

**FOR IMMEDIATE RELEASE:** March 19, 2013

**CONTACT:** Jennifer Wickham, Associate, Virginia Housing Coalition  
804-915-7899 jen@hdadvisors.net

**High Rents Make Housing Unaffordable for Many in Virginia**  
*Virginia Rents Are Out of Reach for Working Families*

Richmond, VA – Renters in Virginia need to earn \$20.72 per hour in order to afford a basic apartment here, according to a report recently released that compares the cost of rental housing with what renters can really afford.

The report, *Out of Reach 2013*, was jointly released by the National Low Income Housing Coalition, a Washington, D.C.-based research and advocacy organization, and the Virginia Housing Coalition. The report provides the Housing Wage and other housing affordability data for every state, metropolitan area, combined non metropolitan area, and county in the country. The Housing Wage is the hourly wage a family must earn, working 40 hours a week, 52 weeks a year, to be able to afford the rent and utilities for a safe and modest home in the private housing market. **The Housing Wage in Virginia is almost two dollars more than the National Housing Wage of \$18.79. Virginia has the highest Housing Wage among all of the states in the Southeast and is the 9th least affordable state in the nation.**

Working at the minimum wage in Virginia, a family must have 2.9 wage earners working full-time, or one full-time earner working 114 hours per week to afford a modest two-bedroom apartment.

The typical renter in Virginia earns \$16.29 per hour, which is \$4.43 less than the hourly wage needed to afford a modest unit.

Orlando Artze, President of the Virginia Housing Coalition, noted that affordability for renters in Virginia is a growing problem as rents continue to rise while incomes have remained flat. Artze also stated that he was encouraged by the General Assembly's recent action to create a state Housing Trust Fund. "With reductions underway to housing programs at the Federal level, it is important that states step forward and address their housing challenges. Making sure that our housing market serves all Virginians is not just important to those who are seeking housing, it also means jobs and economic development".

An estimated 57% of renters in Virginia do not earn enough to afford a two-bedroom unit at the Fair Market Rent.

For additional information, visit <http://www.nlihc.org/oor/2013>

###

Virginia Housing Coalition, 205 N. Robinson Street, Richmond 23220

# Virginia: Housing Wage Facts

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,078. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,592 monthly or \$43,108 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$20.72**

In Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 114 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year round to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$16.29. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Virginia has the highest Housing Wage in the southeastern United States. In Virginia, a renter household needs one full-time job paying \$20.72 per hour in order to afford a two-bedroom apartment at the Fair Market Rent. Throughout the remainder of the Southeast, on average, the Housing Wage is less than \$14.40.



## Housing Wage across the Southeast

Virginia	\$20.72
West Virginia	\$12.35
Kentucky	\$12.71
North Carolina	\$14.17
South Carolina	\$14.34
Tennessee	\$13.84
Alabama	\$13.34
Georgia	\$15.28
Florida	\$19.14

Virginia	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Virginia	\$20.72	\$1,078	\$43,108	2.9	\$78,866	\$1,972	\$23,660	\$591	944,180	32%	\$16.29	\$847	1.3			
Combined Nonmetro Areas	\$13.34	\$694	\$27,753	1.8	\$54,045	\$1,351	\$16,213	\$405	115,089	26%	\$10.20	\$531	1.3			
<u>Metropolitan Areas</u>																
Blacksburg-Christiansburg-Radford HMFA	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	18,449	46%	\$9.43	\$491	1.6			
Charlottesville MSA	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	27,076	35%	\$13.12	\$682	1.6			
Danville MSA	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	13,877	31%	\$9.84	\$512	1.2			
Franklin County HMFA	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	4,886	21%	\$9.49	\$493	1.3			
Giles County HMFA	\$12.04	\$626	\$25,040	1.7	\$52,000	\$1,300	\$15,600	\$390	1,560	22%	\$10.98	\$571	1.1			
Harrisonburg MSA	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	16,526	37%	\$12.25	\$637	1.2			
Kingsport-Bristol-Bristol MSA	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	11,019	27%	\$11.23	\$584	1.1			
Louisa County HMFA	\$13.87	\$721	\$28,840	1.9	\$66,600	\$1,665	\$19,980	\$500	2,914	22%	\$14.02	\$729	1.0			
Lynchburg MSA	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	27,820	28%	\$11.38	\$592	1.2			
Pulaski County HMFA	\$12.12	\$630	\$25,200	1.7	\$52,000	\$1,300	\$15,600	\$390	4,086	27%	\$10.67	\$555	1.1			
Richmond HMFA *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	145,358	31%	\$15.20	\$791	1.2			
Roanoke HMFA	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	32,253	31%	\$13.01	\$676	1.1			
Virginia Beach-Norfolk-Newport News MSA *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	218,898	36%	\$13.34	\$694	1.6			
Warren County HMFA	\$17.04	\$886	\$35,440	2.4	\$76,900	\$1,923	\$23,070	\$577	3,649	26%	\$9.76	\$508	1.7			
Washington-Arlington-Alexandria HMFA	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	289,480	32%	\$21.95	\$1,142	1.2			
Winchester MSA	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	11,240	29%	\$14.20	\$739	1.1			
<u>Counties</u>																
Accomack County	\$14.21	\$739	\$29,560	2.0	\$52,900	\$1,323	\$15,870	\$397	3,558	26%	\$10.72	\$557	1.3			
Albemarle County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	12,667	34%	\$13.37	\$695	1.6			
Alexandria city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	35,349	55%	\$23.13	\$1,203	1.2			
Alleghany County	\$12.04	\$626	\$25,040	1.7	\$54,800	\$1,370	\$16,440	\$411	1,306	19%	\$8.73	\$454	1.4			
Amelia County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	952	19%	\$11.03	\$574	1.7			
Amherst County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	3,059	24%	\$11.20	\$583	1.2			
Appomattox County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	1,440	25%	\$5.97	\$311	2.3			
Arlington County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	49,340	53%	\$30.30	\$1,576	0.9			
Augusta County	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	5,207	19%	\$12.23	\$636	1.1			

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bath County	\$12.21	\$635	\$25,400	1.7	\$54,200	\$1,355	\$16,260	\$407	293	15%	\$13.33	\$693	0.9
Bedford city	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	1,041	38%	\$11.35	\$590	1.2
Bedford County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	4,275	16%	\$8.61	\$448	1.6
Bland County	\$12.04	\$626	\$25,040	1.7	\$48,400	\$1,210	\$14,520	\$363	429	16%	\$12.27	\$638	1.0
Botetourt County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	1,559	12%	\$10.89	\$566	1.3
Bristol city	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	3,104	39%	\$9.36	\$487	1.3
Brunswick County	\$12.54	\$652	\$26,080	1.7	\$45,700	\$1,143	\$13,710	\$343	1,812	30%	\$8.82	\$458	1.4
Buchanan County	\$12.04	\$626	\$25,040	1.7	\$39,100	\$978	\$11,730	\$293	1,943	21%	\$13.27	\$690	0.9
Buckingham County	\$12.04	\$626	\$25,040	1.7	\$46,300	\$1,158	\$13,890	\$347	1,524	27%	\$13.68	\$711	0.9
Buena Vista city	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	969	36%	\$8.23	\$428	1.6
Campbell County	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	5,288	24%	\$10.81	\$562	1.3
Caroline County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,812	17%	\$10.71	\$557	1.8
Carroll County	\$12.04	\$626	\$25,040	1.7	\$47,000	\$1,175	\$14,100	\$353	2,819	22%	\$8.06	\$419	1.5
Charles City County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	408	15%	\$15.01	\$781	1.3
Charlotte County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	1,021	23%	\$7.03	\$365	1.7
Charlottesville city	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	10,208	59%	\$13.96	\$726	1.5
Chesapeake city*	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	20,238	26%	\$10.68	\$555	2.0
Chesterfield County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	24,754	22%	\$12.85	\$668	1.5
Clarke County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,295	23%	\$12.12	\$630	2.2
Colonial Heights city*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,477	35%	\$10.51	\$546	1.8
Covington city	\$12.04	\$626	\$25,040	1.7	\$54,800	\$1,370	\$16,440	\$411	756	30%	\$18.83	\$979	0.6
Craig County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	220	11%	\$12.90	\$671	1.1
Culpeper County	\$18.23	\$948	\$37,920	2.5	\$80,200	\$2,005	\$24,060	\$602	4,274	27%	\$10.94	\$569	1.7
Cumberland County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	953	24%	\$8.53	\$444	2.2
Danville city	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	8,512	45%	\$10.01	\$521	1.2
Dickenson County	\$12.04	\$626	\$25,040	1.7	\$36,200	\$905	\$10,860	\$272	1,348	22%	\$12.86	\$669	0.9
Dinwiddie County*	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,156	22%	\$16.21	\$843	1.2
Emporia city	\$12.08	\$628	\$25,120	1.7	\$47,400	\$1,185	\$14,220	\$356	1,309	52%	\$9.17	\$477	1.3
Essex County	\$15.35	\$798	\$31,920	2.1	\$56,100	\$1,403	\$16,830	\$421	1,041	24%	\$8.93	\$464	1.7
Fairfax city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	2,590	31%	\$17.81	\$926	1.5
Fairfax County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	111,787	29%	\$24.95	\$1,297	1.1

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Falls Church city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,841	38%	\$16.66	\$867	1.6
Fauquier County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	4,905	21%	\$10.96	\$570	2.5
Floyd County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,391	23%	\$11.60	\$603	1.0
Fluvanna County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,206	13%	\$9.23	\$480	2.3
Franklin city	\$14.94	\$777	\$31,080	2.1	\$55,800	\$1,395	\$16,740	\$419	1,997	58%	\$10.41	\$541	1.4
Franklin County	\$12.25	\$637	\$25,480	1.7	\$56,400	\$1,410	\$16,920	\$423	4,886	21%	\$9.49	\$493	1.3
Frederick County	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	6,147	21%	\$12.60	\$655	1.3
Fredericksburg city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	5,722	61%	\$14.14	\$736	1.9
Galax city	\$12.04	\$626	\$25,040	1.7	\$47,000	\$1,175	\$14,100	\$353	1,298	37%	\$9.68	\$503	1.2
Giles County	\$12.04	\$626	\$25,040	1.7	\$52,000	\$1,300	\$15,600	\$390	1,560	22%	\$10.98	\$571	1.1
Gloucester County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,212	16%	\$8.28	\$431	2.6
Goochland County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	565	7%	\$22.62	\$1,176	0.8
Grayson County	\$12.04	\$626	\$25,040	1.7	\$42,700	\$1,068	\$12,810	\$320	1,348	20%	\$8.08	\$420	1.5
Greene County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,363	20%	\$9.16	\$476	2.3
Greensville County	\$12.08	\$628	\$25,120	1.7	\$47,400	\$1,185	\$14,220	\$356	904	28%	\$11.06	\$575	1.1
Halifax County	\$12.04	\$626	\$25,040	1.7	\$47,300	\$1,183	\$14,190	\$355	3,461	24%	\$9.11	\$474	1.3
Hampton city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	20,502	39%	\$12.72	\$661	1.7
Hanover County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	5,894	16%	\$10.31	\$536	1.8
Harrisonburg city	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	9,512	63%	\$11.74	\$610	1.2
Henrico County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	41,481	34%	\$16.05	\$835	1.2
Henry County	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	5,830	25%	\$10.51	\$546	1.1
Highland County	\$12.04	\$626	\$25,040	1.7	\$54,600	\$1,365	\$16,380	\$410	220	20%	\$5.93	\$308	2.0
Hopewell city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	4,418	50%	\$20.14	\$1,047	0.9
Isle of Wight County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,540	19%	\$8.04	\$418	2.7
James City County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	6,356	24%	\$10.51	\$546	2.1
King and Queen County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	566	20%	\$16.17	\$841	1.2
King George County	\$18.98	\$987	\$39,480	2.6	\$92,600	\$2,315	\$27,780	\$695	2,067	25%	\$15.57	\$810	1.2
King William County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,004	17%	\$11.88	\$618	1.6
Lancaster County	\$16.52	\$859	\$34,360	2.3	\$58,500	\$1,463	\$17,550	\$439	1,272	23%	\$11.97	\$622	1.4
Lee County	\$12.04	\$626	\$25,040	1.7	\$43,800	\$1,095	\$13,140	\$329	2,501	25%	\$7.72	\$402	1.6
Lexington city	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	847	49%	\$10.14	\$527	1.3

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

Virginia	FY <sub>13</sub> HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Loudoun County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	20,774	21%	\$16.60	\$863	1.6
Louisa County	\$13.87	\$721	\$28,840	1.9	\$66,600	\$1,665	\$19,980	\$500	2,914	22%	\$14.02	\$729	1.0
Lunenburg County	\$12.67	\$659	\$26,360	1.7	\$44,600	\$1,115	\$13,380	\$335	1,204	27%	\$8.42	\$438	1.5
Lynchburg city	\$13.96	\$726	\$29,040	1.9	\$57,900	\$1,448	\$17,370	\$434	12,717	45%	\$12.61	\$656	1.1
Madison County	\$13.75	\$715	\$28,600	1.9	\$69,300	\$1,733	\$20,790	\$520	1,075	21%	\$12.45	\$647	1.1
Manassas city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	3,989	34%	\$17.38	\$904	1.6
Manassas Park city	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	1,371	32%	\$17.04	\$886	1.6
Martinsville city	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	2,514	42%	\$7.65	\$398	1.6
Mathews County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	642	17%	\$5.82	\$302	3.8
Mecklenburg County	\$12.04	\$626	\$25,040	1.7	\$49,100	\$1,228	\$14,730	\$368	3,201	26%	\$9.56	\$497	1.3
Middlesex County	\$12.23	\$636	\$25,440	1.7	\$67,800	\$1,695	\$20,340	\$509	800	18%	\$9.05	\$470	1.4
Montgomery County	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	15,549	45%	\$9.18	\$477	1.6
Nelson County	\$21.13	\$1,099	\$43,960	2.9	\$77,500	\$1,938	\$23,250	\$581	1,632	25%	\$10.56	\$549	2.0
New Kent County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	599	9%	\$8.93	\$464	2.1
Newport News city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	33,698	48%	\$16.09	\$837	1.4
Norfolk city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	45,607	54%	\$16.37	\$851	1.3
Northampton County	\$14.12	\$734	\$29,360	1.9	\$51,000	\$1,275	\$15,300	\$383	1,588	31%	\$8.66	\$450	1.6
Northumberland County	\$14.42	\$750	\$30,000	2.0	\$64,700	\$1,618	\$19,410	\$485	943	17%	\$9.78	\$509	1.5
Norton city	\$12.04	\$626	\$25,040	1.7	\$45,100	\$1,128	\$13,530	\$338	791	45%	\$10.00	\$520	1.2
Nottoway County	\$13.90	\$723	\$28,920	1.9	\$47,400	\$1,185	\$14,220	\$356	1,800	32%	\$11.79	\$613	1.2
Orange County	\$17.65	\$918	\$36,720	2.4	\$67,900	\$1,698	\$20,370	\$509	2,992	24%	\$11.71	\$609	1.5
Page County	\$13.44	\$699	\$27,960	1.9	\$54,800	\$1,370	\$16,440	\$411	2,355	25%	\$7.93	\$412	1.7
Patrick County	\$12.04	\$626	\$25,040	1.7	\$43,700	\$1,093	\$13,110	\$328	1,453	20%	\$7.37	\$383	1.6
Petersburg city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	6,347	52%	\$13.98	\$727	1.3
Pittsylvania County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	5,365	20%	\$9.41	\$489	1.3
Poquoson city *†	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	740	16%			
Portsmouth city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	14,392	39%	\$12.40	\$645	1.8
Powhatan County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,062	11%	\$10.38	\$540	1.8
Prince Edward County	\$14.13	\$735	\$29,400	1.9	\$53,000	\$1,325	\$15,900	\$398	2,517	34%	\$9.14	\$475	1.5
Prince George County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	2,584	24%	\$13.44	\$699	1.4
Prince William County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	32,834	26%	\$11.71	\$609	2.3

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	\$12.12	\$630	\$25,200	1.7	\$52,000	\$1,300	\$15,600	\$390	4,086	27%	\$10.67	\$555	1.1
Radford city	\$14.71	\$765	\$30,600	2.0	\$68,800	\$1,720	\$20,640	\$516	2,900	51%	\$11.22	\$583	1.3
Rappahannock County	\$18.19	\$946	\$37,840	2.5	\$80,700	\$2,018	\$24,210	\$605	824	25%	\$16.30	\$848	1.1
Richmond city *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	46,041	55%	\$18.22	\$947	1.0
Richmond County	\$13.71	\$713	\$28,520	1.9	\$64,000	\$1,600	\$19,200	\$480	612	21%	\$9.92	\$516	1.4
Roanoke city	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	18,680	44%	\$13.31	\$692	1.1
Roanoke County	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	8,709	23%	\$11.29	\$587	1.3
Rockbridge County	\$13.04	\$678	\$27,120	1.8	\$55,300	\$1,383	\$16,590	\$415	2,458	26%	\$8.44	\$439	1.5
Rockingham County	\$14.25	\$741	\$29,640	2.0	\$59,400	\$1,485	\$17,820	\$446	7,014	24%	\$12.79	\$665	1.1
Russell County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	2,636	23%	\$7.36	\$383	1.6
Salem city	\$14.69	\$764	\$30,560	2.0	\$63,600	\$1,590	\$19,080	\$477	3,085	31%	\$15.76	\$819	0.9
Scott County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	2,130	22%	\$8.04	\$418	1.5
Shenandoah County	\$14.63	\$761	\$30,440	2.0	\$65,200	\$1,630	\$19,560	\$489	5,090	30%	\$9.79	\$509	1.5
Smyth County	\$12.04	\$626	\$25,040	1.7	\$46,500	\$1,163	\$13,950	\$349	3,626	29%	\$10.23	\$532	1.2
Southampton County	\$14.94	\$777	\$31,080	2.1	\$55,800	\$1,395	\$16,740	\$419	1,734	26%	\$8.95	\$465	1.7
Spotsylvania County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	9,078	22%	\$11.13	\$579	2.4
Stafford County	\$27.15	\$1,412	\$56,480	3.7	\$107,300	\$2,683	\$32,190	\$805	8,605	21%	\$11.79	\$613	2.3
Staunton city	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	4,143	39%	\$7.91	\$412	1.6
Suffolk city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	7,536	25%	\$9.57	\$497	2.3
Surry County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	659	26%	\$25.67	\$1,335	0.9
Sussex County *	\$18.83	\$979	\$39,160	2.6	\$73,900	\$1,848	\$22,170	\$554	1,285	36%	\$11.15	\$580	1.7
Tazewell County	\$12.04	\$626	\$25,040	1.7	\$46,200	\$1,155	\$13,860	\$347	4,914	27%	\$9.09	\$473	1.3
Virginia Beach city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	55,876	34%	\$13.41	\$697	1.6
Warren County	\$17.04	\$886	\$35,440	2.4	\$76,900	\$1,923	\$23,070	\$577	3,649	26%	\$9.76	\$508	1.7
Washington County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	5,785	25%	\$13.04	\$678	0.9
Waynesboro city	\$12.87	\$669	\$26,760	1.8	\$62,700	\$1,568	\$18,810	\$470	3,621	41%	\$8.12	\$422	1.6
Westmoreland County	\$17.23	\$896	\$35,840	2.4	\$63,400	\$1,585	\$19,020	\$476	1,768	25%	\$9.94	\$517	1.7
Williamsburg city *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	2,376	56%	\$11.83	\$615	1.8
Winchester city	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	5,093	50%	\$15.61	\$812	1.0
Wise County	\$12.04	\$626	\$25,040	1.7	\$45,100	\$1,128	\$13,530	\$338	4,638	30%	\$12.39	\$645	1.0
Wythe County	\$12.04	\$626	\$25,040	1.7	\$50,100	\$1,253	\$15,030	\$376	3,047	26%	\$9.88	\$514	1.2

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

Virginia	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
York County *	\$21.85	\$1,136	\$45,440	3.0	\$73,300	\$1,833	\$21,990	\$550	5,524	23%	\$9.57	\$498	2.3

\* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.