

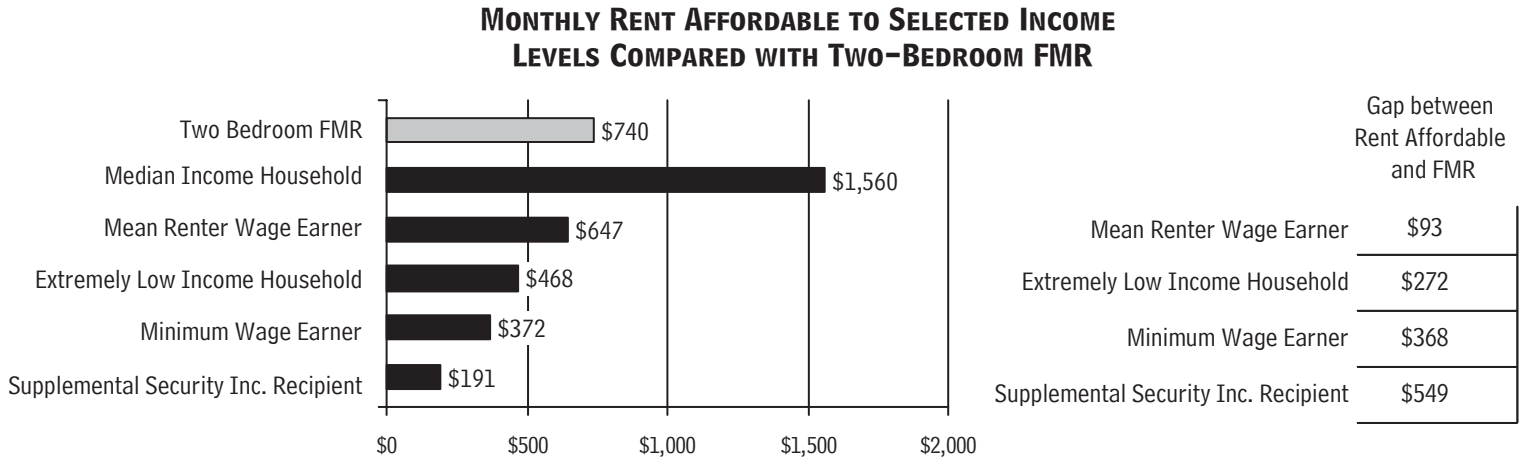
MICHIGAN

In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$740. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,465 monthly or \$29,580 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.22

In Michigan, a minimum wage worker earns an hourly wage of \$7.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 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 Michigan, the estimated mean (average) wage for a renter is \$12.44. 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.



MICHIGAN	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	
MICHIGAN	\$14.22	26%	\$740	\$29,580	2.0	\$62,397	\$1,560	\$18,719	\$468	992,315	26%	\$12.44	\$647	1.1
COMBINED NONMETRO AREAS	\$11.62	29%	\$604	\$24,168	1.6	\$50,770	\$1,269	\$15,231	\$381	144,965	20%	\$9.42	\$490	1.2
METROPOLITAN AREAS														
ANN ARBOR MSA	\$18.12	25%	\$942	\$37,680	2.5	\$80,200	\$2,005	\$24,060	\$602	50,481	40%	\$13.86	\$721	1.3
BARRY COUNTY HMFA	\$12.19	28%	\$634	\$25,360	1.7	\$59,300	\$1,483	\$17,790	\$445	2,974	14%	\$9.32	\$485	1.3
BATTLE CREEK MSA	\$12.73	27%	\$662	\$26,480	1.8	\$54,600	\$1,365	\$16,380	\$410	14,615	27%	\$12.40	\$645	1.0
BAY CITY MSA	\$11.37	27%	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	9,081	21%	\$9.21	\$479	1.2
CASS COUNTY HMFA	\$11.12	27%	\$578	\$23,120	1.6	\$53,100	\$1,328	\$15,930	\$398	3,562	18%	\$10.35	\$538	1.1
DETROIT-WARREN-LIVONIA HMFA	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	457,958	28%	\$14.36	\$747	1.1
FLINT MSA	\$12.06	22%	\$627	\$25,080	1.7	\$55,200	\$1,380	\$16,560	\$414	45,438	27%	\$10.66	\$554	1.1
GRAND RAPIDS-WYOMING HMFA *	\$13.50	18%	\$702	\$28,080	1.9	\$59,200	\$1,480	\$17,760	\$444	63,171	30%	\$12.02	\$625	1.1
HOLLAND-GRAND HAVEN MSA	\$13.88	27%	\$722	\$28,880	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.43	\$594	1.2
IONIA COUNTY HMFA	\$11.90	27%	\$619	\$24,760	1.7	\$56,900	\$1,423	\$17,070	\$427	4,109	20%	\$8.34	\$434	1.4
JACKSON MSA	\$12.60	27%	\$655	\$26,200	1.8	\$57,100	\$1,428	\$17,130	\$428	13,666	23%	\$10.49	\$545	1.2
KALAMAZOO-PORTAGE MSA	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	37,724	31%	\$10.38	\$540	1.2
LANSING-EAST LANSING MSA	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	56,512	33%	\$10.93	\$568	1.3
LIVINGSTON COUNTY HMFA	\$17.19	30%	\$894	\$35,760	2.4	\$83,900	\$2,098	\$25,170	\$629	6,604	12%	\$9.71	\$505	1.8
MONROE MSA	\$14.98	30%	\$779	\$31,160	2.1	\$66,200	\$1,655	\$19,860	\$497	10,253	19%	\$10.93	\$568	1.4
MUSKEGON-NORTON SHORES MSA	\$11.42	27%	\$594	\$23,760	1.6	\$53,200	\$1,330	\$15,960	\$399	14,092	22%	\$8.98	\$467	1.3
NEWAYGO COUNTY HMFA	\$11.19	27%	\$582	\$23,280	1.6	\$48,400	\$1,210	\$14,520	\$363	2,727	15%	\$8.91	\$463	1.3
NILES-BENTON HARBOR MSA	\$12.15	27%	\$632	\$25,280	1.7	\$54,300	\$1,358	\$16,290	\$407	17,644	28%	\$11.02	\$573	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH MSA	\$12.63	27%	\$657	\$26,280	1.8	\$51,600	\$1,290	\$15,480	\$387	21,045	26%	\$10.55	\$548	1.2
COUNTIES														
ALCONA COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$40,600	\$1,015	\$12,180	\$305	537	10%	\$7.51	\$390	1.4
ALGER COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$48,200	\$1,205	\$14,460	\$362	665	18%	\$9.04	\$470	1.2
ALLEGAN COUNTY	\$13.08	27%	\$680	\$27,200	1.8	\$59,800	\$1,495	\$17,940	\$449	6,536	17%	\$11.31	\$588	1.2
ALPENA COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$48,700	\$1,218	\$14,610	\$365	2,659	21%	\$8.03	\$418	1.3
ANTRIM COUNTY	\$11.37	27%	\$591	\$23,640	1.6	\$49,300	\$1,233	\$14,790	\$370	1,383	15%	\$7.69	\$400	1.5
ARENAC COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$44,200	\$1,105	\$13,260	\$332	1,054	16%	\$5.77	\$300	1.8
BARAGA COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$48,700	\$1,218	\$14,610	\$365	748	22%	\$7.44	\$387	1.4
BARRY COUNTY	\$12.19	28%	\$634	\$25,360	1.7	\$59,300	\$1,483	\$17,790	\$445	2,974	14%	\$9.32	\$485	1.3
BAY COUNTY	\$11.37	27%	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	9,081	21%	\$9.21	\$479	1.2
BENZIE COUNTY	\$14.12	27%	\$734	\$29,360	2.0	\$48,800	\$1,220	\$14,640	\$366	926	14%	\$7.07	\$367	2.0
BERRIEN COUNTY	\$12.15	27%	\$632	\$25,280	1.7	\$54,300	\$1,358	\$16,290	\$407	17,644	28%	\$11.02	\$573	1.1
BRANCH COUNTY	\$12.65	27%	\$658	\$26,320	1.8	\$51,600	\$1,290	\$15,480	\$387	3,457	21%	\$10.81	\$562	1.2
CALHOUN COUNTY	\$12.73	27%	\$662	\$26,480	1.8	\$54,600	\$1,365	\$16,380	\$410	14,615	27%	\$12.40	\$645	1.0
CASS COUNTY	\$11.12	27%	\$578	\$23,120	1.6	\$53,100	\$1,328	\$15,930	\$398	3,562	18%	\$10.35	\$538	1.1
CHARLEVOIX COUNTY	\$11.83	27%	\$615	\$24,600	1.7	\$52,700	\$1,318	\$15,810	\$395	1,954	19%	\$10.50	\$546	1.1

* 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.

MICHIGAN

	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	
CHEBOYGAN COUNTY	\$10.88	27%	\$566	\$22,640	1.5	\$44,000	\$1,100	\$13,200	\$330	1,861	17%	\$7.48	\$389	1.5
CHIPPEWA COUNTY	\$11.04	27%	\$574	\$22,960	1.5	\$47,700	\$1,193	\$14,310	\$358	3,502	26%	\$7.24	\$377	1.5
CLARE COUNTY	\$10.67	31%	\$555	\$22,200	1.5	\$39,300	\$983	\$11,790	\$295	2,255	18%	\$8.06	\$419	1.3
CLINTON COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	3,491	15%	\$9.66	\$502	1.5
CRAWFORD COUNTY	\$11.02	27%	\$573	\$22,920	1.5	\$42,800	\$1,070	\$12,840	\$321	966	17%	\$8.53	\$443	1.3
DELTA COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$51,300	\$1,283	\$15,390	\$385	3,237	20%	\$7.86	\$409	1.4
DICKINSON COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$49,200	\$1,230	\$14,760	\$369	2,264	20%	\$8.87	\$461	1.2
EATON COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	10,397	26%	\$10.76	\$559	1.3
EMMET COUNTY	\$12.67	27%	\$659	\$26,360	1.8	\$55,200	\$1,380	\$16,560	\$414	3,080	24%	\$9.50	\$494	1.3
GENESEE COUNTY	\$12.06	22%	\$627	\$25,080	1.7	\$55,200	\$1,380	\$16,560	\$414	45,438	27%	\$10.66	\$554	1.1
GLADWIN COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$42,200	\$1,055	\$12,660	\$317	1,526	14%	\$8.62	\$448	1.2
GOGEBIC COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$41,300	\$1,033	\$12,390	\$310	1,583	21%	\$7.52	\$391	1.4
GRAND TRAVERSE COUNTY	\$14.92	27%	\$776	\$31,040	2.1	\$59,400	\$1,485	\$17,820	\$446	6,902	23%	\$11.51	\$598	1.3
GRATIOT COUNTY	\$10.67	27%	\$555	\$22,200	1.5	\$50,400	\$1,260	\$15,120	\$378	3,260	22%	\$9.11	\$474	1.2
HILLSDALE COUNTY	\$11.15	27%	\$580	\$23,200	1.6	\$52,700	\$1,318	\$15,810	\$395	3,486	20%	\$11.00	\$572	1.0
HOUGHTON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$44,300	\$1,108	\$13,290	\$332	3,928	28%	\$6.91	\$359	1.5
HURON COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$48,200	\$1,205	\$14,460	\$362	2,414	17%	\$8.69	\$452	1.2
INGHAM COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	42,624	39%	\$11.11	\$578	1.3
IONIA COUNTY	\$11.90	27%	\$619	\$24,760	1.7	\$56,900	\$1,423	\$17,070	\$427	4,109	20%	\$8.34	\$434	1.4
IOSCO COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$42,900	\$1,073	\$12,870	\$322	2,114	18%	\$7.60	\$395	1.4
IRON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$43,200	\$1,080	\$12,960	\$324	1,006	18%	\$7.72	\$401	1.4
ISABELLA COUNTY	\$10.67	27%	\$555	\$22,200	1.5	\$54,700	\$1,368	\$16,410	\$410	8,221	37%	\$7.75	\$403	1.4
JACKSON COUNTY	\$12.60	27%	\$655	\$26,200	1.8	\$57,100	\$1,428	\$17,130	\$428	13,666	23%	\$10.49	\$545	1.2
KALAMAZOO COUNTY	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	31,995	34%	\$10.55	\$549	1.2
KALKASKA COUNTY	\$11.25	27%	\$585	\$23,400	1.6	\$45,900	\$1,148	\$13,770	\$344	941	15%	\$11.56	\$601	1.0
KENT COUNTY *	\$13.50	18%	\$702	\$28,080	1.9	\$59,200	\$1,480	\$17,760	\$444	63,171	30%	\$12.02	\$625	1.1
KEWEENAW COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	107	11%	\$5.23	\$272	2.0
LAKE COUNTY	\$10.75	27%	\$559	\$22,360	1.5	\$37,400	\$935	\$11,220	\$281	803	17%	\$6.67	\$347	1.6
LAPEER COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	4,597	15%	\$8.43	\$438	1.8
LEELANAU COUNTY	\$14.12	27%	\$734	\$29,360	2.0	\$60,800	\$1,520	\$18,240	\$456	1,290	15%	\$8.62	\$448	1.6
LENAWEE COUNTY	\$13.38	31%	\$696	\$27,840	1.9	\$59,300	\$1,483	\$17,790	\$445	7,829	22%	\$9.91	\$515	1.4
LIVINGSTON COUNTY	\$17.19	30%	\$894	\$35,760	2.4	\$83,900	\$2,098	\$25,170	\$629	6,604	12%	\$9.71	\$505	1.8
LUCE COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$41,900	\$1,048	\$12,570	\$314	507	20%	\$5.79	\$301	1.8
MACKINAC COUNTY	\$11.06	27%	\$575	\$23,000	1.5	\$46,300	\$1,158	\$13,890	\$347	1,059	21%	\$8.10	\$421	1.4
MACOMB COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	65,316	21%	\$13.29	\$691	1.2
MANISTEE COUNTY	\$11.75	27%	\$611	\$24,440	1.6	\$47,700	\$1,193	\$14,310	\$358	1,877	19%	\$8.38	\$436	1.4
MARQUETTE COUNTY	\$10.67	35%	\$555	\$22,200	1.5	\$52,700	\$1,318	\$15,810	\$395	7,777	30%	\$8.74	\$455	1.2
MASON COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$47,400	\$1,185	\$14,220	\$356	2,473	22%	\$8.55	\$445	1.2
MECOSTA COUNTY	\$11.42	27%	\$594	\$23,760	1.6	\$46,500	\$1,163	\$13,950	\$349	3,939	26%	\$6.41	\$333	1.8
MENOMINEE COUNTY	\$10.67	43%	\$555	\$22,200	1.5	\$46,000	\$1,150	\$13,800	\$345	2,160	21%	\$8.29	\$431	1.3
MIDLAND COUNTY	\$12.38	27%	\$644	\$25,760	1.7	\$63,500	\$1,588	\$19,050	\$476	6,876	22%	\$12.25	\$637	1.0
MISSAUKEE COUNTY	\$11.83	27%	\$615	\$24,600	1.7	\$44,800	\$1,120	\$13,440	\$336	898	16%	\$9.51	\$494	1.2

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

MICHIGAN

	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	
MONROE COUNTY	\$14.98	30%	\$779	\$31,160	2.1	\$66,200	\$1,655	\$19,860	\$497	10,253	19%	\$10.93	\$568	1.4
MONTCALM COUNTY	\$11.12	27%	\$578	\$23,120	1.6	\$49,200	\$1,230	\$14,760	\$369	4,065	18%	\$9.79	\$509	1.1
MONTMORENCY COUNTY	\$11.04	27%	\$574	\$22,960	1.5	\$40,200	\$1,005	\$12,060	\$302	621	14%	\$8.68	\$451	1.3
MUSKEGON COUNTY	\$11.42	27%	\$594	\$23,760	1.6	\$53,200	\$1,330	\$15,960	\$399	14,092	22%	\$8.98	\$467	1.3
NEWAYGO COUNTY	\$11.19	27%	\$582	\$23,280	1.6	\$48,400	\$1,210	\$14,520	\$363	2,727	15%	\$8.91	\$463	1.3
OAKLAND COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	118,873	25%	\$15.21	\$791	1.0
OCEANA COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$46,800	\$1,170	\$14,040	\$351	1,694	17%	\$7.28	\$379	1.5
OGEMAW COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$40,000	\$1,000	\$12,000	\$300	1,328	15%	\$7.76	\$404	1.4
ONTONAGON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$42,100	\$1,053	\$12,630	\$316	521	15%	\$8.06	\$419	1.3
OSCEOLA COUNTY	\$10.67	35%	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	1,655	19%	\$13.59	\$706	0.8
OSCODA COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$37,300	\$933	\$11,190	\$280	576	15%	\$8.12	\$422	1.3
OTSEGO COUNTY	\$13.63	27%	\$709	\$28,360	1.9	\$52,900	\$1,323	\$15,870	\$397	1,631	18%	\$8.65	\$450	1.6
OTTAWA COUNTY	\$13.88	27%	\$722	\$28,880	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.43	\$594	1.2
PRESQUE ISLE COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$43,100	\$1,078	\$12,930	\$323	891	14%	\$7.40	\$385	1.5
ROSCOMMON COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$41,600	\$1,040	\$12,480	\$312	1,596	14%	\$7.49	\$390	1.4
SAGINAW COUNTY	\$12.63	27%	\$657	\$26,280	1.8	\$51,600	\$1,290	\$15,480	\$387	21,045	26%	\$10.55	\$548	1.2
SANILAC COUNTY	\$10.71	27%	\$557	\$22,280	1.5	\$48,000	\$1,200	\$14,400	\$360	3,059	18%	\$9.02	\$469	1.2
SCHOOLCRAFT COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$42,500	\$1,063	\$12,750	\$319	658	18%	\$8.01	\$416	1.3
SHIawassee COUNTY	\$11.87	27%	\$617	\$24,680	1.7	\$55,300	\$1,383	\$16,590	\$415	5,346	20%	\$8.28	\$431	1.4
St. Clair COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	12,668	20%	\$9.13	\$475	1.7
St. Joseph COUNTY	\$11.79	27%	\$613	\$24,520	1.6	\$53,100	\$1,328	\$15,930	\$398	5,396	23%	\$11.43	\$594	1.0
TUSCOLA COUNTY	\$11.33	27%	\$589	\$23,560	1.6	\$52,400	\$1,310	\$15,720	\$393	3,406	16%	\$8.89	\$462	1.3
VAN BUREN COUNTY	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	5,729	20%	\$9.41	\$489	1.3
WASHTENAW COUNTY	\$18.12	25%	\$942	\$37,680	2.5	\$80,200	\$2,005	\$24,060	\$602	50,481	40%	\$13.86	\$721	1.3
WAYNE COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	256,504	33%	\$14.47	\$752	1.1
WEXFORD COUNTY	\$11.69	27%	\$608	\$24,320	1.6	\$45,800	\$1,145	\$13,740	\$344	2,462	21%	\$9.65	\$502	1.2

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