


PRICED OUT

in 2008

The Housing Crisis for People with Disabilities

Foreword by Representative Barney Frank (D-MA)

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

Funded by the Melville Charitable Trust

Embargoed until April 13, 2009

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By Emily Cooper, Henry Korman, Ann O'Hara, and Andrew Zovistoski

April 2009

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Priced Out in 2008 is the latest in a series of housing publications created as a joint effort by the Technical Assistance Collaborative, Inc. (TAC) and the Washington, DC-based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a national non-profit 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:

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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:

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Foreword

by Representative Barney Frank (D-MA)
Chairman, Committee on Financial Services, U.S. House of Representatives

Housing policy at the federal level has been seriously out of balance for some time. One aspect of this has now become all too familiar to the country – the lack of regulation which allowed millions of irresponsible subprime loans to be made to lower-income people who were in no position to pay them back. But this overemphasis on homeownership for people who could not afford it is only half of the problem: it was accompanied by, and to a great extent exacerbated by, a serious deficiency in affordable rental housing. The same conservatives who used their political control to block regulation of subprime lending use that same power to cut off virtually all federal programs to subsidize rental units that were within the reach of lower-income people. When Secretary Alfonso Jackson in the Bush administration proposed ending Section 8 assistance to lower-income people in need of help to rent decent apartments, I objected that this would leave people with no affordable housing after five years. When I asked him directly what he planned to do for those who would find themselves in this situation if his five year cap on Section 8 eligibility were to go through, his reply was that we would help these recipients become homeowners. In 2007, at the request of my colleague Keith Ellison, I went to Minneapolis to hear neighborhood leaders and others describe the subprime crisis. In the House of Representatives at the time we were in the process of passing legislation to put an end to this lending – which unfortunately went no further than the House because the narrow partisan division in the Senate blocked passage. One of the witnesses who the local activists brought forward told the audience that he and his wife had been evicted from their rental unit, and when they were unable to find another rental unit, bought a home. Not surprisingly, that home was soon in foreclosure.

This general shortage of affordable rental housing hits with particular virulence at people with disabilities. Federal and state support for people with disabilities provides them with incomes far too low to access most decent market-rate housing. The absence over the past twelve years of any significant federal help for the construction of affordable rental units, and even worse, a federal policy which has allowed some affordable units previously built to lose their affordability status and become market-rate units, has left people with disabilities in a particularly vulnerable situation.

A two-pronged approach to this is essential. First, we should remove the great national embarrassment of providing such inadequate incomes for our fellow residents with disabilities. Simultaneously to recognize that people are unable fully to earn income sufficient to support themselves because of some disability and then deny them the assistance that would bridge that gap is inexplicably inhumane for a country that wishes to think of itself as decent.

In addition, we should be significantly increasing the supply of rental housing for people in lower-income brackets, particularly those whose disability prevents them from freely competing for other housing. The problem for people with disabilities was exacerbated some years ago when federal policy was changed to allow housing authorities to restrict the admission of disabled people, in some cases, to projects that had been built for the elderly. At the time, Congress promised that there would be special sources of funds set aside to make up for the units lost to people with disabilities from this policy, and it is a source – or at least should be – of national embarrassment that this promise has not been fully kept.

We should be increasing rental assistance to people with disabilities, with funds clearly marked to make sure that they have adequate housing. But it is not enough simply to make sure that a fair share of rental housing assistance is allocated to them. It should also be a federal responsibility to see that accessible housing units are constructed in sufficient number to accommodate those with physical disabilities.

A lack of adequate housing is a serious obstacle to a decent life for anyone. It can be particularly troublesome for people dealing with disabilities, for whom the physical and emotional stresses of a lack of decent shelter are added burdens for people already doing their best to deal with difficulty.

As Chairman of the Committee on Financial Services which has jurisdiction over federal housing programs in the House, I am very pleased that we now have a Secretary of HUD who will be working with us and not against us in this effort, and working with my Senate colleagues, as well as my fellow and sister Members of the House, I am hoping that by the time the next report comes out, our treatment of the housing needs of people with disabilities will no longer be a source of shame.

Barney Frank

Introduction

The economic crisis afflicting the nation is a shock to many. The crash of the stock market and the precipitous decline in the economy resulted in foreclosure, displacement of homeowners and renters, and homelessness. None of this is new to people with disabilities. In fact, *Priced Out in 2008* documents that amidst all this turmoil, the decade-long housing crisis affecting people with disabilities continues to escalate.

Priced Out – produced since 1998 by the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force – is a study that examines the state of housing for people with disabilities by comparing the monthly income of people with disabilities receiving federal Supplemental Security Income (SSI) to local U.S. Department of Housing and Urban Development (HUD) Fair Market Rents for modestly priced rental units. SSI is the federal income maintenance program for people with significant and long-term disabilities who have virtually no assets. This tenth year edition – *Priced Out in 2008* –illuminates the profoundly disturbing facts surrounding the housing crisis faced by more than 4 million non-elderly adults with disabilities who rely on SSI for all their basic needs.

• **Escalating Rents are Unaffordable in All Places.** There is not one state or community in the nation where a person with a disability receiving SSI payments can afford to rent a modest – not luxurious – one-bedroom or efficiency housing unit. On average across the nation, people with disabilities must pay 112.1 percent of their monthly income to rent a modest one-bedroom unit, ranging from urban cities like Washington, DC, where a one-bedroom apartment cost 177.6 percent of monthly SSI income, to rural areas of Vermont, where the cost of a one-bedroom consumed the entire monthly income of an individual receiving SSI benefits.

• **Lack of Income Fuels Ever Deeper Poverty.** SSI payments have not kept pace with the cost of basic human needs. In 2008, the national average income of a person with a disability receiving SSI was $668 per month or $8,016 annually – equal to only 18.6 percent of the national median income for a one-person household. That level of income was almost 30 percent below the 2008 federal poverty level of $10,400 for an individual.

• **The Geography of the Crisis is Large and Expanding.** In 1998, there were 44 housing market areas, across 13 different states, where a person with a disability needed to pay more than their entire monthly income for housing costs. Ten years later, 219 housing market areas, across 41 states, had modest one-bedroom rents higher than monthly SSI.

The Hidden Housing Crisis

The consequences of the high cost of housing for people with disabilities are both obvious and hidden. The visible face of the housing crisis affecting people with disabilities is homelessness. A twenty-five city homelessness survey conducted in 2008 by the U.S. Conference of Mayors found that people with mental illnesses represented 26 percent of the homeless population, 13 percent were people with physical disabilities, and 13 percent were veterans.[1]

While these statistics are shocking, a crisis of much larger magnitude remains hidden within institutions where tens of thousands of people with disabilities live, simply because they cannot afford decent housing in the community. Over 420,000 people under the age of 65 live in nursing homes, many of them residing there unnecessarily because of the lack of community-based housing.[2] Hundreds of thousands of other people with disabilities, including people with intellectual and developmental disabilities, mental illnesses, and physical disabilities, live in group quarters, such as Intermediate Care Facilities for the Mentally Retarded (ICFs/MR), mental hospitals, community residences, halfway houses, shelters, transitional living facilities, and board and care homes.

In addition to recipients of SSI, the high cost of rental housing affects the growing numbers of people receiving Social Security Disability or Veterans Administration (VA) benefits. Tragically, a significant percentage of veterans of the Iraq and Afghanistan wars will rely on VA disability payments as their sole source of support. Many of these brave Americans will languish in institutions because they too are priced out of the rental housing market.

Community Integration at Risk of Failure

The 1999 Supreme Court decision in *Olmstead v. L.C.* offered real, meaningful hope of community living to people with disabilities improperly isolated in institutional settings. The court ruled that unjustified segregation of individuals with disabilities in institutions is a form of segregation that may violate the Americans with Disabilities Act (ADA). In the years since the decision, Congress, the U.S. Department of Health and Human Services (HHS), and state Medicaid agencies have acted on the promise of integration expressed in *Olmstead* through such initiatives as Home and Community-Based Waivers, the "Money Follows the Person" program, self-directed care options, and other approaches assuring that people with disabilities can receive the supports they need for independent living in the community, with their families and friends, near to jobs, transportation, and schools.

As the nation turns its attention to national health care reform, the "hidden" housing crisis affecting people with disabilities is becoming more visible. Policy makers must now confront the high cost of unnecessary institutionalization and long-term care "placements," which in most instances are a default to the lack of affordable housing and more cost-effective community supports. *Olmstead*-related lawsuits are also shedding new light on troubling state policies that provide significant financial support to keep people with disabilities in restrictive Adult Care Homes, as opposed to integrated housing in the community. TAC estimates that nationally, more than $1 billion each year is spent on state SSI supplements for people living in segregated congregate care facilities – money that could and should be spent on integrated rental housing in the community.

During the last Administration, housing programs that serve people with disabilities were inadequately funded and under attack, including the Section 8 Housing Choice Voucher program, the Section 811 Supportive Housing for Persons with Disabilities Program, and supportive services for people with disabilities. More crucially, federal housing policy has not kept pace with the changes implemented by Congress, HHS, and the states in the Medicaid program. The Low Income Housing Tax Credit (LIHTC) program administered by the IRS has admission and occupancy policies under the "general public use rule" that make it difficult to use with supportive housing and to link integrated LIHTC-funded housing to efforts by state Medicaid agencies trying to implement *Olmstead*. Similar policies plague HUD's Section 811, public housing, and multifamily project-based Section 8 programs.

Persistent housing discrimination is another major barrier to people with disabilities moving from institutions to community-based housing. In 2005, HUD conducted fair housing tests in the Chicago area to determine the prevalence of disability discrimination in housing. People with hearing disabilities were subjected to illegal acts of housing discrimination in 48 percent of the tests. People using wheelchairs were the victims of discrimination in 32 percent of the tests. The incidence of disability discrimination in these tests exceeded levels of discrimination uncovered in testing based on race and national origin.[3] Despite this and other evidence of disability discrimination in housing, fair housing enforcement was recently criticized by the National Commission on Fair Housing and Equal Opportunity as "weak" and "failing."[4]

This tenth year edition – *Priced Out in 2008* – illuminates the profoundly disturbing facts surrounding the housing crisis faced by more than 4 million non-elderly adults with disabilities who rely on SSI for all their basic needs.

Signs of Progress

In all this, there are some signs of progress. HUD revamped its rules for project-basing Section 8 Housing Choice Vouchers in 2005, making it possible to link Project-Based Vouchers with permanent supportive housing for people with significant disabilities. More importantly, the Fiscal Year 2008 and 2009 appropriations bills included funds for an estimated 7,500 new Housing Choice Vouchers targeted to non-elderly people with disabilities – reinstituting a successful policy that helped more than 60,000 people with disabilities obtain affordable rental housing during the late 1990s. New rental vouchers are without a doubt the most effective and efficient housing solution for people trying to survive on SSI payments.

Another very significant development in 2008 – the introduction of bi-partisan legislation to reinvigorate and modernize HUD's Section 811 Supportive Housing for Persons with Disabilities Program – holds great promise for the future of federal housing policy for people with disabilities. Honoring an individual who passionately believed in housing opportunity for all, the Frank Melville Supportive Housing Investment Act, was passed unanimously by the U.S. House of Representatives in September of 2008. This important legislation was reintroduced in March 2009 and – when enacted – will create a new community integration paradigm in disability housing policy.

As the financial crisis unfolded in 2008 and 2009, Congress and the new Obama Administration took bold steps to shore up housing, first in the Housing and Economic Recovery Act (HERA) passed in July, 2008, then in the American Recovery and Reinvestment Act of 2009, enacted in the first weeks of the new Obama presidency, and most recently in the Fiscal Year (FY) 2009 budget passed in March, 2009. These laws create a new National Affordable Housing Trust Fund and include tens of billions of dollars in housing relief through changes to the LIHTC program, commitments of capital funds to public housing, assistance for Section 811 and Section 202 energy retrofits, and substantial increases to the Neighborhood Stabilization, Community Development Block Grant, Emergency Shelter Grant, and HOME programs.

Though very much needed and welcomed, few of the stimulus resources in HERA, the American Recovery and Reinvestment Act, and the appropriations in the FY 2009 budget are specifically targeted at the people with significant disabilities whose SSI payments fail to make decent, safe, and affordable housing a reality. Nevertheless, the continuing attention of lawmakers to the economic crisis sweeping the nation offers an opportunity to finally take meaningful steps to address the equally profound housing crisis depicted in *Priced Out* for the last decade.

TAC/CCD Policy Recommendations

TAC and the CCD Housing Task Force have urged the federal government to create at least 15,000 new affordable housing resources each year to address the housing crisis confronting people with disabilities with the lowest incomes. Federal officials responded by providing 7,500 new Housing Choice Vouchers and by funding the nation's first 3,000 unit cross-disability permanent supportive housing initiative as part of Louisiana's hurricane recovery. Congress has also set the stage for a renewed federal commitment to finance rental housing for the lowest-income Americans by authorizing a new National Housing Trust Fund focused primarily on this goal. Strong bi-partisan support for innovative Section 811 Supportive Housing legislation underscores the importance of this HUD program in expanding the nation's supply of permanent supportive housing for our most vulnerable citizens.

Despite this progress, bolder action is essential to inaugurate a new era in housing policy that places the housing needs of people with disabilities within the mainstream of national housing policy. Two federal subsidy programs are critical: (1) the Section 8 Housing Choice Voucher Program; and (2) the Section 811 Supportive Housing for Persons with Disabilities Program. TAC and the CCD Housing Task Force renew our call to federal officials to provide a minimum of 15,000 new units of affordable and supportive housing each year through these two programs.

To inaugurate this new era in federal housing policy for people with disabilities, TAC and the CCD Housing Task Force urge the federal government to take the following actions:

• **Enact Section 811 legislation that will create at least 5,000 new units of permanent supportive housing each year.** In March of 2009, the Frank Melville Supportive Housing Investment Act of 2009 (H.R. 1675) was reintroduced in Congress. The bill reinvigorates and modernizes the Section 811 program by including an important Demonstration Program that could create 3,000-4,000 new units each year without increasing 811 appropriations. The bill also provides important reforms to the existing 811 Capital Advance program, which could produce an estimated 1,250 additional new supportive housing units annually. When enacted, this groundbreaking legislation will inaugurate a new era of integrated 811-financed supportive housing production across the nation.

• **Provide 10,000 new Housing Choice Vouchers for People with Disabilities in HUD's annual budget.** These resources are essential for states to begin re-orienting their long-term care policies away from expensive, restrictive and unnecessary residential facilities, including nursing homes, Adult Care homes, ICFs/MR, and licensed residential programs. Without access to affordable and accessible housing, these settings remain the "default option" for hundreds of thousands of people with disabilities who could otherwise live successfully in the community with appropriate housing and community-based services. As aging parents who have cared for their adult children with disabilities reach their 70s and 80s, more integrated and affordable housing opportunities must be created to meet the growing demand from these families.

• **Support the Administration's proposal to appropriate at least $1 billion in funding for the National Affordable Housing Trust Fund.** This funding is proposed in the President's budget for FY

2010. It is critical to "jump-start" new approaches and models for the creation of new, affordable, accessible, integrated permanent supportive housing for people with disabilities subsisting on SSI. State Housing Finance Agencies need Trust Fund resources to ensure deep affordability, as well as links to project-based rental subsidies, when available. Through the regulatory process, HUD should ensure that long term affordability for SSI-level households can be achieved without the necessity of project-based rental subsidies through such techniques as capitalizing project reserves for internal subsidies.

• **Remove Barriers to Permanent Supportive Housing in the LIHTC Program.** Many states remain frustrated by the barriers to supportive housing development within the LIHTC program. These issues arise from the lack of consistency between HUD and Department of Treasury/Internal Revenue Service (DOT/IRS) policy regarding the ADA and related federal fair housing laws. DOT/IRS must revise the general public use rule to permit tenant selection policies in LIHTC housing that facilitate the development of permanent supportive housing units integrated within general occupancy developments.

• **Facilitate a Coordinated Disability Housing Policy Across the Federal Government.** HUD must assume leadership for affirmatively furthering housing opportunity for people with disabilities by convening and staffing an interagency working group to remove barriers to integrated, affordable housing. This working group should identify and carry out joint strategies to link Medicaid initiatives with HUD and IRS housing programs.

• **Reinvigorate Fair Housing Enforcement.** HUD must reestablish an effective partnership with the Department of Justice, to carry out vigorous efforts to enforce compliance in federal programs with the ADA, Section 504 of the 1973 Rehabilitation Act, the Fair Housing Amendments Act, and other laws protecting people with disabilities.

By implementing these recommendations, the federal government will send a powerful message of inclusion to state and local communities, along with the housing resources necessary to finally begin to achieve the vision of community integration for people with disabilities first articulated almost 20 years ago through the ADA.

Despite this progress, bolder action is essential to inaugurate a new era in housing policy that places the housing needs of people with disabilities within the mainstream of national housing policy.

Priced Out 2008 – Key Findings

Priced Out in 2008 uses a very simple but compelling methodology to measure the severity of the housing affordability problems experienced by people with serious and long-term disabilities in today's rental housing market. By comparing HUD Fair Market Rents (FMRs) with the purchasing power of monthly SSI payments – including certain state SSI supplements – one can easily determine whether a single adult receiving SSI can obtain affordable housing in the current rental housing market. Unfortunately, the answer to this question is a resounding "no" in every one of the nation's 2,575 metropolitan and non-metropolitan housing market areas.

The major findings from the *Priced Out in 2008* study include the following:

• People with disabilities who rely on SSI as their sole source of income continue to be the nation's poorest citizens. In 2008, the annual income of a single individual receiving SSI payments was $8,016 – equal to only 18.6 percent of the national median income for a one-person household and almost 30 percent below the 2008 federal poverty level of $10,400.

• In 2008, as a national average, a person receiving SSI needed to pay 112.1 percent of their monthly income to rent a modest one-bedroom unit. People with disabilities were also priced out of smaller studio/efficiency units which averaged 99.3 percent of monthly SSI.

• In the ten years since the first *Priced Out* was published, the amount of monthly SSI income needed to rent a modest one-bedroom unit has risen an astonishing 62 percent – from 69 percent of SSI in 1998 to 112.1 percent of SSI in 2008.

• In 2008, 219 housing market areas across 41 states had modest one-bedroom rents that exceeded 100 percent of monthly SSI, including 25 communities with rents over 150 percent. Between 2006-2008, the number of market areas with modest rents higher than SSI rose from 164 to 219 – a 34 percent increase. For the first time, there were 3 housing market areas – Honolulu (HI), Columbia City (MD), and Nantucket County (MA) – where SSI recipients needed to spend over 200 percent of their income for a modest 1-bedroom housing unit – not only an impossibility, but absurd.

• Since the first *Priced Out* study was published in 1998, the value of SSI payments compared to median income has declined precipitously – from 24.4 percent of median income in 1998 to 18.6 percent in 2008 – while national average rents have skyrocketed. The national average rent for a modest one-bedroom unit rose from $462 in 1998 to $749 in 2008 – an increase of 62 percent.

• Discretionary state SSI supplements provided by states are **not** the solution to the housing affordability problems experienced by people with disabilities living on SSI payments. Even in the State of Alaska – which had the highest state SSI supplement in 2008 of $362 and a total monthly SSI payment of $999 – people with disabilities receiving SSI still needed to pay 80.6 percent of their monthly income to rent a modest one-bedroom unit.

Supplemental Security Income Recipients and State Supplements

Supplemental Security Income (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.[5] As shown in Table 1, approximately 4.2 million people with disabilities between the ages of 18-64 rely on SSI income to pay for their basic needs – including housing.

In 2008, the federal SSI program provided a monthly income of $637. In addition to the federal payment, 22 states provided an additional state SSI supplement to individuals with disabilities living independently,[7] raising the national average SSI payment to $668, or $8,016 per year. Table 2 documents those states that provide this specific type of state SSI supplement.

Many states also provide more substantial SSI supplement payments on behalf of people with disabilities who are not living in their own home or apartment but instead in a congregate or facility-based setting. These supplements tied to restrictive settings are discussed further on page 14.

Table 1: Non-Elderly Adults with Disabilities Receiving SSI Benefits - 2008[6]

State	SSI Recipients Aged 18-64	State	SSI Recipients Aged 18-64
Alabama	103,548	Montana	10,880
Alaska	7,242	Nebraska	15,395
Arizona	58,263	Nevada	19,539
Arkansas	56,803	New Hampshire	11,236
California	601,744	New Jersey	81,012
Colorado	36,680	New Mexico	32,411
Connecticut	34,289	New York	339,576
Delaware	8,555	North Carolina	119,131
District of Columbia	13,334	North Dakota	5,241
Florida	205,086	Ohio	175,657
Georgia	121,421	Oklahoma	54,624
Hawaii	13,186	Oregon	41,913
Idaho	15,913	Pennsylvania	208,600
Illinois	158,219	Rhode Island	19,547
Indiana	69,239	South Carolina	62,812
Iowa	30,238	South Dakota	7,807
Kansas	26,245	Tennessee	105,618
Kentucky	121,965	Texas	275,695
Louisiana	97,246	Utah	15,722
Maine	24,381	Vermont	9,665
Maryland	57,438	Virginia	82,629
Massachusetts	109,847	Washington	77,872
Michigan	152,184	West Virginia	57,768
Minnesota	48,963	Wisconsin	62,254
Mississippi	71,252	Wyoming	4,140
Missouri	81,421	**NATIONAL**	**4,221,920**

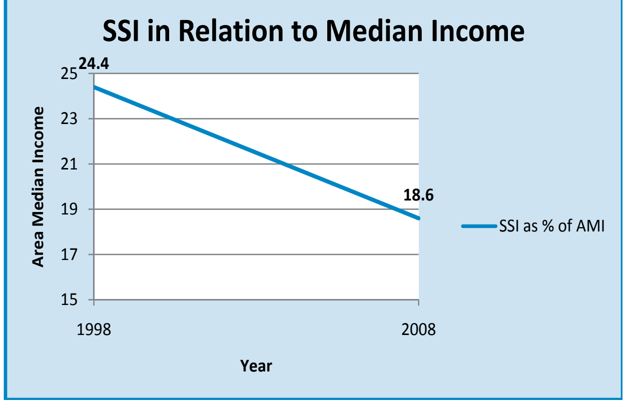
Table 2: State SSI Supplements for People with Disabilities Living Independently - 2008	
State	2008 State Supplement
Alaska	$362.00
California	$233.00
Colorado	$25.00
Conneticut	$168.00
Idaho	$32.00
Maine	$10.00
Massachusetts	$114.39
Michigan	$14.00
Minnesota	$81.00
Nebraska	$7.00
New Hampshire	$61.00
New Jersey	$31.25
New York	$87.00
Oklahoma	$46.00
Oregon	$1.70
Pennsylvania	$27.40
Rhode Island	$57.35
South Dakota	$15.00
Vermont	$52.04
Washington	$46.00
Wisconsin	$83.78
Wyoming	$25.00

SSI and Median Income

The data in *Priced Out in 2008* reveals that people with disabilities who rely on SSI payments as their source of income continue to be some of the poorest people in the nation. Table 3 on page 10 demonstrates that in 2008, the annual income of a single individual receiving SSI was equal to only 18.6 percent of the national median income for a one-person household and almost 30 percent below the 2008 federal poverty level of $10,400 for an individual.

Median income is an important housing policy indicator because most government housing programs have eligibility requirements that relate to median income. For example, all households at or below 50 percent of median income qualify for HUD public housing units, Housing Choice Vouchers, and HUD Assisted Housing with project-based Section 8 contracts. Households at or below 30 percent of median income are considered extremely low income according to HUD guidelines and receive a priority under the Section 8 Housing Choice Voucher Program. With incomes at 18.6 percent of median, SSI recipients are one of the lowest-income groups eligible for federal housing assistance (see Figure 1).

Figure 1



Housing Affordability

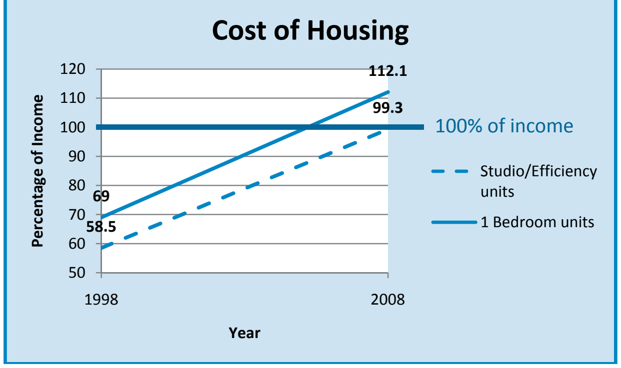
Federal housing affordability guidelines state that low-income households should pay no more than 30 percent of monthly income towards housing costs – approximately $191 per month for an SSI recipient. This long-standing policy recognizes that money must be left over after the rent is paid to cover other basic needs, such as food, clothing, and transportation.

In 2008, a person with a disability receiving monthly SSI payments needed to spend 112.1 percent of their monthly income – an impossibility – in order to rent a modest one-bedroom unit priced at $749 – the national average HUD FMR.

In 2008, even rents for modest studio/efficiency apartments were virtually beyond the reach of people who relied on the SSI program. A comparison of SSI income to the HUD FMR for a studio/efficiency unit found that the average rent ($663) was equal to 99.3 percent of monthly SSI payments in 2008.

Since *Priced Out in 1998* was published ten years ago, the housing affordability gap between SSI and modest rents has grown at an astonishing rate. In 1998, an individual receiving SSI seeking housing in the community needed to spend 69 percent of their monthly income for a modest one-bedroom unit and 58 percent for a studio/efficiency unit. In 1998, it was impossible to imagine that rents for one-bedroom and studio units would increase 62 percent in a decade 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 71 percent – during those years (See Figure 2).

Figure 2



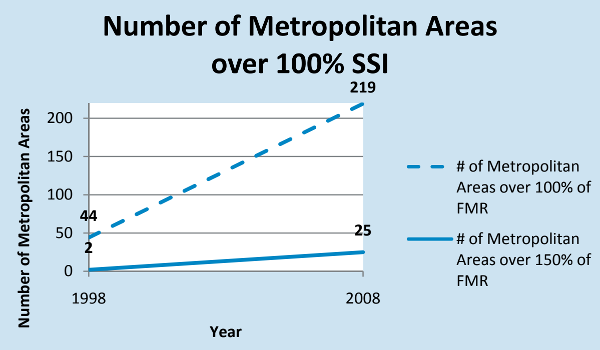
Priced Out in 1998 pointed out that if a person with a disability made the difficult decision to pay 69 percent of their income for rent each month, they would qualify as having federally defined "worst-case" housing needs.[8] Today, even making the difficult choice to pay most of your SSI monthly income for housing – and worrying about your other basic needs after the rent is paid – is no longer an option.

Extreme housing affordability problems for people with disabilities now exist in more areas of the country than ever. *Priced Out in 1998* documented 44 housing market areas across 13 states where modest

Table 3: SSI as a Percentage of One-Person Median Income - 2008

State	% of Median Income	State	% of Median Income
Alabama	21.1%	Montana	20.4%
Alaska	23.3%	Nebraska	18.5%
Arizona	18.7%	Nevada	16.9%
Arkansas	23.0%	New Hampshire	16.0%
California	22.0%	New Jersey	14.0%
Colorado	16.7%	New Mexico	21.6%
Connecticut	16.8%	New York	19.0%
Delaware	16.6%	North Carolina	19.9%
District of Columbia	17.0%	North Dakota	18.8%
Florida	19.1%	Ohio	18.5%
Georgia	18.5%	Oklahoma	23.2%
Hawaii	14.8%	Oregon	18.7%
Idaho	21.2%	Pennsylvania	18.6%
Illinois	16.5%	Rhode Island	17.5%
Indiana	18.6%	South Carolina	20.6%
Iowa	18.7%	South Dakota	19.8%
Kansas	18.3%	Tennessee	20.9%
Kentucky	21.3%	Texas	19.9%
Louisiana	21.5%	Utah	17.9%
Maine	20.0%	Vermont	19.3%
Maryland	13.4%	Virginia	15.6%
Massachusetts	16.5%	Washington	17.5%
Michigan	18.3%	West Virginia	23.6%
Minnesota	17.5%	Wisconsin	19.4%
Mississippi	24.3%	Wyoming	18.8%
Missouri	19.6%	**NATIONAL**	**18.6%**

Figure 3



rents were higher than the entire monthly income of individuals receiving SSI. Ten years later, there are 219 market areas spread across 41 states (see Figure 3) where modest rents exceed SSI – a 400 percent increase! Over 54 percent of the nation's population lives in these 219 market areas where people with disabilities are entirely priced out of housing.

The table in Appendix B on page 39 documents that in 2008, there were 25 housing market areas where modest rents exceeded 150 percent of monthly SSI – compared to only 2 areas in 1998. In 2008, for the first time, there were 3 housing market areas – Honolulu (HI), Columbia City (MD), and Nantucket County (MA) – where modest one-bedroom rentals exceeded 200 percent of monthly SSI.

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 and all 2,575 housing markets across the nation. Table 4 indicates that in 2008, the average state-wide rent for a one-bedroom unit exceeded the income of SSI recipients in 21 states and the District of Columbia – 2 more states than in 2006. Hawaii has the new distinction of topping the chart with one-bedroom rents equal to 198.1 percent of monthly SSI payments.

In addition to Hawaii, New Jersey (153.2 percent) and the District of Columbia (177.6 percent) had average one-bedroom rents above 150 percent of monthly SSI income in 2008. Even in the most affordable state – North Dakota – people receiving

Table 4: Percent of SSI Needed to Rent a 1-Bedroom Housing Unit - 2008

State	% of SSI	State	% of SSI
Alabama	84.0%	Montana	79.0%
Alaska	80.6%	Nebraska	80.7%
Arizona	107.5%	Nevada	128.9%
Arkansas	77.7%	New Hampshire	117.3%
California	119.8%	New Jersey	153.2%
Colorado	102.1%	New Mexico	85.2%
Connecticut	116.3%	New York	141.4%
Delaware	122.3%	North Carolina	93.9%
District of Columbia	177.6%	North Dakota	70.5%
Florida	133.1%	Ohio	85.4%
Georgia	104.9%	Oklahoma	76.6%
Hawaii	198.1%	Oregon	98.2%
Idaho	81.8%	Pennsylvania	99.0%
Illinois	119.6%	Rhode Island	121.0%
Indiana	89.0%	South Carolina	91.8%
Iowa	77.4%	South Dakota	71.5%
Kansas	83.0%	Tennessee	87.4%
Kentucky	79.0%	Texas	101.1%
Louisiana	100.5%	Utah	95.4%
Maine	96.1%	Vermont	107.8%
Maryland	149.5%	Virginia	126.7%
Massachusetts	131.5%	Washington	102.9%
Michigan	94.0%	West Virginia	76.9%
Minnesota	87.7%	Wisconsin	82.3%
Mississippi	86.7%	Wyoming	82.0%
Missouri	85.1%	**NATIONAL**	**112.1%**

SSI had to spend 70.5 percent of their monthly income to rent a modest one-bedroom unit.

In 2008, rents for studio/efficiency units in every state were also well above what was affordable to people receiving SSI. Table 5 indicates that a total of 14 states had average rents for studio/efficiency units that were more than 100 percent of monthly SSI income, led again by Hawaii. In 21 states, average rents for studio/efficiency units were between 75 and 100 percent of SSI.

The housing crisis is clearly demonstrated in the table in Appendix A on page 21 that provides affordability and income information for every state and housing market area across the nation.

Table 5: Percent of SSI Needed to Rent an Efficiency (Studio) Housing Unit - 2008

State	% of SSI	State	% of SSI
Alabama	75.4%	Montana	68.6%
Alaska	69.1%	Nebraska	73.1%
Arizona	92.9%	Nevada	109.3%
Arkansas	70.0%	New Hampshire	100.1%
California	103.0%	New Jersey	135.7%
Colorado	89.9%	New Mexico	74.6%
Connecticut	95.8%	New York	129.4%
Delaware	108.6%	North Carolina	83.8%
District of Columbia	157.3%	North Dakota	61.7%
Florida	119.0%	Ohio	74.4%
Georgia	97.0%	Oklahoma	69.5%
Hawaii	169.9%	Oregon	84.2%
Idaho	72.3%	Pennsylvania	86.8%
Illinois	104.9%	Rhode Island	107.7%
Indiana	78.6%	South Carolina	83.4%
Iowa	68.0%	South Dakota	64.4%
Kansas	73.5%	Tennessee	79.0%
Kentucky	69.5%	Texas	91.5%
Louisiana	91.5%	Utah	85.9%
Maine	83.5%	Vermont	93.8%
Maryland	131.2%	Virginia	115.4%
Massachusetts	119.0%	Washington	89.9%
Michigan	84.2%	West Virginia	68.6%
Minnesota	75.3%	Wisconsin	70.9%
Mississippi	77.4%	Wyoming	74.8%
Missouri	75.8%	**NATIONAL**	**99.3%**

Employment and the "Housing Wage"

It is often said that the answer to the housing affordability gap for people with disabilities is employment. National Housing Wage data makes it clear that when people with disabilities move from the SSI program to employment, many are still likely to experience housing affordability problems.

The concept of the Housing Wage was developed by the National Low Income Housing Coalition (NLIHC) – a national organization dedicated solely to ending America's affordable housing crisis. Each year, the NLIHC publishes *Out of Reach* – a rental housing cost analysis similar to *Priced Out* that includes all low-income households.

As documented in Table 6, the NLIHC's 2008 national Housing Wage for a one-bedroom rental unit was $14.40.[9] This means that a household must earn that amount of money per hour (based on a forty hour work week) to be able to afford the national average rent for a one-bedroom rental unit based on HUD's 2008 Fair Market Rents.[10] Monthly SSI income is equivalent to an hourly wage of only $3.86 — less than one-third of the Housing Wage. This

Table 6: Hourly SSI as a Percentage of the National Low Income Housing Coalition's One-Bedroom Housing Wage - 2008					
State	NLIHC Housing Wage	Hourly SSI* as % of NLIHC 1-Bedroom Housing Wage	State	NLIHC Housing Wage	Hourly SSI* as % of NLIHC 1-Bedroom Housing Wage
Alabama	$9.85	37.3%	Montana	$9.50	38.7%
Alaska	$14.85	38.8%	Nebraska	$9.68	38.4%
Arizona	$13.00	28.3%	Nevada	$15.52	23.7%
Arkansas	$9.58	38.4%	New Hampshire	$15.65	25.7%
California	$19.65	25.5%	New Jersey	$19.12	20.2%
Colorado	$12.83	29.8%	New Mexico	$10.37	35.4%
Connecticut	$17.42	26.7%	New York	$20.30	20.6%
Delaware	$14.20	25.9%	North Carolina	$11.44	32.1%
District of Columbia	$22.46	16.4%	North Dakota	$8.38	43.9%
Florida	$15.24	24.1%	Ohio	$10.52	34.9%
Georgia	$12.37	29.7%	Oklahoma	$9.59	41.1%
Hawaii	$24.15	15.2%	Oregon	$11.60	31.8%
Idaho	$9.99	38.6%	Pennsylvania	$12.08	31.7%
Illinois	$14.10	26.1%	Rhode Island	$16.88	23.7%
Indiana	$10.64	34.5%	South Carolina	$11.36	32.4%
Iowa	$9.43	39.0%	South Dakota	$8.75	43.0%
Kansas	$9.79	37.5%	Tennessee	$10.57	34.8%
Kentucky	$9.65	38.1%	Texas	$12.35	29.8%
Louisiana	$12.21	30.1%	Utah	$11.26	32.6%
Maine	$12.03	31.0%	Vermont	$13.12	30.3%
Maryland	$18.11	20.3%	Virginia	$15.74	23.3%
Massachusetts	$19.20	22.6%	Washington	$13.01	30.3%
Michigan	$11.80	31.8%	West Virginia	$9.00	40.8%
Minnesota	$11.99	34.5%	Wisconsin	$11.31	36.8%
Mississippi	$10.15	36.2%	Wyoming	$9.67	39.5%
Missouri	$10.17	36.1%	**NATIONAL**	**$14.40**	**27.2%**

**The value of SSI benefits as an hourly wage was calculated by using 2080 work hours per year (40 hours per week for 52 weeks).*

comparison demonstrates that people with disabilities currently receiving SSI would need to more than triple their income through employment to be able to afford the rent for a modest one-bedroom rental unit.

According to the Social Security Administration policies, people with disabilities are not eligible for SSI unless they are unable to engage in any "substantial gainful activity."[11] Thus, until recently, disability researchers have not focused on data like hourly wage rates. However, given changes to federal regulations that provide for greater flexibility in maintaining SSI and Medicaid benefits when employed, and recent initiatives focusing on tailored employment services for people with disabilities who are chronically homeless, hourly wage data has become even more important as a tool for documenting how little "buying power" a person with a disability receiving

SSI — or a person with a disability with a minimum wage job — actually has in the rental housing market.

State SSI Supplements for Congregate and Facility-Based Settings

Since 1998, *Priced Out* has reported on the number of states (22 in 2008, as documented in Table 2) that provide a state-funded SSI supplement for people with disabilities living in the community in their own home or apartment. Many states also provide more substantial SSI supplement payments on behalf of people with disabilities who are not living in their own home or apartment but instead in a congregate or facility-based setting. According to the Social Security Administration, in 2008, at least 38 states provided this facility-based SSI state supplement only for people to live in Adult Board and Care Homes, and other residential care facilities. Under current state policies, this facility-based SSI state supplement – which in some states is $500 or more per month – is **<u>not</u>** transferable should the person prefer to live in their own home or apartment.

These facility-based SSI supplements provide a powerful financial incentive for people with disabilities to move to and remain in segregated, congregate care-type facilities, rather than seek housing in the community. As *Priced Out* clearly illustrates, rental housing in the community is completely out of reach for people with disabilities unless a permanent rental subsidy – such as a Section 8 Housing Choice Voucher – can be obtained. Unfortunately, because of the scarcity of vouchers, people can wait five or even ten years before receiving one. Given this reality, we should not be surprised that thousands of people with disabilities who must rely on SSI for all their basic needs are forced each year to choose between homelessness and "placement" in a congregate care facility funded through a state SSI supplement.

Many of these facilities came into existence during the de-institutionalization movement when the government began the wholesale closure of public institutions, including state psychiatric hospitals. States have been paying for facility-based SSI supplements ever since – even though numerous studies document that people with the most significant disabilities can live in their own housing in the community as long as a rental subsidy and community-based supports are available. In some states, the cost of facility-based SSI supplements exceeds $100 million a year – and provides little more than custodial care in highly segregated settings.

The acute shortage of affordable rental housing for people with disabilities simply exacerbates this terrible picture. While it is extremely important for the federal government to adopt the housing needs of people with disabilities as its highest priority, state governments must also play a role in solving this crisis. It will take the federal government many years just to replace the housing opportunities lost to people with disabilities from HUD "elderly only" policies adopted in a wholesale manner in the 1990s.

It is time for states to confront their use of facility-based SSI state supplements and the perverse financial incentives which offer people with disabilities no choice – other than homelessness. The 1999 *Olmstead v. L.C.* Supreme Court decision, and recent federal initiatives have encouraged many states and communities to develop plans for people with disabilities to move from these restrictive settings. These efforts are completely at a standstill because virtually all of the people desiring to move have SSI-level incomes and rental housing in the community is simply not affordable.

States must embrace the community integration movement by developing new strategies that reverse these dynamics and convert facility-based SSI state supplement funding to temporary or permanent rental subsidies in the community. Recent cost studies illustrating the cost-effectiveness of community-based approaches reinforce that these changes in disability housing and service policies are long overdue.

There are several approaches that could work to accomplish this goal. For example, facility-based SSI state supplements could be converted to community-based rental subsidies through "pilot" or "demonstration" programs created as substandard Board and Care facilities are closed. Temporary "bridge subsidy" funding linked to permanent subsidies – such as HUD vouchers – could also be carved out of facility-based SSI state supplement funding. Other innovative ideas could emerge from serious planning efforts at the state level. But these efforts will be futile without a firm commitment from states to: 1) reduce reliance on unnecessary and segregated custodial settings that may violate the ADA; and 2) redirect the savings into community-based housing and supports.

End Notes

1. *Hunger and Homelessness Survey: A Status Report on Hunger and Homelessness in America's Cities* (United States Conference of Mayors. December, 2008).

2. *Nursing Home Data Compendium 2008* (U.S. Centers for Medicare & Medicaid Services. Washington, D.C., 2008).

3. *Discrimination Against Persons with Disabilities: Barriers at Every Step* (Urban Institute. June, 2005).

4. *The Future of Fair Housing: The Report of the National Commission on Fair Housing and Equal Opportunity* (December, 2008).

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

6. *SSI Recipients by State and County, 2007* (U.S. Social Security Administration, Office of Policy: *www.socialsecurity.gov/policy/docs/statcomps/ssi_sc/2007*).

7. 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 *Priced Out in 2008* analysis.

8. Worst case housing needs include paying more than 50 percent of monthly income for housing, living in seriously sub-standard 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.

9. The national one-bedroom Housing Wage of $14.40 was calculated using the national FMR averages and data from the National Low Income Housing Coalition.

10. Affordability in the context of the Housing Wage is also defined as paying no more than 30 percent of income for rental housing costs

11. The term "substantial gainful activity" is used to describe a level of work activity and earnings. Work is "substantial" if it involves doing significant physical or mental activities, or a combination of both. For work activity to be substantial, it does not need to be performed on a full-time basis. Work activity performed on a part-time basis may also be substantial gainful activity. "Gainful" work activity is: work performed for pay or profit; or work of a nature generally performed for pay or profit; or work intended for profit, whether or not a profit is realized. (*www.ssa.gov/redbook/eng/overview-disability.htm#6*)

Using *Priced Out* Information

How to Use the Information in *Priced Out in 2008*

The information in *Priced Out in 2008* 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 benefits. Most importantly, *Priced Out in 2008* can be used to prove that people with disabilities receiving SSI payments cannot afford rental housing without an ongoing rental subsidy – such as a Section 8 Housing Choice Voucher – or deeply subsidized affordable housing, 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 nature and extent of this crisis, which grows every year. At the state and local level, 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 could distribute or spend new federal Neighborhood Stabilization Program (NSP) funds they were required to submit a plan, including data about housing needs and documenting how the funds would be utilized.

There are four significant federally-required housing and homeless plans:

- 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. Disability advocates can use *Priced Out* data to successfully influence the decisions regarding 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 $5.6 billion for Fiscal Year 2008) 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 demands that people with disabilities receive their "fair share" of federal housing funds distributed through the ConPlan process. The information in *Priced Out in 2008* should be provided to the housing officials preparing the ConPlan, and included in the final plan submitted to HUD.

Recently, as part of the Housing and Economic Recovery Act of 2008, Congress provided $3.92 billion to fund the Neighborhood Stabilization Program to help states and local jurisdictions address the housing crisis gripping the nation. The NSP funds were distributed through HUD to states and some local communities that currently administer funds controlled by the ConPlan. HUD requested that each location eligible to receive the NSP resources submit a NSP Substantial Amendment that supplemented the jurisdictions' ConPlan and required localities to seek public comment about the use of this new resource. This Substantial Amendment outlined how the jurisdiction intended to distribute the funds within the parameters established by the enacting legislation and HUD. In some communities opportunities exist to use the NSP funds to help create deeply affordable rental housing for people with disabilities with extremely limited incomes – such as people receiving SSI payments.

Given the availability of new resources, the need to convince these housing officials that people with disabilities should be receiving their "fair share" of federal housing funding is even greater.

Given the availability of new resources, 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 is even greater. The information included in *Priced Out in 2008* can help begin a dialogue that could result 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 were 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 Housing Choice Voucher Program – will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to direct more Housing Choice Vouchers to people with disabilities receiving SSI payments. 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. Continuum of Care 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 Continuum of Care application to HUD for Homeless Assistance funds. For more information about the Continuum of Care, including how to get involved in your local planning process, visit *www.hudhre.info*.

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*, a TAC publication available online at *www.tacinc.org*.

Qualified Allocation Plan

When the federal Low Income Housing Tax Credit 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 North Carolina 2009 QAP includes a requirement that 10 percent of the units in every LIHTC-financed project be set aside for people with disabilities with the lowest incomes. 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*.

Appendices

Appendix A:
State and Local Housing Market Area Data

Appendix B:
Local Housing Market Areas with One-Bedroom Rents Above 100% of SSI

Appendix C:
Methodology for *Priced Out in 2008*

Appendix A: State and Local Housing Market Area Data

How to Use the Information in Appendix A

Appendix A presents rent and income information within a context that is familiar to state and local housing officials and 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 who receive SSI payments in the federally defined housing market areas of the State of Connecticut.

In 2008, Connecticut had SSI benefits equal to $805 per month which included a state SSI supplement of to $168.00 provided to people in independent community living situations. Statewide, this income was equal to only 16.8 percent of the median income. A person with a disability receiving SSI would have to pay 95.8 percent of their monthly income to rent an efficiency unit and 116.3 percent of their monthly income for a one-bedroom unit. The figure also illustrates the relationship between SSI and Housing Wage data.

Within Connecticut's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 93.4 percent of SSI payments in the Waterbury Metropolitan Statistical Area to a high of 169.2 percent in the Stamford-Norwalk market area.

Federal SSI benefit plus any state supplement for people with disabilities living independently in the community

Percent of monthly SSI benefit needed to rent a modest one-bedroom apartment at HUD's Fair Market Rent

Hourly wage that people need to earn to afford a modest one-bedroom apartment at HUD's Fair Market Rent

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
CONNECTICUT					
Bridgeport	$805.00	17.0%	126.6%	97.9%	$19.60
Colchester/Lebanon	$805.00	16.0%	102.0%	87.0%	$15.79
Danbury	$805.00	13.2%	147.3%	121.4%	$22.81
Hartford/West Hartford/East Hartford	$805.00	17.0%	103.7%	86.6%	$16.06
Milford/Ansonia/Seymour	$805.00	16.9%	123.6%	106.6%	$19.13
New Haven/Meriden	$805.00	17.6%	113.7%	96.1%	$17.60
Norwich/New London	$805.00	17.8%	103.1%	87.0%	$15.96
Southern Middlesex County	$805.00	14.7%	107.8%	102.4%	$16.69
Stamford/Norwalk	$805.00	11.7%	169.2%	139.0%	$26.19
Waterbury	$805.00	18.0%	93.4%	72.2%	$14.46
Non-Metropolitan Areas	$805.00	17.9%	96.9%	76.3%	$15.00
Statewide	$805.00	16.8%	116.3%	95.8%	$17.42

SSI benefit expressed as a percent of the one-person area median income

Percent of monthly SSI benefit needed to rent a modest studio apartment at HUD's Fair Market Rent

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
ALABAMA					
Anniston/Oxford	$637.00	22.0%	71.0%	64.4%	$8.69
Auburn/Opelika	$637.00	17.7%	75.5%	63.4%	$9.25
Birmingham/Hoover	$637.00	18.5%	98.3%	88.4%	$12.04
Chilton County	$637.00	22.2%	81.8%	59.2%	$10.02
Columbus*	$637.00	21.9%	87.8%	83.4%	$10.75
Decatur	$637.00	20.3%	79.0%	70.3%	$9.67
Dothan	$637.00	22.2%	73.6%	62.5%	$9.02
Florence/Muscle Shoals	$637.00	20.9%	74.3%	73.9%	$9.10
Gadsden	$637.00	23.0%	73.6%	58.2%	$9.02
Henry County	$637.00	23.0%	72.7%	52.7%	$8.90
Huntsville	$637.00	16.8%	84.8%	77.9%	$10.38
Mobile	$637.00	22.0%	93.4%	87.3%	$11.44
Montgomery	$637.00	19.4%	98.4%	83.2%	$12.06
Tuscaloosa	$637.00	20.2%	84.1%	72.8%	$10.31
Walker County	$637.00	24.0%	74.1%	73.9%	$9.08
Non-Metropolitan Areas	$637.00	24.1%	72.5%	65.5%	$8.88
Statewide	$637.00	21.1%	84.0%	75.4%	$9.85
ALASKA					
Anchorage	$999.00	21.8%	79.0%	69.5%	$15.17
Fairbanks	$999.00	24.0%	74.9%	62.3%	$14.38
Matanuska/Susitna Borough	$999.00	24.3%	73.4%	63.0%	$14.10
Non-Metropolitan Areas	$999.00	25.4%	86.4%	72.8%	$16.60
Statewide	$999.00	23.3%	80.6%	69.1%	$14.85
ARIZONA					
Flagstaff	$637.00	18.5%	145.1%	122.0%	$17.77
Lake Havasu City/Kingman	$637.00	18.5%	100.5%	91.4%	$12.31
Phoenix/Mesa/Scottsdale	$637.00	17.0%	114.1%	98.0%	$13.98
Prescott	$637.00	21.6%	104.9%	101.6%	$12.85
Tucson	$637.00	19.9%	90.9%	77.4%	$11.13
Yuma	$637.00	25.2%	100.8%	85.4%	$12.35
Non-Metropolitan Areas	$637.00	25.8%	86.5%	77.6%	$10.60
Statewide	$637.00	18.7%	107.5%	92.9%	$13.00
ARKANSAS					
Fayetteville/Springdale/Rogers	$637.00	20.5%	81.8%	77.6%	$10.02
Fort Smith*	$637.00	23.9%	69.9%	61.5%	$8.56
Franklin County	$637.00	24.4%	68.4%	52.3%	$8.38
Grant County	$637.00	21.2%	69.7%	67.7%	$8.54
Hot Springs	$637.00	23.8%	77.9%	62.8%	$9.54
Jonesboro	$637.00	21.5%	76.3%	73.3%	$9.35
Little Rock/North Little Rock/Conway	$637.00	18.9%	95.8%	84.3%	$11.73
Memphis*	$637.00	19.1%	105.3%	97.0%	$12.90
Pine Bluff	$637.00	23.9%	73.6%	62.2%	$9.02
Poinsett County	$637.00	26.0%	67.7%	52.3%	$8.29
Texarkana*	$637.00	21.1%	78.0%	77.2%	$9.56
Non-Metropolitan Areas	$637.00	26.0%	68.1%	62.0%	$8.35
Statewide	$637.00	23.0%	77.7%	70.0%	$9.58

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
CALIFORNIA					
Bakersfield	$870.00	27.7%	71.0%	65.9%	$11.88
Chico	$870.00	27.3%	78.7%	66.2%	$13.17
El Centro	$870.00	27.7%	76.4%	67.6%	$12.79
Fresno	$870.00	27.7%	82.0%	74.4%	$13.71
Hanford/Corcoran	$870.00	27.7%	75.9%	71.3%	$12.69
Los Angeles/Long Beach	$870.00	19.7%	125.3%	103.9%	$20.96
Madera	$870.00	27.7%	75.2%	71.6%	$12.58
Merced	$870.00	27.7%	73.2%	64.3%	$12.25
Modesto	$870.00	26.4%	84.4%	76.3%	$14.12
Napa	$870.00	18.7%	114.6%	102.3%	$19.17
Oakland/Fremont	$870.00	17.3%	125.6%	104.0%	$21.02
Orange County	$870.00	16.0%	149.0%	131.8%	$24.92
Oxnard/Thousand Oaks/Ventura	$870.00	17.4%	135.7%	122.9%	$22.71
Redding	$870.00	27.7%	75.7%	65.1%	$12.67
Riverside/San Bernardino/Ontario	$870.00	22.4%	109.7%	99.7%	$18.35
Sacramento/Arden-Arcade/Roseville	$870.00	21.0%	96.3%	84.7%	$16.12
Salinas	$870.00	23.0%	112.6%	100.1%	$18.85
San Benito County	$870.00	19.1%	115.5%	85.3%	$19.33
San Diego/Carlsbad/San Marcos	$870.00	18.9%	134.3%	117.7%	$22.46
San Francisco	$870.00	13.2%	152.3%	123.9%	$25.48
San Jose/Sunnyvale/Santa Clara	$870.00	14.1%	127.9%	110.5%	$21.40
San Luis Obispo/Paso Robles	$870.00	22.3%	106.2%	89.8%	$17.77
Santa Barbara/Santa Maria/Goleta	$870.00	19.2%	129.2%	115.7%	$21.62
Santa Cruz/Watsonville	$870.00	17.1%	140.2%	118.9%	$23.46
Santa Rosa/Petaluma	$870.00	19.2%	117.9%	97.0%	$19.73
Stockton	$870.00	24.3%	88.5%	77.6%	$14.81
Vallejo/Fairfield	$870.00	19.8%	116.3%	108.0%	$19.46
Visalia/Porterville	$870.00	27.7%	66.7%	59.5%	$11.15
Yolo	$870.00	21.0%	99.2%	93.8%	$16.60
Yuba City	$870.00	27.7%	69.2%	61.4%	$11.58
Non-Metropolitan Areas	$870.00	27.7%	79.0%	68.7%	$13.21
Statewide	$870.00	22.0%	119.8%	103.0%	$19.65
COLORADO					
Boulder	$662.00	13.0%	123.9%	106.9%	$15.77
Colorado Springs	$662.00	16.7%	95.2%	84.9%	$12.12
Denver/Aurora	$662.00	15.8%	106.3%	93.2%	$13.54
Fort Collins/Loveland	$662.00	15.1%	103.9%	86.7%	$13.23
Grand Junction	$662.00	20.6%	84.9%	84.7%	$10.81
Greeley	$662.00	17.7%	82.0%	77.5%	$10.44
Pueblo	$662.00	21.1%	78.1%	74.2%	$9.94
Teller County	$662.00	16.4%	101.8%	87.2%	$12.96
Non-Metropolitan Areas	$662.00	21.1%	98.0%	84.7%	$12.48
Statewide	$662.00	16.7%	102.1%	89.9%	$12.83

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
CONNECTICUT					
Bridgeport	$805.00	17.0%	126.6%	97.9%	$19.60
Colchester/Lebanon	$805.00	16.0%	102.0%	87.0%	$15.79
Danbury	$805.00	13.2%	147.3%	121.4%	$22.81
Hartford/West Hartford/East Hartford	$805.00	17.0%	103.7%	86.6%	$16.06
Milford/Ansonia/Seymour	$805.00	16.9%	123.6%	106.6%	$19.13
New Haven/Meriden	$805.00	17.6%	113.7%	96.1%	$17.60
Norwich/New London	$805.00	17.8%	103.1%	87.0%	$15.96
Southern Middlesex County	$805.00	14.7%	107.8%	102.4%	$16.69
Stamford/Norwalk	$805.00	11.7%	169.2%	139.0%	$26.19
Waterbury	$805.00	18.0%	93.4%	72.2%	$14.46
Non-Metropolitan Areas	$805.00	17.9%	96.9%	76.3%	$15.00
Statewide	$805.00	16.8%	116.3%	95.8%	$17.42
DELAWARE					
Dover	$637.00	18.6%	109.7%	100.8%	$13.44
Philadelphia/Camden/Wilmington*	$637.00	14.7%	132.2%	115.5%	$16.19
Non-Metropolitan Areas	$637.00	20.0%	100.9%	92.6%	$12.37
Statewide	$637.00	16.6%	122.3%	108.6%	$14.20
DISTRICT OF COLUMBIA					
Washington/Arlington/Alexandria*	$637.00	11.1%	177.6%	157.3%	$21.75
Statewide	$637.00	17.0%	177.6%	157.3%	$22.46
FLORIDA					
Baker County	$637.00	20.0%	81.5%	58.9%	$9.98
Bradenton/Sarasota/Venice	$637.00	18.3%	138.1%	126.2%	$16.92
Cape Coral/Fort Myers	$637.00	18.2%	135.6%	125.6%	$16.62
Deltona/Daytona Beach/Ormond Beach	$637.00	20.9%	113.0%	96.7%	$13.85
Fort Lauderdale	$637.00	15.3%	171.4%	153.4%	$21.00
Fort Walton Beach/Crestview/Destin	$637.00	17.3%	113.8%	97.2%	$13.94
Gainesville	$637.00	19.3%	108.6%	98.4%	$13.31
Jacksonville	$637.00	17.1%	122.3%	107.5%	$14.98
Lakeland/Winter Haven	$637.00	21.5%	106.9%	96.9%	$13.10
Miami/Miami Beach/Kendall	$637.00	18.1%	149.6%	132.2%	$18.33
Naples/Marco Island	$637.00	15.6%	156.2%	136.3%	$19.13
Ocala	$637.00	22.4%	100.2%	97.2%	$12.27
Orlando/Kissimmee	$637.00	18.5%	135.3%	124.5%	$16.58
Palm Bay/Melbourne/Titusville	$637.00	17.8%	115.4%	94.3%	$14.13
Palm Coast	$637.00	19.7%	119.6%	103.8%	$14.65
Panama City/Lynn Haven	$637.00	20.3%	105.7%	100.2%	$12.94
Pensacola/Ferry Pass/Brent	$637.00	19.5%	106.8%	98.1%	$13.08
Port St. Lucie	$637.00	18.2%	113.5%	113.2%	$13.90
Punta Gorda	$637.00	20.8%	106.1%	101.3%	$13.00
Sebastian/Vero Beach	$637.00	19.2%	112.6%	93.2%	$13.79
Tallahassee	$637.00	17.6%	113.5%	102.0%	$13.90
Tampa/St. Petersburg/Clearwater	$637.00	19.3%	122.8%	110.7%	$15.04
Wakulla County	$637.00	21.2%	104.1%	95.8%	$12.75
West Palm Beach/Boca Raton	$637.00	15.8%	172.1%	146.9%	$21.08
Non-Metropolitan Areas	$637.00	24.1%	93.6%	84.1%	$11.46
Statewide	$637.00	19.1%	133.1%	119.0%	$15.24

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
GEORGIA					
Albany	$637.00	22.6%	83.7%	78.3%	$10.25
Athens/Clarke County	$637.00	20.1%	93.2%	83.8%	$11.42
Atlanta/Sandy Springs/Marietta	$637.00	15.3%	123.9%	114.4%	$15.17
Augusta/Richmond County*	$637.00	20.1%	90.3%	83.2%	$11.06
Brunswick	$637.00	19.5%	85.4%	78.6%	$10.46
Butts County	$637.00	20.4%	84.9%	63.6%	$10.40
Chattanooga*	$637.00	20.4%	88.7%	84.0%	$10.87
Columbus*	$637.00	21.9%	87.8%	83.4%	$10.75
Dalton	$637.00	20.7%	87.1%	80.2%	$10.67
Gainesville	$637.00	18.4%	114.8%	109.4%	$14.06
Haralson County	$637.00	23.6%	72.7%	69.4%	$8.90
Hinesville/Fort Stewart	$637.00	23.6%	86.0%	79.1%	$10.54
Lamar County	$637.00	20.7%	74.6%	74.3%	$9.13
Long County	$637.00	23.6%	76.8%	70.6%	$9.40
Macon	$637.00	19.9%	89.3%	82.4%	$10.94
Meriwether County	$637.00	23.6%	73.6%	72.7%	$9.02
Monroe County	$637.00	17.9%	86.3%	79.4%	$10.58
Murray County	$637.00	21.7%	81.0%	75.0%	$9.92
Rome	$637.00	21.8%	77.1%	75.7%	$9.44
Savannah	$637.00	19.0%	111.3%	102.8%	$13.63
Valdosta	$637.00	22.2%	81.2%	81.0%	$9.94
Warner Robins	$637.00	17.1%	91.2%	89.6%	$11.17
Non-Metropolitan Areas	$637.00	24.5%	76.1%	69.2%	$9.33
Statewide	$637.00	18.5%	104.9%	97.0%	$12.36
HAWAII					
Honolulu	$637.00	11.5%	209.9%	179.0%	$25.71
Non-Metropolitan Areas	$637.00	16.7%	167.3%	146.2%	$20.50
Statewide	$637.00	14.8%	198.1%	169.9%	$24.15
IDAHO					
Boise City/Nampa	$669.00	18.8%	91.5%	77.1%	$11.77
Coeur d'Alene	$669.00	21.8%	87.7%	81.3%	$11.29
Gem County	$669.00	23.3%	87.1%	71.9%	$11.21
Idaho Falls	$669.00	20.2%	72.6%	69.1%	$9.35
Lewiston*	$669.00	21.8%	74.0%	71.3%	$9.52
Logan*	$669.00	22.1%	75.9%	70.4%	$9.77
Pocatello	$669.00	21.4%	68.9%	59.2%	$8.87
Non-Metropolitan Areas	$669.00	23.5%	75.9%	69.1%	$9.77
Statewide	$669.00	21.2%	81.8%	72.3%	$9.99

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
ILLINOIS					
Bloomington/Normal	$637.00	14.8%	86.5%	78.3%	$10.60
Bond County	$637.00	19.7%	66.1%	61.9%	$8.10
Champaign/Urbana	$637.00	17.5%	91.2%	75.0%	$11.17
Chicago/Naperville/Joliet	$637.00	14.5%	140.3%	122.6%	$17.19
Danville	$637.00	20.9%	70.8%	59.3%	$8.67
Davenport/Moline/Rock Island*	$637.00	18.2%	80.1%	71.7%	$9.81
Decatur	$637.00	19.0%	73.8%	62.0%	$9.04
DeKalb County	$637.00	15.5%	99.7%	88.2%	$12.21
Grundy County	$637.00	15.0%	104.1%	88.9%	$12.75
Kankakee/Bradley	$637.00	17.9%	85.9%	79.0%	$10.52
Kendall County	$637.00	13.0%	127.2%	127.0%	$15.58
Macoupin County	$637.00	21.2%	79.1%	79.0%	$9.69
Peoria	$637.00	17.2%	86.2%	72.8%	$10.56
Rockford	$637.00	17.2%	85.4%	75.7%	$10.46
Springfield	$637.00	16.8%	78.2%	66.6%	$9.58
St. Louis*	$637.00	16.6%	93.1%	85.9%	$11.40
Non-Metropolitan Areas	$637.00	21.0%	71.6%	62.8%	$8.77
Statewide	$637.00	16.5%	119.6%	104.9%	$14.10
INDIANA					
Anderson	$637.00	17.0%	87.4%	87.3%	$10.71
Bloomington	$637.00	17.9%	86.0%	74.3%	$10.54
Carroll County	$637.00	18.5%	74.6%	63.4%	$9.13
Cincinnati/Middleton*	$637.00	16.5%	88.9%	75.0%	$10.88
Columbus	$637.00	17.2%	101.1%	100.8%	$12.38
Elkhart/Goshen	$637.00	18.4%	92.8%	83.4%	$11.37
Evansville*	$637.00	18.2%	78.8%	67.5%	$9.65
Fort Wayne	$637.00	17.8%	77.7%	73.2%	$9.52
Gary	$637.00	17.8%	103.9%	83.4%	$12.73
Gibson County	$637.00	18.8%	76.0%	75.8%	$9.31
Greene County	$637.00	20.4%	70.5%	70.3%	$8.63
Indianapolis	$637.00	16.8%	98.4%	85.1%	$12.06
Jasper County	$637.00	18.2%	91.1%	90.7%	$11.15
Kokomo	$637.00	17.6%	84.9%	84.0%	$10.40
Lafayette	$637.00	18.2%	98.4%	83.4%	$12.06
Louisville*	$637.00	18.4%	90.0%	77.9%	$11.02
Michigan City/La Porte	$637.00	18.7%	83.2%	72.1%	$10.19
Muncie	$637.00	20.4%	88.1%	86.2%	$10.79
Owen County	$637.00	20.4%	77.6%	77.2%	$9.50
Putnam County	$637.00	20.0%	86.0%	85.7%	$10.54
South Bend/Mishawaka	$637.00	18.3%	92.3%	82.9%	$11.31
Sullivan County	$637.00	20.4%	68.9%	58.7%	$8.44
Terre Haute	$637.00	20.4%	73.5%	64.5%	$9.00
Washington County	$637.00	20.7%	77.1%	68.9%	$9.44
Non-Metropolitan Areas	$637.00	20.5%	78.3%	71.1%	$9.60
Statewide	$637.00	18.6%	89.0%	78.6%	$10.64

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
IOWA					
Ames	$637.00	15.7%	91.4%	86.5%	$11.19
Benton County	$637.00	17.9%	65.0%	54.9%	$7.96
Bremer County	$637.00	17.7%	68.6%	55.7%	$8.40
Cedar Rapids	$637.00	16.2%	77.4%	66.4%	$9.48
Davenport/Moline/Rock Island*	$637.00	18.2%	80.1%	71.7%	$9.81
Des Moines/West Des Moines	$637.00	16.1%	93.6%	78.3%	$11.46
Dubuque	$637.00	18.3%	68.6%	63.7%	$8.40
Iowa City	$637.00	15.0%	90.3%	75.7%	$11.06
Jones County	$637.00	20.2%	70.6%	70.5%	$8.65
Omaha/Council Bluffs*	$637.00	16.3%	95.3%	83.8%	$11.67
Sioux City*	$637.00	19.6%	78.0%	66.4%	$9.56
Washington County	$637.00	19.7%	67.5%	56.0%	$8.27
Waterloo/Cedar Falls	$637.00	19.0%	78.6%	63.9%	$9.63
Non-Metropolitan Areas	$637.00	20.4%	68.9%	62.3%	$8.44
Statewide	$637.00	18.7%	77.4%	68.0%	$9.43
KANSAS					
Franklin County	$637.00	20.1%	79.9%	79.7%	$9.79
Kansas City*	$637.00	16.0%	108.2%	90.0%	$13.25
Lawrence	$637.00	16.9%	87.0%	84.6%	$10.65
St. Joseph*	$637.00	20.9%	71.7%	58.1%	$8.79
Sumner County	$637.00	19.7%	65.3%	55.6%	$8.00
Topeka	$637.00	18.1%	80.8%	74.3%	$9.90
Wichita	$637.00	17.9%	75.5%	67.5%	$9.25
Non-Metropolitan Areas	$637.00	21.8%	70.5%	64.5%	$8.63
Statewide	$637.00	18.3%	83.0%	73.5%	$9.79
KENTUCKY					
Bowling Green	$637.00	20.3%	86.0%	72.1%	$10.54
Cincinnati/Middleton*	$637.00	16.5%	88.9%	75.0%	$10.88
Clarksville*	$637.00	21.3%	87.8%	84.3%	$10.75
Elizabethtown	$637.00	20.7%	74.3%	66.6%	$9.10
Evansville*	$637.00	18.2%	78.8%	67.5%	$9.65
Grant County	$637.00	20.5%	85.6%	71.0%	$10.48
Huntington/Ashland*	$637.00	23.2%	76.1%	64.4%	$9.33
Lexington/Fayette	$637.00	17.2%	86.5%	71.9%	$10.60
Louisville*	$637.00	18.4%	90.0%	77.9%	$11.02
Meade County	$637.00	22.0%	74.3%	73.9%	$9.10
Nelson County	$637.00	19.5%	76.5%	63.3%	$9.37
Owensboro	$637.00	19.9%	72.1%	64.8%	$8.83
Shelby County	$637.00	16.7%	88.5%	88.4%	$10.85
Non-Metropolitan Areas	$637.00	26.6%	69.9%	63.7%	$8.56
Statewide	$637.00	21.3%	79.0%	69.5%	$9.65

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
LOUISIANA					
Alexandria	$637.00	23.8%	76.5%	70.6%	$9.37
Baton Rouge	$637.00	19.3%	107.1%	98.4%	$13.12
Houma/Bayou Cane/Thibodaux	$637.00	20.9%	79.0%	78.3%	$9.67
Iberville Parish	$637.00	25.5%	69.7%	69.5%	$8.54
Lafayette	$637.00	19.8%	93.6%	81.6%	$11.46
Lake Charles	$637.00	20.7%	86.0%	76.3%	$10.54
Monroe	$637.00	22.4%	78.6%	69.4%	$9.63
New Orleans/Metairie/Kenner	$637.00	18.2%	138.3%	124.8%	$16.94
Shreveport/Bossier City	$637.00	22.0%	91.1%	79.1%	$11.15
Non-Metropolitan Areas	$637.00	26.3%	70.6%	66.6%	$8.65
Statewide	$637.00	21.5%	100.5%	91.5%	$12.21
MAINE					
Bangor	$647.00	19.1%	91.7%	78.7%	$11.40
Cumberland County	$647.00	19.2%	102.5%	85.8%	$12.75
Lewiston/Auburn	$647.00	20.4%	81.3%	64.9%	$10.12
Penobscot County	$647.00	22.5%	80.7%	80.4%	$10.04
Portland	$647.00	16.3%	124.3%	104.6%	$15.46
Sagadahoc County	$647.00	18.1%	103.7%	103.7%	$12.90
York County	$647.00	18.1%	98.5%	94.7%	$12.25
York/Kittery/South Berwick	$647.00	15.1%	122.4%	121.8%	$15.23
Non-Metropolitan Areas	$647.00	22.5%	84.9%	71.7%	$10.56
Statewide	$647.00	20.0%	96.1%	83.5%	$12.03
MARYLAND					
Baltimore/Towson	$637.00	14.0%	136.3%	117.4%	$16.69
Columbia City	$637.00	N/A**	203.5%	195.8%	$24.92
Cumberland*	$637.00	16.5%	77.2%	63.7%	$9.46
Hagerstown	$637.00	16.5%	93.7%	81.8%	$11.48
Philadelphia/Camden/Wilmington*	$637.00	14.7%	132.2%	115.5%	$16.19
Salisbury	$637.00	16.5%	108.9%	87.4%	$13.35
Somerset County	$637.00	16.5%	92.0%	86.5%	$11.27
Washington/Arlington/Alexandria*	$637.00	11.1%	177.6%	157.3%	$21.75
Non-Metropolitan Areas	$637.00	16.5%	109.6%	103.6%	$13.42
Statewide	$637.00	13.4%	149.5%	131.2%	$18.11
MASSACHUSETTS					
Barnstable Town	$751.39	17.4%	120.6%	103.0%	$17.42
Berkshire County	$751.39	17.4%	91.7%	81.7%	$13.25
Boston/Cambridge/Quincy*	$751.39	15.0%	152.5%	143.7%	$22.04
Brockton	$751.39	16.9%	133.6%	128.4%	$19.31
Eastern Worcester County	$751.39	13.1%	106.2%	95.0%	$15.35
Easton/Raynham	$751.39	13.4%	148.5%	112.1%	$21.46
Fitchburg/Leominster	$751.39	17.4%	100.3%	87.4%	$14.50

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

***Lack of sufficient data*

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
MASSACHUSETTS (continued)					
Franklin County	$751.39	17.4%	91.7%	78.7%	$13.25
Lawrence*	$751.39	16.0%	127.6%	100.3%	$18.44
Lowell	$751.39	15.2%	133.1%	111.1%	$19.23
New Bedford	$751.39	17.6%	99.4%	77.6%	$14.37
Pittsfield	$751.39	17.4%	90.0%	77.1%	$13.00
Providence/Fall River*	$751.39	17.6%	110.5%	99.3%	$15.96
Springfield	$751.39	17.4%	91.6%	77.1%	$13.23
Taunton/Mansfield/Norton	$751.39	15.6%	122.0%	96.8%	$17.63
Western Worcester County	$751.39	17.4%	96.5%	70.3%	$13.94
Worcester	$751.39	16.8%	100.7%	87.6%	$14.56
Non-Metropolitan Areas	$751.39	17.4%	173.8%	131.9%	$25.12
Statewide	$751.39	16.5%	131.5%	119.0%	$19.20
MICHIGAN					
Ann Arbor	$651.00	13.5%	118.7%	105.8%	$14.87
Barry County	$651.00	18.5%	83.7%	66.4%	$10.48
Battle Creek	$651.00	19.2%	84.8%	73.9%	$10.62
Bay City	$651.00	20.0%	76.3%	68.4%	$9.56
Cass County	$651.00	20.6%	83.1%	72.7%	$10.40
Detroit/Warren/Livonia	$651.00	16.0%	103.8%	91.2%	$13.00
Flint	$651.00	19.3%	80.3%	76.0%	$10.06
Grand Rapids/Wyoming	$651.00	18.0%	89.2%	83.4%	$11.17
Holland/Grand Haven	$651.00	16.0%	94.5%	92.9%	$11.83
Ionia County	$651.00	19.0%	82.0%	70.7%	$10.27
Jackson	$651.00	18.7%	86.2%	77.3%	$10.79
Kalamazoo/Portage	$651.00	18.4%	85.3%	79.9%	$10.67
Lansing/East Lansing	$651.00	17.2%	93.1%	85.7%	$11.65
Livingston County	$651.00	12.6%	116.7%	110.8%	$14.62
Monroe	$651.00	16.0%	99.2%	98.8%	$12.42
Muskegon/Norton Shores	$651.00	18.0%	71.7%	68.8%	$8.98
Newaygo County	$651.00	21.8%	82.5%	78.0%	$10.33
Niles/Benton Harbor	$651.00	20.2%	81.3%	72.5%	$10.17
Saginaw/Saginaw Township North	$651.00	20.0%	81.7%	71.4%	$10.23
Non-Metropolitan Areas	$651.00	22.2%	79.0%	69.6%	$9.88
Statewide	$651.00	18.3%	94.0%	84.2%	$11.80
MINNESOTA					
Duluth*	$718.00	20.9%	68.5%	56.3%	$9.46
Fargo*	$718.00	18.8%	67.8%	57.1%	$9.37
Grand Forks*	$718.00	20.5%	69.6%	55.4%	$9.62
La Crosse*	$718.00	19.4%	66.4%	56.7%	$9.17
Minneapolis/St. Paul/Bloomington*	$718.00	15.2%	100.1%	85.0%	$13.83
Rochester	$718.00	16.3%	89.4%	83.8%	$12.35
St. Cloud	$718.00	19.1%	75.9%	68.9%	$10.48
Wabasha County	$718.00	19.7%	63.9%	57.4%	$8.83
Non-Metropolitan Areas	$718.00	21.7%	68.7%	60.2%	$9.48
Statewide	$718.00	17.5%	87.7%	75.3%	$11.99

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
MISSISSIPPI					
Gulfport/Biloxi	$637.00	22.3%	113.3%	107.1%	$13.88
Hattiesburg	$637.00	23.2%	82.4%	72.4%	$10.10
Jackson	$637.00	20.1%	106.1%	93.9%	$13.00
Marshall County	$637.00	24.6%	68.8%	55.1%	$8.42
Memphis*	$637.00	19.1%	105.3%	97.0%	$12.90
Pascagoula	$637.00	20.4%	105.2%	91.8%	$12.88
Simpson County	$637.00	27.1%	77.4%	73.3%	$9.48
Tate County	$637.00	22.0%	81.0%	69.9%	$9.92
Tunica County	$637.00	24.6%	92.2%	76.6%	$11.29
Non-Metropolitan Areas	$637.00	27.1%	75.2%	66.9%	$9.21
Statewide	$637.00	24.3%	86.7%	77.4%	$10.15
MISSOURI					
Bates County	$637.00	24.0%	65.9%	56.0%	$8.08
Calloway County	$637.00	16.9%	69.2%	68.4%	$8.48
Columbia	$637.00	17.6%	79.4%	66.4%	$9.73
Dallas County	$637.00	24.3%	68.0%	52.3%	$8.33
Jefferson City	$637.00	16.9%	68.0%	61.7%	$8.33
Joplin	$637.00	22.8%	69.5%	57.9%	$8.52
Kansas City*	$637.00	16.0%	108.2%	90.0%	$13.25
McDonald County	$637.00	24.6%	65.0%	64.8%	$7.96
Moniteau County	$637.00	20.8%	61.7%	52.9%	$7.56
Polk County	$637.00	24.3%	62.2%	53.2%	$7.62
Springfield	$637.00	21.2%	73.9%	62.6%	$9.06
St. Joseph*	$637.00	20.9%	71.7%	58.1%	$8.79
St. Louis*	$637.00	16.6%	93.1%	85.9%	$11.40
Washington County	$637.00	24.3%	71.7%	61.5%	$8.79
Non-Metropolitan Areas	$637.00	24.9%	66.9%	62.2%	$8.19
Statewide	$637.00	19.6%	85.1%	75.8%	$10.17
MONTANA					
Billings	$637.00	17.7%	78.3%	66.1%	$9.60
Great Falls	$637.00	21.1%	72.5%	60.3%	$8.88
Missoula	$637.00	19.7%	89.8%	78.0%	$11.00
Non-Metropolitan Areas	$637.00	21.1%	78.2%	68.8%	$9.58
Statewide	$637.00	20.4%	79.0%	68.6%	$9.50
NEBRASKA					
Lincoln	$644.00	16.7%	78.6%	70.0%	$9.73
Omaha/Council Bluffs*	$644.00	16.4%	94.3%	82.9%	$11.67
Saunders County	$644.00	17.9%	86.2%	85.7%	$10.67
Seward County	$644.00	17.1%	67.5%	54.8%	$8.37
Sioux City*	$644.00	19.8%	77.2%	65.7%	$9.56
Non-Metropolitan Areas	$644.00	21.3%	70.7%	66.6%	$8.75
Statewide	$644.00	18.5%	80.7%	73.1%	$9.68

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
NEVADA					
Carson City	$637.00	17.3%	113.2%	94.0%	$13.87
Las Vegas/Paradise	$637.00	17.1%	135.2%	114.8%	$16.56
Reno/Sparks	$637.00	15.7%	122.8%	102.8%	$15.04
Non-Metropolitan Areas	$637.00	17.5%	103.0%	88.5%	$12.62
Statewide	$637.00	16.9%	128.9%	109.3%	$15.52
NEW HAMPSHIRE					
Boston/Cambridge/Quincy*	$698.00	13.9%	164.2%	154.7%	$22.04
Hillsborough County	$698.00	16.2%	107.2%	105.6%	$14.38
Lawrence*	$698.00	14.9%	137.4%	108.0%	$18.44
Manchester	$698.00	15.6%	124.8%	101.7%	$16.75
Nashua	$698.00	13.7%	132.4%	112.5%	$17.77
Portsmouth/Rochester	$698.00	15.5%	116.2%	98.3%	$15.60
Western Rockingham County	$698.00	13.2%	127.9%	127.8%	$17.17
Non-Metropolitan Areas	$698.00	18.1%	102.1%	89.0%	$13.71
Statewide	$698.00	16.0%	117.3%	100.1%	$15.65
NEW JERSEY					
Atlantic City/Hammonton	$668.25	17.6%	133.9%	121.7%	$17.21
Bergen/Passaic	$668.25	13.1%	166.7%	148.9%	$21.42
Jersey City	$668.25	16.5%	156.4%	148.0%	$20.10
Middlesex/Somerset/Hunterdon	$668.25	11.8%	171.6%	165.5%	$22.06
Monmouth/Ocean	$668.25	13.5%	154.7%	133.9%	$19.88
Newark	$668.25	13.6%	158.8%	130.0%	$20.40
Ocean City	$668.25	17.5%	109.8%	107.6%	$14.12
Philadelphia/Camden/Wilmington*	$668.25	15.4%	126.0%	110.1%	$16.19
Trenton/Ewing	$668.25	13.4%	143.4%	124.7%	$18.42
Vineland/Millville/Bridgeton	$668.25	19.5%	117.0%	116.6%	$15.04
Warren County	$668.25	13.8%	132.3%	118.2%	$17.00
Statewide	$668.25	14.0%	153.2%	135.7%	$19.12
NEW MEXICO					
Albuquerque	$637.00	18.8%	93.6%	79.6%	$11.46
Farmington	$637.00	21.9%	79.1%	74.7%	$9.69
Las Cruces	$637.00	25.3%	77.9%	72.2%	$9.54
Santa Fe	$637.00	16.5%	119.8%	96.5%	$14.67
Non-Metropolitan Areas	$637.00	25.3%	72.5%	65.5%	$8.88
Statewide	$637.00	21.6%	85.2%	74.6%	$10.37
NEW YORK					
Albany/Schenectady/Troy	$724.00	17.6%	98.2%	94.8%	$13.67
Binghamton	$724.00	21.3%	80.5%	80.1%	$11.21
Buffalo/Niagara Falls	$724.00	20.4%	83.1%	83.0%	$11.58
Elmira	$724.00	23.5%	87.8%	87.7%	$12.23
Glens Falls	$724.00	21.2%	88.1%	83.3%	$12.27
Ithaca	$724.00	17.3%	108.8%	105.8%	$15.15

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
NEW YORK (continued)					
Kingston	$724.00	18.6%	111.2%	102.5%	$15.48
Nassau/Suffolk	$724.00	12.8%	184.9%	160.1%	$25.75
New York	$724.00	16.1%	163.0%	150.7%	$22.69
Poughkeepsie/Newburgh/Middletown	$724.00	15.7%	126.1%	107.2%	$17.56
Rochester	$724.00	19.3%	90.1%	81.5%	$12.54
Syracuse	$724.00	20.3%	86.5%	86.2%	$12.04
Utica/Rome	$724.00	23.5%	82.9%	82.7%	$11.54
Westchester County	$724.00	12.2%	191.3%	160.4%	$26.63
Non-Metropolitan Areas	$724.00	23.6%	83.3%	81.6%	$11.60
Statewide	$724.00	19.0%	141.4%	129.4%	$20.30
NORTH CAROLINA					
Anson County	$637.00	22.7%	81.0%	75.4%	$9.92
Asheville	$637.00	20.8%	94.8%	81.3%	$11.62
Burlington	$637.00	19.5%	100.0%	96.5%	$12.25
Charlotte/Gastonia/Concord*	$637.00	16.9%	107.1%	98.7%	$13.12
Durham	$637.00	15.3%	115.9%	84.5%	$14.19
Fayetteville	$637.00	22.2%	95.3%	88.1%	$11.67
Goldsboro	$637.00	22.7%	80.8%	68.1%	$9.90
Greene County	$637.00	22.7%	75.5%	75.2%	$9.25
Greensboro/High Point	$637.00	19.4%	98.4%	86.2%	$12.06
Greenville	$637.00	21.2%	81.5%	78.5%	$9.98
Haywood County	$637.00	22.7%	79.7%	79.4%	$9.77
Hickory/Lenoir/Morganton	$637.00	21.2%	83.8%	79.7%	$10.27
Hoke County	$637.00	22.7%	88.7%	81.6%	$10.87
Jacksonville	$637.00	22.7%	86.3%	80.7%	$10.58
Pender County	$637.00	22.1%	81.2%	80.7%	$9.94
Person County	$637.00	20.7%	79.3%	79.1%	$9.71
Raleigh/Cary	$637.00	14.6%	112.2%	100.2%	$13.75
Rockingham County	$637.00	22.7%	77.4%	73.2%	$9.48
Rocky Mount	$637.00	22.4%	71.1%	59.0%	$8.71
Virginia Beach/Norfolk/Newport News*	$637.00	16.8%	122.6%	117.6%	$15.02
Wilmington	$637.00	19.3%	102.4%	92.6%	$12.54
Winston/Salem	$637.00	18.8%	90.3%	79.3%	$11.06
Non-Metropolitan Areas	$637.00	22.7%	82.7%	74.4%	$10.13
Statewide	$637.00	19.9%	93.9%	83.8%	$11.44
NORTH DAKOTA					
Bismarck	$637.00	16.7%	70.5%	67.3%	$8.63
Fargo*	$637.00	16.7%	76.5%	64.4%	$9.37
Grand Forks*	$637.00	18.2%	78.5%	62.5%	$9.62
Non-Metropolitan Areas	$637.00	20.7%	67.0%	59.2%	$8.21
Statewide	$637.00	18.8%	70.5%	61.7%	$8.38

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
OHIO					
Akron	$637.00	17.7%	92.5%	79.1%	$11.33
Brown County	$637.00	20.6%	71.9%	68.6%	$8.81
Canton/Massillon	$637.00	19.9%	79.1%	71.3%	$9.69
Cincinnati/Middleton*	$637.00	16.5%	88.9%	75.0%	$10.88
Cleveland/Elyria/Mentor	$637.00	17.6%	90.4%	77.9%	$11.08
Columbus	$637.00	16.7%	91.8%	79.0%	$11.25
Dayton	$637.00	18.2%	87.6%	76.6%	$10.73
Huntington/Ashland*	$637.00	23.2%	76.1%	64.4%	$9.33
Lima	$637.00	19.2%	75.4%	74.4%	$9.23
Mansfield	$637.00	20.7%	74.7%	61.2%	$9.15
Parkersburg/Marietta/Vienna*	$637.00	21.8%	70.8%	66.2%	$8.67
Preble County	$637.00	19.5%	82.9%	80.4%	$10.15
Sandusky	$637.00	17.5%	80.8%	67.2%	$9.90
Springfield	$637.00	18.2%	83.4%	74.9%	$10.21
Toledo	$637.00	18.2%	83.2%	74.7%	$10.19
Union County	$637.00	15.9%	98.0%	97.6%	$12.00
Weirton/Steubenville*	$637.00	21.1%	73.5%	60.0%	$9.00
Wheeling*	$637.00	22.7%	71.0%	58.9%	$8.69
Youngstown/Warren/Boardman	$637.00	20.9%	76.3%	68.0%	$9.35
Non-Metropolitan Areas	$637.00	21.2%	77.7%	69.4%	$9.52
Statewide	$637.00	18.5%	85.4%	74.4%	$10.52
OKLAHOMA					
Fort Smith*	$683.00	25.6%	65.2%	57.4%	$8.56
Grady County	$683.00	23.9%	65.2%	58.4%	$8.56
Lawton	$683.00	24.3%	70.7%	65.6%	$9.29
Le Flore County	$683.00	27.9%	64.0%	54.9%	$8.40
Lincoln County	$683.00	26.0%	67.3%	67.1%	$8.85
Oklahoma City	$683.00	21.2%	82.7%	75.7%	$10.87
Okmulgee County	$683.00	26.6%	61.5%	54.8%	$8.08
Pawnee County	$683.00	25.4%	69.7%	67.8%	$9.15
Tulsa	$683.00	21.4%	84.6%	77.9%	$11.12
Non-Metropolitan Areas	$683.00	26.6%	69.1%	61.9%	$9.08
Statewide	$683.00	23.2%	76.6%	69.5%	$9.59
OREGON					
Bend	$638.70	18.6%	98.2%	84.4%	$12.06
Corvallis	$638.70	16.1%	96.0%	79.2%	$11.79
Eugene/Springfield	$638.70	19.7%	95.0%	78.3%	$11.67
Medford	$638.70	20.7%	92.8%	78.1%	$11.40
Portland/Vancouver/Beaverton*	$638.70	16.1%	109.6%	94.6%	$13.46
Salem	$638.70	19.3%	88.3%	79.5%	$10.85
Non-Metropolitan Areas	$638.70	22.8%	82.8%	70.5%	$10.17
Statewide	$638.70	18.7%	98.2%	84.2%	$11.60

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
PENNSYLVANIA					
Allentown/Bethlehem/Easton	$664.40	17.3%	108.5%	89.1%	$13.87
Altoona	$664.40	22.1%	74.2%	67.7%	$9.48
Armstrong County	$664.40	22.1%	76.3%	70.3%	$9.75
Erie	$664.40	21.0%	75.6%	67.0%	$9.65
Harrisburg/Carlisle	$664.40	16.9%	91.4%	79.9%	$11.67
Johnstown	$664.40	22.1%	68.8%	67.6%	$8.79
Lancaster	$664.40	17.8%	94.2%	79.3%	$12.04
Lebanon	$664.40	18.2%	77.1%	64.6%	$9.85
Philadelphia/Camden/Wilmington*	$664.40	15.3%	126.7%	110.8%	$16.19
Pike County	$664.40	16.7%	123.0%	118.3%	$15.71
Pittsburgh	$664.40	19.0%	89.4%	81.4%	$11.42
Reading	$664.40	17.6%	89.4%	80.1%	$11.42
Scranton/Wilkes/Barre	$664.40	20.8%	79.6%	66.7%	$10.17
Sharon	$664.40	21.8%	72.2%	69.1%	$9.23
State College	$664.40	17.8%	103.4%	92.7%	$13.21
Williamsport	$664.40	22.1%	75.3%	65.6%	$9.62
York/Hanover	$664.40	17.5%	86.8%	75.6%	$11.10
Non-Metropolitan Areas	$664.40	22.1%	77.5%	67.4%	$9.90
Statewide	$664.40	18.6%	99.0%	86.8%	$12.08
RHODE ISLAND					
Newport/Middleton/Portsmouth	$694.35	15.4%	141.6%	116.1%	$18.90
Providence/Fall River*	$694.35	16.3%	119.5%	107.4%	$15.96
Westerly/Hopkinton/New Shoreham	$694.35	16.3%	123.7%	98.4%	$16.52
Statewide	$694.35	17.5%	121.0%	107.7%	$16.88
SOUTH CAROLINA					
Anderson	$637.00	19.9%	84.6%	65.1%	$10.37
Augusta/Richmond County*	$637.00	20.1%	90.3%	83.2%	$11.06
Charleston/North Charleston/Summerville	$637.00	18.7%	109.3%	98.6%	$13.38
Charlotte/Gastonia/Concord*	$637.00	16.9%	107.1%	98.7%	$13.12
Columbia	$637.00	18.0%	100.0%	91.8%	$12.25
Darlington County	$637.00	23.4%	71.9%	56.2%	$8.81
Florence	$637.00	22.3%	75.5%	67.2%	$9.25
Greenville/Mauldin/Easley	$637.00	19.3%	92.6%	85.2%	$11.35
Kershaw County	$637.00	20.3%	74.1%	58.9%	$9.08
Laurens County	$637.00	22.0%	83.7%	76.9%	$10.25
Myrtle Beach/North Myrtle Beach/Conway	$637.00	21.2%	105.7%	96.1%	$12.94
Spartanburg	$637.00	19.9%	86.3%	83.5%	$10.58
Sumter	$637.00	23.4%	81.2%	74.6%	$9.94
Non-Metropolitan Areas	$637.00	23.5%	80.8%	73.3%	$9.90
Statewide	$637.00	20.6%	91.8%	83.4%	$11.36

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
SOUTH DAKOTA					
Meade County	$652.00	21.0%	64.0%	53.5%	$8.02
Rapid City	$652.00	19.5%	87.9%	75.5%	$11.02
Sioux City*	$652.00	20.1%	76.2%	64.9%	$9.56
Sioux Falls	$652.00	17.2%	80.8%	76.8%	$10.13
Non-Metropolitan Areas	$652.00	21.7%	64.6%	57.5%	$8.10
Statewide	$652.00	19.8%	71.5%	64.4%	$8.75
TENNESSEE					
Chattanooga*	$637.00	20.4%	88.7%	84.0%	$10.87
Clarksville*	$637.00	21.3%	87.8%	84.3%	$10.75
Cleveland	$637.00	20.8%	73.2%	71.7%	$8.96
Hickman County	$637.00	23.4%	77.2%	55.6%	$9.46
Jackson	$637.00	21.1%	84.3%	77.2%	$10.33
Johnson City	$637.00	21.9%	72.2%	59.7%	$8.85
Kingsport/Bristol/Bristol*	$637.00	23.4%	70.3%	65.5%	$8.62
Knoxville	$637.00	18.6%	87.0%	75.7%	$10.65
Macon County	$637.00	24.3%	65.3%	53.7%	$8.00
Memphis*	$637.00	19.1%	105.3%	97.0%	$12.90
Morristown	$637.00	23.8%	70.5%	70.2%	$8.63
Nashville/Davidson/Murfreesboro/Franklin	$637.00	17.3%	103.9%	91.1%	$12.73
Smith County	$637.00	21.8%	71.6%	71.4%	$8.77
Stewart County	$637.00	23.3%	71.3%	54.6%	$8.73
Non-Metropolitan Areas	$637.00	24.6%	70.5%	63.9%	$8.63
Statewide	$637.00	20.9%	87.4%	79.0%	$10.57
TEXAS					
Abilene	$637.00	21.5%	78.3%	74.4%	$9.60
Amarillo	$637.00	20.3%	82.4%	76.0%	$10.10
Aransas County	$637.00	25.1%	84.3%	68.0%	$10.33
Atascosa County	$637.00	24.0%	68.6%	59.0%	$8.40
Austin County	$637.00	19.5%	87.8%	87.6%	$10.75
Austin/Round Rock	$637.00	15.3%	117.6%	103.3%	$14.40
Beaumont/Port Arthur	$637.00	21.2%	88.7%	79.1%	$10.87
Brazoria County	$637.00	16.0%	95.8%	85.9%	$11.73
Brownsville/Harlingen	$637.00	25.1%	80.4%	69.5%	$9.85
Calhoun County	$637.00	23.0%	76.1%	64.4%	$9.33
College Station/Bryan	$637.00	19.5%	104.9%	92.8%	$12.85
Corpus Christi	$637.00	22.7%	100.8%	98.0%	$12.35
Dallas	$637.00	16.4%	117.1%	105.2%	$14.35
El Paso	$637.00	25.1%	78.3%	73.2%	$9.60
Fort Worth/Arlington	$637.00	16.9%	108.2%	101.7%	$13.25
Houston/Baytown/Sugar Land	$637.00	17.9%	112.1%	100.8%	$13.73
Kendall County	$637.00	15.3%	116.2%	116.0%	$14.23

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
TEXAS (continued)					
Killeen/Temple/Fort Hood	$637.00	21.0%	89.6%	81.2%	$10.98
Lampasas County	$637.00	21.9%	75.0%	58.9%	$9.19
Laredo	$637.00	25.1%	85.7%	78.2%	$10.50
Longview	$637.00	21.8%	87.3%	83.0%	$10.69
Lubbock	$637.00	21.8%	87.6%	71.9%	$10.73
McAllen/Edinburg/Mission	$637.00	25.1%	85.1%	77.4%	$10.42
Medina County	$637.00	22.8%	88.9%	79.9%	$10.88
Midland	$637.00	19.4%	94.7%	87.4%	$11.60
Odessa	$637.00	22.5%	84.1%	79.4%	$10.31
Rusk County	$637.00	23.3%	77.7%	77.4%	$9.52
San Angelo	$637.00	22.2%	81.3%	70.5%	$9.96
San Antonio	$637.00	20.0%	100.8%	90.6%	$12.35
Sherman/Denison	$637.00	19.5%	96.2%	91.4%	$11.79
Texarkana*	$637.00	21.1%	78.0%	77.2%	$9.56
Tyler	$637.00	20.6%	97.5%	82.9%	$11.94
Victoria	$637.00	20.6%	85.7%	74.4%	$10.50
Waco	$637.00	21.7%	90.7%	90.6%	$11.12
Wichita Falls	$637.00	21.7%	86.0%	81.8%	$10.54
Wise County	$637.00	18.7%	82.3%	82.1%	$10.08
Non-Metropolitan Areas	$637.00	25.0%	80.1%	73.0%	$9.81
Statewide	$637.00	19.9%	101.1%	91.5%	$12.35
UTAH					
Logan*	$637.00	21.1%	79.7%	73.9%	$9.77
Ogden/Clearfield	$637.00	16.8%	91.4%	76.0%	$11.19
Provo/Orem	$637.00	18.2%	90.1%	81.8%	$11.04
Salt Lake City	$637.00	16.7%	104.4%	96.1%	$12.79
St. George	$637.00	21.2%	88.2%	84.1%	$10.81
Summit County	$637.00	12.6%	143.5%	103.3%	$17.58
Tooele County	$637.00	18.2%	89.5%	79.9%	$10.96
Non-Metropolitan Areas	$637.00	22.2%	83.2%	77.4%	$10.19
Statewide	$637.00	17.9%	95.4%	85.9%	$11.26
VERMONT					
Burlington/South Burlington	$689.04	16.7%	128.1%	115.8%	$16.98
Non-Metropolitan Areas	$689.04	20.4%	98.0%	83.2%	$12.98
Statewide	$689.04	19.3%	107.8%	93.8%	$13.12
VIRGINIA					
Blacksburg/Christiansburg/Radford	$637.00	17.7%	93.2%	85.2%	$11.42
Charlottesville	$637.00	15.9%	117.0%	97.3%	$14.33
Danville	$637.00	21.6%	71.1%	61.9%	$8.71
Franklin County	$637.00	19.0%	68.0%	56.7%	$8.33
Giles County	$637.00	20.4%	73.8%	57.0%	$9.04

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

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
VIRGINIA (continued)					
Harrisonburg	$637.00	19.3%	87.3%	78.5%	$10.69
Kingsport/Bristol/Bristol*	$637.00	23.4%	70.3%	65.5%	$8.62
Louisa County	$637.00	18.7%	107.8%	95.1%	$13.21
Lynchburg	$637.00	19.8%	80.7%	78.6%	$9.88
Pulaski County	$637.00	20.1%	70.2%	66.4%	$8.60
Richmond	$637.00	15.8%	130.0%	119.9%	$15.92
Roanoke	$637.00	18.2%	83.0%	78.0%	$10.17
Virginia Beach/Norfolk/Newport News*	$637.00	16.8%	122.6%	117.6%	$15.02
Warren County	$637.00	16.7%	97.0%	83.4%	$11.88
Washington/Arlington/Alexandria*	$637.00	11.1%	177.6%	157.3%	$21.75
Winchester*	$637.00	17.9%	89.2%	85.9%	$10.92
Non-Metropolitan Areas	$637.00	21.6%	79.1%	70.6%	$9.69
Statewide	$637.00	15.6%	126.7%	115.4%	$15.74
WASHINGTON					
Bellingham	$683.00	18.6%	92.2%	83.5%	$12.12
Bremerton/Silverdale	$683.00	16.8%	101.6%	90.6%	$13.35
Kennewick/Pasco/Richland	$683.00	18.9%	80.2%	73.6%	$10.54
Lewiston*	$683.00	22.3%	72.5%	69.8%	$9.52
Longview	$683.00	21.3%	82.1%	65.4%	$10.79
Mount Vernon/Anacortes	$683.00	19.7%	103.7%	83.7%	$13.62
Olympia	$683.00	17.7%	95.8%	85.2%	$12.58
Portland/Vancouver/Beaverton*	$683.00	17.3%	102.5%	88.4%	$13.46
Seattle/Bellevue	$683.00	14.4%	120.1%	105.4%	$15.77
Spokane	$683.00	20.3%	77.3%	65.9%	$10.15
Tacoma	$683.00	17.7%	108.8%	93.1%	$14.29
Wenatchee	$683.00	20.5%	80.7%	76.1%	$10.60
Yakima	$683.00	22.3%	82.4%	70.3%	$10.83
Non-Metropolitan Areas	$683.00	22.3%	80.8%	70.7%	$10.62
Statewide	$683.00	17.5%	102.9%	89.9%	$13.01
WEST VIRGINIA					
Boone County	$637.00	26.3%	71.6%	55.3%	$8.77
Charleston	$637.00	20.3%	79.9%	73.2%	$9.79
Cumberland*	$637.00	16.5%	77.2%	63.7%	$9.46
Huntington/Ashland*	$637.00	23.2%	76.1%	64.4%	$9.33
Jefferson County	$637.00	16.5%	100.8%	74.7%	$12.35
Martinsburg	$637.00	16.5%	94.5%	83.8%	$11.58
Morgantown	$637.00	20.2%	79.9%	76.8%	$9.79
Parkersburg/Marietta/Vienna*	$637.00	21.8%	70.8%	66.2%	$8.67
Weirton/Steubenville*	$637.00	21.1%	73.5%	60.0%	$9.00
Wheeling*	$637.00	22.7%	71.0%	58.9%	$8.69
Winchester*	$637.00	17.9%	89.2%	85.9%	$10.92
Non-Metropolitan Areas	$637.00	26.6%	73.8%	66.7%	$9.04
Statewide	$637.00	23.6%	76.9%	68.6%	$9.00

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	NLIHC Housing Wage
WISCONSIN					
Appleton	$720.78	18.0%	74.1%	72.1%	$10.27
Columbia County	$720.78	19.4%	76.2%	65.2%	$10.56
Duluth*	$720.78	21.0%	68.3%	56.1%	$9.46
Eau Claire	$720.78	20.6%	68.0%	57.0%	$9.42
Fond du Lac	$720.78	19.7%	73.7%	68.7%	$10.21
Green Bay	$720.78	19.1%	76.2%	74.4%	$10.56
Iowa County	$720.78	18.6%	73.4%	62.8%	$10.17
Janesville	$720.78	19.4%	78.9%	67.6%	$10.94
Kenosha County	$720.78	18.0%	92.0%	88.2%	$12.75
La Crosse*	$720.78	19.5%	66.2%	56.5%	$9.17
Madison	$720.78	15.9%	99.3%	79.6%	$13.77
Milwaukee/Waukesha/West Allis	$720.78	18.2%	97.4%	81.7%	$13.50
Minneapolis/St. Paul/Bloomington*	$720.78	15.3%	99.8%	84.6%	$13.83
Oconto County	$720.78	22.0%	72.1%	59.5%	$10.00
Oshkosh/Neenah	$720.78	19.2%	75.2%	63.8%	$10.42
Racine	$720.78	18.8%	80.2%	68.5%	$11.12
Sheboygan	$720.78	19.1%	73.5%	57.3%	$10.19
Wausau	$720.78	19.3%	71.0%	56.9%	$9.85
Non-Metropolitan Areas	$720.78	22.0%	69.4%	61.5%	$9.62
Statewide	$720.78	19.4%	82.3%	70.9%	$11.31
WYOMING					
Casper	$662.00	18.7%	76.3%	69.6%	$9.71
Cheyenne	$662.00	18.1%	84.4%	80.1%	$10.75
Non-Metropolitan Areas	$662.00	18.9%	82.5%	74.5%	$10.50
Statewide	$662.00	18.8%	82.0%	74.8%	$9.67

NATIONAL	**$667.98**	**18.6%**	**112.1%**	**99.3%**	**$14.40**

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

Appendix B: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits – 2008

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
ALASKA	
Bethel Census Area	111.5%
Nome Census Area	100.2%
ARIZONA	
Flagstaff	145.1%
Lake Havasu City-Kingman	100.5%
Phoenix-Mesa-Scottsdale	114.1%
Prescott	104.9%
Yuma	100.8%
ARKANSAS	
Memphis*	105.3%
CALIFORNIA	
Los Angeles/Long Beach	125.3%
Mono County	101.4%
Napa	114.6%
Oakland/Fremont	125.6%
Orange County	149.0%
Oxnard/Thousand Oaks/Ventura	135.7%
Riverside/San Bernardino/Ontario	109.7%
Salinas	112.6%
San Benito County	115.5%
San Diego/Carlsbad/San Marcos	134.3%
San Francisco	152.3%
San Jose/Sunnyvale/Santa Clara	127.9%
San Luis Obispo/Paso Robles	106.2%
Santa Barbara/Santa Maria/Goleta	129.2%
Santa Cruz/Watsonville	140.2%
Santa Rosa/Petaluma	117.9%
Vallejo/Fairfield	116.3%
COLORADO	
Boulder	123.9%
Denver/Aurora	106.3%
Eagle County	153.3%
Fort Collins/Loveland	103.9%
Garfield County	147.4%
Hinsdale County	125.4%
Jackson County	102.1%
La Plata County	106.2%
Lake County	125.4%

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

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
COLORADO (continued)	
Mineral County	125.4%
Ouray County	125.4%
Pitkin County	162.2%
Rio Blanco County	102.1%
Routt County	121.0%
San Miguel County	128.4%
Summit County	135.0%
Teller County	101.8%
CONNECTICUT	
Bridgeport	126.6%
Colchester/Lebanon	102.0%
Danbury	147.3%
Hartford/West Hartford/East Hartford	103.7%
Litchfield County	102.2%
Milford/Ansonia/Seymour	123.6%
New Haven/Meriden	113.7%
Norwich/New London	103.1%
Southern Middlesex County	107.8%
Stamford/Norwalk	169.2%
DELAWARE	
Dover	109.7%
Philadelphia/Camden/Wilmington*	132.2%
Sussex County	100.9%
DISTRICT OF COLUMBIA	
Washington/Arlington/Alexandria*	177.6%
FLORIDA	
Bradenton/Sarasota/Venice	138.1%
Cape Coral/Fort Myers	135.6%
Deltona/Daytona Beach/Ormond Beach	113.0%
Fort Lauderdale	171.4%
Fort Walton Beach/Crestview/Destin	113.8%
Gainesville	108.6%
Jacksonville	122.3%
Lakeland/Winter Haven	106.9%
Miami/Miami Beach/Kendall	149.6%
Monroe County	164.5%
Naples/Marco Island	156.2%
Ocala	100.2%
Orlando/Kissimmee	135.3%
Palm Bay/Melbourne/Titusville	115.4%
Palm Coast	119.6%
Panama City/Lynn Haven	105.7%

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

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
FLORIDA (continued)	
Pensacola/Ferry Pass/Brent	106.8%
Port St. Lucie	113.5%
Punta Gorda	106.1%
Sebastian/Vero Beach	112.6%
Tallahassee	113.5%
Tampa/St. Petersburg/Clearwater	122.8%
Wakulla County	104.1%
West Palm Beach/Boca Raton	172.1%
GEORGIA	
Atlanta/Sandy Springs/Marietta	123.9%
Gainesville	114.8%
Savannah	111.3%
HAWAII	
Hawaii County	145.2%
Honolulu	209.9%
Kalawao County	167.3%
Kauai County	157.0%
Maui County	197.8%
IDAHO	
Blaine County	125.3%
ILLINOIS	
Chicago/Naperville/Joliet	140.3%
Grundy County	104.1%
Kendall County	127.2%
INDIANA	
Columbus	101.1%
Gary	103.9%
KANSAS	
Kansas City*	108.2%
LOUISIANA	
Baton Rouge	107.1%
New Orleans/Metairie/Kenner	138.3%
MAINE	
Cumberland County	102.5%
Portland	124.3%
Sagadahoc County	103.7%
York/Kittery/South Berwick	122.4%
MARYLAND	
Baltimore/Towson	136.3%
Caroline County	101.4%
Columbia city	203.5%
Kent County	110.5%

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
MARYLAND (continued)	
Philadelphia/Camden/Wilmington*	132.2%
Salisbury	108.9%
St. Mary's County	128.7%
Talbot County	115.2%
Washington/Arlington/Alexandria*	177.6%
Worcester County	109.6%
MASSACHUSETTS	
Barnstable Town	120.6%
Boston/Cambridge/Quincy*	152.5%
Brockton	133.6%
Dukes County	156.9%
Eastern Worcester County	106.2%
Easton/Raynham	148.5%
Fitchburg/Leominster	100.3%
Lawrence*	127.6%
Lowell	133.1%
Nantucket County	200.4%
Providence/Fall River*	110.5%
Taunton/Mansfield/Norton	122.0%
Worcester	100.7%
MICHIGAN	
Ann Arbor	118.7%
Detroit/Warren/Livonia	103.8%
Livingston County	116.7%
MINNESOTA	
Minneapolis/St. Paul/Bloomington	100.1%
MISSISSIPPI	
Gulfport/Biloxi	113.3%
Jackson	106.1%
Memphis*	105.3%
Pascagoula	105.2%
MISSOURI	
Kansas City*	108.2%
NEVADA	
Carson City	113.2%
Churchill County	101.7%
Douglas County	130.6%
Las Vegas/Paradise	135.2%
Reno/Sparks	122.8%

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

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
NEW HAMPSHIRE	
Belknap County	103.0%
Boston/Cambridge/Quincy*	164.2%
Cheshire County	109.6%
Grafton County	100.4%
Hillsborough County	107.2%
Lawrence*	137.4%
Manchester	124.8%
Merrimack County	108.2%
Nashua	132.4%
Portsmouth/Rochester	116.2%
Western Rockingham County	127.9%
NEW JERSEY	
Atlantic City/Hammonton	133.9%
Bergen/Passaic	166.7%
Jersey City	156.4%
Middlesex/Somerset/Hunterdon	171.6%
Monmouth/Ocean	154.7%
Newark	158.8%
Ocean City	109.8%
Philadelphia/Camden/Wilmington*	126.0%
Trenton/Ewing	143.4%
Vineland/Millville/Bridgeton	117.0%
Warren County	132.3%
NEW MEXICO	
Los Alamos County	114.3%
Santa Fe	119.8%
Taos County	101.7%
NEW YORK	
Ithaca	108.8%
Kingston	111.2%
Nassau/Suffolk	184.9%
New York	163.0%
Poughkeepsie/Newburgh/Middletown	126.1%
Westchester County	191.3%
NORTH CAROLINA	
Charlotte/Gastonia/Concord*	107.1%
Dare County	102.7%
Durham	115.9%
Raleigh/Cary	112.2%
Transylvania County	104.4%
Virginia Beach/Norfolk/Newport News*	122.6%
Wilmington	102.4%

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
OREGON	
Portland/Vancouver/Beaverton*	109.6%
PENNSYLVANIA	
Allentown/Bethlehem/Easton	108.5%
Monroe County	106.4%
Philadelphia/Camden/Wilmington*	126.7%
Pike County	123.0%
State College	103.4%
RHODE ISLAND	
Newport/Middleton/Portsmouth	141.6%
Providence/Fall River*	119.5%
Westerly/Hopkinton/New Shoreham	123.7%
SOUTH CAROLINA	
Beaufort County	122.6%
Charleston/North Charleston/Summerville	109.3%
Charlotte/Gastonia/Concord*	107.1%
Myrtle Beach/North Myrtle Beach/Conway	105.7%
TENNESSEE	
Memphis*	105.3%
Nashville/Davidson/Murfreesboro/Franklin	103.9%
TEXAS	
Austin/Round Rock	117.6%
College Station/Bryan	104.9%
Corpus Christi	100.8%
Dallas	117.1%
Fort Worth/Arlington	108.2%
Houston/Baytown/Sugar Land	112.1%
Kendall County	116.2%
San Antonio	100.8%
UTAH	
Duchesne County	108.9%
Salt Lake City	104.4%
Summit County	143.5%
VERMONT	
Addison County	104.5%
Bennington County	104.3%
Burlington/South Burlington	128.1%
Windham County	102.0%
Windsor County	103.2%

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

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
VIRGINIA	
Charlottesville	117.0%
Louisa County	107.8%
Richmond	130.0%
Virginia Beach/Norfolk/Newport News*	122.6%
Washington/Arlington/Alexandria*	177.6%
WASHINGTON	
Bremerton/Silverdale	101.6%
Island County	109.7%
Mount Vernon/Anacortes	103.7%
Portland/Vancouver/Beaverton*	102.5%
San Juan County	100.7%
Seattle/Bellevue	120.1%
Tacoma	108.8%
WEST VIRGINIA	
Jefferson County	100.8%
WYOMING	
Teton County	138.7%

Appendix C: Methodology for *Priced Out in 2008* Study

Priced Out in 2008 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 final HUD Fair Market Rents effective October 1, 2008, 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 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 2008* can be found on HUD's website at *www.huduser.org/datasets/fmr.html*.

2. 2008 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. 2008 SSI payments for individuals with disabilities living independently from *State Assistance Programs for SSI Recipients, January, 2008,* a publication of 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 $637 in 2008, plus the optional state supplement in the 22 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community. Data regarding 2008 SSI payments and supplements can be found online at *www.socialsecurity.gov/policy/docs/progdesc/ssi_st_asst/2008/index.html*.

4. The Housing Wage computed by the National Low Income Housing Coalition as part of their publication, *Out of Reach 2007-2008*, which is available online at *www.nlihc.org/oor/oor2008*.

5. Renter household information also provided by the National Low Income Housing Coalition. Data included in *Priced Out in 2008* 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.