OUT of REACH

THE HIGH COST OF HOUSING

2021

NATIONAL LOW INCOME HOUSING COALITION

NATIONAL LOW INCOME HOUSING COALITION

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes.

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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2021

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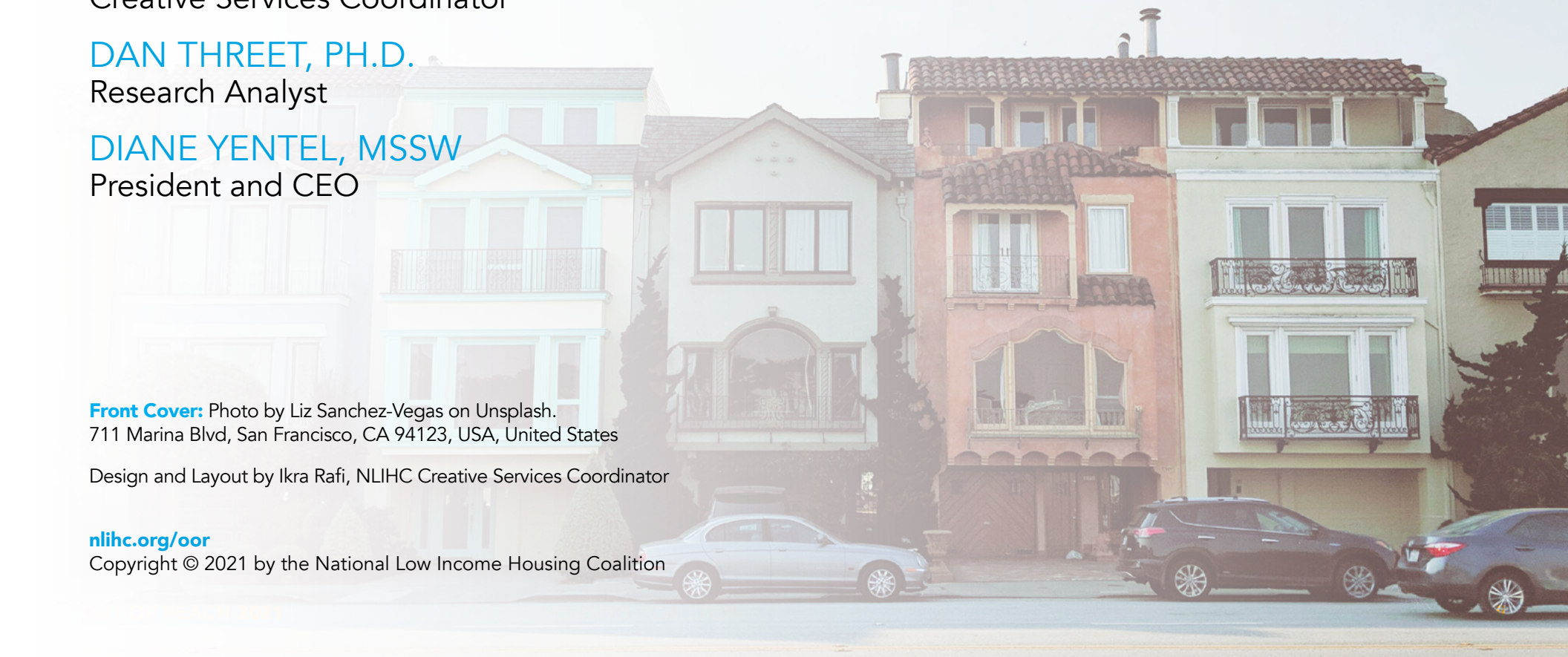

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PREFACE

BY U.S. HUD SECRETARY MARCIA FUDGE

The COVID-19 crisis has devastated our nation. More than half a million American lives have been claimed by this virus. Millions more have grappled with grief, isolation, and the financial hardship of lost jobs or reduced wag.

We know that Americans with the lowest incomes—who are more often people of color—have suffered disproportionate harm. Black, Native American, Hispanic, and Asian and Pacific Islander households have endured higher rates of infection, hospitalization, and death. Similarly, job losses and an uneven recovery have hit communities of color especially hard. This includes many landlords of color who have lost rent payments.

The Biden-Harris Administration has taken bold action to deliver relief for American families and communities. The American Rescue Plan, together with previous COVID relief bills, will provide more than $46 billion to help people who have fallen behind on their rent payments. In addition, it includes $10 billion in emergency housing vouchers and supportive services for people who are experiencing or at risk of experiencing homelessness. HUD is working with communities to deploy and leverage these vital resources in an efficient and equitable manner.

> HUD is working with communities to deploy and leverage these vital resources in an efficient and equitable manner.

Moving forward, the Biden-Harris administration will continue to work relentlessly to provide every person with a fair chance to secure a safe, affordable, and dignified place to call home—and to live in a thriving community where opportunity is abundant.

This year's *Out of Reach* report from the National Low Income Housing Coalition outlines the urgent need for our government to expand affordable housing. It estimates that a full-time worker must earn at least $20.40 per hour to rent a modest one-bedroom home, or $24.90 per hour to rent a modest two-bedroom home. These amounts are far higher than many Americans—including seniors, people with disabilities, and working families—can spend on housing.

Even before the pandemic, our nation had a shortage of 7 million affordable and available homes for renters with the lowest incomes. As a result, 70% of these households routinely spent more than half of their incomes on rent. They have little ability to save—and one emergency or unexpected expense could send them into homelessness. To make matters worse, three out of four very low-income renters who are eligible for federal rental assistance do not receive i.

We can and must do more.

That is why the President has proposed the Build Back Better agenda, which would help build and modernize more than 2 million affordable and sustainable places to live. It is why he has directed HUD to explore every avenue for enforcing the Fair Housing Act—to ensure every American, regardless of their background, can enjoy equal access to affordable housing.

The President's budget proposes an additional allocation for rental assistance that would cover an estimated 200,000 households struggling to make ends meet. If enacted, the President's budget and the Build Back Better agenda would serve as a critical down payment toward his plan to put housing assistance in reach for every household in need.

As the United States continues to rebuild from the COVID-19 pandemic, we have an immense responsibility—and the great opportunity—to help our nation build back stronger than ever before. For HUD, that means doing our part to offer every American the chance to live each day with security, with dignity, and with hope. I hope each person who reads this important report will join our Department in working to make this vision a reality for the American peopl.

Sincerely,

Marcia Fudge

Secretary

U.S. Department of Housing and Urban Development

INTRODUCTION

The COVID-19 pandemic and its economic fallout underscore the need for a stronger housing safety net in the United States. During the peak of the crisis, when it was imperative for everyone to stay home and maintain social distancing, over 580,000 Americans were experiencing homelessness in shelters or on the streets (HUD, 2021). Millions more were at severe risk of eviction because interruptions in incomes broke their already-strained budgets. COVID-19 was an economic catastrophe for many households, disproportionately people of color, precisely because so many already could not afford their homes. Jurisdictions across the country worked to create new emergency rental assistance programs because pre-pandemic housing assistance programs, where they existed at all, were inadequate to keep renters housed. With the imminent lifting of the CDC eviction moratorium and most state and local moratoriums, many renters are at risk of eviction and need emergency assistance to pay off accumulated back rent. Long after the public health dangers and economic crisis gradually recede, low-wage workers and low-income renters will continue to be in a precarious position until we create permanent solutions to widespread housing unaffordability.

The economic downturn of 2020 hit low-wage workers especially hard. Industries with lower-paying jobs, including retail, food and beverage, and hospitality, were more likely to be exposed to shutdowns (Dey and Loewenstein, 2020), and consequently low-wage workers were more likely to see their hours reduced or their jobs cut. As of late March 2021, nearly 14 million renter households with annual incomes below $50,000 had lost employment income during the pandemic (Census, 2021). According to the Economic Policy Institute, over 82% of the 9.6 million net jobs lost in 2020 were held by workers in the bottom quartile of the wage distribution (Gould & Kandra, 2021). That loss of employment income often caused serious material hardship. The need for food banks, for example, was considerably higher than normal throughout 2020, and four in 10 food bank visitors sought such assistance for the first time (Cohen, 2020). Surveys conducted between August 2020 and March 2021 suggest about a third of all households were consistently having trouble paying for usual household expenses. A year after the start of the pandemic, nearly a fourth of renters with incomes below $50,000 were borrowing from friends and family to meet spending needs (Census, 2021).

People of color are more likely to have experienced a loss of income during the pandemic. By March 2021, 39% of white, non-Latino adults had experienced a loss of household income, compared to 49% of Black adults and 58% of Latino adults (Census, 2021). Pervasive racial and ethnic inequities across multiple domains—in wealth, income, employment, neighborhood quality, health care access, and housing—mean that when disaster strikes, people of color are often the most severely harmed.

The recovery from the pandemic has been uneven. The declining overall unemployment rate—which fell from 14.8% in April 2020 to 6.0% by March 2021—obscures substantial lingering pain for low-wage workers. Economists at the Federal Reserve estimated that workers in the lowest-wage quartile, disproportionately people of color, still faced an unemployment rate of 22% in February 2021 (Brainard, 2021). Likewise, researchers at Opportunity Insights estimate that in March 2021, employment for high-wage workers was up nearly 2% compared to a pre-pandemic levels but down 28% for low-wage workers (Opportunity Insights, 2021).

Even if economic recovery is robust and sustained, low-wage workers will continue to struggle. First, it will be difficult for many households to erase accumulated debts without significant assistance. Ten million low-income renter households routinely spend more than half their incomes on rent (NLIHC, 2021b), and those households are unlikely to be able to pay for both ongoing expenses and debts accumulated during months of furlough or shutdown in 2020. Second, the economic circumstances low-wage workers face even during periods of economic strength are tremendously difficult. A return to the previous status quo will mean that millions of low-wage workers will continue to face financial precarity and housing instability.

Since 1989, NLIHC's *Out of Reach* report has called attention to the gulf between actual wages and what people need to earn to afford their rents. Every year, the report documents that an affordable rental home is out of reach for millions of low-wage workers and other low-income families. This year's report shows the extent to which housing costs outpaced wages even before the economic crisis, and the situation many renters face today is even more challenging.

COVID-19 was an economic catastrophe for many households, disproportionately people of color, precisely because so many already could not afford their homes.

The report's Housing Wage is an estimate of the hourly wage full-time workers must earn to afford a rental home at HUD's fair market rent without spending more than 30% of their incomes. Fair market rents are estimates of what a person moving today can expect to pay for a modestly priced rental home in a given area. The kind of home that can be rented for the fair market rent is in decent condition, but it is not luxury housing. **The 2021 National Housing Wage is $24.90 per hour for a modest two-bedroom rental home and $20.40 per hour for a modest one-bedroom rental home.**

The federal minimum wage of $7.25 per hour falls well short of both the two-bedroom and one-bedroom National Housing Wages. Because the federal minimum wage does not rise automatically with inflation, it is worth considerably less today than it was worth in recent decades. If the minimum wage had increased at the rate of productivity growth, it would be over $21 per hour in 2021 (Cooper, 2019). Thirty states, the District of Columbia, and several dozen counties and municipalities now have minimum wages higher than the federal minimum wage, but even taking higher state and county minimum wages into account, the average minimum wage worker must work nearly 97 hours per week (more than 2 full-time jobs) to afford a two-bedroom rental home or 79 hours per week (almost 2 full-time jobs) to afford a one-bedroom rental home at the fair market rent. People who work 97 hours per week and need 8 hours per day of sleep have around 2 hours per day left over for everything else—commuting, cooking, cleaning, self-care, caring for children and family, and serving their community. Doing so is an impossibility for a single parent who needs a larger-than-one-bedroom apartment. Even for a one-bedroom rental, it is unreasonable to expect individuals to work 79 hours per week to afford their housing. For people who can work, one full-time job should be enough.

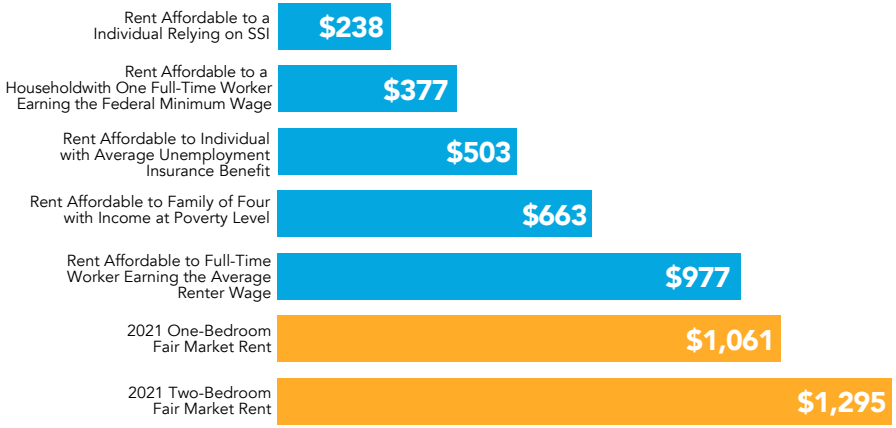
The struggle to afford rental housing is not confined to minimum-wage workers. The average renter's hourly wage of $18.78 is $6.12 less than the national two-bedroom Housing Wage and $1.62 less than the one-bedroom Housing Wage. As a result, the average renter must work 53 hours per week to afford a modest two-bedroom apartment. Many single parents or caregivers find it difficult to work those hours.

The average monthly fair market rent for a one-bedroom or two-bedroom rental home is $1,061 or $1,295, respectively—much higher than what many renters can afford **(Figure 1)**. A family of four with poverty-level income in most areas of the U.S. can afford a monthly rent of no more than $663, assuming they can manage to spend as much as 30% of their income on housing. Many extremely low-income families can afford far less. Individuals with disabilities relying on Supplemental Security Income (SSI) can afford a monthly rent of only $238. A household receiving the average unemployment insurance benefit can afford a rent of no more than $503 per month. Since unemployment insurance is determined by an individual's former wages, those who had been making the minimum wage receive even less.

Even under the best of circumstances, rent is unaffordable for most low-wage workers. When they lose a job, face unexpected expenses like an emergency medical bill, or experience a disaster, their families struggle even more. Stable, affordable housing is a prerequisite for basic well-being, and no family should live in danger of losing their home.

Addressing the long-term housing affordability crisis in this country requires increasing rental assistance to all who need it, as well as expanding and preserving the affordable housing stock. At its current funding levels, federal housing assistance is available to only one in four income-eligible households (Fischer & Sard, 2017). To be effective, expanded rental assistance must be paired with a commitment to funding the construction of more affordable homes and implementing robust renter protections.

FIGURE 1: RENTS ARE OUT OF REACH FOR MANY RENTERS



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income and benefits data from BLS QCEW, 2019 adjusted to 2021 dollars; Center on Budget and Policy Priorities' Policy Basics: Unemployment Insurance, 2021; and Social Security Administration, 2021 maximum federal SSI benefit for individual.

LOW WAGES IN A WEALTHY COUNTRY

The COVID crisis had a profound short-term impact on the U.S. labor market, with many low-wage workers furloughed or laid off and many higher-wage workers telecommuting. How the crisis will shape the labor market in the long term, after the public health risks subside, is still uncertain. One thing that is clear, however, is that the long-term trends over the past 40 years have not been favorable for low-wage workers. Over the course of the last several decades, low-wage workers have struggled to afford their homes in both good and bad economic times, and COVID-inspired changes are unlikely to solve that problem.

Wage growth has been slow for the lowest-wage workers for decades. Results from the Current Population Survey indicate that, between 1979 and 2019, inflation-adjusted hourly wages grew just 6.5% for the lowest-wage (at the 10th percentile) workers and 8.8% for median-wage workers. For Latino workers at the 10th percentile, inflation-adjusted hourly wages actually fell, as did the median hourly wages for Black and Latino men. In contrast, wages for the highest-paid workers (at the 90th percentile) grew by 41.3% (Congressional Research Service, 2020). Only in ten of the last 40 years did most workers see sustained increases in real wages, and in recent decades wages have been disconnected from increases in productivity. Between 1979 and 2018 productivity grew by nearly 70% while compensation for production and nonsupervisory workers grew by just 12% (Gould, 2020).

For many low-wage workers, employment is not sufficient to keep them out of poverty: the Bureau of Labor Statistics (BLS) estimates that in 2018, seven million "working poor" individuals spent more than half the year in the labor force but fell below the official poverty level (BLS, 2020b). Considering the criticisms that the official poverty measure undercounts the number of people experiencing what most would consider poverty (Fremstad, 2020), the actual number of "working poor" is likely even greater. There are racial disparities in who is likely to be working poor as well: 7.2% of Black workers in the labor force for at least 27 weeks per year were working poor, compared to 7% of Latino workers, 3.5% of white workers, and 2.3% of Asian workers.

There are likely multiple reasons for these wage trends and the economic precarity of many workers in an otherwise rich country. Some argue that "job polarization"—a decline of jobs in the middle of the wage distribution and growth at the extreme—plays a role in explaining the prevalence of low wages (Tüzeman & Willis, 2013). The industries in which people work might explain some trends: the share of jobs in manufacturing and production declined between 1979 and 2019, while the share of service-sector jobs, more likely to be low-wage, slightly increased (Congressional Research Service, 2020). Even within industries, though, the types of jobs have changed, as technological changes have eliminated some jobs in the middle of the distribution. Changing job requirements may disadvantage low-wage workers and leave them with fewer options. The higher-education wage premium increased significantly between 1979 and 2019. For workers without a college degree, median wages fell over this period (Congressional Research Service, 2020).

The continued prevalence of low-wage jobs is not a natural and unalterable outcome—public policy shapes workers' prospects. Slow growth in the federal minimum wage likely indirectly affects all low-wage work (Zipperer, 2015). Lack of meaningful support for organized labor affects the bargaining power of low-wage workers. While private-sector unions historically helped boost wages, especially for lower-wage workers and for Black and Latino workers generally, the share of workers who were unionized fell from 27% in 1979 to 11.6% in 2019. By one estimate, wages would have been 7.9% higher in 2019 if not for the forty-year decline in unionization rates (Mishel, 2021).

Whatever the causes, low wages make it difficult for households to achieve long-term economic stability, to save for future needs or even just to pay the rent each month. The COVID-19 pandemic and economic crisis has made this already dire situation worse for many low-income workers.

Over the course of the last several decades, low-wage workers have struggled to afford their homes in both good and bad economic times, and COVID-inspired changes are unlikely to solve that problem.

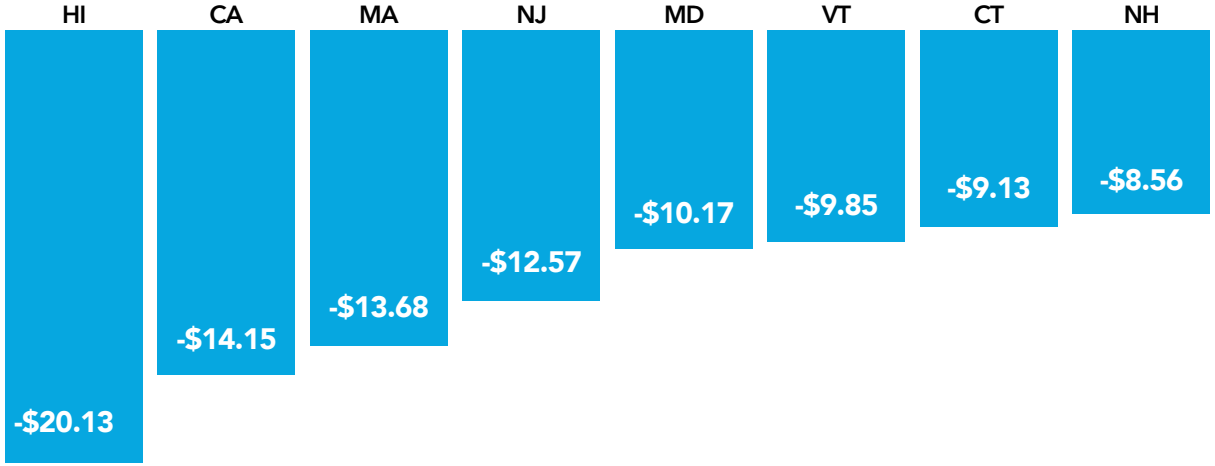
THE RENTAL HOUSING MARKET FOR LOW-WAGE WORKERS

For most low-wage workers, decent rental housing is unaffordable. While wages have been stagnant or slow to rise, rents continue to climb. In 45 states and the District of Columbia, median gross rents increased faster than median renter household income between 2001 and 2018 (Mazzara, 2019). 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 all U.S. counties (218 counties out of more than 3,000 nationwide, not including Puerto Rico) can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. Fifty local jurisdictions have minimum wages higher than the federal or state minimum wage, but these local minimum-wage ordinances all fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

Even the average renter too often does not earn enough to afford a modest rental home. In 49 states, the District of Columbia, and Puerto Rico, the average renter earns less than the average two-bedroom Housing Wage. North Dakota is the sole exception. In 17 states, including California, Florida, and New York, the average renter earns at least $5.00 less than the state's average two-bedroom Housing Wage. **Figure 2** shows the eight states with the largest gap between the average renter's wage and the two-bedroom Housing Wage. In 26 states and

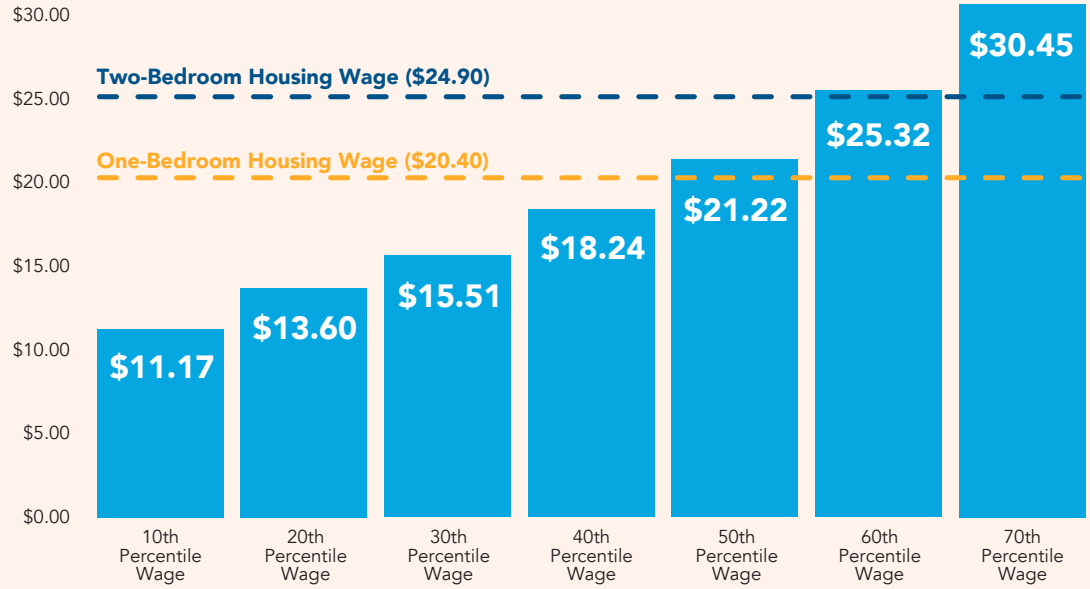
> In 49 states, the District of Columbia, and Puerto Rico, the average renter earns less than the average two-bedroom Housing Wage.

FIGURE 2: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



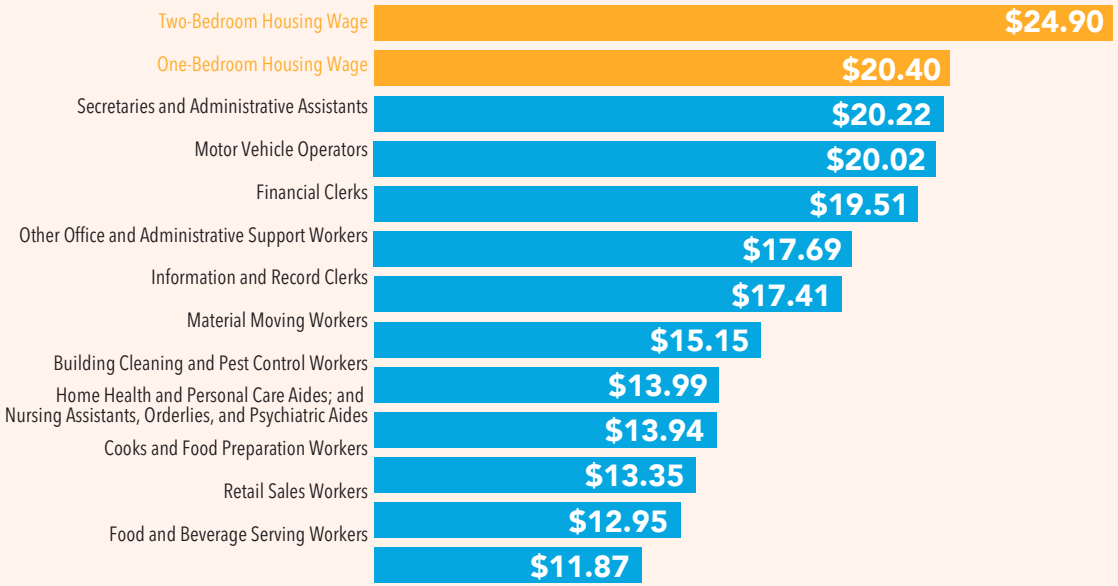
Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2019 adjusted to 2021 dollars.

FIGURE 3: 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 from the Economic Policy Institute State of Working America Data Library 2020, adjusted to 2021 dollars.

FIGURE 4: ELEVEN OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2020 Occupational Employment Statistics, BLS, adjusted to 2021 dollars. Housing wages based on HUD fair market rents.

Puerto Rico, the average renter's wage is lower than even the one-bedroom Housing Wage.

The income distribution in **Figure 3**, 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. A modest one-bedroom rental home is unaffordable to more than 40% of wage earners. A modest two-bedroom rental home is unaffordable for nearly 60% of wage earners.

Eleven of the twenty largest occupations in the United States pay a lower median hourly wage than what a full-time worker needs to earn to afford a modest apartment at the national average fair market rent **(Figure 4)**. The workers in these occupations account for more than 36% of the total U.S. workforce, excluding farmworkers. Nearly 14 million people work in retail sales or food and beverage service, occupations whose median wages are far less than what full-time workers need to afford a one-bedroom or two-bedroom apartment. Home health aides, personal care workers, and nursing assistants—occupations that are disproportionately Black and Latino (Rho, Brown, & Fremstad, 2020)—earn a median wage just two-thirds of what a full-time worker needs for a one-bedroom apartment. While low-wage jobs are sometimes labeled "low-skill" in the technical literature, in practice they can be quite difficult to perform. Low-wage jobs are often brutally taxing, and servers, drivers, personal care aides, and building maintenance staff develop specialized skills to meet the demands of the job and provide essential services to their communities (Lowrey, 2021).

Low-wage workers are not the only renters that struggle to afford their housing. Over 4.4 million renter households with incomes less than 50% of area median income have elderly heads of households not in the labor force. Over 1.7 million more have a householder with a disability out of the labor force, and approximately 800,000 are single-adult caregivers or in school. Low-income families with a variety of circumstances struggle to afford their rent.

DISPROPORTIONATE HARM TO PEOPLE OF COLOR

Housing unaffordability for low-wage workers disproportionately impacts people of color. Income inequality along racial lines, which contributes to the problem, is the product of historical and ongoing systemic racism: discrimination, economic exploitation, and unequal opportunities. Figure 5 compares the hourly wage distributions of white, Black, and Latino workers. For example, the 10th percentile wage bars show what the lowest-paid 10% of white, Black, and Latino workers are paid. White workers at the bottom of the white income distribution earn more than Black and Latino workers at the bottom of their respective income distributions. A Black worker at the 20th percentile of Black wages earns 15% less than a white worker at the 20th percentile of white wages. A Latino worker at the 20th percentile of Latino wages earns 12% less than the 20th percentile white worker. This disparity holds across all income levels. The median Black worker and Latino worker earn 24% and 26% less than the median white worker. Native American households also face significant discrimination and barriers, and as a result they have lower odds of employment than white households (Austin, 2013) and generally lower incomes. Among households in the labor force in 2019 American Community Survey, Native American median household income was 47% lower than white median household income.

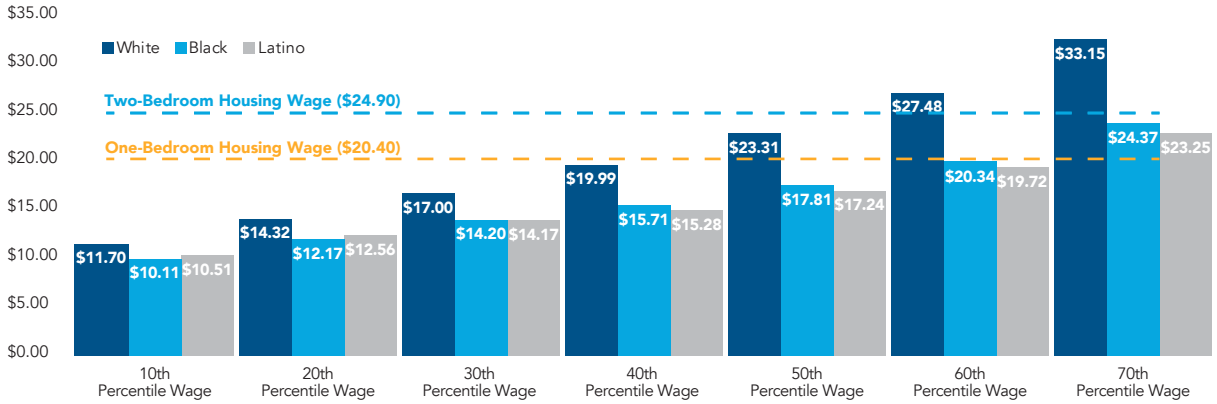
Black and Latino workers are more likely than white workers to be employed in sectors with lower median wages, like service or production, while white workers are more likely to be employed in higher-paying management and professional positions (BLS, 2020a). Native American workers are also much less likely than white workers to be employed in management and professional occupations (Allard & Brundage, Jr., 2019). Even within occupational groups (e.g., among all workers in management and professional positions), the median earnings for white workers are often higher than median earnings for Black or Latino workers. Likewise among college graduates there are significant income disparities by race (Choi & Goodman, 2020). Workplace discrimination in hiring and promotion plays a role in creating these disparities (Quillian, Pager, Hexel, & Midtbøen, 2017).

> Black and Latino workers are more likely than white workers to be employed in sectors with lower median wages.

Black and Latino workers face larger gaps between their wages and the cost of housing than white workers. The median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage, full-time Black or Latino worker does 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-wage for their race or ethnicity cannot afford even a one-bedroom rental.

The unaffordability of the rental market disproportionately harms Black and Latino

FIGURE 5: HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2020. Adjusted to 2021 dollars.

households, because they are more likely at all income levels to be renters. In 2019, 28% of white households were renters, compared with 58% of Black households and 54% of Latino households (Census, 2020). Historical and ongoing discrimination has limited opportunities for homeownership for many people of color, and a large racial wealth gap makes it more difficult for people of color to become homeowners. In 2019, the median family wealth for Black and Latino households was just 13% and 19% of white households' median family wealth (Bhutta, Chang, Dettling & Hsu, 2020).

Households headed by people of color are more likely than white households to be renters with extremely low incomes: 20% of Black households, 18% of American Indian or Alaska Native households, 14% of Latino households, and 10% of Asian households are extremely low-income renters, compared to just 6% of white households. These extremely low-income renters have the greatest unmet housing needs of any income group (NLIHC, 2021b).

Black, Native American, and Latino households have been especially hard hit by the pandemic and its attendant economic downturn—more likely to be infected, more likely to develop serious illness, and more likely to lose a job or income (CDC, 2020). The unemployment rates for Black, Native American, and Latino workers were already higher than the unemployment rate for white workers before the pandemic, and the wave of shutdowns in the spring of 2020 expanded that disparity. In February 2020, the unemployment rate for Latino workers was 1.3 percentage points higher than the rate for white workers, and the rate for Black workers was 2.7 percentage points higher. By May 2020, the Latino-white unemployment gap grew to 5.3 percentage points, and the Black-white unemployment gap grew to 5.2 percentage points. The recovery since has been slower for Black and Latino workers. In March 2021, the size of the unemployment gap was still higher than pre-pandemic: the Latino unemployment rate was 2.5 percentage points higher than the white rate, and the Black unemployment rate was 4.2 percentage points higher (BLS, 2021). Other research shows that the Native American unemployment rate is consistently 4 to 5 percentage points higher than the white unemployment rate, and the gap may have grown by as much as 10 percentage points during the crisis (Feir & Golding, 2020).

This uneven economic hardship explains why Black and Latino renters have been much more likely than white renters to have no or only slight confidence in their ability to pay next month's rent on time. At the end of April 2020, 43% of Latino renters and 44% of Black renters had no or only slight confidence in their ability to pay next month's rent on time (or had deferred payment), compared to 22% of white renters. One year later, that disparity persisted: 43% of Latino renters and 35% of Black renters still had no or only slight confidence, compared to 17% of white renters (Census, 2021). This difference in confidence likely reflects greater precarity for renters of color, who will need assistance to erase arrearages and stay housed in the coming year.

Renters of color are at greater risk of eviction and will need assistance to erase arrearages and stay housed.

THE AFFORDABLE HOUSING SHORTAGE AND AFTERSHOCKS OF THE PANDEMIC

While an economic crisis disproportionately impacting the lowest-wage workers has certainly exacerbated their housing instability, the shortage of affordable rental homes for low-income households is not new. Prior to the pandemic there were only 37 affordable and available rental homes for every 100 renter households with extremely low incomes (NLIHC, 2021b), and every state and nearly every county in the U.S. lacked an adequate supply. As a result of this shortage, 85% of extremely low-income renters could not afford their rent, and 70% were spending more than half of their incomes on housing costs. Severely housing cost-burdened households have to sacrifice other basic necessities to pay the rent—to cut back on basic nutrition or forgo needed medical care, for instance. While many renters struggle to find affordable housing, the affordable housing shortage is predominantly a problem for renters with extremely low incomes. Extremely low-income households account for only 25% of all renters, yet they account for 72% of all severely housing cost-burdened renter households.

Low-wage workers struggle to find affordable homes in both good times and bad. During economic downturns, demand for lower-cost rental housing can increase, as distressed homeowners and renters in more expensive apartments seek cheaper options. As a result, rents for lower-cost housing can increase even while high-end residential rents fall, as seen in 2020 (Rampell, 2021).

During times of economic growth, the private market fails to provide a sufficient supply of affordable housing for the lowest-income renters. Most new rental housing in the private market is built for high-income renters, in order to turn a profit after paying high development costs. The median asking rent for apartments in multifamily buildings constructed between July 2018 and June 2019 was $1,620 per month, far more than what low-wage workers can afford (JCHS, 2020). Only 32% of all renters in 2019 could afford this level of rent. The argument is frequently made that new development will start a process by which housing will "filter down" to the lowest-income renters, as older housing is vacated by those with higher incomes. This filtering does not provide enough housing for the lowest-income renters, though, because landlords can virtually never, without state or federal subsidies, feasibly maintain housing at rent levels the lowest-income renters can afford (Apgar, 1993). When the housing market is strong, landlords have an incentive to renovate their properties to capture higher rents. The economic recovery from the crisis of 2020 will not on its own solve the problems low-income renters face.

> Low-wage workers struggle to find affordable homes during economic downturns and during periods of economic growth.

THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS

As communities continue to combat COVID-19 and restore their economies, policymakers must ensure that emergency response programs are successful. Jurisdictions must implement emergency rental assistance programs in ways that ensure renters with the greatest needs can access the help they need, to remain stably housed and to address their accumulated back rent debt (Yae, Foley, Russell, & Orozco, 2021). With over $46 billion appropriated by Congress to emergency rental assistance in the end-of-2020 COVID relief package and the 2021 American Rescue Plan, jurisdictions need to ensure that unnecessary barriers, like overly burdensome documentation requirements and landlord non-participation, do not prevent the lowest income and most marginalized renters from receiving needed assistance (Johnson & Yae, 2021).

The emergency rental assistance provided in response to the pandemic and current crisis will not, however, solve the long-term rental affordability challenge that low-wage workers and other low-income households have faced for decades. A stronger housing safety net is required to provide assistance to every household in need and to scale up automatically during crises, to prevent evictions and to reduce housing instability among the lowest-income renters who are already housing cost-burdened. Addressing the roots of the housing affordability problem requires a sustained commitment to universal rental assistance for eligible households, investments in new affordable housing affordable to the lowest-income people, the preservation of the affordable rental homes that already exist, and the establishment of strong renter protections.

First, Congress should expand access to rental assistance to every eligible household in need. Universal rental assistance could be provided by fully funding the Housing Choice Voucher program. Participants in the HCV program pay 30% of their adjusted gross incomes toward housing costs in the private market, and the voucher covers the remaining costs up to the local housing authority's payment standard. Vouchers typically cost less than new construction, making them an efficient option in markets where there is already an abundant supply of vacant, physically adequate housing. An expansion of Housing Choice Vouchers could be phased in, to give housing agencies time to build capacity to implement the program (Fischer, Acosta, & Gartland, 2021).

Many members of Congress have proposed expansions to rental assistance. Senators Todd Young (R-IN) and Chris Van Hollen (D-MD) introduced the "Family Stability and Opportunity Vouchers Act," which would create 500,000 new housing vouchers and counseling services to help families move to areas with greater access to schools, economic opportunities, and services. The "Ending Homelessness Act," released as a discussion draft by House Financial Services Committee Chair Maxine Waters (D-CA) would fully fund the Housing Choice Voucher program so it could assist all income-eligible households. President Biden made universal rental assistance a key part of his pre-election platform.

Second, Congress must expand the supply of affordable homes affordable to the lowest-income people with significant increases in capital investments. An annual investment of at least $45 billion into the national Housing Trust Fund (HTF) is needed to create, preserve, or rehabilitate homes for renters with extremely low incomes. Currently funded by small mandatory contributions from Fannie Mae and Freddie Mac, the national HTF is a block grant that gives states flexibility in how they use the money, provided at least 90% is used for rental housing and 75% of rental housing serves extremely low-income households.

Congressional support for significant investments in the national Housing Trust Fund continues to grow. Chair Waters provides $45 billion for the national Housing Trust Fund in the "Housing is Infrastructure Act," mirroring President Biden's American Jobs Plan proposal. The "American Housing and Economic Mobility Act" introduced by Senator Elizabeth Warren (D-MA) and colleagues and the "Pathways to Stable and Affordable Housing for All Act," introduced in the 116th Congress by Senators Mazie Hirono (D-HI), Kirsten Gillibrand (D-NY), and Cory Booker (D-NJ) would direct $45 billion annually to the national Housing Trust Fund.

> Universal rental assistance could be provided by fully funding the Housing Choice Voucher program.

Funding is also needed to preserve, rehabilitate, and expand public housing, which provides an affordable home and housing stability to some of the nation's lowest-income renters. Public housing is a critical component of the U.S. housing infrastructure, but public housing authorities face a backlog of capital repair needs of $70 billion (NLIHC, 2021a). Multiple proposals previously introduced or under discussion in Congress would address these needs. President Biden's American Jobs Plan includes $40 billion to make much needed repairs to public housing. The "Housing is Infrastructure Act," as well as Senator Warren and Representative Nydia Velázquez's (D-NY) "Public Housing Emergency Response Act," would allocate $70 billion to meet these capital needs.

An expansion of public housing could provide affordable homes to many households who currently do not receive any housing assistance. The Faircloth Amendment, which forbids expanding public housing beyond its 1999 levels, should be repealed. The "Homes for All Act," introduced in the 116th Congress by Representative Ilhan Omar (D-MN), would repeal the Faircloth amendment and invest $1 trillion for new public housing and deeply affordable private-market homes.

Third, Congress needs to create a National Housing Stabilization Fund to provide emergency assistance to families who experience a sudden and temporary shock to their finances. The pandemic-related downturn provided a dramatic reminder of the precarity of many low-income households, and a stabilization fund could prevent evictions, housing instability, and homelessness by providing short-term assistance. The "Eviction Crisis Act," introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) in the 116th Congress, would create an Emergency Assistance Fund for state and local governments to establish short-term financial assistance and housing stabilization services.

Fourth, Congress must strengthen and enforce renter protections. Given that many voucher-holders struggle to find voucher-accepting landlords, a federal ban on "source-of-income" discrimination against voucher-holders is needed. The "Fair Housing Improvement Act," introduced in the 116th Congress by Senator Tim Kaine (D-VA) and Representatives Scott Peters (D-CA), Adam Schiff (D-CA), Raúl Grijalva (D-AZ), José Serrano (D-NY), and Ayanna Pressley (D-MA), would prohibit housing discrimination on the basis of source of income. Greater enforcement of the existing protections of the Fair Housing Act are also needed, to reduce racial and ethnic discrimination, and protections should be expanded to prohibit discrimination on the basis of sexual orientation, gender identity, and marital status. The "Fair and Equal Housing Act" introduced in the last Congress by Senator Kaine and Representative Brad Schneider (D-IL) would create protections against discrimination on the basis of sexual orientation and gender identity.

Very few renters have a lawyer during eviction proceedings, though legal representation gives them a much better chance of remaining stably housed, so a national right to counsel and sufficient funds to provide those services are needed. Congress should also enact legislation to create "just-cause" eviction protections, which limit the reasons for which a landlord may evict a tenant and create greater housing stability for renters.

A return to a pre-pandemic status quo would fail the millions of renters who could not afford their rent even in a better economic climate. As the country looks to recover from the pandemic and economic crisis, the time is ripe to make meaningful and long-lasting structural changes to ensure low-wage workers and the most marginalized people have stable, affordable homes.

A stabilization fund could prevent evictions, housing instability, and homelessness by providing short-term assistance.

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 see an interactive page on which you can choose specific metropolitan areas or 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 San Francisco metropolitan area, for example, is $68.33, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is $12.19 in areas of Alabama. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from a shortage of affordable rental homes. Jurisdictions with a low Housing Wage tend to have less vibrant economies and 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. 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 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 with 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 cost-burdened. Households paying over 50% of their income are considered severely 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.

Extremely Low Income (ELI) refers to earning less than the poverty level or 30% of AMI.

Housing Wage is the estimated full-time hourly wage 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. 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.

Renter wage is the estimated mean hourly wage among renters, based on 2019 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 2021.

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HOW TO USE THE NUMBERS

A renter household needs to earn at least $24.90 per hour in order to afford a two-bedroom home at FMR.

For a family earning 100% of AMI, monthly rent of $2,050 or less is affordable.

The annual median family income (AMI) in the United States is $81,997 (2021).

Renter households represented 36% of all households (2015-2019).

There were 43,848,654 renter households in the United States (2015-2019).

The estimated mean (average) renter wage in the United States is $18.78 per hour (2021).

	FY21 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	$24.90	$1,295	$51,789	2.4	$81,997	$2,050	$24,599	$615	43,848,654	36%	$18.78	$977	1.3

The FMR for a two-bedroom rental home in the United States is $1,295 (2021).

A renter household needs an annual income of $51,789 in order to afford a two-bedroom rental home at FMR.

On average, a renter household needs 2.4 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 $24,599 annually.

For a family earning 30% of AMI, monthly rent of $615 or less is affordable.

If a full-time worker earns the mean renter wage, monthly rent of $977 or less is affordable.

A renter household needs 1.3 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 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 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 ($51,789) by 52 (weeks per year) and then by 40 (hours per work week) ($51,789 / 52 = $996; $996 / 40 = $24.90).

HUD FY21 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($81,997 x .3 = $24,599). Divide by 12 to obtain monthly amount ($24,599 / 12 = $2,050).

ACS (2015-2019).

Divide number of renter households by total number of households (ACS 2015-2019) (43,848,654 / 121,920,243 = .36). Then multiply by 100 (.36 x 100 = 36%).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2019, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2021. See Appendix B.

	FY21 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	$24.90	$1,295	$51,789	2.4	$81,997	$2,050	$24,599	$615	43,848,654	36%	$18.78	$977	1.3

Developed by HUD annually (2021). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost ($1,294.73 x 12 = $15,537). Then divide by .3 to determine the total income needed to afford $15,537 per year in rent ($15,537 / .3 = $51,789).

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 ($81,997 x .3 = $24,599).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($24,599 x .3 = $7,379.70). Divide by 12 to obtain monthly amount ($7,379.70 / 12 = $615).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) ($18.78077 x 40 x 52 = $39,064). Multiply by .3 to determine maximum amount that can be spent on rent ($39,604 x .3 = $11,719.20). Divide by 12 to obtain monthly amount ($11,719.20 / 12 = $977).

Divide income needed to afford the FMR by 52 (weeks per year) ($51,789 / 52 = $996). Then divide by $18.78 (the United States' mean renter wage) ($958 / $18.22 = 53 hours). Finally, divide by 40 (hours per work week) (53 / 40 = 1.3 full-time jobs).

1: BR = Bedroom.

2: FMR = Fiscal Year 2021 Fair Market Rent.

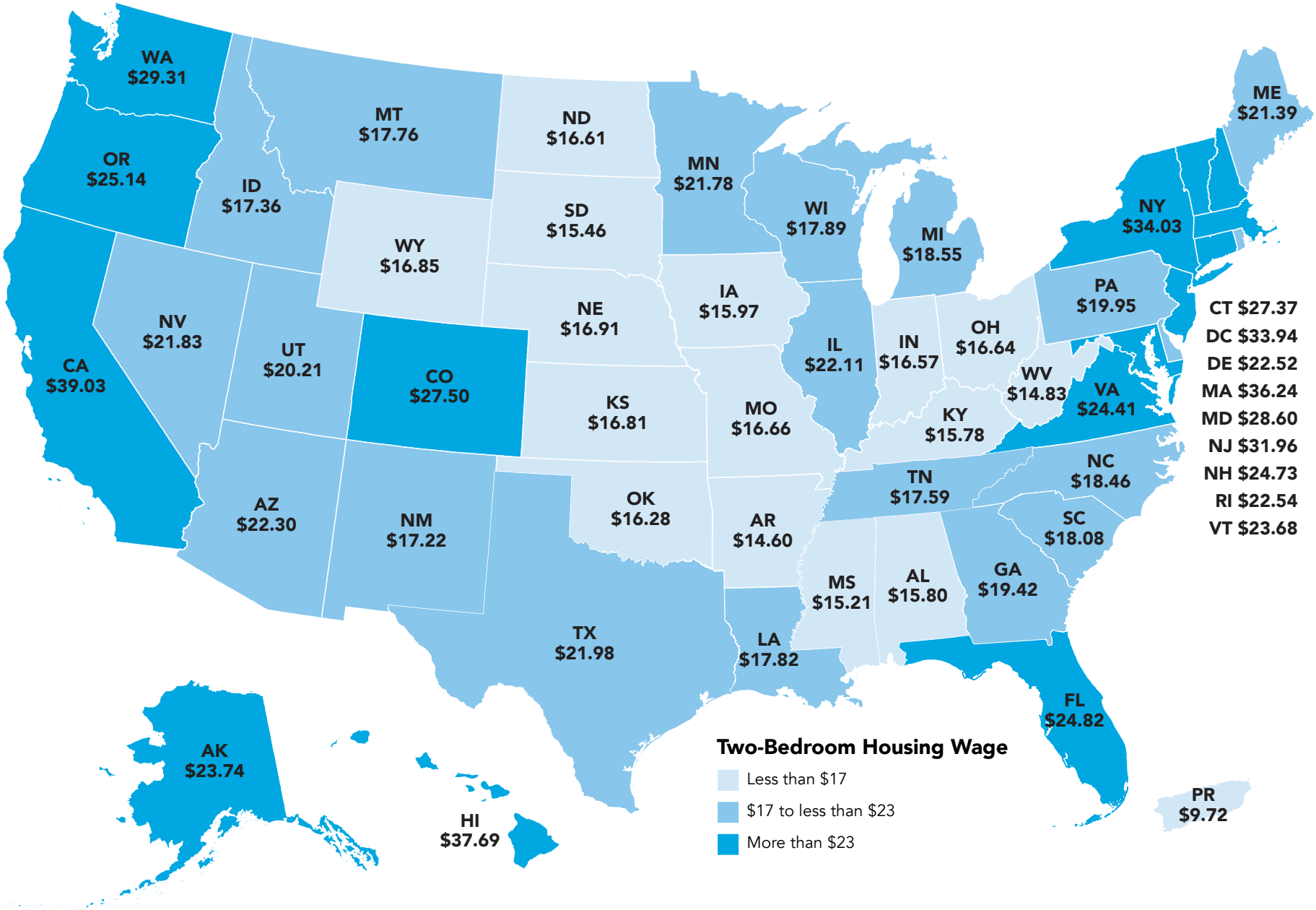
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2021 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.

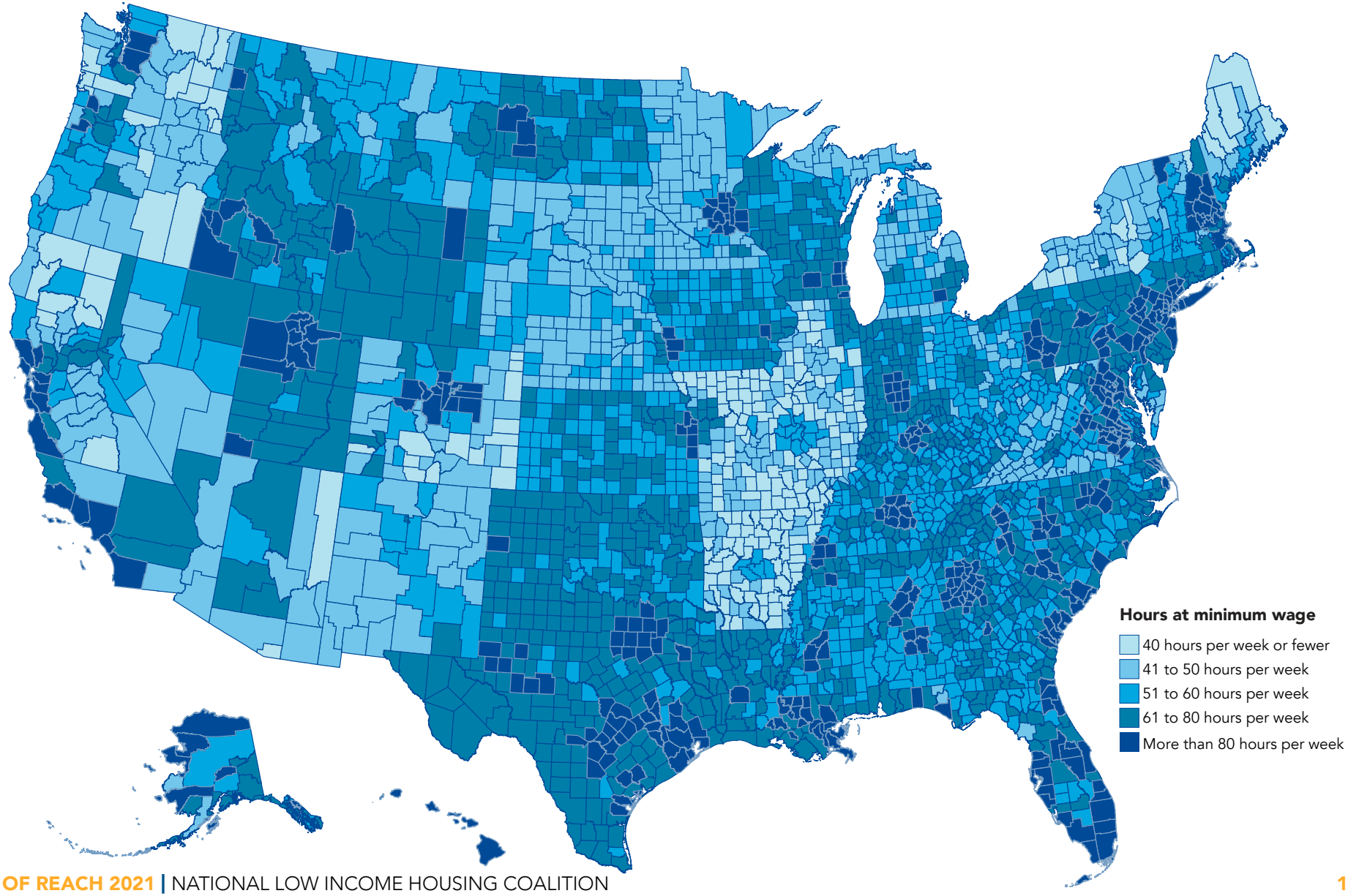
2021 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.



2021 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT

*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 standard 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	Housing Wage for Two-Bedroom FMR[1]
San Francisco, CA HMFA[3]	$68.33
San Jose-Sunnyvale-Santa Clara, CA HMFA	$58.67
Santa Cruz-Watsonville, CA MSA[4]	$58.10
Oakland-Fremont, CA HMFA	$45.83
Santa Maria-Santa Barbara, CA HMFA	$45.65
Boston-Cambridge-Quincy, MA-NH HMFA	$44.92
Santa Ana-Anaheim-Irvine, CA HMFA	$44.83
San Diego-Carlsbad, CA HMFA	$40.85
Honolulu, HI HMFA	$39.87
Los Angeles-Long Beach-Glendale, CA HMFA	$39.58

Metropolitan Counties[2]	Housing Wage for Two-Bedroom FMR
Marin County, CA	$68.33
San Mateo County, CA	$68.33
San Francisco County, CA	$68.33
Santa Clara County, CA	$58.67
Santa Cruz County, CA	$58.10
Alameda County, CA	$45.83
Contra Costa County, CA	$45.83
Santa Barbara County, CA	$45.65
Orange County, CA	$44.83
San Diego County, CA	$40.85

State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR
Hawaii	$30.51
Massachusetts	$27.34
Alaska	$24.55
Connecticut	$23.50
California	$21.01
New Hampshire	$20.87
Colorado	$20.65
Vermont	$18.73
Oregon	$18.41
Maryland	$18.23

Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Nantucket County, MA	$38.90
Dukes County, MA	$38.00
Kauai County, HI	$36.58
Monroe County, FL	$33.54
Eagle County, CO	$32.98
Pitkin County, CO	$32.90
Bethel Census Area, AK	$31.04
Summit County, CO	$30.90
Aleutians West Census Area, AK	$30.67
Nome Census Area, AK	$29.50
Juneau City and Borough, AK	$28.50

1 FMR = Fair Market Rent.

2 Excludes metropolitan counties 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.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank[1]	State	Housing Wage for Two-Bedroom FMR[2]
1	California	$39.03
2	Hawaii	$37.69
3	Massachusetts	$36.24
4	New York	$34.03
6	New Jersey	$31.96
7	Washington	$29.31
8	Maryland	$28.60
9	Colorado	$27.50
10	Connecticut	$27.37
11	Oregon	$25.14
12	Florida	$24.82
13	New Hampshire	$24.73
14	Virginia	$24.41
15	Alaska	$23.74
16	Vermont	$23.68
17	Rhode Island	$22.54
18	Delaware	$22.52
19	Arizona	$22.30
20	Illinois	$22.11
21	Texas	$21.98
22	Nevada	$21.83
23	Minnesota	$21.78
24	Maine	$21.39
25	Utah	$20.21
26	Pennsylvania	$19.95
27	Georgia	$19.42
28	Michigan	$18.55
29	North Carolina	$18.46
30	South Carolina	$18.08
31	Wisconsin	$17.89
32	Louisiana	$17.82
33	Montana	$17.76
34	Tennessee	$17.59
35	Idaho	$17.36
36	New Mexico	$17.22
37	Nebraska	$16.91
38	Wyoming	$16.85
39	Kansas	$16.81
40	Missouri	$16.66
41	Ohio	$16.64
42	North Dakota	$16.61
43	Indiana	$16.57
44	Oklahoma	$16.28
45	Iowa	$15.97
46	Alabama	$15.80
47	Kentucky	$15.78
48	South Dakota	$15.46
49	Mississippi	$15.21
50	West Virginia	$14.83
51	Arkansas	$14.60
	OTHER	
5	District of Columbia	$33.94
52	Puerto Rico	$9.72

1 Includes District of Columbia and Puerto Rico.

2 FMR = Fair Market Rent.

STATE SUMMARY

	FY21 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$15.80	$822	$32,862	2.2	$67,287	$1,682	$20,186	$505	583,145	31%	$13.62	$708	1.2
Alaska	$23.74	$1,235	$49,382	2.3	$96,079	$2,402	$28,824	$721	90,350	36%	$20.23	$1,052	1.2
Arizona	$22.30	$1,160	$46,387	1.8	$73,624	$1,841	$22,087	$552	914,512	36%	$18.12	$942	1.2
Arkansas	$14.60	$759	$30,372	1.3	$61,881	$1,547	$18,564	$464	398,616	34%	$14.36	$747	1
California	$39.03	$2,030	$81,191	2.8	$94,162	$2,354	$28,249	$706	5,889,686	45%	$24.89	$1,294	1.6
Colorado	$27.50	$1,430	$57,208	2.2	$94,999	$2,375	$28,500	$712	747,259	35%	$20.42	$1,062	1.3
Connecticut	$27.37	$1,423	$56,922	2.3	$104,545	$2,614	$31,363	$784	465,065	34%	$18.23	$948	1.5
Delaware	$22.52	$1,171	$46,846	2.4	$84,986	$2,125	$25,496	$637	104,542	29%	$18.11	$942	1.2
Florida	$24.82	$1,290	$51,619	2.9	$70,950	$1,774	$21,285	$532	2,677,470	35%	$17.69	$920	1.4
Georgia	$19.42	$1,010	$40,398	2.7	$75,452	$1,886	$22,636	$566	1,381,025	37%	$18.00	$936	1.1
Hawaii	$37.69	$1,960	$78,401	3.7	$100,068	$2,502	$30,020	$751	189,047	41%	$17.56	$913	2.1
Idaho	$17.36	$903	$36,116	2.4	$68,852	$1,721	$20,656	$516	189,292	30%	$13.62	$708	1.3
Illinois	$22.11	$1,150	$45,986	2	$86,811	$2,170	$26,043	$651	1,643,419	34%	$18.23	$948	1.2
Indiana	$16.57	$862	$34,474	2.3	$73,294	$1,832	$21,988	$550	794,237	31%	$14.58	$758	1.1
Iowa	$15.97	$831	$33,224	2.2	$79,931	$1,998	$23,979	$599	366,250	29%	$13.76	$716	1.1
Kansas	$16.81	$874	$34,975	2.3	$75,840	$1,896	$22,752	$569	381,104	34%	$14.62	$760	1.2
Kentucky	$15.78	$821	$32,824	2.2	$66,024	$1,651	$19,807	$495	568,587	33%	$14.25	$741	1.1
Louisiana	$17.82	$927	$37,062	2.5	$66,040	$1,651	$19,812	$495	598,292	34%	$14.54	$756	1.2
Maine	$21.39	$1,112	$44,488	1.8	$76,460	$1,912	$22,938	$573	155,126	28%	$12.90	$671	1.7
Maryland	$28.60	$1,487	$59,480	2.4	$111,309	$2,783	$33,393	$835	730,055	33%	$18.42	$958	1.6
Massachusetts	$36.24	$1,885	$75,382	2.7	$107,985	$2,700	$32,395	$810	971,726	38%	$22.56	$1,173	1.6
Michigan	$18.55	$964	$38,575	1.9	$75,937	$1,898	$22,781	$570	1,132,342	29%	$15.62	$812	1.2
Minnesota	$21.78	$1,133	$41,301	2.2	$93,854	$2,346	$28,156	$704	620,733	28%	$16.56	$861	1.3
Mississippi	$15.21	$791	$31,645	2.1	$58,510	$1,463	$17,553	$439	351,553	32%	$12.23	$636	1.2
Missouri	$16.66	$867	$34,662	1.6	$74,771	$1,869	$22,431	$561	802,535	33%	$15.62	$812	1.1
Montana	$17.76	$923	$36,931	2	$72,450	$1,811	$21,735	$543	136,400	32%	$13.40	$697	1.3
Nebraska	$16.91	$879	$35,175	1.9	$79,768	$1,994	$23,930	$598	257,497	34%	$14.04	$730	1.2

1 BR = Bedroom.
2 FMR = Fiscal Year 2021 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 2021 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

	FY21 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	$21.83	$1,135	$45,416	2.2	$74,544	$1,864	$22,363	$559	479,997	44%	$17.52	$911	1.2
New Hampshire	$24.73	$1,286	$51,441	3.4	$97,178	$2,429	$29,154	$729	153,859	29%	$16.17	$841	1.5
New Jersey	$31.96	$1,662	$66,468	2.7	$105,344	$2,634	$31,603	$790	1,167,634	36%	$19.38	$1,008	1.6
New Mexico	$17.22	$895	$35,814	1.6	$61,900	$1,548	$18,570	$464	252,353	32%	$14.37	$ 747	1.2
New York	$34.03	$1,770	$70,782	2.7	$90,280	$2,257	$27,084	$677	3,385,432	46%	$26.67	$1,387	1.3
North Carolina	$18.46	$960	$38,400	2.5	$71,821	$1,796	$21,546	$539	1,379,548	35%	$16.37	$851	1.1
North Dakota	$16.61	$864	$34,552	2.3	$88,956	$2,224	$26,687	$667	119,840	38%	$17.64	$917	0.9
Ohio	$16.64	$865	$34,608	1.9	$75,761	$1,894	$22,728	$568	1,587,312	34%	$14.84	$772	1.1
Oklahoma	$16.28	$847	$33,865	2.2	$67,936	$1,698	$20,381	$510	508,939	34%	$15.42	$802	1.1
Oregon	$25.14	$1,307	$52,296	2.0	$82,412	$2,060	$24,724	$618	606,086	38%	$17.30	$900	1.5
Pennsylvania	$19.95	$1,037	$41,494	2.8	$82,911	$2,073	$24,873	$622	1,572,128	31%	$16.43	$854	1.2
Rhode Island	$22.54	$1,172	$46,885	2.0	$87,905	$2,198	$26,372	$659	160,997	39%	$14.24	$741	1.6
South Carolina	$18.08	$940	$37,598	2.5	$69,180	$1,730	$20,754	$519	588,023	31%	$13.97	$726	1.3
South Dakota	$15.46	$804	$32,159	1.6	$75,887	$1,897	$22,766	$569	110,790	32%	$13.15	$684	1.2
Tennessee	$17.59	$915	$36,587	2.4	$68,613	$1,715	$20,584	$515	875,045	34%	$16.20	$843	1.1
Texas	$21.98	$1,143	$45,714	3.0	$76,812	$1,920	$23,044	$576	3,686,845	38%	$20.25	$1,053	1.1
Utah	$20.21	$1,051	$42,036	2.8	$86,186	$2,155	$25,856	$646	291,614	30%	$15.66	$814	1.3
Vermont	$23.68	$1,231	$49,258	2.0	$82,044	$2,051	$24,613	$615	76,030	29%	$13.83	$719	1.7
Virginia	$24.41	$ 1,269	$50,767	2.6	$94,743	$2,369	$28,423	$711	1,063,334	34%	$19.18	$997	1.3
Washington	$29.31	$1,524	$60,966	2.1	$95,767	$2,394	$28,730	$718	1,055,157	37%	$22.94	$1,193	1.3
West Virginia	$14.83	$771	$30,852	1.7	$62,217	$1,555	$18,665	$467	196,432	27%	$12.69	$660	1.2
Wisconsin	$17.89	$930	$37,202	2.5	$81,313	$2,033	$24,394	$610	777,217	33%	$14.76	$767	1.2
Wyoming	$16.85	$876	$35,041	2.3	$82,333	$2,058	$24,700	$617	68,129	30%	$15.72	$817	1.1
OTHER													
District of Columbia	$33.94	$1,765	$70,600	2.2	$129,000	$3,225	$38,700	$968	166,019	58%	$30.13	$1,567	1.1
Puerto Rico	$9.72	$506	$20,225	1.3	$26,086	$652	$7,826	$186	380,029	32%	$7.53	$391	1.3

1 BR = Bedroom.
2 FMR = Fiscal Year 2021 Fair Market Rent.
3 This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4 AMI = Fiscal Year 2021 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 PAGES

ALABAMA #46*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$822**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,739** monthly or **$32,862** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.80
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.62
2-Bedroom Housing Wage	$15.80
Number of Renter Households	583,145
Percent Renters	31%

87
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

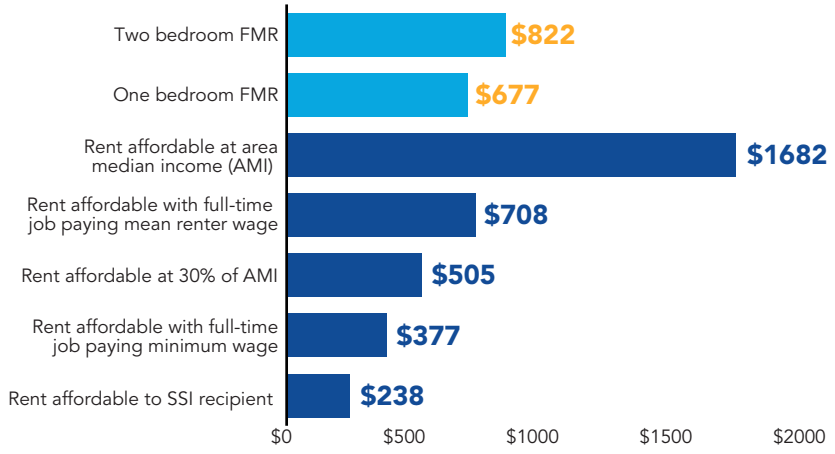
72
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Birmingham-Hoover HMFA	$19.27
Daphne-Fairhope-Foley MSA	$17.73
Montgomery MSA	$17.46
Tuscaloosa HMFA	$16.13
Columbus MSA	$16.00

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$15.80	$822	$32,862	2.2	$67,287	$1,682	$20,186	$505	583,145	31%	$13.62	$708	1.2
Combined Nonmetro Areas	$12.63	$657	$26,260	1.7	$53,694	$1,342	$16,108	$403	126,653	29%	$11.47	$596	1.1
Metropolitan Areas													
Anniston-Oxford-Jacksonville MSA	$13.90	$723	$28,920	1.9	$63,700	$1,593	$19,110	$478	13,351	30%	$11.35	$590	1.2
Auburn-Opelika MSA	$15.85	$824	$32,960	2.2	$78,000	$1,950	$23,400	$585	23,126	38%	$9.61	$499	1.6
Birmingham-Hoover HMFA	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	125,567	31%	$16.59	$863	1.2
Chilton County HMFA	$13.71	$713	$28,520	1.9	$56,700	$1,418	$17,010	$425	4,317	26%	$11.98	$623	1.1
Columbus MSA	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	9,263	40%	$12.78	$665	1.3
Daphne-Fairhope-Foley MSA	$17.73	$922	$36,880	2.4	$74,300	$1,858	$22,290	$557	20,034	25%	$12.49	$649	1.4
Decatur MSA	$13.62	$708	$28,320	1.9	$63,100	$1,578	$18,930	$473	15,358	26%	$12.93	$672	1.1
Dothan HMFA	$13.58	$706	$28,240	1.9	$63,400	$1,585	$19,020	$476	16,389	33%	$12.80	$666	1.1
Florence-Muscle Shoals MSA	$14.38	$748	$29,920	2.0	$64,500	$1,613	$19,350	$484	18,341	30%	$10.40	$541	1.4
Gadsden MSA	$13.79	$717	$28,680	1.9	$63,500	$1,588	$19,050	$476	10,675	27%	$10.72	$557	1.3
Henry County HMFA	$12.19	$634	$25,360	1.7	$60,500	$1,513	$18,150	$454	1,105	17%	$12.04	$626	1.0
Huntsville MSA	$15.79	$821	$32,840	2.2	$82,900	$2,073	$24,870	$622	56,335	31%	$15.13	$787	1.0
Mobile MSA	$15.85	$824	$32,960	2.2	$58,200	$1,455	$17,460	$437	55,398	35%	$13.70	$712	1.2
Montgomery MSA	$17.46	$908	$36,320	2.4	$67,600	$1,690	$20,280	$507	52,016	36%	$13.41	$697	1.3
Pickens County HMFA	$12.19	$634	$25,360	1.7	$54,900	$1,373	$16,470	$412	1,890	25%	$8.03	$417	1.5
Tuscaloosa HMFA	$16.13	$839	$33,560	2.2	$70,900	$1,773	$21,270	$532	27,635	35%	$12.42	$646	1.3
Walker County HMFA	$13.92	$724	$28,960	1.9	$65,900	$1,648	$19,770	$494	5,692	23%	$10.52	$547	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Counties	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Autauga County	$17.46	$908	$36,320	2.4	$67,600	$1,690	$20,280	$507	5,715	27%	$14.42	$750	1.2
Baldwin County	$17.73	$922	$36,880	2.4	$74,300	$1,858	$22,290	$557	20,034	25%	$12.49	$649	1.4
Barbour County	$12.46	$648	$25,920	1.7	$46,400	$1,160	$13,920	$348	3,654	39%	$10.05	$523	1.2
Bibb County	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	1,763	26%	$9.70	$504	2.0
Blount County	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	4,424	21%	$9.73	$506	2.0
Bullock County	$13.56	$705	$28,200	1.9	$44,500	$1,113	$13,350	$334	1,017	29%	$9.30	$484	1.5
Butler County	$12.19	$634	$25,360	1.7	$48,400	$1,210	$14,520	$363	1,955	30%	$11.30	$588	1.1
Calhoun County	$13.90	$723	$28,920	1.9	$63,700	$1,593	$19,110	$478	13,351	30%	$11.35	$590	1.2
Chambers County	$14.31	$744	$29,760	2.0	$53,700	$1,343	$16,110	$403	4,376	33%	$15.25	$793	0.9
Cherokee County	$12.19	$634	$25,360	1.7	$54,800	$1,370	$16,440	$411	2,433	23%	$11.59	$603	1.1
Chilton County	$13.71	$713	$28,520	1.9	$56,700	$1,418	$17,010	$425	4,317	26%	$11.98	$623	1.1
Choctaw County	$12.19	$634	$25,360	1.7	$51,400	$1,285	$15,420	$386	1,012	19%	$12.68	$659	1.0
Clarke County	$12.19	$634	$25,360	1.7	$54,200	$1,355	$16,260	$407	2,718	30%	$11.40	$593	1.1
Clay County	$12.19	$634	$25,360	1.7	$51,800	$1,295	$15,540	$389	1,276	25%	$12.58	$654	1.0
Cleburne County	$12.19	$634	$25,360	1.7	$55,900	$1,398	$16,770	$419	1,356	24%	$12.12	$630	1.0
Coffee County	$13.31	$692	$27,680	1.8	$67,700	$1,693	$20,310	$508	6,825	34%	$10.15	$528	1.3
Colbert County	$14.38	$748	$29,920	2.0	$64,500	$1,613	$19,350	$484	6,084	28%	$11.44	$595	1.3
Conecuh County	$12.19	$634	$25,360	1.7	$41,600	$1,040	$12,480	$312	1,088	24%	$10.59	$550	1.2
Coosa County	$13.25	$689	$27,560	1.8	$50,300	$1,258	$15,090	$377	837	21%	$12.44	$647	1.1
Covington County	$12.19	$634	$25,360	1.7	$57,000	$1,425	$17,100	$428	3,791	26%	$9.66	$502	1.3
Crenshaw County	$12.19	$634	$25,360	1.7	$58,200	$1,455	$17,460	$437	1,212	25%	$12.26	$638	1.0
Cullman County	$12.79	$665	$26,600	1.8	$57,300	$1,433	$17,190	$430	7,818	25%	$12.27	$638	1.0
Dale County	$12.19	$634	$25,360	1.7	$59,200	$1,480	$17,760	$444	7,506	40%	$19.50	$1,014	0.6
Dallas County	$12.42	$646	$25,840	1.7	$43,000	$1,075	$12,900	$323	6,469	41%	$11.48	$597	1.1
DeKalb County	$12.19	$634	$25,360	1.7	$53,000	$1,325	$15,900	$398	7,413	28%	$11.28	$586	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	$17.46	$908	$36,320	2.4	$67,600	$1,690	$20,280	$507	7,945	27%	$9.50	$494	1.8
Escambia County	$12.19	$634	$25,360	1.7	$48,700	$1,218	$14,610	$365	4,146	32%	$13.18	$685	0.9
Etowah County	$13.79	$717	$28,680	1.9	$63,500	$1,588	$19,050	$476	10,675	27%	$10.72	$557	1.3
Fayette County	$12.19	$634	$25,360	1.7	$50,000	$1,250	$15,000	$375	1,547	23%	$9.36	$487	1.3
Franklin County	$12.19	$634	$25,360	1.7	$50,600	$1,265	$15,180	$380	3,227	29%	$12.61	$656	1.0
Geneva County	$13.58	$706	$28,240	1.9	$63,400	$1,585	$19,020	$476	2,907	28%	$9.44	$491	1.4
Greene County	$12.19	$634	$25,360	1.7	$32,500	$813	$9,750	$244	972	33%	$8.63	$449	1.4
Hale County	$16.13	$839	$33,560	2.2	$70,900	$1,773	$21,270	$532	1,365	24%	$8.59	$447	1.9
Henry County	$12.19	$634	$25,360	1.7	$60,500	$1,513	$18,150	$454	1,105	17%	$12.04	$626	1.0
Houston County	$13.58	$706	$28,240	1.9	$63,400	$1,585	$19,020	$476	13,482	34%	$13.11	$682	1.0
Jackson County	$13.37	$695	$27,800	1.8	$51,400	$1,285	$15,420	$386	5,066	24%	$10.30	$535	1.3
Jefferson County	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	97,432	37%	$17.00	$884	1.1
Lamar County	$12.19	$634	$25,360	1.7	$53,200	$1,330	$15,960	$399	1,427	24%	$8.43	$439	1.4
Lauderdale County	$14.38	$748	$29,920	2.0	$64,500	$1,613	$19,350	$484	12,257	32%	$9.57	$498	1.5
Lawrence County	$13.62	$708	$28,320	1.9	$63,100	$1,578	$18,930	$473	2,832	22%	$10.38	$540	1.3
Lee County	$15.85	$824	$32,960	2.2	$78,000	$1,950	$23,400	$585	23,126	38%	$9.61	$499	1.6
Limestone County	$15.79	$821	$32,840	2.2	$82,900	$2,073	$24,870	$622	7,192	22%	$11.68	$607	1.4
Lowndes County	$17.46	$908	$36,320	2.4	$67,600	$1,690	$20,280	$507	1,094	26%	$12.20	$634	1.4
Macon County	$12.77	$664	$26,560	1.8	$50,200	$1,255	$15,060	$377	2,580	35%	$9.62	$500	1.3
Madison County	$15.79	$821	$32,840	2.2	$82,900	$2,073	$24,870	$622	49,143	33%	$15.51	$807	1.0
Marengo County	$12.19	$634	$25,360	1.7	$55,400	$1,385	$16,620	$416	2,099	29%	$10.63	$553	1.1
Marion County	$12.19	$634	$25,360	1.7	$48,600	$1,215	$14,580	$365	2,982	25%	$9.30	$484	1.3
Marshall County	$12.69	$660	$26,400	1.8	$60,800	$1,520	$18,240	$456	10,403	30%	$10.25	$533	1.2
Mobile County	$15.85	$824	$32,960	2.2	$58,200	$1,455	$17,460	$437	55,398	35%	$13.70	$712	1.2
Monroe County	$12.19	$634	$25,360	1.7	$49,400	$1,235	$14,820	$371	2,969	36%	$9.91	$515	1.2
Montgomery County	$17.46	$908	$36,320	2.4	$67,600	$1,690	$20,280	$507	37,262	42%	$13.97	$726	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	$13.62	$708	$28,320	1.9	$63,100	$1,578	$18,930	$473	12,526	27%	$13.15	$684	1.0
Perry County	$12.19	$634	$25,360	1.7	$32,700	$818	$9,810	$245	864	28%	$12.56	$653	1.0
Pickens County	$12.19	$634	$25,360	1.7	$54,900	$1,373	$16,470	$412	1,890	25%	$8.03	$417	1.5
Pike County	$12.98	$675	$27,000	1.8	$53,400	$1,335	$16,020	$401	4,376	38%	$8.51	$443	1.5
Randolph County	$12.19	$634	$25,360	1.7	$55,100	$1,378	$16,530	$413	2,032	23%	$8.94	$465	1.4
Russell County	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	9,263	40%	$12.78	$665	1.3
St. Clair County	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	6,441	20%	$13.01	$676	1.5
Shelby County	$19.27	$1,002	$40,080	2.7	$78,000	$1,950	$23,400	$585	15,507	19%	$16.70	$868	1.2
Sumter County	$14.90	$775	$31,000	2.1	$45,300	$1,133	$13,590	$340	1,869	36%	$7.84	$408	1.9
Talladega County	$12.98	$675	$27,000	1.8	$55,000	$1,375	$16,500	$413	9,013	29%	$12.80	$665	1.0
Tallapoosa County	$12.19	$634	$25,360	1.7	$57,500	$1,438	$17,250	$431	4,074	25%	$8.48	$441	1.4
Tuscaloosa County	$16.13	$839	$33,560	2.2	$70,900	$1,773	$21,270	$532	26,270	36%	$12.51	$651	1.3
Walker County	$13.92	$724	$28,960	1.9	$65,900	$1,648	$19,770	$494	5,692	23%	$10.52	$547	1.3
Washington County	$12.46	$648	$25,920	1.7	$50,600	$1,265	$15,180	$380	1,039	17%	$18.54	$964	0.7
Wilcox County	$12.19	$634	$25,360	1.7	$44,600	$1,115	$13,380	$335	1,237	32%	$15.58	$810	0.8
Winston County	$12.19	$634	$25,360	1.7	$50,400	$1,260	$15,120	$378	1,975	21%	$11.85	$616	1.0

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 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALASKA #15*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,235**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,115** monthly or **$49,382** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.74
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	$10.34
Average Renter Wage	$20.23
2-Bedroom Housing Wage	$23.74
Number of Renter Households	90,350
Percent Renters	36%

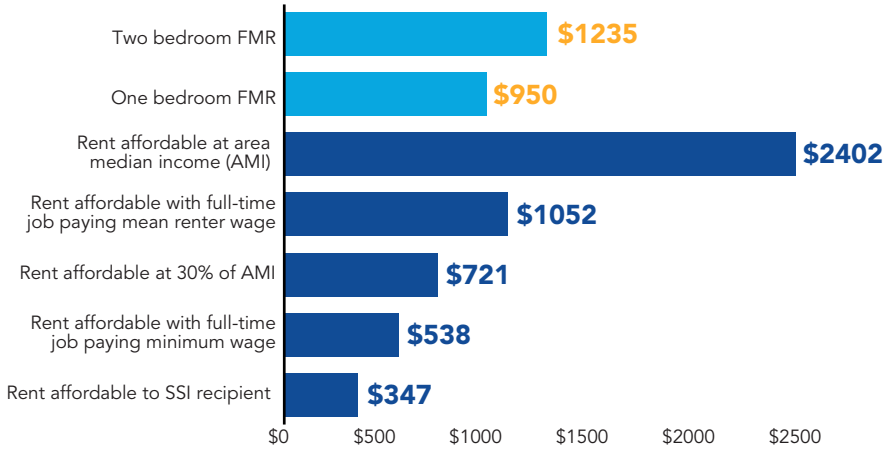
92
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.3
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
Bethel Census Area	$31.04
Aleutians West Census Area	$30.67
Nome Census Area	$29.50
Kodiak Island Borough	$28.25
Denali Borough	$27.94



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	$23.74	$1,235	$49,382	2.3	$96,079	$2,402	$28,824	$721	90,350	36%	$20.23	$1,052	1.2
Combined Nonmetro Areas	$24.55	$1,277	$51,074	2.4	$88,434	$2,211	$26,530	$663	27,126	34%	$24.19	$1,258	1.0
Metropolitan Areas													
Anchorage HMFA	$23.46	$1,220	$48,800	2.3	$104,300	$2,608	$31,290	$782	41,200	39%	$19.45	$1,011	1.2
Fairbanks MSA	$25.02	$1,301	$52,040	2.4	$92,500	$2,313	$27,750	$694	14,866	41%	$18.14	$943	1.4
Matanuska-Susitna Borough HMFA	$19.62	$1,020	$40,800	1.9	$91,600	$2,290	$27,480	$687	7,158	23%	$11.87	$617	1.7
Counties													
Aleutians East Borough	$21.44	$1,115	$44,600	2.1	$81,500	$2,038	$24,450	$611	322	36%	$27.27	$1,418	0.8
Aleutians West Census Area	$30.67	$1,595	$63,800	3.0	$97,100	$2,428	$29,130	$728	852	72%	$31.19	$1,622	1.0
Anchorage Municipality	$23.46	$1,220	$48,800	2.3	$104,300	$2,608	$31,290	$782	41,200	39%	$19.45	$1,011	1.2
Bethel Census Area	$31.04	$1,614	$64,560	3.0	$56,600	$1,415	$16,980	$425	1,878	42%	$24.12	$1,254	1.3
Bristol Bay Borough	$20.81	$1,082	$43,280	2.0	$102,900	$2,573	$30,870	$772	145	46%	$23.22	$1,207	0.9
Denali Borough	$27.94	$1,453	$58,120	2.7	$110,000	$2,750	$33,000	$825	113	18%	$18.27	$950	1.5
Dillingham Census Area	$24.56	$1,277	$51,080	2.4	$62,200	$1,555	$18,660	$467	542	38%	$19.45	$1,011	1.3
Fairbanks North Star Borough	$25.02	$1,301	$52,040	2.4	$92,500	$2,313	$27,750	$694	14,866	41%	$18.14	$943	1.4
Haines Borough	$19.02	$989	$39,560	1.8	$80,300	$2,008	$24,090	$602	338	34%	$17.72	$922	1.1
Hoonah-Angoon Census Area	$19.52	$1,015	$40,600	1.9	$76,000	$1,900	$22,800	$570	194	25%	$13.20	$686	1.5
Juneau City and Borough	$27.17	$1,413	$56,520	2.6	$117,000	$2,925	$35,100	$878	4,464	35%	$16.06	$835	1.7
Kenai Peninsula Borough	$20.71	$1,077	$43,080	2.0	$92,100	$2,303	$27,630	$691	5,880	27%	$15.26	$794	1.4
Ketchikan Gateway Borough	$26.02	$1,353	$54,120	2.5	$89,200	$2,230	$26,760	$669	2,075	38%	$13.44	$699	1.9
Kodiak Island Borough	$28.25	$1,469	$58,760	2.7	$97,700	$2,443	$29,310	$733	1,935	45%	$17.48	$909	1.6
Kusilvak Census Area	$16.60	$863	$34,520	1.6	$37,000	$925	$11,100	$278	488	28%	$13.97	$727	1.2
Lake and Peninsula Borough	$15.88	$826	$33,040	1.5	$51,200	$1,280	$15,360	$384	120	29%	$27.33	$1,421	0.6
Matanuska-Susitna Borough	$19.62	$1,020	$40,800	1.9	$91,600	$2,290	$27,480	$687	7,158	23%	$11.87	$617	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nome Census Area	$29.50	$1,534	$61,360	2.9	$58,600	$1,465	$17,580	$440	1,124	40%	$29.22	$1,519	1.0
North Slope Borough	$27.29	$1,419	$56,760	2.6	$85,700	$2,143	$25,710	$643	937	47%	$56.79	$2,953	0.5
Northwest Arctic Borough	$26.63	$1,385	$55,400	2.6	$63,300	$1,583	$18,990	$475	786	44%	$43.31	$2,252	0.6
Petersburg Census Area	$21.77	$1,132	$45,280	2.1	$82,000	$2,050	$24,600	$615	370	31%	$10.93	$568	2.0
Prince of Wales-Hyder Census Area	$19.54	$1,016	$40,640	1.9	$70,200	$1,755	$21,060	$527	646	27%	$16.13	$839	1.2
Sitka City and Borough	$22.67	$1,179	$47,160	2.2	$94,000	$2,350	$28,200	$705	1,445	41%	$15.15	$788	1.5
Skagway Municipality	$24.33	$1,265	$50,600	2.4	$88,500	$2,213	$26,550	$664	175	47%	$13.73	$714	1.8
Southeast Fairbanks Census Area	$23.27	$1,210	$48,400	2.3	$86,400	$2,160	$25,920	$648	575	26%	$28.10	$1,461	0.8
Valdez-Cordova Census Area	$21.56	$1,121	$44,840	2.1	$103,500	$2,588	$31,050	$776	806	25%	$21.58	$1,122	1.0
Wrangell City and Borough	$17.50	$910	$36,400	1.7	$75,200	$1,880	$22,560	$564	330	32%	$12.10	$629	1.4
Yakutat City and Borough	$22.37	$1,163	$46,520	2.2	$83,500	$2,088	$25,050	$626	74	34%	$18.45	$959	1.2
Yukon-Koyukuk Census Area	$15.15	$788	$31,520	1.5	$52,600	$1,315	$15,780	$395	512	28%	$19.49	$1,013	0.8

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARIZONA #19*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,160**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,866** monthly or **$46,387** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$22.30
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	$12.15
Average Renter Wage	$18.12
2-Bedroom Housing Wage	$22.30
Number of Renter Households	914,512
Percent Renters	36%

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

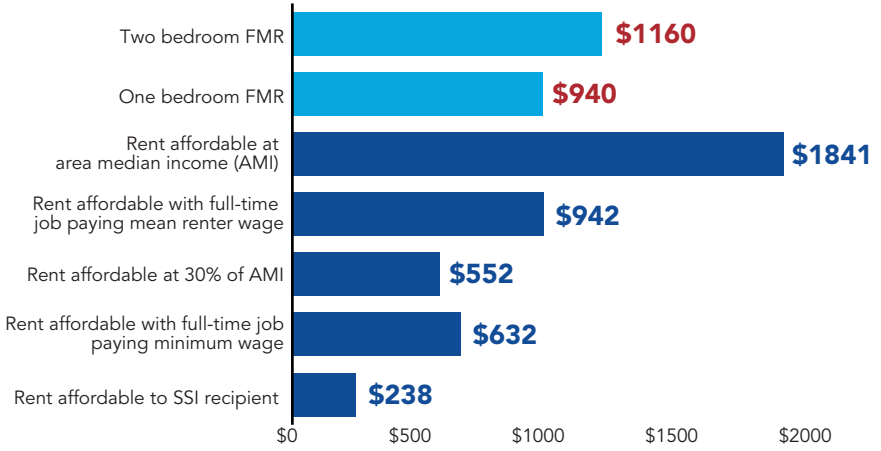
60
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.8
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
Flagstaff MSA	$25.29
Phoenix-Mesa-Scottsdale MSA	$24.06
Prescott MSA	$20.21
Tucson MSA	$18.44
Gila County	$18.44

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	$22.30	$1,160	$46,387	1.8	$73,624	$1,841	$22,087	$552	914,512	36%	$18.12	$942	1.2
Combined Nonmetro Areas	$16.70	$868	$34,737	1.4	$50,283	$1,257	$15,085	$377	33,365	28%	$16.85	$876	1.0
Metropolitan Areas													
Flagstaff MSA	$25.29	$1,315	$52,600	2.1	$76,800	$1,920	$23,040	$576	18,485	39%	$13.55	$704	1.9
Lake Havasu City-Kingman MSA	$17.40	$905	$36,200	1.4	$55,700	$1,393	$16,710	$418	26,697	31%	$14.50	$754	1.2
Phoenix-Mesa-Scottsdale MSA	$24.06	$1,251	$50,040	2.0	$79,000	$1,975	$23,700	$593	619,702	37%	$19.15	$996	1.3
Prescott MSA	$20.21	$1,051	$42,040	1.7	$63,800	$1,595	$19,140	$479	27,565	28%	$13.47	$700	1.5
Sierra Vista-Douglas MSA	$16.81	$874	$34,960	1.4	$66,900	$1,673	$20,070	$502	15,586	31%	$13.71	$713	1.2
Tucson MSA	$18.44	$959	$38,360	1.5	$68,600	$1,715	$20,580	$515	149,062	37%	$15.22	$792	1.2
Yuma MSA	$17.83	$927	$37,080	1.5	$51,400	$1,285	$15,420	$386	24,050	33%	$13.11	$682	1.4
Counties													
Apache County	$15.10	$785	$31,400	1.2	$42,700	$1,068	$12,810	$320	4,405	21%	$23.28	$1,210	0.6
Cochise County	$16.81	$874	$34,960	1.4	$66,900	$1,673	$20,070	$502	15,586	31%	$13.71	$713	1.2
Coconino County	$25.29	$1,315	$52,600	2.1	$76,800	$1,920	$23,040	$576	18,485	39%	$13.55	$704	1.9
Gila County	$18.44	$959	$38,360	1.5	$52,200	$1,305	$15,660	$392	5,364	24%	$16.03	$834	1.2
Graham County	$17.27	$898	$35,920	1.4	$64,100	$1,603	$19,230	$481	3,276	30%	$13.69	$712	1.3
Greenlee County	$14.50	$754	$30,160	1.2	$66,500	$1,663	$19,950	$499	1,609	51%	$39.91	$2,075	0.4
La Paz County	$18.31	$952	$38,080	1.5	$46,700	$1,168	$14,010	$350	2,660	28%	$12.91	$671	1.4
Maricopa County	$24.06	$1,251	$50,040	2.0	$79,000	$1,975	$23,700	$593	586,804	38%	$19.26	$1,002	1.2
Mohave County	$17.40	$905	$36,200	1.4	$55,700	$1,393	$16,710	$418	26,697	31%	$14.50	$754	1.2
Navajo County	$16.98	$883	$35,320	1.4	$50,200	$1,255	$15,060	$377	10,923	31%	$13.04	$678	1.3
Pima County	$18.44	$959	$38,360	1.5	$68,600	$1,715	$20,580	$515	149,062	37%	$15.22	$792	1.2
Pinal County	$24.06	$1,251	$50,040	2.0	$79,000	$1,975	$23,700	$593	32,898	23%	$14.47	$753	1.7

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Santa Cruz County	$15.15	$788	$31,520	1.2	$47,100	$1,178	$14,130	$353	5,128	32%	$12.36	$643	1.2
Yavapai County	$20.21	$1,051	$42,040	1.7	$63,800	$1,595	$19,140	$479	27,565	28%	$13.47	$700	1.5
Yuma County	$17.83	$927	$37,080	1.5	$51,400	$1,285	$15,420	$386	24,050	33%	$13.11	$682	1.4

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2: FMR = Fiscal Year 2021 Fair Market Rent.
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ARKANSAS #51*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$759**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,531** monthly or **$30,372** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.60
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$14.36
2-Bedroom Housing Wage	$14.60
Number of Renter Households	398,616
Percent Renters	34%

53
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

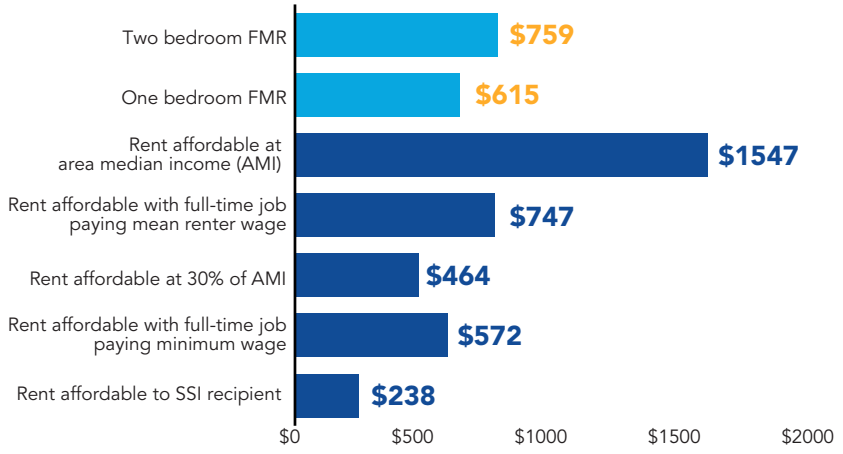
43
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.3
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

1.1
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Crittenden County	$17.52
Little Rock-North Little Rock-Conway HMFA	$16.33
Texarkana HMFA	$15.88
Jonesboro HMFA	$15.60
Hot Springs MSA	$15.37

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	$14.60	$759	$30,372	1.3	$61,881	$1,547	$18,564	$464	398,616	34%	$14.36	$747	1.0
Combined Nonmetro Areas	$12.88	$670	$26,793	1.2	$52,081	$1,302	$15,624	$391	132,954	30%	$12.04	$626	1.1
Metropolitan Areas													
Fayetteville-Springdale-Rogers HMFA	$15.00	$780	$31,200	1.4	$74,900	$1,873	$22,470	$562	75,284	39%	$18.98	$987	0.8
Fort Smith HMFA	$14.00	$728	$29,120	1.3	$54,300	$1,358	$16,290	$407	26,845	36%	$13.64	$709	1.0
Grant County HMFA	$14.37	$747	$29,880	1.3	$64,000	$1,600	$19,200	$480	1,364	20%	$10.22	$532	1.4
Hot Springs MSA	$15.37	$799	$31,960	1.4	$61,900	$1,548	$18,570	$464	12,939	32%	$11.75	$611	1.3
Jonesboro HMFA	$15.60	$811	$32,440	1.4	$58,900	$1,473	$17,670	$442	17,752	43%	$12.30	$640	1.3
Little River County HMFA	$12.58	$654	$26,160	1.1	$61,500	$1,538	$18,450	$461	1,527	28%	$16.87	$877	0.7
Little Rock-North Little Rock-Conway HMFA	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	100,703	36%	$14.61	$760	1.1
Memphis HMFA	$17.52	$911	$36,440	1.6	$68,700	$1,718	$20,610	$515	8,118	43%	$11.77	$612	1.5
Pine Bluff MSA	$14.02	$729	$29,160	1.3	$60,100	$1,503	$18,030	$451	11,791	35%	$13.53	$704	1.0
Poinsett County HMFA	$12.58	$654	$26,160	1.1	$47,000	$1,175	$14,100	$353	3,532	37%	$12.50	$650	1.0
Texarkana HMFA	$15.88	$826	$33,040	1.4	$57,800	$1,445	$17,340	$434	5,807	35%	$11.77	$612	1.3
Counties													
Arkansas County	$13.29	$691	$27,640	1.2	$54,400	$1,360	$16,320	$408	2,608	35%	$12.59	$655	1.1
Ashley County	$12.58	$654	$26,160	1.1	$52,900	$1,323	$15,870	$397	1,747	23%	$10.17	$529	1.2
Baxter County	$13.87	$721	$28,840	1.3	$52,600	$1,315	$15,780	$395	4,397	24%	$13.05	$679	1.1
Benton County	$15.00	$780	$31,200	1.4	$74,900	$1,873	$22,470	$562	32,507	33%	$22.40	$1,165	0.7
Boone County	$12.58	$654	$26,160	1.1	$52,000	$1,300	$15,600	$390	4,241	28%	$12.23	$636	1.0
Bradley County	$12.58	$654	$26,160	1.1	$49,200	$1,230	$14,760	$369	1,539	35%	$13.75	$715	0.9
Calhoun County	$14.13	$735	$29,400	1.3	$60,200	$1,505	$18,060	$452	281	15%	$11.63	$605	1.2

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	$12.75	$663	$26,520	1.2	$56,300	$1,408	$16,890	$422	2,703	24%	$11.01	$573	1.2
Chicot County	$12.58	$654	$26,160	1.1	$42,100	$1,053	$12,630	$316	1,555	38%	$9.40	$489	1.3
Clark County	$12.65	$658	$26,320	1.2	$60,600	$1,515	$18,180	$455	3,587	42%	$10.18	$529	1.2
Clay County	$12.58	$654	$26,160	1.1	$47,100	$1,178	$14,130	$353	2,100	33%	$10.79	$561	1.2
Cleburne County	$13.52	$703	$28,120	1.2	$55,500	$1,388	$16,650	$416	2,673	25%	$12.26	$637	1.1
Cleveland County	$14.02	$729	$29,160	1.3	$60,100	$1,503	$18,030	$451	771	24%	$10.47	$545	1.3
Columbia County	$12.58	$654	$26,160	1.1	$51,800	$1,295	$15,540	$389	2,533	30%	$14.29	$743	0.9
Conway County	$12.58	$654	$26,160	1.1	$56,100	$1,403	$16,830	$421	2,719	33%	$13.42	$698	0.9
Craighead County	$15.60	$811	$32,440	1.4	$58,900	$1,473	$17,670	$442	17,752	43%	$12.30	$640	1.3
Crawford County	$14.00	$728	$29,120	1.3	$54,300	$1,358	$16,290	$407	5,747	24%	$11.38	$592	1.2
Crittenden County	$17.52	$911	$36,440	1.6	$68,700	$1,718	$20,610	$515	8,118	43%	$11.77	$612	1.5
Cross County	$13.71	$713	$28,520	1.2	$57,600	$1,440	$17,280	$432	2,206	33%	$10.42	$542	1.3
Dallas County	$12.58	$654	$26,160	1.1	$48,700	$1,218	$14,610	$365	959	32%	$10.06	$523	1.2
Desha County	$12.58	$654	$26,160	1.1	$43,000	$1,075	$12,900	$323	2,005	39%	$13.87	$721	0.9
Drew County	$12.58	$654	$26,160	1.1	$63,200	$1,580	$18,960	$474	2,312	32%	$8.61	$448	1.5
Faulkner County	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	16,799	38%	$11.67	$607	1.4
Franklin County	$12.63	$657	$26,280	1.1	$51,900	$1,298	$15,570	$389	1,983	29%	$8.32	$433	1.5
Fulton County	$12.58	$654	$26,160	1.1	$44,400	$1,110	$13,320	$333	1,008	20%	$9.53	$496	1.3
Garland County	$15.37	$799	$31,960	1.4	$61,900	$1,548	$18,570	$464	12,939	32%	$11.75	$611	1.3
Grant County	$14.37	$747	$29,880	1.3	$64,000	$1,600	$19,200	$480	1,364	20%	$10.22	$532	1.4
Greene County	$13.35	$694	$27,760	1.2	$58,500	$1,463	$17,550	$439	5,693	33%	$13.70	$712	1.0
Hempstead County	$13.12	$682	$27,280	1.2	$53,300	$1,333	$15,990	$400	2,487	31%	$12.97	$675	1.0
Hot Spring County	$12.88	$670	$26,800	1.2	$54,300	$1,358	$16,290	$407	2,790	22%	$10.56	$549	1.2
Howard County	$12.58	$654	$26,160	1.1	$51,100	$1,278	$15,330	$383	1,597	31%	$10.06	$523	1.3
Independence County	$12.77	$664	$26,560	1.2	$55,500	$1,388	$16,650	$416	4,061	28%	$12.32	$641	1.0
Izard County	$12.58	$654	$26,160	1.1	$53,100	$1,328	$15,930	$398	1,161	24%	$10.97	$570	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	$12.58	$654	$26,160	1.1	$45,500	$1,138	$13,650	$341	1,880	31%	$10.68	$556	1.2
Jefferson County	$14.02	$729	$29,160	1.3	$60,100	$1,503	$18,030	$451	10,157	38%	$14.20	$738	1.0
Johnson County	$12.92	$672	$26,880	1.2	$45,200	$1,130	$13,560	$339	2,864	30%	$10.61	$552	1.2
Lafayette County	$12.58	$654	$26,160	1.1	$46,500	$1,163	$13,950	$349	582	21%	$8.20	$426	1.5
Lawrence County	$12.58	$654	$26,160	1.1	$51,200	$1,280	$15,360	$384	2,112	33%	$11.06	$575	1.1
Lee County	$12.58	$654	$26,160	1.1	$46,000	$1,150	$13,800	$345	1,289	40%	$8.29	$431	1.5
Lincoln County	$14.02	$729	$29,160	1.3	$60,100	$1,503	$18,030	$451	863	23%	$6.69	$348	2.1
Little River County	$12.58	$654	$26,160	1.1	$61,500	$1,538	$18,450	$461	1,527	28%	$16.87	$877	0.7
Logan County	$12.58	$654	$26,160	1.1	$47,900	$1,198	$14,370	$359	2,215	26%	$12.46	$648	1.0
Lonoke County	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	8,271	31%	$10.63	$553	1.5
Madison County	$15.00	$780	$31,200	1.4	$74,900	$1,873	$22,470	$562	1,380	22%	$12.12	$630	1.2
Marion County	$12.58	$654	$26,160	1.1	$47,900	$1,198	$14,370	$359	1,434	21%	$8.49	$441	1.5
Miller County	$15.88	$826	$33,040	1.4	$57,800	$1,445	$17,340	$434	5,807	35%	$11.77	$612	1.3
Mississippi County	$12.58	$654	$26,160	1.1	$46,600	$1,165	$13,980	$350	7,152	44%	$17.77	$924	0.7
Monroe County	$12.58	$654	$26,160	1.1	$49,000	$1,225	$14,700	$368	1,337	40%	$8.32	$432	1.5
Montgomery County	$12.58	$654	$26,160	1.1	$50,200	$1,255	$15,060	$377	701	19%	$8.15	$424	1.5
Nevada County	$15.23	$792	$31,680	1.4	$46,900	$1,173	$14,070	$352	1,123	33%	$14.08	$732	1.1
NewtonCounty †	$12.58	$654	$26,160	1.1	$52,400	$1,310	$15,720	$393	464	16%			
Ouachita County	$12.58	$654	$26,160	1.1	$50,200	$1,255	$15,060	$377	2,982	31%	$10.36	$539	1.2
Perry County	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	864	24%	$10.77	$560	1.5
Phillips County	$12.58	$654	$26,160	1.1	$42,300	$1,058	$12,690	$317	3,878	52%	$10.96	$570	1.1
Pike County	$12.58	$654	$26,160	1.1	$52,200	$1,305	$15,660	$392	908	21%	$10.18	$529	1.2
Poinsett County	$12.58	$654	$26,160	1.1	$47,000	$1,175	$14,100	$353	3,532	37%	$12.50	$650	1.0
Polk County	$12.58	$654	$26,160	1.1	$47,500	$1,188	$14,250	$356	1,922	23%	$10.31	$536	1.2
Pope County	$13.15	$684	$27,360	1.2	$53,800	$1,345	$16,140	$404	7,016	31%	$13.00	$676	1.0
Prairie County	$12.58	$654	$26,160	1.1	$52,800	$1,320	$15,840	$396	984	26%	$10.61	$552	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	65,113	41%	$15.70	$816	1.0
Randolph County	$12.58	$654	$26,160	1.1	$47,500	$1,188	$14,250	$356	2,080	28%	$11.87	$617	1.1
St. Francis County	$12.58	$654	$26,160	1.1	$43,300	$1,083	$12,990	$325	4,249	45%	$10.85	$564	1.2
Saline County	$16.33	$849	$33,960	1.5	$71,500	$1,788	$21,450	$536	9,656	22%	$11.22	$583	1.5
Scott County	$12.58	$654	$26,160	1.1	$45,300	$1,133	$13,590	$340	1,034	26%	$8.47	$441	1.5
Searcy County	$12.58	$654	$26,160	1.1	$45,100	$1,128	$13,530	$338	867	26%	$7.01	$365	1.8
Sebastian County	$14.00	$728	$29,120	1.3	$54,300	$1,358	$16,290	$407	21,098	41%	$14.33	$745	1.0
Sevier County	$12.58	$654	$26,160	1.1	$55,700	$1,393	$16,710	$418	1,684	29%	$10.13	$527	1.2
Sharp County	$12.58	$654	$26,160	1.1	$44,200	$1,105	$13,260	$332	1,701	23%	$8.83	$459	1.4
Stone County	$12.58	$654	$26,160	1.1	$48,100	$1,203	$14,430	$361	1,214	25%	$6.77	$352	1.9
Union County	$12.90	$671	$26,840	1.2	$57,600	$1,440	$17,280	$432	3,861	25%	$15.67	$815	0.8
Van Buren County	$13.46	$700	$28,000	1.2	$48,600	$1,215	$14,580	$365	1,461	21%	$8.98	$467	1.5
Washington County	$15.00	$780	$31,200	1.4	$74,900	$1,873	$22,470	$562	41,397	47%	$15.03	$782	1.0
White County	$13.46	$700	$28,000	1.2	$59,700	$1,493	$17,910	$448	9,860	34%	$11.98	$623	1.1
Woodruff County	$12.58	$654	$26,160	1.1	$53,300	$1,333	$15,990	$400	1,015	35%	$9.04	$470	1.4
Yell County	$12.58	$654	$26,160	1.1	$50,900	$1,273	$15,270	$382	2,140	29%	$10.31	$536	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Lorem ipsum

CALIFORNIA #1*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$2,030**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,766** monthly or **$81,191** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$39.03
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	$14.00
Average Renter Wage	$24.89
2-Bedroom Housing Wage	$39.03
Number of Renter Households	5,889,686
Percent Renters	45%

112
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

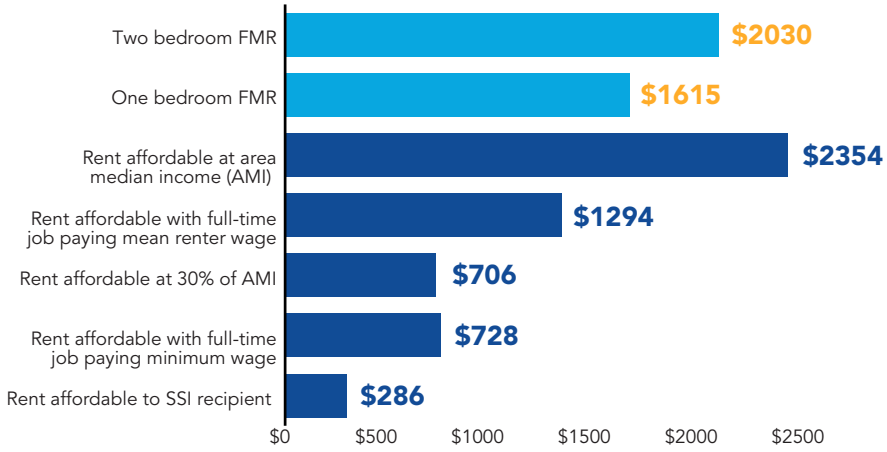
89
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
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
San Francisco HMFA	$68.33
San Jose-Sunnyvale-Santa Clara HMFA	$58.67
Santa Cruz-Watsonville MSA	$58.10
Oakland-Fremont HMFA	$45.83
Santa Maria-Santa Barbara MSA	$45.65

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	$39.03	$2,030	$81,191	2.8	$94,162	$2,354	$28,249	$706	5,889,686	45%	$24.89	$1,294	1.6
Combined Nonmetro Areas	$21.01	$1,093	$43,709	1.5	$69,543	$1,739	$20,863	$522	111,212	34%	$13.06	$679	1.6
Metropolitan Areas													
Bakersfield MSA	$18.65	$970	$38,800	1.3	$59,700	$1,493	$17,910	$448	112,728	42%	$14.43	$751	1.3
Chico MSA	$22.92	$1,192	$47,680	1.6	$68,400	$1,710	$20,520	$513	34,989	41%	$13.93	$724	1.6
El Centro MSA	$20.38	$1,060	$42,400	1.5	$56,200	$1,405	$16,860	$422	18,673	42%	$9.61	$500	2.1
Fresno MSA	$20.46	$1,064	$42,560	1.5	$62,800	$1,570	$18,840	$471	143,782	47%	$13.26	$689	1.5
Hanford-Corcoran MSA	$21.33	$1,109	$44,360	1.5	$65,800	$1,645	$19,740	$494	20,719	48%	$14.55	$757	1.5
Los Angeles-Long Beach-Glendale HMFA	$39.58	$2,058	$82,320	2.8	$80,000	$2,000	$24,000	$600	1,797,279	54%	$23.30	$1,211	1.7
Madera MSA	$22.13	$1,151	$46,040	1.6	$62,900	$1,573	$18,870	$472	16,109	36%	$13.06	$679	1.7
Merced MSA	$20.52	$1,067	$42,680	1.5	$66,400	$1,660	$19,920	$498	38,213	48%	$14.43	$751	1.4
Modesto MSA	$23.54	$1,224	$48,960	1.7	$68,900	$1,723	$20,670	$517	73,322	42%	$16.34	$850	1.4
Napa MSA	$38.81	$2,018	$80,720	2.8	$101,500	$2,538	$30,450	$761	17,429	36%	$19.29	$1,003	2.0
Oakland-Fremont HMFA	$45.83	$2,383	$95,320	3.3	$125,600	$3,140	$37,680	$942	402,811	41%	$25.42	$1,322	1.8
Oxnard-Thousand Oaks-Ventura MSA	$36.98	$1,923	$76,920	2.6	$98,800	$2,470	$29,640	$741	99,866	37%	$18.90	$983	2.0
Redding MSA	$23.42	$1,218	$48,720	1.7	$69,500	$1,738	$20,850	$521	25,633	36%	$14.96	$778	1.6
Riverside-San Bernardino-Ontario MSA	$26.73	$1,390	$55,600	1.9	$77,500	$1,938	$23,250	$581	499,709	37%	$15.03	$782	1.8
Sacramento--Roseville--Arden-Arcade HMFA	$28.75	$1,495	$59,800	2.1	$91,100	$2,278	$27,330	$683	294,130	39%	$17.88	$930	1.6
Salinas MSA	$34.48	$1,793	$71,720	2.5	$80,900	$2,023	$24,270	$607	62,255	49%	$16.83	$875	2.0
San Benito County HMFA	$32.19	$1,674	$66,960	2.3	$90,700	$2,268	$27,210	$680	6,581	36%	$16.06	$835	2.0
San Diego-Carlsbad MSA	$40.85	$2,124	$84,960	2.9	$95,100	$2,378	$28,530	$713	525,182	47%	$21.95	$1,142	1.9

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	$68.33	$3,553	$142,120	4.9	$149,600	$3,740	$44,880	$1,122	369,432	51%	$50.14	$2,607	1.4
San Jose-Sunnyvale-Santa Clara HMFA	$58.67	$3,051	$122,040	4.2	$151,300	$3,783	$45,390	$1,135	279,110	44%	$52.05	$2,707	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	$32.02	$1,665	$66,600	2.3	$97,800	$2,445	$29,340	$734	40,733	38%	$16.90	$879	1.9
Santa Ana-Anaheim-Irvine HMFA	$44.83	$2,331	$93,240	3.2	$106,700	$2,668	$32,010	$800	442,220	43%	$22.28	$1,158	2.0
Santa Cruz-Watsonville MSA	$58.10	$3,021	$120,840	4.1	$111,900	$2,798	$33,570	$839	38,257	40%	$16.84	$876	3.4
Santa Maria-Santa Barbara MSA	$45.65	$2,374	$94,960	3.3	$90,100	$2,253	$27,030	$676	69,911	48%	$18.88	$982	2.4
Santa Rosa MSA	$38.38	$1,996	$79,840	2.7	$103,300	$2,583	$30,990	$775	72,981	39%	$20.05	$1,043	1.9
Stockton-Lodi MSA	$24.42	$1,270	$50,800	1.7	$74,000	$1,850	$22,200	$555	99,148	43%	$15.57	$810	1.6
Vallejo-Fairfield MSA	$31.10	$1,617	$64,680	2.2	$99,300	$2,483	$29,790	$745	57,716	39%	$20.81	$1,082	1.5
Visalia-Porterville MSA	$18.44	$959	$38,360	1.3	$57,900	$1,448	$17,370	$434	59,372	43%	$12.62	$656	1.5
Yolo HMFA	$29.06	$1,511	$60,440	2.1	$88,600	$2,215	$26,580	$665	35,981	48%	$15.18	$789	1.9
Yuba City MSA	$21.58	$1,122	$44,880	1.5	$66,800	$1,670	$20,040	$501	24,203	41%	$13.85	$720	1.6
Counties													
Alameda County	$45.83	$2,383	$95,320	3.3	$125,600	$3,140	$37,680	$942	268,286	46%	$26.58	$1,382	1.7
Alpine County	$20.54	$1,068	$42,720	1.5	$81,200	$2,030	$24,360	$609	56	16%	$10.99	$572	1.9
Amador County	$22.10	$1,149	$45,960	1.6	$77,900	$1,948	$23,370	$584	3,429	23%	$12.35	$642	1.8
Butte County	$22.92	$1,192	$47,680	1.6	$68,400	$1,710	$20,520	$513	34,989	41%	$13.93	$724	1.6
Calaveras County	$20.40	$1,061	$42,440	1.5	$81,700	$2,043	$24,510	$613	3,769	22%	$12.76	$664	1.6
Colusa County	$18.58	$966	$38,640	1.3	$67,100	$1,678	$20,130	$503	2,817	39%	$14.27	$742	1.3
Contra Costa County	$45.83	$2,383	$95,320	3.3	$125,600	$3,140	$37,680	$942	134,525	34%	$22.94	$1,193	2.0
Del Norte County	$19.23	$1,000	$40,000	1.4	$60,300	$1,508	$18,090	$452	3,672	37%	$11.31	$588	1.7
El Dorado County	$28.75	$1,495	$59,800	2.1	$91,100	$2,278	$27,330	$683	17,224	24%	$14.12	$734	2.0
Fresno County	$20.46	$1,064	$42,560	1.5	$62,800	$1,570	$18,840	$471	143,782	47%	$13.26	$689	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	$17.81	$926	$37,040	1.3	$57,900	$1,448	$17,370	$434	4,097	41%	$11.97	$623	1.5
Humboldt County	$21.40	$1,113	$44,520	1.5	$65,000	$1,625	$19,500	$488	23,601	43%	$12.54	$652	1.7
Imperial County	$20.38	$1,060	$42,400	1.5	$56,200	$1,405	$16,860	$422	18,673	42%	$9.61	$500	2.1
Inyo County	$19.56	$1,017	$40,680	1.4	$74,100	$1,853	$22,230	$556	2,746	35%	$14.48	$753	1.4
Kern County	$18.65	$970	$38,800	1.3	$59,700	$1,493	$17,910	$448	112,728	42%	$14.43	$751	1.3
Kings County	$21.33	$1,109	$44,360	1.5	$65,800	$1,645	$19,740	$494	20,719	48%	$14.55	$757	1.5
Lake County	$20.62	$1,072	$42,880	1.5	$67,100	$1,678	$20,130	$503	8,626	34%	$13.59	$706	1.5
Lassen County	$17.98	$935	$37,400	1.3	$72,200	$1,805	$21,660	$542	3,010	32%	$13.10	$681	1.4
Los Angeles County	$39.58	$2,058	$82,320	2.6	$80,000	$2,000	$24,000	$600	1,797,279	54%	$23.30	$1,211	1.7
Madera County	$22.13	$1,151	$46,040	1.6	$62,900	$1,573	$18,870	$472	16,109	36%	$13.06	$679	1.7
Marin County	$68.33	$3,553	$142,120	4.9	$149,600	$3,740	$44,880	$1,122	38,317	36%	$23.23	$1,208	2.9
Mariposa County	$21.19	$1,102	$44,080	1.5	$62,900	$1,573	$18,870	$472	2,413	32%	$11.30	$588	1.9
Mendocino County	$23.85	$1,240	$49,600	1.7	$65,900	$1,648	$19,770	$494	13,797	40%	$13.89	$722	1.7
Merced County	$20.52	$1,067	$42,680	1.5	$66,400	$1,660	$19,920	$498	38,213	48%	$14.43	$751	1.4
Modoc County	$15.52	$807	$32,280	1.1	$58,500	$1,463	$17,550	$439	908	25%	$11.56	$601	1.3
Mono County	$25.50	$1,326	$53,040	1.8	$78,900	$1,973	$23,670	$592	1,697	36%	$15.24	$792	1.7
Monterey County	$34.48	$1,793	$71,720	2.5	$80,900	$2,023	$24,270	$607	62,255	49%	$16.83	$875	2.0
Napa County	$38.81	$2,018	$80,720	2.8	$101,500	$2,538	$30,450	$761	17,429	36%	$19.29	$1,003	2.0
Nevada County	$25.67	$1,335	$53,400	1.8	$89,800	$2,245	$26,940	$674	10,539	26%	$12.99	$675	2.0
Orange County	$44.83	$2,331	$93,240	3.2	$106,700	$2,668	$32,010	$800	442,220	43%	$22.28	$1,158	2.0
Placer County	$28.75	$1,495	$59,800	2.1	$91,100	$2,278	$27,330	$683	40,205	28%	$17.70	$920	1.6
Plumas County	$18.02	$937	$37,480	1.3	$73,100	$1,828	$21,930	$548	2,294	27%	$13.69	$712	1.3
Riverside County	$26.73	$1,390	$55,600	1.9	$77,500	$1,938	$23,250	$581	243,949	34%	$14.30	$743	1.9
Sacramento County	$28.75	$1,495	$59,800	2.1	$91,100	$2,278	$27,330	$683	236,701	44%	$18.29	$951	1.6
San Benito County	$32.19	$1,674	$66,960	2.3	$90,700	$2,268	$27,210	$680	6,581	36%	$16.06	$835	2.0
San Bernardino County	$26.73	$1,390	$55,600	1.9	$77,500	$1,938	$23,250	$581	255,760	40%	$15.75	$819	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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County	$40.85	$2,124	$84,960	2.9	$95,100	$2,378	$28,530	$713	525,182	47%	$21.95	$1,142	1.9
San Francisco County	$68.33	$3,553	$142,120	4.2	$149,600	$3,740	$44,880	$1,122	226,115	62%	$54.94	$2,857	1.2
San Joaquin County	$24.42	$1,270	$50,800	1.7	$74,000	$1,850	$22,200	$555	99,148	43%	$15.57	$810	1.6
San Luis Obispo County	$32.02	$1,665	$66,600	2.3	$97,800	$2,445	$29,340	$734	40,733	38%	$16.90	$879	1.9
San Mateo County	$68.33	$3,553	$142,120	4.9	$149,600	$3,740	$44,880	$1,122	105,000	40%	$48.97	$2,547	1.4
Santa Barbara County	$45.65	$2,374	$94,960	3.3	$90,100	$2,253	$27,030	$676	69,911	48%	$18.88	$982	2.4
Santa Clara County	$58.67	$3,051	$122,040	4.2	$151,300	$3,783	$45,390	$1,135	279,110	44%	$52.05	$2,707	1.1
Santa Cruz County	$58.10	$3,021	$120,840	4.1	$111,900	$2,798	$33,570	$839	38,257	40%	$16.84	$876	3.4
Shasta County	$23.42	$1,218	$48,720	1.7	$69,500	$1,738	$20,850	$521	25,633	36%	$14.96	$778	1.6
Sierra County	$23.79	$1,237	$49,480	1.7	$84,800	$2,120	$25,440	$636	325	25%	$8.23	$428	2.9
Siskiyou County	$17.58	$914	$36,560	1.3	$56,400	$1,410	$16,920	$423	6,731	35%	$13.54	$704	1.3
Solano County	$31.10	$1,617	$64,680	2.2	$99,300	$2,483	$29,790	$745	57,716	39%	$20.81	$1,082	1.5
Sonoma County	$38.38	$1,996	$79,840	2.7	$103,300	$2,583	$30,990	$775	72,981	39%	$20.05	$1,043	1.9
Stanislaus County	$23.54	$1,224	$48,960	1.7	$68,900	$1,723	$20,670	$517	73,322	42%	$16.34	$850	1.4
Sutter County	$21.58	$1,122	$44,880	1.5	$66,800	$1,670	$20,040	$501	13,797	42%	$13.18	$685	1.6
Tehama County	$18.31	$952	$38,080	1.3	$55,000	$1,375	$16,500	$413	8,376	35%	$13.54	$704	1.4
Trinity County	$16.69	$868	$34,720	1.2	$53,900	$1,348	$16,170	$404	1,846	31%	$9.21	$479	1.8
Tulare County	$18.44	$959	$38,360	1.3	$57,900	$1,448	$17,370	$434	59,372	43%	$12.62	$656	1.5
Tuolumne County	$21.17	$1,101	$44,040	1.5	$75,600	$1,890	$22,680	$567	6,463	29%	$12.27	$638	1.7
Ventura County	$36.98	$1,923	$76,920	2.6	$98,800	$2,470	$29,640	$741	99,866	37%	$18.90	$983	2.0
Yolo County	$29.06	$1,511	$60,440	2.1	$88,600	$2,215	$26,580	$665	35,981	48%	$15.18	$789	1.9
Yuba County	$21.58	$1,122	$44,880	1.5	$66,800	$1,670	$20,040	$501	10,406	39%	$15.43	$803	1.4

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

COLORADO #9*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,430**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,767** monthly or **$57,208** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$27.50
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	$12.32
Average Renter Wage	$20.42
2-Bedroom Housing Wage	$27.50
Number of Renter Households	747,259
Percent Renters	35%

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

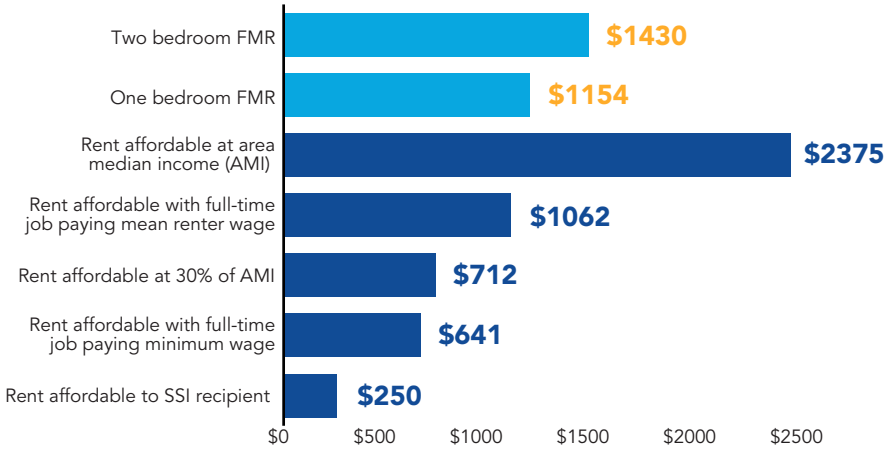
72
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Boulder MSA	$33.15
Eagle County	$32.98
Pitkin County	$32.90
Summit County	$30.90
Denver-Aurora-Lakewood MSA	$30.87

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colorado	$27.50	$1,430	$57,208	2.2	$94,999	$2,375	$28,500	$712	747,259	35%	$20.42	$1,062	1.3
Combined Nonmetro Areas	$20.65	$1,074	$42,951	1.7	$72,505	$1,813	$21,752	$544	84,375	31%	$14.89	$774	1.4
Metropolitan Areas													
Boulder MSA	$33.15	$1,724	$68,960	2.7	$116,900	$2,923	$35,070	$877	48,142	38%	$21.85	$1,136	1.5
Colorado Springs HMFA	$23.08	$1,200	$48,000	1.9	$82,400	$2,060	$24,720	$618	92,830	36%	$16.63	$865	1.4
Denver-Aurora-Lakewood MSA	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	401,488	36%	$23.29	$1,211	1.3
Fort Collins MSA	$25.98	$1,351	$54,040	2.1	$95,900	$2,398	$28,770	$719	47,903	35%	$15.82	$823	1.6
Grand Junction MSA	$19.58	$1,018	$40,720	1.6	$70,100	$1,753	$21,030	$526	19,649	32%	$14.31	$744	1.4
Greeley MSA	$22.77	$1,184	$47,360	1.8	$89,700	$2,243	$26,910	$673	28,350	27%	$16.25	$845	1.4
Pueblo MSA	$16.08	$836	$33,440	1.3	$61,400	$1,535	$18,420	$461	22,725	35%	$12.84	$668	1.3
Teller County HMFA	$22.17	$1,153	$46,120	1.8	$79,900	$1,998	$23,970	$599	1,797	18%	$11.87	$617	1.9
Counties													
Adams County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	56,242	34%	$17.95	$933	1.7
Alamosa County	$16.25	$845	$33,800	1.3	$52,300	$1,308	$15,690	$392	2,600	42%	$14.40	$749	1.1
Arapahoe County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	87,669	36%	$23.22	$1,207	1.3
Archuleta County	$19.87	$1,033	$41,320	1.6	$64,100	$1,603	$19,230	$481	1,628	28%	$13.08	$680	1.5
Baca County	$14.12	$734	$29,360	1.1	$51,600	$1,290	$15,480	$387	482	29%	$12.64	$657	1.1
Bent County	$15.21	$791	$31,640	1.2	$44,800	$1,120	$13,440	$336	714	40%	$13.63	$709	1.1
Boulder County	$33.15	$1,724	$68,960	2.7	$116,900	$2,923	$35,070	$877	48,142	38%	$21.85	$1,136	1.5
Broomfield County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	9,553	35%	$32.41	$1,685	1.0
Chaffee County	$17.52	$911	$36,440	1.4	$72,800	$1,820	$21,840	$546	1,826	22%	$10.64	$553	1.6
Cheyenne County	$14.12	$734	$29,360	1.1	$76,600	$1,915	$22,980	$575	221	29%	$20.10	$1,045	0.7
Clear Creek County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	1,001	23%	$13.69	$712	2.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conejos County	$14.12	$734	$29,360	1.1	$49,400	$1,235	$14,820	$371	655	21%	$10.05	$523	1.4
Costilla County	$14.88	$774	$30,960	1.2	$35,900	$898	$10,770	$269	541	31%	$11.03	$574	1.3
Crowley County	$16.06	$835	$33,400	1.3	$56,200	$1,405	$16,860	$422	358	28%	$15.21	$791	1.1
Custer County	$16.58	$862	$34,480	1.3	$64,200	$1,605	$19,260	$482	284	13%	$8.15	$424	2.0
Delta County	$18.87	$981	$39,240	1.5	$60,900	$1,523	$18,270	$457	3,132	26%	$9.66	$502	2.0
Denver County	$30.87	$1,605	$64,200	2.1	$104,800	$2,620	$31,440	$786	151,119	50%	$27.16	$1,412	1.1
Dolores County	$14.42	$750	$30,000	1.2	$53,100	$1,328	$15,930	$398	140	18%	$13.19	$686	1.1
Douglas County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	25,365	21%	$22.56	$1,173	1.4
Eagle County	$32.98	$1,715	$68,600	2.7	$98,300	$2,458	$29,490	$737	5,491	30%	$16.25	$845	2.0
Elbert County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	926	10%	$12.19	$634	2.5
El Paso County	$23.08	$1,200	$48,000	1.9	$82,400	$2,060	$24,720	$618	92,830	36%	$16.63	$865	1.4
Fremont County	$17.21	$895	$35,800	1.4	$60,900	$1,523	$18,270	$457	4,278	25%	$11.53	$599	1.5
Garfield County	$23.31	$1,212	$48,480	1.9	$88,300	$2,208	$26,490	$662	7,124	33%	$18.44	$959	1.3
Gilpin County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	572	20%	$14.72	$766	2.1
Grand County	$22.00	$1,144	$45,760	1.8	$78,800	$1,970	$23,640	$591	1,856	32%	$12.74	$662	1.7
Gunnison County	$19.46	$1,012	$40,480	1.6	$80,600	$2,015	$24,180	$605	2,551	39%	$13.18	$685	1.5
Hinsdale County †	$15.88	$826	$33,040	1.3	$65,500	$1,638	$19,650	$491	107	28%			
Huerfano County	$16.29	$847	$33,880	1.3	$54,500	$1,363	$16,350	$409	911	28%	$9.36	$487	1.7
Jackson County	$18.83	$979	$39,160	1.5	$56,200	$1,405	$16,860	$422	112	20%	$15.06	$783	1.3
Jefferson County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	68,098	29%	$18.78	$976	1.6
Kiowa County	$14.81	$770	$30,800	1.2	$49,600	$1,240	$14,880	$372	164	26%	$22.56	$1,173	0.7
Kit Carson County	$16.56	$861	$34,440	1.3	$63,900	$1,598	$19,170	$479	1,009	34%	$13.62	$708	1.2
Lake County	$16.73	$870	$34,800	1.4	$66,600	$1,665	$19,980	$500	1,072	32%	$13.34	$694	1.3
La Plata County	$22.12	$1,150	$46,000	1.8	$89,300	$2,233	$26,790	$670	6,394	29%	$13.59	$707	1.6
Larimer County	$25.98	$1,351	$54,040	2.1	$95,900	$2,398	$28,770	$719	47,903	35%	$15.82	$823	1.6
Las Animas County	$16.40	$853	$34,120	1.3	$57,200	$1,430	$17,160	$429	2,176	33%	$11.72	$610	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$16.58	$862	$34,480	1.3	$72,300	$1,808	$21,690	$542	447	29%	$10.77	$560	1.5
Logan County	$16.25	$845	$33,800	1.3	$65,000	$1,625	$19,500	$488	2,917	35%	$12.32	$641	1.3
Mesa County	$19.58	$1,018	$40,720	1.6	$70,100	$1,753	$21,030	$526	19,649	32%	$14.31	$744	1.4
Mineral County	$18.83	$979	$39,160	1.5	$66,300	$1,658	$19,890	$497	49	13%	$7.86	$409	2.4
Moffat County	$16.85	$876	$35,040	1.4	$72,600	$1,815	$21,780	$545	1,891	35%	$18.01	$937	0.9
Montezuma County	$17.44	$907	$36,280	1.4	$59,900	$1,498	$17,970	$449	2,972	28%	$13.41	$697	1.3
Montrose County	$17.37	$903	$36,120	1.4	$62,100	$1,553	$18,630	$466	4,685	27%	$12.05	$627	1.4
Morgan County	$17.27	$898	$35,920	1.4	$62,200	$1,555	$18,660	$467	3,929	36%	$16.58	$862	1.0
Otero County	$16.00	$832	$33,280	1.3	$47,700	$1,193	$14,310	$358	2,786	36%	$12.10	$629	1.3
Ouray County	$26.13	$1,359	$54,360	2.1	$77,700	$1,943	$23,310	$583	599	28%	$15.68	$815	1.7
Park County	$30.87	$1,605	$64,200	2.5	$104,800	$2,620	$31,440	$786	943	14%	$8.14	$423	3.8
Phillips County	$15.56	$809	$32,360	1.3	$67,700	$1,693	$20,310	$508	475	28%	$18.19	$946	0.9
Pitkin County	$32.90	$1,711	$68,440	2.7	$106,400	$2,660	$31,920	$798	2,616	35%	$18.54	$964	1.8
Prowers County	$14.87	$773	$30,920	1.2	$50,800	$1,270	$15,240	$381	1,690	35%	$9.50	$494	1.6
Pueblo County	$16.08	$836	$33,440	1.3	$61,400	$1,535	$18,420	$461	22,725	35%	$12.84	$668	1.3
Rio Blanco County	$17.33	$901	$36,040	1.4	$78,300	$1,958	$23,490	$587	672	29%	$23.87	$1,241	0.7
Rio Grande County	$14.33	$745	$29,800	1.2	$56,400	$1,410	$16,920	$423	1,774	37%	$11.41	$593	1.3
Routt County	$26.83	$1,395	$55,800	2.2	$93,000	$2,325	$27,900	$698	2,766	29%	$16.19	$842	1.7
Saguache County	$14.65	$762	$30,480	1.2	$50,000	$1,250	$15,000	$375	815	28%	$12.51	$651	1.2
San Juan County	$18.83	$979	$39,160	1.5	$66,100	$1,653	$19,830	$496	108	37%	$12.27	$638	1.5
San Miguel County	$28.67	$1,491	$59,640	2.3	$87,800	$2,195	$26,340	$659	1,386	39%	$15.93	$828	1.8
Sedgwick County	$14.12	$734	$29,360	1.1	$64,500	$1,613	$19,350	$484	277	29%	$10.36	$539	1.4
Summit County	$30.90	$1,607	$64,280	2.5	$96,100	$2,403	$28,830	$721	3,671	34%	$17.35	$902	1.8
Teller County	$22.17	$1,153	$46,120	1.8	$79,900	$1,998	$23,970	$599	1,797	18%	$11.87	$617	1.9
Washington County	$15.67	$815	$32,600	1.3	$63,800	$1,595	$19,140	$479	691	33%	$19.11	$993	0.8
Weld County	$22.77	$1,184	$47,360	1.8	$89,700	$2,243	$26,910	$673	28,350	27%	$16.25	$845	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuma County	$16.06	$835	$33,400	1.3	$56,100	$1,403	$16,830	$421	1,333	33%	$15.31	$796	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CONNECTICUT #10*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,423**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,743** monthly or **$56,922** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$27.37
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$18.23
2-Bedroom Housing Wage	$27.37
Number of Renter Households	465,065
Percent Renters	34%

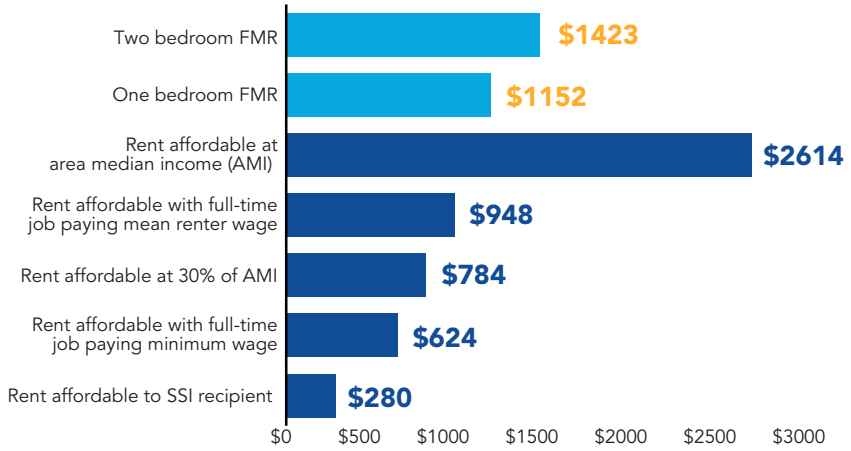
91
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Stamford-Norwalk HMFA	$37.65
Danbury HMFA	$33.17
Southern Middlesex County HMFA	$29.27
Bridgeport HMFA	$27.81
New Haven-Meriden HMFA	$27.65



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 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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	$27.37	$1,423	$56,922	2.3	$104,545	$2,614	$31,363	$784	465,065	34%	$18.23	$948	1.5
Combined Nonmetro Areas	$23.50	$1,222	$48,880	2.0	$102,900	$2,573	$30,870	$772	17,429	24%	$12.06	$627	1.9
Metropolitan Areas													
Bridgeport HMFA	$27.81	$1,446	$57,840	2.3	$100,600	$2,515	$30,180	$755	42,840	33%	$23.29	$1,211	1.2
Colchester-Lebanon HMFA	$24.65	$1,282	$51,280	2.1	$115,200	$2,880	$34,560	$864	1,752	20%	$17.08	$888	1.4
Danbury HMFA	$33.17	$1,725	$69,000	2.8	$115,800	$2,895	$34,740	$869	18,660	26%	$23.29	$1,211	1.4
Hartford-West Hartford-East Hartford HMFA	$25.90	$1,347	$53,880	2.2	$104,300	$2,608	$31,290	$782	155,205	34%	$17.50	$910	1.5
Milford-Ansonia-Seymour HMFA	$27.37	$1,423	$56,920	2.3	$99,200	$2,480	$29,760	$744	13,469	28%	$15.75	$819	1.7
New Haven-Meriden HMFA	$27.65	$1,438	$57,520	2.3	$93,000	$2,325	$27,900	$698	82,423	39%	$15.75	$819	1.8
Norwich-New London HMFA	$23.60	$1,227	$49,080	2.0	$88,600	$2,215	$26,580	$665	34,509	35%	$17.08	$888	1.4
Southern Middlesex County HMFA	$29.27	$1,522	$60,880	2.4	$114,600	$2,865	$34,380	$860	4,022	20%	$14.56	$757	2.0
Stamford-Norwalk HMFA	$37.65	$1,958	$78,320	3.1	$151,800	$3,795	$45,540	$1,139	50,578	36%	$23.29	$1,211	1.6
Waterbury HMFA	$22.54	$1,172	$46,880	1.9	$80,800	$2,020	$24,240	$606	30,229	42%	$15.75	$819	1.4
Windham County HMFA	$19.92	$1,036	$41,440	1.7	$83,200	$2,080	$24,960	$624	13,949	31%	$12.04	$626	1.7
Counties													
Litchfield County	$23.50	$1,222	$48,880	2.0	$102,900	$2,573	$30,870	$772	17,429	24%	$12.06	$627	1.9

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DELAWARE #18*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,171**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,904** monthly or **$46,846** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$22.52
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	$9.25
Average Renter Wage	$18.11
2-Bedroom Housing Wage	$22.52
Number of Renter Households	104,542
Percent Renters	29%

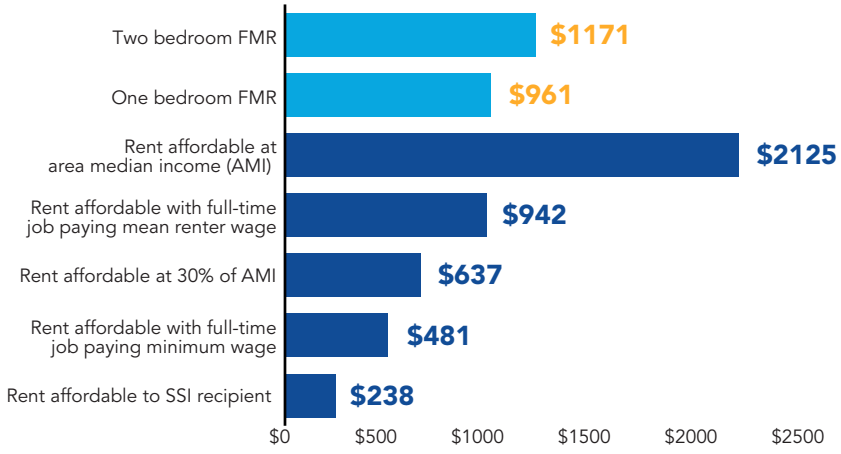
97
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

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

2
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
New Castle County	$24.23
Kent County	$20.50
Sussex County	$18.56



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	$22.52	$1,171	$46,846	2.4	$84,986	$2,125	$25,496	$637	104,542	29%	$18.11	$942	1.2
Metropolitan Areas													
Dover MSA †	$20.50	$1,066	$42,640	2.2	$69,000	$1,725	$20,700	$518	20,360	31%			
Philadelphia-Camden-Wilmington MSA	$24.23	$1,260	$50,400	2.6	$94,500	$2,363	$28,350	$709	66,082	32%	$19.80	$1,030	1.2
Sussex County HMFA	$18.56	$965	$38,600	2.0	$75,100	$1,878	$22,530	$563	18,100	20%	$12.30	$640	1.5
Counties													
Kent County †	$20.50	$1,066	$42,640	2.2	$69,000	$1,725	$20,700	$518	20,360	31%			
New Castle County	$24.23	$1,260	$50,400	2.6	$94,500	$2,363	$28,350	$709	66,082	32%	$19.80	$1,030	1.2
Sussex County	$18.56	$965	$38,600	2.0	$75,100	$1,878	$22,530	$563	18,100	20%	$12.30	$640	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DISTRICT OF COLUMBIA #5*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,765**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,883** monthly or **$70,600** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$33.94
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	$15.20
Average Renter Wage	$30.13
2-Bedroom Housing Wage	$33.94
Number of Renter Households	166,019
Percent Renters	58%

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

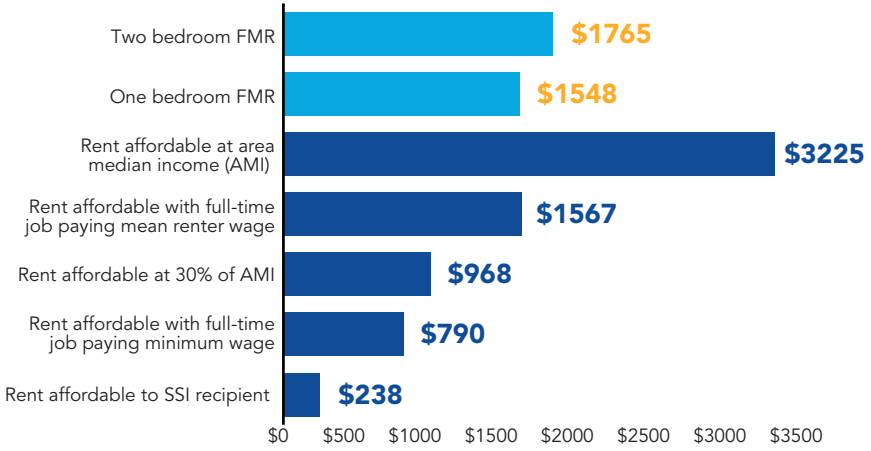
78
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

2
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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	$33.94	$1,765	$70,600	2.2	$129,000	$3,225	$38,700	$968	166,019	58%	$30.13	$1,567	1.1
Metropolitan Areas													
Washington-Arlington-Alexandria HMFA	$33.94	$1,765	$70,600	2.2	$129,000	$3,225	$38,700	$968	166,019	58%	$30.13	$1,567	1.1
Counties													
District of Columbia	$33.94	$1,765	$70,600	2.2	$129,000	$3,225	$38,700	$968	166,019	58%	$30.13	$1,567	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA #12*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,290**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,302** monthly or **$51,619** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$24.82
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	$8.65
Average Renter Wage	$17.69
2-Bedroom Housing Wage	$24.82
Number of Renter Households	2,677,470
Percent Renters	35%

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

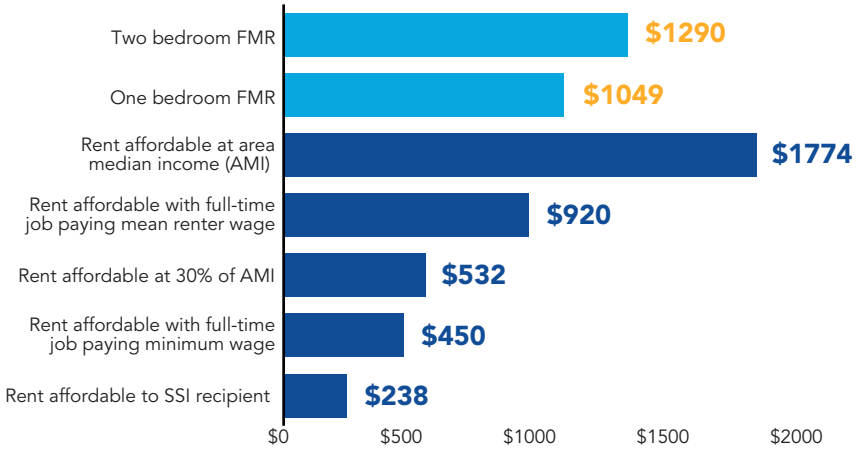
93
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	$33.54
Miami-Miami Beach-Kendall HMFA	$29.83
Fort Lauderdale HMFA	$29.04
West Palm Beach-Boca Raton HMFA	$28.23
Naples-Immokalee-Marco Island MSA	$26.46

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	$24.82	$1,290	$51,619	2.9	$70,950	$1,774	$21,285	$532	2,677,470	35%	$17.69	$920	1.4
Combined Nonmetro Areas	$18.00	$936	$37,445	2.1	$57,174	$1,429	$17,152	$429	73,833	29%	$12.82	$667	1.4
Metropolitan Areas													
Baker County HMFA	$15.19	$790	$31,600	1.8	$73,700	$1,843	$22,110	$553	2,149	25%	$9.00	$468	1.7
Cape Coral-Fort Myers MSA	$23.02	$1,197	$47,880	2.7	$71,900	$1,798	$21,570	$539	76,376	28%	$16.04	$834	1.4
Crestview-Fort Walton Beach-Destin HMFA	$22.46	$1,168	$46,720	2.6	$78,600	$1,965	$23,580	$590	28,503	37%	$14.83	$771	1.5
Deltona-Daytona Beach-Ormond Beach HMFA	$20.19	$1,050	$42,000	2.3	$65,400	$1,635	$19,620	$491	64,270	30%	$13.81	$718	1.5
Fort Lauderdale HMFA	$29.04	$1,510	$60,400	3.4	$73,400	$1,835	$22,020	$551	261,368	38%	$19.94	$1,037	1.5
Gainesville MSA	$20.83	$1,083	$43,320	2.4	$80,800	$2,020	$24,240	$606	45,178	43%	$12.60	$655	1.7
Gulf County HMFA	$19.37	$1,007	$40,280	2.2	$56,100	$1,403	$16,830	$421	1,486	26%	$15.40	$801	1.3
Homosassa Springs MSA	$17.21	$895	$35,800	2.0	$53,900	$1,348	$16,170	$404	11,537	18%	$12.63	$657	1.4
Jacksonville HMFA	$21.40	$1,113	$44,520	2.5	$74,800	$1,870	$22,440	$561	198,111	36%	$18.18	$945	1.2
Lakeland-Winter Haven MSA	$19.67	$1,023	$40,920	2.3	$62,100	$1,553	$18,630	$466	73,195	31%	$16.14	$839	1.2
Miami-Miami Beach-Kendall HMFA	$29.83	$1,551	$62,040	3.4	$61,000	$1,525	$18,300	$458	431,440	49%	$19.85	$1,032	1.5
Naples-Immokalee-Marco Island MSA	$26.46	$1,376	$55,040	3.1	$84,300	$2,108	$25,290	$632	38,127	27%	$16.17	$841	1.6
North Port-Sarasota-Bradenton MSA	$24.52	$1,275	$51,000	2.8	$77,200	$1,930	$23,160	$579	85,268	26%	$16.98	$883	1.4
Ocala MSA	$18.06	$939	$37,560	2.1	$55,600	$1,390	$16,680	$417	34,791	25%	$14.21	$739	1.3
Orlando-Kissimmee-Sanford MSA	$25.40	$1,321	$52,840	2.9	$70,800	$1,770	$21,240	$531	341,246	39%	$17.43	$906	1.5
Palm Bay-Melbourne-Titusville MSA	$21.81	$1,134	$45,360	2.5	$77,900	$1,948	$23,370	$584	59,148	26%	$17.74	$923	1.2
Palm Coast HMFA	$21.15	$1,100	$44,000	2.4	$71,200	$1,780	$21,360	$534	10,113	24%	$12.98	$675	1.6
Panama City-Lynn Haven-Panama City Beach HMFA	$20.92	$1,088	$43,520	2.4	$67,200	$1,680	$20,160	$504	24,934	35%	$15.64	$813	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	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	$18.98	$987	$39,480	2.2	$73,900	$1,848	$22,170	$554	60,862	33%	$15.55	$809	1.2
Port St. Lucie MSA	$23.29	$1,211	$48,440	2.7	$71,500	$1,788	$21,450	$536	44,878	25%	$15.31	$796	1.5
Punta Gorda MSA	$20.52	$1,067	$42,680	2.4	$66,700	$1,668	$20,010	$500	15,629	20%	$12.97	$674	1.6
Sebastian-Vero Beach MSA	$20.37	$1,059	$42,360	2.4	$77,600	$1,940	$23,280	$582	12,172	21%	$13.10	$681	1.6
Sebring MSA	$16.75	$871	$34,840	1.9	$51,000	$1,275	$15,300	$383	10,304	25%	$11.85	$616	1.4
Tallahassee HMFA	$19.69	$1,024	$40,960	2.3	$76,400	$1,910	$22,920	$573	59,433	44%	$13.21	$687	1.5
Tampa-St. Petersburg-Clearwater MSA	$24.44	$1,271	$50,840	2.8	$72,700	$1,818	$21,810	$545	425,883	35%	$18.60	$967	1.3
The Villages MSA	$18.19	$946	$37,840	2.1	$67,300	$1,683	$20,190	$505	5,784	10%	$11.27	$586	1.6
Wakulla County HMFA	$17.15	$892	$35,680	2.0	$73,100	$1,828	$21,930	$548	2,015	18%	$10.17	$529	1.7
Walton County HMFA	$18.58	$966	$38,640	2.1	$80,900	$2,023	$24,270	$607	6,953	25%	$12.99	$676	1.4
West Palm Beach-Boca Raton HMFA	$28.23	$1,468	$58,720	3.3	$80,200	$2,005	$24,060	$602	172,484	31%	$19.56	$1,017	1.4
Counties													
Alachua County	$20.83	$1,083	$43,320	2.4	$80,800	$2,020	$24,240	$606	44,082	45%	$12.69	$660	1.6
Baker County	$15.19	$790	$31,600	1.8	$73,700	$1,843	$22,110	$553	2,149	25%	$9.00	$468	1.7
Bay County	$20.92	$1,088	$43,520	2.4	$67,200	$1,680	$20,160	$504	24,934	35%	$15.64	$813	1.3
Bradford County	$14.29	$743	$29,720	1.7	$57,700	$1,443	$17,310	$433	2,799	31%	$12.48	$649	1.1
Brevard County	$21.81	$1,134	$45,360	2.5	$77,900	$1,948	$23,370	$584	59,148	26%	$17.74	$923	1.2
Broward County	$29.04	$1,510	$60,400	3.4	$73,400	$1,835	$22,020	$551	261,368	38%	$19.94	$1,037	1.5
Calhoun County	$14.12	$734	$29,360	1.6	$54,500	$1,363	$16,350	$409	836	19%	$9.82	$510	1.4
Charlotte County	$20.52	$1,067	$42,680	2.4	$66,700	$1,668	$20,010	$500	15,629	20%	$12.97	$674	1.6
Citrus County	$17.21	$895	$35,800	2.0	$53,900	$1,348	$16,170	$404	11,537	18%	$12.63	$657	1.4
Clay County	$21.40	$1,113	$44,520	2.5	$74,800	$1,870	$22,440	$561	18,587	25%	$13.82	$719	1.5
Collier County	$26.46	$1,376	$55,040	3.1	$84,300	$2,108	$25,290	$632	38,127	27%	$16.17	$841	1.6

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Columbia County	$16.71	$869	$34,760	1.9	$70,100	$1,753	$21,030	$526	7,180	29%	$13.25	$689	1.3
DeSoto County	$14.19	$738	$29,520	1.6	$43,200	$1,080	$12,960	$324	3,654	30%	$12.32	$641	1.2
Dixie County	$14.12	$734	$29,360	1.6	$46,800	$1,170	$14,040	$351	1,393	21%	$10.46	$544	1.3
Duval County	$21.40	$1,113	$44,520	2.5	$74,800	$1,870	$22,440	$561	155,567	43%	$19.62	$1,020	1.1
Escambia County	$18.98	$987	$39,480	2.2	$73,900	$1,848	$22,170	$554	45,600	38%	$16.42	$854	1.2
Flagler County	$21.15	$1,100	$44,000	2.4	$71,200	$1,780	$21,360	$534	10,113	24%	$12.98	$675	1.6
Franklin County	$14.48	$753	$30,120	1.7	$58,700	$1,468	$17,610	$440	1,127	25%	$11.39	$592	1.3
Gadsden County	$19.69	$1,024	$40,960	2.3	$76,400	$1,910	$22,920	$573	4,640	27%	$10.12	$526	1.9
Gilchrist County	$20.83	$1,083	$43,320	2.4	$80,800	$2,020	$24,240	$606	1,096	17%	$9.04	$470	2.3
Glades County	$15.10	$785	$31,400	1.7	$50,700	$1,268	$15,210	$380	957	20%	$16.75	$871	0.9
Gulf County	$19.37	$1,007	$40,280	2.2	$56,100	$1,403	$16,830	$421	1,486	26%	$15.40	$801	1.3
Hamilton County	$14.12	$734	$29,360	1.6	$45,300	$1,133	$13,590	$340	1,405	32%	$13.48	$701	1.0
Hardee County	$14.42	$750	$30,000	1.7	$50,000	$1,250	$15,000	$375	2,758	35%	$12.68	$659	1.1
Hendry County	$14.12	$734	$29,360	1.6	$47,100	$1,178	$14,130	$353	4,342	35%	$13.63	$709	1.0
Hernando County	$24.44	$1,271	$50,840	2.8	$72,700	$1,818	$21,810	$545	16,534	22%	$13.14	$683	1.9
Highlands County	$16.75	$871	$34,840	1.9	$51,000	$1,275	$15,300	$383	10,304	25%	$11.85	$616	1.4
Hillsborough County	$24.44	$1,271	$50,840	2.8	$72,700	$1,818	$21,810	$545	217,958	41%	$19.76	$1,028	1.2
Holmes County	$14.12	$734	$29,360	1.6	$49,800	$1,245	$14,940	$374	1,674	24%	$9.33	$485	1.5
Indian River County	$20.37	$1,059	$42,360	2.4	$77,600	$1,940	$23,280	$582	12,172	21%	$13.10	$681	1.6
Jackson County	$14.12	$734	$29,360	1.6	$53,000	$1,325	$15,900	$398	5,174	30%	$9.54	$496	1.5
Jefferson County	$19.69	$1,024	$40,960	2.3	$76,400	$1,910	$22,920	$573	1,327	23%	$9.28	$483	2.1
Lafayette County	$15.38	$800	$32,000	1.8	$57,100	$1,428	$17,130	$428	340	16%	$6.03	$313	2.6
Lake County	$25.40	$1,321	$52,840	2.9	$70,800	$1,770	$21,240	$531	34,307	26%	$13.47	$701	1.9
Lee County	$23.02	$1,197	$47,880	2.7	$71,900	$1,798	$21,570	$539	76,376	28%	$16.04	$834	1.4
Leon County	$19.69	$1,024	$40,960	2.3	$76,400	$1,910	$22,920	$573	53,466	47%	$13.60	$707	1.4
Levy County	$14.12	$734	$29,360	1.6	$50,500	$1,263	$15,150	$379	3,657	22%	$10.04	$522	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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County	$14.12	$734	$29,360	1.6	$50,300	$1,258	$15,090	$377	604	25%	$15.64	$813	0.9
Madison County	$14.12	$734	$29,360	1.6	$47,700	$1,193	$14,310	$358	1,792	26%	$10.34	$538	1.4
Manatee County	$24.52	$1,275	$51,000	2.8	$77,200	$1,930	$23,160	$579	39,454	27%	$15.20	$790	1.6
Marion County	$18.06	$939	$37,560	2.1	$55,600	$1,390	$16,680	$417	34,791	25%	$14.21	$739	1.3
Martin County	$23.29	$1,211	$48,440	2.7	$71,500	$1,788	$21,450	$536	14,167	22%	$14.48	$753	1.6
Miami-Dade County	$29.83	$1,551	$62,040	3.4	$61,000	$1,525	$18,300	$458	431,440	49%	$19.85	$1,032	1.5
Monroe County	$33.54	$1,744	$69,760	3.9	$84,400	$2,110	$25,320	$633	12,990	41%	$15.28	$795	2.2
Nassau County	$21.40	$1,113	$44,520	2.5	$74,800	$1,870	$22,440	$561	6,522	20%	$10.46	$544	2.0
Okaloosa County	$22.46	$1,168	$46,720	2.6	$78,600	$1,965	$23,580	$590	28,503	37%	$14.83	$771	1.5
Okeechobee County	$16.08	$836	$33,440	1.9	$48,400	$1,210	$14,520	$363	3,871	28%	$12.79	$665	1.3
Orange County	$25.40	$1,321	$52,840	2.9	$70,800	$1,770	$21,240	$531	205,912	45%	$18.18	$945	1.4
Osceola County	$25.40	$1,321	$52,840	2.9	$70,800	$1,770	$21,240	$531	39,587	38%	$14.04	$730	1.8
Palm Beach County	$28.23	$1,468	$58,720	3.3	$80,200	$2,005	$24,060	$602	172,484	31%	$19.56	$1,017	1.4
Pasco County	$24.44	$1,271	$50,840	2.8	$72,700	$1,818	$21,810	$545	56,973	28%	$14.72	$765	1.7
Pinellas County	$24.44	$1,271	$50,840	2.8	$72,700	$1,818	$21,810	$545	134,418	33%	$18.33	$953	1.3
Polk County	$19.67	$1,023	$40,920	2.3	$62,100	$1,553	$18,630	$466	73,195	31%	$16.14	$839	1.2
Putnam County	$14.71	$765	$30,600	1.7	$55,700	$1,393	$16,710	$418	8,471	29%	$12.71	$661	1.2
St. Johns County	$21.40	$1,113	$44,520	2.5	$74,800	$1,870	$22,440	$561	17,435	20%	$13.47	$700	1.6
St. Lucie County	$23.29	$1,211	$48,440	2.7	$71,500	$1,788	$21,450	$536	30,711	27%	$16.09	$837	1.4
Santa Rosa County	$18.98	$987	$39,480	2.2	$73,900	$1,848	$22,170	$554	15,262	24%	$12.46	$648	1.5
Sarasota County	$24.52	$1,275	$51,000	2.8	$77,200	$1,930	$23,160	$579	45,814	25%	$18.31	$952	1.3
Seminole County	$25.40	$1,321	$52,840	2.9	$70,800	$1,770	$21,240	$531	61,440	35%	$17.73	$922	1.4
Sumter County	$18.19	$946	$37,840	2.1	$67,300	$1,683	$20,190	$505	5,784	10%	$11.27	$586	1.6
Suwannee County	$14.12	$734	$29,360	1.6	$51,800	$1,295	$15,540	$389	3,826	26%	$11.01	$572	1.3
Taylor County	$14.12	$734	$29,360	1.6	$48,400	$1,210	$14,520	$363	1,673	23%	$12.39	$644	1.1
Union County	$14.12	$734	$29,360	1.6	$53,600	$1,340	$16,080	$402	1,344	34%	$13.48	$701	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	$20.19	$1,050	$42,000	2.3	$65,400	$1,635	$19,620	$491	64,270	30%	$13.81	$718	1.5
Wakulla County	$17.15	$892	$35,680	2.0	$73,100	$1,828	$21,930	$548	2,015	18%	$10.17	$529	1.7
Walton County	$18.58	$966	$38,640	2.1	$80,900	$2,023	$24,270	$607	6,953	25%	$12.99	$676	1.4
Washington County	$14.12	$734	$29,360	1.6	$50,600	$1,265	$15,180	$380	1,966	22%	$11.78	$612	1.2

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GEORGIA #27*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,010**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,366** monthly or **$40,398** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.42
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$18.00
2-Bedroom Housing Wage	$19.42
Number of Renter Households	1,381,025
Percent Renters	37%

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

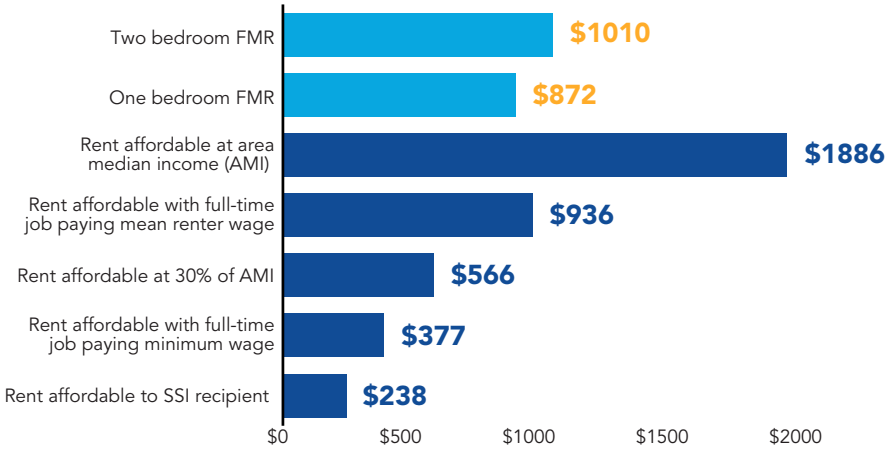
92
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.7
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
Atlanta-Sandy Springs-Roswell HMFA	$22.79
Savannah MSA	$20.19
Hall County	$18.29
Hinesville HMFA	$18.21
Warner Robins HMFA	$17.23

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	$19.42	$1,010	$40,398	2.7	$75,452	$1,886	$22,636	$566	1,381,025	37%	$18.00	$936	1.1
Combined Nonmetro Areas	$13.25	$689	$27,570	1.8	$54,114	$1,353	$16,234	$406	217,686	33%	$11.94	$621	1.1
Metropolitan Areas													
Albany MSA	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	25,984	45%	$13.67	$711	1.1
Athens-Clarke County MSA	$15.67	$815	$32,600	2.2	$73,100	$1,828	$21,930	$548	36,079	46%	$14.01	$728	1.1
Atlanta-Sandy Springs-Roswell HMFA	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	760,660	37%	$20.54	$1,068	1.1
Augusta-Richmond County HMFA	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	49,038	36%	$15.35	$798	1.0
Brunswick MSA	$15.96	$830	$33,200	2.2	$68,400	$1,710	$20,520	$513	15,343	33%	$12.67	$659	1.3
Butts County HMFA	$16.65	$866	$34,640	2.3	$51,900	$1,298	$15,570	$389	2,497	30%	$13.45	$700	1.2
Chattanooga MSA	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	15,520	27%	$11.41	$594	1.4
Columbus MSA	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	41,999	46%	$16.14	$839	1.0
Dalton HMFA	$14.48	$753	$30,120	2.0	$59,700	$1,493	$17,910	$448	12,623	35%	$16.51	$858	0.9
Gainesville MSA	$18.29	$951	$38,040	2.5	$77,100	$1,928	$23,130	$578	19,655	31%	$15.85	$824	1.2
Haralson County HMFA	$15.17	$789	$31,560	2.1	$58,300	$1,458	$17,490	$437	3,560	32%	$13.36	$695	1.1
Hinesville HMFA	$18.21	$947	$37,880	2.5	$50,200	$1,255	$15,060	$377	12,746	54%	$16.48	$857	1.1
Lamar County HMFA	$14.29	$743	$29,720	2.0	$61,100	$1,528	$18,330	$458	1,997	31%	$10.48	$545	1.4
Lincoln County HMFA	$12.96	$674	$26,960	1.8	$61,600	$1,540	$18,480	$462	869	25%	$7.61	$396	1.7
Long County HMFA	$13.58	$706	$28,240	1.9	$61,400	$1,535	$18,420	$461	1,760	31%	$8.50	$442	1.6
Macon HMFA	$15.13	$787	$31,480	2.1	$56,700	$1,418	$17,010	$425	31,398	41%	$13.78	$716	1.1
Meriwether County HMFA	$15.44	$803	$32,120	2.1	$49,200	$1,230	$14,760	$369	2,537	32%	$12.05	$626	1.3
Monroe County HMFA	$13.65	$710	$28,400	1.9	$75,000	$1,875	$22,500	$563	2,035	21%	$10.76	$560	1.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County HMFA	$16.77	$872	$34,880	2.3	$75,500	$1,888	$22,650	$566	1,858	27%	$15.91	$827	1.1
Murray County HMFA	$14.08	$732	$29,280	1.9	$53,900	$1,348	$16,170	$404	4,370	30%	$12.67	$659	1.1
Peach County HMFA	$14.10	$733	$29,320	1.9	$55,600	$1,390	$16,680	$417	3,508	35%	$9.72	$506	1.4
Pulaski County HMFA	$12.46	$648	$25,920	1.7	$50,700	$1,268	$15,210	$380	1,317	36%	$13.31	$692	0.9
Rome MSA	$15.23	$792	$31,680	2.1	$53,500	$1,338	$16,050	$401	13,899	39%	$13.69	$712	1.1
Savannah MSA	$20.19	$1,050	$42,000	2.8	$79,400	$1,985	$23,820	$596	58,160	41%	$15.68	$815	1.3
Valdosta MSA	$14.81	$770	$30,800	2.0	$58,100	$1,453	$17,430	$436	23,160	44%	$11.74	$611	1.3
Warner Robins HMFA	$17.23	$896	$35,840	2.4	$82,000	$2,050	$24,600	$615	20,767	36%	$11.63	$605	1.5
Counties													
Appling County	$12.46	$648	$25,920	1.7	$50,400	$1,260	$15,120	$378	1,570	24%	$17.14	$891	0.7
Atkinson County	$12.46	$648	$25,920	1.7	$43,200	$1,080	$12,960	$324	768	27%	$13.34	$694	0.9
Bacon County	$12.46	$648	$25,920	1.7	$47,800	$1,195	$14,340	$359	1,069	28%	$11.60	$603	1.1
Baker County	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	495	35%	$12.83	$667	1.1
Baldwin County	$13.63	$709	$28,360	1.9	$56,600	$1,415	$16,980	$425	6,723	42%	$8.24	$429	1.7
Banks County	$13.15	$684	$27,360	1.8	$56,600	$1,415	$16,980	$425	1,658	25%	$9.62	$500	1.4
Barrow County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	6,410	24%	$12.90	$671	1.8
Bartow County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	12,681	34%	$14.99	$779	1.5
Ben Hill County	$12.46	$648	$25,920	1.7	$40,500	$1,013	$12,150	$304	2,652	41%	$11.27	$586	1.1
Berrien County	$12.46	$648	$25,920	1.7	$46,700	$1,168	$14,010	$350	2,636	36%	$11.79	$613	1.1
Bibb County	$15.13	$787	$31,480	2.1	$56,700	$1,418	$17,010	$425	27,707	48%	$14.07	$732	1.1
Bleckley County	$12.46	$648	$25,920	1.7	$55,800	$1,395	$16,740	$419	1,072	26%	$7.70	$400	1.6
Brantley County	$15.96	$830	$33,200	2.2	$68,400	$1,710	$20,520	$513	1,341	20%	$10.02	$521	1.6
Brooks County	$14.81	$770	$30,800	2.0	$58,100	$1,453	$17,430	$436	1,650	26%	$14.06	$731	1.1
Bryan County	$20.19	$1,050	$42,000	2.8	$79,400	$1,985	$23,820	$596	3,897	30%	$10.24	$532	2.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bulloch County	$13.77	$716	$28,640	1.9	$55,600	$1,390	$16,680	$417	12,617	46%	$10.31	$536	1.3
Burke County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	2,393	29%	$30.17	$1,569	0.5
Butts County	$16.65	$866	$34,640	2.3	$51,900	$1,298	$15,570	$389	2,497	30%	$13.45	$700	1.2
Calhoun County	$12.46	$648	$25,920	1.7	$39,600	$990	$11,880	$297	597	34%	$11.80	$613	1.1
Camden County	$16.65	$866	$34,640	2.3	$66,500	$1,663	$19,950	$499	7,243	37%	$13.04	$678	1.3
Candler County	$12.46	$648	$25,920	1.7	$38,500	$963	$11,550	$289	1,701	42%	$7.37	$383	1.7
Carroll County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	13,871	33%	$14.29	$743	1.6
Catoosa County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	6,439	26%	$9.96	$518	1.6
Charlton County	$12.46	$648	$25,920	1.7	$53,700	$1,343	$16,110	$403	1,053	29%	$10.18	$529	1.2
Chatham County	$20.19	$1,050	$42,000	2.8	$79,400	$1,985	$23,820	$596	49,167	45%	$16.07	$836	1.3
Chattahoochee County	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	1,938	75%	$24.18	$1,257	0.7
Chattooga County	$12.46	$648	$25,920	1.7	$48,200	$1,205	$14,460	$362	2,945	32%	$12.86	$669	1.0
Cherokee County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	20,488	23%	$13.08	$680	1.7
Clarke County	$15.67	$815	$32,600	2.2	$73,100	$1,828	$21,930	$548	29,782	61%	$15.20	$791	1.0
Clay County	$12.46	$648	$25,920	1.7	$35,100	$878	$10,530	$263	336	27%	$11.93	$620	1.0
Clayton County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	47,601	50%	$24.02	$1,249	0.9
Clinch County	$12.46	$648	$25,920	1.7	$40,700	$1,018	$12,210	$305	622	25%	$12.64	$657	1.0
Cobb County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	99,455	35%	$20.37	$1,059	1.1
Coffee County	$12.46	$648	$25,920	1.7	$47,600	$1,190	$14,280	$357	5,326	37%	$12.72	$661	1.0
Colquitt County	$12.46	$648	$25,920	1.7	$44,800	$1,120	$13,440	$336	5,742	37%	$11.62	$604	1.1
Columbia County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	9,674	20%	$12.70	$660	1.2
Cook County	$12.46	$648	$25,920	1.7	$48,300	$1,208	$14,490	$362	2,090	34%	$11.06	$575	1.1
Coweta County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	14,139	27%	$11.59	$603	2.0
Crawford County	$15.13	$787	$31,480	2.1	$56,700	$1,418	$17,010	$425	995	22%	$12.50	$650	1.2
Crisp County	$12.46	$648	$25,920	1.7	$43,200	$1,080	$12,960	$324	3,907	46%	$8.69	$452	1.4
Dade County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	1,766	29%	$16.40	$853	1.0

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dawson County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	1,670	18%	$9.24	$481	2.5
Decatur County	$12.46	$648	$25,920	1.7	$50,800	$1,270	$15,240	$381	4,287	43%	$13.93	$724	0.9
DeKalb County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	128,114	45%	$20.27	$1,054	1.1
Dodge County	$12.46	$648	$25,920	1.7	$47,000	$1,175	$14,100	$353	2,454	32%	$10.12	$526	1.2
Dooly County	$12.46	$648	$25,920	1.7	$50,900	$1,273	$15,270	$382	1,527	30%	$11.81	$614	1.1
Dougherty County	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	18,408	54%	$13.97	$727	1.0
Douglas County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	17,549	36%	$13.74	$714	1.7
Early County	$12.46	$648	$25,920	1.7	$42,700	$1,068	$12,810	$320	1,468	36%	$17.79	$925	0.7
Echols County	$14.81	$770	$30,800	2.0	$58,100	$1,453	$17,430	$436	503	32%	$11.24	$584	1.3
Effingham County	$20.19	$1,050	$42,000	2.8	$79,400	$1,985	$23,820	$596	5,096	24%	$13.30	$692	1.5
Elbert County	$12.46	$648	$25,920	1.7	$47,800	$1,195	$14,340	$359	2,099	28%	$9.89	$514	1.3
Emanuel County	$12.46	$648	$25,920	1.7	$44,800	$1,120	$13,440	$336	3,033	36%	$11.31	$588	1.1
Evans County	$12.46	$648	$25,920	1.7	$52,500	$1,313	$15,750	$394	1,286	32%	$10.78	$561	1.2
Fannin County	$13.12	$682	$27,280	1.8	$62,800	$1,570	$18,840	$471	2,182	21%	$11.63	$605	1.1
Fayette County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	7,270	18%	$13.98	$727	1.6
Floyd County	$15.23	$792	$31,680	2.1	$53,500	$1,338	$16,050	$401	13,899	39%	$13.69	$712	1.1
Forsyth County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	12,249	16%	$13.48	$701	1.7
Franklin County	$12.46	$648	$25,920	1.7	$53,600	$1,340	$16,080	$402	2,840	34%	$10.62	$552	1.2
Fulton County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	198,708	48%	$25.52	$1,327	0.9
Gilmer County	$14.31	$744	$29,760	2.0	$60,900	$1,523	$18,270	$457	3,071	26%	$9.19	$478	1.6
Glascock County	$12.46	$648	$25,920	1.7	$54,400	$1,360	$16,320	$408	280	25%	$8.88	$462	1.4
Glynn County	$15.96	$830	$33,200	2.2	$68,400	$1,710	$20,520	$513	12,779	37%	$12.95	$673	1.2
Gordon County	$12.63	$657	$26,280	1.7	$51,700	$1,293	$15,510	$388	7,167	35%	$14.56	$757	0.9
Grady County	$12.90	$671	$26,840	1.8	$53,400	$1,335	$16,020	$401	3,264	36%	$11.34	$589	1.1
Greene County	$13.25	$689	$27,560	1.8	$67,900	$1,698	$20,370	$509	1,808	25%	$12.31	$640	1.1
Gwinnett County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	98,952	34%	$18.70	$972	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Habersham County	$13.17	$685	$27,400	1.8	$61,400	$1,535	$18,420	$461	3,291	22%	$13.14	$683	1.0
Hall County	$18.29	$951	$38,040	2.5	$77,100	$1,928	$23,130	$578	19,655	31%	$15.85	$824	1.2
Hancock County	$12.46	$648	$25,920	1.7	$47,400	$1,185	$14,220	$356	875	29%	$11.61	$604	1.1
Haralson County	$15.17	$789	$31,560	2.1	$58,300	$1,458	$17,490	$437	3,560	32%	$13.36	$695	1.1
Harris County	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	1,502	12%	$7.85	$408	2.0
Hart County	$13.42	$698	$27,920	1.9	$56,800	$1,420	$17,040	$426	2,483	25%	$10.74	$559	1.2
Heard County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	1,301	29%	$15.37	$799	1.5
Henry County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	22,523	30%	$12.97	$674	1.8
Houston County	$17.23	$896	$35,840	2.4	$82,000	$2,050	$24,600	$615	20,767	36%	$11.63	$605	1.5
Irwin County	$12.46	$648	$25,920	1.7	$50,800	$1,270	$15,240	$381	879	26%	$9.97	$519	1.2
Jackson County	$14.67	$763	$30,520	2.0	$86,100	$2,153	$25,830	$646	5,125	22%	$10.96	$570	1.3
Jasper County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	1,198	23%	$9.01	$469	2.5
Jeff Davis County	$12.46	$648	$25,920	1.7	$46,900	$1,173	$14,070	$352	1,842	35%	$13.95	$726	0.9
Jefferson County	$12.46	$648	$25,920	1.7	$47,400	$1,185	$14,220	$356	2,085	37%	$12.29	$639	1.0
Jenkins County	$12.46	$648	$25,920	1.7	$42,700	$1,068	$12,810	$320	984	29%	$11.83	$615	1.1
Johnson County	$12.46	$648	$25,920	1.7	$51,100	$1,278	$15,330	$383	1,111	33%	$7.71	$401	1.6
Jones County	$15.13	$787	$31,480	2.1	$56,700	$1,418	$17,010	$425	2,114	20%	$8.10	$421	1.9
Lamar County	$14.29	$743	$29,720	2.0	$61,100	$1,528	$18,330	$458	1,997	31%	$10.48	$545	1.4
Lanier County	$14.81	$770	$30,800	2.0	$58,100	$1,453	$17,430	$436	1,322	36%	$9.42	$490	1.6
Laurens County	$12.46	$648	$25,920	1.7	$46,800	$1,170	$14,040	$351	6,137	36%	$11.59	$603	1.1
Lee County	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	2,786	27%	$12.76	$664	1.1
Liberty County	$18.21	$947	$37,880	2.5	$50,200	$1,255	$15,060	$377	12,746	54%	$16.48	$857	1.1
Lincoln County	$12.96	$674	$26,960	1.8	$61,600	$1,540	$18,480	$462	869	25%	$7.61	$396	1.7
Long County	$13.58	$706	$28,240	1.9	$61,400	$1,535	$18,420	$461	1,760	31%	$8.50	$442	1.6
Lowndes County	$14.81	$770	$30,800	2.0	$58,100	$1,453	$17,430	$436	19,685	48%	$11.63	$605	1.3
Lumpkin County	$16.23	$844	$33,760	2.2	$62,700	$1,568	$18,810	$470	3,394	29%	$8.90	$463	1.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McDuffie County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	3,158	39%	$9.62	$500	1.6
McIntosh County	$15.96	$830	$33,200	2.2	$68,400	$1,710	$20,520	$513	1,223	20%	$9.07	$472	1.8
Macon County	$12.46	$648	$25,920	1.7	$43,100	$1,078	$12,930	$323	1,691	36%	$17.15	$892	0.7
Madison County	$15.67	$815	$32,600	2.2	$73,100	$1,828	$21,930	$548	2,717	25%	$12.79	$665	1.2
Marion County	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	736	22%	$6.99	$364	2.3
Meriwether County	$15.44	$803	$32,120	2.1	$49,200	$1,230	$14,760	$369	2,537	32%	$12.05	$626	1.3
Miller County	$13.44	$699	$27,960	1.9	$54,300	$1,358	$16,290	$407	805	35%	$10.29	$535	1.3
Mitchell County	$12.46	$648	$25,920	1.7	$43,600	$1,090	$13,080	$327	3,018	38%	$12.89	$670	1.0
Monroe County	$13.65	$710	$28,400	1.9	$75,000	$1,875	$22,500	$563	2,035	21%	$10.76	$560	1.3
Montgomery County	$12.46	$648	$25,920	1.7	$52,000	$1,300	$15,600	$390	955	31%	$9.40	$489	1.3
Morgan County	$16.77	$872	$34,880	2.3	$75,500	$1,888	$22,650	$566	1,858	27%	$15.91	$827	1.1
Murray County	$14.08	$732	$29,280	1.9	$53,900	$1,348	$16,170	$404	4,370	30%	$12.67	$659	1.1
Muscogee County	$16.00	$832	$33,280	2.2	$65,200	$1,630	$19,560	$489	37,823	52%	$16.49	$857	1.0
Newton County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	11,984	32%	$12.36	$643	1.8
Oconee County	$15.67	$815	$32,600	2.2	$73,100	$1,828	$21,930	$548	2,291	17%	$9.56	$497	1.6
Oglethorpe County	$15.67	$815	$32,600	2.2	$73,100	$1,828	$21,930	$548	1,289	23%	$9.92	$516	1.6
Paulding County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	12,913	24%	$12.76	$663	1.8
Peach County	$14.10	$733	$29,320	1.9	$55,600	$1,390	$16,680	$417	3,508	35%	$9.72	$506	1.4
Pickens County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	2,860	24%	$12.89	$671	1.8
Pierce County	$12.46	$648	$25,920	1.7	$53,200	$1,330	$15,960	$399	1,587	23%	$10.36	$539	1.2
Pike County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	985	16%	$12.01	$624	1.9
Polk County	$13.83	$719	$28,760	1.9	$56,200	$1,405	$16,860	$422	5,326	35%	$12.48	$649	1.1
Pulaski County	$12.46	$648	$25,920	1.7	$50,700	$1,268	$15,210	$380	1,317	36%	$13.31	$692	0.9
Putnam County	$14.79	$769	$30,760	2.0	$63,800	$1,595	$19,140	$479	2,054	23%	$9.71	$505	1.5
Quitman County	$12.46	$648	$25,920	1.7	$38,700	$968	$11,610	$290	251	30%	$12.51	$651	1.0
Rabun County	$13.27	$690	$27,600	1.8	$54,500	$1,363	$16,350	$409	1,715	26%	$9.67	$503	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Randolph County	$12.46	$648	$25,920	1.7	$36,900	$923	$11,070	$277	1,093	43%	$16.23	$844	0.8
Richmond County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	33,813	47%	$14.50	$754	1.1
Rockdale County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	10,454	34%	$17.59	$915	1.3
Schley County	$12.46	$648	$25,920	1.7	$48,200	$1,205	$14,460	$362	531	28%	$10.22	$532	1.2
Screven County	$12.46	$648	$25,920	1.7	$53,200	$1,330	$15,960	$399	1,352	27%	$10.29	$535	1.2
Seminole County	$13.71	$713	$28,520	1.9	$47,000	$1,175	$14,100	$353	1,168	35%	$13.59	$707	1.0
Spalding County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	9,132	38%	$12.77	$664	1.8
Stephens County	$12.46	$648	$25,920	1.7	$55,600	$1,390	$16,680	$417	2,882	30%	$11.84	$615	1.1
Stewart County	$12.46	$648	$25,920	1.7	$37,500	$938	$11,250	$281	481	26%	$15.05	$783	0.8
Sumter County	$13.48	$701	$28,040	1.9	$50,800	$1,270	$15,240	$381	5,121	44%	$14.17	$737	1.0
Talbot County	$12.60	$655	$26,200	1.7	$47,200	$1,180	$14,160	$354	590	21%	$11.96	$622	1.1
Taliaferro County †	$12.46	$648	$25,920	1.7	$44,200	$1,105	$13,260	$332	184	31%			
Tattnall County	$12.46	$648	$25,920	1.7	$52,600	$1,315	$15,780	$395	2,707	33%	$15.15	$788	0.8
Taylor County	$12.46	$648	$25,920	1.7	$45,900	$1,148	$13,770	$344	1,024	29%	$10.06	$523	1.2
Telfair County	$12.46	$648	$25,920	1.7	$33,900	$848	$10,170	$254	1,541	33%	$11.39	$592	1.1
Terrell County	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	1,529	45%	$12.86	$669	1.1
Thomas County	$15.13	$787	$31,480	2.1	$54,600	$1,365	$16,380	$410	6,821	39%	$14.25	$741	1.1
Tift County	$12.46	$648	$25,920	1.7	$56,100	$1,403	$16,830	$421	6,057	40%	$12.13	$631	1.0
Toombs County	$12.46	$648	$25,920	1.7	$51,500	$1,288	$15,450	$386	3,958	39%	$10.97	$570	1.1
Towns County	$13.75	$715	$28,600	1.9	$54,900	$1,373	$16,470	$412	1,065	22%	$11.37	$591	1.2
Treutlen County	$12.46	$648	$25,920	1.7	$56,500	$1,413	$16,950	$424	824	33%	$14.91	$776	0.8
Troup County	$15.27	$794	$31,760	2.1	$58,900	$1,473	$17,670	$442	10,624	43%	$13.16	$684	1.2
Turner County	$12.46	$648	$25,920	1.7	$48,600	$1,215	$14,580	$365	978	31%	$8.54	$444	1.5
Twiggs County	$15.13	$787	$31,480	2.1	$56,700	$1,418	$17,010	$425	582	19%	$12.71	$661	1.2
Union County	$12.46	$648	$25,920	1.7	$61,800	$1,545	$18,540	$464	2,219	23%	$9.63	$501	1.3
Upson County	$12.90	$671	$26,840	1.8	$53,100	$1,328	$15,930	$398	3,293	32%	$11.31	$588	1.1

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walker County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	7,315	28%	$11.65	$606	1.4
Walton County	$22.79	$1,185	$47,400	3.1	$86,200	$2,155	$25,860	$647	8,153	26%	$11.46	$596	2.0
Ware County	$12.56	$653	$26,120	1.7	$52,600	$1,315	$15,780	$395	5,032	36%	$11.06	$575	1.1
Warren County	$12.46	$648	$25,920	1.7	$43,100	$1,078	$12,930	$323	750	33%	$10.71	$557	1.2
Washington County	$12.46	$648	$25,920	1.7	$51,100	$1,278	$15,330	$383	2,506	33%	$13.02	$677	1.0
Wayne County	$12.46	$648	$25,920	1.7	$54,500	$1,363	$16,350	$409	3,795	36%	$15.58	$810	0.8
Webster County	$12.46	$648	$25,920	1.7	$50,300	$1,258	$15,090	$377	183	16%	$13.23	$688	0.9
Wheeler County	$12.46	$648	$25,920	1.7	$41,400	$1,035	$12,420	$311	684	37%	$9.06	$471	1.4
White County	$13.77	$716	$28,640	1.9	$61,300	$1,533	$18,390	$460	2,823	24%	$10.68	$555	1.3
Whitfield County	$14.48	$753	$30,120	2.0	$59,700	$1,493	$17,910	$448	12,623	35%	$16.51	$858	0.9
Wilcox County	$12.46	$648	$25,920	1.7	$50,700	$1,268	$15,210	$380	615	24%	$8.97	$467	1.4
Wilkes County	$12.96	$674	$26,960	1.8	$54,100	$1,353	$16,230	$406	1,295	33%	$11.53	$599	1.1
Wilkinson County	$12.50	$650	$26,000	1.7	$51,900	$1,298	$15,570	$389	789	25%	$10.85	$564	1.2
Worth County	$14.63	$761	$30,440	2.0	$55,700	$1,393	$16,710	$418	2,766	35%	$11.22	$584	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

HAWAII #2*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,960**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,533** monthly or **$78,401** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$37.69
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	$10.10
Average Renter Wage	$17.56
2-Bedroom Housing Wage	$37.69
Number of Renter Households	189,047
Percent Renters	41%

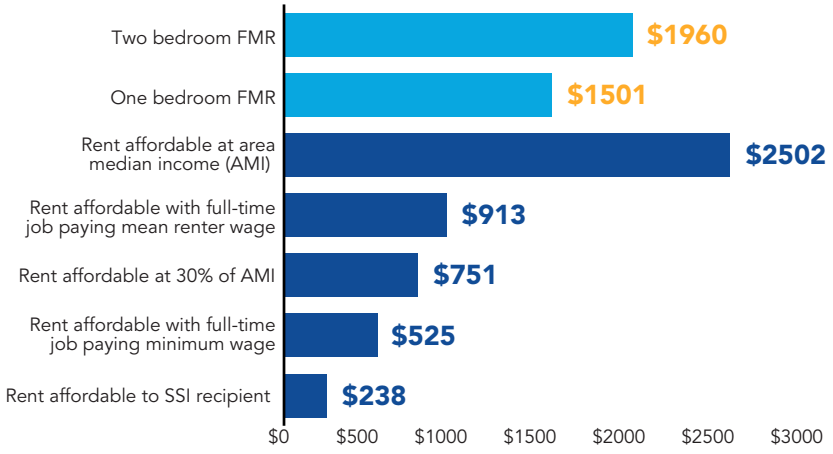
149
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

114
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

3.7
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
Honolulu MSA	$39.87
Kauai County	$36.58
Kahului-Wailuku-Lahaina MSA	$34.08
Hawaii County	$28.25



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	$37.69	$1,960	$78,401	3.7	$100,068	$2,502	$30,020	$751	189,047	41%	$17.56	$913	2.1
Combined Nonmetro Areas	$30.51	$1,586	$63,457	3.0	$82,391	$2,060	$24,717	$618	30,744	33%	$14.67	$763	2.1
Metropolitan Areas													
Honolulu MSA	$39.87	$2,073	$82,920	3.9	$106,000	$2,650	$31,800	$795	137,044	44%	$18.56	$965	2.1
Kahului-Wailuku-Lahaina MSA	$34.08	$1,772	$70,880	3.4	$95,900	$2,398	$28,770	$719	21,259	39%	$15.80	$822	2.2
Counties													
Hawaii County	$28.25	$1,469	$58,760	2.8	$78,800	$1,970	$23,640	$591	22,406	32%	$14.60	$759	1.9
Honolulu County	$39.87	$2,073	$82,920	3.9	$106,000	$2,650	$31,800	$795	137,044	44%	$18.56	$965	2.1
Kalawao County †	$34.08	$1,772	$70,880	3.4	$95,900	$2,398	$28,770	$719	39	100%			
Kauai County	$36.58	$1,902	$76,080	3.6	$93,400	$2,335	$28,020	$701	8,338	37%	$14.82	$770	2.5
Maui County	$34.08	$1,772	$70,880	3.4	$95,900	$2,398	$28,770	$719	21,220	39%	$15.80	$822	2.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IDAHO #35*

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$903**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,010** monthly or **$36,116** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.36
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.62
2-Bedroom Housing Wage	$17.36
Number of Renter Households	189,292
Percent Renters	30%

96
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

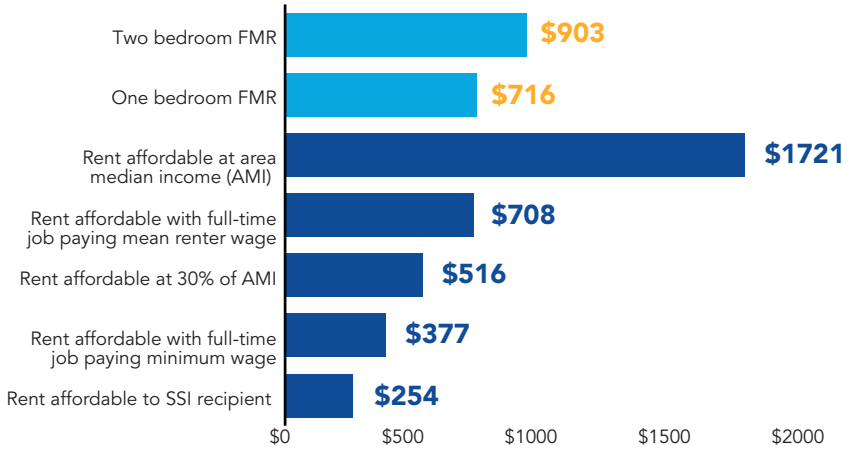
76
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Blaine County	$20.48
Boise City HMFA	$19.27
Coeur d'Alene MSA	$18.19
Teton County	$18.13
Gem County	$17.29

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	$17.36	$903	$36,116	2.4	$68,852	$1,721	$20,656	$516	189,292	30%	$13.62	$708	1.3
Combined Nonmetro Areas	$15.36	$799	$31,953	2.1	$61,523	$1,538	$18,457	$461	50,095	30%	$11.77	$612	1.3
Metropolitan Areas													
Boise City HMFA	$19.27	$1,002	$40,080	2.7	$75,300	$1,883	$22,590	$565	77,219	30%	$14.92	$776	1.3
Butte County HMFA	$15.17	$789	$31,560	2.1	$54,500	$1,363	$16,350	$409	171	18%	$40.29	$2,095	0.4
Coeur d'Alene MSA	$18.19	$946	$37,840	2.5	$65,500	$1,638	$19,650	$491	18,443	30%	$13.41	$697	1.4
Gem County HMFA	$17.29	$899	$35,960	2.4	$52,900	$1,323	$15,870	$397	1,684	25%	$8.84	$460	2.0
Idaho Falls HMFA	$15.67	$815	$32,600	2.2	$72,200	$1,805	$21,660	$542	13,778	28%	$11.72	$609	1.3
Jerome County HMFA	$16.54	$860	$34,400	2.3	$58,500	$1,463	$17,550	$439	2,814	35%	$13.33	$693	1.2
Lewiston MSA	$17.02	$885	$35,400	2.3	$72,100	$1,803	$21,630	$541	4,453	27%	$11.31	$588	1.5
Logan MSA	$15.04	$782	$31,280	2.1	$69,800	$1,745	$20,940	$524	823	19%	$8.70	$453	1.7
Pocatello MSA	$15.04	$782	$31,280	2.1	$65,200	$1,630	$19,560	$489	10,113	32%	$10.00	$520	1.5
Twin Falls County HMFA	$16.42	$854	$34,160	2.3	$65,400	$1,635	$19,620	$491	9,699	31%	$11.63	$605	1.4
Counties													
Ada County	$19.27	$1,002	$40,080	2.7	$75,300	$1,883	$22,590	$565	53,208	31%	$15.67	$815	1.2
Adams County	$14.12	$734	$29,360	1.9	$59,600	$1,490	$17,880	$447	346	20%	$13.64	$709	1.0
Bannock County	$15.04	$782	$31,280	2.1	$65,200	$1,630	$19,560	$489	10,113	32%	$10.00	$520	1.5
Bear Lake County	$14.12	$734	$29,360	1.9	$67,500	$1,688	$20,250	$506	568	23%	$5.83	$303	2.4
Benewah County	$15.92	$828	$33,120	2.2	$57,000	$1,425	$17,100	$428	913	27%	$12.88	$670	1.2
Bingham County	$14.46	$752	$30,080	2.0	$65,400	$1,635	$19,620	$491	3,479	23%	$10.73	$558	1.3
Blaine County	$20.48	$1,065	$42,600	2.8	$75,000	$1,875	$22,500	$563	2,394	30%	$14.70	$765	1.4
Boise County	$19.27	$1,002	$40,080	2.7	$75,300	$1,883	$22,590	$565	550	17%	$6.87	$357	2.8

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bonner County	$15.94	$829	$33,160	2.2	$65,100	$1,628	$19,530	$488	4,268	24%	$10.93	$568	1.5
Bonneville County	$15.67	$815	$32,600	2.2	$72,200	$1,805	$21,660	$542	12,079	30%	$11.51	$599	1.4
Boundary County	$14.12	$734	$29,360	1.9	$64,800	$1,620	$19,440	$486	1,086	23%	$13.26	$690	1.1
Butte County	$15.17	$789	$31,560	2.1	$54,500	$1,363	$16,350	$409	171	18%	$40.29	$2,095	0.4
Camas County	$14.12	$734	$29,360	1.9	$55,900	$1,398	$16,770	$419	96	24%	$22.52	$1,171	0.6
Canyon County	$19.27	$1,002	$40,080	2.7	$75,300	$1,883	$22,590	$565	22,204	30%	$12.52	$651	1.5
Caribou County	$14.12	$734	$29,360	1.9	$70,600	$1,765	$21,180	$530	525	21%	$15.18	$789	0.9
Cassia County	$14.25	$741	$29,640	2.0	$59,900	$1,498	$17,970	$449	2,293	30%	$13.68	$712	1.0
Clark County	$15.13	$787	$31,480	2.1	$59,500	$1,488	$17,850	$446	109	38%	$22.24	$1,156	0.7
Clearwater County	$15.38	$800	$32,000	2.1	$57,400	$1,435	$17,220	$431	780	22%	$12.50	$650	1.2
Custer County	$14.63	$761	$30,440	2.0	$58,600	$1,465	$17,580	$440	379	21%	$7.12	$370	2.1
Elmore County	$15.62	$812	$32,480	2.2	$56,400	$1,410	$16,920	$423	4,263	40%	$12.16	$632	1.3
Franklin County	$15.04	$782	$31,280	2.1	$69,800	$1,745	$20,940	$524	823	19%	$8.70	$453	1.7
Fremont County	$14.44	$751	$30,040	2.0	$64,000	$1,600	$19,200	$480	817	19%	$11.23	$584	1.3
Gem County	$17.29	$899	$35,960	2.4	$52,900	$1,323	$15,870	$397	1,684	25%	$8.84	$460	2.0
Gooding County	$14.44	$751	$30,040	2.0	$60,900	$1,523	$18,270	$457	1,615	30%	$12.96	$674	1.1
Idaho County	$14.94	$777	$31,080	2.1	$53,000	$1,325	$15,900	$398	1,494	23%	$15.55	$809	1.0
Jefferson County	$15.67	$815	$32,600	2.2	$72,200	$1,805	$21,660	$542	1,699	19%	$13.44	$699	1.2
Jerome County	$16.54	$860	$34,400	2.3	$58,500	$1,463	$17,550	$439	2,814	35%	$13.33	$693	1.2
Kootenai County	$18.19	$946	$37,840	2.5	$65,500	$1,638	$19,650	$491	18,443	30%	$13.41	$697	1.4
Latah County	$15.10	$785	$31,400	2.1	$71,300	$1,783	$21,390	$535	7,044	46%	$9.71	$505	1.6
Lemhi County	$15.35	$798	$31,920	2.1	$56,700	$1,418	$17,010	$425	801	22%	$10.86	$565	1.4
Lewis County	$14.12	$734	$29,360	1.9	$55,600	$1,390	$16,680	$417	503	31%	$9.74	$507	1.4
Lincoln County	$16.06	$835	$33,400	2.2	$56,700	$1,418	$17,010	$425	548	32%	$12.82	$666	1.3
Madison County	$15.38	$800	$32,000	2.1	$39,500	$988	$11,850	$296	6,103	55%	$8.13	$423	1.9
Minidoka County	$14.12	$734	$29,360	1.9	$58,400	$1,460	$17,520	$438	1,928	27%	$13.15	$684	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nez Perce County	$17.02	$885	$35,400	2.3	$72,100	$1,803	$21,630	$541	4,453	27%	$11.31	$588	1.5
Oneida County	$16.23	$844	$33,760	2.2	$61,100	$1,528	$18,330	$458	325	20%	$8.69	$452	1.9
Owyhee County	$19.27	$1,002	$40,080	2.7	$75,300	$1,883	$22,590	$565	1,257	29%	$12.32	$641	1.6
Payette County	$15.29	$795	$31,800	2.1	$63,100	$1,578	$18,930	$473	2,427	27%	$13.84	$720	1.1
Power County	$15.65	$814	$32,560	2.2	$65,000	$1,625	$19,500	$488	674	26%	$18.66	$970	0.8
Shoshone County	$14.60	$759	$30,360	2.0	$53,000	$1,325	$15,900	$398	1,642	30%	$13.56	$705	1.1
Teton County	$18.13	$943	$37,720	2.5	$79,500	$1,988	$23,850	$596	825	22%	$8.32	$432	2.2
Twin Falls County	$16.42	$854	$34,160	2.3	$65,400	$1,635	$19,620	$491	9,699	31%	$11.63	$605	1.4
Valley County	$15.35	$798	$31,920	2.1	$69,900	$1,748	$20,970	$524	742	19%	$6.56	$341	2.3
Washington County	$14.33	$745	$29,800	2.0	$48,900	$1,223	$14,670	$367	1,108	27%	$10.23	$532	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ILLINOIS #20*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,150**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,832** monthly or **$45,986** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$22.11
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$18.23
2-Bedroom Housing Wage	$22.11
Number of Renter Households	1,643,419
Percent Renters	34%

80
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

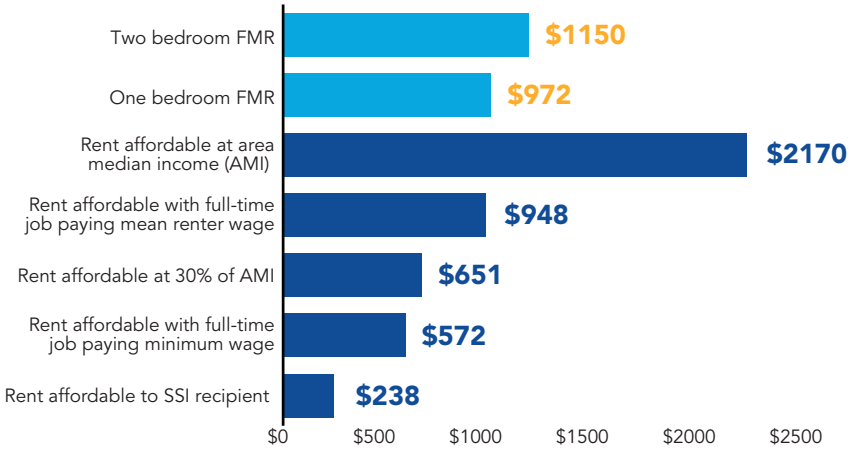
68
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2
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
Chicago-Joliet-Naperville HMFA	$24.98
Kendall County	$24.67
Grundy County	$22.63
DeKalb County	$19.81
Kankakee County	$18.17

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Illinois	$22.11	$1,150	$45,986	2.0	$86,811	$2,170	$26,043	$651	1,643,419	34%	$18.23	$948	1.2
Combined Nonmetro Areas	$13.97	$727	$29,065	1.3	$67,215	$1,680	$20,165	$504	154,613	26%	$11.45	$595	1.2
Metropolitan Areas													
Bloomington HMFA	$16.40	$853	$34,120	1.5	$93,200	$2,330	$27,960	$699	23,294	35%	$13.18	$685	1.2
Bond County HMFA	$14.23	$740	$29,600	1.3	$77,000	$1,925	$23,100	$578	1,521	24%	$8.57	$446	1.7
Cape Girardeau MSA	$15.52	$807	$32,280	1.4	$62,800	$1,570	$18,840	$471	566	26%	$11.63	$605	1.3
Champaign-Urbana MSA	$16.69	$868	$34,720	1.5	$86,400	$2,160	$25,920	$648	41,509	44%	$12.12	$630	1.4
Chicago-Joliet-Naperville HMFA	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	1,120,348	36%	$20.39	$1,060	1.2
Danville MSA	$15.15	$788	$31,520	1.4	$59,300	$1,483	$17,790	$445	9,485	30%	$13.23	$688	1.1
Davenport-Moline-Rock Island MSA	$15.08	$784	$31,360	1.4	$76,300	$1,908	$22,890	$572	24,987	29%	$15.41	$801	1.0
De Witt County HMFA	$13.46	$700	$28,000	1.2	$72,400	$1,810	$21,720	$543	1,424	21%	$16.42	$854	0.8
Decatur MSA	$14.85	$772	$30,880	1.3	$68,700	$1,718	$20,610	$515	13,873	32%	$13.37	$695	1.1
DeKalb County HMFA	$19.81	$1,030	$41,200	1.8	$88,400	$2,210	$26,520	$663	16,393	43%	$11.90	$619	1.7
Grundy County HMFA	$22.63	$1,177	$47,080	2.1	$90,300	$2,258	$27,090	$677	5,654	29%	$20.50	$1,066	1.1
Jackson County HMFA	$14.58	$758	$30,320	1.3	$59,600	$1,490	$17,880	$447	11,591	49%	$10.96	$570	1.3
Kankakee MSA	$18.17	$945	$37,800	1.7	$74,500	$1,863	$22,350	$559	12,724	32%	$12.58	$654	1.4
Kendall County HMFA	$24.67	$1,283	$51,320	2.2	$98,100	$2,453	$29,430	$736	6,685	16%	$11.75	$611	2.1
Macoupin County HMFA	$13.67	$711	$28,440	1.2	$68,900	$1,723	$20,670	$517	4,391	23%	$9.06	$471	1.5
Peoria MSA	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	42,404	28%	$14.99	$779	1.1
Rockford MSA	$15.37	$799	$31,960	1.4	$73,300	$1,833	$21,990	$550	42,716	32%	$13.63	$709	1.1
Springfield MSA	$16.50	$858	$34,320	1.5	$85,500	$2,138	$25,650	$641	27,175	31%	$11.96	$622	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. Louis HMFA	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	73,986	30%	$11.08	$576	1.6
Williamson County HMFA	$14.65	$762	$30,480	1.3	$58,600	$1,465	$17,580	$440	8,080	30%	$11.25	$585	1.3
Counties													
Adams County	$14.92	$776	$31,040	1.4	$74,800	$1,870	$22,440	$561	7,634	28%	$12.54	$652	1.2
Alexander County	$15.52	$807	$32,280	1.4	$62,800	$1,570	$18,840	$471	566	26%	$11.63	$605	1.3
Bond County	$14.23	$740	$29,600	1.3	$77,000	$1,925	$23,100	$578	1,521	24%	$8.57	$446	1.7
Boone County	$15.37	$799	$31,960	1.4	$73,300	$1,833	$21,990	$550	3,529	19%	$13.41	$697	1.1
Brown County	$13.46	$700	$28,000	1.2	$81,100	$2,028	$24,330	$608	518	25%	$15.99	$832	0.8
Bureau County	$14.21	$739	$29,560	1.3	$71,900	$1,798	$21,570	$539	3,204	23%	$12.87	$669	1.1
Calhoun County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	212	13%	$4.72	$245	3.8
Carroll County	$13.46	$700	$28,000	1.2	$69,200	$1,730	$20,760	$519	1,522	23%	$10.83	$563	1.2
Cass County	$13.46	$700	$28,000	1.2	$63,400	$1,585	$19,020	$476	1,281	25%	$10.83	$563	1.2
Champaign County	$16.69	$868	$34,720	1.5	$86,400	$2,160	$25,920	$648	38,733	47%	$12.11	$630	1.4
Christian County	$14.12	$734	$29,360	1.3	$66,100	$1,653	$19,830	$496	3,466	25%	$10.48	$545	1.3
Clark County	$13.94	$725	$29,000	1.3	$64,800	$1,620	$19,440	$486	1,573	23%	$11.48	$597	1.2
Clay County	$13.46	$700	$28,000	1.2	$61,900	$1,548	$18,570	$464	1,451	25%	$13.80	$718	1.0
Clinton County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	2,921	20%	$11.03	$574	1.6
Coles County	$14.04	$730	$29,200	1.3	$63,300	$1,583	$18,990	$475	8,061	39%	$10.69	$556	1.3
Cook County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	849,524	43%	$22.24	$1,157	1.1
Crawford County	$13.46	$700	$28,000	1.2	$65,900	$1,648	$19,770	$494	1,712	22%	$13.36	$695	1.0
Cumberland County	$13.46	$700	$28,000	1.2	$70,200	$1,755	$21,060	$527	917	21%	$10.43	$543	1.3
DeKalb County	$19.81	$1,030	$41,200	1.8	$88,400	$2,210	$26,520	$663	16,393	43%	$11.90	$619	1.7
De Witt County	$13.46	$700	$28,000	1.2	$72,400	$1,810	$21,720	$543	1,424	21%	$16.42	$854	0.8
Douglas County	$13.46	$700	$28,000	1.2	$68,100	$1,703	$20,430	$511	1,980	26%	$11.36	$591	1.2
DuPage County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	91,289	27%	$19.22	$1,000	1.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edgar County	$13.46	$700	$28,000	1.2	$64,000	$1,600	$19,200	$480	1,772	23%	$10.14	$527	1.3
Edwards County	$13.46	$700	$28,000	1.2	$68,200	$1,705	$20,460	$512	549	20%	$12.21	$635	1.1
Effingham County	$13.46	$700	$28,000	1.2	$76,000	$1,900	$22,800	$570	3,415	25%	$11.09	$577	1.2
Fayette County	$13.46	$700	$28,000	1.2	$56,400	$1,410	$16,920	$423	1,509	20%	$8.63	$449	1.6
Ford County	$16.69	$868	$34,720	1.5	$86,400	$2,160	$25,920	$648	1,604	28%	$14.27	$742	1.2
Franklin County	$13.50	$702	$28,080	1.2	$54,700	$1,368	$16,410	$410	4,185	26%	$10.24	$533	1.3
Fulton County	$14.42	$750	$30,000	1.3	$63,500	$1,588	$19,050	$476	3,027	22%	$9.70	$504	1.5
Gallatin County	$13.46	$700	$28,000	1.2	$54,500	$1,363	$16,350	$409	526	23%	$13.41	$698	1.0
Greene County	$13.46	$700	$28,000	1.2	$58,300	$1,458	$17,490	$437	1,111	22%	$9.73	$506	1.4
Grundy County	$22.63	$1,177	$47,080	2.1	$90,300	$2,258	$27,090	$677	5,654	29%	$20.50	$1,066	1.1
Hamilton County	$13.46	$700	$28,000	1.2	$67,300	$1,683	$20,190	$505	679	20%	$12.68	$659	1.1
Hancock County	$13.46	$700	$28,000	1.2	$66,000	$1,650	$19,800	$495	1,379	19%	$11.68	$607	1.2
Hardin County	$13.46	$700	$28,000	1.2	$62,500	$1,563	$18,750	$469	246	18%	$6.87	$357	2.0
Henderson County	$13.46	$700	$28,000	1.2	$63,800	$1,595	$19,140	$479	530	18%	$7.59	$395	1.8
Henry County	$15.08	$784	$31,360	1.4	$76,300	$1,908	$22,890	$572	4,240	21%	$9.60	$499	1.6
Iroquois County	$13.46	$700	$28,000	1.2	$68,200	$1,705	$20,460	$512	2,802	24%	$10.50	$546	1.3
Jackson County	$14.58	$758	$30,320	1.3	$59,600	$1,490	$17,880	$447	11,591	49%	$10.96	$570	1.3
Jasper County	$13.46	$700	$28,000	1.2	$68,300	$1,708	$20,490	$512	784	21%	$8.94	$465	1.5
Jefferson County	$14.63	$761	$30,440	1.3	$64,100	$1,603	$19,230	$481	4,009	27%	$11.78	$612	1.2
Jersey County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	1,536	18%	$7.86	$409	2.3
Jo Daviess County	$13.46	$700	$28,000	1.2	$75,900	$1,898	$22,770	$569	2,156	22%	$10.50	$546	1.3
Johnson County	$13.46	$700	$28,000	1.2	$66,000	$1,650	$19,800	$495	682	16%	$6.63	$345	2.0
Kane County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	46,947	26%	$13.42	$698	1.9
Kankakee County	$18.17	$945	$37,800	1.7	$74,500	$1,863	$22,350	$559	12,724	32%	$12.58	$654	1.4
Kendall County	$24.67	$1,283	$51,320	2.2	$98,100	$2,453	$29,430	$736	6,685	16%	$11.75	$611	2.1
Knox County	$13.46	$700	$28,000	1.2	$65,200	$1,630	$19,560	$489	6,883	33%	$8.73	$454	1.5

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lake County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	66,443	27%	$20.49	$1,066	1.2
La Salle County	$15.33	$797	$31,880	1.4	$69,300	$1,733	$20,790	$520	12,716	28%	$12.76	$663	1.2
Lawrence County	$13.46	$700	$28,000	1.2	$60,000	$1,500	$18,000	$450	1,629	26%	$12.90	$671	1.0
Lee County	$13.85	$720	$28,800	1.3	$77,700	$1,943	$23,310	$583	3,817	28%	$12.16	$632	1.1
Livingston County	$13.98	$727	$29,080	1.3	$74,100	$1,853	$22,230	$556	3,890	27%	$12.35	$642	1.1
Logan County	$13.63	$709	$28,360	1.2	$76,700	$1,918	$23,010	$575	2,943	27%	$13.18	$686	1.0
McDonough County	$13.46	$700	$28,000	1.2	$72,200	$1,805	$21,660	$542	3,839	34%	$7.70	$400	1.7
McHenry County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	23,175	21%	$12.78	$665	2.0
McLean County	$16.40	$853	$34,120	1.5	$93,200	$2,330	$27,960	$699	23,294	35%	$13.18	$685	1.2
Macon County	$14.85	$772	$30,880	1.3	$68,700	$1,718	$20,610	$515	13,873	32%	$13.37	$695	1.1
Macoupin County	$13.67	$711	$28,440	1.2	$68,900	$1,723	$20,670	$517	4,391	23%	$9.06	$471	1.5
Madison County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	30,829	29%	$11.16	$580	1.6
Marion County	$13.46	$700	$28,000	1.2	$61,300	$1,533	$18,390	$460	4,216	26%	$9.98	$519	1.3
Marshall County	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	887	18%	$9.31	$484	1.8
Mason County	$13.48	$701	$28,040	1.2	$60,700	$1,518	$18,210	$455	1,324	22%	$14.15	$736	1.0
Massac County	$14.90	$775	$31,000	1.4	$60,500	$1,513	$18,150	$454	1,427	25%	$10.26	$533	1.5
Menard County	$16.50	$858	$34,320	1.5	$85,500	$2,138	$25,650	$641	1,137	22%	$7.42	$386	2.2
Mercer County	$15.08	$784	$31,360	1.4	$76,300	$1,908	$22,890	$572	1,366	21%	$9.24	$481	1.6
Monroe County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	2,252	17%	$8.04	$418	2.2
Montgomery County	$13.46	$700	$28,000	1.2	$66,800	$1,670	$20,040	$501	2,723	24%	$8.53	$443	1.6
Morgan County	$13.87	$721	$28,840	1.3	$64,400	$1,610	$19,320	$483	4,319	31%	$10.25	$533	1.4
Moultrie County	$13.46	$700	$28,000	1.2	$72,100	$1,803	$21,630	$541	1,333	22%	$11.79	$613	1.1
Ogle County	$15.35	$798	$31,920	1.4	$75,800	$1,895	$22,740	$569	5,631	27%	$15.41	$801	1.0
Peoria County	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	25,566	35%	$16.43	$854	1.0
Perry County	$13.46	$700	$28,000	1.2	$64,800	$1,620	$19,440	$486	2,073	25%	$8.48	$441	1.6
Piatt County	$16.69	$868	$34,720	1.5	$86,400	$2,160	$25,920	$648	1,172	18%	$9.09	$473	1.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pike County	$13.46	$700	$28,000	1.2	$58,500	$1,463	$17,550	$439	1,352	21%	$9.76	$507	1.4
Pope County	$13.46	$700	$28,000	1.2	$64,100	$1,603	$19,230	$481	296	17%	$4.14	$215	3.3
Pulaski County	$13.46	$700	$28,000	1.2	$51,400	$1,285	$15,420	$386	495	24%	$12.35	$642	1.1
Putnam County	$13.92	$724	$28,960	1.3	$81,300	$2,033	$24,390	$610	470	19%	$16.86	$877	0.8
Randolph County	$13.46	$700	$28,000	1.2	$69,900	$1,748	$20,970	$524	3,091	26%	$11.64	$605	1.2
Richland County	$13.46	$700	$28,000	1.2	$65,800	$1,645	$19,740	$494	1,857	29%	$10.18	$529	1.3
Rock Island County	$15.08	$784	$31,360	1.4	$76,300	$1,908	$22,890	$572	19,381	32%	$16.65	$866	0.9
St. Clair County	$18.04	$938	$37,520	1.6	$84,900	$2,123	$25,470	$637	36,236	35%	$11.49	$598	1.6
Saline County	$13.46	$700	$28,000	1.2	$55,700	$1,393	$16,710	$418	2,540	25%	$9.93	$516	1.4
Sangamon County	$16.50	$858	$34,320	1.5	$85,500	$2,138	$25,650	$641	26,038	31%	$12.02	$625	1.4
Schuyler County	$13.46	$700	$28,000	1.2	$60,600	$1,515	$18,180	$455	673	24%	$15.43	$802	0.9
Scott County	$13.46	$700	$28,000	1.2	$70,600	$1,765	$21,180	$530	389	20%	$11.04	$574	1.2
Shelby County	$13.46	$700	$28,000	1.2	$62,900	$1,573	$18,870	$472	1,745	19%	$10.22	$531	1.3
Stark County	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	498	22%	$12.64	$657	1.3
Stephenson County	$13.46	$700	$28,000	1.2	$63,700	$1,593	$19,110	$478	5,938	30%	$11.99	$624	1.1
Tazewell County	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	12,811	24%	$12.90	$671	1.3
Union County	$13.46	$700	$28,000	1.2	$60,800	$1,520	$18,240	$456	1,513	23%	$10.00	$520	1.3
Vermilion County	$15.15	$788	$31,520	1.4	$59,300	$1,483	$17,790	$445	9,485	30%	$13.23	$688	1.1
Wabash County	$13.94	$725	$29,000	1.3	$71,000	$1,775	$21,300	$533	1,065	22%	$7.79	$405	1.8
Warren County	$13.46	$700	$28,000	1.2	$64,200	$1,605	$19,260	$482	1,763	26%	$13.03	$677	1.0
Washington County	$14.63	$761	$30,440	1.3	$78,800	$1,970	$23,640	$591	1,355	23%	$17.04	$886	0.9
Wayne County	$13.46	$700	$28,000	1.2	$61,100	$1,528	$18,330	$458	1,650	23%	$9.15	$476	1.5
White County	$13.46	$700	$28,000	1.2	$63,100	$1,578	$18,930	$473	1,173	19%	$10.55	$549	1.3
Whiteside County	$14.44	$751	$30,040	1.3	$69,900	$1,748	$20,970	$524	5,805	25%	$10.91	$567	1.3
Will County	$24.98	$1,299	$51,960	2.3	$93,200	$2,330	$27,960	$699	42,970	19%	$12.25	$637	2.0
Williamson County	$14.65	$762	$30,480	1.3	$58,600	$1,465	$17,580	$440	8,080	30%	$11.25	$585	1.3

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winnebago County	$15.37	$799	$31,960	1.4	$73,300	$1,833	$21,990	$550	39,187	34%	$13.66	$710	1.1
Woodford County	$16.50	$858	$34,320	1.5	$76,300	$1,908	$22,890	$572	2,642	18%	$10.86	$565	1.5

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INDIANA #43*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$862**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,873** monthly or **$34,474** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.57
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.58
2-Bedroom Housing Wage	$16.57
Number of Renter Households	794,237
Percent Renters	31%

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

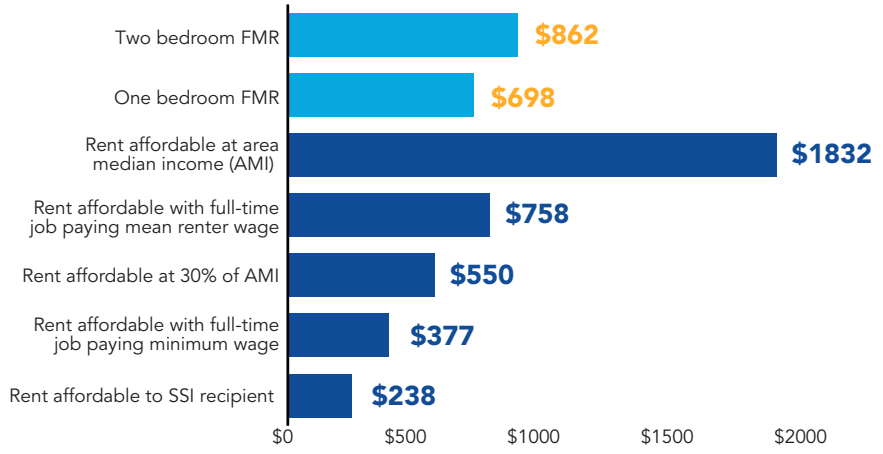
74
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Indianapolis-Carmel HMFA	$18.19
Bloomington HMFA	$17.83
Gary HMFA	$17.75
Clark County	$17.65
Floyd County	$17.65

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	$16.57	$862	$34,474	2.3	$73,294	$1,832	$21,988	$550	794,237	31%	$14.58	$758	1.1
Combined Nonmetro Areas	$14.48	$753	$30,121	2.0	$64,962	$1,624	$19,489	$487	144,684	25%	$12.82	$666	1.1
Metropolitan Areas													
Anderson HMFA	$15.46	$804	$32,160	2.1	$62,900	$1,573	$18,870	$472	15,484	30%	$11.35	$590	1.4
Bloomington HMFA	$17.83	$927	$37,080	2.5	$76,300	$1,908	$22,890	$572	24,518	44%	$10.89	$567	1.6
Carroll County HMFA	$14.08	$732	$29,280	1.9	$70,200	$1,755	$21,060	$527	1,545	19%	$13.32	$693	1.1
Cincinnati HMFA	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	4,450	21%	$7.50	$390	2.3
Columbus MSA	$17.33	$901	$36,040	2.4	$77,200	$1,930	$23,160	$579	8,982	29%	$20.93	$1,088	0.8
Elkhart-Goshen MSA	$15.87	$825	$33,000	2.2	$67,500	$1,688	$20,250	$506	21,651	30%	$14.74	$767	1.1
Evansville MSA	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	33,751	31%	$13.81	$718	1.2
Fort Wayne MSA	$15.08	$784	$31,360	2.1	$71,900	$1,798	$21,570	$539	50,552	30%	$13.81	$718	1.1
Gary HMFA	$17.75	$923	$36,920	2.4	$75,500	$1,888	$22,650	$566	73,907	29%	$13.49	$701	1.3
Indianapolis-Carmel HMFA	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	251,092	35%	$17.34	$902	1.0
Jasper County HMFA	$17.12	$890	$35,600	2.4	$72,300	$1,808	$21,690	$542	2,932	23%	$12.14	$631	1.4
Kokomo MSA	$14.08	$732	$29,280	1.9	$69,800	$1,745	$20,940	$524	10,325	30%	$15.11	$786	0.9
Lafayette-West Lafayette HMFA	$16.77	$872	$34,880	2.3	$72,000	$1,800	$21,600	$540	32,569	44%	$13.19	$686	1.3
Louisville HMFA	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	23,102	26%	$11.75	$611	1.5
Michigan City-La Porte MSA	$14.73	$766	$30,640	2.0	$69,500	$1,738	$20,850	$521	11,904	28%	$11.23	$584	1.3
Muncie MSA	$14.27	$742	$29,680	2.0	$60,100	$1,503	$18,030	$451	16,811	37%	$11.00	$572	1.3
Owen County HMFA	$14.08	$732	$29,280	1.9	$62,800	$1,570	$18,840	$471	1,826	21%	$12.18	$633	1.2
Putnam County HMFA	$14.65	$762	$30,480	2.0	$72,200	$1,805	$21,660	$542	3,846	28%	$14.68	$763	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County HMFA	$16.35	$850	$34,000	2.3	$59,900	$1,498	$17,970	$449	2,515	28%	$10.18	$529	1.6
South Bend-Mishawaka HMFA	$16.37	$851	$34,040	2.3	$73,500	$1,838	$22,050	$551	32,420	32%	$13.22	$688	1.2
Sullivan County HMFA	$15.17	$789	$31,560	2.1	$62,400	$1,560	$18,720	$468	1,959	26%	$10.88	$566	1.4
Terre Haute HMFA	$15.29	$795	$31,800	2.1	$65,000	$1,625	$19,500	$488	20,194	34%	$11.67	$607	1.3
Union County HMFA	$14.37	$747	$29,880	2.0	$60,300	$1,508	$18,090	$452	791	28%	$12.50	$650	1.1
Washington County HMFA	$14.08	$732	$29,280	1.9	$61,200	$1,530	$18,360	$459	2,427	22%	$9.17	$477	1.5
Counties													
Adams County	$14.08	$732	$29,280	1.9	$66,700	$1,668	$20,010	$500	2,858	23%	$10.57	$550	1.3
Allen County	$15.08	$784	$31,360	2.1	$71,900	$1,798	$21,570	$539	45,801	32%	$14.02	$729	1.1
Bartholomew County	$17.33	$901	$36,040	2.4	$77,200	$1,930	$23,160	$579	8,982	29%	$20.93	$1,088	0.8
Benton County	$16.77	$872	$34,880	2.3	$72,000	$1,800	$21,600	$540	891	26%	$14.31	$744	1.2
Blackford County	$14.08	$732	$29,280	1.9	$56,200	$1,405	$16,860	$422	1,324	25%	$12.82	$667	1.1
Boone County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	5,827	23%	$12.07	$628	1.5
Brown County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	965	16%	$6.89	$358	2.6
Carroll County	$14.08	$732	$29,280	1.9	$70,200	$1,755	$21,060	$527	1,545	19%	$13.32	$693	1.1
Cass County	$14.08	$732	$29,280	1.9	$62,700	$1,568	$18,810	$470	3,825	26%	$11.34	$589	1.2
Clark County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	12,758	29%	$13.35	$694	1.3
Clay County	$15.29	$795	$31,800	2.1	$65,000	$1,625	$19,500	$488	2,366	22%	$10.48	$545	1.5
Clinton County	$15.04	$782	$31,280	2.1	$66,800	$1,670	$20,040	$501	3,541	29%	$12.27	$638	1.2
Crawford County	$14.08	$732	$29,280	1.9	$57,300	$1,433	$17,190	$430	667	17%	$6.90	$359	2.0
Daviess County	$14.58	$758	$30,320	2.0	$65,400	$1,635	$19,620	$491	2,977	27%	$9.94	$517	1.5
Dearborn County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	3,843	20%	$7.47	$389	2.4
Decatur County	$16.44	$855	$34,200	2.3	$65,000	$1,625	$19,500	$488	3,123	30%	$15.80	$822	1.0
DeKalb County	$14.50	$754	$30,160	2.0	$67,900	$1,698	$20,370	$509	4,020	24%	$14.54	$756	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware County	$14.27	$742	$29,680	2.0	$60,100	$1,503	$18,030	$451	16,811	37%	$11.00	$572	1.3
Dubois County	$14.08	$732	$29,280	1.9	$76,600	$1,915	$22,980	$575	3,733	22%	$10.84	$563	1.3
Elkhart County	$15.87	$825	$33,000	2.2	$67,500	$1,688	$20,250	$506	21,651	30%	$14.74	$767	1.1
Fayette County	$14.10	$733	$29,320	1.9	$55,100	$1,378	$16,530	$413	2,922	30%	$10.64	$553	1.3
Floyd County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	7,894	27%	$10.18	$529	1.7
Fountain County	$14.08	$732	$29,280	1.9	$61,300	$1,533	$18,390	$460	1,662	24%	$11.57	$602	1.2
Franklin County	$14.54	$756	$30,240	2.0	$68,700	$1,718	$20,610	$515	1,394	16%	$8.66	$450	1.7
Fulton County	$14.08	$732	$29,280	1.9	$65,900	$1,648	$19,770	$494	1,977	25%	$11.68	$608	1.2
Gibson County	$14.08	$732	$29,280	1.9	$70,700	$1,768	$21,210	$530	3,272	25%	$18.95	$985	0.7
Grant County	$14.08	$732	$29,280	1.9	$55,200	$1,380	$16,560	$414	8,326	32%	$12.29	$639	1.1
Greene County	$14.08	$732	$29,280	1.9	$63,200	$1,580	$18,960	$474	2,606	20%	$9.59	$498	1.5
Hamilton County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	27,615	23%	$16.14	$839	1.1
Hancock County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	5,966	21%	$13.80	$718	1.3
Harrison County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	2,450	17%	$7.59	$395	2.3
Hendricks County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	12,709	22%	$11.72	$610	1.6
Henry County	$14.27	$742	$29,680	2.0	$62,200	$1,555	$18,660	$467	4,853	27%	$10.44	$543	1.4
Howard County	$14.08	$732	$29,280	1.9	$69,800	$1,745	$20,940	$524	10,325	30%	$15.11	$786	0.9
Huntington County	$14.08	$732	$29,280	1.9	$65,800	$1,645	$19,740	$494	3,617	25%	$11.12	$578	1.3
Jackson County	$15.37	$799	$31,960	2.1	$62,600	$1,565	$18,780	$470	4,681	28%	$16.31	$848	0.9
Jasper County	$17.12	$890	$35,600	2.4	$72,300	$1,808	$21,690	$542	2,932	23%	$12.14	$631	1.4
Jay County	$14.08	$732	$29,280	1.9	$61,300	$1,533	$18,390	$460	2,206	27%	$13.43	$698	1.0
Jefferson County	$14.75	$767	$30,680	2.0	$63,200	$1,580	$18,960	$474	3,554	28%	$12.19	$634	1.2
Jennings County	$14.42	$750	$30,000	2.0	$64,800	$1,620	$19,440	$486	2,402	22%	$12.47	$648	1.2
Johnson County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	15,487	27%	$11.67	$607	1.6
Knox County	$14.98	$779	$31,160	2.1	$62,800	$1,570	$18,840	$471	5,330	35%	$12.53	$651	1.2
Kosciusko County	$15.27	$794	$31,760	2.1	$73,600	$1,840	$22,080	$552	7,818	25%	$16.64	$865	0.9

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaGrange County	$14.08	$732	$29,280	1.9	$71,100	$1,778	$21,330	$533	2,201	18%	$13.23	$688	1.1
Lake County	$17.75	$923	$36,920	2.4	$75,500	$1,888	$22,650	$566	56,593	30%	$13.93	$725	1.3
LaPorte County	$14.73	$766	$30,640	2.0	$69,500	$1,738	$20,850	$521	11,904	28%	$11.23	$584	1.3
Lawrence County	$14.79	$769	$30,760	2.0	$65,000	$1,625	$19,500	$488	4,324	23%	$11.72	$610	1.3
Madison County	$15.46	$804	$32,160	2.1	$62,900	$1,573	$18,870	$472	15,484	30%	$11.35	$590	1.4
Marion County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	171,814	46%	$19.53	$1,015	0.9
Marshall County	$14.08	$732	$29,280	1.9	$67,800	$1,695	$20,340	$509	4,375	25%	$10.54	$548	1.3
Martin County	$14.08	$732	$29,280	1.9	$68,400	$1,710	$20,520	$513	913	22%	$12.06	$627	1.2
Miami County	$14.08	$732	$29,280	1.9	$61,700	$1,543	$18,510	$463	3,881	29%	$10.47	$545	1.3
Monroe County	$17.83	$927	$37,080	2.5	$76,300	$1,908	$22,890	$572	24,518	44%	$10.89	$567	1.6
Montgomery County	$14.79	$769	$30,760	2.0	$68,800	$1,720	$20,640	$516	4,377	28%	$13.06	$679	1.1
Morgan County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	5,950	23%	$11.84	$616	1.5
Newton County	$17.75	$923	$36,920	2.4	$75,500	$1,888	$22,650	$566	1,231	22%	$16.11	$838	1.1
Noble County	$14.77	$768	$30,720	2.0	$67,800	$1,695	$20,340	$509	4,274	23%	$12.27	$638	1.2
Ohio County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	607	24%	$7.75	$403	2.3
Orange County	$14.08	$732	$29,280	1.9	$59,700	$1,493	$17,910	$448	2,024	26%	$10.46	$544	1.3
Owen County	$14.08	$732	$29,280	1.9	$62,800	$1,570	$18,840	$471	1,826	21%	$12.18	$633	1.2
Parke County	$14.90	$775	$31,000	2.1	$59,800	$1,495	$17,940	$449	1,287	21%	$9.29	$483	1.6
Perry County	$14.08	$732	$29,280	1.9	$65,800	$1,645	$19,740	$494	1,695	22%	$10.24	$532	1.4
Pike County	$14.08	$732	$29,280	1.9	$66,400	$1,660	$19,920	$498	905	18%	$16.23	$844	0.9
Porter County	$17.75	$923	$36,920	2.4	$75,500	$1,888	$22,650	$566	16,083	25%	$12.01	$624	1.5
Posey County	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	1,856	18%	$12.62	$656	1.3
Pulaski County	$14.08	$732	$29,280	1.9	$58,600	$1,465	$17,580	$440	1,240	24%	$14.32	$745	1.0
Putnam County	$14.65	$762	$30,480	2.0	$72,200	$1,805	$21,660	$542	3,846	28%	$14.68	$763	1.0
Randolph County	$14.08	$732	$29,280	1.9	$59,100	$1,478	$17,730	$443	2,426	24%	$12.11	$630	1.2
Ripley County	$14.08	$732	$29,280	1.9	$70,700	$1,768	$21,210	$530	2,650	24%	$12.23	$636	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rush County	$14.19	$738	$29,520	2.0	$63,300	$1,583	$18,990	$475	1,909	29%	$12.39	$644	1.1
St. Joseph County	$16.37	$851	$34,040	2.3	$73,500	$1,838	$22,050	$551	32,420	32%	$13.22	$688	1.2
Scott County	$16.35	$850	$34,000	2.3	$59,900	$1,498	$17,970	$449	2,515	28%	$10.18	$529	1.6
Shelby County	$18.19	$946	$37,840	2.5	$81,600	$2,040	$24,480	$612	4,759	27%	$13.93	$724	1.3
Spencer County	$14.08	$732	$29,280	1.9	$74,200	$1,855	$22,260	$557	1,475	18%	$11.79	$613	1.2
Starke County	$14.08	$732	$29,280	1.9	$60,000	$1,500	$18,000	$450	1,697	20%	$10.99	$572	1.3
Steuben County	$15.75	$819	$32,760	2.2	$70,900	$1,773	$21,270	$532	3,170	22%	$12.31	$640	1.3
Sullivan County	$15.17	$789	$31,560	2.1	$62,400	$1,560	$18,720	$468	1,959	26%	$10.88	$566	1.4
Switzerland County	$14.08	$732	$29,280	1.9	$56,900	$1,423	$17,070	$427	1,094	25%	$11.66	$607	1.2
Tippecanoe County	$16.77	$872	$34,880	2.3	$72,000	$1,800	$21,600	$540	31,678	45%	$13.16	$684	1.3
Tipton County	$15.90	$827	$33,080	2.2	$73,400	$1,835	$22,020	$551	1,166	18%	$14.42	$750	1.1
Union County	$14.37	$747	$29,880	2.0	$60,300	$1,508	$18,090	$452	791	28%	$12.50	$650	1.1
Vanderburgh County	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	26,626	35%	$14.01	$729	1.2
Vermillion County	$15.29	$795	$31,800	2.1	$65,000	$1,625	$19,500	$488	1,790	27%	$16.12	$838	0.9
Vigo County	$15.29	$795	$31,800	2.1	$65,000	$1,625	$19,500	$488	16,038	38%	$11.47	$597	1.3
Wabash County	$14.31	$744	$29,760	2.0	$63,700	$1,593	$19,110	$478	3,346	26%	$11.70	$608	1.2
Warren County	$14.08	$732	$29,280	1.9	$74,100	$1,853	$22,230	$556	542	16%	$9.84	$512	1.4
Warrick County	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	5,269	21%	$13.05	$678	1.2
Washington County	$14.08	$732	$29,280	1.9	$61,200	$1,530	$18,360	$459	2,427	22%	$9.17	$477	1.5
Wayne County	$14.08	$732	$29,280	1.9	$54,100	$1,353	$16,230	$406	8,807	33%	$12.76	$664	1.1
Wells County	$15.08	$784	$31,360	2.1	$71,900	$1,798	$21,570	$539	2,302	21%	$10.44	$543	1.4
White County	$14.46	$752	$30,080	2.0	$67,600	$1,690	$20,280	$507	2,218	22%	$11.98	$623	1.2
Whitley County	$15.08	$784	$31,360	2.1	$71,900	$1,798	$21,570	$539	2,449	18%	$13.38	$696	1.1

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IOWA #45*

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$831**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,769** monthly or **$33,224** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.97
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.76
2-Bedroom Housing Wage	$15.97
Number of Renter Households	366,250
Percent Renters	29%

88
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

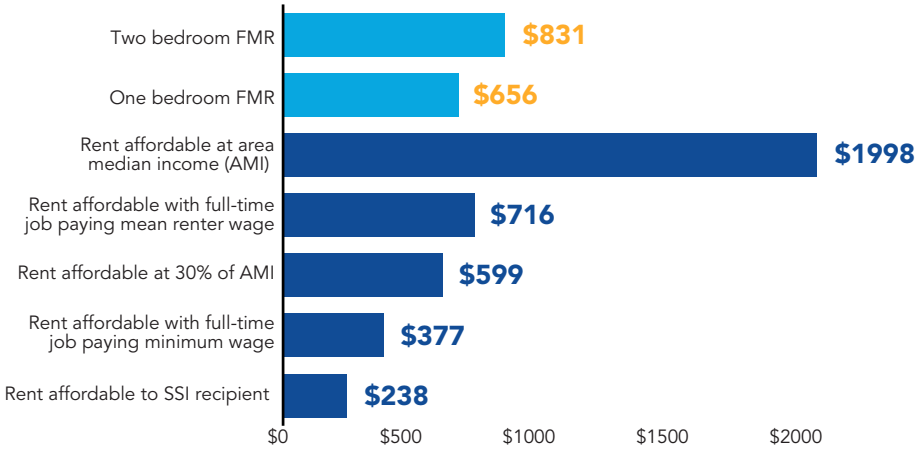
70
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
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
Iowa City HMFA	$19.92
Omaha-Council Bluffs HMFA	$18.98
Muscatine County	$17.54
Ames MSA	$17.37
Des Moines-West Des Moines MSA	$17.35

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	$15.97	$831	$33,224	2.2	$79,931	$1,998	$23,979	$599	366,250	29%	$13.76	$716	1.2
Combined Nonmetro Areas	$14.36	$747	$29,879	2.0	$70,950	$1,774	$21,285	$532	135,543	26%	$12.69	$660	1.1
Metropolitan Areas													
Ames MSA	$17.37	$903	$36,120	2.4	$85,400	$2,135	$25,620	$641	17,576	46%	$12.50	$650	1.4
Benton County HMFA	$13.75	$715	$28,600	1.9	$83,400	$2,085	$25,020	$626	1,768	17%	$8.91	$463	1.5
Bremer County HMFA	$14.65	$762	$30,480	2.0	$88,700	$2,218	$26,610	$665	1,676	17%	$10.38	$540	1.4
Cedar Rapids HMFA	$15.27	$794	$31,760	2.1	$90,100	$2,253	$27,030	$676	23,782	26%	$14.35	$746	1.1
Davenport-Moline-Rock Island MSA	$15.08	$784	$31,360	2.1	$76,300	$1,908	$22,890	$572	20,762	31%	$12.22	$635	1.2
Des Moines-West Des Moines MSA	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	77,168	31%	$16.90	$879	1.0
Dubuque MSA	$15.50	$806	$32,240	2.1	$77,900	$1,948	$23,370	$584	10,187	27%	$12.14	$631	1.3
Iowa City HMFA	$19.92	$1,036	$41,440	2.7	$99,700	$2,493	$29,910	$748	24,545	42%	$10.37	$539	1.9
Jones County HMFA	$13.75	$715	$28,600	1.9	$76,300	$1,908	$22,890	$572	1,763	22%	$11.10	$577	1.2
Omaha-Council Bluffs HMFA	$18.98	$987	$39,480	2.6	$87,800	$2,195	$26,340	$659	14,307	30%	$12.41	$645	1.5
Plymouth County HMFA	$13.75	$715	$28,600	1.9	$82,200	$2,055	$24,660	$617	2,305	22%	$14.82	$771	0.9
Sioux City HMFA	$16.00	$832	$33,280	2.2	$73,300	$1,833	$21,990	$550	13,092	34%	$12.31	$640	1.3
Washington County HMFA	$15.75	$819	$32,760	2.2	$78,900	$1,973	$23,670	$592	2,565	29%	$10.83	$563	1.5
Waterloo-Cedar Falls HMFA	$16.13	$839	$33,560	2.2	$74,100	$1,853	$22,230	$556	19,211	33%	$14.34	$746	1.1
Counties													
Adair County	$13.75	$715	$28,600	1.9	$69,700	$1,743	$20,910	$523	822	26%	$10.88	$566	1.3
Adams County	$14.06	$731	$29,240	1.9	$67,900	$1,698	$20,370	$509	292	18%	$14.05	$731	1.0
Allamakee County	$13.75	$715	$28,600	1.9	$70,400	$1,760	$21,120	$528	1,230	21%	$10.72	$558	1.3
Appanoose County	$13.75	$715	$28,600	1.9	$56,200	$1,405	$16,860	$422	1,552	29%	$11.41	$593	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Audubon County	$13.75	$715	$28,600	1.9	$63,900	$1,598	$19,170	$479	615	23%	$12.87	$669	1.1
Benton County	$13.75	$715	$28,600	1.9	$83,400	$2,085	$25,020	$626	1,768	17%	$8.91	$463	1.5
Black Hawk County	$16.13	$839	$33,560	2.2	$74,100	$1,853	$22,230	$556	18,260	35%	$14.31	$744	1.1
Boone County	$15.15	$788	$31,520	2.1	$79,300	$1,983	$23,790	$595	2,396	22%	$11.51	$599	1.3
Bremer County	$14.65	$762	$30,480	2.0	$88,700	$2,218	$26,610	$665	1,676	17%	$10.38	$540	1.4
Buchanan County	$14.25	$741	$29,640	2.0	$77,800	$1,945	$23,340	$584	1,661	21%	$9.15	$476	1.6
Buena Vista County	$13.75	$715	$28,600	1.9	$70,300	$1,758	$21,090	$527	2,663	35%	$14.50	$754	0.9
Butler County	$13.75	$715	$28,600	1.9	$72,700	$1,818	$21,810	$545	1,382	22%	$11.70	$608	1.2
Calhoun County	$13.75	$715	$28,600	1.9	$68,400	$1,710	$20,520	$513	878	21%	$10.72	$557	1.3
Carroll County	$13.75	$715	$28,600	1.9	$82,000	$2,050	$24,600	$615	2,109	24%	$9.68	$504	1.4
Cass County	$13.75	$715	$28,600	1.9	$66,300	$1,658	$19,890	$497	1,822	31%	$10.35	$538	1.3
Cedar County	$15.23	$792	$31,680	2.1	$85,200	$2,130	$25,560	$639	1,388	19%	$12.69	$660	1.2
Cerro Gordo County	$14.90	$775	$31,000	2.1	$73,700	$1,843	$22,110	$553	5,944	31%	$12.44	$647	1.2
Cherokee County	$13.75	$715	$28,600	1.9	$75,100	$1,878	$22,530	$563	1,350	25%	$11.74	$610	1.2
Chickasaw County	$13.75	$715	$28,600	1.9	$78,000	$1,950	$23,400	$585	1,000	19%	$14.33	$745	1.0
Clarke County	$15.08	$784	$31,360	2.1	$64,300	$1,608	$19,290	$482	1,152	30%	$17.33	$901	0.9
Clay County	$13.88	$722	$28,880	1.9	$67,400	$1,685	$20,220	$506	2,328	32%	$12.58	$654	1.1
Clayton County	$13.79	$717	$28,680	1.9	$70,400	$1,760	$21,120	$528	1,913	25%	$13.20	$686	1.0
Clinton County	$14.77	$768	$30,720	2.0	$70,600	$1,765	$21,180	$530	5,250	27%	$11.20	$582	1.3
Crawford County	$13.75	$715	$28,600	1.9	$68,200	$1,705	$20,460	$512	1,986	31%	$12.26	$637	1.1
Dallas County	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	9,036	26%	$16.93	$880	1.0
Davis County	$13.75	$715	$28,600	1.9	$75,900	$1,898	$22,770	$569	470	15%	$8.82	$459	1.6
Decatur County	$13.75	$715	$28,600	1.9	$59,000	$1,475	$17,700	$443	1,055	33%	$8.48	$441	1.6
Delaware County	$13.75	$715	$28,600	1.9	$78,800	$1,970	$23,640	$591	1,080	16%	$10.96	$570	1.3
Des Moines County	$16.54	$860	$34,400	2.3	$66,900	$1,673	$20,070	$502	5,014	30%	$11.51	$598	1.4
Dickinson County	$15.27	$794	$31,760	2.1	$79,200	$1,980	$23,760	$594	1,685	21%	$10.20	$531	1.5

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dubuque County	$15.50	$806	$32,240	2.1	$77,900	$1,948	$23,370	$584	10,187	27%	$12.14	$631	1.3
Emmet County	$13.75	$715	$28,600	1.9	$72,400	$1,810	$21,720	$543	884	22%	$11.05	$575	1.2
Fayette County	$13.75	$715	$28,600	1.9	$64,000	$1,600	$19,200	$480	1,921	23%	$9.78	$509	1.4
Floyd County	$13.75	$715	$28,600	1.9	$66,900	$1,673	$20,070	$502	1,987	29%	$10.55	$549	1.3
Franklin County	$13.75	$715	$28,600	1.9	$65,300	$1,633	$19,590	$490	1,062	25%	$16.07	$836	0.9
Fremont County	$13.75	$715	$28,600	1.9	$71,500	$1,788	$21,450	$536	697	24%	$12.86	$669	1.1
Greene County	$13.75	$715	$28,600	1.9	$72,800	$1,820	$21,840	$546	1,056	27%	$12.69	$660	1.1
Grundy County	$16.13	$839	$33,560	2.2	$74,100	$1,853	$22,230	$556	951	18%	$15.06	$783	1.1
Guthrie County	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	906	20%	$12.06	$627	1.4
Hamilton County	$14.50	$754	$30,160	2.0	$73,900	$1,848	$22,170	$554	1,729	28%	$12.22	$636	1.2
Hancock County	$13.75	$715	$28,600	1.9	$74,100	$1,853	$22,230	$556	1,098	23%	$12.06	$627	1.1
Hardin County	$13.75	$715	$28,600	1.9	$73,500	$1,838	$22,050	$551	1,795	25%	$12.34	$642	1.1
Harrison County	$18.98	$987	$39,480	2.6	$87,800	$2,195	$26,340	$659	1,461	24%	$9.78	$509	1.9
Henry County	$14.58	$758	$30,320	2.0	$68,200	$1,705	$20,460	$512	2,232	29%	$13.21	$687	1.1
Howard County	$13.75	$715	$28,600	1.9	$70,300	$1,758	$21,090	$527	775	20%	$12.17	$633	1.1
Humboldt County	$13.75	$715	$28,600	1.9	$71,600	$1,790	$21,480	$537	1,075	26%	$10.77	$560	1.3
Ida County	$13.75	$715	$28,600	1.9	$77,200	$1,930	$23,160	$579	736	24%	$13.60	$707	1.0
Iowa County	$13.75	$715	$28,600	1.9	$76,700	$1,918	$23,010	$575	1,328	20%	$10.46	$544	1.3
Jackson County	$13.75	$715	$28,600	1.9	$72,100	$1,803	$21,630	$541	1,729	21%	$8.59	$447	1.6
Jasper County	$14.77	$768	$30,720	2.0	$70,700	$1,768	$21,210	$530	3,716	25%	$12.58	$654	1.2
Jefferson County	$14.46	$752	$30,080	2.0	$62,900	$1,573	$18,870	$472	2,277	34%	$11.79	$613	1.2
Johnson County	$19.92	$1,036	$41,440	2.7	$99,700	$2,493	$29,910	$748	24,545	42%	$10.37	$539	1.9
Jones County	$13.75	$715	$28,600	1.9	$76,300	$1,908	$22,890	$572	1,763	22%	$11.10	$577	1.2
Keokuk County	$13.75	$715	$28,600	1.9	$71,100	$1,778	$21,330	$533	949	22%	$10.70	$556	1.3
Kossuth County	$13.75	$715	$28,600	1.9	$71,900	$1,798	$21,570	$539	1,615	24%	$13.61	$708	1.0
Lee County	$13.81	$718	$28,720	1.9	$65,500	$1,638	$19,650	$491	3,642	26%	$12.87	$669	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Linn County	$15.27	$794	$31,760	2.1	$90,100	$2,253	$27,030	$676	23,782	26%	$14.35	$746	1.1
Louisa County	$13.85	$720	$28,800	1.9	$70,600	$1,765	$21,180	$530	1,001	23%	$15.47	$804	0.9
Lucas County	$16.10	$837	$33,480	2.2	$68,400	$1,710	$20,520	$513	809	22%	$11.57	$602	1.4
Lyon County	$13.75	$715	$28,600	1.9	$77,300	$1,933	$23,190	$580	666	15%	$14.88	$774	0.9
Madison County	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	1,393	22%	$11.75	$611	1.5
Mahaska County	$13.79	$717	$28,680	1.9	$68,700	$1,718	$20,610	$515	2,766	31%	$12.24	$637	1.1
Marion County	$15.48	$805	$32,200	2.1	$76,100	$1,903	$22,830	$571	3,902	29%	$18.03	$938	0.9
Marshall County	$14.92	$776	$31,040	2.1	$68,000	$1,700	$20,400	$510	4,551	30%	$13.42	$698	1.1
Mills County	$18.98	$987	$39,480	2.6	$87,800	$2,195	$26,340	$659	1,230	22%	$10.53	$547	1.8
Mitchell County	$13.75	$715	$28,600	1.9	$71,300	$1,783	$21,390	$535	838	19%	$15.29	$795	0.9
Monona County	$13.75	$715	$28,600	1.9	$68,100	$1,703	$20,430	$511	1,106	28%	$10.42	$542	1.3
Monroe County	$14.44	$751	$30,040	2.0	$69,600	$1,740	$20,880	$522	662	20%	$13.01	$676	1.1
Montgomery County	$13.75	$715	$28,600	1.9	$59,800	$1,495	$17,940	$449	1,356	30%	$11.28	$587	1.2
Muscatine County	$17.54	$912	$36,480	2.4	$73,000	$1,825	$21,900	$548	4,426	27%	$17.41	$905	1.0
O'Brien County	$13.75	$715	$28,600	1.9	$71,800	$1,795	$21,540	$539	1,747	28%	$11.62	$604	1.2
Osceola County	$13.75	$715	$28,600	1.9	$71,700	$1,793	$21,510	$538	569	22%	$14.74	$767	0.9
Page County	$13.75	$715	$28,600	1.9	$64,900	$1,623	$19,470	$487	1,787	28%	$12.06	$627	1.1
Palo Alto County	$13.75	$715	$28,600	1.9	$71,800	$1,795	$21,540	$539	1,024	28%	$12.55	$653	1.1
Plymouth County	$13.75	$715	$28,600	1.9	$82,200	$2,055	$24,660	$617	2,305	22%	$14.82	$771	0.9
Pocahontas County	$13.75	$715	$28,600	1.9	$73,100	$1,828	$21,930	$548	731	23%	$16.96	$882	0.8
Polk County	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	61,790	33%	$17.27	$898	1.0
Pottawattamie County	$18.98	$987	$39,480	2.6	$87,800	$2,195	$26,340	$659	11,616	32%	$12.76	$664	1.5
Poweshiek County	$14.71	$765	$30,600	2.0	$75,400	$1,885	$22,620	$566	2,440	31%	$15.73	$818	0.9
Ringgold County	$13.75	$715	$28,600	1.9	$65,000	$1,625	$19,500	$488	449	23%	$8.96	$466	1.5
Sac County	$13.75	$715	$28,600	1.9	$72,000	$1,800	$21,600	$540	889	21%	$12.65	$658	1.1
Scott County	$15.08	$784	$31,360	2.1	$76,300	$1,908	$22,890	$572	20,762	31%	$12.22	$635	1.2

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	$13.75	$715	$28,600	1.9	$75,500	$1,888	$22,650	$566	1,134	23%	$11.57	$602	1.2
Sioux County	$13.75	$715	$28,600	1.9	$82,100	$2,053	$24,630	$616	2,408	20%	$12.50	$650	1.1
Story County	$17.37	$903	$36,120	2.4	$85,400	$2,135	$25,620	$641	17,576	46%	$12.50	$650	1.4
Tama County	$13.94	$725	$29,000	1.9	$71,600	$1,790	$21,480	$537	1,638	24%	$14.69	$764	0.9
Taylor County	$13.75	$715	$28,600	1.9	$64,100	$1,603	$19,230	$481	569	22%	$13.48	$701	1.0
Union County	$13.75	$715	$28,600	1.9	$69,900	$1,748	$20,970	$524	1,532	30%	$10.13	$527	1.4
Van Buren County	$13.75	$715	$28,600	1.9	$62,500	$1,563	$18,750	$469	541	19%	$11.32	$589	1.2
Wapello County	$14.60	$759	$30,360	2.0	$60,000	$1,500	$18,000	$450	4,124	28%	$12.70	$660	1.1
Warren County	$17.35	$902	$36,080	2.4	$91,300	$2,283	$27,390	$685	4,043	21%	$8.71	$453	2.0
Washington County	$15.75	$819	$32,760	2.2	$78,900	$1,973	$23,670	$592	2,565	29%	$10.83	$563	1.5
Wayne County	$13.75	$715	$28,600	1.9	$61,900	$1,548	$18,570	$464	508	19%	$13.74	$714	1.0
Webster County	$13.75	$715	$28,600	1.9	$63,400	$1,585	$19,020	$476	4,898	32%	$14.42	$750	1.0
Winnebago County	$13.75	$715	$28,600	1.9	$70,200	$1,755	$21,060	$527	1,097	24%	$12.53	$652	1.1
Winneshiek County	$13.75	$715	$28,600	1.9	$80,800	$2,020	$24,240	$606	1,706	21%	$10.15	$528	1.4
Woodbury County	$16.00	$832	$33,280	2.2	$73,300	$1,833	$21,990	$550	13,092	34%	$12.31	$640	1.3
Worth County	$13.75	$715	$28,600	1.9	$72,300	$1,808	$21,690	$542	711	22%	$10.64	$553	1.3
Wright County	$13.75	$715	$28,600	1.9	$63,900	$1,598	$19,170	$479	1,618	28%	$12.93	$672	1.1

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KANSAS #39*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$874**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,915** monthly or **$34,975** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.81
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.62
2-Bedroom Housing Wage	$16.81
Number of Renter Households	381,104
Percent Renters	34%

93
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

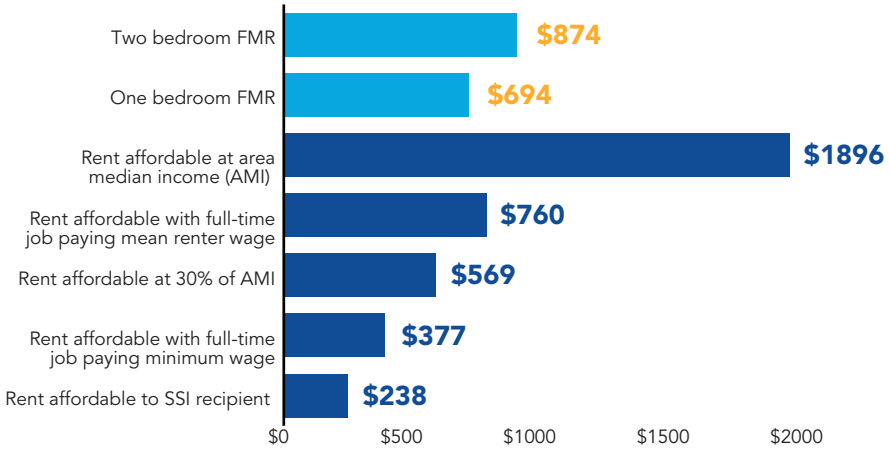
74
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Kansas City HMFA	$19.63
Lawrence MSA	$18.27
Manhattan MSA	$17.44
Geary County	$17.42
Wichita HMFA	$16.42

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	$16.81	$874	$34,975	2.3	$75,840	$1,896	$22,752	$569	381,104	34%	$14.62	$760	1.1
Combined Nonmetro Areas	$14.51	$754	$30,178	2.0	$64,725	$1,618	$19,418	$485	115,357	31%	$12.78	$665	1.1
Metropolitan Areas													
Kansas City HMFA	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	108,508	33%	$16.91	$879	1.2
Kingman County HMFA	$13.81	$718	$28,720	1.9	$74,100	$1,853	$22,230	$556	672	21%	$10.98	$571	1.3
Lawrence MSA	$18.27	$950	$38,000	2.5	$84,500	$2,113	$25,350	$634	22,854	49%	$10.66	$554	1.7
Manhattan MSA	$17.44	$907	$36,280	2.4	$77,400	$1,935	$23,220	$581	16,906	48%	$12.15	$632	1.4
St. Joseph MSA	$15.71	$817	$32,680	2.2	$67,800	$1,695	$20,340	$509	852	28%	$13.49	$701	1.2
Sumner County HMFA	$14.60	$759	$30,360	2.0	$73,100	$1,828	$21,930	$548	2,437	26%	$10.97	$570	1.3
Topeka MSA	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	30,320	32%	$13.56	$705	1.1
Wichita HMFA	$16.42	$854	$34,160	2.3	$75,800	$1,895	$22,740	$569	83,198	35%	$14.34	$746	1.1
Counties													
Allen County	$13.81	$718	$28,720	1.9	$61,500	$1,538	$18,450	$461	1,571	29%	$9.94	$517	1.4
Anderson County	$13.81	$718	$28,720	1.9	$65,200	$1,630	$19,560	$489	795	26%	$16.50	$858	0.8
Atchison County	$13.81	$718	$28,720	1.9	$63,400	$1,585	$19,020	$476	1,825	31%	$13.13	$683	1.1
Barber County	$13.81	$718	$28,720	1.9	$64,600	$1,615	$19,380	$485	543	28%	$11.30	$588	1.2
Barton County	$13.81	$718	$28,720	1.9	$67,700	$1,693	$20,310	$508	3,160	30%	$12.23	$636	1.1
Bourbon County	$13.81	$718	$28,720	1.9	$53,600	$1,340	$16,080	$402	1,612	29%	$11.36	$591	1.2
Brown County	$13.81	$718	$28,720	1.9	$59,000	$1,475	$17,700	$443	1,153	30%	$15.34	$797	0.9
Butler County	$16.42	$854	$34,160	2.3	$75,800	$1,895	$22,740	$569	6,347	26%	$11.57	$602	1.4
Chase County	$13.81	$718	$28,720	1.9	$64,000	$1,600	$19,200	$480	203	19%	$12.15	$632	1.1
Chautauqua County	$13.81	$718	$28,720	1.9	$56,500	$1,413	$16,950	$424	325	22%	$9.08	$472	1.5
Cherokee County	$13.92	$724	$28,960	1.9	$55,000	$1,375	$16,500	$413	2,164	27%	$13.80	$717	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cheyenne County	$13.81	$718	$28,720	1.9	$65,400	$1,635	$19,620	$491	244	20%	$12.24	$636	1.1
Clark County	$15.77	$820	$32,800	2.2	$71,400	$1,785	$21,420	$536	224	26%	$15.03	$782	1.0
Clay County	$14.42	$750	$30,000	2.0	$69,700	$1,743	$20,910	$523	1,017	29%	$8.83	$459	1.6
Cloud County	$13.81	$718	$28,720	1.9	$55,700	$1,393	$16,710	$418	999	27%	$10.49	$545	1.3
Coffey County	$13.81	$718	$28,720	1.9	$78,400	$1,960	$23,520	$588	865	24%	$19.84	$1,032	0.7
Comanche County	$13.81	$718	$28,720	1.9	$77,700	$1,943	$23,310	$583	153	20%	$8.04	$418	1.7
Cowley County	$13.85	$720	$28,800	1.9	$61,400	$1,535	$18,420	$461	4,397	33%	$13.81	$718	1.0
Crawford County	$14.23	$740	$29,600	2.0	$61,200	$1,530	$18,360	$459	6,208	41%	$10.40	$541	1.4
Decatur County	$13.81	$718	$28,720	1.9	$65,400	$1,635	$19,620	$491	379	26%	$12.88	$670	1.1
Dickinson County	$13.81	$718	$28,720	1.9	$64,800	$1,620	$19,440	$486	2,325	29%	$9.01	$468	1.5
Doniphan County	$15.71	$817	$32,680	2.2	$67,800	$1,695	$20,340	$509	852	28%	$13.49	$701	1.2
Douglas County	$18.27	$950	$38,000	2.5	$84,500	$2,113	$25,350	$634	22,854	49%	$10.66	$554	1.7
Edwards County	$13.81	$718	$28,720	1.9	$63,100	$1,578	$18,930	$473	288	22%	$15.38	$800	0.9
Elk County	$13.81	$718	$28,720	1.9	$57,400	$1,435	$17,220	$431	231	20%	$6.22	$323	2.2
Ellis County	$14.23	$740	$29,600	2.0	$79,900	$1,998	$23,970	$599	4,483	39%	$11.07	$576	1.3
Ellsworth County	$13.81	$718	$28,720	1.9	$71,000	$1,775	$21,300	$533	553	23%	$11.34	$590	1.2
Finney County	$15.42	$802	$32,080	2.1	$66,600	$1,665	$19,980	$500	4,461	36%	$15.56	$809	1.0
Ford County	$15.12	$786	$31,440	2.1	$61,800	$1,545	$18,540	$464	4,366	38%	$16.31	$848	0.9
Franklin County	$15.54	$808	$32,320	2.1	$71,100	$1,778	$21,330	$533	2,801	28%	$12.30	$640	1.3
Geary County	$17.42	$906	$36,240	2.4	$56,700	$1,418	$17,010	$425	7,875	62%	$14.38	$748	1.2
Gove County	$13.81	$718	$28,720	1.9	$62,500	$1,563	$18,750	$469	295	24%	$13.57	$705	1.0
Graham County	$13.81	$718	$28,720	1.9	$59,700	$1,493	$17,910	$448	212	18%	$9.43	$490	1.5
Grant County	$13.81	$718	$28,720	1.9	$73,000	$1,825	$21,900	$548	651	26%	$14.00	$728	1.0
Gray County	$13.81	$718	$28,720	1.9	$74,200	$1,855	$22,260	$557	470	22%	$17.62	$916	0.8
Greeley County	$13.81	$718	$28,720	1.9	$61,100	$1,528	$18,330	$458	192	37%	$14.78	$769	0.9
Greenwood County	$13.81	$718	$28,720	1.9	$56,900	$1,423	$17,070	$427	726	26%	$13.26	$690	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	$13.81	$718	$28,720	1.9	$53,900	$1,348	$16,170	$404	252	28%	$18.96	$986	0.7
Harper County	$13.81	$718	$28,720	1.9	$62,200	$1,555	$18,660	$467	688	30%	$17.04	$886	0.8
Harvey County	$16.42	$854	$34,160	2.3	$75,800	$1,895	$22,740	$569	3,777	28%	$11.43	$594	1.4
Haskell County	$13.81	$718	$28,720	1.9	$62,600	$1,565	$18,780	$470	314	24%	$17.84	$928	0.8
Hodgeman County	$13.81	$718	$28,720	1.9	$74,200	$1,855	$22,260	$557	142	19%	$10.97	$570	1.3
Jackson County	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	1,335	24%	$8.14	$423	1.9
Jefferson County	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	1,207	16%	$14.16	$736	1.1
Jewell County	$13.81	$718	$28,720	1.9	$54,400	$1,360	$16,320	$408	258	19%	$7.77	$404	1.8
Johnson County	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	70,341	31%	$17.08	$888	1.1
Kearny County	$13.81	$718	$28,720	1.9	$59,600	$1,490	$17,880	$447	287	24%	$13.04	$678	1.1
Kingman County	$13.81	$718	$28,720	1.9	$74,100	$1,853	$22,230	$556	672	21%	$10.98	$571	1.3
Kiowa County	$13.81	$718	$28,720	1.9	$68,300	$1,708	$20,490	$512	290	29%	$9.66	$502	1.4
Labette County	$13.81	$718	$28,720	1.9	$59,600	$1,490	$17,880	$447	2,493	30%	$9.64	$501	1.4
Lane County	$13.81	$718	$28,720	1.9	$72,300	$1,808	$21,690	$542	185	24%	$14.46	$752	1.0
Leavenworth County	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	8,879	33%	$12.66	$658	1.6
Lincoln County	$13.81	$718	$28,720	1.9	$67,400	$1,685	$20,220	$506	276	22%	$11.10	$577	1.2
Linn County	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	1,012	23%	$16.27	$846	1.2
Logan County	$13.81	$718	$28,720	1.9	$70,600	$1,765	$21,180	$530	355	31%	$11.93	$620	1.2
Lyon County	$13.81	$718	$28,720	1.9	$63,900	$1,598	$19,170	$479	5,426	40%	$10.14	$527	1.4
McPherson County	$14.33	$745	$29,800	2.0	$73,500	$1,838	$22,050	$551	3,761	30%	$15.65	$814	0.9
Marion County	$13.81	$718	$28,720	1.9	$67,000	$1,675	$20,100	$503	1,040	21%	$10.19	$530	1.4
Marshall County	$13.81	$718	$28,720	1.9	$66,500	$1,663	$19,950	$499	870	21%	$13.34	$694	1.0
Meade County	$13.81	$718	$28,720	1.9	$69,400	$1,735	$20,820	$521	520	31%	$17.67	$919	0.8
Miami County	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	2,666	21%	$9.95	$517	2.0
Mitchell County	$13.81	$718	$28,720	1.9	$63,600	$1,590	$19,080	$477	738	29%	$13.73	$714	1.0
Montgomery County	$13.81	$718	$28,720	1.9	$56,500	$1,413	$16,950	$424	4,239	31%	$11.30	$588	1.2

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morris County	$13.81	$718	$28,720	1.9	$70,800	$1,770	$21,240	$531	448	20%	$9.90	$515	1.4
Morton County	$13.81	$718	$28,720	1.9	$60,300	$1,508	$18,090	$452	317	31%	$14.49	$753	1.0
Nemaha County	$13.81	$718	$28,720	1.9	$78,200	$1,955	$23,460	$587	1,005	25%	$10.65	$554	1.3
Neosho County	$13.81	$718	$28,720	1.9	$59,900	$1,498	$17,970	$449	1,957	30%	$10.48	$545	1.3
Ness County	$13.81	$718	$28,720	1.9	$62,200	$1,555	$18,660	$467	211	17%	$16.05	$834	0.9
Norton County	$13.81	$718	$28,720	1.9	$61,700	$1,543	$18,510	$463	363	20%	$14.61	$760	0.9
Osage County	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	1,672	25%	$7.63	$397	2.0
Osborne County	$13.81	$718	$28,720	1.9	$69,800	$1,745	$20,940	$524	416	25%	$9.63	$501	1.4
Ottawa County	$14.27	$742	$29,680	2.0	$72,800	$1,820	$21,840	$546	499	20%	$10.40	$541	1.4
Pawnee County	$13.81	$718	$28,720	1.9	$58,700	$1,468	$17,610	$440	831	34%	$11.83	$615	1.2
Phillips County	$13.81	$718	$28,720	1.9	$63,400	$1,585	$19,020	$476	562	24%	$13.55	$705	1.0
Pottawatomie County	$17.44	$907	$36,280	2.4	$77,400	$1,935	$23,220	$581	1,857	21%	$12.33	$641	1.4
Pratt County	$14.08	$732	$29,280	1.9	$70,600	$1,765	$21,180	$530	1,178	32%	$13.80	$718	1.0
Rawlins County	$13.81	$718	$28,720	1.9	$68,900	$1,723	$20,670	$517	305	26%	$11.49	$598	1.2
Reno County	$15.08	$784	$31,360	2.1	$63,700	$1,593	$19,110	$478	7,683	31%	$11.70	$608	1.3
Republic County	$13.81	$718	$28,720	1.9	$68,600	$1,715	$20,580	$515	601	27%	$10.43	$543	1.3
Rice County	$13.81	$718	$28,720	1.9	$65,400	$1,635	$19,620	$491	999	26%	$13.28	$691	1.0
Riley County	$17.44	$907	$36,280	2.4	$77,400	$1,935	$23,220	$581	15,049	57%	$12.07	$628	1.4
Rooks County	$13.81	$718	$28,720	1.9	$64,400	$1,610	$19,320	$483	501	23%	$10.55	$549	1.3
Rush County	$13.81	$718	$28,720	1.9	$66,600	$1,665	$19,980	$500	344	24%	$11.51	$598	1.2
Russell County	$13.81	$718	$28,720	1.9	$66,600	$1,665	$19,980	$500	663	22%	$12.11	$630	1.1
Saline County	$15.46	$804	$32,160	2.1	$70,200	$1,755	$21,060	$527	7,313	33%	$11.99	$623	1.3
Scott County	$13.81	$718	$28,720	1.9	$80,900	$2,023	$24,270	$607	591	30%	$12.57	$654	1.1
Sedgwick County	$16.42	$854	$34,160	2.3	$75,800	$1,895	$22,740	$569	73,074	37%	$14.66	$762	1.1
Seward County	$15.08	$784	$31,360	2.1	$52,000	$1,300	$15,600	$390	2,437	33%	$17.89	$930	0.8
Shawnee County	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	25,707	36%	$13.85	$720	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheridan County	$13.81	$718	$28,720	1.9	$72,800	$1,820	$21,840	$546	264	23%	$12.81	$666	1.1
Sherman County	$15.08	$784	$31,360	2.1	$57,400	$1,435	$17,220	$431	842	33%	$10.11	$526	1.5
Smith County	$13.81	$718	$28,720	1.9	$58,500	$1,463	$17,550	$439	390	23%	$15.45	$803	0.9
Stafford County	$13.81	$718	$28,720	1.9	$67,100	$1,678	$20,130	$503	333	19%	$11.06	$575	1.2
Stanton County	$13.92	$724	$28,960	1.9	$61,100	$1,528	$18,330	$458	188	26%	$12.68	$659	1.1
Stevens County	$14.00	$728	$29,120	1.9	$63,900	$1,598	$19,170	$479	540	30%	$12.23	$636	1.1
Sumner County	$14.60	$759	$30,360	2.0	$73,100	$1,828	$21,930	$548	2,437	26%	$10.97	$570	1.3
Thomas County	$13.81	$718	$28,720	1.9	$74,000	$1,850	$22,200	$555	1,093	32%	$9.68	$503	1.4
Trego County	$13.81	$718	$28,720	1.9	$73,700	$1,843	$22,110	$553	346	25%	$8.94	$465	1.5
Wabaunsee County	$15.40	$801	$32,040	2.1	$77,000	$1,925	$23,100	$578	399	15%	$11.90	$619	1.3
Wallace County	$13.81	$718	$28,720	1.9	$87,400	$2,185	$26,220	$656	153	24%	$12.23	$636	1.1
Washington County	$13.81	$718	$28,720	1.9	$62,400	$1,560	$18,720	$468	515	22%	$12.54	$652	1.1
Wichita County	$13.81	$718	$28,720	1.9	$68,100	$1,703	$20,430	$511	249	27%	$18.47	$960	0.7
Wilson County	$13.81	$718	$28,720	1.9	$60,600	$1,515	$18,180	$455	991	27%	$12.36	$643	1.1
Woodson County	$13.81	$718	$28,720	1.9	$55,000	$1,375	$16,500	$413	329	23%	$7.90	$411	1.7
Wyandotte County	$19.63	$1,021	$40,840	2.7	$86,600	$2,165	$25,980	$650	25,610	43%	$17.49	$909	1.1

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KENTUCKY #47*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$821**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,735** monthly or **$32,824** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.78
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.25
2-Bedroom Housing Wage	$15.78
Number of Renter Households	568,587
Percent Renters	33%

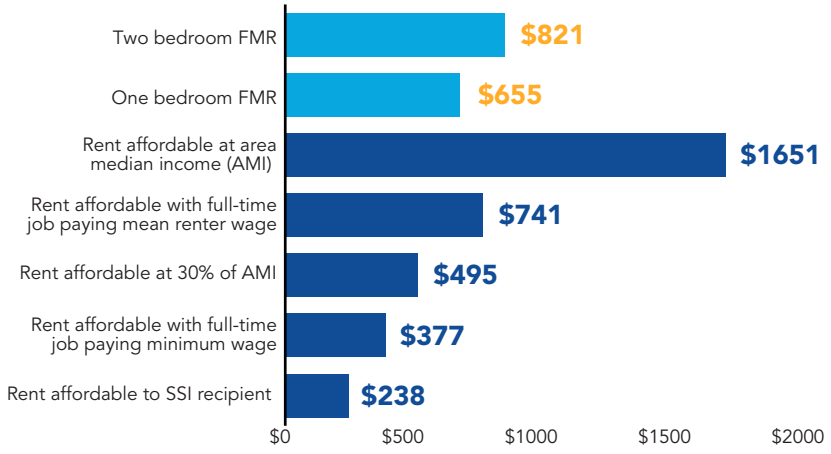
87
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

70
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
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
Louisville HMFA	$17.65
Cincinnati HMFA	$17.62
Lexington-Fayette MSA	$17.50
Clarksville MSA	$16.77
Shelby County	$16.67



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	$15.78	$821	$32,824	2.2	$66,024	$1,651	$19,807	$495	568,587	33%	$14.25	$741	1.1
Combined Nonmetro Areas	$13.39	$697	$27,860	1.8	$53,285	$1,332	$15,986	$400	208,581	29%	$11.78	$612	1.1
Metropolitan Areas													
Allen County HMFA	$13.27	$690	$27,600	1.8	$57,900	$1,448	$17,370	$434	1,907	25%	$12.08	$628	1.1
Bowling Green HMFA	$16.17	$841	$33,640	2.2	$68,500	$1,713	$20,550	$514	20,870	39%	$13.06	$679	1.2
Butler County HMFA	$12.75	$663	$26,520	1.8	$56,700	$1,418	$17,010	$425	1,386	28%	$10.91	$567	1.2
Cincinnati HMFA	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	47,795	30%	$14.33	$745	1.2
Clarksville MSA	$16.77	$872	$34,880	2.3	$63,400	$1,585	$19,020	$476	14,468	46%	$15.83	$823	1.1
Elizabethtown HMFA	$16.27	$846	$33,840	2.2	$61,000	$1,525	$18,300	$458	17,529	37%	$14.31	$744	1.1
Evansville MSA	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	7,212	39%	$13.07	$680	1.2
Grant County HMFA	$15.12	$786	$31,440	2.1	$57,300	$1,433	$17,190	$430	2,878	31%	$13.25	$689	1.1
Huntington-Ashland HMFA	$15.21	$791	$31,640	2.1	$62,600	$1,565	$18,780	$470	8,839	27%	$12.82	$667	1.2
Lexington-Fayette MSA	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	82,719	41%	$14.48	$753	1.2
Louisville HMFA	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	132,132	35%	$16.98	$883	1.0
Meade County HMFA	$14.90	$775	$31,000	2.1	$74,000	$1,850	$22,200	$555	2,926	27%	$13.98	$727	1.1
Owensboro MSA	$15.79	$821	$32,840	2.2	$64,400	$1,610	$19,320	$483	14,393	30%	$13.58	$706	1.2
Shelby County HMFA	$16.67	$867	$34,680	2.3	$78,900	$1,973	$23,670	$592	4,952	30%	$12.01	$625	1.4
Counties													
Adair County	$12.75	$663	$26,520	1.8	$47,800	$1,195	$14,340	$359	1,666	24%	$8.83	$459	1.4
Allen County	$13.27	$690	$27,600	1.8	$57,900	$1,448	$17,370	$434	1,907	25%	$12.08	$628	1.1
Anderson County	$14.38	$748	$29,920	2.0	$70,300	$1,758	$21,090	$527	2,082	24%	$11.03	$574	1.3
Ballard County	$13.37	$695	$27,800	1.8	$59,900	$1,498	$17,970	$449	592	19%	$15.26	$794	0.9

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	$13.25	$689	$27,560	1.8	$49,200	$1,230	$14,760	$369	5,641	33%	$11.44	$595	1.2
Bath County	$13.02	$677	$27,080	1.8	$49,500	$1,238	$14,850	$371	1,348	28%	$13.54	$704	1.0
Bell County	$12.75	$663	$26,520	1.8	$33,400	$835	$10,020	$251	3,607	34%	$10.02	$521	1.3
Boone County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	11,982	25%	$13.25	$689	1.3
Bourbon County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	2,987	37%	$13.13	$683	1.3
Boyd County	$15.21	$791	$31,640	2.1	$62,600	$1,565	$18,780	$470	5,689	31%	$13.33	$693	1.1
Boyle County	$14.23	$740	$29,600	2.0	$56,900	$1,423	$17,070	$427	3,619	33%	$13.10	$681	1.1
Bracken County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	862	26%	$12.39	$645	1.4
Breathitt County	$12.75	$663	$26,520	1.8	$35,200	$880	$10,560	$264	1,553	29%	$7.56	$393	1.7
Breckinridge County	$12.75	$663	$26,520	1.8	$64,200	$1,605	$19,260	$482	1,475	19%	$9.52	$495	1.3
Bullitt County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	5,847	20%	$12.24	$636	1.4
Butler County	$12.75	$663	$26,520	1.8	$56,700	$1,418	$17,010	$425	1,386	28%	$10.91	$567	1.2
Caldwell County	$12.75	$663	$26,520	1.8	$59,500	$1,488	$17,850	$446	1,220	24%	$9.33	$485	1.4
Calloway County	$15.69	$816	$32,640	2.2	$60,200	$1,505	$18,060	$452	5,632	38%	$8.89	$462	1.8
Campbell County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	11,122	30%	$10.97	$570	1.6
Carlisle County	$12.75	$663	$26,520	1.8	$57,000	$1,425	$17,100	$428	362	18%	$9.81	$510	1.3
Carroll County	$12.75	$663	$26,520	1.8	$52,800	$1,320	$15,840	$396	1,463	36%	$16.41	$854	0.8
Carter County	$12.75	$663	$26,520	1.8	$44,200	$1,105	$13,260	$332	2,174	23%	$8.08	$420	1.6
Casey County	$12.75	$663	$26,520	1.8	$43,100	$1,078	$12,930	$323	1,385	23%	$8.27	$430	1.5
Christian County	$16.77	$872	$34,880	2.3	$63,400	$1,585	$19,020	$476	13,346	52%	$16.57	$862	1.0
Clark County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	4,736	33%	$12.42	$646	1.4
Clay County	$12.75	$663	$26,520	1.8	$35,100	$878	$10,530	$263	2,450	32%	$11.87	$617	1.1
Clinton County	$12.75	$663	$26,520	1.8	$41,100	$1,028	$12,330	$308	1,215	30%	$10.50	$546	1.2
Crittenden County	$12.75	$663	$26,520	1.8	$60,100	$1,503	$18,030	$451	646	18%	$12.03	$625	1.1
Cumberland County	$12.75	$663	$26,520	1.8	$47,100	$1,178	$14,130	$353	709	27%	$11.16	$581	1.1
Daviess County	$15.79	$821	$32,840	2.2	$64,400	$1,610	$19,320	$483	12,882	32%	$12.83	$667	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	$16.17	$841	$33,640	2.2	$68,500	$1,713	$20,550	$514	958	20%	$10.97	$570	1.5
Elliott County	$12.75	$663	$26,520	1.8	$40,200	$1,005	$12,060	$302	622	25%	$6.61	$344	1.9
Estill County	$12.75	$663	$26,520	1.8	$41,700	$1,043	$12,510	$313	1,532	28%	$10.41	$541	1.2
Fayette County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	59,136	46%	$14.55	$757	1.2
Fleming County	$12.75	$663	$26,520	1.8	$53,900	$1,348	$16,170	$404	1,564	27%	$10.34	$538	1.2
Floyd County	$12.75	$663	$26,520	1.8	$40,400	$1,010	$12,120	$303	4,514	30%	$10.05	$523	1.3
Franklin County	$15.06	$783	$31,320	2.1	$72,000	$1,800	$21,600	$540	7,840	37%	$14.01	$729	1.1
Fulton County	$12.75	$663	$26,520	1.8	$46,400	$1,160	$13,920	$348	944	39%	$10.18	$529	1.3
Gallatin County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	869	28%	$20.32	$1,057	0.9
Garrard County	$13.69	$712	$28,480	1.9	$65,200	$1,630	$19,560	$489	1,180	18%	$8.97	$466	1.5
Grant County	$15.12	$786	$31,440	2.1	$57,300	$1,433	$17,190	$430	2,878	31%	$13.25	$689	1.1
Graves County	$12.75	$663	$26,520	1.8	$59,000	$1,475	$17,700	$443	3,511	25%	$9.63	$501	1.3
Grayson County	$12.75	$663	$26,520	1.8	$48,700	$1,218	$14,610	$365	2,674	27%	$11.45	$595	1.1
Green County	$12.75	$663	$26,520	1.8	$54,200	$1,355	$16,260	$407	1,155	26%	$9.11	$473	1.4
Greenup County	$15.21	$791	$31,640	2.1	$62,600	$1,565	$18,780	$470	3,150	22%	$11.09	$577	1.4
Hancock County	$15.79	$821	$32,840	2.2	$64,400	$1,610	$19,320	$483	689	21%	$23.66	$1,230	0.7
Hardin County	$16.27	$846	$33,840	2.2	$61,000	$1,525	$18,300	$458	16,041	39%	$14.54	$756	1.1
Harlan County	$12.75	$663	$26,520	1.8	$33,900	$848	$10,170	$254	3,471	31%	$9.74	$507	1.3
Harrison County	$12.75	$663	$26,520	1.8	$64,300	$1,608	$19,290	$482	2,261	31%	$11.05	$575	1.2
Hart County	$12.75	$663	$26,520	1.8	$49,500	$1,238	$14,850	$371	1,902	26%	$11.38	$592	1.1
Henderson County	$16.25	$845	$33,800	2.2	$78,400	$1,960	$23,520	$588	7,212	39%	$13.07	$680	1.2
Henry County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	1,685	28%	$11.26	$585	1.6
Hickman County	$12.75	$663	$26,520	1.8	$56,700	$1,418	$17,010	$425	309	17%	$13.25	$689	1.0
Hopkins County	$13.46	$700	$28,000	1.9	$60,700	$1,518	$18,210	$455	5,676	31%	$13.72	$713	1.0
Jackson County	$12.75	$663	$26,520	1.8	$43,100	$1,078	$12,930	$323	1,361	25%	$11.43	$595	1.1
Jefferson County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	119,595	38%	$17.46	$908	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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	6,666	35%	$12.42	$646	1.4
Johnson County	$12.75	$663	$26,520	1.8	$50,200	$1,255	$15,060	$377	2,385	28%	$8.92	$464	1.4
Kenton County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	21,663	34%	$17.32	$901	1.0
Knott County	$12.75	$663	$26,520	1.8	$40,700	$1,018	$12,210	$305	1,612	25%	$10.22	$531	1.2
Knox County	$12.75	$663	$26,520	1.8	$37,500	$938	$11,250	$281	4,127	35%	$8.51	$443	1.5
Larue County	$16.27	$846	$33,840	2.2	$61,000	$1,525	$18,300	$458	1,488	26%	$10.01	$521	1.6
Laurel County	$12.90	$671	$26,840	1.8	$49,900	$1,248	$14,970	$374	6,785	30%	$9.80	$510	1.3
Lawrence County	$12.75	$663	$26,520	1.8	$43,600	$1,090	$13,080	$327	1,450	25%	$7.74	$402	1.6
Lee County	$12.75	$663	$26,520	1.8	$38,800	$970	$11,640	$291	883	31%	$9.42	$490	1.4
Leslie County	$12.75	$663	$26,520	1.8	$40,500	$1,013	$12,150	$304	759	19%	$9.68	$503	1.3
Letcher County	$12.75	$663	$26,520	1.8	$38,500	$963	$11,550	$289	2,511	26%	$11.19	$582	1.1
Lewis County	$12.75	$663	$26,520	1.8	$47,500	$1,188	$14,250	$356	1,371	26%	$9.39	$488	1.4
Lincoln County	$12.75	$663	$26,520	1.8	$50,500	$1,263	$15,150	$379	2,101	22%	$13.10	$681	1.0
Livingston County	$13.04	$678	$27,120	1.8	$61,300	$1,533	$18,390	$460	799	21%	$14.08	$732	0.9
Logan County	$12.88	$670	$26,800	1.8	$58,700	$1,468	$17,610	$440	3,157	30%	$15.42	$802	0.8
Lyon County	$12.75	$663	$26,520	1.8	$64,800	$1,620	$19,440	$486	688	21%	$6.55	$341	1.9
McCracken County	$15.48	$805	$32,200	2.1	$63,600	$1,590	$19,080	$477	9,730	35%	$13.54	$704	1.1
McCreary County	$12.75	$663	$26,520	1.8	$33,000	$825	$9,900	$248	1,807	30%	$8.80	$458	1.4
McLean County	$15.79	$821	$32,840	2.2	$64,400	$1,610	$19,320	$483	822	22%	$9.47	$492	1.7
Madison County	$14.04	$730	$29,200	1.9	$66,800	$1,670	$20,040	$501	13,659	41%	$12.28	$639	1.1
Magoffin County	$12.75	$663	$26,520	1.8	$41,900	$1,048	$12,570	$314	1,379	27%	$8.06	$419	1.6
Marion County	$13.17	$685	$27,400	1.8	$59,200	$1,480	$17,760	$444	1,971	27%	$13.30	$692	1.0
Marshall County	$14.25	$741	$29,640	2.0	$68,200	$1,705	$20,460	$512	2,498	19%	$13.39	$696	1.1
Martin County	$13.08	$680	$27,200	1.8	$45,400	$1,135	$13,620	$341	1,227	30%	$10.34	$538	1.3
Mason County	$13.25	$689	$27,560	1.8	$60,700	$1,518	$18,210	$455	2,169	32%	$12.27	$638	1.1
Meade County	$14.90	$775	$31,000	2.1	$74,000	$1,850	$22,200	$555	2,926	27%	$13.98	$727	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	$12.75	$663	$26,520	1.8	$49,800	$1,245	$14,940	$374	535	20%	$13.63	$709	0.9
Mercer County	$13.08	$680	$27,200	1.8	$65,600	$1,640	$19,680	$492	2,373	28%	$12.93	$672	1.0
Metcalfe County	$12.75	$663	$26,520	1.8	$47,000	$1,175	$14,100	$353	882	22%	$11.27	$586	1.1
Monroe County	$12.75	$663	$26,520	1.8	$53,100	$1,328	$15,930	$398	1,360	30%	$8.24	$429	1.5
Montgomery County	$13.92	$724	$28,960	1.9	$55,000	$1,375	$16,500	$413	3,369	32%	$13.98	$727	1.0
Morgan County	$12.75	$663	$26,520	1.8	$44,600	$1,115	$13,380	$335	1,233	25%	$8.82	$459	1.4
Muhlenberg County	$12.75	$663	$26,520	1.8	$56,500	$1,413	$16,950	$424	2,312	20%	$12.53	$652	1.0
Nelson County	$13.94	$725	$29,000	1.9	$73,000	$1,825	$21,900	$548	4,292	24%	$13.38	$696	1.0
Nicholas County	$12.75	$663	$26,520	1.8	$56,300	$1,408	$16,890	$422	873	31%	$6.89	$359	1.8
Ohio County	$12.75	$663	$26,520	1.8	$52,000	$1,300	$15,600	$390	2,182	24%	$11.38	$592	1.1
Oldham County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	3,199	15%	$11.42	$594	1.5
Owen County	$12.75	$663	$26,520	1.8	$55,400	$1,385	$16,620	$416	1,008	25%	$12.99	$676	1.0
Owsley County	$12.75	$663	$26,520	1.8	$40,900	$1,023	$12,270	$307	538	32%	$8.75	$455	1.5
Pendleton County	$17.62	$916	$36,640	2.4	$85,400	$2,135	$25,620	$641	1,297	25%	$10.55	$548	1.7
Perry County	$12.75	$663	$26,520	1.8	$45,600	$1,140	$13,680	$342	2,711	24%	$14.18	$737	0.9
Pike County	$13.67	$711	$28,440	1.9	$44,300	$1,108	$13,290	$332	6,953	27%	$12.51	$650	1.1
Powell County	$13.33	$693	$27,720	1.8	$49,800	$1,245	$14,940	$374	1,477	31%	$7.92	$412	1.7
Pulaski County	$13.40	$697	$27,880	1.8	$52,800	$1,320	$15,840	$396	7,848	31%	$10.91	$567	1.2
Robertson County	$12.75	$663	$26,520	1.8	$56,100	$1,403	$16,830	$421	216	25%	$10.00	$520	1.3
Rockcastle County	$12.75	$663	$26,520	1.8	$52,100	$1,303	$15,630	$391	1,560	24%	$9.69	$504	1.3
Rowan County	$13.71	$713	$28,520	1.9	$51,800	$1,295	$15,540	$389	3,463	40%	$10.68	$555	1.3
Russell County	$12.75	$663	$26,520	1.8	$47,100	$1,178	$14,130	$353	1,791	26%	$9.86	$513	1.3
Scott County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	6,160	30%	$17.42	$906	1.0
Shelby County	$16.67	$867	$34,680	2.3	$78,900	$1,973	$23,670	$592	4,952	30%	$12.01	$625	1.4
Simpson County	$14.60	$759	$30,360	2.0	$61,200	$1,530	$18,360	$459	2,462	35%	$12.84	$668	1.1
Spencer County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	1,005	15%	$7.52	$391	2.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	$12.75	$663	$26,520	1.8	$50,200	$1,255	$15,060	$377	3,917	40%	$8.96	$466	1.4
Todd County	$12.75	$663	$26,520	1.8	$54,100	$1,353	$16,230	$406	1,511	33%	$11.26	$585	1.1
Trigg County	$16.77	$872	$34,880	2.3	$63,400	$1,585	$19,020	$476	1,122	19%	$8.40	$437	2.0
Trimble County	$17.65	$918	$36,720	2.4	$76,900	$1,923	$23,070	$577	801	23%	$16.05	$834	1.1
Union County	$12.75	$663	$26,520	1.8	$57,800	$1,445	$17,340	$434	1,570	29%	$16.02	$833	0.8
Warren County	$16.17	$841	$33,640	2.2	$68,500	$1,713	$20,550	$514	19,912	41%	$13.10	$681	1.2
Washington County	$12.96	$674	$26,960	1.8	$66,700	$1,668	$20,010	$500	1,147	25%	$15.79	$821	0.8
Wayne County	$12.75	$663	$26,520	1.8	$45,000	$1,125	$13,500	$338	2,180	26%	$9.93	$516	1.3
Webster County	$12.75	$663	$26,520	1.8	$54,400	$1,360	$16,320	$408	1,396	28%	$20.85	$1,084	0.6
Whitley County	$12.75	$663	$26,520	1.8	$49,800	$1,245	$14,940	$374	3,938	31%	$12.42	$646	1.0
Wolfe County	$12.75	$663	$26,520	1.8	$38,200	$955	$11,460	$287	1,061	37%	$8.52	$443	1.5
Woodford County	$17.50	$910	$36,400	2.4	$75,500	$1,888	$22,650	$566	3,034	29%	$12.22	$635	1.4

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LOUISIANA #32*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$927**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,089** monthly or **$37,062** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.82
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.54
2-Bedroom Housing Wage	$17.82
Number of Renter Households	598,292
Percent Renters	34%

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

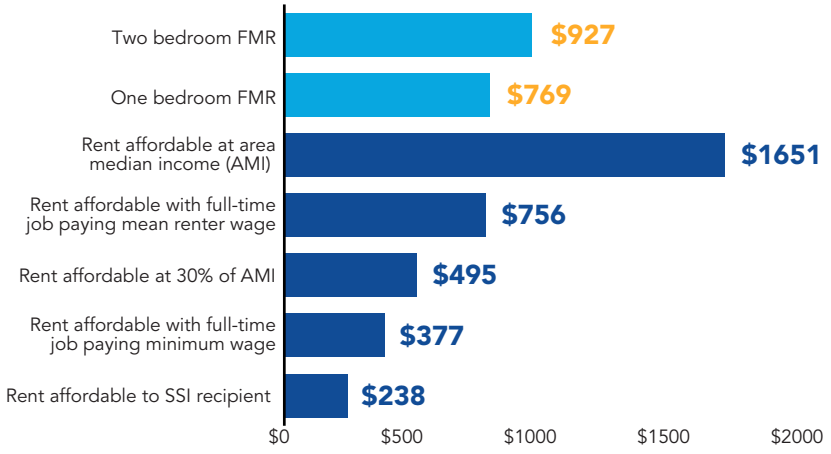
82
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

2
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	$20.40
Vernon Parish	$19.77
Baton Rouge HMFA	$19.48
Lafayette HMFA	$17.33
Houma-Thibodaux MSA	$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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	$17.82	$927	$37,062	2.5	$66,040	$1,651	$19,812	$495	598,292	34%	$14.54	$756	1.2
Combined Nonmetro Areas	$15.13	$787	$31,475	2.1	$50,743	$1,269	$15,223	$381	95,326	34%	$11.68	$607	1.3
Metropolitan Areas													
Acadia Parish HMFA	$13.94	$725	$29,000	1.9	$56,600	$1,415	$16,980	$425	6,430	29%	$8.13	$423	1.7
Alexandria MSA	$15.75	$819	$32,760	2.2	$60,500	$1,513	$18,150	$454	20,752	37%	$12.04	$626	1.3
Baton Rouge HMFA	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	90,781	31%	$15.32	$797	1.3
Hammond MSA	$17.13	$891	$35,640	2.4	$60,500	$1,513	$18,150	$454	14,757	31%	$9.36	$487	1.8
Houma-Thibodaux MSA	$17.25	$897	$35,880	2.4	$67,600	$1,690	$20,280	$507	20,062	26%	$15.05	$783	1.1
Iberia Parish HMFA	$15.23	$792	$31,680	2.1	$56,600	$1,415	$16,980	$425	8,409	32%	$15.12	$786	1.0
Iberville Parish HMFA	$15.67	$815	$32,600	2.2	$60,500	$1,513	$18,150	$454	2,896	27%	$23.28	$1,211	0.7
Lafayette HMFA	$17.33	$901	$36,040	2.4	$72,100	$1,803	$21,630	$541	36,361	33%	$13.46	$700	1.3
Lake Charles MSA	$16.71	$869	$34,760	2.3	$68,400	$1,710	$20,520	$513	25,738	32%	$17.16	$893	1.0
Monroe MSA	$15.46	$804	$32,160	2.1	$63,800	$1,595	$19,140	$479	24,919	39%	$11.77	$612	1.3
New Orleans-Metairie HMFA	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	180,049	38%	$16.14	$839	1.3
Shreveport-Bossier City HMFA	$16.25	$845	$33,800	2.2	$60,800	$1,520	$18,240	$456	59,673	38%	$12.82	$667	1.3
St. James Parish HMFA	$15.46	$804	$32,160	2.1	$66,200	$1,655	$19,860	$497	1,621	21%	$15.09	$785	1.0
Vermilion Parish HMFA	$14.00	$728	$29,120	1.9	$65,000	$1,625	$19,500	$488	5,041	23%	$10.76	$560	1.3
Webster Parish HMFA	$13.94	$725	$29,000	1.9	$40,800	$1,020	$12,240	$306	5,477	33%	$12.59	$655	1.1
Counties													
Acadia Parish	$13.94	$725	$29,000	1.9	$56,600	$1,415	$16,980	$425	6,430	29%	$8.13	$423	1.7
Allen Parish	$13.94	$725	$29,000	1.9	$58,300	$1,458	$17,490	$437	2,019	25%	$11.70	$609	1.2

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ascension Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	7,953	18%	$14.88	$774	1.3
Assumption Parish	$14.79	$769	$30,760	2.0	$59,000	$1,475	$17,700	$443	1,869	22%	$14.62	$760	1.0
Avoyelles Parish	$13.94	$725	$29,000	1.9	$51,100	$1,278	$15,330	$383	4,626	31%	$7.99	$416	1.7
Beauregard Parish	$13.94	$725	$29,000	1.9	$67,400	$1,685	$20,220	$506	3,046	23%	$11.32	$589	1.2
Bienville Parish	$13.94	$725	$29,000	1.9	$42,100	$1,053	$12,630	$316	1,564	27%	$10.12	$526	1.4
Bossier Parish	$16.25	$845	$33,800	2.2	$60,800	$1,520	$18,240	$456	18,062	37%	$13.18	$685	1.2
Caddo Parish	$16.25	$845	$33,800	2.2	$60,800	$1,520	$18,240	$456	38,506	40%	$12.63	$657	1.3
Calcasieu Parish	$16.71	$869	$34,760	2.3	$68,400	$1,710	$20,520	$513	25,312	33%	$16.34	$850	1.0
Caldwell Parish	$14.65	$762	$30,480	2.0	$46,800	$1,170	$14,040	$351	861	23%	$10.74	$559	1.4
Cameron Parish	$16.71	$869	$34,760	2.3	$68,400	$1,710	$20,520	$513	426	16%	$25.86	$1,345	0.6
Catahoula Parish	$13.94	$725	$29,000	1.9	$59,600	$1,490	$17,880	$447	665	20%	$5.50	$286	2.5
Claiborne Parish	$14.87	$773	$30,920	2.1	$39,200	$980	$11,760	$294	2,016	34%	$10.42	$542	1.4
Concordia Parish	$13.94	$725	$29,000	1.9	$47,200	$1,180	$14,160	$354	2,425	34%	$10.06	$523	1.4
De Soto Parish	$16.25	$845	$33,800	2.2	$60,800	$1,520	$18,240	$456	3,105	29%	$13.82	$719	1.2
East Baton Rouge Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	66,112	40%	$15.77	$820	1.2
East Carroll Parish	$13.94	$725	$29,000	1.9	$32,100	$803	$9,630	$241	986	48%	$9.37	$487	1.5
East Feliciana Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	1,354	19%	$10.79	$561	1.8
Evangeline Parish	$13.94	$725	$29,000	1.9	$44,500	$1,113	$13,350	$334	4,197	34%	$10.71	$557	1.3
Franklin Parish	$13.94	$725	$29,000	1.9	$48,300	$1,208	$14,490	$362	2,023	27%	$6.23	$324	2.2
Grant Parish	$15.75	$819	$32,760	2.2	$60,500	$1,513	$18,150	$454	2,186	31%	$10.24	$532	1.5
Iberia Parish	$15.23	$792	$31,680	2.1	$56,600	$1,415	$16,980	$425	8,409	32%	$15.12	$786	1.0
Iberville Parish	$15.67	$815	$32,600	2.2	$60,500	$1,513	$18,150	$454	2,896	27%	$23.28	$1,211	0.7
Jackson Parish	$13.94	$725	$29,000	1.9	$51,700	$1,293	$15,510	$388	1,733	29%	$11.74	$611	1.2
Jefferson Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	65,750	39%	$16.47	$856	1.2
Jefferson Davis Parish	$13.94	$725	$29,000	1.9	$56,900	$1,423	$17,070	$427	3,176	27%	$9.73	$506	1.4
Lafayette Parish	$17.33	$901	$36,040	2.4	$72,100	$1,803	$21,630	$541	32,181	35%	$13.63	$709	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafourche Parish	$17.25	$897	$35,880	2.4	$67,600	$1,690	$20,280	$507	8,676	24%	$13.74	$715	1.3
La Salle Parish	$13.94	$725	$29,000	1.9	$50,800	$1,270	$15,240	$381	1,127	23%	$10.69	$556	1.3
Lincoln Parish	$15.21	$791	$31,640	2.1	$58,100	$1,453	$17,430	$436	8,592	49%	$10.55	$549	1.4
Livingston Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	8,792	18%	$12.35	$642	1.6
Madison Parish	$13.94	$725	$29,000	1.9	$34,500	$863	$10,350	$259	1,794	47%	$9.53	$495	1.5
Morehouse Parish	$13.94	$725	$29,000	1.9	$46,000	$1,150	$13,800	$345	3,234	33%	$8.42	$438	1.7
Natchitoches Parish	$16.31	$848	$33,920	2.2	$47,000	$1,175	$14,100	$353	8,235	56%	$11.06	$575	1.5
Orleans Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	79,579	52%	$15.98	$831	1.3
Ouachita Parish	$15.46	$804	$32,160	2.1	$63,800	$1,595	$19,140	$479	23,533	42%	$12.11	$630	1.3
Plaquemines Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	2,784	31%	$31.69	$1,648	0.6
Pointe Coupee Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	2,123	24%	$10.90	$567	1.8
Rapides Parish	$15.75	$819	$32,760	2.2	$60,500	$1,513	$18,150	$454	18,566	38%	$12.12	$630	1.3
Red River Parish	$14.42	$750	$30,000	2.0	$52,900	$1,323	$15,870	$397	889	26%	$11.04	$574	1.3
Richland Parish	$13.94	$725	$29,000	1.9	$46,500	$1,163	$13,950	$349	2,482	33%	$8.97	$466	1.6
Sabine Parish	$14.81	$770	$30,800	2.0	$54,800	$1,370	$16,440	$411	2,916	32%	$9.42	$490	1.6
St. Bernard Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	4,845	32%	$17.17	$893	1.2
St. Charles Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	3,702	19%	$19.50	$1,014	1.0
St. Helena Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	812	21%	$19.72	$1,026	1.0
St. James Parish	$15.46	$804	$32,160	2.1	$66,200	$1,655	$19,860	$497	1,621	21%	$15.09	$785	1.0
St. John the Baptist Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	3,280	21%	$18.15	$944	1.1
St. Landry Parish	$14.25	$741	$29,640	2.0	$42,800	$1,070	$12,840	$321	9,677	32%	$11.14	$579	1.3
St. Martin Parish	$17.33	$901	$36,040	2.4	$72,100	$1,803	$21,630	$541	4,180	21%	$11.43	$594	1.5
St. Mary Parish	$17.10	$889	$35,560	2.4	$53,300	$1,333	$15,990	$400	7,800	39%	$20.13	$1,047	0.8
St. Tammany Parish	$20.40	$1,061	$42,440	2.8	$70,100	$1,753	$21,030	$526	20,109	22%	$12.40	$645	1.6
Tangipahoa Parish	$17.13	$891	$35,640	2.4	$60,500	$1,513	$18,150	$454	14,757	31%	$9.36	$487	1.8
Tensas Parish	$13.94	$725	$29,000	1.9	$33,500	$838	$10,050	$251	582	32%	$13.47	$701	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Terrebonne Parish	$17.25	$897	$35,880	2.4	$67,600	$1,690	$20,280	$507	11,386	28%	$15.86	$825	1.1
Union Parish	$15.46	$804	$32,160	2.1	$63,800	$1,595	$19,140	$479	1,386	18%	$6.97	$362	2.2
Vermilion Parish	$14.00	$728	$29,120	1.9	$65,000	$1,625	$19,500	$488	5,041	23%	$10.76	$560	1.3
Vernon Parish	$19.77	$1,028	$41,120	2.7	$59,400	$1,485	$17,820	$446	8,313	47%	$16.26	$845	1.2
Washington Parish	$13.94	$725	$29,000	1.9	$47,600	$1,190	$14,280	$357	5,738	33%	$10.71	$557	1.3
Webster Parish	$13.94	$725	$29,000	1.9	$40,800	$1,020	$12,240	$306	5,477	33%	$12.59	$655	1.1
West Baton Rouge Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	2,598	27%	$16.69	$868	1.2
West Carroll Parish	$13.94	$725	$29,000	1.9	$48,800	$1,220	$14,640	$366	944	23%	$7.46	$388	1.9
West Feliciana Parish	$19.48	$1,013	$40,520	2.7	$79,300	$1,983	$23,790	$595	1,037	27%	$15.42	$802	1.3
Winn Parish	$13.94	$725	$29,000	1.9	$46,000	$1,150	$13,800	$345	1,797	33%	$11.30	$588	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MAINE #24*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,112**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,707** monthly or **$44,488** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.39
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	$12.15
Average Renter Wage	$12.90
2-Bedroom Housing Wage	$21.39
Number of Renter Households	155,126
Percent Renters	28%

70
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

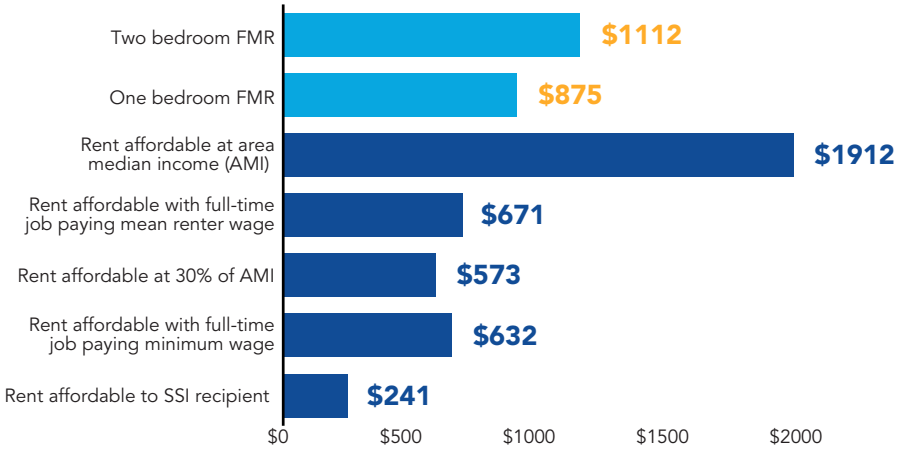
55
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.8
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	$30.62
York-Kittery-South Berwick HMFA	$28.33
Cumberland County (part) HMFA	$23.27
York County (part) HMFA	$22.60
Sagadahoc County HMFA	$20.88

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.



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, Chebeague Island 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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	$21.39	$1,112	$44,488	1.8	$76,460	$1,912	$22,938	$573	155,126	28%	$12.90	$671	1.7
Combined Nonmetro Areas	$16.32	$849	$33,947	1.3	$64,050	$1,601	$19,215	$480	56,433	25%	$10.57	$550	1.5
Metropolitan Areas													
Bangor HMFA	$20.33	$1,057	$42,280	1.7	$72,700	$1,818	$21,810	$545	14,019	37%	$12.13	$631	1.7
Cumberland County (part) HMFA	$23.27	$1,210	$48,400	1.9	$78,500	$1,963	$23,550	$589	4,703	23%	$15.61	$812	1.5
Lewiston-Auburn MSA	$18.21	$947	$37,880	1.5	$71,200	$1,780	$21,360	$534	16,271	36%	$13.19	$686	1.4
Penobscot County (part) HMFA	$16.67	$867	$34,680	1.4	$59,200	$1,480	$17,760	$444	5,014	20%	$12.13	$631	1.4
Portland HMFA	$30.62	$1,592	$63,680	2.5	$99,900	$2,498	$29,970	$749	34,948	31%	$15.43	$802	2.0
Sagadahoc County HMFA	$20.88	$1,086	$43,440	1.7	$78,300	$1,958	$23,490	$587	4,071	25%	$13.68	$711	1.5
York County (part) HMFA	$22.60	$1,175	$47,000	1.9	$84,200	$2,105	$25,260	$632	15,614	28%	$12.16	$632	1.9
York-Kittery-South Berwick HMFA	$28.33	$1,473	$58,920	2.3	$105,300	$2,633	$31,590	$790	4,053	21%	$12.16	$632	2.3
Counties													
Aroostook County	$14.12	$734	$29,360	1.2	$54,900	$1,373	$16,470	$412	8,270	28%	$9.56	$497	1.5
Franklin County	$14.48	$753	$30,120	1.2	$62,500	$1,563	$18,750	$469	2,438	21%	$9.20	$478	1.6
Hancock County	$17.69	$920	$36,800	1.5	$71,800	$1,795	$21,540	$539	5,605	24%	$10.86	$565	1.6
Kennebec County	$16.19	$842	$33,680	1.3	$68,700	$1,718	$20,610	$515	15,353	29%	$10.95	$570	1.5
Knox County	$18.60	$967	$38,680	1.5	$70,400	$1,760	$21,120	$528	3,874	23%	$11.70	$609	1.6
Lincoln County	$19.63	$1,021	$40,840	1.6	$72,000	$1,800	$21,600	$540	3,188	21%	$9.75	$507	2.0
Oxford County	$16.12	$838	$33,520	1.3	$60,400	$1,510	$18,120	$453	4,096	19%	$9.83	$511	1.6
Piscataquis County	$14.12	$734	$29,360	1.2	$53,900	$1,348	$16,170	$404	1,693	24%	$9.14	$475	1.5
Somerset County	$15.35	$798	$31,920	1.3	$57,200	$1,430	$17,160	$429	5,091	24%	$10.73	$558	1.4
Waldo County	$19.25	$1,001	$40,040	1.6	$66,000	$1,650	$19,800	$495	3,587	21%	$12.50	$650	1.5
Washington County	$15.29	$795	$31,800	1.3	$56,400	$1,410	$16,920	$423	3,238	23%	$10.03	$522	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MARYLAND #8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,487**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,957** monthly or **$59,480** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$28.60
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	$11.75
Average Renter Wage	$18.42
2-Bedroom Housing Wage	$28.60
Number of Renter Households	730,055
Percent Renters	33%

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

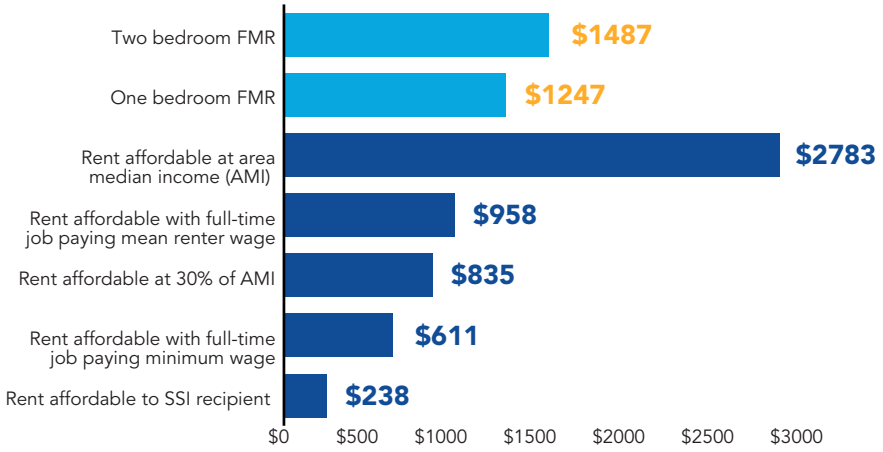
82
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

2
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	$33.94
Baltimore-Columbia-Towson MSA	$26.62
California-Lexington Park MSA	$25.83
Cecil County	$24.23
Talbot County	$20.69

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	$28.60	$1,487	$59,480	2.4	$111,309	$2,783	$33,393	$835	730,055	33%	$18.42	$958	1.6
Combined Nonmetro Areas	$18.23	$948	$37,909	1.6	$73,881	$1,847	$22,164	$554	17,599	28%	$11.95	$621	1.5
Metropolitan Areas													
Baltimore-Columbia-Towson MSA	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	351,294	33%	$19.21	$999	1.4
California-Lexington Park MSA	$25.83	$1,343	$53,720	2.2	$116,500	$2,913	$34,950	$874	11,741	29%	$19.52	$1,015	1.3
Cumberland MSA	$14.12	$734	$29,360	1.2	$60,800	$1,520	$18,240	$456	8,540	31%	$10.05	$523	1.4
Hagerstown HMFA	$16.81	$874	$34,960	1.4	$77,200	$1,930	$23,160	$579	19,083	34%	$12.78	$665	1.3
Philadelphia-Camden-Wilmington MSA	$24.23	$1,260	$50,400	2.1	$94,500	$2,363	$28,350	$709	9,993	27%	$13.19	$686	1.8
Salisbury HMFA	$20.15	$1,048	$41,920	1.7	$70,500	$1,763	$21,150	$529	16,002	42%	$13.89	$722	1.5
Somerset County HMFA	$14.69	$764	$30,560	1.3	$54,000	$1,350	$16,200	$405	2,999	35%	$11.60	$603	1.3
Washington-Arlington-Alexandria HMFA	$33.94	$1,765	$70,600	2.9	$129,000	$3,225	$38,700	$968	287,297	33%	$19.01	$989	1.8
Worcester County HMFA	$18.42	$958	$38,320	1.6	$80,800	$2,020	$24,240	$606	5,507	25%	$10.09	$525	1.8
Counties													
Allegany County	$14.12	$734	$29,360	1.2	$60,800	$1,520	$18,240	$456	8,540	31%	$10.05	$523	1.4
Anne Arundel County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	54,197	26%	$19.49	$1,014	1.4
Baltimore County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	106,396	34%	$18.30	$952	1.5
Calvert County	$33.94	$1,765	$70,600	2.9	$129,000	$3,225	$38,700	$968	4,903	15%	$12.33	$641	2.8
Caroline County	$18.02	$937	$37,480	1.5	$68,900	$1,723	$20,670	$517	3,265	27%	$13.30	$692	1.4
Carroll County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	10,935	18%	$10.11	$525	2.6
Cecil County	$24.23	$1,260	$50,400	2.1	$94,500	$2,363	$28,350	$709	9,993	27%	$13.19	$686	1.8
Charles County	$33.94	$1,765	$70,600	2.9	$129,000	$3,225	$38,700	$968	13,084	23%	$12.83	$667	2.6
Dorchester County	$17.35	$902	$36,080	1.5	$68,800	$1,720	$20,640	$516	4,214	32%	$12.60	$655	1.4

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

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Frederick County	$33.94	$1,765	$70,600	2.9	$129,000	$3,225	$38,700	$968	22,912	25%	$14.16	$736	2.4
Garrett County	$14.12	$734	$29,360	1.2	$62,800	$1,570	$18,840	$471	2,654	21%	$10.36	$539	1.4
Harford County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	20,056	21%	$12.77	$664	2.1
Howard County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	30,650	27%	$21.22	$1,103	1.3
Kent County	$19.42	$1,010	$40,400	1.7	$78,500	$1,963	$23,550	$589	2,468	31%	$12.63	$657	1.5
Montgomery County	$33.94	$1,765	$70,600	2.3	$129,000	$3,225	$38,700	$968	128,318	35%	$21.83	$1,135	1.6
Prince George's County	$33.94	$1,765	$70,600	2.9	$129,000	$3,225	$38,700	$968	118,080	38%	$17.60	$915	1.9
Queen Anne's County	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	3,531	19%	$9.44	$491	2.8
St. Mary's County	$25.83	$1,343	$53,720	2.2	$116,500	$2,913	$34,950	$874	11,741	29%	$19.52	$1,015	1.3
Somerset County	$14.69	$764	$30,560	1.3	$54,000	$1,350	$16,200	$405	2,999	35%	$11.60	$603	1.3
Talbot County	$20.69	$1,076	$43,040	1.8	$87,400	$2,185	$26,220	$656	4,998	30%	$11.63	$605	1.8
Washington County	$16.81	$874	$34,960	1.4	$77,200	$1,930	$23,160	$579	19,083	34%	$12.78	$665	1.3
Wicomico County	$20.15	$1,048	$41,920	1.7	$70,500	$1,763	$21,150	$529	16,002	42%	$13.89	$722	1.5
Worcester County	$18.42	$958	$38,320	1.6	$80,800	$2,020	$24,240	$606	5,507	25%	$10.09	$525	1.8
Baltimore city	$26.62	$1,384	$55,360	2.3	$105,100	$2,628	$31,530	$788	125,529	52%	$22.77	$1,184	1.2

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

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MASSACHUSETTS #3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,885**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,282** monthly or **$75,382** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$36.24
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	$13.50
Average Renter Wage	$22.56
2-Bedroom Housing Wage	$36.24
Number of Renter Households	971,726
Percent Renters	38%

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

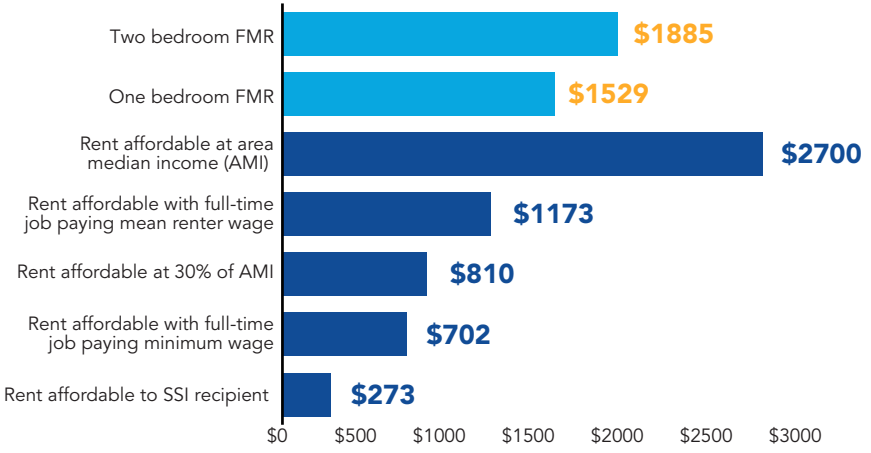
87
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Boston-Cambridge-Quincy HMFA	$44.92
Nantucket County	$38.90
Dukes County	$38.00
Barnstable Town MSA	$32.06
Easton-Raynham HMFA	$31.42

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.



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 town, 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

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	$36.24	$1,885	$75,382	2.7	$107,985	$2,700	$32,395	$810	971,726	38%	$22.56	$1,173	1.6
Combined Nonmetro Areas	$27.34	$1,422	$56,871	2.0	$90,102	$2,253	$27,031	$676	12,556	31%	$13.93	$724	2.0
Metropolitan Areas													
Barnstable Town MSA	$32.06	$1,667	$66,680	2.4	$89,300	$2,233	$26,790	$670	19,036	20%	$13.27	$690	2.4
Berkshire County (part) HMFA	$22.60	$1,175	$47,000	1.7	$83,900	$2,098	$25,170	$629	4,824	25%	$12.62	$656	1.8
Boston-Cambridge-Quincy HMFA	$44.92	$2,336	$93,440	3.3	$120,800	$3,020	$36,240	$906	542,653	41%	$27.26	$1,418	1.6
Brockton HMFA	$30.00	$1,560	$62,400	2.2	$106,000	$2,650	$31,800	$795	25,882	29%	$11.91	$620	2.5
Eastern Worcester County HMFA	$24.35	$1,266	$50,640	1.8	$126,500	$3,163	$37,950	$949	6,796	20%	$14.49	$754	1.7
Easton-Raynham HMFA	$31.42	$1,634	$65,360	2.3	$128,300	$3,208	$38,490	$962	2,921	21%	$13.34	$694	2.4
Fitchburg-Leominster HMFA	$20.58	$1,070	$42,800	1.5	$90,700	$2,268	$27,210	$680	20,797	37%	$14.49	$754	1.4
Lawrence HMFA	$28.35	$1,474	$58,960	2.1	$105,400	$2,635	$31,620	$791	40,435	39%	$15.21	$791	1.9
Lowell HMFA	$29.75	$1,547	$61,880	2.2	$112,900	$2,823	$33,870	$847	35,478	31%	$28.16	$1,464	1.1
New Bedford HMFA	$19.46	$1,012	$40,480	1.4	$74,500	$1,863	$22,350	$559	28,143	44%	$13.34	$694	1.5
Pittsfield HMFA	$22.17	$1,153	$46,120	1.6	$85,000	$2,125	$25,500	$638	12,061	34%	$12.62	$656	1.8
Providence-Fall River HMFA	$22.08	$1,148	$45,920	1.6	$86,500	$2,163	$25,950	$649	38,230	39%	$13.34	$694	1.7
Springfield MSA	$21.71	$1,129	$45,160	1.6	$81,700	$2,043	$24,510	$613	89,252	37%	$12.19	$634	1.8
Taunton-Mansfield-Norton HMFA	$24.29	$1,263	$50,520	1.8	$94,000	$2,350	$28,200	$705	12,110	28%	$13.34	$694	1.8
Western Worcester County HMFA	$18.77	$976	$39,040	1.4	$87,400	$2,185	$26,220	$656	2,616	23%	$14.49	$754	1.3
Worcester HMFA	$27.88	$1,450	$58,000	2.1	$98,800	$2,470	$29,640	$741	77,936	37%	$14.49	$754	1.9
Counties													
Dukes County	$38.00	$1,976	$79,040	2.8	$104,700	$2,618	$31,410	$785	1,872	28%	$15.98	$831	2.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	$23.94	$1,245	$49,800	1.8	$82,900	$2,073	$24,870	$622	9,590	31%	$11.41	$593	2.1
Nantucket County	$38.90	$2,023	$80,920	2.9	$122,800	$3,070	$36,840	$921	1,094	29%	$19.59	$1,019	2.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MICHIGAN #28*

In **Michigan**, 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 **$3,215** monthly or **$38,575** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$18.55
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	$9.65
Average Renter Wage	$15.62
2-Bedroom Housing Wage	$18.55
Number of Renter Households	1,132,342
Percent Renters	29%

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

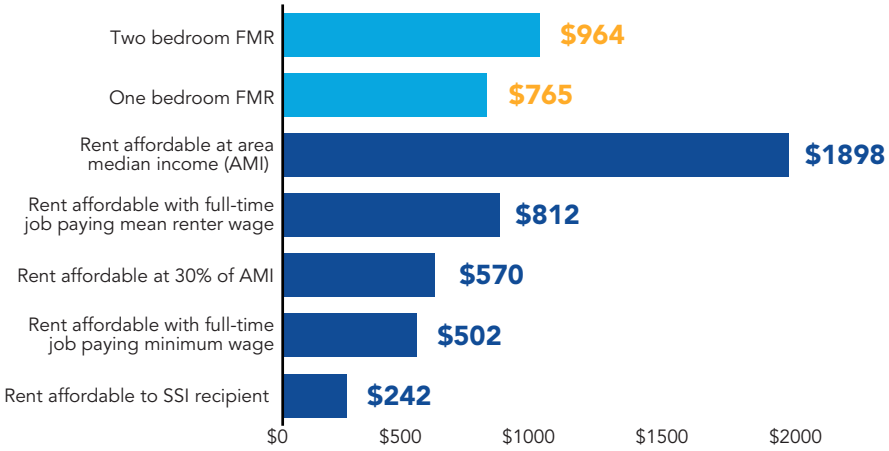
61
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Ann Arbor MSA	$24.31
Livingston County	$20.77
Detroit-Warren-Livonia HMFA	$20.17
Grand Traverse County	$19.21
Grand Rapids-Wyoming HMFA	$19.12

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	$18.55	$964	$38,575	1.9	$75,937	$1,898	$22,781	$570	1,132,342	29%	$15.62	$812	1.2
Combined Nonmetro Areas	$15.18	$789	$31,565	1.6	$63,519	$1,588	$19,056	$476	159,129	22%	$11.43	$594	1.3
Metropolitan Areas													
Ann Arbor MSA	$24.31	$1,264	$50,560	2.5	$106,600	$2,665	$31,980	$800	54,913	39%	$16.92	$880	1.4
Barry County HMFA	$16.31	$848	$33,920	1.7	$74,600	$1,865	$22,380	$560	3,997	16%	$12.45	$648	1.3
Battle Creek MSA	$16.10	$837	$33,480	1.7	$61,000	$1,525	$18,300	$458	16,248	30%	$15.37	$799	1.0
Bay City MSA	$14.92	$776	$31,040	1.5	$63,500	$1,588	$19,050	$476	10,302	23%	$12.25	$637	1.2
Cass County HMFA	$15.42	$802	$32,080	1.6	$68,200	$1,705	$20,460	$512	4,200	20%	$11.53	$600	1.3
Detroit-Warren-Livonia HMFA	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	517,846	32%	$18.04	$938	1.1
Flint MSA	$15.04	$782	$31,280	1.6	$65,600	$1,640	$19,680	$492	50,315	30%	$13.31	$692	1.1
Grand Rapids-Wyoming HMFA	$19.12	$994	$39,760	2.0	$80,000	$2,000	$24,000	$600	73,058	30%	$14.34	$746	1.3
Holland-Grand Haven HMFA	$18.02	$937	$37,480	1.9	$87,100	$2,178	$26,130	$653	22,886	22%	$13.69	$712	1.3
Jackson MSA	$15.94	$829	$33,160	1.7	$64,800	$1,620	$19,440	$486	16,396	27%	$13.61	$708	1.2
Kalamazoo-Portage MSA	$16.94	$881	$35,240	1.8	$77,400	$1,935	$23,220	$581	44,004	33%	$15.22	$791	1.1
Lansing-East Lansing MSA	$17.48	$909	$36,360	1.8	$79,100	$1,978	$23,730	$593	65,142	35%	$14.43	$750	1.2
Livingston County HMFA	$20.77	$1,080	$43,200	2.2	$99,800	$2,495	$29,940	$749	10,511	15%	$12.26	$637	1.7
Midland MSA	$15.88	$826	$33,040	1.6	$72,100	$1,803	$21,630	$541	8,002	23%	$18.13	$943	0.9
Monroe MSA	$17.29	$899	$35,960	1.8	$78,600	$1,965	$23,580	$590	12,151	20%	$12.62	$656	1.4
Montcalm County HMFA	$15.19	$790	$31,600	1.6	$57,300	$1,433	$17,190	$430	5,238	22%	$10.46	$544	1.5
Muskegon MSA	$15.87	$825	$33,000	1.6	$64,000	$1,600	$19,200	$480	16,669	25%	$11.15	$580	1.4
Niles-Benton Harbor MSA	$15.40	$801	$32,040	1.6	$68,900	$1,723	$20,670	$517	18,651	29%	$13.89	$722	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	$15.90	$827	$33,080	1.6	$63,900	$1,598	$19,170	$479	22,684	29%	$12.85	$668	1.2
Counties													
Alcona County	$14.12	$734	$29,360	1.5	$53,600	$1,340	$16,080	$402	558	11%	$10.91	$567	1.3
Alger County	$14.12	$734	$29,360	1.5	$61,500	$1,538	$18,450	$461	480	16%	$10.18	$529	1.4
Allegan County	$16.46	$856	$34,240	1.7	$73,500	$1,838	$22,050	$551	7,567	17%	$14.68	$763	1.1
Alpena County	$14.12	$734	$29,360	1.5	$56,800	$1,420	$17,040	$426	2,812	22%	$9.61	$500	1.5
Antrim County	$14.12	$734	$29,360	1.5	$67,100	$1,678	$20,130	$503	1,278	13%	$8.74	$455	1.6
Arenac County	$14.12	$734	$29,360	1.5	$53,400	$1,335	$16,020	$401	1,065	16%	$9.89	$514	1.4
Baraga County	$14.12	$734	$29,360	1.5	$56,500	$1,413	$16,950	$424	613	20%	$9.48	$493	1.5
Barry County	$16.31	$848	$33,920	1.7	$74,600	$1,865	$22,380	$560	3,997	16%	$12.45	$648	1.3
Bay County	$14.92	$776	$31,040	1.5	$63,500	$1,588	$19,050	$476	10,302	23%	$12.25	$637	1.2
Benzie County	$16.67	$867	$34,680	1.7	$70,200	$1,755	$21,060	$527	699	10%	$7.47	$388	2.2
Berrien County	$15.40	$801	$32,040	1.6	$68,900	$1,723	$20,670	$517	18,651	29%	$13.89	$722	1.1
Branch County	$15.23	$792	$31,680	1.6	$61,100	$1,528	$18,330	$458	4,292	26%	$13.68	$712	1.1
Calhoun County	$16.10	$837	$33,480	1.7	$61,000	$1,525	$18,300	$458	16,248	30%	$15.37	$799	1.0
Cass County	$15.42	$802	$32,080	1.6	$68,200	$1,705	$20,460	$512	4,200	20%	$11.53	$600	1.3
Charlevoix County	$15.58	$810	$32,400	1.6	$70,700	$1,768	$21,210	$530	2,200	19%	$10.86	$565	1.4
Cheboygan County	$14.13	$735	$29,400	1.5	$58,400	$1,460	$17,520	$438	1,973	18%	$8.34	$433	1.7
Chippewa County	$14.79	$769	$30,760	1.5	$57,800	$1,445	$17,340	$434	4,557	33%	$8.72	$453	1.7
Clare County	$14.12	$734	$29,360	1.5	$48,900	$1,223	$14,670	$367	2,085	17%	$10.05	$523	1.4
Clinton County	$17.48	$909	$36,360	1.8	$79,100	$1,978	$23,730	$593	5,949	20%	$10.72	$558	1.6
Crawford County	$15.12	$786	$31,440	1.6	$59,600	$1,490	$17,880	$447	1,155	19%	$11.51	$599	1.3
Delta County	$14.12	$734	$29,360	1.5	$60,600	$1,515	$18,180	$455	3,669	23%	$8.74	$455	1.6
Dickinson County	$14.98	$779	$31,160	1.6	$64,400	$1,610	$19,320	$483	2,543	23%	$13.50	$702	1.1
Eaton County	$17.48	$909	$36,360	1.8	$79,100	$1,978	$23,730	$593	12,332	28%	$14.85	$772	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmet County	$16.85	$876	$35,040	1.7	$72,700	$1,818	$21,810	$545	3,929	27%	$12.91	$672	1.3
Genesee County	$15.04	$782	$31,280	1.6	$65,600	$1,640	$19,680	$492	50,315	30%	$13.31	$692	1.1
Gladwin County	$14.12	$734	$29,360	1.5	$55,300	$1,383	$16,590	$415	1,668	15%	$8.70	$453	1.6
Gogebic County	$14.12	$734	$29,360	1.5	$57,400	$1,435	$17,220	$431	1,520	23%	$9.35	$486	1.5
Grand Traverse County	$19.21	$999	$39,960	2.0	$89,700	$2,243	$26,910	$673	8,839	24%	$13.40	$697	1.4
Gratiot County	$14.12	$734	$29,360	1.5	$58,500	$1,463	$17,550	$439	3,863	26%	$12.32	$641	1.1
Hillsdale County	$15.38	$800	$32,000	1.6	$61,900	$1,548	$18,570	$464	4,260	24%	$13.09	$681	1.2
Houghton County	$14.12	$734	$29,360	1.5	$64,600	$1,615	$19,380	$485	4,432	33%	$7.98	$415	1.8
Huron County	$14.12	$734	$29,360	1.5	$61,600	$1,540	$18,480	$462	2,648	19%	$10.93	$568	1.3
Ingham County	$17.48	$909	$36,360	1.8	$79,100	$1,978	$23,730	$593	46,861	42%	$14.78	$769	1.2
Ionia County	$16.23	$844	$33,760	1.7	$66,400	$1,660	$19,920	$498	5,372	23%	$10.21	$531	1.6
Iosco County	$14.12	$734	$29,360	1.5	$52,700	$1,318	$15,810	$395	2,340	20%	$15.65	$814	0.9
Iron County	$14.12	$734	$29,360	1.5	$58,000	$1,450	$17,400	$435	1,005	19%	$10.14	$527	1.4
Isabella County	$15.13	$787	$31,480	1.6	$62,900	$1,573	$18,870	$472	9,367	38%	$9.64	$501	1.6
Jackson County	$15.94	$829	$33,160	1.7	$64,800	$1,620	$19,440	$486	16,396	27%	$13.61	$708	1.2
Kalamazoo County	$16.94	$881	$35,240	1.8	$77,400	$1,935	$23,220	$581	37,231	36%	$15.82	$823	1.1
Kalkaska County	$14.25	$741	$29,640	1.5	$55,500	$1,388	$16,650	$416	1,244	17%	$13.98	$727	1.0
Kent County	$19.12	$994	$39,760	2.0	$80,000	$2,000	$24,000	$600	73,058	30%	$14.34	$746	1.3
Keweenaw County †	$14.12	$734	$29,360	1.5	$68,100	$1,703	$20,430	$511	130	12%			
Lake County	$14.12	$734	$29,360	1.5	$47,300	$1,183	$14,190	$355	734	16%	$7.51	$390	1.9
Lapeer County	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	5,410	16%	$9.19	$478	2.2
Leelanau County	$16.79	$873	$34,920	1.7	$78,900	$1,973	$23,670	$592	1,068	12%	$9.21	$479	1.8
Lenawee County	$15.46	$804	$32,160	1.6	$67,200	$1,680	$20,160	$504	8,617	22%	$12.30	$640	1.3
Livingston County	$20.77	$1,080	$43,200	2.2	$99,800	$2,495	$29,940	$749	10,511	15%	$12.26	$637	1.7
Luce County	$14.12	$734	$29,360	1.5	$57,100	$1,428	$17,130	$428	458	21%	$8.39	$436	1.7
Mackinac County	$14.12	$734	$29,360	1.5	$59,100	$1,478	$17,730	$443	1,483	28%	$8.50	$442	1.7

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Macomb County	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	92,394	27%	$16.64	$865	1.2
Manistee County	$15.21	$791	$31,640	1.6	$61,900	$1,548	$18,570	$464	1,561	17%	$10.92	$568	1.4
Marquette County	$15.81	$822	$32,880	1.6	$72,900	$1,823	$21,870	$547	7,761	29%	$10.94	$569	1.4
Mason County	$15.44	$803	$32,120	1.6	$64,700	$1,618	$19,410	$485	2,820	23%	$11.19	$582	1.4
Mecosta County	$14.12	$734	$29,360	1.5	$61,400	$1,535	$18,420	$461	4,214	27%	$9.45	$491	1.5
Menominee County	$14.12	$734	$29,360	1.5	$60,800	$1,520	$18,240	$456	2,368	22%	$10.41	$541	1.4
Midland County	$15.88	$826	$33,040	1.6	$72,100	$1,803	$21,630	$541	8,002	23%	$18.13	$943	0.9
Missaukee County	$15.96	$830	$33,200	1.7	$55,100	$1,378	$16,530	$413	1,204	20%	$12.18	$633	1.3
Monroe County	$17.29	$899	$35,960	1.8	$78,600	$1,965	$23,580	$590	12,151	20%	$12.62	$656	1.4
Montcalm County	$15.19	$790	$31,600	1.6	$57,300	$1,433	$17,190	$430	5,238	22%	$10.46	$544	1.5
Montmorency County	$14.12	$734	$29,360	1.5	$52,000	$1,300	$15,600	$390	710	16%	$11.09	$576	1.3
Muskegon County	$15.87	$825	$33,000	1.6	$64,000	$1,600	$19,200	$480	16,669	25%	$11.15	$580	1.4
Newaygo County	$15.38	$800	$32,000	1.6	$57,600	$1,440	$17,280	$432	3,087	16%	$11.78	$613	1.3
Oakland County	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	146,201	29%	$18.78	$977	1.1
Oceana County	$14.12	$734	$29,360	1.5	$55,600	$1,390	$16,680	$417	1,770	17%	$10.83	$563	1.3
Ogemaw County	$14.12	$734	$29,360	1.5	$50,400	$1,260	$15,120	$378	1,708	19%	$9.21	$479	1.5
Ontonagon County	$14.12	$734	$29,360	1.5	$53,600	$1,340	$16,080	$402	329	12%	$8.08	$420	1.7
Osceola County	$14.12	$734	$29,360	1.5	$53,600	$1,340	$16,080	$402	1,775	19%	$13.36	$695	1.1
Oscoda County	$14.12	$734	$29,360	1.5	$50,700	$1,268	$15,210	$380	561	15%	$12.36	$643	1.1
Otsego County	$16.63	$865	$34,600	1.7	$64,500	$1,613	$19,350	$484	2,098	21%	$10.06	$523	1.7
Ottawa County	$18.02	$937	$37,480	1.9	$87,100	$2,178	$26,130	$653	22,886	22%	$13.69	$712	1.3
Presque Isle County	$14.12	$734	$29,360	1.5	$59,100	$1,478	$17,730	$443	650	11%	$7.92	$412	1.8
Roscommon County	$14.12	$734	$29,360	1.5	$50,700	$1,268	$15,210	$380	2,002	18%	$9.28	$483	1.5
Saginaw County	$15.90	$827	$33,080	1.6	$63,900	$1,598	$19,170	$479	22,684	29%	$12.85	$668	1.2
St. Clair County	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	14,706	23%	$12.14	$631	1.7
St. Joseph County	$14.48	$753	$30,120	1.5	$61,100	$1,528	$18,330	$458	6,132	25%	$11.19	$582	1.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sanilac County	$14.12	$734	$29,360	1.5	$57,000	$1,425	$17,100	$428	3,724	21%	$11.52	$599	1.2
Schoolcraft County	$14.12	$734	$29,360	1.5	$57,900	$1,448	$17,370	$434	565	16%	$7.20	$374	2.0
Shiawassee County	$14.65	$762	$30,480	1.5	$67,900	$1,698	$20,370	$509	6,735	24%	$11.12	$578	1.3
Tuscola County	$14.12	$734	$29,360	1.5	$60,300	$1,508	$18,090	$452	3,827	18%	$12.00	$624	1.2
Van Buren County	$16.94	$881	$35,240	1.8	$77,400	$1,935	$23,220	$581	6,773	23%	$11.50	$598	1.5
Washtenaw County	$24.31	$1,264	$50,560	2.5	$106,600	$2,665	$31,980	$800	54,913	39%	$16.92	$880	1.4
Wayne County	$20.17	$1,049	$41,960	2.1	$80,000	$2,000	$24,000	$600	259,135	38%	$18.46	$960	1.1
Wexford County	$14.81	$770	$30,800	1.5	$53,900	$1,348	$16,170	$404	3,005	23%	$10.53	$548	1.4

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MINNESOTA #23*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,133**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,775** monthly or **$45,301** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.78
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	$10.08
Average Renter Wage	$16.56
2-Bedroom Housing Wage	$21.78
Number of Renter Households	620,733
Percent Renters	28%

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

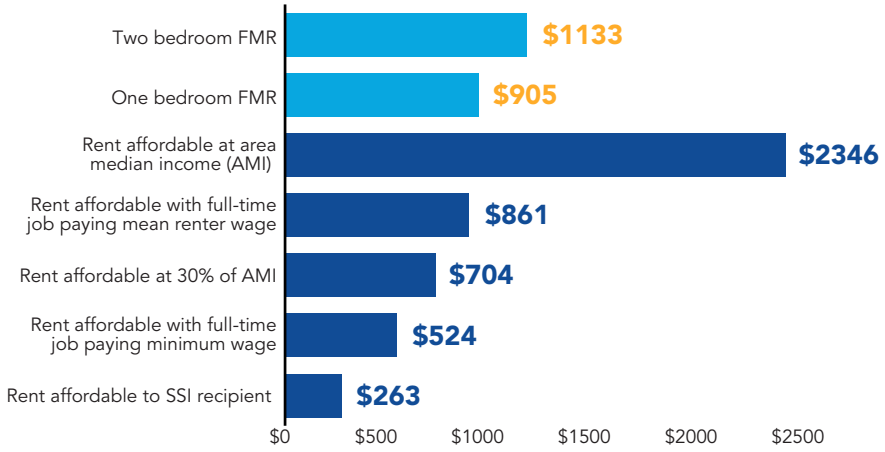
69
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
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
Minneapolis-St. Paul-Bloomington HMFA	$25.15
Rochester HMFA	$19.50
Mankato-North Mankato MSA	$18.48
Mille Lacs County	$18.00
Le Sueur County	$17.98

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	$21.78	$1,133	$45,301	2.2	$93,854	$2,346	$28,156	$704	620,733	28%	$16.56	$861	1.3
Combined Nonmetro Areas	$14.59	$759	$30,343	1.4	$73,457	$1,836	$22,037	$551	119,249	23%	$11.19	$582	1.3
Metropolitan Areas													
Duluth MSA	$17.00	$884	$35,360	1.7	$76,300	$1,908	$22,890	$572	27,378	28%	$11.86	$617	1.4
Fargo MSA	$16.79	$873	$34,920	1.7	$91,300	$2,283	$27,390	$685	7,920	33%	$9.27	$482	1.8
Fillmore County HMFA	$14.12	$734	$29,360	1.4	$78,000	$1,950	$23,400	$585	1,653	19%	$8.65	$450	1.6
Grand Forks MSA	$16.98	$883	$35,320	1.7	$80,000	$2,000	$24,000	$600	3,405	27%	$9.20	$478	1.8
La Crosse-Onalaska MSA	$16.81	$874	$34,960	1.7	$85,100	$2,128	$25,530	$638	1,640	20%	$10.49	$546	1.6
Le Sueur County HMFA	$17.98	$935	$37,400	1.8	$86,700	$2,168	$26,010	$650	2,014	18%	$11.30	$588	1.6
Mankato-North Mankato MSA	$18.48	$961	$38,440	1.8	$80,300	$2,008	$24,090	$602	13,278	34%	$13.07	$680	1.4
Mille Lacs County HMFA	$18.00	$936	$37,440	1.8	$65,100	$1,628	$19,530	$488	2,553	25%	$8.12	$422	2.2
Minneapolis-St. Paul-Bloomington HMFA	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	395,926	30%	$18.70	$973	1.3
Rochester HMFA	$19.50	$1,014	$40,560	1.9	$99,700	$2,493	$29,910	$748	18,176	26%	$16.42	$854	1.2
Sibley County HMFA	$15.54	$808	$32,320	1.5	$77,500	$1,938	$23,250	$581	1,260	21%	$12.14	$631	1.3
St. Cloud MSA	$15.79	$821	$32,840	1.6	$79,000	$1,975	$23,700	$593	24,353	32%	$13.54	$704	1.2
Wabasha County HMFA	$14.12	$734	$29,360	1.4	$81,200	$2,030	$24,360	$609	1,928	21%	$9.86	$513	1.4
Counties													
Aitkin County	$14.12	$734	$29,360	1.4	$58,800	$1,470	$17,640	$441	1,371	18%	$9.97	$518	1.4
Anoka County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	25,509	20%	$15.24	$792	1.7
Becker County	$14.12	$734	$29,360	1.4	$74,500	$1,863	$22,350	$559	2,926	21%	$9.68	$504	1.5
Beltrami County	$15.31	$796	$31,840	1.5	$62,400	$1,560	$18,720	$468	5,722	33%	$10.71	$557	1.4
Benton County	$15.79	$821	$32,840	1.6	$79,000	$1,975	$23,700	$593	5,367	33%	$13.51	$703	1.2

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Big Stone County	$14.12	$734	$29,360	1.4	$72,900	$1,823	$21,870	$547	622	27%	$9.82	$511	1.4
Blue Earth County	$18.48	$961	$38,440	1.8	$80,300	$2,008	$24,090	$602	9,912	38%	$13.53	$704	1.4
Brown County	$14.12	$734	$29,360	1.4	$78,900	$1,973	$23,670	$592	2,242	21%	$11.63	$605	1.2
Carlton County	$17.00	$884	$35,360	1.7	$76,300	$1,908	$22,890	$572	2,748	20%	$11.46	$596	1.5
Carver County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	6,649	18%	$13.46	$700	1.9
Cass County	$14.19	$738	$29,520	1.4	$62,500	$1,563	$18,750	$469	2,436	19%	$8.38	$436	1.7
Chippewa County	$14.12	$734	$29,360	1.4	$72,800	$1,820	$21,840	$546	1,734	33%	$10.40	$541	1.4
Chisago County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	2,762	14%	$10.75	$559	2.3
Clay County	$16.79	$873	$34,920	1.7	$91,300	$2,283	$27,390	$685	7,920	33%	$9.27	$482	1.8
Clearwater County	$14.12	$734	$29,360	1.4	$63,500	$1,588	$19,050	$476	636	19%	$10.70	$557	1.3
Cook County	$14.12	$734	$29,360	1.4	$67,600	$1,690	$20,280	$507	622	23%	$7.73	$402	1.8
Cottonwood County	$14.12	$734	$29,360	1.4	$69,500	$1,738	$20,850	$521	1,062	22%	$11.67	$607	1.2
Crow Wing County	$15.23	$792	$31,680	1.5	$70,800	$1,770	$21,240	$531	6,292	23%	$10.83	$563	1.4
Dakota County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	41,967	26%	$15.77	$820	1.6
Dodge County	$19.50	$1,014	$40,560	1.9	$99,700	$2,493	$29,910	$748	1,246	16%	$12.96	$674	1.5
Douglas County	$14.42	$750	$30,000	1.4	$80,100	$2,003	$24,030	$601	4,283	26%	$11.86	$617	1.2
Faribault County	$14.12	$734	$29,360	1.4	$70,800	$1,770	$21,240	$531	1,381	23%	$11.22	$583	1.3
Fillmore County	$14.12	$734	$29,360	1.4	$78,000	$1,950	$23,400	$585	1,653	19%	$8.65	$450	1.6
Freeborn County	$14.12	$734	$29,360	1.4	$65,600	$1,640	$19,680	$492	3,034	23%	$13.27	$690	1.1
Goodhue County	$14.46	$752	$30,080	1.4	$87,600	$2,190	$26,280	$657	4,808	25%	$11.85	$616	1.2
Grant County	$14.12	$734	$29,360	1.4	$68,400	$1,710	$20,520	$513	590	23%	$9.17	$477	1.5
Hennepin County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	191,183	38%	$21.56	$1,121	1.2
Houston County	$16.81	$874	$34,960	1.7	$85,100	$2,128	$25,530	$638	1,640	20%	$10.49	$546	1.6
Hubbard County	$14.12	$734	$29,360	1.4	$69,700	$1,743	$20,910	$523	1,634	19%	$9.22	$480	1.5
Isanti County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	2,604	17%	$10.46	$544	2.4
Itasca County	$15.31	$796	$31,840	1.5	$67,900	$1,698	$20,370	$509	3,653	19%	$8.64	$449	1.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	$14.12	$734	$29,360	1.4	$76,300	$1,908	$22,890	$572	838	19%	$12.40	$645	1.1
Kanabec County	$15.77	$820	$32,800	1.6	$67,100	$1,678	$20,130	$503	978	15%	$10.49	$545	1.5
Kandiyohi County	$14.31	$744	$29,760	1.4	$75,200	$1,880	$22,560	$564	4,389	26%	$10.94	$569	1.3
Kittson County	$14.12	$734	$29,360	1.4	$74,700	$1,868	$22,410	$560	362	19%	$9.51	$495	1.5
Koochiching County	$14.12	$734	$29,360	1.4	$66,900	$1,673	$20,070	$502	1,175	21%	$12.21	$635	1.2
Lac qui Parle County	$14.12	$734	$29,360	1.4	$67,800	$1,695	$20,340	$509	589	19%	$10.96	$570	1.3
Lake County	$14.12	$734	$29,360	1.4	$72,500	$1,813	$21,750	$544	933	18%	$14.89	$774	0.9
Lake of the Woods County	$14.48	$753	$30,120	1.4	$68,700	$1,718	$20,610	$515	281	19%	$12.05	$627	1.2
Le Sueur County	$17.98	$935	$37,400	1.8	$86,700	$2,168	$26,010	$650	2,014	18%	$11.30	$588	1.6
Lincoln County	$14.12	$734	$29,360	1.4	$69,700	$1,743	$20,910	$523	523	21%	$9.97	$519	1.4
Lyon County	$14.12	$734	$29,360	1.4	$76,700	$1,918	$23,010	$575	3,167	32%	$10.73	$558	1.3
McLeod County	$14.37	$747	$29,880	1.4	$80,900	$2,023	$24,270	$607	3,288	22%	$12.97	$674	1.1
Mahnomen County	$14.12	$734	$29,360	1.4	$56,400	$1,410	$16,920	$423	622	32%	$12.63	$657	1.1
Marshall County	$14.12	$734	$29,360	1.4	$77,400	$1,935	$23,220	$581	692	17%	$12.96	$674	1.1
Martin County	$14.12	$734	$29,360	1.4	$71,800	$1,795	$21,540	$539	2,293	26%	$13.96	$726	1.0
Meeker County	$14.52	$755	$30,200	1.4	$78,600	$1,965	$23,580	$590	1,806	20%	$10.53	$548	1.4
Mille Lacs County	$18.00	$936	$37,440	1.8	$65,100	$1,628	$19,530	$488	2,553	25%	$8.12	$422	2.2
Morrison County	$14.12	$734	$29,360	1.4	$71,000	$1,775	$21,300	$533	3,045	23%	$9.74	$507	1.4
Mower County	$14.83	$771	$30,840	1.5	$73,300	$1,833	$21,990	$550	4,206	27%	$13.29	$691	1.1
Murray County	$14.12	$734	$29,360	1.4	$79,400	$1,985	$23,820	$596	687	19%	$12.25	$637	1.2
Nicollet County	$18.48	$961	$38,440	1.8	$80,300	$2,008	$24,090	$602	3,366	26%	$11.77	$612	1.6
Nobles County	$14.12	$734	$29,360	1.4	$67,600	$1,690	$20,280	$507	2,356	29%	$14.27	$742	1.0
Norman County	$14.12	$734	$29,360	1.4	$71,000	$1,775	$21,300	$533	496	18%	$9.91	$515	1.4
Olmsted County	$19.50	$1,014	$40,560	1.9	$99,700	$2,493	$29,910	$748	16,930	27%	$16.60	$863	1.2
Otter Tail County	$14.12	$734	$29,360	1.4	$73,800	$1,845	$22,140	$554	5,363	22%	$10.50	$546	1.3
Pennington County	$14.12	$734	$29,360	1.4	$77,400	$1,935	$23,220	$581	1,629	27%	$12.68	$660	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pine County	$15.48	$805	$32,200	1.5	$63,400	$1,585	$19,020	$476	2,053	19%	$7.58	$394	2.0
Pipestone County	$14.12	$734	$29,360	1.4	$68,500	$1,713	$20,550	$514	997	25%	$12.33	$641	1.1
Polk County	$16.98	$883	$35,320	1.7	$80,000	$2,000	$24,000	$600	3,405	27%	$9.20	$478	1.8
Pope County	$14.12	$734	$29,360	1.4	$77,500	$1,938	$23,250	$581	1,119	22%	$11.38	$592	1.2
Ramsey County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	84,789	41%	$19.15	$996	1.3
Red Lake County	$14.12	$734	$29,360	1.4	$81,500	$2,038	$24,450	$611	274	16%	$7.73	$402	1.8
Redwood County	$14.12	$734	$29,360	1.4	$68,800	$1,720	$20,640	$516	1,347	22%	$11.73	$610	1.2
Renville County	$14.12	$734	$29,360	1.4	$74,800	$1,870	$22,440	$561	1,341	22%	$10.73	$558	1.3
Rice County	$17.38	$904	$36,160	1.7	$90,200	$2,255	$27,060	$677	5,987	26%	$10.68	$556	1.6
Rock County	$14.12	$734	$29,360	1.4	$71,800	$1,795	$21,540	$539	960	25%	$11.15	$580	1.3
Roseau County	$14.12	$734	$29,360	1.4	$75,400	$1,885	$22,620	$566	1,103	18%	$11.76	$612	1.2
St. Louis County	$17.00	$884	$35,360	1.7	$76,300	$1,908	$22,890	$572	24,630	29%	$11.90	$619	1.4
Scott County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	8,486	17%	$10.64	$553	2.4
Sherburne County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	5,268	16%	$10.68	$555	2.4
Sibley County	$15.54	$808	$32,320	1.5	$77,500	$1,938	$23,250	$581	1,260	21%	$12.14	$631	1.3
Stearns County	$15.79	$821	$32,840	1.6	$79,000	$1,975	$23,700	$593	18,986	32%	$13.54	$704	1.2
Steele County	$14.69	$764	$30,560	1.5	$83,600	$2,090	$25,080	$627	3,649	25%	$12.64	$657	1.2
Stevens County	$14.12	$734	$29,360	1.4	$83,400	$2,085	$25,020	$626	1,143	32%	$10.19	$530	1.4
Swift County	$14.12	$734	$29,360	1.4	$67,800	$1,695	$20,340	$509	1,268	30%	$10.27	$534	1.4
Todd County	$14.12	$734	$29,360	1.4	$67,100	$1,678	$20,130	$503	1,711	17%	$11.78	$612	1.2
Traverse County	$14.12	$734	$29,360	1.4	$65,300	$1,633	$19,590	$490	328	20%	$11.75	$611	1.2
Wabasha County	$14.12	$734	$29,360	1.4	$81,200	$2,030	$24,360	$609	1,928	21%	$9.86	$513	1.4
Wadena County	$14.12	$734	$29,360	1.4	$56,600	$1,415	$16,980	$425	1,331	23%	$12.80	$666	1.1
Waseca County	$14.12	$734	$29,360	1.4	$74,800	$1,870	$22,440	$561	1,670	22%	$9.04	$470	1.6
Washington County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	17,817	19%	$12.52	$651	2.0
Watonwan County	$14.12	$734	$29,360	1.4	$72,400	$1,810	$21,720	$543	996	23%	$10.22	$531	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkin County	$14.12	$734	$29,360	1.4	$72,100	$1,803	$21,630	$541	617	22%	$10.67	$555	1.3
Winona County	$14.71	$765	$30,600	1.5	$78,200	$1,955	$23,460	$587	5,749	30%	$10.23	$532	1.4
Wright County	$25.15	$1,308	$52,320	2.5	$104,900	$2,623	$31,470	$787	8,892	18%	$11.57	$601	2.2
Yellow Medicine County	$14.12	$734	$29,360	1.4	$73,200	$1,830	$21,960	$549	840	21%	$8.64	$449	1.6

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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MISSISSIPPI #49*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$791**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,637** monthly or **$31,645** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.21
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$12.23
2-Bedroom Housing Wage	$15.21
Number of Renter Households	351,553
Percent Renters	32%

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

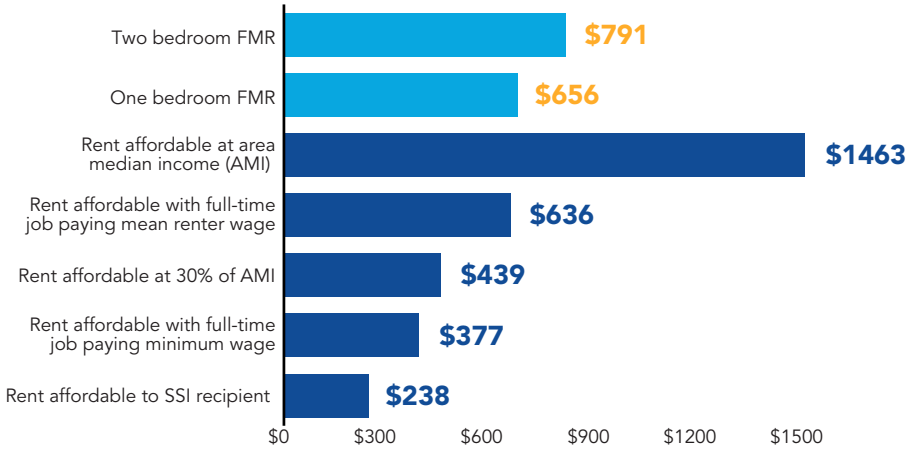
70
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Lafayette County	$18.96
Jackson HMFA	$17.92
DeSoto County	$17.52
Hattiesburg MSA	$16.44
Tunica County	$15.65

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	$15.21	$791	$31,645	2.1	$58,510	$1,463	$17,553	$439	351,553	32%	$12.23	$636	1.2
Combined Nonmetro Areas	$13.90	$723	$28,913	1.9	$52,113	$1,303	$15,634	$391	182,337	31%	$11.40	$593	1.2
Metropolitan Areas													
Benton County HMFA	$13.15	$684	$27,360	1.8	$49,900	$1,248	$14,970	$374	611	19%	$15.04	$782	0.9
Gulfport-Biloxi HMFA	$15.58	$810	$32,400	2.1	$60,600	$1,515	$18,180	$455	38,768	40%	$12.14	$631	1.3
Hattiesburg MSA	$16.44	$855	$34,200	2.3	$58,900	$1,473	$17,670	$442	20,795	38%	$11.53	$600	1.4
Jackson HMFA	$17.92	$932	$37,280	2.5	$73,900	$1,848	$22,170	$554	63,701	33%	$13.60	$707	1.3
Marshall County HMFA	$13.48	$701	$28,040	1.9	$52,700	$1,318	$15,810	$395	3,128	24%	$14.96	$778	0.9
Memphis HMFA	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	16,359	26%	$11.87	$617	1.5
Pascagoula HMFA	$15.46	$804	$32,160	2.1	$64,100	$1,603	$19,230	$481	15,837	30%	$16.42	$854	0.9
Simpson County HMFA	$14.83	$771	$30,840	2.0	$47,900	$1,198	$14,370	$359	1,922	20%	$7.23	$376	2.1
Tate County HMFA	$13.25	$689	$27,560	1.8	$65,100	$1,628	$19,530	$488	2,599	25%	$9.66	$502	1.4
Tunica County HMFA	$15.65	$814	$32,560	2.2	$41,700	$1,043	$12,510	$313	2,349	60%	$14.21	$739	1.1
Yazoo County HMFA	$14.29	$743	$29,720	2.0	$42,400	$1,060	$12,720	$318	3,147	37%	$11.12	$578	1.3
Counties													
Adams County	$13.15	$684	$27,360	1.8	$36,600	$915	$10,980	$275	4,223	38%	$9.91	$515	1.3
Alcorn County	$13.15	$684	$27,360	1.8	$50,900	$1,273	$15,270	$382	4,585	31%	$12.99	$676	1.0
Amite County	$13.19	$686	$27,440	1.8	$47,200	$1,180	$14,160	$354	788	15%	$9.63	$501	1.4
Attala County	$13.15	$684	$27,360	1.8	$45,900	$1,148	$13,770	$344	1,910	28%	$10.00	$520	1.3
Benton County	$13.15	$684	$27,360	1.8	$49,900	$1,248	$14,970	$374	611	19%	$15.04	$782	0.9
Bolivar County	$13.56	$705	$28,200	1.9	$40,300	$1,008	$12,090	$302	5,620	46%	$11.57	$602	1.2
Calhoun County	$13.15	$684	$27,360	1.8	$47,100	$1,178	$14,130	$353	1,488	25%	$12.65	$658	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	$13.19	$686	$27,440	1.8	$57,300	$1,433	$17,190	$430	721	19%	$5.64	$293	2.3
Chickasaw County	$13.15	$684	$27,360	1.8	$49,000	$1,225	$14,700	$368	1,963	30%	$12.28	$639	1.1
Choctaw County	$14.17	$737	$29,480	2.0	$58,900	$1,473	$17,670	$442	692	21%	$11.80	$613	1.2
Claiborne County	$13.15	$684	$27,360	1.8	$32,200	$805	$9,660	$242	888	31%	$23.52	$1,223	0.6
Clarke County	$13.15	$684	$27,360	1.8	$57,100	$1,428	$17,130	$428	1,042	17%	$9.02	$469	1.5
Clay County	$13.15	$684	$27,360	1.8	$46,600	$1,165	$13,980	$350	2,182	29%	$12.20	$634	1.1
Coahoma County	$13.15	$684	$27,360	1.8	$38,300	$958	$11,490	$287	4,340	49%	$10.56	$549	1.2
Copiah County	$17.92	$932	$37,280	2.5	$73,900	$1,848	$22,170	$554	2,143	23%	$10.37	$539	1.7
Covington County	$13.44	$699	$27,960	1.9	$47,800	$1,195	$14,340	$359	1,473	22%	$7.57	$393	1.8
DeSoto County	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	16,359	26%	$11.87	$617	1.5
Forrest County	$16.44	$855	$34,200	2.3	$58,900	$1,473	$17,670	$442	12,778	45%	$12.36	$643	1.3
Franklin County	$13.15	$684	$27,360	1.8	$52,400	$1,310	$15,720	$393	676	23%	$11.82	$614	1.1
George County	$13.92	$724	$28,960	1.9	$62,200	$1,555	$18,660	$467	1,382	18%	$10.03	$522	1.4
Greene County	$13.21	$687	$27,480	1.8	$64,900	$1,623	$19,470	$487	676	17%	$9.09	$473	1.5
Grenada County	$13.15	$684	$27,360	1.8	$48,300	$1,208	$14,490	$362	3,024	36%	$12.64	$657	1.0
Hancock County	$15.58	$810	$32,400	2.1	$60,600	$1,515	$18,180	$455	4,905	24%	$13.61	$708	1.1
Harrison County	$15.58	$810	$32,400	2.1	$60,600	$1,515	$18,180	$455	33,863	43%	$11.92	$620	1.3
Hinds County	$17.92	$932	$37,280	2.5	$73,900	$1,848	$22,170	$554	37,203	42%	$14.27	$742	1.3
Holmes County	$13.15	$684	$27,360	1.8	$27,600	$690	$8,280	$207	2,397	39%	$9.89	$514	1.3
Humphreys County	$13.15	$684	$27,360	1.8	$33,700	$843	$10,110	$253	1,215	38%	$8.99	$467	1.5
Issaquena County	$13.15	$684	$27,360	1.8	$29,200	$730	$8,760	$219	272	56%	$9.47	$492	1.4
Itawamba County	$13.15	$684	$27,360	1.8	$53,900	$1,348	$16,170	$404	2,047	24%	$14.24	$741	0.9
Jackson County	$15.46	$804	$32,160	2.1	$64,100	$1,603	$19,230	$481	15,837	30%	$16.42	$854	0.9
Jasper County	$13.19	$686	$27,440	1.8	$47,100	$1,178	$14,130	$353	992	15%	$10.55	$549	1.3
Jefferson County	$13.15	$684	$27,360	1.8	$28,100	$703	$8,430	$211	799	33%	$12.09	$629	1.1
Jefferson Davis County	$13.15	$684	$27,360	1.8	$40,300	$1,008	$12,090	$302	1,150	24%	$9.12	$474	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	$14.02	$729	$29,160	1.9	$64,200	$1,605	$19,260	$482	6,799	27%	$11.15	$580	1.3
Kemper County	$13.15	$684	$27,360	1.8	$34,300	$858	$10,290	$257	952	26%	$10.96	$570	1.2
Lafayette County	$18.96	$986	$39,440	2.6	$73,400	$1,835	$22,020	$551	7,105	38%	$9.01	$468	2.1
Lamar County	$16.44	$855	$34,200	2.3	$58,900	$1,473	$17,670	$442	7,196	33%	$9.75	$507	1.7
Lauderdale County	$14.65	$762	$30,480	2.0	$48,800	$1,220	$14,640	$366	10,567	36%	$11.35	$590	1.3
Lawrence County	$14.58	$758	$30,320	2.0	$57,700	$1,443	$17,310	$433	1,203	25%	$17.92	$932	0.8
Leake County	$13.15	$684	$27,360	1.8	$49,300	$1,233	$14,790	$370	2,367	29%	$10.52	$547	1.3
Lee County	$15.15	$788	$31,520	2.1	$71,900	$1,798	$21,570	$539	10,315	32%	$11.81	$614	1.3
Leflore County	$13.15	$684	$27,360	1.8	$35,000	$875	$10,500	$263	4,920	49%	$9.10	$473	1.4
Lincoln County	$13.44	$699	$27,960	1.9	$56,100	$1,403	$16,830	$421	3,131	25%	$12.51	$651	1.1
Lowndes County	$14.06	$731	$29,240	1.9	$61,700	$1,543	$18,510	$463	8,183	36%	$13.26	$689	1.1
Madison County	$17.92	$932	$37,280	2.5	$73,900	$1,848	$22,170	$554	11,224	28%	$12.17	$633	1.5
Marion County	$13.56	$705	$28,200	1.9	$42,700	$1,068	$12,810	$320	1,683	18%	$10.38	$540	1.3
Marshall County	$13.48	$701	$28,040	1.9	$52,700	$1,318	$15,810	$395	3,128	24%	$14.96	$778	0.9
Monroe County	$13.15	$684	$27,360	1.8	$56,800	$1,420	$17,040	$426	3,589	26%	$13.07	$680	1.0
Montgomery County	$13.15	$684	$27,360	1.8	$43,800	$1,095	$13,140	$329	1,396	31%	$8.45	$440	1.6
Neshoba County	$13.15	$684	$27,360	1.8	$48,600	$1,215	$14,580	$365	3,032	28%	$12.94	$673	1.0
Newton County	$13.50	$702	$28,080	1.9	$48,200	$1,205	$14,460	$362	1,836	23%	$10.92	$568	1.2
Noxubee County	$13.15	$684	$27,360	1.8	$48,900	$1,223	$14,670	$367	1,079	27%	$7.55	$393	1.7
Oktibbeha County	$15.50	$806	$32,240	2.1	$67,100	$1,678	$20,130	$503	8,597	48%	$6.67	$347	2.3
Panola County	$13.29	$691	$27,640	1.8	$45,700	$1,143	$13,710	$343	3,792	30%	$12.82	$667	1.0
Pearl River County	$15.12	$786	$31,440	2.1	$60,100	$1,503	$18,030	$451	4,666	22%	$10.32	$537	1.5
Perry County	$16.44	$855	$34,200	2.3	$58,900	$1,473	$17,670	$442	821	18%	$14.99	$779	1.1
Pike County	$13.50	$702	$28,080	1.9	$42,000	$1,050	$12,600	$315	4,464	31%	$8.82	$459	1.5
Pontotoc County	$13.15	$684	$27,360	1.8	$50,500	$1,263	$15,150	$379	3,098	29%	$12.76	$663	1.0
Prentiss County	$13.15	$684	$27,360	1.8	$49,700	$1,243	$14,910	$373	2,494	27%	$7.17	$373	1.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	$13.15	$684	$27,360	1.8	$39,300	$983	$11,790	$295	1,251	41%	$9.61	$500	1.4
Rankin County	$17.92	$932	$37,280	2.5	$73,900	$1,848	$22,170	$554	13,131	23%	$14.17	$737	1.3
Scott County	$13.15	$684	$27,360	1.8	$46,400	$1,160	$13,920	$348	2,635	26%	$12.49	$650	1.1
Sharkey County	$13.15	$684	$27,360	1.8	$40,800	$1,020	$12,240	$306	629	36%	$9.70	$505	1.4
Simpson County	$14.83	$771	$30,840	2.0	$47,900	$1,198	$14,370	$359	1,922	20%	$7.23	$376	2.1
Smith County	$13.15	$684	$27,360	1.8	$60,700	$1,518	$18,210	$455	988	17%	$11.43	$594	1.2
Stone County	$13.15	$684	$27,360	1.8	$56,100	$1,403	$16,830	$421	1,614	25%	$11.89	$618	1.1
Sunflower County	$13.15	$684	$27,360	1.8	$38,800	$970	$11,640	$291	3,864	46%	$10.70	$557	1.2
Tallahatchie County	$13.15	$684	$27,360	1.8	$39,800	$995	$11,940	$299	1,225	28%	$10.62	$552	1.2
Tate County	$13.25	$689	$27,560	1.8	$65,100	$1,628	$19,530	$488	2,599	25%	$9.66	$502	1.4
Tippah County	$13.15	$684	$27,360	1.8	$50,300	$1,258	$15,090	$377	2,170	28%	$12.85	$668	1.0
Tishomingo County	$13.15	$684	$27,360	1.8	$49,000	$1,225	$14,700	$368	1,869	24%	$11.35	$590	1.2
Tunica County	$15.65	$814	$32,560	2.2	$41,700	$1,043	$12,510	$313	2,349	60%	$14.21	$739	1.1
Union County	$13.15	$684	$27,360	1.8	$53,800	$1,345	$16,140	$404	2,634	27%	$16.99	$883	0.8
Walthall County	$13.15	$684	$27,360	1.8	$43,100	$1,078	$12,930	$323	679	12%	$12.42	$646	1.1
Warren County	$14.00	$728	$29,120	1.9	$56,200	$1,405	$16,860	$422	6,182	34%	$10.42	$542	1.3
Washington County	$13.15	$684	$27,360	1.8	$41,900	$1,048	$12,570	$314	8,474	47%	$11.38	$592	1.2
Wayne County	$13.15	$684	$27,360	1.8	$57,800	$1,445	$17,340	$434	1,270	17%	$13.44	$699	1.0
Webster County	$13.15	$684	$27,360	1.8	$57,200	$1,430	$17,160	$429	896	24%	$6.66	$346	2.0
Wilkinson County	$13.15	$684	$27,360	1.8	$36,400	$910	$10,920	$273	636	20%	$9.23	$480	1.4
Winston County	$13.15	$684	$27,360	1.8	$46,800	$1,170	$14,040	$351	1,956	27%	$13.83	$719	1.0
Yalobusha County	$13.15	$684	$27,360	1.8	$53,000	$1,325	$15,900	$398	1,552	30%	$15.45	$804	0.9
Yazoo County	$14.29	$743	$29,720	2.0	$42,400	$1,060	$12,720	$318	3,147	37%	$11.12	$578	1.3

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MISSOURI #40*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$867**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,888** monthly or **$34,662** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.66
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	$10.30
Average Renter Wage	$15.62
2-Bedroom Housing Wage	$16.66
Number of Renter Households	802,535
Percent Renters	33%

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

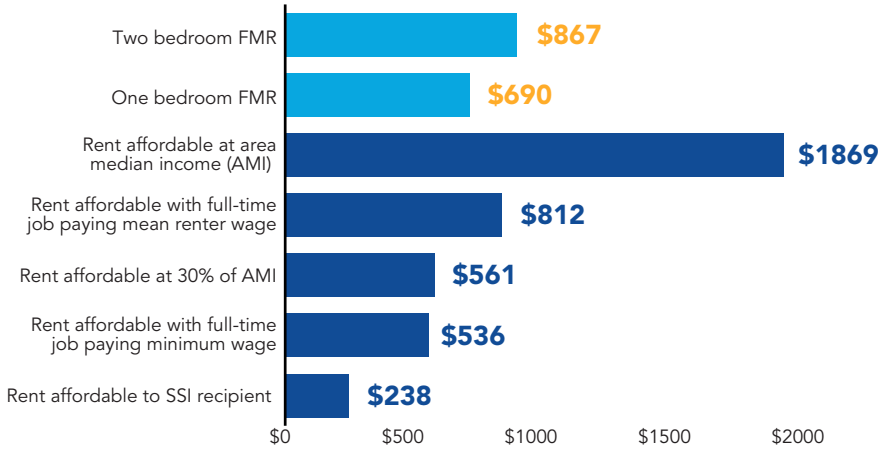
52
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Kansas City HMFA	$19.63
St. Louis HMFA	$18.04
Columbia MSA	$16.81
St. Joseph MSA	$15.71
Cape Girardeau MSA	$15.52

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	$16.66	$867	$34,662	1.6	$74,771	$1,869	$22,431	$561	802,535	33%	$15.62	$812	1.1
Combined Nonmetro Areas	$13.19	$686	$27,441	1.3	$56,609	$1,415	$16,983	$425	178,898	30%	$10.62	$552	1.2
Metropolitan Areas													
Bates County HMFA	$13.58	$706	$28,240	1.3	$62,900	$1,573	$18,870	$472	1,786	27%	$9.54	$496	1.4
Callaway County HMFA	$14.38	$748	$29,920	1.4	$70,300	$1,758	$21,090	$527	4,391	27%	$13.15	$684	1.1
Cape Girardeau MSA	$15.52	$807	$32,280	1.5	$62,800	$1,570	$18,840	$471	11,246	33%	$12.34	$642	1.3
Columbia MSA	$16.81	$874	$34,960	1.6	$82,400	$2,060	$24,720	$618	31,350	44%	$12.14	$631	1.4
Dallas County HMFA	$12.73	$662	$26,480	1.2	$54,100	$1,353	$16,230	$406	1,486	24%	$6.52	$339	2.0
Jefferson City HMFA	$13.04	$678	$27,120	1.3	$76,700	$1,918	$23,010	$575	10,955	31%	$12.71	$661	1.0
Joplin MSA	$15.06	$783	$31,320	1.5	$60,200	$1,505	$18,060	$452	22,988	34%	$13.73	$714	1.1
Kansas City HMFA	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	179,533	37%	$17.28	$898	1.1
McDonald County HMFA	$12.73	$662	$26,480	1.2	$50,500	$1,263	$15,150	$379	2,593	31%	$12.39	$644	1.0
Moniteau County HMFA	$12.73	$662	$26,480	1.2	$67,700	$1,693	$20,310	$508	1,249	23%	$9.58	$498	1.3
Polk County HMFA	$13.38	$696	$27,840	1.3	$54,600	$1,365	$16,380	$410	3,631	31%	$10.71	$557	1.3
Springfield HMFA	$14.62	$760	$30,400	1.4	$64,400	$1,610	$19,320	$483	66,571	39%	$13.92	$724	1.0
St. Joseph MSA	$15.71	$817	$32,680	1.5	$67,800	$1,695	$20,340	$509	15,146	34%	$13.64	$709	1.2
St. Louis HMFA	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	270,712	32%	$17.92	$932	1.0
Counties													
Adair County	$12.73	$662	$26,480	1.2	$65,600	$1,640	$19,680	$492	3,697	40%	$6.74	$351	1.9
Andrew County	$15.71	$817	$32,680	1.5	$67,800	$1,695	$20,340	$509	1,357	20%	$11.74	$610	1.3
Atchison County	$12.73	$662	$26,480	1.2	$67,600	$1,690	$20,280	$507	776	30%	$11.19	$582	1.1
Audrain County	$12.98	$675	$27,000	1.3	$57,200	$1,430	$17,160	$429	2,926	32%	$12.90	$671	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barry County	$12.73	$662	$26,480	1.2	$54,300	$1,358	$16,290	$407	3,583	26%	$13.16	$684	1.0
Barton County	$12.73	$662	$26,480	1.2	$56,100	$1,403	$16,830	$421	1,465	30%	$10.22	$531	1.2
Bates County	$13.58	$706	$28,240	1.3	$62,900	$1,573	$18,870	$472	1,786	27%	$9.54	$496	1.4
Benton County	$12.73	$662	$26,480	1.2	$49,000	$1,225	$14,700	$368	1,446	18%	$9.60	$499	1.3
Bollinger County	$15.52	$807	$32,280	1.5	$62,800	$1,570	$18,840	$471	881	19%	$9.77	$508	1.6
Boone County	$16.81	$874	$34,960	1.6	$82,400	$2,060	$24,720	$618	31,350	44%	$12.14	$631	1.4
Buchanan County	$15.71	$817	$32,680	1.5	$67,800	$1,695	$20,340	$509	12,613	38%	$13.95	$726	1.1
Butler County	$12.88	$670	$26,800	1.3	$50,900	$1,273	$15,270	$382	5,951	36%	$9.86	$513	1.3
Caldwell County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	869	24%	$10.37	$539	1.9
Callaway County	$14.38	$748	$29,920	1.4	$70,300	$1,758	$21,090	$527	4,391	27%	$13.15	$684	1.1
Camden County	$13.96	$726	$29,040	1.4	$66,700	$1,668	$20,010	$500	3,093	19%	$10.24	$532	1.4
Cape Girardeau County	$15.52	$807	$32,280	1.5	$62,800	$1,570	$18,840	$471	10,365	35%	$12.44	$647	1.2
Carroll County	$12.73	$662	$26,480	1.2	$61,100	$1,528	$18,330	$458	902	26%	$10.38	$540	1.2
Carter County	$12.75	$663	$26,520	1.2	$58,400	$1,460	$17,520	$438	527	23%	$7.44	$387	1.7
Cass County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	9,345	23%	$10.78	$561	1.8
Cedar County	$12.73	$662	$26,480	1.2	$49,100	$1,228	$14,730	$368	1,711	29%	$7.72	$401	1.6
Chariton County	$12.73	$662	$26,480	1.2	$62,700	$1,568	$18,810	$470	584	22%	$7.95	$413	1.6
Christian County	$14.62	$760	$30,400	1.4	$64,400	$1,610	$19,320	$483	8,149	26%	$9.15	$476	1.6
Clark County	$12.73	$662	$26,480	1.2	$62,500	$1,563	$18,750	$469	668	25%	$7.35	$382	1.7
Clay County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	28,602	31%	$15.34	$798	1.3
Clinton County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	1,928	24%	$13.04	$678	1.5
Cole County	$13.04	$678	$27,120	1.3	$76,700	$1,918	$23,010	$575	10,164	34%	$12.97	$675	1.0
Cooper County	$13.13	$683	$27,320	1.3	$66,700	$1,668	$20,010	$500	1,755	27%	$10.94	$569	1.2
Crawford County	$12.73	$662	$26,480	1.2	$52,300	$1,308	$15,690	$392	2,736	29%	$10.07	$524	1.3
Dade County	$12.94	$673	$26,920	1.3	$47,000	$1,175	$14,100	$353	712	23%	$10.79	$561	1.2
Dallas County	$12.73	$662	$26,480	1.2	$54,100	$1,353	$16,230	$406	1,486	24%	$6.52	$339	2.0

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Daviess County	$12.73	$662	$26,480	1.2	$62,300	$1,558	$18,690	$467	628	21%	$8.05	$419	1.6
DeKalb County	$15.71	$817	$32,680	1.5	$67,800	$1,695	$20,340	$509	1,176	31%	$8.60	$447	1.8
Dent County	$12.73	$662	$26,480	1.2	$53,400	$1,335	$16,020	$401	1,688	26%	$7.42	$386	1.7
Douglas County	$12.73	$662	$26,480	1.2	$42,500	$1,063	$12,750	$319	1,040	20%	$9.72	$505	1.3
Dunklin County	$12.73	$662	$26,480	1.2	$46,200	$1,155	$13,860	$347	4,685	38%	$7.72	$402	1.6
Franklin County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	10,436	25%	$13.21	$687	1.4
Gasconade County	$12.73	$662	$26,480	1.2	$67,300	$1,683	$20,190	$505	1,315	22%	$9.61	$500	1.3
Gentry County	$12.73	$662	$26,480	1.2	$57,700	$1,443	$17,310	$433	675	26%	$11.51	$599	1.1
Greene County	$14.62	$760	$30,400	1.4	$64,400	$1,610	$19,320	$483	55,029	44%	$14.52	$755	1.0
Grundy County	$12.73	$662	$26,480	1.2	$63,900	$1,598	$19,170	$479	1,250	32%	$10.21	$531	1.2
Harrison County	$12.73	$662	$26,480	1.2	$55,400	$1,385	$16,620	$416	936	27%	$8.27	$430	1.5
Henry County	$13.87	$721	$28,840	1.3	$59,400	$1,485	$17,820	$446	2,590	28%	$9.68	$504	1.4
Hickory County	$12.73	$662	$26,480	1.2	$49,800	$1,245	$14,940	$374	707	18%	$7.08	$368	1.8
Holt County	$12.73	$662	$26,480	1.2	$59,500	$1,488	$17,850	$446	481	24%	$14.16	$736	0.9
Howard County	$13.29	$691	$27,640	1.3	$64,200	$1,605	$19,260	$482	755	22%	$8.28	$431	1.6
Howell County	$12.73	$662	$26,480	1.2	$47,100	$1,178	$14,130	$353	5,017	32%	$12.22	$636	1.0
Iron County	$12.73	$662	$26,480	1.2	$50,300	$1,258	$15,090	$377	1,189	29%	$11.20	$582	1.1
Jackson County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	119,674	42%	$18.90	$983	1.0
Jasper County	$15.06	$783	$31,320	1.5	$60,200	$1,505	$18,060	$452	16,663	36%	$13.74	$714	1.1
Jefferson County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	17,425	21%	$11.72	$609	1.5
Johnson County	$13.69	$712	$28,480	1.3	$70,500	$1,763	$21,150	$529	7,750	39%	$10.30	$536	1.3
Knox County	$12.73	$662	$26,480	1.2	$56,500	$1,413	$16,950	$424	259	17%	$9.95	$517	1.3
Laclede County	$12.73	$662	$26,480	1.2	$56,900	$1,423	$17,070	$427	4,305	31%	$12.53	$652	1.0
Lafayette County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	3,812	29%	$9.70	$504	2.0
Lawrence County	$12.73	$662	$26,480	1.2	$54,500	$1,363	$16,350	$409	4,171	28%	$12.98	$675	1.0
Lewis County	$12.73	$662	$26,480	1.2	$61,700	$1,543	$18,510	$463	896	24%	$10.16	$528	1.3

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	4,149	22%	$11.66	$606	1.5
Linn County	$12.73	$662	$26,480	1.2	$53,900	$1,348	$16,170	$404	1,385	27%	$9.46	$492	1.3
Livingston County	$13.13	$683	$27,320	1.3	$61,800	$1,545	$18,540	$464	1,975	33%	$10.51	$547	1.2
McDonald County	$12.73	$662	$26,480	1.2	$50,500	$1,263	$15,150	$379	2,593	31%	$12.39	$644	1.0
Macon County	$12.73	$662	$26,480	1.2	$55,400	$1,385	$16,620	$416	1,483	25%	$9.74	$506	1.3
Madison County	$12.73	$662	$26,480	1.2	$56,600	$1,415	$16,980	$425	1,422	28%	$8.18	$425	1.6
Maries County	$12.73	$662	$26,480	1.2	$59,800	$1,495	$17,940	$449	945	25%	$9.50	$494	1.3
Marion County	$12.98	$675	$27,000	1.3	$61,400	$1,535	$18,420	$461	4,002	35%	$11.11	$578	1.2
Mercer County	$12.73	$662	$26,480	1.2	$62,200	$1,555	$18,660	$467	272	21%	$11.07	$576	1.1
Miller County	$13.65	$710	$28,400	1.3	$54,900	$1,373	$16,470	$412	2,605	26%	$10.10	$525	1.4
Mississippi County	$12.73	$662	$26,480	1.2	$39,500	$988	$11,850	$296	2,025	40%	$9.26	$482	1.4
Moniteau County	$12.73	$662	$26,480	1.2	$67,700	$1,693	$20,310	$508	1,249	23%	$9.58	$498	1.3
Monroe County	$12.73	$662	$26,480	1.2	$58,000	$1,450	$17,400	$435	943	25%	$9.52	$495	1.3
Montgomery County	$12.73	$662	$26,480	1.2	$57,400	$1,435	$17,220	$431	1,504	30%	$11.45	$595	1.1
Morgan County	$12.73	$662	$26,480	1.2	$49,700	$1,243	$14,910	$373	1,462	19%	$8.44	$439	1.5
New Madrid County	$12.73	$662	$26,480	1.2	$45,100	$1,128	$13,530	$338	2,694	37%	$11.89	$618	1.1
Newton County	$15.06	$783	$31,320	1.5	$60,200	$1,505	$18,060	$452	6,325	28%	$13.72	$713	1.1
Nodaway County	$13.27	$690	$27,600	1.3	$63,800	$1,595	$19,140	$479	3,541	42%	$10.30	$535	1.3
Oregon County	$12.73	$662	$26,480	1.2	$44,200	$1,105	$13,260	$332	1,112	26%	$7.30	$380	1.7
Osage County	$13.04	$678	$27,120	1.3	$76,700	$1,918	$23,010	$575	791	15%	$9.91	$515	1.3
Ozark County	$13.60	$707	$28,280	1.3	$42,800	$1,070	$12,840	$321	887	22%	$7.28	$379	1.9
Pemiscot County	$12.73	$662	$26,480	1.2	$46,000	$1,150	$13,800	$345	3,086	46%	$9.23	$480	1.4
Perry County	$13.00	$676	$27,040	1.3	$69,000	$1,725	$20,700	$518	1,894	25%	$10.61	$552	1.2
Pettis County	$13.75	$715	$28,600	1.3	$55,700	$1,393	$16,710	$418	5,004	31%	$11.18	$581	1.2
Phelps County	$14.10	$733	$29,320	1.4	$62,100	$1,553	$18,630	$466	7,256	40%	$11.07	$576	1.3
Pike County	$13.52	$703	$28,120	1.3	$60,500	$1,513	$18,150	$454	1,866	28%	$12.00	$624	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Platte County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	13,400	34%	$14.77	$768	1.3
Polk County	$13.38	$696	$27,840	1.3	$54,600	$1,365	$16,380	$410	3,631	31%	$10.71	$557	1.3
Pulaski County	$15.21	$791	$31,640	1.5	$64,900	$1,623	$19,470	$487	7,682	51%	$11.94	$621	1.3
Putnam County	$12.73	$662	$26,480	1.2	$51,400	$1,285	$15,420	$386	398	23%	$8.93	$464	1.4
Ralls County	$14.56	$757	$30,280	1.4	$68,300	$1,708	$20,490	$512	676	17%	$13.85	$720	1.1
Randolph County	$12.73	$662	$26,480	1.2	$64,300	$1,608	$19,290	$482	2,458	28%	$8.93	$464	1.4
Ray County	$19.63	$1,021	$40,840	1.9	$86,600	$2,165	$25,980	$650	1,903	21%	$9.04	$470	2.2
Reynolds County	$12.73	$662	$26,480	1.2	$53,900	$1,348	$16,170	$404	553	21%	$11.23	$584	1.1
Ripley County	$12.73	$662	$26,480	1.2	$44,100	$1,103	$13,230	$331	1,063	21%	$6.91	$359	1.8
St. Charles County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	28,409	19%	$13.52	$703	1.3
St. Clair County	$12.73	$662	$26,480	1.2	$53,200	$1,330	$15,960	$399	899	22%	$9.58	$498	1.3
Ste. Genevieve County	$13.71	$713	$28,520	1.3	$71,900	$1,798	$21,570	$539	1,418	20%	$12.13	$631	1.1
St. Francois County	$12.83	$667	$26,680	1.2	$62,900	$1,573	$18,870	$472	7,855	32%	$10.23	$532	1.3
St. Louis County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	127,642	31%	$18.40	$957	1.0
Saline County	$12.73	$662	$26,480	1.2	$58,500	$1,463	$17,550	$439	2,518	30%	$11.30	$588	1.1
Schuyler County	$12.73	$662	$26,480	1.2	$51,700	$1,293	$15,510	$388	453	31%	$8.16	$424	1.6
Scotland County	$12.73	$662	$26,480	1.2	$65,300	$1,633	$19,590	$490	397	22%	$7.75	$403	1.6
Scott County	$13.08	$680	$27,200	1.3	$53,400	$1,335	$16,020	$401	5,078	33%	$10.29	$535	1.3
Shannon County	$12.73	$662	$26,480	1.2	$46,700	$1,168	$14,010	$350	816	27%	$7.91	$411	1.6
Shelby County	$12.73	$662	$26,480	1.2	$61,400	$1,535	$18,420	$461	636	26%	$12.53	$652	1.0
Stoddard County	$12.73	$662	$26,480	1.2	$54,800	$1,370	$16,440	$411	3,685	32%	$11.52	$599	1.1
Stone County	$12.79	$665	$26,600	1.2	$58,700	$1,468	$17,610	$440	2,334	18%	$9.73	$506	1.3
Sullivan County	$13.19	$686	$27,440	1.3	$53,900	$1,348	$16,170	$404	543	26%	$14.76	$767	0.9
Taney County	$14.60	$759	$30,360	1.4	$53,400	$1,335	$16,020	$401	8,532	38%	$12.07	$628	1.2
Texas County	$12.73	$662	$26,480	1.2	$49,300	$1,233	$14,790	$370	2,689	28%	$9.22	$480	1.4
Vernon County	$13.23	$688	$27,520	1.3	$54,700	$1,368	$16,410	$410	2,323	28%	$10.75	$559	1.2

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warren County	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	2,674	21%	$11.48	$597	1.6
Washington County	$12.73	$662	$26,480	1.2	$47,000	$1,175	$14,100	$353	1,897	21%	$8.96	$466	1.4
Wayne County	$12.73	$662	$26,480	1.2	$43,300	$1,083	$12,990	$325	1,438	27%	$7.66	$398	1.7
Webster County	$14.62	$760	$30,400	1.4	$64,400	$1,610	$19,320	$483	3,393	25%	$10.53	$547	1.4
Worth County	$12.73	$662	$26,480	1.2	$63,500	$1,588	$19,050	$476	203	24%	$5.82	$303	2.2
Wright County	$12.73	$662	$26,480	1.2	$43,000	$1,075	$12,900	$323	2,122	30%	$9.22	$479	1.4
St. Louis city	$18.04	$938	$37,520	1.8	$84,900	$2,123	$25,470	$637	79,977	56%	$22.06	$1,147	0.8

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

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MONTANA #33*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$923**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,078** monthly or **$36,931** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.76
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	$8.75
Average Renter Wage	$13.40
2-Bedroom Housing Wage	$17.76
Number of Renter Households	136,400
Percent Renters	32%

81
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

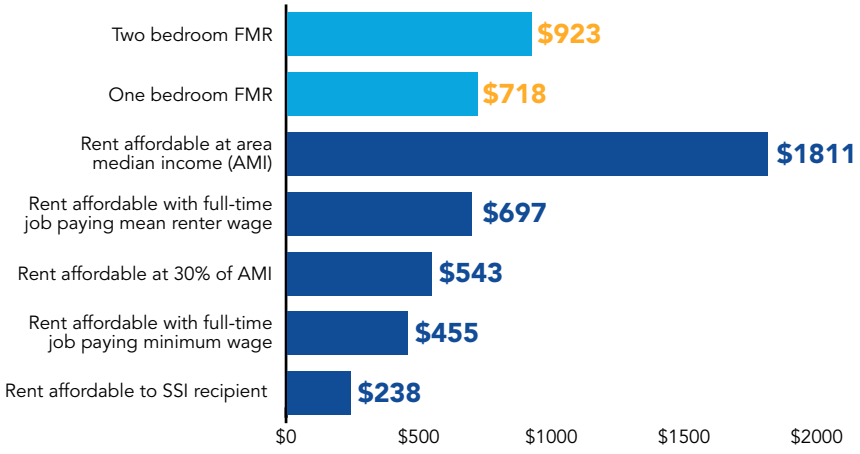
63
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2
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
Gallatin County	$21.15
Dawson County	$19.23
Park County	$19.02
Lewis and Clark County	$18.92
Missoula MSA	$18.83

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	$17.76	$923	$36,931	2.0	$72,450	$1,811	$21,735	$543	136,400	32%	$13.40	$697	1.3
Combined Nonmetro Areas	$17.66	$918	$36,723	2.0	$71,746	$1,794	$21,524	$538	81,771	30%	$12.96	$674	1.4
Metropolitan Areas													
Billings HMFA	$18.38	$956	$38,240	2.1	$80,000	$2,000	$24,000	$600	22,045	31%	$14.87	$773	1.2
Golden Valley County HMFA	$14.42	$750	$30,000	1.6	$50,700	$1,268	$15,210	$380	81	23%	$15.64	$813	0.9
Great Falls MSA	$15.54	$808	$32,320	1.8	$64,900	$1,623	$19,470	$487	12,230	36%	$13.27	$690	1.2
Missoula MSA	$18.83	$979	$39,160	2.2	$70,900	$1,773	$21,270	$532	20,273	41%	$13.20	$686	1.4
Counties													
Beaverhead County	$14.54	$756	$30,240	1.7	$72,100	$1,803	$21,630	$541	1,287	32%	$8.60	$447	1.7
Big Horn County	$16.94	$881	$35,240	1.9	$55,300	$1,383	$16,590	$415	1,321	37%	$17.53	$912	1.0
Blaine County	$14.12	$734	$29,360	1.6	$47,300	$1,183	$14,190	$355	993	42%	$9.84	$512	1.4
Broadwater County	$16.42	$854	$34,160	1.9	$72,100	$1,803	$21,630	$541	413	17%	$12.10	$629	1.4
Carbon County	$18.38	$956	$38,240	2.1	$80,000	$2,000	$24,000	$600	1,068	24%	$11.99	$624	1.5
Carter County	$14.12	$734	$29,360	1.6	$66,600	$1,665	$19,980	$500	176	28%	$12.75	$663	1.1
Cascade County	$15.54	$808	$32,320	1.8	$64,900	$1,623	$19,470	$487	12,230	36%	$13.27	$690	1.2
Chouteau County	$14.50	$754	$30,160	1.7	$54,800	$1,370	$16,440	$411	824	36%	$11.05	$574	1.3
Custer County	$16.50	$858	$34,320	1.9	$78,300	$1,958	$23,490	$587	1,532	31%	$12.08	$628	1.4
Daniels County	$15.58	$810	$32,400	1.8	$74,300	$1,858	$22,290	$557	185	22%	$10.64	$553	1.5
Dawson County	$19.23	$1,000	$40,000	2.2	$79,000	$1,975	$23,700	$593	1,247	32%	$14.09	$733	1.4
Deer Lodge County	$14.12	$734	$29,360	1.6	$57,900	$1,448	$17,370	$434	1,258	32%	$11.72	$609	1.2
Fallon County	$16.63	$865	$34,600	1.9	$84,700	$2,118	$25,410	$635	373	28%	$17.47	$908	1.0
Fergus County	$16.63	$865	$34,600	1.9	$60,100	$1,503	$18,030	$451	1,334	27%	$13.06	$679	1.3
Flathead County	$18.37	$955	$38,200	2.1	$70,200	$1,755	$21,060	$527	10,035	26%	$12.85	$668	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gallatin County	$21.15	$1,100	$44,000	2.4	$88,900	$2,223	$26,670	$667	16,996	39%	$14.16	$736	1.5
Garfield County	$14.12	$734	$29,360	1.6	$65,300	$1,633	$19,590	$490	118	27%	$10.31	$536	1.4
Glacier County	$14.12	$734	$29,360	1.6	$50,600	$1,265	$15,180	$380	1,716	41%	$14.71	$765	1.0
Golden Valley County	$14.42	$750	$30,000	1.6	$50,700	$1,268	$15,210	$380	81	23%	$15.64	$813	0.9
Granite County	$14.12	$734	$29,360	1.6	$58,200	$1,455	$17,460	$437	273	21%	$10.37	$539	1.4
Hill County	$15.31	$796	$31,840	1.7	$61,300	$1,533	$18,390	$460	2,430	38%	$9.83	$511	1.6
Jefferson County	$17.50	$910	$36,400	2.0	$84,200	$2,105	$25,260	$632	703	16%	$10.28	$535	1.7
Judith Basin County	$14.12	$734	$29,360	1.6	$61,400	$1,535	$18,420	$461	220	24%	$17.93	$932	0.8
Lake County	$16.27	$846	$33,840	1.9	$60,000	$1,500	$18,000	$450	3,307	28%	$10.56	$549	1.5
Lewis and Clark County	$18.92	$984	$39,360	2.2	$89,000	$2,225	$26,700	$668	8,522	31%	$11.89	$618	1.6
Liberty County	$14.12	$734	$29,360	1.6	$67,000	$1,675	$20,100	$503	331	37%	$9.85	$512	1.4
Lincoln County	$14.63	$761	$30,440	1.7	$49,800	$1,245	$14,940	$374	1,597	20%	$9.86	$513	1.5
McCone County	$14.67	$763	$30,520	1.7	$62,100	$1,553	$18,630	$466	139	19%	$20.32	$1,057	0.7
Madison County	$17.52	$911	$36,440	2.0	$64,600	$1,615	$19,380	$485	822	23%	$17.89	$930	1.0
Meagher County	$14.48	$753	$30,120	1.7	$50,500	$1,263	$15,150	$379	193	27%	$14.57	$758	1.0
Mineral County	$14.12	$734	$29,360	1.6	$52,700	$1,318	$15,810	$395	465	26%	$10.06	$523	1.4
Missoula County	$18.83	$979	$39,160	2.2	$70,900	$1,773	$21,270	$532	20,273	41%	$13.20	$686	1.4
Musselshell County	$17.94	$933	$37,320	2.1	$54,500	$1,363	$16,350	$409	611	28%	$18.90	$983	0.9
Park County	$19.02	$989	$39,560	2.2	$74,700	$1,868	$22,410	$560	2,449	31%	$12.79	$665	1.5
Petroleum County †	$17.60	$915	$36,600	2.0	$59,800	$1,495	$17,940	$449	52	25%			
Phillips County	$14.12	$734	$29,360	1.6	$63,400	$1,585	$19,020	$476	392	23%	$11.48	$597	1.2
Pondera County	$14.12	$734	$29,360	1.6	$65,700	$1,643	$19,710	$493	534	25%	$10.09	$525	1.4
Powder River County	$14.12	$734	$29,360	1.6	$61,100	$1,528	$18,330	$458	187	25%	$10.50	$546	1.3
Powell County	$14.12	$734	$29,360	1.6	$66,700	$1,668	$20,010	$500	799	33%	$10.56	$549	1.3
Prairie County †	$17.60	$915	$36,600	2.0	$62,300	$1,558	$18,690	$467	83	16%			
Ravalli County	$16.40	$853	$34,120	1.9	$66,100	$1,653	$19,830	$496	4,115	24%	$9.95	$518	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richland County	$18.46	$960	$38,400	2.1	$83,600	$2,090	$25,080	$627	1,543	34%	$19.44	$1,011	0.9
Roosevelt County	$15.38	$800	$32,000	1.8	$59,300	$1,483	$17,790	$445	1,169	37%	$12.93	$672	1.2
Rosebud County	$14.12	$734	$29,360	1.6	$73,900	$1,848	$22,170	$554	976	31%	$22.69	$1,180	0.6
Sanders County	$14.50	$754	$30,160	1.7	$46,300	$1,158	$13,890	$347	1,130	22%	$8.51	$443	1.7
Sheridan County	$16.23	$844	$33,760	1.9	$75,700	$1,893	$22,710	$568	348	21%	$14.26	$741	1.1
Silver Bow County	$16.54	$860	$34,400	1.9	$61,100	$1,528	$18,330	$458	4,652	31%	$9.12	$474	1.8
Stillwater County	$16.23	$844	$33,760	1.9	$83,000	$2,075	$24,900	$623	725	19%	$22.63	$1,177	0.7
Sweet Grass County	$16.54	$860	$34,400	1.9	$70,000	$1,750	$21,000	$525	433	28%	$23.41	$1,217	0.7
Teton County	$14.90	$775	$31,000	1.7	$65,600	$1,640	$19,680	$492	742	30%	$12.02	$625	1.2
Toole County	$14.12	$734	$29,360	1.6	$66,100	$1,653	$19,830	$496	758	41%	$12.66	$658	1.1
Treasure County	$17.60	$915	$36,600	2.0	$49,500	$1,238	$14,850	$371	112	32%	$16.58	$862	1.1
Valley County	$15.40	$801	$32,040	1.8	$70,200	$1,755	$21,060	$527	850	25%	$12.56	$653	1.2
Wheatland County	$14.12	$734	$29,360	1.6	$47,800	$1,195	$14,340	$359	200	25%	$18.60	$967	0.8
Wibaux County	$17.60	$915	$36,600	2.0	$54,700	$1,368	$16,410	$410	101	20%	$16.01	$833	1.1
Yellowstone County	$18.38	$956	$38,240	2.1	$80,000	$2,000	$24,000	$600	20,977	32%	$14.96	$778	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEBRASKA #37*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$879**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,931** monthly or **$35,175** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.91
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	$9.00
Average Renter Wage	$14.04
2-Bedroom Housing Wage	$16.91
Number of Renter Households	257,497
Percent Renters	34%

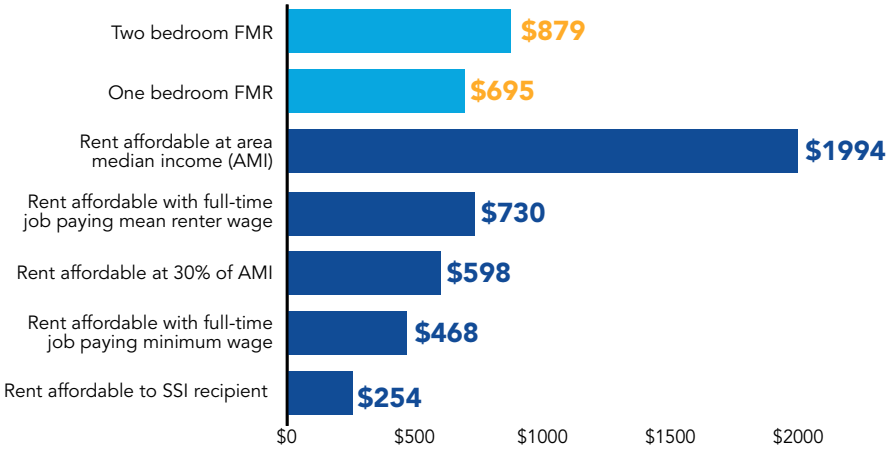
75
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

59
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
Omaha-Council Bluffs HMFA	$18.98
Stanton County	$17.83
Lincoln HMFA	$16.85
Dodge County	$16.25
Sioux City HMFA	$16.00



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	$16.91	$879	$35,175	1.9	$79,768	$1,994	$23,930	$598	257,497	34%	$14.04	$730	1.2
Combined Nonmetro Areas	$14.63	$761	$30,434	1.6	$70,732	$1,768	$21,220	$530	81,983	30%	$12.16	$632	1.2
Metropolitan Areas													
Hall County HMFA	$15.25	$793	$31,720	1.7	$68,000	$1,700	$20,400	$510	8,698	38%	$12.67	$659	1.2
Hamilton County HMFA	$14.12	$734	$29,360	1.6	$81,000	$2,025	$24,300	$608	853	23%	$14.00	$728	1.0
Howard County HMFA	$14.12	$734	$29,360	1.6	$73,900	$1,848	$22,170	$554	639	23%	$7.56	$393	1.9
Lincoln HMFA	$16.85	$876	$35,040	1.9	$82,500	$2,063	$24,750	$619	49,980	40%	$13.20	$686	1.3
Merrick County HMFA	$14.12	$734	$29,360	1.6	$74,600	$1,865	$22,380	$560	859	25%	$14.31	$744	1.0
Omaha-Council Bluffs HMFA	$18.98	$987	$39,480	2.1	$87,800	$2,195	$26,340	$659	107,674	36%	$15.66	$815	1.2
Saunders County HMFA	$14.94	$777	$31,080	1.7	$83,700	$2,093	$25,110	$628	1,864	22%	$10.20	$531	1.5
Seward County HMFA	$14.12	$734	$29,360	1.6	$86,300	$2,158	$25,890	$647	1,866	28%	$11.25	$585	1.3
Sioux City HMFA	$16.00	$832	$33,280	1.8	$73,300	$1,833	$21,990	$550	3,081	32%	$15.10	$785	1.1
Counties													
Adams County	$14.19	$738	$29,520	1.6	$72,000	$1,800	$21,600	$540	4,263	34%	$11.48	$597	1.2
Antelope County	$14.12	$734	$29,360	1.6	$64,800	$1,620	$19,440	$486	664	24%	$11.93	$620	1.2
Arthur County †	$14.31	$744	$29,760	1.6	$68,500	$1,713	$20,550	$514	66	34%			
Banner County †	$14.21	$739	$29,560	1.6	$67,400	$1,685	$20,220	$506	86	30%			
Blaine County †	$14.12	$734	$29,360	1.6	$58,700	$1,468	$17,610	$440	56	26%			
Boone County	$14.12	$734	$29,360	1.6	$71,700	$1,793	$21,510	$538	551	24%	$15.34	$798	0.9
Box Butte County	$14.12	$734	$29,360	1.6	$75,900	$1,898	$22,770	$569	1,489	31%	$9.23	$480	1.5
Boyd County	$14.12	$734	$29,360	1.6	$70,700	$1,768	$21,210	$530	167	18%	$15.63	$813	0.9
Brown County	$14.12	$734	$29,360	1.6	$58,100	$1,453	$17,430	$436	341	25%	$11.28	$587	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Buffalo County	$16.00	$832	$33,280	1.8	$80,400	$2,010	$24,120	$603	6,674	35%	$10.47	$544	1.5
Burt County	$14.12	$734	$29,360	1.6	$70,200	$1,755	$21,060	$527	669	23%	$10.26	$533	1.4
Butler County	$14.63	$761	$30,440	1.6	$71,100	$1,778	$21,330	$533	744	22%	$14.66	$762	1.0
Cass County	$18.98	$987	$39,480	2.1	$87,800	$2,195	$26,340	$659	1,821	18%	$11.15	$580	1.7
Cedar County	$14.12	$734	$29,360	1.6	$77,500	$1,938	$23,250	$581	682	19%	$10.97	$570	1.3
Chase County	$14.12	$734	$29,360	1.6	$66,300	$1,658	$19,890	$497	409	24%	$16.15	$840	0.9
Cherry County	$14.12	$734	$29,360	1.6	$65,700	$1,643	$19,710	$493	983	39%	$11.86	$617	1.2
Cheyenne County	$14.12	$734	$29,360	1.6	$81,400	$2,035	$24,420	$611	1,467	33%	$14.00	$728	1.0
Clay County	$14.12	$734	$29,360	1.6	$72,500	$1,813	$21,750	$544	514	20%	$11.86	$616	1.2
Colfax County	$14.12	$734	$29,360	1.6	$68,700	$1,718	$20,610	$515	1,032	28%	$18.03	$937	0.8
Cuming County	$14.12	$734	$29,360	1.6	$73,300	$1,833	$21,990	$550	1,129	30%	$14.10	$733	1.0
Custer County	$14.12	$734	$29,360	1.6	$57,600	$1,440	$17,280	$432	1,480	30%	$13.57	$706	1.0
Dakota County	$16.00	$832	$33,280	1.8	$73,300	$1,833	$21,990	$550	2,576	35%	$15.58	$810	1.0
Dawes County	$14.33	$745	$29,800	1.6	$67,700	$1,693	$20,310	$508	1,247	35%	$10.38	$540	1.4
Dawson County	$14.62	$760	$30,400	1.6	$65,400	$1,635	$19,620	$491	2,930	33%	$12.86	$669	1.1
Deuel County	$14.37	$747	$29,880	1.6	$61,500	$1,538	$18,450	$461	197	24%	$13.62	$708	1.1
Dixon County	$16.00	$832	$33,280	1.8	$73,300	$1,833	$21,990	$550	505	21%	$10.98	$571	1.5
Dodge County	$16.25	$845	$33,800	1.8	$65,000	$1,625	$19,500	$488	5,780	38%	$13.96	$726	1.2
Douglas County	$18.98	$987	$39,480	2.1	$87,800	$2,195	$26,340	$659	83,492	38%	$16.12	$838	1.2
Dundy County	$14.12	$734	$29,360	1.6	$62,000	$1,550	$18,600	$465	243	28%	$18.11	$942	0.8
Fillmore County	$14.12	$734	$29,360	1.6	$76,800	$1,920	$23,040	$576	564	22%	$11.72	$609	1.2
Franklin County	$14.12	$734	$29,360	1.6	$64,100	$1,603	$19,230	$481	267	19%	$11.00	$572	1.3
Frontier County	$14.12	$734	$29,360	1.6	$66,500	$1,663	$19,950	$499	338	30%	$10.20	$530	1.4
Furnas County	$14.12	$734	$29,360	1.6	$65,200	$1,630	$19,560	$489	540	25%	$11.34	$590	1.2
Gage County	$14.12	$734	$29,360	1.6	$71,700	$1,793	$21,510	$538	2,732	30%	$10.71	$557	1.3
Garden County	$14.12	$734	$29,360	1.6	$66,900	$1,673	$20,070	$502	228	26%	$15.31	$796	0.9

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garfield County	$14.12	$734	$29,360	1.6	$59,300	$1,483	$17,790	$445	196	22%	$8.31	$432	1.7
Gosper County	$14.12	$734	$29,360	1.6	$86,400	$2,160	$25,920	$648	278	30%	$19.94	$1,037	0.7
Grant County	$14.21	$739	$29,560	1.6	$58,500	$1,463	$17,550	$439	85	30%	$17.74	$923	0.8
Greeley County	$14.12	$734	$29,360	1.6	$63,600	$1,590	$19,080	$477	194	19%	$12.13	$631	1.2
Hall County	$15.25	$793	$31,720	1.7	$68,000	$1,700	$20,400	$510	8,698	38%	$12.67	$659	1.2
Hamilton County	$14.12	$734	$29,360	1.6	$81,000	$2,025	$24,300	$608	853	23%	$14.00	$728	1.0
Harlan County	$14.12	$734	$29,360	1.6	$69,000	$1,725	$20,700	$518	314	21%	$9.38	$488	1.5
Hayes County	$14.12	$734	$29,360	1.6	$66,100	$1,653	$19,830	$496	100	25%	$19.18	$997	0.7
Hitchcock County	$14.12	$734	$29,360	1.6	$58,900	$1,473	$17,670	$442	324	26%	$14.92	$776	0.9
Holt County	$14.12	$734	$29,360	1.6	$74,100	$1,853	$22,230	$556	1,249	28%	$11.11	$578	1.3
Hooker County	$14.12	$734	$29,360	1.6	$59,600	$1,490	$17,880	$447	119	37%	$11.93	$620	1.2
Howard County	$14.12	$734	$29,360	1.6	$73,900	$1,848	$22,170	$554	639	23%	$7.56	$393	1.9
Jefferson County	$14.12	$734	$29,360	1.6	$55,500	$1,388	$16,650	$416	950	29%	$13.87	$721	1.0
Johnson County	$14.12	$734	$29,360	1.6	$66,100	$1,653	$19,830	$496	481	27%	$9.17	$477	1.5
Kearney County	$14.63	$761	$30,440	1.6	$80,100	$2,003	$24,030	$601	716	27%	$11.49	$597	1.3
Keith County	$14.12	$734	$29,360	1.6	$66,500	$1,663	$19,950	$499	1,211	31%	$9.50	$494	1.5
Keya Paha County †	$14.12	$734	$29,360	1.6	$57,100	$1,428	$17,130	$428	83	27%			
Kimball County	$14.12	$734	$29,360	1.6	$64,400	$1,610	$19,320	$483	451	29%	$14.47	$753	1.0
Knox County	$14.12	$734	$29,360	1.6	$66,900	$1,673	$20,070	$502	927	26%	$11.39	$592	1.2
Lancaster County	$16.85	$876	$35,040	1.9	$82,500	$2,063	$24,750	$619	49,980	40%	$13.20	$686	1.3
Lincoln County	$14.19	$738	$29,520	1.6	$75,500	$1,888	$22,650	$566	4,906	33%	$11.14	$579	1.3
Logan County	$14.12	$734	$29,360	1.6	$72,400	$1,810	$21,720	$543	91	26%	$13.03	$678	1.1
Loup County †	$14.21	$739	$29,560	1.6	$71,100	$1,778	$21,330	$533	69	23%			
McPherson County †	$14.21	$739	$29,560	1.6	$74,700	$1,868	$22,410	$560	52	27%			
Madison County	$14.40	$749	$29,960	1.6	$71,800	$1,795	$21,540	$539	4,885	34%	$12.43	$646	1.2
Merrick County	$14.12	$734	$29,360	1.6	$74,600	$1,865	$22,380	$560	859	25%	$14.31	$744	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morrill County	$15.35	$798	$31,920	1.7	$60,900	$1,523	$18,270	$457	556	28%	$14.14	$735	1.1
Nance County	$14.12	$734	$29,360	1.6	$62,400	$1,560	$18,720	$468	302	20%	$14.59	$759	1.0
Nemaha County	$14.12	$734	$29,360	1.6	$69,900	$1,748	$20,970	$524	806	27%	$10.68	$555	1.3
Nuckolls County	$14.12	$734	$29,360	1.6	$61,100	$1,528	$18,330	$458	451	24%	$8.00	$416	1.8
Otoe County	$14.46	$752	$30,080	1.6	$75,200	$1,880	$22,560	$564	1,966	30%	$11.51	$599	1.3
Pawnee County	$14.12	$734	$29,360	1.6	$64,400	$1,610	$19,320	$483	203	17%	$8.57	$446	1.6
Perkins County	$14.12	$734	$29,360	1.6	$79,500	$1,988	$23,850	$596	272	22%	$12.67	$659	1.1
Phelps County	$14.12	$734	$29,360	1.6	$77,300	$1,933	$23,190	$580	1,102	28%	$15.23	$792	0.9
Pierce County	$14.12	$734	$29,360	1.6	$74,200	$1,855	$22,260	$557	728	24%	$11.07	$576	1.3
Platte County	$15.42	$802	$32,080	1.7	$82,100	$2,053	$24,630	$616	3,566	28%	$13.91	$723	1.1
Polk County	$14.12	$734	$29,360	1.6	$79,000	$1,975	$23,700	$593	347	17%	$9.45	$492	1.5
Red Willow County	$14.17	$737	$29,480	1.6	$60,000	$1,500	$18,000	$450	1,223	27%	$10.25	$533	1.4
Richardson County	$14.12	$734	$29,360	1.6	$64,800	$1,620	$19,440	$486	893	24%	$8.66	$450	1.6
Rock County	$14.12	$734	$29,360	1.6	$68,200	$1,705	$20,460	$512	126	20%	$12.05	$627	1.2
Saline County	$15.79	$821	$32,840	1.8	$63,500	$1,588	$19,050	$476	1,516	29%	$11.24	$584	1.4
Sarpy County	$18.98	$987	$39,480	2.1	$87,800	$2,195	$26,340	$659	20,581	31%	$14.00	$728	1.4
Saunders County	$14.94	$777	$31,080	1.7	$83,700	$2,093	$25,110	$628	1,864	22%	$10.20	$531	1.5
Scotts Bluff County	$14.48	$753	$30,120	1.6	$64,500	$1,613	$19,350	$484	4,869	33%	$11.77	$612	1.2
Seward County	$14.12	$734	$29,360	1.6	$86,300	$2,158	$25,890	$647	1,866	28%	$11.25	$585	1.3
Sheridan County	$14.12	$734	$29,360	1.6	$59,600	$1,490	$17,880	$447	709	31%	$12.74	$662	1.1
Sherman County	$14.12	$734	$29,360	1.6	$71,700	$1,793	$21,510	$538	312	23%	$12.50	$650	1.1
Sioux County †	$14.12	$734	$29,360	1.6	$56,200	$1,405	$16,860	$422	152	28%			
Stanton County	$17.83	$927	$37,080	2.0	$77,700	$1,943	$23,310	$583	434	18%	$23.70	$1,232	0.8
Thayer County	$14.12	$734	$29,360	1.6	$68,700	$1,718	$20,610	$515	481	21%	$15.23	$792	0.9
Thomas County	$14.52	$755	$30,200	1.6	$78,100	$1,953	$23,430	$586	65	23%	$14.47	$753	1.0
Thurston County	$14.12	$734	$29,360	1.6	$55,900	$1,398	$16,770	$419	852	39%	$14.65	$762	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Valley County	$14.12	$734	$29,360	1.6	$72,900	$1,823	$21,870	$547	480	26%	$10.76	$559	1.3
Washington County	$18.98	$987	$39,480	2.1	$87,800	$2,195	$26,340	$659	1,780	22%	$13.76	$716	1.4
Wayne County	$14.12	$734	$29,360	1.6	$80,900	$2,023	$24,270	$607	1,330	36%	$6.41	$333	2.2
Webster County	$14.12	$734	$29,360	1.6	$63,600	$1,590	$19,080	$477	307	20%	$10.18	$529	1.4
Wheeler County	$14.21	$739	$29,560	1.6	$65,100	$1,628	$19,530	$488	114	33%	$18.31	$952	0.8
York County	$14.52	$755	$30,200	1.6	$76,100	$1,903	$22,830	$571	1,608	28%	$11.14	$579	1.3

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEVADA #22*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,135**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,785** monthly or **$45,416** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.83
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEVADA:

STATE FACTS	
Minimum Wage	$9.75
Average Renter Wage	$17.52
2-Bedroom Housing Wage	$21.83
Number of Renter Households	479,997
Percent Renters	44%

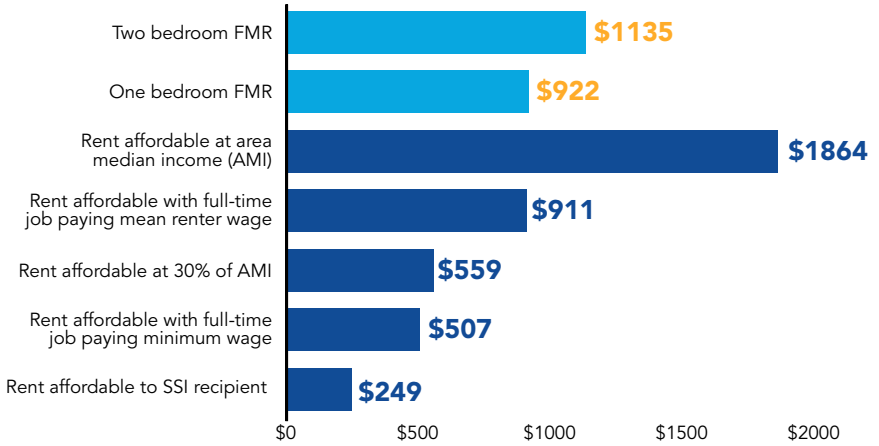
90
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Reno MSA	$23.40
Las Vegas-Henderson-Paradise MSA	$21.98
Carson City MSA	$19.67
Douglas County	$19.48
Elko County	$19.37



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	$21.83	$1,135	$45,416	2.2	$74,544	$1,864	$22,363	$559	479,997	44%	$17.52	$911	1.2
Combined Nonmetro Areas	$17.09	$889	$35,542	1.8	$74,086	$1,852	$22,226	$556	31,803	29%	$18.74	$975	0.9
Metropolitan Areas													
Carson City MSA	$19.67	$1,023	$40,920	2.0	$75,800	$1,895	$22,740	$569	9,840	43%	$18.71	$973	1.1
Las Vegas-Henderson-Paradise MSA	$21.98	$1,143	$45,720	2.3	$72,400	$1,810	$21,720	$543	362,272	46%	$17.37	$903	1.3
Reno MSA	$23.40	$1,217	$48,680	2.4	$83,800	$2,095	$25,140	$629	76,082	41%	$17.56	$913	1.3
Counties													
Churchill County	$15.88	$826	$33,040	1.6	$69,100	$1,728	$20,730	$518	3,437	35%	$16.06	$835	1.0
Clark County	$21.98	$1,143	$45,720	2.3	$72,400	$1,810	$21,720	$543	362,272	46%	$17.37	$903	1.3
Douglas County	$19.48	$1,013	$40,520	2.0	$78,100	$1,953	$23,430	$586	5,930	29%	$17.86	$929	1.1
Elko County	$19.37	$1,007	$40,280	2.0	$91,200	$2,280	$27,360	$684	5,195	29%	$16.75	$871	1.2
Esmeralda County †	$14.12	$734	$29,360	1.4	$48,700	$1,218	$14,610	$365	205	42%			
Eureka County	$16.94	$881	$35,240	1.7	$109,300	$2,733	$32,790	$820	203	26%	$42.63	$2,217	0.4
Humboldt County	$17.90	$931	$37,240	1.8	$83,600	$2,090	$25,080	$627	1,858	29%	$17.31	$900	1.0
Lander County	$17.98	$935	$37,400	1.8	$102,000	$2,550	$30,600	$765	584	27%	$14.70	$765	1.2
Lincoln County	$14.12	$734	$29,360	1.4	$65,700	$1,643	$19,710	$493	508	25%	$13.78	$716	1.0
Lyon County	$15.54	$808	$32,320	1.6	$68,800	$1,720	$20,640	$516	6,204	29%	$17.55	$912	0.9
Mineral County	$14.12	$734	$29,360	1.4	$54,700	$1,368	$16,410	$410	602	29%	$20.19	$1,050	0.7
Nye County	$15.83	$823	$32,920	1.6	$58,700	$1,468	$17,610	$440	5,571	29%	$17.67	$919	0.9
Pershing County	$14.12	$734	$29,360	1.4	$61,500	$1,538	$18,450	$461	647	33%	$20.02	$1,041	0.7
Storey County	$23.40	$1,217	$48,680	2.4	$83,800	$2,095	$25,140	$629	157	10%	$19.55	$1,017	1.2
Washoe County	$23.40	$1,217	$48,680	2.4	$83,800	$2,095	$25,140	$629	75,925	42%	$17.39	$904	1.3
White Pine County	$15.42	$802	$32,080	1.6	$75,800	$1,895	$22,740	$569	859	24%	$23.43	$1,218	0.7
Carson City	$19.67	$1,023	$40,920	2.0	$75,800	$1,895	$22,740	$569	9,840	43%	$18.71	$973	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW HAMPSHIRE #13*

In **New Hampshire**, 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 NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$16.17
2-Bedroom Housing Wage	$24.73
Number of Renter Households	153,859
Percent Renters	29%

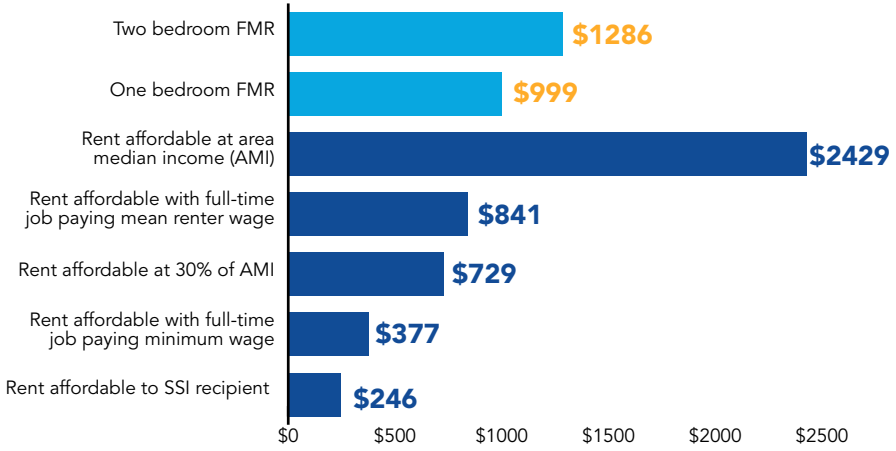
136
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

3.4
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
Boston-Cambridge-Quincy HMFA	$44.92
Nashua HMFA	$29.06
Western Rockingham County HMFA	$28.92
Lawrence HMFA	$28.35
Portsmouth-Rochester 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.

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, Francestown 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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	$24.73	$1,286	$51,441	3.4	$97,178	$2,429	$29,154	$729	153,859	29%	$16.17	$841	1.5
Combined Nonmetro Areas	$20.87	$1,085	$43,414	2.9	$85,681	$2,142	$25,704	$643	55,589	28%	$14.49	$753	1.4
Metropolitan Areas													
Boston-Cambridge-Quincy HMFA	$44.92	$2,336	$93,440	6.2	$120,800	$3,020	$36,240	$906	1,262	31%	$15.86	$825	2.8
Hillsborough County (part) HMFA	$23.69	$1,232	$49,280	3.3	$98,000	$2,450	$29,400	$735	2,425	18%	$18.11	$942	1.3
Lawrence HMFA	$28.35	$1,474	$58,960	3.9	$105,400	$2,635	$31,620	$791	11,021	20%	$15.86	$825	1.8
Manchester HMFA	$25.27	$1,314	$52,560	3.5	$89,300	$2,233	$26,790	$670	28,446	45%	$18.11	$942	1.4
Nashua HMFA	$29.06	$1,511	$60,440	4.0	$109,600	$2,740	$32,880	$822	23,818	28%	$18.11	$942	1.6
Portsmouth-Rochester HMFA	$25.58	$1,330	$53,200	3.5	$106,600	$2,665	$31,980	$800	29,228	31%	$15.99	$832	1.6
Western Rockingham County HMFA	$28.92	$1,504	$60,160	4.0	$115,000	$2,875	$34,500	$863	2,070	11%	$15.86	$825	1.8
Counties													
Belknap County	$20.33	$1,057	$42,280	2.8	$86,500	$2,163	$25,950	$649	6,134	24%	$11.99	$623	1.7
Carroll County	$20.19	$1,050	$42,000	2.8	$75,000	$1,875	$22,500	$563	4,431	21%	$10.21	$531	2.0
Cheshire County	$20.77	$1,080	$43,200	2.9	$84,000	$2,100	$25,200	$630	9,212	31%	$13.89	$722	1.5
Coos County †	$15.23	$792	$31,680	2.1	$63,700	$1,593	$19,110	$478	4,040	29%			
Grafton County	$20.83	$1,083	$43,320	2.9	$87,400	$2,185	$26,220	$656	10,646	31%	$17.62	$916	1.2
Merrimack County	$22.81	$1,186	$47,440	3.1	$96,700	$2,418	$29,010	$725	16,499	28%	$14.60	$759	1.6
Sullivan County	$20.58	$1,070	$42,800	2.8	$77,500	$1,938	$23,250	$581	4,627	27%	$13.49	$702	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW JERSEY #6*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,662**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,539** monthly or **$66,468** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$31.96
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$19.38
2-Bedroom Housing Wage	$31.96
Number of Renter Households	1,167,634
Percent Renters	36%

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

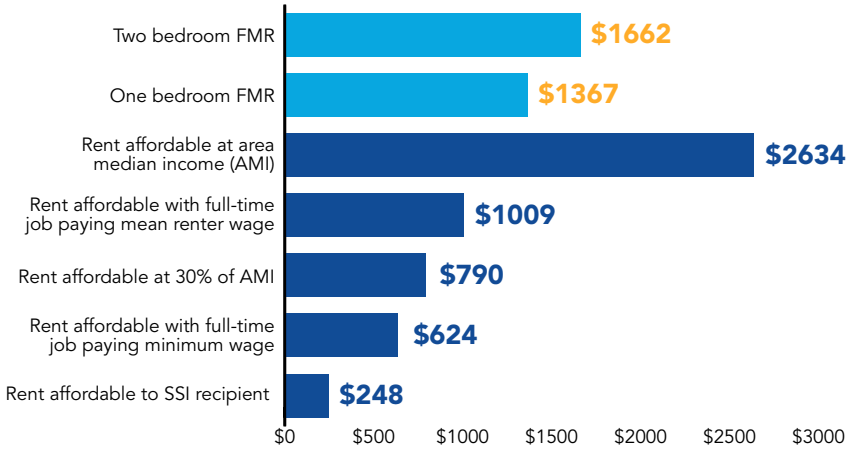
88
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Jersey City HMFA	$37.65
Bergen-Passaic HMFA	$34.00
Middlesex-Somerset-Hunterdon HMFA	$33.71
Monmouth-Ocean HMFA	$31.77
Newark HMFA	$31.60

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	$31.96	$1,662	$66,468	2.7	$105,344	$2,634	$31,603	$790	1,167,634	36%	$19.38	$1,008	1.6
Metropolitan Areas													
Atlantic City-Hammonton MSA	$26.94	$1,401	$56,040	2.2	$83,100	$2,078	$24,930	$623	32,825	33%	$11.67	$607	2.3
Bergen-Passaic HMFA	$34.00	$1,768	$70,720	2.8	$113,200	$2,830	$33,960	$849	197,833	39%	$18.79	$977	1.8
Jersey City HMFA	$37.65	$1,958	$78,320	3.1	$84,700	$2,118	$25,410	$635	176,657	68%	$31.67	$1,647	1.2
Middlesex-Somerset-Hunterdon HMFA	$33.71	$1,753	$70,120	2.8	$123,200	$3,080	$36,960	$924	140,739	31%	$21.99	$1,143	1.5
Monmouth-Ocean HMFA	$31.77	$1,652	$66,080	2.6	$108,900	$2,723	$32,670	$817	107,098	23%	$13.08	$680	2.4
Newark HMFA	$31.60	$1,643	$65,720	2.6	$107,400	$2,685	$32,220	$806	295,264	42%	$22.31	$1,160	1.4
Ocean City MSA	$26.17	$1,361	$54,440	2.2	$84,900	$2,123	$25,470	$637	8,982	22%	$9.41	$489	2.8
Philadelphia-Camden-Wilmington MSA	$24.23	$1,260	$50,400	2.0	$94,500	$2,363	$28,350	$709	130,817	27%	$14.58	$758	1.7
Trenton MSA	$29.60	$1,539	$61,560	2.5	$106,800	$2,670	$32,040	$801	48,011	37%	$19.59	$1,019	1.5
Vineland-Bridgeton MSA	$26.02	$1,353	$54,120	2.2	$67,400	$1,685	$20,220	$506	17,636	35%	$11.27	$586	2.3
Warren County HMFA	$24.58	$1,278	$51,120	2.0	$111,000	$2,775	$33,300	$833	11,772	28%	$13.88	$722	1.8
Counties													
Atlantic County	$26.94	$1,401	$56,040	2.2	$83,100	$2,078	$24,930	$623	32,825	33%	$11.67	$607	2.3
Bergen County	$34.00	$1,768	$70,720	2.8	$113,200	$2,830	$33,960	$849	119,666	35%	$20.21	$1,051	1.7
Burlington County	$24.23	$1,260	$50,400	2.0	$94,500	$2,363	$28,350	$709	40,897	25%	$18.17	$945	1.3
Camden County	$24.23	$1,260	$50,400	2.0	$94,500	$2,363	$28,350	$709	62,154	33%	$13.41	$697	1.8
Cape May County	$26.17	$1,361	$54,440	2.2	$84,900	$2,123	$25,470	$637	8,982	22%	$9.41	$489	2.8
Cumberland County	$26.02	$1,353	$54,120	2.2	$67,400	$1,685	$20,220	$506	17,636	35%	$11.27	$586	2.3
Essex County	$31.60	$1,643	$65,720	2.6	$107,400	$2,685	$32,220	$806	160,131	56%	$21.12	$1,098	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County	$24.23	$1,260	$50,400	2.0	$94,500	$2,363	$28,350	$709	20,852	20%	$10.33	$537	2.3
Hudson County	$37.65	$1,958	$78,320	3.1	$84,700	$2,118	$25,410	$635	176,657	68%	$31.67	$1,647	1.2
Hunterdon County	$33.71	$1,753	$70,120	2.8	$123,200	$3,080	$36,960	$924	8,094	17%	$16.11	$838	2.1
Mercer County	$29.60	$1,539	$61,560	2.5	$106,800	$2,670	$32,040	$801	48,011	37%	$19.59	$1,019	1.5
Middlesex County	$33.71	$1,753	$70,120	2.8	$123,200	$3,080	$36,960	$924	104,026	36%	$20.86	$1,085	1.6
Monmouth County	$31.77	$1,652	$66,080	2.6	$108,900	$2,723	$32,670	$817	61,782	26%	$13.14	$683	2.4
Morris County	$31.60	$1,643	$65,720	2.6	$107,400	$2,685	$32,220	$806	47,388	26%	$25.54	$1,328	1.2
Ocean County	$31.77	$1,652	$66,080	2.6	$108,900	$2,723	$32,670	$817	45,316	20%	$12.99	$676	2.4
Passaic County	$34.00	$1,768	$70,720	2.8	$113,200	$2,830	$33,960	$849	78,167	47%	$14.70	$764	2.3
Salem County	$24.23	$1,260	$50,400	2.0	$94,500	$2,363	$28,350	$709	6,914	29%	$13.17	$685	1.8
Somerset County	$33.71	$1,753	$70,120	2.8	$123,200	$3,080	$36,960	$924	28,619	24%	$25.83	$1,343	1.3
Sussex County	$31.60	$1,643	$65,720	2.6	$107,400	$2,685	$32,220	$806	8,994	17%	$12.57	$654	2.5
Union County	$31.60	$1,643	$65,720	2.6	$107,400	$2,685	$32,220	$806	78,751	41%	$21.15	$1,100	1.5
Warren County	$24.58	$1,278	$51,120	2.0	$111,000	$2,775	$33,300	$833	11,772	28%	$13.88	$722	1.8

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW MEXICO #36*

In **New Mexico**, 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 **$35,814** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.22
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	$10.50
Average Renter Wage	$14.37
2-Bedroom Housing Wage	$17.22
Number of Renter Households	252,353
Percent Renters	32%

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

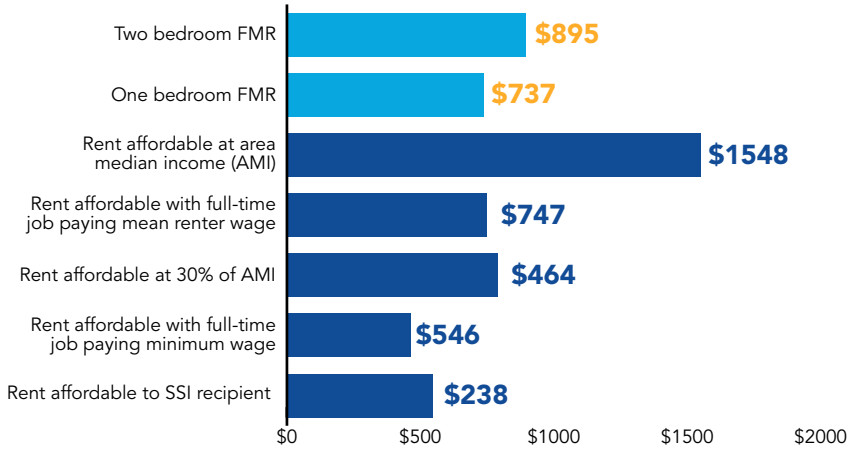
54
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Los Alamos County	$22.73
Santa Fe MSA	$20.60
Eddy County	$19.73
Lea County	$19.73
Albuquerque MSA	$18.08

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	$17.22	$895	$35,814	1.6	$61,900	$1,548	$18,570	$464	252,353	32%	$14.37	$747	1.2
Combined Nonmetro Areas	$16.59	$862	$34,498	1.6	$56,226	$1,406	$16,868	$422	77,072	31%	$16.05	$835	1.0
Metropolitan Areas													
Albuquerque MSA	$18.08	$940	$37,600	1.7	$67,500	$1,688	$20,250	$506	115,957	33%	$13.87	$721	1.3
Farmington MSA	$15.42	$802	$32,080	1.5	$54,200	$1,355	$16,260	$407	12,574	29%	$16.02	$833	1.0
Las Cruces MSA	$14.12	$734	$29,360	1.3	$50,000	$1,250	$15,000	$375	28,729	37%	$10.33	$537	1.4
Santa Fe MSA	$20.60	$1,071	$42,840	2.0	$73,000	$1,825	$21,900	$548	18,021	29%	$14.27	$742	1.4
Counties													
Bernalillo County	$18.08	$940	$37,600	1.7	$67,500	$1,688	$20,250	$506	99,091	37%	$13.95	$726	1.3
Catron County	$14.12	$734	$29,360	1.3	$51,700	$1,293	$15,510	$388	163	12%	$13.65	$710	1.0
Chaves County	$17.38	$904	$36,160	1.7	$53,500	$1,338	$16,050	$401	7,244	31%	$13.04	$678	1.3
Cibola County	$14.37	$747	$29,880	1.4	$50,600	$1,265	$15,180	$380	2,727	31%	$13.72	$713	1.0
Colfax County	$14.85	$772	$30,880	1.4	$52,100	$1,303	$15,630	$391	1,696	29%	$9.41	$489	1.6
Curry County	$17.81	$926	$37,040	1.7	$54,200	$1,355	$16,260	$407	7,972	43%	$14.51	$754	1.2
De Baca County	$16.06	$835	$33,400	1.5	$63,000	$1,575	$18,900	$473	251	37%	$16.72	$870	1.0
Dona Ana County	$14.12	$734	$29,360	1.3	$50,000	$1,250	$15,000	$375	28,729	37%	$10.33	$537	1.4
Eddy County	$19.73	$1,026	$41,040	1.9	$72,900	$1,823	$21,870	$547	6,483	31%	$22.26	$1,157	0.9
Grant County	$15.50	$806	$32,240	1.5	$55,100	$1,378	$16,530	$413	3,784	32%	$11.38	$592	1.4
Guadalupe County	$14.12	$734	$29,360	1.3	$42,600	$1,065	$12,780	$320	517	37%	$11.06	$575	1.3
Harding County †	$14.12	$734	$29,360	1.3	$50,300	$1,258	$15,090	$377	73	35%			
Hidalgo County	$14.12	$734	$29,360	1.3	$54,300	$1,358	$16,290	$407	493	29%	$7.58	$394	1.9
Lea County	$19.73	$1,026	$41,040	1.9	$61,600	$1,540	$18,480	$462	7,478	33%	$20.92	$1,088	0.9
Lincoln County	$16.63	$865	$34,600	1.6	$59,700	$1,493	$17,910	$448	1,470	19%	$7.44	$387	2.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Los Alamos County	$22.73	$1,182	$47,280	2.2	$149,500	$3,738	$44,850	$1,121	2,053	26%	$27.58	$1,434	0.8
Luna County	$14.12	$734	$29,360	1.3	$43,600	$1,090	$13,080	$327	3,482	39%	$10.14	$527	1.4
McKinley County	$14.27	$742	$29,680	1.4	$39,600	$990	$11,880	$297	6,090	29%	$12.84	$668	1.1
Mora County	$16.06	$835	$33,400	1.5	$35,100	$878	$10,530	$263	248	14%	$11.58	$602	1.4
Otero County	$14.56	$757	$30,280	1.4	$54,400	$1,360	$16,320	$408	8,462	36%	$13.81	$718	1.1
Quay County	$14.12	$734	$29,360	1.3	$40,900	$1,023	$12,270	$307	1,171	39%	$12.95	$673	1.1
Rio Arriba County	$14.87	$773	$30,920	1.4	$49,000	$1,225	$14,700	$368	2,946	23%	$9.97	$518	1.5
Roosevelt County	$16.54	$860	$34,400	1.6	$55,400	$1,385	$16,620	$416	2,830	42%	$10.62	$552	1.6
Sandoval County	$18.08	$940	$37,600	1.7	$67,500	$1,688	$20,250	$506	10,919	21%	$13.84	$720	1.3
San Juan County	$15.42	$802	$32,080	1.5	$54,200	$1,355	$16,260	$407	12,574	29%	$16.02	$833	1.0
San Miguel County	$15.38	$800	$32,000	1.5	$44,200	$1,105	$13,260	$332	3,443	30%	$7.30	$379	2.1
Santa Fe County	$20.60	$1,071	$42,840	1.7	$73,000	$1,825	$21,900	$548	18,021	29%	$14.27	$742	1.4
Sierra County	$14.46	$752	$30,080	1.4	$43,800	$1,095	$13,140	$329	1,449	26%	$8.89	$462	1.6
Socorro County	$14.56	$757	$30,280	1.4	$44,900	$1,123	$13,470	$337	1,204	27%	$9.67	$503	1.5
Taos County	$17.69	$920	$36,800	1.7	$50,000	$1,250	$15,000	$375	2,854	24%	$9.55	$497	1.9
Torrance County	$18.08	$940	$37,600	1.7	$67,500	$1,688	$20,250	$506	947	17%	$10.75	$559	1.7
Union County	$14.12	$734	$29,360	1.3	$49,300	$1,233	$14,790	$370	489	35%	$14.46	$752	1.0
Valencia County	$18.08	$940	$37,600	1.7	$67,500	$1,688	$20,250	$506	5,000	19%	$12.69	$660	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW YORK #4*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,770**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,899** monthly or **$70,782** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$34.03
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	$12.50
Average Renter Wage	$26.67
2-Bedroom Housing Wage	$34.03
Number of Renter Households	3,385,432
Percent Renters	46%

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

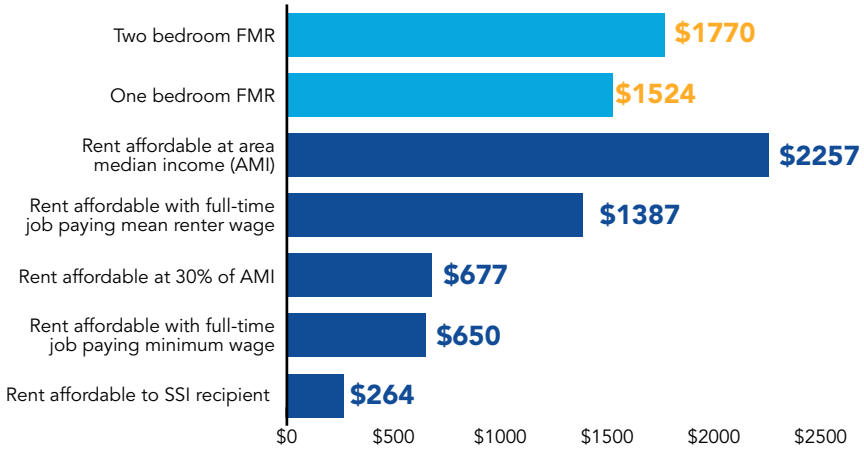
94
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.7
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

2.3
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	$39.48
Nassau-Suffolk HMFA	$39.13
Westchester County Statutory Exception Area	$37.37
Poughkeepsie-Newburgh-Middletown HMFA	$28.21
Kingston MSA	$24.92

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	$34.03	$1,770	$70,782	2.7	$90,280	$2,257	$27,084	$677	3,385,432	46%	$26.67	$1,387	1.3
Combined Nonmetro Areas	$16.20	$843	$33,706	1.3	$68,980	$1,724	$20,694	$517	153,798	28%	$11.76	$612	1.4
Metropolitan Areas													
Albany-Schenectady-Troy MSA	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	127,267	36%	$16.43	$855	1.3
Binghamton MSA	$16.27	$846	$33,840	1.3	$70,800	$1,770	$21,240	$531	31,981	32%	$11.46	$596	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	$17.69	$920	$36,800	1.4	$78,900	$1,973	$23,670	$592	163,978	34%	$12.92	$672	1.4
Elmira MSA	$17.77	$924	$36,960	1.4	$67,600	$1,690	$20,280	$507	10,772	32%	$12.38	$644	1.4
Glens Falls MSA	$19.33	$1,005	$40,200	1.5	$79,100	$1,978	$23,730	$593	14,427	28%	$13.07	$680	1.5
Ithaca MSA	$24.40	$1,269	$50,760	2.0	$89,600	$2,240	$26,880	$672	17,863	45%	$14.85	$772	1.6
Kingston MSA	$24.92	$1,296	$51,840	2.0	$90,100	$2,253	$27,030	$676	21,999	32%	$11.41	$593	2.2
Nassau-Suffolk HMFA	$39.13	$2,035	$81,400	3.1	$129,900	$3,248	$38,970	$974	181,464	19%	$15.37	$799	2.5
New York HMFA	$39.48	$2,053	$82,120	3.2	$82,652	$2,066	$24,796	$620	2,170,585	66%	$38.52	$2,003	1.0
Poughkeepsie-Newburgh-Middletown HMFA	$28.21	$1,467	$58,680	2.3	$100,500	$2,513	$30,150	$754	76,305	32%	$12.77	$664	2.2
Rochester HMFA	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	140,712	33%	$13.44	$699	1.4
Syracuse MSA	$17.33	$901	$36,040	1.4	$80,500	$2,013	$24,150	$604	83,428	32%	$13.65	$710	1.3
Utica-Rome MSA	$15.31	$796	$31,840	1.2	$72,400	$1,810	$21,720	$543	35,654	31%	$11.33	$589	1.4
Watertown-Fort Drum MSA	$20.13	$1,047	$41,880	1.6	$64,900	$1,623	$19,470	$487	18,599	44%	$14.17	$737	1.4
Westchester County Statutory Exception Area	$37.37	$1,943	$77,720	3.0	$127,500	$3,188	$38,250	$956	134,818	39%	$19.45	$1,012	1.9
Yates County HMFA	$15.67	$815	$32,600	1.3	$73,800	$1,845	$22,140	$554	1,782	20%	$9.50	$494	1.6
Counties													
Albany County	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	55,199	44%	$17.29	$899	1.2

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 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	$14.12	$734	$29,360	1.1	$60,400	$1,510	$18,120	$453	4,270	24%	$9.69	$504	1.5
Bronx County	$39.48	$2,053	$82,120	2.6	$81,700	$2,043	$24,510	$613	404,617	80%	$21.13	$1,099	1.9
Broome County	$16.27	$846	$33,840	1.3	$70,800	$1,770	$21,240	$531	27,360	35%	$11.20	$583	1.5
Cattaraugus County	$14.12	$734	$29,360	1.1	$60,500	$1,513	$18,150	$454	9,001	28%	$10.20	$530	1.4
Cayuga County	$16.29	$847	$33,880	1.3	$77,400	$1,935	$23,220	$581	8,970	29%	$12.50	$650	1.3
Chautauqua County	$14.37	$747	$29,880	1.1	$65,600	$1,640	$19,680	$492	16,320	31%	$9.69	$504	1.5
Chemung County	$17.77	$924	$36,960	1.4	$67,600	$1,690	$20,280	$507	10,772	32%	$12.38	$644	1.4
Chenango County	$15.21	$791	$31,640	1.2	$64,000	$1,600	$19,200	$480	5,283	26%	$12.00	$624	1.3
Clinton County	$17.00	$884	$35,360	1.4	$71,800	$1,795	$21,540	$539	10,491	34%	$12.60	$655	1.3
Columbia County	$19.77	$1,028	$41,120	1.6	$79,600	$1,990	$23,880	$597	6,563	26%	$11.35	$590	1.7
Cortland County	$16.73	$870	$34,800	1.3	$72,200	$1,805	$21,660	$542	6,097	34%	$11.42	$594	1.5
Delaware County	$14.69	$764	$30,560	1.2	$64,700	$1,618	$19,410	$485	4,958	26%	$11.30	$587	1.3
Dutchess County	$28.21	$1,467	$58,680	2.3	$100,500	$2,513	$30,150	$754	33,873	31%	$13.79	$717	2.0
Erie County	$17.69	$920	$36,800	1.4	$78,900	$1,973	$23,670	$592	138,002	35%	$13.36	$695	1.3
Essex County	$16.40	$853	$34,120	1.3	$72,400	$1,810	$21,720	$543	3,887	25%	$12.17	$633	1.3
Franklin County	$14.90	$775	$31,000	1.2	$66,400	$1,660	$19,920	$498	5,438	29%	$10.63	$553	1.4
Fulton County	$16.42	$854	$34,160	1.3	$63,700	$1,593	$19,110	$478	6,615	29%	$11.41	$593	1.4
Genesee County	$16.10	$837	$33,480	1.3	$79,400	$1,985	$23,820	$596	6,591	28%	$10.40	$541	1.5
Greene County	$20.13	$1,047	$41,880	1.6	$73,200	$1,830	$21,960	$549	4,304	25%	$9.01	$469	2.2
Hamilton County	$17.73	$922	$36,880	1.4	$71,300	$1,783	$21,390	$535	154	13%	$10.09	$524	1.8
Herkimer County	$15.31	$796	$31,840	1.2	$72,400	$1,810	$21,720	$543	6,472	26%	$11.69	$608	1.3
Jefferson County	$20.13	$1,047	$41,880	1.6	$64,900	$1,623	$19,470	$487	18,599	44%	$14.17	$737	1.4
Kings County	$39.48	$2,053	$82,120	2.6	$81,700	$2,043	$24,510	$613	669,935	70%	$17.72	$922	2.2
Lewis County	$15.92	$828	$33,120	1.3	$64,000	$1,600	$19,200	$480	1,965	19%	$12.21	$635	1.3
Livingston County	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	6,122	25%	$8.71	$453	2.2
Madison County	$17.33	$901	$36,040	1.4	$80,500	$2,013	$24,150	$604	5,861	23%	$11.08	$576	1.6

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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	110,165	36%	$13.88	$722	1.4
Montgomery County	$16.25	$845	$33,800	1.3	$59,000	$1,475	$17,700	$443	6,205	32%	$11.26	$586	1.4
Nassau County	$39.13	$2,035	$81,400	2.8	$129,900	$3,248	$38,970	$974	86,399	19%	$15.35	$798	2.6
New York County	$39.48	$2,053	$82,120	2.6	$81,700	$2,043	$24,510	$613	576,664	76%	$53.83	$2,799	0.7
Niagara County	$17.69	$920	$36,800	1.4	$78,900	$1,973	$23,670	$592	25,976	29%	$10.01	$521	1.8
Oneida County	$15.31	$796	$31,840	1.2	$72,400	$1,810	$21,720	$543	29,182	33%	$11.27	$586	1.4
Onondaga County	$17.33	$901	$36,040	1.4	$80,500	$2,013	$24,150	$604	65,453	35%	$14.09	$732	1.2
Ontario County	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	11,733	26%	$13.32	$693	1.5
Orange County	$28.21	$1,467	$58,680	2.3	$100,500	$2,513	$30,150	$754	42,432	33%	$11.99	$623	2.4
Orleans County	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	4,043	24%	$10.20	$530	1.9
Oswego County	$17.33	$901	$36,040	1.4	$80,500	$2,013	$24,150	$604	12,114	26%	$11.68	$607	1.5
Otsego County	$17.62	$916	$36,640	1.4	$69,400	$1,735	$20,820	$521	6,517	28%	$13.14	$683	1.3
Putnam County	$39.48	$2,053	$82,120	3.2	$81,700	$2,043	$24,510	$613	6,341	18%	$13.79	$717	2.9
Queens County	$39.48	$2,053	$82,120	2.6	$81,700	$2,043	$24,510	$613	430,200	55%	$20.73	$1,078	1.9
Rensselaer County	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	24,135	37%	$15.70	$816	1.4
Richmond County	$39.48	$2,053	$82,120	2.6	$81,700	$2,043	$24,510	$613	50,981	31%	$12.33	$641	3.2
Rockland County	$39.48	$2,053	$82,120	3.2	$113,000	$2,825	$33,900	$848	31,847	32%	$12.14	$631	3.3
St. Lawrence County	$16.48	$857	$34,280	1.3	$65,900	$1,648	$19,770	$494	11,337	27%	$11.18	$582	1.5
Saratoga County	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	26,248	28%	$16.60	$863	1.3
Schenectady County	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	18,648	34%	$14.62	$760	1.5
Schoharie County	$21.48	$1,117	$44,680	1.7	$95,600	$2,390	$28,680	$717	3,037	24%	$10.86	$565	2.0
Schuyler County	$14.98	$779	$31,160	1.2	$71,500	$1,788	$21,450	$536	1,819	25%	$11.93	$620	1.3
Seneca County	$16.63	$865	$34,600	1.3	$70,300	$1,758	$21,090	$527	3,542	26%	$13.41	$697	1.2
Steuben County	$14.87	$773	$30,920	1.2	$71,600	$1,790	$21,480	$537	10,866	27%	$17.35	$902	0.9
Suffolk County	$39.13	$2,035	$81,400	2.8	$129,900	$3,248	$38,970	$974	95,065	19%	$15.40	$801	2.5
Sullivan County	$19.85	$1,032	$41,280	1.6	$71,300	$1,783	$21,390	$535	8,929	32%	$11.56	$601	1.7

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	$16.27	$846	$33,840	1.3	$70,800	$1,770	$21,240	$531	4,621	23%	$13.07	$680	1.2
Tompkins County	$24.40	$1,269	$50,760	2.0	$89,600	$2,240	$26,880	$672	17,863	45%	$14.85	$772	1.6
Ulster County	$24.92	$1,296	$51,840	2.0	$90,100	$2,253	$27,030	$676	21,999	32%	$11.41	$593	2.2
Warren County	$19.33	$1,005	$40,200	1.5	$79,100	$1,978	$23,730	$593	8,195	29%	$12.72	$661	1.5
Washington County	$19.33	$1,005	$40,200	1.5	$79,100	$1,978	$23,730	$593	6,232	26%	$14.21	$739	1.4
Wayne County	$19.35	$1,006	$40,240	1.5	$83,200	$2,080	$24,960	$624	8,649	24%	$11.23	$584	1.7
Westchester County	$37.37	$1,943	$77,720	2.7	$127,500	$3,188	$38,250	$956	134,818	39%	$19.45	$1,012	1.9
Wyoming County	$14.56	$757	$30,280	1.2	$73,100	$1,828	$21,930	$548	3,676	23%	$11.02	$573	1.3
Yates County	$15.67	$815	$32,600	1.3	$73,800	$1,845	$22,140	$554	1,782	20%	$9.50	$494	1.6

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA #29*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$960**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,200** monthly or **$38,400** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$18.46
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$16.37
2-Bedroom Housing Wage	$18.46
Number of Renter Households	1,379,548
Percent Renters	35%

102
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

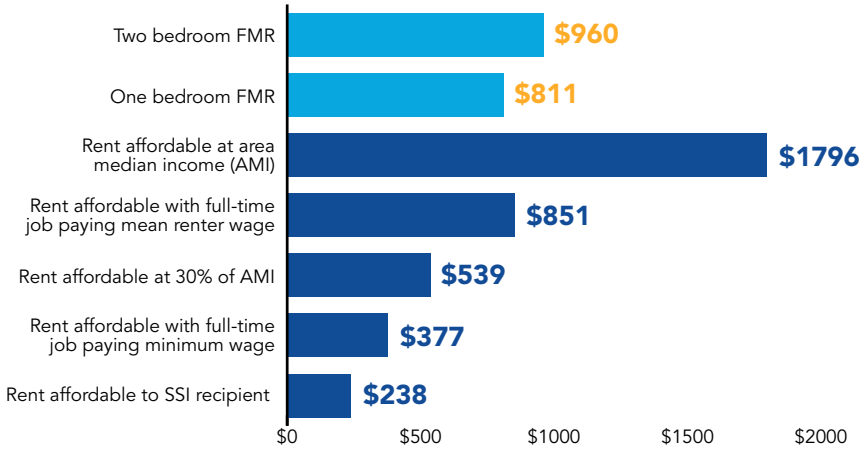
86
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.5
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
Asheville HMFA	$24.60
Raleigh MSA	$23.08
Charlotte-Concord-Gastonia HMFA	$22.13
Currituck County	$22.06
Durham-Chapel Hill HMFA	$21.81

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	$18.46	$960	$38,400	2.5	$71,821	$1,796	$21,546	$539	1,379,548	35%	$16.37	$851	1.1
Combined Nonmetro Areas	$14.21	$739	$29,553	2.0	$57,328	$1,433	$17,198	$430	265,083	31%	$11.52	$599	1.2
Metropolitan Areas													
Asheville HMFA	$24.60	$1,279	$51,160	3.4	$75,500	$1,888	$22,650	$566	54,636	33%	$14.16	$736	1.7
Brunswick County HMFA	$16.17	$841	$33,640	2.2	$76,900	$1,923	$23,070	$577	10,833	19%	$11.67	$607	1.4
Burlington MSA	$17.02	$885	$35,400	2.3	$68,100	$1,703	$20,430	$511	22,445	35%	$13.56	$705	1.3
Charlotte-Concord-Gastonia HMFA	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	243,259	38%	$21.40	$1,113	1.0
Craven County HMFA	$18.21	$947	$37,880	2.5	$63,800	$1,595	$19,140	$479	15,282	37%	$13.36	$695	1.4
Davidson County HMFA	$13.56	$705	$28,200	1.9	$57,500	$1,438	$17,250	$431	20,122	30%	$12.62	$656	1.1
Durham-Chapel Hill HMFA	$21.81	$1,134	$45,360	3.0	$86,400	$2,160	$25,920	$648	84,299	40%	$21.17	$1,101	1.0
Fayetteville HMFA	$16.71	$869	$34,760	2.3	$59,600	$1,490	$17,880	$447	61,803	49%	$13.80	$718	1.2
Gates County HMFA	$14.29	$743	$29,720	2.0	$64,300	$1,608	$19,290	$482	1,042	22%	$13.34	$694	1.1
Goldsboro MSA	$15.90	$827	$33,080	2.2	$50,500	$1,263	$15,150	$379	18,311	38%	$11.92	$620	1.3
Greensboro-High Point HMFA	$16.52	$859	$34,360	2.3	$66,700	$1,668	$20,010	$500	100,026	38%	$15.29	$795	1.1
Greenville MSA	$16.79	$873	$34,920	2.3	$59,400	$1,485	$17,820	$446	33,421	48%	$12.62	$656	1.3
Haywood County HMFA	$15.90	$827	$33,080	2.2	$65,600	$1,640	$19,680	$492	7,188	27%	$10.15	$528	1.6
Hickory-Lenoir-Morganton MSA	$13.33	$693	$27,720	1.8	$60,300	$1,508	$18,090	$452	40,722	28%	$13.69	$712	1.0
Hoke County HMFA	$14.06	$731	$29,240	1.9	$56,300	$1,408	$16,890	$422	5,863	33%	$11.02	$573	1.3
Iredell County HMFA	$17.75	$923	$36,920	2.4	$69,700	$1,743	$20,910	$523	18,407	28%	$15.73	$818	1.1
Jacksonville MSA	$17.19	$894	$35,760	2.4	$59,400	$1,485	$17,820	$446	30,226	47%	$12.70	$661	1.4
Jones County HMFA	$13.33	$693	$27,720	1.8	$52,900	$1,323	$15,870	$397	1,079	27%	$9.54	$496	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County HMFA	$16.21	$843	$33,720	2.2	$77,700	$1,943	$23,310	$583	7,762	24%	$11.65	$606	1.4
Pamlico County HMFA	$15.29	$795	$31,800	2.1	$60,800	$1,520	$18,240	$456	1,210	22%	$11.62	$604	1.3
Pender County HMFA	$16.21	$843	$33,720	2.2	$70,100	$1,753	$21,030	$526	4,086	19%	$9.48	$493	1.7
Person County HMFA	$14.56	$757	$30,280	2.0	$65,600	$1,640	$19,680	$492	3,744	24%	$10.30	$535	1.4
Raleigh MSA	$23.08	$1,200	$48,000	3.2	$95,700	$2,393	$28,710	$718	169,748	34%	$18.31	$952	1.3
Rockingham County HMFA	$13.33	$693	$27,720	1.8	$55,000	$1,375	$16,500	$413	11,380	30%	$10.46	$544	1.3
Rocky Mount MSA	$14.88	$774	$30,960	2.1	$62,100	$1,553	$18,630	$466	21,545	37%	$12.36	$643	1.2
Rowan County HMFA	$17.13	$891	$35,640	2.4	$62,300	$1,558	$18,690	$467	16,222	31%	$14.00	$728	1.2
Virginia Beach-Norfolk-Newport News HMFA	$22.06	$1,147	$45,880	3.0	$84,500	$2,113	$25,350	$634	1,896	18%	$9.98	$519	2.2
Wilmington HMFA	$20.56	$1,069	$42,760	2.8	$76,200	$1,905	$22,860	$572	40,113	42%	$13.95	$726	1.5
Winston-Salem HMFA	$15.87	$825	$33,000	2.2	$68,900	$1,723	$20,670	$517	67,795	34%	$15.20	$790	1.0
Counties													
Alamance County	$17.02	$885	$35,400	2.3	$68,100	$1,703	$20,430	$511	22,445	35%	$13.56	$705	1.3
Alexander County	$13.33	$693	$27,720	1.8	$60,300	$1,508	$18,090	$452	3,441	24%	$10.64	$553	1.3
Alleghany County	$13.33	$693	$27,720	1.8	$46,300	$1,158	$13,890	$347	1,168	24%	$9.48	$493	1.4
Anson County	$13.33	$693	$27,720	1.8	$51,400	$1,285	$15,420	$386	3,224	34%	$11.35	$590	1.2
Ashe County	$13.33	$693	$27,720	1.8	$55,600	$1,390	$16,680	$417	2,882	24%	$12.34	$641	1.1
Avery County	$15.17	$789	$31,560	2.1	$50,400	$1,260	$15,120	$378	1,621	25%	$11.30	$587	1.3
Beaufort County	$13.33	$693	$27,720	1.8	$60,200	$1,505	$18,060	$452	5,936	30%	$9.95	$518	1.3
Bertie County	$13.33	$693	$27,720	1.8	$48,600	$1,215	$14,580	$365	2,022	26%	$9.73	$506	1.4
Bladen County	$13.33	$693	$27,720	1.8	$45,000	$1,125	$13,500	$338	3,904	29%	$11.66	$606	1.1
Brunswick County	$16.17	$841	$33,640	2.2	$76,900	$1,923	$23,070	$577	10,833	19%	$11.67	$607	1.4
Buncombe County	$24.60	$1,279	$51,160	3.4	$75,500	$1,888	$22,650	$566	39,340	37%	$14.79	$769	1.7

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burke County	$13.33	$693	$27,720	1.8	$60,300	$1,508	$18,090	$452	9,163	26%	$11.03	$574	1.2
Cabarrus County	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	20,612	29%	$12.17	$633	1.8
Caldwell County	$13.33	$693	$27,720	1.8	$60,300	$1,508	$18,090	$452	9,045	28%	$13.10	$681	1.0
Camden County	$20.98	$1,091	$43,640	2.9	$75,300	$1,883	$22,590	$565	712	18%	$9.14	$475	2.3
Carteret County	$16.27	$846	$33,840	2.2	$71,200	$1,780	$21,360	$534	8,165	27%	$10.73	$558	1.5
Caswell County	$13.33	$693	$27,720	1.8	$62,100	$1,553	$18,630	$466	2,155	24%	$8.37	$435	1.6
Catawba County	$13.33	$693	$27,720	1.8	$60,300	$1,508	$18,090	$452	19,073	31%	$14.91	$775	0.9
Chatham County	$21.81	$1,134	$45,360	3.0	$86,400	$2,160	$25,920	$648	6,866	24%	$9.76	$508	2.2
Cherokee County	$13.75	$715	$28,600	1.9	$54,300	$1,358	$16,290	$407	2,615	21%	$10.98	$571	1.3
Chowan County	$15.54	$808	$32,320	2.1	$52,800	$1,320	$15,840	$396	2,041	33%	$12.72	$662	1.2
Clay County	$15.15	$788	$31,520	2.1	$49,000	$1,225	$14,700	$368	1,101	22%	$11.14	$579	1.4
Cleveland County	$13.33	$693	$27,720	1.8	$54,800	$1,370	$16,440	$411	11,482	32%	$12.47	$648	1.1
Columbus County	$13.33	$693	$27,720	1.8	$49,000	$1,225	$14,700	$368	5,943	28%	$9.57	$498	1.4
Craven County	$18.21	$947	$37,880	2.5	$63,800	$1,595	$19,140	$479	15,282	37%	$13.36	$695	1.4
Cumberland County	$16.71	$869	$34,760	2.3	$59,600	$1,490	$17,880	$447	61,803	49%	$13.80	$718	1.2
Currituck County	$22.06	$1,147	$45,880	3.0	$84,500	$2,113	$25,350	$634	1,896	18%	$9.98	$519	2.2
Dare County	$18.77	$976	$39,040	2.6	$72,200	$1,805	$21,660	$542	3,978	26%	$11.32	$588	1.7
Davidson County	$13.56	$705	$28,200	1.9	$57,500	$1,438	$17,250	$431	20,122	30%	$12.62	$656	1.1
Davie County	$15.87	$825	$33,000	2.2	$68,900	$1,723	$20,670	$517	3,321	20%	$10.18	$530	1.6
Duplin County	$13.44	$699	$27,960	1.9	$50,500	$1,263	$15,150	$379	6,360	30%	$11.08	$576	1.2
Durham County	$21.81	$1,134	$45,360	3.0	$86,400	$2,160	$25,920	$648	57,493	46%	$23.34	$1,213	0.9
Edgecombe County	$14.88	$774	$30,960	2.1	$62,100	$1,553	$18,630	$466	8,715	41%	$12.23	$636	1.2
Forsyth County	$15.87	$825	$33,000	2.2	$68,900	$1,723	$20,670	$517	56,417	38%	$16.00	$832	1.0
Franklin County	$23.08	$1,200	$48,000	3.2	$95,700	$2,393	$28,710	$718	6,652	26%	$14.18	$738	1.6
Gaston County	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	29,081	35%	$13.07	$680	1.7
Gates County	$14.29	$743	$29,720	2.0	$64,300	$1,608	$19,290	$482	1,042	22%	$13.34	$694	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Graham County	$13.33	$693	$27,720	1.8	$50,200	$1,255	$15,060	$377	576	17%	$10.07	$523	1.3
Granville County	$15.96	$830	$33,200	2.2	$68,600	$1,715	$20,580	$515	5,960	28%	$11.47	$597	1.4
Greene County	$13.33	$693	$27,720	1.8	$54,200	$1,355	$16,260	$407	2,101	29%	$8.93	$465	1.5
Guilford County	$16.52	$859	$34,360	2.3	$66,700	$1,668	$20,010	$500	84,084	41%	$15.86	$825	1.0
Halifax County	$14.38	$748	$29,920	2.0	$45,300	$1,133	$13,590	$340	7,855	37%	$10.17	$529	1.4
Harnett County	$15.19	$790	$31,600	2.1	$63,000	$1,575	$18,900	$473	15,728	35%	$11.49	$597	1.3
Haywood County	$15.90	$827	$33,080	2.2	$65,600	$1,640	$19,680	$492	7,188	27%	$10.15	$528	1.6
Henderson County	$24.60	$1,279	$51,160	3.4	$75,500	$1,888	$22,650	$566	13,120	27%	$12.41	$645	2.0
Hertford County	$14.77	$768	$30,720	2.0	$47,200	$1,180	$14,160	$354	3,024	34%	$12.21	$635	1.2
Hoke County	$14.06	$731	$29,240	1.9	$56,300	$1,408	$16,890	$422	5,863	33%	$11.02	$573	1.3
Hyde County	$14.17	$737	$29,480	2.0	$49,700	$1,243	$14,910	$373	627	32%	$12.64	$657	1.1
Iredell County	$17.75	$923	$36,920	2.4	$69,700	$1,743	$20,910	$523	18,407	28%	$15.73	$818	1.1
Jackson County	$13.81	$718	$28,720	1.9	$61,500	$1,538	$18,450	$461	5,988	36%	$10.89	$566	1.3
Johnston County	$23.08	$1,200	$48,000	3.2	$95,700	$2,393	$28,710	$718	18,632	27%	$11.53	$600	2.0
Jones County	$13.33	$693	$27,720	1.8	$52,900	$1,323	$15,870	$397	1,079	27%	$9.54	$496	1.4
Lee County	$14.94	$777	$31,080	2.1	$61,000	$1,525	$18,300	$458	7,293	33%	$14.66	$762	1.0
Lenoir County	$14.37	$747	$29,880	2.0	$50,000	$1,250	$15,000	$375	9,410	41%	$12.81	$666	1.1
Lincoln County	$16.21	$843	$33,720	2.2	$77,700	$1,943	$23,310	$583	7,762	24%	$11.65	$606	1.4
McDowell County	$13.33	$693	$27,720	1.8	$52,100	$1,303	$15,630	$391	4,967	27%	$13.48	$701	1.0
Macon County	$14.60	$759	$30,360	2.0	$57,500	$1,438	$17,250	$431	4,316	27%	$11.95	$621	1.2
Madison County	$24.60	$1,279	$51,160	3.4	$75,500	$1,888	$22,650	$566	2,176	26%	$9.30	$484	2.6
Martin County	$13.33	$693	$27,720	1.8	$49,900	$1,248	$14,970	$374	3,003	32%	$10.01	$520	1.3
Mecklenburg County	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	179,313	44%	$23.91	$1,244	0.9
Mitchell County	$13.33	$693	$27,720	1.8	$59,200	$1,480	$17,760	$444	1,395	22%	$11.62	$604	1.1
Montgomery County	$13.33	$693	$27,720	1.8	$55,600	$1,390	$16,680	$417	2,569	25%	$10.25	$533	1.3
Moore County	$15.06	$783	$31,320	2.1	$76,500	$1,913	$22,950	$574	9,678	24%	$12.97	$674	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nash County	$14.88	$774	$30,960	2.1	$62,100	$1,553	$18,630	$466	12,830	35%	$12.41	$645	1.2
New Hanover County	$20.56	$1,069	$42,760	2.8	$76,200	$1,905	$22,860	$572	40,113	42%	$13.95	$726	1.5
Northampton County	$13.33	$693	$27,720	1.8	$45,100	$1,128	$13,530	$338	2,705	32%	$10.89	$566	1.2
Onslow County	$17.19	$894	$35,760	2.4	$59,400	$1,485	$17,820	$446	30,226	47%	$12.70	$661	1.4
Orange County	$21.81	$1,134	$45,360	3.0	$86,400	$2,160	$25,920	$648	19,940	37%	$13.93	$724	1.6
Pamlico County	$15.29	$795	$31,800	2.1	$60,800	$1,520	$18,240	$456	1,210	22%	$11.62	$604	1.3
Pasquotank County	$15.85	$824	$32,960	2.2	$64,500	$1,613	$19,350	$484	5,933	40%	$12.38	$644	1.3
Pender County	$16.21	$843	$33,720	2.2	$70,100	$1,753	$21,030	$526	4,086	19%	$9.48	$493	1.7
Perquimans County	$15.87	$825	$33,000	2.2	$56,400	$1,410	$16,920	$423	1,463	25%	$7.83	$407	2.0
Person County	$14.56	$757	$30,280	2.0	$65,600	$1,640	$19,680	$492	3,744	24%	$10.30	$535	1.4
Pitt County	$16.79	$873	$34,920	2.3	$59,400	$1,485	$17,820	$446	33,421	48%	$12.62	$656	1.3
Polk County	$14.77	$768	$30,720	2.0	$62,100	$1,553	$18,630	$466	2,357	26%	$11.64	$605	1.3
Randolph County	$16.52	$859	$34,360	2.3	$66,700	$1,668	$20,010	$500	15,942	28%	$11.61	$604	1.4
Richmond County	$13.33	$693	$27,720	1.8	$45,800	$1,145	$13,740	$344	6,218	34%	$10.24	$532	1.3
Robeson County	$13.33	$693	$27,720	1.8	$44,400	$1,110	$13,320	$333	15,799	34%	$10.75	$559	1.2
Rockingham County	$13.33	$693	$27,720	1.8	$55,000	$1,375	$16,500	$413	11,380	30%	$10.46	$544	1.3
Rowan County	$17.13	$891	$35,640	2.4	$62,300	$1,558	$18,690	$467	16,222	31%	$14.00	$728	1.2
Rutherford County	$13.33	$693	$27,720	1.8	$48,400	$1,210	$14,520	$363	7,595	28%	$11.18	$582	1.2
Sampson County	$13.33	$693	$27,720	1.8	$51,400	$1,285	$15,420	$386	7,188	31%	$11.88	$618	1.1
Scotland County	$13.33	$693	$27,720	1.8	$47,900	$1,198	$14,370	$359	5,105	40%	$9.82	$511	1.4
Stanly County	$13.33	$693	$27,720	1.8	$62,200	$1,555	$18,660	$467	5,977	26%	$10.67	$555	1.2
Stokes County	$15.87	$825	$33,000	2.2	$68,900	$1,723	$20,670	$517	4,393	22%	$8.24	$429	1.9
Surry County	$13.33	$693	$27,720	1.8	$69,500	$1,738	$20,850	$521	7,737	27%	$10.32	$536	1.3
Swain County	$13.33	$693	$27,720	1.8	$47,700	$1,193	$14,310	$358	1,601	28%	$9.90	$515	1.3
Transylvania County	$13.58	$706	$28,240	1.9	$59,100	$1,478	$17,730	$443	3,495	24%	$9.31	$484	1.5
Tyrrell County	$14.13	$735	$29,400	1.9	$52,100	$1,303	$15,630	$391	506	32%	$11.63	$605	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	14,253	19%	$12.61	$656	1.8
Vance County	$13.33	$693	$27,720	1.8	$50,400	$1,260	$15,120	$378	7,346	44%	$13.06	$679	1.0
Wake County	$23.08	$1,200	$48,000	3.2	$95,700	$2,393	$28,710	$718	144,464	36%	$18.96	$986	1.2
Warren County	$13.33	$693	$27,720	1.8	$53,300	$1,333	$15,990	$400	2,087	27%	$8.19	$426	1.6
Washington County	$13.33	$693	$27,720	1.8	$49,500	$1,238	$14,850	$371	1,666	33%	$10.26	$534	1.3
Watauga County	$15.88	$826	$33,040	2.2	$71,400	$1,785	$21,420	$536	8,419	40%	$7.91	$411	2.0
Wayne County	$15.90	$827	$33,080	2.2	$50,500	$1,263	$15,150	$379	18,311	38%	$11.92	$620	1.3
Wilkes County	$13.33	$693	$27,720	1.8	$56,400	$1,410	$16,920	$423	6,988	24%	$10.84	$564	1.2
Wilson County	$14.96	$778	$31,120	2.1	$64,300	$1,608	$19,290	$482	13,096	41%	$14.82	$771	1.0
Yadkin County	$15.87	$825	$33,000	2.2	$68,900	$1,723	$20,670	$517	3,664	24%	$10.40	$541	1.5
Yancey County	$13.33	$693	$27,720	1.8	$54,600	$1,365	$16,380	$410	2,003	27%	$12.78	$664	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA #42*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$864**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,879** monthly or **$34,552** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.61
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$17.64
2-Bedroom Housing Wage	$16.61
Number of Renter Households	119,840
Percent Renters	38%

92
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

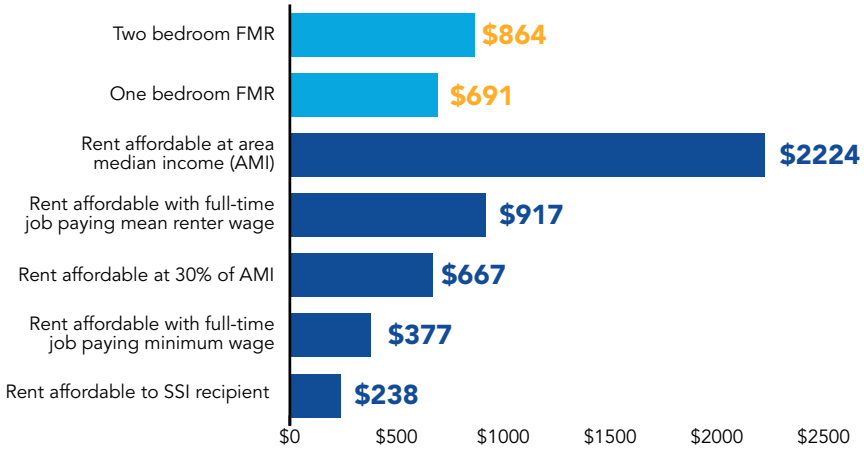
73
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.3
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
McKenzie County	$20.88
Dunn County	$20.06
Ward County	$18.33
Stark County	$17.96
Williams County	$17.58

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	$16.61	$864	$34,552	2.3	$88,956	$2,224	$26,687	$667	119,840	38%	$17.64	$917	0.9
Combined Nonmetro Areas	$16.28	$846	$33,855	2.2	$85,674	$2,142	$25,702	$643	50,755	32%	$20.63	$1,073	0.8
Metropolitan Areas													
Bismarck HMFA	$17.00	$884	$35,360	2.3	$101,400	$2,535	$30,420	$761	16,359	31%	$14.40	$749	1.2
Fargo MSA	$16.79	$873	$34,920	2.3	$91,300	$2,283	$27,390	$685	36,307	48%	$16.23	$844	1.0
Grand Forks MSA	$16.98	$883	$35,320	2.3	$80,000	$2,000	$24,000	$600	15,706	51%	$13.48	$701	1.3
Oliver County HMFA †	$16.92	$880	$35,200	2.3	$85,400	$2,135	$25,620	$641	84	11%			
Sioux County HMFA	$14.12	$734	$29,360	1.9	$46,900	$1,173	$14,070	$352	629	57%	$11.40	$593	1.2
Counties													
Adams County	$14.12	$734	$29,360	1.9	$75,900	$1,898	$22,770	$569	274	26%	$16.51	$858	0.9
Barnes County	$14.56	$757	$30,280	2.0	$84,900	$2,123	$25,470	$637	1,560	31%	$9.94	$517	1.5
Benson County	$14.12	$734	$29,360	1.9	$55,600	$1,390	$16,680	$417	742	33%	$11.37	$591	1.2
Billings County	$15.04	$782	$31,280	2.1	$106,000	$2,650	$31,800	$795	80	21%	$16.16	$840	0.9
Bottineau County	$14.12	$734	$29,360	1.9	$79,600	$1,990	$23,880	$597	616	21%	$13.78	$717	1.0
Bowman County	$14.12	$734	$29,360	1.9	$94,200	$2,355	$28,260	$707	333	25%	$15.15	$788	0.9
Burke County	$15.40	$801	$32,040	2.1	$94,800	$2,370	$28,440	$711	191	21%	$19.84	$1,032	0.8
Burleigh County	$17.00	$884	$35,360	2.3	$101,400	$2,535	$30,420	$761	12,379	31%	$14.17	$737	1.2
Cass County	$16.79	$873	$34,920	2.3	$91,300	$2,283	$27,390	$685	36,307	48%	$16.23	$844	1.0
Cavalier County	$14.12	$734	$29,360	1.9	$86,700	$2,168	$26,010	$650	336	19%	$16.45	$855	0.9
Dickey County	$14.12	$734	$29,360	1.9	$81,700	$2,043	$24,510	$613	545	26%	$13.05	$679	1.1
Divide County	$15.04	$782	$31,280	2.1	$93,500	$2,338	$28,050	$701	293	28%	$18.97	$987	0.8
Dunn County	$20.06	$1,043	$41,720	2.8	$96,800	$2,420	$29,040	$726	389	23%	$32.27	$1,678	0.6
Eddy County	$14.12	$734	$29,360	1.9	$77,600	$1,940	$23,280	$582	308	29%	$8.36	$435	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	$14.12	$734	$29,360	1.9	$65,000	$1,625	$19,500	$488	224	14%	$12.28	$639	1.1
Foster County	$14.12	$734	$29,360	1.9	$81,400	$2,035	$24,420	$611	367	26%	$12.07	$628	1.2
Golden Valley County	$14.96	$778	$31,120	2.1	$73,400	$1,835	$22,020	$551	253	30%	$12.18	$634	1.2
Grand Forks County	$16.98	$883	$35,320	2.3	$80,000	$2,000	$24,000	$600	15,706	51%	$13.48	$701	1.3
Grant County	$14.12	$734	$29,360	1.9	$75,500	$1,888	$22,650	$566	143	13%	$11.60	$603	1.2
Griggs County	$14.12	$734	$29,360	1.9	$78,100	$1,953	$23,430	$586	260	24%	$14.01	$729	1.0
Hettinger County	$15.04	$782	$31,280	2.1	$72,800	$1,820	$21,840	$546	207	19%	$11.73	$610	1.3
Kidder County	$14.12	$734	$29,360	1.9	$65,000	$1,625	$19,500	$488	270	25%	$13.64	$709	1.0
LaMoure County	$14.12	$734	$29,360	1.9	$80,100	$2,003	$24,030	$601	421	23%	$13.17	$685	1.1
Logan County	$14.12	$734	$29,360	1.9	$77,300	$1,933	$23,190	$580	137	16%	$10.68	$555	1.3
McHenry County	$14.12	$734	$29,360	1.9	$88,500	$2,213	$26,550	$664	443	17%	$15.56	$809	0.9
McIntosh County	$14.12	$734	$29,360	1.9	$67,100	$1,678	$20,130	$503	343	27%	$13.36	$695	1.1
McKenzie County	$20.88	$1,086	$43,440	2.9	$98,600	$2,465	$29,580	$740	1,980	46%	$35.76	$1,859	0.6
McLean County	$14.12	$734	$29,360	1.9	$82,800	$2,070	$24,840	$621	816	19%	$16.62	$864	0.8
Mercer County	$15.58	$810	$32,400	2.1	$97,800	$2,445	$29,340	$734	643	17%	$18.72	$973	0.8
Morton County	$17.00	$884	$35,360	2.3	$101,400	$2,535	$30,420	$761	3,980	29%	$15.45	$804	1.1
Mountrail County	$14.75	$767	$30,680	2.0	$88,900	$2,223	$26,670	$667	1,071	32%	$28.33	$1,473	0.5
Nelson County	$14.12	$734	$29,360	1.9	$76,400	$1,910	$22,920	$573	407	28%	$10.93	$568	1.3
Oliver County †	$16.92	$880	$35,200	2.3	$85,400	$2,135	$25,620	$641	84	11%			
Pembina County	$14.12	$734	$29,360	1.9	$85,800	$2,145	$25,740	$644	726	23%	$11.73	$610	1.2
Pierce County	$14.12	$734	$29,360	1.9	$64,000	$1,600	$19,200	$480	504	26%	$7.91	$411	1.8
Ramsey County	$14.12	$734	$29,360	1.9	$89,200	$2,230	$26,760	$669	1,917	40%	$11.58	$602	1.2
Ransom County	$14.12	$734	$29,360	1.9	$78,300	$1,958	$23,490	$587	689	29%	$10.72	$557	1.3
Renville County	$14.12	$734	$29,360	1.9	$83,500	$2,088	$25,050	$626	165	17%	$14.46	$752	1.0
Richland County	$14.12	$734	$29,360	1.9	$82,200	$2,055	$24,660	$617	1,974	29%	$9.54	$496	1.5
Rolette County	$14.12	$734	$29,360	1.9	$50,100	$1,253	$15,030	$376	1,322	29%	$8.38	$436	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	$14.12	$734	$29,360	1.9	$89,800	$2,245	$26,940	$674	507	27%	$18.63	$969	0.8
Sheridan County	$15.04	$782	$31,280	2.1	$67,500	$1,688	$20,250	$506	148	20%	$7.37	$383	2.0
Sioux County	$14.12	$734	$29,360	1.9	$46,900	$1,173	$14,070	$352	629	57%	$11.40	$593	1.2
Slope County †	$15.04	$782	$31,280	2.1	$79,000	$1,975	$23,700	$593	58	18%			
Stark County	$17.96	$934	$37,360	2.5	$102,200	$2,555	$30,660	$767	4,877	39%	$23.44	$1,219	0.8
Steele County	$14.12	$734	$29,360	1.9	$84,700	$2,118	$25,410	$635	119	15%	$19.50	$1,014	0.7
Stutsman County	$14.12	$734	$29,360	1.9	$80,000	$2,000	$24,000	$600	3,066	34%	$12.46	$648	1.1
Towner County	$14.12	$734	$29,360	1.9	$75,200	$1,880	$22,560	$564	285	27%	$18.17	$945	0.8
Traill County	$14.12	$734	$29,360	1.9	$87,800	$2,195	$26,340	$659	965	29%	$11.92	$620	1.2
Walsh County	$14.12	$734	$29,360	1.9	$73,900	$1,848	$22,170	$554	1,129	24%	$12.32	$641	1.1
Ward County	$18.33	$953	$38,120	2.5	$85,000	$2,125	$25,500	$638	11,451	40%	$17.75	$923	1.0
Wells County	$14.12	$734	$29,360	1.9	$80,800	$2,020	$24,240	$606	414	21%	$10.46	$544	1.3
Williams County	$17.58	$914	$36,560	2.4	$105,600	$2,640	$31,680	$792	6,787	47%	$32.41	$1,685	0.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OHIO #41*

In **Ohio**, 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 **$34,608** 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 OHIO:

STATE FACTS	
Minimum Wage	$8.80
Average Renter Wage	$14.84
2-Bedroom Housing Wage	$16.64
Number of Renter Households	1,587,312
Percent Renters	34%

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

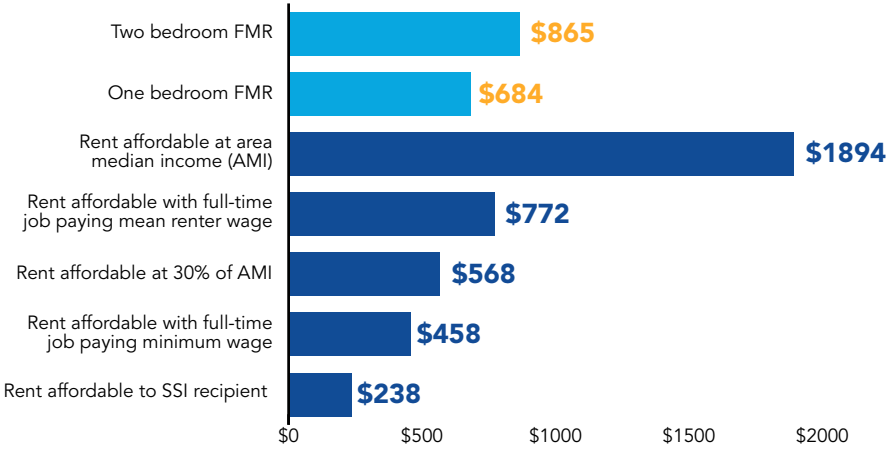
60
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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	$20.79
Columbus HMFA	$19.83
Cincinnati HMFA	$17.62
Cleveland-Elyria MSA	$16.63
Akron MSA	$16.33

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	$16.64	$865	$34,608	1.9	$75,761	$1,894	$22,728	$568	1,587,312	34%	$14.84	$772	1.1
Combined Nonmetro Areas	$14.61	$760	$30,383	1.7	$65,519	$1,638	$19,656	$491	259,901	28%	$12.59	$655	1.2
Metropolitan Areas													
Akron MSA	$16.33	$849	$33,960	1.9	$83,300	$2,083	$24,990	$625	95,680	33%	$13.60	$707	1.2
Brown County HMFA	$14.19	$738	$29,520	1.6	$64,700	$1,618	$19,410	$485	4,928	28%	$7.89	$410	1.8
Canton-Massillon MSA	$14.44	$751	$30,040	1.6	$68,900	$1,723	$20,670	$517	51,212	31%	$12.15	$632	1.2
Cincinnati HMFA	$17.62	$916	$36,640	2.0	$85,400	$2,135	$25,620	$641	226,927	35%	$16.24	$844	1.1
Cleveland-Elyria MSA	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	302,755	35%	$16.02	$833	1.0
Columbus HMFA	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	295,150	39%	$16.99	$883	1.2
Dayton MSA	$16.08	$836	$33,440	1.8	$75,700	$1,893	$22,710	$568	121,654	37%	$14.27	$742	1.1
Hocking County HMFA	$14.12	$734	$29,360	1.6	$66,400	$1,660	$19,920	$498	2,807	25%	$8.30	$432	1.7
Huntington-Ashland HMFA	$15.21	$791	$31,640	1.7	$62,600	$1,565	$18,780	$470	6,446	28%	$11.15	$580	1.4
Lima MSA	$14.37	$747	$29,880	1.6	$64,000	$1,600	$19,200	$480	13,387	33%	$12.33	$641	1.2
Mansfield MSA	$14.12	$734	$29,360	1.6	$61,500	$1,538	$18,450	$461	15,816	33%	$12.10	$629	1.2
Perry County HMFA	$14.12	$734	$29,360	1.6	$59,900	$1,498	$17,970	$449	3,550	26%	$9.02	$469	1.6
Springfield MSA	$15.23	$792	$31,680	1.7	$64,500	$1,613	$19,350	$484	18,603	34%	$12.56	$653	1.2
Toledo MSA	$15.25	$793	$31,720	1.7	$70,400	$1,760	$21,120	$528	93,499	38%	$13.82	$719	1.1
Union County HMFA	$20.79	$1,081	$43,240	2.4	$98,400	$2,460	$29,520	$738	4,350	22%	$18.17	$945	1.1
Weirton-Steubenville MSA	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	8,506	31%	$11.23	$584	1.3
Wheeling MSA	$14.23	$740	$29,600	1.6	$63,600	$1,590	$19,080	$477	6,112	24%	$11.51	$598	1.2
Youngstown-Warren-Boardman HMFA	$14.12	$734	$29,360	1.6	$65,200	$1,630	$19,560	$489	56,029	30%	$10.85	$564	1.3

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	$14.12	$734	$29,360	1.6	$49,000	$1,225	$14,700	$368	3,114	29%	$9.60	$499	1.5
Allen County	$14.37	$747	$29,880	1.6	$64,000	$1,600	$19,200	$480	13,387	33%	$12.33	$641	1.2
Ashland County	$14.29	$743	$29,720	1.6	$67,000	$1,675	$20,100	$503	5,352	26%	$12.43	$647	1.1
Ashtabula County	$14.12	$734	$29,360	1.6	$63,200	$1,580	$18,960	$474	11,152	29%	$9.79	$509	1.4
Athens County	$16.19	$842	$33,680	1.8	$62,300	$1,558	$18,690	$467	9,509	42%	$8.85	$460	1.8
Auglaize County	$14.12	$734	$29,360	1.6	$79,500	$1,988	$23,850	$596	4,584	24%	$12.87	$669	1.1
Belmont County	$14.23	$740	$29,600	1.6	$63,600	$1,590	$19,080	$477	6,112	24%	$11.51	$598	1.2
Brown County	$14.19	$738	$29,520	1.6	$64,700	$1,618	$19,410	$485	4,928	28%	$7.89	$410	1.8
Butler County	$17.62	$916	$36,640	2.0	$85,400	$2,135	$25,620	$641	44,351	32%	$13.73	$714	1.3
Carroll County	$14.44	$751	$30,040	1.6	$68,900	$1,723	$20,670	$517	2,412	21%	$11.19	$582	1.3
Champaign County	$14.23	$740	$29,600	1.6	$70,300	$1,758	$21,090	$527	4,068	27%	$13.70	$712	1.0
Clark County	$15.23	$792	$31,680	1.7	$64,500	$1,613	$19,350	$484	18,603	34%	$12.56	$653	1.2
Clermont County	$17.62	$916	$36,640	2.0	$85,400	$2,135	$25,620	$641	20,155	26%	$12.74	$663	1.4
Clinton County	$14.27	$742	$29,680	1.6	$66,400	$1,660	$19,920	$498	5,845	35%	$14.85	$772	1.0
Columbiana County	$14.12	$734	$29,360	1.6	$63,600	$1,590	$19,080	$477	11,001	26%	$10.42	$542	1.4
Coshocton County	$14.12	$734	$29,360	1.6	$56,200	$1,405	$16,860	$422	3,767	26%	$10.98	$571	1.3
Crawford County	$14.12	$734	$29,360	1.6	$57,800	$1,445	$17,340	$434	5,392	30%	$12.94	$673	1.1
Cuyahoga County	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	225,906	42%	$17.51	$910	1.0
Darke County	$14.12	$734	$29,360	1.6	$66,400	$1,660	$19,920	$498	5,675	27%	$12.81	$666	1.1
Defiance County	$14.21	$739	$29,560	1.6	$71,600	$1,790	$21,480	$537	3,628	24%	$11.96	$622	1.2
Delaware County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	13,028	19%	$13.66	$710	1.5
Erie County	$15.67	$815	$32,600	1.8	$65,700	$1,643	$19,710	$493	9,590	31%	$11.93	$620	1.3
Fairfield County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	14,685	26%	$9.58	$498	2.1
Fayette County	$14.79	$769	$30,760	1.7	$57,600	$1,440	$17,280	$432	4,131	35%	$12.01	$625	1.2
Franklin County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	238,402	47%	$18.54	$964	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	$15.25	$793	$31,720	1.7	$70,400	$1,760	$21,120	$528	3,456	21%	$12.44	$647	1.2
Gallia County	$14.12	$734	$29,360	1.6	$60,900	$1,523	$18,270	$457	2,957	26%	$12.21	$635	1.2
Geauga County	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	4,832	14%	$10.01	$520	1.7
Greene County	$16.08	$836	$33,440	1.8	$75,700	$1,893	$22,710	$568	22,248	34%	$14.07	$732	1.1
Guernsey County	$14.23	$740	$29,600	1.6	$56,400	$1,410	$16,920	$423	4,629	29%	$11.19	$582	1.3
Hamilton County	$17.62	$916	$36,640	2.0	$85,400	$2,135	$25,620	$641	143,889	42%	$17.31	$900	1.0
Hancock County	$15.40	$801	$32,040	1.8	$80,800	$2,020	$24,240	$606	9,960	31%	$15.58	$810	1.0
Hardin County	$14.12	$734	$29,360	1.6	$63,600	$1,590	$19,080	$477	3,381	29%	$11.20	$583	1.3
Harrison County	$14.12	$734	$29,360	1.6	$60,700	$1,518	$18,210	$455	1,314	21%	$14.89	$774	0.9
Henry County	$14.12	$734	$29,360	1.6	$73,000	$1,825	$21,900	$548	2,487	23%	$13.66	$710	1.0
Highland County	$14.12	$734	$29,360	1.6	$58,200	$1,455	$17,460	$437	5,294	32%	$10.44	$543	1.4
Hocking County	$14.12	$734	$29,360	1.6	$66,400	$1,660	$19,920	$498	2,807	25%	$8.30	$432	1.7
Holmes County	$14.12	$734	$29,360	1.6	$72,500	$1,813	$21,750	$544	3,024	25%	$12.44	$647	1.1
Huron County	$14.40	$749	$29,960	1.6	$64,400	$1,610	$19,320	$483	6,672	29%	$13.08	$680	1.1
Jackson County	$14.13	$735	$29,400	1.6	$53,400	$1,335	$16,020	$401	3,933	31%	$11.99	$624	1.2
Jefferson County	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	8,506	31%	$11.23	$584	1.3
Knox County	$14.52	$755	$30,200	1.6	$67,500	$1,688	$20,250	$506	6,508	28%	$13.05	$678	1.1
Lake County	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	24,846	26%	$14.96	$778	1.1
Lawrence County	$15.21	$791	$31,640	1.7	$62,600	$1,565	$18,780	$470	6,446	28%	$11.15	$580	1.4
Licking County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	17,347	27%	$11.27	$586	1.8
Logan County	$15.37	$799	$31,960	1.7	$71,500	$1,788	$21,450	$536	4,823	26%	$15.01	$780	1.0
Lorain County	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	33,292	28%	$10.57	$550	1.6
Lucas County	$15.25	$793	$31,720	1.7	$70,400	$1,760	$21,120	$528	72,466	40%	$14.17	$737	1.1
Madison County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	4,326	29%	$14.53	$755	1.4
Mahoning County	$14.12	$734	$29,360	1.6	$65,200	$1,630	$19,560	$489	30,839	31%	$11.06	$575	1.3
Marion County	$15.69	$816	$32,640	1.8	$58,600	$1,465	$17,580	$440	8,318	34%	$12.56	$653	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	$16.63	$865	$34,600	1.9	$78,600	$1,965	$23,580	$590	13,879	20%	$12.11	$630	1.4
Meigs County	$14.12	$734	$29,360	1.6	$56,100	$1,403	$16,830	$421	1,934	21%	$6.67	$347	2.1
Mercer County	$14.12	$734	$29,360	1.6	$72,800	$1,820	$21,840	$546	3,731	23%	$13.06	$679	1.1
Miami County	$16.08	$836	$33,440	1.8	$75,700	$1,893	$22,710	$568	11,870	29%	$12.88	$670	1.2
Monroe County	$14.12	$734	$29,360	1.6	$54,600	$1,365	$16,380	$410	1,249	22%	$9.33	$485	1.5
Montgomery County	$16.08	$836	$33,440	1.8	$75,700	$1,893	$22,710	$568	87,536	39%	$14.54	$756	1.1
Morgan County	$14.12	$734	$29,360	1.6	$52,000	$1,300	$15,600	$390	1,423	23%	$9.96	$518	1.4
Morrow County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	2,350	18%	$9.46	$492	2.1
Muskingum County	$14.50	$754	$30,160	1.6	$61,200	$1,530	$18,360	$459	10,506	31%	$10.77	$560	1.3
Noble County	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	915	18%	$9.20	$478	1.5
Ottawa County	$15.29	$795	$31,800	1.7	$75,900	$1,898	$22,770	$569	3,820	21%	$11.40	$593	1.3
Paulding County	$14.12	$734	$29,360	1.6	$68,300	$1,708	$20,490	$512	1,619	21%	$11.43	$594	1.2
Perry County	$14.12	$734	$29,360	1.6	$59,900	$1,498	$17,970	$449	3,550	26%	$9.02	$469	1.6
Pickaway County	$19.83	$1,031	$41,240	2.3	$83,800	$2,095	$25,140	$629	5,012	25%	$10.73	$558	1.8
Pike County	$14.12	$734	$29,360	1.6	$57,300	$1,433	$17,190	$430	3,859	35%	$15.69	$816	0.9
Portage County	$16.33	$849	$33,960	1.9	$83,300	$2,083	$24,990	$625	18,830	30%	$11.16	$580	1.5
Preble County	$14.50	$754	$30,160	1.6	$70,600	$1,765	$21,180	$530	3,518	22%	$12.06	$627	1.2
Putnam County	$14.12	$734	$29,360	1.6	$79,100	$1,978	$23,730	$593	2,454	18%	$12.20	$634	1.2
Richland County	$14.12	$734	$29,360	1.6	$61,500	$1,538	$18,450	$461	15,816	33%	$12.10	$629	1.2
Ross County	$15.23	$792	$31,680	1.7	$57,400	$1,435	$17,220	$431	8,374	29%	$11.90	$619	1.3
Sandusky County	$14.37	$747	$29,880	1.6	$66,500	$1,663	$19,950	$499	6,430	27%	$12.29	$639	1.2
Scioto County	$14.12	$734	$29,360	1.6	$60,400	$1,510	$18,120	$453	9,670	32%	$9.30	$484	1.5
Seneca County	$14.38	$748	$29,920	1.6	$62,300	$1,558	$18,690	$467	6,006	28%	$11.34	$590	1.3
Shelby County	$14.15	$736	$29,440	1.6	$77,600	$1,940	$23,280	$582	5,362	29%	$17.48	$909	0.8
Stark County	$14.44	$751	$30,040	1.6	$68,900	$1,723	$20,670	$517	48,800	32%	$12.19	$634	1.2
Summit County	$16.33	$849	$33,960	1.9	$83,300	$2,083	$24,990	$625	76,850	34%	$14.05	$730	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	$14.12	$734	$29,360	1.6	$65,200	$1,630	$19,560	$489	25,190	29%	$10.53	$547	1.3
Tuscarawas County	$15.37	$799	$31,960	1.7	$68,000	$1,700	$20,400	$510	10,726	29%	$12.32	$641	1.2
Union County	$20.79	$1,081	$43,240	2.4	$98,400	$2,460	$29,520	$738	4,350	22%	$18.17	$945	1.1
Van Wert County	$14.12	$734	$29,360	1.6	$66,100	$1,653	$19,830	$496	2,645	23%	$12.32	$641	1.1
Vinton County	$14.12	$734	$29,360	1.6	$56,600	$1,415	$16,980	$425	1,233	24%	$8.14	$423	1.7
Warren County	$17.62	$916	$36,640	2.0	$85,400	$2,135	$25,620	$641	18,532	22%	$16.62	$864	1.1
Washington County	$14.17	$737	$29,480	1.6	$65,100	$1,628	$19,530	$488	6,644	26%	$12.76	$664	1.1
Wayne County	$15.31	$796	$31,840	1.7	$71,600	$1,790	$21,480	$537	11,850	27%	$14.59	$759	1.0
Williams County	$14.12	$734	$29,360	1.6	$65,100	$1,628	$19,530	$488	3,470	23%	$12.67	$659	1.1
Wood County	$15.25	$793	$31,720	1.7	$70,400	$1,760	$21,120	$528	17,577	35%	$13.11	$682	1.2
Wyandot County	$14.12	$734	$29,360	1.6	$66,800	$1,670	$20,040	$501	2,355	26%	$15.47	$804	0.9

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OKLAHOMA #44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$847**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,822** monthly or **$33,865** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.28
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.42
2-Bedroom Housing Wage	$16.28
Number of Renter Households	508,939
Percent Renters	34%

90
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

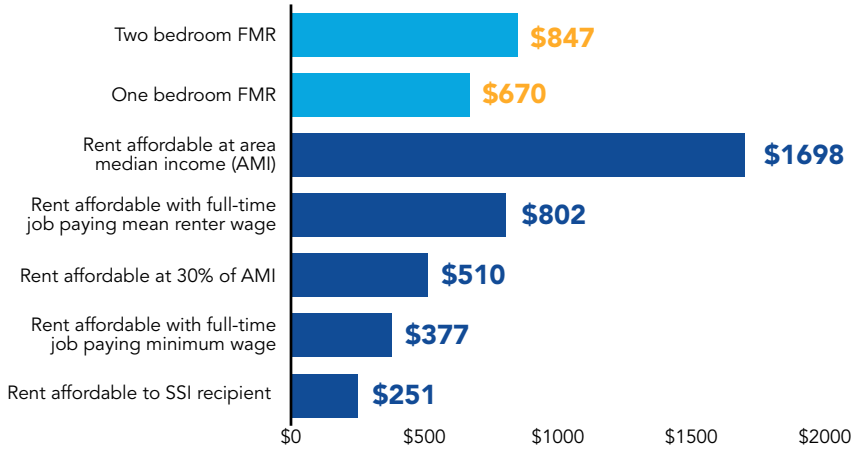
71
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Oklahoma City HMFA	$17.65
Tulsa HMFA	$17.23
Enid MSA	$16.10
Beckham County	$16.00
Payne County	$15.87

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	$16.28	$847	$33,865	2.2	$67,936	$1,698	$20,381	$510	508,939	34%	$15.42	$802	1.1
Combined Nonmetro Areas	$14.41	$750	$29,982	2.0	$59,615	$1,490	$17,884	$447	149,642	31%	$13.41	$697	1.1
Metropolitan Areas													
Cotton County HMFA	$14.00	$728	$29,120	1.9	$60,600	$1,515	$18,180	$455	488	22%	$10.20	$531	1.4
Enid MSA	$16.10	$837	$33,480	2.2	$69,300	$1,733	$20,790	$520	8,053	34%	$16.41	$853	1.0
Fort Smith HMFA	$14.00	$728	$29,120	1.9	$54,300	$1,358	$16,290	$407	4,354	28%	$9.93	$516	1.4
Grady County HMFA	$14.00	$728	$29,120	1.9	$72,700	$1,818	$21,810	$545	4,544	23%	$11.69	$608	1.2
Lawton HMFA	$14.54	$756	$30,240	2.0	$65,600	$1,640	$19,680	$492	20,080	47%	$13.30	$691	1.1
Le Flore County HMFA	$14.00	$728	$29,120	1.9	$51,500	$1,288	$15,450	$386	5,295	29%	$10.80	$562	1.3
Lincoln County HMFA	$14.00	$728	$29,120	1.9	$64,200	$1,605	$19,260	$482	2,597	20%	$11.42	$594	1.2
Oklahoma City HMFA	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	179,272	37%	$16.22	$844	1.1
Okmulgee County HMFA	$14.00	$728	$29,120	1.9	$54,900	$1,373	$16,470	$412	4,272	29%	$11.91	$619	1.2
Pawnee County HMFA	$14.00	$728	$29,120	1.9	$57,300	$1,433	$17,190	$430	1,507	24%	$13.85	$720	1.0
Tulsa HMFA	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	128,835	36%	$16.61	$864	1.0
Counties													
Adair County	$14.00	$728	$29,120	1.9	$43,300	$1,083	$12,990	$325	2,377	31%	$11.41	$593	1.2
Alfalfa County	$14.48	$753	$30,120	2.0	$71,100	$1,778	$21,330	$533	371	20%	$14.31	$744	1.0
Atoka County	$14.00	$728	$29,120	1.9	$48,700	$1,218	$14,610	$365	1,404	27%	$8.30	$432	1.7
Beaver County	$14.00	$728	$29,120	1.9	$61,600	$1,540	$18,480	$462	463	23%	$21.58	$1,122	0.6
Beckham County	$16.00	$832	$33,280	2.2	$67,100	$1,678	$20,130	$503	2,558	34%	$15.66	$814	1.0
Blaine County	$14.00	$728	$29,120	1.9	$61,900	$1,548	$18,570	$464	1,037	27%	$19.32	$1,005	0.7
Bryan County	$14.37	$747	$29,880	2.0	$56,600	$1,415	$16,980	$425	6,520	38%	$13.86	$720	1.0

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caddo County	$14.00	$728	$29,120	1.9	$58,400	$1,460	$17,520	$438	2,965	29%	$13.84	$720	1.0
Canadian County	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	11,044	25%	$13.83	$719	1.3
Carter County	$15.02	$781	$31,240	2.1	$62,500	$1,563	$18,750	$469	5,818	32%	$15.22	$791	1.0
Cherokee County	$14.00	$728	$29,120	1.9	$56,600	$1,415	$16,980	$425	5,274	32%	$8.75	$455	1.6
Choctaw County	$14.00	$728	$29,120	1.9	$47,900	$1,198	$14,370	$359	1,835	31%	$7.86	$409	1.8
Cimarron County	$14.00	$728	$29,120	1.9	$59,500	$1,488	$17,850	$446	265	27%	$20.05	$1,043	0.7
Cleveland County	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	38,586	36%	$11.18	$581	1.6
Coal County	$14.00	$728	$29,120	1.9	$55,600	$1,390	$16,680	$417	578	26%	$12.22	$635	1.1
Comanche County	$14.54	$756	$30,240	2.0	$65,600	$1,640	$19,680	$492	20,080	47%	$13.30	$691	1.1
Cotton County	$14.00	$728	$29,120	1.9	$60,600	$1,515	$18,180	$455	488	22%	$10.20	$531	1.4
Craig County	$14.37	$747	$29,880	2.0	$50,200	$1,255	$15,060	$377	1,653	30%	$11.83	$615	1.2
Creek County	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	6,989	26%	$14.73	$766	1.2
Custer County	$14.13	$735	$29,400	1.9	$60,800	$1,520	$18,240	$456	3,985	37%	$12.61	$656	1.1
Delaware County	$14.00	$728	$29,120	1.9	$52,400	$1,310	$15,720	$393	4,077	24%	$10.53	$547	1.3
Dewey County	$14.81	$770	$30,800	2.0	$65,300	$1,633	$19,590	$490	401	24%	$16.87	$877	0.9
Ellis County	$14.77	$768	$30,720	2.0	$66,400	$1,660	$19,920	$498	416	26%	$14.22	$739	1.0
Garfield County	$16.10	$837	$33,480	2.2	$69,300	$1,733	$20,790	$520	8,053	34%	$16.41	$853	1.0
Garvin County	$14.00	$728	$29,120	1.9	$57,400	$1,435	$17,220	$431	3,206	31%	$16.45	$855	0.9
Grady County	$14.00	$728	$29,120	1.9	$72,700	$1,818	$21,810	$545	4,544	23%	$11.69	$608	1.2
Grant County	$14.60	$759	$30,360	2.0	$70,600	$1,765	$21,180	$530	406	23%	$26.62	$1,384	0.5
Greer County	$14.00	$728	$29,120	1.9	$55,400	$1,385	$16,620	$416	622	30%	$7.32	$381	1.9
Harmon County †	$14.00	$728	$29,120	1.9	$54,800	$1,370	$16,440	$411	299	27%			
Harper County	$14.00	$728	$29,120	1.9	$71,200	$1,780	$21,360	$534	272	22%	$14.46	$752	1.0
Haskell County	$14.00	$728	$29,120	1.9	$56,500	$1,413	$16,950	$424	1,246	25%	$7.13	$371	2.0
Hughes County	$14.00	$728	$29,120	1.9	$53,900	$1,348	$16,170	$404	1,122	27%	$9.93	$516	1.4
Jackson County	$14.06	$731	$29,240	1.9	$57,700	$1,443	$17,310	$433	4,052	42%	$12.73	$662	1.1

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jefferson County	$14.00	$728	$29,120	1.9	$48,000	$1,200	$14,400	$360	661	28%	$9.48	$493	1.5
Johnston County	$14.00	$728	$29,120	1.9	$53,600	$1,340	$16,080	$402	1,130	26%	$11.90	$619	1.2
Kay County	$14.00	$728	$29,120	1.9	$59,300	$1,483	$17,790	$445	5,731	33%	$15.44	$803	0.9
Kingfisher County	$14.40	$749	$29,960	2.0	$74,500	$1,863	$22,350	$559	1,329	24%	$19.66	$1,022	0.7
Kiowa County	$14.00	$728	$29,120	1.9	$54,000	$1,350	$16,200	$405	995	28%	$9.15	$476	1.5
Latimer County	$14.00	$728	$29,120	1.9	$54,400	$1,360	$16,320	$408	1,234	30%	$13.29	$691	1.1
Le Flore County	$14.00	$728	$29,120	1.9	$51,500	$1,288	$15,450	$386	5,295	29%	$10.80	$562	1.3
Lincoln County	$14.00	$728	$29,120	1.9	$64,200	$1,605	$19,260	$482	2,597	20%	$11.42	$594	1.2
Logan County	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	2,654	17%	$8.01	$416	2.2
Love County	$14.23	$740	$29,600	2.0	$64,800	$1,620	$19,440	$486	763	23%	$9.89	$515	1.4
McClain County	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	2,973	21%	$10.42	$542	1.7
McCurtain County	$14.00	$728	$29,120	1.9	$46,300	$1,158	$13,890	$347	3,690	29%	$12.74	$662	1.1
McIntosh County	$14.00	$728	$29,120	1.9	$51,600	$1,290	$15,480	$387	1,796	22%	$9.42	$490	1.5
Major County	$14.00	$728	$29,120	1.9	$67,800	$1,695	$20,340	$509	644	21%	$19.10	$993	0.7
Marshall County	$14.00	$728	$29,120	1.9	$55,600	$1,390	$16,680	$417	1,696	27%	$15.39	$800	0.9
Mayes County	$14.60	$759	$30,360	2.0	$61,400	$1,535	$18,420	$461	4,332	27%	$15.12	$786	1.0
Murray County	$14.00	$728	$29,120	1.9	$66,700	$1,668	$20,010	$500	1,560	30%	$12.32	$641	1.1
Muskogee County	$14.00	$728	$29,120	1.9	$59,300	$1,483	$17,790	$445	9,101	35%	$11.31	$588	1.2
Noble County	$14.00	$728	$29,120	1.9	$68,200	$1,705	$20,460	$512	1,046	23%	$17.87	$929	0.8
Nowata County	$14.13	$735	$29,400	1.9	$53,900	$1,348	$16,170	$404	1,076	26%	$10.55	$549	1.3
Okfuskee County	$14.00	$728	$29,120	1.9	$48,100	$1,203	$14,430	$361	1,145	29%	$11.17	$581	1.3
Oklahoma County	$17.65	$918	$36,720	2.4	$73,200	$1,830	$21,960	$549	124,015	41%	$17.48	$909	1.0
Okmulgee County	$14.00	$728	$29,120	1.9	$54,900	$1,373	$16,470	$412	4,272	29%	$11.91	$619	1.2
Osage County	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	3,959	22%	$11.21	$583	1.5
Ottawa County	$14.38	$748	$29,920	2.0	$49,900	$1,248	$14,970	$374	3,677	31%	$11.56	$601	1.2
Pawnee County	$14.00	$728	$29,120	1.9	$57,300	$1,433	$17,190	$430	1,507	24%	$13.85	$720	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payne County	$15.87	$825	$33,000	2.2	$71,100	$1,778	$21,330	$533	14,878	48%	$10.04	$522	1.6
Pittsburg County	$14.79	$769	$30,760	2.0	$60,900	$1,523	$18,270	$457	4,903	28%	$12.57	$654	1.2
Pontotoc County	$14.33	$745	$29,800	2.0	$64,300	$1,608	$19,290	$482	4,864	34%	$11.25	$585	1.3
Pottawatomie County	$14.46	$752	$30,080	2.0	$61,500	$1,538	$18,450	$461	7,911	31%	$11.55	$601	1.3
Pushmataha County	$14.00	$728	$29,120	1.9	$50,300	$1,258	$15,090	$377	1,091	24%	$8.40	$437	1.7
Roger Mills County	$14.00	$728	$29,120	1.9	$65,700	$1,643	$19,710	$493	344	25%	$11.81	$614	1.2
Rogers County	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	7,578	22%	$13.31	$692	1.3
Seminole County	$14.00	$728	$29,120	1.9	$51,600	$1,290	$15,480	$387	2,978	32%	$13.13	$683	1.1
Sequoyah County	$14.00	$728	$29,120	1.9	$54,300	$1,358	$16,290	$407	4,354	28%	$9.93	$516	1.4
Stephens County	$14.00	$728	$29,120	1.9	$61,300	$1,533	$18,390	$460	4,612	28%	$15.69	$816	0.9
Texas County	$14.88	$774	$30,960	2.1	$64,900	$1,623	$19,470	$487	2,167	32%	$16.20	$842	0.9
Tillman County	$14.00	$728	$29,120	1.9	$51,800	$1,295	$15,540	$389	678	24%	$12.68	$659	1.1
Tulsa County	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	104,067	41%	$17.05	$887	1.0
Wagoner County	$17.23	$896	$35,840	2.4	$74,200	$1,855	$22,260	$557	6,242	21%	$13.24	$688	1.3
Washington County	$14.00	$728	$29,120	1.9	$66,700	$1,668	$20,010	$500	5,968	29%	$16.60	$863	0.8
Washita County	$14.00	$728	$29,120	1.9	$64,700	$1,618	$19,410	$485	1,229	29%	$13.49	$702	1.0
Woods County	$14.13	$735	$29,400	1.9	$78,500	$1,963	$23,550	$589	1,036	32%	$14.65	$762	1.0
Woodward County	$15.10	$785	$31,400	2.1	$73,100	$1,828	$21,930	$548	2,155	29%	$16.68	$868	0.9

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OREGON #11*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,307**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,358** monthly or **$52,296** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$25.14
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	$12.75
Average Renter Wage	$17.30
2-Bedroom Housing Wage	$25.14
Number of Renter Households	606,086
Percent Renters	38%

79
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

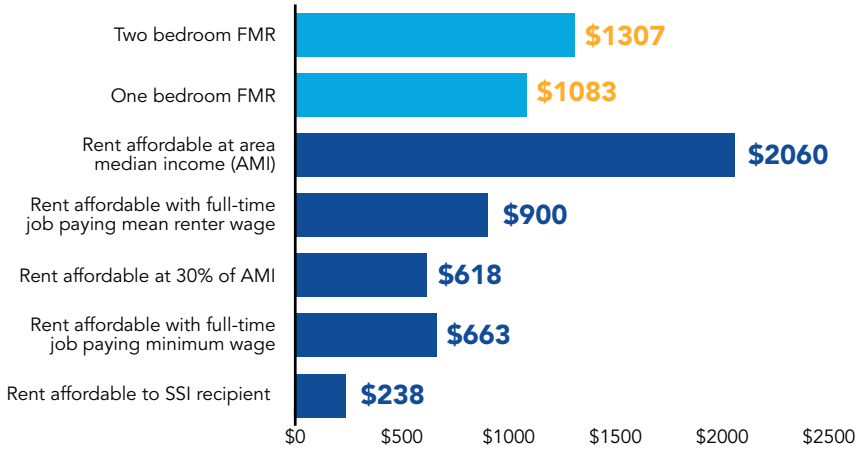
65
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2
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
Portland-Vancouver-Hillsboro MSA	$29.54
Bend-Redmond MSA	$24.38
Corvallis MSA	$23.40
Hood River County	$23.21
Eugene-Springfield MSA	$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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	$25.14	$1,307	$52,296	2.0	$82,412	$2,060	$24,724	$618	606,086	38%	$17.30	$900	1.5
Combined Nonmetro Areas	$18.41	$958	$38,300	1.4	$61,736	$1,543	$18,521	$463	90,621	34%	$13.07	$680	1.4
Metropolitan Areas													
Albany MSA	$21.79	$1,133	$45,320	1.7	$67,200	$1,680	$20,160	$504	17,014	36%	$15.13	$787	1.4
Bend-Redmond MSA	$24.38	$1,268	$50,720	1.9	$83,000	$2,075	$24,900	$623	24,588	33%	$16.15	$840	1.5
Corvallis MSA	$23.40	$1,217	$48,680	1.8	$93,000	$2,325	$27,900	$698	15,280	43%	$13.26	$690	1.8
Eugene-Springfield MSA	$23.10	$1,201	$48,040	1.8	$71,200	$1,780	$21,360	$534	62,953	41%	$13.53	$703	1.7
Grants Pass MSA	$21.27	$1,106	$44,240	1.7	$59,000	$1,475	$17,700	$443	12,251	34%	$12.18	$634	1.7
Medford MSA	$19.98	$1,039	$41,560	1.6	$73,100	$1,828	$21,930	$548	32,449	37%	$14.09	$733	1.4
Portland-Vancouver-Hillsboro MSA	$29.54	$1,536	$61,440	2.3	$96,900	$2,423	$29,070	$727	293,769	39%	$20.09	$1,045	1.5
Salem MSA	$21.02	$1,093	$43,720	1.6	$70,700	$1,768	$21,210	$530	57,161	39%	$13.57	$706	1.5
Counties													
Baker County	$15.60	$811	$32,440	1.3	$57,800	$1,445	$17,340	$434	2,028	29%	$11.90	$619	1.3
Benton County	$23.40	$1,217	$48,680	1.8	$93,000	$2,325	$27,900	$698	15,280	43%	$13.26	$690	1.8
Clackamas County	$29.54	$1,536	$61,440	2.1	$96,900	$2,423	$29,070	$727	45,523	29%	$16.72	$869	1.8
Clatsop County	$19.77	$1,028	$41,120	1.6	$72,900	$1,823	$21,870	$547	5,974	38%	$13.44	$699	1.5
Columbia County	$29.54	$1,536	$61,440	2.3	$96,900	$2,423	$29,070	$727	4,839	25%	$10.04	$522	2.9
Coos County	$17.29	$899	$35,960	1.4	$57,300	$1,433	$17,190	$430	9,227	34%	$12.92	$672	1.3
Crook County	$18.13	$943	$37,720	1.5	$60,900	$1,523	$18,270	$457	2,663	28%	$14.80	$770	1.2
Curry County	$20.25	$1,053	$42,120	1.7	$61,400	$1,535	$18,420	$461	3,020	29%	$12.74	$663	1.6
Deschutes County	$24.38	$1,268	$50,720	1.9	$83,000	$2,075	$24,900	$623	24,588	33%	$16.15	$840	1.5
Douglas County	$21.19	$1,102	$44,080	1.8	$58,500	$1,463	$17,550	$439	14,470	32%	$14.44	$751	1.5
Gilliam County	$18.73	$974	$38,960	1.6	$55,300	$1,383	$16,590	$415	275	33%	$24.42	$1,270	0.8

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	$15.12	$786	$31,440	1.3	$60,500	$1,513	$18,150	$454	977	29%	$12.82	$667	1.2
Harney County	$14.12	$734	$29,360	1.2	$53,500	$1,338	$16,050	$401	902	28%	$11.47	$596	1.2
Hood River County	$23.21	$1,207	$48,280	1.8	$76,800	$1,920	$23,040	$576	2,818	33%	$12.96	$674	1.8
Jackson County	$19.98	$1,039	$41,560	1.6	$73,100	$1,828	$21,930	$548	32,449	37%	$14.09	$733	1.4
Jefferson County	$16.98	$883	$35,320	1.4	$64,600	$1,615	$19,380	$485	2,584	32%	$11.39	$592	1.5
Josephine County	$21.27	$1,106	$44,240	1.7	$59,000	$1,475	$17,700	$443	12,251	34%	$12.18	$634	1.7
Klamath County	$16.50	$858	$34,320	1.4	$60,900	$1,523	$18,270	$457	9,962	36%	$12.28	$638	1.3
Lake County	$14.60	$759	$30,360	1.2	$51,000	$1,275	$15,300	$383	1,339	38%	$12.69	$660	1.2
Lane County	$23.10	$1,201	$48,040	1.8	$71,200	$1,780	$21,360	$534	62,953	41%	$13.53	$703	1.7
Lincoln County	$20.00	$1,040	$41,600	1.6	$57,400	$1,435	$17,220	$431	7,321	34%	$12.27	$638	1.6
Linn County	$21.79	$1,133	$45,320	1.7	$67,200	$1,680	$20,160	$504	17,014	36%	$15.13	$787	1.4
Malheur County	$15.33	$797	$31,880	1.3	$54,200	$1,355	$16,260	$407	4,197	42%	$11.64	$605	1.3
Marion County	$21.02	$1,093	$43,720	1.6	$70,700	$1,768	$21,210	$530	46,937	40%	$14.06	$731	1.5
Morrow County	$17.52	$911	$36,440	1.5	$63,200	$1,580	$18,960	$474	1,232	30%	$18.77	$976	0.9
Multnomah County	$29.54	$1,536	$61,440	2.1	$96,900	$2,423	$29,070	$727	148,340	45%	$19.40	$1,009	1.5
Polk County	$21.02	$1,093	$43,720	1.6	$70,700	$1,768	$21,210	$530	10,224	34%	$9.82	$511	2.1
Sherman County	$16.29	$847	$33,880	1.4	$67,100	$1,678	$20,130	$503	265	35%	$13.42	$698	1.2
Tillamook County	$17.94	$933	$37,320	1.4	$61,600	$1,540	$18,480	$462	3,315	31%	$13.38	$696	1.3
Umatilla County	$16.27	$846	$33,840	1.4	$69,000	$1,725	$20,700	$518	9,230	34%	$11.57	$602	1.4
Union County	$17.23	$896	$35,840	1.4	$63,400	$1,585	$19,020	$476	3,797	35%	$12.67	$659	1.4
Wallowa County	$15.77	$820	$32,800	1.3	$65,400	$1,635	$19,620	$491	975	30%	$8.15	$424	1.9
Wasco County	$22.62	$1,176	$47,040	1.8	$63,200	$1,580	$18,960	$474	3,897	38%	$14.51	$754	1.6
Washington County	$29.54	$1,536	$61,440	2.1	$96,900	$2,423	$29,070	$727	84,031	38%	$24.18	$1,257	1.2
Wheeler County	$14.60	$759	$30,360	1.2	$51,700	$1,293	$15,510	$388	153	24%	$12.87	$669	1.1
Yamhill County	$29.54	$1,536	$61,440	2.3	$96,900	$2,423	$29,070	$727	11,036	30%	$13.26	$689	2.2

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PENNSYLVANIA #26*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,037**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,458** monthly or **$41,494** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.95
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$16.43
2-Bedroom Housing Wage	$19.95
Number of Renter Households	1,572,128
Percent Renters	31%

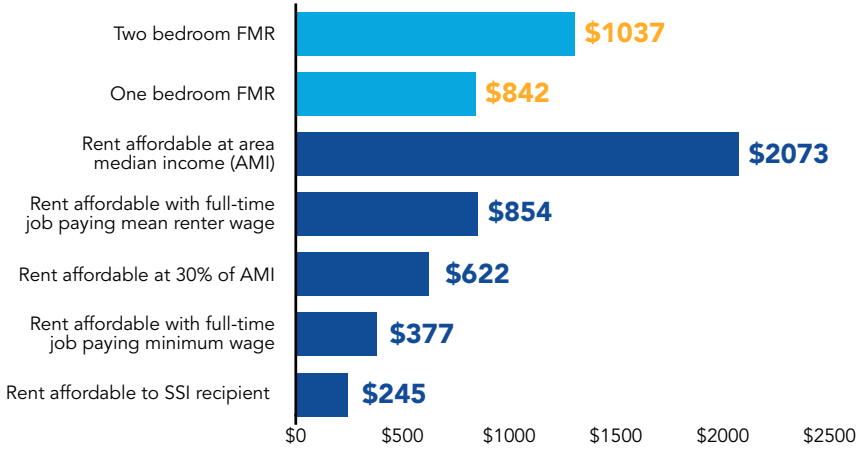
110
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

89
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
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
Pike County	$26.04
Philadelphia-Camden-Wilmington MSA	$24.23
Allentown-Bethlehem-Easton HMFA	$21.90
East Stroudsburg MSA	$21.10
Lancaster County	$19.58



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.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	$19.95	$1,037	$41,494	2.8	$82,911	$2,073	$24,873	$622	1,572,128	31%	$16.43	$854	1.2
Combined Nonmetro Areas	$14.38	$748	$29,910	2.0	$64,930	$1,623	$19,479	$487	149,571	25%	$11.58	$602	1.2
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	$21.90	$1,139	$45,560	3.0	$81,900	$2,048	$24,570	$614	88,327	32%	$15.27	$794	1.4
Altoona MSA	$15.50	$806	$32,240	2.1	$70,100	$1,753	$21,030	$526	15,749	30%	$11.79	$613	1.3
Armstrong County HMFA	$15.00	$780	$31,200	2.1	$70,100	$1,753	$21,030	$526	6,764	24%	$11.64	$605	1.3
Chambersburg-Waynesboro MSA	$17.25	$897	$35,880	2.4	$73,200	$1,830	$21,960	$549	17,417	29%	$13.69	$712	1.3
Columbia County HMFA	$16.08	$836	$33,440	2.2	$75,600	$1,890	$22,680	$567	8,113	31%	$11.47	$596	1.4
East Stroudsburg MSA	$21.10	$1,097	$43,880	2.9	$81,500	$2,038	$24,450	$611	13,138	23%	$13.02	$677	1.6
Erie MSA	$16.23	$844	$33,760	2.2	$65,000	$1,625	$19,500	$488	37,440	34%	$11.67	$607	1.4
Gettysburg MSA	$18.73	$974	$38,960	2.6	$80,500	$2,013	$24,150	$604	8,653	22%	$11.18	$582	1.7
Harrisburg-Carlisle MSA	$18.79	$977	$39,080	2.6	$84,900	$2,123	$25,470	$637	74,705	32%	$16.63	$865	1.1
Johnstown MSA	$13.92	$724	$28,960	1.9	$65,500	$1,638	$19,650	$491	14,674	26%	$10.13	$527	1.4
Lancaster MSA	$19.58	$1,018	$40,720	2.7	$83,000	$2,075	$24,900	$623	64,403	32%	$14.57	$757	1.3
Lebanon MSA	$17.88	$930	$37,200	2.5	$76,200	$1,905	$22,860	$572	16,100	30%	$13.27	$690	1.3
Montour County HMFA	$16.31	$848	$33,920	2.2	$78,100	$1,953	$23,430	$586	2,432	33%	$17.59	$915	0.9
Philadelphia-Camden-Wilmington MSA	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	539,146	35%	$20.43	$1,063	1.2
Pike County HMFA	$26.04	$1,354	$54,160	3.6	$78,700	$1,968	$23,610	$590	3,708	17%	$7.68	$400	3.4
Pittsburgh HMFA	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	300,435	31%	$16.32	$849	1.1
Reading MSA	$18.31	$952	$38,080	2.5	$82,200	$2,055	$24,660	$617	44,057	28%	$14.04	$730	1.3
Scranton-Wilkes-Barre MSA	$16.13	$839	$33,560	2.2	$70,600	$1,765	$21,180	$530	74,819	33%	$12.56	$653	1.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMFA	$13.92	$724	$28,960	1.9	$66,600	$1,665	$19,980	$500	12,743	27%	$11.84	$616	1.2
State College MSA	$19.40	$1,009	$40,360	2.7	$87,900	$2,198	$26,370	$659	22,395	38%	$11.23	$584	1.7
Williamsport MSA	$16.60	$863	$34,520	2.3	$72,300	$1,808	$21,690	$542	14,027	31%	$12.60	$655	1.3
York-Hanover MSA	$18.63	$969	$38,760	2.6	$81,800	$2,045	$24,540	$614	43,312	25%	$13.68	$711	1.4
Counties													
Adams County	$18.73	$974	$38,960	2.6	$80,500	$2,013	$24,150	$604	8,653	22%	$11.18	$582	1.7
Allegheny County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	193,411	36%	$17.97	$935	1.0
Armstrong County	$15.00	$780	$31,200	2.1	$70,100	$1,753	$21,030	$526	6,764	24%	$11.64	$605	1.3
Beaver County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	19,124	27%	$14.24	$741	1.3
Bedford County	$13.92	$724	$28,960	1.9	$62,300	$1,558	$18,690	$467	4,160	21%	$10.79	$561	1.3
Berks County	$18.31	$952	$38,080	2.5	$82,200	$2,055	$24,660	$617	44,057	28%	$14.04	$730	1.3
Blair County	$15.50	$806	$32,240	2.1	$70,100	$1,753	$21,030	$526	15,749	30%	$11.79	$613	1.3
Bradford County	$15.04	$782	$31,280	2.1	$67,000	$1,675	$20,100	$503	6,501	26%	$15.29	$795	1.0
Bucks County	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	54,977	23%	$13.55	$705	1.8
Butler County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	18,441	24%	$14.18	$737	1.3
Cambria County	$13.92	$724	$28,960	1.9	$65,500	$1,638	$19,650	$491	14,674	26%	$10.13	$527	1.4
Cameron County	$13.92	$724	$28,960	1.9	$58,500	$1,463	$17,550	$439	612	28%	$10.09	$525	1.4
Carbon County	$21.90	$1,139	$45,560	3.0	$81,900	$2,048	$24,570	$614	6,290	24%	$11.33	$589	1.9
Centre County	$19.40	$1,009	$40,360	2.7	$87,900	$2,198	$26,370	$659	22,395	38%	$11.23	$584	1.7
Chester County	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	47,788	25%	$19.74	$1,027	1.2
Clarion County	$13.92	$724	$28,960	1.9	$61,700	$1,543	$18,510	$463	4,948	31%	$8.90	$463	1.6
Clearfield County	$13.92	$724	$28,960	1.9	$60,600	$1,515	$18,180	$455	7,256	23%	$10.76	$559	1.3
Clinton County	$15.52	$807	$32,280	2.1	$64,500	$1,613	$19,350	$484	4,378	30%	$12.70	$660	1.2
Columbia County	$16.08	$836	$33,440	2.2	$75,600	$1,890	$22,680	$567	8,113	31%	$11.47	$596	1.4
Crawford County	$13.94	$725	$29,000	1.9	$66,000	$1,650	$19,800	$495	9,531	27%	$11.45	$596	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cumberland County	$18.79	$977	$39,080	2.6	$84,900	$2,123	$25,470	$637	29,594	30%	$15.54	$808	1.2
Dauphin County	$18.79	$977	$39,080	2.6	$84,900	$2,123	$25,470	$637	41,279	37%	$17.80	$925	1.1
Delaware County	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	64,695	31%	$17.20	$894	1.4
Elk County	$13.92	$724	$28,960	1.9	$69,800	$1,745	$20,940	$524	3,006	21%	$11.54	$600	1.2
Erie County	$16.23	$844	$33,760	2.2	$65,000	$1,625	$19,500	$488	37,440	34%	$11.67	$607	1.4
Fayette County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	14,033	26%	$10.35	$538	1.7
Forest County †	$13.92	$724	$28,960	1.9	$47,000	$1,175	$14,100	$353	296	16%			
Franklin County	$17.25	$897	$35,880	2.4	$73,200	$1,830	$21,960	$549	17,417	29%	$13.69	$712	1.3
Fulton County	$13.92	$724	$28,960	1.9	$64,600	$1,615	$19,380	$485	1,351	23%	$16.07	$836	0.9
Greene County	$13.92	$724	$28,960	1.9	$70,300	$1,758	$21,090	$527	3,580	25%	$17.07	$888	0.8
Huntingdon County	$13.92	$724	$28,960	1.9	$62,000	$1,550	$18,600	$465	4,084	24%	$11.00	$572	1.3
Indiana County	$14.85	$772	$30,880	2.0	$65,700	$1,643	$19,710	$493	9,586	29%	$11.74	$610	1.3
Jefferson County	$13.92	$724	$28,960	1.9	$61,600	$1,540	$18,480	$462	4,738	26%	$10.45	$543	1.3
Juniata County	$13.92	$724	$28,960	1.9	$68,200	$1,705	$20,460	$512	2,387	25%	$11.45	$596	1.2
Lackawanna County	$16.13	$839	$33,560	2.2	$70,600	$1,765	$21,180	$530	31,133	36%	$12.26	$638	1.3
Lancaster County	$19.58	$1,018	$40,720	2.7	$83,000	$2,075	$24,900	$623	64,403	32%	$14.57	$757	1.3
Lawrence County	$15.00	$780	$31,200	2.1	$62,400	$1,560	$18,720	$468	9,431	25%	$10.58	$550	1.4
Lebanon County	$17.88	$930	$37,200	2.5	$76,200	$1,905	$22,860	$572	16,100	30%	$13.27	$690	1.3
Lehigh County	$21.90	$1,139	$45,560	3.0	$81,900	$2,048	$24,570	$614	49,355	36%	$16.65	$866	1.3
Luzerne County	$16.13	$839	$33,560	2.2	$70,600	$1,765	$21,180	$530	41,229	32%	$12.62	$656	1.3
Lycoming County	$16.60	$863	$34,520	2.3	$72,300	$1,808	$21,690	$542	14,027	31%	$12.60	$655	1.3
McKean County	$13.92	$724	$28,960	1.9	$62,000	$1,550	$18,600	$465	4,448	26%	$10.45	$544	1.3
Mercer County	$13.92	$724	$28,960	1.9	$66,600	$1,665	$19,980	$500	12,743	27%	$11.84	$616	1.2
Mifflin County	$13.92	$724	$28,960	1.9	$57,300	$1,433	$17,190	$430	5,463	29%	$12.01	$624	1.2
Monroe County	$21.10	$1,097	$43,880	2.9	$81,500	$2,038	$24,450	$611	13,138	23%	$13.02	$677	1.6
Montgomery County	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	89,221	28%	$20.57	$1,070	1.2

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montour County	$16.31	$848	$33,920	2.2	$78,100	$1,953	$23,430	$586	2,432	33%	$17.59	$915	0.9
Northampton County	$21.90	$1,139	$45,560	3.0	$81,900	$2,048	$24,570	$614	32,682	29%	$13.42	$698	1.6
Northumberland County	$13.92	$724	$28,960	1.9	$65,700	$1,643	$19,710	$493	11,421	29%	$11.57	$602	1.2
Perry County	$18.79	$977	$39,080	2.6	$84,900	$2,123	$25,470	$637	3,832	21%	$9.36	$487	2.0
Philadelphia County	$24.23	$1,260	$50,400	3.3	$94,500	$2,363	$28,350	$709	282,465	47%	$24.53	$1,276	1.0
Pike County	$26.04	$1,354	$54,160	3.6	$78,700	$1,968	$23,610	$590	3,708	17%	$7.68	$400	3.4
Potter County	$13.92	$724	$28,960	1.9	$59,700	$1,493	$17,910	$448	1,541	24%	$13.55	$704	1.0
Schuylkill County	$14.29	$743	$29,720	2.0	$68,400	$1,710	$20,520	$513	14,303	24%	$11.00	$572	1.3
Snyder County	$14.75	$767	$30,680	2.0	$70,300	$1,758	$21,090	$527	4,118	28%	$10.40	$541	1.4
Somerset County	$13.92	$724	$28,960	1.9	$63,900	$1,598	$19,170	$479	6,501	22%	$11.36	$591	1.2
Sullivan County	$13.92	$724	$28,960	1.9	$64,000	$1,600	$19,200	$480	491	18%	$10.53	$548	1.3
Susquehanna County	$15.02	$781	$31,240	2.1	$66,700	$1,668	$20,010	$500	3,954	23%	$12.56	$653	1.2
Tioga County	$15.12	$786	$31,440	2.1	$63,000	$1,575	$18,900	$473	4,433	27%	$12.03	$626	1.3
Union County	$15.19	$790	$31,600	2.1	$73,200	$1,830	$21,960	$549	4,012	28%	$11.00	$572	1.4
Venango County	$13.92	$724	$28,960	1.9	$63,100	$1,578	$18,930	$473	5,501	25%	$10.82	$563	1.3
Warren County	$13.92	$724	$28,960	1.9	$62,300	$1,558	$18,690	$467	3,958	23%	$12.57	$654	1.1
Washington County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	20,716	24%	$15.99	$832	1.1
Wayne County	$17.15	$892	$35,680	2.4	$71,500	$1,788	$21,450	$536	3,582	19%	$10.25	$533	1.7
Westmoreland County	$18.08	$940	$37,600	2.5	$84,800	$2,120	$25,440	$636	34,710	23%	$11.67	$607	1.5
Wyoming County	$16.13	$839	$33,560	2.2	$70,600	$1,765	$21,180	$530	2,457	23%	$14.69	$764	1.1
York County	$18.63	$969	$38,760	2.6	$81,800	$2,045	$24,540	$614	43,312	25%	$13.68	$711	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 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PUERTO RICO #52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$506**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$1,685** monthly or **$20,225** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$9.72
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$7.53
2-Bedroom Housing Wage	$9.72
Number of Renter Households	380,029
Percent Renters	32%

54
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

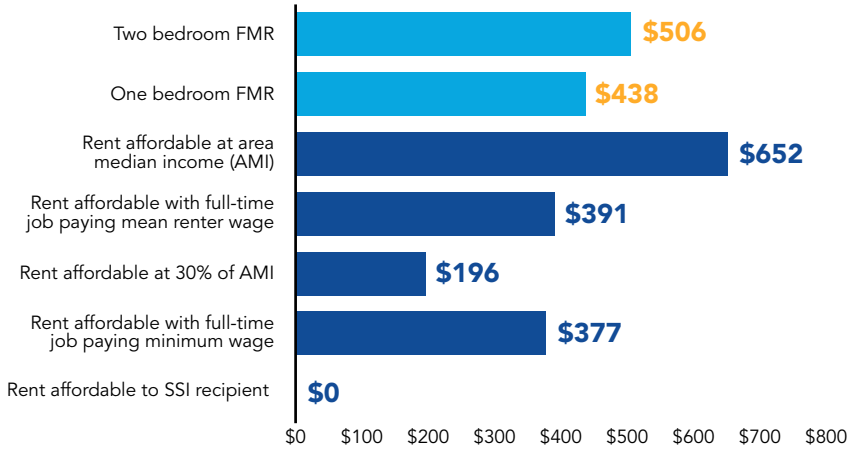
46
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.3
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
San Juan-Guaynabo HMFA	$10.69
Fajardo HMFA	$9.52
Caguas HMFA	$9.50
Mayagüez MSA	$9.40
Quebradillas Municipio HMFA	$8.81

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Puerto Rico	$9.72	$506	$20,225	1.3	$26,086	$652	$7,826	$196	380,029	32%	$7.53	$391	1.3
Combined Nonmetro Areas	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	13,137	27%	$7.81	$406	1.0
Metropolitan Areas													
Aguadilla-Isabela HMFA	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	34,003	34%	$6.82	$355	1.3
Arecibo HMFA	$8.62	$448	$17,920	1.2	$21,800	$545	$6,540	$164	17,560	31%	$6.21	$323	1.4
Barranquitas-Aibonito HMFA	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	9,209	27%	$6.70	$348	1.2
Caguas HMFA	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	31,471	30%	$7.93	$412	1.2
Fajardo HMFA	$9.52	$495	$19,800	1.3	$24,100	$603	$7,230	$181	7,313	32%	$7.03	$366	1.4
Guayama MSA	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	7,186	28%	$8.00	$416	1.0
Mayagüez MSA	$9.40	$489	$19,560	1.3	$22,100	$553	$6,630	$166	14,426	40%	$4.40	$229	2.1
Ponce HMFA	$8.62	$448	$17,920	1.2	$23,100	$578	$6,930	$173	24,378	32%	$5.78	$300	1.5
Quebradillas Municipio HMFA	$8.81	$458	$18,320	1.2	$20,900	$523	$6,270	$157	2,481	31%	$4.43	$231	2.0
San German MSA	$8.17	$425	$17,000	1.1	$22,800	$570	$6,840	$171	13,636	33%	$5.54	$288	1.5
San Juan-Guaynabo HMFA	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	193,570	32%	$8.11	$421	1.3
Utuado Municipio HMFA	$8.17	$425	$17,000	1.1	$21,300	$533	$6,390	$160	3,783	39%	$4.29	$223	1.9
Yauco HMFA	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	7,876	26%	$5.30	$276	1.5
Counties													
Adjuntas Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	2,346	41%	$5.49	$285	1.5
Aguada Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	3,237	25%	$4.31	$224	2.0
Aguadilla Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	8,702	40%	$7.41	$385	1.2
Aguas Buenas Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,888	34%	$5.73	$298	1.9
Aibonito Municipio	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	1,882	22%	$8.56	$445	0.9

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Añasco Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	2,037	23%	$8.91	$463	1.0
Arecibo Municipio	$8.62	$448	$17,920	1.2	$21,800	$545	$6,540	$164	10,776	34%	$6.31	$328	1.4
Arroyo Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	1,268	21%	$12.06	$627	0.7
Barceloneta Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,268	28%	$10.54	$548	1.0
Barranquitas Municipio	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	2,309	26%	$4.72	$246	1.7
Bayamón Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	21,483	32%	$6.60	$343	1.6
Cabo Rojo Municipio	$8.17	$425	$17,000	1.1	$22,800	$570	$6,840	$171	5,466	35%	$4.51	$235	1.8
Caguas Municipio	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	15,248	32%	$7.71	$401	1.2
Camuy Municipio	$8.62	$448	$17,920	1.2	$21,800	$545	$6,540	$164	3,140	28%	$5.26	$273	1.6
Canóvanas Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,851	26%	$8.01	$416	1.3
Carolina Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	18,518	30%	$8.26	$429	1.3
Cataño Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,463	40%	$8.63	$449	1.2
Cayey Municipio	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	5,923	37%	$7.09	$369	1.3
Ceiba Municipio	$9.52	$495	$19,800	1.3	$24,100	$603	$7,230	$181	1,197	28%	$8.44	$439	1.1
Ciales Municipio	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	1,756	30%	$4.83	$251	1.7
Cidra Municipio	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	4,346	34%	$7.91	$411	1.2
Coamo Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	2,983	23%	$6.50	$338	1.2
Comerío Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,459	44%	$5.93	$308	1.8
Corozal Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,543	24%	$7.33	$381	1.5
Culebra Municipio †	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	187	39%			
Dorado Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,629	23%	$9.63	$501	1.1
Fajardo Municipio	$9.52	$495	$19,800	1.3	$24,100	$603	$7,230	$181	4,218	34%	$7.37	$383	1.3
Florida Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	1,173	27%	$4.39	$228	2.4
Guánica Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	1,599	29%	$4.93	$257	1.6
Guayama Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	3,799	27%	$7.19	$374	1.1
Guayanilla Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	1,834	28%	$5.66	$294	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Guaynabo Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	8,729	28%	$9.69	$504	1.1
Gurabo Municipio	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	2,577	18%	$10.76	$560	0.9
Hatillo Municipio	$8.62	$448	$17,920	1.2	$21,800	$545	$6,540	$164	3,644	26%	$6.34	$330	1.4
Hormigueros Municipio	$9.40	$489	$19,560	1.3	$22,100	$553	$6,630	$166	1,675	27%	$5.09	$264	1.8
Humacao Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	4,906	28%	$8.88	$462	1.2
Isabela Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	5,333	36%	$8.53	$444	1.0
Jayuya Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	2,039	42%	$10.79	$561	0.8
Juana Díaz Municipio	$8.62	$448	$17,920	1.2	$23,100	$578	$6,930	$173	4,375	28%	$7.39	$385	1.2
Juncos Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,597	29%	$13.50	$702	0.8
Lajas Municipio	$8.17	$425	$17,000	1.1	$22,800	$570	$6,840	$171	3,063	40%	$5.13	$267	1.6
Lares Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	3,649	37%	$4.84	$252	1.8
Las Marías Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	768	28%	$2.02	$105	4.0
Las Piedras Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,699	22%	$8.37	$435	1.3
Loíza Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,508	29%	$8.03	$417	1.3
Luquillo Municipio	$9.52	$495	$19,800	1.3	$24,100	$603	$7,230	$181	1,898	29%	$4.84	$252	2.0
Manatí Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,948	27%	$8.65	$450	1.2
Maricao Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	476	26%	$7.48	$389	1.1
Maunabo Municipio	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	982	26%	$5.81	$302	1.4
Mayagüez Municipio	$9.40	$489	$19,560	1.3	$22,100	$553	$6,630	$166	12,751	43%	$4.34	$226	2.2
Moca Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	4,858	36%	$6.12	$318	1.4
Morovis Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,966	31%	$6.52	$339	1.6
Naguabo Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	1,812	22%	$5.73	$298	1.9
Naranjito Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	2,107	25%	$6.07	$316	1.8
Orocovis Municipio	$8.10	$421	$16,840	1.1	$21,700	$543	$6,510	$163	2,280	34%	$5.02	$261	1.6
Patillas Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	2,119	34%	$6.99	$363	1.2
Peñuelas Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	1,770	26%	$7.15	$372	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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ponce Municipio	$8.62	$448	$17,920	1.2	$23,100	$578	$6,930	$173	17,588	34%	$5.31	$276	1.6
Quebradillas Municipio	$8.81	$458	$18,320	1.2	$20,900	$523	$6,270	$157	2,481	31%	$4.43	$231	2.0
Rincón Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	1,456	29%	$4.26	$222	2.0
Río Grande Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,863	25%	$6.48	$337	1.6
Sabana Grande Municipio	$8.17	$425	$17,000	1.1	$22,800	$570	$6,840	$171	1,697	24%	$5.92	$308	1.4
Salinas Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	1,987	20%	$6.73	$350	1.2
San Germán Municipio	$8.17	$425	$17,000	1.1	$22,800	$570	$6,840	$171	3,410	29%	$6.34	$329	1.3
San Juan Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	65,844	46%	$7.79	$405	1.4
San Lorenzo Municipio	$9.50	$494	$19,760	1.3	$30,200	$755	$9,060	$227	3,377	25%	$6.51	$339	1.5
San Sebastián Municipio	$8.62	$448	$17,920	1.2	$20,700	$518	$6,210	$155	4,731	36%	$5.23	$272	1.6
Santa Isabel Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	1,653	22%	$8.35	$434	1.0
Toa Alta Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,717	17%	$5.51	$286	1.9
Toa Baja Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	7,165	26%	$7.50	$390	1.4
Trujillo Alto Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	7,669	32%	$4.66	$242	2.3
Utuado Municipio	$8.17	$425	$17,000	1.1	$21,300	$533	$6,390	$160	3,783	39%	$4.29	$223	1.9
Vega Alta Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,726	31%	$9.54	$496	1.1
Vega Baja Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,804	20%	$10.98	$571	1.0
Vieques Municipio	$8.10	$421	$16,840	1.1	$21,600	$540	$6,480	$162	698	31%	$10.46	$544	0.8
Villalba Municipio	$8.62	$448	$17,920	1.2	$23,100	$578	$6,930	$173	2,415	31%	$9.72	$505	0.9
Yabucoa Municipio	$10.69	$556	$22,240	1.5	$28,900	$723	$8,670	$217	3,235	28%	$5.83	$303	1.8
Yauco Municipio	$8.10	$421	$16,840	1.1	$20,200	$505	$6,060	$152	2,673	24%	$4.76	$248	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

RHODE ISLAND #17*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,172**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,907** monthly or **$46,885** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$22.54
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	$11.50
Average Renter Wage	$14.24
2-Bedroom Housing Wage	$22.54
Number of Renter Households	160,997
Percent Renters	39%

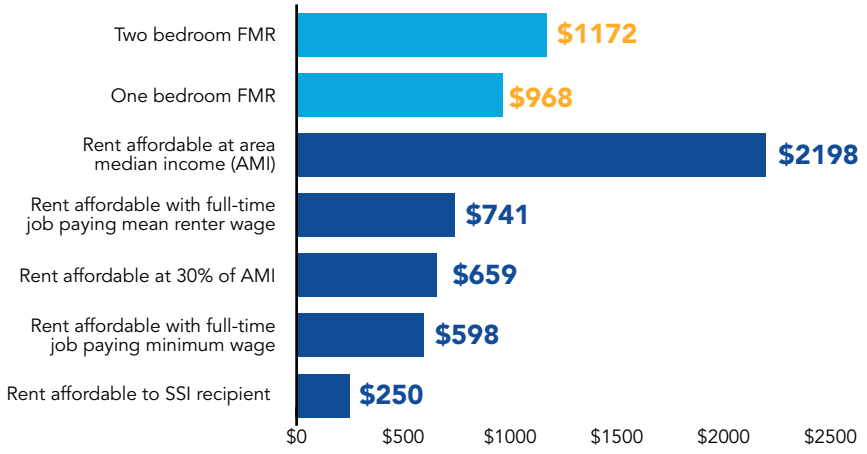
78
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2
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
Newport-Middleton-Portsmouth HMFA	$28.88
Westerly-Hopkinton-New Shoreham HMFA	$22.62
Providence-Fall River 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.

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	$22.54	$1,172	$46,885	2.0	$87,905	$2,198	$26,372	$659	160,997	39%	$14.24	$741	1.6
Metropolitan Areas													
Newport-Middleton-Portsmouth HMFA	$28.88	$1,502	$60,080	2.5	$105,800	$2,645	$31,740	$794	10,635	44%	$14.54	$756	2.0
Providence-Fall River HMFA	$22.08	$1,148	$45,920	1.9	$86,500	$2,163	$25,950	$649	146,134	39%	$14.34	$746	1.5
Westerly-Hopkinton-New Shoreham HMFA	$22.62	$1,176	$47,040	2.0	$94,500	$2,363	$28,350	$709	4,228	32%	$10.58	$550	2.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH CAROLINA #30*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$940**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,133** monthly or **$37,598** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$18.08
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.97
2-Bedroom Housing Wage	$18.08
Number of Renter Households	588,023
Percent Renters	31%

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

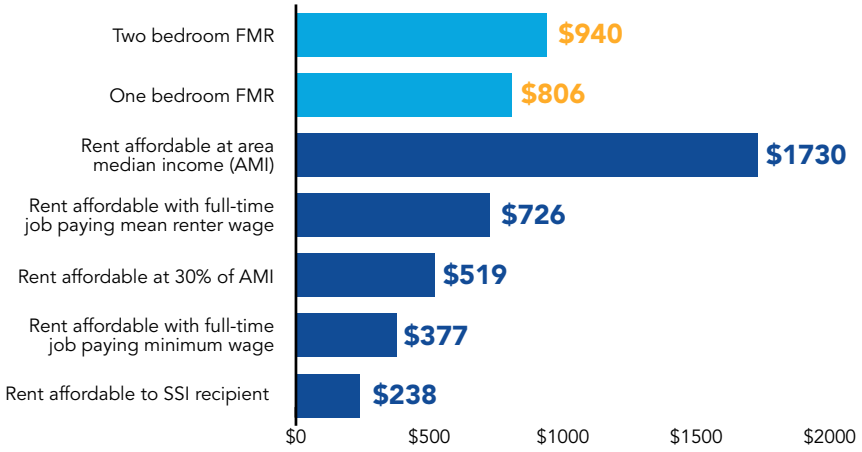
86
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.5
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
Charleston-North Charleston MSA	$23.21
Beaufort County	$23.15
York County	$22.13
Columbia HMFA	$18.52
Greenville-Mauldin-Easley HMFA	$18.12

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	$18.08	$940	$37,598	2.5	$69,180	$1,730	$20,754	$519	588,023	31%	$13.97	$726	1.3
Combined Nonmetro Areas	$13.60	$707	$28,285	1.9	$52,150	$1,304	$15,645	$391	84,480	29%	$12.01	$625	1.1
Metropolitan Areas													
Anderson HMFA	$16.23	$844	$33,760	2.2	$69,600	$1,740	$20,880	$522	21,717	28%	$11.66	$606	1.4
Augusta-Richmond County HMFA	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	20,926	27%	$14.32	$745	1.1
Beaufort County HMFA	$23.15	$1,204	$48,160	3.2	$76,000	$1,900	$22,800	$570	19,053	27%	$12.50	$650	1.9
Charleston-North Charleston MSA	$23.21	$1,207	$48,280	3.2	$82,100	$2,053	$24,630	$616	98,479	34%	$16.44	$855	1.4
Charlotte-Concord-Gastonia HMFA	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	28,354	28%	$14.19	$738	1.6
Chester County HMFA	$13.85	$720	$28,800	1.9	$57,100	$1,428	$17,130	$428	3,025	24%	$10.33	$537	1.3
Columbia HMFA	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	95,885	33%	$13.95	$726	1.3
Darlington County HMFA	$13.06	$679	$27,160	1.8	$55,800	$1,395	$16,740	$419	8,059	30%	$14.67	$763	0.9
Florence HMFA	$15.56	$809	$32,360	2.1	$61,100	$1,528	$18,330	$458	17,896	34%	$12.82	$666	1.2
Greenville-Mauldin-Easley HMFA	$18.12	$942	$37,680	2.5	$77,200	$1,930	$23,160	$579	78,528	33%	$14.97	$778	1.2
Jasper County HMFA	$17.83	$927	$37,080	2.5	$48,000	$1,200	$14,400	$360	2,903	28%	$13.38	$696	1.3
Kershaw County HMFA	$13.81	$718	$28,720	1.9	$59,300	$1,483	$17,790	$445	4,471	18%	$11.86	$617	1.2
Lancaster County HMFA	$15.90	$827	$33,080	2.2	$73,300	$1,833	$21,990	$550	6,880	20%	$11.75	$611	1.4
Laurens County HMFA	$15.46	$804	$32,160	2.1	$47,500	$1,188	$14,250	$356	7,715	30%	$13.98	$727	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	$17.27	$898	$35,920	2.4	$61,300	$1,533	$18,390	$460	36,980	28%	$11.55	$601	1.5
Spartanburg HMFA	$16.25	$845	$33,800	2.2	$68,800	$1,720	$20,640	$516	34,249	29%	$14.12	$734	1.2
Sumter MSA	$15.87	$825	$33,000	2.2	$54,300	$1,358	$16,290	$407	14,794	35%	$13.15	$684	1.2
Union County HMFA	$13.56	$705	$28,200	1.9	$51,200	$1,280	$15,360	$384	3,629	32%	$13.28	$690	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Abbeville County	$13.06	$679	$27,160	1.8	$51,200	$1,280	$15,360	$384	2,412	25%	$11.95	$621	1.1
Aiken County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	18,547	27%	$14.82	$771	1.1
Allendale County	$13.06	$679	$27,160	1.8	$40,300	$1,008	$12,090	$302	1,070	32%	$12.13	$631	1.1
Anderson County	$16.23	$844	$33,760	2.2	$69,600	$1,740	$20,880	$522	21,717	28%	$11.66	$606	1.4
Bamberg County	$13.79	$717	$28,680	1.9	$49,700	$1,243	$14,910	$373	1,566	29%	$12.95	$674	1.1
Barnwell County	$13.06	$679	$27,160	1.8	$52,200	$1,305	$15,660	$392	2,545	30%	$7.73	$402	1.7
Beaufort County	$23.15	$1,204	$48,160	3.2	$76,000	$1,900	$22,800	$570	19,053	27%	$12.50	$650	1.9
Berkeley County	$23.21	$1,207	$48,280	3.2	$82,100	$2,053	$24,630	$616	21,586	28%	$19.17	$997	1.2
Calhoun County	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	1,216	20%	$10.33	$537	1.8
Charleston County	$23.21	$1,207	$48,280	3.2	$82,100	$2,053	$24,630	$616	61,209	38%	$16.34	$850	1.4
Cherokee County	$13.87	$721	$28,840	1.9	$52,100	$1,303	$15,630	$391	6,429	31%	$10.64	$554	1.3
Chester County	$13.85	$720	$28,800	1.9	$57,100	$1,428	$17,130	$428	3,025	24%	$10.33	$537	1.3
Chesterfield County	$13.06	$679	$27,160	1.8	$50,300	$1,258	$15,090	$377	5,177	29%	$13.58	$706	1.0
Clarendon County	$13.06	$679	$27,160	1.8	$51,200	$1,280	$15,360	$384	3,028	23%	$6.50	$338	2.0
Colleton County	$13.29	$691	$27,640	1.8	$45,500	$1,138	$13,650	$341	3,777	25%	$13.42	$698	1.0
Darlington County	$13.06	$679	$27,160	1.8	$55,800	$1,395	$16,740	$419	8,059	30%	$14.67	$763	0.9
Dillon County	$13.06	$679	$27,160	1.8	$40,700	$1,018	$12,210	$305	4,482	41%	$10.75	$559	1.2
Dorchester County	$23.21	$1,207	$48,280	3.2	$82,100	$2,053	$24,630	$616	15,684	28%	$12.92	$672	1.8
Edgefield County	$15.67	$815	$32,600	2.2	$69,900	$1,748	$20,970	$524	2,379	26%	$7.93	$413	2.0
Fairfield County	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	2,274	25%	$13.18	$685	1.4
Florence County	$15.56	$809	$32,360	2.1	$61,100	$1,528	$18,330	$458	17,896	34%	$12.82	$666	1.2
Georgetown County	$15.60	$811	$32,440	2.2	$64,500	$1,613	$19,350	$484	5,399	21%	$12.02	$625	1.3
Greenville County	$18.12	$942	$37,680	2.5	$77,200	$1,930	$23,160	$579	62,747	33%	$15.47	$804	1.2
Greenwood County	$13.88	$722	$28,880	1.9	$54,800	$1,370	$16,440	$411	9,931	36%	$13.43	$698	1.0
Hampton County	$13.06	$679	$27,160	1.8	$45,900	$1,148	$13,770	$344	1,680	24%	$17.09	$889	0.8

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	$17.27	$898	$35,920	2.4	$61,300	$1,533	$18,390	$460	36,980	28%	$11.55	$601	1.5
Jasper County	$17.83	$927	$37,080	2.5	$48,000	$1,200	$14,400	$360	2,903	28%	$13.38	$696	1.3
Kershaw County	$13.81	$718	$28,720	1.9	$59,300	$1,483	$17,790	$445	4,471	18%	$11.86	$617	1.2
Lancaster County	$15.90	$827	$33,080	2.2	$73,300	$1,833	$21,990	$550	6,880	20%	$11.75	$611	1.4
Laurens County	$15.46	$804	$32,160	2.1	$47,500	$1,188	$14,250	$356	7,715	30%	$13.98	$727	1.1
Lee County	$13.06	$679	$27,160	1.8	$43,700	$1,093	$13,110	$328	1,625	25%	$9.62	$500	1.4
Lexington County	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	29,132	26%	$12.65	$658	1.5
McCormick County †	$13.06	$679	$27,160	1.8	$57,100	$1,428	$17,130	$428	927	23%			
Marion County	$13.06	$679	$27,160	1.8	$44,100	$1,103	$13,230	$331	3,941	34%	$10.22	$531	1.3
Marlboro County	$13.06	$679	$27,160	1.8	$43,700	$1,093	$13,110	$328	3,571	37%	$14.30	$744	0.9
Newberry County	$15.29	$795	$31,800	2.1	$54,900	$1,373	$16,470	$412	3,961	27%	$11.40	$593	1.3
Oconee County	$13.94	$725	$29,000	1.9	$65,100	$1,628	$19,530	$488	8,725	27%	$13.21	$687	1.1
Orangeburg County	$13.06	$679	$27,160	1.8	$46,300	$1,158	$13,890	$347	10,803	33%	$11.07	$575	1.2
Pickens County	$18.12	$942	$37,680	2.5	$77,200	$1,930	$23,160	$579	15,781	33%	$10.37	$539	1.7
Richland County	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	61,426	40%	$14.86	$773	1.2
Saluda County	$18.52	$963	$38,520	2.6	$72,100	$1,803	$21,630	$541	1,837	26%	$12.20	$635	1.5
Spartanburg County	$16.25	$845	$33,800	2.2	$68,800	$1,720	$20,640	$516	34,249	29%	$14.12	$734	1.2
Sumter County	$15.87	$825	$33,000	2.2	$54,300	$1,358	$16,290	$407	14,794	35%	$13.15	$684	1.2
Union County	$13.56	$705	$28,200	1.9	$51,200	$1,280	$15,360	$384	3,629	32%	$13.28	$690	1.0
Williamsburg County	$13.06	$679	$27,160	1.8	$47,300	$1,183	$14,190	$355	3,431	27%	$12.60	$655	1.0
York County	$22.13	$1,151	$46,040	3.1	$84,200	$2,105	$25,260	$632	28,354	28%	$14.19	$738	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH DAKOTA #48*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,680** monthly or **$32,159** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.46
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	$9.45
Average Renter Wage	$13.15
2-Bedroom Housing Wage	$15.46
Number of Renter Households	110,790
Percent Renters	32%

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

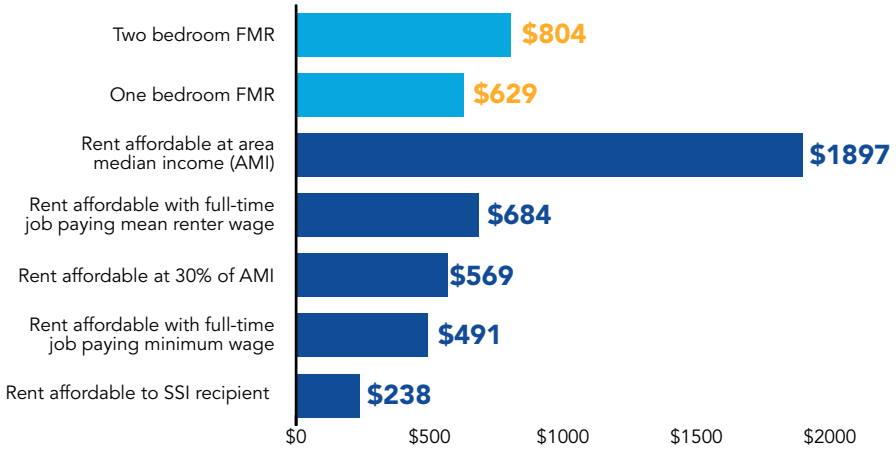
51
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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	$17.90
Rapid City HMFA	$16.83
Sioux Falls MSA	$16.81
Meade County HMFA	$16.50
Sioux City HMFA	$16.00

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	$15.46	$804	$32,159	1.6	$75,887	$1,897	$22,766	$569	110,790	32%	$13.15	$684	1.2
Combined Nonmetro Areas	$14.23	$740	$29,603	1.5	$72,300	$1,807	$21,690	$542	57,316	32%	$12.20	$634	1.2
Metropolitan Areas													
Custer County HMFA	$17.90	$931	$37,240	1.9	$70,100	$1,753	$21,030	$526	620	16%	$6.90	$359	2.6
Meade County HMFA	$16.50	$858	$34,320	1.7	$73,900	$1,848	$22,170	$554	2,828	26%	$12.65	$658	1.3
Rapid City HMFA	$16.83	$875	$35,000	1.8	$76,300	$1,908	$22,890	$572	13,822	31%	$11.40	$593	1.5
Sioux City HMFA	$16.00	$832	$33,280	1.7	$73,300	$1,833	$21,990	$550	2,040	31%	$16.21	$843	1.0
Sioux Falls MSA	$16.81	$874	$34,960	1.8	$82,500	$2,063	$24,750	$619	34,164	33%	$14.64	$761	1.1
Counties													
Aurora County	$13.83	$719	$28,760	1.5	$72,300	$1,808	$21,690	$542	292	25%	$13.35	$694	1.0
Beadle County	$13.83	$719	$28,760	1.5	$65,900	$1,648	$19,770	$494	2,589	34%	$12.32	$641	1.1
Bennett County	$13.83	$719	$28,760	1.5	$54,100	$1,353	$16,230	$406	389	40%	$10.43	$542	1.3
Bon Homme County	$13.83	$719	$28,760	1.5	$71,500	$1,788	$21,450	$536	672	26%	$10.78	$561	1.3
Brookings County	$15.00	$780	$31,200	1.6	$87,200	$2,180	$26,160	$654	5,268	41%	$13.42	$698	1.1
Brown County	$14.58	$758	$30,320	1.5	$80,200	$2,005	$24,060	$602	5,870	36%	$13.15	$684	1.1
Brule County	$13.83	$719	$28,760	1.5	$56,500	$1,413	$16,950	$424	855	38%	$14.86	$773	0.9
Buffalo County †	$13.83	$719	$28,760	1.5	$36,500	$913	$10,950	$274	303	54%			
Butte County	$15.23	$792	$31,680	1.6	$57,500	$1,438	$17,250	$431	953	23%	$9.86	$512	1.5
Campbell County	$13.83	$719	$28,760	1.5	$72,400	$1,810	$21,720	$543	91	14%	$14.42	$750	1.0
Charles Mix County	$13.83	$719	$28,760	1.5	$61,000	$1,525	$18,300	$458	922	29%	$9.26	$481	1.5
Clark County	$13.83	$719	$28,760	1.5	$67,300	$1,683	$20,190	$505	319	21%	$11.06	$575	1.3
Clay County	$14.71	$765	$30,600	1.6	$87,800	$2,195	$26,340	$659	2,422	46%	$7.72	$402	1.9
Codington County	$14.31	$744	$29,760	1.5	$78,000	$1,950	$23,400	$585	4,194	35%	$11.41	$593	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Corson County	$13.83	$719	$28,760	1.5	$42,000	$1,050	$12,600	$315	552	46%	$11.87	$617	1.2
Custer County	$17.90	$931	$37,240	1.9	$70,100	$1,753	$21,030	$526	620	16%	$6.90	$359	2.6
Davison County	$14.85	$772	$30,880	1.6	$72,100	$1,803	$21,630	$541	3,490	40%	$14.11	$734	1.1
Day County	$13.83	$719	$28,760	1.5	$61,300	$1,533	$18,390	$460	636	25%	$8.11	$422	1.7
Deuel County	$13.83	$719	$28,760	1.5	$73,000	$1,825	$21,900	$548	377	21%	$15.28	$795	0.9
Dewey County	$13.83	$719	$28,760	1.5	$51,700	$1,293	$15,510	$388	643	39%	$11.48	$597	1.2
Douglas County	$14.38	$748	$29,920	1.5	$74,600	$1,865	$22,380	$560	246	20%	$8.31	$432	1.7
Edmunds County	$13.83	$719	$28,760	1.5	$81,900	$2,048	$24,570	$614	278	18%	$8.10	$421	1.7
Fall River County	$14.08	$732	$29,280	1.5	$67,500	$1,688	$20,250	$506	655	22%	$10.49	$545	1.3
Faulk County	$13.83	$719	$28,760	1.5	$82,700	$2,068	$24,810	$620	176	20%	$8.85	$460	1.6
Grant County	$14.13	$735	$29,400	1.5	$72,700	$1,818	$21,810	$545	606	19%	$10.44	$543	1.4
Gregory County	$13.83	$719	$28,760	1.5	$66,100	$1,653	$19,830	$496	522	28%	$10.07	$524	1.4
Haakon County	$14.63	$761	$30,440	1.5	$41,700	$1,043	$12,510	$313	188	23%	$14.84	$772	1.0
Hamlin County	$13.83	$719	$28,760	1.5	$72,700	$1,818	$21,810	$545	439	19%	$16.37	$851	0.8
Hand County	$13.83	$719	$28,760	1.5	$76,100	$1,903	$22,830	$571	478	32%	$11.37	$591	1.2
Hanson County	$13.83	$719	$28,760	1.5	$79,600	$1,990	$23,880	$597	126	12%	$18.95	$985	0.7
Harding County	$15.06	$783	$31,320	1.6	$64,000	$1,600	$19,200	$480	175	33%	$20.84	$1,083	0.7
Hughes County	$14.42	$750	$30,000	1.5	$96,300	$2,408	$28,890	$722	2,331	31%	$10.43	$543	1.4
Hutchinson County	$14.27	$742	$29,680	1.5	$73,100	$1,828	$21,930	$548	661	23%	$11.20	$583	1.3
Hyde County	$13.92	$724	$28,960	1.5	$74,900	$1,873	$22,470	$562	149	25%	$16.67	$867	0.8
Jackson County	$13.83	$719	$28,760	1.5	$39,400	$985	$11,820	$296	358	42%	$7.69	$400	1.8
Jerauld County	$13.83	$719	$28,760	1.5	$69,400	$1,735	$20,820	$521	252	27%	$14.85	$772	0.9
Jones County	$13.83	$719	$28,760	1.5	$50,900	$1,273	$15,270	$382	102	25%	$13.08	$680	1.1
Kingsbury County	$13.83	$719	$28,760	1.5	$73,400	$1,835	$22,020	$551	467	20%	$11.18	$581	1.2
Lake County	$13.83	$719	$28,760	1.5	$81,700	$2,043	$24,510	$613	1,196	25%	$12.48	$649	1.1
Lawrence County	$13.83	$719	$28,760	1.5	$75,400	$1,885	$22,620	$566	3,901	35%	$11.22	$583	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$16.81	$874	$34,960	1.8	$82,500	$2,063	$24,750	$619	4,596	23%	$15.70	$816	1.1
Lyman County	$13.83	$719	$28,760	1.5	$61,600	$1,540	$18,480	$462	458	33%	$9.83	$511	1.4
McCook County	$16.81	$874	$34,960	1.8	$82,500	$2,063	$24,750	$619	536	24%	$10.99	$572	1.5
McPherson County	$14.17	$737	$29,480	1.5	$65,000	$1,625	$19,500	$488	236	23%	$8.12	$422	1.7
Marshall County	$13.83	$719	$28,760	1.5	$75,800	$1,895	$22,740	$569	491	26%	$12.56	$653	1.1
Meade County	$16.50	$858	$34,320	1.7	$73,900	$1,848	$22,170	$554	2,828	26%	$12.65	$658	1.3
Mellette County †	$13.83	$719	$28,760	1.5	$38,700	$968	$11,610	$290	202	31%			
Miner County	$13.83	$719	$28,760	1.5	$67,600	$1,690	$20,280	$507	221	23%	$12.67	$659	1.1
Minnehaha County	$16.81	$874	$34,960	1.8	$82,500	$2,063	$24,750	$619	28,273	37%	$14.54	$756	1.2
Moody County	$13.83	$719	$28,760	1.5	$75,400	$1,885	$22,620	$566	754	29%	$14.30	$744	1.0
Oglala Lakota County	$13.83	$719	$28,760	1.5	$32,000	$800	$9,600	$240	1,359	50%	$11.08	$576	1.2
Pennington County	$16.83	$875	$35,000	1.8	$76,300	$1,908	$22,890	$572	13,822	31%	$11.40	$593	1.5
Perkins County	$13.83	$719	$28,760	1.5	$71,700	$1,793	$21,510	$538	352	27%	$11.71	$609	1.2
Potter County	$13.98	$727	$29,080	1.5	$67,200	$1,680	$20,160	$504	208	21%	$13.46	$700	1.0
Roberts County	$13.83	$719	$28,760	1.5	$62,500	$1,563	$18,750	$469	1,299	34%	$10.10	$525	1.4
Sanborn County	$13.83	$719	$28,760	1.5	$72,000	$1,800	$21,600	$540	270	27%	$11.45	$595	1.2
Spink County	$13.83	$719	$28,760	1.5	$69,500	$1,738	$20,850	$521	677	26%	$13.57	$706	1.0
Stanley County	$15.58	$810	$32,400	1.6	$83,900	$2,098	$25,170	$629	284	21%	$7.79	$405	2.0
Sully County	$13.83	$719	$28,760	1.5	$83,300	$2,083	$24,990	$625	80	14%	$20.93	$1,088	0.7
Todd County	$13.83	$719	$28,760	1.5	$23,900	$598	$7,170	$179	1,520	56%	$11.99	$623	1.2
Tripp County	$13.83	$719	$28,760	1.5	$65,400	$1,635	$19,620	$491	560	24%	$8.68	$451	1.6
Turner County	$16.81	$874	$34,960	1.8	$82,500	$2,063	$24,750	$619	759	22%	$9.73	$506	1.7
Union County	$16.00	$832	$33,280	1.7	$73,300	$1,833	$21,990	$550	2,040	31%	$16.21	$843	1.0
Walworth County	$13.83	$719	$28,760	1.5	$69,500	$1,738	$20,850	$521	590	26%	$11.20	$583	1.2
Yankton County	$13.96	$726	$29,040	1.5	$72,000	$1,800	$21,600	$540	3,289	35%	$13.93	$724	1.0
Ziebach County	$13.83	$719	$28,760	1.5	$39,800	$995	$11,940	$299	323	43%	$9.30	$483	1.5

† Wage data not available (See Appendix B).

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TENNESSEE #34*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$915**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,049** monthly or **$36,587** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.59
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$16.20
2-Bedroom Housing Wage	$17.59
Number of Renter Households	875,045
Percent Renters	34%

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

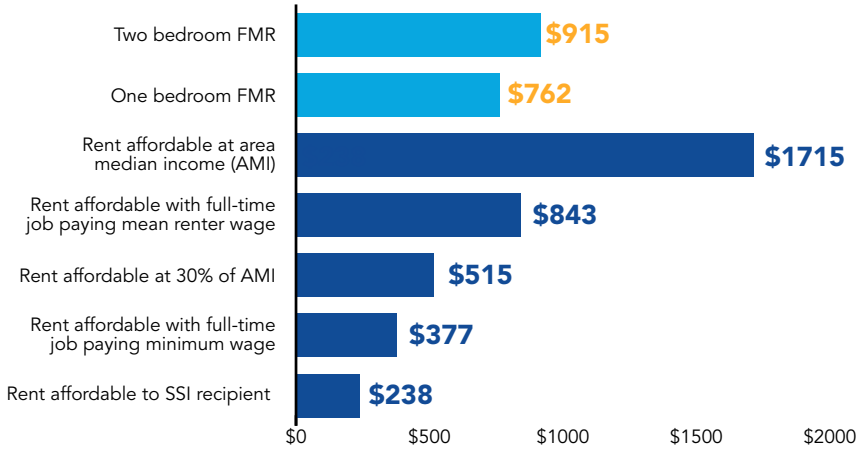
81
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

2
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	$23.02
Maury County	$18.17
Memphis HMFA	$17.52
Knoxville HMFA	$17.23
Clarksville MSA	$16.77

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	$17.59	$915	$36,587	2.4	$68,613	$1,715	$20,584	$515	875,045	34%	$16.20	$843	1.1
Combined Nonmetro Areas	$13.25	$689	$27,562	1.8	$54,407	$1,360	$16,322	$408	168,341	29%	$11.93	$620	1.1
Metropolitan Areas													
Campbell County HMFA	$12.90	$671	$26,840	1.8	$49,100	$1,228	$14,730	$368	5,166	32%	$10.87	$565	1.2
Chattanooga MSA	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	56,597	35%	$14.53	$756	1.1
Clarksville MSA	$16.77	$872	$34,880	2.3	$63,400	$1,585	$19,020	$476	29,374	40%	$13.54	$704	1.2
Cleveland MSA	$15.63	$813	$32,520	2.2	$57,800	$1,445	$17,340	$434	15,790	33%	$13.21	$687	1.2
Crockett County HMFA	$12.94	$673	$26,920	1.8	$55,000	$1,375	$16,500	$413	1,561	28%	$14.76	$768	0.9
Grainger County HMFA	$13.25	$689	$27,560	1.8	$53,800	$1,345	$16,140	$404	1,872	21%	$11.16	$581	1.2
Hickman County HMFA	$15.02	$781	$31,240	2.1	$54,200	$1,355	$16,260	$407	1,700	20%	$12.16	$632	1.2
Jackson HMFA	$16.00	$832	$33,280	2.2	$63,400	$1,585	$19,020	$476	15,681	36%	$12.91	$672	1.2
Johnson City MSA	$14.46	$752	$30,080	2.0	$63,900	$1,598	$19,170	$479	28,273	33%	$12.12	$630	1.2
Kingsport-Bristol-Bristol MSA	$13.48	$701	$28,040	1.9	$59,600	$1,490	$17,880	$447	24,852	28%	$14.41	$749	0.9
Knoxville HMFA	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	95,567	32%	$14.43	$750	1.2
Macon County HMFA	$14.06	$731	$29,240	1.9	$45,400	$1,135	$13,620	$341	2,349	26%	$12.01	$624	1.2
Maury County HMFA	$18.17	$945	$37,800	2.5	$66,200	$1,655	$19,860	$497	10,452	30%	$16.26	$846	1.1
Memphis HMFA	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	167,126	43%	$17.31	$900	1.0
Morgan County HMFA	$13.17	$685	$27,400	1.8	$52,800	$1,320	$15,840	$396	1,402	18%	$12.94	$673	1.0
Morristown MSA	$14.48	$753	$30,120	2.0	$63,800	$1,595	$19,140	$479	13,097	29%	$14.00	$728	1.0
Nashville-Davidson--Murfreesboro--Franklin HMFA	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	229,102	35%	$19.72	$1,026	1.2
Roane County HMFA	$14.92	$776	$31,040	2.1	$67,900	$1,698	$20,370	$509	4,758	23%	$18.90	$983	0.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Smith County HMFA	$13.85	$720	$28,800	1.9	$58,800	$1,470	$17,640	$441	1,985	26%	$14.44	$751	1.0
Counties													
Anderson County	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	9,795	32%	$17.82	$926	1.0
Bedford County	$15.29	$795	$31,800	2.1	$56,300	$1,408	$16,890	$422	5,356	31%	$14.38	$748	1.1
Benton County	$12.75	$663	$26,520	1.8	$49,000	$1,225	$14,700	$368	1,548	23%	$11.38	$592	1.1
Bledsoe County	$12.75	$663	$26,520	1.8	$55,600	$1,390	$16,680	$417	1,282	26%	$9.66	$503	1.3
Blount County	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	12,429	25%	$14.35	$746	1.2
Bradley County	$15.63	$813	$32,520	2.2	$57,800	$1,445	$17,340	$434	13,850	34%	$13.34	$694	1.2
Campbell County	$12.90	$671	$26,840	1.8	$49,100	$1,228	$14,730	$368	5,166	32%	$10.87	$565	1.2
Cannon County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	1,385	25%	$8.48	$441	2.7
Carroll County	$12.75	$663	$26,520	1.8	$55,600	$1,390	$16,680	$417	2,950	27%	$11.20	$582	1.1
Carter County	$14.46	$752	$30,080	2.0	$63,900	$1,598	$19,170	$479	6,946	29%	$13.22	$687	1.1
Cheatham County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	3,477	23%	$16.66	$866	1.4
Chester County	$16.00	$832	$33,280	2.2	$63,400	$1,585	$19,020	$476	1,388	23%	$9.29	$483	1.7
Claiborne County	$12.75	$663	$26,520	1.8	$49,800	$1,245	$14,940	$374	3,870	29%	$10.05	$523	1.3
Clay County	$12.75	$663	$26,520	1.8	$43,900	$1,098	$13,170	$329	659	22%	$6.67	$347	1.9
Cocke County	$12.75	$663	$26,520	1.8	$44,600	$1,115	$13,380	$335	4,629	33%	$11.48	$597	1.1
Coffee County	$13.75	$715	$28,600	1.9	$62,000	$1,550	$18,600	$465	6,899	32%	$15.10	$785	0.9
Crockett County	$12.94	$673	$26,920	1.8	$55,000	$1,375	$16,500	$413	1,561	28%	$14.76	$768	0.9
Cumberland County	$12.75	$663	$26,520	1.8	$55,300	$1,383	$16,590	$415	5,790	22%	$11.41	$593	1.1
Davidson County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	128,927	46%	$22.25	$1,157	1.0
Decatur County	$12.75	$663	$26,520	1.8	$51,100	$1,278	$15,330	$383	844	19%	$7.89	$410	1.6
DeKalb County	$12.75	$663	$26,520	1.8	$55,500	$1,388	$16,650	$416	2,438	32%	$15.00	$780	0.8
Dickson County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	4,786	25%	$12.07	$628	1.9
Dyer County	$12.90	$671	$26,840	1.8	$55,500	$1,388	$16,650	$416	5,820	38%	$12.98	$675	1.0

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4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	3,132	20%	$9.07	$471	1.9
Fentress County	$12.75	$663	$26,520	1.8	$43,400	$1,085	$13,020	$326	1,851	25%	$10.85	$564	1.2
Franklin County	$12.75	$663	$26,520	1.8	$59,500	$1,488	$17,850	$446	4,166	26%	$12.33	$641	1.0
Gibson County	$12.92	$672	$26,880	1.8	$56,000	$1,400	$16,800	$420	6,133	32%	$11.86	$617	1.1
Giles County	$12.83	$667	$26,680	1.8	$60,300	$1,508	$18,090	$452	3,619	30%	$11.68	$607	1.1
Grainger County	$13.25	$689	$27,560	1.8	$53,800	$1,345	$16,140	$404	1,872	21%	$11.16	$581	1.2
Greene County	$12.75	$663	$26,520	1.8	$59,000	$1,475	$17,700	$443	7,126	26%	$12.10	$629	1.1
Grundy County	$12.75	$663	$26,520	1.8	$45,200	$1,130	$13,560	$339	1,060	22%	$7.58	$394	1.7
Hamblen County	$14.48	$753	$30,120	2.0	$63,800	$1,595	$19,140	$479	8,107	33%	$13.49	$701	1.1
Hamilton County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	52,326	36%	$14.68	$763	1.1
Hancock County	$12.75	$663	$26,520	1.8	$43,200	$1,080	$12,960	$324	558	20%	$10.24	$532	1.2
Hardeman County	$12.75	$663	$26,520	1.8	$48,900	$1,223	$14,670	$367	2,559	29%	$15.51	$806	0.8
Hardin County	$12.87	$669	$26,760	1.8	$54,000	$1,350	$16,200	$405	2,788	28%	$13.16	$684	1.0
Hawkins County	$13.48	$701	$28,040	1.9	$59,600	$1,490	$17,880	$447	6,125	26%	$11.78	$613	1.1
Haywood County	$12.75	$663	$26,520	1.8	$55,100	$1,378	$16,530	$413	3,004	42%	$13.52	$703	0.9
Henderson County	$12.75	$663	$26,520	1.8	$56,500	$1,413	$16,950	$424	2,918	27%	$9.73	$506	1.3
Henry County	$12.75	$663	$26,520	1.8	$52,800	$1,320	$15,840	$396	3,183	24%	$10.85	$564	1.2
Hickman County	$15.02	$781	$31,240	2.1	$54,200	$1,355	$16,260	$407	1,700	20%	$12.16	$632	1.2
Houston County	$13.75	$715	$28,600	1.9	$55,500	$1,388	$16,650	$416	677	24%	$9.96	$518	1.4
Humphreys County	$12.75	$663	$26,520	1.8	$55,600	$1,390	$16,680	$417	1,502	22%	$14.13	$735	0.9
Jackson County	$12.75	$663	$26,520	1.8	$51,400	$1,285	$15,420	$386	1,047	23%	$11.97	$622	1.1
Jefferson County	$14.48	$753	$30,120	2.0	$63,800	$1,595	$19,140	$479	4,990	25%	$15.31	$796	0.9
Johnson County	$12.77	$664	$26,560	1.8	$42,900	$1,073	$12,870	$322	1,658	24%	$10.11	$526	1.3
Knox County	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	66,929	36%	$14.05	$730	1.2
Lake County	$12.75	$663	$26,520	1.8	$49,400	$1,235	$14,820	$371	1,016	45%	$11.17	$581	1.1
Lauderdale County	$12.75	$663	$26,520	1.8	$47,700	$1,193	$14,310	$358	4,247	44%	$13.86	$721	0.9

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lawrence County	$12.90	$671	$26,840	1.8	$52,800	$1,320	$15,840	$396	3,935	25%	$10.59	$551	1.2
Lewis County	$12.75	$663	$26,520	1.8	$49,500	$1,238	$14,850	$371	1,039	22%	$10.47	$545	1.2
Lincoln County	$12.85	$668	$26,720	1.8	$58,700	$1,468	$17,610	$440	3,378	25%	$11.55	$600	1.1
Loudon County	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	4,593	22%	$12.08	$628	1.4
McMinn County	$13.42	$698	$27,920	1.9	$55,600	$1,390	$16,680	$417	5,521	27%	$11.65	$606	1.2
McNairy County	$12.75	$663	$26,520	1.8	$49,900	$1,248	$14,970	$374	2,736	27%	$10.27	$534	1.2
Macon County	$14.06	$731	$29,240	1.9	$45,400	$1,135	$13,620	$341	2,349	26%	$12.01	$624	1.2
Madison County	$16.00	$832	$33,280	2.2	$63,400	$1,585	$19,020	$476	14,293	38%	$13.12	$682	1.2
Marion County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	2,875	25%	$11.31	$588	1.4
Marshall County	$14.56	$757	$30,280	2.0	$59,100	$1,478	$17,730	$443	3,481	28%	$13.82	$718	1.1
Maury County	$18.17	$945	$37,800	2.5	$66,200	$1,655	$19,860	$497	10,452	30%	$16.26	$846	1.1
Meigs County	$12.75	$663	$26,520	1.8	$56,100	$1,403	$16,830	$421	1,051	21%	$11.95	$622	1.1
Monroe County	$12.75	$663	$26,520	1.8	$52,000	$1,300	$15,600	$390	4,190	23%	$14.57	$758	0.9
Montgomery County	$16.77	$872	$34,880	2.3	$63,400	$1,585	$19,020	$476	29,374	40%	$13.54	$704	1.2
Moore County	$12.75	$663	$26,520	1.8	$67,500	$1,688	$20,250	$506	394	15%	$11.61	$604	1.1
Morgan County	$13.17	$685	$27,400	1.8	$52,800	$1,320	$15,840	$396	1,402	18%	$12.94	$673	1.0
Obion County	$12.75	$663	$26,520	1.8	$53,500	$1,338	$16,050	$401	4,463	35%	$10.83	$563	1.2
Overton County	$12.75	$663	$26,520	1.8	$51,000	$1,275	$15,300	$383	1,851	20%	$11.72	$609	1.1
Perry County	$12.75	$663	$26,520	1.8	$48,800	$1,220	$14,640	$366	540	18%	$11.32	$588	1.1
Pickett County	$12.75	$663	$26,520	1.8	$51,000	$1,275	$15,300	$383	417	18%	$10.59	$551	1.2
Polk County	$15.63	$813	$32,520	2.2	$57,800	$1,445	$17,340	$434	1,940	26%	$10.13	$527	1.5
Putnam County	$13.79	$717	$28,680	1.9	$60,600	$1,515	$18,180	$455	12,107	39%	$10.59	$550	1.3
Rhea County	$13.15	$684	$27,360	1.8	$52,800	$1,320	$15,840	$396	3,505	29%	$10.82	$563	1.2
Roane County	$14.92	$776	$31,040	2.1	$67,900	$1,698	$20,370	$509	4,758	23%	$18.90	$983	0.8
Robertson County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	6,691	26%	$11.91	$619	1.9
Rutherford County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	38,816	35%	$16.78	$873	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County	$12.75	$663	$26,520	1.8	$46,000	$1,150	$13,800	$345	2,603	30%	$9.44	$491	1.4
Sequatchie County	$16.12	$838	$33,520	2.2	$71,300	$1,783	$21,390	$535	1,396	25%	$11.57	$602	1.4
Sevier County	$15.54	$808	$32,320	2.1	$55,900	$1,398	$16,770	$419	11,395	31%	$11.19	$582	1.4
Shelby County	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	157,847	45%	$17.58	$914	1.0
Smith County	$13.85	$720	$28,800	1.9	$58,800	$1,470	$17,640	$441	1,985	26%	$14.44	$751	1.0
Stewart County	$12.90	$671	$26,840	1.8	$57,800	$1,445	$17,340	$434	1,294	25%	$16.33	$849	0.8
Sullivan County	$13.48	$701	$28,040	1.9	$59,600	$1,490	$17,880	$447	18,727	28%	$14.85	$772	0.9
Sumner County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	17,695	26%	$14.27	$742	1.6
Tipton County	$17.52	$911	$36,440	2.4	$68,700	$1,718	$20,610	$515	6,147	29%	$10.05	$522	1.7
Trousdale County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	675	21%	$15.54	$808	1.5
Unicoi County	$14.46	$752	$30,080	2.0	$63,900	$1,598	$19,170	$479	2,150	28%	$14.30	$744	1.0
Union County	$17.23	$896	$35,840	2.4	$73,000	$1,825	$21,900	$548	1,821	25%	$13.63	$709	1.3
Van Buren County	$12.75	$663	$26,520	1.8	$51,100	$1,278	$15,330	$383	397	19%	$8.13	$423	1.6
Warren County	$13.40	$697	$27,880	1.8	$53,400	$1,335	$16,020	$401	4,801	31%	$12.87	$669	1.0
Washington County	$14.46	$752	$30,080	2.0	$63,900	$1,598	$19,170	$479	19,177	36%	$11.75	$611	1.2
Wayne County	$12.75	$663	$26,520	1.8	$49,800	$1,245	$14,940	$374	1,301	23%	$9.43	$490	1.4
Weakley County	$12.75	$663	$26,520	1.8	$54,800	$1,370	$16,440	$411	4,736	35%	$10.18	$529	1.3
White County	$13.02	$677	$27,080	1.8	$50,500	$1,263	$15,150	$379	2,009	20%	$10.49	$546	1.2
Williamson County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	15,142	19%	$20.22	$1,052	1.1
Wilson County	$23.02	$1,197	$47,880	3.2	$84,300	$2,108	$25,290	$632	11,508	23%	$12.39	$644	1.9

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TEXAS #21*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,143**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,809** monthly or **$45,714** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.98
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$20.25
2-Bedroom Housing Wage	$21.98
Number of Renter Households	3,686,845
Percent Renters	38%

121
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

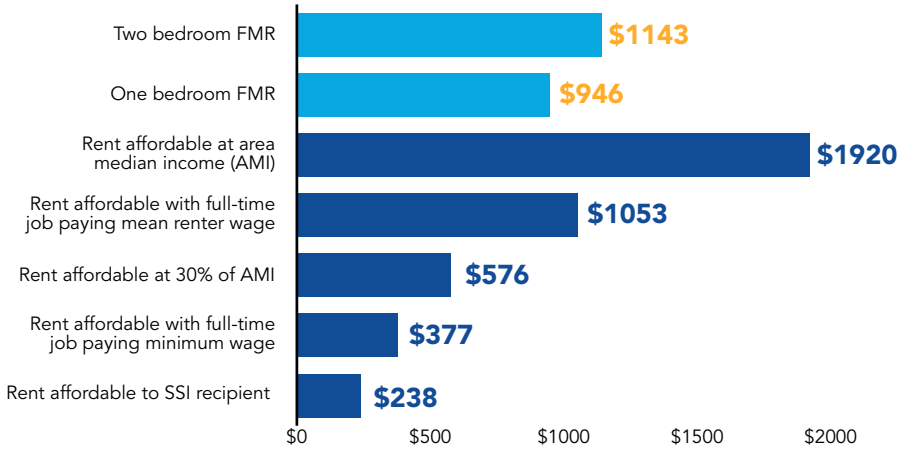
100
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

3
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
Austin-Round Rock MSA	$27.58
Midland HMFA	$26.75
Dallas HMFA	$26.00
Kendall County	$24.87
Fort Worth-Arlington HMFA	$23.88

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	$21.98	$1,143	$45,714	3.0	$76,812	$1,920	$23,044	$576	3,686,845	38%	$20.25	$1,053	1.1
Combined Nonmetro Areas	$15.47	$804	$32,172	2.1	$60,448	$1,511	$18,134	$453	303,558	29%	$15.11	$786	1.0
Metropolitan Areas													
Abilene MSA	$18.37	$955	$38,200	2.5	$63,400	$1,585	$19,020	$476	23,175	38%	$15.39	$800	1.2
Amarillo HMFA	$17.42	$906	$36,240	2.4	$72,100	$1,803	$21,630	$541	34,824	36%	$16.34	$850	1.1
Aransas County HMFA	$17.42	$906	$36,240	2.4	$61,700	$1,543	$18,510	$463	1,891	20%	$14.22	$739	1.2
Atascosa County HMFA	$16.94	$881	$35,240	2.3	$63,000	$1,575	$18,900	$473	3,835	25%	$23.17	$1,205	0.7
Austin County HMFA	$18.38	$956	$38,240	2.5	$82,700	$2,068	$24,810	$620	2,688	24%	$12.18	$633	1.5
Austin-Round Rock MSA	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	319,758	42%	$22.69	$1,180	1.2
Beaumont-Port Arthur HMFA	$16.92	$880	$35,200	2.3	$65,800	$1,645	$19,740	$494	47,900	33%	$18.87	$981	0.9
Brazoria County HMFA	$21.90	$1,139	$45,560	3.0	$93,500	$2,338	$28,050	$701	33,878	28%	$18.89	$982	1.2
Brownsville-Harlingen MSA	$14.48	$753	$30,120	2.0	$45,900	$1,148	$13,770	$344	42,508	34%	$9.71	$505	1.5
College Station-Bryan MSA	$17.48	$909	$36,360	2.4	$75,600	$1,890	$22,680	$567	45,016	49%	$12.66	$658	1.4
Corpus Christi HMFA	$20.75	$1,079	$43,160	2.9	$69,300	$1,733	$20,790	$520	61,687	40%	$16.99	$883	1.2
Dallas HMFA	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	724,765	42%	$24.38	$1,268	1.1
El Paso HMFA	$15.98	$831	$33,240	2.2	$51,600	$1,290	$15,480	$387	104,292	39%	$12.13	$631	1.3
Falls County HMFA	$14.12	$734	$29,360	1.9	$50,400	$1,260	$15,120	$378	1,435	28%	$6.49	$337	2.2
Fort Worth-Arlington HMFA	$23.88	$1,242	$49,680	3.3	$80,800	$2,020	$24,240	$606	304,266	38%	$18.58	$966	1.3
Hood County HMFA	$21.29	$1,107	$44,280	2.9	$76,200	$1,905	$22,860	$572	5,018	23%	$12.55	$653	1.7
Houston-The Woodlands-Sugar Land HMFA	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	893,944	40%	$23.31	$1,212	1.0
Hudspeth County HMFA	$14.12	$734	$29,360	1.9	$31,500	$788	$9,450	$236	275	28%	$26.35	$1,370	0.5

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kendall County HMFA	$24.87	$1,293	$51,720	3.4	$103,800	$2,595	$31,140	$779	3,690	26%	$15.68	$815	1.6
Killeen-Temple HMFA	$15.67	$815	$32,600	2.2	$64,700	$1,618	$19,410	$485	65,448	45%	$17.17	$893	0.9
Lampasas County HMFA	$15.31	$796	$31,840	2.1	$74,500	$1,863	$22,350	$559	1,768	23%	$9.28	$483	1.6
Laredo MSA	$17.60	$915	$36,600	2.4	$54,100	$1,353	$16,230	$406	28,276	38%	$10.07	$524	1.7
Longview HMFA	$16.35	$850	$34,000	2.3	$69,700	$1,743	$20,910	$523	21,567	36%	$16.50	$858	1.0
Lubbock HMFA	$17.23	$896	$35,840	2.4	$72,800	$1,820	$21,840	$546	51,324	44%	$13.10	$681	1.3
Lynn County HMFA	$14.12	$734	$29,360	1.9	$55,600	$1,390	$16,680	$417	683	32%	$14.09	$733	1.0
Martin County HMFA	$14.12	$734	$29,360	1.9	$87,600	$2,190	$26,280	$657	443	26%	$25.18	$1,309	0.6
McAllen-Edinburg-Mission MSA	$14.21	$739	$29,560	2.0	$45,200	$1,130	$13,560	$339	76,182	32%	$10.22	$531	1.4
Medina County HMFA	$16.65	$866	$34,640	2.3	$76,700	$1,918	$23,010	$575	3,074	20%	$13.43	$699	1.2
Midland HMFA	$26.75	$1,391	$55,640	3.7	$99,100	$2,478	$29,730	$743	18,853	33%	$29.43	$1,531	0.9
Newton County HMFA	$14.12	$734	$29,360	1.9	$53,600	$1,340	$16,080	$402	818	15%	$8.43	$438	1.7
Odessa MSA	$23.35	$1,214	$48,560	3.2	$84,300	$2,108	$25,290	$632	18,443	35%	$24.68	$1,283	0.9
Oldham County HMFA	$19.71	$1,025	$41,000	2.7	$77,500	$1,938	$23,250	$581	128	22%	$21.14	$1,099	0.9
Rusk County HMFA	$14.50	$754	$30,160	2.0	$63,600	$1,590	$19,080	$477	4,011	22%	$13.08	$680	1.1
San Angelo MSA	$18.85	$980	$39,200	2.6	$68,500	$1,713	$20,550	$514	15,967	36%	$15.44	$803	1.2
San Antonio-New Braunfels HMFA	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	293,104	38%	$16.81	$874	1.3
Sherman-Denison MSA	$18.44	$959	$38,360	2.5	$70,500	$1,763	$21,150	$529	15,698	32%	$14.51	$755	1.3
Somervell County HMFA	$17.10	$889	$35,560	2.4	$61,100	$1,528	$18,330	$458	615	20%	$18.69	$972	0.9
Texarkana HMFA	$15.88	$826	$33,040	2.2	$57,800	$1,445	$17,340	$434	12,452	37%	$12.59	$655	1.3
Tyler MSA	$20.87	$1,085	$43,400	2.9	$72,900	$1,823	$21,870	$547	26,089	34%	$15.88	$826	1.3
Victoria MSA	$19.87	$1,033	$41,320	2.7	$74,400	$1,860	$22,320	$558	11,453	33%	$14.91	$775	1.3

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waco HMFA	$17.96	$934	$37,360	2.5	$61,900	$1,548	$18,570	$464	36,713	41%	$14.39	$748	1.2
Wichita Falls MSA	$16.00	$832	$33,280	2.2	$69,000	$1,725	$20,700	$518	20,398	36%	$12.88	$670	1.2
Wise County HMFA	$20.90	$1,087	$43,480	2.9	$79,700	$1,993	$23,910	$598	4,935	22%	$15.06	$783	1.4
Counties													
Anderson County	$14.88	$774	$30,960	2.1	$55,500	$1,388	$16,650	$416	5,071	30%	$17.34	$902	0.9
Andrews County	$20.08	$1,044	$41,760	2.8	$89,800	$2,245	$26,940	$674	1,443	26%	$26.10	$1,357	0.8
Angelina County	$16.75	$871	$34,840	2.3	$53,900	$1,348	$16,170	$404	10,504	34%	$12.02	$625	1.4
Aransas County	$17.42	$906	$36,240	2.4	$61,700	$1,543	$18,510	$463	1,891	20%	$14.22	$739	1.2
Archer County	$16.00	$832	$33,280	2.2	$69,000	$1,725	$20,700	$518	564	16%	$9.37	$487	1.7
Armstrong County	$17.42	$906	$36,240	2.4	$72,100	$1,803	$21,630	$541	83	12%	$26.07	$1,356	0.7
Atascosa County	$16.94	$881	$35,240	2.3	$63,000	$1,575	$18,900	$473	3,835	25%	$23.17	$1,205	0.7
Austin County	$18.38	$956	$38,240	2.5	$82,700	$2,068	$24,810	$620	2,688	24%	$12.18	$633	1.5
Bailey County	$14.12	$734	$29,360	1.9	$51,600	$1,290	$15,480	$387	522	25%	$15.23	$792	0.9
Bandera County	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	1,258	15%	$10.81	$562	2.0
Bastrop County	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	5,709	22%	$13.18	$685	2.1
Baylor County	$14.12	$734	$29,360	1.9	$57,300	$1,433	$17,190	$430	423	28%	$10.03	$521	1.4
Bee County	$17.79	$925	$37,000	2.5	$49,900	$1,248	$14,970	$374	3,084	37%	$13.05	$678	1.4
Bell County	$15.67	$815	$32,600	2.2	$64,700	$1,618	$19,410	$485	56,057	46%	$17.27	$898	0.9
Bexar County	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	263,873	41%	$17.24	$897	1.2
Blanco County	$17.21	$895	$35,800	2.4	$72,500	$1,813	$21,750	$544	930	21%	$16.11	$838	1.1
Borden County	$15.21	$791	$31,640	2.1	$94,200	$2,355	$28,260	$707	55	24%	$12.76	$664	1.2
Bosque County	$14.12	$734	$29,360	1.9	$61,300	$1,533	$18,390	$460	1,632	23%	$15.77	$820	0.9
Bowie County	$15.88	$826	$33,040	2.2	$57,800	$1,445	$17,340	$434	12,452	37%	$12.59	$655	1.3
Brazoria County	$21.90	$1,139	$45,560	3.0	$93,500	$2,338	$28,050	$701	33,878	28%	$18.89	$982	1.2
Brazos County	$17.48	$909	$36,360	2.4	$75,600	$1,890	$22,680	$567	41,987	53%	$12.38	$644	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	$15.87	$825	$33,000	2.2	$62,000	$1,550	$18,600	$465	1,725	42%	$14.07	$732	1.1
Briscoe County	$14.12	$734	$29,360	1.9	$56,700	$1,418	$17,010	$425	185	31%	$13.12	$682	1.1
Brooks County	$14.12	$734	$29,360	1.9	$31,300	$783	$9,390	$235	820	39%	$9.12	$474	1.5
Brown County	$15.40	$801	$32,040	2.1	$60,500	$1,513	$18,150	$454	3,968	28%	$12.64	$657	1.2
Burleson County	$17.48	$909	$36,360	2.4	$75,600	$1,890	$22,680	$567	1,487	22%	$18.57	$966	0.9
Burnet County	$16.63	$865	$34,600	2.3	$71,100	$1,778	$21,330	$533	3,819	23%	$14.30	$743	1.2
Caldwell County	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	4,389	33%	$12.04	$626	2.3
Calhoun County	$15.81	$822	$32,880	2.2	$72,100	$1,803	$21,630	$541	2,064	27%	$27.24	$1,416	0.6
Callahan County	$18.37	$955	$38,200	2.5	$63,400	$1,585	$19,020	$476	961	18%	$14.04	$730	1.3
Cameron County	$14.48	$753	$30,120	2.0	$45,900	$1,148	$13,770	$344	42,508	34%	$9.71	$505	1.5
Camp County	$14.12	$734	$29,360	1.9	$55,300	$1,383	$16,590	$415	1,270	28%	$13.32	$693	1.1
Carson County	$17.42	$906	$36,240	2.4	$72,100	$1,803	$21,630	$541	434	19%	$26.59	$1,382	0.7
Cass County	$14.12	$734	$29,360	1.9	$55,900	$1,398	$16,770	$419	2,465	21%	$11.64	$605	1.2
Castro County	$14.12	$734	$29,360	1.9	$54,300	$1,358	$16,290	$407	900	36%	$13.28	$690	1.1
Chambers County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	2,400	17%	$16.54	$860	1.4
Cherokee County	$14.31	$744	$29,760	2.0	$56,300	$1,408	$16,890	$422	5,104	28%	$11.78	$612	1.2
Childress County	$16.06	$835	$33,400	2.2	$58,800	$1,470	$17,640	$441	966	40%	$15.15	$788	1.1
Clay County	$16.00	$832	$33,280	2.2	$69,000	$1,725	$20,700	$518	642	16%	$11.37	$591	1.4
Cochran County	$14.12	$734	$29,360	1.9	$64,500	$1,613	$19,350	$484	216	22%	$12.04	$626	1.2
Coke County	$14.12	$734	$29,360	1.9	$63,300	$1,583	$18,990	$475	425	26%	$19.50	$1,014	0.7
Coleman County	$14.12	$734	$29,360	1.9	$56,100	$1,403	$16,830	$421	870	25%	$12.12	$630	1.2
Collin County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	119,335	35%	$22.13	$1,151	1.2
Collingsworth County	$14.12	$734	$29,360	1.9	$53,100	$1,328	$15,930	$398	256	25%	$11.98	$623	1.2
Colorado County	$14.56	$757	$30,280	2.0	$62,000	$1,550	$18,600	$465	1,308	18%	$13.51	$703	1.1
Comal County	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	12,904	25%	$12.70	$661	1.7
Comanche County	$14.12	$734	$29,360	1.9	$57,200	$1,430	$17,160	$429	1,098	20%	$11.93	$620	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Concho County	$16.23	$844	$33,760	2.2	$60,500	$1,513	$18,150	$454	226	25%	$11.59	$603	1.4
Cooke County	$16.15	$840	$33,600	2.2	$72,900	$1,823	$21,870	$547	4,709	31%	$14.87	$773	1.1
Coryell County	$15.67	$815	$32,600	2.2	$64,700	$1,618	$19,410	$485	9,391	42%	$16.21	$843	1.0
Cottle County	$14.12	$734	$29,360	1.9	$47,500	$1,188	$14,250	$356	310	44%	$14.65	$762	1.0
Crane County	$14.12	$734	$29,360	1.9	$81,000	$2,025	$24,300	$608	204	14%	$19.07	$992	0.7
Crockett County	$14.12	$734	$29,360	1.9	$68,200	$1,705	$20,460	$512	353	26%	$15.01	$781	0.9
Crosby County	$17.23	$896	$35,840	2.4	$72,800	$1,820	$21,840	$546	509	25%	$12.45	$648	1.4
Culberson County †	$14.46	$752	$30,080	2.0	$42,400	$1,060	$12,720	$318	193	33%			
Dallam County	$14.65	$762	$30,480	2.0	$65,000	$1,625	$19,500	$488	841	36%	$14.89	$774	1.0
Dallas County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	464,121	50%	$27.02	$1,405	1.0
Dawson County	$14.12	$734	$29,360	1.9	$55,700	$1,393	$16,710	$418	1,327	31%	$9.57	$497	1.5
Deaf Smith County	$16.58	$862	$34,480	2.3	$63,500	$1,588	$19,050	$476	2,210	36%	$19.42	$1,010	0.9
Delta County	$14.12	$734	$29,360	1.9	$58,300	$1,458	$17,490	$437	436	22%	$8.01	$417	1.8
Denton County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	101,387	35%	$15.23	$792	1.7
DeWitt County	$15.38	$800	$32,000	2.1	$71,100	$1,778	$21,330	$533	1,919	27%	$15.38	$800	1.0
Dickens County	$14.12	$734	$29,360	1.9	$59,900	$1,498	$17,970	$449	197	23%	$11.35	$590	1.2
Dimmit County	$15.21	$791	$31,640	2.1	$36,500	$913	$10,950	$274	1,063	34%	$25.26	$1,313	0.6
Donley County	$14.12	$734	$29,360	1.9	$56,200	$1,405	$16,860	$422	397	30%	$10.71	$557	1.3
Duval County	$14.12	$734	$29,360	1.9	$47,700	$1,193	$14,310	$358	1,213	35%	$12.11	$630	1.2
Eastland County	$14.12	$734	$29,360	1.9	$47,500	$1,188	$14,250	$356	1,519	23%	$18.98	$987	0.7
Ector County	$23.35	$1,214	$48,560	3.2	$84,300	$2,108	$25,290	$632	18,443	35%	$24.68	$1,283	0.9
Edwards County	$15.21	$791	$31,640	2.1	$65,000	$1,625	$19,500	$488	114	14%	$13.95	$726	1.1
Ellis County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	14,685	26%	$13.42	$698	1.9
El Paso County	$15.98	$831	$33,240	2.2	$51,600	$1,290	$15,480	$387	104,292	39%	$12.13	$631	1.3
Erath County	$16.10	$837	$33,480	2.2	$67,500	$1,688	$20,250	$506	4,972	37%	$11.91	$619	1.4
Falls County	$14.12	$734	$29,360	1.9	$50,400	$1,260	$15,120	$378	1,435	28%	$6.49	$337	2.2

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fannin County	$14.83	$771	$30,840	2.0	$66,900	$1,673	$20,070	$502	3,336	27%	$13.68	$711	1.1
Fayette County	$15.33	$797	$31,880	2.1	$72,300	$1,808	$21,690	$542	1,675	18%	$12.05	$627	1.3
Fisher County	$14.12	$734	$29,360	1.9	$61,600	$1,540	$18,480	$462	422	26%	$14.72	$765	1.0
Floyd County	$14.81	$770	$30,800	2.0	$56,000	$1,400	$16,800	$420	571	25%	$13.30	$692	1.1
Foard County	$15.21	$791	$31,640	2.1	$57,900	$1,448	$17,370	$434	90	17%	$7.65	$398	2.0
Fort Bend County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	54,300	23%	$14.65	$762	1.5
Franklin County	$14.88	$774	$30,960	2.1	$68,100	$1,703	$20,430	$511	844	21%	$16.00	$832	0.9
Freestone County	$14.12	$734	$29,360	1.9	$65,700	$1,643	$19,710	$493	1,524	23%	$13.17	$685	1.1
Frio County	$14.96	$778	$31,120	2.1	$51,100	$1,278	$15,330	$383	1,406	31%	$20.97	$1,091	0.7
Gaines County	$14.12	$734	$29,360	1.9	$67,900	$1,698	$20,370	$509	1,319	23%	$20.53	$1,068	0.7
Galveston County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	39,443	32%	$13.69	$712	1.7
Garza County	$14.56	$757	$30,280	2.0	$66,100	$1,653	$19,830	$496	455	29%	$15.40	$801	0.9
Gillespie County	$18.60	$967	$38,680	2.6	$73,900	$1,848	$22,170	$554	2,947	28%	$13.23	$688	1.4
Glasscock County †	$15.21	$791	$31,640	2.1	$76,900	$1,923	$23,070	$577	138	34%			
Goliad County	$19.87	$1,033	$41,320	2.7	$74,400	$1,860	$22,320	$558	545	20%	$7.18	$373	2.8
Gonzales County	$14.69	$764	$30,560	2.0	$64,700	$1,618	$19,410	$485	2,408	33%	$14.59	$759	1.0
Gray County	$15.65	$814	$32,560	2.2	$65,500	$1,638	$19,650	$491	2,086	26%	$16.67	$867	0.9
Grayson County	$18.44	$959	$38,360	2.5	$70,500	$1,763	$21,150	$529	15,698	32%	$14.51	$755	1.3
Gregg County	$16.35	$850	$34,000	2.3	$69,700	$1,743	$20,910	$523	18,574	41%	$16.84	$875	1.0
Grimes County	$14.29	$743	$29,720	2.0	$63,000	$1,575	$18,900	$473	2,119	24%	$14.35	$746	1.0
Guadalupe County	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	12,611	23%	$15.42	$802	1.4
Hale County	$14.12	$734	$29,360	1.9	$56,800	$1,420	$17,040	$426	4,123	38%	$13.17	$685	1.1
Hall County	$14.12	$734	$29,360	1.9	$40,700	$1,018	$12,210	$305	440	35%	$9.27	$482	1.5
Hamilton County	$14.12	$734	$29,360	1.9	$66,000	$1,650	$19,800	$495	542	18%	$11.47	$597	1.2
Hansford County	$15.65	$814	$32,560	2.2	$43,400	$1,085	$13,020	$326	543	30%	$21.92	$1,140	0.7
Hardeman County	$14.12	$734	$29,360	1.9	$54,900	$1,373	$16,470	$412	512	32%	$12.55	$653	1.1

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hardin County	$16.92	$880	$35,200	2.3	$65,800	$1,645	$19,740	$494	3,874	19%	$12.40	$645	1.4
Harris County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	728,914	45%	$24.88	$1,294	0.9
Harrison County	$16.00	$832	$33,280	2.2	$69,100	$1,728	$20,730	$518	6,452	28%	$16.67	$867	1.0
Hartley County	$16.48	$857	$34,280	2.3	$69,200	$1,730	$20,760	$519	626	37%	$16.58	$862	1.0
Haskell County	$14.12	$734	$29,360	1.9	$58,500	$1,463	$17,550	$439	524	24%	$9.60	$499	1.5
Hays County	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	27,698	38%	$11.44	$595	2.4
Hemphill County	$18.69	$972	$38,880	2.6	$70,300	$1,758	$21,090	$527	373	29%	$21.84	$1,136	0.9
Henderson County	$15.42	$802	$32,080	2.1	$54,800	$1,370	$16,440	$411	7,624	25%	$12.39	$644	1.2
Hidalgo County	$14.21	$739	$29,560	2.0	$45,200	$1,130	$13,560	$339	76,182	32%	$10.22	$531	1.4
Hill County	$14.65	$762	$30,480	2.0	$62,400	$1,560	$18,720	$468	3,563	27%	$13.87	$721	1.1
Hockley County	$14.12	$734	$29,360	1.9	$59,200	$1,480	$17,760	$444	2,357	29%	$23.71	$1,233	0.6
Hood County	$21.29	$1,107	$44,280	2.9	$76,200	$1,905	$22,860	$572	5,018	23%	$12.55	$653	1.7
Hopkins County	$15.06	$783	$31,320	2.1	$64,700	$1,618	$19,410	$485	4,081	30%	$13.81	$718	1.1
Houston County	$14.12	$734	$29,360	1.9	$48,800	$1,220	$14,640	$366	2,478	30%	$16.50	$858	0.9
Howard County	$18.54	$964	$38,560	2.6	$63,400	$1,585	$19,020	$476	3,829	35%	$18.21	$947	1.0
Hudspeth County	$14.12	$734	$29,360	1.9	$31,500	$788	$9,450	$236	275	28%	$26.35	$1,370	0.5
Hunt County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	10,329	31%	$15.78	$821	1.6
Hutchinson County	$15.65	$814	$32,560	2.2	$65,800	$1,645	$19,740	$494	1,363	20%	$18.41	$957	0.9
Irion County	$18.85	$980	$39,200	2.6	$68,500	$1,713	$20,550	$514	153	22%	$31.78	$1,653	0.6
Jack County	$14.12	$734	$29,360	1.9	$68,400	$1,710	$20,520	$513	593	19%	$11.29	$587	1.3
Jackson County	$16.08	$836	$33,440	2.2	$73,700	$1,843	$22,110	$553	1,495	30%	$15.43	$802	1.0
Jasper County	$15.83	$823	$32,920	2.2	$65,100	$1,628	$19,530	$488	2,901	22%	$13.18	$686	1.2
Jeff Davis County	$16.62	$864	$34,560	2.3	$67,400	$1,685	$20,220	$506	194	18%	$17.03	$886	1.0
Jefferson County	$16.92	$880	$35,200	2.3	$65,800	$1,645	$19,740	$494	36,196	39%	$19.79	$1,029	0.9
Jim Hogg County	$14.12	$734	$29,360	1.9	$45,400	$1,135	$13,620	$341	461	28%	$5.95	$310	2.4
Jim Wells County	$16.90	$879	$35,160	2.3	$55,600	$1,390	$16,680	$417	3,817	29%	$14.62	$760	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnson County	$23.88	$1,242	$49,680	3.3	$80,800	$2,020	$24,240	$606	15,278	27%	$15.88	$826	1.5
Jones County	$18.37	$955	$38,200	2.5	$63,400	$1,585	$19,020	$476	1,447	25%	$15.30	$796	1.2
Karnes County	$15.50	$806	$32,240	2.1	$67,200	$1,680	$20,160	$504	1,092	26%	$24.51	$1,275	0.6
Kaufman County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	8,892	23%	$13.26	$690	2.0
Kendall County	$24.87	$1,293	$51,720	3.4	$103,800	$2,595	$31,140	$779	3,690	26%	$15.68	$815	1.6
Kenedy County	$15.21	$791	$31,640	2.1	$60,900	$1,523	$18,270	$457	151	77%	$40.61	$2,112	0.4
Kent County †	$15.21	$791	$31,640	2.1	$77,300	$1,933	$23,190	$580	83	30%			
Kerr County	$16.12	$838	$33,520	2.2	$66,300	$1,658	$19,890	$497	6,267	29%	$13.74	$714	1.2
Kimble County	$14.44	$751	$30,040	2.0	$55,200	$1,380	$16,560	$414	424	24%	$9.91	$515	1.5
King County †	$17.08	$888	$35,520	2.4	$78,300	$1,958	$23,490	$587	51	66%			
Kinney County	$16.13	$839	$33,560	2.2	$53,600	$1,340	$16,080	$402	313	23%	$14.13	$735	1.1
Kleberg County	$17.27	$898	$35,920	2.4	$54,900	$1,373	$16,470	$412	5,174	47%	$10.88	$566	1.6
Knox County	$14.12	$734	$29,360	1.9	$62,600	$1,565	$18,780	$470	235	17%	$15.46	$804	0.9
Lamar County	$14.77	$768	$30,720	2.0	$58,700	$1,468	$17,610	$440	7,033	36%	$13.50	$702	1.1
Lamb County	$14.12	$734	$29,360	1.9	$54,600	$1,365	$16,380	$410	1,348	29%	$18.09	$940	0.8
Lampasas County	$15.31	$796	$31,840	2.1	$74,500	$1,863	$22,350	$559	1,768	23%	$9.28	$483	1.6
La Salle County	$14.12	$734	$29,360	1.9	$53,200	$1,330	$15,960	$399	710	31%	$34.60	$1,799	0.4
Lavaca County	$14.94	$777	$31,080	2.1	$67,400	$1,685	$20,220	$506	2,015	26%	$15.87	$825	0.9
Lee County	$17.52	$911	$36,440	2.4	$63,700	$1,593	$19,110	$478	1,174	19%	$19.47	$1,012	0.9
Leon County	$14.12	$734	$29,360	1.9	$63,900	$1,598	$19,170	$479	1,458	23%	$23.63	$1,229	0.6
Liberty County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	6,571	24%	$15.83	$823	1.4
Limestone County	$15.12	$786	$31,440	2.1	$55,000	$1,375	$16,500	$413	2,173	26%	$13.84	$720	1.1
Lipscomb County	$14.56	$757	$30,280	2.0	$76,100	$1,903	$22,830	$571	312	26%	$20.45	$1,064	0.7
Live Oak County	$14.12	$734	$29,360	1.9	$65,700	$1,643	$19,710	$493	677	18%	$20.62	$1,072	0.7
Llano County	$16.90	$879	$35,160	2.3	$67,000	$1,675	$20,100	$503	1,903	22%	$12.14	$631	1.4
Loving County †	$15.21	$791	$31,640	2.1	$97,500	$2,438	$29,250	$731	11	37%			

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lubbock County	$17.23	$896	$35,840	2.4	$72,800	$1,820	$21,840	$546	50,815	45%	$13.11	$682	1.3
Lynn County	$14.12	$734	$29,360	1.9	$55,600	$1,390	$16,680	$417	683	32%	$14.09	$733	1.0
McCulloch County	$16.33	$849	$33,960	2.3	$57,600	$1,440	$17,280	$432	873	28%	$15.24	$793	1.1
McLennan County	$17.96	$934	$37,360	2.5	$61,900	$1,548	$18,570	$464	36,713	41%	$14.39	$748	1.2
McMullen County	$15.21	$791	$31,640	2.1	$74,100	$1,853	$22,230	$556	65	24%	$26.96	$1,402	0.6
Madison County	$17.06	$887	$35,480	2.4	$64,200	$1,605	$19,260	$482	1,103	26%	$10.92	$568	1.6
Marion County	$14.12	$734	$29,360	1.9	$51,900	$1,298	$15,570	$389	1,070	23%	$11.64	$605	1.2
Martin County	$14.12	$734	$29,360	1.9	$87,600	$2,190	$26,280	$657	443	26%	$25.18	$1,309	0.6
Mason County	$15.92	$828	$33,120	2.2	$60,500	$1,513	$18,150	$454	498	29%	$10.80	$562	1.5
Matagorda County	$15.54	$808	$32,320	2.1	$57,900	$1,448	$17,370	$434	4,061	29%	$26.44	$1,375	0.6
Maverick County	$14.15	$736	$29,440	2.0	$44,400	$1,110	$13,320	$333	5,584	34%	$9.07	$471	1.6
Medina County	$16.65	$866	$34,640	2.3	$76,700	$1,918	$23,010	$575	3,074	20%	$13.43	$699	1.2
Menard County	$14.12	$734	$29,360	1.9	$56,500	$1,413	$16,950	$424	313	31%	$7.08	$368	2.0
Midland County	$26.75	$1,391	$55,640	3.7	$99,100	$2,478	$29,730	$743	18,853	33%	$29.43	$1,531	0.9
Milam County	$14.12	$734	$29,360	1.9	$61,400	$1,535	$18,420	$461	2,637	29%	$14.57	$758	1.0
Mills County	$14.12	$734	$29,360	1.9	$59,200	$1,480	$17,760	$444	267	15%	$7.36	$383	1.9
Mitchell County	$14.12	$734	$29,360	1.9	$78,800	$1,970	$23,640	$591	501	21%	$18.16	$944	0.8
Montague County	$16.90	$879	$35,160	2.3	$58,400	$1,460	$17,520	$438	2,153	28%	$13.65	$710	1.2
Montgomery County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	57,512	29%	$19.43	$1,011	1.2
Moore County	$15.83	$823	$32,920	2.2	$58,400	$1,460	$17,520	$438	2,300	34%	$18.80	$978	0.8
Morris County	$14.12	$734	$29,360	1.9	$55,900	$1,398	$16,770	$419	1,383	27%	$17.81	$926	0.8
Motley County	$14.12	$734	$29,360	1.9	$60,900	$1,523	$18,270	$457	155	32%	$14.48	$753	1.0
Nacogdoches County	$16.12	$838	$33,520	2.2	$68,400	$1,710	$20,520	$513	10,318	43%	$9.83	$511	1.6
Navarro County	$15.83	$823	$32,920	2.2	$60,500	$1,513	$18,150	$454	5,391	31%	$13.65	$710	1.2
Newton County	$14.12	$734	$29,360	1.9	$53,600	$1,340	$16,080	$402	818	15%	$8.43	$438	1.7
Nolan County	$14.17	$737	$29,480	2.0	$63,300	$1,583	$18,990	$475	1,772	33%	$14.22	$739	1.0

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nueces County	$20.75	$1,079	$43,160	2.9	$69,300	$1,733	$20,790	$520	54,434	42%	$17.05	$887	1.2
Ochiltree County	$14.79	$769	$30,760	2.0	$65,100	$1,628	$19,530	$488	927	27%	$20.36	$1,059	0.7
Oldham County	$19.71	$1,025	$41,000	2.7	$77,500	$1,938	$23,250	$581	128	22%	$21.14	$1,099	0.9
Orange County	$16.92	$880	$35,200	2.3	$65,800	$1,645	$19,740	$494	7,830	25%	$17.27	$898	1.0
Palo Pinto County	$15.31	$796	$31,840	2.1	$58,800	$1,470	$17,640	$441	2,799	27%	$12.93	$673	1.2
Panola County	$15.06	$783	$31,320	2.1	$59,200	$1,480	$17,760	$444	2,011	23%	$17.13	$891	0.9
Parker County	$23.88	$1,242	$49,680	3.3	$80,800	$2,020	$24,240	$606	9,366	21%	$13.35	$694	1.8
Parmer County	$14.12	$734	$29,360	1.9	$63,200	$1,580	$18,960	$474	1,059	33%	$14.98	$779	0.9
Pecos County	$17.27	$898	$35,920	2.4	$64,000	$1,600	$19,200	$480	1,293	28%	$20.02	$1,041	0.9
Polk County	$14.56	$757	$30,280	2.0	$58,900	$1,473	$17,670	$442	4,322	24%	$14.25	$741	1.0
Potter County	$17.42	$906	$36,240	2.4	$72,100	$1,803	$21,630	$541	19,896	45%	$16.58	$862	1.1
Presidio County	$14.12	$734	$29,360	1.9	$38,900	$973	$11,670	$292	1,072	42%	$11.59	$603	1.2
Rains County	$14.12	$734	$29,360	1.9	$67,400	$1,685	$20,220	$506	964	22%	$10.62	$552	1.3
Randall County	$17.42	$906	$36,240	2.4	$72,100	$1,803	$21,630	$541	14,411	29%	$14.05	$730	1.2
Reagan County	$18.73	$974	$38,960	2.6	$77,800	$1,945	$23,340	$584	353	33%	$28.32	$1,473	0.7
Real County	$16.46	$856	$34,240	2.3	$53,600	$1,340	$16,080	$402	265	24%	$9.19	$478	1.8
Red River County	$14.12	$734	$29,360	1.9	$53,800	$1,345	$16,140	$404	1,163	23%	$13.79	$717	1.0
Reeves County	$15.15	$788	$31,520	2.1	$72,000	$1,800	$21,600	$540	969	28%	$26.89	$1,398	0.6
Refugio County	$14.56	$757	$30,280	2.0	$61,300	$1,533	$18,390	$460	694	27%	$12.01	$625	1.2
Roberts County	$15.21	$791	$31,640	2.1	$87,500	$2,188	$26,250	$656	61	20%	$18.74	$974	0.8
Robertson County	$17.48	$909	$36,360	2.4	$75,600	$1,890	$22,680	$567	1,542	24%	$12.17	$633	1.4
Rockwall County	$26.00	$1,352	$54,080	3.6	$89,000	$2,225	$26,700	$668	6,016	18%	$12.21	$635	2.1
Runnels County	$14.35	$746	$29,840	2.0	$51,200	$1,280	$15,360	$384	1,124	29%	$12.74	$662	1.1
Rusk County	$14.50	$754	$30,160	2.0	$63,600	$1,590	$19,080	$477	4,011	22%	$13.08	$680	1.1
Sabine County	$14.12	$734	$29,360	1.9	$48,400	$1,210	$14,520	$363	507	12%	$9.14	$475	1.5
San Augustine County	$14.75	$767	$30,680	2.0	$51,800	$1,295	$15,540	$389	777	23%	$14.87	$773	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Jacinto County	$14.12	$734	$29,360	1.9	$59,100	$1,478	$17,730	$443	1,945	19%	$13.79	$717	1.0
San Patricio County	$20.75	$1,079	$43,160	2.9	$69,300	$1,733	$20,790	$520	7,253	32%	$16.40	$853	1.3
San Saba County	$14.12	$734	$29,360	1.9	$57,900	$1,448	$17,370	$434	657	32%	$12.74	$662	1.1
Schleicher County †	$15.21	$791	$31,640	2.1	$74,400	$1,860	$22,320	$558	227	21%			
Scurry County	$16.87	$877	$35,080	2.3	$74,700	$1,868	$22,410	$560	1,474	25%	$20.03	$1,041	0.8
Shackelford County	$14.12	$734	$29,360	1.9	$56,700	$1,418	$17,010	$425	269	20%	$27.63	$1,437	0.5
Shelby County	$14.12	$734	$29,360	1.9	$50,200	$1,255	$15,060	$377	2,449	26%	$11.95	$621	1.2
Sherman County	$14.12	$734	$29,360	1.9	$67,800	$1,695	$20,340	$509	279	27%	$17.70	$921	0.8
Smith County	$20.87	$1,085	$43,400	2.9	$72,900	$1,823	$21,870	$547	26,089	34%	$15.88	$826	1.3
Somervell County	$17.10	$889	$35,560	2.4	$61,100	$1,528	$18,330	$458	615	20%	$18.69	$972	0.9
Starr County	$14.12	$734	$29,360	1.9	$33,500	$838	$10,050	$251	4,028	25%	$6.54	$340	2.2
Stephens County	$14.12	$734	$29,360	1.9	$51,600	$1,290	$15,480	$387	582	18%	$9.17	$477	1.5
Sterling County	$15.21	$791	$31,640	2.1	$72,300	$1,808	$21,690	$542	66	14%	$21.63	$1,125	0.7
Stonewall County	$15.21	$791	$31,640	2.1	$82,100	$2,053	$24,630	$616	142	24%	$10.48	$545	1.5
Sutton County	$14.12	$734	$29,360	1.9	$66,700	$1,668	$20,010	$500	435	31%	$32.58	$1,694	0.4
Swisher County	$14.12	$734	$29,360	1.9	$48,500	$1,213	$14,550	$364	727	29%	$12.85	$668	1.1
Tarrant County	$23.88	$1,242	$49,680	3.3	$80,800	$2,020	$24,240	$606	279,622	39%	$18.90	$983	1.3
Taylor County	$18.37	$955	$38,200	2.5	$63,400	$1,585	$19,020	$476	20,767	42%	$15.44	$803	1.2
Terrell County †	$16.31	$848	$33,920	2.2	$60,900	$1,523	$18,270	$457	29	7%			
Terry County	$14.12	$734	$29,360	1.9	$55,800	$1,395	$16,740	$419	1,233	30%	$15.76	$819	0.9
Throckmorton County †	$14.12	$734	$29,360	1.9	$67,100	$1,678	$20,130	$503	181	27%			
Titus County	$14.12	$734	$29,360	1.9	$53,500	$1,338	$16,050	$401	3,597	33%	$12.55	$653	1.1
Tom Green County	$18.85	$980	$39,200	2.6	$68,500	$1,713	$20,550	$514	15,814	37%	$15.09	$785	1.2
Travis County	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	225,010	48%	$24.55	$1,276	1.1
Trinity County	$16.08	$836	$33,440	2.2	$50,500	$1,263	$15,150	$379	1,364	23%	$10.88	$566	1.5
Tyler County	$14.12	$734	$29,360	1.9	$61,400	$1,535	$18,420	$461	1,139	16%	$8.32	$433	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Upshur County	$16.35	$850	$34,000	2.3	$69,700	$1,743	$20,910	$523	2,993	21%	$12.15	$632	1.3
Upton County	$14.12	$734	$29,360	1.9	$67,200	$1,680	$20,160	$504	359	27%	$36.65	$1,906	0.4
Uvalde County	$14.12	$734	$29,360	1.9	$52,000	$1,300	$15,600	$390	2,359	27%	$11.46	$596	1.2
Val Verde County	$15.31	$796	$31,840	2.1	$54,000	$1,350	$16,200	$405	5,758	36%	$11.79	$613	1.3
Van Zandt County	$15.40	$801	$32,040	2.1	$64,100	$1,603	$19,230	$481	4,434	22%	$11.87	$617	1.3
Victoria County	$19.87	$1,033	$41,320	2.7	$74,400	$1,860	$22,320	$558	10,908	34%	$15.12	$786	1.3
Walker County	$18.67	$971	$38,840	2.6	$67,600	$1,690	$20,280	$507	10,673	49%	$11.17	$581	1.7
Waller County	$22.62	$1,176	$47,040	3.1	$79,200	$1,980	$23,760	$594	4,804	32%	$12.65	$658	1.8
Ward County	$16.12	$838	$33,520	2.2	$79,600	$1,990	$23,880	$597	1,132	28%	$28.05	$1,458	0.6
Washington County	$17.13	$891	$35,640	2.4	$72,100	$1,803	$21,630	$541	3,267	26%	$11.97	$622	1.4
Webb County	$17.60	$915	$36,600	2.4	$54,100	$1,353	$16,230	$406	28,276	38%	$10.07	$524	1.7
Wharton County	$14.85	$772	$30,880	2.0	$64,700	$1,618	$19,410	$485	5,021	33%	$12.93	$672	1.1
Wheeler County	$14.12	$734	$29,360	1.9	$59,700	$1,493	$17,910	$448	729	33%	$17.59	$915	0.8
Wichita County	$16.00	$832	$33,280	2.2	$69,000	$1,725	$20,700	$518	19,192	40%	$13.01	$676	1.2
Wilbarger County	$14.12	$734	$29,360	1.9	$60,300	$1,508	$18,090	$452	2,034	39%	$15.92	$828	0.9
Willacy County	$14.12	$734	$29,360	1.9	$35,300	$883	$10,590	$265	1,704	29%	$13.46	$700	1.0
Williamson County	$27.58	$1,434	$57,360	3.8	$98,900	$2,473	$29,670	$742	56,952	32%	$20.58	$1,070	1.3
Wilson County	$21.42	$1,114	$44,560	3.0	$74,100	$1,853	$22,230	$556	2,458	16%	$12.13	$631	1.8
Winkler County	$14.12	$734	$29,360	1.9	$71,900	$1,798	$21,570	$539	534	20%	$31.13	$1,619	0.5
Wise County	$20.90	$1,087	$43,480	2.9	$79,700	$1,993	$23,910	$598	4,935	22%	$15.06	$783	1.4
Wood County	$15.44	$803	$32,120	2.1	$61,500	$1,538	$18,450	$461	3,267	20%	$9.43	$490	1.6
Yoakum County	$14.29	$743	$29,720	2.0	$79,800	$1,995	$23,940	$599	575	22%	$25.24	$1,312	0.6
Young County	$14.12	$734	$29,360	1.9	$62,100	$1,553	$18,630	$466	1,786	24%	$14.12	$734	1.0
Zapata County	$14.12	$734	$29,360	1.9	$36,300	$908	$10,890	$272	1,137	25%	$15.57	$810	0.9
Zavala County	$14.12	$734	$29,360	1.9	$35,800	$895	$10,740	$269	1,001	28%	$8.78	$457	1.6

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

UTAH #25*

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,051**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,503** monthly or **$42,036** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$20.21
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.66
2-Bedroom Housing Wage	$20.21
Number of Renter Households	291,614
Percent Renters	30%

112
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

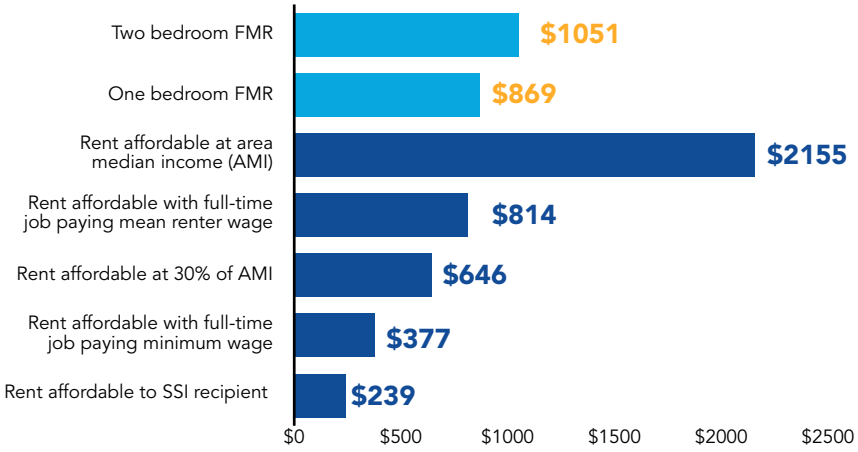
92
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Summit County	$25.40
Salt Lake City HMFA	$23.15
Wasatch County	$22.29
Ogden-Clearfield HMFA	$19.63
St. George MSA	$18.65

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	$20.21	$1,051	$42,036	2.8	$86,186	$2,155	$25,856	$646	291,614	30%	$15.66	$814	1.3
Combined Nonmetro Areas	$16.77	$872	$34,889	2.3	$76,331	$1,908	$22,899	$572	28,209	26%	$12.99	$675	1.3
Metropolitan Areas													
Box Elder County HMFA	$15.17	$789	$31,560	2.1	$69,500	$1,738	$20,850	$521	3,904	22%	$12.64	$657	1.2
Logan MSA	$15.04	$782	$31,280	2.1	$69,800	$1,745	$20,940	$524	14,213	37%	$10.65	$554	1.4
Ogden-Clearfield HMFA	$19.63	$1,021	$40,840	2.7	$90,900	$2,273	$27,270	$682	46,764	24%	$12.98	$675	1.5
Provo-Orem MSA	$18.13	$943	$37,720	2.5	$83,700	$2,093	$25,110	$628	54,443	32%	$15.05	$783	1.2
Salt Lake City HMFA	$23.15	$1,204	$48,160	3.2	$92,900	$2,323	$27,870	$697	123,265	33%	$18.00	$936	1.3
St. George MSA	$18.65	$970	$38,800	2.6	$69,600	$1,740	$20,880	$522	16,914	30%	$13.21	$687	1.4
Tooele County HMFA	$18.50	$962	$38,480	2.6	$83,000	$2,075	$24,900	$623	3,902	19%	$10.36	$539	1.8
Counties													
Beaver County	$14.12	$734	$29,360	1.9	$69,700	$1,743	$20,910	$523	590	26%	$10.65	$554	1.3
Box Elder County	$15.17	$789	$31,560	2.1	$69,500	$1,738	$20,850	$521	3,904	22%	$12.64	$657	1.2
Cache County	$15.04	$782	$31,280	2.1	$69,800	$1,745	$20,940	$524	14,213	37%	$10.65	$554	1.4
Carbon County	$14.12	$734	$29,360	1.9	$65,800	$1,645	$19,740	$494	2,056	26%	$10.64	$553	1.3
Daggett County	$15.29	$795	$31,800	2.1	$99,900	$2,498	$29,970	$749	21	13%	$17.00	$884	0.9
Davis County	$19.63	$1,021	$40,840	2.7	$90,900	$2,273	$27,270	$682	24,033	23%	$13.49	$702	1.5
Duchesne County	$15.85	$824	$32,960	2.2	$73,500	$1,838	$22,050	$551	1,707	25%	$15.76	$820	1.0
Emery County	$14.12	$734	$29,360	1.9	$69,400	$1,735	$20,820	$521	847	23%	$12.48	$649	1.1
Garfield County	$14.12	$734	$29,360	1.9	$67,000	$1,675	$20,100	$503	361	21%	$10.42	$542	1.4
Grand County	$15.58	$810	$32,400	2.1	$61,700	$1,543	$18,510	$463	1,461	35%	$14.46	$752	1.1
Iron County	$14.12	$734	$29,360	1.9	$61,900	$1,548	$18,570	$464	6,131	36%	$10.31	$536	1.4
Juab County	$18.13	$943	$37,720	2.5	$83,700	$2,093	$25,110	$628	743	21%	$12.59	$655	1.4

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 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kane County	$17.62	$916	$36,640	2.4	$72,600	$1,815	$21,780	$545	597	23%	$11.76	$611	1.5
Millard County	$14.12	$734	$29,360	1.9	$70,500	$1,763	$21,150	$529	1,106	26%	$13.31	$692	1.1
Morgan County	$19.63	$1,021	$40,840	2.7	$90,900	$2,273	$27,270	$682	494	15%	$11.02	$573	1.8
Piute County	$14.12	$734	$29,360	1.9	$46,200	$1,155	$13,860	$347	87	16%	$11.93	$620	1.2
Rich County	$15.29	$795	$31,800	2.1	$66,400	$1,660	$19,920	$498	180	28%	$7.93	$412	1.9
Salt Lake County	$23.15	$1,204	$48,160	3.2	$92,900	$2,323	$27,870	$697	123,265	33%	$18.00	$936	1.3
San Juan County	$14.12	$734	$29,360	1.9	$58,800	$1,470	$17,640	$441	835	19%	$12.60	$655	1.1
Sanpete County	$14.60	$759	$30,360	2.0	$63,200	$1,580	$18,960	$474	1,927	22%	$9.65	$502	1.5
Sevier County	$14.12	$734	$29,360	1.9	$62,700	$1,568	$18,810	$470	1,610	22%	$11.74	$610	1.2
Summit County	$25.40	$1,321	$52,840	3.5	$120,800	$3,020	$36,240	$906	3,216	23%	$14.73	$766	1.7
Tooele County	$18.50	$962	$38,480	2.6	$83,000	$2,075	$24,900	$623	3,902	19%	$10.36	$539	1.8
Uintah County	$17.46	$908	$36,320	2.4	$76,600	$1,915	$22,980	$575	2,546	24%	$13.78	$716	1.3
Utah County	$18.13	$943	$37,720	2.5	$83,700	$2,093	$25,110	$628	53,700	32%	$15.09	$784	1.2
Wasatch County	$22.29	$1,159	$46,360	3.1	$95,400	$2,385	$28,620	$716	2,670	27%	$16.17	$841	1.4
Washington County	$18.65	$970	$38,800	2.6	$69,600	$1,740	$20,880	$522	16,914	30%	$13.21	$687	1.4
Wayne County	$14.12	$734	$29,360	1.9	$61,600	$1,540	$18,480	$462	261	26%	$12.53	$651	1.1
Weber County	$19.63	$1,021	$40,840	2.7	$90,900	$2,273	$27,270	$682	22,237	27%	$12.42	$646	1.6

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VERMONT #16*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,231**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,105** monthly or **$49,258** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.68
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	$11.75
Average Renter Wage	$13.83
2-Bedroom Housing Wage	$23.68
Number of Renter Households	76,030
Percent Renters	29%

81
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

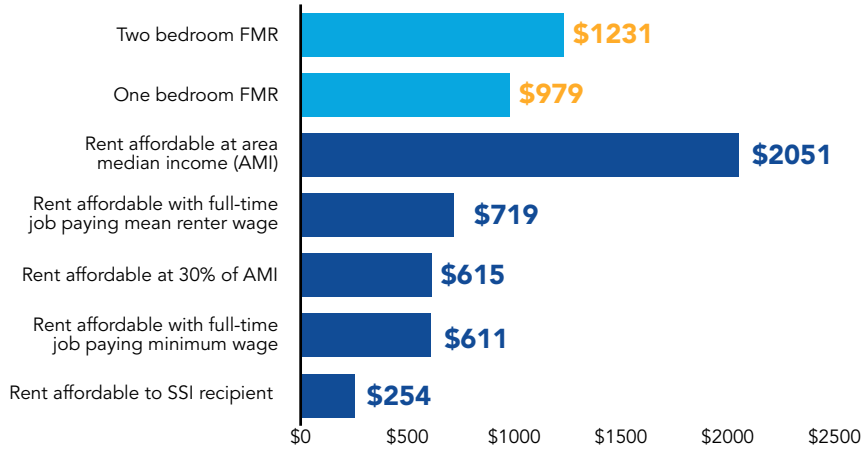
64
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2
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
Burlington-South Burlington MSA	$31.31
Washington County	$20.88
Addison County	$20.35
Lamoille County	$19.54
Windsor County	$19.37

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.



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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	$23.68	$1,231	$49,258	2.0	$82,044	$2,051	$24,613	$615	76,030	29%	$13.83	$719	1.7
Combined Nonmetro Areas	$18.73	$974	$38,958	1.6	$74,995	$1,875	$22,498	$562	46,096	27%	$12.80	$666	1.5
Metropolitan Areas													
Burlington-South Burlington MSA	$31.31	$1,628	$65,120	2.7	$95,900	$2,398	$28,770	$719	29,934	34%	$15.34	$798	2.0
Counties													
Addison County	$20.35	$1,058	$42,320	1.7	$83,700	$2,093	$25,110	$628	3,500	24%	$16.61	$864	1.2
Bennington County	$18.08	$940	$37,600	1.5	$71,700	$1,793	$21,510	$538	3,787	26%	$13.44	$699	1.3
Caledonia County	$16.19	$842	$33,680	1.4	$67,100	$1,678	$20,130	$503	3,348	27%	$11.82	$615	1.4
Essex County	$14.25	$741	$29,640	1.2	$51,700	$1,293	$15,510	$388	514	19%	$10.77	$560	1.3
Lamoille County	$19.54	$1,016	$40,640	1.7	$75,100	$1,878	$22,530	$563	2,831	27%	$11.16	$581	1.8
Orange County	$18.88	$982	$39,280	1.6	$75,800	$1,895	$22,740	$569	2,397	20%	$12.16	$632	1.6
Orleans County	$15.08	$784	$31,360	1.3	$61,700	$1,543	$18,510	$463	2,570	22%	$11.15	$580	1.4
Rutland County	$17.65	$918	$36,720	1.5	$74,600	$1,865	$22,380	$560	7,238	29%	$12.29	$639	1.4
Washington County	$20.88	$1,086	$43,440	1.8	$82,200	$2,055	$24,660	$617	7,339	30%	$14.15	$736	1.5
Windham County	$19.10	$993	$39,720	1.6	$73,400	$1,835	$22,020	$551	6,201	33%	$12.42	$646	1.5
Windsor County	$19.37	$1,007	$40,280	1.6	$78,700	$1,968	$23,610	$590	6,371	26%	$11.13	$579	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VIRGINIA #14*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,269**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,231** monthly or **$50,767** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$24.41
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	$9.50
Average Renter Wage	$19.18
2-Bedroom Housing Wage	$24.41
Number of Renter Households	1,063,334
Percent Renters	34%

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

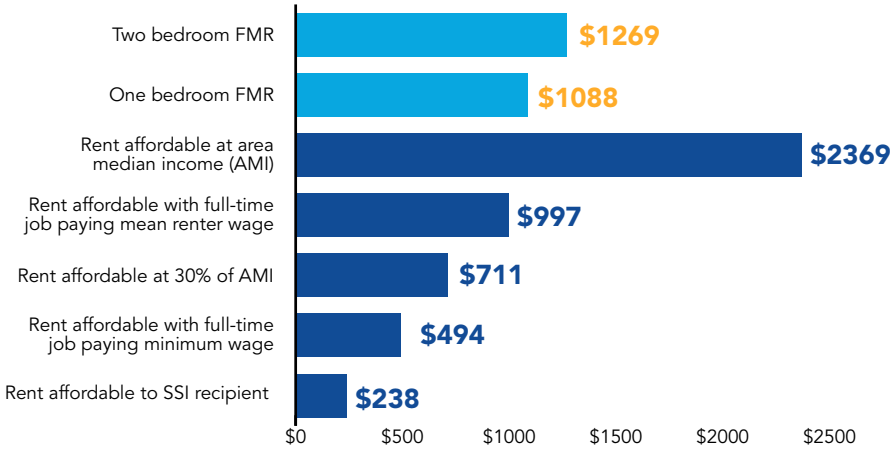
88
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.6
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
Washington-Arlington-Alexandria HMFA	$33.94
Charlottesville HMFA	$24.35
Richmond MSA	$22.37
Virginia Beach-Norfolk-Newport News HMFA	$22.06
Rappahannock County	$20.65

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	$24.41	$1,269	$50,767	2.6	$94,743	$2,369	$28,423	$711	1,063,334	34%	$19.18	$997	1.3
Combined Nonmetro Areas	$14.52	$755	$30,210	1.5	$59,211	$1,480	$17,763	$444	116,313	28%	$11.94	$621	1.2
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	$18.81	$978	$39,120	2.0	$79,700	$1,993	$23,910	$598	18,904	46%	$11.02	$573	1.7
Buckingham County HMFA	$14.29	$743	$29,720	1.5	$57,500	$1,438	$17,250	$431	1,445	25%	$12.23	$636	1.2
Charlottesville HMFA	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	30,568	36%	$16.66	$866	1.5
Culpeper County HMFA	$20.12	$1,046	$41,840	2.1	$90,100	$2,253	$27,030	$676	4,659	27%	$12.34	$642	1.6
Floyd County HMFA	$13.48	$701	$28,040	1.4	$63,600	$1,590	$19,080	$477	1,226	19%	$10.17	$529	1.3
Franklin County HMFA	$15.67	$815	$32,600	1.6	$67,000	$1,675	$20,100	$503	4,199	18%	$8.95	$465	1.8
Giles County HMFA	$14.37	$747	$29,880	1.5	$60,200	$1,505	$18,060	$452	1,723	25%	$16.97	$883	0.8
Harrisonburg MSA	$17.83	$927	$37,080	1.9	$66,700	$1,668	$20,010	$500	18,016	38%	$14.33	$745	1.2
Kingsport-Bristol-Bristol MSA	$13.48	$701	$28,040	1.4	$59,600	$1,490	$17,880	$447	10,432	27%	$11.13	$579	1.2
Lynchburg MSA	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	30,069	30%	$14.61	$760	1.0
Pulaski County HMFA	$13.87	$721	$28,840	1.5	$65,800	$1,645	$19,740	$494	4,163	29%	$14.90	$775	0.9
Rappahannock County HMFA	$20.65	$1,074	$42,960	2.2	$92,500	$2,313	$27,750	$694	751	26%	$9.42	$490	2.2
Richmond MSA	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	167,377	34%	$17.99	$936	1.2
Roanoke HMFA	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	35,860	34%	$15.07	$784	1.2
Staunton-Waynesboro MSA	$17.50	$910	$36,400	1.8	$71,200	$1,780	$21,360	$534	14,523	29%	$14.20	$739	1.2
Virginia Beach-Norfolk-Newport News HMFA	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	247,446	39%	$15.87	$825	1.4
Warren County HMFA	$19.69	$1,024	$40,960	2.1	$85,800	$2,145	$25,740	$644	3,408	23%	$12.06	$627	1.6
Washington-Arlington-Alexandria HMFA	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	339,351	34%	$25.27	$1,314	1.3

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winchester MSA	$20.46	$1,064	$42,560	2.2	$81,400	$2,035	$24,420	$611	12,901	31%	$16.57	$861	1.2
Counties													
Accomack County	$13.71	$713	$28,520	1.4	$57,500	$1,438	$17,250	$431	4,461	33%	$12.96	$674	1.1
Albemarle County	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	15,231	37%	$16.49	$858	1.5
Alleghany County	$14.13	$735	$29,400	1.5	$60,700	$1,518	$18,210	$455	1,568	24%	$6.81	$354	2.1
Amelia County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	773	16%	$13.58	$706	1.6
Amherst County	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	2,782	23%	$9.58	$498	1.6
Appomattox County	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	1,354	22%	$5.41	$281	2.8
Arlington County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	61,280	57%	$35.30	$1,835	1.0
Augusta County	$17.50	$910	$36,400	1.8	$71,200	$1,780	$21,360	$534	6,109	21%	$15.87	$825	1.1
Bath County	$13.56	$705	$28,200	1.4	$61,900	$1,548	$18,570	$464	444	25%	$18.60	$967	0.7
Bedford County	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	5,605	18%	$11.70	$608	1.3
Bland County	$13.48	$701	$28,040	1.4	$69,500	$1,738	$20,850	$521	440	19%	$10.52	$547	1.3
Botetourt County	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	1,817	14%	$12.35	$642	1.5
Brunswick County	$14.21	$739	$29,560	1.5	$54,000	$1,350	$16,200	$405	1,769	29%	$11.13	$579	1.3
Buchanan County	$13.48	$701	$28,040	1.4	$41,100	$1,028	$12,330	$308	1,944	23%	$19.66	$1,023	0.7
Buckingham County	$14.29	$743	$29,720	1.5	$57,500	$1,438	$17,250	$431	1,445	25%	$12.23	$636	1.2
Campbell County	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	5,829	25%	$16.15	$840	0.9
Caroline County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	2,277	21%	$12.45	$647	1.8
Carroll County	$13.48	$701	$28,040	1.4	$54,600	$1,365	$16,380	$410	2,683	22%	$11.10	$577	1.2
Charles City County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	466	16%	$13.50	$702	1.7
Charlotte County	$13.48	$701	$28,040	1.4	$53,400	$1,335	$16,020	$401	1,339	29%	$10.72	$557	1.3
Chesterfield County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	30,273	24%	$14.66	$762	1.5
Clarke County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	1,403	25%	$11.86	$617	2.9
Craig County †	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	541	24%			

† Wage data not available (See Appendix B).

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Culpeper County	$20.12	$1,046	$41,840	2.1	$90,100	$2,253	$27,030	$676	4,659	27%	$12.34	$642	1.6
Cumberland County	$17.87	$929	$37,160	1.9	$66,700	$1,668	$20,010	$500	1,039	26%	$11.82	$615	1.5
Dickenson County	$13.48	$701	$28,040	1.4	$43,200	$1,080	$12,960	$324	1,404	24%	$12.63	$657	1.1
Dinwiddie County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	2,374	23%	$14.58	$758	1.5
Essex County	$17.21	$895	$35,800	1.8	$60,500	$1,513	$18,150	$454	1,499	33%	$11.69	$608	1.5
Fairfax County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	126,973	32%	$29.22	$1,519	1.2
Fauquier County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	5,333	22%	$14.28	$743	2.4
Floyd County	$13.48	$701	$28,040	1.4	$63,600	$1,590	$19,080	$477	1,226	19%	$10.17	$529	1.3
Fluvanna County	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	1,491	15%	$12.63	$657	1.9
Franklin County	$15.67	$815	$32,600	1.6	$67,000	$1,675	$20,100	$503	4,199	18%	$8.95	$465	1.8
Frederick County	$20.46	$1,064	$42,560	2.2	$81,400	$2,035	$24,420	$611	7,053	22%	$15.68	$815	1.3
Giles County	$14.37	$747	$29,880	1.5	$60,200	$1,505	$18,060	$452	1,723	25%	$16.97	$883	0.8
Gloucester County	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	3,217	22%	$10.37	$539	2.1
Goochland County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	1,286	15%	$30.76	$1,599	0.7
Grayson County	$13.48	$701	$28,040	1.4	$48,100	$1,203	$14,430	$361	1,216	19%	$7.98	$415	1.7
Greene County	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	1,691	22%	$14.07	$732	1.7
Greensville County	$15.00	$780	$31,200	1.6	$52,200	$1,305	$15,660	$392	974	27%	$20.42	$1,062	0.7
Halifax County	$13.48	$701	$28,040	1.4	$60,000	$1,500	$18,000	$450	3,664	26%	$12.18	$633	1.1
Hanover County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	6,813	17%	$13.07	$680	1.7
Henrico County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	47,975	37%	$18.77	$976	1.2
Henry County	$13.48	$701	$28,040	1.4	$46,100	$1,153	$13,830	$346	5,956	28%	$11.49	$597	1.2
Highland County	$13.48	$701	$28,040	1.4	$61,000	$1,525	$18,300	$458	184	17%	$9.81	$510	1.4
Isle of Wight County	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	3,532	24%	$11.15	$580	2.0
James City County	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	6,827	24%	$11.28	$587	2.0
King and Queen County	$15.33	$797	$31,880	1.6	$66,100	$1,653	$19,830	$496	446	16%	$13.77	$716	1.1
King George County	$20.63	$1,073	$42,920	2.2	$102,400	$2,560	$30,720	$768	1,955	21%	$16.83	$875	1.2

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
King William County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	768	13%	$14.11	$734	1.6
Lancaster County	$18.27	$950	$38,000	1.9	$71,900	$1,798	$21,570	$539	1,222	24%	$9.65	$502	1.9
Lee County	$13.48	$701	$28,040	1.4	$50,000	$1,250	$15,000	$375	2,672	29%	$7.02	$365	1.9
Loudoun County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	28,237	22%	$18.30	$952	1.9
Louisa County	$17.52	$911	$36,440	1.8	$74,500	$1,863	$22,350	$559	2,768	20%	$14.73	$766	1.2
Lunenburg County	$13.48	$701	$28,040	1.4	$53,000	$1,325	$15,900	$398	1,211	28%	$10.08	$524	1.3
Madison County	$17.73	$922	$36,880	1.9	$63,400	$1,585	$19,020	$476	1,264	26%	$12.22	$635	1.5
Mathews County	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	589	15%	$7.63	$397	2.9
Mecklenburg County	$13.85	$720	$28,800	1.5	$57,700	$1,443	$17,310	$433	3,495	29%	$10.82	$563	1.3
Middlesex County	$17.63	$917	$36,680	1.9	$68,300	$1,708	$20,490	$512	982	21%	$14.35	$746	1.2
Montgomery County	$18.81	$978	$39,120	2.0	$79,700	$1,993	$23,910	$598	15,927	45%	$11.01	$573	1.7
Nelson County	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	1,515	24%	$10.54	$548	2.3
New Kent County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	1,075	14%	$10.57	$549	2.1
Northampton County	$15.44	$803	$32,120	1.6	$60,100	$1,503	$18,030	$451	1,792	35%	$9.91	$515	1.6
Northumberland County	$15.25	$793	$31,720	1.6	$70,900	$1,773	$21,270	$532	603	11%	$12.33	$641	1.2
Nottoway County	$14.56	$757	$30,280	1.5	$57,600	$1,440	$17,280	$432	1,924	35%	$14.17	$737	1.0
Orange County	$17.37	$903	$36,120	1.8	$81,900	$2,048	$24,570	$614	2,902	21%	$10.86	$565	1.6
Page County	$14.08	$732	$29,280	1.5	$61,400	$1,535	$18,420	$461	2,686	29%	$10.07	$524	1.4
Patrick County	$13.48	$701	$28,040	1.4	$58,300	$1,458	$17,490	$437	1,631	21%	$6.56	$341	2.1
Pittsylvania County	$13.48	$701	$28,040	1.4	$50,600	$1,265	$15,180	$380	6,467	25%	$12.03	$625	1.1
Powhatan County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	1,012	10%	$13.08	$680	1.7
Prince Edward County	$16.94	$881	$35,240	1.8	$65,200	$1,630	$19,560	$489	2,560	36%	$11.36	$591	1.5
Prince George County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	3,733	32%	$15.64	$813	1.4
Prince William County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	37,939	27%	$14.28	$742	2.4
Pulaski County	$13.87	$721	$28,840	1.5	$65,800	$1,645	$19,740	$494	4,163	29%	$14.90	$775	0.9
Rappahannock County	$20.65	$1,074	$42,960	2.2	$92,500	$2,313	$27,750	$694	751	26%	$9.42	$490	2.2

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

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	$16.56	$861	$34,440	1.7	$60,500	$1,513	$18,150	$454	923	30%	$11.98	$623	1.4
Roanoke County	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	9,631	25%	$13.88	$722	1.3
Rockbridge County	$14.81	$770	$30,800	1.6	$61,200	$1,530	$18,360	$459	2,290	25%	$11.38	$592	1.3
Rockingham County	$17.83	$927	$37,080	1.9	$66,700	$1,668	$20,010	$500	7,914	26%	$15.52	$807	1.1
Russell County	$13.48	$701	$28,040	1.4	$53,300	$1,333	$15,990	$400	2,580	24%	$11.95	$621	1.1
Scott County	$13.48	$701	$28,040	1.4	$59,600	$1,490	$17,880	$447	1,986	23%	$10.58	$550	1.3
Shenandoah County	$15.85	$824	$32,960	1.7	$69,800	$1,745	$20,940	$524	5,058	29%	$12.19	$634	1.3
Smyth County	$13.48	$701	$28,040	1.4	$53,400	$1,335	$16,020	$401	3,616	29%	$9.72	$506	1.4
Southampton County	$15.12	$786	$31,440	1.6	$66,000	$1,650	$19,800	$495	1,652	25%	$9.86	$513	1.5
Spotsylvania County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	9,736	22%	$12.75	$663	2.7
Stafford County	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	10,648	23%	$12.51	$651	2.7
Surry County	$13.79	$717	$28,680	1.5	$67,800	$1,695	$20,340	$509	702	26%	$21.89	$1,138	0.6
Sussex County	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	1,170	31%	$15.58	$810	1.4
Tazewell County	$13.48	$701	$28,040	1.4	$55,600	$1,390	$16,680	$417	4,211	25%	$13.03	$677	1.0
Warren County	$19.69	$1,024	$40,960	2.1	$85,800	$2,145	$25,740	$644	3,408	23%	$12.06	$627	1.6
Washington County	$13.48	$701	$28,040	1.4	$59,600	$1,490	$17,880	$447	5,541	25%	$11.48	$597	1.2
Westmoreland County	$16.81	$874	$34,960	1.8	$76,900	$1,923	$23,070	$577	2,127	27%	$7.46	$388	2.3
Wise County	$13.48	$701	$28,040	1.4	$49,000	$1,225	$14,700	$368	4,979	33%	$8.52	$443	1.6
Wythe County	$13.48	$701	$28,040	1.4	$60,800	$1,520	$18,240	$456	2,640	22%	$10.76	$560	1.3
York County	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	7,207	29%	$13.13	$683	1.7
Alexandria city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	40,045	57%	$26.61	$1,384	1.3
Bristol city	$13.48	$701	$28,040	1.4	$59,600	$1,490	$17,880	$447	2,905	40%	$10.61	$552	1.3
Buena Vista city	$14.81	$770	$30,800	1.6	$61,200	$1,530	$18,360	$459	806	32%	$13.88	$722	1.1
Charlottesville city	$24.35	$1,266	$50,640	2.6	$93,700	$2,343	$28,110	$703	10,640	57%	$18.22	$948	1.3
Chesapeake city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	24,309	29%	$12.90	$671	1.7
Colonial Heights city	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	2,610	37%	$9.41	$490	2.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Covington city	$14.13	$735	$29,400	1.5	$60,700	$1,518	$18,210	$455	609	26%	$18.08	$940	0.8
Danville city	$13.48	$701	$28,040	1.4	$50,600	$1,265	$15,180	$380	8,873	49%	$12.91	$671	1.0
Emporia city	$15.00	$780	$31,200	1.6	$52,200	$1,305	$15,660	$392	1,249	60%	$13.00	$676	1.2
Fairfax city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	2,573	30%	$17.94	$933	1.9
Falls Church city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	2,289	42%	$23.82	$1,239	1.4
Franklin city	$15.12	$786	$31,440	1.6	$66,000	$1,650	$19,800	$495	1,706	48%	$9.32	$484	1.6
Fredericksburg city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	6,945	65%	$18.57	$966	1.8
Galax city	$13.48	$701	$28,040	1.4	$54,600	$1,365	$16,380	$410	849	32%	$8.09	$421	1.7
Hampton city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	23,927	44%	$15.88	$826	1.4
Harrisonburg city	$17.83	$927	$37,080	1.9	$66,700	$1,668	$20,010	$500	10,102	60%	$12.88	$670	1.4
Hopewell city	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	4,912	53%	$22.67	$1,179	1.0
Lexington city	$14.81	$770	$30,800	1.6	$61,200	$1,530	$18,360	$459	1,027	48%	$9.34	$486	1.6
Lynchburg city	$15.08	$784	$31,360	1.6	$73,700	$1,843	$22,110	$553	14,499	51%	$16.21	$843	0.9
Manassas city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	4,368	34%	$19.90	$1,035	1.7
Manassas Park city	$33.94	$1,765	$70,600	3.6	$129,000	$3,225	$38,700	$968	1,582	34%	$19.17	$997	1.8
Martinsville city	$13.48	$701	$28,040	1.4	$46,100	$1,153	$13,830	$346	2,439	44%	$12.78	$664	1.1
Newport News city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	35,675	51%	$19.81	$1,030	1.1
Norfolk city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	50,014	57%	$19.10	$993	1.2
Norton city	$13.48	$701	$28,040	1.4	$49,000	$1,225	$14,700	$368	813	50%	$9.85	$512	1.4
Petersburg city	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	8,053	61%	$16.32	$849	1.4
Poquoson city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	853	19%	$9.04	$470	2.4
Portsmouth city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	16,371	45%	$15.70	$816	1.4
Radford city	$18.81	$978	$39,120	2.0	$79,700	$1,993	$23,910	$598	2,977	53%	$11.11	$578	1.7
Richmond city	$22.37	$1,163	$46,520	2.4	$90,000	$2,250	$27,000	$675	51,807	57%	$22.39	$1,164	1.0
Roanoke city	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	20,261	49%	$15.88	$826	1.1
Salem city	$18.10	$941	$37,640	1.9	$78,400	$1,960	$23,520	$588	3,610	36%	$16.48	$857	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Staunton city	$17.50	$910	$36,400	1.8	$71,200	$1,780	$21,360	$534	4,525	43%	$11.50	$598	1.5
Suffolk city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	10,556	31%	$12.81	$666	1.7
Virginia Beach city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	61,983	36%	$15.71	$817	1.4
Waynesboro city	$17.50	$910	$36,400	1.8	$71,200	$1,780	$21,360	$534	3,889	42%	$12.23	$636	1.4
Williamsburg city	$22.06	$1,147	$45,880	2.3	$84,500	$2,113	$25,350	$634	2,386	51%	$11.96	$622	1.8
Winchester city	$20.46	$1,064	$42,560	2.2	$81,400	$2,035	$24,420	$611	5,848	56%	$17.63	$917	1.2

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WASHINGTON #7*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,524**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,080** monthly or **$60,966** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$29.31
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	$13.69
Average Renter Wage	$22.94
2-Bedroom Housing Wage	$29.31
Number of Renter Households	1,055,157
Percent Renters	37%

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

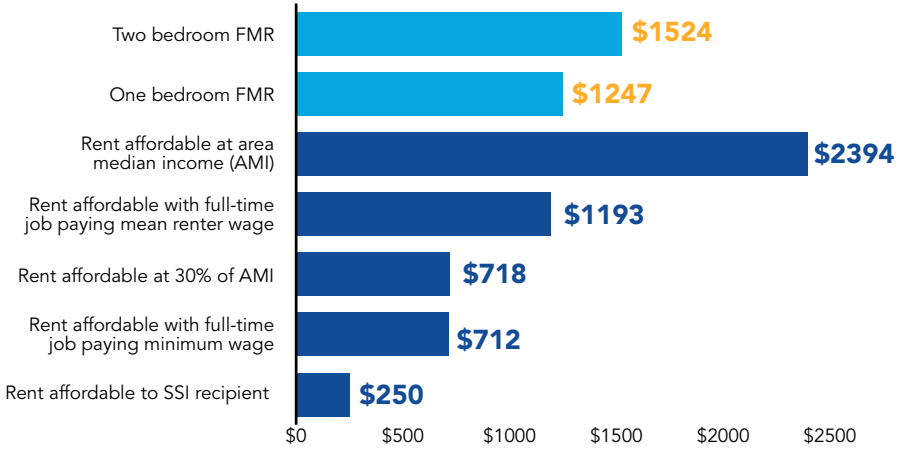
70
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.1
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

1.8
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	$36.65
Portland-Vancouver-Hillsboro MSA	$29.54
Bremerton-Silverdale MSA	$28.44
Tacoma HMFA	$28.10
Bellingham MSA	$23.94

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	$29.31	$1,524	$60,966	2.1	$95,767	$2,394	$28,730	$718	1,055,157	37%	$22.94	$1,193	1.3
Combined Nonmetro Areas	$17.69	$920	$36,793	1.3	$71,406	$1,785	$21,422	$536	94,049	32%	$12.64	$657	1.4
Metropolitan Areas													
Bellingham MSA	$23.94	$1,245	$49,800	1.7	$79,100	$1,978	$23,730	$593	32,943	38%	$14.87	$773	1.6
Bremerton-Silverdale MSA	$28.44	$1,479	$59,160	2.1	$94,100	$2,353	$28,230	$706	33,457	32%	$14.16	$736	2.0
Columbia County HMFA	$19.96	$1,038	$41,520	1.5	$72,400	$1,810	$21,720	$543	576	32%	$15.11	$786	1.3
Kennewick-Richland MSA	$19.60	$1,019	$40,760	1.4	$78,100	$1,953	$23,430	$586	30,912	31%	$15.55	$809	1.3
Lewiston MSA	$17.02	$885	$35,400	1.2	$72,100	$1,803	$21,630	$541	2,668	29%	$12.53	$651	1.4
Longview MSA	$19.62	$1,020	$40,800	1.4	$71,300	$1,783	$21,390	$535	14,233	34%	$15.76	$819	1.2
Mount Vernon-Anacortes MSA	$23.56	$1,225	$49,000	1.7	$83,200	$2,080	$24,960	$624	15,238	31%	$16.23	$844	1.5
Olympia-Tumwater MSA	$23.87	$1,241	$49,640	1.7	$90,200	$2,255	$27,060	$677	38,075	35%	$15.72	$818	1.5
Pend Oreille County HMFA	$18.50	$962	$38,480	1.4	$58,200	$1,455	$17,460	$437	1,266	22%	$11.85	$616	1.6
Portland-Vancouver-Hillsboro MSA	$29.54	$1,536	$61,440	2.2	$96,900	$2,423	$29,070	$727	58,914	33%	$17.51	$911	1.7
Seattle-Bellevue HMFA	$36.65	$1,906	$76,240	2.7	$115,700	$2,893	$34,710	$868	476,422	41%	$29.80	$1,550	1.2
Spokane HMFA	$19.37	$1,007	$40,280	1.4	$77,100	$1,928	$23,130	$578	76,275	38%	$15.15	$788	1.3
Stevens County HMFA	$16.08	$836	$33,440	1.2	$63,600	$1,590	$19,080	$477	3,839	22%	$10.79	$561	1.5
Tacoma HMFA	$28.10	$1,461	$58,440	2.1	$91,100	$2,278	$27,330	$683	122,460	38%	$16.98	$883	1.7
Walla Walla County HMFA	$21.21	$1,103	$44,120	1.5	$73,100	$1,828	$21,930	$548	7,969	35%	$12.98	$675	1.6
Wenatchee MSA	$21.29	$1,107	$44,280	1.6	$70,900	$1,773	$21,270	$532	14,875	34%	$13.63	$709	1.6
Yakima MSA	$20.08	$1,044	$41,760	1.5	$60,300	$1,508	$18,090	$452	30,986	37%	$13.17	$685	1.5

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Counties	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Adams County	$14.96	$778	$31,120	1.1	$59,200	$1,480	$17,760	$444	2,202	37%	$15.48	$805	1.0
Asotin County	$17.02	$885	$35,400	1.2	$72,100	$1,803	$21,630	$541	2,668	29%	$12.53	$651	1.4
Benton County	$19.60	$1,019	$40,760	1.4	$78,100	$1,953	$23,430	$586	22,484	31%	$16.58	$862	1.2
Chelan County	$21.29	$1,107	$44,280	1.6	$70,900	$1,773	$21,270	$532	10,098	36%	$14.06	$731	1.5
Clallam County	$19.92	$1,036	$41,440	1.5	$76,400	$1,910	$22,920	$573	9,760	30%	$11.39	$592	1.7
Clark County	$29.54	$1,536	$61,440	2.2	$96,900	$2,423	$29,070	$727	57,686	33%	$17.60	$915	1.7
Columbia County	$19.96	$1,038	$41,520	1.5	$72,400	$1,810	$21,720	$543	576	32%	$15.11	$786	1.3
Cowlitz County	$19.62	$1,020	$40,800	1.4	$71,300	$1,783	$21,390	$535	14,233	34%	$15.76	$819	1.2
Douglas County	$21.29	$1,107	$44,280	1.6	$70,900	$1,773	$21,270	$532	4,777	31%	$12.06	$627	1.8
Ferry County	$14.94	$777	$31,080	1.1	$55,600	$1,390	$16,680	$417	857	28%	$7.75	$403	1.9
Franklin County	$19.60	$1,019	$40,760	1.4	$78,100	$1,953	$23,430	$586	8,428	32%	$12.65	$658	1.5
Garfield County	$14.12	$734	$29,360	1.0	$65,900	$1,648	$19,770	$494	280	28%	$11.25	$585	1.3
Grant County	$15.58	$810	$32,400	1.1	$69,500	$1,738	$20,850	$521	11,554	37%	$14.27	$742	1.1
Grays Harbor County	$15.77	$820	$32,800	1.2	$61,500	$1,538	$18,450	$461	9,468	33%	$12.16	$632	1.3
Island County	$20.98	$1,091	$43,640	1.5	$81,000	$2,025	$24,300	$608	9,921	29%	$13.01	$676	1.6
Jefferson County	$18.54	$964	$38,560	1.4	$67,400	$1,685	$20,220	$506	3,786	26%	$10.95	$569	1.7
King County	$36.65	$1,906	$76,240	2.7	$115,700	$2,893	$34,710	$868	379,735	43%	$31.78	$1,652	1.2
Kitsap County	$28.44	$1,479	$59,160	2.1	$94,100	$2,353	$28,230	$706	33,457	32%	$14.16	$736	2.0
Kittitas County	$18.71	$973	$38,920	1.4	$76,000	$1,900	$22,800	$570	7,498	41%	$9.81	$510	1.9
Klickitat County	$17.44	$907	$36,280	1.3	$67,300	$1,683	$20,190	$505	2,840	32%	$17.44	$907	1.0
Lewis County	$17.65	$918	$36,720	1.3	$77,500	$1,938	$23,250	$581	8,988	29%	$14.36	$747	1.2
Lincoln County	$14.12	$734	$29,360	1.0	$64,800	$1,620	$19,440	$486	997	22%	$13.02	$677	1.1
Mason County	$18.25	$949	$37,960	1.3	$76,800	$1,920	$23,040	$576	5,491	23%	$11.56	$601	1.6
Okanogan County	$15.73	$818	$32,720	1.1	$55,200	$1,380	$16,560	$414	6,052	34%	$9.78	$508	1.6
Pacific County	$16.63	$865	$34,600	1.2	$59,900	$1,498	$17,970	$449	1,859	20%	$9.15	$476	1.8

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pend Oreille County	$18.50	$962	$38,480	1.4	$58,200	$1,455	$17,460	$437	1,266	22%	$11.85	$616	1.6
Pierce County	$28.10	$1,461	$58,440	2.1	$91,100	$2,278	$27,330	$683	122,460	38%	$16.98	$883	1.7
San Juan County	$23.38	$1,216	$48,640	1.7	$78,000	$1,950	$23,400	$585	2,098	25%	$11.97	$622	2.0
Skagit County	$23.56	$1,225	$49,000	1.7	$83,200	$2,080	$24,960	$624	15,238	31%	$16.23	$844	1.5
Skamania County	$29.54	$1,536	$61,440	2.2	$96,900	$2,423	$29,070	$727	1,228	25%	$9.30	$484	3.2
Snohomish County	$36.65	$1,906	$76,240	2.7	$115,700	$2,893	$34,710	$868	96,687	33%	$19.92	$1,036	1.8
Spokane County	$19.37	$1,007	$40,280	1.4	$77,100	$1,928	$23,130	$578	76,275	38%	$15.15	$788	1.3
Stevens County	$16.08	$836	$33,440	1.2	$63,600	$1,590	$19,080	$477	3,839	22%	$10.79	$561	1.5
Thurston County	$23.87	$1,241	$49,640	1.7	$90,200	$2,255	$27,060	$677	38,075	35%	$15.72	$818	1.5
Wahkiakum County	$14.77	$768	$30,720	1.1	$65,700	$1,643	$19,710	$493	252	13%	$10.38	$540	1.4
Walla Walla County	$21.21	$1,103	$44,120	1.5	$73,100	$1,828	$21,930	$548	7,969	35%	$12.98	$675	1.6
Whatcom County	$23.94	$1,245	$49,800	1.7	$79,100	$1,978	$23,730	$593	32,943	38%	$14.87	$773	1.6
Whitman County	$16.77	$872	$34,880	1.2	$73,900	$1,848	$22,170	$554	10,146	56%	$12.42	$646	1.3
Yakima County	$20.08	$1,044	$41,760	1.5	$60,300	$1,508	$18,090	$452	30,986	37%	$13.17	$685	1.5

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WEST VIRGINIA #50*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$771**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,571** monthly or **$30,852** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.83
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	$8.75
Average Renter Wage	$12.69
2-Bedroom Housing Wage	$14.83
Number of Renter Households	196,432
Percent Renters	27%

68
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

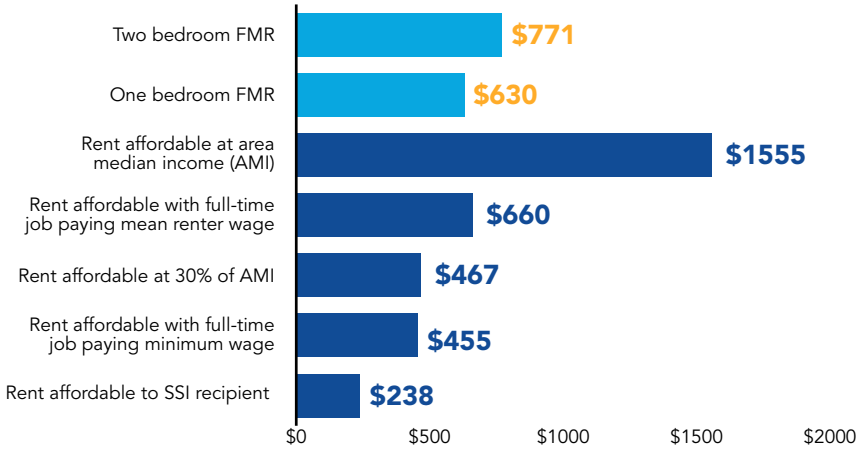
55
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Winchester MSA	$20.46
Jefferson County	$17.92
Martinsburg HMFA	$17.63
Putnam County	$17.44
Morgantown MSA	$16.56

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	$14.83	$771	$30,852	1.7	$62,217	$1,555	$18,665	$467	196,432	27%	$12.69	$660	1.2
Combined Nonmetro Areas	$13.60	$707	$28,290	1.6	$55,913	$1,398	$16,774	$419	68,200	24%	$12.72	$661	1.1
Metropolitan Areas													
Boone County HMFA	$13.00	$676	$27,040	1.5	$48,400	$1,210	$14,520	$363	2,091	23%	$11.62	$604	1.1
Charleston HMFA	$15.48	$805	$32,200	1.8	$61,100	$1,528	$18,330	$458	25,067	30%	$14.54	$756	1.1
Cumberland MSA	$14.12	$734	$29,360	1.6	$60,800	$1,520	$18,240	$456	2,617	24%	$12.84	$668	1.1
Fayette County HMFA	$13.00	$676	$27,040	1.5	$52,300	$1,308	$15,690	$392	3,965	23%	$9.80	$509	1.3
Huntington-Ashland HMFA	$15.21	$791	$31,640	1.7	$62,600	$1,565	$18,780	$470	18,935	35%	$11.14	$579	1.4
Jefferson County HMFA	$17.92	$932	$37,280	2.0	$97,500	$2,438	$29,250	$731	4,923	24%	$9.98	$519	1.8
Lincoln County HMFA	$13.19	$686	$27,440	1.5	$49,500	$1,238	$14,850	$371	1,821	22%	$8.36	$435	1.6
Martinsburg HMFA	$17.63	$917	$36,680	2.0	$74,100	$1,853	$22,230	$556	11,221	25%	$12.71	$661	1.4
Morgantown MSA	$16.56	$861	$34,440	1.9	$76,200	$1,905	$22,860	$572	19,190	37%	$13.62	$708	1.2
Parkersburg-Vienna MSA	$14.33	$745	$29,800	1.6	$60,500	$1,513	$18,150	$454	10,531	28%	$11.60	$603	1.2
Putnam County HMFA	$17.44	$907	$36,280	2.0	$77,500	$1,938	$23,250	$581	3,923	18%	$15.10	$785	1.2
Raleigh County HMFA	$13.42	$698	$27,920	1.5	$57,500	$1,438	$17,250	$431	8,310	27%	$10.47	$545	1.3
Weirton-Steubenville MSA	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	5,798	26%	$12.69	$660	1.1
Wheeling MSA	$14.23	$740	$29,600	1.6	$63,600	$1,590	$19,080	$477	7,639	26%	$12.83	$667	1.1
Winchester MSA	$20.46	$1,064	$42,560	2.3	$81,400	$2,035	$24,420	$611	2,201	24%	$8.78	$456	2.3
Counties													
Barbour County	$13.00	$676	$27,040	1.5	$51,500	$1,288	$15,450	$386	1,768	28%	$13.64	$709	1.0
Berkeley County	$17.63	$917	$36,680	2.0	$74,100	$1,853	$22,230	$556	11,221	25%	$12.71	$661	1.4

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	$13.00	$676	$27,040	1.5	$48,400	$1,210	$14,520	$363	2,091	23%	$11.62	$604	1.1
Braxton County	$13.00	$676	$27,040	1.5	$55,800	$1,395	$16,740	$419	1,087	19%	$14.57	$758	0.9
Brooke County	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	2,336	24%	$12.92	$672	1.1
Cabell County	$15.21	$791	$31,640	1.7	$62,600	$1,565	$18,780	$470	14,921	38%	$11.42	$594	1.3
Calhoun County	$13.00	$676	$27,040	1.5	$46,900	$1,173	$14,070	$352	597	21%	$10.25	$533	1.3
Clay County	$15.48	$805	$32,200	1.8	$61,100	$1,528	$18,330	$458	608	19%	$9.28	$483	1.7
Doddridge County	$14.31	$744	$29,760	1.6	$62,500	$1,563	$18,750	$469	331	12%	$25.96	$1,350	0.6
Fayette County	$13.00	$676	$27,040	1.5	$52,300	$1,308	$15,690	$392	3,965	23%	$9.80	$509	1.3
Gilmer County	$13.00	$676	$27,040	1.5	$57,300	$1,433	$17,190	$430	804	31%	$8.12	$422	1.6
Grant County	$13.00	$676	$27,040	1.5	$56,500	$1,413	$16,950	$424	850	18%	$11.55	$600	1.1
Greenbrier County	$13.88	$722	$28,880	1.6	$53,200	$1,330	$15,960	$399	4,178	28%	$11.09	$576	1.3
Hampshire County	$20.46	$1,064	$42,560	2.3	$81,400	$2,035	$24,420	$611	2,201	24%	$8.78	$456	2.3
Hancock County	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	3,462	27%	$12.50	$650	1.1
Hardy County	$13.00	$676	$27,040	1.5	$56,400	$1,410	$16,920	$423	1,485	26%	$13.95	$725	0.9
Harrison County	$15.06	$783	$31,320	1.7	$68,600	$1,715	$20,580	$515	7,063	26%	$13.78	$716	1.1
Jackson County	$13.00	$676	$27,040	1.5	$63,600	$1,590	$19,080	$477	2,637	23%	$13.60	$707	1.0
Jefferson County	$17.92	$932	$37,280	2.0	$97,500	$2,438	$29,250	$731	4,923	24%	$9.98	$519	1.8
Kanawha County	$15.48	$805	$32,200	1.8	$61,100	$1,528	$18,330	$458	24,459	31%	$14.60	$759	1.1
Lewis County	$13.94	$725	$29,000	1.6	$52,300	$1,308	$15,690	$392	1,873	28%	$17.55	$913	0.8
Lincoln County	$13.19	$686	$27,440	1.5	$49,500	$1,238	$14,850	$371	1,821	22%	$8.36	$435	1.6
Logan County	$13.00	$676	$27,040	1.5	$51,700	$1,293	$15,510	$388	3,779	27%	$13.85	$720	0.9
McDowell County	$13.00	$676	$27,040	1.5	$33,600	$840	$10,080	$252	1,622	21%	$16.74	$870	0.8
Marion County	$15.23	$792	$31,680	1.7	$64,800	$1,620	$19,440	$486	5,818	25%	$13.45	$700	1.1
Marshall County	$14.23	$740	$29,600	1.6	$63,600	$1,590	$19,080	$477	2,448	20%	$17.69	$920	0.8
Mason County	$13.17	$685	$27,400	1.5	$55,100	$1,378	$16,530	$413	2,266	21%	$14.26	$742	0.9
Mercer County	$13.00	$676	$27,040	1.5	$53,900	$1,348	$16,170	$404	7,687	30%	$11.77	$612	1.1

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	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mineral County	$14.12	$734	$29,360	1.6	$60,800	$1,520	$18,240	$456	2,617	24%	$12.84	$668	1.1
Mingo County	$13.00	$676	$27,040	1.5	$43,000	$1,075	$12,900	$323	2,778	26%	$12.65	$658	1.0
Monongalia County	$16.56	$861	$34,440	1.9	$76,200	$1,905	$22,860	$572	17,062	43%	$13.98	$727	1.2
Monroe County	$13.00	$676	$27,040	1.5	$51,000	$1,275	$15,300	$383	1,219	21%	$11.34	$590	1.1
Morgan County	$14.31	$744	$29,760	1.6	$64,300	$1,608	$19,290	$482	1,202	17%	$9.50	$494	1.5
Nicholas County	$13.00	$676	$27,040	1.5	$52,500	$1,313	$15,750	$394	2,071	21%	$9.06	$471	1.4
Ohio County	$14.23	$740	$29,600	1.6	$63,600	$1,590	$19,080	$477	5,191	30%	$10.84	$564	1.3
Pendleton County	$13.00	$676	$27,040	1.5	$51,600	$1,290	$15,480	$387	619	20%	$10.79	$561	1.2
Pleasants County	$13.00	$676	$27,040	1.5	$64,600	$1,615	$19,380	$485	496	17%	$14.22	$739	0.9
Pocahontas County	$13.00	$676	$27,040	1.5	$55,800	$1,395	$16,740	$419	649	18%	$11.13	$579	1.2
Preston County	$16.56	$861	$34,440	1.9	$76,200	$1,905	$22,860	$572	2,128	17%	$10.16	$528	1.6
Putnam County	$17.44	$907	$36,280	2.0	$77,500	$1,938	$23,250	$581	3,923	18%	$15.10	$785	1.2
Raleigh County	$13.42	$698	$27,920	1.5	$57,500	$1,438	$17,250	$431	8,310	27%	$10.47	$545	1.3
Randolph County	$13.17	$685	$27,400	1.5	$56,400	$1,410	$16,920	$423	3,170	28%	$10.48	$545	1.3
Ritchie County	$13.00	$676	$27,040	1.5	$55,700	$1,393	$16,710	$418	817	20%	$11.90	$619	1.1
Roane County	$13.00	$676	$27,040	1.5	$47,200	$1,180	$14,160	$354	1,153	21%	$12.04	$626	1.1
Summers County	$13.00	$676	$27,040	1.5	$47,100	$1,178	$14,130	$353	1,323	24%	$9.64	$501	1.3
Taylor County	$13.69	$712	$28,480	1.6	$62,200	$1,555	$18,660	$467	1,458	22%	$13.76	$716	1.0
Tucker County	$13.00	$676	$27,040	1.5	$58,500	$1,463	$17,550	$439	675	21%	$7.60	$395	1.7
Tyler County	$14.04	$730	$29,200	1.6	$58,600	$1,465	$17,580	$440	554	17%	$10.19	$530	1.4
Upshur County	$13.90	$723	$28,920	1.6	$55,000	$1,375	$16,500	$413	2,556	26%	$14.10	$733	1.0
Wayne County	$15.21	$791	$31,640	1.7	$62,600	$1,565	$18,780	$470	4,014	27%	$8.65	$450	1.8
Webster County	$13.65	$710	$28,400	1.6	$44,000	$1,100	$13,200	$330	1,037	27%	$7.48	$389	1.8
Wetzel County	$13.00	$676	$27,040	1.5	$55,600	$1,390	$16,680	$417	1,185	21%	$10.06	$523	1.3
Wirt County	$14.33	$745	$29,800	1.6	$60,500	$1,513	$18,150	$454	409	16%	$8.33	$433	1.7
Wood County	$14.33	$745	$29,800	1.6	$60,500	$1,513	$18,150	$454	10,122	29%	$11.63	$605	1.2

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming County	$13.35	$694	$27,760	1.5	$51,700	$1,293	$15,510	$388	1,393	16%	$10.87	$565	1.2

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

WISCONSIN #31*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$930**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,100** monthly or **$37,202** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.89
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.76
2-Bedroom Housing Wage	$17.89
Number of Renter Households	777,217
Percent Renters	33%

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

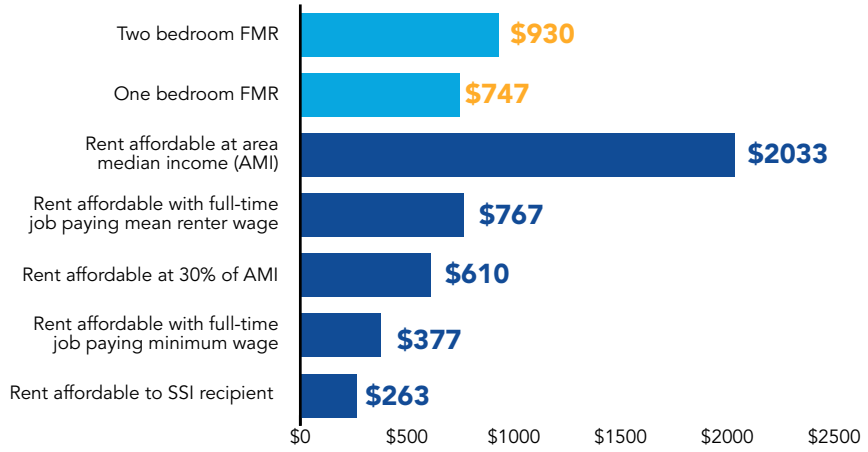
79
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

2
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	$25.15
Madison HMFA	$23.29
Kenosha County	$20.23
Milwaukee-Waukesha-West Allis MSA	$18.71
Columbia County	$17.67

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	$17.89	$930	$37,202	2.5	$81,313	$2,033	$24,394	$610	777,217	33%	$14.76	$767	1.2
Combined Nonmetro Areas	$15.02	$781	$31,232	2.1	$70,718	$1,768	$21,215	$530	161,992	26%	$12.00	$624	1.3
Metropolitan Areas													
Appleton MSA	$15.44	$803	$32,120	2.1	$85,600	$2,140	$25,680	$642	25,093	27%	$14.36	$747	1.1
Columbia County HMFA	$17.67	$919	$36,760	2.4	$83,200	$2,080	$24,960	$624	6,179	26%	$11.69	$608	1.5
Duluth MSA	$17.00	$884	$35,360	2.3	$76,300	$1,908	$22,890	$572	6,174	32%	$12.22	$636	1.4
Eau Claire MSA	$16.69	$868	$34,720	2.3	$80,000	$2,000	$24,000	$600	21,446	32%	$12.97	$674	1.3
Fond du Lac MSA	$15.40	$801	$32,040	2.1	$75,000	$1,875	$22,500	$563	12,350	30%	$13.25	$689	1.2
Green Bay HMFA	$17.15	$892	$35,680	2.4	$80,700	$2,018	$24,210	$605	38,737	34%	$15.20	$790	1.1
Green County HMFA	$16.50	$858	$34,320	2.3	$80,700	$2,018	$24,210	$605	3,747	25%	$11.57	$602	1.4
Iowa County HMFA	$16.85	$876	$35,040	2.3	$81,500	$2,038	$24,450	$611	2,576	26%	$14.01	$729	1.2
Janesville-Beloit MSA	$16.62	$864	$34,560	2.3	$73,000	$1,825	$21,900	$548	20,485	32%	$14.48	$753	1.1
Kenosha County HMFA	$20.23	$1,052	$42,080	2.8	$82,300	$2,058	$24,690	$617	21,741	34%	$12.84	$668	1.6
La Crosse-Onalaska MSA	$16.81	$874	$34,960	2.3	$85,100	$2,128	$25,530	$638	17,569	37%	$14.14	$736	1.2
Madison HMFA	$23.29	$1,211	$48,440	3.2	$103,100	$2,578	$30,930	$773	93,189	42%	$17.24	$897	1.4
Milwaukee-Waukesha-West Allis MSA	$18.71	$973	$38,920	2.6	$84,400	$2,110	$25,320	$633	251,626	40%	$16.69	$868	1.1
Minneapolis-St. Paul-Bloomington HMFA	$25.15	$1,308	$52,320	3.5	$104,900	$2,623	$31,470	$787	12,272	25%	$10.66	$554	2.4
Oconto County HMFA	$14.23	$740	$29,600	2.0	$70,400	$1,760	$21,120	$528	2,773	17%	$10.27	$534	1.4
Oshkosh-Neenah MSA	$14.60	$759	$30,360	2.0	$77,500	$1,938	$23,250	$581	24,555	35%	$16.20	$842	0.9
Racine MSA	$17.44	$907	$36,280	2.4	$77,200	$1,930	$23,160	$579	24,955	32%	$12.56	$653	1.4
Sheboygan MSA	$14.79	$769	$30,760	2.0	$79,600	$1,990	$23,880	$597	14,340	30%	$15.05	$782	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wausau MSA	$15.63	$813	$32,520	2.2	$79,300	$1,983	$23,790	$595	15,418	28%	$13.76	$716	1.1
Counties													
Adams County	$14.71	$765	$30,600	2.0	$56,000	$1,400	$16,800	$420	1,514	17%	$11.12	$578	1.3
Ashland County	$14.12	$734	$29,360	1.9	$61,000	$1,525	$18,300	$458	2,082	32%	$11.88	$618	1.2
Barron County	$14.12	$734	$29,360	1.9	$66,200	$1,655	$19,860	$497	4,777	25%	$10.31	$536	1.4
Bayfield County	$14.42	$750	$30,000	2.0	$65,800	$1,645	$19,740	$494	1,185	17%	$9.25	$481	1.6
Brown County	$17.15	$892	$35,680	2.4	$80,700	$2,018	$24,210	$605	37,011	35%	$15.35	$798	1.1
Buffalo County	$14.62	$760	$30,400	2.0	$71,200	$1,780	$21,360	$534	1,365	24%	$12.94	$673	1.1
Burnett County	$14.48	$753	$30,120	2.0	$61,600	$1,540	$18,480	$462	1,300	18%	$10.83	$563	1.3
Calumet County	$15.44	$803	$32,120	2.1	$85,600	$2,140	$25,680	$642	3,834	19%	$9.53	$496	1.6
Chippewa County	$16.69	$868	$34,720	2.3	$80,000	$2,000	$24,000	$600	6,884	27%	$11.91	$619	1.4
Clark County	$14.12	$734	$29,360	1.9	$64,800	$1,620	$19,440	$486	2,761	22%	$12.49	$650	1.1
Columbia County	$17.67	$919	$36,760	2.4	$83,200	$2,080	$24,960	$624	6,179	26%	$11.69	$608	1.5
Crawford County	$14.12	$734	$29,360	1.9	$65,700	$1,643	$19,710	$493	1,616	24%	$10.46	$544	1.3
Dane County	$23.29	$1,211	$48,440	3.2	$103,100	$2,578	$30,930	$773	93,189	42%	$17.24	$897	1.4
Dodge County	$15.67	$815	$32,600	2.2	$77,900	$1,948	$23,370	$584	10,584	30%	$14.59	$759	1.1
Door County	$15.62	$812	$32,480	2.2	$74,000	$1,850	$22,200	$555	2,653	20%	$10.22	$531	1.5
Douglas County	$17.00	$884	$35,360	2.3	$76,300	$1,908	$22,890	$572	6,174	32%	$12.22	$636	1.4
Dunn County	$14.81	$770	$30,800	2.0	$73,800	$1,845	$22,140	$554	5,368	32%	$12.92	$672	1.1
Eau Claire County	$16.69	$868	$34,720	2.3	$80,000	$2,000	$24,000	$600	14,562	36%	$13.40	$697	1.2
Florence County	$14.12	$734	$29,360	1.9	$62,800	$1,570	$18,840	$471	268	14%	$5.39	$280	2.6
Fond du Lac County	$15.40	$801	$32,040	2.1	$75,000	$1,875	$22,500	$563	12,350	30%	$13.25	$689	1.2
Forest County	$14.12	$734	$29,360	1.9	$56,700	$1,418	$17,010	$425	955	24%	$10.41	$541	1.4
Grant County	$14.12	$734	$29,360	1.9	$70,400	$1,760	$21,120	$528	5,804	30%	$10.94	$569	1.3
Green County	$16.50	$858	$34,320	2.3	$80,700	$2,018	$24,210	$605	3,747	25%	$11.57	$602	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Green Lake County	$14.12	$734	$29,360	1.9	$70,900	$1,773	$21,270	$532	1,906	24%	$11.99	$624	1.2
Iowa County	$16.85	$876	$35,040	2.3	$81,500	$2,038	$24,450	$611	2,576	26%	$14.01	$729	1.2
Iron County	$14.12	$734	$29,360	1.9	$56,600	$1,415	$16,980	$425	651	22%	$7.60	$395	1.9
Jackson County	$14.12	$734	$29,360	1.9	$70,200	$1,755	$21,060	$527	2,140	26%	$12.75	$663	1.1
Jefferson County	$17.25	$897	$35,880	2.4	$78,800	$1,970	$23,640	$591	9,839	30%	$12.05	$626	1.4
Juneau County	$15.12	$786	$31,440	2.1	$65,200	$1,630	$19,560	$489	2,555	24%	$13.63	$709	1.1
Kenosha County	$20.23	$1,052	$42,080	2.8	$82,300	$2,058	$24,690	$617	21,741	34%	$12.84	$668	1.6
Kewaunee County	$17.15	$892	$35,680	2.4	$80,700	$2,018	$24,210	$605	1,726	21%	$11.25	$585	1.5
La Crosse County	$16.81	$874	$34,960	2.3	$85,100	$2,128	$25,530	$638	17,569	37%	$14.14	$736	1.2
Lafayette County	$14.12	$734	$29,360	1.9	$71,700	$1,793	$21,510	$538	1,584	24%	$11.04	$574	1.3
Langlade County	$14.12	$734	$29,360	1.9	$63,200	$1,580	$18,960	$474	1,973	23%	$10.33	$537	1.4
Lincoln County	$14.12	$734	$29,360	1.9	$73,200	$1,830	$21,960	$549	2,767	22%	$10.74	$559	1.3
Manitowoc County	$14.12	$734	$29,360	1.9	$72,200	$1,805	$21,660	$542	8,517	25%	$13.25	$689	1.1
Marathon County	$15.63	$813	$32,520	2.2	$79,300	$1,983	$23,790	$595	15,418	28%	$13.76	$716	1.1
Marinette County	$14.12	$734	$29,360	1.9	$61,300	$1,533	$18,390	$460	4,673	25%	$12.08	$628	1.2
Marquette County	$14.29	$743	$29,720	2.0	$63,100	$1,578	$18,930	$473	1,236	19%	$13.02	$677	1.1
Menominee County	$14.12	$734	$29,360	1.9	$46,200	$1,155	$13,860	$347	450	32%	$5.49	$286	2.6
Milwaukee County	$18.71	$973	$38,920	2.6	$84,400	$2,110	$25,320	$633	193,121	51%	$17.89	$930	1.0
Monroe County	$15.88	$826	$33,040	2.2	$73,200	$1,830	$21,960	$549	5,428	30%	$14.24	$741	1.1
Oconto County	$14.23	$740	$29,600	2.0	$70,400	$1,760	$21,120	$528	2,773	17%	$10.27	$534	1.4
Oneida County	$14.90	$775	$31,000	2.1	$72,400	$1,810	$21,720	$543	2,590	17%	$11.91	$619	1.3
Outagamie County	$15.44	$803	$32,120	2.1	$85,600	$2,140	$25,680	$642	21,259	29%	$15.01	$781	1.0
Ozaukee County	$18.71	$973	$38,920	2.6	$84,400	$2,110	$25,320	$633	8,645	24%	$12.45	$648	1.5
Pepin County	$14.12	$734	$29,360	1.9	$72,700	$1,818	$21,810	$545	620	20%	$13.48	$701	1.0
Pierce County	$25.15	$1,308	$52,320	3.5	$104,900	$2,623	$31,470	$787	4,333	28%	$10.50	$546	2.4
Polk County	$16.04	$834	$33,360	2.2	$71,300	$1,783	$21,390	$535	3,894	21%	$10.12	$526	1.6

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 costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Portage County	$15.04	$782	$31,280	2.1	$80,400	$2,010	$24,120	$603	8,881	31%	$12.57	$654	1.2
Price County	$14.12	$734	$29,360	1.9	$62,000	$1,550	$18,600	$465	1,482	22%	$13.10	$681	1.1
Racine County	$17.44	$907	$36,280	2.4	$77,200	$1,930	$23,160	$579	24,955	32%	$12.56	$653	1.4
Richland County	$14.12	$734	$29,360	1.9	$65,800	$1,645	$19,740	$494	1,905	25%	$11.50	$598	1.2
Rock County	$16.62	$864	$34,560	2.3	$73,000	$1,825	$21,900	$548	20,485	32%	$14.48	$753	1.1
Rusk County	$14.12	$734	$29,360	1.9	$57,000	$1,425	$17,100	$428	1,330	21%	$10.99	$571	1.3
St. Croix County	$25.15	$1,308	$52,320	3.5	$104,900	$2,623	$31,470	$787	7,939	23%	$10.70	$556	2.4
Sauk County	$15.90	$827	$33,080	2.2	$75,100	$1,878	$22,530	$563	8,159	31%	$11.13	$579	1.4
Sawyer County	$14.75	$767	$30,680	2.0	$58,000	$1,450	$17,400	$435	2,027	26%	$10.36	$539	1.4
Shawano County	$14.12	$734	$29,360	1.9	$69,200	$1,730	$20,760	$519	3,867	23%	$10.10	$525	1.4
Sheboygan County	$14.79	$769	$30,760	2.0	$79,600	$1,990	$23,880	$597	14,340	30%	$15.05	$782	1.0
Taylor County	$14.12	$734	$29,360	1.9	$64,100	$1,603	$19,230	$481	2,013	23%	$12.52	$651	1.1
Trempealeau County	$14.38	$748	$29,920	2.0	$73,300	$1,833	$21,990	$550	3,243	27%	$12.63	$657	1.1
Vernon County	$14.12	$734	$29,360	1.9	$66,400	$1,660	$19,920	$498	2,684	22%	$8.96	$466	1.6
Vilas County	$14.15	$736	$29,440	2.0	$57,900	$1,448	$17,370	$434	2,439	22%	$10.88	$566	1.3
Walworth County	$17.15	$892	$35,680	2.4	$78,700	$1,968	$23,610	$590	12,830	31%	$11.55	$601	1.5
Washburn County	$14.48	$753	$30,120	2.0	$66,400	$1,660	$19,920	$498	1,445	20%	$10.40	$541	1.4
Washington County	$18.71	$973	$38,920	2.6	$84,400	$2,110	$25,320	$633	12,198	22%	$13.23	$688	1.4
Waukesha County	$18.71	$973	$38,920	2.6	$84,400	$2,110	$25,320	$633	37,662	24%	$15.94	$829	1.2
Waupaca County	$14.12	$734	$29,360	1.9	$74,300	$1,858	$22,290	$557	5,875	26%	$11.62	$604	1.2
Waushara County	$14.12	$734	$29,360	1.9	$66,500	$1,663	$19,950	$499	1,824	18%	$10.18	$529	1.4
Winnebago County	$14.60	$759	$30,360	2.0	$77,500	$1,938	$23,250	$581	24,555	35%	$16.20	$842	0.9
Wood County	$14.33	$745	$29,800	2.0	$70,900	$1,773	$21,270	$532	8,933	28%	$13.51	$703	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WYOMING #38*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$876**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,920** monthly or **$35,041** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.85
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WYOMING:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.72
2-Bedroom Housing Wage	$16.85
Number of Renter Households	68,129
Percent Renters	30%

93
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

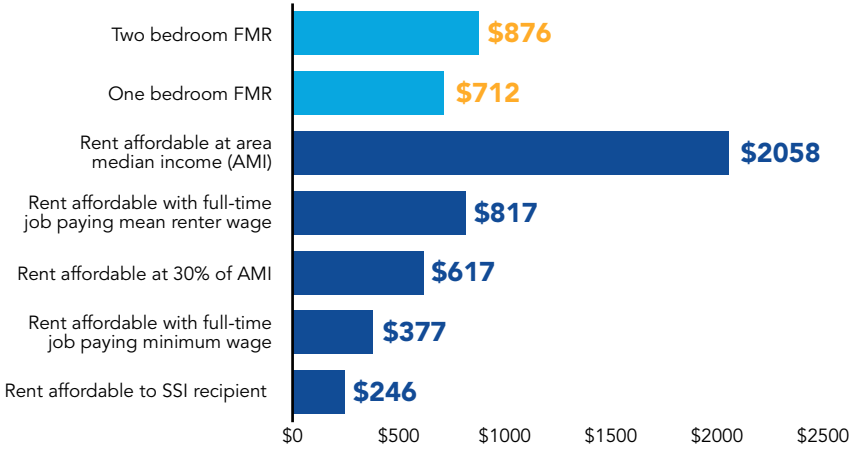
76
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Teton County	$25.48
Campbell County	$18.13
Weston County	$17.56
Carbon County	$17.08
Cheyenne MSA	$17.06

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.



	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	$16.85	$876	$35,041	2.3	$82,333	$2,058	$24,700	$617	68,129	30%	$15.72	$817	1.1
Combined Nonmetro Areas	$16.83	$875	$34,999	2.3	$81,920	$2,048	$24,576	$614	45,702	29%	$15.91	$828	1.1
Metropolitan Areas													
Casper MSA	$16.69	$868	$34,720	2.3	$79,400	$1,985	$23,820	$596	10,436	32%	$16.43	$854	1.0
Cheyenne MSA	$17.06	$887	$35,480	2.4	$86,400	$2,160	$25,920	$648	11,991	30%	$14.15	$736	1.2
Counties													
Albany County	$15.63	$813	$32,520	2.2	$80,400	$2,010	$24,120	$603	7,806	49%	$10.86	$565	1.4
Big Horn County	$14.12	$734	$29,360	1.9	$67,700	$1,693	$20,310	$508	1,199	27%	$11.26	$585	1.3
Campbell County	$18.13	$943	$37,720	2.5	$90,400	$2,260	$27,120	$678	4,674	27%	$18.09	$941	1.0
Carbon County	$17.08	$888	$35,520	2.4	$78,100	$1,953	$23,430	$586	1,887	30%	$17.91	$931	1.0
Converse County	$15.60	$811	$32,440	2.2	$84,900	$2,123	$25,470	$637	1,414	26%	$20.20	$1,051	0.8
Crook County	$15.52	$807	$32,280	2.1	$81,000	$2,025	$24,300	$608	532	18%	$15.36	$798	1.0
Fremont County	$16.33	$849	$33,960	2.3	$70,000	$1,750	$21,000	$525	4,404	30%	$14.31	$744	1.1
Goshen County	$15.48	$805	$32,200	2.1	$69,600	$1,740	$20,880	$522	1,371	26%	$13.07	$679	1.2
Hot Springs County	$15.38	$800	$32,000	2.1	$73,900	$1,848	$22,170	$554	525	25%	$9.07	$472	1.7
Johnson County	$16.79	$873	$34,920	2.3	$84,100	$2,103	$25,230	$631	1,158	30%	$10.48	$545	1.6
Laramie County	$17.06	$887	$35,480	2.4	$86,400	$2,160	$25,920	$648	11,991	30%	$14.15	$736	1.2
Lincoln County	$15.94	$829	$33,160	2.2	$83,000	$2,075	$24,900	$623	1,215	18%	$14.38	$748	1.1
Natrona County	$16.69	$868	$34,720	2.3	$79,400	$1,985	$23,820	$596	10,436	32%	$16.43	$854	1.0
Niobrara County †	$14.12	$734	$29,360	1.9	$56,400	$1,410	$16,920	$423	217	23%			
Park County	$16.63	$865	$34,600	2.3	$77,200	$1,930	$23,160	$579	3,263	27%	$14.76	$768	1.1
Platte County	$14.12	$734	$29,360	1.9	$69,200	$1,730	$20,760	$519	1,017	25%	$18.81	$978	0.8
Sheridan County	$16.65	$866	$34,640	2.3	$81,100	$2,028	$24,330	$608	4,134	31%	$12.93	$672	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY21 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	Montly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	$14.12	$734	$29,360	1.9	$93,300	$2,333	$27,990	$700	599	18%	$19.11	$994	0.7
Sweetwater County	$15.81	$822	$32,880	2.2	$88,700	$2,218	$26,610	$665	3,691	24%	$18.09	$941	0.9
Teton County	$25.48	$1,325	$53,000	3.5	$115,600	$2,890	$34,680	$867	3,571	40%	$19.50	$1,014	1.3
Uinta County	$14.12	$734	$29,360	1.9	$73,900	$1,848	$22,170	$554	1,743	23%	$10.71	$557	1.3
Washakie County	$14.12	$734	$29,360	1.9	$69,700	$1,743	$20,910	$523	791	24%	$11.91	$619	1.2
Weston County	$17.56	$913	$36,520	2.4	$78,900	$1,973	$23,670	$592	491	17%	$14.53	$756	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2021 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2021 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

APPENDICES

APPENDIX A: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/21)	1 BR Housing Wage	2 BR Housing Wage
Alameda, CA	$15.00	$37.19	$45.83
Albuquerque, NM (1)	$10.50	$14.81	$18.08
Belmont, CA	$15.90	$56.21	$68.33
Berkeley, CA	$16.32	$37.19	$45.83
Burlingame, CA	$15.00	$56.21	$68.33
Chicago, IL (2)	$15.00	$21.58	$24.98
Cook County, IL	$13.00	$21.58	$24.98
Cupertino, CA	$15.65	$49.19	$58.67
Daly City, CA	$15.00	$56.21	$68.33
Denver, CO	$14.77	$25.08	$30.87
El Cerrito, CA	$15.61	$37.19	$45.83
Emeryville, CA	$17.13	$37.19	$45.83
Flagstaff, AZ	$15.00	$20.42	$25.29
Fremont, CA (3)	$15.25	$37.19	$45.83
Half Moon Bay, CA	$15.00	$56.21	$68.33
Hayward, CA (4)	$15.00	$37.19	$45.83
Las Cruces, NM	$10.50	$11.60	$14.12
Los Altos, CA	$15.65	$49.19	$58.67
Los Angeles, CA	$15.00	$30.87	$39.58
Los Angeles County, CA	$15.00	$30.87	$39.58
Malibu, CA	$15.00	$30.87	$39.58
Menlo Park, CA	$15.25	$56.21	$68.33
Milpitas, CA	$15.65	$49.19	$58.67
Minneapolis, MN (5)	$14.25	$20.27	$25.15
Montgomery County, MD (6)	$15.00	$29.77	$33.94
Mountain View, CA	$16.30	$49.19	$58.67
Novato, CA (7)	$15.24	$56.21	$68.33

1. Minimum wage is $10.50 if employer does not provide benefits, $9.50 if the employer provides benefits.
2. Minimum wage for firms with more than 20 employees. Minimum wage for firms with fewer employees is $14.00.
3. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $15.00.
4. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $14.00.
5. Minimum wage for firms with more than 100 employees. Minimum wage for firms with fewer employees is $12.50.
6. Minimum wage for firms with more than 50 employees. Minimum wage is $14.00 for firms with 11-50 employees and nonprofits, $13.50 for firms with fewer employees.

Locality	Local Minimum Wage (as of 7/1/21)	1 BR Housing Wage	2 BR Housing Wage
Oakland, CA	$14.36	$37.19	$45.83
Palo Alto, CA	$15.65	$49.19	$58.67
Pasadena, CA	$15.00	$30.87	$39.58
Petaluma, CA	$15.20	$29.21	$38.38
Redwood City, CA	$15.62	$56.21	$68.33
Richmond, CA	$15.21	$37.19	$45.83
Saint Paul, MN (8)	$12.50	$20.27	$25.15
San Carlos, CA	$15.24	$56.21	$68.33
San Diego, CA	$14.00	$31.58	$40.85
San Francisco, CA	$16.32	$56.21	$68.33
San Jose, CA	$15.45	$49.19	$58.67
San Leandro, CA	$15.00	$37.19	$45.83
San Mateo, CA	$15.62	$56.21	$68.33
Santa Clara, CA	$15.65	$49.19	$58.67
Santa Fe, NM	$12.32	$18.08	$20.60
Santa Fe County, NM	$12.32	$18.08	$20.60
Santa Monica, CA	$15.00	$30.87	$39.58
Santa Rosa, CA	$15.20	$29.21	$38.38
SeaTac, WA (9)	$16.57	$30.75	$36.65
Seattle, WA (10)	$16.69	$30.75	$36.65
Sonoma, CA (11)	$15.00	$29.21	$38.38
South San Francisco, CA	$15.25	$56.21	$68.33
Sunnyvale, CA	$16.30	$49.19	$58.67
Washington D.C.	$15.20	$29.77	$33.94

7. Minimum wage for firms with more than 100 employees. Minimum wage is $15.00 for firms with 26-99 employees, $14.00 for firms with fewer employees.
8. Minimum wage for firms with over 10,000 employees, and city government workers. Minimum wage is $12.50 for firms with 100-9,999 employees, $11 for firms with 6-100 employees, and $10 for firms with fewer employees.
9. Minimum wage for firms in hospitality and transportation industries.
10. Minimum wage for firms with more than 500 employees. Minimum wage is $16.69 for firms with fewer than 500 employees and no employer coverage of benefits, $15.00 for firms with fewer than 500 employees and employer coverage of benefits.
11. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $14.00.

APPENDIX B: 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.

In FY06, HUD's FMR areas incorporated OMB's 2003 overhaul of metropolitan area boundaries. HUD used OMB's new boundaries but modified them if a county (or town) to be added to an FMR area under OMB's definitions had rents or incomes in 2000 that deviated more than 5% from the newly defined metropolitan area. HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB's subsequent changes to metropolitan boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

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.

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 FY21 FMRs are based on five-year 2014-2018 American Community Survey (ACS) data, supplemented with one-year 2018 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 2014-2018 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 FY21 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 FY21, which for a nonmetropolitan county would be the state nonmetropolitan area.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2014-2018 40th percentile standard quality two-bedroom gross rent, and the one-year 2018 40th percentile recent mover two-bedroom gross rent. The one-year recent mover two-bedroom gross rent is reliable if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If the one-year recent mover two-bedroom gross rent estimate is not reliable, the one-year recent mover gross rent for all-sized units is used. If that is not reliable, the estimate for the next largest geographic area is used. HUD does not allow recent mover factors to lower the base rent.

Statistically reliable local rent surveys are used to estimate rents when their estimates are statistically different from the ACS-based rents. For FY21, the ACS is not used as the base rent or recent mover factors in 21 FMR

areas. 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.

A local or regional CPI update factor is applied to the ACS base rent to adjust for inflation through 2019. A trend factor is then applied to trend the gross rent forward to FY 2021, using local and regional forecasts of the CPI gross rent data.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMR, 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 FY21 FMRs are available at
https://www.huduser.gov/portal/datasets/fmr.html#2021_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 2015-2019 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."[1]

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY21 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.

HUD used special tabulations of five-year 2014-2018 ACS data to calculate the FY21 AMIs. In areas with a statistically reliable estimate from one-year 2018 ACS data, HUD incorporated the one-year data. HUD's standard for a reliable estimate is a margin of error of less than 50% of the estimate and at least 100 observations on which the estimate is based.

Where a statistically reliable estimate from five-year data is not available, HUD checks on whether the area has a minimally reliable estimate (margin of error is less than 50% of the estimate) from any of the past three years. If so, the average of these years is used.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI) was used by HUD to inflate the ACS estimate from 2018 to the mid-point of FY21.

Applying the assumption that no more than 30% of 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. This is a straight percentage and does not include HUD's adjustments to income limits for federal housing programs.

The median incomes for states and state combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2015-2019 ACS.

FY21 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

1 The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance program.

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2021. According to the U.S. Department of Labor, the District of Columbia and 30 states have a state 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 municipalities have a minimum wage that is higher than the prevailing federal or state rate, but local rates associated with sub-county jurisdictions are not fully 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. 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.

If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

[hours or jobs at the published wage] × [published wage] / [alternative wage]

For example, one would have to work nearly 107 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 $13.69. However, the same FMR would be affordable with 87.8 hours of work per week under the higher local minimum wage of $16.69[2] (107.1 * $13.69 / $16.69). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

2 National Employment Law Project (2020). *Raises from Coast to Coast in 2021*.

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.[3]

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.[4] Renter wage information is based on 2019 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2015-2019 ACS to arrive at an estimated average renter wage. In 22 counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 64% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2019 to FY21. The inflation factor (262.509 ÷ 255.65) was based on the CBO February 2021 forecast of the national CPI for FY21.

In approximately 14% 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.

3 Please note 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.

4 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.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the 2015-2019 ACS projected forward to FY21 based on the CBO February 2021 forecast of the national CPI for FY21.

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 lay-offs, 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 2021, the average wage earner in the U.S. worked 35.0 hours per week.[5]

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.

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 2021, which is $794 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. The only four states that do not supplement federal SSI payments are Arizona, Mississippi, North Dakota, 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. The most recent edition can be found at http://www.tacinc.org/knowledge-resources/priced-out-v2/

ADDITIONAL DATA AVAILABLE ONLINE

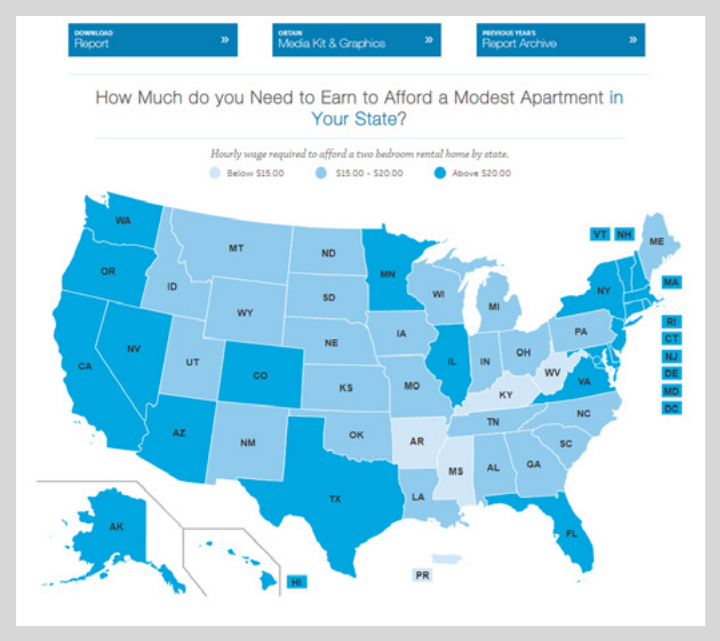
The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at http://www.nlihc.org/oor.

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

5 Bureau of Labor Statistics. (2021). *The employment situation – April 2021*. Washington, D.C.: U.S. Department of Labor.

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.



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Data for other states, metropolitan areas, counties, and zip codes can be found at

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2021 OUT of REACH

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