## FLORIDA

In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,591. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn \$5,302 monthly or $\$ 63,622$ annually. Assuming a 40 -hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

## FACTS ABOUT FLORIDA:

| STATE FACTS |  |
| :--- | :---: |
| Minimum Wage | $\$ 11.00$ |
| Average Renter Wage | $\$ 22.52$ |
| 2-Bedroom Housing Wage | $\$ 30.59$ |
| Number of Renter Households | $2,736,789$ |
| Percent Renters | $34 \%$ |


| MOST EXPENSIVE AREAS | HOUSING |
| :---: | :---: |
| Monroe County | $\$ 38.90$ |
| Miami-Miami Beach-Kendall HMFA | $\$ 36.98$ |
| West Palm Beach-Boca Raton HMFA | $\$ 36.17$ |
| Fort Lauderdale HMFA | $\$ 35.52$ |
| Naples-Immokalee-Marcos Island MSA | $\$ 34.52$ |

[^0]* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WWW.NLIHC.ORG/OOR | © 2023 NATIONAL LOW INCOME HOUSING COALITION


| FLORIDA | FY23 HOUSIN WAGE | HOUSING COSTS |  |  |  | AREA MEDIAN INCOME (AMI) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { Hourly wage } \\ & \text { necessary to afford } \\ & 2 B R^{1} F M R^{2} \end{aligned}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{aligned} & 30 \% \\ & \text { of AMI } \end{aligned}$ | Montly rent affordable at $30 \%$ of AMI | Renter households (2017-2021) | $\begin{gathered} \text { \% of total } \\ \text { households } \\ \text { (2017-2021) } \end{gathered}$ | $\begin{aligned} & \text { Estimated } \\ & \text { hourly } \\ & \text { mean } \\ & \text { renter } \\ & \text { wage } \\ & (2023) \end{aligned}$ | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Pensacola-Ferry Pass-Brent MSA | \$22.46 | \$1,168 | \$46,720 | 2.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 61,045 | 32\% | \$18.42 | \$958 | 1.2 |
| Port St. Lucie MSA | \$28.04 | \$1,458 | \$58,320 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 43,257 | 23\% | \$18.13 | \$943 | 1.5 |
| Punta Gorda MSA | \$24.42 | \$1,270 | \$50,800 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 14,819 | 18\% | \$15.03 | \$781 | 1.6 |
| Sebastian-Vero Beach MSA | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 12,951 | 20\% | \$15.44 | \$803 | 1.6 |
| Sebring MSA | \$19.17 | \$997 | \$39,880 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 10,283 | 23\% | \$14.70 | \$764 | 1.3 |
| Tallahassee HMFA | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 61,204 | 44\% | \$16.82 | \$875 | 1.3 |
| Tampa-St. Petersburg-Clearwater MSA | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 424,009 | 34\% | \$23.21 | \$1,207 | 1.4 |
| The Villages MSA | \$21.02 | \$1,093 | \$43,720 | 1.9 | \$90,400 | \$2,260 | \$27,120 | \$678 | 7,940 | 13\% | \$14.98 | \$779 | 1.4 |
| Wakulla County HMFA | \$20.58 | \$1,070 | \$42,800 | 1.9 | \$91,900 | \$2,298 | \$27,570 | \$689 | 1,850 | 16\% | \$16.18 | \$841 | 1.3 |
| Walton County HMFA | \$21.88 | \$1,138 | \$45,520 | 2.0 | \$93,700 | \$2,343 | \$28,110 | \$703 | 7,063 | 23\% | \$16.89 | \$878 | 1.3 |
| West Palm Beach-Boca Raton HMFA | \$36.17 | \$1,881 | \$75,240 | 3.3 | \$98,300 | \$2,458 | \$29,490 | \$737 | 177,666 | 31\% | \$26.54 | \$1,380 | 1.4 |
| Counties |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Alachua County | \$21.81 | \$1,134 | \$45,360 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 47,119 | 45\% | \$17.34 | \$902 | 1.3 |
| Baker County | \$16.96 | \$882 | \$35,280 | 1.5 | \$86,100 | \$2,153 | \$25,830 | \$646 | 1,986 | 23\% | \$12.36 | \$642 | 1.4 |
| Bay County | \$24.98 | \$1,299 | \$51,960 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 23,503 | 32\% | \$20.21 | \$1,051 | 1.2 |
| Bradford County | \$16.08 | \$836 | \$33,440 | 1.5 | \$66,400 | \$1,660 | \$19,920 | \$498 | 2,925 | 33\% | \$17.72 | \$921 | 0.9 |
| Brevard County | \$26.44 | \$1,375 | \$55,000 | 2.4 | \$89,600 | \$2,240 | \$26,880 | \$672 | 57,803 | 24\% | \$21.20 | \$1,102 | 1.2 |
| Broward County | \$35.52 | \$1,847 | \$73,880 | 3.2 | \$88,500 | \$2,213 | \$26,550 | \$664 | 273,225 | 37\% | \$25.17 | \$1,309 | 1.4 |
| Calhoun County | \$15.88 | \$826 | \$33,040 | 1.4 | \$68,400 | \$1,710 | \$20,520 | \$513 | 930 | 21\% | \$10.43 | \$543 | 1.5 |
| Charlotte County | \$24.42 | \$1,270 | \$50,800 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 14,819 | 18\% | \$15.03 | \$781 | 1.6 |
| Citrus County | \$18.60 | \$967 | \$38,680 | 1.7 | \$70,500 | \$1,763 | \$21,150 | \$529 | 10,738 | 16\% | \$16.19 | \$842 | 1.1 |
| Clay County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 18,409 | 24\% | \$17.02 | \$885 | 1.5 |
| Collier County | \$34.52 | \$1,795 | \$71,800 | 3.1 | \$100,700 | \$2,518 | \$30,210 | \$755 | 40,365 | 26\% | \$21.06 | \$1,095 | 1.6 |
| + Wage data not available (See Appendix B). |  | 1: $B R=$ Bedroom <br> 2: FMR = Fiscal Year 2023 Fair Market Rent. <br> 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable. <br> 4: AMI = Fiscal Year 2023 Area Median Income <br> 5: Affordable rents represent the generally accepted standard of spending not more than $30 \%$ of gross income on gross housing |  |  |  |  |  |  |  |  |  |  |  |


| FLORIDA | FY23 HOUSING WAGE | HOUSING COSTS |  |  |  | AREA MEDIAN INCOME (AMI) |  | RENTERS |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Hourly wage necessary to afford 2 BR ${ }^{1}$ FMR ${ }^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ${ }^{3}$ | Annual AMI ${ }^{4}$ | Monthly rent affordable at $\mathrm{AMI}{ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Montly rent affordable at 30\% of AMI | Renter households (2017-2021) | \% of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Columbia County | \$17.71 | \$921 | \$36,840 | 1.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 7,287 | 28\% | \$16.58 | \$862 | 1.1 |
| DeSoto County | \$15.90 | \$827 | \$33,080 | 1.4 | \$52,500 | \$1,313 | \$15,750 | \$394 | 3,558 | 29\% | \$15.88 | \$826 | 1.0 |
| Dixie County | \$15.88 | \$826 | \$33,040 | 1.4 | \$58,000 | \$1,450 | \$17,400 | \$435 | 861 | 14\% | \$15.84 | \$824 | 1.0 |
| Duval County | \$25.06 | \$1,303 | \$52,120 | 2.3 | \$93,300 | \$2,333 | \$27,990 | \$700 | 165,559 | 43\% | \$23.96 | \$1,246 | 1.0 |
| Escambia County | \$22.46 | \$1,168 | \$46,720 | 2.0 | \$83,900 | \$2,098 | \$25,170 | \$629 | 46,277 | 37\% | \$19.43 | \$1,010 | 1.2 |
| Flagler County | \$26.94 | \$1,401 | \$56,040 | 2.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,873 | 22\% | \$15.75 | \$819 | 1.7 |
| Franklin County | \$15.96 | \$830 | \$33,200 | 1.5 | \$67,200 | \$1,680 | \$20,160 | \$504 | 992 | 22\% | \$9.82 | \$511 | 1.6 |
| Gadsden County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 4,221 | 27\% | \$16.97 | \$882 | 1.3 |
| Gilchrist County | \$21.81 | \$1,134 | \$45,360 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 1,194 | 18\% | \$14.28 | \$742 | 1.5 |
| Glades County | \$17.87 | \$929 | \$37,160 | 1.6 | \$49,500 | \$1,238 | \$14,850 | \$371 | 837 | 18\% | \$23.42 | \$1,218 | 0.8 |
| Gulf County | \$23.13 | \$1,203 | \$48,120 | 2.1 | \$80,100 | \$2,003 | \$24,030 | \$601 | 1,188 | 22\% | \$16.59 | \$863 | 1.4 |
| Hamilton County | \$15.88 | \$826 | \$33,040 | 1.4 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,178 | 28\% | \$19.69 | \$1,024 | 0.8 |
| Hardee County | \$16.98 | \$883 | \$35,320 | 1.5 | \$58,400 | \$1,460 | \$17,520 | \$438 | 2,675 | 33\% | \$12.27 | \$638 | 1.4 |
| Hendry County | \$15.88 | \$826 | \$33,040 | 1.4 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,933 | 31\% | \$16.84 | \$876 | 0.9 |
| Hernando County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 16,321 | 21\% | \$15.98 | \$831 | 2.0 |
| Highlands County | \$19.17 | \$997 | \$39,880 | 1.7 | \$67,400 | \$1,685 | \$20,220 | \$506 | 10,283 | 23\% | \$14.70 | \$764 | 1.3 |
| Hillsborough County | \$31.90 | \$1,659 | \$66,360 | 2.9 | \$89,400 | \$2,235 | \$26,820 | \$671 | 220,172 | 40\% | \$24.48 | \$1,273 | 1.3 |
| Holmes County | \$15.88 | \$826 | \$33,040 | 1.4 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,672 | 24\% | \$13.42 | \$698 | 1.2 |
| Indian River County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 12,951 | 20\% | \$15.44 | \$803 | 1.6 |
| Jackson County | \$15.88 | \$826 | \$33,040 | 1.4 | \$60,600 | \$1,515 | \$18,180 | \$455 | 4,553 | 27\% | \$12.22 | \$635 | 1.3 |
| Jefferson County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 1,273 | 24\% | \$12.79 | \$665 | 1.8 |
| Lafayette County $\dagger$ | \$17.38 | \$904 | \$36,160 | 1.6 | \$68,300 | \$1,708 | \$20,490 | \$512 | 571 | 23\% |  |  |  |
| Lake County | \$31.08 | \$1,616 | \$64,640 | 2.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 36,850 | 25\% | \$18.09 | \$941 | 1.7 |
| Lee County | \$27.90 | \$1,451 | \$58,040 | 2.5 | \$85,900 | \$2,148 | \$25,770 | \$644 | 81,586 | 27\% | \$20.23 | \$1,052 | 1.4 |
| Leon County | \$22.62 | \$1,176 | \$47,040 | 2.1 | \$89,700 | \$2,243 | \$26,910 | \$673 | 55,710 | 47\% | \$16.89 | \$878 | 1.3 |
| Levy County | \$15.88 | \$826 | \$33,040 | 1.4 | \$59,900 | \$1,498 | \$17,970 | \$449 | 3,512 | 20\% | \$11.41 | \$593 | 1.4 |
| $\dagger$ Wage data not available (See Appendix B). |  |  |  | 1: $B R=\operatorname{Bed}$ <br> 2: FMR = Fis <br> 3: This calcul <br> 4: AMI = Fis <br> 5: Affordable | Year 2023 F ion uses the his Year 2023 A ents represen | Market Rent. her of the county, Median Income he generally accep | state, or federal <br> ed standard of | minimum wage, pending not mo | here applicable. <br> than 30\% of gro | ss income on gross | oss housing |  |  |



| FLORIDA | FY23 HOUSING HOUSING COSTS |  |  |  |  | AREA MEDIAN INCOME (AMII) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Hourly wage } \\ \text { necessary to afford } \\ 2 \text { BR' }^{1} \text { FMR}^{2} \end{gathered}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ${ }^{3}$ | $\begin{gathered} \text { Annual } \\ \text { AM1 } \end{gathered}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Montly rent affordable at 30\% of AMI | Renter households $(2017-2021)$ <br> (2017-202 | \% of total households (2017-2021) | Estimated hourly mean renter wage (2023) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Volusia County | \$25.04 | \$1,302 | \$52,080 | 2.3 | \$78,700 | \$1,968 | \$23,610 | \$590 | 65,106 | 28\% | \$17.48 | \$909 | 1.4 |
| Wakulla County | \$20.58 | \$1,070 | \$42,800 | 1.9 | \$91,900 | \$2,298 | \$27,570 | \$689 | 1,850 | 16\% | \$16.18 | \$841 | 1.3 |
| Walton County | \$21.88 | \$1,138 | \$45,520 | 2.0 | \$93,700 | \$2,343 | \$28,110 | \$703 | 7,063 | 23\% | \$16.89 | \$878 | 1.3 |
| Washington County | \$15.88 | \$826 | \$33,040 | 1.4 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,763 | 20\% | \$12.16 | \$632 | 1.3 |


[^0]:    MSA $=$ Metropolitan Statistical Area: HMFA = HUD Metro FMR Area

