THANK YOU for joining us for the 2024 PARCA Annual Forum.

Every day, we hear more and more about the housing market. Stories of soaring values and rising rates may have little impact on those of us not in the housing market. However, those issues are just the leading edge of a complex set of housing issues that we face across the country and here in Alabama. Low inventory, slow turnover, constraints, and zoning regulations are but a few of the issues straining the housing market.

And our middle-income workers—like firefighters, nurses, police officers, teachers, and others essential to our communities—are often most affected by these pressures.

Together, we will explore the challenges and opportunities of workforce housing in Alabama. We will engage leaders in the field to define terms, explore solutions, and seek new opportunities. We will learn what Alabama is doing and what Alabama could be doing to enable our workforce to live where they work and how that fosters vibrant, inclusive communities.

The Annual Forum is one way PARCA pursues its mission. As Alabama’s first and only nonideological research and data analysis nonprofit, we ensure that leaders have the resources to design and deliver effective, efficient, and equitable public services.

We do this work in four ways:

We provide data analysis—understanding the issue.

We conduct policy research—providing viable options to consider.

We offer technical assistance—designing and implementing policies and programs.

We conduct program evaluation—testing policies and programs.

PARCA produces rigorous, evidence-based research so that public decisions might be made, and public money-- both tax dollars and charitable donations--might be spent, informed by fact.

PARCA’s task today is to inform and educate on this critical policy area. Your task is to reflect, decide and engage.

Our work is supported through the generosity of foundations, individuals, and corporations. These investments allow us to remain independent, focused on what matters most.

Visit www.parcalabama.org/give to make your investment in sound public policy today.

Ryan Hankins, Ph.D.
Executive Director, PARCA
## ANNUAL FORUM 2024

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Presenter(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30</td>
<td>Continental Breakfast</td>
<td></td>
</tr>
<tr>
<td>9:00</td>
<td>Welcome &amp; Introductions</td>
<td><strong>Tyrone Fenderson</strong>&lt;br&gt;PARCA Board President</td>
</tr>
<tr>
<td></td>
<td><strong>Why Housing?</strong></td>
<td><strong>Ryan Hankins, Ph.D.</strong>&lt;br&gt;PARCA Executive Director</td>
</tr>
<tr>
<td></td>
<td><strong>What is Workforce Housing?</strong></td>
<td><strong>Lisa McCarroll</strong>&lt;br&gt;Navigate Housing Partners</td>
</tr>
<tr>
<td></td>
<td><strong>Innovations Around the Country</strong></td>
<td><strong>Amanda Loper, AIA LEED AP</strong>&lt;br&gt;David Baker Architects</td>
</tr>
<tr>
<td>10:00</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>10:20</td>
<td>Opportunities in Alabama</td>
<td><strong>Terry Harbin</strong>&lt;br&gt;Affordable Homes Gulf Coast, LLC</td>
</tr>
<tr>
<td></td>
<td><strong>Facilitated by Ryan Hankins, Ph.D.</strong></td>
<td><strong>Mary Ellen Judah</strong>&lt;br&gt;Neighborhood Concepts, Inc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Cory Stallworth</strong>&lt;br&gt;City of Birmingham</td>
</tr>
<tr>
<td>11:15</td>
<td>What is Possible?</td>
<td><strong>James Stockard</strong>&lt;br&gt;Harvard University Graduate School of Design</td>
</tr>
<tr>
<td>Noon</td>
<td>GOVERNOR ALBERT BREWER LEGACY LUNCH</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Welcome</strong></td>
<td><strong>Tyrone Fenderson</strong>&lt;br&gt;PARCA Board President</td>
</tr>
<tr>
<td></td>
<td><strong>Year in Review</strong></td>
<td><strong>Ryan Hankins, Ph.D.</strong>&lt;br&gt;PARCA Executive Director</td>
</tr>
<tr>
<td></td>
<td><strong>Keynote Address</strong></td>
<td><strong>The Honorable Kay Ivey</strong>&lt;br&gt;Governor of Alabama</td>
</tr>
<tr>
<td></td>
<td><strong>Closing</strong></td>
<td><strong>Tyrone Fenderson</strong>&lt;br&gt;PARCA Board President</td>
</tr>
</tbody>
</table>
In order of appearance.

TYRONE FENDERTON

Tyrone Fenderson, Jr. began his banking career more than thirty years ago and has served in progressive leadership roles at regional and community banks throughout Alabama. He is currently Market President for Synovus Bank with responsibility for its Mobile Market, which includes Baldwin County. This is his second stint with Synovus, adding to previous service as a commercial banker in his hometown of Birmingham, Alabama from 2001 to 2005.

Fenderson spent a significant portion of his career helping shape federal regulatory policy with a focus on limiting the impact of regulatory burdens on local economies and business growth. These efforts included serving as Chairman of Consumer Financial Protection Bureau’s Community Bank Advisory Council and two terms on the American Bankers Association’s Community Bankers Council. In 2015, Fenderson testified before the United States House of Representatives Financial Services Committee seeking industry-wide regulatory relief amid implementation of the Dodd-Frank Act – the landmark Wall Street and Consumer Protection legislation that followed the financial crisis in 2010.

As an active business and community leader, Fenderson serves local, statewide and regional causes as a board member of Ascension Florida, Alabama School of Math and Science Foundation, Public Affairs Research Council of Alabama (PARCA) and he is a Past Chairman of Leadership Alabama. Fenderson also served two terms on the Board of Trustees for the Graduate School of Banking at Louisiana State University.

Fenderson holds active Series 52, Series 53 and Series 63 professional securities licenses and is a registered member of Financial Industry Regulatory Authority (FINRA). He earned a Master of Business Administration from Troy University, a bachelor’s degree in business administration from Faulkner University and is a graduate of the Alabama Banking School at the University of South Alabama, the Graduate School of Banking at Louisiana State University, and the Stonier Graduate School of Banking at the University of Pennsylvania.

RYAN HANKINS, PH.D.

Ryan Hankins is the second Executive Director of PARCA. In addition to providing overall leadership to PARCA, Hankins has conducted or directed numerous research projects, including analyses of regional demographics, school finances, gambling revenue, and Medicaid expansion.

He is active in local and statewide nonprofit work and serves on numerous boards and committees, including the advisory boards for the Masters of Public Administration at Auburn University and both the Masters of Social Work and Department of Human Development and Family Science at Samford University. He has previously served on the board of the Alabama Association of Nonprofits, the Birmingham—Jefferson Food Policy Council, the Medicaid Citizens’ Advisory Board, the Bold Goals Workforce Development Council, the Executive Team of the Alabama Committee for Grade-Level Reading, the Alabama Counts! 2020 Census Committee, the Kiwanis Club of Birmingham, and is past president of the Alabama Association of Free Clinics.

He is a graduate of Harvard Business School’s Strategic Perspectives in Nonprofit Management Executive Education program, the Nonprofit Executive Leadership Institute, Leadership Birmingham, Leadership Alabama, and is a Birmingham Business Journal Top 40 Under 40 Honoree.

Hankins holds a bachelor’s degree in religion and English literature, a Master of Divinity, and a Ph.D. in political science. He has completed additional studies at the University of Alabama Birmingham and Oxford University.

He and his wife, Meredith, a speech-language pathologist at United Ability, are the parents of three children.

LISA MCCARROLL

Lisa McCarroll became Navigate’s Chief Executive Officer in October 2018. She served as the Director of Contract Administration since 2003. In this capacity, she has managed the contract tasks for the ACC contracts for Alabama, Mississippi, Virginia, and...
Connecticut. She has also managed the Quality Assurance department and Housing Quality Inspections™ quality control review.

McCarroll earned her Bachelor of Arts from Birmingham-Southern College and her Masters of Public Administration from the University of Alabama at Birmingham. She is a member of the National Contract Management Association and the Association for Talent Development.

AMANDA LOPER, AIA LEED AP

Amanda Loper is a Principal at David Baker Architects, a progressive, award-winning architecture and urban design firm known for combining social concern with a signature design character. Amanda leads the south-eastern office in Birmingham, Alabama, which she established in 2016. Her work integrates architecture and urban design so that each project is a “small but mighty act of urbanism.” Since the completion of her Bachelor of Architecture and Bachelor of Interior Architecture at Auburn University, Amanda has contributed to solving affordable housing crises in San Francisco and throughout the Southeast. She adapts these solutions to help other cities across the country address their own affordable housing crises and enhance livability. A strong “architecture communicator,” Amanda also shares her experiences, innovations, and philosophy widely with designers, students, developers, and the public through lectures and writing. Amanda was awarded a 2021 AIA Young Architects Award, a national honor that recognizes individuals who have demonstrated exceptional leadership and made significant contributions to the architecture profession early in their careers.

MARY ELLEN JUDAH

Mary Ellen Judah is the Executive Director of Neighborhood Concepts, Inc., a Huntsville-based non-profit committed to strengthening neighborhoods through the advancement of equitable housing and economic opportunities so all may thrive. NCI develops affordable housing throughout the Southeast and also manages the North Alabama Revolving Loan Fund, a U.S. Treasury certified Community Development Financial Institution or CDFI.

Mary Ellen has over 30 years of experience in her chosen field working both in the non-profit and for-profit sectors and is well-versed in non-profit administration, affordable housing and community development. A Huntsville resident for 37 years, she serves on the boards of the Fahe, Building Alabama Reinvestment and Collaborative Solutions, as well as various local boards and committees aligned with both her profession and her interests. She is a 2017 OFN Opportunity Fellow, a member of the Leadership Alabama Class of XXVIII, a member of Huntsville Committee of 100 and the recipient of the 2020 Fahe Voice of the Region Award.

TERRY HARBIN

Terry Harbin has 40 plus years of experience in all phases of sales, marketing, technology and banking management and broad strategic planning experience in technology, banking and non-profit sectors. He also started two technology related business ventures and two real estate development companies which have been sold and/or continue to operate successfully. Terry held various sales and marketing positions at QMS, a Mobile, AL technology start up and has served in Executive positions with Regions, BankTrust and BancorpSouth, and BankPlus banks. In 2019 He began Affordable Homes Gulf Coast, LLC to build LMI housing using infill properties to meet the increasing demand in the Mobile, AL area. Terry has also served on the United Way, University of Mobile, WHIL, Child Advocacy, Family Promise, Housing First, Coastal Alabama Partnership and Mobile Area Chamber of Commerce boards.

CORY STALLWORTH

Cory Stallworth brings many years of experience to his role as Senior Deputy Director of Community Development for the City of Birmingham. In this role Cory leads the City’s housing initiatives, including allocating the City’s HUD grant funding for housing.
development, managing the City’s housing plan, and cultivating public-private partnerships. With an extensive background in design, construction, and development, Cory uses his skill sets to create sustainable and equitable housing communities. Prior to joining the City of Birmingham, Cory served as the Vice President of Real Estate Development and Capital Improvement for the Housing Authority of the Birmingham District. Cory received a Bachelor of Science degree in Environmental Design at Auburn University and a Master of Engineering degree in Construction Management at the University of Alabama at Birmingham.

JAMES STOCKARD

James Stockard, an expert in affordable housing and community development, retired in 2014 from the role of curator of the Loeb Fellowship, which he held for 17 years. He continues to teach housing courses at the GSD. He also serves as an Academic Career Liaison for the Career Services Department, helping planning students think about their career paths and connecting them with potential employers. As a principal for over 25 years with the Cambridge-based consulting firm Stockard & Engler & Brigham, he worked with non-profit groups and public agencies across the country on such issues as affordable housing development, property management, neighborhood revitalization, and local, state and national housing policy. Shortly before coming to the GSD, he served as the court-appointed Special Master for the Department of Public and Assisted Housing in Washington, DC. Mr. Stockard has taught courses on housing policy at MIT’s Department of Urban Studies and Planning, and Tufts University well as the GSD. He is the co-author of Managing Affordable Housing, and wrote the epilogue in New Directions in Urban Public Housing.

He was the principal investigator for the Public Housing Operating Cost Study commissioned by the US Congress. Stockard served as a commissioner of the Cambridge Housing Authority for 40 years (including 8 terms as chair) and is a founding trustee of the Cambridge Affordable Housing Trust Fund. He is a past president of the Citizens Housing and Planning Association, Massachusetts’ largest research and advocacy group for housing and community development issues. He has been a member of the Massachusetts Housing Appeals Committee, ruling on Chapter 40B cases, for the past 17 years. Stockard is an alumnus of the Loeb Fellowship Program and also earned a Master of City Planning degree from the GSD.

THE HONORABLE KAY IVEY

Growing up in the small town of Camden in Wilcox County, Alabama, and working on her father’s farm, Kay Ivey was taught the value of hard work and living within one’s means. Her parents instilled the Alabama values of faith, family and community.

After graduating from Auburn University in 1967, Kay worked as a high school teacher and a bank officer. She served as Reading Clerk of the Alabama House of Representatives under Speaker Joseph C. McCorquodale and was Assistant Director of the Alabama Development Office, where she worked to spur job creation and economic development across the state.

In 2002, Kay became the first Republican elected State Treasurer since Reconstruction, and she was re-elected in 2006. As Treasurer, Kay was committed to making the office more open, transparent, and efficient. Kay was elected Lieutenant Governor in 2010, becoming the first Republican woman to hold the office in Alabama’s history.

She again made history on November 4, 2014, by becoming the first Republican Lieutenant Governor re-elected to the office.

On April 10, 2017, Governor Ivey was sworn in as the 54th Governor of the state of Alabama in the Old Senate Chamber in the Alabama State Capitol by Acting Chief Justice Lyn Stuart. Following a successful nineteen months in office, the people of Alabama made history again in November 2018 by electing Governor Ivey to a full term. She is the first Lieutenant Governor of Alabama elected to a full term after taking over as governor due to a vacancy in the Governor’s Office.

On January 14, 2019, Governor Ivey was officially sworn in for her full term by Associate Justice Will Sellers. Governor Ivey’s first term brought conservative leadership with effective results to make this generation more productive and the next generation more prosperous.

Governor Ivey was reelected to a second full term November 2022 in a landslide voting outcome, and she was sworn in January 16, 2023. Noting education, economic development, roads and bridges, broadband expansion, public safety and government reform as the top priorities of her second administration, Governor Ivey vowed to keep Alabama working, ensuring the state’s best days are yet to come.
ANNUAL FORUM 2024

PARCA BOARD

Tyrone Federson, Jr.*
President
Mobile-Baldwin County
Market President
Synovus Bank
-Mobile-

J.T. Price*
Vice-President
CEO
Landscape Workshop
-Birmingham-

Rose Allen*
Treasurer
CEO, Retired
deciBel Research
-Huntsville-

Kim Lewis*
Secretary
CEO
PROJECTXYZ
-Huntsville-

Macke Mauldin*
Immediate Past President
Bank Independent
-Florence-

Fred Blackwell
President
Fred Blackwell Roofing
-Smiths Station-

Preston Bolt
Member
Hand Arendall Harrison Sale
-Mobile-

Tom Brinkley
Shareholder
Maynard Cooper & Gale
-Birmingham-

Greg Butrus
Partner
Balch & Bingham LLP
-Birmingham-

J.W. Carpenter
President
Prosper
-Birmingham-

Clinton Carter
CFO
Huntsville Hospital
Health System
-Huntsville-

Daniel Coleman
President
Birmingham-Southern College
-Birmingham-

Watson Donald
Director of Corporate
Stakeholder Strategy
Alabama Power Company
-Birmingham-

David Donaldson
Retired Executive
Vulcan Materials Company
Donaldson & Associates
Consulting and
Senior Advisor, Summit
Strategy Group, LLC
-Birmingham-

Mark Drew
Executive Vice
President, Chief Legal
Officer
Protective Life Corporation
-Birmingham-

Brian Hamilton
CEO
Trillion Communications
-Birmingham-

Joe Hampton
President
Spire Energy
-Birmingham-

Abe Harper
President
Harper Technologies
-Mobile-

Judd Harwood*
Partner
Bradley Arant Boult Cummings
-Birmingham-

Betsy Holloway, Ph.D.
Vice President, Marketing and
Communication
Samford University
-Birmingham-

Horace Horn
Vice President
of External Affairs
PowerSouth Energy
Cooperative
-Montgomery-

Ted Hosp
Vice President,
Governmental Affairs
Blue Cross and
Blue Shield of Alabama
-Montgomery-

C. Wayne Hutchens
President, Retired
AT&T Alabama
-Birmingham-

Donny Jones
Chief Operating Officer
Chamber of Commerce of
West Alabama
-Tuscaloosa-

Cathy Sloss Jones
President and CEO
Sloss Real Estate
-Birmingham-

Ashley Kaplan
Executive Director
Leadership Alabama
-Birmingham-

Sean Kelly
Market Executive
Regions Bank
-Huntsville-

Deborah J. Long*
Executive Vice President,
Chief Legal Officer and
Secretary, Retired
Protective Life Corporation
-Birmingham-

Larkin Martin
Agent
Martin Farm
-Courtland-

Scott McLain*
Principal and
Managing Broker
Coldwell Banker Commercial
McLain Real Estate
-Huntsville-

Chrystal Morgan
Director of State and
Local Government
Operations
Boeing
-Huntsville-

David Muhlendorf
President & CEO, Retired
LDM Company
-Florence-

Charles Nailen
Owner
BBG Specialty Foods
-Dothan-

Steven Nichols
General Counsel
Mercedes-Benz USA
-Tuscaloosa-

Stratton Orr
CEO
Sexton, Inc.
-Decatur-

Ryan Robichaux†
Partner
Bradley Arant Boult Cummings
-Birmingham-

Lindsay Sinor
President
Vulcan Lands, Inc.
-Birmingham-

Bryson Stephens
Chairman
EBSCO
-Birmingham-

George Talbot
Vice President of External
Affairs
Volkert, Inc.
-Mobile-

Beck Taylor, Ph.D.
President
Samford University
-Birmingham-

Neal Wade
Director
Advanced Economic
Development Leadership
Program
-Oneonta-

* Executive Committee
+ Ex Officio

P. O. BOX 293931 · 800 LAKESHORE DRIVE · BIRMINGHAM, ALABAMA 35229 · 205 726 2482
PARCALABAMA.ORG
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is $943. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn $3,143 monthly or $37,715 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$18.13 PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ALABAMA:

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Wage</td>
<td>$7.25</td>
</tr>
<tr>
<td>Average Renter Wage</td>
<td>$16.83</td>
</tr>
<tr>
<td>2-Bedroom Housing Wage</td>
<td>$18.13</td>
</tr>
<tr>
<td>Number of Renter Households</td>
<td>582,412</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>31%</td>
</tr>
</tbody>
</table>

MOST EXPENSIVE AREAS

<table>
<thead>
<tr>
<th>MOST EXPENSIVE AREAS</th>
<th>HOUSING WAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daphne-Fairhope-Foley MSA</td>
<td>$23.19</td>
</tr>
<tr>
<td>Birmingham-Hoover HMFA</td>
<td>$20.67</td>
</tr>
<tr>
<td>Huntsville MSA</td>
<td>$19.79</td>
</tr>
<tr>
<td>Tuscaloosa HMFA</td>
<td>$19.58</td>
</tr>
<tr>
<td>Auburn-Opelika MSA</td>
<td>$19.08</td>
</tr>
</tbody>
</table>

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.

WWW.NLIHC.ORG/OOR | © 2023 NATIONAL LOW INCOME HOUSING COALITION
# ANNUAL FORUM 2024

## DATA

### OUT OF REACH 2023

### ALABAMA

<table>
<thead>
<tr>
<th></th>
<th>FY23 HOUSING WAGE</th>
<th>HOUSING COSTS</th>
<th>AREA MEDIAN INCOME (AMI)</th>
<th>RENTERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hourly wage</td>
<td>Annual income</td>
<td>Full-time</td>
<td>Monthly rent</td>
</tr>
<tr>
<td></td>
<td>necessary to afford 2 BR FMR</td>
<td>needed to afford 2 BR FMR</td>
<td>jobs at minimum wage</td>
<td>affordable at AMI</td>
</tr>
<tr>
<td></td>
<td>$18.13</td>
<td>$943</td>
<td>$37,715</td>
<td>2.5</td>
</tr>
<tr>
<td>Combined Nonmetro Areas</td>
<td>$14.80</td>
<td>$770</td>
<td>$30,792</td>
<td>2.0</td>
</tr>
</tbody>
</table>

### Metropolitan Areas

- Anniston-Oxford-Jacksonville MSA: $15.42, $802, $32,080, 2.1, $74,100, $1,853, $22,230, $556, 12,854, 29% $13.56, $705, 1.1
- Auburn-Opelika MSA: $19.08, $992, $39,680, 2.6, $82,900, $2,098, $25,170, $629, 22,684, 36% $10.44, $543, 1.8
- Birmingham-Hoover HMFA: $29.67, $1,075, $43,000, 2.9, $90,400, $2,260, $27,120, $678, 123,614, 30% $20.06, $1,043, 1.0
- Chilton County HMFA: $14.52, $755, $30,200, 2.0, $70,900, $1,773, $21,270, $532, 4,341, 26% $14.83, $771, 1.0
- Columbus HMFA: $18.17, $945, $37,800, 2.5, $71,500, $1,788, $21,450, $536, 8,801, 38% $14.27, $742, 1.3
- Daphne-Fairhope-Foley MSA: $23.19, $1,206, $48,240, 3.2, $93,000, $2,325, $27,900, $698, 19,948, 23% $15.65, $814, 1.5
- Decatur MSA: $15.29, $795, $31,800, 2.1, $86,300, $2,158, $25,890, $647, 15,996, 27% $16.01, $832, 1.0
- Dothan HMFA: $14.63, $761, $30,440, 2.0, $80,000, $1,700, $20,400, $510, 16,854, 33% $16.32, $849, 0.9
- Florence-Muscle Shoals MSA: $15.60, $811, $32,440, 2.2, $74,100, $1,853, $22,230, $556, 18,857, 31% $13.14, $683, 1.2
- Gadsden MSA: $14.79, $769, $30,760, 2.0, $63,400, $1,585, $19,020, $476, 10,333, 27% $13.13, $683, 1.1
- Greene County HMFA: $15.27, $794, $31,760, 2.1, $94,200, $1,355, $16,260, $407, 874, 3% $9.01, $468, 1.7
- Henry County HMFA: $14.23, $740, $29,600, 2.0, $77,200, $1,930, $23,160, $579, 1,017, 16% $11.12, $578, 1.3
- Huntsville MSA: $19.79, $1,029, $41,160, 2.7, $108,200, $2,705, $32,460, $812, 10,286, 31% $19.37, $1,007, 1.0
- Mobile HMFA: $18.96, $986, $39,440, 2.6, $73,100, $1,828, $21,930, $548, 57,617, 36% $17.88, $930, 1.1
- Montgomery MSA: $18.79, $977, $39,080, 2.6, $74,400, $1,840, $22,320, $558, 52,383, 36% $16.56, $861, 1.1
- Pickens County HMFA: $14.23, $740, $29,600, 2.0, $61,200, $1,530, $18,360, $459, 1,682, 24% $10.52, $547, 1.4
- Tuscaloosa HMFA: $19.58, $1,018, $40,720, 2.7, $82,900, $2,073, $24,870, $622, 31,230, 36% $14.73, $766, 1.3
- Washington County HMFA: $16.98, $883, $33,320, 2.3, $69,300, $1,733, $20,790, $520, 455, 9% $17.63, $917, 1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2023 Fair Market Rent
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2023 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing
### ALABAMA

#### FY23 HOUSING WAGE

<table>
<thead>
<tr>
<th>Counties</th>
<th>Hourly wage necessary to afford 2 BR FMR</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BR FMR</th>
<th>Full-time jobs at minimum wage to afford 2 BR FMR</th>
<th>Annual AMI</th>
<th>Monthly rent affordable at AMI</th>
<th>Most rent affordable at 30% of AMI</th>
<th>Renters</th>
<th>% of total households</th>
<th>Estimated hourly mean renter wage</th>
<th>Monthly rent affordable at mean renter wage</th>
<th>Full-time jobs at mean renter wage to afford 2 BR FMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autauga County</td>
<td>$18.39</td>
<td>$977</td>
<td>$39,086</td>
<td>2.6</td>
<td>$74,600</td>
<td>$1,860</td>
<td>$22,320</td>
<td>5,629</td>
<td>26%</td>
<td>$17.51</td>
<td>$911</td>
<td>1.1</td>
</tr>
<tr>
<td>Baldwin County</td>
<td>$22.19</td>
<td>$1,016</td>
<td>$40,240</td>
<td>3.2</td>
<td>$93,000</td>
<td>$2,325</td>
<td>$27,900</td>
<td>19,948</td>
<td>23%</td>
<td>$15.45</td>
<td>$814</td>
<td>1.5</td>
</tr>
<tr>
<td>Barbour County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$54,700</td>
<td>$1,360</td>
<td>$16,410</td>
<td>3,434</td>
<td>38%</td>
<td>$11.66</td>
<td>$606</td>
<td>1.2</td>
</tr>
<tr>
<td>Bibb County</td>
<td>$20.67</td>
<td>$1,075</td>
<td>$43,000</td>
<td>2.9</td>
<td>$90,400</td>
<td>$2,240</td>
<td>$27,120</td>
<td>1,503</td>
<td>21%</td>
<td>$10.01</td>
<td>$521</td>
<td>2.1</td>
</tr>
<tr>
<td>Blount County</td>
<td>$20.67</td>
<td>$1,075</td>
<td>$43,000</td>
<td>2.9</td>
<td>$90,400</td>
<td>$2,240</td>
<td>$27,120</td>
<td>4,435</td>
<td>21%</td>
<td>$11.63</td>
<td>$605</td>
<td>1.8</td>
</tr>
<tr>
<td>Bullock County</td>
<td>$15.77</td>
<td>$820</td>
<td>$32,800</td>
<td>2.2</td>
<td>$52,200</td>
<td>$1,305</td>
<td>$15,660</td>
<td>1,199</td>
<td>35%</td>
<td>$13.25</td>
<td>$689</td>
<td>1.2</td>
</tr>
<tr>
<td>Butler County</td>
<td>$14.63</td>
<td>$761</td>
<td>$30,440</td>
<td>2.0</td>
<td>$70,400</td>
<td>$1,740</td>
<td>$21,120</td>
<td>1,803</td>
<td>28%</td>
<td>$12.66</td>
<td>$658</td>
<td>1.2</td>
</tr>
<tr>
<td>Calhoun County</td>
<td>$15.42</td>
<td>$802</td>
<td>$32,080</td>
<td>2.1</td>
<td>$74,100</td>
<td>$1,853</td>
<td>$22,230</td>
<td>12,854</td>
<td>29%</td>
<td>$13.56</td>
<td>$705</td>
<td>1.1</td>
</tr>
<tr>
<td>Chambers County</td>
<td>$17.52</td>
<td>$911</td>
<td>$36,440</td>
<td>2.4</td>
<td>$61,500</td>
<td>$1,538</td>
<td>$18,450</td>
<td>4,034</td>
<td>31%</td>
<td>$17.16</td>
<td>$893</td>
<td>1.0</td>
</tr>
<tr>
<td>Cherokee County</td>
<td>$14.68</td>
<td>$759</td>
<td>$30,360</td>
<td>2.0</td>
<td>$67,900</td>
<td>$1,698</td>
<td>$20,370</td>
<td>2,085</td>
<td>22%</td>
<td>$14.55</td>
<td>$757</td>
<td>1.0</td>
</tr>
<tr>
<td>Chilton County</td>
<td>$14.52</td>
<td>$755</td>
<td>$30,200</td>
<td>2.0</td>
<td>$70,900</td>
<td>$1,773</td>
<td>$21,270</td>
<td>4,341</td>
<td>26%</td>
<td>$14.83</td>
<td>$771</td>
<td>1.0</td>
</tr>
<tr>
<td>Choctaw County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$67,000</td>
<td>$1,675</td>
<td>$20,100</td>
<td>1,869</td>
<td>17%</td>
<td>$18.56</td>
<td>$965</td>
<td>0.8</td>
</tr>
<tr>
<td>Clarke County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$66,900</td>
<td>$1,673</td>
<td>$20,070</td>
<td>2,267</td>
<td>27%</td>
<td>$14.76</td>
<td>$767</td>
<td>1.0</td>
</tr>
<tr>
<td>Clay County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$63,000</td>
<td>$1,575</td>
<td>$18,900</td>
<td>1,268</td>
<td>23%</td>
<td>$13.54</td>
<td>$704</td>
<td>1.1</td>
</tr>
<tr>
<td>Cleburne County</td>
<td>$14.25</td>
<td>$741</td>
<td>$29,640</td>
<td>2.0</td>
<td>$71,000</td>
<td>$1,775</td>
<td>$21,300</td>
<td>1,276</td>
<td>23%</td>
<td>$16.55</td>
<td>$861</td>
<td>0.9</td>
</tr>
<tr>
<td>Coffee County</td>
<td>$15.44</td>
<td>$803</td>
<td>$32,120</td>
<td>2.1</td>
<td>$79,500</td>
<td>$1,988</td>
<td>$23,850</td>
<td>6,325</td>
<td>31%</td>
<td>$14.74</td>
<td>$767</td>
<td>1.0</td>
</tr>
<tr>
<td>Colbert County</td>
<td>$15.68</td>
<td>$811</td>
<td>$32,442</td>
<td>2.2</td>
<td>$74,100</td>
<td>$1,853</td>
<td>$22,230</td>
<td>6,317</td>
<td>28%</td>
<td>$14.97</td>
<td>$778</td>
<td>1.0</td>
</tr>
<tr>
<td>Conecuh County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$58,600</td>
<td>$1,465</td>
<td>$17,580</td>
<td>899</td>
<td>21%</td>
<td>$21.04</td>
<td>$1,094</td>
<td>0.7</td>
</tr>
<tr>
<td>Coosa County</td>
<td>$14.73</td>
<td>$766</td>
<td>$30,640</td>
<td>2.0</td>
<td>$65,100</td>
<td>$1,628</td>
<td>$19,530</td>
<td>742</td>
<td>19%</td>
<td>$15.42</td>
<td>$802</td>
<td>1.0</td>
</tr>
<tr>
<td>Covington County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$70,300</td>
<td>$1,758</td>
<td>$21,090</td>
<td>3,615</td>
<td>25%</td>
<td>$10.88</td>
<td>$556</td>
<td>1.3</td>
</tr>
<tr>
<td>Crenshaw County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$71,400</td>
<td>$1,785</td>
<td>$21,420</td>
<td>1,160</td>
<td>25%</td>
<td>$18.18</td>
<td>$945</td>
<td>0.8</td>
</tr>
<tr>
<td>Cullman County</td>
<td>$15.67</td>
<td>$815</td>
<td>$32,600</td>
<td>2.2</td>
<td>$77,200</td>
<td>$1,930</td>
<td>$23,160</td>
<td>8,369</td>
<td>25%</td>
<td>$16.57</td>
<td>$861</td>
<td>0.9</td>
</tr>
<tr>
<td>Dale County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$70,200</td>
<td>$1,755</td>
<td>$21,060</td>
<td>7,853</td>
<td>40%</td>
<td>$20.71</td>
<td>$1,037</td>
<td>0.7</td>
</tr>
<tr>
<td>Dallas County</td>
<td>$15.19</td>
<td>$790</td>
<td>$31,600</td>
<td>2.1</td>
<td>$59,600</td>
<td>$1,490</td>
<td>$17,080</td>
<td>5,645</td>
<td>39%</td>
<td>$13.67</td>
<td>$711</td>
<td>1.1</td>
</tr>
<tr>
<td>DeKalb County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$68,100</td>
<td>$1,515</td>
<td>$18,180</td>
<td>6,796</td>
<td>27%</td>
<td>$13.35</td>
<td>$694</td>
<td>1.1</td>
</tr>
</tbody>
</table>

1: BR = Bedroom
2: FMR = Fiscal Year 2023 Fair Market Rent
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2023 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
## ALABAMA

### FY23 HOUSING WAGE vs HOUSING COSTS vs AREA MEDIAN INCOME (AMI) vs RENTERS

<table>
<thead>
<tr>
<th>County</th>
<th>Hourly wage necessary to afford 2 BR FMR^1</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BMR FMR^2</th>
<th>Full-time jobs at minimum wage to afford 2 BMR FMR^3</th>
<th>Annual AMI^4</th>
<th>Monthly rent affordable at AMI^5</th>
<th>30% of AMI</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renters households (2017-2021)</th>
<th>% of total households (2017-2021)</th>
<th>Monthly rent affordable at mean renter wage</th>
<th>Estimated hourly mean renter wage (2023)</th>
<th>Monthly rent affordable at mean renter wage needed to afford 2 BR FMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elmore County</td>
<td>$18.79</td>
<td>$977</td>
<td>$39,080</td>
<td>2.6</td>
<td>$74,400</td>
<td>$1,860</td>
<td>$22,320</td>
<td>$558</td>
<td>7.707</td>
<td>24%</td>
<td>$12.10</td>
<td>$629</td>
<td>1.6</td>
</tr>
<tr>
<td>Escambia County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$56,400</td>
<td>$1,410</td>
<td>$16,920</td>
<td>$423</td>
<td>4.296</td>
<td>33%</td>
<td>$15.74</td>
<td>$819</td>
<td>0.9</td>
</tr>
<tr>
<td>Etowah County</td>
<td>$14.79</td>
<td>$769</td>
<td>$30,760</td>
<td>2.0</td>
<td>$63,400</td>
<td>$1,585</td>
<td>$19,020</td>
<td>$476</td>
<td>10.333</td>
<td>27%</td>
<td>$13.13</td>
<td>$683</td>
<td>1.1</td>
</tr>
<tr>
<td>Fayette County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$66,300</td>
<td>$1,608</td>
<td>$19,890</td>
<td>$497</td>
<td>1.548</td>
<td>25%</td>
<td>$12.28</td>
<td>$639</td>
<td>1.2</td>
</tr>
<tr>
<td>Franklin County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$61,200</td>
<td>$1,530</td>
<td>$18,360</td>
<td>$459</td>
<td>3.232</td>
<td>30%</td>
<td>$15.58</td>
<td>$810</td>
<td>0.9</td>
</tr>
<tr>
<td>Geneva County</td>
<td>$14.63</td>
<td>$761</td>
<td>$30,440</td>
<td>2.0</td>
<td>$68,000</td>
<td>$1,700</td>
<td>$20,400</td>
<td>$510</td>
<td>2.684</td>
<td>26%</td>
<td>$9.89</td>
<td>$514</td>
<td>1.5</td>
</tr>
<tr>
<td>Greene County</td>
<td>$15.27</td>
<td>$794</td>
<td>$31,760</td>
<td>2.1</td>
<td>$54,200</td>
<td>$1,355</td>
<td>$16,260</td>
<td>$407</td>
<td>8.744</td>
<td>31%</td>
<td>$9.01</td>
<td>$468</td>
<td>1.7</td>
</tr>
<tr>
<td>Hale County</td>
<td>$19.58</td>
<td>$1,018</td>
<td>$40,720</td>
<td>2.7</td>
<td>$82,900</td>
<td>$2,073</td>
<td>$24,870</td>
<td>$622</td>
<td>1.130</td>
<td>22%</td>
<td>$15.13</td>
<td>$787</td>
<td>1.3</td>
</tr>
<tr>
<td>Henry County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$77,200</td>
<td>$1,930</td>
<td>$23,160</td>
<td>$579</td>
<td>1.017</td>
<td>16%</td>
<td>$11.12</td>
<td>$578</td>
<td>1.3</td>
</tr>
<tr>
<td>Houston County</td>
<td>$14.63</td>
<td>$761</td>
<td>$30,440</td>
<td>2.0</td>
<td>$68,000</td>
<td>$1,700</td>
<td>$20,400</td>
<td>$510</td>
<td>14.170</td>
<td>34%</td>
<td>$16.92</td>
<td>$880</td>
<td>0.9</td>
</tr>
<tr>
<td>Jackson County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$62,500</td>
<td>$1,563</td>
<td>$18,750</td>
<td>$469</td>
<td>4.947</td>
<td>24%</td>
<td>$14.28</td>
<td>$742</td>
<td>1.0</td>
</tr>
<tr>
<td>Jefferson County</td>
<td>$20.67</td>
<td>$1,075</td>
<td>$43,000</td>
<td>2.9</td>
<td>$90,400</td>
<td>$2,260</td>
<td>$27,120</td>
<td>$678</td>
<td>95.395</td>
<td>36%</td>
<td>$20.66</td>
<td>$1,075</td>
<td>0.9</td>
</tr>
<tr>
<td>Lamar County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$65,500</td>
<td>$1,638</td>
<td>$19,650</td>
<td>$491</td>
<td>1.481</td>
<td>28%</td>
<td>$9.62</td>
<td>$500</td>
<td>1.5</td>
</tr>
<tr>
<td>Lauderdale County</td>
<td>$15.60</td>
<td>$811</td>
<td>$32,440</td>
<td>2.2</td>
<td>$74,100</td>
<td>$1,853</td>
<td>$22,230</td>
<td>$556</td>
<td>12.540</td>
<td>33%</td>
<td>$11.70</td>
<td>$609</td>
<td>1.3</td>
</tr>
<tr>
<td>Lawrence County</td>
<td>$15.29</td>
<td>$795</td>
<td>$31,800</td>
<td>2.1</td>
<td>$86,300</td>
<td>$2,158</td>
<td>$25,890</td>
<td>$647</td>
<td>2.703</td>
<td>22%</td>
<td>$15.31</td>
<td>$796</td>
<td>1.0</td>
</tr>
<tr>
<td>Lee County</td>
<td>$19.08</td>
<td>$992</td>
<td>$39,680</td>
<td>2.6</td>
<td>$83,900</td>
<td>$2,098</td>
<td>$25,170</td>
<td>$629</td>
<td>22.684</td>
<td>36%</td>
<td>$10.44</td>
<td>$543</td>
<td>1.8</td>
</tr>
<tr>
<td>Limestone County</td>
<td>$19.79</td>
<td>$1,029</td>
<td>$41,160</td>
<td>2.7</td>
<td>$108,200</td>
<td>$2,705</td>
<td>$32,460</td>
<td>$812</td>
<td>8.334</td>
<td>22%</td>
<td>$13.77</td>
<td>$716</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowndes County</td>
<td>$18.79</td>
<td>$977</td>
<td>$39,080</td>
<td>2.6</td>
<td>$74,400</td>
<td>$1,860</td>
<td>$22,320</td>
<td>$558</td>
<td>904.6</td>
<td>23%</td>
<td>$18.43</td>
<td>$959</td>
<td>1.0</td>
</tr>
<tr>
<td>Macon County</td>
<td>$14.85</td>
<td>$722</td>
<td>$30,880</td>
<td>2.6</td>
<td>$58,800</td>
<td>$1,470</td>
<td>$17,640</td>
<td>$441</td>
<td>2.433</td>
<td>34%</td>
<td>$12.34</td>
<td>$642</td>
<td>1.2</td>
</tr>
<tr>
<td>Madison County</td>
<td>$19.79</td>
<td>$1,029</td>
<td>$41,160</td>
<td>2.7</td>
<td>$108,200</td>
<td>$2,705</td>
<td>$32,460</td>
<td>$812</td>
<td>50.952</td>
<td>33%</td>
<td>$20.01</td>
<td>$1,041</td>
<td>1.0</td>
</tr>
<tr>
<td>Marengo County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$68,600</td>
<td>$1,715</td>
<td>$20,580</td>
<td>$515</td>
<td>2.184</td>
<td>29%</td>
<td>$15.59</td>
<td>$810</td>
<td>0.9</td>
</tr>
<tr>
<td>Marion County</td>
<td>$14.22</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$64,700</td>
<td>$1,618</td>
<td>$19,410</td>
<td>$485</td>
<td>2.824</td>
<td>26%</td>
<td>$11.18</td>
<td>$582</td>
<td>1.3</td>
</tr>
<tr>
<td>Marshall County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$70,500</td>
<td>$1,763</td>
<td>$23,150</td>
<td>$529</td>
<td>8.971</td>
<td>25%</td>
<td>$12.12</td>
<td>$630</td>
<td>1.2</td>
</tr>
<tr>
<td>Mobile County</td>
<td>$18.96</td>
<td>$986</td>
<td>$39,440</td>
<td>2.6</td>
<td>$71,100</td>
<td>$1,828</td>
<td>$21,930</td>
<td>$548</td>
<td>57.617</td>
<td>36%</td>
<td>$17.88</td>
<td>$930</td>
<td>1.1</td>
</tr>
<tr>
<td>Monroe County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$62,800</td>
<td>$1,570</td>
<td>$18,840</td>
<td>$471</td>
<td>2.022</td>
<td>28%</td>
<td>$16.83</td>
<td>$875</td>
<td>0.8</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>$18.79</td>
<td>$977</td>
<td>$39,080</td>
<td>2.6</td>
<td>$74,400</td>
<td>$1,860</td>
<td>$22,320</td>
<td>$558</td>
<td>38.143</td>
<td>43%</td>
<td>$17.19</td>
<td>$894</td>
<td>1.1</td>
</tr>
</tbody>
</table>

1: BR = Bedroom
2: FMR = Fiscal Year 2023 Fair Market Rent
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2023 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing
## ALABAMA

### FY23 HOUSING WAGE

<table>
<thead>
<tr>
<th>County</th>
<th>Hourly wage necessary to afford 2 BR FMR</th>
<th>2 BR FMR</th>
<th>2 BMR FMR</th>
<th>Full-time jobs at minimum wage to afford 2 BR FMR</th>
<th>Annual AMI</th>
<th>Monthly rent affordable at AMI</th>
<th>% of total households (2017-2021)</th>
<th>Renter households (2017-2021)</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>% of total households (2017-2021)</th>
<th>Renter households (2017-2021)</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>% of total households (2017-2021)</th>
<th>Renter households (2017-2021)</th>
<th>Full-time jobs at mean renter wage needed to afford 2 BR FMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morgan County</td>
<td>$15.29</td>
<td>$795</td>
<td>$31,800</td>
<td>2.1</td>
<td>$86,300</td>
<td>$2,158</td>
<td>$25,890</td>
<td>647</td>
<td>13,293</td>
<td>28%</td>
<td>647</td>
<td>13,293</td>
<td>28%</td>
<td>647</td>
<td>13,293</td>
</tr>
<tr>
<td>Perry County</td>
<td>$15.37</td>
<td>$799</td>
<td>$31,960</td>
<td>2.1</td>
<td>$87,500</td>
<td>$2,158</td>
<td>$25,890</td>
<td>647</td>
<td>13,293</td>
<td>28%</td>
<td>647</td>
<td>13,293</td>
<td>28%</td>
<td>647</td>
<td>13,293</td>
</tr>
<tr>
<td>Pickens County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$61,200</td>
<td>$1,530</td>
<td>$18,360</td>
<td>459</td>
<td>1,662</td>
<td>24%</td>
<td>459</td>
<td>1,662</td>
<td>24%</td>
<td>459</td>
<td>1,662</td>
</tr>
<tr>
<td>Pike County</td>
<td>$17.12</td>
<td>$890</td>
<td>$35,600</td>
<td>2.4</td>
<td>$72,000</td>
<td>$1,800</td>
<td>$21,600</td>
<td>540</td>
<td>4,404</td>
<td>38%</td>
<td>540</td>
<td>4,404</td>
<td>38%</td>
<td>540</td>
<td>4,404</td>
</tr>
<tr>
<td>Randolph County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$63,900</td>
<td>$1,598</td>
<td>$19,170</td>
<td>479</td>
<td>1,741</td>
<td>20%</td>
<td>479</td>
<td>1,741</td>
<td>20%</td>
<td>479</td>
<td>1,741</td>
</tr>
<tr>
<td>Russell County</td>
<td>$18.17</td>
<td>$945</td>
<td>$37,800</td>
<td>2.5</td>
<td>$71,500</td>
<td>$1,788</td>
<td>$21,450</td>
<td>536</td>
<td>8,081</td>
<td>38%</td>
<td>8,081</td>
<td>536</td>
<td>38%</td>
<td>8,081</td>
<td>536</td>
</tr>
<tr>
<td>St. Clair County</td>
<td>$20.67</td>
<td>$1,075</td>
<td>$43,000</td>
<td>2.9</td>
<td>$90,400</td>
<td>$2,260</td>
<td>$27,120</td>
<td>678</td>
<td>6,552</td>
<td>20%</td>
<td>6,552</td>
<td>6,552</td>
<td>20%</td>
<td>6,552</td>
<td>6,552</td>
</tr>
<tr>
<td>Shelby County</td>
<td>$20.67</td>
<td>$1,075</td>
<td>$43,000</td>
<td>2.9</td>
<td>$90,400</td>
<td>$2,260</td>
<td>$27,120</td>
<td>678</td>
<td>6,552</td>
<td>20%</td>
<td>6,552</td>
<td>6,552</td>
<td>20%</td>
<td>6,552</td>
<td>6,552</td>
</tr>
<tr>
<td>Sumter County</td>
<td>$17.25</td>
<td>$897</td>
<td>$35,880</td>
<td>2.4</td>
<td>$48,700</td>
<td>$1,218</td>
<td>$14,610</td>
<td>365</td>
<td>1,638</td>
<td>34%</td>
<td>1,638</td>
<td>34%</td>
<td>34%</td>
<td>1,638</td>
<td>34%</td>
</tr>
<tr>
<td>Talladega County</td>
<td>$14.50</td>
<td>$754</td>
<td>$30,160</td>
<td>2.0</td>
<td>$69,700</td>
<td>$1,743</td>
<td>$20,910</td>
<td>523</td>
<td>9,262</td>
<td>29%</td>
<td>9,262</td>
<td>9,262</td>
<td>29%</td>
<td>9,262</td>
<td>9,262</td>
</tr>
<tr>
<td>Tallapoosa County</td>
<td>$15.19</td>
<td>$790</td>
<td>$31,600</td>
<td>2.1</td>
<td>$67,100</td>
<td>$1,678</td>
<td>$20,130</td>
<td>503</td>
<td>3,881</td>
<td>24%</td>
<td>3,881</td>
<td>24%</td>
<td>24%</td>
<td>3,881</td>
<td>24%</td>
</tr>
<tr>
<td>Tuscaloosa County</td>
<td>$19.58</td>
<td>$1,018</td>
<td>$40,720</td>
<td>2.7</td>
<td>$82,900</td>
<td>$2,073</td>
<td>$24,870</td>
<td>622</td>
<td>30,100</td>
<td>37%</td>
<td>30,100</td>
<td>37%</td>
<td>37%</td>
<td>30,100</td>
<td>37%</td>
</tr>
<tr>
<td>Walker County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$70,000</td>
<td>$1,750</td>
<td>$21,000</td>
<td>525</td>
<td>5,694</td>
<td>23%</td>
<td>5,694</td>
<td>23%</td>
<td>23%</td>
<td>5,694</td>
<td>23%</td>
</tr>
<tr>
<td>Washington County</td>
<td>$16.98</td>
<td>$883</td>
<td>$35,320</td>
<td>2.3</td>
<td>$69,300</td>
<td>$1,733</td>
<td>$20,790</td>
<td>520</td>
<td>455</td>
<td>9%</td>
<td>455</td>
<td>9%</td>
<td>9%</td>
<td>455</td>
<td>9%</td>
</tr>
<tr>
<td>Wilcox County</td>
<td>$17.15</td>
<td>$892</td>
<td>$35,680</td>
<td>2.4</td>
<td>$52,600</td>
<td>$1,315</td>
<td>$15,780</td>
<td>395</td>
<td>821</td>
<td>23%</td>
<td>821</td>
<td>23%</td>
<td>23%</td>
<td>821</td>
<td>23%</td>
</tr>
<tr>
<td>Winston County</td>
<td>$14.23</td>
<td>$740</td>
<td>$29,600</td>
<td>2.0</td>
<td>$64,400</td>
<td>$1,615</td>
<td>$19,380</td>
<td>485</td>
<td>1,853</td>
<td>20%</td>
<td>1,853</td>
<td>20%</td>
<td>20%</td>
<td>1,853</td>
<td>20%</td>
</tr>
</tbody>
</table>

1. BR = Bedroom
2. FMR = Fiscal Year 2023 Fair Market Rent
3. This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4. AMI = Fiscal Year 2023 Area Median Income
5. Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

---

**AL-5**

NATIONAL LOW INCOME HOUSING COALITION
# Median Wages for Alabama’s Most Common Occupations

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Total Employment</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waiters and Waitresses</td>
<td>28,440</td>
<td>$9.99</td>
</tr>
<tr>
<td>Fast Food and Counter Workers</td>
<td>38,640</td>
<td>$10.87</td>
</tr>
<tr>
<td>Food Preparation Workers</td>
<td>16,390</td>
<td>$11.29</td>
</tr>
<tr>
<td>Home Health and Personal Care Aides</td>
<td>20,210</td>
<td>$11.30</td>
</tr>
<tr>
<td>Cashiers</td>
<td>51,620</td>
<td>$11.37</td>
</tr>
<tr>
<td>Cooks, Fast Food</td>
<td>19,480</td>
<td>$11.42</td>
</tr>
<tr>
<td>Janitors and Cleaners, Except Maids and Housekeeping Cleaners</td>
<td>25,360</td>
<td>$13.00</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>58,770</td>
<td>$13.07</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>23,130</td>
<td>$13.91</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>19,740</td>
<td>$14.09</td>
</tr>
<tr>
<td>Cooks, Restaurant</td>
<td>16,290</td>
<td>$14.43</td>
</tr>
<tr>
<td>Receptionists and Information Clerks</td>
<td>17,840</td>
<td>$14.66</td>
</tr>
<tr>
<td>One-Bedroom Housing Wage</td>
<td></td>
<td>$14.97</td>
</tr>
<tr>
<td>Stockers and Order Fillers</td>
<td>44,010</td>
<td>$15.17</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>16,390</td>
<td>$15.87</td>
</tr>
<tr>
<td>Laborers and Freight, Stock, and Material Movers</td>
<td>41,060</td>
<td>$16.02</td>
</tr>
<tr>
<td>Occupation</td>
<td>Total Employment</td>
<td>Median Hourly Wage</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-----------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>First-Line Supervisors of Food Preparation and Serving Workers</td>
<td>20,530</td>
<td>$17.16</td>
</tr>
<tr>
<td>Customer Service Representatives</td>
<td>34,450</td>
<td>$17.40</td>
</tr>
<tr>
<td><strong>Two-bedroom Housing Wage</strong></td>
<td></td>
<td><strong>$18.13</strong></td>
</tr>
<tr>
<td>Miscellaneous Assemblers and Fabricators</td>
<td>44,820</td>
<td>$18.16</td>
</tr>
<tr>
<td>Secretaries and Administrative Assistants, Except Legal, Medical, and Executive</td>
<td>44,070</td>
<td>$18.80</td>
</tr>
<tr>
<td>Bookkeeping, Accounting, and Auditing Clerks</td>
<td>18,610</td>
<td>$18.91</td>
</tr>
<tr>
<td>First-Line Supervisors of Retail Sales Workers</td>
<td>21,270</td>
<td>$19.05</td>
</tr>
<tr>
<td>All Occupations</td>
<td>2,004,000</td>
<td>$19.31</td>
</tr>
<tr>
<td>Heavy and Tractor-Trailer Truck Drivers</td>
<td>36,730</td>
<td>$23.57</td>
</tr>
<tr>
<td>First-Line Supervisors of Office and Administrative Support Workers</td>
<td>19,730</td>
<td>$25.80</td>
</tr>
<tr>
<td>Industrial Machinery Mechanics</td>
<td>15,950</td>
<td>$28.23</td>
</tr>
<tr>
<td>Elementary School Teachers, Except Special Education</td>
<td>22,630</td>
<td>$28.67</td>
</tr>
<tr>
<td>Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products</td>
<td>20,790</td>
<td>$30.06</td>
</tr>
<tr>
<td>First-Line Supervisors of Production and Operating Workers</td>
<td>16,090</td>
<td>$31.47</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>49,370</td>
<td>$31.65</td>
</tr>
<tr>
<td>Accountants and Auditors</td>
<td>23,370</td>
<td>$31.67</td>
</tr>
<tr>
<td>General and Operations Managers</td>
<td>36,550</td>
<td>$49.22</td>
</tr>
</tbody>
</table>

https://nlihc.org/oor/state/al
AFFORDABLE HOUSING
Households that spend less than 30% of their gross monthly income on housing costs.

AREA MEDIAN INCOME (AMI)
Median household income in a region.

BANANA
Build Absolutely Nothing Anywhere Near Anything

COMPREHENSIVE PLAN
A codified guiding policy document for land-use and development regulations in a jurisdiction. Comprehensive plan amendments (CPA) are considered on an annual basis.

COST BURDEN
Households who pay more than 30% of their gross monthly income on housing costs. Severe cost burden is households who pay more than 50% of their gross monthly income on housing costs.

DISPLACEMENT
A household moving due to factors beyond their control.

DUMBBELL COMMUNITY
A community with a large supply of low-income or subsidized housing and a large supply of high-end housing, but little in between.

FAIR HOUSING AND NEIGHBORHOOD DE-CONCENTRATION
This category refers to state and local laws that prohibit discrimination based on race, color, religion, sex, handicap, familial status, and national origin. It also refers to actions taken by state and local governments to enforce or evade these laws.

FLOOR-AREA-RATIO (FAR)
The relationship between the total amount of usable floor area that a building has, or has been permitted to have, and the total area of the lot on which the building stands. A higher ratio likely would indicate a dense or urban construction. Local governments use the floor area ratio for zoning codes.

GAP FINANCING
A short-term loan for the purpose of meeting an immediate financial obligation until sufficient funds to finance the longer-term financial need can be secured. Gap financing carries a higher cost to the borrower and is most appropriately used to meet short-term cash flow needs.

HOUSING AUTHORITY
Housing authorities are public corporations with boards appointed by the local government. Their mission is to provide affordable housing to low- and moderate-income people. In addition to public housing, housing authorities also provide other types of subsidized housing.

IMPACT FEES
Impact fees are imposed to charge the owners of newly developed properties for the “impact” the new development will have on the community. Fees can be used for such things as transportation improvements, new parks, and expansion of schools. Impact fees are not used to maintain existing facilities, but instead are used to create new facilities in proportion to the number of new developments in the area.

INCLUSIONARY ZONING
Usually practiced in urban areas, is planning communities and developments that will provide housing to all income brackets. Inclusionary zoning ordinances often require any new housing construction to include a set percentage of affordable housing units. The positive aspects of inclusionary zoning include the production of affordable housing at little cost to local government, the creation of income-integrated communities, and the lessening of sprawl. Negative aspects of inclusionary zoning may include shifting the cost of providing affordable housing, segmenting the upwardly mobile poor, and inducing growth.
INCOME LEVEL TERMS
Very Low Income: Annual income under 30% AMI
Low Income: Annual Income 30-50% AMI
Moderate Income: Annual income 50-80% AMI
Lower Middle Income ("Workforce"): Annual income 80-100% AMI
Above Median Income: Annual income above 100% AMI

INFILL DEVELOPMENT
Construction on vacant or under-utilized properties in an urban area.

LAND TRUSTS
A trust created to effectuate a real estate ownership arrangement in which the trustee holds legal and equitable title to the property subject to the provisions of a trust agreement setting out the rights of the beneficiaries whose interests in the trust are declared to be personal property.

LOW-INCOME HOUSING TAX CREDIT
Many for-profit and nonprofit-developed rental properties use these federal income tax credits. The Washington State Housing Finance Commission allocates these credits to developers to build or fix up low-income housing. Large corporations, institutions, pension funds, and insurance companies invest in housing as a method to gain tax credits and reduce their income tax obligations. These apartments serve residents below 60% of median income and must accept Section 8 vouchers.

MARKET RATE RENT
The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

MEDIAN INCOME
This is a statistical number set at the level where half of all households have income above it and half below it. The U.S. Department of Housing and Urban Development Regional Economist calculates and publishes this median income data annually in the Federal Register.

MISSING-MIDDLE HOUSING
Small-scale, multi-unit housing such as duplexes, triplexes, townhouses, backyard cottages (aka, accessory dwelling units or ADUs), and courtyard-style apartments. Missing middle housing is not permitted in large portions of many cities, which are often devoted to single-family housing.

MULTIFAMILY TAX EXEMPTION (MFTE)
A program providing a term-limited property tax exemption for the construction of new affordable housing. See RCW 84.14 for more information.

NIMBY
Not In My Backyard

NONPROFIT HOUSING
Nonprofit housing is developed by nonprofit corporations with a community board of directors and mission. Most housing developed by nonprofit housing developers is affordable with rents or prices below market-rate. Income generated from the housing is put back into the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing.

NONPROFIT HOUSING DEVELOPER
A nonprofit organization with a mission that involves the creation, preservation, renovation, operation, or maintenance of affordable housing.

OPERATING SUBSIDY
This is a type of subsidy going to property owners to reduce the management, maintenance, and utility costs of housing. It is needed for projects housing extremely low-income residents who can’t afford rents covering the actual costs of housing.
PLANNING & GROWTH RESTRICTIONS
This refers to barriers and solutions included relate to the process of developing a comprehensive land use plan and the restrictions placed on future development based on a map of the community. The topic also covers activities such as smart growth programs, sewer and building permit moratoriums, or requirements for fiscal impact studies.

REDEVELOPMENT/INFILL
This refers to the rules under which abandoned or underused property is redeveloped. This topic includes inner city redevelopment, single lot infill, and brownfields redevelopment, as well as the process for obtaining the state and local government authorization to proceed with such work.

RENT CONTROLS
Defined as state and local government actions that restrict rent increases or service fee charges to tenants.

SECTION 8 HOUSING
Many Section 8 contracts have expired or will expire soon, and the property owners must now decide whether to renew their contract or leave the program (“opt out”). Most of these contracts are now renewed on a one-year basis. Projects with high risk of opting out typically have rents set by the Section 8 contract below the prevailing market rents for comparable units. Owners thus have an incentive to leave the program and convert their property to private market rentals.

SECTION 8 VOUCHERS
This federal program is administered by the local housing authority. Eligible tenants receive vouchers they can use to help them pay for apartments in the private market.

STATE AND LOCAL TAX POLICIES
Barriers and solutions which impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions.

SUBSIDIZED HOUSING
A generic term covering all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents. Housing can be subsidized in numerous ways—giving tenants a rent voucher, helping homebuyers with downpayment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others. Public housing, project-based Section 8, Section 8 vouchers, tax credits, the State Housing Trust Fund, and Seattle Housing Levy programs are all examples of subsidized housing. Subsidized housing can range from apartments for families to senior housing high-rises. Subsidized simply means that rents are reduced because of a particular government program. It has nothing to do with the quality, location, or type of housing. In fact, a number of Seattle’s subsidized housing developments have received local and national design awards.

TRANSIT-ORIENTED DEVELOPMENT
A development pattern intended to establish or boost residential and commercial densities to support existing or planned transit service.

ZONING, LAND DEVELOPMENT, CONSTRUCTION AND SUBDIVISION REGULATIONS
Rules and regulations that affect the use of land. It also contains rules and regulations that permit an owner to divide his land into smaller tracts. These activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning. It also includes private restrictions on the use of property, such as deed restrictions.

Sources:
<table>
<thead>
<tr>
<th>Organization</th>
<th>Description</th>
<th>Website/Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama Affordable Housing Association</td>
<td>Promoting the common interest of those involved in the development and management of rural multi-family housing.</td>
<td>Tuscaloosa, Alabama theaaha.org</td>
</tr>
<tr>
<td>Alabama Center for Real Estate</td>
<td>The Alabama Center for Real Estate is committed to industry engagement and dedicated to shaping the future of real estate through excellence in teaching, research, and service.</td>
<td>Tuscaloosa, Alabama acre.culverhouse.ua.edu</td>
</tr>
<tr>
<td>Alabama Housing Finance Authority</td>
<td>The Legislature created AHFA to serve low- and moderate-income Alabamians through the affordable financing of single- and multifamily housing.</td>
<td>Montgomery, Alabama ahfa.com</td>
</tr>
<tr>
<td>Bessemer Redevelopment Corporation</td>
<td>Lead the transformation of Bessemer’s neighborhoods through community-first development.</td>
<td>Bessemer, Alabama brcal.org</td>
</tr>
<tr>
<td>Brookings Institution</td>
<td>The Brookings Institution is a nonprofit organization whose mission is to conduct in-depth, nonpartisan research to improve policy and governance at local, national, and global levels.</td>
<td>Washington, DC brookings.edu</td>
</tr>
<tr>
<td>Building Alabama Reinvestment</td>
<td>Building Alabama Reinvestment (BAR) is a statewide consortium focused on community reinvestment that fosters dialogue and partnerships between community development organizations and financial service providers.</td>
<td>Birmingham, Alabama buildingalabama.biz</td>
</tr>
<tr>
<td>Enterprise Community Partners</td>
<td>Enterprise is organized around three central goals: to increase housing supply, advance racial equity, and build resilience and upward mobility.</td>
<td>Atlanta, Georgia enterprisecommunity.org</td>
</tr>
<tr>
<td>Harvard Joint Center for Housing Studies</td>
<td>The Harvard Joint Center for Housing Studies strives to improve equitable access to decent, affordable homes in thriving communities.</td>
<td>Cambridge, Massachusetts jchs.harvard.edu</td>
</tr>
<tr>
<td>Local Initiatives Support Corporation</td>
<td>We support the creation of quality, affordable housing as a basic requisite of well-being—for individuals and communities. It’s the cornerstone of our mission.</td>
<td>New York, New York lisc.org</td>
</tr>
<tr>
<td>National Low-Income Housing Coalition</td>
<td>The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.</td>
<td>Washington, DC nlihc.org</td>
</tr>
<tr>
<td>Organization</td>
<td>Description</td>
<td>Location</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Navigate Affordable Housing Partners</td>
<td>A nonprofit that actively works to enhance all aspects of the housing industry to ensure that people have access to quality, livable housing choices.</td>
<td>Birmingham, Alabama navigatehousing.com</td>
</tr>
<tr>
<td>Neighborhood Concepts Inc</td>
<td>A Huntsville-based non-profit focused on strengthening neighborhoods through the creation of affordable housing and the advancement of economic opportunities.</td>
<td>Huntsville, Alabama Neighborhoodconcepts.org</td>
</tr>
<tr>
<td>The Housing Solutions Lab at the NYU Furman Center</td>
<td>Helps small and midsize cities plan, launch, and evaluate evidence-based local housing policies that advance racial equity; increase access to opportunity; and improve long-term health and wellbeing for residents.</td>
<td>New York, New York localhousingsolutions.org</td>
</tr>
<tr>
<td>POAH</td>
<td>A national nonprofit organization whose mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.</td>
<td>Boston, Massachusetts poah.org</td>
</tr>
<tr>
<td>Shelterforce</td>
<td>An independent publication that serves (and sometimes challenges) affordable housing and community development practitioners across the United States.</td>
<td>Montclair, New Jersey shelterforce.org</td>
</tr>
<tr>
<td>The Community Builders</td>
<td>Develops high-quality homes for families, seniors, and people with disabilities.</td>
<td>Washington, DC tcbinc.org</td>
</tr>
<tr>
<td>Urban Institute</td>
<td>A nonprofit research organization that provides data and evidence to help advance upward mobility and equity.</td>
<td>Washington, DC urban.org</td>
</tr>
<tr>
<td>ULI</td>
<td>The oldest and largest network of cross-disciplinary real estate and land use experts in the world.</td>
<td>Birmingham, Alabama alabama.uli.org</td>
</tr>
</tbody>
</table>
The Public Affairs Research Council of Alabama is a nonpartisan research organization focused on helping state and community leaders make better-informed public policy decisions.

How we do it:

- DATA ANALYSIS
- POLICY RESEARCH
- PROGRAM EVALUATION
- TECHNICAL ASSISTANCE