OHIO

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,238**. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn **$4,128** monthly or **$49,537** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.82

PER HOUR
STATE HOUSING WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$19.59
2-Bedroom Housing Wage	$23.82
Number of Renter Households	1,595,287
Percent Renters	33%

87
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

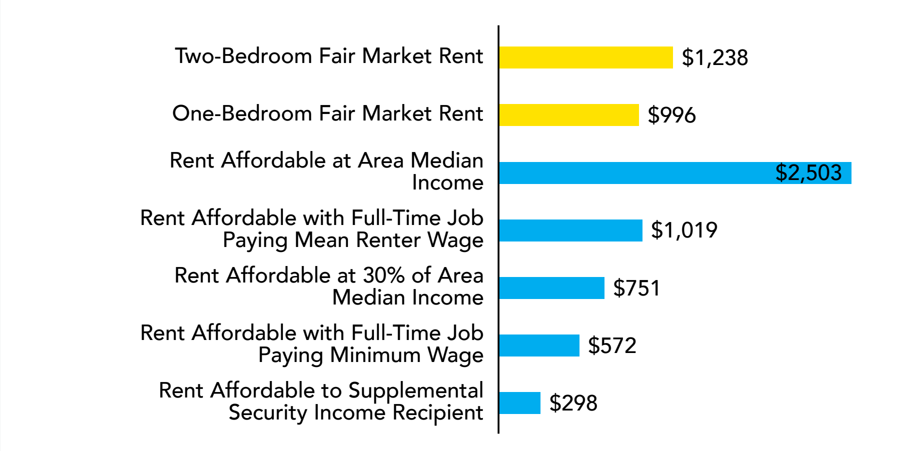
70
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

1.7
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Union County HMFA	$27.56
Columbus HMFA	$27.50
Cincinnati HMFA	$26.02
Cleveland HMFA	$24.60
Dayton-Kettering-Beavercreek MSA	$24.48

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.



Ohio	FY26 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR [1] FMR [2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR [3]	Annual AMI [4]	Monthly rent affordable at AMI [5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2020-2024)	% of total households (2020-2024)	Estimated hourly mean renter wage (2026)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	$23.82	$1,238	$49,537	2.2	$100,111	$2,503	$30,033	$751	1,595,287	33%	$19.59	$1,019	1.2
Combined Nonmetro Areas	$19.37	$1,007	$40,281	1.8	$87,472	$2,187	$26,242	$656	223,567	26%	$16.06	$835	1.2
<u>Metropolitan Areas</u>													
Akron MSA	$24.38	$1,268	$50,720	2.2	$97,100	$2,428	$29,130	$728	94,611	32%	$17.61	$916	1.4
Ashtabula County HMFA	$19.94	$1,037	$41,480	1.8	$79,100	$1,978	$23,730	$593	9,556	24%	$13.18	$686	1.5
Brown County HMFA	$19.38	$1,008	$40,320	1.8	$85,000	$2,125	$25,500	$638	3,911	23%	$9.80	$510	2.0
Canton-Massillon MSA	$20.88	$1,086	$43,440	1.9	$90,400	$2,260	$27,120	$678	50,376	30%	$15.72	$817	1.3
Cincinnati HMFA	$26.02	$1,353	$54,120	2.4	$109,900	$2,748	$32,970	$824	229,835	34%	$21.17	$1,101	1.2
Cleveland HMFA	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	302,058	34%	$21.51	$1,118	1.1
Columbus HMFA	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	323,550	40%	$22.94	$1,193	1.2
Dayton-Kettering-Beavercreek MSA	$24.48	$1,273	$50,920	2.2	$103,000	$2,575	$30,900	$773	120,585	35%	$19.31	$1,004	1.3
Erie County HMFA	$21.27	$1,106	$44,240	1.9	$105,300	$2,633	$31,590	$790	9,130	28%	$14.65	$762	1.5
Hocking County HMFA	$18.71	$973	$38,920	1.7	$84,400	$2,110	$25,320	$633	2,455	21%	$7.92	$412	2.4
Huntington-Ashland HMFA	$18.71	$973	$38,920	1.7	$83,300	$2,083	$24,990	$625	6,276	28%	$13.49	$702	1.4
Lima MSA	$21.31	$1,108	$44,320	1.9	$85,700	$2,143	$25,710	$643	13,343	32%	$18.42	$958	1.2
Mansfield MSA	$18.71	$973	$38,920	1.7	$92,500	$2,313	$27,750	$694	16,075	32%	$15.69	$816	1.2
Ottawa County HMFA	$21.27	$1,106	$44,240	1.9	$102,700	$2,568	$30,810	$770	3,042	16%	$13.66	$710	1.6
Perry County HMFA	$18.71	$973	$38,920	1.7	$87,000	$2,175	$26,100	$653	3,179	24%	$12.93	$672	1.4
Springfield MSA	$21.27	$1,106	$44,240	1.9	$83,700	$2,093	$25,110	$628	17,131	31%	$15.36	$799	1.4
Toledo MSA	$20.69	$1,076	$43,040	1.9	$95,400	$2,385	$28,620	$716	92,382	36%	$18.41	$957	1.1
Union County HMFA	$27.56	$1,433	$57,320	2.5	$146,700	$3,668	$44,010	$1,100	5,046	21%	$19.86	$1,033	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2026 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2026 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

Ohio	FY26 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR [1] FMR [2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR [3]	Annual AMI[4]	Monthly rent affordable at AMI [5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2020-2024)	% of total households (2020-2024)	Estimated hourly mean renter wage (2026)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Weirton-Steubenville MSA	$18.71	$973	$38,920	1.7	$80,600	$2,015	$24,180	$605	7,995	29%	$14.40	$749	1.3
Wheeling MSA	$19.06	$991	$39,640	1.7	$78,900	$1,973	$23,670	$592	7,176	26%	$12.85	$668	1.5
Youngstown-Warren MSA	$18.71	$973	$38,920	1.7	$81,900	$2,048	$24,570	$614	54,008	29%	$14.32	$745	1.3
Counties													
Adams County	$18.71	$973	$38,920	1.7	$67,200	$1,680	$20,160	$504	2,954	28%	$12.97	$674	1.4
Allen County	$21.31	$1,108	$44,320	1.9	$85,700	$2,143	$25,710	$643	13,343	32%	$18.42	$958	1.2
Ashland County	$18.71	$973	$38,920	1.7	$89,900	$2,248	$26,970	$674	4,589	22%	$13.49	$702	1.4
Ashtabula County	$19.94	$1,037	$41,480	1.8	$79,100	$1,978	$23,730	$593	9,556	24%	$13.18	$686	1.5
Athens County	$21.00	$1,092	$43,680	1.9	$88,900	$2,223	$26,670	$667	9,115	40%	$10.84	$564	1.9
Auglaize County	$19.23	$1,000	$40,000	1.7	$105,900	$2,648	$31,770	$794	4,146	22%	$18.16	$944	1.1
Belmont County	$19.06	$991	$39,640	1.7	$78,900	$1,973	$23,670	$592	7,176	26%	$12.85	$668	1.5
Brown County	$19.38	$1,008	$40,320	1.8	$85,000	$2,125	$25,500	$638	3,911	23%	$9.80	$510	2.0
Butler County	$26.02	$1,353	$54,120	2.4	$109,900	$2,748	$32,970	$824	44,147	30%	$18.43	$958	1.4
Carroll County	$20.88	$1,086	$43,440	1.9	$90,400	$2,260	$27,120	$678	2,385	21%	$13.87	$721	1.5
Champaign County	$20.12	$1,046	$41,840	1.8	$94,700	$2,368	$28,410	$710	3,629	23%	$17.49	$909	1.2
Clark County	$21.27	$1,106	$44,240	1.9	$83,700	$2,093	$25,110	$628	17,131	31%	$15.36	$799	1.4
Clermont County	$26.02	$1,353	$54,120	2.4	$109,900	$2,748	$32,970	$824	22,388	26%	$17.61	$916	1.5
Clinton County	$19.79	$1,029	$41,160	1.8	$92,900	$2,323	$27,870	$697	4,727	28%	$16.97	$883	1.2
Columbiana County	$18.71	$973	$38,920	1.7	$77,900	$1,948	$23,370	$584	11,300	27%	$13.59	$707	1.4
Coshocton County	$18.71	$973	$38,920	1.7	$75,300	$1,883	$22,590	$565	4,006	27%	$12.83	$667	1.5
Crawford County	$18.71	$973	$38,920	1.7	$76,500	$1,913	$22,950	$574	4,855	27%	$15.33	$797	1.2
Cuyahoga County	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	225,378	41%	$23.79	$1,237	1.0
Darke County	$18.71	$973	$38,920	1.7	$87,800	$2,195	$26,340	$659	5,884	28%	$15.23	$792	1.2
Defiance County	$18.85	$980	$39,200	1.7	$94,200	$2,355	$28,260	$707	3,175	21%	$16.84	$875	1.1

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Ohio	FY26 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR [1] FMR [2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR [3]	Annual AMI [4]	Monthly rent affordable at AMI [5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2020-2024)	% of total households (2020-2024)	Estimated hourly mean renter wage (2026)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	17,680	21%	$18.79	$977	1.5
Erie County	$21.27	$1,106	$44,240	1.9	$105,300	$2,633	$31,590	$790	9,130	28%	$14.65	$762	1.5
Fairfield County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	15,139	25%	$14.67	$763	1.9
Fayette County	$19.08	$992	$39,680	1.7	$88,100	$2,203	$26,430	$661	4,090	35%	$15.86	$825	1.2
Franklin County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	260,976	47%	$25.15	$1,308	1.1
Fulton County	$20.69	$1,076	$43,040	1.9	$95,400	$2,385	$28,620	$716	3,370	20%	$18.53	$964	1.1
Gallia County	$18.71	$973	$38,920	1.7	$76,400	$1,910	$22,920	$573	2,942	25%	$15.03	$781	1.2
Geauga County	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	4,590	13%	$15.17	$789	1.6
Greene County	$24.48	$1,273	$50,920	2.2	$103,000	$2,575	$30,900	$773	21,818	32%	$18.87	$981	1.3
Guernsey County	$18.71	$973	$38,920	1.7	$77,100	$1,928	$23,130	$578	4,552	28%	$15.30	$795	1.2
Hamilton County	$26.02	$1,353	$54,120	2.4	$109,900	$2,748	$32,970	$824	144,332	41%	$22.63	$1,177	1.1
Hancock County	$21.67	$1,127	$45,080	2.0	$105,900	$2,648	$31,770	$794	9,235	29%	$20.35	$1,058	1.1
Hardin County	$18.71	$973	$38,920	1.7	$86,800	$2,170	$26,040	$651	2,968	25%	$16.81	$874	1.1
Harrison County	$18.71	$973	$38,920	1.7	$77,600	$1,940	$23,280	$582	1,407	24%	$24.31	$1,264	0.8
Henry County	$18.88	$982	$39,280	1.7	$95,700	$2,393	$28,710	$718	2,001	17%	$18.24	$949	1.0
Highland County	$18.71	$973	$38,920	1.7	$81,200	$2,030	$24,360	$609	4,350	26%	$13.16	$684	1.4
Hocking County	$18.71	$973	$38,920	1.7	$84,400	$2,110	$25,320	$633	2,455	21%	$7.92	$412	2.4
Holmes County	$18.71	$973	$38,920	1.7	$97,100	$2,428	$29,130	$728	2,816	21%	$18.13	$943	1.0
Huron County	$18.71	$973	$38,920	1.7	$87,400	$2,185	$26,220	$656	6,107	26%	$16.26	$845	1.2
Jackson County	$18.71	$973	$38,920	1.7	$76,100	$1,903	$22,830	$571	3,372	26%	$10.46	$544	1.8
Jefferson County	$18.71	$973	$38,920	1.7	$80,600	$2,015	$24,180	$605	7,995	29%	$14.40	$749	1.3
Knox County	$20.73	$1,078	$43,120	1.9	$95,000	$2,375	$28,500	$713	5,752	24%	$16.03	$834	1.3
Lake County	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	24,518	24%	$17.43	$906	1.4
Lawrence County	$18.71	$973	$38,920	1.7	$83,300	$2,083	$24,990	$625	6,276	28%	$13.49	$702	1.4
Licking County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	18,017	26%	$16.40	$853	1.7
Logan County	$19.75	$1,027	$41,080	1.8	$94,200	$2,355	$28,260	$707	4,384	22%	$16.88	$878	1.2

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	Hourly wage necessary to afford 2 BR [1] FMR [2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR [3]	Annual AMI[4]	Monthly rent affordable at AMI [5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2020-2024)	% of total households (2020-2024)	Estimated hourly mean renter wage (2026)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lorain County	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	33,139	26%	$15.06	$783	1.6
Lucas County	$20.69	$1,076	$43,040	1.9	$95,400	$2,385	$28,620	$716	69,694	38%	$19.09	$993	1.1
Madison County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	3,524	22%	$13.74	$714	2.0
Mahoning County	$18.71	$973	$38,920	1.7	$81,900	$2,048	$24,570	$614	29,163	30%	$14.27	$742	1.3
Marion County	$20.46	$1,064	$42,560	1.9	$84,700	$2,118	$25,410	$635	8,032	33%	$16.53	$859	1.2
Medina County	$24.60	$1,279	$51,160	2.2	$105,000	$2,625	$31,500	$788	14,433	20%	$16.27	$846	1.5
Meigs County	$18.71	$973	$38,920	1.7	$63,000	$1,575	$18,900	$473	2,238	25%	$12.97	$674	1.4
Mercer County	$18.98	$987	$39,480	1.7	$102,400	$2,560	$30,720	$768	3,355	20%	$12.99	$676	1.5
Miami County	$24.48	$1,273	$50,920	2.2	$103,000	$2,575	$30,900	$773	11,930	27%	$16.05	$835	1.5
Monroe County	$18.71	$973	$38,920	1.7	$74,900	$1,873	$22,470	$562	1,134	20%	$12.26	$637	1.5
Montgomery County	$24.48	$1,273	$50,920	2.2	$103,000	$2,575	$30,900	$773	86,837	38%	$19.97	$1,038	1.2
Morgan County	$18.71	$973	$38,920	1.7	$73,200	$1,830	$21,960	$549	1,206	21%	$12.22	$635	1.5
Morrow County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	2,529	19%	$12.39	$644	2.2
Muskingum County	$18.71	$973	$38,920	1.7	$82,800	$2,070	$24,840	$621	10,934	32%	$15.86	$824	1.2
Noble County	$18.90	$983	$39,320	1.7	$94,900	$2,373	$28,470	$712	760	16%	$16.04	$834	1.2
Ottawa County	$21.27	$1,106	$44,240	1.9	$102,700	$2,568	$30,810	$770	3,042	16%	$13.66	$710	1.6
Paulding County	$18.71	$973	$38,920	1.7	$90,900	$2,273	$27,270	$682	1,516	20%	$14.32	$745	1.3
Perry County	$18.71	$973	$38,920	1.7	$87,000	$2,175	$26,100	$653	3,179	24%	$12.93	$672	1.4
Pickaway County	$27.50	$1,430	$57,200	2.5	$111,500	$2,788	$33,450	$836	5,685	26%	$15.85	$824	1.7
Pike County	$18.77	$976	$39,040	1.7	$71,600	$1,790	$21,480	$537	3,426	32%	$20.43	$1,062	0.9
Portage County	$24.38	$1,268	$50,720	2.2	$97,100	$2,428	$29,130	$728	19,481	30%	$14.46	$752	1.7
Preble County	$18.71	$973	$38,920	1.7	$90,200	$2,255	$27,060	$677	3,402	20%	$17.30	$899	1.1
Putnam County	$20.25	$1,053	$42,120	1.8	$108,800	$2,720	$32,640	$816	1,700	13%	$13.93	$724	1.5
Richland County	$18.71	$973	$38,920	1.7	$92,500	$2,313	$27,750	$694	16,075	32%	$15.69	$816	1.2
Ross County	$20.33	$1,057	$42,280	1.8	$88,600	$2,215	$26,580	$665	9,059	30%	$17.19	$894	1.2
Sandusky County	$18.71	$973	$38,920	1.7	$85,300	$2,133	$25,590	$640	6,564	27%	$15.26	$793	1.2

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	Hourly wage necessary to afford 2 BR [1] FMR [2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR [3]	Annual AMI [4]	Monthly rent affordable at AMI [5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2020-2024)	% of total households (2020-2024)	Estimated hourly mean renter wage (2026)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scioto County	$18.71	$973	$38,920	1.7	$84,600	$2,115	$25,380	$635	9,115	32%	$10.72	$557	1.7
Seneca County	$19.37	$1,007	$40,280	1.8	$84,900	$2,123	$25,470	$637	5,933	27%	$13.85	$720	1.4
Shelby County	$19.87	$1,033	$41,320	1.8	$96,000	$2,400	$28,800	$720	4,976	26%	$19.43	$1,010	1.0
Stark County	$20.88	$1,086	$43,440	1.9	$90,400	$2,260	$27,120	$678	47,991	31%	$15.78	$821	1.3
Summit County	$24.38	$1,268	$50,720	2.2	$97,100	$2,428	$29,130	$728	75,130	32%	$18.24	$948	1.3
Trumbull County	$18.71	$973	$38,920	1.7	$81,900	$2,048	$24,570	$614	24,845	29%	$14.39	$748	1.3
Tuscarawas County	$19.67	$1,023	$40,920	1.8	$87,500	$2,188	$26,250	$656	11,985	31%	$14.81	$770	1.3
Union County	$27.56	$1,433	$57,320	2.5	$146,700	$3,668	$44,010	$1,100	5,046	21%	$19.86	$1,033	1.4
Van Wert County	$18.71	$973	$38,920	1.7	$89,200	$2,230	$26,760	$669	2,071	18%	$16.53	$860	1.1
Vinton County	$18.71	$973	$38,920	1.7	$74,000	$1,850	$22,200	$555	1,304	24%	$9.38	$488	2.0
Warren County	$26.02	$1,353	$54,120	2.4	$109,900	$2,748	$32,970	$824	18,968	21%	$20.30	$1,056	1.3
Washington County	$18.71	$973	$38,920	1.7	$85,000	$2,125	$25,500	$638	6,099	25%	$15.13	$787	1.2
Wayne County	$20.02	$1,041	$41,640	1.8	$89,100	$2,228	$26,730	$668	10,400	23%	$18.53	$964	1.1
Williams County	$18.71	$973	$38,920	1.7	$81,200	$2,030	$24,360	$609	3,675	24%	$16.20	$842	1.2
Wood County	$20.69	$1,076	$43,040	1.9	$95,400	$2,385	$28,620	$716	19,318	36%	$16.65	$866	1.2
Wyandot County	$18.71	$973	$38,920	1.7	$89,600	$2,240	$26,880	$672	2,327	26%	$20.34	$1,058	0.9

1: BR = Bedroom
2: FMR = Fiscal Year 2026 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2026 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing