



PAYCHECK TO PAYCHECK<sup>1</sup>

Most to Least Expensive  
RENTAL MARKETS

(210 Metropolitan Areas, Fair Market Rents for 2 BR Units)

Rank	Metro Area	2 BR Fair Market Rent	Rank in 2007 <sup>2</sup>
1	San Francisco, CA	\$1,658	1
2	Honolulu, HI	\$1,631	11
3	Santa Cruz, CA	\$1,590	6
4	Suffolk-Nassau, NY	\$1,581	7
5	Santa Ana, CA	\$1,546	2
6	Oxnard, CA	\$1,502	3
7	San Diego, CA	\$1,418	15
8	Los Angeles, CA	\$1,361	12
9	Edison, NJ	\$1,349	13
10	Boston, MA	\$1,345	4
	Cambridge, MA	\$1,345	4
12	San Jose, CA	\$1,338	10

<sup>1</sup> Data for 2008 are from HUD's fiscal year 2009 fair market rents (FMRs), the FMRs in effect during the 4<sup>th</sup> quarter of 2008. Data for 2007 are from the FY 2008 FMRs, the FMRs in effect during the 3<sup>rd</sup> quarter of 2007 (the data used in the previous edition of Paycheck to Paycheck).

<sup>2</sup> Some numbers may appear more than once due to ties in the 2007 rankings. Metropolitan areas added to Paycheck to Paycheck since 2007 do not have rankings for that year.

13	Fort Lauderdale, FL	\$1,313	27
	New York, NY	\$1,313	16
15	Santa Rosa, CA	\$1,296	17
16	Napa, CA	\$1,295	18
	Oakland, CA	\$1,295	14
18	West Palm Beach, FL	\$1,294	26
19	Bethesda, MD	\$1,288	8
	Washington, DC	\$1,288	8
21	Santa Barbara, CA	\$1,262	22
22	Bridgeport, CT	\$1,214	30
23	Newark, NJ	\$1,213	24
24	Barnstable, MA	\$1,192	34
25	Vallejo, CA	\$1,161	36
26	Miami, FL	\$1,156	32
27	Trenton, NJ	\$1,152	20
28	Riverside, CA	\$1,125	40
	Salinas, CA	\$1,125	19
	San Luis Obispo, CA	\$1,125	42
31	Naples, FL	\$1,120	52
32	Poughkeepsie, NY	\$1,117	25
33	Burlington, VT	\$1,108	NA
34	New Haven, CT	\$1,101	23
35	Rockingham-Strafford, NH	\$1,075	30
36	Atlantic, NJ	\$1,068	41

37	Sarasota, FL	\$1,059	58
38	Flagstaff, AZ	\$1,044	44
39	Manchester, NH	\$1,042	35
	Portland, ME	\$1,042	38
41	Baltimore, MD	\$1,037	43
42	New Orleans, LA	\$1,030	39
43	Boulder, CO	\$1,029	28
44	Sacramento, CA	\$1,022	37
45	Hartford, CT	\$1,021	29
46	Las Vegas, NV	\$1,013	53
47	Camden, NJ	\$1,005	47
	Philadelphia, PA	\$1,005	47
	Wilmington, DE	\$1,005	47
50	Chicago, IL	\$1,004	45
51	Anchorage, AK	\$990	NA
52	Seattle, WA	\$987	60
53	Orlando, FL	\$985	67
	Vineland, NJ	\$985	55
55	Cape Coral, FL	\$984	86
56	Reno, NV	\$967	50
57	Norwich, CT	\$961	58
58	Providence, RI	\$956	33
59	Stockton, CA	\$950	56
60	Tampa, FL	\$946	66

61	Ann Arbor, MI	\$940	46
62	Santa Fe, NM	\$928	NA
63	Tacoma, WA	\$926	73
64	Richmond, VA	\$925	73
65	Ithaca, NY	\$923	NA
	Ocean City, NJ	\$923	65
67	Worcester, MA	\$922	54
68	Port St. Lucie, FL	\$916	96
69	Austin, TX	\$912	64
70	Jacksonville, FL	\$907	79
71	Dallas, TX	\$905	69
72	Virginia Beach, VA	\$904	62
73	Daytona Beach, FL	\$896	97
74	Tallahassee, FL	\$892	102
75	Denver, CO	\$891	51
76	Atlanta, GA	\$878	79
77	Phoenix, AZ	\$877	77
	Punta Gorda, FL	\$877	113
79	Springfield, MA	\$874	63
80	Minneapolis-St. Paul, MN	\$873	57
81	Albany, NY	\$868	88
82	Houston, TX	\$866	83
	Palm Bay, FL	\$866	110
84	Modesto, CA	\$864	85

85	Bremerton, WA	\$855	77
86	Allentown, PA	\$853	72
87	Madison, WI	\$846	81
88	Gulfport, MS	\$844	147
89	Fresno, CA	\$842	99
90	Milwaukee, WI	\$839	99
	Pittsfield, MA	\$839	107
92	Fort Worth, TX	\$838	92
93	Olympia, WA	\$835	84
94	Fort Collins, CO	\$834	68
	Madera, CA	\$834	124
96	Durham, NC	\$827	75
97	Chico, CA	\$826	111
98	Fort Walton Beach, FL	\$816	139
99	Salisbury, MD	\$815	NA
100	Detroit, MI	\$809	70
	Portland, OR	\$809	94
	Warren, MI	\$809	70
103	Gary, IN	\$807	87
104	Redding, CA	\$802	126
	Salt Lake City, UT	\$802	104
106	Rochester, NY	\$797	120
107	Colorado Springs, CO	\$796	75
	Corpus Christi, TX	\$796	116

109	Raleigh, NC	\$795	61
110	San Antonio, TX	\$792	102
111	Kansas City, MO	\$791	104
112	Bellingham, WA	\$790	NA
113	Baton Rouge, LA	\$788	89
	Gainesville, FL	\$788	141
115	Charleston, SC	\$787	120
116	Jackson, MS	\$784	152
117	Monroe, MI	\$777	92
118	Merced, CA	\$774	136
119	Lancaster, PA	\$771	109
120	Eugene, OR	\$768	95
121	Hagerstown, MD	\$764	130
	Harrisburg, PA	\$764	98
123	Nashville, TN	\$761	118
124	Charlotte, NC	\$757	106
	Omaha, NE	\$757	125
126	Pensacola, FL	\$755	182
127	Akron, OH	\$754	101
	Syracuse, NY	\$754	164
129	Albuquerque, NM	\$753	91
130	Lansing, MI	\$750	127
131	Ocala, FL	\$749	183
132	Memphis, TN	\$746	135

133	Indianapolis, IN	\$745	118
134	Tucson, AZ	\$743	82
135	Columbus, OH	\$740	129
	Yuba City, CA	\$740	159
137	St. Louis, MO	\$737	132
138	Bakersfield, CA	\$736	146
139	Cincinnati, OH	\$733	134
	Reading, PA	\$733	130
141	Des Moines, IA	\$727	123
142	Buffalo, NY	\$723	164
143	Boise City, ID	\$722	116
144	Ogden, UT	\$717	151
145	Columbia, SC	\$710	136
	Pittsburgh, PA	\$710	90
147	South Bend, IN	\$707	147
	Tulsa, OK	\$707	158
149	Montgomery, AL	\$706	160
150	Greensboro, NC	\$699	108
151	Birmingham, AL	\$698	177
	Grand Rapids, MI	\$698	114
153	Spokane, WA	\$695	138
154	Cleveland, OH	\$694	111
155	Green Bay, WI	\$691	173
156	Asheville, NC	\$690	162

157	Rockford, IL	\$689	153
158	Kennewick, WA	\$688	143
159	Dayton, OH	\$687	154
160	Oklahoma City, OK	\$686	190
161	Champaign-Urbana, IL	\$684	156
	Peoria, IL	\$684	177
163	Little Rock, AR	\$680	166
	Louisville, KY	\$680	194
165	Lexington, KY	\$679	143
	Pueblo, CO	\$679	140
167	Fayetteville, NC	\$678	168
168	Shreveport, LA	\$677	192
169	Battle Creek, MI	\$676	171
	Beaumont, TX	\$676	185
171	Salem, OR	\$675	154
172	Kalamazoo, MI	\$674	157
	Visalia, CA	\$674	143
174	Sioux Falls, SD	\$673	147
175	Saginaw, MI	\$672	173
176	Mobile, AL	\$671	188
177	Provo-Orem, UT	\$670	128
178	Knoxville, TN	\$667	186
179	Chattanooga, TN	\$666	173
	Winston-Salem, NC	\$666	147

181	Greeley, CO	\$665	120
182	Appleton, WI	\$663	177
183	Greenville, SC	\$656	160
	Toledo, OH	\$656	181
185	Amarillo, TX	\$655	199
186	Cedar Rapids, IA	\$649	169
187	Erie, PA	\$648	NA
188	Lincoln, NE	\$644	166
	Springfield, IL	\$644	184
190	Davenport, IA	\$642	186
	Spartanburg, SC	\$642	196
192	Springfield, OH	\$639	198
193	Canton, OH	\$636	189
	Charleston, WV	\$636	201
195	Scranton, PA	\$635	NA
196	Wichita, KS	\$632	163
197	Topeka, KS	\$630	193
198	Flint, MI	\$628	142
199	Duluth, MN	\$621	203
200	Fargo, ND	\$620	196
201	Fort Wayne, IN	\$619	171
202	Bay City, MI	\$604	206
203	Springfield, MO	\$602	208
204	Mansfield, OH	\$600	207

205	Waterloo, IA	\$599	200
206	El Paso, TX	\$595	190
207	Lima, OH	\$594	209
208	Youngstown, OH	\$588	202
209	Brownsville, TX	\$586	210
210 LEAST EXPENSIVE	Wheeling, WV	\$577	NA