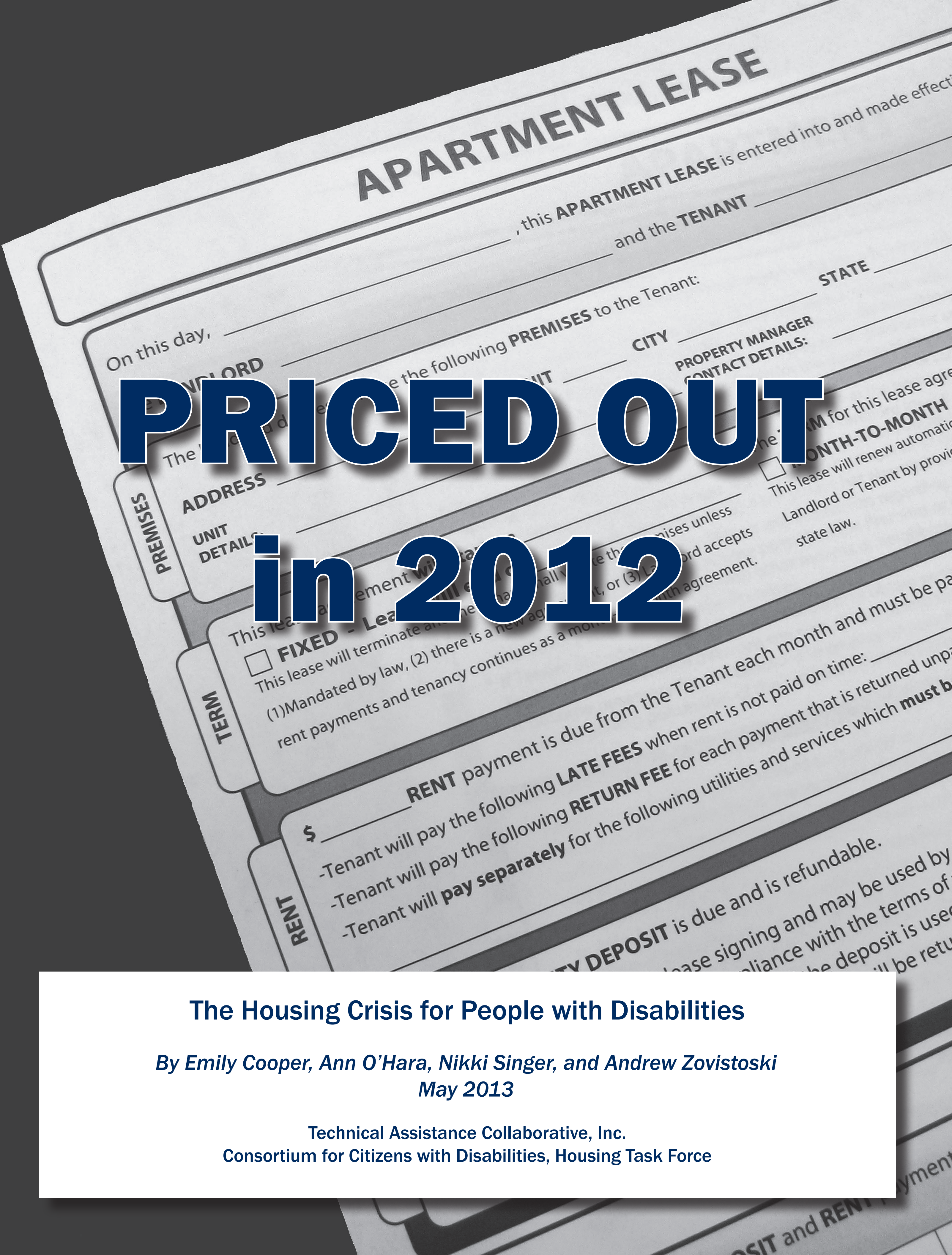
PRICED OUT in 2012

The Housing Crisis for People with Disabilities

Foreword by Senator Chris Murphy (D-CT)

Technical Assistance Collaborative, Inc.
Consortium for Citizens with Disabilities, Housing Task Force
Funded by the Melville Charitable Trust



PRICED OUT in 2012

The Housing Crisis for People with Disabilities

By Emily Cooper, Ann O'Hara, Nikki Singer, and Andrew Zovistoski

May 2013

Technical Assistance Collaborative, Inc.
Consortium for Citizens with Disabilities, Housing Task Force

Acknowledgements

The Technical Assistance Collaborative, Inc. (TAC) would like to extend its thanks to the Melville Charitable Trust for the generous support that made the publication of *Priced Out in 2012* possible, and for their continued commitment to the housing needs of people with disabilities and people who are homeless.

TAC would also like to acknowledge the valuable contributions to *Priced Out* made by the following individuals: Senator Chris Murphy of Connecticut; Andrew Sperling, National Alliance on Mental Illness; Kevin M. Kulzer and Joe Steffens, Social Security Administration; Elina Bravve, Sheila Crowley, Megan DeCrappeo-Bolton, and their colleagues from the National Low Income Housing Coalition; and Jenny Chan, Stacy Fox, and Amy Horton, Technical Assistance Collaborative, Inc.

Priced Out in 2012 is the latest in a series of housing publications created as a joint effort by TAC and the Washington, DC-based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a national nonprofit organization that works to achieve positive outcomes on behalf of people with disabilities and people who are homeless by providing state of the art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. For further information, contact:

Technical Assistance Collaborative, Inc.
31 Saint James Avenue, Suite 710
Boston, Massachusetts 02116
(617) 266-5657
info@tacinc.org
www.tacinc.org

CCD is a national coalition of consumer, advocacy, provider, and professional organizations that advocate on behalf of people of all ages with disabilities and their families. CCD has created the CCD Housing Task Force to focus specifically on housing issues that affect people with disabilities. For further information, please contact the CCD Housing Task Force co-chairs:

Andrew Sperling
National Alliance on Mental Illness
703-516-7222 phone
703-516-0694 fax
andrew@nami.org

T.J. Sutcliffe
The Arc of the United States
202-783-2229 phone
202-534-2731 fax
sutcliffe@thearc.org

Table of Contents

Data Tables

Foreword
by The Honorable Chris Murphy (D-CT), United States Senator

I am pleased to join the Consortium for Citizens with Disabilities (CCD) Housing Task Force and the Technical Assistance Collaborative (TAC) in bringing forward the newest edition of the *Priced Out* report. *Priced Out in 2012* compellingly illustrates the affordable housing crisis affecting millions of vulnerable people with serious and long-term disabilities who rely on federal Supplemental Security Income (SSI) payments for their basic needs. This latest *Priced Out* report 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 without a permanent housing subsidy.

Among the key findings from this important national study are the following:

- In 2012, as a national average, a person receiving SSI needed to pay 104% of their monthly income in order to rent a modest one-bedroom unit. People with disabilities receiving SSI were also priced out of smaller studio/efficiency rental units, which cost 90% of SSI. Incredibly, this study found that there are now 181 markets across 33 states where rents for modestly priced units exceed 100% of monthly SSI. In 4 states and the District of Columbia, rents across the entire state exceeded 100% of monthly SSI.

- In the nearly 15 years since the first *Priced Out* study, the housing affordability gap for people with disabilities has almost doubled as the cost of a modestly priced rental unit has increased from 69% of SSI in 1998 to 104% in 2012.

- People with disabilities who rely on SSI continue to be among the nation's poorest citizens. In 2012, the national average monthly SSI payment for a single individual was only $726 – equal to only 19.2% of the national median income and almost 30% below the 2012 federal poverty level of $11,170.

In my own state of Connecticut, *Priced Out in 2012* documents that rents for one-bedroom apartments priced at the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent ranged from 89% of SSI in the Waterbury area to 153% in Norwalk and Stamford.

I take seriously our nation's responsibility to invest in affordable housing opportunities for low-income households – especially for vulnerable extremely low-income people with disabilities. During these difficult economic times, this responsibility is even more critical. While we are slowly emerging from this prolonged economic downturn, the lowest-income households are still struggling to make ends meet with low-wage jobs or disability payments.

Fortunately, progress is being made. In February, HUD announced that 13 state housing agencies had received grants under the first round of the new HUD Section 811 Project Rental Assistance (PRA) Demonstration. This initiative was made possible through legislation that I sponsored in the House in 2010, the Frank Melville Supportive Housing Investment Act. I am especially pleased that the reforms to federal policy on permanent supportive housing for people with disabilities as a result of this law honor the legacy of the late Frank and Allen Melville of Norfolk, CT. I was pleased to represent them in Congress and proud to honor their service to our state.

This bipartisan legislation promotes greater investment in integrated permanent supportive housing for non-elderly people with disabilities and creates a new opportunity for HUD to work with states to leverage mainstream affordable housing resources to expand integrated supportive housing.

HUD's Section 811 PRA Demonstration allows states to compete for project-based operating subsidies that can be integrated into housing already being developed under programs such as the Low Income Housing Tax Credit, HOME, and the National Housing Trust Fund once it becomes funded. This approach ensures deeper targeting of these resources in order to reach people with the most significant and long-term disabilities that rely on SSI. It also allows Section 811 funds to support development of additional new units of supportive housing at a fraction of the current cost.

The results of this new Section 811 PRA Demonstration program in 2013 are dramatic. Under the old model of HUD Section 811, with limited resources invested in single purpose capital grants, the program created barely 900 new units of supportive housing in Fiscal Years 2010 and 2011 combined. In contrast, for Fiscal Year 2012, $98 million in funding will develop 3,530 new units of permanent supportive housing – all of it integrated into larger affordable rental housing projects. More importantly, all of these new units will be directly linked to state initiatives to promote community integration and statewide priorities, such as moving people with disabilities out of costly institutional settings into the community or helping them escape chronic homelessness.

When I served in the Connecticut Senate, I authored legislation to reform our state's public mental health system. As we moved this legislation through the committee hearing and votes, our constant guiding principle was to keep the promise to our most vulnerable citizens. By keeping the promise we meant meeting our obligation to provide people with serious mental illness and other significant disabilities with a full life in the community, and to move away from the restrictive settings that isolate them from full participation in society. It is this principle that will continue to guide my work in the United States Senate in the years to come.

Introduction and Key Findings

The Technical Assistance Collaborative (TAC) and the Washington-based Consortium for Citizens with Disabilities Housing Task Force (CCD) are pleased to release *Priced Out in 2012*, our biennial national rental housing study documenting the severity of the housing affordability crisis experienced by the lowest-income people with disabilities. As the housing markets recover from a deep recession and rental costs escalate, this 8th edition of *Priced Out* once again demonstrates that non-elderly adults with disabilities who rely on Supplemental Security Income (SSI) are the group most affected by the extreme shortage of decent and affordable rental housing across our nation.

Priced Out in 2012 confirms that non-elderly adults with disabilities living on SSI confront an enormous housing affordability gap across all 50 states and the District of Columbia. *Priced Out* measures this gap by calculating the difference between what an individual receiving SSI can reasonably afford to pay for housing costs (i.e., 30% of income, according to federal guidelines) and the average cost of modest one-bedroom and studio/efficiency units priced at Fair Market Rents established by the U.S. Department of Housing and Urban Development (HUD).

SSI is the federal income maintenance program that assists people with significant and long term disabilities who have virtually no assets and – in most instances – no other source of income. In 2012, rents charged for modestly priced apartments were often more than the entire monthly income of an SSI recipient.

This housing affordability crisis deprives hundreds of thousands of people with disabilities of a basic human need – a place of their own to call home. Because of the huge disparity between SSI income and rental housing costs, the most vulnerable non-elderly adults in our nation are often forced to choose between homelessness or placement in a segregated and restrictive institutional setting, such as an Adult Care Home, nursing home, or other congregate setting. Unlike the plight of chronically homeless people – whose dire circumstances are visible on the streets of our cities – people with disabilities 'housed' in institutional settings virtually disappear from the public eye.

SSI recipients who somehow manage to rent a lower cost unit are likely to be living in a seriously substandard housing unit, in a dangerous neighborhood, and/or using virtually all of their income just to pay their landlord each month. Vulnerable people in these circumstances are at great risk of homelessness and constantly struggle to meet other basic needs, such as food transportation, and clothing.

Priced Out in 2012 depicts an extreme and unrelenting rental housing crisis for vulnerable people with disabilities in every single one of the nation's 2,572 housing market areas.[1] **Table 1** beginning on page 20 includes a complete list of these housing market areas, including monthly SSI payments and the percent of income required to rent a modest studio or one-bedroom apartment.

The shortage of affordable housing opportunities for people who must rely on SSI has also perpetuated the unnecessary use of high cost facility-based care, and the warehousing of homeless people with disabilities in expensive homeless facilities – all paid for with taxpayer dollars. The obvious and most cost-effective solution to the housing needs illustrated in *Priced Out in 2012* is a permanent rental subsidy, such as those provided through HUD programs.

Key National Findings

The key national findings from this latest *Priced Out* study clearly illustrate the housing affordability crisis affecting the nation's most vulnerable non-elderly people with disabilities. According to *Priced Out in 2012*:

- The average annual income of a single individual receiving SSI payments was $8,714 – equal to only 19.2% of the national median income for a one-person household and almost 22% below the 2012 federal poverty level.[2]

- The national average rent for a modest one-bedroom rental unit was $758, equal to 104% of the national average monthly income of a one-person SSI household. This finding confirms that in 2012, it was virtually impossible for a single adult receiving SSI to obtain decent and safe housing in the community unless they had some type of permanent rental subsidy.

- The national average rent for a studio/efficiency unit in 2012 was $655, equal to 90% of monthly SSI. In nine states and in the District of Columbia – areas with the highest housing costs in the nation – the average studio/efficiency rent exceeded 100% of the income of an SSI recipient.

- In 17 states and the District of Columbia, statewide average one-bedroom rents were higher than monthly SSI payments, including: Hawaii (182% of the total SSI monthly income), District of Columbia (171%), Maryland (150%), New Jersey (146%), New York (133%), Virginia (129%), Delaware (124%), Massachusetts (121%), California (120%), Nevada (117%), New Hampshire (115%), Florida (113%), Connecticut (111%), Illinois (104%), Rhode Island (104%), Arizona (101%), Vermont (101%), and Washington (101%). A full state-by-state comparison is included in **Table 2** on page 37.

- In four states – Delaware, Hawaii, New Hampshire, and New Jersey – every single housing market area in the state had one bedroom rents that exceeded 100% of SSI.

1 These housing market areas are established by HUD for the purposes of establishing Fair Market Rents for the Housing Choice Voucher and related HUD rental assistance programs.
2 The federal poverty level for a one-person household in 2012 was $11,170.

As shown in **Table 2**, 153,000 people with disabilities receiving SSI lived in these four states in 2012.

- In 181 housing market areas across 33 states, one-bedroom rents exceeded 100% of monthly SSI. Rents for modest rental units in 19 of these areas exceeded 150% of SSI. **Table 3** beginning on page 39 lists these housing market areas. American Community Survey data suggest that almost half of the non-elderly adult SSI population in the United States may live in one of these 181 housing market areas.[3]

- Discretionary SSI supplements funded by 21 states provided additional monthly income to people with disabilities who were living independently in the community and receiving federal SSI.[4] Even with this additional income, SSI recipients were still unable to afford the rents charged for modestly priced units across those 21 states. State SSI supplements ranged from a high of $362 in Alaska to a low of $1 in Colorado. Since *Priced Out in 1998* was published, the average SSI supplement amount has declined by 7 percent. **Table 4** on page 44 lists those states that provided SSI supplements in 2012.

This enormous disparity between rental housing costs and the monthly income of a person living solely on SSI payments – and its unnecessary collateral cost to government systems of care – affects the daily lives of millions of non-elderly adults with disabilities.

Estimates of Housing Need

In 2012, approximately 4.8 million adults with disabilities aged 18-64 received income from the SSI program. Unless they had permanent rental assistance, or were living with other household members who had higher income, virtually everyone in this group had extreme housing affordability problems.

Extremely Low Income Households

With incomes equal to 19.2% of Area Median Income (AMI), one-person SSI households fall within HUD's Extremely Low Income (ELI) category, which includes any household with an income at or below 30% of AMI. In higher income states – such as Maryland and New Jersey, where SSI is equal to less than 15% of AMI – a 2-person SSI household would also qualify for ELI status.

There are more than 10 million ELI households in the United States[5] – and non-elderly people with disabilities are disproportionately represented within this group. According to data from the National

3 According to data compiled by the National Low Income Housing Coalition for the *Out of Reach* report, 46% of the nation's population lives in these 181 housing market areas.
4 Many states supplement federal SSI payments with state funding, but only 21 states provide SSI supplements to all people with disabilities who are living independently in the community. The typical state-funded SSI supplement is used to support facility-based congregate care, such as Adult Care Homes, group homes, or similar types of residential programs.

5 *National Low Income Housing Coalition Housing Spotlight,* Volume 3, Issue 2, February 2013

Low Income Housing Coalition (NLIHC), 31% of all ELI households are headed by a person with a disability. Moreover, 41% of all households that include an adult disabled household member are ELI households.

HUD Worst Case Needs

HUD's latest *Worst Case Needs Report to Congress*[6] – which assesses the needs of **current** renter households – found that 1.13 million very low-income non-elderly households with disabilities had 'worst case' housing needs in 2011. Worst case needs households are those that pay more than 50% of income for housing and/or live in seriously substandard housing.[7] HUD also reported that worst case needs among non-elderly adult households with disabilities increased by 32% between 2009 and 2011. This troubling statistic reinforces the fragile and tenuous nature of many people's housing arrangements.

Unfortunately, HUD's *Worst Case Needs Report* fails to assess the needs of approximately 2 million non-elderly adults with disabilities who are either living in an institution or other facility-based congregate setting, or who still live at home with aging parents. For example:

- ACS data from 2009 indicates that more than 856,000 people with disabilities were living in Non-institutional Group Quarters, which included homeless shelters, group homes and other congregate facilities;[8]
- Approximately 35,000 people with mental illness reside in state mental health institutions;[9]
- More than 400,000 non-elderly people with disabilities reside in nursing homes;[10] and
- A recent national study found that there are over 850,000 people with intellectual/developmental disabilities who live with caregivers over 60 years old.[11]

Permanent Supportive Housing

The demand for permanent rental assistance for these most vulnerable people with disabilities has never been greater, and efforts to expand permanent supportive housing for people in institutional settings or people most at-risk of institutionalization – which includes people who are chronically homeless – are generating this demand. Permanent supportive housing combines permanent and affordable housing resources (e.g., a Housing Choice Voucher, public housing unit, etc.) with voluntary

6 *Worst Case Housing Needs 2011: Report to Congress*, U.S. Department of Housing and Urban Development, 2013

7 Worst case housing needs are defined by HUD as a renter household at or below 50% of AMI paying more than 50% of income for housing costs and/or living in seriously substandard housing.

8 *Worst Case Housing Needs Report of 2009: Report to Congress,* U.S. Department of Housing and Urban Development, 2011.

9 2013 National Association of State Mental Health Program Directors Research Institute, Inc.: *Characteristics of State-Operated or Supported Psychiatric Hospital Inpatient Care.* Falls Church, VA.

10 2008 Nursing Facility Data published in Steve Gold Information Bulletin # 271, December 2008

11 2013 *State of the States* report, The American Association on Intellectual and Developmental Disabilities & The Coleman Institute for Cognitive Disabilities.

services and supports financed by Medicaid optional and waiver services or comparable state-funded programs. These ramped-up efforts to expand permanent supportive housing have been stimulated by the federal government's goal to end chronic homelessness and by increased state efforts to comply with the community integration requirements of the Americans with Disabilities Act (ADA) and the U.S. Supreme Court's *Olmstead* decision.

Olmstead and Chronic Homelessness

In June of 1999, the U.S. Supreme Court issued its decision in *Olmstead vs. L.C.*[12] – an ADA action brought against the State of Georgia by two women with SSI-level incomes who remained confined to a state psychiatric institution even though: (1) they wanted to move back to the community; and (2) their doctors had determined that they could live successfully in the community with appropriate services and supports. Since the *Olmstead* decision, legal advocates, as well as the U.S. Department of Justice, have initiated successful *Olmstead* litigation or ADA investigations in a number of states.

Olmstead Settlement Agreements negotiated in Delaware, Georgia, Illinois, New Jersey, North Carolina, and Virginia during recent years call for the creation of 30,000-40,000 new permanent supportive housing opportunities – and virtually all of the individuals targeted for these housing opportunities have SSI-level incomes. Despite this progress on the legal front, the extreme housing affordability gap for the lowest-income people with disabilities in these states is a significant barrier to the successful implementation of these agreements – and for other states trying to avoid ADA litigation. The widening gap between SSI income and rent is also affecting efforts by HUD, the U.S. Interagency Council on Homelessness, and national homeless advocacy groups working in partnership with cities, such as Houston, Los Angeles, New York, and Seattle, to end homelessness.

Shortage of ELI Housing

This continuing struggle to address the housing needs of the most vulnerable adults with disabilities in our society is the predictable outcome of two decades of flawed federal housing policy. During this period, we have seen virtually no growth in the supply of federal housing assistance for the lowest-income people with disabilities on SSI – or any other ELI households – despite significant increases in the size of the ELI population.

From the early 1970s until the mid-1980s, Congress appropriated funding for over 100,000 new permanent rent subsidies each year. By the mid-1990s, HUD's annual budget funded between 4.3 and 4.4 million subsidized housing resources[13] that ensured affordability for households with ELI-level incomes, including SSI recipients. Over the past 20 years, the supply of HUD subsidized housing resources that ensure affordability for ELI households has only increased about 5% to approximately 4.6 million. Instead of focusing on the

12 527 U.S.581 (1999)

13 Primarily Housing Choice Vouchers, federal public housing units, and HUD-assisted housing with Section 8 contracts

needs of the poorest Americans, growth within the affordable housing sector has primarily benefitted households above 30% of AMI, through federal programs such as HOME and the Low Income Housing Tax Credit program.

Cuts in Supportive Housing

In addition to the significant decline in ELI housing supply, the federal government has also severely cut funding for new units in HUD's supportive housing programs. For example, between 1995 and 2011, the number of new units created by HUD's Section 811 Supportive Housing for Persons with Disabilities program – which assists people with disabilities to leave institutional settings – declined by more than 80 percent. The number of new supportive housing units created each year through HUD's Homeless Assistance programs has also declined by 50% or more over the past decade – stalling local efforts to scale up 'best practice' strategies to prevent and end chronic homelessness.

The Perfect Storm in Federal Housing Policy

This 'perfect storm' in federal housing policy for the most vulnerable ELI households with disabilities has undoubtedly contributed to the increase in the number of younger people with disabilities who live in nursing homes and other segregated facilities and the number of people with disabilities who are homeless or at-risk of homelessness. The situation has also made it virtually impossible for middle – and lower-income families to make long-term plans for their adult children with disabilities who still live at home with aging parents. Efforts to expand community-based services and supports through Medicaid optional and waiver services and federal initiatives, such as the U.S. Department of Health and Human Services Money Follows the Person Demonstration program, are also affected by the lack of decent, safe and accessible housing that is affordable to people with SSI-level incomes.

Supportive Housing Subsidies are Cost Effective

Prioritizing the housing needs of vulnerable people with disabilities who are institutionalized or homeless is not only a requirement of the ADA, it is also the most cost-effective strategy for states and the federal government. Numerous studies have consistently documented the cost savings that can be achieved in public systems of care for people with disabilities by: (1) providing a rental subsidy to close the housing affordability gap illustrated in *Priced Out*; and (2) synchronizing the availability of this housing subsidy with the state's offer of voluntary community-based services and supports to help achieve successful community living.

For example, closing a state-financed institutional 'bed' can save up to $100,000 or more, after factoring in the cost of the rent subsidy and supportive services.[14] The cost of providing long-term care in the community, including a housing subsidy, can be 50% less than the cost of a Medicaid-financed

14 According to data provided by the National Association of State Mental Health Program Directors Research Institute, the average cost of a state psychiatric institutional bed in 2009 was almost $300,000.

nursing home bed.[15] Numerous studies have proved that providing permanent supportive housing for a chronically homeless person is much more cost effective than paying for repeated visits to emergency rooms, hospitalizations, and the cost of emergency shelter beds.[16]

One Innovative Solution – Section 811 PRA

HUD's Section 811 Project Rental Assistance (PRA) Demonstration program is a promising new development in federal housing policy that illustrates how funding can be targeted to the most vulnerable people with disabilities in a highly cost effective approach. This new and more flexible Section 811 PRA option, authorized by Congress in 2010, has exponentially increased the number of new Section 811 units created in Fiscal Year (FY) 2012 **without any increase in appropriations.**

PRA Demonstration grants awarded by HUD to 13 states in February of 2013 will result in the creation of 3,530 new Section 811 PRA units, compared to only 946 new Section 811 units that were created in the combined FY 2010 and 2011 funding cycles. State housing, human services, and Medicaid officials in these states are implementing synchronized systems-level policies designed to stimulate hundreds of new supportive housing units each year targeted to the most vulnerable ELI households with disabilities who are living in institutional settings or are homeless. HUD's new and promising Section 811 PRA Demonstration is one example of the kind of bold, innovative, and cost-effective federal policy that can successfully address the extreme housing affordability gap experienced by people with disabilities who rely on income from the federal SSI program.

Addressing the *Priced Out* Affordability Gap

The findings included in *Priced Out in 2012* clearly call for a new federal commitment to affordable housing targeted to the most vulnerable people with disabilities who rely on SSI. TAC, CCD, and the entire disability community urge the federal government to make this bold commitment through robust investments in federal housing programs specifically designed to assist ELI households, including the new Section 811 PRA Demonstration program, HUD's targeted Homeless Assistance programs, and the National Housing Trust Fund, authorized by Congress in 2008 specifically to address the needs of ELI households. Preserving the existing supply of 4.6 million HUD-subsidized housing resources is also a critical component to ensure an adequate supply of decent, safe, and affordable housing for people with disabilities and other ELI households.

15 Kaye, S., LaPlante, M., and Harrington, C. (2009) Do Noninstitutional Long-Term Care Services Reduce Medicaid Spending? *Health Affairs 28(*1).
16 Visit TAC's website at www.tacinc.org for more information on supportive housing.

Eliminating the practice of warehousing the most vulnerable people with disabilities in segregated, restrictive settings and the national disgrace that permits people with disabilities to become and remain homeless over long periods of time are both attainable goals. Specific strategies to achieve these goals are included in the **Policy Recommendations** on page 9.

TAC/CCD Policy Recommendations

Federal rental assistance – meaning a permanent subsidy that helps renters pay no more than 30% of their income for housing – is the key to solving the housing crisis that has been documented in *Priced Out* studies over the past 14 years. Unfortunately, because of HUD funding limitations that have grown worse in recent years, federal rental subsidy programs currently reach only 1 out of 4 eligible households. This translates into long waiting lists at Public Housing Agencies (PHAs) and a critical shortage of permanent supportive housing opportunities for the most vulnerable people with disabilities who have SSI-level incomes.

This extraordinary level of unmet need calls for a bold response from federal housing policymakers. This response can be stimulated by a unified advocacy effort from the disability community in support of key programs and policies that expand permanent supportive housing opportunities and other permanent rental assistance strategies that ensure affordability for people with SSI-level incomes. Providing housing assistance to people with the most significant and long-term disabilities is not only the right thing to do, but is also more cost effective than funding restrictive institutional settings or allowing people to remain homeless.

TAC and CCD's successful campaign to reform and reinvigorate HUD's Section 811 program demonstrated that bipartisan Congressional support can be obtained for housing legislation that makes sense and is cost effective. The disability community must work closely with elected and appointed federal and state officials to advance bold policy proposals that prioritize mainstream affordable housing programs and Medicaid funding for permanent supportive housing initiatives. We must also synchronize our housing advocacy efforts with other like-minded national housing groups working to reorient federal housing policy to better address the needs of ELI households.

Towards that end, TAC and CCD urge the disability community to take action on the following four policy recommendations.

Expand the New Section 811 PRA Demonstration

TAC and CCD call on Congress to provide sufficient funding over the next five years to expand HUD's innovative Section 811 PRA approach to all 50 states and the District of Columbia. During the first competitive funding cycle in FY 2012, 36 State Housing Agencies[17] submitted applications to HUD in partnership with their State Health/ Human Services/Medicaid agencies. This unusually high response rate underscores the enormous need for permanent supportive housing across the states.

17 Includes the District of Columbia Housing Finance Agency

The 13 state grantees announced by HUD in February of 2013 will receive a total of $98 million in PRA funding to create 3,520 new supportive housing units – compared to a mere 650-700 units created annually under the prior Section 811 approach. Data from this first Section 811 PRA competition suggest that the cost of the average PRA unit may be substantially less than the cost of the average Housing Choice Voucher – a significant outcome given current pressures on discretionary spending.

Many of the State Housing Agencies that HUD selected for PRA funding were able to obtain commitments from local PHAs to provide 'turnover' Housing Choice Vouchers to the target populations to be assisted through their PRA initiative. This collaborative state-local housing partnership model leveraged more resources for state sponsored supportive housing initiatives and also demonstrated how quickly supportive housing can 'go to scale' with the appropriate policy framework.

Because of the promising results achieved from the first PRA competition, TAC and CCD urge both HUD and Congress to sustain their robust support for this innovative and promising federal supportive housing program, and urge Congress to restore cuts to Section 811 proposed in the FY 2014 HUD budget.

Fund the Goals and Strategies in the Federal *Opening Doors* Plan

In 2010, the U.S. Interagency Council published *Opening Doors*, the first ever federal strategic plan to prevent and end homelessness. This bold federal action has stimulated more robust efforts on the part of many communities with high levels of chronic homelessness. HUD's Homeless Assistance programs and the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, which provides Housing Choice Vouchers to homeless veterans, are critically important to achieving the goals in *Opening Doors*. TAC and CCD urge federal officials to provide the funding needed in these programs to achieve the ambitious goals adopted in *Opening Doors*.

Provide Funding for Full Utilization of HUD's Mainstream Housing Programs

HUD's mainstream housing programs are vitally important to people with disabilities who are seeking housing assistance. TAC and CCD recommend that the federal government provide sufficient funding to fully utilize the 4.6 million subsidies included within HUD's mainstream rent subsidy programs.
These mainstream rent subsidies are provided through a combination of tenant-based and project-based assistance programs, including Housing Choice Vouchers, federal public housing units, and privately owned HUD-assisted properties with Section 8 contracted units. These resources are virtually all in use – meaning they are already assisting eligible households. A small amount of annual turnover within these programs[18] has generally provided housing agencies the opportunity to assist a few new households from their waiting lists each year.

18 On average, generally no more than 5%-10% of the resources in HUD's programs turn over annually, although this rate can vary significantly among agencies.

However, limits on federal discretionary spending are seriously eroding the number of households that can be assisted. For example, many PHAs are not re-issuing turnover Housing Choice Vouchers because HUD's FY 2013 budget does not have enough funding to cover those costs. This funding problem affects turnover within the supply of 65,000 vouchers targeted by Congress for people with disabilities. PHAs have taken federal public housing units off-line because they don't have enough public housing capital funding to make essential repairs. PHA administrative funding has also been cut, making it more difficult to run complex programs, such as the HUD-VASH program or the Non-Elderly Disabled Category 2 (NED2) voucher program that targets people with disabilities transitioning from institutions to the community. TAC and CCD recommend full funding levels for HUD's mainstream programs, which are vitally important to people with disabilities with SSI-level incomes.

Expand Housing Opportunities for SSI Recipients through the National Housing Trust Fund

The National Housing Trust Fund (NHTF) was authorized by Congress in 2008 as the first permanent federal housing program that is: (1) not subject to annual discretionary appropriations; and (2) targeted to ELI households. Congress is currently considering several proposals that would create a permanent source of funding for the NHTF.

The NHTF will, once capitalized, provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely- and very low-income households. At least 90% of the funding from NHTF must be used for the production, preservation, rehabilitation, or operation of rental housing and at least 75% of these funds must benefit ELI households at or below 30% of AMI.

Because of this income targeting, the NHTF could substantially benefit people with disabilities who rely on SSI payments and would be the ideal program to use in combination with the Section 811 PRA Demonstration program. TAC and CCD urge Congress to enact legislation to provide these federal housing funding resources as soon as possible.

Housing Advocacy: How to Use *Priced Out* Information

The information in *Priced Out in 2012* can be used by federal, state, and local disability advocates to document the severe housing crisis experienced by people with disabilities – including the extreme poverty of people with disabilities receiving SSI payments. As part of efforts to comply with *Olmstead* and the ADA, states are currently developing strategies to expand community-based housing. *Priced Out in 2012* can be used to prove that people with disabilities receiving SSI payments cannot afford rental housing in the community without an ongoing rental subsidy – such as a Housing Choice Voucher – or deeply subsidized affordable housing.

Key Federal Housing Plans

The disability community can use the information in this report to engage national, state, and local housing officials in a dialogue about the nature and extent of this crisis, which grows every year. These housing officials are responsible for developing strategies and annual plans that determine how federal housing resources are used. Most federal programs that are administered at the state or local level rely on strategic plans to document how the federal resources will be used to meet local needs. For example, before local and state community development officials can distribute or spend HOME Investment Partnerships Program funds they are required to submit a plan that includes data about housing needs and a description of how the funds will be utilized. There are four significant federally required housing and homeless plans:

- Consolidated Plan
- Public Housing Agency Plan
- Continuum of Care
- 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. Disability advocates can use *Priced Out* data to successfully influence the decisions regarding these federal housing resources.

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 (more than $4.5 billion for FY 2012) 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 a community or state and demand that people with disabilities receive their fair share of federal housing funds distributed through the ConPlan process.

The information included in *Priced Out in 2012* can help begin a dialogue that could result in more federal housing funding being directed to assist people with disabilities in local communities. *Priced Out* data should be provided to the housing officials preparing the ConPlan and included in the final plan submitted to HUD. New opportunities magnify the importance of the disability community's participation in the ConPlan planning process. The passage of the Frank Melville Supportive Housing Investment Act of 2010 facilitated innovative financing approaches combining resources controlled by the ConPlan and HUD's Section 811 program to create integrated permanent supportive housing opportunities for people with disabilities.

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 Housing Choice Voucher funds are used in their communities. Along with this flexibility and control were 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 PHA resources – specifically, federal public housing units and Housing Choice Vouchers – will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to establish a preference in their Housing Choice Voucher waiting list for people with disabilities.

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 (CoC), documents a community's strategy for addressing homelessness, including a description of what role HUD Homeless Assistance funds play in that strategy. For decades, HUD 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.

With the passage of the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of

2009, the CoC was codified and is now required by law to help communities plan for homeless housing and services and to provide a means for communities to access HUD-funded homeless resources.

CoC planning helps communities 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 CoC application to HUD for homeless funds. As with the other HUD housing plans, CoC 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 are chronically homeless and in need permanent supportive housing.

For more information about the Continuum of Care, including how to get involved in your local planning process, visit www.onecpd.info.

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, 10% of a state's annual LIHTC allocation must be reserved for nonprofit organizations.

Some states have additional policies within the LIHTC program to encourage the creation of certain types of housing. For example, the draft Massachusetts 2013 QAP includes an application scoring component that incentivizes the creation of affordable housing. Specifically, housing developers receive extra points if the application commits to renting at least 15% of the LIHTC units to households with incomes at or below 30% of AMI – which includes all people with disabilities receiving SSI payments. Recent Section 811 program legislation creates an important new opportunity to create integrated Section 811 units in LIHTC properties – another key reason for the disability community to become knowledgeable and actively involved in the development of the state's QAP.

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.

Where the Numbers Come From

Priced Out in 2012 assesses housing affordability for people with disabilities receiving SSI across the United States. To complete this assessment, four separate data sets were used:

1. **The final HUD Fair Market Rents (FMRs) that went into effect October 1, 2012, for each state, county and housing market area in the United States.** These rental amounts are based on the cost of modest rental housing and are calculated annually by HUD for use in the Housing Choice Voucher program.[19] A housing unit at FMR is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. The FMRs used in *Priced Out in 2012* can be found on HUD's website at http://www.huduser.org/portal/datasets/fmr.html.

2. **2012 median incomes for one-person households.** Median incomes are used by HUD to determine the income limits for federal housing programs, including the Section 811 Program and the Housing Choice Voucher program. Data on annual HUD income limits are available on HUD's website at www.huduser.org/portal/datasets/il.html

3. **2012 SSI payments for individuals with disabilities living independently in the community.** This information is provided by the U.S. Social Security Administration (SSA). The 2012 SSI payment is made up of the federal SSI payment of $698, plus the optional state supplement in the 21 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community. Data regarding 2012 SSI payments and supplements was obtained from the Office of Research, Evaluation and Statistics at the SSA. TAC computes the national SSI amount based on the average of the SSI amount in each state.

4. **Number of renter households in each housing market area.** This information is provided by the National Low Income Housing Coalition as part of their publication *Out of Reach 2013*, which is available online at http://nlihc.org/oor/2013. Data included in *Priced Out in 2012* have 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.

19 Over the last two years there has been a shift in the methods HUD uses to calculate FMRs. A full description of HUD's updated methodology can be found on HUD's website at http://www.huduser.org/portal/datasets/fmr/fmr2013f/FY2013_Final_FMR_Notice.pdf

Data Tables

Table 1: State and Local Housing Market Area Data – 2012

Table 2: State-by-State Comparison – 2012

Table 3: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits – 2012

Table 4: State SSI Supplements for People with Disabilities Living Independently – 2012

Table 1: State and Local Housing Market Area Data – 2012

How to Use the Information in Table 1

Because Table 1 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 Table 1, illustrating the housing affordability problems confronting people with disabilities receiving SSI payments in the federally defined housing market areas of the State of Connecticut.

In 2012, in Connecticut, a person with a disability received SSI benefits equal to $866 per month. Statewide, this income was equal to 16.6% of the area median income. On average a person with a disability receiving SSI would have to pay 92% of their monthly income to rent an efficiency unit and 111% of their monthly income for a one-bedroom unit.

Within Connecticut's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 89% of SSI payments in the Waterbury housing market area to a high of 153% in the Stamford/Norwalk housing market area.

Federal SSI benefit plus any state supplement for people with disabilities living independently in the community. In Connecticut SSI recipients receive $866 per month including state supplement of $168.

Percent of monthly SSI benefit needed to rent a modest one-bedroom apartment at HUD's Fair Market Rent. In Danbury, an SSI recipient needs to spend 118% of their monthly income for a one-bedroom apartment.

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Connecticut				
Bridgeport	$866	17.0%	112%	89%
Colchester/Lebanon	$866	14.8%	100%	91%
Danbury	$866	13.4%	118%	104%
Hartford/West Hartford/East Hartford	$866	16.9%	102%	81%
Milford/Ansonia/Seymour	$866	16.1%	121%	115%
New Haven/Meriden	$866	17.5%	122%	101%
Norwich/New London	$866	17.6%	96%	85%
Southern Middlesex County	$866	15.0%	102%	102%
Stamford/Norwalk	$866	11.6%	153%	126%
Waterbury	$866	17.8%	89%	66%
Non-Metropolitan Areas	$866	17.8%	91%	83%
Statewide	$866	16.6%	111%	92%

SSI benefit expressed as a percent of the one-person area median income. In Southern Middlesex County, the monthly SSI payment is equal to just 15% of the area median income.

Percent of monthly SSI benefit needed to rent a modest studio apartment at HUD's Fair Market Rent. In Milford, Ansonia or Seymour an SSI recipient would need to spend, on average, 115% of their monthly income for a studio.

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Alabama				
Anniston/Oxford	$698	22.9%	69%	66%
Auburn/Opelika	$698	19.5%	70%	70%
Birmingham/Hoover	$698	19.0%	95%	79%
Chilton County	$698	23.6%	67%	60%
Columbus*	$698	22.8%	89%	76%
Decatur	$698	21.4%	75%	62%
Dothan	$698	23.0%	65%	61%
Florence/Muscle Shoals	$698	22.3%	65%	65%
Gadsden	$698	25.1%	72%	56%
Henry County	$698	24.7%	65%	61%
Huntsville	$698	16.7%	76%	67%
Mobile	$698	23.0%	92%	88%
Montgomery	$698	19.9%	95%	90%
Tuscaloosa	$698	21.2%	85%	67%
Walker County	$698	24.6%	69%	68%
Non-Metropolitan Areas	$698	25.1%	70%	65%
Statewide	**$698**	**21.6%**	**81%**	**72%**
Alaska				
Anchorage	$1,060	21.3%	81%	70%
Fairbanks	$1,060	21.5%	82%	66%
Matanuska/Susitna Borough	$1,060	21.8%	72%	63%
Non-Metropolitan Areas	$1,060	25.6%	81%	71%
Statewide	**$1,060**	**22.6%**	**80%**	**69%**
Arizona				
Flagstaff	$698	19.0%	122%	105%
Lake Havasu City/Kingman	$698	23.3%	86%	70%
Phoenix/Mesa/Glendale	$698	18.0%	107%	85%
Prescott	$698	20.7%	93%	82%
Tucson	$698	19.8%	93%	75%
Yuma	$698	25.5%	85%	79%
Non-Metropolitan Areas	$698	25.5%	75%	70%
Statewide	**$698**	**19.4%**	**101%**	**82%**
Arkansas				
Fayetteville/Springdale/Rogers	$698	20.5%	73%	64%
Fort Smith*	$698	24.7%	72%	72%
Franklin County	$698	27.2%	65%	65%
Grant County	$698	20.0%	71%	60%
Hot Springs	$698	24.2%	76%	61%
Jonesboro	$698	21.4%	72%	54%
Little Rock/North Little Rock/Conway	$698	19.2%	89%	77%
Memphis*	$698	20.2%	93%	81%
Pine Bluff	$698	24.6%	71%	60%
Poinsett County	$698	27.2%	64%	53%
Texarkana*	$698	23.0%	83%	64%
Non-Metropolitan Areas	$698	27.3%	65%	63%
Statewide	**$698**	**23.5%**	**74%**	**67%**

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
California				
Bakersfield/Delano	$854	25.3%	72%	71%
Chico	$854	24.9%	78%	62%
El Centro	$854	25.3%	74%	61%
Fresno	$854	25.3%	81%	78%
Hanford/Corcoran	$854	25.3%	67%	57%
Los Angeles/Long Beach	$854	17.3%	129%	107%
Madera/Chowchilla	$854	25.3%	74%	74%
Merced	$854	25.3%	69%	59%
Modesto	$854	23.6%	86%	70%
Napa	$854	17.0%	114%	91%
Oakland/Fremont	$854	15.7%	127%	104%
Orange County	$854	15.2%	151%	132%
Oxnard/Thousand Oaks/Ventura	$854	16.4%	131%	109%
Redding	$854	24.8%	88%	86%
Riverside/San Bernardino/Ontario	$854	21.9%	103%	89%
Sacramento/Arden-Arcade/Roseville	$854	19.2%	100%	84%
Salinas	$854	21.1%	114%	101%
San Benito County	$854	18.4%	102%	82%
San Diego/Carlsbad/San Marcos	$854	18.2%	123%	112%
San Francisco	$854	13.2%	167%	128%
San Jose/Sunnyvale/Santa Clara	$854	13.9%	148%	126%
San Luis Obispo/Paso Robles	$854	19.4%	103%	89%
Santa Barbara/Santa Maria/Goleta	$854	19.3%	139%	121%
Santa Cruz/Watsonville	$854	15.3%	137%	114%
Santa Rosa/Petaluma	$854	17.7%	119%	102%
Stockton	$854	22.0%	89%	75%
Vallejo/Fairfield	$854	17.7%	109%	86%
Visalia/Porterville	$854	25.3%	69%	67%
Yolo	$854	19.0%	94%	87%
Yuba City	$854	24.6%	74%	62%
Non-Metropolitan Areas	$854	25.3%	82%	75%
Statewide	**$854**	**20.5%**	**120%**	**102%**
Colorado				
Boulder	$699	12.8%	123%	106%
Colorado Springs	$699	16.3%	90%	72%
Denver/Aurora/Broomfield	$699	15.1%	104%	84%
Fort Collins/Loveland	$699	15.4%	99%	80%
Grand Junction	$699	18.4%	90%	76%
Greeley	$699	17.5%	80%	69%
Pueblo	$699	19.6%	73%	60%
Teller County	$699	16.5%	102%	79%
Non-Metropolitan Areas	$699	19.6%	94%	87%
Statewide	**$699**	**16.2%**	**99%**	**82%**
Connecticut				
Bridgeport	$866	17.0%	112%	89%
Colchester/Lebanon	$866	14.8%	100%	91%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Connecticut (continued)				
Danbury	$866	13.4%	118%	104%
Hartford/West Hartford/East Hartford	$866	16.9%	102%	81%
Milford/Ansonia/Seymour	$866	16.1%	121%	115%
New Haven/Meriden	$866	17.5%	122%	101%
Norwich/New London	$866	17.6%	96%	85%
Southern Middlesex County	$866	15.0%	102%	102%
Stamford/Norwalk	$866	11.6%	153%	126%
Waterbury	$866	17.8%	89%	66%
Non-Metropolitan Areas	$866	17.8%	91%	83%
Statewide	**$866**	**16.6%**	**111%**	**92%**
Delaware				
Dover	$698	18.9%	120%	94%
Philadelphia/Camden/Wilmington*	$698	14.7%	133%	113%
Non-Metropolitan Areas	$698	19.1%	104%	101%
Statewide	**$698**	**16.3%**	**124%**	**107%**
District of Columbia				
Washington/Arlington/Alexandria*	$698	11.1%	171%	162%
Statewide	**$698**	**16.8%**	**171%**	**162%**
Florida				
Baker County	$698	20.5%	90%	72%
Cape Coral/Fort Myers	$698	21.0%	103%	103%
Crestview/Fort Walton Beach/Destin	$698	17.5%	103%	103%
Deltona/Daytona Beach/Ormond Beach	$698	20.6%	104%	81%
Fort Lauderdale	$698	16.7%	139%	107%
Gainesville	$698	21.5%	108%	105%
Jacksonville	$698	17.7%	108%	88%
Lakeland/Winter Haven	$698	21.9%	89%	88%
Miami/Miami Beach/Kendall	$698	18.2%	126%	103%
Naples/Marco Island	$698	16.4%	119%	104%
North Port/Bradenton/Sarasota	$698	19.4%	115%	103%
Ocala	$698	23.7%	92%	74%
Orlando/Kissimmee/Sanford	$698	20.5%	118%	100%
Palm Bay/Melbourne/Titusville	$698	20.4%	101%	77%
Palm Coast	$698	20.7%	114%	101%
Panama City/Lynn Haven/Panama City Beach	$698	20.5%	111%	104%
Pensacola/Ferry Pass/Brent	$698	20.2%	94%	82%
Port St. Lucie	$698	21.0%	109%	98%
Punta Gorda	$698	21.4%	97%	73%
Sebastian/Vero Beach	$698	22.2%	100%	81%
Tallahassee	$698	18.6%	109%	103%
Tampa/St. Petersburg/Clearwater	$698	21.2%	105%	83%
Wakulla County	$698	19.1%	82%	81%
West Palm Beach/Boca Raton	$698	16.5%	136%	106%
Non-Metropolitan Areas	$698	26.1%	85%	82%
Statewide	**$698**	**21.0%**	**113%**	**95%**

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Georgia				
Albany	$698	24.2%	82%	72%
Athens/Clarke County	$698	20.1%	91%	83%
Atlanta/Sandy Springs/Marietta	$698	17.2%	106%	97%
Augusta/Richmond County*	$698	20.6%	89%	79%
Brunswick	$698	19.8%	73%	73%
Butts County	$698	19.4%	79%	78%
Chattanooga*	$698	20.7%	84%	69%
Columbus*	$698	22.8%	89%	76%
Dalton	$698	23.5%	73%	68%
Gainesville	$698	19.3%	90%	90%
Haralson County	$698	25.2%	63%	63%
Hinesville/Fort Stewart	$698	25.1%	98%	94%
Lamar County	$698	24.4%	72%	66%
Long County	$698	24.3%	80%	77%
Macon	$698	21.9%	81%	68%
Meriwether County	$698	24.1%	78%	71%
Monroe County	$698	18.5%	72%	60%
Murray County	$698	25.1%	65%	64%
Rome	$698	22.6%	83%	83%
Savannah	$698	19.7%	105%	86%
Valdosta	$698	23.5%	83%	83%
Warner Robins	$698	16.8%	94%	92%
Non-Metropolitan Areas	$698	26.5%	70%	68%
Statewide	**$698**	**20.0%**	**94%**	**86%**
Hawaii				
Honolulu	$698	11.6%	199%	183%
Non-Metropolitan Areas	$698	16.3%	141%	123%
Statewide	**$698**	**15.1%**	**182%**	**165%**
Idaho				
Boise City/Nampa	$751	20.4%	77%	57%
Coeur d'Alene	$751	22.1%	76%	64%
Gem County	$751	25.2%	62%	50%
Idaho Falls	$751	21.0%	66%	56%
Lewiston*	$751	23.0%	68%	54%
Logan*	$751	22.4%	63%	63%
Pocatello	$751	23.2%	62%	50%
Non-Metropolitan Areas	$751	25.5%	68%	64%
Statewide	**$751**	**23.3%**	**72%**	**60%**
Illinois				
Bloomington/Normal	$698	14.9%	79%	73%
Bond County	$698	19.3%	73%	65%
Cape Girardeau/Jackson*	$698	21.9%	76%	61%
Champaign/Urbana	$698	17.6%	92%	74%
Chicago/Joliet/Naperville	$698	15.8%	117%	103%
Danville	$698	20.8%	72%	66%
Davenport/Moline/Rock Island*	$698	18.4%	80%	64%
Decatur	$698	19.8%	70%	55%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Illinois (continued)				
DeKalb County	$698	16.0%	89%	76%
Grundy County	$698	15.0%	97%	78%
Kankakee/Bradley	$698	18.3%	83%	66%
Kendall County	$698	12.9%	132%	104%
Macoupin County	$698	19.5%	68%	59%
Peoria	$698	17.3%	79%	60%
Rockford	$698	18.6%	76%	67%
Springfield	$698	17.1%	78%	63%
St. Louis*	$698	17.0%	92%	78%
Non-Metropolitan Areas	$698	20.8%	71%	62%
Statewide	**$698**	**16.6%**	**104%**	**90%**
Indiana				
Anderson	$698	20.7%	71%	59%
Bloomington	$698	18.7%	86%	79%
Carroll County	$698	19.2%	75%	72%
Cincinnati/Middleton*	$698	16.8%	80%	64%
Columbus	$698	17.5%	84%	77%
Elkhart/Goshen	$698	22.3%	79%	64%
Evansville*	$698	18.7%	84%	78%
Fort Wayne	$698	18.7%	72%	66%
Gary	$698	18.1%	91%	67%
Gibson County	$698	18.8%	70%	67%
Greene County	$698	22.3%	66%	53%
Indianapolis	$698	17.9%	88%	71%
Jasper County	$698	18.2%	74%	73%
Kokomo	$698	19.9%	69%	67%
Lafayette	$698	19.0%	85%	74%
Louisville*	$698	18.7%	84%	72%
Michigan City/La Porte	$698	19.8%	80%	69%
Muncie	$698	22.3%	71%	63%
Owen County	$698	22.0%	69%	64%
Putnam County	$698	19.4%	75%	74%
South Bend/Mishawaka	$698	19.8%	80%	70%
Sullivan County	$698	22.3%	75%	72%
Terre Haute	$698	22.2%	73%	59%
Washington County	$698	24.6%	72%	61%
Non-Metropolitan Areas	$698	22.3%	69%	59%
Statewide	**$698**	**19.9%**	**80%**	**67%**
Iowa				
Ames	$698	15.2%	83%	71%
Benton County	$698	17.2%	68%	62%
Bremer County	$698	17.1%	64%	60%
Cedar Rapids	$698	16.9%	77%	62%
Davenport/Moline/Rock Island*	$698	18.4%	80%	64%
Des Moines/West Des Moines	$698	15.8%	87%	72%
Dubuque	$698	18.5%	70%	57%
Iowa City	$698	14.9%	96%	80%

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Iowa (continued)				
Jones County	$698	19.0%	65%	53%
Omaha/Council Bluffs*	$698	16.7%	94%	71%
Sioux City*	$698	20.0%	73%	56%
Washington County	$698	18.6%	72%	61%
Waterloo/Cedar Falls	$698	19.0%	72%	62%
Non-Metropolitan Areas	$698	20.2%	65%	58%
Statewide	**$698**	**18.5%**	**75%**	**63%**
Kansas				
Franklin County	$698	19.0%	80%	64%
Kansas City*	$698	16.3%	91%	70%
Lawrence	$698	16.7%	95%	75%
Manhattan	$698	20.0%	90%	90%
St. Joseph*	$698	21.2%	68%	63%
Sumner County	$698	18.3%	65%	64%
Topeka	$698	18.6%	75%	59%
Wichita	$698	18.4%	76%	61%
Non-Metropolitan Areas	$698	22.0%	66%	58%
Statewide	**$698**	**18.4%**	**78%**	**64%**
Kentucky				
Bowling Green	$698	20.8%	73%	71%
Cincinnati/Middleton*	$698	16.8%	80%	64%
Clarksville*	$698	22.0%	77%	68%
Elizabethtown	$698	20.9%	70%	70%
Evansville*	$698	18.7%	84%	78%
Grant County	$698	22.3%	75%	61%
Huntington/Ashland*	$698	23.7%	73%	53%
Lexington/Fayette	$698	17.8%	77%	66%
Louisville*	$698	18.7%	84%	72%
Meade County	$698	23.5%	69%	65%
Nelson County	$698	20.8%	70%	60%
Owensboro	$698	20.8%	68%	66%
Shelby County	$698	16.8%	75%	74%
Non-Metropolitan Areas	$698	27.4%	65%	61%
Statewide	**$698**	**22.6%**	**73%**	**65%**
Louisiana				
Alexandria	$698	22.8%	77%	76%
Baton Rouge	$698	19.0%	96%	79%
Houma/Bayou Cane/Thibodaux	$698	20.5%	79%	69%
Iberville Parish	$698	22.7%	66%	61%
Lafayette	$698	19.5%	93%	70%
Lake Charles	$698	19.8%	85%	81%
Monroe	$698	23.1%	76%	75%
New Orleans/Metairie/Kenner	$698	19.3%	108%	91%
Shreveport/Bossier City	$698	21.7%	90%	81%
Non-Metropolitan Areas	$698	25.5%	75%	70%
Statewide	**$698**	**21.5%**	**90%**	**79%**

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Maine				
Bangor	$708	19.3%	95%	83%
Cumberland County	$708	18.1%	94%	74%
Lewiston/Auburn	$708	21.0%	89%	75%
Penobscot County	$708	22.1%	75%	60%
Portland	$708	16.5%	115%	97%
Sagadahoc County	$708	17.3%	98%	92%
York County	$708	17.8%	99%	85%
York/Kittery/South Berwick	$708	15.8%	110%	101%
Non-Metropolitan Areas	$708	22.1%	86%	78%
Statewide	**$708**	**19.9%**	**95%**	**82%**
Maryland				
Baltimore/Towson	$698	14.0%	143%	121%
Columbia City	$698	N/A**	189%	151%
Cumberland*	$698	16.5%	76%	65%
Hagerstown	$698	16.5%	92%	76%
Philadelphia/Camden/Wilmington*	$698	14.7%	133%	113%
Salisbury	$698	16.5%	96%	77%
Somerset County	$698	16.5%	87%	61%
Washington/Arlington/Alexandria*	$698	11.1%	171%	162%
Non-Metropolitan Areas	$698	16.5%	119%	106%
Statewide	**$698**	**13.4%**	**150%**	**134%**
Massachusetts				
Barnstable Town	$812	16.1%	116%	104%
Berkshire County	$812	16.1%	80%	76%
Boston/Cambridge/Quincy*	$812	14.2%	142%	127%
Brockton	$812	15.9%	106%	105%
Eastern Worcester County	$812	13.4%	105%	93%
Easton/Raynham	$812	13.4%	122%	111%
Fitchburg/Leominster	$812	16.1%	92%	68%
Franklin County	$812	16.1%	89%	83%
Lawrence*	$812	15.5%	107%	94%
Lowell	$812	15.0%	108%	93%
New Bedford	$812	21.6%	88%	83%
Pittsfield	$812	16.1%	83%	65%
Providence/Fall River*	$812	18.4%	94%	83%
Springfield	$812	16.1%	92%	77%
Taunton/Mansfield/Norton	$812	15.7%	107%	102%
Western Worcester County	$812	16.1%	80%	61%
Worcester	$812	15.8%	95%	77%
Non-Metropolitan Areas	$812	15.6%	144%	116%
Statewide	**$812**	**16.2%**	**121%**	**107%**
Michigan				
Ann Arbor	$712	14.0%	107%	88%
Barry County	$712	18.5%	75%	71%
Battle Creek	$712	23.4%	82%	63%
Bay City	$712	20.8%	69%	52%
Cass County	$712	21.2%	67%	67%

** Lack of sufficient data

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Michigan (continued)				
Detroit/Warren/Livonia	$712	18.7%	88%	70%
Flint	$712	20.9%	77%	59%
Grand Rapids/Wyoming	$712	20.2%	83%	73%
Holland/Grand Haven	$712	18.5%	84%	81%
Ionia County	$712	20.6%	74%	74%
Jackson	$712	19.8%	77%	66%
Kalamazoo/Portage	$712	19.3%	79%	65%
Lansing/East Lansing	$712	17.8%	90%	71%
Livingston County	$712	14.5%	96%	68%
Monroe	$712	19.1%	79%	63%
Muskegon/Norton Shores	$712	22.2%	66%	53%
Newaygo County	$712	23.0%	69%	69%
Niles/Benton Harbor	$712	20.9%	73%	64%
Saginaw/Saginaw Township North	$712	22.0%	74%	56%
Non-Metropolitan Areas	$712	23.4%	73%	67%
Statewide	**$712**	**20.2%**	**83%**	**69%**
Minnesota				
Duluth*	$779	21.4%	71%	59%
Fargo*	$779	19.0%	64%	52%
Grand Forks*	$779	20.6%	66%	54%
La Crosse*	$779	19.5%	67%	53%
Mankato/North Mankato	$779	19.4%	78%	69%
Minneapolis/St. Paul/Bloomington*	$779	15.9%	94%	76%
Rochester	$779	16.4%	80%	74%
St. Cloud	$779	19.2%	75%	73%
Wabasha County	$779	19.4%	66%	66%
Non-Metropolitan Areas	$779	22.3%	66%	57%
Statewide	**$779**	**18.1%**	**84%**	**70%**
Mississippi				
Gulfport/Biloxi	$698	21.8%	102%	99%
Hattiesburg	$698	23.8%	78%	74%
Jackson	$698	20.3%	96%	69%
Marshall County	$698	26.0%	62%	62%
Memphis*	$698	20.2%	93%	81%
Pascagoula	$698	20.5%	86%	86%
Simpson County	$698	26.4%	71%	50%
Tate County	$698	25.2%	77%	76%
Tunica County	$698	26.0%	74%	71%
Non-Metropolitan Areas	$698	28.4%	71%	61%
Statewide	**$698**	**24.6%**	**80%**	**68%**
Missouri				
Bates County	$698	23.3%	70%	59%
Calloway County	$698	18.8%	66%	66%
Cape Girardeau/Jackson*	$698	21.9%	76%	61%
Columbia	$698	18.1%	78%	76%
Dallas County	$698	25.0%	70%	57%
Jefferson City	$698	17.1%	63%	51%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Missouri (continued)				
Joplin	$698	24.8%	64%	63%
Kansas City*	$698	16.3%	91%	70%
McDonald County	$698	25.9%	63%	63%
Moniteau County	$698	20.0%	64%	51%
Polk County	$698	24.1%	63%	58%
Springfield	$698	21.6%	70%	63%
St. Joseph*	$698	21.2%	68%	63%
St. Louis*	$698	17.0%	92%	78%
Washington County	$698	25.0%	72%	69%
Non-Metropolitan Areas	$698	25.0%	68%	59%
Statewide	**$698**	**19.7%**	**81%**	**69%**
Montana				
Billings	$698	18.5%	77%	69%
Great Falls	$698	21.1%	74%	71%
Missoula	$698	19.9%	85%	78%
Non-Metropolitan Areas	$698	21.1%	77%	70%
Statewide	**$698**	**20.6%**	**78%**	**71%**
Nebraska				
Lincoln	$703	17.1%	75%	59%
Omaha/Council Bluffs*	$703	16.8%	94%	70%
Saunders County	$703	17.1%	82%	66%
Seward County	$703	16.2%	69%	53%
Sioux City*	$703	20.2%	73%	56%
Non-Metropolitan Areas	$703	21.1%	70%	61%
Statewide	**$703**	**18.7%**	**80%**	**64%**
Nevada				
Carson City	$698	17.2%	101%	80%
Las Vegas/Paradise	$698	18.1%	124%	99%
Reno/Sparks	$698	16.8%	103%	81%
Non-Metropolitan Areas	$698	18.1%	90%	69%
Statewide	**$698**	**18.5%**	**117%**	**93%**
New Hampshire				
Boston/Cambridge/Quincy*	$725	12.7%	159%	143%
Hillsborough County	$725	15.6%	104%	98%
Lawrence*	$725	13.9%	120%	105%
Manchester	$725	16.1%	119%	90%
Nashua	$725	13.2%	124%	109%
Portsmouth/Rochester	$725	13.9%	118%	101%
Western Rockingham County	$725	12.3%	122%	120%
Non-Metropolitan Areas	$725	17.7%	107%	94%
Statewide	**$725**	**15.4%**	**115%**	**100%**
New Jersey				
Atlantic City/Hammonton	$729	17.3%	129%	112%
Bergen/Passaic	$729	13.2%	168%	155%
Jersey City	$729	17.0%	153%	139%
Middlesex/Somerset/Hunterdon	$729	11.9%	158%	124%
Monmouth/Ocean	$729	13.6%	156%	132%

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
New Jersey (continued)				
Newark	$729	13.8%	138%	133%
Ocean City	$729	17.6%	104%	83%
Philadelphia/Camden/Wilmington*	$729	15.3%	127%	108%
Trenton/Ewing	$729	13.1%	137%	121%
Vineland/Millville/Bridgeton	$729	19.7%	122%	105%
Warren County	$729	14.0%	121%	90%
Statewide	**$729**	**14.0%**	**146%**	**129%**
New Mexico				
Albuquerque	$698	19.3%	91%	73%
Farmington	$698	21.2%	83%	77%
Las Cruces	$698	25.1%	77%	64%
Santa Fe	$698	17.4%	118%	108%
Non-Metropolitan Areas	$698	25.1%	76%	67%
Statewide	**$698**	**22.0%**	**86%**	**73%**
New York				
Albany/Schenectady/Troy	$785	17.2%	95%	84%
Binghamton	$785	21.8%	71%	67%
Buffalo/Niagara Falls	$785	20.3%	75%	71%
Elmira	$785	23.6%	71%	59%
Glens Falls	$785	21.5%	85%	66%
Ithaca	$785	18.2%	106%	87%
Kingston	$785	18.2%	118%	95%
Nassau/Suffolk	$785	12.5%	164%	129%
New York	$785	16.2%	158%	152%
Poughkeepsie/Newburgh/Middletown	$785	15.4%	125%	109%
Rochester	$785	19.6%	90%	74%
Syracuse	$785	20.2%	78%	70%
Utica/Rome	$785	22.9%	73%	72%
Westchester County	$785	12.5%	152%	125%
Non-Metropolitan Areas	$785	23.7%	75%	70%
Statewide	**$785**	**18.8%**	**133%**	**120%**
North Carolina				
Anson County	$698	23.8%	74%	67%
Asheville	$698	20.5%	94%	66%
Burlington	$698	21.3%	80%	79%
Charlotte/Gastonia/Rock Hill*	$698	17.5%	96%	87%
Durham/Chapel Hill	$698	17.4%	101%	82%
Fayetteville	$698	22.7%	84%	83%
Goldsboro	$698	23.5%	65%	62%
Greene County	$698	23.8%	65%	64%
Greensboro/High Point	$698	21.6%	85%	74%
Greenville	$698	21.9%	78%	78%
Haywood County	$698	21.8%	80%	80%
Hickory/Lenoir/Morganton	$698	22.4%	74%	71%
Hoke County	$698	23.2%	70%	70%
Jacksonville	$698	23.8%	96%	95%
Pender County	$698	21.8%	66%	66%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
North Carolina (continued)				
Person County	$698	20.8%	68%	63%
Raleigh/Cary	$698	15.0%	106%	91%
Rockingham County	$698	23.7%	69%	69%
Rocky Mount	$698	23.8%	73%	73%
Virginia Beach/Norfolk/Newport News*	$698	16.9%	135%	132%
Wilmington	$698	19.7%	95%	88%
Winston/Salem	$698	19.3%	79%	76%
Non-Metropolitan Areas	$698	23.8%	74%	70%
Statewide	**$698**	**20.7%**	**86%**	**78%**
North Dakota				
Bismarck	$698	16.0%	72%	63%
Fargo*	$698	17.0%	71%	58%
Grand Forks*	$698	18.5%	73%	60%
Non-Metropolitan Areas	$698	18.8%	68%	65%
Statewide	**$698**	**17.7%**	**70%**	**63%**
Ohio				
Akron	$698	18.0%	83%	72%
Brown County	$698	20.9%	68%	52%
Canton/Massillon	$698	20.3%	71%	56%
Cincinnati/Middleton*	$698	16.8%	80%	64%
Cleveland/Elyria/Mentor	$698	18.8%	84%	70%
Columbus	$698	17.7%	86%	69%
Dayton	$698	18.9%	81%	72%
Huntington/Ashland*	$698	23.7%	73%	53%
Lima	$698	20.3%	67%	66%
Mansfield	$698	20.9%	66%	66%
Parkersburg/Marietta/Vienna*	$698	22.5%	71%	66%
Preble County	$698	19.9%	72%	58%
Sandusky	$698	18.7%	79%	58%
Springfield	$698	21.0%	73%	64%
Steubenville/Weirton*	$698	22.3%	72%	62%
Toledo	$698	19.1%	75%	58%
Union County	$698	14.8%	86%	71%
Wheeling*	$698	23.4%	71%	67%
Youngstown/Warren/Boardman	$698	21.5%	72%	63%
Non-Metropolitan Areas	$698	22.3%	71%	61%
Statewide	**$698**	**19.6%**	**79%**	**66%**
Oklahoma				
Fort Smith*	$739	26.2%	68%	68%
Grady County	$739	22.1%	61%	55%
Lawton	$739	24.0%	66%	65%
Le Flore County	$739	27.0%	63%	63%
Lincoln County	$739	25.1%	64%	55%
Oklahoma City	$739	20.6%	79%	68%
Okmulgee County	$739	25.6%	67%	48%
Pawnee County	$739	25.1%	67%	50%

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Oklahoma (continued)				
Tulsa	$739	21.0%	75%	62%
Non-Metropolitan Areas	$739	25.6%	64%	56%
Statewide	**$739**	**22.7%**	**71%**	**62%**
Oregon				
Bend	$698	18.0%	92%	80%
Corvallis	$698	16.1%	83%	64%
Eugene/Springfield	$698	20.2%	88%	70%
Medford	$698	20.4%	87%	86%
Portland/Vancouver/Hillsboro*	$698	16.4%	110%	94%
Salem	$698	19.9%	80%	76%
Non-Metropolitan Areas	$698	22.4%	78%	66%
Statewide	**$698**	**18.7%**	**95%**	**82%**
Pennsylvania				
Allentown/Bethlehem/Easton	$720	16.8%	101%	88%
Altoona	$720	22.2%	71%	67%
Armstrong County	$720	22.2%	63%	50%
Erie	$720	21.0%	75%	62%
Harrisburg/Carlisle	$720	16.8%	98%	88%
Johnstown	$720	22.2%	71%	61%
Lancaster	$720	17.7%	96%	84%
Lebanon	$720	18.8%	89%	68%
Philadelphia/Camden/Wilmington*	$720	15.1%	129%	109%
Pike County	$720	18.8%	113%	112%
Pittsburgh	$720	19.0%	86%	75%
Reading	$720	18.2%	92%	74%
Scranton/Wilkes-Barre	$720	20.9%	83%	70%
Sharon	$720	21.7%	76%	70%
State College	$720	18.1%	109%	99%
Williamsport	$720	22.2%	82%	73%
York/Hanover	$720	17.5%	86%	68%
Non-Metropolitan Areas	$720	22.2%	76%	67%
Statewide	**$720**	**18.5%**	**99%**	**85%**
Rhode Island				
Newport/Middleton/Portsmouth	$738	14.0%	124%	123%
Providence/Fall River*	$738	16.7%	103%	91%
Westerly/Hopkinton/New Shoreham	$738	14.8%	99%	80%
Statewide	**$738**	**16.7%**	**104%**	**93%**
South Carolina				
Anderson	$698	21.3%	76%	75%
Augusta/Richmond County*	$698	20.6%	89%	79%
Charleston/North Charleston/Summerville	$698	19.0%	106%	102%
Charlotte/Gastonia/Rock Hill*	$698	17.5%	96%	87%
Columbia	$698	18.5%	92%	85%
Darlington County	$698	23.9%	75%	71%
Florence	$698	23.1%	79%	78%
Greenville/Mauldin/Easley	$698	20.3%	86%	68%
Kershaw County	$698	21.0%	76%	70%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
South Carolina (continued)				
Laurens County	$698	24.2%	98%	74%
Myrtle Beach/North Myrtle Beach/Conway	$698	21.8%	95%	94%
Spartanburg	$698	21.0%	79%	59%
Sumter	$698	24.7%	70%	69%
Non-Metropolitan Areas	$698	24.8%	79%	73%
Statewide	**$698**	**21.4%**	**88%**	**80%**
South Dakota				
Meade County	$713	21.7%	79%	62%
Rapid City	$713	21.0%	82%	69%
Sioux City*	$713	20.5%	72%	55%
Sioux Falls	$713	17.7%	76%	65%
Non-Metropolitan Areas	$713	21.7%	68%	62%
Statewide	**$713**	**20.2%**	**72%**	**64%**
Tennessee				
Chattanooga*	$698	20.7%	84%	69%
Clarksville*	$698	22.0%	77%	68%
Cleveland	$698	23.0%	77%	72%
Hickman County	$698	25.3%	61%	59%
Jackson	$698	22.0%	85%	64%
Johnson City	$698	23.3%	75%	63%
Kingsport/Bristol*	$698	23.8%	70%	63%
Knoxville	$698	19.2%	86%	67%
Macon County	$698	26.0%	60%	59%
Memphis*	$698	20.2%	93%	81%
Morristown	$698	24.2%	67%	60%
Nashville-Davidson/Murfreesboro/Franklin	$698	17.8%	98%	85%
Smith County	$698	21.0%	61%	58%
Stewart County	$698	25.0%	68%	59%
Non-Metropolitan Areas	$698	26.0%	66%	58%
Statewide	**$698**	**21.9%**	**83%**	**71%**
Texas				
Abilene	$698	22.6%	87%	75%
Amarillo	$698	20.3%	83%	70%
Aransas County	$698	23.3%	78%	65%
Atascosa County	$698	23.1%	77%	60%
Austin County	$698	18.4%	76%	67%
Austin/Round Rock/San Marcos	$698	15.7%	119%	98%
Beaumont/Port Arthur	$698	20.8%	92%	73%
Brazoria County	$698	15.4%	94%	93%
Brownsville/Harlingen	$698	24.2%	75%	63%
Calhoun County	$698	21.0%	72%	71%
College Station/Bryan	$698	20.5%	97%	97%
Corpus Christi	$698	22.0%	95%	79%
Dallas	$698	17.1%	100%	84%
El Paso	$698	24.2%	82%	75%
Fort Worth/Arlington	$698	17.3%	102%	87%
Houston/Baytown/Sugar Land	$698	17.9%	110%	91%

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Texas (continued)				
Kendall County	$698	14.5%	110%	83%
Killeen/Temple/Fort Hood	$698	21.1%	85%	83%
Lampasas County	$698	21.8%	78%	67%
Laredo	$698	24.2%	84%	78%
Longview	$698	21.2%	92%	91%
Lubbock	$698	21.5%	81%	69%
McAllen/Edinburg/Mission	$698	24.2%	72%	63%
Medina County	$698	20.9%	73%	66%
Midland	$698	17.9%	103%	80%
Odessa	$698	21.2%	81%	70%
Rusk County	$698	21.5%	72%	72%
San Angelo	$698	21.5%	77%	66%
San Antonio/New Braunfels	$698	19.7%	99%	79%
Sherman/Denison	$698	20.0%	90%	71%
Texarkana*	$698	23.0%	83%	64%
Tyler	$698	20.4%	95%	81%
Victoria	$698	21.1%	82%	77%
Waco	$698	21.9%	80%	68%
Wichita Falls	$698	21.4%	79%	59%
Wise County	$698	17.8%	85%	68%
Non-Metropolitan Areas	$698	24.3%	77%	69%
Statewide	**$698**	**19.8%**	**97%**	**82%**
Utah				
Logan*	$698	20.8%	68%	68%
Ogden/Clearfield	$698	16.7%	83%	68%
Provo/Orem	$698	17.8%	88%	69%
Salt Lake City	$698	16.8%	97%	81%
St. George	$698	20.8%	85%	74%
Summit County	$698	11.9%	98%	89%
Tooele County	$698	17.3%	82%	77%
Non-Metropolitan Areas	$698	20.8%	78%	71%
Statewide	**$698**	**17.7%**	**88%**	**74%**
Vermont				
Burlington/South Burlington	$750	16.8%	105%	97%
Non-Metropolitan Areas	$750	20.2%	99%	90%
Statewide	**$750**	**19.0%**	**101%**	**92%**
Virginia				
Blacksburg/Christiansburg/Radford	$698	17.5%	92%	79%
Charlottesville	$698	15.4%	133%	100%
Danville	$698	22.7%	73%	57%
Franklin County	$698	21.3%	72%	63%
Giles County	$698	22.7%	76%	68%
Harrisonburg	$698	19.7%	81%	81%
Kingsport/Bristol*	$698	23.8%	70%	63%
Louisa County	$698	18.4%	87%	83%
Lynchburg	$698	19.9%	85%	78%
Pulaski County	$698	22.7%	76%	73%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Virginia (continued)				
Richmond	$698	15.8%	118%	113%
Roanoke	$698	18.9%	88%	76%
Virginia Beach/Norfolk/Newport News*	$698	16.9%	135%	132%
Warren County	$698	15.7%	95%	95%
Washington/Arlington/Alexandria*	$698	11.1%	171%	162%
Winchester*	$698	18.3%	93%	85%
Non-Metropolitan Areas	$698	22.7%	80%	74%
Statewide	**$698**	**15.6%**	**129%**	**121%**
Washington				
Bellingham	$744	18.8%	92%	78%
Bremerton/Silverdale	$744	16.8%	96%	75%
Kennewick/Pasco/Richland	$744	19.1%	81%	71%
Lewiston*	$744	22.8%	68%	54%
Longview	$744	21.6%	77%	59%
Mount Vernon/Anacortes	$744	19.3%	90%	81%
Olympia	$744	17.0%	106%	97%
Portland/Vancouver/Hillsboro*	$744	17.5%	103%	89%
Seattle/Bellevue	$744	14.5%	121%	102%
Spokane	$744	20.2%	77%	63%
Tacoma	$744	17.8%	99%	82%
Wenatchee/East Wenatchee	$744	21.7%	81%	65%
Yakima	$744	22.2%	73%	60%
Non-Metropolitan Areas	$744	22.2%	81%	69%
Statewide	**$744**	**17.5%**	**101%**	**86%**
West Virginia				
Boone County	$698	25.1%	61%	61%
Charleston	$698	21.8%	75%	67%
Cumberland*	$698	16.5%	76%	65%
Huntington/Ashland*	$698	23.7%	73%	53%
Jefferson County	$698	15.1%	95%	90%
Martinsburg	$698	16.5%	76%	67%
Morgantown	$698	21.1%	90%	86%
Parkersburg/Marietta/Vienna*	$698	22.5%	71%	66%
Steubenville/Weirton*	$698	22.3%	72%	62%
Wheeling*	$698	23.4%	71%	67%
Winchester*	$698	18.3%	93%	85%
Non-Metropolitan Areas	$698	26.4%	68%	65%
Statewide	**$698**	**23.6%**	**73%**	**67%**
Wisconsin				
Appleton	$782	18.2%	68%	52%
Columbia County	$782	19.1%	70%	63%
Duluth*	$782	21.5%	71%	59%
Eau Claire	$782	20.8%	66%	57%
Fond du Lac	$782	19.8%	64%	51%
Green Bay	$782	19.5%	66%	54%
Iowa County	$782	19.0%	70%	66%
Janesville	$782	20.5%	71%	56%

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Wisconsin (continued)				
Kenosha County	$782	18.6%	80%	67%
La Crosse*	$782	19.6%	67%	53%
Madison	$782	16.1%	94%	79%
Milwaukee/Waukesha/West Allis	$782	18.3%	84%	68%
Minneapolis/St. Paul/Bloomington*	$782	16.0%	94%	76%
Oconto County	$782	22.3%	65%	58%
Oshkosh/Neenah	$782	21.6%	66%	61%
Racine	$782	19.2%	69%	69%
Sheboygan	$782	19.0%	83%	70%
Wausau	$782	19.3%	63%	60%
Non-Metropolitan Areas	$782	22.4%	66%	56%
Statewide	**$782**	**20.1%**	**75%**	**63%**
Wyoming				
Casper	$723	18.1%	84%	74%
Cheyenne	$723	18.1%	71%	62%
Non-Metropolitan Areas	$723	18.1%	85%	79%
Statewide	**$723**	**18.3%**	**83%**	**76%**
National	**$726**	**19.2%**	**104%**	**90%**

* Indicates a housing market area that crosses state boundaries

Table 2: State-by-State Comparison – 2012

State	Number SSI Recipients*	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Alabama	117,799	$698	21.6%	81%	72%
Alaska	8,568	$1,060	22.6%	80%	69%
Arizona	67,178	$698	19.4%	101%	82%
Arkansas	67,117	$698	23.5%	74%	67%
California	625,397	$854	20.5%	120%	102%
Colorado	45,251	$699	16.2%	99%	82%
Connecticut	38,620	$866	16.6%	111%	92%
Delaware	10,205	$698	16.3%	124%	107%
District of Columbia	17,792	$698	16.8%	171%	162%
Florida	253,375	$698	21.0%	113%	95%
Georgia	151,035	$698	20.0%	94%	86%
Hawaii	14,855	$698	15.1%	182%	165%
Idaho	19,920	$751	23.3%	72%	60%
Illinois	172,816	$698	16.6%	104%	90%
Indiana	85,529	$698	19.9%	80%	67%
Iowa	34,562	$698	18.5%	75%	63%
Kansas	32,122	$698	18.4%	78%	64%
Kentucky	130,869	$698	22.6%	73%	65%
Louisiana	111,910	$698	21.5%	90%	79%
Maine	27,411	$708	19.9%	95%	82%
Maryland	70,815	$698	13.4%	150%	134%
Massachusetts	115,334	$812	16.2%	121%	107%
Michigan	187,420	$712	20.2%	83%	69%
Minnesota	58,517	$779	18.1%	84%	70%
Mississippi	77,817	$698	24.6%	80%	68%
Missouri	97,055	$698	19.7%	81%	69%
Montana	12,981	$698	20.6%	78%	71%
Nebraska	18,693	$703	18.7%	80%	64%
Nevada	25,146	$698	18.5%	117%	93%
New Hampshire	14,572	$725	15.4%	115%	100%
New Jersey	95,607	$729	14.0%	146%	129%
New Mexico	37,019	$698	22.0%	86%	73%
New York	370,025	$785	18.8%	133%	120%
North Carolina	142,457	$698	20.7%	86%	78%
North Dakota	5,793	$698	17.7%	70%	63%
Ohio	211,622	$698	19.6%	79%	66%
Oklahoma	63,801	$739	22.7%	71%	62%
Oregon	53,804	$698	18.7%	95%	82%
Pennsylvania	236,418	$720	18.5%	99%	85%
Rhode Island	20,984	$738	16.7%	104%	93%
South Carolina	73,864	$698	21.4%	88%	80%
South Dakota	9,088	$713	20.2%	72%	64%

* Number of persons receiving SSI payments in November 2012, provided by the Social Security Administration, Office of Research, Evaluation and Statistics.

Table 2

State	Number SSI Recipients*	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Tennessee	124,477	$698	21.9%	83%	71%
Texas	340,652	$698	19.8%	97%	82%
Utah	20,014	$698	17.7%	88%	74%
Vermont	11,470	$750	19.0%	101%	92%
Virginia	94,672	$698	15.6%	129%	121%
Washington	96,477	$744	17.5%	101%	86%
West Virginia	59,470	$698	23.6%	73%	67%
Wisconsin	75,729	$781	20.1%	75%	63%
Wyoming	4,878	$723	18.3%	83%	76%
NATIONAL	**4,859,516**	**$726**	**19.2%**	**104%**	**90%**

* Number of persons receiving federally-administered SSI payments in November 2012, provided by the Social Security Administration, Office of Research, Evaluation and Statistics.

Table 3: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits – 2012**

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Alaska	
Aleutians West Census Area	110%
Bethel Census Area	106%
Nome Census Area	103%
Arizona	
Flagstaff	122%
Phoenix/Mesa/Glendale	107%
California	
Los Angeles/Long Beach	129%
Mono County	119%
Napa	114%
Oakland/Fremont	127%
Orange County	151%
Oxnard/Thousand Oaks/Ventura	131%
Riverside/San Bernardino/Ontario	103%
Sacramento/Arden-Arcade/Roseville	100%
Salinas	114%
San Benito County	102%
San Diego/Carlsbad/San Marcos	123%
San Francisco	167%
San Jose/Sunnyvale/Santa Clara	148%
San Luis Obispo/Paso Robles	103%
Santa Barbara/Santa Maria/Goleta	139%
Santa Cruz/Watsonville	137%
Santa Rosa/Petaluma	119%
Vallejo/Fairfield	109%
Colorado	
Boulder	123%
Denver/Aurora/Broomfield	104%
Eagle County	135%
Garfield County	114%
La Plata County	107%
Lake County	104%
Mineral County	106%
Ouray County	107%
Pitkin County	140%
Routt County	128%
San Miguel County	124%
Summit County	143%
Teller County	102%
Connecticut	
Bridgeport	112%
Danbury	118%

* Indicates a housing market area that crosses state boundaries

** Table 3 includes both metropolitan statistical areas and specific non-metropolitan county housing market areas. In Table 1, all non-metropolitan market areas are combined and included in each state's non-metropolitan area line.

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Connecticut (continued)	
Hartford/West Hartford/East Hartford	102%
Milford/Ansonia/Seymour	121%
New Haven/Meriden	122%
Southern Middlesex County	102%
Stamford/Norwalk	153%
Delaware	
Dover	120%
Philadelphia/Camden/Wilmington*	133%
Sussex County	104%
District of Columbia	
Washington/Arlington/Alexandria*	171%
Florida	
Cape Coral/Fort Myers	103%
Crestview/Fort Walton Beach/Destin	103%
Deltona/Daytona Beach/Ormond Beach	104%
Fort Lauderdale	139%
Gainesville	108%
Jacksonville	108%
Miami/Miami Beach/Kendall	126%
Monroe County	162%
Naples/Marco Island	119%
North Port/Bradenton/Sarasota	115%
Orlando/Kissimmee/Sanford	118%
Palm Bay/Melbourne/Titusville	101%
Palm Coast	114%
Panama City/Lynn Haven/Panama City Beach	111%
Port St. Lucie	109%
Sebastian/Vero Beach	100%
Tallahassee	109%
Tampa/St. Petersburg/Clearwater	105%
West Palm Beach/Boca Raton	136%
Georgia	
Atlanta/Sandy Springs/Marietta	106%
Savannah	105%
Hawaii	
Hawaii County	123%
Honolulu	199%
Kalawao County	139%
Kauai County	178%
Maui County	146%
Illinois	
Chicago/Joliet/Naperville	117%
Kendall County	132%
Louisiana	
New Orleans/Metairie/Kenner	108%

* Indicates a housing market area that crosses state boundaries

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Maine	
Knox County	100%
Lincoln County	102%
Portland	115%
York/Kittery/South Berwick	110%
Maryland	
Baltimore/Towson	143%
Caroline County	109%
Columbia City	189%
Dorchester County	108%
Kent County	108%
Philadelphia/Camden/Wilmington*	133%
St. Mary's County	138%
Talbot County	129%
Washington/Arlington/Alexandria*	171%
Worcester County	114%
Massachusetts	
Barnstable Town	116%
Boston/Cambridge/Quincy*	142%
Brockton	106%
Dukes County	127%
Eastern Worcester County	105%
Easton/Raynham	122%
Lawrence*	107%
Lowell	108%
Nantucket County	171%
Taunton/Mansfield/Norton	107%
Michigan	
Ann Arbor	107%
Mississippi	
Gulfport/Biloxi	102%
Nevada	
Carson City	101%
Douglas County	110%
Las Vegas/Paradise	124%
Reno/Sparks	103%
New Hampshire	
Belknap County	103%
Boston/Cambridge/Quincy*	159%
Carroll County	107%
Cheshire County	105%
Grafton County	110%
Hillsborough County	104%
Lawrence*	120%
Manchester	119%
Merrimack County	113%

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
New Hampshire (continued)	
Nashua	124%
Portsmouth/Rochester	118%
Sullivan County	106%
Western Rockingham County	122%
New Jersey	
Atlantic City/Hammonton	129%
Bergen/Passaic	168%
Jersey City	153%
Middlesex/Somerset/Hunterdon	158%
Monmouth/Ocean	156%
Newark	138%
Ocean City	104%
Philadelphia/Camden/Wilmington*	127%
Trenton/Ewing	137%
Vineland/Millville/Bridgeton	122%
Warren County	121%
New Mexico	
Los Alamos County	118%
Santa Fe	118%
New York	
Ithaca	106%
Jefferson County	103%
Kingston	118%
Nassau/Suffolk	164%
New York	158%
Poughkeepsie/Newburgh/Middletown	125%
Westchester County	152%
North Carolina	
Durham/Chapel Hill	101%
Raleigh/Cary	106%
Virginia Beach/Norfolk/Newport News*	135%
Oregon	
Hood River County	100%
Portland/Vancouver/Hillsboro*	110%
Pennsylvania	
Allentown/Bethlehem/Easton	101%
Monroe County	113%
Philadelphia/Camden/Wilmington*	129%
Pike County	113%
State College	109%
Rhode Island	
Newport/Middleton/Portsmouth	124%
Providence/Fall River*	103%

* Indicates a housing market area that crosses state boundaries

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
South Carolina	
Beaufort County	109%
Charleston/North Charleston/Summerville	106%
Texas	
Austin/Round Rock/San Marcos	119%
Concho County	110%
Dallas	100%
Fort Worth/Arlington	102%
Houston/Baytown/Sugar Land	110%
Kendall County	110%
Midland	103%
Utah	
Rich County	111%
Wasatch County	103%
Vermont	
Addison County	108%
Burlington/South Burlington	105%
Lamoille County	106%
Orange County	105%
Washington County	104%
Windsor County	105%
Virginia	
Charlottesville	133%
Culpeper County	106%
King George County	105%
Rappahannock County	114%
Richmond	118%
Virginia Beach/Norfolk/Newport News*	135%
Washington/Arlington/Alexandria*	171%
Westmoreland County	101%
Washington	
Olympia	106%
Portland/Vancouver/Hillsboro*	103%
Seattle/Bellevue	121%
Wyoming	
Sublette County	108%
Teton County	128%

Table 4: State SSI Supplements for People with Disabilities Living Independently – 2012

State	2012 State Supplement	State	2012 State Supplement
Alaska	$362.00	New Jersey	$31.25
California	$156.40	New York	$87.00
Colorado	$1.00	Oklahoma	$41.00
Connecticut	$168.00	Pennsylvania	$22.10
Idaho	$53.00	Rhode Island	$39.92
Maine	$10.00	South Dakota	$15.00
Massachusetts	$114.39	Vermont	$52.04
Michigan	$14.00	Washington	$46.00
Minnesota	$81.00	Wisconsin	$83.78
Nebraska	$5.00	Wyoming	$25.00
New Hampshire	$27.00		