

# FLORIDA

# #12\*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,290**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,302** monthly or **\$51,619** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$24.82**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	<b>\$8.65</b>
Average Renter Wage	<b>\$17.69</b>
2-Bedroom Housing Wage	<b>\$24.82</b>
Number of Renter Households	<b>2,677,470</b>
Percent Renters	<b>35%</b>

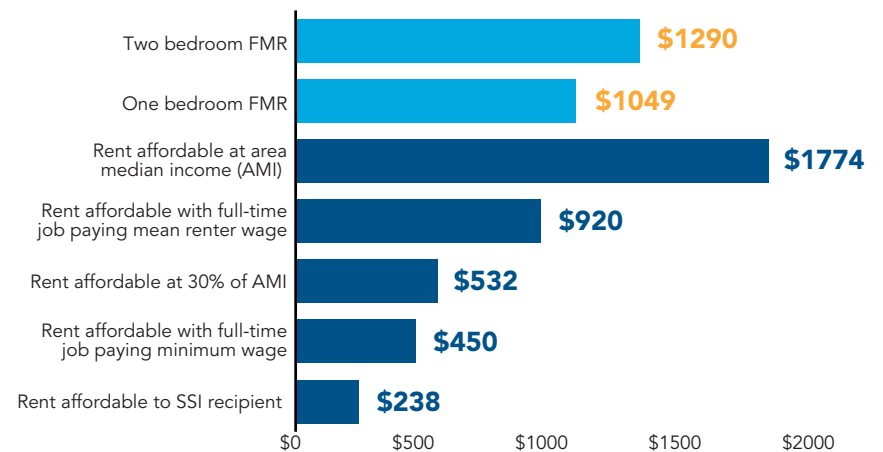
**115**  
Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
Rental Home** (at FMR)

**93**  
Work Hours Per Week At  
**Minimum Wage To Afford a 1-Bedroom  
Rental Home** (at FMR)

**2.9**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
2-Bedroom Rental Home** (at FMR)

**2.3**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	<b>\$33.54</b>
Miami-Miami Beach-Kendall HMFA	<b>\$29.83</b>
Fort Lauderdale HMFA	<b>\$29.04</b>
West Palm Beach-Boca Raton HMFA	<b>\$28.23</b>
Naples-Immokalee-Marco Island MSA	<b>\$26.46</b>



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

**FY21 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$24.82	\$1,290	\$51,619	2.9	\$70,950	\$1,774	\$21,285	\$532	2,677,470	35%	\$17.69	\$920	1.4
Combined Nonmetro Areas	\$18.00	\$936	\$37,445	2.1	\$57,174	\$1,429	\$17,152	\$429	73,833	29%	\$12.82	\$667	1.4
<b>Metropolitan Areas</b>													
Baker County HMFA	\$15.19	\$790	\$31,600	1.8	\$73,700	\$1,843	\$22,110	\$553	2,149	25%	\$9.00	\$468	1.7
Cape Coral-Fort Myers MSA	\$23.02	\$1,197	\$47,880	2.7	\$71,900	\$1,798	\$21,570	\$539	76,376	28%	\$16.04	\$834	1.4
Crestview-Fort Walton Beach-Destin HMFA	\$22.46	\$1,168	\$46,720	2.6	\$78,600	\$1,965	\$23,580	\$590	28,503	37%	\$14.83	\$771	1.5
Deltona-Daytona Beach-Ormond Beach HMFA	\$20.19	\$1,050	\$42,000	2.3	\$65,400	\$1,635	\$19,620	\$491	64,270	30%	\$13.81	\$718	1.5
Fort Lauderdale HMFA	\$29.04	\$1,510	\$60,400	3.4	\$73,400	\$1,835	\$22,020	\$551	261,368	38%	\$19.94	\$1,037	1.5
Gainesville MSA	\$20.83	\$1,083	\$43,320	2.4	\$80,800	\$2,020	\$24,240	\$606	45,178	43%	\$12.60	\$655	1.7
Gulf County HMFA	\$19.37	\$1,007	\$40,280	2.2	\$56,100	\$1,403	\$16,830	\$421	1,486	26%	\$15.40	\$801	1.3
Homosassa Springs MSA	\$17.21	\$895	\$35,800	2.0	\$53,900	\$1,348	\$16,170	\$404	11,537	18%	\$12.63	\$657	1.4
Jacksonville HMFA	\$21.40	\$1,113	\$44,520	2.5	\$74,800	\$1,870	\$22,440	\$561	198,111	36%	\$18.18	\$945	1.2
Lakeland-Winter Haven MSA	\$19.67	\$1,023	\$40,920	2.3	\$62,100	\$1,553	\$18,630	\$466	73,195	31%	\$16.14	\$839	1.2
Miami-Miami Beach-Kendall HMFA	\$29.83	\$1,551	\$62,040	3.4	\$61,000	\$1,525	\$18,300	\$458	431,440	49%	\$19.85	\$1,032	1.5
Naples-Immokalee-Marco Island MSA	\$26.46	\$1,376	\$55,040	3.1	\$84,300	\$2,108	\$25,290	\$632	38,127	27%	\$16.17	\$841	1.6
North Port-Sarasota-Bradenton MSA	\$24.52	\$1,275	\$51,000	2.8	\$77,200	\$1,930	\$23,160	\$579	85,268	26%	\$16.98	\$883	1.4
Ocala MSA	\$18.06	\$939	\$37,560	2.1	\$55,600	\$1,390	\$16,680	\$417	34,791	25%	\$14.21	\$739	1.3
Orlando-Kissimmee-Sanford MSA	\$25.40	\$1,321	\$52,840	2.9	\$70,800	\$1,770	\$21,240	\$531	341,246	39%	\$17.43	\$906	1.5
Palm Bay-Melbourne-Titusville MSA	\$21.81	\$1,134	\$45,360	2.5	\$77,900	\$1,948	\$23,370	\$584	59,148	26%	\$17.74	\$923	1.2
Palm Coast HMFA	\$21.15	\$1,100	\$44,000	2.4	\$71,200	\$1,780	\$21,360	\$534	10,113	24%	\$12.98	\$675	1.6
Panama City-Lynn Haven-Panama City Beach HMFA	\$20.92	\$1,088	\$43,520	2.4	\$67,200	\$1,680	\$20,160	\$504	24,934	35%	\$15.64	\$813	1.3

1: BR = Bedroom  
 2: FMR = Fiscal Year 2021 Fair Market Rent.  
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
 4: AMI = Fiscal Year 2021 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

**FY21 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	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	\$18.98	\$987	\$39,480	2.2	\$73,900	\$1,848	\$22,170	\$554	60,862	33%	\$15.55	\$809	1.2
Port St. Lucie MSA	\$23.29	\$1,211	\$48,440	2.7	\$71,500	\$1,788	\$21,450	\$536	44,878	25%	\$15.31	\$796	1.5
Punta Gorda MSA	\$20.52	\$1,067	\$42,680	2.4	\$66,700	\$1,668	\$20,010	\$500	15,629	20%	\$12.97	\$674	1.6
Sebastian-Vero Beach MSA	\$20.37	\$1,059	\$42,360	2.4	\$77,600	\$1,940	\$23,280	\$582	12,172	21%	\$13.10	\$681	1.6
Sebring MSA	\$16.75	\$871	\$34,840	1.9	\$51,000	\$1,275	\$15,300	\$383	10,304	25%	\$11.85	\$616	1.4
Tallahassee HMFA	\$19.69	\$1,024	\$40,960	2.3	\$76,400	\$1,910	\$22,920	\$573	59,433	44%	\$13.21	\$687	1.5
Tampa-St. Petersburg-Clearwater MSA	\$24.44	\$1,271	\$50,840	2.8	\$72,700	\$1,818	\$21,810	\$545	425,883	35%	\$18.60	\$967	1.3
The Villages MSA	\$18.19	\$946	\$37,840	2.1	\$67,300	\$1,683	\$20,190	\$505	5,784	10%	\$11.27	\$586	1.6
Wakulla County HMFA	\$17.15	\$892	\$35,680	2.0	\$73,100	\$1,828	\$21,930	\$548	2,015	18%	\$10.17	\$529	1.7
Walton County HMFA	\$18.58	\$966	\$38,640	2.1	\$80,900	\$2,023	\$24,270	\$607	6,953	25%	\$12.99	\$676	1.4
West Palm Beach-Boca Raton HMFA	\$28.23	\$1,468	\$58,720	3.3	\$80,200	\$2,005	\$24,060	\$602	172,484	31%	\$19.56	\$1,017	1.4
<b>Counties</b>													
Alachua County	\$20.83	\$1,083	\$43,320	2.4	\$80,800	\$2,020	\$24,240	\$606	44,082	45%	\$12.69	\$660	1.6
Baker County	\$15.19	\$790	\$31,600	1.8	\$73,700	\$1,843	\$22,110	\$553	2,149	25%	\$9.00	\$468	1.7
Bay County	\$20.92	\$1,088	\$43,520	2.4	\$67,200	\$1,680	\$20,160	\$504	24,934	35%	\$15.64	\$813	1.3
Bradford County	\$14.29	\$743	\$29,720	1.7	\$57,700	\$1,443	\$17,310	\$433	2,799	31%	\$12.48	\$649	1.1
Brevard County	\$21.81	\$1,134	\$45,360	2.5	\$77,900	\$1,948	\$23,370	\$584	59,148	26%	\$17.74	\$923	1.2
Broward County	\$29.04	\$1,510	\$60,400	3.4	\$73,400	\$1,835	\$22,020	\$551	261,368	38%	\$19.94	\$1,037	1.5
Calhoun County	\$14.12	\$734	\$29,360	1.6	\$54,500	\$1,363	\$16,350	\$409	836	19%	\$9.82	\$510	1.4
Charlotte County	\$20.52	\$1,067	\$42,680	2.4	\$66,700	\$1,668	\$20,010	\$500	15,629	20%	\$12.97	\$674	1.6
Citrus County	\$17.21	\$895	\$35,800	2.0	\$53,900	\$1,348	\$16,170	\$404	11,537	18%	\$12.63	\$657	1.4
Clay County	\$21.40	\$1,113	\$44,520	2.5	\$74,800	\$1,870	\$22,440	\$561	18,587	25%	\$13.82	\$719	1.5
Collier County	\$26.46	\$1,376	\$55,040	3.1	\$84,300	\$2,108	\$25,290	\$632	38,127	27%	\$16.17	\$841	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

**FY21 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Columbia County	\$16.71	\$869	\$34,760	1.9	\$70,100	\$1,753	\$21,030	\$526	7,180	29%	\$13.25	\$689	1.3
DeSoto County	\$14.19	\$738	\$29,520	1.6	\$43,200	\$1,080	\$12,960	\$324	3,654	30%	\$12.32	\$641	1.2
Dixie County	\$14.12	\$734	\$29,360	1.6	\$46,800	\$1,170	\$14,040	\$351	1,393	21%	\$10.46	\$544	1.3
Duval County	\$21.40	\$1,113	\$44,520	2.5	\$74,800	\$1,870	\$22,440	\$561	155,567	43%	\$19.62	\$1,020	1.1
Escambia County	\$18.98	\$987	\$39,480	2.2	\$73,900	\$1,848	\$22,170	\$554	45,600	38%	\$16.42	\$854	1.2
Flagler County	\$21.15	\$1,100	\$44,000	2.4	\$71,200	\$1,780	\$21,360	\$534	10,113	24%	\$12.98	\$675	1.6
Franklin County	\$14.48	\$753	\$30,120	1.7	\$58,700	\$1,468	\$17,610	\$440	1,127	25%	\$11.39	\$592	1.3
Gadsden County	\$19.69	\$1,024	\$40,960	2.3	\$76,400	\$1,910	\$22,920	\$573	4,640	27%	\$10.12	\$526	1.9
Gilchrist County	\$20.83	\$1,083	\$43,320	2.4	\$80,800	\$2,020	\$24,240	\$606	1,096	17%	\$9.04	\$470	2.3
Glades County	\$15.10	\$785	\$31,400	1.7	\$50,700	\$1,268	\$15,210	\$380	957	20%	\$16.75	\$871	0.9
Gulf County	\$19.37	\$1,007	\$40,280	2.2	\$56,100	\$1,403	\$16,830	\$421	1,486	26%	\$15.40	\$801	1.3
Hamilton County	\$14.12	\$734	\$29,360	1.6	\$45,300	\$1,133	\$13,590	\$340	1,405	32%	\$13.48	\$701	1.0
Hardee County	\$14.42	\$750	\$30,000	1.7	\$50,000	\$1,250	\$15,000	\$375	2,758	35%	\$12.68	\$659	1.1
Hendry County	\$14.12	\$734	\$29,360	1.6	\$47,100	\$1,178	\$14,130	\$353	4,342	35%	\$13.63	\$709	1.0
Hernando County	\$24.44	\$1,271	\$50,840	2.8	\$72,700	\$1,818	\$21,810	\$545	16,534	22%	\$13.14	\$683	1.9
Highlands County	\$16.75	\$871	\$34,840	1.9	\$51,000	\$1,275	\$15,300	\$383	10,304	25%	\$11.85	\$616	1.4
Hillsborough County	\$24.44	\$1,271	\$50,840	2.8	\$72,700	\$1,818	\$21,810	\$545	217,958	41%	\$19.76	\$1,028	1.2
Holmes County	\$14.12	\$734	\$29,360	1.6	\$49,800	\$1,245	\$14,940	\$374	1,674	24%	\$9.33	\$485	1.5
Indian River County	\$20.37	\$1,059	\$42,360	2.4	\$77,600	\$1,940	\$23,280	\$582	12,172	21%	\$13.10	\$681	1.6
Jackson County	\$14.12	\$734	\$29,360	1.6	\$53,000	\$1,325	\$15,900	\$398	5,174	30%	\$9.54	\$496	1.5
Jefferson County	\$19.69	\$1,024	\$40,960	2.3	\$76,400	\$1,910	\$22,920	\$573	1,327	23%	\$9.28	\$483	2.1
Lafayette County	\$15.38	\$800	\$32,000	1.8	\$57,100	\$1,428	\$17,130	\$428	340	16%	\$6.03	\$313	2.6
Lake County	\$25.40	\$1,321	\$52,840	2.9	\$70,800	\$1,770	\$21,240	\$531	34,307	26%	\$13.47	\$701	1.9
Lee County	\$23.02	\$1,197	\$47,880	2.7	\$71,900	\$1,798	\$21,570	\$539	76,376	28%	\$16.04	\$834	1.4
Leon County	\$19.69	\$1,024	\$40,960	2.3	\$76,400	\$1,910	\$22,920	\$573	53,466	47%	\$13.60	\$707	1.4
Levy County	\$14.12	\$734	\$29,360	1.6	\$50,500	\$1,263	\$15,150	\$379	3,657	22%	\$10.04	\$522	1.4

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 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

**FY21 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County	\$14.12	\$734	\$29,360	1.6	\$50,300	\$1,258	\$15,090	\$377	604	25%	\$15.64	\$813	0.9
Madison County	\$14.12	\$734	\$29,360	1.6	\$47,700	\$1,193	\$14,310	\$358	1,792	26%	\$10.34	\$538	1.4
Manatee County	\$24.52	\$1,275	\$51,000	2.8	\$77,200	\$1,930	\$23,160	\$579	39,454	27%	\$15.20	\$790	1.6
Marion County	\$18.06	\$939	\$37,560	2.1	\$55,600	\$1,390	\$16,680	\$417	34,791	25%	\$14.21	\$739	1.3
Martin County	\$23.29	\$1,211	\$48,440	2.7	\$71,500	\$1,788	\$21,450	\$536	14,167	22%	\$14.48	\$753	1.6
Miami-Dade County	\$29.83	\$1,551	\$62,040	3.4	\$61,000	\$1,525	\$18,300	\$458	431,440	49%	\$19.85	\$1,032	1.5
Monroe County	\$33.54	\$1,744	\$69,760	3.9	\$84,400	\$2,110	\$25,320	\$633	12,990	41%	\$15.28	\$795	2.2
Nassau County	\$21.40	\$1,113	\$44,520	2.5	\$74,800	\$1,870	\$22,440	\$561	6,522	20%	\$10.46	\$544	2.0
Okaloosa County	\$22.46	\$1,168	\$46,720	2.6	\$78,600	\$1,965	\$23,580	\$590	28,503	37%	\$14.83	\$771	1.5
Okeechobee County	\$16.08	\$836	\$33,440	1.9	\$48,400	\$1,210	\$14,520	\$363	3,871	28%	\$12.79	\$665	1.3
Orange County	\$25.40	\$1,321	\$52,840	2.9	\$70,800	\$1,770	\$21,240	\$531	205,912	45%	\$18.18	\$945	1.4
Osceola County	\$25.40	\$1,321	\$52,840	2.9	\$70,800	\$1,770	\$21,240	\$531	39,587	38%	\$14.04	\$730	1.8
Palm Beach County	\$28.23	\$1,468	\$58,720	3.3	\$80,200	\$2,005	\$24,060	\$602	172,484	31%	\$19.56	\$1,017	1.4
Pasco County	\$24.44	\$1,271	\$50,840	2.8	\$72,700	\$1,818	\$21,810	\$545	56,973	28%	\$14.72	\$765	1.7
Pinellas County	\$24.44	\$1,271	\$50,840	2.8	\$72,700	\$1,818	\$21,810	\$545	134,418	33%	\$18.33	\$953	1.3
Polk County	\$19.67	\$1,023	\$40,920	2.3	\$62,100	\$1,553	\$18,630	\$466	73,195	31%	\$16.14	\$839	1.2
Putnam County	\$14.71	\$765	\$30,600	1.7	\$55,700	\$1,393	\$16,710	\$418	8,471	29%	\$12.71	\$661	1.2
St. Johns County	\$21.40	\$1,113	\$44,520	2.5	\$74,800	\$1,870	\$22,440	\$561	17,435	20%	\$13.47	\$700	1.6
St. Lucie County	\$23.29	\$1,211	\$48,440	2.7	\$71,500	\$1,788	\$21,450	\$536	30,711	27%	\$16.09	\$837	1.4
Santa Rosa County	\$18.98	\$987	\$39,480	2.2	\$73,900	\$1,848	\$22,170	\$554	15,262	24%	\$12.46	\$648	1.5
Sarasota County	\$24.52	\$1,275	\$51,000	2.8	\$77,200	\$1,930	\$23,160	\$579	45,814	25%	\$18.31	\$952	1.3
Seminole County	\$25.40	\$1,321	\$52,840	2.9	\$70,800	\$1,770	\$21,240	\$531	61,440	35%	\$17.73	\$922	1.4
Sumter County	\$18.19	\$946	\$37,840	2.1	\$67,300	\$1,683	\$20,190	\$505	5,784	10%	\$11.27	\$586	1.6
Suwannee County	\$14.12	\$734	\$29,360	1.6	\$51,800	\$1,295	\$15,540	\$389	3,826	26%	\$11.01	\$572	1.3
Taylor County	\$14.12	\$734	\$29,360	1.6	\$48,400	\$1,210	\$14,520	\$363	1,673	23%	\$12.39	\$644	1.1
Union County	\$14.12	\$734	\$29,360	1.6	\$53,600	\$1,340	\$16,080	\$402	1,344	34%	\$13.48	\$701	1.0

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**FY21 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$20.19	\$1,050	\$42,000	2.3	\$65,400	\$1,635	\$19,620	\$491	64,270	30%	\$13.81	\$718	1.5
Wakulla County	\$17.15	\$892	\$35,680	2.0	\$73,100	\$1,828	\$21,930	\$548	2,015	18%	\$10.17	\$529	1.7
Walton County	\$18.58	\$966	\$38,640	2.1	\$80,900	\$2,023	\$24,270	\$607	6,953	25%	\$12.99	\$676	1.4
Washington County	\$14.12	\$734	\$29,360	1.6	\$50,600	\$1,265	\$15,180	\$380	1,966	22%	\$11.78	\$612	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2021 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.