OUT OF REACH 2013 **2013 MOST EXPENSIVE JURISDICTIONS**

States ¹	Housing Wage for Two-Bedroom FMR	Counties ²	Housing Wage for Two-Bedroom FMR
Hawaii	\$32.14	Nantucket County, MA	\$36.10
California	\$25.78	Honolulu County, HI	\$35.25
New York	\$25.25	San Mateo County, CA	\$34.52
New Jersey	\$24.84	San Francisco County, CA	\$34.52
Maryland	\$24.47	Marin County, CA	\$34.52
Massachusetts	\$24.05	Kauai County, HI	\$32.40
Connecticut	\$23.22	Orange County , CA	\$31.17
Alaska	\$21.37	Santa Clara County, CA	\$30.96
Virginia	\$20.72	Santa Cruz County, CA	\$30.52
Delaware	\$20.63	Nassau County, NY	\$30.44
	Housing Wage for		Housing Wage for
Metropolitan Areas	Two-Bedroom FMR	Combined Nonmetro Areas	Two-Bedroom FMR
Honolulu, HI MSA	\$35.25	Massachusetts	\$31.73
San Francisco, CA HMFA	\$34.52	Hawaii	\$24.17
Stamford-Norwalk. CT HMFA	\$31.69	Alaska	\$21.42
Orange County, CA HMFA	\$31.17	Maryland	\$20.03
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$30.96	Connecticut	\$19.51
Santa Cruz-Watsonville, CA MSA	\$30.52	New Hampshire	\$18.84
Nassau-Suffolk, NY HMFA	\$30.44	Delaware	\$18.83
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.83	California	\$17.92
New York, NY HMFA	\$28.35	Vermont	\$17.82
Westchester County, NY	\$28.23	Colorado	\$16.68

¹ Excludes the District of Columbia.

² Excludes the Explusite of Construction of the Office of Management and Budget (OMB) defined core-based statistical area is in the area to which the income limits and FMRs apply. HUD is required by OMB to alter the name of the metropolitan geographic entities it derives from the Core Based Statistical Area (CBSA) when the geography is not the same as that established by OMB. CBSA is a collective term meaning both metro and micro areas.
⁴ MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the Federal statistical agencies in collecting, tabulating and publishing Federal statistics. A metro area contains an urban core of 50,000 or more in population.