

OUT OF REACH 2010

*Renters in the Great Recession,
the Crisis Continues*



National Low Income Housing Coalition
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OUT OF REACH 2010

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Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

Additional copies of *Out of Reach* are available from NLIHC. *Out of Reach* and additional data are available on NLIHC's website at www.nlihc.org/oor2010.

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Preface

By Sheila Crowley, President and CEO, National Low Income Housing Coalition

“For more than 30 years, the National Low Income Housing Coalition has led the way in advocating for decent, affordable housing in America. Their latest *Out of Reach* annual report on rental housing affordability shows a growing need to preserve and expand the current stock of affordable rental housing. The hardships faced by many low-income renters in an economy recovering from the recession and record foreclosures make this need all the more urgent. We are grateful for the NLIHC’s efforts, and we will continue our partnership to ensure that more Americans have better access to decent and affordable rental housing.” Speaker of the House Nancy Pelosi – April 2010

Speaker Pelosi is one of our nation’s leaders who understands that good housing is fundamental to individual and family well-being, just as good schools, access to good health care, well-paying jobs, and income security are. The current housing crisis, precipitated by predatory lending and the bubble in housing prices, made explicit how central stable, affordable housing is to our people, our communities, and our economy.

It also has exposed the long standing structural deficit of good housing for the people who labor in the low wage workforce and elderly and disabled people who live on fixed incomes. This is the story of *Out of Reach*. While many public officials have cited *Out of Reach* for years, it took the larger housing crisis that has enveloped the nation to bring the story into full public view.

The watchword in today’s housing policy debate is “balance.” We need greater balance between homeownership and renting, and equal respect paid to both. We need greater balance in federal housing subsidies, the majority of which goes to higher income people through the tax code. We need greater balance between our desire for square footage and our care for our planet. We need greater balance in housing choices in every community, so that all members, no matter age, income, family status, health, or race, have equal access to safe decent and affordable homes.

The purpose of *Out of Reach* is to make sure that every public official and every housing advocate, at the local, state, and national level, has sound and easily accessed data to argue for housing justice and make decisions about allocating public resources. I must first acknowledge the late Cushing Dolbeare, who founded the National Low Income Housing Coalition and produced *Out of Reach* for its first several years in the 1990s. Successive NLIHC staff have stayed true to the methodology, while enhancing *Out of Reach* with new data and analyses each year. This year Research Analyst Megan DeCrappeo, Research Director Danilo Pelletiere, Communications Associate Taylor Materio, and Research Intern Elisabeth Teater have taken *Out of Reach* to a new level of excellence.

Introduction

Housing issues have been at the forefront of Americans' minds for over 3 years now and while there have been a number of attempts at all levels of government to improve the health of the housing market, low income people and renters in particular continue to struggle to remain in their current homes or find an adequate and affordable place to live. The majority of the initiatives aimed at stabilizing the housing market over the past few years have focused almost exclusively on the needs of homeowners and on encouraging people to buy homes, rather than on providing incentives for people to rent or on making rental units more affordable.

As the housing crisis evolves into one of the worst economic recessions in recent history, economic hardship is being felt by a wide swath of the population. With so much of the nation's attention still focused on the housing market and on alleviating these hardships, it is critical that advocates of affordable housing continue to inform the public about the persistent affordable housing crisis facing low income renters, a crisis that has only worsened in the current recession. The argument in favor of a more balanced housing policy, one that seeks to provide housing to those in the greatest need and stabilize the lives of American families whether they rent or own, has never been stronger.

Box 1: Statistics for extremely low income renter households as of 2008:

- 71% spent more than half of their income on rent.
- There was a shortage of 3.1 million affordable units.
- Only 37 units were affordable and available for every 100 households.

Persistent Problems and Troubling Trends

The numbers in *Out of Reach 2010* do not appear in isolation.

They are a part of the broader economic and social forces affecting the opportunities and housing choices Americans face in their communities.

Affordable Housing Shortage: Since long before the current foreclosure and economic crises, low income renters have faced a large array of housing challenges. Extremely Low Income (ELI) renter households (those earning

30% or less of their area's median family income) continue to be the only income group facing an absolute shortage of affordable housing units, with only 6.1 million units affordable to 9.2 million ELI renters.¹

However, if only apartments that are both affordable and *available* are counted, this number shrinks to a mere 3.4 million units for all ELI renter households. Further illustrating the problem is the fact that from 2000 to 2008 the number of units receiving project based assistance from HUD decreased by over

¹ Pelletiere, D. (2009, November). *Preliminary assessment of American Community Survey data shows housing affordability gap worsened for lowest income households from 2007 to 2008*. Washington, DC: National Low Income Housing Coalition.

210,000.² This mismatch in the supply and demand of affordable housing leads to an astonishingly high number of ELI renters who pay more than half of their income on housing costs (See Box 1).³

More People are Doubling Up: Those households that can't or are unwilling to devote such a large percentage of their income towards housing costs may decide to move in with family members or friends, or live in substandard housing that lacks necessary amenities such as working plumbing or electricity. Recent HUD data shows a 25% increase from 2005 to 2009 in the percentage of movers who joined an existing household, or "doubled up."⁴

Additionally, a recent study by the Pew Research Center⁵ showed that the number of "multi-generational" family households, or households containing at least two adult generations, increased by 33% between 1980 and 2008. While some of this increase may be attributed to demographic and cultural shifts, such as a larger immigrant population or the rising median age of marriage, a large increase of 2.6 million Americans living in multi-generational households between 2007

² NLIHC tabulations of HUD's "A Picture of Subsidized Households" from 2000 and 2008.

³ Statistics in Box 1 are from NLIHC tabulations of the 2008 American Community Survey PUMS housing file.

⁴ Collinson, R. & Winter, B. (2010, January). *U.S. rental housing characteristics: supply, vacancy, and affordability*. HUD PD&R Working Paper 10-01. Washington, DC: U.S. Department of Housing and Urban Development.

⁵ Taylor, P. et al. (2010, March). *The Return of the Multi-Generational Family Household*. A Social & Demographic Trends Report. Washington, DC: Pew Research Center.

and 2008 points to high unemployment and rising foreclosures as part of the reason for this trend.

Rise in Homelessness: For the lowest income families that can not find affordable housing, homelessness threatens. There were over 650,000 homeless people in the U.S. in 2008. Homelessness in individuals remained largely unchanged from 2007 to 2008, but homelessness in families increased by 9%, and increases in both populations were more substantial in rural and suburban areas than in principal cities. The increase in family homelessness seems to be a direct result of the recession, since families have historically been more immediately impacted by changing economic conditions than individuals.⁶ The Center on Budget and Policy Priorities estimated that the number of people in "deep poverty," or with incomes below half of the poverty line and therefore at risk of housing instability and homelessness, would increase by somewhere between 4.5 or 6.3 million if the unemployment rate reached 9%.⁷ In December 2009 the unemployment rate reached 10%.⁸

Unemployment Remains High: According to data from the Bureau of Labor Statistics (BLS) the number of unemployed persons at the beginning of the recession (December 2007) was 7.7 million and the unemployment rate was 5%. By December

⁶ Office of Community Planning and Development. (2009, July). *The 2008 annual homeless assessment report to Congress*. Washington, DC: HUD.

⁷ Sard, B. (2010, January). *Number of homeless families climbing due to recession: recovery package should include new housing vouchers and other measures to prevent homelessness*. Washington, DC: The Center on Budget and Priority Policies.

⁸ Bureau of Labor Statistics. (2010, January). *The employment situation: December 2009*. Washington, DC: U.S. Department of Labor.

2009, both the number of unemployed and the unemployment rate had doubled to 15.3 million and 10% respectively.⁹ A discouraging upward trend comes in the increasing number of long-term unemployed persons. From December 2008 to December 2009, the number of people unemployed for 27 weeks or longer more than doubled, increasing from 2.6 million to 6.1 million.¹⁰

Unfortunately, unemployment rates are highest among minorities (15.8% for African Americans and 12.4% for Hispanics), people with disabilities (13.8%), and those without a high school diploma (15.6%),¹¹ groups which also tend to have historically high proportions of low income households. Contributing to high unemployment rates among these populations is the loss of jobs in industries that are traditionally available to those without higher education, such as manufacturing and construction.

Among those who are unemployed but want a job, the number of discouraged workers (or those who think that there are no jobs available to them) has increased by 500,000 over the past year, indicating a growing frustration with current economic

conditions.¹² In hard financial times, people often try to work multiple jobs in order to make ends meet, but in a recession such as this, it becomes difficult to find one job, much less two or three. This is reflected in the decreasing number of people holding multiple jobs, which went from 7.7 million in February 2009 to 7.2 million in February 2010.¹²

Box 2: Measures of the current crises:

- The unemployment rate has increased from 8.2% to 9.7% in the last 12 months.
- The percentage of people who have been unemployed for 27 weeks or longer increased from 22% to 40% in the last 12 months.
- An estimated 40% of foreclosures displace renter households.
- The number of renter households grew by 1.1 million between 2007 and 2008, while the number of owners contracted.
- There has been a 25% increase in renters who move to join another family (or “double up”) since 2005.

Foreclosure and the Rental Market: The foreclosure crisis has had a dramatic effect on the housing market. Rental demand continues to surge as more and more people are either forced out of ownership due to foreclosure or choose to rent rather than own in light of the tightening credit market and now obvious risks involved with homeownership. Renter households currently make up 33% of the total occupied housing units, up from only 31% at the height of the housing boom in 2004.¹³

Even with this increased demand for rental housing, for-rent vacancy rates are at historic highs. The for-rent vacancy rate in the fourth quarter of 2009 was 10.7%, up from 10.1% in the fourth quarter of 2008.¹⁴ Homeowners and investors who are overleveraged and face the threat of delinquency or foreclosure are increasingly looking for

⁹ Ibid.

¹⁰ Ibid.

¹¹ Bureau of Labor Statistics. (2010, March). *The employment situation: February 2010*. Washington, DC: U.S. Department of Labor.

¹² Ibid.

¹² Ibid.

¹³ U.S. Census Bureau. Housing vacancies and homeownership (CPS/HVS) fourth quarter 2009, historic tables, table 7. Washington, DC: Author.

¹⁴ U.S. Census Bureau. Housing vacancies and homeownership (CPS/HVS) fourth quarter 2009, historic tables, table 1. Washington, DC: Author.

renters or roommates to help them with their high debt payments pushing up the number of units for rent. There is some evidence that rents in large, professionally managed apartment buildings declined in all four quarters of 2009.¹⁵

However, it is important to keep in mind that from 2001 to 2007 the high-rent rental housing stock increased by 94.3% as the affordable rental housing stock decreased by 6.3% and it is these high-rent developments, along with units now for-rent that were previously for-sale that are contributing to these higher vacancy rates and declining rents.¹⁶ These units remain unaffordable for the growing number of low income households looking for low cost housing. The CPI rent index, which covers all rental housing, shows rents continuing to rise despite the economic slowdown.¹⁷

While the nation has focused almost exclusively on the troubles in the single-family homeownership market, a second crisis looms in the commercial real estate market. The multifamily mortgage default rate increased in recent quarters and was at 3.58% in the third quarter of 2009, up from 3.14% in the second quarter.¹⁸ Apartment owners face a tightening credit market, decreasing property values and many are highly overleveraged. These characteristics will make it difficult for them to refinance their mortgages and they may resort to tactics such as foregoing necessary property improvements or passing along their

¹⁵ National Multi Housing Council. (2010, March). *Market Trends*. Washington DC: Author.

¹⁶ Collinson & Winter. (2010, January).

¹⁷ National Multi Housing Council. (2010, March).

¹⁸ Congressional Oversight Panel. (2010, February). *Commercial real estate losses and the risk to financial stability*. Washington DC: Author.

increased debt payments in the form of higher rents or fees to tenants.

An estimated 40% of the households displaced by foreclosure are renters,¹⁹ a number which may rise significantly if conditions in the multifamily market continue to deteriorate. Renters tend to have lower incomes than owners and end up paying a larger proportion of their income on housing costs, making them more vulnerable to a weak job market than traditional homeowners.

Two Fundamental Questions

As a result of the swelling ranks of unemployed and households who have been foreclosed upon or evicted from their homes, there will be a large number of households searching for an affordable place to live in 2010. Unfortunately, low income households will continue to compete with higher income households for a pool of low-cost units that was insufficient to meet demand in the first place.

For the family who has to relocate to a new community to find work – or for the family who has been displaced by foreclosure and wants to remain in the same town – *Out of Reach* answers two fundamental questions:

1. How much will I have to earn to be reasonably assured of finding an affordable rental unit?

¹⁹ Pelletiere, D. (2009, January). *Renters in foreclosure: Defining the problem, identifying solutions*. Washington, DC: National Low Income Housing Coalition.

2. At prevailing wage levels, will a full-time job allow me to find a decent home I can afford?

The Housing Wage answers the first question. It represents the full-time²⁰ hourly wage one would need to earn in order to pay what HUD estimates to be the Fair Market Rent (FMR) for an apartment, spending no more than 30% of income on housing costs.

To answer the second question, *Out of Reach* compares the Housing Wage to local wage and income levels for every county, metropolitan area, state, and nonmetropolitan portion of every state in the country.

By answering these two questions in this way, the numbers in *Out of Reach* allow readers to gain a clear understanding of the difficulty that low income households face in finding a home they can actually afford in their community with the wages they earn. Advocates can use the following findings to make the case that there is still a pressing need to create more affordable rental housing in this country in an effort to narrow the gap between the Housing Wage and what Americans actually earn.

²⁰ Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). For households that cannot work 40 hours per week, this is a conservative estimate because the required income must be earned in fewer hours. For households working more than 40 hours per week, the Housing Wage is actually lower than is stated here. The average employee works roughly 34 hours per week (Bureau of Labor Statistics. (2010, March). *The employment situation: February 2010*. Washington, DC: U.S. Department of Labor).

Findings

Assuming full-time, year-round employment, the 2010 national Housing Wage for a two-bedroom rental unit at the national average FMR of \$959 is \$18.44. This means that a household must earn the equivalent of \$38,360 in annual income to afford a modest rental home.²¹ There are two states in which the Housing Wage actually decreased from 2009 to 2010: Michigan and Oklahoma. This was due to economic weakness and declines of the FMRs in large metropolitan areas of these states such as Ann Arbor, Detroit and Oklahoma City.

Minimum Wage: In all but 15 states, the minimum wage in effect in the first part of 2010 is greater than at the same time last year, in many cases because the federal minimum increased to \$7.25 in the summer of 2009. As a result, the distance between the minimum wage and many state Housing Wages narrowed and the number of jobs per household at the prevailing minimum wage needed to afford the two-bedroom FMR decreased in 27 states.

Despite this progress, the number of full-time jobs that a household must work at the prevailing state minimum wage to afford the average two-bedroom FMR ranges from 1.1 jobs (Puerto Rico) to 4.3 jobs (Hawaii). In other words, in no state can an individual working full-time at the minimum wage afford a two-bedroom apartment for his or her family. In fact, with the exception of 32 Municipios in Puerto Rico, there is no county in

²¹ The data contained in this printed version are supplemented by additional data online, such as the Housing Wages for an array of apartment sizes (0-4 bedrooms).

the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full-time at the minimum wage. Also, there are no further projected increases to the minimum wage, so it is likely that the gap between the housing wage and the minimum wage will begin to widen again next year.

Renter Wage: At the estimated average renter wage of \$14.44, a household must work 51 hours per week to afford the national average two-bedroom FMR. This average renter wage decreased from \$14.69 in 2009, as the recession took its toll on wage earners. Ninety-six hours, or roughly 2.4 full-time jobs, are required at Hawaii's renter wage to afford the state's two-bedroom FMR, while only 39 hours are required in Texas.

ELI Households: HUD defines an ELI household as one that earns 30% or less of the Area Median Income (AMI). Thirty percent of the national average AMI is \$19,740²² which, assuming a household spends no more than 30% of its income on housing, implies that an ELI household could afford no more than \$494 in monthly rent. Comparing the amount an ELI household can reasonably afford to the national two-bedroom FMR of \$959 illustrates the true disparity between prevailing and affordable rents for ELI households.

²² This number differs from the estimated national average AMI that was included in the original release of *Out of Reach 2010*. This release includes HUD's official FY10 AMIs, which were released in May, 2010.

Box 3: State-Level Findings

- In 28 states (including DC), more than two full-time *minimum wage* jobs are required to afford the two-bedroom FMR.
- In 20 states, a household must work at least 50 hours at the *average renter wage* to afford the two-bedroom FMR.
- In 29 states, an ELI household cannot afford to spend more than \$500 per month on rent and utilities.
- In 16 states, the FMR for a studio apartment exceeds the entire monthly SSI payment.
- In 13 states, a household must work at least two full-time jobs at the minimum wage to afford the two-bedroom FMR in the state's combined nonmetropolitan areas.

Supplemental Security Income: Roughly 7.7 million individuals receive Supplemental Security Income (SSI) because they are elderly, blind, or disabled and have few economic resources.²³

With the maximum federal monthly payment of \$674 in 2010, an SSI recipient could afford rent of only \$202.²⁴ SSI is the only source of income for 56% of all recipients.²⁵

Nonmetropolitan Areas: For each state, *Out of Reach* combines the data for counties that are not included in a metropolitan area and calculates the Housing Wage and related statistics for this combined area. Although housing is often less expensive in rural areas than in big cities, these areas also generally have lower wages than are found in metropolitan areas. To illustrate, the average nonmetropolitan FMR of \$699 is roughly three-fourths of the national FMR (\$959), but the same relationship applies to the renter wages since the average renter wage in nonmetropolitan areas is only \$10.37. Thus, as with the national statistic, the average national nonmetropolitan FMR is affordable only by

²³ Social Security Administration. (2010, March). *SSI monthly statistics, January 2010*. Washington, DC: Author. Retrieved March 29, 2010 from http://www.socialsecurity.gov/policy/docs/statcomps/ssi_monthly/

²⁴ Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in January 2010 was \$476. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.

²⁵ Social Security Administration. (2009, September). *SSI annual statistical report, 2008*. Washington, DC: Author.

working 52 hours at the average renter wage in these areas.

Conclusions

Year after year, the statistics found in *Out of Reach* show the effects of the severe shortage of housing that is both decent and affordable to low income renters. *Out of Reach 2010* shows that even with the recent increases to the federal minimum wage and a weak housing market, households still need to work over 40 hours a week or hold down multiple jobs to be assured of being able to afford a modest rental home; a task made harder in the recession.

While some may point to recent spikes in rental vacancies or reports of declining rents as an indicator that there is no longer a need to create more affordable housing, housing advocates can use *Out of Reach 2010* statistics to show that the need remains. Wages are decreasing, unemployment remains at an historic high and the rents low income people pay continue to go up, all while more and more households are entering the rental market. It is harder than ever for households to find decent, stable housing at the wages they earn.

The Numbers in this Report

As in past years, *Out of Reach 2010* relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration to make its case. See Appendix A for a detailed explanation of data sources and methodologies.

The FMR on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for ***rent and utilities*** in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, *not* what current renters are paying *on average*. See Appendix B for information on how HUD calculates the FMR.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. In recent years, HUD has changed its methodology for calculating FMRs and incomes. The new methodology is thought to be an improvement on past practices, but it can introduce more year-to-year variability into the data. For this reason and others (e.g., changes to the metropolitan area definitions), readers should not compare this year's data to previous editions of *Out of Reach* and automatically assume that differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance interpreting the data.

The data in this report and the additional materials and data can be found online at www.nlihc.org/oor2010/.

MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$30.96
California	\$25.52
Maryland	\$24.43
New Jersey	\$24.32
New York	\$23.87
Massachusetts	\$23.37
Connecticut	\$23.00
Alaska	\$20.36
Florida	\$20.29
New Hampshire	\$19.67

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
Stamford-Norwalk, CT HMFA	\$34.62
San Francisco, CA HMFA	\$33.85
Honolulu, HI MSA	\$32.77
Santa Cruz-Watsonville, CA MSA	\$31.85
Westchester County, NY Statutory Exception Area	\$31.17
Orange County, CA HMFA	\$30.65
Nassau-Suffolk, NY HMFA	\$30.62
Danbury, CT HMFA	\$30.60
Washington-Arlington-Alexandria HMFA *	\$28.73
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.44

Counties ²	Housing Wage for Two-Bedroom FMR
San Francisco County, CA	\$33.85
Marin County, CA	\$33.85
San Mateo County, CA	\$33.85
Honolulu County, HI	\$32.77
Nantucket County, MA	\$32.37
Santa Cruz County, CA	\$31.85
Westchester County, NY	\$31.17
Orange County, CA	\$30.65
Suffolk County, NY	\$30.62
Nassau County, NY	\$30.62

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$29.40
Hawaii	\$25.75
Alaska	\$21.87
Connecticut	\$18.69
New Hampshire	\$17.57
California	\$17.48
Maryland	\$17.07
Nevada	\$16.57
Colorado	\$15.86
Vermont	\$15.79

¹ Excludes the District of Columbia.

² Excludes metropolitan counties in New England.

* 50th percentile FMR (See Appendix A).

GROWTH OF THE TWO-BEDROOM HOUSING WAGE, 2000-2010

States¹	Percent Change, 2000-2010
Hawaii	92.8%
Rhode Island	65.6%
Maryland	65.1%
Louisiana	63.5%
Wyoming	57.7%
New York	57.3%
Florida	56.0%
California	55.6%
New Jersey	54.7%
Virginia	54.1%

Metropolitan Areas	Percent Change, 2000-2010
Honolulu, HI MSA	95.6%
New Orleans-Metairie-Kenner, LA MSA	80.2%
Midland, TX MSA	79.5%
Los Angeles-Long Beach, CA HMFA	76.8%
Odessa, TX MSA	75.7%
Brockton, MA HMFA	75.7%
Danbury, CT HMFA	75.6%
Riverside-San Bernardino-Ontario, CA MSA	75.3%
Lowell, MA HMFA	71.3%
Fitchburg-Leominster, MA HMFA	70.4%

Counties²	Percent Change, 2000-2010
Starr County, TX	103.5%
Honolulu County, HI	95.6%
Maui County, HI	89.4%
Choctaw County, OK	87.5%
Kauai County, HI	84.6%
Orleans Parish, LA	80.2%
St. John the Baptist Parish, LA	80.2%
Plaquemines Parish, LA	80.2%
St. Tammany Parish, LA	80.2%
Jefferson Parish, LA	80.2%

Combined Nonmetro Areas	Percent Change, 2000-2010
Hawaii	83.2%
Florida	57.9%
Wyoming	56.4%
Maryland	55.7%
California	55.2%
Delaware	53.9%
New York	53.1%
Massachusetts	52.4%
Louisiana	51.8%
Connecticut	50.8%

¹ Excludes the District of Columbia and Puerto Rico

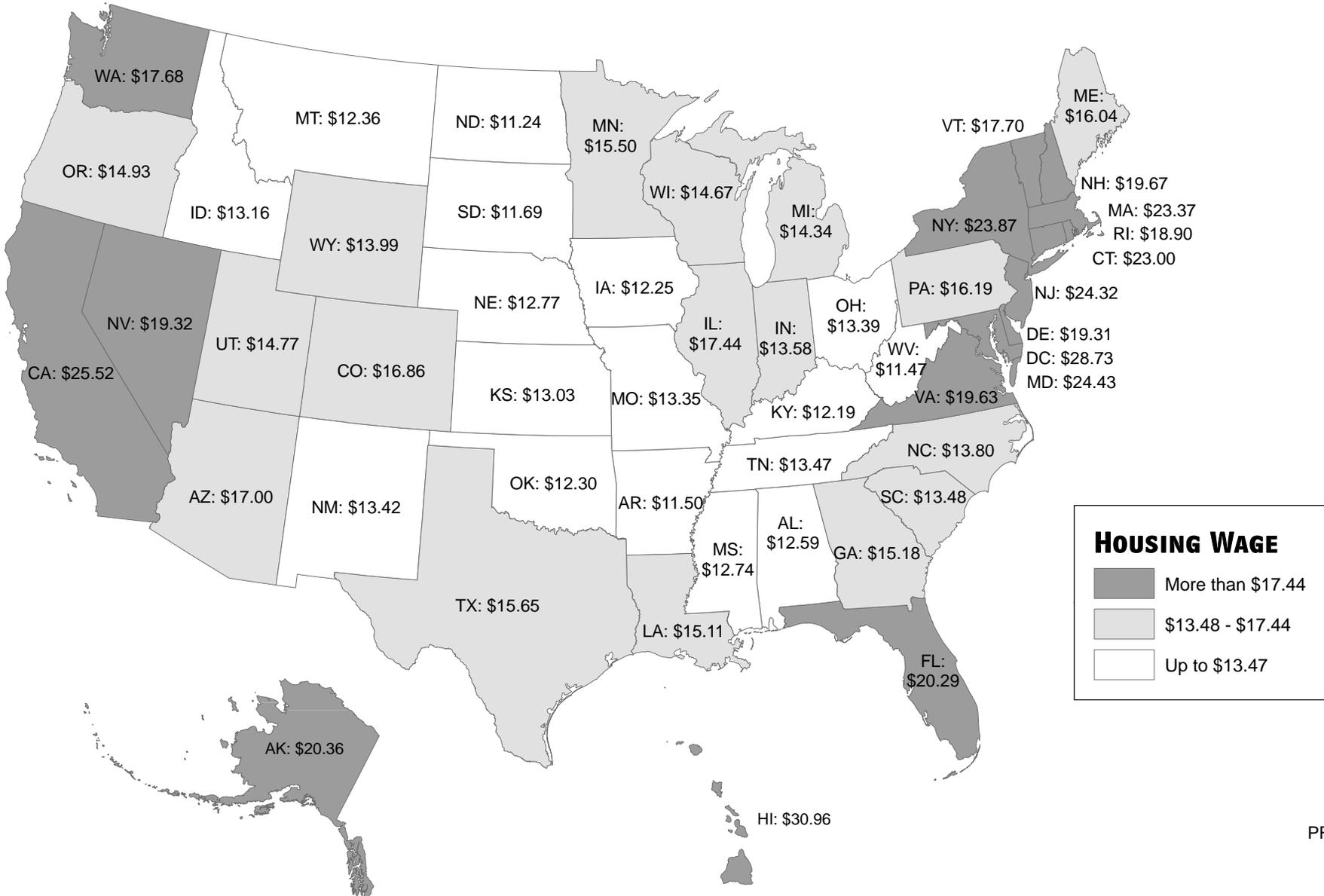
² Excludes metropolitan counties in New England.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

Rank	State	Housing Wage for Two-Bedroom FMR	Rank	State	Housing Wage for Two-Bedroom FMR
52	Hawaii	\$30.96	26	Oregon	\$14.93
51	District of Columbia	\$28.73	25	Utah	\$14.77
50	California	\$25.52	24	Wisconsin	\$14.67
49	Maryland	\$24.43	23	Michigan	\$14.34
48	New Jersey	\$24.32	22	Wyoming	\$13.99
47	New York	\$23.87	21	North Carolina	\$13.80
46	Massachusetts	\$23.37	20	Indiana	\$13.58
45	Connecticut	\$23.00	19	South Carolina	\$13.48
44	Alaska	\$20.36	18	Tennessee	\$13.47
43	Florida	\$20.29	17	New Mexico	\$13.42
42	New Hampshire	\$19.67	16	Ohio	\$13.39
41	Virginia	\$19.63	15	Missouri	\$13.35
40	Nevada	\$19.32	14	Idaho	\$13.16
39	Delaware	\$19.31	13	Kansas	\$13.03
38	Rhode Island	\$18.90	12	Nebraska	\$12.77
37	Vermont	\$17.70	11	Mississippi	\$12.74
36	Washington	\$17.68	10	Alabama	\$12.59
35	Illinois	\$17.44	9	Montana	\$12.36
34	Arizona	\$17.00	8	Oklahoma	\$12.30
33	Colorado	\$16.86	7	Iowa	\$12.25
32	Pennsylvania	\$16.19	6	Kentucky	\$12.19
31	Maine	\$16.04	5	South Dakota	\$11.69
30	Texas	\$15.65	4	Arkansas	\$11.50
29	Minnesota	\$15.50	3	West Virginia	\$11.47
28	Georgia	\$15.18	2	North Dakota	\$11.24
27	Louisiana	\$15.11	1	Puerto Rico	\$9.87

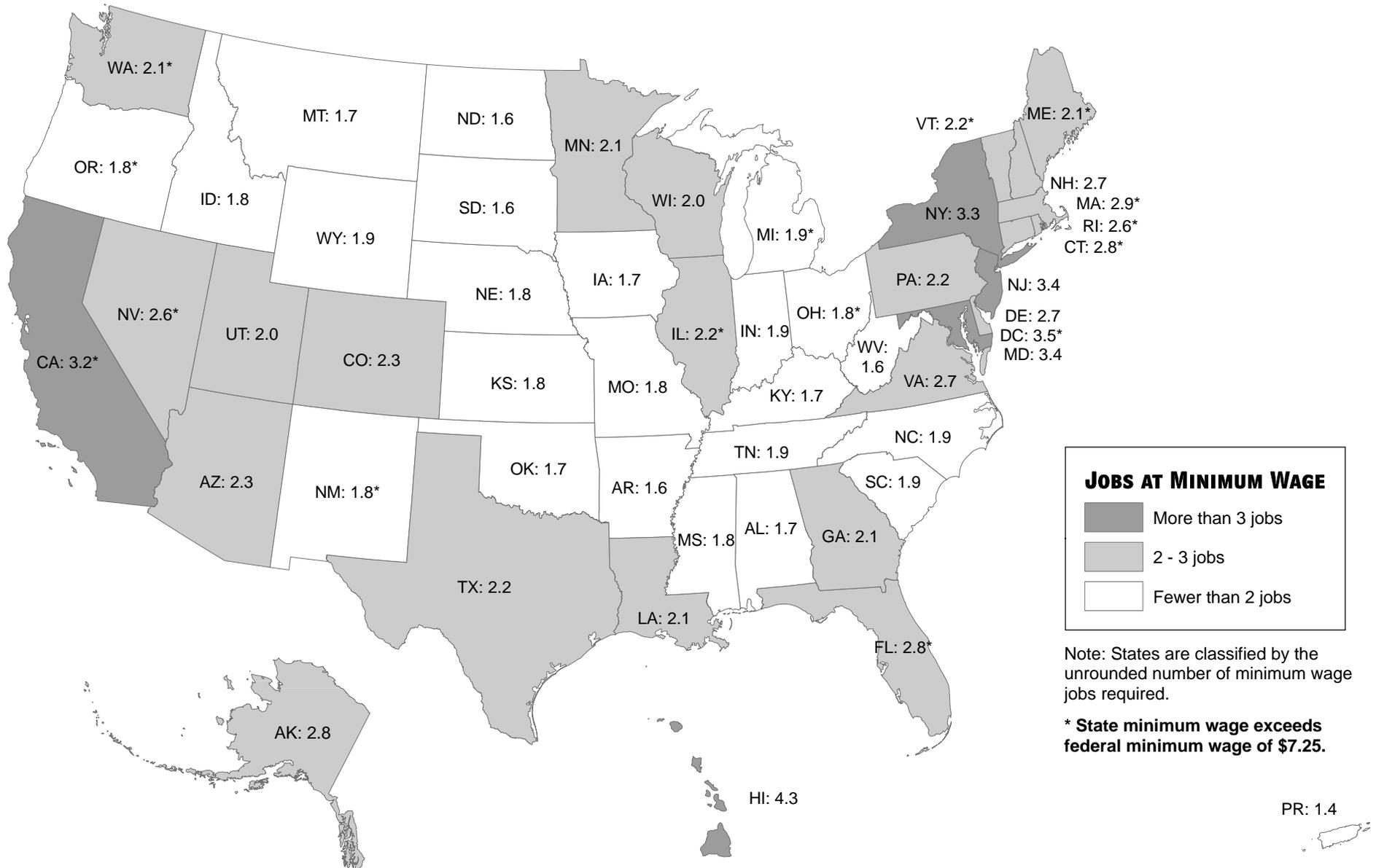
2010 Two-Bedroom Housing Wage

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



2010 MINIMUM WAGE JOBS NEEDED PER HOUSEHOLD

Number of jobs (40 hours per week, 52 weeks a year) per household at prevailing minimum wage needed to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$38,360) by 52 (weeks per year) and then by 40 (hours per work week) (\$38,360 / 52 = \$738; \$738 / 40 = \$18.44).

Divide 2010 two-bedroom FMR by Census 2000 base rent (HUD) (\$959 / \$660 = 1.45). Then subtract 1 and multiply by 100 ((1.45 - 1) x 100 = 45%).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$65,801 x .3 = \$19,740). Divide by 12 to obtain monthly amount (\$19,740 / 12 = \$1,645).

HUD median family income estimate based on data from Census 2000 and 2006-08 American Community Survey.

Divide number of renter households by total number of households (U.S. Census 2000) (35,993,576 / 106,707,234 = .34). Then multiply by 100 (.34 x 100 = 34%).

Average wage reported by the Bureau of Labor Statistics for 2008, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2010. See Appendix A.

U.S. Census 2000.

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.44	45%	\$959	\$38,360	2.6	\$65,801	\$1,645	\$19,740	\$494	35,993,576	34%	\$14.44	\$751	1.3

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$959 x 12 = \$11,508). Then divide by .3 to determine the total income needed to afford \$11,508 per year in rent (\$11,508 / .3 = \$38,360).

Divide income needed to afford the FMR by 52 (weeks per year) (\$38,360 / 52 = \$738). Then divide by \$7.25 (the Federal minimum wage) (\$738 / \$7.25 = 102 hours). Finally, divide by 40 (hours per work week) (102 / 40 = 2.6 full-time jobs).

Multiply Annual AMI by .3 (\$65,801 x .3 = \$19,740).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$19,740 x .3 = \$5,922). Divide by 12 to obtain monthly amount (\$5,922 / 12 = \$494).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$14.44 x 40 x 52 = \$30,035). Multiply by .3 to determine maximum amount that can be spent on rent (\$30,035 x .3 = \$9,011). Divide by 12 to obtain monthly amount (\$9,011 / 12 = \$751).

Divide income needed to afford the FMR by 52 (weeks per year) (\$38,360 / 52 = \$738). Then divide by \$14.44 (The United States' mean renter wage) (\$738 / \$14.44 = 51 hours). Finally, divide by 40 (hours per work week) (51 / 40 = 1.3 full-time jobs).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

HOW TO USE THE NUMBERS

A renter household needs to earn at least \$18.44 per hour in order for a two-bedroom unit at the Fair Market Rent to be affordable.

The Housing Wage in 2010 is 45% higher than it was in 2000.

For a family earning the Area Median Income, monthly rent of \$1,645 or less is affordable.

The annual median family income in the United States is \$65,801.

In 2000, renter households represented 34% of all households in the United States.

In 2000, there were 35,993,576 renter households the United States.

The estimated mean (average) renter wage in the United States is \$14.44 in 2010.

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.44	45%	\$959	\$38,360	2.6	\$65,801	\$1,645	\$19,740	\$494	35,993,576	34%	\$14.44	\$751	1.3

The Fair Market Rent for a two-bedroom rental unit in the United States is \$959.

A renter household needs an annual income of \$38,360 in order for a two-bedroom rental unit at the Fair Market Rent to be affordable.

A renter household needs 2.6 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

In the United States, an Extremely Low Income family (30% of AMI) earns \$19,740 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$494 or less is affordable.

If a household earns the equivalent of a job paying the mean renter wage, it can afford to spend as much as \$751 in monthly rent.

A renter household needs 1.3 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.
 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

STATE SUMMARY TABLE

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	Rent affordable		Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
								30% of AMI ⁴	at 30% of AMI					
ALABAMA	\$12.59	43%	\$655	\$26,187	1.7	\$54,520	\$1,363	\$16,356	\$409	478,394	28%	\$10.68	\$555	1.2
ALASKA	\$20.36	40%	\$1,059	\$42,345	2.8	\$78,255	\$1,956	\$23,477	\$587	83,097	37%	\$15.47	\$805	1.3
ARIZONA	\$17.00	37%	\$884	\$35,350	2.3	\$61,796	\$1,545	\$18,539	\$463	607,690	32%	\$13.74	\$714	1.2
ARKANSAS	\$11.50	35%	\$598	\$23,930	1.6	\$49,548	\$1,239	\$14,864	\$372	319,238	31%	\$10.92	\$568	1.1
CALIFORNIA	\$25.52	56%	\$1,327	\$53,079	3.2	\$73,307	\$1,833	\$21,992	\$550	4,956,633	43%	\$17.09	\$889	1.5
COLORADO	\$16.86	19%	\$877	\$35,063	2.3	\$72,144	\$1,804	\$21,643	\$541	541,933	33%	\$14.87	\$773	1.1
CONNECTICUT	\$23.00	52%	\$1,196	\$47,843	2.8	\$88,364	\$2,209	\$26,509	\$663	431,928	33%	\$17.01	\$885	1.4
DELAWARE	\$19.31	49%	\$1,004	\$40,163	2.7	\$71,096	\$1,777	\$21,329	\$533	82,690	28%	\$15.07	\$783	1.3
DISTRICT OF COLUMBIA	\$28.73	64%	\$1,494	\$59,760	3.5	\$103,500	\$2,588	\$31,050	\$776	147,122	59%	\$25.22	\$1,312	1.1
FLORIDA	\$20.29	56%	\$1,055	\$42,201	2.8	\$59,812	\$1,495	\$17,944	\$449	1,896,218	30%	\$13.23	\$688	1.5
GEORGIA	\$15.18	29%	\$789	\$31,567	2.1	\$61,716	\$1,543	\$18,515	\$463	977,076	33%	\$13.60	\$707	1.1
HAWAII	\$30.96	93%	\$1,610	\$64,396	4.3	\$78,540	\$1,964	\$23,562	\$589	175,457	44%	\$12.89	\$670	2.4
IDAHO	\$13.16	32%	\$684	\$27,363	1.8	\$56,773	\$1,419	\$17,032	\$426	129,732	28%	\$10.03	\$522	1.3
ILLINOIS	\$17.44	35%	\$907	\$36,273	2.2	\$70,133	\$1,753	\$21,040	\$526	1,502,655	33%	\$15.05	\$782	1.2
INDIANA	\$13.58	31%	\$706	\$28,241	1.9	\$61,258	\$1,531	\$18,377	\$459	667,223	29%	\$11.68	\$608	1.2
IOWA	\$12.25	28%	\$637	\$25,490	1.7	\$63,059	\$1,576	\$18,918	\$473	317,849	28%	\$10.92	\$568	1.1
KANSAS	\$13.03	32%	\$678	\$27,102	1.8	\$61,218	\$1,530	\$18,366	\$459	319,018	31%	\$11.91	\$619	1.1
KENTUCKY	\$12.19	36%	\$634	\$25,352	1.7	\$53,722	\$1,343	\$16,117	\$403	465,349	29%	\$10.91	\$567	1.1
LOUISIANA	\$15.11	64%	\$786	\$31,421	2.1	\$54,772	\$1,369	\$16,432	\$411	531,058	32%	\$12.17	\$633	1.2
MAINE	\$16.04	50%	\$834	\$33,362	2.1	\$59,419	\$1,485	\$17,826	\$446	147,280	28%	\$10.54	\$548	1.5
MARYLAND	\$24.43	65%	\$1,271	\$50,822	3.4	\$88,380	\$2,210	\$26,514	\$663	627,639	32%	\$14.57	\$758	1.7
MASSACHUSETTS	\$23.37	48%	\$1,215	\$48,602	2.9	\$84,125	\$2,103	\$25,238	\$631	935,332	38%	\$18.20	\$946	1.3
MICHIGAN	\$14.34	27%	\$746	\$29,832	1.9	\$64,074	\$1,602	\$19,222	\$481	992,315	26%	\$12.60	\$655	1.1
MINNESOTA	\$15.50	29%	\$806	\$32,247	2.1	\$74,513	\$1,863	\$22,354	\$559	482,403	25%	\$12.66	\$658	1.2
MISSISSIPPI	\$12.74	46%	\$663	\$26,501	1.8	\$47,396	\$1,185	\$14,219	\$355	289,283	28%	\$10.01	\$521	1.3
MISSOURI	\$13.35	36%	\$694	\$27,763	1.8	\$60,326	\$1,508	\$18,098	\$452	652,284	30%	\$12.53	\$652	1.1
MONTANA	\$12.36	33%	\$643	\$25,716	1.7	\$56,809	\$1,420	\$17,043	\$426	110,967	31%	\$9.63	\$501	1.3
NEBRASKA	\$12.77	29%	\$664	\$26,559	1.8	\$62,472	\$1,562	\$18,742	\$469	216,878	33%	\$11.12	\$578	1.1
NEVADA	\$19.32	41%	\$1,005	\$40,190	2.6	\$66,476	\$1,662	\$19,943	\$499	293,920	39%	\$14.35	\$746	1.3
NEW HAMPSHIRE	\$19.67	47%	\$1,023	\$40,917	2.7	\$77,976	\$1,949	\$23,393	\$585	143,823	30%	\$14.08	\$732	1.4
NEW JERSEY	\$24.32	55%	\$1,264	\$50,577	3.4	\$85,730	\$2,143	\$25,719	\$643	1,053,347	34%	\$17.01	\$885	1.4
NEW MEXICO	\$13.42	30%	\$698	\$27,920	1.8	\$53,800	\$1,345	\$16,140	\$404	203,536	30%	\$11.52	\$599	1.2
NEW YORK	\$23.87	57%	\$1,241	\$49,660	3.3	\$71,194	\$1,780	\$21,358	\$534	3,317,613	47%	\$22.37	\$1,163	1.1
NORTH CAROLINA	\$13.80	31%	\$718	\$28,710	1.9	\$58,026	\$1,451	\$17,408	\$435	959,743	31%	\$12.37	\$643	1.1
NORTH DAKOTA	\$11.24	34%	\$584	\$23,377	1.6	\$60,969	\$1,524	\$18,291	\$457	85,842	33%	\$10.62	\$552	1.1
OHIO	\$13.39	29%	\$696	\$27,843	1.8	\$61,992	\$1,550	\$18,598	\$465	1,373,259	31%	\$11.99	\$623	1.1
OKLAHOMA	\$12.30	40%	\$640	\$25,591	1.7	\$53,963	\$1,349	\$16,189	\$405	424,152	32%	\$11.73	\$610	1.0
OREGON	\$14.93	27%	\$776	\$31,060	1.8	\$62,598	\$1,565	\$18,779	\$469	476,833	36%	\$12.84	\$668	1.2
PENNSYLVANIA	\$16.19	44%	\$842	\$33,681	2.2	\$66,372	\$1,659	\$19,912	\$498	1,370,836	29%	\$13.24	\$688	1.2
PUERTO RICO	\$9.87	57%	\$513	\$20,535	1.4	\$22,695	\$567	\$6,808	\$170	341,614	27%	\$7.34	\$381	1.3
RHODE ISLAND	\$18.90	66%	\$983	\$39,306	2.6	\$73,029	\$1,826	\$21,909	\$548	163,274	40%	\$11.90	\$619	1.6

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

STATE SUMMARY TABLE

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	SOUTH CAROLINA	\$13.48	37%	\$701	\$28,035	1.9	\$55,962	\$1,399	\$16,788	\$420	426,235	28%	\$10.89	\$566
SOUTH DAKOTA	\$11.69	31%	\$608	\$24,316	1.6	\$58,211	\$1,455	\$17,463	\$437	92,338	32%	\$9.69	\$504	1.2
TENNESSEE	\$13.47	37%	\$701	\$28,027	1.9	\$55,134	\$1,378	\$16,540	\$414	671,444	30%	\$12.21	\$635	1.1
TEXAS	\$15.65	35%	\$814	\$32,562	2.2	\$59,582	\$1,490	\$17,874	\$447	2,676,060	36%	\$15.60	\$811	1.0
UTAH	\$14.77	30%	\$768	\$30,719	2.0	\$66,131	\$1,653	\$19,839	\$496	199,622	28%	\$11.55	\$601	1.3
VERMONT	\$17.70	54%	\$920	\$36,812	2.2	\$65,088	\$1,627	\$19,526	\$488	70,857	29%	\$11.28	\$586	1.6
VIRGINIA	\$19.63	54%	\$1,021	\$40,841	2.7	\$75,458	\$1,886	\$22,638	\$566	861,215	32%	\$15.22	\$791	1.3
WASHINGTON	\$17.68	33%	\$919	\$36,775	2.1	\$72,623	\$1,816	\$21,787	\$545	804,413	35%	\$14.62	\$760	1.2
WEST VIRGINIA	\$11.47	41%	\$597	\$23,863	1.6	\$48,925	\$1,223	\$14,678	\$367	182,855	25%	\$9.69	\$504	1.2
WISCONSIN	\$14.67	34%	\$763	\$30,505	2.0	\$67,129	\$1,678	\$20,139	\$503	657,884	32%	\$11.97	\$622	1.2
WYOMING	\$13.99	58%	\$727	\$29,090	1.9	\$66,826	\$1,671	\$20,048	\$501	58,120	30%	\$12.80	\$666	1.1

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ALABAMA

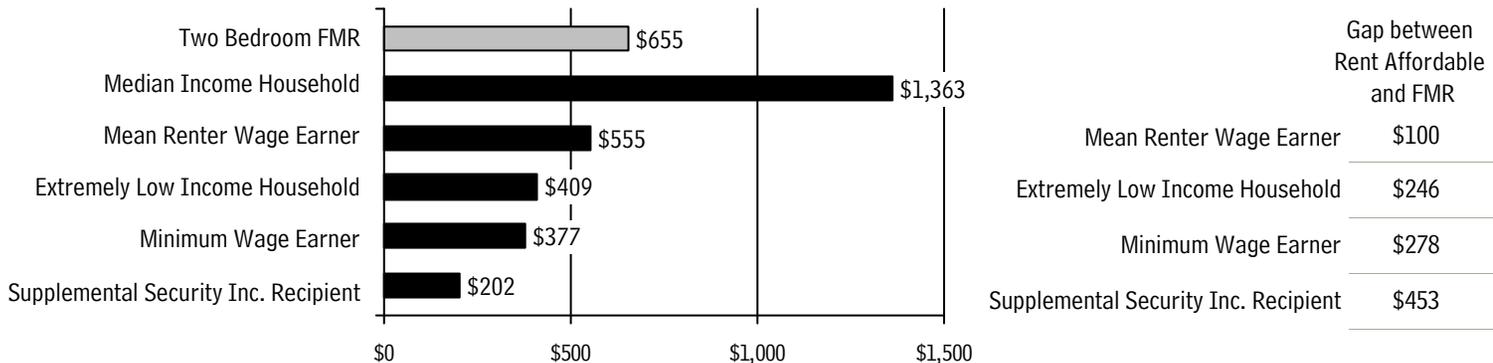
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$655. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,182 monthly or \$26,187 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.59

In Alabama, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alabama, the estimated mean (average) wage for a renter is \$10.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ALABAMA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ALABAMA	\$12.59	43%	\$655	\$26,187	1.7	\$54,520	\$1,363	\$16,356	\$409	478,394	28%	\$10.68	\$555	1.2
COMBINED NONMETRO AREAS	\$10.85	45%	\$564	\$22,569	1.5	\$46,998	\$1,175	\$14,099	\$352	121,163	24%	\$8.81	\$458	1.2
METROPOLITAN AREAS														
ANNISTON-oxford MSA	\$11.25	41%	\$585	\$23,400	1.6	\$50,900	\$1,273	\$15,270	\$382	12,462	28%	\$9.06	\$471	1.2
AUBURN-OpELIKA MSA	\$12.44	42%	\$647	\$25,880	1.7	\$61,000	\$1,525	\$18,300	\$458	17,326	38%	\$6.08	\$316	2.0
BIRMINGHAM-HOOVER HMFA	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	107,282	29%	\$13.48	\$701	1.0
CHILTON COUNTY HMFA	\$11.77	54%	\$612	\$24,480	1.6	\$50,400	\$1,260	\$15,120	\$378	2,716	18%	\$7.57	\$394	1.6
COLUMBUS MSA	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	7,413	38%	\$11.03	\$573	1.2
DECATUR MSA	\$11.60	42%	\$603	\$24,120	1.6	\$56,100	\$1,403	\$16,830	\$421	14,013	25%	\$10.37	\$539	1.1
DOTHAN HMFA	\$10.63	41%	\$553	\$22,120	1.5	\$51,400	\$1,285	\$15,420	\$386	12,972	28%	\$9.20	\$478	1.2
FLORENCE-MUSCLE SHOALS MSA	\$11.50	41%	\$598	\$23,920	1.6	\$52,600	\$1,315	\$15,780	\$395	15,111	26%	\$7.77	\$404	1.5
GADSDEN MSA	\$11.42	41%	\$594	\$23,760	1.6	\$47,600	\$1,190	\$14,280	\$357	10,658	26%	\$8.84	\$460	1.3
HENRY COUNTY HMFA	\$10.31	50%	\$536	\$21,440	1.4	\$47,500	\$1,188	\$14,250	\$356	1,246	19%	\$8.20	\$426	1.3
HUNTSVILLE MSA	\$12.79	41%	\$665	\$26,600	1.8	\$68,000	\$1,700	\$20,400	\$510	38,744	29%	\$12.23	\$636	1.0
MOBILE MSA	\$13.46	42%	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	46,777	31%	\$10.51	\$547	1.3
MONTGOMERY MSA	\$14.13	41%	\$735	\$29,400	1.9	\$59,200	\$1,480	\$17,760	\$444	39,053	30%	\$10.61	\$552	1.3
TUSCALOOSA MSA	\$13.90	42%	\$723	\$28,920	1.9	\$56,300	\$1,408	\$16,890	\$422	25,787	34%	\$9.18	\$477	1.5
WALKER COUNTY HMFA	\$11.46	54%	\$596	\$23,840	1.6	\$45,900	\$1,148	\$13,770	\$344	5,671	20%	\$8.60	\$447	1.3
COUNTIES														
AUTAUGA COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,200	\$1,480	\$17,760	\$444	3,068	19%	\$9.41	\$489	1.5
BALDWIN COUNTY	\$14.69	41%	\$764	\$30,560	2.0	\$60,300	\$1,508	\$18,090	\$452	11,300	20%	\$9.59	\$499	1.5
BARBOUR COUNTY	\$10.37	41%	\$539	\$21,560	1.4	\$41,400	\$1,035	\$12,420	\$311	2,794	27%	\$6.89	\$358	1.5
BIBB COUNTY	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	1,470	20%	\$8.29	\$431	1.7
BLOUNT COUNTY	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	3,181	17%	\$7.79	\$405	1.8
BULLOCK COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$31,200	\$780	\$9,360	\$234	1,019	26%	\$7.85	\$408	1.3
BUTLER COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$40,200	\$1,005	\$12,060	\$302	2,000	24%	\$6.87	\$357	1.5
CALHOUN COUNTY	\$11.25	41%	\$585	\$23,400	1.6	\$50,900	\$1,273	\$15,270	\$382	12,462	28%	\$9.06	\$471	1.2
CHAMBERS COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$43,900	\$1,098	\$13,170	\$329	3,530	24%	\$8.38	\$436	1.2
CHEROKEE COUNTY	\$10.77	41%	\$560	\$22,400	1.5	\$48,000	\$1,200	\$14,400	\$360	1,777	18%	\$8.61	\$448	1.3
CHILTON COUNTY	\$11.77	54%	\$612	\$24,480	1.6	\$50,400	\$1,260	\$15,120	\$378	2,716	18%	\$7.57	\$394	1.6
CHOCTAW COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$41,400	\$1,035	\$12,420	\$311	869	14%	\$10.96	\$570	0.9
CLARKE COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$44,900	\$1,123	\$13,470	\$337	1,994	19%	\$10.02	\$521	1.0
CLAY COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$44,200	\$1,105	\$13,260	\$332	1,314	23%	\$7.06	\$367	1.5
CLEBURNE COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$46,200	\$1,155	\$13,860	\$347	1,094	20%	\$10.17	\$529	1.0
COFFEE COUNTY	\$10.62	42%	\$552	\$22,080	1.5	\$52,400	\$1,310	\$15,720	\$393	4,985	29%	\$8.21	\$427	1.3
COLBERT COUNTY	\$11.50	41%	\$598	\$23,920	1.6	\$52,600	\$1,315	\$15,780	\$395	5,455	24%	\$9.47	\$492	1.2
CONECUH COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$40,800	\$1,020	\$12,240	\$306	1,097	19%	\$7.07	\$368	1.5

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ALABAMA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COOSA COUNTY	\$10.31	43%	\$536	\$21,440	1.4	\$46,900	\$1,173	\$14,070	\$352	711	15%	\$8.75	\$455	1.2
COVINGTON COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$43,100	\$1,078	\$12,930	\$323	3,485	22%	\$8.24	\$428	1.3
CRENSHAW COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$41,200	\$1,030	\$12,360	\$309	1,303	23%	\$7.25	\$377	1.5
CULLMAN COUNTY	\$10.77	41%	\$560	\$22,400	1.5	\$51,200	\$1,280	\$15,360	\$384	6,735	22%	\$9.95	\$517	1.1
DALE COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$49,200	\$1,230	\$14,760	\$369	6,751	36%	\$14.05	\$731	0.7
DALLAS COUNTY	\$10.52	41%	\$547	\$21,880	1.5	\$38,700	\$968	\$11,610	\$290	6,121	34%	\$7.48	\$389	1.4
DEKALB COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$45,700	\$1,143	\$13,710	\$343	5,342	21%	\$9.22	\$480	1.1
ELMORE COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,200	\$1,480	\$17,760	\$444	4,230	19%	\$8.88	\$462	1.6
ESCAMBIA COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$46,400	\$1,160	\$13,920	\$348	3,279	23%	\$9.12	\$474	1.1
ETOWAH COUNTY	\$11.42	41%	\$594	\$23,760	1.6	\$47,600	\$1,190	\$14,280	\$357	10,658	26%	\$8.84	\$460	1.3
FAYETTE COUNTY	\$10.31	67%	\$536	\$21,440	1.4	\$45,900	\$1,148	\$13,770	\$344	1,707	23%	\$5.90	\$307	1.7
FRANKLIN COUNTY	\$10.31	49%	\$536	\$21,440	1.4	\$44,500	\$1,113	\$13,350	\$334	3,149	26%	\$7.74	\$402	1.3
GENEVA COUNTY	\$10.63	41%	\$553	\$22,120	1.5	\$51,400	\$1,285	\$15,420	\$386	2,031	19%	\$7.03	\$365	1.5
GREENE COUNTY	\$13.90	42%	\$723	\$28,920	1.9	\$56,300	\$1,408	\$16,890	\$422	959	24%	\$8.86	\$461	1.6
HALE COUNTY	\$13.90	42%	\$723	\$28,920	1.9	\$56,300	\$1,408	\$16,890	\$422	1,269	20%	\$6.54	\$340	2.1
HENRY COUNTY	\$10.31	50%	\$536	\$21,440	1.4	\$47,500	\$1,188	\$14,250	\$356	1,246	19%	\$8.20	\$426	1.3
HOUSTON COUNTY	\$10.63	41%	\$553	\$22,120	1.5	\$51,400	\$1,285	\$15,420	\$386	10,941	31%	\$9.43	\$491	1.1
JACKSON COUNTY	\$10.31	49%	\$536	\$21,440	1.4	\$47,900	\$1,198	\$14,370	\$359	4,770	22%	\$8.25	\$429	1.3
JEFFERSON COUNTY	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	88,283	34%	\$14.02	\$729	1.0
LAMAR COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$43,000	\$1,075	\$12,900	\$323	1,496	23%	\$8.06	\$419	1.3
LAUDERDALE COUNTY	\$11.50	41%	\$598	\$23,920	1.6	\$52,600	\$1,315	\$15,780	\$395	9,656	27%	\$6.62	\$344	1.7
LAWRENCE COUNTY	\$11.60	42%	\$603	\$24,120	1.6	\$56,100	\$1,403	\$16,830	\$421	2,292	17%	\$11.67	\$607	1.0
LEE COUNTY	\$12.44	42%	\$647	\$25,880	1.7	\$61,000	\$1,525	\$18,300	\$458	17,326	38%	\$6.08	\$316	2.0
LIMESTONE COUNTY	\$12.79	41%	\$665	\$26,600	1.8	\$68,000	\$1,700	\$20,400	\$510	5,605	23%	\$9.94	\$517	1.3
LOWNDES COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,200	\$1,480	\$17,760	\$444	813	17%	\$7.21	\$375	2.0
MACON COUNTY	\$10.62	42%	\$552	\$22,080	1.5	\$37,100	\$928	\$11,130	\$278	2,928	33%	\$6.03	\$314	1.8
MADISON COUNTY	\$12.79	41%	\$665	\$26,600	1.8	\$68,000	\$1,700	\$20,400	\$510	33,139	30%	\$12.49	\$649	1.0
MARENGO COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$45,300	\$1,133	\$13,590	\$340	1,823	21%	\$6.71	\$349	1.5
MARION COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$44,600	\$1,115	\$13,380	\$335	2,812	22%	\$8.26	\$430	1.2
MARSHALL COUNTY	\$11.00	42%	\$572	\$22,880	1.5	\$49,000	\$1,225	\$14,700	\$368	8,224	25%	\$7.85	\$408	1.4
MOBILE COUNTY	\$13.46	42%	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	46,777	31%	\$10.51	\$547	1.3
MONROE COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$44,900	\$1,123	\$13,470	\$337	1,835	20%	\$9.08	\$472	1.1
MONTGOMERY COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,200	\$1,480	\$17,760	\$444	30,942	36%	\$11.04	\$574	1.3
MORGAN COUNTY	\$11.60	42%	\$603	\$24,120	1.6	\$56,100	\$1,403	\$16,830	\$421	11,721	27%	\$10.22	\$532	1.1
PERRY COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$34,000	\$850	\$10,200	\$255	1,136	26%	\$6.93	\$361	1.5
PICKENS COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$42,800	\$1,070	\$12,840	\$321	1,682	21%	\$6.80	\$354	1.5
PIKE COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$43,800	\$1,095	\$13,140	\$329	3,914	33%	\$7.48	\$389	1.4
RANDOLPH COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$45,100	\$1,128	\$13,530	\$338	1,804	21%	\$7.97	\$414	1.3
RUSSELL COUNTY	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	7,413	38%	\$11.03	\$573	1.2
SHELBY COUNTY	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	10,411	19%	\$12.59	\$655	1.1
ST. CLAIR COUNTY	\$14.13	45%	\$735	\$29,400	1.9	\$61,700	\$1,543	\$18,510	\$463	3,937	16%	\$10.03	\$522	1.4

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ALABAMA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SUMTER COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$30,100	\$753	\$9,030	\$226	1,579	28%	\$7.16	\$372	1.4
TALLADEGA COUNTY	\$10.48	42%	\$545	\$21,800	1.4	\$49,000	\$1,225	\$14,700	\$368	7,251	24%	\$9.73	\$506	1.1
TALLAPOOSA COUNTY	\$10.35	42%	\$538	\$21,520	1.4	\$49,600	\$1,240	\$14,880	\$372	3,941	24%	\$8.52	\$443	1.2
TUSCALOOSA COUNTY	\$13.90	42%	\$723	\$28,920	1.9	\$56,300	\$1,408	\$16,890	\$422	23,559	37%	\$9.28	\$483	1.5
WALKER COUNTY	\$11.46	54%	\$596	\$23,840	1.6	\$45,900	\$1,148	\$13,770	\$344	5,671	20%	\$8.60	\$447	1.3
WASHINGTON COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$49,200	\$1,230	\$14,760	\$369	793	12%	\$14.86	\$772	0.7
WILCOX COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$28,800	\$720	\$8,640	\$216	799	17%	\$9.03	\$469	1.1
WINSTON COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$42,300	\$1,058	\$12,690	\$317	2,020	20%	\$7.30	\$380	1.4

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ALASKA

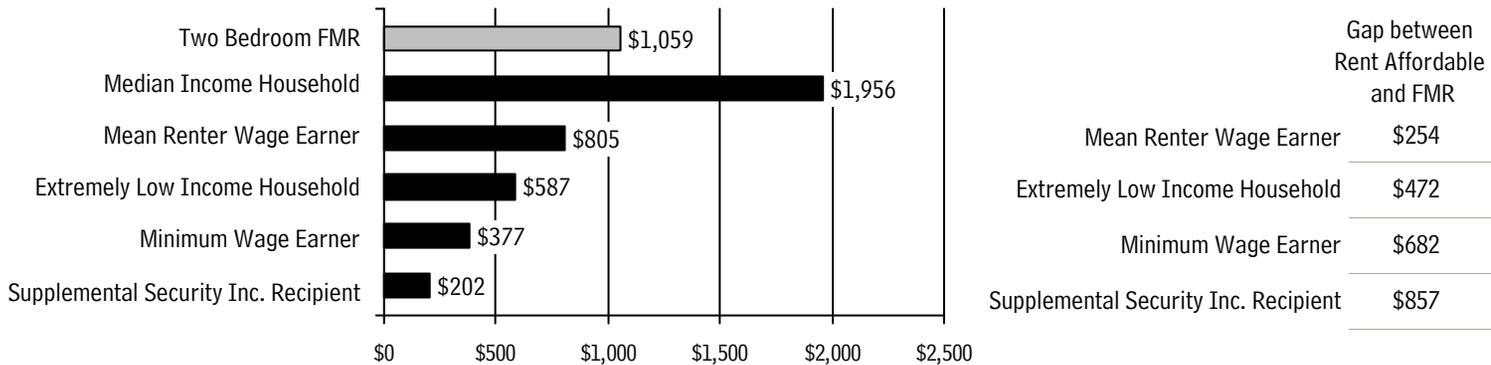
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,059. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,529 monthly or \$42,345 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.36

In Alaska, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 112 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alaska, the estimated mean (average) wage for a renter is \$15.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ALASKA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ALASKA	\$20.36	40%	\$1,059	\$42,345	2.8	\$78,255	\$1,956	\$23,477	\$587	83,097	37%	\$15.47	\$805	1.3
COMBINED NONMETRO AREAS	\$21.87	40%	\$1,137	\$45,488	3.0	\$72,907	\$1,823	\$21,872	\$547	27,151	36%	\$18.43	\$958	1.2
METROPOLITAN AREAS														
ANCHORAGE HMFA	\$19.83	40%	\$1,031	\$41,240	2.7	\$83,600	\$2,090	\$25,080	\$627	37,889	40%	\$14.70	\$764	1.3
FAIRBANKS MSA	\$19.31	40%	\$1,004	\$40,160	2.7	\$76,800	\$1,920	\$23,040	\$576	13,707	46%	\$14.06	\$731	1.4
MATANUSKA-SUSITNA BOROUGH HMFA	\$18.87	43%	\$981	\$39,240	2.6	\$75,600	\$1,890	\$22,680	\$567	4,350	21%	\$9.25	\$481	2.0
COUNTIES														
ALEUTIANS EAST BOROUGH	\$22.58	40%	\$1,174	\$46,960	3.1	\$67,700	\$1,693	\$20,310	\$508	219	42%	\$14.81	\$770	1.5
ALEUTIANS WEST CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$96,300	\$2,408	\$28,890	\$722	917	72%	\$19.41	\$1,009	1.2
ANCHORAGE MUNICIPALITY	\$19.83	40%	\$1,031	\$41,240	2.7	\$83,600	\$2,090	\$25,080	\$627	37,889	40%	\$14.70	\$764	1.3
BETHEL CENSUS AREA	\$27.27	40%	\$1,418	\$56,720	3.8	\$48,200	\$1,205	\$14,460	\$362	1,652	39%	\$18.73	\$974	1.5
BRISTOL BAY BOROUGH	\$22.58	40%	\$1,174	\$46,960	3.1	\$79,500	\$1,988	\$23,850	\$596	240	49%	\$18.21	\$947	1.2
DENALI BOROUGH	\$20.33	40%	\$1,057	\$42,280	2.8	\$94,000	\$2,350	\$28,200	\$705	277	35%	\$13.33	\$693	1.5
DILLINGHAM CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$60,400	\$1,510	\$18,120	\$453	602	39%	\$16.64	\$865	1.4
FAIRBANKS NORTH STAR BOROUGH	\$19.31	40%	\$1,004	\$40,160	2.7	\$76,800	\$1,920	\$23,040	\$576	13,707	46%	\$14.06	\$731	1.4
HAINES BOROUGH	\$20.33	40%	\$1,057	\$42,280	2.8	\$67,200	\$1,680	\$20,160	\$504	300	30%	\$9.13	\$475	2.2
JUNEAU CITY AND BOROUGH	\$24.63	40%	\$1,281	\$51,240	3.4	\$91,000	\$2,275	\$27,300	\$683	4,180	36%	\$10.54	\$548	2.3
KENAI PENINSULA BOROUGH	\$16.44	40%	\$855	\$34,200	2.3	\$71,600	\$1,790	\$21,480	\$537	4,857	26%	\$11.29	\$587	1.5
KETCHIKAN GATEWAY BOROUGH	\$21.62	40%	\$1,124	\$44,960	3.0	\$79,200	\$1,980	\$23,760	\$594	2,121	39%	\$11.69	\$608	1.8
KODIAK ISLAND BOROUGH	\$23.27	40%	\$1,210	\$48,400	3.2	\$78,200	\$1,955	\$23,460	\$587	1,999	45%	\$13.87	\$721	1.7
LAKE AND PENINSULA BOROUGH	\$22.58	40%	\$1,174	\$46,960	3.1	\$56,400	\$1,410	\$16,920	\$423	191	32%	\$20.71	\$1,077	1.1
MATANUSKA-SUSITNA BOROUGH	\$18.87	43%	\$981	\$39,240	2.6	\$75,600	\$1,890	\$22,680	\$567	4,350	21%	\$9.25	\$481	2.0
NOME CENSUS AREA	\$23.17	40%	\$1,205	\$48,200	3.2	\$58,700	\$1,468	\$17,610	\$440	1,125	42%	\$21.22	\$1,103	1.1
NORTH SLOPE BOROUGH	\$24.85	40%	\$1,292	\$51,680	3.4	\$84,900	\$2,123	\$25,470	\$637	1,080	51%	\$41.53	\$2,160	0.6
NORTHWEST ARCTIC BOROUGH	\$22.58	40%	\$1,174	\$46,960	3.1	\$60,100	\$1,503	\$18,030	\$451	778	44%	\$30.82	\$1,602	0.7
PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$62,400	\$1,560	\$18,720	\$468	677	30%	\$11.46	\$596	2.0
SITKA CITY AND BOROUGH	\$20.63	40%	\$1,073	\$42,920	2.8	\$82,900	\$2,073	\$24,870	\$622	1,373	42%	\$11.03	\$573	1.9
SKAGWAY-HOONAH-ANGOON CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$63,800	\$1,595	\$19,140	\$479	498	36%	\$15.77	\$820	1.4
SOUTHEAST FAIRBANKS CENSUS AREA	\$20.33	40%	\$1,057	\$42,280	2.8	\$64,000	\$1,600	\$19,200	\$480	648	31%	\$21.60	\$1,123	0.9
VALDEZ-CORDOVA CENSUS AREA	\$20.33	40%	\$1,057	\$42,280	2.8	\$80,400	\$2,010	\$24,120	\$603	1,249	32%	\$17.02	\$885	1.2
WADE HAMPTON CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$39,700	\$993	\$11,910	\$298	538	34%	\$14.59	\$759	1.5
WRANGELL-PETERSBURG CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$71,800	\$1,795	\$21,540	\$539	766	30%	\$8.30	\$432	2.7
YAKUTAT CITY AND BOROUGH	\$22.58	40%	\$1,174	\$46,960	3.1	\$70,200	\$1,755	\$21,060	\$527	107	40%	\$10.21	\$531	2.2
YUKON-KOYUKUK CENSUS AREA	\$22.58	40%	\$1,174	\$46,960	3.1	\$45,000	\$1,125	\$13,500	\$338	757	33%	\$20.24	\$1,053	1.1

Changes to several census areas in Alaska that occurred in 2008 are not reflected here due to a lack of sufficient data.

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ARIZONA

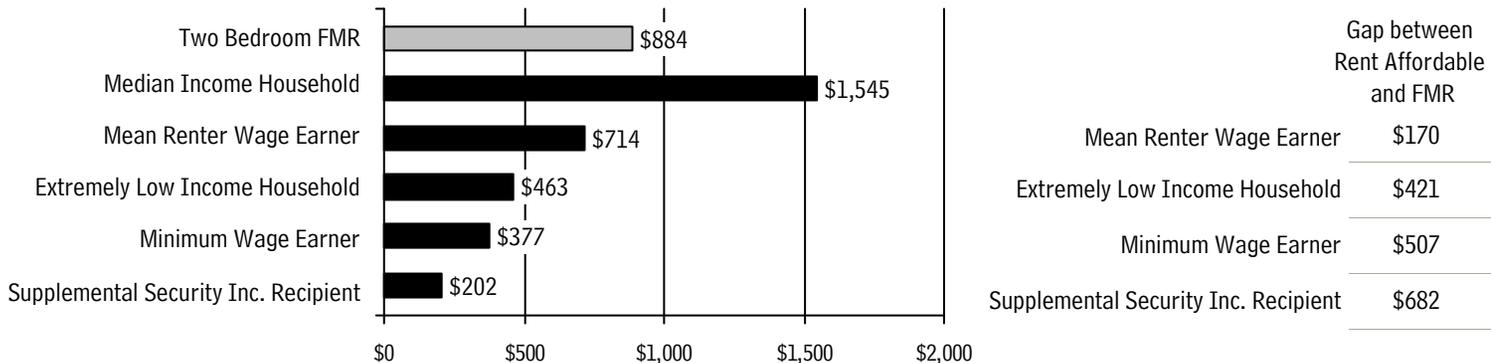
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$884. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,946 monthly or \$35,350 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.00

In Arizona, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 94 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arizona, the estimated mean (average) wage for a renter is \$13.74. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ARIZONA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ARIZONA	\$17.00	37%	\$884	\$35,350	2.3	\$61,796	\$1,545	\$18,539	\$463	607,690	32%	\$13.74	\$714	1.2
COMBINED NONMETRO AREAS	\$14.11	49%	\$733	\$29,339	1.9	\$45,582	\$1,140	\$13,675	\$342	40,981	28%	\$12.90	\$671	1.1
<u>METROPOLITAN AREAS</u>														
FLAGSTAFF MSA	\$21.19	66%	\$1,102	\$44,080	2.9	\$60,500	\$1,513	\$18,150	\$454	15,620	39%	\$11.12	\$578	1.9
LAKE HAVASU CITY-KINGMAN MSA	\$15.15	49%	\$788	\$31,520	2.1	\$47,600	\$1,190	\$14,280	\$357	16,580	26%	\$11.89	\$618	1.3
PHOENIX-MESA-SCOTTSDALE MSA	\$17.67	34%	\$919	\$36,760	2.4	\$66,600	\$1,665	\$19,980	\$500	382,165	32%	\$14.39	\$748	1.2
PRESCOTT MSA	\$17.13	49%	\$891	\$35,640	2.4	\$54,000	\$1,350	\$16,200	\$405	18,652	27%	\$10.92	\$568	1.6
TUCSON MSA	\$15.67	37%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	118,730	36%	\$12.20	\$635	1.3
YUMA MSA	\$15.58	49%	\$810	\$32,400	2.1	\$44,600	\$1,115	\$13,380	\$335	14,962	28%	\$10.13	\$527	1.5
<u>COUNTIES</u>														
APACHE COUNTY	\$12.06	50%	\$627	\$25,080	1.7	\$35,300	\$883	\$10,590	\$265	5,127	26%	\$15.23	\$792	0.8
COCHISE COUNTY	\$14.21	49%	\$739	\$29,560	2.0	\$51,600	\$1,290	\$15,480	\$387	14,347	33%	\$12.39	\$644	1.1
COCONINO COUNTY	\$21.19	66%	\$1,102	\$44,080	2.9	\$60,500	\$1,513	\$18,150	\$454	15,620	39%	\$11.12	\$578	1.9
GILA COUNTY	\$16.42	49%	\$854	\$34,160	2.3	\$47,700	\$1,193	\$14,310	\$358	4,280	21%	\$12.15	\$632	1.4
GRAHAM COUNTY	\$13.37	49%	\$695	\$27,800	1.8	\$45,900	\$1,148	\$13,770	\$344	2,714	27%	\$9.90	\$515	1.3
GREENLEE COUNTY	\$14.12	49%	\$734	\$29,360	1.9	\$57,400	\$1,435	\$17,220	\$431	1,526	49%	\$31.83	\$1,655	0.4
LA PAZ COUNTY	\$13.65	49%	\$710	\$28,400	1.9	\$38,400	\$960	\$11,520	\$288	1,834	22%	\$10.40	\$541	1.3
MARICOPA COUNTY	\$17.67	34%	\$919	\$36,760	2.4	\$66,600	\$1,665	\$19,980	\$500	368,323	33%	\$14.45	\$751	1.2
MOHAVE COUNTY	\$15.15	49%	\$788	\$31,520	2.1	\$47,600	\$1,190	\$14,280	\$357	16,580	26%	\$11.89	\$618	1.3
NAVAJO COUNTY	\$14.00	49%	\$728	\$29,120	1.9	\$44,200	\$1,105	\$13,260	\$332	7,372	25%	\$11.30	\$587	1.2
PIMA COUNTY	\$15.67	37%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	118,730	36%	\$12.20	\$635	1.3
PINAL COUNTY	\$17.67	34%	\$919	\$36,760	2.4	\$66,600	\$1,665	\$19,980	\$500	13,842	23%	\$11.78	\$612	1.5
SANTA CRUZ COUNTY	\$14.81	49%	\$770	\$30,800	2.0	\$42,200	\$1,055	\$12,660	\$317	3,781	32%	\$10.01	\$520	1.5
YAVAPAI COUNTY	\$17.13	49%	\$891	\$35,640	2.4	\$54,000	\$1,350	\$16,200	\$405	18,652	27%	\$10.92	\$568	1.6
YUMA COUNTY	\$15.58	49%	\$810	\$32,400	2.1	\$44,600	\$1,115	\$13,380	\$335	14,962	28%	\$10.13	\$527	1.5

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ARKANSAS

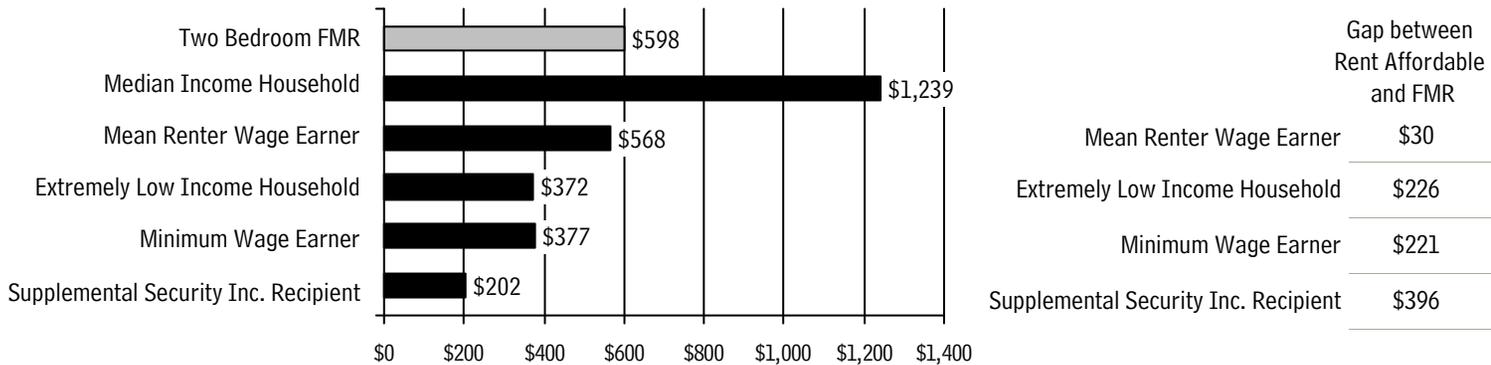
In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$598. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,994 monthly or \$23,930 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.50

In Arkansas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 63 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arkansas, the estimated mean (average) wage for a renter is \$10.92. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ARKANSAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ARKANSAS	\$11.50	35%	\$598	\$23,930	1.6	\$49,548	\$1,239	\$14,864	\$372	319,238	31%	\$10.92	\$568	1.1
COMBINED NONMETRO AREAS	\$10.10	35%	\$525	\$20,998	1.4	\$43,266	\$1,082	\$12,980	\$324	123,945	27%	\$9.43	\$490	1.1
<u>METROPOLITAN AREAS</u>														
FAYETTEVILLE-SPRINGDALE-ROGERS HMFA	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	41,736	34%	\$13.24	\$689	1.0
FORT SMITH HMFA	\$10.71	36%	\$557	\$22,280	1.5	\$47,500	\$1,188	\$14,250	\$356	21,265	33%	\$10.98	\$571	1.0
FRANKLIN COUNTY HMFA	\$9.90	39%	\$515	\$20,600	1.4	\$45,900	\$1,148	\$13,770	\$344	1,511	22%	\$8.36	\$435	1.2
GRANT COUNTY HMFA	\$10.48	35%	\$545	\$21,800	1.4	\$54,300	\$1,358	\$16,290	\$407	1,236	20%	\$8.81	\$458	1.2
HOT SPRINGS MSA	\$11.94	30%	\$621	\$24,840	1.6	\$47,200	\$1,180	\$14,160	\$354	10,905	29%	\$8.75	\$455	1.4
JONESBORO HMFA	\$10.85	33%	\$564	\$22,560	1.5	\$53,900	\$1,348	\$16,170	\$404	11,652	36%	\$9.55	\$497	1.1
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY HMFA	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	79,374	34%	\$12.00	\$624	1.1
MEMPHIS HMFA	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	7,333	40%	\$9.60	\$499	1.6
PINE BLUFF MSA	\$11.38	30%	\$592	\$23,680	1.6	\$47,400	\$1,185	\$14,220	\$356	11,944	31%	\$9.95	\$517	1.1
POINSETT COUNTY HMFA	\$9.90	42%	\$515	\$20,600	1.4	\$40,900	\$1,023	\$12,270	\$307	3,324	33%	\$8.55	\$445	1.2
TEXARKANA MSA	\$11.98	38%	\$623	\$24,920	1.7	\$50,700	\$1,268	\$15,210	\$380	5,013	32%	\$9.94	\$517	1.2
<u>COUNTIES</u>														
ARKANSAS COUNTY	\$9.90	38%	\$515	\$20,600	1.4	\$46,200	\$1,155	\$13,860	\$347	2,724	32%	\$9.66	\$502	1.0
ASHLEY COUNTY	\$10.46	30%	\$544	\$21,760	1.4	\$47,400	\$1,185	\$14,220	\$356	2,234	24%	\$11.01	\$572	1.0
BAXTER COUNTY	\$10.65	30%	\$554	\$22,160	1.5	\$43,200	\$1,080	\$12,960	\$324	3,455	20%	\$9.35	\$486	1.1
BENTON COUNTY	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	16,184	28%	\$15.03	\$782	0.8
BOONE COUNTY	\$10.08	30%	\$524	\$20,960	1.4	\$44,300	\$1,108	\$13,290	\$332	3,693	27%	\$9.30	\$484	1.1
BRADLEY COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$39,000	\$975	\$11,700	\$293	1,329	27%	\$6.88	\$358	1.4
CALHOUN COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$43,900	\$1,098	\$13,170	\$329	413	18%	\$17.07	\$888	0.6
CARROLL COUNTY	\$10.44	30%	\$543	\$21,720	1.4	\$41,100	\$1,028	\$12,330	\$308	2,749	27%	\$9.12	\$474	1.1
CHICOT COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$35,400	\$885	\$10,620	\$266	1,581	30%	\$8.19	\$426	1.2
CLARK COUNTY	\$10.29	30%	\$535	\$21,400	1.4	\$47,000	\$1,175	\$14,100	\$353	3,062	34%	\$7.22	\$375	1.4
CLAY COUNTY	\$9.90	55%	\$515	\$20,600	1.4	\$41,300	\$1,033	\$12,390	\$310	1,861	25%	\$8.66	\$451	1.1
CLEBURNE COUNTY	\$10.79	30%	\$561	\$22,440	1.5	\$47,200	\$1,180	\$14,160	\$354	1,977	19%	\$8.02	\$417	1.3
CLEVELAND COUNTY	\$11.38	30%	\$592	\$23,680	1.6	\$47,400	\$1,185	\$14,220	\$356	581	18%	\$6.61	\$344	1.7
COLUMBIA COUNTY	\$9.98	30%	\$519	\$20,760	1.4	\$45,900	\$1,148	\$13,770	\$344	2,867	29%	\$10.01	\$520	1.0
CONWAY COUNTY	\$9.90	34%	\$515	\$20,600	1.4	\$48,400	\$1,210	\$14,520	\$363	1,751	22%	\$9.26	\$481	1.1
CRAIGHEAD COUNTY	\$10.85	33%	\$564	\$22,560	1.5	\$53,900	\$1,348	\$16,170	\$404	11,652	36%	\$9.55	\$497	1.1
CRAWFORD COUNTY	\$10.71	36%	\$557	\$22,280	1.5	\$47,500	\$1,188	\$14,250	\$356	4,753	24%	\$9.13	\$475	1.2
CRITTENDEN COUNTY	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	7,333	40%	\$9.60	\$499	1.6
CROSS COUNTY	\$9.96	30%	\$518	\$20,720	1.4	\$43,100	\$1,078	\$12,930	\$323	2,167	29%	\$8.84	\$460	1.1
DALLAS COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$41,300	\$1,033	\$12,390	\$310	918	26%	\$8.98	\$467	1.1
DESHA COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$38,000	\$950	\$11,400	\$285	2,162	37%	\$7.92	\$412	1.3
DREW COUNTY	\$10.92	54%	\$568	\$22,720	1.5	\$47,300	\$1,183	\$14,190	\$355	2,283	31%	\$7.08	\$368	1.5

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ARKANSAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FAULKNER COUNTY	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	10,017	31%	\$9.82	\$510	1.3
FRANKLIN COUNTY	\$9.90	39%	\$515	\$20,600	1.4	\$45,900	\$1,148	\$13,770	\$344	1,511	22%	\$8.36	\$435	1.2
FULTON COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$38,000	\$950	\$11,400	\$285	908	19%	\$6.97	\$362	1.4
GARLAND COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$47,200	\$1,180	\$14,160	\$354	10,905	29%	\$8.75	\$455	1.4
GRANT COUNTY	\$10.48	35%	\$545	\$21,800	1.4	\$54,300	\$1,358	\$16,290	\$407	1,236	20%	\$8.81	\$458	1.2
GREENE COUNTY	\$9.90	30%	\$515	\$20,600	1.4	\$47,100	\$1,178	\$14,130	\$353	4,233	29%	\$9.09	\$473	1.1
HEMPSTEAD COUNTY	\$10.15	30%	\$528	\$21,120	1.4	\$43,200	\$1,080	\$12,960	\$324	2,749	31%	\$8.97	\$467	1.1
HOT SPRING COUNTY	\$9.90	32%	\$515	\$20,600	1.4	\$48,000	\$1,200	\$14,400	\$360	2,645	22%	\$10.32	\$537	1.0
HOWARD COUNTY	\$9.90	51%	\$515	\$20,600	1.4	\$43,700	\$1,093	\$13,110	\$328	1,531	28%	\$9.16	\$476	1.1
INDEPENDENCE COUNTY	\$9.90	30%	\$515	\$20,600	1.4	\$48,200	\$1,205	\$14,460	\$362	3,449	26%	\$9.16	\$476	1.1
IZARD COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$40,900	\$1,023	\$12,270	\$307	1,080	20%	\$6.41	\$333	1.5
JACKSON COUNTY	\$9.90	57%	\$515	\$20,600	1.4	\$41,400	\$1,035	\$12,420	\$311	2,120	30%	\$9.25	\$481	1.1
JEFFERSON COUNTY	\$11.38	30%	\$592	\$23,680	1.6	\$47,400	\$1,185	\$14,220	\$356	10,346	34%	\$10.21	\$531	1.1
JOHNSON COUNTY	\$9.90	33%	\$515	\$20,600	1.4	\$42,600	\$1,065	\$12,780	\$320	2,360	27%	\$9.14	\$475	1.1
LAFAYETTE COUNTY	\$10.27	30%	\$534	\$21,360	1.4	\$38,900	\$973	\$11,670	\$292	741	22%	\$7.63	\$397	1.3
LAWRENCE COUNTY	\$9.90	46%	\$515	\$20,600	1.4	\$40,800	\$1,020	\$12,240	\$306	2,049	29%	\$7.44	\$387	1.3
LEE COUNTY	\$9.90	37%	\$515	\$20,600	1.4	\$32,700	\$818	\$9,810	\$245	1,521	36%	\$8.37	\$435	1.2
LINCOLN COUNTY	\$11.38	30%	\$592	\$23,680	1.6	\$47,400	\$1,185	\$14,220	\$356	1,017	24%	\$7.39	\$384	1.5
LITTLE RIVER COUNTY	\$10.27	30%	\$534	\$21,360	1.4	\$45,900	\$1,148	\$13,770	\$344	1,284	23%	\$13.47	\$700	0.8
LOGAN COUNTY	\$9.90	45%	\$515	\$20,600	1.4	\$42,700	\$1,068	\$12,810	\$320	1,982	23%	\$8.82	\$459	1.1
LONOKE COUNTY	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	4,637	24%	\$7.63	\$397	1.7
MADISON COUNTY	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	1,149	21%	\$8.56	\$445	1.5
MARION COUNTY	\$9.90	40%	\$515	\$20,600	1.4	\$40,800	\$1,020	\$12,240	\$306	1,353	20%	\$8.78	\$457	1.1
MILLER COUNTY	\$11.98	38%	\$623	\$24,920	1.7	\$50,700	\$1,268	\$15,210	\$380	5,013	32%	\$9.94	\$517	1.2
MISSISSIPPI COUNTY	\$10.17	30%	\$529	\$21,160	1.4	\$41,300	\$1,033	\$12,390	\$310	7,960	41%	\$12.19	\$634	0.8
MONROE COUNTY	\$9.90	33%	\$515	\$20,600	1.4	\$36,600	\$915	\$10,980	\$275	1,440	35%	\$6.55	\$341	1.5
MONTGOMERY COUNTY	\$11.23	30%	\$584	\$23,360	1.5	\$41,500	\$1,038	\$12,450	\$311	651	17%	\$6.24	\$324	1.8
NEVADA COUNTY	\$10.27	30%	\$534	\$21,360	1.4	\$42,000	\$1,050	\$12,600	\$315	981	25%	\$7.04	\$366	1.5
NEWTON COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$38,200	\$955	\$11,460	\$287	648	19%	\$5.92	\$308	1.7
OUACHITA COUNTY	\$9.90	52%	\$515	\$20,600	1.4	\$45,300	\$1,133	\$13,590	\$340	3,322	29%	\$8.21	\$427	1.2
PERRY COUNTY	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	713	18%	\$10.09	\$525	1.3
PHILLIPS COUNTY	\$9.90	46%	\$515	\$20,600	1.4	\$33,700	\$843	\$10,110	\$253	4,246	44%	\$7.77	\$404	1.3
PIKE COUNTY	\$10.27	30%	\$534	\$21,360	1.4	\$41,700	\$1,043	\$12,510	\$313	962	21%	\$8.32	\$433	1.2
POINSETT COUNTY	\$9.90	42%	\$515	\$20,600	1.4	\$40,900	\$1,023	\$12,270	\$307	3,324	33%	\$8.55	\$445	1.2
POLK COUNTY	\$9.90	43%	\$515	\$20,600	1.4	\$39,900	\$998	\$11,970	\$299	1,739	22%	\$7.80	\$405	1.3
POPE COUNTY	\$10.33	30%	\$537	\$21,480	1.4	\$48,900	\$1,223	\$14,670	\$367	5,962	29%	\$10.26	\$534	1.0
PRAIRIE COUNTY	\$9.90	33%	\$515	\$20,600	1.4	\$45,800	\$1,145	\$13,740	\$344	1,061	27%	\$8.40	\$437	1.2
PULASKI COUNTY	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	57,874	39%	\$12.84	\$668	1.0
RANDOLPH COUNTY	\$9.90	37%	\$515	\$20,600	1.4	\$42,500	\$1,063	\$12,750	\$319	1,850	25%	\$6.40	\$333	1.5
SALINE COUNTY	\$13.15	35%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	6,133	19%	\$8.95	\$466	1.5
SCOTT COUNTY	\$9.90	55%	\$515	\$20,600	1.4	\$38,400	\$960	\$11,520	\$288	1,115	26%	\$8.16	\$424	1.2

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ARKANSAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SEARCY COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$35,000	\$875	\$10,500	\$263	786	22%	\$5.46	\$284	1.8
SEBASTIAN COUNTY	\$10.71	36%	\$557	\$22,280	1.5	\$47,500	\$1,188	\$14,250	\$356	16,512	36%	\$11.48	\$597	0.9
SEVIER COUNTY	\$9.90	45%	\$515	\$20,600	1.4	\$43,800	\$1,095	\$13,140	\$329	1,474	26%	\$9.04	\$470	1.1
SHARP COUNTY	\$9.90	33%	\$515	\$20,600	1.4	\$37,600	\$940	\$11,280	\$282	1,434	20%	\$8.50	\$442	1.2
ST. FRANCIS COUNTY	\$10.15	30%	\$528	\$21,120	1.4	\$38,400	\$960	\$11,520	\$288	3,694	37%	\$6.73	\$350	1.5
STONE COUNTY	\$9.90	35%	\$515	\$20,600	1.4	\$35,500	\$888	\$10,650	\$266	1,056	22%	\$7.56	\$393	1.3
UNION COUNTY	\$10.17	30%	\$529	\$21,160	1.4	\$47,200	\$1,180	\$14,160	\$354	4,884	27%	\$12.20	\$635	0.8
VAN BUREN COUNTY	\$9.90	37%	\$515	\$20,600	1.4	\$40,900	\$1,023	\$12,270	\$307	1,288	19%	\$8.56	\$445	1.2
WASHINGTON COUNTY	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	24,403	41%	\$11.39	\$592	1.1
WHITE COUNTY	\$10.23	30%	\$532	\$21,280	1.4	\$46,700	\$1,168	\$14,010	\$350	6,802	27%	\$10.64	\$553	1.0
WOODRUFF COUNTY	\$9.90	33%	\$515	\$20,600	1.4	\$35,300	\$883	\$10,590	\$265	1,214	34%	\$8.27	\$430	1.2
YELL COUNTY	\$9.90	38%	\$515	\$20,600	1.4	\$41,600	\$1,040	\$12,480	\$312	2,145	27%	\$9.19	\$478	1.1

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

CALIFORNIA

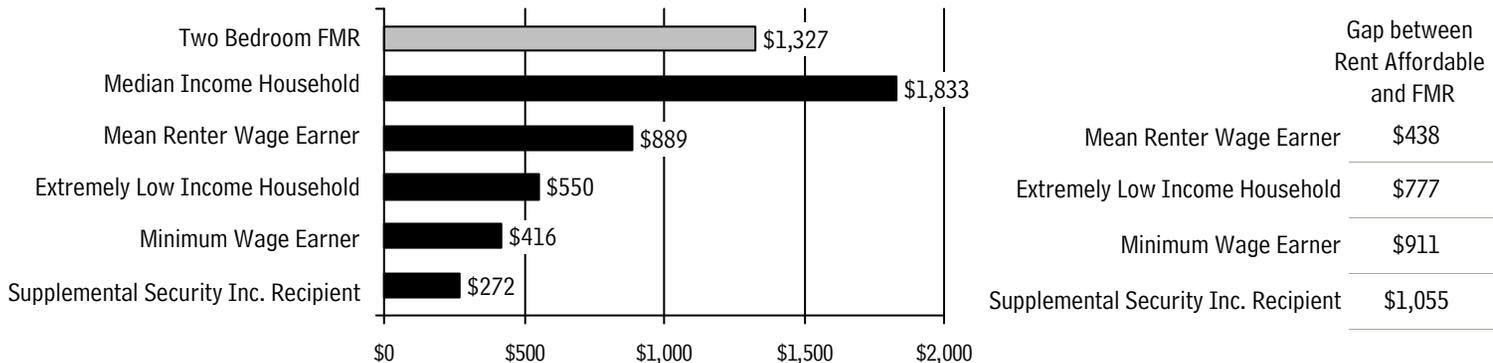
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,327. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,423 monthly or \$53,079 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$25.52

In California, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 128 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$17.09. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



CALIFORNIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CALIFORNIA	\$25.52	56%	\$1,327	\$53,079	3.2	\$73,307	\$1,833	\$21,992	\$550	4,956,633	43%	\$17.09	\$889	1.5
COMBINED NONMETRO AREAS	\$17.48	55%	\$909	\$36,361	2.2	\$56,428	\$1,411	\$16,928	\$423	100,773	33%	\$10.16	\$528	1.7
<u>METROPOLITAN AREAS</u>														
BAKERSFIELD MSA	\$15.37	58%	\$799	\$31,960	1.9	\$51,900	\$1,298	\$15,570	\$389	78,991	38%	\$11.43	\$594	1.3
CHICO MSA	\$16.38	55%	\$852	\$34,080	2.0	\$53,800	\$1,345	\$16,140	\$404	31,233	39%	\$10.12	\$526	1.6
EL CENTRO MSA	\$16.25	55%	\$845	\$33,800	2.0	\$45,200	\$1,130	\$13,560	\$339	16,413	42%	\$8.28	\$431	2.0
FRESNO MSA	\$16.15	58%	\$840	\$33,600	2.0	\$52,200	\$1,305	\$15,660	\$392	110,084	44%	\$10.50	\$546	1.5
HANFORD-CORCORAN MSA	\$15.19	56%	\$790	\$31,600	1.9	\$52,900	\$1,323	\$15,870	\$397	15,168	44%	\$10.86	\$565	1.4
LOS ANGELES-LONG BEACH HMFA	\$27.31	77%	\$1,420	\$56,800	3.4	\$63,000	\$1,575	\$18,900	\$473	1,634,080	52%	\$17.29	\$899	1.6
MADERA-CHOWCHILLA MSA	\$16.54	55%	\$860	\$34,400	2.1	\$51,700	\$1,293	\$15,510	\$388	12,206	34%	\$10.45	\$543	1.6
MERCED MSA	\$15.37	55%	\$799	\$31,960	1.9	\$49,700	\$1,243	\$14,910	\$373	26,340	41%	\$10.28	\$534	1.5
MODESTO MSA	\$17.88	57%	\$930	\$37,200	2.2	\$59,500	\$1,488	\$17,850	\$446	55,235	38%	\$11.44	\$595	1.6
NAPA MSA	\$25.96	55%	\$1,350	\$54,000	3.2	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.59	\$811	1.7
OAKLAND-FREMONT HMFA	\$26.48	41%	\$1,377	\$55,080	3.3	\$90,300	\$2,258	\$27,090	\$677	342,776	40%	\$18.52	\$963	1.4
ORANGE COUNTY HMFA	\$30.65	61%	\$1,594	\$63,760	3.8	\$87,200	\$2,180	\$26,160	\$654	361,094	39%	\$17.28	\$899	1.8
OXNARD-THOUSAND OAKS-VENTURA MSA	\$28.44	57%	\$1,479	\$59,160	3.6	\$86,700	\$2,168	\$26,010	\$650	78,861	32%	\$14.60	\$759	1.9
REDDING MSA	\$15.90	55%	\$827	\$33,080	2.0	\$54,600	\$1,365	\$16,380	\$410	21,477	34%	\$10.62	\$552	1.5
RIVERSIDE-SAN BERNARDINO-ONTARIO MSA	\$21.31	75%	\$1,108	\$44,320	2.7	\$65,000	\$1,625	\$19,500	\$488	345,319	33%	\$11.18	\$581	1.9
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE HMFA	\$19.98	53%	\$1,039	\$41,560	2.5	\$73,100	\$1,828	\$21,930	\$548	229,711	38%	\$14.20	\$738	1.4
SALINAS MSA	\$21.58	37%	\$1,122	\$44,880	2.7	\$66,100	\$1,653	\$19,830	\$496	54,970	45%	\$13.43	\$698	1.6
SAN BENITO COUNTY HMFA	\$23.10	58%	\$1,201	\$48,040	2.9	\$81,100	\$2,028	\$24,330	\$608	5,061	32%	\$10.36	\$539	2.2
SAN DIEGO-CARLSBAD-SAN MARCOS MSA	\$25.46	62%	\$1,324	\$52,960	3.2	\$75,500	\$1,888	\$22,650	\$566	443,188	45%	\$16.15	\$840	1.6
SAN FRANCISCO HMFA	\$33.85	24%	\$1,760	\$70,400	4.2	\$99,400	\$2,485	\$29,820	\$746	348,856	51%	\$27.82	\$1,446	1.2
SAN JOSE-SUNNYVALE-SANTA CLARA HMFA	\$27.65	11%	\$1,438	\$57,520	3.5	\$103,500	\$2,588	\$31,050	\$776	227,227	40%	\$29.59	\$1,539	0.9
SAN LUIS OBISPO-PASO ROBLES MSA	\$22.31	55%	\$1,160	\$46,400	2.8	\$72,500	\$1,813	\$21,750	\$544	35,747	39%	\$11.29	\$587	2.0
SANTA BARBARA-SANTA MARIA-GOLETA MSA	\$24.21	50%	\$1,259	\$50,360	3.0	\$71,400	\$1,785	\$21,420	\$536	60,043	44%	\$13.96	\$726	1.7
SANTA CRUZ-WATSONVILLE MSA	\$31.85	55%	\$1,656	\$66,240	4.0	\$84,200	\$2,105	\$25,260	\$632	36,474	40%	\$12.97	\$674	2.5
SANTA ROSA-PETALUMA MSA	\$25.12	43%	\$1,306	\$52,240	3.1	\$80,400	\$2,010	\$24,120	\$603	61,892	36%	\$14.93	\$776	1.7
STOCKTON MSA	\$18.21	54%	\$947	\$37,880	2.3	\$63,100	\$1,578	\$18,930	\$473	71,958	40%	\$11.20	\$583	1.6
VALLEJO-FAIRFIELD MSA	\$23.27	56%	\$1,210	\$48,400	2.9	\$79,200	\$1,980	\$23,760	\$594	45,406	35%	\$14.24	\$740	1.6
VISALIA-PORTERVILLE MSA	\$12.92	33%	\$672	\$26,880	1.6	\$48,200	\$1,205	\$14,460	\$362	42,481	38%	\$9.50	\$494	1.4
YOLO HMFA	\$20.23	48%	\$1,052	\$42,080	2.5	\$72,500	\$1,813	\$21,750	\$544	27,866	47%	\$12.09	\$629	1.7
YUBA CITY MSA	\$14.67	55%	\$763	\$30,520	1.8	\$55,500	\$1,388	\$16,650	\$416	19,865	42%	\$11.04	\$574	1.3
<u>COUNTIES</u>														
ALAMEDA COUNTY	\$26.48	41%	\$1,377	\$55,080	3.3	\$90,300	\$2,258	\$27,090	\$677	237,060	45%	\$19.02	\$989	1.4
ALPINE COUNTY	\$17.65	55%	\$918	\$36,720	2.2	\$67,300	\$1,683	\$20,190	\$505	155	32%	\$9.84	\$512	1.8
AMADOR COUNTY	\$20.48	55%	\$1,065	\$42,600	2.6	\$67,900	\$1,698	\$20,370	\$509	3,139	25%	\$10.52	\$547	1.9

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BUTTE COUNTY	\$16.38	55%	\$852	\$34,080	2.0	\$53,800	\$1,345	\$16,140	\$404	31,233	39%	\$10.12	\$526	1.6
CALAVERAS COUNTY	\$16.37	56%	\$851	\$34,040	2.0	\$64,400	\$1,610	\$19,320	\$483	3,505	21%	\$9.16	\$476	1.8
COLUSA COUNTY	\$16.17	55%	\$841	\$33,640	2.0	\$53,700	\$1,343	\$16,110	\$403	2,240	37%	\$11.08	\$576	1.5
CONTRA COSTA COUNTY	\$26.48	41%	\$1,377	\$55,080	3.3	\$90,300	\$2,258	\$27,090	\$677	105,716	31%	\$17.52	\$911	1.5
DEL NORTE COUNTY	\$15.92	55%	\$828	\$33,120	2.0	\$48,200	\$1,205	\$14,460	\$362	3,319	36%	\$7.96	\$414	2.0
EL DORADO COUNTY	\$19.98	53%	\$1,039	\$41,560	2.5	\$73,100	\$1,828	\$21,930	\$548	14,906	25%	\$11.51	\$599	1.7
FRESNO COUNTY	\$16.15	58%	\$840	\$33,600	2.0	\$52,200	\$1,305	\$15,660	\$392	110,084	44%	\$10.50	\$546	1.5
GLENN COUNTY	\$14.33	55%	\$745	\$29,800	1.8	\$49,200	\$1,230	\$14,760	\$369	3,304	36%	\$10.00	\$520	1.4
HUMBOLDT COUNTY	\$17.37	55%	\$903	\$36,120	2.2	\$53,200	\$1,330	\$15,960	\$399	21,714	42%	\$9.54	\$496	1.8
IMPERIAL COUNTY	\$16.25	55%	\$845	\$33,800	2.0	\$45,200	\$1,130	\$13,560	\$339	16,413	42%	\$8.28	\$431	2.0
INYO COUNTY	\$15.21	55%	\$791	\$31,640	1.9	\$60,200	\$1,505	\$18,060	\$452	2,628	34%	\$10.71	\$557	1.4
KERN COUNTY	\$15.37	58%	\$799	\$31,960	1.9	\$51,900	\$1,298	\$15,570	\$389	78,991	38%	\$11.43	\$594	1.3
KINGS COUNTY	\$15.19	56%	\$790	\$31,600	1.9	\$52,900	\$1,323	\$15,870	\$397	15,168	44%	\$10.86	\$565	1.4
LAKE COUNTY	\$17.02	55%	\$885	\$35,400	2.1	\$48,200	\$1,205	\$14,460	\$362	7,066	29%	\$11.16	\$580	1.5
LASSEN COUNTY	\$16.67	55%	\$867	\$34,680	2.1	\$58,100	\$1,453	\$17,430	\$436	3,073	32%	\$9.57	\$497	1.7
LOS ANGELES COUNTY	\$27.31	77%	\$1,420	\$56,800	3.4	\$63,000	\$1,575	\$18,900	\$473	1,634,080	52%	\$17.29	\$899	1.6
MADERA COUNTY	\$16.54	55%	\$860	\$34,400	2.1	\$51,700	\$1,293	\$15,510	\$388	12,206	34%	\$10.45	\$543	1.6
MARIN COUNTY	\$33.85	24%	\$1,760	\$70,400	4.2	\$99,400	\$2,485	\$29,820	\$746	36,632	36%	\$18.42	\$958	1.8
MARIPOSA COUNTY	\$17.65	55%	\$918	\$36,720	2.2	\$57,100	\$1,428	\$17,130	\$428	1,990	30%	\$8.02	\$417	2.2
MENDOCINO COUNTY	\$18.63	55%	\$969	\$38,760	2.3	\$54,600	\$1,365	\$16,380	\$410	12,877	39%	\$10.79	\$561	1.7
MERCED COUNTY	\$15.37	55%	\$799	\$31,960	1.9	\$49,700	\$1,243	\$14,910	\$373	26,340	41%	\$10.28	\$534	1.5
MODOC COUNTY	\$15.52	55%	\$807	\$32,280	1.9	\$48,100	\$1,203	\$14,430	\$361	1,109	29%	\$8.25	\$429	1.9
MONO COUNTY	\$22.37	55%	\$1,163	\$46,520	2.8	\$67,600	\$1,690	\$20,280	\$507	2,051	40%	\$9.53	\$496	2.3
MONTEREY COUNTY	\$21.58	37%	\$1,122	\$44,880	2.7	\$66,100	\$1,653	\$19,830	\$496	54,970	45%	\$13.43	\$698	1.6
NAPA COUNTY	\$25.96	55%	\$1,350	\$54,000	3.2	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.59	\$811	1.7
NEVADA COUNTY	\$21.48	55%	\$1,117	\$44,680	2.7	\$69,200	\$1,730	\$20,760	\$519	8,944	24%	\$11.43	\$594	1.9
ORANGE COUNTY	\$30.65	61%	\$1,594	\$63,760	3.8	\$87,200	\$2,180	\$26,160	\$654	361,094	39%	\$17.28	\$899	1.8
PLACER COUNTY	\$19.98	53%	\$1,039	\$41,560	2.5	\$73,100	\$1,828	\$21,930	\$548	25,014	27%	\$12.83	\$667	1.6
PLUMAS COUNTY	\$17.06	55%	\$887	\$35,480	2.1	\$62,000	\$1,550	\$18,600	\$465	2,695	30%	\$9.46	\$492	1.8
RIVERSIDE COUNTY	\$21.31	75%	\$1,108	\$44,320	2.7	\$65,000	\$1,625	\$19,500	\$488	157,739	31%	\$10.79	\$561	2.0
SACRAMENTO COUNTY	\$19.98	53%	\$1,039	\$41,560	2.5	\$73,100	\$1,828	\$21,930	\$548	189,791	42%	\$14.81	\$770	1.3
SAN BENITO COUNTY	\$23.10	58%	\$1,201	\$48,040	2.9	\$81,100	\$2,028	\$24,330	\$608	5,061	32%	\$10.36	\$539	2.2
SAN BERNARDINO COUNTY	\$21.31	75%	\$1,108	\$44,320	2.7	\$65,000	\$1,625	\$19,500	\$488	187,580	35%	\$11.53	\$600	1.8
SAN DIEGO COUNTY	\$25.46	62%	\$1,324	\$52,960	3.2	\$75,500	\$1,888	\$22,650	\$566	443,188	45%	\$16.15	\$840	1.6
SAN FRANCISCO COUNTY	\$33.85	24%	\$1,760	\$70,400	4.2	\$99,400	\$2,485	\$29,820	\$746	214,385	65%	\$30.65	\$1,594	1.1
SAN JOAQUIN COUNTY	\$18.21	54%	\$947	\$37,880	2.3	\$63,100	\$1,578	\$18,930	\$473	71,958	40%	\$11.20	\$583	1.6
SAN LUIS OBISPO COUNTY	\$22.31	55%	\$1,160	\$46,400	2.8	\$72,500	\$1,813	\$21,750	\$544	35,747	39%	\$11.29	\$587	2.0
SAN MATEO COUNTY	\$33.85	24%	\$1,760	\$70,400	4.2	\$99,400	\$2,485	\$29,820	\$746	97,839	39%	\$26.35	\$1,370	1.3
SANTA BARBARA COUNTY	\$24.21	50%	\$1,259	\$50,360	3.0	\$71,400	\$1,785	\$21,420	\$536	60,043	44%	\$13.96	\$726	1.7
SANTA CLARA COUNTY	\$27.65	11%	\$1,438	\$57,520	3.5	\$103,500	\$2,588	\$31,050	\$776	227,227	40%	\$29.59	\$1,539	0.9
SANTA CRUZ COUNTY	\$31.85	55%	\$1,656	\$66,240	4.0	\$84,200	\$2,105	\$25,260	\$632	36,474	40%	\$12.97	\$674	2.5

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SHASTA COUNTY	\$15.90	55%	\$827	\$33,080	2.0	\$54,600	\$1,365	\$16,380	\$410	21,477	34%	\$10.62	\$552	1.5
SIERRA COUNTY	\$20.08	55%	\$1,044	\$41,760	2.5	\$57,400	\$1,435	\$17,220	\$431	443	29%	\$7.98	\$415	2.5
SISKIYOU COUNTY	\$14.79	55%	\$769	\$30,760	1.8	\$48,700	\$1,218	\$14,610	\$365	6,081	33%	\$8.92	\$464	1.7
SOLANO COUNTY	\$23.27	56%	\$1,210	\$48,400	2.9	\$79,200	\$1,980	\$23,760	\$594	45,406	35%	\$14.24	\$740	1.6
SONOMA COUNTY	\$25.12	43%	\$1,306	\$52,240	3.1	\$80,400	\$2,010	\$24,120	\$603	61,892	36%	\$14.93	\$776	1.7
STANISLAUS COUNTY	\$17.88	57%	\$930	\$37,200	2.2	\$59,500	\$1,488	\$17,850	\$446	55,235	38%	\$11.44	\$595	1.6
SUTTER COUNTY	\$14.67	55%	\$763	\$30,520	1.8	\$55,500	\$1,388	\$16,650	\$416	10,418	39%	\$9.99	\$519	1.5
TEHAMA COUNTY	\$14.96	55%	\$778	\$31,120	1.9	\$48,500	\$1,213	\$14,550	\$364	6,791	32%	\$10.56	\$549	1.4
TRINITY COUNTY	\$15.04	55%	\$782	\$31,280	1.9	\$46,000	\$1,150	\$13,800	\$345	1,606	29%	\$7.99	\$416	1.9
TULARE COUNTY	\$12.92	33%	\$672	\$26,880	1.6	\$48,200	\$1,205	\$14,460	\$362	42,481	38%	\$9.50	\$494	1.4
TUOLUMNE COUNTY	\$18.44	55%	\$959	\$38,360	2.3	\$59,700	\$1,493	\$17,910	\$448	6,043	29%	\$10.45	\$543	1.8
VENTURA COUNTY	\$28.44	57%	\$1,479	\$59,160	3.6	\$86,700	\$2,168	\$26,010	\$650	78,861	32%	\$14.60	\$759	1.9
YOLO COUNTY	\$20.23	48%	\$1,052	\$42,080	2.5	\$72,500	\$1,813	\$21,750	\$544	27,866	47%	\$12.09	\$629	1.7
YUBA COUNTY	\$14.67	55%	\$763	\$30,520	1.8	\$55,500	\$1,388	\$16,650	\$416	9,447	46%	\$13.50	\$702	1.1

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

COLORADO

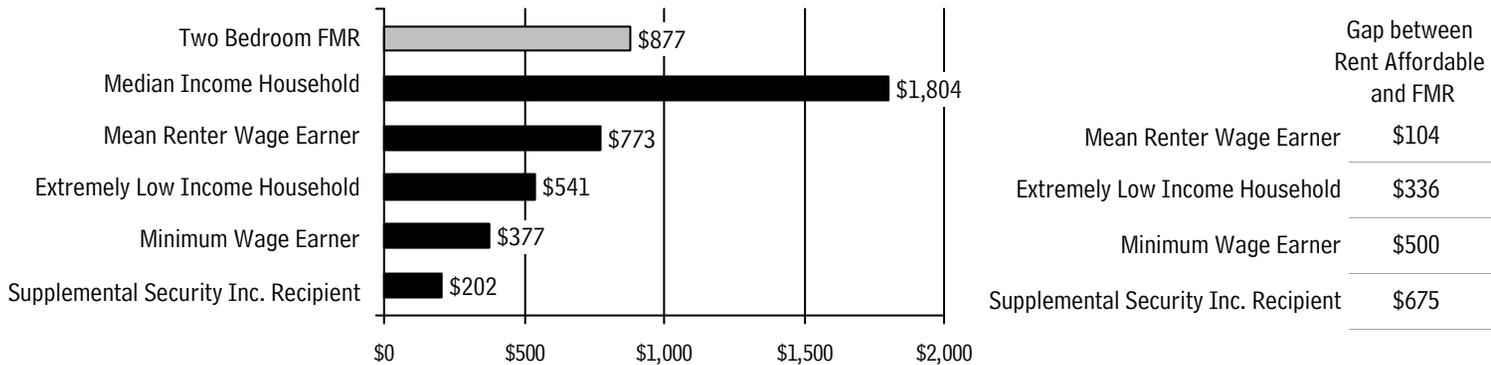
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$877. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,922 monthly or \$35,063 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.86

In Colorado, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 93 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is \$14.87. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



COLORADO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COLORADO	\$16.86	19%	\$877	\$35,063	2.3	\$72,144	\$1,804	\$21,643	\$541	541,933	33%	\$14.87	\$773	1.1
COMBINED NONMETRO AREAS	\$15.86	32%	\$825	\$32,999	2.2	\$59,674	\$1,492	\$17,902	\$448	72,890	31%	\$12.24	\$636	1.3
<u>METROPOLITAN AREAS</u>														
BOULDER MSA	\$20.37	23%	\$1,059	\$42,360	2.8	\$89,600	\$2,240	\$26,880	\$672	40,431	35%	\$15.87	\$825	1.3
COLORADO SPRINGS HMFA	\$15.29	22%	\$795	\$31,800	2.1	\$70,600	\$1,765	\$21,180	\$530	67,966	35%	\$13.14	\$683	1.2
DENVER-AURORA-BROOMFIELD MSA *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	279,218	33%	\$16.71	\$869	1.1
FORT COLLINS-LOVELAND MSA	\$16.00	26%	\$832	\$33,280	2.2	\$74,900	\$1,873	\$22,470	\$562	31,420	32%	\$11.58	\$602	1.4
GRAND JUNCTION MSA	\$13.48	41%	\$701	\$28,040	1.9	\$60,100	\$1,503	\$18,030	\$451	12,517	27%	\$11.79	\$613	1.1
GREELEY MSA	\$13.29	23%	\$691	\$27,640	1.8	\$65,000	\$1,625	\$19,500	\$488	19,819	31%	\$11.22	\$583	1.2
PUEBLO MSA	\$13.04	26%	\$678	\$27,120	1.8	\$50,700	\$1,268	\$15,210	\$380	16,145	30%	\$9.41	\$490	1.4
TELLER COUNTY HMFA	\$17.02	20%	\$885	\$35,400	2.3	\$72,500	\$1,813	\$21,750	\$544	1,527	19%	\$11.73	\$610	1.5
<u>COUNTIES</u>														
ADAMS COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	37,708	29%	\$13.86	\$721	1.3
ALAMOSA COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	1,966	36%	\$8.55	\$445	1.3
ARAPAHOE COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	61,010	32%	\$17.00	\$884	1.0
ARCHULETA COUNTY	\$14.90	26%	\$775	\$31,000	2.1	\$55,000	\$1,375	\$16,500	\$413	924	23%	\$9.02	\$469	1.7
BACA COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$43,200	\$1,080	\$12,960	\$324	447	23%	\$8.75	\$455	1.3
BENT COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$43,300	\$1,083	\$12,990	\$325	646	32%	\$9.42	\$490	1.2
BOULDER COUNTY	\$20.37	23%	\$1,059	\$42,360	2.8	\$89,600	\$2,240	\$26,880	\$672	40,431	35%	\$15.87	\$825	1.3
CHAFFEE COUNTY	\$12.87	26%	\$669	\$26,760	1.8	\$53,400	\$1,335	\$16,020	\$401	1,760	27%	\$8.64	\$449	1.5
CHEYENNE COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$56,400	\$1,410	\$16,920	\$423	220	25%	\$13.01	\$677	0.9
CLEAR CREEK COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	967	24%	\$12.73	\$662	1.4
CONEJOS COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$37,000	\$925	\$11,100	\$278	637	21%	\$7.49	\$390	1.5
COSTILLA COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$32,400	\$810	\$9,720	\$243	323	21%	\$7.95	\$414	1.4
CROWLEY COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$41,100	\$1,028	\$12,330	\$308	368	27%	\$11.37	\$591	1.0
CUSTER COUNTY	\$13.81	26%	\$718	\$28,720	1.9	\$52,400	\$1,310	\$15,720	\$393	312	21%	\$9.86	\$513	1.4
DELTA COUNTY	\$11.85	26%	\$616	\$24,640	1.6	\$48,700	\$1,218	\$14,610	\$365	2,492	23%	\$9.26	\$481	1.3
DENVER COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	113,604	47%	\$19.49	\$1,013	0.9
DOLORES COUNTY	\$13.65	26%	\$710	\$28,400	1.9	\$48,300	\$1,208	\$14,490	\$362	188	24%	\$10.18	\$530	1.3
DOUGLAS COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	7,382	12%	\$13.93	\$725	1.3
EAGLE COUNTY	\$25.63	26%	\$1,333	\$53,320	3.5	\$85,000	\$2,125	\$25,500	\$638	5,493	36%	\$15.16	\$788	1.7
EL PASO COUNTY	\$15.29	22%	\$795	\$31,800	2.1	\$70,600	\$1,765	\$21,180	\$530	67,966	35%	\$13.14	\$683	1.2
ELBERT COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	715	11%	\$9.20	\$478	1.9
FREMONT COUNTY	\$12.23	25%	\$636	\$25,440	1.7	\$53,800	\$1,345	\$16,140	\$404	3,661	24%	\$8.67	\$451	1.4
GARFIELD COUNTY	\$21.58	68%	\$1,122	\$44,880	3.0	\$72,200	\$1,805	\$21,660	\$542	5,657	35%	\$16.08	\$836	1.3
GILPIN COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	440	22%	\$11.85	\$616	1.5
GRAND COUNTY	\$14.52	26%	\$755	\$30,200	2.0	\$70,200	\$1,755	\$21,060	\$527	1,608	32%	\$10.31	\$536	1.4

Broomfield County is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

COLORADO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GUNNISON COUNTY	\$14.77	26%	\$768	\$30,720	2.0	\$66,100	\$1,653	\$19,830	\$496	2,348	42%	\$9.79	\$509	1.5
HINSDALE COUNTY	\$19.21	26%	\$999	\$39,960	2.6	\$53,500	\$1,338	\$16,050	\$401	126	35%	\$8.52	\$443	2.3
HUERFANO COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$41,500	\$1,038	\$12,450	\$311	905	29%	\$9.53	\$496	1.2
JACKSON COUNTY	\$14.38	26%	\$748	\$29,920	2.0	\$47,200	\$1,180	\$14,160	\$354	212	32%	\$10.83	\$563	1.3
JEFFERSON COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	56,672	28%	\$14.12	\$734	1.3
KIOWA COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	191	29%	\$10.79	\$561	1.0
KIT CARSON COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$53,200	\$1,330	\$15,960	\$399	834	28%	\$9.84	\$512	1.1
LA PLATA COUNTY	\$15.42	26%	\$802	\$32,080	2.1	\$67,400	\$1,685	\$20,220	\$506	5,485	32%	\$11.38	\$592	1.4
LAKE COUNTY	\$19.21	26%	\$999	\$39,960	2.6	\$53,000	\$1,325	\$15,900	\$398	950	32%	\$9.74	\$507	2.0
LARIMER COUNTY	\$16.00	26%	\$832	\$33,280	2.2	\$74,900	\$1,873	\$22,470	\$562	31,420	32%	\$11.58	\$602	1.4
LAS ANIMAS COUNTY	\$11.31	28%	\$588	\$23,520	1.6	\$43,300	\$1,083	\$12,990	\$325	1,829	30%	\$9.89	\$514	1.1
LINCOLN COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$50,500	\$1,263	\$15,150	\$379	641	31%	\$10.45	\$543	1.1
LOGAN COUNTY	\$11.31	29%	\$588	\$23,520	1.6	\$53,700	\$1,343	\$16,110	\$403	2,277	30%	\$9.98	\$519	1.1
MESA COUNTY	\$13.48	41%	\$701	\$28,040	1.9	\$60,100	\$1,503	\$18,030	\$451	12,517	27%	\$11.79	\$613	1.1
MINERAL COUNTY	\$19.21	26%	\$999	\$39,960	2.6	\$52,300	\$1,308	\$15,690	\$392	101	27%	\$9.13	\$475	2.1
MOFFAT COUNTY	\$14.08	59%	\$732	\$29,280	1.9	\$57,900	\$1,448	\$17,370	\$434	1,393	28%	\$12.39	\$644	1.1
MONTEZUMA COUNTY	\$11.92	26%	\$620	\$24,800	1.6	\$51,900	\$1,298	\$15,570	\$389	2,321	25%	\$9.34	\$486	1.3
MONTROSE COUNTY	\$12.88	26%	\$670	\$26,800	1.8	\$52,100	\$1,303	\$15,630	\$391	3,277	25%	\$10.19	\$530	1.3
MORGAN COUNTY	\$11.56	26%	\$601	\$24,040	1.6	\$49,800	\$1,245	\$14,940	\$374	3,006	32%	\$11.16	\$580	1.0
OTERO COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$45,700	\$1,143	\$13,710	\$343	2,437	31%	\$7.79	\$405	1.5
OURAY COUNTY	\$19.21	26%	\$999	\$39,960	2.6	\$63,300	\$1,583	\$18,990	\$475	426	27%	\$10.20	\$530	1.9
PARK COUNTY *	\$17.71	13%	\$921	\$36,840	2.4	\$75,900	\$1,898	\$22,770	\$569	720	12%	\$10.40	\$541	1.7
PHILLIPS COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	422	24%	\$11.16	\$580	1.0
PITKIN COUNTY	\$27.12	26%	\$1,410	\$56,400	3.7	\$95,400	\$2,385	\$28,620	\$716	2,786	41%	\$16.15	\$840	1.7
PROWERS COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$43,500	\$1,088	\$13,050	\$326	1,796	34%	\$8.99	\$468	1.3
PUEBLO COUNTY	\$13.04	26%	\$678	\$27,120	1.8	\$50,700	\$1,268	\$15,210	\$380	16,145	30%	\$9.41	\$490	1.4
RIO BLANCO COUNTY	\$14.38	26%	\$748	\$29,920	2.0	\$56,500	\$1,413	\$16,950	\$424	683	30%	\$21.14	\$1,099	0.7
RIO GRANDE COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$46,800	\$1,170	\$14,040	\$351	1,375	29%	\$8.48	\$441	1.3
ROUTT COUNTY	\$20.00	26%	\$1,040	\$41,600	2.8	\$79,900	\$1,998	\$23,970	\$599	2,445	31%	\$14.90	\$775	1.3
SAGUACHE COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$37,400	\$935	\$11,220	\$281	703	31%	\$8.81	\$458	1.3
SAN JUAN COUNTY	\$13.65	26%	\$710	\$28,400	1.9	\$50,900	\$1,273	\$15,270	\$382	88	33%	\$5.14	\$267	2.7
SAN MIGUEL COUNTY	\$20.83	26%	\$1,083	\$43,320	2.9	\$76,800	\$1,920	\$23,040	\$576	1,460	48%	\$14.16	\$736	1.5
SEDGWICK COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$43,200	\$1,080	\$12,960	\$324	310	27%	\$9.32	\$485	1.2
SUMMIT COUNTY	\$22.40	26%	\$1,165	\$46,600	3.1	\$87,200	\$2,180	\$26,160	\$654	3,738	41%	\$12.07	\$628	1.9
TELLER COUNTY	\$17.02	20%	\$885	\$35,400	2.3	\$72,500	\$1,813	\$21,750	\$544	1,527	19%	\$11.73	\$610	1.5
WASHINGTON COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$47,500	\$1,188	\$14,250	\$356	523	26%	\$10.45	\$544	1.1
WELD COUNTY	\$13.29	23%	\$691	\$27,640	1.8	\$65,000	\$1,625	\$19,500	\$488	19,819	31%	\$11.22	\$583	1.2
YUMA COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$50,600	\$1,265	\$15,180	\$380	1,100	29%	\$11.28	\$587	1.0

Broomfield County is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

CONNECTICUT

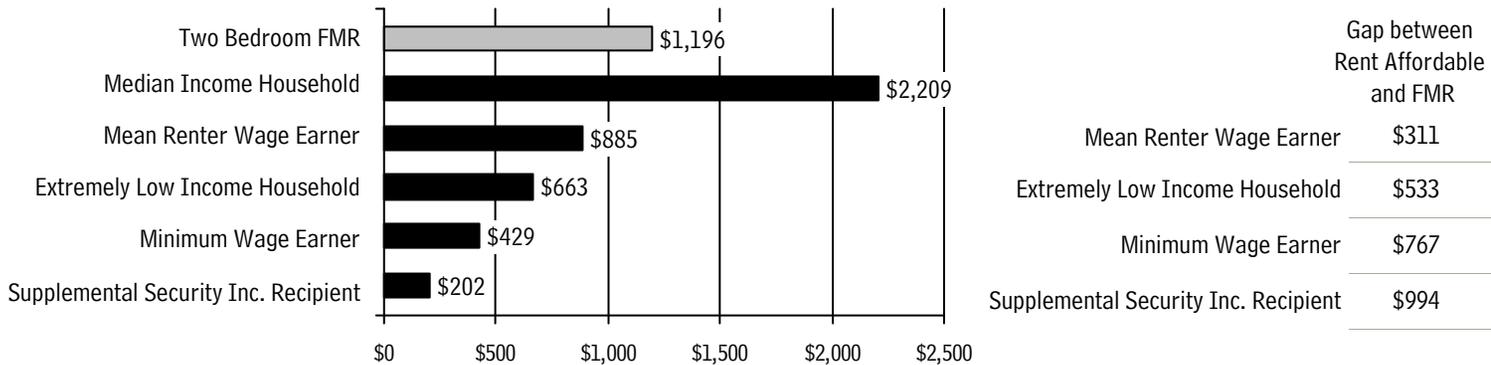
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,196. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,987 monthly or \$47,843 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.00

In Connecticut, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 112 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$17.01. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



CONNECTICUT	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CONNECTICUT	\$23.00	52%	\$1,196	\$47,843	2.8	\$88,364	\$2,209	\$26,509	\$663	431,928	33%	\$17.01	\$885	1.4
COMBINED NONMETRO AREAS	\$18.69	51%	\$972	\$38,876	2.3	\$79,502	\$1,988	\$23,850	\$596	31,142	28%	\$10.80	\$562	1.7
<u>METROPOLITAN AREAS</u>														
BRIDGEPORT HMFA	\$24.67	69%	\$1,283	\$51,320	3.0	\$86,600	\$2,165	\$25,980	\$650	40,146	32%	\$23.36	\$1,215	1.1
COLCHESTER-LEBANON HMFA	\$21.90	51%	\$1,139	\$45,560	2.7	\$94,100	\$2,353	\$28,230	\$706	1,479	19%	\$14.96	\$778	1.5
DANBURY HMFA	\$30.60	76%	\$1,591	\$63,640	3.7	\$107,600	\$2,690	\$32,280	\$807	16,095	25%	\$23.36	\$1,215	1.3
HARTFORD-WEST HARTFORD-EAST HARTFORD HMFA *	\$21.06	47%	\$1,095	\$43,800	2.6	\$84,700	\$2,118	\$25,410	\$635	146,515	34%	\$15.84	\$824	1.3
MILFORD-ANSONIA-SEYMOUR HMFA	\$22.67	53%	\$1,179	\$47,160	2.7	\$87,400	\$2,185	\$26,220	\$656	12,775	28%	\$13.67	\$711	1.7
NEW HAVEN-MERIDEN HMFA *	\$22.71	49%	\$1,181	\$47,240	2.8	\$80,900	\$2,023	\$24,270	\$607	76,728	38%	\$13.67	\$711	1.7
NORWICH-NEW LONDON HMFA	\$19.54	51%	\$1,016	\$40,640	2.4	\$81,200	\$2,030	\$24,360	\$609	31,808	35%	\$14.96	\$778	1.3
SOUTHERN MIDDLESEX COUNTY HMFA	\$22.42	45%	\$1,166	\$46,640	2.7	\$96,800	\$2,420	\$29,040	\$726	3,570	19%	\$14.72	\$766	1.5
STAMFORD-NORWALK HMFA	\$34.62	52%	\$1,800	\$72,000	4.2	\$125,700	\$3,143	\$37,710	\$943	43,482	33%	\$23.36	\$1,215	1.5
WATERBURY HMFA	\$18.21	54%	\$947	\$37,880	2.2	\$68,400	\$1,710	\$20,520	\$513	28,188	39%	\$13.67	\$711	1.3
<u>COUNTIES</u>														
LITCHFIELD COUNTY	\$19.75	51%	\$1,027	\$41,080	2.4	\$86,000	\$2,150	\$25,800	\$645	17,738	25%	\$11.01	\$573	1.8
WINDHAM COUNTY	\$17.29	51%	\$899	\$35,960	2.1	\$68,200	\$1,705	\$20,460	\$512	13,404	33%	\$10.43	\$542	1.7

* 50th percentile FMR (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

DELAWARE

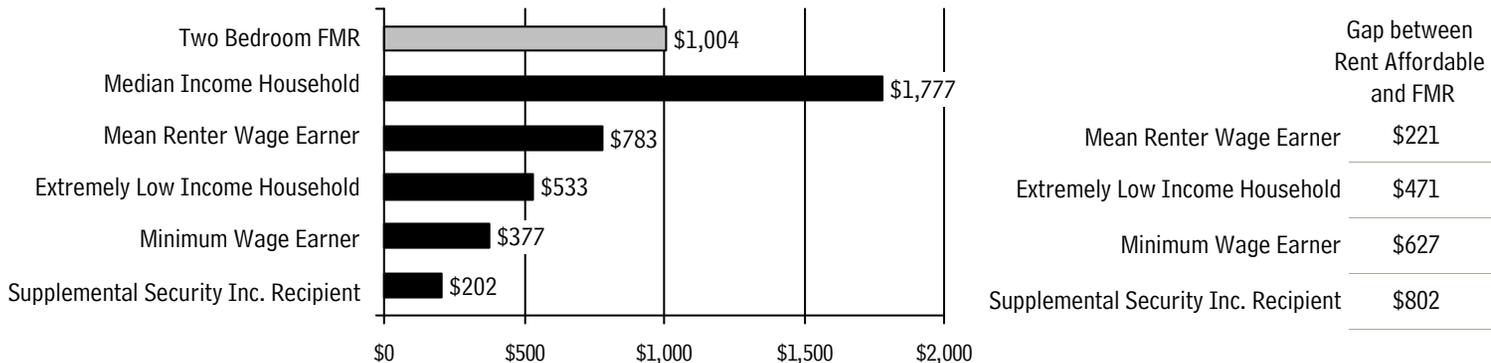
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,004. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,347 monthly or \$40,163 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.31

In Delaware, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 107 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Delaware, the estimated mean (average) wage for a renter is \$15.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



DELAWARE	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DELAWARE	\$19.31	49%	\$1,004	\$40,163	2.7	\$71,096	\$1,777	\$21,329	\$533	82,690	28%	\$15.07	\$783	1.3
COMBINED NONMETRO AREAS	\$14.88	54%	\$774	\$30,960	2.1	\$58,400	\$1,460	\$17,520	\$438	12,072	19%	\$10.43	\$542	1.4
<u>METROPOLITAN AREAS</u>														
DOVER MSA †	\$16.12	54%	\$838	\$33,520	2.2	\$59,100	\$1,478	\$17,730	\$443	14,176	30%			
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	56,442	30%	\$16.24	\$845	1.3
<u>COUNTIES</u>														
KENT COUNTY †	\$16.12	54%	\$838	\$33,520	2.2	\$59,100	\$1,478	\$17,730	\$443	14,176	30%			
NEW CASTLE COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	56,442	30%	\$16.24	\$845	1.3
SUSSEX COUNTY	\$14.88	54%	\$774	\$30,960	2.1	\$58,400	\$1,460	\$17,520	\$438	12,072	19%	\$10.43	\$542	1.4

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

DISTRICT OF COLUMBIA

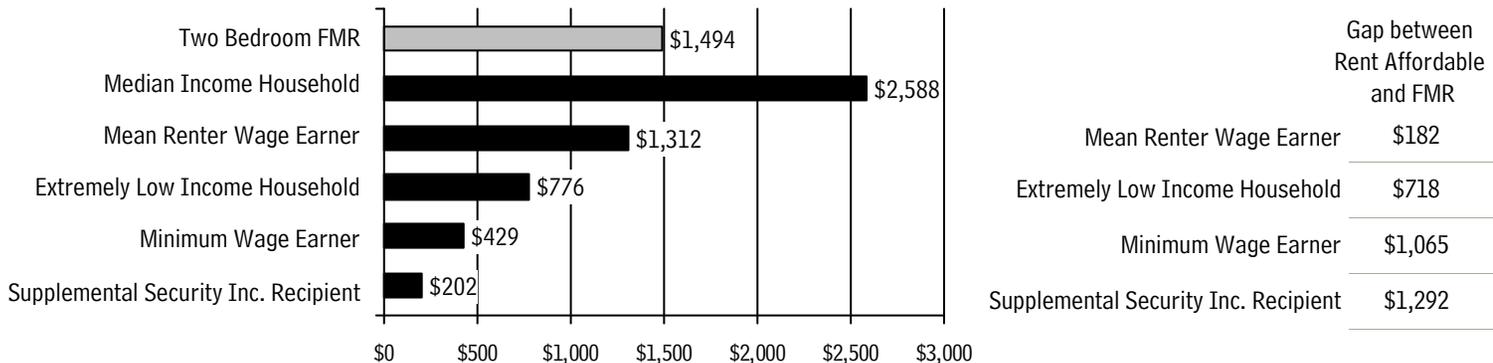
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,494. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,980 monthly or \$59,760 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$28.73

In the District of Columbia, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 139 hours per week, 52 weeks per year. Or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is \$25.22. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



DISTRICT OF COLUMBIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DISTRICT OF COLUMBIA	\$28.73	64%	\$1,494	\$59,760	3.5	\$103,500	\$2,588	\$31,050	\$776	147,122	59%	\$25.22	\$1,312	1.1
METROPOLITAN AREAS														
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.73	64%	\$1,494	\$59,760	3.5	\$103,500	\$2,588	\$31,050	\$776	147,122	59%	\$25.22	\$1,312	1.1
COUNTIES														
DISTRICT OF COLUMBIA *	\$28.73	64%	\$1,494	\$59,760	3.5	\$103,500	\$2,588	\$31,050	\$776	147,122	59%	\$25.22	\$1,312	1.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

FLORIDA

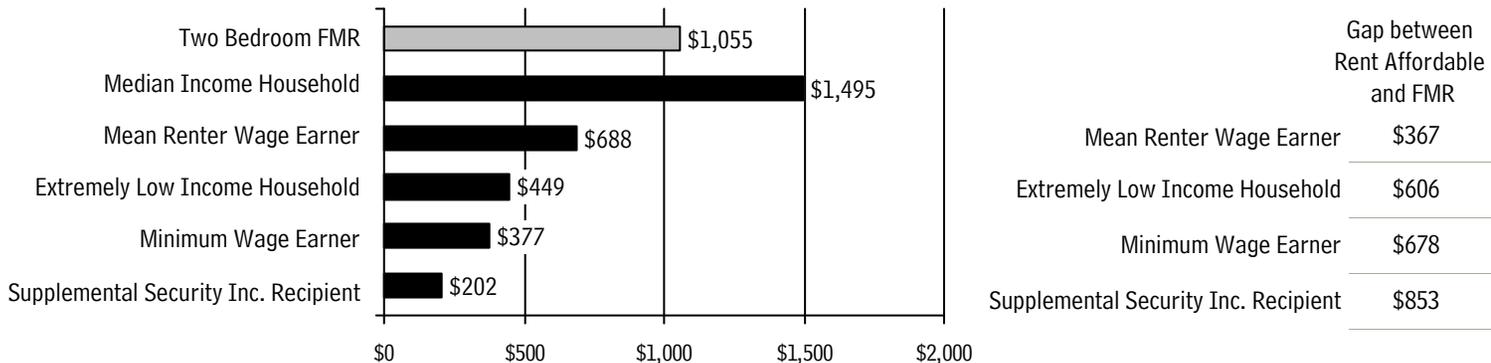
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,055. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,517 monthly or \$42,201 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.29

In Florida, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 112 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is \$13.23. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 61 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



FLORIDA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FLORIDA	\$20.29	56%	\$1,055	\$42,201	2.8	\$59,812	\$1,495	\$17,944	\$449	1,896,218	30%	\$13.23	\$688	1.5
COMBINED NONMETRO AREAS	\$15.14	58%	\$787	\$31,500	2.1	\$47,655	\$1,191	\$14,297	\$357	78,697	21%	\$10.03	\$521	1.5
METROPOLITAN AREAS														
BAKER COUNTY HMFA	\$11.31	61%	\$588	\$23,520	1.6	\$56,700	\$1,418	\$17,010	\$425	1,320	19%	\$7.30	\$380	1.5
BRADENTON-SARASOTA-VENICE MSA *	\$22.06	60%	\$1,147	\$45,880	3.0	\$62,200	\$1,555	\$18,660	\$467	60,923	23%	\$12.78	\$665	1.7
CAPE CORAL-FORT MYERS MSA	\$19.79	62%	\$1,029	\$41,160	2.7	\$61,600	\$1,540	\$18,480	\$462	44,343	24%	\$12.63	\$657	1.6
DELTONA-DAYTONA BEACH-ORMOND BEACH MSA	\$18.23	55%	\$948	\$37,920	2.5	\$56,000	\$1,400	\$16,800	\$420	45,686	25%	\$10.77	\$560	1.7
FORT LAUDERDALE HMFA *	\$26.12	67%	\$1,358	\$54,320	3.6	\$66,200	\$1,655	\$19,860	\$497	199,820	31%	\$14.91	\$775	1.8
FORT WALTON BEACH-CRESTVIEW-DESTIN MSA	\$16.60	58%	\$863	\$34,520	2.3	\$65,500	\$1,638	\$19,650	\$491	22,297	34%	\$12.19	\$634	1.4
GAINESVILLE MSA	\$16.02	53%	\$833	\$33,320	2.2	\$61,300	\$1,533	\$18,390	\$460	40,120	43%	\$9.30	\$484	1.7
JACKSONVILLE HMFA	\$17.37	45%	\$903	\$36,120	2.4	\$65,800	\$1,645	\$19,740	\$494	139,121	33%	\$13.70	\$712	1.3
LAKELAND-WINTER HAVEN MSA	\$15.15	59%	\$788	\$31,520	2.1	\$52,700	\$1,318	\$15,810	\$395	49,860	27%	\$12.00	\$624	1.3
MIAMI-MIAMI BEACH-KENDALL HMFA	\$23.19	58%	\$1,206	\$48,240	3.2	\$52,200	\$1,305	\$15,660	\$392	327,441	42%	\$13.60	\$707	1.7
NAPLES-MARCO ISLAND MSA	\$22.79	58%	\$1,185	\$47,400	3.1	\$72,300	\$1,808	\$21,690	\$542	25,144	24%	\$14.00	\$728	1.6
OCALA MSA	\$15.23	58%	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	21,584	20%	\$11.40	\$593	1.3
ORLANDO-KISSIMMEE MSA	\$20.23	50%	\$1,052	\$42,080	2.8	\$60,900	\$1,523	\$18,270	\$457	210,700	34%	\$13.63	\$709	1.5
PALM BAY-MELBOURNE-TITUSVILLE MSA	\$17.62	56%	\$916	\$36,640	2.4	\$62,900	\$1,573	\$18,870	\$472	50,317	25%	\$13.48	\$701	1.3
PALM COAST MSA	\$19.50	58%	\$1,014	\$40,560	2.7	\$56,300	\$1,408	\$16,890	\$422	3,394	16%	\$9.69	\$504	2.0
PANAMA CITY-LYNN HAVEN-PANAMA CITY BEACH MSA	\$15.67	58%	\$815	\$32,600	2.2	\$57,400	\$1,435	\$17,220	\$431	18,705	31%	\$11.09	\$577	1.4
PENSACOLA-FERRY PASS-BRENT MSA	\$15.37	58%	\$799	\$31,960	2.1	\$57,500	\$1,438	\$17,250	\$431	44,954	29%	\$10.91	\$567	1.4
PORT ST. LUCIE MSA	\$18.63	58%	\$969	\$38,760	2.6	\$59,600	\$1,490	\$17,880	\$447	28,055	21%	\$11.36	\$591	1.6
PUNTA GORDA MSA	\$17.85	58%	\$928	\$37,120	2.5	\$54,500	\$1,363	\$16,350	\$409	10,420	16%	\$11.31	\$588	1.6
SEBASTIAN-VERO BEACH MSA	\$18.58	58%	\$966	\$38,640	2.6	\$59,600	\$1,490	\$17,880	\$447	11,018	22%	\$11.77	\$612	1.6
TALLAHASSEE HMFA	\$18.13	58%	\$943	\$37,720	2.5	\$63,700	\$1,593	\$19,110	\$478	45,892	39%	\$9.46	\$492	1.9
TAMPA-ST. PETERSBURG-CLEARWATER MSA	\$18.44	50%	\$959	\$38,360	2.5	\$59,400	\$1,485	\$17,820	\$446	294,922	29%	\$13.77	\$716	1.3
WAKULLA COUNTY HMFA	\$15.00	58%	\$780	\$31,200	2.1	\$57,000	\$1,425	\$17,100	\$428	1,334	16%	\$9.24	\$480	1.6
WEST PALM BEACH-BOCA RATON HMFA *	\$24.21	55%	\$1,259	\$50,360	3.3	\$67,600	\$1,690	\$20,280	\$507	120,151	25%	\$14.67	\$763	1.6
COUNTIES														
ALACHUA COUNTY	\$16.02	53%	\$833	\$33,320	2.2	\$61,300	\$1,533	\$18,390	\$460	39,425	45%	\$9.31	\$484	1.7
BAKER COUNTY	\$11.31	61%	\$588	\$23,520	1.6	\$56,700	\$1,418	\$17,010	\$425	1,320	19%	\$7.30	\$380	1.5
BAY COUNTY	\$15.67	58%	\$815	\$32,600	2.2	\$57,400	\$1,435	\$17,220	\$431	18,705	31%	\$11.09	\$577	1.4
BRADFORD COUNTY	\$12.48	58%	\$649	\$25,960	1.7	\$51,200	\$1,280	\$15,360	\$384	1,788	21%	\$8.56	\$445	1.5
BREVARD COUNTY	\$17.62	56%	\$916	\$36,640	2.4	\$62,900	\$1,573	\$18,870	\$472	50,317	25%	\$13.48	\$701	1.3
BROWARD COUNTY *	\$26.12	67%	\$1,358	\$54,320	3.6	\$66,200	\$1,655	\$19,860	\$497	199,820	31%	\$14.91	\$775	1.8
CALHOUN COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$42,800	\$1,070	\$12,840	\$321	884	20%	\$8.00	\$416	1.6
CHARLOTTE COUNTY	\$17.85	58%	\$928	\$37,120	2.5	\$54,500	\$1,363	\$16,350	\$409	10,420	16%	\$11.31	\$588	1.6
CITRUS COUNTY	\$13.50	58%	\$702	\$28,080	1.9	\$46,900	\$1,173	\$14,070	\$352	7,587	14%	\$10.51	\$546	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

FLORIDA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$17.37	45%	\$903	\$36,120	2.4	\$65,800	\$1,645	\$19,740	\$494	11,123	22%	\$10.07	\$524	1.7
COLLIER COUNTY	\$22.79	58%	\$1,185	\$47,400	3.1	\$72,300	\$1,808	\$21,690	\$542	25,144	24%	\$14.00	\$728	1.6
COLUMBIA COUNTY	\$13.35	58%	\$694	\$27,760	1.8	\$47,100	\$1,178	\$14,130	\$353	4,788	23%	\$10.46	\$544	1.3
DESOTO COUNTY	\$13.25	57%	\$689	\$27,560	1.8	\$45,200	\$1,130	\$13,560	\$339	2,720	25%	\$9.88	\$514	1.3
DIXIE COUNTY	\$11.31	62%	\$588	\$23,520	1.6	\$40,600	\$1,015	\$12,180	\$305	705	14%	\$8.81	\$458	1.3
DUVAL COUNTY	\$17.37	45%	\$903	\$36,120	2.4	\$65,800	\$1,645	\$19,740	\$494	112,025	37%	\$14.57	\$757	1.2
ESCAMBIA COUNTY	\$15.37	58%	\$799	\$31,960	2.1	\$57,500	\$1,438	\$17,250	\$431	36,359	33%	\$11.30	\$587	1.4
FLAGLER COUNTY	\$19.50	58%	\$1,014	\$40,560	2.7	\$56,300	\$1,408	\$16,890	\$422	3,394	16%	\$9.69	\$504	2.0
FRANKLIN COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$40,600	\$1,015	\$12,180	\$305	851	21%	\$8.79	\$457	1.4
GADSDEN COUNTY	\$18.13	58%	\$943	\$37,720	2.5	\$63,700	\$1,593	\$19,110	\$478	3,488	22%	\$7.72	\$401	2.3
GILCHRIST COUNTY	\$16.02	53%	\$833	\$33,320	2.2	\$61,300	\$1,533	\$18,390	\$460	695	14%	\$8.77	\$456	1.8
GLADES COUNTY	\$14.04	58%	\$730	\$29,200	1.9	\$44,600	\$1,115	\$13,380	\$335	707	18%	\$14.51	\$754	1.0
GULF COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$47,300	\$1,183	\$14,190	\$355	936	19%	\$9.63	\$501	1.3
HAMILTON COUNTY	\$11.31	62%	\$588	\$23,520	1.6	\$39,900	\$998	\$11,970	\$299	943	23%	\$11.17	\$581	1.0
HARDEE COUNTY	\$13.25	57%	\$689	\$27,560	1.8	\$42,300	\$1,058	\$12,690	\$317	2,169	27%	\$10.12	\$526	1.3
HENDRY COUNTY	\$14.02	58%	\$729	\$29,160	1.9	\$45,500	\$1,138	\$13,650	\$341	2,991	28%	\$8.90	\$463	1.6
HERNANDO COUNTY	\$18.44	50%	\$959	\$38,360	2.5	\$59,400	\$1,485	\$17,820	\$446	7,471	13%	\$10.40	\$541	1.8
HIGHLANDS COUNTY	\$14.31	58%	\$744	\$29,760	2.0	\$43,400	\$1,085	\$13,020	\$326	7,617	20%	\$8.99	\$468	1.6
HILLSBOROUGH COUNTY	\$18.44	50%	\$959	\$38,360	2.5	\$59,400	\$1,485	\$17,820	\$446	140,334	36%	\$14.43	\$750	1.3
HOLMES COUNTY	\$12.04	58%	\$626	\$25,040	1.7	\$44,700	\$1,118	\$13,410	\$335	1,276	18%	\$6.48	\$337	1.9
INDIAN RIVER COUNTY	\$18.58	58%	\$966	\$38,640	2.6	\$59,600	\$1,490	\$17,880	\$447	11,018	22%	\$11.77	\$612	1.6
JACKSON COUNTY	\$11.38	57%	\$592	\$23,680	1.6	\$47,400	\$1,185	\$14,220	\$356	3,677	22%	\$8.74	\$454	1.3
JEFFERSON COUNTY	\$18.13	58%	\$943	\$37,720	2.5	\$63,700	\$1,593	\$19,110	\$478	897	19%	\$7.18	\$373	2.5
LAFAYETTE COUNTY	\$11.31	62%	\$588	\$23,520	1.6	\$45,600	\$1,140	\$13,680	\$342	419	20%	\$7.39	\$384	1.5
LAKE COUNTY	\$20.23	50%	\$1,052	\$42,080	2.8	\$60,900	\$1,523	\$18,270	\$457	16,366	19%	\$10.18	\$529	2.0
LEE COUNTY	\$19.79	62%	\$1,029	\$41,160	2.7	\$61,600	\$1,540	\$18,480	\$462	44,343	24%	\$12.63	\$657	1.6
LEON COUNTY	\$18.13	58%	\$943	\$37,720	2.5	\$63,700	\$1,593	\$19,110	\$478	41,507	43%	\$9.68	\$503	1.9
LEVY COUNTY	\$11.75	58%	\$611	\$24,440	1.6	\$40,200	\$1,005	\$12,060	\$302	2,279	16%	\$8.61	\$448	1.4
LIBERTY COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$44,600	\$1,115	\$13,380	\$335	406	18%	\$11.86	\$617	1.1
MADISON COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$41,300	\$1,033	\$12,390	\$310	1,432	22%	\$7.66	\$398	1.6
MANATEE COUNTY *	\$22.06	60%	\$1,147	\$45,880	3.0	\$62,200	\$1,555	\$18,660	\$467	29,524	26%	\$11.99	\$623	1.8
MARION COUNTY	\$15.23	58%	\$792	\$31,680	2.1	\$49,700	\$1,243	\$14,910	\$373	21,584	20%	\$11.40	\$593	1.3
MARTIN COUNTY	\$18.63	58%	\$969	\$38,760	2.6	\$59,600	\$1,490	\$17,880	\$447	11,157	20%	\$11.34	\$590	1.6
MIAMI-DADE COUNTY	\$23.19	58%	\$1,206	\$48,240	3.2	\$52,200	\$1,305	\$15,660	\$392	327,441	42%	\$13.60	\$707	1.7
MONROE COUNTY	\$26.25	58%	\$1,365	\$54,600	3.6	\$68,400	\$1,710	\$20,520	\$513	13,186	38%	\$13.67	\$711	1.9
NASSAU COUNTY	\$17.37	45%	\$903	\$36,120	2.4	\$65,800	\$1,645	\$19,740	\$494	4,248	19%	\$9.33	\$485	1.9
OKALOOSA COUNTY	\$16.60	58%	\$863	\$34,520	2.3	\$65,500	\$1,638	\$19,650	\$491	22,297	34%	\$12.19	\$634	1.4
OKEECHOBEE COUNTY	\$14.27	58%	\$742	\$29,680	2.0	\$45,300	\$1,133	\$13,590	\$340	3,163	25%	\$10.68	\$556	1.3
ORANGE COUNTY	\$20.23	50%	\$1,052	\$42,080	2.8	\$60,900	\$1,523	\$18,270	\$457	132,056	39%	\$14.40	\$749	1.4
OSCEOLA COUNTY	\$20.23	50%	\$1,052	\$42,080	2.8	\$60,900	\$1,523	\$18,270	\$457	19,662	32%	\$11.51	\$599	1.8
PALM BEACH COUNTY *	\$24.21	55%	\$1,259	\$50,360	3.3	\$67,600	\$1,690	\$20,280	\$507	120,151	25%	\$14.67	\$763	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

FLORIDA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PASCO COUNTY	\$18.44	50%	\$959	\$38,360	2.5	\$59,400	\$1,485	\$17,820	\$446	26,018	18%	\$10.54	\$548	1.8
PINELLAS COUNTY	\$18.44	50%	\$959	\$38,360	2.5	\$59,400	\$1,485	\$17,820	\$446	121,099	29%	\$13.83	\$719	1.3
POLK COUNTY	\$15.15	59%	\$788	\$31,520	2.1	\$52,700	\$1,318	\$15,810	\$395	49,860	27%	\$12.00	\$624	1.3
PUTNAM COUNTY	\$11.92	58%	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	5,574	20%	\$8.44	\$439	1.4
SANTA ROSA COUNTY	\$15.37	58%	\$799	\$31,960	2.1	\$57,500	\$1,438	\$17,250	\$431	8,595	20%	\$9.28	\$483	1.7
SARASOTA COUNTY *	\$22.06	60%	\$1,147	\$45,880	3.0	\$62,200	\$1,555	\$18,660	\$467	31,399	21%	\$13.39	\$696	1.6
SEMINOLE COUNTY	\$20.23	50%	\$1,052	\$42,080	2.8	\$60,900	\$1,523	\$18,270	\$457	42,616	31%	\$12.97	\$675	1.6
ST. JOHNS COUNTY	\$17.37	45%	\$903	\$36,120	2.4	\$65,800	\$1,645	\$19,740	\$494	11,725	24%	\$10.59	\$551	1.6
ST. LUCIE COUNTY	\$18.63	58%	\$969	\$38,760	2.6	\$59,600	\$1,490	\$17,880	\$447	16,898	22%	\$11.38	\$592	1.6
SUMTER COUNTY	\$11.35	58%	\$590	\$23,600	1.6	\$48,200	\$1,205	\$14,460	\$362	2,818	14%	\$9.52	\$495	1.2
SUWANNEE COUNTY	\$11.31	62%	\$588	\$23,520	1.6	\$44,300	\$1,108	\$13,290	\$332	2,557	19%	\$7.72	\$401	1.5
TAYLOR COUNTY	\$12.85	58%	\$668	\$26,720	1.8	\$45,700	\$1,143	\$13,710	\$343	1,451	20%	\$10.26	\$534	1.3
UNION COUNTY	\$12.58	58%	\$654	\$26,160	1.7	\$48,900	\$1,223	\$14,670	\$367	858	25%	\$9.38	\$488	1.3
VOLUSIA COUNTY	\$18.23	55%	\$948	\$37,920	2.5	\$56,000	\$1,400	\$16,800	\$420	45,686	25%	\$10.77	\$560	1.7
WAKULLA COUNTY	\$15.00	58%	\$780	\$31,200	2.1	\$57,000	\$1,425	\$17,100	\$428	1,334	16%	\$9.24	\$480	1.6
WALTON COUNTY	\$14.13	58%	\$735	\$29,400	1.9	\$51,000	\$1,275	\$15,300	\$383	3,476	21%	\$10.04	\$522	1.4
WASHINGTON COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$43,100	\$1,078	\$12,930	\$323	1,439	18%	\$7.74	\$402	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

GEORGIA

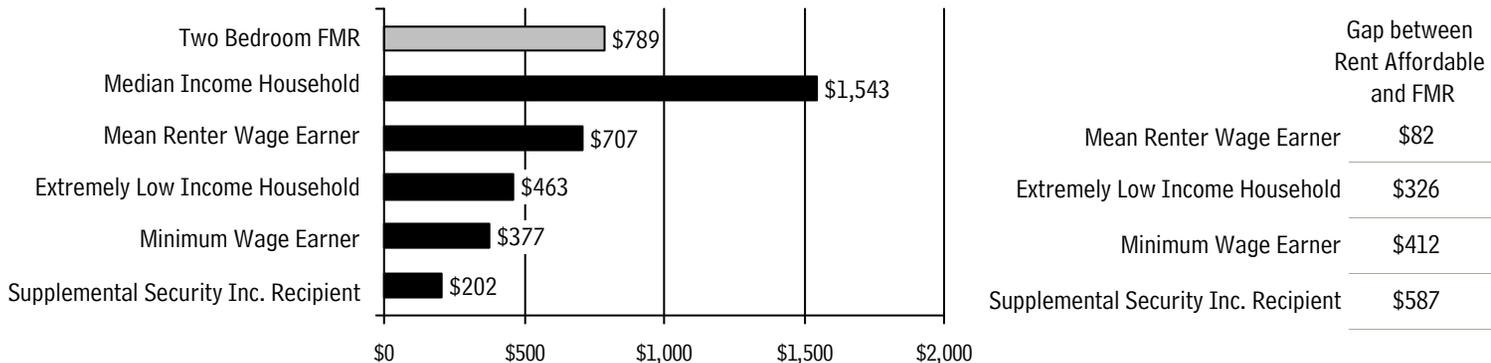
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$789. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,631 monthly or \$31,567 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.18

In Georgia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Georgia, the estimated mean (average) wage for a renter is \$13.60. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



GEORGIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GEORGIA	\$15.18	29%	\$789	\$31,567	2.1	\$61,716	\$1,543	\$18,515	\$463	977,076	33%	\$13.60	\$707	1.1
COMBINED NONMETRO AREAS	\$11.33	43%	\$589	\$23,571	1.6	\$46,440	\$1,161	\$13,932	\$348	168,450	27%	\$8.94	\$465	1.3
<u>METROPOLITAN AREAS</u>														
ALBANY MSA	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	21,944	38%	\$10.17	\$529	1.2
ATHENS-CLARKE COUNTY MSA	\$14.81	38%	\$770	\$30,800	2.0	\$57,700	\$1,443	\$17,310	\$433	27,573	43%	\$10.46	\$544	1.4
ATLANTA-SANDY SPRINGS-MARIETTA HMFA	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	509,021	33%	\$15.79	\$821	1.1
AUGUSTA-RICHMOND COUNTY MSA	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	40,863	34%	\$11.12	\$578	1.1
BRUNSWICK MSA	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	10,795	29%	\$9.64	\$501	1.2
BUTTS COUNTY HMFA	\$12.58	35%	\$654	\$26,160	1.7	\$55,900	\$1,398	\$16,770	\$419	1,510	23%	\$8.89	\$462	1.4
CHATTANOOGA MSA	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	11,227	23%	\$8.95	\$465	1.4
COLUMBUS MSA	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	34,370	41%	\$12.03	\$626	1.1
DALTON HMFA	\$12.19	38%	\$634	\$25,360	1.7	\$52,400	\$1,310	\$15,720	\$393	9,523	32%	\$12.03	\$626	1.0
GAINESVILLE MSA	\$16.75	38%	\$871	\$34,840	2.3	\$60,200	\$1,505	\$18,060	\$452	13,700	29%	\$12.86	\$669	1.3
HARALSON COUNTY HMFA	\$10.54	45%	\$548	\$21,920	1.5	\$47,500	\$1,188	\$14,250	\$356	2,440	25%	\$9.64	\$502	1.1
HINESVILLE-FORT STEWART HMFA	\$12.13	39%	\$631	\$25,240	1.7	\$44,900	\$1,123	\$13,470	\$337	9,559	49%	\$12.30	\$640	1.0
LAMAR COUNTY HMFA	\$11.46	35%	\$596	\$23,840	1.6	\$54,100	\$1,353	\$16,230	\$406	1,576	28%	\$8.38	\$436	1.4
LONG COUNTY HMFA	\$10.81	38%	\$562	\$22,480	1.5	\$40,400	\$1,010	\$12,120	\$303	1,208	34%	\$9.86	\$512	1.1
MACON MSA	\$12.58	39%	\$654	\$26,160	1.7	\$53,200	\$1,330	\$15,960	\$399	27,154	35%	\$10.06	\$523	1.3
MERIWETHER COUNTY HMFA	\$11.25	35%	\$585	\$23,400	1.6	\$47,200	\$1,180	\$14,160	\$354	2,139	26%	\$7.31	\$380	1.5
MONROE COUNTY HMFA	\$12.12	33%	\$630	\$25,200	1.7	\$63,600	\$1,590	\$19,080	\$477	1,590	21%	\$9.04	\$470	1.3
MURRAY COUNTY HMFA	\$11.42	38%	\$594	\$23,760	1.6	\$52,500	\$1,313	\$15,750	\$394	3,493	26%	\$10.84	\$564	1.1
ROME MSA	\$12.60	38%	\$655	\$26,200	1.7	\$52,400	\$1,310	\$15,720	\$393	11,288	33%	\$11.65	\$606	1.1
SAVANNAH MSA	\$15.67	38%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	39,634	36%	\$11.52	\$599	1.4
VALDOSTA MSA	\$12.35	38%	\$642	\$25,680	1.7	\$48,300	\$1,208	\$14,490	\$362	15,134	35%	\$9.16	\$476	1.3
WARNER ROBINS MSA	\$13.71	38%	\$713	\$28,520	1.9	\$66,000	\$1,650	\$19,800	\$495	12,885	31%	\$10.36	\$538	1.3
<u>COUNTIES</u>														
APPLING COUNTY	\$10.54	42%	\$548	\$21,920	1.5	\$43,400	\$1,085	\$13,020	\$326	1,384	21%	\$9.37	\$487	1.1
ATKINSON COUNTY	\$10.54	53%	\$548	\$21,920	1.5	\$40,600	\$1,015	\$12,180	\$305	702	26%	\$9.41	\$489	1.1
BACON COUNTY	\$10.54	53%	\$548	\$21,920	1.5	\$40,600	\$1,015	\$12,180	\$305	963	25%	\$6.31	\$328	1.7
BAKER COUNTY	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	339	22%	\$10.37	\$539	1.2
BALDWIN COUNTY	\$12.29	39%	\$639	\$25,560	1.7	\$51,900	\$1,298	\$15,570	\$389	4,953	34%	\$8.95	\$466	1.4
BANKS COUNTY	\$10.94	38%	\$569	\$22,760	1.5	\$53,700	\$1,343	\$16,110	\$403	1,017	19%	\$8.29	\$431	1.3
BARROW COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	4,001	24%	\$9.95	\$517	1.8
BARTOW COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	6,732	25%	\$11.93	\$621	1.5
BEN HILL COUNTY	\$10.65	39%	\$554	\$22,160	1.5	\$41,100	\$1,028	\$12,330	\$308	2,225	33%	\$7.52	\$391	1.4
BERRIEN COUNTY	\$10.54	45%	\$548	\$21,920	1.5	\$43,100	\$1,078	\$12,930	\$323	1,528	24%	\$8.40	\$437	1.3
BIBB COUNTY	\$12.58	39%	\$654	\$26,160	1.7	\$53,200	\$1,330	\$15,960	\$399	24,581	41%	\$10.11	\$526	1.2

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

GEORGIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BLECKLEY COUNTY	\$10.54	47%	\$548	\$21,920	1.5	\$51,100	\$1,278	\$15,330	\$383	1,044	24%	\$9.08	\$472	1.2
BRANTLEY COUNTY	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	713	13%	\$8.50	\$442	1.4
BROOKS COUNTY	\$12.35	38%	\$642	\$25,680	1.7	\$48,300	\$1,208	\$14,490	\$362	1,424	23%	\$7.75	\$403	1.6
BRYAN COUNTY	\$15.67	38%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	1,777	22%	\$8.33	\$433	1.9
BULLOCH COUNTY	\$11.90	38%	\$619	\$24,760	1.6	\$53,600	\$1,340	\$16,080	\$402	8,690	42%	\$6.97	\$362	1.7
BURKE COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	1,904	24%	\$10.31	\$536	1.2
BUTTS COUNTY	\$12.58	35%	\$654	\$26,160	1.7	\$55,900	\$1,398	\$16,770	\$419	1,510	23%	\$8.89	\$462	1.4
CALHOUN COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$38,600	\$965	\$11,580	\$290	558	28%	\$7.35	\$382	1.4
CAMDEN COUNTY	\$13.10	38%	\$681	\$27,240	1.8	\$56,000	\$1,400	\$16,800	\$420	5,406	37%	\$10.81	\$562	1.2
CANDLER COUNTY	\$10.54	42%	\$548	\$21,920	1.5	\$38,200	\$955	\$11,460	\$287	905	27%	\$6.71	\$349	1.6
CARROLL COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	9,309	29%	\$10.06	\$523	1.7
CATOOSA COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	4,688	23%	\$8.16	\$424	1.6
CHARLTON COUNTY	\$10.54	53%	\$548	\$21,920	1.5	\$41,600	\$1,040	\$12,480	\$312	645	19%	\$7.11	\$370	1.5
CHATHAM COUNTY	\$15.67	38%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	35,577	40%	\$11.77	\$612	1.3
CHATTAHOOCHEE COUNTY	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	2,113	72%	\$17.49	\$910	0.7
CHATTOOGA COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$45,100	\$1,128	\$13,530	\$338	2,357	25%	\$9.81	\$510	1.1
CHEROKEE COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	7,992	16%	\$9.80	\$510	1.8
CLARKE COUNTY	\$14.81	38%	\$770	\$30,800	2.0	\$57,700	\$1,443	\$17,310	\$433	22,990	58%	\$10.80	\$562	1.4
CLAY COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$34,600	\$865	\$10,380	\$260	347	26%	\$8.40	\$437	1.3
CLAYTON COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	32,398	39%	\$15.83	\$823	1.1
CLINCH COUNTY	\$10.54	53%	\$548	\$21,920	1.5	\$39,500	\$988	\$11,850	\$296	694	28%	\$7.47	\$388	1.4
COBB COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	72,412	32%	\$16.24	\$844	1.1
COFFEE COUNTY	\$10.54	49%	\$548	\$21,920	1.5	\$44,700	\$1,118	\$13,410	\$335	3,419	26%	\$9.61	\$500	1.1
COLQUITT COUNTY	\$10.54	45%	\$548	\$21,920	1.5	\$43,300	\$1,083	\$12,990	\$325	5,162	33%	\$7.14	\$372	1.5
COLUMBIA COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	5,576	18%	\$9.52	\$495	1.3
COOK COUNTY	\$10.54	54%	\$548	\$21,920	1.5	\$39,600	\$990	\$11,880	\$297	1,474	25%	\$8.59	\$446	1.2
COWETA COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	6,909	22%	\$8.50	\$442	2.1
CRAWFORD COUNTY	\$12.58	39%	\$654	\$26,160	1.7	\$53,200	\$1,330	\$15,960	\$399	680	15%	\$7.69	\$400	1.6
CRISP COUNTY	\$10.54	49%	\$548	\$21,920	1.5	\$40,700	\$1,018	\$12,210	\$305	3,295	40%	\$6.88	\$358	1.5
DADE COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	1,115	20%	\$9.69	\$504	1.3
DAWSON COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	1,128	19%	\$9.52	\$495	1.8
DECATUR COUNTY	\$11.98	38%	\$623	\$24,920	1.7	\$40,600	\$1,015	\$12,180	\$305	2,855	28%	\$8.07	\$420	1.5
DEKALB COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	103,518	42%	\$16.61	\$864	1.1
DODGE COUNTY	\$10.54	66%	\$548	\$21,920	1.5	\$43,200	\$1,080	\$12,960	\$324	1,847	26%	\$7.04	\$366	1.5
DOOLY COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$44,000	\$1,100	\$13,200	\$330	1,119	29%	\$7.19	\$374	1.5
DOUGHERTY COUNTY	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	16,540	47%	\$10.62	\$552	1.2
DOUGLAS COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	8,267	25%	\$10.09	\$524	1.7
EARLY COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$38,800	\$970	\$11,640	\$291	1,294	28%	\$10.15	\$528	1.0
ECHOLS COUNTY	\$12.35	38%	\$642	\$25,680	1.7	\$48,300	\$1,208	\$14,490	\$362	307	24%	\$7.44	\$387	1.7
EFFINGHAM COUNTY	\$15.67	38%	\$815	\$32,600	2.2	\$59,000	\$1,475	\$17,700	\$443	2,280	17%	\$9.46	\$492	1.7
ELBERT COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$42,000	\$1,050	\$12,600	\$315	1,928	24%	\$7.98	\$415	1.3

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

GEORGIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
EMANUEL COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$38,500	\$963	\$11,550	\$289	2,318	29%	\$6.09	\$317	1.7
EVANS COUNTY	\$10.54	42%	\$548	\$21,920	1.5	\$38,700	\$968	\$11,610	\$290	1,079	29%	\$8.12	\$422	1.3
FANNIN COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$43,600	\$1,090	\$13,080	\$327	1,456	17%	\$8.06	\$419	1.4
FAYETTE COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	4,239	13%	\$10.36	\$539	1.7
FLOYD COUNTY	\$12.60	38%	\$655	\$26,200	1.7	\$52,400	\$1,310	\$15,720	\$393	11,288	33%	\$11.65	\$606	1.1
FORSYTH COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	4,129	12%	\$11.01	\$572	1.6
FRANKLIN COUNTY	\$10.94	38%	\$569	\$22,760	1.5	\$46,700	\$1,168	\$14,010	\$350	1,631	21%	\$8.85	\$460	1.2
FULTON COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	154,131	48%	\$19.29	\$1,003	0.9
GILMER COUNTY	\$12.46	38%	\$648	\$25,920	1.7	\$46,600	\$1,165	\$13,980	\$350	1,991	22%	\$9.58	\$498	1.3
GLASCOCK COUNTY	\$10.54	51%	\$548	\$21,920	1.5	\$45,500	\$1,138	\$13,650	\$341	199	20%	\$7.15	\$372	1.5
GLYNN COUNTY	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	9,390	35%	\$9.79	\$509	1.2
GORDON COUNTY	\$13.37	39%	\$695	\$27,800	1.8	\$53,200	\$1,330	\$15,960	\$399	4,572	28%	\$11.20	\$583	1.2
GRADY COUNTY	\$10.54	60%	\$548	\$21,920	1.5	\$42,600	\$1,065	\$12,780	\$320	2,348	27%	\$7.65	\$398	1.4
GREENE COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$49,500	\$1,238	\$14,850	\$371	1,301	24%	\$8.85	\$460	1.2
GWINNETT COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	55,752	28%	\$14.70	\$764	1.2
HABERSHAM COUNTY	\$12.52	38%	\$651	\$26,040	1.7	\$52,600	\$1,315	\$15,780	\$395	3,152	24%	\$9.93	\$516	1.3
HALL COUNTY	\$16.75	38%	\$871	\$34,840	2.3	\$60,200	\$1,505	\$18,060	\$452	13,700	29%	\$12.86	\$669	1.3
HANCOCK COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$33,900	\$848	\$10,170	\$254	762	24%	\$5.69	\$296	1.9
HARALSON COUNTY	\$10.54	45%	\$548	\$21,920	1.5	\$47,500	\$1,188	\$14,250	\$356	2,440	25%	\$9.64	\$502	1.1
HARRIS COUNTY	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	1,226	14%	\$6.63	\$345	1.9
HART COUNTY	\$10.54	40%	\$548	\$21,920	1.5	\$49,200	\$1,230	\$14,760	\$369	1,745	19%	\$8.63	\$449	1.2
HEARD COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	919	23%	\$16.97	\$883	1.0
HENRY COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	6,101	15%	\$9.76	\$507	1.8
HOUSTON COUNTY	\$13.71	38%	\$713	\$28,520	1.9	\$66,000	\$1,650	\$19,800	\$495	12,885	31%	\$10.36	\$538	1.3
IRWIN COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$43,800	\$1,095	\$13,140	\$329	846	23%	\$7.69	\$400	1.4
JACKSON COUNTY	\$13.12	38%	\$682	\$27,280	1.8	\$56,600	\$1,415	\$16,980	\$425	3,774	25%	\$10.18	\$529	1.3
JASPER COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	872	21%	\$8.96	\$466	2.0
JEFF DAVIS COUNTY	\$10.54	42%	\$548	\$21,920	1.5	\$38,500	\$963	\$11,550	\$289	1,093	23%	\$9.71	\$505	1.1
JEFFERSON COUNTY	\$10.54	51%	\$548	\$21,920	1.5	\$39,000	\$975	\$11,700	\$293	1,765	28%	\$8.93	\$464	1.2
JENKINS COUNTY	\$10.54	51%	\$548	\$21,920	1.5	\$36,800	\$920	\$11,040	\$276	855	27%	\$7.49	\$389	1.4
JOHNSON COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$36,900	\$923	\$11,070	\$277	632	20%	\$5.89	\$307	1.8
JONES COUNTY	\$12.58	39%	\$654	\$26,160	1.7	\$53,200	\$1,330	\$15,960	\$399	1,229	14%	\$8.37	\$435	1.5
LAMAR COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$54,100	\$1,353	\$16,230	\$406	1,576	28%	\$8.38	\$436	1.4
LANIER COUNTY	\$12.35	38%	\$642	\$25,680	1.7	\$48,300	\$1,208	\$14,490	\$362	614	24%	\$8.78	\$457	1.4
LAURENS COUNTY	\$10.54	42%	\$548	\$21,920	1.5	\$47,600	\$1,190	\$14,280	\$357	4,908	29%	\$8.40	\$437	1.3
LEE COUNTY	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	1,786	22%	\$8.98	\$467	1.4
LIBERTY COUNTY	\$12.13	39%	\$631	\$25,240	1.7	\$44,900	\$1,123	\$13,470	\$337	9,559	49%	\$12.30	\$640	1.0
LINCOLN COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$45,600	\$1,140	\$13,680	\$342	593	18%	\$10.07	\$524	1.0
LONG COUNTY	\$10.81	38%	\$562	\$22,480	1.5	\$40,400	\$1,010	\$12,120	\$303	1,208	34%	\$9.86	\$512	1.1
LOWNDES COUNTY	\$12.35	38%	\$642	\$25,680	1.7	\$48,300	\$1,208	\$14,490	\$362	12,789	39%	\$9.26	\$481	1.3
LUMPKIN COUNTY	\$14.27	38%	\$742	\$29,680	2.0	\$57,700	\$1,443	\$17,310	\$433	2,084	28%	\$9.39	\$488	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

GEORGIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MACON COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$36,600	\$915	\$10,980	\$275	1,295	27%	\$10.29	\$535	1.0
MADISON COUNTY	\$14.81	38%	\$770	\$30,800	2.0	\$57,700	\$1,443	\$17,310	\$433	1,943	20%	\$8.66	\$450	1.7
MARION COUNTY	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	584	22%	\$4.77	\$248	2.7
McDUFFIE COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	2,282	29%	\$8.25	\$429	1.5
McINTOSH COUNTY	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	692	16%	\$7.48	\$389	1.6
MERIWETHER COUNTY	\$11.25	35%	\$585	\$23,400	1.6	\$47,200	\$1,180	\$14,160	\$354	2,139	26%	\$7.31	\$380	1.5
MILLER COUNTY	\$10.54	38%	\$548	\$21,920	1.5	\$39,700	\$993	\$11,910	\$298	574	23%	\$6.72	\$349	1.6
MITCHELL COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$38,900	\$973	\$11,670	\$292	2,260	28%	\$6.96	\$362	1.5
MONROE COUNTY	\$12.12	33%	\$630	\$25,200	1.7	\$63,600	\$1,590	\$19,080	\$477	1,590	21%	\$9.04	\$470	1.3
MONTGOMERY COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$47,800	\$1,195	\$14,340	\$359	637	22%	\$8.55	\$444	1.2
MORGAN COUNTY	\$11.71	38%	\$609	\$24,360	1.6	\$57,400	\$1,435	\$17,220	\$431	1,243	22%	\$9.07	\$472	1.3
MURRAY COUNTY	\$11.42	38%	\$594	\$23,760	1.6	\$52,500	\$1,313	\$15,750	\$394	3,493	26%	\$10.84	\$564	1.1
MUSCOGEE COUNTY	\$12.75	39%	\$663	\$26,520	1.8	\$51,800	\$1,295	\$15,540	\$389	30,447	44%	\$12.23	\$636	1.0
NEWTON COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	4,898	22%	\$10.69	\$556	1.6
OCONEE COUNTY	\$14.81	38%	\$770	\$30,800	2.0	\$57,700	\$1,443	\$17,310	\$433	1,791	20%	\$9.33	\$485	1.6
OGLETHORPE COUNTY	\$14.81	38%	\$770	\$30,800	2.0	\$57,700	\$1,443	\$17,310	\$433	849	18%	\$7.35	\$382	2.0
PAULDING COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	3,706	13%	\$8.61	\$448	2.0
PEACH COUNTY	\$11.56	38%	\$601	\$24,040	1.6	\$53,100	\$1,328	\$15,930	\$398	2,667	32%	\$8.53	\$444	1.4
PICKENS COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	1,606	18%	\$8.89	\$462	2.0
PIERCE COUNTY	\$10.54	53%	\$548	\$21,920	1.5	\$44,700	\$1,118	\$13,410	\$335	1,150	19%	\$7.38	\$384	1.4
PIKE COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	878	18%	\$9.24	\$480	1.9
POLK COUNTY	\$11.75	38%	\$611	\$24,440	1.6	\$46,200	\$1,155	\$13,860	\$347	4,020	29%	\$9.68	\$503	1.2
PULASKI COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$48,500	\$1,213	\$14,550	\$364	897	26%	\$8.66	\$451	1.2
PUTNAM COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$53,900	\$1,348	\$16,170	\$404	1,519	21%	\$7.78	\$405	1.4
QUITMAN COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$38,200	\$955	\$11,460	\$287	205	20%	\$10.20	\$530	1.0
RABUN COUNTY	\$12.48	38%	\$649	\$25,960	1.7	\$49,800	\$1,245	\$14,940	\$374	1,292	21%	\$9.49	\$493	1.3
RANDOLPH COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$37,700	\$943	\$11,310	\$283	908	31%	\$8.10	\$421	1.3
RICHMOND COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	31,101	42%	\$11.92	\$620	1.0
ROCKDALE COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	6,129	25%	\$12.62	\$656	1.4
SCHLEY COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$45,000	\$1,125	\$13,500	\$338	340	24%	\$8.40	\$437	1.3
SCREVEN COUNTY	\$10.54	51%	\$548	\$21,920	1.5	\$43,200	\$1,080	\$12,960	\$324	1,290	22%	\$6.64	\$345	1.6
SEMINOLE COUNTY	\$10.54	38%	\$548	\$21,920	1.5	\$41,400	\$1,035	\$12,420	\$311	686	19%	\$8.74	\$455	1.2
SPALDING COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	7,996	37%	\$10.13	\$527	1.7
STEPHENS COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$44,400	\$1,110	\$13,320	\$333	2,714	27%	\$10.84	\$564	1.0
STEWART COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$36,800	\$920	\$11,040	\$276	551	27%	\$8.13	\$423	1.3
SUMTER COUNTY	\$11.38	39%	\$592	\$23,680	1.6	\$43,800	\$1,095	\$13,140	\$329	4,338	36%	\$7.89	\$410	1.4
TALBOT COUNTY	\$12.21	38%	\$635	\$25,400	1.7	\$43,800	\$1,095	\$13,140	\$329	438	17%	\$7.76	\$404	1.6
TALIAFERRO COUNTY †	\$10.54	41%	\$548	\$21,920	1.5	\$34,600	\$865	\$10,380	\$260	199	23%			
TATTNALL COUNTY	\$10.54	76%	\$548	\$21,920	1.5	\$44,700	\$1,118	\$13,410	\$335	2,084	30%	\$8.55	\$445	1.2
TAYLOR COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$37,300	\$933	\$11,190	\$280	761	23%	\$6.78	\$352	1.6
TELFAIR COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$40,500	\$1,013	\$12,150	\$304	899	22%	\$5.48	\$285	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

GEORGIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TERRELL COUNTY	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	1,349	34%	\$7.62	\$396	1.6
THOMAS COUNTY	\$11.65	39%	\$606	\$24,240	1.6	\$49,300	\$1,233	\$14,790	\$370	4,900	30%	\$10.83	\$563	1.1
TIFT COUNTY	\$11.04	39%	\$574	\$22,960	1.5	\$48,600	\$1,215	\$14,580	\$365	4,559	33%	\$9.18	\$477	1.2
TOOMBS COUNTY	\$10.54	57%	\$548	\$21,920	1.5	\$42,900	\$1,073	\$12,870	\$322	3,407	34%	\$9.84	\$512	1.1
TOWNS COUNTY	\$12.48	38%	\$649	\$25,960	1.7	\$46,400	\$1,160	\$13,920	\$348	591	15%	\$9.07	\$472	1.4
TREUTLEN COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$40,700	\$1,018	\$12,210	\$305	635	25%	\$4.69	\$244	2.2
TROUP COUNTY	\$12.81	38%	\$666	\$26,640	1.8	\$51,700	\$1,293	\$15,510	\$388	7,788	36%	\$11.38	\$592	1.1
TURNER COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$39,100	\$978	\$11,730	\$293	982	29%	\$6.32	\$329	1.7
TWIGGS COUNTY	\$12.58	39%	\$654	\$26,160	1.7	\$53,200	\$1,330	\$15,960	\$399	664	17%	\$13.75	\$715	0.9
UNION COUNTY	\$12.48	38%	\$649	\$25,960	1.7	\$49,500	\$1,238	\$14,850	\$371	1,268	18%	\$8.06	\$419	1.5
UPSON COUNTY	\$11.44	38%	\$595	\$23,800	1.6	\$46,400	\$1,160	\$13,920	\$348	3,226	30%	\$8.69	\$452	1.3
WALKER COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	5,424	23%	\$9.68	\$503	1.3
WALTON COUNTY	\$17.54	23%	\$912	\$36,480	2.4	\$71,800	\$1,795	\$21,540	\$539	4,999	23%	\$8.98	\$467	2.0
WARE COUNTY	\$10.54	38%	\$548	\$21,920	1.5	\$45,700	\$1,143	\$13,710	\$343	4,003	30%	\$9.13	\$475	1.2
WARREN COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$40,900	\$1,023	\$12,270	\$307	564	23%	\$5.80	\$301	1.8
WASHINGTON COUNTY	\$10.54	51%	\$548	\$21,920	1.5	\$45,200	\$1,130	\$13,560	\$339	1,929	26%	\$8.10	\$421	1.3
WAYNE COUNTY	\$10.54	47%	\$548	\$21,920	1.5	\$49,100	\$1,228	\$14,730	\$368	2,195	24%	\$9.80	\$510	1.1
WEBSTER COUNTY	\$10.54	43%	\$548	\$21,920	1.5	\$40,200	\$1,005	\$12,060	\$302	169	19%	\$10.25	\$533	1.0
WHEELER COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$36,900	\$923	\$11,070	\$277	455	23%	\$7.85	\$408	1.3
WHITE COUNTY	\$12.79	38%	\$665	\$26,600	1.8	\$50,800	\$1,270	\$15,240	\$381	1,601	21%	\$8.04	\$418	1.6
WHITFIELD COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$52,400	\$1,310	\$15,720	\$393	9,523	32%	\$12.03	\$626	1.0
WILCOX COUNTY	\$10.54	59%	\$548	\$21,920	1.5	\$43,500	\$1,088	\$13,050	\$326	561	20%	\$7.44	\$387	1.4
WILKES COUNTY	\$10.54	41%	\$548	\$21,920	1.5	\$45,100	\$1,128	\$13,530	\$338	1,056	24%	\$6.85	\$356	1.5
WILKINSON COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$49,000	\$1,225	\$14,700	\$368	679	18%	\$10.87	\$565	1.0
WORTH COUNTY	\$12.42	39%	\$646	\$25,840	1.7	\$48,600	\$1,215	\$14,580	\$365	1,930	24%	\$6.66	\$346	1.9

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

HAWAII

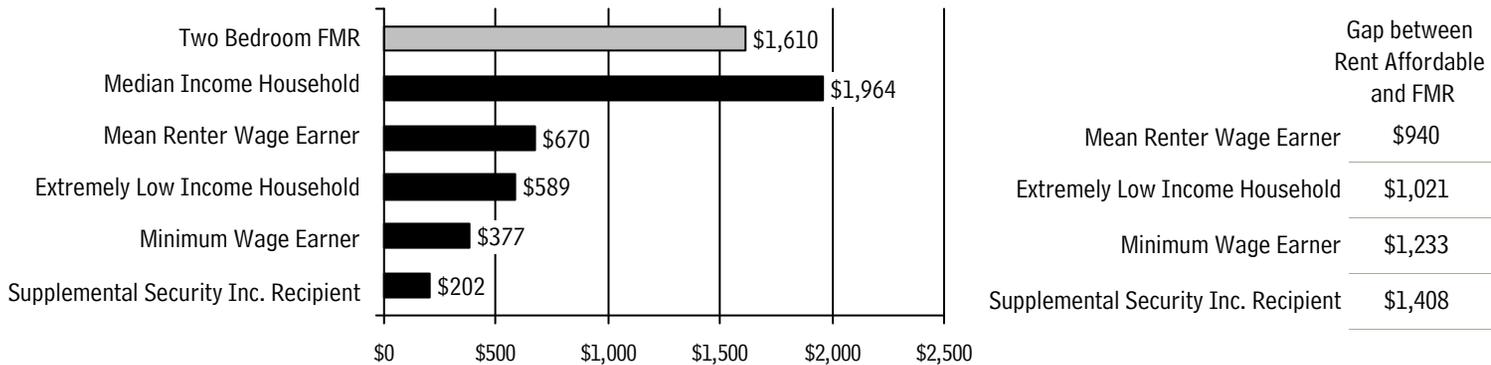
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,610. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,366 monthly or \$64,396 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$30.96

In Hawaii, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 171 hours per week, 52 weeks per year. Or a household must include 4.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Hawaii, the estimated mean (average) wage for a renter is \$12.89. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 96 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



HAWAII	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HAWAII	\$30.96	93%	\$1,610	\$64,396	4.3	\$78,540	\$1,964	\$23,562	\$589	175,457	44%	\$12.89	\$670	2.4
COMBINED NONMETRO AREAS	\$25.75	83%	\$1,339	\$53,561	3.6	\$70,791	\$1,770	\$21,237	\$531	45,240	39%	\$11.94	\$621	2.2
<u>METROPOLITAN AREAS</u>														
HONOLULU MSA	\$32.77	96%	\$1,704	\$68,160	4.5	\$81,700	\$2,043	\$24,510	\$613	130,217	45%	\$13.28	\$690	2.5
<u>COUNTIES</u>														
HAWAII COUNTY	\$21.19	75%	\$1,102	\$44,080	2.9	\$66,700	\$1,668	\$20,010	\$500	18,819	36%	\$11.04	\$574	1.9
HONOLULU COUNTY	\$32.77	96%	\$1,704	\$68,160	4.5	\$81,700	\$2,043	\$24,510	\$613	130,217	45%	\$13.28	\$690	2.5
KALAWAO COUNTY †	\$25.58	64%	\$1,330	\$53,200	3.5	\$35,900	\$898	\$10,770	\$269	115	100%			
KAUAI COUNTY	\$26.90	85%	\$1,399	\$55,960	3.7	\$70,500	\$1,763	\$21,150	\$529	7,817	39%	\$11.45	\$595	2.3
MAUI COUNTY	\$29.90	89%	\$1,555	\$62,200	4.1	\$76,000	\$1,900	\$22,800	\$570	18,489	42%	\$12.92	\$672	2.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

IDAHO

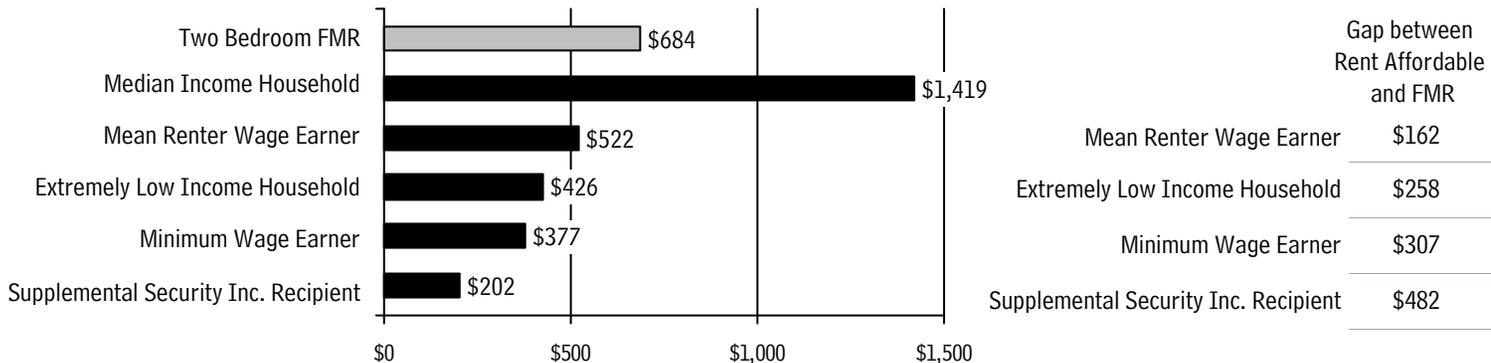
In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$684. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,280 monthly or \$27,363 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.16

In Idaho, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Idaho, the estimated mean (average) wage for a renter is \$10.03. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



IDAHO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
IDAHO	\$13.16	32%	\$684	\$27,363	1.8	\$56,773	\$1,419	\$17,032	\$426	129,732	28%	\$10.03	\$522	1.3
COMBINED NONMETRO AREAS	\$12.72	37%	\$661	\$26,449	1.8	\$51,793	\$1,295	\$15,538	\$388	48,981	28%	\$9.81	\$510	1.3
<u>METROPOLITAN AREAS</u>														
BOISE CITY-NAMPA HMFA	\$13.87	25%	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	46,846	28%	\$11.05	\$575	1.3
COEUR D'ALENE MSA	\$14.10	36%	\$733	\$29,320	1.9	\$57,000	\$1,425	\$17,100	\$428	10,527	25%	\$9.54	\$496	1.5
GEM COUNTY HMFA	\$12.94	38%	\$673	\$26,920	1.8	\$52,200	\$1,305	\$15,660	\$392	1,116	20%	\$7.45	\$388	1.7
IDAHO FALLS MSA	\$12.40	36%	\$645	\$25,800	1.7	\$59,800	\$1,495	\$17,940	\$449	8,179	24%	\$7.83	\$407	1.6
LEWISTON MSA	\$12.35	35%	\$642	\$25,680	1.7	\$54,900	\$1,373	\$16,470	\$412	4,778	31%	\$9.56	\$497	1.3
LOGAN MSA	\$12.75	31%	\$663	\$26,520	1.8	\$57,000	\$1,425	\$17,100	\$428	668	19%	\$9.74	\$506	1.3
POCATELLO MSA	\$11.87	36%	\$617	\$24,680	1.6	\$55,600	\$1,390	\$16,680	\$417	8,637	29%	\$7.89	\$410	1.5
<u>COUNTIES</u>														
ADA COUNTY	\$13.87	25%	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	33,275	29%	\$11.47	\$597	1.2
ADAMS COUNTY	\$12.17	36%	\$633	\$25,320	1.7	\$42,100	\$1,053	\$12,630	\$316	298	21%	\$7.90	\$411	1.5
BANNOCK COUNTY	\$11.87	36%	\$617	\$24,680	1.6	\$55,600	\$1,390	\$16,680	\$417	7,985	29%	\$7.54	\$392	1.6
BEAR LAKE COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$49,800	\$1,245	\$14,940	\$374	380	17%	\$6.71	\$349	1.7
BENEWAH COUNTY	\$13.62	36%	\$708	\$28,320	1.9	\$46,800	\$1,170	\$14,040	\$351	774	22%	\$11.15	\$580	1.2
BINGHAM COUNTY	\$11.35	36%	\$590	\$23,600	1.6	\$53,300	\$1,333	\$15,990	\$400	2,749	21%	\$8.28	\$431	1.4
BLAINE COUNTY	\$18.58	36%	\$966	\$38,640	2.6	\$78,000	\$1,950	\$23,400	\$585	2,434	31%	\$11.59	\$602	1.6
BOISE COUNTY	\$13.87	25%	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	438	17%	\$6.33	\$329	2.2
BONNER COUNTY	\$13.87	36%	\$721	\$28,840	1.9	\$50,900	\$1,273	\$15,270	\$382	3,255	22%	\$9.34	\$486	1.5
BONNEVILLE COUNTY	\$12.40	36%	\$645	\$25,800	1.7	\$59,800	\$1,495	\$17,940	\$449	7,276	25%	\$7.84	\$408	1.6
BOUNDARY COUNTY	\$13.62	36%	\$708	\$28,320	1.9	\$47,400	\$1,185	\$14,220	\$356	802	22%	\$10.60	\$551	1.3
BUTTE COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$48,100	\$1,203	\$14,430	\$361	249	23%	\$18.11	\$942	0.7
CAMAS COUNTY †	\$12.88	36%	\$670	\$26,800	1.8	\$52,100	\$1,303	\$15,630	\$391	88	22%			
CANYON COUNTY	\$13.87	25%	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	12,008	27%	\$9.61	\$500	1.4
CARIBOU COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$55,500	\$1,388	\$16,650	\$416	524	20%	\$14.43	\$750	0.8
CASSIA COUNTY	\$12.88	36%	\$670	\$26,800	1.8	\$48,200	\$1,205	\$14,460	\$362	1,935	27%	\$8.54	\$444	1.5
CLARK COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$40,900	\$1,023	\$12,270	\$307	108	32%	\$13.43	\$698	0.9
CLEARWATER COUNTY	\$12.08	36%	\$628	\$25,120	1.7	\$48,400	\$1,210	\$14,520	\$363	763	22%	\$8.91	\$463	1.4
CUSTER COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$51,400	\$1,285	\$15,420	\$386	448	25%	\$12.08	\$628	1.0
ELMORE COUNTY	\$12.33	36%	\$641	\$25,640	1.7	\$52,500	\$1,313	\$15,750	\$394	3,874	43%	\$9.96	\$518	1.2
FRANKLIN COUNTY	\$12.75	31%	\$663	\$26,520	1.8	\$57,000	\$1,425	\$17,100	\$428	668	19%	\$9.74	\$506	1.3
FREMONT COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$47,700	\$1,193	\$14,310	\$358	611	16%	\$8.43	\$439	1.4
GEM COUNTY	\$12.94	38%	\$673	\$26,920	1.8	\$52,200	\$1,305	\$15,660	\$392	1,116	20%	\$7.45	\$388	1.7
GOODING COUNTY	\$12.88	36%	\$670	\$26,800	1.8	\$47,200	\$1,180	\$14,160	\$354	1,391	28%	\$11.47	\$596	1.1
IDAHO COUNTY	\$13.00	36%	\$676	\$27,040	1.8	\$44,100	\$1,103	\$13,230	\$331	1,397	23%	\$8.41	\$437	1.5
JEFFERSON COUNTY	\$12.40	36%	\$645	\$25,800	1.7	\$59,800	\$1,495	\$17,940	\$449	903	15%	\$7.76	\$403	1.6

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

IDAHO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JEROME COUNTY	\$12.88	36%	\$670	\$26,800	1.8	\$50,500	\$1,263	\$15,150	\$379	1,891	30%	\$10.09	\$525	1.3
KOOTENAI COUNTY	\$14.10	36%	\$733	\$29,320	1.9	\$57,000	\$1,425	\$17,100	\$428	10,527	25%	\$9.54	\$496	1.5
LATAH COUNTY	\$11.96	36%	\$622	\$24,880	1.6	\$58,200	\$1,455	\$17,460	\$437	5,398	41%	\$6.78	\$353	1.8
LEMHI COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$45,800	\$1,145	\$13,740	\$344	784	24%	\$6.75	\$351	1.8
LEWIS COUNTY	\$12.08	36%	\$628	\$25,120	1.7	\$48,600	\$1,215	\$14,580	\$365	397	26%	\$6.96	\$362	1.7
LINCOLN COUNTY	\$12.88	36%	\$670	\$26,800	1.8	\$47,800	\$1,195	\$14,340	\$359	370	26%	\$10.16	\$528	1.3
MADISON COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	2,907	41%	\$7.79	\$405	1.5
MINIDOKA COUNTY	\$11.31	40%	\$588	\$23,520	1.6	\$47,400	\$1,185	\$14,220	\$356	1,613	23%	\$9.57	\$498	1.2
NEZ PERCE COUNTY	\$12.35	35%	\$642	\$25,680	1.7	\$54,900	\$1,373	\$16,470	\$412	4,778	31%	\$9.56	\$497	1.3
ONEIDA COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$49,700	\$1,243	\$14,910	\$373	253	18%	\$6.18	\$321	1.9
OWYHEE COUNTY	\$13.87	25%	\$721	\$28,840	1.9	\$61,900	\$1,548	\$18,570	\$464	1,125	30%	\$9.80	\$510	1.4
PAYETTE COUNTY	\$12.21	36%	\$635	\$25,400	1.7	\$49,200	\$1,230	\$14,760	\$369	1,904	26%	\$9.98	\$519	1.2
POWER COUNTY	\$11.87	36%	\$617	\$24,680	1.6	\$55,600	\$1,390	\$16,680	\$417	652	25%	\$11.34	\$589	1.0
SHOSHONE COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$46,400	\$1,160	\$13,920	\$348	1,620	27%	\$10.81	\$562	1.0
TETON COUNTY	\$12.06	36%	\$627	\$25,080	1.7	\$59,600	\$1,490	\$17,880	\$447	547	26%	\$12.75	\$663	0.9
TWIN FALLS COUNTY	\$13.12	36%	\$682	\$27,280	1.8	\$51,200	\$1,280	\$15,360	\$384	7,561	32%	\$8.95	\$465	1.5
VALLEY COUNTY	\$12.17	36%	\$633	\$25,320	1.7	\$55,000	\$1,375	\$16,500	\$413	671	21%	\$9.77	\$508	1.2
WASHINGTON COUNTY	\$12.17	36%	\$633	\$25,320	1.7	\$46,200	\$1,155	\$13,860	\$347	985	26%	\$9.43	\$490	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ILLINOIS

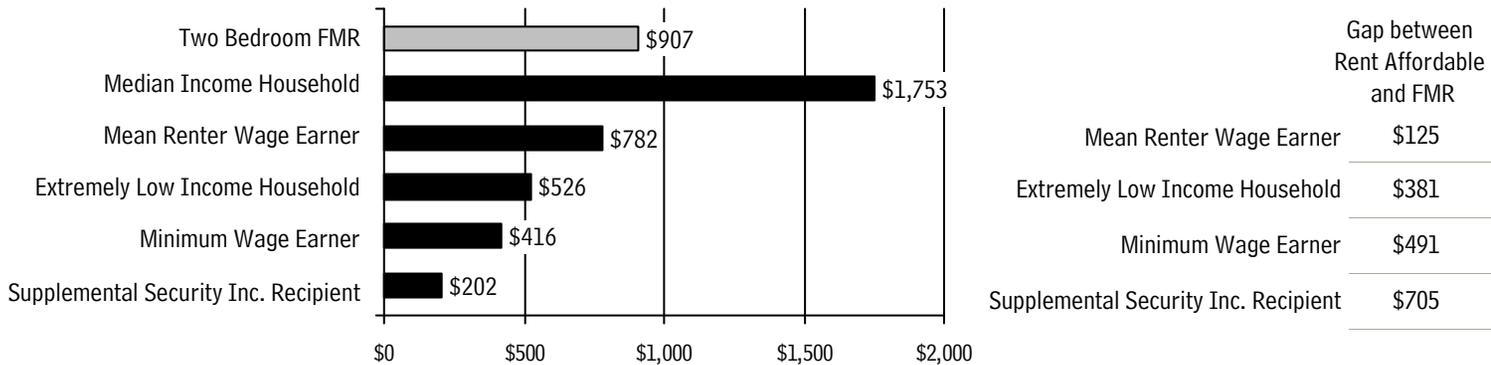
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$907. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,023 monthly or \$36,273 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.44

In Illinois, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 87 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is \$15.05. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ILLINOIS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ILLINOIS	\$17.44	35%	\$907	\$36,273	2.2	\$70,133	\$1,753	\$21,040	\$526	1,502,655	33%	\$15.05	\$782	1.2
COMBINED NONMETRO AREAS	\$11.32	34%	\$589	\$23,554	1.4	\$54,663	\$1,367	\$16,399	\$410	168,887	25%	\$9.59	\$499	1.2
<u>METROPOLITAN AREAS</u>														
BLOOMINGTON-NORMAL MSA	\$13.81	31%	\$718	\$28,720	1.7	\$76,600	\$1,915	\$22,980	\$575	19,039	34%	\$12.57	\$654	1.1
BOND COUNTY HMFA	\$10.83	41%	\$563	\$22,520	1.4	\$56,900	\$1,423	\$17,070	\$427	1,255	20%	\$8.08	\$420	1.3
CAPE GIRARDEAU-JACKSON MSA	\$11.10	55%	\$577	\$23,080	1.4	\$52,400	\$1,310	\$15,720	\$393	1,065	28%	\$7.09	\$369	1.6
CHAMPAIGN-URBANA MSA	\$13.56	31%	\$705	\$28,200	1.7	\$64,900	\$1,623	\$19,470	\$487	33,892	41%	\$9.61	\$500	1.4
CHICAGO-NAPERVILLE-JOLIET HMFA *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	1,031,656	35%	\$16.83	\$875	1.2
DANVILLE MSA	\$11.52	31%	\$599	\$23,960	1.4	\$51,800	\$1,295	\$15,540	\$389	9,426	28%	\$10.41	\$541	1.1
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.50	29%	\$650	\$26,000	1.6	\$62,700	\$1,568	\$18,810	\$470	24,008	27%	\$12.45	\$647	1.0
DECATUR MSA	\$11.83	31%	\$615	\$24,600	1.5	\$58,900	\$1,473	\$17,670	\$442	13,182	28%	\$11.68	\$607	1.0
DEKALB COUNTY HMFA	\$16.50	41%	\$858	\$34,320	2.1	\$72,900	\$1,823	\$21,870	\$547	12,796	40%	\$9.51	\$495	1.7
GRUNDY COUNTY HMFA	\$17.19	41%	\$894	\$35,760	2.1	\$74,900	\$1,873	\$22,470	\$562	3,959	28%	\$14.86	\$773	1.2
KANKAKEE-BRADLEY MSA	\$14.37	36%	\$747	\$29,880	1.8	\$61,100	\$1,528	\$18,330	\$458	11,680	31%	\$10.44	\$543	1.4
KENDALL COUNTY HMFA	\$18.94	41%	\$985	\$39,400	2.4	\$87,700	\$2,193	\$26,310	\$658	2,988	16%	\$11.49	\$598	1.6
MACOUPIN COUNTY HMFA	\$11.90	38%	\$619	\$24,760	1.5	\$55,700	\$1,393	\$16,710	\$418	4,041	21%	\$9.47	\$493	1.3
PEORIA MSA	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	39,276	27%	\$12.65	\$658	1.1
ROCKFORD MSA	\$13.65	31%	\$710	\$28,400	1.7	\$63,500	\$1,588	\$19,050	\$476	35,438	29%	\$11.46	\$596	1.2
SPRINGFIELD MSA	\$12.77	31%	\$664	\$26,560	1.6	\$66,600	\$1,665	\$19,980	\$500	24,651	29%	\$11.02	\$573	1.2
ST. LOUIS HMFA	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	65,416	28%	\$10.42	\$542	1.4
<u>COUNTIES</u>														
ADAMS COUNTY	\$10.83	31%	\$563	\$22,520	1.4	\$56,900	\$1,423	\$17,070	\$427	7,049	26%	\$10.21	\$531	1.1
ALEXANDER COUNTY	\$11.10	55%	\$577	\$23,080	1.4	\$52,400	\$1,310	\$15,720	\$393	1,065	28%	\$7.09	\$369	1.6
BOND COUNTY	\$10.83	41%	\$563	\$22,520	1.4	\$56,900	\$1,423	\$17,070	\$427	1,255	20%	\$8.08	\$420	1.3
BOONE COUNTY	\$13.65	31%	\$710	\$28,400	1.7	\$63,500	\$1,588	\$19,050	\$476	3,125	21%	\$12.76	\$664	1.1
BROWN COUNTY	\$10.83	38%	\$563	\$22,520	1.4	\$54,100	\$1,353	\$16,230	\$406	547	26%	\$9.55	\$497	1.1
BUREAU COUNTY	\$11.75	31%	\$611	\$24,440	1.5	\$58,800	\$1,470	\$17,640	\$441	3,406	24%	\$11.49	\$597	1.0
CALHOUN COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	392	19%	\$7.23	\$376	2.0
CARROLL COUNTY	\$11.71	31%	\$609	\$24,360	1.5	\$54,700	\$1,368	\$16,410	\$410	1,585	23%	\$9.96	\$518	1.2
CASS COUNTY	\$10.83	36%	\$563	\$22,520	1.4	\$52,200	\$1,305	\$15,660	\$392	1,328	25%	\$10.64	\$553	1.0
CHAMPAIGN COUNTY	\$13.56	31%	\$705	\$28,200	1.7	\$64,900	\$1,623	\$19,470	\$487	31,263	44%	\$9.51	\$494	1.4
CHRISTIAN COUNTY	\$10.83	33%	\$563	\$22,520	1.4	\$53,700	\$1,343	\$16,110	\$403	3,313	24%	\$8.93	\$464	1.2
CLARK COUNTY	\$10.83	36%	\$563	\$22,520	1.4	\$54,100	\$1,353	\$16,230	\$406	1,565	22%	\$9.64	\$501	1.1
CLAY COUNTY	\$10.83	52%	\$563	\$22,520	1.4	\$45,900	\$1,148	\$13,770	\$344	1,177	20%	\$9.23	\$480	1.2
CLINTON COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	2,518	20%	\$8.47	\$441	1.8
COLES COUNTY	\$11.52	31%	\$599	\$23,960	1.4	\$57,200	\$1,430	\$17,160	\$429	8,016	38%	\$7.45	\$387	1.5
COOK COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	831,438	42%	\$18.32	\$952	1.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ILLINOIS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CRAWFORD COUNTY	\$10.83	49%	\$563	\$22,520	1.4	\$50,600	\$1,265	\$15,180	\$380	1,550	20%	\$13.62	\$708	0.8
CUMBERLAND COUNTY	\$11.27	31%	\$586	\$23,440	1.4	\$53,500	\$1,338	\$16,050	\$401	787	18%	\$8.02	\$417	1.4
DE WITT COUNTY	\$10.88	31%	\$566	\$22,640	1.4	\$63,200	\$1,580	\$18,960	\$474	1,699	25%	\$12.72	\$662	0.9
DEKALB COUNTY	\$16.50	41%	\$858	\$34,320	2.1	\$72,900	\$1,823	\$21,870	\$547	12,796	40%	\$9.51	\$495	1.7
DOUGLAS COUNTY	\$11.27	31%	\$586	\$23,440	1.4	\$57,800	\$1,445	\$17,340	\$434	1,748	23%	\$10.33	\$537	1.1
DUPAGE COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	76,830	24%	\$16.61	\$864	1.2
EDGAR COUNTY	\$10.83	34%	\$563	\$22,520	1.4	\$51,700	\$1,293	\$15,510	\$388	2,001	25%	\$9.64	\$501	1.1
EDWARDS COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$48,500	\$1,213	\$14,550	\$364	546	19%	\$9.59	\$499	1.1
EFFINGHAM COUNTY	\$11.48	31%	\$597	\$23,880	1.4	\$60,000	\$1,500	\$18,000	\$450	3,118	24%	\$9.91	\$515	1.2
FAYETTE COUNTY	\$10.83	41%	\$563	\$22,520	1.4	\$48,800	\$1,220	\$14,640	\$366	1,650	20%	\$8.26	\$429	1.3
FORD COUNTY	\$13.56	31%	\$705	\$28,200	1.7	\$64,900	\$1,623	\$19,470	\$487	1,351	24%	\$10.93	\$568	1.2
FRANKLIN COUNTY	\$10.83	38%	\$563	\$22,520	1.4	\$45,300	\$1,133	\$13,590	\$340	3,662	22%	\$7.71	\$401	1.4
FULTON COUNTY	\$10.83	37%	\$563	\$22,520	1.4	\$50,500	\$1,263	\$15,150	\$379	3,527	24%	\$7.76	\$403	1.4
GALLATIN COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$43,200	\$1,080	\$12,960	\$324	516	19%	\$7.33	\$381	1.5
GREENE COUNTY	\$10.88	31%	\$566	\$22,640	1.4	\$46,400	\$1,160	\$13,920	\$348	1,359	24%	\$8.88	\$462	1.2
GRUNDY COUNTY	\$17.19	41%	\$894	\$35,760	2.1	\$74,900	\$1,873	\$22,470	\$562	3,959	28%	\$14.86	\$773	1.2
HAMILTON COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$47,200	\$1,180	\$14,160	\$354	640	18%	\$6.78	\$353	1.6
HANCOCK COUNTY	\$10.83	43%	\$563	\$22,520	1.4	\$55,700	\$1,393	\$16,710	\$418	1,589	20%	\$9.91	\$515	1.1
HARDIN COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$39,600	\$990	\$11,880	\$297	388	20%	\$7.64	\$397	1.4
HENDERSON COUNTY	\$10.83	36%	\$563	\$22,520	1.4	\$53,100	\$1,328	\$15,930	\$398	711	21%	\$8.31	\$432	1.3
HENRY COUNTY	\$12.50	29%	\$650	\$26,000	1.6	\$62,700	\$1,568	\$18,810	\$470	4,259	21%	\$9.20	\$478	1.4
IROQUOIS COUNTY	\$10.83	35%	\$563	\$22,520	1.4	\$56,900	\$1,423	\$17,070	\$427	2,881	24%	\$9.92	\$516	1.1
JACKSON COUNTY	\$11.27	31%	\$586	\$23,440	1.4	\$51,500	\$1,288	\$15,450	\$386	11,298	47%	\$7.16	\$373	1.6
JASPER COUNTY	\$10.83	50%	\$563	\$22,520	1.4	\$54,500	\$1,363	\$16,350	\$409	659	17%	\$9.43	\$491	1.1
JEFFERSON COUNTY	\$11.31	31%	\$588	\$23,520	1.4	\$51,600	\$1,290	\$15,480	\$387	3,937	26%	\$9.71	\$505	1.2
JERSEY COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	1,804	22%	\$7.40	\$385	2.0
JO DAVIESS COUNTY	\$10.83	37%	\$563	\$22,520	1.4	\$61,500	\$1,538	\$18,450	\$461	2,095	23%	\$8.21	\$427	1.3
JOHNSON COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$50,400	\$1,260	\$15,120	\$378	633	15%	\$6.20	\$322	1.7
KANE COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	32,174	24%	\$11.19	\$582	1.7
KANKAKEE COUNTY	\$14.37	36%	\$747	\$29,880	1.8	\$61,100	\$1,528	\$18,330	\$458	11,680	31%	\$10.44	\$543	1.4
KENDALL COUNTY	\$18.94	41%	\$985	\$39,400	2.4	\$87,700	\$2,193	\$26,310	\$658	2,988	16%	\$11.49	\$598	1.6
KNOX COUNTY	\$11.48	31%	\$597	\$23,880	1.4	\$53,600	\$1,340	\$16,080	\$402	6,271	28%	\$8.26	\$430	1.4
LA SALLE COUNTY	\$12.71	31%	\$661	\$26,440	1.6	\$61,700	\$1,543	\$18,510	\$463	10,821	25%	\$10.75	\$559	1.2
LAKE COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	48,004	22%	\$15.03	\$782	1.3
LAWRENCE COUNTY	\$10.83	46%	\$563	\$22,520	1.4	\$46,400	\$1,160	\$13,920	\$348	1,453	23%	\$10.32	\$537	1.0
LEE COUNTY	\$11.50	31%	\$598	\$23,920	1.4	\$61,600	\$1,540	\$18,480	\$462	3,463	26%	\$10.78	\$560	1.1
LIVINGSTON COUNTY	\$12.40	31%	\$645	\$25,800	1.6	\$60,700	\$1,518	\$18,210	\$455	3,708	26%	\$11.31	\$588	1.1
LOGAN COUNTY	\$11.13	31%	\$579	\$23,160	1.4	\$60,900	\$1,523	\$18,270	\$457	3,187	29%	\$9.98	\$519	1.1
MACON COUNTY	\$11.83	31%	\$615	\$24,600	1.5	\$58,900	\$1,473	\$17,670	\$442	13,182	28%	\$11.68	\$607	1.0
MACOUPIN COUNTY	\$11.90	38%	\$619	\$24,760	1.5	\$55,700	\$1,393	\$16,710	\$418	4,041	21%	\$9.47	\$493	1.3
MADISON COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	26,718	26%	\$10.42	\$542	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ILLINOIS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARION COUNTY	\$10.83	40%	\$563	\$22,520	1.4	\$51,400	\$1,285	\$15,420	\$386	3,882	23%	\$7.64	\$397	1.4
MARSHALL COUNTY	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	1,037	20%	\$9.41	\$489	1.4
MASON COUNTY	\$10.83	39%	\$563	\$22,520	1.4	\$52,900	\$1,323	\$15,870	\$397	1,486	23%	\$9.15	\$476	1.2
MASSAC COUNTY	\$10.83	38%	\$563	\$22,520	1.4	\$48,900	\$1,223	\$14,670	\$367	1,340	21%	\$11.25	\$585	1.0
MCDONOUGH COUNTY	\$10.83	32%	\$563	\$22,520	1.4	\$54,900	\$1,373	\$16,470	\$412	4,566	37%	\$6.22	\$323	1.7
MCHEMRY COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	15,079	17%	\$10.88	\$566	1.8
MCLEAN COUNTY	\$13.81	31%	\$718	\$28,720	1.7	\$76,600	\$1,915	\$22,980	\$575	19,039	34%	\$12.57	\$654	1.1
MENARD COUNTY	\$12.77	31%	\$664	\$26,560	1.6	\$66,600	\$1,665	\$19,980	\$500	1,027	21%	\$6.56	\$341	1.9
MERCER COUNTY	\$12.50	29%	\$650	\$26,000	1.6	\$62,700	\$1,568	\$18,810	\$470	1,343	20%	\$9.07	\$472	1.4
MONROE COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	2,034	20%	\$9.25	\$481	1.6
MONTGOMERY COUNTY	\$10.83	34%	\$563	\$22,520	1.4	\$52,900	\$1,323	\$15,870	\$397	2,490	22%	\$9.51	\$495	1.1
MORGAN COUNTY	\$11.69	31%	\$608	\$24,320	1.5	\$58,300	\$1,458	\$17,490	\$437	4,175	30%	\$9.06	\$471	1.3
MOULTRIE COUNTY	\$11.12	31%	\$578	\$23,120	1.4	\$58,400	\$1,460	\$17,520	\$438	1,166	22%	\$10.68	\$556	1.0
OGLA COUNTY	\$12.88	31%	\$670	\$26,800	1.6	\$66,800	\$1,670	\$20,040	\$501	4,916	26%	\$12.59	\$654	1.0
PEORIA COUNTY	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	23,436	32%	\$11.84	\$616	1.1
PERRY COUNTY	\$10.83	45%	\$563	\$22,520	1.4	\$51,400	\$1,285	\$15,420	\$386	1,819	21%	\$7.96	\$414	1.4
PIATT COUNTY	\$13.56	31%	\$705	\$28,200	1.7	\$64,900	\$1,623	\$19,470	\$487	1,278	20%	\$10.15	\$528	1.3
PIKE COUNTY	\$10.83	39%	\$563	\$22,520	1.4	\$48,300	\$1,208	\$14,490	\$362	1,565	23%	\$8.13	\$423	1.3
POPE COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$47,500	\$1,188	\$14,250	\$356	316	18%	\$5.56	\$289	1.9
PULASKI COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$41,600	\$1,040	\$12,480	\$312	704	24%	\$9.11	\$474	1.2
PUTNAM COUNTY	\$11.27	31%	\$586	\$23,440	1.4	\$63,500	\$1,588	\$19,050	\$476	427	18%	\$17.44	\$907	0.6
RANDOLPH COUNTY	\$10.83	36%	\$563	\$22,520	1.4	\$56,200	\$1,405	\$16,860	\$422	2,493	21%	\$9.77	\$508	1.1
RICHLAND COUNTY	\$10.83	47%	\$563	\$22,520	1.4	\$50,100	\$1,253	\$15,030	\$376	1,574	24%	\$8.24	\$428	1.3
ROCK ISLAND COUNTY	\$12.50	29%	\$650	\$26,000	1.6	\$62,700	\$1,568	\$18,810	\$470	18,406	30%	\$13.07	\$679	1.0
SALINE COUNTY	\$10.83	52%	\$563	\$22,520	1.4	\$47,200	\$1,180	\$14,160	\$354	2,588	24%	\$9.54	\$496	1.1
SANGAMON COUNTY	\$12.77	31%	\$664	\$26,560	1.6	\$66,600	\$1,665	\$19,980	\$500	23,624	30%	\$11.11	\$578	1.1
SCHUYLER COUNTY	\$10.83	39%	\$563	\$22,520	1.4	\$52,000	\$1,300	\$15,600	\$390	626	21%	\$14.80	\$770	0.7
SCOTT COUNTY	\$10.88	31%	\$566	\$22,640	1.4	\$53,800	\$1,345	\$16,140	\$404	497	22%	\$11.48	\$597	0.9
SHELBY COUNTY	\$10.83	32%	\$563	\$22,520	1.4	\$56,300	\$1,408	\$16,890	\$422	1,723	19%	\$8.51	\$443	1.3
ST. CLAIR COUNTY	\$14.83	42%	\$771	\$30,840	1.9	\$68,300	\$1,708	\$20,490	\$512	31,950	33%	\$10.92	\$568	1.4
STARK COUNTY	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	570	23%	\$10.36	\$539	1.3
STEPHENSON COUNTY	\$12.52	31%	\$651	\$26,040	1.6	\$57,700	\$1,443	\$17,310	\$433	4,995	25%	\$11.19	\$582	1.1
TAZEWELL COUNTY	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	12,023	24%	\$14.75	\$767	0.9
UNION COUNTY	\$10.83	45%	\$563	\$22,520	1.4	\$47,200	\$1,180	\$14,160	\$354	1,794	25%	\$6.67	\$347	1.6
VERMILION COUNTY	\$11.52	31%	\$599	\$23,960	1.4	\$51,800	\$1,295	\$15,540	\$389	9,426	28%	\$10.41	\$541	1.1
WABASH COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$52,800	\$1,320	\$15,840	\$396	1,288	25%	\$7.08	\$368	1.5
WARREN COUNTY	\$10.83	34%	\$563	\$22,520	1.4	\$53,100	\$1,328	\$15,930	\$398	1,832	26%	\$10.09	\$525	1.1
WASHINGTON COUNTY	\$10.83	32%	\$563	\$22,520	1.4	\$60,600	\$1,515	\$18,180	\$455	1,109	19%	\$11.33	\$589	1.0
WAYNE COUNTY	\$10.83	65%	\$563	\$22,520	1.4	\$47,300	\$1,183	\$14,190	\$355	1,460	20%	\$8.80	\$458	1.2
WHITE COUNTY	\$10.83	51%	\$563	\$22,520	1.4	\$45,800	\$1,145	\$13,740	\$344	1,438	22%	\$9.94	\$517	1.1
WHITESIDE COUNTY	\$12.02	31%	\$625	\$25,000	1.5	\$56,100	\$1,403	\$16,830	\$421	6,049	26%	\$9.21	\$479	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

ILLINOIS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WILL COUNTY *	\$19.52	35%	\$1,015	\$40,600	2.4	\$75,100	\$1,878	\$22,530	\$563	28,131	17%	\$10.12	\$526	1.9
WILLIAMSON COUNTY	\$10.83	32%	\$563	\$22,520	1.4	\$49,400	\$1,235	\$14,820	\$371	6,686	26%	\$8.66	\$450	1.3
WINNEBAGO COUNTY	\$13.65	31%	\$710	\$28,400	1.7	\$63,500	\$1,588	\$19,050	\$476	32,313	30%	\$11.32	\$589	1.2
WOODFORD COUNTY	\$13.31	35%	\$692	\$27,680	1.7	\$66,700	\$1,668	\$20,010	\$500	2,210	17%	\$10.04	\$522	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

INDIANA

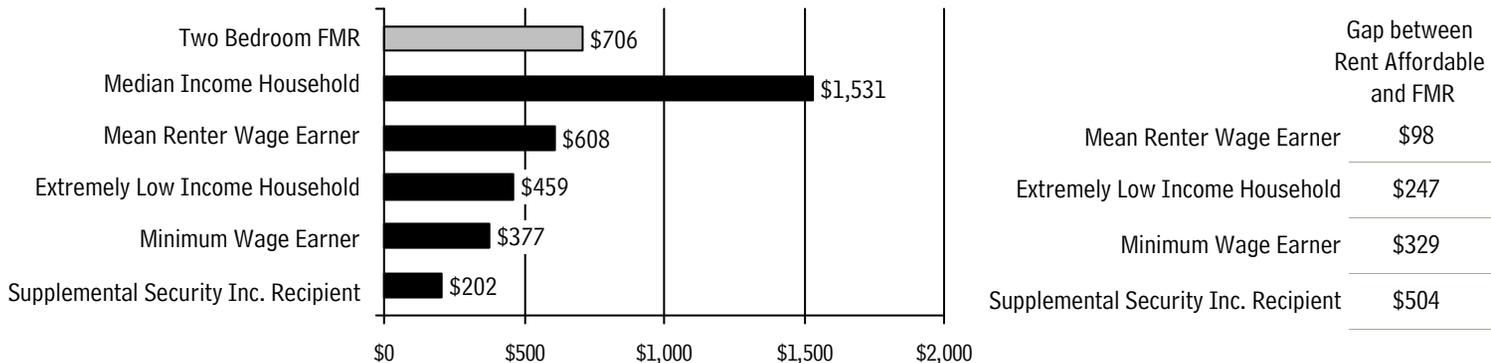
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$706. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,353 monthly or \$28,241 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.58

In Indiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is \$11.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



INDIANA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
INDIANA	\$13.58	31%	\$706	\$28,241	1.9	\$61,258	\$1,531	\$18,377	\$459	667,223	29%	\$11.68	\$608	1.2
COMBINED NONMETRO AREAS	\$12.07	33%	\$628	\$25,106	1.7	\$54,735	\$1,368	\$16,421	\$411	125,049	24%	\$10.25	\$533	1.2
METROPOLITAN AREAS														
ANDERSON MSA	\$13.04	32%	\$678	\$27,120	1.8	\$56,500	\$1,413	\$16,950	\$424	13,700	26%	\$8.77	\$456	1.5
BLOOMINGTON HMFA	\$13.02	24%	\$677	\$27,080	1.8	\$61,900	\$1,548	\$18,570	\$464	21,600	46%	\$8.81	\$458	1.5
CARROLL COUNTY HMFA	\$12.13	32%	\$631	\$25,240	1.7	\$60,800	\$1,520	\$18,240	\$456	1,566	20%	\$10.35	\$538	1.2
CINCINNATI-MIDDLETON HMFA	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	5,556	21%	\$7.98	\$415	1.7
COLUMBUS MSA	\$15.06	32%	\$783	\$31,320	2.1	\$64,300	\$1,608	\$19,290	\$482	7,198	26%	\$13.91	\$723	1.1
ELKHART-GOSHEN MSA	\$14.23	31%	\$740	\$29,600	2.0	\$58,600	\$1,465	\$17,580	\$440	18,362	28%	\$11.66	\$606	1.2
EVANSVILLE HMFA	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	28,538	28%	\$10.92	\$568	1.1
FORT WAYNE MSA	\$12.06	21%	\$627	\$25,080	1.7	\$62,200	\$1,555	\$18,660	\$467	41,303	27%	\$11.20	\$583	1.1
GARY HMFA	\$15.69	38%	\$816	\$32,640	2.2	\$64,700	\$1,618	\$19,410	\$485	70,162	29%	\$12.08	\$628	1.3
GIBSON COUNTY HMFA	\$11.31	33%	\$588	\$23,520	1.6	\$58,300	\$1,458	\$17,490	\$437	2,837	22%	\$12.62	\$656	0.9
GREENE COUNTY HMFA	\$11.31	61%	\$588	\$23,520	1.6	\$50,400	\$1,260	\$15,120	\$378	2,672	20%	\$7.81	\$406	1.4
INDIANAPOLIS HMFA	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	189,908	33%	\$13.72	\$713	1.1
JASPER COUNTY HMFA	\$14.21	41%	\$739	\$29,560	2.0	\$60,700	\$1,518	\$18,210	\$455	2,407	23%	\$11.22	\$583	1.3
KOKOMO MSA	\$13.38	32%	\$696	\$27,840	1.8	\$61,400	\$1,535	\$18,420	\$461	11,147	27%	\$12.78	\$665	1.0
LAFAYETTE HMFA	\$15.02	31%	\$781	\$31,240	2.1	\$60,700	\$1,518	\$18,210	\$455	25,206	43%	\$10.28	\$534	1.5
LOUISVILLE HMFA	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	21,255	27%	\$9.94	\$517	1.3
MICHIGAN CITY-LA PORTE MSA	\$13.12	31%	\$682	\$27,280	1.8	\$58,400	\$1,460	\$17,520	\$438	10,184	25%	\$9.70	\$504	1.4
MUNCIE MSA	\$13.21	47%	\$687	\$27,480	1.8	\$53,300	\$1,333	\$15,990	\$400	15,439	33%	\$8.66	\$450	1.5
OWEN COUNTY HMFA	\$11.54	32%	\$600	\$24,000	1.6	\$52,400	\$1,310	\$15,720	\$393	1,526	18%	\$10.76	\$560	1.1
PUTNAM COUNTY HMFA	\$12.85	30%	\$668	\$26,720	1.8	\$56,000	\$1,400	\$16,800	\$420	2,651	21%	\$9.09	\$473	1.4
SOUTH BEND-MISHAWAKA HMFA	\$13.77	31%	\$716	\$28,640	1.9	\$59,100	\$1,478	\$17,730	\$443	28,537	28%	\$11.45	\$596	1.2
SULLIVAN COUNTY HMFA	\$11.31	45%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	1,578	20%	\$7.89	\$410	1.4
TERRE HAUTE HMFA	\$11.73	31%	\$610	\$24,400	1.6	\$51,800	\$1,295	\$15,540	\$389	16,902	29%	\$9.58	\$498	1.2
WASHINGTON COUNTY HMFA	\$11.31	40%	\$588	\$23,520	1.6	\$51,600	\$1,290	\$15,480	\$387	1,940	19%	\$8.44	\$439	1.3
COUNTIES														
ADAMS COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$56,200	\$1,405	\$16,860	\$422	2,722	23%	\$9.31	\$484	1.2
ALLEN COUNTY	\$12.06	21%	\$627	\$25,080	1.7	\$62,200	\$1,555	\$18,660	\$467	37,351	29%	\$11.35	\$590	1.1
BARTHOLOMEW COUNTY	\$15.06	32%	\$783	\$31,320	2.1	\$64,300	\$1,608	\$19,290	\$482	7,198	26%	\$13.91	\$723	1.1
BENTON COUNTY	\$15.02	31%	\$781	\$31,240	2.1	\$60,700	\$1,518	\$18,210	\$455	862	24%	\$10.61	\$552	1.4
BLACKFORD COUNTY	\$11.52	32%	\$599	\$23,960	1.6	\$50,600	\$1,265	\$15,180	\$380	1,218	21%	\$9.20	\$478	1.3
BOONE COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	3,645	21%	\$11.05	\$574	1.3
BROWN COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	886	15%	\$7.36	\$382	2.0
CARROLL COUNTY	\$12.13	32%	\$631	\$25,240	1.7	\$60,800	\$1,520	\$18,240	\$456	1,566	20%	\$10.35	\$538	1.2
CASS COUNTY	\$11.52	32%	\$599	\$23,960	1.6	\$54,800	\$1,370	\$16,440	\$411	4,141	26%	\$10.05	\$523	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

INDIANA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLARK COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	11,637	30%	\$10.33	\$537	1.3
CLAY COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$51,800	\$1,295	\$15,540	\$389	2,139	21%	\$8.59	\$446	1.4
CLINTON COUNTY	\$12.88	32%	\$670	\$26,800	1.8	\$57,700	\$1,443	\$17,310	\$433	3,402	27%	\$11.15	\$580	1.2
CRAWFORD COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$45,800	\$1,145	\$13,740	\$344	714	17%	\$7.34	\$382	1.5
DAVISS COUNTY	\$11.31	49%	\$588	\$23,520	1.6	\$50,600	\$1,265	\$15,180	\$380	2,333	21%	\$8.53	\$443	1.3
DEARBORN COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	3,604	21%	\$8.18	\$425	1.7
DECATUR COUNTY	\$13.00	32%	\$676	\$27,040	1.8	\$56,200	\$1,405	\$16,860	\$422	2,518	27%	\$11.97	\$623	1.1
DEKALB COUNTY	\$12.48	31%	\$649	\$25,960	1.7	\$62,000	\$1,550	\$18,600	\$465	2,793	18%	\$11.55	\$601	1.1
DELAWARE COUNTY	\$13.21	47%	\$687	\$27,480	1.8	\$53,300	\$1,333	\$15,990	\$400	15,439	33%	\$8.66	\$450	1.5
DUBOIS COUNTY	\$11.56	32%	\$601	\$24,040	1.6	\$64,400	\$1,610	\$19,320	\$483	3,254	22%	\$10.08	\$524	1.1
ELKHART COUNTY	\$14.23	31%	\$740	\$29,600	2.0	\$58,600	\$1,465	\$17,580	\$440	18,362	28%	\$11.66	\$606	1.2
FAYETTE COUNTY	\$11.75	31%	\$611	\$24,440	1.6	\$54,400	\$1,360	\$16,320	\$408	2,895	28%	\$10.52	\$547	1.1
FLOYD COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	7,562	27%	\$9.63	\$501	1.4
FOUNTAIN COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$52,400	\$1,310	\$15,720	\$393	1,553	22%	\$9.49	\$493	1.2
FRANKLIN COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	1,460	19%	\$7.64	\$397	1.8
FULTON COUNTY	\$11.52	32%	\$599	\$23,960	1.6	\$53,000	\$1,325	\$15,900	\$398	1,752	22%	\$10.60	\$551	1.1
GIBSON COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$58,300	\$1,458	\$17,490	\$437	2,837	22%	\$12.62	\$656	0.9
GRANT COUNTY	\$11.85	32%	\$616	\$24,640	1.6	\$52,400	\$1,310	\$15,720	\$393	7,577	27%	\$9.66	\$503	1.2
GREENE COUNTY	\$11.31	61%	\$588	\$23,520	1.6	\$50,400	\$1,260	\$15,120	\$378	2,672	20%	\$7.81	\$406	1.4
HAMILTON COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	12,589	19%	\$11.56	\$601	1.3
HANCOCK COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	3,855	19%	\$10.31	\$536	1.4
HARRISON COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	2,056	16%	\$9.02	\$469	1.5
HENDRICKS COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	6,356	17%	\$9.73	\$506	1.5
HENRY COUNTY	\$12.21	31%	\$635	\$25,400	1.7	\$54,800	\$1,370	\$16,440	\$411	4,459	23%	\$8.92	\$464	1.4
HOWARD COUNTY	\$13.38	32%	\$696	\$27,840	1.8	\$61,400	\$1,535	\$18,420	\$461	9,846	28%	\$12.94	\$673	1.0
HUNTINGTON COUNTY	\$12.31	31%	\$640	\$25,600	1.7	\$59,100	\$1,478	\$17,730	\$443	3,270	23%	\$9.81	\$510	1.3
JACKSON COUNTY	\$12.75	32%	\$663	\$26,520	1.8	\$54,600	\$1,365	\$16,380	\$410	4,137	26%	\$11.30	\$588	1.1
JASPER COUNTY	\$14.21	41%	\$739	\$29,560	2.0	\$60,700	\$1,518	\$18,210	\$455	2,407	23%	\$11.22	\$583	1.3
JAY COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,800	\$1,245	\$14,940	\$374	1,867	22%	\$9.66	\$502	1.2
JEFFERSON COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$54,400	\$1,360	\$16,320	\$408	3,081	25%	\$10.24	\$532	1.1
JENNINGS COUNTY	\$12.44	32%	\$647	\$25,880	1.7	\$50,800	\$1,270	\$15,240	\$381	2,121	21%	\$10.99	\$572	1.1
JOHNSON COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	9,970	23%	\$8.67	\$451	1.7
KNOX COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$50,900	\$1,273	\$15,270	\$382	4,829	31%	\$7.49	\$390	1.5
KOSCIUSKO COUNTY	\$13.00	32%	\$676	\$27,040	1.8	\$57,300	\$1,433	\$17,190	\$430	5,745	21%	\$13.62	\$708	1.0
LAGRANGE COUNTY	\$12.37	31%	\$643	\$25,720	1.7	\$57,200	\$1,430	\$17,160	\$429	2,088	19%	\$10.24	\$533	1.2
LAKE COUNTY	\$15.69	38%	\$816	\$32,640	2.2	\$64,700	\$1,618	\$19,410	\$485	56,310	31%	\$12.16	\$632	1.3
LAPORTE COUNTY	\$13.12	31%	\$682	\$27,280	1.8	\$58,400	\$1,460	\$17,520	\$438	10,184	25%	\$9.70	\$504	1.4
LAWRENCE COUNTY	\$12.48	31%	\$649	\$25,960	1.7	\$52,000	\$1,300	\$15,600	\$390	3,902	21%	\$9.23	\$480	1.4
MADISON COUNTY	\$13.04	32%	\$678	\$27,120	1.8	\$56,500	\$1,413	\$16,950	\$424	13,700	26%	\$8.77	\$456	1.5
MARION COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	143,232	41%	\$15.22	\$792	1.0
MARSHALL COUNTY	\$12.67	32%	\$659	\$26,360	1.7	\$60,100	\$1,503	\$18,030	\$451	3,834	23%	\$10.44	\$543	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

INDIANA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARTIN COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$52,700	\$1,318	\$15,810	\$395	782	19%	\$9.10	\$473	1.2
MIAMI COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$54,100	\$1,353	\$16,230	\$406	3,285	24%	\$9.39	\$488	1.2
MONROE COUNTY	\$13.02	24%	\$677	\$27,080	1.8	\$61,900	\$1,548	\$18,570	\$464	21,600	46%	\$8.81	\$458	1.5
MONTGOMERY COUNTY	\$12.35	31%	\$642	\$25,680	1.7	\$59,200	\$1,480	\$17,760	\$444	3,891	27%	\$11.93	\$620	1.0
MORGAN COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	4,965	20%	\$8.62	\$448	1.7
NEWTON COUNTY	\$15.69	38%	\$816	\$32,640	2.2	\$64,700	\$1,618	\$19,410	\$485	1,070	20%	\$9.96	\$518	1.6
NOBLE COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$57,500	\$1,438	\$17,250	\$431	3,666	22%	\$9.51	\$495	1.4
OHIO COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	492	22%	\$7.15	\$372	2.0
ORANGE COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$46,600	\$1,165	\$13,980	\$350	1,586	21%	\$7.77	\$404	1.5
OWEN COUNTY	\$11.54	32%	\$600	\$24,000	1.6	\$52,400	\$1,310	\$15,720	\$393	1,526	18%	\$10.76	\$560	1.1
PARKE COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$49,200	\$1,230	\$14,760	\$369	1,264	20%	\$7.77	\$404	1.5
PERRY COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$53,000	\$1,325	\$15,900	\$398	1,511	21%	\$7.23	\$376	1.6
PIKE COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$50,100	\$1,253	\$15,030	\$376	887	17%	\$14.64	\$761	0.8
PORTER COUNTY	\$15.69	38%	\$816	\$32,640	2.2	\$64,700	\$1,618	\$19,410	\$485	12,782	23%	\$11.93	\$620	1.3
POSEY COUNTY	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	1,848	18%	\$12.35	\$642	1.0
PULASKI COUNTY	\$11.62	31%	\$604	\$24,160	1.6	\$49,700	\$1,243	\$14,910	\$373	996	19%	\$12.31	\$640	0.9
PUTNAM COUNTY	\$12.85	30%	\$668	\$26,720	1.8	\$56,000	\$1,400	\$16,800	\$420	2,651	21%	\$9.09	\$473	1.4
RANDOLPH COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	2,636	24%	\$9.20	\$479	1.2
RIPLEY COUNTY	\$12.88	32%	\$670	\$26,800	1.8	\$57,500	\$1,438	\$17,250	\$431	2,273	23%	\$11.23	\$584	1.1
RUSH COUNTY	\$12.17	32%	\$633	\$25,320	1.7	\$51,600	\$1,290	\$15,480	\$387	1,792	26%	\$10.38	\$540	1.2
SCOTT COUNTY	\$11.94	31%	\$621	\$24,840	1.6	\$47,900	\$1,198	\$14,370	\$359	2,141	24%	\$8.71	\$453	1.4
SHELBY COUNTY	\$14.50	27%	\$754	\$30,160	2.0	\$68,700	\$1,718	\$20,610	\$515	4,410	27%	\$11.92	\$620	1.2
SPENCER COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$59,500	\$1,488	\$17,850	\$446	1,253	17%	\$8.91	\$463	1.3
ST. JOSEPH COUNTY	\$13.77	31%	\$716	\$28,640	1.9	\$59,100	\$1,478	\$17,730	\$443	28,537	28%	\$11.45	\$596	1.2
STARKE COUNTY	\$11.67	31%	\$607	\$24,280	1.6	\$50,500	\$1,263	\$15,150	\$379	1,675	19%	\$7.16	\$372	1.6
STEBEN COUNTY	\$14.00	31%	\$728	\$29,120	1.9	\$59,800	\$1,495	\$17,940	\$449	2,770	22%	\$9.51	\$495	1.5
SULLIVAN COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	1,578	20%	\$7.89	\$410	1.4
SWITZERLAND COUNTY	\$12.56	31%	\$653	\$26,120	1.7	\$50,100	\$1,253	\$15,030	\$376	761	22%	\$9.05	\$471	1.4
TIPPECANOE COUNTY	\$15.02	31%	\$781	\$31,240	2.1	\$60,700	\$1,518	\$18,210	\$455	24,344	44%	\$10.27	\$534	1.5
TIPTON COUNTY	\$13.38	32%	\$696	\$27,840	1.8	\$61,400	\$1,535	\$18,420	\$461	1,301	20%	\$11.16	\$580	1.2
UNION COUNTY †	\$12.19	32%	\$634	\$25,360	1.7	\$50,600	\$1,265	\$15,180	\$380	697	25%			
VANDERBURGH COUNTY	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	23,438	33%	\$10.83	\$563	1.1
VERMILLION COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$51,800	\$1,295	\$15,540	\$389	1,404	21%	\$11.68	\$608	1.0
VIGO COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$51,800	\$1,295	\$15,540	\$389	13,359	33%	\$9.52	\$495	1.2
WABASH COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$57,000	\$1,425	\$17,100	\$428	3,179	24%	\$9.71	\$505	1.2
WARREN COUNTY	\$12.23	31%	\$636	\$25,440	1.7	\$58,900	\$1,473	\$17,670	\$442	614	19%	\$10.27	\$534	1.2
WARRICK COUNTY	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	3,252	17%	\$10.75	\$559	1.1
WASHINGTON COUNTY	\$11.31	40%	\$588	\$23,520	1.6	\$51,600	\$1,290	\$15,480	\$387	1,940	19%	\$8.44	\$439	1.3
WAYNE COUNTY	\$11.77	31%	\$612	\$24,480	1.6	\$52,500	\$1,313	\$15,750	\$394	8,905	31%	\$9.80	\$510	1.2
WELLS COUNTY	\$12.06	21%	\$627	\$25,080	1.7	\$62,200	\$1,555	\$18,660	\$467	1,996	19%	\$9.75	\$507	1.2
WHITE COUNTY	\$13.00	32%	\$676	\$27,040	1.8	\$54,100	\$1,353	\$16,230	\$406	2,280	23%	\$10.78	\$561	1.2

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

INDIANA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WHITLEY COUNTY	\$12.06	21%	\$627	\$25,080	1.7	\$62,200	\$1,555	\$18,660	\$467	1,956	17%	\$10.29	\$535	1.2

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

IOWA

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$637. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,124 monthly or \$25,490 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.25

In Iowa, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is \$10.92. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



IOWA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
IOWA	\$12.25	28%	\$637	\$25,490	1.7	\$63,059	\$1,576	\$18,918	\$473	317,849	28%	\$10.92	\$568	1.1
COMBINED NONMETRO AREAS	\$10.92	30%	\$568	\$22,712	1.5	\$57,025	\$1,426	\$17,107	\$428	134,165	25%	\$9.95	\$517	1.1
<u>METROPOLITAN AREAS</u>														
AMES MSA	\$14.00	26%	\$728	\$29,120	1.9	\$74,000	\$1,850	\$22,200	\$555	12,260	42%	\$9.20	\$479	1.5
BENTON COUNTY HMFA	\$10.52	32%	\$547	\$21,880	1.5	\$66,000	\$1,650	\$19,800	\$495	2,011	21%	\$9.52	\$495	1.1
BREMER COUNTY HMFA	\$10.60	26%	\$551	\$22,040	1.5	\$65,400	\$1,635	\$19,620	\$491	1,937	22%	\$10.36	\$539	1.0
CEDAR RAPIDS HMFA	\$12.65	27%	\$658	\$26,320	1.7	\$68,400	\$1,710	\$20,520	\$513	20,932	27%	\$12.79	\$665	1.0
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.50	29%	\$650	\$26,000	1.7	\$62,700	\$1,568	\$18,810	\$470	18,384	29%	\$9.87	\$513	1.3
DES MOINES-WEST DES MOINES MSA	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	55,250	29%	\$13.11	\$682	1.1
DUBUQUE MSA	\$11.17	26%	\$581	\$23,240	1.5	\$62,900	\$1,573	\$18,870	\$472	8,937	27%	\$10.30	\$536	1.1
IOWA CITY HMFA	\$14.12	28%	\$734	\$29,360	1.9	\$77,800	\$1,945	\$23,340	\$584	19,094	43%	\$8.90	\$463	1.6
JONES COUNTY HMFA	\$10.52	32%	\$547	\$21,880	1.5	\$57,300	\$1,433	\$17,190	\$430	1,826	24%	\$9.97	\$518	1.1
OMAHA-COUNCIL BLUFFS HMFA	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	12,317	27%	\$10.00	\$520	1.5
SIoux CITY MSA	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	12,292	31%	\$10.40	\$541	1.2
WASHINGTON COUNTY HMFA	\$10.63	26%	\$553	\$22,120	1.5	\$60,000	\$1,500	\$18,000	\$450	1,987	25%	\$8.70	\$453	1.2
WATERLOO-CEDAR FALLS HMFA	\$11.65	26%	\$606	\$24,240	1.6	\$60,500	\$1,513	\$18,150	\$454	16,457	30%	\$10.76	\$559	1.1
<u>COUNTIES</u>														
ADAIR COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$55,700	\$1,393	\$16,710	\$418	838	25%	\$9.65	\$502	1.1
ADAMS COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$52,000	\$1,300	\$15,600	\$390	470	25%	\$9.97	\$518	1.1
ALLAMAKEE COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$52,700	\$1,318	\$15,810	\$395	1,343	23%	\$8.81	\$458	1.2
APPANOOSE COUNTY	\$10.52	35%	\$547	\$21,880	1.5	\$46,800	\$1,170	\$14,040	\$351	1,499	26%	\$7.88	\$410	1.3
AUDUBON COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$48,400	\$1,210	\$14,520	\$363	583	21%	\$10.56	\$549	1.0
BENTON COUNTY	\$10.52	32%	\$547	\$21,880	1.5	\$66,000	\$1,650	\$19,800	\$495	2,011	21%	\$9.52	\$495	1.1
BLACK HAWK COUNTY	\$11.65	26%	\$606	\$24,240	1.6	\$60,500	\$1,513	\$18,150	\$454	15,444	31%	\$10.66	\$554	1.1
BOONE COUNTY	\$12.06	26%	\$627	\$25,080	1.7	\$64,200	\$1,605	\$19,260	\$482	2,528	24%	\$10.48	\$545	1.2
BREMER COUNTY	\$10.60	26%	\$551	\$22,040	1.5	\$65,400	\$1,635	\$19,620	\$491	1,937	22%	\$10.36	\$539	1.0
BUCHANAN COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$59,500	\$1,488	\$17,850	\$446	1,736	22%	\$8.30	\$431	1.3
BUENA VISTA COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$54,000	\$1,350	\$16,200	\$405	2,210	29%	\$9.61	\$500	1.1
BUTLER COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$54,900	\$1,373	\$16,470	\$412	1,209	20%	\$10.52	\$547	1.0
CALHOUN COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$54,000	\$1,350	\$16,200	\$405	1,018	23%	\$7.95	\$413	1.3
CARROLL COUNTY	\$10.96	26%	\$570	\$22,800	1.5	\$62,200	\$1,555	\$18,660	\$467	2,183	26%	\$9.89	\$514	1.1
CASS COUNTY	\$12.04	26%	\$626	\$25,040	1.7	\$52,700	\$1,318	\$15,810	\$395	1,556	25%	\$8.97	\$466	1.3
CEDAR COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$63,500	\$1,588	\$19,050	\$476	1,653	23%	\$10.18	\$529	1.1
CERRO GORDO COUNTY	\$11.62	27%	\$604	\$24,160	1.6	\$61,000	\$1,525	\$18,300	\$458	5,513	28%	\$9.20	\$478	1.3
CHEROKEE COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$55,700	\$1,393	\$16,710	\$418	1,425	26%	\$11.48	\$597	0.9
CHICKASAW COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$57,600	\$1,440	\$17,280	\$432	1,020	20%	\$9.64	\$501	1.1
CLARKE COUNTY	\$10.79	27%	\$561	\$22,440	1.5	\$54,800	\$1,370	\$16,440	\$411	994	28%	\$9.82	\$511	1.1

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

IOWA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$10.52	34%	\$547	\$21,880	1.5	\$55,600	\$1,390	\$16,680	\$417	2,239	31%	\$10.01	\$521	1.1
CLAYTON COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$52,200	\$1,305	\$15,660	\$392	1,726	23%	\$10.34	\$538	1.0
CLINTON COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$58,800	\$1,470	\$17,640	\$441	5,450	27%	\$9.61	\$500	1.1
CRAWFORD COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$52,300	\$1,308	\$15,690	\$392	1,735	27%	\$10.63	\$553	1.0
DALLAS COUNTY	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	3,681	24%	\$11.32	\$589	1.3
DAVIS COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$53,300	\$1,333	\$15,990	\$400	649	20%	\$8.10	\$421	1.3
DECATUR COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$45,300	\$1,133	\$13,590	\$340	963	29%	\$7.06	\$367	1.5
DELAWARE COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$56,700	\$1,418	\$17,010	\$425	1,505	22%	\$9.39	\$488	1.2
DES MOINES COUNTY	\$11.29	27%	\$587	\$23,480	1.6	\$57,900	\$1,448	\$17,370	\$434	4,450	26%	\$9.53	\$496	1.2
DICKINSON COUNTY	\$10.52	28%	\$547	\$21,880	1.5	\$62,000	\$1,550	\$18,600	\$465	1,560	22%	\$8.52	\$443	1.2
DUBUQUE COUNTY	\$11.17	26%	\$581	\$23,240	1.5	\$62,900	\$1,573	\$18,870	\$472	8,937	27%	\$10.30	\$536	1.1
EMMET COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$53,700	\$1,343	\$16,110	\$403	1,105	25%	\$10.31	\$536	1.0
FAYETTE COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$51,900	\$1,298	\$15,570	\$389	2,139	24%	\$8.73	\$454	1.2
FLOYD COUNTY	\$10.52	34%	\$547	\$21,880	1.5	\$53,500	\$1,338	\$16,050	\$401	1,770	26%	\$8.96	\$466	1.2
FRANKLIN COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$58,700	\$1,468	\$17,610	\$440	1,098	25%	\$11.26	\$585	0.9
FREMONT COUNTY	\$12.04	26%	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	817	26%	\$10.69	\$556	1.1
GREENE COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$53,600	\$1,340	\$16,080	\$402	1,027	24%	\$10.07	\$524	1.0
GRUNDY COUNTY	\$11.65	26%	\$606	\$24,240	1.6	\$60,500	\$1,513	\$18,150	\$454	1,013	20%	\$12.70	\$661	0.9
GUTHRIE COUNTY	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	949	20%	\$11.39	\$593	1.2
HAMILTON COUNTY	\$10.52	28%	\$547	\$21,880	1.5	\$59,500	\$1,488	\$17,850	\$446	1,821	27%	\$11.05	\$575	1.0
HANCOCK COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$57,500	\$1,438	\$17,250	\$431	1,046	22%	\$12.72	\$662	0.8
HARDIN COUNTY	\$10.81	27%	\$562	\$22,480	1.5	\$54,400	\$1,360	\$16,320	\$408	1,939	25%	\$11.06	\$575	1.0
HARRISON COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	1,432	23%	\$8.18	\$425	1.8
HENRY COUNTY	\$10.63	26%	\$553	\$22,120	1.5	\$61,000	\$1,525	\$18,300	\$458	2,051	27%	\$9.65	\$502	1.1
HOWARD COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$56,300	\$1,408	\$16,890	\$422	827	21%	\$9.74	\$506	1.1
HUMBOLDT COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$60,500	\$1,513	\$18,150	\$454	1,034	24%	\$9.15	\$476	1.1
IDA COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$56,100	\$1,403	\$16,830	\$421	860	27%	\$12.02	\$625	0.9
IOWA COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$63,600	\$1,590	\$19,080	\$477	1,364	22%	\$11.06	\$575	1.0
JACKSON COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$55,300	\$1,383	\$16,590	\$415	1,951	24%	\$8.32	\$433	1.3
JASPER COUNTY	\$11.75	27%	\$611	\$24,440	1.6	\$62,400	\$1,560	\$18,720	\$468	3,564	24%	\$9.72	\$505	1.2
JEFFERSON COUNTY	\$10.58	26%	\$550	\$22,000	1.5	\$56,900	\$1,423	\$17,070	\$427	2,170	33%	\$10.98	\$571	1.0
JOHNSON COUNTY	\$14.12	28%	\$734	\$29,360	1.9	\$77,800	\$1,945	\$23,340	\$584	19,094	43%	\$8.90	\$463	1.6
JONES COUNTY	\$10.52	32%	\$547	\$21,880	1.5	\$57,300	\$1,433	\$17,190	\$430	1,826	24%	\$9.97	\$518	1.1
KEOKUK COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$54,300	\$1,358	\$16,290	\$407	971	21%	\$9.13	\$475	1.2
KOSSUTH COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$53,500	\$1,338	\$16,050	\$401	1,563	22%	\$11.15	\$580	0.9
LEE COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$53,800	\$1,345	\$16,140	\$404	3,718	25%	\$9.33	\$485	1.1
LINN COUNTY	\$12.65	27%	\$658	\$26,320	1.7	\$68,400	\$1,710	\$20,520	\$513	20,932	27%	\$12.79	\$665	1.0
LOUISA COUNTY	\$11.15	26%	\$580	\$23,200	1.5	\$57,100	\$1,428	\$17,130	\$428	1,025	23%	\$9.73	\$506	1.1
LUCAS COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$49,800	\$1,245	\$14,940	\$374	825	22%	\$7.59	\$395	1.4
LYON COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$58,700	\$1,468	\$17,610	\$440	809	18%	\$9.59	\$499	1.1
MADISON COUNTY	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	1,173	22%	\$8.66	\$450	1.6

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IOWA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MAHASKA COUNTY	\$11.23	26%	\$584	\$23,360	1.5	\$56,800	\$1,420	\$17,040	\$426	2,570	29%	\$10.01	\$521	1.1
MARION COUNTY	\$12.04	26%	\$626	\$25,040	1.7	\$66,000	\$1,650	\$19,800	\$495	2,940	24%	\$11.43	\$595	1.1
MARSHALL COUNTY	\$11.62	27%	\$604	\$24,160	1.6	\$58,800	\$1,470	\$17,640	\$441	4,025	26%	\$11.06	\$575	1.1
MILLS COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	1,093	21%	\$8.13	\$423	1.8
MITCHELL COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$53,600	\$1,340	\$16,080	\$402	796	19%	\$10.05	\$523	1.0
MONONA COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$53,500	\$1,338	\$16,050	\$401	1,001	24%	\$10.50	\$546	1.0
MONROE COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$54,100	\$1,353	\$16,230	\$406	694	21%	\$11.13	\$579	0.9
MONTGOMERY COUNTY	\$12.04	26%	\$626	\$25,040	1.7	\$52,100	\$1,303	\$15,630	\$391	1,308	27%	\$8.69	\$452	1.4
MUSCATINE COUNTY	\$12.31	26%	\$640	\$25,600	1.7	\$63,500	\$1,588	\$19,050	\$476	3,901	25%	\$11.15	\$580	1.1
O'BRIEN COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$55,800	\$1,395	\$16,740	\$419	1,390	23%	\$9.85	\$512	1.1
OSCEOLA COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$54,500	\$1,363	\$16,350	\$409	618	22%	\$11.13	\$579	0.9
PAGE COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$55,100	\$1,378	\$16,530	\$413	1,901	28%	\$8.28	\$430	1.3
PALO ALTO COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$54,300	\$1,358	\$16,290	\$407	1,071	26%	\$10.01	\$520	1.1
PLYMOUTH COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$64,700	\$1,618	\$19,410	\$485	2,117	23%	\$10.52	\$547	1.0
POCAHONTAS COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$52,700	\$1,318	\$15,810	\$395	754	21%	\$11.15	\$580	0.9
POLK COUNTY	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	46,489	31%	\$13.55	\$705	1.0
POTTAWATTAMIE COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	9,792	29%	\$10.29	\$535	1.4
POWESHIEK COUNTY	\$11.25	26%	\$585	\$23,400	1.6	\$60,500	\$1,513	\$18,150	\$454	2,082	28%	\$10.97	\$571	1.0
RINGGOLD COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$44,800	\$1,120	\$13,440	\$336	549	24%	\$7.85	\$408	1.3
SAC COUNTY	\$10.52	38%	\$547	\$21,880	1.5	\$52,600	\$1,315	\$15,780	\$395	1,103	23%	\$9.81	\$510	1.1
SCOTT COUNTY	\$12.50	29%	\$650	\$26,000	1.7	\$62,700	\$1,568	\$18,810	\$470	18,384	29%	\$9.87	\$513	1.3
SHELBY COUNTY	\$12.04	26%	\$626	\$25,040	1.7	\$58,100	\$1,453	\$17,430	\$436	1,187	23%	\$9.45	\$492	1.3
SIoux COUNTY	\$10.52	41%	\$547	\$21,880	1.5	\$61,500	\$1,538	\$18,450	\$461	2,098	20%	\$8.92	\$464	1.2
STORY COUNTY	\$14.00	26%	\$728	\$29,120	1.9	\$74,000	\$1,850	\$22,200	\$555	12,260	42%	\$9.20	\$479	1.5
TAMA COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$56,700	\$1,418	\$17,010	\$425	1,575	22%	\$10.03	\$522	1.1
TAYLOR COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$48,300	\$1,208	\$14,490	\$362	660	23%	\$9.55	\$496	1.1
UNION COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$53,900	\$1,348	\$16,170	\$404	1,466	28%	\$8.52	\$443	1.2
VAN BUREN COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$47,300	\$1,183	\$14,190	\$355	657	21%	\$11.10	\$577	0.9
WAPELLO COUNTY	\$11.50	26%	\$598	\$23,920	1.6	\$50,700	\$1,268	\$15,210	\$380	3,602	24%	\$10.18	\$529	1.1
WARREN COUNTY	\$14.17	26%	\$737	\$29,480	2.0	\$73,200	\$1,830	\$21,960	\$549	2,958	20%	\$7.41	\$385	1.9
WASHINGTON COUNTY	\$10.63	26%	\$553	\$22,120	1.5	\$60,000	\$1,500	\$18,000	\$450	1,987	25%	\$8.70	\$453	1.2
WAYNE COUNTY	\$10.52	27%	\$547	\$21,880	1.5	\$46,200	\$1,155	\$13,860	\$347	578	20%	\$8.73	\$454	1.2
WEBSTER COUNTY	\$10.58	26%	\$550	\$22,000	1.5	\$55,900	\$1,398	\$16,770	\$419	4,569	29%	\$10.64	\$553	1.0
WINNEBAGO COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$61,500	\$1,538	\$18,450	\$461	1,135	24%	\$9.74	\$506	1.1
WINNESHIEK COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$59,100	\$1,478	\$17,730	\$443	2,044	26%	\$9.53	\$495	1.1
WOODBURY COUNTY	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	12,292	31%	\$10.40	\$541	1.2
WORTH COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$54,300	\$1,358	\$16,290	\$407	687	21%	\$9.16	\$476	1.1
WRIGHT COUNTY	\$10.52	31%	\$547	\$21,880	1.5	\$57,200	\$1,430	\$17,160	\$429	1,538	26%	\$9.16	\$476	1.1

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KANSAS

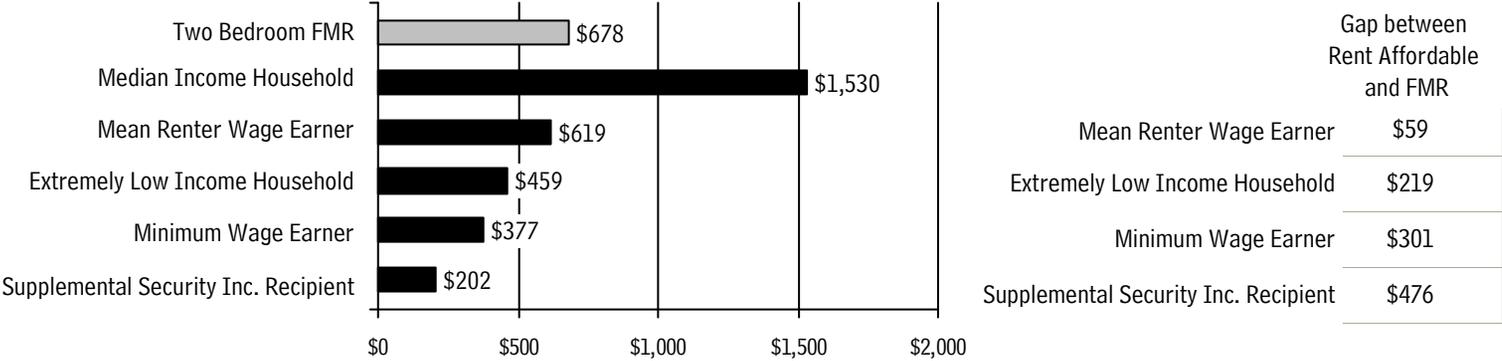
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$678. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,259 monthly or \$27,102 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.03

In Kansas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kansas, the estimated mean (average) wage for a renter is \$11.91. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



KANSAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
KANSAS	\$13.03	32%	\$678	\$27,102	1.8	\$61,218	\$1,530	\$18,366	\$459	319,018	31%	\$11.91	\$619	1.1
COMBINED NONMETRO AREAS	\$11.31	36%	\$588	\$23,527	1.6	\$52,648	\$1,316	\$15,794	\$395	101,405	28%	\$9.65	\$502	1.2
<u>METROPOLITAN AREAS</u>														
FRANKLIN COUNTY HMFA	\$12.65	42%	\$658	\$26,320	1.7	\$58,100	\$1,453	\$17,430	\$436	2,505	27%	\$9.68	\$503	1.3
KANSAS CITY HMFA *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	81,018	30%	\$14.16	\$736	1.1
LAWRENCE MSA	\$14.25	32%	\$741	\$29,640	2.0	\$69,500	\$1,738	\$20,850	\$521	18,514	48%	\$8.38	\$436	1.7
MANHATTAN MSA	\$11.71	32%	\$609	\$24,360	1.6	\$56,500	\$1,413	\$16,950	\$424	18,324	47%	\$9.28	\$483	1.3
ST. JOSEPH MSA	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	807	25%	\$10.72	\$557	1.0
SUMNER COUNTY HMFA	\$10.90	32%	\$567	\$22,680	1.5	\$59,800	\$1,495	\$17,940	\$449	2,304	23%	\$7.85	\$408	1.4
TOPEKA MSA	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	26,095	29%	\$10.79	\$561	1.2
WICHITA HMFA	\$12.31	22%	\$640	\$25,600	1.7	\$63,700	\$1,593	\$19,110	\$478	68,046	32%	\$12.69	\$660	1.0
<u>COUNTIES</u>														
ALLEN COUNTY	\$10.88	46%	\$566	\$22,640	1.5	\$49,800	\$1,245	\$14,940	\$374	1,450	25%	\$8.58	\$446	1.3
ANDERSON COUNTY	\$10.88	43%	\$566	\$22,640	1.5	\$49,700	\$1,243	\$14,910	\$373	645	20%	\$8.52	\$443	1.3
ATCHISON COUNTY	\$11.75	32%	\$611	\$24,440	1.6	\$51,700	\$1,293	\$15,510	\$388	1,665	27%	\$10.04	\$522	1.2
BARBER COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$51,200	\$1,280	\$15,360	\$384	551	25%	\$11.49	\$597	0.9
BARTON COUNTY	\$10.88	52%	\$566	\$22,640	1.5	\$51,400	\$1,285	\$15,420	\$386	3,185	28%	\$10.95	\$569	1.0
BOURBON COUNTY	\$10.88	46%	\$566	\$22,640	1.5	\$49,900	\$1,248	\$14,970	\$374	1,598	26%	\$8.16	\$424	1.3
BROWN COUNTY	\$11.75	32%	\$611	\$24,440	1.6	\$50,300	\$1,258	\$15,090	\$377	1,238	29%	\$9.08	\$472	1.3
BUTLER COUNTY	\$12.31	22%	\$640	\$25,600	1.7	\$63,700	\$1,593	\$19,110	\$478	4,803	22%	\$8.82	\$459	1.4
CHASE COUNTY	\$10.88	35%	\$566	\$22,640	1.5	\$50,700	\$1,268	\$15,210	\$380	330	26%	\$9.14	\$475	1.2
CHAUTAUQUA COUNTY	\$10.88	43%	\$566	\$22,640	1.5	\$43,100	\$1,078	\$12,930	\$323	327	18%	\$7.91	\$411	1.4
CHEROKEE COUNTY	\$10.88	47%	\$566	\$22,640	1.5	\$47,700	\$1,193	\$14,310	\$358	2,111	24%	\$10.51	\$547	1.0
CHEYENNE COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$44,300	\$1,108	\$13,290	\$332	308	23%	\$12.16	\$632	0.9
CLARK COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$51,500	\$1,288	\$15,450	\$386	230	23%	\$10.34	\$538	1.1
CLAY COUNTY	\$11.46	32%	\$596	\$23,840	1.6	\$52,200	\$1,305	\$15,660	\$392	833	23%	\$7.40	\$385	1.5
CLOUD COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$50,600	\$1,265	\$15,180	\$380	1,064	26%	\$7.09	\$368	1.5
COFFEY COUNTY	\$10.88	35%	\$566	\$22,640	1.5	\$57,100	\$1,428	\$17,130	\$428	758	22%	\$16.24	\$845	0.7
COMANCHE COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$46,800	\$1,170	\$14,040	\$351	231	26%	\$6.82	\$355	1.6
COWLEY COUNTY	\$10.88	37%	\$566	\$22,640	1.5	\$54,900	\$1,373	\$16,470	\$412	4,090	29%	\$9.71	\$505	1.1
CRAWFORD COUNTY	\$11.96	32%	\$622	\$24,880	1.6	\$50,700	\$1,268	\$15,210	\$380	5,534	36%	\$8.25	\$429	1.5
DECATUR COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$44,500	\$1,113	\$13,350	\$334	359	24%	\$8.76	\$456	1.2
DICKINSON COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$55,900	\$1,398	\$16,770	\$419	1,991	25%	\$8.55	\$445	1.3
DONIPHAN COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	807	25%	\$10.72	\$557	1.0
DOUGLAS COUNTY	\$14.25	32%	\$741	\$29,640	2.0	\$69,500	\$1,738	\$20,850	\$521	18,514	48%	\$8.38	\$436	1.7
EDWARDS COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$48,600	\$1,215	\$14,580	\$365	327	22%	\$10.27	\$534	1.1
ELK COUNTY	\$10.88	43%	\$566	\$22,640	1.5	\$43,400	\$1,085	\$13,020	\$326	271	19%	\$5.87	\$305	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KANSAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ELLIS COUNTY	\$11.69	32%	\$608	\$24,320	1.6	\$56,600	\$1,415	\$16,980	\$425	4,108	37%	\$8.89	\$462	1.3
ELLSWORTH COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$56,400	\$1,410	\$16,920	\$423	505	20%	\$9.81	\$510	1.1
FINNEY COUNTY	\$12.44	32%	\$647	\$25,880	1.7	\$55,400	\$1,385	\$16,620	\$416	4,562	35%	\$10.43	\$542	1.2
FORD COUNTY	\$12.08	32%	\$628	\$25,120	1.7	\$53,400	\$1,335	\$16,020	\$401	3,818	35%	\$10.31	\$536	1.2
FRANKLIN COUNTY	\$12.65	42%	\$658	\$26,320	1.7	\$58,100	\$1,453	\$17,430	\$436	2,505	27%	\$9.68	\$503	1.3
GEARY COUNTY	\$11.71	37%	\$609	\$24,360	1.6	\$56,500	\$1,413	\$16,950	\$424	5,192	50%	\$11.07	\$576	1.1
GOVE COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$51,400	\$1,285	\$15,420	\$386	253	20%	\$10.26	\$533	1.1
GRAHAM COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$48,300	\$1,208	\$14,490	\$362	261	21%	\$10.83	\$563	1.0
GRANT COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$57,100	\$1,428	\$17,130	\$428	693	25%	\$13.18	\$685	0.9
GRAY COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$57,600	\$1,440	\$17,280	\$432	559	27%	\$12.73	\$662	0.9
GREELEY COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$57,900	\$1,448	\$17,370	\$434	150	25%	\$10.92	\$568	1.1
GREENWOOD COUNTY	\$10.88	35%	\$566	\$22,640	1.5	\$48,500	\$1,213	\$14,550	\$364	800	25%	\$8.31	\$432	1.3
HAMILTON COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$49,000	\$1,225	\$14,700	\$368	319	30%	\$9.86	\$512	1.2
HARPER COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$50,700	\$1,268	\$15,210	\$380	704	25%	\$10.38	\$540	1.0
HARVEY COUNTY	\$12.31	22%	\$640	\$25,600	1.7	\$63,700	\$1,593	\$19,110	\$478	3,537	28%	\$9.42	\$490	1.3
HASKELL COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$55,100	\$1,378	\$16,530	\$413	412	28%	\$12.12	\$630	1.0
HODGEMAN COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$50,000	\$1,250	\$15,000	\$375	172	22%	\$10.45	\$544	1.1
JACKSON COUNTY	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	917	19%	\$8.24	\$428	1.5
JEFFERSON COUNTY	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	1,016	15%	\$10.34	\$538	1.2
JEWELL COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$47,000	\$1,175	\$14,100	\$353	340	20%	\$8.44	\$439	1.3
JOHNSON COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	48,339	28%	\$14.37	\$747	1.1
KEARNY COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$55,600	\$1,390	\$16,680	\$417	408	26%	\$11.00	\$572	1.1
KINGMAN COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$56,700	\$1,418	\$17,010	\$425	737	22%	\$11.38	\$592	1.0
KIOWA COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$52,000	\$1,300	\$15,600	\$390	385	28%	\$9.33	\$485	1.2
LABETTE COUNTY	\$10.88	46%	\$566	\$22,640	1.5	\$48,600	\$1,215	\$14,580	\$365	2,456	27%	\$8.54	\$444	1.3
LANE COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$53,200	\$1,330	\$15,960	\$399	209	23%	\$11.86	\$616	1.0
LEAVENWORTH COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	7,621	33%	\$11.83	\$615	1.4
LINCOLN COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$46,500	\$1,163	\$13,950	\$349	325	21%	\$8.11	\$422	1.3
LINN COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	665	17%	\$11.39	\$593	1.4
LOGAN COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$51,000	\$1,275	\$15,300	\$383	294	24%	\$10.42	\$542	1.0
LYON COUNTY	\$10.88	32%	\$566	\$22,640	1.5	\$52,000	\$1,300	\$15,600	\$390	5,351	39%	\$8.71	\$453	1.2
MARION COUNTY	\$10.88	35%	\$566	\$22,640	1.5	\$52,600	\$1,315	\$15,780	\$395	1,028	20%	\$7.42	\$386	1.5
MARSHALL COUNTY	\$11.46	32%	\$596	\$23,840	1.6	\$50,500	\$1,263	\$15,150	\$379	904	20%	\$11.37	\$591	1.0
MCPHERSON COUNTY	\$10.88	32%	\$566	\$22,640	1.5	\$62,400	\$1,560	\$18,720	\$468	2,922	26%	\$9.70	\$504	1.1
MEADE COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$52,800	\$1,320	\$15,840	\$396	451	26%	\$14.38	\$748	0.8
MIAMI COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	2,224	21%	\$8.81	\$458	1.8
MITCHELL COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$53,400	\$1,335	\$16,020	\$401	722	25%	\$9.45	\$491	1.2
MONTGOMERY COUNTY	\$10.88	37%	\$566	\$22,640	1.5	\$50,000	\$1,250	\$15,000	\$375	4,221	28%	\$8.60	\$447	1.3
MORRIS COUNTY	\$11.46	32%	\$596	\$23,840	1.6	\$50,500	\$1,263	\$15,150	\$379	553	22%	\$8.32	\$433	1.4
MORTON COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$55,300	\$1,383	\$16,590	\$415	371	28%	\$13.68	\$711	0.9
NEMAHA COUNTY	\$11.75	32%	\$611	\$24,440	1.6	\$53,200	\$1,330	\$15,960	\$399	772	19%	\$8.60	\$447	1.4

* 50th percentile FMR (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KANSAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEOSHO COUNTY	\$10.88	44%	\$566	\$22,640	1.5	\$49,000	\$1,225	\$14,700	\$368	1,717	25%	\$10.16	\$528	1.1
NESS COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$50,600	\$1,265	\$15,180	\$380	362	24%	\$13.21	\$687	0.9
NORTON COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$47,100	\$1,178	\$14,130	\$353	501	22%	\$9.41	\$489	1.2
OSAGE COUNTY	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	1,314	20%	\$6.10	\$317	2.1
OSBORNE COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$45,100	\$1,128	\$13,530	\$338	416	21%	\$7.68	\$399	1.4
OTTAWA COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$58,600	\$1,465	\$17,580	\$440	433	18%	\$7.30	\$380	1.5
PAWNEE COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$58,000	\$1,450	\$17,400	\$435	701	26%	\$8.07	\$420	1.3
PHILLIPS COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$52,900	\$1,323	\$15,870	\$397	552	22%	\$9.47	\$492	1.1
POTTAWATOMIE COUNTY	\$11.71	36%	\$609	\$24,360	1.6	\$56,500	\$1,413	\$16,950	\$424	1,459	22%	\$11.12	\$578	1.1
PRATT COUNTY	\$10.88	47%	\$566	\$22,640	1.5	\$54,900	\$1,373	\$16,470	\$412	1,055	27%	\$9.08	\$472	1.2
RAWLINS COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$51,000	\$1,275	\$15,300	\$383	294	23%	\$9.54	\$496	1.1
RENO COUNTY	\$11.38	32%	\$592	\$23,680	1.6	\$51,600	\$1,290	\$15,480	\$387	7,481	29%	\$9.37	\$487	1.2
REPUBLIC COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$49,900	\$1,248	\$14,970	\$374	539	21%	\$6.18	\$322	1.8
RICE COUNTY	\$10.92	32%	\$568	\$22,720	1.5	\$52,100	\$1,303	\$15,630	\$391	947	23%	\$10.23	\$532	1.1
RILEY COUNTY	\$11.71	29%	\$609	\$24,360	1.6	\$56,500	\$1,413	\$16,950	\$424	11,673	53%	\$7.86	\$409	1.5
ROOKS COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$47,000	\$1,175	\$14,100	\$353	540	23%	\$12.37	\$643	0.9
RUSH COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$49,400	\$1,235	\$14,820	\$371	273	18%	\$10.51	\$546	1.0
RUSSELL COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$51,300	\$1,283	\$15,390	\$385	795	25%	\$8.72	\$453	1.2
SALINE COUNTY	\$11.96	32%	\$622	\$24,880	1.6	\$59,800	\$1,495	\$17,940	\$449	6,637	31%	\$10.53	\$548	1.1
SCOTT COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$64,300	\$1,608	\$19,290	\$482	523	26%	\$9.74	\$506	1.2
SEDGWICK COUNTY	\$12.31	22%	\$640	\$25,600	1.7	\$63,700	\$1,593	\$19,110	\$478	59,706	34%	\$13.07	\$680	0.9
SEWARD COUNTY	\$11.67	32%	\$607	\$24,280	1.6	\$52,300	\$1,308	\$15,690	\$392	2,666	36%	\$10.42	\$542	1.1
SHAWNEE COUNTY	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	22,398	32%	\$10.95	\$569	1.2
SHERIDAN COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$48,700	\$1,218	\$14,610	\$365	199	18%	\$11.76	\$612	0.9
SHERMAN COUNTY	\$10.88	38%	\$566	\$22,640	1.5	\$49,400	\$1,235	\$14,820	\$371	858	31%	\$8.35	\$434	1.3
SMITH COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$47,000	\$1,175	\$14,100	\$353	396	20%	\$8.15	\$424	1.3
STAFFORD COUNTY	\$10.88	48%	\$566	\$22,640	1.5	\$48,600	\$1,215	\$14,580	\$365	449	22%	\$9.90	\$515	1.1
STANTON COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$58,900	\$1,473	\$17,670	\$442	276	32%	\$12.12	\$630	1.0
STEVENS COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$62,400	\$1,560	\$18,720	\$468	490	25%	\$11.18	\$581	1.0
SUMNER COUNTY	\$10.90	32%	\$567	\$22,680	1.5	\$59,800	\$1,495	\$17,940	\$449	2,304	23%	\$7.85	\$408	1.4
THOMAS COUNTY	\$10.88	39%	\$566	\$22,640	1.5	\$58,400	\$1,460	\$17,520	\$438	999	31%	\$7.87	\$409	1.4
TREGO COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$51,500	\$1,288	\$15,450	\$386	262	19%	\$11.47	\$596	0.9
WABAUNSEE COUNTY	\$12.60	32%	\$655	\$26,200	1.7	\$61,500	\$1,538	\$18,450	\$461	450	17%	\$14.44	\$751	0.9
WALLACE COUNTY	\$10.88	40%	\$566	\$22,640	1.5	\$53,300	\$1,333	\$15,990	\$400	158	23%	\$8.19	\$426	1.3
WASHINGTON COUNTY	\$10.94	32%	\$569	\$22,760	1.5	\$47,400	\$1,185	\$14,220	\$356	549	21%	\$9.00	\$468	1.2
WICHITA COUNTY	\$11.65	32%	\$606	\$24,240	1.6	\$52,200	\$1,305	\$15,660	\$392	249	26%	\$13.14	\$683	0.9
WILSON COUNTY	\$10.88	42%	\$566	\$22,640	1.5	\$47,000	\$1,175	\$14,100	\$353	921	22%	\$8.97	\$467	1.2
WOODSON COUNTY	\$10.88	43%	\$566	\$22,640	1.5	\$39,900	\$998	\$11,970	\$299	306	19%	\$8.27	\$430	1.3
WYANDOTTE COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	22,169	37%	\$14.22	\$739	1.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KENTUCKY

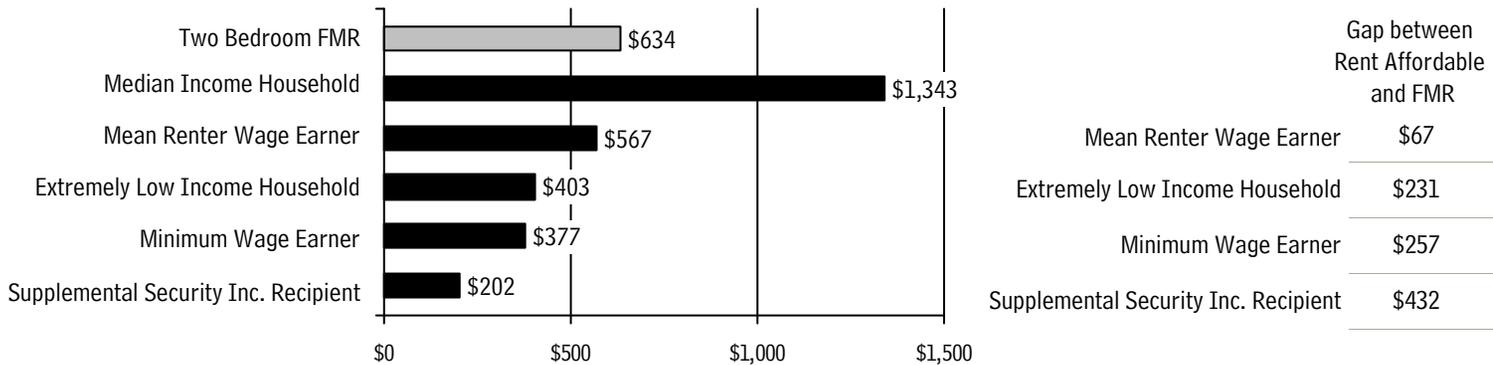
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$634. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,113 monthly or \$25,352 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.19

In Kentucky, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 67 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is \$10.91. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



KENTUCKY	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
KENTUCKY	\$12.19	36%	\$634	\$25,352	1.7	\$53,722	\$1,343	\$16,117	\$403	465,349	29%	\$10.91	\$567	1.1
COMBINED NONMETRO AREAS	\$10.53	40%	\$548	\$21,900	1.5	\$43,457	\$1,086	\$13,037	\$326	173,165	25%	\$9.19	\$478	1.1
<u>METROPOLITAN AREAS</u>														
BOWLING GREEN MSA	\$12.90	36%	\$671	\$26,840	1.8	\$53,800	\$1,345	\$16,140	\$404	13,390	33%	\$10.39	\$540	1.2
CINCINNATI-MIDDLETON HMFA	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	41,392	30%	\$11.47	\$596	1.2
CLARKSVILLE HMFA	\$12.77	36%	\$664	\$26,560	1.8	\$52,500	\$1,313	\$15,750	\$394	12,089	40%	\$13.14	\$683	1.0
ELIZABETHTOWN MSA	\$11.02	36%	\$573	\$22,920	1.5	\$55,600	\$1,390	\$16,680	\$417	12,462	31%	\$10.65	\$554	1.0
EVANSVILLE HMFA	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	7,140	30%	\$9.63	\$501	1.3
GRANT COUNTY HMFA	\$13.23	33%	\$688	\$27,520	1.8	\$54,100	\$1,353	\$16,230	\$406	2,115	26%	\$8.64	\$449	1.5
HUNTINGTON-ASHLAND MSA	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	8,071	23%	\$11.01	\$573	1.0
LEXINGTON-FAYETTE MSA	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	65,778	40%	\$11.69	\$608	1.2
LOUISVILLE HMFA	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	108,856	32%	\$12.52	\$651	1.1
MEADE COUNTY HMFA	\$10.96	37%	\$570	\$22,800	1.5	\$51,900	\$1,298	\$15,570	\$389	2,476	26%	\$11.17	\$581	1.0
NELSON COUNTY HMFA	\$11.40	37%	\$593	\$23,720	1.6	\$55,900	\$1,398	\$16,770	\$419	3,068	22%	\$8.76	\$455	1.3
OWENSBORO MSA	\$11.67	36%	\$607	\$24,280	1.6	\$56,100	\$1,403	\$16,830	\$421	12,048	28%	\$9.66	\$503	1.2
SHELBY COUNTY HMFA	\$13.19	36%	\$686	\$27,440	1.8	\$69,400	\$1,735	\$20,820	\$521	3,299	27%	\$9.67	\$503	1.4
<u>COUNTIES</u>														
ADAIR COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$38,600	\$965	\$11,580	\$290	1,340	20%	\$7.22	\$375	1.4
ALLEN COUNTY	\$9.75	49%	\$507	\$20,280	1.3	\$47,700	\$1,193	\$14,310	\$358	1,453	21%	\$7.25	\$377	1.3
ANDERSON COUNTY	\$13.27	36%	\$690	\$27,600	1.8	\$64,800	\$1,620	\$19,440	\$486	1,476	20%	\$10.42	\$542	1.3
BALLARD COUNTY	\$10.88	36%	\$566	\$22,640	1.5	\$53,600	\$1,340	\$16,080	\$402	616	18%	\$13.38	\$696	0.8
BARREN COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$48,500	\$1,213	\$14,550	\$364	4,256	28%	\$9.89	\$515	1.0
BATH COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$41,100	\$1,028	\$12,330	\$308	898	20%	\$7.43	\$387	1.4
BELL COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$30,800	\$770	\$9,240	\$231	3,906	33%	\$9.11	\$474	1.1
BOONE COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	8,062	26%	\$11.53	\$600	1.2
BOURBON COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	2,649	34%	\$10.27	\$534	1.4
BOYD COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	5,419	27%	\$11.23	\$584	1.0
BOYLE COUNTY	\$11.88	36%	\$618	\$24,720	1.6	\$55,300	\$1,383	\$16,590	\$415	3,250	31%	\$9.57	\$498	1.2
BRACKEN COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	747	23%	\$8.77	\$456	1.6
BREATHITT COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$30,700	\$768	\$9,210	\$230	1,449	23%	\$10.35	\$538	0.9
BRECKINRIDGE COUNTY	\$10.29	36%	\$535	\$21,400	1.4	\$47,400	\$1,185	\$14,220	\$356	1,329	18%	\$7.38	\$384	1.4
BULLITT COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	3,566	16%	\$9.00	\$468	1.5
BUTLER COUNTY	\$12.60	36%	\$655	\$26,200	1.7	\$45,800	\$1,145	\$13,740	\$344	1,038	21%	\$8.81	\$458	1.4
CALDWELL COUNTY	\$9.75	41%	\$507	\$20,280	1.3	\$45,700	\$1,143	\$13,710	\$343	1,228	23%	\$8.56	\$445	1.1
CALLOWAY COUNTY	\$11.67	36%	\$607	\$24,280	1.6	\$51,700	\$1,293	\$15,510	\$388	4,394	32%	\$7.93	\$413	1.5
CAMPBELL COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	10,769	31%	\$9.52	\$495	1.5
CARLISLE COUNTY	\$10.88	36%	\$566	\$22,640	1.5	\$43,300	\$1,083	\$12,990	\$325	353	16%	\$7.77	\$404	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KENTUCKY	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CARROLL COUNTY	\$11.94	36%	\$621	\$24,840	1.6	\$57,000	\$1,425	\$17,100	\$428	1,309	33%	\$12.10	\$629	1.0
CARTER COUNTY	\$9.81	36%	\$510	\$20,400	1.4	\$40,500	\$1,013	\$12,150	\$304	1,969	19%	\$6.56	\$341	1.5
CASEY COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$35,000	\$875	\$10,500	\$263	1,185	19%	\$6.59	\$343	1.5
CHRISTIAN COUNTY	\$12.77	36%	\$664	\$26,560	1.8	\$52,500	\$1,313	\$15,750	\$394	11,115	45%	\$13.22	\$687	1.0
CLARK COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	4,082	31%	\$10.79	\$561	1.3
CLAY COUNTY	\$9.75	71%	\$507	\$20,280	1.3	\$24,500	\$613	\$7,350	\$184	2,158	25%	\$8.77	\$456	1.1
CLINTON COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$33,600	\$840	\$10,080	\$252	932	23%	\$8.14	\$423	1.2
CRITTENDEN COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$47,200	\$1,180	\$14,160	\$354	753	20%	\$6.08	\$316	1.6
CUMBERLAND COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$37,200	\$930	\$11,160	\$279	667	22%	\$7.71	\$401	1.3
DAVIESS COUNTY	\$11.67	36%	\$607	\$24,280	1.6	\$56,100	\$1,403	\$16,830	\$421	10,700	30%	\$9.10	\$473	1.3
EDMONSON COUNTY	\$12.90	36%	\$671	\$26,840	1.8	\$53,800	\$1,345	\$16,140	\$404	668	14%	\$6.74	\$351	1.9
ELLIOTT COUNTY	\$10.29	36%	\$535	\$21,400	1.4	\$35,200	\$880	\$10,560	\$264	467	18%	\$4.91	\$255	2.1
ESTILL COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$35,400	\$885	\$10,620	\$266	1,593	26%	\$6.64	\$345	1.5
FAYETTE COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	48,373	45%	\$11.77	\$612	1.2
FLEMING COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$43,200	\$1,080	\$12,960	\$324	1,138	21%	\$7.79	\$405	1.3
FLOYD COUNTY	\$9.75	40%	\$507	\$20,280	1.3	\$33,300	\$833	\$9,990	\$250	4,018	24%	\$9.64	\$501	1.0
FRANKLIN COUNTY	\$13.42	36%	\$698	\$27,920	1.9	\$65,700	\$1,643	\$19,710	\$493	7,007	35%	\$9.75	\$507	1.4
FULTON COUNTY	\$10.88	36%	\$566	\$22,640	1.5	\$39,900	\$998	\$11,970	\$299	1,158	36%	\$6.62	\$344	1.6
GALLATIN COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	667	23%	\$12.12	\$630	1.2
GARRARD COUNTY	\$11.04	36%	\$574	\$22,960	1.5	\$53,400	\$1,335	\$16,020	\$401	1,356	24%	\$7.38	\$384	1.5
GRANT COUNTY	\$13.23	33%	\$688	\$27,520	1.8	\$54,100	\$1,353	\$16,230	\$406	2,115	26%	\$8.64	\$449	1.5
GRAVES COUNTY	\$9.75	36%	\$507	\$20,280	1.3	\$48,700	\$1,218	\$14,610	\$365	3,281	22%	\$6.63	\$345	1.5
GRAYSON COUNTY	\$9.75	40%	\$507	\$20,280	1.3	\$42,900	\$1,073	\$12,870	\$322	2,178	23%	\$8.33	\$433	1.2
GREEN COUNTY	\$9.75	44%	\$507	\$20,280	1.3	\$41,200	\$1,030	\$12,360	\$309	1,018	22%	\$6.49	\$337	1.5
GREENUP COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	2,652	18%	\$10.20	\$530	1.1
HANCOCK COUNTY	\$11.67	36%	\$607	\$24,280	1.6	\$56,100	\$1,403	\$16,830	\$421	564	18%	\$15.98	\$831	0.7
HARDIN COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$55,600	\$1,390	\$16,680	\$417	11,422	33%	\$10.96	\$570	1.0
HARLAN COUNTY	\$9.75	55%	\$507	\$20,280	1.3	\$30,500	\$763	\$9,150	\$229	3,523	27%	\$11.22	\$583	0.9
HARRISON COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$54,500	\$1,363	\$16,350	\$409	2,067	29%	\$10.63	\$553	1.0
HART COUNTY	\$9.75	42%	\$507	\$20,280	1.3	\$41,100	\$1,028	\$12,330	\$308	1,539	23%	\$8.31	\$432	1.2
HENDERSON COUNTY	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	5,919	33%	\$9.53	\$495	1.3
HENRY COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	1,319	23%	\$8.99	\$467	1.5
HICKMAN COUNTY	\$10.88	36%	\$566	\$22,640	1.5	\$48,000	\$1,200	\$14,400	\$360	407	19%	\$6.83	\$355	1.6
HOPKINS COUNTY	\$9.75	37%	\$507	\$20,280	1.3	\$49,300	\$1,233	\$14,790	\$370	4,756	25%	\$11.88	\$618	0.8
JACKSON COUNTY	\$9.75	44%	\$507	\$20,280	1.3	\$30,600	\$765	\$9,180	\$230	1,051	20%	\$7.28	\$379	1.3
JEFFERSON COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	100,654	35%	\$12.83	\$667	1.0
JESSAMINE COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	4,557	33%	\$10.37	\$539	1.4
JOHNSON COUNTY	\$9.75	50%	\$507	\$20,280	1.3	\$37,800	\$945	\$11,340	\$284	2,150	24%	\$8.15	\$424	1.2
KENTON COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	20,002	34%	\$12.32	\$641	1.1
KNOTT COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$32,300	\$808	\$9,690	\$242	1,367	20%	\$13.30	\$692	0.7
KNOX COUNTY	\$9.75	60%	\$507	\$20,280	1.3	\$30,000	\$750	\$9,000	\$225	3,555	29%	\$8.54	\$444	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KENTUCKY	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LARUE COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$55,600	\$1,390	\$16,680	\$417	1,040	20%	\$6.08	\$316	1.8
LAUREL COUNTY	\$9.75	36%	\$507	\$20,280	1.3	\$41,900	\$1,048	\$12,570	\$314	4,684	23%	\$9.44	\$491	1.0
LAWRENCE COUNTY	\$9.75	38%	\$507	\$20,280	1.3	\$33,800	\$845	\$10,140	\$254	1,307	22%	\$9.88	\$514	1.0
LEE COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$32,300	\$808	\$9,690	\$242	693	23%	\$6.74	\$350	1.4
LESLIE COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$28,800	\$720	\$8,640	\$216	873	18%	\$9.86	\$513	1.0
LETCHER COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$32,200	\$805	\$9,660	\$242	1,937	19%	\$11.06	\$575	0.9
LEWIS COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$33,800	\$845	\$10,140	\$254	1,018	19%	\$6.32	\$329	1.6
LINCOLN COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$41,800	\$1,045	\$12,540	\$314	1,941	21%	\$8.49	\$442	1.3
LIVINGSTON COUNTY	\$9.75	44%	\$507	\$20,280	1.3	\$51,200	\$1,280	\$15,360	\$384	592	15%	\$12.84	\$668	0.8
LOGAN COUNTY	\$10.42	36%	\$542	\$21,680	1.4	\$50,900	\$1,273	\$15,270	\$382	2,606	25%	\$11.00	\$572	0.9
LYON COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$51,700	\$1,293	\$15,510	\$388	517	18%	\$6.99	\$364	1.6
MADISON COUNTY	\$11.38	36%	\$592	\$23,680	1.6	\$53,900	\$1,348	\$16,170	\$404	10,936	40%	\$9.12	\$474	1.2
MAGOFFIN COUNTY	\$9.75	41%	\$507	\$20,280	1.3	\$31,100	\$778	\$9,330	\$233	907	18%	\$7.67	\$399	1.3
MARION COUNTY	\$10.29	36%	\$535	\$21,400	1.4	\$46,200	\$1,155	\$13,860	\$347	1,440	22%	\$8.18	\$425	1.3
MARSHALL COUNTY	\$10.56	36%	\$549	\$21,960	1.5	\$56,300	\$1,408	\$16,890	\$422	2,160	17%	\$10.65	\$554	1.0
MARTIN COUNTY	\$9.75	41%	\$507	\$20,280	1.3	\$28,000	\$700	\$8,400	\$210	989	21%	\$9.29	\$483	1.0
MASON COUNTY	\$10.15	36%	\$528	\$21,120	1.4	\$48,300	\$1,208	\$14,490	\$362	2,231	33%	\$10.40	\$541	1.0
MCCRACKEN COUNTY	\$11.29	36%	\$587	\$23,480	1.6	\$54,100	\$1,353	\$16,230	\$406	8,675	31%	\$9.78	\$509	1.2
MCCREARY COUNTY	\$9.75	62%	\$507	\$20,280	1.3	\$28,900	\$723	\$8,670	\$217	1,593	24%	\$7.58	\$394	1.3
MCLEAN COUNTY	\$11.67	36%	\$607	\$24,280	1.6	\$56,100	\$1,403	\$16,830	\$421	784	20%	\$7.15	\$372	1.6
MEADE COUNTY	\$10.96	37%	\$570	\$22,800	1.5	\$51,900	\$1,298	\$15,570	\$389	2,476	26%	\$11.17	\$581	1.0
MENIFEE COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$34,100	\$853	\$10,230	\$256	478	19%	\$5.43	\$282	1.9
MERCER COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$55,800	\$1,395	\$16,740	\$419	2,151	26%	\$11.89	\$618	0.9
METCALFE COUNTY	\$9.75	42%	\$507	\$20,280	1.3	\$37,800	\$945	\$11,340	\$284	831	21%	\$7.97	\$415	1.2
MONROE COUNTY	\$9.75	42%	\$507	\$20,280	1.3	\$35,100	\$878	\$10,530	\$263	1,179	25%	\$6.45	\$335	1.5
MONTGOMERY COUNTY	\$12.04	35%	\$626	\$25,040	1.7	\$49,100	\$1,228	\$14,730	\$368	2,541	29%	\$9.57	\$498	1.3
MORGAN COUNTY	\$10.19	36%	\$530	\$21,200	1.4	\$33,800	\$845	\$10,140	\$254	957	20%	\$8.64	\$449	1.2
MUHLENBERG COUNTY	\$9.75	49%	\$507	\$20,280	1.3	\$43,400	\$1,085	\$13,020	\$326	2,111	17%	\$7.72	\$401	1.3
NELSON COUNTY	\$11.40	37%	\$593	\$23,720	1.6	\$55,900	\$1,398	\$16,770	\$419	3,068	22%	\$8.76	\$455	1.3
NICHOLAS COUNTY	\$13.10	36%	\$681	\$27,240	1.8	\$46,000	\$1,150	\$13,800	\$345	683	25%	\$6.34	\$330	2.1
OHIO COUNTY	\$9.75	48%	\$507	\$20,280	1.3	\$45,000	\$1,125	\$13,500	\$338	1,759	20%	\$8.08	\$420	1.2
OLDHAM COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	1,968	13%	\$6.94	\$361	1.9
OWEN COUNTY	\$13.88	36%	\$722	\$28,880	1.9	\$50,300	\$1,258	\$15,090	\$377	891	22%	\$9.04	\$470	1.5
OWSLEY COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$23,400	\$585	\$7,020	\$176	409	22%	\$5.47	\$284	1.8
PENDLETON COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	1,145	22%	\$8.65	\$450	1.6
PERRY COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$34,600	\$865	\$10,380	\$260	2,590	23%	\$9.64	\$501	1.0
PIKE COUNTY	\$9.98	36%	\$519	\$20,760	1.4	\$39,100	\$978	\$11,730	\$293	5,873	21%	\$11.16	\$580	0.9
POWELL COUNTY	\$11.40	36%	\$593	\$23,720	1.6	\$39,500	\$988	\$11,850	\$296	1,310	26%	\$8.65	\$450	1.3
PULASKI COUNTY	\$9.75	38%	\$507	\$20,280	1.3	\$42,000	\$1,050	\$12,600	\$315	5,461	24%	\$8.03	\$417	1.2
ROBERTSON COUNTY †	\$10.19	36%	\$530	\$21,200	1.4	\$46,000	\$1,150	\$13,800	\$345	191	22%			
ROCKCASTLE COUNTY	\$9.75	44%	\$507	\$20,280	1.3	\$39,200	\$980	\$11,760	\$294	1,338	20%	\$5.66	\$294	1.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

KENTUCKY

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ROWAN COUNTY	\$10.58	35%	\$550	\$22,000	1.5	\$44,500	\$1,113	\$13,350	\$334	2,399	30%	\$7.05	\$367	1.5
RUSSELL COUNTY	\$9.75	46%	\$507	\$20,280	1.3	\$36,000	\$900	\$10,800	\$270	1,427	21%	\$7.48	\$389	1.3
SCOTT COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	3,661	30%	\$13.64	\$709	1.0
SHELBY COUNTY	\$13.19	36%	\$686	\$27,440	1.8	\$69,400	\$1,735	\$20,820	\$521	3,299	27%	\$9.67	\$503	1.4
SIMPSON COUNTY	\$13.48	36%	\$701	\$28,040	1.9	\$55,100	\$1,378	\$16,530	\$413	1,810	28%	\$11.96	\$622	1.1
SPENCER COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	740	17%	\$5.47	\$285	2.4
TAYLOR COUNTY	\$9.75	42%	\$507	\$20,280	1.3	\$44,100	\$1,103	\$13,230	\$331	2,560	28%	\$6.92	\$360	1.4
TODD COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$46,700	\$1,168	\$14,010	\$350	1,074	24%	\$8.14	\$423	1.4
TRIGG COUNTY	\$12.77	36%	\$664	\$26,560	1.8	\$52,500	\$1,313	\$15,750	\$394	974	19%	\$12.54	\$652	1.0
TRIMBLE COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$61,800	\$1,545	\$18,540	\$464	609	19%	\$15.60	\$811	0.8
UNION COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$55,800	\$1,395	\$16,740	\$419	1,261	22%	\$9.50	\$494	1.1
WARREN COUNTY	\$12.90	36%	\$671	\$26,840	1.8	\$53,800	\$1,345	\$16,140	\$404	12,722	36%	\$10.45	\$543	1.2
WASHINGTON COUNTY	\$10.29	36%	\$535	\$21,400	1.4	\$50,800	\$1,270	\$15,240	\$381	829	20%	\$8.89	\$462	1.2
WAYNE COUNTY	\$9.75	49%	\$507	\$20,280	1.3	\$32,200	\$805	\$9,660	\$242	1,868	24%	\$7.02	\$365	1.4
WEBSTER COUNTY	\$12.15	32%	\$632	\$25,280	1.7	\$61,400	\$1,535	\$18,420	\$461	1,221	22%	\$10.45	\$543	1.2
WHITLEY COUNTY	\$10.33	36%	\$537	\$21,480	1.4	\$35,700	\$893	\$10,710	\$268	3,760	27%	\$7.50	\$390	1.4
WOLFE COUNTY	\$9.75	58%	\$507	\$20,280	1.3	\$30,200	\$755	\$9,060	\$227	737	26%	\$6.32	\$329	1.5
WOODFORD COUNTY	\$14.02	35%	\$729	\$29,160	1.9	\$65,500	\$1,638	\$19,650	\$491	2,456	28%	\$10.24	\$532	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

LOUISIANA

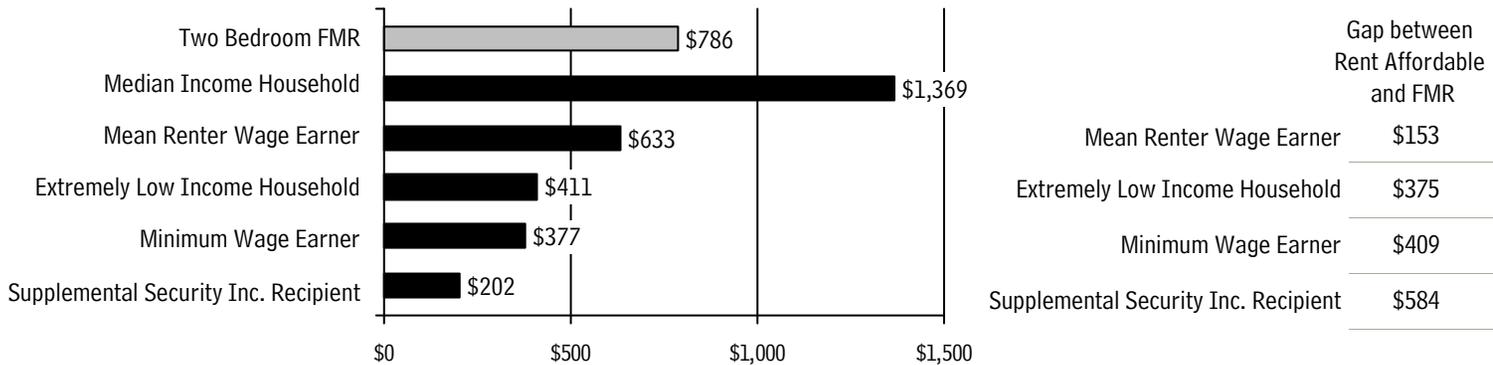
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$786. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,618 monthly or \$31,421 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.11

In Louisiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 83 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Louisiana, the estimated mean (average) wage for a renter is \$12.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



LOUISIANA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LOUISIANA	\$15.11	64%	\$786	\$31,421	2.1	\$54,772	\$1,369	\$16,432	\$411	531,058	32%	\$12.17	\$633	1.2
COMBINED NONMETRO AREAS	\$11.05	52%	\$574	\$22,978	1.5	\$44,543	\$1,114	\$13,363	\$334	110,022	27%	\$9.72	\$506	1.1
<u>METROPOLITAN AREAS</u>														
ALEXANDRIA MSA	\$11.85	48%	\$616	\$24,640	1.6	\$50,000	\$1,250	\$15,000	\$375	16,362	30%	\$10.02	\$521	1.2
BATON ROUGE HMFA	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	76,286	31%	\$11.79	\$613	1.3
HOUMA-BAYOU CANE-THIBODAUX MSA	\$12.75	48%	\$663	\$26,520	1.8	\$55,800	\$1,395	\$16,740	\$419	15,873	23%	\$14.61	\$760	0.9
IBERVILLE PARISH HMFA	\$10.90	53%	\$567	\$22,680	1.5	\$47,800	\$1,195	\$14,340	\$359	2,425	23%	\$16.27	\$846	0.7
LAFAYETTE MSA	\$13.52	48%	\$703	\$28,120	1.9	\$58,300	\$1,458	\$17,490	\$437	27,711	31%	\$12.74	\$663	1.1
LAKE CHARLES MSA	\$13.63	48%	\$709	\$28,360	1.9	\$55,000	\$1,375	\$16,500	\$413	20,059	28%	\$11.82	\$615	1.2
MONROE MSA	\$12.71	48%	\$661	\$26,440	1.8	\$51,400	\$1,285	\$15,420	\$386	21,468	34%	\$9.11	\$474	1.4
NEW ORLEANS-METAIRIE-KENNER MSA	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	191,975	39%	\$14.35	\$746	1.3
SHREVEPORT-BOSSIER CITY MSA	\$13.83	48%	\$719	\$28,760	1.9	\$52,600	\$1,315	\$15,780	\$395	48,877	34%	\$10.95	\$569	1.3
<u>COUNTIES</u>														
ACADIA PARISH	\$10.33	56%	\$537	\$21,480	1.4	\$43,000	\$1,075	\$12,900	\$323	5,883	28%	\$9.61	\$500	1.1
ALLEN PARISH	\$10.33	58%	\$537	\$21,480	1.4	\$45,800	\$1,145	\$13,740	\$344	1,942	24%	\$8.89	\$462	1.2
ASCENSION PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	4,739	18%	\$11.03	\$574	1.4
ASSUMPTION PARISH	\$11.69	48%	\$608	\$24,320	1.6	\$48,700	\$1,218	\$14,610	\$365	1,311	16%	\$11.50	\$598	1.0
AVOUELLES PARISH	\$10.33	60%	\$537	\$21,480	1.4	\$39,600	\$990	\$11,880	\$297	3,768	26%	\$6.35	\$330	1.6
BEAUREGARD PARISH	\$10.65	49%	\$554	\$22,160	1.5	\$50,800	\$1,270	\$15,240	\$381	2,440	20%	\$12.96	\$674	0.8
BIENVILLE PARISH	\$11.46	48%	\$596	\$23,840	1.6	\$40,900	\$1,023	\$12,270	\$307	1,354	22%	\$8.81	\$458	1.3
BOSSIER PARISH	\$13.83	48%	\$719	\$28,760	1.9	\$52,600	\$1,315	\$15,780	\$395	11,186	31%	\$9.74	\$506	1.4
CADDO PARISH	\$13.83	48%	\$719	\$28,760	1.9	\$52,600	\$1,315	\$15,780	\$395	35,428	36%	\$11.42	\$594	1.2
CALCASIEU PARISH	\$13.63	48%	\$709	\$28,360	1.9	\$55,000	\$1,375	\$16,500	\$413	19,528	28%	\$11.61	\$603	1.2
CALDWELL PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$45,500	\$1,138	\$13,650	\$341	819	21%	\$6.10	\$317	1.7
CAMERON PARISH	\$13.63	48%	\$709	\$28,360	1.9	\$55,000	\$1,375	\$16,500	\$413	531	15%	\$18.29	\$951	0.7
CATAHOULA PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$36,800	\$920	\$11,040	\$276	692	17%	\$6.46	\$336	1.6
CLAIBORNE PARISH	\$11.46	48%	\$596	\$23,840	1.6	\$43,500	\$1,088	\$13,050	\$326	1,519	24%	\$10.07	\$524	1.1
CONCORDIA PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$38,700	\$968	\$11,610	\$290	1,798	24%	\$7.87	\$409	1.3
DE SOTO PARISH	\$13.83	48%	\$719	\$28,760	1.9	\$52,600	\$1,315	\$15,780	\$395	2,263	23%	\$9.88	\$514	1.4
EAST BATON ROUGE PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	60,060	38%	\$12.08	\$628	1.3
EAST CARROLL PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$33,200	\$830	\$9,960	\$249	1,126	38%	\$7.61	\$396	1.4
EAST FELICIANA PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	1,182	18%	\$7.34	\$382	2.1
EVANGELINE PARISH	\$10.33	68%	\$537	\$21,480	1.4	\$36,800	\$920	\$11,040	\$276	3,899	31%	\$6.65	\$346	1.6
FRANKLIN PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$37,100	\$928	\$11,130	\$278	1,842	24%	\$6.06	\$315	1.7
GRANT PARISH	\$11.85	48%	\$616	\$24,640	1.6	\$50,000	\$1,250	\$15,000	\$375	1,297	18%	\$7.11	\$370	1.7
IBERIA PARISH	\$11.87	48%	\$617	\$24,680	1.6	\$48,600	\$1,215	\$14,580	\$365	6,753	27%	\$11.11	\$578	1.1
IBERVILLE PARISH	\$10.90	53%	\$567	\$22,680	1.5	\$47,800	\$1,195	\$14,340	\$359	2,425	23%	\$16.27	\$846	0.7

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

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LOUISIANA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JACKSON PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$49,100	\$1,228	\$14,730	\$368	1,380	23%	\$8.63	\$449	1.2
JEFFERSON DAVIS PARISH	\$10.33	48%	\$537	\$21,480	1.4	\$44,800	\$1,120	\$13,440	\$336	2,884	25%	\$9.00	\$468	1.1
JEFFERSON PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	63,700	36%	\$13.95	\$726	1.4
LA SALLE PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$48,900	\$1,223	\$14,670	\$367	875	17%	\$10.14	\$527	1.0
LAFAYETTE PARISH	\$13.52	48%	\$703	\$28,120	1.9	\$58,300	\$1,458	\$17,490	\$437	24,569	34%	\$13.11	\$682	1.0
LAFOURCHE PARISH	\$12.75	48%	\$663	\$26,520	1.8	\$55,800	\$1,395	\$16,740	\$419	7,069	22%	\$13.90	\$723	0.9
LINCOLN PARISH	\$12.25	48%	\$637	\$25,480	1.7	\$52,300	\$1,308	\$15,690	\$392	6,104	40%	\$6.98	\$363	1.8
LIVINGSTON PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	5,293	16%	\$10.74	\$559	1.4
MADISON PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$31,900	\$798	\$9,570	\$239	1,703	38%	\$7.47	\$388	1.4
MOREHOUSE PARISH	\$10.98	48%	\$571	\$22,840	1.5	\$40,000	\$1,000	\$12,000	\$300	3,232	28%	\$7.53	\$392	1.5
NATCHITOCHE PARISH	\$11.96	48%	\$622	\$24,880	1.6	\$43,300	\$1,083	\$12,990	\$325	5,063	35%	\$6.82	\$355	1.8
ORLEANS PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	100,716	54%	\$15.61	\$812	1.2
OUACHITA PARISH	\$12.71	48%	\$661	\$26,440	1.8	\$51,400	\$1,285	\$15,420	\$386	19,804	36%	\$9.19	\$478	1.4
PLAQUEMINES PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	1,907	21%	\$23.19	\$1,206	0.8
POINTE COUPEE PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	1,874	22%	\$9.43	\$490	1.6
RAPIDES PARISH	\$11.85	48%	\$616	\$24,640	1.6	\$50,000	\$1,250	\$15,000	\$375	15,065	32%	\$10.13	\$527	1.2
RED RIVER PARISH	\$11.46	48%	\$596	\$23,840	1.6	\$37,700	\$943	\$11,310	\$283	814	24%	\$8.77	\$456	1.3
RICHLAND PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$39,300	\$983	\$11,790	\$295	2,076	28%	\$6.49	\$338	1.6
SABINE PARISH	\$11.46	48%	\$596	\$23,840	1.6	\$45,200	\$1,130	\$13,560	\$339	1,753	19%	\$6.35	\$330	1.8
ST. BERNARD PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	6,365	25%	\$15.53	\$808	1.2
ST. CHARLES PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	3,052	19%	\$15.93	\$828	1.2
ST. HELENA PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	582	15%	\$11.23	\$584	1.4
ST. JAMES PARISH	\$14.17	48%	\$737	\$29,480	2.0	\$57,600	\$1,440	\$17,280	\$432	1,008	14%	\$13.06	\$679	1.1
ST. JOHN THE BAPTIST PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	2,714	19%	\$12.87	\$669	1.5
ST. LANDRY PARISH	\$10.33	57%	\$537	\$21,480	1.4	\$39,200	\$980	\$11,760	\$294	9,459	29%	\$8.05	\$419	1.3
ST. MARTIN PARISH	\$13.52	48%	\$703	\$28,120	1.9	\$58,300	\$1,458	\$17,490	\$437	3,142	18%	\$7.65	\$398	1.8
ST. MARY PARISH	\$11.50	48%	\$598	\$23,920	1.6	\$45,000	\$1,125	\$13,500	\$338	5,042	26%	\$17.18	\$893	0.7
ST. TAMMANY PARISH	\$18.88	80%	\$982	\$39,280	2.6	\$61,200	\$1,530	\$18,360	\$459	13,521	20%	\$10.50	\$546	1.8
TANGIPAHOA PARISH	\$13.12	48%	\$682	\$27,280	1.8	\$48,900	\$1,223	\$14,670	\$367	9,753	27%	\$8.25	\$429	1.6
TENSAS PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$34,800	\$870	\$10,440	\$261	740	31%	\$9.17	\$477	1.1
TERREBONNE PARISH	\$12.75	48%	\$663	\$26,520	1.8	\$55,800	\$1,395	\$16,740	\$419	8,804	24%	\$15.04	\$782	0.8
UNION PARISH	\$12.71	48%	\$661	\$26,440	1.8	\$51,400	\$1,285	\$15,420	\$386	1,664	19%	\$7.99	\$416	1.6
VERMILION PARISH	\$10.33	49%	\$537	\$21,480	1.4	\$51,500	\$1,288	\$15,450	\$386	4,565	23%	\$10.79	\$561	1.0
VERNON PARISH	\$10.33	48%	\$537	\$21,480	1.4	\$46,200	\$1,155	\$13,860	\$347	7,900	43%	\$12.50	\$650	0.8
WASHINGTON PARISH	\$10.33	63%	\$537	\$21,480	1.4	\$39,800	\$995	\$11,940	\$299	3,875	24%	\$9.16	\$476	1.1
WEBSTER PARISH	\$10.56	48%	\$549	\$21,960	1.5	\$47,500	\$1,188	\$14,250	\$356	4,210	26%	\$9.71	\$505	1.1
WEST BATON ROUGE PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	1,627	21%	\$10.97	\$571	1.4
WEST CARROLL PARISH	\$10.33	55%	\$537	\$21,480	1.4	\$43,000	\$1,075	\$12,900	\$323	937	21%	\$8.29	\$431	1.2
WEST FELICIANA PARISH	\$15.23	59%	\$792	\$31,680	2.1	\$60,600	\$1,515	\$18,180	\$455	929	25%	\$15.83	\$823	1.0
WINN PARISH	\$10.33	59%	\$537	\$21,480	1.4	\$42,600	\$1,065	\$12,780	\$320	1,503	25%	\$8.41	\$437	1.2

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MAINE

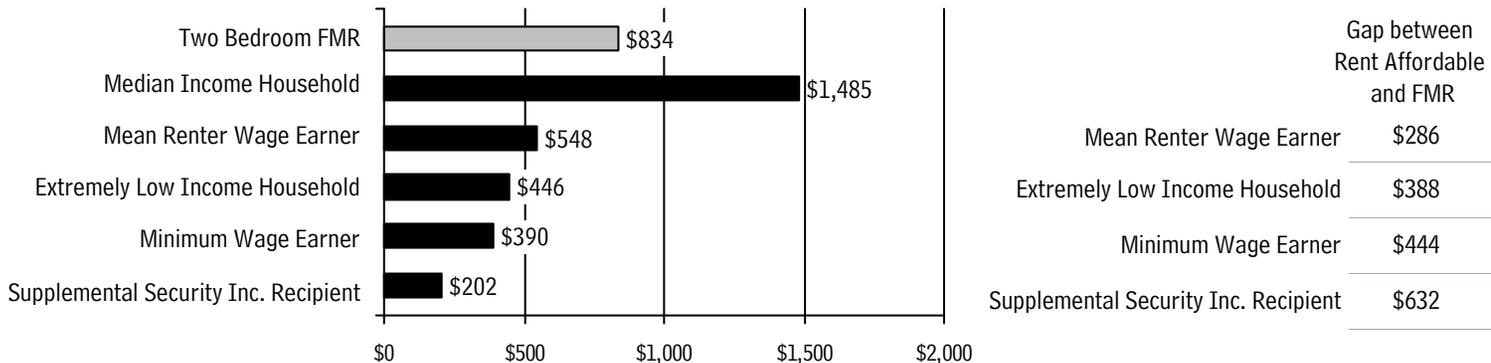
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$834. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,780 monthly or \$33,362 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.04

In Maine, a minimum wage worker earns an hourly wage of \$7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maine, the estimated mean (average) wage for a renter is \$10.54. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 61 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MAINE	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MAINE	\$16.04	50%	\$834	\$33,362	2.1	\$59,419	\$1,485	\$17,826	\$446	147,280	28%	\$10.54	\$548	1.5
COMBINED NONMETRO AREAS	\$13.38	46%	\$696	\$27,839	1.8	\$52,328	\$1,308	\$15,698	\$392	54,089	24%	\$9.16	\$476	1.5
<u>METROPOLITAN AREAS</u>														
BANGOR HMFA	\$15.50	52%	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	13,413	38%	\$9.41	\$489	1.6
CUMBERLAND COUNTY HMFA	\$17.48	50%	\$909	\$36,360	2.3	\$61,600	\$1,540	\$18,480	\$462	4,718	26%	\$12.86	\$669	1.4
LEWISTON-AUBURN MSA	\$13.15	46%	\$684	\$27,360	1.8	\$55,900	\$1,398	\$16,770	\$419	15,373	37%	\$9.98	\$519	1.3
PENOBSCOT COUNTY HMFA	\$12.83	46%	\$667	\$26,680	1.7	\$47,400	\$1,185	\$14,220	\$356	4,141	18%	\$9.41	\$489	1.4
PORTLAND HMFA	\$21.33	58%	\$1,109	\$44,360	2.8	\$72,800	\$1,820	\$21,840	\$546	33,928	34%	\$12.68	\$659	1.7
SAGadahoc COUNTY HMFA	\$16.48	50%	\$857	\$34,280	2.2	\$65,900	\$1,648	\$19,770	\$494	3,948	28%	\$12.78	\$665	1.3
YORK COUNTY HMFA	\$16.58	50%	\$862	\$34,480	2.2	\$63,200	\$1,580	\$18,960	\$474	13,793	28%	\$9.44	\$491	1.8
YORK-KITTERY-SOUTH BERWICK HMFA	\$19.44	46%	\$1,011	\$40,440	2.6	\$75,600	\$1,890	\$22,680	\$567	3,877	24%	\$9.44	\$491	2.1
<u>COUNTIES</u>														
AROOSTOOK COUNTY	\$11.98	46%	\$623	\$24,920	1.6	\$47,300	\$1,183	\$14,190	\$355	8,177	27%	\$7.50	\$390	1.6
FRANKLIN COUNTY	\$13.21	46%	\$687	\$27,480	1.8	\$49,000	\$1,225	\$14,700	\$368	2,832	24%	\$9.21	\$479	1.4
HANCOCK COUNTY	\$14.73	46%	\$766	\$30,640	2.0	\$57,900	\$1,448	\$17,370	\$434	5,332	24%	\$10.16	\$529	1.4
KENNEBEC COUNTY	\$12.98	45%	\$675	\$27,000	1.7	\$57,200	\$1,430	\$17,160	\$429	13,736	29%	\$9.15	\$476	1.4
KNOX COUNTY	\$15.00	46%	\$780	\$31,200	2.0	\$56,200	\$1,405	\$16,860	\$422	4,317	26%	\$10.15	\$528	1.5
LINCOLN COUNTY	\$15.56	46%	\$809	\$32,360	2.1	\$59,800	\$1,495	\$17,940	\$449	2,399	17%	\$8.69	\$452	1.8
OXFORD COUNTY	\$12.85	46%	\$668	\$26,720	1.7	\$50,400	\$1,260	\$15,120	\$378	5,138	23%	\$9.29	\$483	1.4
PISCATAQUIS COUNTY	\$14.71	46%	\$765	\$30,600	2.0	\$45,200	\$1,130	\$13,560	\$339	1,499	21%	\$7.30	\$380	2.0
SOMERSET COUNTY	\$12.29	46%	\$639	\$25,560	1.6	\$47,400	\$1,185	\$14,220	\$356	4,528	22%	\$10.07	\$523	1.2
WALDO COUNTY	\$15.13	45%	\$787	\$31,480	2.0	\$52,200	\$1,305	\$15,660	\$392	2,970	20%	\$10.10	\$525	1.5
WASHINGTON COUNTY	\$12.96	46%	\$674	\$26,960	1.7	\$42,800	\$1,070	\$12,840	\$321	3,161	22%	\$8.37	\$435	1.5

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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 town, 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

MARYLAND

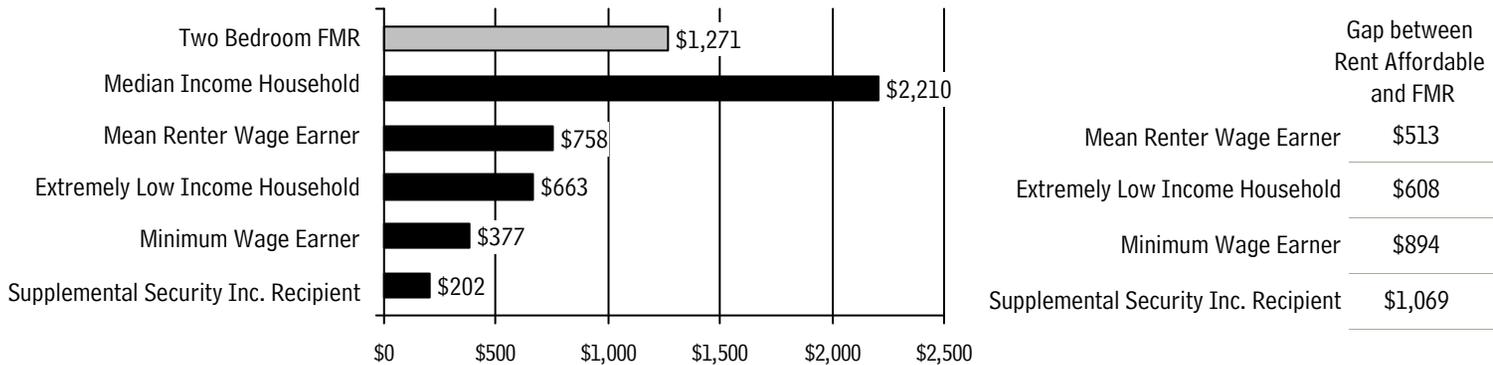
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,271. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,235 monthly or \$50,822 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.43

In Maryland, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 135 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is \$14.57. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 67 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MARYLAND	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARYLAND	\$24.43	65%	\$1,271	\$50,822	3.4	\$88,380	\$2,210	\$26,514	\$663	627,639	32%	\$14.57	\$758	1.7
COMBINED NONMETRO AREAS	\$17.07	56%	\$888	\$35,500	2.4	\$70,490	\$1,762	\$21,147	\$529	29,116	27%	\$10.37	\$539	1.6
METROPOLITAN AREAS														
BALTIMORE-TOWSON HMFA *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	310,754	33%	\$14.79	\$769	1.6
CUMBERLAND MSA	\$11.31	52%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	8,753	30%	\$7.87	\$409	1.4
HAGERSTOWN HMFA	\$15.21	61%	\$791	\$31,640	2.1	\$67,400	\$1,685	\$20,220	\$506	17,096	34%	\$11.36	\$591	1.3
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	7,828	25%	\$11.74	\$611	1.8
SALISBURY HMFA	\$16.10	56%	\$837	\$33,480	2.2	\$61,700	\$1,543	\$18,510	\$463	10,805	34%	\$10.57	\$550	1.5
SOMERSET COUNTY HMFA	\$13.62	56%	\$708	\$28,320	1.9	\$52,100	\$1,303	\$15,630	\$391	2,532	30%	\$8.76	\$456	1.6
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	240,755	32%	\$15.62	\$812	1.8
COUNTIES														
ALLEGANY COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	8,753	30%	\$7.87	\$409	1.4
ANNE ARUNDEL COUNTY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	43,748	24%	\$14.72	\$765	1.6
BALTIMORE CITY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	128,117	50%	\$17.58	\$914	1.3
BALTIMORE COUNTY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	97,303	32%	\$14.27	\$742	1.6
CALVERT COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	3,771	15%	\$10.43	\$542	2.8
CAROLINE COUNTY	\$14.92	56%	\$776	\$31,040	2.1	\$63,700	\$1,593	\$19,110	\$478	2,885	26%	\$9.89	\$514	1.5
CARROLL COUNTY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	9,466	18%	\$8.81	\$458	2.6
CECIL COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	7,828	25%	\$11.74	\$611	1.8
CHARLES COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	9,101	22%	\$10.16	\$528	2.8
DORCHESTER COUNTY	\$14.21	56%	\$739	\$29,560	2.0	\$58,000	\$1,450	\$17,400	\$435	3,797	30%	\$9.51	\$495	1.5
FREDERICK COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	16,922	24%	\$12.32	\$641	2.3
GARRETT COUNTY	\$11.92	56%	\$620	\$24,800	1.6	\$54,000	\$1,350	\$16,200	\$405	2,531	22%	\$7.95	\$413	1.5
HARFORD COUNTY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	17,548	22%	\$10.39	\$540	2.2
HOWARD COUNTY (EX. COLUMBIA CITY) *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	12,003	21%	\$15.56	\$809	1.5
KENT COUNTY	\$16.73	56%	\$870	\$34,800	2.3	\$63,900	\$1,598	\$19,170	\$479	2,278	30%	\$11.03	\$573	1.5
MONTGOMERY COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	101,557	31%	\$17.76	\$923	1.6
PRINCE GEORGE'S COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	109,404	38%	\$14.42	\$750	2.0
QUEEN ANNE'S COUNTY *	\$23.13	68%	\$1,203	\$48,120	3.2	\$82,200	\$2,055	\$24,660	\$617	2,569	17%	\$8.51	\$442	2.7
SOMERSET COUNTY	\$13.62	56%	\$708	\$28,320	1.9	\$52,100	\$1,303	\$15,630	\$391	2,532	30%	\$8.76	\$456	1.6
ST. MARY'S COUNTY	\$21.10	56%	\$1,097	\$43,880	2.9	\$87,800	\$2,195	\$26,340	\$659	8,641	28%	\$13.60	\$707	1.6
TALBOT COUNTY	\$17.42	55%	\$906	\$36,240	2.4	\$73,400	\$1,835	\$22,020	\$551	4,065	28%	\$9.87	\$513	1.8
WASHINGTON COUNTY	\$15.21	61%	\$791	\$31,640	2.1	\$67,400	\$1,685	\$20,220	\$506	17,096	34%	\$11.36	\$591	1.3
WICOMICO COUNTY	\$16.10	56%	\$837	\$33,480	2.2	\$61,700	\$1,543	\$18,510	\$463	10,805	34%	\$10.57	\$550	1.5
WORCESTER COUNTY	\$15.96	55%	\$830	\$33,200	2.2	\$65,500	\$1,638	\$19,650	\$491	4,919	25%	\$7.84	\$408	2.0

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MASSACHUSETTS

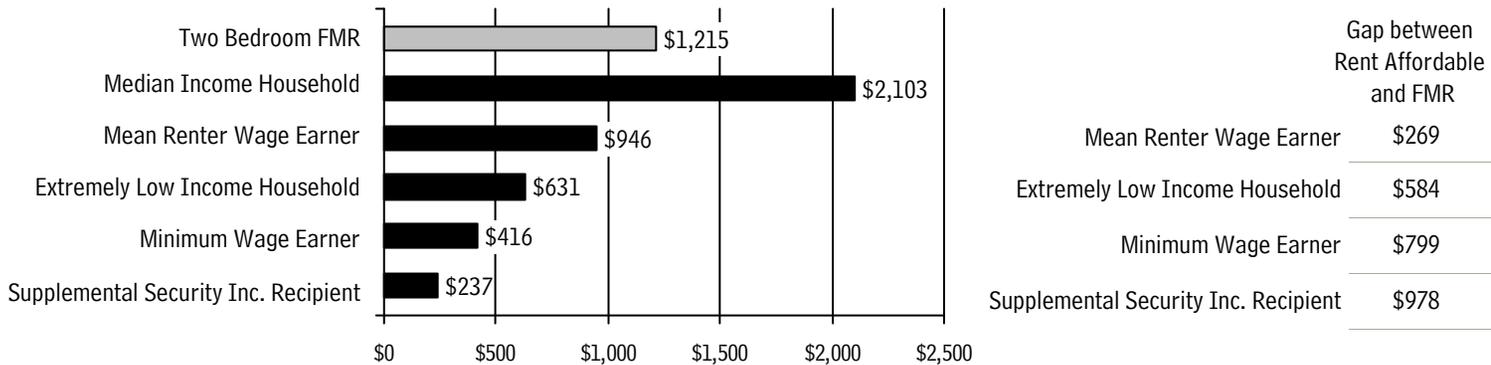
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,215. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,050 monthly or \$48,602 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.37

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 117 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$18.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MASSACHUSETTS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MASSACHUSETTS	\$23.37	48%	\$1,215	\$48,602	2.9	\$84,125	\$2,103	\$25,238	\$631	935,332	38%	\$18.20	\$946	1.3
COMBINED NONMETRO AREAS	\$29.40	52%	\$1,529	\$61,142	3.7	\$79,475	\$1,987	\$23,843	\$596	3,208	32%	\$16.15	\$840	1.8
<u>METROPOLITAN AREAS</u>														
BARNSTABLE TOWN MSA	\$23.10	52%	\$1,201	\$48,040	2.9	\$75,300	\$1,883	\$22,590	\$565	21,039	22%	\$11.50	\$598	2.0
BERKSHIRE COUNTY HMFA	\$15.40	52%	\$801	\$32,040	1.9	\$67,500	\$1,688	\$20,250	\$506	6,123	31%	\$10.97	\$570	1.4
BOSTON-CAMBRIDGE-QUINCY HMFA	\$26.10	42%	\$1,357	\$54,280	3.3	\$91,800	\$2,295	\$27,540	\$689	522,109	42%	\$21.82	\$1,135	1.2
BROCKTON HMFA	\$24.56	76%	\$1,277	\$51,080	3.1	\$79,800	\$1,995	\$23,940	\$599	25,490	31%	\$10.87	\$565	2.3
EASTERN WORCESTER COUNTY HMFA	\$20.50	39%	\$1,066	\$42,640	2.6	\$104,400	\$2,610	\$31,320	\$783	7,122	24%	\$12.90	\$671	1.6
EASTON-RAYNHAM HMFA	\$25.13	57%	\$1,307	\$52,280	3.1	\$100,900	\$2,523	\$30,270	\$757	2,069	18%	\$11.02	\$573	2.3
FITCHBURG-LEOMINSTER HMFA	\$19.56	70%	\$1,017	\$40,680	2.4	\$70,100	\$1,753	\$21,030	\$526	20,350	38%	\$12.90	\$671	1.5
FRANKLIN COUNTY HMFA	\$17.31	60%	\$900	\$36,000	2.2	\$67,700	\$1,693	\$20,310	\$508	8,828	32%	\$10.10	\$525	1.7
LAWRENCE HMFA	\$22.52	65%	\$1,171	\$46,840	2.8	\$85,300	\$2,133	\$25,590	\$640	36,622	38%	\$13.12	\$682	1.7
LOWELL HMFA	\$24.94	71%	\$1,297	\$51,880	3.1	\$88,600	\$2,215	\$26,580	\$665	31,511	31%	\$21.30	\$1,108	1.2
NEW BEDFORD HMFA	\$16.56	70%	\$861	\$34,440	2.1	\$60,400	\$1,510	\$18,120	\$453	26,229	42%	\$11.02	\$573	1.5
PITTSFIELD HMFA	\$16.25	52%	\$845	\$33,800	2.0	\$65,700	\$1,643	\$19,710	\$493	12,395	34%	\$10.97	\$570	1.5
PROVIDENCE-FALL RIVER HMFA	\$18.52	67%	\$963	\$38,520	2.3	\$72,100	\$1,803	\$21,630	\$541	38,300	42%	\$11.02	\$573	1.7
SPRINGFIELD HMFA	\$17.73	47%	\$922	\$36,880	2.2	\$67,400	\$1,685	\$20,220	\$506	87,297	37%	\$11.05	\$575	1.6
TAUNTON-MANSFIELD-NORTON HMFA	\$21.69	68%	\$1,128	\$45,120	2.7	\$82,900	\$2,073	\$24,870	\$622	12,282	31%	\$11.02	\$573	2.0
WESTERN WORCESTER COUNTY HMFA	\$16.81	70%	\$874	\$34,960	2.1	\$65,000	\$1,625	\$19,500	\$488	2,623	25%	\$12.90	\$671	1.3
WORCESTER HMFA	\$19.06	57%	\$991	\$39,640	2.4	\$79,900	\$1,998	\$23,970	\$599	71,735	38%	\$12.90	\$671	1.5
<u>COUNTIES</u>														
DUKES COUNTY	\$27.19	52%	\$1,414	\$56,560	3.4	\$73,700	\$1,843	\$22,110	\$553	1,842	29%	\$15.68	\$815	1.7
NANTUCKET COUNTY	\$32.37	52%	\$1,683	\$67,320	4.0	\$89,500	\$2,238	\$26,850	\$671	1,366	37%	\$16.68	\$867	1.9

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

Towns within Massachusetts FMR Areas

Barnstable Town, MA MSA

Barnstable County

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

Berkshire County, MA (part) HMFA

Berkshire County

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

Boston-Cambridge-Quincy, MA-NH HMFA

Essex County

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

Middlesex County

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

Norfolk County

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin 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, 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

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 (part) HMFA

Franklin County

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, 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, Warwick town, Wendell town, Whately town

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

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

Franklin County

Sunderland town

Hampden County

Agawam 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, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

Hampshire County

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton 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, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

MICHIGAN

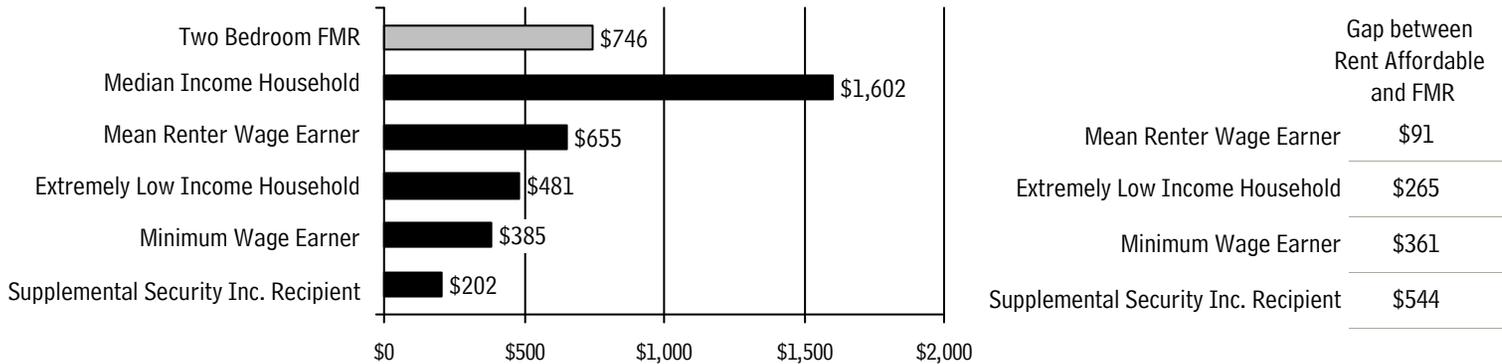
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$746. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,486 monthly or \$29,832 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.34

In Michigan, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 78 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is \$12.60. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MICHIGAN	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MICHIGAN	\$14.34	27%	\$746	\$29,832	1.9	\$64,074	\$1,602	\$19,222	\$481	992,315	26%	\$12.60	\$655	1.1
COMBINED NONMETRO AREAS	\$12.10	35%	\$629	\$25,176	1.6	\$52,325	\$1,308	\$15,698	\$392	144,965	20%	\$9.66	\$502	1.3
METROPOLITAN AREAS														
ANN ARBOR MSA	\$17.04	17%	\$886	\$35,440	2.3	\$84,200	\$2,105	\$25,260	\$632	50,481	40%	\$13.58	\$706	1.3
BARRY COUNTY HMFA	\$12.98	36%	\$675	\$27,000	1.8	\$61,400	\$1,535	\$18,420	\$461	2,974	14%	\$9.19	\$478	1.4
BATTLE CREEK MSA	\$13.17	31%	\$685	\$27,400	1.8	\$55,200	\$1,380	\$16,560	\$414	14,615	27%	\$13.08	\$680	1.0
BAY CITY MSA	\$11.77	31%	\$612	\$24,480	1.6	\$56,200	\$1,405	\$16,860	\$422	9,081	21%	\$9.32	\$485	1.3
CASS COUNTY HMFA	\$11.65	33%	\$606	\$24,240	1.6	\$54,900	\$1,373	\$16,470	\$412	3,562	18%	\$10.60	\$551	1.1
DETROIT-WARREN-LIVONIA HMFA	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	457,958	28%	\$14.63	\$761	1.0
FLINT MSA	\$12.79	30%	\$665	\$26,600	1.7	\$56,500	\$1,413	\$16,950	\$424	45,438	27%	\$10.12	\$526	1.3
GRAND RAPIDS-WYOMING HMFA *	\$14.40	26%	\$749	\$29,960	1.9	\$62,500	\$1,563	\$18,750	\$469	63,171	30%	\$12.20	\$635	1.2
HOLLAND-GRAND HAVEN MSA	\$14.38	31%	\$748	\$29,920	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.25	\$585	1.3
IONIA COUNTY HMFA	\$12.69	36%	\$660	\$26,400	1.7	\$57,500	\$1,438	\$17,250	\$431	4,109	20%	\$7.94	\$413	1.6
JACKSON MSA	\$13.04	31%	\$678	\$27,120	1.8	\$58,600	\$1,465	\$17,580	\$440	13,666	23%	\$10.73	\$558	1.2
KALAMAZOO-PORTAGE MSA	\$13.13	27%	\$683	\$27,320	1.8	\$61,000	\$1,525	\$18,300	\$458	37,724	31%	\$10.97	\$571	1.2
LANSING-EAST LANSING MSA	\$14.62	31%	\$760	\$30,400	2.0	\$65,900	\$1,648	\$19,770	\$494	56,512	33%	\$11.29	\$587	1.3
LIVINGSTON COUNTY HMFA	\$16.92	28%	\$880	\$35,200	2.3	\$86,800	\$2,170	\$26,040	\$651	6,604	12%	\$9.33	\$485	1.8
MONROE MSA	\$14.73	28%	\$766	\$30,640	2.0	\$69,000	\$1,725	\$20,700	\$518	10,253	19%	\$10.70	\$556	1.4
MUSKEGON-NORTON SHORES MSA	\$11.83	31%	\$615	\$24,600	1.6	\$52,900	\$1,323	\$15,870	\$397	14,092	22%	\$9.20	\$478	1.3
NEWAYGO COUNTY HMFA	\$11.94	36%	\$621	\$24,840	1.6	\$51,100	\$1,278	\$15,330	\$383	2,727	15%	\$9.20	\$479	1.3
NILES-BENTON HARBOR MSA	\$12.56	31%	\$653	\$26,120	1.7	\$55,300	\$1,383	\$16,590	\$415	17,644	28%	\$11.23	\$584	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH MSA	\$13.08	31%	\$680	\$27,200	1.8	\$54,100	\$1,353	\$16,230	\$406	21,045	26%	\$10.03	\$521	1.3
COUNTIES														
ALCONA COUNTY	\$11.31	33%	\$588	\$23,520	1.5	\$41,900	\$1,048	\$12,570	\$314	537	10%	\$7.87	\$409	1.4
ALGER COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$49,400	\$1,235	\$14,820	\$371	665	18%	\$8.59	\$447	1.3
ALLEGAN COUNTY	\$13.54	31%	\$704	\$28,160	1.8	\$60,800	\$1,520	\$18,240	\$456	6,536	17%	\$11.71	\$609	1.2
ALPENA COUNTY	\$11.31	44%	\$588	\$23,520	1.5	\$49,200	\$1,230	\$14,760	\$369	2,659	21%	\$8.04	\$418	1.4
ANTRIM COUNTY	\$11.77	31%	\$612	\$24,480	1.6	\$51,000	\$1,275	\$15,300	\$383	1,383	15%	\$7.87	\$409	1.5
ARENAC COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$45,800	\$1,145	\$13,740	\$344	1,054	16%	\$6.03	\$314	1.9
BARAGA COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$49,900	\$1,248	\$14,970	\$374	748	22%	\$7.63	\$397	1.5
BARRY COUNTY	\$12.98	36%	\$675	\$27,000	1.8	\$61,400	\$1,535	\$18,420	\$461	2,974	14%	\$9.19	\$478	1.4
BAY COUNTY	\$11.77	31%	\$612	\$24,480	1.6	\$56,200	\$1,405	\$16,860	\$422	9,081	21%	\$9.32	\$485	1.3
BENZIE COUNTY	\$14.62	31%	\$760	\$30,400	2.0	\$50,100	\$1,253	\$15,030	\$376	926	14%	\$7.45	\$387	2.0
BERRIEN COUNTY	\$12.56	31%	\$653	\$26,120	1.7	\$55,300	\$1,383	\$16,590	\$415	17,644	28%	\$11.23	\$584	1.1
BRANCH COUNTY	\$13.12	31%	\$682	\$27,280	1.8	\$52,800	\$1,320	\$15,840	\$396	3,457	21%	\$10.78	\$560	1.2
CALHOUN COUNTY	\$13.17	31%	\$685	\$27,400	1.8	\$55,200	\$1,380	\$16,560	\$414	14,615	27%	\$13.08	\$680	1.0
CASS COUNTY	\$11.65	33%	\$606	\$24,240	1.6	\$54,900	\$1,373	\$16,470	\$412	3,562	18%	\$10.60	\$551	1.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MICHIGAN	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CHARLEVOIX COUNTY	\$12.25	31%	\$637	\$25,480	1.7	\$55,400	\$1,385	\$16,620	\$416	1,954	19%	\$10.77	\$560	1.1
CHEBOYGAN COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$44,900	\$1,123	\$13,470	\$337	1,861	17%	\$7.73	\$402	1.5
CHIPPEWA COUNTY	\$11.40	31%	\$593	\$23,720	1.5	\$49,800	\$1,245	\$14,940	\$374	3,502	26%	\$7.53	\$391	1.5
CLARE COUNTY	\$11.31	39%	\$588	\$23,520	1.5	\$41,500	\$1,038	\$12,450	\$311	2,255	18%	\$8.72	\$453	1.3
CLINTON COUNTY	\$14.62	31%	\$760	\$30,400	2.0	\$65,900	\$1,648	\$19,770	\$494	3,491	15%	\$10.11	\$526	1.4
CRAWFORD COUNTY	\$11.40	31%	\$593	\$23,720	1.5	\$43,500	\$1,088	\$13,050	\$326	966	17%	\$8.84	\$460	1.3
DELTA COUNTY	\$11.31	45%	\$588	\$23,520	1.5	\$52,300	\$1,308	\$15,690	\$392	3,237	20%	\$8.04	\$418	1.4
DICKINSON COUNTY	\$11.31	39%	\$588	\$23,520	1.5	\$53,200	\$1,330	\$15,960	\$399	2,264	20%	\$9.19	\$478	1.2
EATON COUNTY	\$14.62	31%	\$760	\$30,400	2.0	\$65,900	\$1,648	\$19,770	\$494	10,397	26%	\$11.50	\$598	1.3
EMMET COUNTY	\$13.13	31%	\$683	\$27,320	1.8	\$59,500	\$1,488	\$17,850	\$446	3,080	24%	\$9.61	\$500	1.4
GENESEE COUNTY	\$12.79	30%	\$665	\$26,600	1.7	\$56,500	\$1,413	\$16,950	\$424	45,438	27%	\$10.12	\$526	1.3
GLADWIN COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$43,100	\$1,078	\$12,930	\$323	1,526	14%	\$8.83	\$459	1.3
GOGEBIC COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$42,000	\$1,050	\$12,600	\$315	1,583	21%	\$7.79	\$405	1.5
GRAND TRAVERSE COUNTY	\$15.48	32%	\$805	\$32,200	2.1	\$60,800	\$1,520	\$18,240	\$456	6,902	23%	\$11.82	\$615	1.3
GRATIOT COUNTY	\$11.31	34%	\$588	\$23,520	1.5	\$51,500	\$1,288	\$15,450	\$386	3,260	22%	\$9.60	\$499	1.2
HILLSDALE COUNTY	\$11.56	32%	\$601	\$24,040	1.6	\$53,300	\$1,333	\$15,990	\$400	3,486	20%	\$11.04	\$574	1.0
HOUGHTON COUNTY	\$11.31	45%	\$588	\$23,520	1.5	\$46,200	\$1,155	\$13,860	\$347	3,928	28%	\$7.27	\$378	1.6
HURON COUNTY	\$11.31	49%	\$588	\$23,520	1.5	\$51,100	\$1,278	\$15,330	\$383	2,414	17%	\$8.84	\$459	1.3
INGHAM COUNTY	\$14.62	31%	\$760	\$30,400	2.0	\$65,900	\$1,648	\$19,770	\$494	42,624	39%	\$11.37	\$591	1.3
IONIA COUNTY	\$12.69	36%	\$660	\$26,400	1.7	\$57,500	\$1,438	\$17,250	\$431	4,109	20%	\$7.94	\$413	1.6
IOSCO COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$43,300	\$1,083	\$12,990	\$325	2,114	18%	\$7.68	\$399	1.5
IRON COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$43,500	\$1,088	\$13,050	\$326	1,006	18%	\$8.14	\$423	1.4
ISABELLA COUNTY	\$11.31	35%	\$588	\$23,520	1.5	\$55,600	\$1,390	\$16,680	\$417	8,221	37%	\$7.85	\$408	1.4
JACKSON COUNTY	\$13.04	31%	\$678	\$27,120	1.8	\$58,600	\$1,465	\$17,580	\$440	13,666	23%	\$10.73	\$558	1.2
KALAMAZOO COUNTY	\$13.13	27%	\$683	\$27,320	1.8	\$61,000	\$1,525	\$18,300	\$458	31,995	34%	\$11.17	\$581	1.2
KALKASKA COUNTY	\$11.63	31%	\$605	\$24,200	1.6	\$46,900	\$1,173	\$14,070	\$352	941	15%	\$12.59	\$655	0.9
KENT COUNTY *	\$14.40	26%	\$749	\$29,960	1.9	\$62,500	\$1,563	\$18,750	\$469	63,171	30%	\$12.20	\$635	1.2
KEWEENAW COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$43,200	\$1,080	\$12,960	\$324	107	11%	\$5.87	\$305	1.9
LAKE COUNTY	\$11.31	33%	\$588	\$23,520	1.5	\$37,700	\$943	\$11,310	\$283	803	17%	\$8.62	\$448	1.3
LAPEER COUNTY	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	4,597	15%	\$8.35	\$434	1.8
LEELANAU COUNTY	\$14.62	31%	\$760	\$30,400	2.0	\$63,000	\$1,575	\$18,900	\$473	1,290	15%	\$8.88	\$462	1.6
LENAWEE COUNTY	\$13.17	29%	\$685	\$27,400	1.8	\$62,900	\$1,573	\$18,870	\$472	7,829	22%	\$9.89	\$514	1.3
LIVINGSTON COUNTY	\$16.92	28%	\$880	\$35,200	2.3	\$86,800	\$2,170	\$26,040	\$651	6,604	12%	\$9.33	\$485	1.8
LUCE COUNTY	\$11.31	41%	\$588	\$23,520	1.5	\$42,700	\$1,068	\$12,810	\$320	507	20%	\$5.94	\$309	1.9
MACKINAC COUNTY	\$11.42	31%	\$594	\$23,760	1.5	\$46,900	\$1,173	\$14,070	\$352	1,059	21%	\$8.43	\$439	1.4
MACOMB COUNTY	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	65,316	21%	\$13.39	\$696	1.1
MANISTEE COUNTY	\$12.19	32%	\$634	\$25,360	1.6	\$49,200	\$1,230	\$14,760	\$369	1,877	19%	\$8.79	\$457	1.4
MARQUETTE COUNTY	\$11.31	43%	\$588	\$23,520	1.5	\$58,400	\$1,460	\$17,520	\$438	7,777	30%	\$9.41	\$489	1.2
MASON COUNTY	\$11.31	41%	\$588	\$23,520	1.5	\$48,700	\$1,218	\$14,610	\$365	2,473	22%	\$8.49	\$441	1.3
MECOSTA COUNTY	\$11.83	31%	\$615	\$24,600	1.6	\$47,900	\$1,198	\$14,370	\$359	3,939	26%	\$6.82	\$354	1.7
MENOMINEE COUNTY	\$11.31	52%	\$588	\$23,520	1.5	\$49,000	\$1,225	\$14,700	\$368	2,160	21%	\$8.52	\$443	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MICHIGAN	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MIDLAND COUNTY	\$12.83	31%	\$667	\$26,680	1.7	\$64,600	\$1,615	\$19,380	\$485	6,876	22%	\$13.00	\$676	1.0
MISSAUKEE COUNTY	\$12.25	31%	\$637	\$25,480	1.7	\$45,900	\$1,148	\$13,770	\$344	898	16%	\$9.96	\$518	1.2
MONROE COUNTY	\$14.73	28%	\$766	\$30,640	2.0	\$69,000	\$1,725	\$20,700	\$518	10,253	19%	\$10.70	\$556	1.4
MONTCALM COUNTY	\$11.52	32%	\$599	\$23,960	1.6	\$49,800	\$1,245	\$14,940	\$374	4,065	18%	\$9.48	\$493	1.2
MONTMORENCY COUNTY	\$11.40	31%	\$593	\$23,720	1.5	\$40,800	\$1,020	\$12,240	\$306	621	14%	\$9.06	\$471	1.3
MUSKEGON COUNTY	\$11.83	31%	\$615	\$24,600	1.6	\$52,900	\$1,323	\$15,870	\$397	14,092	22%	\$9.20	\$478	1.3
NEWAYGO COUNTY	\$11.94	36%	\$621	\$24,840	1.6	\$51,100	\$1,278	\$15,330	\$383	2,727	15%	\$9.20	\$479	1.3
OAKLAND COUNTY	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	118,873	25%	\$15.48	\$805	1.0
OCEANA COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$46,700	\$1,168	\$14,010	\$350	1,694	17%	\$7.42	\$386	1.5
OGEMAW COUNTY	\$11.31	37%	\$588	\$23,520	1.5	\$42,400	\$1,060	\$12,720	\$318	1,328	15%	\$7.71	\$401	1.5
ONTONAGON COUNTY	\$11.31	46%	\$588	\$23,520	1.5	\$43,100	\$1,078	\$12,930	\$323	521	15%	\$8.55	\$445	1.3
OSCEOLA COUNTY	\$11.31	43%	\$588	\$23,520	1.5	\$46,000	\$1,150	\$13,800	\$345	1,655	19%	\$12.24	\$637	0.9
OSCODA COUNTY	\$11.31	33%	\$588	\$23,520	1.5	\$37,800	\$945	\$11,340	\$284	576	15%	\$7.53	\$392	1.5
OTSEGO COUNTY	\$14.13	31%	\$735	\$29,400	1.9	\$55,100	\$1,378	\$16,530	\$413	1,631	18%	\$8.53	\$444	1.7
OTTAWA COUNTY	\$14.38	31%	\$748	\$29,920	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.25	\$585	1.3
PRESQUE ISLE COUNTY	\$11.31	33%	\$588	\$23,520	1.5	\$44,000	\$1,100	\$13,200	\$330	891	14%	\$8.01	\$417	1.4
ROSCOMMON COUNTY	\$11.31	39%	\$588	\$23,520	1.5	\$41,100	\$1,028	\$12,330	\$308	1,596	14%	\$7.44	\$387	1.5
SAGINAW COUNTY	\$13.08	31%	\$680	\$27,200	1.8	\$54,100	\$1,353	\$16,230	\$406	21,045	26%	\$10.03	\$521	1.3
SANILAC COUNTY	\$11.31	34%	\$588	\$23,520	1.5	\$49,400	\$1,235	\$14,820	\$371	3,059	18%	\$9.30	\$484	1.2
SCHOOLCRAFT COUNTY	\$11.31	41%	\$588	\$23,520	1.5	\$43,200	\$1,080	\$12,960	\$324	658	18%	\$8.55	\$445	1.3
SHIAWASSEE COUNTY	\$12.29	31%	\$639	\$25,560	1.7	\$56,700	\$1,418	\$17,010	\$425	5,346	20%	\$8.08	\$420	1.5
ST. CLAIR COUNTY	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	12,668	20%	\$9.21	\$479	1.7
ST. JOSEPH COUNTY	\$12.21	31%	\$635	\$25,400	1.7	\$53,500	\$1,338	\$16,050	\$401	5,396	23%	\$11.53	\$600	1.1
TUSCOLA COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$53,400	\$1,335	\$16,020	\$401	3,406	16%	\$9.25	\$481	1.3
VAN BUREN COUNTY	\$13.13	27%	\$683	\$27,320	1.8	\$61,000	\$1,525	\$18,300	\$458	5,729	20%	\$9.91	\$515	1.3
WASHTENAW COUNTY	\$17.04	17%	\$886	\$35,440	2.3	\$84,200	\$2,105	\$25,260	\$632	50,481	40%	\$13.58	\$706	1.3
WAYNE COUNTY	\$15.31	25%	\$796	\$31,840	2.1	\$69,800	\$1,745	\$20,940	\$524	256,504	33%	\$14.81	\$770	1.0
WEXFORD COUNTY	\$12.10	31%	\$629	\$25,160	1.6	\$46,900	\$1,173	\$14,070	\$352	2,462	21%	\$9.62	\$500	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MINNESOTA

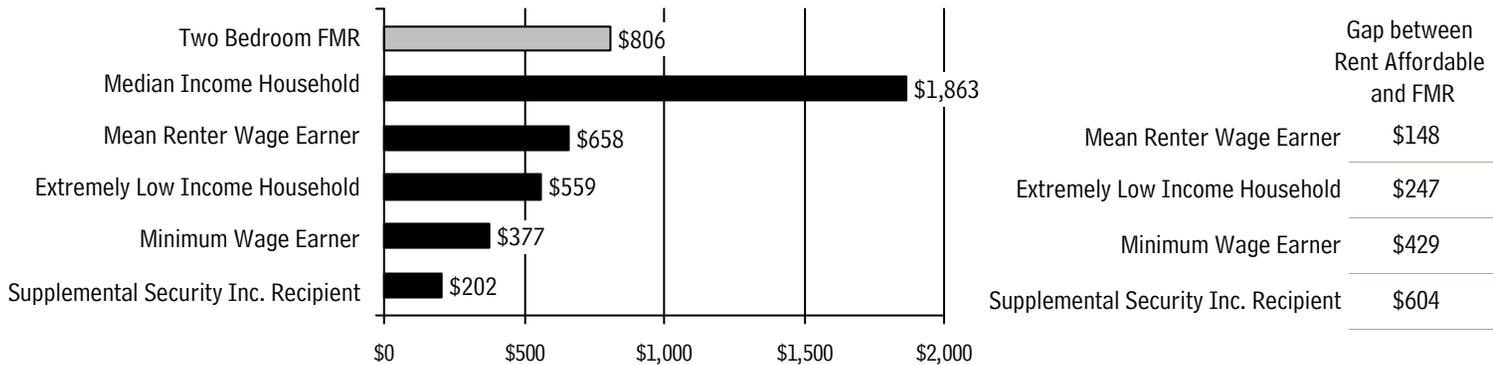
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$806. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,687 monthly or \$32,247 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.50

In Minnesota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Minnesota, the estimated mean (average) wage for a renter is \$12.66. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MINNESOTA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MINNESOTA	\$15.50	29%	\$806	\$32,247	2.1	\$74,513	\$1,863	\$22,354	\$559	482,403	25%	\$12.66	\$658	1.2
COMBINED NONMETRO AREAS	\$12.00	37%	\$624	\$24,969	1.7	\$58,466	\$1,462	\$17,540	\$438	104,762	21%	\$8.54	\$444	1.4
METROPOLITAN AREAS														
DULUTH MSA	\$12.10	33%	\$629	\$25,160	1.7	\$60,000	\$1,500	\$18,000	\$450	23,101	24%	\$8.49	\$442	1.4
FARGO MSA	\$12.08	35%	\$628	\$25,120	1.7	\$68,100	\$1,703	\$20,430	\$511	5,293	28%	\$5.98	\$311	2.0
GRAND FORKS MSA	\$11.94	28%	\$621	\$24,840	1.6	\$63,800	\$1,595	\$19,140	\$479	3,143	26%	\$7.13	\$371	1.7
LA CROSSE MSA	\$12.21	31%	\$635	\$25,400	1.7	\$63,500	\$1,588	\$19,050	\$476	1,446	19%	\$6.63	\$345	1.8
MANKATO-NORTH MANKATO MSA	\$13.12	33%	\$682	\$27,280	1.8	\$67,700	\$1,693	\$20,310	\$508	9,666	30%	\$9.06	\$471	1.4
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	304,258	28%	\$14.54	\$756	1.2
ROCHESTER HMFA	\$16.44	43%	\$855	\$34,200	2.3	\$77,600	\$1,940	\$23,280	\$582	12,500	23%	\$12.65	\$658	1.3
ST. CLOUD MSA	\$12.73	33%	\$662	\$26,480	1.8	\$66,800	\$1,670	\$20,040	\$501	16,786	28%	\$9.57	\$498	1.3
WABASHA COUNTY HMFA	\$11.46	34%	\$596	\$23,840	1.6	\$65,000	\$1,625	\$19,500	\$488	1,448	17%	\$8.73	\$454	1.3
COUNTIES														
AITKIN COUNTY	\$12.50	33%	\$650	\$26,000	1.7	\$47,900	\$1,198	\$14,370	\$359	978	15%	\$7.50	\$390	1.7
ANOKA COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	17,652	17%	\$10.78	\$560	1.6
BECKER COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$56,300	\$1,408	\$16,890	\$422	2,316	20%	\$6.86	\$357	1.6
BELTRAMI COUNTY	\$11.79	33%	\$613	\$24,520	1.6	\$53,500	\$1,338	\$16,050	\$401	3,662	26%	\$7.76	\$404	1.5
BENTON COUNTY	\$12.73	33%	\$662	\$26,480	1.8	\$66,800	\$1,670	\$20,040	\$501	4,293	33%	\$10.13	\$527	1.3
BIG STONE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$48,000	\$1,200	\$14,400	\$360	353	15%	\$6.28	\$326	1.8
BLUE EARTH COUNTY	\$13.12	31%	\$682	\$27,280	1.8	\$67,700	\$1,693	\$20,310	\$508	7,074	34%	\$9.21	\$479	1.4
BROWN COUNTY	\$11.42	33%	\$594	\$23,760	1.6	\$62,600	\$1,565	\$18,780	\$470	2,110	20%	\$8.72	\$453	1.3
CARLTON COUNTY	\$12.10	33%	\$629	\$25,160	1.7	\$60,000	\$1,500	\$18,000	\$450	2,172	18%	\$7.90	\$411	1.5
CARVER COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	4,029	17%	\$10.52	\$547	1.6
CASS COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$51,300	\$1,283	\$15,390	\$385	1,527	14%	\$5.60	\$291	2.0
CHIPPEWA COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$58,100	\$1,453	\$17,430	\$436	1,258	23%	\$8.55	\$444	1.3
CHISAGO COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	1,872	13%	\$7.91	\$411	2.2
CLAY COUNTY	\$12.08	35%	\$628	\$25,120	1.7	\$68,100	\$1,703	\$20,430	\$511	5,293	28%	\$5.98	\$311	2.0
CLEARWATER COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$51,100	\$1,278	\$15,330	\$383	613	18%	\$6.78	\$353	1.7
COOK COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$60,600	\$1,515	\$18,180	\$455	512	22%	\$6.88	\$358	1.6
COTTONWOOD COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$51,700	\$1,293	\$15,510	\$388	964	20%	\$7.41	\$385	1.5
CROW WING COUNTY	\$12.90	33%	\$671	\$26,840	1.8	\$57,000	\$1,425	\$17,100	\$428	4,531	20%	\$7.57	\$393	1.7
DAKOTA COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	28,602	22%	\$12.45	\$648	1.4
DODGE COUNTY	\$16.44	43%	\$855	\$34,200	2.3	\$77,600	\$1,940	\$23,280	\$582	1,004	16%	\$9.90	\$515	1.7
DOUGLAS COUNTY	\$11.94	33%	\$621	\$24,840	1.6	\$59,700	\$1,493	\$17,910	\$448	3,032	23%	\$8.35	\$434	1.4
FARIBAUT COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$53,700	\$1,343	\$16,110	\$403	1,289	19%	\$16.62	\$864	0.7
FILLMORE COUNTY	\$11.67	33%	\$607	\$24,280	1.6	\$58,300	\$1,458	\$17,490	\$437	1,587	19%	\$7.66	\$398	1.5
FREEBORN COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$58,100	\$1,453	\$17,430	\$436	2,848	21%	\$8.31	\$432	1.4

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GOODHUE COUNTY	\$13.92	33%	\$724	\$28,960	1.9	\$69,400	\$1,735	\$20,820	\$521	3,582	21%	\$9.73	\$506	1.4
GRANT COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$54,300	\$1,358	\$16,290	\$407	452	18%	\$8.70	\$453	1.3
HENNEPIN COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	154,294	34%	\$16.93	\$881	1.0
HOUSTON COUNTY	\$12.21	31%	\$635	\$25,400	1.7	\$63,500	\$1,588	\$19,050	\$476	1,446	19%	\$6.63	\$345	1.8
HUBBARD COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$53,000	\$1,325	\$15,900	\$398	1,236	17%	\$7.44	\$387	1.5
ISANTI COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	1,659	15%	\$7.08	\$368	2.4
ITASCA COUNTY	\$11.79	34%	\$613	\$24,520	1.6	\$55,800	\$1,395	\$16,740	\$419	3,045	17%	\$9.21	\$479	1.3
JACKSON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$55,900	\$1,398	\$16,770	\$419	953	21%	\$9.61	\$499	1.2
KANABEC COUNTY	\$13.38	43%	\$696	\$27,840	1.8	\$56,100	\$1,403	\$16,830	\$421	919	16%	\$8.02	\$417	1.7
KANDIYOHI COUNTY	\$11.58	33%	\$602	\$24,080	1.6	\$63,200	\$1,580	\$18,960	\$474	3,910	25%	\$7.73	\$402	1.5
KITTSOPH COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$51,500	\$1,288	\$15,450	\$386	374	17%	\$7.75	\$403	1.5
KOOCHICING COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$56,100	\$1,403	\$16,830	\$421	1,184	20%	\$7.98	\$415	1.4
LAC QUI PARLE COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$53,400	\$1,335	\$16,020	\$401	641	19%	\$8.71	\$453	1.3
LAKE COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$60,400	\$1,510	\$18,120	\$453	744	16%	\$7.80	\$406	1.4
LAKE OF THE WOODS COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$50,100	\$1,253	\$15,030	\$376	278	15%	\$5.86	\$304	1.9
LE SUEUR COUNTY	\$12.48	34%	\$649	\$25,960	1.7	\$68,400	\$1,710	\$20,520	\$513	1,647	17%	\$9.04	\$470	1.4
LINCOLN COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$49,600	\$1,240	\$14,880	\$372	519	20%	\$8.45	\$440	1.3
LYON COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$62,500	\$1,563	\$18,750	\$469	3,072	32%	\$9.27	\$482	1.3
MAHONOMEN COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$45,600	\$1,140	\$13,680	\$342	447	23%	\$8.43	\$438	1.3
MARSHALL COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$53,900	\$1,348	\$16,170	\$404	664	16%	\$7.88	\$410	1.4
MARTIN COUNTY	\$11.31	61%	\$588	\$23,520	1.6	\$57,300	\$1,433	\$17,190	\$430	2,053	23%	\$9.02	\$469	1.3
MCLEOD COUNTY	\$13.04	33%	\$678	\$27,120	1.8	\$71,600	\$1,790	\$21,480	\$537	2,891	21%	\$9.41	\$489	1.4
MEEKER COUNTY	\$11.65	33%	\$606	\$24,240	1.6	\$59,800	\$1,495	\$17,940	\$449	1,593	19%	\$8.57	\$445	1.4
MILLE LACS COUNTY	\$12.69	39%	\$660	\$26,400	1.8	\$56,500	\$1,413	\$16,950	\$424	1,742	20%	\$6.60	\$343	1.9
MORRISON COUNTY	\$11.63	34%	\$605	\$24,200	1.6	\$56,400	\$1,410	\$16,920	\$423	2,132	18%	\$6.92	\$360	1.7
MOWER COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$58,700	\$1,468	\$17,610	\$440	3,385	22%	\$9.45	\$492	1.2
MURRAY COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$52,600	\$1,315	\$15,780	\$395	578	16%	\$8.34	\$434	1.4
NICOLLET COUNTY	\$13.12	39%	\$682	\$27,280	1.8	\$67,700	\$1,693	\$20,310	\$508	2,592	24%	\$8.62	\$448	1.5
NOBLES COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$55,100	\$1,378	\$16,530	\$413	1,978	25%	\$9.56	\$497	1.2
NORMAN COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$53,100	\$1,328	\$15,930	\$398	570	19%	\$8.79	\$457	1.3
OLMSTED COUNTY	\$16.44	43%	\$855	\$34,200	2.3	\$77,600	\$1,940	\$23,280	\$582	11,496	24%	\$12.79	\$665	1.3
OTTER TAIL COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$52,900	\$1,323	\$15,870	\$397	4,531	20%	\$7.14	\$371	1.6
PENNINGTON COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$56,500	\$1,413	\$16,950	\$424	1,404	25%	\$8.89	\$462	1.3
PINE COUNTY	\$12.69	34%	\$660	\$26,400	1.8	\$55,100	\$1,378	\$16,530	\$413	1,624	16%	\$6.11	\$318	2.1
PIPESTONE COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$51,600	\$1,290	\$15,480	\$387	915	22%	\$8.77	\$456	1.3
POLK COUNTY	\$11.94	28%	\$621	\$24,840	1.6	\$63,800	\$1,595	\$19,140	\$479	3,143	26%	\$7.13	\$371	1.7
POPE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$55,100	\$1,378	\$16,530	\$413	866	19%	\$8.07	\$420	1.4
RAMSEY COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	73,533	37%	\$14.47	\$753	1.2
RED LAKE COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$51,800	\$1,295	\$15,540	\$389	356	21%	\$8.00	\$416	1.4
REDWOOD COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$59,400	\$1,485	\$17,820	\$446	1,338	20%	\$8.53	\$443	1.3
RENVILLE COUNTY	\$11.65	33%	\$606	\$24,240	1.6	\$57,900	\$1,448	\$17,370	\$434	1,285	19%	\$10.02	\$521	1.2

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MINNESOTA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
RICE COUNTY	\$15.12	33%	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	4,166	22%	\$9.97	\$519	1.5
ROCK COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$57,000	\$1,425	\$17,100	\$428	846	22%	\$7.75	\$403	1.5
ROSEAU COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$59,400	\$1,485	\$17,820	\$446	982	16%	\$10.06	\$523	1.1
SCOTT COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	4,101	13%	\$8.74	\$454	2.0
SHERBURNE COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	3,456	16%	\$8.30	\$432	2.1
SIBLEY COUNTY	\$11.65	33%	\$606	\$24,240	1.6	\$62,900	\$1,573	\$18,870	\$472	1,104	19%	\$8.74	\$455	1.3
ST. LOUIS COUNTY	\$12.10	33%	\$629	\$25,160	1.7	\$60,000	\$1,500	\$18,000	\$450	20,929	25%	\$8.55	\$445	1.4
STEARNS COUNTY	\$12.73	33%	\$662	\$26,480	1.8	\$66,800	\$1,670	\$20,040	\$501	12,493	26%	\$9.45	\$492	1.3
STEELE COUNTY	\$13.48	34%	\$701	\$28,040	1.9	\$67,700	\$1,693	\$20,310	\$508	2,542	20%	\$10.54	\$548	1.3
STEVENS COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$61,100	\$1,528	\$18,330	\$458	1,119	30%	\$6.89	\$358	1.6
SWIFT COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$56,900	\$1,423	\$17,070	\$427	996	23%	\$9.46	\$492	1.2
TODD COUNTY	\$11.33	33%	\$589	\$23,560	1.6	\$51,400	\$1,285	\$15,420	\$386	1,598	17%	\$7.13	\$371	1.6
TRAVERSE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$51,000	\$1,275	\$15,300	\$383	335	20%	\$7.08	\$368	1.6
WABASHA COUNTY	\$11.46	34%	\$596	\$23,840	1.6	\$65,000	\$1,625	\$19,500	\$488	1,448	17%	\$8.73	\$454	1.3
WADENA COUNTY	\$11.33	33%	\$589	\$23,560	1.6	\$49,700	\$1,243	\$14,910	\$373	1,224	23%	\$7.08	\$368	1.6
WASECA COUNTY	\$12.50	33%	\$650	\$26,000	1.7	\$64,400	\$1,610	\$19,320	\$483	1,414	20%	\$8.90	\$463	1.4
WASHINGTON COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	10,126	14%	\$9.28	\$483	1.9
WATONWAN COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$54,400	\$1,360	\$16,320	\$408	1,063	23%	\$8.17	\$425	1.4
WILKIN COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$59,400	\$1,485	\$17,820	\$446	534	19%	\$6.13	\$319	1.8
WINONA COUNTY	\$12.71	34%	\$661	\$26,440	1.8	\$63,400	\$1,585	\$19,020	\$476	5,434	29%	\$8.61	\$448	1.5
WRIGHT COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	4,934	16%	\$7.95	\$413	2.2
YELLOW MEDICINE COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$54,000	\$1,350	\$16,200	\$405	917	21%	\$9.04	\$470	1.3

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSISSIPPI

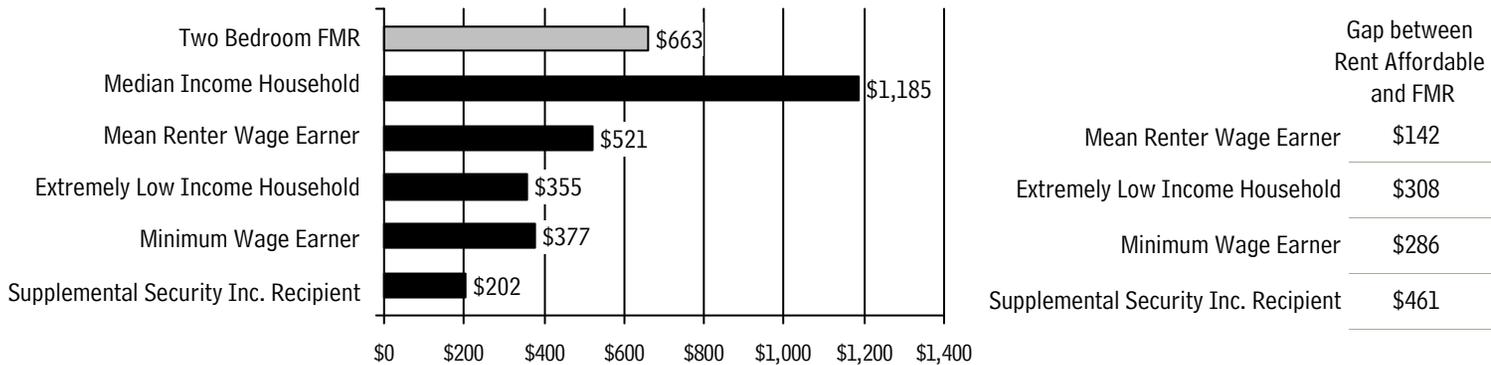
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$663. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,208 monthly or \$26,501 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.74

In Mississippi, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Mississippi, the estimated mean (average) wage for a renter is \$10.01. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MISSISSIPPI	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MISSISSIPPI	\$12.74	46%	\$663	\$26,501	1.8	\$47,396	\$1,185	\$14,219	\$355	289,283	28%	\$10.01	\$521	1.3
COMBINED NONMETRO AREAS	\$11.03	41%	\$574	\$22,944	1.5	\$42,501	\$1,063	\$12,750	\$319	161,985	27%	\$9.04	\$470	1.2
<u>METROPOLITAN AREAS</u>														
GULFPORT-BILOXI MSA	\$16.33	59%	\$849	\$33,960	2.3	\$52,500	\$1,313	\$15,750	\$394	31,019	33%	\$11.34	\$590	1.4
HATTIESBURG MSA	\$12.08	37%	\$628	\$25,120	1.7	\$48,700	\$1,218	\$14,610	\$365	14,929	32%	\$9.38	\$488	1.3
JACKSON HMFA	\$15.15	48%	\$788	\$31,520	2.1	\$57,400	\$1,435	\$17,220	\$431	52,484	31%	\$11.01	\$573	1.4
MARSHALL COUNTY HMFA	\$10.92	51%	\$568	\$22,720	1.5	\$41,900	\$1,048	\$12,570	\$314	2,366	19%	\$9.16	\$476	1.2
MEMPHIS HMFA	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	8,056	21%	\$10.00	\$520	1.5
PASCAGOULA MSA	\$15.54	58%	\$808	\$32,320	2.1	\$55,800	\$1,395	\$16,740	\$419	13,056	24%	\$13.67	\$711	1.1
SIMPSON COUNTY HMFA	\$10.90	51%	\$567	\$22,680	1.5	\$41,500	\$1,038	\$12,450	\$311	1,896	19%	\$8.02	\$417	1.4
TATE COUNTY HMFA	\$11.60	52%	\$603	\$24,120	1.6	\$52,400	\$1,310	\$15,720	\$393	1,922	22%	\$7.99	\$415	1.5
TUNICA COUNTY HMFA	\$15.19	52%	\$790	\$31,600	2.1	\$32,200	\$805	\$9,660	\$242	1,570	48%	\$11.14	\$579	1.4
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.00	37%	\$572	\$22,880	1.5	\$37,400	\$935	\$11,220	\$281	4,075	30%	\$8.29	\$431	1.3
ALCORN COUNTY	\$10.37	52%	\$539	\$21,560	1.4	\$46,600	\$1,165	\$13,980	\$350	3,770	27%	\$9.06	\$471	1.1
AMITE COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$39,500	\$988	\$11,850	\$296	743	14%	\$7.41	\$385	1.4
ATTALA COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$38,900	\$973	\$11,670	\$292	1,686	22%	\$9.16	\$476	1.1
BENTON COUNTY	\$11.71	36%	\$609	\$24,360	1.6	\$37,800	\$945	\$11,340	\$284	470	16%	\$10.96	\$570	1.1
BOLIVAR COUNTY	\$11.00	37%	\$572	\$22,880	1.5	\$34,200	\$855	\$10,260	\$257	5,361	39%	\$8.20	\$426	1.3
CALHOUN COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$43,500	\$1,088	\$13,050	\$326	1,435	24%	\$7.61	\$396	1.4
CARROLL COUNTY	\$10.37	44%	\$539	\$21,560	1.4	\$45,100	\$1,128	\$13,530	\$338	617	15%	\$8.93	\$464	1.2
CHICKASAW COUNTY	\$11.27	37%	\$586	\$23,440	1.6	\$42,700	\$1,068	\$12,810	\$320	1,608	22%	\$8.48	\$441	1.3
CHOCTAW COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$39,300	\$983	\$11,790	\$295	690	19%	\$10.12	\$526	1.0
CLAIBORNE COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$37,700	\$943	\$11,310	\$283	725	20%	\$15.94	\$829	0.7
CLARKE COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$42,200	\$1,055	\$12,660	\$317	1,100	16%	\$8.37	\$435	1.3
CLAY COUNTY	\$10.37	54%	\$539	\$21,560	1.4	\$44,800	\$1,120	\$13,440	\$336	2,168	27%	\$8.89	\$462	1.2
COAHOMA COUNTY	\$12.04	37%	\$626	\$25,040	1.7	\$33,700	\$843	\$10,110	\$253	4,502	43%	\$8.76	\$455	1.4
COPIAH COUNTY	\$15.15	48%	\$788	\$31,520	2.1	\$57,400	\$1,435	\$17,220	\$431	2,047	20%	\$7.30	\$380	2.1
COVINGTON COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$39,500	\$988	\$11,850	\$296	1,077	15%	\$7.87	\$409	1.3
DESOTO COUNTY	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	8,056	21%	\$10.00	\$520	1.5
FORREST COUNTY	\$12.08	37%	\$628	\$25,120	1.7	\$48,700	\$1,218	\$14,610	\$365	10,763	40%	\$10.17	\$529	1.2
FRANKLIN COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$39,300	\$983	\$11,790	\$295	447	14%	\$7.03	\$365	1.5
GEORGE COUNTY	\$15.54	58%	\$808	\$32,320	2.1	\$55,800	\$1,395	\$16,740	\$419	928	14%	\$10.79	\$561	1.4
GREENE COUNTY	\$10.37	43%	\$539	\$21,560	1.4	\$41,800	\$1,045	\$12,540	\$314	542	13%	\$7.09	\$369	1.5
GRENADA COUNTY	\$10.37	48%	\$539	\$21,560	1.4	\$41,800	\$1,045	\$12,540	\$314	2,724	31%	\$8.33	\$433	1.2
HANCOCK COUNTY	\$16.33	59%	\$849	\$33,960	2.3	\$52,500	\$1,313	\$15,750	\$394	3,440	20%	\$11.78	\$612	1.4
HARRISON COUNTY	\$16.33	59%	\$849	\$33,960	2.3	\$52,500	\$1,313	\$15,750	\$394	26,693	37%	\$11.37	\$591	1.4

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MISSISSIPPI

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HINDS COUNTY	\$15.15	48%	\$788	\$31,520	2.1	\$57,400	\$1,435	\$17,220	\$431	32,877	36%	\$11.19	\$582	1.4
HOLMES COUNTY	\$11.27	37%	\$586	\$23,440	1.6	\$27,500	\$688	\$8,250	\$206	1,962	27%	\$7.51	\$390	1.5
HUMPHREYS COUNTY	\$10.37	44%	\$539	\$21,560	1.4	\$30,000	\$750	\$9,000	\$225	1,453	39%	\$7.35	\$382	1.4
ISSAQUENA COUNTY	\$11.27	37%	\$586	\$23,440	1.6	\$30,300	\$758	\$9,090	\$227	237	33%	\$6.97	\$363	1.6
ITAWAMBA COUNTY	\$10.37	44%	\$539	\$21,560	1.4	\$46,500	\$1,163	\$13,950	\$349	1,536	18%	\$9.43	\$491	1.1
JACKSON COUNTY	\$15.54	58%	\$808	\$32,320	2.1	\$55,800	\$1,395	\$16,740	\$419	12,128	25%	\$13.90	\$723	1.1
JASPER COUNTY	\$10.37	40%	\$539	\$21,560	1.4	\$37,900	\$948	\$11,370	\$284	886	13%	\$10.84	\$564	1.0
JEFFERSON COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$29,300	\$733	\$8,790	\$220	647	20%	\$7.80	\$406	1.3
JEFFERSON DAVIS COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$34,900	\$873	\$10,470	\$262	802	15%	\$13.91	\$723	0.7
JONES COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$42,900	\$1,073	\$12,870	\$322	5,627	23%	\$10.84	\$564	1.0
KEMPER COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$38,200	\$955	\$11,460	\$287	630	16%	\$5.89	\$306	1.9
LAFAYETTE COUNTY	\$13.54	37%	\$704	\$28,160	1.9	\$56,400	\$1,410	\$16,920	\$423	5,663	39%	\$8.25	\$429	1.6
LAMAR COUNTY	\$12.08	37%	\$628	\$25,120	1.7	\$48,700	\$1,218	\$14,610	\$365	3,484	24%	\$7.77	\$404	1.6
LAUDERDALE COUNTY	\$11.48	37%	\$597	\$23,880	1.6	\$46,600	\$1,165	\$13,980	\$350	9,648	32%	\$8.79	\$457	1.3
LAWRENCE COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$47,900	\$1,198	\$14,370	\$359	793	16%	\$10.79	\$561	1.0
LEAKE COUNTY	\$10.37	40%	\$539	\$21,560	1.4	\$41,000	\$1,025	\$12,300	\$308	1,371	18%	\$8.23	\$428	1.3
LEE COUNTY	\$11.33	37%	\$589	\$23,560	1.6	\$53,100	\$1,328	\$15,930	\$398	8,986	31%	\$10.44	\$543	1.1
LEFLORE COUNTY	\$10.37	41%	\$539	\$21,560	1.4	\$32,900	\$823	\$9,870	\$247	6,051	47%	\$8.47	\$440	1.2
LINCOLN COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$42,400	\$1,060	\$12,720	\$318	2,750	22%	\$8.71	\$453	1.2
LOWNDES COUNTY	\$10.90	37%	\$567	\$22,680	1.5	\$48,900	\$1,223	\$14,670	\$367	7,636	33%	\$9.30	\$484	1.2
MADISON COUNTY	\$15.15	48%	\$788	\$31,520	2.1	\$57,400	\$1,435	\$17,220	\$431	7,947	29%	\$10.73	\$558	1.4
MARION COUNTY	\$10.37	51%	\$539	\$21,560	1.4	\$37,800	\$945	\$11,340	\$284	1,830	20%	\$9.49	\$493	1.1
MARSHALL COUNTY	\$10.92	51%	\$568	\$22,720	1.5	\$41,900	\$1,048	\$12,570	\$314	2,366	19%	\$9.16	\$476	1.2
MONROE COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$43,600	\$1,090	\$13,080	\$327	3,064	21%	\$8.95	\$465	1.2
MONTGOMERY COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$40,000	\$1,000	\$12,000	\$300	1,082	23%	\$5.99	\$311	1.7
NESHOMA COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$41,100	\$1,028	\$12,330	\$308	2,189	20%	\$10.06	\$523	1.0
NEWTON COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$44,100	\$1,103	\$13,230	\$331	1,493	18%	\$7.11	\$370	1.5
NOXUBEE COUNTY	\$10.52	36%	\$547	\$21,880	1.5	\$34,500	\$863	\$10,350	\$259	906	20%	\$7.16	\$373	1.5
OKTIBBEHA COUNTY	\$12.19	37%	\$634	\$25,360	1.7	\$46,600	\$1,165	\$13,980	\$350	7,075	44%	\$6.80	\$353	1.8
PANOLA COUNTY	\$10.37	43%	\$539	\$21,560	1.4	\$41,300	\$1,033	\$12,390	\$310	2,706	22%	\$8.93	\$464	1.2
PEARL RIVER COUNTY	\$12.88	61%	\$670	\$26,800	1.8	\$45,400	\$1,135	\$13,620	\$341	3,652	20%	\$8.34	\$433	1.5
PERRY COUNTY	\$12.08	37%	\$628	\$25,120	1.7	\$48,700	\$1,218	\$14,610	\$365	682	15%	\$12.59	\$655	1.0
PIKE COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$37,200	\$930	\$11,160	\$279	3,795	26%	\$7.63	\$397	1.4
PONTOTOC COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$49,900	\$1,248	\$14,970	\$374	2,216	22%	\$8.80	\$458	1.2
PRENTISS COUNTY	\$10.37	48%	\$539	\$21,560	1.4	\$44,400	\$1,110	\$13,320	\$333	2,158	22%	\$8.95	\$465	1.2
QUITMAN COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$32,100	\$803	\$9,630	\$241	1,112	31%	\$7.65	\$398	1.4
RANKIN COUNTY	\$15.15	48%	\$788	\$31,520	2.1	\$57,400	\$1,435	\$17,220	\$431	9,613	23%	\$11.37	\$591	1.3
SCOTT COUNTY	\$10.37	43%	\$539	\$21,560	1.4	\$39,800	\$995	\$11,940	\$299	2,198	22%	\$8.81	\$458	1.2
SHARKEY COUNTY	\$11.27	37%	\$586	\$23,440	1.6	\$33,900	\$848	\$10,170	\$254	742	34%	\$6.93	\$360	1.6
SIMPSON COUNTY	\$10.90	51%	\$567	\$22,680	1.5	\$41,500	\$1,038	\$12,450	\$311	1,896	19%	\$8.02	\$417	1.4
SMITH COUNTY	\$10.37	40%	\$539	\$21,560	1.4	\$46,500	\$1,163	\$13,950	\$349	788	13%	\$10.93	\$568	0.9

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSISSIPPI

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
STONE COUNTY	\$16.33	59%	\$849	\$33,960	2.3	\$52,500	\$1,313	\$15,750	\$394	886	19%	\$9.35	\$486	1.7
SUNFLOWER COUNTY	\$10.37	50%	\$539	\$21,560	1.4	\$36,200	\$905	\$10,860	\$272	3,673	38%	\$8.16	\$424	1.3
TALLAHATCHIE COUNTY	\$10.37	44%	\$539	\$21,560	1.4	\$33,500	\$838	\$10,050	\$251	1,256	24%	\$7.50	\$390	1.4
TATE COUNTY	\$11.60	52%	\$603	\$24,120	1.6	\$52,400	\$1,310	\$15,720	\$393	1,922	22%	\$7.99	\$415	1.5
TIPPAH COUNTY	\$10.37	59%	\$539	\$21,560	1.4	\$43,700	\$1,093	\$13,110	\$328	1,774	22%	\$9.65	\$502	1.1
TISHOMINGO COUNTY	\$10.37	51%	\$539	\$21,560	1.4	\$43,400	\$1,085	\$13,020	\$326	1,683	21%	\$8.99	\$468	1.2
TUNICA COUNTY	\$15.19	52%	\$790	\$31,600	2.1	\$32,200	\$805	\$9,660	\$242	1,570	48%	\$11.14	\$579	1.4
UNION COUNTY	\$10.85	37%	\$564	\$22,560	1.5	\$49,400	\$1,235	\$14,820	\$371	2,188	22%	\$9.12	\$474	1.2
WALTHALL COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$36,900	\$923	\$11,070	\$277	934	17%	\$8.49	\$442	1.2
WARREN COUNTY	\$12.92	37%	\$672	\$26,880	1.8	\$52,700	\$1,318	\$15,810	\$395	5,949	32%	\$9.73	\$506	1.3
WASHINGTON COUNTY	\$11.00	37%	\$572	\$22,880	1.5	\$38,300	\$958	\$11,490	\$287	8,966	40%	\$9.09	\$473	1.2
WAYNE COUNTY	\$10.37	43%	\$539	\$21,560	1.4	\$38,600	\$965	\$11,580	\$290	1,184	15%	\$8.66	\$450	1.2
WEBSTER COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$44,200	\$1,105	\$13,260	\$332	843	22%	\$6.97	\$362	1.5
WILKINSON COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$29,600	\$740	\$8,880	\$222	604	17%	\$7.32	\$381	1.4
WINSTON COUNTY	\$11.27	37%	\$586	\$23,440	1.6	\$42,500	\$1,063	\$12,750	\$319	1,549	20%	\$10.72	\$558	1.1
YALOBUSHA COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$40,200	\$1,005	\$12,060	\$302	1,105	21%	\$8.73	\$454	1.2
YAZOO COUNTY	\$10.37	44%	\$539	\$21,560	1.4	\$37,200	\$930	\$11,160	\$279	2,853	31%	\$7.61	\$396	1.4

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSOURI

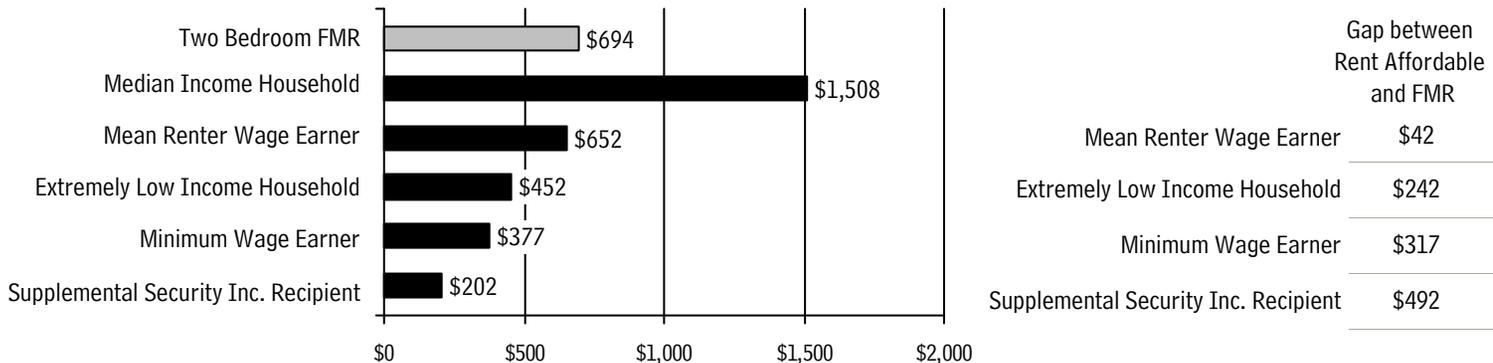
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$694. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,314 monthly or \$27,763 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.35

In Missouri, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is \$12.53. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MISSOURI	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MISSOURI	\$13.35	36%	\$694	\$27,763	1.8	\$60,326	\$1,508	\$18,098	\$452	652,284	30%	\$12.53	\$652	1.1
COMBINED NONMETRO AREAS	\$10.33	33%	\$537	\$21,495	1.4	\$45,948	\$1,149	\$13,784	\$345	153,566	27%	\$8.41	\$438	1.2
<u>METROPOLITAN AREAS</u>														
BATES COUNTY HMFA	\$10.81	38%	\$562	\$22,480	1.5	\$46,500	\$1,163	\$13,950	\$349	1,629	25%	\$8.34	\$434	1.3
ALLOWAY COUNTY HMFA	\$10.85	29%	\$564	\$22,560	1.5	\$58,100	\$1,453	\$17,430	\$436	3,344	23%	\$10.44	\$543	1.0
CAPE GIRARDEAU-JACKSON MSA	\$11.10	27%	\$577	\$23,080	1.5	\$52,400	\$1,310	\$15,720	\$393	9,374	30%	\$9.11	\$474	1.2
COLUMBIA MSA	\$12.25	29%	\$637	\$25,480	1.7	\$63,700	\$1,593	\$19,110	\$478	23,517	41%	\$8.93	\$465	1.4
DALLAS COUNTY HMFA	\$9.94	44%	\$517	\$20,680	1.4	\$42,700	\$1,068	\$12,810	\$320	1,256	21%	\$6.41	\$333	1.6
JEFFERSON CITY HMFA	\$10.94	30%	\$569	\$22,760	1.5	\$67,000	\$1,675	\$20,100	\$503	9,535	30%	\$9.56	\$497	1.1
JOPLIN MSA	\$11.00	29%	\$572	\$22,880	1.5	\$48,100	\$1,203	\$14,430	\$361	18,385	30%	\$10.71	\$557	1.0
KANSAS CITY HMFA *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	143,020	33%	\$13.80	\$718	1.2
MCDONALD COUNTY HMFA	\$10.04	38%	\$522	\$20,880	1.4	\$40,200	\$1,005	\$12,060	\$302	2,311	28%	\$8.75	\$455	1.1
MONITEAU COUNTY HMFA	\$10.12	29%	\$526	\$21,040	1.4	\$54,100	\$1,353	\$16,230	\$406	1,175	22%	\$7.35	\$382	1.4
POLK COUNTY HMFA	\$10.13	37%	\$527	\$21,080	1.4	\$45,800	\$1,145	\$13,740	\$344	2,681	27%	\$7.62	\$396	1.3
SPRINGFIELD HMFA	\$11.73	33%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	42,929	33%	\$10.26	\$534	1.1
ST. JOSEPH MSA	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	13,094	30%	\$9.96	\$518	1.1
ST. LOUIS HMFA	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	224,777	29%	\$14.88	\$774	1.0
WASHINGTON COUNTY HMFA	\$9.96	39%	\$518	\$20,720	1.4	\$40,800	\$1,020	\$12,240	\$306	1,691	20%	\$6.35	\$330	1.6
<u>COUNTIES</u>														
ADAIR COUNTY	\$11.04	29%	\$574	\$22,960	1.5	\$48,100	\$1,203	\$14,430	\$361	3,832	40%	\$6.33	\$329	1.7
ANDREW COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	1,257	20%	\$7.71	\$401	1.4
ATCHISON COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$48,700	\$1,218	\$14,610	\$365	839	31%	\$8.81	\$458	1.1
AUDRAIN COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$50,900	\$1,273	\$15,270	\$382	2,547	26%	\$9.85	\$512	1.0
BARRY COUNTY	\$9.94	33%	\$517	\$20,680	1.4	\$43,900	\$1,098	\$13,170	\$329	3,253	24%	\$9.65	\$502	1.0
BARTON COUNTY	\$9.94	40%	\$517	\$20,680	1.4	\$45,400	\$1,135	\$13,620	\$341	1,302	27%	\$7.95	\$413	1.3
BATES COUNTY	\$10.81	38%	\$562	\$22,480	1.5	\$46,500	\$1,163	\$13,950	\$349	1,629	25%	\$8.34	\$434	1.3
BENTON COUNTY	\$9.94	34%	\$517	\$20,680	1.4	\$41,400	\$1,035	\$12,420	\$311	1,323	18%	\$6.42	\$334	1.5
BOLLINGER COUNTY	\$11.10	33%	\$577	\$23,080	1.5	\$52,400	\$1,310	\$15,720	\$393	844	18%	\$6.57	\$342	1.7
BOONE COUNTY	\$12.25	29%	\$637	\$25,480	1.7	\$63,700	\$1,593	\$19,110	\$478	22,565	43%	\$9.00	\$468	1.4
BUCHANAN COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	10,900	32%	\$10.19	\$530	1.1
BUTLER COUNTY	\$9.94	40%	\$517	\$20,680	1.4	\$42,600	\$1,065	\$12,780	\$320	5,193	31%	\$8.08	\$420	1.2
CALDWELL COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	796	23%	\$8.36	\$435	1.9
CALLAWAY COUNTY	\$10.85	29%	\$564	\$22,560	1.5	\$58,100	\$1,453	\$17,430	\$436	3,344	23%	\$10.44	\$543	1.0
CAMDEN COUNTY	\$11.37	29%	\$591	\$23,640	1.6	\$51,800	\$1,295	\$15,540	\$389	2,799	18%	\$9.16	\$476	1.2
CAPE GIRARDEAU COUNTY	\$11.10	26%	\$577	\$23,080	1.5	\$52,400	\$1,310	\$15,720	\$393	8,530	32%	\$9.20	\$479	1.2
CARROLL COUNTY	\$11.02	29%	\$573	\$22,920	1.5	\$46,900	\$1,173	\$14,070	\$352	1,082	26%	\$9.80	\$510	1.1
CARTER COUNTY	\$9.94	45%	\$517	\$20,680	1.4	\$36,300	\$908	\$10,890	\$272	553	23%	\$5.28	\$275	1.9

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSOURI	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CASS COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	6,166	20%	\$8.20	\$426	2.0
CEDAR COUNTY	\$9.94	34%	\$517	\$20,680	1.4	\$41,700	\$1,043	\$12,510	\$313	1,234	22%	\$6.01	\$313	1.7
CHARITON COUNTY	\$11.02	29%	\$573	\$22,920	1.5	\$49,900	\$1,248	\$14,970	\$374	675	19%	\$7.96	\$414	1.4
CHRISTIAN COUNTY	\$11.73	33%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	4,916	24%	\$8.31	\$432	1.4
CLARK COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$46,200	\$1,155	\$13,860	\$347	639	22%	\$7.47	\$388	1.3
CLAY COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	21,276	29%	\$13.39	\$696	1.2
CLINTON COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	1,503	21%	\$7.89	\$410	2.0
COLE COUNTY	\$10.94	30%	\$569	\$22,760	1.5	\$67,000	\$1,675	\$20,100	\$503	8,699	32%	\$9.81	\$510	1.1
COOPER COUNTY	\$10.87	29%	\$565	\$22,600	1.5	\$52,900	\$1,323	\$15,870	\$397	1,530	26%	\$9.19	\$478	1.2
CRAWFORD COUNTY	\$9.94	34%	\$517	\$20,680	1.4	\$45,700	\$1,143	\$13,710	\$343	2,068	23%	\$9.16	\$476	1.1
DADE COUNTY	\$10.58	29%	\$550	\$22,000	1.5	\$42,900	\$1,073	\$12,870	\$322	680	21%	\$8.34	\$434	1.3
DALLAS COUNTY	\$9.94	44%	\$517	\$20,680	1.4	\$42,700	\$1,068	\$12,810	\$320	1,256	21%	\$6.41	\$333	1.6
DAVISS COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$45,300	\$1,133	\$13,590	\$340	738	23%	\$7.25	\$377	1.4
DEKALB COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$54,400	\$1,360	\$16,320	\$408	937	27%	\$6.91	\$359	1.6
DENT COUNTY	\$9.94	35%	\$517	\$20,680	1.4	\$42,100	\$1,053	\$12,630	\$316	1,548	26%	\$8.46	\$440	1.2
DOUGLAS COUNTY	\$9.94	49%	\$517	\$20,680	1.4	\$38,600	\$965	\$11,580	\$290	1,090	21%	\$10.00	\$520	1.0
DUNKLIN COUNTY	\$9.94	47%	\$517	\$20,680	1.4	\$39,100	\$978	\$11,730	\$293	4,570	34%	\$6.23	\$324	1.6
FRANKLIN COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	7,680	22%	\$9.66	\$502	1.5
GASCONADE COUNTY	\$9.94	29%	\$517	\$20,680	1.4	\$52,900	\$1,323	\$15,870	\$397	1,216	20%	\$8.11	\$422	1.2
GENTRY COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$45,800	\$1,145	\$13,740	\$344	701	26%	\$8.15	\$424	1.2
GREENE COUNTY	\$11.73	33%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	35,575	36%	\$10.49	\$545	1.1
GRUNDY COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$44,100	\$1,103	\$13,230	\$331	1,235	28%	\$9.67	\$503	1.0
HARRISON COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$43,700	\$1,093	\$13,110	\$328	924	25%	\$7.00	\$364	1.4
HENRY COUNTY	\$11.04	29%	\$574	\$22,960	1.5	\$46,100	\$1,153	\$13,830	\$346	2,462	27%	\$9.50	\$494	1.2
HICKORY COUNTY	\$9.94	34%	\$517	\$20,680	1.4	\$36,700	\$918	\$11,010	\$275	607	16%	\$5.22	\$271	1.9
HOLT COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$45,500	\$1,138	\$13,650	\$341	572	26%	\$7.08	\$368	1.4
HOWARD COUNTY	\$12.25	29%	\$637	\$25,480	1.7	\$63,700	\$1,593	\$19,110	\$478	952	25%	\$6.88	\$358	1.8
HOWELL COUNTY	\$9.94	35%	\$517	\$20,680	1.4	\$39,000	\$975	\$11,700	\$293	3,908	26%	\$7.47	\$388	1.3
IRON COUNTY	\$10.81	29%	\$562	\$22,480	1.5	\$40,400	\$1,010	\$12,120	\$303	1,011	24%	\$12.76	\$664	0.8
JACKSON COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	98,859	37%	\$14.62	\$760	1.1
JASPER COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$48,100	\$1,203	\$14,430	\$361	13,676	33%	\$10.71	\$557	1.0
JEFFERSON COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	11,884	17%	\$8.56	\$445	1.7
JOHNSON COUNTY	\$11.31	29%	\$588	\$23,520	1.6	\$57,200	\$1,430	\$17,160	\$429	6,701	38%	\$7.62	\$396	1.5
KNOX COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$40,500	\$1,013	\$12,150	\$304	411	23%	\$6.98	\$363	1.4
LACLEDE COUNTY	\$9.94	33%	\$517	\$20,680	1.4	\$45,100	\$1,128	\$13,530	\$338	3,473	27%	\$8.49	\$441	1.2
LAFAYETTE COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	3,091	25%	\$8.22	\$427	2.0
LAWRENCE COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$46,500	\$1,163	\$13,950	\$349	3,491	26%	\$8.02	\$417	1.2
LEWIS COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$45,500	\$1,138	\$13,650	\$341	929	23%	\$7.36	\$383	1.3
LINCOLN COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	2,663	19%	\$9.18	\$477	1.6
LINN COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$46,000	\$1,150	\$13,800	\$345	1,309	23%	\$7.59	\$395	1.3
LIVINGSTON COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$52,100	\$1,303	\$15,630	\$391	1,677	29%	\$8.30	\$432	1.2

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSOURI	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MACON COUNTY	\$9.94	43%	\$517	\$20,680	1.4	\$46,300	\$1,158	\$13,890	\$347	1,567	24%	\$7.26	\$377	1.4
MADISON COUNTY	\$10.81	29%	\$562	\$22,480	1.5	\$39,700	\$993	\$11,910	\$298	1,130	24%	\$7.49	\$389	1.4
MARIES COUNTY	\$9.94	35%	\$517	\$20,680	1.4	\$49,900	\$1,248	\$14,970	\$374	651	18%	\$9.00	\$468	1.1
MARION COUNTY	\$10.08	29%	\$524	\$20,960	1.4	\$51,900	\$1,298	\$15,570	\$389	3,276	30%	\$7.94	\$413	1.3
MCDONALD COUNTY	\$10.04	38%	\$522	\$20,880	1.4	\$40,200	\$1,005	\$12,060	\$302	2,311	28%	\$8.75	\$455	1.1
MERCER COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$45,000	\$1,125	\$13,500	\$338	371	23%	\$8.22	\$428	1.2
MILLER COUNTY	\$9.94	35%	\$517	\$20,680	1.4	\$46,900	\$1,173	\$14,070	\$352	2,323	25%	\$7.92	\$412	1.3
MISSISSIPPI COUNTY	\$9.94	37%	\$517	\$20,680	1.4	\$36,700	\$918	\$11,010	\$275	1,963	36%	\$7.74	\$403	1.3
MONITEAU COUNTY	\$10.12	29%	\$526	\$21,040	1.4	\$54,100	\$1,353	\$16,230	\$406	1,175	22%	\$7.35	\$382	1.4
MONROE COUNTY	\$10.12	29%	\$526	\$21,040	1.4	\$47,000	\$1,175	\$14,100	\$353	787	22%	\$9.23	\$480	1.1
MONTGOMERY COUNTY	\$10.12	29%	\$526	\$21,040	1.4	\$49,200	\$1,230	\$14,760	\$369	1,015	21%	\$8.09	\$421	1.3
MORGAN COUNTY	\$10.19	29%	\$530	\$21,200	1.4	\$45,300	\$1,133	\$13,590	\$340	1,344	17%	\$6.70	\$348	1.5
NEW MADRID COUNTY	\$9.94	41%	\$517	\$20,680	1.4	\$41,400	\$1,035	\$12,420	\$311	2,653	34%	\$10.89	\$566	0.9
NEWTON COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$48,100	\$1,203	\$14,430	\$361	4,709	23%	\$10.72	\$558	1.0
NODAWAY COUNTY	\$11.02	29%	\$573	\$22,920	1.5	\$54,300	\$1,358	\$16,290	\$407	2,949	36%	\$7.74	\$402	1.4
OREGON COUNTY	\$9.94	49%	\$517	\$20,680	1.4	\$34,000	\$850	\$10,200	\$255	927	22%	\$6.28	\$326	1.6
OSAGE COUNTY	\$10.94	30%	\$569	\$22,760	1.5	\$67,000	\$1,675	\$20,100	\$503	836	17%	\$6.71	\$349	1.6
OZARK COUNTY	\$9.94	49%	\$517	\$20,680	1.4	\$38,300	\$958	\$11,490	\$287	728	18%	\$5.56	\$289	1.8
PEMISCOT COUNTY	\$9.94	36%	\$517	\$20,680	1.4	\$35,100	\$878	\$10,530	\$263	3,270	42%	\$7.29	\$379	1.4
PERRY COUNTY	\$10.58	29%	\$550	\$22,000	1.5	\$55,100	\$1,378	\$16,530	\$413	1,385	20%	\$8.72	\$453	1.2
PETTIS COUNTY	\$11.31	29%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	4,284	28%	\$9.84	\$512	1.1
PHELPS COUNTY	\$9.98	29%	\$519	\$20,760	1.4	\$49,500	\$1,238	\$14,850	\$371	5,394	34%	\$7.75	\$403	1.3
PIKE COUNTY	\$9.96	29%	\$518	\$20,720	1.4	\$49,800	\$1,245	\$14,940	\$374	1,673	26%	\$9.26	\$482	1.1
PLATTE COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	9,534	33%	\$12.72	\$661	1.3
POLK COUNTY	\$10.13	37%	\$527	\$21,080	1.4	\$45,800	\$1,145	\$13,740	\$344	2,681	27%	\$7.62	\$396	1.3
PULASKI COUNTY	\$10.29	29%	\$535	\$21,400	1.4	\$49,400	\$1,235	\$14,820	\$371	5,644	42%	\$10.30	\$536	1.0
PUTNAM COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$40,800	\$1,020	\$12,240	\$306	509	23%	\$6.34	\$330	1.6
RALLS COUNTY	\$10.12	29%	\$526	\$21,040	1.4	\$53,500	\$1,338	\$16,050	\$401	663	18%	\$10.56	\$549	1.0
RANDOLPH COUNTY	\$10.37	29%	\$539	\$21,560	1.4	\$50,000	\$1,250	\$15,000	\$375	2,578	28%	\$9.36	\$487	1.1
RAY COUNTY *	\$16.04	36%	\$834	\$33,360	2.2	\$70,500	\$1,763	\$21,150	\$529	1,795	21%	\$6.64	\$345	2.4
REYNOLDS COUNTY	\$9.94	45%	\$517	\$20,680	1.4	\$40,000	\$1,000	\$12,000	\$300	622	23%	\$9.70	\$504	1.0
RIPLEY COUNTY	\$9.94	45%	\$517	\$20,680	1.4	\$35,400	\$885	\$10,620	\$266	1,191	22%	\$5.83	\$303	1.7
SALINE COUNTY	\$10.21	29%	\$531	\$21,240	1.4	\$49,100	\$1,228	\$14,730	\$368	2,782	31%	\$8.61	\$448	1.2
SCHUYLER COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$44,000	\$1,100	\$13,200	\$330	427	25%	\$6.45	\$335	1.5
SCOTLAND COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$42,700	\$1,068	\$12,810	\$320	443	23%	\$6.41	\$333	1.6
SCOTT COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$48,600	\$1,215	\$14,580	\$365	4,794	31%	\$8.28	\$431	1.3
SHANNON COUNTY	\$9.94	49%	\$517	\$20,680	1.4	\$32,300	\$808	\$9,690	\$242	674	20%	\$5.12	\$266	1.9
SHELBY COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$45,800	\$1,145	\$13,740	\$344	684	25%	\$7.71	\$401	1.3
ST. CHARLES COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	18,316	18%	\$10.57	\$550	1.4
ST. CLAIR COUNTY	\$9.94	34%	\$517	\$20,680	1.4	\$40,100	\$1,003	\$12,030	\$301	830	21%	\$7.84	\$408	1.3
ST. FRANCOIS COUNTY	\$10.44	29%	\$543	\$21,720	1.4	\$47,800	\$1,195	\$14,340	\$359	5,574	27%	\$7.24	\$377	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MISSOURI	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ST. LOUIS CITY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	78,159	53%	\$20.67	\$1,075	0.7
ST. LOUIS COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	104,523	26%	\$14.52	\$755	1.0
STE. GENEVIEVE COUNTY	\$10.81	29%	\$562	\$22,480	1.5	\$56,700	\$1,418	\$17,010	\$425	1,163	18%	\$9.92	\$516	1.1
STODDARD COUNTY	\$9.94	44%	\$517	\$20,680	1.4	\$42,800	\$1,070	\$12,840	\$321	3,341	28%	\$8.73	\$454	1.1
STONE COUNTY	\$11.35	29%	\$590	\$23,600	1.6	\$47,300	\$1,183	\$14,190	\$355	2,228	19%	\$7.79	\$405	1.5
SULLIVAN COUNTY	\$9.94	32%	\$517	\$20,680	1.4	\$42,800	\$1,070	\$12,840	\$321	828	28%	\$12.15	\$632	0.8
TANEY COUNTY	\$11.98	29%	\$623	\$24,920	1.7	\$46,900	\$1,173	\$14,070	\$352	5,031	31%	\$9.18	\$477	1.3
TEXAS COUNTY	\$9.94	56%	\$517	\$20,680	1.4	\$36,900	\$923	\$11,070	\$277	2,193	23%	\$6.87	\$357	1.4
VERNON COUNTY	\$9.98	28%	\$519	\$20,760	1.4	\$48,000	\$1,200	\$14,400	\$360	2,207	28%	\$7.92	\$412	1.3
WARREN COUNTY	\$14.83	42%	\$771	\$30,840	2.0	\$68,300	\$1,708	\$20,490	\$512	1,552	17%	\$8.19	\$426	1.8
WASHINGTON COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$40,800	\$1,020	\$12,240	\$306	1,691	20%	\$6.35	\$330	1.6
WAYNE COUNTY	\$9.94	45%	\$517	\$20,680	1.4	\$36,800	\$920	\$11,040	\$276	1,211	22%	\$6.36	\$330	1.6
WEBSTER COUNTY	\$11.73	33%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	2,438	22%	\$9.13	\$475	1.3
WORTH COUNTY	\$9.94	30%	\$517	\$20,680	1.4	\$43,300	\$1,083	\$12,990	\$325	234	23%	\$5.99	\$311	1.7
WRIGHT COUNTY	\$9.94	46%	\$517	\$20,680	1.4	\$38,100	\$953	\$11,430	\$286	1,903	27%	\$7.05	\$366	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

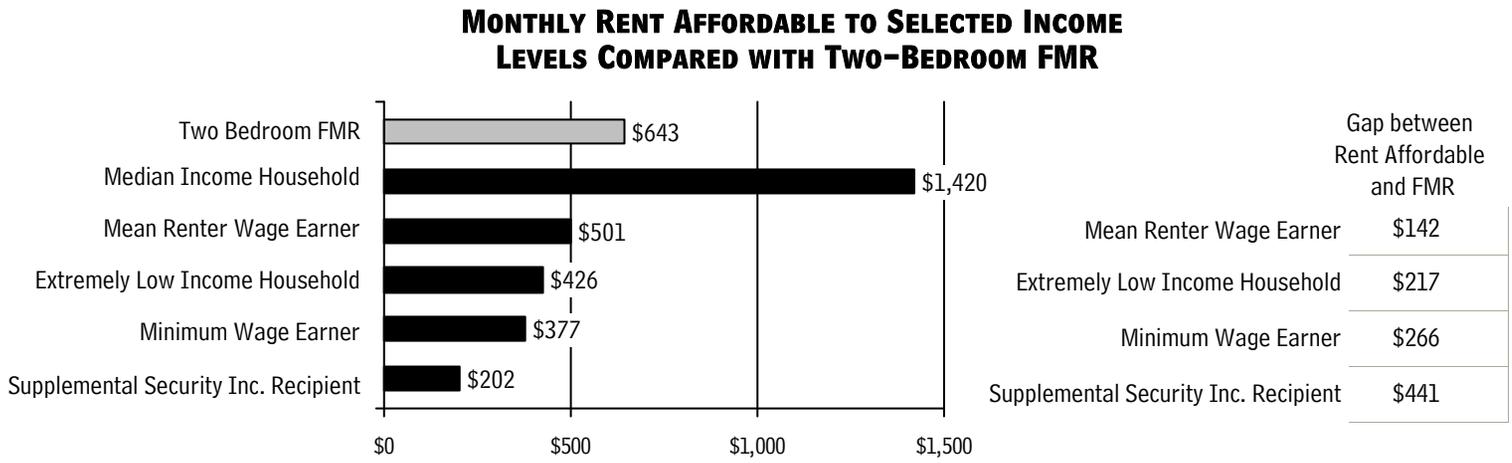
MONTANA

In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$643. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,143 monthly or \$25,716 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.36

In Montana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Montana, the estimated mean (average) wage for a renter is \$9.63. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



MONTANA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MONTANA	\$12.36	33%	\$643	\$25,716	1.7	\$56,809	\$1,420	\$17,043	\$426	110,967	31%	\$9.63	\$501	1.3
COMBINED NONMETRO AREAS	\$12.20	35%	\$634	\$25,370	1.7	\$54,786	\$1,370	\$16,436	\$411	67,788	29%	\$9.64	\$501	1.3
<u>METROPOLITAN AREAS</u>														
BILLINGS MSA	\$12.40	31%	\$645	\$25,800	1.7	\$63,000	\$1,575	\$18,900	\$473	17,097	30%	\$10.03	\$521	1.2
GREAT FALLS MSA	\$11.37	30%	\$591	\$23,640	1.6	\$55,100	\$1,378	\$16,530	\$413	11,436	35%	\$9.47	\$492	1.2
MISSOULA MSA	\$13.87	31%	\$721	\$28,840	1.9	\$61,400	\$1,535	\$18,420	\$461	14,646	38%	\$9.09	\$473	1.5
<u>COUNTIES</u>														
BEAVERHEAD COUNTY	\$13.65	31%	\$710	\$28,400	1.9	\$54,200	\$1,355	\$16,260	\$407	1,339	36%	\$8.11	\$422	1.7
BIG HORN COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$43,200	\$1,080	\$12,960	\$324	1,379	35%	\$14.41	\$749	0.8
BLAINE COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$42,500	\$1,063	\$12,750	\$319	975	39%	\$10.26	\$533	1.1
BROADWATER COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$50,700	\$1,268	\$15,210	\$380	362	21%	\$10.74	\$559	1.1
CARBON COUNTY	\$12.40	31%	\$645	\$25,800	1.7	\$63,000	\$1,575	\$18,900	\$473	1,050	26%	\$9.14	\$476	1.4
CARTER COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$44,700	\$1,118	\$13,410	\$335	138	25%	\$7.91	\$411	1.4
CASCADE COUNTY	\$11.37	30%	\$591	\$23,640	1.6	\$55,100	\$1,378	\$16,530	\$413	11,436	35%	\$9.47	\$492	1.2
CHOUTEAU COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$45,000	\$1,125	\$13,500	\$338	698	31%	\$8.83	\$459	1.3
CUSTER COUNTY	\$11.31	59%	\$588	\$23,520	1.6	\$53,800	\$1,345	\$16,140	\$404	1,427	30%	\$7.86	\$409	1.4
DANIELS COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$49,600	\$1,240	\$14,880	\$372	197	22%	\$8.97	\$466	1.3
DAWSON COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$53,400	\$1,335	\$16,020	\$401	942	26%	\$8.30	\$432	1.4
DEER LODGE COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$50,200	\$1,255	\$15,060	\$377	1,043	26%	\$6.80	\$353	1.7
FALLON COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$53,700	\$1,343	\$16,110	\$403	259	23%	\$16.18	\$841	0.7
FERGUS COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$50,800	\$1,270	\$15,240	\$381	1,278	26%	\$8.95	\$466	1.3
FLATHEAD COUNTY	\$12.40	31%	\$645	\$25,800	1.7	\$55,400	\$1,385	\$16,620	\$416	7,906	27%	\$9.71	\$505	1.3
GALLATIN COUNTY	\$14.06	31%	\$731	\$29,240	1.9	\$66,200	\$1,655	\$19,860	\$497	9,888	38%	\$10.47	\$545	1.3
GARFIELD COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$43,200	\$1,080	\$12,960	\$324	142	27%	\$6.97	\$363	1.6
GLACIER COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$43,300	\$1,083	\$12,990	\$325	1,637	38%	\$9.02	\$469	1.3
GOLDEN VALLEY COUNTY †	\$11.31	55%	\$588	\$23,520	1.6	\$48,600	\$1,215	\$14,580	\$365	82	22%			
GRANITE COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$46,600	\$1,165	\$13,980	\$350	312	26%	\$7.53	\$391	1.5
HILL COUNTY	\$11.31	47%	\$588	\$23,520	1.6	\$53,000	\$1,325	\$15,900	\$398	2,296	36%	\$7.44	\$387	1.5
JEFFERSON COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$67,900	\$1,698	\$20,370	\$509	631	17%	\$7.65	\$398	1.5
JUDITH BASIN COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$47,700	\$1,193	\$14,310	\$358	217	23%	\$8.46	\$440	1.3
LAKE COUNTY	\$11.52	31%	\$599	\$23,960	1.6	\$47,300	\$1,183	\$14,190	\$355	2,908	29%	\$8.03	\$418	1.4
LEWIS AND CLARK COUNTY	\$12.23	31%	\$636	\$25,440	1.7	\$65,600	\$1,640	\$19,680	\$492	6,866	30%	\$9.29	\$483	1.3
LIBERTY COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$51,700	\$1,293	\$15,510	\$388	234	28%	\$7.60	\$395	1.5
LINCOLN COUNTY	\$11.81	31%	\$614	\$24,560	1.6	\$44,100	\$1,103	\$13,230	\$331	1,823	23%	\$6.93	\$361	1.7
MADISON COUNTY	\$13.65	31%	\$710	\$28,400	1.9	\$49,400	\$1,235	\$14,820	\$371	876	30%	\$9.77	\$508	1.4
McCONE COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$49,900	\$1,248	\$14,970	\$374	181	22%	\$10.66	\$554	1.1
MEAGHER COUNTY	\$13.65	31%	\$710	\$28,400	1.9	\$47,100	\$1,178	\$14,130	\$353	215	27%	\$6.94	\$361	2.0

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

MONTANA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MINERAL COUNTY	\$13.54	31%	\$704	\$28,160	1.9	\$44,500	\$1,113	\$13,350	\$334	428	27%	\$6.59	\$343	2.1
MISSOULA COUNTY	\$13.87	31%	\$721	\$28,840	1.9	\$61,400	\$1,535	\$18,420	\$461	14,646	38%	\$9.09	\$473	1.5
MUSSELSHELL COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$44,800	\$1,120	\$13,440	\$336	433	23%	\$8.91	\$463	1.3
PARK COUNTY	\$13.02	31%	\$677	\$27,080	1.8	\$56,300	\$1,408	\$16,890	\$422	2,294	34%	\$9.43	\$490	1.4
PETROLEUM COUNTY †	\$11.31	55%	\$588	\$23,520	1.6	\$45,300	\$1,133	\$13,590	\$340	54	26%			
PHILLIPS COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	546	30%	\$7.60	\$395	1.5
PONDERA COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$50,700	\$1,268	\$15,210	\$380	718	30%	\$9.08	\$472	1.2
POWDER RIVER COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$48,200	\$1,205	\$14,460	\$362	200	27%	\$7.03	\$365	1.6
POWELL COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$49,800	\$1,245	\$14,940	\$374	694	29%	\$9.75	\$507	1.2
PRAIRIE COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$44,900	\$1,123	\$13,470	\$337	120	22%	\$9.52	\$495	1.2
RAVALLI COUNTY	\$12.63	31%	\$657	\$26,280	1.7	\$53,800	\$1,345	\$16,140	\$404	3,474	24%	\$8.86	\$461	1.4
RICHLAND COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$54,700	\$1,368	\$16,410	\$410	1,075	28%	\$12.52	\$651	0.9
ROOSEVELT COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$38,700	\$968	\$11,610	\$290	1,241	35%	\$8.08	\$420	1.4
ROSEBUD COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$57,900	\$1,448	\$17,370	\$434	1,084	33%	\$13.37	\$695	0.8
SANDERS COUNTY	\$11.81	31%	\$614	\$24,560	1.6	\$43,500	\$1,088	\$13,050	\$326	1,004	23%	\$8.37	\$435	1.4
SHERIDAN COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$49,100	\$1,228	\$14,730	\$368	346	20%	\$6.73	\$350	1.7
SILVER BOW COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$55,400	\$1,385	\$16,620	\$416	4,278	30%	\$8.85	\$460	1.3
STILLWATER COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$62,800	\$1,570	\$18,840	\$471	777	24%	\$17.32	\$901	0.7
SWEET GRASS COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$53,800	\$1,345	\$16,140	\$404	382	26%	\$18.38	\$956	0.6
TETON COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$50,900	\$1,273	\$15,270	\$382	618	24%	\$8.86	\$461	1.3
TOOLE COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$55,000	\$1,375	\$16,500	\$413	560	29%	\$10.70	\$556	1.1
TREASURE COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$47,500	\$1,188	\$14,250	\$356	102	29%	\$6.28	\$326	1.8
VALLEY COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$54,300	\$1,358	\$16,290	\$407	759	24%	\$7.77	\$404	1.5
WHEATLAND COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	237	28%	\$8.17	\$425	1.4
WIBAUX COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$47,500	\$1,188	\$14,250	\$356	113	27%	\$8.13	\$423	1.4
YELLOWSTONE COUNTY	\$12.40	31%	\$645	\$25,800	1.7	\$63,000	\$1,575	\$18,900	\$473	16,047	31%	\$10.05	\$523	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEBRASKA

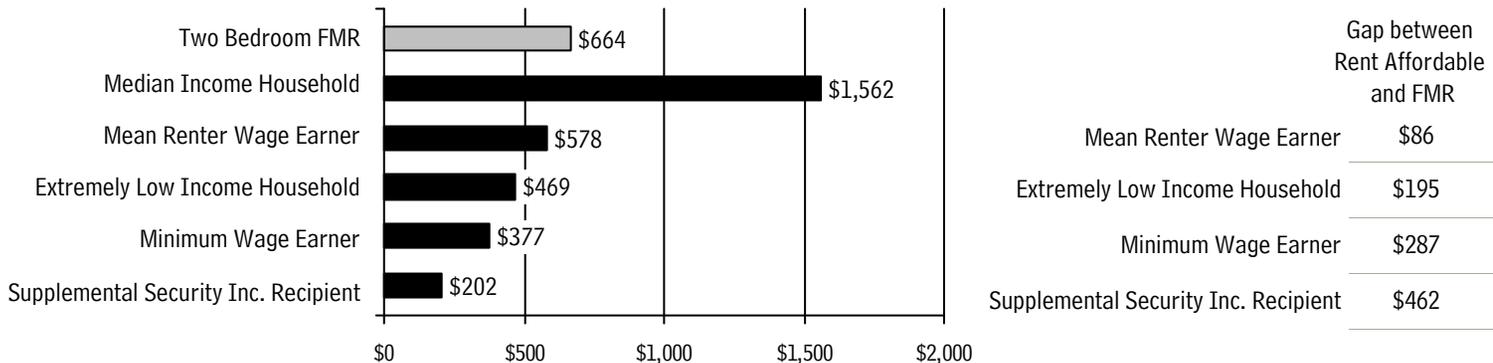
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$664. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,213 monthly or \$26,559 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.77

In Nebraska, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nebraska, the estimated mean (average) wage for a renter is \$11.12. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEBRASKA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEBRASKA	\$12.77	29%	\$664	\$26,559	1.8	\$62,472	\$1,562	\$18,742	\$469	216,878	33%	\$11.12	\$578	1.1
COMBINED NONMETRO AREAS	\$11.04	29%	\$574	\$22,958	1.5	\$54,204	\$1,355	\$16,261	\$407	87,763	29%	\$9.71	\$505	1.1
<u>METROPOLITAN AREAS</u>														
LINCOLN HMFA	\$12.54	25%	\$652	\$26,080	1.7	\$68,500	\$1,713	\$20,550	\$514	39,220	40%	\$10.16	\$528	1.2
OMAHA-COUNCIL BLUFFS HMFA	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	83,796	35%	\$12.62	\$656	1.2
SAUNDERS COUNTY HMFA	\$12.98	34%	\$675	\$27,000	1.8	\$64,800	\$1,620	\$19,440	\$486	1,533	20%	\$8.54	\$444	1.5
SEWARD COUNTY HMFA	\$10.60	31%	\$551	\$22,040	1.5	\$67,500	\$1,688	\$20,250	\$506	1,685	28%	\$9.38	\$488	1.1
SIoux CITY MSA	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	2,881	30%	\$10.16	\$528	1.3
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.33	26%	\$589	\$23,560	1.6	\$57,700	\$1,443	\$17,310	\$433	4,026	33%	\$8.99	\$468	1.3
ANTELOPE COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$47,200	\$1,180	\$14,160	\$354	696	24%	\$9.60	\$499	1.1
ARTHUR COUNTY †	\$10.60	34%	\$551	\$22,040	1.5	\$41,900	\$1,048	\$12,570	\$314	67	36%			
BANNER COUNTY †	\$10.60	37%	\$551	\$22,040	1.5	\$54,000	\$1,350	\$16,200	\$405	110	35%			
BLAINE COUNTY †	\$10.63	27%	\$553	\$22,120	1.5	\$37,600	\$940	\$11,280	\$282	83	35%			
BOONE COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$49,800	\$1,245	\$14,940	\$374	609	25%	\$10.09	\$525	1.0
BOX BUTTE COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$60,800	\$1,520	\$18,240	\$456	1,427	30%	\$8.88	\$462	1.2
BOYD COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$41,600	\$1,040	\$12,480	\$312	199	20%	\$8.11	\$422	1.3
BROWN COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$45,600	\$1,140	\$13,680	\$342	392	26%	\$7.66	\$398	1.4
BUFFALO COUNTY	\$12.27	26%	\$638	\$25,520	1.7	\$60,700	\$1,518	\$18,210	\$455	5,806	36%	\$10.18	\$530	1.2
BURT COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$52,800	\$1,320	\$15,840	\$396	761	24%	\$8.71	\$453	1.2
BUTLER COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$57,900	\$1,448	\$17,370	\$434	840	25%	\$9.92	\$516	1.1
CASS COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	1,860	20%	\$9.05	\$470	1.6
CEDAR COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$51,400	\$1,285	\$15,420	\$386	715	20%	\$9.29	\$483	1.1
CHASE COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$51,100	\$1,278	\$15,330	\$383	380	23%	\$10.41	\$541	1.0
CERRY COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$47,600	\$1,190	\$14,280	\$357	949	38%	\$8.04	\$418	1.3
CHEYENNE COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$53,400	\$1,335	\$16,020	\$401	1,109	27%	\$13.06	\$679	0.8
CLAY COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$51,500	\$1,288	\$15,450	\$386	611	22%	\$9.99	\$520	1.1
COLFAX COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$53,300	\$1,333	\$15,990	\$400	906	25%	\$12.98	\$675	0.8
CUMING COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$50,000	\$1,250	\$15,000	\$375	1,123	28%	\$10.54	\$548	1.0
CUSTER COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$48,300	\$1,208	\$14,490	\$362	1,293	27%	\$9.35	\$486	1.1
DAKOTA COUNTY	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	2,309	33%	\$10.09	\$524	1.3
DAWES COUNTY	\$10.60	30%	\$551	\$22,040	1.5	\$53,500	\$1,338	\$16,050	\$401	1,312	37%	\$5.72	\$298	1.9
DAWSON COUNTY	\$11.04	27%	\$574	\$22,960	1.5	\$54,900	\$1,373	\$16,470	\$412	2,731	31%	\$9.90	\$515	1.1
DEUEL COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$54,100	\$1,353	\$16,230	\$406	200	22%	\$7.30	\$380	1.5
DIXON COUNTY	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	572	24%	\$10.66	\$555	1.2
DODGE COUNTY	\$12.94	27%	\$673	\$26,920	1.8	\$56,800	\$1,420	\$17,040	\$426	4,631	32%	\$9.34	\$486	1.4
DOUGLAS COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	66,995	37%	\$13.09	\$681	1.1

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEBRASKA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DUNDY COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$46,600	\$1,165	\$13,980	\$350	265	28%	\$11.28	\$587	0.9
FILLMORE COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$54,400	\$1,360	\$16,320	\$408	681	25%	\$10.82	\$563	1.0
FRANKLIN COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$45,500	\$1,138	\$13,650	\$341	277	19%	\$10.18	\$529	1.1
FRONTIER COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$50,400	\$1,260	\$15,120	\$378	322	27%	\$9.49	\$493	1.1
FURNAS COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$48,300	\$1,208	\$14,490	\$362	532	23%	\$10.44	\$543	1.0
GAGE COUNTY	\$10.60	26%	\$551	\$22,040	1.5	\$55,700	\$1,393	\$16,710	\$418	2,668	29%	\$9.36	\$487	1.1
GARDEN COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$42,200	\$1,055	\$12,660	\$317	298	29%	\$8.65	\$450	1.2
GARFIELD COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$45,300	\$1,133	\$13,590	\$340	223	27%	\$7.03	\$366	1.5
GOSPER COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$55,600	\$1,390	\$16,680	\$417	211	24%	\$11.40	\$593	0.9
GRANT COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$48,300	\$1,208	\$14,490	\$362	94	32%	\$10.41	\$541	1.0
GREELEY COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$44,500	\$1,113	\$13,350	\$334	233	22%	\$9.46	\$492	1.1
HALL COUNTY	\$11.25	27%	\$585	\$23,400	1.6	\$55,300	\$1,383	\$16,590	\$415	6,950	34%	\$9.05	\$471	1.2
HAMILTON COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$59,500	\$1,488	\$17,850	\$446	869	25%	\$12.03	\$626	0.9
HARLAN COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$48,000	\$1,200	\$14,400	\$360	317	20%	\$8.02	\$417	1.4
HAYES COUNTY †	\$10.60	34%	\$551	\$22,040	1.5	\$40,600	\$1,015	\$12,180	\$305	121	28%			
HITCHCOCK COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$44,900	\$1,123	\$13,470	\$337	283	22%	\$11.71	\$609	0.9
HOLT COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$48,800	\$1,220	\$14,640	\$366	1,221	26%	\$10.69	\$556	1.0
HOOVER COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$45,800	\$1,145	\$13,740	\$344	87	26%	\$7.15	\$372	1.5
HOWARD COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$52,400	\$1,310	\$15,720	\$393	581	23%	\$7.99	\$415	1.3
JEFFERSON COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$53,100	\$1,328	\$15,930	\$398	856	24%	\$8.38	\$436	1.3
JOHNSON COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$53,400	\$1,335	\$16,020	\$401	472	25%	\$10.01	\$520	1.1
KEARNEY COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$58,500	\$1,463	\$17,550	\$439	686	26%	\$8.96	\$466	1.3
KEITH COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$51,000	\$1,275	\$15,300	\$383	998	27%	\$8.48	\$441	1.2
KEYA PAHA COUNTY †	\$10.60	37%	\$551	\$22,040	1.5	\$36,900	\$923	\$11,070	\$277	117	29%			
KIMBALL COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$46,700	\$1,168	\$14,010	\$350	406	24%	\$9.77	\$508	1.1
KNOX COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$44,400	\$1,110	\$13,320	\$333	955	25%	\$7.86	\$409	1.3
LANCASTER COUNTY	\$12.54	25%	\$652	\$26,080	1.7	\$68,500	\$1,713	\$20,550	\$514	39,220	40%	\$10.16	\$528	1.2
LINCOLN COUNTY	\$11.08	27%	\$576	\$23,040	1.5	\$59,000	\$1,475	\$17,700	\$443	4,333	31%	\$8.43	\$439	1.3
LOGAN COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$50,100	\$1,253	\$15,030	\$376	90	28%	\$9.30	\$484	1.1
LOUP COUNTY †	\$10.63	27%	\$553	\$22,120	1.5	\$36,700	\$918	\$11,010	\$275	65	22%			
MADISON COUNTY	\$10.87	27%	\$565	\$22,600	1.5	\$58,300	\$1,458	\$17,490	\$437	4,598	34%	\$9.52	\$495	1.1
MCPHERSON COUNTY †	\$10.60	34%	\$551	\$22,040	1.5	\$40,700	\$1,018	\$12,210	\$305	66	33%			
MERRICK COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$51,800	\$1,295	\$15,540	\$389	825	26%	\$9.76	\$508	1.1
MORRILL COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$47,800	\$1,195	\$14,340	\$359	611	29%	\$11.35	\$590	0.9
NANCE COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$50,400	\$1,260	\$15,120	\$378	398	25%	\$7.76	\$404	1.4
NEMAHA COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$57,000	\$1,425	\$17,100	\$428	838	28%	\$9.24	\$481	1.1
NUCKOLLS COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$45,600	\$1,140	\$13,680	\$342	444	20%	\$8.32	\$432	1.4
OTOE COUNTY	\$10.60	29%	\$551	\$22,040	1.5	\$59,000	\$1,475	\$17,700	\$443	1,573	26%	\$8.96	\$466	1.2
PAWNEE COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$47,300	\$1,183	\$14,190	\$355	255	19%	\$9.21	\$479	1.2
PERKINS COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$54,800	\$1,370	\$16,440	\$411	311	24%	\$11.78	\$613	0.9
PHELPS COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$58,600	\$1,465	\$17,580	\$440	1,029	27%	\$10.72	\$557	1.1

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEBRASKA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PIERCE COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$52,800	\$1,320	\$15,840	\$396	662	22%	\$9.52	\$495	1.1
PLATTE COUNTY	\$10.60	29%	\$551	\$22,040	1.5	\$61,900	\$1,548	\$18,570	\$464	3,226	27%	\$10.09	\$525	1.1
POLK COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$58,700	\$1,468	\$17,610	\$440	522	23%	\$9.92	\$516	1.1
RED WILLOW COUNTY	\$10.60	46%	\$551	\$22,040	1.5	\$52,500	\$1,313	\$15,750	\$394	1,383	29%	\$9.31	\$484	1.1
RICHARDSON COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$51,800	\$1,295	\$15,540	\$389	1,009	25%	\$7.84	\$408	1.4
ROCK COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$39,000	\$975	\$11,700	\$293	205	27%	\$9.35	\$486	1.1
SALINE COUNTY	\$11.27	26%	\$586	\$23,440	1.6	\$57,600	\$1,440	\$17,280	\$432	1,515	29%	\$12.58	\$654	0.9
SARPY COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	13,368	31%	\$10.47	\$544	1.4
SAUNDERS COUNTY	\$12.98	34%	\$675	\$27,000	1.8	\$64,800	\$1,620	\$19,440	\$486	1,533	20%	\$8.54	\$444	1.5
SCOTTS BLUFF COUNTY	\$10.60	27%	\$551	\$22,040	1.5	\$50,800	\$1,270	\$15,240	\$381	5,032	34%	\$10.11	\$526	1.0
SEWARD COUNTY	\$10.60	31%	\$551	\$22,040	1.5	\$67,500	\$1,688	\$20,250	\$506	1,685	28%	\$9.38	\$488	1.1
SHERIDAN COUNTY	\$10.60	37%	\$551	\$22,040	1.5	\$45,800	\$1,145	\$13,740	\$344	766	30%	\$6.76	\$352	1.6
SHERMAN COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$45,400	\$1,135	\$13,620	\$341	271	19%	\$8.27	\$430	1.3
SIoux COUNTY †	\$10.60	37%	\$551	\$22,040	1.5	\$40,900	\$1,023	\$12,270	\$307	201	33%			
STANTON COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$53,500	\$1,338	\$16,050	\$401	458	20%	\$22.15	\$1,152	0.5
THAYER COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$50,000	\$1,250	\$15,000	\$375	509	20%	\$13.29	\$691	0.8
THOMAS COUNTY	\$10.60	34%	\$551	\$22,040	1.5	\$47,800	\$1,195	\$14,340	\$359	86	26%	\$14.36	\$747	0.7
THURSTON COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$40,200	\$1,005	\$12,060	\$302	883	39%	\$13.55	\$704	0.8
VALLEY COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$46,300	\$1,158	\$13,890	\$347	475	24%	\$8.23	\$428	1.3
WASHINGTON COUNTY	\$14.73	32%	\$766	\$30,640	2.0	\$70,300	\$1,758	\$21,090	\$527	1,573	23%	\$11.90	\$619	1.2
WAYNE COUNTY	\$10.60	28%	\$551	\$22,040	1.5	\$57,100	\$1,428	\$17,130	\$428	1,209	35%	\$7.12	\$370	1.5
WEBSTER COUNTY	\$11.48	27%	\$597	\$23,880	1.6	\$47,500	\$1,188	\$14,250	\$356	371	22%	\$7.53	\$392	1.5
WHEELER COUNTY	\$10.63	27%	\$553	\$22,120	1.5	\$43,900	\$1,098	\$13,170	\$329	105	30%	\$13.44	\$699	0.8
YORK COUNTY	\$11.54	27%	\$600	\$24,000	1.6	\$58,300	\$1,458	\$17,490	\$437	1,740	30%	\$9.33	\$485	1.2

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEVADA

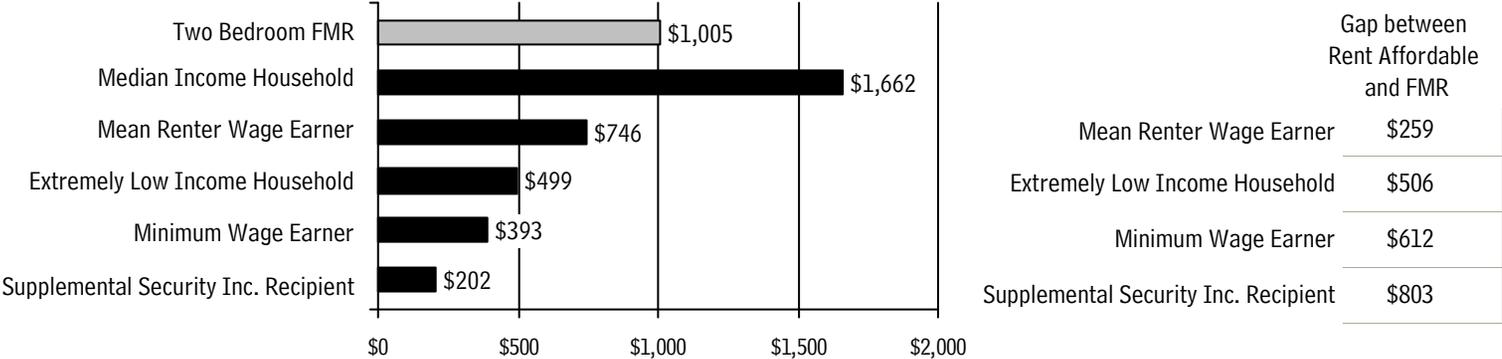
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,005. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,349 monthly or \$40,190 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.32

In Nevada, a minimum wage worker earns an hourly wage of \$7.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 102 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nevada, the estimated mean (average) wage for a renter is \$14.35. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEVADA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEVADA	\$19.32	41%	\$1,005	\$40,190	2.6	\$66,476	\$1,662	\$19,943	\$499	293,920	39%	\$14.35	\$746	1.3
COMBINED NONMETRO AREAS	\$16.57	43%	\$861	\$34,456	2.2	\$64,085	\$1,602	\$19,226	\$481	23,002	27%	\$14.07	\$732	1.2
<u>METROPOLITAN AREAS</u>														
CARSON CITY MSA	\$17.52	43%	\$911	\$36,440	2.3	\$65,000	\$1,625	\$19,500	\$488	7,444	37%	\$13.72	\$714	1.3
LAS VEGAS-PARADISE MSA	\$20.44	46%	\$1,063	\$42,520	2.7	\$65,700	\$1,643	\$19,710	\$493	209,411	41%	\$14.61	\$760	1.4
RENO-SPARKS MSA	\$16.40	20%	\$853	\$34,120	2.2	\$71,200	\$1,780	\$21,360	\$534	54,063	40%	\$13.42	\$698	1.2
<u>COUNTIES</u>														
CARSON CITY	\$17.52	43%	\$911	\$36,440	2.3	\$65,000	\$1,625	\$19,500	\$488	7,444	37%	\$13.72	\$714	1.3
CHURCHILL COUNTY	\$16.40	43%	\$853	\$34,120	2.2	\$60,800	\$1,520	\$18,240	\$456	3,052	34%	\$13.27	\$690	1.2
CLARK COUNTY	\$20.44	46%	\$1,063	\$42,520	2.7	\$65,700	\$1,643	\$19,710	\$493	209,411	41%	\$14.61	\$760	1.4
DOUGLAS COUNTY	\$20.38	43%	\$1,060	\$42,400	2.7	\$73,000	\$1,825	\$21,900	\$548	4,227	26%	\$12.28	\$639	1.7
ELKO COUNTY	\$16.56	43%	\$861	\$34,440	2.2	\$72,900	\$1,823	\$21,870	\$547	4,723	30%	\$13.19	\$686	1.3
ESMERALDA COUNTY †	\$15.04	43%	\$782	\$31,280	2.0	\$53,600	\$1,340	\$16,080	\$402	153	34%			
EUREKA COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$64,500	\$1,613	\$19,350	\$484	173	26%	\$25.32	\$1,317	0.6
HUMBOLDT COUNTY	\$15.85	43%	\$824	\$32,960	2.1	\$68,000	\$1,700	\$20,400	\$510	1,547	27%	\$13.83	\$719	1.1
LANDER COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$67,200	\$1,680	\$20,160	\$504	479	23%	\$17.11	\$890	0.9
LINCOLN COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$59,500	\$1,488	\$17,850	\$446	390	25%	\$7.39	\$384	2.0
LYON COUNTY	\$15.96	43%	\$830	\$33,200	2.1	\$58,000	\$1,450	\$17,400	\$435	3,140	24%	\$12.61	\$656	1.3
MINERAL COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$51,500	\$1,288	\$15,450	\$386	600	27%	\$13.79	\$717	1.1
NYE COUNTY	\$14.10	43%	\$733	\$29,320	1.9	\$53,800	\$1,345	\$16,140	\$404	3,147	24%	\$16.28	\$846	0.9
PERSHING COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$60,400	\$1,510	\$18,120	\$453	600	31%	\$14.07	\$732	1.1
STOREY COUNTY	\$16.40	20%	\$853	\$34,120	2.2	\$71,200	\$1,780	\$21,360	\$534	297	20%	\$14.43	\$750	1.1
WASHOE COUNTY	\$16.40	20%	\$853	\$34,120	2.2	\$71,200	\$1,780	\$21,360	\$534	53,766	41%	\$13.41	\$697	1.2
WHITE PINE COUNTY	\$15.04	43%	\$782	\$31,280	2.0	\$57,600	\$1,440	\$17,280	\$432	771	23%	\$14.02	\$729	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW HAMPSHIRE

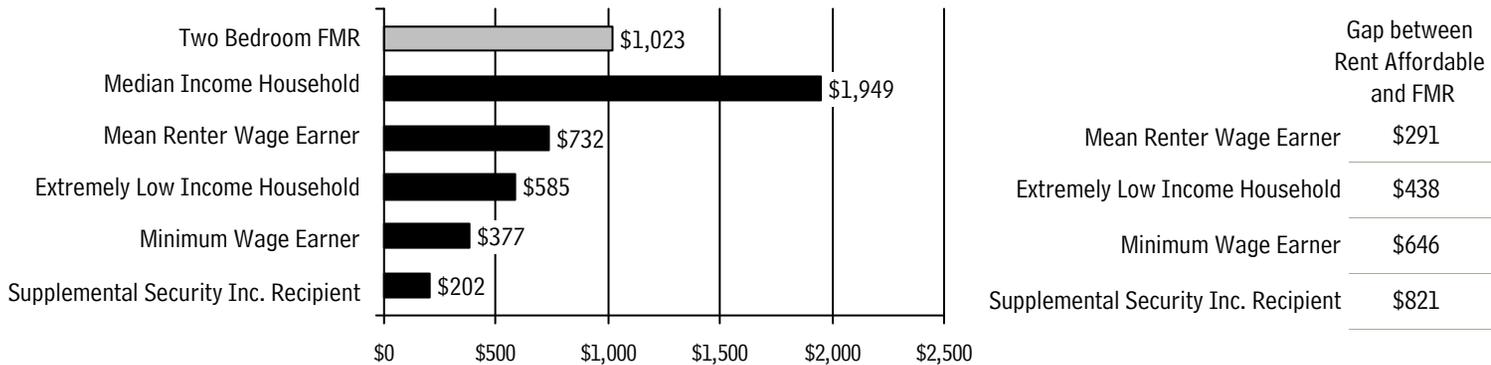
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,023. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,410 monthly or \$40,917 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.67

In New Hampshire, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Hampshire, the estimated mean (average) wage for a renter is \$14.08. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW HAMPSHIRE	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW HAMPSHIRE	\$19.67	47%	\$1,023	\$40,917	2.7	\$77,976	\$1,949	\$23,393	\$585	143,823	30%	\$14.08	\$732	1.4
COMBINED NONMETRO AREAS	\$17.57	50%	\$914	\$36,548	2.4	\$68,431	\$1,711	\$20,529	\$513	52,503	29%	\$12.67	\$659	1.4
<u>METROPOLITAN AREAS</u>														
BOSTON-CAMBRIDGE-QUINCY HMFA	\$26.10	42%	\$1,357	\$54,280	3.6	\$91,800	\$2,295	\$27,540	\$689	1,300	35%	\$13.72	\$714	1.9
HILLSBOROUGH COUNTY HMFA	\$19.06	48%	\$991	\$39,640	2.6	\$77,500	\$1,938	\$23,250	\$581	2,472	23%	\$15.90	\$827	1.2
LAWRENCE HMFA	\$22.52	65%	\$1,171	\$46,840	3.1	\$85,300	\$2,133	\$25,590	\$640	10,045	21%	\$13.72	\$714	1.6
MANCHESTER HMFA	\$20.21	41%	\$1,051	\$42,040	2.8	\$75,600	\$1,890	\$22,680	\$567	26,081	44%	\$15.90	\$827	1.3
NASHUA HMFA	\$22.40	47%	\$1,165	\$46,600	3.1	\$90,500	\$2,263	\$27,150	\$679	22,082	30%	\$15.90	\$827	1.4
PORTSMOUTH-ROCHESTER HMFA	\$19.62	44%	\$1,020	\$40,800	2.7	\$81,600	\$2,040	\$24,480	\$612	27,695	34%	\$13.72	\$714	1.4
WESTERN ROCKINGHAM COUNTY HMFA	\$20.87	44%	\$1,085	\$43,400	2.9	\$96,100	\$2,403	\$28,830	\$721	1,645	11%	\$13.72	\$714	1.5
<u>COUNTIES</u>														
BELKNAP COUNTY	\$17.38	50%	\$904	\$36,160	2.4	\$67,400	\$1,685	\$20,220	\$506	5,819	26%	\$11.22	\$583	1.5
CARROLL COUNTY	\$17.44	49%	\$907	\$36,280	2.4	\$62,600	\$1,565	\$18,780	\$470	4,085	22%	\$10.27	\$534	1.7
CHESHIRE COUNTY	\$18.58	50%	\$966	\$38,640	2.6	\$67,100	\$1,678	\$20,130	\$503	8,242	29%	\$12.63	\$657	1.5
COOS COUNTY †	\$12.50	49%	\$650	\$26,000	1.7	\$54,900	\$1,373	\$16,470	\$412	4,036	29%			
GRAFTON COUNTY	\$17.19	49%	\$894	\$35,760	2.4	\$68,000	\$1,700	\$20,400	\$510	9,911	31%	\$14.71	\$765	1.2
MERRIMACK COUNTY	\$19.10	50%	\$993	\$39,720	2.6	\$76,700	\$1,918	\$23,010	\$575	15,795	30%	\$12.58	\$654	1.5
SULLIVAN COUNTY	\$16.15	49%	\$840	\$33,600	2.2	\$64,900	\$1,623	\$19,470	\$487	4,615	28%	\$11.51	\$598	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

Towns within New Hampshire FMR Areas

Boston-Cambridge-Quincy, MA-NH HMFA

Rockingham County

Seabrook town, South Hampton town

Hillsborough County, NH (part) HMFA

Hillsborough County

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

Lawrence, MA-NH HMFA

Rockingham County

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

Manchester, NH HMFA

Hillsborough County

Bedford town, Goffstown town, Manchester city, Weare town

Nashua, NH HMFA

Hillsborough County

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

Portsmouth-Rochester, NH HMFA

Rockingham County

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

Strafford County

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

Western Rockingham County, NH HMFA

Rockingham County

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

NEW JERSEY

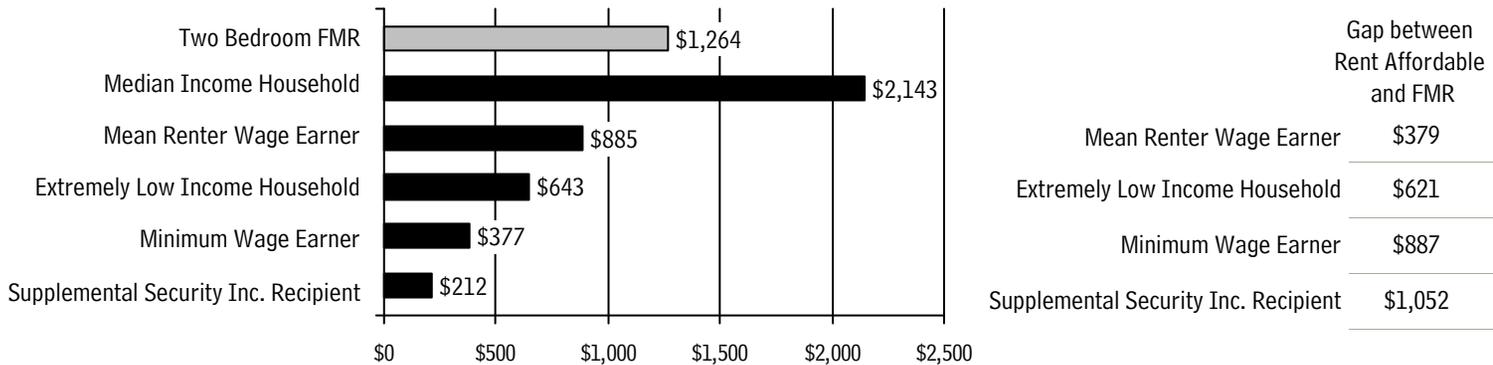
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,264. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,215 monthly or \$50,577 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.32

In New Jersey, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 134 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Jersey, the estimated mean (average) wage for a renter is \$17.01. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW JERSEY	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW JERSEY	\$24.32	55%	\$1,264	\$50,577	3.4	\$85,730	\$2,143	\$25,719	\$643	1,053,347	34%	\$17.01	\$885	1.4
METROPOLITAN AREAS														
ATLANTIC CITY-HAMMONTON MSA	\$21.17	47%	\$1,101	\$44,040	2.9	\$69,200	\$1,730	\$20,760	\$519	31,984	34%	\$11.61	\$604	1.8
BERGEN-PASSAIC HMFA	\$26.52	59%	\$1,379	\$55,160	3.7	\$92,200	\$2,305	\$27,660	\$692	181,265	37%	\$17.21	\$895	1.5
JERSEY CITY HMFA	\$23.60	55%	\$1,227	\$49,080	3.3	\$58,300	\$1,458	\$17,490	\$437	159,888	69%	\$27.04	\$1,406	0.9
MIDDLESEX-SOMERSET-HUNTERDON HMFA	\$27.10	50%	\$1,409	\$56,360	3.7	\$102,000	\$2,550	\$30,600	\$765	120,398	29%	\$20.15	\$1,048	1.3
MONMOUTH-OCEAN HMFA	\$24.44	50%	\$1,271	\$50,840	3.4	\$88,200	\$2,205	\$26,460	\$662	90,586	21%	\$11.62	\$604	2.1
NEWARK HMFA	\$24.60	61%	\$1,279	\$51,160	3.4	\$87,900	\$2,198	\$26,370	\$659	275,216	40%	\$18.43	\$958	1.3
OCEAN CITY MSA	\$18.29	47%	\$951	\$38,040	2.5	\$68,100	\$1,703	\$20,430	\$511	10,849	26%	\$9.38	\$488	2.0
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	115,404	25%	\$13.01	\$677	1.6
TRENTON-EWING MSA	\$23.23	50%	\$1,208	\$48,320	3.2	\$91,300	\$2,283	\$27,390	\$685	41,482	33%	\$17.47	\$908	1.3
VINELAND-MILLVILLE-BRIDGETON MSA	\$19.50	47%	\$1,014	\$40,560	2.7	\$60,000	\$1,500	\$18,000	\$450	15,751	32%	\$10.40	\$541	1.9
WARREN COUNTY HMFA	\$20.04	39%	\$1,042	\$41,680	2.8	\$86,400	\$2,160	\$25,920	\$648	10,524	27%	\$13.16	\$684	1.5
COUNTIES														
ATLANTIC COUNTY	\$21.17	47%	\$1,101	\$44,040	2.9	\$69,200	\$1,730	\$20,760	\$519	31,984	34%	\$11.61	\$604	1.8
BERGEN COUNTY	\$26.52	59%	\$1,379	\$55,160	3.7	\$92,200	\$2,305	\$27,660	\$692	108,580	33%	\$18.26	\$949	1.5
BURLINGTON COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	34,871	23%	\$14.78	\$769	1.4
CAMDEN COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	55,737	30%	\$12.59	\$655	1.7
CAPE MAY COUNTY	\$18.29	47%	\$951	\$38,040	2.5	\$68,100	\$1,703	\$20,430	\$511	10,849	26%	\$9.38	\$488	2.0
CUMBERLAND COUNTY	\$19.50	47%	\$1,014	\$40,560	2.7	\$60,000	\$1,500	\$18,000	\$450	15,751	32%	\$10.40	\$541	1.9
ESSEX COUNTY	\$24.60	61%	\$1,279	\$51,160	3.4	\$87,900	\$2,198	\$26,370	\$659	154,247	54%	\$17.65	\$918	1.4
GLOUCESTER COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	18,235	20%	\$10.30	\$536	2.0
HUDSON COUNTY	\$23.60	55%	\$1,227	\$49,080	3.3	\$58,300	\$1,458	\$17,490	\$437	159,888	69%	\$27.04	\$1,406	0.9
HUNTERDON COUNTY	\$27.10	50%	\$1,409	\$56,360	3.7	\$102,000	\$2,550	\$30,600	\$765	7,129	16%	\$13.85	\$720	2.0
MERCER COUNTY	\$23.23	50%	\$1,208	\$48,320	3.2	\$91,300	\$2,283	\$27,390	\$685	41,482	33%	\$17.47	\$908	1.3
MIDDLESEX COUNTY	\$27.10	50%	\$1,409	\$56,360	3.7	\$102,000	\$2,550	\$30,600	\$765	88,438	33%	\$19.31	\$1,004	1.4
MONMOUTH COUNTY	\$24.44	50%	\$1,271	\$50,840	3.4	\$88,200	\$2,205	\$26,460	\$662	56,963	25%	\$11.51	\$598	2.1
MORRIS COUNTY	\$24.60	61%	\$1,279	\$51,160	3.4	\$87,900	\$2,198	\$26,370	\$659	40,721	24%	\$20.07	\$1,044	1.2
OCEAN COUNTY	\$24.44	50%	\$1,271	\$50,840	3.4	\$88,200	\$2,205	\$26,460	\$662	33,623	17%	\$11.81	\$614	2.1
PASSAIC COUNTY	\$26.52	59%	\$1,379	\$55,160	3.7	\$92,200	\$2,305	\$27,660	\$692	72,685	44%	\$14.36	\$747	1.8
SALEM COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	6,561	27%	\$13.23	\$688	1.6
SOMERSET COUNTY	\$27.10	50%	\$1,409	\$56,360	3.7	\$102,000	\$2,550	\$30,600	\$765	24,831	23%	\$23.61	\$1,228	1.1
SUSSEX COUNTY	\$24.60	61%	\$1,279	\$51,160	3.4	\$87,900	\$2,198	\$26,370	\$659	8,812	17%	\$10.40	\$541	2.4
UNION COUNTY	\$24.60	61%	\$1,279	\$51,160	3.4	\$87,900	\$2,198	\$26,370	\$659	71,436	38%	\$18.72	\$973	1.3
WARREN COUNTY	\$20.04	39%	\$1,042	\$41,680	2.8	\$86,400	\$2,160	\$25,920	\$648	10,524	27%	\$13.16	\$684	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW MEXICO

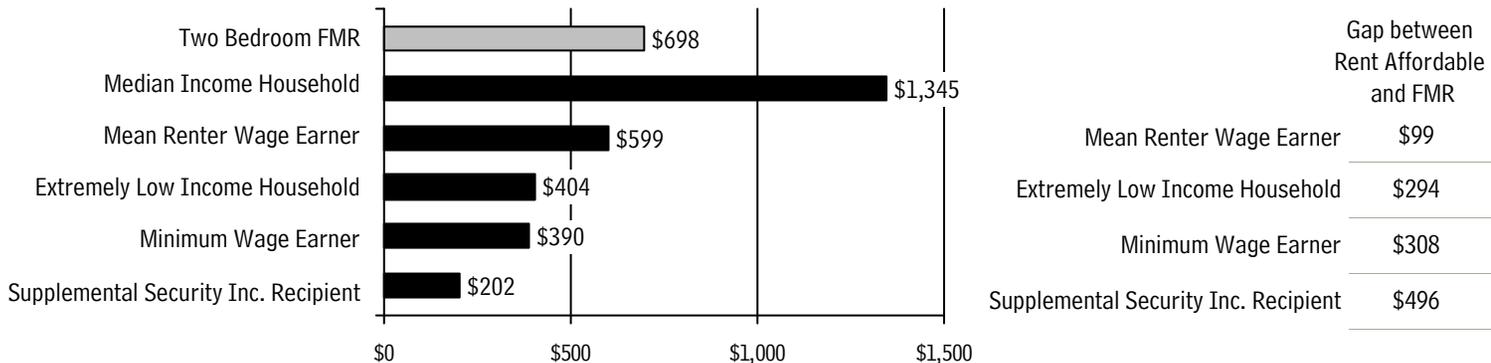
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$698. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,327 monthly or \$27,920 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.42

In New Mexico, a minimum wage worker earns an hourly wage of \$7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, the estimated mean (average) wage for a renter is \$11.52. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW MEXICO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW MEXICO	\$13.42	30%	\$698	\$27,920	1.8	\$53,800	\$1,345	\$16,140	\$404	203,536	30%	\$11.52	\$599	1.2
COMBINED NONMETRO AREAS	\$10.88	36%	\$566	\$22,628	1.5	\$46,404	\$1,160	\$13,921	\$348	68,287	28%	\$11.39	\$592	1.0
<u>METROPOLITAN AREAS</u>														
ALBUQUERQUE MSA *	\$15.04	26%	\$782	\$31,280	2.0	\$60,300	\$1,508	\$18,090	\$452	90,093	32%	\$11.72	\$610	1.3
FARMINGTON MSA	\$12.15	33%	\$632	\$25,280	1.6	\$51,400	\$1,285	\$15,420	\$386	9,296	25%	\$14.18	\$737	0.9
LAS CRUCES MSA	\$11.08	33%	\$576	\$23,040	1.5	\$43,800	\$1,095	\$13,140	\$329	19,355	32%	\$8.28	\$431	1.3
SANTA FE MSA	\$18.60	33%	\$967	\$38,680	2.5	\$66,900	\$1,673	\$20,070	\$502	16,505	31%	\$11.78	\$613	1.6
<u>COUNTIES</u>														
BERNALILLO COUNTY *	\$15.04	26%	\$782	\$31,280	2.0	\$60,300	\$1,508	\$18,090	\$452	80,331	36%	\$11.79	\$613	1.3
CATRON COUNTY	\$10.06	36%	\$523	\$20,920	1.3	\$41,100	\$1,028	\$12,330	\$308	311	20%	\$6.75	\$351	1.5
CHAVES COUNTY	\$10.31	33%	\$536	\$21,440	1.4	\$42,500	\$1,063	\$12,750	\$319	6,575	29%	\$9.98	\$519	1.0
CIBOLA COUNTY	\$10.06	47%	\$523	\$20,920	1.3	\$41,000	\$1,025	\$12,300	\$308	1,903	23%	\$11.29	\$587	0.9
COLFAX COUNTY	\$10.69	33%	\$556	\$22,240	1.4	\$49,200	\$1,230	\$14,760	\$369	1,588	27%	\$8.85	\$460	1.2
CURRY COUNTY	\$10.06	33%	\$523	\$20,920	1.3	\$46,300	\$1,158	\$13,890	\$347	6,809	41%	\$9.87	\$513	1.0
DE BACA COUNTY	\$10.06	33%	\$523	\$20,920	1.3	\$43,800	\$1,095	\$13,140	\$329	205	22%	\$8.86	\$460	1.1
DONA ANA COUNTY	\$11.08	33%	\$576	\$23,040	1.5	\$43,800	\$1,095	\$13,140	\$329	19,355	32%	\$8.28	\$431	1.3
EDDY COUNTY	\$10.06	38%	\$523	\$20,920	1.3	\$53,400	\$1,335	\$16,020	\$401	4,978	26%	\$12.71	\$661	0.8
GRANT COUNTY	\$10.62	33%	\$552	\$22,080	1.4	\$45,700	\$1,143	\$13,710	\$343	3,093	25%	\$9.41	\$489	1.1
GUADALUPE COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$37,800	\$945	\$11,340	\$284	429	26%	\$7.11	\$369	1.7
HARDING COUNTY †	\$10.06	33%	\$523	\$20,920	1.3	\$49,100	\$1,228	\$14,730	\$368	92	25%			
HIDALGO COUNTY	\$10.06	36%	\$523	\$20,920	1.3	\$42,200	\$1,055	\$12,660	\$317	694	32%	\$8.53	\$443	1.2
LEA COUNTY	\$10.06	42%	\$523	\$20,920	1.3	\$47,100	\$1,178	\$14,130	\$353	5,403	27%	\$14.55	\$757	0.7
LINCOLN COUNTY	\$12.06	33%	\$627	\$25,080	1.6	\$53,500	\$1,338	\$16,050	\$401	1,870	23%	\$7.19	\$374	1.7
LOS ALAMOS COUNTY	\$19.15	33%	\$996	\$39,840	2.6	\$120,300	\$3,008	\$36,090	\$902	1,602	21%	\$21.25	\$1,105	0.9
LUNA COUNTY	\$10.06	53%	\$523	\$20,920	1.3	\$32,500	\$813	\$9,750	\$244	2,349	25%	\$7.24	\$377	1.4
MCKINLEY COUNTY	\$12.27	33%	\$638	\$25,520	1.6	\$35,800	\$895	\$10,740	\$269	5,926	28%	\$10.53	\$548	1.2
MORA COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$37,000	\$925	\$11,100	\$278	352	17%	\$6.94	\$361	1.7
OTERO COUNTY	\$10.06	34%	\$523	\$20,920	1.3	\$46,800	\$1,170	\$14,040	\$351	7,607	33%	\$10.60	\$551	0.9
QUAY COUNTY	\$10.06	33%	\$523	\$20,920	1.3	\$40,600	\$1,015	\$12,180	\$305	1,238	29%	\$7.12	\$370	1.4
RIO ARRIBA COUNTY	\$10.81	33%	\$562	\$22,480	1.4	\$44,700	\$1,118	\$13,410	\$335	2,748	18%	\$8.63	\$449	1.3
ROOSEVELT COUNTY	\$10.06	44%	\$523	\$20,920	1.3	\$42,500	\$1,063	\$12,750	\$319	2,474	37%	\$7.83	\$407	1.3
SAN JUAN COUNTY	\$12.15	33%	\$632	\$25,280	1.6	\$51,400	\$1,285	\$15,420	\$386	9,296	25%	\$14.18	\$737	0.9
SAN MIGUEL COUNTY	\$11.17	33%	\$581	\$23,240	1.5	\$42,100	\$1,053	\$12,630	\$316	2,986	27%	\$6.69	\$348	1.7
SANDOVAL COUNTY *	\$15.04	26%	\$782	\$31,280	2.0	\$60,300	\$1,508	\$18,090	\$452	5,146	16%	\$13.49	\$701	1.1
SANTA FE COUNTY	\$18.60	33%	\$967	\$38,680	2.5	\$66,900	\$1,673	\$20,070	\$502	16,505	31%	\$11.78	\$613	1.6
SIERRA COUNTY	\$10.06	34%	\$523	\$20,920	1.3	\$39,800	\$995	\$11,940	\$299	1,542	25%	\$6.22	\$323	1.6
SOCORRO COUNTY	\$10.06	35%	\$523	\$20,920	1.3	\$39,500	\$988	\$11,850	\$296	1,935	29%	\$9.04	\$470	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW MEXICO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TAOS COUNTY	\$14.38	33%	\$748	\$29,920	1.9	\$44,500	\$1,113	\$13,350	\$334	3,108	25%	\$9.35	\$486	1.5
TORRANCE COUNTY *	\$15.04	26%	\$782	\$31,280	2.0	\$60,300	\$1,508	\$18,090	\$452	967	16%	\$7.69	\$400	2.0
UNION COUNTY	\$10.06	33%	\$523	\$20,920	1.3	\$47,200	\$1,180	\$14,160	\$354	470	27%	\$8.26	\$430	1.2
VALENCIA COUNTY *	\$15.04	26%	\$782	\$31,280	2.0	\$60,300	\$1,508	\$18,090	\$452	3,649	16%	\$7.39	\$384	2.0

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW YORK

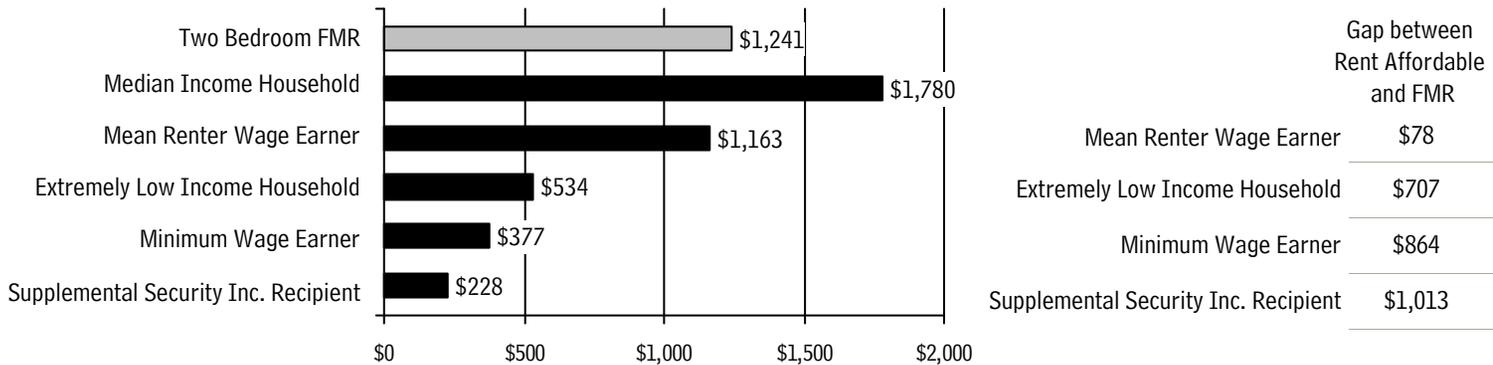
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,241. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,138 monthly or \$49,660 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.87

In New York, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 132 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is \$22.37. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW YORK	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW YORK	\$23.87	57%	\$1,241	\$49,660	3.3	\$71,194	\$1,780	\$21,358	\$534	3,317,613	47%	\$22.37	\$1,163	1.1
COMBINED NONMETRO AREAS	\$14.54	53%	\$756	\$30,243	2.0	\$54,757	\$1,369	\$16,427	\$411	170,949	29%	\$9.67	\$503	1.5
<u>METROPOLITAN AREAS</u>														
ALBANY-SCHENECTADY-TROY MSA	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	117,463	36%	\$12.94	\$673	1.3
BINGHAMTON MSA	\$13.90	53%	\$723	\$28,920	1.9	\$60,400	\$1,510	\$18,120	\$453	32,557	32%	\$10.59	\$551	1.3
BUFFALO-NIAGARA FALLS MSA	\$14.00	38%	\$728	\$29,120	1.9	\$63,700	\$1,593	\$19,110	\$478	158,545	34%	\$10.16	\$528	1.4
ELMIRA MSA	\$15.25	53%	\$793	\$31,720	2.1	\$57,200	\$1,430	\$17,160	\$429	10,890	31%	\$9.97	\$518	1.5
GLENS FALLS MSA	\$16.02	53%	\$833	\$33,320	2.2	\$59,600	\$1,490	\$17,880	\$447	13,514	28%	\$10.37	\$539	1.5
ITHACA MSA	\$18.42	53%	\$958	\$38,320	2.5	\$71,100	\$1,778	\$21,330	\$533	16,837	46%	\$11.84	\$616	1.6
KINGSTON MSA	\$19.25	53%	\$1,001	\$40,040	2.7	\$70,100	\$1,753	\$21,030	\$526	21,583	32%	\$9.52	\$495	2.0
NASSAU-SUFFOLK HMFA	\$30.62	58%	\$1,592	\$63,680	4.2	\$103,600	\$2,590	\$31,080	\$777	183,058	20%	\$14.02	\$729	2.2
NEW YORK HMFA	\$26.13	60%	\$1,359	\$54,360	3.6	\$63,457	\$1,586	\$19,037	\$476	2,141,488	68%	\$34.05	\$1,771	0.8
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN MSA	\$21.69	50%	\$1,128	\$45,120	3.0	\$83,400	\$2,085	\$25,020	\$626	68,748	32%	\$11.72	\$609	1.9
ROCHESTER MSA	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	127,405	32%	\$11.11	\$578	1.4
SYRACUSE MSA	\$14.60	37%	\$759	\$30,360	2.0	\$64,300	\$1,608	\$19,290	\$482	83,095	33%	\$10.76	\$560	1.4
UTICA-ROME MSA	\$14.42	53%	\$750	\$30,000	2.0	\$56,400	\$1,410	\$16,920	\$423	37,104	32%	\$9.15	\$476	1.6
WESTCHESTER COUNTY	\$31.17	68%	\$1,621	\$64,840	4.3	\$104,700	\$2,618	\$31,410	\$785	134,377	40%	\$17.87	\$929	1.7
<u>COUNTIES</u>														
ALBANY COUNTY	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	50,970	42%	\$13.54	\$704	1.2
ALLEGANY COUNTY	\$13.27	53%	\$690	\$27,600	1.8	\$49,800	\$1,245	\$14,940	\$374	4,707	26%	\$8.78	\$456	1.5
BRONX COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	372,690	80%	\$17.46	\$908	1.5
BROOME COUNTY	\$13.90	53%	\$723	\$28,920	1.9	\$60,400	\$1,510	\$18,120	\$453	28,179	35%	\$10.11	\$526	1.4
CATTARAUGUS COUNTY	\$13.50	53%	\$702	\$28,080	1.9	\$51,100	\$1,278	\$15,330	\$383	8,192	26%	\$9.43	\$490	1.4
CAYUGA COUNTY	\$14.42	53%	\$750	\$30,000	2.0	\$59,900	\$1,498	\$17,970	\$449	8,553	28%	\$8.81	\$458	1.6
CHAUTAUQUA COUNTY	\$13.65	53%	\$710	\$28,400	1.9	\$51,400	\$1,285	\$15,420	\$386	16,758	31%	\$8.44	\$439	1.6
CHEMUNG COUNTY	\$15.25	53%	\$793	\$31,720	2.1	\$57,200	\$1,430	\$17,160	\$429	10,890	31%	\$9.97	\$518	1.5
CHENANGO COUNTY	\$13.60	53%	\$707	\$28,280	1.9	\$53,000	\$1,325	\$15,900	\$398	4,922	25%	\$10.42	\$542	1.3
CLINTON COUNTY	\$15.33	53%	\$797	\$31,880	2.1	\$60,600	\$1,515	\$18,180	\$455	9,261	31%	\$9.00	\$468	1.7
COLUMBIA COUNTY	\$16.71	53%	\$869	\$34,760	2.3	\$65,700	\$1,643	\$19,710	\$493	7,303	29%	\$10.23	\$532	1.6
CORTLAND COUNTY	\$14.83	53%	\$771	\$30,840	2.0	\$57,800	\$1,445	\$17,340	\$434	6,492	36%	\$9.10	\$473	1.6
DELAWARE COUNTY	\$13.75	53%	\$715	\$28,600	1.9	\$52,500	\$1,313	\$15,750	\$394	4,673	24%	\$11.40	\$593	1.2
DUTCHESS COUNTY	\$21.69	50%	\$1,128	\$45,120	3.0	\$83,400	\$2,085	\$25,020	\$626	30,908	31%	\$13.01	\$676	1.7
ERIE COUNTY	\$14.00	38%	\$728	\$29,120	1.9	\$63,700	\$1,593	\$19,110	\$478	132,093	35%	\$10.36	\$539	1.4
ESSEX COUNTY	\$14.42	53%	\$750	\$30,000	2.0	\$55,100	\$1,378	\$16,530	\$413	3,932	26%	\$9.28	\$483	1.6
FRANKLIN COUNTY	\$13.15	53%	\$684	\$27,360	1.8	\$49,900	\$1,248	\$14,970	\$374	5,320	30%	\$8.80	\$457	1.5
FULTON COUNTY	\$14.52	53%	\$755	\$30,200	2.0	\$51,700	\$1,293	\$15,510	\$388	6,103	28%	\$9.27	\$482	1.6
GENESEE COUNTY	\$15.81	53%	\$822	\$32,880	2.2	\$61,200	\$1,530	\$18,360	\$459	6,162	27%	\$9.10	\$473	1.7

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW YORK

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GREENE COUNTY	\$15.81	53%	\$822	\$32,880	2.2	\$57,200	\$1,430	\$17,160	\$429	5,078	28%	\$8.98	\$467	1.8
HAMILTON COUNTY	\$14.56	53%	\$757	\$30,280	2.0	\$52,600	\$1,315	\$15,780	\$395	488	21%	\$6.93	\$360	2.1
HERKIMER COUNTY	\$14.42	53%	\$750	\$30,000	2.0	\$56,400	\$1,410	\$16,920	\$423	7,416	29%	\$7.91	\$411	1.8
JEFFERSON COUNTY	\$15.06	53%	\$783	\$31,320	2.1	\$51,600	\$1,290	\$15,480	\$387	16,118	40%	\$10.68	\$555	1.4
KINGS COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	642,437	73%	\$15.15	\$788	1.7
LEWIS COUNTY	\$13.44	53%	\$699	\$27,960	1.9	\$51,400	\$1,285	\$15,420	\$386	2,306	23%	\$8.30	\$432	1.6
LIVINGSTON COUNTY	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	5,641	25%	\$7.96	\$414	1.9
MADISON COUNTY	\$14.60	37%	\$759	\$30,360	2.0	\$64,300	\$1,608	\$19,290	\$482	6,356	25%	\$9.79	\$509	1.5
MONROE COUNTY	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	100,054	35%	\$11.62	\$604	1.3
MONTGOMERY COUNTY	\$13.44	53%	\$699	\$27,960	1.9	\$54,100	\$1,353	\$16,230	\$406	6,583	33%	\$10.21	\$531	1.3
NASSAU COUNTY	\$30.62	58%	\$1,592	\$63,680	4.2	\$103,600	\$2,590	\$31,080	\$777	88,130	20%	\$13.88	\$722	2.2
NEW YORK COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	589,949	80%	\$46.51	\$2,418	0.6
NIAGARA COUNTY	\$14.00	38%	\$728	\$29,120	1.9	\$63,700	\$1,593	\$19,110	\$478	26,452	30%	\$8.80	\$457	1.6
ONEIDA COUNTY	\$14.42	53%	\$750	\$30,000	2.0	\$56,400	\$1,410	\$16,920	\$423	29,688	33%	\$9.33	\$485	1.5
ONONDAGA COUNTY	\$14.60	37%	\$759	\$30,360	2.0	\$64,300	\$1,608	\$19,290	\$482	64,338	36%	\$10.96	\$570	1.3
ONTARIO COUNTY	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	10,140	26%	\$9.93	\$516	1.6
ORANGE COUNTY	\$21.69	50%	\$1,128	\$45,120	3.0	\$83,400	\$2,085	\$25,020	\$626	37,840	33%	\$10.56	\$549	2.1
ORLEANS COUNTY	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	3,755	24%	\$7.86	\$409	2.0
OSWEGO COUNTY	\$14.60	37%	\$759	\$30,360	2.0	\$64,300	\$1,608	\$19,290	\$482	12,401	27%	\$9.74	\$506	1.5
OTSEGO COUNTY	\$14.21	53%	\$739	\$29,560	2.0	\$55,100	\$1,378	\$16,530	\$413	6,279	27%	\$10.02	\$521	1.4
PUTNAM COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	5,819	18%	\$11.78	\$613	2.2
QUEENS COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	447,770	57%	\$17.47	\$908	1.5
RENSSELAER COUNTY	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	21,038	35%	\$11.93	\$620	1.4
RICHMOND COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$62,300	\$1,558	\$18,690	\$467	56,609	36%	\$11.44	\$595	2.3
ROCKLAND COUNTY	\$26.13	60%	\$1,359	\$54,360	3.6	\$101,600	\$2,540	\$30,480	\$762	26,214	28%	\$12.26	\$637	2.1
SARATOGA COUNTY	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	21,848	28%	\$12.12	\$630	1.4
SCHENECTADY COUNTY	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	20,646	35%	\$13.39	\$696	1.3
SCHOHARIE COUNTY	\$16.81	41%	\$874	\$34,960	2.3	\$75,500	\$1,888	\$22,650	\$566	2,961	25%	\$8.39	\$436	2.0
SCHUYLER COUNTY	\$14.65	53%	\$762	\$30,480	2.0	\$54,900	\$1,373	\$16,470	\$412	1,683	23%	\$8.44	\$439	1.7
SENECA COUNTY	\$15.48	53%	\$805	\$32,200	2.1	\$54,600	\$1,365	\$16,380	\$410	3,319	26%	\$8.81	\$458	1.8
ST. LAWRENCE COUNTY	\$13.46	53%	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	11,893	29%	\$8.55	\$445	1.6
STEBEN COUNTY	\$14.31	53%	\$744	\$29,760	2.0	\$54,400	\$1,360	\$16,320	\$408	10,487	27%	\$14.37	\$747	1.0
SUFFOLK COUNTY	\$30.62	58%	\$1,592	\$63,680	4.2	\$103,600	\$2,590	\$31,080	\$777	94,928	20%	\$14.16	\$736	2.2
SULLIVAN COUNTY	\$17.44	53%	\$907	\$36,280	2.4	\$57,500	\$1,438	\$17,250	\$431	8,816	32%	\$9.09	\$472	1.9
TIOGA COUNTY	\$13.90	53%	\$723	\$28,920	1.9	\$60,400	\$1,510	\$18,120	\$453	4,378	22%	\$13.54	\$704	1.0
TOMPKINS COUNTY	\$18.42	53%	\$958	\$38,320	2.5	\$71,100	\$1,778	\$21,330	\$533	16,837	46%	\$11.84	\$616	1.6
ULSTER COUNTY	\$19.25	53%	\$1,001	\$40,040	2.7	\$70,100	\$1,753	\$21,030	\$526	21,583	32%	\$9.52	\$495	2.0
WARREN COUNTY	\$16.02	53%	\$833	\$33,320	2.2	\$59,600	\$1,490	\$17,880	\$447	7,752	30%	\$10.41	\$541	1.5
WASHINGTON COUNTY	\$16.02	53%	\$833	\$33,320	2.2	\$59,600	\$1,490	\$17,880	\$447	5,762	26%	\$10.24	\$533	1.6
WAYNE COUNTY	\$15.44	29%	\$803	\$32,120	2.1	\$66,600	\$1,665	\$19,980	\$500	7,815	22%	\$8.72	\$454	1.8
WESTCHESTER COUNTY	\$31.17	68%	\$1,621	\$64,840	4.3	\$104,700	\$2,618	\$31,410	\$785	134,377	40%	\$17.87	\$929	1.7

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NEW YORK

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WYOMING COUNTY	\$13.90	53%	\$723	\$28,920	1.9	\$59,200	\$1,480	\$17,760	\$444	3,446	23%	\$8.90	\$463	1.6
YATES COUNTY	\$14.25	53%	\$741	\$29,640	2.0	\$53,100	\$1,328	\$15,930	\$398	2,075	23%	\$8.22	\$427	1.7

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH CAROLINA

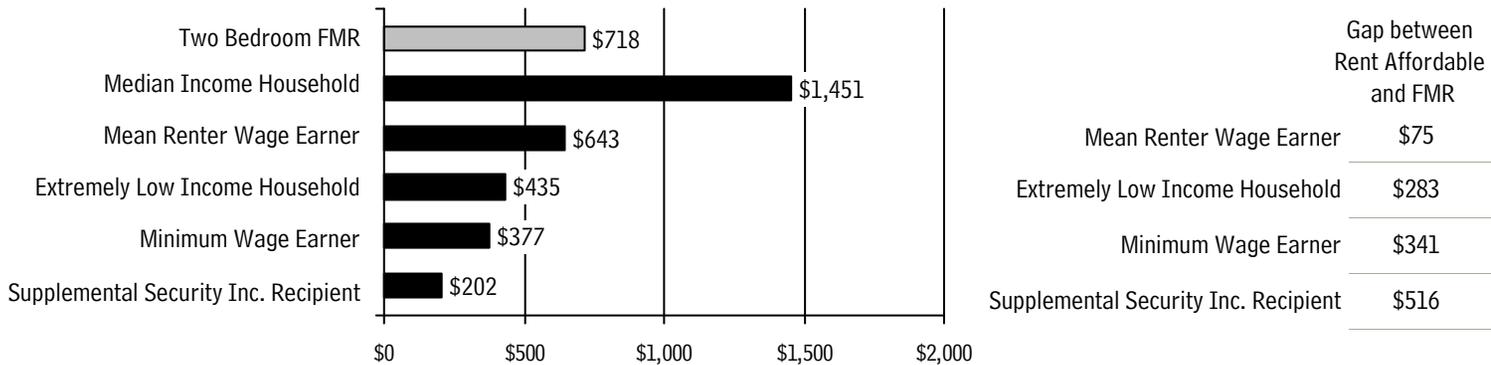
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$718. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,392 monthly or \$28,710 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.80

In North Carolina, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Carolina, the estimated mean (average) wage for a renter is \$12.37. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NORTH CAROLINA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NORTH CAROLINA	\$13.80	31%	\$718	\$28,710	1.9	\$58,026	\$1,451	\$17,408	\$435	959,743	31%	\$12.37	\$643	1.1
COMBINED NONMETRO AREAS	\$12.30	42%	\$639	\$25,574	1.7	\$50,339	\$1,258	\$15,102	\$378	260,561	26%	\$9.49	\$494	1.3
<u>METROPOLITAN AREAS</u>														
ANSON COUNTY HMFA	\$11.31	52%	\$588	\$23,520	1.6	\$44,300	\$1,108	\$13,290	\$332	2,213	24%	\$9.28	\$482	1.2
ASHEVILLE HMFA	\$13.35	34%	\$694	\$27,760	1.8	\$55,400	\$1,385	\$16,620	\$416	35,309	27%	\$10.90	\$567	1.2
BURLINGTON MSA	\$14.73	37%	\$766	\$30,640	2.0	\$53,800	\$1,345	\$16,140	\$404	15,408	30%	\$11.67	\$607	1.3
CHARLOTTE-GASTONIA-CONCORD HMFA	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	147,033	33%	\$15.84	\$824	1.0
DURHAM-CHAPEL HILL HMFA	\$16.00	26%	\$832	\$33,280	2.2	\$66,500	\$1,663	\$19,950	\$499	64,707	42%	\$17.87	\$929	0.9
FAYETTEVILLE HMFA	\$13.46	37%	\$700	\$28,000	1.9	\$52,500	\$1,313	\$15,750	\$394	43,610	41%	\$11.29	\$587	1.2
GOLDSBORO MSA	\$11.96	37%	\$622	\$24,880	1.6	\$49,300	\$1,233	\$14,790	\$370	14,786	35%	\$9.71	\$505	1.2
GREENE COUNTY HMFA	\$11.31	50%	\$588	\$23,520	1.6	\$45,300	\$1,133	\$13,590	\$340	1,697	25%	\$6.77	\$352	1.7
GREENSBORO-HIGH POINT HMFA	\$13.52	25%	\$703	\$28,120	1.9	\$58,000	\$1,450	\$17,400	\$435	74,833	34%	\$12.29	\$639	1.1
GREENVILLE HMFA	\$12.71	37%	\$661	\$26,440	1.8	\$53,500	\$1,338	\$16,050	\$401	22,000	42%	\$8.63	\$449	1.5
HAYWOOD COUNTY HMFA	\$12.56	42%	\$653	\$26,120	1.7	\$50,200	\$1,255	\$15,060	\$377	5,242	23%	\$9.60	\$499	1.3
HICKORY-LENOIR-MORGANTON MSA	\$12.17	37%	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	34,443	26%	\$11.09	\$577	1.1
HOKE COUNTY HMFA	\$12.42	37%	\$646	\$25,840	1.7	\$44,900	\$1,123	\$13,470	\$337	2,842	25%	\$7.64	\$397	1.6
JACKSONVILLE MSA	\$12.27	37%	\$638	\$25,520	1.7	\$49,500	\$1,238	\$14,850	\$371	20,154	42%	\$9.40	\$489	1.3
PENDER COUNTY HMFA	\$12.33	37%	\$641	\$25,640	1.7	\$52,600	\$1,315	\$15,780	\$395	2,794	17%	\$8.07	\$420	1.5
PERSON COUNTY HMFA	\$12.08	37%	\$628	\$25,120	1.7	\$55,500	\$1,388	\$16,650	\$416	3,576	25%	\$9.73	\$506	1.2
RALEIGH-CARY MSA	\$16.46	20%	\$856	\$34,240	2.3	\$77,700	\$1,943	\$23,310	\$583	98,920	32%	\$13.07	\$680	1.3
ROCKINGHAM COUNTY HMFA	\$11.60	35%	\$603	\$24,120	1.6	\$49,900	\$1,248	\$14,970	\$374	9,735	26%	\$9.57	\$498	1.2
ROCKY MOUNT MSA	\$11.31	17%	\$588	\$23,520	1.6	\$51,000	\$1,275	\$15,300	\$383	18,199	34%	\$9.72	\$505	1.2
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	1,280	19%	\$9.02	\$469	2.0
WILMINGTON HMFA	\$15.63	37%	\$813	\$32,520	2.2	\$59,200	\$1,480	\$17,760	\$444	29,486	30%	\$10.19	\$530	1.5
WINSTON-SALEM MSA	\$12.87	31%	\$669	\$26,760	1.8	\$59,800	\$1,495	\$17,940	\$449	50,915	30%	\$12.26	\$637	1.0
<u>COUNTIES</u>														
ALAMANCE COUNTY	\$14.73	37%	\$766	\$30,640	2.0	\$53,800	\$1,345	\$16,140	\$404	15,408	30%	\$11.67	\$607	1.3
ALEXANDER COUNTY	\$12.17	37%	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	2,560	19%	\$8.97	\$466	1.4
ALLEGHANY COUNTY	\$11.31	47%	\$588	\$23,520	1.6	\$47,800	\$1,195	\$14,340	\$359	966	21%	\$7.45	\$388	1.5
ANSON COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$44,300	\$1,108	\$13,290	\$332	2,213	24%	\$9.28	\$482	1.2
ASHE COUNTY	\$11.31	57%	\$588	\$23,520	1.6	\$44,800	\$1,120	\$13,440	\$336	1,975	19%	\$8.71	\$453	1.3
AVERY COUNTY	\$12.85	37%	\$668	\$26,720	1.8	\$46,600	\$1,165	\$13,980	\$350	1,273	19%	\$8.84	\$460	1.5
BEAUFORT COUNTY	\$11.31	40%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	4,563	25%	\$8.23	\$428	1.4
BERTIE COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$37,500	\$938	\$11,250	\$281	1,942	25%	\$8.70	\$452	1.3
BLADEN COUNTY	\$11.31	67%	\$588	\$23,520	1.6	\$42,300	\$1,058	\$12,690	\$317	2,864	22%	\$7.05	\$367	1.6
BRUNSWICK COUNTY	\$15.63	37%	\$813	\$32,520	2.2	\$59,200	\$1,480	\$17,760	\$444	5,418	18%	\$9.60	\$499	1.6
BUNCOMBE COUNTY	\$13.35	34%	\$694	\$27,760	1.8	\$55,400	\$1,385	\$16,620	\$416	25,501	30%	\$11.07	\$576	1.2

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH CAROLINA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BURKE COUNTY	\$12.17	37%	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	8,931	26%	\$11.17	\$581	1.1
CABARRUS COUNTY	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	12,545	25%	\$11.49	\$598	1.3
CALDWELL COUNTY	\$12.17	37%	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	7,718	25%	\$9.64	\$502	1.3
CAMDEN COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$56,400	\$1,410	\$16,920	\$423	440	17%	\$11.56	\$601	1.1
CARTERET COUNTY	\$12.58	37%	\$654	\$26,160	1.7	\$58,200	\$1,455	\$17,460	\$437	5,889	23%	\$7.93	\$413	1.6
CASWELL COUNTY	\$11.75	37%	\$611	\$24,440	1.6	\$52,100	\$1,303	\$15,630	\$391	1,787	21%	\$7.59	\$395	1.5
CATAWBA COUNTY	\$12.17	37%	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	15,234	27%	\$11.72	\$610	1.0
CHATHAM COUNTY	\$16.00	26%	\$832	\$33,280	2.2	\$66,500	\$1,663	\$19,950	\$499	4,502	23%	\$10.20	\$531	1.6
CHEROKEE COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$42,700	\$1,068	\$12,810	\$320	1,846	18%	\$8.05	\$418	1.4
CHOWAN COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$46,000	\$1,150	\$13,800	\$345	1,546	28%	\$7.41	\$385	1.8
CLAY COUNTY	\$11.31	38%	\$588	\$23,520	1.6	\$47,600	\$1,190	\$14,280	\$357	592	15%	\$7.44	\$387	1.5
CLEVELAND COUNTY	\$13.54	61%	\$704	\$28,160	1.9	\$50,300	\$1,258	\$15,090	\$377	10,043	27%	\$10.10	\$525	1.3
COLUMBUS COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$42,600	\$1,065	\$12,780	\$320	5,033	24%	\$8.38	\$436	1.3
CRAVEN COUNTY	\$12.52	37%	\$651	\$26,040	1.7	\$54,100	\$1,353	\$16,230	\$406	11,514	33%	\$10.72	\$557	1.2
CUMBERLAND COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$52,500	\$1,313	\$15,750	\$394	43,610	41%	\$11.29	\$587	1.2
CURRITUCK COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	1,280	19%	\$9.02	\$469	2.0
DARE COUNTY	\$15.90	37%	\$827	\$33,080	2.2	\$63,300	\$1,583	\$18,990	\$475	3,236	26%	\$9.08	\$472	1.8
DAVIDSON COUNTY	\$11.87	37%	\$617	\$24,680	1.6	\$55,800	\$1,395	\$16,740	\$419	14,996	26%	\$9.71	\$505	1.2
DAVIE COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$59,800	\$1,495	\$17,940	\$449	2,296	17%	\$9.09	\$473	1.4
DUPLIN COUNTY	\$11.31	60%	\$588	\$23,520	1.6	\$43,500	\$1,088	\$13,050	\$326	4,586	25%	\$9.18	\$478	1.2
DURHAM COUNTY	\$16.00	26%	\$832	\$33,280	2.2	\$66,500	\$1,663	\$19,950	\$499	40,737	46%	\$20.00	\$1,040	0.8
EDGEcombe COUNTY	\$11.31	17%	\$588	\$23,520	1.6	\$51,000	\$1,275	\$15,300	\$383	7,332	36%	\$10.16	\$528	1.1
FORSYTH COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$59,800	\$1,495	\$17,940	\$449	42,599	34%	\$12.68	\$659	1.0
FRANKLIN COUNTY	\$16.46	20%	\$856	\$34,240	2.3	\$77,700	\$1,943	\$23,310	\$583	3,963	22%	\$10.59	\$551	1.6
GASTON COUNTY	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	23,031	31%	\$11.39	\$592	1.4
GATES COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$51,600	\$1,290	\$15,480	\$387	701	18%	\$8.56	\$445	1.5
GRAHAM COUNTY	\$11.31	38%	\$588	\$23,520	1.6	\$40,700	\$1,018	\$12,210	\$305	579	17%	\$6.52	\$339	1.7
GRANVILLE COUNTY	\$12.71	37%	\$661	\$26,440	1.8	\$57,500	\$1,438	\$17,250	\$431	4,150	25%	\$9.50	\$494	1.3
GREENE COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$45,300	\$1,133	\$13,590	\$340	1,697	25%	\$6.77	\$352	1.7
GUILFORD COUNTY	\$13.52	25%	\$703	\$28,120	1.9	\$58,000	\$1,450	\$17,400	\$435	62,967	37%	\$12.69	\$660	1.1
HALIFAX COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$41,700	\$1,043	\$12,510	\$313	7,295	33%	\$8.13	\$423	1.4
HARNETT COUNTY	\$11.75	37%	\$611	\$24,440	1.6	\$52,000	\$1,300	\$15,600	\$390	10,047	30%	\$9.04	\$470	1.3
HAYWOOD COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$50,200	\$1,255	\$15,060	\$377	5,242	23%	\$9.60	\$499	1.3
HENDERSON COUNTY	\$13.35	34%	\$694	\$27,760	1.8	\$55,400	\$1,385	\$16,620	\$416	7,931	21%	\$10.65	\$554	1.3
HERTFORD COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$39,800	\$995	\$11,940	\$299	2,683	30%	\$10.28	\$534	1.1
HOKE COUNTY	\$12.42	37%	\$646	\$25,840	1.7	\$44,900	\$1,123	\$13,470	\$337	2,842	25%	\$7.64	\$397	1.6
HYDE COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$44,200	\$1,105	\$13,260	\$332	472	22%	\$9.26	\$482	1.4
IREDELL COUNTY	\$13.88	37%	\$722	\$28,880	1.9	\$61,300	\$1,533	\$18,390	\$460	11,680	25%	\$12.09	\$629	1.1
JACKSON COUNTY	\$12.21	51%	\$635	\$25,400	1.7	\$50,800	\$1,270	\$15,240	\$381	3,630	28%	\$8.64	\$449	1.4
JOHNSTON COUNTY	\$16.46	20%	\$856	\$34,240	2.3	\$77,700	\$1,943	\$23,310	\$583	12,373	27%	\$9.48	\$493	1.7
JONES COUNTY	\$12.48	37%	\$649	\$25,960	1.7	\$43,700	\$1,093	\$13,110	\$328	830	20%	\$7.55	\$392	1.7

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH CAROLINA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LEE COUNTY	\$12.92	37%	\$672	\$26,880	1.8	\$55,200	\$1,380	\$16,560	\$414	5,230	28%	\$11.25	\$585	1.1
LENOIR COUNTY	\$11.35	37%	\$590	\$23,600	1.6	\$46,600	\$1,165	\$13,980	\$350	7,878	33%	\$8.19	\$426	1.4
LINCOLN COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$57,700	\$1,443	\$17,310	\$433	5,165	21%	\$9.99	\$520	1.2
MACON COUNTY	\$12.15	37%	\$632	\$25,280	1.7	\$46,800	\$1,170	\$14,040	\$351	2,395	19%	\$9.42	\$490	1.3
MADISON COUNTY	\$13.35	34%	\$694	\$27,760	1.8	\$55,400	\$1,385	\$16,620	\$416	1,877	23%	\$8.10	\$421	1.6
MARTIN COUNTY	\$11.31	51%	\$588	\$23,520	1.6	\$43,700	\$1,093	\$13,110	\$328	2,827	28%	\$8.64	\$449	1.3
McDOWELL COUNTY	\$12.69	61%	\$660	\$26,400	1.8	\$47,600	\$1,190	\$14,280	\$357	3,788	23%	\$9.93	\$516	1.3
MECKLENBURG COUNTY	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	103,024	38%	\$17.32	\$901	0.9
MITCHELL COUNTY	\$12.85	37%	\$668	\$26,720	1.8	\$45,200	\$1,130	\$13,560	\$339	1,254	19%	\$9.75	\$507	1.3
MONTGOMERY COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$49,300	\$1,233	\$14,790	\$370	2,312	23%	\$9.04	\$470	1.3
MOORE COUNTY	\$13.27	37%	\$690	\$27,600	1.8	\$61,600	\$1,540	\$18,480	\$462	6,570	21%	\$10.15	\$528	1.3
NASH COUNTY	\$11.31	17%	\$588	\$23,520	1.6	\$51,000	\$1,275	\$15,300	\$383	10,867	32%	\$9.53	\$496	1.2
NEW HANOVER COUNTY	\$15.63	37%	\$813	\$32,520	2.2	\$59,200	\$1,480	\$17,760	\$444	24,068	35%	\$10.35	\$538	1.5
NORTHAMPTON COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$43,100	\$1,078	\$12,930	\$323	2,016	23%	\$7.16	\$372	1.6
ONSLow COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$49,500	\$1,238	\$14,850	\$371	20,154	42%	\$9.40	\$489	1.3
ORANGE COUNTY	\$16.00	26%	\$832	\$33,280	2.2	\$66,500	\$1,663	\$19,950	\$499	19,468	42%	\$10.40	\$541	1.5
PAMLICO COUNTY	\$11.31	40%	\$588	\$23,520	1.6	\$51,800	\$1,295	\$15,540	\$389	925	18%	\$7.23	\$376	1.6
PASQUOTANK COUNTY	\$12.87	37%	\$669	\$26,760	1.8	\$47,000	\$1,175	\$14,100	\$353	4,424	34%	\$9.02	\$469	1.4
PENDER COUNTY	\$12.33	37%	\$641	\$25,640	1.7	\$52,600	\$1,315	\$15,780	\$395	2,794	17%	\$8.07	\$420	1.5
PERQUIMANS COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$43,800	\$1,095	\$13,140	\$329	994	21%	\$6.36	\$331	2.0
PERSON COUNTY	\$12.08	37%	\$628	\$25,120	1.7	\$55,500	\$1,388	\$16,650	\$416	3,576	25%	\$9.73	\$506	1.2
PITT COUNTY	\$12.71	37%	\$661	\$26,440	1.8	\$53,500	\$1,338	\$16,050	\$401	22,000	42%	\$8.63	\$449	1.5
POLK COUNTY	\$13.04	61%	\$678	\$27,120	1.8	\$56,100	\$1,403	\$16,830	\$421	1,690	21%	\$10.50	\$546	1.2
RANDOLPH COUNTY	\$13.52	25%	\$703	\$28,120	1.9	\$58,000	\$1,450	\$17,400	\$435	11,866	23%	\$9.95	\$517	1.4
RICHMOND COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$43,800	\$1,095	\$13,140	\$329	5,003	28%	\$8.74	\$454	1.3
ROBESON COUNTY	\$11.31	40%	\$588	\$23,520	1.6	\$39,000	\$975	\$11,700	\$293	11,898	27%	\$7.13	\$371	1.6
ROCKINGHAM COUNTY	\$11.60	35%	\$603	\$24,120	1.6	\$49,900	\$1,248	\$14,970	\$374	9,735	26%	\$9.57	\$498	1.2
ROWAN COUNTY	\$13.06	42%	\$679	\$27,160	1.8	\$54,900	\$1,373	\$16,470	\$412	13,203	26%	\$12.46	\$648	1.0
RUTHERFORD COUNTY	\$12.73	61%	\$662	\$26,480	1.8	\$46,500	\$1,163	\$13,950	\$349	6,424	26%	\$9.00	\$468	1.4
SAMPSON COUNTY	\$11.31	61%	\$588	\$23,520	1.6	\$46,600	\$1,165	\$13,980	\$350	5,910	27%	\$9.06	\$471	1.2
SCOTLAND COUNTY	\$12.02	37%	\$625	\$25,000	1.7	\$47,700	\$1,193	\$14,310	\$358	4,138	31%	\$8.03	\$418	1.5
STANLY COUNTY	\$11.75	37%	\$611	\$24,440	1.6	\$55,700	\$1,393	\$16,710	\$418	5,278	24%	\$10.03	\$521	1.2
STOKES COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$59,800	\$1,495	\$17,940	\$449	3,156	18%	\$8.49	\$441	1.5
SURRY COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$48,000	\$1,200	\$14,400	\$360	6,721	24%	\$9.07	\$472	1.2
SWAIN COUNTY	\$11.31	38%	\$588	\$23,520	1.6	\$42,000	\$1,050	\$12,600	\$315	1,188	23%	\$8.03	\$418	1.4
TRANSYLVANIA COUNTY	\$14.87	75%	\$773	\$30,920	2.1	\$56,700	\$1,418	\$17,010	\$425	2,536	21%	\$8.29	\$431	1.8
TYRRELL COUNTY	\$13.02	37%	\$677	\$27,080	1.8	\$40,300	\$1,008	\$12,090	\$302	387	25%	\$6.52	\$339	2.0
UNION COUNTY	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	8,433	19%	\$10.56	\$549	1.5
VANCE COUNTY	\$11.40	37%	\$593	\$23,720	1.6	\$43,800	\$1,095	\$13,140	\$329	5,473	34%	\$8.34	\$434	1.4
WAKE COUNTY	\$16.46	20%	\$856	\$34,240	2.3	\$77,700	\$1,943	\$23,310	\$583	82,584	34%	\$13.47	\$701	1.2
WARREN COUNTY	\$11.67	37%	\$607	\$24,280	1.6	\$41,800	\$1,045	\$12,540	\$314	1,756	23%	\$6.93	\$360	1.7

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH CAROLINA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$43,400	\$1,085	\$13,020	\$326	1,420	26%	\$5.36	\$279	2.3
WATAUGA COUNTY	\$14.62	37%	\$760	\$30,400	2.0	\$56,800	\$1,420	\$17,040	\$426	6,144	37%	\$7.47	\$388	2.0
WAYNE COUNTY	\$11.96	37%	\$622	\$24,880	1.6	\$49,300	\$1,233	\$14,790	\$370	14,786	35%	\$9.71	\$505	1.2
WILKES COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$49,300	\$1,233	\$14,790	\$370	5,877	22%	\$9.25	\$481	1.2
WILSON COUNTY	\$13.12	37%	\$682	\$27,280	1.8	\$50,400	\$1,260	\$15,120	\$378	11,101	39%	\$11.04	\$574	1.2
YADKIN COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$59,800	\$1,495	\$17,940	\$449	2,864	20%	\$9.53	\$496	1.3
YANCEY COUNTY	\$11.31	49%	\$588	\$23,520	1.6	\$44,600	\$1,115	\$13,380	\$335	1,478	20%	\$8.27	\$430	1.4

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH DAKOTA

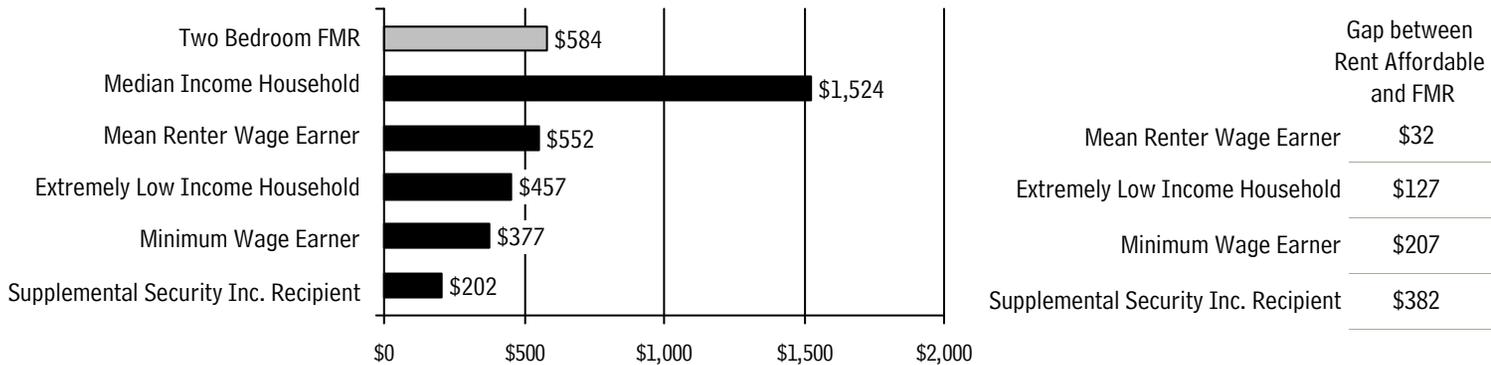
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$584. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,948 monthly or \$23,377 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.24

In North Dakota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 62 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Dakota, the estimated mean (average) wage for a renter is \$10.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NORTH DAKOTA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two- bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NORTH DAKOTA	\$11.24	34%	\$584	\$23,377	1.6	\$60,969	\$1,524	\$18,291	\$457	85,842	33%	\$10.62	\$552	1.1
COMBINED NONMETRO AREAS	\$10.64	38%	\$553	\$22,126	1.5	\$56,054	\$1,401	\$16,816	\$420	39,374	28%	\$10.40	\$541	1.0
<u>METROPOLITAN AREAS</u>														
BISMARCK MSA	\$10.87	26%	\$565	\$22,600	1.5	\$68,000	\$1,700	\$20,400	\$510	11,265	30%	\$9.77	\$508	1.1
FARGO MSA	\$12.08	35%	\$628	\$25,120	1.7	\$68,100	\$1,703	\$20,430	\$511	23,423	46%	\$11.52	\$599	1.0
GRAND FORKS MSA	\$11.94	28%	\$621	\$24,840	1.6	\$63,800	\$1,595	\$19,140	\$479	11,780	46%	\$10.18	\$530	1.2
<u>COUNTIES</u>														
ADAMS COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$48,300	\$1,208	\$14,490	\$362	326	29%	\$10.27	\$534	1.0
BARNES COUNTY	\$9.96	41%	\$518	\$20,720	1.4	\$59,400	\$1,485	\$17,820	\$446	1,410	29%	\$8.74	\$455	1.1
BENSON COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$44,500	\$1,113	\$13,350	\$334	738	32%	\$9.91	\$515	1.0
BILLINGS COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$50,200	\$1,255	\$15,060	\$377	87	24%	\$12.61	\$656	0.8
BOTTINEAU COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$53,100	\$1,328	\$15,930	\$398	592	20%	\$9.52	\$495	1.1
BOWMAN COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$55,700	\$1,393	\$16,710	\$418	279	21%	\$11.92	\$620	0.8
BURKE COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$44,100	\$1,103	\$13,230	\$331	156	15%	\$12.56	\$653	0.8
BURLEIGH COUNTY	\$10.87	26%	\$565	\$22,600	1.5	\$68,000	\$1,700	\$20,400	\$510	8,848	32%	\$10.02	\$521	1.1
CASS COUNTY	\$12.08	35%	\$628	\$25,120	1.7	\$68,100	\$1,703	\$20,430	\$511	23,423	46%	\$11.52	\$599	1.0
CAVALIER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$55,800	\$1,395	\$16,740	\$419	374	19%	\$11.75	\$611	0.8
DICKEY COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$51,700	\$1,293	\$15,510	\$388	654	29%	\$8.60	\$447	1.2
DIVIDE COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$55,400	\$1,385	\$16,620	\$416	182	18%	\$8.68	\$452	1.1
DUNN COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$48,400	\$1,210	\$14,520	\$363	277	20%	\$9.87	\$513	1.0
EDDY COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$53,200	\$1,330	\$15,960	\$399	287	25%	\$8.18	\$425	1.2
EMMONS COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$44,800	\$1,120	\$13,440	\$336	283	16%	\$8.87	\$461	1.2
FOSTER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$57,000	\$1,425	\$17,100	\$428	396	26%	\$9.97	\$518	1.0
GOLDEN VALLEY COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$52,000	\$1,300	\$15,600	\$390	169	22%	\$8.59	\$447	1.2
GRAND FORKS COUNTY	\$11.94	28%	\$621	\$24,840	1.6	\$63,800	\$1,595	\$19,140	\$479	11,780	46%	\$10.18	\$530	1.2
GRANT COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$43,100	\$1,078	\$12,930	\$323	244	20%	\$8.77	\$456	1.1
GRIGGS COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$54,200	\$1,355	\$16,260	\$407	255	22%	\$8.48	\$441	1.2
HETTINGER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$48,900	\$1,223	\$14,670	\$367	181	16%	\$8.58	\$446	1.2
KIDDER COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$42,900	\$1,073	\$12,870	\$322	210	18%	\$9.71	\$505	1.1
LaMOURE COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$51,400	\$1,285	\$15,420	\$386	369	19%	\$9.66	\$502	1.0
LOGAN COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$46,800	\$1,170	\$14,040	\$351	141	15%	\$8.10	\$421	1.3
McHENRY COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$50,300	\$1,258	\$15,090	\$377	467	18%	\$10.51	\$547	1.0
McINTOSH COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$44,800	\$1,120	\$13,440	\$336	253	17%	\$9.08	\$472	1.1
McKENZIE COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$48,100	\$1,203	\$14,430	\$361	562	26%	\$17.92	\$932	0.6
McLEAN COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$55,800	\$1,395	\$16,740	\$419	675	18%	\$10.73	\$558	1.0
MERCER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$73,300	\$1,833	\$21,990	\$550	522	16%	\$10.71	\$557	0.9
MORTON COUNTY	\$10.87	26%	\$565	\$22,600	1.5	\$68,000	\$1,700	\$20,400	\$510	2,417	24%	\$8.44	\$439	1.3

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

NORTH DAKOTA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MOUNTRAIL COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$44,900	\$1,123	\$13,470	\$337	701	27%	\$12.20	\$635	0.8
NELSON COUNTY	\$11.42	26%	\$594	\$23,760	1.6	\$52,600	\$1,315	\$15,780	\$395	321	20%	\$8.26	\$429	1.4
OLIVER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$64,000	\$1,600	\$19,200	\$480	114	14%	\$15.08	\$784	0.7
PEMBINA COUNTY	\$11.42	26%	\$594	\$23,760	1.6	\$63,900	\$1,598	\$19,170	\$479	766	22%	\$11.05	\$575	1.0
PIERCE COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$48,500	\$1,213	\$14,550	\$364	528	27%	\$9.28	\$482	1.1
RAMSEY COUNTY	\$9.98	26%	\$519	\$20,760	1.4	\$59,800	\$1,495	\$17,940	\$449	1,738	35%	\$6.93	\$360	1.4
RANSOM COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$63,200	\$1,580	\$18,960	\$474	575	24%	\$8.38	\$436	1.2
RENVILLE COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$50,700	\$1,268	\$15,210	\$380	242	22%	\$10.78	\$561	1.0
RICHLAND COUNTY	\$10.25	26%	\$533	\$21,320	1.4	\$64,100	\$1,603	\$19,230	\$481	2,098	30%	\$9.70	\$504	1.1
ROLETTE COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$41,900	\$1,048	\$12,570	\$314	1,484	33%	\$5.58	\$290	1.9
SARGENT COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$62,000	\$1,550	\$18,600	\$465	364	20%	\$15.77	\$820	0.6
SHERIDAN COUNTY	\$10.37	26%	\$539	\$21,560	1.4	\$42,500	\$1,063	\$12,750	\$319	111	15%	\$7.28	\$379	1.4
SIoux COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$33,900	\$848	\$10,170	\$254	590	54%	\$7.95	\$414	1.3
SLOPE COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$36,700	\$918	\$11,010	\$275	40	13%	\$17.56	\$913	0.6
STARK COUNTY	\$9.96	40%	\$518	\$20,720	1.4	\$59,200	\$1,480	\$17,760	\$444	2,657	30%	\$9.69	\$504	1.0
STEELE COUNTY	\$11.42	26%	\$594	\$23,760	1.6	\$61,900	\$1,548	\$18,570	\$464	213	23%	\$13.06	\$679	0.9
STUTSMAN COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$59,900	\$1,498	\$17,970	\$449	2,939	33%	\$8.84	\$460	1.1
TOWNER COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$55,400	\$1,385	\$16,620	\$416	306	25%	\$7.60	\$395	1.3
TRAILL COUNTY	\$11.42	26%	\$594	\$23,760	1.6	\$64,600	\$1,615	\$19,380	\$485	921	28%	\$8.79	\$457	1.3
WALSH COUNTY	\$11.42	26%	\$594	\$23,760	1.6	\$58,600	\$1,465	\$17,580	\$440	1,166	23%	\$9.15	\$476	1.2
WARD COUNTY	\$12.13	54%	\$631	\$25,240	1.7	\$58,900	\$1,473	\$17,670	\$442	8,588	37%	\$10.43	\$542	1.2
WELLS COUNTY	\$9.96	39%	\$518	\$20,720	1.4	\$55,400	\$1,385	\$16,620	\$416	520	23%	\$7.17	\$373	1.4
WILLIAMS COUNTY	\$9.96	44%	\$518	\$20,720	1.4	\$55,000	\$1,375	\$16,500	\$413	2,303	28%	\$14.96	\$778	0.7

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

OHIO

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$696. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,320 monthly or \$27,843 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.39

In Ohio, a minimum wage worker earns an hourly wage of \$7.30. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$11.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OHIO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OHIO	\$13.39	29%	\$696	\$27,843	1.8	\$61,992	\$1,550	\$18,598	\$465	1,373,259	31%	\$11.99	\$623	1.1
COMBINED NONMETRO AREAS	\$11.76	34%	\$612	\$24,463	1.6	\$53,560	\$1,339	\$16,068	\$402	212,207	25%	\$10.30	\$536	1.1
METROPOLITAN AREAS														
AKRON MSA	\$14.65	31%	\$762	\$30,480	2.0	\$64,800	\$1,620	\$19,440	\$486	81,016	30%	\$11.41	\$593	1.3
BROWN COUNTY HMFA	\$11.52	31%	\$599	\$23,960	1.6	\$53,200	\$1,330	\$15,960	\$399	3,188	20%	\$8.17	\$425	1.4
CANTON-MASSILLON MSA	\$12.38	28%	\$644	\$25,760	1.7	\$57,700	\$1,443	\$17,310	\$433	43,141	27%	\$10.38	\$540	1.2
CINCINNATI-MIDDLETON HMFA	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	202,891	34%	\$13.08	\$680	1.1
CLEVELAND-ELYRIA-MENTOR MSA	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	272,287	32%	\$12.83	\$667	1.1
COLUMBUS HMFA	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	232,257	37%	\$13.45	\$700	1.1
DAYTON HMFA	\$13.38	29%	\$696	\$27,840	1.8	\$61,700	\$1,543	\$18,510	\$463	108,401	34%	\$11.99	\$624	1.1
HUNTINGTON-ASHLAND MSA	\$11.31	36%	\$588	\$23,520	1.5	\$48,500	\$1,213	\$14,550	\$364	6,221	25%	\$7.80	\$406	1.4
LIMA MSA	\$11.58	31%	\$602	\$24,080	1.6	\$57,000	\$1,425	\$17,100	\$428	11,356	28%	\$9.96	\$518	1.2
MANSFIELD MSA	\$11.67	31%	\$607	\$24,280	1.6	\$55,100	\$1,378	\$16,530	\$413	14,090	28%	\$10.16	\$528	1.1
PARKERSBURG-MARIETTA-VIENNA MSA	\$11.31	36%	\$588	\$23,520	1.5	\$52,500	\$1,313	\$15,750	\$394	5,972	24%	\$10.36	\$539	1.1
PREBLE COUNTY HMFA	\$12.48	30%	\$649	\$25,960	1.7	\$58,000	\$1,450	\$17,400	\$435	3,370	21%	\$10.10	\$525	1.2
SANDUSKY MSA	\$12.81	31%	\$666	\$26,640	1.8	\$64,000	\$1,600	\$19,200	\$480	8,873	28%	\$9.73	\$506	1.3
SPRINGFIELD MSA	\$12.46	31%	\$648	\$25,920	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.42	\$490	1.3
TOLEDO MSA	\$12.77	29%	\$664	\$26,560	1.7	\$61,500	\$1,538	\$18,450	\$461	82,907	32%	\$11.20	\$583	1.1
UNION COUNTY HMFA	\$14.60	25%	\$759	\$30,360	2.0	\$73,500	\$1,838	\$22,050	\$551	3,228	23%	\$14.95	\$777	1.0
WEIRTON-STEUBENVILLE MSA	\$11.31	43%	\$588	\$23,520	1.5	\$49,700	\$1,243	\$14,910	\$373	7,818	26%	\$11.02	\$573	1.0
WHEELING MSA	\$11.31	43%	\$588	\$23,520	1.5	\$48,900	\$1,223	\$14,670	\$367	7,065	25%	\$8.07	\$420	1.4
YOUNGSTOWN-WARREN-BOARDMAN HMFA	\$11.44	26%	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	50,813	27%	\$9.68	\$504	1.2
COUNTIES														
ADAMS COUNTY	\$11.31	58%	\$588	\$23,520	1.5	\$41,700	\$1,043	\$12,510	\$313	2,740	26%	\$8.88	\$462	1.3
ALLEN COUNTY	\$11.58	31%	\$602	\$24,080	1.6	\$57,000	\$1,425	\$17,100	\$428	11,356	28%	\$9.96	\$518	1.2
ASHLAND COUNTY	\$12.31	31%	\$640	\$25,600	1.7	\$57,300	\$1,433	\$17,190	\$430	4,760	24%	\$10.05	\$523	1.2
ASHTABULA COUNTY	\$12.31	30%	\$640	\$25,600	1.7	\$51,300	\$1,283	\$15,390	\$385	10,210	26%	\$9.43	\$491	1.3
ATHENS COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$48,700	\$1,218	\$14,610	\$365	8,905	40%	\$6.38	\$332	1.8
AUGLAIZE COUNTY	\$11.63	31%	\$605	\$24,200	1.6	\$62,700	\$1,568	\$18,810	\$470	3,840	22%	\$12.23	\$636	1.0
BELMONT COUNTY	\$11.31	43%	\$588	\$23,520	1.5	\$48,900	\$1,223	\$14,670	\$367	7,065	25%	\$8.07	\$420	1.4
BROWN COUNTY	\$11.52	31%	\$599	\$23,960	1.6	\$53,200	\$1,330	\$15,960	\$399	3,188	20%	\$8.17	\$425	1.4
BUTLER COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	34,961	28%	\$11.42	\$594	1.2
CARROLL COUNTY	\$12.38	28%	\$644	\$25,760	1.7	\$57,700	\$1,443	\$17,310	\$433	2,222	20%	\$7.95	\$414	1.6
CHAMPAIGN COUNTY	\$12.12	31%	\$630	\$25,200	1.7	\$60,100	\$1,503	\$18,030	\$451	3,594	24%	\$10.72	\$558	1.1
CLARK COUNTY	\$12.46	31%	\$648	\$25,920	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.42	\$490	1.3
CLERMONT COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	16,660	25%	\$10.81	\$562	1.3
CLINTON COUNTY	\$11.98	31%	\$623	\$24,920	1.6	\$59,200	\$1,480	\$17,760	\$444	4,799	31%	\$13.64	\$709	0.9

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

OHIO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two- bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COLUMBIANA COUNTY	\$11.50	31%	\$598	\$23,920	1.6	\$49,900	\$1,248	\$14,970	\$374	10,317	24%	\$8.65	\$450	1.3
COSHOCTON COUNTY	\$11.31	41%	\$588	\$23,520	1.5	\$51,300	\$1,283	\$15,390	\$385	3,445	24%	\$10.34	\$538	1.1
CRAWFORD COUNTY	\$11.31	38%	\$588	\$23,520	1.5	\$52,600	\$1,315	\$15,780	\$395	5,210	27%	\$9.24	\$481	1.2
CUYAHOGA COUNTY	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	210,469	37%	\$13.85	\$720	1.0
DARKE COUNTY	\$11.31	35%	\$588	\$23,520	1.5	\$55,600	\$1,390	\$16,680	\$417	4,779	23%	\$10.12	\$526	1.1
DEFIANCE COUNTY	\$11.85	31%	\$616	\$24,640	1.6	\$61,500	\$1,538	\$18,450	\$461	3,084	20%	\$11.49	\$597	1.0
DELAWARE COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	7,772	20%	\$11.70	\$609	1.2
ERIE COUNTY	\$12.81	31%	\$666	\$26,640	1.8	\$64,000	\$1,600	\$19,200	\$480	8,873	28%	\$9.73	\$506	1.3
FAIRFIELD COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	10,799	24%	\$8.56	\$445	1.7
FAYETTE COUNTY	\$12.71	31%	\$661	\$26,440	1.7	\$53,600	\$1,340	\$16,080	\$402	3,689	33%	\$10.00	\$520	1.3
FRANKLIN COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	189,165	43%	\$14.37	\$747	1.0
FULTON COUNTY	\$12.77	29%	\$664	\$26,560	1.7	\$61,500	\$1,538	\$18,450	\$461	3,080	20%	\$10.99	\$571	1.2
GALLIA COUNTY	\$11.31	54%	\$588	\$23,520	1.5	\$45,300	\$1,133	\$13,590	\$340	3,041	25%	\$9.55	\$497	1.2
GEAUGA COUNTY	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	4,016	13%	\$9.80	\$509	1.4
GREENE COUNTY	\$13.38	29%	\$696	\$27,840	1.8	\$61,700	\$1,543	\$18,510	\$463	16,789	30%	\$10.04	\$522	1.3
GUERNSEY COUNTY	\$11.31	44%	\$588	\$23,520	1.5	\$46,300	\$1,158	\$13,890	\$347	4,284	27%	\$9.51	\$495	1.2
HAMILTON COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	139,257	40%	\$14.15	\$736	1.0
HANCOCK COUNTY	\$12.79	31%	\$665	\$26,600	1.8	\$62,000	\$1,550	\$18,600	\$465	7,494	27%	\$11.32	\$589	1.1
HARDIN COUNTY	\$11.31	43%	\$588	\$23,520	1.5	\$54,200	\$1,355	\$16,260	\$407	3,233	27%	\$9.18	\$477	1.2
HARRISON COUNTY	\$11.31	35%	\$588	\$23,520	1.5	\$45,000	\$1,125	\$13,500	\$338	1,441	23%	\$8.81	\$458	1.3
HENRY COUNTY	\$11.42	31%	\$594	\$23,760	1.6	\$60,500	\$1,513	\$18,150	\$454	2,128	19%	\$11.36	\$591	1.0
HIGHLAND COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$51,000	\$1,275	\$15,300	\$383	3,852	25%	\$8.69	\$452	1.3
HOCKING COUNTY	\$11.31	44%	\$588	\$23,520	1.5	\$49,900	\$1,248	\$14,970	\$374	2,649	24%	\$7.10	\$369	1.6
HOLMES COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$49,400	\$1,235	\$14,820	\$371	2,614	23%	\$10.49	\$546	1.1
HURON COUNTY	\$12.23	31%	\$636	\$25,440	1.7	\$57,300	\$1,433	\$17,190	\$430	6,194	28%	\$11.04	\$574	1.1
JACKSON COUNTY	\$11.48	31%	\$597	\$23,880	1.6	\$44,200	\$1,105	\$13,260	\$332	3,300	26%	\$8.42	\$438	1.4
JEFFERSON COUNTY	\$11.31	43%	\$588	\$23,520	1.5	\$49,700	\$1,243	\$14,910	\$373	7,818	26%	\$11.02	\$573	1.0
KNOX COUNTY	\$12.02	31%	\$625	\$25,000	1.6	\$54,900	\$1,373	\$16,470	\$412	4,853	24%	\$11.03	\$573	1.1
LAKE COUNTY	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	20,198	23%	\$11.60	\$603	1.2
LAWRENCE COUNTY	\$11.31	36%	\$588	\$23,520	1.5	\$48,500	\$1,213	\$14,550	\$364	6,221	25%	\$7.80	\$406	1.4
LICKING COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	14,212	26%	\$9.59	\$499	1.5
LOGAN COUNTY	\$12.33	31%	\$641	\$25,640	1.7	\$58,400	\$1,460	\$17,520	\$438	4,378	24%	\$12.36	\$643	1.0
LORAIN COUNTY	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	27,364	26%	\$9.72	\$505	1.5
LUCAS COUNTY	\$12.77	29%	\$664	\$26,560	1.7	\$61,500	\$1,538	\$18,450	\$461	63,360	35%	\$10.86	\$565	1.2
MADISON COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	3,788	28%	\$10.85	\$564	1.3
MAHONING COUNTY	\$11.44	26%	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	27,897	27%	\$8.72	\$454	1.3
MARION COUNTY	\$12.56	31%	\$653	\$26,120	1.7	\$53,500	\$1,338	\$16,050	\$401	6,666	27%	\$10.11	\$526	1.2
MEDINA COUNTY	\$14.13	29%	\$735	\$29,400	1.9	\$64,800	\$1,620	\$19,440	\$486	10,240	19%	\$9.19	\$478	1.5
MEIGS COUNTY	\$11.31	41%	\$588	\$23,520	1.5	\$40,900	\$1,023	\$12,270	\$307	1,898	21%	\$6.91	\$359	1.6
MERCER COUNTY	\$11.31	39%	\$588	\$23,520	1.5	\$61,900	\$1,548	\$18,570	\$464	2,923	20%	\$8.96	\$466	1.3
MIAMI COUNTY	\$13.38	29%	\$696	\$27,840	1.8	\$61,700	\$1,543	\$18,510	\$463	10,637	28%	\$10.77	\$560	1.2

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

OHIO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two- bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MONROE COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$44,500	\$1,113	\$13,350	\$334	1,160	19%	\$9.57	\$498	1.2
MONTGOMERY COUNTY	\$13.38	29%	\$696	\$27,840	1.8	\$61,700	\$1,543	\$18,510	\$463	80,975	35%	\$12.58	\$654	1.1
MORGAN COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$42,900	\$1,073	\$12,870	\$322	1,283	22%	\$7.58	\$394	1.5
MORROW COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	2,048	18%	\$8.94	\$465	1.6
MUSKINGUM COUNTY	\$11.31	37%	\$588	\$23,520	1.5	\$50,800	\$1,270	\$15,240	\$381	8,621	27%	\$9.29	\$483	1.2
NOBLE COUNTY	\$11.31	42%	\$588	\$23,520	1.5	\$47,800	\$1,195	\$14,340	\$359	917	20%	\$8.23	\$428	1.4
OTTAWA COUNTY	\$12.77	29%	\$664	\$26,560	1.7	\$61,500	\$1,538	\$18,450	\$461	3,187	19%	\$11.90	\$619	1.1
PAULDING COUNTY	\$11.31	38%	\$588	\$23,520	1.5	\$55,800	\$1,395	\$16,740	\$419	1,253	16%	\$9.90	\$515	1.1
PERRY COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$50,400	\$1,260	\$15,120	\$378	2,577	21%	\$10.39	\$541	1.1
PICKAWAY COUNTY	\$14.42	24%	\$750	\$30,000	2.0	\$68,600	\$1,715	\$20,580	\$515	4,473	25%	\$10.03	\$522	1.4
PIKE COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$43,700	\$1,093	\$13,110	\$328	3,120	30%	\$12.42	\$646	0.9
PORTAGE COUNTY	\$14.65	31%	\$762	\$30,480	2.0	\$64,800	\$1,620	\$19,440	\$486	16,224	29%	\$9.67	\$503	1.5
PREBLE COUNTY	\$12.48	30%	\$649	\$25,960	1.7	\$58,000	\$1,450	\$17,400	\$435	3,370	21%	\$10.10	\$525	1.2
PUTNAM COUNTY	\$11.52	31%	\$599	\$23,960	1.6	\$66,200	\$1,655	\$19,860	\$497	1,943	16%	\$9.36	\$487	1.2
RICHLAND COUNTY	\$11.67	31%	\$607	\$24,280	1.6	\$55,100	\$1,378	\$16,530	\$413	14,090	28%	\$10.16	\$528	1.1
ROSS COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$51,700	\$1,293	\$15,510	\$388	7,187	26%	\$10.67	\$555	1.1
SANDUSKY COUNTY	\$12.06	31%	\$627	\$25,080	1.7	\$57,900	\$1,448	\$17,370	\$434	5,866	25%	\$10.65	\$554	1.1
SCIOTO COUNTY	\$11.31	51%	\$588	\$23,520	1.5	\$43,000	\$1,075	\$12,900	\$323	9,225	30%	\$8.67	\$451	1.3
SENECA COUNTY	\$11.31	32%	\$588	\$23,520	1.5	\$54,700	\$1,368	\$16,410	\$410	5,550	25%	\$9.85	\$512	1.1
SHELBY COUNTY	\$12.48	31%	\$649	\$25,960	1.7	\$62,500	\$1,563	\$18,750	\$469	4,509	26%	\$12.96	\$674	1.0
STARK COUNTY	\$12.38	28%	\$644	\$25,760	1.7	\$57,700	\$1,443	\$17,310	\$433	40,919	28%	\$10.46	\$544	1.2
SUMMIT COUNTY	\$14.65	31%	\$762	\$30,480	2.0	\$64,800	\$1,620	\$19,440	\$486	64,792	30%	\$11.70	\$608	1.3
TRUMBULL COUNTY	\$11.44	26%	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	22,916	26%	\$10.95	\$569	1.0
TUSCARAWAS COUNTY	\$11.63	31%	\$605	\$24,200	1.6	\$51,900	\$1,298	\$15,570	\$389	8,922	25%	\$9.67	\$503	1.2
UNION COUNTY	\$14.60	25%	\$759	\$30,360	2.0	\$73,500	\$1,838	\$22,050	\$551	3,228	23%	\$14.95	\$777	1.0
VAN WERT COUNTY	\$11.31	36%	\$588	\$23,520	1.5	\$54,100	\$1,353	\$16,230	\$406	2,125	18%	\$10.37	\$539	1.1
VINTON COUNTY	\$11.31	50%	\$588	\$23,520	1.5	\$42,200	\$1,055	\$12,660	\$317	1,087	22%	\$7.53	\$391	1.5
WARREN COUNTY	\$13.96	31%	\$726	\$29,040	1.9	\$69,500	\$1,738	\$20,850	\$521	12,013	21%	\$10.57	\$550	1.3
WASHINGTON COUNTY	\$11.31	36%	\$588	\$23,520	1.5	\$52,500	\$1,313	\$15,750	\$394	5,972	24%	\$10.36	\$539	1.1
WAYNE COUNTY	\$12.85	31%	\$668	\$26,720	1.8	\$60,200	\$1,505	\$18,060	\$452	10,792	27%	\$10.57	\$549	1.2
WILLIAMS COUNTY	\$11.73	31%	\$610	\$24,400	1.6	\$56,800	\$1,420	\$17,040	\$426	3,507	23%	\$10.49	\$546	1.1
WOOD COUNTY	\$12.77	29%	\$664	\$26,560	1.7	\$61,500	\$1,538	\$18,450	\$461	13,280	29%	\$12.42	\$646	1.0
WYANDOT COUNTY	\$11.31	44%	\$588	\$23,520	1.5	\$57,300	\$1,433	\$17,190	\$430	2,243	25%	\$11.36	\$591	1.0

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

OKLAHOMA

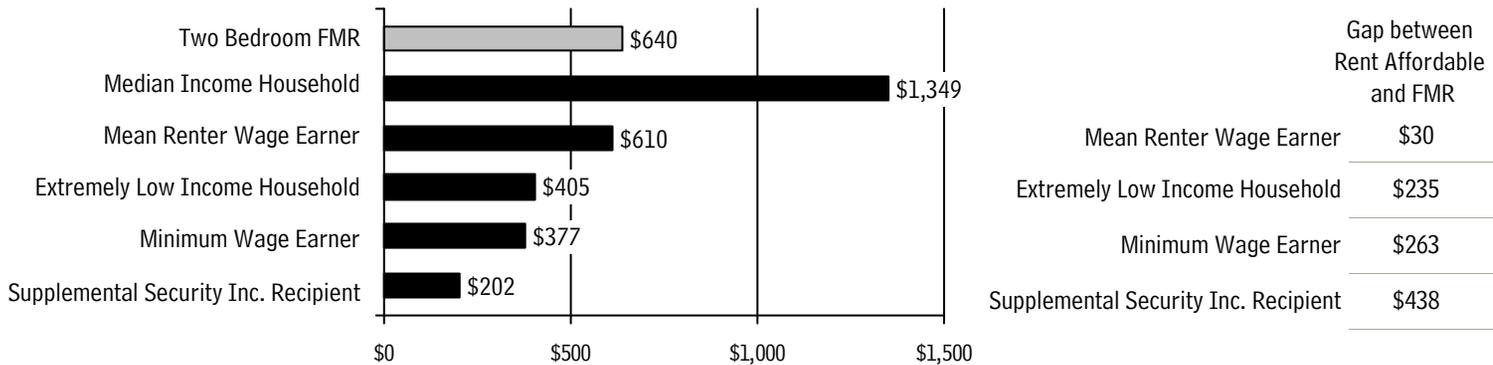
In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$640. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,133 monthly or \$25,591 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.30

In Oklahoma, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is \$11.73. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OKLAHOMA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OKLAHOMA	\$12.30	40%	\$640	\$25,591	1.7	\$53,963	\$1,349	\$16,189	\$405	424,152	32%	\$11.73	\$610	1.0
COMBINED NONMETRO AREAS	\$11.14	48%	\$579	\$23,172	1.5	\$47,469	\$1,187	\$14,241	\$356	140,631	28%	\$10.15	\$528	1.1
<u>METROPOLITAN AREAS</u>														
FORT SMITH HMFA	\$10.71	36%	\$557	\$22,280	1.5	\$47,500	\$1,188	\$14,250	\$356	3,668	25%	\$6.47	\$336	1.7
GRADY COUNTY HMFA	\$10.71	44%	\$557	\$22,280	1.5	\$53,300	\$1,333	\$15,990	\$400	4,218	24%	\$9.22	\$479	1.2
LAWTON MSA	\$11.77	43%	\$612	\$24,480	1.6	\$51,600	\$1,290	\$15,480	\$387	15,805	40%	\$10.13	\$527	1.2
LE FLORE COUNTY HMFA	\$10.71	53%	\$557	\$22,280	1.5	\$44,100	\$1,103	\$13,230	\$331	4,443	25%	\$8.35	\$434	1.3
LINCOLN COUNTY HMFA	\$10.71	48%	\$557	\$22,280	1.5	\$49,000	\$1,225	\$14,700	\$368	2,429	20%	\$10.13	\$527	1.1
OKLAHOMA CITY HMFA	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	143,066	36%	\$12.19	\$634	1.0
OKMULGEE COUNTY HMFA	\$10.71	45%	\$557	\$22,280	1.5	\$45,600	\$1,140	\$13,680	\$342	4,198	27%	\$7.91	\$411	1.4
PAWNEE COUNTY HMFA	\$10.71	41%	\$557	\$22,280	1.5	\$49,500	\$1,238	\$14,850	\$371	1,279	20%	\$12.22	\$635	0.9
TULSA HMFA	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	104,415	33%	\$13.19	\$686	1.0
<u>COUNTIES</u>														
ADAIR COUNTY	\$10.71	57%	\$557	\$22,280	1.5	\$38,700	\$968	\$11,610	\$290	1,994	27%	\$9.61	\$500	1.1
ALFALFA COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$46,500	\$1,163	\$13,950	\$349	403	18%	\$9.55	\$497	1.1
ATOKA COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$39,100	\$978	\$11,730	\$293	1,173	24%	\$6.36	\$331	1.7
BEAVER COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$55,200	\$1,380	\$16,560	\$414	469	21%	\$12.82	\$667	0.8
BECKHAM COUNTY	\$10.71	57%	\$557	\$22,280	1.5	\$45,600	\$1,140	\$13,680	\$342	2,124	29%	\$13.56	\$705	0.8
BLAINE COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$45,900	\$1,148	\$13,770	\$344	962	23%	\$10.15	\$528	1.1
BRYAN COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$45,100	\$1,128	\$13,530	\$338	4,430	31%	\$9.30	\$484	1.2
CADDO COUNTY	\$10.71	64%	\$557	\$22,280	1.5	\$43,000	\$1,075	\$12,900	\$323	2,904	27%	\$9.93	\$516	1.1
CANADIAN COUNTY	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	6,630	21%	\$9.81	\$510	1.3
CARTER COUNTY	\$11.40	43%	\$593	\$23,720	1.6	\$49,000	\$1,225	\$14,700	\$368	5,192	29%	\$11.94	\$621	1.0
CHEROKEE COUNTY	\$10.79	42%	\$561	\$22,440	1.5	\$41,400	\$1,035	\$12,420	\$311	5,374	33%	\$6.69	\$348	1.6
CHOCTAW COUNTY	\$10.71	88%	\$557	\$22,280	1.5	\$37,700	\$943	\$11,310	\$283	1,811	29%	\$7.96	\$414	1.3
CIMARRON COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$48,100	\$1,203	\$14,430	\$361	345	27%	\$6.95	\$362	1.5
CLEVELAND COUNTY	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	26,156	33%	\$8.23	\$428	1.5
COAL COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$37,600	\$940	\$11,280	\$282	586	25%	\$7.38	\$384	1.5
COMANCHE COUNTY	\$11.77	43%	\$612	\$24,480	1.6	\$51,600	\$1,290	\$15,480	\$387	15,805	40%	\$10.13	\$527	1.2
COTTON COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$46,700	\$1,168	\$14,010	\$350	618	24%	\$7.44	\$387	1.5
CRAIG COUNTY	\$11.12	42%	\$578	\$23,120	1.5	\$48,500	\$1,213	\$14,550	\$364	1,409	25%	\$8.39	\$436	1.3
CREEK COUNTY	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	5,562	22%	\$11.73	\$610	1.2
CUSTER COUNTY	\$10.71	52%	\$557	\$22,280	1.5	\$49,200	\$1,230	\$14,760	\$369	3,683	36%	\$9.36	\$487	1.1
DELAWARE COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$43,800	\$1,095	\$13,140	\$329	3,089	21%	\$9.03	\$470	1.2
DEWEY COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$48,000	\$1,200	\$14,400	\$360	412	21%	\$12.89	\$670	0.8
ELLIS COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$44,900	\$1,123	\$13,470	\$337	342	19%	\$13.82	\$719	0.8
GARFIELD COUNTY	\$11.13	42%	\$579	\$23,160	1.5	\$52,800	\$1,320	\$15,840	\$396	6,901	30%	\$11.42	\$594	1.0

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OKLAHOMA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GARVIN COUNTY	\$10.71	46%	\$557	\$22,280	1.5	\$46,200	\$1,155	\$13,860	\$347	2,839	26%	\$12.04	\$626	0.9
GRADY COUNTY	\$10.71	44%	\$557	\$22,280	1.5	\$53,300	\$1,333	\$15,990	\$400	4,218	24%	\$9.22	\$479	1.2
GRANT COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$47,600	\$1,190	\$14,280	\$357	443	21%	\$13.82	\$719	0.8
GREER COUNTY	\$10.71	55%	\$557	\$22,280	1.5	\$40,800	\$1,020	\$12,240	\$306	563	25%	\$6.44	\$335	1.7
HARMON COUNTY	\$10.71	55%	\$557	\$22,280	1.5	\$38,600	\$965	\$11,580	\$290	289	23%	\$7.28	\$379	1.5
HARPER COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$54,400	\$1,360	\$16,320	\$408	321	21%	\$11.24	\$584	1.0
HASKELL COUNTY	\$10.71	58%	\$557	\$22,280	1.5	\$39,700	\$993	\$11,910	\$298	1,049	23%	\$8.35	\$434	1.3
HUGHES COUNTY	\$11.77	43%	\$612	\$24,480	1.6	\$38,700	\$968	\$11,610	\$290	1,289	24%	\$9.43	\$490	1.2
JACKSON COUNTY	\$10.73	42%	\$558	\$22,320	1.5	\$50,800	\$1,270	\$15,240	\$381	4,203	40%	\$10.35	\$538	1.0
JEFFERSON COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$40,600	\$1,015	\$12,180	\$305	703	26%	\$8.18	\$425	1.4
JOHNSTON COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$40,200	\$1,005	\$12,060	\$302	1,067	26%	\$9.46	\$492	1.1
KAY COUNTY	\$11.19	43%	\$582	\$23,280	1.5	\$50,800	\$1,270	\$15,240	\$381	5,412	28%	\$11.64	\$605	1.0
KINGFISHER COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$57,400	\$1,435	\$17,220	\$431	1,146	22%	\$11.57	\$602	0.9
KIOWA COUNTY	\$10.71	55%	\$557	\$22,280	1.5	\$46,000	\$1,150	\$13,800	\$345	1,043	25%	\$7.43	\$387	1.4
LATIMER COUNTY	\$10.71	58%	\$557	\$22,280	1.5	\$39,400	\$985	\$11,820	\$296	1,006	25%	\$13.06	\$679	0.8
LE FLORE COUNTY	\$10.71	53%	\$557	\$22,280	1.5	\$44,100	\$1,103	\$13,230	\$331	4,443	25%	\$8.35	\$434	1.3
LINCOLN COUNTY	\$10.71	48%	\$557	\$22,280	1.5	\$49,000	\$1,225	\$14,700	\$368	2,429	20%	\$10.13	\$527	1.1
LOGAN COUNTY	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	2,674	22%	\$7.67	\$399	1.7
LOVE COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$50,800	\$1,270	\$15,240	\$381	628	18%	\$7.30	\$380	1.5
MAJOR COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$49,000	\$1,225	\$14,700	\$368	579	19%	\$10.31	\$536	1.0
MARSHALL COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$42,300	\$1,058	\$12,690	\$317	1,116	21%	\$9.55	\$496	1.1
MAYES COUNTY	\$10.71	43%	\$557	\$22,280	1.5	\$49,700	\$1,243	\$14,910	\$373	3,412	23%	\$10.23	\$532	1.0
McCLAIN COUNTY	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	1,930	19%	\$8.61	\$448	1.5
McCURTAIN COUNTY	\$10.71	65%	\$557	\$22,280	1.5	\$39,800	\$995	\$11,940	\$299	3,534	27%	\$9.02	\$469	1.2
McINTOSH COUNTY	\$10.73	42%	\$558	\$22,320	1.5	\$42,500	\$1,063	\$12,750	\$319	1,702	21%	\$7.14	\$371	1.5
MURRAY COUNTY	\$10.71	56%	\$557	\$22,280	1.5	\$49,600	\$1,240	\$14,880	\$372	1,292	26%	\$9.84	\$512	1.1
MUSKOGEE COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$46,900	\$1,173	\$14,070	\$352	8,044	30%	\$9.52	\$495	1.2
NOBLE COUNTY	\$10.92	42%	\$568	\$22,720	1.5	\$53,400	\$1,335	\$16,020	\$401	1,119	25%	\$13.29	\$691	0.8
NOWATA COUNTY	\$10.71	45%	\$557	\$22,280	1.5	\$48,300	\$1,208	\$14,490	\$362	926	22%	\$8.48	\$441	1.3
OKFUSKEE COUNTY	\$11.77	43%	\$612	\$24,480	1.6	\$40,300	\$1,008	\$12,090	\$302	1,024	24%	\$8.34	\$434	1.4
OKLAHOMA COUNTY	\$12.73	36%	\$662	\$26,480	1.8	\$59,400	\$1,485	\$17,820	\$446	105,676	40%	\$13.04	\$678	1.0
OKMULGEE COUNTY	\$10.71	45%	\$557	\$22,280	1.5	\$45,600	\$1,140	\$13,680	\$342	4,198	27%	\$7.91	\$411	1.4
OSAGE COUNTY	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	3,239	19%	\$7.81	\$406	1.7
OTTAWA COUNTY	\$10.71	57%	\$557	\$22,280	1.5	\$42,800	\$1,070	\$12,840	\$321	3,384	26%	\$8.34	\$434	1.3
PAWNEE COUNTY	\$10.71	41%	\$557	\$22,280	1.5	\$49,500	\$1,238	\$14,850	\$371	1,279	20%	\$12.22	\$635	0.9
PAYNE COUNTY	\$13.31	51%	\$692	\$27,680	1.8	\$54,800	\$1,370	\$16,440	\$411	11,768	44%	\$7.93	\$412	1.7
PITTSBURG COUNTY	\$11.25	42%	\$585	\$23,400	1.6	\$48,500	\$1,213	\$14,550	\$364	4,123	24%	\$9.03	\$469	1.2
PONTOTOC COUNTY	\$10.71	47%	\$557	\$22,280	1.5	\$47,000	\$1,175	\$14,100	\$353	4,615	33%	\$8.89	\$462	1.2
POTTAWATOMIE COUNTY	\$11.77	43%	\$612	\$24,480	1.6	\$50,400	\$1,260	\$15,120	\$378	6,829	28%	\$9.32	\$485	1.3
PUSHMATAHA COUNTY	\$10.71	58%	\$557	\$22,280	1.5	\$37,000	\$925	\$11,100	\$278	1,051	22%	\$7.48	\$389	1.4
ROGER MILLS COUNTY	\$10.71	55%	\$557	\$22,280	1.5	\$47,700	\$1,193	\$14,310	\$358	303	21%	\$12.44	\$647	0.9

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OKLAHOMA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ROGERS COUNTY	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	4,868	19%	\$10.35	\$538	1.3
SEMINOLE COUNTY	\$10.71	48%	\$557	\$22,280	1.5	\$41,700	\$1,043	\$12,510	\$313	2,655	28%	\$10.32	\$537	1.0
SEQUOYAH COUNTY	\$10.71	36%	\$557	\$22,280	1.5	\$47,500	\$1,188	\$14,250	\$356	3,668	25%	\$6.47	\$336	1.7
STEPHENS COUNTY	\$10.71	48%	\$557	\$22,280	1.5	\$48,500	\$1,213	\$14,550	\$364	4,264	24%	\$11.04	\$574	1.0
TEXAS COUNTY	\$11.25	42%	\$585	\$23,400	1.6	\$56,100	\$1,403	\$16,830	\$421	2,354	33%	\$11.66	\$606	1.0
TILLMAN COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$41,000	\$1,025	\$12,300	\$308	820	23%	\$9.49	\$494	1.2
TULSA COUNTY	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	86,761	38%	\$13.59	\$707	1.0
WAGONER COUNTY	\$13.67	36%	\$711	\$28,440	1.9	\$59,300	\$1,483	\$17,790	\$445	3,985	19%	\$8.66	\$450	1.6
WASHINGTON COUNTY	\$10.81	42%	\$562	\$22,480	1.5	\$57,800	\$1,445	\$17,340	\$434	5,238	26%	\$11.92	\$620	0.9
WASHITA COUNTY	\$10.71	55%	\$557	\$22,280	1.5	\$47,300	\$1,183	\$14,190	\$355	1,141	25%	\$11.97	\$623	0.9
WOODS COUNTY	\$10.71	57%	\$557	\$22,280	1.5	\$52,000	\$1,300	\$15,600	\$390	1,119	30%	\$6.75	\$351	1.6
WOODWARD COUNTY	\$10.71	42%	\$557	\$22,280	1.5	\$53,000	\$1,325	\$15,900	\$398	1,997	28%	\$12.70	\$660	0.8

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OREGON

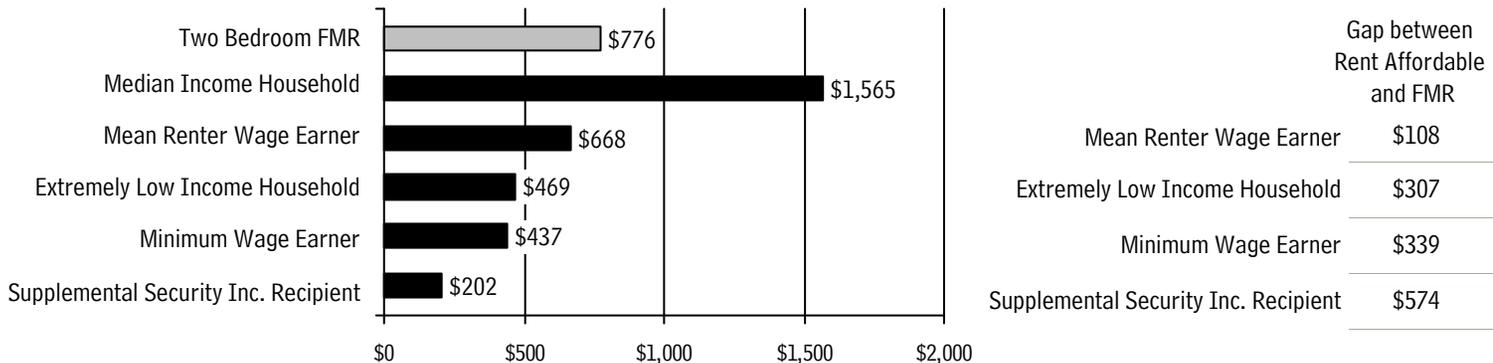
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$776. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,588 monthly or \$31,060 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.93

In Oregon, a minimum wage worker earns an hourly wage of \$8.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is \$12.84. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OREGON	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OREGON	\$14.93	27%	\$776	\$31,060	1.8	\$62,598	\$1,565	\$18,779	\$469	476,833	36%	\$12.84	\$668	1.2
COMBINED NONMETRO AREAS	\$13.13	31%	\$683	\$27,319	1.6	\$50,689	\$1,267	\$15,207	\$380	99,390	31%	\$10.12	\$526	1.3
<u>METROPOLITAN AREAS</u>														
BEND MSA	\$14.77	32%	\$768	\$30,720	1.8	\$63,200	\$1,580	\$18,960	\$474	12,628	28%	\$11.19	\$582	1.3
CORVALLIS MSA	\$15.12	31%	\$786	\$31,440	1.8	\$71,800	\$1,795	\$21,540	\$539	12,878	43%	\$11.09	\$576	1.4
EUGENE-SPRINGFIELD MSA	\$14.73	26%	\$766	\$30,640	1.8	\$57,500	\$1,438	\$17,250	\$431	49,245	38%	\$10.64	\$553	1.4
MEDFORD MSA	\$14.73	31%	\$766	\$30,640	1.8	\$55,000	\$1,375	\$16,500	\$413	23,958	33%	\$10.48	\$545	1.4
PORTLAND-VANCOUVER-BEAVERTON MSA	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	233,770	38%	\$14.83	\$771	1.1
SALEM MSA	\$12.98	24%	\$675	\$27,000	1.5	\$57,700	\$1,443	\$17,310	\$433	44,964	36%	\$10.35	\$538	1.3
<u>COUNTIES</u>														
BAKER COUNTY	\$12.00	32%	\$624	\$24,960	1.4	\$45,800	\$1,145	\$13,740	\$344	2,063	30%	\$9.18	\$478	1.3
BENTON COUNTY	\$15.12	31%	\$786	\$31,440	1.8	\$71,800	\$1,795	\$21,540	\$539	12,878	43%	\$11.09	\$576	1.4
CLACKAMAS COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	37,056	29%	\$12.74	\$663	1.3
CLATSOP COUNTY	\$13.56	31%	\$705	\$28,200	1.6	\$56,600	\$1,415	\$16,980	\$425	5,266	36%	\$9.84	\$512	1.4
COLUMBIA COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	3,919	24%	\$9.38	\$488	1.7
COOS COUNTY	\$13.12	32%	\$682	\$27,280	1.6	\$48,200	\$1,205	\$14,460	\$362	8,343	32%	\$9.03	\$470	1.5
CROOK COUNTY	\$12.92	31%	\$672	\$26,880	1.5	\$51,700	\$1,293	\$15,510	\$388	1,896	26%	\$11.98	\$623	1.1
CURRY COUNTY	\$13.08	32%	\$680	\$27,200	1.6	\$45,200	\$1,130	\$13,560	\$339	2,582	27%	\$10.15	\$528	1.3
DESCHUTES COUNTY	\$14.77	32%	\$768	\$30,720	1.8	\$63,200	\$1,580	\$18,960	\$474	12,628	28%	\$11.19	\$582	1.3
DOUGLAS COUNTY	\$12.81	32%	\$666	\$26,640	1.5	\$49,600	\$1,240	\$14,880	\$372	11,251	28%	\$10.66	\$555	1.2
GILLIAM COUNTY	\$12.79	32%	\$665	\$26,600	1.5	\$52,600	\$1,315	\$15,780	\$395	249	30%	\$16.11	\$838	0.8
GRANT COUNTY	\$12.79	32%	\$665	\$26,600	1.5	\$47,200	\$1,180	\$14,160	\$354	866	27%	\$9.49	\$493	1.3
HARNEY COUNTY	\$11.83	31%	\$615	\$24,600	1.4	\$46,800	\$1,170	\$14,040	\$351	833	27%	\$9.53	\$496	1.2
HOOD RIVER COUNTY	\$13.98	31%	\$727	\$29,080	1.7	\$52,600	\$1,315	\$15,780	\$395	2,545	35%	\$9.51	\$495	1.5
JACKSON COUNTY	\$14.73	31%	\$766	\$30,640	1.8	\$55,000	\$1,375	\$16,500	\$413	23,958	33%	\$10.48	\$545	1.4
JEFFERSON COUNTY	\$12.12	32%	\$630	\$25,200	1.4	\$49,700	\$1,243	\$14,910	\$373	1,932	29%	\$10.21	\$531	1.2
JOSEPHINE COUNTY	\$13.46	31%	\$700	\$28,000	1.6	\$47,500	\$1,188	\$14,250	\$356	9,287	30%	\$9.69	\$504	1.4
KLAMATH COUNTY	\$12.02	32%	\$625	\$25,000	1.4	\$51,100	\$1,278	\$15,330	\$383	8,055	32%	\$9.81	\$510	1.2
LAKE COUNTY	\$11.83	31%	\$615	\$24,600	1.4	\$45,900	\$1,148	\$13,770	\$344	961	31%	\$10.23	\$532	1.2
LANE COUNTY	\$14.73	26%	\$766	\$30,640	1.8	\$57,500	\$1,438	\$17,250	\$431	49,245	38%	\$10.64	\$553	1.4
LINCOLN COUNTY	\$14.60	31%	\$759	\$30,360	1.7	\$50,000	\$1,250	\$15,000	\$375	6,626	34%	\$9.82	\$511	1.5
LINN COUNTY	\$14.48	31%	\$753	\$30,120	1.7	\$55,400	\$1,385	\$16,620	\$416	12,698	32%	\$11.39	\$592	1.3
MALHEUR COUNTY	\$11.88	31%	\$618	\$24,720	1.4	\$45,600	\$1,140	\$13,680	\$342	3,702	36%	\$8.66	\$450	1.4
MARION COUNTY	\$12.98	24%	\$675	\$27,000	1.5	\$57,700	\$1,443	\$17,310	\$433	37,685	37%	\$10.64	\$553	1.2
MORROW COUNTY	\$12.79	32%	\$665	\$26,600	1.5	\$51,700	\$1,293	\$15,510	\$388	1,016	27%	\$13.42	\$698	1.0
MULTNOMAH COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	117,314	43%	\$14.57	\$758	1.1
POLK COUNTY	\$12.98	24%	\$675	\$27,000	1.5	\$57,700	\$1,443	\$17,310	\$433	7,279	32%	\$7.98	\$415	1.6

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

OREGON

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SHERMAN COUNTY	\$12.79	32%	\$665	\$26,600	1.5	\$53,900	\$1,348	\$16,170	\$404	236	30%	\$17.86	\$929	0.7
TILLAMOOK COUNTY	\$14.27	32%	\$742	\$29,680	1.7	\$51,000	\$1,275	\$15,300	\$383	2,869	28%	\$10.24	\$532	1.4
UMATILLA COUNTY	\$12.23	31%	\$636	\$25,440	1.5	\$52,600	\$1,315	\$15,780	\$395	8,852	35%	\$10.46	\$544	1.2
UNION COUNTY	\$12.31	31%	\$640	\$25,600	1.5	\$52,900	\$1,323	\$15,870	\$397	3,258	33%	\$8.17	\$425	1.5
WALLOWA COUNTY	\$12.21	31%	\$635	\$25,400	1.5	\$49,100	\$1,228	\$14,730	\$368	853	28%	\$7.74	\$402	1.6
WASCO COUNTY	\$12.98	32%	\$675	\$27,000	1.5	\$53,600	\$1,340	\$16,080	\$402	2,969	32%	\$8.47	\$440	1.5
WASHINGTON COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	66,738	39%	\$17.14	\$891	0.9
WHEELER COUNTY	\$12.79	32%	\$665	\$26,600	1.5	\$43,200	\$1,080	\$12,960	\$324	182	28%	\$8.70	\$452	1.5
YAMHILL COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	8,743	30%	\$11.16	\$580	1.4

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

PENNSYLVANIA

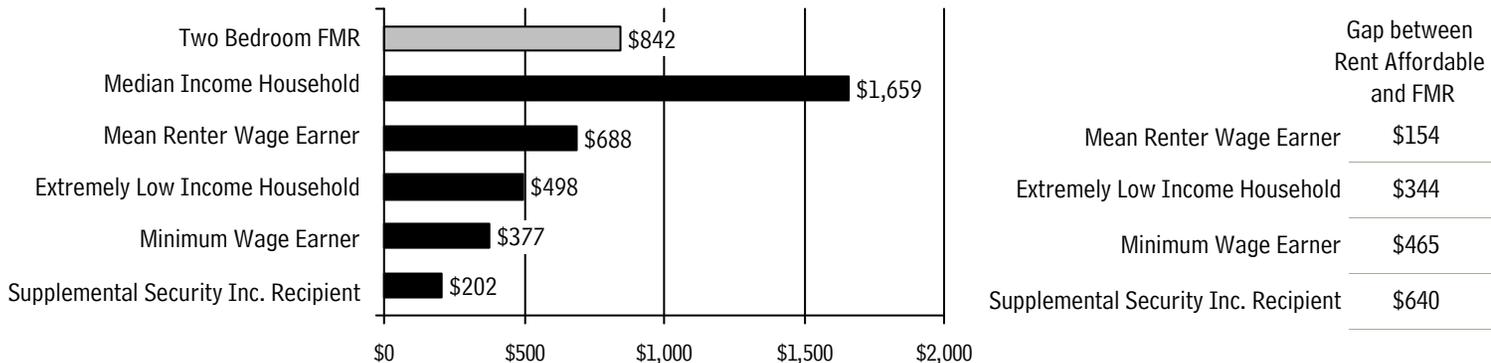
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$842. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,807 monthly or \$33,681 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.19

In Pennsylvania, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Pennsylvania, the estimated mean (average) wage for a renter is \$13.24. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



PENNSYLVANIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PENNSYLVANIA	\$16.19	44%	\$842	\$33,681	2.2	\$66,372	\$1,659	\$19,912	\$498	1,370,836	29%	\$13.24	\$688	1.2
COMBINED NONMETRO AREAS	\$12.02	42%	\$625	\$25,004	1.7	\$53,832	\$1,346	\$16,150	\$404	179,733	24%	\$9.65	\$502	1.2
<u>METROPOLITAN AREAS</u>														
ALLENTOWN-BETHLEHEM-EASTON HMFA	\$16.52	42%	\$859	\$34,360	2.3	\$70,000	\$1,750	\$21,000	\$525	70,276	28%	\$12.44	\$647	1.3
ALTOONA MSA	\$11.85	40%	\$616	\$24,640	1.6	\$53,200	\$1,330	\$15,960	\$399	13,957	27%	\$8.80	\$458	1.3
ARMSTRONG COUNTY HMFA	\$11.13	47%	\$579	\$23,160	1.5	\$51,000	\$1,275	\$15,300	\$383	6,588	23%	\$10.81	\$562	1.0
ERIE MSA	\$12.87	40%	\$669	\$26,760	1.8	\$57,100	\$1,428	\$17,130	\$428	32,799	31%	\$9.88	\$514	1.3
HARRISBURG-CARLISLE MSA	\$15.77	40%	\$820	\$32,800	2.2	\$71,000	\$1,775	\$21,300	\$533	61,341	30%	\$13.03	\$678	1.2
JOHNSTOWN MSA	\$11.13	54%	\$579	\$23,160	1.5	\$49,900	\$1,248	\$14,970	\$374	15,289	25%	\$9.04	\$470	1.2
LANCASTER MSA	\$14.92	37%	\$776	\$31,040	2.1	\$66,700	\$1,668	\$20,010	\$500	50,296	29%	\$12.09	\$629	1.2
LEBANON MSA	\$13.12	39%	\$682	\$27,280	1.8	\$64,000	\$1,600	\$19,200	\$480	12,688	27%	\$9.99	\$519	1.3
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	461,261	32%	\$16.77	\$872	1.3
PIKE COUNTY HMFA	\$18.81	53%	\$978	\$39,120	2.6	\$63,800	\$1,595	\$19,140	\$479	2,646	15%	\$8.43	\$438	2.2
PITTSBURGH HMFA	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	277,579	29%	\$12.76	\$664	1.1
READING MSA	\$14.56	39%	\$757	\$30,280	2.0	\$65,500	\$1,638	\$19,650	\$491	36,877	26%	\$11.90	\$619	1.2
SCRANTON--WILKES-BARRE MSA	\$12.29	38%	\$639	\$25,560	1.7	\$56,500	\$1,413	\$16,950	\$424	69,004	30%	\$10.17	\$529	1.2
SHARON HMFA	\$11.44	26%	\$595	\$23,800	1.6	\$53,800	\$1,345	\$16,140	\$404	11,099	24%	\$9.60	\$499	1.2
STATE COLLEGE MSA	\$16.08	40%	\$836	\$33,440	2.2	\$66,300	\$1,658	\$19,890	\$497	19,650	40%	\$8.98	\$467	1.8
WILLIAMSPORT MSA	\$11.96	39%	\$622	\$24,880	1.6	\$52,400	\$1,310	\$15,720	\$393	14,350	31%	\$9.84	\$512	1.2
YORK-HANOVER MSA	\$14.17	36%	\$737	\$29,480	2.0	\$68,700	\$1,718	\$20,610	\$515	35,403	24%	\$11.60	\$603	1.2
<u>COUNTIES</u>														
ADAMS COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$65,500	\$1,638	\$19,650	\$491	7,799	23%	\$10.32	\$537	1.3
ALLEGHENY COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	177,129	33%	\$14.09	\$733	1.0
ARMSTRONG COUNTY	\$11.13	47%	\$579	\$23,160	1.5	\$51,000	\$1,275	\$15,300	\$383	6,588	23%	\$10.81	\$562	1.0
BEAVER COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	18,197	25%	\$10.82	\$563	1.3
BEDFORD COUNTY	\$11.13	41%	\$579	\$23,160	1.5	\$48,300	\$1,208	\$14,490	\$362	3,918	20%	\$9.41	\$489	1.2
BERKS COUNTY	\$14.56	39%	\$757	\$30,280	2.0	\$65,500	\$1,638	\$19,650	\$491	36,877	26%	\$11.90	\$619	1.2
BLAIR COUNTY	\$11.85	40%	\$616	\$24,640	1.6	\$53,200	\$1,330	\$15,960	\$399	13,957	27%	\$8.80	\$458	1.3
BRADFORD COUNTY	\$11.13	40%	\$579	\$23,160	1.5	\$50,900	\$1,273	\$15,270	\$382	5,996	25%	\$10.63	\$553	1.0
BUCKS COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	49,548	23%	\$13.16	\$684	1.6
BUTLER COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	14,617	22%	\$10.56	\$549	1.3
CAMBRIA COUNTY	\$11.13	54%	\$579	\$23,160	1.5	\$49,900	\$1,248	\$14,970	\$374	15,289	25%	\$9.04	\$470	1.2
CAMERON COUNTY	\$11.17	40%	\$581	\$23,240	1.5	\$51,600	\$1,290	\$15,480	\$387	617	25%	\$9.43	\$490	1.2
CARBON COUNTY	\$16.52	42%	\$859	\$34,360	2.3	\$70,000	\$1,750	\$21,000	\$525	5,176	22%	\$8.62	\$448	1.9
CENTRE COUNTY	\$16.08	40%	\$836	\$33,440	2.2	\$66,300	\$1,658	\$19,890	\$497	19,650	40%	\$8.98	\$467	1.8
CHESTER COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	37,405	24%	\$16.96	\$882	1.2
CLARION COUNTY	\$11.13	52%	\$579	\$23,160	1.5	\$51,000	\$1,275	\$15,300	\$383	4,460	28%	\$8.01	\$416	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

PENNSYLVANIA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLEARFIELD COUNTY	\$11.13	52%	\$579	\$23,160	1.5	\$48,100	\$1,203	\$14,430	\$361	6,835	21%	\$8.92	\$464	1.2
CLINTON COUNTY	\$12.13	40%	\$631	\$25,240	1.7	\$49,500	\$1,238	\$14,850	\$371	3,995	27%	\$7.85	\$408	1.5
COLUMBIA COUNTY	\$12.00	39%	\$624	\$24,960	1.7	\$53,200	\$1,330	\$15,960	\$399	6,922	28%	\$9.41	\$490	1.3
CRAWFORD COUNTY	\$11.13	40%	\$579	\$23,160	1.5	\$50,700	\$1,268	\$15,210	\$380	8,523	25%	\$9.31	\$484	1.2
CUMBERLAND COUNTY	\$15.77	40%	\$820	\$32,800	2.2	\$71,000	\$1,775	\$21,300	\$533	22,380	27%	\$12.41	\$645	1.3
DAUPHIN COUNTY	\$15.77	40%	\$820	\$32,800	2.2	\$71,000	\$1,775	\$21,300	\$533	35,554	35%	\$13.74	\$714	1.1
DELAWARE COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	58,027	28%	\$14.34	\$745	1.5
ELK COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$59,500	\$1,488	\$17,850	\$446	2,913	21%	\$9.19	\$478	1.2
ERIE COUNTY	\$12.87	40%	\$669	\$26,760	1.8	\$57,100	\$1,428	\$17,130	\$428	32,799	31%	\$9.88	\$514	1.3
FAYETTE COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	16,110	27%	\$8.42	\$438	1.7
FOREST COUNTY	\$11.13	51%	\$579	\$23,160	1.5	\$44,700	\$1,118	\$13,410	\$335	348	17%	\$7.64	\$397	1.5
FRANKLIN COUNTY	\$12.42	40%	\$646	\$25,840	1.7	\$63,100	\$1,578	\$18,930	\$473	13,164	26%	\$11.11	\$578	1.1
FULTON COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$52,700	\$1,318	\$15,810	\$395	1,187	21%	\$11.72	\$609	1.0
GREENE COUNTY	\$11.13	41%	\$579	\$23,160	1.5	\$48,900	\$1,223	\$14,670	\$367	3,902	26%	\$12.04	\$626	0.9
HUNTINGDON COUNTY	\$11.13	45%	\$579	\$23,160	1.5	\$52,100	\$1,303	\$15,630	\$391	3,760	22%	\$9.11	\$474	1.2
INDIANA COUNTY	\$11.92	40%	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	9,632	28%	\$9.35	\$486	1.3
JEFFERSON COUNTY	\$11.13	49%	\$579	\$23,160	1.5	\$47,500	\$1,188	\$14,250	\$356	4,198	23%	\$8.16	\$424	1.4
JUNIATA COUNTY	\$11.17	39%	\$581	\$23,240	1.5	\$52,100	\$1,303	\$15,630	\$391	1,913	22%	\$10.34	\$538	1.1
LACKAWANNA COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$56,500	\$1,413	\$16,950	\$424	27,934	32%	\$10.07	\$524	1.2
LANCASTER COUNTY	\$14.92	37%	\$776	\$31,040	2.1	\$66,700	\$1,668	\$20,010	\$500	50,296	29%	\$12.09	\$629	1.2
LAWRENCE COUNTY	\$12.42	40%	\$646	\$25,840	1.7	\$53,400	\$1,335	\$16,020	\$401	8,431	23%	\$8.51	\$443	1.5
LEBANON COUNTY	\$13.12	39%	\$682	\$27,280	1.8	\$64,000	\$1,600	\$19,200	\$480	12,688	27%	\$9.99	\$519	1.3
LEHIGH COUNTY	\$16.52	42%	\$859	\$34,360	2.3	\$70,000	\$1,750	\$21,000	\$525	38,010	31%	\$13.28	\$691	1.2
LUZERNE COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$56,500	\$1,413	\$16,950	\$424	38,807	30%	\$10.12	\$526	1.2
LYCOMING COUNTY	\$11.96	39%	\$622	\$24,880	1.6	\$52,400	\$1,310	\$15,720	\$393	14,350	31%	\$9.84	\$512	1.2
McKEAN COUNTY	\$11.23	40%	\$584	\$23,360	1.5	\$51,300	\$1,283	\$15,390	\$385	4,542	25%	\$9.06	\$471	1.2
MERCER COUNTY	\$11.44	26%	\$595	\$23,800	1.6	\$53,800	\$1,345	\$16,140	\$404	11,099	24%	\$9.60	\$499	1.2
MIFFLIN COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$48,500	\$1,213	\$14,550	\$364	4,774	26%	\$8.79	\$457	1.3
MONROE COUNTY	\$17.56	39%	\$913	\$36,520	2.4	\$66,200	\$1,655	\$19,860	\$497	10,712	22%	\$10.29	\$535	1.7
MONTGOMERY COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	75,861	27%	\$17.63	\$917	1.2
MONTOUR COUNTY	\$13.15	40%	\$684	\$27,360	1.8	\$59,100	\$1,478	\$17,730	\$443	1,930	27%	\$16.17	\$841	0.8
NORTHAMPTON COUNTY	\$16.52	42%	\$859	\$34,360	2.3	\$70,000	\$1,750	\$21,000	\$525	27,090	27%	\$11.46	\$596	1.4
NORTHUMBERLAND COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$51,000	\$1,275	\$15,300	\$383	10,258	26%	\$9.54	\$496	1.2
PERRY COUNTY	\$15.77	40%	\$820	\$32,800	2.2	\$71,000	\$1,775	\$21,300	\$533	3,407	20%	\$7.82	\$407	2.0
PHILADELPHIA COUNTY *	\$21.06	48%	\$1,095	\$43,800	2.9	\$78,300	\$1,958	\$23,490	\$587	240,420	41%	\$18.41	\$957	1.1
PIKE COUNTY	\$18.81	53%	\$978	\$39,120	2.6	\$63,800	\$1,595	\$19,140	\$479	2,646	15%	\$8.43	\$438	2.2
POTTER COUNTY	\$11.13	41%	\$579	\$23,160	1.5	\$49,700	\$1,243	\$14,910	\$373	1,584	23%	\$10.90	\$567	1.0
SCHUYLKILL COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$54,100	\$1,353	\$16,230	\$406	13,353	22%	\$9.44	\$491	1.2
SNYDER COUNTY	\$11.94	40%	\$621	\$24,840	1.6	\$53,700	\$1,343	\$16,110	\$403	3,203	23%	\$9.01	\$468	1.3
SOMERSET COUNTY	\$11.13	50%	\$579	\$23,160	1.5	\$48,500	\$1,213	\$14,550	\$364	6,854	22%	\$9.23	\$480	1.2
SULLIVAN COUNTY	\$11.29	39%	\$587	\$23,480	1.6	\$48,500	\$1,213	\$14,550	\$364	522	20%	\$7.93	\$412	1.4

* 50th percentile FMR (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

PENNSYLVANIA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SUSQUEHANNA COUNTY	\$11.54	40%	\$600	\$24,000	1.6	\$50,900	\$1,273	\$15,270	\$382	3,385	20%	\$7.27	\$378	1.6
TIOGA COUNTY	\$11.65	40%	\$606	\$24,240	1.6	\$48,200	\$1,205	\$14,460	\$362	3,800	24%	\$8.21	\$427	1.4
UNION COUNTY	\$12.87	40%	\$669	\$26,760	1.8	\$59,200	\$1,480	\$17,760	\$444	3,507	27%	\$8.74	\$454	1.5
VENANGO COUNTY	\$11.13	45%	\$579	\$23,160	1.5	\$50,000	\$1,250	\$15,000	\$375	5,369	24%	\$8.76	\$455	1.3
WARREN COUNTY	\$11.13	43%	\$579	\$23,160	1.5	\$53,800	\$1,345	\$16,140	\$404	3,849	22%	\$9.78	\$509	1.1
WASHINGTON COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	18,560	23%	\$10.61	\$552	1.3
WAYNE COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$53,300	\$1,333	\$15,990	\$400	3,578	19%	\$8.73	\$454	1.6
WESTMORELAND COUNTY	\$14.04	43%	\$730	\$29,200	1.9	\$63,000	\$1,575	\$18,900	\$473	32,966	22%	\$10.58	\$550	1.3
WYOMING COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$56,500	\$1,413	\$16,950	\$424	2,263	21%	\$11.91	\$619	1.0
YORK COUNTY	\$14.17	36%	\$737	\$29,480	2.0	\$68,700	\$1,718	\$20,610	\$515	35,403	24%	\$11.60	\$603	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

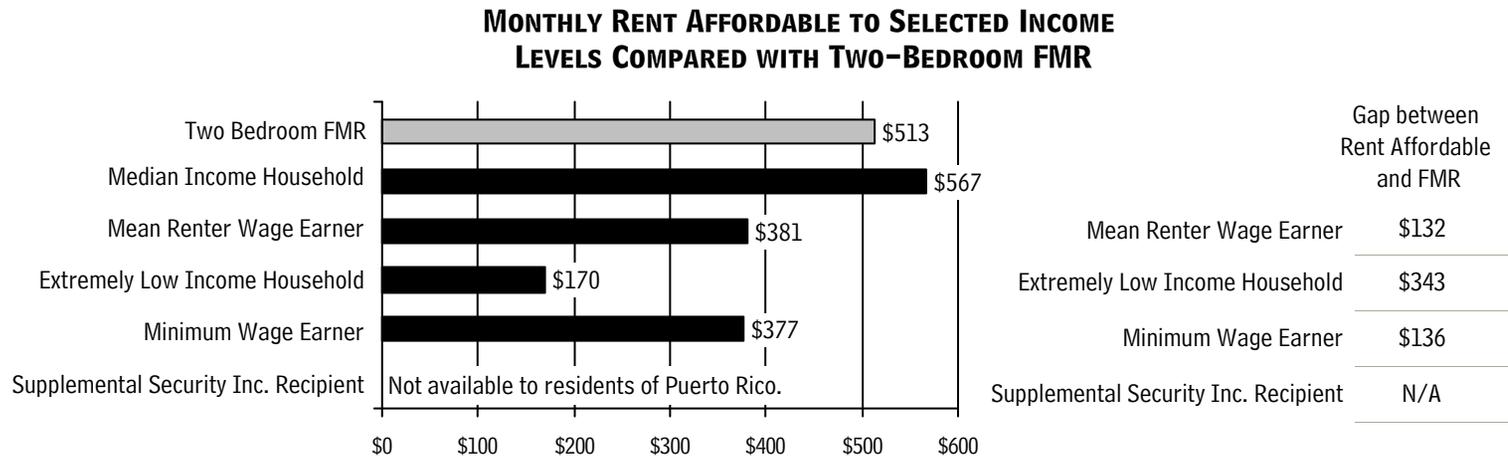
PUERTO RICO

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$513. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,711 monthly or \$20,535 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$9.87

In Puerto Rico, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 54 hours per week, 52 weeks per year. Or a household must include 1.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Puerto Rico, the estimated mean (average) wage for a renter is \$7.34. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



PUERTO RICO	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PUERTO RICO	\$9.87	57%	\$513	\$20,535	1.4	\$22,695	\$567	\$6,808	\$170	341,614	27%	\$7.34	\$381	1.3
COMBINED NONMETRO AREAS	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	15,282	25%	\$6.18	\$321	1.2
METROPOLITAN AREAS														
AGUADILLA-ISABELA-SAN SEBASTIÁN MSA	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	25,910	25%	\$7.09	\$368	1.1
ARECIBO HMFA	\$8.31	50%	\$432	\$17,280	1.1	\$19,000	\$475	\$5,700	\$143	13,747	24%	\$7.02	\$365	1.2
BARRANQUITAS-AIBONITO-QUEBRADILLAS HMFA	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	10,678	25%	\$6.26	\$326	1.3
CAGUAS HMFA	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	25,349	25%	\$7.20	\$374	1.3
FAJARDO MSA	\$9.48	40%	\$493	\$19,720	1.3	\$22,800	\$570	\$6,840	\$171	6,877	26%	\$8.09	\$420	1.2
GUAYAMA MSA	\$8.29	59%	\$431	\$17,240	1.1	\$18,700	\$468	\$5,610	\$140	6,815	25%	\$9.85	\$512	0.8
MAYAGÜEZ MSA	\$8.94	34%	\$465	\$18,600	1.2	\$20,300	\$508	\$6,090	\$152	14,973	37%	\$5.62	\$292	1.6
PONCE MSA	\$9.62	64%	\$500	\$20,000	1.3	\$19,600	\$490	\$5,880	\$147	22,457	27%	\$5.65	\$294	1.7
SAN GERMÁN-CABO ROJO MSA	\$7.77	27%	\$404	\$16,160	1.1	\$19,500	\$488	\$5,850	\$146	10,572	22%	\$7.03	\$366	1.1
SAN JUAN-GUAYNABO HMFA	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	180,878	29%	\$7.71	\$401	1.4
YAUCO MSA	\$7.67	31%	\$399	\$15,960	1.1	\$16,800	\$420	\$5,040	\$126	8,076	22%	\$5.52	\$287	1.4
COUNTIES														
ADJUNTAS MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	1,663	28%	\$5.08	\$264	1.5
AGUADA MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	2,617	19%	\$6.41	\$333	1.2
AGUADILLA MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	7,410	34%	\$7.64	\$397	1.0
AGUAS BUENAS MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,453	27%	\$6.53	\$340	1.7
AIBONITO MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	2,094	25%	\$8.19	\$426	1.0
AÑASCO MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	1,834	20%	\$8.50	\$442	0.9
ARECIBO MUNICIPIO	\$8.31	50%	\$432	\$17,280	1.1	\$19,000	\$475	\$5,700	\$143	8,532	25%	\$7.50	\$390	1.1
ARROYO MUNICIPIO	\$8.29	59%	\$431	\$17,240	1.1	\$18,700	\$468	\$5,610	\$140	1,533	25%	\$7.79	\$405	1.1
BARCELONETA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,550	21%	\$12.79	\$665	0.9
BARRANQUITAS MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	2,496	29%	\$5.47	\$285	1.5
BAYAMÓN MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	19,679	27%	\$5.64	\$293	2.0
CABO ROJO MUNICIPIO	\$7.77	27%	\$404	\$16,160	1.1	\$19,500	\$488	\$5,850	\$146	3,545	21%	\$6.28	\$326	1.2
CAGUAS MUNICIPIO	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	12,465	27%	\$6.15	\$320	1.5
CAMUY MUNICIPIO	\$8.31	50%	\$432	\$17,280	1.1	\$19,000	\$475	\$5,700	\$143	2,413	21%	\$5.26	\$274	1.6
CANÓVANAS MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,309	17%	\$10.39	\$540	1.1
CAROLINA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	17,164	27%	\$6.95	\$361	1.6
CATAÑO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	3,384	35%	\$6.81	\$354	1.6
CAYEY MUNICIPIO	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	4,739	30%	\$7.25	\$377	1.3
CEIBA MUNICIPIO	\$9.48	40%	\$493	\$19,720	1.3	\$22,800	\$570	\$6,840	\$171	2,082	36%	\$13.78	\$716	0.7
CIALES MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	1,495	25%	\$4.77	\$248	1.7
CIDRA MUNICIPIO	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	3,171	24%	\$11.49	\$597	0.8
COAMO MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	2,711	23%	\$5.53	\$287	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

PUERTO RICO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COMERÍO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,516	24%	\$5.43	\$282	2.0
COROZAL MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,513	22%	\$5.82	\$303	1.9
CULEBRA MUNICIPIO †	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	170	24%			
DORADO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,966	18%	\$10.17	\$529	1.1
FAJARDO MUNICIPIO	\$9.48	40%	\$493	\$19,720	1.3	\$22,800	\$570	\$6,840	\$171	3,360	24%	\$7.81	\$406	1.2
FLORIDA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	871	22%	\$5.90	\$307	1.9
GUÁNICA MUNICIPIO	\$7.67	31%	\$399	\$15,960	1.1	\$16,800	\$420	\$5,040	\$126	1,778	24%	\$4.25	\$221	1.8
GUAYAMA MUNICIPIO	\$8.29	59%	\$431	\$17,240	1.1	\$18,700	\$468	\$5,610	\$140	3,868	27%	\$10.51	\$546	0.8
GUAYANILLA MUNICIPIO	\$7.67	31%	\$399	\$15,960	1.1	\$16,800	\$420	\$5,040	\$126	1,382	19%	\$5.91	\$308	1.3
GUAYNABO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	7,827	23%	\$7.07	\$368	1.6
GURABO MUNICIPIO	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	2,187	19%	\$9.18	\$477	1.0
HATILLO MUNICIPIO	\$8.31	50%	\$432	\$17,280	1.1	\$19,000	\$475	\$5,700	\$143	2,802	22%	\$6.47	\$337	1.3
HORMIGUEROS MUNICIPIO	\$8.94	34%	\$465	\$18,600	1.2	\$20,300	\$508	\$6,090	\$152	1,147	20%	\$5.63	\$293	1.6
HUMACAO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	4,637	24%	\$8.15	\$424	1.4
ISABELA MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	3,544	24%	\$7.01	\$365	1.1
JAYUYA MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	1,502	30%	\$9.19	\$478	0.8
JUANA DÍAZ MUNICIPIO	\$9.62	64%	\$500	\$20,000	1.3	\$19,600	\$490	\$5,880	\$147	2,936	20%	\$6.69	\$348	1.4
JUNCOS MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,779	23%	\$15.84	\$823	0.7
LAJAS MUNICIPIO	\$7.77	27%	\$404	\$16,160	1.1	\$19,500	\$488	\$5,850	\$146	1,912	21%	\$5.37	\$279	1.4
LARES MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	2,929	27%	\$5.02	\$261	1.6
LAS MARÍAS MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	1,021	29%	\$5.13	\$267	1.5
LAS PIEDRAS MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,442	22%	\$10.49	\$545	1.1
LOÍZA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,517	16%	\$4.97	\$258	2.2
LUQUILLO MUNICIPIO	\$9.48	40%	\$493	\$19,720	1.3	\$22,800	\$570	\$6,840	\$171	1,435	22%	\$7.71	\$401	1.2
MANATÍ MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	4,027	26%	\$7.53	\$391	1.5
MARICAO MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	550	27%	\$7.48	\$389	1.0
MAUNABO MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	891	22%	\$6.49	\$337	1.3
MAYAGÜEZ MUNICIPIO	\$8.94	34%	\$465	\$18,600	1.2	\$20,300	\$508	\$6,090	\$152	13,826	40%	\$5.62	\$292	1.6
Moca MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	2,794	22%	\$8.16	\$425	1.0
MOROVIS MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,831	21%	\$5.03	\$262	2.2
NAGUABO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,915	24%	\$5.51	\$286	2.0
NARANJITO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	1,734	19%	\$6.51	\$339	1.7
ORCOVIS MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	1,556	22%	\$4.88	\$254	1.7
PATILLAS MUNICIPIO	\$8.29	59%	\$431	\$17,240	1.1	\$18,700	\$468	\$5,610	\$140	1,414	22%	\$7.42	\$386	1.1
PEÑUELAS MUNICIPIO	\$7.67	31%	\$399	\$15,960	1.1	\$16,800	\$420	\$5,040	\$126	1,450	19%	\$8.60	\$447	0.9
PONCE MUNICIPIO	\$9.62	64%	\$500	\$20,000	1.3	\$19,600	\$490	\$5,880	\$147	18,048	30%	\$5.42	\$282	1.8
QUEBRADILLAS MUNICIPIO	\$8.15	50%	\$424	\$16,960	1.1	\$16,700	\$418	\$5,010	\$125	2,146	26%	\$4.99	\$259	1.6
RINCÓN MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	1,104	21%	\$7.01	\$365	1.1
RÍO GRANDE MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,907	18%	\$7.50	\$390	1.5
SABANA GRANDE MUNICIPIO	\$7.77	27%	\$404	\$16,160	1.1	\$19,500	\$488	\$5,850	\$146	1,866	21%	\$7.54	\$392	1.0
SALINAS MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	2,233	22%	\$6.01	\$312	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

PUERTO RICO

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAN GERMÁN MUNICIPIO	\$7.77	27%	\$404	\$16,160	1.1	\$19,500	\$488	\$5,850	\$146	3,249	25%	\$7.99	\$416	1.0
SAN JUAN MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	72,507	44%	\$8.10	\$421	1.4
SAN LORENZO MUNICIPIO	\$9.12	50%	\$474	\$18,960	1.3	\$24,400	\$610	\$7,320	\$183	2,787	21%	\$9.28	\$483	1.0
SAN SEBASTIÁN MUNICIPIO	\$7.87	46%	\$409	\$16,360	1.1	\$16,300	\$408	\$4,890	\$122	3,678	25%	\$5.39	\$280	1.5
SANTA ISABEL MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	1,583	23%	\$5.68	\$295	1.4
TOA ALTA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	3,038	16%	\$4.11	\$214	2.7
TOA BAJA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	6,384	21%	\$8.07	\$419	1.4
TRUJILLO ALTO MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	5,448	23%	\$4.10	\$213	2.7
UTUADO MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	3,189	28%	\$5.03	\$262	1.5
VEGA ALTA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,354	20%	\$7.67	\$399	1.4
VEGA BAJA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	3,935	20%	\$10.98	\$571	1.0
VIEQUES MUNICIPIO	\$7.67	48%	\$399	\$15,960	1.1	\$16,600	\$415	\$4,980	\$125	660	20%	\$7.06	\$367	1.1
VILLALBA MUNICIPIO	\$9.62	64%	\$500	\$20,000	1.3	\$19,600	\$490	\$5,880	\$147	1,473	19%	\$7.82	\$407	1.2
YABUCOA MUNICIPIO	\$11.08	64%	\$576	\$23,040	1.5	\$26,100	\$653	\$7,830	\$196	2,191	18%	\$8.95	\$466	1.2
YAUCO MUNICIPIO	\$7.67	31%	\$399	\$15,960	1.1	\$16,800	\$420	\$5,040	\$126	3,466	23%	\$4.57	\$238	1.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

RHODE ISLAND

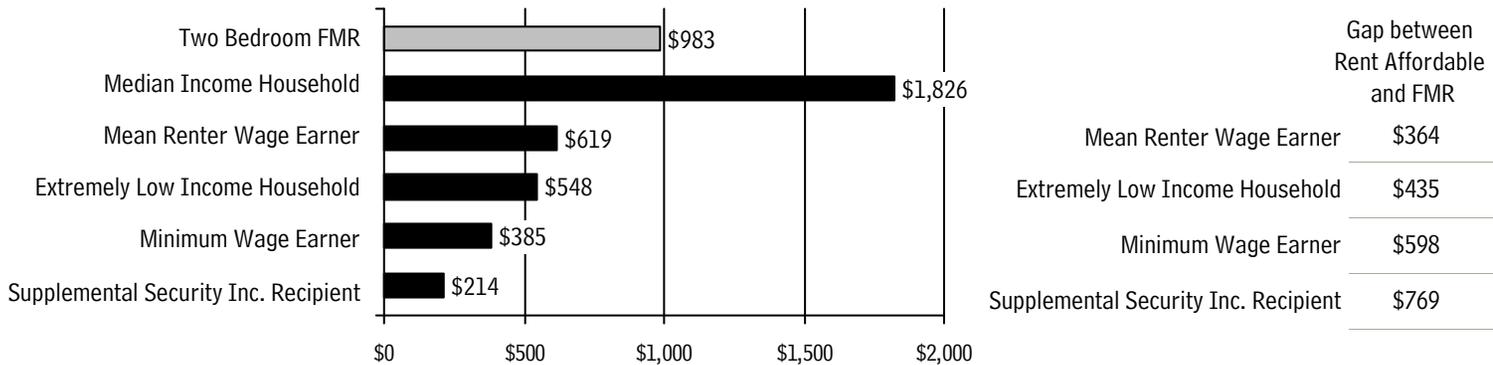
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$983. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,276 monthly or \$39,306 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.90

In Rhode Island, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 102 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Rhode Island, the estimated mean (average) wage for a renter is \$11.90. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



RHODE ISLAND	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
RHODE ISLAND	\$18.90	66%	\$983	\$39,306	2.6	\$73,029	\$1,826	\$21,909	\$548	163,274	40%	\$11.90	\$619	1.6
METROPOLITAN AREAS														
NEWPORT-MIDDLETON-PORTSMOUTH HMFA	\$23.54	57%	\$1,224	\$48,960	3.2	\$83,900	\$2,098	\$25,170	\$629	11,520	46%	\$11.92	\$620	2.0
PROVIDENCE-FALL RIVER HMFA	\$18.52	67%	\$963	\$38,520	2.5	\$72,100	\$1,803	\$21,630	\$541	147,625	40%	\$11.98	\$623	1.5
WESTERLY-HOPKINTON-NEW SHOREHAM HMFA	\$19.46	61%	\$1,012	\$40,480	2.6	\$78,400	\$1,960	\$23,520	\$588	4,129	32%	\$9.53	\$496	2.0

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

SOUTH CAROLINA

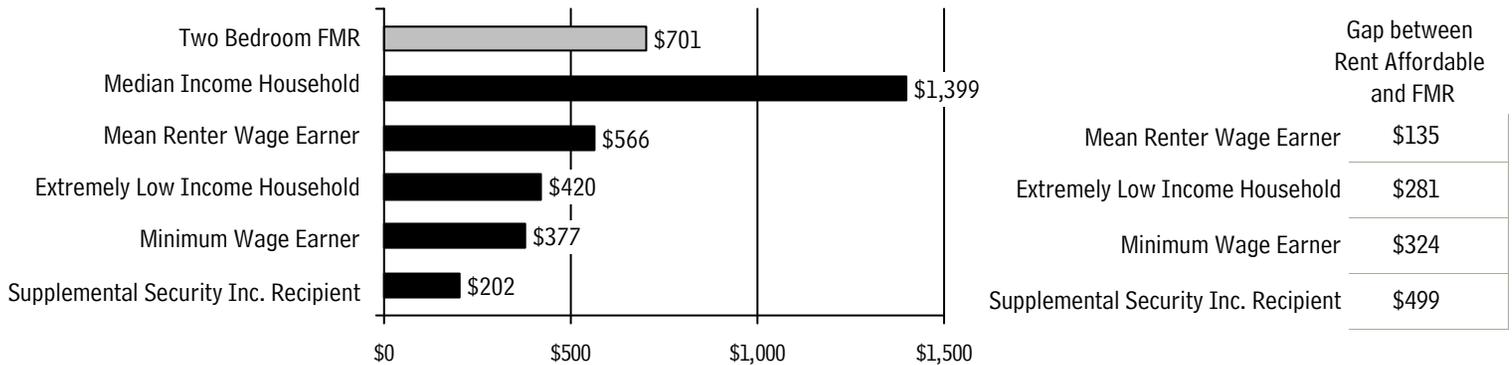
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$701. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,336 monthly or \$28,035 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.48

In South Carolina, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is \$10.89. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



SOUTH CAROLINA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH CAROLINA	\$13.48	37%	\$701	\$28,035	1.9	\$55,962	\$1,399	\$16,788	\$420	426,235	28%	\$10.89	\$566	1.2
COMBINED NONMETRO AREAS	\$11.71	37%	\$609	\$24,349	1.6	\$49,392	\$1,235	\$14,818	\$370	92,076	24%	\$9.41	\$489	1.2
<u>METROPOLITAN AREAS</u>														
ANDERSON MSA	\$11.83	33%	\$615	\$24,600	1.6	\$54,600	\$1,365	\$16,380	\$410	15,582	24%	\$8.80	\$458	1.3
AUGUSTA-RICHMOND COUNTY MSA	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	15,153	24%	\$11.74	\$610	1.1
CHARLESTON-NORTH CHARLESTON-SUMMERVILLE MSA	\$16.60	50%	\$863	\$34,520	2.3	\$62,100	\$1,553	\$18,630	\$466	69,597	33%	\$12.04	\$626	1.4
CHARLOTTE-GASTONIA-CONCORD HMFA	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	16,406	27%	\$11.11	\$578	1.4
COLUMBIA HMFA	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	69,595	31%	\$11.40	\$593	1.3
DARLINGTON COUNTY HMFA	\$10.65	47%	\$554	\$22,160	1.5	\$47,900	\$1,198	\$14,370	\$359	5,944	23%	\$11.05	\$575	1.0
FLORENCE HMFA	\$10.79	33%	\$561	\$22,440	1.5	\$49,800	\$1,245	\$14,940	\$374	12,744	27%	\$9.65	\$502	1.1
GREENVILLE-AULDIN-EASLEY MSA	\$12.67	26%	\$659	\$26,360	1.7	\$58,000	\$1,450	\$17,400	\$435	58,566	31%	\$11.70	\$608	1.1
KERSHAW COUNTY HMFA	\$12.06	44%	\$627	\$25,080	1.7	\$56,600	\$1,415	\$16,980	\$425	3,634	18%	\$9.58	\$498	1.3
LAURENS COUNTY HMFA	\$11.40	33%	\$593	\$23,720	1.6	\$49,400	\$1,235	\$14,820	\$371	5,935	23%	\$9.29	\$483	1.2
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY MSA	\$15.21	33%	\$791	\$31,640	2.1	\$53,200	\$1,330	\$15,960	\$399	22,101	27%	\$9.54	\$496	1.6
SPARTANBURG MSA	\$12.40	33%	\$645	\$25,800	1.7	\$55,900	\$1,398	\$16,770	\$419	27,381	28%	\$12.12	\$630	1.0
SUMTER MSA	\$11.06	32%	\$575	\$23,000	1.5	\$48,400	\$1,210	\$14,520	\$363	11,521	31%	\$9.96	\$518	1.1
<u>COUNTIES</u>														
ABBEVILLE COUNTY	\$10.65	41%	\$554	\$22,160	1.5	\$49,000	\$1,225	\$14,700	\$368	1,985	20%	\$8.10	\$421	1.3
AIKEN COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	13,530	24%	\$12.21	\$635	1.0
ALLENDALE COUNTY	\$10.65	44%	\$554	\$22,160	1.5	\$34,500	\$863	\$10,350	\$259	1,076	27%	\$10.72	\$558	1.0
ANDERSON COUNTY	\$11.83	33%	\$615	\$24,600	1.6	\$54,600	\$1,365	\$16,380	\$410	15,582	24%	\$8.80	\$458	1.3
BAMBERG COUNTY	\$10.65	59%	\$554	\$22,160	1.5	\$37,000	\$925	\$11,100	\$278	1,543	25%	\$7.50	\$390	1.4
BARNWELL COUNTY	\$10.65	41%	\$554	\$22,160	1.5	\$45,100	\$1,128	\$13,530	\$338	2,210	24%	\$8.03	\$418	1.3
BEAUFORT COUNTY	\$17.06	33%	\$887	\$35,480	2.4	\$66,400	\$1,660	\$19,920	\$498	12,169	27%	\$10.46	\$544	1.6
BERKELEY COUNTY	\$16.60	50%	\$863	\$34,520	2.3	\$62,100	\$1,553	\$18,630	\$466	12,880	26%	\$14.76	\$768	1.1
CALHOUN COUNTY	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	930	16%	\$11.37	\$591	1.3
CHARLESTON COUNTY	\$16.60	50%	\$863	\$34,520	2.3	\$62,100	\$1,553	\$18,630	\$466	48,035	39%	\$11.76	\$612	1.4
CHEROKEE COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$49,600	\$1,240	\$14,880	\$372	5,354	26%	\$9.89	\$515	1.1
CHESTER COUNTY	\$11.00	33%	\$572	\$22,880	1.5	\$48,000	\$1,200	\$14,400	\$360	2,790	22%	\$10.64	\$553	1.0
CHESTERFIELD COUNTY	\$10.65	42%	\$554	\$22,160	1.5	\$44,700	\$1,118	\$13,410	\$335	3,939	24%	\$8.88	\$462	1.2
CLARENDON COUNTY	\$11.17	33%	\$581	\$23,240	1.5	\$42,500	\$1,063	\$12,750	\$319	2,473	21%	\$6.33	\$329	1.8
COLLETON COUNTY	\$10.65	45%	\$554	\$22,160	1.5	\$43,100	\$1,078	\$12,930	\$323	2,858	20%	\$8.42	\$438	1.3
DARLINGTON COUNTY	\$10.65	47%	\$554	\$22,160	1.5	\$47,900	\$1,198	\$14,370	\$359	5,944	23%	\$11.05	\$575	1.0
DILLON COUNTY	\$10.65	55%	\$554	\$22,160	1.5	\$41,200	\$1,030	\$12,360	\$309	3,137	28%	\$6.27	\$326	1.7
DORCHESTER COUNTY	\$16.60	50%	\$863	\$34,520	2.3	\$62,100	\$1,553	\$18,630	\$466	8,682	25%	\$10.41	\$541	1.6
EDGEFIELD COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$55,600	\$1,390	\$16,680	\$417	1,623	20%	\$6.20	\$322	2.0
FAIRFIELD COUNTY	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	1,975	23%	\$12.00	\$624	1.2

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

SOUTH CAROLINA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FLORENCE COUNTY	\$10.79	33%	\$561	\$22,440	1.5	\$49,800	\$1,245	\$14,940	\$374	12,744	27%	\$9.65	\$502	1.1
GEORGETOWN COUNTY	\$12.60	33%	\$655	\$26,200	1.7	\$54,200	\$1,355	\$16,260	\$407	4,053	19%	\$9.04	\$470	1.4
GREENVILLE COUNTY	\$12.67	26%	\$659	\$26,360	1.7	\$58,000	\$1,450	\$17,400	\$435	47,585	32%	\$12.22	\$636	1.0
GREENWOOD COUNTY	\$11.27	33%	\$586	\$23,440	1.6	\$53,200	\$1,330	\$15,960	\$399	7,904	31%	\$10.44	\$543	1.1
HAMPTON COUNTY	\$10.65	47%	\$554	\$22,160	1.5	\$43,900	\$1,098	\$13,170	\$329	1,627	22%	\$10.57	\$549	1.0
HORRY COUNTY	\$15.21	33%	\$791	\$31,640	2.1	\$53,200	\$1,330	\$15,960	\$399	22,101	27%	\$9.54	\$496	1.6
JASPER COUNTY	\$11.83	33%	\$615	\$24,600	1.6	\$46,400	\$1,160	\$13,920	\$348	1,566	22%	\$11.33	\$589	1.0
KERSHAW COUNTY	\$12.06	44%	\$627	\$25,080	1.7	\$56,600	\$1,415	\$16,980	\$425	3,634	18%	\$9.58	\$498	1.3
LANCASTER COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$50,700	\$1,268	\$15,210	\$380	5,743	25%	\$11.64	\$605	0.9
LAURENS COUNTY	\$11.40	33%	\$593	\$23,720	1.6	\$49,400	\$1,235	\$14,820	\$371	5,935	23%	\$9.29	\$483	1.2
LEE COUNTY	\$10.65	34%	\$554	\$22,160	1.5	\$43,100	\$1,078	\$12,930	\$323	1,424	21%	\$7.09	\$369	1.5
LEXINGTON COUNTY	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	18,966	23%	\$9.99	\$519	1.5
MARION COUNTY	\$10.65	45%	\$554	\$22,160	1.5	\$41,500	\$1,038	\$12,450	\$311	3,539	27%	\$7.55	\$392	1.4
MARLBORO COUNTY	\$10.65	57%	\$554	\$22,160	1.5	\$40,300	\$1,008	\$12,090	\$302	3,055	29%	\$9.18	\$477	1.2
McCORMICK COUNTY	\$10.79	33%	\$561	\$22,440	1.5	\$48,900	\$1,223	\$14,670	\$367	674	19%	\$5.67	\$295	1.9
NEWBERRY COUNTY	\$10.65	37%	\$554	\$22,160	1.5	\$51,200	\$1,280	\$15,360	\$384	3,267	23%	\$8.02	\$417	1.3
OCONEE COUNTY	\$10.75	33%	\$559	\$22,360	1.5	\$54,400	\$1,360	\$16,320	\$408	5,903	22%	\$10.85	\$564	1.0
ORANGEBURG COUNTY	\$10.65	42%	\$554	\$22,160	1.5	\$45,300	\$1,133	\$13,590	\$340	8,312	24%	\$8.53	\$443	1.2
PICKENS COUNTY	\$12.67	26%	\$659	\$26,360	1.7	\$58,000	\$1,450	\$17,400	\$435	10,981	27%	\$7.74	\$402	1.6
RICHLAND COUNTY	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	46,342	39%	\$12.16	\$632	1.2
SALUDA COUNTY	\$14.75	40%	\$767	\$30,680	2.0	\$62,400	\$1,560	\$18,720	\$468	1,382	19%	\$7.37	\$383	2.0
SPARTANBURG COUNTY	\$12.40	33%	\$645	\$25,800	1.7	\$55,900	\$1,398	\$16,770	\$419	27,381	28%	\$12.12	\$630	1.0
SUMTER COUNTY	\$11.06	32%	\$575	\$23,000	1.5	\$48,400	\$1,210	\$14,520	\$363	11,521	31%	\$9.96	\$518	1.1
UNION COUNTY	\$10.65	45%	\$554	\$22,160	1.5	\$46,300	\$1,158	\$13,890	\$347	2,822	23%	\$7.60	\$395	1.4
WILLIAMSBURG COUNTY	\$11.17	33%	\$581	\$23,240	1.5	\$38,300	\$958	\$11,490	\$287	2,653	19%	\$7.00	\$364	1.6
YORK COUNTY	\$15.50	24%	\$806	\$32,240	2.1	\$67,200	\$1,680	\$20,160	\$504	16,406	27%	\$11.11	\$578	1.4

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

SOUTH DAKOTA

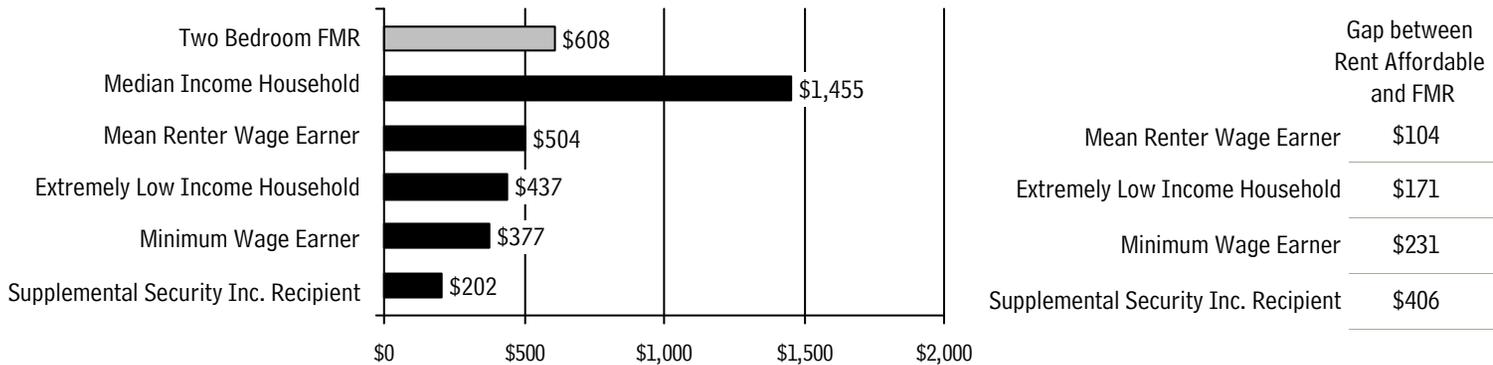
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$608. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,026 monthly or \$24,316 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.69

In South Dakota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 64 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Dakota, the estimated mean (average) wage for a renter is \$9.69. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



SOUTH DAKOTA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH DAKOTA	\$11.69	31%	\$608	\$24,316	1.6	\$58,211	\$1,455	\$17,463	\$437	92,338	32%	\$9.69	\$504	1.2
COMBINED NONMETRO AREAS	\$10.57	30%	\$550	\$21,985	1.5	\$53,806	\$1,345	\$16,142	\$404	53,043	31%	\$8.32	\$433	1.3
<u>METROPOLITAN AREAS</u>														
MEADE COUNTY HMFA	\$10.50	28%	\$546	\$21,840	1.4	\$55,200	\$1,380	\$16,560	\$414	2,799	32%	\$10.05	\$523	1.0
RAPID CITY HMFA	\$14.08	40%	\$732	\$29,280	1.9	\$57,700	\$1,443	\$17,310	\$433	11,710	34%	\$9.23	\$480	1.5
SIoux CITY MSA	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	1,257	26%	\$14.04	\$730	0.9
SIoux FALLS MSA	\$13.12	28%	\$682	\$27,280	1.8	\$69,100	\$1,728	\$20,730	\$518	23,529	32%	\$11.17	\$581	1.2
<u>COUNTIES</u>														
AURORA COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$50,900	\$1,273	\$15,270	\$382	279	24%	\$9.32	\$485	1.1
BEADLE COUNTY	\$10.31	33%	\$536	\$21,440	1.4	\$55,300	\$1,383	\$16,590	\$415	2,328	32%	\$8.64	\$449	1.2
BENNETT COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$38,600	\$965	\$11,580	\$290	455	41%	\$7.37	\$383	1.4
BON HOMME COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$50,300	\$1,258	\$15,090	\$377	629	24%	\$8.16	\$424	1.3
BROOKINGS COUNTY	\$10.35	28%	\$538	\$21,520	1.4	\$65,400	\$1,635	\$19,620	\$491	4,458	42%	\$9.11	\$474	1.1
BROWN COUNTY	\$10.63	28%	\$553	\$22,120	1.5	\$59,900	\$1,498	\$17,970	\$449	4,933	34%	\$8.74	\$455	1.2
BRULE COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$50,900	\$1,273	\$15,270	\$382	576	29%	\$7.64	\$397	1.3
BUFFALO COUNTY †	\$10.31	30%	\$536	\$21,440	1.4	\$19,400	\$485	\$5,820	\$146	299	57%			
BUTTE COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$46,500	\$1,163	\$13,950	\$349	937	27%	\$8.86	\$461	1.2
CAMPBELL COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$48,900	\$1,223	\$14,670	\$367	130	18%	\$8.50	\$442	1.2
CHARLES MIX COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$41,800	\$1,045	\$12,540	\$314	1,060	32%	\$7.40	\$385	1.4
CLARK COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$48,400	\$1,210	\$14,520	\$363	309	19%	\$7.26	\$377	1.4
CLAY COUNTY	\$10.96	28%	\$570	\$22,800	1.5	\$56,400	\$1,410	\$16,920	\$423	2,225	46%	\$5.93	\$309	1.8
CODINGTON COUNTY	\$11.67	34%	\$607	\$24,280	1.6	\$61,200	\$1,530	\$18,360	\$459	3,094	30%	\$7.79	\$405	1.5
CORSON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$32,500	\$813	\$9,750	\$244	519	41%	\$10.24	\$532	1.0
CUSTER COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$59,400	\$1,485	\$17,820	\$446	684	23%	\$7.22	\$375	1.4
DAVISON COUNTY	\$10.90	29%	\$567	\$22,680	1.5	\$60,400	\$1,510	\$18,120	\$453	2,901	38%	\$8.58	\$446	1.3
DAY COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$51,700	\$1,293	\$15,510	\$388	617	24%	\$7.73	\$402	1.3
DEUEL COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$53,800	\$1,345	\$16,140	\$404	368	20%	\$10.94	\$569	0.9
DEWEY COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$33,900	\$848	\$10,170	\$254	833	45%	\$9.39	\$488	1.1
DOUGLAS COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$46,100	\$1,153	\$13,830	\$346	251	19%	\$10.00	\$520	1.0
EDMUNDS COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$50,600	\$1,265	\$15,180	\$380	303	18%	\$10.64	\$553	1.0
FALL RIVER COUNTY	\$10.44	28%	\$543	\$21,720	1.4	\$51,500	\$1,288	\$15,450	\$386	955	31%	\$6.57	\$342	1.6
FAULK COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$47,000	\$1,175	\$14,100	\$353	188	19%	\$7.98	\$415	1.3
GRANT COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$55,000	\$1,375	\$16,500	\$413	704	23%	\$8.06	\$419	1.3
GREGORY COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$42,000	\$1,050	\$12,600	\$315	512	25%	\$8.17	\$425	1.3
HAAKON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$48,900	\$1,223	\$14,670	\$367	201	23%	\$12.15	\$632	0.8
HAMLIN COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$56,600	\$1,415	\$16,980	\$425	372	18%	\$8.87	\$461	1.2
HAND COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$51,900	\$1,298	\$15,570	\$389	400	26%	\$7.08	\$368	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

SOUTH DAKOTA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HANSON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$53,800	\$1,345	\$16,140	\$404	232	21%	\$9.70	\$504	1.1
HARDING COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$42,900	\$1,073	\$12,870	\$322	138	26%	\$17.16	\$892	0.6
HUGHES COUNTY	\$10.62	28%	\$552	\$22,080	1.5	\$69,800	\$1,745	\$20,940	\$524	2,202	34%	\$7.26	\$377	1.5
HUTCHINSON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$51,300	\$1,283	\$15,390	\$385	676	21%	\$8.86	\$461	1.2
HYDE COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$55,500	\$1,388	\$16,650	\$416	193	28%	\$12.41	\$645	0.8
JACKSON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$34,300	\$858	\$10,290	\$257	344	36%	\$7.06	\$367	1.5
JERAULD COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$49,100	\$1,228	\$14,730	\$368	275	28%	\$7.78	\$405	1.3
JONES COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$51,400	\$1,285	\$15,420	\$386	140	28%	\$5.93	\$308	1.7
KINGSBURY COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$55,900	\$1,398	\$16,770	\$419	576	24%	\$8.41	\$437	1.2
LAKE COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$59,600	\$1,490	\$17,880	\$447	1,290	30%	\$8.23	\$428	1.3
LAWRENCE COUNTY	\$10.88	28%	\$566	\$22,640	1.5	\$55,500	\$1,388	\$16,650	\$416	3,126	35%	\$7.67	\$399	1.4
LINCOLN COUNTY	\$13.12	28%	\$682	\$27,280	1.8	\$69,100	\$1,728	\$20,730	\$518	1,784	20%	\$10.33	\$537	1.3
LYMAN COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$43,700	\$1,093	\$13,110	\$328	437	31%	\$5.95	\$309	1.7
MARSHALL COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$49,500	\$1,238	\$14,850	\$371	408	22%	\$7.74	\$403	1.3
MCCOOK COUNTY	\$13.12	28%	\$682	\$27,280	1.8	\$69,100	\$1,728	\$20,730	\$518	466	21%	\$8.49	\$441	1.5
MCPHERSON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$40,600	\$1,015	\$12,180	\$305	206	17%	\$7.12	\$370	1.4
MEADE COUNTY	\$10.50	28%	\$546	\$21,840	1.4	\$55,200	\$1,380	\$16,560	\$414	2,799	32%	\$10.05	\$523	1.0
MELLETTE COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$34,400	\$860	\$10,320	\$258	243	35%	\$6.15	\$320	1.7
MINER COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$49,900	\$1,248	\$14,970	\$374	286	24%	\$9.08	\$472	1.1
MINNEHAHA COUNTY	\$13.12	28%	\$682	\$27,280	1.8	\$69,100	\$1,728	\$20,730	\$518	20,484	35%	\$11.29	\$587	1.2
MOODY COUNTY	\$10.31	28%	\$536	\$21,440	1.4	\$56,600	\$1,415	\$16,980	\$425	694	27%	\$10.41	\$541	1.0
PENNINGTON COUNTY	\$14.08	40%	\$732	\$29,280	1.9	\$57,700	\$1,443	\$17,310	\$433	11,710	34%	\$9.23	\$480	1.5
PERKINS COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$45,700	\$1,143	\$13,710	\$343	334	23%	\$6.87	\$357	1.5
POTTER COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$51,400	\$1,285	\$15,420	\$386	239	21%	\$6.97	\$362	1.5
ROBERTS COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$45,400	\$1,135	\$13,620	\$341	1,145	31%	\$6.95	\$361	1.5
SANBORN COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$52,100	\$1,303	\$15,630	\$391	233	22%	\$9.33	\$485	1.1
SHANNON COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$28,500	\$713	\$8,550	\$214	1,405	50%	\$9.34	\$486	1.1
SPINK COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$50,600	\$1,265	\$15,180	\$380	745	26%	\$8.30	\$432	1.2
STANLEY COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$64,100	\$1,603	\$19,230	\$481	260	23%	\$8.43	\$438	1.2
SULLY COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$52,200	\$1,305	\$15,660	\$392	152	24%	\$9.77	\$508	1.1
TODD COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$26,600	\$665	\$7,980	\$200	1,353	55%	\$9.74	\$507	1.1
TRIPP COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$49,300	\$1,233	\$14,790	\$370	638	25%	\$6.34	\$330	1.6
TURNER COUNTY	\$13.12	28%	\$682	\$27,280	1.8	\$69,100	\$1,728	\$20,730	\$518	795	23%	\$11.24	\$584	1.2
UNION COUNTY	\$12.71	27%	\$661	\$26,440	1.8	\$58,400	\$1,460	\$17,520	\$438	1,257	26%	\$14.04	\$730	0.9
WALWORTH COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$45,800	\$1,145	\$13,740	\$344	721	29%	\$7.21	\$375	1.4
YANKTON COUNTY	\$11.13	32%	\$579	\$23,160	1.5	\$59,400	\$1,485	\$17,820	\$446	2,533	31%	\$9.28	\$483	1.2
ZIEBACH COUNTY	\$10.31	30%	\$536	\$21,440	1.4	\$25,300	\$633	\$7,590	\$190	299	40%	\$8.34	\$434	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TENNESSEE

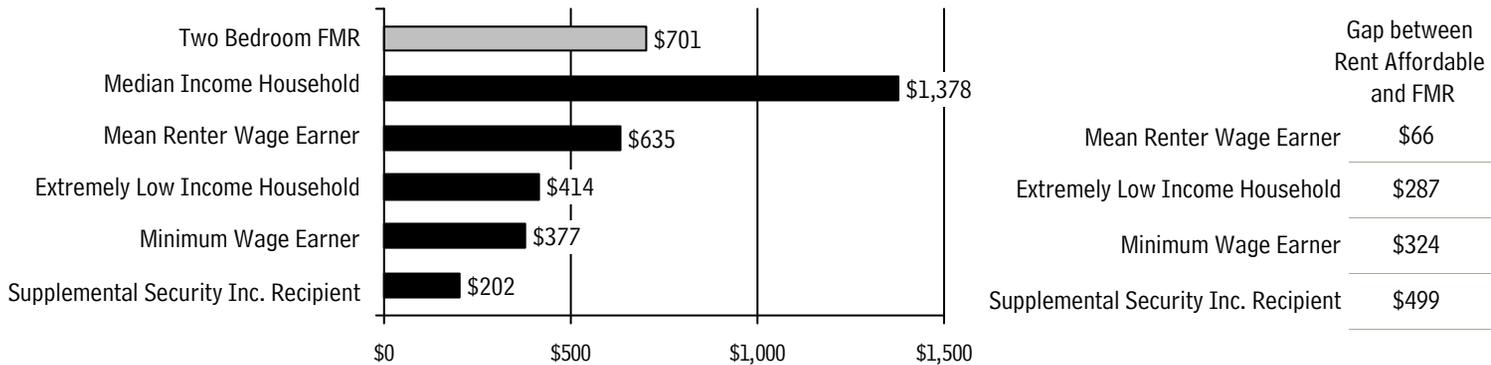
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$701. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,336 monthly or \$28,027 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.47

In Tennessee, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Tennessee, the estimated mean (average) wage for a renter is \$12.21. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



TENNESSEE	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TENNESSEE	\$13.47	37%	\$701	\$28,027	1.9	\$55,134	\$1,378	\$16,540	\$414	671,444	30%	\$12.21	\$635	1.1
COMBINED NONMETRO AREAS	\$10.94	38%	\$569	\$22,763	1.5	\$46,571	\$1,164	\$13,971	\$349	152,513	25%	\$9.90	\$515	1.1
<u>METROPOLITAN AREAS</u>														
CHATTANOOGA MSA	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	45,597	33%	\$11.54	\$600	1.1
CLARKSVILLE HMFA	\$12.77	36%	\$664	\$26,560	1.8	\$52,500	\$1,313	\$15,750	\$394	17,645	37%	\$10.70	\$556	1.2
CLEVELAND MSA	\$11.92	35%	\$620	\$24,800	1.6	\$50,400	\$1,260	\$15,120	\$378	12,020	30%	\$10.72	\$557	1.1
HICKMAN COUNTY HMFA	\$10.85	37%	\$564	\$22,560	1.5	\$46,100	\$1,153	\$13,830	\$346	1,601	20%	\$8.15	\$424	1.3
JACKSON MSA	\$13.46	36%	\$700	\$28,000	1.9	\$54,100	\$1,353	\$16,230	\$406	13,022	32%	\$10.18	\$529	1.3
JOHNSON CITY MSA	\$11.31	35%	\$588	\$23,520	1.6	\$47,900	\$1,198	\$14,370	\$359	21,735	29%	\$9.66	\$502	1.2
KINGSPOBT-BRISTOL-BRISTOL MSA	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	20,081	23%	\$12.12	\$630	0.9
KNOXVILLE MSA	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	75,375	30%	\$10.84	\$564	1.3
MACON COUNTY HMFA	\$10.44	36%	\$543	\$21,720	1.4	\$47,000	\$1,175	\$14,100	\$353	1,692	21%	\$7.69	\$400	1.4
MEMPHIS HMFA	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	131,293	36%	\$13.85	\$720	1.1
MORRISTOWN MSA	\$10.69	35%	\$556	\$22,240	1.5	\$47,400	\$1,185	\$14,220	\$356	11,514	24%	\$10.73	\$558	1.0
NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN MSA	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	164,876	34%	\$14.12	\$734	1.1
SMITH COUNTY HMFA	\$10.85	37%	\$564	\$22,560	1.5	\$52,300	\$1,308	\$15,690	\$392	1,458	21%	\$9.93	\$516	1.1
STEWART COUNTY HMFA	\$10.65	37%	\$554	\$22,160	1.5	\$48,500	\$1,213	\$14,550	\$364	1,022	21%	\$9.62	\$500	1.1
<u>COUNTIES</u>														
ANDERSON COUNTY	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	8,195	28%	\$13.03	\$677	1.1
BEDFORD COUNTY	\$13.06	36%	\$679	\$27,160	1.8	\$51,100	\$1,278	\$15,330	\$383	3,682	26%	\$10.12	\$526	1.3
BENTON COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$41,100	\$1,028	\$12,330	\$308	1,332	19%	\$8.70	\$453	1.2
BLEDSoE COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$43,400	\$1,085	\$13,020	\$326	812	18%	\$8.95	\$465	1.2
BLOUNT COUNTY	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	10,285	24%	\$11.98	\$623	1.2
BRADLEY COUNTY	\$11.92	35%	\$620	\$24,800	1.6	\$50,400	\$1,260	\$15,120	\$378	10,780	31%	\$10.90	\$567	1.1
CAMPBELL COUNTY	\$10.37	42%	\$539	\$21,560	1.4	\$37,600	\$940	\$11,280	\$282	4,283	27%	\$8.51	\$443	1.2
CANNON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	1,074	21%	\$7.72	\$401	2.0
CARROLL COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$46,100	\$1,153	\$13,830	\$346	2,472	21%	\$11.08	\$576	0.9
CARTER COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$47,900	\$1,198	\$14,370	\$359	5,901	25%	\$9.35	\$486	1.2
CHEATHAM COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	2,112	16%	\$10.84	\$564	1.4
CHESTER COUNTY	\$13.46	36%	\$700	\$28,000	1.9	\$54,100	\$1,353	\$16,230	\$406	1,285	23%	\$7.23	\$376	1.9
CLAIBORNE COUNTY	\$10.37	46%	\$539	\$21,560	1.4	\$39,800	\$995	\$11,940	\$299	2,535	21%	\$8.71	\$453	1.2
CLAY COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$37,400	\$935	\$11,220	\$281	677	20%	\$7.54	\$392	1.4
COCKE COUNTY	\$10.37	49%	\$539	\$21,560	1.4	\$38,200	\$955	\$11,460	\$287	3,374	25%	\$7.81	\$406	1.3
COFFEE COUNTY	\$11.19	36%	\$582	\$23,280	1.5	\$50,000	\$1,250	\$15,000	\$375	5,388	29%	\$10.39	\$540	1.1
CROCKETT COUNTY	\$10.37	48%	\$539	\$21,560	1.4	\$46,100	\$1,153	\$13,830	\$346	1,413	25%	\$11.46	\$596	0.9
CUMBERLAND COUNTY	\$10.37	35%	\$539	\$21,560	1.4	\$45,000	\$1,125	\$13,500	\$338	3,779	19%	\$8.71	\$453	1.2
DAVIDSON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	106,021	45%	\$16.12	\$838	1.0

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TENNESSEE

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DECATUR COUNTY	\$10.37	43%	\$539	\$21,560	1.4	\$43,900	\$1,098	\$13,170	\$329	979	20%	\$10.70	\$557	1.0
DEKALB COUNTY	\$10.37	42%	\$539	\$21,560	1.4	\$46,400	\$1,160	\$13,920	\$348	1,749	25%	\$8.91	\$463	1.2
DICKSON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	3,945	24%	\$8.99	\$467	1.7
DYER COUNTY	\$10.81	35%	\$562	\$22,480	1.5	\$48,800	\$1,220	\$14,640	\$366	5,075	34%	\$9.69	\$504	1.1
FAYETTE COUNTY	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	2,058	20%	\$8.28	\$431	1.8
FENTRESS COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$36,200	\$905	\$10,860	\$272	1,399	21%	\$7.78	\$405	1.3
FRANKLIN COUNTY	\$11.00	35%	\$572	\$22,880	1.5	\$53,100	\$1,328	\$15,930	\$398	3,230	22%	\$8.71	\$453	1.3
GIBSON COUNTY	\$10.37	38%	\$539	\$21,560	1.4	\$48,000	\$1,200	\$14,400	\$360	5,443	28%	\$10.00	\$520	1.0
GILES COUNTY	\$11.35	35%	\$590	\$23,600	1.6	\$52,400	\$1,310	\$15,720	\$393	2,882	25%	\$9.86	\$513	1.2
GRAINGER COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$47,400	\$1,185	\$14,220	\$356	1,353	16%	\$9.73	\$506	1.1
GREENE COUNTY	\$10.37	38%	\$539	\$21,560	1.4	\$45,000	\$1,125	\$13,500	\$338	6,008	23%	\$10.41	\$541	1.0
GRUNDY COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$34,800	\$870	\$10,440	\$261	998	18%	\$5.76	\$300	1.8
HAMBLEN COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$47,400	\$1,185	\$14,220	\$356	6,375	27%	\$11.37	\$591	0.9
HAMILTON COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	42,389	34%	\$11.62	\$604	1.1
HANCOCK COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$31,900	\$798	\$9,570	\$239	591	21%	\$5.37	\$279	1.9
HARDEMAN COUNTY	\$10.37	49%	\$539	\$21,560	1.4	\$43,400	\$1,085	\$13,020	\$326	2,434	26%	\$11.26	\$585	0.9
HARDIN COUNTY	\$10.37	51%	\$539	\$21,560	1.4	\$42,900	\$1,073	\$12,870	\$322	2,371	23%	\$10.28	\$534	1.0
HAWKINS COUNTY	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	4,678	21%	\$10.40	\$541	1.1
HAYWOOD COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$41,000	\$1,025	\$12,300	\$308	2,581	34%	\$9.89	\$514	1.2
HENDERSON COUNTY	\$11.25	35%	\$585	\$23,400	1.6	\$48,200	\$1,205	\$14,460	\$362	2,146	21%	\$8.37	\$435	1.3
HENRY COUNTY	\$10.46	35%	\$544	\$21,760	1.4	\$45,400	\$1,135	\$13,620	\$341	2,946	23%	\$10.08	\$524	1.0
HICKMAN COUNTY	\$10.85	37%	\$564	\$22,560	1.5	\$46,100	\$1,153	\$13,830	\$346	1,601	20%	\$8.15	\$424	1.3
HOUSTON COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$44,400	\$1,110	\$13,320	\$333	741	23%	\$7.14	\$371	1.5
HUMPHREYS COUNTY	\$10.37	47%	\$539	\$21,560	1.4	\$52,900	\$1,323	\$15,870	\$397	1,597	22%	\$11.56	\$601	0.9
JACKSON COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$40,300	\$1,008	\$12,090	\$302	858	19%	\$9.27	\$482	1.1
JEFFERSON COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$47,400	\$1,185	\$14,220	\$356	3,786	22%	\$9.21	\$479	1.2
JOHNSON COUNTY	\$10.37	36%	\$539	\$21,560	1.4	\$35,700	\$893	\$10,710	\$268	1,389	20%	\$8.79	\$457	1.2
KNOX COUNTY	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	52,278	33%	\$10.25	\$533	1.4
LAKE COUNTY	\$10.37	36%	\$539	\$21,560	1.4	\$38,100	\$953	\$11,430	\$286	963	40%	\$6.33	\$329	1.6
LAUDERDALE COUNTY	\$11.00	35%	\$572	\$22,880	1.5	\$46,300	\$1,158	\$13,890	\$347	3,350	35%	\$10.52	\$547	1.0
LAWRENCE COUNTY	\$10.37	40%	\$539	\$21,560	1.4	\$44,200	\$1,105	\$13,260	\$332	3,546	23%	\$9.52	\$495	1.1
LEWIS COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$45,200	\$1,130	\$13,560	\$339	899	21%	\$6.27	\$326	1.7
LINCOLN COUNTY	\$10.37	36%	\$539	\$21,560	1.4	\$52,800	\$1,320	\$15,840	\$396	2,970	24%	\$8.54	\$444	1.2
LOUDON COUNTY	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	3,327	21%	\$10.94	\$569	1.3
MACON COUNTY	\$10.44	36%	\$543	\$21,720	1.4	\$47,000	\$1,175	\$14,100	\$353	1,692	21%	\$7.69	\$400	1.4
MADISON COUNTY	\$13.46	36%	\$700	\$28,000	1.9	\$54,100	\$1,353	\$16,230	\$406	11,737	33%	\$10.34	\$538	1.3
MARION COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	2,147	19%	\$10.01	\$520	1.3
MARSHALL COUNTY	\$11.67	35%	\$607	\$24,280	1.6	\$57,400	\$1,435	\$17,220	\$431	2,781	27%	\$9.16	\$476	1.3
MAURY COUNTY	\$13.77	35%	\$716	\$28,640	1.9	\$59,600	\$1,490	\$17,880	\$447	7,203	27%	\$12.43	\$646	1.1
McMINN COUNTY	\$11.04	35%	\$574	\$22,960	1.5	\$48,200	\$1,205	\$14,460	\$362	4,785	24%	\$11.54	\$600	1.0
McNAIRY COUNTY	\$10.37	53%	\$539	\$21,560	1.4	\$45,100	\$1,128	\$13,530	\$338	1,997	20%	\$9.24	\$480	1.1

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TENNESSEE

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MEIGS COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$42,800	\$1,070	\$12,840	\$321	777	18%	\$9.31	\$484	1.1
MONROE COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$45,800	\$1,145	\$13,740	\$344	3,320	22%	\$10.66	\$554	1.0
MONTGOMERY COUNTY	\$12.77	36%	\$664	\$26,560	1.8	\$52,500	\$1,313	\$15,750	\$394	17,645	37%	\$10.70	\$556	1.2
MOORE COUNTY	\$10.92	35%	\$568	\$22,720	1.5	\$52,100	\$1,303	\$15,630	\$391	361	16%	\$12.27	\$638	0.9
MORGAN COUNTY	\$10.37	38%	\$539	\$21,560	1.4	\$40,200	\$1,005	\$12,060	\$302	1,199	17%	\$10.64	\$553	1.0
OBION COUNTY	\$10.37	39%	\$539	\$21,560	1.4	\$50,100	\$1,253	\$15,030	\$376	3,751	28%	\$11.79	\$613	0.9
OVERTON COUNTY	\$10.37	49%	\$539	\$21,560	1.4	\$40,400	\$1,010	\$12,120	\$303	1,555	19%	\$10.00	\$520	1.0
PERRY COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$43,700	\$1,093	\$13,110	\$328	429	14%	\$8.43	\$438	1.2
PICKETT COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$39,400	\$985	\$11,820	\$296	329	16%	\$7.11	\$370	1.5
POLK COUNTY	\$11.92	35%	\$620	\$24,800	1.6	\$50,400	\$1,260	\$15,120	\$378	1,240	19%	\$7.69	\$400	1.6
PUTNAM COUNTY	\$10.81	35%	\$562	\$22,480	1.5	\$48,400	\$1,210	\$14,520	\$363	8,548	34%	\$9.15	\$476	1.2
RHEA COUNTY	\$10.37	45%	\$539	\$21,560	1.4	\$44,500	\$1,113	\$13,350	\$334	2,753	25%	\$9.65	\$502	1.1
ROANE COUNTY	\$10.92	35%	\$568	\$22,720	1.5	\$52,500	\$1,313	\$15,750	\$394	4,762	22%	\$13.61	\$708	0.8
ROBERTSON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	4,677	23%	\$9.36	\$487	1.7
RUTHERFORD COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	20,035	30%	\$11.55	\$600	1.3
SCOTT COUNTY	\$10.37	59%	\$539	\$21,560	1.4	\$35,900	\$898	\$10,770	\$269	1,924	23%	\$8.10	\$421	1.3
SEQUATCHIE COUNTY	\$12.87	31%	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	1,061	24%	\$9.64	\$501	1.3
SEVIER COUNTY	\$12.71	35%	\$661	\$26,440	1.8	\$50,500	\$1,263	\$15,150	\$379	7,589	27%	\$8.68	\$452	1.5
SHELBY COUNTY	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	124,922	37%	\$14.05	\$731	1.1
SMITH COUNTY	\$10.85	37%	\$564	\$22,560	1.5	\$52,300	\$1,308	\$15,690	\$392	1,458	21%	\$9.93	\$516	1.1
STEWART COUNTY	\$10.65	37%	\$554	\$22,160	1.5	\$48,500	\$1,213	\$14,550	\$364	1,022	21%	\$9.62	\$500	1.1
SULLIVAN COUNTY	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	15,403	24%	\$12.37	\$643	0.9
SUMNER COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	11,971	24%	\$10.00	\$520	1.6
TIPTON COUNTY	\$15.06	42%	\$783	\$31,320	2.1	\$58,100	\$1,453	\$17,430	\$436	4,313	24%	\$7.66	\$398	2.0
TROUSDALE COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	660	24%	\$9.13	\$475	1.7
UNICOI COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$47,900	\$1,198	\$14,370	\$359	1,761	23%	\$11.31	\$588	1.0
UNION COUNTY	\$14.08	48%	\$732	\$29,280	1.9	\$59,700	\$1,493	\$17,910	\$448	1,290	19%	\$12.04	\$626	1.2
VAN BUREN COUNTY	\$10.37	37%	\$539	\$21,560	1.4	\$43,900	\$1,098	\$13,170	\$329	314	14%	\$11.80	\$614	0.9
WARREN COUNTY	\$10.94	35%	\$569	\$22,760	1.5	\$46,200	\$1,155	\$13,860	\$347	4,120	27%	\$9.12	\$474	1.2
WASHINGTON COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$47,900	\$1,198	\$14,370	\$359	14,073	32%	\$9.58	\$498	1.2
WAYNE COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$38,900	\$973	\$11,670	\$292	1,015	17%	\$8.33	\$433	1.3
WEAKLEY COUNTY	\$10.37	40%	\$539	\$21,560	1.4	\$48,100	\$1,203	\$14,430	\$361	4,237	31%	\$7.94	\$413	1.3
WHITE COUNTY	\$10.37	42%	\$539	\$21,560	1.4	\$43,800	\$1,095	\$13,140	\$329	1,872	20%	\$9.90	\$515	1.0
WILLIAMSON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	8,288	19%	\$13.18	\$685	1.2
WILSON COUNTY	\$15.52	31%	\$807	\$32,280	2.1	\$65,200	\$1,630	\$19,560	\$489	6,093	19%	\$10.37	\$539	1.5

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS

In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$814. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,714 monthly or \$32,562 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.65

In Texas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$15.60. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 40 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



TEXAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR †	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI 2	Rent affordable at AMI 3	30% of AMI 4	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) 5	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TEXAS	\$15.65	35%	\$814	\$32,562	2.2	\$59,582	\$1,490	\$17,874	\$447	2,676,060	36%	\$15.60	\$811	1.0
COMBINED NONMETRO AREAS	\$12.00	46%	\$624	\$24,965	1.7	\$46,970	\$1,174	\$14,091	\$352	269,789	26%	\$10.87	\$565	1.1
<u>METROPOLITAN AREAS</u>														
ABILENE MSA	\$12.40	41%	\$645	\$25,800	1.7	\$51,700	\$1,293	\$15,510	\$388	20,433	35%	\$11.00	\$572	1.1
AMARILLO MSA	\$12.90	41%	\$671	\$26,840	1.8	\$56,900	\$1,423	\$17,070	\$427	29,089	34%	\$13.19	\$686	1.0
ARANSAS COUNTY HMFA	\$12.60	41%	\$655	\$26,200	1.7	\$44,600	\$1,115	\$13,380	\$335	2,273	25%	\$10.80	\$562	1.2
ATASCOSA COUNTY HMFA	\$11.33	42%	\$589	\$23,560	1.6	\$48,200	\$1,205	\$14,460	\$362	2,758	22%	\$9.72	\$506	1.2
AUSTIN COUNTY HMFA	\$13.25	37%	\$689	\$27,560	1.8	\$59,200	\$1,480	\$17,760	\$444	1,993	23%	\$15.28	\$795	0.9
AUSTIN-ROUND ROCK MSA	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	196,986	42%	\$15.79	\$821	1.2
BEAUMONT-PORT ARTHUR MSA	\$13.31	41%	\$692	\$27,680	1.8	\$55,500	\$1,388	\$16,650	\$416	41,944	29%	\$13.44	\$699	1.0
BRAZORIA COUNTY HMFA	\$13.81	37%	\$718	\$28,720	1.9	\$73,400	\$1,835	\$22,020	\$551	21,272	26%	\$13.84	\$720	1.0
BROWNSVILLE-HARLINGEN MSA	\$11.54	41%	\$600	\$24,000	1.6	\$33,500	\$838	\$10,050	\$251	31,413	32%	\$7.84	\$408	1.5
CALHOUN COUNTY HMFA	\$12.25	41%	\$637	\$25,480	1.7	\$51,700	\$1,293	\$15,510	\$388	2,026	27%	\$18.07	\$940	0.7
COLLEGE STATION-BRYAN MSA	\$16.08	41%	\$836	\$33,440	2.2	\$57,000	\$1,425	\$17,100	\$428	33,108	49%	\$9.40	\$489	1.7
CORPUS CHRISTI HMFA	\$15.69	41%	\$816	\$32,640	2.2	\$51,900	\$1,298	\$15,570	\$389	49,699	38%	\$12.77	\$664	1.2
DALLAS HMFA	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	521,374	42%	\$18.76	\$976	0.9
EL PASO MSA	\$11.50	23%	\$598	\$23,920	1.6	\$40,900	\$1,023	\$12,270	\$307	76,426	36%	\$9.16	\$476	1.3
FORT WORTH-ARLINGTON HMFA	\$16.56	36%	\$861	\$34,440	2.3	\$67,400	\$1,685	\$20,220	\$506	224,376	37%	\$14.83	\$771	1.1
HOUSTON-BAYTOWN-SUGAR LAND HMFA *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	624,551	40%	\$19.48	\$1,013	0.9
KENDALL COUNTY HMFA	\$17.21	30%	\$895	\$35,800	2.4	\$75,000	\$1,875	\$22,500	\$563	1,755	20%	\$10.17	\$529	1.7
KILLEEN-TEMPLE-FORT HOOD HMFA	\$14.29	43%	\$743	\$29,720	2.0	\$54,900	\$1,373	\$16,470	\$412	46,895	44%	\$12.42	\$646	1.2
LAMPASAS COUNTY HMFA	\$11.31	43%	\$588	\$23,520	1.6	\$52,900	\$1,323	\$15,870	\$397	1,703	26%	\$9.16	\$476	1.2
LAREDO MSA	\$12.85	41%	\$668	\$26,720	1.8	\$38,000	\$950	\$11,400	\$285	17,420	34%	\$8.28	\$431	1.6
LONGVIEW HMFA	\$12.58	41%	\$654	\$26,160	1.7	\$54,500	\$1,363	\$16,350	\$409	17,753	32%	\$13.30	\$691	0.9
LUBBOCK MSA	\$13.88	41%	\$722	\$28,880	1.9	\$54,600	\$1,365	\$16,380	\$410	38,523	41%	\$9.96	\$518	1.4
MCALLEN-EDINBURG-MISSION MSA	\$12.60	53%	\$655	\$26,200	1.7	\$33,200	\$830	\$9,960	\$249	42,254	27%	\$8.00	\$416	1.6
MEDINA COUNTY HMFA	\$13.12	41%	\$682	\$27,280	1.8	\$51,900	\$1,298	\$15,570	\$389	2,618	20%	\$7.83	\$407	1.7
MIDLAND MSA	\$15.98	79%	\$831	\$33,240	2.2	\$63,000	\$1,575	\$18,900	\$473	13,021	30%	\$15.75	\$819	1.0
ODESSA MSA	\$14.15	76%	\$736	\$29,440	2.0	\$53,200	\$1,330	\$15,960	\$399	13,748	31%	\$14.43	\$751	1.0
RUSK COUNTY HMFA	\$11.67	41%	\$607	\$24,280	1.6	\$52,500	\$1,313	\$15,750	\$394	3,486	20%	\$13.47	\$701	0.9
SAN ANGELO MSA	\$13.00	41%	\$676	\$27,040	1.8	\$51,800	\$1,295	\$15,540	\$389	14,324	36%	\$10.86	\$565	1.2
SAN ANTONIO HMFA	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	206,357	36%	\$12.86	\$669	1.2
SHERMAN-DENISON MSA	\$14.19	41%	\$738	\$29,520	2.0	\$57,600	\$1,440	\$17,280	\$432	12,621	29%	\$12.13	\$631	1.2
TEXARKANA MSA	\$11.98	38%	\$623	\$24,920	1.7	\$50,700	\$1,268	\$15,210	\$380	9,609	29%	\$9.55	\$497	1.3
TYLER MSA	\$13.77	41%	\$716	\$28,640	1.9	\$56,200	\$1,405	\$16,860	\$422	19,915	30%	\$12.58	\$654	1.1
VICTORIA HMFA	\$13.77	41%	\$716	\$28,640	1.9	\$55,600	\$1,390	\$16,680	\$417	10,336	32%	\$12.12	\$630	1.1
WACO MSA	\$14.15	41%	\$736	\$29,440	2.0	\$51,900	\$1,298	\$15,570	\$389	31,396	40%	\$11.08	\$576	1.3
WICHITA FALLS MSA	\$12.83	41%	\$667	\$26,680	1.8	\$53,200	\$1,330	\$15,960	\$399	19,612	35%	\$12.03	\$625	1.1
WISE COUNTY HMFA	\$12.69	37%	\$660	\$26,400	1.8	\$63,600	\$1,590	\$19,080	\$477	3,204	19%	\$13.63	\$709	0.9

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ANDERSON COUNTY	\$12.23	41%	\$636	\$25,440	1.7	\$48,000	\$1,200	\$14,400	\$360	4,093	26%	\$12.97	\$674	0.9
ANDREWS COUNTY	\$11.31	66%	\$588	\$23,520	1.6	\$47,300	\$1,183	\$14,190	\$355	936	20%	\$17.00	\$884	0.7
ANGELINA COUNTY	\$12.35	41%	\$642	\$25,680	1.7	\$49,200	\$1,230	\$14,760	\$369	7,910	28%	\$10.81	\$562	1.1
ARANSAS COUNTY	\$12.60	41%	\$655	\$26,200	1.7	\$44,600	\$1,115	\$13,380	\$335	2,273	25%	\$10.80	\$562	1.2
ARCHER COUNTY	\$12.83	41%	\$667	\$26,680	1.8	\$53,200	\$1,330	\$15,960	\$399	629	19%	\$10.35	\$538	1.2
ARMSTRONG COUNTY	\$12.90	41%	\$671	\$26,840	1.8	\$56,900	\$1,423	\$17,070	\$427	168	21%	\$14.18	\$738	0.9
ATASCOSA COUNTY	\$11.33	42%	\$589	\$23,560	1.6	\$48,200	\$1,205	\$14,460	\$362	2,758	22%	\$9.72	\$506	1.2
AUSTIN COUNTY	\$13.25	37%	\$689	\$27,560	1.8	\$59,200	\$1,480	\$17,760	\$444	1,993	23%	\$15.28	\$795	0.9
BAILEY COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$42,000	\$1,050	\$12,600	\$315	673	29%	\$10.63	\$553	1.1
BANDERA COUNTY	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	1,199	17%	\$8.00	\$416	1.9
BASTROP COUNTY	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	3,952	20%	\$9.45	\$491	1.9
BAYLOR COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$44,200	\$1,105	\$13,260	\$332	491	27%	\$6.08	\$316	1.9
BEE COUNTY	\$11.37	41%	\$591	\$23,640	1.6	\$42,900	\$1,073	\$12,870	\$322	3,122	34%	\$9.63	\$501	1.2
BELL COUNTY	\$14.29	43%	\$743	\$29,720	2.0	\$54,900	\$1,373	\$16,470	\$412	37,878	44%	\$12.44	\$647	1.1
BEXAR COUNTY	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	189,771	39%	\$13.12	\$682	1.2
BLANCO COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$58,000	\$1,450	\$17,400	\$435	706	21%	\$11.20	\$582	1.1
BORDEN COUNTY †	\$11.31	54%	\$588	\$23,520	1.6	\$46,600	\$1,165	\$13,980	\$350	78	27%			
BOSQUE COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$52,000	\$1,300	\$15,600	\$390	1,510	22%	\$10.95	\$569	1.0
BOWIE COUNTY	\$11.98	38%	\$623	\$24,920	1.7	\$50,700	\$1,268	\$15,210	\$380	9,609	29%	\$9.55	\$497	1.3
BRAZORIA COUNTY	\$13.81	37%	\$718	\$28,720	1.9	\$73,400	\$1,835	\$22,020	\$551	21,272	26%	\$13.84	\$720	1.0
BRAZOS COUNTY	\$16.08	41%	\$836	\$33,440	2.2	\$57,000	\$1,425	\$17,100	\$428	30,055	54%	\$9.15	\$476	1.8
BREWSTER COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$43,400	\$1,085	\$13,020	\$326	1,489	41%	\$8.54	\$444	1.3
BRISCOE COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	166	23%	\$6.92	\$360	1.6
BROOKS COUNTY	\$11.31	69%	\$588	\$23,520	1.6	\$28,700	\$718	\$8,610	\$215	730	27%	\$7.71	\$401	1.5
BROWN COUNTY	\$12.38	41%	\$644	\$25,760	1.7	\$49,700	\$1,243	\$14,910	\$373	3,970	28%	\$8.76	\$455	1.4
BURLESON COUNTY	\$16.08	41%	\$836	\$33,440	2.2	\$57,000	\$1,425	\$17,100	\$428	1,299	20%	\$13.99	\$727	1.1
BURNET COUNTY	\$14.19	41%	\$738	\$29,520	2.0	\$56,100	\$1,403	\$16,830	\$421	2,835	22%	\$9.92	\$516	1.4
CALDWELL COUNTY	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	3,286	30%	\$9.30	\$483	2.0
CALHOUN COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$51,700	\$1,293	\$15,510	\$388	2,026	27%	\$18.07	\$940	0.7
CALLAHAN COUNTY	\$12.40	41%	\$645	\$25,800	1.7	\$51,700	\$1,293	\$15,510	\$388	970	19%	\$10.96	\$570	1.1
CAMERON COUNTY	\$11.54	41%	\$600	\$24,000	1.6	\$33,500	\$838	\$10,050	\$251	31,413	32%	\$7.84	\$408	1.5
CAMP COUNTY	\$11.69	41%	\$608	\$24,320	1.6	\$46,200	\$1,155	\$13,860	\$347	1,093	25%	\$10.19	\$530	1.1
CARSON COUNTY	\$12.90	41%	\$671	\$26,840	1.8	\$56,900	\$1,423	\$17,070	\$427	406	16%	\$25.66	\$1,334	0.5
CASS COUNTY	\$11.31	64%	\$588	\$23,520	1.6	\$45,700	\$1,143	\$13,710	\$343	2,603	21%	\$9.16	\$476	1.2
CASTRO COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$45,200	\$1,130	\$13,560	\$339	800	29%	\$9.25	\$481	1.2
CHAMBERS COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	1,502	16%	\$14.88	\$774	1.2
CHEROKEE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$44,500	\$1,113	\$13,350	\$334	4,360	26%	\$9.51	\$494	1.2
CHILDRESS COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$45,400	\$1,135	\$13,620	\$341	726	29%	\$6.70	\$349	1.7
CLAY COUNTY	\$12.83	41%	\$667	\$26,680	1.8	\$53,200	\$1,330	\$15,960	\$399	734	17%	\$12.11	\$630	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR †	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI 2	Rent affordable at AMI 3	30% of AMI 4	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) 5	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COCHRAN COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$39,800	\$995	\$11,940	\$299	339	26%	\$13.65	\$710	0.8
COKE COUNTY	\$12.98	41%	\$675	\$27,000	1.8	\$46,800	\$1,170	\$14,040	\$351	328	21%	\$7.41	\$385	1.8
COLEMAN COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$39,800	\$995	\$11,940	\$299	988	25%	\$7.87	\$409	1.6
COLLIN COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	57,035	31%	\$16.41	\$853	1.0
COLLINGSWORTH COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$42,500	\$1,063	\$12,750	\$319	273	21%	\$7.97	\$415	1.4
COLORADO COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$52,900	\$1,323	\$15,870	\$397	1,783	23%	\$10.20	\$530	1.1
COMAL COUNTY	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	6,625	23%	\$10.67	\$555	1.4
COMANCHE COUNTY	\$11.67	41%	\$607	\$24,280	1.6	\$44,400	\$1,110	\$13,320	\$333	1,314	24%	\$8.79	\$457	1.3
CONCHO COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,000	\$1,175	\$14,100	\$353	264	25%	\$10.30	\$536	1.1
COOKE COUNTY	\$13.21	41%	\$687	\$27,480	1.8	\$59,100	\$1,478	\$17,730	\$443	3,813	28%	\$12.89	\$670	1.0
CORYELL COUNTY	\$14.29	43%	\$743	\$29,720	2.0	\$54,900	\$1,373	\$16,470	\$412	9,017	45%	\$12.25	\$637	1.2
COTTLE COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$42,100	\$1,053	\$12,630	\$316	233	28%	\$11.59	\$603	1.0
CRANE COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$46,900	\$1,173	\$14,070	\$352	200	15%	\$19.80	\$1,030	0.6
CROCKETT COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$44,200	\$1,105	\$13,260	\$332	435	29%	\$10.76	\$559	1.1
CROSBY COUNTY	\$13.88	41%	\$722	\$28,880	1.9	\$54,600	\$1,365	\$16,380	\$410	770	31%	\$12.29	\$639	1.1
CULBERSON COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$36,300	\$908	\$10,890	\$272	311	30%	\$11.31	\$588	1.0
DALLAM COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$42,800	\$1,070	\$12,840	\$321	858	37%	\$15.09	\$785	0.8
DALLAS COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	382,833	47%	\$20.54	\$1,068	0.8
DAWSON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$41,900	\$1,048	\$12,570	\$314	1,257	27%	\$8.71	\$453	1.3
DEAF SMITH COUNTY	\$11.31	67%	\$588	\$23,520	1.6	\$41,400	\$1,035	\$12,420	\$311	2,012	33%	\$11.41	\$593	1.0
DELTA COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	480	23%	\$8.32	\$433	2.1
DENTON COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	56,434	36%	\$11.46	\$596	1.5
DEWITT COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$42,800	\$1,070	\$12,840	\$321	1,683	23%	\$8.88	\$462	1.3
DICKENS COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$41,600	\$1,040	\$12,480	\$312	219	22%	\$8.77	\$456	1.3
DIMMIT COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$31,400	\$785	\$9,420	\$236	862	26%	\$8.13	\$423	1.4
DONLEY COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,600	\$1,190	\$14,280	\$357	404	26%	\$6.97	\$362	1.6
DUVAL COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$33,200	\$830	\$9,960	\$249	835	19%	\$14.91	\$775	0.8
EASTLAND COUNTY	\$11.67	41%	\$607	\$24,280	1.6	\$42,900	\$1,073	\$12,870	\$322	1,707	23%	\$7.94	\$413	1.5
ECTOR COUNTY	\$14.15	76%	\$736	\$29,440	2.0	\$53,200	\$1,330	\$15,960	\$399	13,748	31%	\$14.43	\$751	1.0
EDWARDS COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$34,600	\$865	\$10,380	\$260	163	20%	\$10.49	\$545	1.1
EL PASO COUNTY	\$11.50	23%	\$598	\$23,920	1.6	\$40,900	\$1,023	\$12,270	\$307	76,426	36%	\$9.16	\$476	1.3
ELLIS COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	8,794	24%	\$11.13	\$579	1.5
ERATH COUNTY	\$12.40	41%	\$645	\$25,800	1.7	\$50,400	\$1,260	\$15,120	\$378	4,642	37%	\$8.75	\$455	1.4
FALLS COUNTY	\$11.48	41%	\$597	\$23,880	1.6	\$41,700	\$1,043	\$12,510	\$313	1,840	28%	\$7.93	\$413	1.4
FANNIN COUNTY	\$11.83	41%	\$615	\$24,600	1.6	\$54,000	\$1,350	\$16,200	\$405	2,814	25%	\$8.90	\$463	1.3
FAYETTE COUNTY	\$12.88	41%	\$670	\$26,800	1.8	\$53,000	\$1,325	\$15,900	\$398	1,905	22%	\$10.11	\$526	1.3
FISHER COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$44,600	\$1,115	\$13,380	\$335	414	23%	\$8.91	\$463	1.3
FLOYD COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$41,000	\$1,025	\$12,300	\$308	711	26%	\$8.12	\$422	1.4
FOARD COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$43,700	\$1,093	\$13,110	\$328	166	25%	\$6.42	\$334	1.8
FORT BEND COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	21,287	19%	\$13.38	\$696	1.3
FRANKLIN COUNTY	\$11.81	41%	\$614	\$24,560	1.6	\$47,300	\$1,183	\$14,190	\$355	789	21%	\$10.28	\$535	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR †	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI 2	Rent affordable at AMI 3	30% of AMI 4	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) 5	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FREESTONE COUNTY	\$11.48	41%	\$597	\$23,880	1.6	\$50,600	\$1,265	\$15,180	\$380	1,407	21%	\$13.30	\$691	0.9
FRIO COUNTY	\$13.62	41%	\$708	\$28,320	1.9	\$34,000	\$850	\$10,200	\$255	1,471	31%	\$9.06	\$471	1.5
GAINES COUNTY	\$11.31	72%	\$588	\$23,520	1.6	\$43,500	\$1,088	\$13,050	\$326	1,002	21%	\$13.24	\$689	0.9
GALVESTON COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	31,992	34%	\$12.28	\$639	1.4
GARZA COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$39,800	\$995	\$11,940	\$299	484	29%	\$11.81	\$614	1.0
GILLESPIE COUNTY	\$14.73	41%	\$766	\$30,640	2.0	\$60,000	\$1,500	\$18,000	\$450	1,917	22%	\$10.56	\$549	1.4
GLASSCOCK COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$54,300	\$1,358	\$16,290	\$407	158	33%	\$12.71	\$661	0.9
GOLIAD COUNTY	\$13.77	41%	\$716	\$28,640	1.9	\$55,600	\$1,390	\$16,680	\$417	522	20%	\$7.39	\$384	1.9
GONZALES COUNTY	\$11.31	68%	\$588	\$23,520	1.6	\$45,000	\$1,125	\$13,500	\$338	2,091	31%	\$10.08	\$524	1.1
GRAY COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$50,200	\$1,255	\$15,060	\$377	1,983	23%	\$14.26	\$741	0.8
GRAYSON COUNTY	\$14.19	41%	\$738	\$29,520	2.0	\$57,600	\$1,440	\$17,280	\$432	12,621	29%	\$12.13	\$631	1.2
GREGG COUNTY	\$12.58	41%	\$654	\$26,160	1.7	\$54,500	\$1,363	\$16,350	\$409	15,321	36%	\$13.58	\$706	0.9
GRIMES COUNTY	\$12.31	41%	\$640	\$25,600	1.7	\$48,500	\$1,213	\$14,550	\$364	1,721	22%	\$13.41	\$697	0.9
GUADALUPE COUNTY	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	7,101	23%	\$11.02	\$573	1.4
HALE COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$45,000	\$1,125	\$13,500	\$338	4,210	35%	\$10.68	\$555	1.1
HALL COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$34,900	\$873	\$10,470	\$262	398	26%	\$7.55	\$392	1.5
HAMILTON COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$50,400	\$1,260	\$15,120	\$378	750	22%	\$10.46	\$544	1.2
HANSFORD COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$51,400	\$1,285	\$15,420	\$386	514	26%	\$12.75	\$663	0.9
HARDEMAN COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$42,500	\$1,063	\$12,750	\$319	520	27%	\$9.04	\$470	1.3
HARDIN COUNTY	\$13.31	41%	\$692	\$27,680	1.8	\$55,500	\$1,388	\$16,650	\$416	3,111	17%	\$11.76	\$611	1.1
HARRIS COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	538,387	45%	\$20.62	\$1,072	0.8
HARRISON COUNTY	\$12.06	41%	\$627	\$25,080	1.7	\$53,400	\$1,335	\$16,020	\$401	5,274	23%	\$11.65	\$606	1.0
HARTLEY COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$67,700	\$1,693	\$20,310	\$508	378	24%	\$8.43	\$438	1.3
HASKELL COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$37,700	\$943	\$11,310	\$283	541	21%	\$11.52	\$599	1.0
HAYS COUNTY	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	11,730	35%	\$7.81	\$406	2.3
HEMPHILL COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$53,800	\$1,345	\$16,140	\$404	290	23%	\$16.96	\$882	0.7
HENDERSON COUNTY	\$12.69	40%	\$660	\$26,400	1.8	\$49,500	\$1,238	\$14,850	\$371	5,768	20%	\$9.65	\$502	1.3
HIDALGO COUNTY	\$12.60	53%	\$655	\$26,200	1.7	\$33,200	\$830	\$9,960	\$249	42,254	27%	\$8.00	\$416	1.6
HILL COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$48,300	\$1,208	\$14,490	\$362	3,055	25%	\$8.42	\$438	1.3
HOCKLEY COUNTY	\$11.31	47%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	2,045	26%	\$12.92	\$672	0.9
HOOD COUNTY	\$13.63	41%	\$709	\$28,360	1.9	\$65,100	\$1,628	\$19,530	\$488	3,042	19%	\$10.54	\$548	1.3
HOPKINS COUNTY	\$11.94	41%	\$621	\$24,840	1.6	\$50,100	\$1,253	\$15,030	\$376	3,516	29%	\$11.35	\$590	1.1
HOUSTON COUNTY	\$13.15	41%	\$684	\$27,360	1.8	\$44,500	\$1,113	\$13,350	\$334	1,976	24%	\$12.14	\$632	1.1
HOWARD COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$47,600	\$1,190	\$14,280	\$357	3,471	30%	\$10.47	\$545	1.1
HUDSPETH COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$28,500	\$713	\$8,550	\$214	208	19%	\$13.35	\$694	0.8
HUNT COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	8,210	29%	\$13.00	\$676	1.3
HUTCHINSON COUNTY	\$11.40	41%	\$593	\$23,720	1.6	\$54,300	\$1,358	\$16,290	\$407	1,963	21%	\$15.97	\$830	0.7
IRION COUNTY	\$13.00	41%	\$676	\$27,040	1.8	\$51,800	\$1,295	\$15,540	\$389	155	22%	\$20.09	\$1,045	0.6
JACK COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$47,700	\$1,193	\$14,310	\$358	706	23%	\$15.65	\$814	0.7
JACKSON COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$53,700	\$1,343	\$16,110	\$403	1,401	26%	\$10.94	\$569	1.0
JASPER COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$45,500	\$1,138	\$13,650	\$341	2,610	19%	\$10.97	\$570	1.0

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JEFF DAVIS COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$49,800	\$1,245	\$14,940	\$374	267	30%	\$12.59	\$654	0.9
JEFFERSON COUNTY	\$13.31	41%	\$692	\$27,680	1.8	\$55,500	\$1,388	\$16,650	\$416	31,627	34%	\$13.82	\$719	1.0
JIM HOGG COUNTY	\$11.31	69%	\$588	\$23,520	1.6	\$38,100	\$953	\$11,430	\$286	407	22%	\$5.72	\$297	2.0
JIM WELLS COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$41,600	\$1,040	\$12,480	\$312	3,048	24%	\$13.95	\$725	0.8
JOHNSON COUNTY	\$16.56	36%	\$861	\$34,440	2.3	\$67,400	\$1,685	\$20,220	\$506	9,216	21%	\$11.03	\$573	1.5
JONES COUNTY	\$12.40	41%	\$645	\$25,800	1.7	\$51,700	\$1,293	\$15,510	\$388	1,280	21%	\$9.00	\$468	1.4
KARNES COUNTY	\$11.31	51%	\$588	\$23,520	1.6	\$39,000	\$975	\$11,700	\$293	1,158	26%	\$10.05	\$522	1.1
KAUFMAN COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	5,068	21%	\$9.32	\$485	1.8
KENDALL COUNTY	\$17.21	30%	\$895	\$35,800	2.4	\$75,000	\$1,875	\$22,500	\$563	1,755	20%	\$10.17	\$529	1.7
KENEDY COUNTY	\$11.31	69%	\$588	\$23,520	1.6	\$35,100	\$878	\$10,530	\$263	82	59%	\$20.65	\$1,074	0.5
KENT COUNTY †	\$11.31	54%	\$588	\$23,520	1.6	\$45,500	\$1,138	\$13,650	\$341	76	22%			
KERR COUNTY	\$13.88	41%	\$722	\$28,880	1.9	\$51,900	\$1,298	\$15,570	\$389	4,754	27%	\$11.59	\$602	1.2
KIMBLE COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$44,600	\$1,115	\$13,380	\$335	493	26%	\$7.73	\$402	1.5
KING COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$46,700	\$1,168	\$14,010	\$350	66	61%	\$24.23	\$1,260	0.5
KINNEY COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$40,900	\$1,023	\$12,270	\$307	291	22%	\$8.03	\$418	1.4
KLEBERG COUNTY	\$11.67	41%	\$607	\$24,280	1.6	\$42,200	\$1,055	\$12,660	\$317	4,516	41%	\$8.88	\$462	1.3
KNOX COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$39,100	\$978	\$11,730	\$293	415	25%	\$12.79	\$665	0.9
LA SALLE COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$32,600	\$815	\$9,780	\$245	461	25%	\$14.76	\$767	0.8
LAMAR COUNTY	\$12.38	41%	\$644	\$25,760	1.7	\$49,400	\$1,235	\$14,820	\$371	6,252	33%	\$10.57	\$550	1.2
LAMB COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$40,600	\$1,015	\$12,180	\$305	1,309	24%	\$9.50	\$494	1.2
LAMPASAS COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$52,900	\$1,323	\$15,870	\$397	1,703	26%	\$9.16	\$476	1.2
LAVACA COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$46,900	\$1,173	\$14,070	\$352	1,657	22%	\$8.74	\$455	1.3
LEE COUNTY	\$11.48	41%	\$597	\$23,880	1.6	\$53,700	\$1,343	\$16,110	\$403	1,165	21%	\$13.13	\$683	0.9
LEON COUNTY	\$12.31	41%	\$640	\$25,600	1.7	\$48,600	\$1,215	\$14,580	\$365	1,064	17%	\$14.25	\$741	0.9
LIBERTY COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	4,880	21%	\$10.26	\$534	1.7
LIMESTONE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$47,200	\$1,180	\$14,160	\$354	1,984	25%	\$9.33	\$485	1.2
LIPSCOMB COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$50,300	\$1,258	\$15,090	\$377	266	22%	\$20.05	\$1,043	0.6
LIVE OAK COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	786	19%	\$11.73	\$610	1.0
LLANO COUNTY	\$15.52	41%	\$807	\$32,280	2.1	\$51,800	\$1,295	\$15,540	\$389	1,507	19%	\$10.46	\$544	1.5
LOVING COUNTY †	\$11.31	70%	\$588	\$23,520	1.6	\$68,100	\$1,703	\$20,430	\$511	6	19%			
LUBBOCK COUNTY	\$13.88	41%	\$722	\$28,880	1.9	\$54,600	\$1,365	\$16,380	\$410	37,753	41%	\$9.94	\$517	1.4
LYNN COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$42,400	\$1,060	\$12,720	\$318	598	25%	\$10.23	\$532	1.1
MADISON COUNTY	\$12.31	41%	\$640	\$25,600	1.7	\$45,700	\$1,143	\$13,710	\$343	900	23%	\$9.28	\$483	1.3
MARION COUNTY	\$11.69	41%	\$608	\$24,320	1.6	\$40,900	\$1,023	\$12,270	\$307	827	18%	\$7.33	\$381	1.6
MARTIN COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$45,900	\$1,148	\$13,770	\$344	418	26%	\$10.98	\$571	1.0
MASON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$50,300	\$1,258	\$15,090	\$377	313	19%	\$6.57	\$342	1.7
MATAGORDA COUNTY	\$11.37	41%	\$591	\$23,640	1.6	\$51,300	\$1,283	\$15,390	\$385	4,614	33%	\$14.20	\$738	0.8
MAVERICK COUNTY	\$11.31	65%	\$588	\$23,520	1.6	\$31,600	\$790	\$9,480	\$237	3,990	30%	\$6.73	\$350	1.7
McCULLOCH COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$39,300	\$983	\$11,790	\$295	894	27%	\$9.19	\$478	1.2
McLENNAN COUNTY	\$14.15	41%	\$736	\$29,440	2.0	\$51,900	\$1,298	\$15,570	\$389	31,396	40%	\$11.08	\$576	1.3
McMULLEN COUNTY †	\$11.31	41%	\$588	\$23,520	1.6	\$45,200	\$1,130	\$13,560	\$339	68	19%			

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR †	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI 2	Rent affordable at AMI 3	30% of AMI 4	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) 5	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MEDINA COUNTY	\$13.12	41%	\$682	\$27,280	1.8	\$51,900	\$1,298	\$15,570	\$389	2,618	20%	\$7.83	\$407	1.7
MENARD COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$39,400	\$985	\$11,820	\$296	244	25%	\$9.20	\$478	1.2
MIDLAND COUNTY	\$15.98	79%	\$831	\$33,240	2.2	\$63,000	\$1,575	\$18,900	\$473	13,021	30%	\$15.75	\$819	1.0
MILAM COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$51,600	\$1,290	\$15,480	\$387	2,482	27%	\$12.90	\$671	0.9
MILLS COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$47,800	\$1,195	\$14,340	\$359	383	19%	\$5.75	\$299	2.1
MITCHELL COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$40,200	\$1,005	\$12,060	\$302	681	24%	\$11.78	\$613	1.0
MONTAGUE COUNTY	\$12.23	41%	\$636	\$25,440	1.7	\$48,800	\$1,220	\$14,640	\$366	1,652	21%	\$10.33	\$537	1.2
MONTGOMERY COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	22,546	22%	\$13.04	\$678	1.3
MOORE COUNTY	\$11.31	55%	\$588	\$23,520	1.6	\$48,400	\$1,210	\$14,520	\$363	2,000	30%	\$11.46	\$596	1.0
MORRIS COUNTY	\$11.81	41%	\$614	\$24,560	1.6	\$45,100	\$1,128	\$13,530	\$338	1,156	22%	\$15.12	\$786	0.8
MOTLEY COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$43,300	\$1,083	\$12,990	\$325	137	23%	\$8.35	\$434	1.4
NACOGDOCHES COUNTY	\$13.58	41%	\$706	\$28,240	1.9	\$48,400	\$1,210	\$14,520	\$363	8,466	38%	\$7.27	\$378	1.9
NAVARRO COUNTY	\$13.06	41%	\$679	\$27,160	1.8	\$48,600	\$1,215	\$14,580	\$365	4,830	29%	\$9.77	\$508	1.3
NEWTON COUNTY	\$11.31	56%	\$588	\$23,520	1.6	\$43,800	\$1,095	\$13,140	\$329	865	15%	\$8.32	\$433	1.4
NOLAN COUNTY	\$11.31	59%	\$588	\$23,520	1.6	\$40,900	\$1,023	\$12,270	\$307	2,013	33%	\$9.94	\$517	1.1
NUECES COUNTY	\$15.69	41%	\$816	\$32,640	2.2	\$51,900	\$1,298	\$15,570	\$389	42,678	39%	\$12.65	\$658	1.2
OCHILTREE COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$58,200	\$1,455	\$17,460	\$437	897	28%	\$14.49	\$754	0.8
OLDHAM COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$49,900	\$1,248	\$14,970	\$374	248	34%	\$13.32	\$693	0.8
ORANGE COUNTY	\$13.31	41%	\$692	\$27,680	1.8	\$55,500	\$1,388	\$16,650	\$416	7,206	23%	\$12.14	\$631	1.1
PALO PINTO COUNTY	\$11.94	41%	\$621	\$24,840	1.6	\$47,100	\$1,178	\$14,130	\$353	2,974	28%	\$12.83	\$667	0.9
PANOLA COUNTY	\$11.31	63%	\$588	\$23,520	1.6	\$48,000	\$1,200	\$14,400	\$360	1,698	19%	\$11.26	\$585	1.0
PARKER COUNTY	\$16.56	36%	\$861	\$34,440	2.3	\$67,400	\$1,685	\$20,220	\$506	6,050	19%	\$10.25	\$533	1.6
PARMER COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$43,600	\$1,090	\$13,080	\$327	920	28%	\$11.22	\$583	1.0
PECOS COUNTY	\$11.31	62%	\$588	\$23,520	1.6	\$39,800	\$995	\$11,940	\$299	1,332	26%	\$13.54	\$704	0.8
POLK COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$44,400	\$1,110	\$13,320	\$333	2,776	18%	\$10.12	\$526	1.1
POTTER COUNTY	\$12.90	41%	\$671	\$26,840	1.8	\$56,900	\$1,423	\$17,070	\$427	16,263	40%	\$13.91	\$723	0.9
PRESIDIO COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$28,500	\$713	\$8,550	\$214	757	30%	\$7.88	\$410	1.4
RAINS COUNTY	\$11.90	41%	\$619	\$24,760	1.6	\$51,500	\$1,288	\$15,450	\$386	627	17%	\$8.45	\$439	1.4
RANDALL COUNTY	\$12.90	41%	\$671	\$26,840	1.8	\$56,900	\$1,423	\$17,070	\$427	12,252	30%	\$9.03	\$470	1.4
REAGAN COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,000	\$1,175	\$14,100	\$353	239	22%	\$17.10	\$889	0.7
REAL COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$38,100	\$953	\$11,430	\$286	286	23%	\$8.42	\$438	1.3
RED RIVER COUNTY	\$11.81	41%	\$614	\$24,560	1.6	\$42,700	\$1,068	\$12,810	\$320	1,459	25%	\$7.95	\$413	1.5
REEVES COUNTY	\$11.31	72%	\$588	\$23,520	1.6	\$31,700	\$793	\$9,510	\$238	917	22%	\$10.45	\$543	1.1
REFUGIO COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$46,200	\$1,155	\$13,860	\$347	754	25%	\$12.00	\$624	0.9
ROBERTS COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$64,400	\$1,610	\$19,320	\$483	74	20%	\$27.63	\$1,437	0.4
ROBERTSON COUNTY	\$16.08	41%	\$836	\$33,440	2.2	\$57,000	\$1,425	\$17,100	\$428	1,754	28%	\$9.37	\$487	1.7
ROCKWALL COUNTY	\$17.19	31%	\$894	\$35,760	2.4	\$68,300	\$1,708	\$20,490	\$512	2,520	17%	\$9.05	\$471	1.9
RUNNELS COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$42,000	\$1,050	\$12,600	\$315	1,000	23%	\$11.02	\$573	1.0
RUSK COUNTY	\$11.67	41%	\$607	\$24,280	1.6	\$52,500	\$1,313	\$15,750	\$394	3,486	20%	\$13.47	\$701	0.9
SABINE COUNTY	\$11.31	56%	\$588	\$23,520	1.6	\$41,600	\$1,040	\$12,480	\$312	617	14%	\$15.82	\$823	0.7
SAN AUGUSTINE COUNTY	\$11.31	56%	\$588	\$23,520	1.6	\$41,800	\$1,045	\$12,540	\$314	659	18%	\$8.19	\$426	1.4

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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TEXAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAN JACINTO COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	1,049	12%	\$7.17	\$373	2.4
SAN PATRICIO COUNTY	\$15.69	41%	\$816	\$32,640	2.2	\$51,900	\$1,298	\$15,570	\$389	7,021	32%	\$13.90	\$723	1.1
SAN SABA COUNTY	\$12.25	41%	\$637	\$25,480	1.7	\$45,000	\$1,125	\$13,500	\$338	558	24%	\$8.53	\$444	1.4
SCHLEICHER COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,800	\$1,195	\$14,340	\$359	271	24%	\$16.05	\$835	0.7
SCURRY COUNTY	\$11.31	57%	\$588	\$23,520	1.6	\$49,100	\$1,228	\$14,730	\$368	1,501	26%	\$14.53	\$755	0.8
SHACKELFORD COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$49,200	\$1,230	\$14,760	\$369	277	21%	\$14.48	\$753	0.8
SHELBY COUNTY	\$11.31	78%	\$588	\$23,520	1.6	\$43,400	\$1,085	\$13,020	\$326	2,089	22%	\$9.01	\$469	1.3
SHERMAN COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$49,600	\$1,240	\$14,880	\$372	290	26%	\$13.36	\$695	0.8
SMITH COUNTY	\$13.77	41%	\$716	\$28,640	1.9	\$56,200	\$1,405	\$16,860	\$422	19,915	30%	\$12.58	\$654	1.1
SOMERVELL COUNTY	\$11.67	41%	\$607	\$24,280	1.6	\$59,300	\$1,483	\$17,790	\$445	617	25%	\$19.46	\$1,012	0.6
STARR COUNTY	\$11.31	103%	\$588	\$23,520	1.6	\$22,400	\$560	\$6,720	\$168	2,965	21%	\$6.00	\$312	1.9
STEPHENS COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	1,012	28%	\$12.94	\$673	0.9
STERLING COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$48,000	\$1,200	\$14,400	\$360	122	24%	\$15.45	\$803	0.7
STONEWALL COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$45,400	\$1,135	\$13,620	\$341	153	21%	\$9.46	\$492	1.2
SUTTON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$48,700	\$1,218	\$14,610	\$365	424	28%	\$23.99	\$1,248	0.5
SWISHER COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$44,000	\$1,100	\$13,200	\$330	865	30%	\$11.79	\$613	1.0
TARRANT COUNTY	\$16.56	36%	\$861	\$34,440	2.3	\$67,400	\$1,685	\$20,220	\$506	209,110	39%	\$15.17	\$789	1.1
TAYLOR COUNTY	\$12.40	41%	\$645	\$25,800	1.7	\$51,700	\$1,293	\$15,510	\$388	18,183	38%	\$11.12	\$578	1.1
TERRELL COUNTY †	\$11.31	70%	\$588	\$23,520	1.6	\$37,300	\$933	\$11,190	\$280	99	22%			
TERRY COUNTY	\$11.31	57%	\$588	\$23,520	1.6	\$42,600	\$1,065	\$12,780	\$320	1,236	29%	\$11.77	\$612	1.0
THROCKMORTON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$44,100	\$1,103	\$13,230	\$331	174	23%	\$12.05	\$626	0.9
TITUS COUNTY	\$12.48	41%	\$649	\$25,960	1.7	\$47,000	\$1,175	\$14,100	\$353	2,641	28%	\$10.53	\$548	1.2
TOM GREEN COUNTY	\$13.00	41%	\$676	\$27,040	1.8	\$51,800	\$1,295	\$15,540	\$389	14,169	36%	\$10.74	\$559	1.2
TRAVIS COUNTY	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	155,643	49%	\$16.98	\$883	1.1
TRINITY COUNTY	\$13.15	41%	\$684	\$27,360	1.8	\$41,200	\$1,030	\$12,360	\$309	1,101	19%	\$8.10	\$421	1.6
TYLER COUNTY	\$11.31	44%	\$588	\$23,520	1.6	\$44,900	\$1,123	\$13,470	\$337	1,244	16%	\$8.71	\$453	1.3
UPSHUR COUNTY	\$12.58	41%	\$654	\$26,160	1.7	\$54,500	\$1,363	\$16,350	\$409	2,432	18%	\$9.24	\$480	1.4
UPTON COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,200	\$1,180	\$14,160	\$354	307	24%	\$20.11	\$1,046	0.6
UVALDE COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$39,200	\$980	\$11,760	\$294	2,395	28%	\$8.14	\$423	1.4
VAL VERDE COUNTY	\$11.40	41%	\$593	\$23,720	1.6	\$40,200	\$1,005	\$12,060	\$302	4,808	34%	\$9.33	\$485	1.2
VAN ZANDT COUNTY	\$12.31	41%	\$640	\$25,600	1.7	\$53,100	\$1,328	\$15,930	\$398	3,482	19%	\$8.69	\$452	1.4
VICTORIA COUNTY	\$13.77	41%	\$716	\$28,640	1.9	\$55,600	\$1,390	\$16,680	\$417	9,814	33%	\$12.26	\$638	1.1
WALKER COUNTY	\$14.52	41%	\$755	\$30,200	2.0	\$53,800	\$1,345	\$16,140	\$404	7,344	40%	\$8.16	\$424	1.8
WALLER COUNTY *	\$17.15	35%	\$892	\$35,680	2.4	\$65,100	\$1,628	\$19,530	\$488	2,908	28%	\$12.73	\$662	1.3
WARD COUNTY	\$11.31	64%	\$588	\$23,520	1.6	\$46,000	\$1,150	\$13,800	\$345	866	22%	\$13.91	\$724	0.8
WASHINGTON COUNTY	\$13.56	41%	\$705	\$28,200	1.9	\$56,800	\$1,420	\$17,040	\$426	2,995	26%	\$10.32	\$537	1.3
WEBB COUNTY	\$12.85	41%	\$668	\$26,720	1.8	\$38,000	\$950	\$11,400	\$285	17,420	34%	\$8.28	\$431	1.6
WHARTON COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$50,800	\$1,270	\$15,240	\$381	4,623	31%	\$10.12	\$526	1.1
WHEELER COUNTY	\$11.31	54%	\$588	\$23,520	1.6	\$47,300	\$1,183	\$14,190	\$355	473	22%	\$14.91	\$775	0.8
WICHITA COUNTY	\$12.83	41%	\$667	\$26,680	1.8	\$53,200	\$1,330	\$15,960	\$399	18,249	38%	\$12.09	\$628	1.1
WILBARGER COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$49,400	\$1,235	\$14,820	\$371	1,868	34%	\$10.03	\$522	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

TEXAS

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WILLACY COUNTY	\$11.31	72%	\$588	\$23,520	1.6	\$32,000	\$800	\$9,600	\$240	1,268	23%	\$10.47	\$544	1.1
WILLIAMSON COUNTY	\$18.35	26%	\$954	\$38,160	2.5	\$73,800	\$1,845	\$22,140	\$554	22,375	26%	\$14.28	\$743	1.3
WILSON COUNTY	\$15.31	34%	\$796	\$31,840	2.1	\$57,800	\$1,445	\$17,340	\$434	1,661	15%	\$7.20	\$374	2.1
WINKLER COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$43,400	\$1,085	\$13,020	\$326	435	17%	\$19.20	\$999	0.6
WISE COUNTY	\$12.69	37%	\$660	\$26,400	1.8	\$63,600	\$1,590	\$19,080	\$477	3,204	19%	\$13.63	\$709	0.9
WOOD COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$49,100	\$1,228	\$14,730	\$368	2,715	19%	\$8.80	\$458	1.3
YOAKUM COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$46,900	\$1,173	\$14,070	\$352	538	22%	\$21.77	\$1,132	0.5
YOUNG COUNTY	\$11.33	41%	\$589	\$23,560	1.6	\$46,900	\$1,173	\$14,070	\$352	1,881	26%	\$12.56	\$653	0.9
ZAPATA COUNTY	\$11.31	69%	\$588	\$23,520	1.6	\$34,100	\$853	\$10,230	\$256	708	18%	\$9.04	\$470	1.3
ZAVALA COUNTY	\$11.31	50%	\$588	\$23,520	1.6	\$24,800	\$620	\$7,440	\$186	926	27%	\$6.77	\$352	1.7

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

UTAH

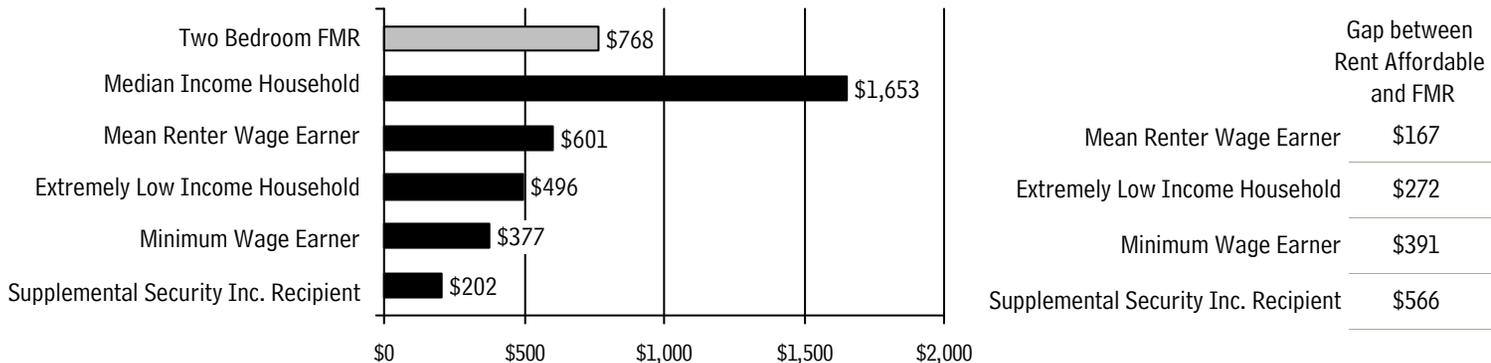
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$768. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,560 monthly or \$30,719 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.77

In Utah, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Utah, the estimated mean (average) wage for a renter is \$11.55. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



UTAH	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UTAH	\$14.77	30%	\$768	\$30,719	2.0	\$66,131	\$1,653	\$19,839	\$496	199,622	28%	\$11.55	\$601	1.3
COMBINED NONMETRO AREAS	\$12.47	36%	\$648	\$25,930	1.7	\$53,159	\$1,329	\$15,948	\$399	19,017	23%	\$11.27	\$586	1.1
METROPOLITAN AREAS														
LOGAN MSA	\$12.75	31%	\$663	\$26,520	1.8	\$57,000	\$1,425	\$17,100	\$428	9,741	35%	\$8.76	\$455	1.5
OGDEN-CLEARFIELD MSA	\$14.40	30%	\$749	\$29,960	2.0	\$68,800	\$1,720	\$20,640	\$516	32,699	24%	\$9.38	\$488	1.5
PROVO-OREM MSA	\$13.44	26%	\$699	\$27,960	1.9	\$65,100	\$1,628	\$19,530	\$488	33,637	33%	\$10.84	\$564	1.2
SALT LAKE CITY HMFA	\$16.08	30%	\$836	\$33,440	2.2	\$70,000	\$1,750	\$21,000	\$525	91,451	31%	\$12.91	\$671	1.2
ST. GEORGE MSA	\$13.40	30%	\$697	\$27,880	1.8	\$54,900	\$1,373	\$16,470	\$412	7,795	26%	\$9.98	\$519	1.3
SUMMIT COUNTY HMFA	\$20.37	26%	\$1,059	\$42,360	2.8	\$93,300	\$2,333	\$27,990	\$700	2,529	24%	\$9.94	\$517	2.0
TOOELE COUNTY HMFA	\$13.62	32%	\$708	\$28,320	1.9	\$65,600	\$1,640	\$19,680	\$492	2,753	22%	\$11.27	\$586	1.2
COUNTIES														
BEAVER COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$50,400	\$1,260	\$15,120	\$378	418	21%	\$9.36	\$487	1.3
BOX ELDER COUNTY	\$12.37	30%	\$643	\$25,720	1.7	\$61,200	\$1,530	\$18,360	\$459	2,634	20%	\$13.64	\$709	0.9
CACHE COUNTY	\$12.75	31%	\$663	\$26,520	1.8	\$57,000	\$1,425	\$17,100	\$428	9,741	35%	\$8.76	\$455	1.5
CARBON COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$52,600	\$1,315	\$15,780	\$395	1,678	23%	\$11.13	\$579	1.0
DAGGETT COUNTY	\$11.46	30%	\$596	\$23,840	1.6	\$53,100	\$1,328	\$15,930	\$398	100	29%	\$10.86	\$565	1.1
DAVIS COUNTY	\$14.40	30%	\$749	\$29,960	2.0	\$68,800	\$1,720	\$20,640	\$516	15,956	22%	\$9.60	\$499	1.5
DUCHESNE COUNTY	\$15.35	74%	\$798	\$31,920	2.1	\$45,400	\$1,135	\$13,620	\$341	876	19%	\$15.60	\$811	1.0
EMERY COUNTY	\$11.46	30%	\$596	\$23,840	1.6	\$56,700	\$1,418	\$17,010	\$425	623	18%	\$11.41	\$593	1.0
GARFIELD COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$51,700	\$1,293	\$15,510	\$388	331	21%	\$7.44	\$387	1.7
GRAND COUNTY	\$11.52	30%	\$599	\$23,960	1.6	\$50,300	\$1,258	\$15,090	\$377	999	29%	\$7.82	\$406	1.5
IRON COUNTY	\$11.46	30%	\$596	\$23,840	1.6	\$47,400	\$1,185	\$14,220	\$356	3,577	34%	\$8.50	\$442	1.3
JUAB COUNTY	\$13.44	26%	\$699	\$27,960	1.9	\$65,100	\$1,628	\$19,530	\$488	500	20%	\$10.36	\$539	1.3
KANE COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$51,400	\$1,285	\$15,420	\$386	491	22%	\$9.01	\$468	1.4
MILLARD COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$53,800	\$1,345	\$16,140	\$404	783	20%	\$9.62	\$500	1.3
MORGAN COUNTY	\$14.40	30%	\$749	\$29,960	2.0	\$68,800	\$1,720	\$20,640	\$516	239	12%	\$10.44	\$543	1.4
PIUTE COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$45,200	\$1,130	\$13,560	\$339	65	13%	\$4.95	\$258	2.5
RICH COUNTY	\$12.75	30%	\$663	\$26,520	1.8	\$57,500	\$1,438	\$17,250	\$431	105	16%	\$7.15	\$372	1.8
SALT LAKE COUNTY	\$16.08	30%	\$836	\$33,440	2.2	\$70,000	\$1,750	\$21,000	\$525	91,451	31%	\$12.91	\$671	1.2
SAN JUAN COUNTY	\$11.46	30%	\$596	\$23,840	1.6	\$40,700	\$1,018	\$12,210	\$305	847	21%	\$12.41	\$645	0.9
SANPETE COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$48,200	\$1,205	\$14,460	\$362	1,388	21%	\$7.91	\$411	1.6
SEVIER COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$51,800	\$1,295	\$15,540	\$389	1,097	18%	\$8.68	\$451	1.5
SUMMIT COUNTY	\$20.37	26%	\$1,059	\$42,360	2.8	\$93,300	\$2,333	\$27,990	\$700	2,529	24%	\$9.94	\$517	2.0
TOOELE COUNTY	\$13.62	32%	\$708	\$28,320	1.9	\$65,600	\$1,640	\$19,680	\$492	2,753	22%	\$11.27	\$586	1.2
UINTAH COUNTY	\$13.23	75%	\$688	\$27,520	1.8	\$57,400	\$1,435	\$17,220	\$431	1,887	23%	\$14.55	\$756	0.9
UTAH COUNTY	\$13.44	26%	\$699	\$27,960	1.9	\$65,100	\$1,628	\$19,530	\$488	33,137	33%	\$10.85	\$564	1.2
WASATCH COUNTY	\$16.40	30%	\$853	\$34,120	2.3	\$66,900	\$1,673	\$20,070	\$502	919	19%	\$9.92	\$516	1.7

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

UTAH

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON COUNTY	\$13.40	30%	\$697	\$27,880	1.8	\$54,900	\$1,373	\$16,470	\$412	7,795	26%	\$9.98	\$519	1.3
WAYNE COUNTY	\$12.62	30%	\$656	\$26,240	1.7	\$47,400	\$1,185	\$14,220	\$356	199	22%	\$9.20	\$478	1.4
WEBER COUNTY	\$14.40	30%	\$749	\$29,960	2.0	\$68,800	\$1,720	\$20,640	\$516	16,504	25%	\$9.13	\$475	1.6

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

VERMONT

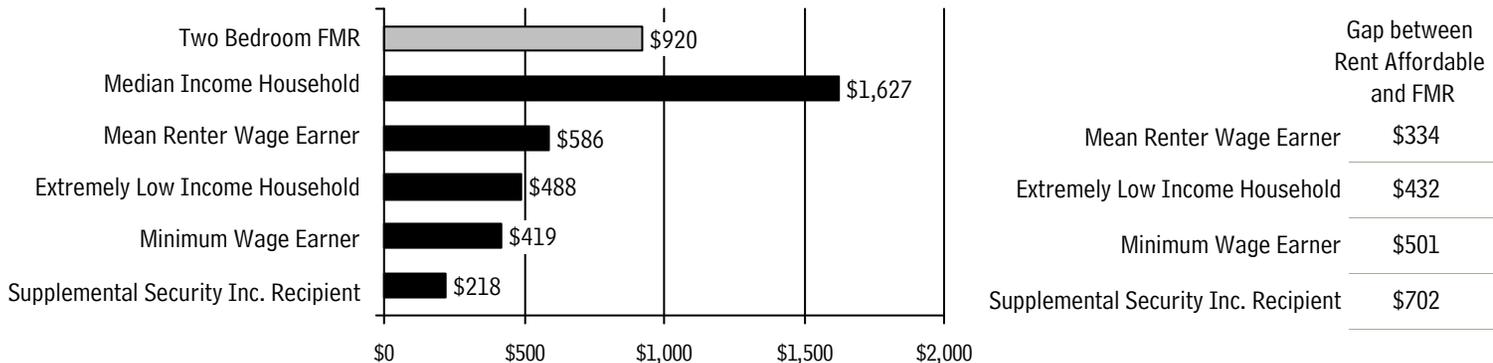
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$920. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,068 monthly or \$36,812 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.70

In Vermont, a minimum wage worker earns an hourly wage of \$8.06. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Vermont, the estimated mean (average) wage for a renter is \$11.28. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



VERMONT	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
VERMONT	\$17.70	54%	\$920	\$36,812	2.2	\$65,088	\$1,627	\$19,526	\$488	70,857	29%	\$11.28	\$586	1.6
COMBINED NONMETRO AREAS	\$15.79	48%	\$821	\$32,834	2.0	\$61,067	\$1,527	\$18,320	\$458	46,983	29%	\$10.48	\$545	1.5
<u>METROPOLITAN AREAS</u>														
BURLINGTON-SOUTH BURLINGTON MSA	\$21.46	63%	\$1,116	\$44,640	2.7	\$73,800	\$1,845	\$22,140	\$554	23,874	31%	\$12.56	\$653	1.7
<u>COUNTIES</u>														
ADDISON COUNTY	\$16.77	48%	\$872	\$34,880	2.1	\$67,600	\$1,690	\$20,280	\$507	3,271	25%	\$11.98	\$623	1.4
BENNINGTON COUNTY	\$16.21	48%	\$843	\$33,720	2.0	\$62,000	\$1,550	\$18,600	\$465	4,247	29%	\$9.62	\$500	1.7
CALEDONIA COUNTY	\$13.67	48%	\$711	\$28,440	1.7	\$54,900	\$1,373	\$16,470	\$412	3,157	27%	\$9.11	\$474	1.5
ESSEX COUNTY	\$14.79	48%	\$769	\$30,760	1.8	\$46,300	\$1,158	\$13,890	\$347	529	20%	\$9.71	\$505	1.5
LAMOILLE COUNTY	\$15.33	48%	\$797	\$31,880	1.9	\$60,100	\$1,503	\$18,030	\$451	2,691	29%	\$10.27	\$534	1.5
ORANGE COUNTY	\$15.38	48%	\$800	\$32,000	1.9	\$60,800	\$1,520	\$18,240	\$456	2,393	22%	\$10.69	\$556	1.4
ORLEANS COUNTY	\$12.21	48%	\$635	\$25,400	1.5	\$48,900	\$1,223	\$14,670	\$367	2,710	26%	\$8.56	\$445	1.4
RUTLAND COUNTY	\$15.27	48%	\$794	\$31,760	1.9	\$59,300	\$1,483	\$17,790	\$445	7,754	30%	\$10.22	\$532	1.5
WASHINGTON COUNTY	\$16.15	48%	\$840	\$33,600	2.0	\$67,600	\$1,690	\$20,280	\$507	7,457	32%	\$10.89	\$566	1.5
WINDHAM COUNTY	\$17.88	48%	\$930	\$37,200	2.2	\$59,700	\$1,493	\$17,910	\$448	5,896	32%	\$11.67	\$607	1.5
WINDSOR COUNTY	\$16.21	48%	\$843	\$33,720	2.0	\$63,800	\$1,595	\$19,140	\$479	6,878	28%	\$10.39	\$540	1.6

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

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, Enosburg 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

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

VIRGINIA

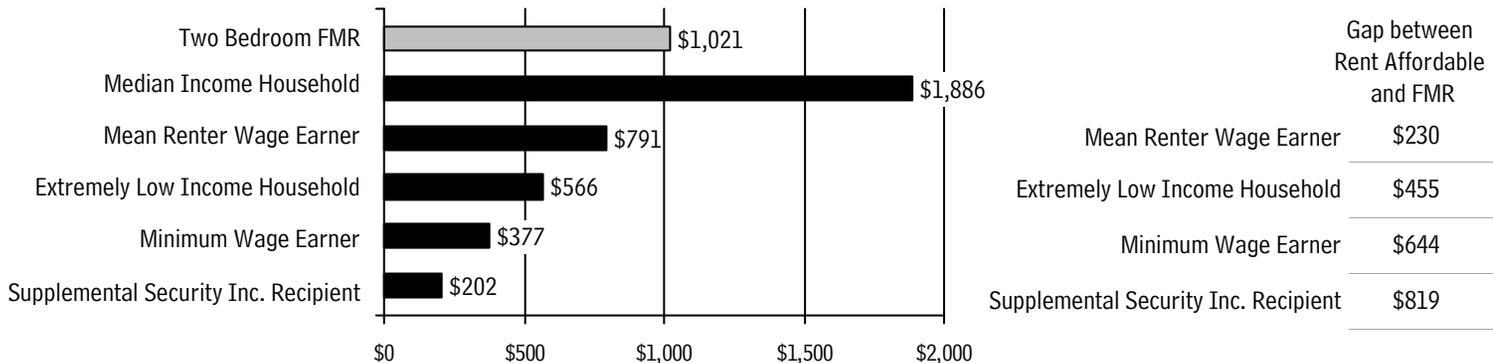
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,021. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,403 monthly or \$40,841 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.63

In Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 108 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$15.22. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



VIRGINIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
VIRGINIA	\$19.63	54%	\$1,021	\$40,841	2.7	\$75,458	\$1,886	\$22,638	\$566	861,215	32%	\$15.22	\$791	1.3
COMBINED NONMETRO AREAS	\$11.81	43%	\$614	\$24,565	1.6	\$52,900	\$1,323	\$15,870	\$397	102,978	24%	\$9.90	\$515	1.2
<u>METROPOLITAN AREAS</u>														
BLACKSBURG-CHRISTIANSBURG-RADFORD HMFA	\$13.10	38%	\$681	\$27,240	1.8	\$65,600	\$1,640	\$19,680	\$492	17,128	47%	\$9.57	\$498	1.4
CHARLOTTESVILLE MSA	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	24,104	36%	\$12.75	\$663	1.4
DANVILLE MSA	\$11.50	38%	\$598	\$23,920	1.6	\$50,000	\$1,250	\$15,000	\$375	13,552	30%	\$9.37	\$487	1.2
FRANKLIN COUNTY HMFA	\$10.98	43%	\$571	\$22,840	1.5	\$58,900	\$1,473	\$17,670	\$442	3,565	19%	\$8.01	\$416	1.4
GILES COUNTY HMFA	\$10.98	49%	\$571	\$22,840	1.5	\$57,600	\$1,440	\$17,280	\$432	1,468	21%	\$10.63	\$553	1.0
HARRISONBURG MSA	\$13.31	38%	\$692	\$27,680	1.8	\$60,600	\$1,515	\$18,180	\$455	13,573	35%	\$12.03	\$626	1.1
KINGSPORT-BRISTOL-BRISTOL MSA	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	9,596	25%	\$9.72	\$505	1.1
LOUISA COUNTY HMFA	\$15.42	50%	\$802	\$32,080	2.1	\$61,600	\$1,540	\$18,480	\$462	1,848	19%	\$14.72	\$765	1.0
LYNCHBURG MSA	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	23,085	26%	\$11.34	\$590	1.1
PULASKI COUNTY HMFA	\$10.98	48%	\$571	\$22,840	1.5	\$57,800	\$1,445	\$17,340	\$434	3,863	26%	\$10.17	\$529	1.1
RICHMOND HMFA *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	130,843	32%	\$14.74	\$766	1.2
ROANOKE HMFA	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	31,352	31%	\$11.92	\$620	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	213,178	37%	\$12.12	\$630	1.5
WARREN COUNTY HMFA	\$15.65	61%	\$814	\$32,560	2.2	\$69,100	\$1,728	\$20,730	\$518	3,129	26%	\$9.99	\$520	1.6
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	258,180	33%	\$20.54	\$1,068	1.4
WINCHESTER MSA	\$14.69	38%	\$764	\$30,560	2.0	\$63,500	\$1,588	\$19,050	\$476	9,773	30%	\$13.45	\$699	1.1
<u>COUNTIES</u>														
ACCOMACK COUNTY	\$11.54	38%	\$600	\$24,000	1.6	\$47,600	\$1,190	\$14,280	\$357	3,827	25%	\$9.56	\$497	1.2
ALBEMARLE COUNTY	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	10,893	34%	\$13.13	\$683	1.3
ALEXANDRIA CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	37,162	60%	\$22.17	\$1,153	1.3
ALLEGHANY COUNTY	\$10.98	41%	\$571	\$22,840	1.5	\$54,800	\$1,370	\$16,440	\$411	1,468	21%	\$8.38	\$436	1.3
AMELIA COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	763	18%	\$9.83	\$511	1.8
AMHERST COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	2,614	22%	\$10.17	\$529	1.2
APPOMATTOX COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	1,011	19%	\$8.46	\$440	1.4
ARLINGTON COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	48,988	57%	\$26.72	\$1,389	1.1
AUGUSTA COUNTY	\$12.85	38%	\$668	\$26,720	1.8	\$60,000	\$1,500	\$18,000	\$450	4,176	17%	\$10.98	\$571	1.2
BATH COUNTY	\$12.15	38%	\$632	\$25,280	1.7	\$56,400	\$1,410	\$16,920	\$423	414	20%	\$12.30	\$639	1.0
BEDFORD CITY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	1,000	40%	\$9.71	\$505	1.3
BEDFORD COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	3,198	13%	\$10.82	\$563	1.1
BLAND COUNTY	\$10.98	49%	\$571	\$22,840	1.5	\$48,900	\$1,223	\$14,670	\$367	358	14%	\$12.35	\$642	0.9
BOTETOURT COUNTY	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	1,436	12%	\$8.42	\$438	1.6
BRISTOL CITY	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	2,684	35%	\$8.40	\$437	1.3
BRUNSWICK COUNTY	\$11.37	38%	\$591	\$23,640	1.6	\$52,500	\$1,313	\$15,750	\$394	1,402	22%	\$9.59	\$499	1.2
BUCHANAN COUNTY	\$10.98	49%	\$571	\$22,840	1.5	\$37,300	\$933	\$11,190	\$280	1,790	17%	\$11.58	\$602	0.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

VIRGINIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BUCKINGHAM COUNTY	\$10.98	43%	\$571	\$22,840	1.5	\$51,200	\$1,280	\$15,360	\$384	1,176	22%	\$9.09	\$473	1.2
BUENA VISTA CITY	\$10.98	43%	\$571	\$22,840	1.5	\$57,800	\$1,445	\$17,340	\$434	748	29%	\$10.15	\$528	1.1
CAMPBELL COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	4,688	23%	\$10.33	\$537	1.2
CAROLINE COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	1,442	18%	\$11.31	\$588	1.6
CARROLL COUNTY	\$10.98	48%	\$571	\$22,840	1.5	\$49,000	\$1,225	\$14,700	\$368	2,231	18%	\$7.07	\$368	1.6
CHARLES CITY COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	404	15%	\$13.99	\$727	1.3
CHARLOTTE COUNTY	\$10.98	43%	\$571	\$22,840	1.5	\$47,600	\$1,190	\$14,280	\$357	1,117	23%	\$8.33	\$433	1.3
CHARLOTTESVILLE CITY	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	9,964	59%	\$13.15	\$684	1.3
CHESAPEAKE CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	17,577	25%	\$10.10	\$525	1.8
CHESTERFIELD COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	17,865	19%	\$12.15	\$632	1.5
CLARKE COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	1,209	24%	\$11.33	\$589	2.5
COLONIAL HEIGHTS CITY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	2,153	31%	\$8.35	\$434	2.1
COVINGTON CITY	\$10.98	41%	\$571	\$22,840	1.5	\$54,800	\$1,370	\$16,440	\$411	855	30%	\$13.17	\$685	0.8
CRAIG COUNTY	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	384	19%	\$7.40	\$385	1.8
CULPEPER COUNTY	\$14.83	38%	\$771	\$30,840	2.0	\$71,300	\$1,783	\$21,390	\$535	3,581	29%	\$11.38	\$592	1.3
CUMBERLAND COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	805	23%	\$7.25	\$377	2.5
DANVILLE CITY	\$11.50	38%	\$598	\$23,920	1.6	\$50,000	\$1,250	\$15,000	\$375	8,645	42%	\$9.69	\$504	1.2
DICKENSON COUNTY	\$10.98	59%	\$571	\$22,840	1.5	\$38,300	\$958	\$11,490	\$287	1,207	18%	\$10.92	\$568	1.0
DINWIDDIE COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	1,892	21%	\$13.01	\$677	1.4
EMPORIA CITY	\$11.38	38%	\$592	\$23,680	1.6	\$51,600	\$1,290	\$15,480	\$387	1,067	48%	\$7.46	\$388	1.5
ESSEX COUNTY	\$13.40	38%	\$697	\$27,880	1.8	\$59,600	\$1,490	\$17,880	\$447	909	23%	\$9.66	\$502	1.4
FAIRFAX CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	2,484	31%	\$18.47	\$961	1.6
FAIRFAX COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	101,856	29%	\$22.92	\$1,192	1.3
FALLS CHURCH CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	1,767	40%	\$16.36	\$851	1.8
FAUQUIER COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	4,729	24%	\$11.53	\$599	2.5
FLOYD COUNTY	\$12.17	38%	\$633	\$25,320	1.7	\$52,100	\$1,303	\$15,630	\$391	1,053	18%	\$8.32	\$433	1.5
FLUVANNA COUNTY	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	1,087	15%	\$10.24	\$533	1.7
FRANKLIN CITY	\$12.19	38%	\$634	\$25,360	1.7	\$56,100	\$1,403	\$16,830	\$421	1,571	46%	\$7.57	\$393	1.6
FRANKLIN COUNTY	\$10.98	43%	\$571	\$22,840	1.5	\$58,900	\$1,473	\$17,670	\$442	3,565	19%	\$8.01	\$416	1.4
FREDERICK COUNTY	\$14.69	38%	\$764	\$30,560	2.0	\$63,500	\$1,588	\$19,050	\$476	4,343	20%	\$12.32	\$641	1.2
FREDERICKSBURG CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	5,226	65%	\$13.68	\$712	2.1
GALAX CITY	\$10.98	48%	\$571	\$22,840	1.5	\$49,000	\$1,225	\$14,700	\$368	1,001	34%	\$7.54	\$392	1.5
GILES COUNTY	\$10.98	49%	\$571	\$22,840	1.5	\$57,600	\$1,440	\$17,280	\$432	1,468	21%	\$10.63	\$553	1.0
GLOUCESTER COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	2,445	19%	\$8.00	\$416	2.2
GOOCHLAND COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	820	13%	\$16.62	\$864	1.1
GRAYSON COUNTY	\$10.98	49%	\$571	\$22,840	1.5	\$48,000	\$1,200	\$14,400	\$360	1,357	19%	\$7.97	\$415	1.4
GREENE COUNTY	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	1,031	18%	\$9.18	\$477	1.9
GREENSVILLE COUNTY	\$11.38	38%	\$592	\$23,680	1.6	\$51,600	\$1,290	\$15,480	\$387	734	22%	\$11.18	\$581	1.0
HALIFAX COUNTY	\$10.98	53%	\$571	\$22,840	1.5	\$49,600	\$1,240	\$14,880	\$372	3,601	24%	\$10.03	\$522	1.1
HAMPTON CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	22,321	41%	\$11.91	\$619	1.5
HANOVER COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	4,895	16%	\$9.78	\$509	1.8

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

VIRGINIA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HARRISONBURG CITY	\$13.31	38%	\$692	\$27,680	1.8	\$60,600	\$1,515	\$18,180	\$455	8,001	61%	\$11.91	\$619	1.1
HENRICO COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	37,032	34%	\$16.08	\$836	1.1
HENRY COUNTY	\$10.98	48%	\$571	\$22,840	1.5	\$48,600	\$1,215	\$14,580	\$365	5,527	23%	\$9.43	\$490	1.2
HIGHLAND COUNTY	\$12.15	38%	\$632	\$25,280	1.7	\$51,400	\$1,285	\$15,420	\$386	184	16%	\$9.07	\$472	1.3
HOPEWELL CITY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	3,993	44%	\$16.31	\$848	1.1
ISLE OF WIGHT COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	2,166	19%	\$8.80	\$457	2.0
JAMES CITY COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	4,364	23%	\$9.60	\$499	1.9
KING AND QUEEN COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	474	18%	\$15.55	\$809	1.1
KING GEORGE COUNTY	\$14.98	38%	\$779	\$31,160	2.1	\$79,000	\$1,975	\$23,700	\$593	1,716	28%	\$18.66	\$970	0.8
KING WILLIAM COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	724	15%	\$11.76	\$611	1.5
LANCASTER COUNTY	\$13.21	38%	\$687	\$27,480	1.8	\$58,700	\$1,468	\$17,610	\$440	852	17%	\$9.98	\$519	1.3
LEE COUNTY	\$10.98	68%	\$571	\$22,840	1.5	\$39,000	\$975	\$11,700	\$293	2,489	26%	\$7.21	\$375	1.5
LEXINGTON CITY	\$10.98	43%	\$571	\$22,840	1.5	\$57,800	\$1,445	\$17,340	\$434	1,000	45%	\$7.54	\$392	1.5
LOUDOUN COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	12,312	21%	\$17.11	\$890	1.7
LOUISA COUNTY	\$15.42	50%	\$802	\$32,080	2.1	\$61,600	\$1,540	\$18,480	\$462	1,848	19%	\$14.72	\$765	1.0
LUNENBURG COUNTY	\$11.37	38%	\$591	\$23,640	1.6	\$46,900	\$1,173	\$14,070	\$352	1,111	22%	\$9.42	\$490	1.2
LYNCHBURG CITY	\$12.19	38%	\$634	\$25,360	1.7	\$57,600	\$1,440	\$17,280	\$432	10,574	42%	\$12.15	\$632	1.0
MADISON COUNTY	\$13.08	38%	\$680	\$27,200	1.8	\$61,300	\$1,533	\$18,390	\$460	1,093	23%	\$9.52	\$495	1.4
MANASSAS CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	3,554	30%	\$18.26	\$950	1.6
MANASSAS PARK CITY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	693	21%	\$19.19	\$998	1.5
MARTINSVILLE CITY	\$10.98	48%	\$571	\$22,840	1.5	\$48,600	\$1,215	\$14,580	\$365	2,584	40%	\$8.59	\$446	1.3
MATHEWS COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	603	15%	\$7.17	\$373	2.5
MECKLENBURG COUNTY	\$11.06	38%	\$575	\$23,000	1.5	\$49,100	\$1,228	\$14,730	\$368	3,324	26%	\$9.05	\$471	1.2
MIDDLESEX COUNTY	\$13.21	38%	\$687	\$27,480	1.8	\$59,400	\$1,485	\$17,820	\$446	723	17%	\$9.31	\$484	1.4
MONTGOMERY COUNTY	\$13.10	38%	\$681	\$27,240	1.8	\$65,600	\$1,640	\$19,680	\$492	13,904	45%	\$9.54	\$496	1.4
NELSON COUNTY	\$17.37	38%	\$903	\$36,120	2.4	\$73,800	\$1,845	\$22,140	\$554	1,129	19%	\$9.78	\$509	1.8
NEW KENT COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	552	11%	\$9.20	\$479	1.9
NEWPORT NEWS CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	33,158	48%	\$14.03	\$730	1.3
NORFOLK CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	46,939	54%	\$14.96	\$778	1.2
NORTHAMPTON COUNTY	\$13.21	38%	\$687	\$27,480	1.8	\$47,900	\$1,198	\$14,370	\$359	1,666	31%	\$9.44	\$491	1.4
NORTHUMBERLAND COUNTY	\$13.21	38%	\$687	\$27,480	1.8	\$67,100	\$1,678	\$20,130	\$503	687	13%	\$9.06	\$471	1.5
NORTON CITY	\$10.98	53%	\$571	\$22,840	1.5	\$44,600	\$1,115	\$13,380	\$335	762	44%	\$9.24	\$480	1.2
NOTTOWAY COUNTY	\$10.98	43%	\$571	\$22,840	1.5	\$54,200	\$1,355	\$16,260	\$407	1,647	29%	\$9.98	\$519	1.1
ORANGE COUNTY	\$13.46	38%	\$700	\$28,000	1.9	\$65,900	\$1,648	\$19,770	\$494	2,325	23%	\$10.56	\$549	1.3
PAGE COUNTY	\$11.44	38%	\$595	\$23,800	1.6	\$53,300	\$1,333	\$15,990	\$400	2,428	26%	\$8.32	\$432	1.4
PATRICK COUNTY	\$10.98	70%	\$571	\$22,840	1.5	\$49,600	\$1,240	\$14,880	\$372	1,610	20%	\$8.60	\$447	1.3
PETERSBURG CITY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	6,686	48%	\$12.89	\$670	1.4
PITTSYLVANIA COUNTY	\$11.50	38%	\$598	\$23,920	1.6	\$50,000	\$1,250	\$15,000	\$375	4,907	20%	\$8.49	\$442	1.4
POQUOSON CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	664	16%	\$8.29	\$431	2.2
PORTSMOUTH CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	15,823	41%	\$11.90	\$619	1.5
POWHATAN COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	809	11%	\$8.82	\$459	2.0

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

VIRGINIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PRINCE EDWARD COUNTY	\$12.83	38%	\$667	\$26,680	1.8	\$52,600	\$1,315	\$15,780	\$395	2,066	31%	\$8.75	\$455	1.5
PRINCE GEORGE COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	2,736	27%	\$10.76	\$560	1.7
PRINCE WILLIAM COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	26,772	28%	\$11.72	\$609	2.5
PULASKI COUNTY	\$10.98	48%	\$571	\$22,840	1.5	\$57,800	\$1,445	\$17,340	\$434	3,863	26%	\$10.17	\$529	1.1
RADFORD CITY	\$13.10	38%	\$681	\$27,240	1.8	\$65,600	\$1,640	\$19,680	\$492	3,224	56%	\$9.79	\$509	1.3
RAPPAHANNOCK COUNTY	\$13.08	38%	\$680	\$27,200	1.8	\$71,000	\$1,775	\$21,300	\$533	685	25%	\$16.15	\$840	0.8
RICHMOND CITY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	45,539	54%	\$18.31	\$952	1.0
RICHMOND COUNTY	\$13.21	38%	\$687	\$27,480	1.8	\$57,700	\$1,443	\$17,310	\$433	669	23%	\$8.81	\$458	1.5
ROANOKE CITY	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	18,371	44%	\$12.47	\$648	1.1
ROANOKE COUNTY	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	7,933	23%	\$11.09	\$577	1.2
ROCKBRIDGE COUNTY	\$10.98	43%	\$571	\$22,840	1.5	\$57,800	\$1,445	\$17,340	\$434	1,901	22%	\$8.36	\$435	1.3
ROCKINGHAM COUNTY	\$13.31	38%	\$692	\$27,680	1.8	\$60,600	\$1,515	\$18,180	\$455	5,572	22%	\$12.16	\$632	1.1
RUSSELL COUNTY	\$10.98	51%	\$571	\$22,840	1.5	\$43,100	\$1,078	\$12,930	\$323	2,225	19%	\$10.29	\$535	1.1
SALEM CITY	\$13.46	38%	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	3,228	32%	\$13.38	\$696	1.0
SCOTT COUNTY	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	2,124	22%	\$8.13	\$423	1.4
SHENANDOAH COUNTY	\$11.83	38%	\$615	\$24,600	1.6	\$61,700	\$1,543	\$18,510	\$463	3,843	27%	\$10.45	\$543	1.1
SMYTH COUNTY	\$10.98	65%	\$571	\$22,840	1.5	\$49,200	\$1,230	\$14,760	\$369	3,488	26%	\$10.46	\$544	1.1
SOUTHAMPTON COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$56,100	\$1,403	\$16,830	\$421	1,614	26%	\$8.25	\$429	1.5
SPOTSYLVANIA COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	5,572	18%	\$10.36	\$539	2.8
STAFFORD COUNTY *	\$28.73	64%	\$1,494	\$59,760	4.0	\$103,500	\$2,588	\$31,050	\$776	5,856	19%	\$11.77	\$612	2.4
STAUNTON CITY	\$12.85	38%	\$668	\$26,720	1.8	\$60,000	\$1,500	\$18,000	\$450	3,738	39%	\$8.54	\$444	1.5
SUFFOLK CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	6,469	28%	\$9.41	\$490	1.9
SURRY COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	602	23%	\$24.08	\$1,252	0.7
SUSSEX COUNTY *	\$17.88	44%	\$930	\$37,200	2.5	\$73,900	\$1,848	\$22,170	\$554	1,259	31%	\$9.62	\$500	1.9
TAZEWELL COUNTY	\$10.98	49%	\$571	\$22,840	1.5	\$45,800	\$1,145	\$13,740	\$344	4,150	23%	\$11.81	\$614	0.9
VIRGINIA BEACH CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	53,190	34%	\$11.82	\$615	1.5
WARREN COUNTY	\$15.65	61%	\$814	\$32,560	2.2	\$69,100	\$1,728	\$20,730	\$518	3,129	26%	\$9.99	\$520	1.6
WASHINGTON COUNTY	\$10.98	37%	\$571	\$22,840	1.5	\$49,400	\$1,235	\$14,820	\$371	4,788	23%	\$10.92	\$568	1.0
WAYNESBORO CITY	\$12.85	38%	\$668	\$26,720	1.8	\$60,000	\$1,500	\$18,000	\$450	3,236	39%	\$10.93	\$568	1.2
WESTMORELAND COUNTY	\$13.73	38%	\$714	\$28,560	1.9	\$56,500	\$1,413	\$16,950	\$424	1,421	21%	\$9.74	\$507	1.4
WILLIAMSBURG CITY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	2,017	56%	\$10.21	\$531	1.8
WINCHESTER CITY	\$14.69	38%	\$764	\$30,560	2.0	\$63,500	\$1,588	\$19,050	\$476	5,430	54%	\$14.32	\$745	1.0
WISE COUNTY	\$10.98	53%	\$571	\$22,840	1.5	\$44,600	\$1,115	\$13,380	\$335	3,966	25%	\$9.70	\$504	1.1
WYTHE COUNTY	\$10.98	38%	\$571	\$22,840	1.5	\$55,000	\$1,375	\$16,500	\$413	2,605	23%	\$8.62	\$448	1.3
YORK COUNTY	\$17.96	55%	\$934	\$37,360	2.5	\$68,200	\$1,705	\$20,460	\$512	4,840	24%	\$9.34	\$486	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WASHINGTON

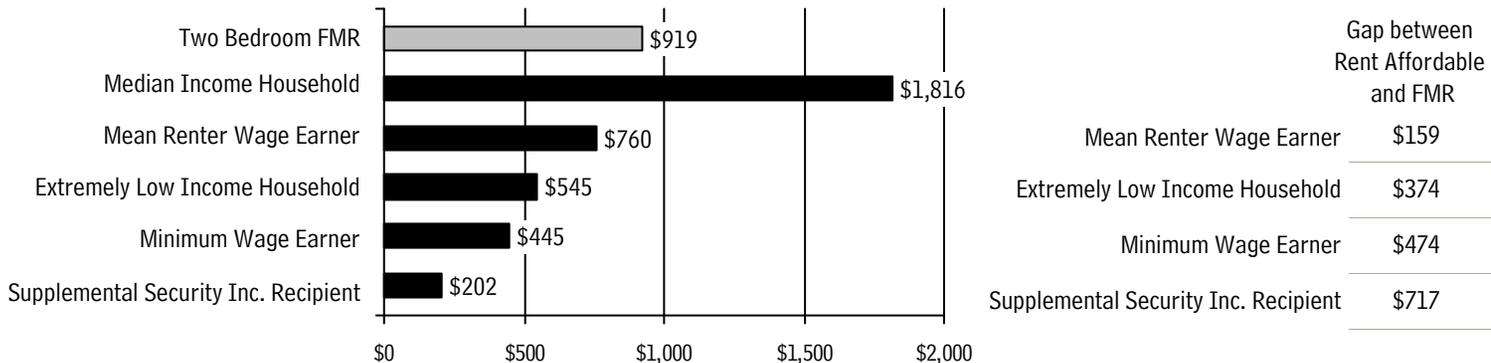
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$919. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,065 monthly or \$36,775 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.68

In Washington, a minimum wage worker earns an hourly wage of \$8.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 83 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Washington, the estimated mean (average) wage for a renter is \$14.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WASHINGTON	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON	\$17.68	33%	\$919	\$36,775	2.1	\$72,623	\$1,816	\$21,787	\$545	804,413	35%	\$14.62	\$760	1.2
COMBINED NONMETRO AREAS	\$13.78	36%	\$716	\$28,655	1.6	\$55,841	\$1,396	\$16,752	\$419	86,883	30%	\$8.83	\$459	1.6
METROPOLITAN AREAS														
BELLINGHAM MSA	\$15.65	32%	\$814	\$32,560	1.8	\$64,400	\$1,610	\$19,320	\$483	23,575	37%	\$10.45	\$543	1.5
BREMERTON-SILVERDALE MSA	\$17.19	37%	\$894	\$35,760	2.0	\$71,900	\$1,798	\$21,570	\$539	28,164	33%	\$10.20	\$531	1.7
KENNEWICK-PASCO-RICHLAND MSA	\$13.63	32%	\$709	\$28,360	1.6	\$65,000	\$1,625	\$19,500	\$488	21,601	32%	\$12.13	\$631	1.1
LEWISTON MSA	\$12.35	35%	\$642	\$25,680	1.4	\$54,900	\$1,373	\$16,470	\$412	2,752	33%	\$8.76	\$456	1.4
LONGVIEW MSA	\$12.92	32%	\$672	\$26,880	1.5	\$58,100	\$1,453	\$17,430	\$436	11,598	32%	\$11.10	\$577	1.2
MOUNT VERNON-ANACORTES MSA	\$17.42	32%	\$906	\$36,240	2.0	\$62,800	\$1,570	\$18,840	\$471	11,765	30%	\$11.52	\$599	1.5
OLYMPIA MSA	\$16.81	37%	\$874	\$34,960	2.0	\$71,900	\$1,798	\$21,570	\$539	27,261	33%	\$10.87	\$565	1.5
PORTLAND-VANCOUVER-BEAVERTON MSA	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	42,637	33%	\$12.71	\$661	1.3
SEATTLE-BELLEVUE HMFA	\$20.31	30%	\$1,056	\$42,240	2.4	\$85,600	\$2,140	\$25,680	\$642	357,993	38%	\$18.19	\$946	1.1
SPOKANE MSA	\$13.33	27%	\$693	\$27,720	1.6	\$60,300	\$1,508	\$18,090	\$452	56,445	34%	\$10.54	\$548	1.3
TACOMA HMFA *	\$18.62	47%	\$968	\$38,720	2.2	\$69,600	\$1,740	\$20,880	\$522	95,177	36%	\$12.36	\$643	1.5
WENATCHEE-EAST WENATCHEE MSA	\$13.79	32%	\$717	\$28,680	1.6	\$58,600	\$1,465	\$17,580	\$440	12,256	33%	\$8.91	\$463	1.5
YAKIMA MSA	\$14.42	32%	\$750	\$30,000	1.7	\$50,800	\$1,270	\$15,240	\$381	26,306	36%	\$9.20	\$478	1.6
COUNTIES														
ADAMS COUNTY	\$12.25	32%	\$637	\$25,480	1.4	\$48,600	\$1,215	\$14,580	\$365	1,650	32%	\$10.48	\$545	1.2
ASOTIN COUNTY	\$12.35	35%	\$642	\$25,680	1.4	\$54,900	\$1,373	\$16,470	\$412	2,752	33%	\$8.76	\$456	1.4
BENTON COUNTY	\$13.63	32%	\$709	\$28,360	1.6	\$65,000	\$1,625	\$19,500	\$488	16,512	31%	\$13.57	\$706	1.0
CHELAN COUNTY	\$13.79	32%	\$717	\$28,680	1.6	\$58,600	\$1,465	\$17,580	\$440	8,851	35%	\$9.20	\$478	1.5
CLALLAM COUNTY	\$14.56	46%	\$757	\$30,280	1.7	\$55,700	\$1,393	\$16,710	\$418	7,397	27%	\$8.59	\$447	1.7
CLARK COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	41,657	33%	\$12.77	\$664	1.3
COLUMBIA COUNTY	\$12.73	32%	\$662	\$26,480	1.5	\$57,700	\$1,443	\$17,310	\$433	513	30%	\$9.88	\$514	1.3
COWLITZ COUNTY	\$12.92	32%	\$672	\$26,880	1.5	\$58,100	\$1,453	\$17,430	\$436	11,598	32%	\$11.10	\$577	1.2
DOUGLAS COUNTY	\$13.79	32%	\$717	\$28,680	1.6	\$58,600	\$1,465	\$17,580	\$440	3,405	29%	\$7.77	\$404	1.8
FERRY COUNTY	\$12.25	32%	\$637	\$25,480	1.4	\$46,700	\$1,168	\$14,010	\$350	763	27%	\$8.51	\$442	1.4
FRANKLIN COUNTY	\$13.63	32%	\$709	\$28,360	1.6	\$65,000	\$1,625	\$19,500	\$488	5,089	34%	\$8.00	\$416	1.7
GARFIELD COUNTY	\$12.73	32%	\$662	\$26,480	1.5	\$54,500	\$1,363	\$16,350	\$409	259	26%	\$8.26	\$429	1.5
GRANT COUNTY	\$12.58	32%	\$654	\$26,160	1.5	\$50,600	\$1,265	\$15,180	\$380	8,399	33%	\$9.38	\$488	1.3
GRAYS HARBOR COUNTY	\$12.81	32%	\$666	\$26,640	1.5	\$51,100	\$1,278	\$15,330	\$383	8,294	31%	\$9.87	\$513	1.3
ISLAND COUNTY	\$18.12	50%	\$942	\$37,680	2.1	\$68,200	\$1,705	\$20,460	\$512	8,296	30%	\$8.98	\$467	2.0
JEFFERSON COUNTY	\$15.54	32%	\$808	\$32,320	1.8	\$59,700	\$1,493	\$17,910	\$448	2,780	24%	\$7.80	\$406	2.0
KING COUNTY	\$20.31	30%	\$1,056	\$42,240	2.4	\$85,600	\$2,140	\$25,680	\$642	285,465	40%	\$18.87	\$981	1.1
KITSAP COUNTY	\$17.19	37%	\$894	\$35,760	2.0	\$71,900	\$1,798	\$21,570	\$539	28,164	33%	\$10.20	\$531	1.7
KITTITAS COUNTY	\$14.25	32%	\$741	\$29,640	1.7	\$60,600	\$1,515	\$18,180	\$455	5,583	42%	\$5.98	\$311	2.4
Klickitat County	\$12.92	32%	\$672	\$26,880	1.5	\$52,600	\$1,315	\$15,780	\$395	2,335	31%	\$10.69	\$556	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WASHINGTON

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LEWIS COUNTY	\$13.75	32%	\$715	\$28,600	1.6	\$53,400	\$1,335	\$16,020	\$401	7,515	29%	\$10.26	\$534	1.3
LINCOLN COUNTY	\$12.25	32%	\$637	\$25,480	1.4	\$54,100	\$1,353	\$16,230	\$406	970	23%	\$9.12	\$474	1.3
MASON COUNTY	\$14.21	32%	\$739	\$29,560	1.7	\$58,300	\$1,458	\$17,490	\$437	3,965	21%	\$8.93	\$464	1.6
OKANOGAN COUNTY	\$12.69	46%	\$660	\$26,400	1.5	\$46,500	\$1,163	\$13,950	\$349	4,718	31%	\$6.49	\$337	2.0
PACIFIC COUNTY	\$12.40	32%	\$645	\$25,800	1.5	\$51,500	\$1,288	\$15,450	\$386	2,300	25%	\$7.52	\$391	1.6
PEND OREILLE COUNTY	\$12.25	32%	\$637	\$25,480	1.4	\$48,500	\$1,213	\$14,550	\$364	1,050	23%	\$9.67	\$503	1.3
PIERCE COUNTY *	\$18.62	47%	\$968	\$38,720	2.2	\$69,600	\$1,740	\$20,880	\$522	95,177	36%	\$12.36	\$643	1.5
SAN JUAN COUNTY	\$16.85	32%	\$876	\$35,040	2.0	\$67,900	\$1,698	\$20,370	\$509	1,707	26%	\$9.45	\$492	1.8
SKAGIT COUNTY	\$17.42	32%	\$906	\$36,240	2.0	\$62,800	\$1,570	\$18,840	\$471	11,765	30%	\$11.52	\$599	1.5
SKAMANIA COUNTY	\$16.13	26%	\$839	\$33,560	1.9	\$71,200	\$1,780	\$21,360	\$534	980	26%	\$8.41	\$438	1.9
SNOHOMISH COUNTY	\$20.31	30%	\$1,056	\$42,240	2.4	\$85,600	\$2,140	\$25,680	\$642	72,528	32%	\$14.94	\$777	1.4
SPOKANE COUNTY	\$13.33	27%	\$693	\$27,720	1.6	\$60,300	\$1,508	\$18,090	\$452	56,445	34%	\$10.54	\$548	1.3
STEVENS COUNTY	\$12.25	32%	\$637	\$25,480	1.4	\$52,400	\$1,310	\$15,720	\$393	3,286	22%	\$8.12	\$422	1.5
THURSTON COUNTY	\$16.81	37%	\$874	\$34,960	2.0	\$71,900	\$1,798	\$21,570	\$539	27,261	33%	\$10.87	\$565	1.5
WAHIAKUM COUNTY	\$12.94	32%	\$673	\$26,920	1.5	\$62,500	\$1,563	\$18,750	\$469	316	20%	\$8.88	\$462	1.5
WALLA WALLA COUNTY	\$12.73	32%	\$662	\$26,480	1.5	\$58,600	\$1,465	\$17,580	\$440	6,830	35%	\$8.73	\$454	1.5
WHATCOM COUNTY	\$15.65	32%	\$814	\$32,560	1.8	\$64,400	\$1,610	\$19,320	\$483	23,575	37%	\$10.45	\$543	1.5
WHITMAN COUNTY	\$12.81	32%	\$666	\$26,640	1.5	\$58,800	\$1,470	\$17,640	\$441	7,957	52%	\$8.05	\$419	1.6
YAKIMA COUNTY	\$14.42	32%	\$750	\$30,000	1.7	\$50,800	\$1,270	\$15,240	\$381	26,306	36%	\$9.20	\$478	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WEST VIRGINIA

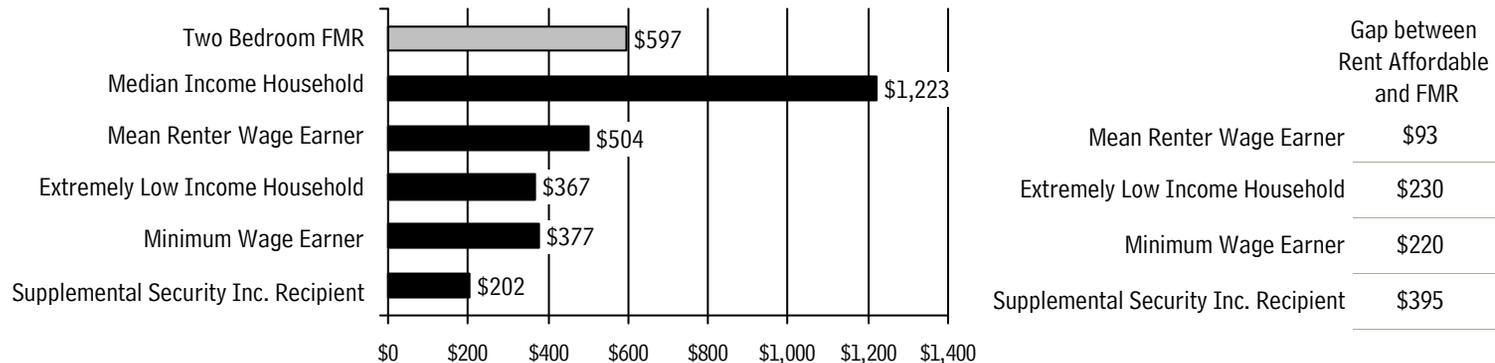
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$597. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,989 monthly or \$23,863 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.47

In West Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 63 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$9.69. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WEST VIRGINIA	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WEST VIRGINIA	\$11.47	41%	\$597	\$23,863	1.6	\$48,925	\$1,223	\$14,678	\$367	182,855	25%	\$9.69	\$504	1.2
COMBINED NONMETRO AREAS	\$10.67	42%	\$555	\$22,195	1.5	\$43,765	\$1,094	\$13,129	\$328	73,808	22%	\$9.15	\$476	1.2
METROPOLITAN AREAS														
BOONE COUNTY HMFA	\$10.44	50%	\$543	\$21,720	1.4	\$43,400	\$1,085	\$13,020	\$326	2,168	21%	\$16.84	\$876	0.6
CHARLESTON HMFA	\$12.29	38%	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	31,482	26%	\$11.96	\$622	1.0
CUMBERLAND MSA	\$11.31	52%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	2,389	22%	\$9.55	\$497	1.2
HUNTINGTON-ASHLAND MSA	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	18,360	31%	\$9.09	\$472	1.2
JEFFERSON COUNTY HMFA	\$14.88	61%	\$774	\$30,960	2.1	\$72,900	\$1,823	\$21,870	\$547	3,903	24%	\$7.58	\$394	2.0
MARTINSBURG HMFA	\$14.10	50%	\$733	\$29,320	1.9	\$61,200	\$1,530	\$18,360	\$459	8,676	24%	\$9.99	\$520	1.4
MORGANTOWN MSA	\$11.63	38%	\$605	\$24,200	1.6	\$53,900	\$1,348	\$16,170	\$404	14,992	33%	\$7.95	\$413	1.5
PARKERSBURG-MARIETTA-VIENNA MSA	\$11.31	36%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	10,601	26%	\$9.01	\$469	1.3
WEIRTON-STEUBENVILLE MSA	\$11.31	43%	\$588	\$23,520	1.6	\$49,700	\$1,243	\$14,910	\$373	5,576	23%	\$10.17	\$529	1.1
WHEELING MSA	\$11.31	43%	\$588	\$23,520	1.6	\$48,900	\$1,223	\$14,670	\$367	9,395	28%	\$8.53	\$443	1.3
WINCHESTER MSA	\$14.69	38%	\$764	\$30,560	2.0	\$63,500	\$1,588	\$19,050	\$476	1,505	19%	\$8.21	\$427	1.8
COUNTIES														
BARBOUR COUNTY	\$10.44	46%	\$543	\$21,720	1.4	\$39,800	\$995	\$11,940	\$299	1,315	21%	\$7.08	\$368	1.5
BERKELEY COUNTY	\$14.10	50%	\$733	\$29,320	1.9	\$61,200	\$1,530	\$18,360	\$459	7,648	26%	\$10.01	\$521	1.4
BOONE COUNTY	\$10.44	50%	\$543	\$21,720	1.4	\$43,400	\$1,085	\$13,020	\$326	2,168	21%	\$16.84	\$876	0.6
BRAXTON COUNTY	\$10.44	46%	\$543	\$21,720	1.4	\$39,000	\$975	\$11,700	\$293	1,261	22%	\$9.00	\$468	1.2
BROOKE COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$49,700	\$1,243	\$14,910	\$373	2,430	23%	\$10.19	\$530	1.1
CABELL COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	14,584	35%	\$8.98	\$467	1.3
CALHOUN COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$35,700	\$893	\$10,710	\$268	646	21%	\$9.22	\$480	1.2
CLAY COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	841	21%	\$9.82	\$511	1.3
DODDRIDGE COUNTY	\$10.83	38%	\$563	\$22,520	1.5	\$40,800	\$1,020	\$12,240	\$306	533	19%	\$7.34	\$382	1.5
FAYETTE COUNTY	\$10.44	39%	\$543	\$21,720	1.4	\$41,100	\$1,028	\$12,330	\$308	4,326	23%	\$8.45	\$439	1.2
GILMER COUNTY	\$10.44	46%	\$543	\$21,720	1.4	\$38,500	\$963	\$11,550	\$289	767	28%	\$7.67	\$399	1.4
GRANT COUNTY	\$11.81	38%	\$614	\$24,560	1.6	\$45,300	\$1,133	\$13,590	\$340	880	19%	\$13.40	\$697	0.9
GREENBRIER COUNTY	\$10.44	38%	\$543	\$21,720	1.4	\$44,000	\$1,100	\$13,200	\$330	3,417	23%	\$7.70	\$401	1.4
HAMPSHIRE COUNTY	\$14.69	38%	\$764	\$30,560	2.0	\$63,500	\$1,588	\$19,050	\$476	1,505	19%	\$8.21	\$427	1.8
HANCOCK COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$49,700	\$1,243	\$14,910	\$373	3,146	23%	\$10.15	\$528	1.1
HARDY COUNTY	\$11.81	38%	\$614	\$24,560	1.6	\$49,600	\$1,240	\$14,880	\$372	1,017	20%	\$7.70	\$400	1.5
HARRISON COUNTY	\$10.79	38%	\$561	\$22,440	1.5	\$49,000	\$1,225	\$14,700	\$368	7,032	25%	\$9.56	\$497	1.1
JACKSON COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$50,900	\$1,273	\$15,270	\$382	2,262	20%	\$8.68	\$451	1.3
JEFFERSON COUNTY	\$14.88	61%	\$774	\$30,960	2.1	\$72,900	\$1,823	\$21,870	\$547	3,903	24%	\$7.58	\$394	2.0
KANAWHA COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	25,610	30%	\$12.11	\$630	1.0
LEWIS COUNTY	\$10.44	50%	\$543	\$21,720	1.4	\$43,400	\$1,085	\$13,020	\$326	1,878	27%	\$8.53	\$444	1.2
LINCOLN COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	1,820	21%	\$8.00	\$416	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WEST VIRGINIA

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LOGAN COUNTY	\$10.44	41%	\$543	\$21,720	1.4	\$40,500	\$1,013	\$12,150	\$304	3,448	23%	\$10.20	\$530	1.0
MARION COUNTY	\$11.42	38%	\$594	\$23,760	1.6	\$48,700	\$1,218	\$14,610	\$365	5,985	25%	\$9.93	\$516	1.2
MARSHALL COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$48,900	\$1,223	\$14,670	\$367	3,199	23%	\$10.55	\$549	1.1
MASON COUNTY	\$10.44	62%	\$543	\$21,720	1.4	\$44,100	\$1,103	\$13,230	\$331	2,020	19%	\$8.35	\$434	1.3
McDOWELL COUNTY	\$10.44	50%	\$543	\$21,720	1.4	\$27,500	\$688	\$8,250	\$206	2,252	20%	\$11.91	\$619	0.9
MERCER COUNTY	\$10.44	47%	\$543	\$21,720	1.4	\$43,500	\$1,088	\$13,050	\$326	6,136	23%	\$8.41	\$437	1.2
MINERAL COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	2,389	22%	\$9.55	\$497	1.2
MINGO COUNTY	\$10.44	51%	\$543	\$21,720	1.4	\$35,700	\$893	\$10,710	\$268	2,511	22%	\$11.69	\$608	0.9
MONONGALIA COUNTY	\$11.63	38%	\$605	\$24,200	1.6	\$53,900	\$1,348	\$16,170	\$404	13,044	39%	\$7.93	\$413	1.5
MONROE COUNTY	\$10.44	40%	\$543	\$21,720	1.4	\$47,300	\$1,183	\$14,190	\$355	850	16%	\$8.58	\$446	1.2
MORGAN COUNTY	\$14.10	50%	\$733	\$29,320	1.9	\$61,200	\$1,530	\$18,360	\$459	1,028	17%	\$9.78	\$509	1.4
NICHOLAS COUNTY	\$10.44	44%	\$543	\$21,720	1.4	\$43,400	\$1,085	\$13,020	\$326	1,836	17%	\$8.15	\$424	1.3
OHIO COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$48,900	\$1,223	\$14,670	\$367	6,196	31%	\$7.86	\$409	1.4
PENDLETON COUNTY	\$11.83	37%	\$615	\$24,600	1.6	\$46,700	\$1,168	\$14,010	\$350	697	21%	\$10.33	\$537	1.1
PLEASANTS COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	562	19%	\$12.01	\$624	0.9
POCAHONTAS COUNTY	\$10.44	41%	\$543	\$21,720	1.4	\$43,500	\$1,088	\$13,050	\$326	756	20%	\$9.20	\$478	1.1
PRESTON COUNTY	\$11.63	38%	\$605	\$24,200	1.6	\$53,900	\$1,348	\$16,170	\$404	1,948	17%	\$8.07	\$420	1.4
PUTNAM COUNTY	\$12.29	38%	\$639	\$25,560	1.7	\$52,600	\$1,315	\$15,780	\$395	3,211	16%	\$11.88	\$618	1.0
RALEIGH COUNTY	\$10.54	38%	\$548	\$21,920	1.5	\$48,600	\$1,215	\$14,580	\$365	7,467	23%	\$9.82	\$511	1.1
RANDOLPH COUNTY	\$10.62	38%	\$552	\$22,080	1.5	\$44,100	\$1,103	\$13,230	\$331	2,678	24%	\$7.96	\$414	1.3
RITCHIE COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$46,600	\$1,165	\$13,980	\$350	766	18%	\$10.48	\$545	1.0
ROANE COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$39,200	\$980	\$11,760	\$294	1,256	20%	\$8.22	\$428	1.3
SUMMERS COUNTY	\$10.44	40%	\$543	\$21,720	1.4	\$36,500	\$913	\$10,950	\$274	1,154	21%	\$7.57	\$394	1.4
TAYLOR COUNTY	\$10.83	38%	\$563	\$22,520	1.5	\$43,100	\$1,078	\$12,930	\$323	1,291	20%	\$5.97	\$310	1.8
TUCKER COUNTY	\$10.44	46%	\$543	\$21,720	1.4	\$43,600	\$1,090	\$13,080	\$327	533	17%	\$7.96	\$414	1.3
TYLER COUNTY	\$11.00	38%	\$572	\$22,880	1.5	\$47,300	\$1,183	\$14,190	\$355	625	16%	\$11.05	\$575	1.0
UPSHUR COUNTY	\$10.44	38%	\$543	\$21,720	1.4	\$44,200	\$1,105	\$13,260	\$332	2,086	23%	\$8.11	\$422	1.3
WAYNE COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$48,500	\$1,213	\$14,550	\$364	3,776	22%	\$9.90	\$515	1.1
WEBSTER COUNTY	\$10.44	41%	\$543	\$21,720	1.4	\$33,500	\$838	\$10,050	\$251	840	21%	\$8.46	\$440	1.2
WETZEL COUNTY	\$10.44	54%	\$543	\$21,720	1.4	\$49,300	\$1,233	\$14,790	\$370	1,542	22%	\$5.71	\$297	1.8
WIRT COUNTY †	\$11.31	36%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	385	17%	\$5.71	\$297	1.8
WOOD COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	9,654	27%	\$8.80	\$458	1.3
WYOMING COUNTY	\$10.44	50%	\$543	\$21,720	1.4	\$39,800	\$995	\$11,940	\$299	1,745	17%	\$12.02	\$625	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WISCONSIN

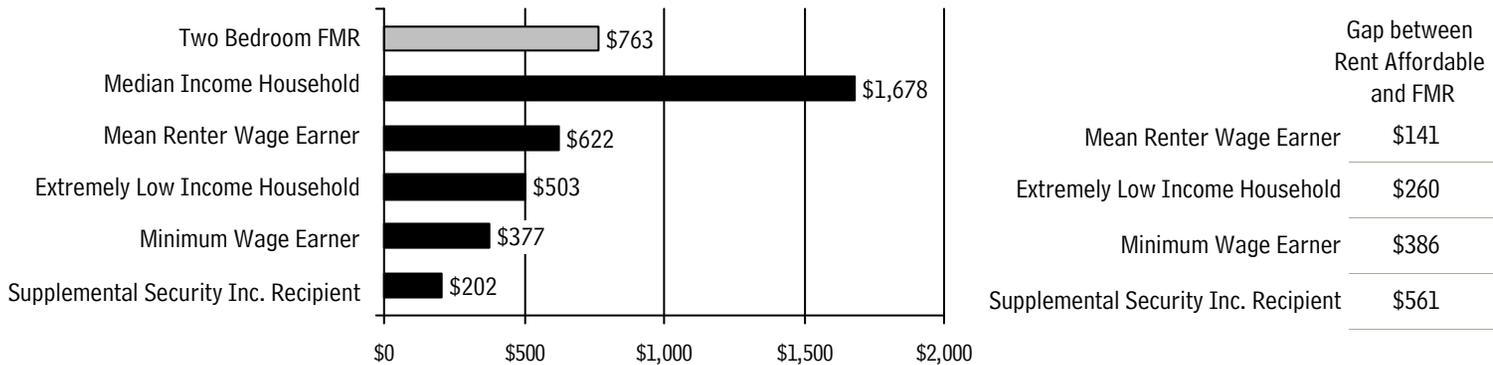
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$763. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,542 monthly or \$30,505 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.67

In Wisconsin, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wisconsin, the estimated mean (average) wage for a renter is \$11.97. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WISCONSIN

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR †	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI 2	Rent affordable at AMI 3	30% of AMI 4	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) 5	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WISCONSIN	\$14.67	34%	\$763	\$30,505	2.0	\$67,129	\$1,678	\$20,139	\$503	657,884	32%	\$11.97	\$622	1.2
COMBINED NONMETRO AREAS	\$12.24	33%	\$636	\$25,455	1.7	\$58,647	\$1,466	\$17,594	\$440	139,891	24%	\$9.68	\$503	1.3
<u>METROPOLITAN AREAS</u>														
APPLETON MSA	\$12.92	30%	\$672	\$26,880	1.8	\$71,300	\$1,783	\$21,390	\$535	19,609	26%	\$11.37	\$591	1.1
COLUMBIA COUNTY HMFA	\$14.79	41%	\$769	\$30,760	2.0	\$66,700	\$1,668	\$20,010	\$500	5,139	25%	\$10.29	\$535	1.4
DULUTH MSA	\$12.10	33%	\$629	\$25,160	1.7	\$60,000	\$1,500	\$18,000	\$450	5,078	29%	\$8.56	\$445	1.4
EAU CLAIRE MSA	\$11.94	30%	\$621	\$24,840	1.6	\$63,700	\$1,593	\$19,110	\$478	17,755	31%	\$10.02	\$521	1.2
FOND DU LAC MSA	\$12.46	30%	\$648	\$25,920	1.7	\$66,000	\$1,650	\$19,800	\$495	9,977	27%	\$10.47	\$544	1.2
GREEN BAY HMFA	\$13.46	35%	\$700	\$28,000	1.9	\$65,900	\$1,648	\$19,770	\$494	31,540	33%	\$12.09	\$629	1.1
IOWA COUNTY HMFA	\$14.23	41%	\$740	\$29,600	2.0	\$66,100	\$1,653	\$19,830	\$496	2,120	24%	\$11.17	\$581	1.3
JANESVILLE MSA	\$13.83	30%	\$719	\$28,760	1.9	\$65,000	\$1,625	\$19,500	\$488	16,907	29%	\$11.11	\$578	1.2
KENOSHA COUNTY HMFA	\$16.21	40%	\$843	\$33,720	2.2	\$71,000	\$1,775	\$21,300	\$533	17,324	31%	\$10.40	\$541	1.6
LA CROSSE MSA	\$12.21	31%	\$635	\$25,400	1.7	\$63,500	\$1,588	\$19,050	\$476	14,523	35%	\$10.28	\$535	1.2
MADISON HMFA	\$17.29	36%	\$899	\$35,960	2.4	\$80,000	\$2,000	\$24,000	\$600	73,561	42%	\$12.65	\$658	1.4
MILWAUKEE-WAUKESHA-WEST ALLIS MSA *	\$16.50	35%	\$858	\$34,320	2.3	\$71,100	\$1,778	\$21,330	\$533	228,575	39%	\$14.33	\$745	1.2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	9,029	25%	\$9.02	\$469	1.9
OCONTO COUNTY HMFA	\$11.31	38%	\$588	\$23,520	1.6	\$57,700	\$1,443	\$17,310	\$433	2,385	17%	\$7.59	\$395	1.5
OSHKOSH-NEENAH MSA	\$12.48	30%	\$649	\$25,960	1.7	\$68,400	\$1,710	\$20,520	\$513	19,599	32%	\$12.81	\$666	1.0
RACINE MSA	\$14.27	31%	\$742	\$29,680	2.0	\$67,900	\$1,698	\$20,370	\$509	20,821	29%	\$11.22	\$583	1.3
SHEBOYGAN MSA	\$12.21	30%	\$635	\$25,400	1.7	\$67,000	\$1,675	\$20,100	\$503	12,458	29%	\$12.03	\$626	1.0
WAUSAU MSA	\$12.29	30%	\$639	\$25,560	1.7	\$67,200	\$1,680	\$20,160	\$504	11,593	24%	\$10.92	\$568	1.1
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.54	30%	\$600	\$24,000	1.6	\$48,600	\$1,215	\$14,580	\$365	1,152	15%	\$8.64	\$449	1.3
ASHLAND COUNTY	\$11.31	39%	\$588	\$23,520	1.6	\$49,700	\$1,243	\$14,910	\$373	1,974	29%	\$9.27	\$482	1.2
BARRON COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$53,000	\$1,325	\$15,900	\$398	4,308	24%	\$8.06	\$419	1.4
BAYFIELD COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$50,000	\$1,250	\$15,000	\$375	1,077	17%	\$5.77	\$300	2.0
BROWN COUNTY	\$13.46	35%	\$700	\$28,000	1.9	\$65,900	\$1,648	\$19,770	\$494	30,161	35%	\$12.13	\$631	1.1
BUFFALO COUNTY	\$11.40	30%	\$593	\$23,720	1.6	\$56,000	\$1,400	\$16,800	\$420	1,296	24%	\$10.89	\$566	1.0
BURNETT COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$50,700	\$1,268	\$15,210	\$380	1,026	16%	\$8.63	\$449	1.3
CALUMET COUNTY	\$12.92	30%	\$672	\$26,880	1.8	\$71,300	\$1,783	\$21,390	\$535	2,925	20%	\$8.95	\$465	1.4
CHIPPEWA COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$63,700	\$1,593	\$19,110	\$478	5,204	24%	\$9.53	\$495	1.3
CLARK COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	2,257	19%	\$9.24	\$481	1.2
COLUMBIA COUNTY	\$14.79	41%	\$769	\$30,760	2.0	\$66,700	\$1,668	\$20,010	\$500	5,139	25%	\$10.29	\$535	1.4
CRAWFORD COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	1,544	23%	\$8.25	\$429	1.4
DANE COUNTY	\$17.29	36%	\$899	\$35,960	2.4	\$80,000	\$2,000	\$24,000	\$600	73,561	42%	\$12.65	\$658	1.4
DODGE COUNTY	\$13.60	31%	\$707	\$28,280	1.9	\$64,600	\$1,615	\$19,380	\$485	8,340	27%	\$12.19	\$634	1.1
DOOR COUNTY	\$12.77	30%	\$664	\$26,560	1.8	\$60,500	\$1,513	\$18,150	\$454	2,447	21%	\$8.18	\$426	1.6

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WISCONSIN

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DOUGLAS COUNTY	\$12.10	33%	\$629	\$25,160	1.7	\$60,000	\$1,500	\$18,000	\$450	5,078	29%	\$8.56	\$445	1.4
DUNN COUNTY	\$11.63	30%	\$605	\$24,200	1.6	\$60,700	\$1,518	\$18,210	\$455	4,442	31%	\$9.57	\$498	1.2
EAU CLAIRE COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$63,700	\$1,593	\$19,110	\$478	12,551	35%	\$10.20	\$530	1.2
FLORENCE COUNTY	\$11.31	33%	\$588	\$23,520	1.6	\$51,300	\$1,283	\$15,390	\$385	307	14%	\$6.00	\$312	1.9
FOND DU LAC COUNTY	\$12.46	30%	\$648	\$25,920	1.7	\$66,000	\$1,650	\$19,800	\$495	9,977	27%	\$10.47	\$544	1.2
FOREST COUNTY	\$11.54	30%	\$600	\$24,000	1.6	\$49,000	\$1,225	\$14,700	\$368	855	21%	\$6.71	\$349	1.7
GRANT COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$55,200	\$1,380	\$16,560	\$414	5,101	28%	\$8.12	\$422	1.4
GREEN COUNTY	\$11.71	30%	\$609	\$24,360	1.6	\$64,000	\$1,600	\$19,200	\$480	3,475	26%	\$9.98	\$519	1.2
GREEN LAKE COUNTY	\$11.31	32%	\$588	\$23,520	1.6	\$59,000	\$1,475	\$17,700	\$443	1,753	23%	\$9.90	\$515	1.1
IOWA COUNTY	\$14.23	41%	\$740	\$29,600	2.0	\$66,100	\$1,653	\$19,830	\$496	2,120	24%	\$11.17	\$581	1.3
IRON COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$45,800	\$1,145	\$13,740	\$344	596	19%	\$6.57	\$342	1.7
JACKSON COUNTY	\$11.40	30%	\$593	\$23,720	1.6	\$54,700	\$1,368	\$16,410	\$410	1,771	25%	\$10.76	\$560	1.1
JEFFERSON COUNTY	\$14.92	30%	\$776	\$31,040	2.1	\$66,700	\$1,668	\$20,010	\$500	7,974	28%	\$10.76	\$560	1.4
JUNEAU COUNTY	\$11.46	30%	\$596	\$23,840	1.6	\$53,200	\$1,330	\$15,960	\$399	2,236	23%	\$9.60	\$499	1.2
KENOSHA COUNTY	\$16.21	40%	\$843	\$33,720	2.2	\$71,000	\$1,775	\$21,300	\$533	17,324	31%	\$10.40	\$541	1.6
KEWAUNEE COUNTY	\$13.46	35%	\$700	\$28,000	1.9	\$65,900	\$1,648	\$19,770	\$494	1,379	18%	\$11.30	\$588	1.2
LA CROSSE COUNTY	\$12.21	31%	\$635	\$25,400	1.7	\$63,500	\$1,588	\$19,050	\$476	14,523	35%	\$10.28	\$535	1.2
LAFAYETTE COUNTY	\$11.31	32%	\$588	\$23,520	1.6	\$55,700	\$1,393	\$16,710	\$418	1,401	23%	\$9.37	\$487	1.2
LANGLADE COUNTY	\$11.31	46%	\$588	\$23,520	1.6	\$51,700	\$1,293	\$15,510	\$388	1,800	21%	\$8.51	\$442	1.3
LINCOLN COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$59,800	\$1,495	\$17,940	\$449	2,549	22%	\$8.42	\$438	1.3
MANITOWOC COUNTY	\$11.60	31%	\$603	\$24,120	1.6	\$63,800	\$1,595	\$19,140	\$479	7,847	24%	\$10.64	\$553	1.1
MARATHON COUNTY	\$12.29	30%	\$639	\$25,560	1.7	\$67,200	\$1,680	\$20,160	\$504	11,593	24%	\$10.92	\$568	1.1
MARINETTE COUNTY	\$11.31	47%	\$588	\$23,520	1.6	\$52,200	\$1,305	\$15,660	\$392	3,597	20%	\$9.71	\$505	1.2
MARQUETTE COUNTY	\$11.87	30%	\$617	\$24,680	1.6	\$51,400	\$1,285	\$15,420	\$386	1,060	18%	\$9.19	\$478	1.3
MENOMINEE COUNTY †	\$11.87	30%	\$617	\$24,680	1.6	\$35,700	\$893	\$10,710	\$268	343	26%			
MILWAUKEE COUNTY *	\$16.50	35%	\$858	\$34,320	2.3	\$71,100	\$1,778	\$21,330	\$533	178,961	47%	\$15.33	\$797	1.1
MONROE COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$56,100	\$1,403	\$16,830	\$421	4,055	26%	\$9.34	\$486	1.3
OCONTO COUNTY	\$11.31	38%	\$588	\$23,520	1.6	\$57,700	\$1,443	\$17,310	\$433	2,385	17%	\$7.59	\$395	1.5
ONEIDA COUNTY	\$12.08	30%	\$628	\$25,120	1.7	\$56,100	\$1,403	\$16,830	\$421	3,114	20%	\$8.87	\$461	1.4
OUTAGAMIE COUNTY	\$12.92	30%	\$672	\$26,880	1.8	\$71,300	\$1,783	\$21,390	\$535	16,684	28%	\$11.65	\$606	1.1
OZAUKEE COUNTY *	\$16.50	35%	\$858	\$34,320	2.3	\$71,100	\$1,778	\$21,330	\$533	7,311	24%	\$11.51	\$598	1.4
PEPIN COUNTY	\$11.40	30%	\$593	\$23,720	1.6	\$57,000	\$1,425	\$17,100	\$428	564	20%	\$7.87	\$409	1.4
PIERCE COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	3,504	27%	\$8.86	\$461	2.0
POLK COUNTY	\$13.19	30%	\$686	\$27,440	1.8	\$61,300	\$1,533	\$18,390	\$460	3,229	20%	\$8.47	\$441	1.6
PORTAGE COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$67,600	\$1,690	\$20,280	\$507	7,289	29%	\$9.34	\$486	1.3
PRICE COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$53,800	\$1,345	\$16,140	\$404	1,261	19%	\$8.67	\$451	1.3
RACINE COUNTY	\$14.27	31%	\$742	\$29,680	2.0	\$67,900	\$1,698	\$20,370	\$509	20,821	29%	\$11.22	\$583	1.3
RICHLAND COUNTY	\$11.31	34%	\$588	\$23,520	1.6	\$52,400	\$1,310	\$15,720	\$393	1,816	26%	\$9.83	\$511	1.2
ROCK COUNTY	\$13.83	30%	\$719	\$28,760	1.9	\$65,000	\$1,625	\$19,500	\$488	16,907	29%	\$11.11	\$578	1.2
RUSK COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$48,200	\$1,205	\$14,460	\$362	1,305	21%	\$8.07	\$420	1.4
SAUK COUNTY	\$13.02	30%	\$677	\$27,080	1.8	\$61,600	\$1,540	\$18,480	\$462	5,772	27%	\$10.15	\$528	1.3

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WISCONSIN

	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2010)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAWYER COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$48,800	\$1,220	\$14,640	\$366	1,532	23%	\$8.43	\$438	1.3
SHAWANO COUNTY	\$11.31	36%	\$588	\$23,520	1.6	\$54,500	\$1,363	\$16,350	\$409	3,453	22%	\$8.22	\$427	1.4
SHEBOYGAN COUNTY	\$12.21	30%	\$635	\$25,400	1.7	\$67,000	\$1,675	\$20,100	\$503	12,458	29%	\$12.03	\$626	1.0
ST. CROIX COUNTY	\$17.29	26%	\$899	\$35,960	2.4	\$84,000	\$2,100	\$25,200	\$630	5,525	24%	\$9.06	\$471	1.9
TAYLOR COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$58,000	\$1,450	\$17,400	\$435	1,478	20%	\$9.40	\$489	1.2
TREMPEALEAU COUNTY	\$11.31	43%	\$588	\$23,520	1.6	\$58,200	\$1,455	\$17,460	\$437	2,765	26%	\$9.05	\$471	1.2
VERNON COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$53,300	\$1,333	\$15,990	\$400	2,261	21%	\$8.71	\$453	1.3
VILAS COUNTY	\$11.54	30%	\$600	\$24,000	1.6	\$52,300	\$1,308	\$15,690	\$392	1,635	18%	\$7.95	\$413	1.5
WALWORTH COUNTY	\$15.29	30%	\$795	\$31,800	2.1	\$70,300	\$1,758	\$21,090	\$527	10,670	31%	\$10.11	\$526	1.5
WASHBURN COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$50,900	\$1,273	\$15,270	\$382	1,259	19%	\$8.96	\$466	1.3
WASHINGTON COUNTY *	\$16.50	35%	\$858	\$34,320	2.3	\$71,100	\$1,778	\$21,330	\$533	10,532	24%	\$11.35	\$590	1.5
WAUKESHA COUNTY *	\$16.50	35%	\$858	\$34,320	2.3	\$71,100	\$1,778	\$21,330	\$533	31,771	23%	\$13.39	\$696	1.2
WAUPACA COUNTY	\$11.65	30%	\$606	\$24,240	1.6	\$59,700	\$1,493	\$17,910	\$448	4,598	23%	\$9.03	\$469	1.3
WAUSHARA COUNTY	\$11.87	30%	\$617	\$24,680	1.6	\$52,300	\$1,308	\$15,690	\$392	1,552	17%	\$7.58	\$394	1.6
WINNEBAGO COUNTY	\$12.48	30%	\$649	\$25,960	1.7	\$68,400	\$1,710	\$20,520	\$513	19,599	32%	\$12.81	\$666	1.0
WOOD COUNTY	\$11.40	31%	\$593	\$23,720	1.6	\$61,800	\$1,545	\$18,540	\$464	7,755	26%	\$11.69	\$608	1.0

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

WYOMING

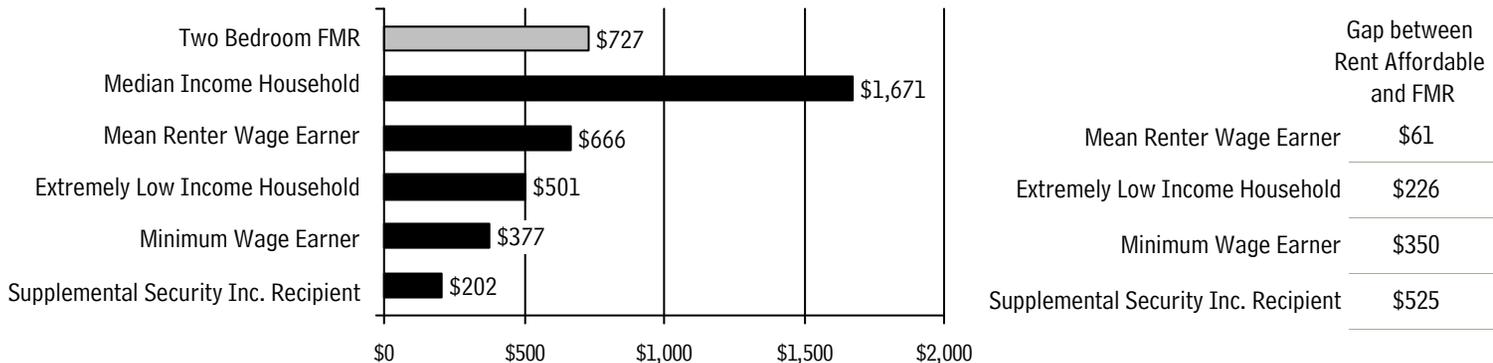
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$727. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,424 monthly or \$29,090 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.99

In Wyoming, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wyoming, the estimated mean (average) wage for a renter is \$12.80. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WYOMING	FY10 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WYOMING	\$13.99	58%	\$727	\$29,090	1.9	\$66,826	\$1,671	\$20,048	\$501	58,120	30%	\$12.80	\$666	1.1
COMBINED NONMETRO AREAS	\$14.06	56%	\$731	\$29,253	1.9	\$66,973	\$1,674	\$20,092	\$502	40,181	30%	\$13.25	\$689	1.1
<u>METROPOLITAN AREAS</u>														
CASPER MSA	\$12.73	60%	\$662	\$26,480	1.8	\$65,400	\$1,635	\$19,620	\$491	8,062	30%	\$13.09	\$681	1.0
CHEYENNE MSA	\$14.69	62%	\$764	\$30,560	2.0	\$67,400	\$1,685	\$20,220	\$506	9,877	31%	\$10.28	\$535	1.4
<u>COUNTIES</u>														
ALBANY COUNTY	\$14.54	54%	\$756	\$30,240	2.0	\$67,000	\$1,675	\$20,100	\$503	6,461	49%	\$7.77	\$404	1.9
BIG HORN COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$55,300	\$1,383	\$16,590	\$415	1,103	26%	\$10.76	\$559	1.2
CAMPBELL COUNTY	\$13.42	54%	\$698	\$27,920	1.9	\$84,000	\$2,100	\$25,200	\$630	3,222	26%	\$16.48	\$857	0.8
CARBON COUNTY	\$11.88	54%	\$618	\$24,720	1.6	\$60,800	\$1,520	\$18,240	\$456	1,786	29%	\$14.32	\$745	0.8
CONVERSE COUNTY	\$11.31	59%	\$588	\$23,520	1.6	\$66,400	\$1,660	\$19,920	\$498	1,215	26%	\$10.38	\$540	1.1
CROOK COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$62,300	\$1,558	\$18,690	\$467	460	20%	\$12.11	\$630	1.0
FREMONT COUNTY	\$12.52	54%	\$651	\$26,040	1.7	\$54,900	\$1,373	\$16,470	\$412	3,679	27%	\$10.65	\$554	1.2
GOSHEN COUNTY	\$11.52	54%	\$599	\$23,960	1.6	\$58,300	\$1,458	\$17,490	\$437	1,481	29%	\$8.02	\$417	1.4
HOT SPRINGS COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$57,000	\$1,425	\$17,100	\$428	662	31%	\$9.53	\$496	1.3
JOHNSON COUNTY	\$12.77	54%	\$664	\$26,560	1.8	\$61,200	\$1,530	\$18,360	\$459	778	26%	\$11.99	\$624	1.1
LARAMIE COUNTY	\$14.69	62%	\$764	\$30,560	2.0	\$67,400	\$1,685	\$20,220	\$506	9,877	31%	\$10.28	\$535	1.4
LINCOLN COUNTY	\$13.19	54%	\$686	\$27,440	1.8	\$65,000	\$1,625	\$19,500	\$488	980	19%	\$14.88	\$774	0.9
NATRONA COUNTY	\$12.73	60%	\$662	\$26,480	1.8	\$65,400	\$1,635	\$19,620	\$491	8,062	30%	\$13.09	\$681	1.0
NIOBRARA COUNTY †	\$12.40	54%	\$645	\$25,800	1.7	\$48,700	\$1,218	\$14,610	\$365	274	27%			
PARK COUNTY	\$12.56	54%	\$653	\$26,120	1.7	\$58,100	\$1,453	\$17,430	\$436	2,957	29%	\$10.89	\$566	1.2
PLATTE COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$59,900	\$1,498	\$17,970	\$449	879	24%	\$11.93	\$620	1.0
SHERIDAN COUNTY	\$13.21	54%	\$687	\$27,480	1.8	\$61,500	\$1,538	\$18,450	\$461	3,476	31%	\$10.83	\$563	1.2
SUBLETTE COUNTY	\$13.46	54%	\$700	\$28,000	1.9	\$65,100	\$1,628	\$19,530	\$488	628	26%	\$22.07	\$1,148	0.6
SWEETWATER COUNTY	\$14.00	73%	\$728	\$29,120	1.9	\$78,500	\$1,963	\$23,550	\$589	3,514	25%	\$15.64	\$813	0.9
TETON COUNTY	\$23.92	54%	\$1,244	\$49,760	3.3	\$92,500	\$2,313	\$27,750	\$694	3,472	45%	\$14.13	\$735	1.7
UINTA COUNTY	\$13.69	73%	\$712	\$28,480	1.9	\$71,600	\$1,790	\$21,480	\$537	1,695	25%	\$12.87	\$669	1.1
WASHAKIE COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$61,600	\$1,540	\$18,480	\$462	881	27%	\$9.42	\$490	1.3
WESTON COUNTY	\$12.40	54%	\$645	\$25,800	1.7	\$58,500	\$1,463	\$17,550	\$439	578	22%	\$10.70	\$556	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = Fiscal Year 2010 Area Median Income (HUD, 2010).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

Appendix A: Data Notes, Methodologies, and Sources

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each subject, a link to the primary data source is provided. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections “Where the Numbers Come From” and “How to Use the Numbers,” which immediately follow the introduction at the front of the report.

Fair Market Rent Area Definitions

Each year, HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD tries to use the most current Office of Management and Budget (OMB) metropolitan area definitions to define housing market boundaries for its FMR areas. Since FMR areas are meant to reflect cohesive housing markets, simply adopting the OMB definitions for administrative purposes is not always preferable. Also, significant changes to area definitions can affect current recipients. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration.

Reacting to OMB’s sweeping post-census overhaul of metropolitan area definitions in 2003, HUD developed FY06 and FY07 FMR areas that incorporated these new definitions, but modified them if a county (or town) to be added to an FMR area under those definitions had 2000 rents or incomes that deviated

more than 5% from the newly defined metropolitan area.¹ HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and modified areas as HUD Metro FMR Areas (HMFAs).

FY10 FMR areas incorporate the most recent (November 2008) OMB update of metropolitan area definitions. The only substantive difference between the FY09 and FY10 FMR areas is the reclassification of 3 areas that were previously listed as non-metropolitan areas as metropolitan areas. These are: Cape Girardeau-Jackson, MO-IL MSA (comprised of Alexander County, IL; Bollinger County, MO; and Cape Girardeau County, MO), Manhattan, KS MSA (comprised of Geary County, Pottawatomie County, and Riley County, KS), and Mankato-North Mankato, MN MSA (comprised of Blue Earth County and Nicollet County, MN). There were also five MSA name changes to reflect the emergence of principal cities within those areas, but these include no changes to their underlying geographic components.

In cases in which an FMR area crosses state lines, this report 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 and the

¹ See Appendices A and B in *Out of Reach 2006* for additional information on HUD’s methodologies and their effects on FMR area definitions.

minimum and renter wages apply only to the portion of the FMR area within that state's borders.

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY10 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

Fair Market Rents

Since FY05, data from Census 2000 have provided the foundation for HUD's calculation of Fair Market Rents. From FY05 until FY07, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. Since FY08, however, information from the American Community Survey (ACS) – an annual survey conducted by the U.S. Census Bureau that replaced the “long form” of the decennial census in 2010 – has provided more recent and more localized data on rental cost trends.

The way in which ACS data are used to develop FMRs depends on the size of the FMR area and the subsequent number of survey responses that it yields. For most areas, data on rent levels from the 2005 ACS are compared to Census 2000 data, and a 2001-05 update factor is calculated. If the area is large enough, the data are drawn from the specific FMR area; but for most, the update factors are based on rent data from more populous geographies (e.g., a metropolitan area, a portion of the state, or the entire state) of which they are a constituent part. Regardless of its origins, the update factor is used to project “base rents” from Census 2000 to 2005 intermediate rents.

The methodology differs somewhat for a handful of the largest FMR areas. For areas with enough recent movers responding to the survey, ACS data from 2005 are used to set 2005 intermediate rents rather than to update data from the last census.²

HUD uses a similar methodology and more recent ACS data to project intermediate rents to 2007. In the majority of cases, 2007 ACS data are simply used to trend the 2006 intermediate rents forward one year. The update factor is based on data from the FMR area itself if the ACS generated enough survey responses to develop a reliable rent figure; otherwise, the update factor is based on the change in rents at the state-level. And again, for some of the largest FMR areas, ACS data are used to directly determine the 2007 intermediate rents rather than to update previous estimates.

Regardless of the methodology used to develop them, 2007 intermediate rents are trended through 2008 using local or regional CPI data and then increased at an annual rate of 3% for five quarters to project FMRs to April 1, 2010.³

Many RDDs conducted between 2001 and 2006 are not incorporated into current FMRs because ACS data are thought to be more reliable. However, RDDs conducted since 2006 are

² See Appendix A in *Out of Reach 2007-2008* and an overview provided by HUD (www.huduser.org/datasets/fmr/fmrover_071707R2.doc) for more detailed information on HUD's incorporation of ACS data into the calculation of FY08 Fair Market Rents.

³ Documentation on the development of the FMR for each County and Metropolitan Area can be accessed at www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr10

incorporated into the FY10 FMRs if they are significantly different than the ACS-based estimates. The findings from RDDs conducted in 2008 in two rental markets impacted by Hurricanes Katrina and Ike (New Orleans, LA and Pearl River County, MS) were incorporated into the “revised final” FY09 FMRs which were released after *Out of Reach* was published last year and are also reflected in the FY10 FMRs. The results from Pearl River showed an increase in market rents over the published FY09 FMRs, while the results from New Orleans showed that market rents in New Orleans are lower than the published FY09 FMRs. According to HUD, this indicates that the rental market has stabilized leading to the elimination of the FMR bonus that was applied to the New Orleans area in FY06 after Katrina.⁴ An RDD was also conducted in Hattiesburg, MS, but no significant change was found, so the FMRs for this area remain the same.

The results of two RDD surveys that were conducted in 2009 in Reno-Sparks, NV and Ward County, ND were also incorporated into the “revised final” FY10 FMRs released in March 2010 and are included in *Out of Reach 2010*. The RDD for Reno-Sparks, NV indicated a significant decline in the FMR, while the survey for Ward County indicated a significant increase in the FMR.

The methodological shift in calculating FMRs – from a reliance on CPI inflation factors and RDDs to the utilization of ACS data – is widely seen as an improvement and is expected to produce better estimates of local rents. For the roughly 2,500 FMR areas nationwide, the two-bedroom FMR is 2.3% higher, on average, than in FY09. However, this methodology can create more year-

⁴ See *Out of Reach 2009* for more information about changes in FMRs to areas effected by Hurricane Katrina.

to-year variability and does produce a lower two-bedroom FMR in 72 instances.⁵

As in previous years, this edition of *Out of Reach* compares an area’s current FMR with its Census 2000 base rent. Census 2000 base rents for the current FMR area definitions, which are available through HUD’s FMR Documentation System, make it possible to calculate the percentage increase in FMRs over the last ten years.⁶

Appendix B contains excerpts from HUD’s Notice of Final Fair Market Rents and includes a link to the full document.

40th and 50th Percentile FMR Designation

According to an interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th, in large metropolitan areas with concentrated poverty. This rule was established to expand rental opportunities by making units in less-impooverished areas affordable to Housing Choice Voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

Four of the 14 FMR areas with a 50th percentile voucher payment standard in FY09 were reviewed in preparation of this year’s FMRs. Of these, 2 were deemed ineligible and thus assigned 40th

⁵ Excludes areas that have lower FMRs because HUD dropped its voucher payment standard from the 50th percentile to the 40th percentile.

⁶ This calculation is not influenced by changes in an area’s designation as a 40th or 50th percentile FMR area and therefore represents the actual increase in rents over the ten-year period.

percentile rents in FY10, either because their voucher tenants were no longer concentrated in high-poverty areas or because there was no evidence that the 50th percentile FMR was having the desired effect of moving voucher holders to less impoverished areas.

HUD determined that 2 of the reviewed areas continue to be eligible for 50th percentile FMRs. The other ten areas were not yet up for review and will continue with 50th percentile FMRs. An additional five areas that were not designated as 50th percentile FMRs in FY09 were evaluated in FY10 and all five of these have been designated as 50th percentile areas as of October 1, 2009 and will be reviewed again in 3 years. An asterisk (*) is used to denote the 17 50th percentile areas in *Out of Reach*.

The last page in this appendix lists the FMR areas currently eligible for the 50th percentile rent and also explains why the former 50th percentile areas were deemed ineligible.

National, State, and Nonmetro Fair Market Rents

HUD calculates FMRs for metropolitan areas and nonmetro counties, but not for states, combined nonmetro areas, or the nation. The FMRs for these larger geographies provided in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties included in the larger geography. The weight used for FMRs is the number of renter households within each county from Census 2000. This methodology causes some of the National, State and Nonmetro statistics to be subject to rounding issues. For instance if you are using the “How to Use the Numbers” section of this report to do your own calculation of the income needed to afford a 2 bedroom FMR,

you may get an answer that is slightly different from the published statistic due to rounding.

HUD Area Median Income (AMI)

At the time of the original release of *Out of Reach 2010*, HUD had not yet published its AMIs for FY10, because it was revising its “hold harmless” policy, which affects the income limits in a significant number of counties and metropolitan areas. This policy essentially acted as a ratchet on income limits, allowing them to increase but not decrease overtime. For more information on this policy and the potential effects of removing it, go to www.huduser.org/portal/datasets/il.html.

In order to provide readers with these important data, the original release of *Out of Reach* included estimated AMIs. NLIHC came to this estimate by calculating the change in the published HUD AMIs from FY08 to FY09 and using this change factor to project forward to the estimated 2010 AMIs. A cap of 5% was placed on how much an AMI could go up or down, to smooth the estimates. The average change that resulted was an increase of 4%.

On May 14, 2010, HUD published its FY10 AMIs and this version of *Out of Reach* replaces the NLIHC estimated AMIs with HUD’s official AMIs. HUD calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas.⁷ The Census definition of “family” is two or more persons related by blood, marriage or

⁷ Documentation on the development of the AMI for each County and Metropolitan Area can be accessed at www2.huduser.org/portal/datasets/il/il10/index_mfi.html

adoption residing together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size.

As with updates to the FMRs, HUD is now using ACS data to develop income estimates.⁸ For most areas with a population of 20,000 persons or more, update factors based on both local and state income estimates from the ACS are compared to Census 2000 and are used to develop an income estimate for 2008; for less populous areas without ACS estimates and for areas where the estimates are deemed too statistically unreliable, only state income growth is used to update census income to 2008. The 2008 estimate is then projected to April 1, 2010, using an estimate of inflation and assuming 3% growth for five quarters.

Based on the incomes provided by HUD and applying the assumption that no more than 30% of income should be spent on housing costs (see below), *Out of Reach* calculates the maximum affordable rent for households earning the median income and 30% of the median (extremely low income). These calculations are presented in this book, and calculations corresponding to 50% and 80% of AMI are included in the online publication. It is important to note that these are straight percentages and do not include adjustments HUD uses in calculating its income limits for federal housing programs.

The median incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the average of local AMI

⁸ HUD used three-year ACS estimates (2006-08) to develop FY10 median incomes and income limits. When HUD developed FY10 FMR estimates, only one-year estimates from 2007 were available.

data weighted by the total number of households from Census 2000.

A comprehensive list of the counties and towns included in FY10 income limit calculations can be found at www2.huduser.org/portal/datasets/il/il10/area_definitions.pdf.

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY2010 Income Limits Briefing Material*, available at www2.huduser.org/portal/datasets/il/il10/IncomeLimitsBriefingMaterial_FY10.pdf.

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."⁹

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2009*, published by Harvard University's Joint Center for Housing Studies (www.jchs.harvard.edu/publications/markets/son2009/)

⁹ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing's fundamental question: How much can a family afford?* Washington, DC: National Low Income Housing Coalition.

index.htm), includes an analysis of the affordability problems faced by homeowners.

Prevailing Minimum Wage

The federal minimum wage on January 1, 2010, was \$7.25 per hour. *Out of Reach* incorporates the federal minimum wage in effect *at the time of publication*.

According to data from the U.S. Department of Labor, the District of Columbia and 13 states had implemented a state minimum wage higher than \$7.25 by January 1, 2010. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. While there are no upcoming plans to increase the federal minimum wage, some states may decide to implement a higher minimum wage in 2010.

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. If the reader would like to calculate the same statistics using a different 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, if one must work 69 hours per week to afford the FMR assuming a wage of \$7.25, the same FMR would be affordable in 61 hours assuming a wage of \$8.25 ($69 * \$7.25 / \8.25). For further guidance, see *Out of Reach's* "Where the Numbers Come From" page or contact NLIHC research staff.

The Department of Labor (www.dol.gov/esa/minwage/america.htm) provides further information on state minimum wage laws.

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.¹⁰

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.¹¹ Renter wage information is based on 2008 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter income to median total household income in Census 2000 to arrive at an estimated average renter wage. In 13 cases, this results in an upward adjustment. Nationally, however, the median renter household

¹⁰ Thus this measure is different from the Estimated Renter Median Household Income provided online, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

¹¹ Renter wage data for 29 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.

earned only 65% of the overall median household income in 1999.¹²

In roughly 5% of the counties, this downward adjustment to reflect the lower income of renters results in an hourly wage that is below the federal 2008 minimum wage. One likely explanation is that workers in these counties average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time workweek. 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 also accurately reflect the true earnings of renters under the assumption of a full-time schedule.

Like last year, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same “as of” date assigned to FMRs and AMIs by HUD (April 1, 2010, for this fiscal year) and uses the same methodology that HUD uses to project its income estimates. Because annual average values calculated from BLS data might be considered “as of” July 1 for the calendar year for which they are reported, the data are projected to year-end 2008 using a national inflation factor. An annual rate of 3% is then used to grow renter wages for five quarters to April 1, 2010.¹³

¹² NLIHC’s tabulations of 2006 ACS data indicate that the average hourly wage reported by renter households was roughly 77% of the average overall wage.

¹³ Following HUD’s methodology for developing FY09 AMIs, a 3% growth rate was used to trend average renter wages from year-end 2008 to April 1, 2010.

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.

Working Hours

Calculations of the Housing Wage and of the number of jobs required at the minimum or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year.

Seasonal employment, unpaid sick leave, temporary lay-offs, and job changes prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics data from early 2010, the average wage earner in the U.S. worked 33.8 hours per week, or roughly 1,760 hours per year.¹⁴ And in related research, NLIHC finds that 29% of renter households that earn wage or salary income do not work as many as 40 hours per week, on average.¹⁵

These statistics should remind the reader that not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these households, the Housing Wage underestimates the actual hourly compensation that a worker must earn to afford the FMR. Conversely, some households include multiple wage earners or single individuals that average more than 40 hours per week at work. For these, a

¹⁴ Bureau of Labor Statistics. (2010, March). *The employment situation: February 2010*. Washington, DC: U.S. Department of Labor.

¹⁵ Wardrip, K. & Pelletiere, D. (2007). *Research note #07-03: Putting the Housing Wage to the test*. Washington, DC: National Low Income Housing Coalition.

home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage. For an expanded report on hours and earnings as reported by the Bureau of Labor Statistics, see *The Employment Situation: February 2010* at <http://www.bls.gov/news.release/pdf/empst.pdf>.

Putting the Housing Wage to the Test, a research note in which NLIHC explores the working characteristics of renter households and challenge the 40-hour per week assumption of our signature statistic, is available at www.nlihc.org/doc/ResearchNote_12-07.pdf.

Supplemental Security Income (SSI)

Out of Reach compares rental housing costs with the rents affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers in *Out of Reach* are based on the maximum federal SSI payment for individuals in 2010, which is \$674 per month. *Out of Reach* calculations include supplemental payments that benefit all individual SSI recipients in the following six states because the payments are centrally administered by the Social Security Administration (SSA): California, Massachusetts, New Jersey, New York, Rhode Island, and Vermont.

Supplemental payments provided by an additional 40 states 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 vast majority, however, the supplements are administered directly by the states, so the data

are not readily available. The only five states that do not supplement federal SSI payments are Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia. Residents of Puerto Rico can not receive federal SSI payments.

Since SSI payments are set at the state level, the published version of *Out of Reach* calculates the difference between each state's average two-bedroom FMR and the rent that is affordable for SSI recipients. Readers can calculate this gap for any geography by subtracting the rent affordable to an SSI recipient from the area's FMR.

Information on SSI payments is available through the Social Security Administration at www.socialsecurity.gov/ssi/index.htm. Information on state supplements can be found at <http://www.socialsecurity.gov/pubs/statessi.html>.

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of *Priced Out* can be found at http://www.tacinc.org/publications_.php.

Additional Data Available Online

Data available in the print version of *Out of Reach* are limited in an effort to present the most important information clearly. Additional data can be found online at www.nlihc.org/oor2010/.

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

Eligibility for 50th Percentile Fair Market Rent

In FY09, Fair Market Rents (FMRs) were set at the 50th percentile rent in 14 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40th percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impooverished areas. In setting FY10 FMRs, HUD reevaluated many of these areas and determined that 1 should have their FMR reduced to the 40th percentile payment standard because at least the same proportion of tenants continued to live in high-poverty areas (denoted below as “failed to deconcentrate”). In one other area no longer eligible for the 50th percentile FMR, the share of tenants in concentrated poverty has decreased sufficiently that the higher rent standard is no longer warranted (“concentration below threshold”). Ten areas will keep their 50th percentile designation. For FY10, five areas that were not designated as 50th percentile FMRs in FY09 were evaluated for this year and it was determined that all five met the qualifications for designation. These five areas are 50th percentile areas effective October 1, 2009 for a three-year period.

No Longer Eligible for 50th Percentile FMR

Failed to Deconcentrate

Dallas, TX HMFA

Concentration Below Threshold

San Diego-Carlsbad-San Marcos, CA MSA

Areas Eligible for 50th Percentile FMR in FY10

Baltimore-Towson, MD MSA

Grand Rapids-Wyoming, MI HMFA

New Haven-Meriden, CT HMFA

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

Washington-Arlington-Alexandria, DC-VA-MD HMFA

Remains Eligible for 50th Percentile FMR

Albuquerque, NM MSA

Bradenton-Sarasota-Venice, FL MSA

Chicago-Naperville-Joliet, IL HMFA

Denver-Aurora, CO MSA

Fort Lauderdale, FL HMFA

Hartford-West Hartford-East Hartford, CT HMFA

Houston-Baytown-Sugar Land, TX HMFA

Kansas City, MO-KS HMFA

Milwaukee-Waukesha-West Allis, WI MSA

Richmond, VA HMFA

Tacoma, WA HMFA

West Palm Beach-Boca Raton, FL HMFA

Appendix B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2010. Full document available at www.huduser.org/portal/datasets/fmr/fmr2010f/FY2010F_Preamble.pdf.

Department of Housing and Urban Development
[Docket No. FR-5328-N-02]

Final Fair Market Rents for Fiscal Year 2010 for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD

ACTION: Notice of Final Fair Market Rents (FMRs) for Fiscal Year (FY) 2010.

...

I. Background

Section 8 of the USHA (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different areas. In the Housing Choice Voucher program, the FMR is the basis for determining the “payment standard amount” used to calculate the maximum monthly subsidy for an assisted family (see 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities. In addition, all rents subsidized under the Housing Choice Voucher program must meet

reasonable rent standards. The interim rule published on October 2, 2000, (65 FR 58870), established 50th percentile FMRs for certain areas.

...

II. Procedures for the Development of FMRs

Section 8(c) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c) states in part, as follows:

Proposed fair market rentals for an area shall be published in the **Federal Register** with reasonable time for public comment and shall become effective upon the date of publication in final form in the **Federal Register**. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes—based on the most recent available data trended so the rentals will be current for the year to which they apply—of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in this section.

The Department’s regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs, publish them for public comment, provide a public comment period of at least 30 days, analyze the comments, and publish final FMRs (See 24 CFR 888.115).

In addition, HUD’s regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. Areas that currently have 50th

percentile FMRs are evaluated for progress in voucher tenant deconcentration after three years in the program. Continued eligibility is determined using HUD administrative data that show levels of voucher tenant concentration. The levels of voucher holder concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be used to make this determination. For FY 2009, there were 14 areas that were designated as 50th percentile areas. Ten current 50th percentile FMR areas were not evaluated this year because they have not completed three years of program participation. These 10 areas, listed below, will complete their three-year program period and be evaluated to determine if they remain 50th percentile FMR areas in the proposed FY 2012 FMR publication.

[See the last page of Appendix A for information on 50th percentile areas.]

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III. Proposed FY2010 FMRs

On August 4, 2009 (74 FR 38716), HUD published proposed FY 2010 FMRs. As noted in the preamble to the proposed FMRs, the FMRs for FY 2010 reflect the use of both one-year and three-year 2007 ACS data to update June 2006 rent estimates for each area. In addition, the FY 2010 FMRs include all changes made to metropolitan area definitions made by the Office of Management and Budget (OMB), as of November 2008.

During the comment period, which ended September 2, 2009, HUD received 10 public comments on the proposed FY 2010 FMRs. None of the comments received included the data needed to support FMR changes. Several of these comments

expressed that proposed FY 2010 FMRs are incorrect for their respective market areas. The comments received are discussed in more detail later in this notice.

IV. FMR Methodology

The FY 2010 FMRs are based on current OMB metropolitan area definitions that were first used in the FY 2006 FMRs. The changes OMB made to the Metropolitan Area Definitions in November 2008 are incorporated. This means that there are five Metropolitan Statistical Area (MSA) name changes that reorder, add, or delete a primary city name. Additionally, three micropolitan areas were re-defined as metropolitan areas: Cape Girardeau-Jackson, MO-IL MSA, Manhattan, KS MSA, Mankato-North Mankato, MN MSA. The area definitions based on 2000 Census data have the advantages of providing more relevant commuting interchange standards, and more current measures of housing market relationships than those based on 1990 Census data and used prior to the FY 2006 FMRs.

At HUD's request, the Census Bureau prepared a special publicly releasable census file that permits almost exact replication of HUD's 2000 Base Rent calculations, except for areas with few rental units. This data set is located on HUD's HUD USER Web site at <http://www.huduser.org/datasets/fmr/CensusRentData/>.

A. Data Sources – 2000 Census and American Community Survey

As in all post-FY 2006 FMR publications, FY 2010 FMRs start with base rents generated using Census 2000 long form survey data. They are updated with American Community Survey (ACS) data and Bureau of Labor Statistics Consumer Price Index (CPI) data. FY 2010 FMRs are FY 2009 FMRs

updated by replacing the CPI data used for FY 2009 FMRS with ACS 2007 survey data and updated CPI data. Specifically, the FY 2009 rent (as of date: April, 2009) is deflated to June 2006 by dividing it by 18 months of CPI data representing June 2006 through December 2007 inflation, and the usual 15 month trend factor. This June 2006 rent is the best and most recent rent estimate available using only ACS survey and eliminating all other update data. It is this rent that is updated with additional ACS data and new CPI data.

In order to preserve additional information gathered by HUD through random digit dialing (RDD) surveys, areas surveyed after June 2007 are updated separately, the details of which can be found at the Web site listed above.

B. Updates from 2006 to 2007—2007 ACS

ACS survey data continues to be applied to areas based on the type of area (CBSA, metropolitan sub-area, or non-metropolitan county), the amount of survey data available, and the reliability of the survey estimates. Both one- and three-year ACS 2007 data are used to update June 2006 rents. All areas are updated with the change from 2006 to 2007 in State or metropolitan one-year standard quality median rents. In a methodological update from previous years' estimates intended to minimize fluctuations in rents due to survey error, these rent changes are tested for statistical significance¹ before being applied to 2006 rents. Any state or metropolitan level change that is not statistically significant is not applied, that is the updated 2007 rent is the same as the 2006 rent. Metropolitan level rent

¹ The change is considered statistically significant if $Z > 1.645$ where (see equation above) and $EST_1 =$ ACS 2007. Estimate, $EST_2 =$ ACS 2006 Estimate, $SE_1 =$ Standard Error of Estimate 1 and $SE_2 =$ Standard Error of Estimate 2.

changes are used for CBSA areas and sub-areas that have more than 200 standard quality cases in 2006 and 2007. All other areas are updated with state level rent changes. For sub-areas, State and CBSA change factors continue to be selected based on which factor brings the sub-area rent closer to the CBSA-wide rent. Sub-areas which have 200 or more local standard quality survey observations are updated with their local area update factor.

$$Z = \frac{EST_1 - EST_2}{\sqrt{(SE_1^2 + SE_2^2)}}$$

After all areas have been updated with a standard quality median rent change, local areas with estimates that reflect more than 200 one-year recent mover cases are evaluated further. If the updated rent is outside the confidence interval of the ACS recent mover estimate, the updated rent is replaced with the ACS recent mover rent estimate. In areas without 200 or more one-year ACS recent mover observations, but with 200 or more three-year ACS recent mover observations, the three year estimate² is used if it is statistically different from the updated 2007 rent based on the standard quality median rent change. This process creates a June 2007 rent.

C. Updates From 2007 to 2008

ACS 2007 data updates the June 2006 rents used in the FY 2009 FMRs forward by 12 months to June 2007. Six months of 2007 and 12 months of 2008 CPI rent and utilities price index

² The recent mover estimate from the three year data includes all those who moved in the most recent 24 month period. That means that no 2005 survey data are included in this three-year recent mover classification and the likelihood of having a valid (with 200 or more cases) three-year recent mover rent is lower for these estimates.

data are used to update the June 2007 rents to the end of 2008. Local CPI data are used for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. Census region CPI data are used for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors.

D. Updates From 2008 to 2010

The national 1990 to 2000 average annual rent increase trend of 1.03 is applied to end-of-2008 rents for 15 months, to derive the proposed FY2010 FMRs.

The area-specific data and computations used to calculate proposed FY 2010 FMRs and FMR area definitions can be found at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr10>.

E. Large Bedroom Rents

FMR estimates are calculated for two-bedroom units. This generally is the most common size of rental units, and therefore the most reliable to survey and analyze. After each decennial census, rent relationships between two-bedroom units and other unit sizes are calculated and used to set FMRs for other units. This is done because it is much easier to update two-bedroom estimates and to use pre-established cost relationships with other bedroom sizes than it is to develop independent FMR estimates for each bedroom size. This was last done using 2000 Census data. A publicly releasable version of the data file used that permits derivations of rent ratios is available at <http://www.huduser.org/datasets/fmr/CensusRentData/index.html>. Rent ratio derivations are also shown in the FMR documentation system at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr10>.

The rents for three-bedroom and larger units continue to reflect HUD's policy to set higher rents for these units than would result from using normal market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing units, will be successful in finding eligible program units. The adjustment adds bonuses of 8.7 percent to the unadjusted three-bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four-bedroom FMR for each extra bedroom. For example, the FMR for a five-bedroom unit is 1.15 times the four-bedroom FMR, and the FMR for a six-bedroom unit is 1.30 times the four-bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero-bedroom (efficiency) FMR.

A further adjustment was made using 2000 Census data in establishing rent ratios for areas with local bedroom-size intervals above or below what are considered to be reasonable ranges or where sample sizes are inadequate to accurately measure bedroom rent differentials. HUD's experience has shown that highly unusual bedroom ratios typically reflect inadequate sample sizes or peculiar local circumstances that HUD would not want to utilize in setting FMRs (e.g., luxury efficiency apartments that rent for more than typical one-bedroom units). Bedroom interval ranges were established based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. The ranges used were: Efficiency units are constrained to fall between 0.65 and 0.83 of the two-bedroom FMR; one-bedroom units must be between 0.76 and 0.90 of the two-bedroom unit; three-bedroom units must be between 1.10 and 1.34 of the two-bedroom unit; and four-bedroom units must

be between 1.14 and 1.63 of the two-bedroom unit. Bedroom rents for a given FMR area were then adjusted if the differentials between bedroom-size FMRs were inconsistent with normally observed patterns (i.e., efficiency rents were not allowed to be higher than one-bedroom rents and four-bedroom rents were not allowed to be lower than three-bedroom rents).

For low-population, nonmetropolitan counties with small census recent-mover rent samples, census-defined county group data were used in determining rents for each bedroom size. This adjustment was made to protect against unrealistically high or low FMRs due to insufficient sample sizes. The areas covered by this estimation method had less than the HUD standard of 200 two-bedroom census-tabulated observations.

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VI. Manufactured Home Space Surveys

The FMR used to establish payment standard amounts for the rental of manufactured home spaces in the Housing Choice Voucher program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured home space FMRs where public comments present statistically valid survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR area. HUD modified manufactured home space FMRs for Seattle-Bellevue, WA, based on survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR area.

All approved exceptions to these rents that were in effect in FY2008 were updated to FY2009 using the same data used to estimate the Housing Choice Voucher program FMRs if the respective FMR area's definition remained the same. If the result of this computation was higher than 40 percent of the re-

benchmarked two-bedroom rent, the exception remains and is listed in Schedule D. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs. Areas with definitional changes that previously had exceptions to their manufactured housing space rental FMRs are requested to submit new surveys to justify higher-than-standard space rental FMRs if they believe higher space rental allowances are needed.

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National Low Income Housing Coalition

Membership Form

1. Choose one:

Joining NLIHC Renewing Membership (Current Past)

2. Provide your member information (please print):

Mr. Ms. Other: _____

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____ Fax: _____

Cell: _____ Interested in receiving NLIHC alerts via text?

Email: _____

Individual members without email may choose to receive Memo by mail:

Organizations may list up to 10 additional people to receive Memo.

Please use space provided on opposite side of page and/or additional sheet.

Let us know who else should be a member. See top of opposite side.

3. Choose a membership type:

Category	Amount (suggested)
Individual with low income, or student	\$3
Individual	\$100
Resident Association, low income	\$10
Organization, <\$250,000 operating budget	\$200
Organization, \$250,000 – 499,999	\$350
Organization, \$500,000 – 999,999	\$500
Organization, \$1,000,000 – 2,000,000	\$1000
Organization, >\$2,000,000	\$2000

4. Choose a payment option:

Check (please enclose) Visa Mastercard Exp Date: _____

Credit card number: _____ CVC*: _____

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Memo to Members

Members receive this much admired weekly newsletter by email or mail.

Calls to Action

Members receive email notification of significant policy developments requiring constituent calls or letters to Congress.

Shelterforce Subscription

Discounted Conference Fees

NLIHC hosts an annual policy conference and leadership reception in Washington, DC. The conference draws advocates, researchers, academics, individuals with low incomes, and government experts together to provide expertise and updates on current federal housing policy initiatives.

Free or Discounted Publications

NLIHC produces a number of publications each year, including an *Advocates' Guide* and *Out of Reach*.

Telephone resource referrals with linkage to state and regional networks

Participation in policy-setting decisions of NLIHC.

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