

FLORIDA

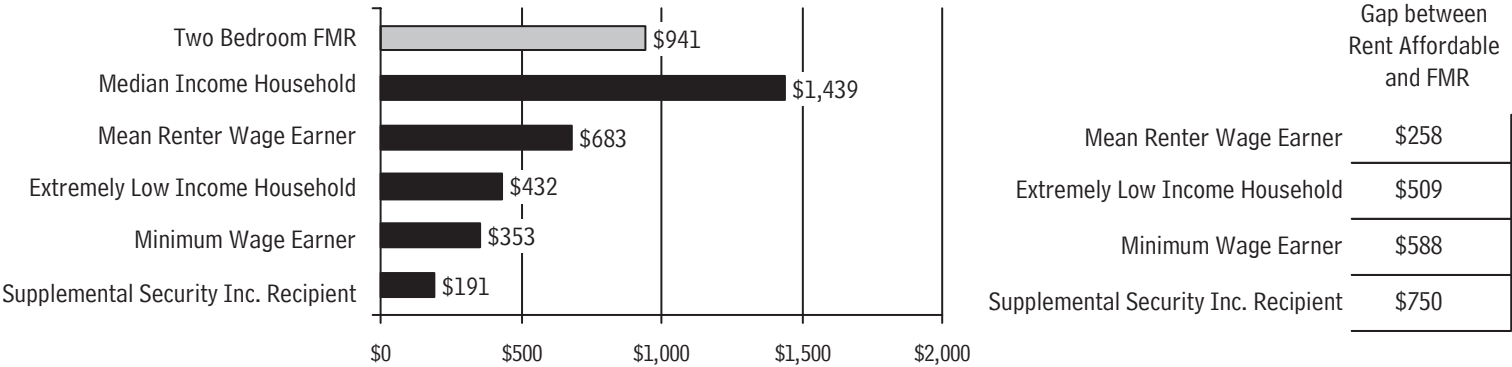
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$941. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,138 monthly or \$37,653 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.10

In Florida, a minimum wage worker earns an hourly wage of \$6.79. 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 Florida, the estimated mean (average) wage for a renter is \$13.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 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



| FLORIDA | FY08 HOUSING WAGE | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--|--|---------------------|------------------------------|----------------------------------|--|--------------------------|-------------------------------------|-------------------------|-------------------------------|-------------------|------------------------------|---|------------------------------|--|
| | 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 (2008) ⁵ | Rent affordable at mean wage | |
| FLORIDA | \$18.10 | 39% | \$941 | \$37,653 | 2.7 | \$57,549 | \$1,439 | \$17,265 | \$432 | 1,896,218 | 30% | \$13.14 | \$683 | 1.4 |
| COMBINED NONMETRO AREAS | \$13.60 | 42% | \$707 | \$28,286 | 2.0 | \$45,798 | \$1,145 | \$13,739 | \$343 | 78,697 | 21% | \$10.03 | \$522 | 1.4 |
| <u>METROPOLITAN AREAS</u> | | | | | | | | | | | | | | |
| BAKER COUNTY HMFA | \$10.67 | 52% | \$555 | \$22,200 | 1.6 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,320 | 19% | \$7.15 | \$372 | 1.5 |
| CAPE CORAL-FORT MYERS MSA | \$17.04 | 40% | \$886 | \$35,440 | 2.5 | \$59,900 | \$1,498 | \$17,970 | \$449 | 44,343 | 24% | \$13.15 | \$684 | 1.3 |
| DELTONA-DAYTONA BEACH-ORMOND BEACH MSA | \$16.25 | 38% | \$845 | \$33,800 | 2.4 | \$52,300 | \$1,308 | \$15,690 | \$392 | 45,686 | 25% | \$10.61 | \$552 | 1.5 |
| FORT LAUDERDALE HMFA * | \$23.48 | 44% | \$1,221 | \$48,840 | 3.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 199,820 | 31% | \$15.01 | \$781 | 1.6 |
| FORT WALTON BEACH-CRESTVIEW-DESTIN MSA | \$14.79 | 41% | \$769 | \$30,760 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 22,297 | 34% | \$12.03 | \$625 | 1.2 |
| GAINESVILLE MSA | \$14.27 | 36% | \$742 | \$29,680 | 2.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 40,120 | 43% | \$9.15 | \$476 | 1.6 |
| JACKSONVILLE HMFA | \$15.69 | 31% | \$816 | \$32,640 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 139,121 | 33% | \$13.75 | \$715 | 1.1 |
| LAKELAND MSA | \$14.33 | 50% | \$745 | \$29,800 | 2.1 | \$50,700 | \$1,268 | \$15,210 | \$380 | 49,860 | 27% | \$11.78 | \$613 | 1.2 |
| MIAMI-MIAMI BEACH-KENDALL HMFA | \$19.90 | 40% | \$1,035 | \$41,400 | 2.9 | \$49,200 | \$1,230 | \$14,760 | \$369 | 327,441 | 42% | \$13.44 | \$699 | 1.5 |
| NAPLES-MARCO ISLAND MSA | \$20.31 | 41% | \$1,056 | \$42,240 | 3.0 | \$69,200 | \$1,730 | \$20,760 | \$519 | 25,144 | 24% | \$14.26 | \$742 | 1.4 |
| OCALA MSA | \$13.58 | 41% | \$706 | \$28,240 | 2.0 | \$48,800 | \$1,220 | \$14,640 | \$366 | 21,584 | 20% | \$11.52 | \$599 | 1.2 |
| ORLANDO-KISSIMEE MSA | \$17.60 | 30% | \$915 | \$36,600 | 2.6 | \$59,200 | \$1,480 | \$17,760 | \$444 | 210,700 | 34% | \$13.68 | \$711 | 1.3 |
| PALM BAY-MELBOURNE-TITUSVILLE MSA | \$15.67 | 38% | \$815 | \$32,600 | 2.3 | \$61,300 | \$1,533 | \$18,390 | \$460 | 50,317 | 25% | \$13.31 | \$692 | 1.2 |
| PALM COAST MSA | \$17.38 | 41% | \$904 | \$36,160 | 2.6 | \$55,600 | \$1,390 | \$16,680 | \$417 | 3,394 | 16% | \$10.34 | \$538 | 1.7 |
| PANAMA CITY-LYNN HAVEN MSA | \$13.98 | 41% | \$727 | \$29,080 | 2.1 | \$53,800 | \$1,345 | \$16,140 | \$404 | 18,705 | 31% | \$11.20 | \$582 | 1.2 |
| PENSACOLA-FERRY PASS-BRENT MSA | \$13.67 | 41% | \$711 | \$28,440 | 2.0 | \$55,900 | \$1,398 | \$16,770 | \$419 | 44,954 | 29% | \$10.93 | \$569 | 1.3 |
| PORT ST. LUCIE MSA | \$16.62 | 40% | \$864 | \$34,560 | 2.4 | \$59,800 | \$1,495 | \$17,940 | \$449 | 28,055 | 21% | \$11.25 | \$585 | 1.5 |
| PUNTA GORDA MSA | \$15.90 | 41% | \$827 | \$33,080 | 2.3 | \$52,600 | \$1,315 | \$15,780 | \$395 | 10,420 | 16% | \$11.72 | \$610 | 1.4 |
| SARASOTA-BRADENTON-VENICE MSA * | \$19.27 | 40% | \$1,002 | \$40,080 | 2.8 | \$59,600 | \$1,490 | \$17,880 | \$447 | 60,923 | 23% | \$12.95 | \$673 | 1.5 |
| SEBASTIAN-VERO BEACH MSA | \$16.56 | 40% | \$861 | \$34,440 | 2.4 | \$57,000 | \$1,425 | \$17,100 | \$428 | 11,018 | 22% | \$11.19 | \$582 | 1.5 |
| TALLAHASSEE HMFA | \$16.15 | 40% | \$840 | \$33,600 | 2.4 | \$62,100 | \$1,553 | \$18,630 | \$466 | 45,892 | 39% | \$9.15 | \$476 | 1.8 |
| TAMPA-ST. PETERSBURG-CLEARWATER MSA | \$16.98 | 38% | \$883 | \$35,320 | 2.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 294,922 | 29% | \$13.36 | \$695 | 1.3 |
| WAKULLA COUNTY HMFA | \$13.37 | 41% | \$695 | \$27,800 | 2.0 | \$51,500 | \$1,288 | \$15,450 | \$386 | 1,334 | 16% | \$8.52 | \$443 | 1.6 |
| WEST PALM BEACH-BOCA RATON HMFA * | \$22.85 | 48% | \$1,188 | \$47,520 | 3.4 | \$66,000 | \$1,650 | \$19,800 | \$495 | 120,151 | 25% | \$14.35 | \$746 | 1.6 |
| <u>COUNTIES</u> | | | | | | | | | | | | | | |
| ALACHUA COUNTY | \$14.27 | 36% | \$742 | \$29,680 | 2.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 39,425 | 45% | \$9.17 | \$477 | 1.6 |
| BAKER COUNTY | \$10.67 | 52% | \$555 | \$22,200 | 1.6 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,320 | 19% | \$7.15 | \$372 | 1.5 |
| BAY COUNTY | \$13.98 | 41% | \$727 | \$29,080 | 2.1 | \$53,800 | \$1,345 | \$16,140 | \$404 | 18,705 | 31% | \$11.20 | \$582 | 1.2 |
| BRADFORD COUNTY | \$11.13 | 41% | \$579 | \$23,160 | 1.6 | \$48,500 | \$1,213 | \$14,550 | \$364 | 1,788 | 21% | \$8.45 | \$440 | 1.3 |
| BREVARD COUNTY | \$15.67 | 38% | \$815 | \$32,600 | 2.3 | \$61,300 | \$1,533 | \$18,390 | \$460 | 50,317 | 25% | \$13.31 | \$692 | 1.2 |
| BROWARD COUNTY * | \$23.48 | 44% | \$1,221 | \$48,840 | 3.5 | \$64,000 | \$1,600 | \$19,200 | \$480 | 199,820 | 31% | \$15.01 | \$781 | 1.6 |
| CALHOUN COUNTY | \$11.19 | 41% | \$582 | \$23,280 | 1.6 | \$40,100 | \$1,003 | \$12,030 | \$301 | 884 | 20% | \$8.27 | \$430 | 1.4 |
| CHARLOTTE COUNTY | \$15.90 | 41% | \$827 | \$33,080 | 2.3 | \$52,600 | \$1,315 | \$15,780 | \$395 | 10,420 | 16% | \$11.72 | \$610 | 1.4 |
| CITRUS COUNTY | \$12.04 | 41% | \$626 | \$25,040 | 1.8 | \$46,200 | \$1,155 | \$13,860 | \$347 | 7,587 | 14% | \$10.87 | \$565 | 1.1 |
| CLAY COUNTY | \$15.69 | 31% | \$816 | \$32,640 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 11,123 | 22% | \$10.31 | \$536 | 1.5 |

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

FLORIDA

| | FY08 HOUSING WAGE | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|---------------------|------------------------------|----------------------------------|--|--------------------------|--|-------------------------|-------------------------------|-------------------|------------------------------|---|------------------------------|--|
| | 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 ³ | 30% of AMI ⁴ | Rent affordable at 30% of AMI | Number (2000) | % of total households (2000) | Estimated mean renter hourly wage (2008) ⁵ | Rent affordable at mean wage | |
| COLLIER COUNTY | \$20.31 | 41% | \$1,056 | \$42,240 | 3.0 | \$69,200 | \$1,730 | \$20,760 | \$519 | 25,144 | 24% | \$14.26 | \$742 | 1.4 |
| COLUMBIA COUNTY | \$11.88 | 40% | \$618 | \$24,720 | 1.8 | \$45,100 | \$1,128 | \$13,530 | \$338 | 4,788 | 23% | \$10.54 | \$548 | 1.1 |
| DESOTO COUNTY | \$11.83 | 40% | \$615 | \$24,600 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 2,720 | 25% | \$9.65 | \$502 | 1.2 |
| DIXIE COUNTY | \$10.67 | 53% | \$555 | \$22,200 | 1.6 | \$38,800 | \$970 | \$11,640 | \$291 | 705 | 14% | \$9.17 | \$477 | 1.2 |
| DUVAL COUNTY | \$15.69 | 31% | \$816 | \$32,640 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 112,025 | 37% | \$14.57 | \$758 | 1.1 |
| ESCAMBIA COUNTY | \$13.67 | 41% | \$711 | \$28,440 | 2.0 | \$55,900 | \$1,398 | \$16,770 | \$419 | 36,359 | 33% | \$11.16 | \$580 | 1.2 |
| FLAGLER COUNTY | \$17.38 | 41% | \$904 | \$36,160 | 2.6 | \$55,600 | \$1,390 | \$16,680 | \$417 | 3,394 | 16% | \$10.34 | \$538 | 1.7 |
| FRANKLIN COUNTY | \$11.21 | 40% | \$583 | \$23,320 | 1.7 | \$39,300 | \$983 | \$11,790 | \$295 | 851 | 21% | \$8.75 | \$455 | 1.3 |
| GADSDEN COUNTY | \$16.15 | 40% | \$840 | \$33,600 | 2.4 | \$62,100 | \$1,553 | \$18,630 | \$466 | 3,488 | 22% | \$7.40 | \$385 | 2.2 |
| GILCHRIST COUNTY | \$14.27 | 36% | \$742 | \$29,680 | 2.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 695 | 14% | \$8.10 | \$421 | 1.8 |
| GLADES COUNTY | \$12.50 | 41% | \$650 | \$26,000 | 1.8 | \$43,700 | \$1,093 | \$13,110 | \$328 | 707 | 18% | \$14.04 | \$730 | 0.9 |
| GULF COUNTY | \$11.19 | 41% | \$582 | \$23,280 | 1.6 | \$45,200 | \$1,130 | \$13,560 | \$339 | 936 | 19% | \$9.10 | \$473 | 1.2 |
| HAMILTON COUNTY | \$10.67 | 53% | \$555 | \$22,200 | 1.6 | \$38,000 | \$950 | \$11,400 | \$285 | 943 | 23% | \$11.72 | \$610 | 0.9 |
| HARDEE COUNTY | \$11.83 | 40% | \$615 | \$24,600 | 1.7 | \$40,300 | \$1,008 | \$12,090 | \$302 | 2,169 | 27% | \$9.63 | \$501 | 1.2 |
| HENDRY COUNTY | \$12.48 | 41% | \$649 | \$25,960 | 1.8 | \$43,600 | \$1,090 | \$13,080 | \$327 | 2,991 | 28% | \$9.11 | \$474 | 1.4 |
| HERNANDO COUNTY | \$16.98 | 38% | \$883 | \$35,320 | 2.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 7,471 | 13% | \$10.52 | \$547 | 1.6 |
| HIGHLANDS COUNTY | \$12.77 | 41% | \$664 | \$26,560 | 1.9 | \$41,400 | \$1,035 | \$12,420 | \$311 | 7,617 | 20% | \$9.38 | \$488 | 1.4 |
| HILLSBOROUGH COUNTY | \$16.98 | 38% | \$883 | \$35,320 | 2.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 140,334 | 36% | \$13.91 | \$723 | 1.2 |
| HOLMES COUNTY | \$10.73 | 41% | \$558 | \$22,320 | 1.6 | \$42,900 | \$1,073 | \$12,870 | \$322 | 1,276 | 18% | \$6.60 | \$343 | 1.6 |
| INDIAN RIVER COUNTY | \$16.56 | 40% | \$861 | \$34,440 | 2.4 | \$57,000 | \$1,425 | \$17,100 | \$428 | 11,018 | 22% | \$11.19 | \$582 | 1.5 |
| JACKSON COUNTY | \$10.67 | 48% | \$555 | \$22,200 | 1.6 | \$45,400 | \$1,135 | \$13,620 | \$341 | 3,677 | 22% | \$8.38 | \$436 | 1.3 |
| JEFFERSON COUNTY | \$16.15 | 40% | \$840 | \$33,600 | 2.4 | \$62,100 | \$1,553 | \$18,630 | \$466 | 897 | 19% | \$7.29 | \$379 | 2.2 |
| LAFALETTE COUNTY | \$10.67 | 53% | \$555 | \$22,200 | 1.6 | \$43,900 | \$1,098 | \$13,170 | \$329 | 419 | 20% | \$7.25 | \$377 | 1.5 |
| LAKE COUNTY | \$17.60 | 30% | \$915 | \$36,600 | 2.6 | \$59,200 | \$1,480 | \$17,760 | \$444 | 16,366 | 19% | \$10.62 | \$552 | 1.7 |
| LEE COUNTY | \$17.04 | 40% | \$886 | \$35,440 | 2.5 | \$59,900 | \$1,498 | \$17,970 | \$449 | 44,343 | 24% | \$13.15 | \$684 | 1.3 |
| LEON COUNTY | \$16.15 | 40% | \$840 | \$33,600 | 2.4 | \$62,100 | \$1,553 | \$18,630 | \$466 | 41,507 | 43% | \$9.37 | \$487 | 1.7 |
| LEVY COUNTY | \$10.67 | 43% | \$555 | \$22,200 | 1.6 | \$38,400 | \$960 | \$11,520 | \$288 | 2,279 | 16% | \$8.50 | \$442 | 1.3 |
| LIBERTY COUNTY | \$11.19 | 41% | \$582 | \$23,280 | 1.6 | \$43,000 | \$1,075 | \$12,900 | \$323 | 406 | 18% | \$11.37 | \$591 | 1.0 |
| MADISON COUNTY | \$11.19 | 41% | \$582 | \$23,280 | 1.6 | \$40,000 | \$1,000 | \$12,000 | \$300 | 1,432 | 22% | \$7.37 | \$383 | 1.5 |
| MANATEE COUNTY * | \$19.27 | 40% | \$1,002 | \$40,080 | 2.8 | \$59,600 | \$1,490 | \$17,880 | \$447 | 29,524 | 26% | \$12.10 | \$629 | 1.6 |
| MARION COUNTY | \$13.58 | 41% | \$706 | \$28,240 | 2.0 | \$48,800 | \$1,220 | \$14,640 | \$366 | 21,584 | 20% | \$11.52 | \$599 | 1.2 |
| MARTIN COUNTY | \$16.62 | 40% | \$864 | \$34,560 | 2.4 | \$59,800 | \$1,495 | \$17,940 | \$449 | 11,157 | 20% | \$10.83 | \$563 | 1.5 |
| MIAMI-DADE COUNTY | \$19.90 | 40% | \$1,035 | \$41,400 | 2.9 | \$49,200 | \$1,230 | \$14,760 | \$369 | 327,441 | 42% | \$13.44 | \$699 | 1.5 |
| MONROE COUNTY | \$23.40 | 41% | \$1,217 | \$48,680 | 3.4 | \$65,200 | \$1,630 | \$19,560 | \$489 | 13,186 | 38% | \$13.47 | \$701 | 1.7 |
| NASSAU COUNTY | \$15.69 | 31% | \$816 | \$32,640 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 4,248 | 19% | \$9.54 | \$496 | 1.6 |
| OKALOOSA COUNTY | \$14.79 | 41% | \$769 | \$30,760 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 22,297 | 34% | \$12.03 | \$625 | 1.2 |
| KEECHOBEE COUNTY | \$12.69 | 40% | \$660 | \$26,400 | 1.9 | \$44,000 | \$1,100 | \$13,200 | \$330 | 3,163 | 25% | \$10.57 | \$550 | 1.2 |
| ORANGE COUNTY | \$17.60 | 30% | \$915 | \$36,600 | 2.6 | \$59,200 | \$1,480 | \$17,760 | \$444 | 132,056 | 39% | \$14.40 | \$749 | 1.2 |
| OSCEOLA COUNTY | \$17.60 | 30% | \$915 | \$36,600 | 2.6 | \$59,200 | \$1,480 | \$17,760 | \$444 | 19,662 | 32% | \$11.33 | \$589 | 1.6 |
| PALM BEACH COUNTY * | \$22.85 | 48% | \$1,188 | \$47,520 | 3.4 | \$66,000 | \$1,650 | \$19,800 | \$495 | 120,151 | 25% | \$14.35 | \$746 | 1.6 |
| PASCO COUNTY | \$16.98 | 38% | \$883 | \$35,320 | 2.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 26,018 | 18% | \$10.39 | \$540 | 1.6 |
| PINELLAS COUNTY | \$16.98 | 38% | \$883 | \$35,320 | 2.5 | \$56,500 | \$1,413 | \$16,950 | \$424 | 121,099 | 29% | \$13.44 | \$699 | 1.3 |

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).
 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 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

FLORIDA

| | FY08 HOUSING WAGE | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------|--|---------------------|------------------------------|----------------------------------|--|--------------------------|-------------------------------------|-------------------------|-------------------------------|-------------------|------------------------------|---|------------------------------|--|
| | 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 (2008) ⁵ | Rent affordable at mean wage | |
| POLK COUNTY | \$14.33 | 50% | \$745 | \$29,800 | 2.1 | \$50,700 | \$1,268 | \$15,210 | \$380 | 49,860 | 27% | \$11.78 | \$613 | 1.2 |
| PUTNAM COUNTY | \$10.67 | 41% | \$555 | \$22,200 | 1.6 | \$42,700 | \$1,068 | \$12,810 | \$320 | 5,574 | 20% | \$8.53 | \$444 | 1.3 |
| SANTA ROSA COUNTY | \$13.67 | 41% | \$711 | \$28,440 | 2.0 | \$55,900 | \$1,398 | \$16,770 | \$419 | 8,595 | 20% | \$10.03 | \$521 | 1.4 |
| SARASOTA COUNTY * | \$19.27 | 40% | \$1,002 | \$40,080 | 2.8 | \$59,600 | \$1,490 | \$17,880 | \$447 | 31,399 | 21% | \$13.63 | \$709 | 1.4 |
| SEMINOLE COUNTY | \$17.60 | 30% | \$915 | \$36,600 | 2.6 | \$59,200 | \$1,480 | \$17,760 | \$444 | 42,616 | 31% | \$13.13 | \$683 | 1.3 |
| ST. JOHNS COUNTY | \$15.69 | 31% | \$816 | \$32,640 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 11,725 | 24% | \$10.66 | \$555 | 1.5 |
| ST. LUCIE COUNTY | \$16.62 | 40% | \$864 | \$34,560 | 2.4 | \$59,800 | \$1,495 | \$17,940 | \$449 | 16,898 | 22% | \$11.65 | \$606 | 1.4 |
| SUMTER COUNTY | \$10.67 | 48% | \$555 | \$22,200 | 1.6 | \$47,100 | \$1,178 | \$14,130 | \$353 | 2,818 | 14% | \$9.36 | \$487 | 1.1 |
| SUWANNEE COUNTY | \$10.67 | 52% | \$555 | \$22,200 | 1.6 | \$42,800 | \$1,070 | \$12,840 | \$321 | 2,557 | 19% | \$7.72 | \$401 | 1.4 |
| TAYLOR COUNTY | \$11.46 | 41% | \$596 | \$23,840 | 1.7 | \$43,300 | \$1,083 | \$12,990 | \$325 | 1,451 | 20% | \$9.81 | \$510 | 1.2 |
| UNION COUNTY | \$11.21 | 40% | \$583 | \$23,320 | 1.7 | \$46,400 | \$1,160 | \$13,920 | \$348 | 858 | 25% | \$9.75 | \$507 | 1.1 |
| VOLUSIA COUNTY | \$16.25 | 38% | \$845 | \$33,800 | 2.4 | \$52,300 | \$1,308 | \$15,690 | \$392 | 45,686 | 25% | \$10.61 | \$552 | 1.5 |
| WAKULLA COUNTY | \$13.37 | 41% | \$695 | \$27,800 | 2.0 | \$51,500 | \$1,288 | \$15,450 | \$386 | 1,334 | 16% | \$8.52 | \$443 | 1.6 |
| WALTON COUNTY | \$12.60 | 41% | \$655 | \$26,200 | 1.9 | \$47,900 | \$1,198 | \$14,370 | \$359 | 3,476 | 21% | \$10.43 | \$542 | 1.2 |
| WASHINGTON COUNTY | \$10.67 | 49% | \$555 | \$22,200 | 1.6 | \$40,900 | \$1,023 | \$12,270 | \$307 | 1,439 | 18% | \$7.50 | \$390 | 1.4 |

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).
 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 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.