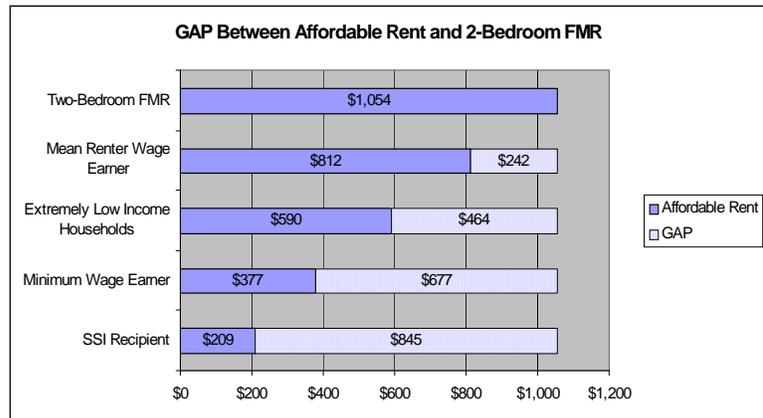


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Rent in Virginia Among Least Affordable in the Nation According to the National Low Income Housing Coalition’s Out of Reach 2012

Virginia continues to be one of the least affordable states for renters in the nation. According to the 2012 report “Out of Reach” published by the National Low Income Housing Coalition (NLIHC), Virginia would require the 8th highest *Housing Wage* of any state in the nation. A Housing Wage is the hourly wage at which an individual could afford a two-bedroom apartment at Fair Market Rent (FMR) without devoting more than 30 percent of their income towards housing costs. The NLIHC has calculated a Housing Wage in Virginia to be \$20.26 an hour, however the mean hourly wage among renters in the state is currently estimated at only \$15.62. In other words, housing is unaffordable for the majority of Virginia renters. Furthermore, the gap between the Housing Wage and mean renter’s wage of \$4.64 stands at a full 54 cents greater than national average gap of \$4.10.



The situation is far more dire for low-income renters in the state. In Virginia a worker at minimum wage takes in only \$7.25 an hour, meaning that he or she would have to work 112 hours a week for 52 weeks a year in order to afford a modest two-bedroom apartment at FMR. In other words, a household would require 2.8 minimum wage workers at full-time simply to afford rent.

The Washington-Arlington-Alexandria metropolitan area has the highest rental rates in the state with FMR for a two-bedroom standing at \$1,506, making it the 10th most expensive metropolitan area in the nation.

Virginia jurisdictions with the largest gaps between Mean Renter’s Wage and 2-Bedroom FMR

- | |
|--------------------------|
| 1. Spotsylvania County |
| 2. Matthews County |
| 3. Clarke County |
| 4. Fauquier County |
| 5. Prince William County |

Four of Virginia’s five least affordable jurisdictions are can be found in this region, however unaffordable jurisdictions are spread throughout the state. In fact, in only 22 of Virginia’s 134 jurisdictions is a two-bedroom apartment at FMR affordable for an individual earning the mean renter wage. The data from Out of Reach 2012 points to the significant and growing disparity between cost of living and real wages in Virginia, however, critical subsidies for affordable housing and other social safety net programs

continue face the threat of cuts. Affordable housing is a basic human right, but is out of reach for many in the state. This fact should be a top public policy concern in Virginia.

The full Out of Reach report can be found at: <http://nlihc.org/OOR/2012>

Virginia: Housing Wage Facts

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,054. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,512 monthly or \$42,143 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.26

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 112 hours per week, 52 weeks per year. Or a household must include 2.8 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 \$15.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 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 \$20.26 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.



Housing Wage across the Southeast

Virginia	\$20.26
West Virginia	\$11.50
Kentucky	\$11.85
North Carolina	\$13.63
South Carolina	\$13.43
Tennessee	\$12.56
Alabama	\$12.50
Georgia	\$14.37
Florida	\$18.56

VIRGINIA: *Out of Reach 2012*

COUNTY/METRO	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					Estimated percent of renters unable to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	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 (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
VIRGINIA	\$20.26	\$1,054	\$42,143	2.8	\$78,620	\$1,965	\$23,586	\$590	926,272	31%	\$15.62	\$812	1.3	53%
Blacksburg-Christiansburg-Radford HMFA	\$13.92	\$724	\$28,960	1.9	\$68,400	\$1,710	\$20,520	\$513	17,722	44%	\$8.95	\$466	1.6	61%
Charlottesville MSA	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	27,067	35%	\$12.78	\$664	1.5	55%
Danville MSA	\$11.69	\$608	\$24,320	1.6	\$48,700	\$1,218	\$14,610	\$365	14,294	31%	\$9.76	\$507	1.2	59%
Franklin County HMFA	\$11.73	\$610	\$24,400	1.6	\$56,200	\$1,405	\$16,860	\$422	5,031	22%	\$10.33	\$537	1.1	39%
Giles County HMFA	\$10.40	\$541	\$21,640	1.4	\$51,600	\$1,290	\$15,480	\$387	1,573	22%	\$10.08	\$524	1.0	55%
Harrisonburg MSA	\$15.08	\$784	\$31,360	2.1	\$60,700	\$1,518	\$18,210	\$455	16,696	37%	\$11.67	\$607	1.3	54%
Kingsport-Bristol-Bristol MSA	\$10.83	\$563	\$22,520	1.5	\$50,200	\$1,255	\$15,060	\$377	11,104	28%	\$10.14	\$527	1.1	49%
Louisa County HMFA	\$13.23	\$688	\$27,520	1.8	\$65,100	\$1,628	\$19,530	\$488	2,886	22%	\$15.20	\$790	0.9	42%
Lynchburg MSA	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	27,230	28%	\$11.42	\$594	1.1	49%
Pulaski County HMFA	\$11.08	\$576	\$23,040	1.5	\$49,400	\$1,235	\$14,820	\$371	4,006	27%	\$9.77	\$508	1.1	55%
Richmond HMFA	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	142,781	31%	\$14.53	\$755	1.2	50%
Roanoke HMFA	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	32,289	31%	\$12.50	\$650	1.1	49%
Virginia Beach-Norfolk-Newport News MSA *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	217,660	36%	\$12.91	\$671	1.6	54%
Warren County HMFA	\$16.23	\$844	\$33,760	2.2	\$78,400	\$1,960	\$23,520	\$588	3,569	25%	\$9.68	\$503	1.7	41%
Washington-Arlington-Alexandria HMFA *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	278,133	31%	\$20.93	\$1,089	1.4	47%
Winchester MSA	\$17.21	\$895	\$35,800	2.4	\$65,300	\$1,633	\$19,590	\$490	11,111	29%	\$14.00	\$728	1.2	46%
Accomack	\$12.37	\$643	\$25,720	1.7	\$51,900	\$1,298	\$15,570	\$389	3,649	26%	\$10.87	\$565	1.1	37%
Albemarle	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	12,949	35%	\$13.30	\$691	1.5	48%
Alexandria city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	34,635	54%	\$22.62	\$1,176	1.3	48%
Alleghany	\$10.40	\$541	\$21,640	1.4	\$53,200	\$1,330	\$15,960	\$399	1,206	17%	\$7.93	\$412	1.3	59%
Amelia	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	821	17%	\$12.37	\$643	1.4	43%
Amherst	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	3,130	25%	\$10.82	\$563	1.2	43%
Appomattox	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	1,437	24%	\$6.31	\$328	2.0	52%
Arlington *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	48,724	53%	\$29.03	\$1,509	1.0	40%
Augusta	\$12.10	\$629	\$25,160	1.7	\$59,800	\$1,495	\$17,940	\$449	5,226	19%	\$12.06	\$627	1.0	40%
Bath	\$10.69	\$556	\$22,240	1.5	\$50,600	\$1,265	\$15,180	\$380	264	13%	\$12.41	\$645	0.9	31%
Bedford city	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	930	33%	\$7.24	\$377	1.7	77%
Bedford	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	4,217	16%	\$8.48	\$441	1.5	43%
Bland	\$10.40	\$541	\$21,640	1.4	\$47,600	\$1,190	\$14,280	\$357	391	15%	\$11.47	\$596	0.9	47%
Botetourt	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	1,654	13%	\$10.52	\$547	1.3	37%
Bristol city	\$10.83	\$563	\$22,520	1.5	\$50,200	\$1,255	\$15,060	\$377	3,039	38%	\$7.29	\$379	1.5	65%
Brunswick	\$10.40	\$541	\$21,640	1.4	\$46,700	\$1,168	\$14,010	\$350	1,823	30%	\$9.20	\$478	1.1	54%
Buchanan	\$10.40	\$541	\$21,640	1.4	\$37,900	\$948	\$11,370	\$284	1,869	20%	\$11.86	\$616	0.9	68%
Buckingham	\$10.40	\$541	\$21,640	1.4	\$48,100	\$1,203	\$14,430	\$361	1,227	25%	\$13.89	\$722	0.7	36%
Buena Vista city	\$11.77	\$612	\$24,480	1.6	\$55,500	\$1,388	\$16,650	\$416	948	35%	\$7.78	\$404	1.5	57%
Campbell	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	5,348	24%	\$10.89	\$566	1.2	53%
Caroline	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	1,753	17%	\$10.17	\$529	1.7	47%
Carroll	\$10.40	\$541	\$21,640	1.4	\$45,700	\$1,143	\$13,710	\$343	3,048	24%	\$8.72	\$453	1.2	47%
Charles City county	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	407	15%	\$15.82	\$823	1.1	45%
Charlotte	\$10.40	\$541	\$21,640	1.4	\$50,400	\$1,260	\$15,120	\$378	975	22%	\$6.96	\$362	1.5	55%
Charlottesville city	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	10,147	59%	\$13.15	\$684	1.5	67%
Chesapeake city*	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	19,790	25%	\$10.28	\$534	2.0	54%
Chesterfield	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	24,312	22%	\$12.39	\$644	1.4	42%
Clarke*	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	1,340	24%	\$10.50	\$546	2.8	67%
Colonial Heights city	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	2,423	34%	\$9.66	\$502	1.7	44%
Covington city	\$10.40	\$541	\$21,640	1.4	\$53,200	\$1,330	\$15,960	\$399	827	31%	\$17.71	\$921	0.6	41%
Craig	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	285	14%	\$13.22	\$687	1.1	31%
Culpeper	\$14.85	\$772	\$30,880	2.0	\$79,000	\$1,975	\$23,700	\$593	4,336	27%	\$10.46	\$544	1.4	37%
Cumberland	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	880	22%	\$8.20	\$427	2.1	63%
Danville city	\$11.69	\$608	\$24,320	1.6	\$48,700	\$1,218	\$14,610	\$365	8,825	45%	\$10.16	\$528	1.2	64%
Dickenson	\$10.40	\$541	\$21,640	1.4	\$36,300	\$908	\$10,890	\$272	1,198	19%	\$11.97	\$622	0.9	65%
Dinwiddie	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	2,373	24%	\$14.64	\$761	1.2	47%
Emporia city	\$10.98	\$571	\$22,840	1.5	\$47,400	\$1,185	\$14,220	\$356	1,242	52%	\$9.18	\$477	1.2	54%
Essex	\$13.21	\$687	\$27,480	1.8	\$54,900	\$1,373	\$16,470	\$412	1,125	25%	\$11.52	\$599	1.1	41%
Fairfax city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	2,376	28%	\$17.97	\$934	1.6	47%
Fairfax *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	107,320	28%	\$23.56	\$1,225	1.2	44%
Falls Church city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	1,700	36%	\$14.88	\$774	1.9	44%
Fauquier *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	4,736	21%	\$10.54	\$548	2.7	64%
Floyd	\$10.40	\$541	\$21,640	1.4	\$53,800	\$1,345	\$16,140	\$404	1,364	22%	\$9.68	\$503	1.1	32%
Fluvanna	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	1,171	13%	\$8.68	\$452	2.3	50%
Franklin city	\$13.37	\$695	\$27,800	1.8	\$59,800	\$1,495	\$17,940	\$449	1,893	54%	\$9.63	\$501	1.4	55%

VIRGINIA: *Out of Reach 2012*

COUNTY/METRO	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					Estimated percent of renters unable to afford ≥ BR FMR
	Hourly wage necessary to afford ≥ BR FMR	Two bedroom FMR ¹	Income needed to afford ≥ BR FMR	Full-time jobs at minimum wage needed to afford ≥ BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford ≥ BR FMR	
Franklin	\$11.73	\$610	\$24,400	1.6	\$56,200	\$1,405	\$16,860	\$422	5,031	22%	\$10.33	\$537	1.1	39%
Frederick	\$17.21	\$895	\$35,800	2.4	\$65,300	\$1,633	\$19,590	\$490	6,063	21%	\$13.11	\$682	1.3	41%
Fredericksburg city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	5,614	61%	\$13.45	\$700	2.2	79%
Galax city	\$10.40	\$541	\$21,640	1.4	\$45,700	\$1,143	\$13,710	\$343	1,221	37%	\$10.06	\$523	1.0	68%
Giles	\$10.40	\$541	\$21,640	1.4	\$51,600	\$1,290	\$15,480	\$387	1,573	22%	\$10.08	\$524	1.0	55%
Gloucester *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	2,470	18%	\$7.87	\$409	2.6	58%
Goochland	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	598	9%	\$19.42	\$1,010	0.9	37%
Grayson	\$10.40	\$541	\$21,640	1.4	\$41,000	\$1,025	\$12,300	\$308	1,285	19%	\$6.91	\$359	1.5	67%
Greene	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	1,352	20%	\$9.19	\$478	2.2	61%
Greensville	\$10.98	\$571	\$22,840	1.5	\$47,400	\$1,185	\$14,220	\$356	860	25%	\$10.25	\$533	1.1	48%
Halifax	\$10.40	\$541	\$21,640	1.4	\$47,900	\$1,198	\$14,370	\$359	3,526	24%	\$9.46	\$462	1.1	53%
Hampton city *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	21,710	41%	\$12.70	\$660	1.6	59%
Hanover	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	5,813	16%	\$10.79	\$561	1.6	39%
Harrisonburg city	\$15.08	\$784	\$31,360	2.1	\$60,700	\$1,518	\$18,210	\$455	9,195	61%	\$11.47	\$596	1.3	60%
Henrico	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	40,263	33%	\$15.15	\$788	1.1	46%
Henry	\$10.40	\$541	\$21,640	1.4	\$44,100	\$1,103	\$13,230	\$331	5,513	24%	\$10.85	\$564	1.0	49%
Highland	\$10.40	\$541	\$21,640	1.4	\$55,900	\$1,398	\$16,770	\$419	264	23%	\$9.77	\$508	1.1	29%
Hopewell city	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	4,307	48%	\$19.06	\$991	0.9	58%
Isle of Wight *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	2,558	19%	\$9.70	\$504	2.1	66%
James City county *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	6,079	24%	\$10.05	\$522	2.0	46%
King and Queen	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	552	20%	\$16.36	\$851	1.0	44%
King George	\$15.71	\$817	\$32,680	2.2	\$89,400	\$2,235	\$26,820	\$671	1,933	24%	\$15.52	\$807	1.0	34%
King William	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	860	15%	\$9.87	\$513	1.7	54%
Lancaster	\$15.13	\$787	\$31,480	2.1	\$56,900	\$1,423	\$17,070	\$427	1,241	23%	\$11.28	\$587	1.3	49%
Lee	\$10.40	\$541	\$21,640	1.4	\$43,400	\$1,085	\$13,020	\$326	2,573	26%	\$7.89	\$410	1.3	55%
Lexington city	\$11.77	\$612	\$24,480	1.6	\$55,500	\$1,388	\$16,650	\$416	1,029	49%	\$6.88	\$358	1.7	81%
Loudoun *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	18,308	19%	\$16.07	\$836	1.8	45%
Louisa	\$13.23	\$688	\$27,520	1.8	\$65,100	\$1,628	\$19,530	\$488	2,886	22%	\$15.20	\$790	0.9	42%
Lunenburg	\$11.40	\$593	\$23,720	1.6	\$44,200	\$1,105	\$13,260	\$332	1,154	26%	\$9.88	\$514	1.2	52%
Lynchburg city	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	12,168	44%	\$13.04	\$678	1.0	50%
Madison	\$13.58	\$706	\$28,240	1.9	\$66,000	\$1,650	\$19,800	\$495	992	19%	\$14.77	\$768	0.9	23%
Manassas city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	3,729	32%	\$16.15	\$840	1.8	65%
Manassas Park city *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	1,213	29%	\$16.21	\$843	1.8	55%
Martinsville city	\$10.40	\$541	\$21,640	1.4	\$44,100	\$1,103	\$13,230	\$331	2,403	41%	\$7.11	\$370	1.5	68%
Mathews *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	642	17%	\$7.34	\$382	2.8	67%
Mecklenburg	\$10.40	\$541	\$21,640	1.4	\$47,200	\$1,180	\$14,160	\$354	3,131	25%	\$9.43	\$490	1.1	47%
Middlesex	\$11.73	\$610	\$24,400	1.6	\$64,300	\$1,608	\$19,290	\$482	814	19%	\$9.56	\$497	1.2	33%
Montgomery	\$13.92	\$724	\$28,960	1.9	\$68,400	\$1,710	\$20,520	\$513	14,982	44%	\$8.71	\$453	1.6	59%
Nelson	\$19.79	\$1,029	\$41,160	2.7	\$77,800	\$1,945	\$23,340	\$584	1,448	22%	\$10.58	\$550	1.9	53%
New Kent	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	648	10%	\$8.38	\$436	2.0	47%
Newport News city *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	33,822	48%	\$15.31	\$796	1.3	57%
Norfolk city *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	45,386	53%	\$15.93	\$829	1.3	63%
Northampton	\$12.69	\$660	\$26,400	1.8	\$50,800	\$1,270	\$15,240	\$381	1,471	29%	\$8.57	\$446	1.5	57%
Northumberland	\$12.62	\$656	\$26,240	1.7	\$63,100	\$1,578	\$18,930	\$473	859	16%	\$8.24	\$429	1.5	48%
Norton city	\$10.40	\$541	\$21,640	1.4	\$43,300	\$1,083	\$12,990	\$325	812	46%	\$9.46	\$492	1.1	61%
Nottoway	\$12.46	\$648	\$25,920	1.7	\$51,900	\$1,298	\$15,570	\$389	1,999	36%	\$11.26	\$586	1.1	46%
Orange	\$15.00	\$780	\$31,200	2.1	\$66,500	\$1,663	\$19,950	\$499	2,732	22%	\$12.14	\$631	1.2	40%
Page	\$11.79	\$613	\$24,520	1.6	\$54,800	\$1,370	\$16,440	\$411	2,347	24%	\$8.16	\$424	1.4	45%
Patrick	\$10.40	\$541	\$21,640	1.4	\$43,800	\$1,095	\$13,140	\$329	1,371	19%	\$7.60	\$395	1.4	54%
Petersburg city	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	6,053	49%	\$13.81	\$718	1.2	59%
Pittsylvania	\$11.69	\$608	\$24,320	1.6	\$48,700	\$1,218	\$14,610	\$365	5,469	21%	\$8.73	\$454	1.3	52%
Poquoson city †	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	689	15%				55%
Portsmouth city*	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	14,355	38%	\$12.63	\$657	1.6	64%
Powhatan	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	894	10%	\$9.78	\$508	1.7	43%
Prince Edward	\$12.17	\$633	\$25,320	1.7	\$52,800	\$1,320	\$15,840	\$396	2,676	37%	\$9.98	\$519	1.2	49%
Prince George	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	2,581	25%	\$12.11	\$630	1.4	41%
Prince William *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	31,507	25%	\$11.49	\$598	2.5	53%
Pulaski	\$11.08	\$576	\$23,040	1.5	\$49,400	\$1,235	\$14,820	\$371	4,006	27%	\$9.77	\$508	1.1	55%
Radford city	\$13.92	\$724	\$28,960	1.9	\$68,400	\$1,710	\$20,520	\$513	2,740	48%	\$10.68	\$555	1.3	73%
Rappahannock	\$15.21	\$791	\$31,640	2.1	\$74,300	\$1,858	\$22,290	\$557	869	27%	\$13.66	\$710	1.1	37%
Richmond city	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	45,991	55%	\$17.50	\$910	1.0	65%
Richmond	\$12.23	\$636	\$25,440	1.7	\$58,900	\$1,473	\$17,670	\$442	605	20%	\$9.49	\$494	1.3	42%
Roanoke city	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	18,828	44%	\$12.89	\$670	1.1	58%

VIRGINIA: *Out of Reach* 2012

COUNTY/METRO	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Estimated percent of renters unable to afford ≥ BR FMR	
	Hourly wage necessary to afford ≥ BR FMR	Two bedroom FMR ¹	Income needed to afford ≥ BR FMR	Full-time jobs at minimum wage needed to afford ≥ BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage	Rent affordable at mean renter wage		Full-time jobs at mean renter wage needed to afford ≥ BR FMR
Roanoke County	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	8,432	22%	\$11.47	\$597	1.2	37%
Rockbridge	\$11.77	\$612	\$24,480	1.6	\$55,500	\$1,388	\$16,650	\$416	2,212	24%	\$7.38	\$384	1.6	53%
Rockingham	\$15.08	\$784	\$31,360	2.1	\$60,700	\$1,518	\$18,210	\$455	7,501	25%	\$11.87	\$617	1.3	48%
Russell	\$10.40	\$541	\$21,640	1.4	\$45,100	\$1,128	\$13,530	\$338	2,648	23%	\$7.56	\$393	1.4	65%
Salem city	\$14.08	\$732	\$29,280	1.9	\$63,200	\$1,580	\$18,960	\$474	3,090	31%	\$13.73	\$714	1.0	44%
Scott	\$10.83	\$563	\$22,520	1.5	\$50,200	\$1,255	\$15,060	\$377	2,207	23%	\$7.77	\$404	1.4	59%
Shenandoah	\$12.50	\$650	\$26,000	1.7	\$64,300	\$1,608	\$19,290	\$482	5,277	30%	\$9.55	\$497	1.3	40%
Smyth	\$10.40	\$541	\$21,640	1.4	\$47,300	\$1,183	\$14,190	\$355	3,518	27%	\$9.36	\$487	1.1	54%
Southampton	\$13.37	\$695	\$27,800	1.8	\$59,800	\$1,495	\$17,940	\$449	1,567	24%	\$7.67	\$399	1.7	55%
Spotsylvania *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	8,250	20%	\$9.81	\$510	3.0	63%
Stafford *	\$28.96	\$1,506	\$60,240	4.0	\$107,500	\$2,688	\$32,250	\$806	8,681	22%	\$11.51	\$599	2.5	53%
Staunton city	\$12.10	\$629	\$25,160	1.7	\$59,800	\$1,495	\$17,940	\$449	4,118	40%	\$8.37	\$435	1.4	48%
Suffolk city*	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	7,488	25%	\$8.96	\$466	2.3	64%
Surry *	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	641	26%	\$26.61	\$1,384	0.8	57%
Sussex	\$16.88	\$878	\$35,120	2.3	\$75,600	\$1,890	\$22,680	\$567	1,252	33%	\$11.33	\$589	1.5	56%
Tazewell	\$10.40	\$541	\$21,640	1.4	\$47,000	\$1,175	\$14,100	\$353	4,800	27%	\$8.49	\$442	1.2	55%
Virginia Beach city*	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	54,845	33%	\$12.78	\$665	1.6	44%
Warren	\$16.23	\$844	\$33,760	2.2	\$78,400	\$1,960	\$23,520	\$588	3,569	25%	\$9.68	\$503	1.7	41%
Washington	\$10.83	\$563	\$22,520	1.5	\$50,200	\$1,255	\$15,060	\$377	5,858	26%	\$12.44	\$647	0.9	41%
Waynesboro city	\$12.10	\$629	\$25,160	1.7	\$59,800	\$1,495	\$17,940	\$449	3,526	41%	\$8.97	\$467	1.3	53%
Westmoreland	\$15.65	\$814	\$32,560	2.2	\$63,300	\$1,583	\$18,990	\$475	1,702	24%	\$9.81	\$510	1.6	37%
Williamsburg city*	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	2,054	50%	\$11.21	\$583	1.8	50%
Winchester city	\$17.21	\$895	\$35,800	2.4	\$65,300	\$1,633	\$19,590	\$490	5,048	49%	\$14.72	\$766	1.2	53%
Wise	\$10.40	\$541	\$21,640	1.4	\$43,300	\$1,083	\$12,990	\$325	4,777	30%	\$13.22	\$687	0.8	53%
Wythe	\$10.40	\$541	\$21,640	1.4	\$51,600	\$1,290	\$15,480	\$387	2,684	23%	\$8.83	\$459	1.2	48%
York	\$20.46	\$1,064	\$42,560	2.8	\$70,900	\$1,773	\$21,270	\$532	5,131	21%	\$9.72	\$505	2.1	41%

* 50th percentile FMR. According to interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th percentile, in large metropolitan areas with concentrations of poverty. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility. Washington-Arlington-Alexandria, DC-VA-MD HMA remains eligible for FY12 50th percentile FMR and Virginia Beach-Norfolk-Newport News VA-NC MSA is newly eligible for 50th percentile FMR in FY12.

† Wage data not available. Renter wage information is based on 2010 data reported by the Bureau of Labor Statistics in the Quarterly Census of Employment and Wages. In some cases renter wage data at the county level is unavailable either because the Bureau of Labor Statistics could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

1 FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2011)

2 AMI = Fiscal Year 2012 Area Median Income for families (HUD, 2011)

3 "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on housing costs

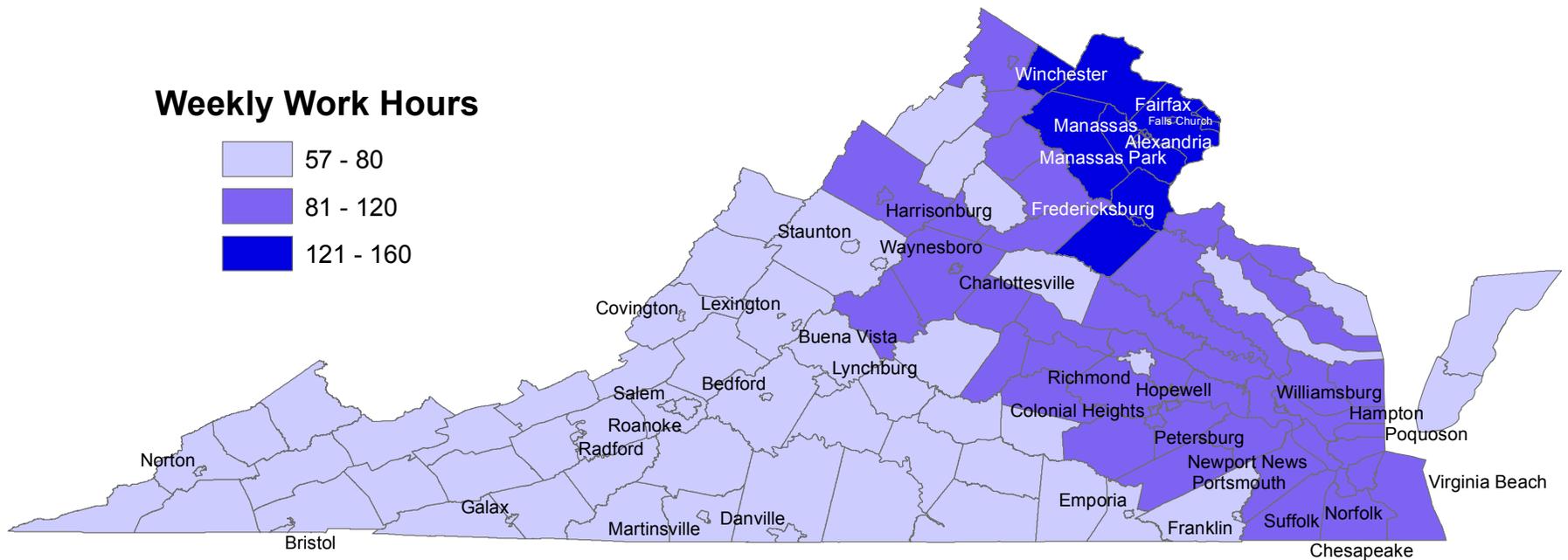
4 The federal standard for extremely low income households. Does not include HUD-specific adjustments.

For more information and data notes, contact Jen Wickham at the Virginia Housing Coalition by email or phone - jen@hdadvisors.net or 804-915-7899.

Or visit *Out of Reach* at the National Low Income Housing Coalition (NLIHC) at <http://nlihc.org/oor/2012>

Weekly Hours a Renter Must Work to Afford a 2-Bedroom Apartment at the Minimum Wage

Labeled by City

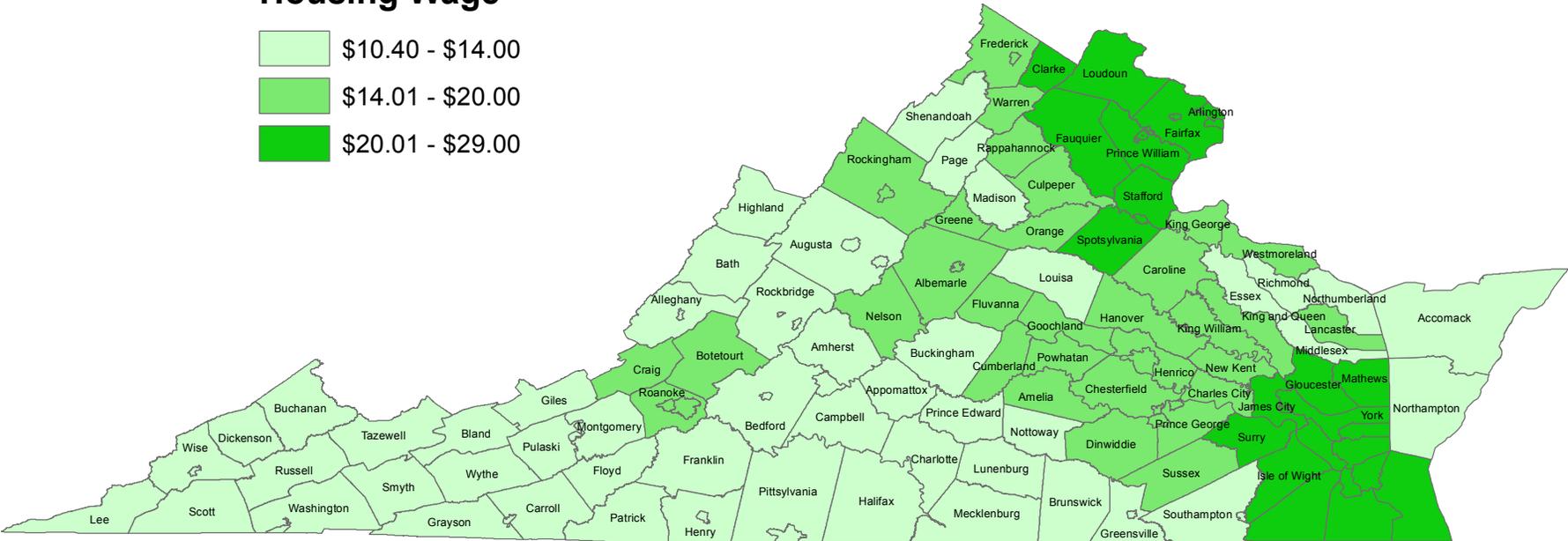


Data: Out of Reach 2012, National Low Income Housing Coalition. Map created by Virginia Housing Coalition.

Housing Wage: Required Wage to Afford a 2-Bedroom Apartment at Fair Market Rent, 2012

Labeled by County

Housing Wage

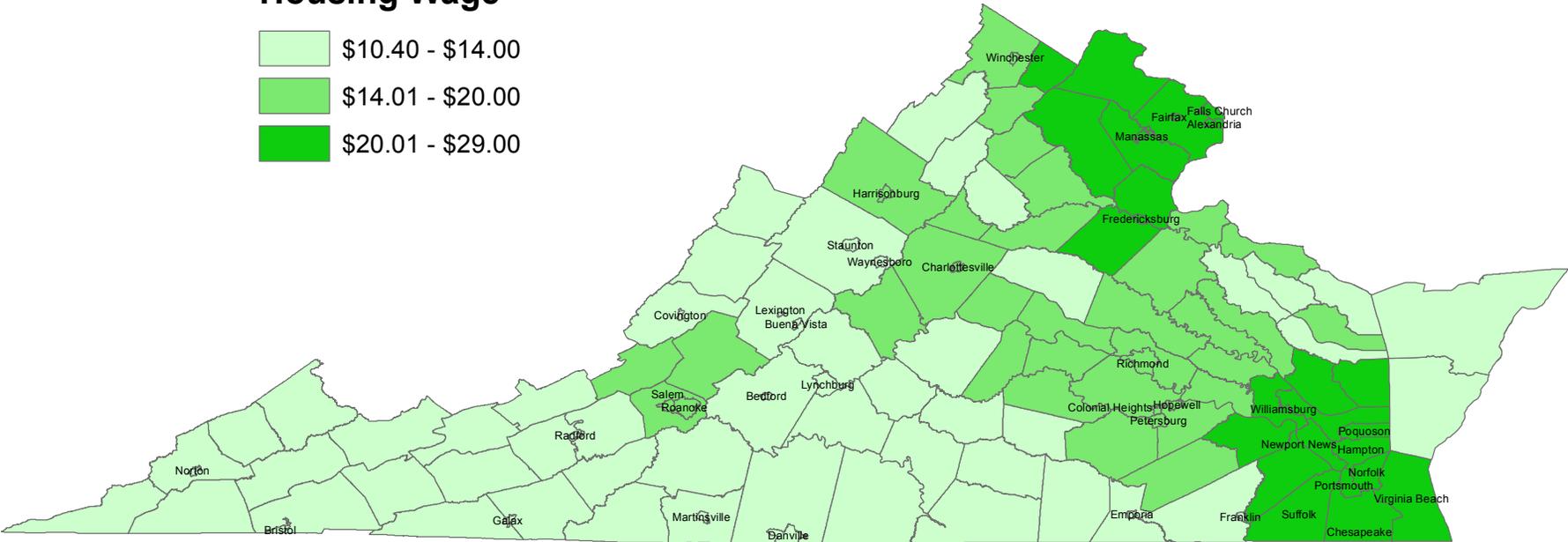


Data: Out of Reach 2012, National Low Income Housing Coalition. Map created by Virginia Housing Coalition.

Housing Wage: Required Wage to Afford a 2-Bedroom Apartment at Fair Market Rent, 2012

Labeled by City

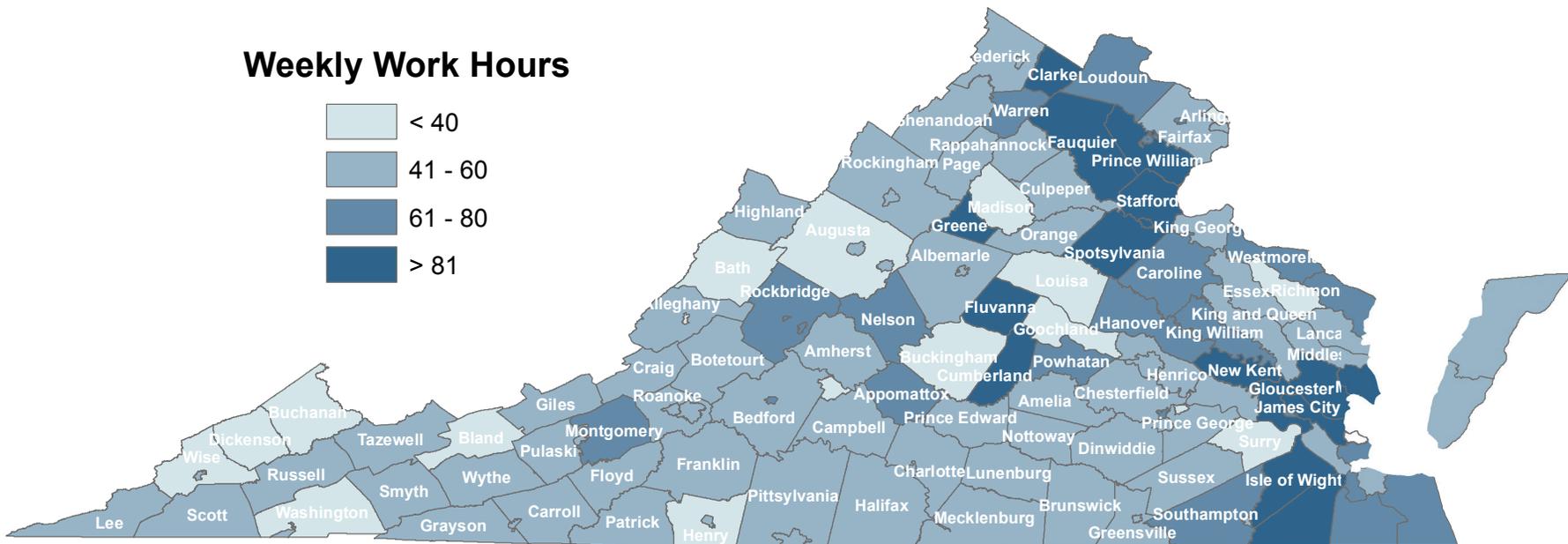
Housing Wage



Data: Out of Reach 2012, National Low Income Housing Coalition. Map created by Virginia Housing Coalition.

Weekly Hours a Renter Must Work to Afford a 2-Bedroom Apartment at the Mean Renter Wage

Labeled by County

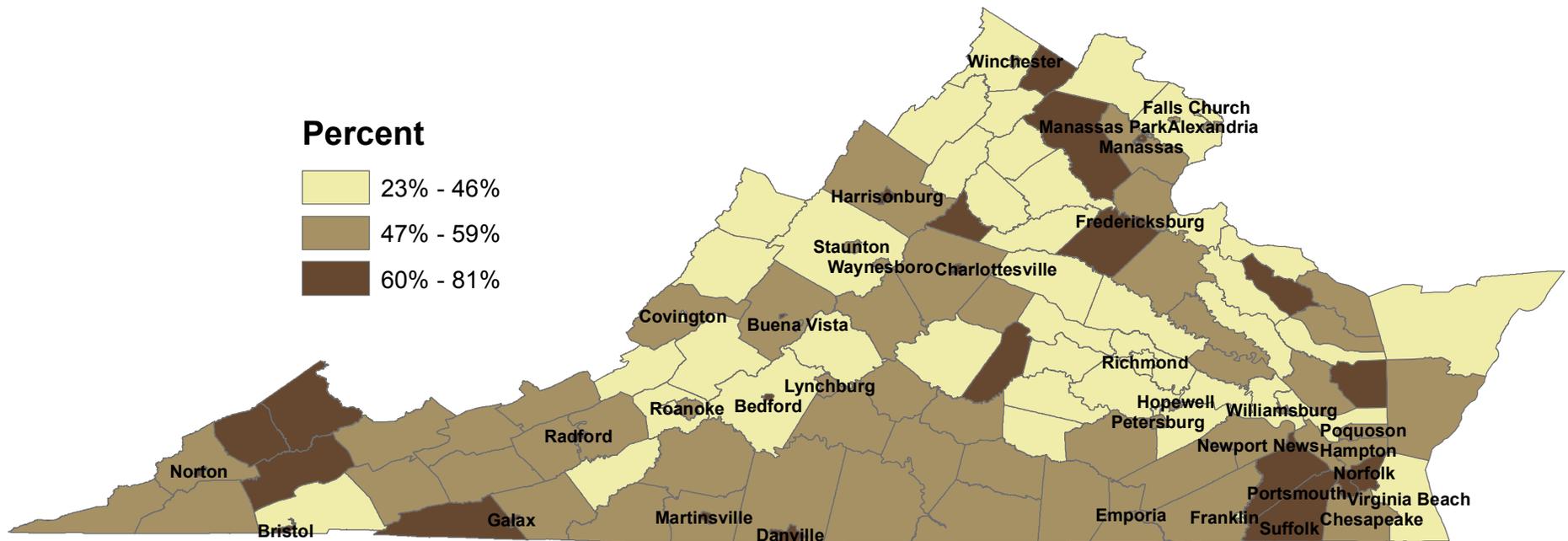


Data: Out of Reach 2012, National Low Income Housing Coalition. Map created by Virginia Housing Coalition.

Data is unavailable for Poquoson City. It appears white, or unshaded, on the map.

Percent of Renters Unable to Afford a 2-Bedroom Apartment*

Labeled by City



Data: Out of Reach 2012, National Low Income Housing Coalition. Map created by Virginia Housing Coalition.

* Estimated by comparing the percent of renter median household income required to afford a two-bedroom at the FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2010 American Community Survey Public Use Microdata Sample housing file.