

CALIFORNIA

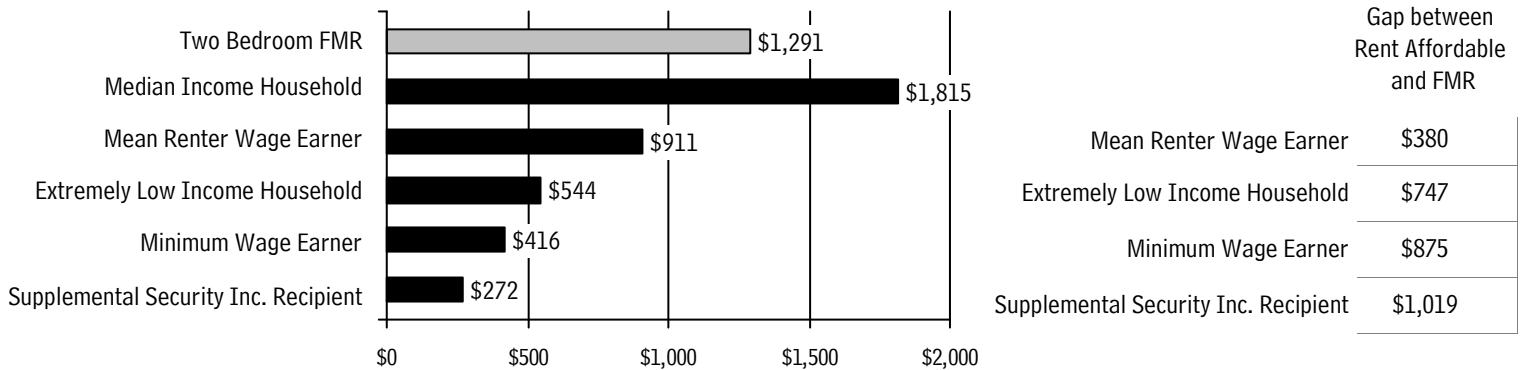
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,291. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,305 monthly or \$51,654 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.83

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 124 hours per week, 52 weeks per year. Or a household must include 3.1 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 \$17.52. 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



CALIFORNIA	FY09 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 (2009) ⁵	Rent affordable at mean wage	
CALIFORNIA	\$24.83	51%	\$1,291	\$51,654	3.1	\$72,595	\$1,815	\$21,779	\$544	4,956,633	43%	\$17.52	\$911	1.4
COMBINED NONMETRO AREAS	\$16.95	51%	\$882	\$35,264	2.1	\$56,377	\$1,409	\$16,913	\$423	100,773	33%	\$10.23	\$532	1.7
<u>METROPOLITAN AREAS</u>														
BAKERSFIELD MSA	\$14.15	45%	\$736	\$29,440	1.8	\$52,200	\$1,305	\$15,660	\$392	78,991	38%	\$11.45	\$595	1.2
CHICO MSA	\$15.88	50%	\$826	\$33,040	2.0	\$55,700	\$1,393	\$16,710	\$418	31,233	39%	\$10.21	\$531	1.6
EL CENTRO MSA	\$15.77	50%	\$820	\$32,800	2.0	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$8.49	\$441	1.9
FRESNO MSA	\$16.19	59%	\$842	\$33,680	2.0	\$53,100	\$1,328	\$15,930	\$398	110,084	44%	\$10.63	\$553	1.5
HANFORD-CORCORAN MSA	\$14.73	51%	\$766	\$30,640	1.8	\$51,700	\$1,293	\$15,510	\$388	15,168	44%	\$10.15	\$528	1.5
LOS ANGELES-LONG BEACH HMFA	\$26.17	69%	\$1,361	\$54,440	3.3	\$62,100	\$1,553	\$18,630	\$466	1,634,080	52%	\$17.61	\$916	1.5
MADERA MSA	\$16.04	51%	\$834	\$33,360	2.0	\$52,600	\$1,315	\$15,780	\$395	12,206	34%	\$10.52	\$547	1.5
MERCED MSA	\$14.88	51%	\$774	\$30,960	1.9	\$50,400	\$1,260	\$15,120	\$378	26,340	41%	\$10.25	\$533	1.5
MODESTO MSA	\$16.62	46%	\$864	\$34,560	2.1	\$59,600	\$1,490	\$17,880	\$447	55,235	38%	\$11.62	\$604	1.4
NAPA MSA	\$24.90	49%	\$1,295	\$51,800	3.1	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.99	\$831	1.6
OAKLAND-FREMONT HMFA	\$24.90	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	342,776	40%	\$19.02	\$989	1.3
ORANGE COUNTY HMFA	\$29.73	56%	\$1,546	\$61,840	3.7	\$86,100	\$2,153	\$25,830	\$646	361,094	39%	\$17.76	\$924	1.7
OXNARD-THOUSAND OAKS-VENTURA MSA	\$28.88	60%	\$1,502	\$60,080	3.6	\$86,100	\$2,153	\$25,830	\$646	78,861	32%	\$15.77	\$820	1.8
REDDING MSA	\$15.42	51%	\$802	\$32,080	1.9	\$55,700	\$1,393	\$16,710	\$418	21,477	34%	\$10.89	\$566	1.4
RIVERSIDE-SAN BERNARDINO-ONTARIO MSA	\$21.63	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	345,319	33%	\$11.49	\$597	1.9
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE HMFA	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	229,711	38%	\$14.40	\$749	1.4
SALINAS MSA	\$21.63	37%	\$1,125	\$45,000	2.7	\$67,300	\$1,683	\$20,190	\$505	54,970	45%	\$13.74	\$715	1.6
SAN BENITO COUNTY HMFA	\$21.50	47%	\$1,118	\$44,720	2.7	\$80,400	\$2,010	\$24,120	\$603	5,061	32%	\$10.36	\$539	2.1
SAN DIEGO-CARLSBAD-SAN MARCOS MSA *	\$27.27	62%	\$1,418	\$56,720	3.4	\$74,900	\$1,873	\$22,470	\$562	443,188	45%	\$16.34	\$849	1.7
SAN FRANCISCO HMFA	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	348,856	51%	\$28.91	\$1,503	1.1
SAN JOSE-SUNNYVALE-SANTA CLARA HMFA	\$25.73	4%	\$1,338	\$53,520	3.2	\$102,500	\$2,563	\$30,750	\$769	227,227	40%	\$31.72	\$1,649	0.8
SAN LUIS OBISPO-PASO ROBLES MSA	\$21.63	51%	\$1,125	\$45,000	2.7	\$70,800	\$1,770	\$21,240	\$531	35,747	39%	\$11.35	\$590	1.9
SANTA BARBARA-SANTA MARIA-GOLETA MSA	\$24.27	50%	\$1,262	\$50,480	3.0	\$70,400	\$1,760	\$21,120	\$528	60,043	44%	\$14.35	\$746	1.7
SANTA CRUZ-WATSONVILLE MSA	\$30.58	49%	\$1,590	\$63,600	3.8	\$83,800	\$2,095	\$25,140	\$629	36,474	40%	\$13.69	\$712	2.2
SANTA ROSA-PETALUMA MSA	\$24.92	42%	\$1,296	\$51,840	3.1	\$80,200	\$2,005	\$24,060	\$602	61,892	36%	\$15.22	\$791	1.6
STOCKTON MSA	\$18.27	54%	\$950	\$38,000	2.3	\$63,600	\$1,590	\$19,080	\$477	71,958	40%	\$11.31	\$588	1.6
VALLEJO-FAIRFIELD MSA	\$22.33	49%	\$1,161	\$46,440	2.8	\$79,400	\$1,985	\$23,820	\$596	45,406	35%	\$13.93	\$724	1.6
VISALIA-PORTERVILLE MSA	\$12.96	33%	\$674	\$26,960	1.6	\$47,200	\$1,180	\$14,160	\$354	42,481	38%	\$9.57	\$498	1.4
YOLO HMFA	\$20.29	48%	\$1,055	\$42,200	2.5	\$72,600	\$1,815	\$21,780	\$545	27,866	47%	\$12.20	\$634	1.7
YUBA CITY MSA	\$14.23	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	19,865	42%	\$11.03	\$574	1.3
<u>COUNTIES</u>														
ALAMEDA COUNTY	\$24.90	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	237,060	45%	\$19.58	\$1,018	1.3
ALPINE COUNTY	\$17.12	51%	\$890	\$35,600	2.1	\$66,800	\$1,670	\$20,040	\$501	155	32%	\$10.00	\$520	1.7
AMADOR COUNTY	\$19.87	51%	\$1,033	\$41,320	2.5	\$68,000	\$1,700	\$20,400	\$510	3,139	25%	\$10.70	\$556	1.9
BUTTE COUNTY	\$15.88	50%	\$826	\$33,040	2.0	\$55,700	\$1,393	\$16,710	\$418	31,233	39%	\$10.21	\$531	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

CALIFORNIA

	FY09 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 (2009) ⁵	Rent affordable at mean wage	
CALAVERAS COUNTY	\$15.87	51%	\$825	\$33,000	2.0	\$63,100	\$1,578	\$18,930	\$473	3,505	21%	\$9.33	\$485	1.7
COLUSA COUNTY	\$15.67	50%	\$815	\$32,600	2.0	\$53,300	\$1,333	\$15,990	\$400	2,240	37%	\$10.67	\$555	1.5
CONTRA COSTA COUNTY	\$24.90	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	105,716	31%	\$17.92	\$932	1.4
DEL NORTE COUNTY	\$15.44	51%	\$803	\$32,120	1.9	\$47,900	\$1,198	\$14,370	\$359	3,319	36%	\$8.01	\$416	1.9
EL DORADO COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	14,906	25%	\$11.59	\$603	1.7
FRESNO COUNTY	\$16.19	59%	\$842	\$33,680	2.0	\$53,100	\$1,328	\$15,930	\$398	110,084	44%	\$10.63	\$553	1.5
GLENN COUNTY	\$13.88	50%	\$722	\$28,880	1.7	\$49,700	\$1,243	\$14,910	\$373	3,304	36%	\$10.19	\$530	1.4
HUMBOLDT COUNTY	\$16.85	51%	\$876	\$35,040	2.1	\$54,500	\$1,363	\$16,350	\$409	21,714	42%	\$9.58	\$498	1.8
IMPERIAL COUNTY	\$15.77	50%	\$820	\$32,800	2.0	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$8.49	\$441	1.9
INYO COUNTY	\$14.75	51%	\$767	\$30,680	1.8	\$59,700	\$1,493	\$17,910	\$448	2,628	34%	\$10.99	\$571	1.3
KERN COUNTY	\$14.15	45%	\$736	\$29,440	1.8	\$52,200	\$1,305	\$15,660	\$392	78,991	38%	\$11.45	\$595	1.2
KINGS COUNTY	\$14.73	51%	\$766	\$30,640	1.8	\$51,700	\$1,293	\$15,510	\$388	15,168	44%	\$10.15	\$528	1.5
LAKE COUNTY	\$16.50	51%	\$858	\$34,320	2.1	\$49,200	\$1,230	\$14,760	\$369	7,066	29%	\$10.98	\$571	1.5
LASSEN COUNTY	\$16.17	50%	\$841	\$33,640	2.0	\$57,600	\$1,440	\$17,280	\$432	3,073	32%	\$9.32	\$485	1.7
LOS ANGELES COUNTY	\$26.17	69%	\$1,361	\$54,440	3.3	\$62,100	\$1,553	\$18,630	\$466	1,634,080	52%	\$17.61	\$916	1.5
MADERA COUNTY	\$16.04	51%	\$834	\$33,360	2.0	\$52,600	\$1,315	\$15,780	\$395	12,206	34%	\$10.52	\$547	1.5
MARIN COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	36,632	36%	\$19.09	\$993	1.7
MARIPOSA COUNTY	\$17.12	51%	\$890	\$35,600	2.1	\$56,600	\$1,415	\$16,980	\$425	1,990	30%	\$8.45	\$439	2.0
MENDOCINO COUNTY	\$18.08	50%	\$940	\$37,600	2.3	\$54,000	\$1,350	\$16,200	\$405	12,877	39%	\$10.63	\$553	1.7
MERCED COUNTY	\$14.88	51%	\$774	\$30,960	1.9	\$50,400	\$1,260	\$15,120	\$378	26,340	41%	\$10.25	\$533	1.5
MODOC COUNTY	\$15.04	50%	\$782	\$31,280	1.9	\$47,700	\$1,193	\$14,310	\$358	1,109	29%	\$8.40	\$437	1.8
MONO COUNTY	\$21.67	50%	\$1,127	\$45,080	2.7	\$67,000	\$1,675	\$20,100	\$503	2,051	40%	\$9.87	\$513	2.2
MONTEREY COUNTY	\$21.63	37%	\$1,125	\$45,000	2.7	\$67,300	\$1,683	\$20,190	\$505	54,970	45%	\$13.74	\$715	1.6
NAPA COUNTY	\$24.90	49%	\$1,295	\$51,800	3.1	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.99	\$831	1.6
NEVADA COUNTY	\$20.83	51%	\$1,083	\$43,320	2.6	\$69,100	\$1,728	\$20,730	\$518	8,944	24%	\$11.73	\$610	1.8
ORANGE COUNTY	\$29.73	56%	\$1,546	\$61,840	3.7	\$86,100	\$2,153	\$25,830	\$646	361,094	39%	\$17.76	\$924	1.7
PLACER COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	25,014	27%	\$13.31	\$692	1.5
PLUMAS COUNTY	\$16.54	51%	\$860	\$34,400	2.1	\$61,200	\$1,530	\$18,360	\$459	2,695	30%	\$9.59	\$499	1.7
RIVERSIDE COUNTY	\$21.63	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	157,739	31%	\$11.17	\$581	1.9
SACRAMENTO COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	189,791	42%	\$14.95	\$778	1.3
SAN BENITO COUNTY	\$21.50	47%	\$1,118	\$44,720	2.7	\$80,400	\$2,010	\$24,120	\$603	5,061	32%	\$10.36	\$539	2.1
SAN BERNARDINO COUNTY	\$21.63	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	187,580	35%	\$11.79	\$613	1.8
SAN DIEGO COUNTY *	\$27.27	62%	\$1,418	\$56,720	3.4	\$74,900	\$1,873	\$22,470	\$562	443,188	45%	\$16.34	\$849	1.7
SAN FRANCISCO COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	214,385	65%	\$31.85	\$1,656	1.0
SAN JOAQUIN COUNTY	\$18.27	54%	\$950	\$38,000	2.3	\$63,600	\$1,590	\$19,080	\$477	71,958	40%	\$11.31	\$588	1.6
SAN LUIS OBISPO COUNTY	\$21.63	51%	\$1,125	\$45,000	2.7	\$70,800	\$1,770	\$21,240	\$531	35,747	39%	\$11.35	\$590	1.9
SAN MATEO COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	97,839	39%	\$27.51	\$1,430	1.2
SANTA BARBARA COUNTY	\$24.27	50%	\$1,262	\$50,480	3.0	\$70,400	\$1,760	\$21,120	\$528	60,043	44%	\$14.35	\$746	1.7
SANTA CLARA COUNTY	\$25.73	4%	\$1,338	\$53,520	3.2	\$102,500	\$2,563	\$30,750	\$769	227,227	40%	\$31.72	\$1,649	0.8
SANTA CRUZ COUNTY	\$30.58	49%	\$1,590	\$63,600	3.8	\$83,800	\$2,095	\$25,140	\$629	36,474	40%	\$13.69	\$712	2.2
SHASTA COUNTY	\$15.42	51%	\$802	\$32,080	1.9	\$55,700	\$1,393	\$16,710	\$418	21,477	34%	\$10.89	\$566	1.4
SIERRA COUNTY	\$19.48	51%	\$1,013	\$40,520	2.4	\$56,900	\$1,423	\$17,070	\$427	443	29%	\$8.41	\$438	2.3

* 50th percentile FMR (See Appendix A).

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	FY09 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 (2009) ⁵	Rent affordable at mean wage	
SISKIYOU COUNTY	\$14.35	51%	\$746	\$29,840	1.8	\$48,300	\$1,208	\$14,490	\$362	6,081	33%	\$8.86	\$461	1.6
SOLANO COUNTY	\$22.33	49%	\$1,161	\$46,440	2.8	\$79,400	\$1,985	\$23,820	\$596	45,406	35%	\$13.93	\$724	1.6
SONOMA COUNTY	\$24.92	42%	\$1,296	\$51,840	3.1	\$80,200	\$2,005	\$24,060	\$602	61,892	36%	\$15.22	\$791	1.6
STANISLAUS COUNTY	\$16.62	46%	\$864	\$34,560	2.1	\$59,600	\$1,490	\$17,880	\$447	55,235	38%	\$11.62	\$604	1.4
SUTTER COUNTY	\$14.23	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	10,418	39%	\$10.07	\$524	1.4
TEHAMA COUNTY	\$14.52	51%	\$755	\$30,200	1.8	\$48,600	\$1,215	\$14,580	\$365	6,791	32%	\$10.72	\$557	1.4
TRINITY COUNTY	\$14.58	50%	\$758	\$30,320	1.8	\$45,600	\$1,140	\$13,680	\$342	1,606	29%	\$8.25	\$429	1.8
TULARE COUNTY	\$12.96	33%	\$674	\$26,960	1.6	\$47,200	\$1,180	\$14,160	\$354	42,481	38%	\$9.57	\$498	1.4
TUOLUMNE COUNTY	\$17.88	50%	\$930	\$37,200	2.2	\$58,300	\$1,458	\$17,490	\$437	6,043	29%	\$10.60	\$551	1.7
VENTURA COUNTY	\$28.88	60%	\$1,502	\$60,080	3.6	\$86,100	\$2,153	\$25,830	\$646	78,861	32%	\$15.77	\$820	1.8
YOLO COUNTY	\$20.29	48%	\$1,055	\$42,200	2.5	\$72,600	\$1,815	\$21,780	\$545	27,866	47%	\$12.20	\$634	1.7
YUBA COUNTY	\$14.23	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	9,447	46%	\$13.27	\$690	1.1

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