

**NATIONAL LOW INCOME HOUSING COALITION- OUT OF REACH 2013-  
BARNSTABLE COUNTY**

In Barnstable County, the Fair Market Rent (FMR) for a two bedroom apartment is \$1,267. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,223 monthly or \$50,680 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into the following Housing Wage:

**\$24.37**

In Barnstable County, 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 122 hours per week, 52 weeks per year. Or, a household must include 3.0 minimum wage earners working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Barnstable County, the estimated mean (average) wage for a renter is \$10.67 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 91 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.3 worker(s) earning the mean renter wage in order to make the two bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$827 in Barnstable County. If SSI represents an individual's sole source of income, \$248 in monthly rent is affordable, while the FMR for a one-bedroom is \$945.

A unit is considered affordable if it costs no more than 30% of the renter's income.

<b>Number of Households (2007-2011)</b>	<b>Barnstable County</b>
Total	96,775
Total Renter	19,531
% Renter	20%

<b>2012 Annual Median Income (AMI) (1)</b>	<b>Barnstable County</b>
Annual	\$74,900
Monthly	\$6,242
30% of AMI (2)	\$22,470

<b>Maximum Affordable (3) Monthly Housing Cost by % of Family AMI</b>	<b>Barnstable County</b>
30%	\$562
50%	\$936
80%	\$1,498
100%	\$1,873

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<b>2013 Fair Market Rent (FMR) (4)</b>	<b>Barnstable County</b>
Zero-Bedroom	\$847
One-Bedroom	\$945
Two-Bedroom	\$1,267
Three-Bedroom	\$1,657
Four-Bedroom	\$1,740

<b>Annual Income Needed to Afford FMR</b>	<b>Barnstable County</b>
Zero-Bedroom	\$33,880
One-Bedroom	\$37,800
Two-Bedroom	\$50,680
Three-Bedroom	\$66,280
Four-Bedroom	\$69,600

<b>2013 Renter Household Income</b>	<b>Barnstable County</b>
Estimated Median Renter Household Income (5)	\$32,680
Percent Median Renter Income Needed to Afford 2 BR FMR	155%
Rent affordable at Median Renter Income	\$817
Percent Renters Unable to Afford 2 BR FMR (6)	67%

<b>2013 Renter Wage</b>	<b>Barnstable County</b>
Estimated Mean Renter Wage (7)	\$10.67
Rent Affordable at Mean Wage	\$555

<b>2013 Minimum Wage</b>	<b>Barnstable County</b>
Minimum Wage	\$8.00
Rent Affordable at Minimum Wage	\$416

<b>2013 Supplemental Security Income (SSI)</b>	<b>Barnstable County</b>
Monthly SSI Payment	\$827
Rent Affordable at SSI	\$248

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<b>Housing Wage</b>	<b>Barnstable County</b>
Zero-Bedroom	\$16.29
One-Bedroom	\$18.17
Two-Bedroom	\$24.37
Three-Bedroom	\$31.87
Four-Bedroom	\$33.46

<b>Work Hours/Week at Minimum Wage Needed to Afford FMR</b>	<b>Barnstable County</b>
Zero-Bedroom	81
One-Bedroom	91
Two-Bedroom	122
Three-Bedroom	159
Four-Bedroom	167

<b>Work Hours/Week at Mean Renter Wage Needed to Afford FMR</b>	<b>Barnstable County</b>
Zero-Bedroom	61
One-Bedroom	68
Two-Bedroom	91
Three-Bedroom	119
Four-Bedroom	125

<b>Full-time Jobs at Minimum Wage Needed to Afford FMR</b>	<b>Barnstable County</b>
Zero-Bedroom	2.0
One-Bedroom	2.3
Two-Bedroom	3.0
Three-Bedroom	4.0
Four-Bedroom	4.2

<b>Full-time Jobs at Mean Renter Wage Needed to Afford FMR</b>	<b>Barnstable County</b>
Zero-Bedroom	1.5
One-Bedroom	1.7
Two-Bedroom	2.3
Three-Bedroom	3.0
Four-Bedroom	3.1

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**FOOTNOTES:**

- (1) Fiscal Year 2013 Area Median Income (HUD, 2012).
- (2) Annual income of 30% of AMI or less is the federal standard for Extremely Low Income Households. Does not include HUD-specific adjustments.
- (3) “Affordable” rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs- rent and utilities.
- (4) Fiscal Year 2013 Fair Market Rent (HUD, final as of October 1, 2012).
- (5) American Community Survey (ACS) 5 year 2007-2011 median renter household income, projected to 2012 using HUD’s income adjustment factor and through 2013 based upon AMIs.
- (6) Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2011 American Community Survey Public Use Microdata Sample housing file.
- (7) Based on 2011 Bureau of Labor Statistics data, adjusted using the ratio of renter to total household income reported in ACS, and projected to April 1, 2013.