH-NEW LONDON, CT HMFA

NEW LONDON COUNTY

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

SOUTHERN MIDDLESEX COUNTY, CT HMFA

MIDDLESEX COUNTY

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

STAMFORD-NORWALK, CT HMFA

FAIRFIELD COUNTY

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

WATERBURY, CT HMFA

NEW HAVEN COUNTY

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

CONNECTICUT

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	\$31.93	\$1,660	\$66,412	2.1	\$122,897	\$3,072	\$36,869	\$922	471,821	34%	\$22.29	\$1,159	1.4
Combined Nonmetro Areas	\$26.62	\$1,384	\$55,360	1.8	\$114,700	\$2,868	\$34,410	\$860	17,761	24%	\$14.56	\$757	1.8
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$31.77	\$1,652	\$66,080	2.1	\$117,400	\$2,935	\$35,220	\$881	43,857	33%	\$29.95	\$1,557	1.1
Colchester-Lebanon HMFA	\$29.73	\$1,546	\$61,840	2.0	\$141,900	\$3,548	\$42,570	\$1,064	1,549	17%	\$20.80	\$1,082	1.4
Danbury HMFA	\$38.83	\$2,019	\$80,760	2.6	\$148,800	\$3,720	\$44,640	\$1,116	19,127	26%	\$29.95	\$1,557	1.3
Hartford-West Hartford-East Hartford HMFA	\$28.83	\$1,499	\$59,960	1.9	\$118,100	\$2,953	\$35,430	\$886	156,311	34%	\$20.23	\$1,052	1.4
Milford-Ansonia-Seymour HMFA	\$31.58	\$1,642	\$65,680	2.1	\$126,000	\$3,150	\$37,800	\$945	12,770	26%	\$19.59	\$1,019	1.6
New Haven-Meriden HMFA	\$31.33	\$1,629	\$65,160	2.1	\$111,900	\$2,798	\$33,570	\$839	83,701	40%	\$19.59	\$1,019	1.6
Norwich-New London HMFA	\$27.88	\$1,450	\$58,000	1.9	\$112,300	\$2,808	\$33,690	\$842	34,287	34%	\$20.80	\$1,082	1.3
Southern Middlesex County HMFA	\$30.52	\$1,587	\$63,480	2.0	\$145,300	\$3,633	\$43,590	\$1,090	3,883	19%	\$17.22	\$895	1.8
Stamford-Norwalk HMFA	\$49.29	\$2,563	\$102,520	3.3	\$171,300	\$4,283	\$51,390	\$1,285	53,627	37%	\$29.95	\$1,557	1.6
Waterbury HMFA	\$25.67	\$1,335	\$53,400	1.7	\$101,100	\$2,528	\$30,330	\$758	30,952	40%	\$19.59	\$1,019	1.3
Windham County HMFA	\$26.17	\$1,361	\$54,440	1.7	\$99,800	\$2,495	\$29,940	\$749	13,996	31%	\$14.37	\$747	1.8
<u>Counties</u>													
Litchfield County	\$26.62	\$1,384	\$55,360	1.8	\$114,700	\$2,868	\$34,410	\$860	17,761	24%	\$14.56	\$757	1.8

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

DELAWARE

#19*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,357**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,522** monthly or **\$54,269** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.09
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	\$11.75
Average Renter Wage	\$22.42
2-Bedroom Housing Wage	\$26.09
Number of Renter Households	108,662
Percent Renters	29%

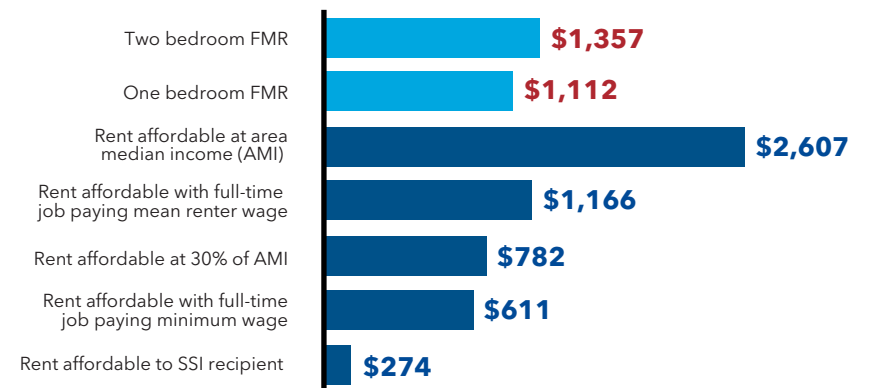
89
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

73
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$28.27
Dover MSA	\$22.73
Sussex County	\$21.27



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.

DELAWARE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$26.09	\$1,357	\$54,269	2.2	\$104,298	\$2,607	\$31,289	\$782	108,662	29%	\$22.42	\$1,166	1.2
<u>Metropolitan Areas</u>													
Dover MSA †	\$22.73	\$1,182	\$47,280	1.9	\$85,300	\$2,133	\$25,590	\$640	19,851	30%			
Philadelphia-Camden-Wilmington MSA	\$28.27	\$1,470	\$58,800	2.4	\$114,400	\$2,860	\$34,320	\$858	70,700	32%	\$24.75	\$1,287	1.1
Sussex County HMFA	\$21.27	\$1,106	\$44,240	1.8	\$94,600	\$2,365	\$28,380	\$710	18,111	19%	\$14.72	\$766	1.4
<u>Counties</u>													
Kent County †	\$22.73	\$1,182	\$47,280	1.9	\$85,300	\$2,133	\$25,590	\$640	19,851	30%			
New Castle County	\$28.27	\$1,470	\$58,800	2.4	\$114,400	\$2,860	\$34,320	\$858	70,700	32%	\$24.75	\$1,287	1.1
Sussex County	\$21.27	\$1,106	\$44,240	1.8	\$94,600	\$2,365	\$28,380	\$710	18,111	19%	\$14.72	\$766	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

DISTRICT OF COLUMBIA

#6*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,838**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,127** monthly or **\$73,520** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$35.35
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	\$17.00
Average Renter Wage	\$40.32
2-Bedroom Housing Wage	\$35.35
Number of Renter Households	181,384
Percent Renters	58%

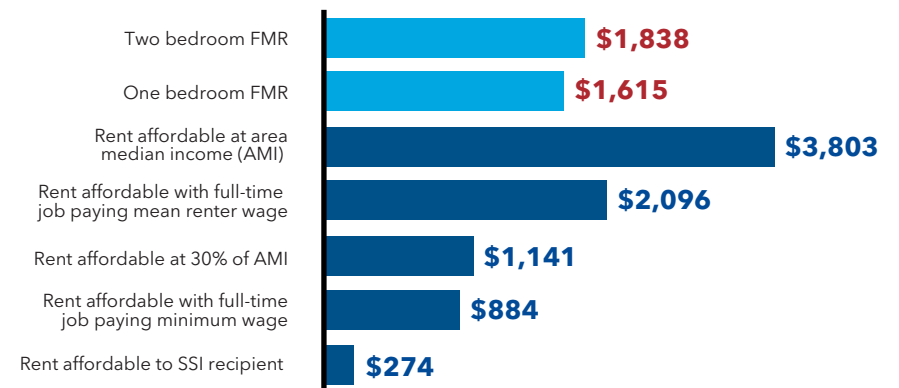
83
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
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)

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

MOST EXPENSIVE AREAS	HOUSING WAGE



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.

DC

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	\$35.35	\$1,838	\$73,520	2.1	\$152,100	\$3,803	\$45,630	\$1,141	181,384	58%	\$40.32	\$2,096	0.9
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA	\$35.35	\$1,838	\$73,520	2.1	\$152,100	\$3,803	\$45,630	\$1,141	181,384	58%	\$40.32	\$2,096	0.9
<u>Counties</u>													
District of Columbia	\$35.35	\$1,838	\$73,520	2.1	\$152,100	\$3,803	\$45,630	\$1,141	181,384	58%	\$40.32	\$2,096	0.9

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

FLORIDA

#11*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,591**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,302** monthly or **\$63,622** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$22.52
2-Bedroom Housing Wage	\$30.59
Number of Renter Households	2,736,789
Percent Renters	34%

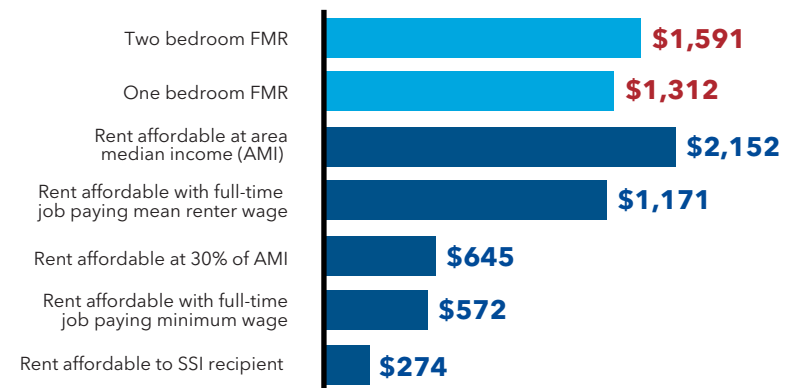
111
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

92
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$38.90
Miami-Miami Beach-Kendall HMFA	\$36.98
West Palm Beach-Boca Raton HMFA	\$36.17
Fort Lauderdale HMFA	\$35.52
Naples-Immokalee-Marcos Island MSA	\$34.52



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

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$30.59	\$1,591	\$63,622	2.8	\$86,063	\$2,152	\$25,819	\$645	2,736,789	34%	\$22.52	\$1,171	1.4
Combined Nonmetro Areas	\$20.80	\$1,082	\$43,269	1.9	\$66,050	\$1,651	\$19,815	\$495	69,417	28%	\$16.49	\$858	1.3
<u>Metropolitan Areas</u>													
Baker County HMFA	\$16.96	\$882	\$35,280	1.5	\$86,100	\$2,153	\$25,830	\$646	1,986	23%	\$12.36	\$642	1.4
Cape Coral-Fort Myers MSA	\$27.90	\$1,451	\$58,040	2.5	\$85,900	\$2,148	\$25,770	\$644	81,586	27%	\$20.23	\$1,052	1.4
Crestview-Fort Walton Beach-Destin HMFA	\$25.27	\$1,314	\$52,560	2.3	\$98,600	\$2,465	\$29,580	\$740	28,108	34%	\$19.41	\$1,009	1.3
Deltona-Daytona Beach-Ormond Beach HMFA	\$25.04	\$1,302	\$52,080	2.3	\$78,700	\$1,968	\$23,610	\$590	65,106	28%	\$17.48	\$909	1.4
Fort Lauderdale HMFA	\$35.52	\$1,847	\$73,880	3.2	\$88,500	\$2,213	\$26,550	\$664	273,225	37%	\$25.17	\$1,309	1.4
Gainesville HMFA	\$21.81	\$1,134	\$45,360	2.0	\$90,800	\$2,270	\$27,240	\$681	48,313	43%	\$17.27	\$898	1.3
Homosassa Springs MSA	\$18.60	\$967	\$38,680	1.7	\$70,500	\$1,763	\$21,150	\$529	10,738	16%	\$16.19	\$842	1.1
Jacksonville HMFA	\$25.06	\$1,303	\$52,120	2.3	\$93,300	\$2,333	\$27,990	\$700	207,915	35%	\$22.41	\$1,165	1.1
Lakeland-Winter Haven MSA	\$22.25	\$1,157	\$46,280	2.0	\$74,300	\$1,858	\$22,290	\$557	78,140	31%	\$19.97	\$1,038	1.1
Levy County HMFA	\$15.88	\$826	\$33,040	1.4	\$59,900	\$1,498	\$17,970	\$449	3,512	20%	\$11.41	\$593	1.4
Miami-Miami Beach-Kendall HMFA	\$36.98	\$1,923	\$76,920	3.4	\$74,700	\$1,868	\$22,410	\$560	450,333	48%	\$26.12	\$1,358	1.4
Naples-Immokalee-Marco Island MSA	\$34.52	\$1,795	\$71,800	3.1	\$100,700	\$2,518	\$30,210	\$755	40,365	26%	\$21.06	\$1,095	1.6
North Port-Sarasota-Bradenton MSA	\$30.63	\$1,593	\$63,720	2.8	\$98,700	\$2,468	\$29,610	\$740	86,466	25%	\$21.23	\$1,104	1.4
Ocala MSA	\$21.75	\$1,131	\$45,240	2.0	\$71,700	\$1,793	\$21,510	\$538	35,985	24%	\$17.95	\$934	1.2
Orlando-Kissimmee-Sanford MSA	\$31.08	\$1,616	\$64,640	2.8	\$85,700	\$2,143	\$25,710	\$643	342,328	37%	\$22.62	\$1,176	1.4
Palm Bay-Melbourne-Titusville MSA	\$26.44	\$1,375	\$55,000	2.4	\$89,600	\$2,240	\$26,880	\$672	57,803	24%	\$21.20	\$1,102	1.2
Palm Coast HMFA	\$26.94	\$1,401	\$56,040	2.4	\$82,700	\$2,068	\$24,810	\$620	9,873	22%	\$15.75	\$819	1.7
Panama City MSA	\$24.98	\$1,299	\$51,960	2.3	\$78,700	\$1,968	\$23,610	\$590	23,503	32%	\$20.21	\$1,051	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

FLORIDA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	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	\$22.46	\$1,168	\$46,720	2.0	\$83,900	\$2,098	\$25,170	\$629	61,045	32%	\$18.42	\$958	1.2
Port St. Lucie MSA	\$28.04	\$1,458	\$58,320	2.5	\$84,800	\$2,120	\$25,440	\$636	43,257	23%	\$18.13	\$943	1.5
Punta Gorda MSA	\$24.42	\$1,270	\$50,800	2.2	\$77,300	\$1,933	\$23,190	\$580	14,819	18%	\$15.03	\$781	1.6
Sebastian-Vero Beach MSA	\$24.31	\$1,264	\$50,560	2.2	\$79,200	\$1,980	\$23,760	\$594	12,951	20%	\$15.44	\$803	1.6
Sebring MSA	\$19.17	\$997	\$39,880	1.7	\$67,400	\$1,685	\$20,220	\$506	10,283	23%	\$14.70	\$764	1.3
Tallahassee HMFA	\$22.62	\$1,176	\$47,040	2.1	\$89,700	\$2,243	\$26,910	\$673	61,204	44%	\$16.82	\$875	1.3
Tampa-St. Petersburg-Clearwater MSA	\$31.90	\$1,659	\$66,360	2.9	\$89,400	\$2,235	\$26,820	\$671	424,009	34%	\$23.21	\$1,207	1.4
The Villages MSA	\$21.02	\$1,093	\$43,720	1.9	\$90,400	\$2,260	\$27,120	\$678	7,940	13%	\$14.98	\$779	1.4
Wakulla County HMFA	\$20.58	\$1,070	\$42,800	1.9	\$91,900	\$2,298	\$27,570	\$689	1,850	16%	\$16.18	\$841	1.3
Walton County HMFA	\$21.88	\$1,138	\$45,520	2.0	\$93,700	\$2,343	\$28,110	\$703	7,063	23%	\$16.89	\$878	1.3
West Palm Beach-Boca Raton HMFA	\$36.17	\$1,881	\$75,240	3.3	\$98,300	\$2,458	\$29,490	\$737	177,666	31%	\$26.54	\$1,380	1.4
<u>Counties</u>													
Alachua County	\$21.81	\$1,134	\$45,360	2.0	\$90,800	\$2,270	\$27,240	\$681	47,119	45%	\$17.34	\$902	1.3
Baker County	\$16.96	\$882	\$35,280	1.5	\$86,100	\$2,153	\$25,830	\$646	1,986	23%	\$12.36	\$642	1.4
Bay County	\$24.98	\$1,299	\$51,960	2.3	\$78,700	\$1,968	\$23,610	\$590	23,503	32%	\$20.21	\$1,051	1.2
Bradford County	\$16.08	\$836	\$33,440	1.5	\$66,400	\$1,660	\$19,920	\$498	2,925	33%	\$17.72	\$921	0.9
Brevard County	\$26.44	\$1,375	\$55,000	2.4	\$89,600	\$2,240	\$26,880	\$672	57,803	24%	\$21.20	\$1,102	1.2
Broward County	\$35.52	\$1,847	\$73,880	3.2	\$88,500	\$2,213	\$26,550	\$664	273,225	37%	\$25.17	\$1,309	1.4
Calhoun County	\$15.88	\$826	\$33,040	1.4	\$68,400	\$1,710	\$20,520	\$513	930	21%	\$10.43	\$543	1.5
Charlotte County	\$24.42	\$1,270	\$50,800	2.2	\$77,300	\$1,933	\$23,190	\$580	14,819	18%	\$15.03	\$781	1.6
Citrus County	\$18.60	\$967	\$38,680	1.7	\$70,500	\$1,763	\$21,150	\$529	10,738	16%	\$16.19	\$842	1.1
Clay County	\$25.06	\$1,303	\$52,120	2.3	\$93,300	\$2,333	\$27,990	\$700	18,409	24%	\$17.02	\$885	1.5
Collier County	\$34.52	\$1,795	\$71,800	3.1	\$100,700	\$2,518	\$30,210	\$755	40,365	26%	\$21.06	\$1,095	1.6

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

FLORIDA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Columbia County	\$17.71	\$921	\$36,840	1.6	\$79,100	\$1,978	\$23,730	\$593	7,287	28%	\$16.58	\$862	1.1
DeSoto County	\$15.90	\$827	\$33,080	1.4	\$52,500	\$1,313	\$15,750	\$394	3,558	29%	\$15.88	\$826	1.0
Dixie County	\$15.88	\$826	\$33,040	1.4	\$58,000	\$1,450	\$17,400	\$435	861	14%	\$15.84	\$824	1.0
Duval County	\$25.06	\$1,303	\$52,120	2.3	\$93,300	\$2,333	\$27,990	\$700	165,559	43%	\$23.96	\$1,246	1.0
Escambia County	\$22.46	\$1,168	\$46,720	2.0	\$83,900	\$2,098	\$25,170	\$629	46,277	37%	\$19.43	\$1,010	1.2
Flagler County	\$26.94	\$1,401	\$56,040	2.4	\$82,700	\$2,068	\$24,810	\$620	9,873	22%	\$15.75	\$819	1.7
Franklin County	\$15.96	\$830	\$33,200	1.5	\$67,200	\$1,680	\$20,160	\$504	992	22%	\$9.82	\$511	1.6
Gadsden County	\$22.62	\$1,176	\$47,040	2.1	\$89,700	\$2,243	\$26,910	\$673	4,221	27%	\$16.97	\$882	1.3
Gilchrist County	\$21.81	\$1,134	\$45,360	2.0	\$90,800	\$2,270	\$27,240	\$681	1,194	18%	\$14.28	\$742	1.5
Glades County	\$17.87	\$929	\$37,160	1.6	\$49,500	\$1,238	\$14,850	\$371	837	18%	\$23.42	\$1,218	0.8
Gulf County	\$23.13	\$1,203	\$48,120	2.1	\$80,100	\$2,003	\$24,030	\$601	1,188	22%	\$16.59	\$863	1.4
Hamilton County	\$15.88	\$826	\$33,040	1.4	\$51,300	\$1,283	\$15,390	\$385	1,178	28%	\$19.69	\$1,024	0.8
Hardee County	\$16.98	\$883	\$35,320	1.5	\$58,400	\$1,460	\$17,520	\$438	2,675	33%	\$12.27	\$638	1.4
Hendry County	\$15.88	\$826	\$33,040	1.4	\$47,800	\$1,195	\$14,340	\$359	3,933	31%	\$16.84	\$876	0.9
Hernando County	\$31.90	\$1,659	\$66,360	2.9	\$89,400	\$2,235	\$26,820	\$671	16,321	21%	\$15.98	\$831	2.0
Highlands County	\$19.17	\$997	\$39,880	1.7	\$67,400	\$1,685	\$20,220	\$506	10,283	23%	\$14.70	\$764	1.3
Hillsborough County	\$31.90	\$1,659	\$66,360	2.9	\$89,400	\$2,235	\$26,820	\$671	220,172	40%	\$24.48	\$1,273	1.3
Holmes County	\$15.88	\$826	\$33,040	1.4	\$58,300	\$1,458	\$17,490	\$437	1,672	24%	\$13.42	\$698	1.2
Indian River County	\$24.31	\$1,264	\$50,560	2.2	\$79,200	\$1,980	\$23,760	\$594	12,951	20%	\$15.44	\$803	1.6
Jackson County	\$15.88	\$826	\$33,040	1.4	\$60,600	\$1,515	\$18,180	\$455	4,553	27%	\$12.22	\$635	1.3
Jefferson County	\$22.62	\$1,176	\$47,040	2.1	\$89,700	\$2,243	\$26,910	\$673	1,273	24%	\$12.79	\$665	1.8
Lafayette County †	\$17.38	\$904	\$36,160	1.6	\$68,300	\$1,708	\$20,490	\$512	571	23%			
Lake County	\$31.08	\$1,616	\$64,640	2.8	\$85,700	\$2,143	\$25,710	\$643	36,850	25%	\$18.09	\$941	1.7
Lee County	\$27.90	\$1,451	\$58,040	2.5	\$85,900	\$2,148	\$25,770	\$644	81,586	27%	\$20.23	\$1,052	1.4
Leon County	\$22.62	\$1,176	\$47,040	2.1	\$89,700	\$2,243	\$26,910	\$673	55,710	47%	\$16.89	\$878	1.3
Levy County	\$15.88	\$826	\$33,040	1.4	\$59,900	\$1,498	\$17,970	\$449	3,512	20%	\$11.41	\$593	1.4

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

FLORIDA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County	\$15.88	\$826	\$33,040	1.4	\$61,800	\$1,545	\$18,540	\$464	483	21%	\$16.08	\$836	1.0
Madison County	\$15.88	\$826	\$33,040	1.4	\$57,300	\$1,433	\$17,190	\$430	1,812	28%	\$12.15	\$632	1.3
Manatee County	\$30.63	\$1,593	\$63,720	2.8	\$98,700	\$2,468	\$29,610	\$740	39,697	25%	\$19.06	\$991	1.6
Marion County	\$21.75	\$1,131	\$45,240	2.0	\$71,700	\$1,793	\$21,510	\$538	35,985	24%	\$17.95	\$934	1.2
Martin County	\$28.04	\$1,458	\$58,320	2.5	\$84,800	\$2,120	\$25,440	\$636	13,752	21%	\$17.21	\$895	1.6
Miami-Dade County	\$36.98	\$1,923	\$76,920	3.4	\$74,700	\$1,868	\$22,410	\$560	450,333	48%	\$26.12	\$1,358	1.4
Monroe County	\$38.90	\$2,023	\$80,920	3.5	\$97,100	\$2,428	\$29,130	\$728	13,040	39%	\$21.02	\$1,093	1.9
Nassau County	\$25.06	\$1,303	\$52,120	2.3	\$93,300	\$2,333	\$27,990	\$700	6,268	18%	\$14.29	\$743	1.8
Okaloosa County	\$25.27	\$1,314	\$52,560	2.3	\$98,600	\$2,465	\$29,580	\$740	28,108	34%	\$19.41	\$1,009	1.3
Okeechobee County	\$18.83	\$979	\$39,160	1.7	\$61,800	\$1,545	\$18,540	\$464	4,021	27%	\$15.31	\$796	1.2
Orange County	\$31.08	\$1,616	\$64,640	2.8	\$85,700	\$2,143	\$25,710	\$643	206,531	43%	\$23.86	\$1,241	1.3
Osceola County	\$31.08	\$1,616	\$64,640	2.8	\$85,700	\$2,143	\$25,710	\$643	37,448	34%	\$17.34	\$902	1.8
Palm Beach County	\$36.17	\$1,881	\$75,240	3.3	\$98,300	\$2,458	\$29,490	\$737	177,666	31%	\$26.54	\$1,380	1.4
Pasco County	\$31.90	\$1,659	\$66,360	2.9	\$89,400	\$2,235	\$26,820	\$671	57,183	26%	\$18.91	\$983	1.7
Pinellas County	\$31.90	\$1,659	\$66,360	2.9	\$89,400	\$2,235	\$26,820	\$671	130,333	31%	\$23.10	\$1,201	1.4
Polk County	\$22.25	\$1,157	\$46,280	2.0	\$74,300	\$1,858	\$22,290	\$557	78,140	31%	\$19.97	\$1,038	1.1
Putnam County	\$15.88	\$826	\$33,040	1.4	\$50,600	\$1,265	\$15,180	\$380	8,214	28%	\$16.26	\$845	1.0
St. Johns County	\$25.06	\$1,303	\$52,120	2.3	\$93,300	\$2,333	\$27,990	\$700	17,679	18%	\$17.82	\$927	1.4
St. Lucie County	\$28.04	\$1,458	\$58,320	2.5	\$84,800	\$2,120	\$25,440	\$636	29,505	24%	\$18.98	\$987	1.5
Santa Rosa County	\$22.46	\$1,168	\$46,720	2.0	\$83,900	\$2,098	\$25,170	\$629	14,768	22%	\$14.87	\$773	1.5
Sarasota County	\$30.63	\$1,593	\$63,720	2.8	\$98,700	\$2,468	\$29,610	\$740	46,769	24%	\$22.80	\$1,186	1.3
Seminole County	\$31.08	\$1,616	\$64,640	2.8	\$85,700	\$2,143	\$25,710	\$643	61,499	34%	\$22.30	\$1,160	1.4
Sumter County	\$21.02	\$1,093	\$43,720	1.9	\$90,400	\$2,260	\$27,120	\$678	7,940	13%	\$14.98	\$779	1.4
Suwannee County	\$16.21	\$843	\$33,720	1.5	\$63,300	\$1,583	\$18,990	\$475	3,990	26%	\$13.96	\$726	1.2
Taylor County	\$15.88	\$826	\$33,040	1.4	\$58,500	\$1,463	\$17,550	\$439	1,661	23%	\$14.91	\$775	1.1
Union County	\$15.88	\$826	\$33,040	1.4	\$72,800	\$1,820	\$21,840	\$546	1,273	31%	\$15.19	\$790	1.0

† Wage data not available (See Appendix B).

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

FLORIDA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$25.04	\$1,302	\$52,080	2.3	\$78,700	\$1,968	\$23,610	\$590	65,106	28%	\$17.48	\$909	1.4
Wakulla County	\$20.58	\$1,070	\$42,800	1.9	\$91,900	\$2,298	\$27,570	\$689	1,850	16%	\$16.18	\$841	1.3
Walton County	\$21.88	\$1,138	\$45,520	2.0	\$93,700	\$2,343	\$28,110	\$703	7,063	23%	\$16.89	\$878	1.3
Washington County	\$15.88	\$826	\$33,040	1.4	\$61,500	\$1,538	\$18,450	\$461	1,763	20%	\$12.16	\$632	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

GEORGIA

#23*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,287**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,290** monthly or **\$51,479** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.75
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$21.94
2-Bedroom Housing Wage	\$24.75
Number of Renter Households	1,378,498
Percent Renters	35%

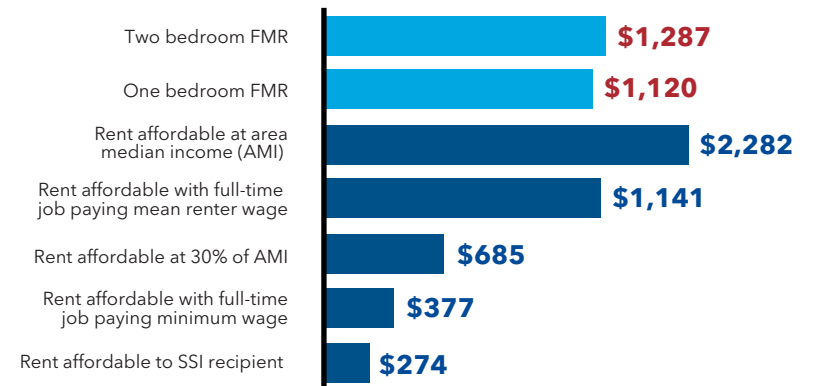
137
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

119
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

3.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Atlanta-Sandy Springs-Roswell HMFA	\$29.87
Savannah MSA	\$24.15
Gainesville MSA	\$23.08
Butts County	\$21.04
Morgan County	\$20.73



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.

GEORGIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	\$24.75	\$1,287	\$51,479	3.4	\$91,285	\$2,282	\$27,386	\$685	1,378,498	35%	\$21.94	\$1,141	1.1
Combined Nonmetro Areas	\$15.77	\$820	\$32,798	2.2	\$67,537	\$1,688	\$20,261	\$507	210,893	32%	\$14.41	\$749	1.1
<u>Metropolitan Areas</u>													
Albany MSA	\$16.92	\$880	\$35,200	2.3	\$72,000	\$1,800	\$21,600	\$540	25,013	44%	\$17.69	\$920	1.0
Athens-Clarke County MSA	\$19.13	\$995	\$39,800	2.6	\$100,100	\$2,503	\$30,030	\$751	37,056	45%	\$17.56	\$913	1.1
Atlanta-Sandy Springs-Roswell HMFA	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	766,707	35%	\$25.13	\$1,307	1.2
Augusta-Richmond County HMFA	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	50,203	36%	\$19.18	\$997	1.0
Brunswick MSA	\$19.19	\$998	\$39,920	2.6	\$70,400	\$1,760	\$21,120	\$528	13,440	30%	\$14.68	\$763	1.3
Butts County HMFA	\$21.04	\$1,094	\$43,760	2.9	\$73,400	\$1,835	\$22,020	\$551	2,370	28%	\$15.94	\$829	1.3
Chattanooga MSA	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	14,988	26%	\$14.28	\$742	1.4
Columbus HMFA	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	44,350	46%	\$20.05	\$1,043	0.9
Dalton HMFA	\$16.58	\$862	\$34,480	2.3	\$76,100	\$1,903	\$22,830	\$571	11,848	34%	\$18.87	\$981	0.9
Gainesville MSA	\$23.08	\$1,200	\$48,000	3.2	\$87,400	\$2,185	\$26,220	\$656	20,293	30%	\$20.10	\$1,045	1.1
Haralson County HMFA	\$17.56	\$913	\$36,520	2.4	\$78,700	\$1,968	\$23,610	\$590	3,426	30%	\$18.79	\$977	0.9
Hinesville HMFA	\$20.62	\$1,072	\$42,880	2.8	\$57,900	\$1,448	\$17,370	\$434	11,815	52%	\$18.61	\$968	1.1
Lamar County HMFA	\$18.27	\$950	\$38,000	2.5	\$83,400	\$2,085	\$25,020	\$626	1,792	26%	\$12.46	\$648	1.5
Lincoln County HMFA	\$15.19	\$790	\$31,600	2.1	\$60,100	\$1,503	\$18,030	\$451	792	27%	\$9.91	\$515	1.5
Long County HMFA	\$15.65	\$814	\$32,560	2.2	\$69,600	\$1,740	\$20,880	\$522	2,014	38%	\$9.68	\$504	1.6
Macon-Bibb County HMFA	\$18.63	\$969	\$38,760	2.6	\$75,400	\$1,885	\$22,620	\$566	30,908	40%	\$16.99	\$884	1.1
Meriwether County HMFA	\$17.88	\$930	\$37,200	2.5	\$64,500	\$1,613	\$19,350	\$484	2,465	31%	\$12.43	\$646	1.4
Monroe County HMFA	\$16.52	\$859	\$34,360	2.3	\$94,000	\$2,350	\$28,200	\$705	1,768	17%	\$12.35	\$642	1.3

† Wage data not available (See Appendix B).

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GEORGIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County HMFA	\$20.73	\$1,078	\$43,120	2.9	\$95,900	\$2,398	\$28,770	\$719	1,783	25%	\$19.98	\$1,039	1.0
Murray County HMFA	\$15.54	\$808	\$32,320	2.1	\$70,000	\$1,750	\$21,000	\$525	3,837	27%	\$14.61	\$760	1.1
Peach County HMFA	\$16.96	\$882	\$35,280	2.3	\$73,400	\$1,835	\$22,020	\$551	3,535	35%	\$11.94	\$621	1.4
Rome MSA	\$18.50	\$962	\$38,480	2.6	\$80,700	\$2,018	\$24,210	\$605	13,370	37%	\$15.83	\$823	1.2
Savannah MSA	\$24.15	\$1,256	\$50,240	3.3	\$91,500	\$2,288	\$27,450	\$686	59,548	39%	\$18.80	\$978	1.3
Stewart County HMFA	\$14.85	\$772	\$30,880	2.0	\$49,700	\$1,243	\$14,910	\$373	529	32%	\$15.29	\$795	1.0
Talbot County HMFA	\$14.85	\$772	\$30,880	2.0	\$58,200	\$1,455	\$17,460	\$437	503	20%	\$15.22	\$792	1.0
Valdosta MSA	\$17.21	\$895	\$35,800	2.4	\$65,900	\$1,648	\$19,770	\$494	23,065	43%	\$12.35	\$642	1.4
Warner Robins HMFA	\$20.29	\$1,055	\$42,200	2.8	\$88,900	\$2,223	\$26,670	\$667	20,187	34%	\$14.02	\$729	1.4
<u>Counties</u>													
Appling County	\$14.85	\$772	\$30,880	2.0	\$57,600	\$1,440	\$17,280	\$432	1,792	27%	\$18.53	\$964	0.8
Atkinson County	\$14.85	\$772	\$30,880	2.0	\$52,200	\$1,305	\$15,660	\$392	906	31%	\$17.51	\$911	0.8
Bacon County	\$14.85	\$772	\$30,880	2.0	\$56,600	\$1,415	\$16,980	\$425	1,048	27%	\$12.45	\$648	1.2
Baker County	\$14.85	\$772	\$30,880	2.0	\$56,300	\$1,408	\$16,890	\$422	405	34%	\$11.14	\$579	1.3
Baldwin County	\$15.62	\$812	\$32,480	2.2	\$76,600	\$1,915	\$22,980	\$575	5,979	37%	\$10.82	\$562	1.4
Banks County	\$15.60	\$811	\$32,440	2.2	\$78,000	\$1,950	\$23,400	\$585	1,593	25%	\$11.06	\$575	1.4
Barrow County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	6,044	22%	\$16.27	\$846	1.8
Bartow County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	11,104	29%	\$16.90	\$879	1.8
Ben Hill County	\$14.85	\$772	\$30,880	2.0	\$45,500	\$1,138	\$13,650	\$341	2,810	41%	\$16.48	\$857	0.9
Berrien County	\$14.85	\$772	\$30,880	2.0	\$63,100	\$1,578	\$18,930	\$473	2,074	31%	\$13.38	\$696	1.1
Bibb County	\$18.63	\$969	\$38,760	2.6	\$75,400	\$1,885	\$22,620	\$566	27,673	47%	\$17.35	\$902	1.1
Bleckley County	\$14.85	\$772	\$30,880	2.0	\$58,900	\$1,473	\$17,670	\$442	1,162	27%	\$9.54	\$496	1.6
Brantley County	\$19.19	\$998	\$39,920	2.6	\$70,400	\$1,760	\$21,120	\$528	1,441	22%	\$18.07	\$940	1.1

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brooks County	\$17.21	\$895	\$35,800	2.4	\$65,900	\$1,648	\$19,770	\$494	1,840	31%	\$12.91	\$671	1.3
Bryan County	\$24.15	\$1,256	\$50,240	3.3	\$91,500	\$2,288	\$27,450	\$686	4,029	27%	\$14.33	\$745	1.7
Bulloch County	\$17.06	\$887	\$35,480	2.4	\$75,000	\$1,875	\$22,500	\$563	13,555	47%	\$13.83	\$719	1.2
Burke County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	2,339	27%	\$47.03	\$2,445	0.4
Butts County	\$21.04	\$1,094	\$43,760	2.9	\$73,400	\$1,835	\$22,020	\$551	2,370	28%	\$15.94	\$829	1.3
Calhoun County	\$14.85	\$772	\$30,880	2.0	\$54,100	\$1,353	\$16,230	\$406	464	32%	\$13.71	\$713	1.1
Camden County	\$18.69	\$972	\$38,880	2.6	\$79,200	\$1,980	\$23,760	\$594	7,362	37%	\$15.00	\$780	1.2
Candler County	\$14.85	\$772	\$30,880	2.0	\$53,000	\$1,325	\$15,900	\$398	1,672	41%	\$8.41	\$437	1.8
Carroll County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	13,362	31%	\$15.83	\$823	1.9
Catoosa County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	6,712	26%	\$13.35	\$694	1.5
Charlton County	\$14.85	\$772	\$30,880	2.0	\$61,100	\$1,528	\$18,330	\$458	1,049	26%	\$9.12	\$474	1.6
Chatham County	\$24.15	\$1,256	\$50,240	3.3	\$91,500	\$2,288	\$27,450	\$686	50,229	44%	\$19.22	\$999	1.3
Chattahoochee County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	1,825	76%	\$26.38	\$1,372	0.7
Chattooga County	\$14.85	\$772	\$30,880	2.0	\$52,200	\$1,305	\$15,660	\$392	2,960	32%	\$13.17	\$685	1.1
Cherokee County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	22,057	23%	\$14.91	\$775	2.0
Clarke County	\$19.13	\$995	\$39,800	2.6	\$100,100	\$2,503	\$30,030	\$751	30,697	59%	\$19.31	\$1,004	1.0
Clay County	\$14.85	\$772	\$30,880	2.0	\$40,800	\$1,020	\$12,240	\$306	347	27%	\$10.38	\$540	1.4
Clayton County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	49,596	48%	\$27.48	\$1,429	1.1
Clinch County	\$14.85	\$772	\$30,880	2.0	\$61,100	\$1,528	\$18,330	\$458	669	28%	\$9.90	\$515	1.5
Cobb County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	97,035	34%	\$25.29	\$1,315	1.2
Coffee County	\$14.85	\$772	\$30,880	2.0	\$60,200	\$1,505	\$18,060	\$452	5,276	35%	\$13.17	\$685	1.1
Colquitt County	\$14.85	\$772	\$30,880	2.0	\$59,000	\$1,475	\$17,700	\$443	5,740	35%	\$13.84	\$720	1.1
Columbia County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	9,591	20%	\$15.71	\$817	1.2
Cook County	\$14.85	\$772	\$30,880	2.0	\$57,400	\$1,435	\$17,220	\$431	2,155	36%	\$13.21	\$687	1.1
Coweta County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	12,955	24%	\$14.35	\$746	2.1
Crawford County	\$18.63	\$969	\$38,760	2.6	\$75,400	\$1,885	\$22,620	\$566	961	22%	\$16.95	\$881	1.1

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crisp County	\$15.17	\$789	\$31,560	2.1	\$60,600	\$1,515	\$18,180	\$455	3,432	45%	\$12.61	\$656	1.2
Dade County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	1,708	28%	\$17.63	\$917	1.2
Dawson County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	2,018	21%	\$12.12	\$630	2.5
Decatur County	\$14.85	\$772	\$30,880	2.0	\$58,700	\$1,468	\$17,610	\$440	3,910	38%	\$18.12	\$942	0.8
DeKalb County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	123,583	43%	\$24.51	\$1,275	1.2
Dodge County	\$14.85	\$772	\$30,880	2.0	\$58,500	\$1,463	\$17,550	\$439	2,094	32%	\$12.11	\$630	1.2
Dooly County	\$14.85	\$772	\$30,880	2.0	\$69,000	\$1,725	\$20,700	\$518	1,066	27%	\$15.82	\$823	0.9
Dougherty County	\$16.92	\$880	\$35,200	2.3	\$72,000	\$1,800	\$21,600	\$540	18,604	54%	\$17.89	\$930	0.9
Douglas County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	17,180	34%	\$16.80	\$873	1.8
Early County	\$14.85	\$772	\$30,880	2.0	\$56,400	\$1,410	\$16,920	\$423	1,259	31%	\$18.41	\$957	0.8
Echols County	\$17.21	\$895	\$35,800	2.4	\$65,900	\$1,648	\$19,770	\$494	381	29%	\$9.16	\$476	1.9
Effingham County	\$24.15	\$1,256	\$50,240	3.3	\$91,500	\$2,288	\$27,450	\$686	5,290	24%	\$15.43	\$802	1.6
Elbert County	\$15.13	\$787	\$31,480	2.1	\$55,400	\$1,385	\$16,620	\$416	2,291	29%	\$15.46	\$804	1.0
Emanuel County	\$14.85	\$772	\$30,880	2.0	\$56,900	\$1,423	\$17,070	\$427	3,284	40%	\$16.02	\$833	0.9
Evans County	\$14.85	\$772	\$30,880	2.0	\$61,100	\$1,528	\$18,330	\$458	1,458	38%	\$13.98	\$727	1.1
Fannin County	\$15.15	\$788	\$31,520	2.1	\$65,700	\$1,643	\$19,710	\$493	2,479	22%	\$13.68	\$711	1.1
Fayette County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	8,044	19%	\$17.36	\$903	1.7
Floyd County	\$18.50	\$962	\$38,480	2.6	\$80,700	\$2,018	\$24,210	\$605	13,370	37%	\$15.83	\$823	1.2
Forsyth County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	12,864	16%	\$16.14	\$839	1.9
Franklin County	\$14.85	\$772	\$30,880	2.0	\$66,300	\$1,658	\$19,890	\$497	2,404	29%	\$15.58	\$810	1.0
Fulton County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	207,382	47%	\$32.21	\$1,675	0.9
Gilmer County	\$16.54	\$860	\$34,400	2.3	\$79,500	\$1,988	\$23,850	\$596	3,184	25%	\$10.17	\$529	1.6
Glacock County	\$14.85	\$772	\$30,880	2.0	\$80,000	\$2,000	\$24,000	\$600	295	28%	\$12.24	\$636	1.2
Glynn County	\$19.19	\$998	\$39,920	2.6	\$70,400	\$1,760	\$21,120	\$528	11,122	33%	\$14.60	\$759	1.3
Gordon County	\$15.19	\$790	\$31,600	2.1	\$66,100	\$1,653	\$19,830	\$496	6,380	32%	\$17.55	\$913	0.9
Grady County	\$15.44	\$803	\$32,120	2.1	\$67,900	\$1,698	\$20,370	\$509	3,384	35%	\$13.93	\$724	1.1

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greene County	\$15.75	\$819	\$32,760	2.2	\$90,100	\$2,253	\$27,030	\$676	1,603	22%	\$16.01	\$833	1.0
Gwinnett County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	103,712	33%	\$21.98	\$1,143	1.4
Habersham County	\$14.85	\$772	\$30,880	2.0	\$77,900	\$1,948	\$23,370	\$584	3,355	22%	\$14.91	\$775	1.0
Hall County	\$23.08	\$1,200	\$48,000	3.2	\$87,400	\$2,185	\$26,220	\$656	20,293	30%	\$20.10	\$1,045	1.1
Hancock County	\$14.85	\$772	\$30,880	2.0	\$60,400	\$1,510	\$18,120	\$453	735	26%	\$11.20	\$583	1.3
Haralson County	\$17.56	\$913	\$36,520	2.4	\$78,700	\$1,968	\$23,610	\$590	3,426	30%	\$18.79	\$977	0.9
Harris County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	1,399	11%	\$13.97	\$726	1.3
Hart County	\$16.85	\$876	\$35,040	2.3	\$75,700	\$1,893	\$22,710	\$568	2,671	26%	\$12.21	\$635	1.4
Heard County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	1,281	30%	\$18.15	\$944	1.6
Henry County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	22,894	28%	\$16.44	\$855	1.8
Houston County	\$20.29	\$1,055	\$42,200	2.8	\$88,900	\$2,223	\$26,670	\$667	20,187	34%	\$14.02	\$729	1.4
Irwin County	\$14.85	\$772	\$30,880	2.0	\$70,900	\$1,773	\$21,270	\$532	984	27%	\$13.33	\$693	1.1
Jackson County	\$17.48	\$909	\$36,360	2.4	\$89,500	\$2,238	\$26,850	\$671	5,196	21%	\$12.95	\$673	1.3
Jasper County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	1,060	20%	\$17.75	\$923	1.7
Jeff Davis County	\$14.85	\$772	\$30,880	2.0	\$56,200	\$1,405	\$16,860	\$422	1,613	31%	\$14.33	\$745	1.0
Jefferson County	\$14.85	\$772	\$30,880	2.0	\$62,100	\$1,553	\$18,630	\$466	1,975	35%	\$17.69	\$920	0.8
Jenkins County	\$14.85	\$772	\$30,880	2.0	\$48,700	\$1,218	\$14,610	\$365	672	20%	\$14.68	\$763	1.0
Johnson County	\$14.85	\$772	\$30,880	2.0	\$61,300	\$1,533	\$18,390	\$460	852	27%	\$9.52	\$495	1.6
Jones County	\$18.63	\$969	\$38,760	2.6	\$75,400	\$1,885	\$22,620	\$566	1,930	18%	\$9.95	\$518	1.9
Lamar County	\$18.27	\$950	\$38,000	2.5	\$83,400	\$2,085	\$25,020	\$626	1,792	26%	\$12.46	\$648	1.5
Lanier County	\$17.21	\$895	\$35,800	2.4	\$65,900	\$1,648	\$19,770	\$494	1,240	35%	\$14.52	\$755	1.2
Laurens County	\$14.85	\$772	\$30,880	2.0	\$58,300	\$1,458	\$17,490	\$437	6,136	35%	\$15.73	\$818	0.9
Lee County	\$16.92	\$880	\$35,200	2.3	\$72,000	\$1,800	\$21,600	\$540	2,797	24%	\$18.24	\$948	0.9
Liberty County	\$20.62	\$1,072	\$42,880	2.8	\$57,900	\$1,448	\$17,370	\$434	11,815	52%	\$18.61	\$968	1.1
Lincoln County	\$15.19	\$790	\$31,600	2.1	\$60,100	\$1,503	\$18,030	\$451	792	27%	\$9.91	\$515	1.5
Long County	\$15.65	\$814	\$32,560	2.2	\$69,600	\$1,740	\$20,880	\$522	2,014	38%	\$9.68	\$504	1.6

† Wage data not available (See Appendix B).

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Lowndes County	\$17.21	\$895	\$35,800	2.4	\$65,900	\$1,648	\$19,770	\$494	19,604	46%	\$12.31	\$640	1.4
Lumpkin County	\$18.94	\$985	\$39,400	2.6	\$84,300	\$2,108	\$25,290	\$632	2,635	24%	\$13.13	\$683	1.4
McDuffie County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	2,469	30%	\$13.03	\$678	1.5
McIntosh County	\$19.19	\$998	\$39,920	2.6	\$70,400	\$1,760	\$21,120	\$528	877	19%	\$11.34	\$590	1.7
Macon County	\$14.85	\$772	\$30,880	2.0	\$54,100	\$1,353	\$16,230	\$406	1,586	41%	\$18.43	\$958	0.8
Madison County	\$19.13	\$995	\$39,800	2.6	\$100,100	\$2,503	\$30,030	\$751	2,935	28%	\$12.71	\$661	1.5
Marion County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	715	24%	\$8.93	\$464	2.0
Meriwether County	\$17.88	\$930	\$37,200	2.5	\$64,500	\$1,613	\$19,350	\$484	2,465	31%	\$12.43	\$646	1.4
Miller County	\$14.85	\$772	\$30,880	2.0	\$70,100	\$1,753	\$21,030	\$526	856	34%	\$12.67	\$659	1.2
Mitchell County	\$14.85	\$772	\$30,880	2.0	\$52,100	\$1,303	\$15,630	\$391	2,996	38%	\$16.19	\$842	0.9
Monroe County	\$16.52	\$859	\$34,360	2.3	\$94,000	\$2,350	\$28,200	\$705	1,768	17%	\$12.35	\$642	1.3
Montgomery County	\$14.85	\$772	\$30,880	2.0	\$68,700	\$1,718	\$20,610	\$515	713	25%	\$7.95	\$413	1.9
Morgan County	\$20.73	\$1,078	\$43,120	2.9	\$95,900	\$2,398	\$28,770	\$719	1,783	25%	\$19.98	\$1,039	1.0
Murray County	\$15.54	\$808	\$32,320	2.1	\$70,000	\$1,750	\$21,000	\$525	3,837	27%	\$14.61	\$760	1.1
Muscogee County	\$18.17	\$945	\$37,800	2.5	\$71,500	\$1,788	\$21,450	\$536	40,411	51%	\$20.31	\$1,056	0.9
Newton County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	10,753	27%	\$14.41	\$749	2.1
Oconee County	\$19.13	\$995	\$39,800	2.6	\$100,100	\$2,503	\$30,030	\$751	2,289	16%	\$12.42	\$646	1.5
Oglethorpe County	\$19.13	\$995	\$39,800	2.6	\$100,100	\$2,503	\$30,030	\$751	1,135	22%	\$10.45	\$543	1.8
Paulding County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	11,679	21%	\$16.89	\$878	1.8
Peach County	\$16.96	\$882	\$35,280	2.3	\$73,400	\$1,835	\$22,020	\$551	3,535	35%	\$11.94	\$621	1.4
Pickens County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	2,502	20%	\$16.02	\$833	1.9
Pierce County	\$15.75	\$819	\$32,760	2.2	\$67,200	\$1,680	\$20,160	\$504	1,751	24%	\$15.22	\$791	1.0
Pike County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	956	15%	\$10.85	\$564	2.8
Polk County	\$15.88	\$826	\$33,040	2.2	\$68,600	\$1,715	\$20,580	\$515	5,606	36%	\$14.43	\$750	1.1
Pulaski County	\$14.85	\$772	\$30,880	2.0	\$73,600	\$1,840	\$22,080	\$552	975	32%	\$16.26	\$846	0.9
Putnam County	\$17.62	\$916	\$36,640	2.4	\$80,800	\$2,020	\$24,240	\$606	2,062	22%	\$13.47	\$700	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

GEORGIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	\$14.85	\$772	\$30,880	2.0	\$56,800	\$1,420	\$17,040	\$426	216	23%	\$20.25	\$1,053	0.7
Rabun County	\$16.35	\$850	\$34,000	2.3	\$68,100	\$1,703	\$20,430	\$511	1,517	23%	\$10.55	\$549	1.5
Randolph County	\$14.85	\$772	\$30,880	2.0	\$41,600	\$1,040	\$12,480	\$312	1,157	48%	\$14.66	\$763	1.0
Richmond County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	35,804	49%	\$17.07	\$888	1.1
Rockdale County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	11,242	34%	\$21.81	\$1,134	1.4
Schley County	\$14.85	\$772	\$30,880	2.0	\$70,300	\$1,758	\$21,090	\$527	459	29%	\$14.86	\$773	1.0
Screven County	\$14.85	\$772	\$30,880	2.0	\$72,900	\$1,823	\$21,870	\$547	1,192	25%	\$13.90	\$723	1.1
Seminole County	\$15.83	\$823	\$32,920	2.2	\$62,000	\$1,550	\$18,600	\$465	974	28%	\$17.70	\$920	0.9
Spalding County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	9,322	36%	\$13.96	\$726	2.1
Stephens County	\$15.81	\$822	\$32,880	2.2	\$73,800	\$1,845	\$22,140	\$554	2,677	27%	\$13.73	\$714	1.2
Stewart County	\$14.85	\$772	\$30,880	2.0	\$49,700	\$1,243	\$14,910	\$373	529	32%	\$15.29	\$795	1.0
Sumter County	\$15.67	\$815	\$32,600	2.2	\$57,300	\$1,433	\$17,190	\$430	4,409	41%	\$17.15	\$892	0.9
Talbot County	\$14.85	\$772	\$30,880	2.0	\$58,200	\$1,455	\$17,460	\$437	503	20%	\$15.22	\$792	1.0
Taliaferro County †	\$14.85	\$772	\$30,880	2.0	\$47,600	\$1,190	\$14,280	\$357	151	25%			
Tattnall County	\$14.85	\$772	\$30,880	2.0	\$68,200	\$1,705	\$20,460	\$512	2,365	31%	\$16.35	\$850	0.9
Taylor County	\$14.85	\$772	\$30,880	2.0	\$51,900	\$1,298	\$15,570	\$389	1,245	40%	\$11.85	\$616	1.3
Telfair County	\$14.85	\$772	\$30,880	2.0	\$59,900	\$1,498	\$17,970	\$449	915	30%	\$9.39	\$488	1.6
Terrell County	\$16.92	\$880	\$35,200	2.3	\$72,000	\$1,800	\$21,600	\$540	1,354	40%	\$14.84	\$772	1.1
Thomas County	\$18.13	\$943	\$37,720	2.5	\$78,800	\$1,970	\$23,640	\$591	6,543	37%	\$17.93	\$932	1.0
Tift County	\$14.85	\$772	\$30,880	2.0	\$65,200	\$1,630	\$19,560	\$489	5,893	39%	\$12.83	\$667	1.2
Toombs County	\$14.85	\$772	\$30,880	2.0	\$63,900	\$1,598	\$19,170	\$479	3,632	37%	\$14.49	\$753	1.0
Towns County	\$15.40	\$801	\$32,040	2.1	\$71,100	\$1,778	\$21,330	\$533	1,136	21%	\$12.67	\$659	1.2
Treutlen County	\$14.85	\$772	\$30,880	2.0	\$64,300	\$1,608	\$19,290	\$482	796	36%	\$14.17	\$737	1.0
Troup County	\$17.92	\$932	\$37,280	2.5	\$69,800	\$1,745	\$20,940	\$524	10,447	41%	\$15.73	\$818	1.1
Turner County	\$14.85	\$772	\$30,880	2.0	\$54,600	\$1,365	\$16,380	\$410	1,085	33%	\$16.71	\$869	0.9
Twiggs County	\$18.63	\$969	\$38,760	2.6	\$75,400	\$1,885	\$22,620	\$566	344	12%	\$12.77	\$664	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

GEORGIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	\$14.85	\$772	\$30,880	2.0	\$75,100	\$1,878	\$22,530	\$563	1,963	19%	\$12.15	\$632	1.2
Upson County	\$14.85	\$772	\$30,880	2.0	\$64,300	\$1,608	\$19,290	\$482	3,624	35%	\$11.77	\$612	1.3
Walker County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	6,568	26%	\$14.35	\$746	1.4
Walton County	\$29.87	\$1,553	\$62,120	4.1	\$103,500	\$2,588	\$31,050	\$776	8,082	24%	\$14.98	\$779	2.0
Ware County	\$15.67	\$815	\$32,600	2.2	\$56,500	\$1,413	\$16,950	\$424	4,694	37%	\$13.70	\$713	1.1
Warren County	\$14.85	\$772	\$30,880	2.0	\$50,600	\$1,265	\$15,180	\$380	643	34%	\$11.58	\$602	1.3
Washington County	\$14.85	\$772	\$30,880	2.0	\$57,300	\$1,433	\$17,190	\$430	2,415	34%	\$16.85	\$876	0.9
Wayne County	\$14.85	\$772	\$30,880	2.0	\$66,500	\$1,663	\$19,950	\$499	4,214	39%	\$17.22	\$895	0.9
Webster County	\$14.85	\$772	\$30,880	2.0	\$69,100	\$1,728	\$20,730	\$518	150	16%	\$21.89	\$1,138	0.7
Wheeler County	\$16.77	\$872	\$34,880	2.3	\$60,300	\$1,508	\$18,090	\$452	454	30%	\$13.98	\$727	1.2
White County	\$16.88	\$878	\$35,120	2.3	\$86,100	\$2,153	\$25,830	\$646	2,305	22%	\$10.43	\$543	1.6
Whitfield County	\$16.58	\$862	\$34,480	2.3	\$76,100	\$1,903	\$22,830	\$571	11,848	34%	\$18.87	\$981	0.9
Wilcox County	\$14.85	\$772	\$30,880	2.0	\$62,000	\$1,550	\$18,600	\$465	632	26%	\$9.93	\$516	1.5
Wilkes County	\$15.33	\$797	\$31,880	2.1	\$63,700	\$1,593	\$19,110	\$478	1,371	34%	\$14.05	\$731	1.1
Wilkinson County	\$14.85	\$772	\$30,880	2.0	\$58,000	\$1,450	\$17,400	\$435	709	22%	\$17.28	\$899	0.9
Worth County	\$16.92	\$880	\$35,200	2.3	\$72,000	\$1,800	\$21,600	\$540	2,258	29%	\$14.65	\$762	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

HAWAII

#2*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,175**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,251** monthly or **\$87,013** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$41.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$21.86
2-Bedroom Housing Wage	\$41.83
Number of Renter Households	186,599
Percent Renters	39%

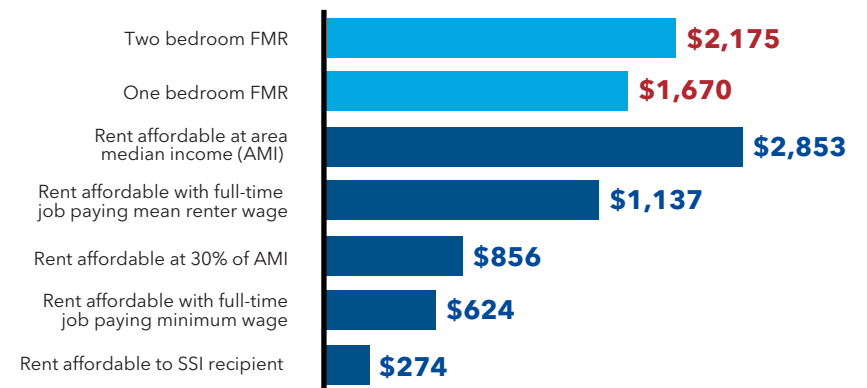
139
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

107
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Urban Honolulu MSA	\$43.21
Kauai County	\$41.31
Kahului-Wailuku-Lahaina MSA	\$38.19
Hawaii County	\$36.56
Kalawao County	\$33.02



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.

HAWAII

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	\$41.83	\$2,175	\$87,013	3.5	\$114,135	\$2,853	\$34,241	\$856	186,599	39%	\$21.86	\$1,137	1.9
Combined Nonmetro Areas	\$37.86	\$1,968	\$78,739	3.2	\$93,404	\$2,335	\$28,021	\$701	29,764	32%	\$18.96	\$986	2.0
<u>Metropolitan Areas</u>													
Kahului-Wailuku-Lahaina MSA	\$38.19	\$1,986	\$79,440	3.2	\$105,800	\$2,645	\$31,740	\$794	19,483	36%	\$19.26	\$1,002	2.0
Urban Honolulu MSA	\$43.21	\$2,247	\$89,880	3.6	\$121,400	\$3,035	\$36,420	\$911	137,352	42%	\$23.03	\$1,197	1.9
<u>Counties</u>													
Hawaii County	\$36.56	\$1,901	\$76,040	3.0	\$90,600	\$2,265	\$27,180	\$680	21,580	30%	\$18.75	\$975	1.9
Honolulu County	\$43.21	\$2,247	\$89,880	3.6	\$121,400	\$3,035	\$36,420	\$911	137,352	42%	\$23.03	\$1,197	1.9
Kalawao County †	\$33.02	\$1,717	\$68,680	2.8	\$119,800	\$2,995	\$35,940	\$899	31	100%			
Kauai County	\$41.31	\$2,148	\$85,920	3.4	\$102,200	\$2,555	\$30,660	\$767	8,153	36%	\$19.43	\$1,010	2.1
Maui County	\$38.19	\$1,986	\$79,440	3.2	\$105,800	\$2,645	\$31,740	\$794	19,483	36%	\$19.26	\$1,002	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,120**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,732** monthly or **\$44,782** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.63
2-Bedroom Housing Wage	\$21.53
Number of Renter Households	186,065
Percent Renters	28%

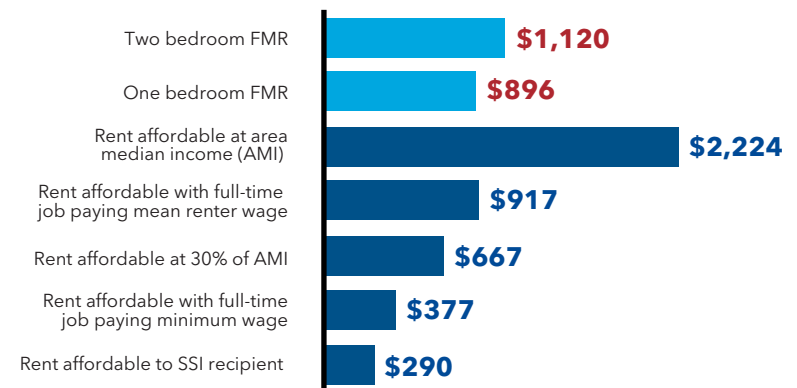
119
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

95
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.0
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
Boise City HMFA	\$25.19
Coeur d'Alene MSA	\$23.62
Blaine County	\$23.21
Gem County	\$20.81
Teton County	\$20.79



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.

IDAHO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	\$21.53	\$1,120	\$44,782	3.0	\$88,966	\$2,224	\$26,690	\$667	186,065	28%	\$17.63	\$917	1.2
Combined Nonmetro Areas	\$17.54	\$912	\$36,493	2.4	\$76,494	\$1,912	\$22,948	\$574	47,696	28%	\$14.63	\$761	1.2
<u>Metropolitan Areas</u>													
Boise City HMFA	\$25.19	\$1,310	\$52,400	3.5	\$98,300	\$2,458	\$29,490	\$737	76,529	28%	\$20.29	\$1,055	1.2
Butte County HMFA	\$17.56	\$913	\$36,520	2.4	\$61,500	\$1,538	\$18,450	\$461	193	21%	\$40.35	\$2,098	0.4
Coeur d'Alene MSA	\$23.62	\$1,228	\$49,120	3.3	\$93,900	\$2,348	\$28,170	\$704	17,674	27%	\$16.47	\$857	1.4
Gem County HMFA	\$20.81	\$1,082	\$43,280	2.9	\$75,900	\$1,898	\$22,770	\$569	1,692	24%	\$11.97	\$623	1.7
Idaho Falls HMFA	\$18.83	\$979	\$39,160	2.6	\$88,400	\$2,210	\$26,520	\$663	13,964	27%	\$14.69	\$764	1.3
Jerome County HMFA	\$19.15	\$996	\$39,840	2.6	\$71,900	\$1,798	\$21,570	\$539	2,458	31%	\$16.49	\$857	1.2
Lewiston MSA	\$19.38	\$1,008	\$40,320	2.7	\$89,300	\$2,233	\$26,790	\$670	4,578	27%	\$12.26	\$638	1.6
Logan MSA	\$17.92	\$932	\$37,280	2.5	\$84,300	\$2,108	\$25,290	\$632	817	18%	\$9.78	\$508	1.8
Pocatello HMFA	\$17.23	\$896	\$35,840	2.4	\$89,800	\$2,245	\$26,940	\$674	10,170	32%	\$12.39	\$644	1.4
Power County HMFA	\$16.83	\$875	\$35,000	2.3	\$67,200	\$1,680	\$20,160	\$504	775	29%	\$22.36	\$1,163	0.8
Twin Falls County HMFA	\$19.29	\$1,003	\$40,120	2.7	\$76,300	\$1,908	\$22,890	\$572	9,519	29%	\$14.65	\$762	1.3
<u>Counties</u>													
Ada County	\$25.19	\$1,310	\$52,400	3.5	\$98,300	\$2,458	\$29,490	\$737	53,655	29%	\$21.66	\$1,126	1.2
Adams County	\$16.54	\$860	\$34,400	2.3	\$70,800	\$1,770	\$21,240	\$531	313	19%	\$17.46	\$908	0.9
Bannock County	\$17.23	\$896	\$35,840	2.4	\$89,800	\$2,245	\$26,940	\$674	10,170	32%	\$12.39	\$644	1.4
Bear Lake County	\$15.88	\$826	\$33,040	2.2	\$85,100	\$2,128	\$25,530	\$638	443	20%	\$7.45	\$387	2.1
Benewah County	\$18.31	\$952	\$38,080	2.5	\$66,200	\$1,655	\$19,860	\$497	912	26%	\$16.82	\$875	1.1
Bingham County	\$16.02	\$833	\$33,320	2.2	\$82,000	\$2,050	\$24,600	\$615	3,583	23%	\$13.18	\$685	1.2
Blaine County	\$23.21	\$1,207	\$48,280	3.2	\$89,000	\$2,225	\$26,700	\$668	2,178	25%	\$19.65	\$1,022	1.2

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

IDAHO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boise County	\$25.19	\$1,310	\$52,400	3.5	\$98,300	\$2,458	\$29,490	\$737	489	15%	\$9.05	\$471	2.8
Bonner County	\$18.37	\$955	\$38,200	2.5	\$76,000	\$1,900	\$22,800	\$570	4,157	22%	\$16.80	\$873	1.1
Bonneville County	\$18.83	\$979	\$39,160	2.6	\$88,400	\$2,210	\$26,520	\$663	12,319	30%	\$14.48	\$753	1.3
Boundary County	\$16.27	\$846	\$33,840	2.2	\$71,300	\$1,783	\$21,390	\$535	1,030	23%	\$14.41	\$749	1.1
Butte County	\$17.56	\$913	\$36,520	2.4	\$61,500	\$1,538	\$18,450	\$461	193	21%	\$40.35	\$2,098	0.4
Camas County	\$17.27	\$898	\$35,920	2.4	\$71,700	\$1,793	\$21,510	\$538	109	33%	\$30.85	\$1,604	0.6
Canyon County	\$25.19	\$1,310	\$52,400	3.5	\$98,300	\$2,458	\$29,490	\$737	21,157	28%	\$16.20	\$843	1.6
Caribou County	\$16.10	\$837	\$33,480	2.2	\$79,700	\$1,993	\$23,910	\$598	465	19%	\$16.15	\$840	1.0
Cassia County	\$16.21	\$843	\$33,720	2.2	\$72,000	\$1,800	\$21,600	\$540	2,576	32%	\$15.88	\$826	1.0
Clark County	\$17.27	\$898	\$35,920	2.4	\$64,400	\$1,610	\$19,320	\$483	105	37%	\$22.30	\$1,159	0.8
Cleanwater County	\$17.21	\$895	\$35,800	2.4	\$77,000	\$1,925	\$23,100	\$578	784	23%	\$14.83	\$771	1.2
Custer County	\$17.10	\$889	\$35,560	2.4	\$71,900	\$1,798	\$21,570	\$539	385	22%	\$7.23	\$376	2.4
Elmore County	\$18.27	\$950	\$38,000	2.5	\$64,500	\$1,613	\$19,350	\$484	3,966	37%	\$18.15	\$944	1.0
Franklin County	\$17.92	\$932	\$37,280	2.5	\$84,300	\$2,108	\$25,290	\$632	817	18%	\$9.78	\$508	1.8
Fremont County	\$15.88	\$826	\$33,040	2.2	\$78,000	\$1,950	\$23,400	\$585	717	17%	\$12.73	\$662	1.2
Gem County	\$20.81	\$1,082	\$43,280	2.9	\$75,900	\$1,898	\$22,770	\$569	1,692	24%	\$11.97	\$623	1.7
Gooding County	\$17.44	\$907	\$36,280	2.4	\$75,000	\$1,875	\$22,500	\$563	1,525	28%	\$12.38	\$644	1.4
Idaho County	\$18.15	\$944	\$37,760	2.5	\$69,400	\$1,735	\$20,820	\$521	1,449	23%	\$14.01	\$728	1.3
Jefferson County	\$18.83	\$979	\$39,160	2.6	\$88,400	\$2,210	\$26,520	\$663	1,645	18%	\$16.35	\$850	1.2
Jerome County	\$19.15	\$996	\$39,840	2.6	\$71,900	\$1,798	\$21,570	\$539	2,458	31%	\$16.49	\$857	1.2
Kootenai County	\$23.62	\$1,228	\$49,120	3.3	\$93,900	\$2,348	\$28,170	\$704	17,674	27%	\$16.47	\$857	1.4
Latah County	\$16.60	\$863	\$34,520	2.3	\$94,300	\$2,358	\$28,290	\$707	6,647	42%	\$11.85	\$616	1.4
Lemhi County	\$16.23	\$844	\$33,760	2.2	\$71,000	\$1,775	\$21,300	\$533	589	18%	\$12.76	\$663	1.3
Lewis County	\$15.88	\$826	\$33,040	2.2	\$66,900	\$1,673	\$20,070	\$502	394	25%	\$12.25	\$637	1.3
Lincoln County	\$15.88	\$826	\$33,040	2.2	\$70,000	\$1,750	\$21,000	\$525	529	29%	\$15.01	\$781	1.1
Madison County	\$17.88	\$930	\$37,200	2.5	\$67,100	\$1,678	\$20,130	\$503	5,557	49%	\$10.59	\$551	1.7

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

IDAHO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minidoka County	\$15.98	\$831	\$33,240	2.2	\$68,900	\$1,723	\$20,670	\$517	2,115	29%	\$14.68	\$763	1.1
Nez Perce County	\$19.38	\$1,008	\$40,320	2.7	\$89,300	\$2,233	\$26,790	\$670	4,578	27%	\$12.26	\$638	1.6
Oneida County	\$18.19	\$946	\$37,840	2.5	\$81,900	\$2,048	\$24,570	\$614	206	12%	\$9.72	\$505	1.9
Owyhee County	\$25.19	\$1,310	\$52,400	3.5	\$98,300	\$2,458	\$29,490	\$737	1,228	29%	\$15.70	\$817	1.6
Payette County	\$17.88	\$930	\$37,200	2.5	\$76,800	\$1,920	\$23,040	\$576	2,644	29%	\$16.18	\$841	1.1
Power County	\$16.83	\$875	\$35,000	2.3	\$67,200	\$1,680	\$20,160	\$504	775	29%	\$22.36	\$1,163	0.8
Shoshone County	\$16.44	\$855	\$34,200	2.3	\$64,900	\$1,623	\$19,470	\$487	1,472	27%	\$16.87	\$877	1.0
Teton County	\$20.79	\$1,081	\$43,240	2.9	\$94,300	\$2,358	\$28,290	\$707	1,015	24%	\$16.25	\$845	1.3
Twin Falls County	\$19.29	\$1,003	\$40,120	2.7	\$76,300	\$1,908	\$22,890	\$572	9,519	29%	\$14.65	\$762	1.3
Valley County	\$17.98	\$935	\$37,400	2.5	\$88,900	\$2,223	\$26,670	\$667	698	19%	\$13.83	\$719	1.3
Washington County	\$18.08	\$940	\$37,600	2.5	\$60,700	\$1,518	\$18,210	\$455	1,133	28%	\$9.71	\$505	1.9

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ILLINOIS

#25*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,279**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,262** monthly or **\$51,143** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	\$13.00
Average Renter Wage	\$22.98
2-Bedroom Housing Wage	\$24.59
Number of Renter Households	1,650,933
Percent Renters	33%

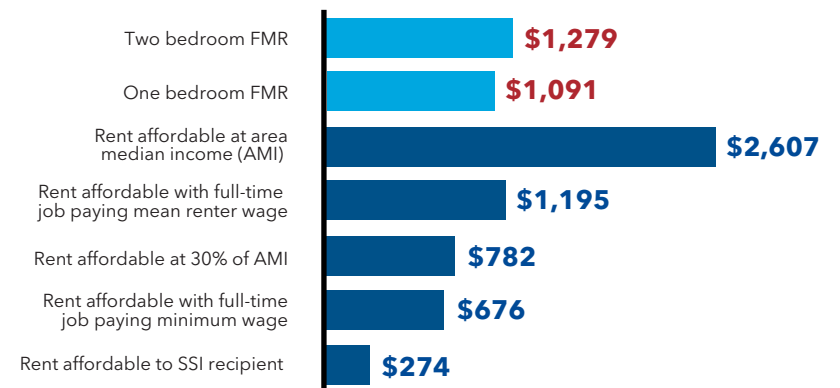
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

65
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.9
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
Chicago-Joliet-Naperville HMFA	\$27.69
Kendall County	\$27.65
Grundy County	\$23.98
DeKalb County	\$21.12
Kankakee MSA	\$20.58



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.

ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Illinois	\$24.59	\$1,279	\$51,143	1.9	\$104,298	\$2,607	\$31,289	\$782	1,650,933	33%	\$22.98	\$1,195	1.1
Combined Nonmetro Areas	\$15.47	\$804	\$32,174	1.2	\$81,982	\$2,050	\$24,595	\$615	149,597	26%	\$14.01	\$729	1.1
<u>Metropolitan Areas</u>													
Bloomington MSA	\$18.98	\$987	\$39,480	1.5	\$115,000	\$2,875	\$34,500	\$863	23,906	35%	\$15.67	\$815	1.2
Bond County HMFA	\$14.88	\$774	\$30,960	1.1	\$76,900	\$1,923	\$23,070	\$577	1,485	24%	\$10.26	\$534	1.5
Cape Girardeau MSA	\$16.75	\$871	\$34,840	1.3	\$84,900	\$2,123	\$25,470	\$637	435	24%	\$15.40	\$801	1.1
Champaign-Urbana MSA	\$19.81	\$1,030	\$41,200	1.5	\$99,900	\$2,498	\$29,970	\$749	39,304	44%	\$15.64	\$813	1.3
Chicago-Joliet-Naperville HMFA	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	1,138,473	36%	\$25.94	\$1,349	1.1
Danville MSA	\$16.88	\$878	\$35,120	1.3	\$70,800	\$1,770	\$21,240	\$531	8,689	29%	\$16.40	\$853	1.0
Davenport-Moline-Rock Island MSA	\$17.42	\$906	\$36,240	1.3	\$88,400	\$2,210	\$26,520	\$663	25,038	29%	\$18.46	\$960	0.9
Decatur MSA	\$16.52	\$859	\$34,360	1.3	\$82,200	\$2,055	\$24,660	\$617	13,353	31%	\$18.11	\$942	0.9
DeKalb County HMFA	\$21.12	\$1,098	\$43,920	1.6	\$91,100	\$2,278	\$27,330	\$683	16,442	42%	\$13.96	\$726	1.5
Fulton County HMFA	\$15.85	\$824	\$32,960	1.2	\$75,100	\$1,878	\$22,530	\$563	3,086	22%	\$12.61	\$656	1.3
Grundy County HMFA	\$23.98	\$1,247	\$49,880	1.8	\$109,200	\$2,730	\$32,760	\$819	5,234	26%	\$23.13	\$1,203	1.0
Jackson County HMFA	\$16.50	\$858	\$34,320	1.3	\$76,000	\$1,900	\$22,800	\$570	11,781	51%	\$14.29	\$743	1.2
Johnson County HMFA	\$16.83	\$875	\$35,000	1.3	\$78,500	\$1,963	\$23,550	\$589	597	15%	\$7.43	\$387	2.3
Kankakee MSA	\$20.58	\$1,070	\$42,800	1.6	\$79,700	\$1,993	\$23,910	\$598	13,016	32%	\$15.50	\$806	1.3
Kendall County HMFA	\$27.65	\$1,438	\$57,520	2.1	\$111,900	\$2,798	\$33,570	\$839	6,862	16%	\$14.40	\$749	1.9
Macoupin County HMFA	\$14.88	\$774	\$30,960	1.1	\$79,100	\$1,978	\$23,730	\$593	4,187	24%	\$12.03	\$626	1.2
Peoria HMFA	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	42,757	28%	\$17.46	\$908	1.0
Rockford MSA	\$17.98	\$935	\$37,400	1.4	\$82,400	\$2,060	\$24,720	\$618	42,688	32%	\$16.20	\$843	1.1

† Wage data not available (See Appendix B).

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ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Springfield MSA	\$17.52	\$911	\$36,440	1.3	\$99,300	\$2,483	\$29,790	\$745	26,620	30%	\$15.03	\$782	1.2
St. Louis HMFA	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	69,444	28%	\$14.18	\$738	1.4
Williamson County HMFA	\$17.12	\$890	\$35,600	1.3	\$82,900	\$2,073	\$24,870	\$622	7,939	28%	\$13.25	\$689	1.3
<u>Counties</u>													
Adams County	\$16.10	\$837	\$33,480	1.2	\$86,500	\$2,163	\$25,950	\$649	7,607	28%	\$14.85	\$772	1.1
Alexander County	\$16.75	\$871	\$34,840	1.3	\$84,900	\$2,123	\$25,470	\$637	435	24%	\$15.40	\$801	1.1
Bond County	\$14.88	\$774	\$30,960	1.1	\$76,900	\$1,923	\$23,070	\$577	1,485	24%	\$10.26	\$534	1.5
Boone County	\$17.98	\$935	\$37,400	1.4	\$82,400	\$2,060	\$24,720	\$618	3,307	18%	\$12.52	\$651	1.4
Brown County	\$14.88	\$774	\$30,960	1.1	\$89,300	\$2,233	\$26,790	\$670	526	26%	\$19.68	\$1,023	0.8
Bureau County	\$15.65	\$814	\$32,560	1.2	\$84,000	\$2,100	\$25,200	\$630	3,436	25%	\$14.10	\$733	1.1
Calhoun County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	113	9%	\$7.87	\$409	2.4
Carroll County	\$14.88	\$774	\$30,960	1.1	\$78,700	\$1,968	\$23,610	\$590	1,354	21%	\$13.22	\$687	1.1
Cass County	\$14.88	\$774	\$30,960	1.1	\$77,900	\$1,948	\$23,370	\$584	1,103	22%	\$14.92	\$776	1.0
Champaign County	\$19.81	\$1,030	\$41,200	1.5	\$99,900	\$2,498	\$29,970	\$749	38,150	47%	\$15.76	\$819	1.3
Christian County	\$15.75	\$819	\$32,760	1.2	\$79,000	\$1,975	\$23,700	\$593	3,307	24%	\$13.28	\$690	1.2
Clark County	\$15.63	\$813	\$32,520	1.2	\$89,300	\$2,233	\$26,790	\$670	1,275	20%	\$12.34	\$642	1.3
Clay County	\$14.88	\$774	\$30,960	1.1	\$74,200	\$1,855	\$22,260	\$557	1,216	22%	\$15.10	\$785	1.0
Clinton County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	2,889	20%	\$13.52	\$703	1.4
Coles County	\$15.54	\$808	\$32,320	1.2	\$72,400	\$1,810	\$21,720	\$543	8,087	40%	\$14.88	\$774	1.0
Cook County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	869,515	43%	\$28.34	\$1,474	1.0
Crawford County	\$14.88	\$774	\$30,960	1.1	\$80,700	\$2,018	\$24,210	\$605	1,658	22%	\$18.41	\$957	0.8
Cumberland County	\$14.88	\$774	\$30,960	1.1	\$89,300	\$2,233	\$26,790	\$670	796	19%	\$15.13	\$787	1.0
DeKalb County	\$21.12	\$1,098	\$43,920	1.6	\$91,100	\$2,278	\$27,330	\$683	16,442	42%	\$13.96	\$726	1.5
De Witt County	\$14.88	\$774	\$30,960	1.1	\$87,000	\$2,175	\$26,100	\$653	1,562	24%	\$20.02	\$1,041	0.7
Douglas County	\$15.77	\$820	\$32,800	1.2	\$86,100	\$2,153	\$25,830	\$646	1,746	23%	\$12.98	\$675	1.2

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ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DuPage County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	93,049	27%	\$25.04	\$1,302	1.1
Edgar County	\$14.88	\$774	\$30,960	1.1	\$75,600	\$1,890	\$22,680	\$567	2,095	28%	\$17.61	\$916	0.8
Edwards County	\$14.88	\$774	\$30,960	1.1	\$80,100	\$2,003	\$24,030	\$601	542	20%	\$10.31	\$536	1.4
Effingham County	\$14.88	\$774	\$30,960	1.1	\$90,100	\$2,253	\$27,030	\$676	3,285	23%	\$14.34	\$746	1.0
Fayette County	\$14.88	\$774	\$30,960	1.1	\$70,600	\$1,765	\$21,180	\$530	1,630	21%	\$11.25	\$585	1.3
Ford County	\$15.23	\$792	\$31,680	1.2	\$86,400	\$2,160	\$25,920	\$648	1,360	24%	\$15.91	\$827	1.0
Franklin County	\$14.88	\$774	\$30,960	1.1	\$67,600	\$1,690	\$20,280	\$507	4,121	25%	\$10.50	\$546	1.4
Fulton County	\$15.85	\$824	\$32,960	1.2	\$75,100	\$1,878	\$22,530	\$563	3,086	22%	\$12.61	\$656	1.3
Gallatin County	\$14.88	\$774	\$30,960	1.1	\$72,700	\$1,818	\$21,810	\$545	446	21%	\$15.00	\$780	1.0
Greene County	\$15.17	\$789	\$31,560	1.2	\$74,300	\$1,858	\$22,290	\$557	968	21%	\$11.64	\$605	1.3
Grundy County	\$23.98	\$1,247	\$49,880	1.8	\$109,200	\$2,730	\$32,760	\$819	5,234	26%	\$23.13	\$1,203	1.0
Hamilton County	\$14.88	\$774	\$30,960	1.1	\$81,600	\$2,040	\$24,480	\$612	709	22%	\$13.17	\$685	1.1
Hancock County	\$14.88	\$774	\$30,960	1.1	\$86,300	\$2,158	\$25,890	\$647	1,340	18%	\$13.54	\$704	1.1
Hardin County	\$14.88	\$774	\$30,960	1.1	\$69,600	\$1,740	\$20,880	\$522	337	22%	\$5.39	\$280	2.8
Henderson County	\$14.88	\$774	\$30,960	1.1	\$83,000	\$2,075	\$24,900	\$623	398	15%	\$9.80	\$510	1.5
Henry County	\$17.42	\$906	\$36,240	1.3	\$88,400	\$2,210	\$26,520	\$663	4,091	20%	\$13.69	\$712	1.3
Iroquois County	\$14.88	\$774	\$30,960	1.1	\$84,600	\$2,115	\$25,380	\$635	2,508	22%	\$12.30	\$640	1.2
Jackson County	\$16.50	\$858	\$34,320	1.3	\$76,000	\$1,900	\$22,800	\$570	11,781	51%	\$14.29	\$743	1.2
Jasper County	\$14.88	\$774	\$30,960	1.1	\$79,100	\$1,978	\$23,730	\$593	620	17%	\$16.12	\$838	0.9
Jefferson County	\$16.37	\$851	\$34,040	1.3	\$75,700	\$1,893	\$22,710	\$568	4,153	28%	\$15.27	\$794	1.1
Jersey County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	1,484	19%	\$8.97	\$467	2.1
Jo Daviess County	\$14.88	\$774	\$30,960	1.1	\$87,500	\$2,188	\$26,250	\$656	2,093	21%	\$13.13	\$683	1.1
Johnson County	\$16.83	\$875	\$35,000	1.3	\$78,500	\$1,963	\$23,550	\$589	597	15%	\$7.43	\$387	2.3
Kane County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	45,128	25%	\$16.60	\$863	1.7
Kankakee County	\$20.58	\$1,070	\$42,800	1.6	\$79,700	\$1,993	\$23,910	\$598	13,016	32%	\$15.50	\$806	1.3
Kendall County	\$27.65	\$1,438	\$57,520	2.1	\$111,900	\$2,798	\$33,570	\$839	6,862	16%	\$14.40	\$749	1.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Knox County	\$14.88	\$774	\$30,960	1.1	\$77,800	\$1,945	\$23,340	\$584	6,644	32%	\$10.59	\$551	1.4
Lake County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	66,189	26%	\$26.58	\$1,382	1.0
La Salle County	\$17.04	\$886	\$35,440	1.3	\$89,900	\$2,248	\$26,970	\$674	12,379	28%	\$15.90	\$827	1.1
Lawrence County	\$14.88	\$774	\$30,960	1.1	\$73,600	\$1,840	\$22,080	\$552	1,351	25%	\$16.26	\$845	0.9
Lee County	\$14.88	\$774	\$30,960	1.1	\$92,000	\$2,300	\$27,600	\$690	3,820	28%	\$16.43	\$854	0.9
Livingston County	\$16.04	\$834	\$33,360	1.2	\$86,700	\$2,168	\$26,010	\$650	4,010	28%	\$14.97	\$778	1.1
Logan County	\$16.10	\$837	\$33,480	1.2	\$85,000	\$2,125	\$25,500	\$638	3,167	29%	\$15.66	\$815	1.0
McDonough County	\$15.27	\$794	\$31,760	1.2	\$82,600	\$2,065	\$24,780	\$620	4,219	38%	\$9.41	\$489	1.6
McHenry County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	21,202	19%	\$14.83	\$771	1.9
McLean County	\$18.98	\$987	\$39,480	1.5	\$115,000	\$2,875	\$34,500	\$863	23,906	35%	\$15.67	\$815	1.2
Macon County	\$16.52	\$859	\$34,360	1.3	\$82,200	\$2,055	\$24,660	\$617	13,353	31%	\$18.11	\$942	0.9
Macoupin County	\$14.88	\$774	\$30,960	1.1	\$79,100	\$1,978	\$23,730	\$593	4,187	24%	\$12.03	\$626	1.2
Madison County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	29,339	27%	\$13.81	\$718	1.4
Marion County	\$14.88	\$774	\$30,960	1.1	\$77,400	\$1,935	\$23,220	\$581	3,869	25%	\$11.95	\$622	1.2
Marshall County	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	970	20%	\$14.09	\$732	1.2
Mason County	\$14.88	\$774	\$30,960	1.1	\$79,000	\$1,975	\$23,700	\$593	1,209	21%	\$13.82	\$719	1.1
Massac County	\$15.50	\$806	\$32,240	1.2	\$76,100	\$1,903	\$22,830	\$571	1,203	22%	\$11.63	\$605	1.3
Menard County	\$17.52	\$911	\$36,440	1.3	\$99,300	\$2,483	\$29,790	\$745	1,063	21%	\$9.97	\$518	1.8
Mercer County	\$17.42	\$906	\$36,240	1.3	\$88,400	\$2,210	\$26,520	\$663	1,380	22%	\$11.31	\$588	1.5
Monroe County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	2,175	16%	\$10.28	\$535	1.9
Montgomery County	\$14.88	\$774	\$30,960	1.1	\$86,100	\$2,153	\$25,830	\$646	2,740	25%	\$9.27	\$482	1.6
Morgan County	\$15.37	\$799	\$31,960	1.2	\$80,100	\$2,003	\$24,030	\$601	3,968	30%	\$12.90	\$671	1.2
Moultrie County	\$14.88	\$774	\$30,960	1.1	\$94,400	\$2,360	\$28,320	\$708	1,231	21%	\$15.37	\$799	1.0
Ogle County	\$16.63	\$865	\$34,600	1.3	\$91,800	\$2,295	\$27,540	\$689	5,821	28%	\$17.05	\$886	1.0
Peoria County	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	25,882	34%	\$19.10	\$993	0.9
Perry County	\$14.88	\$774	\$30,960	1.1	\$71,500	\$1,788	\$21,450	\$536	2,040	25%	\$11.08	\$576	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Piatt County	\$19.81	\$1,030	\$41,200	1.5	\$99,900	\$2,498	\$29,970	\$749	1,154	17%	\$12.70	\$660	1.6
Pike County	\$14.88	\$774	\$30,960	1.1	\$80,100	\$2,003	\$24,030	\$601	1,234	21%	\$9.80	\$509	1.5
Pope County †	\$14.88	\$774	\$30,960	1.1	\$70,200	\$1,755	\$21,060	\$527	226	16%			
Pulaski County	\$14.88	\$774	\$30,960	1.1	\$70,600	\$1,765	\$21,180	\$530	454	24%	\$10.10	\$525	1.5
Putnam County	\$15.33	\$797	\$31,880	1.2	\$91,100	\$2,278	\$27,330	\$683	434	19%	\$17.74	\$922	0.9
Randolph County	\$14.88	\$774	\$30,960	1.1	\$84,000	\$2,100	\$25,200	\$630	2,966	26%	\$14.66	\$763	1.0
Richland County	\$14.88	\$774	\$30,960	1.1	\$81,900	\$2,048	\$24,570	\$614	1,680	26%	\$12.64	\$657	1.2
Rock Island County	\$17.42	\$906	\$36,240	1.3	\$88,400	\$2,210	\$26,520	\$663	19,567	32%	\$19.55	\$1,016	0.9
St. Clair County	\$19.21	\$999	\$39,960	1.5	\$101,200	\$2,530	\$30,360	\$759	33,444	33%	\$15.46	\$804	1.2
Saline County	\$14.88	\$774	\$30,960	1.1	\$69,500	\$1,738	\$20,850	\$521	2,543	25%	\$10.72	\$558	1.4
Sangamon County	\$17.52	\$911	\$36,440	1.3	\$99,300	\$2,483	\$29,790	\$745	25,557	30%	\$15.10	\$785	1.2
Schuyler County	\$14.88	\$774	\$30,960	1.1	\$85,700	\$2,143	\$25,710	\$643	557	21%	\$15.34	\$797	1.0
Scott County	\$14.88	\$774	\$30,960	1.1	\$82,100	\$2,053	\$24,630	\$616	338	17%	\$11.50	\$598	1.3
Shelby County	\$14.88	\$774	\$30,960	1.1	\$79,000	\$1,975	\$23,700	\$593	1,767	20%	\$14.43	\$751	1.0
Stark County	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	501	22%	\$15.93	\$829	1.1
Stephenson County	\$14.88	\$774	\$30,960	1.1	\$76,100	\$1,903	\$22,830	\$571	5,629	29%	\$13.51	\$703	1.1
Tazewell County	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	12,651	24%	\$14.61	\$760	1.2
Union County	\$14.88	\$774	\$30,960	1.1	\$79,600	\$1,990	\$23,880	\$597	1,438	21%	\$7.60	\$395	2.0
Vermilion County	\$16.88	\$878	\$35,120	1.3	\$70,800	\$1,770	\$21,240	\$531	8,689	29%	\$16.40	\$853	1.0
Wabash County	\$15.73	\$818	\$32,720	1.2	\$82,500	\$2,063	\$24,750	\$619	976	21%	\$11.25	\$585	1.4
Warren County	\$14.88	\$774	\$30,960	1.1	\$81,700	\$2,043	\$24,510	\$613	1,576	23%	\$14.48	\$753	1.0
Washington County	\$16.21	\$843	\$33,720	1.2	\$96,500	\$2,413	\$28,950	\$724	1,033	18%	\$14.03	\$729	1.2
Wayne County	\$14.88	\$774	\$30,960	1.1	\$74,100	\$1,853	\$22,230	\$556	1,516	22%	\$10.12	\$526	1.5
White County	\$14.88	\$774	\$30,960	1.1	\$74,400	\$1,860	\$22,320	\$558	1,319	23%	\$12.03	\$626	1.2
Whiteside County	\$15.88	\$826	\$33,040	1.2	\$83,700	\$2,093	\$25,110	\$628	5,962	26%	\$13.23	\$688	1.2
Will County	\$27.69	\$1,440	\$57,600	2.1	\$112,300	\$2,808	\$33,690	\$842	43,390	18%	\$14.88	\$774	1.9

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

ILLINOIS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Williamson County	\$17.12	\$890	\$35,600	1.3	\$82,900	\$2,073	\$24,870	\$622	7,939	28%	\$13.25	\$689	1.3
Winnebago County	\$17.98	\$935	\$37,400	1.4	\$82,400	\$2,060	\$24,720	\$618	39,381	34%	\$16.66	\$866	1.1
Woodford County	\$17.23	\$896	\$35,840	1.3	\$91,900	\$2,298	\$27,570	\$689	2,753	19%	\$13.84	\$720	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

INDIANA

#38*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$988**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,294** monthly or **\$39,526** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.86
2-Bedroom Housing Wage	\$19.00
Number of Renter Households	790,648
Percent Renters	30%

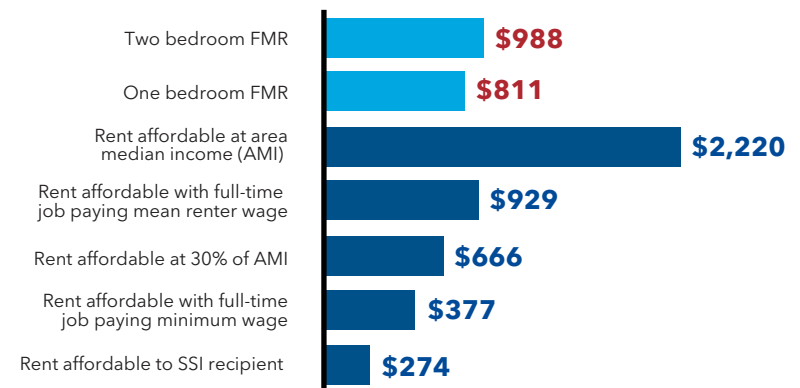
105
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

86
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.6
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
Bloomington HMFA	\$21.62
South Bend-Mishawaka HMFA	\$21.13
Cincinnati HMFA	\$21.02
Lafayette-West Lafayette HMFA	\$20.60
Indianapolis-Carmel HMFA	\$20.48



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.

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$19.00	\$988	\$39,526	2.6	\$88,795	\$2,220	\$26,638	\$666	790,648	30%	\$17.86	\$929	1.1
Combined Nonmetro Areas	\$16.36	\$851	\$34,038	2.3	\$79,845	\$1,996	\$23,953	\$599	140,710	25%	\$15.05	\$783	1.1
<u>Metropolitan Areas</u>													
Anderson HMFA	\$17.46	\$908	\$36,320	2.4	\$75,500	\$1,888	\$22,650	\$566	15,818	31%	\$13.08	\$680	1.3
Bloomington HMFA	\$21.62	\$1,124	\$44,960	3.0	\$97,400	\$2,435	\$29,220	\$731	25,893	45%	\$13.15	\$684	1.6
Carroll County HMFA	\$16.58	\$862	\$34,480	2.3	\$78,300	\$1,958	\$23,490	\$587	1,545	20%	\$15.62	\$812	1.1
Cincinnati HMFA	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	3,883	18%	\$8.75	\$455	2.4
Columbus MSA	\$19.96	\$1,038	\$41,520	2.8	\$95,300	\$2,383	\$28,590	\$715	9,560	30%	\$23.37	\$1,215	0.9
Elkhart-Goshen MSA	\$18.96	\$986	\$39,440	2.6	\$79,700	\$1,993	\$23,910	\$598	20,311	28%	\$20.25	\$1,053	0.9
Evansville MSA	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	33,589	30%	\$17.15	\$892	1.1
Fort Wayne MSA	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	48,283	30%	\$17.27	\$898	1.0
Franklin County HMFA	\$17.88	\$930	\$37,200	2.5	\$88,600	\$2,215	\$26,580	\$665	1,638	18%	\$10.91	\$567	1.6
Gary HMFA	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	73,214	28%	\$15.64	\$813	1.2
Indianapolis-Carmel HMFA	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	255,821	34%	\$21.64	\$1,125	0.9
Jasper County HMFA	\$18.77	\$976	\$39,040	2.6	\$88,800	\$2,220	\$26,640	\$666	2,595	21%	\$14.20	\$738	1.3
Kokomo MSA	\$16.87	\$877	\$35,080	2.3	\$81,600	\$2,040	\$24,480	\$612	9,560	28%	\$16.41	\$853	1.0
Lafayette-West Lafayette HMFA	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	33,633	45%	\$15.24	\$792	1.4
Louisville HMFA	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	22,419	25%	\$13.72	\$713	1.5
Michigan City-La Porte MSA	\$18.00	\$936	\$37,440	2.5	\$83,000	\$2,075	\$24,900	\$623	11,488	27%	\$14.04	\$730	1.3
Muncie MSA	\$16.37	\$851	\$34,040	2.3	\$70,100	\$1,753	\$21,030	\$526	15,989	35%	\$13.28	\$691	1.2
Owen County HMFA	\$16.85	\$876	\$35,040	2.3	\$71,200	\$1,780	\$21,360	\$534	1,726	20%	\$16.12	\$838	1.0

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

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Parke County HMFA	\$16.71	\$869	\$34,760	2.3	\$76,300	\$1,908	\$22,890	\$572	1,115	20%	\$11.23	\$584	1.5
Putnam County HMFA	\$17.33	\$901	\$36,040	2.4	\$86,700	\$2,168	\$26,010	\$650	3,575	27%	\$14.20	\$738	1.2
South Bend-Mishawaka HMFA	\$21.13	\$1,099	\$43,960	2.9	\$88,500	\$2,213	\$26,550	\$664	33,541	32%	\$17.47	\$908	1.2
Sullivan County HMFA	\$15.98	\$831	\$33,240	2.2	\$71,100	\$1,778	\$21,330	\$533	1,895	25%	\$12.63	\$657	1.3
Terre Haute HMFA	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	19,605	33%	\$14.38	\$748	1.2
Union County HMFA	\$17.48	\$909	\$36,360	2.4	\$88,700	\$2,218	\$26,610	\$665	614	22%	\$13.94	\$725	1.3
Warren County HMFA	\$16.98	\$883	\$35,320	2.3	\$89,100	\$2,228	\$26,730	\$668	609	18%	\$13.28	\$691	1.3
Washington County HMFA	\$16.31	\$848	\$33,920	2.2	\$77,400	\$1,935	\$23,220	\$581	2,019	19%	\$11.52	\$599	1.4
Counties													
Adams County	\$15.88	\$826	\$33,040	2.2	\$78,900	\$1,973	\$23,670	\$592	2,400	20%	\$14.90	\$775	1.1
Allen County	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	45,902	31%	\$17.35	\$902	1.0
Bartholomew County	\$19.96	\$1,038	\$41,520	2.8	\$95,300	\$2,383	\$28,590	\$715	9,560	30%	\$23.37	\$1,215	0.9
Benton County	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	835	25%	\$13.12	\$682	1.6
Blackford County	\$15.88	\$826	\$33,040	2.2	\$65,500	\$1,638	\$19,650	\$491	1,196	24%	\$10.77	\$560	1.5
Boone County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	5,388	21%	\$15.32	\$796	1.3
Brown County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	886	14%	\$7.03	\$366	2.9
Carroll County	\$16.58	\$862	\$34,480	2.3	\$78,300	\$1,958	\$23,490	\$587	1,545	20%	\$15.62	\$812	1.1
Cass County	\$15.88	\$826	\$33,040	2.2	\$74,100	\$1,853	\$22,230	\$556	3,846	26%	\$15.38	\$800	1.0
Clark County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	12,220	26%	\$14.49	\$754	1.4
Clay County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	2,299	22%	\$12.12	\$630	1.4
Clinton County	\$17.27	\$898	\$35,920	2.4	\$78,300	\$1,958	\$23,490	\$587	3,375	28%	\$15.37	\$799	1.1
Crawford County	\$15.88	\$826	\$33,040	2.2	\$64,100	\$1,603	\$19,230	\$481	751	18%	\$9.62	\$500	1.7
Daviess County	\$16.42	\$854	\$34,160	2.3	\$81,600	\$2,040	\$24,480	\$612	3,526	30%	\$12.72	\$662	1.3
Dearborn County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	3,334	17%	\$8.80	\$457	2.4

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Decatur County	\$18.52	\$963	\$38,520	2.6	\$85,600	\$2,140	\$25,680	\$642	2,900	28%	\$18.23	\$948	1.0
DeKalb County	\$15.88	\$826	\$33,040	2.2	\$82,400	\$2,060	\$24,720	\$618	3,210	19%	\$17.16	\$892	0.9
Delaware County	\$16.37	\$851	\$34,040	2.3	\$70,100	\$1,753	\$21,030	\$526	15,989	35%	\$13.28	\$691	1.2
Dubois County	\$15.88	\$826	\$33,040	2.2	\$88,200	\$2,205	\$26,460	\$662	3,802	22%	\$12.76	\$664	1.2
Elkhart County	\$18.96	\$986	\$39,440	2.6	\$79,700	\$1,993	\$23,910	\$598	20,311	28%	\$20.25	\$1,053	0.9
Fayette County	\$16.06	\$835	\$33,400	2.2	\$67,700	\$1,693	\$20,310	\$508	3,029	31%	\$12.70	\$661	1.3
Floyd County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	7,745	26%	\$12.75	\$663	1.6
Fountain County	\$15.88	\$826	\$33,040	2.2	\$79,200	\$1,980	\$23,760	\$594	1,728	25%	\$13.86	\$721	1.1
Franklin County	\$17.88	\$930	\$37,200	2.5	\$88,600	\$2,215	\$26,580	\$665	1,638	18%	\$10.91	\$567	1.6
Fulton County	\$16.00	\$832	\$33,280	2.2	\$79,500	\$1,988	\$23,850	\$596	1,833	23%	\$12.51	\$651	1.3
Gibson County	\$15.88	\$826	\$33,040	2.2	\$83,100	\$2,078	\$24,930	\$623	3,176	25%	\$20.34	\$1,058	0.8
Grant County	\$15.88	\$826	\$33,040	2.2	\$71,100	\$1,778	\$21,330	\$533	7,542	29%	\$14.79	\$769	1.1
Greene County	\$15.88	\$826	\$33,040	2.2	\$72,900	\$1,823	\$21,870	\$547	2,926	23%	\$11.17	\$581	1.4
Hamilton County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	29,625	23%	\$20.65	\$1,074	1.0
Hancock County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	6,124	20%	\$17.30	\$899	1.2
Harrison County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	2,454	17%	\$12.15	\$632	1.7
Hendricks County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	13,781	22%	\$15.21	\$791	1.3
Henry County	\$15.88	\$826	\$33,040	2.2	\$74,900	\$1,873	\$22,470	\$562	4,508	24%	\$13.37	\$695	1.2
Howard County	\$16.87	\$877	\$35,080	2.3	\$81,600	\$2,040	\$24,480	\$612	9,560	28%	\$16.41	\$853	1.0
Huntington County	\$15.88	\$826	\$33,040	2.2	\$79,900	\$1,998	\$23,970	\$599	3,620	24%	\$13.99	\$728	1.1
Jackson County	\$18.31	\$952	\$38,080	2.5	\$80,100	\$2,003	\$24,030	\$601	4,874	28%	\$16.99	\$883	1.1
Jasper County	\$18.77	\$976	\$39,040	2.6	\$88,800	\$2,220	\$26,640	\$666	2,595	21%	\$14.20	\$738	1.3
Jay County	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	2,036	25%	\$17.01	\$884	0.9
Jefferson County	\$16.23	\$844	\$33,760	2.2	\$74,600	\$1,865	\$22,380	\$560	3,826	30%	\$15.89	\$826	1.0
Jennings County	\$16.08	\$836	\$33,440	2.2	\$81,400	\$2,035	\$24,420	\$611	1,964	19%	\$13.82	\$719	1.2
Johnson County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	15,704	26%	\$15.39	\$800	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Knox County	\$16.33	\$849	\$33,960	2.3	\$77,700	\$1,943	\$23,310	\$583	5,378	36%	\$13.55	\$705	1.2
Kosciusko County	\$17.17	\$893	\$35,720	2.4	\$91,700	\$2,293	\$27,510	\$688	7,526	24%	\$19.18	\$998	0.9
LaGrange County	\$15.94	\$829	\$33,160	2.2	\$90,800	\$2,270	\$27,240	\$681	2,074	16%	\$16.51	\$859	1.0
Lake County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	55,802	29%	\$16.25	\$845	1.2
LaPorte County	\$18.00	\$936	\$37,440	2.5	\$83,000	\$2,075	\$24,900	\$623	11,488	27%	\$14.04	\$730	1.3
Lawrence County	\$16.46	\$856	\$34,240	2.3	\$82,500	\$2,063	\$24,750	\$619	3,742	20%	\$12.25	\$637	1.3
Madison County	\$17.46	\$908	\$36,320	2.4	\$75,500	\$1,888	\$22,650	\$566	15,818	31%	\$13.08	\$680	1.3
Marion County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	174,535	45%	\$24.35	\$1,266	0.8
Marshall County	\$15.94	\$829	\$33,160	2.2	\$82,700	\$2,068	\$24,810	\$620	4,102	24%	\$15.39	\$800	1.0
Martin County	\$15.88	\$826	\$33,040	2.2	\$85,700	\$2,143	\$25,710	\$643	876	22%	\$15.27	\$794	1.0
Miami County	\$15.88	\$826	\$33,040	2.2	\$73,800	\$1,845	\$22,140	\$554	3,453	26%	\$13.77	\$716	1.2
Monroe County	\$21.62	\$1,124	\$44,960	3.0	\$97,400	\$2,435	\$29,220	\$731	25,893	45%	\$13.15	\$684	1.6
Montgomery County	\$16.29	\$847	\$33,880	2.2	\$83,500	\$2,088	\$25,050	\$626	3,818	25%	\$14.38	\$748	1.1
Morgan County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	4,941	18%	\$14.31	\$744	1.4
Newton County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	1,006	18%	\$16.47	\$856	1.2
Noble County	\$16.48	\$857	\$34,280	2.3	\$82,500	\$2,063	\$24,750	\$619	4,173	24%	\$13.39	\$696	1.2
Ohio County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	549	22%	\$7.99	\$416	2.6
Orange County	\$15.88	\$826	\$33,040	2.2	\$78,200	\$1,955	\$23,460	\$587	1,771	22%	\$11.56	\$601	1.4
Owen County	\$16.85	\$876	\$35,040	2.3	\$71,200	\$1,780	\$21,360	\$534	1,726	20%	\$16.12	\$838	1.0
Parke County	\$16.71	\$869	\$34,760	2.3	\$76,300	\$1,908	\$22,890	\$572	1,115	20%	\$11.23	\$584	1.5
Perry County	\$15.88	\$826	\$33,040	2.2	\$87,600	\$2,190	\$26,280	\$657	1,816	24%	\$12.41	\$646	1.3
Pike County	\$15.88	\$826	\$33,040	2.2	\$84,500	\$2,113	\$25,350	\$634	843	16%	\$17.40	\$905	0.9
Porter County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	16,406	24%	\$13.71	\$713	1.4
Posey County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	1,996	20%	\$16.02	\$833	1.2
Pulaski County	\$15.88	\$826	\$33,040	2.2	\$72,800	\$1,820	\$21,840	\$546	1,176	24%	\$15.40	\$801	1.0
Putnam County	\$17.33	\$901	\$36,040	2.4	\$86,700	\$2,168	\$26,010	\$650	3,575	27%	\$14.20	\$738	1.2

1: BR = Bedroom
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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Randolph County	\$15.88	\$826	\$33,040	2.2	\$75,200	\$1,880	\$22,560	\$564	2,371	23%	\$13.20	\$686	1.2
Ripley County	\$16.25	\$845	\$33,800	2.2	\$90,000	\$2,250	\$27,000	\$675	2,613	23%	\$14.94	\$777	1.1
Rush County	\$16.13	\$839	\$33,560	2.2	\$78,400	\$1,960	\$23,520	\$588	2,025	30%	\$14.63	\$761	1.1
St. Joseph County	\$21.13	\$1,099	\$43,960	2.9	\$88,500	\$2,213	\$26,550	\$664	33,541	32%	\$17.47	\$908	1.2
Scott County	\$18.17	\$945	\$37,800	2.5	\$67,300	\$1,683	\$20,190	\$505	3,134	33%	\$13.52	\$703	1.3
Shelby County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	4,837	27%	\$16.78	\$873	1.2
Spencer County	\$15.88	\$826	\$33,040	2.2	\$94,200	\$2,355	\$28,260	\$707	1,526	19%	\$13.04	\$678	1.2
Starke County	\$15.88	\$826	\$33,040	2.2	\$73,600	\$1,840	\$22,080	\$552	1,417	17%	\$12.81	\$666	1.2
Steuben County	\$17.69	\$920	\$36,800	2.4	\$86,300	\$2,158	\$25,890	\$647	2,828	21%	\$14.90	\$775	1.2
Sullivan County	\$15.98	\$831	\$33,240	2.2	\$71,100	\$1,778	\$21,330	\$533	1,895	25%	\$12.63	\$657	1.3
Switzerland County	\$15.88	\$826	\$33,040	2.2	\$76,000	\$1,900	\$22,800	\$570	785	21%	\$10.38	\$540	1.5
Tippecanoe County	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	32,798	46%	\$15.29	\$795	1.3
Tipton County	\$17.79	\$925	\$37,000	2.5	\$88,600	\$2,215	\$26,580	\$665	1,134	18%	\$16.06	\$835	1.1
Union County	\$17.48	\$909	\$36,360	2.4	\$88,700	\$2,218	\$26,610	\$665	614	22%	\$13.94	\$725	1.3
Vanderburgh County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	26,890	35%	\$17.37	\$903	1.1
Vermillion County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	1,572	24%	\$17.22	\$895	1.0
Vigo County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	15,734	37%	\$14.48	\$753	1.1
Wabash County	\$16.29	\$847	\$33,880	2.2	\$78,000	\$1,950	\$23,400	\$585	2,907	23%	\$10.71	\$557	1.5
Warren County	\$16.98	\$883	\$35,320	2.3	\$89,100	\$2,228	\$26,730	\$668	609	18%	\$13.28	\$691	1.3
Warrick County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	4,703	19%	\$16.29	\$847	1.1
Washington County	\$16.31	\$848	\$33,920	2.2	\$77,400	\$1,935	\$23,220	\$581	2,019	19%	\$11.52	\$599	1.4
Wayne County	\$16.06	\$835	\$33,400	2.2	\$70,000	\$1,750	\$21,000	\$525	8,591	32%	\$15.16	\$788	1.1
Wells County	\$16.08	\$836	\$33,440	2.2	\$87,500	\$2,188	\$26,250	\$656	2,496	22%	\$14.74	\$766	1.1
White County	\$16.56	\$861	\$34,440	2.3	\$80,900	\$2,023	\$24,270	\$607	2,067	22%	\$13.94	\$725	1.2
Whitley County	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	2,381	17%	\$16.19	\$842	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$943**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,143** monthly or **\$37,720** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.82
2-Bedroom Housing Wage	\$18.13
Number of Renter Households	362,924
Percent Renters	28%

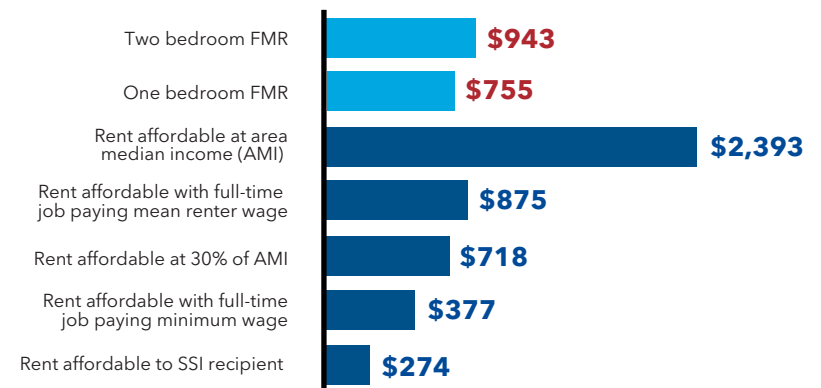
100
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

80
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Iowa City HMFA	\$21.67
Omaha-Council Bluffs HMFA	\$20.83
Des Moines-West Des Moines HMFA	\$20.65
Ames HMFA	\$18.87
Des Moines County	\$18.46



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.

IOWA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	\$18.13	\$943	\$37,720	2.5	\$95,713	\$2,393	\$28,714	\$718	362,924	28%	\$16.82	\$875	1.1
Combined Nonmetro Areas	\$15.92	\$828	\$33,106	2.2	\$85,210	\$2,130	\$25,563	\$639	126,587	25%	\$15.19	\$790	1.0
<u>Metropolitan Areas</u>													
Ames HMFA	\$18.87	\$981	\$39,240	2.6	\$121,600	\$3,040	\$36,480	\$912	16,772	44%	\$16.34	\$850	1.2
Benton County HMFA	\$15.29	\$795	\$31,800	2.1	\$97,900	\$2,448	\$29,370	\$734	1,682	17%	\$11.73	\$610	1.3
Boone County HMFA	\$16.98	\$883	\$35,320	2.3	\$102,300	\$2,558	\$30,690	\$767	2,192	20%	\$13.22	\$687	1.3
Bremer County HMFA	\$16.50	\$858	\$34,320	2.3	\$98,600	\$2,465	\$29,580	\$740	1,619	17%	\$12.85	\$668	1.3
Cedar Rapids HMFA	\$17.69	\$920	\$36,800	2.4	\$96,600	\$2,415	\$28,980	\$725	23,767	25%	\$17.05	\$886	1.0
Davenport-Moline-Rock Island MSA	\$17.42	\$906	\$36,240	2.4	\$88,400	\$2,210	\$26,520	\$663	20,995	30%	\$15.71	\$817	1.1
Des Moines-West Des Moines HMFA	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	81,256	31%	\$21.06	\$1,095	1.0
Dubuque MSA	\$17.87	\$929	\$37,160	2.5	\$103,200	\$2,580	\$30,960	\$774	10,439	26%	\$14.93	\$776	1.2
Iowa City HMFA	\$21.67	\$1,127	\$45,080	3.0	\$129,500	\$3,238	\$38,850	\$971	24,601	41%	\$13.45	\$699	1.6
Jasper County HMFA	\$16.06	\$835	\$33,400	2.2	\$83,300	\$2,083	\$24,990	\$625	3,368	23%	\$12.83	\$667	1.3
Jones County HMFA	\$15.29	\$795	\$31,800	2.1	\$88,900	\$2,223	\$26,670	\$667	1,667	21%	\$13.46	\$700	1.1
Omaha-Council Bluffs HMFA	\$20.83	\$1,083	\$43,320	2.9	\$109,400	\$2,735	\$32,820	\$821	13,631	28%	\$14.01	\$728	1.5
Sioux City MSA	\$17.85	\$928	\$37,120	2.5	\$85,300	\$2,133	\$25,590	\$640	12,490	31%	\$15.08	\$784	1.2
Washington County HMFA	\$17.00	\$884	\$35,360	2.3	\$89,800	\$2,245	\$26,940	\$674	2,593	29%	\$13.32	\$693	1.3
Waterloo-Cedar Falls HMFA	\$17.96	\$934	\$37,360	2.5	\$90,500	\$2,263	\$27,150	\$679	19,265	33%	\$17.46	\$908	1.0
<u>Counties</u>													
Adair County	\$15.29	\$795	\$31,800	2.1	\$89,300	\$2,233	\$26,790	\$670	926	29%	\$14.19	\$738	1.1
Adams County	\$16.83	\$875	\$35,000	2.3	\$82,400	\$2,060	\$24,720	\$618	274	18%	\$15.65	\$814	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allamakee County	\$15.29	\$795	\$31,800	2.1	\$82,800	\$2,070	\$24,840	\$621	1,101	19%	\$15.37	\$799	1.0
Appanoose County	\$15.29	\$795	\$31,800	2.1	\$63,400	\$1,585	\$19,020	\$476	1,427	29%	\$12.95	\$673	1.2
Audubon County	\$15.29	\$795	\$31,800	2.1	\$76,600	\$1,915	\$22,980	\$575	494	20%	\$15.64	\$813	1.0
Benton County	\$15.29	\$795	\$31,800	2.1	\$97,900	\$2,448	\$29,370	\$734	1,682	17%	\$11.73	\$610	1.3
Black Hawk County	\$17.96	\$934	\$37,360	2.5	\$90,500	\$2,263	\$27,150	\$679	18,473	35%	\$17.43	\$906	1.0
Boone County	\$16.98	\$883	\$35,320	2.3	\$102,300	\$2,558	\$30,690	\$767	2,192	20%	\$13.22	\$687	1.3
Bremer County	\$16.50	\$858	\$34,320	2.3	\$98,600	\$2,465	\$29,580	\$740	1,619	17%	\$12.85	\$668	1.3
Buchanan County	\$16.38	\$852	\$34,080	2.3	\$92,000	\$2,300	\$27,600	\$690	1,527	20%	\$13.27	\$690	1.2
Buena Vista County	\$15.65	\$814	\$32,560	2.2	\$90,000	\$2,250	\$27,000	\$675	2,351	31%	\$20.56	\$1,069	0.8
Butler County	\$15.29	\$795	\$31,800	2.1	\$83,900	\$2,098	\$25,170	\$629	1,277	22%	\$13.53	\$703	1.1
Calhoun County	\$15.29	\$795	\$31,800	2.1	\$86,400	\$2,160	\$25,920	\$648	827	21%	\$11.69	\$608	1.3
Carroll County	\$15.29	\$795	\$31,800	2.1	\$90,000	\$2,250	\$27,000	\$675	2,087	24%	\$12.19	\$634	1.3
Cass County	\$15.29	\$795	\$31,800	2.1	\$85,300	\$2,133	\$25,590	\$640	1,653	29%	\$10.20	\$531	1.5
Cedar County	\$16.58	\$862	\$34,480	2.3	\$100,300	\$2,508	\$30,090	\$752	1,455	20%	\$12.22	\$636	1.4
Cerro Gordo County	\$16.06	\$835	\$33,400	2.2	\$86,200	\$2,155	\$25,860	\$647	5,845	30%	\$16.82	\$874	1.0
Cherokee County	\$15.29	\$795	\$31,800	2.1	\$94,000	\$2,350	\$28,200	\$705	1,280	25%	\$12.40	\$645	1.2
Chickasaw County	\$15.29	\$795	\$31,800	2.1	\$90,300	\$2,258	\$27,090	\$677	894	18%	\$16.91	\$880	0.9
Clarke County	\$16.73	\$870	\$34,800	2.3	\$72,800	\$1,820	\$21,840	\$546	1,083	29%	\$10.03	\$521	1.7
Clay County	\$15.60	\$811	\$32,440	2.2	\$79,600	\$1,990	\$23,880	\$597	2,156	30%	\$13.47	\$700	1.2
Clayton County	\$15.29	\$795	\$31,800	2.1	\$84,000	\$2,100	\$25,200	\$630	1,805	25%	\$15.76	\$820	1.0
Clinton County	\$16.06	\$835	\$33,400	2.2	\$85,800	\$2,145	\$25,740	\$644	4,778	25%	\$14.26	\$741	1.1
Crawford County	\$15.29	\$795	\$31,800	2.1	\$72,200	\$1,805	\$21,660	\$542	1,825	30%	\$13.14	\$683	1.2
Dallas County	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	10,916	29%	\$19.76	\$1,027	1.0
Davis County	\$15.29	\$795	\$31,800	2.1	\$96,900	\$2,423	\$29,070	\$727	447	14%	\$10.20	\$530	1.5
Decatur County	\$15.29	\$795	\$31,800	2.1	\$69,600	\$1,740	\$20,880	\$522	992	32%	\$12.54	\$652	1.2
Delaware County	\$15.29	\$795	\$31,800	2.1	\$94,300	\$2,358	\$28,290	\$707	1,196	17%	\$11.87	\$617	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Des Moines County	\$18.46	\$960	\$38,400	2.5	\$82,200	\$2,055	\$24,660	\$617	5,159	30%	\$11.85	\$616	1.6
Dickinson County	\$18.25	\$949	\$37,960	2.5	\$91,000	\$2,275	\$27,300	\$683	1,768	22%	\$12.79	\$665	1.4
Dubuque County	\$17.87	\$929	\$37,160	2.5	\$103,200	\$2,580	\$30,960	\$774	10,439	26%	\$14.93	\$776	1.2
Emmet County	\$15.29	\$795	\$31,800	2.1	\$81,600	\$2,040	\$24,480	\$612	832	22%	\$13.46	\$700	1.1
Fayette County	\$15.29	\$795	\$31,800	2.1	\$74,000	\$1,850	\$22,200	\$555	2,034	25%	\$13.08	\$680	1.2
Floyd County	\$15.29	\$795	\$31,800	2.1	\$91,000	\$2,275	\$27,300	\$683	1,760	26%	\$14.03	\$730	1.1
Franklin County	\$15.29	\$795	\$31,800	2.1	\$75,100	\$1,878	\$22,530	\$563	1,134	28%	\$20.96	\$1,090	0.7
Fremont County	\$15.29	\$795	\$31,800	2.1	\$88,100	\$2,203	\$26,430	\$661	616	22%	\$17.44	\$907	0.9
Greene County	\$15.29	\$795	\$31,800	2.1	\$81,800	\$2,045	\$24,540	\$614	975	26%	\$14.70	\$764	1.0
Grundy County	\$17.96	\$934	\$37,360	2.5	\$90,500	\$2,263	\$27,150	\$679	792	16%	\$18.00	\$936	1.0
Guthrie County	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	822	18%	\$13.64	\$709	1.5
Hamilton County	\$16.90	\$879	\$35,160	2.3	\$85,000	\$2,125	\$25,500	\$638	1,587	26%	\$15.76	\$819	1.1
Hancock County	\$15.29	\$795	\$31,800	2.1	\$87,100	\$2,178	\$26,130	\$653	898	19%	\$17.25	\$897	0.9
Hardin County	\$15.29	\$795	\$31,800	2.1	\$84,900	\$2,123	\$25,470	\$637	1,800	26%	\$14.92	\$776	1.0
Harrison County	\$20.83	\$1,083	\$43,320	2.9	\$109,400	\$2,735	\$32,820	\$821	1,457	25%	\$12.09	\$629	1.7
Henry County	\$15.81	\$822	\$32,880	2.2	\$85,900	\$2,148	\$25,770	\$644	1,840	24%	\$13.31	\$692	1.2
Howard County	\$15.29	\$795	\$31,800	2.1	\$80,300	\$2,008	\$24,090	\$602	848	23%	\$16.08	\$836	1.0
Humboldt County	\$15.29	\$795	\$31,800	2.1	\$85,800	\$2,145	\$25,740	\$644	1,117	27%	\$13.92	\$724	1.1
Ida County	\$15.29	\$795	\$31,800	2.1	\$81,800	\$2,045	\$24,540	\$614	675	23%	\$16.88	\$878	0.9
Iowa County	\$15.29	\$795	\$31,800	2.1	\$93,300	\$2,333	\$27,990	\$700	1,441	21%	\$15.62	\$812	1.0
Jackson County	\$15.29	\$795	\$31,800	2.1	\$91,100	\$2,278	\$27,330	\$683	1,505	19%	\$10.16	\$528	1.5
Jasper County	\$16.06	\$835	\$33,400	2.2	\$83,300	\$2,083	\$24,990	\$625	3,368	23%	\$12.83	\$667	1.3
Jefferson County	\$16.46	\$856	\$34,240	2.3	\$69,600	\$1,740	\$20,880	\$522	2,344	35%	\$16.99	\$884	1.0
Johnson County	\$21.67	\$1,127	\$45,080	3.0	\$129,500	\$3,238	\$38,850	\$971	24,601	41%	\$13.45	\$699	1.6
Jones County	\$15.29	\$795	\$31,800	2.1	\$88,900	\$2,223	\$26,670	\$667	1,667	21%	\$13.46	\$700	1.1
Keokuk County	\$15.31	\$796	\$31,840	2.1	\$81,700	\$2,043	\$24,510	\$613	892	22%	\$12.99	\$675	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kossuth County	\$15.29	\$795	\$31,800	2.1	\$83,300	\$2,083	\$24,990	\$625	1,521	24%	\$16.40	\$853	0.9
Lee County	\$15.92	\$828	\$33,120	2.2	\$76,900	\$1,923	\$23,070	\$577	3,365	24%	\$13.37	\$695	1.2
Linn County	\$17.69	\$920	\$36,800	2.4	\$96,600	\$2,415	\$28,980	\$725	23,767	25%	\$17.05	\$886	1.0
Louisa County	\$15.29	\$795	\$31,800	2.1	\$87,900	\$2,198	\$26,370	\$659	906	22%	\$17.52	\$911	0.9
Lucas County	\$18.15	\$944	\$37,760	2.5	\$80,100	\$2,003	\$24,030	\$601	831	23%	\$12.19	\$634	1.5
Lyon County	\$15.29	\$795	\$31,800	2.1	\$90,100	\$2,253	\$27,030	\$676	660	15%	\$19.25	\$1,001	0.8
Madison County	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	1,188	19%	\$11.84	\$616	1.7
Mahaska County	\$15.35	\$798	\$31,920	2.1	\$86,400	\$2,160	\$25,920	\$648	2,902	33%	\$16.50	\$858	0.9
Marion County	\$16.42	\$854	\$34,160	2.3	\$92,700	\$2,318	\$27,810	\$695	3,245	25%	\$19.88	\$1,034	0.8
Marshall County	\$16.23	\$844	\$33,760	2.2	\$85,300	\$2,133	\$25,590	\$640	4,301	28%	\$15.30	\$796	1.1
Mills County	\$20.83	\$1,083	\$43,320	2.9	\$109,400	\$2,735	\$32,820	\$821	974	18%	\$13.10	\$681	1.6
Mitchell County	\$15.29	\$795	\$31,800	2.1	\$86,300	\$2,158	\$25,890	\$647	810	18%	\$18.11	\$942	0.8
Monona County	\$15.29	\$795	\$31,800	2.1	\$80,400	\$2,010	\$24,120	\$603	895	24%	\$15.75	\$819	1.0
Monroe County	\$15.90	\$827	\$33,080	2.2	\$92,400	\$2,310	\$27,720	\$693	546	18%	\$10.19	\$530	1.6
Montgomery County	\$15.29	\$795	\$31,800	2.1	\$77,700	\$1,943	\$23,310	\$583	1,282	29%	\$16.26	\$845	0.9
Muscatine County	\$17.90	\$931	\$37,240	2.5	\$83,500	\$2,088	\$25,050	\$626	4,452	27%	\$19.86	\$1,032	0.9
O'Brien County	\$15.29	\$795	\$31,800	2.1	\$94,900	\$2,373	\$28,470	\$712	1,408	25%	\$11.25	\$585	1.4
Osceola County	\$15.29	\$795	\$31,800	2.1	\$83,200	\$2,080	\$24,960	\$624	586	22%	\$16.13	\$839	0.9
Page County	\$15.29	\$795	\$31,800	2.1	\$73,700	\$1,843	\$22,110	\$553	1,906	31%	\$15.19	\$790	1.0
Palo Alto County	\$15.29	\$795	\$31,800	2.1	\$91,100	\$2,278	\$27,330	\$683	887	24%	\$12.67	\$659	1.2
Plymouth County	\$15.29	\$795	\$31,800	2.1	\$99,300	\$2,483	\$29,790	\$745	2,427	24%	\$17.78	\$924	0.9
Pocahontas County	\$15.29	\$795	\$31,800	2.1	\$82,100	\$2,053	\$24,630	\$616	644	21%	\$17.62	\$916	0.9
Polk County	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	64,714	33%	\$21.82	\$1,135	0.9
Pottawattamie County	\$20.83	\$1,083	\$43,320	2.9	\$109,400	\$2,735	\$32,820	\$821	11,200	30%	\$14.25	\$741	1.5
Poweshiek County	\$16.21	\$843	\$33,720	2.2	\$93,400	\$2,335	\$28,020	\$701	2,528	32%	\$17.98	\$935	0.9
Ringgold County †	\$15.29	\$795	\$31,800	2.1	\$85,500	\$2,138	\$25,650	\$641	403	22%			

† Wage data not available (See Appendix B).

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

IOWA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sac County	\$15.29	\$795	\$31,800	2.1	\$85,200	\$2,130	\$25,560	\$639	835	20%	\$18.10	\$941	0.8
Scott County	\$17.42	\$906	\$36,240	2.4	\$88,400	\$2,210	\$26,520	\$663	20,995	30%	\$15.71	\$817	1.1
Shelby County	\$15.29	\$795	\$31,800	2.1	\$97,800	\$2,445	\$29,340	\$734	1,218	25%	\$13.93	\$724	1.1
Sioux County	\$15.56	\$809	\$32,360	2.1	\$100,200	\$2,505	\$30,060	\$752	2,450	20%	\$12.94	\$673	1.2
Story County	\$18.87	\$981	\$39,240	2.6	\$121,600	\$3,040	\$36,480	\$912	16,772	44%	\$16.34	\$850	1.2
Tama County	\$15.88	\$826	\$33,040	2.2	\$81,400	\$2,035	\$24,420	\$611	1,513	23%	\$16.06	\$835	1.0
Taylor County	\$15.29	\$795	\$31,800	2.1	\$78,900	\$1,973	\$23,670	\$592	478	20%	\$17.46	\$908	0.9
Union County	\$15.29	\$795	\$31,800	2.1	\$85,800	\$2,145	\$25,740	\$644	1,267	26%	\$11.89	\$618	1.3
Van Buren County	\$15.29	\$795	\$31,800	2.1	\$72,800	\$1,820	\$21,840	\$546	462	16%	\$11.61	\$604	1.3
Wapello County	\$17.02	\$885	\$35,400	2.3	\$68,500	\$1,713	\$20,550	\$514	4,653	33%	\$18.03	\$938	0.9
Warren County	\$20.65	\$1,074	\$42,960	2.8	\$105,600	\$2,640	\$31,680	\$792	3,616	19%	\$10.76	\$560	1.9
Washington County	\$17.00	\$884	\$35,360	2.3	\$89,800	\$2,245	\$26,940	\$674	2,593	29%	\$13.32	\$693	1.3
Wayne County	\$15.29	\$795	\$31,800	2.1	\$76,300	\$1,908	\$22,890	\$572	517	20%	\$17.04	\$886	0.9
Webster County	\$15.29	\$795	\$31,800	2.1	\$83,200	\$2,080	\$24,960	\$624	5,003	32%	\$16.27	\$846	0.9
Winnebago County	\$15.29	\$795	\$31,800	2.1	\$87,800	\$2,195	\$26,340	\$659	1,001	22%	\$14.16	\$736	1.1
Winneshiek County	\$15.29	\$795	\$31,800	2.1	\$91,100	\$2,278	\$27,330	\$683	1,797	22%	\$13.37	\$695	1.1
Woodbury County	\$17.85	\$928	\$37,120	2.5	\$85,300	\$2,133	\$25,590	\$640	12,490	31%	\$15.08	\$784	1.2
Worth County	\$15.29	\$795	\$31,800	2.1	\$92,100	\$2,303	\$27,630	\$691	644	20%	\$14.20	\$739	1.1
Wright County	\$15.29	\$795	\$31,800	2.1	\$77,800	\$1,945	\$23,340	\$584	1,319	25%	\$16.23	\$844	0.9

† 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

KANSAS

#40*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$973**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,243** monthly or **\$38,912** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.71
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.07
2-Bedroom Housing Wage	\$18.71
Number of Renter Households	380,696
Percent Renters	33%

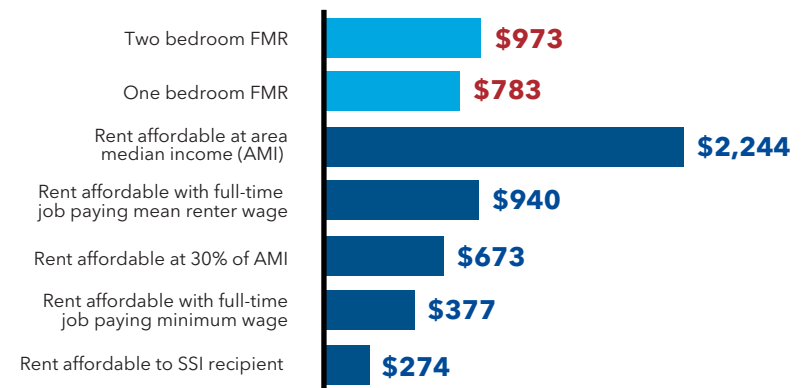
103
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

83
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.6
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.1
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$22.38
Lawrence MSA	\$19.73
Manhattan HMFA	\$18.33
Seward County	\$18.06
Finney County	\$17.87



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.

KANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	\$18.71	\$973	\$38,912	2.6	\$89,769	\$2,244	\$26,931	\$673	380,696	33%	\$18.07	\$940	1.0
Combined Nonmetro Areas	\$15.94	\$829	\$33,148	2.2	\$78,327	\$1,958	\$23,498	\$587	103,428	29%	\$15.34	\$798	1.0
<u>Metropolitan Areas</u>													
Geary County HMFA	\$17.12	\$890	\$35,600	2.4	\$70,300	\$1,758	\$21,090	\$527	7,563	56%	\$16.67	\$867	1.0
Kansas City HMFA	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	110,935	32%	\$21.28	\$1,107	1.1
Lawrence MSA	\$19.73	\$1,026	\$41,040	2.7	\$94,600	\$2,365	\$28,380	\$710	24,590	50%	\$14.37	\$747	1.4
Manhattan HMFA	\$18.33	\$953	\$38,120	2.5	\$100,400	\$2,510	\$30,120	\$753	16,364	46%	\$15.54	\$808	1.2
St. Joseph MSA	\$17.21	\$895	\$35,800	2.4	\$81,600	\$2,040	\$24,480	\$612	629	23%	\$14.18	\$738	1.2
Sumner County HMFA	\$16.38	\$852	\$34,080	2.3	\$84,300	\$2,108	\$25,290	\$632	2,551	28%	\$15.01	\$780	1.1
Topeka MSA	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	28,837	30%	\$16.64	\$865	1.1
Wichita HMFA	\$17.69	\$920	\$36,800	2.4	\$85,100	\$2,128	\$25,530	\$638	85,799	36%	\$17.33	\$901	1.0
<u>Counties</u>													
Allen County	\$15.33	\$797	\$31,880	2.1	\$75,200	\$1,880	\$22,560	\$564	1,394	28%	\$12.12	\$630	1.3
Anderson County	\$15.15	\$788	\$31,520	2.1	\$81,000	\$2,025	\$24,300	\$608	843	27%	\$14.15	\$736	1.1
Atchison County	\$15.46	\$804	\$32,160	2.1	\$79,000	\$1,975	\$23,700	\$593	1,623	28%	\$14.98	\$779	1.0
Barber County	\$15.15	\$788	\$31,520	2.1	\$78,400	\$1,960	\$23,520	\$588	413	23%	\$15.84	\$823	1.0
Barton County	\$15.15	\$788	\$31,520	2.1	\$77,400	\$1,935	\$23,220	\$581	3,316	33%	\$16.01	\$833	0.9
Bourbon County	\$15.69	\$816	\$32,640	2.2	\$71,900	\$1,798	\$21,570	\$539	1,654	29%	\$12.30	\$640	1.3
Brown County	\$15.15	\$788	\$31,520	2.1	\$73,300	\$1,833	\$21,990	\$550	1,039	28%	\$16.06	\$835	0.9
Butler County	\$17.69	\$920	\$36,800	2.4	\$85,100	\$2,128	\$25,530	\$638	5,738	23%	\$12.96	\$674	1.4
Chase County	\$15.15	\$788	\$31,520	2.1	\$67,800	\$1,695	\$20,340	\$509	239	22%	\$18.53	\$963	0.8
Chautauqua County	\$15.15	\$788	\$31,520	2.1	\$57,600	\$1,440	\$17,280	\$432	259	20%	\$12.21	\$635	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

KANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cherokee County	\$15.15	\$788	\$31,520	2.1	\$71,300	\$1,783	\$21,390	\$535	2,215	29%	\$16.40	\$853	0.9
Cheyenne County	\$15.15	\$788	\$31,520	2.1	\$74,300	\$1,858	\$22,290	\$557	256	21%	\$14.32	\$745	1.1
Clark County	\$15.88	\$826	\$33,040	2.2	\$74,900	\$1,873	\$22,470	\$562	184	22%	\$23.80	\$1,238	0.7
Clay County	\$15.44	\$803	\$32,120	2.1	\$78,700	\$1,968	\$23,610	\$590	1,053	29%	\$12.04	\$626	1.3
Cloud County	\$15.15	\$788	\$31,520	2.1	\$71,400	\$1,785	\$21,420	\$536	1,016	28%	\$13.63	\$709	1.1
Coffey County	\$15.15	\$788	\$31,520	2.1	\$95,600	\$2,390	\$28,680	\$717	813	23%	\$19.63	\$1,021	0.8
Comanche County	\$15.15	\$788	\$31,520	2.1	\$89,600	\$2,240	\$26,880	\$672	211	25%	\$9.86	\$513	1.5
Cowley County	\$15.15	\$788	\$31,520	2.1	\$74,400	\$1,860	\$22,320	\$558	3,869	30%	\$15.26	\$793	1.0
Crawford County	\$16.10	\$837	\$33,480	2.2	\$65,900	\$1,648	\$19,770	\$494	6,456	42%	\$12.78	\$665	1.3
Decatur County	\$15.15	\$788	\$31,520	2.1	\$77,100	\$1,928	\$23,130	\$578	292	22%	\$12.20	\$635	1.2
Dickinson County	\$15.23	\$792	\$31,680	2.1	\$80,600	\$2,015	\$24,180	\$605	1,864	24%	\$11.67	\$607	1.3
Doniphan County	\$17.21	\$895	\$35,800	2.4	\$81,600	\$2,040	\$24,480	\$612	629	23%	\$14.18	\$738	1.2
Douglas County	\$19.73	\$1,026	\$41,040	2.7	\$94,600	\$2,365	\$28,380	\$710	24,590	50%	\$14.37	\$747	1.4
Edwards County	\$15.15	\$788	\$31,520	2.1	\$74,600	\$1,865	\$22,380	\$560	255	20%	\$13.76	\$716	1.1
Elk County	\$15.15	\$788	\$31,520	2.1	\$69,800	\$1,745	\$20,940	\$524	217	22%	\$10.26	\$533	1.5
Ellis County	\$16.23	\$844	\$33,760	2.2	\$88,400	\$2,210	\$26,520	\$663	4,568	38%	\$13.74	\$715	1.2
Ellsworth County	\$15.15	\$788	\$31,520	2.1	\$86,700	\$2,168	\$26,010	\$650	424	18%	\$12.57	\$654	1.2
Finney County	\$17.87	\$929	\$37,160	2.5	\$84,400	\$2,110	\$25,320	\$633	4,338	34%	\$21.46	\$1,116	0.8
Ford County	\$16.92	\$880	\$35,200	2.3	\$80,100	\$2,003	\$24,030	\$601	3,867	33%	\$22.04	\$1,146	0.8
Franklin County	\$17.60	\$915	\$36,600	2.4	\$86,400	\$2,160	\$25,920	\$648	2,779	28%	\$15.16	\$789	1.2
Geary County	\$17.12	\$890	\$35,600	2.4	\$70,300	\$1,758	\$21,090	\$527	7,563	56%	\$16.67	\$867	1.0
Gove County	\$15.15	\$788	\$31,520	2.1	\$79,600	\$1,990	\$23,880	\$597	284	24%	\$13.96	\$726	1.1
Graham County	\$15.15	\$788	\$31,520	2.1	\$60,800	\$1,520	\$18,240	\$456	236	20%	\$10.20	\$530	1.5
Grant County	\$15.15	\$788	\$31,520	2.1	\$90,000	\$2,250	\$27,000	\$675	742	30%	\$15.57	\$810	1.0
Gray County	\$15.15	\$788	\$31,520	2.1	\$95,200	\$2,380	\$28,560	\$714	372	18%	\$16.13	\$839	0.9
Greeley County	\$15.15	\$788	\$31,520	2.1	\$76,000	\$1,900	\$22,800	\$570	143	26%	\$18.51	\$963	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

KANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greenwood County	\$15.15	\$788	\$31,520	2.1	\$68,800	\$1,720	\$20,640	\$516	574	23%	\$13.55	\$704	1.1
Hamilton County	\$15.15	\$788	\$31,520	2.1	\$64,200	\$1,605	\$19,260	\$482	146	19%	\$22.07	\$1,147	0.7
Harper County	\$15.15	\$788	\$31,520	2.1	\$68,500	\$1,713	\$20,550	\$514	623	28%	\$20.57	\$1,069	0.7
Harvey County	\$17.69	\$920	\$36,800	2.4	\$85,100	\$2,128	\$25,530	\$638	3,760	28%	\$16.61	\$864	1.1
Haskell County	\$15.15	\$788	\$31,520	2.1	\$80,900	\$2,023	\$24,270	\$607	312	23%	\$18.89	\$982	0.8
Hodgeman County	\$15.21	\$791	\$31,640	2.1	\$92,800	\$2,320	\$27,840	\$696	130	18%	\$22.29	\$1,159	0.7
Jackson County	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	1,277	25%	\$10.10	\$525	1.7
Jefferson County	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	1,141	16%	\$15.75	\$819	1.1
Jewell County	\$15.15	\$788	\$31,520	2.1	\$73,000	\$1,825	\$21,900	\$548	212	17%	\$9.06	\$471	1.7
Johnson County	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	73,309	31%	\$21.92	\$1,140	1.0
Kearny County	\$16.42	\$854	\$34,160	2.3	\$77,400	\$1,935	\$23,220	\$581	377	29%	\$19.19	\$998	0.9
Kingman County	\$15.15	\$788	\$31,520	2.1	\$74,400	\$1,860	\$22,320	\$558	881	28%	\$19.24	\$1,000	0.8
Kiowa County	\$15.15	\$788	\$31,520	2.1	\$78,600	\$1,965	\$23,580	\$590	257	28%	\$9.02	\$469	1.7
Labette County	\$15.15	\$788	\$31,520	2.1	\$74,000	\$1,850	\$22,200	\$555	1,944	25%	\$12.80	\$666	1.2
Lane County	\$15.15	\$788	\$31,520	2.1	\$85,700	\$2,143	\$25,710	\$643	170	26%	\$22.92	\$1,192	0.7
Leavenworth County	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	9,656	34%	\$13.51	\$702	1.7
Lincoln County	\$15.15	\$788	\$31,520	2.1	\$66,600	\$1,665	\$19,980	\$500	253	21%	\$14.37	\$747	1.1
Linn County	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	848	21%	\$19.00	\$988	1.2
Logan County	\$17.06	\$887	\$35,480	2.4	\$86,100	\$2,153	\$25,830	\$646	402	35%	\$12.80	\$666	1.3
Lyon County	\$15.15	\$788	\$31,520	2.1	\$77,800	\$1,945	\$23,340	\$584	5,622	43%	\$13.21	\$687	1.1
McPherson County	\$16.12	\$838	\$33,520	2.2	\$86,700	\$2,168	\$26,010	\$650	3,304	27%	\$16.78	\$872	1.0
Marion County	\$15.15	\$788	\$31,520	2.1	\$73,900	\$1,848	\$22,170	\$554	876	19%	\$10.70	\$556	1.4
Marshall County	\$15.15	\$788	\$31,520	2.1	\$82,100	\$2,053	\$24,630	\$616	777	19%	\$13.03	\$678	1.2
Meade County	\$15.15	\$788	\$31,520	2.1	\$86,200	\$2,155	\$25,860	\$647	519	32%	\$18.62	\$968	0.8
Miami County	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	2,700	21%	\$12.80	\$666	1.7
Mitchell County	\$15.15	\$788	\$31,520	2.1	\$69,100	\$1,728	\$20,730	\$518	726	30%	\$18.35	\$954	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

KANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montgomery County	\$15.15	\$788	\$31,520	2.1	\$67,700	\$1,693	\$20,310	\$508	3,636	28%	\$13.41	\$697	1.1
Morris County	\$15.44	\$803	\$32,120	2.1	\$77,500	\$1,938	\$23,250	\$581	424	18%	\$12.89	\$670	1.2
Morton County	\$15.15	\$788	\$31,520	2.1	\$76,000	\$1,900	\$22,800	\$570	305	33%	\$16.83	\$875	0.9
Nemaha County	\$15.15	\$788	\$31,520	2.1	\$98,200	\$2,455	\$29,460	\$737	961	24%	\$10.72	\$558	1.4
Neosho County	\$15.15	\$788	\$31,520	2.1	\$75,500	\$1,888	\$22,650	\$566	1,575	25%	\$10.64	\$553	1.4
Ness County	\$15.15	\$788	\$31,520	2.1	\$94,500	\$2,363	\$28,350	\$709	173	15%	\$21.49	\$1,117	0.7
Norton County	\$15.15	\$788	\$31,520	2.1	\$83,200	\$2,080	\$24,960	\$624	381	21%	\$11.88	\$618	1.3
Osage County	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	1,397	22%	\$9.57	\$498	1.8
Osborne County	\$15.15	\$788	\$31,520	2.1	\$76,800	\$1,920	\$23,040	\$576	373	23%	\$12.41	\$645	1.2
Ottawa County	\$16.15	\$840	\$33,600	2.2	\$85,000	\$2,125	\$25,500	\$638	498	21%	\$12.59	\$655	1.3
Pawnee County	\$15.15	\$788	\$31,520	2.1	\$82,400	\$2,060	\$24,720	\$618	916	39%	\$11.16	\$580	1.4
Phillips County	\$15.15	\$788	\$31,520	2.1	\$74,300	\$1,858	\$22,290	\$557	587	27%	\$14.94	\$777	1.0
Pottawatomie County	\$18.33	\$953	\$38,120	2.5	\$100,400	\$2,510	\$30,120	\$753	1,859	21%	\$15.18	\$789	1.2
Pratt County	\$15.15	\$788	\$31,520	2.1	\$81,200	\$2,030	\$24,360	\$609	1,185	32%	\$15.01	\$780	1.0
Rawlins County	\$15.15	\$788	\$31,520	2.1	\$84,600	\$2,115	\$25,380	\$635	372	32%	\$18.78	\$977	0.8
Reno County	\$16.75	\$871	\$34,840	2.3	\$75,600	\$1,890	\$22,680	\$567	7,333	29%	\$14.69	\$764	1.1
Republic County	\$15.15	\$788	\$31,520	2.1	\$78,200	\$1,955	\$23,460	\$587	578	28%	\$13.66	\$710	1.1
Rice County	\$15.15	\$788	\$31,520	2.1	\$74,400	\$1,860	\$22,320	\$558	904	24%	\$13.29	\$691	1.1
Riley County	\$18.33	\$953	\$38,120	2.5	\$100,400	\$2,510	\$30,120	\$753	14,505	55%	\$15.69	\$816	1.2
Rooks County	\$15.15	\$788	\$31,520	2.1	\$77,300	\$1,933	\$23,190	\$580	546	26%	\$16.29	\$847	0.9
Rush County	\$15.15	\$788	\$31,520	2.1	\$72,600	\$1,815	\$21,780	\$545	297	23%	\$9.93	\$516	1.5
Russell County	\$15.15	\$788	\$31,520	2.1	\$75,900	\$1,898	\$22,770	\$569	581	20%	\$14.72	\$766	1.0
Saline County	\$17.31	\$900	\$36,000	2.4	\$82,400	\$2,060	\$24,720	\$618	7,401	34%	\$13.71	\$713	1.3
Scott County	\$15.15	\$788	\$31,520	2.1	\$81,500	\$2,038	\$24,450	\$611	925	44%	\$18.83	\$979	0.8
Sedgwick County	\$17.69	\$920	\$36,800	2.4	\$85,100	\$2,128	\$25,530	\$638	76,301	38%	\$17.64	\$917	1.0
Seward County	\$18.06	\$939	\$37,560	2.5	\$72,500	\$1,813	\$21,750	\$544	2,622	36%	\$22.73	\$1,182	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

KANSAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shawnee County	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	24,532	33%	\$17.03	\$886	1.0
Sheridan County	\$15.15	\$788	\$31,520	2.1	\$108,200	\$2,705	\$32,460	\$812	224	22%	\$15.95	\$829	0.9
Sherman County	\$17.02	\$885	\$35,400	2.3	\$77,300	\$1,933	\$23,190	\$580	822	37%	\$13.08	\$680	1.3
Smith County	\$15.15	\$788	\$31,520	2.1	\$76,800	\$1,920	\$23,040	\$576	248	16%	\$17.59	\$915	0.9
Stafford County	\$15.15	\$788	\$31,520	2.1	\$81,500	\$2,038	\$24,450	\$611	307	20%	\$14.64	\$761	1.0
Stanton County †	\$15.25	\$793	\$31,720	2.1	\$77,700	\$1,943	\$23,310	\$583	195	23%			
Stevens County	\$16.00	\$832	\$33,280	2.2	\$72,900	\$1,823	\$21,870	\$547	577	33%	\$18.19	\$946	0.9
Sumner County	\$16.38	\$852	\$34,080	2.3	\$84,300	\$2,108	\$25,290	\$632	2,551	28%	\$15.01	\$780	1.1
Thomas County	\$15.15	\$788	\$31,520	2.1	\$96,100	\$2,403	\$28,830	\$721	958	30%	\$10.54	\$548	1.4
Trego County	\$15.15	\$788	\$31,520	2.1	\$94,600	\$2,365	\$28,380	\$710	231	18%	\$8.68	\$451	1.7
Wabaunsee County	\$17.52	\$911	\$36,440	2.4	\$87,100	\$2,178	\$26,130	\$653	490	19%	\$14.86	\$773	1.2
Wallace County	\$15.15	\$788	\$31,520	2.1	\$93,200	\$2,330	\$27,960	\$699	201	30%	\$14.44	\$751	1.0
Washington County	\$15.15	\$788	\$31,520	2.1	\$72,000	\$1,800	\$21,600	\$540	493	22%	\$15.38	\$800	1.0
Wichita County	\$15.15	\$788	\$31,520	2.1	\$86,000	\$2,150	\$25,800	\$645	197	22%	\$10.48	\$545	1.4
Wilson County	\$15.15	\$788	\$31,520	2.1	\$74,000	\$1,850	\$22,200	\$555	878	25%	\$14.10	\$733	1.1
Woodson County	\$15.15	\$788	\$31,520	2.1	\$75,800	\$1,895	\$22,740	\$569	185	15%	\$10.36	\$539	1.5
Wyandotte County	\$22.38	\$1,164	\$46,560	3.1	\$104,600	\$2,615	\$31,380	\$785	24,422	40%	\$20.59	\$1,071	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

KENTUCKY

#46*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$931**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,103** monthly or **\$37,232** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.45
2-Bedroom Housing Wage	\$17.90
Number of Renter Households	563,173
Percent Renters	32%

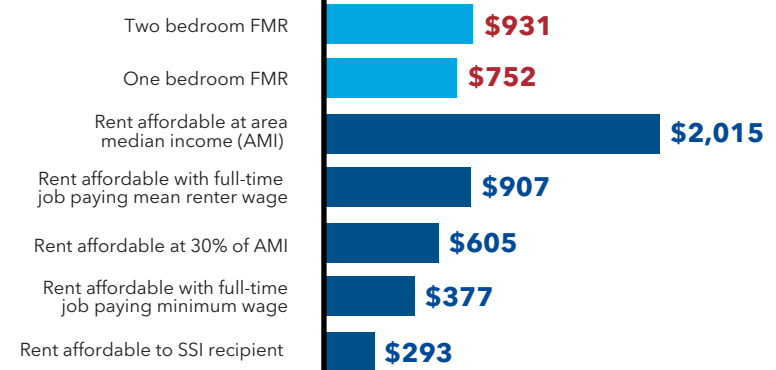
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

80
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	\$21.02
Louisville HMFA	\$20.23
Lexington-Fayette MSA	\$19.71
Clarksville HMFA	\$18.94
Evansville MSA	\$18.71



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.

KENTUCKY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$17.90	\$931	\$37,232	2.5	\$80,616	\$2,015	\$24,185	\$605	563,173	32%	\$17.45	\$907	1.0
Combined Nonmetro Areas	\$14.97	\$778	\$31,129	2.1	\$65,863	\$1,647	\$19,759	\$494	197,313	28%	\$14.33	\$745	1.0
<u>Metropolitan Areas</u>													
Allen County HMFA	\$15.60	\$811	\$32,440	2.2	\$73,300	\$1,833	\$21,990	\$550	1,862	24%	\$13.39	\$696	1.2
Bowling Green HMFA	\$18.10	\$941	\$37,640	2.5	\$79,900	\$1,998	\$23,970	\$599	22,514	40%	\$15.58	\$810	1.2
Butler County HMFA	\$14.27	\$742	\$29,680	2.0	\$69,600	\$1,740	\$20,880	\$522	1,229	28%	\$12.60	\$655	1.1
Carter County HMFA	\$14.27	\$742	\$29,680	2.0	\$58,600	\$1,465	\$17,580	\$440	2,072	22%	\$8.20	\$427	1.7
Cincinnati HMFA	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	46,926	28%	\$17.89	\$930	1.2
Clarksville HMFA	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	14,133	45%	\$17.79	\$925	1.1
Elizabethtown HMFA	\$16.69	\$868	\$34,720	2.3	\$82,000	\$2,050	\$24,600	\$615	17,893	37%	\$17.62	\$916	0.9
Evansville MSA	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	6,502	36%	\$15.40	\$801	1.2
Grant County HMFA	\$17.62	\$916	\$36,640	2.4	\$77,200	\$1,930	\$23,160	\$579	2,657	29%	\$15.49	\$806	1.1
Huntington-Ashland HMFA	\$15.94	\$829	\$33,160	2.2	\$73,300	\$1,833	\$21,990	\$550	8,932	28%	\$15.55	\$808	1.0
Lexington-Fayette MSA	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	83,803	40%	\$17.66	\$919	1.1
Louisville HMFA	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	135,342	35%	\$20.98	\$1,091	1.0
Meade County HMFA	\$16.90	\$879	\$35,160	2.3	\$88,700	\$2,218	\$26,610	\$665	2,615	25%	\$18.90	\$983	0.9
Owensboro MSA	\$17.81	\$926	\$37,040	2.5	\$91,200	\$2,280	\$27,360	\$684	14,505	30%	\$17.08	\$888	1.0
Shelby County HMFA	\$18.10	\$941	\$37,640	2.5	\$99,300	\$2,483	\$29,790	\$745	4,875	29%	\$14.94	\$777	1.2
<u>Counties</u>													
Adair County	\$14.27	\$742	\$29,680	2.0	\$62,300	\$1,558	\$18,690	\$467	1,609	23%	\$11.93	\$620	1.2
Allen County	\$15.60	\$811	\$32,440	2.2	\$73,300	\$1,833	\$21,990	\$550	1,862	24%	\$13.39	\$696	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

KENTUCKY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Anderson County	\$15.94	\$829	\$33,160	2.2	\$88,400	\$2,210	\$26,520	\$663	1,907	21%	\$10.01	\$520	1.6
Ballard County	\$14.67	\$763	\$30,520	2.0	\$70,000	\$1,750	\$21,000	\$525	555	19%	\$15.72	\$817	0.9
Barren County	\$14.27	\$742	\$29,680	2.0	\$59,300	\$1,483	\$17,790	\$445	5,775	33%	\$14.10	\$733	1.0
Bath County	\$14.27	\$742	\$29,680	2.0	\$61,500	\$1,538	\$18,450	\$461	1,215	26%	\$10.75	\$559	1.3
Bell County	\$14.27	\$742	\$29,680	2.0	\$47,400	\$1,185	\$14,220	\$356	3,523	37%	\$11.87	\$617	1.2
Boone County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	11,260	23%	\$16.83	\$875	1.2
Bourbon County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	2,927	36%	\$16.63	\$865	1.2
Boyd County	\$15.94	\$829	\$33,160	2.2	\$73,300	\$1,833	\$21,990	\$550	5,938	32%	\$16.28	\$847	1.0
Boyle County	\$15.63	\$813	\$32,520	2.2	\$74,800	\$1,870	\$22,440	\$561	3,545	31%	\$14.61	\$760	1.1
Bracken County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	782	25%	\$16.90	\$879	1.2
Breathitt County	\$14.27	\$742	\$29,680	2.0	\$52,400	\$1,310	\$15,720	\$393	1,547	28%	\$10.12	\$526	1.4
Breckinridge County	\$14.27	\$742	\$29,680	2.0	\$73,900	\$1,848	\$22,170	\$554	1,344	18%	\$10.95	\$569	1.3
Bullitt County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	5,734	19%	\$14.45	\$752	1.4
Butler County	\$14.27	\$742	\$29,680	2.0	\$69,600	\$1,740	\$20,880	\$522	1,229	28%	\$12.60	\$655	1.1
Caldwell County	\$14.27	\$742	\$29,680	2.0	\$75,000	\$1,875	\$22,500	\$563	1,287	24%	\$11.31	\$588	1.3
Calloway County	\$17.73	\$922	\$36,880	2.4	\$77,800	\$1,945	\$23,340	\$584	5,138	35%	\$12.50	\$650	1.4
Campbell County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	11,098	29%	\$12.92	\$672	1.6
Carlisle County	\$14.27	\$742	\$29,680	2.0	\$63,800	\$1,595	\$19,140	\$479	357	20%	\$15.73	\$818	0.9
Carroll County	\$14.27	\$742	\$29,680	2.0	\$58,700	\$1,468	\$17,610	\$440	1,390	34%	\$29.38	\$1,528	0.5
Carter County	\$14.27	\$742	\$29,680	2.0	\$58,600	\$1,465	\$17,580	\$440	2,072	22%	\$8.20	\$427	1.7
Casey County	\$14.27	\$742	\$29,680	2.0	\$47,600	\$1,190	\$14,280	\$357	1,297	22%	\$10.74	\$558	1.3
Christian County	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	12,993	51%	\$18.56	\$965	1.0
Clark County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	4,218	28%	\$14.73	\$766	1.3
Clay County	\$14.27	\$742	\$29,680	2.0	\$45,100	\$1,128	\$13,530	\$338	1,969	28%	\$11.42	\$594	1.2
Clinton County	\$14.27	\$742	\$29,680	2.0	\$49,300	\$1,233	\$14,790	\$370	1,031	27%	\$13.67	\$711	1.0
Crittenden County	\$14.27	\$742	\$29,680	2.0	\$80,400	\$2,010	\$24,120	\$603	595	17%	\$17.19	\$894	0.8

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cumberland County	\$14.27	\$742	\$29,680	2.0	\$56,500	\$1,413	\$16,950	\$424	652	27%	\$11.21	\$583	1.3
Daviess County	\$17.81	\$926	\$37,040	2.5	\$91,200	\$2,280	\$27,360	\$684	13,087	32%	\$16.32	\$849	1.1
Edmonson County	\$18.10	\$941	\$37,640	2.5	\$79,900	\$1,998	\$23,970	\$599	776	16%	\$16.65	\$866	1.1
Elliott County †	\$14.96	\$778	\$31,120	2.1	\$56,600	\$1,415	\$16,980	\$425	491	23%			
Estill County	\$14.27	\$742	\$29,680	2.0	\$54,100	\$1,353	\$16,230	\$406	1,598	29%	\$12.47	\$649	1.1
Fayette County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	61,573	46%	\$18.01	\$937	1.1
Fleming County	\$14.27	\$742	\$29,680	2.0	\$67,800	\$1,695	\$20,340	\$509	1,450	25%	\$15.12	\$786	0.9
Floyd County	\$14.62	\$760	\$30,400	2.0	\$55,200	\$1,380	\$16,560	\$414	3,855	27%	\$13.61	\$708	1.1
Franklin County	\$17.48	\$909	\$36,360	2.4	\$85,400	\$2,135	\$25,620	\$641	8,331	37%	\$18.80	\$978	0.9
Fulton County	\$14.27	\$742	\$29,680	2.0	\$51,300	\$1,283	\$15,390	\$385	744	32%	\$11.44	\$595	1.2
Gallatin County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	843	28%	\$21.51	\$1,118	1.0
Garrard County	\$15.12	\$786	\$31,440	2.1	\$74,900	\$1,873	\$22,470	\$562	1,167	18%	\$12.74	\$662	1.2
Grant County	\$17.62	\$916	\$36,640	2.4	\$77,200	\$1,930	\$23,160	\$579	2,657	29%	\$15.49	\$806	1.1
Graves County	\$14.27	\$742	\$29,680	2.0	\$69,300	\$1,733	\$20,790	\$520	3,794	27%	\$13.14	\$683	1.1
Grayson County	\$14.27	\$742	\$29,680	2.0	\$55,900	\$1,398	\$16,770	\$419	2,346	25%	\$14.12	\$734	1.0
Green County	\$14.27	\$742	\$29,680	2.0	\$52,000	\$1,300	\$15,600	\$390	1,220	28%	\$13.13	\$683	1.1
Greenup County	\$15.94	\$829	\$33,160	2.2	\$73,300	\$1,833	\$21,990	\$550	2,994	21%	\$12.64	\$657	1.3
Hancock County	\$17.81	\$926	\$37,040	2.5	\$91,200	\$2,280	\$27,360	\$684	657	19%	\$28.40	\$1,477	0.6
Hardin County	\$16.69	\$868	\$34,720	2.3	\$82,000	\$2,050	\$24,600	\$615	16,533	39%	\$17.63	\$917	0.9
Harlan County	\$14.27	\$742	\$29,680	2.0	\$42,600	\$1,065	\$12,780	\$320	3,281	32%	\$13.16	\$684	1.1
Harrison County	\$14.27	\$742	\$29,680	2.0	\$74,700	\$1,868	\$22,410	\$560	2,154	30%	\$17.56	\$913	0.8
Hart County	\$14.27	\$742	\$29,680	2.0	\$66,300	\$1,658	\$19,890	\$497	1,761	25%	\$13.96	\$726	1.0
Henderson County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	6,502	36%	\$15.40	\$801	1.2
Henry County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	1,601	27%	\$15.49	\$805	1.3
Hickman County	\$14.27	\$742	\$29,680	2.0	\$77,700	\$1,943	\$23,310	\$583	362	22%	\$12.64	\$657	1.1
Hopkins County	\$15.75	\$819	\$32,760	2.2	\$67,200	\$1,680	\$20,160	\$504	5,782	32%	\$17.53	\$912	0.9

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KENTUCKY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$14.27	\$742	\$29,680	2.0	\$51,800	\$1,295	\$15,540	\$389	1,036	21%	\$11.03	\$574	1.3
Jefferson County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	124,217	38%	\$21.64	\$1,125	0.9
Jessamine County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	6,093	32%	\$15.08	\$784	1.3
Johnson County	\$14.27	\$742	\$29,680	2.0	\$60,200	\$1,505	\$18,060	\$452	2,548	30%	\$10.51	\$546	1.4
Kenton County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	21,540	32%	\$21.57	\$1,122	1.0
Knott County	\$14.27	\$742	\$29,680	2.0	\$47,200	\$1,180	\$14,160	\$354	1,557	29%	\$11.21	\$583	1.3
Knox County	\$14.27	\$742	\$29,680	2.0	\$44,400	\$1,110	\$13,320	\$333	4,038	36%	\$10.69	\$556	1.3
Larue County	\$16.69	\$868	\$34,720	2.3	\$82,000	\$2,050	\$24,600	\$615	1,360	23%	\$17.55	\$912	1.0
Laurel County	\$14.79	\$769	\$30,760	2.0	\$60,300	\$1,508	\$18,090	\$452	6,509	28%	\$12.40	\$645	1.2
Lawrence County	\$14.27	\$742	\$29,680	2.0	\$55,700	\$1,393	\$16,710	\$418	1,430	26%	\$10.58	\$550	1.3
Lee County	\$14.27	\$742	\$29,680	2.0	\$43,600	\$1,090	\$13,080	\$327	727	28%	\$13.74	\$715	1.0
Leslie County	\$14.27	\$742	\$29,680	2.0	\$50,500	\$1,263	\$15,150	\$379	479	13%	\$12.35	\$642	1.2
Letcher County	\$14.27	\$742	\$29,680	2.0	\$50,800	\$1,270	\$15,240	\$381	2,108	25%	\$12.54	\$652	1.1
Lewis County	\$14.27	\$742	\$29,680	2.0	\$46,600	\$1,165	\$13,980	\$350	1,028	22%	\$10.64	\$554	1.3
Lincoln County	\$14.27	\$742	\$29,680	2.0	\$61,600	\$1,540	\$18,480	\$462	2,093	22%	\$14.99	\$780	1.0
Livingston County	\$14.27	\$742	\$29,680	2.0	\$71,200	\$1,780	\$21,360	\$534	565	16%	\$10.73	\$558	1.3
Logan County	\$14.67	\$763	\$30,520	2.0	\$72,100	\$1,803	\$21,630	\$541	2,975	28%	\$18.57	\$965	0.8
Lyon County	\$14.85	\$772	\$30,880	2.0	\$76,700	\$1,918	\$23,010	\$575	446	14%	\$9.90	\$515	1.5
McCracken County	\$16.88	\$878	\$35,120	2.3	\$83,400	\$2,085	\$25,020	\$626	9,339	35%	\$14.37	\$747	1.2
McCreary County	\$14.27	\$742	\$29,680	2.0	\$43,500	\$1,088	\$13,050	\$326	1,745	31%	\$13.38	\$696	1.1
McLean County	\$17.81	\$926	\$37,040	2.5	\$91,200	\$2,280	\$27,360	\$684	761	21%	\$8.54	\$444	2.1
Madison County	\$15.06	\$783	\$31,320	2.1	\$76,400	\$1,910	\$22,920	\$573	13,930	39%	\$14.04	\$730	1.1
Magoffin County	\$14.27	\$742	\$29,680	2.0	\$45,500	\$1,138	\$13,650	\$341	1,149	25%	\$10.01	\$521	1.4
Marion County	\$15.25	\$793	\$31,720	2.1	\$75,100	\$1,878	\$22,530	\$563	2,060	27%	\$14.48	\$753	1.1
Marshall County	\$16.21	\$843	\$33,720	2.2	\$83,100	\$2,078	\$24,930	\$623	2,325	18%	\$14.20	\$738	1.1
Martin County	\$15.67	\$815	\$32,600	2.2	\$55,300	\$1,383	\$16,590	\$415	798	22%	\$6.25	\$325	2.5

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KENTUCKY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mason County	\$15.85	\$824	\$32,960	2.2	\$73,500	\$1,838	\$22,050	\$551	2,077	32%	\$15.19	\$790	1.0
Meade County	\$16.90	\$879	\$35,160	2.3	\$88,700	\$2,218	\$26,610	\$665	2,615	25%	\$18.90	\$983	0.9
Menifee County	\$14.27	\$742	\$29,680	2.0	\$57,000	\$1,425	\$17,100	\$428	558	26%	\$16.99	\$884	0.8
Mercer County	\$14.27	\$742	\$29,680	2.0	\$77,300	\$1,933	\$23,190	\$580	2,388	27%	\$18.89	\$982	0.8
Metcalfe County	\$14.27	\$742	\$29,680	2.0	\$55,500	\$1,388	\$16,650	\$416	893	22%	\$13.04	\$678	1.1
Monroe County	\$14.27	\$742	\$29,680	2.0	\$62,400	\$1,560	\$18,720	\$468	1,380	31%	\$9.44	\$491	1.5
Montgomery County	\$14.37	\$747	\$29,880	2.0	\$68,500	\$1,713	\$20,550	\$514	3,743	35%	\$14.55	\$757	1.0
Morgan County	\$14.27	\$742	\$29,680	2.0	\$61,400	\$1,535	\$18,420	\$461	873	20%	\$8.63	\$449	1.7
Muhlenberg County	\$14.27	\$742	\$29,680	2.0	\$69,400	\$1,735	\$20,820	\$521	2,097	18%	\$14.52	\$755	1.0
Nelson County	\$15.17	\$789	\$31,560	2.1	\$85,600	\$2,140	\$25,680	\$642	4,103	23%	\$15.48	\$805	1.0
Nicholas County	\$14.27	\$742	\$29,680	2.0	\$62,600	\$1,565	\$18,780	\$470	816	30%	\$10.25	\$533	1.4
Ohio County	\$14.27	\$742	\$29,680	2.0	\$64,000	\$1,600	\$19,200	\$480	2,026	23%	\$15.59	\$811	0.9
Oldham County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	2,905	13%	\$13.81	\$718	1.5
Owen County	\$14.27	\$742	\$29,680	2.0	\$76,100	\$1,903	\$22,830	\$571	643	15%	\$20.10	\$1,045	0.7
Owsley County	\$14.27	\$742	\$29,680	2.0	\$48,000	\$1,200	\$14,400	\$360	489	33%	\$13.14	\$683	1.1
Pendleton County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	1,403	27%	\$10.57	\$550	2.0
Perry County	\$14.92	\$776	\$31,040	2.1	\$56,900	\$1,423	\$17,070	\$427	2,594	23%	\$17.06	\$887	0.9
Pike County	\$14.85	\$772	\$30,880	2.0	\$54,800	\$1,370	\$16,440	\$411	6,149	26%	\$13.60	\$707	1.1
Powell County	\$15.02	\$781	\$31,240	2.1	\$72,200	\$1,805	\$21,660	\$542	1,483	32%	\$7.40	\$385	2.0
Pulaski County	\$14.73	\$766	\$30,640	2.0	\$63,300	\$1,583	\$18,990	\$475	7,272	29%	\$12.31	\$640	1.2
Robertson County	\$14.27	\$742	\$29,680	2.0	\$71,900	\$1,798	\$21,570	\$539	204	24%	\$18.19	\$946	0.8
Rockcastle County	\$14.27	\$742	\$29,680	2.0	\$60,400	\$1,510	\$18,120	\$453	1,530	24%	\$10.68	\$556	1.3
Rowan County	\$14.81	\$770	\$30,800	2.0	\$72,300	\$1,808	\$21,690	\$542	3,408	39%	\$14.23	\$740	1.0
Russell County	\$14.27	\$742	\$29,680	2.0	\$64,100	\$1,603	\$19,230	\$481	1,942	28%	\$13.07	\$680	1.1
Scott County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	5,872	28%	\$19.73	\$1,026	1.0
Shelby County	\$18.10	\$941	\$37,640	2.5	\$99,300	\$2,483	\$29,790	\$745	4,875	29%	\$14.94	\$777	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

KENTUCKY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Simpson County	\$16.71	\$869	\$34,760	2.3	\$71,300	\$1,783	\$21,390	\$535	2,380	33%	\$16.56	\$861	1.0
Spencer County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	885	13%	\$9.17	\$477	2.2
Taylor County	\$14.27	\$742	\$29,680	2.0	\$74,300	\$1,858	\$22,290	\$557	3,409	35%	\$11.01	\$572	1.3
Todd County	\$14.27	\$742	\$29,680	2.0	\$70,100	\$1,753	\$21,030	\$526	1,153	26%	\$12.42	\$646	1.1
Trigg County	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	1,140	20%	\$9.60	\$499	2.0
Trimble County	\$14.33	\$745	\$29,800	2.0	\$77,100	\$1,928	\$23,130	\$578	703	22%	\$24.72	\$1,285	0.6
Union County	\$14.35	\$746	\$29,840	2.0	\$66,700	\$1,668	\$20,010	\$500	1,456	30%	\$18.35	\$954	0.8
Warren County	\$18.10	\$941	\$37,640	2.5	\$79,900	\$1,998	\$23,970	\$599	21,738	43%	\$15.56	\$809	1.2
Washington County	\$14.92	\$776	\$31,040	2.1	\$84,700	\$2,118	\$25,410	\$635	1,099	24%	\$14.19	\$738	1.1
Wayne County	\$14.27	\$742	\$29,680	2.0	\$61,600	\$1,540	\$18,480	\$462	2,151	27%	\$14.50	\$754	1.0
Webster County	\$14.27	\$742	\$29,680	2.0	\$66,200	\$1,655	\$19,860	\$497	1,206	25%	\$26.39	\$1,372	0.5
Whitley County	\$14.27	\$742	\$29,680	2.0	\$56,800	\$1,420	\$17,040	\$426	4,328	34%	\$17.32	\$901	0.8
Wolfe County	\$14.27	\$742	\$29,680	2.0	\$35,300	\$883	\$10,590	\$265	803	33%	\$8.67	\$451	1.6
Woodford County	\$19.71	\$1,025	\$41,000	2.7	\$93,400	\$2,335	\$28,020	\$701	3,120	30%	\$14.23	\$740	1.4

† Wage data not available (See Appendix B).

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LOUISIANA

#35*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,008**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,362** monthly or **\$40,338** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.39
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.99
2-Bedroom Housing Wage	\$19.39
Number of Renter Households	582,830
Percent Renters	33%

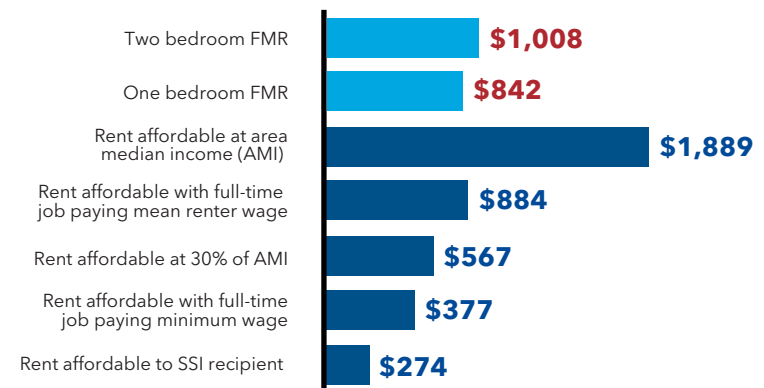
107
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

89
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
New Orleans-Metairie HMFA	\$22.73
Shreveport-Bossier City MSA	\$19.40
Baton Rouge HMFA	\$19.33
Hammond MSA	\$19.15
Lafayette HMFA	\$18.92



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.

LOUISIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	\$19.39	\$1,008	\$40,338	2.7	\$75,569	\$1,889	\$22,671	\$567	582,830	33%	\$16.99	\$884	1.1
Combined Nonmetro Areas	\$15.21	\$791	\$31,639	2.1	\$59,131	\$1,478	\$17,739	\$443	86,046	33%	\$13.90	\$723	1.1
<u>Metropolitan Areas</u>													
Acadia Parish HMFA	\$14.67	\$763	\$30,520	2.0	\$68,400	\$1,710	\$20,520	\$513	6,386	30%	\$10.00	\$520	1.5
Alexandria MSA	\$17.29	\$899	\$35,960	2.4	\$62,800	\$1,570	\$18,840	\$471	18,636	34%	\$15.02	\$781	1.2
Assumption Parish HMFA	\$15.83	\$823	\$32,920	2.2	\$71,100	\$1,778	\$21,330	\$533	1,645	20%	\$18.35	\$954	0.9
Baton Rouge HMFA	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	92,669	31%	\$17.63	\$917	1.1
Hammond MSA	\$19.15	\$996	\$39,840	2.6	\$78,600	\$1,965	\$23,580	\$590	13,834	29%	\$13.04	\$678	1.5
Houma-Thibodaux MSA	\$18.87	\$981	\$39,240	2.6	\$81,300	\$2,033	\$24,390	\$610	19,546	25%	\$16.22	\$843	1.2
Iberia Parish HMFA	\$17.83	\$927	\$37,080	2.5	\$67,800	\$1,695	\$20,340	\$509	8,719	33%	\$15.71	\$817	1.1
Iberville Parish HMFA	\$15.38	\$800	\$32,000	2.1	\$69,700	\$1,743	\$20,910	\$523	2,771	25%	\$30.07	\$1,564	0.5
Lafayette HMFA	\$18.92	\$984	\$39,360	2.6	\$82,600	\$2,065	\$24,780	\$620	36,411	32%	\$14.06	\$731	1.3
Lake Charles MSA	\$18.90	\$983	\$39,320	2.6	\$81,700	\$2,043	\$24,510	\$613	22,978	29%	\$19.22	\$999	1.0
Monroe HMFA	\$16.94	\$881	\$35,240	2.3	\$63,600	\$1,590	\$19,080	\$477	24,889	38%	\$12.81	\$666	1.3
Morehouse Parish HMFA	\$14.23	\$740	\$29,600	2.0	\$52,700	\$1,318	\$15,810	\$395	2,919	32%	\$11.33	\$589	1.3
New Orleans-Metairie HMFA	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	181,660	37%	\$19.66	\$1,022	1.2
Shreveport-Bossier City MSA	\$19.40	\$1,009	\$40,360	2.7	\$69,500	\$1,738	\$20,850	\$521	57,367	38%	\$15.94	\$829	1.2
St. James Parish HMFA	\$16.31	\$848	\$33,920	2.2	\$82,300	\$2,058	\$24,690	\$617	1,346	18%	\$19.09	\$992	0.9
Vermilion Parish HMFA	\$15.67	\$815	\$32,600	2.2	\$77,300	\$1,933	\$23,190	\$580	5,008	23%	\$11.13	\$579	1.4
<u>Counties</u>													
Acadia Parish	\$14.67	\$763	\$30,520	2.0	\$68,400	\$1,710	\$20,520	\$513	6,386	30%	\$10.00	\$520	1.5

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 4: AMI = Fiscal Year 2023 Area Median Income
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LOUISIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allen Parish	\$14.23	\$740	\$29,600	2.0	\$65,600	\$1,640	\$19,680	\$492	1,855	24%	\$12.86	\$669	1.1
Ascension Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	8,100	18%	\$16.92	\$880	1.1
Assumption Parish	\$15.83	\$823	\$32,920	2.2	\$71,100	\$1,778	\$21,330	\$533	1,645	20%	\$18.35	\$954	0.9
Avoyelles Parish	\$14.87	\$773	\$30,920	2.1	\$53,300	\$1,333	\$15,990	\$400	4,211	29%	\$9.69	\$504	1.5
Beauregard Parish	\$15.04	\$782	\$31,280	2.1	\$81,700	\$2,043	\$24,510	\$613	2,532	19%	\$13.93	\$724	1.1
Bienville Parish	\$14.23	\$740	\$29,600	2.0	\$53,400	\$1,335	\$16,020	\$401	1,344	26%	\$14.24	\$740	1.0
Bossier Parish	\$19.40	\$1,009	\$40,360	2.7	\$69,500	\$1,738	\$20,850	\$521	16,965	35%	\$14.89	\$774	1.3
Caddo Parish	\$19.40	\$1,009	\$40,360	2.7	\$69,500	\$1,738	\$20,850	\$521	37,774	40%	\$16.42	\$854	1.2
Calcasieu Parish	\$18.90	\$983	\$39,320	2.6	\$81,700	\$2,043	\$24,510	\$613	22,812	30%	\$18.67	\$971	1.0
Caldwell Parish	\$17.08	\$888	\$35,520	2.4	\$67,600	\$1,690	\$20,280	\$507	1,084	31%	\$12.96	\$674	1.3
Cameron Parish	\$18.90	\$983	\$39,320	2.6	\$81,700	\$2,043	\$24,510	\$613	166	7%	\$24.60	\$1,279	0.8
Catahoula Parish	\$14.23	\$740	\$29,600	2.0	\$63,600	\$1,590	\$19,080	\$477	678	22%	\$8.10	\$421	1.8
Claiborne Parish	\$14.37	\$747	\$29,880	2.0	\$43,400	\$1,085	\$13,020	\$326	1,491	30%	\$13.67	\$711	1.1
Concordia Parish	\$14.23	\$740	\$29,600	2.0	\$53,700	\$1,343	\$16,110	\$403	1,662	26%	\$12.56	\$653	1.1
De Soto Parish	\$19.40	\$1,009	\$40,360	2.7	\$69,500	\$1,738	\$20,850	\$521	2,628	26%	\$14.64	\$761	1.3
East Baton Rouge Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	68,175	40%	\$18.58	\$966	1.0
East Carroll Parish	\$14.23	\$740	\$29,600	2.0	\$37,700	\$943	\$11,310	\$283	918	41%	\$8.72	\$453	1.6
East Feliciana Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	1,186	18%	\$11.77	\$612	1.6
Evangeline Parish	\$14.23	\$740	\$29,600	2.0	\$46,800	\$1,170	\$14,040	\$351	4,090	34%	\$12.71	\$661	1.1
Franklin Parish	\$14.23	\$740	\$29,600	2.0	\$55,200	\$1,380	\$16,560	\$414	1,917	26%	\$9.52	\$495	1.5
Grant Parish	\$17.29	\$899	\$35,960	2.4	\$62,800	\$1,570	\$18,840	\$471	1,536	23%	\$10.81	\$562	1.6
Iberia Parish	\$17.83	\$927	\$37,080	2.5	\$67,800	\$1,695	\$20,340	\$509	8,719	33%	\$15.71	\$817	1.1
Iberville Parish	\$15.38	\$800	\$32,000	2.1	\$69,700	\$1,743	\$20,910	\$523	2,771	25%	\$30.07	\$1,564	0.5
Jackson Parish	\$14.23	\$740	\$29,600	2.0	\$61,200	\$1,530	\$18,360	\$459	1,614	30%	\$16.70	\$869	0.9
Jefferson Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	65,686	38%	\$19.76	\$1,027	1.2
Jefferson Davis Parish	\$14.23	\$740	\$29,600	2.0	\$73,300	\$1,833	\$21,990	\$550	2,857	25%	\$11.44	\$595	1.2

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LOUISIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafayette Parish	\$18.92	\$984	\$39,360	2.6	\$82,600	\$2,065	\$24,780	\$620	32,085	34%	\$14.05	\$730	1.3
Lafourche Parish	\$18.87	\$981	\$39,240	2.6	\$81,300	\$2,033	\$24,390	\$610	8,104	22%	\$14.60	\$759	1.3
La Salle Parish	\$14.23	\$740	\$29,600	2.0	\$76,300	\$1,908	\$22,890	\$572	778	17%	\$10.66	\$554	1.3
Lincoln Parish	\$15.48	\$805	\$32,200	2.1	\$63,800	\$1,595	\$19,140	\$479	8,363	47%	\$13.45	\$700	1.2
Livingston Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	8,873	18%	\$12.27	\$638	1.6
Madison Parish	\$14.23	\$740	\$29,600	2.0	\$47,200	\$1,180	\$14,160	\$354	1,251	41%	\$11.09	\$576	1.3
Morehouse Parish	\$14.23	\$740	\$29,600	2.0	\$52,700	\$1,318	\$15,810	\$395	2,919	32%	\$11.33	\$589	1.3
Natchitoches Parish	\$16.40	\$853	\$34,120	2.3	\$60,500	\$1,513	\$18,150	\$454	6,690	49%	\$13.12	\$682	1.3
Orleans Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	81,358	52%	\$20.21	\$1,051	1.1
Ouachita Parish	\$16.94	\$881	\$35,240	2.3	\$63,600	\$1,590	\$19,080	\$477	23,394	40%	\$13.14	\$683	1.3
Plaquemines Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	2,353	29%	\$31.67	\$1,647	0.7
Pointe Coupee Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	1,952	24%	\$12.06	\$627	1.6
Rapides Parish	\$17.29	\$899	\$35,960	2.4	\$62,800	\$1,570	\$18,840	\$471	17,100	35%	\$15.19	\$790	1.1
Red River Parish	\$14.42	\$750	\$30,000	2.0	\$61,700	\$1,543	\$18,510	\$463	739	26%	\$15.18	\$789	1.0
Richland Parish	\$14.27	\$742	\$29,680	2.0	\$59,000	\$1,475	\$17,700	\$443	2,545	35%	\$10.85	\$564	1.3
Sabine Parish	\$15.54	\$808	\$32,320	2.1	\$60,800	\$1,520	\$18,240	\$456	2,482	30%	\$10.75	\$559	1.4
St. Bernard Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	4,521	29%	\$17.36	\$903	1.3
St. Charles Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	3,597	19%	\$21.87	\$1,137	1.0
St. Helena Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	937	23%	\$24.11	\$1,254	0.8
St. James Parish	\$16.31	\$848	\$33,920	2.2	\$82,300	\$2,058	\$24,690	\$617	1,346	18%	\$19.09	\$992	0.9
St. John the Baptist Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	2,885	19%	\$20.93	\$1,088	1.1
St. Landry Parish	\$14.23	\$740	\$29,600	2.0	\$52,400	\$1,310	\$15,720	\$393	9,288	30%	\$13.31	\$692	1.1
St. Martin Parish	\$18.92	\$984	\$39,360	2.6	\$82,600	\$2,065	\$24,780	\$620	4,326	22%	\$14.19	\$738	1.3
St. Mary Parish	\$16.63	\$865	\$34,600	2.3	\$62,200	\$1,555	\$18,660	\$467	6,306	34%	\$20.52	\$1,067	0.8
St. Tammany Parish	\$22.73	\$1,182	\$47,280	3.1	\$82,000	\$2,050	\$24,600	\$615	21,260	21%	\$16.38	\$852	1.4
Tangipahoa Parish	\$19.15	\$996	\$39,840	2.6	\$78,600	\$1,965	\$23,580	\$590	13,834	29%	\$13.04	\$678	1.5

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LOUISIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tensas Parish	\$14.23	\$740	\$29,600	2.0	\$46,200	\$1,155	\$13,860	\$347	472	31%	\$16.53	\$859	0.9
Terrebonne Parish	\$18.87	\$981	\$39,240	2.6	\$81,300	\$2,033	\$24,390	\$610	11,442	27%	\$17.29	\$899	1.1
Union Parish	\$16.94	\$881	\$35,240	2.3	\$63,600	\$1,590	\$19,080	\$477	1,495	19%	\$7.86	\$409	2.2
Vermilion Parish	\$15.67	\$815	\$32,600	2.2	\$77,300	\$1,933	\$23,190	\$580	5,008	23%	\$11.13	\$579	1.4
Vernon Parish	\$18.48	\$961	\$38,440	2.5	\$68,900	\$1,723	\$20,670	\$517	7,693	45%	\$18.74	\$975	1.0
Washington Parish	\$14.23	\$740	\$29,600	2.0	\$53,100	\$1,328	\$15,930	\$398	5,774	33%	\$13.01	\$677	1.1
Webster Parish	\$14.23	\$740	\$29,600	2.0	\$45,300	\$1,133	\$13,590	\$340	5,112	34%	\$15.46	\$804	0.9
West Baton Rouge Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	2,368	24%	\$17.92	\$932	1.1
West Carroll Parish	\$14.23	\$740	\$29,600	2.0	\$64,200	\$1,605	\$19,260	\$482	803	22%	\$9.73	\$506	1.5
West Feliciana Parish	\$19.33	\$1,005	\$40,200	2.7	\$83,300	\$2,083	\$24,990	\$625	1,078	28%	\$12.53	\$652	1.5
Winn Parish	\$14.23	\$740	\$29,600	2.0	\$62,000	\$1,550	\$18,600	\$465	1,497	32%	\$13.59	\$707	1.0

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MAINE

#24*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,286**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,287** monthly or **\$51,441** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	\$13.80
Average Renter Wage	\$16.76
2-Bedroom Housing Wage	\$24.73
Number of Renter Households	151,945
Percent Renters	27%

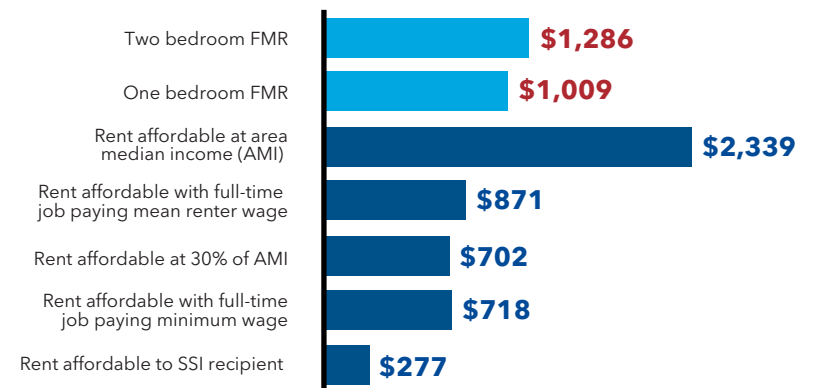
72
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

56
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
Portland HMFA	\$35.75
York-Kittery-South Berwick HMFA	\$31.58
Cumberland County (part) HMFA	\$28.42
York County (part) HMFA	\$26.38
Sagadahoc County	\$23.77



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.

TOWNS WITHIN MAINE FMR AREAS

BANGOR, ME HMFA

PENOBSCOT COUNTY

Bangor city, Brewer city, Eddington town, Glenburn town, Hampden town, Hermon town, Holden town, Kenduskeag town, Milford town, Old Town city, Orono town, Orrington town, Penobscot Indian Island Reservation, Veazie town

CUMBERLAND COUNTY, ME (PART) HMFA

CUMBERLAND COUNTY

Baldwin town, Bridgton town, Brunswick town, Harpswell town, Harrison town, Naples town, New Gloucester town, Pownal town, Sebago town

LEWISTON-AUBURN, ME MSA

ANDROSCOGGIN COUNTY

Auburn city, Durham town, Greene town, Leeds town, Lewiston city, Lisbon town, Livermore Falls town, Livermore town, Mechanic Falls town, Minot town, Poland town, Sabattus town, Turner town, Wales town

PENOBSCOT COUNTY, ME (PART) HMFA

PENOBSCOT COUNTY

Alton town, Argyle UT, Bradford town, Bradley town, Burlington town, Carmel town, Carroll plantation, Charleston town, Chester town, Clifton town, Corinna town, Corinth town, Dexter town, Dixmont town, Drew plantation, East Central Penobscot UT, East Millinocket town, Edinburg town, Enfield town, Etna town, Exeter town, Garland town, Greenbush town, Howland town, Hudson town, Kingman UT, Lagrange town, Lakeville town, Lee town, Levant town, Lincoln town, Lowell town, Mattawamkeag town, Maxfield town, Medway town, Millinocket town, Mount Chase town, Newburgh town, Newport town, North Penobscot UT, Passadumkeag town, Patten town, Plymouth town, Prentiss UT, Seboeis plantation, Springfield town, Stacyville town, Stetson town, Twombly UT, Webster plantation, Whitney UT, Winn town, Woodville town

PORTLAND, ME HMFA

CUMBERLAND COUNTY

Cape Elizabeth town, Casco town, Cumberland town, Falmouth town, Freeport town, Frye Island town, Gorham town, Gray town, Long Island town, North Yarmouth town, Portland city, Raymond town, Scarborough town, South Portland city, Standish town, Westbrook city, Windham town, Yarmouth town

YORK COUNTY

Buxton town, Hollis town, Limington town, Old Orchard Beach town

SAGADAHOC COUNTY, ME HMFA

SAGADAHOC COUNTY

Arrowsic town, Bath city, Bowdoin town, Bowdoinham town, Georgetown town, Perkins UT, Phippsburg town, Richmond town, Topsham town, West Bath town, Woolwich town

YORK COUNTY, ME (PART) HMFA

YORK COUNTY

Acton town, Alfred town, Arundel town, Biddeford city, Cornish town, Dayton town, Kennebunk town, Kennebunkport town, Lebanon town, Limerick town, Lyman town, Newfield town, North Berwick town, Ogunquit town, Parsonsfield town, Saco city, Sanford city, Shapleigh town, Waterboro town, Wells town

YORK-KITTERY-SOUTH BERWICK, ME HMFA

YORK COUNTY

Berwick town, Eliot town, Kittery town, South Berwick town, York town

MAINE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	\$24.73	\$1,286	\$51,441	1.8	\$93,578	\$2,339	\$28,073	\$702	151,945	27%	\$16.76	\$871	1.5
Combined Nonmetro Areas	\$18.73	\$974	\$38,967	1.4	\$78,753	\$1,969	\$23,626	\$591	54,879	24%	\$13.56	\$705	1.4
<u>Metropolitan Areas</u>													
Bangor HMFA	\$22.42	\$1,166	\$46,640	1.6	\$101,000	\$2,525	\$30,300	\$758	14,469	38%	\$15.87	\$825	1.4
Cumberland County (part) HMFA	\$28.42	\$1,478	\$59,120	2.1	\$102,800	\$2,570	\$30,840	\$771	4,467	22%	\$20.99	\$1,091	1.4
Lewiston-Auburn MSA	\$20.38	\$1,060	\$42,400	1.5	\$87,800	\$2,195	\$26,340	\$659	15,465	34%	\$14.66	\$762	1.4
Penobscot County (part) HMFA	\$18.90	\$983	\$39,320	1.4	\$69,200	\$1,730	\$20,760	\$519	4,443	18%	\$15.87	\$825	1.2
Portland HMFA	\$35.75	\$1,859	\$74,360	2.6	\$119,500	\$2,988	\$35,850	\$896	35,250	30%	\$20.74	\$1,078	1.7
Sagadahoc County HMFA	\$23.77	\$1,236	\$49,440	1.7	\$96,400	\$2,410	\$28,920	\$723	3,695	23%	\$16.39	\$852	1.5
York County (part) HMFA	\$26.38	\$1,372	\$54,880	1.9	\$96,500	\$2,413	\$28,950	\$724	14,956	26%	\$16.39	\$852	1.6
York-Kittery-South Berwick HMFA	\$31.58	\$1,642	\$65,680	2.3	\$124,300	\$3,108	\$37,290	\$932	4,321	22%	\$16.39	\$852	1.9
<u>Counties</u>													
Aroostook County	\$16.17	\$841	\$33,640	1.2	\$73,100	\$1,828	\$21,930	\$548	7,760	27%	\$12.26	\$638	1.3
Franklin County	\$18.06	\$939	\$37,560	1.3	\$77,700	\$1,943	\$23,310	\$583	2,780	23%	\$12.55	\$653	1.4
Hancock County	\$19.92	\$1,036	\$41,440	1.4	\$86,500	\$2,163	\$25,950	\$649	5,300	22%	\$13.52	\$703	1.5
Kennebec County	\$18.67	\$971	\$38,840	1.4	\$81,200	\$2,030	\$24,360	\$609	14,925	28%	\$13.99	\$728	1.3
Knox County	\$21.21	\$1,103	\$44,120	1.5	\$89,400	\$2,235	\$26,820	\$671	3,642	21%	\$14.51	\$755	1.5
Lincoln County	\$22.40	\$1,165	\$46,600	1.6	\$93,200	\$2,330	\$27,960	\$699	2,873	19%	\$12.81	\$666	1.7
Oxford County	\$18.58	\$966	\$38,640	1.3	\$71,500	\$1,788	\$21,450	\$536	4,650	20%	\$12.50	\$650	1.5
Piscataquis County	\$16.54	\$860	\$34,400	1.2	\$63,500	\$1,588	\$19,050	\$476	1,689	24%	\$15.01	\$780	1.1
Somerset County	\$17.69	\$920	\$36,800	1.3	\$71,200	\$1,780	\$21,360	\$534	4,875	23%	\$15.08	\$784	1.2
Waldo County	\$21.96	\$1,142	\$45,680	1.6	\$79,600	\$1,990	\$23,880	\$597	3,446	20%	\$15.11	\$786	1.5
Washington County	\$17.10	\$889	\$35,560	1.2	\$69,300	\$1,733	\$20,790	\$520	2,939	22%	\$11.00	\$572	1.6

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MARYLAND

#10*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,616**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,387** monthly or **\$64,642** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$31.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$13.25
Average Renter Wage	\$22.71
2-Bedroom Housing Wage	\$31.08
Number of Renter Households	750,551
Percent Renters	33%

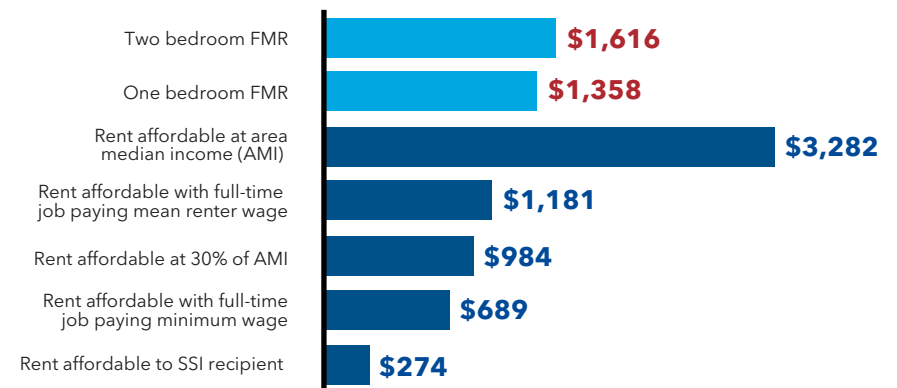
94
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

79
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$35.35
California-Lexington Park MSA	\$30.71
Baltimore-Columbia-Towson MSA	\$29.77
Cecil County	\$28.27
Talbot County	\$23.10



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.

MARYLAND

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Maryland	\$31.08	\$1,616	\$64,642	2.3	\$131,260	\$3,282	\$39,378	\$984	750,551	33%	\$22.71	\$1,181	1.4			
Combined Nonmetro Areas	\$20.14	\$1,047	\$41,899	1.5	\$91,462	\$2,287	\$27,439	\$686	16,931	27%	\$13.96	\$726	1.4			
<u>Metropolitan Areas</u>																
Baltimore-Columbia-Towson MSA	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	359,026	33%	\$23.50	\$1,222	1.3			
California-Lexington Park MSA	\$30.71	\$1,597	\$63,880	2.3	\$142,600	\$3,565	\$42,780	\$1,070	11,390	28%	\$21.63	\$1,125	1.4			
Cumberland MSA	\$16.12	\$838	\$33,520	1.2	\$89,900	\$2,248	\$26,970	\$674	8,611	31%	\$11.75	\$611	1.4			
Hagerstown HMFA	\$20.38	\$1,060	\$42,400	1.5	\$95,700	\$2,393	\$28,710	\$718	20,195	34%	\$14.41	\$749	1.4			
Philadelphia-Camden-Wilmington MSA	\$28.27	\$1,470	\$58,800	2.1	\$114,400	\$2,860	\$34,320	\$858	9,388	24%	\$13.58	\$706	2.1			
Salisbury HMFA	\$21.81	\$1,134	\$45,360	1.6	\$93,200	\$2,330	\$27,960	\$699	16,399	42%	\$17.48	\$909	1.2			
Somerset County HMFA	\$17.75	\$923	\$36,920	1.3	\$69,500	\$1,738	\$20,850	\$521	2,628	32%	\$13.19	\$686	1.3			
Washington-Arlington-Alexandria HMFA	\$35.35	\$1,838	\$73,520	2.7	\$152,100	\$3,803	\$45,630	\$1,141	300,638	33%	\$24.17	\$1,257	1.5			
Worcester County HMFA	\$18.77	\$976	\$39,040	1.4	\$102,200	\$2,555	\$30,660	\$767	5,345	24%	\$11.17	\$581	1.7			
<u>Counties</u>																
Allegany County	\$16.12	\$838	\$33,520	1.2	\$89,900	\$2,248	\$26,970	\$674	8,611	31%	\$11.75	\$611	1.4			
Anne Arundel County	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	55,656	25%	\$24.22	\$1,260	1.2			
Baltimore County	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	109,685	34%	\$21.58	\$1,122	1.4			
Calvert County	\$35.35	\$1,838	\$73,520	2.7	\$152,100	\$3,803	\$45,630	\$1,141	4,815	15%	\$15.18	\$789	2.3			
Caroline County	\$20.23	\$1,052	\$42,080	1.5	\$84,700	\$2,118	\$25,410	\$635	3,342	28%	\$16.61	\$864	1.2			
Carroll County	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	10,754	17%	\$12.22	\$636	2.4			
Cecil County	\$28.27	\$1,470	\$58,800	2.1	\$114,400	\$2,860	\$34,320	\$858	9,388	24%	\$13.58	\$706	2.1			
Charles County	\$35.35	\$1,838	\$73,520	2.7	\$152,100	\$3,803	\$45,630	\$1,141	12,618	22%	\$16.31	\$848	2.2			
Dorchester County	\$19.06	\$991	\$39,640	1.4	\$81,400	\$2,035	\$24,420	\$611	4,085	31%	\$13.57	\$706	1.4			

Columbia City is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2023 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2023 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MARYLAND

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Frederick County	\$35.35	\$1,838	\$73,520	2.7	\$152,100	\$3,803	\$45,630	\$1,141	23,071	24%	\$17.54	\$912	2.0
Garrett County	\$15.88	\$826	\$33,040	1.2	\$79,100	\$1,978	\$23,730	\$593	2,538	20%	\$11.42	\$594	1.4
Harford County	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	19,972	20%	\$15.59	\$811	1.9
Howard County	\$29.77	\$1,548	\$61,920	2.0	\$121,700	\$3,043	\$36,510	\$913	31,948	27%	\$26.09	\$1,357	1.1
Kent County	\$20.98	\$1,091	\$43,640	1.6	\$103,400	\$2,585	\$31,020	\$776	2,654	32%	\$12.62	\$656	1.7
Montgomery County	\$35.35	\$1,838	\$73,520	2.1	\$152,100	\$3,803	\$45,630	\$1,141	132,562	35%	\$28.88	\$1,502	1.2
Prince George's County	\$35.35	\$1,838	\$73,520	2.7	\$152,100	\$3,803	\$45,630	\$1,141	127,572	38%	\$20.74	\$1,078	1.7
Queen Anne's County	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	3,495	18%	\$13.49	\$701	2.2
St. Mary's County	\$30.71	\$1,597	\$63,880	2.3	\$142,600	\$3,565	\$42,780	\$1,070	11,390	28%	\$21.63	\$1,125	1.4
Somerset County	\$17.75	\$923	\$36,920	1.3	\$69,500	\$1,738	\$20,850	\$521	2,628	32%	\$13.19	\$686	1.3
Talbot County	\$23.10	\$1,201	\$48,040	1.7	\$107,900	\$2,698	\$32,370	\$809	4,312	27%	\$15.09	\$785	1.5
Washington County	\$20.38	\$1,060	\$42,400	1.5	\$95,700	\$2,393	\$28,710	\$718	20,195	34%	\$14.41	\$749	1.4
Wicomico County	\$21.81	\$1,134	\$45,360	1.6	\$93,200	\$2,330	\$27,960	\$699	16,399	42%	\$17.48	\$909	1.2
Worcester County	\$18.77	\$976	\$39,040	1.4	\$102,200	\$2,555	\$30,660	\$767	5,345	24%	\$11.17	\$581	1.7
Baltimore city	\$29.77	\$1,548	\$61,920	2.2	\$121,700	\$3,043	\$36,510	\$913	127,516	52%	\$28.29	\$1,471	1.1

Columbia City is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2023 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2023 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MASSACHUSETTS

#3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,165**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,218** monthly or **\$86,613** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$41.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$29.40
2-Bedroom Housing Wage	\$41.64
Number of Renter Households	1,020,041
Percent Renters	38%

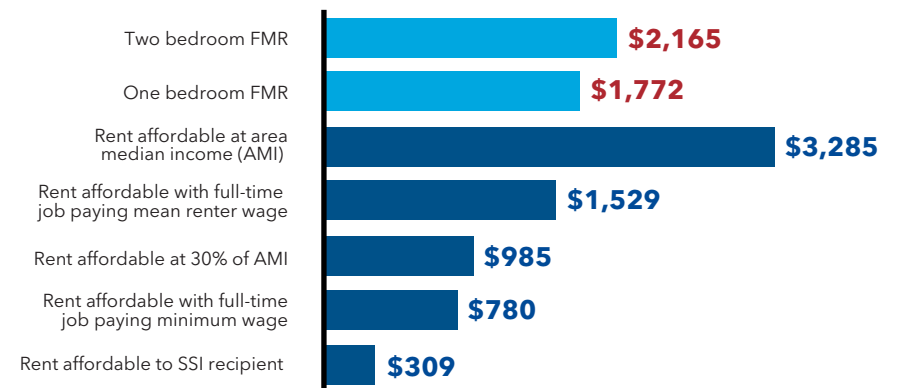
111
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

91
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$50.67
Nantucket County	\$50.35
Dukes County	\$44.71
Easton-Raynham HMFA	\$41.60
Barnstable Town MSA	\$39.31



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.

TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham city, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree Town city, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth Town city, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop Town city

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

FRANKLIN COUNTY, MA HMFA

FRANKLIN COUNTY

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield Town city, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Sunderland town, Warwick town, Wendell town, Whately town

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

LOWELL, MA HMFA

MIDDLESEX COUNTY

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

SPRINGFIELD, MA HMFA

HAMPDEN COUNTY

Agawam Town city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer Town city, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield Town city, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton Town city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

WORCESTER, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge Town city, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

MASSACHUSETTS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$41.64	\$2,165	\$86,613	2.8	\$131,394	\$3,285	\$39,418	\$985	1,020,041	38%	\$29.40	\$1,529	1.4
Combined Nonmetro Areas	\$46.91	\$2,439	\$97,569	3.1	\$129,142	\$3,229	\$38,743	\$969	2,973	27%	\$19.71	\$1,025	2.4
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$39.31	\$2,044	\$81,760	2.6	\$124,300	\$3,108	\$37,290	\$932	18,864	19%	\$15.87	\$825	2.5
Berkshire County (part) HMFA	\$27.58	\$1,434	\$57,360	1.8	\$101,500	\$2,538	\$30,450	\$761	4,883	25%	\$15.78	\$820	1.7
Boston-Cambridge-Quincy HMFA	\$50.67	\$2,635	\$105,400	3.4	\$149,300	\$3,733	\$44,790	\$1,120	576,093	41%	\$35.84	\$1,864	1.4
Brockton HMFA	\$35.83	\$1,863	\$74,520	2.4	\$113,900	\$2,848	\$34,170	\$854	26,572	28%	\$15.30	\$795	2.3
Eastern Worcester County HMFA	\$31.98	\$1,663	\$66,520	2.1	\$147,600	\$3,690	\$44,280	\$1,107	6,653	19%	\$18.22	\$948	1.8
Easton-Raynham HMFA	\$41.60	\$2,163	\$86,520	2.8	\$152,600	\$3,815	\$45,780	\$1,145	3,296	23%	\$16.49	\$858	2.5
Fitchburg-Leominster HMFA	\$26.12	\$1,358	\$54,320	1.7	\$104,400	\$2,610	\$31,320	\$783	20,336	34%	\$18.22	\$948	1.4
Franklin County HMFA	\$24.62	\$1,280	\$51,200	1.6	\$98,600	\$2,465	\$29,580	\$740	9,413	31%	\$14.73	\$766	1.7
Lawrence HMFA	\$34.15	\$1,776	\$71,040	2.3	\$118,600	\$2,965	\$35,580	\$890	44,717	40%	\$19.64	\$1,021	1.7
Lowell HMFA	\$37.60	\$1,955	\$78,200	2.5	\$132,400	\$3,310	\$39,720	\$993	36,692	31%	\$37.86	\$1,969	1.0
New Bedford HMFA	\$24.65	\$1,282	\$51,280	1.6	\$87,700	\$2,193	\$26,310	\$658	30,564	45%	\$16.49	\$858	1.5
Pittsfield HMFA	\$26.69	\$1,388	\$55,520	1.8	\$88,800	\$2,220	\$26,640	\$666	11,738	33%	\$15.78	\$820	1.7
Providence-Fall River HMFA	\$27.10	\$1,409	\$56,360	1.8	\$106,000	\$2,650	\$31,800	\$795	40,153	39%	\$16.49	\$858	1.6
Springfield HMFA	\$23.52	\$1,223	\$48,920	1.6	\$93,700	\$2,343	\$28,110	\$703	90,641	37%	\$15.37	\$799	1.5
Taunton-Mansfield-Norton HMFA	\$31.13	\$1,619	\$64,760	2.1	\$124,900	\$3,123	\$37,470	\$937	12,045	28%	\$16.49	\$858	1.9
Western Worcester County HMFA	\$24.12	\$1,254	\$50,160	1.6	\$98,800	\$2,470	\$29,640	\$741	2,700	24%	\$18.22	\$948	1.3
Worcester HMFA	\$31.44	\$1,635	\$65,400	2.1	\$122,000	\$3,050	\$36,600	\$915	81,708	37%	\$18.22	\$948	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MASSACHUSETTS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Dukes County	\$44.71	\$2,325	\$93,000	3.0	\$124,900	\$3,123	\$37,470	\$937	1,814	27%	\$19.71	\$1,025	2.3
Nantucket County †	\$50.35	\$2,618	104,720	3.4	\$136,300	\$3,408	\$40,890	\$1,022	1,159	29%			

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2023 Fair Market Rent.
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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MICHIGAN

#28*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,126**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,752** monthly or **\$45,025** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$19.11
2-Bedroom Housing Wage	\$21.65
Number of Renter Households	1,106,036
Percent Renters	28%

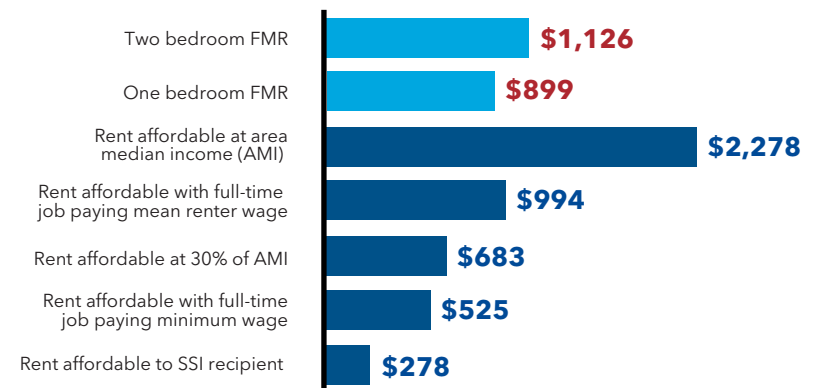
86
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

68
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
Ann Arbor MSA	\$26.62
Grand Rapids-Wyoming HMFA	\$25.50
Livingston County	\$24.25
Detroit-Warren-Livonia HMFA	\$23.33
Holland-Grand Haven HMFA	\$22.08



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

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$21.65	\$1,126	\$45,025	2.1	\$91,124	\$2,278	\$27,337	\$683	1,106,036	28%	\$19.11	\$994	1.1
Combined Nonmetro Areas	\$16.81	\$874	\$34,966	1.7	\$78,015	\$1,950	\$23,404	\$585	146,605	20%	\$13.84	\$720	1.2
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$26.62	\$1,384	\$55,360	2.6	\$124,000	\$3,100	\$37,200	\$930	56,820	39%	\$20.51	\$1,066	1.3
Battle Creek MSA	\$18.42	\$958	\$38,320	1.8	\$81,200	\$2,030	\$24,360	\$609	15,733	30%	\$18.80	\$977	1.0
Bay City MSA	\$16.85	\$876	\$35,040	1.7	\$82,300	\$2,058	\$24,690	\$617	10,939	24%	\$15.69	\$816	1.1
Cass County HMFA	\$17.10	\$889	\$35,560	1.7	\$82,200	\$2,055	\$24,660	\$617	3,740	18%	\$13.37	\$695	1.3
Detroit-Warren-Livonia HMFA	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	506,250	31%	\$22.26	\$1,158	1.0
Flint MSA	\$18.04	\$938	\$37,520	1.8	\$76,200	\$1,905	\$22,860	\$572	48,655	30%	\$16.08	\$836	1.1
Grand Rapids-Wyoming HMFA	\$25.50	\$1,326	\$53,040	2.5	\$98,400	\$2,460	\$29,520	\$738	74,108	30%	\$17.80	\$925	1.4
Holland-Grand Haven HMFA	\$22.08	\$1,148	\$45,920	2.2	\$106,500	\$2,663	\$31,950	\$799	22,681	21%	\$16.06	\$835	1.4
Ionia County HMFA	\$19.67	\$1,023	\$40,920	1.9	\$82,600	\$2,065	\$24,780	\$620	5,105	22%	\$12.73	\$662	1.5
Jackson MSA	\$18.94	\$985	\$39,400	1.9	\$82,700	\$2,068	\$24,810	\$620	15,774	26%	\$16.74	\$870	1.1
Kalamazoo-Portage MSA	\$20.17	\$1,049	\$41,960	2.0	\$92,200	\$2,305	\$27,660	\$692	38,239	36%	\$18.91	\$983	1.1
Lansing-East Lansing HMFA	\$20.44	\$1,063	\$42,520	2.0	\$97,800	\$2,445	\$29,340	\$734	65,297	34%	\$17.36	\$903	1.2
Livingston County HMFA	\$24.25	\$1,261	\$50,440	2.4	\$120,500	\$3,013	\$36,150	\$904	10,670	14%	\$15.07	\$783	1.6
Midland MSA	\$18.81	\$978	\$39,120	1.9	\$95,300	\$2,383	\$28,590	\$715	7,760	23%	\$20.34	\$1,058	0.9
Monroe MSA	\$20.62	\$1,072	\$42,880	2.0	\$92,000	\$2,300	\$27,600	\$690	11,754	19%	\$15.14	\$787	1.4
Montcalm County HMFA	\$17.73	\$922	\$36,880	1.8	\$70,200	\$1,755	\$21,060	\$527	4,573	19%	\$13.47	\$700	1.3
Muskegon MSA	\$19.10	\$993	\$39,720	1.9	\$72,700	\$1,818	\$21,810	\$545	15,319	23%	\$13.86	\$721	1.4
Niles-Benton Harbor MSA	\$18.40	\$957	\$38,280	1.8	\$85,700	\$2,143	\$25,710	\$643	17,835	28%	\$16.43	\$854	1.1

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

MICHIGAN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	\$17.90	\$931	\$37,240	1.8	\$69,200	\$1,730	\$20,760	\$519	21,792	28%	\$15.95	\$829	1.1
Shiawassee County HMFA	\$16.50	\$858	\$34,320	1.6	\$74,700	\$1,868	\$22,410	\$560	6,387	23%	\$14.59	\$759	1.1
Counties													
Alcona County	\$15.88	\$826	\$33,040	1.6	\$67,900	\$1,698	\$20,370	\$509	520	11%	\$11.73	\$610	1.4
Alger County	\$16.21	\$843	\$33,720	1.6	\$69,000	\$1,725	\$20,700	\$518	574	19%	\$13.00	\$676	1.2
Allegan County	\$18.69	\$972	\$38,880	1.9	\$94,900	\$2,373	\$28,470	\$712	6,600	15%	\$14.87	\$773	1.3
Alpena County	\$15.88	\$826	\$33,040	1.6	\$62,600	\$1,565	\$18,780	\$470	2,704	21%	\$11.43	\$594	1.4
Antrim County	\$16.44	\$855	\$34,200	1.6	\$82,100	\$2,053	\$24,630	\$616	1,185	12%	\$12.64	\$657	1.3
Arenac County	\$15.88	\$826	\$33,040	1.6	\$69,000	\$1,725	\$20,700	\$518	926	15%	\$10.91	\$567	1.5
Baraga County	\$15.88	\$826	\$33,040	1.6	\$65,100	\$1,628	\$19,530	\$488	682	22%	\$10.51	\$547	1.5
Barry County	\$17.40	\$905	\$36,200	1.7	\$96,300	\$2,408	\$28,890	\$722	3,403	14%	\$14.73	\$766	1.2
Bay County	\$16.85	\$876	\$35,040	1.7	\$82,300	\$2,058	\$24,690	\$617	10,939	24%	\$15.69	\$816	1.1
Benzie County	\$19.35	\$1,006	\$40,240	1.9	\$92,900	\$2,323	\$27,870	\$697	707	10%	\$11.97	\$623	1.6
Berrien County	\$18.40	\$957	\$38,280	1.8	\$85,700	\$2,143	\$25,710	\$643	17,835	28%	\$16.43	\$854	1.1
Branch County	\$15.92	\$828	\$33,120	1.6	\$74,400	\$1,860	\$22,320	\$558	4,065	24%	\$17.55	\$913	0.9
Calhoun County	\$18.42	\$958	\$38,320	1.8	\$81,200	\$2,030	\$24,360	\$609	15,733	30%	\$18.80	\$977	1.0
Cass County	\$17.10	\$889	\$35,560	1.7	\$82,200	\$2,055	\$24,660	\$617	3,740	18%	\$13.37	\$695	1.3
Charlevoix County	\$16.87	\$877	\$35,080	1.7	\$88,000	\$2,200	\$26,400	\$660	2,140	18%	\$14.00	\$728	1.2
Cheboygan County	\$16.79	\$873	\$34,920	1.7	\$70,900	\$1,773	\$21,270	\$532	1,607	15%	\$13.09	\$681	1.3
Chippewa County	\$17.08	\$888	\$35,520	1.7	\$76,700	\$1,918	\$23,010	\$575	3,828	28%	\$10.94	\$569	1.6
Clare County	\$15.88	\$826	\$33,040	1.6	\$58,100	\$1,453	\$17,430	\$436	1,911	16%	\$11.63	\$605	1.4
Clinton County	\$20.44	\$1,063	\$42,520	2.0	\$97,800	\$2,445	\$29,340	\$734	5,641	18%	\$12.27	\$638	1.7
Crawford County	\$16.79	\$873	\$34,920	1.7	\$79,000	\$1,975	\$23,700	\$593	1,033	18%	\$10.19	\$530	1.6
Delta County	\$15.88	\$826	\$33,040	1.6	\$74,500	\$1,863	\$22,350	\$559	3,418	22%	\$11.33	\$589	1.4
Dickinson County	\$15.88	\$826	\$33,040	1.6	\$80,000	\$2,000	\$24,000	\$600	2,109	19%	\$14.93	\$776	1.1

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MICHIGAN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Eaton County	\$20.44	\$1,063	\$42,520	2.0	\$97,800	\$2,445	\$29,340	\$734	11,972	27%	\$17.43	\$907	1.2
Emmet County	\$18.75	\$975	\$39,000	1.9	\$87,100	\$2,178	\$26,130	\$653	3,314	23%	\$16.32	\$849	1.1
Genesee County	\$18.04	\$938	\$37,520	1.8	\$76,200	\$1,905	\$22,860	\$572	48,655	30%	\$16.08	\$836	1.1
Gladwin County	\$15.88	\$826	\$33,040	1.6	\$68,000	\$1,700	\$20,400	\$510	1,442	13%	\$10.11	\$526	1.6
Gogebic County	\$15.88	\$826	\$33,040	1.6	\$68,400	\$1,710	\$20,520	\$513	1,400	21%	\$11.38	\$592	1.4
Grand Traverse County	\$20.87	\$1,085	\$43,400	2.1	\$89,900	\$2,248	\$26,970	\$674	9,277	24%	\$15.28	\$794	1.4
Gratiot County	\$15.88	\$826	\$33,040	1.6	\$72,400	\$1,810	\$21,720	\$543	3,413	23%	\$14.64	\$761	1.1
Hillsdale County	\$15.98	\$831	\$33,240	1.6	\$73,300	\$1,833	\$21,990	\$550	3,805	22%	\$14.96	\$778	1.1
Houghton County	\$15.88	\$826	\$33,040	1.6	\$83,400	\$2,085	\$25,020	\$626	4,339	31%	\$10.31	\$536	1.5
Huron County	\$15.88	\$826	\$33,040	1.6	\$74,800	\$1,870	\$22,440	\$561	2,529	19%	\$15.69	\$816	1.0
Ingham County	\$20.44	\$1,063	\$42,520	2.0	\$97,800	\$2,445	\$29,340	\$734	47,684	42%	\$18.07	\$940	1.1
Ionia County	\$19.67	\$1,023	\$40,920	1.9	\$82,600	\$2,065	\$24,780	\$620	5,105	22%	\$12.73	\$662	1.5
Iosco County	\$15.88	\$826	\$33,040	1.6	\$62,100	\$1,553	\$18,630	\$466	2,002	18%	\$22.34	\$1,162	0.7
Iron County	\$15.88	\$826	\$33,040	1.6	\$71,100	\$1,778	\$21,330	\$533	810	16%	\$13.22	\$687	1.2
Isabella County	\$15.92	\$828	\$33,120	1.6	\$74,900	\$1,873	\$22,470	\$562	9,207	37%	\$12.07	\$628	1.3
Jackson County	\$18.94	\$985	\$39,400	1.9	\$82,700	\$2,068	\$24,810	\$620	15,774	26%	\$16.74	\$870	1.1
Kalamazoo County	\$20.17	\$1,049	\$41,960	2.0	\$92,200	\$2,305	\$27,660	\$692	38,239	36%	\$18.91	\$983	1.1
Kalkaska County	\$15.88	\$826	\$33,040	1.6	\$68,600	\$1,715	\$20,580	\$515	1,074	15%	\$15.84	\$824	1.0
Kent County	\$25.50	\$1,326	\$53,040	2.5	\$98,400	\$2,460	\$29,520	\$738	74,108	30%	\$17.80	\$925	1.4
Keweenaw County	\$15.88	\$826	\$33,040	1.6	\$83,800	\$2,095	\$25,140	\$629	115	11%	\$8.52	\$443	1.9
Lake County	\$15.88	\$826	\$33,040	1.6	\$61,800	\$1,545	\$18,540	\$464	672	15%	\$9.87	\$513	1.6
Lapeer County	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	4,772	14%	\$10.66	\$554	2.2
Leelanau County	\$20.33	\$1,057	\$42,280	2.0	\$98,800	\$2,470	\$29,640	\$741	877	10%	\$12.72	\$662	1.6
Lenawee County	\$17.15	\$892	\$35,680	1.7	\$83,700	\$2,093	\$25,110	\$628	8,505	22%	\$14.68	\$763	1.2
Livingston County	\$24.25	\$1,261	\$50,440	2.4	\$120,500	\$3,013	\$36,150	\$904	10,670	14%	\$15.07	\$783	1.6
Luce County	\$16.48	\$857	\$34,280	1.6	\$72,200	\$1,805	\$21,660	\$542	480	23%	\$11.59	\$602	1.4

1: BR = Bedroom
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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MICHIGAN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mackinac County	\$15.88	\$826	\$33,040	1.6	\$73,300	\$1,833	\$21,990	\$550	1,322	26%	\$13.96	\$726	1.1
Macomb County	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	90,037	26%	\$20.40	\$1,061	1.1
Manistee County	\$17.62	\$916	\$36,640	1.7	\$76,600	\$1,915	\$22,980	\$575	1,440	15%	\$14.22	\$739	1.2
Marquette County	\$17.27	\$898	\$35,920	1.7	\$87,800	\$2,195	\$26,340	\$659	7,595	28%	\$13.17	\$685	1.3
Mason County	\$16.75	\$871	\$34,840	1.7	\$77,800	\$1,945	\$23,340	\$584	2,737	23%	\$13.38	\$696	1.3
Mecosta County	\$15.88	\$826	\$33,040	1.6	\$72,000	\$1,800	\$21,600	\$540	3,915	25%	\$12.68	\$659	1.3
Menominee County	\$15.88	\$826	\$33,040	1.6	\$75,500	\$1,888	\$22,650	\$566	1,864	19%	\$12.29	\$639	1.3
Midland County	\$18.81	\$978	\$39,120	1.9	\$95,300	\$2,383	\$28,590	\$715	7,760	23%	\$20.34	\$1,058	0.9
Missaukee County	\$16.79	\$873	\$34,920	1.7	\$70,300	\$1,758	\$21,090	\$527	1,117	19%	\$14.68	\$763	1.1
Monroe County	\$20.62	\$1,072	\$42,880	2.0	\$92,000	\$2,300	\$27,600	\$690	11,754	19%	\$15.14	\$787	1.4
Montcalm County	\$17.73	\$922	\$36,880	1.8	\$70,200	\$1,755	\$21,060	\$527	4,573	19%	\$13.47	\$700	1.3
Montmorency County	\$15.88	\$826	\$33,040	1.6	\$63,400	\$1,585	\$19,020	\$476	573	13%	\$10.82	\$563	1.5
Muskegon County	\$19.10	\$993	\$39,720	1.9	\$72,700	\$1,818	\$21,810	\$545	15,319	23%	\$13.86	\$721	1.4
Newaygo County	\$16.62	\$864	\$34,560	1.6	\$72,600	\$1,815	\$21,780	\$545	2,883	15%	\$14.63	\$761	1.1
Oakland County	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	147,099	28%	\$23.13	\$1,203	1.0
Oceana County	\$16.08	\$836	\$33,440	1.6	\$72,200	\$1,805	\$21,660	\$542	1,356	14%	\$11.43	\$594	1.4
Ogemaw County	\$15.88	\$826	\$33,040	1.6	\$61,800	\$1,545	\$18,540	\$464	1,642	18%	\$11.14	\$579	1.4
Ontonagon County	\$15.88	\$826	\$33,040	1.6	\$64,400	\$1,610	\$19,320	\$483	286	11%	\$9.83	\$511	1.6
Osceola County	\$15.88	\$826	\$33,040	1.6	\$67,700	\$1,693	\$20,310	\$508	1,474	17%	\$14.08	\$732	1.1
Oscoda County	\$15.88	\$826	\$33,040	1.6	\$61,500	\$1,538	\$18,450	\$461	416	13%	\$12.46	\$648	1.3
Otsego County	\$17.69	\$920	\$36,800	1.8	\$84,500	\$2,113	\$25,350	\$634	2,595	25%	\$12.36	\$642	1.4
Ottawa County	\$22.08	\$1,148	\$45,920	2.2	\$106,500	\$2,663	\$31,950	\$799	22,681	21%	\$16.06	\$835	1.4
Presque Isle County	\$15.88	\$826	\$33,040	1.6	\$70,800	\$1,770	\$21,240	\$531	648	11%	\$9.73	\$506	1.6
Roscommon County	\$15.88	\$826	\$33,040	1.6	\$64,800	\$1,620	\$19,440	\$486	1,943	18%	\$11.47	\$596	1.4
Saginaw County	\$17.90	\$931	\$37,240	1.8	\$69,200	\$1,730	\$20,760	\$519	21,792	28%	\$15.95	\$829	1.1
St. Clair County	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	13,143	20%	\$14.98	\$779	1.6

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MICHIGAN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. Joseph County	\$15.88	\$826	\$33,040	1.6	\$76,300	\$1,908	\$22,890	\$572	6,025	25%	\$15.21	\$791	1.0
Sanilac County	\$15.88	\$826	\$33,040	1.6	\$72,300	\$1,808	\$21,690	\$542	3,500	20%	\$14.05	\$731	1.1
Schoolcraft County	\$15.88	\$826	\$33,040	1.6	\$73,800	\$1,845	\$22,140	\$554	559	15%	\$7.43	\$387	2.1
Shiawassee County	\$16.50	\$858	\$34,320	1.6	\$74,700	\$1,868	\$22,410	\$560	6,387	23%	\$14.59	\$759	1.1
Tuscola County	\$15.88	\$826	\$33,040	1.6	\$75,100	\$1,878	\$22,530	\$563	3,273	15%	\$13.93	\$724	1.1
Van Buren County	\$16.44	\$855	\$34,200	1.6	\$77,100	\$1,928	\$23,130	\$578	6,137	21%	\$13.41	\$698	1.2
Washtenaw County	\$26.62	\$1,384	\$55,360	2.6	\$124,000	\$3,100	\$37,200	\$930	56,820	39%	\$20.51	\$1,066	1.3
Wayne County	\$23.33	\$1,213	\$48,520	2.3	\$94,700	\$2,368	\$28,410	\$710	251,199	37%	\$22.97	\$1,194	1.0
Wexford County	\$16.38	\$852	\$34,080	1.6	\$73,000	\$1,825	\$21,900	\$548	2,632	20%	\$13.02	\$677	1.3

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MINNESOTA

#26*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,254**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,179** monthly or **\$50,149** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$10.59
Average Renter Wage	\$20.51
2-Bedroom Housing Wage	\$24.11
Number of Renter Households	618,299
Percent Renters	28%

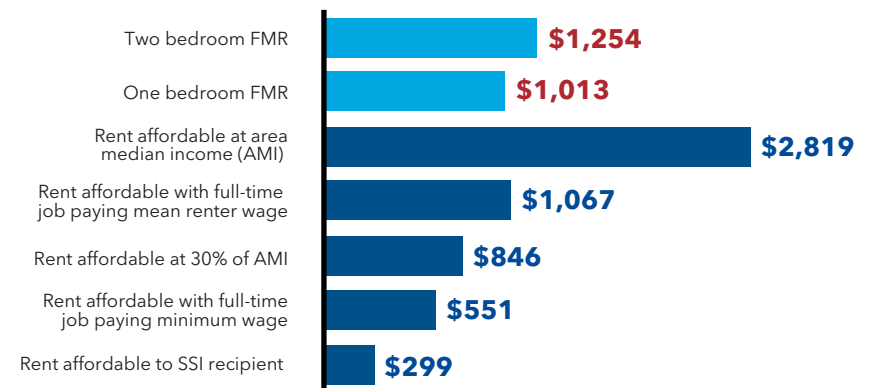
91
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

74
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.8
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	\$27.12
Rochester HMFA	\$23.54
Duluth HMFA	\$20.90
Rice County	\$20.63
Mankato-North Mankato MSA	\$20.31



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

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	\$24.11	\$1,254	\$50,149	2.3	\$112,774	\$2,819	\$33,832	\$846	618,299	28%	\$20.51	\$1,067	1.2
Combined Nonmetro Areas	\$17.29	\$899	\$35,971	1.6	\$89,129	\$2,228	\$26,739	\$668	114,154	23%	\$13.85	\$720	1.2
<u>Metropolitan Areas</u>													
Duluth HMFA	\$20.90	\$1,087	\$43,480	2.0	\$93,500	\$2,338	\$28,050	\$701	26,736	27%	\$14.16	\$736	1.5
Fargo MSA	\$17.52	\$911	\$36,440	1.7	\$104,100	\$2,603	\$31,230	\$781	8,283	33%	\$11.37	\$591	1.5
Fillmore County HMFA	\$16.79	\$873	\$34,920	1.6	\$91,800	\$2,295	\$27,540	\$689	1,533	18%	\$10.90	\$567	1.5
Grand Forks MSA	\$17.12	\$890	\$35,600	1.6	\$94,200	\$2,355	\$28,260	\$707	3,637	29%	\$11.14	\$579	1.5
La Crosse-Onalaska MSA	\$19.69	\$1,024	\$40,960	1.9	\$93,400	\$2,335	\$28,020	\$701	1,505	19%	\$12.38	\$644	1.6
Lake County HMFA	\$19.17	\$997	\$39,880	1.8	\$90,800	\$2,270	\$27,240	\$681	872	17%	\$15.28	\$794	1.3
Le Sueur County HMFA	\$19.12	\$994	\$39,760	1.8	\$107,500	\$2,688	\$32,250	\$806	2,106	19%	\$12.68	\$659	1.5
Mankato-North Mankato MSA	\$20.31	\$1,056	\$42,240	1.9	\$99,100	\$2,478	\$29,730	\$743	13,105	33%	\$14.87	\$773	1.4
Mille Lacs County HMFA	\$19.19	\$998	\$39,920	1.8	\$81,700	\$2,043	\$24,510	\$613	2,480	24%	\$10.49	\$545	1.8
Minneapolis-St. Paul-Bloomington HMFA	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	398,095	30%	\$23.25	\$1,209	1.2
Rochester HMFA	\$23.54	\$1,224	\$48,960	2.2	\$123,200	\$3,080	\$36,960	\$924	19,620	27%	\$21.13	\$1,099	1.1
St. Cloud MSA	\$18.69	\$972	\$38,880	1.8	\$95,600	\$2,390	\$28,680	\$717	24,489	32%	\$16.51	\$858	1.1
Wabasha County HMFA	\$15.88	\$826	\$33,040	1.5	\$98,000	\$2,450	\$29,400	\$735	1,684	19%	\$11.19	\$582	1.4
<u>Counties</u>													
Aitkin County	\$16.29	\$847	\$33,880	1.5	\$72,900	\$1,823	\$21,870	\$547	1,012	15%	\$11.80	\$613	1.4
Anoka County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	25,858	20%	\$19.27	\$1,002	1.4
Becker County	\$16.63	\$865	\$34,600	1.6	\$90,100	\$2,253	\$27,030	\$676	2,900	21%	\$11.39	\$592	1.5
Beltrami County	\$20.19	\$1,050	\$42,000	1.9	\$83,300	\$2,083	\$24,990	\$625	5,619	32%	\$14.56	\$757	1.4

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MINNESOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Benton County	\$18.69	\$972	\$38,880	1.8	\$95,600	\$2,390	\$28,680	\$717	5,493	34%	\$16.67	\$867	1.1
Big Stone County	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	615	27%	\$12.24	\$636	1.3
Blue Earth County	\$20.31	\$1,056	\$42,240	1.9	\$99,100	\$2,478	\$29,730	\$743	9,893	37%	\$15.72	\$818	1.3
Brown County	\$15.88	\$826	\$33,040	1.5	\$91,000	\$2,275	\$27,300	\$683	2,379	22%	\$16.01	\$833	1.0
Carlton County	\$20.90	\$1,087	\$43,480	2.0	\$93,500	\$2,338	\$28,050	\$701	2,773	20%	\$13.29	\$691	1.6
Carver County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	6,618	17%	\$17.50	\$910	1.5
Cass County	\$16.83	\$875	\$35,000	1.6	\$78,500	\$1,963	\$23,550	\$589	2,019	16%	\$18.90	\$983	0.9
Chippewa County	\$15.88	\$826	\$33,040	1.5	\$83,700	\$2,093	\$25,110	\$628	1,623	31%	\$15.20	\$791	1.0
Chisago County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	2,818	14%	\$12.21	\$635	2.2
Clay County	\$17.52	\$911	\$36,440	1.7	\$104,100	\$2,603	\$31,230	\$781	8,283	33%	\$11.37	\$591	1.5
Cleanwater County	\$16.40	\$853	\$34,120	1.5	\$79,700	\$1,993	\$23,910	\$598	618	19%	\$14.24	\$740	1.2
Cook County	\$15.88	\$826	\$33,040	1.5	\$89,400	\$2,235	\$26,820	\$671	512	20%	\$12.43	\$646	1.3
Cottonwood County	\$15.88	\$826	\$33,040	1.5	\$85,500	\$2,138	\$25,650	\$641	1,036	22%	\$15.82	\$822	1.0
Crow Wing County	\$19.12	\$994	\$39,760	1.8	\$89,700	\$2,243	\$26,910	\$673	6,443	23%	\$13.67	\$711	1.4
Dakota County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	40,450	24%	\$18.65	\$970	1.5
Dodge County	\$23.54	\$1,224	\$48,960	2.2	\$123,200	\$3,080	\$36,960	\$924	1,067	14%	\$14.18	\$738	1.7
Douglas County	\$16.71	\$869	\$34,760	1.6	\$95,100	\$2,378	\$28,530	\$713	4,352	26%	\$14.60	\$759	1.1
Faribault County	\$15.88	\$826	\$33,040	1.5	\$83,800	\$2,095	\$25,140	\$629	1,316	22%	\$14.31	\$744	1.1
Fillmore County	\$16.79	\$873	\$34,920	1.6	\$91,800	\$2,295	\$27,540	\$689	1,533	18%	\$10.90	\$567	1.5
Freeborn County	\$16.81	\$874	\$34,960	1.6	\$79,700	\$1,993	\$23,910	\$598	2,743	21%	\$14.24	\$740	1.2
Goodhue County	\$17.71	\$921	\$36,840	1.7	\$104,100	\$2,603	\$31,230	\$781	4,655	24%	\$13.60	\$707	1.3
Grant County	\$15.88	\$826	\$33,040	1.5	\$83,700	\$2,093	\$25,110	\$628	525	21%	\$11.90	\$619	1.3
Hennepin County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	193,242	37%	\$27.37	\$1,423	1.0
Houston County	\$19.69	\$1,024	\$40,960	1.9	\$93,400	\$2,335	\$28,020	\$701	1,505	19%	\$12.38	\$644	1.6
Hubbard County	\$17.13	\$891	\$35,640	1.6	\$84,500	\$2,113	\$25,350	\$634	1,483	17%	\$13.07	\$680	1.3
Isanti County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	2,415	16%	\$11.71	\$609	2.3

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MINNESOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Itasca County	\$18.42	\$958	\$38,320	1.7	\$84,900	\$2,123	\$25,470	\$637	3,222	18%	\$12.11	\$630	1.5
Jackson County	\$15.88	\$826	\$33,040	1.5	\$85,300	\$2,133	\$25,590	\$640	814	19%	\$14.88	\$774	1.1
Kanabec County	\$18.73	\$974	\$38,960	1.8	\$84,200	\$2,105	\$25,260	\$632	1,004	16%	\$14.24	\$740	1.3
Kandiyohi County	\$16.31	\$848	\$33,920	1.5	\$92,900	\$2,323	\$27,870	\$697	4,302	25%	\$11.57	\$601	1.4
Kittson County	\$15.88	\$826	\$33,040	1.5	\$90,100	\$2,253	\$27,030	\$676	297	18%	\$13.85	\$720	1.1
Koochiching County	\$15.88	\$826	\$33,040	1.5	\$72,700	\$1,818	\$21,810	\$545	1,062	19%	\$13.21	\$687	1.2
Lac qui Parle County	\$15.88	\$826	\$33,040	1.5	\$86,100	\$2,153	\$25,830	\$646	437	15%	\$11.94	\$621	1.3
Lake County	\$19.17	\$997	\$39,880	1.8	\$90,800	\$2,270	\$27,240	\$681	872	17%	\$15.28	\$794	1.3
Lake of the Woods County	\$17.40	\$905	\$36,200	1.6	\$95,600	\$2,390	\$28,680	\$717	208	15%	\$13.42	\$698	1.3
Le Sueur County	\$19.12	\$994	\$39,760	1.8	\$107,500	\$2,688	\$32,250	\$806	2,106	19%	\$12.68	\$659	1.5
Lincoln County	\$15.88	\$826	\$33,040	1.5	\$85,400	\$2,135	\$25,620	\$641	471	19%	\$13.86	\$721	1.1
Lyon County	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	3,131	32%	\$14.01	\$729	1.1
McLeod County	\$16.29	\$847	\$33,880	1.5	\$100,900	\$2,523	\$30,270	\$757	3,422	23%	\$16.73	\$870	1.0
Mahnomen County	\$15.88	\$826	\$33,040	1.5	\$62,800	\$1,570	\$18,840	\$471	580	31%	\$19.62	\$1,020	0.8
Marshall County	\$15.98	\$831	\$33,240	1.5	\$95,900	\$2,398	\$28,770	\$719	584	16%	\$13.95	\$726	1.1
Martin County	\$16.33	\$849	\$33,960	1.5	\$84,100	\$2,103	\$25,230	\$631	2,244	26%	\$16.28	\$847	1.0
Meeker County	\$16.94	\$881	\$35,240	1.6	\$96,000	\$2,400	\$28,800	\$720	1,645	18%	\$12.18	\$633	1.4
Mille Lacs County	\$19.19	\$998	\$39,920	1.8	\$81,700	\$2,043	\$24,510	\$613	2,480	24%	\$10.49	\$545	1.8
Morrison County	\$16.13	\$839	\$33,560	1.5	\$86,100	\$2,153	\$25,830	\$646	2,835	21%	\$12.24	\$636	1.3
Mower County	\$18.63	\$969	\$38,760	1.8	\$86,600	\$2,165	\$25,980	\$650	3,963	25%	\$15.09	\$785	1.2
Murray County	\$15.88	\$826	\$33,040	1.5	\$98,400	\$2,460	\$29,520	\$738	583	17%	\$11.88	\$618	1.3
Nicollet County	\$20.31	\$1,056	\$42,240	1.9	\$99,100	\$2,478	\$29,730	\$743	3,212	25%	\$12.47	\$648	1.6
Nobles County	\$17.77	\$924	\$36,960	1.7	\$79,300	\$1,983	\$23,790	\$595	2,017	27%	\$17.58	\$914	1.0
Norman County	\$15.88	\$826	\$33,040	1.5	\$87,900	\$2,198	\$26,370	\$659	498	19%	\$12.44	\$647	1.3
Olmsted County	\$23.54	\$1,224	\$48,960	2.2	\$123,200	\$3,080	\$36,960	\$924	18,553	29%	\$21.47	\$1,116	1.1
Otter Tail County	\$16.60	\$863	\$34,520	1.6	\$90,100	\$2,253	\$27,030	\$676	4,988	20%	\$12.25	\$637	1.4

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

MINNESOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennington County	\$18.08	\$940	\$37,600	1.7	\$94,600	\$2,365	\$28,380	\$710	1,552	26%	\$19.65	\$1,022	0.9
Pine County	\$19.56	\$1,017	\$40,680	1.8	\$81,500	\$2,038	\$24,450	\$611	1,853	17%	\$8.66	\$450	2.3
Pipestone County	\$15.88	\$826	\$33,040	1.5	\$81,700	\$2,043	\$24,510	\$613	913	23%	\$13.83	\$719	1.1
Polk County	\$17.12	\$890	\$35,600	1.6	\$94,200	\$2,355	\$28,260	\$707	3,637	29%	\$11.14	\$579	1.5
Pope County	\$17.79	\$925	\$37,000	1.7	\$97,200	\$2,430	\$29,160	\$729	926	19%	\$12.03	\$626	1.5
Ramsey County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	86,112	40%	\$22.74	\$1,183	1.2
Red Lake County	\$15.88	\$826	\$33,040	1.5	\$96,600	\$2,415	\$28,980	\$725	297	18%	\$10.16	\$528	1.6
Redwood County	\$15.88	\$826	\$33,040	1.5	\$83,600	\$2,090	\$25,080	\$627	1,347	22%	\$14.69	\$764	1.1
Renville County	\$15.88	\$826	\$33,040	1.5	\$85,000	\$2,125	\$25,500	\$638	1,214	21%	\$13.54	\$704	1.2
Rice County	\$20.63	\$1,073	\$42,920	1.9	\$93,000	\$2,325	\$27,900	\$698	5,790	25%	\$13.26	\$689	1.6
Rock County	\$16.92	\$880	\$35,200	1.6	\$94,300	\$2,358	\$28,290	\$707	877	22%	\$11.68	\$608	1.4
Roseau County	\$16.77	\$872	\$34,880	1.6	\$85,600	\$2,140	\$25,680	\$642	1,121	20%	\$14.56	\$757	1.2
St. Louis County	\$20.90	\$1,087	\$43,480	2.0	\$93,500	\$2,338	\$28,050	\$701	23,963	28%	\$14.26	\$741	1.5
Scott County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	8,791	17%	\$14.21	\$739	1.9
Sherburne County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	5,325	16%	\$13.03	\$678	2.1
Sibley County	\$16.50	\$858	\$34,320	1.6	\$95,000	\$2,375	\$28,500	\$713	1,182	20%	\$15.62	\$812	1.1
Stearns County	\$18.69	\$972	\$38,880	1.8	\$95,600	\$2,390	\$28,680	\$717	18,996	32%	\$16.47	\$857	1.1
Steele County	\$18.06	\$939	\$37,560	1.7	\$106,800	\$2,670	\$32,040	\$801	3,423	23%	\$12.47	\$649	1.4
Stevens County	\$16.19	\$842	\$33,680	1.5	\$100,000	\$2,500	\$30,000	\$750	1,199	32%	\$13.08	\$680	1.2
Swift County	\$15.88	\$826	\$33,040	1.5	\$81,300	\$2,033	\$24,390	\$610	1,149	27%	\$15.95	\$830	1.0
Todd County	\$15.88	\$826	\$33,040	1.5	\$78,900	\$1,973	\$23,670	\$592	1,622	17%	\$14.89	\$774	1.1
Traverse County	\$15.88	\$826	\$33,040	1.5	\$86,100	\$2,153	\$25,830	\$646	294	21%	\$12.62	\$656	1.3
Wabasha County	\$15.88	\$826	\$33,040	1.5	\$98,000	\$2,450	\$29,400	\$735	1,684	19%	\$11.19	\$582	1.4
Wadena County	\$16.10	\$837	\$33,480	1.5	\$72,100	\$1,803	\$21,630	\$541	1,468	26%	\$13.30	\$692	1.2
Waseca County	\$15.88	\$826	\$33,040	1.5	\$90,500	\$2,263	\$27,150	\$679	1,499	20%	\$12.33	\$641	1.3
Washington County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	17,937	18%	\$16.05	\$835	1.7

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

MINNESOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Watonwan County	\$15.88	\$826	\$33,040	1.5	\$86,200	\$2,155	\$25,860	\$647	919	22%	\$12.02	\$625	1.3
Wilkin County	\$15.88	\$826	\$33,040	1.5	\$88,200	\$2,205	\$26,460	\$662	582	22%	\$16.88	\$878	0.9
Winona County	\$17.19	\$894	\$35,760	1.6	\$98,800	\$2,470	\$29,640	\$741	6,122	30%	\$12.71	\$661	1.4
Wright County	\$27.12	\$1,410	\$56,400	2.6	\$124,900	\$3,123	\$37,470	\$937	8,529	17%	\$15.38	\$800	1.8
Yellow Medicine County	\$15.92	\$828	\$33,120	1.5	\$89,900	\$2,248	\$26,970	\$674	648	16%	\$14.79	\$769	1.1

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

MISSISSIPPI

#49*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$895**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,984** monthly or **\$35,807** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.21
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.37
2-Bedroom Housing Wage	\$17.21
Number of Renter Households	344,555
Percent Renters	31%

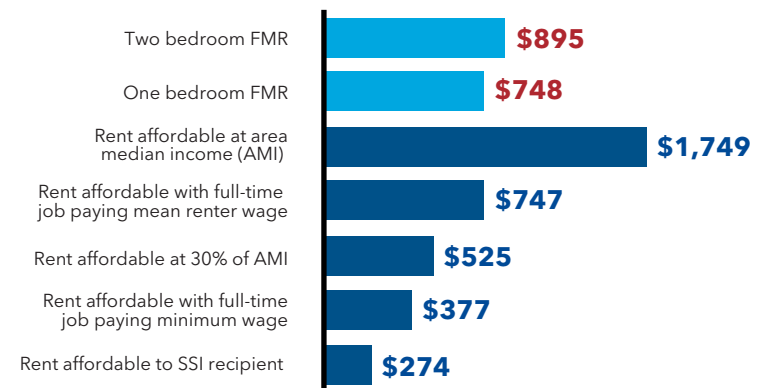
95
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

79
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Lafayette County	\$21.25
Jackson HMFA	\$20.37
Memphis HMFA	\$19.85
Hattiesburg HMFA	\$18.25
Tunica County	\$18.19



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.

MISSISSIPPI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	\$17.21	\$895	\$35,807	2.4	\$69,971	\$1,749	\$20,991	\$525	344,555	31%	\$14.37	\$747	1.2
Combined Nonmetro Areas	\$15.58	\$810	\$32,403	2.1	\$63,568	\$1,589	\$19,070	\$477	170,911	30%	\$13.43	\$698	1.2
<u>Metropolitan Areas</u>													
Covington County HMFA	\$14.73	\$766	\$30,640	2.0	\$53,400	\$1,335	\$16,020	\$401	1,765	26%	\$10.11	\$526	1.5
Gulfport-Biloxi HMFA	\$18.15	\$944	\$37,760	2.5	\$72,200	\$1,805	\$21,660	\$542	36,977	38%	\$14.60	\$759	1.2
Hattiesburg HMFA	\$18.25	\$949	\$37,960	2.5	\$79,000	\$1,975	\$23,700	\$593	21,368	37%	\$13.44	\$699	1.4
Holmes County HMFA	\$14.73	\$766	\$30,640	2.0	\$37,900	\$948	\$11,370	\$284	2,247	40%	\$13.60	\$707	1.1
Jackson HMFA	\$20.37	\$1,059	\$42,360	2.8	\$79,900	\$1,998	\$23,970	\$599	65,582	33%	\$15.70	\$817	1.3
Marshall County HMFA	\$15.98	\$831	\$33,240	2.2	\$61,200	\$1,530	\$18,360	\$459	3,003	24%	\$18.11	\$941	0.9
Memphis HMFA	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	16,029	24%	\$14.54	\$756	1.4
Pascagoula HMFA	\$17.42	\$906	\$36,240	2.4	\$85,300	\$2,133	\$25,590	\$640	15,133	28%	\$18.74	\$974	0.9
Simpson County HMFA	\$15.23	\$792	\$31,680	2.1	\$61,600	\$1,540	\$18,480	\$462	1,845	20%	\$8.93	\$464	1.7
Stone County HMFA	\$14.73	\$766	\$30,640	2.0	\$72,500	\$1,813	\$21,750	\$544	1,434	22%	\$11.63	\$605	1.3
Tate County HMFA	\$14.87	\$773	\$30,920	2.1	\$71,100	\$1,778	\$21,330	\$533	2,693	26%	\$11.03	\$574	1.3
Tunica County HMFA	\$18.19	\$946	\$37,840	2.5	\$49,000	\$1,225	\$14,700	\$368	2,261	62%	\$16.02	\$833	1.1
Yazoo County HMFA	\$15.98	\$831	\$33,240	2.2	\$55,300	\$1,383	\$16,590	\$415	3,307	38%	\$14.77	\$768	1.1
<u>Counties</u>													
Adams County	\$14.73	\$766	\$30,640	2.0	\$51,300	\$1,283	\$15,390	\$385	4,214	37%	\$12.43	\$646	1.2
Alcorn County	\$14.73	\$766	\$30,640	2.0	\$64,700	\$1,618	\$19,410	\$485	4,721	34%	\$13.31	\$692	1.1
Amite County	\$14.73	\$766	\$30,640	2.0	\$43,400	\$1,085	\$13,020	\$326	1,185	20%	\$12.17	\$633	1.2
Attala County	\$14.73	\$766	\$30,640	2.0	\$56,400	\$1,410	\$16,920	\$423	1,705	27%	\$10.04	\$522	1.5

† Wage data not available (See Appendix B).

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MISSISSIPPI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Benton County	\$14.73	\$766	\$30,640	2.0	\$62,700	\$1,568	\$18,810	\$470	578	20%	\$17.21	\$895	0.9
Bolivar County	\$14.90	\$775	\$31,000	2.1	\$47,400	\$1,185	\$14,220	\$356	4,795	42%	\$12.87	\$669	1.2
Calhoun County	\$14.73	\$766	\$30,640	2.0	\$57,200	\$1,430	\$17,160	\$429	1,639	29%	\$14.42	\$750	1.0
Carroll County	\$14.73	\$766	\$30,640	2.0	\$76,500	\$1,913	\$22,950	\$574	705	18%	\$10.23	\$532	1.4
Chickasaw County	\$14.73	\$766	\$30,640	2.0	\$53,600	\$1,340	\$16,080	\$402	2,124	31%	\$14.41	\$749	1.0
Choctaw County	\$14.73	\$766	\$30,640	2.0	\$57,300	\$1,433	\$17,190	\$430	682	20%	\$19.49	\$1,014	0.8
Claiborne County	\$14.83	\$771	\$30,840	2.0	\$36,000	\$900	\$10,800	\$270	705	27%	\$20.87	\$1,085	0.7
Clarke County	\$15.19	\$790	\$31,600	2.1	\$63,900	\$1,598	\$19,170	\$479	866	15%	\$11.44	\$595	1.3
Clay County	\$14.73	\$766	\$30,640	2.0	\$52,800	\$1,320	\$15,840	\$396	2,226	30%	\$15.39	\$801	1.0
Coahoma County	\$14.73	\$766	\$30,640	2.0	\$45,800	\$1,145	\$13,740	\$344	3,754	45%	\$12.15	\$632	1.2
Copiah County	\$20.37	\$1,059	\$42,360	2.8	\$79,900	\$1,998	\$23,970	\$599	2,078	21%	\$11.38	\$592	1.8
Covington County	\$14.73	\$766	\$30,640	2.0	\$53,400	\$1,335	\$16,020	\$401	1,765	26%	\$10.11	\$526	1.5
DeSoto County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	16,029	24%	\$14.54	\$756	1.4
Forrest County	\$18.25	\$949	\$37,960	2.5	\$79,000	\$1,975	\$23,700	\$593	12,169	42%	\$14.10	\$733	1.3
Franklin County	\$14.73	\$766	\$30,640	2.0	\$51,900	\$1,298	\$15,570	\$389	824	27%	\$14.69	\$764	1.0
George County	\$14.88	\$774	\$30,960	2.1	\$63,900	\$1,598	\$19,170	\$479	1,707	20%	\$13.28	\$690	1.1
Greene County	\$14.73	\$766	\$30,640	2.0	\$69,600	\$1,740	\$20,880	\$522	711	19%	\$11.05	\$574	1.3
Grenada County	\$14.79	\$769	\$30,760	2.0	\$61,000	\$1,525	\$18,300	\$458	2,614	30%	\$15.35	\$798	1.0
Hancock County	\$18.15	\$944	\$37,760	2.5	\$72,200	\$1,805	\$21,660	\$542	3,876	21%	\$14.30	\$743	1.3
Harrison County	\$18.15	\$944	\$37,760	2.5	\$72,200	\$1,805	\$21,660	\$542	33,101	42%	\$14.65	\$762	1.2
Hinds County	\$20.37	\$1,059	\$42,360	2.8	\$79,900	\$1,998	\$23,970	\$599	38,625	43%	\$16.86	\$877	1.2
Holmes County	\$14.73	\$766	\$30,640	2.0	\$37,900	\$948	\$11,370	\$284	2,247	40%	\$13.60	\$707	1.1
Humphreys County	\$14.73	\$766	\$30,640	2.0	\$35,900	\$898	\$10,770	\$269	1,128	38%	\$12.01	\$625	1.2
Issaquena County †	\$16.35	\$850	\$34,000	2.3	\$62,900	\$1,573	\$18,870	\$472	181	48%			
Itawamba County	\$14.73	\$766	\$30,640	2.0	\$72,200	\$1,805	\$21,660	\$542	1,774	20%	\$17.25	\$897	0.9
Jackson County	\$17.42	\$906	\$36,240	2.4	\$85,300	\$2,133	\$25,590	\$640	15,133	28%	\$18.74	\$974	0.9

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MISSISSIPPI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jasper County	\$14.73	\$766	\$30,640	2.0	\$62,200	\$1,555	\$18,660	\$467	952	15%	\$14.75	\$767	1.0
Jefferson County †	\$14.73	\$766	\$30,640	2.0	\$48,300	\$1,208	\$14,490	\$362	701	29%			
Jefferson Davis County	\$14.73	\$766	\$30,640	2.0	\$59,100	\$1,478	\$17,730	\$443	780	18%	\$9.54	\$496	1.5
Jones County	\$15.54	\$808	\$32,320	2.1	\$67,200	\$1,680	\$20,160	\$504	6,130	25%	\$13.43	\$698	1.2
Kemper County	\$14.73	\$766	\$30,640	2.0	\$49,600	\$1,240	\$14,880	\$372	828	26%	\$9.96	\$518	1.5
Lafayette County	\$21.25	\$1,105	\$44,200	2.9	\$76,200	\$1,905	\$22,860	\$572	7,058	37%	\$12.37	\$643	1.7
Lamar County	\$18.25	\$949	\$37,960	2.5	\$79,000	\$1,975	\$23,700	\$593	8,482	34%	\$12.46	\$648	1.5
Lauderdale County	\$15.60	\$811	\$32,440	2.2	\$58,700	\$1,468	\$17,610	\$440	10,495	37%	\$11.84	\$616	1.3
Lawrence County	\$15.85	\$824	\$32,960	2.2	\$59,400	\$1,485	\$17,820	\$446	1,008	23%	\$19.39	\$1,008	0.8
Leake County	\$14.73	\$766	\$30,640	2.0	\$57,200	\$1,430	\$17,160	\$429	1,960	26%	\$14.90	\$775	1.0
Lee County	\$17.13	\$891	\$35,640	2.4	\$85,600	\$2,140	\$25,680	\$642	9,482	30%	\$12.23	\$636	1.4
Leflore County	\$14.73	\$766	\$30,640	2.0	\$41,800	\$1,045	\$12,540	\$314	4,295	45%	\$12.35	\$642	1.2
Lincoln County	\$15.73	\$818	\$32,720	2.2	\$68,600	\$1,715	\$20,580	\$515	2,982	23%	\$13.86	\$721	1.1
Lowndes County	\$15.21	\$791	\$31,640	2.1	\$78,500	\$1,963	\$23,550	\$589	8,580	38%	\$15.34	\$797	1.0
Madison County	\$20.37	\$1,059	\$42,360	2.8	\$79,900	\$1,998	\$23,970	\$599	11,714	28%	\$13.75	\$715	1.5
Marion County	\$15.02	\$781	\$31,240	2.1	\$50,900	\$1,273	\$15,270	\$382	1,930	21%	\$13.89	\$722	1.1
Marshall County	\$15.98	\$831	\$33,240	2.2	\$61,200	\$1,530	\$18,360	\$459	3,003	24%	\$18.11	\$941	0.9
Monroe County	\$14.73	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	3,363	25%	\$13.52	\$703	1.1
Montgomery County	\$14.73	\$766	\$30,640	2.0	\$48,900	\$1,223	\$14,670	\$367	1,257	33%	\$12.65	\$658	1.2
Neshoba County	\$14.73	\$766	\$30,640	2.0	\$56,600	\$1,415	\$16,980	\$425	2,756	27%	\$13.58	\$706	1.1
Newton County	\$15.48	\$805	\$32,200	2.1	\$63,100	\$1,578	\$18,930	\$473	1,599	21%	\$12.22	\$635	1.3
Noxubee County	\$14.73	\$766	\$30,640	2.0	\$48,900	\$1,223	\$14,670	\$367	932	25%	\$8.86	\$461	1.7
Oktibbeha County	\$17.06	\$887	\$35,480	2.4	\$74,200	\$1,855	\$22,260	\$557	10,614	51%	\$8.56	\$445	2.0
Panola County	\$15.15	\$788	\$31,520	2.1	\$60,800	\$1,520	\$18,240	\$456	3,746	31%	\$14.47	\$753	1.0
Pearl River County	\$17.02	\$885	\$35,400	2.3	\$76,000	\$1,900	\$22,800	\$570	3,987	19%	\$11.93	\$620	1.4
Perry County	\$18.25	\$949	\$37,960	2.5	\$79,000	\$1,975	\$23,700	\$593	717	16%	\$12.22	\$635	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

MISSISSIPPI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pike County	\$16.10	\$837	\$33,480	2.2	\$52,100	\$1,303	\$15,630	\$391	5,141	35%	\$12.31	\$640	1.3
Pontotoc County	\$14.73	\$766	\$30,640	2.0	\$72,800	\$1,820	\$21,840	\$546	2,851	25%	\$14.42	\$750	1.0
Prentiss County	\$14.73	\$766	\$30,640	2.0	\$70,900	\$1,773	\$21,270	\$532	2,118	23%	\$10.45	\$543	1.4
Quitman County	\$14.73	\$766	\$30,640	2.0	\$44,200	\$1,105	\$13,260	\$332	1,062	41%	\$10.72	\$557	1.4
Rankin County	\$20.37	\$1,059	\$42,360	2.8	\$79,900	\$1,998	\$23,970	\$599	13,165	23%	\$16.15	\$840	1.3
Scott County	\$14.73	\$766	\$30,640	2.0	\$58,000	\$1,450	\$17,400	\$435	2,827	29%	\$16.04	\$834	0.9
Sharkey County	\$14.73	\$766	\$30,640	2.0	\$60,700	\$1,518	\$18,210	\$455	519	38%	\$9.30	\$484	1.6
Simpson County	\$15.23	\$792	\$31,680	2.1	\$61,600	\$1,540	\$18,480	\$462	1,845	20%	\$8.93	\$464	1.7
Smith County	\$14.73	\$766	\$30,640	2.0	\$72,800	\$1,820	\$21,840	\$546	556	10%	\$11.24	\$585	1.3
Stone County	\$14.73	\$766	\$30,640	2.0	\$72,500	\$1,813	\$21,750	\$544	1,434	22%	\$11.63	\$605	1.3
Sunflower County	\$14.73	\$766	\$30,640	2.0	\$51,500	\$1,288	\$15,450	\$386	3,749	46%	\$10.91	\$567	1.3
Tallahatchie County	\$14.73	\$766	\$30,640	2.0	\$40,500	\$1,013	\$12,150	\$304	1,468	36%	\$16.48	\$857	0.9
Tate County	\$14.87	\$773	\$30,920	2.1	\$71,100	\$1,778	\$21,330	\$533	2,693	26%	\$11.03	\$574	1.3
Tippah County	\$14.73	\$766	\$30,640	2.0	\$57,500	\$1,438	\$17,250	\$431	2,321	30%	\$16.05	\$834	0.9
Tishomingo County	\$14.73	\$766	\$30,640	2.0	\$66,100	\$1,653	\$19,830	\$496	2,285	28%	\$11.71	\$609	1.3
Tunica County	\$18.19	\$946	\$37,840	2.5	\$49,000	\$1,225	\$14,700	\$368	2,261	62%	\$16.02	\$833	1.1
Union County	\$14.73	\$766	\$30,640	2.0	\$72,600	\$1,815	\$21,780	\$545	2,353	24%	\$19.54	\$1,016	0.8
Walthall County	\$14.73	\$766	\$30,640	2.0	\$62,300	\$1,558	\$18,690	\$467	892	17%	\$12.61	\$656	1.2
Warren County	\$16.23	\$844	\$33,760	2.2	\$75,300	\$1,883	\$22,590	\$565	5,097	30%	\$15.79	\$821	1.0
Washington County	\$14.73	\$766	\$30,640	2.0	\$55,100	\$1,378	\$16,530	\$413	7,600	44%	\$14.30	\$743	1.0
Wayne County	\$14.73	\$766	\$30,640	2.0	\$61,000	\$1,525	\$18,300	\$458	904	12%	\$19.20	\$998	0.8
Webster County	\$14.73	\$766	\$30,640	2.0	\$76,200	\$1,905	\$22,860	\$572	795	20%	\$6.63	\$345	2.2
Wilkinson County	\$14.73	\$766	\$30,640	2.0	\$46,300	\$1,158	\$13,890	\$347	714	22%	\$12.74	\$663	1.2
Winston County	\$14.73	\$766	\$30,640	2.0	\$55,600	\$1,390	\$16,680	\$417	1,825	27%	\$12.88	\$670	1.1
Yalobusha County	\$14.73	\$766	\$30,640	2.0	\$57,800	\$1,445	\$17,340	\$434	1,561	31%	\$14.45	\$751	1.0
Yazoo County	\$15.98	\$831	\$33,240	2.2	\$55,300	\$1,383	\$16,590	\$415	3,307	38%	\$14.77	\$768	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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MISSOURI

#41*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$964**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,213** monthly or **\$38,553** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$18.65
2-Bedroom Housing Wage	\$18.54
Number of Renter Households	788,386
Percent Renters	32%

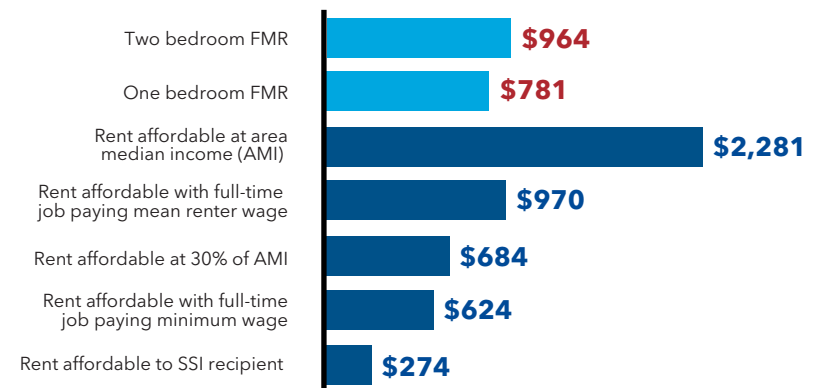
62
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

50
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$22.38
St. Louis HMFA	\$19.21
Columbia HMFA	\$18.48
Pulaski County	\$17.58
St. Joseph MSA	\$17.21



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.

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	\$18.54	\$964	\$38,553	1.5	\$91,227	\$2,281	\$27,368	\$684	788,386	32%	\$18.65	\$970	1.0
Combined Nonmetro Areas	\$14.99	\$780	\$31,188	1.2	\$69,143	\$1,729	\$20,743	\$519	164,812	29%	\$12.93	\$672	1.2
<u>Metropolitan Areas</u>													
Bates County HMFA	\$15.38	\$800	\$32,000	1.3	\$76,200	\$1,905	\$22,860	\$572	1,615	27%	\$10.34	\$538	1.5
Callaway County HMFA	\$16.15	\$840	\$33,600	1.3	\$84,000	\$2,100	\$25,200	\$630	3,852	24%	\$18.06	\$939	0.9
Cape Girardeau MSA	\$16.75	\$871	\$34,840	1.4	\$84,900	\$2,123	\$25,470	\$637	10,362	30%	\$13.56	\$705	1.2
Columbia HMFA	\$18.48	\$961	\$38,440	1.5	\$103,600	\$2,590	\$31,080	\$777	30,599	42%	\$15.17	\$789	1.2
Cooper County HMFA	\$14.94	\$777	\$31,080	1.2	\$76,900	\$1,923	\$23,070	\$577	1,479	24%	\$11.84	\$616	1.3
Dallas County HMFA	\$14.35	\$746	\$29,840	1.2	\$61,700	\$1,543	\$18,510	\$463	1,524	23%	\$7.71	\$401	1.9
Howard County HMFA	\$15.10	\$785	\$31,400	1.3	\$80,800	\$2,020	\$24,240	\$606	596	19%	\$10.15	\$528	1.5
Jefferson City HMFA	\$14.38	\$748	\$29,920	1.2	\$92,300	\$2,308	\$27,690	\$692	10,504	30%	\$15.29	\$795	0.9
Joplin MSA	\$15.79	\$821	\$32,840	1.3	\$73,400	\$1,835	\$22,020	\$551	22,683	33%	\$15.72	\$818	1.0
Kansas City HMFA	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	185,633	37%	\$20.86	\$1,084	1.1
Moniteau County HMFA	\$14.35	\$746	\$29,840	1.2	\$82,300	\$2,058	\$24,690	\$617	1,279	23%	\$12.58	\$654	1.1
Polk County HMFA	\$14.35	\$746	\$29,840	1.2	\$69,200	\$1,730	\$20,760	\$519	3,360	29%	\$10.82	\$562	1.3
Springfield HMFA	\$16.75	\$871	\$34,840	1.4	\$85,100	\$2,128	\$25,530	\$638	66,826	38%	\$16.54	\$860	1.0
St. Joseph MSA	\$17.21	\$895	\$35,800	1.4	\$81,600	\$2,040	\$24,480	\$612	14,950	34%	\$16.49	\$857	1.0
St. Louis HMFA	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	268,312	31%	\$21.34	\$1,110	0.9
<u>Counties</u>													
Adair County	\$14.35	\$746	\$29,840	1.2	\$77,800	\$1,945	\$23,340	\$584	3,290	37%	\$9.89	\$514	1.5
Andrew County	\$17.21	\$895	\$35,800	1.4	\$81,600	\$2,040	\$24,480	\$612	1,506	22%	\$11.97	\$622	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

- 1: BR = Bedroom
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- 4: AMI = Fiscal Year 2023 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Atchison County	\$14.35	\$746	\$29,840	1.2	\$69,600	\$1,740	\$20,880	\$522	713	30%	\$12.62	\$656	1.1
Audrain County	\$14.38	\$748	\$29,920	1.2	\$63,100	\$1,578	\$18,930	\$473	2,594	29%	\$14.91	\$776	1.0
Barry County	\$14.35	\$746	\$29,840	1.2	\$70,200	\$1,755	\$21,060	\$527	3,749	28%	\$14.36	\$747	1.0
Barton County	\$14.35	\$746	\$29,840	1.2	\$64,700	\$1,618	\$19,410	\$485	1,325	29%	\$10.56	\$549	1.4
Bates County	\$15.38	\$800	\$32,000	1.3	\$76,200	\$1,905	\$22,860	\$572	1,615	27%	\$10.34	\$538	1.5
Benton County	\$14.35	\$746	\$29,840	1.2	\$66,200	\$1,655	\$19,860	\$497	1,442	18%	\$11.76	\$611	1.2
Bollinger County	\$16.75	\$871	\$34,840	1.4	\$84,900	\$2,123	\$25,470	\$637	635	17%	\$7.82	\$407	2.1
Boone County	\$18.48	\$961	\$38,440	1.5	\$103,600	\$2,590	\$31,080	\$777	30,599	42%	\$15.17	\$789	1.2
Buchanan County	\$17.21	\$895	\$35,800	1.4	\$81,600	\$2,040	\$24,480	\$612	12,364	37%	\$16.95	\$882	1.0
Butler County	\$14.35	\$746	\$29,840	1.2	\$60,600	\$1,515	\$18,180	\$455	5,487	34%	\$12.15	\$632	1.2
Caldwell County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	753	22%	\$13.61	\$708	1.6
Callaway County	\$16.15	\$840	\$33,600	1.3	\$84,000	\$2,100	\$25,200	\$630	3,852	24%	\$18.06	\$939	0.9
Camden County	\$15.79	\$821	\$32,840	1.3	\$81,400	\$2,035	\$24,420	\$611	2,863	18%	\$13.60	\$707	1.2
Cape Girardeau County	\$16.75	\$871	\$34,840	1.4	\$84,900	\$2,123	\$25,470	\$637	9,727	31%	\$13.78	\$717	1.2
Carroll County	\$14.35	\$746	\$29,840	1.2	\$74,700	\$1,868	\$22,410	\$560	865	26%	\$11.82	\$615	1.2
Carter County	\$14.35	\$746	\$29,840	1.2	\$77,900	\$1,948	\$23,370	\$584	549	29%	\$10.58	\$550	1.4
Cass County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	9,771	24%	\$13.44	\$699	1.7
Cedar County	\$14.35	\$746	\$29,840	1.2	\$57,900	\$1,448	\$17,370	\$434	1,488	27%	\$10.64	\$553	1.3
Chariton County	\$14.35	\$746	\$29,840	1.2	\$75,600	\$1,890	\$22,680	\$567	497	19%	\$10.95	\$570	1.3
Christian County	\$16.75	\$871	\$34,840	1.4	\$85,100	\$2,128	\$25,530	\$638	7,888	24%	\$12.34	\$642	1.4
Clark County	\$14.35	\$746	\$29,840	1.2	\$71,700	\$1,793	\$21,510	\$538	560	24%	\$7.76	\$404	1.8
Clay County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	31,855	32%	\$17.91	\$931	1.3
Clinton County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	1,896	24%	\$16.00	\$832	1.4
Cole County	\$14.38	\$748	\$29,920	1.2	\$92,300	\$2,308	\$27,690	\$692	9,669	32%	\$15.57	\$810	0.9
Cooper County	\$14.94	\$777	\$31,080	1.2	\$76,900	\$1,923	\$23,070	\$577	1,479	24%	\$11.84	\$616	1.3
Crawford County	\$14.42	\$750	\$30,000	1.2	\$63,200	\$1,580	\$18,960	\$474	2,568	28%	\$13.07	\$680	1.1

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dade County	\$14.35	\$746	\$29,840	1.2	\$64,100	\$1,603	\$19,230	\$481	709	24%	\$14.38	\$748	1.0
Dallas County	\$14.35	\$746	\$29,840	1.2	\$61,700	\$1,543	\$18,510	\$463	1,524	23%	\$7.71	\$401	1.9
Daviess County	\$14.35	\$746	\$29,840	1.2	\$73,800	\$1,845	\$22,140	\$554	616	20%	\$11.07	\$576	1.3
DeKalb County	\$17.21	\$895	\$35,800	1.4	\$81,600	\$2,040	\$24,480	\$612	1,080	29%	\$11.80	\$613	1.5
Dent County	\$14.35	\$746	\$29,840	1.2	\$60,400	\$1,510	\$18,120	\$453	1,667	28%	\$9.75	\$507	1.5
Douglas County	\$14.35	\$746	\$29,840	1.2	\$61,500	\$1,538	\$18,450	\$461	978	22%	\$11.29	\$587	1.3
Dunklin County	\$14.35	\$746	\$29,840	1.2	\$60,200	\$1,505	\$18,060	\$452	4,011	36%	\$9.65	\$502	1.5
Franklin County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	8,892	22%	\$14.16	\$736	1.4
Gasconade County	\$14.38	\$748	\$29,920	1.2	\$80,200	\$2,005	\$24,060	\$602	1,167	20%	\$10.38	\$540	1.4
Gentry County	\$14.35	\$746	\$29,840	1.2	\$73,700	\$1,843	\$22,110	\$553	516	22%	\$14.74	\$767	1.0
Greene County	\$16.75	\$871	\$34,840	1.4	\$85,100	\$2,128	\$25,530	\$638	55,996	43%	\$17.10	\$889	1.0
Grundy County	\$14.35	\$746	\$29,840	1.2	\$74,100	\$1,853	\$22,230	\$556	1,110	30%	\$13.35	\$694	1.1
Harrison County	\$14.35	\$746	\$29,840	1.2	\$63,500	\$1,588	\$19,050	\$476	861	28%	\$12.65	\$658	1.1
Henry County	\$14.73	\$766	\$30,640	1.2	\$69,300	\$1,733	\$20,790	\$520	2,649	29%	\$10.51	\$546	1.4
Hickory County	\$14.35	\$746	\$29,840	1.2	\$53,300	\$1,333	\$15,990	\$400	550	16%	\$10.74	\$558	1.3
Holt County	\$14.35	\$746	\$29,840	1.2	\$71,000	\$1,775	\$21,300	\$533	390	22%	\$19.16	\$996	0.7
Howard County	\$15.10	\$785	\$31,400	1.3	\$80,800	\$2,020	\$24,240	\$606	596	19%	\$10.15	\$528	1.5
Howell County	\$14.35	\$746	\$29,840	1.2	\$56,900	\$1,423	\$17,070	\$427	4,991	32%	\$12.88	\$670	1.1
Iron County	\$14.35	\$746	\$29,840	1.2	\$68,500	\$1,713	\$20,550	\$514	878	24%	\$11.59	\$603	1.2
Jackson County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	122,116	41%	\$22.66	\$1,178	1.0
Jasper County	\$15.79	\$821	\$32,840	1.3	\$73,400	\$1,835	\$22,020	\$551	17,132	36%	\$15.72	\$817	1.0
Jefferson County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	17,199	20%	\$14.69	\$764	1.3
Johnson County	\$15.23	\$792	\$31,680	1.3	\$83,200	\$2,080	\$24,960	\$624	7,637	37%	\$12.49	\$649	1.2
Knox County	\$14.83	\$771	\$30,840	1.2	\$69,700	\$1,743	\$20,910	\$523	152	13%	\$13.80	\$718	1.1
Laclede County	\$14.35	\$746	\$29,840	1.2	\$64,900	\$1,623	\$19,470	\$487	4,334	30%	\$16.09	\$837	0.9
Lafayette County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	3,232	27%	\$12.56	\$653	1.8

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2023 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2023 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MISSOURI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lawrence County	\$14.35	\$746	\$29,840	1.2	\$64,000	\$1,600	\$19,200	\$480	4,291	30%	\$16.82	\$875	0.9
Lewis County	\$14.35	\$746	\$29,840	1.2	\$69,300	\$1,733	\$20,790	\$520	794	24%	\$13.31	\$692	1.1
Lincoln County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	4,230	20%	\$14.29	\$743	1.3
Linn County	\$14.35	\$746	\$29,840	1.2	\$68,500	\$1,713	\$20,550	\$514	1,071	23%	\$12.18	\$633	1.2
Livingston County	\$15.12	\$786	\$31,440	1.3	\$77,000	\$1,925	\$23,100	\$578	1,698	31%	\$14.07	\$732	1.1
McDonald County	\$14.35	\$746	\$29,840	1.2	\$53,100	\$1,328	\$15,930	\$398	2,849	35%	\$15.72	\$817	0.9
Macon County	\$14.35	\$746	\$29,840	1.2	\$71,400	\$1,785	\$21,420	\$536	1,405	25%	\$11.58	\$602	1.2
Madison County	\$14.35	\$746	\$29,840	1.2	\$72,500	\$1,813	\$21,750	\$544	1,180	26%	\$9.30	\$483	1.5
Maries County	\$14.35	\$746	\$29,840	1.2	\$77,700	\$1,943	\$23,310	\$583	919	25%	\$15.77	\$820	0.9
Marion County	\$14.83	\$771	\$30,840	1.2	\$77,000	\$1,925	\$23,100	\$578	3,807	33%	\$13.21	\$687	1.1
Mercer County	\$14.35	\$746	\$29,840	1.2	\$84,600	\$2,115	\$25,380	\$635	236	19%	\$9.83	\$511	1.5
Miller County	\$15.65	\$814	\$32,560	1.3	\$68,800	\$1,720	\$20,640	\$516	2,474	25%	\$13.85	\$720	1.1
Mississippi County	\$14.35	\$746	\$29,840	1.2	\$52,300	\$1,308	\$15,690	\$392	1,780	39%	\$11.47	\$597	1.3
Moniteau County	\$14.35	\$746	\$29,840	1.2	\$82,300	\$2,058	\$24,690	\$617	1,279	23%	\$12.58	\$654	1.1
Monroe County	\$14.35	\$746	\$29,840	1.2	\$70,900	\$1,773	\$21,270	\$532	881	25%	\$12.27	\$638	1.2
Montgomery County	\$14.37	\$747	\$29,880	1.2	\$77,200	\$1,930	\$23,160	\$579	1,258	27%	\$13.97	\$726	1.0
Morgan County	\$14.35	\$746	\$29,840	1.2	\$67,500	\$1,688	\$20,250	\$506	1,387	18%	\$8.82	\$459	1.6
New Madrid County	\$14.65	\$762	\$30,480	1.2	\$62,200	\$1,555	\$18,660	\$467	2,379	35%	\$12.55	\$653	1.2
Newton County	\$15.79	\$821	\$32,840	1.3	\$73,400	\$1,835	\$22,020	\$551	5,551	25%	\$15.73	\$818	1.0
Nodaway County	\$15.35	\$798	\$31,920	1.3	\$77,600	\$1,940	\$23,280	\$582	3,449	41%	\$12.24	\$637	1.3
Oregon County	\$14.35	\$746	\$29,840	1.2	\$49,500	\$1,238	\$14,850	\$371	955	28%	\$9.78	\$508	1.5
Osage County	\$14.38	\$748	\$29,920	1.2	\$92,300	\$2,308	\$27,690	\$692	835	16%	\$12.51	\$651	1.1
Ozark County	\$15.81	\$822	\$32,880	1.3	\$51,600	\$1,290	\$15,480	\$387	738	21%	\$9.15	\$476	1.7
Pemiscot County	\$14.35	\$746	\$29,840	1.2	\$57,700	\$1,443	\$17,310	\$433	2,723	44%	\$9.88	\$514	1.5
Perry County	\$15.10	\$785	\$31,400	1.3	\$79,900	\$1,998	\$23,970	\$599	1,889	26%	\$12.75	\$663	1.2
Pettis County	\$16.02	\$833	\$33,320	1.3	\$69,400	\$1,735	\$20,820	\$521	5,063	30%	\$14.00	\$728	1.1

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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- 4: AMI = Fiscal Year 2023 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

MISSOURI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Phelps County	\$16.38	\$852	\$34,080	1.4	\$71,500	\$1,788	\$21,450	\$536	6,994	39%	\$12.83	\$667	1.3
Pike County	\$15.08	\$784	\$31,360	1.3	\$72,100	\$1,803	\$21,630	\$541	1,789	28%	\$13.43	\$698	1.1
Platte County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	14,104	33%	\$20.54	\$1,068	1.1
Polk County	\$14.35	\$746	\$29,840	1.2	\$69,200	\$1,730	\$20,760	\$519	3,360	29%	\$10.82	\$562	1.3
Pulaski County	\$17.58	\$914	\$36,560	1.5	\$80,300	\$2,008	\$24,090	\$602	7,296	47%	\$15.13	\$787	1.2
Putnam County	\$14.35	\$746	\$29,840	1.2	\$73,000	\$1,825	\$21,900	\$548	322	19%	\$10.30	\$535	1.4
Ralls County	\$16.50	\$858	\$34,320	1.4	\$81,800	\$2,045	\$24,540	\$614	540	13%	\$14.58	\$758	1.1
Randolph County	\$14.35	\$746	\$29,840	1.2	\$73,500	\$1,838	\$22,050	\$551	2,707	31%	\$13.38	\$696	1.1
Ray County	\$22.38	\$1,164	\$46,560	1.9	\$104,600	\$2,615	\$31,380	\$785	1,906	22%	\$10.35	\$538	2.2
Reynolds County	\$14.48	\$753	\$30,120	1.2	\$60,700	\$1,518	\$18,210	\$455	425	19%	\$13.55	\$705	1.1
Ripley County	\$14.35	\$746	\$29,840	1.2	\$61,000	\$1,525	\$18,300	\$458	775	20%	\$6.76	\$352	2.1
St. Charles County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	28,861	19%	\$16.29	\$847	1.2
St. Clair County	\$14.35	\$746	\$29,840	1.2	\$60,700	\$1,518	\$18,210	\$455	835	21%	\$11.72	\$610	1.2
Ste. Genevieve County	\$16.38	\$852	\$34,080	1.4	\$91,800	\$2,295	\$27,540	\$689	1,131	16%	\$11.74	\$611	1.4
St. Francois County	\$14.48	\$753	\$30,120	1.2	\$78,700	\$1,968	\$23,610	\$590	7,157	31%	\$12.30	\$639	1.2
St. Louis County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	128,747	31%	\$22.07	\$1,147	0.9
Saline County	\$14.35	\$746	\$29,840	1.2	\$73,000	\$1,825	\$21,900	\$548	2,204	28%	\$14.36	\$747	1.0
Schuyler County	\$14.35	\$746	\$29,840	1.2	\$64,400	\$1,610	\$19,320	\$483	295	24%	\$9.36	\$487	1.5
Scotland County	\$14.35	\$746	\$29,840	1.2	\$69,900	\$1,748	\$20,970	\$524	331	20%	\$8.73	\$454	1.6
Scott County	\$15.90	\$827	\$33,080	1.3	\$71,100	\$1,778	\$21,330	\$533	5,025	33%	\$12.56	\$653	1.3
Shannon County	\$15.35	\$798	\$31,920	1.3	\$58,100	\$1,453	\$17,430	\$436	574	21%	\$9.51	\$494	1.6
Shelby County	\$14.35	\$746	\$29,840	1.2	\$67,100	\$1,678	\$20,130	\$503	588	25%	\$16.99	\$883	0.8
Stoddard County	\$14.35	\$746	\$29,840	1.2	\$66,600	\$1,665	\$19,980	\$500	3,429	30%	\$15.70	\$816	0.9
Stone County	\$14.58	\$758	\$30,320	1.2	\$71,400	\$1,785	\$21,420	\$536	1,905	16%	\$12.11	\$630	1.2
Sullivan County	\$14.35	\$746	\$29,840	1.2	\$67,200	\$1,680	\$20,160	\$504	501	25%	\$20.95	\$1,089	0.7
Taney County	\$16.98	\$883	\$35,320	1.4	\$66,500	\$1,663	\$19,950	\$499	6,847	32%	\$13.93	\$725	1.2

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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MISSOURI

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas County	\$14.35	\$746	\$29,840	1.2	\$58,100	\$1,453	\$17,430	\$436	2,129	23%	\$11.38	\$592	1.3
Vernon County	\$15.56	\$809	\$32,360	1.3	\$69,800	\$1,745	\$20,940	\$524	1,970	25%	\$11.78	\$612	1.3
Warren County	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	2,353	18%	\$13.52	\$703	1.4
Washington County	\$14.35	\$746	\$29,840	1.2	\$63,100	\$1,578	\$18,930	\$473	1,909	22%	\$12.11	\$630	1.2
Wayne County	\$14.35	\$746	\$29,840	1.2	\$57,000	\$1,425	\$17,100	\$428	1,034	24%	\$12.59	\$655	1.1
Webster County	\$16.75	\$871	\$34,840	1.4	\$85,100	\$2,128	\$25,530	\$638	2,942	21%	\$13.61	\$708	1.2
Worth County	\$14.96	\$778	\$31,120	1.2	\$63,500	\$1,588	\$19,050	\$476	135	19%	\$9.97	\$519	1.5
Wright County	\$14.35	\$746	\$29,840	1.2	\$52,600	\$1,315	\$15,780	\$395	1,533	23%	\$10.62	\$552	1.4
St. Louis city	\$19.21	\$999	\$39,960	1.6	\$101,200	\$2,530	\$30,360	\$759	78,030	55%	\$26.21	\$1,363	0.7

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MONTANA

#36*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,002**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,342** monthly or **\$40,098** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.28
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	\$9.95
Average Renter Wage	\$16.91
2-Bedroom Housing Wage	\$19.28
Number of Renter Households	135,060
Percent Renters	31%

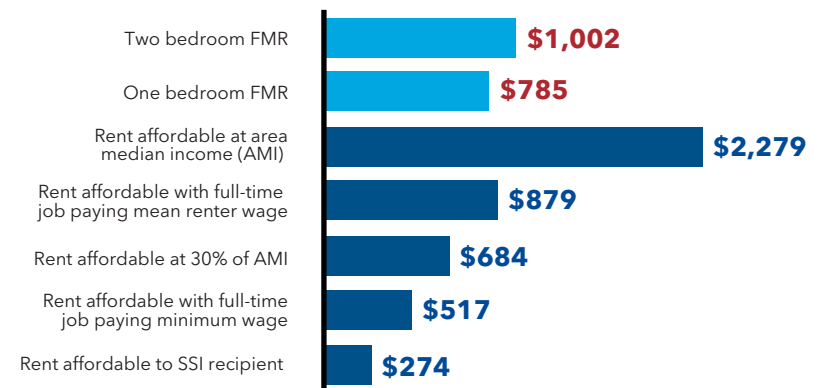
77
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

61
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Gallatin County	\$22.38
Missoula MSA	\$21.54
Billings HMFA	\$20.27
Park County	\$19.90
Flathead County	\$19.42



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.

MONTANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$19.28	\$1,002	\$40,098	1.9	\$91,149	\$2,279	\$27,345	\$684	135,060	31%	\$16.91	\$879	1.1
Combined Nonmetro Areas	\$18.66	\$971	\$38,823	1.9	\$88,864	\$2,222	\$26,659	\$666	80,562	29%	\$16.83	\$875	1.1
<u>Metropolitan Areas</u>													
Billings HMFA	\$20.27	\$1,054	\$42,160	2.0	\$95,000	\$2,375	\$28,500	\$713	22,025	31%	\$17.05	\$886	1.2
Great Falls MSA	\$17.58	\$914	\$36,560	1.8	\$86,500	\$2,163	\$25,950	\$649	11,130	33%	\$16.09	\$837	1.1
Missoula MSA	\$21.54	\$1,120	\$44,800	2.2	\$100,900	\$2,523	\$30,270	\$757	20,675	42%	\$16.90	\$879	1.3
Stillwater County HMFA	\$18.90	\$983	\$39,320	1.9	\$100,700	\$2,518	\$30,210	\$755	668	18%	\$26.67	\$1,387	0.7
<u>Counties</u>													
Beaverhead County	\$15.88	\$826	\$33,040	1.6	\$84,200	\$2,105	\$25,260	\$632	1,301	33%	\$11.59	\$603	1.4
Big Horn County	\$15.90	\$827	\$33,080	1.6	\$64,000	\$1,600	\$19,200	\$480	1,156	33%	\$20.43	\$1,062	0.8
Blaine County	\$15.88	\$826	\$33,040	1.6	\$70,200	\$1,755	\$21,060	\$527	849	38%	\$10.78	\$561	1.5
Broadwater County	\$19.08	\$992	\$39,680	1.9	\$79,300	\$1,983	\$23,790	\$595	396	14%	\$15.58	\$810	1.2
Carbon County	\$20.27	\$1,054	\$42,160	2.0	\$95,000	\$2,375	\$28,500	\$713	1,213	27%	\$12.22	\$635	1.7
Carter County	\$15.88	\$826	\$33,040	1.6	\$62,700	\$1,568	\$18,810	\$470	194	31%	\$15.71	\$817	1.0
Cascade County	\$17.58	\$914	\$36,560	1.8	\$86,500	\$2,163	\$25,950	\$649	11,130	33%	\$16.09	\$837	1.1
Chouteau County	\$16.98	\$883	\$35,320	1.7	\$71,200	\$1,780	\$21,360	\$534	737	33%	\$15.85	\$824	1.1
Custer County	\$18.71	\$973	\$38,920	1.9	\$86,100	\$2,153	\$25,830	\$646	1,641	34%	\$14.94	\$777	1.3
Daniels County	\$15.88	\$826	\$33,040	1.6	\$88,200	\$2,205	\$26,460	\$662	169	22%	\$14.92	\$776	1.1
Dawson County	\$17.44	\$907	\$36,280	1.8	\$82,200	\$2,055	\$24,660	\$617	1,166	30%	\$14.51	\$755	1.2
Deer Lodge County	\$15.88	\$826	\$33,040	1.6	\$62,600	\$1,565	\$18,780	\$470	1,350	32%	\$16.41	\$854	1.0
Fallon County	\$17.67	\$919	\$36,760	1.8	\$116,500	\$2,913	\$34,950	\$874	318	27%	\$19.24	\$1,000	0.9
Fergus County	\$17.63	\$917	\$36,680	1.8	\$83,100	\$2,078	\$24,930	\$623	1,734	33%	\$16.89	\$878	1.0
Flathead County	\$19.42	\$1,010	\$40,400	2.0	\$84,100	\$2,103	\$25,230	\$631	10,199	25%	\$16.20	\$842	1.2

† Wage data not available (See Appendix B).

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MONTANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gallatin County	\$22.38	\$1,164	\$46,560	2.2	\$126,400	\$3,160	\$37,920	\$948	17,464	38%	\$20.40	\$1,061	1.1
Garfield County	\$15.88	\$826	\$33,040	1.6	\$77,000	\$1,925	\$23,100	\$578	113	28%	\$11.43	\$594	1.4
Glacier County	\$15.88	\$826	\$33,040	1.6	\$58,400	\$1,460	\$17,520	\$438	1,377	34%	\$15.10	\$785	1.1
Golden Valley County	\$17.40	\$905	\$36,200	1.7	\$63,100	\$1,578	\$18,930	\$473	56	16%	\$17.75	\$923	1.0
Granite County	\$15.88	\$826	\$33,040	1.6	\$73,200	\$1,830	\$21,960	\$549	284	21%	\$11.50	\$598	1.4
Hill County	\$15.94	\$829	\$33,160	1.6	\$78,200	\$1,955	\$23,460	\$587	2,066	33%	\$13.31	\$692	1.2
Jefferson County	\$17.63	\$917	\$36,680	1.8	\$100,500	\$2,513	\$30,150	\$754	734	16%	\$15.77	\$820	1.1
Judith Basin County	\$15.88	\$826	\$33,040	1.6	\$75,300	\$1,883	\$22,590	\$565	201	23%	\$13.55	\$705	1.2
Lake County	\$17.08	\$888	\$35,520	1.7	\$73,500	\$1,838	\$22,050	\$551	3,239	28%	\$12.98	\$675	1.3
Lewis and Clark County	\$19.29	\$1,003	\$40,120	1.9	\$104,100	\$2,603	\$31,230	\$781	8,578	29%	\$15.98	\$831	1.2
Liberty County	\$15.88	\$826	\$33,040	1.6	\$64,900	\$1,623	\$19,470	\$487	324	42%	\$18.42	\$958	0.9
Lincoln County	\$15.88	\$826	\$33,040	1.6	\$59,300	\$1,483	\$17,790	\$445	1,862	22%	\$12.12	\$630	1.3
McCone County	\$15.88	\$826	\$33,040	1.6	\$88,100	\$2,203	\$26,430	\$661	130	16%	\$18.71	\$973	0.8
Madison County	\$19.17	\$997	\$39,880	1.9	\$75,700	\$1,893	\$22,710	\$568	785	23%	\$26.39	\$1,373	0.7
Meagher County	\$15.88	\$826	\$33,040	1.6	\$70,400	\$1,760	\$21,120	\$528	65	8%	\$18.03	\$937	0.9
Mineral County	\$15.88	\$826	\$33,040	1.6	\$60,500	\$1,513	\$18,150	\$454	364	18%	\$15.67	\$815	1.0
Missoula County	\$21.54	\$1,120	\$44,800	2.2	\$100,900	\$2,523	\$30,270	\$757	20,675	42%	\$16.90	\$879	1.3
Musselshell County	\$17.63	\$917	\$36,680	1.8	\$66,500	\$1,663	\$19,950	\$499	438	20%	\$18.41	\$957	1.0
Park County	\$19.90	\$1,035	\$41,400	2.0	\$89,200	\$2,230	\$26,760	\$669	2,419	31%	\$17.07	\$888	1.2
Petroleum County †	\$17.87	\$929	\$37,160	1.8	\$81,200	\$2,030	\$24,360	\$609	46	24%			
Phillips County	\$15.88	\$826	\$33,040	1.6	\$75,700	\$1,893	\$22,710	\$568	377	22%	\$15.02	\$781	1.1
Pondera County	\$15.88	\$826	\$33,040	1.6	\$77,500	\$1,938	\$23,250	\$581	721	33%	\$15.68	\$815	1.0
Powder River County	\$15.88	\$826	\$33,040	1.6	\$75,000	\$1,875	\$22,500	\$563	188	25%	\$10.86	\$565	1.5
Powell County	\$15.88	\$826	\$33,040	1.6	\$69,700	\$1,743	\$20,910	\$523	781	34%	\$10.28	\$534	1.5
Prairie County	\$17.87	\$929	\$37,160	1.8	\$72,500	\$1,813	\$21,750	\$544	118	24%	\$16.49	\$857	1.1
Ravalli County	\$16.88	\$878	\$35,120	1.7	\$80,400	\$2,010	\$24,120	\$603	4,280	23%	\$11.99	\$624	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

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4: AMI = Fiscal Year 2023 Area Median Income

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

MONTANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richland County	\$17.69	\$920	\$36,800	1.8	\$86,800	\$2,170	\$26,040	\$651	1,457	32%	\$19.63	\$1,021	0.9
Roosevelt County	\$16.02	\$833	\$33,320	1.6	\$58,500	\$1,463	\$17,550	\$439	1,056	34%	\$14.50	\$754	1.1
Rosebud County	\$15.88	\$826	\$33,040	1.6	\$74,900	\$1,873	\$22,470	\$562	1,010	34%	\$28.73	\$1,494	0.6
Sanders County	\$15.88	\$826	\$33,040	1.6	\$63,200	\$1,580	\$18,960	\$474	1,282	24%	\$8.78	\$457	1.8
Sheridan County	\$16.60	\$863	\$34,520	1.7	\$96,100	\$2,403	\$28,830	\$721	330	23%	\$15.42	\$802	1.1
Silver Bow County	\$17.35	\$902	\$36,080	1.7	\$75,300	\$1,883	\$22,590	\$565	4,538	30%	\$13.41	\$697	1.3
Stillwater County	\$18.90	\$983	\$39,320	1.9	\$100,700	\$2,518	\$30,210	\$755	668	18%	\$26.67	\$1,387	0.7
Sweet Grass County	\$15.88	\$826	\$33,040	1.6	\$88,300	\$2,208	\$26,490	\$662	302	22%	\$24.57	\$1,278	0.6
Teton County	\$15.88	\$826	\$33,040	1.6	\$79,700	\$1,993	\$23,910	\$598	592	24%	\$13.04	\$678	1.2
Toole County	\$15.88	\$826	\$33,040	1.6	\$82,600	\$2,065	\$24,780	\$620	707	39%	\$20.71	\$1,077	0.8
Treasure County	\$17.87	\$929	\$37,160	1.8	\$69,500	\$1,738	\$20,850	\$521	95	28%	\$14.17	\$737	1.3
Valley County	\$15.88	\$826	\$33,040	1.6	\$82,600	\$2,065	\$24,780	\$620	682	24%	\$15.14	\$787	1.0
Wheatland County	\$15.88	\$826	\$33,040	1.6	\$56,000	\$1,400	\$16,800	\$420	204	24%	\$22.61	\$1,176	0.7
Wibaux County †	\$17.87	\$929	\$37,160	1.8	\$91,200	\$2,280	\$27,360	\$684	87	21%			
Yellowstone County	\$20.27	\$1,054	\$42,160	2.0	\$95,000	\$2,375	\$28,500	\$713	20,812	31%	\$17.19	\$894	1.2

† Wage data not available (See Appendix B).

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NEBRASKA

#39*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$984**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,278** monthly or **\$39,341** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$17.62
2-Bedroom Housing Wage	\$18.91
Number of Renter Households	254,894
Percent Renters	33%

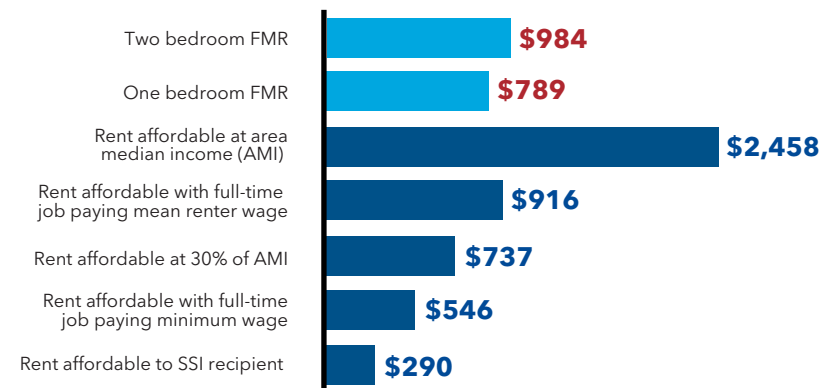
72
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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
Stanton County	\$21.46
Omaha-Council Bluffs HMFA	\$20.83
Lincoln HMFA	\$18.85
Dodge County	\$18.00
Buffalo County	\$17.87



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.

NEBRASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$18.91	\$984	\$39,341	1.8	\$98,304	\$2,458	\$29,491	\$737	254,894	33%	\$17.62	\$916	1.1
Combined Nonmetro Areas	\$16.61	\$863	\$34,540	1.6	\$85,514	\$2,138	\$25,654	\$641	76,161	28%	\$14.85	\$772	1.1
<u>Metropolitan Areas</u>													
Hall County HMFA	\$17.13	\$891	\$35,640	1.6	\$82,100	\$2,053	\$24,630	\$616	8,725	37%	\$17.00	\$884	1.0
Howard County HMFA	\$15.88	\$826	\$33,040	1.5	\$88,700	\$2,218	\$26,610	\$665	604	24%	\$8.66	\$450	1.8
Lincoln HMFA	\$18.85	\$980	\$39,200	1.8	\$101,600	\$2,540	\$30,480	\$762	51,592	40%	\$17.30	\$899	1.1
Merrick County HMFA	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	669	21%	\$14.30	\$744	1.1
Omaha-Council Bluffs HMFA	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	110,559	35%	\$19.62	\$1,020	1.1
Saunders County HMFA	\$16.54	\$860	\$34,400	1.6	\$105,000	\$2,625	\$31,500	\$788	1,776	20%	\$13.85	\$720	1.2
Seward County HMFA	\$15.90	\$827	\$33,080	1.5	\$102,800	\$2,570	\$30,840	\$771	1,788	27%	\$15.14	\$787	1.1
Sioux City MSA	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	3,020	32%	\$17.99	\$935	1.0
<u>Counties</u>													
Adams County	\$16.02	\$833	\$33,320	1.5	\$88,500	\$2,213	\$26,550	\$664	4,011	32%	\$12.10	\$629	1.3
Antelope County	\$15.88	\$826	\$33,040	1.5	\$76,600	\$1,915	\$22,980	\$575	676	26%	\$14.70	\$764	1.1
Arthur County †	\$16.12	\$838	\$33,520	1.5	\$86,300	\$2,158	\$25,890	\$647	48	27%			
Banner County †	\$16.12	\$838	\$33,520	1.5	\$74,200	\$1,855	\$22,260	\$557	70	30%			
Blaine County †	\$16.12	\$838	\$33,520	1.5	\$62,400	\$1,560	\$18,720	\$468	39	22%			
Boone County	\$15.88	\$826	\$33,040	1.5	\$93,500	\$2,338	\$28,050	\$701	475	21%	\$15.84	\$824	1.0
Box Butte County	\$16.67	\$867	\$34,680	1.6	\$88,000	\$2,200	\$26,400	\$660	1,146	25%	\$9.13	\$475	1.8
Boyd County	\$15.88	\$826	\$33,040	1.5	\$86,800	\$2,170	\$26,040	\$651	143	18%	\$11.94	\$621	1.3
Brown County	\$15.88	\$826	\$33,040	1.5	\$72,000	\$1,800	\$21,600	\$540	228	20%	\$13.00	\$676	1.2
Buffalo County	\$17.87	\$929	\$37,160	1.7	\$98,500	\$2,463	\$29,550	\$739	6,551	34%	\$13.99	\$728	1.3

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEBRASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burt County	\$15.88	\$826	\$33,040	1.5	\$84,200	\$2,105	\$25,260	\$632	599	21%	\$11.56	\$601	1.4
Butler County	\$16.33	\$849	\$33,960	1.6	\$102,700	\$2,568	\$30,810	\$770	724	21%	\$13.07	\$680	1.2
Cass County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	1,694	17%	\$13.12	\$682	1.6
Cedar County	\$15.88	\$826	\$33,040	1.5	\$95,600	\$2,390	\$28,680	\$717	582	18%	\$13.27	\$690	1.2
Chase County	\$15.88	\$826	\$33,040	1.5	\$75,700	\$1,893	\$22,710	\$568	355	23%	\$15.07	\$783	1.1
Cherry County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	860	40%	\$12.40	\$645	1.3
Cheyenne County	\$17.35	\$902	\$36,080	1.7	\$79,800	\$1,995	\$23,940	\$599	1,516	35%	\$15.24	\$793	1.1
Clay County	\$15.88	\$826	\$33,040	1.5	\$89,700	\$2,243	\$26,910	\$673	478	20%	\$12.17	\$633	1.3
Colfax County	\$16.44	\$855	\$34,200	1.6	\$80,600	\$2,015	\$24,180	\$605	835	23%	\$24.80	\$1,290	0.7
Cuming County	\$15.88	\$826	\$33,040	1.5	\$87,600	\$2,190	\$26,280	\$657	1,136	31%	\$16.58	\$862	1.0
Custer County	\$15.88	\$826	\$33,040	1.5	\$73,400	\$1,835	\$22,020	\$551	1,336	30%	\$17.37	\$903	0.9
Dakota County	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	2,496	35%	\$18.43	\$958	1.0
Dawes County	\$16.52	\$859	\$34,360	1.6	\$78,100	\$1,953	\$23,430	\$586	1,234	36%	\$11.64	\$605	1.4
Dawson County	\$16.75	\$871	\$34,840	1.6	\$76,700	\$1,918	\$23,010	\$575	3,006	34%	\$16.29	\$847	1.0
Deuel County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	134	17%	\$15.11	\$786	1.1
Dixon County	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	524	23%	\$14.37	\$747	1.2
Dodge County	\$18.00	\$936	\$37,440	1.7	\$87,700	\$2,193	\$26,310	\$658	5,213	36%	\$17.27	\$898	1.0
Douglas County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	86,335	38%	\$20.24	\$1,052	1.0
Dundy County	\$15.88	\$826	\$33,040	1.5	\$91,100	\$2,278	\$27,330	\$683	186	23%	\$15.47	\$804	1.0
Fillmore County	\$15.88	\$826	\$33,040	1.5	\$101,900	\$2,548	\$30,570	\$764	476	20%	\$13.01	\$676	1.2
Franklin County	\$15.88	\$826	\$33,040	1.5	\$68,500	\$1,713	\$20,550	\$514	214	18%	\$14.85	\$772	1.1
Frontier County	\$15.88	\$826	\$33,040	1.5	\$78,400	\$1,960	\$23,520	\$588	305	30%	\$13.16	\$684	1.2
Furnas County	\$15.88	\$826	\$33,040	1.5	\$78,200	\$1,955	\$23,460	\$587	417	21%	\$14.89	\$774	1.1
Gage County	\$15.88	\$826	\$33,040	1.5	\$88,000	\$2,200	\$26,400	\$660	2,685	30%	\$11.74	\$610	1.4
Garden County	\$16.12	\$838	\$33,520	1.5	\$63,700	\$1,593	\$19,110	\$478	183	21%	\$17.88	\$930	0.9
Garfield County	\$15.88	\$826	\$33,040	1.5	\$73,500	\$1,838	\$22,050	\$551	147	18%	\$10.18	\$530	1.6

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NEBRASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gosper County	\$16.29	\$847	\$33,880	1.6	\$85,500	\$2,138	\$25,650	\$641	145	19%	\$20.39	\$1,060	0.8
Grant County	\$16.12	\$838	\$33,520	1.5	\$73,700	\$1,843	\$22,110	\$553	85	28%	\$9.08	\$472	1.8
Greeley County	\$15.88	\$826	\$33,040	1.5	\$74,600	\$1,865	\$22,380	\$560	155	17%	\$13.79	\$717	1.2
Hall County	\$17.13	\$891	\$35,640	1.6	\$82,100	\$2,053	\$24,630	\$616	8,725	37%	\$17.00	\$884	1.0
Hamilton County	\$15.88	\$826	\$33,040	1.5	\$100,200	\$2,505	\$30,060	\$752	737	21%	\$19.47	\$1,012	0.8
Harlan County	\$15.88	\$826	\$33,040	1.5	\$93,500	\$2,338	\$28,050	\$701	214	18%	\$12.08	\$628	1.3
Hayes County †	\$15.88	\$826	\$33,040	1.5	\$81,900	\$2,048	\$24,570	\$614	94	27%			
Hitchcock County	\$15.88	\$826	\$33,040	1.5	\$72,200	\$1,805	\$21,660	\$542	273	25%	\$15.16	\$788	1.0
Holt County	\$15.88	\$826	\$33,040	1.5	\$82,100	\$2,053	\$24,630	\$616	1,146	28%	\$14.77	\$768	1.1
Hooker County	\$15.88	\$826	\$33,040	1.5	\$79,100	\$1,978	\$23,730	\$593	125	41%	\$12.52	\$651	1.3
Howard County	\$15.88	\$826	\$33,040	1.5	\$88,700	\$2,218	\$26,610	\$665	604	24%	\$8.66	\$450	1.8
Jefferson County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	987	32%	\$15.93	\$828	1.0
Johnson County	\$15.88	\$826	\$33,040	1.5	\$73,400	\$1,835	\$22,020	\$551	496	28%	\$13.51	\$702	1.2
Kearney County	\$16.19	\$842	\$33,680	1.5	\$90,000	\$2,250	\$27,000	\$675	665	24%	\$14.95	\$777	1.1
Keith County	\$15.88	\$826	\$33,040	1.5	\$83,900	\$2,098	\$25,170	\$629	886	24%	\$12.54	\$652	1.3
Keya Paha County †	\$15.88	\$826	\$33,040	1.5	\$68,500	\$1,713	\$20,550	\$514	66	20%			
Kimball County	\$15.88	\$826	\$33,040	1.5	\$73,200	\$1,830	\$21,960	\$549	445	30%	\$13.51	\$703	1.2
Knox County	\$15.88	\$826	\$33,040	1.5	\$82,800	\$2,070	\$24,840	\$621	798	24%	\$13.22	\$687	1.2
Lancaster County	\$18.85	\$980	\$39,200	1.8	\$101,600	\$2,540	\$30,480	\$762	51,592	40%	\$17.30	\$899	1.1
Lincoln County	\$16.52	\$859	\$34,360	1.6	\$87,100	\$2,178	\$26,130	\$653	4,564	32%	\$14.19	\$738	1.2
Logan County	\$15.88	\$826	\$33,040	1.5	\$74,600	\$1,865	\$22,380	\$560	74	23%	\$14.59	\$759	1.1
Loup County †	\$16.12	\$838	\$33,520	1.5	\$72,400	\$1,810	\$21,720	\$543	80	30%			
McPherson County †	\$16.12	\$838	\$33,520	1.5	\$70,700	\$1,768	\$21,210	\$530	54	27%			
Madison County	\$17.02	\$885	\$35,400	1.6	\$87,300	\$2,183	\$26,190	\$655	4,527	32%	\$17.21	\$895	1.0
Merrick County	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	669	21%	\$14.30	\$744	1.1
Morrill County	\$16.73	\$870	\$34,800	1.6	\$72,600	\$1,815	\$21,780	\$545	410	22%	\$13.35	\$694	1.3

† Wage data not available (See Appendix B).

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NEBRASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nance County	\$15.88	\$826	\$33,040	1.5	\$77,600	\$1,940	\$23,280	\$582	213	16%	\$15.36	\$799	1.0
Nemaha County	\$15.88	\$826	\$33,040	1.5	\$85,200	\$2,130	\$25,560	\$639	728	26%	\$12.09	\$628	1.3
Nuckolls County	\$15.88	\$826	\$33,040	1.5	\$84,700	\$2,118	\$25,410	\$635	337	20%	\$9.01	\$468	1.8
Otoe County	\$15.92	\$828	\$33,120	1.5	\$95,400	\$2,385	\$28,620	\$716	1,572	25%	\$12.92	\$672	1.2
Pawnee County	\$15.88	\$826	\$33,040	1.5	\$69,900	\$1,748	\$20,970	\$524	175	16%	\$21.64	\$1,125	0.7
Perkins County	\$15.88	\$826	\$33,040	1.5	\$84,400	\$2,110	\$25,320	\$633	220	19%	\$18.04	\$938	0.9
Phelps County	\$15.88	\$826	\$33,040	1.5	\$89,600	\$2,240	\$26,880	\$672	1,004	27%	\$14.08	\$732	1.1
Pierce County	\$15.88	\$826	\$33,040	1.5	\$83,600	\$2,090	\$25,080	\$627	653	23%	\$15.18	\$789	1.0
Platte County	\$17.25	\$897	\$35,880	1.6	\$89,400	\$2,235	\$26,820	\$671	3,487	26%	\$15.02	\$781	1.1
Polk County	\$15.88	\$826	\$33,040	1.5	\$90,300	\$2,258	\$27,090	\$677	297	15%	\$12.50	\$650	1.3
Red Willow County	\$15.88	\$826	\$33,040	1.5	\$84,900	\$2,123	\$25,470	\$637	1,302	30%	\$13.88	\$722	1.1
Richardson County	\$15.88	\$826	\$33,040	1.5	\$70,300	\$1,758	\$21,090	\$527	887	24%	\$13.34	\$693	1.2
Rock County	\$15.88	\$826	\$33,040	1.5	\$76,000	\$1,900	\$22,800	\$570	115	21%	\$14.45	\$751	1.1
Saline County	\$15.90	\$827	\$33,080	1.5	\$78,300	\$1,958	\$23,490	\$587	1,448	28%	\$15.61	\$812	1.0
Sarpy County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	20,811	30%	\$17.60	\$915	1.2
Saunders County	\$16.54	\$860	\$34,400	1.6	\$105,000	\$2,625	\$31,500	\$788	1,776	20%	\$13.85	\$720	1.2
Scotts Bluff County	\$16.87	\$877	\$35,080	1.6	\$81,900	\$2,048	\$24,570	\$614	4,566	31%	\$13.91	\$723	1.2
Seward County	\$15.90	\$827	\$33,080	1.5	\$102,800	\$2,570	\$30,840	\$771	1,788	27%	\$15.14	\$787	1.1
Sheridan County	\$15.88	\$826	\$33,040	1.5	\$69,100	\$1,728	\$20,730	\$518	681	33%	\$15.66	\$814	1.0
Sherman County	\$15.88	\$826	\$33,040	1.5	\$80,200	\$2,005	\$24,060	\$602	340	26%	\$14.16	\$737	1.1
Sioux County †	\$15.88	\$826	\$33,040	1.5	\$62,600	\$1,565	\$18,780	\$470	151	33%			
Stanton County	\$21.46	\$1,116	\$44,640	2.0	\$95,100	\$2,378	\$28,530	\$713	453	20%	\$21.50	\$1,118	1.0
Thayer County	\$15.88	\$826	\$33,040	1.5	\$80,200	\$2,005	\$24,060	\$602	465	23%	\$19.39	\$1,008	0.8
Thomas County	\$15.88	\$826	\$33,040	1.5	\$82,800	\$2,070	\$24,840	\$621	103	36%	\$22.10	\$1,149	0.7
Thurston County	\$15.88	\$826	\$33,040	1.5	\$71,500	\$1,788	\$21,450	\$536	806	40%	\$20.08	\$1,044	0.8
Valley County	\$15.88	\$826	\$33,040	1.5	\$87,000	\$2,175	\$26,100	\$653	389	23%	\$12.55	\$652	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEBRASKA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	1,719	21%	\$15.83	\$823	1.3
Wayne County	\$16.23	\$844	\$33,760	1.5	\$90,000	\$2,250	\$27,000	\$675	1,007	27%	\$7.93	\$412	2.0
Webster County	\$15.88	\$826	\$33,040	1.5	\$71,000	\$1,775	\$21,300	\$533	238	17%	\$11.51	\$598	1.4
Wheeler County	\$15.88	\$826	\$33,040	1.5	\$81,400	\$2,035	\$24,420	\$611	82	24%	\$21.36	\$1,111	0.7
York County	\$17.38	\$904	\$36,160	1.7	\$89,400	\$2,235	\$26,820	\$671	1,408	25%	\$16.38	\$852	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEVADA

#15*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,455**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,851** monthly or **\$58,212** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

STATE FACTS	
Minimum Wage	\$11.25
Average Renter Wage	\$21.93
2-Bedroom Housing Wage	\$27.99
Number of Renter Households	482,281
Percent Renters	42%

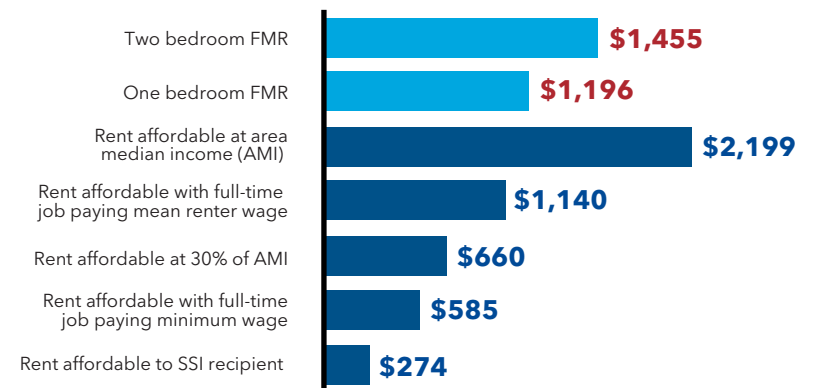
100
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

82
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Reno MSA	\$30.48
Las Vegas-Henderson-Paradise MSA	\$28.02
Douglas County	\$25.00
Elko County	\$25.00
Carson City MSA	\$24.48



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.

NEVADA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$27.99	\$1,455	\$58,212	2.5	\$87,969	\$2,199	\$26,391	\$660	482,281	42%	\$21.93	\$1,140	1.3
Combined Nonmetro Areas	\$22.28	\$1,159	\$46,352	2.0	\$90,190	\$2,255	\$27,057	\$676	30,712	27%	\$21.63	\$1,125	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$24.48	\$1,273	\$50,920	2.2	\$85,500	\$2,138	\$25,650	\$641	9,320	40%	\$21.63	\$1,125	1.1
Las Vegas-Henderson-Paradise MSA	\$28.02	\$1,457	\$58,280	2.5	\$83,900	\$2,098	\$25,170	\$629	363,672	45%	\$21.74	\$1,130	1.3
Reno MSA	\$30.48	\$1,585	\$63,400	2.7	\$104,400	\$2,610	\$31,320	\$783	78,577	41%	\$22.92	\$1,192	1.3
<u>Counties</u>													
Churchill County	\$20.35	\$1,058	\$42,320	1.8	\$94,600	\$2,365	\$28,380	\$710	3,169	32%	\$21.10	\$1,097	1.0
Clark County	\$28.02	\$1,457	\$58,280	2.5	\$83,900	\$2,098	\$25,170	\$629	363,672	45%	\$21.74	\$1,130	1.3
Douglas County	\$25.00	\$1,300	\$52,000	2.2	\$98,300	\$2,458	\$29,490	\$737	4,973	24%	\$20.73	\$1,078	1.2
Elko County	\$25.00	\$1,300	\$52,000	2.2	\$106,700	\$2,668	\$32,010	\$800	5,955	32%	\$20.84	\$1,083	1.2
Esmeralda County †	\$19.40	\$1,009	\$40,360	1.7	\$76,300	\$1,908	\$22,890	\$572	251	52%			
Eureka County	\$21.46	\$1,116	\$44,640	1.9	\$90,000	\$2,250	\$27,000	\$675	125	23%	\$40.33	\$2,097	0.5
Humboldt County	\$22.15	\$1,152	\$46,080	2.0	\$96,400	\$2,410	\$28,920	\$723	2,049	30%	\$19.62	\$1,020	1.1
Lander County	\$21.46	\$1,116	\$44,640	1.9	\$109,600	\$2,740	\$32,880	\$822	531	23%	\$15.34	\$798	1.4
Lincoln County	\$17.75	\$923	\$36,920	1.6	\$82,500	\$2,063	\$24,750	\$619	470	27%	\$12.50	\$650	1.4
Lyon County	\$21.10	\$1,097	\$43,880	1.9	\$87,400	\$2,185	\$26,220	\$656	5,350	24%	\$18.85	\$980	1.1
Mineral County	\$21.46	\$1,116	\$44,640	1.9	\$59,100	\$1,478	\$17,730	\$443	456	26%	\$21.09	\$1,097	1.0
Nye County	\$20.50	\$1,066	\$42,640	1.8	\$68,300	\$1,708	\$20,490	\$512	5,870	27%	\$20.07	\$1,044	1.0
Pershing County	\$18.35	\$954	\$38,160	1.6	\$82,700	\$2,068	\$24,810	\$620	555	30%	\$26.08	\$1,356	0.7
Storey County †	\$30.48	\$1,585	\$63,400	2.7	\$104,400	\$2,610	\$31,320	\$783	56	3%			
Washoe County	\$30.48	\$1,585	\$63,400	2.7	\$104,400	\$2,610	\$31,320	\$783	78,521	42%	\$22.92	\$1,192	1.3
White Pine County	\$21.79	\$1,133	\$45,320	1.9	\$93,700	\$2,343	\$28,110	\$703	958	28%	\$33.84	\$1,760	0.6
Carson City	\$24.48	\$1,273	\$50,920	2.2	\$85,500	\$2,138	\$25,650	\$641	9,320	40%	\$21.63	\$1,125	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

NEW HAMPSHIRE

#13*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,553**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,176** monthly or **\$62,109** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.86
2-Bedroom Housing Wage	\$29.86
Number of Renter Households	153,349
Percent Renters	28%

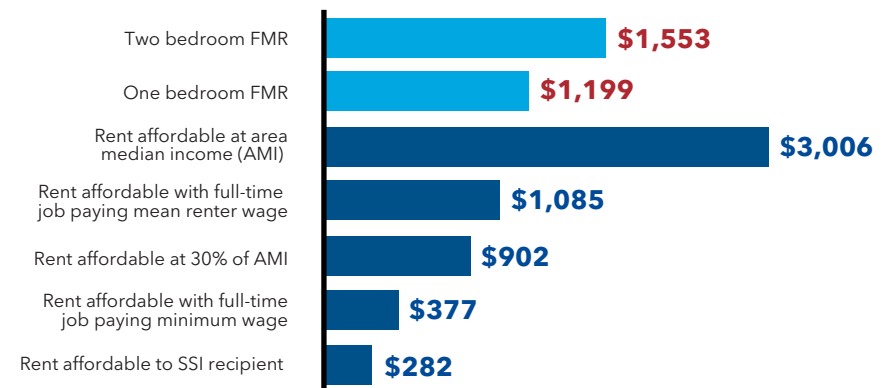
165
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

127
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

4.1
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

3.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$50.67
Nashua HMFA	\$34.54
Western Rockingham County HMFA	\$34.23
Lawrence HMFA	\$34.15
Manchester HMFA	\$31.65



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.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Frankestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

NEW HAMPSHIRE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	\$29.86	\$1,553	\$62,109	4.1	\$120,228	\$3,006	\$36,068	\$902	153,349	28%	\$20.86	\$1,085	1.4
Combined Nonmetro Areas	\$25.21	\$1,311	\$52,432	3.5	\$107,398	\$2,685	\$32,220	\$805	53,030	26%	\$17.90	\$931	1.4
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$50.67	\$2,635	\$105,400	7.0	\$149,300	\$3,733	\$44,790	\$1,120	1,128	28%	\$20.70	\$1,076	2.4
Hillsborough County (part) HMFA	\$27.04	\$1,406	\$56,240	3.7	\$116,200	\$2,905	\$34,860	\$872	2,542	20%	\$24.08	\$1,252	1.1
Lawrence HMFA	\$34.15	\$1,776	\$71,040	4.7	\$118,600	\$2,965	\$35,580	\$890	11,396	20%	\$20.70	\$1,076	1.7
Manchester HMFA	\$31.65	\$1,646	\$65,840	4.4	\$114,900	\$2,873	\$34,470	\$862	28,474	43%	\$24.08	\$1,252	1.3
Nashua HMFA	\$34.54	\$1,796	\$71,840	4.8	\$133,200	\$3,330	\$39,960	\$999	24,711	29%	\$24.08	\$1,252	1.4
Portsmouth-Rochester HMFA	\$30.06	\$1,563	\$62,520	4.1	\$136,000	\$3,400	\$40,800	\$1,020	30,031	31%	\$20.58	\$1,070	1.5
Western Rockingham County HMFA	\$34.23	\$1,780	\$71,200	4.7	\$137,200	\$3,430	\$41,160	\$1,029	2,037	11%	\$20.70	\$1,076	1.7
<u>Counties</u>													
Belknap County	\$24.85	\$1,292	\$51,680	3.4	\$104,200	\$2,605	\$31,260	\$782	5,699	22%	\$14.78	\$769	1.7
Carroll County	\$23.06	\$1,199	\$47,960	3.2	\$96,200	\$2,405	\$28,860	\$722	4,153	19%	\$14.58	\$758	1.6
Cheshire County	\$25.60	\$1,331	\$53,240	3.5	\$112,100	\$2,803	\$33,630	\$841	8,983	30%	\$17.28	\$899	1.5
Coos County †	\$18.27	\$950	\$38,000	2.5	\$78,700	\$1,968	\$23,610	\$590	3,639	27%			
Grafton County	\$25.83	\$1,343	\$53,720	3.6	\$115,100	\$2,878	\$34,530	\$863	10,176	30%	\$21.44	\$1,115	1.2
Merrimack County	\$27.13	\$1,411	\$56,440	3.7	\$116,000	\$2,900	\$34,800	\$870	15,841	27%	\$17.95	\$933	1.5
Sullivan County	\$24.31	\$1,264	\$50,560	3.4	\$95,000	\$2,375	\$28,500	\$713	4,539	28%	\$15.20	\$790	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW JERSEY

#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,742**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,806** monthly or **\$69,675** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$33.50
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	\$14.13
Average Renter Wage	\$24.40
2-Bedroom Housing Wage	\$33.50
Number of Renter Households	1,229,008
Percent Renters	36%

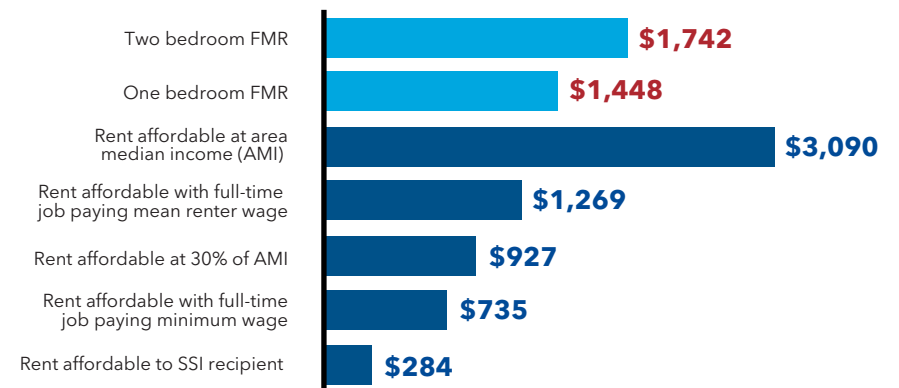
95
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

79
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Jersey City HMFA	\$40.15
Middlesex-Somerset-Hunterdon HMFA	\$36.87
Bergen-Passaic HMFA	\$35.23
Trenton MSA	\$33.31
Newark HMFA	\$30.88



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.

NEW JERSEY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	\$33.50	\$1,742	\$69,675	2.4	\$123,615	\$3,090	\$37,085	\$927	1,229,008	36%	\$24.40	\$1,269	1.4
<u>Metropolitan Areas</u>													
Atlantic City-Hammonton MSA	\$30.44	\$1,583	\$63,320	2.2	\$98,200	\$2,455	\$29,460	\$737	34,894	33%	\$14.28	\$743	2.1
Bergen-Passaic HMFA	\$35.23	\$1,832	\$73,280	2.5	\$130,700	\$3,268	\$39,210	\$980	206,595	39%	\$22.99	\$1,196	1.5
Jersey City HMFA	\$40.15	\$2,088	\$83,520	2.8	\$100,900	\$2,523	\$30,270	\$757	191,517	68%	\$39.30	\$2,044	1.0
Middlesex-Somerset-Hunterdon HMFA	\$36.87	\$1,917	\$76,680	2.6	\$142,900	\$3,573	\$42,870	\$1,072	146,526	31%	\$27.57	\$1,434	1.3
Monmouth-Ocean HMFA	\$30.81	\$1,602	\$64,080	2.2	\$130,300	\$3,258	\$39,090	\$977	109,378	23%	\$16.73	\$870	1.8
Newark HMFA	\$30.88	\$1,606	\$64,240	2.2	\$124,300	\$3,108	\$37,290	\$932	311,478	42%	\$28.31	\$1,472	1.1
Ocean City MSA	\$29.83	\$1,551	\$62,040	2.1	\$103,700	\$2,593	\$31,110	\$778	9,153	22%	\$10.80	\$561	2.8
Philadelphia-Camden-Wilmington MSA	\$28.27	\$1,470	\$58,800	2.0	\$114,400	\$2,860	\$34,320	\$858	139,163	28%	\$18.37	\$955	1.5
Trenton MSA	\$33.31	\$1,732	\$69,280	2.4	\$129,200	\$3,230	\$38,760	\$969	50,710	37%	\$27.14	\$1,411	1.2
Vineland-Bridgeton MSA	\$28.29	\$1,471	\$58,840	2.0	\$76,100	\$1,903	\$22,830	\$571	17,549	34%	\$14.31	\$744	2.0
Warren County HMFA	\$29.42	\$1,530	\$61,200	2.1	\$116,200	\$2,905	\$34,860	\$872	12,045	28%	\$16.40	\$853	1.8
<u>Counties</u>													
Atlantic County	\$30.44	\$1,583	\$63,320	2.2	\$98,200	\$2,455	\$29,460	\$737	34,894	33%	\$14.28	\$743	2.1
Bergen County	\$35.23	\$1,832	\$73,280	2.5	\$130,700	\$3,268	\$39,210	\$980	122,371	35%	\$24.49	\$1,274	1.4
Burlington County	\$28.27	\$1,470	\$58,800	2.0	\$114,400	\$2,860	\$34,320	\$858	42,078	24%	\$22.13	\$1,151	1.3
Camden County	\$28.27	\$1,470	\$58,800	2.0	\$114,400	\$2,860	\$34,320	\$858	68,461	35%	\$17.63	\$917	1.6
Cape May County	\$29.83	\$1,551	\$62,040	2.1	\$103,700	\$2,593	\$31,110	\$778	9,153	22%	\$10.80	\$561	2.8
Cumberland County	\$28.29	\$1,471	\$58,840	2.0	\$76,100	\$1,903	\$22,830	\$571	17,549	34%	\$14.31	\$744	2.0
Essex County	\$30.88	\$1,606	\$64,240	2.2	\$124,300	\$3,108	\$37,290	\$932	170,608	55%	\$26.95	\$1,401	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW JERSEY

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County	\$28.27	\$1,470	\$58,800	2.0	\$114,400	\$2,860	\$34,320	\$858	21,403	20%	\$13.26	\$690	2.1
Hudson County	\$40.15	\$2,088	\$83,520	2.8	\$100,900	\$2,523	\$30,270	\$757	191,517	68%	\$39.30	\$2,044	1.0
Hunterdon County	\$36.87	\$1,917	\$76,680	2.6	\$142,900	\$3,573	\$42,870	\$1,072	7,861	16%	\$19.18	\$997	1.9
Mercer County	\$33.31	\$1,732	\$69,280	2.4	\$129,200	\$3,230	\$38,760	\$969	50,710	37%	\$27.14	\$1,411	1.2
Middlesex County	\$36.87	\$1,917	\$76,680	2.6	\$142,900	\$3,573	\$42,870	\$1,072	107,992	36%	\$26.79	\$1,393	1.4
Monmouth County	\$30.81	\$1,602	\$64,080	2.2	\$130,300	\$3,258	\$39,090	\$977	61,003	25%	\$16.80	\$873	1.8
Morris County	\$30.88	\$1,606	\$64,240	2.2	\$124,300	\$3,108	\$37,290	\$932	49,120	26%	\$32.59	\$1,694	0.9
Ocean County	\$30.81	\$1,602	\$64,080	2.2	\$130,300	\$3,258	\$39,090	\$977	48,375	20%	\$16.64	\$865	1.9
Passaic County	\$35.23	\$1,832	\$73,280	2.5	\$130,700	\$3,268	\$39,210	\$980	84,224	48%	\$18.81	\$978	1.9
Salem County	\$28.27	\$1,470	\$58,800	2.0	\$114,400	\$2,860	\$34,320	\$858	7,221	29%	\$15.93	\$829	1.8
Somerset County	\$36.87	\$1,917	\$76,680	2.6	\$142,900	\$3,573	\$42,870	\$1,072	30,673	24%	\$31.20	\$1,623	1.2
Sussex County	\$30.88	\$1,606	\$64,240	2.2	\$124,300	\$3,108	\$37,290	\$932	8,753	16%	\$14.49	\$754	2.1
Union County	\$30.88	\$1,606	\$64,240	2.2	\$124,300	\$3,108	\$37,290	\$932	82,997	42%	\$26.58	\$1,382	1.2
Warren County	\$29.42	\$1,530	\$61,200	2.1	\$116,200	\$2,905	\$34,860	\$872	12,045	28%	\$16.40	\$853	1.8

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW MEXICO

#34*

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,034**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,446** monthly or **\$41,349** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.88
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$17.77
2-Bedroom Housing Wage	\$19.88
Number of Renter Households	253,762
Percent Renters	32%

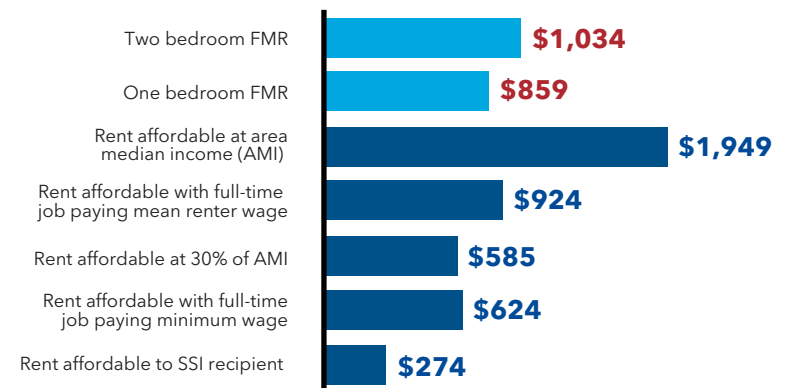
66
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

55
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.7
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
Santa Fe MSA	\$24.02
Los Alamos County	\$22.98
Albuquerque MSA	\$22.00
Lea County	\$19.63
Eddy County	\$19.50



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.

NEW MEXICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	\$19.88	\$1,034	\$41,349	1.7	\$77,975	\$1,949	\$23,392	\$585	253,762	32%	\$17.77	\$924	1.1
Combined Nonmetro Areas	\$16.85	\$876	\$35,041	1.4	\$69,565	\$1,739	\$20,870	\$522	75,091	30%	\$19.05	\$990	0.9
<u>Metropolitan Areas</u>													
Albuquerque MSA	\$22.00	\$1,144	\$45,760	1.8	\$86,500	\$2,163	\$25,950	\$649	119,815	33%	\$17.90	\$931	1.2
Farmington MSA	\$17.48	\$909	\$36,360	1.5	\$61,100	\$1,528	\$18,330	\$458	11,910	29%	\$18.90	\$983	0.9
Las Cruces MSA	\$17.17	\$893	\$35,720	1.4	\$59,600	\$1,490	\$17,880	\$447	28,064	35%	\$11.42	\$594	1.5
Santa Fe MSA	\$24.02	\$1,249	\$49,960	2.0	\$95,600	\$2,390	\$28,680	\$717	18,882	29%	\$18.77	\$976	1.3
<u>Counties</u>													
Bernalillo County	\$22.00	\$1,144	\$45,760	1.8	\$86,500	\$2,163	\$25,950	\$649	103,262	37%	\$18.01	\$936	1.2
Catron County	\$15.29	\$795	\$31,800	1.3	\$58,100	\$1,453	\$17,430	\$436	203	13%	\$7.38	\$384	2.1
Chaves County	\$17.06	\$887	\$35,480	1.4	\$64,600	\$1,615	\$19,380	\$485	7,561	33%	\$14.58	\$758	1.2
Cibola County	\$15.71	\$817	\$32,680	1.3	\$65,100	\$1,628	\$19,530	\$488	1,958	25%	\$15.22	\$791	1.0
Colfax County	\$15.29	\$795	\$31,800	1.3	\$60,500	\$1,513	\$18,150	\$454	1,671	30%	\$11.48	\$597	1.3
Curry County	\$17.31	\$900	\$36,000	1.4	\$66,000	\$1,650	\$19,800	\$495	7,941	43%	\$17.94	\$933	1.0
De Baca County	\$15.29	\$795	\$31,800	1.3	\$74,900	\$1,873	\$22,470	\$562	209	36%	\$13.42	\$698	1.1
Dona Ana County	\$17.17	\$893	\$35,720	1.4	\$59,600	\$1,490	\$17,880	\$447	28,064	35%	\$11.42	\$594	1.5
Eddy County	\$19.50	\$1,014	\$40,560	1.6	\$92,000	\$2,300	\$27,600	\$690	6,550	29%	\$28.18	\$1,465	0.7
Grant County	\$15.29	\$795	\$31,800	1.3	\$66,700	\$1,668	\$20,010	\$500	3,495	31%	\$15.05	\$783	1.0
Guadalupe County	\$15.29	\$795	\$31,800	1.3	\$49,800	\$1,245	\$14,940	\$374	292	25%	\$12.09	\$629	1.3
Harding County †	\$15.29	\$795	\$31,800	1.3	\$61,700	\$1,543	\$18,510	\$463	67	33%			
Hidalgo County	\$15.29	\$795	\$31,800	1.3	\$66,300	\$1,658	\$19,890	\$497	435	28%	\$8.27	\$430	1.8
Lea County	\$19.63	\$1,021	\$40,840	1.6	\$65,200	\$1,630	\$19,560	\$489	7,530	32%	\$18.63	\$969	1.1
Lincoln County	\$15.29	\$795	\$31,800	1.3	\$68,100	\$1,703	\$20,430	\$511	1,796	21%	\$7.54	\$392	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW MEXICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Los Alamos County	\$22.98	\$1,195	\$47,800	1.9	\$168,500	\$4,213	\$50,550	\$1,264	2,066	26%	\$36.13	\$1,879	0.6
Luna County	\$15.29	\$795	\$31,800	1.3	\$52,900	\$1,323	\$15,870	\$397	3,347	37%	\$11.12	\$578	1.4
McKinley County	\$15.29	\$795	\$31,800	1.3	\$55,800	\$1,395	\$16,740	\$419	6,104	29%	\$15.69	\$816	1.0
Mora County †	\$15.29	\$795	\$31,800	1.3	\$50,000	\$1,250	\$15,000	\$375	228	11%			
Otero County	\$15.29	\$795	\$31,800	1.3	\$69,300	\$1,733	\$20,790	\$520	8,152	35%	\$16.87	\$877	0.9
Quay County	\$15.29	\$795	\$31,800	1.3	\$46,100	\$1,153	\$13,830	\$346	1,078	32%	\$14.43	\$750	1.1
Rio Arriba County	\$15.29	\$795	\$31,800	1.3	\$70,700	\$1,768	\$21,210	\$530	2,951	22%	\$15.66	\$814	1.0
Roosevelt County	\$16.54	\$860	\$34,400	1.4	\$69,000	\$1,725	\$20,700	\$518	2,817	41%	\$14.55	\$757	1.1
Sandoval County	\$22.00	\$1,144	\$45,760	1.8	\$86,500	\$2,163	\$25,950	\$649	11,018	21%	\$17.82	\$927	1.2
San Juan County	\$17.48	\$909	\$36,360	1.5	\$61,100	\$1,528	\$18,330	\$458	11,910	29%	\$18.90	\$983	0.9
San Miguel County	\$15.29	\$795	\$31,800	1.3	\$52,800	\$1,320	\$15,840	\$396	3,321	29%	\$9.65	\$502	1.6
Santa Fe County	\$24.02	\$1,249	\$49,960	1.7	\$95,600	\$2,390	\$28,680	\$717	18,882	29%	\$18.77	\$976	1.3
Sierra County	\$15.29	\$795	\$31,800	1.3	\$62,200	\$1,555	\$18,660	\$467	1,285	24%	\$16.03	\$833	1.0
Socorro County	\$15.29	\$795	\$31,800	1.3	\$56,600	\$1,415	\$16,980	\$425	1,073	22%	\$13.34	\$694	1.1
Taos County	\$18.02	\$937	\$37,480	1.5	\$71,900	\$1,798	\$21,570	\$539	2,578	20%	\$14.99	\$780	1.2
Torrance County	\$22.00	\$1,144	\$45,760	1.8	\$86,500	\$2,163	\$25,950	\$649	907	17%	\$16.31	\$848	1.3
Union County	\$15.29	\$795	\$31,800	1.3	\$54,500	\$1,363	\$16,350	\$409	383	30%	\$11.87	\$617	1.3
Valencia County	\$22.00	\$1,144	\$45,760	1.8	\$86,500	\$2,163	\$25,950	\$649	4,628	18%	\$16.12	\$838	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW YORK

#4*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,084**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,948** monthly or **\$83,375** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$40.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	\$14.20
Average Renter Wage	\$34.46
2-Bedroom Housing Wage	\$40.08
Number of Renter Households	3,434,514
Percent Renters	46%

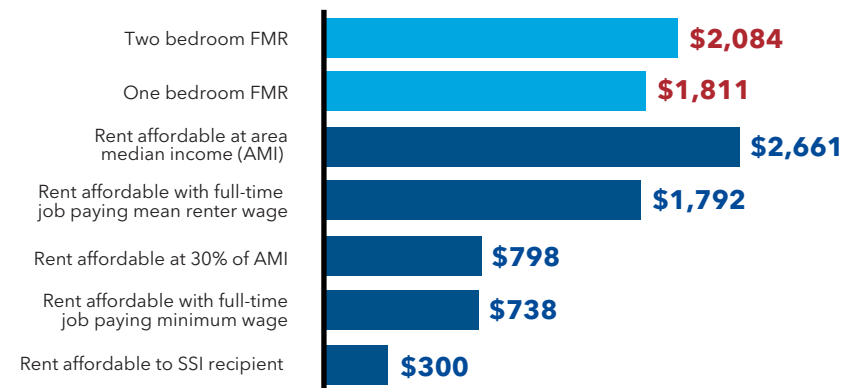
113
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

98
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
New York HMFA	\$47.13
Nassau-Suffolk HMFA	\$44.17
Westchester County Statutory Exception Area	\$39.02
Poughkeepsie-Newburgh-Middletown MSA	\$30.44
Kingston MSA	\$28.81



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.

NEW YORK

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$40.08	\$2,084	\$83,375	2.8	\$106,443	\$2,661	\$31,933	\$798	3,434,514	46%	\$34.46	\$1,792	1.2
Combined Nonmetro Areas	\$17.61	\$916	\$36,635	1.2	\$83,323	\$2,083	\$24,997	\$625	149,392	28%	\$14.43	\$750	1.2
<u>Metropolitan Areas</u>													
Albany-Schenectady-Troy MSA	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	132,171	36%	\$21.20	\$1,103	1.2
Binghamton MSA	\$18.54	\$964	\$38,560	1.3	\$85,300	\$2,133	\$25,590	\$640	32,850	32%	\$15.46	\$804	1.2
Buffalo-Cheektowaga-Niagara Falls MSA	\$20.56	\$1,069	\$42,760	1.4	\$93,900	\$2,348	\$28,170	\$704	165,645	34%	\$16.46	\$856	1.2
Elmira MSA	\$19.98	\$1,039	\$41,560	1.4	\$86,200	\$2,155	\$25,860	\$647	10,870	32%	\$15.15	\$788	1.3
Glens Falls MSA	\$21.52	\$1,119	\$44,760	1.5	\$90,600	\$2,265	\$27,180	\$680	14,952	28%	\$16.43	\$854	1.3
Ithaca MSA	\$28.60	\$1,487	\$59,480	2.0	\$112,000	\$2,800	\$33,600	\$840	19,641	46%	\$19.61	\$1,020	1.5
Kingston MSA	\$28.81	\$1,498	\$59,920	2.0	\$112,400	\$2,810	\$33,720	\$843	21,715	31%	\$14.50	\$754	2.0
Nassau-Suffolk HMFA	\$44.17	\$2,297	\$91,880	3.1	\$156,300	\$3,908	\$46,890	\$1,172	175,009	18%	\$19.97	\$1,039	2.2
New York HMFA	\$47.13	\$2,451	\$98,040	3.3	\$95,495	\$2,387	\$28,648	\$716	2,211,260	65%	\$50.37	\$2,619	0.9
Poughkeepsie-Newburgh-Middletown MSA	\$30.44	\$1,583	\$63,320	2.1	\$119,600	\$2,990	\$35,880	\$897	76,125	31%	\$16.77	\$872	1.8
Rochester HMFA	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	143,768	33%	\$17.00	\$884	1.3
Syracuse MSA	\$21.33	\$1,109	\$44,360	1.5	\$93,300	\$2,333	\$27,990	\$700	83,901	32%	\$16.50	\$858	1.3
Utica-Rome MSA	\$18.37	\$955	\$38,200	1.3	\$85,200	\$2,130	\$25,560	\$639	34,889	30%	\$13.72	\$714	1.3
Watertown-Fort Drum MSA	\$23.48	\$1,221	\$48,840	1.7	\$81,500	\$2,038	\$24,450	\$611	20,396	45%	\$17.61	\$916	1.3
Westchester County Statutory Exception Area	\$39.02	\$2,029	\$81,160	2.7	\$151,400	\$3,785	\$45,420	\$1,136	139,882	38%	\$26.69	\$1,388	1.5
Yates County HMFA	\$19.17	\$997	\$39,880	1.4	\$80,100	\$2,003	\$24,030	\$601	2,048	24%	\$13.17	\$685	1.5
<u>Counties</u>													
Albany County	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	55,849	43%	\$22.82	\$1,187	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW YORK

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	\$15.88	\$826	\$33,040	1.1	\$77,100	\$1,928	\$23,130	\$578	3,169	19%	\$11.53	\$600	1.4
Bronx County	\$47.13	\$2,451	\$98,040	3.1	\$94,400	\$2,360	\$28,320	\$708	417,897	80%	\$26.30	\$1,367	1.8
Broome County	\$18.54	\$964	\$38,560	1.3	\$85,300	\$2,133	\$25,590	\$640	28,377	35%	\$15.31	\$796	1.2
Cattaraugus County	\$15.88	\$826	\$33,040	1.1	\$81,400	\$2,035	\$24,420	\$611	8,596	27%	\$12.68	\$659	1.3
Cayuga County	\$18.02	\$937	\$37,480	1.3	\$87,900	\$2,198	\$26,370	\$659	9,033	30%	\$13.88	\$722	1.3
Chautauqua County	\$15.88	\$826	\$33,040	1.1	\$76,300	\$1,908	\$22,890	\$572	16,535	31%	\$11.98	\$623	1.3
Chemung County	\$19.98	\$1,039	\$41,560	1.4	\$86,200	\$2,155	\$25,860	\$647	10,870	32%	\$15.15	\$788	1.3
Chenango County	\$15.94	\$829	\$33,160	1.1	\$77,500	\$1,938	\$23,250	\$581	4,690	24%	\$14.57	\$758	1.1
Clinton County	\$19.08	\$992	\$39,680	1.3	\$89,900	\$2,248	\$26,970	\$674	10,266	32%	\$14.38	\$748	1.3
Columbia County	\$21.29	\$1,107	\$44,280	1.5	\$103,000	\$2,575	\$30,900	\$773	6,835	27%	\$13.80	\$717	1.5
Cortland County	\$18.21	\$947	\$37,880	1.3	\$85,300	\$2,133	\$25,590	\$640	5,964	33%	\$14.66	\$762	1.2
Delaware County	\$15.88	\$826	\$33,040	1.1	\$78,300	\$1,958	\$23,490	\$587	4,433	24%	\$15.78	\$820	1.0
Dutchess County	\$30.44	\$1,583	\$63,320	2.1	\$119,600	\$2,990	\$35,880	\$897	34,779	31%	\$18.32	\$952	1.7
Erie County	\$20.56	\$1,069	\$42,760	1.4	\$93,900	\$2,348	\$28,170	\$704	140,339	35%	\$17.08	\$888	1.2
Essex County	\$17.96	\$934	\$37,360	1.3	\$80,100	\$2,003	\$24,030	\$601	3,676	23%	\$13.29	\$691	1.4
Franklin County	\$15.88	\$826	\$33,040	1.1	\$76,200	\$1,905	\$22,860	\$572	5,358	29%	\$11.71	\$609	1.4
Fulton County	\$18.50	\$962	\$38,480	1.3	\$77,600	\$1,940	\$23,280	\$582	6,747	31%	\$14.08	\$732	1.3
Genesee County	\$18.19	\$946	\$37,840	1.3	\$89,800	\$2,245	\$26,940	\$674	6,705	27%	\$14.09	\$733	1.3
Greene County	\$21.60	\$1,123	\$44,920	1.5	\$93,300	\$2,333	\$27,990	\$700	4,013	23%	\$12.08	\$628	1.8
Hamilton County	\$19.48	\$1,013	\$40,520	1.4	\$86,600	\$2,165	\$25,980	\$650	196	13%	\$8.32	\$433	2.3
Herkimer County	\$18.37	\$955	\$38,200	1.3	\$85,200	\$2,130	\$25,560	\$639	6,171	25%	\$11.71	\$609	1.6
Jefferson County	\$23.48	\$1,221	\$48,840	1.7	\$81,500	\$2,038	\$24,450	\$611	20,396	45%	\$17.61	\$916	1.3
Kings County	\$47.13	\$2,451	\$98,040	3.1	\$94,400	\$2,360	\$28,320	\$708	682,803	69%	\$21.84	\$1,136	2.2
Lewis County	\$17.29	\$899	\$35,960	1.2	\$76,900	\$1,923	\$23,070	\$577	1,850	18%	\$13.81	\$718	1.3
Livingston County	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	5,692	24%	\$12.56	\$653	1.8
Madison County	\$21.33	\$1,109	\$44,360	1.5	\$93,300	\$2,333	\$27,990	\$700	5,485	22%	\$13.17	\$685	1.6

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NEW YORK

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	113,217	36%	\$17.48	\$909	1.3
Montgomery County	\$17.10	\$889	\$35,560	1.2	\$76,200	\$1,905	\$22,860	\$572	5,742	30%	\$14.78	\$768	1.2
Nassau County	\$44.17	\$2,297	\$91,880	2.9	\$156,300	\$3,908	\$46,890	\$1,172	83,208	18%	\$19.79	\$1,029	2.2
New York County	\$47.13	\$2,451	\$98,040	3.1	\$94,400	\$2,360	\$28,320	\$708	578,094	75%	\$73.43	\$3,818	0.6
Niagara County	\$20.56	\$1,069	\$42,760	1.4	\$93,900	\$2,348	\$28,170	\$704	25,306	28%	\$12.29	\$639	1.7
Oneida County	\$18.37	\$955	\$38,200	1.3	\$85,200	\$2,130	\$25,560	\$639	28,718	32%	\$14.05	\$730	1.3
Onondaga County	\$21.33	\$1,109	\$44,360	1.5	\$93,300	\$2,333	\$27,990	\$700	66,174	35%	\$16.90	\$879	1.3
Ontario County	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	12,450	27%	\$17.50	\$910	1.3
Orange County	\$30.44	\$1,583	\$63,320	2.1	\$119,600	\$2,990	\$35,880	\$897	41,346	31%	\$15.62	\$812	1.9
Orleans County	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	4,138	26%	\$14.49	\$753	1.6
Oswego County	\$21.33	\$1,109	\$44,360	1.5	\$93,300	\$2,333	\$27,990	\$700	12,242	26%	\$15.45	\$803	1.4
Otsego County	\$19.04	\$990	\$39,600	1.3	\$86,400	\$2,160	\$25,920	\$648	5,880	26%	\$18.15	\$944	1.0
Putnam County	\$47.13	\$2,451	\$98,040	3.3	\$94,400	\$2,360	\$28,320	\$708	5,797	17%	\$17.74	\$922	2.7
Queens County	\$47.13	\$2,451	\$98,040	3.1	\$94,400	\$2,360	\$28,320	\$708	440,974	55%	\$25.41	\$1,321	1.9
Rensselaer County	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	24,648	37%	\$19.81	\$1,030	1.3
Richmond County	\$47.13	\$2,451	\$98,040	3.1	\$94,400	\$2,360	\$28,320	\$708	53,093	31%	\$16.54	\$860	2.8
Rockland County	\$47.13	\$2,451	\$98,040	3.3	\$130,700	\$3,268	\$39,210	\$980	32,602	32%	\$15.91	\$827	3.0
St. Lawrence County	\$17.48	\$909	\$36,360	1.2	\$74,600	\$1,865	\$22,380	\$560	11,436	28%	\$12.78	\$665	1.4
Saratoga County	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	26,987	28%	\$20.65	\$1,074	1.2
Schenectady County	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	21,804	36%	\$18.70	\$973	1.4
Schoharie County	\$25.25	\$1,313	\$52,520	1.8	\$113,300	\$2,833	\$33,990	\$850	2,883	24%	\$13.14	\$683	1.9
Schuyler County	\$17.31	\$900	\$36,000	1.2	\$85,000	\$2,125	\$25,500	\$638	1,853	25%	\$15.20	\$790	1.1
Seneca County	\$17.81	\$926	\$37,040	1.3	\$84,700	\$2,118	\$25,410	\$635	3,674	27%	\$14.96	\$778	1.2
Steuben County	\$16.23	\$844	\$33,760	1.1	\$88,700	\$2,218	\$26,610	\$665	10,284	27%	\$20.41	\$1,061	0.8
Suffolk County	\$44.17	\$2,297	\$91,880	2.9	\$156,300	\$3,908	\$46,890	\$1,172	91,801	18%	\$20.15	\$1,048	2.2
Sullivan County	\$19.38	\$1,008	\$40,320	1.4	\$85,000	\$2,125	\$25,500	\$638	8,868	31%	\$15.48	\$805	1.3

1: BR = Bedroom
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NEW YORK

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	\$18.54	\$964	\$38,560	1.3	\$85,300	\$2,133	\$25,590	\$640	4,473	22%	\$16.43	\$855	1.1
Tompkins County	\$28.60	\$1,487	\$59,480	2.0	\$112,000	\$2,800	\$33,600	\$840	19,641	46%	\$19.61	\$1,020	1.5
Ulster County	\$28.81	\$1,498	\$59,920	2.0	\$112,400	\$2,810	\$33,720	\$843	21,715	31%	\$14.50	\$754	2.0
Warren County	\$21.52	\$1,119	\$44,760	1.5	\$90,600	\$2,265	\$27,180	\$680	8,588	29%	\$16.12	\$838	1.3
Washington County	\$21.52	\$1,119	\$44,760	1.5	\$90,600	\$2,265	\$27,180	\$680	6,364	26%	\$17.38	\$904	1.2
Wayne County	\$22.81	\$1,186	\$47,440	1.6	\$97,600	\$2,440	\$29,280	\$732	8,271	22%	\$12.51	\$651	1.8
Westchester County	\$39.02	\$2,029	\$81,160	2.6	\$151,400	\$3,785	\$45,420	\$1,136	139,882	38%	\$26.69	\$1,388	1.5
Wyoming County	\$15.88	\$826	\$33,040	1.1	\$85,500	\$2,138	\$25,650	\$641	3,589	23%	\$15.02	\$781	1.1
Yates County	\$19.17	\$997	\$39,880	1.4	\$80,100	\$2,003	\$24,030	\$601	2,048	24%	\$13.17	\$685	1.5

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NORTH CAROLINA

#29*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,120**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,734** monthly or **\$44,812** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.47
2-Bedroom Housing Wage	\$21.54
Number of Renter Households	1,374,165
Percent Renters	34%

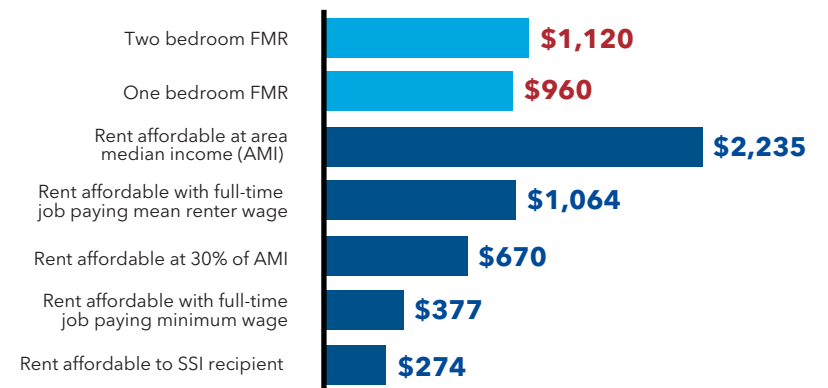
119
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

102
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Asheville HMFA	\$28.19
Raleigh MSA	\$27.15
Charlotte-Concord-Gastonia HMFA	\$25.63
Currituck County	\$25.56
Durham-Chapel Hill HMFA	\$25.29



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.

NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	\$21.54	\$1,120	\$44,812	3.0	\$89,384	\$2,235	\$26,815	\$670	1,374,165	34%	\$20.47	\$1,064	1.1
Combined Nonmetro Areas	\$15.99	\$831	\$33,257	2.2	\$69,040	\$1,726	\$20,712	\$518	229,027	30%	\$14.11	\$734	1.1
<u>Metropolitan Areas</u>													
Anson County HMFA	\$18.54	\$964	\$38,560	2.6	\$62,700	\$1,568	\$18,810	\$470	2,645	32%	\$14.72	\$765	1.3
Asheville HMFA	\$28.19	\$1,466	\$58,640	3.9	\$90,300	\$2,258	\$27,090	\$677	51,643	32%	\$17.23	\$896	1.6
Brunswick County HMFA	\$18.33	\$953	\$38,120	2.5	\$89,800	\$2,245	\$26,940	\$674	10,054	17%	\$13.84	\$720	1.3
Burlington MSA	\$19.67	\$1,023	\$40,920	2.7	\$78,800	\$1,970	\$23,640	\$591	22,183	33%	\$16.13	\$839	1.2
Camden County HMFA	\$17.00	\$884	\$35,360	2.3	\$85,100	\$2,128	\$25,530	\$638	711	19%	\$17.40	\$905	1.0
Charlotte-Concord-Gastonia HMFA	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	254,241	38%	\$27.27	\$1,418	0.9
Craven County HMFA	\$21.00	\$1,092	\$43,680	2.9	\$77,100	\$1,928	\$23,130	\$578	14,065	35%	\$15.17	\$789	1.4
Davidson County HMFA	\$16.10	\$837	\$33,480	2.2	\$70,700	\$1,768	\$21,210	\$530	18,620	28%	\$15.56	\$809	1.0
Durham-Chapel Hill HMFA	\$25.29	\$1,315	\$52,600	3.5	\$116,200	\$2,905	\$34,860	\$872	85,693	39%	\$27.00	\$1,404	0.9
Fayetteville HMFA	\$19.94	\$1,037	\$41,480	2.8	\$71,600	\$1,790	\$21,480	\$537	60,445	48%	\$16.82	\$875	1.2
Gates County HMFA	\$17.75	\$923	\$36,920	2.4	\$74,000	\$1,850	\$22,200	\$555	821	20%	\$18.63	\$969	1.0
Goldsboro MSA	\$17.65	\$918	\$36,720	2.4	\$72,600	\$1,815	\$21,780	\$545	17,614	38%	\$15.38	\$800	1.1
Granville County HMFA	\$19.46	\$1,012	\$40,480	2.7	\$80,300	\$2,008	\$24,090	\$602	5,438	26%	\$15.69	\$816	1.2
Greensboro-High Point HMFA	\$19.98	\$1,039	\$41,560	2.8	\$83,600	\$2,090	\$25,080	\$627	99,739	38%	\$18.60	\$967	1.1
Greenville MSA	\$19.52	\$1,015	\$40,600	2.7	\$77,600	\$1,940	\$23,280	\$582	34,747	49%	\$16.96	\$882	1.2
Harnett County HMFA	\$18.13	\$943	\$37,720	2.5	\$82,700	\$2,068	\$24,810	\$620	15,281	32%	\$14.01	\$729	1.3
Haywood County HMFA	\$19.40	\$1,009	\$40,360	2.7	\$77,100	\$1,928	\$23,130	\$578	6,757	26%	\$12.98	\$675	1.5
Hickory-Lenoir-Morganton MSA	\$15.21	\$791	\$31,640	2.1	\$71,400	\$1,785	\$21,420	\$536	37,936	27%	\$16.74	\$870	0.9

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NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hoke County HMFA	\$16.75	\$871	\$34,840	2.3	\$75,200	\$1,880	\$22,560	\$564	5,439	31%	\$12.46	\$648	1.3
Iredell County HMFA	\$19.88	\$1,034	\$41,360	2.7	\$95,600	\$2,390	\$28,680	\$717	19,920	28%	\$21.74	\$1,131	0.9
Jacksonville MSA	\$18.29	\$951	\$38,040	2.5	\$71,600	\$1,790	\$21,480	\$537	29,905	43%	\$14.80	\$770	1.2
Jones County HMFA	\$14.83	\$771	\$30,840	2.0	\$72,000	\$1,800	\$21,600	\$540	998	26%	\$9.08	\$472	1.6
Lincoln County HMFA	\$17.77	\$924	\$36,960	2.5	\$93,600	\$2,340	\$28,080	\$702	7,723	23%	\$13.90	\$723	1.3
Pamlico County HMFA	\$19.31	\$1,004	\$40,160	2.7	\$79,600	\$1,990	\$23,880	\$597	1,074	21%	\$8.97	\$466	2.2
Pender County HMFA	\$19.00	\$988	\$39,520	2.6	\$91,700	\$2,293	\$27,510	\$688	4,437	20%	\$11.07	\$576	1.7
Person County HMFA	\$16.21	\$843	\$33,720	2.2	\$78,300	\$1,958	\$23,490	\$587	3,523	22%	\$11.89	\$618	1.4
Raleigh MSA	\$27.15	\$1,412	\$56,480	3.7	\$117,000	\$2,925	\$35,100	\$878	175,738	34%	\$22.04	\$1,146	1.2
Rockingham County HMFA	\$15.67	\$815	\$32,600	2.2	\$70,300	\$1,758	\$21,090	\$527	11,055	29%	\$12.57	\$654	1.2
Rocky Mount MSA	\$17.12	\$890	\$35,600	2.4	\$77,700	\$1,943	\$23,310	\$583	20,750	37%	\$16.33	\$849	1.0
Rowan County HMFA	\$18.85	\$980	\$39,200	2.6	\$76,700	\$1,918	\$23,010	\$575	16,614	30%	\$15.77	\$820	1.2
Virginia Beach-Norfolk-Newport News HMFA	\$25.56	\$1,329	\$53,160	3.5	\$100,500	\$2,513	\$30,150	\$754	1,536	14%	\$11.27	\$586	2.3
Wilmington HMFA	\$24.21	\$1,259	\$50,360	3.3	\$103,000	\$2,575	\$30,900	\$773	40,005	41%	\$19.22	\$1,000	1.3
Winston-Salem HMFA	\$18.63	\$969	\$38,760	2.6	\$85,800	\$2,145	\$25,740	\$644	67,788	34%	\$18.92	\$984	1.0
<u>Counties</u>													
Alamance County	\$19.67	\$1,023	\$40,920	2.7	\$78,800	\$1,970	\$23,640	\$591	22,183	33%	\$16.13	\$839	1.2
Alexander County	\$15.21	\$791	\$31,640	2.1	\$71,400	\$1,785	\$21,420	\$536	2,510	19%	\$13.29	\$691	1.1
Alleghany County	\$15.00	\$780	\$31,200	2.1	\$54,900	\$1,373	\$16,470	\$412	982	21%	\$13.60	\$707	1.1
Anson County	\$18.54	\$964	\$38,560	2.6	\$62,700	\$1,568	\$18,810	\$470	2,645	32%	\$14.72	\$765	1.3
Ashe County	\$14.83	\$771	\$30,840	2.0	\$64,200	\$1,605	\$19,260	\$482	2,480	21%	\$13.10	\$681	1.1
Avery County	\$18.00	\$936	\$37,440	2.5	\$66,500	\$1,663	\$19,950	\$499	1,307	20%	\$14.56	\$757	1.2

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Beaufort County	\$14.94	\$777	\$31,080	2.1	\$73,000	\$1,825	\$21,900	\$548	5,207	28%	\$10.57	\$549	1.4
Bertie County	\$14.83	\$771	\$30,840	2.0	\$59,300	\$1,483	\$17,790	\$445	1,825	25%	\$10.29	\$535	1.4
Bladen County	\$14.83	\$771	\$30,840	2.0	\$60,100	\$1,503	\$18,030	\$451	3,482	30%	\$11.36	\$591	1.3
Brunswick County	\$18.33	\$953	\$38,120	2.5	\$89,800	\$2,245	\$26,940	\$674	10,054	17%	\$13.84	\$720	1.3
Buncombe County	\$28.19	\$1,466	\$58,640	3.9	\$90,300	\$2,258	\$27,090	\$677	37,236	36%	\$17.67	\$919	1.6
Burke County	\$15.21	\$791	\$31,640	2.1	\$71,400	\$1,785	\$21,420	\$536	8,483	25%	\$13.90	\$723	1.1
Cabarrus County	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	20,333	27%	\$14.96	\$778	1.7
Caldwell County	\$15.21	\$791	\$31,640	2.1	\$71,400	\$1,785	\$21,420	\$536	8,211	26%	\$16.07	\$836	0.9
Camden County	\$17.00	\$884	\$35,360	2.3	\$85,100	\$2,128	\$25,530	\$638	711	19%	\$17.40	\$905	1.0
Carteret County	\$19.29	\$1,003	\$40,120	2.7	\$80,600	\$2,015	\$24,180	\$605	8,234	27%	\$12.32	\$640	1.6
Caswell County	\$14.83	\$771	\$30,840	2.0	\$71,400	\$1,785	\$21,420	\$536	2,130	25%	\$9.88	\$514	1.5
Catawba County	\$15.21	\$791	\$31,640	2.1	\$71,400	\$1,785	\$21,420	\$536	18,732	30%	\$18.07	\$940	0.8
Chatham County	\$25.29	\$1,315	\$52,600	3.5	\$116,200	\$2,905	\$34,860	\$872	6,447	21%	\$11.81	\$614	2.1
Cherokee County	\$15.62	\$812	\$32,480	2.2	\$62,700	\$1,568	\$18,810	\$470	2,249	18%	\$13.64	\$709	1.1
Chowan County	\$17.71	\$921	\$36,840	2.4	\$67,500	\$1,688	\$20,250	\$506	2,196	35%	\$12.86	\$669	1.4
Clay County	\$16.23	\$844	\$33,760	2.2	\$67,900	\$1,698	\$20,370	\$509	1,199	23%	\$15.93	\$829	1.0
Cleveland County	\$14.83	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	11,469	31%	\$13.98	\$727	1.1
Columbus County	\$14.83	\$771	\$30,840	2.0	\$59,400	\$1,485	\$17,820	\$446	5,403	28%	\$12.48	\$649	1.2
Craven County	\$21.00	\$1,092	\$43,680	2.9	\$77,100	\$1,928	\$23,130	\$578	14,065	35%	\$15.17	\$789	1.4
Cumberland County	\$19.94	\$1,037	\$41,480	2.8	\$71,600	\$1,790	\$21,480	\$537	60,445	48%	\$16.82	\$875	1.2
Currituck County	\$25.56	\$1,329	\$53,160	3.5	\$100,500	\$2,513	\$30,150	\$754	1,536	14%	\$11.27	\$586	2.3
Dare County	\$22.13	\$1,151	\$46,040	3.1	\$97,400	\$2,435	\$29,220	\$731	3,611	23%	\$13.80	\$718	1.6
Davidson County	\$16.10	\$837	\$33,480	2.2	\$70,700	\$1,768	\$21,210	\$530	18,620	28%	\$15.56	\$809	1.0
Davie County	\$18.63	\$969	\$38,760	2.6	\$85,800	\$2,145	\$25,740	\$644	2,886	18%	\$13.13	\$683	1.4
Duplin County	\$15.88	\$826	\$33,040	2.2	\$66,100	\$1,653	\$19,830	\$496	6,053	31%	\$14.83	\$771	1.1
Durham County	\$25.29	\$1,315	\$52,600	3.5	\$116,200	\$2,905	\$34,860	\$872	59,334	45%	\$29.74	\$1,547	0.9

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

NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Edgecombe County	\$17.12	\$890	\$35,600	2.4	\$77,700	\$1,943	\$23,310	\$583	7,437	39%	\$14.37	\$747	1.2			
Forsyth County	\$18.63	\$969	\$38,760	2.6	\$85,800	\$2,145	\$25,740	\$644	57,090	38%	\$19.97	\$1,038	0.9			
Franklin County	\$27.15	\$1,412	\$56,480	3.7	\$117,000	\$2,925	\$35,100	\$878	6,161	24%	\$15.32	\$797	1.8			
Gaston County	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	30,433	34%	\$16.26	\$845	1.6			
Gates County	\$17.75	\$923	\$36,920	2.4	\$74,000	\$1,850	\$22,200	\$555	821	20%	\$18.63	\$969	1.0			
Graham County	\$14.83	\$771	\$30,840	2.0	\$58,600	\$1,465	\$17,580	\$440	613	19%	\$15.31	\$796	1.0			
Granville County	\$19.46	\$1,012	\$40,480	2.7	\$80,300	\$2,008	\$24,090	\$602	5,438	26%	\$15.69	\$816	1.2			
Greene County	\$14.83	\$771	\$30,840	2.0	\$64,600	\$1,615	\$19,380	\$485	2,130	31%	\$12.46	\$648	1.2			
Guilford County	\$19.98	\$1,039	\$41,560	2.8	\$83,600	\$2,090	\$25,080	\$627	84,625	40%	\$19.40	\$1,009	1.0			
Halifax County	\$16.21	\$843	\$33,720	2.2	\$55,100	\$1,378	\$16,530	\$413	7,446	37%	\$10.09	\$525	1.6			
Harnett County	\$18.13	\$943	\$37,720	2.5	\$82,700	\$2,068	\$24,810	\$620	15,281	32%	\$14.01	\$729	1.3			
Haywood County	\$19.40	\$1,009	\$40,360	2.7	\$77,100	\$1,928	\$23,130	\$578	6,757	26%	\$12.98	\$675	1.5			
Henderson County	\$28.19	\$1,466	\$58,640	3.9	\$90,300	\$2,258	\$27,090	\$677	12,347	25%	\$16.23	\$844	1.7			
Hertford County	\$16.88	\$878	\$35,120	2.3	\$59,400	\$1,485	\$17,820	\$446	2,691	33%	\$15.05	\$782	1.1			
Hoke County	\$16.75	\$871	\$34,840	2.3	\$75,200	\$1,880	\$22,560	\$564	5,439	31%	\$12.46	\$648	1.3			
Hyde County	\$15.12	\$786	\$31,440	2.1	\$56,600	\$1,415	\$16,980	\$425	587	29%	\$10.26	\$534	1.5			
Iredell County	\$19.88	\$1,034	\$41,360	2.7	\$95,600	\$2,390	\$28,680	\$717	19,920	28%	\$21.74	\$1,131	0.9			
Jackson County	\$14.96	\$778	\$31,120	2.1	\$73,700	\$1,843	\$22,110	\$553	6,210	37%	\$15.05	\$783	1.0			
Johnston County	\$27.15	\$1,412	\$56,480	3.7	\$117,000	\$2,925	\$35,100	\$878	18,858	25%	\$13.12	\$682	2.1			
Jones County	\$14.83	\$771	\$30,840	2.0	\$72,000	\$1,800	\$21,600	\$540	998	26%	\$9.08	\$472	1.6			
Lee County	\$17.19	\$894	\$35,760	2.4	\$70,500	\$1,763	\$21,150	\$529	8,282	35%	\$18.26	\$949	0.9			
Lenoir County	\$14.83	\$771	\$30,840	2.0	\$60,200	\$1,505	\$18,060	\$452	9,634	42%	\$17.39	\$904	0.9			
Lincoln County	\$17.77	\$924	\$36,960	2.5	\$93,600	\$2,340	\$28,080	\$702	7,723	23%	\$13.90	\$723	1.3			
McDowell County	\$14.83	\$771	\$30,840	2.0	\$67,600	\$1,690	\$20,280	\$507	4,813	26%	\$14.60	\$759	1.0			
Macon County	\$16.94	\$881	\$35,240	2.3	\$71,100	\$1,778	\$21,330	\$533	4,661	27%	\$13.69	\$712	1.2			
Madison County	\$28.19	\$1,466	\$58,640	3.9	\$90,300	\$2,258	\$27,090	\$677	2,060	25%	\$11.44	\$595	2.5			

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NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Martin County	\$14.83	\$771	\$30,840	2.0	\$61,200	\$1,530	\$18,360	\$459	3,065	33%	\$14.20	\$739	1.0
Mecklenburg County	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	189,796	44%	\$30.55	\$1,589	0.8
Mitchell County	\$14.83	\$771	\$30,840	2.0	\$71,100	\$1,778	\$21,330	\$533	1,386	22%	\$13.68	\$711	1.1
Montgomery County	\$14.83	\$771	\$30,840	2.0	\$64,400	\$1,610	\$19,320	\$483	2,406	26%	\$14.60	\$759	1.0
Moore County	\$17.56	\$913	\$36,520	2.4	\$98,900	\$2,473	\$29,670	\$742	9,344	23%	\$16.41	\$853	1.1
Nash County	\$17.12	\$890	\$35,600	2.4	\$77,700	\$1,943	\$23,310	\$583	13,313	36%	\$17.04	\$886	1.0
New Hanover County	\$24.21	\$1,259	\$50,360	3.3	\$103,000	\$2,575	\$30,900	\$773	40,005	41%	\$19.22	\$1,000	1.3
Northampton County	\$16.56	\$861	\$34,440	2.3	\$57,500	\$1,438	\$17,250	\$431	2,047	28%	\$12.28	\$638	1.3
Onslow County	\$18.29	\$951	\$38,040	2.5	\$71,600	\$1,790	\$21,480	\$537	29,905	43%	\$14.80	\$770	1.2
Orange County	\$25.29	\$1,315	\$52,600	3.5	\$116,200	\$2,905	\$34,860	\$872	19,912	36%	\$17.56	\$913	1.4
Pamlico County	\$19.31	\$1,004	\$40,160	2.7	\$79,600	\$1,990	\$23,880	\$597	1,074	21%	\$8.97	\$466	2.2
Pasquotank County	\$18.00	\$936	\$37,440	2.5	\$83,700	\$2,093	\$25,110	\$628	5,554	37%	\$15.22	\$792	1.2
Pender County	\$19.00	\$988	\$39,520	2.6	\$91,700	\$2,293	\$27,510	\$688	4,437	20%	\$11.07	\$576	1.7
Perquimans County	\$17.40	\$905	\$36,200	2.4	\$78,500	\$1,963	\$23,550	\$589	1,421	25%	\$11.48	\$597	1.5
Person County	\$16.21	\$843	\$33,720	2.2	\$78,300	\$1,958	\$23,490	\$587	3,523	22%	\$11.89	\$618	1.4
Pitt County	\$19.52	\$1,015	\$40,600	2.7	\$77,600	\$1,940	\$23,280	\$582	34,747	49%	\$16.96	\$882	1.2
Polk County	\$17.77	\$924	\$36,960	2.5	\$80,500	\$2,013	\$24,150	\$604	2,014	23%	\$13.71	\$713	1.3
Randolph County	\$19.98	\$1,039	\$41,560	2.8	\$83,600	\$2,090	\$25,080	\$627	15,114	27%	\$13.31	\$692	1.5
Richmond County	\$14.83	\$771	\$30,840	2.0	\$63,000	\$1,575	\$18,900	\$473	5,598	34%	\$11.69	\$608	1.3
Robeson County	\$14.83	\$771	\$30,840	2.0	\$54,700	\$1,368	\$16,410	\$410	14,591	35%	\$14.52	\$755	1.0
Rockingham County	\$15.67	\$815	\$32,600	2.2	\$70,300	\$1,758	\$21,090	\$527	11,055	29%	\$12.57	\$654	1.2
Rowan County	\$18.85	\$980	\$39,200	2.6	\$76,700	\$1,918	\$23,010	\$575	16,614	30%	\$15.77	\$820	1.2
Rutherford County	\$14.83	\$771	\$30,840	2.0	\$62,800	\$1,570	\$18,840	\$471	7,280	28%	\$12.90	\$671	1.1
Sampson County	\$14.83	\$771	\$30,840	2.0	\$62,900	\$1,573	\$18,870	\$472	5,429	26%	\$15.98	\$831	0.9
Scotland County	\$14.83	\$771	\$30,840	2.0	\$52,900	\$1,323	\$15,870	\$397	4,960	41%	\$15.26	\$794	1.0
Stanly County	\$15.67	\$815	\$32,600	2.2	\$80,500	\$2,013	\$24,150	\$604	6,075	26%	\$12.07	\$628	1.3

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 2: FMR = Fiscal Year 2023 Fair Market Rent.
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 4: AMI = Fiscal Year 2023 Area Median Income
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NORTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stokes County	\$18.63	\$969	\$38,760	2.6	\$85,800	\$2,145	\$25,740	\$644	4,314	23%	\$11.23	\$584	1.7
Surry County	\$14.83	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	7,725	27%	\$12.73	\$662	1.2
Swain County	\$14.83	\$771	\$30,840	2.0	\$71,500	\$1,788	\$21,450	\$536	1,307	24%	\$10.85	\$564	1.4
Transylvania County	\$19.13	\$995	\$39,800	2.6	\$78,300	\$1,958	\$23,490	\$587	3,293	23%	\$12.75	\$663	1.5
Tyrrell County	\$16.23	\$844	\$33,760	2.2	\$60,800	\$1,520	\$18,240	\$456	398	28%	\$12.81	\$666	1.3
Union County	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	13,679	17%	\$16.44	\$855	1.6
Vance County	\$15.46	\$804	\$32,160	2.1	\$64,600	\$1,615	\$19,380	\$485	6,495	40%	\$15.12	\$786	1.0
Wake County	\$27.15	\$1,412	\$56,480	3.7	\$117,000	\$2,925	\$35,100	\$878	150,719	36%	\$22.95	\$1,193	1.2
Warren County	\$14.83	\$771	\$30,840	2.0	\$59,200	\$1,480	\$17,760	\$444	2,213	29%	\$9.20	\$479	1.6
Washington County	\$14.83	\$771	\$30,840	2.0	\$62,500	\$1,563	\$18,750	\$469	1,686	34%	\$10.07	\$524	1.5
Watauga County	\$20.00	\$1,040	\$41,600	2.8	\$87,400	\$2,185	\$26,220	\$656	7,835	38%	\$11.31	\$588	1.8
Wayne County	\$17.65	\$918	\$36,720	2.4	\$72,600	\$1,815	\$21,780	\$545	17,614	38%	\$15.38	\$800	1.1
Wilkes County	\$14.83	\$771	\$30,840	2.0	\$63,400	\$1,585	\$19,020	\$476	6,964	26%	\$14.95	\$777	1.0
Wilson County	\$15.94	\$829	\$33,160	2.2	\$58,600	\$1,465	\$17,580	\$440	13,273	42%	\$16.99	\$884	0.9
Yadkin County	\$18.63	\$969	\$38,760	2.6	\$85,800	\$2,145	\$25,740	\$644	3,498	24%	\$10.95	\$569	1.7
Yancey County	\$14.83	\$771	\$30,840	2.0	\$70,500	\$1,763	\$21,150	\$529	1,774	23%	\$12.45	\$648	1.2

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NORTH DAKOTA

#47*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$925**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,084** monthly or **\$37,010** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$19.58
2-Bedroom Housing Wage	\$17.79
Number of Renter Households	117,217
Percent Renters	37%

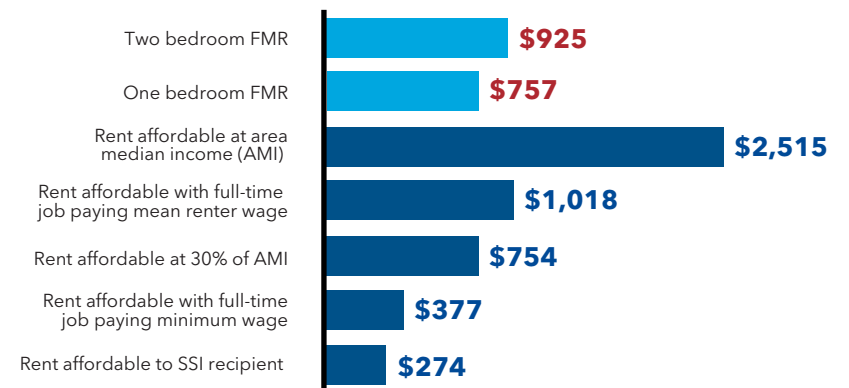
98
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

80
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
McKenzie County	\$25.02
Divide County	\$24.37
Dunn County	\$22.58
Williams County	\$20.65
Mercer County & Ward County	\$19.33



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.

NORTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	\$17.79	\$925	\$37,010	2.5	\$100,587	\$2,515	\$30,176	\$754	117,217	37%	\$19.58	\$1,018	0.9
Combined Nonmetro Areas	\$18.19	\$946	\$37,845	2.5	\$97,190	\$2,430	\$29,157	\$729	49,543	32%	\$21.34	\$1,109	0.9
<u>Metropolitan Areas</u>													
Bismarck MSA	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	15,268	29%	\$16.47	\$857	1.1
Fargo MSA	\$17.52	\$911	\$36,440	2.4	\$104,100	\$2,603	\$31,230	\$781	36,665	47%	\$19.48	\$1,013	0.9
Grand Forks MSA	\$17.12	\$890	\$35,600	2.4	\$94,200	\$2,355	\$28,260	\$707	15,741	51%	\$17.69	\$920	1.0
<u>Counties</u>													
Adams County	\$15.88	\$826	\$33,040	2.2	\$90,300	\$2,258	\$27,090	\$677	267	27%	\$12.88	\$670	1.2
Barnes County	\$16.48	\$857	\$34,280	2.3	\$99,500	\$2,488	\$29,850	\$746	1,188	25%	\$13.98	\$727	1.2
Benson County	\$15.88	\$826	\$33,040	2.2	\$69,000	\$1,725	\$20,700	\$518	563	30%	\$12.03	\$625	1.3
Billings County	\$16.48	\$857	\$34,280	2.3	\$111,500	\$2,788	\$33,450	\$836	64	21%	\$12.39	\$644	1.3
Bottineau County	\$15.88	\$826	\$33,040	2.2	\$101,800	\$2,545	\$30,540	\$764	478	18%	\$13.75	\$715	1.2
Bowman County	\$15.88	\$826	\$33,040	2.2	\$104,100	\$2,603	\$31,230	\$781	234	20%	\$16.52	\$859	1.0
Burke County	\$15.88	\$826	\$33,040	2.2	\$124,000	\$3,100	\$37,200	\$930	170	19%	\$22.82	\$1,187	0.7
Burleigh County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	11,596	29%	\$16.64	\$865	1.1
Cass County	\$17.52	\$911	\$36,440	2.4	\$104,100	\$2,603	\$31,230	\$781	36,665	47%	\$19.48	\$1,013	0.9
Cavalier County	\$15.88	\$826	\$33,040	2.2	\$98,800	\$2,470	\$29,640	\$741	261	17%	\$14.41	\$749	1.1
Dickey County	\$15.88	\$826	\$33,040	2.2	\$95,400	\$2,385	\$28,620	\$716	393	20%	\$14.97	\$778	1.1
Divide County	\$24.37	\$1,267	\$50,680	3.4	\$105,900	\$2,648	\$31,770	\$794	261	29%	\$19.02	\$989	1.3
Dunn County	\$22.58	\$1,174	\$46,960	3.1	\$128,200	\$3,205	\$38,460	\$962	386	26%	\$34.18	\$1,777	0.7
Eddy County	\$15.88	\$826	\$33,040	2.2	\$76,700	\$1,918	\$23,010	\$575	352	33%	\$13.40	\$697	1.2
Emmons County	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	301	20%	\$11.17	\$581	1.4
Foster County	\$15.88	\$826	\$33,040	2.2	\$113,400	\$2,835	\$34,020	\$851	340	23%	\$11.20	\$583	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

NORTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Golden Valley County	\$15.88	\$826	\$33,040	2.2	\$98,600	\$2,465	\$29,580	\$740	140	19%	\$10.94	\$569	1.5
Grand Forks County	\$17.12	\$890	\$35,600	2.4	\$94,200	\$2,355	\$28,260	\$707	15,741	51%	\$17.69	\$920	1.0
Grant County	\$15.88	\$826	\$33,040	2.2	\$79,900	\$1,998	\$23,970	\$599	112	11%	\$13.20	\$686	1.2
Griggs County	\$15.88	\$826	\$33,040	2.2	\$94,300	\$2,358	\$28,290	\$707	155	17%	\$13.95	\$725	1.1
Hettinger County	\$17.69	\$920	\$36,800	2.4	\$82,700	\$2,068	\$24,810	\$620	218	21%	\$16.28	\$847	1.1
Kidder County	\$15.88	\$826	\$33,040	2.2	\$74,900	\$1,873	\$22,470	\$562	266	26%	\$20.98	\$1,091	0.8
LaMoure County	\$15.88	\$826	\$33,040	2.2	\$95,600	\$2,390	\$28,680	\$717	292	17%	\$11.59	\$602	1.4
Logan County	\$16.48	\$857	\$34,280	2.3	\$76,400	\$1,910	\$22,920	\$573	125	16%	\$13.45	\$700	1.2
McHenry County	\$15.88	\$826	\$33,040	2.2	\$99,600	\$2,490	\$29,880	\$747	408	18%	\$20.03	\$1,042	0.8
McIntosh County	\$15.88	\$826	\$33,040	2.2	\$84,100	\$2,103	\$25,230	\$631	319	26%	\$16.15	\$840	1.0
McKenzie County	\$25.02	\$1,301	\$52,040	3.5	\$106,300	\$2,658	\$31,890	\$797	1,965	40%	\$36.45	\$1,895	0.7
McLean County	\$15.88	\$826	\$33,040	2.2	\$96,700	\$2,418	\$29,010	\$725	745	18%	\$21.16	\$1,100	0.8
Mercer County	\$19.33	\$1,005	\$40,200	2.7	\$110,900	\$2,773	\$33,270	\$832	576	16%	\$20.76	\$1,080	0.9
Morton County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	3,585	27%	\$14.38	\$748	1.2
Mountrail County	\$15.98	\$831	\$33,240	2.2	\$100,700	\$2,518	\$30,210	\$755	1,341	39%	\$32.54	\$1,692	0.5
Nelson County	\$15.88	\$826	\$33,040	2.2	\$95,800	\$2,395	\$28,740	\$719	322	24%	\$14.21	\$739	1.1
Oliver County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	87	13%	\$38.64	\$2,009	0.5
Pembina County	\$15.88	\$826	\$33,040	2.2	\$91,100	\$2,278	\$27,330	\$683	779	26%	\$17.84	\$927	0.9
Pierce County	\$15.88	\$826	\$33,040	2.2	\$98,100	\$2,453	\$29,430	\$736	367	22%	\$10.57	\$550	1.5
Ramsey County	\$15.88	\$826	\$33,040	2.2	\$89,300	\$2,233	\$26,790	\$670	2,036	41%	\$12.35	\$642	1.3
Ransom County	\$15.88	\$826	\$33,040	2.2	\$97,300	\$2,433	\$29,190	\$730	575	25%	\$11.86	\$617	1.3
Renville County	\$16.46	\$856	\$34,240	2.3	\$99,200	\$2,480	\$29,760	\$744	146	17%	\$13.74	\$714	1.2
Richland County	\$15.88	\$826	\$33,040	2.2	\$96,500	\$2,413	\$28,950	\$724	1,967	29%	\$11.59	\$603	1.4
Rolette County	\$15.88	\$826	\$33,040	2.2	\$60,900	\$1,523	\$18,270	\$457	1,149	31%	\$13.01	\$677	1.2
Sargent County	\$15.88	\$826	\$33,040	2.2	\$97,900	\$2,448	\$29,370	\$734	481	27%	\$25.83	\$1,343	0.6
Sheridan County	\$16.48	\$857	\$34,280	2.3	\$93,300	\$2,333	\$27,990	\$700	97	16%	\$8.39	\$436	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

NORTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sioux County	\$15.88	\$826	\$33,040	2.2	\$48,300	\$1,208	\$14,490	\$362	584	55%	\$16.54	\$860	1.0
Slope County †	\$16.48	\$857	\$34,280	2.3	\$91,100	\$2,278	\$27,330	\$683	35	11%			
Stark County	\$19.25	\$1,001	\$40,040	2.7	\$109,600	\$2,740	\$32,880	\$822	4,846	37%	\$23.52	\$1,223	0.8
Steele County	\$15.88	\$826	\$33,040	2.2	\$117,300	\$2,933	\$35,190	\$880	170	22%	\$9.97	\$519	1.6
Stutsman County	\$15.88	\$826	\$33,040	2.2	\$92,300	\$2,308	\$27,690	\$692	3,324	37%	\$16.66	\$866	1.0
Towner County	\$15.88	\$826	\$33,040	2.2	\$81,300	\$2,033	\$24,390	\$610	237	24%	\$17.96	\$934	0.9
Trails County	\$15.88	\$826	\$33,040	2.2	\$106,500	\$2,663	\$31,950	\$799	829	25%	\$13.13	\$683	1.2
Walsh County	\$15.88	\$826	\$33,040	2.2	\$81,800	\$2,045	\$24,540	\$614	1,001	22%	\$17.07	\$888	0.9
Ward County	\$19.33	\$1,005	\$40,200	2.7	\$93,500	\$2,338	\$28,050	\$701	11,267	40%	\$18.84	\$980	1.0
Wells County	\$15.88	\$826	\$33,040	2.2	\$96,400	\$2,410	\$28,920	\$723	464	26%	\$12.13	\$631	1.3
Williams County	\$20.65	\$1,074	\$42,960	2.8	\$110,800	\$2,770	\$33,240	\$831	6,947	45%	\$33.22	\$1,728	0.6

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In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$993**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,308** monthly or **\$39,702** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.09
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$18.47
2-Bedroom Housing Wage	\$19.09
Number of Renter Households	1,588,226
Percent Renters	33%

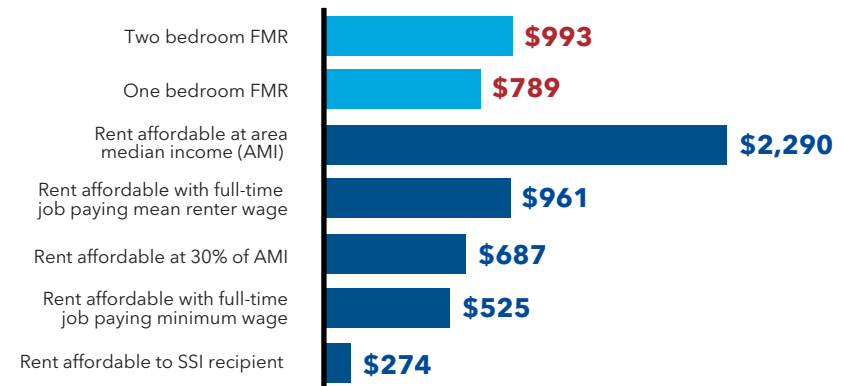
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

60
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Union County	\$22.79
Columbus HMFA	\$22.37
Cincinnati HMFA	\$21.02
Akron MSA	\$19.75
Cleveland-Elyria MSA	\$19.19



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.

OHIO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$19.09	\$993	\$39,702	1.9	\$91,618	\$2,290	\$27,485	\$687	1,588,226	33%	\$18.47	\$961	1.0
Combined Nonmetro Areas	\$15.89	\$826	\$33,059	1.6	\$79,101	\$1,978	\$23,730	\$593	246,998	27%	\$15.19	\$790	1.0
<u>Metropolitan Areas</u>													
Akron MSA	\$19.75	\$1,027	\$41,080	2.0	\$95,500	\$2,388	\$28,650	\$716	94,608	32%	\$16.65	\$866	1.2
Brown County HMFA	\$16.96	\$882	\$35,280	1.7	\$79,100	\$1,978	\$23,730	\$593	4,500	27%	\$9.16	\$476	1.9
Canton-Massillon MSA	\$16.56	\$861	\$34,440	1.6	\$83,800	\$2,095	\$25,140	\$629	52,071	31%	\$14.31	\$744	1.2
Cincinnati HMFA	\$21.02	\$1,093	\$43,720	2.1	\$103,600	\$2,590	\$31,080	\$777	226,692	34%	\$20.12	\$1,046	1.0
Cleveland-Elyria MSA	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	308,269	35%	\$20.10	\$1,045	1.0
Columbus HMFA	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	309,380	39%	\$21.74	\$1,130	1.0
Dayton MSA	\$18.63	\$969	\$38,760	1.8	\$92,400	\$2,310	\$27,720	\$693	119,695	36%	\$18.10	\$941	1.0
Hocking County HMFA	\$15.27	\$794	\$31,760	1.5	\$77,000	\$1,925	\$23,100	\$578	2,440	22%	\$8.20	\$426	1.9
Huntington-Ashland HMFA	\$15.94	\$829	\$33,160	1.6	\$73,300	\$1,833	\$21,990	\$550	6,311	28%	\$14.19	\$738	1.1
Lima MSA	\$16.42	\$854	\$34,160	1.6	\$75,600	\$1,890	\$22,680	\$567	13,455	33%	\$17.06	\$887	1.0
Mansfield MSA	\$15.27	\$794	\$31,760	1.5	\$75,000	\$1,875	\$22,500	\$563	16,221	33%	\$13.46	\$700	1.1
Ottawa County HMFA	\$17.81	\$926	\$37,040	1.8	\$95,300	\$2,383	\$28,590	\$715	3,402	19%	\$13.31	\$692	1.3
Perry County HMFA	\$15.35	\$798	\$31,920	1.5	\$74,500	\$1,863	\$22,350	\$559	3,050	23%	\$11.24	\$584	1.4
Springfield MSA	\$17.48	\$909	\$36,360	1.7	\$84,500	\$2,113	\$25,350	\$634	17,608	32%	\$15.30	\$796	1.1
Toledo HMFA	\$17.42	\$906	\$36,240	1.7	\$87,900	\$2,198	\$26,370	\$659	91,896	37%	\$17.16	\$892	1.0
Union County HMFA	\$22.79	\$1,185	\$47,400	2.3	\$125,600	\$3,140	\$37,680	\$942	4,073	19%	\$20.55	\$1,068	1.1
Weirton-Steubenville MSA	\$15.27	\$794	\$31,760	1.5	\$76,900	\$1,923	\$23,070	\$577	7,795	29%	\$13.77	\$716	1.1
Wheeling MSA	\$15.90	\$827	\$33,080	1.6	\$84,500	\$2,113	\$25,350	\$634	6,138	24%	\$12.66	\$659	1.3

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OHIO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Youngstown-Warren-Boardman HMFA	\$15.27	\$794	\$31,760	1.5	\$77,200	\$1,930	\$23,160	\$579	53,624	29%	\$13.08	\$680	1.2
<u>Counties</u>													
Adams County	\$15.27	\$794	\$31,760	1.5	\$65,400	\$1,635	\$19,620	\$491	2,726	27%	\$12.40	\$645	1.2
Allen County	\$16.42	\$854	\$34,160	1.6	\$75,600	\$1,890	\$22,680	\$567	13,455	33%	\$17.06	\$887	1.0
Ashland County	\$15.27	\$794	\$31,760	1.5	\$80,100	\$2,003	\$24,030	\$601	4,832	24%	\$13.85	\$720	1.1
Ashtabula County	\$15.27	\$794	\$31,760	1.5	\$70,200	\$1,755	\$21,060	\$527	10,895	28%	\$11.79	\$613	1.3
Athens County	\$17.81	\$926	\$37,040	1.8	\$81,400	\$2,035	\$24,420	\$611	9,004	40%	\$9.38	\$488	1.9
Auglaize County	\$15.27	\$794	\$31,760	1.5	\$96,000	\$2,400	\$28,800	\$720	4,487	24%	\$17.06	\$887	0.9
Belmont County	\$15.90	\$827	\$33,080	1.6	\$84,500	\$2,113	\$25,350	\$634	6,138	24%	\$12.66	\$659	1.3
Brown County	\$16.96	\$882	\$35,280	1.7	\$79,100	\$1,978	\$23,730	\$593	4,500	27%	\$9.16	\$476	1.9
Butler County	\$21.02	\$1,093	\$43,720	2.1	\$103,600	\$2,590	\$31,080	\$777	43,449	30%	\$16.95	\$881	1.2
Carroll County	\$16.56	\$861	\$34,440	1.6	\$83,800	\$2,095	\$25,140	\$629	2,676	24%	\$11.23	\$584	1.5
Champaign County	\$15.81	\$822	\$32,880	1.6	\$84,400	\$2,110	\$25,320	\$633	3,909	25%	\$16.64	\$865	1.0
Clark County	\$17.48	\$909	\$36,360	1.7	\$84,500	\$2,113	\$25,350	\$634	17,608	32%	\$15.30	\$796	1.1
Clermont County	\$21.02	\$1,093	\$43,720	2.1	\$103,600	\$2,590	\$31,080	\$777	21,937	27%	\$15.97	\$831	1.3
Clinton County	\$16.10	\$837	\$33,480	1.6	\$82,100	\$2,053	\$24,630	\$616	5,096	31%	\$16.70	\$868	1.0
Columbiana County	\$15.27	\$794	\$31,760	1.5	\$76,200	\$1,905	\$22,860	\$572	10,916	26%	\$13.74	\$715	1.1
Coshocton County	\$15.27	\$794	\$31,760	1.5	\$69,000	\$1,725	\$20,700	\$518	3,926	27%	\$13.59	\$707	1.1
Crawford County	\$15.27	\$794	\$31,760	1.5	\$69,000	\$1,725	\$20,700	\$518	5,564	31%	\$15.64	\$813	1.0
Cuyahoga County	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	230,291	42%	\$22.03	\$1,146	0.9
Darke County	\$15.27	\$794	\$31,760	1.5	\$81,100	\$2,028	\$24,330	\$608	5,844	28%	\$15.18	\$790	1.0
Defiance County	\$15.98	\$831	\$33,240	1.6	\$85,200	\$2,130	\$25,560	\$639	3,331	22%	\$14.90	\$775	1.1
Delaware County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	15,968	21%	\$19.41	\$1,009	1.2
Erie County	\$17.54	\$912	\$36,480	1.7	\$86,600	\$2,165	\$25,980	\$650	9,676	30%	\$14.00	\$728	1.3
Fairfield County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	14,412	25%	\$12.10	\$629	1.8

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	\$15.52	\$807	\$32,280	1.5	\$73,100	\$1,828	\$21,930	\$548	4,083	36%	\$14.18	\$737	1.1
Franklin County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	249,152	46%	\$23.76	\$1,236	0.9
Fulton County	\$17.42	\$906	\$36,240	1.7	\$87,900	\$2,198	\$26,370	\$659	3,262	19%	\$16.38	\$852	1.1
Gallia County	\$15.27	\$794	\$31,760	1.5	\$73,000	\$1,825	\$21,900	\$548	2,634	23%	\$13.98	\$727	1.1
Geauga County	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	4,511	13%	\$13.03	\$678	1.5
Greene County	\$18.63	\$969	\$38,760	1.8	\$92,400	\$2,310	\$27,720	\$693	21,973	33%	\$16.89	\$878	1.1
Guernsey County	\$16.42	\$854	\$34,160	1.6	\$67,900	\$1,698	\$20,370	\$509	4,532	28%	\$15.03	\$782	1.1
Hamilton County	\$21.02	\$1,093	\$43,720	2.1	\$103,600	\$2,590	\$31,080	\$777	142,733	41%	\$21.36	\$1,111	1.0
Hancock County	\$17.40	\$905	\$36,200	1.7	\$89,500	\$2,238	\$26,850	\$671	9,472	30%	\$19.34	\$1,005	0.9
Hardin County	\$15.27	\$794	\$31,760	1.5	\$72,800	\$1,820	\$21,840	\$546	3,280	28%	\$13.80	\$718	1.1
Harrison County	\$15.27	\$794	\$31,760	1.5	\$73,900	\$1,848	\$22,170	\$554	1,303	23%	\$15.53	\$808	1.0
Henry County	\$15.27	\$794	\$31,760	1.5	\$86,500	\$2,163	\$25,950	\$649	2,392	22%	\$16.52	\$859	0.9
Highland County	\$15.27	\$794	\$31,760	1.5	\$71,400	\$1,785	\$21,420	\$536	4,687	28%	\$11.62	\$604	1.3
Hocking County	\$15.27	\$794	\$31,760	1.5	\$77,000	\$1,925	\$23,100	\$578	2,440	22%	\$8.20	\$426	1.9
Holmes County	\$15.27	\$794	\$31,760	1.5	\$92,100	\$2,303	\$27,630	\$691	2,942	22%	\$16.38	\$852	0.9
Huron County	\$15.58	\$810	\$32,400	1.5	\$78,800	\$1,970	\$23,640	\$591	6,517	28%	\$16.31	\$848	1.0
Jackson County	\$15.27	\$794	\$31,760	1.5	\$65,000	\$1,625	\$19,500	\$488	3,090	25%	\$12.00	\$624	1.3
Jefferson County	\$15.27	\$794	\$31,760	1.5	\$76,900	\$1,923	\$23,070	\$577	7,795	29%	\$13.77	\$716	1.1
Knox County	\$16.52	\$859	\$34,360	1.6	\$82,800	\$2,070	\$24,840	\$621	6,284	27%	\$14.33	\$745	1.2
Lake County	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	25,069	26%	\$17.65	\$918	1.1
Lawrence County	\$15.94	\$829	\$33,160	1.6	\$73,300	\$1,833	\$21,990	\$550	6,311	28%	\$14.19	\$738	1.1
Licking County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	17,670	27%	\$14.13	\$735	1.6
Logan County	\$16.00	\$832	\$33,280	1.6	\$88,800	\$2,220	\$26,640	\$666	4,580	24%	\$15.95	\$829	1.0
Lorain County	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	34,011	28%	\$13.50	\$702	1.4
Lucas County	\$17.42	\$906	\$36,240	1.7	\$87,900	\$2,198	\$26,370	\$659	69,664	39%	\$17.59	\$915	1.0
Madison County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	3,979	26%	\$15.17	\$789	1.5

1: BR = Bedroom
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 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OHIO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mahoning County	\$15.27	\$794	\$31,760	1.5	\$77,200	\$1,930	\$23,160	\$579	29,353	30%	\$13.25	\$689	1.2
Marion County	\$17.10	\$889	\$35,560	1.7	\$69,700	\$1,743	\$20,910	\$523	7,938	33%	\$16.37	\$851	1.0
Medina County	\$19.19	\$998	\$39,920	1.9	\$94,000	\$2,350	\$28,200	\$705	14,387	20%	\$15.89	\$826	1.2
Meigs County	\$15.27	\$794	\$31,760	1.5	\$66,400	\$1,660	\$19,920	\$498	1,958	22%	\$9.62	\$500	1.6
Mercer County	\$15.27	\$794	\$31,760	1.5	\$97,300	\$2,433	\$29,190	\$730	3,256	20%	\$14.34	\$746	1.1
Miami County	\$18.63	\$969	\$38,760	1.8	\$92,400	\$2,310	\$27,720	\$693	11,702	27%	\$17.42	\$906	1.1
Monroe County	\$15.27	\$794	\$31,760	1.5	\$76,200	\$1,905	\$22,860	\$572	1,193	21%	\$12.57	\$654	1.2
Montgomery County	\$18.63	\$969	\$38,760	1.8	\$92,400	\$2,310	\$27,720	\$693	86,020	38%	\$18.51	\$962	1.0
Morgan County	\$15.27	\$794	\$31,760	1.5	\$59,700	\$1,493	\$17,910	\$448	1,291	23%	\$11.08	\$576	1.4
Morrow County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	2,535	19%	\$14.16	\$737	1.6
Muskingum County	\$15.50	\$806	\$32,240	1.5	\$75,200	\$1,880	\$22,560	\$564	10,089	30%	\$13.64	\$709	1.1
Noble County	\$15.27	\$794	\$31,760	1.5	\$67,400	\$1,685	\$20,220	\$506	956	21%	\$12.54	\$652	1.2
Ottawa County	\$17.81	\$926	\$37,040	1.8	\$95,300	\$2,383	\$28,590	\$715	3,402	19%	\$13.31	\$692	1.3
Paulding County	\$15.27	\$794	\$31,760	1.5	\$81,800	\$2,045	\$24,540	\$614	1,483	20%	\$12.70	\$661	1.2
Perry County	\$15.35	\$798	\$31,920	1.5	\$74,500	\$1,863	\$22,350	\$559	3,050	23%	\$11.24	\$584	1.4
Pickaway County	\$22.37	\$1,163	\$46,520	2.2	\$101,100	\$2,528	\$30,330	\$758	5,664	27%	\$14.46	\$752	1.5
Pike County	\$15.27	\$794	\$31,760	1.5	\$66,000	\$1,650	\$19,800	\$495	3,470	33%	\$20.16	\$1,048	0.8
Portage County	\$19.75	\$1,027	\$41,080	2.0	\$95,500	\$2,388	\$28,650	\$716	18,785	30%	\$13.15	\$684	1.5
Preble County	\$15.77	\$820	\$32,800	1.6	\$84,500	\$2,113	\$25,350	\$634	3,667	22%	\$17.16	\$892	0.9
Putnam County	\$15.27	\$794	\$31,760	1.5	\$99,700	\$2,493	\$29,910	\$748	1,911	15%	\$14.11	\$734	1.1
Richland County	\$15.27	\$794	\$31,760	1.5	\$75,000	\$1,875	\$22,500	\$563	16,221	33%	\$13.46	\$700	1.1
Ross County	\$16.46	\$856	\$34,240	1.6	\$85,600	\$2,140	\$25,680	\$642	8,605	29%	\$13.81	\$718	1.2
Sandusky County	\$15.46	\$804	\$32,160	1.5	\$82,500	\$2,063	\$24,750	\$619	6,453	27%	\$14.81	\$770	1.0
Scioto County	\$15.27	\$794	\$31,760	1.5	\$60,700	\$1,518	\$18,210	\$455	8,912	32%	\$11.70	\$608	1.3
Seneca County	\$15.27	\$794	\$31,760	1.5	\$76,700	\$1,918	\$23,010	\$575	5,994	27%	\$14.03	\$730	1.1
Shelby County	\$15.60	\$811	\$32,440	1.5	\$93,100	\$2,328	\$27,930	\$698	5,279	29%	\$19.71	\$1,025	0.8

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OHIO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stark County	\$16.56	\$861	\$34,440	1.6	\$83,800	\$2,095	\$25,140	\$629	49,395	32%	\$14.42	\$750	1.1
Summit County	\$19.75	\$1,027	\$41,080	2.0	\$95,500	\$2,388	\$28,650	\$716	75,823	33%	\$17.30	\$899	1.1
Trumbull County	\$15.27	\$794	\$31,760	1.5	\$77,200	\$1,930	\$23,160	\$579	24,271	29%	\$12.83	\$667	1.2
Tuscarawas County	\$16.58	\$862	\$34,480	1.6	\$79,100	\$1,978	\$23,730	\$593	11,346	30%	\$14.24	\$741	1.2
Union County	\$22.79	\$1,185	\$47,400	2.3	\$125,600	\$3,140	\$37,680	\$942	4,073	19%	\$20.55	\$1,068	1.1
Van Wert County	\$15.27	\$794	\$31,760	1.5	\$80,500	\$2,013	\$24,150	\$604	2,542	22%	\$15.96	\$830	1.0
Vinton County	\$15.27	\$794	\$31,760	1.5	\$65,500	\$1,638	\$19,650	\$491	1,211	24%	\$11.53	\$600	1.3
Warren County	\$21.02	\$1,093	\$43,720	2.1	\$103,600	\$2,590	\$31,080	\$777	18,573	21%	\$21.05	\$1,094	1.0
Washington County	\$15.27	\$794	\$31,760	1.5	\$78,600	\$1,965	\$23,580	\$590	6,321	26%	\$15.27	\$794	1.0
Wayne County	\$16.56	\$861	\$34,440	1.6	\$82,800	\$2,070	\$24,840	\$621	11,106	25%	\$17.65	\$918	0.9
Williams County	\$15.27	\$794	\$31,760	1.5	\$75,600	\$1,890	\$22,680	\$567	3,532	23%	\$15.83	\$823	1.0
Wood County	\$17.42	\$906	\$36,240	1.7	\$87,900	\$2,198	\$26,370	\$659	18,970	36%	\$16.08	\$836	1.1
Wyandot County	\$15.27	\$794	\$31,760	1.5	\$82,400	\$2,060	\$24,720	\$618	2,483	27%	\$18.62	\$968	0.8

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
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OKLAHOMA

#44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$936**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,120** monthly or **\$37,436** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.89
2-Bedroom Housing Wage	\$18.00
Number of Renter Households	510,477
Percent Renters	34%

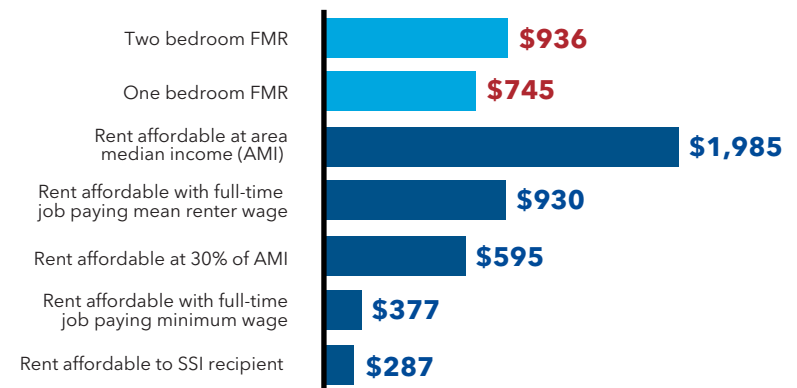
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

79
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City HMFA	\$19.54
Tulsa HMFA	\$18.98
Woodward County	\$17.38
Enid MSA	\$17.29
Payne County	\$17.25



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.

OKLAHOMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$18.00	\$936	\$37,436	2.5	\$79,388	\$1,985	\$23,817	\$595	510,477	34%	\$17.89	\$930	1.0
Combined Nonmetro Areas	\$15.86	\$825	\$32,987	2.2	\$68,863	\$1,722	\$20,659	\$516	148,994	31%	\$15.16	\$788	1.0
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$15.33	\$797	\$31,880	2.1	\$79,500	\$1,988	\$23,850	\$596	443	22%	\$11.47	\$597	1.3
Enid MSA	\$17.29	\$899	\$35,960	2.4	\$83,700	\$2,093	\$25,110	\$628	8,297	35%	\$15.95	\$830	1.1
Fort Smith HMFA	\$15.33	\$797	\$31,880	2.1	\$65,700	\$1,643	\$19,710	\$493	4,115	28%	\$11.48	\$597	1.3
Grady County HMFA	\$16.23	\$844	\$33,760	2.2	\$90,900	\$2,273	\$27,270	\$682	4,811	24%	\$14.52	\$755	1.1
Lawton HMFA	\$15.67	\$815	\$32,600	2.2	\$70,800	\$1,770	\$21,240	\$531	20,577	47%	\$15.36	\$799	1.0
Lincoln County HMFA	\$15.33	\$797	\$31,880	2.1	\$76,600	\$1,915	\$22,980	\$575	2,469	20%	\$12.55	\$652	1.2
Oklahoma City HMFA	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	186,953	36%	\$18.81	\$978	1.0
Okmulgee County HMFA	\$15.33	\$797	\$31,880	2.1	\$66,600	\$1,665	\$19,980	\$500	4,081	29%	\$12.72	\$661	1.2
Pawnee County HMFA	\$15.35	\$798	\$31,920	2.1	\$72,700	\$1,818	\$21,810	\$545	1,377	23%	\$14.89	\$774	1.0
Tulsa HMFA	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	128,360	35%	\$19.70	\$1,025	1.0
<u>Counties</u>													
Adair County	\$15.33	\$797	\$31,880	2.1	\$54,200	\$1,355	\$16,260	\$407	2,164	32%	\$12.64	\$657	1.2
Alfalfa County	\$15.33	\$797	\$31,880	2.1	\$87,200	\$2,180	\$26,160	\$654	366	20%	\$14.65	\$762	1.0
Atoka County	\$15.33	\$797	\$31,880	2.1	\$63,200	\$1,580	\$18,960	\$474	1,130	23%	\$8.49	\$442	1.8
Beaver County	\$15.33	\$797	\$31,880	2.1	\$75,200	\$1,880	\$22,560	\$564	399	22%	\$20.55	\$1,069	0.7
Beckham County	\$16.67	\$867	\$34,680	2.3	\$76,800	\$1,920	\$23,040	\$576	2,693	34%	\$17.14	\$891	1.0
Blaine County	\$15.33	\$797	\$31,880	2.1	\$70,200	\$1,755	\$21,060	\$527	1,069	30%	\$17.38	\$904	0.9
Bryan County	\$16.12	\$838	\$33,520	2.2	\$67,100	\$1,678	\$20,130	\$503	6,639	37%	\$16.58	\$862	1.0
Caddo County	\$15.33	\$797	\$31,880	2.1	\$67,000	\$1,675	\$20,100	\$503	2,491	27%	\$16.69	\$868	0.9

† Wage data not available (See Appendix B).

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OKLAHOMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	13,365	24%	\$15.61	\$812	1.3
Carter County	\$17.00	\$884	\$35,360	2.3	\$74,500	\$1,863	\$22,350	\$559	6,083	33%	\$18.34	\$953	0.9
Cherokee County	\$15.65	\$814	\$32,560	2.2	\$68,000	\$1,700	\$20,400	\$510	5,677	32%	\$10.63	\$553	1.5
Choctaw County	\$15.33	\$797	\$31,880	2.1	\$63,400	\$1,585	\$19,020	\$476	1,934	34%	\$11.50	\$598	1.3
Cimarron County	\$15.33	\$797	\$31,880	2.1	\$71,000	\$1,775	\$21,300	\$533	174	21%	\$19.71	\$1,025	0.8
Cleveland County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	40,088	36%	\$13.23	\$688	1.5
Coal County	\$15.33	\$797	\$31,880	2.1	\$59,600	\$1,490	\$17,880	\$447	498	24%	\$14.91	\$775	1.0
Comanche County	\$15.67	\$815	\$32,600	2.2	\$70,800	\$1,770	\$21,240	\$531	20,577	47%	\$15.36	\$799	1.0
Cotton County	\$15.33	\$797	\$31,880	2.1	\$79,500	\$1,988	\$23,850	\$596	443	22%	\$11.47	\$597	1.3
Craig County	\$15.98	\$831	\$33,240	2.2	\$57,200	\$1,430	\$17,160	\$429	1,547	30%	\$14.38	\$748	1.1
Creek County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	6,650	25%	\$16.61	\$864	1.1
Custer County	\$15.85	\$824	\$32,960	2.2	\$81,800	\$2,045	\$24,540	\$614	3,647	34%	\$11.66	\$606	1.4
Delaware County	\$16.02	\$833	\$33,320	2.2	\$66,100	\$1,653	\$19,830	\$496	4,027	25%	\$12.80	\$666	1.3
Dewey County	\$15.33	\$797	\$31,880	2.1	\$73,300	\$1,833	\$21,990	\$550	359	24%	\$20.66	\$1,074	0.7
Ellis County	\$16.37	\$851	\$34,040	2.3	\$76,700	\$1,918	\$23,010	\$575	327	22%	\$17.13	\$891	1.0
Garfield County	\$17.29	\$899	\$35,960	2.4	\$83,700	\$2,093	\$25,110	\$628	8,297	35%	\$15.95	\$830	1.1
Garvin County	\$15.33	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	3,160	32%	\$18.17	\$945	0.8
Grady County	\$16.23	\$844	\$33,760	2.2	\$90,900	\$2,273	\$27,270	\$682	4,811	24%	\$14.52	\$755	1.1
Grant County	\$15.60	\$811	\$32,440	2.2	\$79,200	\$1,980	\$23,760	\$594	345	23%	\$27.85	\$1,448	0.6
Greer County	\$15.33	\$797	\$31,880	2.1	\$66,400	\$1,660	\$19,920	\$498	642	31%	\$8.19	\$426	1.9
Harmon County †	\$15.33	\$797	\$31,880	2.1	\$71,300	\$1,783	\$21,390	\$535	287	30%			
Harper County	\$15.33	\$797	\$31,880	2.1	\$75,400	\$1,885	\$22,620	\$566	213	18%	\$17.95	\$934	0.9
Haskell County	\$15.33	\$797	\$31,880	2.1	\$63,500	\$1,588	\$19,050	\$476	1,147	25%	\$10.00	\$520	1.5
Hughes County	\$15.33	\$797	\$31,880	2.1	\$58,200	\$1,455	\$17,460	\$437	1,025	26%	\$11.08	\$576	1.4
Jackson County	\$15.38	\$800	\$32,000	2.1	\$75,500	\$1,888	\$22,650	\$566	3,739	39%	\$16.69	\$868	0.9
Jefferson County	\$15.33	\$797	\$31,880	2.1	\$59,400	\$1,485	\$17,820	\$446	533	26%	\$8.76	\$455	1.8

† Wage data not available (See Appendix B).

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OKLAHOMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$15.33	\$797	\$31,880	2.1	\$63,400	\$1,585	\$19,020	\$476	1,016	26%	\$12.32	\$641	1.2
Kay County	\$15.33	\$797	\$31,880	2.1	\$68,100	\$1,703	\$20,430	\$511	5,482	32%	\$18.35	\$954	0.8
Kingfisher County	\$16.10	\$837	\$33,480	2.2	\$78,100	\$1,953	\$23,430	\$586	1,291	23%	\$21.20	\$1,103	0.8
Kiowa County	\$15.33	\$797	\$31,880	2.1	\$60,000	\$1,500	\$18,000	\$450	855	26%	\$12.23	\$636	1.3
Latimer County	\$15.33	\$797	\$31,880	2.1	\$60,900	\$1,523	\$18,270	\$457	1,163	30%	\$15.92	\$828	1.0
Le Flore County	\$15.33	\$797	\$31,880	2.1	\$60,200	\$1,505	\$18,060	\$452	4,956	28%	\$11.90	\$619	1.3
Lincoln County	\$15.33	\$797	\$31,880	2.1	\$76,600	\$1,915	\$22,980	\$575	2,469	20%	\$12.55	\$652	1.2
Logan County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	2,670	16%	\$9.23	\$480	2.1
Love County	\$15.83	\$823	\$32,920	2.2	\$74,000	\$1,850	\$22,200	\$555	963	27%	\$13.69	\$712	1.2
McClain County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	2,982	20%	\$10.52	\$547	1.9
McCurtain County	\$15.33	\$797	\$31,880	2.1	\$62,500	\$1,563	\$18,750	\$469	3,122	28%	\$14.85	\$772	1.0
McIntosh County	\$15.33	\$797	\$31,880	2.1	\$58,200	\$1,455	\$17,460	\$437	1,606	22%	\$10.64	\$553	1.4
Major County	\$15.33	\$797	\$31,880	2.1	\$79,400	\$1,985	\$23,820	\$596	602	19%	\$17.92	\$932	0.9
Marshall County	\$15.33	\$797	\$31,880	2.1	\$60,900	\$1,523	\$18,270	\$457	1,353	24%	\$18.37	\$955	0.8
Mayes County	\$15.87	\$825	\$33,000	2.2	\$71,400	\$1,785	\$21,420	\$536	3,921	26%	\$15.53	\$808	1.0
Murray County	\$15.67	\$815	\$32,600	2.2	\$74,000	\$1,850	\$22,200	\$555	1,390	28%	\$14.37	\$747	1.1
Muskogee County	\$15.33	\$797	\$31,880	2.1	\$58,000	\$1,450	\$17,400	\$435	8,529	34%	\$13.85	\$720	1.1
Noble County	\$15.33	\$797	\$31,880	2.1	\$81,400	\$2,035	\$24,420	\$611	840	20%	\$15.60	\$811	1.0
Nowata County	\$15.33	\$797	\$31,880	2.1	\$64,500	\$1,613	\$19,350	\$484	1,003	27%	\$13.17	\$685	1.2
Okfuskee County	\$15.33	\$797	\$31,880	2.1	\$57,400	\$1,435	\$17,220	\$431	1,015	27%	\$11.40	\$593	1.3
Oklahoma County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	127,848	41%	\$20.34	\$1,058	1.0
Okmulgee County	\$15.33	\$797	\$31,880	2.1	\$66,600	\$1,665	\$19,980	\$500	4,081	29%	\$12.72	\$661	1.2
Osage County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	3,672	22%	\$11.78	\$613	1.6
Ottawa County	\$15.33	\$797	\$31,880	2.1	\$58,400	\$1,460	\$17,520	\$438	3,741	32%	\$12.69	\$660	1.2
Pawnee County	\$15.35	\$798	\$31,920	2.1	\$72,700	\$1,818	\$21,810	\$545	1,377	23%	\$14.89	\$774	1.0
Payne County	\$17.25	\$897	\$35,880	2.4	\$72,500	\$1,813	\$21,750	\$544	14,745	47%	\$12.64	\$657	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OKLAHOMA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$15.94	\$829	\$33,160	2.2	\$70,300	\$1,758	\$21,090	\$527	4,737	28%	\$11.45	\$595	1.4
Pontotoc County	\$15.75	\$819	\$32,760	2.2	\$78,300	\$1,958	\$23,490	\$587	5,104	35%	\$13.89	\$722	1.1
Pottawatomie County	\$15.98	\$831	\$33,240	2.2	\$74,300	\$1,858	\$22,290	\$557	7,756	30%	\$13.81	\$718	1.2
Pushmataha County	\$15.33	\$797	\$31,880	2.1	\$57,600	\$1,440	\$17,280	\$432	1,001	24%	\$10.38	\$540	1.5
Roger Mills County	\$15.33	\$797	\$31,880	2.1	\$69,800	\$1,745	\$20,940	\$524	271	19%	\$12.56	\$653	1.2
Rogers County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	7,513	22%	\$16.52	\$859	1.1
Seminole County	\$15.33	\$797	\$31,880	2.1	\$54,100	\$1,353	\$16,230	\$406	2,708	32%	\$14.24	\$740	1.1
Sequoyah County	\$15.33	\$797	\$31,880	2.1	\$65,700	\$1,643	\$19,710	\$493	4,115	28%	\$11.48	\$597	1.3
Stephens County	\$15.33	\$797	\$31,880	2.1	\$73,500	\$1,838	\$22,050	\$551	4,195	25%	\$16.28	\$847	0.9
Texas County	\$16.75	\$871	\$34,840	2.3	\$74,900	\$1,873	\$22,470	\$562	2,354	34%	\$20.76	\$1,079	0.8
Tillman County	\$15.33	\$797	\$31,880	2.1	\$59,900	\$1,498	\$17,970	\$449	701	27%	\$16.85	\$876	0.9
Tulsa County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	104,633	40%	\$20.26	\$1,053	0.9
Wagoner County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	5,892	20%	\$14.87	\$773	1.3
Washington County	\$15.33	\$797	\$31,880	2.1	\$78,500	\$1,963	\$23,550	\$589	5,733	28%	\$17.97	\$935	0.9
Washita County	\$15.33	\$797	\$31,880	2.1	\$74,800	\$1,870	\$22,440	\$561	1,016	25%	\$12.77	\$664	1.2
Woods County	\$16.25	\$845	\$33,800	2.2	\$85,300	\$2,133	\$25,590	\$640	929	28%	\$11.79	\$613	1.4
Woodward County	\$17.38	\$904	\$36,160	2.4	\$76,100	\$1,903	\$22,830	\$571	2,581	32%	\$20.26	\$1,054	0.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OREGON

#14*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,545**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,152** monthly or **\$61,818** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.72
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	\$14.20
Average Renter Wage	\$22.47
2-Bedroom Housing Wage	\$29.72
Number of Renter Households	610,926
Percent Renters	37%

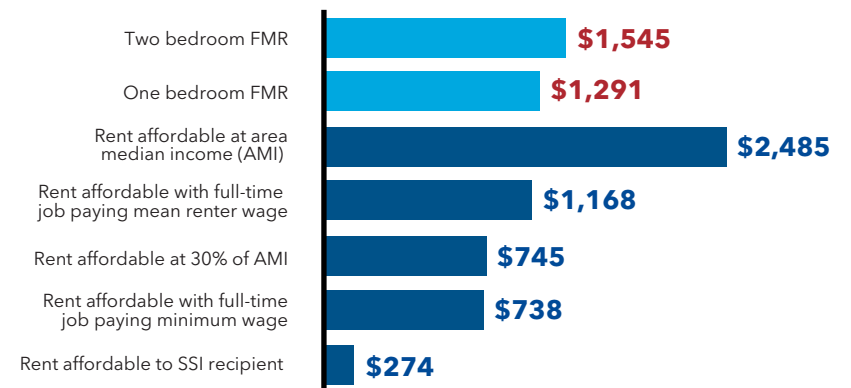
84
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

70
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
Portland-Vancouver-Hillsboro MSA	\$35.37
Hood River County	\$33.00
Bend-Redmond MSA	\$28.69
Wasco County	\$28.02
Corvallis MSA	\$27.50



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.

OREGON

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	\$29.72	\$1,545	\$61,818	2.1	\$99,322	\$2,483	\$29,797	\$745	610,926	37%	\$22.47	\$1,168	1.3
Combined Nonmetro Areas	\$21.07	\$1,096	\$43,827	1.5	\$77,380	\$1,934	\$23,214	\$580	86,366	32%	\$16.27	\$846	1.3
<u>Metropolitan Areas</u>													
Albany MSA	\$24.29	\$1,263	\$50,520	1.7	\$87,300	\$2,183	\$26,190	\$655	16,355	33%	\$17.54	\$912	1.4
Bend-Redmond MSA	\$28.69	\$1,492	\$59,680	2.0	\$104,400	\$2,610	\$31,320	\$783	24,051	30%	\$21.27	\$1,106	1.3
Corvallis MSA	\$27.50	\$1,430	\$57,200	1.9	\$98,200	\$2,455	\$29,460	\$737	16,532	44%	\$17.15	\$892	1.6
Eugene-Springfield MSA	\$25.94	\$1,349	\$53,960	1.8	\$89,100	\$2,228	\$26,730	\$668	63,806	41%	\$17.68	\$919	1.5
Grants Pass MSA	\$22.44	\$1,167	\$46,680	1.6	\$64,300	\$1,608	\$19,290	\$482	11,014	30%	\$13.99	\$727	1.6
Medford MSA	\$24.75	\$1,287	\$51,480	1.7	\$86,700	\$2,168	\$26,010	\$650	31,652	35%	\$18.46	\$960	1.3
Portland-Vancouver-Hillsboro MSA	\$35.37	\$1,839	\$73,560	2.5	\$114,400	\$2,860	\$34,320	\$858	303,123	39%	\$26.53	\$1,379	1.3
Salem MSA	\$23.94	\$1,245	\$49,800	1.7	\$89,000	\$2,225	\$26,700	\$668	58,027	38%	\$17.30	\$900	1.4
<u>Counties</u>													
Baker County	\$17.17	\$893	\$35,720	1.3	\$68,300	\$1,708	\$20,490	\$512	1,980	28%	\$15.29	\$795	1.1
Benton County	\$27.50	\$1,430	\$57,200	1.9	\$98,200	\$2,455	\$29,460	\$737	16,532	44%	\$17.15	\$892	1.6
Clackamas County	\$35.37	\$1,839	\$73,560	2.3	\$114,400	\$2,860	\$34,320	\$858	45,605	29%	\$20.72	\$1,077	1.7
Clatsop County	\$22.65	\$1,178	\$47,120	1.6	\$91,100	\$2,278	\$27,330	\$683	6,484	39%	\$15.75	\$819	1.4
Columbia County	\$35.37	\$1,839	\$73,560	2.5	\$114,400	\$2,860	\$34,320	\$858	4,665	23%	\$13.15	\$684	2.7
Coos County	\$19.42	\$1,010	\$40,400	1.5	\$76,300	\$1,908	\$22,890	\$572	8,643	31%	\$14.32	\$745	1.4
Crook County	\$20.83	\$1,083	\$43,320	1.6	\$85,700	\$2,143	\$25,710	\$643	2,635	26%	\$19.61	\$1,020	1.1
Curry County	\$22.71	\$1,181	\$47,240	1.7	\$73,500	\$1,838	\$22,050	\$551	2,583	24%	\$13.66	\$710	1.7
Deschutes County	\$28.69	\$1,492	\$59,680	2.0	\$104,400	\$2,610	\$31,320	\$783	24,051	30%	\$21.27	\$1,106	1.3
Douglas County	\$23.83	\$1,239	\$49,560	1.8	\$79,000	\$1,975	\$23,700	\$593	13,386	29%	\$17.99	\$935	1.3

1: BR = Bedroom
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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OREGON

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gilliam County	\$20.71	\$1,077	\$43,080	1.6	\$74,700	\$1,868	\$22,410	\$560	227	25%	\$35.29	\$1,835	0.6
Grant County	\$17.54	\$912	\$36,480	1.3	\$68,700	\$1,718	\$20,610	\$515	768	23%	\$15.35	\$798	1.1
Harney County	\$15.88	\$826	\$33,040	1.2	\$60,200	\$1,505	\$18,060	\$452	909	30%	\$12.53	\$652	1.3
Hood River County	\$33.00	\$1,716	\$68,640	2.3	\$101,200	\$2,530	\$30,360	\$759	2,781	31%	\$17.85	\$928	1.8
Jackson County	\$24.75	\$1,287	\$51,480	1.7	\$86,700	\$2,168	\$26,010	\$650	31,652	35%	\$18.46	\$960	1.3
Jefferson County	\$19.63	\$1,021	\$40,840	1.5	\$78,200	\$1,955	\$23,460	\$587	2,558	31%	\$13.38	\$696	1.5
Josephine County	\$22.44	\$1,167	\$46,680	1.6	\$64,300	\$1,608	\$19,290	\$482	11,014	30%	\$13.99	\$727	1.6
Klamath County	\$18.29	\$951	\$38,040	1.4	\$72,900	\$1,823	\$21,870	\$547	9,571	34%	\$14.85	\$772	1.2
Lake County	\$16.62	\$864	\$34,560	1.3	\$72,200	\$1,805	\$21,660	\$542	1,296	38%	\$13.24	\$689	1.3
Lane County	\$25.94	\$1,349	\$53,960	1.8	\$89,100	\$2,228	\$26,730	\$668	63,806	41%	\$17.68	\$919	1.5
Lincoln County	\$22.37	\$1,163	\$46,520	1.6	\$76,000	\$1,900	\$22,800	\$570	6,839	31%	\$14.82	\$771	1.5
Linn County	\$24.29	\$1,263	\$50,520	1.7	\$87,300	\$2,183	\$26,190	\$655	16,355	33%	\$17.54	\$912	1.4
Malheur County	\$17.17	\$893	\$35,720	1.3	\$67,600	\$1,690	\$20,280	\$507	3,957	40%	\$15.75	\$819	1.1
Marion County	\$23.94	\$1,245	\$49,800	1.7	\$89,000	\$2,225	\$26,700	\$668	47,012	39%	\$17.87	\$929	1.3
Morrow County	\$18.13	\$943	\$37,720	1.4	\$79,800	\$1,995	\$23,940	\$599	1,146	28%	\$21.40	\$1,113	0.8
Multnomah County	\$35.37	\$1,839	\$73,560	2.3	\$114,400	\$2,860	\$34,320	\$858	153,735	45%	\$25.60	\$1,331	1.4
Polk County	\$23.94	\$1,245	\$49,800	1.7	\$89,000	\$2,225	\$26,700	\$668	11,015	35%	\$12.98	\$675	1.8
Sherman County	\$18.88	\$982	\$39,280	1.4	\$72,500	\$1,813	\$21,750	\$544	212	30%	\$25.18	\$1,309	0.8
Tillamook County	\$21.06	\$1,095	\$43,800	1.5	\$74,200	\$1,855	\$22,260	\$557	3,401	30%	\$20.24	\$1,053	1.0
Umatilla County	\$18.58	\$966	\$38,640	1.4	\$73,600	\$1,840	\$22,080	\$552	8,964	33%	\$15.45	\$803	1.2
Union County	\$19.27	\$1,002	\$40,080	1.5	\$76,200	\$1,905	\$22,860	\$572	3,448	33%	\$14.27	\$742	1.3
Wallowa County	\$17.52	\$911	\$36,440	1.3	\$80,300	\$2,008	\$24,090	\$602	861	26%	\$10.12	\$526	1.7
Wasco County	\$28.02	\$1,457	\$58,280	2.0	\$80,000	\$2,000	\$24,000	\$600	3,537	34%	\$18.27	\$950	1.5
Washington County	\$35.37	\$1,839	\$73,560	2.3	\$114,400	\$2,860	\$34,320	\$858	88,107	39%	\$32.72	\$1,701	1.1
Wheeler County	\$16.13	\$839	\$33,560	1.2	\$62,600	\$1,565	\$18,780	\$470	180	29%	\$15.09	\$785	1.1
Yamhill County	\$35.37	\$1,839	\$73,560	2.5	\$114,400	\$2,860	\$34,320	\$858	11,011	29%	\$16.99	\$884	2.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

PENNSYLVANIA

#27*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,228**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,092** monthly or **\$49,109** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.38
2-Bedroom Housing Wage	\$23.61
Number of Renter Households	1,586,866
Percent Renters	31%

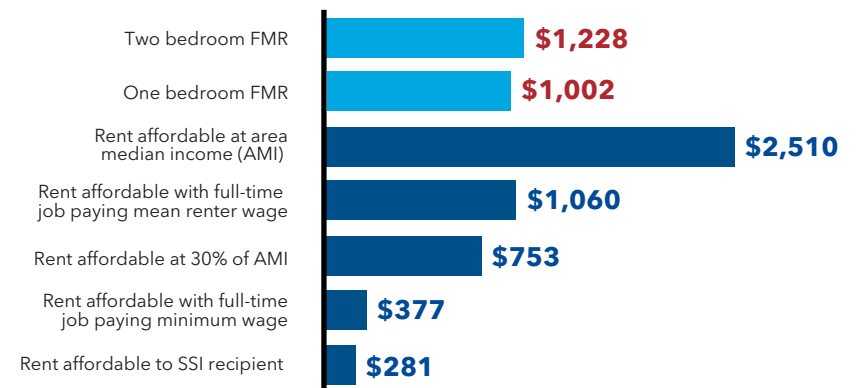
130
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

106
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$28.27
Pike County	\$27.73
Allentown-Bethlehem-Easton HMFA	\$26.85
East Stroudsburg MSA	\$25.13
Lancaster MSA	\$24.73



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.

PENNSYLVANIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$23.61	\$1,228	\$49,109	3.3	\$100,398	\$2,510	\$30,119	\$753	1,586,866	31%	\$20.38	\$1,060	1.2
Combined Nonmetro Areas	\$16.18	\$841	\$33,645	2.2	\$78,160	\$1,954	\$23,448	\$586	139,224	25%	\$14.06	\$731	1.2
<u>Metropolitan Areas</u>													
Allentown-Bethlehem-Easton HMFA	\$26.85	\$1,396	\$55,840	3.7	\$97,600	\$2,440	\$29,280	\$732	90,809	32%	\$18.80	\$978	1.4
Altoona MSA	\$17.63	\$917	\$36,680	2.4	\$81,100	\$2,028	\$24,330	\$608	14,193	28%	\$13.24	\$688	1.3
Armstrong County HMFA	\$17.25	\$897	\$35,880	2.4	\$82,600	\$2,065	\$24,780	\$620	6,118	22%	\$14.04	\$730	1.2
Chambersburg-Waynesboro MSA	\$19.81	\$1,030	\$41,200	2.7	\$92,100	\$2,303	\$27,630	\$691	17,337	28%	\$16.34	\$850	1.2
Columbia County HMFA	\$18.62	\$968	\$38,720	2.6	\$81,000	\$2,025	\$24,300	\$608	7,632	30%	\$14.31	\$744	1.3
East Stroudsburg MSA	\$25.13	\$1,307	\$52,280	3.5	\$100,000	\$2,500	\$30,000	\$750	13,181	22%	\$15.78	\$821	1.6
Erie MSA	\$18.21	\$947	\$37,880	2.5	\$82,100	\$2,053	\$24,630	\$616	35,529	33%	\$13.04	\$678	1.4
Gettysburg MSA	\$21.48	\$1,117	\$44,680	3.0	\$100,500	\$2,513	\$30,150	\$754	8,780	22%	\$14.48	\$753	1.5
Harrisburg-Carlisle MSA	\$23.62	\$1,228	\$49,120	3.3	\$102,700	\$2,568	\$30,810	\$770	75,083	32%	\$20.54	\$1,068	1.1
Johnstown MSA	\$15.79	\$821	\$32,840	2.2	\$80,900	\$2,023	\$24,270	\$607	13,411	24%	\$12.22	\$635	1.3
Lancaster MSA	\$24.73	\$1,286	\$51,440	3.4	\$98,000	\$2,450	\$29,400	\$735	62,744	30%	\$18.77	\$976	1.3
Lebanon MSA	\$20.96	\$1,090	\$43,600	2.9	\$97,200	\$2,430	\$29,160	\$729	16,193	30%	\$15.80	\$822	1.3
Montour County HMFA	\$18.38	\$956	\$38,240	2.5	\$91,900	\$2,298	\$27,570	\$689	2,399	32%	\$21.30	\$1,108	0.9
Philadelphia-Camden-Wilmington MSA	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	569,683	35%	\$25.49	\$1,326	1.1
Pike County HMFA	\$27.73	\$1,442	\$57,680	3.8	\$96,000	\$2,400	\$28,800	\$720	3,604	15%	\$9.74	\$506	2.8
Pittsburgh HMFA	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	296,701	30%	\$20.15	\$1,048	1.0
Reading MSA	\$21.85	\$1,136	\$45,440	3.0	\$95,300	\$2,383	\$28,590	\$715	46,503	29%	\$18.05	\$939	1.2
Scranton-Wilkes-Barre MSA	\$19.38	\$1,008	\$40,320	2.7	\$86,500	\$2,163	\$25,950	\$649	75,369	33%	\$15.92	\$828	1.2

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

PENNSYLVANIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMFA	\$15.79	\$821	\$32,840	2.2	\$76,200	\$1,905	\$22,860	\$572	13,213	29%	\$13.23	\$688	1.2
State College MSA	\$24.71	\$1,285	\$51,400	3.4	\$115,500	\$2,888	\$34,650	\$866	21,325	37%	\$14.06	\$731	1.8
Williamsport MSA	\$18.62	\$968	\$38,720	2.6	\$78,700	\$1,968	\$23,610	\$590	13,867	30%	\$16.28	\$847	1.1
York-Hanover MSA	\$21.69	\$1,128	\$45,120	3.0	\$97,600	\$2,440	\$29,280	\$732	43,968	25%	\$17.26	\$897	1.3
Counties													
Adams County	\$21.48	\$1,117	\$44,680	3.0	\$100,500	\$2,513	\$30,150	\$754	8,780	22%	\$14.48	\$753	1.5
Allegheny County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	191,090	35%	\$22.43	\$1,167	0.9
Armstrong County	\$17.25	\$897	\$35,880	2.4	\$82,600	\$2,065	\$24,780	\$620	6,118	22%	\$14.04	\$730	1.2
Beaver County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	19,108	27%	\$17.41	\$905	1.2
Bedford County	\$15.79	\$821	\$32,840	2.2	\$77,000	\$1,925	\$23,100	\$578	3,989	21%	\$12.01	\$624	1.3
Berks County	\$21.85	\$1,136	\$45,440	3.0	\$95,300	\$2,383	\$28,590	\$715	46,503	29%	\$18.05	\$939	1.2
Blair County	\$17.63	\$917	\$36,680	2.4	\$81,100	\$2,028	\$24,330	\$608	14,193	28%	\$13.24	\$688	1.3
Bradford County	\$16.77	\$872	\$34,880	2.3	\$77,200	\$1,930	\$23,160	\$579	6,527	27%	\$18.60	\$967	0.9
Bucks County	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	53,677	22%	\$17.07	\$887	1.7
Butler County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	18,112	23%	\$16.40	\$853	1.3
Cambria County	\$15.79	\$821	\$32,840	2.2	\$80,900	\$2,023	\$24,270	\$607	13,411	24%	\$12.22	\$635	1.3
Cameron County	\$15.79	\$821	\$32,840	2.2	\$60,100	\$1,503	\$18,030	\$451	614	29%	\$13.24	\$688	1.2
Carbon County	\$26.85	\$1,396	\$55,840	3.7	\$97,600	\$2,440	\$29,280	\$732	6,832	26%	\$13.20	\$687	2.0
Centre County	\$24.71	\$1,285	\$51,400	3.4	\$115,500	\$2,888	\$34,650	\$866	21,325	37%	\$14.06	\$731	1.8
Chester County	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	50,031	25%	\$24.70	\$1,285	1.1
Clarion County	\$15.79	\$821	\$32,840	2.2	\$77,900	\$1,948	\$23,370	\$584	4,275	29%	\$11.09	\$577	1.4
Clearfield County	\$15.79	\$821	\$32,840	2.2	\$78,900	\$1,973	\$23,670	\$592	6,944	22%	\$12.79	\$665	1.2
Clinton County	\$17.25	\$897	\$35,880	2.4	\$75,500	\$1,888	\$22,650	\$566	4,372	30%	\$15.05	\$783	1.1
Columbia County	\$18.62	\$968	\$38,720	2.6	\$81,000	\$2,025	\$24,300	\$608	7,632	30%	\$14.31	\$744	1.3

1: BR = Bedroom
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PENNSYLVANIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crawford County	\$15.79	\$821	\$32,840	2.2	\$74,800	\$1,870	\$22,440	\$561	8,689	26%	\$13.10	\$681	1.2
Cumberland County	\$23.62	\$1,228	\$49,120	3.3	\$102,700	\$2,568	\$30,810	\$770	29,850	29%	\$19.15	\$996	1.2
Dauphin County	\$23.62	\$1,228	\$49,120	3.3	\$102,700	\$2,568	\$30,810	\$770	41,787	36%	\$22.16	\$1,152	1.1
Delaware County	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	66,562	31%	\$20.13	\$1,047	1.4
Elk County	\$15.79	\$821	\$32,840	2.2	\$83,400	\$2,085	\$25,020	\$626	2,718	20%	\$12.03	\$626	1.3
Erie County	\$18.21	\$947	\$37,880	2.5	\$82,100	\$2,053	\$24,630	\$616	35,529	33%	\$13.04	\$678	1.4
Fayette County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	14,241	26%	\$12.52	\$651	1.7
Forest County	\$17.92	\$932	\$37,280	2.5	\$63,000	\$1,575	\$18,900	\$473	275	15%	\$12.46	\$648	1.4
Franklin County	\$19.81	\$1,030	\$41,200	2.7	\$92,100	\$2,303	\$27,630	\$691	17,337	28%	\$16.34	\$850	1.2
Fulton County	\$15.79	\$821	\$32,840	2.2	\$77,600	\$1,940	\$23,280	\$582	1,344	22%	\$17.30	\$900	0.9
Greene County	\$16.58	\$862	\$34,480	2.3	\$84,000	\$2,100	\$25,200	\$630	3,212	23%	\$19.77	\$1,028	0.8
Huntingdon County	\$15.79	\$821	\$32,840	2.2	\$79,300	\$1,983	\$23,790	\$595	3,426	22%	\$11.65	\$606	1.4
Indiana County	\$15.98	\$831	\$33,240	2.2	\$78,800	\$1,970	\$23,640	\$591	9,393	29%	\$15.34	\$798	1.0
Jefferson County	\$15.90	\$827	\$33,080	2.2	\$73,300	\$1,833	\$21,990	\$550	4,367	25%	\$13.84	\$720	1.1
Juniata County	\$15.79	\$821	\$32,840	2.2	\$83,600	\$2,090	\$25,080	\$627	2,274	26%	\$14.04	\$730	1.1
Lackawanna County	\$19.38	\$1,008	\$40,320	2.7	\$86,500	\$2,163	\$25,950	\$649	30,296	35%	\$15.24	\$792	1.3
Lancaster County	\$24.73	\$1,286	\$51,440	3.4	\$98,000	\$2,450	\$29,400	\$735	62,744	30%	\$18.77	\$976	1.3
Lawrence County	\$16.15	\$840	\$33,600	2.2	\$86,300	\$2,158	\$25,890	\$647	8,980	25%	\$12.38	\$644	1.3
Lebanon County	\$20.96	\$1,090	\$43,600	2.9	\$97,200	\$2,430	\$29,160	\$729	16,193	30%	\$15.80	\$822	1.3
Lehigh County	\$26.85	\$1,396	\$55,840	3.7	\$97,600	\$2,440	\$29,280	\$732	50,042	35%	\$20.51	\$1,066	1.3
Luzerne County	\$19.38	\$1,008	\$40,320	2.7	\$86,500	\$2,163	\$25,950	\$649	42,679	32%	\$16.13	\$839	1.2
Lycoming County	\$18.62	\$968	\$38,720	2.6	\$78,700	\$1,968	\$23,610	\$590	13,867	30%	\$16.28	\$847	1.1
McKean County	\$15.79	\$821	\$32,840	2.2	\$75,500	\$1,888	\$22,650	\$566	3,791	24%	\$12.37	\$643	1.3
Mercer County	\$15.79	\$821	\$32,840	2.2	\$76,200	\$1,905	\$22,860	\$572	13,213	29%	\$13.23	\$688	1.2
Mifflin County	\$15.79	\$821	\$32,840	2.2	\$71,000	\$1,775	\$21,300	\$533	5,171	28%	\$14.51	\$754	1.1
Monroe County	\$25.13	\$1,307	\$52,280	3.5	\$100,000	\$2,500	\$30,000	\$750	13,181	22%	\$15.78	\$821	1.6

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PENNSYLVANIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montgomery County	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	91,673	28%	\$26.34	\$1,370	1.1
Montour County	\$18.38	\$956	\$38,240	2.5	\$91,900	\$2,298	\$27,570	\$689	2,399	32%	\$21.30	\$1,108	0.9
Northampton County	\$26.85	\$1,396	\$55,840	3.7	\$97,600	\$2,440	\$29,280	\$732	33,935	28%	\$16.57	\$862	1.6
Northumberland County	\$15.79	\$821	\$32,840	2.2	\$72,600	\$1,815	\$21,780	\$545	10,218	27%	\$13.82	\$719	1.1
Perry County	\$23.62	\$1,228	\$49,120	3.3	\$102,700	\$2,568	\$30,810	\$770	3,446	19%	\$9.86	\$513	2.4
Philadelphia County	\$28.27	\$1,470	\$58,800	3.9	\$114,400	\$2,860	\$34,320	\$858	307,740	48%	\$30.49	\$1,586	0.9
Pike County	\$27.73	\$1,442	\$57,680	3.8	\$96,000	\$2,400	\$28,800	\$720	3,604	15%	\$9.74	\$506	2.8
Potter County	\$15.79	\$821	\$32,840	2.2	\$71,600	\$1,790	\$21,480	\$537	1,362	21%	\$17.17	\$893	0.9
Schuylkill County	\$16.21	\$843	\$33,720	2.2	\$79,700	\$1,993	\$23,910	\$598	13,680	24%	\$14.63	\$761	1.1
Snyder County	\$16.27	\$846	\$33,840	2.2	\$81,700	\$2,043	\$24,510	\$613	3,611	25%	\$13.99	\$727	1.2
Somerset County	\$15.79	\$821	\$32,840	2.2	\$77,200	\$1,930	\$23,160	\$579	5,645	20%	\$13.47	\$701	1.2
Sullivan County	\$15.79	\$821	\$32,840	2.2	\$74,700	\$1,868	\$22,410	\$560	397	17%	\$10.52	\$547	1.5
Susquehanna County	\$17.12	\$890	\$35,600	2.4	\$82,500	\$2,063	\$24,750	\$619	3,323	22%	\$14.99	\$780	1.1
Tioga County	\$16.79	\$873	\$34,920	2.3	\$74,800	\$1,870	\$22,440	\$561	4,041	25%	\$14.12	\$734	1.2
Union County	\$17.06	\$887	\$35,480	2.4	\$90,400	\$2,260	\$27,120	\$678	3,942	28%	\$15.67	\$815	1.1
Venango County	\$15.79	\$821	\$32,840	2.2	\$75,600	\$1,890	\$22,680	\$567	5,326	25%	\$13.13	\$683	1.2
Warren County	\$15.79	\$821	\$32,840	2.2	\$78,000	\$1,950	\$23,400	\$585	3,569	22%	\$13.74	\$715	1.1
Washington County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	20,486	24%	\$20.47	\$1,064	1.0
Wayne County	\$18.83	\$979	\$39,160	2.6	\$78,000	\$1,950	\$23,400	\$585	3,749	19%	\$14.04	\$730	1.3
Westmoreland County	\$20.96	\$1,090	\$43,600	2.9	\$102,600	\$2,565	\$30,780	\$770	33,664	22%	\$13.73	\$714	1.5
Wyoming County	\$19.38	\$1,008	\$40,320	2.7	\$86,500	\$2,163	\$25,950	\$649	2,394	23%	\$19.82	\$1,031	1.0
York County	\$21.69	\$1,128	\$45,120	3.0	\$97,600	\$2,440	\$29,280	\$732	43,968	25%	\$17.26	\$897	1.3

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PUERTO RICO

#52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$539**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,796** monthly or **\$21,553** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$10.36
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$9.50
Average Renter Wage	\$9.14
2-Bedroom Housing Wage	\$10.36
Number of Renter Households	382,636
Percent Renters	32%

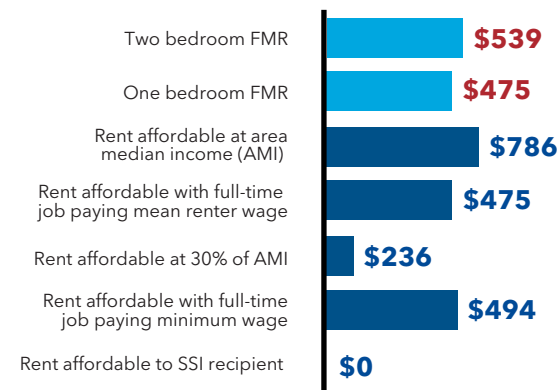
44
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

38
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.1
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo HMFA	\$11.25
Fajardo HMFA	\$10.56
Caguas HMFA	\$10.04
Mayagüez MSA	\$9.75
Arecibo MSA	\$9.40



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.

PUERTO RICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Puerto Rico	\$10.36	\$539	\$21,553	1.1	\$31,421	\$786	\$9,426	\$236	382,636	32%	\$9.14	\$475	1.1
Combined Nonmetro Areas	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	10,334	26%	\$9.40	\$489	0.9
<u>Metropolitan Areas</u>													
Aguadilla-Isabela MSA	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	38,718	35%	\$8.39	\$436	1.1
Arecibo MSA	\$9.40	\$489	\$19,560	1.0	\$28,000	\$700	\$8,400	\$210	20,588	32%	\$7.33	\$381	1.3
Barranquitas-Aibonito HMFA	\$9.19	\$478	\$19,120	1.0	\$25,400	\$635	\$7,620	\$191	8,527	28%	\$9.08	\$472	1.0
Caguas HMFA	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	33,848	32%	\$9.06	\$471	1.1
Fajardo HMFA	\$10.56	\$549	\$21,960	1.1	\$29,200	\$730	\$8,760	\$219	6,977	30%	\$9.22	\$479	1.1
Guayama MSA	\$8.77	\$456	\$18,240	0.9	\$25,700	\$643	\$7,710	\$193	7,406	28%	\$8.34	\$434	1.1
Mayagüez MSA	\$9.75	\$507	\$20,280	1.0	\$22,700	\$568	\$6,810	\$170	15,769	41%	\$6.66	\$346	1.5
Ponce MSA	\$9.35	\$486	\$19,440	1.0	\$27,600	\$690	\$8,280	\$207	23,430	29%	\$6.69	\$348	1.4
San German MSA	\$9.06	\$471	\$18,840	1.0	\$26,900	\$673	\$8,070	\$202	12,048	28%	\$6.64	\$345	1.4
San Juan-Guaynabo HMFA	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	196,556	33%	\$9.87	\$513	1.1
Yauco MSA	\$8.54	\$444	\$17,760	0.9	\$24,500	\$613	\$7,350	\$184	8,435	28%	\$7.40	\$385	1.2
<u>Counties</u>													
Adjuntas Municipio †	\$9.35	\$486	\$19,440	1.0	\$27,600	\$690	\$8,280	\$207	1,939	35%			
Aguada Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	3,089	24%	\$5.27	\$274	1.8
Aguadilla Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	8,665	40%	\$9.90	\$515	0.9
Aguas Buenas Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,188	36%	\$8.20	\$426	1.4
Aibonito Municipio	\$9.19	\$478	\$19,120	1.0	\$25,400	\$635	\$7,620	\$191	1,869	21%	\$10.07	\$523	0.9
Añasco Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	2,472	28%	\$12.11	\$630	0.8
Arecibo Municipio	\$9.40	\$489	\$19,560	1.0	\$28,000	\$700	\$8,400	\$210	11,662	37%	\$7.74	\$403	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

PUERTO RICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arroyo Municipio	\$8.77	\$456	\$18,240	0.9	\$25,700	\$643	\$7,710	\$193	1,462	24%	\$8.53	\$443	1.0
Barceloneta Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,152	27%	\$14.27	\$742	0.8
Barranquitas Municipio	\$9.19	\$478	\$19,120	1.0	\$25,400	\$635	\$7,620	\$191	3,066	35%	\$8.49	\$442	1.1
Bayamón Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	20,896	31%	\$7.94	\$413	1.4
Cabo Rojo Municipio	\$9.06	\$471	\$18,840	1.0	\$26,900	\$673	\$8,070	\$202	4,533	27%	\$6.00	\$312	1.5
Caguas Municipio	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	16,007	33%	\$8.16	\$424	1.2
Camuy Municipio	\$9.40	\$489	\$19,560	1.0	\$28,000	\$700	\$8,400	\$210	2,708	24%	\$5.35	\$278	1.8
Canóvanas Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	4,090	28%	\$9.90	\$515	1.1
Carolina Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	18,416	30%	\$9.74	\$506	1.2
Cataño Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,419	39%	\$11.17	\$581	1.0
Cayey Municipio	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	6,030	38%	\$10.08	\$524	1.0
Ceiba Municipio	\$10.56	\$549	\$21,960	1.1	\$29,200	\$730	\$8,760	\$219	1,092	26%	\$9.43	\$490	1.1
Ciales Municipio	\$9.19	\$478	\$19,120	1.0	\$25,400	\$635	\$7,620	\$191	1,502	27%	\$6.15	\$320	1.5
Cidra Municipio	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	4,785	36%	\$10.49	\$545	1.0
Coamo Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	3,126	24%	\$6.40	\$333	1.3
Comerio Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,788	53%	\$7.89	\$410	1.4
Corozal Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,846	27%	\$7.51	\$391	1.5
Culebra Municipio †	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	177	36%			
Dorado Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,431	21%	\$11.68	\$607	1.0
Fajardo Municipio	\$10.56	\$549	\$21,960	1.1	\$29,200	\$730	\$8,760	\$219	3,825	31%	\$9.46	\$492	1.1
Florida Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	1,222	28%	\$4.58	\$238	2.5
Guánica Municipio	\$8.54	\$444	\$17,760	0.9	\$24,500	\$613	\$7,350	\$184	1,640	30%	\$5.17	\$269	1.7
Guayama Municipio	\$8.77	\$456	\$18,240	0.9	\$25,700	\$643	\$7,710	\$193	4,293	30%	\$8.49	\$441	1.0
Guayanilla Municipio	\$8.54	\$444	\$17,760	0.9	\$24,500	\$613	\$7,350	\$184	1,769	28%	\$7.63	\$397	1.1
Guaynabo Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	8,886	28%	\$11.60	\$603	1.0
Gurabo Municipio	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	3,494	24%	\$11.19	\$582	0.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

PUERTO RICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hatillo Municipio	\$9.40	\$489	\$19,560	1.0	\$28,000	\$700	\$8,400	\$210	3,674	27%	\$7.77	\$404	1.2
Hormigueros Municipio	\$9.75	\$507	\$20,280	1.0	\$22,700	\$568	\$6,810	\$170	1,787	28%	\$6.14	\$319	1.6
Humacao Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	4,817	27%	\$10.74	\$559	1.0
Isabela Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	6,133	41%	\$8.11	\$422	1.2
Jayuya Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	1,928	39%	\$12.46	\$648	0.7
Juana Díaz Municipio	\$9.35	\$486	\$19,440	1.0	\$27,600	\$690	\$8,280	\$207	3,702	24%	\$8.46	\$440	1.1
Juncos Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,665	28%	\$16.35	\$850	0.7
Lajas Municipio	\$9.06	\$471	\$18,840	1.0	\$26,900	\$673	\$8,070	\$202	2,405	31%	\$5.52	\$287	1.6
Lares Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	3,317	34%	\$7.06	\$367	1.3
Las Marías Municipio	\$9.75	\$507	\$20,280	1.0	\$22,700	\$568	\$6,810	\$170	634	24%	\$4.37	\$227	2.2
Las Piedras Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,627	22%	\$10.17	\$529	1.1
Loíza Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,735	31%	\$8.14	\$423	1.4
Luquillo Municipio	\$10.56	\$549	\$21,960	1.1	\$29,200	\$730	\$8,760	\$219	2,060	30%	\$7.90	\$411	1.3
Manatí Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,675	25%	\$10.67	\$555	1.1
Maricao Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	528	28%	\$8.20	\$426	1.0
Maunabo Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	1,065	27%	\$7.67	\$399	1.5
Mayagüez Municipio	\$9.75	\$507	\$20,280	1.0	\$22,700	\$568	\$6,810	\$170	13,348	46%	\$6.76	\$352	1.4
Moca Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	5,045	38%	\$7.46	\$388	1.3
Morovis Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,874	30%	\$6.67	\$347	1.7
Naguabo Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,273	28%	\$7.98	\$415	1.4
Naranjito Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	2,901	35%	\$7.18	\$373	1.6
Orocovis Municipio	\$9.19	\$478	\$19,120	1.0	\$25,400	\$635	\$7,620	\$191	2,090	31%	\$8.62	\$448	1.1
Patillas Municipio	\$8.77	\$456	\$18,240	0.9	\$25,700	\$643	\$7,710	\$193	1,651	28%	\$6.79	\$353	1.3
Peñuelas Municipio	\$8.54	\$444	\$17,760	0.9	\$24,500	\$613	\$7,350	\$184	2,092	31%	\$10.83	\$563	0.8
Ponce Municipio	\$9.35	\$486	\$19,440	1.0	\$27,600	\$690	\$8,280	\$207	15,714	30%	\$6.19	\$322	1.5
Quebradillas Municipio	\$9.40	\$489	\$19,560	1.0	\$28,000	\$700	\$8,400	\$210	2,544	31%	\$4.94	\$257	1.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

PUERTO RICO

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rincón Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	1,893	33%	\$5.50	\$286	1.7
Río Grande Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	4,137	27%	\$7.46	\$388	1.5
Sabana Grande Municipio	\$9.06	\$471	\$18,840	1.0	\$26,900	\$673	\$8,070	\$202	1,446	21%	\$8.21	\$427	1.1
Salinas Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	2,312	24%	\$8.12	\$422	1.1
San Germán Municipio	\$9.06	\$471	\$18,840	1.0	\$26,900	\$673	\$8,070	\$202	3,664	32%	\$7.03	\$366	1.3
San Juan Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	65,157	46%	\$9.59	\$498	1.2
San Lorenzo Municipio	\$10.04	\$522	\$20,880	1.1	\$34,400	\$860	\$10,320	\$258	3,532	26%	\$11.52	\$599	0.9
San Sebastián Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	4,080	30%	\$6.42	\$334	1.5
Santa Isabel Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	1,559	21%	\$10.06	\$523	0.8
Toa Alta Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	4,166	19%	\$6.25	\$325	1.8
Toa Baja Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	7,294	26%	\$9.90	\$515	1.1
Trujillo Alto Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	6,740	28%	\$5.78	\$300	1.9
Utua Municipio	\$9.33	\$485	\$19,400	1.0	\$26,900	\$673	\$8,070	\$202	4,024	40%	\$6.05	\$315	1.5
Vega Alta Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,950	33%	\$11.69	\$608	1.0
Vega Baja Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	4,491	23%	\$11.09	\$577	1.0
Vieques Municipio	\$8.54	\$444	\$17,760	0.9	\$24,800	\$620	\$7,440	\$186	704	30%	\$12.59	\$655	0.7
Villalba Municipio	\$9.35	\$486	\$19,440	1.0	\$27,600	\$690	\$8,280	\$207	2,075	27%	\$10.72	\$557	0.9
Yabucoa Municipio	\$11.25	\$585	\$23,400	1.2	\$34,900	\$873	\$10,470	\$262	3,655	31%	\$6.75	\$351	1.7
Yauco Municipio	\$8.54	\$444	\$17,760	0.9	\$24,500	\$613	\$7,350	\$184	2,934	25%	\$7.19	\$374	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

RHODE ISLAND

#16*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,444**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,815** monthly or **\$57,779** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	\$13.00
Average Renter Wage	\$18.26
2-Bedroom Housing Wage	\$27.78
Number of Renter Households	160,918
Percent Renters	38%

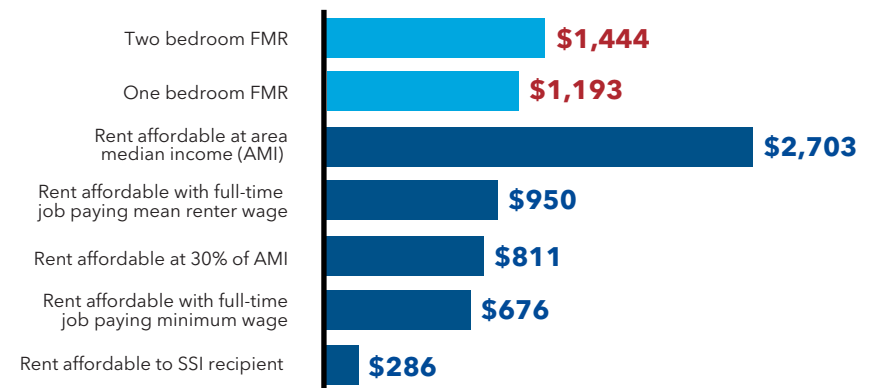
85
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

71
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)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Newport-Middleton-Portsmouth HMFA	\$38.00
Westerly-Hopkinton-New Shoreham HMFA	\$27.23
Providence-Fall River HMFA	\$27.10



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.

TOWNS WITHIN RHODE ISLAND FMR AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

WASHINGTON COUNTY

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

RHODE ISLAND

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$27.78	\$1,444	\$57,779	2.1	\$108,116	\$2,703	\$32,435	\$811	160,918	38%	\$18.26	\$950	1.5
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$38.00	\$1,976	\$79,040	2.9	\$135,400	\$3,385	\$40,620	\$1,016	10,021	41%	\$18.46	\$960	2.1
Providence-Fall River HMFA	\$27.10	\$1,409	\$56,360	2.1	\$106,000	\$2,650	\$31,800	\$795	147,018	38%	\$18.40	\$957	1.5
Westerly-Hopkinton-New Shoreham HMFA	\$27.23	\$1,416	\$56,640	2.1	\$118,400	\$2,960	\$35,520	\$888	3,879	27%	\$13.84	\$720	2.0

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

SOUTH CAROLINA

#31*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,117**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,723** monthly or **\$44,674** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.48
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.08
2-Bedroom Housing Wage	\$21.48
Number of Renter Households	586,430
Percent Renters	30%

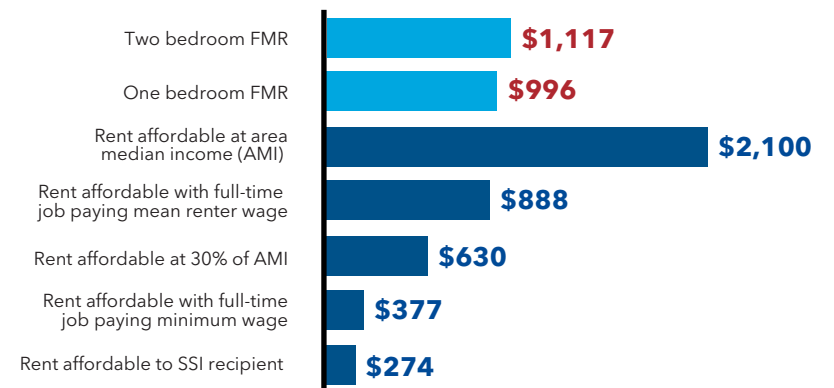
118
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

103
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.6
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Charleston-North Charleston MSA	\$29.48
Beaufort County	\$28.13
York County	\$25.63
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$21.94
Columbia HMFA	\$21.63



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.

SOUTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	\$21.48	\$1,117	\$44,674	3.0	\$83,981	\$2,100	\$25,194	\$630	586,430	30%	\$17.08	\$888	1.3
Combined Nonmetro Areas	\$15.56	\$809	\$32,360	2.1	\$63,519	\$1,588	\$19,056	\$476	82,246	29%	\$14.59	\$759	1.1
<u>Metropolitan Areas</u>													
Anderson HMFA	\$17.15	\$892	\$35,680	2.4	\$75,200	\$1,880	\$22,560	\$564	20,870	26%	\$13.66	\$710	1.3
Augusta-Richmond County HMFA	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	19,281	25%	\$17.05	\$886	1.1
Beaufort County HMFA	\$28.13	\$1,463	\$58,520	3.9	\$111,300	\$2,783	\$33,390	\$835	18,317	25%	\$16.07	\$836	1.8
Charleston-North Charleston MSA	\$29.48	\$1,533	\$61,320	4.1	\$101,300	\$2,533	\$30,390	\$760	101,242	33%	\$20.04	\$1,042	1.5
Charlotte-Concord-Gastonia HMFA	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	29,543	28%	\$18.51	\$962	1.4
Chester County HMFA	\$15.21	\$791	\$31,640	2.1	\$61,200	\$1,530	\$18,360	\$459	2,674	21%	\$18.00	\$936	0.8
Clarendon County HMFA	\$15.31	\$796	\$31,840	2.1	\$68,000	\$1,700	\$20,400	\$510	2,962	26%	\$7.91	\$411	1.9
Columbia HMFA	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	98,746	33%	\$17.03	\$886	1.3
Darlington County HMFA	\$15.52	\$807	\$32,280	2.1	\$61,300	\$1,533	\$18,390	\$460	7,750	31%	\$17.12	\$890	0.9
Florence HMFA	\$17.83	\$927	\$37,080	2.5	\$78,500	\$1,963	\$23,550	\$589	18,319	35%	\$15.10	\$785	1.2
Greenville-Mauldin-Easley HMFA	\$20.21	\$1,051	\$42,040	2.8	\$89,000	\$2,225	\$26,700	\$668	80,011	31%	\$18.16	\$944	1.1
Jasper County HMFA	\$19.83	\$1,031	\$41,240	2.7	\$64,400	\$1,610	\$19,320	\$483	2,806	25%	\$21.31	\$1,108	0.9
Kershaw County HMFA	\$17.21	\$895	\$35,800	2.4	\$75,500	\$1,888	\$22,650	\$566	4,583	18%	\$11.44	\$595	1.5
Lancaster County HMFA	\$17.54	\$912	\$36,480	2.4	\$99,000	\$2,475	\$29,700	\$743	7,392	20%	\$15.32	\$797	1.1
Laurens County HMFA	\$16.62	\$864	\$34,560	2.3	\$82,300	\$2,058	\$24,690	\$617	7,039	28%	\$15.44	\$803	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$21.94	\$1,141	\$45,640	3.0	\$73,700	\$1,843	\$22,110	\$553	34,707	26%	\$15.55	\$808	1.4
Spartanburg MSA	\$18.56	\$965	\$38,600	2.6	\$80,200	\$2,005	\$24,060	\$602	33,781	28%	\$16.25	\$845	1.1
Sumter HMFA	\$18.88	\$982	\$39,280	2.6	\$68,700	\$1,718	\$20,610	\$515	14,161	35%	\$16.61	\$863	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

SOUTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Abbeville County	\$15.00	\$780	\$31,200	2.1	\$66,100	\$1,653	\$19,830	\$496	2,249	24%	\$13.14	\$683	1.1
Aiken County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	17,036	25%	\$17.80	\$925	1.1
Allendale County	\$15.00	\$780	\$31,200	2.1	\$53,200	\$1,330	\$15,960	\$399	998	32%	\$21.61	\$1,124	0.7
Anderson County	\$17.15	\$892	\$35,680	2.4	\$75,200	\$1,880	\$22,560	\$564	20,870	26%	\$13.66	\$710	1.3
Bamberg County	\$15.00	\$780	\$31,200	2.1	\$62,400	\$1,560	\$18,720	\$468	1,232	27%	\$12.00	\$624	1.2
Barnwell County	\$15.00	\$780	\$31,200	2.1	\$60,800	\$1,520	\$18,240	\$456	2,513	30%	\$10.97	\$570	1.4
Beaufort County	\$28.13	\$1,463	\$58,520	3.9	\$111,300	\$2,783	\$33,390	\$835	18,317	25%	\$16.07	\$836	1.8
Berkeley County	\$29.48	\$1,533	\$61,320	4.1	\$101,300	\$2,533	\$30,390	\$760	22,842	27%	\$22.23	\$1,156	1.3
Calhoun County	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	1,022	18%	\$14.99	\$779	1.4
Charleston County	\$29.48	\$1,533	\$61,320	4.1	\$101,300	\$2,533	\$30,390	\$760	62,844	37%	\$20.04	\$1,042	1.5
Cherokee County	\$15.50	\$806	\$32,240	2.1	\$65,100	\$1,628	\$19,530	\$488	6,312	30%	\$13.98	\$727	1.1
Chester County	\$15.21	\$791	\$31,640	2.1	\$61,200	\$1,530	\$18,360	\$459	2,674	21%	\$18.00	\$936	0.8
Chesterfield County	\$15.00	\$780	\$31,200	2.1	\$60,900	\$1,523	\$18,270	\$457	5,012	29%	\$13.07	\$680	1.1
Clarendon County	\$15.31	\$796	\$31,840	2.1	\$68,000	\$1,700	\$20,400	\$510	2,962	26%	\$7.91	\$411	1.9
Colleton County	\$15.10	\$785	\$31,400	2.1	\$55,600	\$1,390	\$16,680	\$417	3,686	24%	\$13.84	\$720	1.1
Darlington County	\$15.52	\$807	\$32,280	2.1	\$61,300	\$1,533	\$18,390	\$460	7,750	31%	\$17.12	\$890	0.9
Dillon County	\$15.00	\$780	\$31,200	2.1	\$55,000	\$1,375	\$16,500	\$413	4,482	43%	\$11.34	\$590	1.3
Dorchester County	\$29.48	\$1,533	\$61,320	4.1	\$101,300	\$2,533	\$30,390	\$760	15,556	27%	\$16.47	\$856	1.8
Edgefield County	\$19.56	\$1,017	\$40,680	2.7	\$78,000	\$1,950	\$23,400	\$585	2,245	25%	\$7.21	\$375	2.7
Fairfield County	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	2,226	25%	\$16.32	\$849	1.3
Florence County	\$17.83	\$927	\$37,080	2.5	\$78,500	\$1,963	\$23,550	\$589	18,319	35%	\$15.10	\$785	1.2
Georgetown County	\$17.94	\$933	\$37,320	2.5	\$75,500	\$1,888	\$22,650	\$566	4,812	19%	\$16.13	\$839	1.1
Greenville County	\$20.21	\$1,051	\$42,040	2.8	\$89,000	\$2,225	\$26,700	\$668	64,613	31%	\$18.72	\$974	1.1
Greenwood County	\$16.25	\$845	\$33,800	2.2	\$78,800	\$1,970	\$23,640	\$591	9,882	36%	\$17.11	\$890	0.9
Hampton County	\$15.00	\$780	\$31,200	2.1	\$53,900	\$1,348	\$16,170	\$404	1,533	23%	\$13.97	\$726	1.1

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SOUTH CAROLINA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	\$21.94	\$1,141	\$45,640	3.0	\$73,700	\$1,843	\$22,110	\$553	34,707	26%	\$15.55	\$808	1.4
Jasper County	\$19.83	\$1,031	\$41,240	2.7	\$64,400	\$1,610	\$19,320	\$483	2,806	25%	\$21.31	\$1,108	0.9
Kershaw County	\$17.21	\$895	\$35,800	2.4	\$75,500	\$1,888	\$22,650	\$566	4,583	18%	\$11.44	\$595	1.5
Lancaster County	\$17.54	\$912	\$36,480	2.4	\$99,000	\$2,475	\$29,700	\$743	7,392	20%	\$15.32	\$797	1.1
Laurens County	\$16.62	\$864	\$34,560	2.3	\$82,300	\$2,058	\$24,690	\$617	7,039	28%	\$15.44	\$803	1.1
Lee County	\$15.00	\$780	\$31,200	2.1	\$56,500	\$1,413	\$16,950	\$424	1,594	25%	\$13.19	\$686	1.1
Lexington County	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	28,238	24%	\$15.80	\$822	1.4
McCormick County	\$15.31	\$796	\$31,840	2.1	\$76,500	\$1,913	\$22,950	\$574	661	18%	\$9.16	\$476	1.7
Marion County	\$15.00	\$780	\$31,200	2.1	\$50,200	\$1,255	\$15,060	\$377	4,260	39%	\$13.06	\$679	1.1
Marlboro County	\$15.00	\$780	\$31,200	2.1	\$51,600	\$1,290	\$15,480	\$387	3,594	39%	\$18.11	\$942	0.8
Newberry County	\$16.88	\$878	\$35,120	2.3	\$71,500	\$1,788	\$21,450	\$536	3,659	24%	\$15.62	\$812	1.1
Oconee County	\$16.06	\$835	\$33,400	2.2	\$68,800	\$1,720	\$20,640	\$516	8,282	26%	\$14.99	\$780	1.1
Orangeburg County	\$15.00	\$780	\$31,200	2.1	\$52,200	\$1,305	\$15,660	\$392	10,741	33%	\$13.92	\$724	1.1
Pickens County	\$20.21	\$1,051	\$42,040	2.8	\$89,000	\$2,225	\$26,700	\$668	15,398	31%	\$12.91	\$671	1.6
Richland County	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	65,596	41%	\$17.94	\$933	1.2
Saluda County	\$21.63	\$1,125	\$45,000	3.0	\$83,900	\$2,098	\$25,170	\$629	1,664	23%	\$13.02	\$677	1.7
Spartanburg County	\$18.56	\$965	\$38,600	2.6	\$80,200	\$2,005	\$24,060	\$602	33,781	28%	\$16.25	\$845	1.1
Sumter County	\$18.88	\$982	\$39,280	2.6	\$68,700	\$1,718	\$20,610	\$515	14,161	35%	\$16.61	\$863	1.1
Union County	\$15.00	\$780	\$31,200	2.1	\$60,200	\$1,505	\$18,060	\$452	3,531	32%	\$14.05	\$731	1.1
Williamsburg County	\$15.00	\$780	\$31,200	2.1	\$59,600	\$1,490	\$17,880	\$447	3,213	27%	\$13.45	\$700	1.1
York County	\$25.63	\$1,333	\$53,320	3.5	\$102,800	\$2,570	\$30,840	\$771	29,543	28%	\$18.51	\$962	1.4

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

SOUTH DAKOTA

#48*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$909**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,031** monthly or **\$36,371** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.49
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	\$10.80
Average Renter Wage	\$17.03
2-Bedroom Housing Wage	\$17.49
Number of Renter Households	109,102
Percent Renters	32%

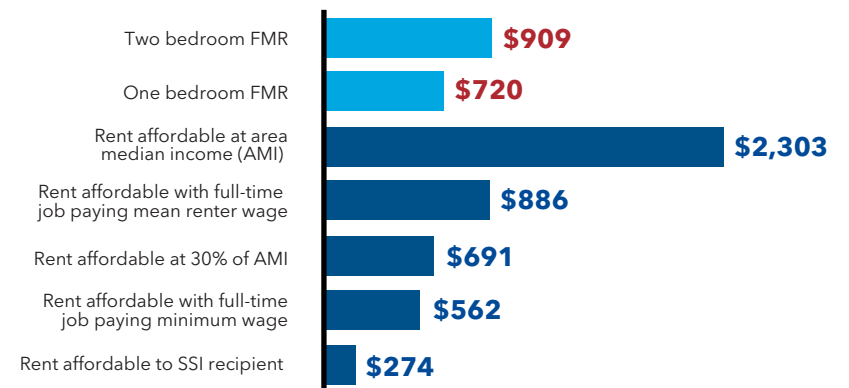
65
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

51
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.6
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Custer County	\$20.31
Fall River County	\$19.48
Meade County	\$19.46
Rapid City HMFA	\$19.13
Stanley County	\$18.62



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.

SOUTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	\$17.49	\$909	\$36,371	1.6	\$92,134	\$2,303	\$27,640	\$691	109,102	32%	\$17.03	\$886	1.0
Combined Nonmetro Areas	\$16.45	\$856	\$34,223	1.5	\$86,825	\$2,171	\$26,048	\$651	54,505	31%	\$15.53	\$808	1.1
<u>Metropolitan Areas</u>													
Meade County HMFA	\$19.46	\$1,012	\$40,480	1.8	\$88,700	\$2,218	\$26,610	\$665	2,810	25%	\$15.34	\$798	1.3
Rapid City HMFA	\$19.13	\$995	\$39,800	1.8	\$89,700	\$2,243	\$26,910	\$673	13,556	31%	\$15.13	\$787	1.3
Sioux City MSA	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	2,076	30%	\$23.64	\$1,229	0.8
Sioux Falls MSA	\$18.25	\$949	\$37,960	1.7	\$102,500	\$2,563	\$30,750	\$769	36,155	33%	\$18.91	\$983	1.0
<u>Counties</u>													
Aurora County	\$15.88	\$826	\$33,040	1.5	\$89,700	\$2,243	\$26,910	\$673	224	21%	\$16.52	\$859	1.0
Beadle County	\$15.92	\$828	\$33,120	1.5	\$80,300	\$2,008	\$24,090	\$602	2,356	31%	\$15.90	\$827	1.0
Bennett County	\$16.40	\$853	\$34,120	1.5	\$49,400	\$1,235	\$14,820	\$371	441	45%	\$14.41	\$749	1.1
Bon Homme County	\$15.88	\$826	\$33,040	1.5	\$83,200	\$2,080	\$24,960	\$624	522	21%	\$12.80	\$666	1.2
Brookings County	\$16.71	\$869	\$34,760	1.5	\$103,100	\$2,578	\$30,930	\$773	5,346	40%	\$19.00	\$988	0.9
Brown County	\$15.94	\$829	\$33,160	1.5	\$99,200	\$2,480	\$29,760	\$744	5,595	35%	\$16.23	\$844	1.0
Brule County	\$15.88	\$826	\$33,040	1.5	\$86,700	\$2,168	\$26,010	\$650	697	35%	\$18.70	\$972	0.8
Buffalo County †	\$16.88	\$878	\$35,120	1.6	\$43,100	\$1,078	\$12,930	\$323	264	51%			
Butte County	\$17.79	\$925	\$37,000	1.6	\$72,100	\$1,803	\$21,630	\$541	895	22%	\$14.86	\$773	1.2
Campbell County	\$15.88	\$826	\$33,040	1.5	\$92,000	\$2,300	\$27,600	\$690	114	17%	\$13.25	\$689	1.2
Charles Mix County	\$15.88	\$826	\$33,040	1.5	\$72,100	\$1,803	\$21,630	\$541	782	26%	\$11.29	\$587	1.4
Clark County	\$15.88	\$826	\$33,040	1.5	\$71,600	\$1,790	\$21,480	\$537	253	18%	\$15.91	\$827	1.0
Clay County	\$16.79	\$873	\$34,920	1.6	\$101,700	\$2,543	\$30,510	\$763	2,449	46%	\$11.17	\$581	1.5
Codington County	\$17.29	\$899	\$35,960	1.6	\$86,800	\$2,170	\$26,040	\$651	3,967	33%	\$15.02	\$781	1.2
Corson County	\$15.88	\$826	\$33,040	1.5	\$53,700	\$1,343	\$16,110	\$403	501	47%	\$13.68	\$711	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

SOUTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Custer County	\$20.31	\$1,056	\$42,240	1.9	\$87,500	\$2,188	\$26,250	\$656	611	17%	\$13.89	\$722	1.5
Davison County	\$16.38	\$852	\$34,080	1.5	\$90,000	\$2,250	\$27,000	\$675	3,163	37%	\$17.16	\$892	1.0
Day County	\$15.88	\$826	\$33,040	1.5	\$78,300	\$1,958	\$23,490	\$587	561	24%	\$13.66	\$710	1.2
Deuel County	\$15.88	\$826	\$33,040	1.5	\$87,600	\$2,190	\$26,280	\$657	426	24%	\$16.18	\$842	1.0
Dewey County	\$15.88	\$826	\$33,040	1.5	\$58,300	\$1,458	\$17,490	\$437	688	42%	\$14.96	\$778	1.1
Douglas County	\$17.46	\$908	\$36,320	1.6	\$96,600	\$2,415	\$28,980	\$725	263	24%	\$12.25	\$637	1.4
Edmunds County	\$15.88	\$826	\$33,040	1.5	\$92,600	\$2,315	\$27,780	\$695	267	18%	\$10.46	\$544	1.5
Fall River County	\$19.48	\$1,013	\$40,520	1.8	\$72,500	\$1,813	\$21,750	\$544	766	24%	\$8.79	\$457	2.2
Faulk County	\$15.92	\$828	\$33,120	1.5	\$89,100	\$2,228	\$26,730	\$668	132	17%	\$11.27	\$586	1.4
Grant County	\$15.88	\$826	\$33,040	1.5	\$94,800	\$2,370	\$28,440	\$711	479	16%	\$11.95	\$622	1.3
Gregory County	\$15.88	\$826	\$33,040	1.5	\$72,600	\$1,815	\$21,780	\$545	383	24%	\$12.82	\$667	1.2
Haakon County	\$17.31	\$900	\$36,000	1.6	\$68,400	\$1,710	\$20,520	\$513	141	20%	\$8.59	\$447	2.0
Hamlin County	\$15.88	\$826	\$33,040	1.5	\$90,000	\$2,250	\$27,000	\$675	394	19%	\$20.94	\$1,089	0.8
Hand County	\$15.88	\$826	\$33,040	1.5	\$98,100	\$2,453	\$29,430	\$736	396	29%	\$12.45	\$648	1.3
Hanson County	\$15.88	\$826	\$33,040	1.5	\$97,000	\$2,425	\$29,100	\$728	144	13%	\$18.63	\$969	0.9
Harding County	\$16.04	\$834	\$33,360	1.5	\$80,600	\$2,015	\$24,180	\$605	170	33%	\$20.90	\$1,087	0.8
Hughes County	\$17.29	\$899	\$35,960	1.6	\$101,000	\$2,525	\$30,300	\$758	2,136	29%	\$12.25	\$637	1.4
Hutchinson County	\$17.25	\$897	\$35,880	1.6	\$93,000	\$2,325	\$27,900	\$698	676	23%	\$15.26	\$793	1.1
Hyde County	\$15.88	\$826	\$33,040	1.5	\$83,600	\$2,090	\$25,080	\$627	95	17%	\$18.98	\$987	0.8
Jackson County	\$15.88	\$826	\$33,040	1.5	\$39,000	\$975	\$11,700	\$293	274	38%	\$12.27	\$638	1.3
Jerauld County	\$15.88	\$826	\$33,040	1.5	\$87,100	\$2,178	\$26,130	\$653	149	18%	\$13.68	\$711	1.2
Jones County	\$16.04	\$834	\$33,360	1.5	\$70,200	\$1,755	\$21,060	\$527	104	27%	\$15.83	\$823	1.0
Kingsbury County	\$16.48	\$857	\$34,280	1.5	\$89,700	\$2,243	\$26,910	\$673	400	20%	\$13.28	\$691	1.2
Lake County	\$15.88	\$826	\$33,040	1.5	\$93,200	\$2,330	\$27,960	\$699	1,278	28%	\$15.30	\$795	1.0
Lawrence County	\$16.81	\$874	\$34,960	1.6	\$88,300	\$2,208	\$26,490	\$662	4,036	36%	\$17.04	\$886	1.0
Lincoln County	\$18.25	\$949	\$37,960	1.7	\$102,500	\$2,563	\$30,750	\$769	6,550	26%	\$21.89	\$1,138	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2023 Area Median Income

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

SOUTH DAKOTA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lyman County	\$15.88	\$826	\$33,040	1.5	\$69,300	\$1,733	\$20,790	\$520	417	34%	\$8.95	\$465	1.8
McCook County	\$18.25	\$949	\$37,960	1.7	\$102,500	\$2,563	\$30,750	\$769	416	19%	\$15.17	\$789	1.2
McPherson County	\$15.88	\$826	\$33,040	1.5	\$75,600	\$1,890	\$22,680	\$567	173	20%	\$15.81	\$822	1.0
Marshall County	\$15.88	\$826	\$33,040	1.5	\$101,100	\$2,528	\$30,330	\$758	349	20%	\$20.50	\$1,066	0.8
Meade County	\$19.46	\$1,012	\$40,480	1.8	\$88,700	\$2,218	\$26,610	\$665	2,810	25%	\$15.34	\$798	1.3
Mellette County †	\$15.88	\$826	\$33,040	1.5	\$50,900	\$1,273	\$15,270	\$382	250	43%			
Miner County	\$15.88	\$826	\$33,040	1.5	\$87,100	\$2,178	\$26,130	\$653	182	20%	\$14.25	\$741	1.1
Minnehaha County	\$18.25	\$949	\$37,960	1.7	\$102,500	\$2,563	\$30,750	\$769	28,469	36%	\$18.44	\$959	1.0
Moody County	\$15.88	\$826	\$33,040	1.5	\$94,400	\$2,360	\$28,320	\$708	698	28%	\$15.21	\$791	1.0
Oglala Lakota County	\$15.88	\$826	\$33,040	1.5	\$43,000	\$1,075	\$12,900	\$323	1,249	48%	\$13.08	\$680	1.2
Pennington County	\$19.13	\$995	\$39,800	1.8	\$89,700	\$2,243	\$26,910	\$673	13,556	31%	\$15.13	\$787	1.3
Perkins County	\$15.88	\$826	\$33,040	1.5	\$84,200	\$2,105	\$25,260	\$632	264	21%	\$12.15	\$632	1.3
Potter County	\$15.88	\$826	\$33,040	1.5	\$85,700	\$2,143	\$25,710	\$643	224	21%	\$19.67	\$1,023	0.8
Roberts County	\$15.88	\$826	\$33,040	1.5	\$68,500	\$1,713	\$20,550	\$514	1,218	33%	\$12.52	\$651	1.3
Sanborn County	\$15.88	\$826	\$33,040	1.5	\$84,900	\$2,123	\$25,470	\$637	230	26%	\$12.59	\$655	1.3
Spink County	\$15.88	\$826	\$33,040	1.5	\$91,200	\$2,280	\$27,360	\$684	574	23%	\$18.27	\$950	0.9
Stanley County	\$18.62	\$968	\$38,720	1.7	\$106,200	\$2,655	\$31,860	\$797	211	17%	\$9.74	\$506	1.9
Sully County	\$16.04	\$834	\$33,360	1.5	\$87,000	\$2,175	\$26,100	\$653	99	17%	\$25.04	\$1,302	0.6
Todd County	\$15.88	\$826	\$33,040	1.5	\$30,500	\$763	\$9,150	\$229	1,301	54%	\$20.62	\$1,072	0.8
Tripp County	\$15.88	\$826	\$33,040	1.5	\$70,000	\$1,750	\$21,000	\$525	597	28%	\$12.96	\$674	1.2
Turner County	\$18.25	\$949	\$37,960	1.7	\$102,500	\$2,563	\$30,750	\$769	720	21%	\$11.51	\$598	1.6
Union County	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	2,076	30%	\$23.64	\$1,229	0.8
Walworth County	\$15.90	\$827	\$33,080	1.5	\$81,600	\$2,040	\$24,480	\$612	680	29%	\$14.66	\$762	1.1
Yankton County	\$15.88	\$826	\$33,040	1.5	\$92,700	\$2,318	\$27,810	\$695	2,946	31%	\$16.37	\$851	1.0
Ziebach County	\$15.88	\$826	\$33,040	1.5	\$45,300	\$1,133	\$13,590	\$340	305	44%	\$11.05	\$575	1.4

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TENNESSEE

#32*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,080**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,599** monthly or **\$43,186** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.76
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.69
2-Bedroom Housing Wage	\$20.76
Number of Renter Households	881,517
Percent Renters	33%

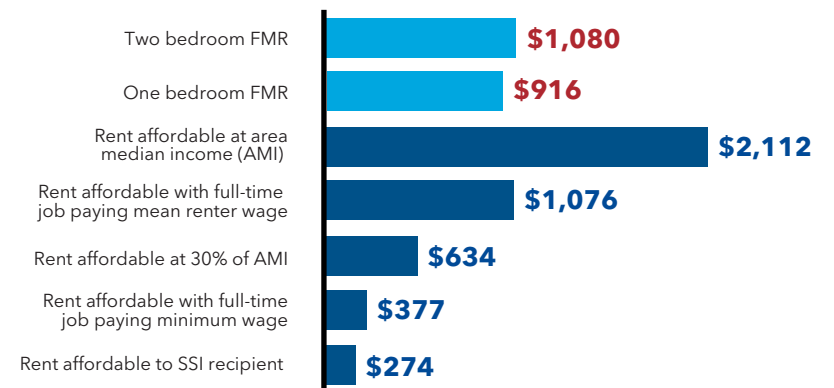
115
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

97
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
Nashville-Davidson-Murfreesboro-Franklin HMFA	\$27.04
Knoxville HMFA	\$22.23
Maury County	\$21.19
Chattanooga MSA	\$20.52
Memphis HMFA	\$19.85



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.

TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	\$20.76	\$1,080	\$43,186	2.9	\$84,498	\$2,112	\$25,350	\$634	881,517	33%	\$20.69	\$1,076	1.0
Combined Nonmetro Areas	\$15.11	\$786	\$31,434	2.1	\$68,575	\$1,714	\$20,573	\$514	158,327	27%	\$14.96	\$778	1.0
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$16.29	\$847	\$33,880	2.2	\$63,000	\$1,575	\$18,900	\$473	5,287	34%	\$14.77	\$768	1.1
Chattanooga MSA	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	58,053	35%	\$18.74	\$975	1.1
Clarksville HMFA	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	29,596	38%	\$15.84	\$824	1.2
Cleveland MSA	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	15,127	32%	\$15.82	\$823	1.1
Crockett County HMFA	\$15.31	\$796	\$31,840	2.1	\$68,700	\$1,718	\$20,610	\$515	1,630	30%	\$15.21	\$791	1.0
Gibson County HMFA	\$14.37	\$747	\$29,880	2.0	\$69,600	\$1,740	\$20,880	\$522	6,396	33%	\$13.14	\$683	1.1
Grainger County HMFA	\$14.48	\$753	\$30,120	2.0	\$61,500	\$1,538	\$18,450	\$461	2,169	23%	\$15.08	\$784	1.0
Jackson HMFA	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	15,953	36%	\$15.21	\$791	1.2
Johnson City MSA	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	27,883	32%	\$13.91	\$723	1.2
Kingsport-Bristol-Bristol MSA	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	24,126	27%	\$17.76	\$923	0.9
Knoxville HMFA	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	95,166	31%	\$19.12	\$994	1.2
Macon County HMFA	\$15.88	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	2,561	28%	\$15.56	\$809	1.0
Maury County HMFA	\$21.19	\$1,102	\$44,080	2.9	\$88,200	\$2,205	\$26,460	\$662	11,165	29%	\$18.24	\$949	1.2
Memphis HMFA	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	166,325	42%	\$23.33	\$1,213	0.9
Morgan County HMFA	\$15.40	\$801	\$32,040	2.1	\$59,500	\$1,488	\$17,850	\$446	1,315	18%	\$17.11	\$890	0.9
Morristown HMFA	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	13,152	29%	\$16.34	\$850	1.0
Nashville-Davidson--Murfreesboro--Franklin HMFA	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	239,142	34%	\$24.94	\$1,297	1.1
Roane County HMFA	\$17.94	\$933	\$37,320	2.5	\$84,600	\$2,115	\$25,380	\$635	5,363	25%	\$23.47	\$1,220	0.8

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TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Smith County HMFA	\$15.54	\$808	\$32,320	2.1	\$72,300	\$1,808	\$21,690	\$542	1,748	23%	\$17.25	\$897	0.9
Stewart County HMFA	\$14.77	\$768	\$30,720	2.0	\$75,500	\$1,888	\$22,650	\$566	1,033	20%	\$16.04	\$834	0.9
Counties													
Anderson County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	9,683	31%	\$24.68	\$1,283	0.9
Bedford County	\$17.44	\$907	\$36,280	2.4	\$72,300	\$1,808	\$21,690	\$542	5,279	29%	\$17.20	\$894	1.0
Benton County	\$14.37	\$747	\$29,880	2.0	\$66,000	\$1,650	\$19,800	\$495	1,715	26%	\$15.74	\$818	0.9
Bledsoe County	\$14.37	\$747	\$29,880	2.0	\$73,000	\$1,825	\$21,900	\$548	944	19%	\$10.11	\$526	1.4
Blount County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	12,425	24%	\$18.61	\$968	1.2
Bradley County	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	13,508	33%	\$16.03	\$833	1.1
Campbell County	\$16.29	\$847	\$33,880	2.2	\$63,000	\$1,575	\$18,900	\$473	5,287	34%	\$14.77	\$768	1.1
Cannon County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	1,269	22%	\$11.14	\$579	2.4
Carroll County	\$14.37	\$747	\$29,880	2.0	\$72,400	\$1,810	\$21,720	\$543	2,659	24%	\$12.55	\$653	1.1
Carter County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	6,579	28%	\$14.80	\$769	1.1
Cheatham County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	3,217	21%	\$20.80	\$1,081	1.3
Chester County	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	1,475	24%	\$12.28	\$638	1.5
Claiborne County	\$14.37	\$747	\$29,880	2.0	\$63,200	\$1,580	\$18,960	\$474	3,807	28%	\$14.91	\$775	1.0
Clay County	\$14.37	\$747	\$29,880	2.0	\$59,600	\$1,490	\$17,880	\$447	706	24%	\$12.11	\$630	1.2
Cocke County	\$14.37	\$747	\$29,880	2.0	\$53,600	\$1,340	\$16,080	\$402	4,237	30%	\$17.81	\$926	0.8
Coffee County	\$15.19	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	7,323	33%	\$18.48	\$961	0.8
Crockett County	\$15.31	\$796	\$31,840	2.1	\$68,700	\$1,718	\$20,610	\$515	1,630	30%	\$15.21	\$791	1.0
Cumberland County	\$14.65	\$762	\$30,480	2.0	\$69,600	\$1,740	\$20,880	\$522	5,676	21%	\$13.22	\$687	1.1
Davidson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	133,417	45%	\$28.55	\$1,484	0.9
Decatur County	\$14.37	\$747	\$29,880	2.0	\$64,800	\$1,620	\$19,440	\$486	828	19%	\$13.49	\$702	1.1
DeKalb County	\$14.40	\$749	\$29,960	2.0	\$65,000	\$1,625	\$19,500	\$488	2,469	31%	\$15.32	\$796	0.9
Dickson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	4,197	21%	\$15.03	\$782	1.8

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TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dyer County	\$14.60	\$759	\$30,360	2.0	\$68,600	\$1,715	\$20,580	\$515	5,399	37%	\$15.99	\$832	0.9
Fayette County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	3,143	20%	\$12.94	\$673	1.5
Fentress County	\$14.37	\$747	\$29,880	2.0	\$56,600	\$1,415	\$16,980	\$425	1,834	25%	\$11.79	\$613	1.2
Franklin County	\$14.69	\$764	\$30,560	2.0	\$72,100	\$1,803	\$21,630	\$541	4,227	26%	\$14.53	\$755	1.0
Gibson County	\$14.37	\$747	\$29,880	2.0	\$69,600	\$1,740	\$20,880	\$522	6,396	33%	\$13.14	\$683	1.1
Giles County	\$14.87	\$773	\$30,920	2.1	\$73,700	\$1,843	\$22,110	\$553	3,274	29%	\$14.29	\$743	1.0
Grainger County	\$14.48	\$753	\$30,120	2.0	\$61,500	\$1,538	\$18,450	\$461	2,169	23%	\$15.08	\$784	1.0
Greene County	\$14.37	\$747	\$29,880	2.0	\$75,700	\$1,893	\$22,710	\$568	6,584	24%	\$14.43	\$750	1.0
Grundy County	\$14.37	\$747	\$29,880	2.0	\$58,000	\$1,450	\$17,400	\$435	915	19%	\$12.18	\$633	1.2
Hamblen County	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	8,052	33%	\$15.36	\$799	1.0
Hamilton County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	54,005	37%	\$19.02	\$989	1.1
Hancock County	\$14.37	\$747	\$29,880	2.0	\$52,100	\$1,303	\$15,630	\$391	602	21%	\$13.17	\$685	1.1
Hardeman County	\$14.37	\$747	\$29,880	2.0	\$59,100	\$1,478	\$17,730	\$443	2,752	30%	\$18.50	\$962	0.8
Hardin County	\$14.37	\$747	\$29,880	2.0	\$60,100	\$1,503	\$18,030	\$451	2,672	25%	\$16.04	\$834	0.9
Hawkins County	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	5,247	23%	\$14.30	\$744	1.1
Haywood County	\$14.37	\$747	\$29,880	2.0	\$60,000	\$1,500	\$18,000	\$450	2,926	41%	\$16.79	\$873	0.9
Henderson County	\$14.37	\$747	\$29,880	2.0	\$69,900	\$1,748	\$20,970	\$524	2,830	26%	\$15.37	\$799	0.9
Henry County	\$14.67	\$763	\$30,520	2.0	\$64,600	\$1,615	\$19,380	\$485	3,093	24%	\$13.86	\$721	1.1
Hickman County	\$14.37	\$747	\$29,880	2.0	\$65,100	\$1,628	\$19,530	\$488	1,852	21%	\$15.74	\$819	0.9
Houston County	\$14.81	\$770	\$30,800	2.0	\$73,400	\$1,835	\$22,020	\$551	565	20%	\$11.23	\$584	1.3
Humphreys County	\$14.37	\$747	\$29,880	2.0	\$70,700	\$1,768	\$21,210	\$530	1,364	20%	\$21.15	\$1,100	0.7
Jackson County	\$14.37	\$747	\$29,880	2.0	\$70,100	\$1,753	\$21,030	\$526	812	18%	\$10.80	\$561	1.3
Jefferson County	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	5,100	25%	\$18.85	\$980	0.8
Johnson County	\$14.37	\$747	\$29,880	2.0	\$58,000	\$1,450	\$17,400	\$435	1,462	21%	\$12.48	\$649	1.2
Knox County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	67,277	35%	\$18.61	\$968	1.2
Lake County	\$14.37	\$747	\$29,880	2.0	\$49,200	\$1,230	\$14,760	\$369	968	47%	\$9.13	\$475	1.6

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TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lauderdale County	\$14.37	\$747	\$29,880	2.0	\$55,500	\$1,388	\$16,650	\$416	3,736	41%	\$17.66	\$918	0.8
Lawrence County	\$14.83	\$771	\$30,840	2.0	\$66,800	\$1,670	\$20,040	\$501	4,239	26%	\$12.25	\$637	1.2
Lewis County	\$14.37	\$747	\$29,880	2.0	\$67,800	\$1,695	\$20,340	\$509	898	19%	\$15.76	\$820	0.9
Lincoln County	\$14.37	\$747	\$29,880	2.0	\$81,800	\$2,045	\$24,540	\$614	3,177	23%	\$15.01	\$780	1.0
Loudon County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	4,134	19%	\$14.62	\$760	1.5
McMinn County	\$16.13	\$839	\$33,560	2.2	\$69,700	\$1,743	\$20,910	\$523	5,477	26%	\$17.35	\$902	0.9
McNairy County	\$14.37	\$747	\$29,880	2.0	\$62,400	\$1,560	\$18,720	\$468	2,267	23%	\$12.42	\$646	1.2
Macon County	\$15.88	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	2,561	28%	\$15.56	\$809	1.0
Madison County	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	14,478	37%	\$15.38	\$800	1.2
Marion County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	2,722	23%	\$13.55	\$704	1.5
Marshall County	\$16.77	\$872	\$34,880	2.3	\$78,000	\$1,950	\$23,400	\$585	3,365	26%	\$14.49	\$753	1.2
Maury County	\$21.19	\$1,102	\$44,080	2.9	\$88,200	\$2,205	\$26,460	\$662	11,165	29%	\$18.24	\$949	1.2
Meigs County	\$14.37	\$747	\$29,880	2.0	\$68,400	\$1,710	\$20,520	\$513	1,106	22%	\$12.38	\$644	1.2
Monroe County	\$14.37	\$747	\$29,880	2.0	\$67,300	\$1,683	\$20,190	\$505	5,201	28%	\$14.22	\$739	1.0
Montgomery County	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	29,596	38%	\$15.84	\$824	1.2
Moore County	\$14.71	\$765	\$30,600	2.0	\$89,800	\$2,245	\$26,940	\$674	329	13%	\$16.35	\$850	0.9
Morgan County	\$15.40	\$801	\$32,040	2.1	\$59,500	\$1,488	\$17,850	\$446	1,315	18%	\$17.11	\$890	0.9
Obion County	\$14.37	\$747	\$29,880	2.0	\$64,500	\$1,613	\$19,350	\$484	4,391	35%	\$14.49	\$754	1.0
Overton County	\$14.37	\$747	\$29,880	2.0	\$65,000	\$1,625	\$19,500	\$488	1,806	21%	\$15.41	\$801	0.9
Perry County	\$14.60	\$759	\$30,360	2.0	\$64,900	\$1,623	\$19,470	\$487	712	23%	\$11.53	\$600	1.3
Pickett County	\$14.98	\$779	\$31,160	2.1	\$57,000	\$1,425	\$17,100	\$428	440	20%	\$8.92	\$464	1.7
Polk County	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	1,619	23%	\$11.37	\$591	1.6
Putnam County	\$16.23	\$844	\$33,760	2.2	\$83,600	\$2,090	\$25,080	\$627	12,193	38%	\$15.36	\$799	1.1
Rhea County	\$14.37	\$747	\$29,880	2.0	\$62,700	\$1,568	\$18,810	\$470	3,405	27%	\$13.52	\$703	1.1
Roane County	\$17.94	\$933	\$37,320	2.5	\$84,600	\$2,115	\$25,380	\$635	5,363	25%	\$23.47	\$1,220	0.8
Robertson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	6,391	24%	\$15.39	\$800	1.8

1: BR = Bedroom
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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rutherford County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	41,476	35%	\$19.71	\$1,025	1.4
Scott County	\$14.37	\$747	\$29,880	2.0	\$48,700	\$1,218	\$14,610	\$365	2,316	27%	\$12.81	\$666	1.1
Sequatchie County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	1,326	23%	\$12.15	\$632	1.7
Sevier County	\$18.17	\$945	\$37,800	2.5	\$74,600	\$1,865	\$22,380	\$560	10,316	28%	\$14.30	\$743	1.3
Shelby County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	157,620	44%	\$23.72	\$1,233	0.8
Smith County	\$15.54	\$808	\$32,320	2.1	\$72,300	\$1,808	\$21,690	\$542	1,748	23%	\$17.25	\$897	0.9
Stewart County	\$14.77	\$768	\$30,720	2.0	\$75,500	\$1,888	\$22,650	\$566	1,033	20%	\$16.04	\$834	0.9
Sullivan County	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	18,879	28%	\$18.33	\$953	0.8
Sumner County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	19,358	27%	\$17.56	\$913	1.5
Tipton County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	5,562	25%	\$13.51	\$703	1.5
Trousdale County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	686	20%	\$16.15	\$840	1.7
Unicoi County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	1,962	26%	\$14.91	\$775	1.1
Union County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	1,647	22%	\$15.11	\$786	1.5
Van Buren County	\$14.37	\$747	\$29,880	2.0	\$69,200	\$1,730	\$20,760	\$519	548	23%	\$9.91	\$516	1.4
Warren County	\$15.00	\$780	\$31,200	2.1	\$66,300	\$1,658	\$19,890	\$497	4,690	30%	\$14.19	\$738	1.1
Washington County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	19,342	35%	\$13.67	\$711	1.2
Wayne County	\$14.37	\$747	\$29,880	2.0	\$72,200	\$1,805	\$21,660	\$542	1,181	21%	\$11.25	\$585	1.3
Weakley County	\$14.37	\$747	\$29,880	2.0	\$66,600	\$1,665	\$19,980	\$500	4,400	33%	\$12.42	\$646	1.2
White County	\$15.87	\$825	\$33,000	2.2	\$63,300	\$1,583	\$18,990	\$475	2,360	23%	\$14.36	\$747	1.1
Williamson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	16,793	20%	\$26.33	\$1,369	1.0
Wilson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	12,338	23%	\$16.36	\$851	1.7

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

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,303**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,345** monthly or **\$52,134** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.06
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$24.19
2-Bedroom Housing Wage	\$25.06
Number of Renter Households	3,848,280
Percent Renters	38%

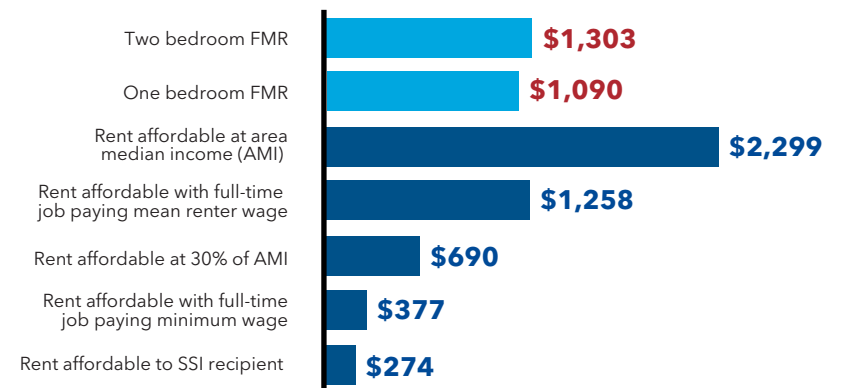
138
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

116
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.9
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	\$31.27
Dallas HMFA	\$30.10
Kendall County	\$28.88
Fort Worth-Arlington HMFA	\$28.00
Midland HMFA	\$25.58



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

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$25.06	\$1,303	\$52,134	3.5	\$91,969	\$2,299	\$27,591	\$690	3,848,280	38%	\$24.19	\$1,258	1.0
Combined Nonmetro Areas	\$17.67	\$919	\$36,753	2.4	\$73,867	\$1,847	\$22,160	\$554	304,675	28%	\$16.75	\$871	1.1
<u>Metropolitan Areas</u>													
Abilene MSA	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	23,739	37%	\$17.45	\$907	1.1
Amarillo HMFA	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	36,611	36%	\$20.76	\$1,079	0.9
Atascosa County HMFA	\$19.48	\$1,013	\$40,520	2.7	\$81,900	\$2,048	\$24,570	\$614	3,534	22%	\$24.17	\$1,257	0.8
Austin County HMFA	\$18.37	\$955	\$38,200	2.5	\$92,600	\$2,315	\$27,780	\$695	2,394	20%	\$20.09	\$1,045	0.9
Austin-Round Rock MSA	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	353,313	41%	\$29.53	\$1,535	1.1
Beaumont-Port Arthur MSA	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	46,378	32%	\$20.85	\$1,084	0.9
Brazoria County HMFA	\$24.06	\$1,251	\$50,040	3.3	\$111,400	\$2,785	\$33,420	\$836	32,843	26%	\$21.36	\$1,111	1.1
Brownsville-Harlingen MSA	\$17.17	\$893	\$35,720	2.4	\$62,000	\$1,550	\$18,600	\$465	45,248	35%	\$12.53	\$652	1.4
College Station-Bryan MSA	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	46,371	48%	\$16.01	\$833	1.2
Corpus Christi MSA	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	61,274	40%	\$19.79	\$1,029	1.2
Dallas HMFA	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	754,184	41%	\$30.00	\$1,560	1.0
El Paso HMFA	\$18.79	\$977	\$39,080	2.6	\$63,000	\$1,575	\$18,900	\$473	106,423	37%	\$14.70	\$765	1.3
Falls County HMFA	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	1,406	26%	\$9.10	\$473	1.7
Fort Worth-Arlington HMFA	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	322,282	38%	\$22.15	\$1,152	1.3
Harrison County HMFA	\$19.23	\$1,000	\$40,000	2.7	\$78,800	\$1,970	\$23,640	\$591	6,214	26%	\$15.19	\$790	1.3
Houston-The Woodlands-Sugar Land HMFA	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	919,048	40%	\$26.74	\$1,391	0.9
Hudspeth County HMFA †	\$17.65	\$918	\$36,720	2.4	\$44,500	\$1,113	\$13,350	\$334	207	24%			
Kendall County HMFA	\$28.88	\$1,502	\$60,080	4.0	\$135,400	\$3,385	\$40,620	\$1,016	3,769	23%	\$16.78	\$872	1.7

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Killeen-Temple HMFA	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	69,356	45%	\$19.90	\$1,035	0.9
Lampasas County HMFA	\$17.35	\$902	\$36,080	2.4	\$86,900	\$2,173	\$26,070	\$652	1,574	20%	\$11.29	\$587	1.5
Laredo MSA	\$19.13	\$995	\$39,800	2.6	\$62,200	\$1,555	\$18,660	\$467	28,436	37%	\$12.32	\$640	1.6
Longview HMFA	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	21,976	36%	\$18.80	\$978	1.0
Lubbock HMFA	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	53,311	44%	\$15.42	\$802	1.3
Lynn County HMFA	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	590	28%	\$32.94	\$1,713	0.5
Martin County HMFA	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	550	29%	\$23.33	\$1,213	0.7
McAllen-Edinburg-Mission MSA	\$16.87	\$877	\$35,080	2.3	\$56,300	\$1,408	\$16,890	\$422	81,769	32%	\$12.31	\$640	1.4
Medina County HMFA	\$19.33	\$1,005	\$40,200	2.7	\$92,500	\$2,313	\$27,750	\$694	3,221	19%	\$11.98	\$623	1.6
Midland HMFA	\$25.58	\$1,330	\$53,200	3.5	\$106,400	\$2,660	\$31,920	\$798	20,915	33%	\$29.67	\$1,543	0.9
Odessa MSA	\$23.17	\$1,205	\$48,200	3.2	\$70,000	\$1,750	\$21,000	\$525	20,372	35%	\$24.86	\$1,293	0.9
Oldham County HMFA	\$18.92	\$984	\$39,360	2.6	\$83,900	\$2,098	\$25,170	\$629	151	23%	\$19.80	\$1,029	1.0
Rusk County HMFA	\$17.63	\$917	\$36,680	2.4	\$78,300	\$1,958	\$23,490	\$587	3,492	20%	\$17.23	\$896	1.0
San Angelo HMFA	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	15,246	34%	\$17.15	\$892	1.2
San Antonio-New Braunfels HMFA	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	326,894	38%	\$20.28	\$1,054	1.2
Sherman-Denison MSA	\$20.19	\$1,050	\$42,000	2.8	\$82,400	\$2,060	\$24,720	\$618	16,688	33%	\$18.10	\$941	1.1
Sterling County HMFA	\$20.54	\$1,068	\$42,720	2.8	\$72,800	\$1,820	\$21,840	\$546	40	10%	\$19.31	\$1,004	1.1
Texarkana HMFA	\$17.12	\$890	\$35,600	2.4	\$68,600	\$1,715	\$20,580	\$515	12,532	37%	\$15.50	\$806	1.1
Tyler MSA	\$21.79	\$1,133	\$45,320	3.0	\$85,600	\$2,140	\$25,680	\$642	26,408	32%	\$19.76	\$1,028	1.1
Victoria MSA	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	11,944	32%	\$17.47	\$908	1.3
Waco HMFA	\$19.15	\$996	\$39,840	2.6	\$84,200	\$2,105	\$25,260	\$632	38,423	41%	\$17.24	\$896	1.1
Wichita Falls MSA	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	19,982	36%	\$16.33	\$849	1.1

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wise County HMFA	\$20.54	\$1,068	\$42,720	2.8	\$95,300	\$2,383	\$28,590	\$715	4,497	19%	\$17.88	\$930	1.1
<u>Counties</u>													
Anderson County	\$17.44	\$907	\$36,280	2.4	\$66,500	\$1,663	\$19,950	\$499	5,121	31%	\$20.20	\$1,051	0.9
Andrews County	\$22.29	\$1,159	\$46,360	3.1	\$101,500	\$2,538	\$30,450	\$761	1,693	27%	\$29.21	\$1,519	0.8
Angelina County	\$17.92	\$932	\$37,280	2.5	\$72,400	\$1,810	\$21,720	\$543	10,499	34%	\$15.76	\$820	1.1
Aransas County	\$20.37	\$1,059	\$42,360	2.8	\$76,400	\$1,910	\$22,920	\$573	2,184	21%	\$18.07	\$940	1.1
Archer County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	530	16%	\$12.44	\$647	1.5
Armstrong County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	105	15%	\$20.87	\$1,085	0.9
Atascosa County	\$19.48	\$1,013	\$40,520	2.7	\$81,900	\$2,048	\$24,570	\$614	3,534	22%	\$24.17	\$1,257	0.8
Austin County	\$18.37	\$955	\$38,200	2.5	\$92,600	\$2,315	\$27,780	\$695	2,394	20%	\$20.09	\$1,045	0.9
Bailey County	\$15.88	\$826	\$33,040	2.2	\$79,600	\$1,990	\$23,880	\$597	507	26%	\$12.88	\$670	1.2
Bandera County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	980	12%	\$13.45	\$699	1.8
Bastrop County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	6,685	21%	\$16.82	\$875	1.9
Baylor County	\$15.88	\$826	\$33,040	2.2	\$69,400	\$1,735	\$20,820	\$521	478	32%	\$13.19	\$686	1.2
Bee County	\$20.25	\$1,053	\$42,120	2.8	\$69,700	\$1,743	\$20,910	\$523	2,776	33%	\$12.94	\$673	1.6
Bell County	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	59,887	46%	\$20.02	\$1,041	0.9
Bexar County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	296,239	41%	\$20.82	\$1,083	1.2
Blanco County	\$20.83	\$1,083	\$43,320	2.9	\$88,700	\$2,218	\$26,610	\$665	1,118	24%	\$18.03	\$938	1.2
Borden County †	\$17.02	\$885	\$35,400	2.3	\$108,000	\$2,700	\$32,400	\$810	66	34%			
Bosque County	\$15.88	\$826	\$33,040	2.2	\$75,000	\$1,875	\$22,500	\$563	1,687	24%	\$17.03	\$885	0.9
Bowie County	\$17.12	\$890	\$35,600	2.4	\$68,600	\$1,715	\$20,580	\$515	12,532	37%	\$15.50	\$806	1.1
Brazoria County	\$24.06	\$1,251	\$50,040	3.3	\$111,400	\$2,785	\$33,420	\$836	32,843	26%	\$21.36	\$1,111	1.1
Brazos County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	43,186	52%	\$15.84	\$824	1.2
Brewster County	\$18.52	\$963	\$38,520	2.6	\$77,900	\$1,948	\$23,370	\$584	1,887	40%	\$18.21	\$947	1.0
Briscoe County	\$15.88	\$826	\$33,040	2.2	\$58,900	\$1,473	\$17,670	\$442	180	32%	\$19.68	\$1,024	0.8

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2023 Fair Market Rent.
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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brooks County	\$15.88	\$826	\$33,040	2.2	\$37,900	\$948	\$11,370	\$284	896	37%	\$7.91	\$411	2.0
Brown County	\$17.52	\$911	\$36,440	2.4	\$71,100	\$1,778	\$21,330	\$533	4,300	29%	\$14.01	\$729	1.3
Burleson County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	1,628	23%	\$20.21	\$1,051	1.0
Burnet County	\$18.90	\$983	\$39,320	2.6	\$87,100	\$2,178	\$26,130	\$653	3,549	20%	\$18.09	\$941	1.0
Caldwell County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	4,174	29%	\$13.96	\$726	2.2
Calhoun County	\$15.88	\$826	\$33,040	2.2	\$84,000	\$2,100	\$25,200	\$630	1,935	25%	\$32.27	\$1,678	0.5
Callahan County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	973	19%	\$17.62	\$916	1.1
Cameron County	\$17.17	\$893	\$35,720	2.4	\$62,000	\$1,550	\$18,600	\$465	45,248	35%	\$12.53	\$652	1.4
Camp County	\$15.88	\$826	\$33,040	2.2	\$69,500	\$1,738	\$20,850	\$521	1,079	25%	\$10.37	\$539	1.5
Carson County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	364	16%	\$39.64	\$2,061	0.5
Cass County	\$15.88	\$826	\$33,040	2.2	\$65,900	\$1,648	\$19,770	\$494	2,588	23%	\$12.28	\$639	1.3
Castro County	\$15.88	\$826	\$33,040	2.2	\$66,400	\$1,660	\$19,920	\$498	961	40%	\$17.26	\$898	0.9
Chambers County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	2,297	15%	\$22.90	\$1,191	1.1
Cherokee County	\$16.38	\$852	\$34,080	2.3	\$66,900	\$1,673	\$20,070	\$502	4,944	27%	\$12.01	\$624	1.4
Childress County	\$18.15	\$944	\$37,760	2.5	\$67,500	\$1,688	\$20,250	\$506	811	39%	\$15.31	\$796	1.2
Clay County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	790	19%	\$19.76	\$1,028	0.9
Cochran County	\$15.88	\$826	\$33,040	2.2	\$53,900	\$1,348	\$16,170	\$404	326	34%	\$24.40	\$1,269	0.7
Coke County	\$15.88	\$826	\$33,040	2.2	\$79,500	\$1,988	\$23,850	\$596	398	29%	\$23.14	\$1,204	0.7
Coleman County	\$17.35	\$902	\$36,080	2.4	\$64,000	\$1,600	\$19,200	\$480	855	27%	\$16.23	\$844	1.1
Collin County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	130,862	35%	\$27.78	\$1,444	1.1
Collingsworth County	\$15.88	\$826	\$33,040	2.2	\$61,600	\$1,540	\$18,480	\$462	241	23%	\$7.09	\$369	2.2
Colorado County	\$17.13	\$891	\$35,640	2.4	\$74,200	\$1,855	\$22,260	\$557	1,176	17%	\$22.63	\$1,177	0.8
Comal County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	14,650	24%	\$16.29	\$847	1.5
Comanche County	\$15.88	\$826	\$33,040	2.2	\$78,400	\$1,960	\$23,520	\$588	854	17%	\$13.62	\$708	1.2
Concho County	\$19.83	\$1,031	\$41,240	2.7	\$67,100	\$1,678	\$20,130	\$503	134	17%	\$19.23	\$1,000	1.0
Cooke County	\$19.48	\$1,013	\$40,520	2.7	\$91,200	\$2,280	\$27,360	\$684	4,937	31%	\$17.15	\$892	1.1

† Wage data not available (See Appendix B).

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Coryell County	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	9,469	40%	\$18.70	\$972	1.0
Cottle County	\$15.88	\$826	\$33,040	2.2	\$52,900	\$1,323	\$15,870	\$397	242	37%	\$13.86	\$721	1.1
Crane County	\$17.65	\$918	\$36,720	2.4	\$86,700	\$2,168	\$26,010	\$650	229	14%	\$49.02	\$2,549	0.4
Crockett County	\$15.88	\$826	\$33,040	2.2	\$64,000	\$1,600	\$19,200	\$480	536	41%	\$18.95	\$985	0.8
Crosby County	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	499	26%	\$15.28	\$795	1.3
Culberson County †	\$17.02	\$885	\$35,400	2.3	\$47,300	\$1,183	\$14,190	\$355	162	26%			
Dallam County	\$15.88	\$826	\$33,040	2.2	\$80,100	\$2,003	\$24,030	\$601	641	27%	\$19.25	\$1,001	0.8
Dallas County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	468,512	49%	\$33.31	\$1,732	0.9
Dawson County	\$15.88	\$826	\$33,040	2.2	\$63,300	\$1,583	\$18,990	\$475	1,276	30%	\$11.68	\$607	1.4
Deaf Smith County	\$18.29	\$951	\$38,040	2.5	\$58,100	\$1,453	\$17,430	\$436	2,080	34%	\$25.22	\$1,312	0.7
Delta County	\$15.88	\$826	\$33,040	2.2	\$85,700	\$2,143	\$25,710	\$643	324	16%	\$10.94	\$569	1.5
Denton County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	112,214	35%	\$19.13	\$995	1.6
DeWitt County	\$18.63	\$969	\$38,760	2.6	\$76,800	\$1,920	\$23,040	\$576	1,932	29%	\$16.70	\$868	1.1
Dickens County	\$15.88	\$826	\$33,040	2.2	\$63,900	\$1,598	\$19,170	\$479	133	21%	\$12.59	\$654	1.3
Dimmit County	\$15.88	\$826	\$33,040	2.2	\$37,100	\$928	\$11,130	\$278	1,069	37%	\$27.56	\$1,433	0.6
Donley County	\$15.88	\$826	\$33,040	2.2	\$75,800	\$1,895	\$22,740	\$569	326	27%	\$11.76	\$611	1.4
Duval County	\$15.88	\$826	\$33,040	2.2	\$68,400	\$1,710	\$20,520	\$513	791	28%	\$31.27	\$1,626	0.5
Eastland County	\$15.88	\$826	\$33,040	2.2	\$68,400	\$1,710	\$20,520	\$513	1,800	27%	\$17.81	\$926	0.9
Ector County	\$23.17	\$1,205	\$48,200	3.2	\$70,000	\$1,750	\$21,000	\$525	20,372	35%	\$24.86	\$1,293	0.9
Edwards County	\$17.02	\$885	\$35,400	2.3	\$54,400	\$1,360	\$16,320	\$408	106	19%	\$24.24	\$1,260	0.7
Ellis County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	15,608	25%	\$16.54	\$860	1.8
El Paso County	\$18.79	\$977	\$39,080	2.6	\$63,000	\$1,575	\$18,900	\$473	106,423	37%	\$14.70	\$765	1.3
Erath County	\$18.25	\$949	\$37,960	2.5	\$85,200	\$2,130	\$25,560	\$639	5,522	37%	\$14.39	\$748	1.3
Falls County	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	1,406	26%	\$9.10	\$473	1.7
Fannin County	\$16.87	\$877	\$35,080	2.3	\$84,500	\$2,113	\$25,350	\$634	3,266	26%	\$15.45	\$803	1.1
Fayette County	\$17.54	\$912	\$36,480	2.4	\$91,700	\$2,293	\$27,510	\$688	1,493	17%	\$12.24	\$636	1.4

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fisher County	\$15.88	\$826	\$33,040	2.2	\$79,000	\$1,975	\$23,700	\$593	384	25%	\$14.83	\$771	1.1
Floyd County	\$17.60	\$915	\$36,600	2.4	\$65,400	\$1,635	\$19,620	\$491	487	26%	\$14.30	\$744	1.2
Foard County	\$17.02	\$885	\$35,400	2.3	\$56,900	\$1,423	\$17,070	\$427	114	24%	\$13.66	\$710	1.2
Fort Bend County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	57,928	22%	\$16.90	\$879	1.5
Franklin County	\$18.71	\$973	\$38,920	2.6	\$77,100	\$1,928	\$23,130	\$578	660	19%	\$16.93	\$880	1.1
Freestone County	\$15.88	\$826	\$33,040	2.2	\$83,400	\$2,085	\$25,020	\$626	1,489	23%	\$15.76	\$819	1.0
Frio County	\$18.13	\$943	\$37,720	2.5	\$69,200	\$1,730	\$20,760	\$519	1,624	34%	\$21.52	\$1,119	0.8
Gaines County	\$15.92	\$828	\$33,120	2.2	\$90,100	\$2,253	\$27,030	\$676	1,691	25%	\$12.12	\$630	1.3
Galveston County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	42,349	32%	\$16.41	\$853	1.5
Garza County	\$15.96	\$830	\$33,200	2.2	\$85,400	\$2,135	\$25,620	\$641	481	28%	\$16.41	\$853	1.0
Gillespie County	\$21.29	\$1,107	\$44,280	2.9	\$94,400	\$2,360	\$28,320	\$708	3,299	29%	\$14.71	\$765	1.4
Glasscock County †	\$17.02	\$885	\$35,400	2.3	\$92,100	\$2,303	\$27,630	\$691	195	43%			
Goliad County	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	519	19%	\$7.38	\$384	3.1
Gonzales County	\$16.13	\$839	\$33,560	2.2	\$71,200	\$1,780	\$21,360	\$534	2,368	32%	\$19.03	\$990	0.8
Gray County	\$17.54	\$912	\$36,480	2.4	\$72,100	\$1,803	\$21,630	\$541	2,138	27%	\$19.64	\$1,021	0.9
Grayson County	\$20.19	\$1,050	\$42,000	2.8	\$82,400	\$2,060	\$24,720	\$618	16,688	33%	\$18.10	\$941	1.1
Gregg County	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	18,689	40%	\$19.24	\$1,001	1.0
Grimes County	\$16.96	\$882	\$35,280	2.3	\$83,900	\$2,098	\$25,170	\$629	2,267	24%	\$15.02	\$781	1.1
Guadalupe County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	12,743	22%	\$17.88	\$930	1.4
Hale County	\$15.88	\$826	\$33,040	2.2	\$64,100	\$1,603	\$19,230	\$481	4,167	38%	\$15.99	\$831	1.0
Hall County	\$15.88	\$826	\$33,040	2.2	\$54,000	\$1,350	\$16,200	\$405	330	29%	\$11.93	\$620	1.3
Hamilton County	\$16.92	\$880	\$35,200	2.3	\$69,900	\$1,748	\$20,970	\$524	533	18%	\$15.45	\$803	1.1
Hansford County	\$18.46	\$960	\$38,400	2.5	\$71,500	\$1,788	\$21,450	\$536	414	23%	\$16.96	\$882	1.1
Hardeman County	\$15.88	\$826	\$33,040	2.2	\$69,500	\$1,738	\$20,850	\$521	421	34%	\$16.28	\$847	1.0
Hardin County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	3,617	18%	\$15.38	\$800	1.3
Harris County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	747,782	45%	\$28.60	\$1,487	0.9

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Harrison County	\$19.23	\$1,000	\$40,000	2.7	\$78,800	\$1,970	\$23,640	\$591	6,214	26%	\$15.19	\$790	1.3
Hartley County	\$21.06	\$1,095	\$43,800	2.9	\$86,200	\$2,155	\$25,860	\$647	577	34%	\$18.84	\$980	1.1
Haskell County	\$15.88	\$826	\$33,040	2.2	\$69,200	\$1,730	\$20,760	\$519	579	29%	\$19.36	\$1,007	0.8
Hays County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	32,191	38%	\$14.03	\$730	2.2
Hemphill County	\$20.48	\$1,065	\$42,600	2.8	\$108,000	\$2,700	\$32,400	\$810	362	26%	\$17.03	\$886	1.2
Henderson County	\$17.42	\$906	\$36,240	2.4	\$72,000	\$1,800	\$21,600	\$540	7,581	24%	\$13.47	\$701	1.3
Hidalgo County	\$16.87	\$877	\$35,080	2.3	\$56,300	\$1,408	\$16,890	\$422	81,769	32%	\$12.31	\$640	1.4
Hill County	\$16.96	\$882	\$35,280	2.3	\$77,300	\$1,933	\$23,190	\$580	3,360	26%	\$16.59	\$863	1.0
Hockley County	\$15.88	\$826	\$33,040	2.2	\$64,400	\$1,610	\$19,320	\$483	2,241	28%	\$25.18	\$1,309	0.6
Hood County	\$23.27	\$1,210	\$48,400	3.2	\$99,800	\$2,495	\$29,940	\$749	4,793	20%	\$12.35	\$642	1.9
Hopkins County	\$17.62	\$916	\$36,640	2.4	\$79,900	\$1,998	\$23,970	\$599	4,283	31%	\$18.13	\$943	1.0
Houston County	\$15.88	\$826	\$33,040	2.2	\$61,000	\$1,525	\$18,300	\$458	2,284	31%	\$18.01	\$937	0.9
Howard County	\$20.65	\$1,074	\$42,960	2.8	\$78,700	\$1,968	\$23,610	\$590	3,916	32%	\$19.34	\$1,005	1.1
Hudspeth County †	\$17.65	\$918	\$36,720	2.4	\$44,500	\$1,113	\$13,350	\$334	207	24%			
Hunt County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	11,110	31%	\$17.86	\$929	1.7
Hutchinson County	\$18.08	\$940	\$37,600	2.5	\$77,500	\$1,938	\$23,250	\$581	1,248	18%	\$21.79	\$1,133	0.8
Irion County	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	111	16%	\$34.00	\$1,768	0.6
Jack County	\$15.88	\$826	\$33,040	2.2	\$76,300	\$1,908	\$22,890	\$572	843	29%	\$11.81	\$614	1.3
Jackson County	\$17.92	\$932	\$37,280	2.5	\$81,100	\$2,028	\$24,330	\$608	1,436	28%	\$20.94	\$1,089	0.9
Jasper County	\$17.56	\$913	\$36,520	2.4	\$63,600	\$1,590	\$19,080	\$477	2,585	20%	\$11.67	\$607	1.5
Jeff Davis County	\$17.02	\$885	\$35,400	2.3	\$73,200	\$1,830	\$21,960	\$549	101	10%	\$10.68	\$555	1.6
Jefferson County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	35,568	38%	\$21.96	\$1,142	0.9
Jim Hogg County	\$15.88	\$826	\$33,040	2.2	\$49,500	\$1,238	\$14,850	\$371	465	33%	\$14.20	\$738	1.1
Jim Wells County	\$17.35	\$902	\$36,080	2.4	\$63,800	\$1,595	\$19,140	\$479	3,804	30%	\$15.26	\$794	1.1
Johnson County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	15,519	25%	\$19.42	\$1,010	1.4
Jones County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	1,053	18%	\$19.56	\$1,017	1.0

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Karnes County	\$16.90	\$879	\$35,160	2.3	\$70,700	\$1,768	\$21,210	\$530	1,393	31%	\$23.16	\$1,204	0.7
Kaufman County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	10,058	22%	\$15.80	\$822	1.9
Kendall County	\$28.88	\$1,502	\$60,080	4.0	\$135,400	\$3,385	\$40,620	\$1,016	3,769	23%	\$16.78	\$872	1.7
Kenedy County	\$17.02	\$885	\$35,400	2.3	\$48,300	\$1,208	\$14,490	\$362	43	90%	\$41.77	\$2,172	0.4
Kent County †	\$17.02	\$885	\$35,400	2.3	\$95,500	\$2,388	\$28,650	\$716	34	14%			
Kerr County	\$19.83	\$1,031	\$41,240	2.7	\$84,600	\$2,115	\$25,380	\$635	6,895	32%	\$17.77	\$924	1.1
Kimble County	\$16.58	\$862	\$34,480	2.3	\$87,700	\$2,193	\$26,310	\$658	412	23%	\$10.24	\$532	1.6
King County	\$17.02	\$885	\$35,400	2.3	\$52,900	\$1,323	\$15,870	\$397	55	66%	\$62.35	\$3,242	0.3
Kinney County	\$17.02	\$885	\$35,400	2.3	\$68,900	\$1,723	\$20,670	\$517	265	26%	\$22.34	\$1,162	0.8
Kleberg County	\$20.81	\$1,082	\$43,280	2.9	\$64,800	\$1,620	\$19,440	\$486	5,193	45%	\$12.69	\$660	1.6
Knox County	\$15.88	\$826	\$33,040	2.2	\$67,300	\$1,683	\$20,190	\$505	221	18%	\$18.10	\$941	0.9
Lamar County	\$16.17	\$841	\$33,640	2.2	\$71,700	\$1,793	\$21,510	\$538	6,971	35%	\$14.37	\$747	1.1
Lamb County	\$15.88	\$826	\$33,040	2.2	\$70,800	\$1,770	\$21,240	\$531	1,146	25%	\$15.41	\$801	1.0
Lampasas County	\$17.35	\$902	\$36,080	2.4	\$86,900	\$2,173	\$26,070	\$652	1,574	20%	\$11.29	\$587	1.5
La Salle County	\$15.88	\$826	\$33,040	2.2	\$65,000	\$1,625	\$19,500	\$488	408	22%	\$25.48	\$1,325	0.6
Lavaca County	\$17.87	\$929	\$37,160	2.5	\$84,900	\$2,123	\$25,470	\$637	2,003	25%	\$15.76	\$819	1.1
Lee County	\$20.75	\$1,079	\$43,160	2.9	\$73,200	\$1,830	\$21,960	\$549	1,280	21%	\$16.67	\$867	1.2
Leon County	\$16.88	\$878	\$35,120	2.3	\$74,000	\$1,850	\$22,200	\$555	1,445	24%	\$25.92	\$1,348	0.7
Liberty County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	5,387	19%	\$16.14	\$839	1.6
Limestone County	\$16.96	\$882	\$35,280	2.3	\$68,800	\$1,720	\$20,640	\$516	1,985	25%	\$16.77	\$872	1.0
Lipscomb County	\$16.58	\$862	\$34,480	2.3	\$79,900	\$1,998	\$23,970	\$599	274	24%	\$24.51	\$1,274	0.7
Live Oak County	\$16.00	\$832	\$33,280	2.2	\$72,400	\$1,810	\$21,720	\$543	795	21%	\$17.09	\$889	0.9
Llano County	\$20.50	\$1,066	\$42,640	2.8	\$88,800	\$2,220	\$26,640	\$666	1,907	21%	\$12.86	\$669	1.6
Loving County †	\$17.02	\$885	\$35,400	2.3	\$73,200	\$1,830	\$21,960	\$549	17	52%			
Lubbock County	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	52,812	44%	\$15.42	\$802	1.3
Lynn County	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	590	28%	\$32.94	\$1,713	0.5

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McCulloch County	\$18.04	\$938	\$37,520	2.5	\$61,100	\$1,528	\$18,330	\$458	943	30%	\$15.39	\$800	1.2
McLennan County	\$19.15	\$996	\$39,840	2.6	\$84,200	\$2,105	\$25,260	\$632	38,423	41%	\$17.24	\$896	1.1
McMullen County	\$17.02	\$885	\$35,400	2.3	\$80,300	\$2,008	\$24,090	\$602	31	17%	\$33.09	\$1,721	0.5
Madison County	\$17.00	\$884	\$35,360	2.3	\$73,100	\$1,828	\$21,930	\$548	937	24%	\$16.39	\$852	1.0
Marion County	\$15.88	\$826	\$33,040	2.2	\$61,100	\$1,528	\$18,330	\$458	955	24%	\$18.10	\$941	0.9
Martin County	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	550	29%	\$23.33	\$1,213	0.7
Mason County	\$16.23	\$844	\$33,760	2.2	\$92,300	\$2,308	\$27,690	\$692	307	21%	\$9.02	\$469	1.8
Matagorda County	\$19.37	\$1,007	\$40,280	2.7	\$66,800	\$1,670	\$20,040	\$501	4,273	31%	\$22.40	\$1,165	0.9
Maverick County	\$16.23	\$844	\$33,760	2.2	\$60,200	\$1,505	\$18,060	\$452	5,916	33%	\$9.78	\$509	1.7
Medina County	\$19.33	\$1,005	\$40,200	2.7	\$92,500	\$2,313	\$27,750	\$694	3,221	19%	\$11.98	\$623	1.6
Menard County †	\$15.88	\$826	\$33,040	2.2	\$72,600	\$1,815	\$21,780	\$545	279	31%			
Midland County	\$25.58	\$1,330	\$53,200	3.5	\$106,400	\$2,660	\$31,920	\$798	20,915	33%	\$29.67	\$1,543	0.9
Milam County	\$15.88	\$826	\$33,040	2.2	\$73,600	\$1,840	\$22,080	\$552	2,527	26%	\$15.57	\$810	1.0
Mills County	\$15.88	\$826	\$33,040	2.2	\$70,100	\$1,753	\$21,030	\$526	222	13%	\$16.78	\$873	0.9
Mitchell County	\$15.88	\$826	\$33,040	2.2	\$98,100	\$2,453	\$29,430	\$736	443	20%	\$14.29	\$743	1.1
Montague County	\$19.52	\$1,015	\$40,600	2.7	\$84,600	\$2,115	\$25,380	\$635	1,723	22%	\$14.72	\$765	1.3
Montgomery County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	58,414	27%	\$22.21	\$1,155	1.1
Moore County	\$18.67	\$971	\$38,840	2.6	\$71,900	\$1,798	\$21,570	\$539	2,429	35%	\$24.26	\$1,262	0.8
Morris County	\$15.88	\$826	\$33,040	2.2	\$66,500	\$1,663	\$19,950	\$499	1,265	26%	\$21.29	\$1,107	0.7
Motley County	\$15.88	\$826	\$33,040	2.2	\$72,900	\$1,823	\$21,870	\$547	135	29%	\$19.11	\$994	0.8
Nacogdoches County	\$17.40	\$905	\$36,200	2.4	\$71,100	\$1,778	\$21,330	\$533	10,205	42%	\$12.19	\$634	1.4
Navarro County	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	5,596	32%	\$14.95	\$777	1.1
Newton County	\$15.88	\$826	\$33,040	2.2	\$58,000	\$1,450	\$17,400	\$435	856	18%	\$7.96	\$414	2.0
Nolan County	\$16.25	\$845	\$33,800	2.2	\$60,600	\$1,515	\$18,180	\$455	1,950	35%	\$20.97	\$1,090	0.8
Nueces County	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	53,349	41%	\$19.59	\$1,019	1.2
Ochiltree County	\$17.85	\$928	\$37,120	2.5	\$79,600	\$1,990	\$23,880	\$597	958	27%	\$20.22	\$1,051	0.9

† Wage data not available (See Appendix B).

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oldham County	\$18.92	\$984	\$39,360	2.6	\$83,900	\$2,098	\$25,170	\$629	151	23%	\$19.80	\$1,029	1.0
Orange County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	7,193	23%	\$18.02	\$937	1.1
Palo Pinto County	\$17.62	\$916	\$36,640	2.4	\$81,100	\$2,028	\$24,330	\$608	2,763	27%	\$15.23	\$792	1.2
Panola County	\$16.62	\$864	\$34,560	2.3	\$79,200	\$1,980	\$23,760	\$594	1,733	21%	\$13.61	\$708	1.2
Parker County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	9,154	18%	\$14.03	\$730	2.0
Parmer County	\$16.12	\$838	\$33,520	2.2	\$83,200	\$2,080	\$24,960	\$624	1,016	32%	\$23.84	\$1,240	0.7
Pecos County	\$17.65	\$918	\$36,720	2.4	\$69,100	\$1,728	\$20,730	\$518	1,495	30%	\$17.13	\$891	1.0
Polk County	\$16.58	\$862	\$34,480	2.3	\$69,500	\$1,738	\$20,850	\$521	3,690	22%	\$17.39	\$904	1.0
Potter County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	19,330	45%	\$20.92	\$1,088	0.9
Presidio County	\$15.88	\$826	\$33,040	2.2	\$39,200	\$980	\$11,760	\$294	841	38%	\$17.80	\$925	0.9
Rains County	\$15.88	\$826	\$33,040	2.2	\$77,600	\$1,940	\$23,280	\$582	1,004	22%	\$12.63	\$657	1.3
Randall County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	16,812	31%	\$17.23	\$896	1.1
Reagan County	\$19.13	\$995	\$39,800	2.6	\$81,900	\$2,048	\$24,570	\$614	333	31%	\$29.25	\$1,521	0.7
Real County	\$17.81	\$926	\$37,040	2.5	\$65,700	\$1,643	\$19,710	\$493	213	24%	\$9.45	\$492	1.9
Red River County	\$15.88	\$826	\$33,040	2.2	\$61,900	\$1,548	\$18,570	\$464	1,083	24%	\$14.33	\$745	1.1
Reeves County	\$17.54	\$912	\$36,480	2.4	\$69,600	\$1,740	\$20,880	\$522	995	24%	\$25.61	\$1,331	0.7
Refugio County	\$16.17	\$841	\$33,640	2.2	\$64,200	\$1,605	\$19,260	\$482	535	24%	\$9.77	\$508	1.7
Roberts County	\$17.02	\$885	\$35,400	2.3	\$78,800	\$1,970	\$23,640	\$591	34	11%	\$24.54	\$1,276	0.7
Robertson County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	1,557	25%	\$15.29	\$795	1.3
Rockwall County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	5,820	16%	\$16.83	\$875	1.8
Runnels County	\$17.10	\$889	\$35,560	2.4	\$68,700	\$1,718	\$20,610	\$515	896	24%	\$17.60	\$915	1.0
Rusk County	\$17.63	\$917	\$36,680	2.4	\$78,300	\$1,958	\$23,490	\$587	3,492	20%	\$17.23	\$896	1.0
Sabine County	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	591	14%	\$13.80	\$718	1.2
San Augustine County	\$17.56	\$913	\$36,520	2.4	\$54,000	\$1,350	\$16,200	\$405	872	28%	\$14.75	\$767	1.2
San Jacinto County	\$15.88	\$826	\$33,040	2.2	\$73,800	\$1,845	\$22,140	\$554	1,809	19%	\$18.20	\$946	0.9
San Patricio County	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	7,925	33%	\$21.38	\$1,112	1.1

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Saba County	\$17.65	\$918	\$36,720	2.4	\$65,600	\$1,640	\$19,680	\$492	507	26%	\$16.38	\$852	1.1
Schleicher County	\$17.02	\$885	\$35,400	2.3	\$82,100	\$2,053	\$24,630	\$616	137	16%	\$22.54	\$1,172	0.8
Scurry County	\$17.31	\$900	\$36,000	2.4	\$78,100	\$1,953	\$23,430	\$586	1,234	21%	\$26.42	\$1,374	0.7
Shackelford County	\$17.02	\$885	\$35,400	2.3	\$70,700	\$1,768	\$21,210	\$530	197	16%	\$10.17	\$529	1.7
Shelby County	\$15.88	\$826	\$33,040	2.2	\$64,700	\$1,618	\$19,410	\$485	2,204	25%	\$17.77	\$924	0.9
Sherman County	\$15.88	\$826	\$33,040	2.2	\$72,800	\$1,820	\$21,840	\$546	218	27%	\$25.01	\$1,301	0.6
Smith County	\$21.79	\$1,133	\$45,320	3.0	\$85,600	\$2,140	\$25,680	\$642	26,408	32%	\$19.76	\$1,028	1.1
Somervell County †	\$18.40	\$957	\$38,280	2.5	\$107,400	\$2,685	\$32,220	\$806	596	18%			
Starr County	\$15.88	\$826	\$33,040	2.2	\$47,900	\$1,198	\$14,370	\$359	4,782	26%	\$6.81	\$354	2.3
Stephens County	\$15.88	\$826	\$33,040	2.2	\$70,000	\$1,750	\$21,000	\$525	771	23%	\$9.01	\$469	1.8
Sterling County	\$20.54	\$1,068	\$42,720	2.8	\$72,800	\$1,820	\$21,840	\$546	40	10%	\$19.31	\$1,004	1.1
Stonewall County	\$17.02	\$885	\$35,400	2.3	\$83,700	\$2,093	\$25,110	\$628	98	21%	\$22.58	\$1,174	0.8
Sutton County	\$15.88	\$826	\$33,040	2.2	\$74,400	\$1,860	\$22,320	\$558	359	32%	\$24.17	\$1,257	0.7
Swisher County	\$15.88	\$826	\$33,040	2.2	\$53,600	\$1,340	\$16,080	\$402	694	28%	\$15.03	\$781	1.1
Tarrant County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	297,609	40%	\$22.60	\$1,175	1.2
Taylor County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	21,713	41%	\$17.36	\$903	1.1
Terrell County †	\$17.02	\$885	\$35,400	2.3	\$71,800	\$1,795	\$21,540	\$539	21	5%			
Terry County	\$16.02	\$833	\$33,320	2.2	\$61,300	\$1,533	\$18,390	\$460	1,502	37%	\$15.44	\$803	1.0
Throckmorton County	\$15.88	\$826	\$33,040	2.2	\$70,200	\$1,755	\$21,060	\$527	165	27%	\$18.97	\$986	0.8
Titus County	\$15.96	\$830	\$33,200	2.2	\$71,300	\$1,783	\$21,390	\$535	3,401	32%	\$13.43	\$698	1.2
Tom Green County	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	15,135	34%	\$16.91	\$879	1.2
Travis County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	240,107	47%	\$32.44	\$1,687	1.0
Trinity County	\$17.56	\$913	\$36,520	2.4	\$62,900	\$1,573	\$18,870	\$472	1,612	27%	\$12.09	\$629	1.5
Tyler County	\$15.88	\$826	\$33,040	2.2	\$64,200	\$1,605	\$19,260	\$482	1,268	19%	\$15.79	\$821	1.0
Upshur County	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	3,287	23%	\$13.68	\$711	1.4
Upton County	\$15.88	\$826	\$33,040	2.2	\$82,600	\$2,065	\$24,780	\$620	398	28%	\$31.90	\$1,659	0.5

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Uvalde County	\$16.90	\$879	\$35,160	2.3	\$68,300	\$1,708	\$20,490	\$512	2,408	29%	\$14.44	\$751	1.2
Val Verde County	\$17.31	\$900	\$36,000	2.4	\$67,500	\$1,688	\$20,250	\$506	5,598	35%	\$13.32	\$692	1.3
Van Zandt County	\$17.63	\$917	\$36,680	2.4	\$79,700	\$1,993	\$23,910	\$598	4,535	21%	\$11.84	\$616	1.5
Victoria County	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	11,425	33%	\$17.77	\$924	1.3
Walker County	\$21.00	\$1,092	\$43,680	2.9	\$66,400	\$1,660	\$19,920	\$498	11,081	47%	\$12.98	\$675	1.6
Waller County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	4,891	28%	\$15.84	\$823	1.6
Ward County	\$19.77	\$1,028	\$41,120	2.7	\$79,100	\$1,978	\$23,730	\$593	944	22%	\$26.15	\$1,360	0.8
Washington County	\$18.67	\$971	\$38,840	2.6	\$93,700	\$2,343	\$28,110	\$703	3,797	27%	\$14.91	\$775	1.3
Webb County	\$19.13	\$995	\$39,800	2.6	\$62,200	\$1,555	\$18,660	\$467	28,436	37%	\$12.32	\$640	1.6
Wharton County	\$16.79	\$873	\$34,920	2.3	\$77,300	\$1,933	\$23,190	\$580	5,074	34%	\$14.57	\$758	1.2
Wheeler County	\$15.88	\$826	\$33,040	2.2	\$68,700	\$1,718	\$20,610	\$515	552	29%	\$12.30	\$639	1.3
Wichita County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	18,662	39%	\$16.37	\$851	1.1
Willbarger County	\$16.12	\$838	\$33,520	2.2	\$68,000	\$1,700	\$20,400	\$510	1,714	37%	\$17.60	\$915	0.9
Willacy County	\$15.88	\$826	\$33,040	2.2	\$54,700	\$1,368	\$16,410	\$410	1,778	33%	\$14.14	\$735	1.1
Williamson County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	70,156	32%	\$25.44	\$1,323	1.2
Wilson County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	2,282	13%	\$11.60	\$603	2.1
Winkler County	\$17.54	\$912	\$36,480	2.4	\$85,100	\$2,128	\$25,530	\$638	584	21%	\$38.72	\$2,013	0.5
Wise County	\$20.54	\$1,068	\$42,720	2.8	\$95,300	\$2,383	\$28,590	\$715	4,497	19%	\$17.88	\$930	1.1
Wood County	\$18.21	\$947	\$37,880	2.5	\$80,400	\$2,010	\$24,120	\$603	3,232	18%	\$12.03	\$626	1.5
Yoakum County	\$19.40	\$1,009	\$40,360	2.7	\$91,600	\$2,290	\$27,480	\$687	800	30%	\$25.32	\$1,317	0.8
Young County	\$16.06	\$835	\$33,400	2.2	\$84,500	\$2,113	\$25,350	\$634	2,057	28%	\$16.66	\$866	1.0
Zapata County	\$15.88	\$826	\$33,040	2.2	\$42,500	\$1,063	\$12,750	\$319	1,144	26%	\$10.95	\$570	1.5
Zavala County	\$15.88	\$826	\$33,040	2.2	\$53,400	\$1,335	\$16,020	\$401	990	29%	\$15.00	\$780	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,297**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,322** monthly or **\$51,861** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$19.84
2-Bedroom Housing Wage	\$24.93
Number of Renter Households	304,577
Percent Renters	29%

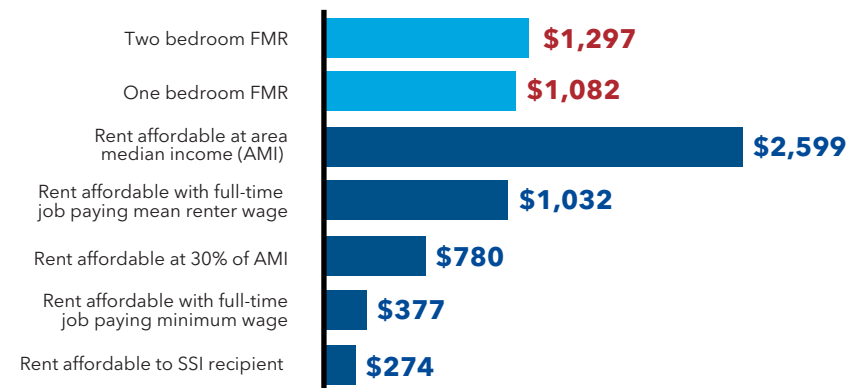
138
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

115
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$29.87
Salt Lake City HMFA	\$28.92
Ogden-Clearfield HMFA	\$24.25
Wasatch County	\$24.21
St. George MSA	\$23.58



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.

UTAH

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	\$24.93	\$1,297	\$51,861	3.4	\$103,948	\$2,599	\$31,184	\$780	304,577	29%	\$19.84	\$1,032	1.3
Combined Nonmetro Areas	\$19.02	\$989	\$39,572	2.6	\$92,639	\$2,316	\$27,792	\$695	27,735	26%	\$16.24	\$845	1.2
<u>Metropolitan Areas</u>													
Box Elder County HMFA	\$18.52	\$963	\$38,520	2.6	\$88,900	\$2,223	\$26,670	\$667	4,424	24%	\$17.41	\$905	1.1
Logan MSA	\$17.92	\$932	\$37,280	2.5	\$84,300	\$2,108	\$25,290	\$632	14,691	36%	\$15.06	\$783	1.2
Ogden-Clearfield HMFA	\$24.25	\$1,261	\$50,440	3.3	\$111,900	\$2,798	\$33,570	\$839	47,968	24%	\$16.36	\$851	1.5
Provo-Orem MSA	\$22.23	\$1,156	\$46,240	3.1	\$106,900	\$2,673	\$32,070	\$802	57,212	31%	\$18.42	\$958	1.2
Salt Lake City HMFA	\$28.92	\$1,504	\$60,160	4.0	\$106,000	\$2,650	\$31,800	\$795	130,397	33%	\$23.05	\$1,199	1.3
St. George MSA	\$23.58	\$1,226	\$49,040	3.3	\$91,300	\$2,283	\$27,390	\$685	18,605	30%	\$16.30	\$848	1.4
Tooele County HMFA	\$21.42	\$1,114	\$44,560	3.0	\$109,200	\$2,730	\$32,760	\$819	3,545	17%	\$14.47	\$752	1.5
<u>Counties</u>													
Beaver County	\$15.88	\$826	\$33,040	2.2	\$95,500	\$2,388	\$28,650	\$716	372	17%	\$13.96	\$726	1.1
Box Elder County	\$18.52	\$963	\$38,520	2.6	\$88,900	\$2,223	\$26,670	\$667	4,424	24%	\$17.41	\$905	1.1
Cache County	\$17.92	\$932	\$37,280	2.5	\$84,300	\$2,108	\$25,290	\$632	14,691	36%	\$15.06	\$783	1.2
Carbon County	\$15.88	\$826	\$33,040	2.2	\$73,900	\$1,848	\$22,170	\$554	2,420	31%	\$13.32	\$693	1.2
Daggett County †	\$15.88	\$826	\$33,040	2.2	\$107,400	\$2,685	\$32,220	\$806	43	22%			
Davis County	\$24.25	\$1,261	\$50,440	3.3	\$111,900	\$2,798	\$33,570	\$839	24,733	23%	\$16.26	\$845	1.5
Duchesne County	\$16.29	\$847	\$33,880	2.2	\$82,800	\$2,070	\$24,840	\$621	1,410	23%	\$17.63	\$917	0.9
Emery County	\$15.88	\$826	\$33,040	2.2	\$83,800	\$2,095	\$25,140	\$629	796	23%	\$13.67	\$711	1.2
Garfield County	\$15.88	\$826	\$33,040	2.2	\$77,600	\$1,940	\$23,280	\$582	427	23%	\$22.24	\$1,157	0.7
Grand County	\$19.62	\$1,020	\$40,800	2.7	\$78,500	\$1,963	\$23,550	\$589	1,501	35%	\$15.11	\$786	1.3
Iron County	\$18.88	\$982	\$39,280	2.6	\$77,300	\$1,933	\$23,190	\$580	5,952	34%	\$13.55	\$705	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

UTAH

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Juab County	\$22.23	\$1,156	\$46,240	3.1	\$106,900	\$2,673	\$32,070	\$802	770	22%	\$14.10	\$733	1.6
Kane County	\$19.67	\$1,023	\$40,920	2.7	\$86,500	\$2,163	\$25,950	\$649	709	24%	\$13.82	\$719	1.4
Millard County	\$15.88	\$826	\$33,040	2.2	\$83,100	\$2,078	\$24,930	\$623	1,147	27%	\$15.05	\$783	1.1
Morgan County	\$24.25	\$1,261	\$50,440	3.3	\$111,900	\$2,798	\$33,570	\$839	459	13%	\$20.14	\$1,047	1.2
Piute County	\$15.88	\$826	\$33,040	2.2	\$56,300	\$1,408	\$16,890	\$422	59	11%	\$14.19	\$738	1.1
Rich County	\$15.88	\$826	\$33,040	2.2	\$84,800	\$2,120	\$25,440	\$636	147	22%	\$12.58	\$654	1.3
Salt Lake County	\$28.92	\$1,504	\$60,160	4.0	\$106,000	\$2,650	\$31,800	\$795	130,397	33%	\$23.05	\$1,199	1.3
San Juan County	\$15.88	\$826	\$33,040	2.2	\$68,500	\$1,713	\$20,550	\$514	881	20%	\$17.53	\$911	0.9
Sanpete County	\$16.40	\$853	\$34,120	2.3	\$79,400	\$1,985	\$23,820	\$596	1,931	22%	\$12.86	\$669	1.3
Sevier County	\$15.88	\$826	\$33,040	2.2	\$79,000	\$1,975	\$23,700	\$593	1,527	21%	\$14.00	\$728	1.1
Summit County	\$29.87	\$1,553	\$62,120	4.1	\$148,600	\$3,715	\$44,580	\$1,115	2,767	21%	\$20.57	\$1,070	1.5
Tooele County	\$21.42	\$1,114	\$44,560	3.0	\$109,200	\$2,730	\$32,760	\$819	3,545	17%	\$14.47	\$752	1.5
Uintah County	\$15.90	\$827	\$33,080	2.2	\$86,700	\$2,168	\$26,010	\$650	2,864	26%	\$15.52	\$807	1.0
Utah County	\$22.23	\$1,156	\$46,240	3.1	\$106,900	\$2,673	\$32,070	\$802	56,442	31%	\$18.48	\$961	1.2
Wasatch County	\$24.21	\$1,259	\$50,360	3.3	\$122,600	\$3,065	\$36,780	\$920	2,479	23%	\$17.41	\$905	1.4
Washington County	\$23.58	\$1,226	\$49,040	3.3	\$91,300	\$2,283	\$27,390	\$685	18,605	30%	\$16.30	\$848	1.4
Wayne County	\$15.88	\$826	\$33,040	2.2	\$78,600	\$1,965	\$23,580	\$590	303	29%	\$17.76	\$924	0.9
Weber County	\$24.25	\$1,261	\$50,440	3.3	\$111,900	\$2,798	\$33,570	\$839	22,776	26%	\$16.39	\$852	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

VERMONT

#20*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,328**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,426** monthly or **\$53,117** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	\$13.18
Average Renter Wage	\$17.30
2-Bedroom Housing Wage	\$25.54
Number of Renter Households	73,362
Percent Renters	28%

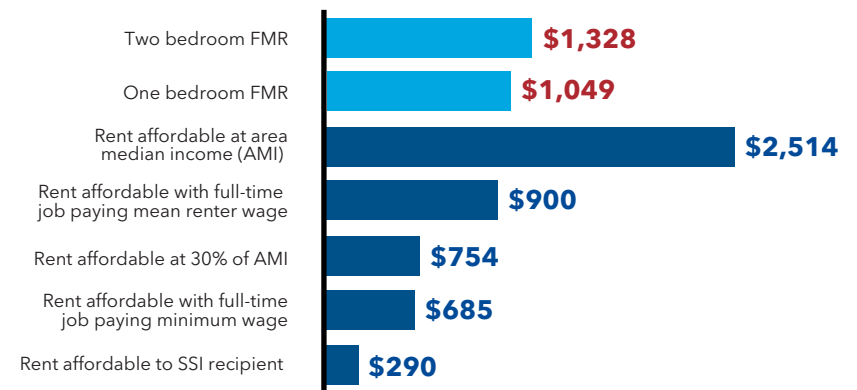
78
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

61
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Burlington-South Burlington MSA	\$31.06
Washington County	\$24.13
Addison County	\$22.92
Lamoille County	\$22.27
Windham County	\$22.12



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.

TOWNS WITHIN VERMONT FMR AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA

CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburgh town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

GRAND ISLE COUNTY

Alburgh town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VERMONT

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	\$25.54	\$1,328	\$53,117	1.9	\$100,571	\$2,514	\$30,171	\$754	73,362	28%	\$17.30	\$900	1.5
Combined Nonmetro Areas	\$21.69	\$1,128	\$45,121	1.6	\$92,659	\$2,316	\$27,798	\$695	43,248	25%	\$15.68	\$815	1.4
<u>Metropolitan Areas</u>													
Burlington-South Burlington MSA	\$31.06	\$1,615	\$64,600	2.4	\$115,700	\$2,893	\$34,710	\$868	30,114	33%	\$19.63	\$1,021	1.6
<u>Counties</u>													
Addison County	\$22.92	\$1,192	\$47,680	1.7	\$108,100	\$2,703	\$32,430	\$811	3,401	24%	\$17.36	\$903	1.3
Bennington County	\$21.54	\$1,120	\$44,800	1.6	\$96,800	\$2,420	\$29,040	\$726	3,721	26%	\$14.24	\$741	1.5
Caledonia County	\$18.35	\$954	\$38,160	1.4	\$80,400	\$2,010	\$24,120	\$603	3,014	24%	\$13.45	\$699	1.4
Essex County	\$16.21	\$843	\$33,720	1.2	\$64,200	\$1,605	\$19,260	\$482	462	17%	\$11.90	\$619	1.4
Lamoille County	\$22.27	\$1,158	\$46,320	1.7	\$89,400	\$2,235	\$26,820	\$671	2,907	27%	\$17.21	\$895	1.3
Orange County	\$21.63	\$1,125	\$45,000	1.6	\$90,000	\$2,250	\$27,000	\$675	2,218	18%	\$15.41	\$801	1.4
Orleans County	\$18.33	\$953	\$38,120	1.4	\$83,400	\$2,085	\$25,020	\$626	2,268	20%	\$13.40	\$697	1.4
Rutland County	\$20.92	\$1,088	\$43,520	1.6	\$88,800	\$2,220	\$26,640	\$666	6,728	27%	\$15.18	\$789	1.4
Washington County	\$24.13	\$1,255	\$50,200	1.8	\$99,900	\$2,498	\$29,970	\$749	7,289	29%	\$16.86	\$877	1.4
Windham County	\$22.12	\$1,150	\$46,000	1.7	\$88,200	\$2,205	\$26,460	\$662	5,634	30%	\$15.16	\$788	1.5
Windsor County	\$21.71	\$1,129	\$45,160	1.6	\$97,600	\$2,440	\$29,280	\$732	5,606	23%	\$16.54	\$860	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

VIRGINIA

#17*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,396**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,652** monthly or **\$55,821** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$23.38
2-Bedroom Housing Wage	\$26.84
Number of Renter Households	1,083,561
Percent Renters	33%

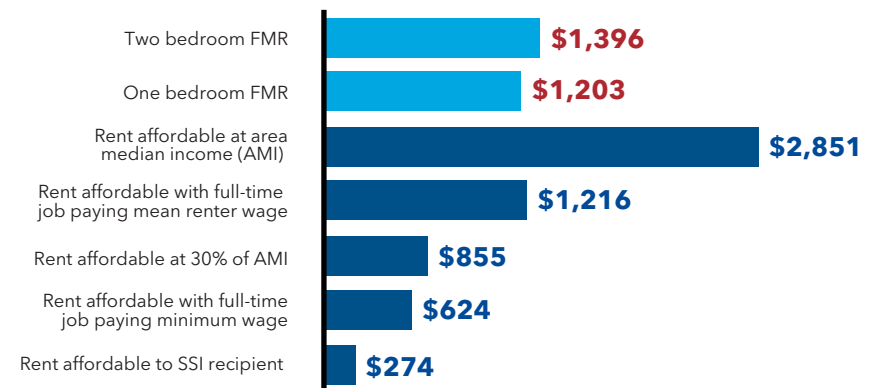
89
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

77
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$35.35
Charlottesville MSA	\$26.94
Richmond MSA	\$25.69
Virginia Beach-Norfolk-Newport News HMFA	\$25.56
Winchester MSA	\$23.60



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.

VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	\$26.84	\$1,396	\$55,821	2.2	\$114,043	\$2,851	\$34,213	\$855	1,083,561	33%	\$23.38	\$1,216	1.1
Combined Nonmetro Areas	\$16.31	\$848	\$33,921	1.4	\$73,577	\$1,839	\$22,073	\$552	112,328	27%	\$14.52	\$755	1.1
<u>Metropolitan Areas</u>													
Blacksburg-Christiansburg-Radford HMFA	\$20.21	\$1,051	\$42,040	1.7	\$93,500	\$2,338	\$28,050	\$701	18,893	46%	\$13.45	\$699	1.5
Charlottesville MSA	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	30,317	35%	\$21.05	\$1,094	1.3
Culpeper County HMFA	\$22.00	\$1,144	\$45,760	1.8	\$108,000	\$2,700	\$32,400	\$810	4,705	27%	\$16.73	\$870	1.3
Franklin County HMFA	\$17.46	\$908	\$36,320	1.5	\$82,500	\$2,063	\$24,750	\$619	4,312	20%	\$12.76	\$664	1.4
Giles County HMFA	\$15.25	\$793	\$31,720	1.3	\$73,800	\$1,845	\$22,140	\$554	1,616	24%	\$21.61	\$1,124	0.7
Harrisonburg MSA	\$19.75	\$1,027	\$41,080	1.6	\$95,900	\$2,398	\$28,770	\$719	17,850	37%	\$18.22	\$947	1.1
King and Queen County HMFA	\$17.35	\$902	\$36,080	1.4	\$88,500	\$2,213	\$26,550	\$664	489	17%	\$18.17	\$945	1.0
Kingsport-Bristol-Bristol MSA	\$15.25	\$793	\$31,720	1.3	\$74,600	\$1,865	\$22,380	\$560	9,749	26%	\$13.90	\$723	1.1
Lynchburg MSA	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	30,456	30%	\$17.68	\$919	1.0
Madison County HMFA	\$18.92	\$984	\$39,360	1.6	\$94,500	\$2,363	\$28,350	\$709	913	18%	\$12.07	\$628	1.6
Pulaski County HMFA	\$15.25	\$793	\$31,720	1.3	\$79,400	\$1,985	\$23,820	\$596	4,469	31%	\$16.41	\$853	0.9
Rappahannock County HMFA	\$21.08	\$1,096	\$43,840	1.8	\$108,300	\$2,708	\$32,490	\$812	742	27%	\$10.61	\$552	2.0
Richmond MSA	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	169,586	34%	\$22.37	\$1,163	1.1
Roanoke HMFA	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	35,967	34%	\$18.12	\$942	1.1
Southampton County-Franklin city HMFA	\$18.33	\$953	\$38,120	1.5	\$85,400	\$2,135	\$25,620	\$641	3,273	32%	\$11.65	\$606	1.6
Staunton-Waynesboro MSA	\$19.02	\$989	\$39,560	1.6	\$92,800	\$2,320	\$27,840	\$696	14,804	29%	\$15.86	\$825	1.2
Virginia Beach-Norfolk-Newport News HMFA	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	255,219	38%	\$19.31	\$1,004	1.3
Warren County HMFA	\$20.52	\$1,067	\$42,680	1.7	\$96,900	\$2,423	\$29,070	\$727	3,731	25%	\$16.39	\$852	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington-Arlington-Alexandria HMFA	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	350,210	33%	\$30.57	\$1,590	1.2
Winchester MSA	\$23.60	\$1,227	\$49,080	2.0	\$99,900	\$2,498	\$29,970	\$749	13,932	32%	\$20.45	\$1,063	1.2
Counties													
Accomack County	\$15.25	\$793	\$31,720	1.3	\$71,500	\$1,788	\$21,450	\$536	4,689	33%	\$16.36	\$851	0.9
Albemarle County	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	14,641	34%	\$20.07	\$1,043	1.3
Alleghany County	\$15.62	\$812	\$32,480	1.3	\$68,800	\$1,720	\$20,640	\$516	1,244	19%	\$9.26	\$482	1.7
Amelia County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	890	17%	\$18.73	\$974	1.4
Amherst County	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	3,084	25%	\$11.61	\$604	1.5
Appomattox County	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	1,423	23%	\$10.52	\$547	1.7
Arlington County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	63,220	58%	\$43.49	\$2,261	0.8
Augusta County	\$19.02	\$989	\$39,560	1.6	\$92,800	\$2,320	\$27,840	\$696	6,420	21%	\$17.34	\$902	1.1
Bath County	\$15.29	\$795	\$31,800	1.3	\$79,300	\$1,983	\$23,790	\$595	404	22%	\$16.11	\$838	0.9
Bedford County	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	5,220	16%	\$12.37	\$643	1.4
Bland County	\$15.25	\$793	\$31,720	1.3	\$66,200	\$1,655	\$19,860	\$497	375	17%	\$12.42	\$646	1.2
Botetourt County	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	1,849	14%	\$17.59	\$914	1.1
Brunswick County	\$15.25	\$793	\$31,720	1.3	\$62,300	\$1,558	\$18,690	\$467	1,437	24%	\$10.71	\$557	1.4
Buchanan County	\$15.25	\$793	\$31,720	1.3	\$49,800	\$1,245	\$14,940	\$374	1,369	18%	\$17.34	\$902	0.9
Buckingham County	\$16.33	\$849	\$33,960	1.4	\$75,300	\$1,883	\$22,590	\$565	1,484	26%	\$13.50	\$702	1.2
Campbell County	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	5,998	27%	\$21.52	\$1,119	0.8
Caroline County	\$20.31	\$1,056	\$42,240	1.7	\$97,900	\$2,448	\$29,370	\$734	2,033	18%	\$13.19	\$686	1.5
Carroll County	\$15.25	\$793	\$31,720	1.3	\$63,500	\$1,588	\$19,050	\$476	2,693	22%	\$12.39	\$644	1.2
Charles City County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	451	15%	\$12.03	\$625	2.1
Charlotte County	\$15.25	\$793	\$31,720	1.3	\$73,700	\$1,843	\$22,110	\$553	1,460	32%	\$11.43	\$594	1.3
Chesterfield County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	30,708	23%	\$18.22	\$947	1.4
Clarke County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	1,346	24%	\$12.22	\$636	2.9

† Wage data not available (See Appendix B).

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VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Craig County †	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	432	22%			
Culpeper County	\$22.00	\$1,144	\$45,760	1.8	\$108,000	\$2,700	\$32,400	\$810	4,705	27%	\$16.73	\$870	1.3
Cumberland County	\$18.29	\$951	\$38,040	1.5	\$77,100	\$1,928	\$23,130	\$578	916	23%	\$14.32	\$745	1.3
Dickenson County	\$15.25	\$793	\$31,720	1.3	\$51,400	\$1,285	\$15,420	\$386	1,283	23%	\$15.41	\$801	1.0
Dinwiddie County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	2,398	23%	\$19.35	\$1,006	1.3
Essex County	\$17.88	\$930	\$37,200	1.5	\$72,000	\$1,800	\$21,600	\$540	1,434	33%	\$13.75	\$715	1.3
Fairfax County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	128,596	31%	\$35.05	\$1,823	1.0
Fauquier County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	5,962	23%	\$18.60	\$967	1.9
Floyd County	\$15.25	\$793	\$31,720	1.3	\$74,900	\$1,873	\$22,470	\$562	961	14%	\$13.53	\$704	1.1
Fluvanna County	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	1,402	14%	\$14.38	\$748	1.9
Franklin County	\$17.46	\$908	\$36,320	1.5	\$82,500	\$2,063	\$24,750	\$619	4,312	20%	\$12.76	\$664	1.4
Frederick County	\$23.60	\$1,227	\$49,080	2.0	\$99,900	\$2,498	\$29,970	\$749	7,902	24%	\$18.54	\$964	1.3
Giles County	\$15.25	\$793	\$31,720	1.3	\$73,800	\$1,845	\$22,140	\$554	1,616	24%	\$21.61	\$1,124	0.7
Gloucester County	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	3,017	20%	\$12.22	\$635	2.1
Goochland County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	1,335	14%	\$37.04	\$1,926	0.7
Grayson County	\$15.25	\$793	\$31,720	1.3	\$63,700	\$1,593	\$19,110	\$478	1,099	18%	\$11.07	\$576	1.4
Greene County	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	1,517	20%	\$17.42	\$906	1.5
Greensville County	\$16.15	\$840	\$33,600	1.3	\$66,600	\$1,665	\$19,980	\$500	844	27%	\$20.78	\$1,081	0.8
Halifax County	\$15.25	\$793	\$31,720	1.3	\$66,300	\$1,658	\$19,890	\$497	3,499	26%	\$13.86	\$721	1.1
Hanover County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	6,925	17%	\$15.22	\$792	1.7
Henrico County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	47,129	36%	\$23.19	\$1,206	1.1
Henry County	\$15.25	\$793	\$31,720	1.3	\$60,100	\$1,503	\$18,030	\$451	5,669	28%	\$13.93	\$724	1.1
Highland County	\$15.29	\$795	\$31,800	1.3	\$67,400	\$1,685	\$20,220	\$506	164	17%	\$10.63	\$553	1.4
Isle of Wight County	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	3,332	22%	\$12.72	\$662	2.0
James City County	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	6,814	23%	\$14.20	\$738	1.8
King and Queen County	\$17.35	\$902	\$36,080	1.4	\$88,500	\$2,213	\$26,550	\$664	489	17%	\$18.17	\$945	1.0

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VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
King George County	\$23.25	\$1,209	\$48,360	1.9	\$122,900	\$3,073	\$36,870	\$922	2,369	25%	\$18.03	\$938	1.3
King William County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	869	13%	\$14.49	\$754	1.8
Lancaster County	\$19.83	\$1,031	\$41,240	1.7	\$93,100	\$2,328	\$27,930	\$698	1,020	20%	\$14.04	\$730	1.4
Lee County	\$15.25	\$793	\$31,720	1.3	\$58,200	\$1,455	\$17,460	\$437	2,461	30%	\$8.68	\$451	1.8
Loudoun County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	30,454	22%	\$22.45	\$1,167	1.6
Louisa County	\$18.65	\$970	\$38,800	1.6	\$94,400	\$2,360	\$28,320	\$708	2,694	19%	\$15.27	\$794	1.2
Lunenburg County	\$15.25	\$793	\$31,720	1.3	\$67,700	\$1,693	\$20,310	\$508	1,346	31%	\$26.66	\$1,386	0.6
Madison County	\$18.92	\$984	\$39,360	1.6	\$94,500	\$2,363	\$28,350	\$709	913	18%	\$12.07	\$628	1.6
Mathews County	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	564	16%	\$10.76	\$559	2.4
Mecklenburg County	\$15.71	\$817	\$32,680	1.3	\$74,700	\$1,868	\$22,410	\$560	3,654	29%	\$11.35	\$590	1.4
Middlesex County	\$20.15	\$1,048	\$41,920	1.7	\$92,300	\$2,308	\$27,690	\$692	714	16%	\$16.30	\$848	1.2
Montgomery County	\$20.21	\$1,051	\$42,040	1.7	\$93,500	\$2,338	\$28,050	\$701	15,883	45%	\$13.62	\$708	1.5
Nelson County	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	1,424	23%	\$14.14	\$735	1.9
New Kent County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	838	10%	\$12.76	\$663	2.0
Northampton County	\$16.48	\$857	\$34,280	1.4	\$72,900	\$1,823	\$21,870	\$547	1,974	37%	\$13.31	\$692	1.2
Northumberland County	\$19.52	\$1,015	\$40,600	1.6	\$80,300	\$2,008	\$24,090	\$602	562	11%	\$20.99	\$1,092	0.9
Nottoway County	\$16.02	\$833	\$33,320	1.3	\$74,700	\$1,868	\$22,410	\$560	1,526	29%	\$18.17	\$945	0.9
Orange County	\$20.27	\$1,054	\$42,160	1.7	\$102,000	\$2,550	\$30,600	\$765	2,960	21%	\$13.87	\$721	1.5
Page County	\$15.38	\$800	\$32,000	1.3	\$74,000	\$1,850	\$22,200	\$555	2,729	29%	\$13.13	\$683	1.2
Patrick County	\$15.25	\$793	\$31,720	1.3	\$73,500	\$1,838	\$22,050	\$551	1,681	22%	\$11.13	\$579	1.4
Pittsylvania County	\$15.25	\$793	\$31,720	1.3	\$70,900	\$1,773	\$21,270	\$532	5,781	23%	\$13.91	\$723	1.1
Powhatan County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	913	9%	\$11.31	\$588	2.3
Prince Edward County	\$18.15	\$944	\$37,760	1.5	\$72,600	\$1,815	\$21,780	\$545	2,727	38%	\$14.28	\$743	1.3
Prince George County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	3,697	30%	\$18.36	\$955	1.4
Prince William County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	39,275	26%	\$18.49	\$961	1.9
Pulaski County	\$15.25	\$793	\$31,720	1.3	\$79,400	\$1,985	\$23,820	\$596	4,469	31%	\$16.41	\$853	0.9

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VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rappahannock County	\$21.08	\$1,096	\$43,840	1.8	\$108,300	\$2,708	\$32,490	\$812	742	27%	\$10.61	\$552	2.0
Richmond County	\$18.75	\$975	\$39,000	1.6	\$84,000	\$2,100	\$25,200	\$630	914	33%	\$14.86	\$773	1.3
Roanoke County	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	9,685	25%	\$16.02	\$833	1.2
Rockbridge County	\$15.96	\$830	\$33,200	1.3	\$77,000	\$1,925	\$23,100	\$578	2,135	24%	\$14.41	\$749	1.1
Rockingham County	\$19.75	\$1,027	\$41,080	1.6	\$95,900	\$2,398	\$28,770	\$719	7,501	24%	\$20.14	\$1,047	1.0
Russell County	\$15.25	\$793	\$31,720	1.3	\$63,100	\$1,578	\$18,930	\$473	2,470	24%	\$14.70	\$764	1.0
Scott County	\$15.25	\$793	\$31,720	1.3	\$74,600	\$1,865	\$22,380	\$560	1,697	20%	\$11.61	\$604	1.3
Shenandoah County	\$18.69	\$972	\$38,880	1.6	\$80,500	\$2,013	\$24,150	\$604	4,854	28%	\$16.75	\$871	1.1
Smyth County	\$15.25	\$793	\$31,720	1.3	\$63,300	\$1,583	\$18,990	\$475	3,976	32%	\$13.74	\$715	1.1
Southampton County	\$18.33	\$953	\$38,120	1.5	\$85,400	\$2,135	\$25,620	\$641	1,601	24%	\$14.29	\$743	1.3
Spotsylvania County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	10,315	22%	\$15.14	\$787	2.3
Stafford County	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	10,819	22%	\$15.62	\$812	2.3
Surry County	\$15.25	\$793	\$31,720	1.3	\$83,100	\$2,078	\$24,930	\$623	719	26%	\$33.32	\$1,733	0.5
Sussex County	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	1,016	28%	\$17.72	\$921	1.5
Tazewell County	\$15.29	\$795	\$31,800	1.3	\$61,900	\$1,548	\$18,570	\$464	4,061	26%	\$14.61	\$760	1.0
Warren County	\$20.52	\$1,067	\$42,680	1.7	\$96,900	\$2,423	\$29,070	\$727	3,731	25%	\$16.39	\$852	1.3
Washington County	\$15.25	\$793	\$31,720	1.3	\$74,600	\$1,865	\$22,380	\$560	5,300	24%	\$15.17	\$789	1.0
Westmoreland County	\$18.65	\$970	\$38,800	1.6	\$84,100	\$2,103	\$25,230	\$631	1,932	25%	\$10.55	\$549	1.8
Wise County	\$15.25	\$793	\$31,720	1.3	\$62,700	\$1,568	\$18,810	\$470	4,092	29%	\$11.41	\$593	1.3
Wythe County	\$15.60	\$811	\$32,440	1.3	\$75,000	\$1,875	\$22,500	\$563	2,809	23%	\$11.28	\$587	1.4
York County	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	6,971	27%	\$15.94	\$829	1.6
Alexandria city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	42,367	57%	\$32.78	\$1,705	1.1
Bristol city	\$15.25	\$793	\$31,720	1.3	\$74,600	\$1,865	\$22,380	\$560	2,752	37%	\$12.27	\$638	1.2
Buena Vista city	\$15.96	\$830	\$33,200	1.3	\$77,000	\$1,925	\$23,100	\$578	1,167	45%	\$15.54	\$808	1.0
Charlottesville city	\$26.94	\$1,401	\$56,040	2.2	\$123,300	\$3,083	\$36,990	\$925	11,333	59%	\$24.36	\$1,267	1.1
Chesapeake city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	24,443	27%	\$15.58	\$810	1.6

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VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colonial Heights city	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	2,536	34%	\$10.31	\$536	2.5
Covington city	\$15.62	\$812	\$32,480	1.3	\$68,800	\$1,720	\$20,640	\$516	623	24%	\$23.83	\$1,239	0.7
Danville city	\$15.25	\$793	\$31,720	1.3	\$70,900	\$1,773	\$21,270	\$532	9,115	49%	\$16.58	\$862	0.9
Emporia city	\$16.15	\$840	\$33,600	1.3	\$66,600	\$1,665	\$19,980	\$500	1,334	60%	\$15.52	\$807	1.0
Fairfax city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	2,702	30%	\$17.02	\$885	2.1
Falls Church city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	2,401	43%	\$26.74	\$1,390	1.3
Franklin city	\$18.33	\$953	\$38,120	1.5	\$85,400	\$2,135	\$25,620	\$641	1,672	48%	\$9.93	\$516	1.8
Fredericksburg city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	6,809	61%	\$22.65	\$1,178	1.6
Galax city	\$15.25	\$793	\$31,720	1.3	\$63,500	\$1,588	\$19,050	\$476	873	31%	\$12.17	\$633	1.3
Hampton city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	25,361	44%	\$18.32	\$953	1.4
Harrisonburg city	\$19.75	\$1,027	\$41,080	1.6	\$95,900	\$2,398	\$28,770	\$719	10,349	61%	\$15.69	\$816	1.3
Hopewell city	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	4,657	50%	\$26.11	\$1,357	1.0
Lexington city	\$15.96	\$830	\$33,200	1.3	\$77,000	\$1,925	\$23,100	\$578	926	46%	\$10.11	\$526	1.6
Lynchburg city	\$17.88	\$930	\$37,200	1.5	\$83,000	\$2,075	\$24,900	\$623	14,731	51%	\$19.46	\$1,012	0.9
Manassas city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	3,954	29%	\$24.91	\$1,296	1.4
Manassas Park city	\$35.35	\$1,838	\$73,520	2.9	\$152,100	\$3,803	\$45,630	\$1,141	1,990	39%	\$19.07	\$992	1.9
Martinsville city	\$15.25	\$793	\$31,720	1.3	\$60,100	\$1,503	\$18,030	\$451	2,392	42%	\$15.41	\$801	1.0
Newport News city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	39,324	52%	\$24.11	\$1,254	1.1
Norfolk city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	52,438	56%	\$23.64	\$1,229	1.1
Norton city	\$15.25	\$793	\$31,720	1.3	\$62,700	\$1,568	\$18,810	\$470	681	44%	\$8.93	\$464	1.7
Petersburg city	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	9,268	64%	\$20.84	\$1,084	1.2
Poquoson city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	835	18%	\$13.99	\$727	1.8
Portsmouth city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	17,090	44%	\$19.56	\$1,017	1.3
Radford city	\$20.21	\$1,051	\$42,040	1.7	\$93,500	\$2,338	\$28,050	\$701	3,010	54%	\$11.94	\$621	1.7
Richmond city	\$25.69	\$1,336	\$53,440	2.1	\$109,400	\$2,735	\$32,820	\$821	55,956	57%	\$29.08	\$1,512	0.9
Roanoke city	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	20,551	48%	\$19.39	\$1,008	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Salem city	\$19.04	\$990	\$39,600	1.6	\$92,800	\$2,320	\$27,840	\$696	3,450	35%	\$18.39	\$956	1.0
Staunton city	\$19.02	\$989	\$39,560	1.6	\$92,800	\$2,320	\$27,840	\$696	4,593	41%	\$13.99	\$727	1.4
Suffolk city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	10,668	30%	\$16.95	\$881	1.5
Virginia Beach city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	62,048	35%	\$18.73	\$974	1.4
Waynesboro city	\$19.02	\$989	\$39,560	1.6	\$92,800	\$2,320	\$27,840	\$696	3,791	40%	\$13.55	\$705	1.4
Williamsburg city	\$25.56	\$1,329	\$53,160	2.1	\$100,500	\$2,513	\$30,150	\$754	2,314	48%	\$16.14	\$839	1.6
Winchester city	\$23.60	\$1,227	\$49,080	2.0	\$99,900	\$2,498	\$29,970	\$749	6,030	55%	\$22.99	\$1,196	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WASHINGTON

#5*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,889**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,296** monthly or **\$75,556** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	\$15.74
Average Renter Wage	\$30.32
2-Bedroom Housing Wage	\$36.33
Number of Renter Households	1,066,944
Percent Renters	36%

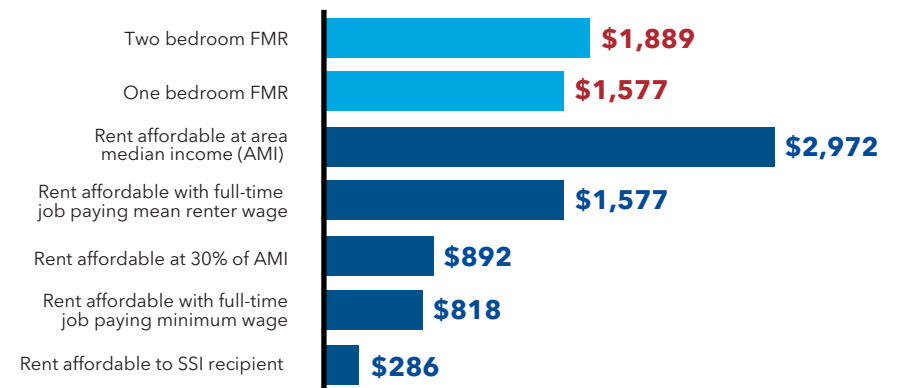
92
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

77
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Seattle-Bellevue HMFA	\$47.21
Bremerton-Silverdale MSA	\$36.00
Portland-Vancouver-Hillsboro MSA	\$35.37
Tacoma HMFA	\$31.60
San Juan County	\$28.69



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.

WASHINGTON

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	\$36.33	\$1,889	\$75,556	2.3	\$118,880	\$2,972	\$35,664	\$892	1,066,944	36%	\$30.32	\$1,577	1.2
Combined Nonmetro Areas	\$21.80	\$1,134	\$45,347	1.4	\$86,532	\$2,163	\$25,960	\$649	92,281	30%	\$15.45	\$803	1.4
<u>Metropolitan Areas</u>													
Bellingham MSA	\$26.06	\$1,355	\$54,200	1.7	\$102,600	\$2,565	\$30,780	\$770	33,787	38%	\$18.51	\$963	1.4
Bremerton-Silverdale MSA	\$36.00	\$1,872	\$74,880	2.3	\$113,500	\$2,838	\$34,050	\$851	32,458	31%	\$18.21	\$947	2.0
Kennewick-Richland MSA	\$22.83	\$1,187	\$47,480	1.5	\$101,700	\$2,543	\$30,510	\$763	31,924	31%	\$18.50	\$962	1.2
Lewiston MSA	\$19.38	\$1,008	\$40,320	1.2	\$89,300	\$2,233	\$26,790	\$670	2,622	28%	\$15.29	\$795	1.3
Longview MSA	\$21.58	\$1,122	\$44,880	1.4	\$94,400	\$2,360	\$28,320	\$708	14,675	34%	\$19.63	\$1,021	1.1
Mount Vernon-Anacortes MSA	\$27.06	\$1,407	\$56,280	1.7	\$96,200	\$2,405	\$28,860	\$722	14,895	29%	\$18.47	\$961	1.5
Olympia-Tumwater MSA	\$28.00	\$1,456	\$58,240	1.8	\$102,500	\$2,563	\$30,750	\$769	38,081	33%	\$19.45	\$1,011	1.4
Portland-Vancouver-Hillsboro MSA	\$35.37	\$1,839	\$73,560	2.2	\$114,400	\$2,860	\$34,320	\$858	62,574	33%	\$23.14	\$1,203	1.5
Seattle-Bellevue HMFA	\$47.21	\$2,455	\$98,200	3.0	\$146,500	\$3,663	\$43,950	\$1,099	487,794	40%	\$40.68	\$2,115	1.2
Spokane HMFA	\$23.04	\$1,198	\$47,920	1.5	\$92,100	\$2,303	\$27,630	\$691	76,355	36%	\$18.68	\$971	1.2
Stevens County HMFA	\$17.88	\$930	\$37,200	1.1	\$80,200	\$2,005	\$24,060	\$602	3,802	21%	\$14.15	\$736	1.3
Tacoma HMFA	\$31.60	\$1,643	\$65,720	2.0	\$112,600	\$2,815	\$33,780	\$845	119,698	36%	\$20.95	\$1,089	1.5
Walla Walla MSA	\$23.94	\$1,245	\$49,800	1.5	\$90,700	\$2,268	\$27,210	\$680	7,996	35%	\$16.11	\$838	1.5
Wenatchee MSA	\$24.27	\$1,262	\$50,480	1.5	\$80,500	\$2,013	\$24,150	\$604	15,807	35%	\$17.21	\$895	1.4
Yakima MSA	\$21.87	\$1,137	\$45,480	1.4	\$76,600	\$1,915	\$22,980	\$575	32,195	38%	\$16.70	\$869	1.3
<u>Counties</u>													
Adams County	\$20.25	\$1,053	\$42,120	1.3	\$65,500	\$1,638	\$19,650	\$491	2,327	38%	\$18.86	\$981	1.1
Asotin County	\$19.38	\$1,008	\$40,320	1.2	\$89,300	\$2,233	\$26,790	\$670	2,622	28%	\$15.29	\$795	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WASHINGTON

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Benton County	\$22.83	\$1,187	\$47,480	1.5	\$101,700	\$2,543	\$30,510	\$763	23,540	32%	\$20.08	\$1,044	1.1			
Chelan County	\$24.27	\$1,262	\$50,480	1.5	\$80,500	\$2,013	\$24,150	\$604	10,881	37%	\$17.59	\$915	1.4			
Clallam County	\$23.12	\$1,202	\$48,080	1.5	\$80,800	\$2,020	\$24,240	\$606	9,448	28%	\$13.66	\$710	1.7			
Clark County	\$35.37	\$1,839	\$73,560	2.2	\$114,400	\$2,860	\$34,320	\$858	61,624	33%	\$23.25	\$1,209	1.5			
Columbia County	\$20.33	\$1,057	\$42,280	1.3	\$102,600	\$2,565	\$30,780	\$770	521	28%	\$18.93	\$984	1.1			
Cowlitz County	\$21.58	\$1,122	\$44,880	1.4	\$94,400	\$2,360	\$28,320	\$708	14,675	34%	\$19.63	\$1,021	1.1			
Douglas County	\$24.27	\$1,262	\$50,480	1.5	\$80,500	\$2,013	\$24,150	\$604	4,926	32%	\$15.81	\$822	1.5			
Ferry County	\$17.29	\$899	\$35,960	1.1	\$75,000	\$1,875	\$22,500	\$563	784	27%	\$12.50	\$650	1.4			
Franklin County	\$22.83	\$1,187	\$47,480	1.5	\$101,700	\$2,543	\$30,510	\$763	8,384	30%	\$14.04	\$730	1.6			
Garfield County †	\$17.15	\$892	\$35,680	1.1	\$78,800	\$1,970	\$23,640	\$591	219	22%						
Grant County	\$18.71	\$973	\$38,920	1.2	\$76,500	\$1,913	\$22,950	\$574	11,706	36%	\$18.11	\$942	1.0			
Grays Harbor County	\$20.12	\$1,046	\$41,840	1.3	\$79,800	\$1,995	\$23,940	\$599	8,870	30%	\$15.18	\$789	1.3			
Island County	\$26.46	\$1,376	\$55,040	1.7	\$106,400	\$2,660	\$31,920	\$798	9,419	27%	\$16.92	\$880	1.6			
Jefferson County	\$21.60	\$1,123	\$44,920	1.4	\$83,400	\$2,085	\$25,020	\$626	3,291	21%	\$14.19	\$738	1.5			
King County	\$47.21	\$2,455	\$98,200	3.0	\$146,500	\$3,663	\$43,950	\$1,099	391,756	43%	\$44.07	\$2,292	1.1			
Kitsap County	\$36.00	\$1,872	\$74,880	2.3	\$113,500	\$2,838	\$34,050	\$851	32,458	31%	\$18.21	\$947	2.0			
Kittitas County	\$24.62	\$1,280	\$51,200	1.6	\$97,200	\$2,430	\$29,160	\$729	7,514	40%	\$13.53	\$704	1.8			
Klickitat County	\$21.90	\$1,139	\$45,560	1.4	\$81,200	\$2,030	\$24,360	\$609	2,555	27%	\$18.16	\$944	1.2			
Lewis County	\$21.98	\$1,143	\$45,720	1.4	\$92,200	\$2,305	\$27,660	\$692	8,778	28%	\$15.30	\$796	1.4			
Lincoln County	\$19.44	\$1,011	\$40,440	1.2	\$82,600	\$2,065	\$24,780	\$620	956	22%	\$14.96	\$778	1.3			
Mason County	\$22.71	\$1,181	\$47,240	1.4	\$96,600	\$2,415	\$28,980	\$725	5,429	22%	\$13.14	\$683	1.7			
Okanogan County	\$18.81	\$978	\$39,120	1.2	\$67,200	\$1,680	\$20,160	\$504	5,221	31%	\$13.12	\$682	1.4			
Pacific County	\$20.19	\$1,050	\$42,000	1.3	\$80,400	\$2,010	\$24,120	\$603	1,672	17%	\$10.77	\$560	1.9			
Pend Oreille County	\$20.02	\$1,041	\$41,640	1.3	\$81,800	\$2,045	\$24,540	\$614	1,314	23%	\$12.05	\$627	1.7			
Pierce County	\$31.60	\$1,643	\$65,720	2.0	\$112,600	\$2,815	\$33,780	\$845	119,698	36%	\$20.95	\$1,089	1.5			
San Juan County	\$28.69	\$1,492	\$59,680	1.8	\$97,600	\$2,440	\$29,280	\$732	2,015	24%	\$14.45	\$752	2.0			

† Wage data not available (See Appendix B).

1: BR = Bedroom
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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WASHINGTON

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Skagit County	\$27.06	\$1,407	\$56,280	1.7	\$96,200	\$2,405	\$28,860	\$722	14,895	29%	\$18.47	\$961	1.5
Skamania County	\$35.37	\$1,839	\$73,560	2.2	\$114,400	\$2,860	\$34,320	\$858	950	20%	\$11.69	\$608	3.0
Snohomish County	\$47.21	\$2,455	\$98,200	3.0	\$146,500	\$3,663	\$43,950	\$1,099	96,038	32%	\$23.36	\$1,215	2.0
Spokane County	\$23.04	\$1,198	\$47,920	1.5	\$92,100	\$2,303	\$27,630	\$691	76,355	36%	\$18.68	\$971	1.2
Stevens County	\$17.88	\$930	\$37,200	1.1	\$80,200	\$2,005	\$24,060	\$602	3,802	21%	\$14.15	\$736	1.3
Thurston County	\$28.00	\$1,456	\$58,240	1.8	\$102,500	\$2,563	\$30,750	\$769	38,081	33%	\$19.45	\$1,011	1.4
Wahkiakum County	\$18.90	\$983	\$39,320	1.2	\$70,400	\$1,760	\$21,120	\$528	232	12%	\$12.45	\$647	1.5
Walla Walla County	\$23.94	\$1,245	\$49,800	1.5	\$90,700	\$2,268	\$27,210	\$680	7,996	35%	\$16.11	\$838	1.5
Whatcom County	\$26.06	\$1,355	\$54,200	1.7	\$102,600	\$2,565	\$30,780	\$770	33,787	38%	\$18.51	\$963	1.4
Whitman County †	\$20.42	\$1,062	\$42,480	1.3	\$86,300	\$2,158	\$25,890	\$647	10,010	56%			
Yakima County	\$21.87	\$1,137	\$45,480	1.4	\$76,600	\$1,915	\$22,980	\$575	32,195	38%	\$16.70	\$869	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WEST VIRGINIA

#50*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$865**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,884** monthly or **\$34,610** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$14.40
2-Bedroom Housing Wage	\$16.64
Number of Renter Households	185,407
Percent Renters	26%

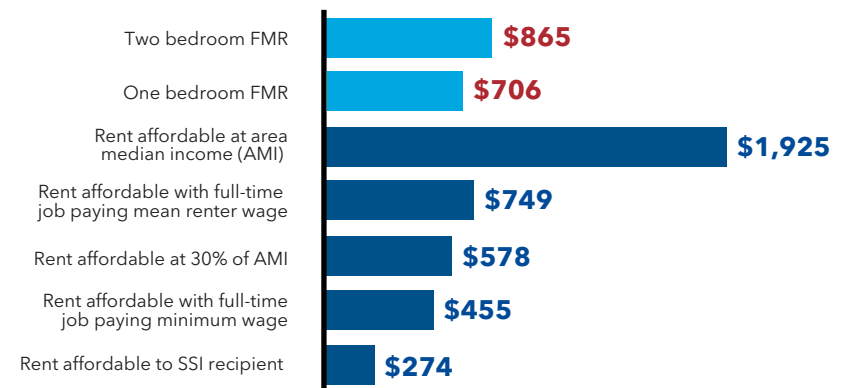
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

62
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.9
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
Winchester MSA	\$23.60
Martinsburg HMFA	\$21.58
Putnam County	\$19.29
Jefferson County	\$19.25
Morgantown MSA	\$18.92



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.

WEST VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$16.64	\$865	\$34,610	1.9	\$77,002	\$1,925	\$23,101	\$578	185,407	26%	\$14.40	\$749	1.2
Combined Nonmetro Areas	\$14.89	\$774	\$30,963	1.7	\$66,089	\$1,652	\$19,827	\$496	57,116	23%	\$14.48	\$753	1.0
<u>Metropolitan Areas</u>													
Boone County HMFA	\$14.48	\$753	\$30,120	1.7	\$68,900	\$1,723	\$20,670	\$517	1,572	20%	\$11.08	\$576	1.3
Charleston HMFA	\$17.52	\$911	\$36,440	2.0	\$79,600	\$1,990	\$23,880	\$597	23,651	30%	\$17.02	\$885	1.0
Cumberland MSA	\$16.12	\$838	\$33,520	1.8	\$89,900	\$2,248	\$26,970	\$674	2,254	22%	\$13.86	\$721	1.2
Fayette County HMFA	\$15.37	\$799	\$31,960	1.8	\$63,800	\$1,595	\$19,140	\$479	3,550	22%	\$10.24	\$533	1.5
Huntington-Ashland HMFA	\$15.94	\$829	\$33,160	1.8	\$73,300	\$1,833	\$21,990	\$550	17,803	33%	\$12.55	\$652	1.3
Jackson County HMFA	\$15.08	\$784	\$31,360	1.7	\$76,800	\$1,920	\$23,040	\$576	2,703	24%	\$14.79	\$769	1.0
Jefferson County HMFA	\$19.25	\$1,001	\$40,040	2.2	\$116,500	\$2,913	\$34,950	\$874	4,492	21%	\$10.55	\$549	1.8
Lincoln County HMFA	\$15.38	\$800	\$32,000	1.8	\$58,200	\$1,455	\$17,460	\$437	1,584	20%	\$7.28	\$379	2.1
Martinsburg HMFA	\$21.58	\$1,122	\$44,880	2.5	\$90,300	\$2,258	\$27,090	\$677	12,213	26%	\$16.04	\$834	1.3
Morgan County HMFA	\$16.77	\$872	\$34,880	1.9	\$74,400	\$1,860	\$22,320	\$558	1,027	15%	\$10.25	\$533	1.6
Morgantown MSA	\$18.92	\$984	\$39,360	2.2	\$90,600	\$2,265	\$27,180	\$680	21,116	38%	\$15.47	\$804	1.2
Parkersburg-Vienna MSA	\$15.25	\$793	\$31,720	1.7	\$84,500	\$2,113	\$25,350	\$634	9,607	26%	\$13.56	\$705	1.1
Putnam County HMFA	\$19.29	\$1,003	\$40,120	2.2	\$94,000	\$2,350	\$28,200	\$705	3,925	18%	\$15.98	\$831	1.2
Raleigh County HMFA	\$15.85	\$824	\$32,960	1.8	\$66,600	\$1,665	\$19,980	\$500	7,466	25%	\$12.30	\$639	1.3
Weirton-Steubenville MSA	\$15.27	\$794	\$31,760	1.7	\$76,900	\$1,923	\$23,070	\$577	6,216	27%	\$15.27	\$794	1.0
Wheeling MSA	\$15.90	\$827	\$33,080	1.8	\$84,500	\$2,113	\$25,350	\$634	7,707	26%	\$12.42	\$646	1.3
Winchester MSA	\$23.60	\$1,227	\$49,080	2.7	\$99,900	\$2,498	\$29,970	\$749	1,405	18%	\$10.59	\$551	2.2

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WEST VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Barbour County	\$14.19	\$738	\$29,520	1.6	\$60,600	\$1,515	\$18,180	\$455	1,452	25%	\$19.76	\$1,028	0.7
Berkeley County	\$21.58	\$1,122	\$44,880	2.5	\$90,300	\$2,258	\$27,090	\$677	12,213	26%	\$16.04	\$834	1.3
Boone County	\$14.48	\$753	\$30,120	1.7	\$68,900	\$1,723	\$20,670	\$517	1,572	20%	\$11.08	\$576	1.3
Braxton County	\$14.19	\$738	\$29,520	1.6	\$51,000	\$1,275	\$15,300	\$383	727	16%	\$18.08	\$940	0.8
Brooke County	\$15.27	\$794	\$31,760	1.7	\$76,900	\$1,923	\$23,070	\$577	2,667	27%	\$16.09	\$837	0.9
Cabell County	\$15.94	\$829	\$33,160	1.8	\$73,300	\$1,833	\$21,990	\$550	14,302	36%	\$12.26	\$638	1.3
Calhoun County	\$14.19	\$738	\$29,520	1.6	\$49,800	\$1,245	\$14,940	\$374	521	22%	\$13.91	\$723	1.0
Clay County	\$17.52	\$911	\$36,440	2.0	\$79,600	\$1,990	\$23,880	\$597	512	18%	\$7.18	\$373	2.4
Doddridge County	\$14.19	\$738	\$29,520	1.6	\$82,400	\$2,060	\$24,720	\$618	204	9%	\$15.83	\$823	0.9
Fayette County	\$15.37	\$799	\$31,960	1.8	\$63,800	\$1,595	\$19,140	\$479	3,550	22%	\$10.24	\$533	1.5
Gilmer County	\$14.19	\$738	\$29,520	1.6	\$66,900	\$1,673	\$20,070	\$502	543	26%	\$11.09	\$577	1.3
Grant County	\$14.19	\$738	\$29,520	1.6	\$71,600	\$1,790	\$21,480	\$537	752	18%	\$13.70	\$712	1.0
Greenbrier County	\$14.63	\$761	\$30,440	1.7	\$62,000	\$1,550	\$18,600	\$465	4,012	27%	\$12.34	\$641	1.2
Hampshire County	\$23.60	\$1,227	\$49,080	2.7	\$99,900	\$2,498	\$29,970	\$749	1,405	18%	\$10.59	\$551	2.2
Hancock County	\$15.27	\$794	\$31,760	1.7	\$76,900	\$1,923	\$23,070	\$577	3,549	28%	\$14.56	\$757	1.0
Hardy County	\$14.77	\$768	\$30,720	1.7	\$61,400	\$1,535	\$18,420	\$461	1,338	23%	\$16.40	\$853	0.9
Harrison County	\$15.60	\$811	\$32,440	1.8	\$81,500	\$2,038	\$24,450	\$611	6,759	26%	\$16.62	\$864	0.9
Jackson County	\$15.08	\$784	\$31,360	1.7	\$76,800	\$1,920	\$23,040	\$576	2,703	24%	\$14.79	\$769	1.0
Jefferson County	\$19.25	\$1,001	\$40,040	2.2	\$116,500	\$2,913	\$34,950	\$874	4,492	21%	\$10.55	\$549	1.8
Kanawha County	\$17.52	\$911	\$36,440	2.0	\$79,600	\$1,990	\$23,880	\$597	23,139	30%	\$17.13	\$891	1.0
Lewis County	\$14.19	\$738	\$29,520	1.6	\$67,600	\$1,690	\$20,280	\$507	1,826	27%	\$13.46	\$700	1.1
Lincoln County	\$15.38	\$800	\$32,000	1.8	\$58,200	\$1,455	\$17,460	\$437	1,584	20%	\$7.28	\$379	2.1
Logan County	\$14.19	\$738	\$29,520	1.6	\$53,800	\$1,345	\$16,140	\$404	3,070	25%	\$15.25	\$793	0.9
McDowell County	\$14.19	\$738	\$29,520	1.6	\$41,000	\$1,025	\$12,300	\$308	1,256	20%	\$17.91	\$931	0.8
Marion County	\$17.35	\$902	\$36,080	2.0	\$77,600	\$1,940	\$23,280	\$582	6,039	26%	\$15.67	\$815	1.1

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

WEST VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marshall County	\$15.90	\$827	\$33,080	1.8	\$84,500	\$2,113	\$25,350	\$634	2,342	20%	\$14.47	\$752	1.1
Mason County	\$15.00	\$780	\$31,200	1.7	\$69,400	\$1,735	\$20,820	\$521	1,600	16%	\$15.41	\$801	1.0
Mercer County	\$14.19	\$738	\$29,520	1.6	\$62,300	\$1,558	\$18,690	\$467	7,648	31%	\$14.27	\$742	1.0
Mineral County	\$16.12	\$838	\$33,520	1.8	\$89,900	\$2,248	\$26,970	\$674	2,254	22%	\$13.86	\$721	1.2
Mingo County	\$14.19	\$738	\$29,520	1.6	\$53,100	\$1,328	\$15,930	\$398	2,454	27%	\$11.73	\$610	1.2
Monongalia County	\$18.92	\$984	\$39,360	2.2	\$90,600	\$2,265	\$27,180	\$680	18,705	43%	\$15.90	\$827	1.2
Monroe County	\$14.19	\$738	\$29,520	1.6	\$63,800	\$1,595	\$19,140	\$479	849	19%	\$14.92	\$776	1.0
Morgan County	\$16.77	\$872	\$34,880	1.9	\$74,400	\$1,860	\$22,320	\$558	1,027	15%	\$10.25	\$533	1.6
Nicholas County	\$14.19	\$738	\$29,520	1.6	\$63,000	\$1,575	\$18,900	\$473	1,844	19%	\$11.93	\$620	1.2
Ohio County	\$15.90	\$827	\$33,080	1.8	\$84,500	\$2,113	\$25,350	\$634	5,365	31%	\$11.68	\$607	1.4
Pendleton County	\$14.19	\$738	\$29,520	1.6	\$65,700	\$1,643	\$19,710	\$493	365	16%	\$9.56	\$497	1.5
Pleasants County	\$14.19	\$738	\$29,520	1.6	\$86,400	\$2,160	\$25,920	\$648	398	15%	\$12.75	\$663	1.1
Pocahontas County	\$14.19	\$738	\$29,520	1.6	\$61,800	\$1,545	\$18,540	\$464	411	14%	\$16.04	\$834	0.9
Preston County	\$18.92	\$984	\$39,360	2.2	\$90,600	\$2,265	\$27,180	\$680	2,411	19%	\$11.31	\$588	1.7
Putnam County	\$19.29	\$1,003	\$40,120	2.2	\$94,000	\$2,350	\$28,200	\$705	3,925	18%	\$15.98	\$831	1.2
Raleigh County	\$15.85	\$824	\$32,960	1.8	\$66,600	\$1,665	\$19,980	\$500	7,466	25%	\$12.30	\$639	1.3
Randolph County	\$14.35	\$746	\$29,840	1.6	\$66,800	\$1,670	\$20,040	\$501	2,636	26%	\$10.31	\$536	1.4
Ritchie County	\$14.19	\$738	\$29,520	1.6	\$63,000	\$1,575	\$18,900	\$473	503	16%	\$13.22	\$687	1.1
Roane County	\$14.19	\$738	\$29,520	1.6	\$53,900	\$1,348	\$16,170	\$404	1,361	25%	\$13.95	\$725	1.0
Summers County	\$14.19	\$738	\$29,520	1.6	\$64,300	\$1,608	\$19,290	\$482	1,175	24%	\$10.81	\$562	1.3
Taylor County	\$15.06	\$783	\$31,320	1.7	\$74,600	\$1,865	\$22,380	\$560	1,241	19%	\$15.70	\$817	1.0
Tucker County	\$14.19	\$738	\$29,520	1.6	\$73,800	\$1,845	\$22,140	\$554	574	21%	\$10.09	\$525	1.4
Tyler County	\$14.83	\$771	\$30,840	1.7	\$79,600	\$1,990	\$23,880	\$597	390	13%	\$12.37	\$643	1.2
Upshur County	\$15.50	\$806	\$32,240	1.8	\$66,100	\$1,653	\$19,830	\$496	2,253	23%	\$15.72	\$817	1.0
Wayne County	\$15.94	\$829	\$33,160	1.8	\$73,300	\$1,833	\$21,990	\$550	3,501	24%	\$15.04	\$782	1.1
Webster County	\$14.19	\$738	\$29,520	1.6	\$51,800	\$1,295	\$15,540	\$389	742	25%	\$10.48	\$545	1.4

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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WEST VIRGINIA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wetzel County	\$15.69	\$816	\$32,640	1.8	\$71,100	\$1,778	\$21,330	\$533	1,021	18%	\$13.27	\$690	1.2
Wirt County	\$15.25	\$793	\$31,720	1.7	\$84,500	\$2,113	\$25,350	\$634	346	17%	\$9.38	\$488	1.6
Wood County	\$15.25	\$793	\$31,720	1.7	\$84,500	\$2,113	\$25,350	\$634	9,261	26%	\$13.66	\$710	1.1
Wyoming County	\$15.10	\$785	\$31,400	1.7	\$59,500	\$1,488	\$17,850	\$446	1,152	15%	\$11.17	\$581	1.4

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WISCONSIN

#33*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,056**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,521** monthly or **\$42,258** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.47
2-Bedroom Housing Wage	\$20.32
Number of Renter Households	782,114
Percent Renters	33%

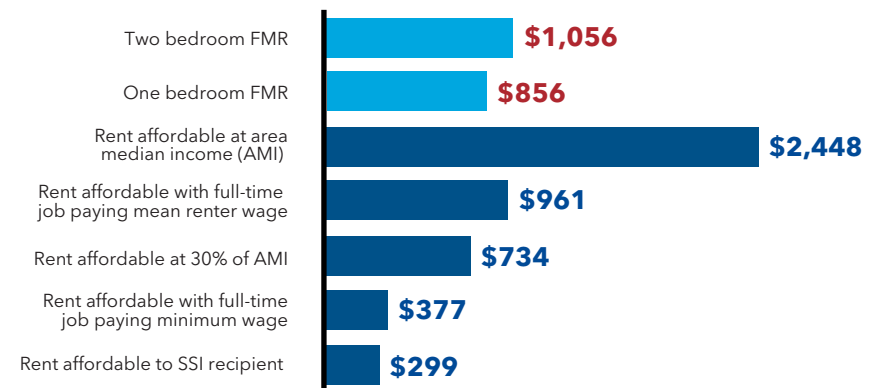
112
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

91
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.3
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	\$27.12
Madison HMFA	\$26.50
Kenosha County	\$22.00
Milwaukee-Waukesha-West Allis MSA	\$21.00
Duluth HMFA	\$20.90



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.

WISCONSIN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	\$20.32	\$1,056	\$42,258	2.8	\$97,912	\$2,448	\$29,373	\$734	782,114	33%	\$18.47	\$961	1.1
Combined Nonmetro Areas	\$17.21	\$895	\$35,803	2.4	\$85,274	\$2,132	\$25,582	\$640	151,994	25%	\$14.97	\$778	1.1
<u>Metropolitan Areas</u>													
Appleton MSA	\$18.25	\$949	\$37,960	2.5	\$104,400	\$2,610	\$31,320	\$783	25,523	26%	\$18.10	\$941	1.0
Columbia County HMFA	\$19.69	\$1,024	\$40,960	2.7	\$98,400	\$2,460	\$29,520	\$738	5,926	25%	\$15.18	\$789	1.3
Duluth HMFA	\$20.90	\$1,087	\$43,480	2.9	\$93,500	\$2,338	\$28,050	\$701	5,739	30%	\$13.58	\$706	1.5
Eau Claire MSA	\$17.58	\$914	\$36,560	2.4	\$91,300	\$2,283	\$27,390	\$685	22,216	33%	\$17.59	\$915	1.0
Fond du Lac MSA	\$17.77	\$924	\$36,960	2.5	\$97,200	\$2,430	\$29,160	\$729	12,041	29%	\$18.07	\$940	1.0
Green Bay HMFA	\$18.56	\$965	\$38,600	2.6	\$98,800	\$2,470	\$29,640	\$741	39,822	34%	\$18.89	\$982	1.0
Green County HMFA	\$18.37	\$955	\$38,200	2.5	\$95,500	\$2,388	\$28,650	\$716	3,894	25%	\$15.29	\$795	1.2
Iowa County HMFA	\$18.63	\$969	\$38,760	2.6	\$105,600	\$2,640	\$31,680	\$792	2,335	24%	\$15.83	\$823	1.2
Janesville-Beloit MSA	\$19.56	\$1,017	\$40,680	2.7	\$89,200	\$2,230	\$26,760	\$669	20,313	31%	\$18.65	\$970	1.0
Kenosha County HMFA	\$22.00	\$1,144	\$45,760	3.0	\$98,200	\$2,455	\$29,460	\$737	21,832	33%	\$16.94	\$881	1.3
La Crosse-Onalaska MSA	\$19.69	\$1,024	\$40,960	2.7	\$93,400	\$2,335	\$28,020	\$701	18,640	38%	\$18.01	\$937	1.1
Lincoln County HMFA	\$15.88	\$826	\$33,040	2.2	\$89,200	\$2,230	\$26,760	\$669	2,606	22%	\$10.94	\$569	1.5
Madison HMFA	\$26.50	\$1,378	\$55,120	3.7	\$123,400	\$3,085	\$37,020	\$926	98,611	42%	\$22.27	\$1,158	1.2
Milwaukee-Waukesha-West Allis MSA	\$21.00	\$1,092	\$43,680	2.9	\$100,600	\$2,515	\$30,180	\$755	257,887	40%	\$20.55	\$1,069	1.0
Minneapolis-St. Paul-Bloomington HMFA	\$27.12	\$1,410	\$56,400	3.7	\$124,900	\$3,123	\$37,470	\$937	11,547	23%	\$14.52	\$755	1.9
Oconto County HMFA	\$15.88	\$826	\$33,040	2.2	\$92,400	\$2,310	\$27,720	\$693	2,553	16%	\$13.14	\$683	1.2
Oshkosh-Neenah MSA	\$18.35	\$954	\$38,160	2.5	\$94,600	\$2,365	\$28,380	\$710	24,587	34%	\$18.95	\$986	1.0
Racine MSA	\$19.63	\$1,021	\$40,840	2.7	\$92,900	\$2,323	\$27,870	\$697	24,460	31%	\$15.64	\$813	1.3

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WISCONSIN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheboygan MSA	\$16.67	\$867	\$34,680	2.3	\$96,100	\$2,403	\$28,830	\$721	14,117	29%	\$19.55	\$1,016	0.9
Wausau HMFA	\$17.92	\$932	\$37,280	2.5	\$100,000	\$2,500	\$30,000	\$750	15,471	28%	\$16.74	\$871	1.1
Counties													
Adams County	\$16.40	\$853	\$34,120	2.3	\$75,600	\$1,890	\$22,680	\$567	1,415	16%	\$13.23	\$688	1.2
Ashland County	\$15.88	\$826	\$33,040	2.2	\$76,100	\$1,903	\$22,830	\$571	1,879	28%	\$12.13	\$631	1.3
Barron County	\$16.98	\$883	\$35,320	2.3	\$79,300	\$1,983	\$23,790	\$595	4,810	25%	\$13.08	\$680	1.3
Bayfield County	\$16.08	\$836	\$33,440	2.2	\$82,300	\$2,058	\$24,690	\$617	1,258	17%	\$12.34	\$642	1.3
Brown County	\$18.56	\$965	\$38,600	2.6	\$98,800	\$2,470	\$29,640	\$741	38,445	36%	\$19.16	\$996	1.0
Buffalo County	\$17.48	\$909	\$36,360	2.4	\$85,200	\$2,130	\$25,560	\$639	1,201	22%	\$14.16	\$736	1.2
Burnett County	\$17.44	\$907	\$36,280	2.4	\$77,900	\$1,948	\$23,370	\$584	1,165	17%	\$13.52	\$703	1.3
Calumet County	\$18.25	\$949	\$37,960	2.5	\$104,400	\$2,610	\$31,320	\$783	3,881	19%	\$13.41	\$697	1.4
Chippewa County	\$17.58	\$914	\$36,560	2.4	\$91,300	\$2,283	\$27,390	\$685	7,102	27%	\$14.67	\$763	1.2
Clark County	\$15.88	\$826	\$33,040	2.2	\$76,400	\$1,910	\$22,920	\$573	2,757	22%	\$15.44	\$803	1.0
Columbia County	\$19.69	\$1,024	\$40,960	2.7	\$98,400	\$2,460	\$29,520	\$738	5,926	25%	\$15.18	\$789	1.3
Crawford County	\$15.88	\$826	\$33,040	2.2	\$77,400	\$1,935	\$23,220	\$581	1,650	25%	\$14.02	\$729	1.1
Dane County	\$26.50	\$1,378	\$55,120	3.7	\$123,400	\$3,085	\$37,020	\$926	98,611	42%	\$22.27	\$1,158	1.2
Dodge County	\$17.87	\$929	\$37,160	2.5	\$90,100	\$2,253	\$27,030	\$676	10,410	29%	\$18.64	\$969	1.0
Door County	\$18.29	\$951	\$38,040	2.5	\$91,000	\$2,275	\$27,300	\$683	2,534	19%	\$13.92	\$724	1.3
Douglas County	\$20.90	\$1,087	\$43,480	2.9	\$93,500	\$2,338	\$28,050	\$701	5,739	30%	\$13.58	\$706	1.5
Dunn County	\$17.71	\$921	\$36,840	2.4	\$91,900	\$2,298	\$27,570	\$689	5,995	35%	\$15.99	\$831	1.1
Eau Claire County	\$17.58	\$914	\$36,560	2.4	\$91,300	\$2,283	\$27,390	\$685	15,114	36%	\$18.84	\$980	0.9
Florence County	\$17.46	\$908	\$36,320	2.4	\$73,600	\$1,840	\$22,080	\$552	228	11%	\$9.54	\$496	1.8
Fond du Lac County	\$17.77	\$924	\$36,960	2.5	\$97,200	\$2,430	\$29,160	\$729	12,041	29%	\$18.07	\$940	1.0
Forest County	\$15.88	\$826	\$33,040	2.2	\$68,600	\$1,715	\$20,580	\$515	732	20%	\$13.48	\$701	1.2
Grant County	\$15.88	\$826	\$33,040	2.2	\$85,700	\$2,143	\$25,710	\$643	6,046	31%	\$13.61	\$707	1.2

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 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

WISCONSIN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Green County	\$18.37	\$955	\$38,200	2.5	\$95,500	\$2,388	\$28,650	\$716	3,894	25%	\$15.29	\$795	1.2
Green Lake County	\$16.02	\$833	\$33,320	2.2	\$85,800	\$2,145	\$25,740	\$644	1,841	23%	\$16.19	\$842	1.0
Iowa County	\$18.63	\$969	\$38,760	2.6	\$105,600	\$2,640	\$31,680	\$792	2,335	24%	\$15.83	\$823	1.2
Iron County	\$15.88	\$826	\$33,040	2.2	\$73,300	\$1,833	\$21,990	\$550	457	16%	\$7.88	\$410	2.0
Jackson County	\$15.88	\$826	\$33,040	2.2	\$82,200	\$2,055	\$24,660	\$617	1,938	24%	\$16.12	\$838	1.0
Jefferson County	\$19.31	\$1,004	\$40,160	2.7	\$95,900	\$2,398	\$28,770	\$719	9,150	27%	\$15.70	\$816	1.2
Juneau County	\$17.83	\$927	\$37,080	2.5	\$80,200	\$2,005	\$24,060	\$602	2,208	21%	\$16.50	\$858	1.1
Kenosha County	\$22.00	\$1,144	\$45,760	3.0	\$98,200	\$2,455	\$29,460	\$737	21,832	33%	\$16.94	\$881	1.3
Kewaunee County	\$18.56	\$965	\$38,600	2.6	\$98,800	\$2,470	\$29,640	\$741	1,377	17%	\$12.05	\$626	1.5
La Crosse County	\$19.69	\$1,024	\$40,960	2.7	\$93,400	\$2,335	\$28,020	\$701	18,640	38%	\$18.01	\$937	1.1
Lafayette County	\$15.88	\$826	\$33,040	2.2	\$85,500	\$2,138	\$25,650	\$641	1,381	21%	\$15.18	\$790	1.0
Langlade County	\$15.88	\$826	\$33,040	2.2	\$80,600	\$2,015	\$24,180	\$605	1,898	23%	\$13.36	\$695	1.2
Lincoln County	\$15.88	\$826	\$33,040	2.2	\$89,200	\$2,230	\$26,760	\$669	2,606	22%	\$10.94	\$569	1.5
Manitowoc County	\$15.88	\$826	\$33,040	2.2	\$83,200	\$2,080	\$24,960	\$624	8,481	24%	\$15.96	\$830	1.0
Marathon County	\$17.92	\$932	\$37,280	2.5	\$100,000	\$2,500	\$30,000	\$750	15,471	28%	\$16.74	\$871	1.1
Marinette County	\$15.88	\$826	\$33,040	2.2	\$74,100	\$1,853	\$22,230	\$556	4,051	22%	\$15.35	\$798	1.0
Marquette County	\$15.88	\$826	\$33,040	2.2	\$75,500	\$1,888	\$22,650	\$566	1,342	20%	\$14.04	\$730	1.1
Menominee County	\$16.92	\$880	\$35,200	2.3	\$66,800	\$1,670	\$20,040	\$501	385	31%	\$11.97	\$622	1.4
Milwaukee County	\$21.00	\$1,092	\$43,680	2.9	\$100,600	\$2,515	\$30,180	\$755	196,499	51%	\$22.43	\$1,166	0.9
Monroe County	\$17.67	\$919	\$36,760	2.4	\$84,900	\$2,123	\$25,470	\$637	4,973	28%	\$16.86	\$877	1.0
Oconto County	\$15.88	\$826	\$33,040	2.2	\$92,400	\$2,310	\$27,720	\$693	2,553	16%	\$13.14	\$683	1.2
Oneida County	\$17.62	\$916	\$36,640	2.4	\$88,500	\$2,213	\$26,550	\$664	2,560	16%	\$13.68	\$711	1.3
Outagamie County	\$18.25	\$949	\$37,960	2.5	\$104,400	\$2,610	\$31,320	\$783	21,642	29%	\$18.80	\$978	1.0
Ozaukee County	\$21.00	\$1,092	\$43,680	2.9	\$100,600	\$2,515	\$30,180	\$755	9,113	25%	\$17.03	\$885	1.2
Pepin County	\$15.88	\$826	\$33,040	2.2	\$83,800	\$2,095	\$25,140	\$629	567	19%	\$17.63	\$917	0.9
Pierce County	\$27.12	\$1,410	\$56,400	3.7	\$124,900	\$3,123	\$37,470	\$937	4,175	26%	\$11.90	\$619	2.3

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WISCONSIN

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Polk County	\$18.50	\$962	\$38,480	2.6	\$88,700	\$2,218	\$26,610	\$665	3,618	20%	\$12.35	\$642	1.5
Portage County	\$17.38	\$904	\$36,160	2.4	\$91,900	\$2,298	\$27,570	\$689	8,703	30%	\$15.47	\$804	1.1
Price County	\$15.88	\$826	\$33,040	2.2	\$75,300	\$1,883	\$22,590	\$565	1,364	21%	\$14.27	\$742	1.1
Racine County	\$19.63	\$1,021	\$40,840	2.7	\$92,900	\$2,323	\$27,870	\$697	24,460	31%	\$15.64	\$813	1.3
Richland County	\$15.88	\$826	\$33,040	2.2	\$79,000	\$1,975	\$23,700	\$593	1,730	24%	\$14.69	\$764	1.1
Rock County	\$19.56	\$1,017	\$40,680	2.7	\$89,200	\$2,230	\$26,760	\$669	20,313	31%	\$18.65	\$970	1.0
Rusk County	\$15.88	\$826	\$33,040	2.2	\$70,200	\$1,755	\$21,060	\$527	1,224	20%	\$13.55	\$705	1.2
St. Croix County	\$27.12	\$1,410	\$56,400	3.7	\$124,900	\$3,123	\$37,470	\$937	7,372	21%	\$15.17	\$789	1.8
Sauk County	\$18.52	\$963	\$38,520	2.6	\$94,500	\$2,363	\$28,350	\$709	7,501	28%	\$14.43	\$751	1.3
Sawyer County	\$16.81	\$874	\$34,960	2.3	\$79,300	\$1,983	\$23,790	\$595	1,814	23%	\$13.60	\$707	1.2
Shawano County	\$15.88	\$826	\$33,040	2.2	\$81,100	\$2,028	\$24,330	\$608	3,652	22%	\$12.10	\$629	1.3
Sheboygan County	\$16.67	\$867	\$34,680	2.3	\$96,100	\$2,403	\$28,830	\$721	14,117	29%	\$19.55	\$1,016	0.9
Taylor County	\$15.88	\$826	\$33,040	2.2	\$79,700	\$1,993	\$23,910	\$598	1,555	20%	\$16.25	\$845	1.0
Trempealeau County	\$16.88	\$878	\$35,120	2.3	\$87,100	\$2,178	\$26,130	\$653	3,154	26%	\$15.13	\$787	1.1
Vernon County	\$15.88	\$826	\$33,040	2.2	\$83,700	\$2,093	\$25,110	\$628	2,497	21%	\$13.62	\$708	1.2
Vilas County	\$15.88	\$826	\$33,040	2.2	\$78,700	\$1,968	\$23,610	\$590	1,912	18%	\$12.40	\$645	1.3
Walworth County	\$19.83	\$1,031	\$41,240	2.7	\$99,600	\$2,490	\$29,880	\$747	12,805	30%	\$14.87	\$773	1.3
Washburn County	\$16.77	\$872	\$34,880	2.3	\$78,800	\$1,970	\$23,640	\$591	1,357	19%	\$12.90	\$671	1.3
Washington County	\$21.00	\$1,092	\$43,680	2.9	\$100,600	\$2,515	\$30,180	\$755	13,043	23%	\$16.50	\$858	1.3
Waukesha County	\$21.00	\$1,092	\$43,680	2.9	\$100,600	\$2,515	\$30,180	\$755	39,232	24%	\$18.62	\$968	1.1
Waupaca County	\$15.88	\$826	\$33,040	2.2	\$88,100	\$2,203	\$26,430	\$661	5,390	24%	\$13.85	\$720	1.1
Waushara County	\$15.88	\$826	\$33,040	2.2	\$78,600	\$1,965	\$23,580	\$590	1,737	18%	\$11.80	\$614	1.3
Winnebago County	\$18.35	\$954	\$38,160	2.5	\$94,600	\$2,365	\$28,380	\$710	24,587	34%	\$18.95	\$986	1.0
Wood County	\$16.52	\$859	\$34,360	2.3	\$75,600	\$1,890	\$22,680	\$567	8,669	27%	\$16.40	\$853	1.0

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WYOMING

#45*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$933**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,110** monthly or **\$37,318** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.04
2-Bedroom Housing Wage	\$17.94
Number of Renter Households	65,294
Percent Renters	28%

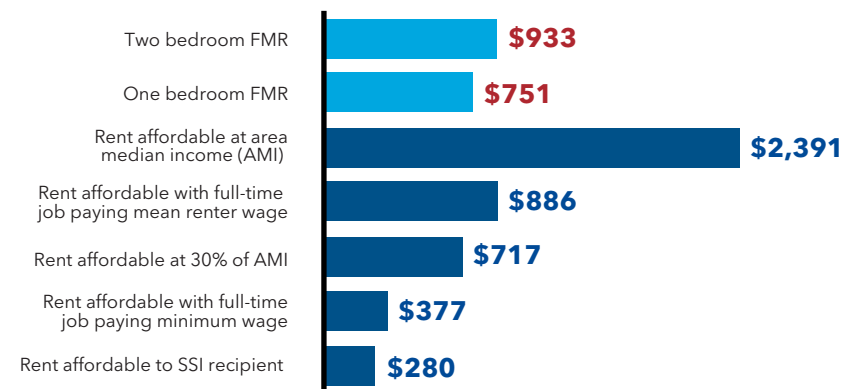
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

80
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Teton County	\$28.65
Weston County	\$18.75
Campbell County	\$18.52
Sheridan County	\$18.52
Cheyenne MSA	\$18.21



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.

WYOMING

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	\$17.94	\$933	\$37,318	2.5	\$95,626	\$2,391	\$28,688	\$717	65,294	28%	\$17.04	\$886	1.1
Combined Nonmetro Areas	\$18.07	\$940	\$37,580	2.5	\$97,217	\$2,430	\$29,165	\$729	44,705	28%	\$17.51	\$911	1.0
<u>Metropolitan Areas</u>													
Casper MSA	\$17.00	\$884	\$35,360	2.3	\$93,000	\$2,325	\$27,900	\$698	9,245	28%	\$16.14	\$839	1.1
Cheyenne MSA	\$18.21	\$947	\$37,880	2.5	\$91,600	\$2,290	\$27,480	\$687	11,344	28%	\$15.98	\$831	1.1
<u>Counties</u>													
Albany County	\$16.71	\$869	\$34,760	2.3	\$98,700	\$2,468	\$29,610	\$740	7,858	49%	\$13.13	\$683	1.3
Big Horn County	\$15.88	\$826	\$33,040	2.2	\$83,000	\$2,075	\$24,900	\$623	980	23%	\$16.02	\$833	1.0
Campbell County	\$18.52	\$963	\$38,520	2.6	\$106,100	\$2,653	\$31,830	\$796	3,794	22%	\$14.10	\$733	1.3
Carbon County	\$17.56	\$913	\$36,520	2.4	\$84,800	\$2,120	\$25,440	\$636	1,770	30%	\$16.65	\$866	1.1
Converse County	\$16.77	\$872	\$34,880	2.3	\$97,800	\$2,445	\$29,340	\$734	1,124	20%	\$13.51	\$703	1.2
Crook County	\$15.88	\$826	\$33,040	2.2	\$99,400	\$2,485	\$29,820	\$746	604	21%	\$18.78	\$976	0.8
Fremont County	\$16.77	\$872	\$34,880	2.3	\$81,000	\$2,025	\$24,300	\$608	4,238	29%	\$16.37	\$851	1.0
Goshen County	\$16.19	\$842	\$33,680	2.2	\$77,500	\$1,938	\$23,250	\$581	1,290	26%	\$14.31	\$744	1.1
Hot Springs County	\$16.21	\$843	\$33,720	2.2	\$84,400	\$2,110	\$25,320	\$633	532	26%	\$15.38	\$800	1.1
Johnson County	\$16.90	\$879	\$35,160	2.3	\$93,800	\$2,345	\$28,140	\$704	984	26%	\$9.74	\$506	1.7
Laramie County	\$18.21	\$947	\$37,880	2.5	\$91,600	\$2,290	\$27,480	\$687	11,344	28%	\$15.98	\$831	1.1
Lincoln County	\$15.88	\$826	\$33,040	2.2	\$105,900	\$2,648	\$31,770	\$794	1,505	20%	\$16.53	\$859	1.0
Natrona County	\$17.00	\$884	\$35,360	2.3	\$93,000	\$2,325	\$27,900	\$698	9,245	28%	\$16.14	\$839	1.1
Niobrara County †	\$15.88	\$826	\$33,040	2.2	\$59,300	\$1,483	\$17,790	\$445	261	26%			
Park County	\$17.42	\$906	\$36,240	2.4	\$84,000	\$2,100	\$25,200	\$630	3,537	28%	\$15.13	\$787	1.2
Platte County	\$15.88	\$826	\$33,040	2.2	\$93,400	\$2,335	\$28,020	\$701	733	19%	\$11.77	\$612	1.3
Sheridan County	\$18.52	\$963	\$38,520	2.6	\$107,600	\$2,690	\$32,280	\$807	4,085	31%	\$13.68	\$711	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
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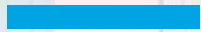
WYOMING

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	\$16.13	\$839	\$33,560	2.2	\$111,800	\$2,795	\$33,540	\$839	599	18%	\$20.19	\$1,050	0.8
Sweetwater County	\$17.13	\$891	\$35,640	2.4	\$105,300	\$2,633	\$31,590	\$790	3,962	26%	\$21.21	\$1,103	0.8
Teton County	\$28.65	\$1,490	\$59,600	4.0	\$127,700	\$3,193	\$38,310	\$958	3,875	41%	\$29.93	\$1,556	1.0
Uinta County	\$15.88	\$826	\$33,040	2.2	\$94,800	\$2,370	\$28,440	\$711	1,675	22%	\$12.83	\$667	1.2
Washakie County	\$15.88	\$826	\$33,040	2.2	\$79,900	\$1,998	\$23,970	\$599	941	28%	\$15.88	\$826	1.0
Weston County	\$18.75	\$975	\$39,000	2.6	\$80,200	\$2,005	\$24,060	\$602	358	13%	\$11.83	\$615	1.6

† Wage data not available (See Appendix B).

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APPENDICES



LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/23)	1 BR Housing Wage	2 BR Housing Wage
Alameda, CA	\$16.54	\$37.87	\$46.25
Belmont, CA	\$16.75	\$51.25	\$61.31
Berkeley, CA	\$18.07	\$37.87	\$46.25
Burlingame, CA	\$16.75	\$51.25	\$61.31
Chicago, IL ¹	\$15.40	\$24.13	\$27.69
Cook County, IL	\$13.35	\$24.13	\$27.69
Cupertino, CA	\$17.20	\$48.33	\$56.56
Daly City, CA	\$16.07	\$51.25	\$61.31
Denver, CO	\$17.29	\$29.58	\$35.69
East Palo Alto, CA	\$16.50	\$51.25	\$61.31
El Cerrito, CA	\$17.35	\$37.87	\$46.25
Emeryville, CA ²	\$17.68	\$37.87	\$46.25
Flagstaff, AZ	\$16.80	\$25.15	\$31.06
Foster City, CA	\$16.50	\$51.25	\$61.31
Fremont, CA	\$16.80	\$37.87	\$46.25
Half Moon Bay, CA	\$16.45	\$51.25	\$61.31
Hayward, CA ³	\$16.34	\$37.87	\$46.25
Howard County, MD ⁴	\$15.00	\$24.12	\$29.77
Los Altos, CA	\$17.20	\$48.33	\$56.56
Los Angeles County, CA	\$16.90	\$33.60	\$42.73
Los Angeles, CA	\$16.78	\$33.60	\$42.73
Malibu, CA	\$16.90	\$33.60	\$42.73
Menlo Park, CA	\$16.20	\$51.25	\$61.31
Milpitas, CA	\$17.20	\$48.33	\$56.56
Minneapolis, MN ⁵	\$15.19	\$22.10	\$27.12
Montgomery County, MD ⁶	\$16.70	\$31.06	\$35.35

1. Chicago's minimum wage may increase July 1, 2023, but new minimum wage information was not available at the time this report was written. Before July 1, 2023, Chicago's minimum wage for large employers with more than 20 employees was \$15.40, the minimum wage for small employers with 4-20 employees was \$15.00, and the minimum wage for youth was \$13.50.
2. Emeryville's minimum wage may increase July 1, 2023, but new minimum wage information was not available at the time this report was written.
3. Minimum wage for employers with more than 25 employees. Minimum wage for employers with fewer employees is \$15.50.
4. Minimum wage for large employers and government employers. Minimum wage for small employers (14 or fewer employees), non-profit, food service, and home health employers is \$13.25.
5. Minimum wage for employers with more than 100 employees. Minimum wage for employers with fewer employees is \$14.50.
6. Minimum wage for employers with more than 50 employees. Minimum wage for employers with 11 to 50 employees, non-profits, and home health providers is \$15.00. Minimum wage for employers with 10 or fewer employees is \$14.50.

Locality	Local Minimum Wage (as of 7/1/23)	1 BR Housing Wage	2 BR Housing Wage
Mountain View, CA	\$18.15	\$48.33	\$56.56
Novato, CA ⁷	\$16.32	\$51.25	\$61.31
Oakland, CA	\$15.97	\$37.87	\$46.25
Palo Alto, CA	\$17.25	\$48.33	\$56.56
Pasadena, CA	\$16.93	\$33.60	\$42.73
Petaluma, CA	\$17.06	\$32.90	\$43.31
Portland, ME	\$14.00	\$27.85	\$35.75
Redwood City, CA	\$17.00	\$51.25	\$61.31
Richmond, CA	\$16.17	\$37.87	\$46.25
Rockland, ME	\$14.00	\$17.65	\$21.21
Saint Paul, MN ⁸	\$15.19	\$22.10	\$27.12
San Carlos, CA	\$16.32	\$51.25	\$61.31
San Diego, CA	\$16.30	\$36.25	\$46.13
San Francisco, CA	\$18.07	\$51.25	\$61.31
San Jose, CA	\$17.00	\$48.33	\$56.56
San Mateo County, CA	\$16.50	\$51.25	\$61.31
San Mateo, CA	\$16.75	\$51.25	\$61.31
Santa Clara, CA	\$17.20	\$48.33	\$56.56
Santa Fe County, NM	\$14.03	\$20.90	\$24.02
Santa Fe, NM	\$14.03	\$20.90	\$24.02
Santa Monica, CA	\$16.90	\$33.60	\$42.73
Santa Rosa, CA	\$17.06	\$32.90	\$43.31
SeaTac, WA ⁹	\$19.06	\$40.38	\$47.21
Seattle, WA ¹⁰	\$18.69	\$40.38	\$47.21
Sonoma, CA ¹¹	\$17.00	\$32.90	\$43.31
South San Francisco, CA	\$16.70	\$51.25	\$61.31
Sunnyvale, CA	\$17.95	\$48.33	\$56.56
Tukwila, WA ¹²	\$18.99	\$40.38	\$47.21
West Hollywood, CA	\$18.86	\$33.60	\$42.73

7. Minimum wage for employers with 100 or more employees. Minimum wage for employers with 26-99 employees is \$16.07 and minimum wage for employers with 1-25 employees is \$15.53.
8. Minimum wage for employers with more than 10,000 employees. Minimum wage for employers with 101-10,000 employees is \$15.00; minimum wage for employers with 6-100 employees is \$13.00; minimum wage for employers with 5 or fewer employees is \$11.50.
9. Minimum wage for hospitality and transportation employers.
10. Minimum wage for employers with more than 500 employees, and for employers with 500 or fewer employees that do not provide medical benefits. Minimum wage for employers with fewer employees that provide \$2.19 in medical benefits is \$16.50.
11. Minimum wage for employers with more than 25 employees. Minimum wage for firms with fewer employees is \$16.
12. Minimum wage for employers with over 500 employees. Minimum wage for employers with 15-50 employees or gross revenue over \$2 million is \$16.99.

DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers are in the pages "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016. HUD followed the same methodology for OMB's 2018 metropolitan area boundaries, starting in FY 2022.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY22 FMRs are based on five-year 2016-2020 American Community Survey (ACS) data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2016-2020 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY23 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY23, which for a nonmetropolitan county would be the state nonmetropolitan area.

HUD then adjusts the base FMRs to account for inflation between 2020 and 2023. In its calculation of FY2023 FMRs, HUD used the Consumer Price Index (CPI) in conjunction, for the first time, with data reported by several private companies to better capture local rent inflation. More information can be found in the [Federal Register](#). A recent mover adjustment factor is also applied to the base rent.

Statistically reliable local rent surveys can be used to estimate rents when their estimates are statistically different from the ACS-based rents. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMRs, the *Out of Reach* website includes zero- to four-bedroom FMRs. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of **Out of Reach** with previous ones.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>.

HUD's Federal Register notices for FY23 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2023_documents.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in **Out of Reach** are calculated by NLIHC and reflect the weighted average FMR for the counties (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2017-2021 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."

AREA MEDIAN INCOME (AMI)

This edition of **Out of Reach** includes HUD's FY23 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI is not intended to apply to a specific family size. Information on HUD's methodology for calculating AMIs can be found at <https://www.huduser.gov/portal/datasets/il.html>

Applying the assumption that no more than 30% of household income should be spent on housing costs, **Out of Reach** calculates the maximum affordable rent for households earning the median income and households earning 30% of the median.

The median incomes for states and state nonmetropolitan areas reported in **Out of Reach** reflect the weighted average of county AMI data weighted by the total number of households from the 2017-2021 ACS.

FY23 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>.

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2023. According to the U.S. Department of Labor, the District of Columbia, Puerto Rico, and 30 states have a minimum wage higher than the federal level of \$7.25 per hour. **Out of Reach** incorporates the higher prevailing state minimum wage in these states. Some local jurisdictions have a minimum wage that is higher than the prevailing federal or state rate. Local rates for counties, but not sub-county jurisdictions, are incorporated into **Out of Reach**.

Among the statistics included in **Out of Reach** are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. These estimates are included for all states and counties, but not for sub-county jurisdictions. If the reader would like to calculate the same statistics using a different wage such as a higher city-based minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, one would have to work 120 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington's rate of \$15.74. However, the same FMR would be affordable with 101 hours of work per week under the Seattle's higher local minimum wage of \$18.69 ($120 * \$15.74 / \18.69). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly, that average reflects higher state and county minimum wages, but not higher minimum wages associated with sub-county jurisdictions.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest-income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.¹

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.² Renter wage information is based on 2021 data reported by the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW). For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2017-2021 ACS to arrive at an estimated average renter wage. In 28 counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 65% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2021 to FY23. The inflation factor (303.9 ÷ 271.0) was based on the Congressional Budget Office's (CBO) February 2023 projection of the CPI for FY23 and the 2021 calendar year CPI.

In approximately 9% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

OCCUPATIONAL WAGES

The occupational wages included in *Out of Reach* are from the Bureau of Labor Statistics' Occupational Employment and Wage Statistics. An inflation factor was applied to adjust wages from May 2022 to FY23. The inflation factor (303.9/291.3) was based on the CBO's February projection of the CPI for FY23 and the CPI in May 2022.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the five-year 2017-2021 ACS projected to FY23 using the inflation factor (303.9 ÷ 271.0) based on the Congressional Budget Office's (CBO) February 2023 projection of the CPI for FY 2023 and the 2021 calendar year CPI.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary layoffs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of April 2023, the average wage earner on private, nonfarm payrolls in the U.S. worked 34.4 hours per week.³

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.

¹ This measure is different from median renter *household* income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

² Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

³ Bureau of Labor Statistics. (2023). *The employment situation – May 2023*. U.S. Department of Labor. <https://www.bls.gov/news.release/emp/sit.nr0.htm>

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2023, which is \$914 per month. **Out of Reach** calculations for states include state supplemental payments that benefit all individual SSI recipients in 22 states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from **Out of Reach** calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. Six states do not supplement federal SSI payments: Arizona, Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

The Technical Assistance Collaborative, Inc., publishes Priced Out, which compares FMRs with the incomes of SSI recipients.

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of **Out of Reach** contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at <http://www.nlihc.org/oor>.

The **Out of Reach** methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

OUT *of* REACH

THE HIGH COST OF HOUSING

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DATA FOR OTHER STATES, METROPOLITAN AREAS, COUNTIES, AND ZIP CODES CAN BE FOUND AT

[NLIHC.ORG/OOR](https://www.nlihc.org/oor)