

PRICED OUT IN 2004

THE HOUSING CRISIS FOR PEOPLE WITH DISABILITIES

AUGUST 2005

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Foreword by Senator Jack Reed (D-Rhode Island)

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FOREWORD

By Senator Jack Reed (D-Rhode Island)

I am pleased to join the Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force in bringing forward the newest edition of the *Priced Out* report. Like its cousin, the *Out of Reach* report issued annually by the National Low Income Housing Coalition (NLIHC), *Priced Out* helps measure the gap between Fair Market Rents and the incomes of individuals and families at the bottom of our nation's economic ladder. *Priced Out in 2004* sheds new light on the housing affordability problems experienced by some of our most vulnerable citizens – people with significant and long-term disabilities.

Priced Out in 2004 makes it clear that it is virtually impossible for people with disabilities receiving SSI to obtain decent, safe, affordable, and accessible housing in the community unless they receive housing assistance. Among the key findings from this important national study are the following:

- With incomes equal to only 18.4 percent of the median one-person household income, people with disabilities receiving Supplemental Security Income (SSI) are among the lowest-income citizens of our country;
- In 2004, the average rent for a modest one-bedroom unit continued to be higher than the entire monthly income of a person with a disability receiving SSI payments. Between 2002 and 2004, one-bedroom rents rose from 105 percent of monthly SSI income to over 109 percent of SSI. Rents for smaller studio/efficiency unit were almost as high, averaging 96 percent of monthly SSI.
- Since the first edition of *Priced Out* was published in 1998, the national average rent for a one-bedroom unit has increased 59 percent – pricing millions of people with disabilities completely out of today's housing market.

What must be done to respond to this growing affordability gap?

First, Congress and the U.S. Department of Housing and Urban Development (HUD) need to ensure that the federal government maintains its commitment to critical programs that have a demonstrated track record of success in serving extremely low-income people with disabilities, such as Section 8 vouchers and the Section 811 Supportive Housing for Persons with Disabilities program. Unfortunately, the current stress on the federal budget has led to assaults on both programs in recent years.

Many housing agencies are struggling to maintain the Section 8 program as a viable source of rental assistance for households with extremely low incomes. Shifts in funding at HUD have placed many state and local agencies in crisis and forced them to pull back from the full number of authorized vouchers. More importantly, Congress has been asked by the Bush Administration to make fundamental changes to the Section 8 program in the name of greater flexibility for local agencies.

Specifically, these proposals would allow agencies to target rental assistance to higher-income households and require Section 8 recipients to pay a higher percentage of their monthly incomes toward their rent contribution. While this might allow some agencies to serve more households, it would have a devastating impact on people with disabilities living on SSI and would inevitably result in fewer SSI recipients being able to access rental assistance. I am committed to working with TAC and CCD to oppose such proposals. Now is not the time to remove critical protections in the Section 8 program that ensure that rental assistance is targeted to those most in need.

Second, the production of new affordable rental housing needs to be a national priority. Too often, in recent years the focus has been on protecting the existing affordable housing resources. While these efforts -- especially those related to maintaining the Section 8 program -- are critically important, we need to recognize that we are in many respects running in place. Over the long-term, I believe federal policy needs to be refocused on the development of capital and rental subsidies that can serve households below 30 percent of median income.

Later this year, the Senate is expected to consider legislation overhauling the regulation of Fannie Mae, Freddie Mac and the Federal Home Loan Banks or the so-called Government Sponsored Enterprises (GSEs). As a member of the Senate Banking, Housing and Urban Affairs Committee, my hope is that we can use this opportunity to establish a national affordable housing fund and ensure that it is structured in a way that subsidies effectively reach households below 30 percent of median income.

TAC and the CCD Housing Task Force are to be commended for publishing *Priced Out in 2004* and for keeping this critically important housing issue in the public eye. I will continue to work with you and with my colleagues in the Congress to make sure that every person in this country has a decent, safe and affordable home. This should not only be the American promise, it should be the American commitment.

Senator Jack Reed
D - Rhode Island
Senate Banking, Housing and Urban Affairs Committee

PRICED OUT IN 2004 FINDINGS: An Analysis of SSI Monthly Income and Rental Housing Costs

Introduction

In 2004, the average national rent for a modest one-bedroom housing unit climbed to a record high of \$676 – more than the entire monthly income of people with disabilities who rely on the federal Supplemental Security Income (SSI) program to pay for housing and other basic needs. From 2002 to 2004, the cost of rental housing rose nationally from 105.5 percent to 109.6 percent of monthly SSI payments.

These are two of the important findings included in *Priced Out in 2004* – an analysis of the extreme housing affordability problems of people with disabilities with the lowest incomes. *Priced Out in 2004* is being published by the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force to focus public attention on this serious housing crisis that affects the lowest-income people with disabilities – those who qualify for federal SSI payments. *Priced Out in 2004* is also a call for an immediate, significant, and long overdue government response to this problem.

SSI is the federal income maintenance program that provides a base of support for people with significant and long-term disabilities who have virtually no assets.¹ Approximately 4 million people with disabilities between the ages of 18-64 rely on SSI income to pay for their basic needs – including housing.

In 2004, federal SSI payments provided a monthly income of \$564. Twenty three states provided an additional state SSI supplement to individuals with disabilities living independently,² raising the national average SSI payment to \$617, or \$7,404 per year.³

Federal housing affordability guidelines state that low-income households should pay no more than 30 percent of monthly income towards housing costs – approximately \$185 per month for an SSI recipient. This long-standing policy recognizes that money must be left over after the rent is paid to cover other basic needs such as food, clothing, transportation, etc.

As the average one-bedroom rent in the United States continues to climb well above 100 percent of monthly SSI payments, the nation's most vulnerable people with

¹ Single individuals receiving SSI may not have assets that exceed \$2,000. The asset limit for a couple is \$3,000.

² Some states provide SSI supplements for people with specific types of disabilities and/or people with disabilities residing in specific housing arrangements (such as congregate living or structured residential settings). Only those supplements uniformly applied to **all** people with disabilities living in the community were included as part of the analysis.

³ In contrast, the federal poverty level for a single individual in 2003 was \$8,825, according to the U.S. Census Bureau.

disabilities who have virtually no other financial resources are completely priced out of the rental housing market. This extreme affordability gap between disability income and rents – combined with the growing scarcity of available federal rent subsidies necessary to close the gap – means that millions of the lowest-income people with disabilities have no choice but to live in untenable circumstances.

The most visible of these individuals – defined as “chronically homeless”⁴ by the federal government – live on our streets, in makeshift campgrounds, under bridges and highways, and in over-crowded and expensive emergency shelters. Millions of other SSI recipients have extremely serious housing problems that may be less visible to the public eye but are very real nonetheless. Included in this group are people forced to remain in expensive and restrictive nursing homes or who are ready for discharge from costly and restrictive mental health facilities but have no place to live. Thousands of people with disabilities who receive SSI barely survive in seriously substandard board and care homes that remain open primarily because there are no other housing alternatives for the residents.

Hundreds of thousands of adults with disabilities still live at home with aging parents who are now in their 70s and 80s.⁵ These parents have saved the government billions of dollars in housing and support services costs over many years yet they have no assurance that their adult child will have decent, safe, and affordable housing in the community after the family can no longer provide it.

Priced Out in 2004 illustrates the severity of these critical housing problems by comparing the amount of monthly SSI income received by people with disabilities living independently – including SSI supplements provided by 23 states – with modest rental housing costs represented by the Fair Market Rents (FMRs) published annually by the U.S. Department of Housing and Urban Development (HUD). *Priced Out* also clearly illustrates that supplementing SSI is not the answer to the housing problems of people with disabilities in today’s high-cost housing market. Even in states with supplements, modest rents approached or exceeded 100 percent of SSI benefits.

This fourth edition of *Priced Out* makes a clear and compelling case that only an ongoing monthly housing subsidy – such as provided through HUD’s Section 8 Housing Choice Voucher program and the Section 811 Supportive Housing for Persons with Disabilities program – is sufficient to close the extreme affordability gap between SSI income and rental housing costs. In a cruel irony, recent federal proposals such as HUD’s Flexible Voucher Program legislation would reduce, rather than expand, these subsidies for the poorest Americans with disabilities at a time of their greatest need.

Major Findings in *Priced Out in 2004*

⁴ The federal government defines a chronically homeless person as a single unaccompanied adult with a disabling condition who has been continuously homeless (i.e., sleeping in a place not meant for human habitation and/or in an emergency shelter) for twelve months or more or who has had at least four separate episodes of homelessness during the last three years.

⁵ Rizzolo, Hemp, Braddock and Pomeranz-Essley. *The State of the States in Developmental Disabilities*. American Association on Mental Retardation: 2004.

The major findings from the *Priced Out in 2004* study including the following:

- In 2004, as a national average, a person receiving SSI needed to pay 109.6 percent of their entire monthly income in order to rent a modest one-bedroom unit. From 2002 to 2004, the housing affordability gap for people with disabilities continued to grow alarmingly while federal housing officials repeatedly proposed re-directing essential rent subsidy funds to higher-income households.
- During the six years since *Priced Out in 1998* was published, the amount of monthly SSI income needed to rent a modest one-bedroom unit has risen an astonishing 59 percent – from 69 percent of SSI in 1998 to 109.6 percent of SSI in 2004.
- People with disabilities receiving SSI are also priced out of smaller studio/efficiency rental units. In 2004, the national average cost of these units rose to 96.1 percent of monthly SSI, an increase of 8 percent from 2002.
- People with disabilities who rely on SSI payments continue to be among the lowest-income citizens in the United States. In 2004, the national average income of a person with a disability receiving SSI fell to a new low of 18.4 percent of median income – down from 18.8 percent in 2002.
- Over the past six years, since the publication of *Priced Out in 1998*, the national average income of a one-person household receiving SSI disability payments dropped 25 percent relative to median income – from 24.4 percent of median income in 1998 to 18.4 percent in 2004.

Despite government commitments to end chronic homelessness and promises to expand community living opportunities for people with disabilities, recent HUD legislative proposals would have eliminated policies that help people who rely on SSI to access Section 8 Housing Choice Vouchers. Vouchers are designed to bridge the gap between income and rent by paying the difference between what a very low-income household can afford (e.g., 30 percent of income) and modest rental housing costs. Fortunately, Congress has thus far refused to support HUD's effort to repeal long-standing federal policies that help households most in need of housing assistance.

To the dismay of housing advocates, during the past two years Congress has not provided sufficient funding for all of the 2.1 million Section 8 Housing Choice Vouchers administered by Public Housing Agencies (PHAs). This decision has meant that there are approximately 80,000 vouchers that PHAs cannot give to people on voucher waiting lists despite the fact that millions of people with disabilities living on SSI payments desperately need them.⁶

⁶ *Appropriations Shortfall Cuts Funding for 80,000 Housing Vouchers this Year*. Center on Budget and Policy Priorities, February 2005: www.cbpp.org/2-11-05hou.htm.

HUD also proposed cutting funding for the Section 811 Supportive Housing for Persons with Disabilities program for Fiscal Year (FY) 2006 despite the fact that there are thousands of people currently living in restrictive and expensive publicly-funded facilities who could benefit from less costly permanent supportive housing.

Today, tax cuts for the wealthiest Americans and mortgage interest deductions as high as \$1 million per household appear to have priority over federal housing programs that help the most vulnerable low-income people with disabilities. The findings in *Priced Out in 2004* highlighted below must be a wake-up call for all government officials who fail to make the housing needs of people with disabilities a high priority. As advocates and self-advocates, we must use this data to build the political will to change government policies and promote a significant expansion of affordable and accessible housing for people with disabilities in every community in the United States.

SSI Compared to Rents for One-Bedroom and Studio/Efficiency Units

In 2004, a person with a disability receiving monthly SSI payments as their source of income needed to spend 109.6 percent of their monthly income in order to rent a modest one-bedroom unit priced at the HUD Fair Market Rent (FMR) – up from 105.5 percent of monthly SSI needed to rent the same unit in 2002.

In 2004, even rents for modest studio/efficiency apartments were virtually beyond the reach of people who rely on the SSI program. A comparison of SSI income to the HUD Fair Market Rent for a studio/efficiency unit found that the average rent was equal to 96.1 percent of monthly SSI in 2004 – up from 89.2 percent in 2002.

Since *Priced Out in 1998* was published six years ago, the housing affordability gap between SSI income and modest rents has grown at an astonishing rate. In 1998, a person with a disability attempting to obtain housing in the community on SSI payments alone needed to pay 69 percent of their monthly income to rent a modest one-bedroom unit and 58 percent to rent a studio/efficiency unit. In 1998, it was impossible to imagine that rents for one-bedroom and studio units would increase 59 percent in a mere six years to a level higher than the entire monthly income of a person receiving SSI. The cost of a studio/efficiency unit rose even more – by 64 percent – during those years.

Priced Out in 1998 pointed out that if a person with a disability made the difficult decision to pay 69 percent of their income for rent each month, they would qualify as having federally defined “worst-case” housing needs.⁷ Beginning in 2002, and continuing today, even making the difficult choice to pay most of your SSI monthly

⁷ Worst case housing needs include paying more than 50 percent of monthly income for housing, living in seriously substandard housing, or having both of these conditions. HUD “worst case” housing needs reports to Congress have found that non-elderly people with disabilities were more likely to have both of these housing conditions than people who did not have disabilities. U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges, Executive Summary*. Washington, DC: 2001.

income for housing – and worrying about your other basic needs after the rent is paid – is no longer an option.

With rents for modest housing now well above 100 percent of SSI income, an ongoing housing subsidy, such as a Section 8 Housing Choice Voucher, is absolutely essential for people with disabilities who rely on SSI to obtain permanent housing of their own in the community.

State-By-State Analysis of Housing Affordability

A state-by-state analysis of one-bedroom housing costs provides compelling evidence that extreme housing affordability problems for people with disabilities exist in all 50 states. **Table 1** below indicates that in 2004, the average rent for a one-bedroom unit was more than SSI income in 20 states and the District of Columbia – four more states than in 2002. The District of Columbia has the dubious honor of topping the chart as it did in 2002 with one-bedroom rents equal to 185.3 percent of monthly SSI payments.

TABLE 1:
PERCENT OF SSI NEEDED TO RENT A ONE-BEDROOM HOUSING UNIT

State	% of SSI
Alabama	78.2%
Alaska	76.1%
Arizona	111.7%
Arkansas	74.8%
California	114.4%
Colorado	109.0%
Connecticut	102.5%
Delaware	114.4%
District of Columbia	185.3%
Florida	119.5%
Georgia	107.8%
Hawaii	156.2%
Idaho	77.4%
Illinois	123.4%
Indiana	88.7%
Iowa	78.5%
Kansas	83.9%
Kentucky	75.5%
Louisiana	86.0%
Maine	93.2%
Maryland	145.2%
Massachusetts	134.9%
Michigan	101.6%
Minnesota	99.1%

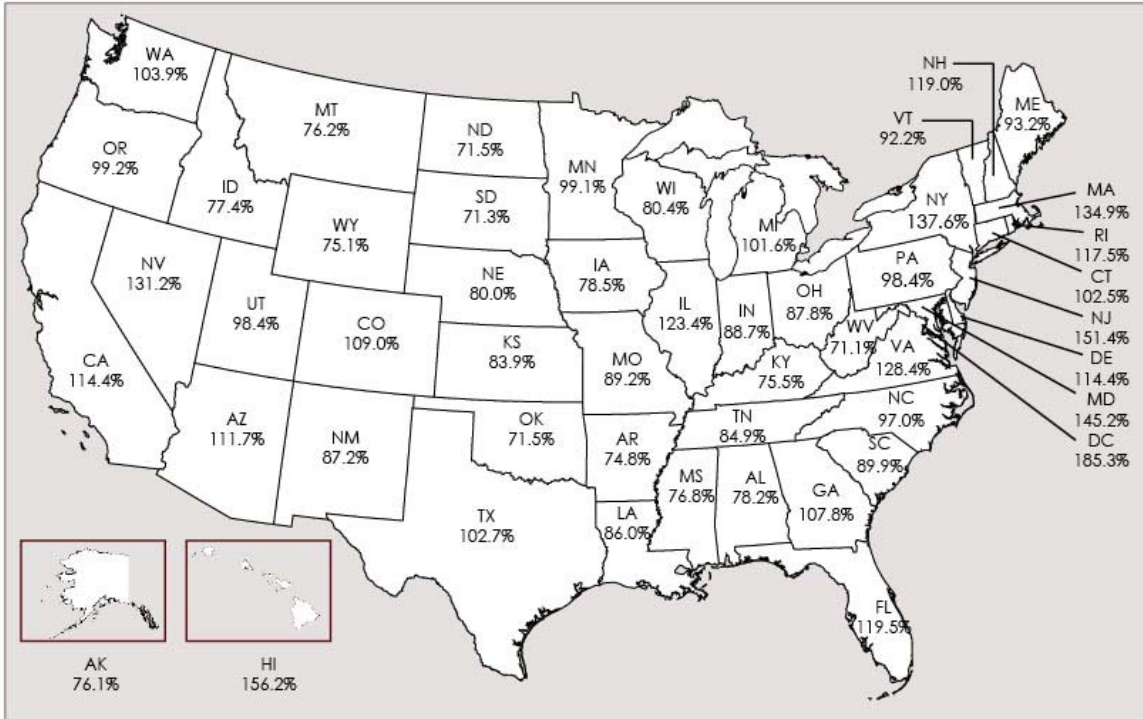
State	% of SSI
Mississippi	76.8%
Missouri	89.2%
Montana	76.2%
Nebraska	80.0%
Nevada	131.2%
New Hampshire	119.0%
New Jersey	151.4%
New Mexico	87.2%
New York	137.6%
North Carolina	97.0%
North Dakota	71.5%
Ohio	87.8%
Oklahoma	71.5%
Oregon	99.2%
Pennsylvania	98.4%
Rhode Island	117.5%
South Carolina	89.9%
South Dakota	71.3%
Tennessee	84.9%
Texas	102.7%
Utah	98.4%
Vermont	92.2%
Virginia	128.4%
Washington	103.9%

State	% of SSI
West Virginia	71.1%
Wisconsin	80.4%

State	% of SSI
Wyoming	75.1%
NATIONAL	109.6%

Two states – Hawaii at 156.2 percent and New Jersey at 151.4 percent – had average one-bedroom rents above 150 percent of monthly SSI income in 2004. Six additional states had average rents that were 120-150 percent of monthly SSI income, including Illinois (123.4 percent), Maryland (145.2 percent), Massachusetts (134.9 percent), Nevada (131.2 percent), New York (137.6 percent), and Virginia (128.4 percent). An additional twelve states had rents between 100-120 percent of monthly SSI.

Even in the most affordable state – West Virginia – people receiving SSI had to spend 71.1 percent of their monthly income to rent a modest one-bedroom unit. The map below displays the percentage of SSI needed to rent a one-bedroom housing unit in each state.



In 2004, rents for studio/efficiency units in every state were also well above what was affordable to people receiving SSI. **Table 2** below documents that a total of 13 states had average rents for studio/efficiency units that were more than 100 percent of monthly SSI income, led again by the District of Columbia. In 22 states, average rents for studio/efficiency units were between 75 and 100 percent of SSI. Even in the least expensive state – North Dakota – a person with a disability would have needed to spend 61.7 percent of monthly income to be able to rent a modest studio/efficiency apartment.

TABLE 2:
PERCENT OF SSI NEEDED TO RENT AN EFFICIENCY HOUSING UNIT

State	% of SSI
Alabama	70.0%
Alaska	65.1%
Arizona	95.9%
Arkansas	67.4%
California	97.7%
Colorado	95.7%
Connecticut	84.6%
Delaware	106.9%
District of Columbia	162.2%
Florida	106.6%
Georgia	99.3%
Hawaii	134.0%
Idaho	68.7%
Illinois	106.7%
Indiana	78.0%
Iowa	68.6%
Kansas	74.3%
Kentucky	66.3%
Louisiana	78.4%
Maine	80.0%
Maryland	126.8%
Massachusetts	124.0%
Michigan	92.0%
Minnesota	85.1%
Mississippi	68.6%
Missouri	79.1%

State	% of SSI
Montana	66.0%
Nebraska	71.9%
Nevada	112.4%
New Hampshire	100.7%
New Jersey	135.4%
New Mexico	75.9%
New York	118.3%
North Carolina	86.2%
North Dakota	61.7%
Ohio	76.4%
Oklahoma	65.3%
Oregon	85.0%
Pennsylvania	86.2%
Rhode Island	107.5%
South Carolina	81.4%
South Dakota	64.2%
Tennessee	76.4%
Texas	92.6%
Utah	88.8%
Vermont	80.4%
Virginia	116.3%
Washington	91.0%
West Virginia	63.1%
Wisconsin	68.4%
Wyoming	68.3%
NATIONAL	96.1%

Disturbing Trends in State Rent Levels

As the result of the nation's housing boom, which has been well-documented by the media, there have been dramatic increases in rents in certain states. Rhode Island had

the greatest increase in rental housing costs from 2002 to 2004 with an astounding 28.5 percent increase in the HUD one-bedroom Fair Market Rent in just two years. As **Table 3** below documents, in addition to Rhode Island, 12 other states experienced double digit increases in rents between 2002 and 2004.

TABLE 3:
GROWTH IN ONE-BEDROOM FAIR MARKET RENTS (2002 – 2004)

State	% FMR Change
Alabama	9.2%
Alaska	6.8%
Arizona	6.4%
Arkansas	12.8%
California	6.4%
Colorado	3.1%
Connecticut	4.8%
Delaware	6.5%
District of Columbia	6.2%
Florida	13.7%
Georgia	-0.5%
Hawaii	19.7%
Idaho	16.9%
Illinois	4.5%
Indiana	9.9%
Iowa	7.3%
Kansas	8.5%
Kentucky	6.5%
Louisiana	12.5%
Maine	7.0%
Maryland	11.7%
Massachusetts	3.0%
Michigan	7.3%
Minnesota	6.9%
Mississippi	12.2%
Missouri	11.3%

State	% FMR Change
Montana	7.5%
Nebraska	10.8%
Nevada	11.3%
New Hampshire	8.3%
New Jersey	10.1%
New Mexico	6.5%
New York	9.7%
North Carolina	7.3%
North Dakota	0.5%
Ohio	2.5%
Oklahoma	9.2%
Oregon	2.9%
Pennsylvania	6.2%
Rhode Island	28.5%
South Carolina	8.1%
South Dakota	-3.7%
Tennessee	8.9%
Texas	8.0%
Utah	2.6%
Vermont	3.3%
Virginia	13.7%
Washington	0.0%
West Virginia	6.1%
Wisconsin	9.9%
Wyoming	5.6%
NATIONAL	7.6%

An additional 26 states had Fair Market Rent increases between 5-10 percent during this two-year period, indicating significant growth in the cost of rental housing in most housing market areas of the country and not simply on the West and East Coasts. For example, states such as Alabama and Kansas – not known for their high-cost housing markets – had increases of 9.2 percent and 8.5 percent respectively.

Even in the two states that saw a slight decline in Fair Market Rents (Georgia and South Dakota), one of these states (Georgia) still had one-bedroom rents above 100 percent of SSI. Unfortunately, even when rents go down, people with disabilities receiving SSI payments still cannot afford to pay them.

New HUD proposed Fair Market Rents for 2006 published for comment in June of 2005 show these trends continuing – which means that people with the most significant and long-term disabilities will continue to have virtually no access to affordable housing in the community unless more rent subsidies are provided. While a “soft” rental market and increasing vacancy rates may lower rents in some locations, a decline in rents to a level affordable for SSI recipients would require a real estate market crash of monumental proportions not seen in the country’s history.

Housing Market Area Analysis

In 2004, there were 2,708 separate HUD-defined housing market areas in the United States, including metropolitan areas, counties, and the non-metro or rural areas of each state. An analysis of all 2,708 housing market areas indicates that in 2004, there was not one area in the United States with rents that were affordable to people with disabilities receiving SSI benefits. Modest one-bedroom rents in these areas ranged from 58.5 percent of SSI (in non-metropolitan areas in Oklahoma) to 189.9 percent of SSI (in Columbia, local MD). State-by-state data on each of these housing market areas is provided in **Appendix A** beginning on page 24.

Highest-Cost Local Housing Market Areas

In 2004, when analyzed by state, there were 170 distinct local housing market areas in the country where the cost of a one-bedroom unit was higher than monthly SSI payments. In contrast, *Priced Out in 2002* identified 132 local housing market areas with rents exceeding SSI.

In addition to the District of Columbia, 38 states had at least one local housing market area in 2004 where monthly rents were more than the monthly income of an SSI recipient. Significant portions of Colorado, Georgia, Maryland, New Hampshire, North Carolina, South Carolina, and Virginia have now joined the ranks of states like California, Massachusetts, New York and New Jersey that have long been recognized as high-cost housing markets. The figure below highlights the ten highest-cost local housing market areas in the country for people with disabilities who rely on SSI payments. A complete list of all 170 local housing market areas with rents above SSI income can be found in **Appendix B** on page 41.

TEN HIGHEST-COST LOCAL HOUSING MARKET AREAS – 1-BEDROOM UNITS

1. Columbia (Maryland) 189.9%
2. Washington (District of Columbia/Maryland/Virginia) 185.3%
3. Southern New Hampshire 182.2%
4. Maui County (Hawaii) 175.2%
5. Middlesex/Somerset/Hunterdon (New Jersey) 172.9%
6. Nantucket County (Massachusetts) 169.7%
7. New York (New York) 166.4%
8. Bergen/Passaic (New Jersey) 166.3%
9. Pitkin County (Colorado) 160.4%
10. Nassau/Suffolk (New York) 159.3%

Rising Costs in Rural Housing Markets

The rising cost of rental housing is now affecting even the most rural parts of the country and the people with disabilities who live there. **Table 4** below examines this trend, by analyzing the growth in rental housing costs compared to SSI in the 49 states with non-metro areas (New Jersey and the District of Columbia do not have any non-metro areas).

TABLE 4:
PERCENT CHANGE IN SSI NEEDED TO RENT A ONE-BEDROOM HOUSING UNIT IN RURAL AREAS
(2002-2004)

State	% of SSI for 1-Bedroom (2002)	% of SSI for 1-Bedroom (2004)	Percent Change
Alabama	57.9%	63.5%	9.6%
Alaska	75.1%	74.2%	-1.2%
Arizona	76.9%	86.4%	12.3%
Arkansas	56.9%	65.3%	14.7%
California	64.1%	67.9%	5.8%
Colorado	87.1%	97.0%	11.4%
Connecticut	82.7%	79.7%	-3.7%
Delaware	88.9%	97.5%	9.7%
Florida	89.3%	85.5%	-4.3%
Georgia	69.8%	74.1%	6.2%
Hawaii	143.7%	150.7%	4.9%
Idaho	61.9%	71.6%	15.6%
Illinois	60.0%	69.2%	15.3%
Indiana	66.4%	76.2%	14.8%
Iowa	66.4%	70.6%	6.3%
Kansas	63.0%	69.2%	9.8%
Kentucky	59.7%	65.8%	10.2%
Louisiana	59.3%	64.0%	8.0%
Maine	81.6%	83.8%	2.6%
Maryland	92.4%	92.2%	-0.2%
Massachusetts	93.2%	91.8%	-1.4%
Michigan	65.9%	73.7%	11.9%
Minnesota	60.4%	63.9%	5.8%
Mississippi	59.6%	68.3%	14.5%
Missouri	56.4%	65.1%	15.3%
Montana	71.5%	74.7%	4.4%
Nebraska	61.7%	70.3%	14.0%
Nevada	95.7%	102.8%	7.4%
New Hampshire	94.0%	94.6%	0.6%
New Mexico	64.1%	70.2%	9.5%
New York	75.9%	76.3%	0.6%
North Carolina	71.1%	76.2%	7.2%
North Dakota	58.7%	65.8%	12.0%
Ohio	68.2%	75.2%	10.3%
Oklahoma	53.5%	58.5%	9.2%
Oregon	77.0%	83.6%	8.6%
Pennsylvania	70.9%	71.9%	1.3%
Rhode Island	115.9%	117.2%	1.1%
South Carolina	69.7%	74.8%	7.3%
South Dakota	69.6%	65.1%	-6.4%
Tennessee	56.3%	66.3%	17.7%
Texas	65.1%	71.6%	10.0%
Utah	81.7%	87.8%	7.5%
Vermont	85.3%	87.0%	2.1%
Virginia	74.7%	75.2%	0.6%
Washington	78.3%	84.3%	7.6%
West Virginia	64.4%	68.8%	6.9%
Wisconsin	57.9%	66.7%	15.2%
Wyoming	69.7%	75.6%	8.5%
NATIONAL	67.9%	73.5%	8.2%

In 16 states – led by Tennessee – the gap between SSI income and rents in rural areas grew by more than 10 percent between 2002 and 2004. An additional 18 states had increases between 5-10 percent – an upward trend in rural housing costs that was not found in the *Priced Out in 1998, 2000, or 2002* studies. This rural data is one more indication that the affordable housing problems of people with disabilities living on SSI

income are not solely concentrated in the more expensive and desirable housing markets of the country but exist in every housing market.

SSI Compared to Median Income

People with disabilities receiving SSI are at the very lowest end of the income scale. A comparison of SSI benefits to one-person household median incomes clearly illustrates the extreme poverty level of people with disabilities receiving SSI benefits and why an ongoing housing subsidy is essential for them to access and maintain housing in the community.

In 2004, the national average income of a person with a disability receiving SSI fell to a new national low of 18.4 percent of median income – down from 18.8 percent of median income in 2002. Over the past six years, since the publication of *Priced Out in 1998*, the national average income of a one-person household receiving SSI disability payments has dropped 25 percent relative to median income – from 24.4 percent of median income in 1998 to 18.4 percent in 2004. **Table 5** below provides national and state-by-state data comparing SSI income to the average state one-person median income. **Appendix C** on page 44 provides state-by-state data on the number of non-elderly people with disabilities who received SSI payments in 2004.

TABLE 5:
SSI BENEFITS AS A PERCENTAGE OF ONE-PERSON MEDIAN INCOME

State	% of Median Income
Alabama	20.3%
Alaska	21.9%
Arizona	18.1%
Arkansas	21.3%
California	21.7%
Colorado	16.2%
Connecticut	16.8%
Delaware	15.4%
District of Columbia	11.3%
Florida	18.6%
Georgia	16.9%
Hawaii	15.4%
Idaho	21.6%
Illinois	15.4%
Indiana	16.9%
Iowa	17.3%
Kansas	17.3%
Kentucky	20.1%
Louisiana	20.7%
Maine	19.3%
Maryland	13.4%
Massachusetts	15.8%
Michigan	16.3%

State	% of Median Income
Minnesota	16.8%
Mississippi	23.8%
Missouri	17.2%
Montana	20.4%
Nebraska	17.5%
Nevada	16.8%
New Hampshire	14.9%
New Jersey	13.1%
New Mexico	20.9%
New York	18.7%
North Carolina	18.2%
North Dakota	18.3%
Ohio	17.0%
Oklahoma	22.2%
Oregon	16.5%
Pennsylvania	17.7%
Rhode Island	17.7%
South Carolina	18.5%
South Dakota	20.1%
Tennessee	19.5%
Texas	18.2%
Utah	16.9%
Vermont	18.0%

State	% of Median Income
Virginia	15.4%
Washington	16.2%
West Virginia	21.8%

State	% of Median Income
Wisconsin	18.7%
Wyoming	18.1%
NATIONAL	18.4%

The District of Columbia had the lowest SSI income relative to median income at 11.3 percent. This level of poverty is one important factor in the extremely high rate of homelessness among people with disabilities in our nation's capital. Other states with SSI incomes below 16 percent of median income include New Jersey (13.1 percent), Maryland (13.4 percent), New Hampshire (14.9 percent), Delaware (15.4 percent), Hawaii (15.4 percent), Illinois (15.4 percent), Virginia (15.4 percent), and Massachusetts (15.8 percent).

Effect of SSI Supplements

The SSI/median income comparison data also reinforces an important policy principle highlighted in previous *Priced Out* studies – that state SSI supplements do increase income but not sufficiently to close the housing affordability gap for people with disabilities. In 2004, state SSI supplements ranged from a high of \$362 per month in Alaska to a low of \$1.70 in Oregon. **Table 6** below provides a listing of the states with SSI supplements.

TABLE 6:
2004 STATE SSI SUPPLEMENTS FOR PEOPLE WITH DISABILITIES LIVING INDEPENDENTLY IN THE COMMUNITY

State	2004 SSI Supplement
Alaska	\$362.00
California	\$226.00
Colorado	\$37.00
Connecticut	\$183.00
Delaware	\$5.00
Idaho	\$52.00
Maine	\$10.00
Massachusetts	\$114.39
Michigan	\$14.00
Minnesota	\$81.00
Nebraska	\$12.00
New Hampshire	\$27.00
New Jersey	\$31.25
New York	\$87.00
Oklahoma	\$50.00
Oregon	\$1.70
Pennsylvania	\$27.40
Rhode Island	\$57.35
South Dakota	\$15.00
Vermont	\$52.04

State	2004 SSI Supplement
Washington ⁸	\$5.45/\$25.90
Wisconsin	\$83.78
Wyoming	\$9.90

In addition to Alaska, the states of California, Connecticut, and Massachusetts supplement federal SSI payments by more than \$100 per month. However, even with these relatively high SSI supplements, people with disabilities living in these three states are still completely priced out of the rental housing market. Of the 23 states with SSI supplements 11 have one-bedroom average rents that are more than 100 percent of monthly SSI.

SSI Cost-of-Living Increases Compared to Increases in Rents

From 2002 to 2004, the increase in rental housing costs was substantially greater than the cost-of-living increases provided to people receiving SSI payments. **Table 7** below indicates that nationally, rents increased by 7.6 percent between 2002 and 2004, while cost of living adjustments increased monthly SSI payments by only 3.6 percent over that two-year period. The disparity between growth in income and growth in rents – that has widened in recent years – is the reason why people with disabilities receiving SSI benefits are completely priced out of the housing market.

TABLE 7:
INCREASES IN SSI COMPARED TO INCREASES IN HOUSING COSTS

⁸ In 2004, The State of Washington provided a state supplement of \$25.90 in King, Kitsap, Pierce, Snohomish, and Thurston Counties and a supplement of \$5.45 in the remaining counties in the State.

State	% Change in SSI Monthly Payment 2002-2004	% Change in 1-Bedroom FMR 2002 – 2004
Alabama	3.5%	9.2%
Alaska	2.1%	6.8%
Arizona	3.5%	6.4%
Arkansas	3.5%	12.8%
California	5.3%	6.4%
Colorado	3.3%	3.1%
Connecticut	0.0%	4.8%
Delaware	3.5%	6.5%
District of Columbia	3.5%	6.2%
Florida	3.5%	13.7%
Georgia	3.5%	-0.5%
Hawaii	2.6%	19.7%
Idaho	3.2%	16.9%
Illinois	3.5%	4.5%
Indiana	3.5%	9.9%
Iowa	3.5%	7.3%
Kansas	3.5%	8.5%
Kentucky	3.5%	6.5%
Louisiana	3.5%	12.5%
Maine	3.4%	7.0%
Maryland	3.5%	11.7%
Massachusetts	2.9%	3.0%
Michigan	3.4%	7.3%
Minnesota	3.0%	6.9%
Mississippi	3.5%	12.2%
Missouri	3.5%	11.3%
Montana	3.5%	7.5%

State	% Change in SSI Monthly Payment 2002-2004	% Change in 1-Bedroom FMR 2002 – 2004
Nebraska	4.2%	10.8%
Nevada	3.5%	11.3%
New Hampshire	3.3%	8.3%
New Jersey	3.3%	10.1%
New Mexico	3.5%	6.5%
New York	3.0%	9.7%
North Carolina	3.5%	7.3%
North Dakota	3.5%	0.5%
Ohio	3.5%	2.5%
Oklahoma	2.7%	9.2%
Oregon	3.5%	2.9%
Pennsylvania	3.3%	6.2%
Rhode Island	2.0%	28.5%
South Carolina	3.5%	8.1%
South Dakota	3.4%	-3.7%
Tennessee	3.5%	8.9%
Texas	3.5%	8.0%
Utah	3.5%	2.6%
Vermont	2.0%	3.3%
Virginia	3.5%	13.7%
Washington	3.4%	0.0%
West Virginia	3.5%	6.1%
Wisconsin	3.0%	9.9%
Wyoming	3.4%	5.6%
NATIONAL	3.6%	7.6%

This state level data comparing SSI cost-of-living increases to increases in rents also indicates that the housing problems of people with disabilities grew much worse in certain states in just a two-year period of time. In Rhode Island's booming housing market, rents climbed at an astounding rate of 28.5 percent between 2002 and 2004 compared to a mere 2 percent SSI cost-of-living increase. In the State of Hawaii – which eliminated its SSI supplement in 2003 and has one of the most expensive housing markets in the country – rental housing costs increased by 19.7 percent versus a 2.6 percent increase in SSI monthly payments.

Between 2002 and 2004, 13 other states had double digit inflation in rental housing costs compared to SSI cost-of-living increases including Idaho (a 16.9 percent increase in rental housing costs versus a 3.2 percent increase in SSI), Florida and Virginia (both with 13.7 percent increases in rental housing costs versus 3.5 percent increases in SSI), and Louisiana (12.5 percent increase in rental housing costs versus a 3.5 percent increase in SSI).

SSI Compared to the National Low Income Housing Coalition's Housing Wage

The National Low Income Housing Coalition (NLIHC) – a national organization dedicated solely to ending America's affordable housing crisis – is committed to educating, organizing, and advocating to ensure decent, affordable housing within healthy neighborhoods for everyone. As part of this commitment, the NLIHC annually publishes *Out of Reach*, a rental housing cost analysis that is similar to *Priced Out* but targeted to all low-income households (available online at www.nlihc.org). *Out of Reach* contains income and rental housing cost data for the 50 states and the District of Columbia by state, metropolitan area, and county, as well as a Housing Wage for each of these localities.

The concept of the Housing Wage was developed by the late Cushing Dolbeare, founder of the NLIHC, and is the amount of income per hour that full-time workers must earn to have their rental housing costs be affordable. Consistent with the approach in *Priced Out*, affordability in the context of the Housing Wage is defined as paying no more than 30 percent of income for rental housing costs. By comparing monthly SSI benefits to the NLIHC's Housing Wage, housing advocates have an additional tool to illustrate the significant gap between the income of people with disabilities and housing costs.

Table 8 on page 15 indicates that, as a national average, the Housing Wage that must be earned in order for a low-income person in 2004 to rent an affordable one-bedroom unit was \$13.00 per hour – \$7.85 *higher* than the federal minimum wage of \$5.15. Monthly SSI income is equivalent to an hourly wage of only \$3.56⁹ — \$1.59 *below* the federal minimum wage and less than one-third of the Housing Wage. The comparison of SSI to the Housing Wage demonstrates that people with disabilities currently receiving

⁹ The value of the monthly SSI benefits as an hourly rate was calculated by using 2080 work hours per year (or 40 hours per week for 52 weeks).

SSI would need to more than triple their current income to be able to afford the rent for a modest one-bedroom rental unit.

TABLE 8:
HOURLY SSI AS A PERCENTAGE OF THE NLIHC'S HOUSING WAGE

State	SSI as an Hourly Wage	NLIHC Housing Wage	Hourly SSI as % of 1-Bedroom Housing Wage
Alabama	\$3.25	\$8.48	38.3%
Alaska	\$5.34	\$13.56	39.4%
Arizona	\$3.25	\$12.12	26.8%
Arkansas	\$3.25	\$8.12	40.0%
California	\$4.56	\$17.38	26.2%
Colorado	\$3.47	\$12.60	27.5%
Connecticut	\$4.31	\$14.73	29.3%
Delaware	\$3.28	\$12.52	26.2%
District of Columbia	\$3.25	\$20.10	16.2%
Florida	\$3.25	\$12.96	25.1%
Georgia	\$3.25	\$11.69	27.8%
Hawaii	\$3.25	\$16.94	19.2%
Idaho	\$3.55	\$9.17	38.7%
Illinois	\$3.25	\$13.38	24.3%
Indiana	\$3.25	\$9.62	33.8%
Iowa	\$3.25	\$8.52	38.1%
Kansas	\$3.25	\$9.10	35.7%
Kentucky	\$3.25	\$8.19	39.7%
Louisiana	\$3.25	\$9.33	34.8%
Maine	\$3.31	\$10.29	32.2%
Maryland	\$3.25	\$15.75	20.6%
Massachusetts	\$3.91	\$17.60	22.2%
Michigan	\$3.33	\$11.29	29.5%
Minnesota	\$3.72	\$12.29	30.3%
Mississippi	\$3.25	\$8.33	39.0%
Missouri	\$3.25	\$9.67	33.6%
Montana	\$3.25	\$8.27	39.3%
Nebraska	\$3.32	\$8.87	37.4%
Nevada	\$3.25	\$14.23	22.8%
New Hampshire	\$3.41	\$13.52	25.2%
New Jersey	\$3.43	\$17.33	19.8%
New Mexico	\$3.25	\$9.46	34.4%
New York	\$3.76	\$17.23	21.8%
North Carolina	\$3.25	\$10.52	30.9%
North Dakota	\$3.25	\$7.75	41.9%
Ohio	\$3.25	\$9.52	34.1%
Oklahoma	\$3.54	\$8.44	41.9%
Oregon	\$3.26	\$10.79	30.2%
Pennsylvania	\$3.41	\$11.19	30.5%
Rhode Island	\$3.58	\$14.04	25.5%
South Carolina	\$3.25	\$9.75	33.3%
South Dakota	\$3.34	\$7.94	42.1%
Tennessee	\$3.25	\$9.21	35.3%
Texas	\$3.25	\$11.13	29.2%
Utah	\$3.25	\$10.67	30.5%
Vermont	\$3.55	\$10.92	32.5%
Virginia	\$3.25	\$13.92	23.3%
Washington	\$3.36	\$11.63	28.9%
West Virginia	\$3.25	\$7.71	42.2%
Wisconsin	\$3.74	\$10.02	37.3%
Wyoming	\$3.31	\$8.29	39.9%
NATIONAL	\$3.56	\$13.00	27.4%

PRICED OUT IN 2004 POLICY RECOMMENDATIONS

P*riced Out in 2004* must serve as a “call to action” for Congress, the Bush Administration and HUD, as well as for housing officials in states and local communities across the country. The extreme and growing disparity between the income of people with significant and long-term disabilities and rental housing costs certainly is a shared responsibility, but the federal government must take the lead to address this crisis faced by millions of individuals in our nation.

State and local governments, housing providers, the private sector, community and faith-based organizations, and private philanthropy all have an important role to play. However, it is the responsibility of the federal government to provide the essential ongoing housing subsidy needed to close the gap between what people who rely on SSI payments actually can afford and reasonable housing costs.

Federal programs that provide this essential monthly rent or housing operating subsidy – including the Section 8 Housing Choice Voucher program, and the Section 811 Supportive Housing for Persons with Disabilities program – have recently been criticized by certain Bush Administration officials as “too expensive” or “not effective.” These assessments ignore the realities of the rental housing market and the extreme poverty of millions of people with disabilities documented in *Priced Out in 2004*.

In today’s environment, advocates must work twice as hard just to preserve current funding for these programs. Unfortunately, the housing problems of people with disabilities – and the gap between SSI and rents – continue to grow. Unless the federal government acts boldly and decisively to provide more rather than less housing subsidy funding, valiant efforts to end unnecessary institutionalization and homelessness among people with disabilities will fail.

Without access to decent housing they can afford, people with disabilities have no choice but to live in far more costly nursing homes, institutions, and psychiatric facilities or to remain at home with elderly parents in their 70s and 80s who live in fear of what will happen to their adult child after they are gone. Such a choice is unfair to these adults with disabilities, to their parents, and to taxpayers who want more cost-effective policy solutions.

As a nation we can and we must do better! President Franklin Roosevelt said it best when he said, “The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”

Congressional support for additional housing subsidy funding is critically important, but Congress alone cannot solve this problem. HUD, along with its partners in state and local government, must take President Roosevelt’s words to heart so that extremely low-income people with disabilities have the same opportunity as other Americans to have a place in the community to call home.

To advance this agenda among these key policy makers, the Consortium for Citizens with Disabilities Housing Task Force and the Technical Assistance Collaborative make the following recommendations:

Recommendation: Congress must restore the credibility and viability of the Section 8 Housing Choice Voucher program including providing funding sufficient to lease all vouchers currently authorized by Congress.

The Section 8 Housing Choice Voucher program is the single most important federal housing resource for addressing the housing needs of people with disabilities. There is an emerging consensus in Congress that it is critically important to establish reliable and predictable Section 8 funding policies in order to renew all existing Section 8 vouchers. Given the affordability crisis revealed in *Priced Out in 2004*, it is vitally important for Congress to provide funding to lease all authorized vouchers and to create new vouchers targeted to people with disabilities. Congress must also preserve the 60,000 existing vouchers created specifically for people with disabilities including those adversely affected by federal “elderly only” policies.

Proposals such as the Administration’s Flexible Voucher Program legislation (S. 771 and H.R. 1999 filed in 2005), which would eliminate all targeting of vouchers to the lowest-income people, should be soundly rejected. Congress and HUD should also ensure that the housing needs of people with disabilities are a priority for all PHAs administering the Section 8 voucher program including the adoption of reasonable accommodation policies needed to facilitate the participation of people with disabilities in the program.

Recommendation: Congress must enact legislation that provides more funding for the production, preservation, and rehabilitation of affordable and accessible rental housing for extremely low-income households below 30 percent of median income.

Separate bills to reform Fannie Mae and Freddie Mac were introduced in the House and Senate in 2005 (H.R. 1461 and S. 190). These bills provide an important opportunity for Congress and the Bush Administration to enact an affordable housing fund targeted to the production and preservation of rental housing for individuals and families with extremely low incomes. To ensure that the rental housing produced through such a fund is truly affordable to people living on SSI and other households below 30 percent of median income, CCD and TAC urge Congress to authorize that a portion of these funds be used to capitalize rent subsidies in conjunction with housing production or preservation activities.

Recommendation: Congress must preserve and expand HUD’s Section 811 Supportive Housing for Persons with Disabilities program and the McKinney/Vento Homeless Assistance programs that provide permanent supportive housing for the most vulnerable people with disabilities.

To achieve the goals of the President's *New Freedom Initiative for People with Disabilities* and the Administration's goal of ending chronic homelessness, funding for HUD's supportive housing programs must be increased substantially. The Section 811 program is widely recognized in states and localities as a cost effective alternative to expensive institutionalization. Yet the program funded only 1,000 new units of accessible and affordable housing in FY 2004, a 75 percent decline from peak production levels reached in the 1990s. Proposals to end Section 811's housing production component – such as the Administration's FY 2006 Section 811 budget request – must be soundly defeated.

An increased level of new Section 811-funded supportive housing production is essential to address needs that cannot be met in the private housing market using vouchers, including fully accessible housing with additional special features. Congress and HUD should also continue to place the highest priority in McKinney/Vento Homeless Assistance funding on the development of new permanent supportive housing for homeless people with disabilities.

The CCD Housing Task Force and TAC continue to urge HUD and the Office of Management and Budget to adopt our recommendations to improve the Section 811 production program by eliminating outdated legal and bureaucratic requirements. Improvements are also needed in the tenant-based Mainstream voucher program funded by Section 811 to ensure that Mainstream vouchers are provided only to people with disabilities who need permanent supportive housing.

Recommendation: HUD must be vigilant in its approval and monitoring of federal “elderly only” housing policies implemented by Public Housing Agencies and HUD-assisted housing providers.

TAC has estimated that as many as 500,000 studio and one-bedroom rental units funded by HUD are now reserved for elderly households age 62 and older – significantly decreasing the supply of subsidized housing available to non-elderly people with disabilities. An Administrative Complaint filed against HUD by the CCD Housing Task Force alleging discrimination in HUD's implementation of “elderly only” policies resulted in HUD signing a Voluntary Compliance Agreement in 2005.

The CCD Housing Task Force expects HUD to implement each provision of this Agreement in good faith and to ensure that people with disabilities do not experience discrimination and are not illegally denied access to HUD subsidized housing. HUD must also ensure that its Office of Public and Indian Housing provides appropriate guidance and monitoring to PHAs seeking to designate or renew designation of federal public housing as “elderly only.” These activities should include assurances that other resources – particularly PHA Section 8 vouchers – are prioritized for people with disabilities denied access to federal public housing units because of the “elderly only” designation.

Recommendation: State and local housing officials and PHAs should respond to the compelling housing affordability crisis described in *Priced Out in 2004* by ensuring that a “fair share” of mainstream affordable housing resources are provided to people with disabilities.

Strong anecdotal evidence suggests that people with disabilities with incomes below 30 percent of median do not benefit from federally funded affordable rental housing production and rehabilitation activities in proportion to their need for assistance. To address this problem HUD must improve guidance and provide incentives to state and local jurisdictions to promote their use of federal Low Income Housing Tax Credits, HUD’s HOME, Community Development Block Grant (CDBG), and the Section 8 project-based voucher program to expand rental housing, including permanent supportive housing affordable and accessible to people with disabilities with SSI incomes.

People with disabilities should benefit from all of HUD’s programs in proportion to their need for housing assistance – a need clearly illustrated in *Priced Out in 2004*. This means ensuring that their housing needs receive a priority in HUD-mandated Consolidated Plans prepared by state/local officials and that federal HOME and CDBG funds are invested for this purpose. HUD must also be more pro-active in providing guidance and technical assistance on financing models that link these capital resources with rental subsidy funding such as McKinney/Vento Shelter Plus Care and Section 8 project-based vouchers. Federal efforts to expand homeownership and state/local housing priorities targeting households above 30 percent of median income should not move forward at the expense of those with the greatest need for housing assistance.

HOW TO USE THE INFORMATION IN *PRICED OUT IN 2004*

The information in *Priced Out in 2004* can be used by advocates to document the housing needs of people with disabilities – including the extreme poverty of people with disabilities receiving SSI benefits. Most importantly, *Priced Out in 2004* can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing without an ongoing rental subsidy and that the housing crisis they face is getting worse each year.

The disability community can use the information in this report to engage national, state, and local housing officials in a dialogue about the housing needs of people with disabilities. At the state and local level, housing officials are responsible for developing strategies and annual plans that determine how federal housing resources are used.

There are four significant housing planning activities that disability advocates can use to successfully influence the use of federal housing resources:

- The Consolidated Plan
- The Public Housing Agency Plan
- The Continuum of Care
- The Qualified Allocation Plan

These federally mandated plans control billions of dollars of federal housing funding that can be used to expand affordable and accessible housing opportunities for people with disabilities.

Consolidated Plan

The Consolidated Plan (ConPlan) is the “master plan” for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (approximately \$6.3 billion for FY 2005) that are distributed by HUD directly to all states, most urban counties, and certain “entitlement communities.”

The ConPlan is intended to be a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies, and outlining an action plan for the use of federal housing funds. The ConPlan is the best chance to go on record about the housing crisis facing people with disabilities in the community or state and demand that people with disabilities receive their “fair share” of federal housing funds distributed through the ConPlan process. The information in *Priced Out in 2004* should be provided to the housing officials preparing the ConPlan, and included in the final plan submitted to HUD.

More important than this documentation, however, is the need to convince these housing officials that people with disabilities should be receiving their “fair share” of federal housing funding distributed through the ConPlan process. The information included in *Priced Out in 2004* can help to begin a dialogue that results in more federal

housing funding being directed to assist people with disabilities in local communities. To learn more about how the disability community can use the ConPlan process to influence housing officials, see *Piecing It All Together in Your Community: Playing the Housing Game*, a TAC publication available online at www.tacinc.org.

Public Housing Agency Plan

Public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Section 8 Housing Choice Voucher program funds are used in their communities. Along with this flexibility and control came new requirements, including the creation of a five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan).

In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families. Under federal law, the PHA Plan should also be consistent with the ConPlan for the jurisdiction.

Like the ConPlan, the PHA Plan includes a statement of the housing needs of low- and very low-income people in the community and describes how the PHA's resources – specifically federal public housing and the Section 8 rental assistance programs – will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to direct more Section 8 Housing Choice Voucher program funding to people with disabilities receiving SSI benefits. For more information on the PHA Plan, see *Opening Doors, Issue 8: Affordable Housing in Your Community. What You Need to Know! What You Need to Do!*, a TAC publication available online at www.tacinc.org.

Continuum of Care

HUD's third housing plan, the Continuum of Care, documents a community's strategy for addressing homelessness, including a description of what role HUD's McKinney/Vento Homeless Assistance funds play in that strategy. The HUD McKinney/Vento Homeless Assistance programs have formed the backbone of local efforts intended to address the many needs of homeless individuals and families in states and communities across the nation. Unlike the ConPlan and the PHA Plan, which are required by law, the Continuum of Care was created by HUD as a policy to help coordinate the provision of housing and services to homeless people. Since 1994, with the introduction of Continuum of Care planning, communities have been encouraged to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness. The strategic planning conducted through this process also forms the basis of a Continuum of Care plan and application to HUD for Homeless Assistance funds.

As with the other HUD housing plans, Continuum of Care planning presents a valuable opportunity for the disability community to provide input regarding the housing and

supportive services needs of people with disabilities who are homeless, including those people who need permanent supportive housing. For more information on the Continuum of Care, see *How to Be A Player in the Continuum of Care* available online at www.tacinc.org.

Qualified Allocation Plan

When the federal Low Income Housing Tax Credit (LIHTC) program was created in 1986, Congress included a requirement that states develop an annual strategic housing planning document describing how LIHTC funds would be utilized to meet the housing needs and priorities of the state. In accordance with this law, prior to allocating tax credits, each state must have a federally approved Qualified Allocation Plan (QAP). The QAP outlines the state's affordable housing priorities for the use of tax credits as well as the tax credit application process. The state must solicit public comment on a draft QAP before it submits the final QAP to the federal government.

Federal law requires that the QAP give priority to projects that serve the lowest-income households and remain affordable for the longest period of time. In addition, by law, 10 percent of a state's annual LIHTC allocation must be reserved for non-profit organizations.

Some states have additional set-asides within the LIHTC Program to encourage the creation of certain types of housing. For example, the Massachusetts 2004 QAP includes a preference for special needs housing, including housing for people with disabilities. For more information about the QAP and the LIHTC program, see *Opening Doors, Issue 26: Using the Low Income Housing Tax Credit Program to Create Affordable Housing for People with Disabilities*, a TAC publication available online at www.tacinc.org.

PRICED OUT IN 2004

APPENDIX A:
STATE AND COMMUNITY
HOUSING MARKET DATA

HOW TO USE THE INFORMATION IN APPENDIX A

Because Appendix A presents rent and income information within a context that is familiar to state and local housing officials, it is an extremely helpful tool for housing advocacy purposes. It can be used by disability advocates to engage state and local housing officials, and provide specific information on the housing needs of people with disabilities in that housing market area. The figure below highlights one section of Appendix A, illustrating the housing affordability problems confronting people with disabilities receiving SSI in the federally defined housing market areas of the State of Michigan.

In 2004, Michigan had SSI benefits equal to \$578 per month. Statewide, this income was equal to only 16.3 percent of the median income. To rent an efficiency unit, a person with a disability would have to pay 92 percent of their SSI benefits and 101.6 percent of the monthly benefits for a one-bedroom unit. The figure also illustrates the relationship between SSI and Housing Wage data.

Within Michigan's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 73.7 percent of SSI benefits in the rural non-metropolitan areas of the state to a high of 123.4 percent in the Ann Arbor market area.

HOUSING AFFORDABILITY DATA FOR THE STATE OF MICHIGAN

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Michigan						
Ann Arbor	\$578	12.8	111.4	123.4	\$3.33	\$13.71
Benton Harbor	\$578	19.0	70.2	78.7	\$3.33	\$8.75
Detroit	\$578	14.8	104.8	115.9	\$3.33	\$12.88
Flint	\$578	18.0	83.6	88.2	\$3.33	\$9.81
Grand Rapids/Muskegon/Holland	\$578	16.2	88.6	94.8	\$3.33	\$10.54
Jackson	\$578	17.1	74.7	83.4	\$3.33	\$9.27
Kalamazoo/Battle Creek	\$578	17.3	77.0	84.6	\$3.33	\$9.40
Lansing/East Lansing	\$578	15.3	83.0	90.1	\$3.33	\$10.02
Saginaw/Bay City/Midland	\$578	18.0	67.6	77.5	\$3.33	\$8.62
Non-Metropolitan Areas	\$578	20.3	65.2	73.7	\$3.33	\$8.19
State Average	\$578	16.3	92.0	101.6	\$3.33	\$11.29

APPENDIX A: STATE & LOCAL HOUSING MARKET AREA DATA METROPOLITAN STATISTICAL AREAS AND NON-METROPOLITAN AREAS

** Indicates a housing market area that crosses state boundaries.*

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Alabama						
Anniston	\$564.00	21.1%	59.6%	65.8%	\$3.25	\$7.13
Auburn	\$564.00	18.5%	58.9%	70.2%	\$3.25	\$7.62
Birmingham	\$564.00	17.5%	80.9%	91.8%	\$3.25	\$9.96
Columbus*	\$564.00	20.2%	78.5%	82.6%	\$3.25	\$8.96
Decatur	\$564.00	19.3%	65.1%	73.0%	\$3.25	\$7.92
Dothan	\$564.00	20.5%	56.2%	68.6%	\$3.25	\$7.44
Florence	\$564.00	21.6%	68.6%	69.0%	\$3.25	\$7.48
Gadsden	\$564.00	22.5%	54.3%	68.6%	\$3.25	\$7.44
Huntsville	\$564.00	16.0%	72.2%	78.5%	\$3.25	\$8.52
Mobile	\$564.00	20.2%	82.3%	86.5%	\$3.25	\$9.38
Montgomery	\$564.00	18.6%	78.0%	91.7%	\$3.25	\$9.94
Tuscaloosa	\$564.00	18.9%	68.1%	78.4%	\$3.25	\$8.50
Non-Metropolitan Areas	\$564.00	24.2%	57.8%	63.5%	\$3.25	\$6.88
State Average	\$564.00	20.3%	70.0%	78.2%	\$3.25	\$8.48

Alaska						
Anchorage	\$926.00	20.2%	68.7%	78.3%	\$5.34	\$13.94
Non-Metropolitan Areas	\$926.00	23.3%	62.1%	74.2%	\$5.34	\$13.21
State Average	\$926.00	21.9%	65.1%	76.1%	\$5.34	\$13.56

Arizona						
Flagstaff	\$564.00	18.7%	115.8%	137.8%	\$3.25	\$14.94
Las Vegas*	\$564.00	17.7%	117.9%	137.1%	\$3.25	\$14.87
Phoenix	\$564.00	16.5%	102.5%	120.0%	\$3.25	\$13.02
Tucson	\$564.00	19.2%	79.1%	92.9%	\$3.25	\$10.65
Yuma	\$564.00	24.3%	81.7%	96.5%	\$3.25	\$10.46
Non-Metropolitan Areas	\$564.00	23.8%	79.4%	86.4%	\$3.25	\$9.37
State Average	\$564.00	18.1%	95.9%	111.7%	\$3.25	\$12.12

Arkansas						
Fayetteville/Springdale/Rogers	\$564.00	18.6%	72.9%	76.8%	\$3.25	\$8.33
Fort Smith*	\$564.00	21.4%	58.3%	66.1%	\$3.25	\$7.17
Jonesboro	\$564.00	20.9%	72.2%	75.2%	\$3.25	\$8.15
Little Rock/North Little Rock	\$564.00	17.5%	80.7%	91.7%	\$3.25	\$9.94
Memphis*	\$564.00	17.9%	91.3%	99.1%	\$3.25	\$10.75
Pine Bluff	\$564.00	21.2%	60.3%	72.3%	\$3.25	\$7.85
Texarkana*	\$564.00	21.6%	72.7%	73.4%	\$3.25	\$7.96
Non-Metropolitan Areas	\$564.00	24.2%	58.7%	65.3%	\$3.25	\$7.08
State Average	\$564.00	21.3%	67.4%	74.8%	\$3.25	\$8.12

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
California						
Bakersfield	\$790.00	29.1%	59.5%	64.2%	\$4.56	\$9.75
Chico/Paradise	\$790.00	28.3%	57.8%	68.9%	\$4.56	\$10.46
Fresno	\$790.00	29.5%	60.0%	65.7%	\$4.56	\$9.98
Los Angeles/Long Beach	\$790.00	25.3%	94.4%	113.9%	\$4.56	\$17.31
Merced	\$790.00	30.8%	56.2%	64.1%	\$4.56	\$9.73
Modesto	\$790.00	26.0%	69.1%	76.3%	\$4.56	\$11.60
Oakland	\$790.00	16.5%	119.6%	143.3%	\$4.56	\$21.77
Orange County	\$790.00	18.3%	123.9%	139.0%	\$4.56	\$21.12
Redding	\$790.00	29.2%	56.8%	66.2%	\$4.56	\$10.06
Riverside/San Bernardino	\$790.00	24.9%	73.4%	80.8%	\$4.56	\$12.27
Sacramento	\$790.00	21.1%	89.5%	102.8%	\$4.56	\$15.62
Salinas	\$790.00	22.3%	101.4%	114.1%	\$4.56	\$17.33
San Diego	\$790.00	21.4%	108.1%	123.4%	\$4.56	\$18.75
San Francisco	\$790.00	14.3%	126.6%	155.6%	\$4.56	\$23.63
San Jose	\$790.00	12.8%	119.2%	140.1%	\$4.56	\$21.29
San Luis Obispo/Atascadero/Paso Robles	\$790.00	21.9%	78.5%	92.8%	\$4.56	\$14.10
Santa Barbara/Santa Maria/Lompoc	\$790.00	20.9%	101.4%	113.3%	\$4.56	\$17.21
Santa Cruz/Watsonville	\$790.00	18.0%	110.9%	130.8%	\$4.56	\$19.87
Santa Rosa	\$790.00	18.2%	95.1%	115.7%	\$4.56	\$17.58
Stockton/Lodi	\$790.00	24.6%	66.1%	75.3%	\$4.56	\$11.44
Vallejo/Fairfield/Napa	\$790.00	18.3%	99.2%	108.5%	\$4.56	\$16.48
Ventura	\$790.00	17.5%	124.8%	138.4%	\$4.56	\$21.02
Visalia/Tulare/Porterville	\$790.00	32.2%	58.9%	65.8%	\$4.56	\$10.00
Yolo	\$790.00	22.5%	83.3%	88.1%	\$4.56	\$13.38
Yuba City	\$790.00	29.3%	53.5%	60.4%	\$4.56	\$9.17
Non-Metropolitan Areas	\$790.00	27.6%	59.0%	67.9%	\$4.56	\$10.31
State Average	\$790.00	21.7%	97.7%	114.4%	\$4.56	\$17.38

Colorado						
Boulder/Longmont	\$601.00	12.6%	117.0%	135.6%	\$3.47	\$15.67
Colorado Springs	\$601.00	16.6%	86.4%	96.7%	\$3.47	\$11.17
Denver	\$601.00	14.8%	102.3%	116.6%	\$3.47	\$14.77
Fort Collins/Loveland	\$601.00	15.5%	85.9%	103.0%	\$3.47	\$11.90
Grand Junction	\$601.00	21.6%	77.9%	78.0%	\$3.47	\$9.02
Greeley	\$601.00	18.6%	85.5%	90.7%	\$3.47	\$10.48
Pueblo	\$601.00	22.9%	73.4%	77.2%	\$3.47	\$8.92
Non-Metropolitan Areas	\$601.00	19.9%	83.5%	97.0%	\$3.47	\$11.21
State Average	\$601.00	16.2%	95.7%	109.0%	\$3.47	\$12.60

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Connecticut						
Bridgeport	\$747.00	16.9%	82.3%	105.8%	\$4.31	\$15.19
Danbury	\$747.00	13.3%	98.5%	118.6%	\$4.31	\$17.04
Hartford	\$747.00	17.3%	79.4%	95.0%	\$4.31	\$13.65
New Haven/Meriden	\$747.00	17.9%	85.0%	100.4%	\$4.31	\$14.42
New London/Norwich*	\$747.00	19.2%	76.0%	89.4%	\$4.31	\$12.85
Stamford/Norwalk	\$747.00	11.5%	126.4%	153.8%	\$4.31	\$22.10
Waterbury	\$747.00	19.7%	65.7%	85.7%	\$4.31	\$12.31
Worcester*	\$747.00	18.5%	79.3%	93.8%	\$4.31	\$13.48
Non-Metropolitan Areas	\$747.00	18.4%	68.5%	79.7%	\$4.31	\$11.44
State Average	\$747.00	16.8%	84.6%	102.5%	\$4.31	\$14.73

Delaware						
Dover	\$569.00	18.8%	96.7%	105.3%	\$3.28	\$10.69
Wilmington/Newark*	\$569.00	13.7%	113.0%	120.2%	\$3.28	\$13.15
Non-Metropolitan Areas	\$569.00	19.2%	89.6%	97.5%	\$3.28	\$10.67
State Average	\$569.00	15.4%	106.9%	114.4%	\$3.28	\$12.52

District of Columbia						
Washington*	\$564.00	11.3%	162.2%	185.3%	\$3.25	\$20.10
State Average	\$564.00	11.3%	162.2%	185.3%	\$3.25	\$20.10

Florida						
Daytona Beach	\$564.00	19.9%	84.4%	97.3%	\$3.25	\$10.56
Fort Lauderdale	\$564.00	16.8%	131.7%	147.2%	\$3.25	\$15.96
Fort Myers/Cape Coral	\$564.00	17.9%	102.0%	110.1%	\$3.25	\$11.94
Fort Pierce/Port St. Lucie	\$564.00	19.0%	95.7%	95.9%	\$3.25	\$10.40
Fort Walton Beach	\$564.00	17.7%	82.1%	96.1%	\$3.25	\$10.42
Gainesville	\$564.00	18.5%	85.8%	94.7%	\$3.25	\$10.27
Jacksonville	\$564.00	17.1%	97.5%	110.8%	\$3.25	\$12.02
Lakeland/Winter Haven	\$564.00	20.7%	77.5%	85.5%	\$3.25	\$9.27
Melbourne/Titusville/Palm Bay	\$564.00	17.7%	80.9%	98.9%	\$3.25	\$10.73
Miami	\$564.00	21.3%	120.9%	137.4%	\$3.25	\$14.90
Naples	\$564.00	15.3%	115.1%	131.7%	\$3.25	\$14.29
Ocala	\$564.00	22.8%	82.1%	84.6%	\$3.25	\$9.17
Orlando	\$564.00	17.7%	119.7%	130.0%	\$3.25	\$14.10
Panama City	\$564.00	19.7%	84.8%	89.4%	\$3.25	\$9.69
Pensacola	\$564.00	19.1%	82.6%	89.9%	\$3.25	\$9.75
Punta Gorda	\$564.00	19.9%	85.5%	89.5%	\$3.25	\$9.71
Sarasota/Bradenton	\$564.00	17.8%	98.2%	109.2%	\$3.25	\$11.85
Tallahassee, FL MSA	\$564.00	17.1%	86.5%	96.1%	\$3.25	\$10.42
Tampa/St. Petersburg/Clearwater	\$564.00	18.9%	105.9%	118.6%	\$3.25	\$12.87
West Palm Beach/Boca Raton	\$564.00	15.6%	115.1%	134.9%	\$3.25	\$14.63
Non-Metropolitan Areas	\$564.00	22.4%	75.2%	85.5%	\$3.25	\$9.27
State Average	\$564.00	18.6%	106.6%	119.5%	\$3.25	\$12.96

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Georgia						
Albany	\$564.00	20.6%	73.8%	82.3%	\$3.25	\$8.92
Athens	\$564.00	18.2%	78.9%	87.8%	\$3.25	\$9.52
Atlanta	\$564.00	14.0%	122.5%	133.0%	\$3.25	\$16.04
Augusta/Aiken*	\$564.00	18.7%	79.1%	86.3%	\$3.25	\$9.37
Chattanooga*	\$564.00	19.0%	80.5%	85.6%	\$3.25	\$9.29
Columbus*	\$564.00	20.2%	78.5%	82.6%	\$3.25	\$8.96
Macon	\$564.00	18.1%	79.6%	86.3%	\$3.25	\$9.37
Savannah	\$564.00	18.2%	96.6%	104.6%	\$3.25	\$11.35
Non-Metropolitan Areas	\$564.00	21.6%	68.6%	74.1%	\$3.25	\$8.04
State Average	\$564.00	16.9%	99.3%	107.8%	\$3.25	\$11.69

Hawaii						
Honolulu	\$564.00	14.7%	134.8%	158.0%	\$3.25	\$15.06
Non-Metropolitan Areas	\$564.00	17.5%	131.9%	150.7%	\$3.25	\$16.35
State Average	\$564.00	15.4%	134.0%	156.2%	\$3.25	\$16.94

Idaho						
Boise City	\$616.00	19.2%	76.3%	89.6%	\$3.55	\$10.62
Pocatello	\$616.00	21.5%	55.2%	64.0%	\$3.55	\$7.58
Non-Metropolitan Areas	\$616.00	23.1%	65.6%	71.6%	\$3.55	\$8.48
State Average	\$616.00	21.6%	68.7%	77.4%	\$3.55	\$9.17

Illinois						
Bloomington/Normal	\$564.00	14.0%	77.8%	86.0%	\$3.25	\$9.33
Champaign/Urbana	\$564.00	16.0%	74.5%	91.1%	\$3.25	\$9.88
Chicago	\$564.00	13.9%	122.9%	142.4%	\$3.25	\$15.44
Davenport/Moline/Rock Island*	\$564.00	17.2%	71.1%	79.4%	\$3.25	\$8.62
Decatur	\$564.00	18.6%	61.3%	73.0%	\$3.25	\$7.92
DeKalb County	\$564.00	15.1%	87.4%	98.6%	\$3.25	\$10.69
Grundy County	\$564.00	14.2%	87.8%	102.8%	\$3.25	\$11.15
Kankakee	\$564.00	17.6%	81.6%	88.8%	\$3.25	\$9.63
Kendall County	\$564.00	12.8%	126.4%	126.6%	\$3.25	\$13.73
Peoria/Pekin	\$564.00	16.6%	69.0%	82.1%	\$3.25	\$8.90
Rockford	\$564.00	16.7%	74.5%	84.0%	\$3.25	\$9.12
Springfield	\$564.00	16.1%	66.1%	77.8%	\$3.25	\$8.44
St. Louis*	\$564.00	14.7%	96.6%	105.3%	\$3.25	\$11.42
Non-Metropolitan Areas	\$564.00	19.8%	60.3%	69.2%	\$3.25	\$7.50
State Average	\$564.00	15.4%	106.7%	123.4%	\$3.25	\$13.38

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Indiana						
Bloomington	\$564.00	16.4%	79.6%	92.2%	\$3.25	\$10.00
Cincinnati*	\$564.00	15.1%	75.2%	88.1%	\$3.25	\$10.35
Elkhart/Goshen	\$564.00	17.1%	80.7%	89.9%	\$3.25	\$9.75
Evansville/Henderson*	\$564.00	17.1%	64.5%	76.4%	\$3.25	\$8.29
Fort Wayne	\$564.00	16.5%	75.7%	81.6%	\$3.25	\$8.85
Gary	\$564.00	16.0%	83.3%	103.9%	\$3.25	\$11.27
Indianapolis	\$564.00	15.2%	85.1%	97.3%	\$3.25	\$10.56
Kokomo	\$564.00	16.1%	81.4%	82.3%	\$3.25	\$8.92
Lafayette	\$564.00	16.3%	80.9%	95.0%	\$3.25	\$10.31
Louisville*	\$564.00	16.6%	70.9%	82.6%	\$3.25	\$9.67
Muncie	\$564.00	18.5%	83.9%	85.8%	\$3.25	\$9.31
Ohio County	\$564.00	16.4%	72.0%	77.8%	\$3.25	\$8.44
South Bend	\$564.00	16.8%	80.9%	90.1%	\$3.25	\$9.77
Terre Haute	\$564.00	20.3%	62.6%	71.5%	\$3.25	\$7.75
Non-Metropolitan Areas	\$564.00	18.6%	69.7%	76.2%	\$3.25	\$8.27
State Average	\$564.00	16.9%	78.0%	88.7%	\$3.25	\$9.62

Iowa						
Cedar Rapids	\$564.00	14.7%	68.6%	80.0%	\$3.25	\$8.67
Davenport/Moline/Rock Island*	\$564.00	17.2%	71.1%	79.4%	\$3.25	\$8.62
Des Moines	\$564.00	14.8%	80.0%	95.6%	\$3.25	\$10.37
Dubuque	\$564.00	17.1%	64.5%	69.5%	\$3.25	\$7.54
Iowa City	\$564.00	13.4%	76.4%	91.1%	\$3.25	\$9.88
Omaha*	\$564.00	15.1%	80.9%	92.7%	\$3.25	\$10.06
Sioux City*	\$564.00	18.4%	67.6%	78.9%	\$3.25	\$8.56
Waterloo/Cedar Falls	\$564.00	17.2%	65.1%	81.2%	\$3.25	\$8.81
Non-Metropolitan Areas	\$564.00	18.8%	63.7%	70.6%	\$3.25	\$7.65
State Average	\$564.00	17.3%	68.6%	78.5%	\$3.25	\$8.52

Kansas						
Kansas City*	\$564.00	14.1%	88.5%	106.6%	\$3.25	\$11.56
Lawrence	\$564.00	15.5%	84.0%	86.3%	\$3.25	\$9.37
Topeka	\$564.00	16.6%	74.6%	81.0%	\$3.25	\$8.79
Wichita	\$564.00	16.5%	76.1%	85.3%	\$3.25	\$9.25
Non-Metropolitan Areas	\$564.00	20.3%	62.9%	69.2%	\$3.25	\$7.50
State Average	\$564.00	17.3%	74.3%	83.9%	\$3.25	\$9.10

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Kentucky						
Cincinnati*	\$564.00	15.1%	75.2%	88.1%	\$3.25	\$10.35
Clarksville/Hopkinsville*	\$564.00	20.9%	81.7%	83.9%	\$3.25	\$9.10
Evansville/Henderson*	\$564.00	17.1%	64.5%	76.4%	\$3.25	\$8.29
Gallatin County	\$564.00	19.7%	84.6%	96.5%	\$3.25	\$10.46
Grant County	\$564.00	18.9%	69.5%	83.9%	\$3.25	\$9.10
Huntington/Ashland*	\$564.00	21.7%	60.6%	71.6%	\$3.25	\$7.77
Lexington	\$564.00	16.6%	71.6%	84.6%	\$3.25	\$9.17
Louisville*	\$564.00	16.6%	70.9%	82.6%	\$3.25	\$9.67
Owensboro	\$564.00	18.0%	60.6%	67.9%	\$3.25	\$7.37
Pendleton County	\$564.00	19.1%	74.5%	90.1%	\$3.25	\$9.77
Non-Metropolitan Areas	\$564.00	24.1%	59.8%	65.8%	\$3.25	\$7.13
State Average	\$564.00	20.1%	66.3%	75.5%	\$3.25	\$8.19

Louisiana						
Alexandria	\$564.00	22.0%	64.4%	70.6%	\$3.25	\$7.65
Baton Rouge	\$564.00	17.6%	85.5%	92.7%	\$3.25	\$10.06
Houma	\$564.00	19.6%	71.6%	72.2%	\$3.25	\$7.83
Lafayette	\$564.00	20.5%	72.2%	78.0%	\$3.25	\$8.46
Lake Charles	\$564.00	19.6%	69.7%	78.9%	\$3.25	\$8.56
Monroe	\$564.00	20.7%	62.4%	72.5%	\$3.25	\$7.87
New Orleans	\$564.00	19.4%	92.6%	102.5%	\$3.25	\$11.12
Shreveport/Bossier City	\$564.00	20.3%	72.0%	82.6%	\$3.25	\$8.96
St. James Parish	\$564.00	20.3%	69.3%	80.9%	\$3.25	\$8.77
Non-Metropolitan Areas	\$564.00	24.5%	60.6%	64.0%	\$3.25	\$6.94
State Average	\$564.00	20.7%	78.4%	86.0%	\$3.25	\$9.33

Maine						
Bangor	\$574.00	18.7%	75.3%	88.0%	\$3.31	\$9.71
Lewiston/Auburn	\$574.00	19.9%	61.7%	77.7%	\$3.31	\$8.58
Portland	\$574.00	15.7%	101.4%	120.4%	\$3.31	\$13.29
Portsmouth/Rochester*	\$574.00	14.1%	110.5%	129.8%	\$3.31	\$14.33
Non-Metropolitan Areas	\$574.00	20.8%	73.5%	83.8%	\$3.31	\$9.25
State Average	\$574.00	19.3%	80.0%	93.2%	\$3.31	\$10.29

Maryland						
Baltimore	\$564.00	14.1%	108.3%	125.7%	\$3.25	\$13.63
Columbia	\$564.00	14.1%	182.6%	189.9%	\$3.25	\$20.60
Cumberland*	\$564.00	22.3%	54.8%	66.3%	\$3.25	\$7.19
Hagerstown	\$564.00	17.8%	74.5%	85.5%	\$3.25	\$9.27
Washington*	\$564.00	11.3%	162.2%	185.3%	\$3.25	\$20.10
Wilmington/Newark*	\$564.00	13.6%	114.0%	121.3%	\$3.25	\$13.15
Non-Metropolitan Areas	\$564.00	17.6%	83.7%	92.2%	\$3.25	\$10.00
State Average	\$564.00	13.4%	126.8%	145.2%	\$3.25	\$15.75

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Massachusetts						
Barnstable/Yarmouth	\$678.39	18.8%	88.0%	104.2%	\$3.91	\$13.60
Boston*	\$678.39	14.1%	151.1%	158.8%	\$3.91	\$20.71
Brockton	\$678.39	16.0%	121.9%	127.1%	\$3.91	\$16.58
Fitchburg/Leominster	\$678.39	18.7%	80.2%	92.1%	\$3.91	\$12.02
Lawrence*	\$678.39	15.4%	96.7%	122.9%	\$3.91	\$16.04
Lowell*	\$678.39	14.5%	105.4%	126.2%	\$3.91	\$16.46
New Bedford	\$678.39	21.1%	65.9%	86.8%	\$3.91	\$11.33
Pittsfield	\$678.39	20.4%	64.6%	76.2%	\$3.91	\$9.94
Providence/Fall River/Warwick*	\$678.39	19.4%	99.6%	107.9%	\$3.91	\$14.08
Springfield	\$678.39	19.6%	75.0%	89.8%	\$3.91	\$11.12
Worcester*	\$678.39	16.8%	87.3%	103.3%	\$3.91	\$13.48
Non-Metropolitan Areas	\$678.39	18.8%	76.5%	91.8%	\$3.91	\$11.98
State Average	\$678.39	15.8%	124.0%	134.9%	\$3.91	\$17.60

Michigan						
Ann Arbor	\$578.00	12.8%	111.4%	123.4%	\$3.33	\$13.71
Benton Harbor	\$578.00	19.0%	70.2%	78.7%	\$3.33	\$8.75
Detroit	\$578.00	14.8%	104.8%	115.9%	\$3.33	\$12.88
Flint	\$578.00	18.0%	83.6%	88.2%	\$3.33	\$9.81
Grand Rapids/Muskegon/Holland	\$578.00	16.2%	88.6%	94.8%	\$3.33	\$10.54
Jackson	\$578.00	17.1%	74.7%	83.4%	\$3.33	\$9.27
Kalamazoo/Battle Creek	\$578.00	17.3%	77.0%	84.6%	\$3.33	\$9.40
Lansing/East Lansing	\$578.00	15.3%	83.0%	90.1%	\$3.33	\$10.02
Saginaw/Bay City/Midland	\$578.00	18.0%	67.6%	77.5%	\$3.33	\$8.62
Non-Metropolitan Areas	\$578.00	20.3%	65.2%	73.7%	\$3.33	\$8.19
State Average	\$578.00	16.3%	92.0%	101.6%	\$3.33	\$11.29

Minnesota						
Duluth/Superior*	\$645.00	20.8%	53.5	64.5%	\$3.72	\$8.00
Fargo/Moorhead*	\$645.00	18.2%	56.6	67.1%	\$3.72	\$7.92
Grand Forks*	\$645.00	20.4%	55.0	69.1%	\$3.72	\$8.58
La Crosse*	\$645.00	19.7%	54.4	63.7%	\$3.72	\$7.90
Minneapolis/St. Paul*	\$645.00	14.5%	100.9	118.3%	\$3.72	\$14.67
Rochester	\$645.00	15.6%	80.3	87.9%	\$3.72	\$10.90
St. Cloud	\$645.00	18.8%	65.0	71.6%	\$3.72	\$8.88
Non-Metropolitan Areas	\$645.00	21.2%	55.8	63.9%	\$3.72	\$7.92
State Average	\$645.00	16.8%	85.1	99.1%	\$3.72	\$12.29

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Mississippi						
Biloxi/Gulfport/Pascagoula	\$564.00	20.6%	84.0%	89.0%	\$3.25	\$9.65
Hattiesburg	\$564.00	22.9%	66.8%	77.0%	\$3.25	\$8.35
Jackson	\$564.00	19.1%	80.9%	92.0%	\$3.25	\$9.98
Memphis*	\$564.00	17.9%	91.3%	99.1%	\$3.25	\$10.75
Non-Metropolitan Areas	\$564.00	26.5%	60.5%	68.3%	\$3.25	\$7.40
State Average	\$564.00	23.8%	68.6%	76.8%	\$3.25	\$8.33

Missouri						
Columbia	\$564.00	15.6%	66.0%	79.1%	\$3.25	\$8.58
Joplin	\$564.00	20.6%	57.3%	68.8%	\$3.25	\$7.46
Kansas City*	\$564.00	14.1%	88.5%	106.6%	\$3.25	\$11.56
Springfield	\$564.00	18.8%	60.6%	71.8%	\$3.25	\$7.79
St. Joseph	\$564.00	18.6%	58.3%	72.5%	\$3.25	\$7.87
St. Louis*	\$564.00	14.7%	96.6%	105.3%	\$3.25	\$11.42
Non-Metropolitan Areas	\$564.00	21.8%	60.1%	65.1%	\$3.25	\$7.06
State Average	\$564.00	17.2%	79.1%	89.2%	\$3.25	\$9.67

Montana						
Billings	\$564.00	18.0%	64.7%	76.8%	\$3.25	\$8.33
Great Falls	\$564.00	21.3%	59.0%	71.1%	\$3.25	\$7.71
Missoula	\$564.00	18.3%	76.1%	87.6%	\$3.25	\$9.50
Non-Metropolitan Areas	\$564.00	21.1%	65.3%	74.7%	\$3.25	\$8.10
State Average	\$564.00	20.4%	66.0%	76.2%	\$3.25	\$8.27

Nebraska						
Lincoln	\$576.00	15.5%	70.8%	79.9%	\$3.32	\$8.85
Omaha*	\$576.00	15.4%	79.2%	90.8%	\$3.32	\$10.06
Sioux City*	\$576.00	18.8%	66.1%	77.3%	\$3.32	\$8.56
Non-Metropolitan Areas	\$576.00	19.9%	66.0%	70.3%	\$3.32	\$7.79
State Average	\$576.00	17.5%	71.9%	80.0%	\$3.32	\$8.87

Nevada						
Las Vegas*	\$564.00	17.7%	117.9%	137.1%	\$3.25	\$14.87
Reno	\$564.00	15.3%	102.3%	122.3%	\$3.25	\$13.27
Non-Metropolitan Areas	\$564.00	17.2%	89.4%	102.8%	\$3.25	\$11.15
State Average	\$564.00	16.8%	112.4%	131.2%	\$3.25	\$14.23

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
New Hampshire						
Boston*	\$591.00	12.3%	173.4%	182.2%	\$3.41	\$20.71
Lawrence*	\$591.00	13.4%	111.0%	141.1%	\$3.41	\$16.04
Lowell*	\$591.00	12.7%	121.0%	144.8%	\$3.41	\$16.46
Manchester	\$591.00	14.5%	106.9%	130.8%	\$3.41	\$14.87
Nashua	\$591.00	12.8%	119.5%	141.1%	\$3.41	\$16.04
Portsmouth/Rochester*	\$591.00	14.6%	107.3%	126.1%	\$3.41	\$14.33
Non-Metropolitan Areas	\$591.00	16.8%	82.7%	94.6%	\$3.41	\$10.75
State Average	\$591.00	14.9%	100.7%	119.0%	\$3.41	\$13.52

New Jersey						
Atlantic/Cape May	\$595.25	16.5%	112.4%	117.9%	\$3.43	\$13.50
Bergen/Passaic	\$595.25	12.2%	152.2%	166.3%	\$3.43	\$19.04
Jersey City	\$595.25	19.0%	149.9%	158.4%	\$3.43	\$18.13
Middlesex/Somerset/Hunterdon	\$595.25	11.1%	166.7%	172.9%	\$3.43	\$19.79
Monmouth/Ocean	\$595.25	13.0%	125.8%	145.5%	\$3.43	\$16.65
Newark	\$595.25	12.7%	123.5%	149.7%	\$3.43	\$17.13
Philadelphia*	\$595.25	14.8%	111.4%	127.8%	\$3.43	\$15.40
Trenton	\$595.25	12.2%	118.6%	136.6%	\$3.43	\$15.63
Vineland/Millville/Bridgeton	\$595.25	19.2%	108.2%	108.5%	\$3.43	\$12.42
State Average	\$595.25	13.1%	135.4%	151.4%	\$3.43	\$17.33

New Mexico						
Albuquerque	\$564.00	17.8%	83.3%	98.0%	\$3.25	\$10.63
Las Cruces	\$564.00	24.9%	71.8%	77.5%	\$3.25	\$8.40
Santa Fe	\$564.00	14.6%	94.7%	117.2%	\$3.25	\$12.71
Non-Metropolitan Areas	\$564.00	24.7%	64.0%	70.2%	\$3.25	\$7.62
State Average	\$564.00	20.9%	75.9%	87.2%	\$3.25	\$9.46

New York						
Albany/Schenectady/Troy	\$651.00	17.8%	83.1%	85.9%	\$3.76	\$10.75
Binghamton	\$651.00	22.0%	67.0%	67.3%	\$3.76	\$8.42
Buffalo/Niagara Falls	\$651.00	20.8%	82.6%	83.3%	\$3.76	\$10.42
Dutchess County	\$651.00	15.3%	103.2%	121.2%	\$3.76	\$15.17
Elmira	\$651.00	22.7%	73.4%	73.6%	\$3.76	\$9.21
Glens Falls	\$651.00	22.4%	69.7%	73.7%	\$3.76	\$9.23
Jamestown	\$651.00	25.1%	65.4%	65.7%	\$3.76	\$8.23
Nassau/Suffolk	\$651.00	13.1%	137.9%	159.3%	\$3.76	\$19.94
New York	\$651.00	20.5%	139.5%	166.4%	\$3.76	\$17.60
Newburgh*	\$651.00	17.0%	103.5%	117.8%	\$3.76	\$14.75
Rochester	\$651.00	19.0%	78.5%	86.2%	\$3.76	\$10.79
Syracuse	\$651.00	20.6%	77.9%	78.0%	\$3.76	\$9.77
Utica/Rome	\$651.00	22.7%	69.3%	69.4%	\$3.76	\$8.69
Non-Metropolitan Areas	\$651.00	23.4%	73.7%	76.3%	\$3.76	\$9.56
State Average	\$651.00	18.7%	118.3%	137.6%	\$3.76	\$17.23

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
North Carolina						
Asheville	\$564.00	19.5%	81.6%	95.2%	\$3.25	\$10.33
Charlotte/Gastonia/Rock Hill*	\$564.00	15.6%	105.9%	114.7%	\$3.25	\$12.44
Fayetteville	\$564.00	20.6%	84.4%	90.2%	\$3.25	\$9.79
Goldsboro	\$564.00	21.3%	64.9%	77.0%	\$3.25	\$8.35
Greensboro/Winston-Salem/High Point	\$564.00	17.4%	88.8%	98.9%	\$3.25	\$10.73
Greenville	\$564.00	19.4%	74.5%	77.8%	\$3.25	\$8.44
Hickory/Morganton/Lenoir	\$564.00	19.4%	75.7%	79.6%	\$3.25	\$8.63
Jacksonville	\$564.00	23.4%	76.6%	82.1%	\$3.25	\$8.90
Norfolk/Virginia Beach/Newport News*	\$564.00	17.3%	115.8%	121.6%	\$3.25	\$13.19
Raleigh/Durham/Chapel Hill	\$564.00	13.9%	101.8%	124.3%	\$3.25	\$13.48
Rocky Mount	\$564.00	20.8%	64.9%	78.2%	\$3.25	\$8.48
Wilmington	\$564.00	17.8%	87.9%	98.0%	\$3.25	\$10.63
Non-Metropolitan Areas	\$564.00	21.4%	68.8%	76.2%	\$3.25	\$8.27
State Average	\$564.00	18.2%	86.2%	97.0%	\$3.25	\$10.52

North Dakota						
Bismarck	\$564.00	16.0%	69.3%	72.5%	\$3.25	\$7.87
Fargo/Moorhead*	\$564.00	15.9%	64.7%	76.8%	\$3.25	\$7.92
Grand Forks*	\$564.00	17.8%	62.9%	79.1%	\$3.25	\$8.58
Non-Metropolitan Areas	\$564.00	20.1%	57.5%	65.8%	\$3.25	\$7.13
State Average	\$564.00	18.3%	61.7%	71.5%	\$3.25	\$7.75

Ohio						
Akron	\$564.00	16.0%	80.7%	94.3%	\$3.25	\$10.23
Brown County	\$564.00	19.9%	67.7%	70.9%	\$3.25	\$7.69
Canton/Massillon	\$564.00	18.2%	70.7%	78.5%	\$3.25	\$8.52
Cincinnati*	\$564.00	15.1%	75.2%	88.1%	\$3.25	\$10.35
Cleveland/Lorain/Elyria	\$564.00	16.1%	90.1%	102.5%	\$3.25	\$11.12
Columbus	\$564.00	15.2%	77.1%	89.7%	\$3.25	\$10.27
Dayton/Springfield	\$564.00	16.8%	75.5%	86.2%	\$3.25	\$9.35
Hamilton/Middletown	\$564.00	15.0%	75.5%	96.1%	\$3.25	\$10.42
Huntington/Ashland*	\$564.00	21.7%	60.6%	71.6%	\$3.25	\$7.77
Lima	\$564.00	18.4%	70.7%	71.6%	\$3.25	\$7.77
Mansfield	\$564.00	19.1%	58.3%	72.2%	\$3.25	\$7.83
Parkersburg/Marietta*	\$564.00	20.1%	62.2%	67.2%	\$3.25	\$7.29
Steubenville/Weirton*	\$564.00	20.9%	54.1%	66.3%	\$3.25	\$7.19
Toledo	\$564.00	17.0%	73.8%	82.1%	\$3.25	\$8.90
Wheeling*	\$564.00	20.7%	53.0%	63.8%	\$3.25	\$6.92
Youngstown/Warren	\$564.00	19.5%	68.6%	77.0%	\$3.25	\$8.35
Non-Metropolitan Areas	\$564.00	19.1%	66.7%	75.2%	\$3.25	\$8.15
State Average	\$564.00	17.0%	76.4%	87.8%	\$3.25	\$9.52

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Oklahoma						
Enid	\$614.00	22.5%	58.8%	61.9%	\$3.54	\$7.31
Fort Smith*	\$614.00	23.3%	53.6%	60.7%	\$3.54	\$7.17
Lawton	\$614.00	23.2%	57.8%	62.4%	\$3.54	\$7.37
Oklahoma City	\$614.00	20.2%	71.5%	77.5%	\$3.54	\$9.15
Tulsa	\$614.00	19.3%	76.4%	82.9%	\$3.54	\$9.79
Non-Metropolitan Areas	\$614.00	25.7%	52.1%	58.5%	\$3.54	\$6.90
State Average	\$614.00	22.2%	65.3%	71.5%	\$3.54	\$8.44

Oregon						
Corvallis	\$566.70	14.4%	79.0%	95.8%	\$3.26	\$10.42
Eugene/Springfield	\$566.70	17.9%	79.0%	96.0%	\$3.26	\$10.44
Medford/Ashland	\$566.70	18.6%	77.8%	92.5%	\$3.26	\$10.06
Portland/Vancouver*	\$566.70	14.3%	94.6%	109.6%	\$3.26	\$11.92
Salem	\$566.70	17.5%	82.0%	91.0%	\$3.26	\$9.90
Non-Metropolitan Areas	\$566.70	20.1%	71.2%	83.6%	\$3.26	\$9.10
State Average	\$566.70	16.5%	85.0%	99.2%	\$3.26	\$10.79

Pennsylvania						
Allentown/Bethlehem/Easton	\$591.40	17.0%	78.1%	95.2%	\$3.41	\$10.83
Altoona	\$591.40	21.8%	63.4%	69.5%	\$3.41	\$7.90
Erie	\$591.40	19.7%	62.9%	71.0%	\$3.41	\$8.08
Harrisburg/Lebanon/Carlisle	\$591.40	16.8%	74.6%	86.9%	\$3.41	\$9.88
Johnstown	\$591.40	23.3%	58.3%	59.4%	\$3.41	\$6.75
Lancaster	\$591.40	16.5%	74.4%	88.3%	\$3.41	\$10.04
Newburgh*	\$591.40	15.5%	114.0%	129.7%	\$3.41	\$14.75
Philadelphia*	\$591.40	14.7%	112.1%	128.7%	\$3.41	\$15.40
Pittsburgh	\$591.40	18.4%	81.8%	89.8%	\$3.41	\$10.21
Reading	\$591.40	16.4%	75.4%	84.2%	\$3.41	\$9.58
Scranton/Wilkes-Barre/Hazleton	\$591.40	19.8%	68.1%	80.0%	\$3.41	\$9.10
Sharon	\$591.40	21.2%	70.2%	73.4%	\$3.41	\$8.35
State College	\$591.40	17.2%	87.3%	97.2%	\$3.41	\$11.06
Williamsport	\$591.40	21.2%	61.7%	70.8%	\$3.41	\$8.06
York	\$591.40	16.5%	71.0%	81.5%	\$3.41	\$9.27
Non-Metropolitan Areas	\$591.40	21.3%	62.2%	71.9%	\$3.41	\$8.17
State Average	\$591.40	17.7%	86.2%	98.4%	\$3.41	\$11.19

Rhode Island						
New London/Norwich*	\$621.35	16.0%	91.4%	107.5%	\$3.58	\$12.85
Providence/Fall River/Warwick*	\$621.35	17.8%	108.8%	117.8%	\$3.58	\$14.08
Non-Metropolitan Areas	\$621.35	15.7%	95.9%	117.2%	\$3.58	\$14.00
State Average	\$621.35	17.7%	107.5%	117.5%	\$3.58	\$14.04

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
South Carolina						
Augusta/Aiken*	\$564.00	18.7%	79.1%	86.3%	\$3.25	\$9.37
Charleston/North Charleston	\$564.00	17.3%	91.1%	100.9%	\$3.25	\$10.94
Charlotte/Gastonia/Rock Hill*	\$564.00	15.6%	105.9%	114.7%	\$3.25	\$12.44
Columbia	\$564.00	16.0%	89.9%	99.5%	\$3.25	\$10.79
Florence	\$564.00	19.7%	65.6%	75.7%	\$3.25	\$8.21
Greenville/Spartanburg/Anderson	\$564.00	17.6%	81.4%	89.0%	\$3.25	\$9.65
Myrtle Beach	\$564.00	18.8%	91.8%	100.9%	\$3.25	\$10.94
Sumter	\$564.00	21.1%	71.3%	77.5%	\$3.25	\$8.40
Non-Metropolitan Areas	\$564.00	21.0%	67.0%	74.8%	\$3.25	\$8.12
State Average	\$564.00	18.5%	81.4%	89.9%	\$3.25	\$9.75

South Dakota						
Rapid City	\$579.00	19.2%	70.5%	82.4%	\$3.34	\$9.17
Sioux Falls	\$579.00	16.5%	78.4%	82.0%	\$3.34	\$9.13
Non-Metropolitan Areas	\$579.00	21.9%	57.5%	65.1%	\$3.34	\$7.25
State Average	\$579.00	20.1%	64.2%	71.3%	\$3.34	\$7.94

Tennessee						
Chattanooga*	\$564.00	19.0%	80.5%	85.6%	\$3.25	\$9.29
Clarksville/Hopkinsville*	\$564.00	20.9%	81.7%	83.9%	\$3.25	\$9.10
Jackson	\$564.00	19.5%	74.1%	80.9%	\$3.25	\$8.77
Johnson City/Kingsport/Bristol*	\$564.00	21.4%	59.2%	68.1%	\$3.25	\$7.38
Knoxville	\$564.00	18.7%	70.9%	81.7%	\$3.25	\$8.87
Memphis*	\$564.00	17.9%	91.3%	99.1%	\$3.25	\$10.75
Nashville	\$564.00	15.9%	87.2%	100.0%	\$3.25	\$11.56
Non-Metropolitan Areas	\$564.00	23.2%	60.8%	66.3%	\$3.25	\$7.19
State Average	\$564.00	19.5%	76.4%	84.9%	\$3.25	\$9.21

Texas						
Abilene	\$564.00	20.5%	68.4%	72.7%	\$3.25	\$7.88
Amarillo	\$564.00	19.6%	70.4%	76.2%	\$3.25	\$8.27
Austin/San Marcos	\$564.00	14.5%	116.3%	132.4%	\$3.25	\$14.37
Beaumont/Port Arthur	\$564.00	20.2%	73.2%	82.1%	\$3.25	\$8.90
Brazoria	\$564.00	15.4%	87.2%	97.2%	\$3.25	\$10.54
Brownsville/Harlingen/San Benito	\$564.00	30.8%	64.2%	74.1%	\$3.25	\$8.04
Bryan/College Station	\$564.00	17.9%	85.8%	97.5%	\$3.25	\$10.58
Corpus Christi	\$564.00	20.6%	91.0%	93.3%	\$3.25	\$10.12
Dallas	\$564.00	14.9%	112.2%	126.4%	\$3.25	\$13.71
El Paso	\$564.00	25.6%	76.1%	81.6%	\$3.25	\$8.85
Fort Worth/Arlington	\$564.00	15.4%	98.9%	105.9%	\$3.25	\$11.48
Galveston/Texas City	\$564.00	16.2%	91.8%	106.2%	\$3.25	\$11.52
Henderson County	\$564.00	22.4%	73.2%	75.7%	\$3.25	\$8.21
Houston	\$564.00	15.9%	95.6%	106.6%	\$3.25	\$12.63

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Texas (continued)						
Killeen/Temple	\$564.00	20.4%	74.5%	82.1%	\$3.25	\$8.90
Laredo	\$564.00	29.2%	72.3%	79.3%	\$3.25	\$8.60
Longview/Marshall	\$564.00	20.4%	75.9%	80.1%	\$3.25	\$8.69
Lubbock	\$564.00	20.7%	66.5%	81.2%	\$3.25	\$8.81
McAllen/Edinburg/Mission	\$564.00	33.2%	81.0%	89.2%	\$3.25	\$7.83
Odessa/Midland	\$564.00	19.9%	62.4%	67.4%	\$3.25	\$7.31
San Angelo	\$564.00	21.8%	65.2%	75.2%	\$3.25	\$8.15
San Antonio	\$564.00	18.8%	92.0%	101.8%	\$3.25	\$11.04
Sherman/Denison	\$564.00	18.8%	84.4%	88.8%	\$3.25	\$9.63
Texarkana*	\$564.00	21.6%	72.7%	73.4%	\$3.25	\$7.96
Tyler	\$564.00	19.2%	76.8%	90.2%	\$3.25	\$9.79
Victoria	\$564.00	18.2%	72.3%	80.9%	\$3.25	\$8.77
Waco	\$564.00	20.7%	83.7%	83.9%	\$3.25	\$9.10
Wichita Falls	\$564.00	20.5%	75.4%	79.4%	\$3.25	\$8.62
Non-Metropolitan Areas	\$564.00	22.8%	64.7%	71.6%	\$3.25	\$7.77
State Average	\$564.00	18.2%	92.6%	102.7%	\$3.25	\$11.13

Utah						
Kane County	\$564.00	20.0%	82.8%	83.0%	\$3.25	\$9.00
Provo/Orem	\$564.00	17.2%	87.2%	95.9%	\$3.25	\$10.40
Salt Lake City/Ogden	\$564.00	15.8%	92.2%	102.7%	\$3.25	\$12.19
Non-Metropolitan Areas	\$564.00	20.0%	80.0%	87.8%	\$3.25	\$9.52
State Average	\$564.00	16.9%	88.8%	98.4%	\$3.25	\$10.67

Vermont						
Burlington	\$616.04	15.3%	94.0%	103.9%	\$3.55	\$12.31
Non-Metropolitan Areas	\$616.04	19.0%	74.2%	87.0%	\$3.55	\$10.31
State Average	\$616.04	18.0%	80.4%	92.2%	\$3.55	\$10.92

Virginia						
Charlottesville	\$564.00	15.2%	92.2%	111.5%	\$3.25	\$12.10
Clarke County	\$564.00	14.1%	149.5%	156.2%	\$3.25	\$16.94
Culpeper County	\$564.00	16.3%	102.5%	104.3%	\$3.25	\$11.31
Danville	\$564.00	22.5%	58.5%	67.2%	\$3.25	\$7.29
Johnson City/Kingsport/Bristol*	\$564.00	21.4%	59.2%	68.1%	\$3.25	\$7.38
King George County	\$564.00	15.1%	103.4%	103.5%	\$3.25	\$11.23
Lynchburg	\$564.00	19.6%	75.9%	76.4%	\$3.25	\$8.29
Norfolk/Virginia Beach/Newport News*	\$564.00	17.3%	115.8%	121.6%	\$3.25	\$13.19
Richmond/Petersburg	\$564.00	15.2%	118.4%	127.8%	\$3.25	\$13.87
Roanoke	\$564.00	17.8%	73.8%	79.6%	\$3.25	\$8.63
Warren County	\$564.00	16.8%	77.1%	89.7%	\$3.25	\$9.73
Washington*	\$564.00	11.3%	162.2%	185.3%	\$3.25	\$20.10
Non-Metropolitan Areas	\$564.00	21.3%	67.0%	75.2%	\$3.25	\$8.15
State Average	\$564.00	15.4%	116.3%	128.4%	\$3.25	\$13.92

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Washington						
Bellingham	\$569.45	16.9%	87.8%	96.9%	\$3.29	\$10.62
Bremerton	\$589.90	15.9%	93.7%	105.1%	\$3.40	\$11.92
Olympia	\$589.90	15.3%	88.3%	99.2%	\$3.40	\$11.25
Portland/Vancouver*	\$569.45	14.4%	94.0%	108.9%	\$3.29	\$11.92
Richland/Kennewick/Pasco	\$569.45	15.8%	77.6%	84.6%	\$3.29	\$9.27
Seattle/Bellevue/Everett (Island County only)	\$569.45	13.6%	107.1%	121.7%	\$3.29	\$13.33
Seattle/Bellevue/Everett	\$589.90	14.1%	103.4%	117.5%	\$3.40	\$13.33
Spokane	\$569.45	17.9%	69.9%	81.8%	\$3.29	\$8.96
Tacoma	\$589.90	16.3%	85.1%	97.1%	\$3.40	\$11.02
Yakima	\$569.45	20.9%	74.1%	86.9%	\$3.29	\$9.52
Non-Metropolitan Areas	\$569.45	19.6%	72.0%	84.3%	\$3.29	\$9.23
State Average	\$582.35	16.2%	91.0%	103.9%	\$3.36	\$11.63

West Virginia						
Berkeley County	\$564.00	18.0%	79.6%	91.0%	\$3.25	\$9.87
Charleston	\$564.00	17.9%	68.3%	75.5%	\$3.25	\$8.19
Cumberland*	\$564.00	22.3%	54.8%	66.3%	\$3.25	\$7.19
Huntington/Ashland*	\$564.00	21.7%	60.6%	71.6%	\$3.25	\$7.77
Jefferson County	\$564.00	15.4%	69.0%	93.1%	\$3.25	\$10.10
Parkersburg/Marietta*	\$564.00	20.1%	62.2%	67.2%	\$3.25	\$7.29
Steubenville/Weirton*	\$564.00	20.9%	54.1%	66.3%	\$3.25	\$7.19
Wheeling*	\$564.00	20.7%	53.0%	63.8%	\$3.25	\$6.92
Non-Metropolitan Areas	\$564.00	23.8%	62.4%	68.8%	\$3.25	\$7.46
State Average	\$564.00	21.8%	63.1%	71.1%	\$3.25	\$7.71

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency	% SSI for 1-Bedroom	SSI As An Hourly Wage	NLIHC Housing Wage
Wisconsin						
Appleton/Oshkosh/Neenah	\$647.78	17.7%	62.1%	71.8%	\$3.74	\$8.94
Duluth/Superior*	\$647.78	20.9%	53.3%	64.2%	\$3.74	\$8.00
Eau Claire	\$647.78	19.8%	54.8%	65.5%	\$3.74	\$8.15
Green Bay	\$647.78	17.6%	69.3%	70.9%	\$3.74	\$8.83
Janesville/Beloit	\$647.78	19.1%	65.1%	76.1%	\$3.74	\$9.48
Kenosha	\$647.78	17.7%	86.3%	89.8%	\$3.74	\$11.19
La Crosse*	\$647.78	19.8%	54.2%	63.4%	\$3.74	\$7.90
Madison	\$647.78	15.2%	77.2%	97.3%	\$3.74	\$12.12
Milwaukee/Waukesha	\$647.78	17.4%	74.3%	89.1%	\$3.74	\$11.10
Minneapolis/St. Paul*	\$647.78	14.5%	100.5%	117.8%	\$3.74	\$14.67
Racine	\$647.78	18.4%	69.6%	81.4%	\$3.74	\$10.13
Sheboygan	\$647.78	18.7%	55.3%	71.0%	\$3.74	\$8.85
Wausau	\$647.78	19.0%	54.8%	68.4%	\$3.74	\$8.52
Non-Metropolitan Areas	\$647.78	21.0%	59.1%	66.7%	\$3.74	\$8.31
State Average	\$647.78	18.7%	68.4%	80.4%	\$3.74	\$10.02
Wyoming						
Casper	\$573.90	17.6%	59.2%	64.8%	\$3.31	\$7.15
Cheyenne	\$573.90	17.7%	77.2%	81.4%	\$3.31	\$8.13
Non-Metropolitan Areas	\$573.90	18.2%	68.0%	75.6%	\$3.31	\$8.35
State Average	\$573.90	18.1%	68.3%	75.1%	\$3.31	\$8.29
National Average	\$617.02	18.4%	96.1%	109.6%	\$3.56	\$13.00

APPENDIX B: LOCAL HOUSING MARKET AREAS WITH ONE-BEDROOM RENTS ABOVE 100% OF SSI

** Indicates a housing market area that crosses state boundaries.*

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Alaska	
Bethel Census Area	100.9%
Arizona	
Flagstaff	137.8%
Las Vegas*	137.1%
Phoenix	120.0%
California	
Los Angeles/Long Beach	113.9%
Oakland	143.3%
Orange County	139.0%
Sacramento	102.8%
Salinas	114.1%
San Benito County	100.9%
San Diego	123.4%
San Francisco	155.6%
San Jose	140.1%
Santa Barbara/Santa Maria/Lompoc	113.3%
Santa Cruz/Watsonville	130.8%
Santa Rosa	115.7%
Vallejo/Fairfield/Napa	108.5%
Ventura	138.4%
Colorado	
Boulder/Longmont,	135.6%
Clear Creek County	114.3%
Denver	116.6%
Eagle County	151.7%
Fort Collins/Loveland	103.0%
Garfield County	113.5%
Gilpin County	114.3%
Hinsdale County	124.1%
Jackson County	101.0%
La Plata County	105.0%
Lake County	124.1%
Mineral County	124.1%
Ouray County	124.1%
Park County	103.5%
Pitkin County	160.4%
Rio Blanco County	101.0%

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Routt County	120.0%
San Miguel County	127.0%
Summit County	133.8%
Teller County	105.7%
Connecticut	
Bridgeport	105.8%
Danbury	118.6%
New Haven/Meriden	100.4%
New London/Norwich*	107.5%
Stamford/Norwalk	153.8%
Delaware	
Dover	105.3%
Wilmington/Newark*	120.2%
District of Columbia	
Washington*	185.3%
Florida	
Fort Lauderdale	147.2%
Fort Myers/Cape Coral	110.1%
Jacksonville	110.8%
Miami	137.4%
Monroe County	139.5%
Naples	131.7%
Orlando	130.0%
Sarasota/Bradenton	109.2%
Tampa/St. Petersburg/Clearwater	118.6%
West Palm Beach/Boca Raton	134.9%
Georgia	
Atlanta	133.0%
Dawson County	104.6%
Hall County	108.3%
Savannah	104.6%
Hawaii	
Hawaii County	129.3%
Honolulu	158.0%
Kalawao County	134.0%
Kauai County	142.7%
Maui County	175.2%

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Idaho	
Blaine County	116.2%
Illinois	
Chicago	142.4%
Grundy County MSA	102.8%
Kendall County MSA	126.6%
St. Louis*	105.3%
Indiana	
Gary	103.9%
Kansas	
Kansas City*	106.6%
Louisiana	
New Orleans	102.5%
Maine	
Portland	120.4%
Portland/Rochester*	129.8%
Maryland	
Baltimore	125.7%
Columbia	189.9%
St. Mary's County	108.9%
Washington*	185.3%
Wilmington/Newark*	121.3%
Massachusetts	
Barnstable County	101.9%
Barnstable/Yarmouth	104.2%
Boston*	158.8%
Brockton	127.1%
Dukes County	133.1%
Lawrence*	122.9%
Lowell*	126.2%
Nantucket County	169.7%
Providence/Fall River/Warwick*	107.9%
Worcester*	103.3%
Michigan	
Ann Arbor	123.4%
Detroit	115.9%
Minnesota	
Minneapolis/St. Paul*	118.3%
Missouri	
Kansas City*	106.6%
St. Louis*	105.3%
Nevada	
Carson City	109.2%
Douglas County	125.9%
Las Vegas*	137.1%

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Reno	122.3%
Storey County	109.6%
New Hampshire	
Boston*	182.2%
Cheshire County	101.0%
Lawrence*	141.1%
Lowell*	144.8%
Manchester	130.8%
Merrimack County	100.3%
Nashua	141.1%
Portsmouth/Rochester*	126.1%
Rockingham County	120.5%
Strafford County	105.1%
New Jersey	
Atlantic/Cape May	117.9%
Bergen/Passaic	166.3%
Jersey City	158.4%
Middlesex/Somerset/Hunterdon	172.9%
Monmouth/Ocean	145.5%
Newark	149.7%
Philadelphia*	127.8%
Trenton	136.6%
Vineland/Millville/Bridgeton	108.5%
New Mexico	
Santa Fe	117.2%
Taos County	100.7%
New York	
Dutchess County	121.2%
Nassau/Suffolk	159.3%
New York	166.4%
Newburgh*	117.8%
North Carolina	
Charlotte/Gastonia/Rock Hill*	114.7%
Norfolk/Virginia Beach/Newport News*	121.6%
Raleigh/Durham/Chapel Hill	124.3%
Ohio	
Cleveland/Lorain/Elyria	102.5%
Oregon	
Portland/Vancouver*	109.6%
Pennsylvania	
Monroe County	100.6%
Newburgh*	129.7%
Philadelphia*	128.7%

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Rhode Island	
New London/Norwich*	107.5%
Newport County	117.3%
Providence/Fall River/Warwick*	117.8%
Washington County	104.0%
South Carolina	
Beaufort County	117.6%
Charleston/North Charleston	100.9%
Charlotte/Gastonia/Rock Hill*	114.7%
Myrtle Beach	100.9%
Texas	
Austin/San Marcos	132.4%
Dallas	126.4%
Fort Worth/Arlington	105.9%
Galveston/Texas City	106.2%
Houston	106.6%
Kendall County	113.3%
San Antonio	101.8%
Utah	
Salt Lake City/Ogden	102.7%
Summit County	152.0%
Wasatch County	100.2%
Vermont	
Burlington	103.9%

State and Metropolitan Statistical Area	Percent Of SSI To Rent One Bedroom
Chittenden County	102.3%
Franklin County	102.3%
Grand Isle County	102.3%
Virginia	
Charlottesville	111.5%
Clarke County	156.2%
Culpeper County	104.3%
King George County	103.5%
Norfolk/Virginia Beach/Newport News*	121.6%
Richmond/Petersburg	127.8%
Washington*	185.3%
Washington	
Bremerton	105.1%
Portland/Vancouver*	108.9%
San Juan County	105.5%
Seattle/Bellevue/Everett (Island County)	121.7%
Seattle/Bellevue/Everett	117.5%
Skagit County	108.5%
Wisconsin	
Minneapolis/St. Paul*	117.8%
Wyoming	
Teton County	126.7%

APPENDIX C
NUMBER OF NON-ELDERLY ADULTS WITH DISABILITIES RECEIVING SSI
BENEFITS IN 2004, BY STATE

State	SSI Recipients aged 18 - 64
Alabama	98,894
Alaska	6,682
Arizona	55,444
Arkansas	51,703
California	578,091
Colorado	34,029
Connecticut	32,754
Delaware	7,951
District of Columbia	12,315
Florida	198,200
Georgia	116,313
Hawaii	12,298
Idaho	14,213
Illinois	154,944
Indiana	63,870
Iowa	28,992
Kansas	25,139
Kentucky	118,941
Louisiana	100,542
Maine	22,908
Maryland	53,802
Massachusetts	104,135
Michigan	146,513
Minnesota	44,813
Mississippi	71,286
Missouri	77,055
Montana	10,236

State	SSI Recipients aged 18 - 64
Nebraska	14,859
Nevada	18,017
New Hampshire	9,520
New Jersey	78,523
New Mexico	29,461
New York	334,442
North Carolina	111,039
North Dakota	5,120
Ohio	168,018
Oklahoma	48,731
Oregon	38,502
Pennsylvania	199,469
Rhode Island	18,516
South Carolina	61,620
South Dakota	7,517
Tennessee	101,888
Texas	238,655
Utah	14,020
Vermont	8,796
Virginia	77,792
Washington	72,721
West Virginia	55,319
Wisconsin	58,166
Wyoming	3,944
TOTAL	4,016,718

Source: Social Security Administration:
http://www.socialsecurity.gov/policy/docs/statcomps/ssi_sc/2004/index.html

APPENDIX D: METHODOLOGY FOR *PRICED OUT IN 2004* STUDY

Priced Out in 2004 assesses housing affordability for people with disabilities receiving SSI across the United States. To complete this assessment, five separate data sets were used:

1. The revised final HUD Fair Market Rents (FMRs) effective February 28, 2005 for each state, county, and housing market area in the United States. These rent limits are based on the cost of modest rental housing and are calculated annually by HUD for use in the Section 8 Housing Choice Voucher program. A housing unit at the Fair Market Rent is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county;
2. 2004 median incomes for one-person households used by HUD to determine the income limits for federal housing programs including the Section 811 Supportive Housing for Persons with Disabilities program, and the Section 8 Housing Choice Voucher program. Data on annual HUD income limits is available on HUD's website at: www.huduser.org/datasets/il.html.
3. 2004 SSI payments for individuals with disabilities living independently from the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration. The SSI payment is made up of the federal SSI payment of \$564 in 2004, **plus** the optional state supplement in the 23 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community;
4. The Housing Wage computed by the National Low Income Housing Coalition as part of their 2004 publication, *Out of Reach: 2004*; and
5. Renter household information also provided by the National Low Income Housing Coalition. Data included in *Priced Out in 2004* has been weighted to reflect the number of renter households residing in each housing market area of the country in order to provide the most accurate information possible.