

CONNECTICUT

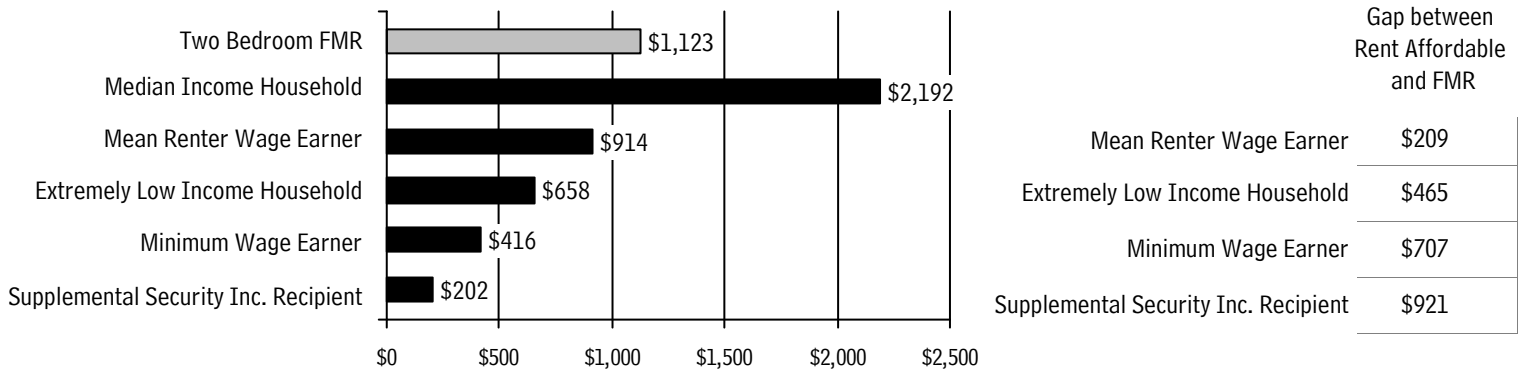
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,123. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,745 monthly or \$44,938 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$21.60

In Connecticut, 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 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 Connecticut, the estimated mean (average) wage for a renter is \$17.58. 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



CONNECTICUT	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 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	
CONNECTICUT	\$21.60	44%	\$1,123	\$44,938	2.7	\$87,678	\$2,192	\$26,303	\$658	431,928	33%	\$17.58	\$914	1.2
COMBINED NONMETRO AREAS	\$17.69	43%	\$920	\$36,797	2.2	\$80,056	\$2,001	\$24,017	\$600	31,142	28%	\$11.06	\$575	1.6
<u>METROPOLITAN AREAS</u>														
BRIDGEPORT HMFA	\$23.35	60%	\$1,214	\$48,560	2.9	\$84,800	\$2,120	\$25,440	\$636	40,146	32%	\$24.25	\$1,261	1.0
COLCHESTER-LEBANON HMFA	\$20.73	43%	\$1,078	\$43,120	2.6	\$91,400	\$2,285	\$27,420	\$686	1,479	19%	\$14.96	\$778	1.4
DANBURY HMFA	\$28.94	60%	\$1,505	\$60,200	3.6	\$107,100	\$2,678	\$32,130	\$803	16,095	25%	\$24.25	\$1,261	1.2
HARTFORD-WEST HARTFORD-EAST HARTFORD HMFA *	\$19.63	37%	\$1,021	\$40,840	2.5	\$85,100	\$2,128	\$25,530	\$638	146,515	34%	\$16.54	\$860	1.2
MILFORD-ANSONIA-SEYMOUR HMFA	\$21.40	44%	\$1,113	\$44,520	2.7	\$85,700	\$2,143	\$25,710	\$643	12,775	28%	\$13.85	\$720	1.5
NEW HAVEN-MERIDEN HMFA	\$21.17	48%	\$1,101	\$44,040	2.6	\$80,200	\$2,005	\$24,060	\$602	76,728	38%	\$13.85	\$720	1.5
NORWICH-NEW LONDON HMFA	\$18.48	43%	\$961	\$38,440	2.3	\$80,500	\$2,013	\$24,150	\$604	31,808	35%	\$14.96	\$778	1.2
SOUTHERN MIDDLESEX COUNTY HMFA	\$21.23	37%	\$1,104	\$44,160	2.7	\$96,700	\$2,418	\$29,010	\$725	3,570	19%	\$15.19	\$790	1.4
STAMFORD-NORWALK HMFA	\$32.75	44%	\$1,703	\$68,120	4.1	\$122,300	\$3,058	\$36,690	\$917	43,482	33%	\$24.25	\$1,261	1.4
WATERBURY HMFA	\$17.19	46%	\$894	\$35,760	2.1	\$66,900	\$1,673	\$20,070	\$502	28,188	39%	\$13.85	\$720	1.2
<u>COUNTIES</u>														
LITCHFIELD COUNTY	\$18.69	43%	\$972	\$38,880	2.3	\$86,700	\$2,168	\$26,010	\$650	17,738	25%	\$11.31	\$588	1.7
WINDHAM COUNTY	\$16.37	43%	\$851	\$34,040	2.0	\$68,500	\$1,713	\$20,550	\$514	13,404	33%	\$10.64	\$553	1.5

* 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.

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.