



OUT *of* REACH

THE HIGH COST OF HOUSING

2023

NATIONAL LOW INCOME HOUSING COALITION



NATIONAL LOW INCOME HOUSING COALITION

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

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

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

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

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

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

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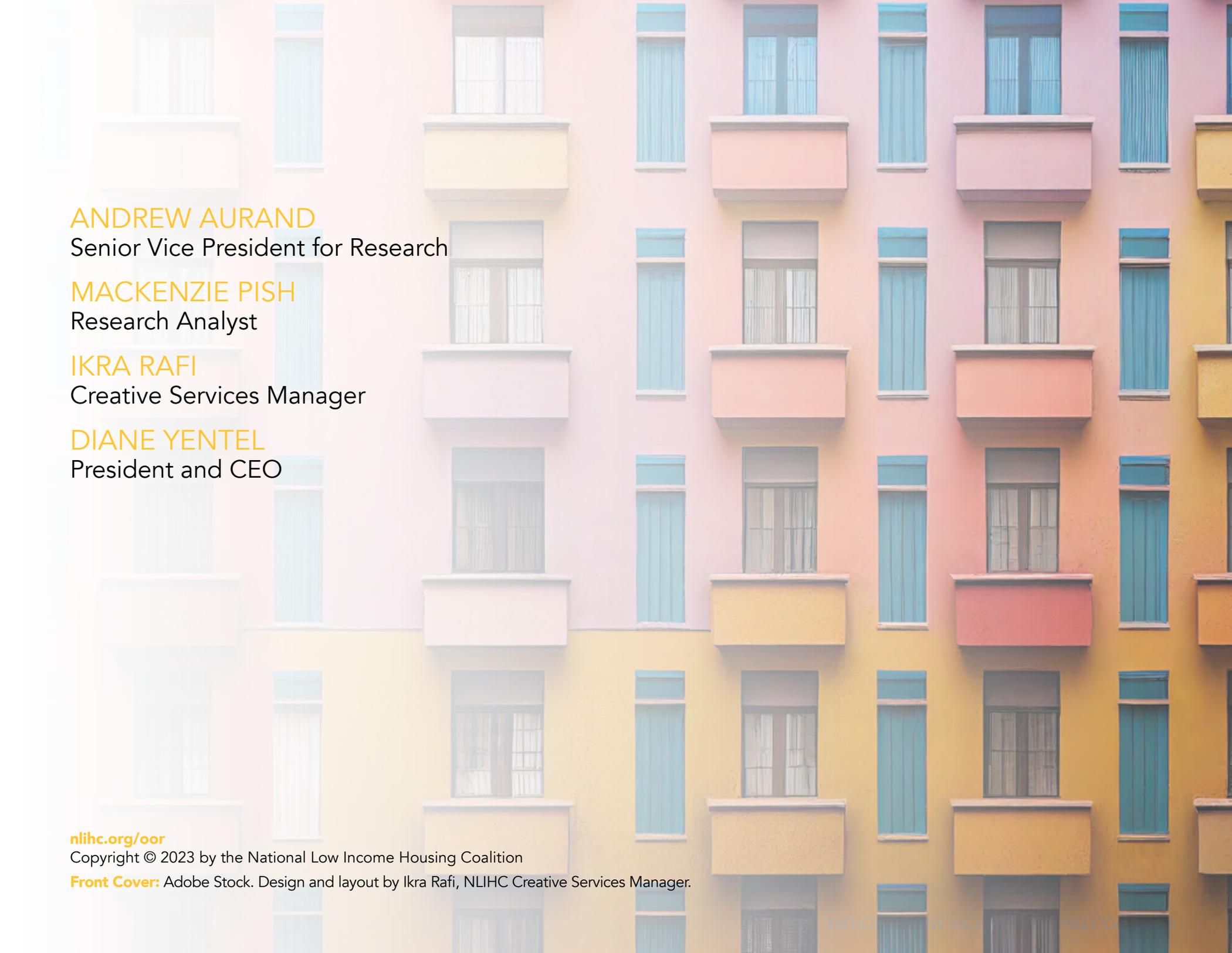
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TABLE OF CONTENTS

PREFACEA

INTRODUCTION 1

RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS 3

NOT ENOUGH MONEY IS LEFT FOR OTHER BASIC NEEDS..... 5

THE LONG-TERM LOSS AND SYSTEMIC SHORTAGE OF AFFORDABLE RENTAL HOUSING 7

DISPROPORTIONATE HARM TO BLACK, LATINO, NATIVE AMERICAN, AND WOMEN WORKERS 10

THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS.. 12

TENANT VOICES FOR HOUSING JUSTICE GROW LOUDER 13

THE NUMBERS IN THIS REPORT 16

REFERENCES 17

MAP AND TABLES

HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2023..... 20

MOST EXPENSIVE JURISDICTIONS 21

STATES RANKED BY TWO-BEDROOM HOUSING WAGE 22

STATE SUMMARY 23

USER'S GUIDE

HOW TO USE THE NUMBERS 26

WHERE THE NUMBERS COME FROM 27

STATE PAGES

ALABAMAAL-31

ALASKA AK-36

ARIZONA..... AZ-39

ARKANSAS..... AR-42

CALIFORNIA CA-47

COLORADO..... CO-52

CONNECTICUT.....CT-57

DELAWARE DE-61

DISTRICT OF COLUMBIADC-63

FLORIDA..... FL-65

GEORGIAGA-71

HAWAII..... HI-80

IDAHO..... ID-82

ILLINOIS IL-86

INDIANA IN-93

IOWA..... IA-99

KANSAS.....KS-105

KENTUCKY..... KY-111

LOUISIANA.....LA-118

MAINE..... ME-123

MARYLAND..... MD-127

MASSACHUSETTS..... MA-130

MICHIGANMI-137
MINNESOTAMN-143
MISSISSIPPIMS-149
MISSOURI.....MO-154
MONTANAMT-161
NEBRASKANE-165
NEVADANV-171
NEW HAMPSHIRENH-173
NEW JERSEYNJ-177
NEW MEXICONM-180
NEW YORK.....NY-183
NORTH CAROLINA.....NC-188
NORTH DAKOTAND-195
OHIOOH-199
OKLAHOMA.....OK-205
OREGON.....OR-210
PENNSYLVANIA.....PA-213
PUERTO RICOPR-218
RHODE ISLANDRI-223
SOUTH CAROLINASC-226
SOUTH DAKOTA.....SD-230
TENNESSEETN-234
TEXAS.....TX-240

UTAHUT-253
VERMONTVT-256
VIRGINIAVA-259
WASHINGTON.....WA-267
WEST VIRGINIA.....WV-271
WISCONSINWI-276
WYOMINGWY-281

APPENDICES

LOCAL MINIMUM WAGES ii
DATA NOTES, METHODOLOGIES, AND SOURCES..... iv

OUT OF

PREFACE

CONGRESSIONAL CAUCUS ON HOMELESSNESS

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

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

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

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

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

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

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

REACH 2023

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

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

Sincerely,

”

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



Nanette Diaz Barragán

Nanette Diaz Barragán
Member of
Congress (D-CA)



Suzanne Bonamici

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INTRODUCTION

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

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

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

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

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

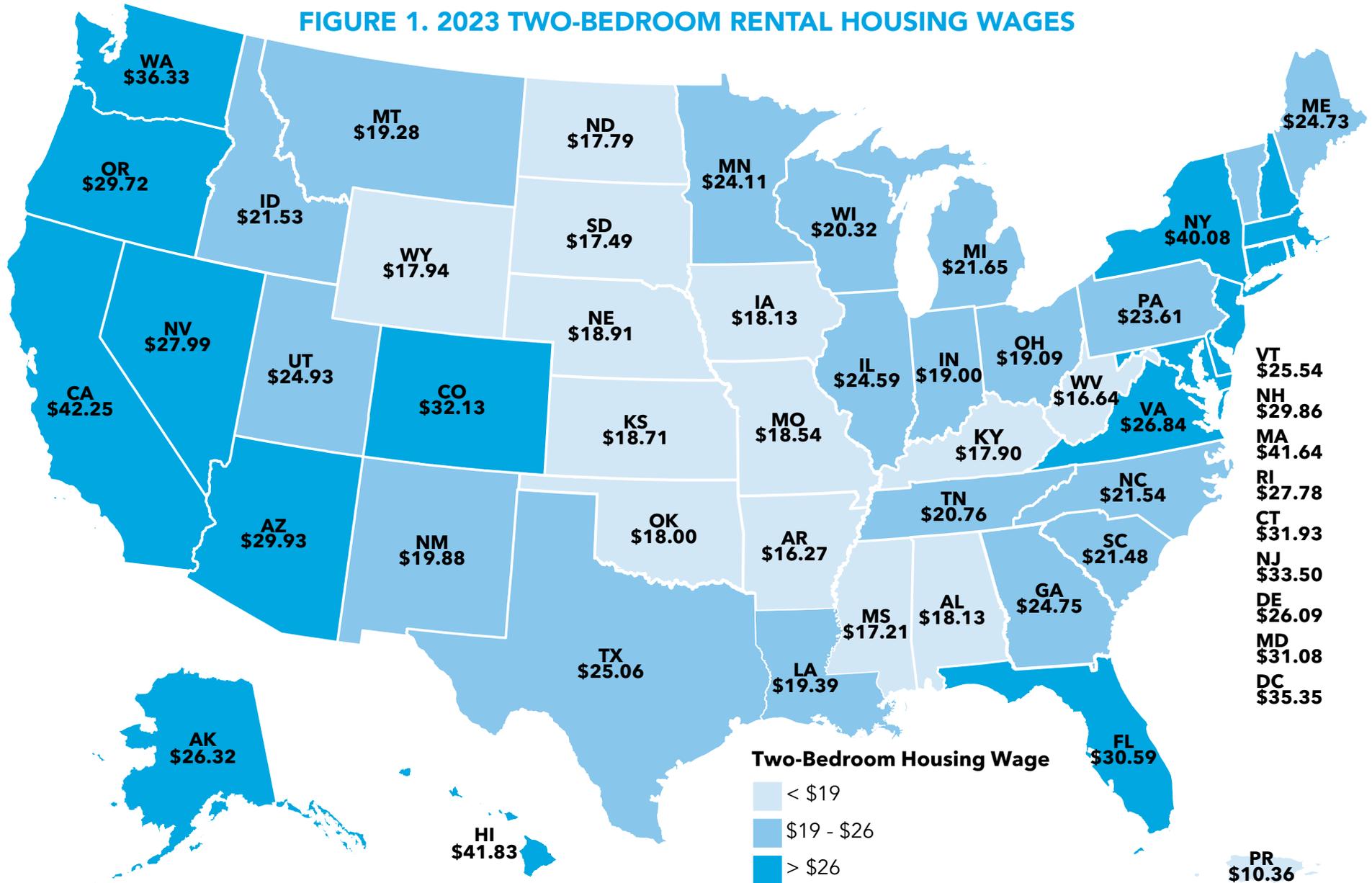
The report's "Housing Wage" is an estimate of the hourly wage full-time workers must earn to afford a rental home at the U.S. Department of Housing and Urban Development's (HUD) fair market rent without spending more than 30% of

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

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

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

FIGURE 1. 2023 TWO-BEDROOM RENTAL HOUSING WAGES



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

RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS

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

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

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

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

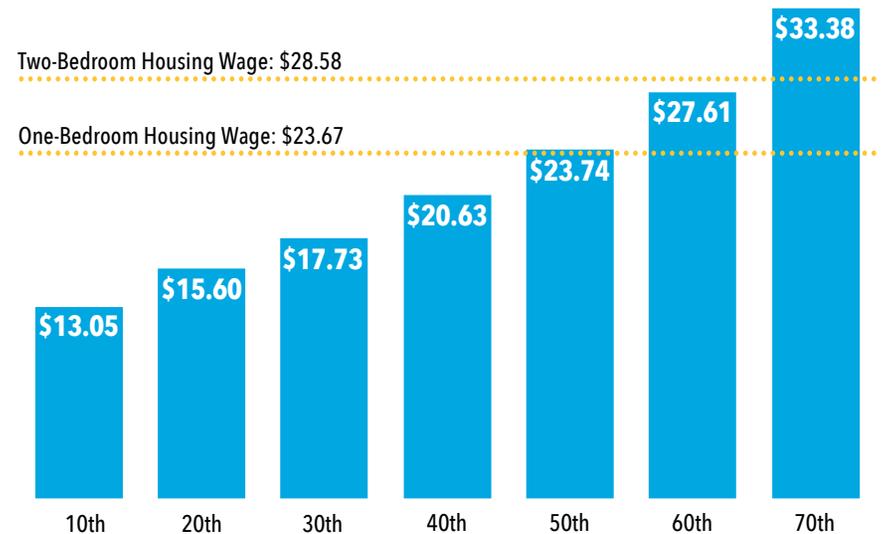
Nearly 50% of wage earners cannot afford a modest one-bedroom rental home at the fair market rent while working one full-time job. At least 60% of wage earners cannot afford a modest two-bedroom rental home while working one full-time job.

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

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

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

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



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

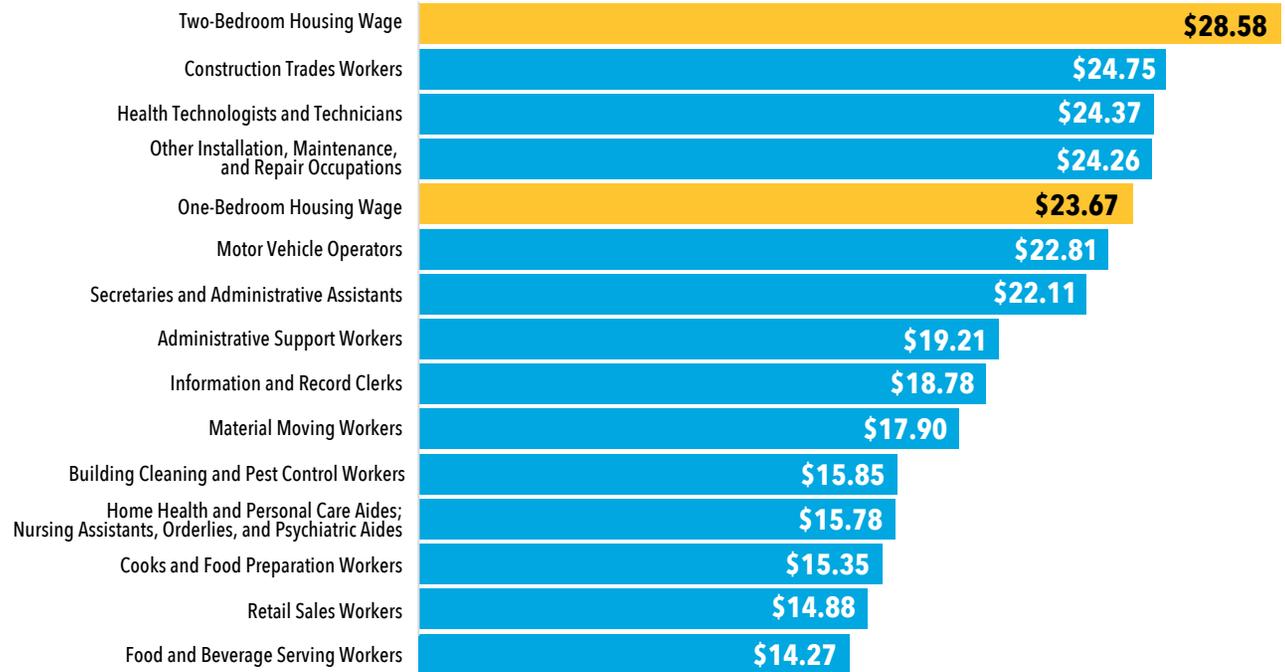
OUT OF REACH 2023

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

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

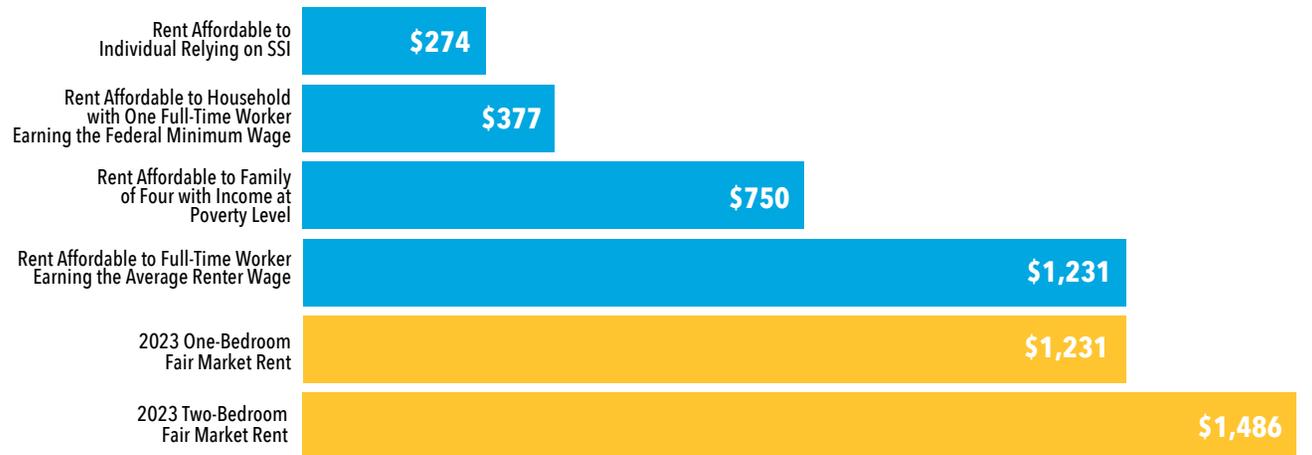
OVER 25 MILLION PEOPLE WORK IN THE FIVE LOWEST-PAYING OCCUPATIONS – RETAIL SALES, FOOD AND BEVERAGE SERVICES, FOOD PREPARATION, HOME HEALTH AND PERSONAL CARE SERVICES, AND BUILDING CLEANING – WHOSE MEDIAN HOURLY WAGES ARE AT LEAST \$7.80 LESS THAN THE ONE-BEDROOM HOUSING WAGE.

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



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

FIGURE 4. RENTS ARE OUT OF REACH



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

NOT ENOUGH MONEY IS LEFT FOR OTHER BASIC NEEDS

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

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

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

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

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

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

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

THE GULF BETWEEN HOUSING COSTS AND INCOMES

JASMINE

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

HEATHER

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

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

EMILY

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

STACY

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

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



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

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

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

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

THE IMPACT OF FEW AFFORDABLE HOUSING OPTIONS

TENANT EXPERIENCES WITH POOR CONDITIONS AND BURDENSOME REQUIREMENTS

STACY

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

EMILY

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

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

TENANT EXPERIENCES WITH EVICTIONS AND HOUSING INSTABILITY

MARIE

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

SKYLAR

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

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

JUANITA

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

LINDA

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

PUBLIC HOUSING RESIDENTS IMPACTED BY DISINVESTMENT

TEVINA

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

JASMINE

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

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

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

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

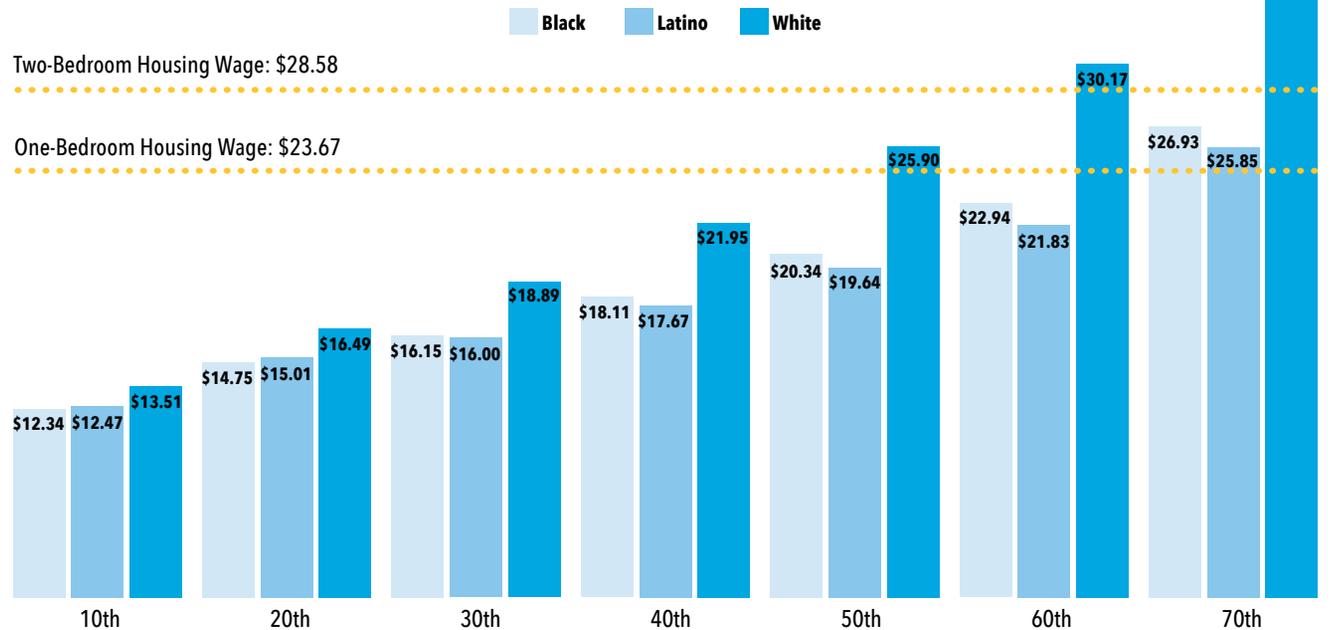
Black, Latino, and Native American workers are more likely than white workers to be employed in sectors with lower median wages, like service, consumer-goods production, and transportation, while white workers are more likely to be employed in higher-paying management and professional positions (Wilson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

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

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

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

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



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

OUT OF REACH 2023

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

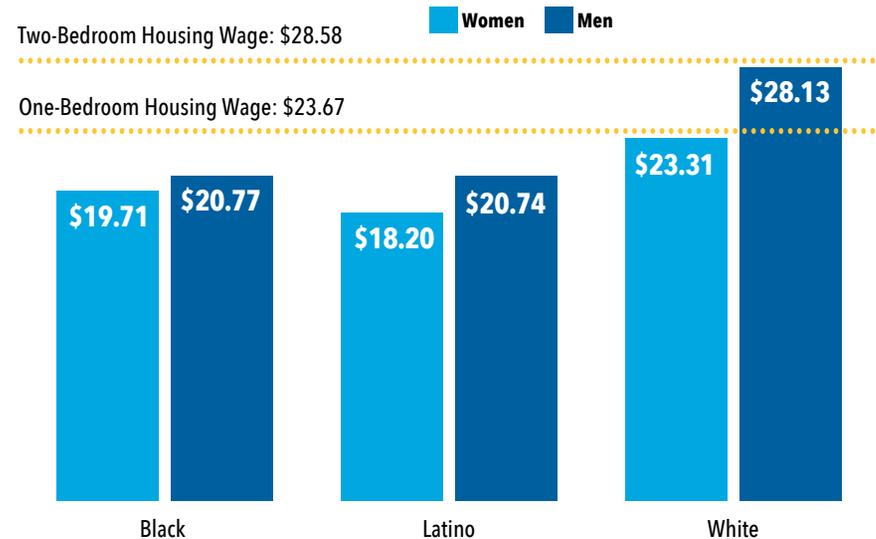
Regardless of their race and ethnicity, women earn less than their male counterparts and face more difficulty affording rental housing, but this is especially the case for Black and Latina women (Figure 6). Black women earning the median wage for members of their race and gender make \$19.71 per hour,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

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

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

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

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



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

THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS

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

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

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

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

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

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

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

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

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

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

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

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

LOW-WAGE WORKERS AND
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PUTTING STABLE HOUSING
OUT OF REACH FOR MANY.

TENANT VOICES FOR HOUSING JUSTICE GROW LOUDER

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

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

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

TEVINA

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

BETTY

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

SUNSHINE

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

JOY

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

DR. BAMBIE

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

THE NUMBERS IN THIS REPORT

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

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

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

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

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

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

DEFINITIONS

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

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

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

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

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

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

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

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

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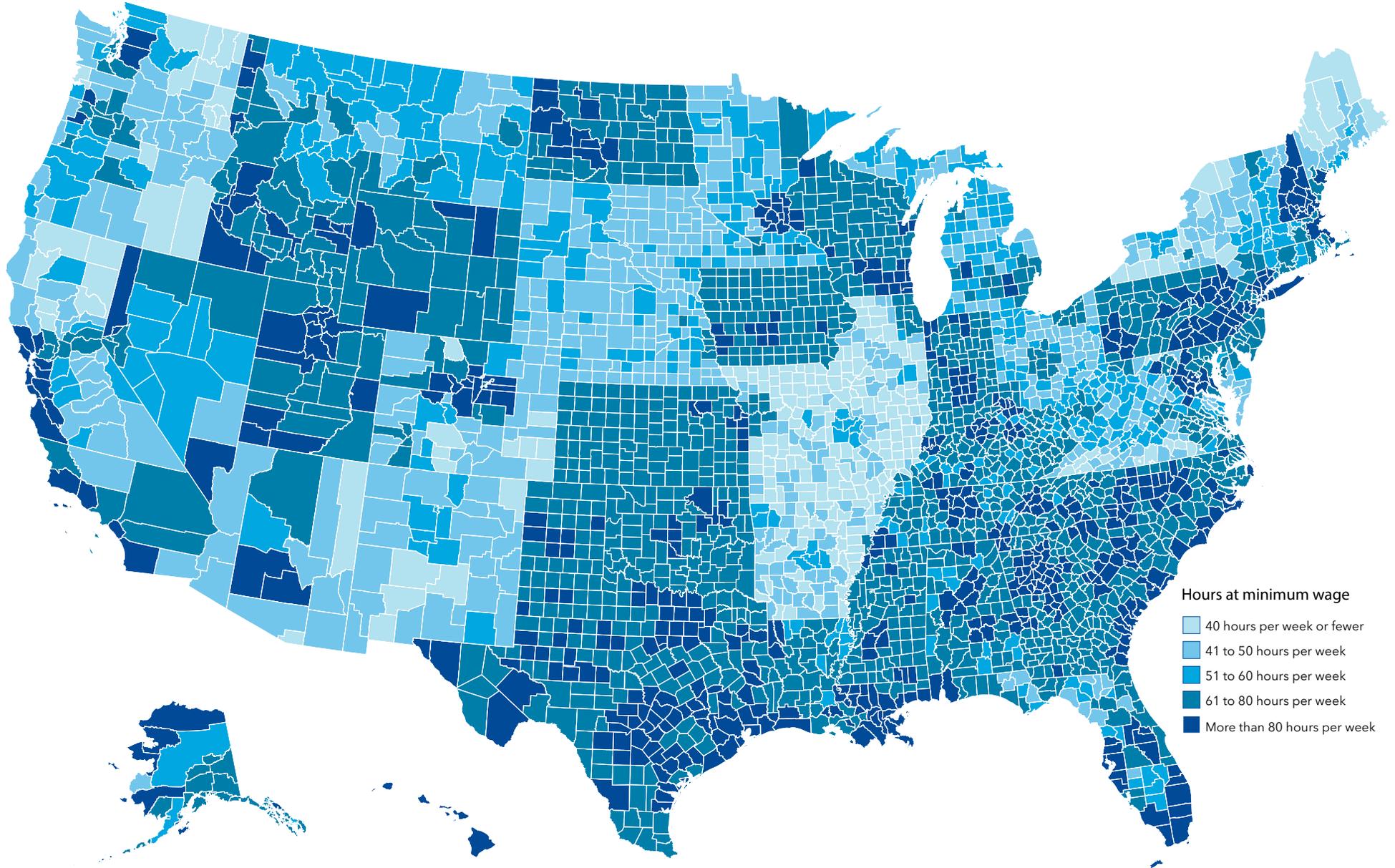
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MAP AND TABLES



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

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



MOST EXPENSIVE JURISDICTIONS

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

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

1 FMR = Fair Market Rent.

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

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

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

STATE SUMMARY

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

1 BR = Bedroom.

2 FMR = Fiscal Year 2023 Fair Market Rent.

3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4 AMI = Fiscal Year 2023 Area Median Income

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

STATE SUMMARY

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

1 BR = Bedroom.

2 FMR = Fiscal Year 2023 Fair Market Rent.

3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4 AMI = Fiscal Year 2023 Area Median Income

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

USER'S GUIDE



HOW TO USE THE NUMBERS

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

For a family earning 100% of AMI, monthly rent of \$2,474 or less is affordable.

Renter households represented 35% of all households (2017-2021).

There were 44,241,372 renter households in the United States (2017-2021).

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

The annual median family income (AMI) in the United States is \$98,964 (2023).

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

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

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

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

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

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

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

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

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

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

WHERE THE NUMBERS COME FROM

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

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

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

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

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

ACS (2017-2021).

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

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

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

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

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

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

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

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

1: BR = Bedroom.

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Family Income.

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

STATE PAGES



ALABAMA

#43*

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

\$18.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ALABAMA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$18.13 | \$943 | \$37,715 | 2.5 | \$80,754 | \$2,019 | \$24,226 | \$606 | 582,412 | 31% | \$16.83 | \$875 | 1.1 |
| Combined Nonmetro Areas | \$14.80 | \$770 | \$30,792 | 2.0 | \$66,729 | \$1,668 | \$20,019 | \$500 | 123,606 | 28% | \$14.06 | \$731 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anniston-Oxford-Jacksonville MSA | \$15.42 | \$802 | \$32,080 | 2.1 | \$74,100 | \$1,853 | \$22,230 | \$556 | 12,854 | 29% | \$13.56 | \$705 | 1.1 |
| Auburn-Opelika MSA | \$19.08 | \$992 | \$39,680 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 22,684 | 36% | \$10.44 | \$543 | 1.8 |
| Birmingham-Hoover HMFA | \$20.67 | \$1,075 | \$43,000 | 2.9 | \$90,400 | \$2,260 | \$27,120 | \$678 | 123,614 | 30% | \$20.06 | \$1,043 | 1.0 |
| Chilton County HMFA | \$14.52 | \$755 | \$30,200 | 2.0 | \$70,900 | \$1,773 | \$21,270 | \$532 | 4,341 | 26% | \$14.83 | \$771 | 1.0 |
| Columbus HMFA | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 8,801 | 38% | \$14.27 | \$742 | 1.3 |
| Daphne-Fairhope-Foley MSA | \$23.19 | \$1,206 | \$48,240 | 3.2 | \$93,000 | \$2,325 | \$27,900 | \$698 | 19,948 | 23% | \$15.65 | \$814 | 1.5 |
| Decatur MSA | \$15.29 | \$795 | \$31,800 | 2.1 | \$86,300 | \$2,158 | \$25,890 | \$647 | 15,996 | 27% | \$16.01 | \$832 | 1.0 |
| Dothan HMFA | \$14.63 | \$761 | \$30,440 | 2.0 | \$68,000 | \$1,700 | \$20,400 | \$510 | 16,854 | 33% | \$16.32 | \$849 | 0.9 |
| Florence-Muscle Shoals MSA | \$15.60 | \$811 | \$32,440 | 2.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 18,857 | 31% | \$13.14 | \$683 | 1.2 |
| Gadsden MSA | \$14.79 | \$769 | \$30,760 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 10,333 | 27% | \$13.13 | \$683 | 1.1 |
| Greene County HMFA | \$15.27 | \$794 | \$31,760 | 2.1 | \$54,200 | \$1,355 | \$16,260 | \$407 | 874 | 31% | \$9.01 | \$468 | 1.7 |
| Henry County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$77,200 | \$1,930 | \$23,160 | \$579 | 1,017 | 16% | \$11.12 | \$578 | 1.3 |
| Huntsville MSA | \$19.79 | \$1,029 | \$41,160 | 2.7 | \$108,200 | \$2,705 | \$32,460 | \$812 | 59,286 | 31% | \$19.37 | \$1,007 | 1.0 |
| Mobile HMFA | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 57,617 | 36% | \$17.88 | \$930 | 1.1 |
| Montgomery MSA | \$18.79 | \$977 | \$39,080 | 2.6 | \$74,400 | \$1,860 | \$22,320 | \$558 | 52,383 | 36% | \$16.56 | \$861 | 1.1 |
| Pickens County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,662 | 24% | \$10.52 | \$547 | 1.4 |
| Tuscaloosa HMFA | \$19.58 | \$1,018 | \$40,720 | 2.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 31,230 | 36% | \$14.73 | \$766 | 1.3 |
| Washington County HMFA | \$16.98 | \$883 | \$35,320 | 2.3 | \$69,300 | \$1,733 | \$20,790 | \$520 | 455 | 9% | \$17.63 | \$917 | 1.0 |

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

ALABAMA

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

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

ALABAMA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Elmore County | \$18.79 | \$977 | \$39,080 | 2.6 | \$74,400 | \$1,860 | \$22,320 | \$558 | 7,707 | 24% | \$12.10 | \$629 | 1.6 |
| Escambia County | \$14.23 | \$740 | \$29,600 | 2.0 | \$56,400 | \$1,410 | \$16,920 | \$423 | 4,294 | 33% | \$15.74 | \$819 | 0.9 |
| Etowah County | \$14.79 | \$769 | \$30,760 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 10,333 | 27% | \$13.13 | \$683 | 1.1 |
| Fayette County | \$14.23 | \$740 | \$29,600 | 2.0 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,548 | 25% | \$12.28 | \$639 | 1.2 |
| Franklin County | \$14.23 | \$740 | \$29,600 | 2.0 | \$61,200 | \$1,530 | \$18,360 | \$459 | 3,232 | 30% | \$15.58 | \$810 | 0.9 |
| Geneva County | \$14.63 | \$761 | \$30,440 | 2.0 | \$68,000 | \$1,700 | \$20,400 | \$510 | 2,684 | 26% | \$9.89 | \$514 | 1.5 |
| Greene County | \$15.27 | \$794 | \$31,760 | 2.1 | \$54,200 | \$1,355 | \$16,260 | \$407 | 874 | 31% | \$9.01 | \$468 | 1.7 |
| Hale County | \$19.58 | \$1,018 | \$40,720 | 2.7 | \$82,900 | \$2,073 | \$24,870 | \$622 | 1,130 | 22% | \$15.13 | \$787 | 1.3 |
| Henry County | \$14.23 | \$740 | \$29,600 | 2.0 | \$77,200 | \$1,930 | \$23,160 | \$579 | 1,017 | 16% | \$11.12 | \$578 | 1.3 |
| Houston County | \$14.63 | \$761 | \$30,440 | 2.0 | \$68,000 | \$1,700 | \$20,400 | \$510 | 14,170 | 34% | \$16.92 | \$880 | 0.9 |
| Jackson County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 4,947 | 24% | \$14.28 | \$742 | 1.0 |
| Jefferson County | \$20.67 | \$1,075 | \$43,000 | 2.9 | \$90,400 | \$2,260 | \$27,120 | \$678 | 95,395 | 36% | \$20.66 | \$1,075 | 1.0 |
| Lamar County | \$14.23 | \$740 | \$29,600 | 2.0 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,481 | 28% | \$9.62 | \$500 | 1.5 |
| Lauderdale County | \$15.60 | \$811 | \$32,440 | 2.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 12,540 | 33% | \$11.70 | \$609 | 1.3 |
| Lawrence County | \$15.29 | \$795 | \$31,800 | 2.1 | \$86,300 | \$2,158 | \$25,890 | \$647 | 2,703 | 22% | \$15.31 | \$796 | 1.0 |
| Lee County | \$19.08 | \$992 | \$39,680 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 22,684 | 36% | \$10.44 | \$543 | 1.8 |
| Limestone County | \$19.79 | \$1,029 | \$41,160 | 2.7 | \$108,200 | \$2,705 | \$32,460 | \$812 | 8,334 | 22% | \$13.77 | \$716 | 1.4 |
| Lowndes County | \$18.79 | \$977 | \$39,080 | 2.6 | \$74,400 | \$1,860 | \$22,320 | \$558 | 904 | 23% | \$18.43 | \$959 | 1.0 |
| Macon County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,800 | \$1,470 | \$17,640 | \$441 | 2,433 | 34% | \$12.34 | \$642 | 1.2 |
| Madison County | \$19.79 | \$1,029 | \$41,160 | 2.7 | \$108,200 | \$2,705 | \$32,460 | \$812 | 50,952 | 33% | \$20.01 | \$1,041 | 1.0 |
| Marengo County | \$14.23 | \$740 | \$29,600 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 2,104 | 29% | \$15.59 | \$810 | 0.9 |
| Marion County | \$14.23 | \$740 | \$29,600 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 2,922 | 26% | \$11.18 | \$582 | 1.3 |
| Marshall County | \$14.23 | \$740 | \$29,600 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 8,917 | 25% | \$12.12 | \$630 | 1.2 |
| Mobile County | \$18.96 | \$986 | \$39,440 | 2.6 | \$73,100 | \$1,828 | \$21,930 | \$548 | 57,617 | 36% | \$17.88 | \$930 | 1.1 |
| Monroe County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,800 | \$1,570 | \$18,840 | \$471 | 2,022 | 28% | \$16.83 | \$875 | 0.8 |
| Montgomery County | \$18.79 | \$977 | \$39,080 | 2.6 | \$74,400 | \$1,860 | \$22,320 | \$558 | 38,143 | 43% | \$17.19 | \$894 | 1.1 |

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ALABAMA

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

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ALASKA

#18*

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

\$26.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ALASKA

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

† Wage data not available (See Appendix B).

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

ALASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kusilvak Census Area | \$17.56 | \$913 | \$36,520 | 1.6 | \$42,600 | \$1,065 | \$12,780 | \$320 | 488 | 27% | \$20.28 | \$1,055 | 0.9 |
| Lake and Peninsula Borough | \$16.60 | \$863 | \$34,520 | 1.5 | \$63,100 | \$1,578 | \$18,930 | \$473 | 112 | 35% | \$25.86 | \$1,345 | 0.6 |
| Matanuska-Susitna Borough | \$22.38 | \$1,164 | \$46,560 | 2.1 | \$103,100 | \$2,578 | \$30,930 | \$773 | 8,881 | 23% | \$14.68 | \$763 | 1.5 |
| Nome Census Area | \$28.21 | \$1,467 | \$58,680 | 2.6 | \$70,700 | \$1,768 | \$21,210 | \$530 | 1,017 | 37% | \$37.92 | \$1,972 | 0.7 |
| North Slope Borough | \$34.15 | \$1,776 | \$71,040 | 3.1 | \$104,500 | \$2,613 | \$31,350 | \$784 | 1,074 | 51% | \$63.43 | \$3,299 | 0.5 |
| Northwest Arctic Borough | \$33.08 | \$1,720 | \$68,800 | 3.0 | \$79,100 | \$1,978 | \$23,730 | \$593 | 719 | 41% | \$50.97 | \$2,650 | 0.6 |
| Petersburg Borough | \$24.50 | \$1,274 | \$50,960 | 2.3 | \$95,100 | \$2,378 | \$28,530 | \$713 | 379 | 31% | \$14.08 | \$732 | 1.7 |
| Prince of Wales-Hyder Census Area | \$19.62 | \$1,020 | \$40,800 | 1.8 | \$79,400 | \$1,985 | \$23,820 | \$596 | 588 | 25% | \$18.11 | \$942 | 1.1 |
| Sitka City and Borough | \$25.31 | \$1,316 | \$52,640 | 2.3 | \$108,600 | \$2,715 | \$32,580 | \$815 | 1,258 | 37% | \$17.72 | \$921 | 1.4 |
| Skagway Municipality | \$26.71 | \$1,389 | \$55,560 | 2.5 | \$105,200 | \$2,630 | \$31,560 | \$789 | 148 | 38% | \$18.10 | \$941 | 1.5 |
| Southeast Fairbanks Census Area | \$23.79 | \$1,237 | \$49,480 | 2.2 | \$91,900 | \$2,298 | \$27,570 | \$689 | 592 | 28% | \$29.03 | \$1,510 | 0.8 |
| Wrangell City and Borough | \$19.10 | \$993 | \$39,720 | 1.8 | \$79,300 | \$1,983 | \$23,790 | \$595 | 300 | 36% | \$16.58 | \$862 | 1.2 |
| Yakutat City and Borough | \$24.25 | \$1,261 | \$50,440 | 2.2 | \$80,800 | \$2,020 | \$24,240 | \$606 | 111 | 51% | \$31.34 | \$1,630 | 0.8 |
| Yukon-Koyukuk Census Area | \$18.40 | \$957 | \$38,280 | 1.7 | \$63,300 | \$1,583 | \$18,990 | \$475 | 488 | 26% | \$27.61 | \$1,436 | 0.7 |

† Wage data not available (See Appendix B).

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

ARIZONA

#12*

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

\$29.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

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

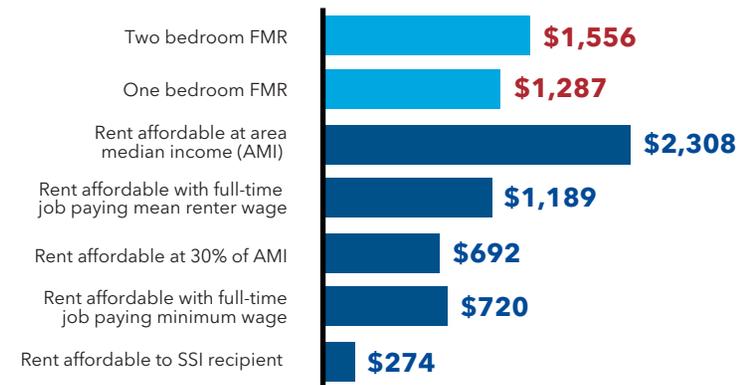
86
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arizona | \$29.93 | \$1,556 | \$62,252 | 2.2 | \$92,308 | \$2,308 | \$27,692 | \$692 | 917,899 | 34% | \$22.86 | \$1,189 | 1.3 |
| Combined Nonmetro Areas | \$19.48 | \$1,013 | \$40,514 | 1.4 | \$62,818 | \$1,570 | \$18,846 | \$471 | 32,314 | 27% | \$21.23 | \$1,104 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Flagstaff MSA | \$31.06 | \$1,615 | \$64,600 | 2.2 | \$105,100 | \$2,628 | \$31,530 | \$788 | 20,474 | 40% | \$17.63 | \$917 | 1.8 |
| Lake Havasu City-Kingman MSA | \$20.35 | \$1,058 | \$42,320 | 1.5 | \$65,700 | \$1,643 | \$19,710 | \$493 | 26,397 | 28% | \$17.25 | \$897 | 1.2 |
| Phoenix-Mesa-Scottsdale MSA | \$33.46 | \$1,740 | \$69,600 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 622,467 | 35% | \$24.19 | \$1,258 | 1.4 |
| Prescott MSA | \$24.63 | \$1,281 | \$51,240 | 1.8 | \$76,700 | \$1,918 | \$23,010 | \$575 | 28,921 | 28% | \$18.18 | \$945 | 1.4 |
| Sierra Vista-Douglas MSA | \$18.54 | \$964 | \$38,560 | 1.3 | \$78,000 | \$1,950 | \$23,400 | \$585 | 14,704 | 30% | \$17.45 | \$907 | 1.1 |
| Tucson MSA | \$22.60 | \$1,175 | \$47,000 | 1.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 149,648 | 36% | \$18.45 | \$959 | 1.2 |
| Yuma MSA | \$20.63 | \$1,073 | \$42,920 | 1.5 | \$70,000 | \$1,750 | \$21,000 | \$525 | 22,974 | 32% | \$18.08 | \$940 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Apache County | \$17.79 | \$925 | \$37,000 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 3,790 | 19% | \$25.86 | \$1,345 | 0.7 |
| Cochise County | \$18.54 | \$964 | \$38,560 | 1.3 | \$78,000 | \$1,950 | \$23,400 | \$585 | 14,704 | 30% | \$17.45 | \$907 | 1.1 |
| Coconino County | \$31.06 | \$1,615 | \$64,600 | 2.2 | \$105,100 | \$2,628 | \$31,530 | \$788 | 20,474 | 40% | \$17.63 | \$917 | 1.8 |
| Gila County | \$21.15 | \$1,100 | \$44,000 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 5,254 | 24% | \$19.68 | \$1,023 | 1.1 |
| Graham County | \$19.73 | \$1,026 | \$41,040 | 1.4 | \$70,200 | \$1,755 | \$21,060 | \$527 | 3,321 | 29% | \$20.78 | \$1,081 | 0.9 |
| Greenlee County | \$18.37 | \$955 | \$38,200 | 1.3 | \$77,900 | \$1,948 | \$23,370 | \$584 | 1,508 | 46% | \$44.12 | \$2,294 | 0.4 |
| La Paz County | \$21.37 | \$1,111 | \$44,440 | 1.5 | \$55,900 | \$1,398 | \$16,770 | \$419 | 2,448 | 28% | \$21.53 | \$1,119 | 1.0 |
| Maricopa County | \$33.46 | \$1,740 | \$69,600 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 590,579 | 36% | \$24.35 | \$1,266 | 1.4 |
| Mohave County | \$20.35 | \$1,058 | \$42,320 | 1.5 | \$65,700 | \$1,643 | \$19,710 | \$493 | 26,397 | 28% | \$17.25 | \$897 | 1.2 |
| Navajo County | \$19.94 | \$1,037 | \$41,480 | 1.4 | \$64,100 | \$1,603 | \$19,230 | \$481 | 10,629 | 29% | \$17.83 | \$927 | 1.1 |
| Pima County | \$22.60 | \$1,175 | \$47,000 | 1.6 | \$86,000 | \$2,150 | \$25,800 | \$645 | 149,648 | 36% | \$18.45 | \$959 | 1.2 |

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pinal County | \$33.46 | \$1,740 | \$69,600 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 31,888 | 22% | \$17.73 | \$922 | 1.9 |
| Santa Cruz County | \$17.40 | \$905 | \$36,200 | 1.3 | \$59,000 | \$1,475 | \$17,700 | \$443 | 5,364 | 33% | \$14.89 | \$774 | 1.2 |
| Yavapai County | \$24.63 | \$1,281 | \$51,240 | 1.8 | \$76,700 | \$1,918 | \$23,010 | \$575 | 28,921 | 28% | \$18.18 | \$945 | 1.4 |
| Yuma County | \$20.63 | \$1,073 | \$42,920 | 1.5 | \$70,000 | \$1,750 | \$21,000 | \$525 | 22,974 | 32% | \$18.08 | \$940 | 1.1 |

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

ARKANSAS

#51*

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

\$16.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

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

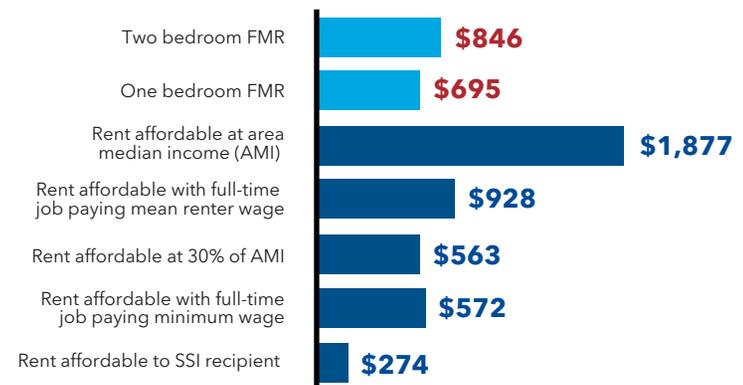
59
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ARKANSAS

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

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

ARKANSAS

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

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

ARKANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Izard County | \$13.85 | \$720 | \$28,800 | 1.3 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,033 | 22% | \$12.84 | \$668 | 1.1 |
| Jackson County | \$13.85 | \$720 | \$28,800 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,881 | 31% | \$12.93 | \$673 | 1.1 |
| Jefferson County | \$15.67 | \$815 | \$32,600 | 1.4 | \$73,100 | \$1,828 | \$21,930 | \$548 | 8,821 | 36% | \$17.56 | \$913 | 0.9 |
| Johnson County | \$14.04 | \$730 | \$29,200 | 1.3 | \$53,600 | \$1,340 | \$16,080 | \$402 | 2,930 | 30% | \$13.57 | \$706 | 1.0 |
| Lafayette County | \$13.85 | \$720 | \$28,800 | 1.3 | \$57,900 | \$1,448 | \$17,370 | \$434 | 549 | 22% | \$10.53 | \$548 | 1.3 |
| Lawrence County | \$13.85 | \$720 | \$28,800 | 1.3 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,910 | 31% | \$15.45 | \$803 | 0.9 |
| Lee County | \$13.85 | \$720 | \$28,800 | 1.3 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,077 | 39% | \$12.03 | \$626 | 1.2 |
| Lincoln County | \$15.67 | \$815 | \$32,600 | 1.4 | \$73,100 | \$1,828 | \$21,930 | \$548 | 698 | 21% | \$9.32 | \$485 | 1.7 |
| Little River County | \$13.85 | \$720 | \$28,800 | 1.3 | \$78,200 | \$1,955 | \$23,460 | \$587 | 914 | 19% | \$15.13 | \$787 | 0.9 |
| Logan County | \$13.85 | \$720 | \$28,800 | 1.3 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,312 | 28% | \$14.59 | \$758 | 0.9 |
| Lonoke County | \$17.69 | \$920 | \$36,800 | 1.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 7,555 | 28% | \$13.27 | \$690 | 1.3 |
| Madison County | \$17.88 | \$930 | \$37,200 | 1.6 | \$92,400 | \$2,310 | \$27,720 | \$693 | 1,178 | 19% | \$11.42 | \$594 | 1.6 |
| Marion County | \$14.02 | \$729 | \$29,160 | 1.3 | \$55,100 | \$1,378 | \$16,530 | \$413 | 1,368 | 20% | \$12.13 | \$631 | 1.2 |
| Miller County | \$17.12 | \$890 | \$35,600 | 1.6 | \$68,600 | \$1,715 | \$20,580 | \$515 | 5,688 | 35% | \$13.75 | \$715 | 1.2 |
| Mississippi County | \$13.85 | \$720 | \$28,800 | 1.3 | \$60,800 | \$1,520 | \$18,240 | \$456 | 6,517 | 42% | \$21.08 | \$1,096 | 0.7 |
| Monroe County | \$13.85 | \$720 | \$28,800 | 1.3 | \$71,300 | \$1,783 | \$21,390 | \$535 | 1,025 | 36% | \$8.42 | \$438 | 1.6 |
| Montgomery County | \$13.85 | \$720 | \$28,800 | 1.3 | \$55,900 | \$1,398 | \$16,770 | \$419 | 748 | 20% | \$8.38 | \$436 | 1.7 |
| Nevada County | \$15.83 | \$823 | \$32,920 | 1.4 | \$53,300 | \$1,333 | \$15,990 | \$400 | 985 | 32% | \$13.07 | \$679 | 1.2 |
| Newton County | \$13.85 | \$720 | \$28,800 | 1.3 | \$65,300 | \$1,633 | \$19,590 | \$490 | 581 | 21% | \$11.60 | \$603 | 1.2 |
| Ouachita County | \$13.85 | \$720 | \$28,800 | 1.3 | \$62,900 | \$1,573 | \$18,870 | \$472 | 2,431 | 28% | \$13.77 | \$716 | 1.0 |
| Perry County | \$17.69 | \$920 | \$36,800 | 1.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 826 | 22% | \$13.78 | \$717 | 1.3 |
| Phillips County | \$13.85 | \$720 | \$28,800 | 1.3 | \$52,600 | \$1,315 | \$15,780 | \$395 | 2,993 | 47% | \$13.31 | \$692 | 1.0 |
| Pike County | \$13.85 | \$720 | \$28,800 | 1.3 | \$66,500 | \$1,663 | \$19,950 | \$499 | 940 | 23% | \$11.89 | \$618 | 1.2 |
| Poinsett County | \$13.85 | \$720 | \$28,800 | 1.3 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,182 | 35% | \$15.44 | \$803 | 0.9 |
| Polk County | \$14.54 | \$756 | \$30,240 | 1.3 | \$59,900 | \$1,498 | \$17,970 | \$449 | 1,764 | 23% | \$14.76 | \$767 | 1.0 |
| Pope County | \$14.38 | \$748 | \$29,920 | 1.3 | \$65,500 | \$1,638 | \$19,650 | \$491 | 6,538 | 28% | \$14.70 | \$765 | 1.0 |

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

ARKANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Prairie County | \$14.40 | \$749 | \$29,960 | 1.3 | \$75,500 | \$1,888 | \$22,650 | \$566 | 833 | 25% | \$12.34 | \$642 | 1.2 |
| Pulaski County | \$17.69 | \$920 | \$36,800 | 1.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 68,464 | 42% | \$19.49 | \$1,013 | 0.9 |
| Randolph County | \$13.85 | \$720 | \$28,800 | 1.3 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,936 | 27% | \$13.37 | \$695 | 1.0 |
| St. Francis County | \$13.85 | \$720 | \$28,800 | 1.3 | \$49,100 | \$1,228 | \$14,730 | \$368 | 3,752 | 46% | \$15.66 | \$814 | 0.9 |
| Saline County | \$17.69 | \$920 | \$36,800 | 1.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 10,281 | 22% | \$14.13 | \$735 | 1.3 |
| Scott County | \$13.85 | \$720 | \$28,800 | 1.3 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,029 | 26% | \$12.35 | \$642 | 1.1 |
| Searcy County | \$13.85 | \$720 | \$28,800 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 780 | 26% | \$9.26 | \$482 | 1.5 |
| Sebastian County | \$15.33 | \$797 | \$31,880 | 1.4 | \$65,700 | \$1,643 | \$19,710 | \$493 | 20,800 | 40% | \$17.48 | \$909 | 0.9 |
| Sevier County | \$13.85 | \$720 | \$28,800 | 1.3 | \$66,500 | \$1,663 | \$19,950 | \$499 | 1,973 | 36% | \$11.73 | \$610 | 1.2 |
| Sharp County | \$13.85 | \$720 | \$28,800 | 1.3 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,436 | 21% | \$12.97 | \$674 | 1.1 |
| Stone County | \$13.85 | \$720 | \$28,800 | 1.3 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,235 | 26% | \$9.29 | \$483 | 1.5 |
| Union County | \$14.69 | \$764 | \$30,560 | 1.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 3,766 | 25% | \$18.84 | \$980 | 0.8 |
| Van Buren County | \$13.85 | \$720 | \$28,800 | 1.3 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,593 | 23% | \$12.15 | \$632 | 1.1 |
| Washington County | \$17.88 | \$930 | \$37,200 | 1.6 | \$92,400 | \$2,310 | \$27,720 | \$693 | 41,584 | 46% | \$18.47 | \$961 | 1.0 |
| White County | \$14.21 | \$739 | \$29,560 | 1.3 | \$69,700 | \$1,743 | \$20,910 | \$523 | 9,213 | 32% | \$14.35 | \$746 | 1.0 |
| Woodruff County | \$13.85 | \$720 | \$28,800 | 1.3 | \$76,100 | \$1,903 | \$22,830 | \$571 | 783 | 30% | \$10.29 | \$535 | 1.3 |
| Yell County | \$13.85 | \$720 | \$28,800 | 1.3 | \$67,300 | \$1,683 | \$20,190 | \$505 | 2,377 | 32% | \$14.08 | \$732 | 1.0 |

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

CALIFORNIA

#1*

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

\$42.25
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

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

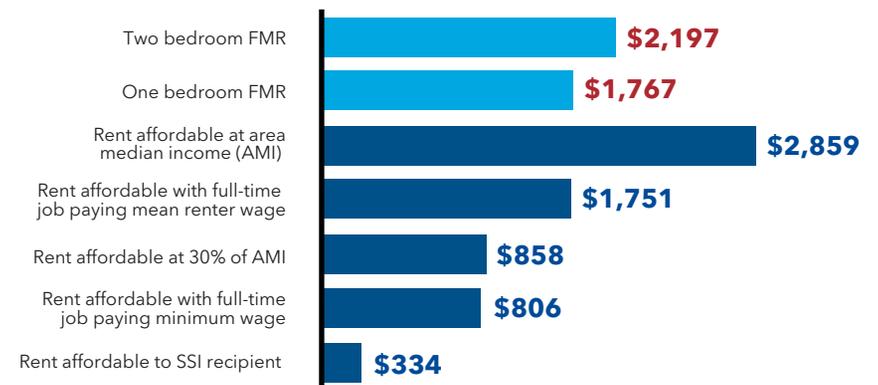
109
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-------------------------------------|----------------|
| Santa Cruz-Watsonville MSA | \$63.33 |
| San Francisco HMFA | \$61.31 |
| San Jose-Sunnyvale-Santa Clara HMFA | \$56.56 |
| Salinas MSA | \$51.44 |
| Santa Maria-Santa Barbara MSA | \$51.29 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

CALIFORNIA

| | FY23 HOUSING WAGE | | | | HOUSING COSTS | | | | AREA MEDIAN INCOME (AMI) | | | RENTERS | | |
|------------------------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| California | \$42.25 | \$2,197 | \$87,877 | 2.7 | \$114,341 | \$2,859 | \$34,302 | \$858 | 5,882,339 | 45% | \$33.67 | \$1,751 | 1.3 | |
| Combined Nonmetro Areas | \$22.35 | \$1,162 | \$46,483 | 1.4 | \$86,180 | \$2,155 | \$25,854 | \$646 | 105,282 | 32% | \$16.37 | \$851 | 1.4 | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | |
| Bakersfield MSA | \$21.87 | \$1,137 | \$45,480 | 1.4 | \$72,600 | \$1,815 | \$21,780 | \$545 | 111,889 | 41% | \$17.56 | \$913 | 1.2 | |
| Chico MSA | \$23.83 | \$1,239 | \$49,560 | 1.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 35,743 | 42% | \$17.37 | \$903 | 1.4 | |
| El Centro MSA | \$22.21 | \$1,155 | \$46,200 | 1.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 19,149 | 42% | \$13.54 | \$704 | 1.6 | |
| Fresno MSA | \$24.19 | \$1,258 | \$50,320 | 1.6 | \$79,400 | \$1,985 | \$23,820 | \$596 | 144,386 | 46% | \$16.97 | \$882 | 1.4 | |
| Hanford-Corcoran MSA | \$24.75 | \$1,287 | \$51,480 | 1.6 | \$72,600 | \$1,815 | \$21,780 | \$545 | 19,676 | 45% | \$18.04 | \$938 | 1.4 | |
| Los Angeles-Long Beach-Glendale HMFA | \$42.73 | \$2,222 | \$88,880 | 2.8 | \$98,200 | \$2,455 | \$29,460 | \$737 | 1,796,882 | 54% | \$29.88 | \$1,554 | 1.4 | |
| Madera MSA | \$24.19 | \$1,258 | \$50,320 | 1.6 | \$81,600 | \$2,040 | \$24,480 | \$612 | 14,736 | 34% | \$16.23 | \$844 | 1.5 | |
| Merced MSA | \$23.90 | \$1,243 | \$49,720 | 1.5 | \$67,400 | \$1,685 | \$20,220 | \$506 | 39,472 | 48% | \$18.75 | \$975 | 1.3 | |
| Modesto MSA | \$26.25 | \$1,365 | \$54,600 | 1.7 | \$92,600 | \$2,315 | \$27,780 | \$695 | 70,847 | 40% | \$21.46 | \$1,116 | 1.2 | |
| Napa MSA | \$45.92 | \$2,388 | \$95,520 | 3.0 | \$129,600 | \$3,240 | \$38,880 | \$972 | 16,803 | 34% | \$24.51 | \$1,274 | 1.9 | |
| Oakland-Fremont HMFA | \$46.25 | \$2,405 | \$96,200 | 3.0 | \$147,900 | \$3,698 | \$44,370 | \$1,109 | 402,000 | 41% | \$32.68 | \$1,699 | 1.4 | |
| Oxnard-Thousand Oaks-Ventura MSA | \$46.63 | \$2,425 | \$97,000 | 3.0 | \$123,500 | \$3,088 | \$37,050 | \$926 | 100,077 | 36% | \$23.64 | \$1,229 | 2.0 | |
| Redding MSA | \$25.75 | \$1,339 | \$53,560 | 1.7 | \$87,000 | \$2,175 | \$26,100 | \$653 | 25,286 | 35% | \$19.30 | \$1,004 | 1.3 | |
| Riverside-San Bernardino-Ontario MSA | \$33.67 | \$1,751 | \$70,040 | 2.2 | \$94,500 | \$2,363 | \$28,350 | \$709 | 493,531 | 35% | \$19.21 | \$999 | 1.8 | |
| Sacramento--Roseville--Arden-Arcade HMFA | \$33.77 | \$1,756 | \$70,240 | 2.2 | \$113,900 | \$2,848 | \$34,170 | \$854 | 293,619 | 37% | \$22.97 | \$1,194 | 1.5 | |
| Salinas MSA | \$51.44 | \$2,675 | \$107,000 | 3.3 | \$100,400 | \$2,510 | \$30,120 | \$753 | 62,795 | 48% | \$20.19 | \$1,050 | 2.5 | |
| San Benito County HMFA | \$41.44 | \$2,155 | \$86,200 | 2.7 | \$140,200 | \$3,505 | \$42,060 | \$1,052 | 6,200 | 32% | \$18.81 | \$978 | 2.2 | |
| San Diego-Carlsbad MSA | \$46.13 | \$2,399 | \$95,960 | 3.0 | \$116,800 | \$2,920 | \$35,040 | \$876 | 523,706 | 46% | \$28.87 | \$1,501 | 1.6 | |

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CALIFORNIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| San Francisco HMFA | \$61.31 | \$3,188 | \$127,520 | 4.0 | \$175,000 | \$4,375 | \$52,500 | \$1,313 | 367,393 | 50% | \$78.98 | \$4,107 | 0.8 |
| San Jose-Sunnyvale-Santa Clara HMFA | \$56.56 | \$2,941 | \$117,640 | 3.6 | \$181,300 | \$4,533 | \$54,390 | \$1,360 | 283,743 | 44% | \$78.95 | \$4,105 | 0.7 |
| San Luis Obispo-Paso Robles-Arroyo Grande MSA | \$39.52 | \$2,055 | \$82,200 | 2.5 | \$113,100 | \$2,828 | \$33,930 | \$848 | 40,139 | 38% | \$19.84 | \$1,032 | 2.0 |
| Santa Ana-Anaheim-Irvine HMFA | \$48.83 | \$2,539 | \$101,560 | 3.2 | \$127,800 | \$3,195 | \$38,340 | \$959 | 455,152 | 43% | \$29.24 | \$1,520 | 1.7 |
| Santa Cruz-Watsonville MSA | \$63.33 | \$3,293 | \$131,720 | 4.1 | \$132,800 | \$3,320 | \$39,840 | \$996 | 38,155 | 40% | \$22.39 | \$1,164 | 2.8 |
| Santa Maria-Santa Barbara MSA | \$51.29 | \$2,667 | \$106,680 | 3.3 | \$107,300 | \$2,683 | \$32,190 | \$805 | 69,883 | 47% | \$23.77 | \$1,236 | 2.2 |
| Santa Rosa MSA | \$43.31 | \$2,252 | \$90,080 | 2.8 | \$128,100 | \$3,203 | \$38,430 | \$961 | 72,886 | 39% | \$26.05 | \$1,355 | 1.7 |
| Stockton-Lodi MSA | \$29.10 | \$1,513 | \$60,520 | 1.9 | \$100,300 | \$2,508 | \$30,090 | \$752 | 95,927 | 41% | \$20.11 | \$1,045 | 1.4 |
| Vallejo-Fairfield MSA | \$37.75 | \$1,963 | \$78,520 | 2.4 | \$112,600 | \$2,815 | \$33,780 | \$845 | 57,592 | 37% | \$24.71 | \$1,285 | 1.5 |
| Visalia-Porterville MSA | \$21.46 | \$1,116 | \$44,640 | 1.4 | \$67,700 | \$1,693 | \$20,310 | \$508 | 59,506 | 43% | \$16.33 | \$849 | 1.3 |
| Yolo HMFA | \$35.60 | \$1,851 | \$74,040 | 2.3 | \$114,000 | \$2,850 | \$34,200 | \$855 | 36,429 | 48% | \$19.85 | \$1,032 | 1.8 |
| Yuba City MSA | \$24.77 | \$1,288 | \$51,520 | 1.6 | \$76,100 | \$1,903 | \$22,830 | \$571 | 23,455 | 39% | \$18.63 | \$969 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Alameda County | \$46.25 | \$2,405 | \$96,200 | 3.0 | \$147,900 | \$3,698 | \$44,370 | \$1,109 | 268,273 | 46% | \$34.55 | \$1,797 | 1.3 |
| Alpine County | \$21.92 | \$1,140 | \$45,600 | 1.4 | \$114,600 | \$2,865 | \$34,380 | \$860 | 79 | 18% | \$12.77 | \$664 | 1.7 |
| Amador County | \$23.06 | \$1,199 | \$47,960 | 1.5 | \$101,200 | \$2,530 | \$30,360 | \$759 | 3,319 | 22% | \$16.42 | \$854 | 1.4 |
| Butte County | \$23.83 | \$1,239 | \$49,560 | 1.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 35,743 | 42% | \$17.37 | \$903 | 1.4 |
| Calaveras County | \$22.33 | \$1,161 | \$46,440 | 1.4 | \$96,200 | \$2,405 | \$28,860 | \$722 | 3,111 | 19% | \$15.90 | \$827 | 1.4 |
| Colusa County | \$18.88 | \$982 | \$39,280 | 1.2 | \$83,800 | \$2,095 | \$25,140 | \$629 | 2,806 | 38% | \$17.74 | \$923 | 1.1 |
| Contra Costa County | \$46.25 | \$2,405 | \$96,200 | 3.0 | \$147,900 | \$3,698 | \$44,370 | \$1,109 | 133,727 | 33% | \$28.71 | \$1,493 | 1.6 |
| Del Norte County | \$19.94 | \$1,037 | \$41,480 | 1.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 3,026 | 32% | \$13.35 | \$694 | 1.5 |
| El Dorado County | \$33.77 | \$1,756 | \$70,240 | 2.2 | \$113,900 | \$2,848 | \$34,170 | \$854 | 17,743 | 24% | \$17.76 | \$924 | 1.9 |
| Fresno County | \$24.19 | \$1,258 | \$50,320 | 1.6 | \$79,400 | \$1,985 | \$23,820 | \$596 | 144,386 | 46% | \$16.97 | \$882 | 1.4 |

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

CALIFORNIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Glenn County | \$19.21 | \$999 | \$39,960 | 1.2 | \$77,700 | \$1,943 | \$23,310 | \$583 | 3,817 | 39% | \$16.71 | \$869 | 1.1 |
| Humboldt County | \$22.75 | \$1,183 | \$47,320 | 1.5 | \$78,000 | \$1,950 | \$23,400 | \$585 | 22,798 | 42% | \$15.29 | \$795 | 1.5 |
| Imperial County | \$22.21 | \$1,155 | \$46,200 | 1.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 19,149 | 42% | \$13.54 | \$704 | 1.6 |
| Inyo County | \$22.87 | \$1,189 | \$47,560 | 1.5 | \$85,400 | \$2,135 | \$25,620 | \$641 | 2,789 | 36% | \$21.35 | \$1,110 | 1.1 |
| Kern County | \$21.87 | \$1,137 | \$45,480 | 1.4 | \$72,600 | \$1,815 | \$21,780 | \$545 | 111,889 | 41% | \$17.56 | \$913 | 1.2 |
| Kings County | \$24.75 | \$1,287 | \$51,480 | 1.6 | \$72,600 | \$1,815 | \$21,780 | \$545 | 19,676 | 45% | \$18.04 | \$938 | 1.4 |
| Lake County | \$21.48 | \$1,117 | \$44,680 | 1.4 | \$83,800 | \$2,095 | \$25,140 | \$629 | 8,133 | 31% | \$17.84 | \$928 | 1.2 |
| Lassen County | \$18.69 | \$972 | \$38,880 | 1.2 | \$76,500 | \$1,913 | \$22,950 | \$574 | 2,674 | 30% | \$14.77 | \$768 | 1.3 |
| Los Angeles County | \$42.73 | \$2,222 | \$88,880 | 2.5 | \$98,200 | \$2,455 | \$29,460 | \$737 | 1,796,882 | 54% | \$29.88 | \$1,554 | 1.4 |
| Madera County | \$24.19 | \$1,258 | \$50,320 | 1.6 | \$81,600 | \$2,040 | \$24,480 | \$612 | 14,736 | 34% | \$16.23 | \$844 | 1.5 |
| Marin County | \$61.31 | \$3,188 | 127,520 | 4.0 | \$175,000 | \$4,375 | \$52,500 | \$1,313 | 37,608 | 36% | \$30.28 | \$1,574 | 2.0 |
| Mariposa County | \$20.88 | \$1,086 | \$43,440 | 1.3 | \$71,200 | \$1,780 | \$21,360 | \$534 | 2,159 | 28% | \$12.55 | \$653 | 1.7 |
| Mendocino County | \$25.10 | \$1,305 | \$52,200 | 1.6 | \$89,700 | \$2,243 | \$26,910 | \$673 | 13,580 | 40% | \$18.10 | \$941 | 1.4 |
| Merced County | \$23.90 | \$1,243 | \$49,720 | 1.5 | \$67,400 | \$1,685 | \$20,220 | \$506 | 39,472 | 48% | \$18.75 | \$975 | 1.3 |
| Modoc County | \$16.00 | \$832 | \$33,280 | 1.0 | \$63,100 | \$1,578 | \$18,930 | \$473 | 870 | 25% | \$13.91 | \$723 | 1.2 |
| Mono County | \$26.65 | \$1,386 | \$55,440 | 1.7 | \$95,800 | \$2,395 | \$28,740 | \$719 | 1,836 | 34% | \$16.64 | \$865 | 1.6 |
| Monterey County | \$51.44 | \$2,675 | 107,000 | 3.3 | \$100,400 | \$2,510 | \$30,120 | \$753 | 62,795 | 48% | \$20.19 | \$1,050 | 2.5 |
| Napa County | \$45.92 | \$2,388 | \$95,520 | 3.0 | \$129,600 | \$3,240 | \$38,880 | \$972 | 16,803 | 34% | \$24.51 | \$1,274 | 1.9 |
| Nevada County | \$26.67 | \$1,387 | \$55,480 | 1.7 | \$112,500 | \$2,813 | \$33,750 | \$844 | 10,072 | 25% | \$15.97 | \$830 | 1.7 |
| Orange County | \$48.83 | \$2,539 | 101,560 | 3.2 | \$127,800 | \$3,195 | \$38,340 | \$959 | 455,152 | 43% | \$29.24 | \$1,520 | 1.7 |
| Placer County | \$33.77 | \$1,756 | \$70,240 | 2.2 | \$113,900 | \$2,848 | \$34,170 | \$854 | 39,858 | 27% | \$22.83 | \$1,187 | 1.5 |
| Plumas County | \$19.23 | \$1,000 | \$40,000 | 1.2 | \$83,800 | \$2,095 | \$25,140 | \$629 | 2,280 | 28% | \$17.26 | \$898 | 1.1 |
| Riverside County | \$33.67 | \$1,751 | \$70,040 | 2.2 | \$94,500 | \$2,363 | \$28,350 | \$709 | 236,037 | 32% | \$18.22 | \$948 | 1.8 |
| Sacramento County | \$33.77 | \$1,756 | \$70,240 | 2.2 | \$113,900 | \$2,848 | \$34,170 | \$854 | 236,018 | 42% | \$23.49 | \$1,221 | 1.4 |
| San Benito County | \$41.44 | \$2,155 | \$86,200 | 2.7 | \$140,200 | \$3,505 | \$42,060 | \$1,052 | 6,200 | 32% | \$18.81 | \$978 | 2.2 |
| San Bernardino County | \$33.67 | \$1,751 | \$70,040 | 2.2 | \$94,500 | \$2,363 | \$28,350 | \$709 | 257,494 | 40% | \$20.15 | \$1,048 | 1.7 |

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

CALIFORNIA

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

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

#8*

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

\$32.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

COLORADO

| | FY23 HOUSING WAGE | | | | HOUSING COSTS | | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | |
|----------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|--|--|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | | |
| Colorado | \$32.13 | \$1,671 | \$66,830 | 2.4 | \$116,139 | \$2,903 | \$34,842 | \$871 | 754,483 | 34% | \$25.47 | \$1,324 | 1.3 | | | |
| Combined Nonmetro Areas | \$24.50 | \$1,274 | \$50,961 | 1.8 | \$90,092 | \$2,252 | \$27,028 | \$676 | 80,267 | 29% | \$17.99 | \$935 | 1.4 | | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | | |
| Boulder MSA | \$36.75 | \$1,911 | \$76,440 | 2.7 | \$144,100 | \$3,603 | \$43,230 | \$1,081 | 49,180 | 37% | \$27.75 | \$1,443 | 1.3 | | | |
| Colorado Springs HMFA | \$28.54 | \$1,484 | \$59,360 | 2.1 | \$105,100 | \$2,628 | \$31,530 | \$788 | 92,055 | 34% | \$20.77 | \$1,080 | 1.4 | | | |
| Denver-Aurora-Lakewood MSA | \$35.69 | \$1,856 | \$74,240 | 2.6 | \$125,500 | \$3,138 | \$37,650 | \$941 | 411,550 | 36% | \$29.20 | \$1,518 | 1.2 | | | |
| Fort Collins MSA | \$29.60 | \$1,539 | \$61,560 | 2.2 | \$118,700 | \$2,968 | \$35,610 | \$890 | 50,067 | 34% | \$20.38 | \$1,060 | 1.5 | | | |
| Grand Junction MSA | \$20.50 | \$1,066 | \$42,640 | 1.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 18,328 | 30% | \$16.89 | \$878 | 1.2 | | | |
| Greeley MSA | \$26.54 | \$1,380 | \$55,200 | 1.9 | \$109,300 | \$2,733 | \$32,790 | \$820 | 28,038 | 25% | \$18.53 | \$964 | 1.4 | | | |
| Pueblo MSA | \$21.62 | \$1,124 | \$44,960 | 1.6 | \$82,700 | \$2,068 | \$24,810 | \$620 | 22,860 | 34% | \$14.94 | \$777 | 1.4 | | | |
| Teller County HMFA | \$25.85 | \$1,344 | \$53,760 | 1.9 | \$95,200 | \$2,380 | \$28,560 | \$714 | 2,138 | 20% | \$17.34 | \$901 | 1.5 | | | |
| <u>Counties</u> | | | | | | | | | | | | | | | | |
| Adams County | \$35.69 | \$1,856 | \$74,240 | 2.6 | \$125,500 | \$3,138 | \$37,650 | \$941 | 56,704 | 32% | \$21.27 | \$1,106 | 1.7 | | | |
| Alamosa County | \$18.94 | \$985 | \$39,400 | 1.4 | \$62,300 | \$1,558 | \$18,690 | \$467 | 2,827 | 45% | \$15.34 | \$798 | 1.2 | | | |
| Arapahoe County | \$35.69 | \$1,856 | \$74,240 | 2.6 | \$125,500 | \$3,138 | \$37,650 | \$941 | 86,879 | 35% | \$28.14 | \$1,463 | 1.3 | | | |
| Archuleta County | \$23.69 | \$1,232 | \$49,280 | 1.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,626 | 28% | \$16.15 | \$840 | 1.5 | | | |
| Baca County | \$15.88 | \$826 | \$33,040 | 1.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 440 | 28% | \$12.96 | \$674 | 1.2 | | | |
| Bent County | \$17.15 | \$892 | \$35,680 | 1.3 | \$57,100 | \$1,428 | \$17,130 | \$428 | 737 | 41% | \$13.99 | \$728 | 1.2 | | | |
| Boulder County | \$36.75 | \$1,911 | \$76,440 | 2.7 | \$144,100 | \$3,603 | \$43,230 | \$1,081 | 49,180 | 37% | \$27.75 | \$1,443 | 1.3 | | | |
| Broomfield County | \$35.69 | \$1,856 | \$74,240 | 2.6 | \$125,500 | \$3,138 | \$37,650 | \$941 | 10,228 | 35% | \$40.17 | \$2,089 | 0.9 | | | |
| Chaffee County | \$22.62 | \$1,176 | \$47,040 | 1.7 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,384 | 28% | \$17.14 | \$891 | 1.3 | | | |
| Cheyenne County | \$15.88 | \$826 | \$33,040 | 1.2 | \$96,000 | \$2,400 | \$28,800 | \$720 | 175 | 25% | \$18.76 | \$975 | 0.8 | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
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 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

COLORADO

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

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

COLORADO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Las Animas County | \$19.69 | \$1,024 | \$40,960 | 1.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 1,929 | 30% | \$12.65 | \$658 | 1.6 |
| Lincoln County | \$19.13 | \$995 | \$39,800 | 1.4 | \$83,700 | \$2,093 | \$25,110 | \$628 | 586 | 32% | \$16.86 | \$877 | 1.1 |
| Logan County | \$19.38 | \$1,008 | \$40,320 | 1.4 | \$82,500 | \$2,063 | \$24,750 | \$619 | 2,484 | 31% | \$16.28 | \$847 | 1.2 |
| Mesa County | \$20.50 | \$1,066 | \$42,640 | 1.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 18,328 | 30% | \$16.89 | \$878 | 1.2 |
| Mineral County | \$22.67 | \$1,179 | \$47,160 | 1.7 | \$76,700 | \$1,918 | \$23,010 | \$575 | 102 | 26% | \$16.92 | \$880 | 1.3 |
| Moffat County | \$20.69 | \$1,076 | \$43,040 | 1.5 | \$81,400 | \$2,035 | \$24,420 | \$611 | 1,729 | 34% | \$16.68 | \$867 | 1.2 |
| Montezuma County | \$21.58 | \$1,122 | \$44,880 | 1.6 | \$76,500 | \$1,913 | \$22,950 | \$574 | 2,884 | 28% | \$13.67 | \$711 | 1.6 |
| Montrose County | \$20.42 | \$1,062 | \$42,480 | 1.5 | \$81,300 | \$2,033 | \$24,390 | \$610 | 4,179 | 25% | \$15.00 | \$780 | 1.4 |
| Morgan County | \$20.73 | \$1,078 | \$43,120 | 1.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 3,830 | 36% | \$20.21 | \$1,051 | 1.0 |
| Otero County | \$17.29 | \$899 | \$35,960 | 1.3 | \$65,800 | \$1,645 | \$19,740 | \$494 | 2,430 | 32% | \$15.59 | \$811 | 1.1 |
| Ouray County | \$30.73 | \$1,598 | \$63,920 | 2.3 | \$89,100 | \$2,228 | \$26,730 | \$668 | 527 | 24% | \$24.03 | \$1,250 | 1.3 |
| Park County | \$35.69 | \$1,856 | \$74,240 | 2.6 | \$125,500 | \$3,138 | \$37,650 | \$941 | 641 | 9% | \$12.06 | \$627 | 3.0 |
| Phillips County | \$19.27 | \$1,002 | \$40,080 | 1.4 | \$71,800 | \$1,795 | \$21,540 | \$539 | 485 | 28% | \$17.89 | \$930 | 1.1 |
| Pitkin County | \$36.73 | \$1,910 | \$76,400 | 2.7 | \$136,000 | \$3,400 | \$40,800 | \$1,020 | 2,283 | 32% | \$21.89 | \$1,138 | 1.7 |
| Prowers County | \$17.48 | \$909 | \$36,360 | 1.3 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,316 | 30% | \$12.24 | \$636 | 1.4 |
| Pueblo County | \$21.62 | \$1,124 | \$44,960 | 1.6 | \$82,700 | \$2,068 | \$24,810 | \$620 | 22,860 | 34% | \$14.94 | \$777 | 1.4 |
| Rio Blanco County | \$19.13 | \$995 | \$39,800 | 1.4 | \$89,700 | \$2,243 | \$26,910 | \$673 | 594 | 24% | \$22.20 | \$1,154 | 0.9 |
| Rio Grande County | \$17.29 | \$899 | \$35,960 | 1.3 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,300 | 28% | \$14.05 | \$731 | 1.2 |
| Routt County | \$32.60 | \$1,695 | \$67,800 | 2.4 | \$119,900 | \$2,998 | \$35,970 | \$899 | 2,400 | 24% | \$20.11 | \$1,046 | 1.6 |
| Saguache County | \$17.65 | \$918 | \$36,720 | 1.3 | \$64,500 | \$1,613 | \$19,350 | \$484 | 818 | 28% | \$12.85 | \$668 | 1.4 |
| San Juan County | \$27.13 | \$1,411 | \$56,440 | 2.0 | \$79,000 | \$1,975 | \$23,700 | \$593 | 138 | 42% | \$12.83 | \$667 | 2.1 |
| San Miguel County | \$32.90 | \$1,711 | \$68,440 | 2.4 | \$98,000 | \$2,450 | \$29,400 | \$735 | 1,416 | 39% | \$23.57 | \$1,225 | 1.4 |
| Sedgwick County | \$15.88 | \$826 | \$33,040 | 1.2 | \$75,300 | \$1,883 | \$22,590 | \$565 | 322 | 32% | \$9.99 | \$519 | 1.6 |
| Summit County | \$35.77 | \$1,860 | \$74,400 | 2.6 | \$128,300 | \$3,208 | \$38,490 | \$962 | 3,573 | 32% | \$21.62 | \$1,124 | 1.7 |
| Teller County | \$25.85 | \$1,344 | \$53,760 | 1.9 | \$95,200 | \$2,380 | \$28,560 | \$714 | 2,138 | 20% | \$17.34 | \$901 | 1.5 |
| Washington County | \$18.75 | \$975 | \$39,000 | 1.4 | \$71,200 | \$1,780 | \$21,360 | \$534 | 610 | 30% | \$16.79 | \$873 | 1.1 |

† Wage data not available (See Appendix B).

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

COLORADO

| | FY23 HOUSING WAGE | | HOUSING COSTS | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Weld County | \$26.54 | \$1,380 | \$55,200 | 1.9 | \$109,300 | \$2,733 | \$32,790 | \$820 | 28,038 | 25% | \$18.53 | \$964 | 1.4 |
| Yuma County | \$21.29 | \$1,107 | \$44,280 | 1.6 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,117 | 29% | \$16.59 | \$863 | 1.3 |

† Wage data not available (See Appendix B).

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

CONNECTICUT

#9*

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

\$31.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

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

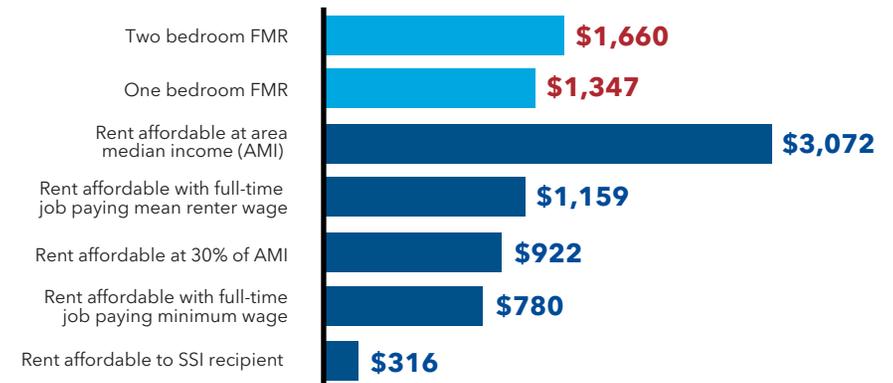
85
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Stamford-Norwalk HMFA | \$49.29 |
| Danbury HMFA | \$38.83 |
| Bridgeport HMFA | \$31.77 |
| Milford-Ansonia-Seymour HMFA | \$31.58 |
| New Haven-Meriden | \$31.33 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN CONNECTICUT FMR AREAS

BRIDGEPORT, CT HMFA

FAIRFIELD COUNTY

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

COLCHESTER-LEBANON, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

DANBURY, CT HMFA

FAIRFIELD COUNTY

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

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA

HARTFORD COUNTY

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

MIDDLESEX COUNTY

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

TOLLAND COUNTY

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

MILFORD-ANSONIA-SEYMOUR, CT HMFA

NEW HAVEN COUNTY

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

NEW HAVEN-MERIDEN, CT HMFA

NEW HAVEN COUNTY

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

NORWICH-NEW LONDON, CT HMFA

NEW LONDON COUNTY

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

SOUTHERN MIDDLESEX COUNTY, CT HMFA

MIDDLESEX COUNTY

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

STAMFORD-NORWALK, CT HMFA

FAIRFIELD COUNTY

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

WATERBURY, CT HMFA

NEW HAVEN COUNTY

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

CONNECTICUT

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Connecticut | \$31.93 | \$1,660 | \$66,412 | 2.1 | \$122,897 | \$3,072 | \$36,869 | \$922 | 471,821 | 34% | \$22.29 | \$1,159 | 1.4 |
| Combined Nonmetro Areas | \$26.62 | \$1,384 | \$55,360 | 1.8 | \$114,700 | \$2,868 | \$34,410 | \$860 | 17,761 | 24% | \$14.56 | \$757 | 1.8 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bridgeport HMFA | \$31.77 | \$1,652 | \$66,080 | 2.1 | \$117,400 | \$2,935 | \$35,220 | \$881 | 43,857 | 33% | \$29.95 | \$1,557 | 1.1 |
| Colchester-Lebanon HMFA | \$29.73 | \$1,546 | \$61,840 | 2.0 | \$141,900 | \$3,548 | \$42,570 | \$1,064 | 1,549 | 17% | \$20.80 | \$1,082 | 1.4 |
| Danbury HMFA | \$38.83 | \$2,019 | \$80,760 | 2.6 | \$148,800 | \$3,720 | \$44,640 | \$1,116 | 19,127 | 26% | \$29.95 | \$1,557 | 1.3 |
| Hartford-West Hartford-East Hartford HMFA | \$28.83 | \$1,499 | \$59,960 | 1.9 | \$118,100 | \$2,953 | \$35,430 | \$886 | 156,311 | 34% | \$20.23 | \$1,052 | 1.4 |
| Milford-Ansonia-Seymour HMFA | \$31.58 | \$1,642 | \$65,680 | 2.1 | \$126,000 | \$3,150 | \$37,800 | \$945 | 12,770 | 26% | \$19.59 | \$1,019 | 1.6 |
| New Haven-Meriden HMFA | \$31.33 | \$1,629 | \$65,160 | 2.1 | \$111,900 | \$2,798 | \$33,570 | \$839 | 83,701 | 40% | \$19.59 | \$1,019 | 1.6 |
| Norwich-New London HMFA | \$27.88 | \$1,450 | \$58,000 | 1.9 | \$112,300 | \$2,808 | \$33,690 | \$842 | 34,287 | 34% | \$20.80 | \$1,082 | 1.3 |
| Southern Middlesex County HMFA | \$30.52 | \$1,587 | \$63,480 | 2.0 | \$145,300 | \$3,633 | \$43,590 | \$1,090 | 3,883 | 19% | \$17.22 | \$895 | 1.8 |
| Stamford-Norwalk HMFA | \$49.29 | \$2,563 | \$102,520 | 3.3 | \$171,300 | \$4,283 | \$51,390 | \$1,285 | 53,627 | 37% | \$29.95 | \$1,557 | 1.6 |
| Waterbury HMFA | \$25.67 | \$1,335 | \$53,400 | 1.7 | \$101,100 | \$2,528 | \$30,330 | \$758 | 30,952 | 40% | \$19.59 | \$1,019 | 1.3 |
| Windham County HMFA | \$26.17 | \$1,361 | \$54,440 | 1.7 | \$99,800 | \$2,495 | \$29,940 | \$749 | 13,996 | 31% | \$14.37 | \$747 | 1.8 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Litchfield County | \$26.62 | \$1,384 | \$55,360 | 1.8 | \$114,700 | \$2,868 | \$34,410 | \$860 | 17,761 | 24% | \$14.56 | \$757 | 1.8 |

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

DELAWARE

#19*

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

\$26.09
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

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

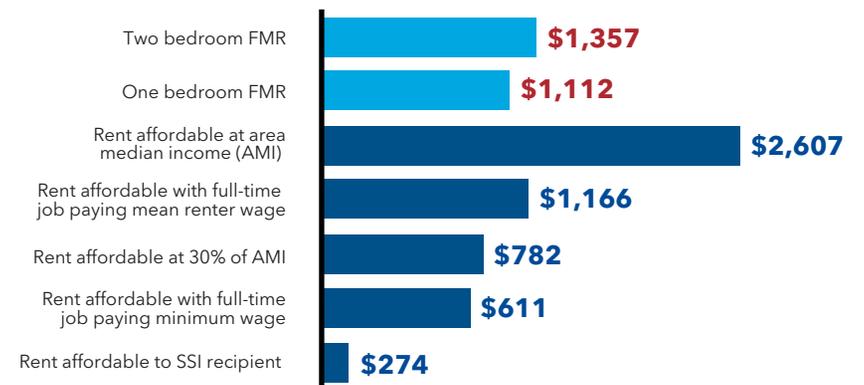
89
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DELAWARE

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Delaware | \$26.09 | \$1,357 | \$54,269 | 2.2 | \$104,298 | \$2,607 | \$31,289 | \$782 | 108,662 | 29% | \$22.42 | \$1,166 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Dover MSA † | \$22.73 | \$1,182 | \$47,280 | 1.9 | \$85,300 | \$2,133 | \$25,590 | \$640 | 19,851 | 30% | | | |
| Philadelphia-Camden-Wilmington MSA | \$28.27 | \$1,470 | \$58,800 | 2.4 | \$114,400 | \$2,860 | \$34,320 | \$858 | 70,700 | 32% | \$24.75 | \$1,287 | 1.1 |
| Sussex County HMFA | \$21.27 | \$1,106 | \$44,240 | 1.8 | \$94,600 | \$2,365 | \$28,380 | \$710 | 18,111 | 19% | \$14.72 | \$766 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Kent County † | \$22.73 | \$1,182 | \$47,280 | 1.9 | \$85,300 | \$2,133 | \$25,590 | \$640 | 19,851 | 30% | | | |
| New Castle County | \$28.27 | \$1,470 | \$58,800 | 2.4 | \$114,400 | \$2,860 | \$34,320 | \$858 | 70,700 | 32% | \$24.75 | \$1,287 | 1.1 |
| Sussex County | \$21.27 | \$1,106 | \$44,240 | 1.8 | \$94,600 | \$2,365 | \$28,380 | \$710 | 18,111 | 19% | \$14.72 | \$766 | 1.4 |

† Wage data not available (See Appendix B).

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

DISTRICT OF COLUMBIA

#6*

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

\$35.35
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

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

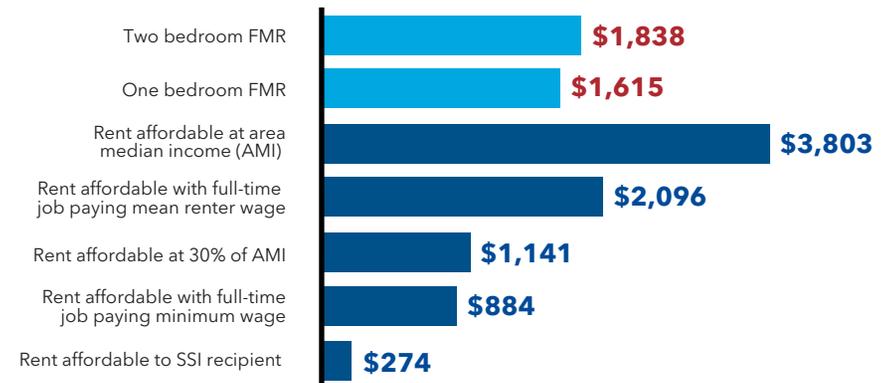
83
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|--------------|
| | |
| | |
| | |
| | |
| | |
| | |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DC

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| District of Columbia | \$35.35 | \$1,838 | \$73,520 | 2.1 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 181,384 | 58% | \$40.32 | \$2,096 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Washington-Arlington-Alexandria HMFA | \$35.35 | \$1,838 | \$73,520 | 2.1 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 181,384 | 58% | \$40.32 | \$2,096 | 0.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| District of Columbia | \$35.35 | \$1,838 | \$73,520 | 2.1 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 181,384 | 58% | \$40.32 | \$2,096 | 0.9 |

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

FLORIDA

#11*

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

\$30.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

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

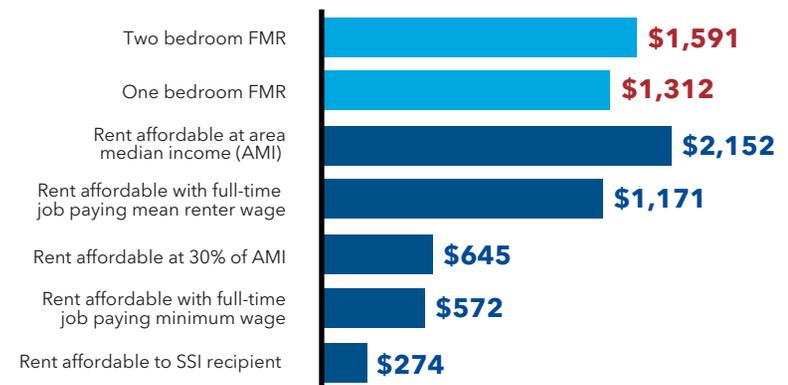
111
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FLORIDA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Florida | \$30.59 | \$1,591 | \$63,622 | 2.8 | \$86,063 | \$2,152 | \$25,819 | \$645 | 2,736,789 | 34% | \$22.52 | \$1,171 | 1.4 |
| Combined Nonmetro Areas | \$20.80 | \$1,082 | \$43,269 | 1.9 | \$66,050 | \$1,651 | \$19,815 | \$495 | 69,417 | 28% | \$16.49 | \$858 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Baker County HMFA | \$16.96 | \$882 | \$35,280 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 1,986 | 23% | \$12.36 | \$642 | 1.4 |
| Cape Coral-Fort Myers MSA | \$27.90 | \$1,451 | \$58,040 | 2.5 | \$85,900 | \$2,148 | \$25,770 | \$644 | 81,586 | 27% | \$20.23 | \$1,052 | 1.4 |
| Crestview-Fort Walton Beach-Destin HMFA | \$25.27 | \$1,314 | \$52,560 | 2.3 | \$98,600 | \$2,465 | \$29,580 | \$740 | 28,108 | 34% | \$19.41 | \$1,009 | 1.3 |
| Deltona-Daytona Beach-Ormond Beach HMFA | \$25.04 | \$1,302 | \$52,080 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 65,106 | 28% | \$17.48 | \$909 | 1.4 |
| Fort Lauderdale HMFA | \$35.52 | \$1,847 | \$73,880 | 3.2 | \$88,500 | \$2,213 | \$26,550 | \$664 | 273,225 | 37% | \$25.17 | \$1,309 | 1.4 |
| Gainesville HMFA | \$21.81 | \$1,134 | \$45,360 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 48,313 | 43% | \$17.27 | \$898 | 1.3 |
| Homosassa Springs MSA | \$18.60 | \$967 | \$38,680 | 1.7 | \$70,500 | \$1,763 | \$21,150 | \$529 | 10,738 | 16% | \$16.19 | \$842 | 1.1 |
| Jacksonville HMFA | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 207,915 | 35% | \$22.41 | \$1,165 | 1.1 |
| Lakeland-Winter Haven MSA | \$22.25 | \$1,157 | \$46,280 | 2.0 | \$74,300 | \$1,858 | \$22,290 | \$557 | 78,140 | 31% | \$19.97 | \$1,038 | 1.1 |
| Levy County HMFA | \$15.88 | \$826 | \$33,040 | 1.4 | \$59,900 | \$1,498 | \$17,970 | \$449 | 3,512 | 20% | \$11.41 | \$593 | 1.4 |
| Miami-Miami Beach-Kendall HMFA | \$36.98 | \$1,923 | \$76,920 | 3.4 | \$74,700 | \$1,868 | \$22,410 | \$560 | 450,333 | 48% | \$26.12 | \$1,358 | 1.4 |
| Naples-Immokalee-Marco Island MSA | \$34.52 | \$1,795 | \$71,800 | 3.1 | \$100,700 | \$2,518 | \$30,210 | \$755 | 40,365 | 26% | \$21.06 | \$1,095 | 1.6 |
| North Port-Sarasota-Bradenton MSA | \$30.63 | \$1,593 | \$63,720 | 2.8 | \$98,700 | \$2,468 | \$29,610 | \$740 | 86,466 | 25% | \$21.23 | \$1,104 | 1.4 |
| Ocala MSA | \$21.75 | \$1,131 | \$45,240 | 2.0 | \$71,700 | \$1,793 | \$21,510 | \$538 | 35,985 | 24% | \$17.95 | \$934 | 1.2 |
| Orlando-Kissimmee-Sanford MSA | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 342,328 | 37% | \$22.62 | \$1,176 | 1.4 |
| Palm Bay-Melbourne-Titusville MSA | \$26.44 | \$1,375 | \$55,000 | 2.4 | \$89,600 | \$2,240 | \$26,880 | \$672 | 57,803 | 24% | \$21.20 | \$1,102 | 1.2 |
| Palm Coast HMFA | \$26.94 | \$1,401 | \$56,040 | 2.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,873 | 22% | \$15.75 | \$819 | 1.7 |
| Panama City MSA | \$24.98 | \$1,299 | \$51,960 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 23,503 | 32% | \$20.21 | \$1,051 | 1.2 |

† Wage data not available (See Appendix B).

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

FLORIDA

| | FY23 HOUSING WAGE | | HOUSING COSTS | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pensacola-Ferry Pass-Brent MSA | \$22.46 | \$1,168 | \$46,720 | 2.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 61,045 | 32% | \$18.42 | \$958 | 1.2 |
| Port St. Lucie MSA | \$28.04 | \$1,458 | \$58,320 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 43,257 | 23% | \$18.13 | \$943 | 1.5 |
| Punta Gorda MSA | \$24.42 | \$1,270 | \$50,800 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 14,819 | 18% | \$15.03 | \$781 | 1.6 |
| Sebastian-Vero Beach MSA | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 12,951 | 20% | \$15.44 | \$803 | 1.6 |
| Sebring MSA | \$19.17 | \$997 | \$39,880 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 10,283 | 23% | \$14.70 | \$764 | 1.3 |
| Tallahassee HMFA | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 61,204 | 44% | \$16.82 | \$875 | 1.3 |
| Tampa-St. Petersburg-Clearwater MSA | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 424,009 | 34% | \$23.21 | \$1,207 | 1.4 |
| The Villages MSA | \$21.02 | \$1,093 | \$43,720 | 1.9 | \$90,400 | \$2,260 | \$27,120 | \$678 | 7,940 | 13% | \$14.98 | \$779 | 1.4 |
| Wakulla County HMFA | \$20.58 | \$1,070 | \$42,800 | 1.9 | \$91,900 | \$2,298 | \$27,570 | \$689 | 1,850 | 16% | \$16.18 | \$841 | 1.3 |
| Walton County HMFA | \$21.88 | \$1,138 | \$45,520 | 2.0 | \$93,700 | \$2,343 | \$28,110 | \$703 | 7,063 | 23% | \$16.89 | \$878 | 1.3 |
| West Palm Beach-Boca Raton HMFA | \$36.17 | \$1,881 | \$75,240 | 3.3 | \$98,300 | \$2,458 | \$29,490 | \$737 | 177,666 | 31% | \$26.54 | \$1,380 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Alachua County | \$21.81 | \$1,134 | \$45,360 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 47,119 | 45% | \$17.34 | \$902 | 1.3 |
| Baker County | \$16.96 | \$882 | \$35,280 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 1,986 | 23% | \$12.36 | \$642 | 1.4 |
| Bay County | \$24.98 | \$1,299 | \$51,960 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 23,503 | 32% | \$20.21 | \$1,051 | 1.2 |
| Bradford County | \$16.08 | \$836 | \$33,440 | 1.5 | \$66,400 | \$1,660 | \$19,920 | \$498 | 2,925 | 33% | \$17.72 | \$921 | 0.9 |
| Brevard County | \$26.44 | \$1,375 | \$55,000 | 2.4 | \$89,600 | \$2,240 | \$26,880 | \$672 | 57,803 | 24% | \$21.20 | \$1,102 | 1.2 |
| Broward County | \$35.52 | \$1,847 | \$73,880 | 3.2 | \$88,500 | \$2,213 | \$26,550 | \$664 | 273,225 | 37% | \$25.17 | \$1,309 | 1.4 |
| Calhoun County | \$15.88 | \$826 | \$33,040 | 1.4 | \$68,400 | \$1,710 | \$20,520 | \$513 | 930 | 21% | \$10.43 | \$543 | 1.5 |
| Charlotte County | \$24.42 | \$1,270 | \$50,800 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 14,819 | 18% | \$15.03 | \$781 | 1.6 |
| Citrus County | \$18.60 | \$967 | \$38,680 | 1.7 | \$70,500 | \$1,763 | \$21,150 | \$529 | 10,738 | 16% | \$16.19 | \$842 | 1.1 |
| Clay County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 18,409 | 24% | \$17.02 | \$885 | 1.5 |
| Collier County | \$34.52 | \$1,795 | \$71,800 | 3.1 | \$100,700 | \$2,518 | \$30,210 | \$755 | 40,365 | 26% | \$21.06 | \$1,095 | 1.6 |

† Wage data not available (See Appendix B).

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Columbia County | \$17.71 | \$921 | \$36,840 | 1.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 7,287 | 28% | \$16.58 | \$862 | 1.1 |
| DeSoto County | \$15.90 | \$827 | \$33,080 | 1.4 | \$52,500 | \$1,313 | \$15,750 | \$394 | 3,558 | 29% | \$15.88 | \$826 | 1.0 |
| Dixie County | \$15.88 | \$826 | \$33,040 | 1.4 | \$58,000 | \$1,450 | \$17,400 | \$435 | 861 | 14% | \$15.84 | \$824 | 1.0 |
| Duval County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 165,559 | 43% | \$23.96 | \$1,246 | 1.0 |
| Escambia County | \$22.46 | \$1,168 | \$46,720 | 2.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 46,277 | 37% | \$19.43 | \$1,010 | 1.2 |
| Flagler County | \$26.94 | \$1,401 | \$56,040 | 2.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,873 | 22% | \$15.75 | \$819 | 1.7 |
| Franklin County | \$15.96 | \$830 | \$33,200 | 1.5 | \$67,200 | \$1,680 | \$20,160 | \$504 | 992 | 22% | \$9.82 | \$511 | 1.6 |
| Gadsden County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 4,221 | 27% | \$16.97 | \$882 | 1.3 |
| Gilchrist County | \$21.81 | \$1,134 | \$45,360 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 1,194 | 18% | \$14.28 | \$742 | 1.5 |
| Glades County | \$17.87 | \$929 | \$37,160 | 1.6 | \$49,500 | \$1,238 | \$14,850 | \$371 | 837 | 18% | \$23.42 | \$1,218 | 0.8 |
| Gulf County | \$23.13 | \$1,203 | \$48,120 | 2.1 | \$80,100 | \$2,003 | \$24,030 | \$601 | 1,188 | 22% | \$16.59 | \$863 | 1.4 |
| Hamilton County | \$15.88 | \$826 | \$33,040 | 1.4 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,178 | 28% | \$19.69 | \$1,024 | 0.8 |
| Hardee County | \$16.98 | \$883 | \$35,320 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 2,675 | 33% | \$12.27 | \$638 | 1.4 |
| Hendry County | \$15.88 | \$826 | \$33,040 | 1.4 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,933 | 31% | \$16.84 | \$876 | 0.9 |
| Hernando County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 16,321 | 21% | \$15.98 | \$831 | 2.0 |
| Highlands County | \$19.17 | \$997 | \$39,880 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 10,283 | 23% | \$14.70 | \$764 | 1.3 |
| Hillsborough County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 220,172 | 40% | \$24.48 | \$1,273 | 1.3 |
| Holmes County | \$15.88 | \$826 | \$33,040 | 1.4 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,672 | 24% | \$13.42 | \$698 | 1.2 |
| Indian River County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 12,951 | 20% | \$15.44 | \$803 | 1.6 |
| Jackson County | \$15.88 | \$826 | \$33,040 | 1.4 | \$60,600 | \$1,515 | \$18,180 | \$455 | 4,553 | 27% | \$12.22 | \$635 | 1.3 |
| Jefferson County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 1,273 | 24% | \$12.79 | \$665 | 1.8 |
| Lafayette County † | \$17.38 | \$904 | \$36,160 | 1.6 | \$68,300 | \$1,708 | \$20,490 | \$512 | 571 | 23% | | | |
| Lake County | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 36,850 | 25% | \$18.09 | \$941 | 1.7 |
| Lee County | \$27.90 | \$1,451 | \$58,040 | 2.5 | \$85,900 | \$2,148 | \$25,770 | \$644 | 81,586 | 27% | \$20.23 | \$1,052 | 1.4 |
| Leon County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 55,710 | 47% | \$16.89 | \$878 | 1.3 |
| Levy County | \$15.88 | \$826 | \$33,040 | 1.4 | \$59,900 | \$1,498 | \$17,970 | \$449 | 3,512 | 20% | \$11.41 | \$593 | 1.4 |

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FLORIDA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Liberty County | \$15.88 | \$826 | \$33,040 | 1.4 | \$61,800 | \$1,545 | \$18,540 | \$464 | 483 | 21% | \$16.08 | \$836 | 1.0 |
| Madison County | \$15.88 | \$826 | \$33,040 | 1.4 | \$57,300 | \$1,433 | \$17,190 | \$430 | 1,812 | 28% | \$12.15 | \$632 | 1.3 |
| Manatee County | \$30.63 | \$1,593 | \$63,720 | 2.8 | \$98,700 | \$2,468 | \$29,610 | \$740 | 39,697 | 25% | \$19.06 | \$991 | 1.6 |
| Marion County | \$21.75 | \$1,131 | \$45,240 | 2.0 | \$71,700 | \$1,793 | \$21,510 | \$538 | 35,985 | 24% | \$17.95 | \$934 | 1.2 |
| Martin County | \$28.04 | \$1,458 | \$58,320 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 13,752 | 21% | \$17.21 | \$895 | 1.6 |
| Miami-Dade County | \$36.98 | \$1,923 | \$76,920 | 3.4 | \$74,700 | \$1,868 | \$22,410 | \$560 | 450,333 | 48% | \$26.12 | \$1,358 | 1.4 |
| Monroe County | \$38.90 | \$2,023 | \$80,920 | 3.5 | \$97,100 | \$2,428 | \$29,130 | \$728 | 13,040 | 39% | \$21.02 | \$1,093 | 1.9 |
| Nassau County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 6,268 | 18% | \$14.29 | \$743 | 1.8 |
| Okaloosa County | \$25.27 | \$1,314 | \$52,560 | 2.3 | \$98,600 | \$2,465 | \$29,580 | \$740 | 28,108 | 34% | \$19.41 | \$1,009 | 1.3 |
| Okeechobee County | \$18.83 | \$979 | \$39,160 | 1.7 | \$61,800 | \$1,545 | \$18,540 | \$464 | 4,021 | 27% | \$15.31 | \$796 | 1.2 |
| Orange County | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 206,531 | 43% | \$23.86 | \$1,241 | 1.3 |
| Osceola County | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 37,448 | 34% | \$17.34 | \$902 | 1.8 |
| Palm Beach County | \$36.17 | \$1,881 | \$75,240 | 3.3 | \$98,300 | \$2,458 | \$29,490 | \$737 | 177,666 | 31% | \$26.54 | \$1,380 | 1.4 |
| Pasco County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 57,183 | 26% | \$18.91 | \$983 | 1.7 |
| Pinellas County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 130,333 | 31% | \$23.10 | \$1,201 | 1.4 |
| Polk County | \$22.25 | \$1,157 | \$46,280 | 2.0 | \$74,300 | \$1,858 | \$22,290 | \$557 | 78,140 | 31% | \$19.97 | \$1,038 | 1.1 |
| Putnam County | \$15.88 | \$826 | \$33,040 | 1.4 | \$50,600 | \$1,265 | \$15,180 | \$380 | 8,214 | 28% | \$16.26 | \$845 | 1.0 |
| St. Johns County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 17,679 | 18% | \$17.82 | \$927 | 1.4 |
| St. Lucie County | \$28.04 | \$1,458 | \$58,320 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 29,505 | 24% | \$18.98 | \$987 | 1.5 |
| Santa Rosa County | \$22.46 | \$1,168 | \$46,720 | 2.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 14,768 | 22% | \$14.87 | \$773 | 1.5 |
| Sarasota County | \$30.63 | \$1,593 | \$63,720 | 2.8 | \$98,700 | \$2,468 | \$29,610 | \$740 | 46,769 | 24% | \$22.80 | \$1,186 | 1.3 |
| Seminole County | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 61,499 | 34% | \$22.30 | \$1,160 | 1.4 |
| Sumter County | \$21.02 | \$1,093 | \$43,720 | 1.9 | \$90,400 | \$2,260 | \$27,120 | \$678 | 7,940 | 13% | \$14.98 | \$779 | 1.4 |
| Suwannee County | \$16.21 | \$843 | \$33,720 | 1.5 | \$63,300 | \$1,583 | \$18,990 | \$475 | 3,990 | 26% | \$13.96 | \$726 | 1.2 |
| Taylor County | \$15.88 | \$826 | \$33,040 | 1.4 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,661 | 23% | \$14.91 | \$775 | 1.1 |
| Union County | \$15.88 | \$826 | \$33,040 | 1.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 1,273 | 31% | \$15.19 | \$790 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

FLORIDA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Volusia County | \$25.04 | \$1,302 | \$52,080 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 65,106 | 28% | \$17.48 | \$909 | 1.4 |
| Wakulla County | \$20.58 | \$1,070 | \$42,800 | 1.9 | \$91,900 | \$2,298 | \$27,570 | \$689 | 1,850 | 16% | \$16.18 | \$841 | 1.3 |
| Walton County | \$21.88 | \$1,138 | \$45,520 | 2.0 | \$93,700 | \$2,343 | \$28,110 | \$703 | 7,063 | 23% | \$16.89 | \$878 | 1.3 |
| Washington County | \$15.88 | \$826 | \$33,040 | 1.4 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,763 | 20% | \$12.16 | \$632 | 1.3 |

† Wage data not available (See Appendix B).

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

GEORGIA

#23*

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

\$24.75
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

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

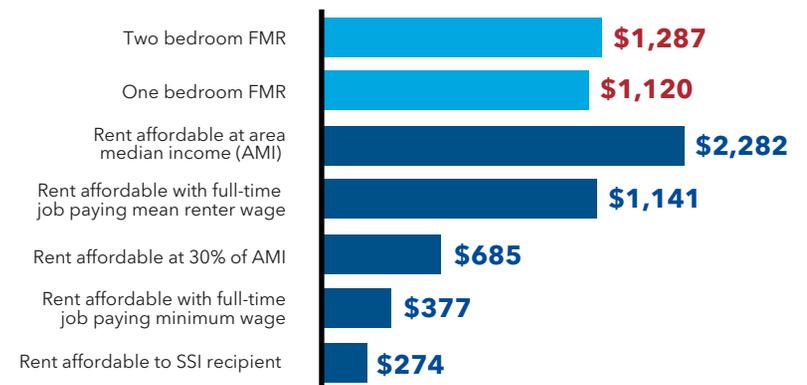
137
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Georgia | \$24.75 | \$1,287 | \$51,479 | 3.4 | \$91,285 | \$2,282 | \$27,386 | \$685 | 1,378,498 | 35% | \$21.94 | \$1,141 | 1.1 |
| Combined Nonmetro Areas | \$15.77 | \$820 | \$32,798 | 2.2 | \$67,537 | \$1,688 | \$20,261 | \$507 | 210,893 | 32% | \$14.41 | \$749 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany MSA | \$16.92 | \$880 | \$35,200 | 2.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 25,013 | 44% | \$17.69 | \$920 | 1.0 |
| Athens-Clarke County MSA | \$19.13 | \$995 | \$39,800 | 2.6 | \$100,100 | \$2,503 | \$30,030 | \$751 | 37,056 | 45% | \$17.56 | \$913 | 1.1 |
| Atlanta-Sandy Springs-Roswell HMFA | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 766,707 | 35% | \$25.13 | \$1,307 | 1.2 |
| Augusta-Richmond County HMFA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 50,203 | 36% | \$19.18 | \$997 | 1.0 |
| Brunswick MSA | \$19.19 | \$998 | \$39,920 | 2.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 13,440 | 30% | \$14.68 | \$763 | 1.3 |
| Butts County HMFA | \$21.04 | \$1,094 | \$43,760 | 2.9 | \$73,400 | \$1,835 | \$22,020 | \$551 | 2,370 | 28% | \$15.94 | \$829 | 1.3 |
| Chattanooga MSA | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 14,988 | 26% | \$14.28 | \$742 | 1.4 |
| Columbus HMFA | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 44,350 | 46% | \$20.05 | \$1,043 | 0.9 |
| Dalton HMFA | \$16.58 | \$862 | \$34,480 | 2.3 | \$76,100 | \$1,903 | \$22,830 | \$571 | 11,848 | 34% | \$18.87 | \$981 | 0.9 |
| Gainesville MSA | \$23.08 | \$1,200 | \$48,000 | 3.2 | \$87,400 | \$2,185 | \$26,220 | \$656 | 20,293 | 30% | \$20.10 | \$1,045 | 1.1 |
| Haralson County HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$78,700 | \$1,968 | \$23,610 | \$590 | 3,426 | 30% | \$18.79 | \$977 | 0.9 |
| Hinesville HMFA | \$20.62 | \$1,072 | \$42,880 | 2.8 | \$57,900 | \$1,448 | \$17,370 | \$434 | 11,815 | 52% | \$18.61 | \$968 | 1.1 |
| Lamar County HMFA | \$18.27 | \$950 | \$38,000 | 2.5 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,792 | 26% | \$12.46 | \$648 | 1.5 |
| Lincoln County HMFA | \$15.19 | \$790 | \$31,600 | 2.1 | \$60,100 | \$1,503 | \$18,030 | \$451 | 792 | 27% | \$9.91 | \$515 | 1.5 |
| Long County HMFA | \$15.65 | \$814 | \$32,560 | 2.2 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,014 | 38% | \$9.68 | \$504 | 1.6 |
| Macon-Bibb County HMFA | \$18.63 | \$969 | \$38,760 | 2.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 30,908 | 40% | \$16.99 | \$884 | 1.1 |
| Meriwether County HMFA | \$17.88 | \$930 | \$37,200 | 2.5 | \$64,500 | \$1,613 | \$19,350 | \$484 | 2,465 | 31% | \$12.43 | \$646 | 1.4 |
| Monroe County HMFA | \$16.52 | \$859 | \$34,360 | 2.3 | \$94,000 | \$2,350 | \$28,200 | \$705 | 1,768 | 17% | \$12.35 | \$642 | 1.3 |

† Wage data not available (See Appendix B).

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

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Morgan County HMFA | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$95,900 | \$2,398 | \$28,770 | \$719 | 1,783 | 25% | \$19.98 | \$1,039 | 1.0 |
| Murray County HMFA | \$15.54 | \$808 | \$32,320 | 2.1 | \$70,000 | \$1,750 | \$21,000 | \$525 | 3,837 | 27% | \$14.61 | \$760 | 1.1 |
| Peach County HMFA | \$16.96 | \$882 | \$35,280 | 2.3 | \$73,400 | \$1,835 | \$22,020 | \$551 | 3,535 | 35% | \$11.94 | \$621 | 1.4 |
| Rome MSA | \$18.50 | \$962 | \$38,480 | 2.6 | \$80,700 | \$2,018 | \$24,210 | \$605 | 13,370 | 37% | \$15.83 | \$823 | 1.2 |
| Savannah MSA | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$91,500 | \$2,288 | \$27,450 | \$686 | 59,548 | 39% | \$18.80 | \$978 | 1.3 |
| Stewart County HMFA | \$14.85 | \$772 | \$30,880 | 2.0 | \$49,700 | \$1,243 | \$14,910 | \$373 | 529 | 32% | \$15.29 | \$795 | 1.0 |
| Talbot County HMFA | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,200 | \$1,455 | \$17,460 | \$437 | 503 | 20% | \$15.22 | \$792 | 1.0 |
| Valdosta MSA | \$17.21 | \$895 | \$35,800 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 23,065 | 43% | \$12.35 | \$642 | 1.4 |
| Warner Robins HMFA | \$20.29 | \$1,055 | \$42,200 | 2.8 | \$88,900 | \$2,223 | \$26,670 | \$667 | 20,187 | 34% | \$14.02 | \$729 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Appling County | \$14.85 | \$772 | \$30,880 | 2.0 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,792 | 27% | \$18.53 | \$964 | 0.8 |
| Atkinson County | \$14.85 | \$772 | \$30,880 | 2.0 | \$52,200 | \$1,305 | \$15,660 | \$392 | 906 | 31% | \$17.51 | \$911 | 0.8 |
| Bacon County | \$14.85 | \$772 | \$30,880 | 2.0 | \$56,600 | \$1,415 | \$16,980 | \$425 | 1,048 | 27% | \$12.45 | \$648 | 1.2 |
| Baker County | \$14.85 | \$772 | \$30,880 | 2.0 | \$56,300 | \$1,408 | \$16,890 | \$422 | 405 | 34% | \$11.14 | \$579 | 1.3 |
| Baldwin County | \$15.62 | \$812 | \$32,480 | 2.2 | \$76,600 | \$1,915 | \$22,980 | \$575 | 5,979 | 37% | \$10.82 | \$562 | 1.4 |
| Banks County | \$15.60 | \$811 | \$32,440 | 2.2 | \$78,000 | \$1,950 | \$23,400 | \$585 | 1,593 | 25% | \$11.06 | \$575 | 1.4 |
| Barrow County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 6,044 | 22% | \$16.27 | \$846 | 1.8 |
| Bartow County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 11,104 | 29% | \$16.90 | \$879 | 1.8 |
| Ben Hill County | \$14.85 | \$772 | \$30,880 | 2.0 | \$45,500 | \$1,138 | \$13,650 | \$341 | 2,810 | 41% | \$16.48 | \$857 | 0.9 |
| Berrien County | \$14.85 | \$772 | \$30,880 | 2.0 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,074 | 31% | \$13.38 | \$696 | 1.1 |
| Bibb County | \$18.63 | \$969 | \$38,760 | 2.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 27,673 | 47% | \$17.35 | \$902 | 1.1 |
| Bleckley County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,900 | \$1,473 | \$17,670 | \$442 | 1,162 | 27% | \$9.54 | \$496 | 1.6 |
| Brantley County | \$19.19 | \$998 | \$39,920 | 2.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 1,441 | 22% | \$18.07 | \$940 | 1.1 |

† Wage data not available (See Appendix B).

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GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Brooks County | \$17.21 | \$895 | \$35,800 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 1,840 | 31% | \$12.91 | \$671 | 1.3 |
| Bryan County | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$91,500 | \$2,288 | \$27,450 | \$686 | 4,029 | 27% | \$14.33 | \$745 | 1.7 |
| Bulloch County | \$17.06 | \$887 | \$35,480 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 13,555 | 47% | \$13.83 | \$719 | 1.2 |
| Burke County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 2,339 | 27% | \$47.03 | \$2,445 | 0.4 |
| Butts County | \$21.04 | \$1,094 | \$43,760 | 2.9 | \$73,400 | \$1,835 | \$22,020 | \$551 | 2,370 | 28% | \$15.94 | \$829 | 1.3 |
| Calhoun County | \$14.85 | \$772 | \$30,880 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 464 | 32% | \$13.71 | \$713 | 1.1 |
| Camden County | \$18.69 | \$972 | \$38,880 | 2.6 | \$79,200 | \$1,980 | \$23,760 | \$594 | 7,362 | 37% | \$15.00 | \$780 | 1.2 |
| Candler County | \$14.85 | \$772 | \$30,880 | 2.0 | \$53,000 | \$1,325 | \$15,900 | \$398 | 1,672 | 41% | \$8.41 | \$437 | 1.8 |
| Carroll County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 13,362 | 31% | \$15.83 | \$823 | 1.9 |
| Catoosa County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 6,712 | 26% | \$13.35 | \$694 | 1.5 |
| Charlton County | \$14.85 | \$772 | \$30,880 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 1,049 | 26% | \$9.12 | \$474 | 1.6 |
| Chatham County | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$91,500 | \$2,288 | \$27,450 | \$686 | 50,229 | 44% | \$19.22 | \$999 | 1.3 |
| Chattahoochee County | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,825 | 76% | \$26.38 | \$1,372 | 0.7 |
| Chattooga County | \$14.85 | \$772 | \$30,880 | 2.0 | \$52,200 | \$1,305 | \$15,660 | \$392 | 2,960 | 32% | \$13.17 | \$685 | 1.1 |
| Cherokee County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 22,057 | 23% | \$14.91 | \$775 | 2.0 |
| Clarke County | \$19.13 | \$995 | \$39,800 | 2.6 | \$100,100 | \$2,503 | \$30,030 | \$751 | 30,697 | 59% | \$19.31 | \$1,004 | 1.0 |
| Clay County | \$14.85 | \$772 | \$30,880 | 2.0 | \$40,800 | \$1,020 | \$12,240 | \$306 | 347 | 27% | \$10.38 | \$540 | 1.4 |
| Clayton County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 49,596 | 48% | \$27.48 | \$1,429 | 1.1 |
| Clinch County | \$14.85 | \$772 | \$30,880 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 669 | 28% | \$9.90 | \$515 | 1.5 |
| Cobb County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 97,035 | 34% | \$25.29 | \$1,315 | 1.2 |
| Coffee County | \$14.85 | \$772 | \$30,880 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 5,276 | 35% | \$13.17 | \$685 | 1.1 |
| Colquitt County | \$14.85 | \$772 | \$30,880 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 5,740 | 35% | \$13.84 | \$720 | 1.1 |
| Columbia County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 9,591 | 20% | \$15.71 | \$817 | 1.2 |
| Cook County | \$14.85 | \$772 | \$30,880 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 2,155 | 36% | \$13.21 | \$687 | 1.1 |
| Coweta County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 12,955 | 24% | \$14.35 | \$746 | 2.1 |
| Crawford County | \$18.63 | \$969 | \$38,760 | 2.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 961 | 22% | \$16.95 | \$881 | 1.1 |

† Wage data not available (See Appendix B).

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

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Crisp County | \$15.17 | \$789 | \$31,560 | 2.1 | \$60,600 | \$1,515 | \$18,180 | \$455 | 3,432 | 45% | \$12.61 | \$656 | 1.2 |
| Dade County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 1,708 | 28% | \$17.63 | \$917 | 1.2 |
| Dawson County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 2,018 | 21% | \$12.12 | \$630 | 2.5 |
| Decatur County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 3,910 | 38% | \$18.12 | \$942 | 0.8 |
| DeKalb County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 123,583 | 43% | \$24.51 | \$1,275 | 1.2 |
| Dodge County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,500 | \$1,463 | \$17,550 | \$439 | 2,094 | 32% | \$12.11 | \$630 | 1.2 |
| Dooly County | \$14.85 | \$772 | \$30,880 | 2.0 | \$69,000 | \$1,725 | \$20,700 | \$518 | 1,066 | 27% | \$15.82 | \$823 | 0.9 |
| Dougherty County | \$16.92 | \$880 | \$35,200 | 2.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 18,604 | 54% | \$17.89 | \$930 | 0.9 |
| Douglas County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 17,180 | 34% | \$16.80 | \$873 | 1.8 |
| Early County | \$14.85 | \$772 | \$30,880 | 2.0 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,259 | 31% | \$18.41 | \$957 | 0.8 |
| Echols County | \$17.21 | \$895 | \$35,800 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 381 | 29% | \$9.16 | \$476 | 1.9 |
| Effingham County | \$24.15 | \$1,256 | \$50,240 | 3.3 | \$91,500 | \$2,288 | \$27,450 | \$686 | 5,290 | 24% | \$15.43 | \$802 | 1.6 |
| Elbert County | \$15.13 | \$787 | \$31,480 | 2.1 | \$55,400 | \$1,385 | \$16,620 | \$416 | 2,291 | 29% | \$15.46 | \$804 | 1.0 |
| Emanuel County | \$14.85 | \$772 | \$30,880 | 2.0 | \$56,900 | \$1,423 | \$17,070 | \$427 | 3,284 | 40% | \$16.02 | \$833 | 0.9 |
| Evans County | \$14.85 | \$772 | \$30,880 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 1,458 | 38% | \$13.98 | \$727 | 1.1 |
| Fannin County | \$15.15 | \$788 | \$31,520 | 2.1 | \$65,700 | \$1,643 | \$19,710 | \$493 | 2,479 | 22% | \$13.68 | \$711 | 1.1 |
| Fayette County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 8,044 | 19% | \$17.36 | \$903 | 1.7 |
| Floyd County | \$18.50 | \$962 | \$38,480 | 2.6 | \$80,700 | \$2,018 | \$24,210 | \$605 | 13,370 | 37% | \$15.83 | \$823 | 1.2 |
| Forsyth County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 12,864 | 16% | \$16.14 | \$839 | 1.9 |
| Franklin County | \$14.85 | \$772 | \$30,880 | 2.0 | \$66,300 | \$1,658 | \$19,890 | \$497 | 2,404 | 29% | \$15.58 | \$810 | 1.0 |
| Fulton County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 207,382 | 47% | \$32.21 | \$1,675 | 0.9 |
| Gilmer County | \$16.54 | \$860 | \$34,400 | 2.3 | \$79,500 | \$1,988 | \$23,850 | \$596 | 3,184 | 25% | \$10.17 | \$529 | 1.6 |
| Glacock County | \$14.85 | \$772 | \$30,880 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 295 | 28% | \$12.24 | \$636 | 1.2 |
| Glynn County | \$19.19 | \$998 | \$39,920 | 2.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 11,122 | 33% | \$14.60 | \$759 | 1.3 |
| Gordon County | \$15.19 | \$790 | \$31,600 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 6,380 | 32% | \$17.55 | \$913 | 0.9 |
| Grady County | \$15.44 | \$803 | \$32,120 | 2.1 | \$67,900 | \$1,698 | \$20,370 | \$509 | 3,384 | 35% | \$13.93 | \$724 | 1.1 |

† Wage data not available (See Appendix B).

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

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Greene County | \$15.75 | \$819 | \$32,760 | 2.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 1,603 | 22% | \$16.01 | \$833 | 1.0 |
| Gwinnett County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 103,712 | 33% | \$21.98 | \$1,143 | 1.4 |
| Habersham County | \$14.85 | \$772 | \$30,880 | 2.0 | \$77,900 | \$1,948 | \$23,370 | \$584 | 3,355 | 22% | \$14.91 | \$775 | 1.0 |
| Hall County | \$23.08 | \$1,200 | \$48,000 | 3.2 | \$87,400 | \$2,185 | \$26,220 | \$656 | 20,293 | 30% | \$20.10 | \$1,045 | 1.1 |
| Hancock County | \$14.85 | \$772 | \$30,880 | 2.0 | \$60,400 | \$1,510 | \$18,120 | \$453 | 735 | 26% | \$11.20 | \$583 | 1.3 |
| Haralson County | \$17.56 | \$913 | \$36,520 | 2.4 | \$78,700 | \$1,968 | \$23,610 | \$590 | 3,426 | 30% | \$18.79 | \$977 | 0.9 |
| Harris County | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,399 | 11% | \$13.97 | \$726 | 1.3 |
| Hart County | \$16.85 | \$876 | \$35,040 | 2.3 | \$75,700 | \$1,893 | \$22,710 | \$568 | 2,671 | 26% | \$12.21 | \$635 | 1.4 |
| Heard County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 1,281 | 30% | \$18.15 | \$944 | 1.6 |
| Henry County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 22,894 | 28% | \$16.44 | \$855 | 1.8 |
| Houston County | \$20.29 | \$1,055 | \$42,200 | 2.8 | \$88,900 | \$2,223 | \$26,670 | \$667 | 20,187 | 34% | \$14.02 | \$729 | 1.4 |
| Irwin County | \$14.85 | \$772 | \$30,880 | 2.0 | \$70,900 | \$1,773 | \$21,270 | \$532 | 984 | 27% | \$13.33 | \$693 | 1.1 |
| Jackson County | \$17.48 | \$909 | \$36,360 | 2.4 | \$89,500 | \$2,238 | \$26,850 | \$671 | 5,196 | 21% | \$12.95 | \$673 | 1.3 |
| Jasper County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 1,060 | 20% | \$17.75 | \$923 | 1.7 |
| Jeff Davis County | \$14.85 | \$772 | \$30,880 | 2.0 | \$56,200 | \$1,405 | \$16,860 | \$422 | 1,613 | 31% | \$14.33 | \$745 | 1.0 |
| Jefferson County | \$14.85 | \$772 | \$30,880 | 2.0 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,975 | 35% | \$17.69 | \$920 | 0.8 |
| Jenkins County | \$14.85 | \$772 | \$30,880 | 2.0 | \$48,700 | \$1,218 | \$14,610 | \$365 | 672 | 20% | \$14.68 | \$763 | 1.0 |
| Johnson County | \$14.85 | \$772 | \$30,880 | 2.0 | \$61,300 | \$1,533 | \$18,390 | \$460 | 852 | 27% | \$9.52 | \$495 | 1.6 |
| Jones County | \$18.63 | \$969 | \$38,760 | 2.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 1,930 | 18% | \$9.95 | \$518 | 1.9 |
| Lamar County | \$18.27 | \$950 | \$38,000 | 2.5 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,792 | 26% | \$12.46 | \$648 | 1.5 |
| Lanier County | \$17.21 | \$895 | \$35,800 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 1,240 | 35% | \$14.52 | \$755 | 1.2 |
| Laurens County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,300 | \$1,458 | \$17,490 | \$437 | 6,136 | 35% | \$15.73 | \$818 | 0.9 |
| Lee County | \$16.92 | \$880 | \$35,200 | 2.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 2,797 | 24% | \$18.24 | \$948 | 0.9 |
| Liberty County | \$20.62 | \$1,072 | \$42,880 | 2.8 | \$57,900 | \$1,448 | \$17,370 | \$434 | 11,815 | 52% | \$18.61 | \$968 | 1.1 |
| Lincoln County | \$15.19 | \$790 | \$31,600 | 2.1 | \$60,100 | \$1,503 | \$18,030 | \$451 | 792 | 27% | \$9.91 | \$515 | 1.5 |
| Long County | \$15.65 | \$814 | \$32,560 | 2.2 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,014 | 38% | \$9.68 | \$504 | 1.6 |

† Wage data not available (See Appendix B).

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

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lowndes County | \$17.21 | \$895 | \$35,800 | 2.4 | \$65,900 | \$1,648 | \$19,770 | \$494 | 19,604 | 46% | \$12.31 | \$640 | 1.4 |
| Lumpkin County | \$18.94 | \$985 | \$39,400 | 2.6 | \$84,300 | \$2,108 | \$25,290 | \$632 | 2,635 | 24% | \$13.13 | \$683 | 1.4 |
| McDuffie County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 2,469 | 30% | \$13.03 | \$678 | 1.5 |
| McIntosh County | \$19.19 | \$998 | \$39,920 | 2.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 877 | 19% | \$11.34 | \$590 | 1.7 |
| Macon County | \$14.85 | \$772 | \$30,880 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,586 | 41% | \$18.43 | \$958 | 0.8 |
| Madison County | \$19.13 | \$995 | \$39,800 | 2.6 | \$100,100 | \$2,503 | \$30,030 | \$751 | 2,935 | 28% | \$12.71 | \$661 | 1.5 |
| Marion County | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 715 | 24% | \$8.93 | \$464 | 2.0 |
| Meriwether County | \$17.88 | \$930 | \$37,200 | 2.5 | \$64,500 | \$1,613 | \$19,350 | \$484 | 2,465 | 31% | \$12.43 | \$646 | 1.4 |
| Miller County | \$14.85 | \$772 | \$30,880 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 856 | 34% | \$12.67 | \$659 | 1.2 |
| Mitchell County | \$14.85 | \$772 | \$30,880 | 2.0 | \$52,100 | \$1,303 | \$15,630 | \$391 | 2,996 | 38% | \$16.19 | \$842 | 0.9 |
| Monroe County | \$16.52 | \$859 | \$34,360 | 2.3 | \$94,000 | \$2,350 | \$28,200 | \$705 | 1,768 | 17% | \$12.35 | \$642 | 1.3 |
| Montgomery County | \$14.85 | \$772 | \$30,880 | 2.0 | \$68,700 | \$1,718 | \$20,610 | \$515 | 713 | 25% | \$7.95 | \$413 | 1.9 |
| Morgan County | \$20.73 | \$1,078 | \$43,120 | 2.9 | \$95,900 | \$2,398 | \$28,770 | \$719 | 1,783 | 25% | \$19.98 | \$1,039 | 1.0 |
| Murray County | \$15.54 | \$808 | \$32,320 | 2.1 | \$70,000 | \$1,750 | \$21,000 | \$525 | 3,837 | 27% | \$14.61 | \$760 | 1.1 |
| Muscogee County | \$18.17 | \$945 | \$37,800 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 40,411 | 51% | \$20.31 | \$1,056 | 0.9 |
| Newton County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 10,753 | 27% | \$14.41 | \$749 | 2.1 |
| Oconee County | \$19.13 | \$995 | \$39,800 | 2.6 | \$100,100 | \$2,503 | \$30,030 | \$751 | 2,289 | 16% | \$12.42 | \$646 | 1.5 |
| Oglethorpe County | \$19.13 | \$995 | \$39,800 | 2.6 | \$100,100 | \$2,503 | \$30,030 | \$751 | 1,135 | 22% | \$10.45 | \$543 | 1.8 |
| Paulding County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 11,679 | 21% | \$16.89 | \$878 | 1.8 |
| Peach County | \$16.96 | \$882 | \$35,280 | 2.3 | \$73,400 | \$1,835 | \$22,020 | \$551 | 3,535 | 35% | \$11.94 | \$621 | 1.4 |
| Pickens County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 2,502 | 20% | \$16.02 | \$833 | 1.9 |
| Pierce County | \$15.75 | \$819 | \$32,760 | 2.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,751 | 24% | \$15.22 | \$791 | 1.0 |
| Pike County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 956 | 15% | \$10.85 | \$564 | 2.8 |
| Polk County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 5,606 | 36% | \$14.43 | \$750 | 1.1 |
| Pulaski County | \$14.85 | \$772 | \$30,880 | 2.0 | \$73,600 | \$1,840 | \$22,080 | \$552 | 975 | 32% | \$16.26 | \$846 | 0.9 |
| Putnam County | \$17.62 | \$916 | \$36,640 | 2.4 | \$80,800 | \$2,020 | \$24,240 | \$606 | 2,062 | 22% | \$13.47 | \$700 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

GEORGIA

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

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

GEORGIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Union County | \$14.85 | \$772 | \$30,880 | 2.0 | \$75,100 | \$1,878 | \$22,530 | \$563 | 1,963 | 19% | \$12.15 | \$632 | 1.2 |
| Upson County | \$14.85 | \$772 | \$30,880 | 2.0 | \$64,300 | \$1,608 | \$19,290 | \$482 | 3,624 | 35% | \$11.77 | \$612 | 1.3 |
| Walker County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 6,568 | 26% | \$14.35 | \$746 | 1.4 |
| Walton County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$103,500 | \$2,588 | \$31,050 | \$776 | 8,082 | 24% | \$14.98 | \$779 | 2.0 |
| Ware County | \$15.67 | \$815 | \$32,600 | 2.2 | \$56,500 | \$1,413 | \$16,950 | \$424 | 4,694 | 37% | \$13.70 | \$713 | 1.1 |
| Warren County | \$14.85 | \$772 | \$30,880 | 2.0 | \$50,600 | \$1,265 | \$15,180 | \$380 | 643 | 34% | \$11.58 | \$602 | 1.3 |
| Washington County | \$14.85 | \$772 | \$30,880 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 2,415 | 34% | \$16.85 | \$876 | 0.9 |
| Wayne County | \$14.85 | \$772 | \$30,880 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 4,214 | 39% | \$17.22 | \$895 | 0.9 |
| Webster County | \$14.85 | \$772 | \$30,880 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 150 | 16% | \$21.89 | \$1,138 | 0.7 |
| Wheeler County | \$16.77 | \$872 | \$34,880 | 2.3 | \$60,300 | \$1,508 | \$18,090 | \$452 | 454 | 30% | \$13.98 | \$727 | 1.2 |
| White County | \$16.88 | \$878 | \$35,120 | 2.3 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,305 | 22% | \$10.43 | \$543 | 1.6 |
| Whitfield County | \$16.58 | \$862 | \$34,480 | 2.3 | \$76,100 | \$1,903 | \$22,830 | \$571 | 11,848 | 34% | \$18.87 | \$981 | 0.9 |
| Wilcox County | \$14.85 | \$772 | \$30,880 | 2.0 | \$62,000 | \$1,550 | \$18,600 | \$465 | 632 | 26% | \$9.93 | \$516 | 1.5 |
| Wilkes County | \$15.33 | \$797 | \$31,880 | 2.1 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,371 | 34% | \$14.05 | \$731 | 1.1 |
| Wilkinson County | \$14.85 | \$772 | \$30,880 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 709 | 22% | \$17.28 | \$899 | 0.9 |
| Worth County | \$16.92 | \$880 | \$35,200 | 2.3 | \$72,000 | \$1,800 | \$21,600 | \$540 | 2,258 | 29% | \$14.65 | \$762 | 1.2 |

† Wage data not available (See Appendix B).

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

#2*

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

\$41.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

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

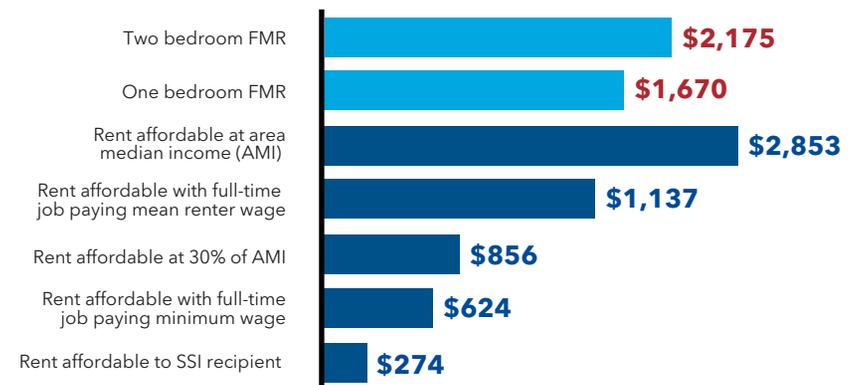
139
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

HAWAII

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Hawaii | \$41.83 | \$2,175 | \$87,013 | 3.5 | \$114,135 | \$2,853 | \$34,241 | \$856 | 186,599 | 39% | \$21.86 | \$1,137 | 1.9 |
| Combined Nonmetro Areas | \$37.86 | \$1,968 | \$78,739 | 3.2 | \$93,404 | \$2,335 | \$28,021 | \$701 | 29,764 | 32% | \$18.96 | \$986 | 2.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Kahului-Wailuku-Lahaina MSA | \$38.19 | \$1,986 | \$79,440 | 3.2 | \$105,800 | \$2,645 | \$31,740 | \$794 | 19,483 | 36% | \$19.26 | \$1,002 | 2.0 |
| Urban Honolulu MSA | \$43.21 | \$2,247 | \$89,880 | 3.6 | \$121,400 | \$3,035 | \$36,420 | \$911 | 137,352 | 42% | \$23.03 | \$1,197 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Hawaii County | \$36.56 | \$1,901 | \$76,040 | 3.0 | \$90,600 | \$2,265 | \$27,180 | \$680 | 21,580 | 30% | \$18.75 | \$975 | 1.9 |
| Honolulu County | \$43.21 | \$2,247 | \$89,880 | 3.6 | \$121,400 | \$3,035 | \$36,420 | \$911 | 137,352 | 42% | \$23.03 | \$1,197 | 1.9 |
| Kalawao County † | \$33.02 | \$1,717 | \$68,680 | 2.8 | \$119,800 | \$2,995 | \$35,940 | \$899 | 31 | 100% | | | |
| Kauai County | \$41.31 | \$2,148 | \$85,920 | 3.4 | \$102,200 | \$2,555 | \$30,660 | \$767 | 8,153 | 36% | \$19.43 | \$1,010 | 2.1 |
| Maui County | \$38.19 | \$1,986 | \$79,440 | 3.2 | \$105,800 | \$2,645 | \$31,740 | \$794 | 19,483 | 36% | \$19.26 | \$1,002 | 2.0 |

† Wage data not available (See Appendix B).

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

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

\$21.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

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

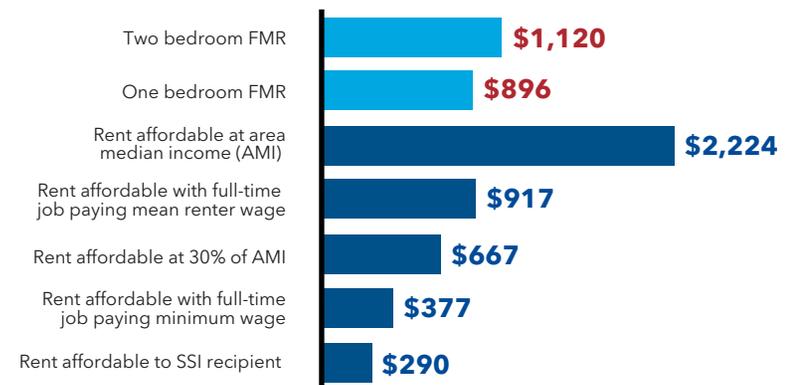
119
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Boise City HMFA | \$25.19 |
| Coeur d'Alene MSA | \$23.62 |
| Blaine County | \$23.21 |
| Gem County | \$20.81 |
| Teton County | \$20.79 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

IDAHO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Idaho | \$21.53 | \$1,120 | \$44,782 | 3.0 | \$88,966 | \$2,224 | \$26,690 | \$667 | 186,065 | 28% | \$17.63 | \$917 | 1.2 |
| Combined Nonmetro Areas | \$17.54 | \$912 | \$36,493 | 2.4 | \$76,494 | \$1,912 | \$22,948 | \$574 | 47,696 | 28% | \$14.63 | \$761 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boise City HMFA | \$25.19 | \$1,310 | \$52,400 | 3.5 | \$98,300 | \$2,458 | \$29,490 | \$737 | 76,529 | 28% | \$20.29 | \$1,055 | 1.2 |
| Butte County HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$61,500 | \$1,538 | \$18,450 | \$461 | 193 | 21% | \$40.35 | \$2,098 | 0.4 |
| Coeur d'Alene MSA | \$23.62 | \$1,228 | \$49,120 | 3.3 | \$93,900 | \$2,348 | \$28,170 | \$704 | 17,674 | 27% | \$16.47 | \$857 | 1.4 |
| Gem County HMFA | \$20.81 | \$1,082 | \$43,280 | 2.9 | \$75,900 | \$1,898 | \$22,770 | \$569 | 1,692 | 24% | \$11.97 | \$623 | 1.7 |
| Idaho Falls HMFA | \$18.83 | \$979 | \$39,160 | 2.6 | \$88,400 | \$2,210 | \$26,520 | \$663 | 13,964 | 27% | \$14.69 | \$764 | 1.3 |
| Jerome County HMFA | \$19.15 | \$996 | \$39,840 | 2.6 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,458 | 31% | \$16.49 | \$857 | 1.2 |
| Lewiston MSA | \$19.38 | \$1,008 | \$40,320 | 2.7 | \$89,300 | \$2,233 | \$26,790 | \$670 | 4,578 | 27% | \$12.26 | \$638 | 1.6 |
| Logan MSA | \$17.92 | \$932 | \$37,280 | 2.5 | \$84,300 | \$2,108 | \$25,290 | \$632 | 817 | 18% | \$9.78 | \$508 | 1.8 |
| Pocatello HMFA | \$17.23 | \$896 | \$35,840 | 2.4 | \$89,800 | \$2,245 | \$26,940 | \$674 | 10,170 | 32% | \$12.39 | \$644 | 1.4 |
| Power County HMFA | \$16.83 | \$875 | \$35,000 | 2.3 | \$67,200 | \$1,680 | \$20,160 | \$504 | 775 | 29% | \$22.36 | \$1,163 | 0.8 |
| Twin Falls County HMFA | \$19.29 | \$1,003 | \$40,120 | 2.7 | \$76,300 | \$1,908 | \$22,890 | \$572 | 9,519 | 29% | \$14.65 | \$762 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Ada County | \$25.19 | \$1,310 | \$52,400 | 3.5 | \$98,300 | \$2,458 | \$29,490 | \$737 | 53,655 | 29% | \$21.66 | \$1,126 | 1.2 |
| Adams County | \$16.54 | \$860 | \$34,400 | 2.3 | \$70,800 | \$1,770 | \$21,240 | \$531 | 313 | 19% | \$17.46 | \$908 | 0.9 |
| Bannock County | \$17.23 | \$896 | \$35,840 | 2.4 | \$89,800 | \$2,245 | \$26,940 | \$674 | 10,170 | 32% | \$12.39 | \$644 | 1.4 |
| Bear Lake County | \$15.88 | \$826 | \$33,040 | 2.2 | \$85,100 | \$2,128 | \$25,530 | \$638 | 443 | 20% | \$7.45 | \$387 | 2.1 |
| Benewah County | \$18.31 | \$952 | \$38,080 | 2.5 | \$66,200 | \$1,655 | \$19,860 | \$497 | 912 | 26% | \$16.82 | \$875 | 1.1 |
| Bingham County | \$16.02 | \$833 | \$33,320 | 2.2 | \$82,000 | \$2,050 | \$24,600 | \$615 | 3,583 | 23% | \$13.18 | \$685 | 1.2 |
| Blaine County | \$23.21 | \$1,207 | \$48,280 | 3.2 | \$89,000 | \$2,225 | \$26,700 | \$668 | 2,178 | 25% | \$19.65 | \$1,022 | 1.2 |

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

IDAHO

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

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

IDAHO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Minidoka County | \$15.98 | \$831 | \$33,240 | 2.2 | \$68,900 | \$1,723 | \$20,670 | \$517 | 2,115 | 29% | \$14.68 | \$763 | 1.1 |
| Nez Perce County | \$19.38 | \$1,008 | \$40,320 | 2.7 | \$89,300 | \$2,233 | \$26,790 | \$670 | 4,578 | 27% | \$12.26 | \$638 | 1.6 |
| Oneida County | \$18.19 | \$946 | \$37,840 | 2.5 | \$81,900 | \$2,048 | \$24,570 | \$614 | 206 | 12% | \$9.72 | \$505 | 1.9 |
| Owyhee County | \$25.19 | \$1,310 | \$52,400 | 3.5 | \$98,300 | \$2,458 | \$29,490 | \$737 | 1,228 | 29% | \$15.70 | \$817 | 1.6 |
| Payette County | \$17.88 | \$930 | \$37,200 | 2.5 | \$76,800 | \$1,920 | \$23,040 | \$576 | 2,644 | 29% | \$16.18 | \$841 | 1.1 |
| Power County | \$16.83 | \$875 | \$35,000 | 2.3 | \$67,200 | \$1,680 | \$20,160 | \$504 | 775 | 29% | \$22.36 | \$1,163 | 0.8 |
| Shoshone County | \$16.44 | \$855 | \$34,200 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 1,472 | 27% | \$16.87 | \$877 | 1.0 |
| Teton County | \$20.79 | \$1,081 | \$43,240 | 2.9 | \$94,300 | \$2,358 | \$28,290 | \$707 | 1,015 | 24% | \$16.25 | \$845 | 1.3 |
| Twin Falls County | \$19.29 | \$1,003 | \$40,120 | 2.7 | \$76,300 | \$1,908 | \$22,890 | \$572 | 9,519 | 29% | \$14.65 | \$762 | 1.3 |
| Valley County | \$17.98 | \$935 | \$37,400 | 2.5 | \$88,900 | \$2,223 | \$26,670 | \$667 | 698 | 19% | \$13.83 | \$719 | 1.3 |
| Washington County | \$18.08 | \$940 | \$37,600 | 2.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,133 | 28% | \$9.71 | \$505 | 1.9 |

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

ILLINOIS

#25*

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

\$24.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

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

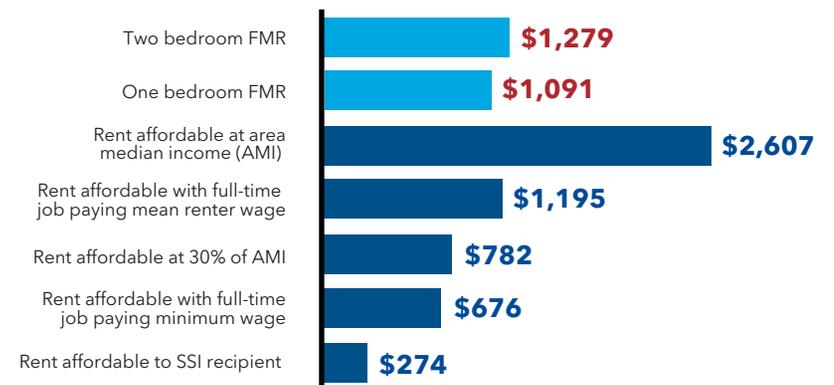
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--------------------------------|----------------|
| Chicago-Joliet-Naperville HMFA | \$27.69 |
| Kendall County | \$27.65 |
| Grundy County | \$23.98 |
| DeKalb County | \$21.12 |
| Kankakee MSA | \$20.58 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ILLINOIS

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

† Wage data not available (See Appendix B).

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

ILLINOIS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Springfield MSA | \$17.52 | \$911 | \$36,440 | 1.3 | \$99,300 | \$2,483 | \$29,790 | \$745 | 26,620 | 30% | \$15.03 | \$782 | 1.2 |
| St. Louis HMFA | \$19.21 | \$999 | \$39,960 | 1.5 | \$101,200 | \$2,530 | \$30,360 | \$759 | 69,444 | 28% | \$14.18 | \$738 | 1.4 |
| Williamson County HMFA | \$17.12 | \$890 | \$35,600 | 1.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 7,939 | 28% | \$13.25 | \$689 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$16.10 | \$837 | \$33,480 | 1.2 | \$86,500 | \$2,163 | \$25,950 | \$649 | 7,607 | 28% | \$14.85 | \$772 | 1.1 |
| Alexander County | \$16.75 | \$871 | \$34,840 | 1.3 | \$84,900 | \$2,123 | \$25,470 | \$637 | 435 | 24% | \$15.40 | \$801 | 1.1 |
| Bond County | \$14.88 | \$774 | \$30,960 | 1.1 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,485 | 24% | \$10.26 | \$534 | 1.5 |
| Boone County | \$17.98 | \$935 | \$37,400 | 1.4 | \$82,400 | \$2,060 | \$24,720 | \$618 | 3,307 | 18% | \$12.52 | \$651 | 1.4 |
| Brown County | \$14.88 | \$774 | \$30,960 | 1.1 | \$89,300 | \$2,233 | \$26,790 | \$670 | 526 | 26% | \$19.68 | \$1,023 | 0.8 |
| Bureau County | \$15.65 | \$814 | \$32,560 | 1.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 3,436 | 25% | \$14.10 | \$733 | 1.1 |
| Calhoun County | \$19.21 | \$999 | \$39,960 | 1.5 | \$101,200 | \$2,530 | \$30,360 | \$759 | 113 | 9% | \$7.87 | \$409 | 2.4 |
| Carroll County | \$14.88 | \$774 | \$30,960 | 1.1 | \$78,700 | \$1,968 | \$23,610 | \$590 | 1,354 | 21% | \$13.22 | \$687 | 1.1 |
| Cass County | \$14.88 | \$774 | \$30,960 | 1.1 | \$77,900 | \$1,948 | \$23,370 | \$584 | 1,103 | 22% | \$14.92 | \$776 | 1.0 |
| Champaign County | \$19.81 | \$1,030 | \$41,200 | 1.5 | \$99,900 | \$2,498 | \$29,970 | \$749 | 38,150 | 47% | \$15.76 | \$819 | 1.3 |
| Christian County | \$15.75 | \$819 | \$32,760 | 1.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 3,307 | 24% | \$13.28 | \$690 | 1.2 |
| Clark County | \$15.63 | \$813 | \$32,520 | 1.2 | \$89,300 | \$2,233 | \$26,790 | \$670 | 1,275 | 20% | \$12.34 | \$642 | 1.3 |
| Clay County | \$14.88 | \$774 | \$30,960 | 1.1 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,216 | 22% | \$15.10 | \$785 | 1.0 |
| Clinton County | \$19.21 | \$999 | \$39,960 | 1.5 | \$101,200 | \$2,530 | \$30,360 | \$759 | 2,889 | 20% | \$13.52 | \$703 | 1.4 |
| Coles County | \$15.54 | \$808 | \$32,320 | 1.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 8,087 | 40% | \$14.88 | \$774 | 1.0 |
| Cook County | \$27.69 | \$1,440 | \$57,600 | 2.1 | \$112,300 | \$2,808 | \$33,690 | \$842 | 869,515 | 43% | \$28.34 | \$1,474 | 1.0 |
| Crawford County | \$14.88 | \$774 | \$30,960 | 1.1 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,658 | 22% | \$18.41 | \$957 | 0.8 |
| Cumberland County | \$14.88 | \$774 | \$30,960 | 1.1 | \$89,300 | \$2,233 | \$26,790 | \$670 | 796 | 19% | \$15.13 | \$787 | 1.0 |
| DeKalb County | \$21.12 | \$1,098 | \$43,920 | 1.6 | \$91,100 | \$2,278 | \$27,330 | \$683 | 16,442 | 42% | \$13.96 | \$726 | 1.5 |
| De Witt County | \$14.88 | \$774 | \$30,960 | 1.1 | \$87,000 | \$2,175 | \$26,100 | \$653 | 1,562 | 24% | \$20.02 | \$1,041 | 0.7 |
| Douglas County | \$15.77 | \$820 | \$32,800 | 1.2 | \$86,100 | \$2,153 | \$25,830 | \$646 | 1,746 | 23% | \$12.98 | \$675 | 1.2 |

† Wage data not available (See Appendix B).

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

ILLINOIS

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

† Wage data not available (See Appendix B).

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

ILLINOIS

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

† Wage data not available (See Appendix B).

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

ILLINOIS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Piatt County | \$19.81 | \$1,030 | \$41,200 | 1.5 | \$99,900 | \$2,498 | \$29,970 | \$749 | 1,154 | 17% | \$12.70 | \$660 | 1.6 |
| Pike County | \$14.88 | \$774 | \$30,960 | 1.1 | \$80,100 | \$2,003 | \$24,030 | \$601 | 1,234 | 21% | \$9.80 | \$509 | 1.5 |
| Pope County † | \$14.88 | \$774 | \$30,960 | 1.1 | \$70,200 | \$1,755 | \$21,060 | \$527 | 226 | 16% | | | |
| Pulaski County | \$14.88 | \$774 | \$30,960 | 1.1 | \$70,600 | \$1,765 | \$21,180 | \$530 | 454 | 24% | \$10.10 | \$525 | 1.5 |
| Putnam County | \$15.33 | \$797 | \$31,880 | 1.2 | \$91,100 | \$2,278 | \$27,330 | \$683 | 434 | 19% | \$17.74 | \$922 | 0.9 |
| Randolph County | \$14.88 | \$774 | \$30,960 | 1.1 | \$84,000 | \$2,100 | \$25,200 | \$630 | 2,966 | 26% | \$14.66 | \$763 | 1.0 |
| Richland County | \$14.88 | \$774 | \$30,960 | 1.1 | \$81,900 | \$2,048 | \$24,570 | \$614 | 1,680 | 26% | \$12.64 | \$657 | 1.2 |
| Rock Island County | \$17.42 | \$906 | \$36,240 | 1.3 | \$88,400 | \$2,210 | \$26,520 | \$663 | 19,567 | 32% | \$19.55 | \$1,016 | 0.9 |
| St. Clair County | \$19.21 | \$999 | \$39,960 | 1.5 | \$101,200 | \$2,530 | \$30,360 | \$759 | 33,444 | 33% | \$15.46 | \$804 | 1.2 |
| Saline County | \$14.88 | \$774 | \$30,960 | 1.1 | \$69,500 | \$1,738 | \$20,850 | \$521 | 2,543 | 25% | \$10.72 | \$558 | 1.4 |
| Sangamon County | \$17.52 | \$911 | \$36,440 | 1.3 | \$99,300 | \$2,483 | \$29,790 | \$745 | 25,557 | 30% | \$15.10 | \$785 | 1.2 |
| Schuyler County | \$14.88 | \$774 | \$30,960 | 1.1 | \$85,700 | \$2,143 | \$25,710 | \$643 | 557 | 21% | \$15.34 | \$797 | 1.0 |
| Scott County | \$14.88 | \$774 | \$30,960 | 1.1 | \$82,100 | \$2,053 | \$24,630 | \$616 | 338 | 17% | \$11.50 | \$598 | 1.3 |
| Shelby County | \$14.88 | \$774 | \$30,960 | 1.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,767 | 20% | \$14.43 | \$751 | 1.0 |
| Stark County | \$17.23 | \$896 | \$35,840 | 1.3 | \$91,900 | \$2,298 | \$27,570 | \$689 | 501 | 22% | \$15.93 | \$829 | 1.1 |
| Stephenson County | \$14.88 | \$774 | \$30,960 | 1.1 | \$76,100 | \$1,903 | \$22,830 | \$571 | 5,629 | 29% | \$13.51 | \$703 | 1.1 |
| Tazewell County | \$17.23 | \$896 | \$35,840 | 1.3 | \$91,900 | \$2,298 | \$27,570 | \$689 | 12,651 | 24% | \$14.61 | \$760 | 1.2 |
| Union County | \$14.88 | \$774 | \$30,960 | 1.1 | \$79,600 | \$1,990 | \$23,880 | \$597 | 1,438 | 21% | \$7.60 | \$395 | 2.0 |
| Vermilion County | \$16.88 | \$878 | \$35,120 | 1.3 | \$70,800 | \$1,770 | \$21,240 | \$531 | 8,689 | 29% | \$16.40 | \$853 | 1.0 |
| Wabash County | \$15.73 | \$818 | \$32,720 | 1.2 | \$82,500 | \$2,063 | \$24,750 | \$619 | 976 | 21% | \$11.25 | \$585 | 1.4 |
| Warren County | \$14.88 | \$774 | \$30,960 | 1.1 | \$81,700 | \$2,043 | \$24,510 | \$613 | 1,576 | 23% | \$14.48 | \$753 | 1.0 |
| Washington County | \$16.21 | \$843 | \$33,720 | 1.2 | \$96,500 | \$2,413 | \$28,950 | \$724 | 1,033 | 18% | \$14.03 | \$729 | 1.2 |
| Wayne County | \$14.88 | \$774 | \$30,960 | 1.1 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,516 | 22% | \$10.12 | \$526 | 1.5 |
| White County | \$14.88 | \$774 | \$30,960 | 1.1 | \$74,400 | \$1,860 | \$22,320 | \$558 | 1,319 | 23% | \$12.03 | \$626 | 1.2 |
| Whiteside County | \$15.88 | \$826 | \$33,040 | 1.2 | \$83,700 | \$2,093 | \$25,110 | \$628 | 5,962 | 26% | \$13.23 | \$688 | 1.2 |
| Will County | \$27.69 | \$1,440 | \$57,600 | 2.1 | \$112,300 | \$2,808 | \$33,690 | \$842 | 43,390 | 18% | \$14.88 | \$774 | 1.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

ILLINOIS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Williamson County | \$17.12 | \$890 | \$35,600 | 1.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 7,939 | 28% | \$13.25 | \$689 | 1.3 |
| Winnebago County | \$17.98 | \$935 | \$37,400 | 1.4 | \$82,400 | \$2,060 | \$24,720 | \$618 | 39,381 | 34% | \$16.66 | \$866 | 1.1 |
| Woodford County | \$17.23 | \$896 | \$35,840 | 1.3 | \$91,900 | \$2,298 | \$27,570 | \$689 | 2,753 | 19% | \$13.84 | \$720 | 1.2 |

† Wage data not available (See Appendix B).

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

INDIANA

#38*

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

\$19.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

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

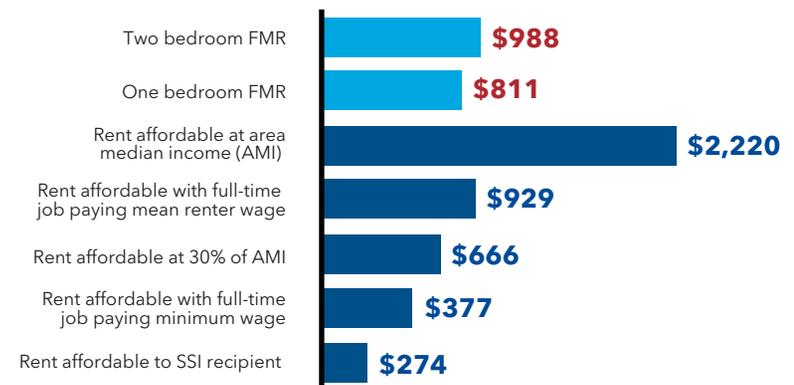
105
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-------------------------------|----------------|
| Bloomington HMFA | \$21.62 |
| South Bend-Mishawaka HMFA | \$21.13 |
| Cincinnati HMFA | \$21.02 |
| Lafayette-West Lafayette HMFA | \$20.60 |
| Indianapolis-Carmel HMFA | \$20.48 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

INDIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Indiana | \$19.00 | \$988 | \$39,526 | 2.6 | \$88,795 | \$2,220 | \$26,638 | \$666 | 790,648 | 30% | \$17.86 | \$929 | 1.1 |
| Combined Nonmetro Areas | \$16.36 | \$851 | \$34,038 | 2.3 | \$79,845 | \$1,996 | \$23,953 | \$599 | 140,710 | 25% | \$15.05 | \$783 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anderson HMFA | \$17.46 | \$908 | \$36,320 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 15,818 | 31% | \$13.08 | \$680 | 1.3 |
| Bloomington HMFA | \$21.62 | \$1,124 | \$44,960 | 3.0 | \$97,400 | \$2,435 | \$29,220 | \$731 | 25,893 | 45% | \$13.15 | \$684 | 1.6 |
| Carroll County HMFA | \$16.58 | \$862 | \$34,480 | 2.3 | \$78,300 | \$1,958 | \$23,490 | \$587 | 1,545 | 20% | \$15.62 | \$812 | 1.1 |
| Cincinnati HMFA | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 3,883 | 18% | \$8.75 | \$455 | 2.4 |
| Columbus MSA | \$19.96 | \$1,038 | \$41,520 | 2.8 | \$95,300 | \$2,383 | \$28,590 | \$715 | 9,560 | 30% | \$23.37 | \$1,215 | 0.9 |
| Elkhart-Goshen MSA | \$18.96 | \$986 | \$39,440 | 2.6 | \$79,700 | \$1,993 | \$23,910 | \$598 | 20,311 | 28% | \$20.25 | \$1,053 | 0.9 |
| Evansville MSA | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 33,589 | 30% | \$17.15 | \$892 | 1.1 |
| Fort Wayne MSA | \$17.52 | \$911 | \$36,440 | 2.4 | \$86,000 | \$2,150 | \$25,800 | \$645 | 48,283 | 30% | \$17.27 | \$898 | 1.0 |
| Franklin County HMFA | \$17.88 | \$930 | \$37,200 | 2.5 | \$88,600 | \$2,215 | \$26,580 | \$665 | 1,638 | 18% | \$10.91 | \$567 | 1.6 |
| Gary HMFA | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$91,100 | \$2,278 | \$27,330 | \$683 | 73,214 | 28% | \$15.64 | \$813 | 1.2 |
| Indianapolis-Carmel HMFA | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 255,821 | 34% | \$21.64 | \$1,125 | 0.9 |
| Jasper County HMFA | \$18.77 | \$976 | \$39,040 | 2.6 | \$88,800 | \$2,220 | \$26,640 | \$666 | 2,595 | 21% | \$14.20 | \$738 | 1.3 |
| Kokomo MSA | \$16.87 | \$877 | \$35,080 | 2.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 9,560 | 28% | \$16.41 | \$853 | 1.0 |
| Lafayette-West Lafayette HMFA | \$20.60 | \$1,071 | \$42,840 | 2.8 | \$87,200 | \$2,180 | \$26,160 | \$654 | 33,633 | 45% | \$15.24 | \$792 | 1.4 |
| Louisville HMFA | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 22,419 | 25% | \$13.72 | \$713 | 1.5 |
| Michigan City-La Porte MSA | \$18.00 | \$936 | \$37,440 | 2.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 11,488 | 27% | \$14.04 | \$730 | 1.3 |
| Muncie MSA | \$16.37 | \$851 | \$34,040 | 2.3 | \$70,100 | \$1,753 | \$21,030 | \$526 | 15,989 | 35% | \$13.28 | \$691 | 1.2 |
| Owen County HMFA | \$16.85 | \$876 | \$35,040 | 2.3 | \$71,200 | \$1,780 | \$21,360 | \$534 | 1,726 | 20% | \$16.12 | \$838 | 1.0 |

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

INDIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Parke County HMFA | \$16.71 | \$869 | \$34,760 | 2.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 1,115 | 20% | \$11.23 | \$584 | 1.5 |
| Putnam County HMFA | \$17.33 | \$901 | \$36,040 | 2.4 | \$86,700 | \$2,168 | \$26,010 | \$650 | 3,575 | 27% | \$14.20 | \$738 | 1.2 |
| South Bend-Mishawaka HMFA | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$88,500 | \$2,213 | \$26,550 | \$664 | 33,541 | 32% | \$17.47 | \$908 | 1.2 |
| Sullivan County HMFA | \$15.98 | \$831 | \$33,240 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,895 | 25% | \$12.63 | \$657 | 1.3 |
| Terre Haute HMFA | \$16.54 | \$860 | \$34,400 | 2.3 | \$80,600 | \$2,015 | \$24,180 | \$605 | 19,605 | 33% | \$14.38 | \$748 | 1.2 |
| Union County HMFA | \$17.48 | \$909 | \$36,360 | 2.4 | \$88,700 | \$2,218 | \$26,610 | \$665 | 614 | 22% | \$13.94 | \$725 | 1.3 |
| Warren County HMFA | \$16.98 | \$883 | \$35,320 | 2.3 | \$89,100 | \$2,228 | \$26,730 | \$668 | 609 | 18% | \$13.28 | \$691 | 1.3 |
| Washington County HMFA | \$16.31 | \$848 | \$33,920 | 2.2 | \$77,400 | \$1,935 | \$23,220 | \$581 | 2,019 | 19% | \$11.52 | \$599 | 1.4 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 2,400 | 20% | \$14.90 | \$775 | 1.1 |
| Allen County | \$17.52 | \$911 | \$36,440 | 2.4 | \$86,000 | \$2,150 | \$25,800 | \$645 | 45,902 | 31% | \$17.35 | \$902 | 1.0 |
| Bartholomew County | \$19.96 | \$1,038 | \$41,520 | 2.8 | \$95,300 | \$2,383 | \$28,590 | \$715 | 9,560 | 30% | \$23.37 | \$1,215 | 0.9 |
| Benton County | \$20.60 | \$1,071 | \$42,840 | 2.8 | \$87,200 | \$2,180 | \$26,160 | \$654 | 835 | 25% | \$13.12 | \$682 | 1.6 |
| Blackford County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,196 | 24% | \$10.77 | \$560 | 1.5 |
| Boone County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 5,388 | 21% | \$15.32 | \$796 | 1.3 |
| Brown County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 886 | 14% | \$7.03 | \$366 | 2.9 |
| Carroll County | \$16.58 | \$862 | \$34,480 | 2.3 | \$78,300 | \$1,958 | \$23,490 | \$587 | 1,545 | 20% | \$15.62 | \$812 | 1.1 |
| Cass County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 3,846 | 26% | \$15.38 | \$800 | 1.0 |
| Clark County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 12,220 | 26% | \$14.49 | \$754 | 1.4 |
| Clay County | \$16.54 | \$860 | \$34,400 | 2.3 | \$80,600 | \$2,015 | \$24,180 | \$605 | 2,299 | 22% | \$12.12 | \$630 | 1.4 |
| Clinton County | \$17.27 | \$898 | \$35,920 | 2.4 | \$78,300 | \$1,958 | \$23,490 | \$587 | 3,375 | 28% | \$15.37 | \$799 | 1.1 |
| Crawford County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 751 | 18% | \$9.62 | \$500 | 1.7 |
| Daviess County | \$16.42 | \$854 | \$34,160 | 2.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 3,526 | 30% | \$12.72 | \$662 | 1.3 |
| Dearborn County | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 3,334 | 17% | \$8.80 | \$457 | 2.4 |

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INDIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Decatur County | \$18.52 | \$963 | \$38,520 | 2.6 | \$85,600 | \$2,140 | \$25,680 | \$642 | 2,900 | 28% | \$18.23 | \$948 | 1.0 |
| DeKalb County | \$15.88 | \$826 | \$33,040 | 2.2 | \$82,400 | \$2,060 | \$24,720 | \$618 | 3,210 | 19% | \$17.16 | \$892 | 0.9 |
| Delaware County | \$16.37 | \$851 | \$34,040 | 2.3 | \$70,100 | \$1,753 | \$21,030 | \$526 | 15,989 | 35% | \$13.28 | \$691 | 1.2 |
| Dubois County | \$15.88 | \$826 | \$33,040 | 2.2 | \$88,200 | \$2,205 | \$26,460 | \$662 | 3,802 | 22% | \$12.76 | \$664 | 1.2 |
| Elkhart County | \$18.96 | \$986 | \$39,440 | 2.6 | \$79,700 | \$1,993 | \$23,910 | \$598 | 20,311 | 28% | \$20.25 | \$1,053 | 0.9 |
| Fayette County | \$16.06 | \$835 | \$33,400 | 2.2 | \$67,700 | \$1,693 | \$20,310 | \$508 | 3,029 | 31% | \$12.70 | \$661 | 1.3 |
| Floyd County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 7,745 | 26% | \$12.75 | \$663 | 1.6 |
| Fountain County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 1,728 | 25% | \$13.86 | \$721 | 1.1 |
| Franklin County | \$17.88 | \$930 | \$37,200 | 2.5 | \$88,600 | \$2,215 | \$26,580 | \$665 | 1,638 | 18% | \$10.91 | \$567 | 1.6 |
| Fulton County | \$16.00 | \$832 | \$33,280 | 2.2 | \$79,500 | \$1,988 | \$23,850 | \$596 | 1,833 | 23% | \$12.51 | \$651 | 1.3 |
| Gibson County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,100 | \$2,078 | \$24,930 | \$623 | 3,176 | 25% | \$20.34 | \$1,058 | 0.8 |
| Grant County | \$15.88 | \$826 | \$33,040 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 7,542 | 29% | \$14.79 | \$769 | 1.1 |
| Greene County | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,900 | \$1,823 | \$21,870 | \$547 | 2,926 | 23% | \$11.17 | \$581 | 1.4 |
| Hamilton County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 29,625 | 23% | \$20.65 | \$1,074 | 1.0 |
| Hancock County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 6,124 | 20% | \$17.30 | \$899 | 1.2 |
| Harrison County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 2,454 | 17% | \$12.15 | \$632 | 1.7 |
| Hendricks County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 13,781 | 22% | \$15.21 | \$791 | 1.3 |
| Henry County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 4,508 | 24% | \$13.37 | \$695 | 1.2 |
| Howard County | \$16.87 | \$877 | \$35,080 | 2.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 9,560 | 28% | \$16.41 | \$853 | 1.0 |
| Huntington County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 3,620 | 24% | \$13.99 | \$728 | 1.1 |
| Jackson County | \$18.31 | \$952 | \$38,080 | 2.5 | \$80,100 | \$2,003 | \$24,030 | \$601 | 4,874 | 28% | \$16.99 | \$883 | 1.1 |
| Jasper County | \$18.77 | \$976 | \$39,040 | 2.6 | \$88,800 | \$2,220 | \$26,640 | \$666 | 2,595 | 21% | \$14.20 | \$738 | 1.3 |
| Jay County | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,200 | \$1,805 | \$21,660 | \$542 | 2,036 | 25% | \$17.01 | \$884 | 0.9 |
| Jefferson County | \$16.23 | \$844 | \$33,760 | 2.2 | \$74,600 | \$1,865 | \$22,380 | \$560 | 3,826 | 30% | \$15.89 | \$826 | 1.0 |
| Jennings County | \$16.08 | \$836 | \$33,440 | 2.2 | \$81,400 | \$2,035 | \$24,420 | \$611 | 1,964 | 19% | \$13.82 | \$719 | 1.2 |
| Johnson County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 15,704 | 26% | \$15.39 | \$800 | 1.3 |

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INDIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Knox County | \$16.33 | \$849 | \$33,960 | 2.3 | \$77,700 | \$1,943 | \$23,310 | \$583 | 5,378 | 36% | \$13.55 | \$705 | 1.2 |
| Kosciusko County | \$17.17 | \$893 | \$35,720 | 2.4 | \$91,700 | \$2,293 | \$27,510 | \$688 | 7,526 | 24% | \$19.18 | \$998 | 0.9 |
| LaGrange County | \$15.94 | \$829 | \$33,160 | 2.2 | \$90,800 | \$2,270 | \$27,240 | \$681 | 2,074 | 16% | \$16.51 | \$859 | 1.0 |
| Lake County | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$91,100 | \$2,278 | \$27,330 | \$683 | 55,802 | 29% | \$16.25 | \$845 | 1.2 |
| LaPorte County | \$18.00 | \$936 | \$37,440 | 2.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 11,488 | 27% | \$14.04 | \$730 | 1.3 |
| Lawrence County | \$16.46 | \$856 | \$34,240 | 2.3 | \$82,500 | \$2,063 | \$24,750 | \$619 | 3,742 | 20% | \$12.25 | \$637 | 1.3 |
| Madison County | \$17.46 | \$908 | \$36,320 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 15,818 | 31% | \$13.08 | \$680 | 1.3 |
| Marion County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 174,535 | 45% | \$24.35 | \$1,266 | 0.8 |
| Marshall County | \$15.94 | \$829 | \$33,160 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 4,102 | 24% | \$15.39 | \$800 | 1.0 |
| Martin County | \$15.88 | \$826 | \$33,040 | 2.2 | \$85,700 | \$2,143 | \$25,710 | \$643 | 876 | 22% | \$15.27 | \$794 | 1.0 |
| Miami County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,800 | \$1,845 | \$22,140 | \$554 | 3,453 | 26% | \$13.77 | \$716 | 1.2 |
| Monroe County | \$21.62 | \$1,124 | \$44,960 | 3.0 | \$97,400 | \$2,435 | \$29,220 | \$731 | 25,893 | 45% | \$13.15 | \$684 | 1.6 |
| Montgomery County | \$16.29 | \$847 | \$33,880 | 2.2 | \$83,500 | \$2,088 | \$25,050 | \$626 | 3,818 | 25% | \$14.38 | \$748 | 1.1 |
| Morgan County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 4,941 | 18% | \$14.31 | \$744 | 1.4 |
| Newton County | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$91,100 | \$2,278 | \$27,330 | \$683 | 1,006 | 18% | \$16.47 | \$856 | 1.2 |
| Noble County | \$16.48 | \$857 | \$34,280 | 2.3 | \$82,500 | \$2,063 | \$24,750 | \$619 | 4,173 | 24% | \$13.39 | \$696 | 1.2 |
| Ohio County | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 549 | 22% | \$7.99 | \$416 | 2.6 |
| Orange County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,200 | \$1,955 | \$23,460 | \$587 | 1,771 | 22% | \$11.56 | \$601 | 1.4 |
| Owen County | \$16.85 | \$876 | \$35,040 | 2.3 | \$71,200 | \$1,780 | \$21,360 | \$534 | 1,726 | 20% | \$16.12 | \$838 | 1.0 |
| Parke County | \$16.71 | \$869 | \$34,760 | 2.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 1,115 | 20% | \$11.23 | \$584 | 1.5 |
| Perry County | \$15.88 | \$826 | \$33,040 | 2.2 | \$87,600 | \$2,190 | \$26,280 | \$657 | 1,816 | 24% | \$12.41 | \$646 | 1.3 |
| Pike County | \$15.88 | \$826 | \$33,040 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 843 | 16% | \$17.40 | \$905 | 0.9 |
| Porter County | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$91,100 | \$2,278 | \$27,330 | \$683 | 16,406 | 24% | \$13.71 | \$713 | 1.4 |
| Posey County | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 1,996 | 20% | \$16.02 | \$833 | 1.2 |
| Pulaski County | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 1,176 | 24% | \$15.40 | \$801 | 1.0 |
| Putnam County | \$17.33 | \$901 | \$36,040 | 2.4 | \$86,700 | \$2,168 | \$26,010 | \$650 | 3,575 | 27% | \$14.20 | \$738 | 1.2 |

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

INDIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Randolph County | \$15.88 | \$826 | \$33,040 | 2.2 | \$75,200 | \$1,880 | \$22,560 | \$564 | 2,371 | 23% | \$13.20 | \$686 | 1.2 |
| Ripley County | \$16.25 | \$845 | \$33,800 | 2.2 | \$90,000 | \$2,250 | \$27,000 | \$675 | 2,613 | 23% | \$14.94 | \$777 | 1.1 |
| Rush County | \$16.13 | \$839 | \$33,560 | 2.2 | \$78,400 | \$1,960 | \$23,520 | \$588 | 2,025 | 30% | \$14.63 | \$761 | 1.1 |
| St. Joseph County | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$88,500 | \$2,213 | \$26,550 | \$664 | 33,541 | 32% | \$17.47 | \$908 | 1.2 |
| Scott County | \$18.17 | \$945 | \$37,800 | 2.5 | \$67,300 | \$1,683 | \$20,190 | \$505 | 3,134 | 33% | \$13.52 | \$703 | 1.3 |
| Shelby County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$99,400 | \$2,485 | \$29,820 | \$746 | 4,837 | 27% | \$16.78 | \$873 | 1.2 |
| Spencer County | \$15.88 | \$826 | \$33,040 | 2.2 | \$94,200 | \$2,355 | \$28,260 | \$707 | 1,526 | 19% | \$13.04 | \$678 | 1.2 |
| Starke County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,600 | \$1,840 | \$22,080 | \$552 | 1,417 | 17% | \$12.81 | \$666 | 1.2 |
| Steuben County | \$17.69 | \$920 | \$36,800 | 2.4 | \$86,300 | \$2,158 | \$25,890 | \$647 | 2,828 | 21% | \$14.90 | \$775 | 1.2 |
| Sullivan County | \$15.98 | \$831 | \$33,240 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,895 | 25% | \$12.63 | \$657 | 1.3 |
| Switzerland County | \$15.88 | \$826 | \$33,040 | 2.2 | \$76,000 | \$1,900 | \$22,800 | \$570 | 785 | 21% | \$10.38 | \$540 | 1.5 |
| Tippecanoe County | \$20.60 | \$1,071 | \$42,840 | 2.8 | \$87,200 | \$2,180 | \$26,160 | \$654 | 32,798 | 46% | \$15.29 | \$795 | 1.3 |
| Tipton County | \$17.79 | \$925 | \$37,000 | 2.5 | \$88,600 | \$2,215 | \$26,580 | \$665 | 1,134 | 18% | \$16.06 | \$835 | 1.1 |
| Union County | \$17.48 | \$909 | \$36,360 | 2.4 | \$88,700 | \$2,218 | \$26,610 | \$665 | 614 | 22% | \$13.94 | \$725 | 1.3 |
| Vanderburgh County | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 26,890 | 35% | \$17.37 | \$903 | 1.1 |
| Vermillion County | \$16.54 | \$860 | \$34,400 | 2.3 | \$80,600 | \$2,015 | \$24,180 | \$605 | 1,572 | 24% | \$17.22 | \$895 | 1.0 |
| Vigo County | \$16.54 | \$860 | \$34,400 | 2.3 | \$80,600 | \$2,015 | \$24,180 | \$605 | 15,734 | 37% | \$14.48 | \$753 | 1.1 |
| Wabash County | \$16.29 | \$847 | \$33,880 | 2.2 | \$78,000 | \$1,950 | \$23,400 | \$585 | 2,907 | 23% | \$10.71 | \$557 | 1.5 |
| Warren County | \$16.98 | \$883 | \$35,320 | 2.3 | \$89,100 | \$2,228 | \$26,730 | \$668 | 609 | 18% | \$13.28 | \$691 | 1.3 |
| Warrick County | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 4,703 | 19% | \$16.29 | \$847 | 1.1 |
| Washington County | \$16.31 | \$848 | \$33,920 | 2.2 | \$77,400 | \$1,935 | \$23,220 | \$581 | 2,019 | 19% | \$11.52 | \$599 | 1.4 |
| Wayne County | \$16.06 | \$835 | \$33,400 | 2.2 | \$70,000 | \$1,750 | \$21,000 | \$525 | 8,591 | 32% | \$15.16 | \$788 | 1.1 |
| Wells County | \$16.08 | \$836 | \$33,440 | 2.2 | \$87,500 | \$2,188 | \$26,250 | \$656 | 2,496 | 22% | \$14.74 | \$766 | 1.1 |
| White County | \$16.56 | \$861 | \$34,440 | 2.3 | \$80,900 | \$2,023 | \$24,270 | \$607 | 2,067 | 22% | \$13.94 | \$725 | 1.2 |
| Whitley County | \$17.52 | \$911 | \$36,440 | 2.4 | \$86,000 | \$2,150 | \$25,800 | \$645 | 2,381 | 17% | \$16.19 | \$842 | 1.1 |

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

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

\$18.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

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

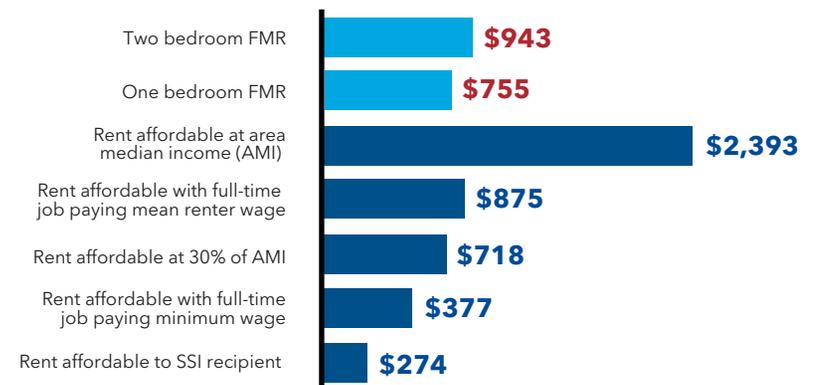
100
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

IOWA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Iowa | \$18.13 | \$943 | \$37,720 | 2.5 | \$95,713 | \$2,393 | \$28,714 | \$718 | 362,924 | 28% | \$16.82 | \$875 | 1.1 |
| Combined Nonmetro Areas | \$15.92 | \$828 | \$33,106 | 2.2 | \$85,210 | \$2,130 | \$25,563 | \$639 | 126,587 | 25% | \$15.19 | \$790 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Ames HMFA | \$18.87 | \$981 | \$39,240 | 2.6 | \$121,600 | \$3,040 | \$36,480 | \$912 | 16,772 | 44% | \$16.34 | \$850 | 1.2 |
| Benton County HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$97,900 | \$2,448 | \$29,370 | \$734 | 1,682 | 17% | \$11.73 | \$610 | 1.3 |
| Boone County HMFA | \$16.98 | \$883 | \$35,320 | 2.3 | \$102,300 | \$2,558 | \$30,690 | \$767 | 2,192 | 20% | \$13.22 | \$687 | 1.3 |
| Bremer County HMFA | \$16.50 | \$858 | \$34,320 | 2.3 | \$98,600 | \$2,465 | \$29,580 | \$740 | 1,619 | 17% | \$12.85 | \$668 | 1.3 |
| Cedar Rapids HMFA | \$17.69 | \$920 | \$36,800 | 2.4 | \$96,600 | \$2,415 | \$28,980 | \$725 | 23,767 | 25% | \$17.05 | \$886 | 1.0 |
| Davenport-Moline-Rock Island MSA | \$17.42 | \$906 | \$36,240 | 2.4 | \$88,400 | \$2,210 | \$26,520 | \$663 | 20,995 | 30% | \$15.71 | \$817 | 1.1 |
| Des Moines-West Des Moines HMFA | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$105,600 | \$2,640 | \$31,680 | \$792 | 81,256 | 31% | \$21.06 | \$1,095 | 1.0 |
| Dubuque MSA | \$17.87 | \$929 | \$37,160 | 2.5 | \$103,200 | \$2,580 | \$30,960 | \$774 | 10,439 | 26% | \$14.93 | \$776 | 1.2 |
| Iowa City HMFA | \$21.67 | \$1,127 | \$45,080 | 3.0 | \$129,500 | \$3,238 | \$38,850 | \$971 | 24,601 | 41% | \$13.45 | \$699 | 1.6 |
| Jasper County HMFA | \$16.06 | \$835 | \$33,400 | 2.2 | \$83,300 | \$2,083 | \$24,990 | \$625 | 3,368 | 23% | \$12.83 | \$667 | 1.3 |
| Jones County HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$88,900 | \$2,223 | \$26,670 | \$667 | 1,667 | 21% | \$13.46 | \$700 | 1.1 |
| Omaha-Council Bluffs HMFA | \$20.83 | \$1,083 | \$43,320 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 13,631 | 28% | \$14.01 | \$728 | 1.5 |
| Sioux City MSA | \$17.85 | \$928 | \$37,120 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 12,490 | 31% | \$15.08 | \$784 | 1.2 |
| Washington County HMFA | \$17.00 | \$884 | \$35,360 | 2.3 | \$89,800 | \$2,245 | \$26,940 | \$674 | 2,593 | 29% | \$13.32 | \$693 | 1.3 |
| Waterloo-Cedar Falls HMFA | \$17.96 | \$934 | \$37,360 | 2.5 | \$90,500 | \$2,263 | \$27,150 | \$679 | 19,265 | 33% | \$17.46 | \$908 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$15.29 | \$795 | \$31,800 | 2.1 | \$89,300 | \$2,233 | \$26,790 | \$670 | 926 | 29% | \$14.19 | \$738 | 1.1 |
| Adams County | \$16.83 | \$875 | \$35,000 | 2.3 | \$82,400 | \$2,060 | \$24,720 | \$618 | 274 | 18% | \$15.65 | \$814 | 1.1 |

† Wage data not available (See Appendix B).

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

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

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Des Moines County | \$18.46 | \$960 | \$38,400 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 5,159 | 30% | \$11.85 | \$616 | 1.6 |
| Dickinson County | \$18.25 | \$949 | \$37,960 | 2.5 | \$91,000 | \$2,275 | \$27,300 | \$683 | 1,768 | 22% | \$12.79 | \$665 | 1.4 |
| Dubuque County | \$17.87 | \$929 | \$37,160 | 2.5 | \$103,200 | \$2,580 | \$30,960 | \$774 | 10,439 | 26% | \$14.93 | \$776 | 1.2 |
| Emmet County | \$15.29 | \$795 | \$31,800 | 2.1 | \$81,600 | \$2,040 | \$24,480 | \$612 | 832 | 22% | \$13.46 | \$700 | 1.1 |
| Fayette County | \$15.29 | \$795 | \$31,800 | 2.1 | \$74,000 | \$1,850 | \$22,200 | \$555 | 2,034 | 25% | \$13.08 | \$680 | 1.2 |
| Floyd County | \$15.29 | \$795 | \$31,800 | 2.1 | \$91,000 | \$2,275 | \$27,300 | \$683 | 1,760 | 26% | \$14.03 | \$730 | 1.1 |
| Franklin County | \$15.29 | \$795 | \$31,800 | 2.1 | \$75,100 | \$1,878 | \$22,530 | \$563 | 1,134 | 28% | \$20.96 | \$1,090 | 0.7 |
| Fremont County | \$15.29 | \$795 | \$31,800 | 2.1 | \$88,100 | \$2,203 | \$26,430 | \$661 | 616 | 22% | \$17.44 | \$907 | 0.9 |
| Greene County | \$15.29 | \$795 | \$31,800 | 2.1 | \$81,800 | \$2,045 | \$24,540 | \$614 | 975 | 26% | \$14.70 | \$764 | 1.0 |
| Grundy County | \$17.96 | \$934 | \$37,360 | 2.5 | \$90,500 | \$2,263 | \$27,150 | \$679 | 792 | 16% | \$18.00 | \$936 | 1.0 |
| Guthrie County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$105,600 | \$2,640 | \$31,680 | \$792 | 822 | 18% | \$13.64 | \$709 | 1.5 |
| Hamilton County | \$16.90 | \$879 | \$35,160 | 2.3 | \$85,000 | \$2,125 | \$25,500 | \$638 | 1,587 | 26% | \$15.76 | \$819 | 1.1 |
| Hancock County | \$15.29 | \$795 | \$31,800 | 2.1 | \$87,100 | \$2,178 | \$26,130 | \$653 | 898 | 19% | \$17.25 | \$897 | 0.9 |
| Hardin County | \$15.29 | \$795 | \$31,800 | 2.1 | \$84,900 | \$2,123 | \$25,470 | \$637 | 1,800 | 26% | \$14.92 | \$776 | 1.0 |
| Harrison County | \$20.83 | \$1,083 | \$43,320 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 1,457 | 25% | \$12.09 | \$629 | 1.7 |
| Henry County | \$15.81 | \$822 | \$32,880 | 2.2 | \$85,900 | \$2,148 | \$25,770 | \$644 | 1,840 | 24% | \$13.31 | \$692 | 1.2 |
| Howard County | \$15.29 | \$795 | \$31,800 | 2.1 | \$80,300 | \$2,008 | \$24,090 | \$602 | 848 | 23% | \$16.08 | \$836 | 1.0 |
| Humboldt County | \$15.29 | \$795 | \$31,800 | 2.1 | \$85,800 | \$2,145 | \$25,740 | \$644 | 1,117 | 27% | \$13.92 | \$724 | 1.1 |
| Ida County | \$15.29 | \$795 | \$31,800 | 2.1 | \$81,800 | \$2,045 | \$24,540 | \$614 | 675 | 23% | \$16.88 | \$878 | 0.9 |
| Iowa County | \$15.29 | \$795 | \$31,800 | 2.1 | \$93,300 | \$2,333 | \$27,990 | \$700 | 1,441 | 21% | \$15.62 | \$812 | 1.0 |
| Jackson County | \$15.29 | \$795 | \$31,800 | 2.1 | \$91,100 | \$2,278 | \$27,330 | \$683 | 1,505 | 19% | \$10.16 | \$528 | 1.5 |
| Jasper County | \$16.06 | \$835 | \$33,400 | 2.2 | \$83,300 | \$2,083 | \$24,990 | \$625 | 3,368 | 23% | \$12.83 | \$667 | 1.3 |
| Jefferson County | \$16.46 | \$856 | \$34,240 | 2.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,344 | 35% | \$16.99 | \$884 | 1.0 |
| Johnson County | \$21.67 | \$1,127 | \$45,080 | 3.0 | \$129,500 | \$3,238 | \$38,850 | \$971 | 24,601 | 41% | \$13.45 | \$699 | 1.6 |
| Jones County | \$15.29 | \$795 | \$31,800 | 2.1 | \$88,900 | \$2,223 | \$26,670 | \$667 | 1,667 | 21% | \$13.46 | \$700 | 1.1 |
| Keokuk County | \$15.31 | \$796 | \$31,840 | 2.1 | \$81,700 | \$2,043 | \$24,510 | \$613 | 892 | 22% | \$12.99 | \$675 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kossuth County | \$15.29 | \$795 | \$31,800 | 2.1 | \$83,300 | \$2,083 | \$24,990 | \$625 | 1,521 | 24% | \$16.40 | \$853 | 0.9 |
| Lee County | \$15.92 | \$828 | \$33,120 | 2.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 3,365 | 24% | \$13.37 | \$695 | 1.2 |
| Linn County | \$17.69 | \$920 | \$36,800 | 2.4 | \$96,600 | \$2,415 | \$28,980 | \$725 | 23,767 | 25% | \$17.05 | \$886 | 1.0 |
| Louisa County | \$15.29 | \$795 | \$31,800 | 2.1 | \$87,900 | \$2,198 | \$26,370 | \$659 | 906 | 22% | \$17.52 | \$911 | 0.9 |
| Lucas County | \$18.15 | \$944 | \$37,760 | 2.5 | \$80,100 | \$2,003 | \$24,030 | \$601 | 831 | 23% | \$12.19 | \$634 | 1.5 |
| Lyon County | \$15.29 | \$795 | \$31,800 | 2.1 | \$90,100 | \$2,253 | \$27,030 | \$676 | 660 | 15% | \$19.25 | \$1,001 | 0.8 |
| Madison County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$105,600 | \$2,640 | \$31,680 | \$792 | 1,188 | 19% | \$11.84 | \$616 | 1.7 |
| Mahaska County | \$15.35 | \$798 | \$31,920 | 2.1 | \$86,400 | \$2,160 | \$25,920 | \$648 | 2,902 | 33% | \$16.50 | \$858 | 0.9 |
| Marion County | \$16.42 | \$854 | \$34,160 | 2.3 | \$92,700 | \$2,318 | \$27,810 | \$695 | 3,245 | 25% | \$19.88 | \$1,034 | 0.8 |
| Marshall County | \$16.23 | \$844 | \$33,760 | 2.2 | \$85,300 | \$2,133 | \$25,590 | \$640 | 4,301 | 28% | \$15.30 | \$796 | 1.1 |
| Mills County | \$20.83 | \$1,083 | \$43,320 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 974 | 18% | \$13.10 | \$681 | 1.6 |
| Mitchell County | \$15.29 | \$795 | \$31,800 | 2.1 | \$86,300 | \$2,158 | \$25,890 | \$647 | 810 | 18% | \$18.11 | \$942 | 0.8 |
| Monona County | \$15.29 | \$795 | \$31,800 | 2.1 | \$80,400 | \$2,010 | \$24,120 | \$603 | 895 | 24% | \$15.75 | \$819 | 1.0 |
| Monroe County | \$15.90 | \$827 | \$33,080 | 2.2 | \$92,400 | \$2,310 | \$27,720 | \$693 | 546 | 18% | \$10.19 | \$530 | 1.6 |
| Montgomery County | \$15.29 | \$795 | \$31,800 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,282 | 29% | \$16.26 | \$845 | 0.9 |
| Muscatine County | \$17.90 | \$931 | \$37,240 | 2.5 | \$83,500 | \$2,088 | \$25,050 | \$626 | 4,452 | 27% | \$19.86 | \$1,032 | 0.9 |
| O'Brien County | \$15.29 | \$795 | \$31,800 | 2.1 | \$94,900 | \$2,373 | \$28,470 | \$712 | 1,408 | 25% | \$11.25 | \$585 | 1.4 |
| Osceola County | \$15.29 | \$795 | \$31,800 | 2.1 | \$83,200 | \$2,080 | \$24,960 | \$624 | 586 | 22% | \$16.13 | \$839 | 0.9 |
| Page County | \$15.29 | \$795 | \$31,800 | 2.1 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,906 | 31% | \$15.19 | \$790 | 1.0 |
| Palo Alto County | \$15.29 | \$795 | \$31,800 | 2.1 | \$91,100 | \$2,278 | \$27,330 | \$683 | 887 | 24% | \$12.67 | \$659 | 1.2 |
| Plymouth County | \$15.29 | \$795 | \$31,800 | 2.1 | \$99,300 | \$2,483 | \$29,790 | \$745 | 2,427 | 24% | \$17.78 | \$924 | 0.9 |
| Pocahontas County | \$15.29 | \$795 | \$31,800 | 2.1 | \$82,100 | \$2,053 | \$24,630 | \$616 | 644 | 21% | \$17.62 | \$916 | 0.9 |
| Polk County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$105,600 | \$2,640 | \$31,680 | \$792 | 64,714 | 33% | \$21.82 | \$1,135 | 0.9 |
| Pottawattamie County | \$20.83 | \$1,083 | \$43,320 | 2.9 | \$109,400 | \$2,735 | \$32,820 | \$821 | 11,200 | 30% | \$14.25 | \$741 | 1.5 |
| Poweshiek County | \$16.21 | \$843 | \$33,720 | 2.2 | \$93,400 | \$2,335 | \$28,020 | \$701 | 2,528 | 32% | \$17.98 | \$935 | 0.9 |
| Ringgold County † | \$15.29 | \$795 | \$31,800 | 2.1 | \$85,500 | \$2,138 | \$25,650 | \$641 | 403 | 22% | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

IOWA

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

† Wage data not available (See Appendix B).

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

KANSAS

#40*

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

\$18.71
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

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

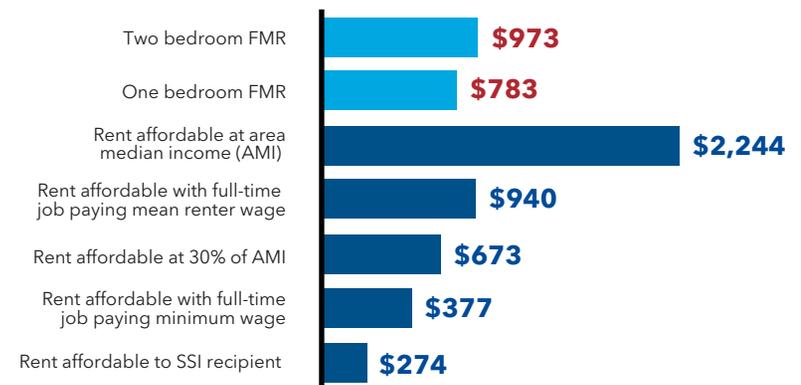
103
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

KANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kansas | \$18.71 | \$973 | \$38,912 | 2.6 | \$89,769 | \$2,244 | \$26,931 | \$673 | 380,696 | 33% | \$18.07 | \$940 | 1.0 |
| Combined Nonmetro Areas | \$15.94 | \$829 | \$33,148 | 2.2 | \$78,327 | \$1,958 | \$23,498 | \$587 | 103,428 | 29% | \$15.34 | \$798 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Geary County HMFA | \$17.12 | \$890 | \$35,600 | 2.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 7,563 | 56% | \$16.67 | \$867 | 1.0 |
| Kansas City HMFA | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 110,935 | 32% | \$21.28 | \$1,107 | 1.1 |
| Lawrence MSA | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$94,600 | \$2,365 | \$28,380 | \$710 | 24,590 | 50% | \$14.37 | \$747 | 1.4 |
| Manhattan HMFA | \$18.33 | \$953 | \$38,120 | 2.5 | \$100,400 | \$2,510 | \$30,120 | \$753 | 16,364 | 46% | \$15.54 | \$808 | 1.2 |
| St. Joseph MSA | \$17.21 | \$895 | \$35,800 | 2.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 629 | 23% | \$14.18 | \$738 | 1.2 |
| Sumner County HMFA | \$16.38 | \$852 | \$34,080 | 2.3 | \$84,300 | \$2,108 | \$25,290 | \$632 | 2,551 | 28% | \$15.01 | \$780 | 1.1 |
| Topeka MSA | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 28,837 | 30% | \$16.64 | \$865 | 1.1 |
| Wichita HMFA | \$17.69 | \$920 | \$36,800 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 85,799 | 36% | \$17.33 | \$901 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Allen County | \$15.33 | \$797 | \$31,880 | 2.1 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,394 | 28% | \$12.12 | \$630 | 1.3 |
| Anderson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 843 | 27% | \$14.15 | \$736 | 1.1 |
| Atchison County | \$15.46 | \$804 | \$32,160 | 2.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,623 | 28% | \$14.98 | \$779 | 1.0 |
| Barber County | \$15.15 | \$788 | \$31,520 | 2.1 | \$78,400 | \$1,960 | \$23,520 | \$588 | 413 | 23% | \$15.84 | \$823 | 1.0 |
| Barton County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 3,316 | 33% | \$16.01 | \$833 | 0.9 |
| Bourbon County | \$15.69 | \$816 | \$32,640 | 2.2 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,654 | 29% | \$12.30 | \$640 | 1.3 |
| Brown County | \$15.15 | \$788 | \$31,520 | 2.1 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,039 | 28% | \$16.06 | \$835 | 0.9 |
| Butler County | \$17.69 | \$920 | \$36,800 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 5,738 | 23% | \$12.96 | \$674 | 1.4 |
| Chase County | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,800 | \$1,695 | \$20,340 | \$509 | 239 | 22% | \$18.53 | \$963 | 0.8 |
| Chautauqua County | \$15.15 | \$788 | \$31,520 | 2.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 259 | 20% | \$12.21 | \$635 | 1.2 |

† Wage data not available (See Appendix B).

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

KANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Cherokee County | \$15.15 | \$788 | \$31,520 | 2.1 | \$71,300 | \$1,783 | \$21,390 | \$535 | 2,215 | 29% | \$16.40 | \$853 | 0.9 |
| Cheyenne County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,300 | \$1,858 | \$22,290 | \$557 | 256 | 21% | \$14.32 | \$745 | 1.1 |
| Clark County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 184 | 22% | \$23.80 | \$1,238 | 0.7 |
| Clay County | \$15.44 | \$803 | \$32,120 | 2.1 | \$78,700 | \$1,968 | \$23,610 | \$590 | 1,053 | 29% | \$12.04 | \$626 | 1.3 |
| Cloud County | \$15.15 | \$788 | \$31,520 | 2.1 | \$71,400 | \$1,785 | \$21,420 | \$536 | 1,016 | 28% | \$13.63 | \$709 | 1.1 |
| Coffey County | \$15.15 | \$788 | \$31,520 | 2.1 | \$95,600 | \$2,390 | \$28,680 | \$717 | 813 | 23% | \$19.63 | \$1,021 | 0.8 |
| Comanche County | \$15.15 | \$788 | \$31,520 | 2.1 | \$89,600 | \$2,240 | \$26,880 | \$672 | 211 | 25% | \$9.86 | \$513 | 1.5 |
| Cowley County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,400 | \$1,860 | \$22,320 | \$558 | 3,869 | 30% | \$15.26 | \$793 | 1.0 |
| Crawford County | \$16.10 | \$837 | \$33,480 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 6,456 | 42% | \$12.78 | \$665 | 1.3 |
| Decatur County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,100 | \$1,928 | \$23,130 | \$578 | 292 | 22% | \$12.20 | \$635 | 1.2 |
| Dickinson County | \$15.23 | \$792 | \$31,680 | 2.1 | \$80,600 | \$2,015 | \$24,180 | \$605 | 1,864 | 24% | \$11.67 | \$607 | 1.3 |
| Doniphan County | \$17.21 | \$895 | \$35,800 | 2.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 629 | 23% | \$14.18 | \$738 | 1.2 |
| Douglas County | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$94,600 | \$2,365 | \$28,380 | \$710 | 24,590 | 50% | \$14.37 | \$747 | 1.4 |
| Edwards County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,600 | \$1,865 | \$22,380 | \$560 | 255 | 20% | \$13.76 | \$716 | 1.1 |
| Elk County | \$15.15 | \$788 | \$31,520 | 2.1 | \$69,800 | \$1,745 | \$20,940 | \$524 | 217 | 22% | \$10.26 | \$533 | 1.5 |
| Ellis County | \$16.23 | \$844 | \$33,760 | 2.2 | \$88,400 | \$2,210 | \$26,520 | \$663 | 4,568 | 38% | \$13.74 | \$715 | 1.2 |
| Ellsworth County | \$15.15 | \$788 | \$31,520 | 2.1 | \$86,700 | \$2,168 | \$26,010 | \$650 | 424 | 18% | \$12.57 | \$654 | 1.2 |
| Finney County | \$17.87 | \$929 | \$37,160 | 2.5 | \$84,400 | \$2,110 | \$25,320 | \$633 | 4,338 | 34% | \$21.46 | \$1,116 | 0.8 |
| Ford County | \$16.92 | \$880 | \$35,200 | 2.3 | \$80,100 | \$2,003 | \$24,030 | \$601 | 3,867 | 33% | \$22.04 | \$1,146 | 0.8 |
| Franklin County | \$17.60 | \$915 | \$36,600 | 2.4 | \$86,400 | \$2,160 | \$25,920 | \$648 | 2,779 | 28% | \$15.16 | \$789 | 1.2 |
| Geary County | \$17.12 | \$890 | \$35,600 | 2.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 7,563 | 56% | \$16.67 | \$867 | 1.0 |
| Gove County | \$15.15 | \$788 | \$31,520 | 2.1 | \$79,600 | \$1,990 | \$23,880 | \$597 | 284 | 24% | \$13.96 | \$726 | 1.1 |
| Graham County | \$15.15 | \$788 | \$31,520 | 2.1 | \$60,800 | \$1,520 | \$18,240 | \$456 | 236 | 20% | \$10.20 | \$530 | 1.5 |
| Grant County | \$15.15 | \$788 | \$31,520 | 2.1 | \$90,000 | \$2,250 | \$27,000 | \$675 | 742 | 30% | \$15.57 | \$810 | 1.0 |
| Gray County | \$15.15 | \$788 | \$31,520 | 2.1 | \$95,200 | \$2,380 | \$28,560 | \$714 | 372 | 18% | \$16.13 | \$839 | 0.9 |
| Greeley County | \$15.15 | \$788 | \$31,520 | 2.1 | \$76,000 | \$1,900 | \$22,800 | \$570 | 143 | 26% | \$18.51 | \$963 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom
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 4: AMI = Fiscal Year 2023 Area Median Income
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KANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Greenwood County | \$15.15 | \$788 | \$31,520 | 2.1 | \$68,800 | \$1,720 | \$20,640 | \$516 | 574 | 23% | \$13.55 | \$704 | 1.1 |
| Hamilton County | \$15.15 | \$788 | \$31,520 | 2.1 | \$64,200 | \$1,605 | \$19,260 | \$482 | 146 | 19% | \$22.07 | \$1,147 | 0.7 |
| Harper County | \$15.15 | \$788 | \$31,520 | 2.1 | \$68,500 | \$1,713 | \$20,550 | \$514 | 623 | 28% | \$20.57 | \$1,069 | 0.7 |
| Harvey County | \$17.69 | \$920 | \$36,800 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 3,760 | 28% | \$16.61 | \$864 | 1.1 |
| Haskell County | \$15.15 | \$788 | \$31,520 | 2.1 | \$80,900 | \$2,023 | \$24,270 | \$607 | 312 | 23% | \$18.89 | \$982 | 0.8 |
| Hodgeman County | \$15.21 | \$791 | \$31,640 | 2.1 | \$92,800 | \$2,320 | \$27,840 | \$696 | 130 | 18% | \$22.29 | \$1,159 | 0.7 |
| Jackson County | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 1,277 | 25% | \$10.10 | \$525 | 1.7 |
| Jefferson County | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 1,141 | 16% | \$15.75 | \$819 | 1.1 |
| Jewell County | \$15.15 | \$788 | \$31,520 | 2.1 | \$73,000 | \$1,825 | \$21,900 | \$548 | 212 | 17% | \$9.06 | \$471 | 1.7 |
| Johnson County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 73,309 | 31% | \$21.92 | \$1,140 | 1.0 |
| Kearny County | \$16.42 | \$854 | \$34,160 | 2.3 | \$77,400 | \$1,935 | \$23,220 | \$581 | 377 | 29% | \$19.19 | \$998 | 0.9 |
| Kingman County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,400 | \$1,860 | \$22,320 | \$558 | 881 | 28% | \$19.24 | \$1,000 | 0.8 |
| Kiowa County | \$15.15 | \$788 | \$31,520 | 2.1 | \$78,600 | \$1,965 | \$23,580 | \$590 | 257 | 28% | \$9.02 | \$469 | 1.7 |
| Labette County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,000 | \$1,850 | \$22,200 | \$555 | 1,944 | 25% | \$12.80 | \$666 | 1.2 |
| Lane County | \$15.15 | \$788 | \$31,520 | 2.1 | \$85,700 | \$2,143 | \$25,710 | \$643 | 170 | 26% | \$22.92 | \$1,192 | 0.7 |
| Leavenworth County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 9,656 | 34% | \$13.51 | \$702 | 1.7 |
| Lincoln County | \$15.15 | \$788 | \$31,520 | 2.1 | \$66,600 | \$1,665 | \$19,980 | \$500 | 253 | 21% | \$14.37 | \$747 | 1.1 |
| Linn County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 848 | 21% | \$19.00 | \$988 | 1.2 |
| Logan County | \$17.06 | \$887 | \$35,480 | 2.4 | \$86,100 | \$2,153 | \$25,830 | \$646 | 402 | 35% | \$12.80 | \$666 | 1.3 |
| Lyon County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,800 | \$1,945 | \$23,340 | \$584 | 5,622 | 43% | \$13.21 | \$687 | 1.1 |
| McPherson County | \$16.12 | \$838 | \$33,520 | 2.2 | \$86,700 | \$2,168 | \$26,010 | \$650 | 3,304 | 27% | \$16.78 | \$872 | 1.0 |
| Marion County | \$15.15 | \$788 | \$31,520 | 2.1 | \$73,900 | \$1,848 | \$22,170 | \$554 | 876 | 19% | \$10.70 | \$556 | 1.4 |
| Marshall County | \$15.15 | \$788 | \$31,520 | 2.1 | \$82,100 | \$2,053 | \$24,630 | \$616 | 777 | 19% | \$13.03 | \$678 | 1.2 |
| Meade County | \$15.15 | \$788 | \$31,520 | 2.1 | \$86,200 | \$2,155 | \$25,860 | \$647 | 519 | 32% | \$18.62 | \$968 | 0.8 |
| Miami County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 2,700 | 21% | \$12.80 | \$666 | 1.7 |
| Mitchell County | \$15.15 | \$788 | \$31,520 | 2.1 | \$69,100 | \$1,728 | \$20,730 | \$518 | 726 | 30% | \$18.35 | \$954 | 0.8 |

† Wage data not available (See Appendix B).

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

KANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Montgomery County | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,700 | \$1,693 | \$20,310 | \$508 | 3,636 | 28% | \$13.41 | \$697 | 1.1 |
| Morris County | \$15.44 | \$803 | \$32,120 | 2.1 | \$77,500 | \$1,938 | \$23,250 | \$581 | 424 | 18% | \$12.89 | \$670 | 1.2 |
| Morton County | \$15.15 | \$788 | \$31,520 | 2.1 | \$76,000 | \$1,900 | \$22,800 | \$570 | 305 | 33% | \$16.83 | \$875 | 0.9 |
| Nemaha County | \$15.15 | \$788 | \$31,520 | 2.1 | \$98,200 | \$2,455 | \$29,460 | \$737 | 961 | 24% | \$10.72 | \$558 | 1.4 |
| Neosho County | \$15.15 | \$788 | \$31,520 | 2.1 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,575 | 25% | \$10.64 | \$553 | 1.4 |
| Ness County | \$15.15 | \$788 | \$31,520 | 2.1 | \$94,500 | \$2,363 | \$28,350 | \$709 | 173 | 15% | \$21.49 | \$1,117 | 0.7 |
| Norton County | \$15.15 | \$788 | \$31,520 | 2.1 | \$83,200 | \$2,080 | \$24,960 | \$624 | 381 | 21% | \$11.88 | \$618 | 1.3 |
| Osage County | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 1,397 | 22% | \$9.57 | \$498 | 1.8 |
| Osborne County | \$15.15 | \$788 | \$31,520 | 2.1 | \$76,800 | \$1,920 | \$23,040 | \$576 | 373 | 23% | \$12.41 | \$645 | 1.2 |
| Ottawa County | \$16.15 | \$840 | \$33,600 | 2.2 | \$85,000 | \$2,125 | \$25,500 | \$638 | 498 | 21% | \$12.59 | \$655 | 1.3 |
| Pawnee County | \$15.15 | \$788 | \$31,520 | 2.1 | \$82,400 | \$2,060 | \$24,720 | \$618 | 916 | 39% | \$11.16 | \$580 | 1.4 |
| Phillips County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,300 | \$1,858 | \$22,290 | \$557 | 587 | 27% | \$14.94 | \$777 | 1.0 |
| Pottawatomie County | \$18.33 | \$953 | \$38,120 | 2.5 | \$100,400 | \$2,510 | \$30,120 | \$753 | 1,859 | 21% | \$15.18 | \$789 | 1.2 |
| Pratt County | \$15.15 | \$788 | \$31,520 | 2.1 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,185 | 32% | \$15.01 | \$780 | 1.0 |
| Rawlins County | \$15.15 | \$788 | \$31,520 | 2.1 | \$84,600 | \$2,115 | \$25,380 | \$635 | 372 | 32% | \$18.78 | \$977 | 0.8 |
| Reno County | \$16.75 | \$871 | \$34,840 | 2.3 | \$75,600 | \$1,890 | \$22,680 | \$567 | 7,333 | 29% | \$14.69 | \$764 | 1.1 |
| Republic County | \$15.15 | \$788 | \$31,520 | 2.1 | \$78,200 | \$1,955 | \$23,460 | \$587 | 578 | 28% | \$13.66 | \$710 | 1.1 |
| Rice County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,400 | \$1,860 | \$22,320 | \$558 | 904 | 24% | \$13.29 | \$691 | 1.1 |
| Riley County | \$18.33 | \$953 | \$38,120 | 2.5 | \$100,400 | \$2,510 | \$30,120 | \$753 | 14,505 | 55% | \$15.69 | \$816 | 1.2 |
| Rooks County | \$15.15 | \$788 | \$31,520 | 2.1 | \$77,300 | \$1,933 | \$23,190 | \$580 | 546 | 26% | \$16.29 | \$847 | 0.9 |
| Rush County | \$15.15 | \$788 | \$31,520 | 2.1 | \$72,600 | \$1,815 | \$21,780 | \$545 | 297 | 23% | \$9.93 | \$516 | 1.5 |
| Russell County | \$15.15 | \$788 | \$31,520 | 2.1 | \$75,900 | \$1,898 | \$22,770 | \$569 | 581 | 20% | \$14.72 | \$766 | 1.0 |
| Saline County | \$17.31 | \$900 | \$36,000 | 2.4 | \$82,400 | \$2,060 | \$24,720 | \$618 | 7,401 | 34% | \$13.71 | \$713 | 1.3 |
| Scott County | \$15.15 | \$788 | \$31,520 | 2.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 925 | 44% | \$18.83 | \$979 | 0.8 |
| Sedgwick County | \$17.69 | \$920 | \$36,800 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 76,301 | 38% | \$17.64 | \$917 | 1.0 |
| Seward County | \$18.06 | \$939 | \$37,560 | 2.5 | \$72,500 | \$1,813 | \$21,750 | \$544 | 2,622 | 36% | \$22.73 | \$1,182 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

KANSAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Shawnee County | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 24,532 | 33% | \$17.03 | \$886 | 1.0 |
| Sheridan County | \$15.15 | \$788 | \$31,520 | 2.1 | \$108,200 | \$2,705 | \$32,460 | \$812 | 224 | 22% | \$15.95 | \$829 | 0.9 |
| Sherman County | \$17.02 | \$885 | \$35,400 | 2.3 | \$77,300 | \$1,933 | \$23,190 | \$580 | 822 | 37% | \$13.08 | \$680 | 1.3 |
| Smith County | \$15.15 | \$788 | \$31,520 | 2.1 | \$76,800 | \$1,920 | \$23,040 | \$576 | 248 | 16% | \$17.59 | \$915 | 0.9 |
| Stafford County | \$15.15 | \$788 | \$31,520 | 2.1 | \$81,500 | \$2,038 | \$24,450 | \$611 | 307 | 20% | \$14.64 | \$761 | 1.0 |
| Stanton County † | \$15.25 | \$793 | \$31,720 | 2.1 | \$77,700 | \$1,943 | \$23,310 | \$583 | 195 | 23% | | | |
| Stevens County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,900 | \$1,823 | \$21,870 | \$547 | 577 | 33% | \$18.19 | \$946 | 0.9 |
| Sumner County | \$16.38 | \$852 | \$34,080 | 2.3 | \$84,300 | \$2,108 | \$25,290 | \$632 | 2,551 | 28% | \$15.01 | \$780 | 1.1 |
| Thomas County | \$15.15 | \$788 | \$31,520 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 958 | 30% | \$10.54 | \$548 | 1.4 |
| Trego County | \$15.15 | \$788 | \$31,520 | 2.1 | \$94,600 | \$2,365 | \$28,380 | \$710 | 231 | 18% | \$8.68 | \$451 | 1.7 |
| Wabaunsee County | \$17.52 | \$911 | \$36,440 | 2.4 | \$87,100 | \$2,178 | \$26,130 | \$653 | 490 | 19% | \$14.86 | \$773 | 1.2 |
| Wallace County | \$15.15 | \$788 | \$31,520 | 2.1 | \$93,200 | \$2,330 | \$27,960 | \$699 | 201 | 30% | \$14.44 | \$751 | 1.0 |
| Washington County | \$15.15 | \$788 | \$31,520 | 2.1 | \$72,000 | \$1,800 | \$21,600 | \$540 | 493 | 22% | \$15.38 | \$800 | 1.0 |
| Wichita County | \$15.15 | \$788 | \$31,520 | 2.1 | \$86,000 | \$2,150 | \$25,800 | \$645 | 197 | 22% | \$10.48 | \$545 | 1.4 |
| Wilson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$74,000 | \$1,850 | \$22,200 | \$555 | 878 | 25% | \$14.10 | \$733 | 1.1 |
| Woodson County | \$15.15 | \$788 | \$31,520 | 2.1 | \$75,800 | \$1,895 | \$22,740 | \$569 | 185 | 15% | \$10.36 | \$539 | 1.5 |
| Wyandotte County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$104,600 | \$2,615 | \$31,380 | \$785 | 24,422 | 40% | \$20.59 | \$1,071 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

KENTUCKY

#46*

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

\$17.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

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

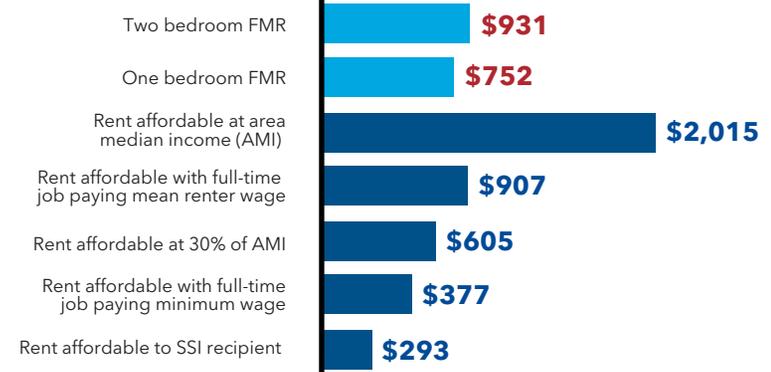
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

KENTUCKY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kentucky | \$17.90 | \$931 | \$37,232 | 2.5 | \$80,616 | \$2,015 | \$24,185 | \$605 | 563,173 | 32% | \$17.45 | \$907 | 1.0 |
| Combined Nonmetro Areas | \$14.97 | \$778 | \$31,129 | 2.1 | \$65,863 | \$1,647 | \$19,759 | \$494 | 197,313 | 28% | \$14.33 | \$745 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Allen County HMFA | \$15.60 | \$811 | \$32,440 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,862 | 24% | \$13.39 | \$696 | 1.2 |
| Bowling Green HMFA | \$18.10 | \$941 | \$37,640 | 2.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 22,514 | 40% | \$15.58 | \$810 | 1.2 |
| Butler County HMFA | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 1,229 | 28% | \$12.60 | \$655 | 1.1 |
| Carter County HMFA | \$14.27 | \$742 | \$29,680 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 2,072 | 22% | \$8.20 | \$427 | 1.7 |
| Cincinnati HMFA | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 46,926 | 28% | \$17.89 | \$930 | 1.2 |
| Clarksville HMFA | \$18.94 | \$985 | \$39,400 | 2.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 14,133 | 45% | \$17.79 | \$925 | 1.1 |
| Elizabethtown HMFA | \$16.69 | \$868 | \$34,720 | 2.3 | \$82,000 | \$2,050 | \$24,600 | \$615 | 17,893 | 37% | \$17.62 | \$916 | 0.9 |
| Evansville MSA | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 6,502 | 36% | \$15.40 | \$801 | 1.2 |
| Grant County HMFA | \$17.62 | \$916 | \$36,640 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 2,657 | 29% | \$15.49 | \$806 | 1.1 |
| Huntington-Ashland HMFA | \$15.94 | \$829 | \$33,160 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 8,932 | 28% | \$15.55 | \$808 | 1.0 |
| Lexington-Fayette MSA | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 83,803 | 40% | \$17.66 | \$919 | 1.1 |
| Louisville HMFA | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 135,342 | 35% | \$20.98 | \$1,091 | 1.0 |
| Meade County HMFA | \$16.90 | \$879 | \$35,160 | 2.3 | \$88,700 | \$2,218 | \$26,610 | \$665 | 2,615 | 25% | \$18.90 | \$983 | 0.9 |
| Owensboro MSA | \$17.81 | \$926 | \$37,040 | 2.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 14,505 | 30% | \$17.08 | \$888 | 1.0 |
| Shelby County HMFA | \$18.10 | \$941 | \$37,640 | 2.5 | \$99,300 | \$2,483 | \$29,790 | \$745 | 4,875 | 29% | \$14.94 | \$777 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$14.27 | \$742 | \$29,680 | 2.0 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,609 | 23% | \$11.93 | \$620 | 1.2 |
| Allen County | \$15.60 | \$811 | \$32,440 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,862 | 24% | \$13.39 | \$696 | 1.2 |

† Wage data not available (See Appendix B).

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

KENTUCKY

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

† Wage data not available (See Appendix B).

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

KENTUCKY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Cumberland County | \$14.27 | \$742 | \$29,680 | 2.0 | \$56,500 | \$1,413 | \$16,950 | \$424 | 652 | 27% | \$11.21 | \$583 | 1.3 |
| Daviess County | \$17.81 | \$926 | \$37,040 | 2.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 13,087 | 32% | \$16.32 | \$849 | 1.1 |
| Edmonson County | \$18.10 | \$941 | \$37,640 | 2.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 776 | 16% | \$16.65 | \$866 | 1.1 |
| Elliott County † | \$14.96 | \$778 | \$31,120 | 2.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 491 | 23% | | | |
| Estill County | \$14.27 | \$742 | \$29,680 | 2.0 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,598 | 29% | \$12.47 | \$649 | 1.1 |
| Fayette County | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 61,573 | 46% | \$18.01 | \$937 | 1.1 |
| Fleming County | \$14.27 | \$742 | \$29,680 | 2.0 | \$67,800 | \$1,695 | \$20,340 | \$509 | 1,450 | 25% | \$15.12 | \$786 | 0.9 |
| Floyd County | \$14.62 | \$760 | \$30,400 | 2.0 | \$55,200 | \$1,380 | \$16,560 | \$414 | 3,855 | 27% | \$13.61 | \$708 | 1.1 |
| Franklin County | \$17.48 | \$909 | \$36,360 | 2.4 | \$85,400 | \$2,135 | \$25,620 | \$641 | 8,331 | 37% | \$18.80 | \$978 | 0.9 |
| Fulton County | \$14.27 | \$742 | \$29,680 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 744 | 32% | \$11.44 | \$595 | 1.2 |
| Gallatin County | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 843 | 28% | \$21.51 | \$1,118 | 1.0 |
| Garrard County | \$15.12 | \$786 | \$31,440 | 2.1 | \$74,900 | \$1,873 | \$22,470 | \$562 | 1,167 | 18% | \$12.74 | \$662 | 1.2 |
| Grant County | \$17.62 | \$916 | \$36,640 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 2,657 | 29% | \$15.49 | \$806 | 1.1 |
| Graves County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,300 | \$1,733 | \$20,790 | \$520 | 3,794 | 27% | \$13.14 | \$683 | 1.1 |
| Grayson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$55,900 | \$1,398 | \$16,770 | \$419 | 2,346 | 25% | \$14.12 | \$734 | 1.0 |
| Green County | \$14.27 | \$742 | \$29,680 | 2.0 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,220 | 28% | \$13.13 | \$683 | 1.1 |
| Greenup County | \$15.94 | \$829 | \$33,160 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,994 | 21% | \$12.64 | \$657 | 1.3 |
| Hancock County | \$17.81 | \$926 | \$37,040 | 2.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 657 | 19% | \$28.40 | \$1,477 | 0.6 |
| Hardin County | \$16.69 | \$868 | \$34,720 | 2.3 | \$82,000 | \$2,050 | \$24,600 | \$615 | 16,533 | 39% | \$17.63 | \$917 | 0.9 |
| Harlan County | \$14.27 | \$742 | \$29,680 | 2.0 | \$42,600 | \$1,065 | \$12,780 | \$320 | 3,281 | 32% | \$13.16 | \$684 | 1.1 |
| Harrison County | \$14.27 | \$742 | \$29,680 | 2.0 | \$74,700 | \$1,868 | \$22,410 | \$560 | 2,154 | 30% | \$17.56 | \$913 | 0.8 |
| Hart County | \$14.27 | \$742 | \$29,680 | 2.0 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,761 | 25% | \$13.96 | \$726 | 1.0 |
| Henderson County | \$18.71 | \$973 | \$38,920 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 6,502 | 36% | \$15.40 | \$801 | 1.2 |
| Henry County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 1,601 | 27% | \$15.49 | \$805 | 1.3 |
| Hickman County | \$14.27 | \$742 | \$29,680 | 2.0 | \$77,700 | \$1,943 | \$23,310 | \$583 | 362 | 22% | \$12.64 | \$657 | 1.1 |
| Hopkins County | \$15.75 | \$819 | \$32,760 | 2.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 5,782 | 32% | \$17.53 | \$912 | 0.9 |

† Wage data not available (See Appendix B).

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

KENTUCKY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Jackson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$51,800 | \$1,295 | \$15,540 | \$389 | 1,036 | 21% | \$11.03 | \$574 | 1.3 |
| Jefferson County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 124,217 | 38% | \$21.64 | \$1,125 | 0.9 |
| Jessamine County | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 6,093 | 32% | \$15.08 | \$784 | 1.3 |
| Johnson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 2,548 | 30% | \$10.51 | \$546 | 1.4 |
| Kenton County | \$21.02 | \$1,093 | \$43,720 | 2.9 | \$103,600 | \$2,590 | \$31,080 | \$777 | 21,540 | 32% | \$21.57 | \$1,122 | 1.0 |
| Knott County | \$14.27 | \$742 | \$29,680 | 2.0 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,557 | 29% | \$11.21 | \$583 | 1.3 |
| Knox County | \$14.27 | \$742 | \$29,680 | 2.0 | \$44,400 | \$1,110 | \$13,320 | \$333 | 4,038 | 36% | \$10.69 | \$556 | 1.3 |
| Larue County | \$16.69 | \$868 | \$34,720 | 2.3 | \$82,000 | \$2,050 | \$24,600 | \$615 | 1,360 | 23% | \$17.55 | \$912 | 1.0 |
| Laurel County | \$14.79 | \$769 | \$30,760 | 2.0 | \$60,300 | \$1,508 | \$18,090 | \$452 | 6,509 | 28% | \$12.40 | \$645 | 1.2 |
| Lawrence County | \$14.27 | \$742 | \$29,680 | 2.0 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,430 | 26% | \$10.58 | \$550 | 1.3 |
| Lee County | \$14.27 | \$742 | \$29,680 | 2.0 | \$43,600 | \$1,090 | \$13,080 | \$327 | 727 | 28% | \$13.74 | \$715 | 1.0 |
| Leslie County | \$14.27 | \$742 | \$29,680 | 2.0 | \$50,500 | \$1,263 | \$15,150 | \$379 | 479 | 13% | \$12.35 | \$642 | 1.2 |
| Letcher County | \$14.27 | \$742 | \$29,680 | 2.0 | \$50,800 | \$1,270 | \$15,240 | \$381 | 2,108 | 25% | \$12.54 | \$652 | 1.1 |
| Lewis County | \$14.27 | \$742 | \$29,680 | 2.0 | \$46,600 | \$1,165 | \$13,980 | \$350 | 1,028 | 22% | \$10.64 | \$554 | 1.3 |
| Lincoln County | \$14.27 | \$742 | \$29,680 | 2.0 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,093 | 22% | \$14.99 | \$780 | 1.0 |
| Livingston County | \$14.27 | \$742 | \$29,680 | 2.0 | \$71,200 | \$1,780 | \$21,360 | \$534 | 565 | 16% | \$10.73 | \$558 | 1.3 |
| Logan County | \$14.67 | \$763 | \$30,520 | 2.0 | \$72,100 | \$1,803 | \$21,630 | \$541 | 2,975 | 28% | \$18.57 | \$965 | 0.8 |
| Lyon County | \$14.85 | \$772 | \$30,880 | 2.0 | \$76,700 | \$1,918 | \$23,010 | \$575 | 446 | 14% | \$9.90 | \$515 | 1.5 |
| McCracken County | \$16.88 | \$878 | \$35,120 | 2.3 | \$83,400 | \$2,085 | \$25,020 | \$626 | 9,339 | 35% | \$14.37 | \$747 | 1.2 |
| McCreary County | \$14.27 | \$742 | \$29,680 | 2.0 | \$43,500 | \$1,088 | \$13,050 | \$326 | 1,745 | 31% | \$13.38 | \$696 | 1.1 |
| McLean County | \$17.81 | \$926 | \$37,040 | 2.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 761 | 21% | \$8.54 | \$444 | 2.1 |
| Madison County | \$15.06 | \$783 | \$31,320 | 2.1 | \$76,400 | \$1,910 | \$22,920 | \$573 | 13,930 | 39% | \$14.04 | \$730 | 1.1 |
| Magoffin County | \$14.27 | \$742 | \$29,680 | 2.0 | \$45,500 | \$1,138 | \$13,650 | \$341 | 1,149 | 25% | \$10.01 | \$521 | 1.4 |
| Marion County | \$15.25 | \$793 | \$31,720 | 2.1 | \$75,100 | \$1,878 | \$22,530 | \$563 | 2,060 | 27% | \$14.48 | \$753 | 1.1 |
| Marshall County | \$16.21 | \$843 | \$33,720 | 2.2 | \$83,100 | \$2,078 | \$24,930 | \$623 | 2,325 | 18% | \$14.20 | \$738 | 1.1 |
| Martin County | \$15.67 | \$815 | \$32,600 | 2.2 | \$55,300 | \$1,383 | \$16,590 | \$415 | 798 | 22% | \$6.25 | \$325 | 2.5 |

† Wage data not available (See Appendix B).

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

KENTUCKY

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

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

KENTUCKY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Simpson County | \$16.71 | \$869 | \$34,760 | 2.3 | \$71,300 | \$1,783 | \$21,390 | \$535 | 2,380 | 33% | \$16.56 | \$861 | 1.0 |
| Spencer County | \$20.23 | \$1,052 | \$42,080 | 2.8 | \$89,800 | \$2,245 | \$26,940 | \$674 | 885 | 13% | \$9.17 | \$477 | 2.2 |
| Taylor County | \$14.27 | \$742 | \$29,680 | 2.0 | \$74,300 | \$1,858 | \$22,290 | \$557 | 3,409 | 35% | \$11.01 | \$572 | 1.3 |
| Todd County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 1,153 | 26% | \$12.42 | \$646 | 1.1 |
| Trigg County | \$18.94 | \$985 | \$39,400 | 2.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 1,140 | 20% | \$9.60 | \$499 | 2.0 |
| Trimble County | \$14.33 | \$745 | \$29,800 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 703 | 22% | \$24.72 | \$1,285 | 0.6 |
| Union County | \$14.35 | \$746 | \$29,840 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,456 | 30% | \$18.35 | \$954 | 0.8 |
| Warren County | \$18.10 | \$941 | \$37,640 | 2.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 21,738 | 43% | \$15.56 | \$809 | 1.2 |
| Washington County | \$14.92 | \$776 | \$31,040 | 2.1 | \$84,700 | \$2,118 | \$25,410 | \$635 | 1,099 | 24% | \$14.19 | \$738 | 1.1 |
| Wayne County | \$14.27 | \$742 | \$29,680 | 2.0 | \$61,600 | \$1,540 | \$18,480 | \$462 | 2,151 | 27% | \$14.50 | \$754 | 1.0 |
| Webster County | \$14.27 | \$742 | \$29,680 | 2.0 | \$66,200 | \$1,655 | \$19,860 | \$497 | 1,206 | 25% | \$26.39 | \$1,372 | 0.5 |
| Whitley County | \$14.27 | \$742 | \$29,680 | 2.0 | \$56,800 | \$1,420 | \$17,040 | \$426 | 4,328 | 34% | \$17.32 | \$901 | 0.8 |
| Wolfe County | \$14.27 | \$742 | \$29,680 | 2.0 | \$35,300 | \$883 | \$10,590 | \$265 | 803 | 33% | \$8.67 | \$451 | 1.6 |
| Woodford County | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 3,120 | 30% | \$14.23 | \$740 | 1.4 |

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LOUISIANA

#35*

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

\$19.39
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

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

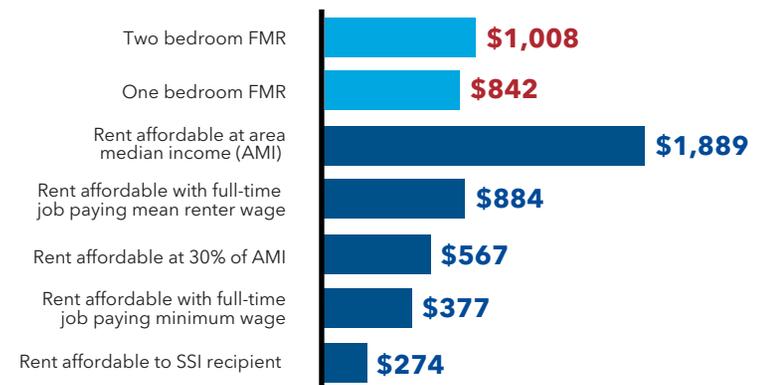
107
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| New Orleans-Metairie HMFA | \$22.73 |
| Shreveport-Bossier City MSA | \$19.40 |
| Baton Rouge HMFA | \$19.33 |
| Hammond MSA | \$19.15 |
| Lafayette HMFA | \$18.92 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

LOUISIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Louisiana | \$19.39 | \$1,008 | \$40,338 | 2.7 | \$75,569 | \$1,889 | \$22,671 | \$567 | 582,830 | 33% | \$16.99 | \$884 | 1.1 |
| Combined Nonmetro Areas | \$15.21 | \$791 | \$31,639 | 2.1 | \$59,131 | \$1,478 | \$17,739 | \$443 | 86,046 | 33% | \$13.90 | \$723 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Acadia Parish HMFA | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,400 | \$1,710 | \$20,520 | \$513 | 6,386 | 30% | \$10.00 | \$520 | 1.5 |
| Alexandria MSA | \$17.29 | \$899 | \$35,960 | 2.4 | \$62,800 | \$1,570 | \$18,840 | \$471 | 18,636 | 34% | \$15.02 | \$781 | 1.2 |
| Assumption Parish HMFA | \$15.83 | \$823 | \$32,920 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,645 | 20% | \$18.35 | \$954 | 0.9 |
| Baton Rouge HMFA | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 92,669 | 31% | \$17.63 | \$917 | 1.1 |
| Hammond MSA | \$19.15 | \$996 | \$39,840 | 2.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 13,834 | 29% | \$13.04 | \$678 | 1.5 |
| Houma-Thibodaux MSA | \$18.87 | \$981 | \$39,240 | 2.6 | \$81,300 | \$2,033 | \$24,390 | \$610 | 19,546 | 25% | \$16.22 | \$843 | 1.2 |
| Iberia Parish HMFA | \$17.83 | \$927 | \$37,080 | 2.5 | \$67,800 | \$1,695 | \$20,340 | \$509 | 8,719 | 33% | \$15.71 | \$817 | 1.1 |
| Iberville Parish HMFA | \$15.38 | \$800 | \$32,000 | 2.1 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,771 | 25% | \$30.07 | \$1,564 | 0.5 |
| Lafayette HMFA | \$18.92 | \$984 | \$39,360 | 2.6 | \$82,600 | \$2,065 | \$24,780 | \$620 | 36,411 | 32% | \$14.06 | \$731 | 1.3 |
| Lake Charles MSA | \$18.90 | \$983 | \$39,320 | 2.6 | \$81,700 | \$2,043 | \$24,510 | \$613 | 22,978 | 29% | \$19.22 | \$999 | 1.0 |
| Monroe HMFA | \$16.94 | \$881 | \$35,240 | 2.3 | \$63,600 | \$1,590 | \$19,080 | \$477 | 24,889 | 38% | \$12.81 | \$666 | 1.3 |
| Morehouse Parish HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,700 | \$1,318 | \$15,810 | \$395 | 2,919 | 32% | \$11.33 | \$589 | 1.3 |
| New Orleans-Metairie HMFA | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 181,660 | 37% | \$19.66 | \$1,022 | 1.2 |
| Shreveport-Bossier City MSA | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 57,367 | 38% | \$15.94 | \$829 | 1.2 |
| St. James Parish HMFA | \$16.31 | \$848 | \$33,920 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,346 | 18% | \$19.09 | \$992 | 0.9 |
| Vermilion Parish HMFA | \$15.67 | \$815 | \$32,600 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 5,008 | 23% | \$11.13 | \$579 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Acadia Parish | \$14.67 | \$763 | \$30,520 | 2.0 | \$68,400 | \$1,710 | \$20,520 | \$513 | 6,386 | 30% | \$10.00 | \$520 | 1.5 |

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

LOUISIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Allen Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,855 | 24% | \$12.86 | \$669 | 1.1 |
| Ascension Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 8,100 | 18% | \$16.92 | \$880 | 1.1 |
| Assumption Parish | \$15.83 | \$823 | \$32,920 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,645 | 20% | \$18.35 | \$954 | 0.9 |
| Avoyelles Parish | \$14.87 | \$773 | \$30,920 | 2.1 | \$53,300 | \$1,333 | \$15,990 | \$400 | 4,211 | 29% | \$9.69 | \$504 | 1.5 |
| Beauregard Parish | \$15.04 | \$782 | \$31,280 | 2.1 | \$81,700 | \$2,043 | \$24,510 | \$613 | 2,532 | 19% | \$13.93 | \$724 | 1.1 |
| Bienville Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,344 | 26% | \$14.24 | \$740 | 1.0 |
| Bossier Parish | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 16,965 | 35% | \$14.89 | \$774 | 1.3 |
| Caddo Parish | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 37,774 | 40% | \$16.42 | \$854 | 1.2 |
| Calcasieu Parish | \$18.90 | \$983 | \$39,320 | 2.6 | \$81,700 | \$2,043 | \$24,510 | \$613 | 22,812 | 30% | \$18.67 | \$971 | 1.0 |
| Caldwell Parish | \$17.08 | \$888 | \$35,520 | 2.4 | \$67,600 | \$1,690 | \$20,280 | \$507 | 1,084 | 31% | \$12.96 | \$674 | 1.3 |
| Cameron Parish | \$18.90 | \$983 | \$39,320 | 2.6 | \$81,700 | \$2,043 | \$24,510 | \$613 | 166 | 7% | \$24.60 | \$1,279 | 0.8 |
| Catahoula Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 678 | 22% | \$8.10 | \$421 | 1.8 |
| Claiborne Parish | \$14.37 | \$747 | \$29,880 | 2.0 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,491 | 30% | \$13.67 | \$711 | 1.1 |
| Concordia Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$53,700 | \$1,343 | \$16,110 | \$403 | 1,662 | 26% | \$12.56 | \$653 | 1.1 |
| De Soto Parish | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 2,628 | 26% | \$14.64 | \$761 | 1.3 |
| East Baton Rouge Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 68,175 | 40% | \$18.58 | \$966 | 1.0 |
| East Carroll Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$37,700 | \$943 | \$11,310 | \$283 | 918 | 41% | \$8.72 | \$453 | 1.6 |
| East Feliciana Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 1,186 | 18% | \$11.77 | \$612 | 1.6 |
| Evangeline Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$46,800 | \$1,170 | \$14,040 | \$351 | 4,090 | 34% | \$12.71 | \$661 | 1.1 |
| Franklin Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,917 | 26% | \$9.52 | \$495 | 1.5 |
| Grant Parish | \$17.29 | \$899 | \$35,960 | 2.4 | \$62,800 | \$1,570 | \$18,840 | \$471 | 1,536 | 23% | \$10.81 | \$562 | 1.6 |
| Iberia Parish | \$17.83 | \$927 | \$37,080 | 2.5 | \$67,800 | \$1,695 | \$20,340 | \$509 | 8,719 | 33% | \$15.71 | \$817 | 1.1 |
| Iberville Parish | \$15.38 | \$800 | \$32,000 | 2.1 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,771 | 25% | \$30.07 | \$1,564 | 0.5 |
| Jackson Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,614 | 30% | \$16.70 | \$869 | 0.9 |
| Jefferson Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 65,686 | 38% | \$19.76 | \$1,027 | 1.2 |
| Jefferson Davis Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,857 | 25% | \$11.44 | \$595 | 1.2 |

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

LOUISIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lafayette Parish | \$18.92 | \$984 | \$39,360 | 2.6 | \$82,600 | \$2,065 | \$24,780 | \$620 | 32,085 | 34% | \$14.05 | \$730 | 1.3 |
| Lafourche Parish | \$18.87 | \$981 | \$39,240 | 2.6 | \$81,300 | \$2,033 | \$24,390 | \$610 | 8,104 | 22% | \$14.60 | \$759 | 1.3 |
| La Salle Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$76,300 | \$1,908 | \$22,890 | \$572 | 778 | 17% | \$10.66 | \$554 | 1.3 |
| Lincoln Parish | \$15.48 | \$805 | \$32,200 | 2.1 | \$63,800 | \$1,595 | \$19,140 | \$479 | 8,363 | 47% | \$13.45 | \$700 | 1.2 |
| Livingston Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 8,873 | 18% | \$12.27 | \$638 | 1.6 |
| Madison Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,251 | 41% | \$11.09 | \$576 | 1.3 |
| Morehouse Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,700 | \$1,318 | \$15,810 | \$395 | 2,919 | 32% | \$11.33 | \$589 | 1.3 |
| Natchitoches Parish | \$16.40 | \$853 | \$34,120 | 2.3 | \$60,500 | \$1,513 | \$18,150 | \$454 | 6,690 | 49% | \$13.12 | \$682 | 1.3 |
| Orleans Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 81,358 | 52% | \$20.21 | \$1,051 | 1.1 |
| Ouachita Parish | \$16.94 | \$881 | \$35,240 | 2.3 | \$63,600 | \$1,590 | \$19,080 | \$477 | 23,394 | 40% | \$13.14 | \$683 | 1.3 |
| Plaquemines Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,353 | 29% | \$31.67 | \$1,647 | 0.7 |
| Pointe Coupee Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 1,952 | 24% | \$12.06 | \$627 | 1.6 |
| Rapides Parish | \$17.29 | \$899 | \$35,960 | 2.4 | \$62,800 | \$1,570 | \$18,840 | \$471 | 17,100 | 35% | \$15.19 | \$790 | 1.1 |
| Red River Parish | \$14.42 | \$750 | \$30,000 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 739 | 26% | \$15.18 | \$789 | 1.0 |
| Richland Parish | \$14.27 | \$742 | \$29,680 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 2,545 | 35% | \$10.85 | \$564 | 1.3 |
| Sabine Parish | \$15.54 | \$808 | \$32,320 | 2.1 | \$60,800 | \$1,520 | \$18,240 | \$456 | 2,482 | 30% | \$10.75 | \$559 | 1.4 |
| St. Bernard Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 4,521 | 29% | \$17.36 | \$903 | 1.3 |
| St. Charles Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 3,597 | 19% | \$21.87 | \$1,137 | 1.0 |
| St. Helena Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 937 | 23% | \$24.11 | \$1,254 | 0.8 |
| St. James Parish | \$16.31 | \$848 | \$33,920 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,346 | 18% | \$19.09 | \$992 | 0.9 |
| St. John the Baptist Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,885 | 19% | \$20.93 | \$1,088 | 1.1 |
| St. Landry Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,400 | \$1,310 | \$15,720 | \$393 | 9,288 | 30% | \$13.31 | \$692 | 1.1 |
| St. Martin Parish | \$18.92 | \$984 | \$39,360 | 2.6 | \$82,600 | \$2,065 | \$24,780 | \$620 | 4,326 | 22% | \$14.19 | \$738 | 1.3 |
| St. Mary Parish | \$16.63 | \$865 | \$34,600 | 2.3 | \$62,200 | \$1,555 | \$18,660 | \$467 | 6,306 | 34% | \$20.52 | \$1,067 | 0.8 |
| St. Tammany Parish | \$22.73 | \$1,182 | \$47,280 | 3.1 | \$82,000 | \$2,050 | \$24,600 | \$615 | 21,260 | 21% | \$16.38 | \$852 | 1.4 |
| Tangipahoa Parish | \$19.15 | \$996 | \$39,840 | 2.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 13,834 | 29% | \$13.04 | \$678 | 1.5 |

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

LOUISIANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tensas Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$46,200 | \$1,155 | \$13,860 | \$347 | 472 | 31% | \$16.53 | \$859 | 0.9 |
| Terrebonne Parish | \$18.87 | \$981 | \$39,240 | 2.6 | \$81,300 | \$2,033 | \$24,390 | \$610 | 11,442 | 27% | \$17.29 | \$899 | 1.1 |
| Union Parish | \$16.94 | \$881 | \$35,240 | 2.3 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,495 | 19% | \$7.86 | \$409 | 2.2 |
| Vermilion Parish | \$15.67 | \$815 | \$32,600 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 5,008 | 23% | \$11.13 | \$579 | 1.4 |
| Vernon Parish | \$18.48 | \$961 | \$38,440 | 2.5 | \$68,900 | \$1,723 | \$20,670 | \$517 | 7,693 | 45% | \$18.74 | \$975 | 1.0 |
| Washington Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$53,100 | \$1,328 | \$15,930 | \$398 | 5,774 | 33% | \$13.01 | \$677 | 1.1 |
| Webster Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$45,300 | \$1,133 | \$13,590 | \$340 | 5,112 | 34% | \$15.46 | \$804 | 0.9 |
| West Baton Rouge Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 2,368 | 24% | \$17.92 | \$932 | 1.1 |
| West Carroll Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$64,200 | \$1,605 | \$19,260 | \$482 | 803 | 22% | \$9.73 | \$506 | 1.5 |
| West Feliciana Parish | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$83,300 | \$2,083 | \$24,990 | \$625 | 1,078 | 28% | \$12.53 | \$652 | 1.5 |
| Winn Parish | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,497 | 32% | \$13.59 | \$707 | 1.0 |

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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

MAINE

#24*

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

\$24.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

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

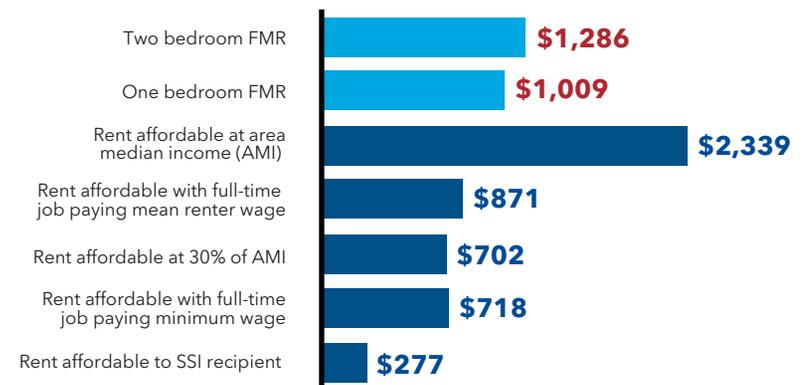
72
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

56
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------|----------------|
| Portland HMFA | \$35.75 |
| York-Kittery-South Berwick HMFA | \$31.58 |
| Cumberland County (part) HMFA | \$28.42 |
| York County (part) HMFA | \$26.38 |
| Sagadahoc County | \$23.77 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN MAINE FMR AREAS

BANGOR, ME HMFA

PENOBSCOT COUNTY

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

CUMBERLAND COUNTY, ME (PART) HMFA

CUMBERLAND COUNTY

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

LEWISTON-AUBURN, ME MSA

ANDROSCOGGIN COUNTY

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

PENOBSCOT COUNTY, ME (PART) HMFA

PENOBSCOT COUNTY

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

PORTLAND, ME HMFA

CUMBERLAND COUNTY

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

YORK COUNTY

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

SAGADAHOC COUNTY, ME HMFA

SAGADAHOC COUNTY

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

YORK COUNTY, ME (PART) HMFA

YORK COUNTY

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

YORK-KITTERY-SOUTH BERWICK, ME HMFA

YORK COUNTY

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

MAINE

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

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

MARYLAND

#10*

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

\$31.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MARYLAND

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

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

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

MARYLAND

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

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

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

MASSACHUSETTS

#3*

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

\$41.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

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

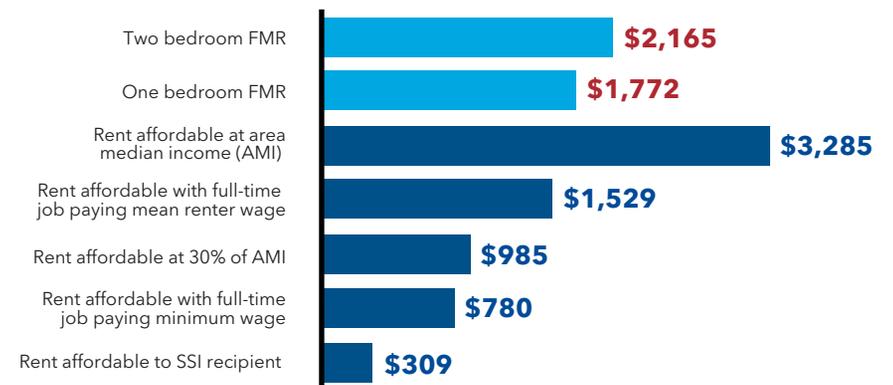
111
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

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

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

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

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

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

MIDDLESEX COUNTY

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

NORFOLK COUNTY

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

PLYMOUTH COUNTY

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

SUFFOLK COUNTY

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

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

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

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

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

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

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

FRANKLIN COUNTY, MA HMFA

FRANKLIN COUNTY

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

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

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

LOWELL, MA HMFA

MIDDLESEX COUNTY

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

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

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

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

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

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

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

SPRINGFIELD, MA HMFA

HAMPDEN COUNTY

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

HAMPSHIRE COUNTY

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

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

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

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

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

WORCESTER, MA HMFA

WORCESTER COUNTY

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

MASSACHUSETTS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Massachusetts | \$41.64 | \$2,165 | \$86,613 | 2.8 | \$131,394 | \$3,285 | \$39,418 | \$985 | 1,020,041 | 38% | \$29.40 | \$1,529 | 1.4 |
| Combined Nonmetro Areas | \$46.91 | \$2,439 | \$97,569 | 3.1 | \$129,142 | \$3,229 | \$38,743 | \$969 | 2,973 | 27% | \$19.71 | \$1,025 | 2.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Barnstable Town MSA | \$39.31 | \$2,044 | \$81,760 | 2.6 | \$124,300 | \$3,108 | \$37,290 | \$932 | 18,864 | 19% | \$15.87 | \$825 | 2.5 |
| Berkshire County (part) HMFA | \$27.58 | \$1,434 | \$57,360 | 1.8 | \$101,500 | \$2,538 | \$30,450 | \$761 | 4,883 | 25% | \$15.78 | \$820 | 1.7 |
| Boston-Cambridge-Quincy HMFA | \$50.67 | \$2,635 | \$105,400 | 3.4 | \$149,300 | \$3,733 | \$44,790 | \$1,120 | 576,093 | 41% | \$35.84 | \$1,864 | 1.4 |
| Brockton HMFA | \$35.83 | \$1,863 | \$74,520 | 2.4 | \$113,900 | \$2,848 | \$34,170 | \$854 | 26,572 | 28% | \$15.30 | \$795 | 2.3 |
| Eastern Worcester County HMFA | \$31.98 | \$1,663 | \$66,520 | 2.1 | \$147,600 | \$3,690 | \$44,280 | \$1,107 | 6,653 | 19% | \$18.22 | \$948 | 1.8 |
| Easton-Raynham HMFA | \$41.60 | \$2,163 | \$86,520 | 2.8 | \$152,600 | \$3,815 | \$45,780 | \$1,145 | 3,296 | 23% | \$16.49 | \$858 | 2.5 |
| Fitchburg-Leominster HMFA | \$26.12 | \$1,358 | \$54,320 | 1.7 | \$104,400 | \$2,610 | \$31,320 | \$783 | 20,336 | 34% | \$18.22 | \$948 | 1.4 |
| Franklin County HMFA | \$24.62 | \$1,280 | \$51,200 | 1.6 | \$98,600 | \$2,465 | \$29,580 | \$740 | 9,413 | 31% | \$14.73 | \$766 | 1.7 |
| Lawrence HMFA | \$34.15 | \$1,776 | \$71,040 | 2.3 | \$118,600 | \$2,965 | \$35,580 | \$890 | 44,717 | 40% | \$19.64 | \$1,021 | 1.7 |
| Lowell HMFA | \$37.60 | \$1,955 | \$78,200 | 2.5 | \$132,400 | \$3,310 | \$39,720 | \$993 | 36,692 | 31% | \$37.86 | \$1,969 | 1.0 |
| New Bedford HMFA | \$24.65 | \$1,282 | \$51,280 | 1.6 | \$87,700 | \$2,193 | \$26,310 | \$658 | 30,564 | 45% | \$16.49 | \$858 | 1.5 |
| Pittsfield HMFA | \$26.69 | \$1,388 | \$55,520 | 1.8 | \$88,800 | \$2,220 | \$26,640 | \$666 | 11,738 | 33% | \$15.78 | \$820 | 1.7 |
| Providence-Fall River HMFA | \$27.10 | \$1,409 | \$56,360 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 40,153 | 39% | \$16.49 | \$858 | 1.6 |
| Springfield HMFA | \$23.52 | \$1,223 | \$48,920 | 1.6 | \$93,700 | \$2,343 | \$28,110 | \$703 | 90,641 | 37% | \$15.37 | \$799 | 1.5 |
| Taunton-Mansfield-Norton HMFA | \$31.13 | \$1,619 | \$64,760 | 2.1 | \$124,900 | \$3,123 | \$37,470 | \$937 | 12,045 | 28% | \$16.49 | \$858 | 1.9 |
| Western Worcester County HMFA | \$24.12 | \$1,254 | \$50,160 | 1.6 | \$98,800 | \$2,470 | \$29,640 | \$741 | 2,700 | 24% | \$18.22 | \$948 | 1.3 |
| Worcester HMFA | \$31.44 | \$1,635 | \$65,400 | 2.1 | \$122,000 | \$3,050 | \$36,600 | \$915 | 81,708 | 37% | \$18.22 | \$948 | 1.7 |

† Wage data not available (See Appendix B).

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

MASSACHUSETTS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| <u>Counties</u> | | | | | | | | | | | | | |
| Dukes County | \$44.71 | \$2,325 | \$93,000 | 3.0 | \$124,900 | \$3,123 | \$37,470 | \$937 | 1,814 | 27% | \$19.71 | \$1,025 | 2.3 |
| Nantucket County † | \$50.35 | \$2,618 | 104,720 | 3.4 | \$136,300 | \$3,408 | \$40,890 | \$1,022 | 1,159 | 29% | | | |

† Wage data not available (See Appendix B).

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

MICHIGAN

#28*

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

\$21.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

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

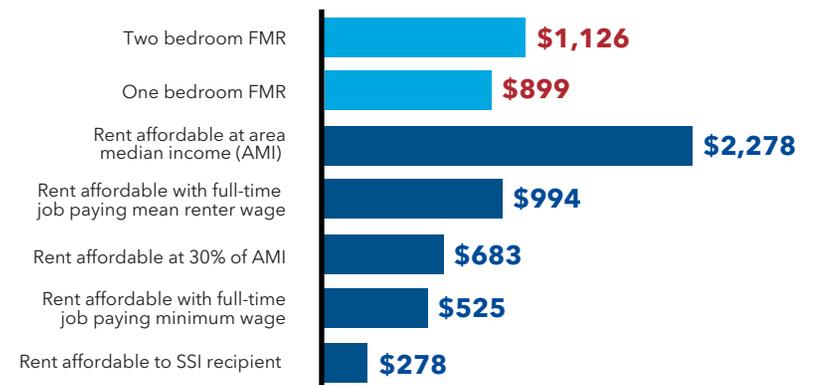
86
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| Ann Arbor MSA | \$26.62 |
| Grand Rapids-Wyoming HMFA | \$25.50 |
| Livingston County | \$24.25 |
| Detroit-Warren-Livonia HMFA | \$23.33 |
| Holland-Grand Haven HMFA | \$22.08 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MICHIGAN

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

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

MICHIGAN

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

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

MICHIGAN

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

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MICHIGAN

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Mackinac County | \$15.88 | \$826 | \$33,040 | 1.6 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,322 | 26% | \$13.96 | \$726 | 1.1 |
| Macomb County | \$23.33 | \$1,213 | \$48,520 | 2.3 | \$94,700 | \$2,368 | \$28,410 | \$710 | 90,037 | 26% | \$20.40 | \$1,061 | 1.1 |
| Manistee County | \$17.62 | \$916 | \$36,640 | 1.7 | \$76,600 | \$1,915 | \$22,980 | \$575 | 1,440 | 15% | \$14.22 | \$739 | 1.2 |
| Marquette County | \$17.27 | \$898 | \$35,920 | 1.7 | \$87,800 | \$2,195 | \$26,340 | \$659 | 7,595 | 28% | \$13.17 | \$685 | 1.3 |
| Mason County | \$16.75 | \$871 | \$34,840 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 2,737 | 23% | \$13.38 | \$696 | 1.3 |
| Mecosta County | \$15.88 | \$826 | \$33,040 | 1.6 | \$72,000 | \$1,800 | \$21,600 | \$540 | 3,915 | 25% | \$12.68 | \$659 | 1.3 |
| Menominee County | \$15.88 | \$826 | \$33,040 | 1.6 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,864 | 19% | \$12.29 | \$639 | 1.3 |
| Midland County | \$18.81 | \$978 | \$39,120 | 1.9 | \$95,300 | \$2,383 | \$28,590 | \$715 | 7,760 | 23% | \$20.34 | \$1,058 | 0.9 |
| Missaukee County | \$16.79 | \$873 | \$34,920 | 1.7 | \$70,300 | \$1,758 | \$21,090 | \$527 | 1,117 | 19% | \$14.68 | \$763 | 1.1 |
| Monroe County | \$20.62 | \$1,072 | \$42,880 | 2.0 | \$92,000 | \$2,300 | \$27,600 | \$690 | 11,754 | 19% | \$15.14 | \$787 | 1.4 |
| Montcalm County | \$17.73 | \$922 | \$36,880 | 1.8 | \$70,200 | \$1,755 | \$21,060 | \$527 | 4,573 | 19% | \$13.47 | \$700 | 1.3 |
| Montmorency County | \$15.88 | \$826 | \$33,040 | 1.6 | \$63,400 | \$1,585 | \$19,020 | \$476 | 573 | 13% | \$10.82 | \$563 | 1.5 |
| Muskegon County | \$19.10 | \$993 | \$39,720 | 1.9 | \$72,700 | \$1,818 | \$21,810 | \$545 | 15,319 | 23% | \$13.86 | \$721 | 1.4 |
| Newaygo County | \$16.62 | \$864 | \$34,560 | 1.6 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,883 | 15% | \$14.63 | \$761 | 1.1 |
| Oakland County | \$23.33 | \$1,213 | \$48,520 | 2.3 | \$94,700 | \$2,368 | \$28,410 | \$710 | 147,099 | 28% | \$23.13 | \$1,203 | 1.0 |
| Oceana County | \$16.08 | \$836 | \$33,440 | 1.6 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,356 | 14% | \$11.43 | \$594 | 1.4 |
| Ogemaw County | \$15.88 | \$826 | \$33,040 | 1.6 | \$61,800 | \$1,545 | \$18,540 | \$464 | 1,642 | 18% | \$11.14 | \$579 | 1.4 |
| Ontonagon County | \$15.88 | \$826 | \$33,040 | 1.6 | \$64,400 | \$1,610 | \$19,320 | \$483 | 286 | 11% | \$9.83 | \$511 | 1.6 |
| Osceola County | \$15.88 | \$826 | \$33,040 | 1.6 | \$67,700 | \$1,693 | \$20,310 | \$508 | 1,474 | 17% | \$14.08 | \$732 | 1.1 |
| Oscoda County | \$15.88 | \$826 | \$33,040 | 1.6 | \$61,500 | \$1,538 | \$18,450 | \$461 | 416 | 13% | \$12.46 | \$648 | 1.3 |
| Otsego County | \$17.69 | \$920 | \$36,800 | 1.8 | \$84,500 | \$2,113 | \$25,350 | \$634 | 2,595 | 25% | \$12.36 | \$642 | 1.4 |
| Ottawa County | \$22.08 | \$1,148 | \$45,920 | 2.2 | \$106,500 | \$2,663 | \$31,950 | \$799 | 22,681 | 21% | \$16.06 | \$835 | 1.4 |
| Presque Isle County | \$15.88 | \$826 | \$33,040 | 1.6 | \$70,800 | \$1,770 | \$21,240 | \$531 | 648 | 11% | \$9.73 | \$506 | 1.6 |
| Roscommon County | \$15.88 | \$826 | \$33,040 | 1.6 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,943 | 18% | \$11.47 | \$596 | 1.4 |
| Saginaw County | \$17.90 | \$931 | \$37,240 | 1.8 | \$69,200 | \$1,730 | \$20,760 | \$519 | 21,792 | 28% | \$15.95 | \$829 | 1.1 |
| St. Clair County | \$23.33 | \$1,213 | \$48,520 | 2.3 | \$94,700 | \$2,368 | \$28,410 | \$710 | 13,143 | 20% | \$14.98 | \$779 | 1.6 |

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

MICHIGAN

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| St. Joseph County | \$15.88 | \$826 | \$33,040 | 1.6 | \$76,300 | \$1,908 | \$22,890 | \$572 | 6,025 | 25% | \$15.21 | \$791 | 1.0 |
| Sanilac County | \$15.88 | \$826 | \$33,040 | 1.6 | \$72,300 | \$1,808 | \$21,690 | \$542 | 3,500 | 20% | \$14.05 | \$731 | 1.1 |
| Schoolcraft County | \$15.88 | \$826 | \$33,040 | 1.6 | \$73,800 | \$1,845 | \$22,140 | \$554 | 559 | 15% | \$7.43 | \$387 | 2.1 |
| Shiawassee County | \$16.50 | \$858 | \$34,320 | 1.6 | \$74,700 | \$1,868 | \$22,410 | \$560 | 6,387 | 23% | \$14.59 | \$759 | 1.1 |
| Tuscola County | \$15.88 | \$826 | \$33,040 | 1.6 | \$75,100 | \$1,878 | \$22,530 | \$563 | 3,273 | 15% | \$13.93 | \$724 | 1.1 |
| Van Buren County | \$16.44 | \$855 | \$34,200 | 1.6 | \$77,100 | \$1,928 | \$23,130 | \$578 | 6,137 | 21% | \$13.41 | \$698 | 1.2 |
| Washtenaw County | \$26.62 | \$1,384 | \$55,360 | 2.6 | \$124,000 | \$3,100 | \$37,200 | \$930 | 56,820 | 39% | \$20.51 | \$1,066 | 1.3 |
| Wayne County | \$23.33 | \$1,213 | \$48,520 | 2.3 | \$94,700 | \$2,368 | \$28,410 | \$710 | 251,199 | 37% | \$22.97 | \$1,194 | 1.0 |
| Wexford County | \$16.38 | \$852 | \$34,080 | 1.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 2,632 | 20% | \$13.02 | \$677 | 1.3 |

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

#26*

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

\$24.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

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

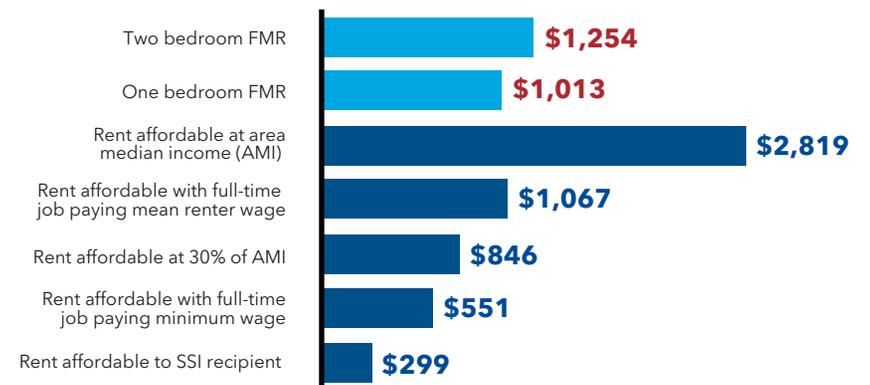
91
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------------|----------------|
| Minneapolis-St. Paul-Bloomington HMFA | \$27.12 |
| Rochester HMFA | \$23.54 |
| Duluth HMFA | \$20.90 |
| Rice County | \$20.63 |
| Mankato-North Mankato MSA | \$20.31 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MINNESOTA

| | FY23 HOUSING WAGE | | HOUSING COSTS | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Minnesota | \$24.11 | \$1,254 | \$50,149 | 2.3 | \$112,774 | \$2,819 | \$33,832 | \$846 | 618,299 | 28% | \$20.51 | \$1,067 | 1.2 |
| Combined Nonmetro Areas | \$17.29 | \$899 | \$35,971 | 1.6 | \$89,129 | \$2,228 | \$26,739 | \$668 | 114,154 | 23% | \$13.85 | \$720 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Duluth HMFA | \$20.90 | \$1,087 | \$43,480 | 2.0 | \$93,500 | \$2,338 | \$28,050 | \$701 | 26,736 | 27% | \$14.16 | \$736 | 1.5 |
| Fargo MSA | \$17.52 | \$911 | \$36,440 | 1.7 | \$104,100 | \$2,603 | \$31,230 | \$781 | 8,283 | 33% | \$11.37 | \$591 | 1.5 |
| Fillmore County HMFA | \$16.79 | \$873 | \$34,920 | 1.6 | \$91,800 | \$2,295 | \$27,540 | \$689 | 1,533 | 18% | \$10.90 | \$567 | 1.5 |
| Grand Forks MSA | \$17.12 | \$890 | \$35,600 | 1.6 | \$94,200 | \$2,355 | \$28,260 | \$707 | 3,637 | 29% | \$11.14 | \$579 | 1.5 |
| La Crosse-Onalaska MSA | \$19.69 | \$1,024 | \$40,960 | 1.9 | \$93,400 | \$2,335 | \$28,020 | \$701 | 1,505 | 19% | \$12.38 | \$644 | 1.6 |
| Lake County HMFA | \$19.17 | \$997 | \$39,880 | 1.8 | \$90,800 | \$2,270 | \$27,240 | \$681 | 872 | 17% | \$15.28 | \$794 | 1.3 |
| Le Sueur County HMFA | \$19.12 | \$994 | \$39,760 | 1.8 | \$107,500 | \$2,688 | \$32,250 | \$806 | 2,106 | 19% | \$12.68 | \$659 | 1.5 |
| Mankato-North Mankato MSA | \$20.31 | \$1,056 | \$42,240 | 1.9 | \$99,100 | \$2,478 | \$29,730 | \$743 | 13,105 | 33% | \$14.87 | \$773 | 1.4 |
| Mille Lacs County HMFA | \$19.19 | \$998 | \$39,920 | 1.8 | \$81,700 | \$2,043 | \$24,510 | \$613 | 2,480 | 24% | \$10.49 | \$545 | 1.8 |
| Minneapolis-St. Paul-Bloomington HMFA | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 398,095 | 30% | \$23.25 | \$1,209 | 1.2 |
| Rochester HMFA | \$23.54 | \$1,224 | \$48,960 | 2.2 | \$123,200 | \$3,080 | \$36,960 | \$924 | 19,620 | 27% | \$21.13 | \$1,099 | 1.1 |
| St. Cloud MSA | \$18.69 | \$972 | \$38,880 | 1.8 | \$95,600 | \$2,390 | \$28,680 | \$717 | 24,489 | 32% | \$16.51 | \$858 | 1.1 |
| Wabasha County HMFA | \$15.88 | \$826 | \$33,040 | 1.5 | \$98,000 | \$2,450 | \$29,400 | \$735 | 1,684 | 19% | \$11.19 | \$582 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aitkin County | \$16.29 | \$847 | \$33,880 | 1.5 | \$72,900 | \$1,823 | \$21,870 | \$547 | 1,012 | 15% | \$11.80 | \$613 | 1.4 |
| Anoka County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 25,858 | 20% | \$19.27 | \$1,002 | 1.4 |
| Becker County | \$16.63 | \$865 | \$34,600 | 1.6 | \$90,100 | \$2,253 | \$27,030 | \$676 | 2,900 | 21% | \$11.39 | \$592 | 1.5 |
| Beltrami County | \$20.19 | \$1,050 | \$42,000 | 1.9 | \$83,300 | \$2,083 | \$24,990 | \$625 | 5,619 | 32% | \$14.56 | \$757 | 1.4 |

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

MINNESOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Benton County | \$18.69 | \$972 | \$38,880 | 1.8 | \$95,600 | \$2,390 | \$28,680 | \$717 | 5,493 | 34% | \$16.67 | \$867 | 1.1 |
| Big Stone County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,900 | \$2,173 | \$26,070 | \$652 | 615 | 27% | \$12.24 | \$636 | 1.3 |
| Blue Earth County | \$20.31 | \$1,056 | \$42,240 | 1.9 | \$99,100 | \$2,478 | \$29,730 | \$743 | 9,893 | 37% | \$15.72 | \$818 | 1.3 |
| Brown County | \$15.88 | \$826 | \$33,040 | 1.5 | \$91,000 | \$2,275 | \$27,300 | \$683 | 2,379 | 22% | \$16.01 | \$833 | 1.0 |
| Carlton County | \$20.90 | \$1,087 | \$43,480 | 2.0 | \$93,500 | \$2,338 | \$28,050 | \$701 | 2,773 | 20% | \$13.29 | \$691 | 1.6 |
| Carver County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 6,618 | 17% | \$17.50 | \$910 | 1.5 |
| Cass County | \$16.83 | \$875 | \$35,000 | 1.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,019 | 16% | \$18.90 | \$983 | 0.9 |
| Chippewa County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 1,623 | 31% | \$15.20 | \$791 | 1.0 |
| Chisago County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 2,818 | 14% | \$12.21 | \$635 | 2.2 |
| Clay County | \$17.52 | \$911 | \$36,440 | 1.7 | \$104,100 | \$2,603 | \$31,230 | \$781 | 8,283 | 33% | \$11.37 | \$591 | 1.5 |
| Cleanwater County | \$16.40 | \$853 | \$34,120 | 1.5 | \$79,700 | \$1,993 | \$23,910 | \$598 | 618 | 19% | \$14.24 | \$740 | 1.2 |
| Cook County | \$15.88 | \$826 | \$33,040 | 1.5 | \$89,400 | \$2,235 | \$26,820 | \$671 | 512 | 20% | \$12.43 | \$646 | 1.3 |
| Cottonwood County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,500 | \$2,138 | \$25,650 | \$641 | 1,036 | 22% | \$15.82 | \$822 | 1.0 |
| Crow Wing County | \$19.12 | \$994 | \$39,760 | 1.8 | \$89,700 | \$2,243 | \$26,910 | \$673 | 6,443 | 23% | \$13.67 | \$711 | 1.4 |
| Dakota County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 40,450 | 24% | \$18.65 | \$970 | 1.5 |
| Dodge County | \$23.54 | \$1,224 | \$48,960 | 2.2 | \$123,200 | \$3,080 | \$36,960 | \$924 | 1,067 | 14% | \$14.18 | \$738 | 1.7 |
| Douglas County | \$16.71 | \$869 | \$34,760 | 1.6 | \$95,100 | \$2,378 | \$28,530 | \$713 | 4,352 | 26% | \$14.60 | \$759 | 1.1 |
| Faribault County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,800 | \$2,095 | \$25,140 | \$629 | 1,316 | 22% | \$14.31 | \$744 | 1.1 |
| Fillmore County | \$16.79 | \$873 | \$34,920 | 1.6 | \$91,800 | \$2,295 | \$27,540 | \$689 | 1,533 | 18% | \$10.90 | \$567 | 1.5 |
| Freeborn County | \$16.81 | \$874 | \$34,960 | 1.6 | \$79,700 | \$1,993 | \$23,910 | \$598 | 2,743 | 21% | \$14.24 | \$740 | 1.2 |
| Goodhue County | \$17.71 | \$921 | \$36,840 | 1.7 | \$104,100 | \$2,603 | \$31,230 | \$781 | 4,655 | 24% | \$13.60 | \$707 | 1.3 |
| Grant County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 525 | 21% | \$11.90 | \$619 | 1.3 |
| Hennepin County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 193,242 | 37% | \$27.37 | \$1,423 | 1.0 |
| Houston County | \$19.69 | \$1,024 | \$40,960 | 1.9 | \$93,400 | \$2,335 | \$28,020 | \$701 | 1,505 | 19% | \$12.38 | \$644 | 1.6 |
| Hubbard County | \$17.13 | \$891 | \$35,640 | 1.6 | \$84,500 | \$2,113 | \$25,350 | \$634 | 1,483 | 17% | \$13.07 | \$680 | 1.3 |
| Isanti County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 2,415 | 16% | \$11.71 | \$609 | 2.3 |

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MINNESOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Itasca County | \$18.42 | \$958 | \$38,320 | 1.7 | \$84,900 | \$2,123 | \$25,470 | \$637 | 3,222 | 18% | \$12.11 | \$630 | 1.5 |
| Jackson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 814 | 19% | \$14.88 | \$774 | 1.1 |
| Kanabec County | \$18.73 | \$974 | \$38,960 | 1.8 | \$84,200 | \$2,105 | \$25,260 | \$632 | 1,004 | 16% | \$14.24 | \$740 | 1.3 |
| Kandiyohi County | \$16.31 | \$848 | \$33,920 | 1.5 | \$92,900 | \$2,323 | \$27,870 | \$697 | 4,302 | 25% | \$11.57 | \$601 | 1.4 |
| Kittson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$90,100 | \$2,253 | \$27,030 | \$676 | 297 | 18% | \$13.85 | \$720 | 1.1 |
| Koochiching County | \$15.88 | \$826 | \$33,040 | 1.5 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,062 | 19% | \$13.21 | \$687 | 1.2 |
| Lac qui Parle County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 437 | 15% | \$11.94 | \$621 | 1.3 |
| Lake County | \$19.17 | \$997 | \$39,880 | 1.8 | \$90,800 | \$2,270 | \$27,240 | \$681 | 872 | 17% | \$15.28 | \$794 | 1.3 |
| Lake of the Woods County | \$17.40 | \$905 | \$36,200 | 1.6 | \$95,600 | \$2,390 | \$28,680 | \$717 | 208 | 15% | \$13.42 | \$698 | 1.3 |
| Le Sueur County | \$19.12 | \$994 | \$39,760 | 1.8 | \$107,500 | \$2,688 | \$32,250 | \$806 | 2,106 | 19% | \$12.68 | \$659 | 1.5 |
| Lincoln County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,400 | \$2,135 | \$25,620 | \$641 | 471 | 19% | \$13.86 | \$721 | 1.1 |
| Lyon County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,900 | \$2,173 | \$26,070 | \$652 | 3,131 | 32% | \$14.01 | \$729 | 1.1 |
| McLeod County | \$16.29 | \$847 | \$33,880 | 1.5 | \$100,900 | \$2,523 | \$30,270 | \$757 | 3,422 | 23% | \$16.73 | \$870 | 1.0 |
| Mahnomen County | \$15.88 | \$826 | \$33,040 | 1.5 | \$62,800 | \$1,570 | \$18,840 | \$471 | 580 | 31% | \$19.62 | \$1,020 | 0.8 |
| Marshall County | \$15.98 | \$831 | \$33,240 | 1.5 | \$95,900 | \$2,398 | \$28,770 | \$719 | 584 | 16% | \$13.95 | \$726 | 1.1 |
| Martin County | \$16.33 | \$849 | \$33,960 | 1.5 | \$84,100 | \$2,103 | \$25,230 | \$631 | 2,244 | 26% | \$16.28 | \$847 | 1.0 |
| Meeker County | \$16.94 | \$881 | \$35,240 | 1.6 | \$96,000 | \$2,400 | \$28,800 | \$720 | 1,645 | 18% | \$12.18 | \$633 | 1.4 |
| Mille Lacs County | \$19.19 | \$998 | \$39,920 | 1.8 | \$81,700 | \$2,043 | \$24,510 | \$613 | 2,480 | 24% | \$10.49 | \$545 | 1.8 |
| Morrison County | \$16.13 | \$839 | \$33,560 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,835 | 21% | \$12.24 | \$636 | 1.3 |
| Mower County | \$18.63 | \$969 | \$38,760 | 1.8 | \$86,600 | \$2,165 | \$25,980 | \$650 | 3,963 | 25% | \$15.09 | \$785 | 1.2 |
| Murray County | \$15.88 | \$826 | \$33,040 | 1.5 | \$98,400 | \$2,460 | \$29,520 | \$738 | 583 | 17% | \$11.88 | \$618 | 1.3 |
| Nicollet County | \$20.31 | \$1,056 | \$42,240 | 1.9 | \$99,100 | \$2,478 | \$29,730 | \$743 | 3,212 | 25% | \$12.47 | \$648 | 1.6 |
| Nobles County | \$17.77 | \$924 | \$36,960 | 1.7 | \$79,300 | \$1,983 | \$23,790 | \$595 | 2,017 | 27% | \$17.58 | \$914 | 1.0 |
| Norman County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,900 | \$2,198 | \$26,370 | \$659 | 498 | 19% | \$12.44 | \$647 | 1.3 |
| Olmsted County | \$23.54 | \$1,224 | \$48,960 | 2.2 | \$123,200 | \$3,080 | \$36,960 | \$924 | 18,553 | 29% | \$21.47 | \$1,116 | 1.1 |
| Otter Tail County | \$16.60 | \$863 | \$34,520 | 1.6 | \$90,100 | \$2,253 | \$27,030 | \$676 | 4,988 | 20% | \$12.25 | \$637 | 1.4 |

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

MINNESOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pennington County | \$18.08 | \$940 | \$37,600 | 1.7 | \$94,600 | \$2,365 | \$28,380 | \$710 | 1,552 | 26% | \$19.65 | \$1,022 | 0.9 |
| Pine County | \$19.56 | \$1,017 | \$40,680 | 1.8 | \$81,500 | \$2,038 | \$24,450 | \$611 | 1,853 | 17% | \$8.66 | \$450 | 2.3 |
| Pipestone County | \$15.88 | \$826 | \$33,040 | 1.5 | \$81,700 | \$2,043 | \$24,510 | \$613 | 913 | 23% | \$13.83 | \$719 | 1.1 |
| Polk County | \$17.12 | \$890 | \$35,600 | 1.6 | \$94,200 | \$2,355 | \$28,260 | \$707 | 3,637 | 29% | \$11.14 | \$579 | 1.5 |
| Pope County | \$17.79 | \$925 | \$37,000 | 1.7 | \$97,200 | \$2,430 | \$29,160 | \$729 | 926 | 19% | \$12.03 | \$626 | 1.5 |
| Ramsey County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 86,112 | 40% | \$22.74 | \$1,183 | 1.2 |
| Red Lake County | \$15.88 | \$826 | \$33,040 | 1.5 | \$96,600 | \$2,415 | \$28,980 | \$725 | 297 | 18% | \$10.16 | \$528 | 1.6 |
| Redwood County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,600 | \$2,090 | \$25,080 | \$627 | 1,347 | 22% | \$14.69 | \$764 | 1.1 |
| Renville County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 1,214 | 21% | \$13.54 | \$704 | 1.2 |
| Rice County | \$20.63 | \$1,073 | \$42,920 | 1.9 | \$93,000 | \$2,325 | \$27,900 | \$698 | 5,790 | 25% | \$13.26 | \$689 | 1.6 |
| Rock County | \$16.92 | \$880 | \$35,200 | 1.6 | \$94,300 | \$2,358 | \$28,290 | \$707 | 877 | 22% | \$11.68 | \$608 | 1.4 |
| Roseau County | \$16.77 | \$872 | \$34,880 | 1.6 | \$85,600 | \$2,140 | \$25,680 | \$642 | 1,121 | 20% | \$14.56 | \$757 | 1.2 |
| St. Louis County | \$20.90 | \$1,087 | \$43,480 | 2.0 | \$93,500 | \$2,338 | \$28,050 | \$701 | 23,963 | 28% | \$14.26 | \$741 | 1.5 |
| Scott County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 8,791 | 17% | \$14.21 | \$739 | 1.9 |
| Sherburne County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 5,325 | 16% | \$13.03 | \$678 | 2.1 |
| Sibley County | \$16.50 | \$858 | \$34,320 | 1.6 | \$95,000 | \$2,375 | \$28,500 | \$713 | 1,182 | 20% | \$15.62 | \$812 | 1.1 |
| Stearns County | \$18.69 | \$972 | \$38,880 | 1.8 | \$95,600 | \$2,390 | \$28,680 | \$717 | 18,996 | 32% | \$16.47 | \$857 | 1.1 |
| Steele County | \$18.06 | \$939 | \$37,560 | 1.7 | \$106,800 | \$2,670 | \$32,040 | \$801 | 3,423 | 23% | \$12.47 | \$649 | 1.4 |
| Stevens County | \$16.19 | \$842 | \$33,680 | 1.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 1,199 | 32% | \$13.08 | \$680 | 1.2 |
| Swift County | \$15.88 | \$826 | \$33,040 | 1.5 | \$81,300 | \$2,033 | \$24,390 | \$610 | 1,149 | 27% | \$15.95 | \$830 | 1.0 |
| Todd County | \$15.88 | \$826 | \$33,040 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 1,622 | 17% | \$14.89 | \$774 | 1.1 |
| Traverse County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 294 | 21% | \$12.62 | \$656 | 1.3 |
| Wabasha County | \$15.88 | \$826 | \$33,040 | 1.5 | \$98,000 | \$2,450 | \$29,400 | \$735 | 1,684 | 19% | \$11.19 | \$582 | 1.4 |
| Wadena County | \$16.10 | \$837 | \$33,480 | 1.5 | \$72,100 | \$1,803 | \$21,630 | \$541 | 1,468 | 26% | \$13.30 | \$692 | 1.2 |
| Waseca County | \$15.88 | \$826 | \$33,040 | 1.5 | \$90,500 | \$2,263 | \$27,150 | \$679 | 1,499 | 20% | \$12.33 | \$641 | 1.3 |
| Washington County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 17,937 | 18% | \$16.05 | \$835 | 1.7 |

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

MINNESOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Watonwan County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,200 | \$2,155 | \$25,860 | \$647 | 919 | 22% | \$12.02 | \$625 | 1.3 |
| Wilkin County | \$15.88 | \$826 | \$33,040 | 1.5 | \$88,200 | \$2,205 | \$26,460 | \$662 | 582 | 22% | \$16.88 | \$878 | 0.9 |
| Winona County | \$17.19 | \$894 | \$35,760 | 1.6 | \$98,800 | \$2,470 | \$29,640 | \$741 | 6,122 | 30% | \$12.71 | \$661 | 1.4 |
| Wright County | \$27.12 | \$1,410 | \$56,400 | 2.6 | \$124,900 | \$3,123 | \$37,470 | \$937 | 8,529 | 17% | \$15.38 | \$800 | 1.8 |
| Yellow Medicine County | \$15.92 | \$828 | \$33,120 | 1.5 | \$89,900 | \$2,248 | \$26,970 | \$674 | 648 | 16% | \$14.79 | \$769 | 1.1 |

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

MISSISSIPPI

#49*

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

\$17.21
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

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

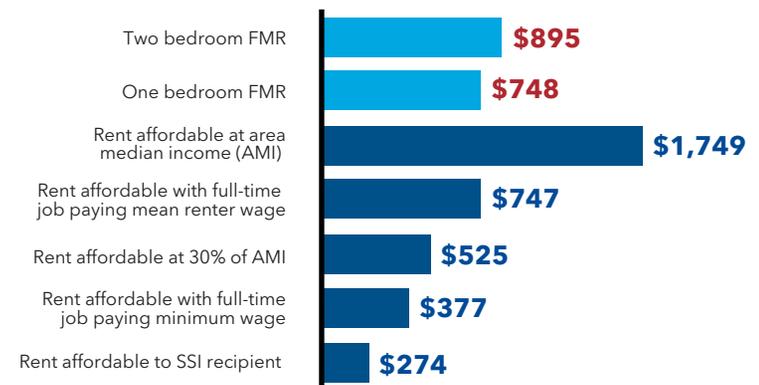
95
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MISSISSIPPI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Mississippi | \$17.21 | \$895 | \$35,807 | 2.4 | \$69,971 | \$1,749 | \$20,991 | \$525 | 344,555 | 31% | \$14.37 | \$747 | 1.2 |
| Combined Nonmetro Areas | \$15.58 | \$810 | \$32,403 | 2.1 | \$63,568 | \$1,589 | \$19,070 | \$477 | 170,911 | 30% | \$13.43 | \$698 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Covington County HMFA | \$14.73 | \$766 | \$30,640 | 2.0 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,765 | 26% | \$10.11 | \$526 | 1.5 |
| Gulfport-Biloxi HMFA | \$18.15 | \$944 | \$37,760 | 2.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 36,977 | 38% | \$14.60 | \$759 | 1.2 |
| Hattiesburg HMFA | \$18.25 | \$949 | \$37,960 | 2.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 21,368 | 37% | \$13.44 | \$699 | 1.4 |
| Holmes County HMFA | \$14.73 | \$766 | \$30,640 | 2.0 | \$37,900 | \$948 | \$11,370 | \$284 | 2,247 | 40% | \$13.60 | \$707 | 1.1 |
| Jackson HMFA | \$20.37 | \$1,059 | \$42,360 | 2.8 | \$79,900 | \$1,998 | \$23,970 | \$599 | 65,582 | 33% | \$15.70 | \$817 | 1.3 |
| Marshall County HMFA | \$15.98 | \$831 | \$33,240 | 2.2 | \$61,200 | \$1,530 | \$18,360 | \$459 | 3,003 | 24% | \$18.11 | \$941 | 0.9 |
| Memphis HMFA | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$81,000 | \$2,025 | \$24,300 | \$608 | 16,029 | 24% | \$14.54 | \$756 | 1.4 |
| Pascagoula HMFA | \$17.42 | \$906 | \$36,240 | 2.4 | \$85,300 | \$2,133 | \$25,590 | \$640 | 15,133 | 28% | \$18.74 | \$974 | 0.9 |
| Simpson County HMFA | \$15.23 | \$792 | \$31,680 | 2.1 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,845 | 20% | \$8.93 | \$464 | 1.7 |
| Stone County HMFA | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 1,434 | 22% | \$11.63 | \$605 | 1.3 |
| Tate County HMFA | \$14.87 | \$773 | \$30,920 | 2.1 | \$71,100 | \$1,778 | \$21,330 | \$533 | 2,693 | 26% | \$11.03 | \$574 | 1.3 |
| Tunica County HMFA | \$18.19 | \$946 | \$37,840 | 2.5 | \$49,000 | \$1,225 | \$14,700 | \$368 | 2,261 | 62% | \$16.02 | \$833 | 1.1 |
| Yazoo County HMFA | \$15.98 | \$831 | \$33,240 | 2.2 | \$55,300 | \$1,383 | \$16,590 | \$415 | 3,307 | 38% | \$14.77 | \$768 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$14.73 | \$766 | \$30,640 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 4,214 | 37% | \$12.43 | \$646 | 1.2 |
| Alcorn County | \$14.73 | \$766 | \$30,640 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 4,721 | 34% | \$13.31 | \$692 | 1.1 |
| Amite County | \$14.73 | \$766 | \$30,640 | 2.0 | \$43,400 | \$1,085 | \$13,020 | \$326 | 1,185 | 20% | \$12.17 | \$633 | 1.2 |
| Attala County | \$14.73 | \$766 | \$30,640 | 2.0 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,705 | 27% | \$10.04 | \$522 | 1.5 |

† Wage data not available (See Appendix B).

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MISSISSIPPI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Benton County | \$14.73 | \$766 | \$30,640 | 2.0 | \$62,700 | \$1,568 | \$18,810 | \$470 | 578 | 20% | \$17.21 | \$895 | 0.9 |
| Bolivar County | \$14.90 | \$775 | \$31,000 | 2.1 | \$47,400 | \$1,185 | \$14,220 | \$356 | 4,795 | 42% | \$12.87 | \$669 | 1.2 |
| Calhoun County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,639 | 29% | \$14.42 | \$750 | 1.0 |
| Carroll County | \$14.73 | \$766 | \$30,640 | 2.0 | \$76,500 | \$1,913 | \$22,950 | \$574 | 705 | 18% | \$10.23 | \$532 | 1.4 |
| Chickasaw County | \$14.73 | \$766 | \$30,640 | 2.0 | \$53,600 | \$1,340 | \$16,080 | \$402 | 2,124 | 31% | \$14.41 | \$749 | 1.0 |
| Choctaw County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 682 | 20% | \$19.49 | \$1,014 | 0.8 |
| Claiborne County | \$14.83 | \$771 | \$30,840 | 2.0 | \$36,000 | \$900 | \$10,800 | \$270 | 705 | 27% | \$20.87 | \$1,085 | 0.7 |
| Clarke County | \$15.19 | \$790 | \$31,600 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 866 | 15% | \$11.44 | \$595 | 1.3 |
| Clay County | \$14.73 | \$766 | \$30,640 | 2.0 | \$52,800 | \$1,320 | \$15,840 | \$396 | 2,226 | 30% | \$15.39 | \$801 | 1.0 |
| Coahoma County | \$14.73 | \$766 | \$30,640 | 2.0 | \$45,800 | \$1,145 | \$13,740 | \$344 | 3,754 | 45% | \$12.15 | \$632 | 1.2 |
| Copiah County | \$20.37 | \$1,059 | \$42,360 | 2.8 | \$79,900 | \$1,998 | \$23,970 | \$599 | 2,078 | 21% | \$11.38 | \$592 | 1.8 |
| Covington County | \$14.73 | \$766 | \$30,640 | 2.0 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,765 | 26% | \$10.11 | \$526 | 1.5 |
| DeSoto County | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$81,000 | \$2,025 | \$24,300 | \$608 | 16,029 | 24% | \$14.54 | \$756 | 1.4 |
| Forrest County | \$18.25 | \$949 | \$37,960 | 2.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 12,169 | 42% | \$14.10 | \$733 | 1.3 |
| Franklin County | \$14.73 | \$766 | \$30,640 | 2.0 | \$51,900 | \$1,298 | \$15,570 | \$389 | 824 | 27% | \$14.69 | \$764 | 1.0 |
| George County | \$14.88 | \$774 | \$30,960 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 1,707 | 20% | \$13.28 | \$690 | 1.1 |
| Greene County | \$14.73 | \$766 | \$30,640 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 711 | 19% | \$11.05 | \$574 | 1.3 |
| Grenada County | \$14.79 | \$769 | \$30,760 | 2.0 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,614 | 30% | \$15.35 | \$798 | 1.0 |
| Hancock County | \$18.15 | \$944 | \$37,760 | 2.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 3,876 | 21% | \$14.30 | \$743 | 1.3 |
| Harrison County | \$18.15 | \$944 | \$37,760 | 2.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 33,101 | 42% | \$14.65 | \$762 | 1.2 |
| Hinds County | \$20.37 | \$1,059 | \$42,360 | 2.8 | \$79,900 | \$1,998 | \$23,970 | \$599 | 38,625 | 43% | \$16.86 | \$877 | 1.2 |
| Holmes County | \$14.73 | \$766 | \$30,640 | 2.0 | \$37,900 | \$948 | \$11,370 | \$284 | 2,247 | 40% | \$13.60 | \$707 | 1.1 |
| Humphreys County | \$14.73 | \$766 | \$30,640 | 2.0 | \$35,900 | \$898 | \$10,770 | \$269 | 1,128 | 38% | \$12.01 | \$625 | 1.2 |
| Issaquena County † | \$16.35 | \$850 | \$34,000 | 2.3 | \$62,900 | \$1,573 | \$18,870 | \$472 | 181 | 48% | | | |
| Itawamba County | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,774 | 20% | \$17.25 | \$897 | 0.9 |
| Jackson County | \$17.42 | \$906 | \$36,240 | 2.4 | \$85,300 | \$2,133 | \$25,590 | \$640 | 15,133 | 28% | \$18.74 | \$974 | 0.9 |

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2023 Fair Market Rent.
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MISSISSIPPI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Jasper County | \$14.73 | \$766 | \$30,640 | 2.0 | \$62,200 | \$1,555 | \$18,660 | \$467 | 952 | 15% | \$14.75 | \$767 | 1.0 |
| Jefferson County † | \$14.73 | \$766 | \$30,640 | 2.0 | \$48,300 | \$1,208 | \$14,490 | \$362 | 701 | 29% | | | |
| Jefferson Davis County | \$14.73 | \$766 | \$30,640 | 2.0 | \$59,100 | \$1,478 | \$17,730 | \$443 | 780 | 18% | \$9.54 | \$496 | 1.5 |
| Jones County | \$15.54 | \$808 | \$32,320 | 2.1 | \$67,200 | \$1,680 | \$20,160 | \$504 | 6,130 | 25% | \$13.43 | \$698 | 1.2 |
| Kemper County | \$14.73 | \$766 | \$30,640 | 2.0 | \$49,600 | \$1,240 | \$14,880 | \$372 | 828 | 26% | \$9.96 | \$518 | 1.5 |
| Lafayette County | \$21.25 | \$1,105 | \$44,200 | 2.9 | \$76,200 | \$1,905 | \$22,860 | \$572 | 7,058 | 37% | \$12.37 | \$643 | 1.7 |
| Lamar County | \$18.25 | \$949 | \$37,960 | 2.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 8,482 | 34% | \$12.46 | \$648 | 1.5 |
| Lauderdale County | \$15.60 | \$811 | \$32,440 | 2.2 | \$58,700 | \$1,468 | \$17,610 | \$440 | 10,495 | 37% | \$11.84 | \$616 | 1.3 |
| Lawrence County | \$15.85 | \$824 | \$32,960 | 2.2 | \$59,400 | \$1,485 | \$17,820 | \$446 | 1,008 | 23% | \$19.39 | \$1,008 | 0.8 |
| Leake County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,960 | 26% | \$14.90 | \$775 | 1.0 |
| Lee County | \$17.13 | \$891 | \$35,640 | 2.4 | \$85,600 | \$2,140 | \$25,680 | \$642 | 9,482 | 30% | \$12.23 | \$636 | 1.4 |
| Leflore County | \$14.73 | \$766 | \$30,640 | 2.0 | \$41,800 | \$1,045 | \$12,540 | \$314 | 4,295 | 45% | \$12.35 | \$642 | 1.2 |
| Lincoln County | \$15.73 | \$818 | \$32,720 | 2.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 2,982 | 23% | \$13.86 | \$721 | 1.1 |
| Lowndes County | \$15.21 | \$791 | \$31,640 | 2.1 | \$78,500 | \$1,963 | \$23,550 | \$589 | 8,580 | 38% | \$15.34 | \$797 | 1.0 |
| Madison County | \$20.37 | \$1,059 | \$42,360 | 2.8 | \$79,900 | \$1,998 | \$23,970 | \$599 | 11,714 | 28% | \$13.75 | \$715 | 1.5 |
| Marion County | \$15.02 | \$781 | \$31,240 | 2.1 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,930 | 21% | \$13.89 | \$722 | 1.1 |
| Marshall County | \$15.98 | \$831 | \$33,240 | 2.2 | \$61,200 | \$1,530 | \$18,360 | \$459 | 3,003 | 24% | \$18.11 | \$941 | 0.9 |
| Monroe County | \$14.73 | \$766 | \$30,640 | 2.0 | \$70,300 | \$1,758 | \$21,090 | \$527 | 3,363 | 25% | \$13.52 | \$703 | 1.1 |
| Montgomery County | \$14.73 | \$766 | \$30,640 | 2.0 | \$48,900 | \$1,223 | \$14,670 | \$367 | 1,257 | 33% | \$12.65 | \$658 | 1.2 |
| Neshoba County | \$14.73 | \$766 | \$30,640 | 2.0 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,756 | 27% | \$13.58 | \$706 | 1.1 |
| Newton County | \$15.48 | \$805 | \$32,200 | 2.1 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,599 | 21% | \$12.22 | \$635 | 1.3 |
| Noxubee County | \$14.73 | \$766 | \$30,640 | 2.0 | \$48,900 | \$1,223 | \$14,670 | \$367 | 932 | 25% | \$8.86 | \$461 | 1.7 |
| Oktibbeha County | \$17.06 | \$887 | \$35,480 | 2.4 | \$74,200 | \$1,855 | \$22,260 | \$557 | 10,614 | 51% | \$8.56 | \$445 | 2.0 |
| Panola County | \$15.15 | \$788 | \$31,520 | 2.1 | \$60,800 | \$1,520 | \$18,240 | \$456 | 3,746 | 31% | \$14.47 | \$753 | 1.0 |
| Pearl River County | \$17.02 | \$885 | \$35,400 | 2.3 | \$76,000 | \$1,900 | \$22,800 | \$570 | 3,987 | 19% | \$11.93 | \$620 | 1.4 |
| Perry County | \$18.25 | \$949 | \$37,960 | 2.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 717 | 16% | \$12.22 | \$635 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

MISSISSIPPI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pike County | \$16.10 | \$837 | \$33,480 | 2.2 | \$52,100 | \$1,303 | \$15,630 | \$391 | 5,141 | 35% | \$12.31 | \$640 | 1.3 |
| Pontotoc County | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,800 | \$1,820 | \$21,840 | \$546 | 2,851 | 25% | \$14.42 | \$750 | 1.0 |
| Prentiss County | \$14.73 | \$766 | \$30,640 | 2.0 | \$70,900 | \$1,773 | \$21,270 | \$532 | 2,118 | 23% | \$10.45 | \$543 | 1.4 |
| Quitman County | \$14.73 | \$766 | \$30,640 | 2.0 | \$44,200 | \$1,105 | \$13,260 | \$332 | 1,062 | 41% | \$10.72 | \$557 | 1.4 |
| Rankin County | \$20.37 | \$1,059 | \$42,360 | 2.8 | \$79,900 | \$1,998 | \$23,970 | \$599 | 13,165 | 23% | \$16.15 | \$840 | 1.3 |
| Scott County | \$14.73 | \$766 | \$30,640 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 2,827 | 29% | \$16.04 | \$834 | 0.9 |
| Sharkey County | \$14.73 | \$766 | \$30,640 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 519 | 38% | \$9.30 | \$484 | 1.6 |
| Simpson County | \$15.23 | \$792 | \$31,680 | 2.1 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,845 | 20% | \$8.93 | \$464 | 1.7 |
| Smith County | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,800 | \$1,820 | \$21,840 | \$546 | 556 | 10% | \$11.24 | \$585 | 1.3 |
| Stone County | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 1,434 | 22% | \$11.63 | \$605 | 1.3 |
| Sunflower County | \$14.73 | \$766 | \$30,640 | 2.0 | \$51,500 | \$1,288 | \$15,450 | \$386 | 3,749 | 46% | \$10.91 | \$567 | 1.3 |
| Tallahatchie County | \$14.73 | \$766 | \$30,640 | 2.0 | \$40,500 | \$1,013 | \$12,150 | \$304 | 1,468 | 36% | \$16.48 | \$857 | 0.9 |
| Tate County | \$14.87 | \$773 | \$30,920 | 2.1 | \$71,100 | \$1,778 | \$21,330 | \$533 | 2,693 | 26% | \$11.03 | \$574 | 1.3 |
| Tippah County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,500 | \$1,438 | \$17,250 | \$431 | 2,321 | 30% | \$16.05 | \$834 | 0.9 |
| Tishomingo County | \$14.73 | \$766 | \$30,640 | 2.0 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,285 | 28% | \$11.71 | \$609 | 1.3 |
| Tunica County | \$18.19 | \$946 | \$37,840 | 2.5 | \$49,000 | \$1,225 | \$14,700 | \$368 | 2,261 | 62% | \$16.02 | \$833 | 1.1 |
| Union County | \$14.73 | \$766 | \$30,640 | 2.0 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,353 | 24% | \$19.54 | \$1,016 | 0.8 |
| Walthall County | \$14.73 | \$766 | \$30,640 | 2.0 | \$62,300 | \$1,558 | \$18,690 | \$467 | 892 | 17% | \$12.61 | \$656 | 1.2 |
| Warren County | \$16.23 | \$844 | \$33,760 | 2.2 | \$75,300 | \$1,883 | \$22,590 | \$565 | 5,097 | 30% | \$15.79 | \$821 | 1.0 |
| Washington County | \$14.73 | \$766 | \$30,640 | 2.0 | \$55,100 | \$1,378 | \$16,530 | \$413 | 7,600 | 44% | \$14.30 | \$743 | 1.0 |
| Wayne County | \$14.73 | \$766 | \$30,640 | 2.0 | \$61,000 | \$1,525 | \$18,300 | \$458 | 904 | 12% | \$19.20 | \$998 | 0.8 |
| Webster County | \$14.73 | \$766 | \$30,640 | 2.0 | \$76,200 | \$1,905 | \$22,860 | \$572 | 795 | 20% | \$6.63 | \$345 | 2.2 |
| Wilkinson County | \$14.73 | \$766 | \$30,640 | 2.0 | \$46,300 | \$1,158 | \$13,890 | \$347 | 714 | 22% | \$12.74 | \$663 | 1.2 |
| Winston County | \$14.73 | \$766 | \$30,640 | 2.0 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,825 | 27% | \$12.88 | \$670 | 1.1 |
| Yalobusha County | \$14.73 | \$766 | \$30,640 | 2.0 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,561 | 31% | \$14.45 | \$751 | 1.0 |
| Yazoo County | \$15.98 | \$831 | \$33,240 | 2.2 | \$55,300 | \$1,383 | \$16,590 | \$415 | 3,307 | 38% | \$14.77 | \$768 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

MISSOURI

#41*

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

\$18.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

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

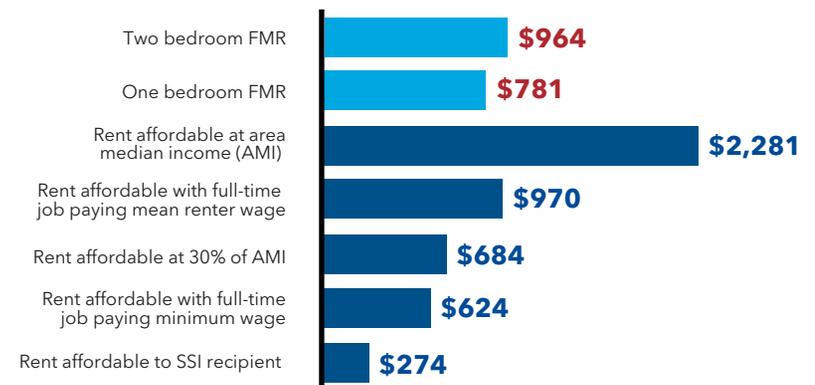
62
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MISSOURI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Missouri | \$18.54 | \$964 | \$38,553 | 1.5 | \$91,227 | \$2,281 | \$27,368 | \$684 | 788,386 | 32% | \$18.65 | \$970 | 1.0 |
| Combined Nonmetro Areas | \$14.99 | \$780 | \$31,188 | 1.2 | \$69,143 | \$1,729 | \$20,743 | \$519 | 164,812 | 29% | \$12.93 | \$672 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bates County HMFA | \$15.38 | \$800 | \$32,000 | 1.3 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,615 | 27% | \$10.34 | \$538 | 1.5 |
| Callaway County HMFA | \$16.15 | \$840 | \$33,600 | 1.3 | \$84,000 | \$2,100 | \$25,200 | \$630 | 3,852 | 24% | \$18.06 | \$939 | 0.9 |
| Cape Girardeau MSA | \$16.75 | \$871 | \$34,840 | 1.4 | \$84,900 | \$2,123 | \$25,470 | \$637 | 10,362 | 30% | \$13.56 | \$705 | 1.2 |
| Columbia HMFA | \$18.48 | \$961 | \$38,440 | 1.5 | \$103,600 | \$2,590 | \$31,080 | \$777 | 30,599 | 42% | \$15.17 | \$789 | 1.2 |
| Cooper County HMFA | \$14.94 | \$777 | \$31,080 | 1.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,479 | 24% | \$11.84 | \$616 | 1.3 |
| Dallas County HMFA | \$14.35 | \$746 | \$29,840 | 1.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,524 | 23% | \$7.71 | \$401 | 1.9 |
| Howard County HMFA | \$15.10 | \$785 | \$31,400 | 1.3 | \$80,800 | \$2,020 | \$24,240 | \$606 | 596 | 19% | \$10.15 | \$528 | 1.5 |
| Jefferson City HMFA | \$14.38 | \$748 | \$29,920 | 1.2 | \$92,300 | \$2,308 | \$27,690 | \$692 | 10,504 | 30% | \$15.29 | \$795 | 0.9 |
| Joplin MSA | \$15.79 | \$821 | \$32,840 | 1.3 | \$73,400 | \$1,835 | \$22,020 | \$551 | 22,683 | 33% | \$15.72 | \$818 | 1.0 |
| Kansas City HMFA | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 185,633 | 37% | \$20.86 | \$1,084 | 1.1 |
| Moniteau County HMFA | \$14.35 | \$746 | \$29,840 | 1.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,279 | 23% | \$12.58 | \$654 | 1.1 |
| Polk County HMFA | \$14.35 | \$746 | \$29,840 | 1.2 | \$69,200 | \$1,730 | \$20,760 | \$519 | 3,360 | 29% | \$10.82 | \$562 | 1.3 |
| Springfield HMFA | \$16.75 | \$871 | \$34,840 | 1.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 66,826 | 38% | \$16.54 | \$860 | 1.0 |
| St. Joseph MSA | \$17.21 | \$895 | \$35,800 | 1.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 14,950 | 34% | \$16.49 | \$857 | 1.0 |
| St. Louis HMFA | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 268,312 | 31% | \$21.34 | \$1,110 | 0.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$14.35 | \$746 | \$29,840 | 1.2 | \$77,800 | \$1,945 | \$23,340 | \$584 | 3,290 | 37% | \$9.89 | \$514 | 1.5 |
| Andrew County | \$17.21 | \$895 | \$35,800 | 1.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 1,506 | 22% | \$11.97 | \$622 | 1.4 |

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

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

MISSOURI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Atchison County | \$14.35 | \$746 | \$29,840 | 1.2 | \$69,600 | \$1,740 | \$20,880 | \$522 | 713 | 30% | \$12.62 | \$656 | 1.1 |
| Audrain County | \$14.38 | \$748 | \$29,920 | 1.2 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,594 | 29% | \$14.91 | \$776 | 1.0 |
| Barry County | \$14.35 | \$746 | \$29,840 | 1.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 3,749 | 28% | \$14.36 | \$747 | 1.0 |
| Barton County | \$14.35 | \$746 | \$29,840 | 1.2 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,325 | 29% | \$10.56 | \$549 | 1.4 |
| Bates County | \$15.38 | \$800 | \$32,000 | 1.3 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,615 | 27% | \$10.34 | \$538 | 1.5 |
| Benton County | \$14.35 | \$746 | \$29,840 | 1.2 | \$66,200 | \$1,655 | \$19,860 | \$497 | 1,442 | 18% | \$11.76 | \$611 | 1.2 |
| Bollinger County | \$16.75 | \$871 | \$34,840 | 1.4 | \$84,900 | \$2,123 | \$25,470 | \$637 | 635 | 17% | \$7.82 | \$407 | 2.1 |
| Boone County | \$18.48 | \$961 | \$38,440 | 1.5 | \$103,600 | \$2,590 | \$31,080 | \$777 | 30,599 | 42% | \$15.17 | \$789 | 1.2 |
| Buchanan County | \$17.21 | \$895 | \$35,800 | 1.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 12,364 | 37% | \$16.95 | \$882 | 1.0 |
| Butler County | \$14.35 | \$746 | \$29,840 | 1.2 | \$60,600 | \$1,515 | \$18,180 | \$455 | 5,487 | 34% | \$12.15 | \$632 | 1.2 |
| Caldwell County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 753 | 22% | \$13.61 | \$708 | 1.6 |
| Callaway County | \$16.15 | \$840 | \$33,600 | 1.3 | \$84,000 | \$2,100 | \$25,200 | \$630 | 3,852 | 24% | \$18.06 | \$939 | 0.9 |
| Camden County | \$15.79 | \$821 | \$32,840 | 1.3 | \$81,400 | \$2,035 | \$24,420 | \$611 | 2,863 | 18% | \$13.60 | \$707 | 1.2 |
| Cape Girardeau County | \$16.75 | \$871 | \$34,840 | 1.4 | \$84,900 | \$2,123 | \$25,470 | \$637 | 9,727 | 31% | \$13.78 | \$717 | 1.2 |
| Carroll County | \$14.35 | \$746 | \$29,840 | 1.2 | \$74,700 | \$1,868 | \$22,410 | \$560 | 865 | 26% | \$11.82 | \$615 | 1.2 |
| Carter County | \$14.35 | \$746 | \$29,840 | 1.2 | \$77,900 | \$1,948 | \$23,370 | \$584 | 549 | 29% | \$10.58 | \$550 | 1.4 |
| Cass County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 9,771 | 24% | \$13.44 | \$699 | 1.7 |
| Cedar County | \$14.35 | \$746 | \$29,840 | 1.2 | \$57,900 | \$1,448 | \$17,370 | \$434 | 1,488 | 27% | \$10.64 | \$553 | 1.3 |
| Chariton County | \$14.35 | \$746 | \$29,840 | 1.2 | \$75,600 | \$1,890 | \$22,680 | \$567 | 497 | 19% | \$10.95 | \$570 | 1.3 |
| Christian County | \$16.75 | \$871 | \$34,840 | 1.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 7,888 | 24% | \$12.34 | \$642 | 1.4 |
| Clark County | \$14.35 | \$746 | \$29,840 | 1.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 560 | 24% | \$7.76 | \$404 | 1.8 |
| Clay County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 31,855 | 32% | \$17.91 | \$931 | 1.3 |
| Clinton County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 1,896 | 24% | \$16.00 | \$832 | 1.4 |
| Cole County | \$14.38 | \$748 | \$29,920 | 1.2 | \$92,300 | \$2,308 | \$27,690 | \$692 | 9,669 | 32% | \$15.57 | \$810 | 0.9 |
| Cooper County | \$14.94 | \$777 | \$31,080 | 1.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,479 | 24% | \$11.84 | \$616 | 1.3 |
| Crawford County | \$14.42 | \$750 | \$30,000 | 1.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 2,568 | 28% | \$13.07 | \$680 | 1.1 |

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

- 1: BR = Bedroom
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MISSOURI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Dade County | \$14.35 | \$746 | \$29,840 | 1.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 709 | 24% | \$14.38 | \$748 | 1.0 |
| Dallas County | \$14.35 | \$746 | \$29,840 | 1.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,524 | 23% | \$7.71 | \$401 | 1.9 |
| Daviess County | \$14.35 | \$746 | \$29,840 | 1.2 | \$73,800 | \$1,845 | \$22,140 | \$554 | 616 | 20% | \$11.07 | \$576 | 1.3 |
| DeKalb County | \$17.21 | \$895 | \$35,800 | 1.4 | \$81,600 | \$2,040 | \$24,480 | \$612 | 1,080 | 29% | \$11.80 | \$613 | 1.5 |
| Dent County | \$14.35 | \$746 | \$29,840 | 1.2 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,667 | 28% | \$9.75 | \$507 | 1.5 |
| Douglas County | \$14.35 | \$746 | \$29,840 | 1.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 978 | 22% | \$11.29 | \$587 | 1.3 |
| Dunklin County | \$14.35 | \$746 | \$29,840 | 1.2 | \$60,200 | \$1,505 | \$18,060 | \$452 | 4,011 | 36% | \$9.65 | \$502 | 1.5 |
| Franklin County | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 8,892 | 22% | \$14.16 | \$736 | 1.4 |
| Gasconade County | \$14.38 | \$748 | \$29,920 | 1.2 | \$80,200 | \$2,005 | \$24,060 | \$602 | 1,167 | 20% | \$10.38 | \$540 | 1.4 |
| Gentry County | \$14.35 | \$746 | \$29,840 | 1.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 516 | 22% | \$14.74 | \$767 | 1.0 |
| Greene County | \$16.75 | \$871 | \$34,840 | 1.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 55,996 | 43% | \$17.10 | \$889 | 1.0 |
| Grundy County | \$14.35 | \$746 | \$29,840 | 1.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,110 | 30% | \$13.35 | \$694 | 1.1 |
| Harrison County | \$14.35 | \$746 | \$29,840 | 1.2 | \$63,500 | \$1,588 | \$19,050 | \$476 | 861 | 28% | \$12.65 | \$658 | 1.1 |
| Henry County | \$14.73 | \$766 | \$30,640 | 1.2 | \$69,300 | \$1,733 | \$20,790 | \$520 | 2,649 | 29% | \$10.51 | \$546 | 1.4 |
| Hickory County | \$14.35 | \$746 | \$29,840 | 1.2 | \$53,300 | \$1,333 | \$15,990 | \$400 | 550 | 16% | \$10.74 | \$558 | 1.3 |
| Holt County | \$14.35 | \$746 | \$29,840 | 1.2 | \$71,000 | \$1,775 | \$21,300 | \$533 | 390 | 22% | \$19.16 | \$996 | 0.7 |
| Howard County | \$15.10 | \$785 | \$31,400 | 1.3 | \$80,800 | \$2,020 | \$24,240 | \$606 | 596 | 19% | \$10.15 | \$528 | 1.5 |
| Howell County | \$14.35 | \$746 | \$29,840 | 1.2 | \$56,900 | \$1,423 | \$17,070 | \$427 | 4,991 | 32% | \$12.88 | \$670 | 1.1 |
| Iron County | \$14.35 | \$746 | \$29,840 | 1.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 878 | 24% | \$11.59 | \$603 | 1.2 |
| Jackson County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 122,116 | 41% | \$22.66 | \$1,178 | 1.0 |
| Jasper County | \$15.79 | \$821 | \$32,840 | 1.3 | \$73,400 | \$1,835 | \$22,020 | \$551 | 17,132 | 36% | \$15.72 | \$817 | 1.0 |
| Jefferson County | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 17,199 | 20% | \$14.69 | \$764 | 1.3 |
| Johnson County | \$15.23 | \$792 | \$31,680 | 1.3 | \$83,200 | \$2,080 | \$24,960 | \$624 | 7,637 | 37% | \$12.49 | \$649 | 1.2 |
| Knox County | \$14.83 | \$771 | \$30,840 | 1.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 152 | 13% | \$13.80 | \$718 | 1.1 |
| Laclede County | \$14.35 | \$746 | \$29,840 | 1.2 | \$64,900 | \$1,623 | \$19,470 | \$487 | 4,334 | 30% | \$16.09 | \$837 | 0.9 |
| Lafayette County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 3,232 | 27% | \$12.56 | \$653 | 1.8 |

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

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

MISSOURI

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

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

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

MISSOURI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Phelps County | \$16.38 | \$852 | \$34,080 | 1.4 | \$71,500 | \$1,788 | \$21,450 | \$536 | 6,994 | 39% | \$12.83 | \$667 | 1.3 |
| Pike County | \$15.08 | \$784 | \$31,360 | 1.3 | \$72,100 | \$1,803 | \$21,630 | \$541 | 1,789 | 28% | \$13.43 | \$698 | 1.1 |
| Platte County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 14,104 | 33% | \$20.54 | \$1,068 | 1.1 |
| Polk County | \$14.35 | \$746 | \$29,840 | 1.2 | \$69,200 | \$1,730 | \$20,760 | \$519 | 3,360 | 29% | \$10.82 | \$562 | 1.3 |
| Pulaski County | \$17.58 | \$914 | \$36,560 | 1.5 | \$80,300 | \$2,008 | \$24,090 | \$602 | 7,296 | 47% | \$15.13 | \$787 | 1.2 |
| Putnam County | \$14.35 | \$746 | \$29,840 | 1.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 322 | 19% | \$10.30 | \$535 | 1.4 |
| Ralls County | \$16.50 | \$858 | \$34,320 | 1.4 | \$81,800 | \$2,045 | \$24,540 | \$614 | 540 | 13% | \$14.58 | \$758 | 1.1 |
| Randolph County | \$14.35 | \$746 | \$29,840 | 1.2 | \$73,500 | \$1,838 | \$22,050 | \$551 | 2,707 | 31% | \$13.38 | \$696 | 1.1 |
| Ray County | \$22.38 | \$1,164 | \$46,560 | 1.9 | \$104,600 | \$2,615 | \$31,380 | \$785 | 1,906 | 22% | \$10.35 | \$538 | 2.2 |
| Reynolds County | \$14.48 | \$753 | \$30,120 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 425 | 19% | \$13.55 | \$705 | 1.1 |
| Ripley County | \$14.35 | \$746 | \$29,840 | 1.2 | \$61,000 | \$1,525 | \$18,300 | \$458 | 775 | 20% | \$6.76 | \$352 | 2.1 |
| St. Charles County | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 28,861 | 19% | \$16.29 | \$847 | 1.2 |
| St. Clair County | \$14.35 | \$746 | \$29,840 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 835 | 21% | \$11.72 | \$610 | 1.2 |
| Ste. Genevieve County | \$16.38 | \$852 | \$34,080 | 1.4 | \$91,800 | \$2,295 | \$27,540 | \$689 | 1,131 | 16% | \$11.74 | \$611 | 1.4 |
| St. Francois County | \$14.48 | \$753 | \$30,120 | 1.2 | \$78,700 | \$1,968 | \$23,610 | \$590 | 7,157 | 31% | \$12.30 | \$639 | 1.2 |
| St. Louis County | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 128,747 | 31% | \$22.07 | \$1,147 | 0.9 |
| Saline County | \$14.35 | \$746 | \$29,840 | 1.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 2,204 | 28% | \$14.36 | \$747 | 1.0 |
| Schuyler County | \$14.35 | \$746 | \$29,840 | 1.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 295 | 24% | \$9.36 | \$487 | 1.5 |
| Scotland County | \$14.35 | \$746 | \$29,840 | 1.2 | \$69,900 | \$1,748 | \$20,970 | \$524 | 331 | 20% | \$8.73 | \$454 | 1.6 |
| Scott County | \$15.90 | \$827 | \$33,080 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 5,025 | 33% | \$12.56 | \$653 | 1.3 |
| Shannon County | \$15.35 | \$798 | \$31,920 | 1.3 | \$58,100 | \$1,453 | \$17,430 | \$436 | 574 | 21% | \$9.51 | \$494 | 1.6 |
| Shelby County | \$14.35 | \$746 | \$29,840 | 1.2 | \$67,100 | \$1,678 | \$20,130 | \$503 | 588 | 25% | \$16.99 | \$883 | 0.8 |
| Stoddard County | \$14.35 | \$746 | \$29,840 | 1.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 3,429 | 30% | \$15.70 | \$816 | 0.9 |
| Stone County | \$14.58 | \$758 | \$30,320 | 1.2 | \$71,400 | \$1,785 | \$21,420 | \$536 | 1,905 | 16% | \$12.11 | \$630 | 1.2 |
| Sullivan County | \$14.35 | \$746 | \$29,840 | 1.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 501 | 25% | \$20.95 | \$1,089 | 0.7 |
| Taney County | \$16.98 | \$883 | \$35,320 | 1.4 | \$66,500 | \$1,663 | \$19,950 | \$499 | 6,847 | 32% | \$13.93 | \$725 | 1.2 |

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

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

MISSOURI

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Texas County | \$14.35 | \$746 | \$29,840 | 1.2 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,129 | 23% | \$11.38 | \$592 | 1.3 |
| Vernon County | \$15.56 | \$809 | \$32,360 | 1.3 | \$69,800 | \$1,745 | \$20,940 | \$524 | 1,970 | 25% | \$11.78 | \$612 | 1.3 |
| Warren County | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 2,353 | 18% | \$13.52 | \$703 | 1.4 |
| Washington County | \$14.35 | \$746 | \$29,840 | 1.2 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,909 | 22% | \$12.11 | \$630 | 1.2 |
| Wayne County | \$14.35 | \$746 | \$29,840 | 1.2 | \$57,000 | \$1,425 | \$17,100 | \$428 | 1,034 | 24% | \$12.59 | \$655 | 1.1 |
| Webster County | \$16.75 | \$871 | \$34,840 | 1.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 2,942 | 21% | \$13.61 | \$708 | 1.2 |
| Worth County | \$14.96 | \$778 | \$31,120 | 1.2 | \$63,500 | \$1,588 | \$19,050 | \$476 | 135 | 19% | \$9.97 | \$519 | 1.5 |
| Wright County | \$14.35 | \$746 | \$29,840 | 1.2 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,533 | 23% | \$10.62 | \$552 | 1.4 |
| St. Louis city | \$19.21 | \$999 | \$39,960 | 1.6 | \$101,200 | \$2,530 | \$30,360 | \$759 | 78,030 | 55% | \$26.21 | \$1,363 | 0.7 |

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

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

MONTANA

#36*

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

\$19.28
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

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

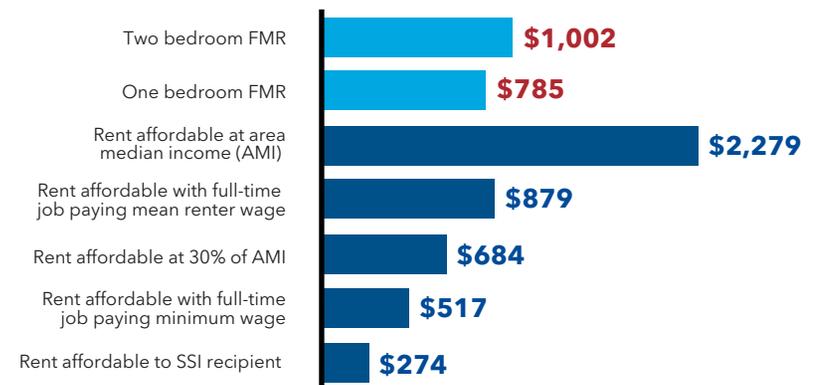
77
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MONTANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Montana | \$19.28 | \$1,002 | \$40,098 | 1.9 | \$91,149 | \$2,279 | \$27,345 | \$684 | 135,060 | 31% | \$16.91 | \$879 | 1.1 |
| Combined Nonmetro Areas | \$18.66 | \$971 | \$38,823 | 1.9 | \$88,864 | \$2,222 | \$26,659 | \$666 | 80,562 | 29% | \$16.83 | \$875 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Billings HMFA | \$20.27 | \$1,054 | \$42,160 | 2.0 | \$95,000 | \$2,375 | \$28,500 | \$713 | 22,025 | 31% | \$17.05 | \$886 | 1.2 |
| Great Falls MSA | \$17.58 | \$914 | \$36,560 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 11,130 | 33% | \$16.09 | \$837 | 1.1 |
| Missoula MSA | \$21.54 | \$1,120 | \$44,800 | 2.2 | \$100,900 | \$2,523 | \$30,270 | \$757 | 20,675 | 42% | \$16.90 | \$879 | 1.3 |
| Stillwater County HMFA | \$18.90 | \$983 | \$39,320 | 1.9 | \$100,700 | \$2,518 | \$30,210 | \$755 | 668 | 18% | \$26.67 | \$1,387 | 0.7 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Beaverhead County | \$15.88 | \$826 | \$33,040 | 1.6 | \$84,200 | \$2,105 | \$25,260 | \$632 | 1,301 | 33% | \$11.59 | \$603 | 1.4 |
| Big Horn County | \$15.90 | \$827 | \$33,080 | 1.6 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,156 | 33% | \$20.43 | \$1,062 | 0.8 |
| Blaine County | \$15.88 | \$826 | \$33,040 | 1.6 | \$70,200 | \$1,755 | \$21,060 | \$527 | 849 | 38% | \$10.78 | \$561 | 1.5 |
| Broadwater County | \$19.08 | \$992 | \$39,680 | 1.9 | \$79,300 | \$1,983 | \$23,790 | \$595 | 396 | 14% | \$15.58 | \$810 | 1.2 |
| Carbon County | \$20.27 | \$1,054 | \$42,160 | 2.0 | \$95,000 | \$2,375 | \$28,500 | \$713 | 1,213 | 27% | \$12.22 | \$635 | 1.7 |
| Carter County | \$15.88 | \$826 | \$33,040 | 1.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 194 | 31% | \$15.71 | \$817 | 1.0 |
| Cascade County | \$17.58 | \$914 | \$36,560 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 11,130 | 33% | \$16.09 | \$837 | 1.1 |
| Chouteau County | \$16.98 | \$883 | \$35,320 | 1.7 | \$71,200 | \$1,780 | \$21,360 | \$534 | 737 | 33% | \$15.85 | \$824 | 1.1 |
| Custer County | \$18.71 | \$973 | \$38,920 | 1.9 | \$86,100 | \$2,153 | \$25,830 | \$646 | 1,641 | 34% | \$14.94 | \$777 | 1.3 |
| Daniels County | \$15.88 | \$826 | \$33,040 | 1.6 | \$88,200 | \$2,205 | \$26,460 | \$662 | 169 | 22% | \$14.92 | \$776 | 1.1 |
| Dawson County | \$17.44 | \$907 | \$36,280 | 1.8 | \$82,200 | \$2,055 | \$24,660 | \$617 | 1,166 | 30% | \$14.51 | \$755 | 1.2 |
| Deer Lodge County | \$15.88 | \$826 | \$33,040 | 1.6 | \$62,600 | \$1,565 | \$18,780 | \$470 | 1,350 | 32% | \$16.41 | \$854 | 1.0 |
| Fallon County | \$17.67 | \$919 | \$36,760 | 1.8 | \$116,500 | \$2,913 | \$34,950 | \$874 | 318 | 27% | \$19.24 | \$1,000 | 0.9 |
| Fergus County | \$17.63 | \$917 | \$36,680 | 1.8 | \$83,100 | \$2,078 | \$24,930 | \$623 | 1,734 | 33% | \$16.89 | \$878 | 1.0 |
| Flathead County | \$19.42 | \$1,010 | \$40,400 | 2.0 | \$84,100 | \$2,103 | \$25,230 | \$631 | 10,199 | 25% | \$16.20 | \$842 | 1.2 |

† Wage data not available (See Appendix B).

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

MONTANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Gallatin County | \$22.38 | \$1,164 | \$46,560 | 2.2 | \$126,400 | \$3,160 | \$37,920 | \$948 | 17,464 | 38% | \$20.40 | \$1,061 | 1.1 |
| Garfield County | \$15.88 | \$826 | \$33,040 | 1.6 | \$77,000 | \$1,925 | \$23,100 | \$578 | 113 | 28% | \$11.43 | \$594 | 1.4 |
| Glacier County | \$15.88 | \$826 | \$33,040 | 1.6 | \$58,400 | \$1,460 | \$17,520 | \$438 | 1,377 | 34% | \$15.10 | \$785 | 1.1 |
| Golden Valley County | \$17.40 | \$905 | \$36,200 | 1.7 | \$63,100 | \$1,578 | \$18,930 | \$473 | 56 | 16% | \$17.75 | \$923 | 1.0 |
| Granite County | \$15.88 | \$826 | \$33,040 | 1.6 | \$73,200 | \$1,830 | \$21,960 | \$549 | 284 | 21% | \$11.50 | \$598 | 1.4 |
| Hill County | \$15.94 | \$829 | \$33,160 | 1.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 2,066 | 33% | \$13.31 | \$692 | 1.2 |
| Jefferson County | \$17.63 | \$917 | \$36,680 | 1.8 | \$100,500 | \$2,513 | \$30,150 | \$754 | 734 | 16% | \$15.77 | \$820 | 1.1 |
| Judith Basin County | \$15.88 | \$826 | \$33,040 | 1.6 | \$75,300 | \$1,883 | \$22,590 | \$565 | 201 | 23% | \$13.55 | \$705 | 1.2 |
| Lake County | \$17.08 | \$888 | \$35,520 | 1.7 | \$73,500 | \$1,838 | \$22,050 | \$551 | 3,239 | 28% | \$12.98 | \$675 | 1.3 |
| Lewis and Clark County | \$19.29 | \$1,003 | \$40,120 | 1.9 | \$104,100 | \$2,603 | \$31,230 | \$781 | 8,578 | 29% | \$15.98 | \$831 | 1.2 |
| Liberty County | \$15.88 | \$826 | \$33,040 | 1.6 | \$64,900 | \$1,623 | \$19,470 | \$487 | 324 | 42% | \$18.42 | \$958 | 0.9 |
| Lincoln County | \$15.88 | \$826 | \$33,040 | 1.6 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,862 | 22% | \$12.12 | \$630 | 1.3 |
| McCone County | \$15.88 | \$826 | \$33,040 | 1.6 | \$88,100 | \$2,203 | \$26,430 | \$661 | 130 | 16% | \$18.71 | \$973 | 0.8 |
| Madison County | \$19.17 | \$997 | \$39,880 | 1.9 | \$75,700 | \$1,893 | \$22,710 | \$568 | 785 | 23% | \$26.39 | \$1,373 | 0.7 |
| Meagher County | \$15.88 | \$826 | \$33,040 | 1.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 65 | 8% | \$18.03 | \$937 | 0.9 |
| Mineral County | \$15.88 | \$826 | \$33,040 | 1.6 | \$60,500 | \$1,513 | \$18,150 | \$454 | 364 | 18% | \$15.67 | \$815 | 1.0 |
| Missoula County | \$21.54 | \$1,120 | \$44,800 | 2.2 | \$100,900 | \$2,523 | \$30,270 | \$757 | 20,675 | 42% | \$16.90 | \$879 | 1.3 |
| Musselshell County | \$17.63 | \$917 | \$36,680 | 1.8 | \$66,500 | \$1,663 | \$19,950 | \$499 | 438 | 20% | \$18.41 | \$957 | 1.0 |
| Park County | \$19.90 | \$1,035 | \$41,400 | 2.0 | \$89,200 | \$2,230 | \$26,760 | \$669 | 2,419 | 31% | \$17.07 | \$888 | 1.2 |
| Petroleum County † | \$17.87 | \$929 | \$37,160 | 1.8 | \$81,200 | \$2,030 | \$24,360 | \$609 | 46 | 24% | | | |
| Phillips County | \$15.88 | \$826 | \$33,040 | 1.6 | \$75,700 | \$1,893 | \$22,710 | \$568 | 377 | 22% | \$15.02 | \$781 | 1.1 |
| Pondera County | \$15.88 | \$826 | \$33,040 | 1.6 | \$77,500 | \$1,938 | \$23,250 | \$581 | 721 | 33% | \$15.68 | \$815 | 1.0 |
| Powder River County | \$15.88 | \$826 | \$33,040 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 188 | 25% | \$10.86 | \$565 | 1.5 |
| Powell County | \$15.88 | \$826 | \$33,040 | 1.6 | \$69,700 | \$1,743 | \$20,910 | \$523 | 781 | 34% | \$10.28 | \$534 | 1.5 |
| Prairie County | \$17.87 | \$929 | \$37,160 | 1.8 | \$72,500 | \$1,813 | \$21,750 | \$544 | 118 | 24% | \$16.49 | \$857 | 1.1 |
| Ravalli County | \$16.88 | \$878 | \$35,120 | 1.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 4,280 | 23% | \$11.99 | \$624 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

MONTANA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Richland County | \$17.69 | \$920 | \$36,800 | 1.8 | \$86,800 | \$2,170 | \$26,040 | \$651 | 1,457 | 32% | \$19.63 | \$1,021 | 0.9 |
| Roosevelt County | \$16.02 | \$833 | \$33,320 | 1.6 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,056 | 34% | \$14.50 | \$754 | 1.1 |
| Rosebud County | \$15.88 | \$826 | \$33,040 | 1.6 | \$74,900 | \$1,873 | \$22,470 | \$562 | 1,010 | 34% | \$28.73 | \$1,494 | 0.6 |
| Sanders County | \$15.88 | \$826 | \$33,040 | 1.6 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,282 | 24% | \$8.78 | \$457 | 1.8 |
| Sheridan County | \$16.60 | \$863 | \$34,520 | 1.7 | \$96,100 | \$2,403 | \$28,830 | \$721 | 330 | 23% | \$15.42 | \$802 | 1.1 |
| Silver Bow County | \$17.35 | \$902 | \$36,080 | 1.7 | \$75,300 | \$1,883 | \$22,590 | \$565 | 4,538 | 30% | \$13.41 | \$697 | 1.3 |
| Stillwater County | \$18.90 | \$983 | \$39,320 | 1.9 | \$100,700 | \$2,518 | \$30,210 | \$755 | 668 | 18% | \$26.67 | \$1,387 | 0.7 |
| Sweet Grass County | \$15.88 | \$826 | \$33,040 | 1.6 | \$88,300 | \$2,208 | \$26,490 | \$662 | 302 | 22% | \$24.57 | \$1,278 | 0.6 |
| Teton County | \$15.88 | \$826 | \$33,040 | 1.6 | \$79,700 | \$1,993 | \$23,910 | \$598 | 592 | 24% | \$13.04 | \$678 | 1.2 |
| Toole County | \$15.88 | \$826 | \$33,040 | 1.6 | \$82,600 | \$2,065 | \$24,780 | \$620 | 707 | 39% | \$20.71 | \$1,077 | 0.8 |
| Treasure County | \$17.87 | \$929 | \$37,160 | 1.8 | \$69,500 | \$1,738 | \$20,850 | \$521 | 95 | 28% | \$14.17 | \$737 | 1.3 |
| Valley County | \$15.88 | \$826 | \$33,040 | 1.6 | \$82,600 | \$2,065 | \$24,780 | \$620 | 682 | 24% | \$15.14 | \$787 | 1.0 |
| Wheatland County | \$15.88 | \$826 | \$33,040 | 1.6 | \$56,000 | \$1,400 | \$16,800 | \$420 | 204 | 24% | \$22.61 | \$1,176 | 0.7 |
| Wibaux County † | \$17.87 | \$929 | \$37,160 | 1.8 | \$91,200 | \$2,280 | \$27,360 | \$684 | 87 | 21% | | | |
| Yellowstone County | \$20.27 | \$1,054 | \$42,160 | 2.0 | \$95,000 | \$2,375 | \$28,500 | \$713 | 20,812 | 31% | \$17.19 | \$894 | 1.2 |

† Wage data not available (See Appendix B).

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

NEBRASKA

#39*

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

\$18.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

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

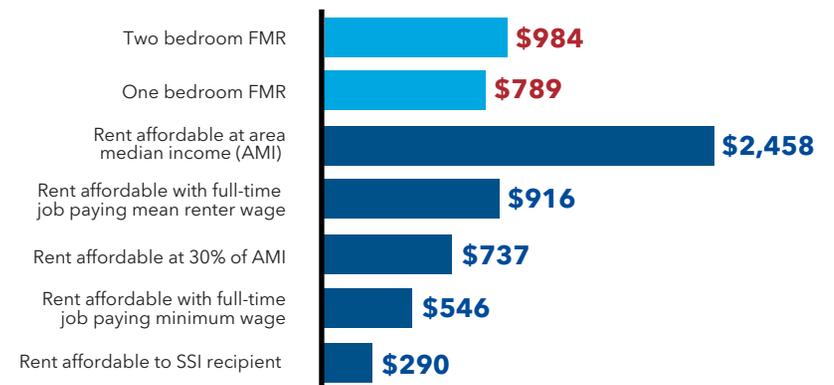
72
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Stanton County | \$21.46 |
| Omaha-Council Bluffs HMFA | \$20.83 |
| Lincoln HMFA | \$18.85 |
| Dodge County | \$18.00 |
| Buffalo County | \$17.87 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEBRASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nebraska | \$18.91 | \$984 | \$39,341 | 1.8 | \$98,304 | \$2,458 | \$29,491 | \$737 | 254,894 | 33% | \$17.62 | \$916 | 1.1 |
| Combined Nonmetro Areas | \$16.61 | \$863 | \$34,540 | 1.6 | \$85,514 | \$2,138 | \$25,654 | \$641 | 76,161 | 28% | \$14.85 | \$772 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Hall County HMFA | \$17.13 | \$891 | \$35,640 | 1.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 8,725 | 37% | \$17.00 | \$884 | 1.0 |
| Howard County HMFA | \$15.88 | \$826 | \$33,040 | 1.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 604 | 24% | \$8.66 | \$450 | 1.8 |
| Lincoln HMFA | \$18.85 | \$980 | \$39,200 | 1.8 | \$101,600 | \$2,540 | \$30,480 | \$762 | 51,592 | 40% | \$17.30 | \$899 | 1.1 |
| Merrick County HMFA | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,900 | \$2,173 | \$26,070 | \$652 | 669 | 21% | \$14.30 | \$744 | 1.1 |
| Omaha-Council Bluffs HMFA | \$20.83 | \$1,083 | \$43,320 | 2.0 | \$109,400 | \$2,735 | \$32,820 | \$821 | 110,559 | 35% | \$19.62 | \$1,020 | 1.1 |
| Saunders County HMFA | \$16.54 | \$860 | \$34,400 | 1.6 | \$105,000 | \$2,625 | \$31,500 | \$788 | 1,776 | 20% | \$13.85 | \$720 | 1.2 |
| Seward County HMFA | \$15.90 | \$827 | \$33,080 | 1.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 1,788 | 27% | \$15.14 | \$787 | 1.1 |
| Sioux City MSA | \$17.85 | \$928 | \$37,120 | 1.7 | \$85,300 | \$2,133 | \$25,590 | \$640 | 3,020 | 32% | \$17.99 | \$935 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$16.02 | \$833 | \$33,320 | 1.5 | \$88,500 | \$2,213 | \$26,550 | \$664 | 4,011 | 32% | \$12.10 | \$629 | 1.3 |
| Antelope County | \$15.88 | \$826 | \$33,040 | 1.5 | \$76,600 | \$1,915 | \$22,980 | \$575 | 676 | 26% | \$14.70 | \$764 | 1.1 |
| Arthur County † | \$16.12 | \$838 | \$33,520 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 48 | 27% | | | |
| Banner County † | \$16.12 | \$838 | \$33,520 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 70 | 30% | | | |
| Blaine County † | \$16.12 | \$838 | \$33,520 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 39 | 22% | | | |
| Boone County | \$15.88 | \$826 | \$33,040 | 1.5 | \$93,500 | \$2,338 | \$28,050 | \$701 | 475 | 21% | \$15.84 | \$824 | 1.0 |
| Box Butte County | \$16.67 | \$867 | \$34,680 | 1.6 | \$88,000 | \$2,200 | \$26,400 | \$660 | 1,146 | 25% | \$9.13 | \$475 | 1.8 |
| Boyd County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,800 | \$2,170 | \$26,040 | \$651 | 143 | 18% | \$11.94 | \$621 | 1.3 |
| Brown County | \$15.88 | \$826 | \$33,040 | 1.5 | \$72,000 | \$1,800 | \$21,600 | \$540 | 228 | 20% | \$13.00 | \$676 | 1.2 |
| Buffalo County | \$17.87 | \$929 | \$37,160 | 1.7 | \$98,500 | \$2,463 | \$29,550 | \$739 | 6,551 | 34% | \$13.99 | \$728 | 1.3 |

† Wage data not available (See Appendix B).

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

NEBRASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Burt County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,200 | \$2,105 | \$25,260 | \$632 | 599 | 21% | \$11.56 | \$601 | 1.4 |
| Butler County | \$16.33 | \$849 | \$33,960 | 1.6 | \$102,700 | \$2,568 | \$30,810 | \$770 | 724 | 21% | \$13.07 | \$680 | 1.2 |
| Cass County | \$20.83 | \$1,083 | \$43,320 | 2.0 | \$109,400 | \$2,735 | \$32,820 | \$821 | 1,694 | 17% | \$13.12 | \$682 | 1.6 |
| Cedar County | \$15.88 | \$826 | \$33,040 | 1.5 | \$95,600 | \$2,390 | \$28,680 | \$717 | 582 | 18% | \$13.27 | \$690 | 1.2 |
| Chase County | \$15.88 | \$826 | \$33,040 | 1.5 | \$75,700 | \$1,893 | \$22,710 | \$568 | 355 | 23% | \$15.07 | \$783 | 1.1 |
| Cherry County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 860 | 40% | \$12.40 | \$645 | 1.3 |
| Cheyenne County | \$17.35 | \$902 | \$36,080 | 1.7 | \$79,800 | \$1,995 | \$23,940 | \$599 | 1,516 | 35% | \$15.24 | \$793 | 1.1 |
| Clay County | \$15.88 | \$826 | \$33,040 | 1.5 | \$89,700 | \$2,243 | \$26,910 | \$673 | 478 | 20% | \$12.17 | \$633 | 1.3 |
| Colfax County | \$16.44 | \$855 | \$34,200 | 1.6 | \$80,600 | \$2,015 | \$24,180 | \$605 | 835 | 23% | \$24.80 | \$1,290 | 0.7 |
| Cuming County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,600 | \$2,190 | \$26,280 | \$657 | 1,136 | 31% | \$16.58 | \$862 | 1.0 |
| Custer County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,400 | \$1,835 | \$22,020 | \$551 | 1,336 | 30% | \$17.37 | \$903 | 0.9 |
| Dakota County | \$17.85 | \$928 | \$37,120 | 1.7 | \$85,300 | \$2,133 | \$25,590 | \$640 | 2,496 | 35% | \$18.43 | \$958 | 1.0 |
| Dawes County | \$16.52 | \$859 | \$34,360 | 1.6 | \$78,100 | \$1,953 | \$23,430 | \$586 | 1,234 | 36% | \$11.64 | \$605 | 1.4 |
| Dawson County | \$16.75 | \$871 | \$34,840 | 1.6 | \$76,700 | \$1,918 | \$23,010 | \$575 | 3,006 | 34% | \$16.29 | \$847 | 1.0 |
| Deuel County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 134 | 17% | \$15.11 | \$786 | 1.1 |
| Dixon County | \$17.85 | \$928 | \$37,120 | 1.7 | \$85,300 | \$2,133 | \$25,590 | \$640 | 524 | 23% | \$14.37 | \$747 | 1.2 |
| Dodge County | \$18.00 | \$936 | \$37,440 | 1.7 | \$87,700 | \$2,193 | \$26,310 | \$658 | 5,213 | 36% | \$17.27 | \$898 | 1.0 |
| Douglas County | \$20.83 | \$1,083 | \$43,320 | 2.0 | \$109,400 | \$2,735 | \$32,820 | \$821 | 86,335 | 38% | \$20.24 | \$1,052 | 1.0 |
| Dundy County | \$15.88 | \$826 | \$33,040 | 1.5 | \$91,100 | \$2,278 | \$27,330 | \$683 | 186 | 23% | \$15.47 | \$804 | 1.0 |
| Fillmore County | \$15.88 | \$826 | \$33,040 | 1.5 | \$101,900 | \$2,548 | \$30,570 | \$764 | 476 | 20% | \$13.01 | \$676 | 1.2 |
| Franklin County | \$15.88 | \$826 | \$33,040 | 1.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 214 | 18% | \$14.85 | \$772 | 1.1 |
| Frontier County | \$15.88 | \$826 | \$33,040 | 1.5 | \$78,400 | \$1,960 | \$23,520 | \$588 | 305 | 30% | \$13.16 | \$684 | 1.2 |
| Furnas County | \$15.88 | \$826 | \$33,040 | 1.5 | \$78,200 | \$1,955 | \$23,460 | \$587 | 417 | 21% | \$14.89 | \$774 | 1.1 |
| Gage County | \$15.88 | \$826 | \$33,040 | 1.5 | \$88,000 | \$2,200 | \$26,400 | \$660 | 2,685 | 30% | \$11.74 | \$610 | 1.4 |
| Garden County | \$16.12 | \$838 | \$33,520 | 1.5 | \$63,700 | \$1,593 | \$19,110 | \$478 | 183 | 21% | \$17.88 | \$930 | 0.9 |
| Garfield County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,500 | \$1,838 | \$22,050 | \$551 | 147 | 18% | \$10.18 | \$530 | 1.6 |

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NEBRASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Gosper County | \$16.29 | \$847 | \$33,880 | 1.6 | \$85,500 | \$2,138 | \$25,650 | \$641 | 145 | 19% | \$20.39 | \$1,060 | 0.8 |
| Grant County | \$16.12 | \$838 | \$33,520 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 85 | 28% | \$9.08 | \$472 | 1.8 |
| Greeley County | \$15.88 | \$826 | \$33,040 | 1.5 | \$74,600 | \$1,865 | \$22,380 | \$560 | 155 | 17% | \$13.79 | \$717 | 1.2 |
| Hall County | \$17.13 | \$891 | \$35,640 | 1.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 8,725 | 37% | \$17.00 | \$884 | 1.0 |
| Hamilton County | \$15.88 | \$826 | \$33,040 | 1.5 | \$100,200 | \$2,505 | \$30,060 | \$752 | 737 | 21% | \$19.47 | \$1,012 | 0.8 |
| Harlan County | \$15.88 | \$826 | \$33,040 | 1.5 | \$93,500 | \$2,338 | \$28,050 | \$701 | 214 | 18% | \$12.08 | \$628 | 1.3 |
| Hayes County † | \$15.88 | \$826 | \$33,040 | 1.5 | \$81,900 | \$2,048 | \$24,570 | \$614 | 94 | 27% | | | |
| Hitchcock County | \$15.88 | \$826 | \$33,040 | 1.5 | \$72,200 | \$1,805 | \$21,660 | \$542 | 273 | 25% | \$15.16 | \$788 | 1.0 |
| Holt County | \$15.88 | \$826 | \$33,040 | 1.5 | \$82,100 | \$2,053 | \$24,630 | \$616 | 1,146 | 28% | \$14.77 | \$768 | 1.1 |
| Hooker County | \$15.88 | \$826 | \$33,040 | 1.5 | \$79,100 | \$1,978 | \$23,730 | \$593 | 125 | 41% | \$12.52 | \$651 | 1.3 |
| Howard County | \$15.88 | \$826 | \$33,040 | 1.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 604 | 24% | \$8.66 | \$450 | 1.8 |
| Jefferson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 987 | 32% | \$15.93 | \$828 | 1.0 |
| Johnson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,400 | \$1,835 | \$22,020 | \$551 | 496 | 28% | \$13.51 | \$702 | 1.2 |
| Kearney County | \$16.19 | \$842 | \$33,680 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 665 | 24% | \$14.95 | \$777 | 1.1 |
| Keith County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,900 | \$2,098 | \$25,170 | \$629 | 886 | 24% | \$12.54 | \$652 | 1.3 |
| Keya Paha County † | \$15.88 | \$826 | \$33,040 | 1.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 66 | 20% | | | |
| Kimball County | \$15.88 | \$826 | \$33,040 | 1.5 | \$73,200 | \$1,830 | \$21,960 | \$549 | 445 | 30% | \$13.51 | \$703 | 1.2 |
| Knox County | \$15.88 | \$826 | \$33,040 | 1.5 | \$82,800 | \$2,070 | \$24,840 | \$621 | 798 | 24% | \$13.22 | \$687 | 1.2 |
| Lancaster County | \$18.85 | \$980 | \$39,200 | 1.8 | \$101,600 | \$2,540 | \$30,480 | \$762 | 51,592 | 40% | \$17.30 | \$899 | 1.1 |
| Lincoln County | \$16.52 | \$859 | \$34,360 | 1.6 | \$87,100 | \$2,178 | \$26,130 | \$653 | 4,564 | 32% | \$14.19 | \$738 | 1.2 |
| Logan County | \$15.88 | \$826 | \$33,040 | 1.5 | \$74,600 | \$1,865 | \$22,380 | \$560 | 74 | 23% | \$14.59 | \$759 | 1.1 |
| Loup County † | \$16.12 | \$838 | \$33,520 | 1.5 | \$72,400 | \$1,810 | \$21,720 | \$543 | 80 | 30% | | | |
| McPherson County † | \$16.12 | \$838 | \$33,520 | 1.5 | \$70,700 | \$1,768 | \$21,210 | \$530 | 54 | 27% | | | |
| Madison County | \$17.02 | \$885 | \$35,400 | 1.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 4,527 | 32% | \$17.21 | \$895 | 1.0 |
| Merrick County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,900 | \$2,173 | \$26,070 | \$652 | 669 | 21% | \$14.30 | \$744 | 1.1 |
| Morrill County | \$16.73 | \$870 | \$34,800 | 1.6 | \$72,600 | \$1,815 | \$21,780 | \$545 | 410 | 22% | \$13.35 | \$694 | 1.3 |

† Wage data not available (See Appendix B).

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

NEBRASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nance County | \$15.88 | \$826 | \$33,040 | 1.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 213 | 16% | \$15.36 | \$799 | 1.0 |
| Nemaha County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,200 | \$2,130 | \$25,560 | \$639 | 728 | 26% | \$12.09 | \$628 | 1.3 |
| Nuckolls County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 337 | 20% | \$9.01 | \$468 | 1.8 |
| Otoe County | \$15.92 | \$828 | \$33,120 | 1.5 | \$95,400 | \$2,385 | \$28,620 | \$716 | 1,572 | 25% | \$12.92 | \$672 | 1.2 |
| Pawnee County | \$15.88 | \$826 | \$33,040 | 1.5 | \$69,900 | \$1,748 | \$20,970 | \$524 | 175 | 16% | \$21.64 | \$1,125 | 0.7 |
| Perkins County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,400 | \$2,110 | \$25,320 | \$633 | 220 | 19% | \$18.04 | \$938 | 0.9 |
| Phelps County | \$15.88 | \$826 | \$33,040 | 1.5 | \$89,600 | \$2,240 | \$26,880 | \$672 | 1,004 | 27% | \$14.08 | \$732 | 1.1 |
| Pierce County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,600 | \$2,090 | \$25,080 | \$627 | 653 | 23% | \$15.18 | \$789 | 1.0 |
| Platte County | \$17.25 | \$897 | \$35,880 | 1.6 | \$89,400 | \$2,235 | \$26,820 | \$671 | 3,487 | 26% | \$15.02 | \$781 | 1.1 |
| Polk County | \$15.88 | \$826 | \$33,040 | 1.5 | \$90,300 | \$2,258 | \$27,090 | \$677 | 297 | 15% | \$12.50 | \$650 | 1.3 |
| Red Willow County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,900 | \$2,123 | \$25,470 | \$637 | 1,302 | 30% | \$13.88 | \$722 | 1.1 |
| Richardson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$70,300 | \$1,758 | \$21,090 | \$527 | 887 | 24% | \$13.34 | \$693 | 1.2 |
| Rock County | \$15.88 | \$826 | \$33,040 | 1.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 115 | 21% | \$14.45 | \$751 | 1.1 |
| Saline County | \$15.90 | \$827 | \$33,080 | 1.5 | \$78,300 | \$1,958 | \$23,490 | \$587 | 1,448 | 28% | \$15.61 | \$812 | 1.0 |
| Sarpy County | \$20.83 | \$1,083 | \$43,320 | 2.0 | \$109,400 | \$2,735 | \$32,820 | \$821 | 20,811 | 30% | \$17.60 | \$915 | 1.2 |
| Saunders County | \$16.54 | \$860 | \$34,400 | 1.6 | \$105,000 | \$2,625 | \$31,500 | \$788 | 1,776 | 20% | \$13.85 | \$720 | 1.2 |
| Scotts Bluff County | \$16.87 | \$877 | \$35,080 | 1.6 | \$81,900 | \$2,048 | \$24,570 | \$614 | 4,566 | 31% | \$13.91 | \$723 | 1.2 |
| Seward County | \$15.90 | \$827 | \$33,080 | 1.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 1,788 | 27% | \$15.14 | \$787 | 1.1 |
| Sheridan County | \$15.88 | \$826 | \$33,040 | 1.5 | \$69,100 | \$1,728 | \$20,730 | \$518 | 681 | 33% | \$15.66 | \$814 | 1.0 |
| Sherman County | \$15.88 | \$826 | \$33,040 | 1.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 340 | 26% | \$14.16 | \$737 | 1.1 |
| Sioux County † | \$15.88 | \$826 | \$33,040 | 1.5 | \$62,600 | \$1,565 | \$18,780 | \$470 | 151 | 33% | | | |
| Stanton County | \$21.46 | \$1,116 | \$44,640 | 2.0 | \$95,100 | \$2,378 | \$28,530 | \$713 | 453 | 20% | \$21.50 | \$1,118 | 1.0 |
| Thayer County | \$15.88 | \$826 | \$33,040 | 1.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 465 | 23% | \$19.39 | \$1,008 | 0.8 |
| Thomas County | \$15.88 | \$826 | \$33,040 | 1.5 | \$82,800 | \$2,070 | \$24,840 | \$621 | 103 | 36% | \$22.10 | \$1,149 | 0.7 |
| Thurston County | \$15.88 | \$826 | \$33,040 | 1.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 806 | 40% | \$20.08 | \$1,044 | 0.8 |
| Valley County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 389 | 23% | \$12.55 | \$652 | 1.3 |

† Wage data not available (See Appendix B).

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

NEBRASKA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Washington County | \$20.83 | \$1,083 | \$43,320 | 2.0 | \$109,400 | \$2,735 | \$32,820 | \$821 | 1,719 | 21% | \$15.83 | \$823 | 1.3 |
| Wayne County | \$16.23 | \$844 | \$33,760 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 1,007 | 27% | \$7.93 | \$412 | 2.0 |
| Webster County | \$15.88 | \$826 | \$33,040 | 1.5 | \$71,000 | \$1,775 | \$21,300 | \$533 | 238 | 17% | \$11.51 | \$598 | 1.4 |
| Wheeler County | \$15.88 | \$826 | \$33,040 | 1.5 | \$81,400 | \$2,035 | \$24,420 | \$611 | 82 | 24% | \$21.36 | \$1,111 | 0.7 |
| York County | \$17.38 | \$904 | \$36,160 | 1.7 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,408 | 25% | \$16.38 | \$852 | 1.1 |

† Wage data not available (See Appendix B).

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

NEVADA

#15*

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

\$27.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

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

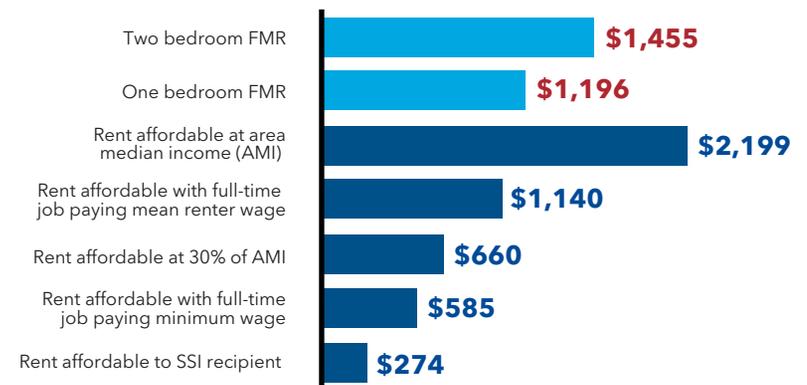
100
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEVADA

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

† Wage data not available (See Appendix B).

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

NEW HAMPSHIRE

#13*

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

\$29.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

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

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

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

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

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

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

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

STRAFFORD COUNTY

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

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

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

NEW HAMPSHIRE

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

† Wage data not available (See Appendix B).

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

NEW JERSEY

#7*

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

\$33.50
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

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

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

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW JERSEY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New Jersey | \$33.50 | \$1,742 | \$69,675 | 2.4 | \$123,615 | \$3,090 | \$37,085 | \$927 | 1,229,008 | 36% | \$24.40 | \$1,269 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Atlantic City-Hammonton MSA | \$30.44 | \$1,583 | \$63,320 | 2.2 | \$98,200 | \$2,455 | \$29,460 | \$737 | 34,894 | 33% | \$14.28 | \$743 | 2.1 |
| Bergen-Passaic HMFA | \$35.23 | \$1,832 | \$73,280 | 2.5 | \$130,700 | \$3,268 | \$39,210 | \$980 | 206,595 | 39% | \$22.99 | \$1,196 | 1.5 |
| Jersey City HMFA | \$40.15 | \$2,088 | \$83,520 | 2.8 | \$100,900 | \$2,523 | \$30,270 | \$757 | 191,517 | 68% | \$39.30 | \$2,044 | 1.0 |
| Middlesex-Somerset-Hunterdon HMFA | \$36.87 | \$1,917 | \$76,680 | 2.6 | \$142,900 | \$3,573 | \$42,870 | \$1,072 | 146,526 | 31% | \$27.57 | \$1,434 | 1.3 |
| Monmouth-Ocean HMFA | \$30.81 | \$1,602 | \$64,080 | 2.2 | \$130,300 | \$3,258 | \$39,090 | \$977 | 109,378 | 23% | \$16.73 | \$870 | 1.8 |
| Newark HMFA | \$30.88 | \$1,606 | \$64,240 | 2.2 | \$124,300 | \$3,108 | \$37,290 | \$932 | 311,478 | 42% | \$28.31 | \$1,472 | 1.1 |
| Ocean City MSA | \$29.83 | \$1,551 | \$62,040 | 2.1 | \$103,700 | \$2,593 | \$31,110 | \$778 | 9,153 | 22% | \$10.80 | \$561 | 2.8 |
| Philadelphia-Camden-Wilmington MSA | \$28.27 | \$1,470 | \$58,800 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 139,163 | 28% | \$18.37 | \$955 | 1.5 |
| Trenton MSA | \$33.31 | \$1,732 | \$69,280 | 2.4 | \$129,200 | \$3,230 | \$38,760 | \$969 | 50,710 | 37% | \$27.14 | \$1,411 | 1.2 |
| Vineland-Bridgeton MSA | \$28.29 | \$1,471 | \$58,840 | 2.0 | \$76,100 | \$1,903 | \$22,830 | \$571 | 17,549 | 34% | \$14.31 | \$744 | 2.0 |
| Warren County HMFA | \$29.42 | \$1,530 | \$61,200 | 2.1 | \$116,200 | \$2,905 | \$34,860 | \$872 | 12,045 | 28% | \$16.40 | \$853 | 1.8 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Atlantic County | \$30.44 | \$1,583 | \$63,320 | 2.2 | \$98,200 | \$2,455 | \$29,460 | \$737 | 34,894 | 33% | \$14.28 | \$743 | 2.1 |
| Bergen County | \$35.23 | \$1,832 | \$73,280 | 2.5 | \$130,700 | \$3,268 | \$39,210 | \$980 | 122,371 | 35% | \$24.49 | \$1,274 | 1.4 |
| Burlington County | \$28.27 | \$1,470 | \$58,800 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 42,078 | 24% | \$22.13 | \$1,151 | 1.3 |
| Camden County | \$28.27 | \$1,470 | \$58,800 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 68,461 | 35% | \$17.63 | \$917 | 1.6 |
| Cape May County | \$29.83 | \$1,551 | \$62,040 | 2.1 | \$103,700 | \$2,593 | \$31,110 | \$778 | 9,153 | 22% | \$10.80 | \$561 | 2.8 |
| Cumberland County | \$28.29 | \$1,471 | \$58,840 | 2.0 | \$76,100 | \$1,903 | \$22,830 | \$571 | 17,549 | 34% | \$14.31 | \$744 | 2.0 |
| Essex County | \$30.88 | \$1,606 | \$64,240 | 2.2 | \$124,300 | \$3,108 | \$37,290 | \$932 | 170,608 | 55% | \$26.95 | \$1,401 | 1.1 |

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

NEW JERSEY

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Gloucester County | \$28.27 | \$1,470 | \$58,800 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 21,403 | 20% | \$13.26 | \$690 | 2.1 |
| Hudson County | \$40.15 | \$2,088 | \$83,520 | 2.8 | \$100,900 | \$2,523 | \$30,270 | \$757 | 191,517 | 68% | \$39.30 | \$2,044 | 1.0 |
| Hunterdon County | \$36.87 | \$1,917 | \$76,680 | 2.6 | \$142,900 | \$3,573 | \$42,870 | \$1,072 | 7,861 | 16% | \$19.18 | \$997 | 1.9 |
| Mercer County | \$33.31 | \$1,732 | \$69,280 | 2.4 | \$129,200 | \$3,230 | \$38,760 | \$969 | 50,710 | 37% | \$27.14 | \$1,411 | 1.2 |
| Middlesex County | \$36.87 | \$1,917 | \$76,680 | 2.6 | \$142,900 | \$3,573 | \$42,870 | \$1,072 | 107,992 | 36% | \$26.79 | \$1,393 | 1.4 |
| Monmouth County | \$30.81 | \$1,602 | \$64,080 | 2.2 | \$130,300 | \$3,258 | \$39,090 | \$977 | 61,003 | 25% | \$16.80 | \$873 | 1.8 |
| Morris County | \$30.88 | \$1,606 | \$64,240 | 2.2 | \$124,300 | \$3,108 | \$37,290 | \$932 | 49,120 | 26% | \$32.59 | \$1,694 | 0.9 |
| Ocean County | \$30.81 | \$1,602 | \$64,080 | 2.2 | \$130,300 | \$3,258 | \$39,090 | \$977 | 48,375 | 20% | \$16.64 | \$865 | 1.9 |
| Passaic County | \$35.23 | \$1,832 | \$73,280 | 2.5 | \$130,700 | \$3,268 | \$39,210 | \$980 | 84,224 | 48% | \$18.81 | \$978 | 1.9 |
| Salem County | \$28.27 | \$1,470 | \$58,800 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 7,221 | 29% | \$15.93 | \$829 | 1.8 |
| Somerset County | \$36.87 | \$1,917 | \$76,680 | 2.6 | \$142,900 | \$3,573 | \$42,870 | \$1,072 | 30,673 | 24% | \$31.20 | \$1,623 | 1.2 |
| Sussex County | \$30.88 | \$1,606 | \$64,240 | 2.2 | \$124,300 | \$3,108 | \$37,290 | \$932 | 8,753 | 16% | \$14.49 | \$754 | 2.1 |
| Union County | \$30.88 | \$1,606 | \$64,240 | 2.2 | \$124,300 | \$3,108 | \$37,290 | \$932 | 82,997 | 42% | \$26.58 | \$1,382 | 1.2 |
| Warren County | \$29.42 | \$1,530 | \$61,200 | 2.1 | \$116,200 | \$2,905 | \$34,860 | \$872 | 12,045 | 28% | \$16.40 | \$853 | 1.8 |

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

NEW MEXICO

#34*

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

\$19.88
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

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

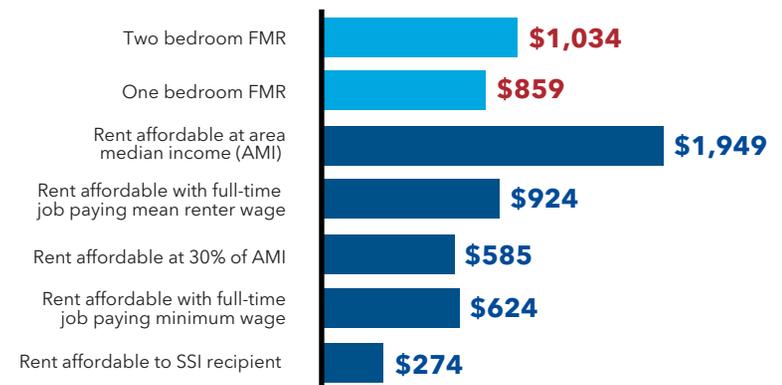
66
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Santa Fe MSA | \$24.02 |
| Los Alamos County | \$22.98 |
| Albuquerque MSA | \$22.00 |
| Lea County | \$19.63 |
| Eddy County | \$19.50 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW MEXICO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New Mexico | \$19.88 | \$1,034 | \$41,349 | 1.7 | \$77,975 | \$1,949 | \$23,392 | \$585 | 253,762 | 32% | \$17.77 | \$924 | 1.1 |
| Combined Nonmetro Areas | \$16.85 | \$876 | \$35,041 | 1.4 | \$69,565 | \$1,739 | \$20,870 | \$522 | 75,091 | 30% | \$19.05 | \$990 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albuquerque MSA | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 119,815 | 33% | \$17.90 | \$931 | 1.2 |
| Farmington MSA | \$17.48 | \$909 | \$36,360 | 1.5 | \$61,100 | \$1,528 | \$18,330 | \$458 | 11,910 | 29% | \$18.90 | \$983 | 0.9 |
| Las Cruces MSA | \$17.17 | \$893 | \$35,720 | 1.4 | \$59,600 | \$1,490 | \$17,880 | \$447 | 28,064 | 35% | \$11.42 | \$594 | 1.5 |
| Santa Fe MSA | \$24.02 | \$1,249 | \$49,960 | 2.0 | \$95,600 | \$2,390 | \$28,680 | \$717 | 18,882 | 29% | \$18.77 | \$976 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Bernalillo County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 103,262 | 37% | \$18.01 | \$936 | 1.2 |
| Catron County | \$15.29 | \$795 | \$31,800 | 1.3 | \$58,100 | \$1,453 | \$17,430 | \$436 | 203 | 13% | \$7.38 | \$384 | 2.1 |
| Chaves County | \$17.06 | \$887 | \$35,480 | 1.4 | \$64,600 | \$1,615 | \$19,380 | \$485 | 7,561 | 33% | \$14.58 | \$758 | 1.2 |
| Cibola County | \$15.71 | \$817 | \$32,680 | 1.3 | \$65,100 | \$1,628 | \$19,530 | \$488 | 1,958 | 25% | \$15.22 | \$791 | 1.0 |
| Colfax County | \$15.29 | \$795 | \$31,800 | 1.3 | \$60,500 | \$1,513 | \$18,150 | \$454 | 1,671 | 30% | \$11.48 | \$597 | 1.3 |
| Curry County | \$17.31 | \$900 | \$36,000 | 1.4 | \$66,000 | \$1,650 | \$19,800 | \$495 | 7,941 | 43% | \$17.94 | \$933 | 1.0 |
| De Baca County | \$15.29 | \$795 | \$31,800 | 1.3 | \$74,900 | \$1,873 | \$22,470 | \$562 | 209 | 36% | \$13.42 | \$698 | 1.1 |
| Dona Ana County | \$17.17 | \$893 | \$35,720 | 1.4 | \$59,600 | \$1,490 | \$17,880 | \$447 | 28,064 | 35% | \$11.42 | \$594 | 1.5 |
| Eddy County | \$19.50 | \$1,014 | \$40,560 | 1.6 | \$92,000 | \$2,300 | \$27,600 | \$690 | 6,550 | 29% | \$28.18 | \$1,465 | 0.7 |
| Grant County | \$15.29 | \$795 | \$31,800 | 1.3 | \$66,700 | \$1,668 | \$20,010 | \$500 | 3,495 | 31% | \$15.05 | \$783 | 1.0 |
| Guadalupe County | \$15.29 | \$795 | \$31,800 | 1.3 | \$49,800 | \$1,245 | \$14,940 | \$374 | 292 | 25% | \$12.09 | \$629 | 1.3 |
| Harding County † | \$15.29 | \$795 | \$31,800 | 1.3 | \$61,700 | \$1,543 | \$18,510 | \$463 | 67 | 33% | | | |
| Hidalgo County | \$15.29 | \$795 | \$31,800 | 1.3 | \$66,300 | \$1,658 | \$19,890 | \$497 | 435 | 28% | \$8.27 | \$430 | 1.8 |
| Lea County | \$19.63 | \$1,021 | \$40,840 | 1.6 | \$65,200 | \$1,630 | \$19,560 | \$489 | 7,530 | 32% | \$18.63 | \$969 | 1.1 |
| Lincoln County | \$15.29 | \$795 | \$31,800 | 1.3 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,796 | 21% | \$7.54 | \$392 | 2.0 |

† Wage data not available (See Appendix B).

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

NEW MEXICO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Los Alamos County | \$22.98 | \$1,195 | \$47,800 | 1.9 | \$168,500 | \$4,213 | \$50,550 | \$1,264 | 2,066 | 26% | \$36.13 | \$1,879 | 0.6 |
| Luna County | \$15.29 | \$795 | \$31,800 | 1.3 | \$52,900 | \$1,323 | \$15,870 | \$397 | 3,347 | 37% | \$11.12 | \$578 | 1.4 |
| McKinley County | \$15.29 | \$795 | \$31,800 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 6,104 | 29% | \$15.69 | \$816 | 1.0 |
| Mora County † | \$15.29 | \$795 | \$31,800 | 1.3 | \$50,000 | \$1,250 | \$15,000 | \$375 | 228 | 11% | | | |
| Otero County | \$15.29 | \$795 | \$31,800 | 1.3 | \$69,300 | \$1,733 | \$20,790 | \$520 | 8,152 | 35% | \$16.87 | \$877 | 0.9 |
| Quay County | \$15.29 | \$795 | \$31,800 | 1.3 | \$46,100 | \$1,153 | \$13,830 | \$346 | 1,078 | 32% | \$14.43 | \$750 | 1.1 |
| Rio Arriba County | \$15.29 | \$795 | \$31,800 | 1.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,951 | 22% | \$15.66 | \$814 | 1.0 |
| Roosevelt County | \$16.54 | \$860 | \$34,400 | 1.4 | \$69,000 | \$1,725 | \$20,700 | \$518 | 2,817 | 41% | \$14.55 | \$757 | 1.1 |
| Sandoval County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 11,018 | 21% | \$17.82 | \$927 | 1.2 |
| San Juan County | \$17.48 | \$909 | \$36,360 | 1.5 | \$61,100 | \$1,528 | \$18,330 | \$458 | 11,910 | 29% | \$18.90 | \$983 | 0.9 |
| San Miguel County | \$15.29 | \$795 | \$31,800 | 1.3 | \$52,800 | \$1,320 | \$15,840 | \$396 | 3,321 | 29% | \$9.65 | \$502 | 1.6 |
| Santa Fe County | \$24.02 | \$1,249 | \$49,960 | 1.7 | \$95,600 | \$2,390 | \$28,680 | \$717 | 18,882 | 29% | \$18.77 | \$976 | 1.3 |
| Sierra County | \$15.29 | \$795 | \$31,800 | 1.3 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,285 | 24% | \$16.03 | \$833 | 1.0 |
| Socorro County | \$15.29 | \$795 | \$31,800 | 1.3 | \$56,600 | \$1,415 | \$16,980 | \$425 | 1,073 | 22% | \$13.34 | \$694 | 1.1 |
| Taos County | \$18.02 | \$937 | \$37,480 | 1.5 | \$71,900 | \$1,798 | \$21,570 | \$539 | 2,578 | 20% | \$14.99 | \$780 | 1.2 |
| Torrance County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 907 | 17% | \$16.31 | \$848 | 1.3 |
| Union County | \$15.29 | \$795 | \$31,800 | 1.3 | \$54,500 | \$1,363 | \$16,350 | \$409 | 383 | 30% | \$11.87 | \$617 | 1.3 |
| Valencia County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$86,500 | \$2,163 | \$25,950 | \$649 | 4,628 | 18% | \$16.12 | \$838 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

NEW YORK

#4*

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

\$40.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

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

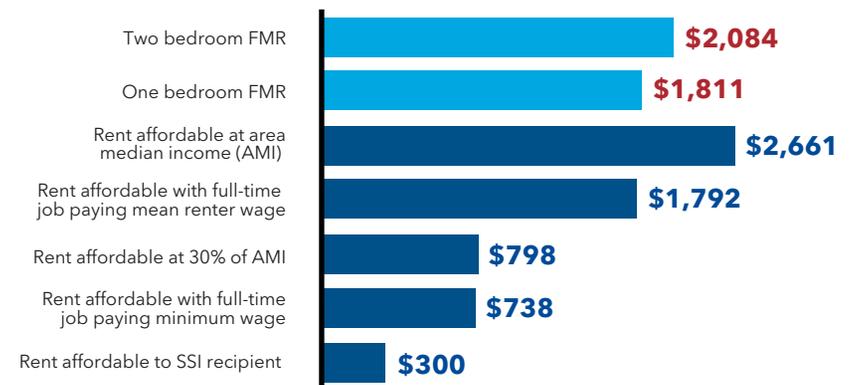
113
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW YORK

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New York | \$40.08 | \$2,084 | \$83,375 | 2.8 | \$106,443 | \$2,661 | \$31,933 | \$798 | 3,434,514 | 46% | \$34.46 | \$1,792 | 1.2 |
| Combined Nonmetro Areas | \$17.61 | \$916 | \$36,635 | 1.2 | \$83,323 | \$2,083 | \$24,997 | \$625 | 149,392 | 28% | \$14.43 | \$750 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany-Schenectady-Troy MSA | \$25.25 | \$1,313 | \$52,520 | 1.8 | \$113,300 | \$2,833 | \$33,990 | \$850 | 132,171 | 36% | \$21.20 | \$1,103 | 1.2 |
| Binghamton MSA | \$18.54 | \$964 | \$38,560 | 1.3 | \$85,300 | \$2,133 | \$25,590 | \$640 | 32,850 | 32% | \$15.46 | \$804 | 1.2 |
| Buffalo-Cheektowaga-Niagara Falls MSA | \$20.56 | \$1,069 | \$42,760 | 1.4 | \$93,900 | \$2,348 | \$28,170 | \$704 | 165,645 | 34% | \$16.46 | \$856 | 1.2 |
| Elmira MSA | \$19.98 | \$1,039 | \$41,560 | 1.4 | \$86,200 | \$2,155 | \$25,860 | \$647 | 10,870 | 32% | \$15.15 | \$788 | 1.3 |
| Glens Falls MSA | \$21.52 | \$1,119 | \$44,760 | 1.5 | \$90,600 | \$2,265 | \$27,180 | \$680 | 14,952 | 28% | \$16.43 | \$854 | 1.3 |
| Ithaca MSA | \$28.60 | \$1,487 | \$59,480 | 2.0 | \$112,000 | \$2,800 | \$33,600 | \$840 | 19,641 | 46% | \$19.61 | \$1,020 | 1.5 |
| Kingston MSA | \$28.81 | \$1,498 | \$59,920 | 2.0 | \$112,400 | \$2,810 | \$33,720 | \$843 | 21,715 | 31% | \$14.50 | \$754 | 2.0 |
| Nassau-Suffolk HMFA | \$44.17 | \$2,297 | \$91,880 | 3.1 | \$156,300 | \$3,908 | \$46,890 | \$1,172 | 175,009 | 18% | \$19.97 | \$1,039 | 2.2 |
| New York HMFA | \$47.13 | \$2,451 | \$98,040 | 3.3 | \$95,495 | \$2,387 | \$28,648 | \$716 | 2,211,260 | 65% | \$50.37 | \$2,619 | 0.9 |
| Poughkeepsie-Newburgh-Middletown MSA | \$30.44 | \$1,583 | \$63,320 | 2.1 | \$119,600 | \$2,990 | \$35,880 | \$897 | 76,125 | 31% | \$16.77 | \$872 | 1.8 |
| Rochester HMFA | \$22.81 | \$1,186 | \$47,440 | 1.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 143,768 | 33% | \$17.00 | \$884 | 1.3 |
| Syracuse MSA | \$21.33 | \$1,109 | \$44,360 | 1.5 | \$93,300 | \$2,333 | \$27,990 | \$700 | 83,901 | 32% | \$16.50 | \$858 | 1.3 |
| Utica-Rome MSA | \$18.37 | \$955 | \$38,200 | 1.3 | \$85,200 | \$2,130 | \$25,560 | \$639 | 34,889 | 30% | \$13.72 | \$714 | 1.3 |
| Watertown-Fort Drum MSA | \$23.48 | \$1,221 | \$48,840 | 1.7 | \$81,500 | \$2,038 | \$24,450 | \$611 | 20,396 | 45% | \$17.61 | \$916 | 1.3 |
| Westchester County Statutory Exception Area | \$39.02 | \$2,029 | \$81,160 | 2.7 | \$151,400 | \$3,785 | \$45,420 | \$1,136 | 139,882 | 38% | \$26.69 | \$1,388 | 1.5 |
| Yates County HMFA | \$19.17 | \$997 | \$39,880 | 1.4 | \$80,100 | \$2,003 | \$24,030 | \$601 | 2,048 | 24% | \$13.17 | \$685 | 1.5 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Albany County | \$25.25 | \$1,313 | \$52,520 | 1.8 | \$113,300 | \$2,833 | \$33,990 | \$850 | 55,849 | 43% | \$22.82 | \$1,187 | 1.1 |

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

NEW YORK

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

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

NEW YORK

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

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NEW YORK

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tioga County | \$18.54 | \$964 | \$38,560 | 1.3 | \$85,300 | \$2,133 | \$25,590 | \$640 | 4,473 | 22% | \$16.43 | \$855 | 1.1 |
| Tompkins County | \$28.60 | \$1,487 | \$59,480 | 2.0 | \$112,000 | \$2,800 | \$33,600 | \$840 | 19,641 | 46% | \$19.61 | \$1,020 | 1.5 |
| Ulster County | \$28.81 | \$1,498 | \$59,920 | 2.0 | \$112,400 | \$2,810 | \$33,720 | \$843 | 21,715 | 31% | \$14.50 | \$754 | 2.0 |
| Warren County | \$21.52 | \$1,119 | \$44,760 | 1.5 | \$90,600 | \$2,265 | \$27,180 | \$680 | 8,588 | 29% | \$16.12 | \$838 | 1.3 |
| Washington County | \$21.52 | \$1,119 | \$44,760 | 1.5 | \$90,600 | \$2,265 | \$27,180 | \$680 | 6,364 | 26% | \$17.38 | \$904 | 1.2 |
| Wayne County | \$22.81 | \$1,186 | \$47,440 | 1.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 8,271 | 22% | \$12.51 | \$651 | 1.8 |
| Westchester County | \$39.02 | \$2,029 | \$81,160 | 2.6 | \$151,400 | \$3,785 | \$45,420 | \$1,136 | 139,882 | 38% | \$26.69 | \$1,388 | 1.5 |
| Wyoming County | \$15.88 | \$826 | \$33,040 | 1.1 | \$85,500 | \$2,138 | \$25,650 | \$641 | 3,589 | 23% | \$15.02 | \$781 | 1.1 |
| Yates County | \$19.17 | \$997 | \$39,880 | 1.4 | \$80,100 | \$2,003 | \$24,030 | \$601 | 2,048 | 24% | \$13.17 | \$685 | 1.5 |

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

#29*

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

\$21.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

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

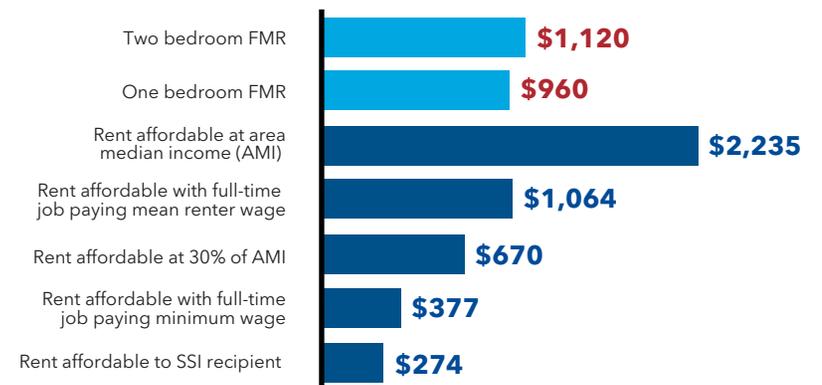
119
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH CAROLINA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| North Carolina | \$21.54 | \$1,120 | \$44,812 | 3.0 | \$89,384 | \$2,235 | \$26,815 | \$670 | 1,374,165 | 34% | \$20.47 | \$1,064 | 1.1 |
| Combined Nonmetro Areas | \$15.99 | \$831 | \$33,257 | 2.2 | \$69,040 | \$1,726 | \$20,712 | \$518 | 229,027 | 30% | \$14.11 | \$734 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anson County HMFA | \$18.54 | \$964 | \$38,560 | 2.6 | \$62,700 | \$1,568 | \$18,810 | \$470 | 2,645 | 32% | \$14.72 | \$765 | 1.3 |
| Asheville HMFA | \$28.19 | \$1,466 | \$58,640 | 3.9 | \$90,300 | \$2,258 | \$27,090 | \$677 | 51,643 | 32% | \$17.23 | \$896 | 1.6 |
| Brunswick County HMFA | \$18.33 | \$953 | \$38,120 | 2.5 | \$89,800 | \$2,245 | \$26,940 | \$674 | 10,054 | 17% | \$13.84 | \$720 | 1.3 |
| Burlington MSA | \$19.67 | \$1,023 | \$40,920 | 2.7 | \$78,800 | \$1,970 | \$23,640 | \$591 | 22,183 | 33% | \$16.13 | \$839 | 1.2 |
| Camden County HMFA | \$17.00 | \$884 | \$35,360 | 2.3 | \$85,100 | \$2,128 | \$25,530 | \$638 | 711 | 19% | \$17.40 | \$905 | 1.0 |
| Charlotte-Concord-Gastonia HMFA | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 254,241 | 38% | \$27.27 | \$1,418 | 0.9 |
| Craven County HMFA | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$77,100 | \$1,928 | \$23,130 | \$578 | 14,065 | 35% | \$15.17 | \$789 | 1.4 |
| Davidson County HMFA | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,700 | \$1,768 | \$21,210 | \$530 | 18,620 | 28% | \$15.56 | \$809 | 1.0 |
| Durham-Chapel Hill HMFA | \$25.29 | \$1,315 | \$52,600 | 3.5 | \$116,200 | \$2,905 | \$34,860 | \$872 | 85,693 | 39% | \$27.00 | \$1,404 | 0.9 |
| Fayetteville HMFA | \$19.94 | \$1,037 | \$41,480 | 2.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 60,445 | 48% | \$16.82 | \$875 | 1.2 |
| Gates County HMFA | \$17.75 | \$923 | \$36,920 | 2.4 | \$74,000 | \$1,850 | \$22,200 | \$555 | 821 | 20% | \$18.63 | \$969 | 1.0 |
| Goldsboro MSA | \$17.65 | \$918 | \$36,720 | 2.4 | \$72,600 | \$1,815 | \$21,780 | \$545 | 17,614 | 38% | \$15.38 | \$800 | 1.1 |
| Granville County HMFA | \$19.46 | \$1,012 | \$40,480 | 2.7 | \$80,300 | \$2,008 | \$24,090 | \$602 | 5,438 | 26% | \$15.69 | \$816 | 1.2 |
| Greensboro-High Point HMFA | \$19.98 | \$1,039 | \$41,560 | 2.8 | \$83,600 | \$2,090 | \$25,080 | \$627 | 99,739 | 38% | \$18.60 | \$967 | 1.1 |
| Greenville MSA | \$19.52 | \$1,015 | \$40,600 | 2.7 | \$77,600 | \$1,940 | \$23,280 | \$582 | 34,747 | 49% | \$16.96 | \$882 | 1.2 |
| Harnett County HMFA | \$18.13 | \$943 | \$37,720 | 2.5 | \$82,700 | \$2,068 | \$24,810 | \$620 | 15,281 | 32% | \$14.01 | \$729 | 1.3 |
| Haywood County HMFA | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 6,757 | 26% | \$12.98 | \$675 | 1.5 |
| Hickory-Lenoir-Morganton MSA | \$15.21 | \$791 | \$31,640 | 2.1 | \$71,400 | \$1,785 | \$21,420 | \$536 | 37,936 | 27% | \$16.74 | \$870 | 0.9 |

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

NORTH CAROLINA

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

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NORTH CAROLINA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Beaufort County | \$14.94 | \$777 | \$31,080 | 2.1 | \$73,000 | \$1,825 | \$21,900 | \$548 | 5,207 | 28% | \$10.57 | \$549 | 1.4 |
| Bertie County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,300 | \$1,483 | \$17,790 | \$445 | 1,825 | 25% | \$10.29 | \$535 | 1.4 |
| Bladen County | \$14.83 | \$771 | \$30,840 | 2.0 | \$60,100 | \$1,503 | \$18,030 | \$451 | 3,482 | 30% | \$11.36 | \$591 | 1.3 |
| Brunswick County | \$18.33 | \$953 | \$38,120 | 2.5 | \$89,800 | \$2,245 | \$26,940 | \$674 | 10,054 | 17% | \$13.84 | \$720 | 1.3 |
| Buncombe County | \$28.19 | \$1,466 | \$58,640 | 3.9 | \$90,300 | \$2,258 | \$27,090 | \$677 | 37,236 | 36% | \$17.67 | \$919 | 1.6 |
| Burke County | \$15.21 | \$791 | \$31,640 | 2.1 | \$71,400 | \$1,785 | \$21,420 | \$536 | 8,483 | 25% | \$13.90 | \$723 | 1.1 |
| Cabarrus County | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 20,333 | 27% | \$14.96 | \$778 | 1.7 |
| Caldwell County | \$15.21 | \$791 | \$31,640 | 2.1 | \$71,400 | \$1,785 | \$21,420 | \$536 | 8,211 | 26% | \$16.07 | \$836 | 0.9 |
| Camden County | \$17.00 | \$884 | \$35,360 | 2.3 | \$85,100 | \$2,128 | \$25,530 | \$638 | 711 | 19% | \$17.40 | \$905 | 1.0 |
| Carteret County | \$19.29 | \$1,003 | \$40,120 | 2.7 | \$80,600 | \$2,015 | \$24,180 | \$605 | 8,234 | 27% | \$12.32 | \$640 | 1.6 |
| Caswell County | \$14.83 | \$771 | \$30,840 | 2.0 | \$71,400 | \$1,785 | \$21,420 | \$536 | 2,130 | 25% | \$9.88 | \$514 | 1.5 |
| Catawba County | \$15.21 | \$791 | \$31,640 | 2.1 | \$71,400 | \$1,785 | \$21,420 | \$536 | 18,732 | 30% | \$18.07 | \$940 | 0.8 |
| Chatham County | \$25.29 | \$1,315 | \$52,600 | 3.5 | \$116,200 | \$2,905 | \$34,860 | \$872 | 6,447 | 21% | \$11.81 | \$614 | 2.1 |
| Cherokee County | \$15.62 | \$812 | \$32,480 | 2.2 | \$62,700 | \$1,568 | \$18,810 | \$470 | 2,249 | 18% | \$13.64 | \$709 | 1.1 |
| Chowan County | \$17.71 | \$921 | \$36,840 | 2.4 | \$67,500 | \$1,688 | \$20,250 | \$506 | 2,196 | 35% | \$12.86 | \$669 | 1.4 |
| Clay County | \$16.23 | \$844 | \$33,760 | 2.2 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,199 | 23% | \$15.93 | \$829 | 1.0 |
| Cleveland County | \$14.83 | \$771 | \$30,840 | 2.0 | \$68,300 | \$1,708 | \$20,490 | \$512 | 11,469 | 31% | \$13.98 | \$727 | 1.1 |
| Columbus County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 5,403 | 28% | \$12.48 | \$649 | 1.2 |
| Craven County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$77,100 | \$1,928 | \$23,130 | \$578 | 14,065 | 35% | \$15.17 | \$789 | 1.4 |
| Cumberland County | \$19.94 | \$1,037 | \$41,480 | 2.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 60,445 | 48% | \$16.82 | \$875 | 1.2 |
| Currituck County | \$25.56 | \$1,329 | \$53,160 | 3.5 | \$100,500 | \$2,513 | \$30,150 | \$754 | 1,536 | 14% | \$11.27 | \$586 | 2.3 |
| Dare County | \$22.13 | \$1,151 | \$46,040 | 3.1 | \$97,400 | \$2,435 | \$29,220 | \$731 | 3,611 | 23% | \$13.80 | \$718 | 1.6 |
| Davidson County | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,700 | \$1,768 | \$21,210 | \$530 | 18,620 | 28% | \$15.56 | \$809 | 1.0 |
| Davie County | \$18.63 | \$969 | \$38,760 | 2.6 | \$85,800 | \$2,145 | \$25,740 | \$644 | 2,886 | 18% | \$13.13 | \$683 | 1.4 |
| Duplin County | \$15.88 | \$826 | \$33,040 | 2.2 | \$66,100 | \$1,653 | \$19,830 | \$496 | 6,053 | 31% | \$14.83 | \$771 | 1.1 |
| Durham County | \$25.29 | \$1,315 | \$52,600 | 3.5 | \$116,200 | \$2,905 | \$34,860 | \$872 | 59,334 | 45% | \$29.74 | \$1,547 | 0.9 |

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NORTH CAROLINA

| | FY23 HOUSING WAGE | | | | HOUSING COSTS | | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | |
|------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|--|--|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | | |
| Edgecombe County | \$17.12 | \$890 | \$35,600 | 2.4 | \$77,700 | \$1,943 | \$23,310 | \$583 | 7,437 | 39% | \$14.37 | \$747 | 1.2 | | | |
| Forsyth County | \$18.63 | \$969 | \$38,760 | 2.6 | \$85,800 | \$2,145 | \$25,740 | \$644 | 57,090 | 38% | \$19.97 | \$1,038 | 0.9 | | | |
| Franklin County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$117,000 | \$2,925 | \$35,100 | \$878 | 6,161 | 24% | \$15.32 | \$797 | 1.8 | | | |
| Gaston County | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 30,433 | 34% | \$16.26 | \$845 | 1.6 | | | |
| Gates County | \$17.75 | \$923 | \$36,920 | 2.4 | \$74,000 | \$1,850 | \$22,200 | \$555 | 821 | 20% | \$18.63 | \$969 | 1.0 | | | |
| Graham County | \$14.83 | \$771 | \$30,840 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 613 | 19% | \$15.31 | \$796 | 1.0 | | | |
| Granville County | \$19.46 | \$1,012 | \$40,480 | 2.7 | \$80,300 | \$2,008 | \$24,090 | \$602 | 5,438 | 26% | \$15.69 | \$816 | 1.2 | | | |
| Greene County | \$14.83 | \$771 | \$30,840 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 2,130 | 31% | \$12.46 | \$648 | 1.2 | | | |
| Guilford County | \$19.98 | \$1,039 | \$41,560 | 2.8 | \$83,600 | \$2,090 | \$25,080 | \$627 | 84,625 | 40% | \$19.40 | \$1,009 | 1.0 | | | |
| Halifax County | \$16.21 | \$843 | \$33,720 | 2.2 | \$55,100 | \$1,378 | \$16,530 | \$413 | 7,446 | 37% | \$10.09 | \$525 | 1.6 | | | |
| Harnett County | \$18.13 | \$943 | \$37,720 | 2.5 | \$82,700 | \$2,068 | \$24,810 | \$620 | 15,281 | 32% | \$14.01 | \$729 | 1.3 | | | |
| Haywood County | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 6,757 | 26% | \$12.98 | \$675 | 1.5 | | | |
| Henderson County | \$28.19 | \$1,466 | \$58,640 | 3.9 | \$90,300 | \$2,258 | \$27,090 | \$677 | 12,347 | 25% | \$16.23 | \$844 | 1.7 | | | |
| Hertford County | \$16.88 | \$878 | \$35,120 | 2.3 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,691 | 33% | \$15.05 | \$782 | 1.1 | | | |
| Hoke County | \$16.75 | \$871 | \$34,840 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 5,439 | 31% | \$12.46 | \$648 | 1.3 | | | |
| Hyde County | \$15.12 | \$786 | \$31,440 | 2.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 587 | 29% | \$10.26 | \$534 | 1.5 | | | |
| Iredell County | \$19.88 | \$1,034 | \$41,360 | 2.7 | \$95,600 | \$2,390 | \$28,680 | \$717 | 19,920 | 28% | \$21.74 | \$1,131 | 0.9 | | | |
| Jackson County | \$14.96 | \$778 | \$31,120 | 2.1 | \$73,700 | \$1,843 | \$22,110 | \$553 | 6,210 | 37% | \$15.05 | \$783 | 1.0 | | | |
| Johnston County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$117,000 | \$2,925 | \$35,100 | \$878 | 18,858 | 25% | \$13.12 | \$682 | 2.1 | | | |
| Jones County | \$14.83 | \$771 | \$30,840 | 2.0 | \$72,000 | \$1,800 | \$21,600 | \$540 | 998 | 26% | \$9.08 | \$472 | 1.6 | | | |
| Lee County | \$17.19 | \$894 | \$35,760 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 8,282 | 35% | \$18.26 | \$949 | 0.9 | | | |
| Lenoir County | \$14.83 | \$771 | \$30,840 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 9,634 | 42% | \$17.39 | \$904 | 0.9 | | | |
| Lincoln County | \$17.77 | \$924 | \$36,960 | 2.5 | \$93,600 | \$2,340 | \$28,080 | \$702 | 7,723 | 23% | \$13.90 | \$723 | 1.3 | | | |
| McDowell County | \$14.83 | \$771 | \$30,840 | 2.0 | \$67,600 | \$1,690 | \$20,280 | \$507 | 4,813 | 26% | \$14.60 | \$759 | 1.0 | | | |
| Macon County | \$16.94 | \$881 | \$35,240 | 2.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 4,661 | 27% | \$13.69 | \$712 | 1.2 | | | |
| Madison County | \$28.19 | \$1,466 | \$58,640 | 3.9 | \$90,300 | \$2,258 | \$27,090 | \$677 | 2,060 | 25% | \$11.44 | \$595 | 2.5 | | | |

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NORTH CAROLINA

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

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

NORTH CAROLINA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Stokes County | \$18.63 | \$969 | \$38,760 | 2.6 | \$85,800 | \$2,145 | \$25,740 | \$644 | 4,314 | 23% | \$11.23 | \$584 | 1.7 |
| Surry County | \$14.83 | \$771 | \$30,840 | 2.0 | \$68,300 | \$1,708 | \$20,490 | \$512 | 7,725 | 27% | \$12.73 | \$662 | 1.2 |
| Swain County | \$14.83 | \$771 | \$30,840 | 2.0 | \$71,500 | \$1,788 | \$21,450 | \$536 | 1,307 | 24% | \$10.85 | \$564 | 1.4 |
| Transylvania County | \$19.13 | \$995 | \$39,800 | 2.6 | \$78,300 | \$1,958 | \$23,490 | \$587 | 3,293 | 23% | \$12.75 | \$663 | 1.5 |
| Tyrrell County | \$16.23 | \$844 | \$33,760 | 2.2 | \$60,800 | \$1,520 | \$18,240 | \$456 | 398 | 28% | \$12.81 | \$666 | 1.3 |
| Union County | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 13,679 | 17% | \$16.44 | \$855 | 1.6 |
| Vance County | \$15.46 | \$804 | \$32,160 | 2.1 | \$64,600 | \$1,615 | \$19,380 | \$485 | 6,495 | 40% | \$15.12 | \$786 | 1.0 |
| Wake County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$117,000 | \$2,925 | \$35,100 | \$878 | 150,719 | 36% | \$22.95 | \$1,193 | 1.2 |
| Warren County | \$14.83 | \$771 | \$30,840 | 2.0 | \$59,200 | \$1,480 | \$17,760 | \$444 | 2,213 | 29% | \$9.20 | \$479 | 1.6 |
| Washington County | \$14.83 | \$771 | \$30,840 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 1,686 | 34% | \$10.07 | \$524 | 1.5 |
| Watauga County | \$20.00 | \$1,040 | \$41,600 | 2.8 | \$87,400 | \$2,185 | \$26,220 | \$656 | 7,835 | 38% | \$11.31 | \$588 | 1.8 |
| Wayne County | \$17.65 | \$918 | \$36,720 | 2.4 | \$72,600 | \$1,815 | \$21,780 | \$545 | 17,614 | 38% | \$15.38 | \$800 | 1.1 |
| Wilkes County | \$14.83 | \$771 | \$30,840 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 6,964 | 26% | \$14.95 | \$777 | 1.0 |
| Wilson County | \$15.94 | \$829 | \$33,160 | 2.2 | \$58,600 | \$1,465 | \$17,580 | \$440 | 13,273 | 42% | \$16.99 | \$884 | 0.9 |
| Yadkin County | \$18.63 | \$969 | \$38,760 | 2.6 | \$85,800 | \$2,145 | \$25,740 | \$644 | 3,498 | 24% | \$10.95 | \$569 | 1.7 |
| Yancey County | \$14.83 | \$771 | \$30,840 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,774 | 23% | \$12.45 | \$648 | 1.2 |

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

NORTH DAKOTA

#47*

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

\$17.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

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

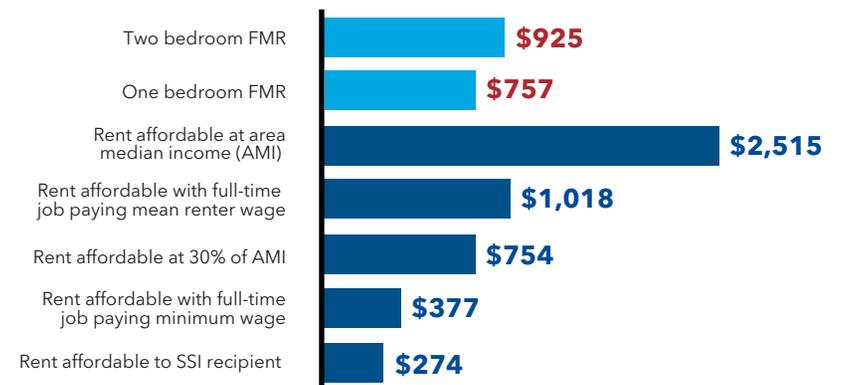
98
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| North Dakota | \$17.79 | \$925 | \$37,010 | 2.5 | \$100,587 | \$2,515 | \$30,176 | \$754 | 117,217 | 37% | \$19.58 | \$1,018 | 0.9 |
| Combined Nonmetro Areas | \$18.19 | \$946 | \$37,845 | 2.5 | \$97,190 | \$2,430 | \$29,157 | \$729 | 49,543 | 32% | \$21.34 | \$1,109 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bismarck MSA | \$17.85 | \$928 | \$37,120 | 2.5 | \$109,000 | \$2,725 | \$32,700 | \$818 | 15,268 | 29% | \$16.47 | \$857 | 1.1 |
| Fargo MSA | \$17.52 | \$911 | \$36,440 | 2.4 | \$104,100 | \$2,603 | \$31,230 | \$781 | 36,665 | 47% | \$19.48 | \$1,013 | 0.9 |
| Grand Forks MSA | \$17.12 | \$890 | \$35,600 | 2.4 | \$94,200 | \$2,355 | \$28,260 | \$707 | 15,741 | 51% | \$17.69 | \$920 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$15.88 | \$826 | \$33,040 | 2.2 | \$90,300 | \$2,258 | \$27,090 | \$677 | 267 | 27% | \$12.88 | \$670 | 1.2 |
| Barnes County | \$16.48 | \$857 | \$34,280 | 2.3 | \$99,500 | \$2,488 | \$29,850 | \$746 | 1,188 | 25% | \$13.98 | \$727 | 1.2 |
| Benson County | \$15.88 | \$826 | \$33,040 | 2.2 | \$69,000 | \$1,725 | \$20,700 | \$518 | 563 | 30% | \$12.03 | \$625 | 1.3 |
| Billings County | \$16.48 | \$857 | \$34,280 | 2.3 | \$111,500 | \$2,788 | \$33,450 | \$836 | 64 | 21% | \$12.39 | \$644 | 1.3 |
| Bottineau County | \$15.88 | \$826 | \$33,040 | 2.2 | \$101,800 | \$2,545 | \$30,540 | \$764 | 478 | 18% | \$13.75 | \$715 | 1.2 |
| Bowman County | \$15.88 | \$826 | \$33,040 | 2.2 | \$104,100 | \$2,603 | \$31,230 | \$781 | 234 | 20% | \$16.52 | \$859 | 1.0 |
| Burke County | \$15.88 | \$826 | \$33,040 | 2.2 | \$124,000 | \$3,100 | \$37,200 | \$930 | 170 | 19% | \$22.82 | \$1,187 | 0.7 |
| Burleigh County | \$17.85 | \$928 | \$37,120 | 2.5 | \$109,000 | \$2,725 | \$32,700 | \$818 | 11,596 | 29% | \$16.64 | \$865 | 1.1 |
| Cass County | \$17.52 | \$911 | \$36,440 | 2.4 | \$104,100 | \$2,603 | \$31,230 | \$781 | 36,665 | 47% | \$19.48 | \$1,013 | 0.9 |
| Cavalier County | \$15.88 | \$826 | \$33,040 | 2.2 | \$98,800 | \$2,470 | \$29,640 | \$741 | 261 | 17% | \$14.41 | \$749 | 1.1 |
| Dickey County | \$15.88 | \$826 | \$33,040 | 2.2 | \$95,400 | \$2,385 | \$28,620 | \$716 | 393 | 20% | \$14.97 | \$778 | 1.1 |
| Divide County | \$24.37 | \$1,267 | \$50,680 | 3.4 | \$105,900 | \$2,648 | \$31,770 | \$794 | 261 | 29% | \$19.02 | \$989 | 1.3 |
| Dunn County | \$22.58 | \$1,174 | \$46,960 | 3.1 | \$128,200 | \$3,205 | \$38,460 | \$962 | 386 | 26% | \$34.18 | \$1,777 | 0.7 |
| Eddy County | \$15.88 | \$826 | \$33,040 | 2.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 352 | 33% | \$13.40 | \$697 | 1.2 |
| Emmons County | \$15.88 | \$826 | \$33,040 | 2.2 | \$94,400 | \$2,360 | \$28,320 | \$708 | 301 | 20% | \$11.17 | \$581 | 1.4 |
| Foster County | \$15.88 | \$826 | \$33,040 | 2.2 | \$113,400 | \$2,835 | \$34,020 | \$851 | 340 | 23% | \$11.20 | \$583 | 1.4 |

† Wage data not available (See Appendix B).

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

NORTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Golden Valley County | \$15.88 | \$826 | \$33,040 | 2.2 | \$98,600 | \$2,465 | \$29,580 | \$740 | 140 | 19% | \$10.94 | \$569 | 1.5 |
| Grand Forks County | \$17.12 | \$890 | \$35,600 | 2.4 | \$94,200 | \$2,355 | \$28,260 | \$707 | 15,741 | 51% | \$17.69 | \$920 | 1.0 |
| Grant County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 112 | 11% | \$13.20 | \$686 | 1.2 |
| Griggs County | \$15.88 | \$826 | \$33,040 | 2.2 | \$94,300 | \$2,358 | \$28,290 | \$707 | 155 | 17% | \$13.95 | \$725 | 1.1 |
| Hettinger County | \$17.69 | \$920 | \$36,800 | 2.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 218 | 21% | \$16.28 | \$847 | 1.1 |
| Kidder County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 266 | 26% | \$20.98 | \$1,091 | 0.8 |
| LaMoure County | \$15.88 | \$826 | \$33,040 | 2.2 | \$95,600 | \$2,390 | \$28,680 | \$717 | 292 | 17% | \$11.59 | \$602 | 1.4 |
| Logan County | \$16.48 | \$857 | \$34,280 | 2.3 | \$76,400 | \$1,910 | \$22,920 | \$573 | 125 | 16% | \$13.45 | \$700 | 1.2 |
| McHenry County | \$15.88 | \$826 | \$33,040 | 2.2 | \$99,600 | \$2,490 | \$29,880 | \$747 | 408 | 18% | \$20.03 | \$1,042 | 0.8 |
| McIntosh County | \$15.88 | \$826 | \$33,040 | 2.2 | \$84,100 | \$2,103 | \$25,230 | \$631 | 319 | 26% | \$16.15 | \$840 | 1.0 |
| McKenzie County | \$25.02 | \$1,301 | \$52,040 | 3.5 | \$106,300 | \$2,658 | \$31,890 | \$797 | 1,965 | 40% | \$36.45 | \$1,895 | 0.7 |
| McLean County | \$15.88 | \$826 | \$33,040 | 2.2 | \$96,700 | \$2,418 | \$29,010 | \$725 | 745 | 18% | \$21.16 | \$1,100 | 0.8 |
| Mercer County | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$110,900 | \$2,773 | \$33,270 | \$832 | 576 | 16% | \$20.76 | \$1,080 | 0.9 |
| Morton County | \$17.85 | \$928 | \$37,120 | 2.5 | \$109,000 | \$2,725 | \$32,700 | \$818 | 3,585 | 27% | \$14.38 | \$748 | 1.2 |
| Mountrail County | \$15.98 | \$831 | \$33,240 | 2.2 | \$100,700 | \$2,518 | \$30,210 | \$755 | 1,341 | 39% | \$32.54 | \$1,692 | 0.5 |
| Nelson County | \$15.88 | \$826 | \$33,040 | 2.2 | \$95,800 | \$2,395 | \$28,740 | \$719 | 322 | 24% | \$14.21 | \$739 | 1.1 |
| Oliver County | \$17.85 | \$928 | \$37,120 | 2.5 | \$109,000 | \$2,725 | \$32,700 | \$818 | 87 | 13% | \$38.64 | \$2,009 | 0.5 |
| Pembina County | \$15.88 | \$826 | \$33,040 | 2.2 | \$91,100 | \$2,278 | \$27,330 | \$683 | 779 | 26% | \$17.84 | \$927 | 0.9 |
| Pierce County | \$15.88 | \$826 | \$33,040 | 2.2 | \$98,100 | \$2,453 | \$29,430 | \$736 | 367 | 22% | \$10.57 | \$550 | 1.5 |
| Ramsey County | \$15.88 | \$826 | \$33,040 | 2.2 | \$89,300 | \$2,233 | \$26,790 | \$670 | 2,036 | 41% | \$12.35 | \$642 | 1.3 |
| Ransom County | \$15.88 | \$826 | \$33,040 | 2.2 | \$97,300 | \$2,433 | \$29,190 | \$730 | 575 | 25% | \$11.86 | \$617 | 1.3 |
| Renville County | \$16.46 | \$856 | \$34,240 | 2.3 | \$99,200 | \$2,480 | \$29,760 | \$744 | 146 | 17% | \$13.74 | \$714 | 1.2 |
| Richland County | \$15.88 | \$826 | \$33,040 | 2.2 | \$96,500 | \$2,413 | \$28,950 | \$724 | 1,967 | 29% | \$11.59 | \$603 | 1.4 |
| Rolette County | \$15.88 | \$826 | \$33,040 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 1,149 | 31% | \$13.01 | \$677 | 1.2 |
| Sargent County | \$15.88 | \$826 | \$33,040 | 2.2 | \$97,900 | \$2,448 | \$29,370 | \$734 | 481 | 27% | \$25.83 | \$1,343 | 0.6 |
| Sheridan County | \$16.48 | \$857 | \$34,280 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 97 | 16% | \$8.39 | \$436 | 2.0 |

† Wage data not available (See Appendix B).

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

NORTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sioux County | \$15.88 | \$826 | \$33,040 | 2.2 | \$48,300 | \$1,208 | \$14,490 | \$362 | 584 | 55% | \$16.54 | \$860 | 1.0 |
| Slope County † | \$16.48 | \$857 | \$34,280 | 2.3 | \$91,100 | \$2,278 | \$27,330 | \$683 | 35 | 11% | | | |
| Stark County | \$19.25 | \$1,001 | \$40,040 | 2.7 | \$109,600 | \$2,740 | \$32,880 | \$822 | 4,846 | 37% | \$23.52 | \$1,223 | 0.8 |
| Steele County | \$15.88 | \$826 | \$33,040 | 2.2 | \$117,300 | \$2,933 | \$35,190 | \$880 | 170 | 22% | \$9.97 | \$519 | 1.6 |
| Stutsman County | \$15.88 | \$826 | \$33,040 | 2.2 | \$92,300 | \$2,308 | \$27,690 | \$692 | 3,324 | 37% | \$16.66 | \$866 | 1.0 |
| Towner County | \$15.88 | \$826 | \$33,040 | 2.2 | \$81,300 | \$2,033 | \$24,390 | \$610 | 237 | 24% | \$17.96 | \$934 | 0.9 |
| Trails County | \$15.88 | \$826 | \$33,040 | 2.2 | \$106,500 | \$2,663 | \$31,950 | \$799 | 829 | 25% | \$13.13 | \$683 | 1.2 |
| Walsh County | \$15.88 | \$826 | \$33,040 | 2.2 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,001 | 22% | \$17.07 | \$888 | 0.9 |
| Ward County | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$93,500 | \$2,338 | \$28,050 | \$701 | 11,267 | 40% | \$18.84 | \$980 | 1.0 |
| Wells County | \$15.88 | \$826 | \$33,040 | 2.2 | \$96,400 | \$2,410 | \$28,920 | \$723 | 464 | 26% | \$12.13 | \$631 | 1.3 |
| Williams County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$110,800 | \$2,770 | \$33,240 | \$831 | 6,947 | 45% | \$33.22 | \$1,728 | 0.6 |

† Wage data not available (See Appendix B).

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

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

\$19.09
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

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

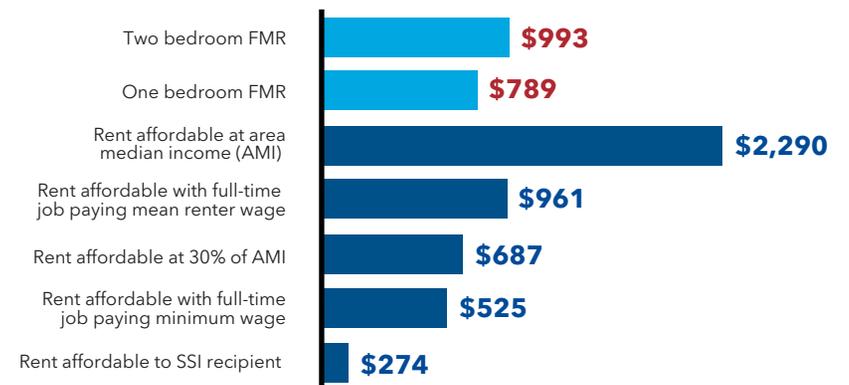
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OHIO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Ohio | \$19.09 | \$993 | \$39,702 | 1.9 | \$91,618 | \$2,290 | \$27,485 | \$687 | 1,588,226 | 33% | \$18.47 | \$961 | 1.0 |
| Combined Nonmetro Areas | \$15.89 | \$826 | \$33,059 | 1.6 | \$79,101 | \$1,978 | \$23,730 | \$593 | 246,998 | 27% | \$15.19 | \$790 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Akron MSA | \$19.75 | \$1,027 | \$41,080 | 2.0 | \$95,500 | \$2,388 | \$28,650 | \$716 | 94,608 | 32% | \$16.65 | \$866 | 1.2 |
| Brown County HMFA | \$16.96 | \$882 | \$35,280 | 1.7 | \$79,100 | \$1,978 | \$23,730 | \$593 | 4,500 | 27% | \$9.16 | \$476 | 1.9 |
| Canton-Massillon MSA | \$16.56 | \$861 | \$34,440 | 1.6 | \$83,800 | \$2,095 | \$25,140 | \$629 | 52,071 | 31% | \$14.31 | \$744 | 1.2 |
| Cincinnati HMFA | \$21.02 | \$1,093 | \$43,720 | 2.1 | \$103,600 | \$2,590 | \$31,080 | \$777 | 226,692 | 34% | \$20.12 | \$1,046 | 1.0 |
| Cleveland-Elyria MSA | \$19.19 | \$998 | \$39,920 | 1.9 | \$94,000 | \$2,350 | \$28,200 | \$705 | 308,269 | 35% | \$20.10 | \$1,045 | 1.0 |
| Columbus HMFA | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 309,380 | 39% | \$21.74 | \$1,130 | 1.0 |
| Dayton MSA | \$18.63 | \$969 | \$38,760 | 1.8 | \$92,400 | \$2,310 | \$27,720 | \$693 | 119,695 | 36% | \$18.10 | \$941 | 1.0 |
| Hocking County HMFA | \$15.27 | \$794 | \$31,760 | 1.5 | \$77,000 | \$1,925 | \$23,100 | \$578 | 2,440 | 22% | \$8.20 | \$426 | 1.9 |
| Huntington-Ashland HMFA | \$15.94 | \$829 | \$33,160 | 1.6 | \$73,300 | \$1,833 | \$21,990 | \$550 | 6,311 | 28% | \$14.19 | \$738 | 1.1 |
| Lima MSA | \$16.42 | \$854 | \$34,160 | 1.6 | \$75,600 | \$1,890 | \$22,680 | \$567 | 13,455 | 33% | \$17.06 | \$887 | 1.0 |
| Mansfield MSA | \$15.27 | \$794 | \$31,760 | 1.5 | \$75,000 | \$1,875 | \$22,500 | \$563 | 16,221 | 33% | \$13.46 | \$700 | 1.1 |
| Ottawa County HMFA | \$17.81 | \$926 | \$37,040 | 1.8 | \$95,300 | \$2,383 | \$28,590 | \$715 | 3,402 | 19% | \$13.31 | \$692 | 1.3 |
| Perry County HMFA | \$15.35 | \$798 | \$31,920 | 1.5 | \$74,500 | \$1,863 | \$22,350 | \$559 | 3,050 | 23% | \$11.24 | \$584 | 1.4 |
| Springfield MSA | \$17.48 | \$909 | \$36,360 | 1.7 | \$84,500 | \$2,113 | \$25,350 | \$634 | 17,608 | 32% | \$15.30 | \$796 | 1.1 |
| Toledo HMFA | \$17.42 | \$906 | \$36,240 | 1.7 | \$87,900 | \$2,198 | \$26,370 | \$659 | 91,896 | 37% | \$17.16 | \$892 | 1.0 |
| Union County HMFA | \$22.79 | \$1,185 | \$47,400 | 2.3 | \$125,600 | \$3,140 | \$37,680 | \$942 | 4,073 | 19% | \$20.55 | \$1,068 | 1.1 |
| Weirton-Steubenville MSA | \$15.27 | \$794 | \$31,760 | 1.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 7,795 | 29% | \$13.77 | \$716 | 1.1 |
| Wheeling MSA | \$15.90 | \$827 | \$33,080 | 1.6 | \$84,500 | \$2,113 | \$25,350 | \$634 | 6,138 | 24% | \$12.66 | \$659 | 1.3 |

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

OHIO

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

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Fayette County | \$15.52 | \$807 | \$32,280 | 1.5 | \$73,100 | \$1,828 | \$21,930 | \$548 | 4,083 | 36% | \$14.18 | \$737 | 1.1 |
| Franklin County | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 249,152 | 46% | \$23.76 | \$1,236 | 0.9 |
| Fulton County | \$17.42 | \$906 | \$36,240 | 1.7 | \$87,900 | \$2,198 | \$26,370 | \$659 | 3,262 | 19% | \$16.38 | \$852 | 1.1 |
| Gallia County | \$15.27 | \$794 | \$31,760 | 1.5 | \$73,000 | \$1,825 | \$21,900 | \$548 | 2,634 | 23% | \$13.98 | \$727 | 1.1 |
| Geauga County | \$19.19 | \$998 | \$39,920 | 1.9 | \$94,000 | \$2,350 | \$28,200 | \$705 | 4,511 | 13% | \$13.03 | \$678 | 1.5 |
| Greene County | \$18.63 | \$969 | \$38,760 | 1.8 | \$92,400 | \$2,310 | \$27,720 | \$693 | 21,973 | 33% | \$16.89 | \$878 | 1.1 |
| Guernsey County | \$16.42 | \$854 | \$34,160 | 1.6 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,532 | 28% | \$15.03 | \$782 | 1.1 |
| Hamilton County | \$21.02 | \$1,093 | \$43,720 | 2.1 | \$103,600 | \$2,590 | \$31,080 | \$777 | 142,733 | 41% | \$21.36 | \$1,111 | 1.0 |
| Hancock County | \$17.40 | \$905 | \$36,200 | 1.7 | \$89,500 | \$2,238 | \$26,850 | \$671 | 9,472 | 30% | \$19.34 | \$1,005 | 0.9 |
| Hardin County | \$15.27 | \$794 | \$31,760 | 1.5 | \$72,800 | \$1,820 | \$21,840 | \$546 | 3,280 | 28% | \$13.80 | \$718 | 1.1 |
| Harrison County | \$15.27 | \$794 | \$31,760 | 1.5 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,303 | 23% | \$15.53 | \$808 | 1.0 |
| Henry County | \$15.27 | \$794 | \$31,760 | 1.5 | \$86,500 | \$2,163 | \$25,950 | \$649 | 2,392 | 22% | \$16.52 | \$859 | 0.9 |
| Highland County | \$15.27 | \$794 | \$31,760 | 1.5 | \$71,400 | \$1,785 | \$21,420 | \$536 | 4,687 | 28% | \$11.62 | \$604 | 1.3 |
| Hocking County | \$15.27 | \$794 | \$31,760 | 1.5 | \$77,000 | \$1,925 | \$23,100 | \$578 | 2,440 | 22% | \$8.20 | \$426 | 1.9 |
| Holmes County | \$15.27 | \$794 | \$31,760 | 1.5 | \$92,100 | \$2,303 | \$27,630 | \$691 | 2,942 | 22% | \$16.38 | \$852 | 0.9 |
| Huron County | \$15.58 | \$810 | \$32,400 | 1.5 | \$78,800 | \$1,970 | \$23,640 | \$591 | 6,517 | 28% | \$16.31 | \$848 | 1.0 |
| Jackson County | \$15.27 | \$794 | \$31,760 | 1.5 | \$65,000 | \$1,625 | \$19,500 | \$488 | 3,090 | 25% | \$12.00 | \$624 | 1.3 |
| Jefferson County | \$15.27 | \$794 | \$31,760 | 1.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 7,795 | 29% | \$13.77 | \$716 | 1.1 |
| Knox County | \$16.52 | \$859 | \$34,360 | 1.6 | \$82,800 | \$2,070 | \$24,840 | \$621 | 6,284 | 27% | \$14.33 | \$745 | 1.2 |
| Lake County | \$19.19 | \$998 | \$39,920 | 1.9 | \$94,000 | \$2,350 | \$28,200 | \$705 | 25,069 | 26% | \$17.65 | \$918 | 1.1 |
| Lawrence County | \$15.94 | \$829 | \$33,160 | 1.6 | \$73,300 | \$1,833 | \$21,990 | \$550 | 6,311 | 28% | \$14.19 | \$738 | 1.1 |
| Licking County | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 17,670 | 27% | \$14.13 | \$735 | 1.6 |
| Logan County | \$16.00 | \$832 | \$33,280 | 1.6 | \$88,800 | \$2,220 | \$26,640 | \$666 | 4,580 | 24% | \$15.95 | \$829 | 1.0 |
| Lorain County | \$19.19 | \$998 | \$39,920 | 1.9 | \$94,000 | \$2,350 | \$28,200 | \$705 | 34,011 | 28% | \$13.50 | \$702 | 1.4 |
| Lucas County | \$17.42 | \$906 | \$36,240 | 1.7 | \$87,900 | \$2,198 | \$26,370 | \$659 | 69,664 | 39% | \$17.59 | \$915 | 1.0 |
| Madison County | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 3,979 | 26% | \$15.17 | \$789 | 1.5 |

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

OHIO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Mahoning County | \$15.27 | \$794 | \$31,760 | 1.5 | \$77,200 | \$1,930 | \$23,160 | \$579 | 29,353 | 30% | \$13.25 | \$689 | 1.2 |
| Marion County | \$17.10 | \$889 | \$35,560 | 1.7 | \$69,700 | \$1,743 | \$20,910 | \$523 | 7,938 | 33% | \$16.37 | \$851 | 1.0 |
| Medina County | \$19.19 | \$998 | \$39,920 | 1.9 | \$94,000 | \$2,350 | \$28,200 | \$705 | 14,387 | 20% | \$15.89 | \$826 | 1.2 |
| Meigs County | \$15.27 | \$794 | \$31,760 | 1.5 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,958 | 22% | \$9.62 | \$500 | 1.6 |
| Mercer County | \$15.27 | \$794 | \$31,760 | 1.5 | \$97,300 | \$2,433 | \$29,190 | \$730 | 3,256 | 20% | \$14.34 | \$746 | 1.1 |
| Miami County | \$18.63 | \$969 | \$38,760 | 1.8 | \$92,400 | \$2,310 | \$27,720 | \$693 | 11,702 | 27% | \$17.42 | \$906 | 1.1 |
| Monroe County | \$15.27 | \$794 | \$31,760 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 1,193 | 21% | \$12.57 | \$654 | 1.2 |
| Montgomery County | \$18.63 | \$969 | \$38,760 | 1.8 | \$92,400 | \$2,310 | \$27,720 | \$693 | 86,020 | 38% | \$18.51 | \$962 | 1.0 |
| Morgan County | \$15.27 | \$794 | \$31,760 | 1.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,291 | 23% | \$11.08 | \$576 | 1.4 |
| Morrow County | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 2,535 | 19% | \$14.16 | \$737 | 1.6 |
| Muskingum County | \$15.50 | \$806 | \$32,240 | 1.5 | \$75,200 | \$1,880 | \$22,560 | \$564 | 10,089 | 30% | \$13.64 | \$709 | 1.1 |
| Noble County | \$15.27 | \$794 | \$31,760 | 1.5 | \$67,400 | \$1,685 | \$20,220 | \$506 | 956 | 21% | \$12.54 | \$652 | 1.2 |
| Ottawa County | \$17.81 | \$926 | \$37,040 | 1.8 | \$95,300 | \$2,383 | \$28,590 | \$715 | 3,402 | 19% | \$13.31 | \$692 | 1.3 |
| Paulding County | \$15.27 | \$794 | \$31,760 | 1.5 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,483 | 20% | \$12.70 | \$661 | 1.2 |
| Perry County | \$15.35 | \$798 | \$31,920 | 1.5 | \$74,500 | \$1,863 | \$22,350 | \$559 | 3,050 | 23% | \$11.24 | \$584 | 1.4 |
| Pickaway County | \$22.37 | \$1,163 | \$46,520 | 2.2 | \$101,100 | \$2,528 | \$30,330 | \$758 | 5,664 | 27% | \$14.46 | \$752 | 1.5 |
| Pike County | \$15.27 | \$794 | \$31,760 | 1.5 | \$66,000 | \$1,650 | \$19,800 | \$495 | 3,470 | 33% | \$20.16 | \$1,048 | 0.8 |
| Portage County | \$19.75 | \$1,027 | \$41,080 | 2.0 | \$95,500 | \$2,388 | \$28,650 | \$716 | 18,785 | 30% | \$13.15 | \$684 | 1.5 |
| Preble County | \$15.77 | \$820 | \$32,800 | 1.6 | \$84,500 | \$2,113 | \$25,350 | \$634 | 3,667 | 22% | \$17.16 | \$892 | 0.9 |
| Putnam County | \$15.27 | \$794 | \$31,760 | 1.5 | \$99,700 | \$2,493 | \$29,910 | \$748 | 1,911 | 15% | \$14.11 | \$734 | 1.1 |
| Richland County | \$15.27 | \$794 | \$31,760 | 1.5 | \$75,000 | \$1,875 | \$22,500 | \$563 | 16,221 | 33% | \$13.46 | \$700 | 1.1 |
| Ross County | \$16.46 | \$856 | \$34,240 | 1.6 | \$85,600 | \$2,140 | \$25,680 | \$642 | 8,605 | 29% | \$13.81 | \$718 | 1.2 |
| Sandusky County | \$15.46 | \$804 | \$32,160 | 1.5 | \$82,500 | \$2,063 | \$24,750 | \$619 | 6,453 | 27% | \$14.81 | \$770 | 1.0 |
| Scioto County | \$15.27 | \$794 | \$31,760 | 1.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 8,912 | 32% | \$11.70 | \$608 | 1.3 |
| Seneca County | \$15.27 | \$794 | \$31,760 | 1.5 | \$76,700 | \$1,918 | \$23,010 | \$575 | 5,994 | 27% | \$14.03 | \$730 | 1.1 |
| Shelby County | \$15.60 | \$811 | \$32,440 | 1.5 | \$93,100 | \$2,328 | \$27,930 | \$698 | 5,279 | 29% | \$19.71 | \$1,025 | 0.8 |

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OHIO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Stark County | \$16.56 | \$861 | \$34,440 | 1.6 | \$83,800 | \$2,095 | \$25,140 | \$629 | 49,395 | 32% | \$14.42 | \$750 | 1.1 |
| Summit County | \$19.75 | \$1,027 | \$41,080 | 2.0 | \$95,500 | \$2,388 | \$28,650 | \$716 | 75,823 | 33% | \$17.30 | \$899 | 1.1 |
| Trumbull County | \$15.27 | \$794 | \$31,760 | 1.5 | \$77,200 | \$1,930 | \$23,160 | \$579 | 24,271 | 29% | \$12.83 | \$667 | 1.2 |
| Tuscarawas County | \$16.58 | \$862 | \$34,480 | 1.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 11,346 | 30% | \$14.24 | \$741 | 1.2 |
| Union County | \$22.79 | \$1,185 | \$47,400 | 2.3 | \$125,600 | \$3,140 | \$37,680 | \$942 | 4,073 | 19% | \$20.55 | \$1,068 | 1.1 |
| Van Wert County | \$15.27 | \$794 | \$31,760 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 2,542 | 22% | \$15.96 | \$830 | 1.0 |
| Vinton County | \$15.27 | \$794 | \$31,760 | 1.5 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,211 | 24% | \$11.53 | \$600 | 1.3 |
| Warren County | \$21.02 | \$1,093 | \$43,720 | 2.1 | \$103,600 | \$2,590 | \$31,080 | \$777 | 18,573 | 21% | \$21.05 | \$1,094 | 1.0 |
| Washington County | \$15.27 | \$794 | \$31,760 | 1.5 | \$78,600 | \$1,965 | \$23,580 | \$590 | 6,321 | 26% | \$15.27 | \$794 | 1.0 |
| Wayne County | \$16.56 | \$861 | \$34,440 | 1.6 | \$82,800 | \$2,070 | \$24,840 | \$621 | 11,106 | 25% | \$17.65 | \$918 | 0.9 |
| Williams County | \$15.27 | \$794 | \$31,760 | 1.5 | \$75,600 | \$1,890 | \$22,680 | \$567 | 3,532 | 23% | \$15.83 | \$823 | 1.0 |
| Wood County | \$17.42 | \$906 | \$36,240 | 1.7 | \$87,900 | \$2,198 | \$26,370 | \$659 | 18,970 | 36% | \$16.08 | \$836 | 1.1 |
| Wyandot County | \$15.27 | \$794 | \$31,760 | 1.5 | \$82,400 | \$2,060 | \$24,720 | \$618 | 2,483 | 27% | \$18.62 | \$968 | 0.8 |

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

OKLAHOMA

#44*

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

\$18.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

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

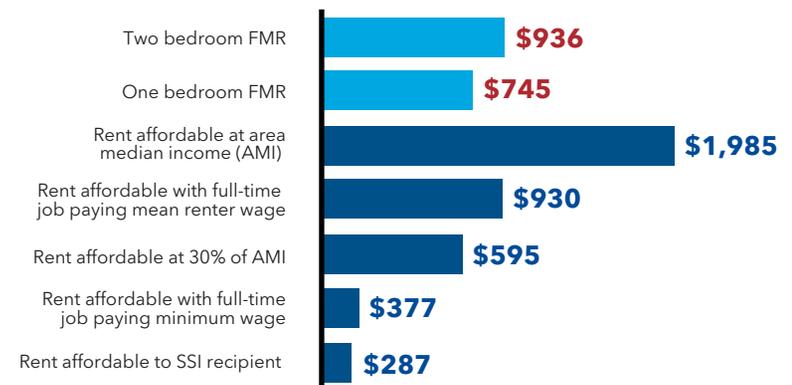
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OKLAHOMA

| | FY23 HOUSING WAGE | | HOUSING COSTS | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Oklahoma | \$18.00 | \$936 | \$37,436 | 2.5 | \$79,388 | \$1,985 | \$23,817 | \$595 | 510,477 | 34% | \$17.89 | \$930 | 1.0 |
| Combined Nonmetro Areas | \$15.86 | \$825 | \$32,987 | 2.2 | \$68,863 | \$1,722 | \$20,659 | \$516 | 148,994 | 31% | \$15.16 | \$788 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Cotton County HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$79,500 | \$1,988 | \$23,850 | \$596 | 443 | 22% | \$11.47 | \$597 | 1.3 |
| Enid MSA | \$17.29 | \$899 | \$35,960 | 2.4 | \$83,700 | \$2,093 | \$25,110 | \$628 | 8,297 | 35% | \$15.95 | \$830 | 1.1 |
| Fort Smith HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$65,700 | \$1,643 | \$19,710 | \$493 | 4,115 | 28% | \$11.48 | \$597 | 1.3 |
| Grady County HMFA | \$16.23 | \$844 | \$33,760 | 2.2 | \$90,900 | \$2,273 | \$27,270 | \$682 | 4,811 | 24% | \$14.52 | \$755 | 1.1 |
| Lawton HMFA | \$15.67 | \$815 | \$32,600 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 20,577 | 47% | \$15.36 | \$799 | 1.0 |
| Lincoln County HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$76,600 | \$1,915 | \$22,980 | \$575 | 2,469 | 20% | \$12.55 | \$652 | 1.2 |
| Oklahoma City HMFA | \$19.54 | \$1,016 | \$40,640 | 2.7 | \$86,000 | \$2,150 | \$25,800 | \$645 | 186,953 | 36% | \$18.81 | \$978 | 1.0 |
| Okmulgee County HMFA | \$15.33 | \$797 | \$31,880 | 2.1 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,081 | 29% | \$12.72 | \$661 | 1.2 |
| Pawnee County HMFA | \$15.35 | \$798 | \$31,920 | 2.1 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,377 | 23% | \$14.89 | \$774 | 1.0 |
| Tulsa HMFA | \$18.98 | \$987 | \$39,480 | 2.6 | \$85,400 | \$2,135 | \$25,620 | \$641 | 128,360 | 35% | \$19.70 | \$1,025 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$15.33 | \$797 | \$31,880 | 2.1 | \$54,200 | \$1,355 | \$16,260 | \$407 | 2,164 | 32% | \$12.64 | \$657 | 1.2 |
| Alfalfa County | \$15.33 | \$797 | \$31,880 | 2.1 | \$87,200 | \$2,180 | \$26,160 | \$654 | 366 | 20% | \$14.65 | \$762 | 1.0 |
| Atoka County | \$15.33 | \$797 | \$31,880 | 2.1 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,130 | 23% | \$8.49 | \$442 | 1.8 |
| Beaver County | \$15.33 | \$797 | \$31,880 | 2.1 | \$75,200 | \$1,880 | \$22,560 | \$564 | 399 | 22% | \$20.55 | \$1,069 | 0.7 |
| Beckham County | \$16.67 | \$867 | \$34,680 | 2.3 | \$76,800 | \$1,920 | \$23,040 | \$576 | 2,693 | 34% | \$17.14 | \$891 | 1.0 |
| Blaine County | \$15.33 | \$797 | \$31,880 | 2.1 | \$70,200 | \$1,755 | \$21,060 | \$527 | 1,069 | 30% | \$17.38 | \$904 | 0.9 |
| Bryan County | \$16.12 | \$838 | \$33,520 | 2.2 | \$67,100 | \$1,678 | \$20,130 | \$503 | 6,639 | 37% | \$16.58 | \$862 | 1.0 |
| Caddo County | \$15.33 | \$797 | \$31,880 | 2.1 | \$67,000 | \$1,675 | \$20,100 | \$503 | 2,491 | 27% | \$16.69 | \$868 | 0.9 |

† Wage data not available (See Appendix B).

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

OKLAHOMA

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

† Wage data not available (See Appendix B).

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

OKLAHOMA

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

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

OKLAHOMA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pittsburg County | \$15.94 | \$829 | \$33,160 | 2.2 | \$70,300 | \$1,758 | \$21,090 | \$527 | 4,737 | 28% | \$11.45 | \$595 | 1.4 |
| Pontotoc County | \$15.75 | \$819 | \$32,760 | 2.2 | \$78,300 | \$1,958 | \$23,490 | \$587 | 5,104 | 35% | \$13.89 | \$722 | 1.1 |
| Pottawatomie County | \$15.98 | \$831 | \$33,240 | 2.2 | \$74,300 | \$1,858 | \$22,290 | \$557 | 7,756 | 30% | \$13.81 | \$718 | 1.2 |
| Pushmataha County | \$15.33 | \$797 | \$31,880 | 2.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,001 | 24% | \$10.38 | \$540 | 1.5 |
| Roger Mills County | \$15.33 | \$797 | \$31,880 | 2.1 | \$69,800 | \$1,745 | \$20,940 | \$524 | 271 | 19% | \$12.56 | \$653 | 1.2 |
| Rogers County | \$18.98 | \$987 | \$39,480 | 2.6 | \$85,400 | \$2,135 | \$25,620 | \$641 | 7,513 | 22% | \$16.52 | \$859 | 1.1 |
| Seminole County | \$15.33 | \$797 | \$31,880 | 2.1 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,708 | 32% | \$14.24 | \$740 | 1.1 |
| Sequoyah County | \$15.33 | \$797 | \$31,880 | 2.1 | \$65,700 | \$1,643 | \$19,710 | \$493 | 4,115 | 28% | \$11.48 | \$597 | 1.3 |
| Stephens County | \$15.33 | \$797 | \$31,880 | 2.1 | \$73,500 | \$1,838 | \$22,050 | \$551 | 4,195 | 25% | \$16.28 | \$847 | 0.9 |
| Texas County | \$16.75 | \$871 | \$34,840 | 2.3 | \$74,900 | \$1,873 | \$22,470 | \$562 | 2,354 | 34% | \$20.76 | \$1,079 | 0.8 |
| Tillman County | \$15.33 | \$797 | \$31,880 | 2.1 | \$59,900 | \$1,498 | \$17,970 | \$449 | 701 | 27% | \$16.85 | \$876 | 0.9 |
| Tulsa County | \$18.98 | \$987 | \$39,480 | 2.6 | \$85,400 | \$2,135 | \$25,620 | \$641 | 104,633 | 40% | \$20.26 | \$1,053 | 0.9 |
| Wagoner County | \$18.98 | \$987 | \$39,480 | 2.6 | \$85,400 | \$2,135 | \$25,620 | \$641 | 5,892 | 20% | \$14.87 | \$773 | 1.3 |
| Washington County | \$15.33 | \$797 | \$31,880 | 2.1 | \$78,500 | \$1,963 | \$23,550 | \$589 | 5,733 | 28% | \$17.97 | \$935 | 0.9 |
| Washita County | \$15.33 | \$797 | \$31,880 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 1,016 | 25% | \$12.77 | \$664 | 1.2 |
| Woods County | \$16.25 | \$845 | \$33,800 | 2.2 | \$85,300 | \$2,133 | \$25,590 | \$640 | 929 | 28% | \$11.79 | \$613 | 1.4 |
| Woodward County | \$17.38 | \$904 | \$36,160 | 2.4 | \$76,100 | \$1,903 | \$22,830 | \$571 | 2,581 | 32% | \$20.26 | \$1,054 | 0.9 |

† Wage data not available (See Appendix B).

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

OREGON

#14*

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

\$29.72
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

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

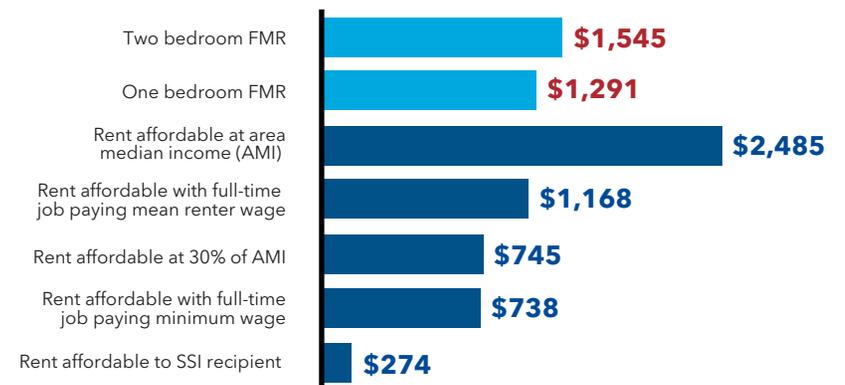
84
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|----------------|
| Portland-Vancouver-Hillsboro MSA | \$35.37 |
| Hood River County | \$33.00 |
| Bend-Redmond MSA | \$28.69 |
| Wasco County | \$28.02 |
| Corvallis MSA | \$27.50 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OREGON

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Oregon | \$29.72 | \$1,545 | \$61,818 | 2.1 | \$99,322 | \$2,483 | \$29,797 | \$745 | 610,926 | 37% | \$22.47 | \$1,168 | 1.3 |
| Combined Nonmetro Areas | \$21.07 | \$1,096 | \$43,827 | 1.5 | \$77,380 | \$1,934 | \$23,214 | \$580 | 86,366 | 32% | \$16.27 | \$846 | 1.3 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Albany MSA | \$24.29 | \$1,263 | \$50,520 | 1.7 | \$87,300 | \$2,183 | \$26,190 | \$655 | 16,355 | 33% | \$17.54 | \$912 | 1.4 |
| Bend-Redmond MSA | \$28.69 | \$1,492 | \$59,680 | 2.0 | \$104,400 | \$2,610 | \$31,320 | \$783 | 24,051 | 30% | \$21.27 | \$1,106 | 1.3 |
| Corvallis MSA | \$27.50 | \$1,430 | \$57,200 | 1.9 | \$98,200 | \$2,455 | \$29,460 | \$737 | 16,532 | 44% | \$17.15 | \$892 | 1.6 |
| Eugene-Springfield MSA | \$25.94 | \$1,349 | \$53,960 | 1.8 | \$89,100 | \$2,228 | \$26,730 | \$668 | 63,806 | 41% | \$17.68 | \$919 | 1.5 |
| Grants Pass MSA | \$22.44 | \$1,167 | \$46,680 | 1.6 | \$64,300 | \$1,608 | \$19,290 | \$482 | 11,014 | 30% | \$13.99 | \$727 | 1.6 |
| Medford MSA | \$24.75 | \$1,287 | \$51,480 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 31,652 | 35% | \$18.46 | \$960 | 1.3 |
| Portland-Vancouver-Hillsboro MSA | \$35.37 | \$1,839 | \$73,560 | 2.5 | \$114,400 | \$2,860 | \$34,320 | \$858 | 303,123 | 39% | \$26.53 | \$1,379 | 1.3 |
| Salem MSA | \$23.94 | \$1,245 | \$49,800 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 58,027 | 38% | \$17.30 | \$900 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Baker County | \$17.17 | \$893 | \$35,720 | 1.3 | \$68,300 | \$1,708 | \$20,490 | \$512 | 1,980 | 28% | \$15.29 | \$795 | 1.1 |
| Benton County | \$27.50 | \$1,430 | \$57,200 | 1.9 | \$98,200 | \$2,455 | \$29,460 | \$737 | 16,532 | 44% | \$17.15 | \$892 | 1.6 |
| Clackamas County | \$35.37 | \$1,839 | \$73,560 | 2.3 | \$114,400 | \$2,860 | \$34,320 | \$858 | 45,605 | 29% | \$20.72 | \$1,077 | 1.7 |
| Clatsop County | \$22.65 | \$1,178 | \$47,120 | 1.6 | \$91,100 | \$2,278 | \$27,330 | \$683 | 6,484 | 39% | \$15.75 | \$819 | 1.4 |
| Columbia County | \$35.37 | \$1,839 | \$73,560 | 2.5 | \$114,400 | \$2,860 | \$34,320 | \$858 | 4,665 | 23% | \$13.15 | \$684 | 2.7 |
| Coos County | \$19.42 | \$1,010 | \$40,400 | 1.5 | \$76,300 | \$1,908 | \$22,890 | \$572 | 8,643 | 31% | \$14.32 | \$745 | 1.4 |
| Crook County | \$20.83 | \$1,083 | \$43,320 | 1.6 | \$85,700 | \$2,143 | \$25,710 | \$643 | 2,635 | 26% | \$19.61 | \$1,020 | 1.1 |
| Curry County | \$22.71 | \$1,181 | \$47,240 | 1.7 | \$73,500 | \$1,838 | \$22,050 | \$551 | 2,583 | 24% | \$13.66 | \$710 | 1.7 |
| Deschutes County | \$28.69 | \$1,492 | \$59,680 | 2.0 | \$104,400 | \$2,610 | \$31,320 | \$783 | 24,051 | 30% | \$21.27 | \$1,106 | 1.3 |
| Douglas County | \$23.83 | \$1,239 | \$49,560 | 1.8 | \$79,000 | \$1,975 | \$23,700 | \$593 | 13,386 | 29% | \$17.99 | \$935 | 1.3 |

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

OREGON

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Gilliam County | \$20.71 | \$1,077 | \$43,080 | 1.6 | \$74,700 | \$1,868 | \$22,410 | \$560 | 227 | 25% | \$35.29 | \$1,835 | 0.6 |
| Grant County | \$17.54 | \$912 | \$36,480 | 1.3 | \$68,700 | \$1,718 | \$20,610 | \$515 | 768 | 23% | \$15.35 | \$798 | 1.1 |
| Harney County | \$15.88 | \$826 | \$33,040 | 1.2 | \$60,200 | \$1,505 | \$18,060 | \$452 | 909 | 30% | \$12.53 | \$652 | 1.3 |
| Hood River County | \$33.00 | \$1,716 | \$68,640 | 2.3 | \$101,200 | \$2,530 | \$30,360 | \$759 | 2,781 | 31% | \$17.85 | \$928 | 1.8 |
| Jackson County | \$24.75 | \$1,287 | \$51,480 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 31,652 | 35% | \$18.46 | \$960 | 1.3 |
| Jefferson County | \$19.63 | \$1,021 | \$40,840 | 1.5 | \$78,200 | \$1,955 | \$23,460 | \$587 | 2,558 | 31% | \$13.38 | \$696 | 1.5 |
| Josephine County | \$22.44 | \$1,167 | \$46,680 | 1.6 | \$64,300 | \$1,608 | \$19,290 | \$482 | 11,014 | 30% | \$13.99 | \$727 | 1.6 |
| Klamath County | \$18.29 | \$951 | \$38,040 | 1.4 | \$72,900 | \$1,823 | \$21,870 | \$547 | 9,571 | 34% | \$14.85 | \$772 | 1.2 |
| Lake County | \$16.62 | \$864 | \$34,560 | 1.3 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,296 | 38% | \$13.24 | \$689 | 1.3 |
| Lane County | \$25.94 | \$1,349 | \$53,960 | 1.8 | \$89,100 | \$2,228 | \$26,730 | \$668 | 63,806 | 41% | \$17.68 | \$919 | 1.5 |
| Lincoln County | \$22.37 | \$1,163 | \$46,520 | 1.6 | \$76,000 | \$1,900 | \$22,800 | \$570 | 6,839 | 31% | \$14.82 | \$771 | 1.5 |
| Linn County | \$24.29 | \$1,263 | \$50,520 | 1.7 | \$87,300 | \$2,183 | \$26,190 | \$655 | 16,355 | 33% | \$17.54 | \$912 | 1.4 |
| Malheur County | \$17.17 | \$893 | \$35,720 | 1.3 | \$67,600 | \$1,690 | \$20,280 | \$507 | 3,957 | 40% | \$15.75 | \$819 | 1.1 |
| Marion County | \$23.94 | \$1,245 | \$49,800 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 47,012 | 39% | \$17.87 | \$929 | 1.3 |
| Morrow County | \$18.13 | \$943 | \$37,720 | 1.4 | \$79,800 | \$1,995 | \$23,940 | \$599 | 1,146 | 28% | \$21.40 | \$1,113 | 0.8 |
| Multnomah County | \$35.37 | \$1,839 | \$73,560 | 2.3 | \$114,400 | \$2,860 | \$34,320 | \$858 | 153,735 | 45% | \$25.60 | \$1,331 | 1.4 |
| Polk County | \$23.94 | \$1,245 | \$49,800 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 11,015 | 35% | \$12.98 | \$675 | 1.8 |
| Sherman County | \$18.88 | \$982 | \$39,280 | 1.4 | \$72,500 | \$1,813 | \$21,750 | \$544 | 212 | 30% | \$25.18 | \$1,309 | 0.8 |
| Tillamook County | \$21.06 | \$1,095 | \$43,800 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 3,401 | 30% | \$20.24 | \$1,053 | 1.0 |
| Umatilla County | \$18.58 | \$966 | \$38,640 | 1.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 8,964 | 33% | \$15.45 | \$803 | 1.2 |
| Union County | \$19.27 | \$1,002 | \$40,080 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 3,448 | 33% | \$14.27 | \$742 | 1.3 |
| Wallowa County | \$17.52 | \$911 | \$36,440 | 1.3 | \$80,300 | \$2,008 | \$24,090 | \$602 | 861 | 26% | \$10.12 | \$526 | 1.7 |
| Wasco County | \$28.02 | \$1,457 | \$58,280 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 3,537 | 34% | \$18.27 | \$950 | 1.5 |
| Washington County | \$35.37 | \$1,839 | \$73,560 | 2.3 | \$114,400 | \$2,860 | \$34,320 | \$858 | 88,107 | 39% | \$32.72 | \$1,701 | 1.1 |
| Wheeler County | \$16.13 | \$839 | \$33,560 | 1.2 | \$62,600 | \$1,565 | \$18,780 | \$470 | 180 | 29% | \$15.09 | \$785 | 1.1 |
| Yamhill County | \$35.37 | \$1,839 | \$73,560 | 2.5 | \$114,400 | \$2,860 | \$34,320 | \$858 | 11,011 | 29% | \$16.99 | \$884 | 2.1 |

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PENNSYLVANIA

#27*

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

\$23.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

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

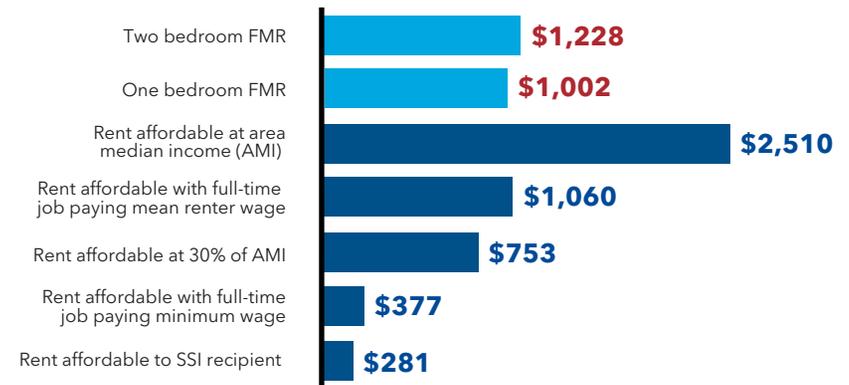
130
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

PENNSYLVANIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pennsylvania | \$23.61 | \$1,228 | \$49,109 | 3.3 | \$100,398 | \$2,510 | \$30,119 | \$753 | 1,586,866 | 31% | \$20.38 | \$1,060 | 1.2 |
| Combined Nonmetro Areas | \$16.18 | \$841 | \$33,645 | 2.2 | \$78,160 | \$1,954 | \$23,448 | \$586 | 139,224 | 25% | \$14.06 | \$731 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Allentown-Bethlehem-Easton HMFA | \$26.85 | \$1,396 | \$55,840 | 3.7 | \$97,600 | \$2,440 | \$29,280 | \$732 | 90,809 | 32% | \$18.80 | \$978 | 1.4 |
| Altoona MSA | \$17.63 | \$917 | \$36,680 | 2.4 | \$81,100 | \$2,028 | \$24,330 | \$608 | 14,193 | 28% | \$13.24 | \$688 | 1.3 |
| Armstrong County HMFA | \$17.25 | \$897 | \$35,880 | 2.4 | \$82,600 | \$2,065 | \$24,780 | \$620 | 6,118 | 22% | \$14.04 | \$730 | 1.2 |
| Chambersburg-Waynesboro MSA | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$92,100 | \$2,303 | \$27,630 | \$691 | 17,337 | 28% | \$16.34 | \$850 | 1.2 |
| Columbia County HMFA | \$18.62 | \$968 | \$38,720 | 2.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 7,632 | 30% | \$14.31 | \$744 | 1.3 |
| East Stroudsburg MSA | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 13,181 | 22% | \$15.78 | \$821 | 1.6 |
| Erie MSA | \$18.21 | \$947 | \$37,880 | 2.5 | \$82,100 | \$2,053 | \$24,630 | \$616 | 35,529 | 33% | \$13.04 | \$678 | 1.4 |
| Gettysburg MSA | \$21.48 | \$1,117 | \$44,680 | 3.0 | \$100,500 | \$2,513 | \$30,150 | \$754 | 8,780 | 22% | \$14.48 | \$753 | 1.5 |
| Harrisburg-Carlisle MSA | \$23.62 | \$1,228 | \$49,120 | 3.3 | \$102,700 | \$2,568 | \$30,810 | \$770 | 75,083 | 32% | \$20.54 | \$1,068 | 1.1 |
| Johnstown MSA | \$15.79 | \$821 | \$32,840 | 2.2 | \$80,900 | \$2,023 | \$24,270 | \$607 | 13,411 | 24% | \$12.22 | \$635 | 1.3 |
| Lancaster MSA | \$24.73 | \$1,286 | \$51,440 | 3.4 | \$98,000 | \$2,450 | \$29,400 | \$735 | 62,744 | 30% | \$18.77 | \$976 | 1.3 |
| Lebanon MSA | \$20.96 | \$1,090 | \$43,600 | 2.9 | \$97,200 | \$2,430 | \$29,160 | \$729 | 16,193 | 30% | \$15.80 | \$822 | 1.3 |
| Montour County HMFA | \$18.38 | \$956 | \$38,240 | 2.5 | \$91,900 | \$2,298 | \$27,570 | \$689 | 2,399 | 32% | \$21.30 | \$1,108 | 0.9 |
| Philadelphia-Camden-Wilmington MSA | \$28.27 | \$1,470 | \$58,800 | 3.9 | \$114,400 | \$2,860 | \$34,320 | \$858 | 569,683 | 35% | \$25.49 | \$1,326 | 1.1 |
| Pike County HMFA | \$27.73 | \$1,442 | \$57,680 | 3.8 | \$96,000 | \$2,400 | \$28,800 | \$720 | 3,604 | 15% | \$9.74 | \$506 | 2.8 |
| Pittsburgh HMFA | \$20.96 | \$1,090 | \$43,600 | 2.9 | \$102,600 | \$2,565 | \$30,780 | \$770 | 296,701 | 30% | \$20.15 | \$1,048 | 1.0 |
| Reading MSA | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$95,300 | \$2,383 | \$28,590 | \$715 | 46,503 | 29% | \$18.05 | \$939 | 1.2 |
| Scranton-Wilkes-Barre MSA | \$19.38 | \$1,008 | \$40,320 | 2.7 | \$86,500 | \$2,163 | \$25,950 | \$649 | 75,369 | 33% | \$15.92 | \$828 | 1.2 |

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PENNSYLVANIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sharon HMFA | \$15.79 | \$821 | \$32,840 | 2.2 | \$76,200 | \$1,905 | \$22,860 | \$572 | 13,213 | 29% | \$13.23 | \$688 | 1.2 |
| State College MSA | \$24.71 | \$1,285 | \$51,400 | 3.4 | \$115,500 | \$2,888 | \$34,650 | \$866 | 21,325 | 37% | \$14.06 | \$731 | 1.8 |
| Williamsport MSA | \$18.62 | \$968 | \$38,720 | 2.6 | \$78,700 | \$1,968 | \$23,610 | \$590 | 13,867 | 30% | \$16.28 | \$847 | 1.1 |
| York-Hanover MSA | \$21.69 | \$1,128 | \$45,120 | 3.0 | \$97,600 | \$2,440 | \$29,280 | \$732 | 43,968 | 25% | \$17.26 | \$897 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$21.48 | \$1,117 | \$44,680 | 3.0 | \$100,500 | \$2,513 | \$30,150 | \$754 | 8,780 | 22% | \$14.48 | \$753 | 1.5 |
| Allegheny County | \$20.96 | \$1,090 | \$43,600 | 2.9 | \$102,600 | \$2,565 | \$30,780 | \$770 | 191,090 | 35% | \$22.43 | \$1,167 | 0.9 |
| Armstrong County | \$17.25 | \$897 | \$35,880 | 2.4 | \$82,600 | \$2,065 | \$24,780 | \$620 | 6,118 | 22% | \$14.04 | \$730 | 1.2 |
| Beaver County | \$20.96 | \$1,090 | \$43,600 | 2.9 | \$102,600 | \$2,565 | \$30,780 | \$770 | 19,108 | 27% | \$17.41 | \$905 | 1.2 |
| Bedford County | \$15.79 | \$821 | \$32,840 | 2.2 | \$77,000 | \$1,925 | \$23,100 | \$578 | 3,989 | 21% | \$12.01 | \$624 | 1.3 |
| Berks County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$95,300 | \$2,383 | \$28,590 | \$715 | 46,503 | 29% | \$18.05 | \$939 | 1.2 |
| Blair County | \$17.63 | \$917 | \$36,680 | 2.4 | \$81,100 | \$2,028 | \$24,330 | \$608 | 14,193 | 28% | \$13.24 | \$688 | 1.3 |
| Bradford County | \$16.77 | \$872 | \$34,880 | 2.3 | \$77,200 | \$1,930 | \$23,160 | \$579 | 6,527 | 27% | \$18.60 | \$967 | 0.9 |
| Bucks County | \$28.27 | \$1,470 | \$58,800 | 3.9 | \$114,400 | \$2,860 | \$34,320 | \$858 | 53,677 | 22% | \$17.07 | \$887 | 1.7 |
| Butler County | \$20.96 | \$1,090 | \$43,600 | 2.9 | \$102,600 | \$2,565 | \$30,780 | \$770 | 18,112 | 23% | \$16.40 | \$853 | 1.3 |
| Cambria County | \$15.79 | \$821 | \$32,840 | 2.2 | \$80,900 | \$2,023 | \$24,270 | \$607 | 13,411 | 24% | \$12.22 | \$635 | 1.3 |
| Cameron County | \$15.79 | \$821 | \$32,840 | 2.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 614 | 29% | \$13.24 | \$688 | 1.2 |
| Carbon County | \$26.85 | \$1,396 | \$55,840 | 3.7 | \$97,600 | \$2,440 | \$29,280 | \$732 | 6,832 | 26% | \$13.20 | \$687 | 2.0 |
| Centre County | \$24.71 | \$1,285 | \$51,400 | 3.4 | \$115,500 | \$2,888 | \$34,650 | \$866 | 21,325 | 37% | \$14.06 | \$731 | 1.8 |
| Chester County | \$28.27 | \$1,470 | \$58,800 | 3.9 | \$114,400 | \$2,860 | \$34,320 | \$858 | 50,031 | 25% | \$24.70 | \$1,285 | 1.1 |
| Clarion County | \$15.79 | \$821 | \$32,840 | 2.2 | \$77,900 | \$1,948 | \$23,370 | \$584 | 4,275 | 29% | \$11.09 | \$577 | 1.4 |
| Clearfield County | \$15.79 | \$821 | \$32,840 | 2.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 6,944 | 22% | \$12.79 | \$665 | 1.2 |
| Clinton County | \$17.25 | \$897 | \$35,880 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 4,372 | 30% | \$15.05 | \$783 | 1.1 |
| Columbia County | \$18.62 | \$968 | \$38,720 | 2.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 7,632 | 30% | \$14.31 | \$744 | 1.3 |

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PENNSYLVANIA

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

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

PENNSYLVANIA

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

1: BR = Bedroom
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 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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PUERTO RICO

#52*

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

\$10.36
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

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

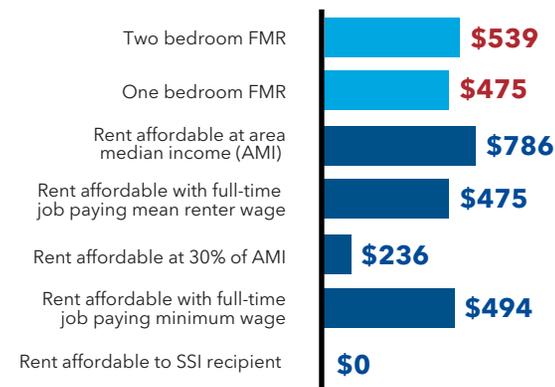
44
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

PUERTO RICO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Puerto Rico | \$10.36 | \$539 | \$21,553 | 1.1 | \$31,421 | \$786 | \$9,426 | \$236 | 382,636 | 32% | \$9.14 | \$475 | 1.1 |
| Combined Nonmetro Areas | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 10,334 | 26% | \$9.40 | \$489 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Aguadilla-Isabela MSA | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 38,718 | 35% | \$8.39 | \$436 | 1.1 |
| Arecibo MSA | \$9.40 | \$489 | \$19,560 | 1.0 | \$28,000 | \$700 | \$8,400 | \$210 | 20,588 | 32% | \$7.33 | \$381 | 1.3 |
| Barranquitas-Aibonito HMFA | \$9.19 | \$478 | \$19,120 | 1.0 | \$25,400 | \$635 | \$7,620 | \$191 | 8,527 | 28% | \$9.08 | \$472 | 1.0 |
| Caguas HMFA | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 33,848 | 32% | \$9.06 | \$471 | 1.1 |
| Fajardo HMFA | \$10.56 | \$549 | \$21,960 | 1.1 | \$29,200 | \$730 | \$8,760 | \$219 | 6,977 | 30% | \$9.22 | \$479 | 1.1 |
| Guayama MSA | \$8.77 | \$456 | \$18,240 | 0.9 | \$25,700 | \$643 | \$7,710 | \$193 | 7,406 | 28% | \$8.34 | \$434 | 1.1 |
| Mayagüez MSA | \$9.75 | \$507 | \$20,280 | 1.0 | \$22,700 | \$568 | \$6,810 | \$170 | 15,769 | 41% | \$6.66 | \$346 | 1.5 |
| Ponce MSA | \$9.35 | \$486 | \$19,440 | 1.0 | \$27,600 | \$690 | \$8,280 | \$207 | 23,430 | 29% | \$6.69 | \$348 | 1.4 |
| San German MSA | \$9.06 | \$471 | \$18,840 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 12,048 | 28% | \$6.64 | \$345 | 1.4 |
| San Juan-Guaynabo HMFA | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 196,556 | 33% | \$9.87 | \$513 | 1.1 |
| Yauco MSA | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,500 | \$613 | \$7,350 | \$184 | 8,435 | 28% | \$7.40 | \$385 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adjuntas Municipio † | \$9.35 | \$486 | \$19,440 | 1.0 | \$27,600 | \$690 | \$8,280 | \$207 | 1,939 | 35% | | | |
| Aguada Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 3,089 | 24% | \$5.27 | \$274 | 1.8 |
| Aguadilla Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 8,665 | 40% | \$9.90 | \$515 | 0.9 |
| Aguas Buenas Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 3,188 | 36% | \$8.20 | \$426 | 1.4 |
| Aibonito Municipio | \$9.19 | \$478 | \$19,120 | 1.0 | \$25,400 | \$635 | \$7,620 | \$191 | 1,869 | 21% | \$10.07 | \$523 | 0.9 |
| Añasco Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 2,472 | 28% | \$12.11 | \$630 | 0.8 |
| Arecibo Municipio | \$9.40 | \$489 | \$19,560 | 1.0 | \$28,000 | \$700 | \$8,400 | \$210 | 11,662 | 37% | \$7.74 | \$403 | 1.2 |

† Wage data not available (See Appendix B).

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

PUERTO RICO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arroyo Municipio | \$8.77 | \$456 | \$18,240 | 0.9 | \$25,700 | \$643 | \$7,710 | \$193 | 1,462 | 24% | \$8.53 | \$443 | 1.0 |
| Barceloneta Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 2,152 | 27% | \$14.27 | \$742 | 0.8 |
| Barranquitas Municipio | \$9.19 | \$478 | \$19,120 | 1.0 | \$25,400 | \$635 | \$7,620 | \$191 | 3,066 | 35% | \$8.49 | \$442 | 1.1 |
| Bayamón Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 20,896 | 31% | \$7.94 | \$413 | 1.4 |
| Cabo Rojo Municipio | \$9.06 | \$471 | \$18,840 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 4,533 | 27% | \$6.00 | \$312 | 1.5 |
| Caguas Municipio | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 16,007 | 33% | \$8.16 | \$424 | 1.2 |
| Camuy Municipio | \$9.40 | \$489 | \$19,560 | 1.0 | \$28,000 | \$700 | \$8,400 | \$210 | 2,708 | 24% | \$5.35 | \$278 | 1.8 |
| Canóvanas Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 4,090 | 28% | \$9.90 | \$515 | 1.1 |
| Carolina Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 18,416 | 30% | \$9.74 | \$506 | 1.2 |
| Cataño Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 3,419 | 39% | \$11.17 | \$581 | 1.0 |
| Cayey Municipio | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 6,030 | 38% | \$10.08 | \$524 | 1.0 |
| Ceiba Municipio | \$10.56 | \$549 | \$21,960 | 1.1 | \$29,200 | \$730 | \$8,760 | \$219 | 1,092 | 26% | \$9.43 | \$490 | 1.1 |
| Ciales Municipio | \$9.19 | \$478 | \$19,120 | 1.0 | \$25,400 | \$635 | \$7,620 | \$191 | 1,502 | 27% | \$6.15 | \$320 | 1.5 |
| Cidra Municipio | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 4,785 | 36% | \$10.49 | \$545 | 1.0 |
| Coamo Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 3,126 | 24% | \$6.40 | \$333 | 1.3 |
| Comerio Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 2,788 | 53% | \$7.89 | \$410 | 1.4 |
| Corozal Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 2,846 | 27% | \$7.51 | \$391 | 1.5 |
| Culebra Municipio † | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 177 | 36% | | | |
| Dorado Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 2,431 | 21% | \$11.68 | \$607 | 1.0 |
| Fajardo Municipio | \$10.56 | \$549 | \$21,960 | 1.1 | \$29,200 | \$730 | \$8,760 | \$219 | 3,825 | 31% | \$9.46 | \$492 | 1.1 |
| Florida Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 1,222 | 28% | \$4.58 | \$238 | 2.5 |
| Guánica Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,500 | \$613 | \$7,350 | \$184 | 1,640 | 30% | \$5.17 | \$269 | 1.7 |
| Guayama Municipio | \$8.77 | \$456 | \$18,240 | 0.9 | \$25,700 | \$643 | \$7,710 | \$193 | 4,293 | 30% | \$8.49 | \$441 | 1.0 |
| Guayanilla Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,500 | \$613 | \$7,350 | \$184 | 1,769 | 28% | \$7.63 | \$397 | 1.1 |
| Guaynabo Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 8,886 | 28% | \$11.60 | \$603 | 1.0 |
| Gurabo Municipio | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 3,494 | 24% | \$11.19 | \$582 | 0.9 |

† Wage data not available (See Appendix B).

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

PUERTO RICO

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

† Wage data not available (See Appendix B).

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

PUERTO RICO

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rincón Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 1,893 | 33% | \$5.50 | \$286 | 1.7 |
| Río Grande Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 4,137 | 27% | \$7.46 | \$388 | 1.5 |
| Sabana Grande Municipio | \$9.06 | \$471 | \$18,840 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 1,446 | 21% | \$8.21 | \$427 | 1.1 |
| Salinas Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 2,312 | 24% | \$8.12 | \$422 | 1.1 |
| San Germán Municipio | \$9.06 | \$471 | \$18,840 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 3,664 | 32% | \$7.03 | \$366 | 1.3 |
| San Juan Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 65,157 | 46% | \$9.59 | \$498 | 1.2 |
| San Lorenzo Municipio | \$10.04 | \$522 | \$20,880 | 1.1 | \$34,400 | \$860 | \$10,320 | \$258 | 3,532 | 26% | \$11.52 | \$599 | 0.9 |
| San Sebastián Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 4,080 | 30% | \$6.42 | \$334 | 1.5 |
| Santa Isabel Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 1,559 | 21% | \$10.06 | \$523 | 0.8 |
| Toa Alta Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 4,166 | 19% | \$6.25 | \$325 | 1.8 |
| Toa Baja Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 7,294 | 26% | \$9.90 | \$515 | 1.1 |
| Trujillo Alto Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 6,740 | 28% | \$5.78 | \$300 | 1.9 |
| Utuado Municipio | \$9.33 | \$485 | \$19,400 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 4,024 | 40% | \$6.05 | \$315 | 1.5 |
| Vega Alta Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 3,950 | 33% | \$11.69 | \$608 | 1.0 |
| Vega Baja Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 4,491 | 23% | \$11.09 | \$577 | 1.0 |
| Vieques Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,800 | \$620 | \$7,440 | \$186 | 704 | 30% | \$12.59 | \$655 | 0.7 |
| Villalba Municipio | \$9.35 | \$486 | \$19,440 | 1.0 | \$27,600 | \$690 | \$8,280 | \$207 | 2,075 | 27% | \$10.72 | \$557 | 0.9 |
| Yabucoa Municipio | \$11.25 | \$585 | \$23,400 | 1.2 | \$34,900 | \$873 | \$10,470 | \$262 | 3,655 | 31% | \$6.75 | \$351 | 1.7 |
| Yauco Municipio | \$8.54 | \$444 | \$17,760 | 0.9 | \$24,500 | \$613 | \$7,350 | \$184 | 2,934 | 25% | \$7.19 | \$374 | 1.2 |

† Wage data not available (See Appendix B).

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

RHODE ISLAND

#16*

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

\$27.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

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

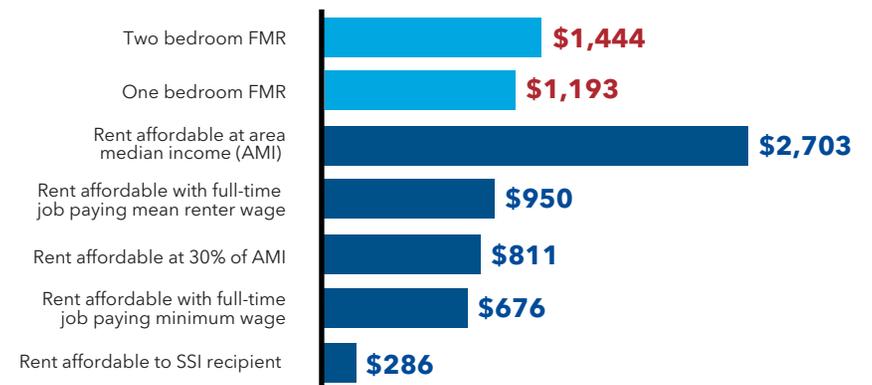
85
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN RHODE ISLAND FMR AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

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

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

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

WASHINGTON COUNTY

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

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

RHODE ISLAND

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rhode Island | \$27.78 | \$1,444 | \$57,779 | 2.1 | \$108,116 | \$2,703 | \$32,435 | \$811 | 160,918 | 38% | \$18.26 | \$950 | 1.5 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Newport-Middleton-Portsmouth HMFA | \$38.00 | \$1,976 | \$79,040 | 2.9 | \$135,400 | \$3,385 | \$40,620 | \$1,016 | 10,021 | 41% | \$18.46 | \$960 | 2.1 |
| Providence-Fall River HMFA | \$27.10 | \$1,409 | \$56,360 | 2.1 | \$106,000 | \$2,650 | \$31,800 | \$795 | 147,018 | 38% | \$18.40 | \$957 | 1.5 |
| Westerly-Hopkinton-New Shoreham HMFA | \$27.23 | \$1,416 | \$56,640 | 2.1 | \$118,400 | \$2,960 | \$35,520 | \$888 | 3,879 | 27% | \$13.84 | \$720 | 2.0 |

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

SOUTH CAROLINA

#31*

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

\$21.48
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

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

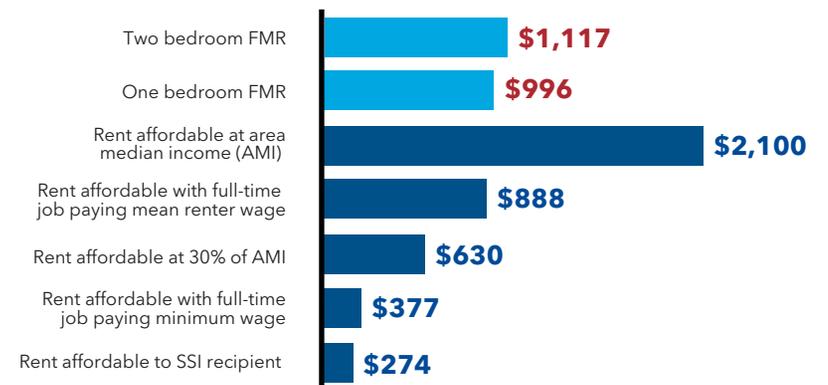
118
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

SOUTH CAROLINA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| South Carolina | \$21.48 | \$1,117 | \$44,674 | 3.0 | \$83,981 | \$2,100 | \$25,194 | \$630 | 586,430 | 30% | \$17.08 | \$888 | 1.3 |
| Combined Nonmetro Areas | \$15.56 | \$809 | \$32,360 | 2.1 | \$63,519 | \$1,588 | \$19,056 | \$476 | 82,246 | 29% | \$14.59 | \$759 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Anderson HMFA | \$17.15 | \$892 | \$35,680 | 2.4 | \$75,200 | \$1,880 | \$22,560 | \$564 | 20,870 | 26% | \$13.66 | \$710 | 1.3 |
| Augusta-Richmond County HMFA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$78,000 | \$1,950 | \$23,400 | \$585 | 19,281 | 25% | \$17.05 | \$886 | 1.1 |
| Beaufort County HMFA | \$28.13 | \$1,463 | \$58,520 | 3.9 | \$111,300 | \$2,783 | \$33,390 | \$835 | 18,317 | 25% | \$16.07 | \$836 | 1.8 |
| Charleston-North Charleston MSA | \$29.48 | \$1,533 | \$61,320 | 4.1 | \$101,300 | \$2,533 | \$30,390 | \$760 | 101,242 | 33% | \$20.04 | \$1,042 | 1.5 |
| Charlotte-Concord-Gastonia HMFA | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 29,543 | 28% | \$18.51 | \$962 | 1.4 |
| Chester County HMFA | \$15.21 | \$791 | \$31,640 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 2,674 | 21% | \$18.00 | \$936 | 0.8 |
| Clarendon County HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$68,000 | \$1,700 | \$20,400 | \$510 | 2,962 | 26% | \$7.91 | \$411 | 1.9 |
| Columbia HMFA | \$21.63 | \$1,125 | \$45,000 | 3.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 98,746 | 33% | \$17.03 | \$886 | 1.3 |
| Darlington County HMFA | \$15.52 | \$807 | \$32,280 | 2.1 | \$61,300 | \$1,533 | \$18,390 | \$460 | 7,750 | 31% | \$17.12 | \$890 | 0.9 |
| Florence HMFA | \$17.83 | \$927 | \$37,080 | 2.5 | \$78,500 | \$1,963 | \$23,550 | \$589 | 18,319 | 35% | \$15.10 | \$785 | 1.2 |
| Greenville-Mauldin-Easley HMFA | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$89,000 | \$2,225 | \$26,700 | \$668 | 80,011 | 31% | \$18.16 | \$944 | 1.1 |
| Jasper County HMFA | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$64,400 | \$1,610 | \$19,320 | \$483 | 2,806 | 25% | \$21.31 | \$1,108 | 0.9 |
| Kershaw County HMFA | \$17.21 | \$895 | \$35,800 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 4,583 | 18% | \$11.44 | \$595 | 1.5 |
| Lancaster County HMFA | \$17.54 | \$912 | \$36,480 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 7,392 | 20% | \$15.32 | \$797 | 1.1 |
| Laurens County HMFA | \$16.62 | \$864 | \$34,560 | 2.3 | \$82,300 | \$2,058 | \$24,690 | \$617 | 7,039 | 28% | \$15.44 | \$803 | 1.1 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$21.94 | \$1,141 | \$45,640 | 3.0 | \$73,700 | \$1,843 | \$22,110 | \$553 | 34,707 | 26% | \$15.55 | \$808 | 1.4 |
| Spartanburg MSA | \$18.56 | \$965 | \$38,600 | 2.6 | \$80,200 | \$2,005 | \$24,060 | \$602 | 33,781 | 28% | \$16.25 | \$845 | 1.1 |
| Sumter HMFA | \$18.88 | \$982 | \$39,280 | 2.6 | \$68,700 | \$1,718 | \$20,610 | \$515 | 14,161 | 35% | \$16.61 | \$863 | 1.1 |

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

SOUTH CAROLINA

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

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

SOUTH CAROLINA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Horry County | \$21.94 | \$1,141 | \$45,640 | 3.0 | \$73,700 | \$1,843 | \$22,110 | \$553 | 34,707 | 26% | \$15.55 | \$808 | 1.4 |
| Jasper County | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$64,400 | \$1,610 | \$19,320 | \$483 | 2,806 | 25% | \$21.31 | \$1,108 | 0.9 |
| Kershaw County | \$17.21 | \$895 | \$35,800 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 4,583 | 18% | \$11.44 | \$595 | 1.5 |
| Lancaster County | \$17.54 | \$912 | \$36,480 | 2.4 | \$99,000 | \$2,475 | \$29,700 | \$743 | 7,392 | 20% | \$15.32 | \$797 | 1.1 |
| Laurens County | \$16.62 | \$864 | \$34,560 | 2.3 | \$82,300 | \$2,058 | \$24,690 | \$617 | 7,039 | 28% | \$15.44 | \$803 | 1.1 |
| Lee County | \$15.00 | \$780 | \$31,200 | 2.1 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,594 | 25% | \$13.19 | \$686 | 1.1 |
| Lexington County | \$21.63 | \$1,125 | \$45,000 | 3.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 28,238 | 24% | \$15.80 | \$822 | 1.4 |
| McCormick County | \$15.31 | \$796 | \$31,840 | 2.1 | \$76,500 | \$1,913 | \$22,950 | \$574 | 661 | 18% | \$9.16 | \$476 | 1.7 |
| Marion County | \$15.00 | \$780 | \$31,200 | 2.1 | \$50,200 | \$1,255 | \$15,060 | \$377 | 4,260 | 39% | \$13.06 | \$679 | 1.1 |
| Marlboro County | \$15.00 | \$780 | \$31,200 | 2.1 | \$51,600 | \$1,290 | \$15,480 | \$387 | 3,594 | 39% | \$18.11 | \$942 | 0.8 |
| Newberry County | \$16.88 | \$878 | \$35,120 | 2.3 | \$71,500 | \$1,788 | \$21,450 | \$536 | 3,659 | 24% | \$15.62 | \$812 | 1.1 |
| Oconee County | \$16.06 | \$835 | \$33,400 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 8,282 | 26% | \$14.99 | \$780 | 1.1 |
| Orangeburg County | \$15.00 | \$780 | \$31,200 | 2.1 | \$52,200 | \$1,305 | \$15,660 | \$392 | 10,741 | 33% | \$13.92 | \$724 | 1.1 |
| Pickens County | \$20.21 | \$1,051 | \$42,040 | 2.8 | \$89,000 | \$2,225 | \$26,700 | \$668 | 15,398 | 31% | \$12.91 | \$671 | 1.6 |
| Richland County | \$21.63 | \$1,125 | \$45,000 | 3.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 65,596 | 41% | \$17.94 | \$933 | 1.2 |
| Saluda County | \$21.63 | \$1,125 | \$45,000 | 3.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 1,664 | 23% | \$13.02 | \$677 | 1.7 |
| Spartanburg County | \$18.56 | \$965 | \$38,600 | 2.6 | \$80,200 | \$2,005 | \$24,060 | \$602 | 33,781 | 28% | \$16.25 | \$845 | 1.1 |
| Sumter County | \$18.88 | \$982 | \$39,280 | 2.6 | \$68,700 | \$1,718 | \$20,610 | \$515 | 14,161 | 35% | \$16.61 | \$863 | 1.1 |
| Union County | \$15.00 | \$780 | \$31,200 | 2.1 | \$60,200 | \$1,505 | \$18,060 | \$452 | 3,531 | 32% | \$14.05 | \$731 | 1.1 |
| Williamsburg County | \$15.00 | \$780 | \$31,200 | 2.1 | \$59,600 | \$1,490 | \$17,880 | \$447 | 3,213 | 27% | \$13.45 | \$700 | 1.1 |
| York County | \$25.63 | \$1,333 | \$53,320 | 3.5 | \$102,800 | \$2,570 | \$30,840 | \$771 | 29,543 | 28% | \$18.51 | \$962 | 1.4 |

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

SOUTH DAKOTA

#48*

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

\$17.49
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

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

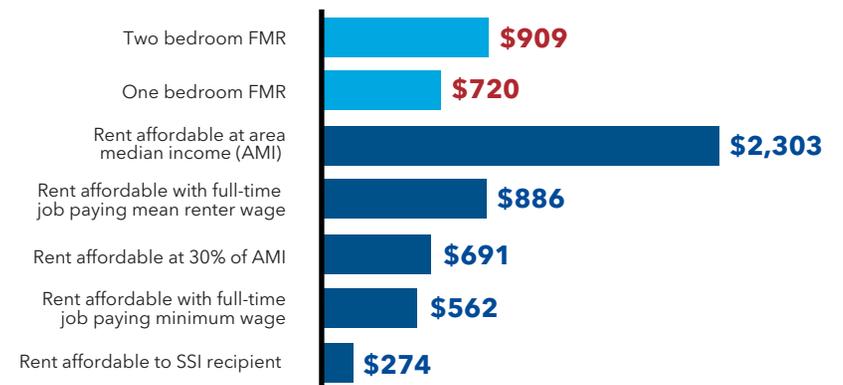
65
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

SOUTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| South Dakota | \$17.49 | \$909 | \$36,371 | 1.6 | \$92,134 | \$2,303 | \$27,640 | \$691 | 109,102 | 32% | \$17.03 | \$886 | 1.0 |
| Combined Nonmetro Areas | \$16.45 | \$856 | \$34,223 | 1.5 | \$86,825 | \$2,171 | \$26,048 | \$651 | 54,505 | 31% | \$15.53 | \$808 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Meade County HMFA | \$19.46 | \$1,012 | \$40,480 | 1.8 | \$88,700 | \$2,218 | \$26,610 | \$665 | 2,810 | 25% | \$15.34 | \$798 | 1.3 |
| Rapid City HMFA | \$19.13 | \$995 | \$39,800 | 1.8 | \$89,700 | \$2,243 | \$26,910 | \$673 | 13,556 | 31% | \$15.13 | \$787 | 1.3 |
| Sioux City MSA | \$17.85 | \$928 | \$37,120 | 1.7 | \$85,300 | \$2,133 | \$25,590 | \$640 | 2,076 | 30% | \$23.64 | \$1,229 | 0.8 |
| Sioux Falls MSA | \$18.25 | \$949 | \$37,960 | 1.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 36,155 | 33% | \$18.91 | \$983 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aurora County | \$15.88 | \$826 | \$33,040 | 1.5 | \$89,700 | \$2,243 | \$26,910 | \$673 | 224 | 21% | \$16.52 | \$859 | 1.0 |
| Beadle County | \$15.92 | \$828 | \$33,120 | 1.5 | \$80,300 | \$2,008 | \$24,090 | \$602 | 2,356 | 31% | \$15.90 | \$827 | 1.0 |
| Bennett County | \$16.40 | \$853 | \$34,120 | 1.5 | \$49,400 | \$1,235 | \$14,820 | \$371 | 441 | 45% | \$14.41 | \$749 | 1.1 |
| Bon Homme County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,200 | \$2,080 | \$24,960 | \$624 | 522 | 21% | \$12.80 | \$666 | 1.2 |
| Brookings County | \$16.71 | \$869 | \$34,760 | 1.5 | \$103,100 | \$2,578 | \$30,930 | \$773 | 5,346 | 40% | \$19.00 | \$988 | 0.9 |
| Brown County | \$15.94 | \$829 | \$33,160 | 1.5 | \$99,200 | \$2,480 | \$29,760 | \$744 | 5,595 | 35% | \$16.23 | \$844 | 1.0 |
| Brule County | \$15.88 | \$826 | \$33,040 | 1.5 | \$86,700 | \$2,168 | \$26,010 | \$650 | 697 | 35% | \$18.70 | \$972 | 0.8 |
| Buffalo County † | \$16.88 | \$878 | \$35,120 | 1.6 | \$43,100 | \$1,078 | \$12,930 | \$323 | 264 | 51% | | | |
| Butte County | \$17.79 | \$925 | \$37,000 | 1.6 | \$72,100 | \$1,803 | \$21,630 | \$541 | 895 | 22% | \$14.86 | \$773 | 1.2 |
| Campbell County | \$15.88 | \$826 | \$33,040 | 1.5 | \$92,000 | \$2,300 | \$27,600 | \$690 | 114 | 17% | \$13.25 | \$689 | 1.2 |
| Charles Mix County | \$15.88 | \$826 | \$33,040 | 1.5 | \$72,100 | \$1,803 | \$21,630 | \$541 | 782 | 26% | \$11.29 | \$587 | 1.4 |
| Clark County | \$15.88 | \$826 | \$33,040 | 1.5 | \$71,600 | \$1,790 | \$21,480 | \$537 | 253 | 18% | \$15.91 | \$827 | 1.0 |
| Clay County | \$16.79 | \$873 | \$34,920 | 1.6 | \$101,700 | \$2,543 | \$30,510 | \$763 | 2,449 | 46% | \$11.17 | \$581 | 1.5 |
| Codington County | \$17.29 | \$899 | \$35,960 | 1.6 | \$86,800 | \$2,170 | \$26,040 | \$651 | 3,967 | 33% | \$15.02 | \$781 | 1.2 |
| Corson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$53,700 | \$1,343 | \$16,110 | \$403 | 501 | 47% | \$13.68 | \$711 | 1.2 |

† Wage data not available (See Appendix B).

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

SOUTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Custer County | \$20.31 | \$1,056 | \$42,240 | 1.9 | \$87,500 | \$2,188 | \$26,250 | \$656 | 611 | 17% | \$13.89 | \$722 | 1.5 |
| Davison County | \$16.38 | \$852 | \$34,080 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 3,163 | 37% | \$17.16 | \$892 | 1.0 |
| Day County | \$15.88 | \$826 | \$33,040 | 1.5 | \$78,300 | \$1,958 | \$23,490 | \$587 | 561 | 24% | \$13.66 | \$710 | 1.2 |
| Deuel County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,600 | \$2,190 | \$26,280 | \$657 | 426 | 24% | \$16.18 | \$842 | 1.0 |
| Dewey County | \$15.88 | \$826 | \$33,040 | 1.5 | \$58,300 | \$1,458 | \$17,490 | \$437 | 688 | 42% | \$14.96 | \$778 | 1.1 |
| Douglas County | \$17.46 | \$908 | \$36,320 | 1.6 | \$96,600 | \$2,415 | \$28,980 | \$725 | 263 | 24% | \$12.25 | \$637 | 1.4 |
| Edmunds County | \$15.88 | \$826 | \$33,040 | 1.5 | \$92,600 | \$2,315 | \$27,780 | \$695 | 267 | 18% | \$10.46 | \$544 | 1.5 |
| Fall River County | \$19.48 | \$1,013 | \$40,520 | 1.8 | \$72,500 | \$1,813 | \$21,750 | \$544 | 766 | 24% | \$8.79 | \$457 | 2.2 |
| Faulk County | \$15.92 | \$828 | \$33,120 | 1.5 | \$89,100 | \$2,228 | \$26,730 | \$668 | 132 | 17% | \$11.27 | \$586 | 1.4 |
| Grant County | \$15.88 | \$826 | \$33,040 | 1.5 | \$94,800 | \$2,370 | \$28,440 | \$711 | 479 | 16% | \$11.95 | \$622 | 1.3 |
| Gregory County | \$15.88 | \$826 | \$33,040 | 1.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 383 | 24% | \$12.82 | \$667 | 1.2 |
| Haakon County | \$17.31 | \$900 | \$36,000 | 1.6 | \$68,400 | \$1,710 | \$20,520 | \$513 | 141 | 20% | \$8.59 | \$447 | 2.0 |
| Hamlin County | \$15.88 | \$826 | \$33,040 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 394 | 19% | \$20.94 | \$1,089 | 0.8 |
| Hand County | \$15.88 | \$826 | \$33,040 | 1.5 | \$98,100 | \$2,453 | \$29,430 | \$736 | 396 | 29% | \$12.45 | \$648 | 1.3 |
| Hanson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$97,000 | \$2,425 | \$29,100 | \$728 | 144 | 13% | \$18.63 | \$969 | 0.9 |
| Harding County | \$16.04 | \$834 | \$33,360 | 1.5 | \$80,600 | \$2,015 | \$24,180 | \$605 | 170 | 33% | \$20.90 | \$1,087 | 0.8 |
| Hughes County | \$17.29 | \$899 | \$35,960 | 1.6 | \$101,000 | \$2,525 | \$30,300 | \$758 | 2,136 | 29% | \$12.25 | \$637 | 1.4 |
| Hutchinson County | \$17.25 | \$897 | \$35,880 | 1.6 | \$93,000 | \$2,325 | \$27,900 | \$698 | 676 | 23% | \$15.26 | \$793 | 1.1 |
| Hyde County | \$15.88 | \$826 | \$33,040 | 1.5 | \$83,600 | \$2,090 | \$25,080 | \$627 | 95 | 17% | \$18.98 | \$987 | 0.8 |
| Jackson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$39,000 | \$975 | \$11,700 | \$293 | 274 | 38% | \$12.27 | \$638 | 1.3 |
| Jerauld County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,100 | \$2,178 | \$26,130 | \$653 | 149 | 18% | \$13.68 | \$711 | 1.2 |
| Jones County | \$16.04 | \$834 | \$33,360 | 1.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 104 | 27% | \$15.83 | \$823 | 1.0 |
| Kingsbury County | \$16.48 | \$857 | \$34,280 | 1.5 | \$89,700 | \$2,243 | \$26,910 | \$673 | 400 | 20% | \$13.28 | \$691 | 1.2 |
| Lake County | \$15.88 | \$826 | \$33,040 | 1.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 1,278 | 28% | \$15.30 | \$795 | 1.0 |
| Lawrence County | \$16.81 | \$874 | \$34,960 | 1.6 | \$88,300 | \$2,208 | \$26,490 | \$662 | 4,036 | 36% | \$17.04 | \$886 | 1.0 |
| Lincoln County | \$18.25 | \$949 | \$37,960 | 1.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 6,550 | 26% | \$21.89 | \$1,138 | 0.8 |

† Wage data not available (See Appendix B).

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

SOUTH DAKOTA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lyman County | \$15.88 | \$826 | \$33,040 | 1.5 | \$69,300 | \$1,733 | \$20,790 | \$520 | 417 | 34% | \$8.95 | \$465 | 1.8 |
| McCook County | \$18.25 | \$949 | \$37,960 | 1.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 416 | 19% | \$15.17 | \$789 | 1.2 |
| McPherson County | \$15.88 | \$826 | \$33,040 | 1.5 | \$75,600 | \$1,890 | \$22,680 | \$567 | 173 | 20% | \$15.81 | \$822 | 1.0 |
| Marshall County | \$15.88 | \$826 | \$33,040 | 1.5 | \$101,100 | \$2,528 | \$30,330 | \$758 | 349 | 20% | \$20.50 | \$1,066 | 0.8 |
| Meade County | \$19.46 | \$1,012 | \$40,480 | 1.8 | \$88,700 | \$2,218 | \$26,610 | \$665 | 2,810 | 25% | \$15.34 | \$798 | 1.3 |
| Mellette County † | \$15.88 | \$826 | \$33,040 | 1.5 | \$50,900 | \$1,273 | \$15,270 | \$382 | 250 | 43% | | | |
| Miner County | \$15.88 | \$826 | \$33,040 | 1.5 | \$87,100 | \$2,178 | \$26,130 | \$653 | 182 | 20% | \$14.25 | \$741 | 1.1 |
| Minnehaha County | \$18.25 | \$949 | \$37,960 | 1.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 28,469 | 36% | \$18.44 | \$959 | 1.0 |
| Moody County | \$15.88 | \$826 | \$33,040 | 1.5 | \$94,400 | \$2,360 | \$28,320 | \$708 | 698 | 28% | \$15.21 | \$791 | 1.0 |
| Oglala Lakota County | \$15.88 | \$826 | \$33,040 | 1.5 | \$43,000 | \$1,075 | \$12,900 | \$323 | 1,249 | 48% | \$13.08 | \$680 | 1.2 |
| Pennington County | \$19.13 | \$995 | \$39,800 | 1.8 | \$89,700 | \$2,243 | \$26,910 | \$673 | 13,556 | 31% | \$15.13 | \$787 | 1.3 |
| Perkins County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,200 | \$2,105 | \$25,260 | \$632 | 264 | 21% | \$12.15 | \$632 | 1.3 |
| Potter County | \$15.88 | \$826 | \$33,040 | 1.5 | \$85,700 | \$2,143 | \$25,710 | \$643 | 224 | 21% | \$19.67 | \$1,023 | 0.8 |
| Roberts County | \$15.88 | \$826 | \$33,040 | 1.5 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,218 | 33% | \$12.52 | \$651 | 1.3 |
| Sanborn County | \$15.88 | \$826 | \$33,040 | 1.5 | \$84,900 | \$2,123 | \$25,470 | \$637 | 230 | 26% | \$12.59 | \$655 | 1.3 |
| Spink County | \$15.88 | \$826 | \$33,040 | 1.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 574 | 23% | \$18.27 | \$950 | 0.9 |
| Stanley County | \$18.62 | \$968 | \$38,720 | 1.7 | \$106,200 | \$2,655 | \$31,860 | \$797 | 211 | 17% | \$9.74 | \$506 | 1.9 |
| Sully County | \$16.04 | \$834 | \$33,360 | 1.5 | \$87,000 | \$2,175 | \$26,100 | \$653 | 99 | 17% | \$25.04 | \$1,302 | 0.6 |
| Todd County | \$15.88 | \$826 | \$33,040 | 1.5 | \$30,500 | \$763 | \$9,150 | \$229 | 1,301 | 54% | \$20.62 | \$1,072 | 0.8 |
| Tripp County | \$15.88 | \$826 | \$33,040 | 1.5 | \$70,000 | \$1,750 | \$21,000 | \$525 | 597 | 28% | \$12.96 | \$674 | 1.2 |
| Turner County | \$18.25 | \$949 | \$37,960 | 1.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 720 | 21% | \$11.51 | \$598 | 1.6 |
| Union County | \$17.85 | \$928 | \$37,120 | 1.7 | \$85,300 | \$2,133 | \$25,590 | \$640 | 2,076 | 30% | \$23.64 | \$1,229 | 0.8 |
| Walworth County | \$15.90 | \$827 | \$33,080 | 1.5 | \$81,600 | \$2,040 | \$24,480 | \$612 | 680 | 29% | \$14.66 | \$762 | 1.1 |
| Yankton County | \$15.88 | \$826 | \$33,040 | 1.5 | \$92,700 | \$2,318 | \$27,810 | \$695 | 2,946 | 31% | \$16.37 | \$851 | 1.0 |
| Ziebach County | \$15.88 | \$826 | \$33,040 | 1.5 | \$45,300 | \$1,133 | \$13,590 | \$340 | 305 | 44% | \$11.05 | \$575 | 1.4 |

† Wage data not available (See Appendix B).

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

TENNESSEE

#32*

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

\$20.76
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

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

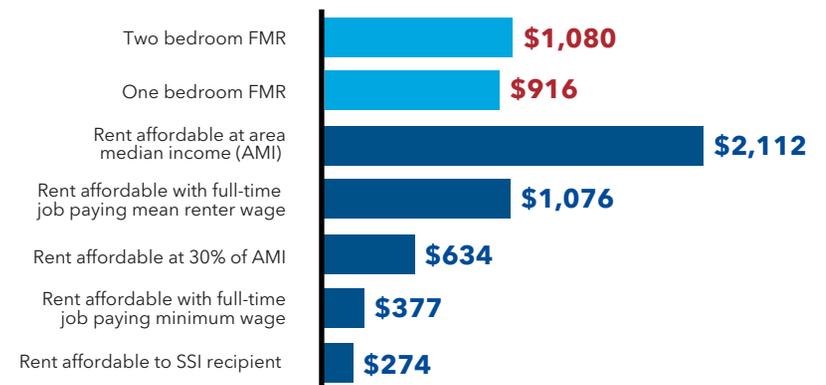
115
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

97
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------------------------|----------------|
| Nashville-Davidson-Murfreesboro-Franklin HMFA | \$27.04 |
| Knoxville HMFA | \$22.23 |
| Maury County | \$21.19 |
| Chattanooga MSA | \$20.52 |
| Memphis HMFA | \$19.85 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TENNESSEE

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tennessee | \$20.76 | \$1,080 | \$43,186 | 2.9 | \$84,498 | \$2,112 | \$25,350 | \$634 | 881,517 | 33% | \$20.69 | \$1,076 | 1.0 |
| Combined Nonmetro Areas | \$15.11 | \$786 | \$31,434 | 2.1 | \$68,575 | \$1,714 | \$20,573 | \$514 | 158,327 | 27% | \$14.96 | \$778 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Campbell County HMFA | \$16.29 | \$847 | \$33,880 | 2.2 | \$63,000 | \$1,575 | \$18,900 | \$473 | 5,287 | 34% | \$14.77 | \$768 | 1.1 |
| Chattanooga MSA | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 58,053 | 35% | \$18.74 | \$975 | 1.1 |
| Clarksville HMFA | \$18.94 | \$985 | \$39,400 | 2.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 29,596 | 38% | \$15.84 | \$824 | 1.2 |
| Cleveland MSA | \$17.90 | \$931 | \$37,240 | 2.5 | \$80,300 | \$2,008 | \$24,090 | \$602 | 15,127 | 32% | \$15.82 | \$823 | 1.1 |
| Crockett County HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$68,700 | \$1,718 | \$20,610 | \$515 | 1,630 | 30% | \$15.21 | \$791 | 1.0 |
| Gibson County HMFA | \$14.37 | \$747 | \$29,880 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 6,396 | 33% | \$13.14 | \$683 | 1.1 |
| Grainger County HMFA | \$14.48 | \$753 | \$30,120 | 2.0 | \$61,500 | \$1,538 | \$18,450 | \$461 | 2,169 | 23% | \$15.08 | \$784 | 1.0 |
| Jackson HMFA | \$18.02 | \$937 | \$37,480 | 2.5 | \$73,500 | \$1,838 | \$22,050 | \$551 | 15,953 | 36% | \$15.21 | \$791 | 1.2 |
| Johnson City MSA | \$16.83 | \$875 | \$35,000 | 2.3 | \$77,800 | \$1,945 | \$23,340 | \$584 | 27,883 | 32% | \$13.91 | \$723 | 1.2 |
| Kingsport-Bristol-Bristol MSA | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,600 | \$1,865 | \$22,380 | \$560 | 24,126 | 27% | \$17.76 | \$923 | 0.9 |
| Knoxville HMFA | \$22.23 | \$1,156 | \$46,240 | 3.1 | \$91,700 | \$2,293 | \$27,510 | \$688 | 95,166 | 31% | \$19.12 | \$994 | 1.2 |
| Macon County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,561 | 28% | \$15.56 | \$809 | 1.0 |
| Maury County HMFA | \$21.19 | \$1,102 | \$44,080 | 2.9 | \$88,200 | \$2,205 | \$26,460 | \$662 | 11,165 | 29% | \$18.24 | \$949 | 1.2 |
| Memphis HMFA | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$81,000 | \$2,025 | \$24,300 | \$608 | 166,325 | 42% | \$23.33 | \$1,213 | 0.9 |
| Morgan County HMFA | \$15.40 | \$801 | \$32,040 | 2.1 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,315 | 18% | \$17.11 | \$890 | 0.9 |
| Morristown HMFA | \$15.92 | \$828 | \$33,120 | 2.2 | \$65,400 | \$1,635 | \$19,620 | \$491 | 13,152 | 29% | \$16.34 | \$850 | 1.0 |
| Nashville-Davidson--Murfreesboro--Franklin HMFA | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 239,142 | 34% | \$24.94 | \$1,297 | 1.1 |
| Roane County HMFA | \$17.94 | \$933 | \$37,320 | 2.5 | \$84,600 | \$2,115 | \$25,380 | \$635 | 5,363 | 25% | \$23.47 | \$1,220 | 0.8 |

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

TENNESSEE

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

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TENNESSEE

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

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TENNESSEE

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

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TENNESSEE

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rutherford County | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 41,476 | 35% | \$19.71 | \$1,025 | 1.4 |
| Scott County | \$14.37 | \$747 | \$29,880 | 2.0 | \$48,700 | \$1,218 | \$14,610 | \$365 | 2,316 | 27% | \$12.81 | \$666 | 1.1 |
| Sequatchie County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 1,326 | 23% | \$12.15 | \$632 | 1.7 |
| Sevier County | \$18.17 | \$945 | \$37,800 | 2.5 | \$74,600 | \$1,865 | \$22,380 | \$560 | 10,316 | 28% | \$14.30 | \$743 | 1.3 |
| Shelby County | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$81,000 | \$2,025 | \$24,300 | \$608 | 157,620 | 44% | \$23.72 | \$1,233 | 0.8 |
| Smith County | \$15.54 | \$808 | \$32,320 | 2.1 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,748 | 23% | \$17.25 | \$897 | 0.9 |
| Stewart County | \$14.77 | \$768 | \$30,720 | 2.0 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,033 | 20% | \$16.04 | \$834 | 0.9 |
| Sullivan County | \$15.25 | \$793 | \$31,720 | 2.1 | \$74,600 | \$1,865 | \$22,380 | \$560 | 18,879 | 28% | \$18.33 | \$953 | 0.8 |
| Sumner County | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 19,358 | 27% | \$17.56 | \$913 | 1.5 |
| Tipton County | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$81,000 | \$2,025 | \$24,300 | \$608 | 5,562 | 25% | \$13.51 | \$703 | 1.5 |
| Trousdale County | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 686 | 20% | \$16.15 | \$840 | 1.7 |
| Unicoi County | \$16.83 | \$875 | \$35,000 | 2.3 | \$77,800 | \$1,945 | \$23,340 | \$584 | 1,962 | 26% | \$14.91 | \$775 | 1.1 |
| Union County | \$22.23 | \$1,156 | \$46,240 | 3.1 | \$91,700 | \$2,293 | \$27,510 | \$688 | 1,647 | 22% | \$15.11 | \$786 | 1.5 |
| Van Buren County | \$14.37 | \$747 | \$29,880 | 2.0 | \$69,200 | \$1,730 | \$20,760 | \$519 | 548 | 23% | \$9.91 | \$516 | 1.4 |
| Warren County | \$15.00 | \$780 | \$31,200 | 2.1 | \$66,300 | \$1,658 | \$19,890 | \$497 | 4,690 | 30% | \$14.19 | \$738 | 1.1 |
| Washington County | \$16.83 | \$875 | \$35,000 | 2.3 | \$77,800 | \$1,945 | \$23,340 | \$584 | 19,342 | 35% | \$13.67 | \$711 | 1.2 |
| Wayne County | \$14.37 | \$747 | \$29,880 | 2.0 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,181 | 21% | \$11.25 | \$585 | 1.3 |
| Weakley County | \$14.37 | \$747 | \$29,880 | 2.0 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,400 | 33% | \$12.42 | \$646 | 1.2 |
| White County | \$15.87 | \$825 | \$33,000 | 2.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,360 | 23% | \$14.36 | \$747 | 1.1 |
| Williamson County | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 16,793 | 20% | \$26.33 | \$1,369 | 1.0 |
| Wilson County | \$27.04 | \$1,406 | \$56,240 | 3.7 | \$102,500 | \$2,563 | \$30,750 | \$769 | 12,338 | 23% | \$16.36 | \$851 | 1.7 |

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

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

\$25.06
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

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

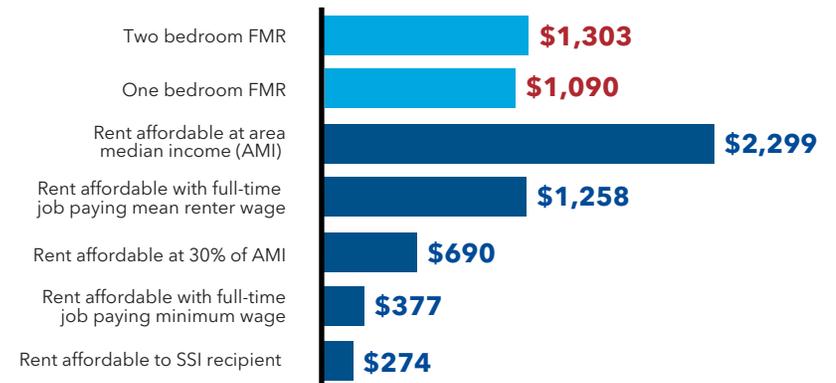
138
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Austin-Round Rock MSA | \$31.27 |
| Dallas HMFA | \$30.10 |
| Kendall County | \$28.88 |
| Fort Worth-Arlington HMFA | \$28.00 |
| Midland HMFA | \$25.58 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Texas | \$25.06 | \$1,303 | \$52,134 | 3.5 | \$91,969 | \$2,299 | \$27,591 | \$690 | 3,848,280 | 38% | \$24.19 | \$1,258 | 1.0 |
| Combined Nonmetro Areas | \$17.67 | \$919 | \$36,753 | 2.4 | \$73,867 | \$1,847 | \$22,160 | \$554 | 304,675 | 28% | \$16.75 | \$871 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Abilene MSA | \$19.35 | \$1,006 | \$40,240 | 2.7 | \$71,000 | \$1,775 | \$21,300 | \$533 | 23,739 | 37% | \$17.45 | \$907 | 1.1 |
| Amarillo HMFA | \$18.69 | \$972 | \$38,880 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 36,611 | 36% | \$20.76 | \$1,079 | 0.9 |
| Atascosa County HMFA | \$19.48 | \$1,013 | \$40,520 | 2.7 | \$81,900 | \$2,048 | \$24,570 | \$614 | 3,534 | 22% | \$24.17 | \$1,257 | 0.8 |
| Austin County HMFA | \$18.37 | \$955 | \$38,200 | 2.5 | \$92,600 | \$2,315 | \$27,780 | \$695 | 2,394 | 20% | \$20.09 | \$1,045 | 0.9 |
| Austin-Round Rock MSA | \$31.27 | \$1,626 | \$65,040 | 4.3 | \$122,300 | \$3,058 | \$36,690 | \$917 | 353,313 | 41% | \$29.53 | \$1,535 | 1.1 |
| Beaumont-Port Arthur MSA | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$87,800 | \$2,195 | \$26,340 | \$659 | 46,378 | 32% | \$20.85 | \$1,084 | 0.9 |
| Brazoria County HMFA | \$24.06 | \$1,251 | \$50,040 | 3.3 | \$111,400 | \$2,785 | \$33,420 | \$836 | 32,843 | 26% | \$21.36 | \$1,111 | 1.1 |
| Brownsville-Harlingen MSA | \$17.17 | \$893 | \$35,720 | 2.4 | \$62,000 | \$1,550 | \$18,600 | \$465 | 45,248 | 35% | \$12.53 | \$652 | 1.4 |
| College Station-Bryan MSA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 46,371 | 48% | \$16.01 | \$833 | 1.2 |
| Corpus Christi MSA | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$77,400 | \$1,935 | \$23,220 | \$581 | 61,274 | 40% | \$19.79 | \$1,029 | 1.2 |
| Dallas HMFA | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 754,184 | 41% | \$30.00 | \$1,560 | 1.0 |
| El Paso HMFA | \$18.79 | \$977 | \$39,080 | 2.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 106,423 | 37% | \$14.70 | \$765 | 1.3 |
| Falls County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,406 | 26% | \$9.10 | \$473 | 1.7 |
| Fort Worth-Arlington HMFA | \$28.00 | \$1,456 | \$58,240 | 3.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 322,282 | 38% | \$22.15 | \$1,152 | 1.3 |
| Harrison County HMFA | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$78,800 | \$1,970 | \$23,640 | \$591 | 6,214 | 26% | \$15.19 | \$790 | 1.3 |
| Houston-The Woodlands-Sugar Land HMFA | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 919,048 | 40% | \$26.74 | \$1,391 | 0.9 |
| Hudspeth County HMFA † | \$17.65 | \$918 | \$36,720 | 2.4 | \$44,500 | \$1,113 | \$13,350 | \$334 | 207 | 24% | | | |
| Kendall County HMFA | \$28.88 | \$1,502 | \$60,080 | 4.0 | \$135,400 | \$3,385 | \$40,620 | \$1,016 | 3,769 | 23% | \$16.78 | \$872 | 1.7 |

† Wage data not available (See Appendix B).

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

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Killeen-Temple HMFA | \$18.40 | \$957 | \$38,280 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 69,356 | 45% | \$19.90 | \$1,035 | 0.9 |
| Lampasas County HMFA | \$17.35 | \$902 | \$36,080 | 2.4 | \$86,900 | \$2,173 | \$26,070 | \$652 | 1,574 | 20% | \$11.29 | \$587 | 1.5 |
| Laredo MSA | \$19.13 | \$995 | \$39,800 | 2.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 28,436 | 37% | \$12.32 | \$640 | 1.6 |
| Longview HMFA | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$76,800 | \$1,920 | \$23,040 | \$576 | 21,976 | 36% | \$18.80 | \$978 | 1.0 |
| Lubbock HMFA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$84,600 | \$2,115 | \$25,380 | \$635 | 53,311 | 44% | \$15.42 | \$802 | 1.3 |
| Lynn County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,200 | \$1,805 | \$21,660 | \$542 | 590 | 28% | \$32.94 | \$1,713 | 0.5 |
| Martin County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$94,400 | \$2,360 | \$28,320 | \$708 | 550 | 29% | \$23.33 | \$1,213 | 0.7 |
| McAllen-Edinburg-Mission MSA | \$16.87 | \$877 | \$35,080 | 2.3 | \$56,300 | \$1,408 | \$16,890 | \$422 | 81,769 | 32% | \$12.31 | \$640 | 1.4 |
| Medina County HMFA | \$19.33 | \$1,005 | \$40,200 | 2.7 | \$92,500 | \$2,313 | \$27,750 | \$694 | 3,221 | 19% | \$11.98 | \$623 | 1.6 |
| Midland HMFA | \$25.58 | \$1,330 | \$53,200 | 3.5 | \$106,400 | \$2,660 | \$31,920 | \$798 | 20,915 | 33% | \$29.67 | \$1,543 | 0.9 |
| Odessa MSA | \$23.17 | \$1,205 | \$48,200 | 3.2 | \$70,000 | \$1,750 | \$21,000 | \$525 | 20,372 | 35% | \$24.86 | \$1,293 | 0.9 |
| Oldham County HMFA | \$18.92 | \$984 | \$39,360 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 151 | 23% | \$19.80 | \$1,029 | 1.0 |
| Rusk County HMFA | \$17.63 | \$917 | \$36,680 | 2.4 | \$78,300 | \$1,958 | \$23,490 | \$587 | 3,492 | 20% | \$17.23 | \$896 | 1.0 |
| San Angelo HMFA | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$80,200 | \$2,005 | \$24,060 | \$602 | 15,246 | 34% | \$17.15 | \$892 | 1.2 |
| San Antonio-New Braunfels HMFA | \$24.65 | \$1,282 | \$51,280 | 3.4 | \$88,600 | \$2,215 | \$26,580 | \$665 | 326,894 | 38% | \$20.28 | \$1,054 | 1.2 |
| Sherman-Denison MSA | \$20.19 | \$1,050 | \$42,000 | 2.8 | \$82,400 | \$2,060 | \$24,720 | \$618 | 16,688 | 33% | \$18.10 | \$941 | 1.1 |
| Sterling County HMFA | \$20.54 | \$1,068 | \$42,720 | 2.8 | \$72,800 | \$1,820 | \$21,840 | \$546 | 40 | 10% | \$19.31 | \$1,004 | 1.1 |
| Texarkana HMFA | \$17.12 | \$890 | \$35,600 | 2.4 | \$68,600 | \$1,715 | \$20,580 | \$515 | 12,532 | 37% | \$15.50 | \$806 | 1.1 |
| Tyler MSA | \$21.79 | \$1,133 | \$45,320 | 3.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 26,408 | 32% | \$19.76 | \$1,028 | 1.1 |
| Victoria MSA | \$22.69 | \$1,180 | \$47,200 | 3.1 | \$69,700 | \$1,743 | \$20,910 | \$523 | 11,944 | 32% | \$17.47 | \$908 | 1.3 |
| Waco HMFA | \$19.15 | \$996 | \$39,840 | 2.6 | \$84,200 | \$2,105 | \$25,260 | \$632 | 38,423 | 41% | \$17.24 | \$896 | 1.1 |
| Wichita Falls MSA | \$18.13 | \$943 | \$37,720 | 2.5 | \$83,800 | \$2,095 | \$25,140 | \$629 | 19,982 | 36% | \$16.33 | \$849 | 1.1 |

† Wage data not available (See Appendix B).

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TEXAS

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

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

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Brooks County | \$15.88 | \$826 | \$33,040 | 2.2 | \$37,900 | \$948 | \$11,370 | \$284 | 896 | 37% | \$7.91 | \$411 | 2.0 |
| Brown County | \$17.52 | \$911 | \$36,440 | 2.4 | \$71,100 | \$1,778 | \$21,330 | \$533 | 4,300 | 29% | \$14.01 | \$729 | 1.3 |
| Burleson County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,628 | 23% | \$20.21 | \$1,051 | 1.0 |
| Burnet County | \$18.90 | \$983 | \$39,320 | 2.6 | \$87,100 | \$2,178 | \$26,130 | \$653 | 3,549 | 20% | \$18.09 | \$941 | 1.0 |
| Caldwell County | \$31.27 | \$1,626 | \$65,040 | 4.3 | \$122,300 | \$3,058 | \$36,690 | \$917 | 4,174 | 29% | \$13.96 | \$726 | 2.2 |
| Calhoun County | \$15.88 | \$826 | \$33,040 | 2.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 1,935 | 25% | \$32.27 | \$1,678 | 0.5 |
| Callahan County | \$19.35 | \$1,006 | \$40,240 | 2.7 | \$71,000 | \$1,775 | \$21,300 | \$533 | 973 | 19% | \$17.62 | \$916 | 1.1 |
| Cameron County | \$17.17 | \$893 | \$35,720 | 2.4 | \$62,000 | \$1,550 | \$18,600 | \$465 | 45,248 | 35% | \$12.53 | \$652 | 1.4 |
| Camp County | \$15.88 | \$826 | \$33,040 | 2.2 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,079 | 25% | \$10.37 | \$539 | 1.5 |
| Carson County | \$18.69 | \$972 | \$38,880 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 364 | 16% | \$39.64 | \$2,061 | 0.5 |
| Cass County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,900 | \$1,648 | \$19,770 | \$494 | 2,588 | 23% | \$12.28 | \$639 | 1.3 |
| Castro County | \$15.88 | \$826 | \$33,040 | 2.2 | \$66,400 | \$1,660 | \$19,920 | \$498 | 961 | 40% | \$17.26 | \$898 | 0.9 |
| Chambers County | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 2,297 | 15% | \$22.90 | \$1,191 | 1.1 |
| Cherokee County | \$16.38 | \$852 | \$34,080 | 2.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 4,944 | 27% | \$12.01 | \$624 | 1.4 |
| Childress County | \$18.15 | \$944 | \$37,760 | 2.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 811 | 39% | \$15.31 | \$796 | 1.2 |
| Clay County | \$18.13 | \$943 | \$37,720 | 2.5 | \$83,800 | \$2,095 | \$25,140 | \$629 | 790 | 19% | \$19.76 | \$1,028 | 0.9 |
| Cochran County | \$15.88 | \$826 | \$33,040 | 2.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 326 | 34% | \$24.40 | \$1,269 | 0.7 |
| Coke County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,500 | \$1,988 | \$23,850 | \$596 | 398 | 29% | \$23.14 | \$1,204 | 0.7 |
| Coleman County | \$17.35 | \$902 | \$36,080 | 2.4 | \$64,000 | \$1,600 | \$19,200 | \$480 | 855 | 27% | \$16.23 | \$844 | 1.1 |
| Collin County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 130,862 | 35% | \$27.78 | \$1,444 | 1.1 |
| Collingsworth County | \$15.88 | \$826 | \$33,040 | 2.2 | \$61,600 | \$1,540 | \$18,480 | \$462 | 241 | 23% | \$7.09 | \$369 | 2.2 |
| Colorado County | \$17.13 | \$891 | \$35,640 | 2.4 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,176 | 17% | \$22.63 | \$1,177 | 0.8 |
| Comal County | \$24.65 | \$1,282 | \$51,280 | 3.4 | \$88,600 | \$2,215 | \$26,580 | \$665 | 14,650 | 24% | \$16.29 | \$847 | 1.5 |
| Comanche County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,400 | \$1,960 | \$23,520 | \$588 | 854 | 17% | \$13.62 | \$708 | 1.2 |
| Concho County | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$67,100 | \$1,678 | \$20,130 | \$503 | 134 | 17% | \$19.23 | \$1,000 | 1.0 |
| Cooke County | \$19.48 | \$1,013 | \$40,520 | 2.7 | \$91,200 | \$2,280 | \$27,360 | \$684 | 4,937 | 31% | \$17.15 | \$892 | 1.1 |

† Wage data not available (See Appendix B).

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

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Coryell County | \$18.40 | \$957 | \$38,280 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 9,469 | 40% | \$18.70 | \$972 | 1.0 |
| Cottle County | \$15.88 | \$826 | \$33,040 | 2.2 | \$52,900 | \$1,323 | \$15,870 | \$397 | 242 | 37% | \$13.86 | \$721 | 1.1 |
| Crane County | \$17.65 | \$918 | \$36,720 | 2.4 | \$86,700 | \$2,168 | \$26,010 | \$650 | 229 | 14% | \$49.02 | \$2,549 | 0.4 |
| Crockett County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 536 | 41% | \$18.95 | \$985 | 0.8 |
| Crosby County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$84,600 | \$2,115 | \$25,380 | \$635 | 499 | 26% | \$15.28 | \$795 | 1.3 |
| Culberson County † | \$17.02 | \$885 | \$35,400 | 2.3 | \$47,300 | \$1,183 | \$14,190 | \$355 | 162 | 26% | | | |
| Dallam County | \$15.88 | \$826 | \$33,040 | 2.2 | \$80,100 | \$2,003 | \$24,030 | \$601 | 641 | 27% | \$19.25 | \$1,001 | 0.8 |
| Dallas County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 468,512 | 49% | \$33.31 | \$1,732 | 0.9 |
| Dawson County | \$15.88 | \$826 | \$33,040 | 2.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,276 | 30% | \$11.68 | \$607 | 1.4 |
| Deaf Smith County | \$18.29 | \$951 | \$38,040 | 2.5 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,080 | 34% | \$25.22 | \$1,312 | 0.7 |
| Delta County | \$15.88 | \$826 | \$33,040 | 2.2 | \$85,700 | \$2,143 | \$25,710 | \$643 | 324 | 16% | \$10.94 | \$569 | 1.5 |
| Denton County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 112,214 | 35% | \$19.13 | \$995 | 1.6 |
| DeWitt County | \$18.63 | \$969 | \$38,760 | 2.6 | \$76,800 | \$1,920 | \$23,040 | \$576 | 1,932 | 29% | \$16.70 | \$868 | 1.1 |
| Dickens County | \$15.88 | \$826 | \$33,040 | 2.2 | \$63,900 | \$1,598 | \$19,170 | \$479 | 133 | 21% | \$12.59 | \$654 | 1.3 |
| Dimmit County | \$15.88 | \$826 | \$33,040 | 2.2 | \$37,100 | \$928 | \$11,130 | \$278 | 1,069 | 37% | \$27.56 | \$1,433 | 0.6 |
| Donley County | \$15.88 | \$826 | \$33,040 | 2.2 | \$75,800 | \$1,895 | \$22,740 | \$569 | 326 | 27% | \$11.76 | \$611 | 1.4 |
| Duval County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 791 | 28% | \$31.27 | \$1,626 | 0.5 |
| Eastland County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,800 | 27% | \$17.81 | \$926 | 0.9 |
| Ector County | \$23.17 | \$1,205 | \$48,200 | 3.2 | \$70,000 | \$1,750 | \$21,000 | \$525 | 20,372 | 35% | \$24.86 | \$1,293 | 0.9 |
| Edwards County | \$17.02 | \$885 | \$35,400 | 2.3 | \$54,400 | \$1,360 | \$16,320 | \$408 | 106 | 19% | \$24.24 | \$1,260 | 0.7 |
| Ellis County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 15,608 | 25% | \$16.54 | \$860 | 1.8 |
| El Paso County | \$18.79 | \$977 | \$39,080 | 2.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 106,423 | 37% | \$14.70 | \$765 | 1.3 |
| Erath County | \$18.25 | \$949 | \$37,960 | 2.5 | \$85,200 | \$2,130 | \$25,560 | \$639 | 5,522 | 37% | \$14.39 | \$748 | 1.3 |
| Falls County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,406 | 26% | \$9.10 | \$473 | 1.7 |
| Fannin County | \$16.87 | \$877 | \$35,080 | 2.3 | \$84,500 | \$2,113 | \$25,350 | \$634 | 3,266 | 26% | \$15.45 | \$803 | 1.1 |
| Fayette County | \$17.54 | \$912 | \$36,480 | 2.4 | \$91,700 | \$2,293 | \$27,510 | \$688 | 1,493 | 17% | \$12.24 | \$636 | 1.4 |

† Wage data not available (See Appendix B).

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

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Fisher County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 384 | 25% | \$14.83 | \$771 | 1.1 |
| Floyd County | \$17.60 | \$915 | \$36,600 | 2.4 | \$65,400 | \$1,635 | \$19,620 | \$491 | 487 | 26% | \$14.30 | \$744 | 1.2 |
| Foard County | \$17.02 | \$885 | \$35,400 | 2.3 | \$56,900 | \$1,423 | \$17,070 | \$427 | 114 | 24% | \$13.66 | \$710 | 1.2 |
| Fort Bend County | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 57,928 | 22% | \$16.90 | \$879 | 1.5 |
| Franklin County | \$18.71 | \$973 | \$38,920 | 2.6 | \$77,100 | \$1,928 | \$23,130 | \$578 | 660 | 19% | \$16.93 | \$880 | 1.1 |
| Freestone County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,489 | 23% | \$15.76 | \$819 | 1.0 |
| Frio County | \$18.13 | \$943 | \$37,720 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 1,624 | 34% | \$21.52 | \$1,119 | 0.8 |
| Gaines County | \$15.92 | \$828 | \$33,120 | 2.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 1,691 | 25% | \$12.12 | \$630 | 1.3 |
| Galveston County | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 42,349 | 32% | \$16.41 | \$853 | 1.5 |
| Garza County | \$15.96 | \$830 | \$33,200 | 2.2 | \$85,400 | \$2,135 | \$25,620 | \$641 | 481 | 28% | \$16.41 | \$853 | 1.0 |
| Gillespie County | \$21.29 | \$1,107 | \$44,280 | 2.9 | \$94,400 | \$2,360 | \$28,320 | \$708 | 3,299 | 29% | \$14.71 | \$765 | 1.4 |
| Glasscock County † | \$17.02 | \$885 | \$35,400 | 2.3 | \$92,100 | \$2,303 | \$27,630 | \$691 | 195 | 43% | | | |
| Goliad County | \$22.69 | \$1,180 | \$47,200 | 3.1 | \$69,700 | \$1,743 | \$20,910 | \$523 | 519 | 19% | \$7.38 | \$384 | 3.1 |
| Gonzales County | \$16.13 | \$839 | \$33,560 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 2,368 | 32% | \$19.03 | \$990 | 0.8 |
| Gray County | \$17.54 | \$912 | \$36,480 | 2.4 | \$72,100 | \$1,803 | \$21,630 | \$541 | 2,138 | 27% | \$19.64 | \$1,021 | 0.9 |
| Grayson County | \$20.19 | \$1,050 | \$42,000 | 2.8 | \$82,400 | \$2,060 | \$24,720 | \$618 | 16,688 | 33% | \$18.10 | \$941 | 1.1 |
| Gregg County | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$76,800 | \$1,920 | \$23,040 | \$576 | 18,689 | 40% | \$19.24 | \$1,001 | 1.0 |
| Grimes County | \$16.96 | \$882 | \$35,280 | 2.3 | \$83,900 | \$2,098 | \$25,170 | \$629 | 2,267 | 24% | \$15.02 | \$781 | 1.1 |
| Guadalupe County | \$24.65 | \$1,282 | \$51,280 | 3.4 | \$88,600 | \$2,215 | \$26,580 | \$665 | 12,743 | 22% | \$17.88 | \$930 | 1.4 |
| Hale County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 4,167 | 38% | \$15.99 | \$831 | 1.0 |
| Hall County | \$15.88 | \$826 | \$33,040 | 2.2 | \$54,000 | \$1,350 | \$16,200 | \$405 | 330 | 29% | \$11.93 | \$620 | 1.3 |
| Hamilton County | \$16.92 | \$880 | \$35,200 | 2.3 | \$69,900 | \$1,748 | \$20,970 | \$524 | 533 | 18% | \$15.45 | \$803 | 1.1 |
| Hansford County | \$18.46 | \$960 | \$38,400 | 2.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 414 | 23% | \$16.96 | \$882 | 1.1 |
| Hardeman County | \$15.88 | \$826 | \$33,040 | 2.2 | \$69,500 | \$1,738 | \$20,850 | \$521 | 421 | 34% | \$16.28 | \$847 | 1.0 |
| Hardin County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$87,800 | \$2,195 | \$26,340 | \$659 | 3,617 | 18% | \$15.38 | \$800 | 1.3 |
| Harris County | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 747,782 | 45% | \$28.60 | \$1,487 | 0.9 |

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TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Harrison County | \$19.23 | \$1,000 | \$40,000 | 2.7 | \$78,800 | \$1,970 | \$23,640 | \$591 | 6,214 | 26% | \$15.19 | \$790 | 1.3 |
| Hartley County | \$21.06 | \$1,095 | \$43,800 | 2.9 | \$86,200 | \$2,155 | \$25,860 | \$647 | 577 | 34% | \$18.84 | \$980 | 1.1 |
| Haskell County | \$15.88 | \$826 | \$33,040 | 2.2 | \$69,200 | \$1,730 | \$20,760 | \$519 | 579 | 29% | \$19.36 | \$1,007 | 0.8 |
| Hays County | \$31.27 | \$1,626 | \$65,040 | 4.3 | \$122,300 | \$3,058 | \$36,690 | \$917 | 32,191 | 38% | \$14.03 | \$730 | 2.2 |
| Hemphill County | \$20.48 | \$1,065 | \$42,600 | 2.8 | \$108,000 | \$2,700 | \$32,400 | \$810 | 362 | 26% | \$17.03 | \$886 | 1.2 |
| Henderson County | \$17.42 | \$906 | \$36,240 | 2.4 | \$72,000 | \$1,800 | \$21,600 | \$540 | 7,581 | 24% | \$13.47 | \$701 | 1.3 |
| Hidalgo County | \$16.87 | \$877 | \$35,080 | 2.3 | \$56,300 | \$1,408 | \$16,890 | \$422 | 81,769 | 32% | \$12.31 | \$640 | 1.4 |
| Hill County | \$16.96 | \$882 | \$35,280 | 2.3 | \$77,300 | \$1,933 | \$23,190 | \$580 | 3,360 | 26% | \$16.59 | \$863 | 1.0 |
| Hockley County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 2,241 | 28% | \$25.18 | \$1,309 | 0.6 |
| Hood County | \$23.27 | \$1,210 | \$48,400 | 3.2 | \$99,800 | \$2,495 | \$29,940 | \$749 | 4,793 | 20% | \$12.35 | \$642 | 1.9 |
| Hopkins County | \$17.62 | \$916 | \$36,640 | 2.4 | \$79,900 | \$1,998 | \$23,970 | \$599 | 4,283 | 31% | \$18.13 | \$943 | 1.0 |
| Houston County | \$15.88 | \$826 | \$33,040 | 2.2 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,284 | 31% | \$18.01 | \$937 | 0.9 |
| Howard County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$78,700 | \$1,968 | \$23,610 | \$590 | 3,916 | 32% | \$19.34 | \$1,005 | 1.1 |
| Hudspeth County † | \$17.65 | \$918 | \$36,720 | 2.4 | \$44,500 | \$1,113 | \$13,350 | \$334 | 207 | 24% | | | |
| Hunt County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 11,110 | 31% | \$17.86 | \$929 | 1.7 |
| Hutchinson County | \$18.08 | \$940 | \$37,600 | 2.5 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,248 | 18% | \$21.79 | \$1,133 | 0.8 |
| Irion County | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$80,200 | \$2,005 | \$24,060 | \$602 | 111 | 16% | \$34.00 | \$1,768 | 0.6 |
| Jack County | \$15.88 | \$826 | \$33,040 | 2.2 | \$76,300 | \$1,908 | \$22,890 | \$572 | 843 | 29% | \$11.81 | \$614 | 1.3 |
| Jackson County | \$17.92 | \$932 | \$37,280 | 2.5 | \$81,100 | \$2,028 | \$24,330 | \$608 | 1,436 | 28% | \$20.94 | \$1,089 | 0.9 |
| Jasper County | \$17.56 | \$913 | \$36,520 | 2.4 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,585 | 20% | \$11.67 | \$607 | 1.5 |
| Jeff Davis County | \$17.02 | \$885 | \$35,400 | 2.3 | \$73,200 | \$1,830 | \$21,960 | \$549 | 101 | 10% | \$10.68 | \$555 | 1.6 |
| Jefferson County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$87,800 | \$2,195 | \$26,340 | \$659 | 35,568 | 38% | \$21.96 | \$1,142 | 0.9 |
| Jim Hogg County | \$15.88 | \$826 | \$33,040 | 2.2 | \$49,500 | \$1,238 | \$14,850 | \$371 | 465 | 33% | \$14.20 | \$738 | 1.1 |
| Jim Wells County | \$17.35 | \$902 | \$36,080 | 2.4 | \$63,800 | \$1,595 | \$19,140 | \$479 | 3,804 | 30% | \$15.26 | \$794 | 1.1 |
| Johnson County | \$28.00 | \$1,456 | \$58,240 | 3.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 15,519 | 25% | \$19.42 | \$1,010 | 1.4 |
| Jones County | \$19.35 | \$1,006 | \$40,240 | 2.7 | \$71,000 | \$1,775 | \$21,300 | \$533 | 1,053 | 18% | \$19.56 | \$1,017 | 1.0 |

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TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Karnes County | \$16.90 | \$879 | \$35,160 | 2.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 1,393 | 31% | \$23.16 | \$1,204 | 0.7 |
| Kaufman County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 10,058 | 22% | \$15.80 | \$822 | 1.9 |
| Kendall County | \$28.88 | \$1,502 | \$60,080 | 4.0 | \$135,400 | \$3,385 | \$40,620 | \$1,016 | 3,769 | 23% | \$16.78 | \$872 | 1.7 |
| Kenedy County | \$17.02 | \$885 | \$35,400 | 2.3 | \$48,300 | \$1,208 | \$14,490 | \$362 | 43 | 90% | \$41.77 | \$2,172 | 0.4 |
| Kent County † | \$17.02 | \$885 | \$35,400 | 2.3 | \$95,500 | \$2,388 | \$28,650 | \$716 | 34 | 14% | | | |
| Kerr County | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$84,600 | \$2,115 | \$25,380 | \$635 | 6,895 | 32% | \$17.77 | \$924 | 1.1 |
| Kimble County | \$16.58 | \$862 | \$34,480 | 2.3 | \$87,700 | \$2,193 | \$26,310 | \$658 | 412 | 23% | \$10.24 | \$532 | 1.6 |
| King County | \$17.02 | \$885 | \$35,400 | 2.3 | \$52,900 | \$1,323 | \$15,870 | \$397 | 55 | 66% | \$62.35 | \$3,242 | 0.3 |
| Kinney County | \$17.02 | \$885 | \$35,400 | 2.3 | \$68,900 | \$1,723 | \$20,670 | \$517 | 265 | 26% | \$22.34 | \$1,162 | 0.8 |
| Kleberg County | \$20.81 | \$1,082 | \$43,280 | 2.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 5,193 | 45% | \$12.69 | \$660 | 1.6 |
| Knox County | \$15.88 | \$826 | \$33,040 | 2.2 | \$67,300 | \$1,683 | \$20,190 | \$505 | 221 | 18% | \$18.10 | \$941 | 0.9 |
| Lamar County | \$16.17 | \$841 | \$33,640 | 2.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 6,971 | 35% | \$14.37 | \$747 | 1.1 |
| Lamb County | \$15.88 | \$826 | \$33,040 | 2.2 | \$70,800 | \$1,770 | \$21,240 | \$531 | 1,146 | 25% | \$15.41 | \$801 | 1.0 |
| Lampasas County | \$17.35 | \$902 | \$36,080 | 2.4 | \$86,900 | \$2,173 | \$26,070 | \$652 | 1,574 | 20% | \$11.29 | \$587 | 1.5 |
| La Salle County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,000 | \$1,625 | \$19,500 | \$488 | 408 | 22% | \$25.48 | \$1,325 | 0.6 |
| Lavaca County | \$17.87 | \$929 | \$37,160 | 2.5 | \$84,900 | \$2,123 | \$25,470 | \$637 | 2,003 | 25% | \$15.76 | \$819 | 1.1 |
| Lee County | \$20.75 | \$1,079 | \$43,160 | 2.9 | \$73,200 | \$1,830 | \$21,960 | \$549 | 1,280 | 21% | \$16.67 | \$867 | 1.2 |
| Leon County | \$16.88 | \$878 | \$35,120 | 2.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 1,445 | 24% | \$25.92 | \$1,348 | 0.7 |
| Liberty County | \$25.13 | \$1,307 | \$52,280 | 3.5 | \$93,200 | \$2,330 | \$27,960 | \$699 | 5,387 | 19% | \$16.14 | \$839 | 1.6 |
| Limestone County | \$16.96 | \$882 | \$35,280 | 2.3 | \$68,800 | \$1,720 | \$20,640 | \$516 | 1,985 | 25% | \$16.77 | \$872 | 1.0 |
| Lipscomb County | \$16.58 | \$862 | \$34,480 | 2.3 | \$79,900 | \$1,998 | \$23,970 | \$599 | 274 | 24% | \$24.51 | \$1,274 | 0.7 |
| Live Oak County | \$16.00 | \$832 | \$33,280 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 795 | 21% | \$17.09 | \$889 | 0.9 |
| Llano County | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$88,800 | \$2,220 | \$26,640 | \$666 | 1,907 | 21% | \$12.86 | \$669 | 1.6 |
| Loving County † | \$17.02 | \$885 | \$35,400 | 2.3 | \$73,200 | \$1,830 | \$21,960 | \$549 | 17 | 52% | | | |
| Lubbock County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$84,600 | \$2,115 | \$25,380 | \$635 | 52,812 | 44% | \$15.42 | \$802 | 1.3 |
| Lynn County | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,200 | \$1,805 | \$21,660 | \$542 | 590 | 28% | \$32.94 | \$1,713 | 0.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

TEXAS

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

† Wage data not available (See Appendix B).

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

TEXAS

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Oldham County | \$18.92 | \$984 | \$39,360 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 151 | 23% | \$19.80 | \$1,029 | 1.0 |
| Orange County | \$19.75 | \$1,027 | \$41,080 | 2.7 | \$87,800 | \$2,195 | \$26,340 | \$659 | 7,193 | 23% | \$18.02 | \$937 | 1.1 |
| Palo Pinto County | \$17.62 | \$916 | \$36,640 | 2.4 | \$81,100 | \$2,028 | \$24,330 | \$608 | 2,763 | 27% | \$15.23 | \$792 | 1.2 |
| Panola County | \$16.62 | \$864 | \$34,560 | 2.3 | \$79,200 | \$1,980 | \$23,760 | \$594 | 1,733 | 21% | \$13.61 | \$708 | 1.2 |
| Parker County | \$28.00 | \$1,456 | \$58,240 | 3.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 9,154 | 18% | \$14.03 | \$730 | 2.0 |
| Parmer County | \$16.12 | \$838 | \$33,520 | 2.2 | \$83,200 | \$2,080 | \$24,960 | \$624 | 1,016 | 32% | \$23.84 | \$1,240 | 0.7 |
| Pecos County | \$17.65 | \$918 | \$36,720 | 2.4 | \$69,100 | \$1,728 | \$20,730 | \$518 | 1,495 | 30% | \$17.13 | \$891 | 1.0 |
| Polk County | \$16.58 | \$862 | \$34,480 | 2.3 | \$69,500 | \$1,738 | \$20,850 | \$521 | 3,690 | 22% | \$17.39 | \$904 | 1.0 |
| Potter County | \$18.69 | \$972 | \$38,880 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 19,330 | 45% | \$20.92 | \$1,088 | 0.9 |
| Presidio County | \$15.88 | \$826 | \$33,040 | 2.2 | \$39,200 | \$980 | \$11,760 | \$294 | 841 | 38% | \$17.80 | \$925 | 0.9 |
| Rains County | \$15.88 | \$826 | \$33,040 | 2.2 | \$77,600 | \$1,940 | \$23,280 | \$582 | 1,004 | 22% | \$12.63 | \$657 | 1.3 |
| Randall County | \$18.69 | \$972 | \$38,880 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 16,812 | 31% | \$17.23 | \$896 | 1.1 |
| Reagan County | \$19.13 | \$995 | \$39,800 | 2.6 | \$81,900 | \$2,048 | \$24,570 | \$614 | 333 | 31% | \$29.25 | \$1,521 | 0.7 |
| Real County | \$17.81 | \$926 | \$37,040 | 2.5 | \$65,700 | \$1,643 | \$19,710 | \$493 | 213 | 24% | \$9.45 | \$492 | 1.9 |
| Red River County | \$15.88 | \$826 | \$33,040 | 2.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,083 | 24% | \$14.33 | \$745 | 1.1 |
| Reeves County | \$17.54 | \$912 | \$36,480 | 2.4 | \$69,600 | \$1,740 | \$20,880 | \$522 | 995 | 24% | \$25.61 | \$1,331 | 0.7 |
| Refugio County | \$16.17 | \$841 | \$33,640 | 2.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 535 | 24% | \$9.77 | \$508 | 1.7 |
| Roberts County | \$17.02 | \$885 | \$35,400 | 2.3 | \$78,800 | \$1,970 | \$23,640 | \$591 | 34 | 11% | \$24.54 | \$1,276 | 0.7 |
| Robertson County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,557 | 25% | \$15.29 | \$795 | 1.3 |
| Rockwall County | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$105,600 | \$2,640 | \$31,680 | \$792 | 5,820 | 16% | \$16.83 | \$875 | 1.8 |
| Runnels County | \$17.10 | \$889 | \$35,560 | 2.4 | \$68,700 | \$1,718 | \$20,610 | \$515 | 896 | 24% | \$17.60 | \$915 | 1.0 |
| Rusk County | \$17.63 | \$917 | \$36,680 | 2.4 | \$78,300 | \$1,958 | \$23,490 | \$587 | 3,492 | 20% | \$17.23 | \$896 | 1.0 |
| Sabine County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 591 | 14% | \$13.80 | \$718 | 1.2 |
| San Augustine County | \$17.56 | \$913 | \$36,520 | 2.4 | \$54,000 | \$1,350 | \$16,200 | \$405 | 872 | 28% | \$14.75 | \$767 | 1.2 |
| San Jacinto County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,809 | 19% | \$18.20 | \$946 | 0.9 |
| San Patricio County | \$24.27 | \$1,262 | \$50,480 | 3.3 | \$77,400 | \$1,935 | \$23,220 | \$581 | 7,925 | 33% | \$21.38 | \$1,112 | 1.1 |

† Wage data not available (See Appendix B).

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

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| San Saba County | \$17.65 | \$918 | \$36,720 | 2.4 | \$65,600 | \$1,640 | \$19,680 | \$492 | 507 | 26% | \$16.38 | \$852 | 1.1 |
| Schleicher County | \$17.02 | \$885 | \$35,400 | 2.3 | \$82,100 | \$2,053 | \$24,630 | \$616 | 137 | 16% | \$22.54 | \$1,172 | 0.8 |
| Scurry County | \$17.31 | \$900 | \$36,000 | 2.4 | \$78,100 | \$1,953 | \$23,430 | \$586 | 1,234 | 21% | \$26.42 | \$1,374 | 0.7 |
| Shackelford County | \$17.02 | \$885 | \$35,400 | 2.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 197 | 16% | \$10.17 | \$529 | 1.7 |
| Shelby County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,700 | \$1,618 | \$19,410 | \$485 | 2,204 | 25% | \$17.77 | \$924 | 0.9 |
| Sherman County | \$15.88 | \$826 | \$33,040 | 2.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 218 | 27% | \$25.01 | \$1,301 | 0.6 |
| Smith County | \$21.79 | \$1,133 | \$45,320 | 3.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 26,408 | 32% | \$19.76 | \$1,028 | 1.1 |
| Somervell County † | \$18.40 | \$957 | \$38,280 | 2.5 | \$107,400 | \$2,685 | \$32,220 | \$806 | 596 | 18% | | | |
| Starr County | \$15.88 | \$826 | \$33,040 | 2.2 | \$47,900 | \$1,198 | \$14,370 | \$359 | 4,782 | 26% | \$6.81 | \$354 | 2.3 |
| Stephens County | \$15.88 | \$826 | \$33,040 | 2.2 | \$70,000 | \$1,750 | \$21,000 | \$525 | 771 | 23% | \$9.01 | \$469 | 1.8 |
| Sterling County | \$20.54 | \$1,068 | \$42,720 | 2.8 | \$72,800 | \$1,820 | \$21,840 | \$546 | 40 | 10% | \$19.31 | \$1,004 | 1.1 |
| Stonewall County | \$17.02 | \$885 | \$35,400 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 98 | 21% | \$22.58 | \$1,174 | 0.8 |
| Sutton County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,400 | \$1,860 | \$22,320 | \$558 | 359 | 32% | \$24.17 | \$1,257 | 0.7 |
| Swisher County | \$15.88 | \$826 | \$33,040 | 2.2 | \$53,600 | \$1,340 | \$16,080 | \$402 | 694 | 28% | \$15.03 | \$781 | 1.1 |
| Tarrant County | \$28.00 | \$1,456 | \$58,240 | 3.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 297,609 | 40% | \$22.60 | \$1,175 | 1.2 |
| Taylor County | \$19.35 | \$1,006 | \$40,240 | 2.7 | \$71,000 | \$1,775 | \$21,300 | \$533 | 21,713 | 41% | \$17.36 | \$903 | 1.1 |
| Terrell County † | \$17.02 | \$885 | \$35,400 | 2.3 | \$71,800 | \$1,795 | \$21,540 | \$539 | 21 | 5% | | | |
| Terry County | \$16.02 | \$833 | \$33,320 | 2.2 | \$61,300 | \$1,533 | \$18,390 | \$460 | 1,502 | 37% | \$15.44 | \$803 | 1.0 |
| Throckmorton County | \$15.88 | \$826 | \$33,040 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 165 | 27% | \$18.97 | \$986 | 0.8 |
| Titus County | \$15.96 | \$830 | \$33,200 | 2.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 3,401 | 32% | \$13.43 | \$698 | 1.2 |
| Tom Green County | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$80,200 | \$2,005 | \$24,060 | \$602 | 15,135 | 34% | \$16.91 | \$879 | 1.2 |
| Travis County | \$31.27 | \$1,626 | \$65,040 | 4.3 | \$122,300 | \$3,058 | \$36,690 | \$917 | 240,107 | 47% | \$32.44 | \$1,687 | 1.0 |
| Trinity County | \$17.56 | \$913 | \$36,520 | 2.4 | \$62,900 | \$1,573 | \$18,870 | \$472 | 1,612 | 27% | \$12.09 | \$629 | 1.5 |
| Tyler County | \$15.88 | \$826 | \$33,040 | 2.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 1,268 | 19% | \$15.79 | \$821 | 1.0 |
| Upshur County | \$19.40 | \$1,009 | \$40,360 | 2.7 | \$76,800 | \$1,920 | \$23,040 | \$576 | 3,287 | 23% | \$13.68 | \$711 | 1.4 |
| Upton County | \$15.88 | \$826 | \$33,040 | 2.2 | \$82,600 | \$2,065 | \$24,780 | \$620 | 398 | 28% | \$31.90 | \$1,659 | 0.5 |

† Wage data not available (See Appendix B).

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

TEXAS

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

† Wage data not available (See Appendix B).

1: BR = Bedroom
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 4: AMI = Fiscal Year 2023 Area Median Income
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In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,297**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,322** monthly or **\$51,861** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

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

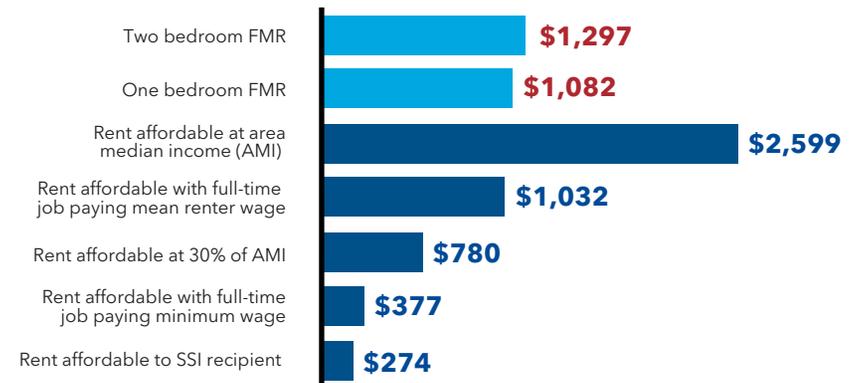
138
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

UTAH

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

† Wage data not available (See Appendix B).

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

UTAH

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Juab County | \$22.23 | \$1,156 | \$46,240 | 3.1 | \$106,900 | \$2,673 | \$32,070 | \$802 | 770 | 22% | \$14.10 | \$733 | 1.6 |
| Kane County | \$19.67 | \$1,023 | \$40,920 | 2.7 | \$86,500 | \$2,163 | \$25,950 | \$649 | 709 | 24% | \$13.82 | \$719 | 1.4 |
| Millard County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,100 | \$2,078 | \$24,930 | \$623 | 1,147 | 27% | \$15.05 | \$783 | 1.1 |
| Morgan County | \$24.25 | \$1,261 | \$50,440 | 3.3 | \$111,900 | \$2,798 | \$33,570 | \$839 | 459 | 13% | \$20.14 | \$1,047 | 1.2 |
| Piute County | \$15.88 | \$826 | \$33,040 | 2.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 59 | 11% | \$14.19 | \$738 | 1.1 |
| Rich County | \$15.88 | \$826 | \$33,040 | 2.2 | \$84,800 | \$2,120 | \$25,440 | \$636 | 147 | 22% | \$12.58 | \$654 | 1.3 |
| Salt Lake County | \$28.92 | \$1,504 | \$60,160 | 4.0 | \$106,000 | \$2,650 | \$31,800 | \$795 | 130,397 | 33% | \$23.05 | \$1,199 | 1.3 |
| San Juan County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 881 | 20% | \$17.53 | \$911 | 0.9 |
| Sanpete County | \$16.40 | \$853 | \$34,120 | 2.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 1,931 | 22% | \$12.86 | \$669 | 1.3 |
| Sevier County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,527 | 21% | \$14.00 | \$728 | 1.1 |
| Summit County | \$29.87 | \$1,553 | \$62,120 | 4.1 | \$148,600 | \$3,715 | \$44,580 | \$1,115 | 2,767 | 21% | \$20.57 | \$1,070 | 1.5 |
| Tooele County | \$21.42 | \$1,114 | \$44,560 | 3.0 | \$109,200 | \$2,730 | \$32,760 | \$819 | 3,545 | 17% | \$14.47 | \$752 | 1.5 |
| Uintah County | \$15.90 | \$827 | \$33,080 | 2.2 | \$86,700 | \$2,168 | \$26,010 | \$650 | 2,864 | 26% | \$15.52 | \$807 | 1.0 |
| Utah County | \$22.23 | \$1,156 | \$46,240 | 3.1 | \$106,900 | \$2,673 | \$32,070 | \$802 | 56,442 | 31% | \$18.48 | \$961 | 1.2 |
| Wasatch County | \$24.21 | \$1,259 | \$50,360 | 3.3 | \$122,600 | \$3,065 | \$36,780 | \$920 | 2,479 | 23% | \$17.41 | \$905 | 1.4 |
| Washington County | \$23.58 | \$1,226 | \$49,040 | 3.3 | \$91,300 | \$2,283 | \$27,390 | \$685 | 18,605 | 30% | \$16.30 | \$848 | 1.4 |
| Wayne County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 303 | 29% | \$17.76 | \$924 | 0.9 |
| Weber County | \$24.25 | \$1,261 | \$50,440 | 3.3 | \$111,900 | \$2,798 | \$33,570 | \$839 | 22,776 | 26% | \$16.39 | \$852 | 1.5 |

† Wage data not available (See Appendix B).

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

VERMONT

#20*

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

\$25.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

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

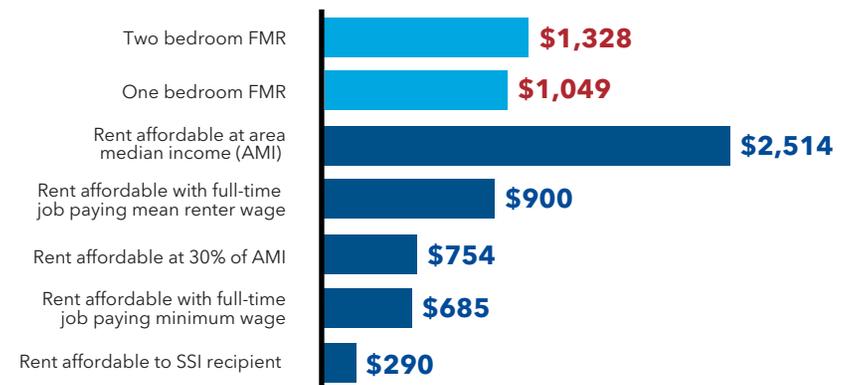
78
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TOWNS WITHIN VERMONT FMR AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA

CHITTENDEN COUNTY

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

FRANKLIN COUNTY

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

GRAND ISLE COUNTY

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

VERMONT

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Vermont | \$25.54 | \$1,328 | \$53,117 | 1.9 | \$100,571 | \$2,514 | \$30,171 | \$754 | 73,362 | 28% | \$17.30 | \$900 | 1.5 |
| Combined Nonmetro Areas | \$21.69 | \$1,128 | \$45,121 | 1.6 | \$92,659 | \$2,316 | \$27,798 | \$695 | 43,248 | 25% | \$15.68 | \$815 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Burlington-South Burlington MSA | \$31.06 | \$1,615 | \$64,600 | 2.4 | \$115,700 | \$2,893 | \$34,710 | \$868 | 30,114 | 33% | \$19.63 | \$1,021 | 1.6 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Addison County | \$22.92 | \$1,192 | \$47,680 | 1.7 | \$108,100 | \$2,703 | \$32,430 | \$811 | 3,401 | 24% | \$17.36 | \$903 | 1.3 |
| Bennington County | \$21.54 | \$1,120 | \$44,800 | 1.6 | \$96,800 | \$2,420 | \$29,040 | \$726 | 3,721 | 26% | \$14.24 | \$741 | 1.5 |
| Caledonia County | \$18.35 | \$954 | \$38,160 | 1.4 | \$80,400 | \$2,010 | \$24,120 | \$603 | 3,014 | 24% | \$13.45 | \$699 | 1.4 |
| Essex County | \$16.21 | \$843 | \$33,720 | 1.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 462 | 17% | \$11.90 | \$619 | 1.4 |
| Lamoille County | \$22.27 | \$1,158 | \$46,320 | 1.7 | \$89,400 | \$2,235 | \$26,820 | \$671 | 2,907 | 27% | \$17.21 | \$895 | 1.3 |
| Orange County | \$21.63 | \$1,125 | \$45,000 | 1.6 | \$90,000 | \$2,250 | \$27,000 | \$675 | 2,218 | 18% | \$15.41 | \$801 | 1.4 |
| Orleans County | \$18.33 | \$953 | \$38,120 | 1.4 | \$83,400 | \$2,085 | \$25,020 | \$626 | 2,268 | 20% | \$13.40 | \$697 | 1.4 |
| Rutland County | \$20.92 | \$1,088 | \$43,520 | 1.6 | \$88,800 | \$2,220 | \$26,640 | \$666 | 6,728 | 27% | \$15.18 | \$789 | 1.4 |
| Washington County | \$24.13 | \$1,255 | \$50,200 | 1.8 | \$99,900 | \$2,498 | \$29,970 | \$749 | 7,289 | 29% | \$16.86 | \$877 | 1.4 |
| Windham County | \$22.12 | \$1,150 | \$46,000 | 1.7 | \$88,200 | \$2,205 | \$26,460 | \$662 | 5,634 | 30% | \$15.16 | \$788 | 1.5 |
| Windsor County | \$21.71 | \$1,129 | \$45,160 | 1.6 | \$97,600 | \$2,440 | \$29,280 | \$732 | 5,606 | 23% | \$16.54 | \$860 | 1.3 |

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

VIRGINIA

#17*

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

\$26.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

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

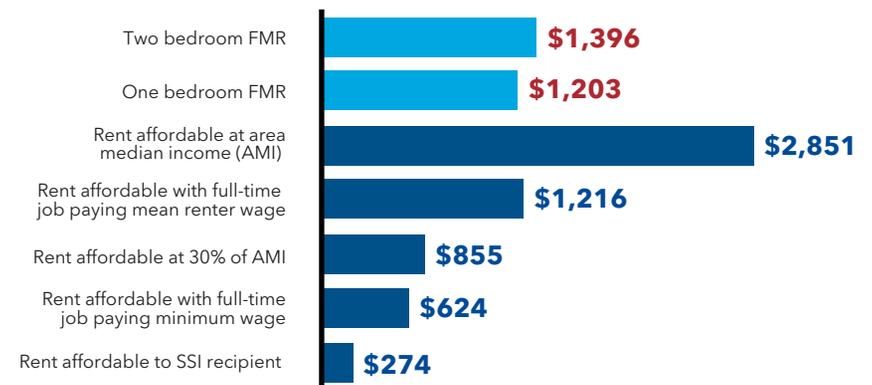
89
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|------------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Virginia | \$26.84 | \$1,396 | \$55,821 | 2.2 | \$114,043 | \$2,851 | \$34,213 | \$855 | 1,083,561 | 33% | \$23.38 | \$1,216 | 1.1 |
| Combined Nonmetro Areas | \$16.31 | \$848 | \$33,921 | 1.4 | \$73,577 | \$1,839 | \$22,073 | \$552 | 112,328 | 27% | \$14.52 | \$755 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Blacksburg-Christiansburg-Radford HMFA | \$20.21 | \$1,051 | \$42,040 | 1.7 | \$93,500 | \$2,338 | \$28,050 | \$701 | 18,893 | 46% | \$13.45 | \$699 | 1.5 |
| Charlottesville MSA | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 30,317 | 35% | \$21.05 | \$1,094 | 1.3 |
| Culpeper County HMFA | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$108,000 | \$2,700 | \$32,400 | \$810 | 4,705 | 27% | \$16.73 | \$870 | 1.3 |
| Franklin County HMFA | \$17.46 | \$908 | \$36,320 | 1.5 | \$82,500 | \$2,063 | \$24,750 | \$619 | 4,312 | 20% | \$12.76 | \$664 | 1.4 |
| Giles County HMFA | \$15.25 | \$793 | \$31,720 | 1.3 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,616 | 24% | \$21.61 | \$1,124 | 0.7 |
| Harrisonburg MSA | \$19.75 | \$1,027 | \$41,080 | 1.6 | \$95,900 | \$2,398 | \$28,770 | \$719 | 17,850 | 37% | \$18.22 | \$947 | 1.1 |
| King and Queen County HMFA | \$17.35 | \$902 | \$36,080 | 1.4 | \$88,500 | \$2,213 | \$26,550 | \$664 | 489 | 17% | \$18.17 | \$945 | 1.0 |
| Kingsport-Bristol-Bristol MSA | \$15.25 | \$793 | \$31,720 | 1.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 9,749 | 26% | \$13.90 | \$723 | 1.1 |
| Lynchburg MSA | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 30,456 | 30% | \$17.68 | \$919 | 1.0 |
| Madison County HMFA | \$18.92 | \$984 | \$39,360 | 1.6 | \$94,500 | \$2,363 | \$28,350 | \$709 | 913 | 18% | \$12.07 | \$628 | 1.6 |
| Pulaski County HMFA | \$15.25 | \$793 | \$31,720 | 1.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 4,469 | 31% | \$16.41 | \$853 | 0.9 |
| Rappahannock County HMFA | \$21.08 | \$1,096 | \$43,840 | 1.8 | \$108,300 | \$2,708 | \$32,490 | \$812 | 742 | 27% | \$10.61 | \$552 | 2.0 |
| Richmond MSA | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 169,586 | 34% | \$22.37 | \$1,163 | 1.1 |
| Roanoke HMFA | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 35,967 | 34% | \$18.12 | \$942 | 1.1 |
| Southampton County-Franklin city HMFA | \$18.33 | \$953 | \$38,120 | 1.5 | \$85,400 | \$2,135 | \$25,620 | \$641 | 3,273 | 32% | \$11.65 | \$606 | 1.6 |
| Staunton-Waynesboro MSA | \$19.02 | \$989 | \$39,560 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 14,804 | 29% | \$15.86 | \$825 | 1.2 |
| Virginia Beach-Norfolk-Newport News HMFA | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 255,219 | 38% | \$19.31 | \$1,004 | 1.3 |
| Warren County HMFA | \$20.52 | \$1,067 | \$42,680 | 1.7 | \$96,900 | \$2,423 | \$29,070 | \$727 | 3,731 | 25% | \$16.39 | \$852 | 1.3 |

† Wage data not available (See Appendix B).

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Washington-Arlington-Alexandria HMFA | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 350,210 | 33% | \$30.57 | \$1,590 | 1.2 |
| Winchester MSA | \$23.60 | \$1,227 | \$49,080 | 2.0 | \$99,900 | \$2,498 | \$29,970 | \$749 | 13,932 | 32% | \$20.45 | \$1,063 | 1.2 |
| Counties | | | | | | | | | | | | | |
| Accomack County | \$15.25 | \$793 | \$31,720 | 1.3 | \$71,500 | \$1,788 | \$21,450 | \$536 | 4,689 | 33% | \$16.36 | \$851 | 0.9 |
| Albemarle County | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 14,641 | 34% | \$20.07 | \$1,043 | 1.3 |
| Alleghany County | \$15.62 | \$812 | \$32,480 | 1.3 | \$68,800 | \$1,720 | \$20,640 | \$516 | 1,244 | 19% | \$9.26 | \$482 | 1.7 |
| Amelia County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 890 | 17% | \$18.73 | \$974 | 1.4 |
| Amherst County | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 3,084 | 25% | \$11.61 | \$604 | 1.5 |
| Appomattox County | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,423 | 23% | \$10.52 | \$547 | 1.7 |
| Arlington County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 63,220 | 58% | \$43.49 | \$2,261 | 0.8 |
| Augusta County | \$19.02 | \$989 | \$39,560 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 6,420 | 21% | \$17.34 | \$902 | 1.1 |
| Bath County | \$15.29 | \$795 | \$31,800 | 1.3 | \$79,300 | \$1,983 | \$23,790 | \$595 | 404 | 22% | \$16.11 | \$838 | 0.9 |
| Bedford County | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 5,220 | 16% | \$12.37 | \$643 | 1.4 |
| Bland County | \$15.25 | \$793 | \$31,720 | 1.3 | \$66,200 | \$1,655 | \$19,860 | \$497 | 375 | 17% | \$12.42 | \$646 | 1.2 |
| Botetourt County | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 1,849 | 14% | \$17.59 | \$914 | 1.1 |
| Brunswick County | \$15.25 | \$793 | \$31,720 | 1.3 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,437 | 24% | \$10.71 | \$557 | 1.4 |
| Buchanan County | \$15.25 | \$793 | \$31,720 | 1.3 | \$49,800 | \$1,245 | \$14,940 | \$374 | 1,369 | 18% | \$17.34 | \$902 | 0.9 |
| Buckingham County | \$16.33 | \$849 | \$33,960 | 1.4 | \$75,300 | \$1,883 | \$22,590 | \$565 | 1,484 | 26% | \$13.50 | \$702 | 1.2 |
| Campbell County | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 5,998 | 27% | \$21.52 | \$1,119 | 0.8 |
| Caroline County | \$20.31 | \$1,056 | \$42,240 | 1.7 | \$97,900 | \$2,448 | \$29,370 | \$734 | 2,033 | 18% | \$13.19 | \$686 | 1.5 |
| Carroll County | \$15.25 | \$793 | \$31,720 | 1.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 2,693 | 22% | \$12.39 | \$644 | 1.2 |
| Charles City County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 451 | 15% | \$12.03 | \$625 | 2.1 |
| Charlotte County | \$15.25 | \$793 | \$31,720 | 1.3 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,460 | 32% | \$11.43 | \$594 | 1.3 |
| Chesterfield County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 30,708 | 23% | \$18.22 | \$947 | 1.4 |
| Clarke County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 1,346 | 24% | \$12.22 | \$636 | 2.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Craig County † | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 432 | 22% | | | |
| Culpeper County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$108,000 | \$2,700 | \$32,400 | \$810 | 4,705 | 27% | \$16.73 | \$870 | 1.3 |
| Cumberland County | \$18.29 | \$951 | \$38,040 | 1.5 | \$77,100 | \$1,928 | \$23,130 | \$578 | 916 | 23% | \$14.32 | \$745 | 1.3 |
| Dickenson County | \$15.25 | \$793 | \$31,720 | 1.3 | \$51,400 | \$1,285 | \$15,420 | \$386 | 1,283 | 23% | \$15.41 | \$801 | 1.0 |
| Dinwiddie County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 2,398 | 23% | \$19.35 | \$1,006 | 1.3 |
| Essex County | \$17.88 | \$930 | \$37,200 | 1.5 | \$72,000 | \$1,800 | \$21,600 | \$540 | 1,434 | 33% | \$13.75 | \$715 | 1.3 |
| Fairfax County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 128,596 | 31% | \$35.05 | \$1,823 | 1.0 |
| Fauquier County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 5,962 | 23% | \$18.60 | \$967 | 1.9 |
| Floyd County | \$15.25 | \$793 | \$31,720 | 1.3 | \$74,900 | \$1,873 | \$22,470 | \$562 | 961 | 14% | \$13.53 | \$704 | 1.1 |
| Fluvanna County | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 1,402 | 14% | \$14.38 | \$748 | 1.9 |
| Franklin County | \$17.46 | \$908 | \$36,320 | 1.5 | \$82,500 | \$2,063 | \$24,750 | \$619 | 4,312 | 20% | \$12.76 | \$664 | 1.4 |
| Frederick County | \$23.60 | \$1,227 | \$49,080 | 2.0 | \$99,900 | \$2,498 | \$29,970 | \$749 | 7,902 | 24% | \$18.54 | \$964 | 1.3 |
| Giles County | \$15.25 | \$793 | \$31,720 | 1.3 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,616 | 24% | \$21.61 | \$1,124 | 0.7 |
| Gloucester County | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 3,017 | 20% | \$12.22 | \$635 | 2.1 |
| Goochland County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 1,335 | 14% | \$37.04 | \$1,926 | 0.7 |
| Grayson County | \$15.25 | \$793 | \$31,720 | 1.3 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,099 | 18% | \$11.07 | \$576 | 1.4 |
| Greene County | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 1,517 | 20% | \$17.42 | \$906 | 1.5 |
| Greensville County | \$16.15 | \$840 | \$33,600 | 1.3 | \$66,600 | \$1,665 | \$19,980 | \$500 | 844 | 27% | \$20.78 | \$1,081 | 0.8 |
| Halifax County | \$15.25 | \$793 | \$31,720 | 1.3 | \$66,300 | \$1,658 | \$19,890 | \$497 | 3,499 | 26% | \$13.86 | \$721 | 1.1 |
| Hanover County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 6,925 | 17% | \$15.22 | \$792 | 1.7 |
| Henrico County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 47,129 | 36% | \$23.19 | \$1,206 | 1.1 |
| Henry County | \$15.25 | \$793 | \$31,720 | 1.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 5,669 | 28% | \$13.93 | \$724 | 1.1 |
| Highland County | \$15.29 | \$795 | \$31,800 | 1.3 | \$67,400 | \$1,685 | \$20,220 | \$506 | 164 | 17% | \$10.63 | \$553 | 1.4 |
| Isle of Wight County | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 3,332 | 22% | \$12.72 | \$662 | 2.0 |
| James City County | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 6,814 | 23% | \$14.20 | \$738 | 1.8 |
| King and Queen County | \$17.35 | \$902 | \$36,080 | 1.4 | \$88,500 | \$2,213 | \$26,550 | \$664 | 489 | 17% | \$18.17 | \$945 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| King George County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$122,900 | \$3,073 | \$36,870 | \$922 | 2,369 | 25% | \$18.03 | \$938 | 1.3 |
| King William County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 869 | 13% | \$14.49 | \$754 | 1.8 |
| Lancaster County | \$19.83 | \$1,031 | \$41,240 | 1.7 | \$93,100 | \$2,328 | \$27,930 | \$698 | 1,020 | 20% | \$14.04 | \$730 | 1.4 |
| Lee County | \$15.25 | \$793 | \$31,720 | 1.3 | \$58,200 | \$1,455 | \$17,460 | \$437 | 2,461 | 30% | \$8.68 | \$451 | 1.8 |
| Loudoun County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 30,454 | 22% | \$22.45 | \$1,167 | 1.6 |
| Louisa County | \$18.65 | \$970 | \$38,800 | 1.6 | \$94,400 | \$2,360 | \$28,320 | \$708 | 2,694 | 19% | \$15.27 | \$794 | 1.2 |
| Lunenburg County | \$15.25 | \$793 | \$31,720 | 1.3 | \$67,700 | \$1,693 | \$20,310 | \$508 | 1,346 | 31% | \$26.66 | \$1,386 | 0.6 |
| Madison County | \$18.92 | \$984 | \$39,360 | 1.6 | \$94,500 | \$2,363 | \$28,350 | \$709 | 913 | 18% | \$12.07 | \$628 | 1.6 |
| Mathews County | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 564 | 16% | \$10.76 | \$559 | 2.4 |
| Mecklenburg County | \$15.71 | \$817 | \$32,680 | 1.3 | \$74,700 | \$1,868 | \$22,410 | \$560 | 3,654 | 29% | \$11.35 | \$590 | 1.4 |
| Middlesex County | \$20.15 | \$1,048 | \$41,920 | 1.7 | \$92,300 | \$2,308 | \$27,690 | \$692 | 714 | 16% | \$16.30 | \$848 | 1.2 |
| Montgomery County | \$20.21 | \$1,051 | \$42,040 | 1.7 | \$93,500 | \$2,338 | \$28,050 | \$701 | 15,883 | 45% | \$13.62 | \$708 | 1.5 |
| Nelson County | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 1,424 | 23% | \$14.14 | \$735 | 1.9 |
| New Kent County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 838 | 10% | \$12.76 | \$663 | 2.0 |
| Northampton County | \$16.48 | \$857 | \$34,280 | 1.4 | \$72,900 | \$1,823 | \$21,870 | \$547 | 1,974 | 37% | \$13.31 | \$692 | 1.2 |
| Northumberland County | \$19.52 | \$1,015 | \$40,600 | 1.6 | \$80,300 | \$2,008 | \$24,090 | \$602 | 562 | 11% | \$20.99 | \$1,092 | 0.9 |
| Nottoway County | \$16.02 | \$833 | \$33,320 | 1.3 | \$74,700 | \$1,868 | \$22,410 | \$560 | 1,526 | 29% | \$18.17 | \$945 | 0.9 |
| Orange County | \$20.27 | \$1,054 | \$42,160 | 1.7 | \$102,000 | \$2,550 | \$30,600 | \$765 | 2,960 | 21% | \$13.87 | \$721 | 1.5 |
| Page County | \$15.38 | \$800 | \$32,000 | 1.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 2,729 | 29% | \$13.13 | \$683 | 1.2 |
| Patrick County | \$15.25 | \$793 | \$31,720 | 1.3 | \$73,500 | \$1,838 | \$22,050 | \$551 | 1,681 | 22% | \$11.13 | \$579 | 1.4 |
| Pittsylvania County | \$15.25 | \$793 | \$31,720 | 1.3 | \$70,900 | \$1,773 | \$21,270 | \$532 | 5,781 | 23% | \$13.91 | \$723 | 1.1 |
| Powhatan County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 913 | 9% | \$11.31 | \$588 | 2.3 |
| Prince Edward County | \$18.15 | \$944 | \$37,760 | 1.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,727 | 38% | \$14.28 | \$743 | 1.3 |
| Prince George County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 3,697 | 30% | \$18.36 | \$955 | 1.4 |
| Prince William County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 39,275 | 26% | \$18.49 | \$961 | 1.9 |
| Pulaski County | \$15.25 | \$793 | \$31,720 | 1.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 4,469 | 31% | \$16.41 | \$853 | 0.9 |

† Wage data not available (See Appendix B).

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rappahannock County | \$21.08 | \$1,096 | \$43,840 | 1.8 | \$108,300 | \$2,708 | \$32,490 | \$812 | 742 | 27% | \$10.61 | \$552 | 2.0 |
| Richmond County | \$18.75 | \$975 | \$39,000 | 1.6 | \$84,000 | \$2,100 | \$25,200 | \$630 | 914 | 33% | \$14.86 | \$773 | 1.3 |
| Roanoke County | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 9,685 | 25% | \$16.02 | \$833 | 1.2 |
| Rockbridge County | \$15.96 | \$830 | \$33,200 | 1.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 2,135 | 24% | \$14.41 | \$749 | 1.1 |
| Rockingham County | \$19.75 | \$1,027 | \$41,080 | 1.6 | \$95,900 | \$2,398 | \$28,770 | \$719 | 7,501 | 24% | \$20.14 | \$1,047 | 1.0 |
| Russell County | \$15.25 | \$793 | \$31,720 | 1.3 | \$63,100 | \$1,578 | \$18,930 | \$473 | 2,470 | 24% | \$14.70 | \$764 | 1.0 |
| Scott County | \$15.25 | \$793 | \$31,720 | 1.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 1,697 | 20% | \$11.61 | \$604 | 1.3 |
| Shenandoah County | \$18.69 | \$972 | \$38,880 | 1.6 | \$80,500 | \$2,013 | \$24,150 | \$604 | 4,854 | 28% | \$16.75 | \$871 | 1.1 |
| Smyth County | \$15.25 | \$793 | \$31,720 | 1.3 | \$63,300 | \$1,583 | \$18,990 | \$475 | 3,976 | 32% | \$13.74 | \$715 | 1.1 |
| Southampton County | \$18.33 | \$953 | \$38,120 | 1.5 | \$85,400 | \$2,135 | \$25,620 | \$641 | 1,601 | 24% | \$14.29 | \$743 | 1.3 |
| Spotsylvania County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 10,315 | 22% | \$15.14 | \$787 | 2.3 |
| Stafford County | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 10,819 | 22% | \$15.62 | \$812 | 2.3 |
| Surry County | \$15.25 | \$793 | \$31,720 | 1.3 | \$83,100 | \$2,078 | \$24,930 | \$623 | 719 | 26% | \$33.32 | \$1,733 | 0.5 |
| Sussex County | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 1,016 | 28% | \$17.72 | \$921 | 1.5 |
| Tazewell County | \$15.29 | \$795 | \$31,800 | 1.3 | \$61,900 | \$1,548 | \$18,570 | \$464 | 4,061 | 26% | \$14.61 | \$760 | 1.0 |
| Warren County | \$20.52 | \$1,067 | \$42,680 | 1.7 | \$96,900 | \$2,423 | \$29,070 | \$727 | 3,731 | 25% | \$16.39 | \$852 | 1.3 |
| Washington County | \$15.25 | \$793 | \$31,720 | 1.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 5,300 | 24% | \$15.17 | \$789 | 1.0 |
| Westmoreland County | \$18.65 | \$970 | \$38,800 | 1.6 | \$84,100 | \$2,103 | \$25,230 | \$631 | 1,932 | 25% | \$10.55 | \$549 | 1.8 |
| Wise County | \$15.25 | \$793 | \$31,720 | 1.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,092 | 29% | \$11.41 | \$593 | 1.3 |
| Wythe County | \$15.60 | \$811 | \$32,440 | 1.3 | \$75,000 | \$1,875 | \$22,500 | \$563 | 2,809 | 23% | \$11.28 | \$587 | 1.4 |
| York County | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 6,971 | 27% | \$15.94 | \$829 | 1.6 |
| Alexandria city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 42,367 | 57% | \$32.78 | \$1,705 | 1.1 |
| Bristol city | \$15.25 | \$793 | \$31,720 | 1.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 2,752 | 37% | \$12.27 | \$638 | 1.2 |
| Buena Vista city | \$15.96 | \$830 | \$33,200 | 1.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 1,167 | 45% | \$15.54 | \$808 | 1.0 |
| Charlottesville city | \$26.94 | \$1,401 | \$56,040 | 2.2 | \$123,300 | \$3,083 | \$36,990 | \$925 | 11,333 | 59% | \$24.36 | \$1,267 | 1.1 |
| Chesapeake city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 24,443 | 27% | \$15.58 | \$810 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

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

4: AMI = Fiscal Year 2023 Area Median Income

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-----------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Colonial Heights city | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 2,536 | 34% | \$10.31 | \$536 | 2.5 |
| Covington city | \$15.62 | \$812 | \$32,480 | 1.3 | \$68,800 | \$1,720 | \$20,640 | \$516 | 623 | 24% | \$23.83 | \$1,239 | 0.7 |
| Danville city | \$15.25 | \$793 | \$31,720 | 1.3 | \$70,900 | \$1,773 | \$21,270 | \$532 | 9,115 | 49% | \$16.58 | \$862 | 0.9 |
| Emporia city | \$16.15 | \$840 | \$33,600 | 1.3 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,334 | 60% | \$15.52 | \$807 | 1.0 |
| Fairfax city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 2,702 | 30% | \$17.02 | \$885 | 2.1 |
| Falls Church city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 2,401 | 43% | \$26.74 | \$1,390 | 1.3 |
| Franklin city | \$18.33 | \$953 | \$38,120 | 1.5 | \$85,400 | \$2,135 | \$25,620 | \$641 | 1,672 | 48% | \$9.93 | \$516 | 1.8 |
| Fredericksburg city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 6,809 | 61% | \$22.65 | \$1,178 | 1.6 |
| Galax city | \$15.25 | \$793 | \$31,720 | 1.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 873 | 31% | \$12.17 | \$633 | 1.3 |
| Hampton city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 25,361 | 44% | \$18.32 | \$953 | 1.4 |
| Harrisonburg city | \$19.75 | \$1,027 | \$41,080 | 1.6 | \$95,900 | \$2,398 | \$28,770 | \$719 | 10,349 | 61% | \$15.69 | \$816 | 1.3 |
| Hopewell city | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 4,657 | 50% | \$26.11 | \$1,357 | 1.0 |
| Lexington city | \$15.96 | \$830 | \$33,200 | 1.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 926 | 46% | \$10.11 | \$526 | 1.6 |
| Lynchburg city | \$17.88 | \$930 | \$37,200 | 1.5 | \$83,000 | \$2,075 | \$24,900 | \$623 | 14,731 | 51% | \$19.46 | \$1,012 | 0.9 |
| Manassas city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 3,954 | 29% | \$24.91 | \$1,296 | 1.4 |
| Manassas Park city | \$35.35 | \$1,838 | \$73,520 | 2.9 | \$152,100 | \$3,803 | \$45,630 | \$1,141 | 1,990 | 39% | \$19.07 | \$992 | 1.9 |
| Martinsville city | \$15.25 | \$793 | \$31,720 | 1.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 2,392 | 42% | \$15.41 | \$801 | 1.0 |
| Newport News city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 39,324 | 52% | \$24.11 | \$1,254 | 1.1 |
| Norfolk city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 52,438 | 56% | \$23.64 | \$1,229 | 1.1 |
| Norton city | \$15.25 | \$793 | \$31,720 | 1.3 | \$62,700 | \$1,568 | \$18,810 | \$470 | 681 | 44% | \$8.93 | \$464 | 1.7 |
| Petersburg city | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 9,268 | 64% | \$20.84 | \$1,084 | 1.2 |
| Poquoson city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 835 | 18% | \$13.99 | \$727 | 1.8 |
| Portsmouth city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 17,090 | 44% | \$19.56 | \$1,017 | 1.3 |
| Radford city | \$20.21 | \$1,051 | \$42,040 | 1.7 | \$93,500 | \$2,338 | \$28,050 | \$701 | 3,010 | 54% | \$11.94 | \$621 | 1.7 |
| Richmond city | \$25.69 | \$1,336 | \$53,440 | 2.1 | \$109,400 | \$2,735 | \$32,820 | \$821 | 55,956 | 57% | \$29.08 | \$1,512 | 0.9 |
| Roanoke city | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 20,551 | 48% | \$19.39 | \$1,008 | 1.0 |

† Wage data not available (See Appendix B).

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

VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Salem city | \$19.04 | \$990 | \$39,600 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 3,450 | 35% | \$18.39 | \$956 | 1.0 |
| Staunton city | \$19.02 | \$989 | \$39,560 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 4,593 | 41% | \$13.99 | \$727 | 1.4 |
| Suffolk city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 10,668 | 30% | \$16.95 | \$881 | 1.5 |
| Virginia Beach city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 62,048 | 35% | \$18.73 | \$974 | 1.4 |
| Waynesboro city | \$19.02 | \$989 | \$39,560 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 3,791 | 40% | \$13.55 | \$705 | 1.4 |
| Williamsburg city | \$25.56 | \$1,329 | \$53,160 | 2.1 | \$100,500 | \$2,513 | \$30,150 | \$754 | 2,314 | 48% | \$16.14 | \$839 | 1.6 |
| Winchester city | \$23.60 | \$1,227 | \$49,080 | 2.0 | \$99,900 | \$2,498 | \$29,970 | \$749 | 6,030 | 55% | \$22.99 | \$1,196 | 1.0 |

† Wage data not available (See Appendix B).

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

WASHINGTON

#5*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,889**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,296** monthly or **\$75,556** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$15.74 |
| Average Renter Wage | \$30.32 |
| 2-Bedroom Housing Wage | \$36.33 |
| Number of Renter Households | 1,066,944 |
| Percent Renters | 36% |

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

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|----------------|
| Seattle-Bellevue HMFA | \$47.21 |
| Bremerton-Silverdale MSA | \$36.00 |
| Portland-Vancouver-Hillsboro MSA | \$35.37 |
| Tacoma HMFA | \$31.60 |
| San Juan County | \$28.69 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WASHINGTON

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Washington | \$36.33 | \$1,889 | \$75,556 | 2.3 | \$118,880 | \$2,972 | \$35,664 | \$892 | 1,066,944 | 36% | \$30.32 | \$1,577 | 1.2 |
| Combined Nonmetro Areas | \$21.80 | \$1,134 | \$45,347 | 1.4 | \$86,532 | \$2,163 | \$25,960 | \$649 | 92,281 | 30% | \$15.45 | \$803 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bellingham MSA | \$26.06 | \$1,355 | \$54,200 | 1.7 | \$102,600 | \$2,565 | \$30,780 | \$770 | 33,787 | 38% | \$18.51 | \$963 | 1.4 |
| Bremerton-Silverdale MSA | \$36.00 | \$1,872 | \$74,880 | 2.3 | \$113,500 | \$2,838 | \$34,050 | \$851 | 32,458 | 31% | \$18.21 | \$947 | 2.0 |
| Kennewick-Richland MSA | \$22.83 | \$1,187 | \$47,480 | 1.5 | \$101,700 | \$2,543 | \$30,510 | \$763 | 31,924 | 31% | \$18.50 | \$962 | 1.2 |
| Lewiston MSA | \$19.38 | \$1,008 | \$40,320 | 1.2 | \$89,300 | \$2,233 | \$26,790 | \$670 | 2,622 | 28% | \$15.29 | \$795 | 1.3 |
| Longview MSA | \$21.58 | \$1,122 | \$44,880 | 1.4 | \$94,400 | \$2,360 | \$28,320 | \$708 | 14,675 | 34% | \$19.63 | \$1,021 | 1.1 |
| Mount Vernon-Anacortes MSA | \$27.06 | \$1,407 | \$56,280 | 1.7 | \$96,200 | \$2,405 | \$28,860 | \$722 | 14,895 | 29% | \$18.47 | \$961 | 1.5 |
| Olympia-Tumwater MSA | \$28.00 | \$1,456 | \$58,240 | 1.8 | \$102,500 | \$2,563 | \$30,750 | \$769 | 38,081 | 33% | \$19.45 | \$1,011 | 1.4 |
| Portland-Vancouver-Hillsboro MSA | \$35.37 | \$1,839 | \$73,560 | 2.2 | \$114,400 | \$2,860 | \$34,320 | \$858 | 62,574 | 33% | \$23.14 | \$1,203 | 1.5 |
| Seattle-Bellevue HMFA | \$47.21 | \$2,455 | \$98,200 | 3.0 | \$146,500 | \$3,663 | \$43,950 | \$1,099 | 487,794 | 40% | \$40.68 | \$2,115 | 1.2 |
| Spokane HMFA | \$23.04 | \$1,198 | \$47,920 | 1.5 | \$92,100 | \$2,303 | \$27,630 | \$691 | 76,355 | 36% | \$18.68 | \$971 | 1.2 |
| Stevens County HMFA | \$17.88 | \$930 | \$37,200 | 1.1 | \$80,200 | \$2,005 | \$24,060 | \$602 | 3,802 | 21% | \$14.15 | \$736 | 1.3 |
| Tacoma HMFA | \$31.60 | \$1,643 | \$65,720 | 2.0 | \$112,600 | \$2,815 | \$33,780 | \$845 | 119,698 | 36% | \$20.95 | \$1,089 | 1.5 |
| Walla Walla MSA | \$23.94 | \$1,245 | \$49,800 | 1.5 | \$90,700 | \$2,268 | \$27,210 | \$680 | 7,996 | 35% | \$16.11 | \$838 | 1.5 |
| Wenatchee MSA | \$24.27 | \$1,262 | \$50,480 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 15,807 | 35% | \$17.21 | \$895 | 1.4 |
| Yakima MSA | \$21.87 | \$1,137 | \$45,480 | 1.4 | \$76,600 | \$1,915 | \$22,980 | \$575 | 32,195 | 38% | \$16.70 | \$869 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$20.25 | \$1,053 | \$42,120 | 1.3 | \$65,500 | \$1,638 | \$19,650 | \$491 | 2,327 | 38% | \$18.86 | \$981 | 1.1 |
| Asotin County | \$19.38 | \$1,008 | \$40,320 | 1.2 | \$89,300 | \$2,233 | \$26,790 | \$670 | 2,622 | 28% | \$15.29 | \$795 | 1.3 |

† Wage data not available (See Appendix B).

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

WASHINGTON

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Benton County | \$22.83 | \$1,187 | \$47,480 | 1.5 | \$101,700 | \$2,543 | \$30,510 | \$763 | 23,540 | 32% | \$20.08 | \$1,044 | 1.1 |
| Chelan County | \$24.27 | \$1,262 | \$50,480 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 10,881 | 37% | \$17.59 | \$915 | 1.4 |
| Clallam County | \$23.12 | \$1,202 | \$48,080 | 1.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 9,448 | 28% | \$13.66 | \$710 | 1.7 |
| Clark County | \$35.37 | \$1,839 | \$73,560 | 2.2 | \$114,400 | \$2,860 | \$34,320 | \$858 | 61,624 | 33% | \$23.25 | \$1,209 | 1.5 |
| Columbia County | \$20.33 | \$1,057 | \$42,280 | 1.3 | \$102,600 | \$2,565 | \$30,780 | \$770 | 521 | 28% | \$18.93 | \$984 | 1.1 |
| Cowlitz County | \$21.58 | \$1,122 | \$44,880 | 1.4 | \$94,400 | \$2,360 | \$28,320 | \$708 | 14,675 | 34% | \$19.63 | \$1,021 | 1.1 |
| Douglas County | \$24.27 | \$1,262 | \$50,480 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 4,926 | 32% | \$15.81 | \$822 | 1.5 |
| Ferry County | \$17.29 | \$899 | \$35,960 | 1.1 | \$75,000 | \$1,875 | \$22,500 | \$563 | 784 | 27% | \$12.50 | \$650 | 1.4 |
| Franklin County | \$22.83 | \$1,187 | \$47,480 | 1.5 | \$101,700 | \$2,543 | \$30,510 | \$763 | 8,384 | 30% | \$14.04 | \$730 | 1.6 |
| Garfield County † | \$17.15 | \$892 | \$35,680 | 1.1 | \$78,800 | \$1,970 | \$23,640 | \$591 | 219 | 22% | | | |
| Grant County | \$18.71 | \$973 | \$38,920 | 1.2 | \$76,500 | \$1,913 | \$22,950 | \$574 | 11,706 | 36% | \$18.11 | \$942 | 1.0 |
| Grays Harbor County | \$20.12 | \$1,046 | \$41,840 | 1.3 | \$79,800 | \$1,995 | \$23,940 | \$599 | 8,870 | 30% | \$15.18 | \$789 | 1.3 |
| Island County | \$26.46 | \$1,376 | \$55,040 | 1.7 | \$106,400 | \$2,660 | \$31,920 | \$798 | 9,419 | 27% | \$16.92 | \$880 | 1.6 |
| Jefferson County | \$21.60 | \$1,123 | \$44,920 | 1.4 | \$83,400 | \$2,085 | \$25,020 | \$626 | 3,291 | 21% | \$14.19 | \$738 | 1.5 |
| King County | \$47.21 | \$2,455 | \$98,200 | 3.0 | \$146,500 | \$3,663 | \$43,950 | \$1,099 | 391,756 | 43% | \$44.07 | \$2,292 | 1.1 |
| Kitsap County | \$36.00 | \$1,872 | \$74,880 | 2.3 | \$113,500 | \$2,838 | \$34,050 | \$851 | 32,458 | 31% | \$18.21 | \$947 | 2.0 |
| Kittitas County | \$24.62 | \$1,280 | \$51,200 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 7,514 | 40% | \$13.53 | \$704 | 1.8 |
| Klickitat County | \$21.90 | \$1,139 | \$45,560 | 1.4 | \$81,200 | \$2,030 | \$24,360 | \$609 | 2,555 | 27% | \$18.16 | \$944 | 1.2 |
| Lewis County | \$21.98 | \$1,143 | \$45,720 | 1.4 | \$92,200 | \$2,305 | \$27,660 | \$692 | 8,778 | 28% | \$15.30 | \$796 | 1.4 |
| Lincoln County | \$19.44 | \$1,011 | \$40,440 | 1.2 | \$82,600 | \$2,065 | \$24,780 | \$620 | 956 | 22% | \$14.96 | \$778 | 1.3 |
| Mason County | \$22.71 | \$1,181 | \$47,240 | 1.4 | \$96,600 | \$2,415 | \$28,980 | \$725 | 5,429 | 22% | \$13.14 | \$683 | 1.7 |
| Okanogan County | \$18.81 | \$978 | \$39,120 | 1.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 5,221 | 31% | \$13.12 | \$682 | 1.4 |
| Pacific County | \$20.19 | \$1,050 | \$42,000 | 1.3 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,672 | 17% | \$10.77 | \$560 | 1.9 |
| Pend Oreille County | \$20.02 | \$1,041 | \$41,640 | 1.3 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,314 | 23% | \$12.05 | \$627 | 1.7 |
| Pierce County | \$31.60 | \$1,643 | \$65,720 | 2.0 | \$112,600 | \$2,815 | \$33,780 | \$845 | 119,698 | 36% | \$20.95 | \$1,089 | 1.5 |
| San Juan County | \$28.69 | \$1,492 | \$59,680 | 1.8 | \$97,600 | \$2,440 | \$29,280 | \$732 | 2,015 | 24% | \$14.45 | \$752 | 2.0 |

† Wage data not available (See Appendix B).

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

WASHINGTON

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Skagit County | \$27.06 | \$1,407 | \$56,280 | 1.7 | \$96,200 | \$2,405 | \$28,860 | \$722 | 14,895 | 29% | \$18.47 | \$961 | 1.5 |
| Skamania County | \$35.37 | \$1,839 | \$73,560 | 2.2 | \$114,400 | \$2,860 | \$34,320 | \$858 | 950 | 20% | \$11.69 | \$608 | 3.0 |
| Snohomish County | \$47.21 | \$2,455 | \$98,200 | 3.0 | \$146,500 | \$3,663 | \$43,950 | \$1,099 | 96,038 | 32% | \$23.36 | \$1,215 | 2.0 |
| Spokane County | \$23.04 | \$1,198 | \$47,920 | 1.5 | \$92,100 | \$2,303 | \$27,630 | \$691 | 76,355 | 36% | \$18.68 | \$971 | 1.2 |
| Stevens County | \$17.88 | \$930 | \$37,200 | 1.1 | \$80,200 | \$2,005 | \$24,060 | \$602 | 3,802 | 21% | \$14.15 | \$736 | 1.3 |
| Thurston County | \$28.00 | \$1,456 | \$58,240 | 1.8 | \$102,500 | \$2,563 | \$30,750 | \$769 | 38,081 | 33% | \$19.45 | \$1,011 | 1.4 |
| Wahkiakum County | \$18.90 | \$983 | \$39,320 | 1.2 | \$70,400 | \$1,760 | \$21,120 | \$528 | 232 | 12% | \$12.45 | \$647 | 1.5 |
| Walla Walla County | \$23.94 | \$1,245 | \$49,800 | 1.5 | \$90,700 | \$2,268 | \$27,210 | \$680 | 7,996 | 35% | \$16.11 | \$838 | 1.5 |
| Whatcom County | \$26.06 | \$1,355 | \$54,200 | 1.7 | \$102,600 | \$2,565 | \$30,780 | \$770 | 33,787 | 38% | \$18.51 | \$963 | 1.4 |
| Whitman County † | \$20.42 | \$1,062 | \$42,480 | 1.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 10,010 | 56% | | | |
| Yakima County | \$21.87 | \$1,137 | \$45,480 | 1.4 | \$76,600 | \$1,915 | \$22,980 | \$575 | 32,195 | 38% | \$16.70 | \$869 | 1.3 |

† Wage data not available (See Appendix B).

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

WEST VIRGINIA

#50*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$865**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,884** monthly or **\$34,610** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$8.75 |
| Average Renter Wage | \$14.40 |
| 2-Bedroom Housing Wage | \$16.64 |
| Number of Renter Households | 185,407 |
| Percent Renters | 26% |

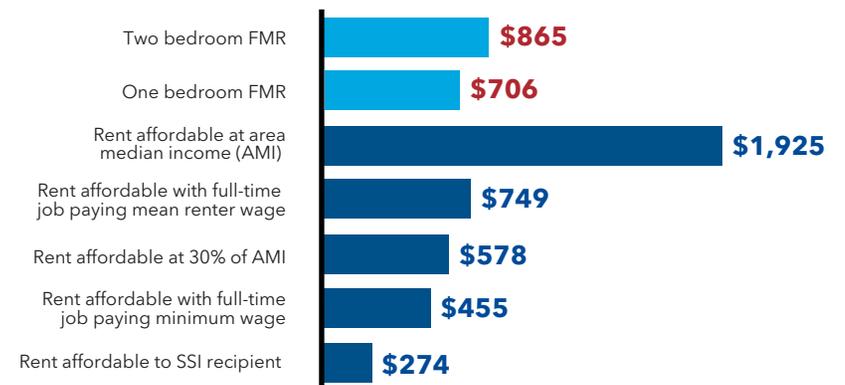
76
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

62
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Winchester MSA | \$23.60 |
| Martinsburg HMFA | \$21.58 |
| Putnam County | \$19.29 |
| Jefferson County | \$19.25 |
| Morgantown MSA | \$18.92 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WEST VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| West Virginia | \$16.64 | \$865 | \$34,610 | 1.9 | \$77,002 | \$1,925 | \$23,101 | \$578 | 185,407 | 26% | \$14.40 | \$749 | 1.2 |
| Combined Nonmetro Areas | \$14.89 | \$774 | \$30,963 | 1.7 | \$66,089 | \$1,652 | \$19,827 | \$496 | 57,116 | 23% | \$14.48 | \$753 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boone County HMFA | \$14.48 | \$753 | \$30,120 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,572 | 20% | \$11.08 | \$576 | 1.3 |
| Charleston HMFA | \$17.52 | \$911 | \$36,440 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 23,651 | 30% | \$17.02 | \$885 | 1.0 |
| Cumberland MSA | \$16.12 | \$838 | \$33,520 | 1.8 | \$89,900 | \$2,248 | \$26,970 | \$674 | 2,254 | 22% | \$13.86 | \$721 | 1.2 |
| Fayette County HMFA | \$15.37 | \$799 | \$31,960 | 1.8 | \$63,800 | \$1,595 | \$19,140 | \$479 | 3,550 | 22% | \$10.24 | \$533 | 1.5 |
| Huntington-Ashland HMFA | \$15.94 | \$829 | \$33,160 | 1.8 | \$73,300 | \$1,833 | \$21,990 | \$550 | 17,803 | 33% | \$12.55 | \$652 | 1.3 |
| Jackson County HMFA | \$15.08 | \$784 | \$31,360 | 1.7 | \$76,800 | \$1,920 | \$23,040 | \$576 | 2,703 | 24% | \$14.79 | \$769 | 1.0 |
| Jefferson County HMFA | \$19.25 | \$1,001 | \$40,040 | 2.2 | \$116,500 | \$2,913 | \$34,950 | \$874 | 4,492 | 21% | \$10.55 | \$549 | 1.8 |
| Lincoln County HMFA | \$15.38 | \$800 | \$32,000 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 1,584 | 20% | \$7.28 | \$379 | 2.1 |
| Martinsburg HMFA | \$21.58 | \$1,122 | \$44,880 | 2.5 | \$90,300 | \$2,258 | \$27,090 | \$677 | 12,213 | 26% | \$16.04 | \$834 | 1.3 |
| Morgan County HMFA | \$16.77 | \$872 | \$34,880 | 1.9 | \$74,400 | \$1,860 | \$22,320 | \$558 | 1,027 | 15% | \$10.25 | \$533 | 1.6 |
| Morgantown MSA | \$18.92 | \$984 | \$39,360 | 2.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 21,116 | 38% | \$15.47 | \$804 | 1.2 |
| Parkersburg-Vienna MSA | \$15.25 | \$793 | \$31,720 | 1.7 | \$84,500 | \$2,113 | \$25,350 | \$634 | 9,607 | 26% | \$13.56 | \$705 | 1.1 |
| Putnam County HMFA | \$19.29 | \$1,003 | \$40,120 | 2.2 | \$94,000 | \$2,350 | \$28,200 | \$705 | 3,925 | 18% | \$15.98 | \$831 | 1.2 |
| Raleigh County HMFA | \$15.85 | \$824 | \$32,960 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 7,466 | 25% | \$12.30 | \$639 | 1.3 |
| Weirton-Steubenville MSA | \$15.27 | \$794 | \$31,760 | 1.7 | \$76,900 | \$1,923 | \$23,070 | \$577 | 6,216 | 27% | \$15.27 | \$794 | 1.0 |
| Wheeling MSA | \$15.90 | \$827 | \$33,080 | 1.8 | \$84,500 | \$2,113 | \$25,350 | \$634 | 7,707 | 26% | \$12.42 | \$646 | 1.3 |
| Winchester MSA | \$23.60 | \$1,227 | \$49,080 | 2.7 | \$99,900 | \$2,498 | \$29,970 | \$749 | 1,405 | 18% | \$10.59 | \$551 | 2.2 |

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

WEST VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| <u>Counties</u> | | | | | | | | | | | | | |
| Barbour County | \$14.19 | \$738 | \$29,520 | 1.6 | \$60,600 | \$1,515 | \$18,180 | \$455 | 1,452 | 25% | \$19.76 | \$1,028 | 0.7 |
| Berkeley County | \$21.58 | \$1,122 | \$44,880 | 2.5 | \$90,300 | \$2,258 | \$27,090 | \$677 | 12,213 | 26% | \$16.04 | \$834 | 1.3 |
| Boone County | \$14.48 | \$753 | \$30,120 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,572 | 20% | \$11.08 | \$576 | 1.3 |
| Braxton County | \$14.19 | \$738 | \$29,520 | 1.6 | \$51,000 | \$1,275 | \$15,300 | \$383 | 727 | 16% | \$18.08 | \$940 | 0.8 |
| Brooke County | \$15.27 | \$794 | \$31,760 | 1.7 | \$76,900 | \$1,923 | \$23,070 | \$577 | 2,667 | 27% | \$16.09 | \$837 | 0.9 |
| Cabell County | \$15.94 | \$829 | \$33,160 | 1.8 | \$73,300 | \$1,833 | \$21,990 | \$550 | 14,302 | 36% | \$12.26 | \$638 | 1.3 |
| Calhoun County | \$14.19 | \$738 | \$29,520 | 1.6 | \$49,800 | \$1,245 | \$14,940 | \$374 | 521 | 22% | \$13.91 | \$723 | 1.0 |
| Clay County | \$17.52 | \$911 | \$36,440 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 512 | 18% | \$7.18 | \$373 | 2.4 |
| Doddridge County | \$14.19 | \$738 | \$29,520 | 1.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 204 | 9% | \$15.83 | \$823 | 0.9 |
| Fayette County | \$15.37 | \$799 | \$31,960 | 1.8 | \$63,800 | \$1,595 | \$19,140 | \$479 | 3,550 | 22% | \$10.24 | \$533 | 1.5 |
| Gilmer County | \$14.19 | \$738 | \$29,520 | 1.6 | \$66,900 | \$1,673 | \$20,070 | \$502 | 543 | 26% | \$11.09 | \$577 | 1.3 |
| Grant County | \$14.19 | \$738 | \$29,520 | 1.6 | \$71,600 | \$1,790 | \$21,480 | \$537 | 752 | 18% | \$13.70 | \$712 | 1.0 |
| Greenbrier County | \$14.63 | \$761 | \$30,440 | 1.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 4,012 | 27% | \$12.34 | \$641 | 1.2 |
| Hampshire County | \$23.60 | \$1,227 | \$49,080 | 2.7 | \$99,900 | \$2,498 | \$29,970 | \$749 | 1,405 | 18% | \$10.59 | \$551 | 2.2 |
| Hancock County | \$15.27 | \$794 | \$31,760 | 1.7 | \$76,900 | \$1,923 | \$23,070 | \$577 | 3,549 | 28% | \$14.56 | \$757 | 1.0 |
| Hardy County | \$14.77 | \$768 | \$30,720 | 1.7 | \$61,400 | \$1,535 | \$18,420 | \$461 | 1,338 | 23% | \$16.40 | \$853 | 0.9 |
| Harrison County | \$15.60 | \$811 | \$32,440 | 1.8 | \$81,500 | \$2,038 | \$24,450 | \$611 | 6,759 | 26% | \$16.62 | \$864 | 0.9 |
| Jackson County | \$15.08 | \$784 | \$31,360 | 1.7 | \$76,800 | \$1,920 | \$23,040 | \$576 | 2,703 | 24% | \$14.79 | \$769 | 1.0 |
| Jefferson County | \$19.25 | \$1,001 | \$40,040 | 2.2 | \$116,500 | \$2,913 | \$34,950 | \$874 | 4,492 | 21% | \$10.55 | \$549 | 1.8 |
| Kanawha County | \$17.52 | \$911 | \$36,440 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 23,139 | 30% | \$17.13 | \$891 | 1.0 |
| Lewis County | \$14.19 | \$738 | \$29,520 | 1.6 | \$67,600 | \$1,690 | \$20,280 | \$507 | 1,826 | 27% | \$13.46 | \$700 | 1.1 |
| Lincoln County | \$15.38 | \$800 | \$32,000 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 1,584 | 20% | \$7.28 | \$379 | 2.1 |
| Logan County | \$14.19 | \$738 | \$29,520 | 1.6 | \$53,800 | \$1,345 | \$16,140 | \$404 | 3,070 | 25% | \$15.25 | \$793 | 0.9 |
| McDowell County | \$14.19 | \$738 | \$29,520 | 1.6 | \$41,000 | \$1,025 | \$12,300 | \$308 | 1,256 | 20% | \$17.91 | \$931 | 0.8 |
| Marion County | \$17.35 | \$902 | \$36,080 | 2.0 | \$77,600 | \$1,940 | \$23,280 | \$582 | 6,039 | 26% | \$15.67 | \$815 | 1.1 |

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

WEST VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Marshall County | \$15.90 | \$827 | \$33,080 | 1.8 | \$84,500 | \$2,113 | \$25,350 | \$634 | 2,342 | 20% | \$14.47 | \$752 | 1.1 |
| Mason County | \$15.00 | \$780 | \$31,200 | 1.7 | \$69,400 | \$1,735 | \$20,820 | \$521 | 1,600 | 16% | \$15.41 | \$801 | 1.0 |
| Mercer County | \$14.19 | \$738 | \$29,520 | 1.6 | \$62,300 | \$1,558 | \$18,690 | \$467 | 7,648 | 31% | \$14.27 | \$742 | 1.0 |
| Mineral County | \$16.12 | \$838 | \$33,520 | 1.8 | \$89,900 | \$2,248 | \$26,970 | \$674 | 2,254 | 22% | \$13.86 | \$721 | 1.2 |
| Mingo County | \$14.19 | \$738 | \$29,520 | 1.6 | \$53,100 | \$1,328 | \$15,930 | \$398 | 2,454 | 27% | \$11.73 | \$610 | 1.2 |
| Monongalia County | \$18.92 | \$984 | \$39,360 | 2.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 18,705 | 43% | \$15.90 | \$827 | 1.2 |
| Monroe County | \$14.19 | \$738 | \$29,520 | 1.6 | \$63,800 | \$1,595 | \$19,140 | \$479 | 849 | 19% | \$14.92 | \$776 | 1.0 |
| Morgan County | \$16.77 | \$872 | \$34,880 | 1.9 | \$74,400 | \$1,860 | \$22,320 | \$558 | 1,027 | 15% | \$10.25 | \$533 | 1.6 |
| Nicholas County | \$14.19 | \$738 | \$29,520 | 1.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 1,844 | 19% | \$11.93 | \$620 | 1.2 |
| Ohio County | \$15.90 | \$827 | \$33,080 | 1.8 | \$84,500 | \$2,113 | \$25,350 | \$634 | 5,365 | 31% | \$11.68 | \$607 | 1.4 |
| Pendleton County | \$14.19 | \$738 | \$29,520 | 1.6 | \$65,700 | \$1,643 | \$19,710 | \$493 | 365 | 16% | \$9.56 | \$497 | 1.5 |
| Pleasants County | \$14.19 | \$738 | \$29,520 | 1.6 | \$86,400 | \$2,160 | \$25,920 | \$648 | 398 | 15% | \$12.75 | \$663 | 1.1 |
| Pocahontas County | \$14.19 | \$738 | \$29,520 | 1.6 | \$61,800 | \$1,545 | \$18,540 | \$464 | 411 | 14% | \$16.04 | \$834 | 0.9 |
| Preston County | \$18.92 | \$984 | \$39,360 | 2.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 2,411 | 19% | \$11.31 | \$588 | 1.7 |
| Putnam County | \$19.29 | \$1,003 | \$40,120 | 2.2 | \$94,000 | \$2,350 | \$28,200 | \$705 | 3,925 | 18% | \$15.98 | \$831 | 1.2 |
| Raleigh County | \$15.85 | \$824 | \$32,960 | 1.8 | \$66,600 | \$1,665 | \$19,980 | \$500 | 7,466 | 25% | \$12.30 | \$639 | 1.3 |
| Randolph County | \$14.35 | \$746 | \$29,840 | 1.6 | \$66,800 | \$1,670 | \$20,040 | \$501 | 2,636 | 26% | \$10.31 | \$536 | 1.4 |
| Ritchie County | \$14.19 | \$738 | \$29,520 | 1.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 503 | 16% | \$13.22 | \$687 | 1.1 |
| Roane County | \$14.19 | \$738 | \$29,520 | 1.6 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,361 | 25% | \$13.95 | \$725 | 1.0 |
| Summers County | \$14.19 | \$738 | \$29,520 | 1.6 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,175 | 24% | \$10.81 | \$562 | 1.3 |
| Taylor County | \$15.06 | \$783 | \$31,320 | 1.7 | \$74,600 | \$1,865 | \$22,380 | \$560 | 1,241 | 19% | \$15.70 | \$817 | 1.0 |
| Tucker County | \$14.19 | \$738 | \$29,520 | 1.6 | \$73,800 | \$1,845 | \$22,140 | \$554 | 574 | 21% | \$10.09 | \$525 | 1.4 |
| Tyler County | \$14.83 | \$771 | \$30,840 | 1.7 | \$79,600 | \$1,990 | \$23,880 | \$597 | 390 | 13% | \$12.37 | \$643 | 1.2 |
| Upshur County | \$15.50 | \$806 | \$32,240 | 1.8 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,253 | 23% | \$15.72 | \$817 | 1.0 |
| Wayne County | \$15.94 | \$829 | \$33,160 | 1.8 | \$73,300 | \$1,833 | \$21,990 | \$550 | 3,501 | 24% | \$15.04 | \$782 | 1.1 |
| Webster County | \$14.19 | \$738 | \$29,520 | 1.6 | \$51,800 | \$1,295 | \$15,540 | \$389 | 742 | 25% | \$10.48 | \$545 | 1.4 |

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

WEST VIRGINIA

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wetzel County | \$15.69 | \$816 | \$32,640 | 1.8 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,021 | 18% | \$13.27 | \$690 | 1.2 |
| Wirt County | \$15.25 | \$793 | \$31,720 | 1.7 | \$84,500 | \$2,113 | \$25,350 | \$634 | 346 | 17% | \$9.38 | \$488 | 1.6 |
| Wood County | \$15.25 | \$793 | \$31,720 | 1.7 | \$84,500 | \$2,113 | \$25,350 | \$634 | 9,261 | 26% | \$13.66 | \$710 | 1.1 |
| Wyoming County | \$15.10 | \$785 | \$31,400 | 1.7 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,152 | 15% | \$11.17 | \$581 | 1.4 |

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

WISCONSIN

#33*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,056**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,521** monthly or **\$42,258** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$18.47 |
| 2-Bedroom Housing Wage | \$20.32 |
| Number of Renter Households | 782,114 |
| Percent Renters | 33% |

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

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------------|----------------|
| Minneapolis-St. Paul-Bloomington HMFA | \$27.12 |
| Madison HMFA | \$26.50 |
| Kenosha County | \$22.00 |
| Milwaukee-Waukesha-West Allis MSA | \$21.00 |
| Duluth HMFA | \$20.90 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WISCONSIN

| | FY23 HOUSING WAGE | | HOUSING COSTS | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wisconsin | \$20.32 | \$1,056 | \$42,258 | 2.8 | \$97,912 | \$2,448 | \$29,373 | \$734 | 782,114 | 33% | \$18.47 | \$961 | 1.1 |
| Combined Nonmetro Areas | \$17.21 | \$895 | \$35,803 | 2.4 | \$85,274 | \$2,132 | \$25,582 | \$640 | 151,994 | 25% | \$14.97 | \$778 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Appleton MSA | \$18.25 | \$949 | \$37,960 | 2.5 | \$104,400 | \$2,610 | \$31,320 | \$783 | 25,523 | 26% | \$18.10 | \$941 | 1.0 |
| Columbia County HMFA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$98,400 | \$2,460 | \$29,520 | \$738 | 5,926 | 25% | \$15.18 | \$789 | 1.3 |
| Duluth HMFA | \$20.90 | \$1,087 | \$43,480 | 2.9 | \$93,500 | \$2,338 | \$28,050 | \$701 | 5,739 | 30% | \$13.58 | \$706 | 1.5 |
| Eau Claire MSA | \$17.58 | \$914 | \$36,560 | 2.4 | \$91,300 | \$2,283 | \$27,390 | \$685 | 22,216 | 33% | \$17.59 | \$915 | 1.0 |
| Fond du Lac MSA | \$17.77 | \$924 | \$36,960 | 2.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 12,041 | 29% | \$18.07 | \$940 | 1.0 |
| Green Bay HMFA | \$18.56 | \$965 | \$38,600 | 2.6 | \$98,800 | \$2,470 | \$29,640 | \$741 | 39,822 | 34% | \$18.89 | \$982 | 1.0 |
| Green County HMFA | \$18.37 | \$955 | \$38,200 | 2.5 | \$95,500 | \$2,388 | \$28,650 | \$716 | 3,894 | 25% | \$15.29 | \$795 | 1.2 |
| Iowa County HMFA | \$18.63 | \$969 | \$38,760 | 2.6 | \$105,600 | \$2,640 | \$31,680 | \$792 | 2,335 | 24% | \$15.83 | \$823 | 1.2 |
| Janesville-Beloit MSA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$89,200 | \$2,230 | \$26,760 | \$669 | 20,313 | 31% | \$18.65 | \$970 | 1.0 |
| Kenosha County HMFA | \$22.00 | \$1,144 | \$45,760 | 3.0 | \$98,200 | \$2,455 | \$29,460 | \$737 | 21,832 | 33% | \$16.94 | \$881 | 1.3 |
| La Crosse-Onalaska MSA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 18,640 | 38% | \$18.01 | \$937 | 1.1 |
| Lincoln County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$89,200 | \$2,230 | \$26,760 | \$669 | 2,606 | 22% | \$10.94 | \$569 | 1.5 |
| Madison HMFA | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$123,400 | \$3,085 | \$37,020 | \$926 | 98,611 | 42% | \$22.27 | \$1,158 | 1.2 |
| Milwaukee-Waukesha-West Allis MSA | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$100,600 | \$2,515 | \$30,180 | \$755 | 257,887 | 40% | \$20.55 | \$1,069 | 1.0 |
| Minneapolis-St. Paul-Bloomington HMFA | \$27.12 | \$1,410 | \$56,400 | 3.7 | \$124,900 | \$3,123 | \$37,470 | \$937 | 11,547 | 23% | \$14.52 | \$755 | 1.9 |
| Oconto County HMFA | \$15.88 | \$826 | \$33,040 | 2.2 | \$92,400 | \$2,310 | \$27,720 | \$693 | 2,553 | 16% | \$13.14 | \$683 | 1.2 |
| Oshkosh-Neenah MSA | \$18.35 | \$954 | \$38,160 | 2.5 | \$94,600 | \$2,365 | \$28,380 | \$710 | 24,587 | 34% | \$18.95 | \$986 | 1.0 |
| Racine MSA | \$19.63 | \$1,021 | \$40,840 | 2.7 | \$92,900 | \$2,323 | \$27,870 | \$697 | 24,460 | 31% | \$15.64 | \$813 | 1.3 |

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WISCONSIN

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sheboygan MSA | \$16.67 | \$867 | \$34,680 | 2.3 | \$96,100 | \$2,403 | \$28,830 | \$721 | 14,117 | 29% | \$19.55 | \$1,016 | 0.9 |
| Wausau HMFA | \$17.92 | \$932 | \$37,280 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 15,471 | 28% | \$16.74 | \$871 | 1.1 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$16.40 | \$853 | \$34,120 | 2.3 | \$75,600 | \$1,890 | \$22,680 | \$567 | 1,415 | 16% | \$13.23 | \$688 | 1.2 |
| Ashland County | \$15.88 | \$826 | \$33,040 | 2.2 | \$76,100 | \$1,903 | \$22,830 | \$571 | 1,879 | 28% | \$12.13 | \$631 | 1.3 |
| Barron County | \$16.98 | \$883 | \$35,320 | 2.3 | \$79,300 | \$1,983 | \$23,790 | \$595 | 4,810 | 25% | \$13.08 | \$680 | 1.3 |
| Bayfield County | \$16.08 | \$836 | \$33,440 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,258 | 17% | \$12.34 | \$642 | 1.3 |
| Brown County | \$18.56 | \$965 | \$38,600 | 2.6 | \$98,800 | \$2,470 | \$29,640 | \$741 | 38,445 | 36% | \$19.16 | \$996 | 1.0 |
| Buffalo County | \$17.48 | \$909 | \$36,360 | 2.4 | \$85,200 | \$2,130 | \$25,560 | \$639 | 1,201 | 22% | \$14.16 | \$736 | 1.2 |
| Burnett County | \$17.44 | \$907 | \$36,280 | 2.4 | \$77,900 | \$1,948 | \$23,370 | \$584 | 1,165 | 17% | \$13.52 | \$703 | 1.3 |
| Calumet County | \$18.25 | \$949 | \$37,960 | 2.5 | \$104,400 | \$2,610 | \$31,320 | \$783 | 3,881 | 19% | \$13.41 | \$697 | 1.4 |
| Chippewa County | \$17.58 | \$914 | \$36,560 | 2.4 | \$91,300 | \$2,283 | \$27,390 | \$685 | 7,102 | 27% | \$14.67 | \$763 | 1.2 |
| Clark County | \$15.88 | \$826 | \$33,040 | 2.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 2,757 | 22% | \$15.44 | \$803 | 1.0 |
| Columbia County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$98,400 | \$2,460 | \$29,520 | \$738 | 5,926 | 25% | \$15.18 | \$789 | 1.3 |
| Crawford County | \$15.88 | \$826 | \$33,040 | 2.2 | \$77,400 | \$1,935 | \$23,220 | \$581 | 1,650 | 25% | \$14.02 | \$729 | 1.1 |
| Dane County | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$123,400 | \$3,085 | \$37,020 | \$926 | 98,611 | 42% | \$22.27 | \$1,158 | 1.2 |
| Dodge County | \$17.87 | \$929 | \$37,160 | 2.5 | \$90,100 | \$2,253 | \$27,030 | \$676 | 10,410 | 29% | \$18.64 | \$969 | 1.0 |
| Door County | \$18.29 | \$951 | \$38,040 | 2.5 | \$91,000 | \$2,275 | \$27,300 | \$683 | 2,534 | 19% | \$13.92 | \$724 | 1.3 |
| Douglas County | \$20.90 | \$1,087 | \$43,480 | 2.9 | \$93,500 | \$2,338 | \$28,050 | \$701 | 5,739 | 30% | \$13.58 | \$706 | 1.5 |
| Dunn County | \$17.71 | \$921 | \$36,840 | 2.4 | \$91,900 | \$2,298 | \$27,570 | \$689 | 5,995 | 35% | \$15.99 | \$831 | 1.1 |
| Eau Claire County | \$17.58 | \$914 | \$36,560 | 2.4 | \$91,300 | \$2,283 | \$27,390 | \$685 | 15,114 | 36% | \$18.84 | \$980 | 0.9 |
| Florence County | \$17.46 | \$908 | \$36,320 | 2.4 | \$73,600 | \$1,840 | \$22,080 | \$552 | 228 | 11% | \$9.54 | \$496 | 1.8 |
| Fond du Lac County | \$17.77 | \$924 | \$36,960 | 2.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 12,041 | 29% | \$18.07 | \$940 | 1.0 |
| Forest County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 732 | 20% | \$13.48 | \$701 | 1.2 |
| Grant County | \$15.88 | \$826 | \$33,040 | 2.2 | \$85,700 | \$2,143 | \$25,710 | \$643 | 6,046 | 31% | \$13.61 | \$707 | 1.2 |

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

WISCONSIN

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Green County | \$18.37 | \$955 | \$38,200 | 2.5 | \$95,500 | \$2,388 | \$28,650 | \$716 | 3,894 | 25% | \$15.29 | \$795 | 1.2 |
| Green Lake County | \$16.02 | \$833 | \$33,320 | 2.2 | \$85,800 | \$2,145 | \$25,740 | \$644 | 1,841 | 23% | \$16.19 | \$842 | 1.0 |
| Iowa County | \$18.63 | \$969 | \$38,760 | 2.6 | \$105,600 | \$2,640 | \$31,680 | \$792 | 2,335 | 24% | \$15.83 | \$823 | 1.2 |
| Iron County | \$15.88 | \$826 | \$33,040 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 457 | 16% | \$7.88 | \$410 | 2.0 |
| Jackson County | \$15.88 | \$826 | \$33,040 | 2.2 | \$82,200 | \$2,055 | \$24,660 | \$617 | 1,938 | 24% | \$16.12 | \$838 | 1.0 |
| Jefferson County | \$19.31 | \$1,004 | \$40,160 | 2.7 | \$95,900 | \$2,398 | \$28,770 | \$719 | 9,150 | 27% | \$15.70 | \$816 | 1.2 |
| Juneau County | \$17.83 | \$927 | \$37,080 | 2.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 2,208 | 21% | \$16.50 | \$858 | 1.1 |
| Kenosha County | \$22.00 | \$1,144 | \$45,760 | 3.0 | \$98,200 | \$2,455 | \$29,460 | \$737 | 21,832 | 33% | \$16.94 | \$881 | 1.3 |
| Kewaunee County | \$18.56 | \$965 | \$38,600 | 2.6 | \$98,800 | \$2,470 | \$29,640 | \$741 | 1,377 | 17% | \$12.05 | \$626 | 1.5 |
| La Crosse County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$93,400 | \$2,335 | \$28,020 | \$701 | 18,640 | 38% | \$18.01 | \$937 | 1.1 |
| Lafayette County | \$15.88 | \$826 | \$33,040 | 2.2 | \$85,500 | \$2,138 | \$25,650 | \$641 | 1,381 | 21% | \$15.18 | \$790 | 1.0 |
| Langlade County | \$15.88 | \$826 | \$33,040 | 2.2 | \$80,600 | \$2,015 | \$24,180 | \$605 | 1,898 | 23% | \$13.36 | \$695 | 1.2 |
| Lincoln County | \$15.88 | \$826 | \$33,040 | 2.2 | \$89,200 | \$2,230 | \$26,760 | \$669 | 2,606 | 22% | \$10.94 | \$569 | 1.5 |
| Manitowoc County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,200 | \$2,080 | \$24,960 | \$624 | 8,481 | 24% | \$15.96 | \$830 | 1.0 |
| Marathon County | \$17.92 | \$932 | \$37,280 | 2.5 | \$100,000 | \$2,500 | \$30,000 | \$750 | 15,471 | 28% | \$16.74 | \$871 | 1.1 |
| Marinette County | \$15.88 | \$826 | \$33,040 | 2.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 4,051 | 22% | \$15.35 | \$798 | 1.0 |
| Marquette County | \$15.88 | \$826 | \$33,040 | 2.2 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,342 | 20% | \$14.04 | \$730 | 1.1 |
| Menominee County | \$16.92 | \$880 | \$35,200 | 2.3 | \$66,800 | \$1,670 | \$20,040 | \$501 | 385 | 31% | \$11.97 | \$622 | 1.4 |
| Milwaukee County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$100,600 | \$2,515 | \$30,180 | \$755 | 196,499 | 51% | \$22.43 | \$1,166 | 0.9 |
| Monroe County | \$17.67 | \$919 | \$36,760 | 2.4 | \$84,900 | \$2,123 | \$25,470 | \$637 | 4,973 | 28% | \$16.86 | \$877 | 1.0 |
| Oconto County | \$15.88 | \$826 | \$33,040 | 2.2 | \$92,400 | \$2,310 | \$27,720 | \$693 | 2,553 | 16% | \$13.14 | \$683 | 1.2 |
| Oneida County | \$17.62 | \$916 | \$36,640 | 2.4 | \$88,500 | \$2,213 | \$26,550 | \$664 | 2,560 | 16% | \$13.68 | \$711 | 1.3 |
| Outagamie County | \$18.25 | \$949 | \$37,960 | 2.5 | \$104,400 | \$2,610 | \$31,320 | \$783 | 21,642 | 29% | \$18.80 | \$978 | 1.0 |
| Ozaukee County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$100,600 | \$2,515 | \$30,180 | \$755 | 9,113 | 25% | \$17.03 | \$885 | 1.2 |
| Pepin County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,800 | \$2,095 | \$25,140 | \$629 | 567 | 19% | \$17.63 | \$917 | 0.9 |
| Pierce County | \$27.12 | \$1,410 | \$56,400 | 3.7 | \$124,900 | \$3,123 | \$37,470 | \$937 | 4,175 | 26% | \$11.90 | \$619 | 2.3 |

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

WISCONSIN

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|--------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Polk County | \$18.50 | \$962 | \$38,480 | 2.6 | \$88,700 | \$2,218 | \$26,610 | \$665 | 3,618 | 20% | \$12.35 | \$642 | 1.5 |
| Portage County | \$17.38 | \$904 | \$36,160 | 2.4 | \$91,900 | \$2,298 | \$27,570 | \$689 | 8,703 | 30% | \$15.47 | \$804 | 1.1 |
| Price County | \$15.88 | \$826 | \$33,040 | 2.2 | \$75,300 | \$1,883 | \$22,590 | \$565 | 1,364 | 21% | \$14.27 | \$742 | 1.1 |
| Racine County | \$19.63 | \$1,021 | \$40,840 | 2.7 | \$92,900 | \$2,323 | \$27,870 | \$697 | 24,460 | 31% | \$15.64 | \$813 | 1.3 |
| Richland County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,730 | 24% | \$14.69 | \$764 | 1.1 |
| Rock County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$89,200 | \$2,230 | \$26,760 | \$669 | 20,313 | 31% | \$18.65 | \$970 | 1.0 |
| Rusk County | \$15.88 | \$826 | \$33,040 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 1,224 | 20% | \$13.55 | \$705 | 1.2 |
| St. Croix County | \$27.12 | \$1,410 | \$56,400 | 3.7 | \$124,900 | \$3,123 | \$37,470 | \$937 | 7,372 | 21% | \$15.17 | \$789 | 1.8 |
| Sauk County | \$18.52 | \$963 | \$38,520 | 2.6 | \$94,500 | \$2,363 | \$28,350 | \$709 | 7,501 | 28% | \$14.43 | \$751 | 1.3 |
| Sawyer County | \$16.81 | \$874 | \$34,960 | 2.3 | \$79,300 | \$1,983 | \$23,790 | \$595 | 1,814 | 23% | \$13.60 | \$707 | 1.2 |
| Shawano County | \$15.88 | \$826 | \$33,040 | 2.2 | \$81,100 | \$2,028 | \$24,330 | \$608 | 3,652 | 22% | \$12.10 | \$629 | 1.3 |
| Sheboygan County | \$16.67 | \$867 | \$34,680 | 2.3 | \$96,100 | \$2,403 | \$28,830 | \$721 | 14,117 | 29% | \$19.55 | \$1,016 | 0.9 |
| Taylor County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,700 | \$1,993 | \$23,910 | \$598 | 1,555 | 20% | \$16.25 | \$845 | 1.0 |
| Trempealeau County | \$16.88 | \$878 | \$35,120 | 2.3 | \$87,100 | \$2,178 | \$26,130 | \$653 | 3,154 | 26% | \$15.13 | \$787 | 1.1 |
| Vernon County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,700 | \$2,093 | \$25,110 | \$628 | 2,497 | 21% | \$13.62 | \$708 | 1.2 |
| Vilas County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,700 | \$1,968 | \$23,610 | \$590 | 1,912 | 18% | \$12.40 | \$645 | 1.3 |
| Walworth County | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$99,600 | \$2,490 | \$29,880 | \$747 | 12,805 | 30% | \$14.87 | \$773 | 1.3 |
| Washburn County | \$16.77 | \$872 | \$34,880 | 2.3 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,357 | 19% | \$12.90 | \$671 | 1.3 |
| Washington County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$100,600 | \$2,515 | \$30,180 | \$755 | 13,043 | 23% | \$16.50 | \$858 | 1.3 |
| Waukesha County | \$21.00 | \$1,092 | \$43,680 | 2.9 | \$100,600 | \$2,515 | \$30,180 | \$755 | 39,232 | 24% | \$18.62 | \$968 | 1.1 |
| Waupaca County | \$15.88 | \$826 | \$33,040 | 2.2 | \$88,100 | \$2,203 | \$26,430 | \$661 | 5,390 | 24% | \$13.85 | \$720 | 1.1 |
| Waushara County | \$15.88 | \$826 | \$33,040 | 2.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,737 | 18% | \$11.80 | \$614 | 1.3 |
| Winnebago County | \$18.35 | \$954 | \$38,160 | 2.5 | \$94,600 | \$2,365 | \$28,380 | \$710 | 24,587 | 34% | \$18.95 | \$986 | 1.0 |
| Wood County | \$16.52 | \$859 | \$34,360 | 2.3 | \$75,600 | \$1,890 | \$22,680 | \$567 | 8,669 | 27% | \$16.40 | \$853 | 1.0 |

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

WYOMING

#45*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$933**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,110** monthly or **\$37,318** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$17.04 |
| 2-Bedroom Housing Wage | \$17.94 |
| Number of Renter Households | 65,294 |
| Percent Renters | 28% |

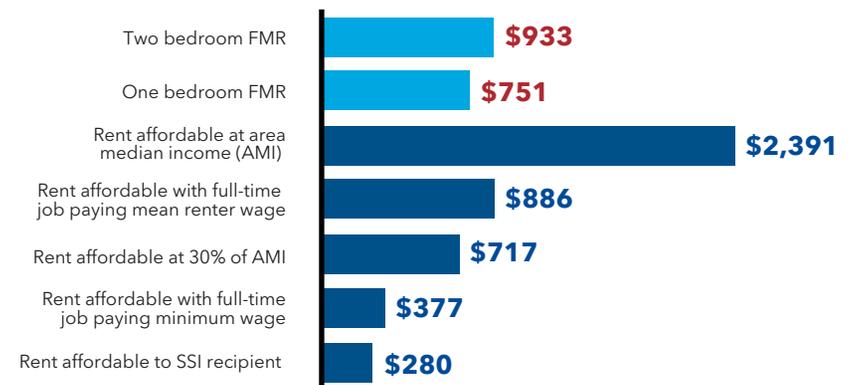
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

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

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Teton County | \$28.65 |
| Weston County | \$18.75 |
| Campbell County | \$18.52 |
| Sheridan County | \$18.52 |
| Cheyenne MSA | \$18.21 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WYOMING

| | FY23 HOUSING WAGE | | | | HOUSING COSTS | | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | |
|---------------------------|--------------------------------------------------------------------|----------|------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|--|--|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | | |
| Wyoming | \$17.94 | \$933 | \$37,318 | 2.5 | \$95,626 | \$2,391 | \$28,688 | \$717 | 65,294 | 28% | \$17.04 | \$886 | 1.1 | | | |
| Combined Nonmetro Areas | \$18.07 | \$940 | \$37,580 | 2.5 | \$97,217 | \$2,430 | \$29,165 | \$729 | 44,705 | 28% | \$17.51 | \$911 | 1.0 | | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | | |
| Casper MSA | \$17.00 | \$884 | \$35,360 | 2.3 | \$93,000 | \$2,325 | \$27,900 | \$698 | 9,245 | 28% | \$16.14 | \$839 | 1.1 | | | |
| Cheyenne MSA | \$18.21 | \$947 | \$37,880 | 2.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 11,344 | 28% | \$15.98 | \$831 | 1.1 | | | |
| <u>Counties</u> | | | | | | | | | | | | | | | | |
| Albany County | \$16.71 | \$869 | \$34,760 | 2.3 | \$98,700 | \$2,468 | \$29,610 | \$740 | 7,858 | 49% | \$13.13 | \$683 | 1.3 | | | |
| Big Horn County | \$15.88 | \$826 | \$33,040 | 2.2 | \$83,000 | \$2,075 | \$24,900 | \$623 | 980 | 23% | \$16.02 | \$833 | 1.0 | | | |
| Campbell County | \$18.52 | \$963 | \$38,520 | 2.6 | \$106,100 | \$2,653 | \$31,830 | \$796 | 3,794 | 22% | \$14.10 | \$733 | 1.3 | | | |
| Carbon County | \$17.56 | \$913 | \$36,520 | 2.4 | \$84,800 | \$2,120 | \$25,440 | \$636 | 1,770 | 30% | \$16.65 | \$866 | 1.1 | | | |
| Converse County | \$16.77 | \$872 | \$34,880 | 2.3 | \$97,800 | \$2,445 | \$29,340 | \$734 | 1,124 | 20% | \$13.51 | \$703 | 1.2 | | | |
| Crook County | \$15.88 | \$826 | \$33,040 | 2.2 | \$99,400 | \$2,485 | \$29,820 | \$746 | 604 | 21% | \$18.78 | \$976 | 0.8 | | | |
| Fremont County | \$16.77 | \$872 | \$34,880 | 2.3 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,238 | 29% | \$16.37 | \$851 | 1.0 | | | |
| Goshen County | \$16.19 | \$842 | \$33,680 | 2.2 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,290 | 26% | \$14.31 | \$744 | 1.1 | | | |
| Hot Springs County | \$16.21 | \$843 | \$33,720 | 2.2 | \$84,400 | \$2,110 | \$25,320 | \$633 | 532 | 26% | \$15.38 | \$800 | 1.1 | | | |
| Johnson County | \$16.90 | \$879 | \$35,160 | 2.3 | \$93,800 | \$2,345 | \$28,140 | \$704 | 984 | 26% | \$9.74 | \$506 | 1.7 | | | |
| Laramie County | \$18.21 | \$947 | \$37,880 | 2.5 | \$91,600 | \$2,290 | \$27,480 | \$687 | 11,344 | 28% | \$15.98 | \$831 | 1.1 | | | |
| Lincoln County | \$15.88 | \$826 | \$33,040 | 2.2 | \$105,900 | \$2,648 | \$31,770 | \$794 | 1,505 | 20% | \$16.53 | \$859 | 1.0 | | | |
| Natrona County | \$17.00 | \$884 | \$35,360 | 2.3 | \$93,000 | \$2,325 | \$27,900 | \$698 | 9,245 | 28% | \$16.14 | \$839 | 1.1 | | | |
| Niobrara County † | \$15.88 | \$826 | \$33,040 | 2.2 | \$59,300 | \$1,483 | \$17,790 | \$445 | 261 | 26% | | | | | | |
| Park County | \$17.42 | \$906 | \$36,240 | 2.4 | \$84,000 | \$2,100 | \$25,200 | \$630 | 3,537 | 28% | \$15.13 | \$787 | 1.2 | | | |
| Platte County | \$15.88 | \$826 | \$33,040 | 2.2 | \$93,400 | \$2,335 | \$28,020 | \$701 | 733 | 19% | \$11.77 | \$612 | 1.3 | | | |
| Sheridan County | \$18.52 | \$963 | \$38,520 | 2.6 | \$107,600 | \$2,690 | \$32,280 | \$807 | 4,085 | 31% | \$13.68 | \$711 | 1.4 | | | |

† Wage data not available (See Appendix B).

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

WYOMING

| | FY23 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|-------------------|--------------------------------------------------------------------|---------------|------------------------------------------|---------------------------------------------------------------|--------------------------|---------------------------------------------|------------|---------------------------------------|-------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------|--------------------------------------------------------------|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2017-2021) | % of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sublette County | \$16.13 | \$839 | \$33,560 | 2.2 | \$111,800 | \$2,795 | \$33,540 | \$839 | 599 | 18% | \$20.19 | \$1,050 | 0.8 |
| Sweetwater County | \$17.13 | \$891 | \$35,640 | 2.4 | \$105,300 | \$2,633 | \$31,590 | \$790 | 3,962 | 26% | \$21.21 | \$1,103 | 0.8 |
| Teton County | \$28.65 | \$1,490 | \$59,600 | 4.0 | \$127,700 | \$3,193 | \$38,310 | \$958 | 3,875 | 41% | \$29.93 | \$1,556 | 1.0 |
| Uinta County | \$15.88 | \$826 | \$33,040 | 2.2 | \$94,800 | \$2,370 | \$28,440 | \$711 | 1,675 | 22% | \$12.83 | \$667 | 1.2 |
| Washakie County | \$15.88 | \$826 | \$33,040 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 941 | 28% | \$15.88 | \$826 | 1.0 |
| Weston County | \$18.75 | \$975 | \$39,000 | 2.6 | \$80,200 | \$2,005 | \$24,060 | \$602 | 358 | 13% | \$11.83 | \$615 | 1.6 |

† Wage data not available (See Appendix B).

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

APPENDICES



LOCAL MINIMUM WAGES

| Locality | Local Minimum Wage (as of 7/1/23) | 1 BR Housing Wage | 2 BR Housing Wage |
|------------------------------------|--------------------------------------|-------------------|-------------------|
| Alameda, CA | \$16.54 | \$37.87 | \$46.25 |
| Belmont, CA | \$16.75 | \$51.25 | \$61.31 |
| Berkeley, CA | \$18.07 | \$37.87 | \$46.25 |
| Burlingame, CA | \$16.75 | \$51.25 | \$61.31 |
| Chicago, IL ¹ | \$15.40 | \$24.13 | \$27.69 |
| Cook County, IL | \$13.35 | \$24.13 | \$27.69 |
| Cupertino, CA | \$17.20 | \$48.33 | \$56.56 |
| Daly City, CA | \$16.07 | \$51.25 | \$61.31 |
| Denver, CO | \$17.29 | \$29.58 | \$35.69 |
| East Palo Alto, CA | \$16.50 | \$51.25 | \$61.31 |
| El Cerrito, CA | \$17.35 | \$37.87 | \$46.25 |
| Emeryville, CA ² | \$17.68 | \$37.87 | \$46.25 |
| Flagstaff, AZ | \$16.80 | \$25.15 | \$31.06 |
| Foster City, CA | \$16.50 | \$51.25 | \$61.31 |
| Fremont, CA | \$16.80 | \$37.87 | \$46.25 |
| Half Moon Bay, CA | \$16.45 | \$51.25 | \$61.31 |
| Hayward, CA ³ | \$16.34 | \$37.87 | \$46.25 |
| Howard County, MD ⁴ | \$15.00 | \$24.12 | \$29.77 |
| Los Altos, CA | \$17.20 | \$48.33 | \$56.56 |
| Los Angeles County, CA | \$16.90 | \$33.60 | \$42.73 |
| Los Angeles, CA | \$16.78 | \$33.60 | \$42.73 |
| Malibu, CA | \$16.90 | \$33.60 | \$42.73 |
| Menlo Park, CA | \$16.20 | \$51.25 | \$61.31 |
| Milpitas, CA | \$17.20 | \$48.33 | \$56.56 |
| Minneapolis, MN ⁵ | \$15.19 | \$22.10 | \$27.12 |
| Montgomery County, MD ⁶ | \$16.70 | \$31.06 | \$35.35 |

1. Chicago's minimum wage may increase July 1, 2023, but new minimum wage information was not available at the time this report was written. Before July 1, 2023, Chicago's minimum wage for large employers with more than 20 employees was \$15.40, the minimum wage for small employers with 4-20 employees was \$15.00, and the minimum wage for youth was \$13.50.
2. Emeryville's minimum wage may increase July 1, 2023, but new minimum wage information was not available at the time this report was written.
3. Minimum wage for employers with more than 25 employees. Minimum wage for employers with fewer employees is \$15.50.
4. Minimum wage for large employers and government employers. Minimum wage for small employers (14 or fewer employees), non-profit, food service, and home health employers is \$13.25.
5. Minimum wage for employers with more than 100 employees. Minimum wage for employers with fewer employees is \$14.50.
6. Minimum wage for employers with more than 50 employees. Minimum wage for employers with 11 to 50 employees, non-profits, and home health providers is \$15.00. Minimum wage for employers with 10 or fewer employees is \$14.50.

| Locality | Local Minimum Wage (as of 7/1/23) | 1 BR Housing Wage | 2 BR Housing Wage |
|-----------------------------|--------------------------------------|-------------------|-------------------|
| Mountain View, CA | \$18.15 | \$48.33 | \$56.56 |
| Novato, CA ⁷ | \$16.32 | \$51.25 | \$61.31 |
| Oakland, CA | \$15.97 | \$37.87 | \$46.25 |
| Palo Alto, CA | \$17.25 | \$48.33 | \$56.56 |
| Pasadena, CA | \$16.93 | \$33.60 | \$42.73 |
| Petaluma, CA | \$17.06 | \$32.90 | \$43.31 |
| Portland, ME | \$14.00 | \$27.85 | \$35.75 |
| Redwood City, CA | \$17.00 | \$51.25 | \$61.31 |
| Richmond, CA | \$16.17 | \$37.87 | \$46.25 |
| Rockland, ME | \$14.00 | \$17.65 | \$21.21 |
| Saint Paul, MN ⁸ | \$15.19 | \$22.10 | \$27.12 |
| San Carlos, CA | \$16.32 | \$51.25 | \$61.31 |
| San Diego, CA | \$16.30 | \$36.25 | \$46.13 |
| San Francisco, CA | \$18.07 | \$51.25 | \$61.31 |
| San Jose, CA | \$17.00 | \$48.33 | \$56.56 |
| San Mateo County, CA | \$16.50 | \$51.25 | \$61.31 |
| San Mateo, CA | \$16.75 | \$51.25 | \$61.31 |
| Santa Clara, CA | \$17.20 | \$48.33 | \$56.56 |
| Santa Fe County, NM | \$14.03 | \$20.90 | \$24.02 |
| Santa Fe, NM | \$14.03 | \$20.90 | \$24.02 |
| Santa Monica, CA | \$16.90 | \$33.60 | \$42.73 |
| Santa Rosa, CA | \$17.06 | \$32.90 | \$43.31 |
| SeaTac, WA ⁹ | \$19.06 | \$40.38 | \$47.21 |
| Seattle, WA ¹⁰ | \$18.69 | \$40.38 | \$47.21 |
| Sonoma, CA ¹¹ | \$17.00 | \$32.90 | \$43.31 |
| South San Francisco, CA | \$16.70 | \$51.25 | \$61.31 |
| Sunnyvale, CA | \$17.95 | \$48.33 | \$56.56 |
| Tukwila, WA ¹² | \$18.99 | \$40.38 | \$47.21 |
| West Hollywood, CA | \$18.86 | \$33.60 | \$42.73 |

- 7. Minimum wage for employers with 100 or more employees. Minimum wage for employers with 26-99 employees is \$16.07 and minimum wage for employers with 1-25 employees is \$15.53.
- 8. Minimum wage for employers with more than 10,000 employees. Minimum wage for employers with 101-10,000 employees is \$15.00; minimum wage for employers with 6-100 employees is \$13.00; minimum wage for employers with 5 or fewer employees is \$11.50.
- 9. Minimum wage for hospitality and transportation employers.
- 10. Minimum wage for employers with more than 500 employees, and for employers with 500 or fewer employees that do not provide medical benefits. Minimum wage for employers with fewer employees that provide \$2.19 in medical benefits is \$16.50.
- 11. Minimum wage for employers with more than 25 employees. Minimum wage for firms with fewer employees is \$16.
- 12. Minimum wage for employers with over 500 employees. Minimum wage for employers with 15-50 employees or gross revenue over \$2 million is \$16.99.

DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers are in the pages "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016. HUD followed the same methodology for OMB's 2018 metropolitan area boundaries, starting in FY 2022.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY22 FMRs are based on five-year 2016-2020 American Community Survey (ACS) data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2016-2020 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY23 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY23, which for a nonmetropolitan county would be the state nonmetropolitan area.

HUD then adjusts the base FMRs to account for inflation between 2020 and 2023. In its calculation of FY2023 FMRs, HUD used the Consumer Price Index (CPI) in conjunction, for the first time, with data reported by several private companies to better capture local rent inflation. More information can be found in the [Federal Register](#). A recent mover adjustment factor is also applied to the base rent.

Statistically reliable local rent surveys can be used to estimate rents when their estimates are statistically different from the ACS-based rents. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMRs, the *Out of Reach* website includes zero- to four-bedroom FMRs. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of **Out of Reach** with previous ones.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>.

HUD's Federal Register notices for FY23 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2023_documents.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in **Out of Reach** are calculated by NLIHC and reflect the weighted average FMR for the counties (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2017-2021 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."

AREA MEDIAN INCOME (AMI)

This edition of **Out of Reach** includes HUD's FY23 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI is not intended to apply to a specific family size. Information on HUD's methodology for calculating AMIs can be found at <https://www.huduser.gov/portal/datasets/il.html>

Applying the assumption that no more than 30% of household income should be spent on housing costs, **Out of Reach** calculates the maximum affordable rent for households earning the median income and households earning 30% of the median.

The median incomes for states and state nonmetropolitan areas reported in **Out of Reach** reflect the weighted average of county AMI data weighted by the total number of households from the 2017-2021 ACS.

FY23 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>.

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2023. According to the U.S. Department of Labor, the District of Columbia, Puerto Rico, and 30 states have a minimum wage higher than the federal level of \$7.25 per hour. **Out of Reach** incorporates the higher prevailing state minimum wage in these states. Some local jurisdictions have a minimum wage that is higher than the prevailing federal or state rate. Local rates for counties, but not sub-county jurisdictions, are incorporated into **Out of Reach**.

Among the statistics included in **Out of Reach** are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. These estimates are included for all states and counties, but not for sub-county jurisdictions. If the reader would like to calculate the same statistics using a different wage such as a higher city-based minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, one would have to work 120 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington's rate of \$15.74. However, the same FMR would be affordable with 101 hours of work per week under the Seattle's higher local minimum wage of \$18.69 ($120 * \$15.74 / \18.69). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly, that average reflects higher state and county minimum wages, but not higher minimum wages associated with sub-county jurisdictions.

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

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest-income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.¹

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.² Renter wage information is based on 2021 data reported by the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW). For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2017-2021 ACS to arrive at an estimated average renter wage. In 28 counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 65% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2021 to FY23. The inflation factor (303.9 ÷ 271.0) was based on the Congressional Budget Office's (CBO) February 2023 projection of the CPI for FY23 and the 2021 calendar year CPI.

In approximately 9% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

OCCUPATIONAL WAGES

The occupational wages included in *Out of Reach* are from the Bureau of Labor Statistics' Occupational Employment and Wage Statistics. An inflation factor was applied to adjust wages from May 2022 to FY23. The inflation factor (303.9/291.3) was based on the CBO's February projection of the CPI for FY23 and the CPI in May 2022.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the five-year 2017-2021 ACS projected to FY23 using the inflation factor (303.9 ÷ 271.0) based on the Congressional Budget Office's (CBO) February 2023 projection of the CPI for FY 2023 and the 2021 calendar year CPI.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary layoffs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of April 2023, the average wage earner on private, nonfarm payrolls in the U.S. worked 34.4 hours per week.³

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.

¹ This measure is different from median renter *household* income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

² Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

³ Bureau of Labor Statistics. (2023). *The employment situation – May 2023*. U.S. Department of Labor. <https://www.bls.gov/news.release/emp/sit.nr0.htm>

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2023, which is \$914 per month. **Out of Reach** calculations for states include state supplemental payments that benefit all individual SSI recipients in 22 states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from **Out of Reach** calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. Six states do not supplement federal SSI payments: Arizona, Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

The Technical Assistance Collaborative, Inc., publishes Priced Out, which compares FMRs with the incomes of SSI recipients.

ADDITIONAL DATA AVAILABLE ONLINE

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

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

OUT *of* REACH

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