



PRICED OUT

in 2006

The Housing Crisis for **People with Disabilities**

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

Foreword by Eunice Kennedy Shriver



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By Ann O'Hara, Emily Cooper, Andrew Zovistoski, and Jonathan Buttrick

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Priced Out in 2006 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:

Technical Assistance Collaborative, Inc.
535 Boylston Street
Suite 1301
Boston, MA 02116
(617) 266-5657
info@tacinc.org
www.tacinc.org

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

Kathleen McGinley
National Disability Rights Network
(202) 408-9514
Kathy.McGinley@ndrn.org

Andrew Sperling
National Alliance on Mental Illness
(703) 516-7222
andrew@nami.org

Elizabeth Savage
The Arc and United Cerebral Palsy Disability Policy Collaboration
(202) 783-2229
savage@thedpc.org



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Priced Out in 2006



Foreword

by Eunice Kennedy Shriver

April 2007

Priced Out in 2006, the newest report published by the Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force, documents the continued lack of affordable, accessible housing for individuals with significant long-term disabilities, including intellectual disabilities, physical disabilities, mental illness, and chronic health conditions. This shortage is a crisis of epic proportions for people with disabilities seeking lives of independence, dignity and acceptance.

Priced Out clearly illustrates the persistent relationship between limited income and the lack of decent, safe, affordable and accessible housing. Four million adult individuals aged 18-64 living with significant and long-term disabilities rely on Supplemental Security Income (SSI) to cover living expenses, but the value of that income has precipitously declined. Despite the efforts of so many individuals, families, advocacy organizations, and legislators, the data are simply shocking:

- In 2006, the national average monthly income of a person who relied on SSI as his or her source of income was only \$632. When *Priced Out* was first published in 1998, the value of SSI payments relative to national median income was 24.4 percent. Today the value of SSI has dropped to only 18.2 percent.
- Last year the national average rent for one-bedroom apartments rose to \$715 per month—this equals 113.1 percent of monthly SSI income.
- In 2006—for the first time—the national average rent of \$633 for studio/efficiency apartments rose above the entire monthly income of an individual who solely relies on SSI income. Even this modest dwelling would consume 100.1 percent of someone's income.

How can we possibly expect any individual or family to spend 100-113 percent of their entire monthly income on housing? It is not only mathematically impossible, but morally unconscionable.

Creating and maintaining the financial and social supports to provide affordable housing for individuals with disabilities in the community is not only the right

thing to do, it makes fiscal sense. The American Association on Intellectual and Developmental Disabilities (formerly AAMR) has determined that it costs *50-75 percent less* to provide services in community-based housing rather than more institutional-type housing funded by Medicaid.

Several states have recognized the housing crisis for people with disabilities and have answered the call by creating innovative, cost-effective solutions. North Carolina dedicates 10 percent of the units in new federally financed Low Income Housing Tax Credit developments to people with disabilities. Complimenting that commitment, rental subsidies are financed with State dollars. This policy thus far has created a total of 800 decent, safe, affordable and accessible units across the state for people with disabilities.

As part of Hurricane Katrina/Rita rebuilding policies, the State of Louisiana has committed to developing 3,000 units of permanent supportive housing in the eight Parishes most affected by these devastating storms. Funding provided by Congress will assure that these units are affordable to people with disabilities with extremely low incomes and also provide housing support services through community programs.

Finally, as just one example, The Arc of Anne Arundel County in Maryland has partnered with foundations to develop financial literacy programs for individuals with developmental disabilities. This program, designed to help its constituents establish credit, develop budgets, and utilize financial planning services, offers individuals with disabilities the tools they need to effectively join rental and home ownership markets.

We know decent, safe, affordable, and accessible housing adds to the overall community. We know it makes financial sense for individuals with disabilities to live in community-based housing. We know federal housing programs are significantly under-funded and waiting lists are flooded. And we also know that this under-funded system is poised for further strain. Approximately 700,000 people with developmental disabilities live with one or more parents over the age of 65. These aging parents have lovingly cared for their children, often in silent struggle, for decades. What will happen to these individuals living at home, and how can we assure our most heroic citizens—parents—that their children will be properly taken care of?

These circumstances call for bold, creative, and bipartisan measures. *Priced Out in 2006* recommends that Congress provide funding to create at least 150,000 new housing units for people with disabilities over the next ten years. I say bravo! It is long past time to acknowledge the tremendous restrictions and barriers that exist for people with disabilities and remove them one by one.

In order to obtain and maintain decent, safe, affordable and accessible housing in the community and bridge the housing affordability gap identified in *Priced Out in 2006*:

- People with disabilities who have SSI-level income must have access to rental subsidies such as those provided by the U.S. Department of Housing and Urban Development's Section 8 Housing Choice Voucher and Section 811 Supportive Housing for Persons with Disabilities programs.
- The production of new, affordable rental housing must become a national priority for individuals with significant long-term disabilities, including intellectual disabilities, physical disabilities, mental illness, and chronic health conditions.
- We must work with individuals, communities, foundations, and legislators to demonstrate that safe, affordable and accessible housing is not an issue of special interest, but indeed of national interest.

Housing is the key for individuals with disabilities. It is the necessary foundation piece that leads to education, employment, and active participation in communities. It is where families are nourished, strengthened, and loved. The United States needs to step up and fulfill its duty to provide all citizens with the tools they need to achieve greatness. Only by doing so can we be a true example to other nations.

As an advocate for individuals with intellectual disabilities and their families for over 50 years, I've seen the unique power each individual possesses to make a difference. We've made great strides by working together. But, despite these efforts and successes, we have much left to accomplish. I urge you to join me and make housing for all people, but especially our most vulnerable, not just a priority, but your priority.

I commend TAC and the CCD for yet again amassing such compelling and needed data in the field of disability housing. They continue to raise and maintain awareness on such a critical issue. I am grateful for their efforts.

Most sincerely,



Eunice Kennedy Shriver

Priced Out in 2006



Overview

Across the United States in 2006, people with disabilities with the lowest incomes faced an extreme housing affordability crisis as rents for moderately priced studio and one-bedroom apartments soared above their entire monthly income for the first time. The national average rent for a one-bedroom unit climbed to \$715 per month and the studio/efficiency unit rent to \$633 per month in 2006 – both higher than the entire monthly income of people with disabilities who rely on the federal Supplemental Security Income (SSI) program.

These shocking statistics are the most important findings included in *Priced Out in 2006* – a new study of the severe housing affordability problems of people with disabilities who must survive on incomes far below the federal poverty line. The study compares the SSI monthly income of people with serious and long-term disabilities to local U.S. Department of Housing and Urban Development (HUD) Fair Market Rents for modestly priced rental units in 2006. *Priced Out* is published every two years by the Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force to shine a spotlight on our nation's most compelling – and least understood – housing affordability crisis.

In 2006, the national average income of a person with a disability receiving SSI was \$632 per month. *Priced Out in 2006* reveals that rents for modest one-bedroom units were equal to 113.1 percent of monthly SSI payments, and studio/efficiency rents were 100.1 percent of SSI during 2006 – shutting people with disabilities out of the rental market in every city, town and rural area of the country.

In the Columbia, Maryland housing market area the federal Fair Market Rent for a modestly priced one-bedroom apartment was 193.2 percent of monthly SSI income – the highest level in the nation (see **Figure 1** on page 2). In New Orleans, modest studio/efficiency apartments soared to \$755 a month – a 45 percent increase since Hurricane Katrina. In the rural areas of Nevada, the cost of a one-bedroom unit priced at the HUD Fair Market Rent was \$603 – consuming the entire monthly income of a single individual receiving SSI in that state.

Perhaps the most shocking revelation in *Priced Out in 2006* is the precipitous and relentless decline in housing affordability for SSI recipients since 1998 when the first edition of *Priced Out* was developed. During the past eight years, as housing programs that can help the lowest-income

people with disabilities were slashed, modest one-bedroom rents rose an astonishing 64 percent compared to SSI – from 69 percent to 113.1 percent of SSI. During that time, SSI income dropped 26 percent compared to the one-person median income. The root cause of the nation’s most severe – and most hidden – housing crisis is clearly revealed in the painful statistics included in the 2006 edition of *Priced Out*.

The Supplemental Security Income (SSI) Program

SSI is the federal income maintenance program that provides financial support for people with significant and long-term disabilities who have virtually no assets.¹ In 2006, an estimated 4 million people between the ages of 18-64 relied on SSI to pay for their basic needs – including housing.

Figure 1: Ten Highest-Cost Local Housing Market Areas - 2006 (Percent of SSI Needed to Rent a One-Bedroom Housing Unit)	
1.	Columbia (MD) 193.2%
2.	Washington (DC/MD/VA), 188.1%
3.	Boston MSA - NH only* 184.8%
4.	Nantucket County (MA) 175.8%
5.	Honolulu (HI) 175.5%
6.	Maui County (HI) 175.1%
7.	Westchester County (NY) 173.9%
8.	Middlesex-Somerset-Hunterdon (NJ) 168.4%
9.	Nassau-Suffolk (NY) 166.5%
10.	Stamford-Norwalk (CT) 165.2%

* A very small portion of the Boston Metropolitan Statistical Area (MSA) covers certain New Hampshire communities near the Massachusetts border.

In 2006, federal SSI monthly income was \$603. In addition to the federal payment, 21 states provided an additional SSI supplement to individuals living independently,² raising the national average SSI payment to \$632 per month or \$7,584 per year. Despite these state supplements, the national average income of a single person household relying on SSI was almost 25 percent below the federal poverty level of \$9,800.

The Nation’s “Hidden” Housing Crisis

This devastating crisis is clearly apparent on the streets of our nation’s cities and towns where it is reflected in the faces of homeless people with disabilities who sleep on our sidewalks and park benches. However, homelessness is only the “tip of the iceberg” when it comes to understanding the number of vulnerable people with disabilities who are completely priced out of the nation’s rental market.

The true magnitude of this housing crisis remains hidden from most Americans – including most elected and appointed officials who could do something about it. To learn its full dimensions, one must look behind the doors of nursing homes, institutions, and substandard board and care homes where people with disabilities are “placed” because they cannot afford decent housing in the community.

Community integration proposals recently submitted to the U.S. Department of Health and Human Services (HHS) identified 25,000 people across 17 states who will move from costly facilities supported with Medicaid and state government funds to housing in the community during the next few years.³ These people represent

a very small percentage of the hundreds of thousands of people with disabilities who today may be living unnecessarily in restrictive settings primarily because there is no affordable housing available.

Hundreds of thousands of other adults with serious and long-term disabilities have “hidden” housing problems because they continue to live tenuously at home with aging parents.⁴ These parents have saved the government – and the taxpayers – enormous sums of money by continuing to provide housing and support for their adult children. Many of these parents need care themselves. They simply want the assurance that their adult child will have a decent, safe, affordable and accessible home in the community – linked with supportive services if needed – when they are no longer able to provide it.

In addition to people who receive SSI, the high cost of rental housing also affects many people receiving Social Security Disability Income (SSDI) or Veterans Administration (VA) benefits. Tragically, a significant percentage of veterans of the Iraq and Afghanistan wars are or will be eligible for VA disability payments. Based on current benefit levels and rental housing costs, many of these brave Americans will also be priced out of the rental housing market.

HHS Community Integration Policies at Risk of Failure

Ironically, current federal policies – including HHS “Money Follows the Person” and Real Choice Systems Change initiatives – are intended to help people eligible for SSI to move from institutional settings or their family home to integrated housing of their choice in the community. Disability advocates repeatedly have warned feder-

al officials that HHS policies promoting community integration will fail unless there is a parallel commitment to significantly increase federal housing programs targeted to people with disabilities at SSI income levels.

Despite the obvious need, not one new federal housing resource has been created to ensure that decent, safe, affordable and accessible housing will be available when people participating in these HHS initiatives are ready to move into the community. Incredibly, since these HHS initiatives were announced, HUD has repeatedly proposed to eliminate the development of new units under the Section 811 Supportive Housing for Persons with Disabilities program – the federal program specifically created for this purpose.

No new federal housing resources have been created to ensure that decent, safe, affordable and accessible housing will be available when people participating in HHS community integration initiatives are ready to move into the community.

The Solution – Rent Subsidies!

Federal housing affordability guidelines provide that very low-income households should pay no more than 30 percent of their income for housing costs – approximately \$200 per month for a person receiving SSI in 2006. As *Priced Out* documents, even in the nation’s lowest cost housing markets, rents for decent and safe studio/efficiency apartments are well over \$400 per month and rise above \$800 in high cost markets.

A monthly rental subsidy – provided through federal programs such as the Section 8 Housing Choice Voucher program and the Section 811 Supportive Housing for Persons with Disabilities program – is essential to close this housing affordability “gap” for people with disabilities with extremely low incomes. Rent subsidy programs ensure that people pay a reasonable portion of their monthly income for rent and utilities and have money left to pay for food, clothing, transportation, over-the-counter medical needs and other essentials.

HUD Rent Subsidy Cutbacks

Despite highly touted HHS policies to help people with disabilities move into the community, HUD rent subsidies for people with disabilities have declined substantially during recent years. This decline is part of a full-scale assault by HUD on housing programs that help the lowest-income people, and has particularly affected programs that help people with disabilities receiving SSI obtain affordable housing in the community.

The most striking example of this decline is the deep cut in new units of supportive housing for people with disabilities funded through the Section 811 program. This important program targeted exclusively to people with the most serious and long-term disabilities has helped thousands of people move successfully from institutions and other restrictive settings to affordable and accessible housing in the community.

Over the past decade, the supply of new Section 811 units produced each year has plunged from more than 3,500 units in the mid-1990s to a mere 790 units projected for 2007. It is truly shocking that despite current HHS initiatives and the community integration mandates of the 1999 U.S. Supreme Court *Olmstead* decision, recent HUD budget proposals recommended the complete elimination of all new Section 811 housing production.

The Section 8 Housing Choice Voucher program – HUD’s most important rent subsidy program for households with extremely low incomes including people with disabilities – also has been under attack by federal officials trying to reduce so-called “discretionary” spending. Approximately 2.1 million vouchers have been created by Congress over the past 30 years, and at least 75 percent of these vouchers must go to households with incomes at or below 30 percent of median income. During 2006, an estimated 150,000 vouchers were not provided to people on Public Housing Agency waiting lists because of insufficient funding. Since 2003, HUD has proposed repeatedly to end the voucher program and divert its valuable funding away from the lowest-income households most in need of assistance.

A Bold Response is Essential

A bold response from the federal government is essential to reverse these harmful policies and initiate a systematic approach to provide people

By simply committing to provide 10,000 new Housing Choice Vouchers and 5,000 new Section 811 rent subsidies each year for the next ten years, the federal government could achieve the laudable policy goals adopted by HHS.

with disabilities the housing assistance they need and deserve. With this edition of *Priced Out*, the CCD and TAC call on the federal government to commit to a multi-year plan to create a minimum of 150,000 new federal rent subsidies for people with disabilities with the lowest incomes.

While bold in comparison to current federal policies and funding levels, the CCD/TAC plan is based on reasonable production and appropriation levels that received bi-partisan support just a few years ago when rental housing for the most vul-

nerable Americans was considered an important federal policy objective.

By simply committing to provide 10,000 new Housing Choice Vouchers and 5,000 new Section 811 rent subsidies each year for the next ten years, the federal government could achieve the laudable policy goals adopted by HHS. Failure to do so will mean that community integration mandates so clearly articulated in the Americans with Disabilities Act are merely words backed up by the empty promises of federal officials.

Priced Out in 2006





Key Findings

Priced Out in 2006 Findings

The major findings from the *Priced Out in 2006* study include the following:

- In 2006 – for the first time – national average rents for both one-bedroom and efficiency units were more than the entire monthly income of an individual relying solely on SSI income. As growth in the cost of modest rental housing continued to outpace cost-of-living increases in SSI payments, the national average rent for a one-bedroom apartment rose to 113.1 percent of monthly SSI – up from 109.6 percent in 2004. Studio/efficiency rents rose above monthly SSI payments for the first time, topping out at 100.1 percent as a national average compared to 96.1 percent in 2004. (See **Table 1** and **Table 2** on pages 8 and 9.)
- From 2004-2006, people with disabilities who relied on SSI as their source of income descended further into poverty. In 2006, the annual income of a single individual receiving SSI payments was \$7,584 – equal to only 18.2 percent of the national median income for a one-person household and almost 25 percent below the federal poverty level. (See **Table 3** on page 11.)
- Since the first *Priced Out* study was published in 1998, the value of SSI payments relative to median income has declined precipitously – from 24.4 percent of median income in 1998 to 18.2 percent in 2006 – while national average rents have skyrocketed. The national average rent for a modest one-bedroom unit rose from \$462 in 1998 to \$715 in 2006 – an increase of 55 percent.
- Discretionary state SSI supplements provided by 21 states are not the solution to the housing affordability problems experienced by people with disabilities living on SSI payments. The State of Alaska – which has the highest state SSI supplement of \$362 and a total monthly SSI payment of \$965 – best illustrates this finding. In Alaska in 2006, people with disabilities receiving SSI still needed to pay 77 percent of their monthly income to rent a modest one-bedroom unit. (See **Table 5** on the page 14 for state SSI state supplement data.)

Priced Out in 2006 uses a very simple but compelling methodology to measure the severity of the housing affordability problems experienced by people with disabilities in today's rental housing market. By comparing HUD Fair Market Rents with the purchasing power of monthly SSI payments – including 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 single one of the nation's 2605 distinct metropolitan and non-metropolitan housing market areas.

SSI and Median Income

The data in *Priced Out in 2006* reveals that people with disabilities receiving SSI also fell further into poverty between 2004 and 2006. Between 2004 and 2006, the median income of people with disabilities dropped from 18.4 percent to 18.2 percent of median income – its lowest level ever.

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 units. Households at or below 30 percent of median income are considered extremely low-income under HUD guidelines and receive a priority under the Housing Choice Voucher program. With incomes at 18.2 percent of median, SSI recipients are one of the lowest-income groups eligible for federal housing assistance.

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

Table 1: Percent of SSI Needed to Rent a One-Bedroom Housing Unit - 2006

State	% of SSI	State	% of SSI
Alabama	78.3%	Montana	77.3%
Alaska	76.8%	Nebraska	80.7%
Arizona	103.7%	Nevada	122.2%
Arkansas	75.7%	New Hampshire	120.3%
California	116.3%	New Jersey	149.3%
Colorado	108.5%	New Mexico	88.0%
Connecticut	113.6%	New York	137.5%
Delaware	120.1%	North Carolina	95.1%
District of Columbia	188.1%	North Dakota	71.7%
Florida	118.6%	Ohio	85.4%
Georgia	99.5%	Oklahoma	70.2%
Hawaii	169.0%	Oregon	96.8%
Idaho	80.7%	Pennsylvania	100.0%
Illinois	119.6%	Rhode Island	130.1%
Indiana	87.5%	South Carolina	89.6%
Iowa	78.1%	South Dakota	71.9%
Kansas	81.7%	Tennessee	85.4%
Kentucky	75.8%	Texas	97.0%
Louisiana	101.5%	Utah	93.7%
Maine	95.6%	Vermont	99.3%
Maryland	147.9%	Virginia	128.4%
Massachusetts	137.5%	Washington	97.4%
Michigan	96.5%	West Virginia	72.2%
Minnesota	89.8%	Wisconsin	79.8%
Mississippi	78.2%	Wyoming	75.8%
Missouri	83.0%	National Average	113.1%

See **Figure 3** on page 19 for a map of the United States displaying state-by-state percentages of SSI needed to rent a one-bedroom housing unit.

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

In 2006, the NLIHC’s national Housing Wage for a one-bedroom rental unit was \$13.75.⁵ This means that a household must earn that amount of money per hour (based on a forty hour work week) to pay the national average rent for a one-bedroom rental unit based on HUD’s 2006 Fair Market Rents. As stated in *Out of Reach*:

The Federal minimum wage today is \$5.15, as it has been since 1997. Comparing the federal minimum wage to the National Housing Wage is a strong indication that simply working full-time at “just any job” is not sufficient to provide a person access to affordable housing today.

- **Out of Reach** (www.nlihc.org)

Table 2: Percent of SSI Needed to Rent an Efficiency (Studio) Housing Unit - 2006

State	% of SSI	State	% of SSI
Alabama	70.1%	Montana	66.8%
Alaska	65.9%	Nebraska	72.9%
Arizona	89.1%	Nevada	103.8%
Arkansas	68.1%	New Hampshire	102.1%
California	99.5%	New Jersey	132.8%
Colorado	95.3%	New Mexico	76.6%
Connecticut	94.5%	New York	126.6%
Delaware	106.5%	North Carolina	84.6%
District of Columbia	165.0%	North Dakota	62.2%
Florida	105.9%	Ohio	74.2%
Georgia	92.0%	Oklahoma	63.9%
Hawaii	143.2%	Oregon	83.0%
Idaho	71.4%	Pennsylvania	87.9%
Illinois	104.6%	Rhode Island	117.9%
Indiana	77.0%	South Carolina	81.4%
Iowa	68.5%	South Dakota	64.8%
Kansas	72.5%	Tennessee	77.0%
Kentucky	66.4%	Texas	87.6%
Louisiana	92.2%	Utah	84.6%
Maine	82.6%	Vermont	86.6%
Maryland	130.5%	Virginia	116.4%
Massachusetts	125.4%	Washington	85.1%
Michigan	86.3%	West Virginia	64.5%
Minnesota	76.9%	Wisconsin	68.3%
Mississippi	69.8%	Wyoming	69.1%
Missouri	73.7%	National Average	100.1%

See **Table 4** on page 13 for a comparison of SSI and the NLIHC’s One-Bedroom Housing Wage.

Trends Since *Priced Out in 1998*

P*riced Out in 2006* reveals that the housing problems of people with disabilities receiving SSI have grown substantially worse over the past eight years. Since the publication of *Priced Out in 1998*, modest rents for one-bedroom units have skyrocketed from 69 percent of SSI to 113.1 percent of SSI – an astonishing 64 percent increase. Rents for studio/efficiency units increased 71 percent – from 58.5 percent of SSI in 1998 to 100.1 percent of SSI in 2006. (See **Figure 2** below.)

As rents for modest units soared, the income of people with disabilities receiving SSI dropped substantially compared to median income – from 24.4 percent of median income in 1998 to 18.2 percent in 2006. This deadly combination of escalating rents and the declining value of SSI means that the affordable housing crisis confront-

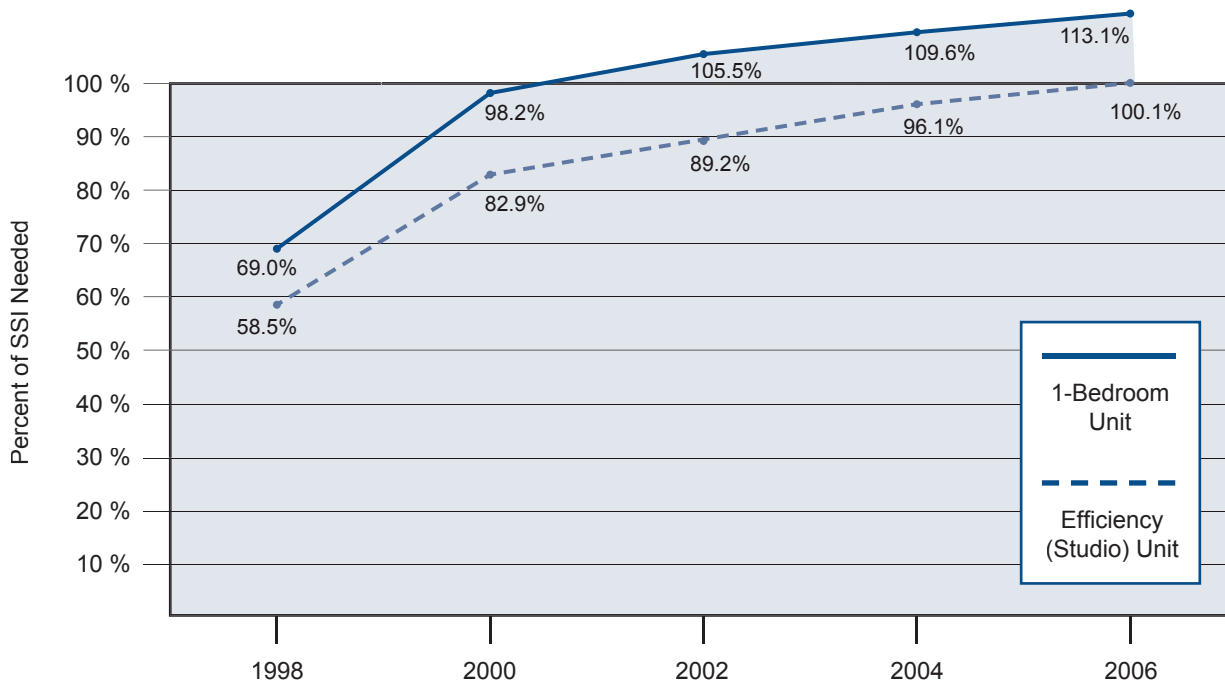
ing people with disabilities has now reached epic proportions.

These disturbing trends make it clear that the federal government must act now and must act boldly to reverse housing policies of the past few years by initiating a significant and sustained increase in the supply of new rental subsidies targeted to people with disabilities with the lowest incomes. Even if “the bottom falls out” of the rental housing market or SSI payments increase significantly – or both – people with disabilities with the lowest incomes will still not have enough money to pay for decent housing – even housing produced through other so-called “affordable” housing programs.

Priced Out of “Affordable” Housing Programs

Because payment levels are so low, people who rely on SSI are also priced out of federally financed “affordable” rental units, including those created through the federal Low Income Hous-

Figure 2: National Averages 1998 - 2006
Percent of SSI Needed to Rent a One-Bedroom or Efficiency Unit



ing Tax Credit (LIHTC) program. This program is now the federal government’s major affordable housing financing tool with more than 110,000 units funded every year through State Housing Finance Agencies. In its basic form, the program creates units affordable for households with incomes at 50 percent and 60 percent of median income.

People with disabilities living on SSI payments equal to 18.2 percent of median income simply cannot move in to LIHTC-financed “affordable” units unless they have rent subsidies. A few progressive states – including North Carolina, Louisiana, Minnesota and Pennsylvania – have implemented policies that provide lower rents for

people with disabilities for certain units in LIHTC projects. However, they need new federal rent subsidies to continue these “best practice” policies and produce more units at scale.

Providing this type of “deep” rental subsidy to ensure affordability for the lowest-income households has historically been the responsibility of the federal government. HUD’s current leadership argues that it is “too expensive” to provide housing for the poorest Americans and that scarce federal housing subsidy funding should be directed “more efficiently” to higher-income households who cost less to serve. It is tragic that when state housing agencies have the political will to address the nation’s most serious housing crisis, the federal

Table 3: SSI as a Percentage of One-Person Median Income - 2006

State	% of Median Income	State	% of Median Income
Alabama	20.1%	Montana	21.3%
Alaska	22.7%	Nebraska	17.4%
Arizona	18.8%	Nevada	17.4%
Arkansas	22.8%	New Hampshire	15.2%
California	22.4%	New Jersey	13.4%
Colorado	16.5%	New Mexico	22.4%
Connecticut	16.3%	New York	19.2%
Delaware	15.3%	North Carolina	19.2%
District of Columbia	11.4%	North Dakota	18.1%
Florida	18.9%	Ohio	17.7%
Georgia	17.7%	Oklahoma	22.9%
Hawaii	15.3%	Oregon	17.6%
Idaho	21.4%	Pennsylvania	18.0%
Illinois	15.5%	Rhode Island	17.5%
Indiana	17.6%	South Carolina	19.5%
Iowa	17.9%	South Dakota	20.1%
Kansas	17.4%	Tennessee	20.2%
Kentucky	21.1%	Texas	19.0%
Louisiana	21.2%	Utah	18.0%
Maine	18.9%	Vermont	18.1%
Maryland	13.6%	Virginia	15.6%
Massachusetts	16.2%	Washington	17.9%
Michigan	17.0%	West Virginia	22.1%
Minnesota	17.2%	Wisconsin	18.9%
Mississippi	25.4%	Wyoming	17.9%
Missouri	18.1%	National Average	18.2%

rent subsidy resources they need to ensure affordability for people with SSI-level incomes are not available.

TAC/CCD Campaign for 150,000 New Federal Subsidies

To address this compelling housing crisis that affects our nation's most vulnerable citizens, the CCD Housing Task Force and TAC are calling on the federal government to create 150,000 new federal rental subsidies targeted to people with disabilities over the next ten years. It has become clear that without a comprehensive, sustained, and bi-partisan commitment to this issue, appropriations will continue to stagnate or decline.

Two federal subsidy programs must provide the resources for this 150,000 Unit Campaign:

- The Housing Choice Voucher program – 100,000 subsidies
- The Section 811 Supportive Housing for Persons with Disabilities program – 50,000 subsidies

These are the only two HUD programs that can provide new permanent rent subsidies for non-elderly people with disabilities with extremely low incomes. By making a ten-year commitment to create 15,000 subsidies each year the federal government can play a leadership role in helping people with disabilities leave institutions and other restrictive settings, assuring elderly parents that their adult child with a disability will have a home after they are no longer able to provide it, and prevent the tragedy of homelessness among people with disabilities.

TAC and the CCD Housing Task Force believe the goal of 150,000 new federal rent subsidies is well within reach:

- For the Housing Choice Voucher program, Congress should return to the extraordinarily

successful bi-partisan policy of the late 1990s and again appropriate 10,000 new vouchers each year targeted to people with disabilities. These vouchers are needed because the supply of studio/efficiency and one-bedroom federally subsidized units for non-elderly adults with disabilities has declined by 50 percent since “elderly only” designation policies were approved by Congress in 1992. HUD data indicate that over 500,000 of the nation's one million subsidized studio/efficiency and one-bedroom units now have “elderly only” policies – closing the door to thousands of non-elderly people with disabilities.

- For the Section 811 Supportive Housing for Persons with Disabilities Program, Congress should adopt the recommendations of TAC and the CCD Housing Task Force and enact major legislative reforms in the Section 811 program. By creating a structured link between the “affordable” units in federal LIHTC properties and Section 811 project-based rent subsidies, people with disabilities will have much greater access to high quality new rental units – including accessible and barrier-free units – produced routinely every year through this “affordable” housing program. Modest increases in current Section 811 funding levels accompanied by these major program improvements will inaugurate a new and promising era in federal supportive housing policy for people with disabilities.

TAC and the CCD Housing Task Force believe that when the federal government takes the lead to provide 150,000 new subsidies, many local and state government housing officials will follow suit and contribute additional federal resources under their control. For example, federal HOME funds managed at the state and local level, and existing Housing Choice Vouchers, could be prioritized for community integration strategies. Collectively these efforts could result in an increase in housing

opportunities for people with disabilities far beyond the 150,000 new federal subsidies.

Other Important Federal Policies

In addition to new rental subsidies targeted to people with disabilities from the Housing Choice Voucher program and Section 811 program, the CCD Housing Task Force and TAC urge the federal government take affirmative action on two related policy goals:

- Enact the National Housing Trust Fund Act of 2007, which will expand affordable rental housing opportunities for people with disabilities by targeting extremely low-income households at or below 30 percent of median income; and
- Achieve the goal of ending chronic homelessness by expanding the number of new permanent supportive housing units provided through HUD's McKinney-Vento Homeless Assistance programs.

Table 4: Hourly SSI as a Percentage of the National Low Income Housing Coalition's One-Bedroom Housing Wage - 2006

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	\$9.08	38.3%	Montana	\$8.97	38.8%
Alaska	\$14.26	39.0%	Nebraska	\$9.36	37.2%
Arizona	\$12.03	28.9%	Nevada	\$14.17	24.6%
Arkansas	\$8.78	39.6%	New Hampshire	\$14.58	24.9%
California	\$18.69	25.8%	New Jersey	\$18.21	20.1%
Colorado	\$13.10	27.7%	New Mexico	\$10.20	34.1%
Connecticut	\$16.84	26.4%	New York	\$18.24	21.8%
Delaware	\$13.93	25.0%	North Carolina	\$11.02	31.6%
District of Columbia	\$21.81	16.0%	North Dakota	\$8.32	41.8%
Florida	\$13.76	25.3%	Ohio	\$9.91	35.1%
Georgia	\$11.53	30.2%	Oklahoma	\$8.78	42.8%
Hawaii	\$19.59	17.8%	Oregon	\$11.26	31.0%
Idaho	\$9.86	37.2%	Pennsylvania	\$12.12	30.0%
Illinois	\$13.86	25.1%	Rhode Island	\$16.52	23.1%
Indiana	\$10.15	34.3%	South Carolina	\$10.39	33.5%
Iowa	\$9.06	38.4%	South Dakota	\$8.55	41.7%
Kansas	\$9.47	36.7%	Tennessee	\$9.91	35.1%
Kentucky	\$8.79	39.6%	Texas	\$11.24	31.0%
Louisiana	\$11.77	29.6%	Utah	\$10.86	32.0%
Maine	\$11.27	31.4%	Vermont	\$12.51	30.2%
Maryland	\$17.16	20.3%	Virginia	\$14.89	23.4%
Massachusetts	\$18.98	21.8%	Washington	\$12.16	30.8%
Michigan	\$11.45	31.1%	West Virginia	\$8.38	41.5%
Minnesota	\$11.81	33.4%	Wisconsin	\$10.54	37.6%
Mississippi	\$9.07	38.4%	Wyoming	\$8.94	39.6%
Missouri	\$9.62	36.2%	National Average	\$13.75	26.5%

* 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).

Table 5: State SSI Supplements for People with Disabilities Living Independently - 2006

State	2006 SSI Supplement
Alaska	\$362.00
California*	\$233.00
Colorado	\$25.00
Connecticut	\$168.00
Idaho	\$32.00
Maine	\$10.00
Massachusetts	\$114.39
Michigan	\$14.00
Minnesota	\$81.00
New Hampshire	\$27.00
New Jersey	\$31.25
New York	\$87.00
Oklahoma	\$48.00
Oregon	\$1.70
Pennsylvania	\$27.40
Rhode Island	\$57.35
South Dakota	\$15.00
Vermont	\$52.04
Washington**	\$46.00
Wisconsin	\$83.78
Wyoming	\$10.44

* On 4/1/06 the State of California increased its state supplement from \$226 to \$233.

** Previously, the State of Washington provided two separate state supplements based on where the SSI recipient resided within the state. In 2006, the State provided one supplement amount for the entire state.

Cost-Effectiveness

Helping people with serious and long-term disabilities lead stable and productive lives in the community is not just the right thing to do, it also saves the government money. Numerous studies have documented that providing decent, safe, affordable and accessible housing and support services in the community costs much less than paying for a nursing home bed, or an emergency shelter or a psychiatric hospital stay.⁶

The federal Medicaid budget continues to grow – driven primarily by the high cost of institutional care. HHS programs such as “Money Follows the Person” were created because HHS officials understand that providing Medicaid services and supports in the community is a much more cost effective approach than facility-based models of care. As mentioned earlier, what has been missing from this policy discussion is how people will pay for the housing they need.⁷

Federal officials thus far have elected to ignore this basic math – which shows that to achieve significant cost savings in programs like Medicaid, it is necessary to spend a little more money in the HUD budget for rent subsidies dedicated to people with disabilities. For example, a \$5,000 per year Section 811 rent subsidy used by a person with a disability in a LIHTC rental project could save \$10,000-\$20,000 or more annually in Medicaid funding for that individual after taking into consideration the cost of community-based services and supports.⁸

Conclusion – Using *Priced Out* Data to Make A Difference

Priced Out in 2006 makes it clear that people with disabilities are being left out and left behind when it comes to national housing policy. Despite the powerful civil rights message about community inclusion and community integration

in the Americans with Disabilities Act, this law is an empty promise for the lowest-income people with disabilities as long as they cannot afford decent, safe and affordable housing in the community. Recent federal housing policies, extremely low SSI incomes and rising rents have combined to create the “perfect storm” in terms of the housing crisis experienced by people with disabilities in today’s rental housing market.

TAC and the CCD Housing Task Force urge all advocates in the disability community to use the data in *Priced Out* to support our campaign to create 150,000 new housing opportunities for people with disabilities during the next ten years and to advocate with your Congressional delegation so that these new resources can be provided.

We also urge you to use *Priced Out* data to convince your local and state housing officials to adopt a high priority for people with disabilities with SSI level incomes within their local and state housing policies. Four mandated federal housing plans – The Consolidated Plan, the Public Housing Agency Plan, the Continuum

of Care Plan, and the Qualified Allocation Plan – are prepared at the state and local level and determine how billions of federal housing funds will be spent. Housing advocates can use *Priced Out in 2006* local and state level data included in Appendix A (see page 23) to positively affect these plans and help increase affordable housing opportunities for people with disabilities. See “Using *Priced Out* Information” – which begins on page 17 – to learn more about these housing plans.

Using *Priced Out in 2006*, we must work together to convince our federal, state and local housing officials who control valuable rental subsidy resources that the acute housing problems experienced by people with disabilities with the lowest incomes must be addressed by a bold commitment to end this crisis. As Eunice Kennedy Shriver writes so eloquently in the Foreword of this publication, the disability community has made great strides by working together but we still have much to accomplish. To achieve the goal of true community integration for people with disabilities, we must all make affordable housing our priority!

End Notes

¹ Single individuals receiving SSI may not have assets that exceed \$2,000.

² Some states provide SSI supplements for people with specific types of disabilities and/or people with disabilities residing in certain housing “program” settings such as group homes or licensed board and care facilities. Only those state SSI supplements received by all people with disabilities living in the community are included in the *Priced Out in 2006* study analysis.

³ Gold, Steve. “Congratulations Money Follow the Person Awardees.” Information Bulletin # 188: www.stevegoldada.com.

⁴ The 2005 *State of the States in Developmental Disabilities* report found that 711,000 adults with developmental disabilities were still living in the family home where at least one parent was age 62 years or older.

⁵ The national one-bedroom Housing Wage of \$13.75 was calculated using national Fair Market Rent averages and data from the National Low Income Housing Coalition.

⁶ For more information on these studies, see www.tacinc.org/HH/Louisiana.htm.

⁷ While HHS has offered housing advice and technical assistance to states with “Money Follows the Person” grants, most of the housing resources suggested – such as existing Housing Choice Vouchers or HOME program funding – either have extremely long waiting lists or only provide short-term assistance. Federal rules do not permit Medicaid funds to be used for rental subsidies.

⁸ While the cost of providing Medicaid-funded community-based services can vary greatly from person to person, studies have repeatedly found that the cost of providing housing and supports in the community is considerably less than the cost of facility-based care.





Using *Priced Out* Information

How to Use the Information in *Priced Out in 2006*

The information in *Priced Out in 2006* can be used by advocates to document the housing needs of people with disabilities – including the extreme poverty of people with disabilities receiving SSI benefits. Most importantly, *Priced Out in 2006* can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing without an ongoing rental subsidy and that the housing crisis they face is getting worse each year.

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

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

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

These federally mandated plans control billions of dollars of federal housing funding that can be used

to expand affordable and accessible housing opportunities for people with disabilities.

Consolidated Plan

The Consolidated Plan (ConPlan) is the “master plan” for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (more than \$5.4 billion for FY 2006) that are distributed by HUD directly to all states, most urban counties, and certain “entitlement communities.”

The ConPlan is intended to be a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies, and outlining an action plan for the use of federal housing funds. The ConPlan is the best chance to go on record about the housing crisis facing people with disabilities in the community or state and demand that people with disabilities receive their “fair share” of federal housing funds distributed through the ConPlan process. The information in *Priced Out in 2006* should be provided to the housing officials preparing the ConPlan, and included in the final plan submitted to HUD.

More important than this documentation, however, is the need to convince these housing officials that people with disabilities should be receiving

their “fair share” of federal housing funding distributed through the ConPlan process. The information included in *Priced Out in 2006* can help to begin a dialogue that results in more federal housing funding being directed to assist people with disabilities in local communities. To learn more about how the disability community can use the ConPlan process to influence housing officials, see *Piecing It All Together in Your Community: Playing the Housing Game*, a TAC publication available online at www.tacinc.org.

Public Housing Agency Plan

Public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Section 8 Housing Choice Voucher program funds are used in their communities. Along with this flexibility and control 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 benefits. For more information on the PHA Plan, see *Opening Doors, Issue 8: Affordable Housing in Your Community. What You Need to Know! What You Need to Do!*, a TAC publication available online at www.tacinc.org.

Continuum of Care

HUD’s third housing plan, the Continuum of Care, documents a community’s strategy for addressing homelessness, including a description of what role HUD’s McKinney-Vento Homeless Assistance funds play in that strategy. The HUD McKinney-Vento Homeless Assistance programs have formed the backbone of local efforts intended to address the many needs of homeless individuals and families in states and communities across the nation. Unlike the ConPlan and the PHA Plan, which are required by law, the Continuum of Care was created by HUD as a policy to help coordinate the provision of housing and services to homeless people. 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 plan and application to HUD for Homeless Assistance funds.

As with the other HUD housing plans, Continuum of Care planning presents a valuable opportunity for the disability community to provide input regarding the housing and supportive services needs of people with disabilities who are homeless, including those people who need permanent supportive housing. For more information on the Continuum of Care, see *How to Be A Player in the Continuum of Care*, a TAC publication available online at www.tacinc.org.

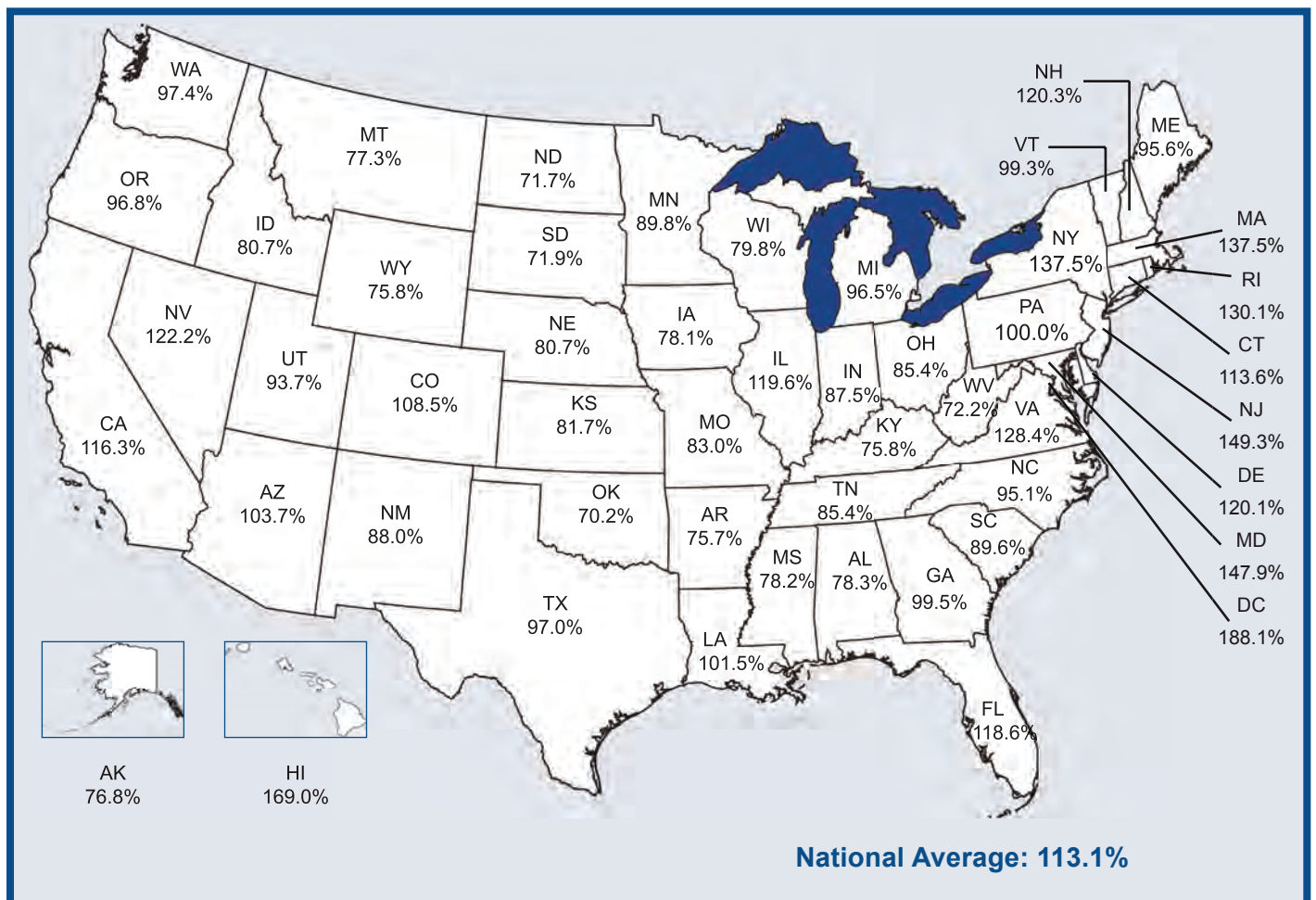
Qualified Allocation Plan

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

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

Some states have additional set-asides within the LIHTC program to encourage the creation of certain types of housing. For example, the North Carolina 2006 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*, a TAC publication available online at www.tacinc.org.

Figure 3: Percent of SSI Needed to Rent a One-Bedroom Housing Unit - 2006



Priced Out in 2006





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:
Non-Elderly People with Disabilities Receiving SSI Benefits in 2005

Appendix D:
Methodology for *Priced Out In 2006* Study

Priced Out in 2006



Appendix A: State and Local Housing Market Area Data

How to Use the Information in Appendix A

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

In 2006, Louisiana had SSI benefits equal to \$603 per month. Statewide, this income was equal to only 21.2 percent of the median income. To rent an efficiency unit, a person with a disability would have to pay 92.2 percent of their SSI benefits and 101.5 percent of the monthly benefits for a one-bedroom unit. The figure also illustrates the relationship between SSI and Housing Wage data.

Within Louisiana's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 61.2 percent of SSI benefits in the Iberville Parish Metropolitan Statistical Area to a high of 138.6 percent in the New Orleans market area.

Housing Affordability Problems in the State of Louisiana - 2006

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Louisiana					
Alexandria	\$603.00	23.0%	64.5%	69.8%	\$8.10
Baton Rouge	\$603.00	18.4%	98.8%	107.6%	\$12.48
Houma/Bayou Cane/Thibodaux	\$603.00	20.9%	71.8%	72.3%	\$8.38
Iberville Parish	\$603.00	24.8%	61.0%	61.2%	\$7.10
Lafayette	\$603.00	19.6%	74.3%	85.2%	\$9.88
Lake Charles	\$603.00	20.3%	69.8%	78.6%	\$9.12
Monroe	\$603.00	21.5%	63.5%	71.8%	\$8.33
New Orleans/Metairie/Kenner	\$603.00	19.8%	125.2%	138.6%	\$16.08
Shreveport/Bossier City	\$603.00	20.9%	72.3%	83.3%	\$9.65
Non-Metropolitan Areas	\$603.00	25.8%	60.7%	64.5%	\$7.48
State Average	\$603.00	21.2%	92.2%	101.5%	\$11.77

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Alabama					
Anniston/Oxford	\$603.00	20.9%	59.5%	65.8%	\$7.63
Auburn/Opelika	\$603.00	18.0%	58.9%	70.3%	\$8.15
Birmingham/Hoover	\$603.00	18.0%	80.8%	89.9%	\$10.42
Chilton County	\$603.00	21.1%	51.4%	71.1%	\$8.25
Columbus*	\$603.00	21.2%	78.4%	82.6%	\$9.58
Decatur	\$603.00	19.2%	65.2%	73.1%	\$8.48
Dothan	\$603.00	21.0%	58.0%	68.3%	\$7.92
Florence/Muscle Shoals	\$603.00	20.7%	68.8%	69.2%	\$8.02
Gadsden	\$603.00	21.8%	54.4%	68.8%	\$7.98
Henry County	\$603.00	21.7%	49.1%	67.7%	\$7.85
Huntsville	\$603.00	15.9%	72.3%	78.6%	\$9.12
Mobile	\$603.00	20.9%	81.1%	86.7%	\$10.06
Montgomery	\$603.00	18.5%	77.6%	91.7%	\$10.63
Tuscaloosa	\$603.00	19.5%	67.5%	78.1%	\$9.06
Walker County	\$603.00	22.9%	64.2%	64.3%	\$7.46
Non-Metropolitan Areas	\$603.00	22.9%	60.5%	67.2%	\$7.80
State Average	\$603.00	20.1%	70.1%	78.3%	\$9.08
Alaska					
Anchorage	\$965.00	21.0%	68.4%	77.8%	\$14.44
Fairbanks	\$965.00	23.6%	57.8%	69.6%	\$12.92
Matanuska/Susitna Borough	\$965.00	23.5%	55.5%	64.8%	\$12.02
Non-Metropolitan Areas	\$965.00	24.3%	68.1%	81.1%	\$15.04
State Average	\$965.00	22.7%	65.9%	76.8%	\$14.26
Arizona					
Flagstaff	\$603.00	19.1%	115.9%	137.8%	\$15.98
Phoenix/Mesa/Scottsdale	\$603.00	17.2%	91.7%	107.5%	\$12.46
Prescott	\$603.00	21.4%	94.7%	97.7%	\$11.33
Tucson	\$603.00	19.7%	83.4%	98.0%	\$11.37
Yuma	\$603.00	25.1%	81.8%	96.5%	\$11.19
Non-Metropolitan Areas	\$603.00	25.2%	76.8%	85.4%	\$9.91
State Average	\$603.00	18.8%	89.1%	103.7%	\$12.03
Arkansas					
Fayetteville/Springdale/Rogers	\$603.00	19.9%	72.5%	76.5%	\$8.87
Fort Smith*	\$603.00	22.9%	57.9%	65.7%	\$7.62
Franklin County	\$603.00	24.3%	51.2%	66.8%	\$7.75
Grant County	\$603.00	21.3%	64.0%	65.8%	\$7.63
Hot Springs	\$603.00	23.4%	61.9%	76.6%	\$8.88
Jonesboro	\$603.00	22.3%	72.1%	75.1%	\$8.71
Little Rock/North Little Rock	\$603.00	18.7%	80.3%	91.4%	\$10.60
Memphis*	\$603.00	18.0%	90.9%	98.8%	\$11.46
Pine Bluff	\$603.00	22.7%	61.0%	72.5%	\$8.40
Poinsett County	\$603.00	25.8%	51.1%	66.2%	\$7.67
Texarkana*	\$603.00	22.2%	72.8%	73.5%	\$8.52
Non-Metropolitan Areas	\$603.00	25.8%	60.6%	66.6%	\$7.72
State Average	\$603.00	22.8%	68.1%	75.7%	\$8.78

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
California					
Bakersfield	\$836.00	28.2%	60.2%	64.8%	\$10.42
Chico	\$836.00	28.2%	58.5%	69.6%	\$11.19
El Centro	\$836.00	28.2%	58.4%	65.9%	\$10.60
Fresno	\$836.00	28.2%	66.7%	73.6%	\$11.83
Hanford/Corcoran	\$836.00	28.2%	61.2%	65.2%	\$10.48
Los Angeles/Long Beach	\$836.00	20.7%	100.8%	121.5%	\$19.54
Madera	\$836.00	28.2%	61.4%	64.5%	\$10.37
Merced	\$836.00	28.2%	56.7%	64.7%	\$10.40
Modesto	\$836.00	26.3%	69.9%	77.2%	\$12.40
Napa	\$836.00	19.1%	91.4%	102.4%	\$16.46
Oakland/Fremont	\$836.00	17.1%	104.5%	126.2%	\$20.29
Orange County	\$836.00	17.7%	131.9%	148.1%	\$23.81
Oxnard/Thousand Oaks/Ventura	\$836.00	17.8%	125.2%	138.3%	\$22.23
Redding	\$836.00	28.2%	57.4%	66.9%	\$10.75
Riverside/San Bernardino/Ontario	\$836.00	24.9%	91.5%	99.9%	\$16.06
Sacramento/Arden-Arcade/Roseville	\$836.00	21.9%	85.5%	97.2%	\$15.63
Salinas	\$836.00	23.0%	102.4%	115.2%	\$18.52
San Benito County	\$836.00	19.3%	74.0%	100.2%	\$16.12
San Diego/Carlsbad/San Marcos	\$836.00	20.8%	104.1%	118.8%	\$19.10
San Francisco	\$836.00	12.7%	120.6%	148.2%	\$23.83
San Jose/Sunnyvale/Santa Clara	\$836.00	13.5%	110.3%	127.8%	\$20.54
San Luis Obispo/Paso Robles	\$836.00	22.4%	79.3%	93.8%	\$15.08
Santa Barbara/Santa Maria	\$836.00	21.8%	102.4%	114.4%	\$18.38
Santa Cruz/Watsonville	\$836.00	18.2%	105.6%	124.6%	\$20.04
Santa Rosa/Petaluma	\$836.00	19.1%	90.7%	110.4%	\$17.75
Stockton	\$836.00	25.1%	74.5%	84.9%	\$13.65
Vallejo/Fairfield	\$836.00	19.4%	96.7%	103.9%	\$16.71
Visalia/Porterville	\$836.00	28.2%	59.6%	66.5%	\$10.69
Yolo	\$836.00	23.2%	84.1%	89.0%	\$14.31
Yuba City	\$836.00	28.2%	54.1%	61.0%	\$9.81
Non-Metropolitan Areas	\$836.00	28.2%	58.7%	67.7%	\$10.89
State Average	\$836.00	22.4%	99.5%	116.3%	\$18.69
Colorado					
Boulder	\$628.00	12.4%	114.0%	132.2%	\$15.96
Colorado Springs	\$628.00	17.0%	88.2%	99.0%	\$11.96
Denver/Aurora	\$628.00	15.0%	100.3%	114.3%	\$13.81
Fort Collins/Loveland	\$628.00	15.6%	87.9%	105.4%	\$12.73
Grand Junction	\$628.00	20.0%	79.6%	79.8%	\$9.63
Greeley	\$628.00	18.5%	84.7%	89.8%	\$10.85
Pueblo	\$628.00	20.0%	75.0%	79.0%	\$9.54
Teller County	\$628.00	16.0%	92.4%	108.1%	\$13.06
Non-Metropolitan Areas	\$628.00	20.0%	85.8%	99.5%	\$12.02
State Average	\$628.00	16.5%	95.3%	108.5%	\$13.10

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Connecticut					
Bridgeport	\$771.00	16.6%	86.3%	111.4%	\$16.52
Colchester/Lebanon	\$771.00	15.4%	87.8%	103.1%	\$15.29
Danbury	\$771.00	13.9%	106.6%	129.4%	\$19.19
Hartford/West Hartford/East Hartford	\$771.00	16.5%	91.2%	109.2%	\$16.19
Milford/Ansonia/Seymour	\$771.00	16.2%	104.2%	120.9%	\$17.92
New Haven/Meriden	\$771.00	17.3%	100.8%	114.4%	\$16.96
Norwich/New London	\$771.00	17.4%	80.9%	96.0%	\$14.23
Southern Middlesex County	\$771.00	14.2%	100.9%	106.4%	\$15.77
Stamford/Norwalk	\$771.00	11.4%	135.7%	165.2%	\$24.50
Waterbury	\$771.00	17.4%	69.5%	90.0%	\$13.35
Non-Metropolitan Areas	\$771.00	17.4%	73.1%	92.5%	\$13.72
State Average	\$771.00	16.3%	94.5%	113.6%	\$16.84
Delaware					
Dover	\$603.00	18.2%	97.5%	106.1%	\$12.31
Philadelphia/Camden/Wilmington*	\$603.00	14.3%	112.1%	128.2%	\$14.87
Non-Metropolitan Areas	\$603.00	18.8%	90.7%	98.7%	\$11.44
State Average	\$603.00	15.3%	106.5%	120.1%	\$13.93
District of Columbia					
Washington/Arlington/Alexandria*	\$603.00	11.4%	165.0%	188.1%	\$21.81
State Average	\$603.00	11.4%	165.0%	188.1%	\$21.81
Florida					
Baker County	\$603.00	19.7%	55.9%	77.4%	\$8.98
Cape Coral/Fort Myers	\$603.00	18.5%	102.0%	110.3%	\$12.79
Deltona/Daytona Beach/Ormond Beach	\$603.00	20.6%	83.3%	97.3%	\$11.29
Fort Lauderdale	\$603.00	17.1%	130.0%	145.4%	\$16.87
Fort Walton Beach/Crestview/Destin	\$603.00	17.9%	82.3%	96.4%	\$11.17
Gainesville	\$603.00	18.9%	85.9%	94.9%	\$11.00
Jacksonville	\$603.00	17.1%	97.5%	110.9%	\$12.87
Lakeland	\$603.00	20.9%	77.4%	85.6%	\$9.92
Miami/Miami Beach/Kendall	\$603.00	18.5%	122.9%	139.1%	\$16.13
Naples/Marco Island	\$603.00	14.8%	115.1%	132.0%	\$15.31
Ocala	\$603.00	23.0%	82.1%	84.6%	\$9.81
Orlando/Kissimmee	\$603.00	18.0%	108.6%	118.1%	\$13.69
Palm Bay/Melbourne/Titusville	\$603.00	18.0%	80.9%	99.0%	\$11.48
Panama City/Lynn Haven	\$603.00	20.0%	84.9%	89.6%	\$10.38
Pensacola/Ferry Pass/Brent	\$603.00	19.9%	82.6%	89.9%	\$10.42
Port St. Lucie/Fort Pierce	\$603.00	18.9%	95.9%	96.0%	\$11.13
Punta Gorda	\$603.00	20.3%	85.6%	89.6%	\$10.38
Sarasota/Bradenton/Venice	\$603.00	17.7%	107.8%	118.1%	\$13.69
Sebastian/Vero Beach	\$603.00	18.6%	79.1%	95.4%	\$11.06
Tallahassee	\$603.00	17.6%	86.4%	96.0%	\$11.13
Tampa/St. Petersburg/Clearwater	\$603.00	19.0%	101.0%	112.1%	\$13.00
Wakulla County	\$603.00	20.2%	81.3%	88.2%	\$10.23
West Palm Beach/Boca Raton	\$603.00	16.0%	126.7%	148.4%	\$17.21
Non-Metropolitan Areas	\$603.00	23.4%	78.2%	88.2%	\$10.22
State Average	\$603.00	18.9%	105.9%	118.6%	\$13.76

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Georgia					
Albany	\$603.00	21.4%	73.6%	78.8%	\$9.13
Athens/Clarke County	\$603.00	19.0%	79.1%	87.9%	\$10.19
Atlanta/Sandy Springs/Marietta	\$603.00	14.5%	107.3%	116.1%	\$13.46
Augusta/Richmond County*	\$603.00	19.3%	79.6%	86.4%	\$10.02
Brunswick	\$603.00	18.5%	74.3%	80.8%	\$9.37
Butts County	\$603.00	19.4%	58.7%	78.4%	\$9.10
Chattanooga*	\$603.00	19.7%	80.9%	85.6%	\$9.92
Columbus*	\$603.00	21.2%	78.4%	82.6%	\$9.58
Dalton	\$603.00	19.6%	75.5%	81.9%	\$9.50
Gainesville	\$603.00	17.4%	103.5%	108.5%	\$12.58
Haralson County	\$603.00	22.3%	65.7%	68.8%	\$7.98
Hinesville/Fort Stewart	\$603.00	22.3%	74.8%	81.1%	\$9.40
Lamar County	\$603.00	20.0%	68.3%	68.7%	\$7.96
Long County	\$603.00	22.3%	66.7%	72.5%	\$8.40
Macon	\$603.00	18.8%	77.6%	84.1%	\$9.75
Meriwether County	\$603.00	22.3%	67.2%	67.8%	\$7.87
Monroe County	\$603.00	18.8%	75.0%	81.6%	\$9.46
Murray County	\$603.00	20.8%	70.8%	76.6%	\$8.88
Rome	\$603.00	20.6%	71.3%	72.6%	\$8.42
Savannah	\$603.00	18.5%	96.7%	104.6%	\$12.13
Valdosta	\$603.00	21.0%	76.6%	76.8%	\$8.90
Warner Robins	\$603.00	17.6%	84.7%	86.2%	\$10.00
Non-Metropolitan Areas	\$603.00	22.3%	65.7%	72.1%	\$8.36
State Average	\$603.00	17.7%	92.0%	99.5%	\$11.53
Hawaii					
Honolulu	\$603.00	14.5%	147.3%	175.5%	\$20.35
Non-Metropolitan Areas	\$603.00	17.3%	131.5%	150.3%	\$17.43
State Average	\$603.00	15.3%	143.2%	169.0%	\$19.59
Idaho					
Boise City/Nampa	\$635.00	18.9%	78.3%	92.8%	\$11.33
Coeur d'Alene	\$635.00	21.7%	78.3%	84.6%	\$10.33
Gem County	\$635.00	22.8%	68.5%	83.0%	\$10.13
Idaho Falls	\$635.00	19.2%	66.6%	70.1%	\$8.56
Lewiston*	\$635.00	21.1%	69.0%	71.7%	\$8.75
Logan*	\$635.00	21.8%	71.8%	77.5%	\$9.46
Pocatello	\$635.00	21.0%	57.3%	66.6%	\$8.13
Non-Metropolitan Areas	\$635.00	22.8%	66.8%	73.6%	\$8.99
State Average	\$635.00	21.4%	71.4%	80.7%	\$9.86

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Illinois					
Bloomington/Normal	\$603.00	14.1%	76.6%	84.6%	\$9.81
Bond County	\$603.00	18.6%	60.7%	64.8%	\$7.52
Champaign/Urbana	\$603.00	16.5%	73.3%	89.2%	\$10.35
Chicago/Naperville/Joliet	\$603.00	13.7%	120.6%	138.0%	\$16.00
Danville	\$603.00	19.8%	58.0%	69.5%	\$8.06
Davenport/Moline/Rock Island*	\$603.00	17.2%	70.0%	77.9%	\$9.04
Decatur	\$603.00	18.3%	60.4%	71.8%	\$8.33
DeKalb County	\$603.00	14.9%	86.7%	98.0%	\$11.37
Grundy County	\$603.00	14.2%	87.1%	102.2%	\$11.85
Kankakee/Bradley	\$603.00	17.6%	81.4%	88.6%	\$10.27
Kendall County	\$603.00	13.7%	125.5%	125.7%	\$14.58
Macoupin County	\$603.00	20.0%	69.8%	70.0%	\$8.12
Peoria	\$603.00	16.6%	68.0%	80.4%	\$9.33
Rockford	\$603.00	16.3%	73.8%	83.1%	\$9.63
Springfield	\$603.00	15.9%	65.0%	76.5%	\$8.87
St. Louis*	\$603.00	15.7%	82.4%	89.4%	\$10.37
Non-Metropolitan Areas	\$603.00	19.8%	61.3%	70.2%	\$8.14
State Average	\$603.00	15.5%	104.6%	119.6%	\$13.86
Indiana					
Anderson	\$603.00	16.1%	83.3%	83.4%	\$9.67
Bloomington	\$603.00	17.5%	78.4%	90.9%	\$10.54
Carroll County	\$603.00	17.5%	60.7%	71.3%	\$8.27
Cincinnati/Middleton*	\$603.00	16.0%	72.3%	85.6%	\$9.92
Columbus	\$603.00	17.0%	96.5%	96.7%	\$11.21
Elkhart/Goshen	\$603.00	17.4%	79.4%	88.6%	\$10.27
Evansville*	\$603.00	18.2%	64.0%	74.6%	\$8.65
Fort Wayne	\$603.00	16.9%	76.1%	80.9%	\$9.38
Gary	\$603.00	16.8%	82.4%	102.7%	\$11.90
Gibson County	\$603.00	17.8%	72.1%	72.3%	\$8.38
Greene County	\$603.00	19.3%	66.8%	67.0%	\$7.77
Indianapolis	\$603.00	15.9%	83.6%	96.8%	\$11.23
Jasper County	\$603.00	17.3%	82.8%	82.9%	\$9.62
Kokomo	\$603.00	16.6%	80.1%	81.1%	\$9.40
Lafayette	\$603.00	17.3%	79.6%	94.0%	\$10.90
Louisville*	\$603.00	17.6%	70.6%	81.6%	\$9.46
Michigan City/La Porte	\$603.00	17.7%	69.0%	79.8%	\$9.25
Muncie	\$603.00	19.3%	82.6%	84.4%	\$9.79
Owen County	\$603.00	19.3%	73.8%	74.1%	\$8.60
Putnam County	\$603.00	18.9%	83.1%	83.3%	\$9.65
South Bend/Mishawaka	\$603.00	17.9%	79.3%	88.2%	\$10.23
Sullivan County	\$603.00	19.3%	55.7%	65.3%	\$7.58
Terre Haute	\$603.00	19.3%	61.4%	70.0%	\$8.12
Washington County	\$603.00	19.6%	65.5%	73.3%	\$8.50
Non-Metropolitan Areas	\$603.00	19.3%	67.8%	74.7%	\$8.66
State Average	\$603.00	17.6%	77.0%	87.5%	\$10.15

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State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Iowa					
Ames	\$603.00	15.4%	86.7%	91.5%	\$10.62
Benton County	\$603.00	17.1%	55.2%	65.2%	\$7.56
Bremer County	\$603.00	17.0%	56.1%	69.0%	\$8.00
Cedar Rapids	\$603.00	15.3%	66.0%	76.9%	\$8.92
Davenport/Moline/Rock Island*	\$603.00	17.2%	70.0%	77.9%	\$9.04
Des Moines/West Des Moines	\$603.00	15.2%	78.4%	93.7%	\$10.87
Dubuque	\$603.00	17.6%	63.5%	68.3%	\$7.92
Iowa City	\$603.00	14.2%	75.3%	89.7%	\$10.40
Jones County	\$603.00	19.3%	70.8%	71.0%	\$8.23
Omaha/Council Bluffs*	\$603.00	15.5%	79.8%	90.7%	\$10.52
Sioux City*	\$603.00	18.6%	66.2%	77.8%	\$9.02
Washington County	\$603.00	18.7%	56.2%	67.7%	\$7.85
Waterloo/Cedar Falls	\$603.00	18.0%	63.8%	78.4%	\$9.10
Non-Metropolitan Areas	\$603.00	19.3%	62.5%	69.1%	\$8.01
State Average	\$603.00	17.9%	68.5%	78.1%	\$9.06
Kansas					
Franklin Count	\$603.00	19.1%	72.3%	72.5%	\$8.40
Kansas City*	\$603.00	15.1%	85.9%	103.2%	\$11.96
Lawrence	\$603.00	16.0%	82.8%	85.1%	\$9.87
St. Joseph*	\$603.00	19.8%	56.9%	70.3%	\$8.15
Sumner County	\$603.00	18.6%	54.9%	64.7%	\$7.50
Topeka	\$603.00	17.1%	72.8%	79.3%	\$9.19
Wichita	\$603.00	16.9%	69.7%	77.9%	\$9.04
Non-Metropolitan Areas	\$603.00	20.8%	63.7%	69.9%	\$8.10
State Average	\$603.00	17.4%	72.5%	81.7%	\$9.47
Kentucky					
Bowling Green	\$603.00	19.9%	67.5%	80.6%	\$9.35
Cincinnati/Middleton*	\$603.00	16.0%	72.3%	85.6%	\$9.92
Clarksville*	\$603.00	21.6%	80.4%	83.7%	\$9.71
Elizabethtown	\$603.00	20.2%	62.5%	69.7%	\$8.08
Evansville*	\$603.00	18.2%	64.0%	74.6%	\$8.65
Grant County	\$603.00	19.9%	67.0%	80.8%	\$9.37
Huntington/Ashland*	\$603.00	22.4%	60.5%	71.6%	\$8.31
Lexington/Fayette	\$603.00	16.7%	72.5%	87.1%	\$10.10
Louisville*	\$603.00	17.6%	70.6%	81.6%	\$9.46
Meade County	\$603.00	21.6%	68.7%	68.8%	\$7.98
Nelson County	\$603.00	19.2%	58.9%	71.0%	\$8.23
Owensboro	\$603.00	19.3%	60.5%	67.3%	\$7.81
Shelby County	\$603.00	17.6%	82.4%	82.6%	\$9.58
Non-Metropolitan Areas	\$603.00	25.8%	59.8%	65.9%	\$7.64
State Average	\$603.00	21.1%	66.4%	75.8%	\$8.79

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State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Louisiana					
Alexandria	\$603.00	23.0%	64.5%	69.8%	\$8.10
Baton Rouge	\$603.00	18.4%	98.8%	107.6%	\$12.48
Houma/Bayou Cane/Thibodaux	\$603.00	20.9%	71.8%	72.3%	\$8.38
Iberville Parish	\$603.00	24.8%	61.0%	61.2%	\$7.10
Lafayette	\$603.00	19.6%	74.3%	85.2%	\$9.88
Lake Charles	\$603.00	20.3%	69.8%	78.6%	\$9.12
Monroe	\$603.00	21.5%	63.5%	71.8%	\$8.33
New Orleans/Metairie/Kenner	\$603.00	19.8%	125.2%	138.6%	\$16.08
Shreveport/Bossier City	\$603.00	20.9%	72.3%	83.3%	\$9.65
Non-Metropolitan Areas	\$603.00	25.8%	60.7%	64.5%	\$7.48
State Average	\$603.00	21.2%	92.2%	101.5%	\$11.77
Maine					
Bangor	\$613.00	19.4%	77.2%	90.0%	\$10.62
Cumberland County	\$613.00	18.2%	81.9%	97.9%	\$11.54
Lewiston/Auburn	\$613.00	19.3%	63.5%	79.6%	\$9.38
Penobscot County	\$613.00	21.3%	78.5%	78.6%	\$9.27
Portland	\$613.00	15.4%	104.1%	123.5%	\$14.56
Sagadahoc County	\$613.00	17.1%	98.7%	98.7%	\$11.63
York County	\$613.00	17.3%	90.2%	93.8%	\$11.06
York/Kittery/South Berwick	\$613.00	14.3%	134.6%	135.4%	\$15.96
Non-Metropolitan Areas	\$613.00	21.3%	69.4%	82.6%	\$9.74
State Average	\$613.00	18.9%	82.6%	95.6%	\$11.27
Maryland					
Baltimore/Towson	\$603.00	14.2%	115.1%	130.0%	\$15.08
Columbia	\$603.00	N/A**	185.9%	193.2%	\$22.40
Cumberland*	\$603.00	16.8%	60.5%	73.3%	\$8.50
Hagerstown	\$603.00	16.8%	76.1%	87.2%	\$10.12
Philadelphia/Camden/Wilmington*	\$603.00	14.3%	112.1%	128.2%	\$14.87
Salisbury	\$603.00	16.8%	74.1%	92.2%	\$10.69
Somerset County	\$603.00	16.8%	73.0%	77.8%	\$9.02
Washington/Arlington/Alexandria*	\$603.00	11.4%	165.0%	188.1%	\$21.81
Non-Metropolitan Areas	\$603.00	16.8%	92.8%	97.8%	\$11.34
State Average	\$603.00	13.6%	130.5%	147.9%	\$17.16
Massachusetts					
Barnstable Town	\$717.39	17.1%	90.7%	106.2%	\$14.65
Berkshire County	\$717.39	17.1%	71.9%	80.7%	\$11.13
Boston/Cambridge/Quincy*	\$717.39	14.6%	152.9%	162.3%	\$22.38
Brockton	\$717.39	16.7%	121.0%	126.0%	\$17.38
Eastern Worcester County	\$717.39	13.4%	104.7%	117.1%	\$16.15
Easton/Raynham	\$717.39	13.1%	122.1%	161.7%	\$22.31
Fitchburg/Leominster	\$717.39	17.1%	81.4%	93.5%	\$12.90
Franklin County	\$717.39	17.1%	69.0%	80.6%	\$11.12
Lawrence*	\$717.39	15.7%	97.4%	123.9%	\$17.10

* 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 Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Massachusetts (cont.)					
Lowell	\$717.39	15.1%	106.1%	127.0%	\$17.52
New Bedford	\$717.39	16.8%	75.1%	96.3%	\$13.29
Pittsfield	\$717.39	17.1%	67.9%	79.3%	\$10.94
Providence/Fall River*	\$717.39	16.8%	110.8%	121.1%	\$16.71
Springfield	\$717.39	17.1%	77.5%	92.1%	\$12.71
Taunton/Mansfield/Norton	\$717.39	14.9%	94.4%	119.0%	\$16.42
Western Worcester County	\$717.39	17.1%	57.8%	79.5%	\$10.96
Worcester	\$717.39	17.1%	88.5%	101.9%	\$14.06
Non-Metropolitan Areas	\$717.39	17.2%	116.5%	154.1%	\$21.26
State Average	\$717.39	16.2%	125.4%	137.5%	\$18.98
Michigan					
Ann Arbor	\$617.00	12.8%	111.0%	124.5%	\$14.77
Barry County	\$617.00	17.5%	61.4%	77.5%	\$9.19
Battle Creek	\$617.00	18.2%	70.3%	80.7%	\$9.58
Bay City	\$617.00	18.9%	65.2%	72.8%	\$8.63
Cass County	\$617.00	19.5%	68.6%	78.4%	\$9.31
Detroit/Warren/Livonia	\$617.00	15.1%	94.3%	107.5%	\$12.75
Flint	\$617.00	18.3%	83.0%	87.7%	\$10.40
Grand Rapids/Wyoming	\$617.00	17.1%	88.2%	94.2%	\$11.17
Holland/Grand Haven	\$617.00	15.1%	89.0%	90.3%	\$10.71
Ionia County	\$617.00	18.0%	65.5%	76.0%	\$9.02
Jackson	\$617.00	17.9%	73.7%	82.3%	\$9.77
Kalamazoo/Portage	\$617.00	17.5%	78.8%	84.0%	\$9.96
Lansing/East Lansing	\$617.00	16.3%	81.8%	89.0%	\$10.56
Livingston County	\$617.00	12.0%	111.8%	118.0%	\$14.00
Monroe	\$617.00	15.1%	100.0%	100.3%	\$11.90
Muskegon/Norton Shores	\$617.00	17.1%	65.6%	68.6%	\$8.13
Newaygo County	\$617.00	20.7%	72.1%	76.2%	\$9.04
Niles/Benton Harbor	\$617.00	19.2%	69.2%	77.6%	\$9.21
Saginaw/Saginaw Township North	\$617.00	19.0%	68.2%	78.1%	\$9.27
Non-Metropolitan Areas	\$617.00	20.7%	66.3%	75.5%	\$8.96
State Average	\$617.00	17.0%	86.3%	96.5%	\$11.45
Minnesota					
Duluth*	\$684.00	21.0%	52.8%	64.3%	\$8.46
Fargo*	\$684.00	18.0%	56.1%	66.7%	\$8.77
Grand Forks*	\$684.00	20.2%	54.7%	68.6%	\$9.02
La Crosse*	\$684.00	19.8%	54.1%	63.3%	\$8.33
Minneapolis/St. Paul/Bloomington*	\$684.00	14.9%	87.7%	103.4%	\$13.60
Rochester	\$684.00	15.8%	78.4%	83.6%	\$11.00
St. Cloud	\$684.00	19.0%	64.5%	71.1%	\$9.35
Wabasha County	\$684.00	19.3%	53.8%	59.9%	\$7.88
Non-Metropolitan Areas	\$684.00	21.3%	56.6%	64.7%	\$8.52
State Average	\$684.00	17.2%	76.9%	89.8%	\$11.81

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Mississippi					
Gulfport/Biloxi	\$603.00	22.1%	85.7%	90.9%	\$10.54
Hattiesburg	\$603.00	24.0%	67.2%	76.5%	\$8.87
Jackson	\$603.00	19.5%	80.8%	91.2%	\$10.58
Marshall County	\$603.00	23.7%	50.9%	63.5%	\$7.37
Memphis*	\$603.00	18.0%	90.9%	98.8%	\$11.46
Pascagoula	\$603.00	21.4%	73.8%	84.4%	\$9.79
Simpson County	\$603.00	28.3%	65.0%	68.5%	\$7.94
Tate County	\$603.00	22.5%	61.4%	71.1%	\$8.25
Tunica County	\$603.00	23.7%	67.0%	80.6%	\$9.35
Non-Metropolitan Areas	\$603.00	28.3%	62.5%	70.6%	\$8.18
State Average	\$603.00	25.4%	69.8%	78.2%	\$9.07
Missouri					
Bates County	\$603.00	22.7%	51.6%	60.7%	\$7.04
Calloway County	\$603.00	16.0%	67.3%	68.0%	\$7.88
Columbia	\$603.00	16.7%	65.0%	77.8%	\$9.02
Dallas County	\$603.00	23.0%	51.6%	67.0%	\$7.77
Jefferson City	\$603.00	16.0%	60.5%	66.7%	\$7.73
Joplin	\$603.00	21.6%	56.4%	67.7%	\$7.85
Kansas City*	\$603.00	15.1%	85.9%	103.2%	\$11.96
McDonald County	\$603.00	23.3%	63.0%	63.2%	\$7.33
Moniteau County	\$603.00	19.7%	51.9%	60.7%	\$7.04
Polk County	\$603.00	23.0%	51.6%	60.4%	\$7.00
Springfield	\$603.00	20.1%	59.4%	70.0%	\$8.12
St. Joseph*	\$603.00	19.8%	56.9%	70.3%	\$8.15
St. Louis*	\$603.00	15.7%	82.4%	89.4%	\$10.37
Washington County	\$603.00	23.0%	60.7%	70.6%	\$8.19
Non-Metropolitan Areas	\$603.00	23.1%	61.3%	66.0%	\$7.65
State Average	\$603.00	18.1%	73.7%	83.0%	\$9.62
Montana					
Billings	\$603.00	19.2%	64.5%	76.6%	\$8.88
Great Falls	\$603.00	21.6%	59.0%	71.1%	\$8.25
Missoula	\$603.00	19.1%	76.3%	87.7%	\$10.17
Non-Metropolitan Areas	\$603.00	22.0%	66.7%	76.3%	\$8.85
State Average	\$603.00	21.3%	66.8%	77.3%	\$8.97
Nebraska					
Lincoln	\$603.00	15.6%	71.3%	80.1%	\$9.29
Omaha/Council Bluffs*	\$603.00	15.5%	79.8%	90.7%	\$10.52
Saunders County	\$603.00	16.9%	82.3%	82.6%	\$9.58
Seward County	\$603.00	16.2%	55.6%	68.7%	\$7.96
Sioux City*	\$603.00	18.6%	66.2%	77.8%	\$9.02
Non-Metropolitan Areas	\$603.00	20.1%	67.4%	71.7%	\$8.32
State Average	\$603.00	17.4%	72.9%	80.7%	\$9.36

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Nevada					
Carson City	\$603.00	17.2%	90.7%	109.3%	\$12.67
Las Vegas/Paradise	\$603.00	17.5%	106.6%	125.0%	\$14.50
Reno/Sparks	\$603.00	16.2%	102.3%	122.2%	\$14.17
Non-Metropolitan Areas	\$603.00	17.5%	86.3%	99.9%	\$11.59
State Average	\$603.00	17.4%	103.8%	122.2%	\$14.17
New Hampshire					
Boston/Cambridge/Quincy*	\$630.00	12.8%	174.1%	184.8%	\$22.38
Hillsborough County	\$630.00	15.3%	98.9%	100.5%	\$12.17
Lawrence*	\$630.00	13.8%	111.0%	141.1%	\$17.10
Manchester	\$630.00	14.1%	108.3%	132.9%	\$16.10
Nashua	\$630.00	12.9%	120.6%	141.9%	\$17.19
Portsmouth/Rochester	\$630.00	15.0%	106.5%	125.7%	\$15.23
Western Rockingham County	\$630.00	12.6%	134.9%	135.1%	\$16.37
Non-Metropolitan Areas	\$630.00	17.2%	84.5%	97.1%	\$11.76
State Average	\$630.00	15.2%	102.1%	120.3%	\$14.58
New Jersey					
Atlantic City	\$634.25	16.9%	115.7%	127.4%	\$15.54
Bergen/Passaic	\$634.25	12.4%	146.2%	163.5%	\$19.94
Jersey City	\$634.25	17.0%	147.6%	155.9%	\$19.02
Middlesex/Somerset/Hunterdon	\$634.25	11.4%	162.6%	168.4%	\$20.54
Monmouth/Ocean	\$634.25	13.3%	130.9%	151.0%	\$18.42
Newark	\$634.25	12.9%	120.0%	146.6%	\$17.88
Ocean City	\$634.25	17.0%	102.5%	104.5%	\$12.75
Philadelphia/Camden/Wilmington*	\$634.25	15.1%	106.6%	121.9%	\$14.87
Trenton/Ewing	\$634.25	12.7%	123.6%	142.2%	\$17.35
Vineland/Millville/Bridgeton	\$634.25	19.3%	110.8%	111.3%	\$13.58
Warren County	\$634.25	13.2%	126.4%	141.6%	\$17.27
State Average	\$634.25	13.4%	132.8%	149.3%	\$18.21
New Mexico					
Albuquerque	\$603.00	19.1%	83.3%	98.0%	\$11.37
Farmington	\$603.00	23.4%	74.3%	78.6%	\$9.12
Las Cruces	\$603.00	26.4%	71.8%	77.4%	\$8.98
Santa Fe	\$603.00	15.7%	95.9%	118.9%	\$13.79
Non-Metropolitan Areas	\$603.00	26.4%	64.8%	71.5%	\$8.30
State Average	\$603.00	22.4%	76.6%	88.0%	\$10.20
New York					
Albany/Schenectady/Troy	\$690.00	17.9%	86.1%	89.3%	\$11.85
Binghamton	\$690.00	21.8%	69.3%	69.6%	\$9.23
Buffalo/Niagara Falls	\$690.00	20.3%	74.2%	74.3%	\$9.87
Elmira	\$690.00	22.6%	75.9%	76.1%	\$10.10
Glens Falls	\$690.00	22.0%	72.2%	76.2%	\$10.12
Ithaca	\$690.00	18.6%	93.0%	95.7%	\$12.69

(New York data continued on next page)

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
New York (cont.)					
Kingston	\$690.00	19.3%	89.9%	97.4%	\$12.92
Nassau/Suffolk	\$690.00	13.0%	144.1%	166.5%	\$22.10
New York	\$690.00	16.7%	143.2%	154.9%	\$20.56
Poughkeepsie/Newburgh/Middletown	\$690.00	16.1%	106.8%	125.5%	\$16.65
Rochester	\$690.00	18.4%	74.1%	81.7%	\$10.85
Syracuse	\$690.00	19.9%	73.9%	74.1%	\$9.83
Utica/Rome	\$690.00	22.5%	71.6%	71.7%	\$9.52
Westchester County	\$690.00	12.2%	145.8%	173.9%	\$23.08
Non-Metropolitan Areas	\$690.00	23.7%	71.5%	73.2%	\$9.71
State Average	\$690.00	19.2%	126.6%	137.5%	\$18.24
North Carolina					
Anson County	\$603.00	21.9%	71.6%	76.9%	\$8.92
Asheville	\$603.00	20.5%	77.1%	90.0%	\$10.44
Burlington	\$603.00	18.4%	96.2%	99.7%	\$11.56
Charlotte/Gastonia/Concord*	\$603.00	16.0%	97.5%	105.6%	\$12.25
Durham	\$603.00	14.5%	84.7%	116.1%	\$13.46
Fayetteville	\$603.00	21.7%	84.1%	90.9%	\$10.54
Goldsboro	\$603.00	21.9%	65.0%	77.1%	\$8.94
Greene County	\$603.00	21.9%	71.5%	71.6%	\$8.31
Greensboro/High Point	\$603.00	18.3%	91.9%	104.8%	\$12.15
Greenville	\$603.00	20.7%	75.1%	77.9%	\$9.04
Haywood County	\$603.00	21.9%	73.3%	73.5%	\$8.52
Hickory/Lenoir/Morganton	\$603.00	20.0%	75.8%	79.6%	\$9.23
Hoke County	\$603.00	21.9%	77.9%	84.6%	\$9.81
Jacksonville	\$603.00	21.9%	76.8%	82.3%	\$9.54
Pender County	\$603.00	21.5%	76.9%	77.3%	\$8.96
Person County	\$603.00	19.9%	75.6%	75.8%	\$8.79
Raleigh/Cary	\$603.00	14.4%	113.1%	126.7%	\$14.69
Rockingham County	\$603.00	21.8%	70.6%	74.8%	\$8.67
Rocky Mount	\$603.00	21.2%	64.8%	78.3%	\$9.08
Virginia Beach/Norfolk/Newport News*	\$603.00	17.1%	116.1%	121.9%	\$14.13
Wilmington	\$603.00	19.1%	88.4%	97.7%	\$11.33
Winston/Salem	\$603.00	17.8%	80.4%	91.5%	\$10.62
Non-Metropolitan Areas	\$603.00	21.9%	71.5%	79.2%	\$9.18
State Average	\$603.00	19.2%	84.6%	95.1%	\$11.02
North Dakota					
Bismarck	\$603.00	15.8%	68.3%	71.5%	\$8.29
Fargo*	\$603.00	15.9%	63.7%	75.6%	\$8.77
Grand Forks*	\$603.00	17.8%	62.0%	77.8%	\$9.02
Non-Metropolitan Areas	\$603.00	20.0%	59.5%	67.7%	\$7.85
State Average	\$603.00	18.1%	62.2%	71.7%	\$8.32

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Ohio					
Akron	\$603.00	16.9%	79.9%	93.5%	\$10.85
Brown County	\$603.00	19.5%	65.2%	68.3%	\$7.92
Canton/Massillon	\$603.00	18.8%	69.7%	77.3%	\$8.96
Cincinnati/Middleton*	\$603.00	16.0%	72.3%	85.6%	\$9.92
Cleveland/Elyria/Mentor	\$603.00	16.8%	83.3%	96.7%	\$11.21
Columbus	\$603.00	16.0%	76.0%	88.4%	\$10.25
Dayton	\$603.00	17.2%	74.8%	85.4%	\$9.90
Huntington/Ashland*	\$603.00	22.4%	60.5%	71.6%	\$8.31
Lima	\$603.00	19.1%	71.1%	72.1%	\$8.37
Mansfield	\$603.00	19.6%	58.7%	71.5%	\$8.29
Parkersburg/Marietta/Vienna*	\$603.00	20.7%	62.9%	67.2%	\$7.79
Preble County	\$603.00	18.6%	77.4%	79.9%	\$9.27
Sandusky	\$603.00	17.2%	64.5%	77.6%	\$9.00
Springfield	\$603.00	17.2%	71.6%	79.6%	\$9.23
Toledo	\$603.00	17.6%	72.6%	80.8%	\$9.37
Union County	\$603.00	16.0%	98.2%	98.3%	\$11.40
Weirton/Steubenville*	\$603.00	19.9%	57.0%	69.8%	\$8.10
Wheeling*	\$603.00	21.5%	55.9%	67.3%	\$7.81
Youngstown/Warren/Boardman	\$603.00	19.8%	68.2%	76.5%	\$8.87
Non-Metropolitan Areas	\$603.00	20.0%	66.7%	74.8%	\$8.68
State Average	\$603.00	17.7%	74.2%	85.4%	\$9.91
Oklahoma					
Fort Smith*	\$651.00	24.7%	53.6%	60.8%	\$7.62
Grady County	\$651.00	23.5%	51.9%	57.9%	\$7.25
Lawton	\$651.00	23.7%	58.4%	63.0%	\$7.88
Le Flore County	\$651.00	27.2%	48.7%	56.8%	\$7.12
Lincoln County	\$651.00	25.4%	59.6%	59.8%	\$7.48
Oklahoma City	\$651.00	20.7%	68.0%	74.2%	\$9.29
Okmulgee County	\$651.00	26.2%	48.7%	54.7%	\$6.85
Pawnee County	\$651.00	25.2%	60.8%	62.7%	\$7.85
Tulsa	\$651.00	20.5%	72.8%	79.1%	\$9.90
Non-Metropolitan Areas	\$651.00	26.2%	55.4%	61.9%	\$7.75
State Average	\$651.00	22.9%	63.9%	70.2%	\$8.78
Oregon					
Bend	\$604.70	17.6%	83.5%	97.1%	\$11.29
Corvallis	\$604.70	15.2%	78.9%	95.7%	\$11.13
Eugene/Springfield	\$604.70	18.9%	79.0%	96.1%	\$11.17
Medford	\$604.70	19.6%	77.9%	92.6%	\$10.77
Portland/Vancouver/Beaverton*	\$604.70	15.3%	91.0%	105.5%	\$12.27
Salem	\$604.70	18.2%	78.9%	87.6%	\$10.19
Non-Metropolitan Areas	\$604.70	21.5%	69.7%	82.0%	\$9.53
State Average	\$604.70	17.6%	83.0%	96.8%	\$11.26

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Pennsylvania					
Allentown/Bethlehem/Easton	\$630.40	16.4%	87.1%	106.0%	\$12.85
Altoona	\$630.40	21.4%	65.2%	71.4%	\$8.65
Armstrong County	\$630.40	21.4%	69.5%	75.5%	\$9.15
Erie	\$630.40	19.9%	64.6%	73.0%	\$8.85
Harrisburg/Carlisle	\$630.40	16.8%	80.3%	91.7%	\$11.12
Johnstown	\$630.40	21.4%	65.5%	66.6%	\$8.08
Lancaster	\$630.40	16.8%	76.5%	90.7%	\$11.00
Lebanon	\$630.40	17.8%	62.7%	74.9%	\$9.08
Philadelphia/Camden/Wilmington*	\$630.40	15.0%	107.2%	122.6%	\$14.87
Pike County	\$630.40	15.9%	118.5%	123.3%	\$14.94
Pittsburgh	\$630.40	18.8%	90.4%	99.1%	\$12.02
Reading	\$630.40	16.7%	77.6%	86.6%	\$10.50
Scranton/Wilkes-Barre	\$630.40	20.2%	69.2%	82.5%	\$10.00
Sharon	\$630.40	20.7%	70.0%	73.1%	\$8.87
State College	\$630.40	17.5%	89.6%	99.9%	\$12.12
Williamsport	\$630.40	21.4%	63.5%	72.8%	\$8.83
York/Hanover	\$630.40	17.0%	73.0%	83.9%	\$10.17
Non-Metropolitan Areas	\$630.40	21.4%	65.3%	75.0%	\$9.09
State Average	\$630.40	18.0%	87.9%	100.0%	\$12.12
Rhode Island					
Newport/Middleton/Portsmouth	\$660.35	15.4%	99.0%	120.8%	\$15.35
Providence/Fall River*	\$660.35	15.5%	120.4%	131.6%	\$16.71
Westerly/Hopkinton/New Shoreham	\$660.35	15.5%	82.2%	103.4%	\$13.13
State Average	\$660.35	17.5%	117.9%	130.1%	\$16.52
South Carolina					
Anderson	\$603.00	18.8%	62.0%	80.6%	\$9.35
Augusta/Richmond County*	\$603.00	19.3%	79.6%	86.4%	\$10.02
Charleston/North Charleston	\$603.00	18.3%	91.4%	101.2%	\$11.73
Charlotte/Gastonia/Concord*	\$603.00	16.0%	97.5%	105.6%	\$12.25
Columbia	\$603.00	17.1%	89.7%	97.7%	\$11.33
Darlington County	\$603.00	22.2%	53.9%	69.0%	\$8.00
Florence	\$603.00	21.1%	64.2%	72.1%	\$8.37
Greenville	\$603.00	18.3%	85.6%	92.9%	\$10.77
Kershaw County	\$603.00	19.2%	55.7%	70.1%	\$8.13
Laurens County	\$603.00	21.7%	73.3%	79.6%	\$9.23
Myrtle Beach/Conway/North Myrtle Beach	\$603.00	20.0%	92.0%	101.0%	\$11.71
Spartanburg	\$603.00	18.8%	79.6%	82.3%	\$9.54
Sumter	\$603.00	22.2%	71.3%	77.6%	\$9.00
Non-Metropolitan Areas	\$603.00	22.2%	70.8%	78.0%	\$9.04
State Average	\$603.00	19.5%	81.4%	89.6%	\$10.39

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
South Dakota					
Meade County	\$618.00	21.3%	53.6%	63.9%	\$7.60
Rapid City	\$618.00	19.8%	75.7%	88.2%	\$10.48
Sioux City*	\$618.00	19.0%	64.6%	75.9%	\$9.02
Sioux Falls	\$618.00	16.9%	77.2%	81.1%	\$9.63
Non-Metropolitan Areas	\$618.00	22.1%	57.5%	64.6%	\$7.68
State Average	\$618.00	20.1%	64.8%	71.9%	\$8.55
Tennessee					
Chattanooga*	\$603.00	19.7%	80.9%	85.6%	\$9.92
Clarksville*	\$603.00	21.6%	80.4%	83.7%	\$9.71
Cleveland	\$603.00	19.7%	69.2%	70.6%	\$8.19
Hickman County	\$603.00	22.2%	53.1%	73.8%	\$8.56
Jackson	\$603.00	20.0%	74.3%	81.1%	\$9.40
Johnson City	\$603.00	22.9%	57.7%	69.7%	\$8.08
Kingsport/Bristol*	\$603.00	22.2%	62.4%	67.0%	\$7.77
Knoxville	\$603.00	18.8%	70.8%	81.4%	\$9.44
Macon County	\$603.00	23.4%	51.6%	62.9%	\$7.29
Memphis*	\$603.00	18.0%	90.9%	98.8%	\$11.46
Morristown	\$603.00	22.8%	67.7%	68.0%	\$7.88
Nashville/Davidson/Murfreesboro	\$603.00	16.8%	87.6%	100.0%	\$11.60
Smith County	\$603.00	21.0%	68.2%	68.3%	\$7.92
Stewart County	\$603.00	22.8%	52.1%	67.8%	\$7.87
Non-Metropolitan Areas	\$603.00	23.8%	62.2%	68.5%	\$7.94
State Average	\$603.00	20.2%	77.0%	85.4%	\$9.91
Texas					
Abilene	\$603.00	21.7%	68.7%	72.1%	\$8.37
Amarillo	\$603.00	19.9%	70.5%	76.5%	\$8.87
Aransas County	\$603.00	24.0%	62.5%	77.6%	\$9.00
Atascosa County	\$603.00	23.0%	54.4%	63.3%	\$7.35
Austin County	\$603.00	18.4%	81.4%	81.6%	\$9.46
Austin/Round Rock	\$603.00	14.5%	99.7%	113.6%	\$13.17
Beaumont/Port Arthur	\$603.00	20.4%	73.3%	82.3%	\$9.54
Brazoria County	\$603.00	15.9%	85.9%	95.7%	\$11.10
Brownsville/Harlingen	\$603.00	24.0%	64.3%	74.3%	\$8.62
Calhoun County	\$603.00	22.0%	59.4%	70.3%	\$8.15
College Station/Bryan	\$603.00	19.1%	85.7%	97.0%	\$11.25
Corpus Christi	\$603.00	21.5%	90.4%	92.9%	\$10.77
Dallas	\$603.00	15.5%	98.0%	109.1%	\$12.65
El Paso	\$603.00	24.0%	76.3%	81.6%	\$9.46
Fort Worth/Arlington	\$603.00	16.3%	93.7%	100.3%	\$11.63
Houston/Baytown/Sugar Land	\$603.00	16.9%	94.4%	105.0%	\$12.17
Kendall County	\$603.00	14.9%	113.3%	113.4%	\$13.15
Killeen/Temple/Fort Hood	\$603.00	21.2%	74.1%	81.9%	\$9.50
Lampasas County	\$603.00	21.2%	54.4%	69.2%	\$8.02

(Texas data continued on next page)

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Texas (cont.)					
Laredo	\$603.00	24.0%	72.5%	79.4%	\$9.21
Longview	\$603.00	21.3%	76.6%	80.4%	\$9.33
Lubbock	\$603.00	21.3%	66.7%	81.1%	\$9.40
McAllen/Edinburg/Mission	\$603.00	24.0%	81.3%	89.2%	\$10.35
Medina County	\$603.00	21.7%	73.5%	81.6%	\$9.46
Midland	\$603.00	18.5%	65.0%	70.3%	\$8.15
Odessa	\$603.00	21.3%	60.4%	64.0%	\$7.42
Rusk County	\$603.00	22.4%	71.3%	71.5%	\$8.29
San Angelo	\$603.00	22.1%	65.3%	75.3%	\$8.73
San Antonio	\$603.00	19.5%	86.4%	96.0%	\$11.13
Sherman/Denison	\$603.00	19.5%	84.4%	88.9%	\$10.31
Texarkana*	\$603.00	22.2%	72.8%	73.5%	\$8.52
Tyler	\$603.00	19.6%	76.9%	90.4%	\$10.48
Victoria	\$603.00	19.5%	69.0%	79.4%	\$9.21
Waco	\$603.00	21.0%	83.7%	83.9%	\$9.73
Wichita Falls	\$603.00	21.0%	75.5%	79.3%	\$9.19
Wise County	\$603.00	18.2%	75.1%	75.3%	\$8.73
Non-Metropolitan Areas	\$603.00	24.0%	67.1%	74.1%	\$8.59
State Average	\$603.00	19.0%	87.6%	97.0%	\$11.24
Utah					
Logan*	\$603.00	20.7%	75.6%	81.6%	\$9.46
Ogden/Clearfield	\$603.00	16.9%	71.5%	86.1%	\$9.98
Provo/Orem	\$603.00	18.4%	87.1%	95.9%	\$11.12
Salt Lake City	\$603.00	16.9%	90.4%	98.2%	\$11.38
St. George	\$603.00	21.0%	86.6%	90.7%	\$10.52
Summit County	\$603.00	12.4%	109.5%	151.9%	\$17.62
Tooele County	\$603.00	18.2%	81.3%	90.9%	\$10.54
Non-Metropolitan Areas	\$603.00	21.0%	76.0%	81.4%	\$9.44
State Average	\$603.00	18.0%	84.6%	93.7%	\$10.86
Vermont					
Burlington/South Burlington	\$655.04	15.9%	108.1%	119.5%	\$15.06
Non-Metropolitan Areas	\$655.04	19.1%	75.7%	89.1%	\$11.22
State Average	\$655.04	18.1%	86.6%	99.3%	\$12.51
Virginia					
Blacksburg/Christiansburg/Radford	\$603.00	18.0%	80.9%	88.6%	\$10.27
Charlottesville	\$603.00	15.5%	92.4%	110.9%	\$12.87
Danville	\$603.00	21.1%	58.5%	67.2%	\$7.79
Franklin County	\$603.00	18.7%	54.1%	64.7%	\$7.50
Giles County	\$603.00	20.3%	54.2%	70.3%	\$8.15
Harrisonburg	\$603.00	18.4%	74.8%	83.1%	\$9.63
Kingsport/Bristol*	\$603.00	22.2%	62.4%	67.0%	\$7.77
Louisa County	\$603.00	18.8%	76.6%	86.9%	\$10.08

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Virginia (cont.)					
Lynchburg	\$603.00	19.3%	74.6%	76.5%	\$8.87
Pulaski County	\$603.00	20.2%	63.2%	66.8%	\$7.75
Richmond	\$603.00	15.3%	108.0%	116.9%	\$13.56
Roanoke	\$603.00	17.8%	74.0%	78.6%	\$9.12
Virginia Beach/Norfolk/Newport News*	\$603.00	17.1%	116.1%	121.9%	\$14.13
Warren County	\$603.00	16.8%	78.4%	91.2%	\$10.58
Washington/Arlington/Alexandria*	\$603.00	11.4%	165.0%	188.1%	\$21.81
Winchester*	\$603.00	17.0%	81.4%	84.6%	\$9.81
Non-Metropolitan Areas	\$603.00	21.1%	67.7%	75.9%	\$8.80
State Average	\$603.00	15.6%	116.4%	128.4%	\$14.89
Washington					
Bellingham	\$649.00	19.2%	82.4%	91.1%	\$11.37
Bremerton/Silverdale	\$649.00	17.5%	87.2%	97.8%	\$12.21
Kennewick/Richland/Pasco	\$649.00	18.0%	72.9%	79.5%	\$9.92
Lewiston*	\$649.00	21.6%	67.5%	70.1%	\$8.75
Longview	\$649.00	20.2%	64.3%	80.7%	\$10.08
Mount Vernon/Anacortes	\$649.00	19.6%	82.3%	101.8%	\$12.71
Olympia	\$649.00	16.8%	82.0%	92.0%	\$11.48
Portland/Vancouver/Beaverton*	\$649.00	16.4%	84.7%	98.3%	\$12.27
Seattle/Bellevue	\$649.00	14.3%	96.0%	109.4%	\$13.65
Spokane	\$649.00	20.4%	65.5%	76.7%	\$9.58
Tacoma	\$649.00	17.9%	83.4%	97.4%	\$12.15
Wenatchee	\$649.00	20.5%	74.9%	79.2%	\$9.88
Yakima	\$649.00	22.3%	69.5%	81.5%	\$10.17
Non-Metropolitan Areas	\$649.00	22.3%	69.2%	79.0%	\$9.85
State Average	\$649.00	17.9%	85.1%	97.4%	\$12.16
West Virginia					
Boone County	\$603.00	24.9%	51.6%	66.8%	\$7.75
Charleston	\$603.00	19.2%	68.3%	74.6%	\$8.65
Cumberland*	\$603.00	16.8%	60.5%	73.3%	\$8.50
Huntington/Ashland*	\$603.00	22.4%	60.5%	71.6%	\$8.31
Jefferson County	\$603.00	15.6%	70.1%	94.7%	\$10.98
Martinsburg	\$603.00	16.8%	80.1%	90.4%	\$10.48
Morgantown	\$603.00	19.1%	71.8%	74.6%	\$8.65
Parkersburg/Marietta/Vienna*	\$603.00	20.7%	62.9%	67.2%	\$7.79
Weirton/Steubenville*	\$603.00	19.9%	57.0%	69.8%	\$8.10
Wheeling*	\$603.00	21.5%	55.9%	67.3%	\$7.81
Winchester*	\$603.00	17.0%	81.4%	84.6%	\$9.81
Non-Metropolitan Areas	\$603.00	24.8%	62.3%	69.0%	\$8.00
State Average	\$603.00	22.1%	64.5%	72.2%	\$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 Efficiency Apt.	% SSI for 1-Bedroom	NLIHC Housing Wage
Wisconsin					
Appleton	\$686.78	17.4%	69.0%	70.9%	\$9.37
Columbia County	\$686.78	19.0%	60.6%	70.8%	\$9.35
Duluth*	\$686.78	21.1%	52.6%	64.1%	\$8.46
Eau Claire	\$686.78	20.3%	54.5%	64.9%	\$8.58
Fond du Lac	\$686.78	18.8%	66.0%	70.6%	\$9.33
Green Bay	\$686.78	18.2%	68.7%	70.3%	\$9.29
Iowa County	\$686.78	17.7%	58.2%	68.0%	\$8.98
Janesville	\$686.78	18.8%	64.6%	75.6%	\$9.98
Kenosha County	\$686.78	17.8%	86.5%	90.0%	\$11.88
La Crosse*	\$686.78	19.9%	53.9%	63.0%	\$8.33
Madison	\$686.78	16.1%	76.4%	95.5%	\$12.62
Milwaukee/Waukesha/West Allis	\$686.78	17.5%	74.3%	88.5%	\$11.69
Minneapolis/St. Paul/Bloomington*	\$686.78	15.0%	87.4%	102.9%	\$13.60
Oconto County	\$686.78	21.4%	56.2%	68.1%	\$9.00
Oshkosh/Neenah	\$686.78	18.3%	61.0%	71.8%	\$9.48
Racine	\$686.78	17.9%	69.0%	80.7%	\$10.65
Sheboygan	\$686.78	18.6%	54.9%	70.5%	\$9.31
Wausau	\$686.78	19.0%	54.5%	67.9%	\$8.96
Non-Metropolitan Areas	\$686.78	21.4%	59.0%	66.6%	\$8.80
State Average	\$686.78	18.9%	68.3%	79.8%	\$10.54
Wyoming					
Casper	\$613.44	18.0%	60.3%	66.0%	\$7.79
Cheyenne	\$613.44	17.6%	77.1%	81.3%	\$9.60
Non-Metropolitan Areas	\$613.44	18.0%	68.9%	76.3%	\$9.01
State Average	\$613.44	17.9%	69.1%	75.8%	\$8.94

National Average	\$632.46	18.2%	100.1%	113.1%	\$13.75
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* 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 - 2006

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom	State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
Alaska		Connecticut	
Bethel Census Area	103.6%	Bridgeport	111.4%
Arizona		Colchester/Lebanon	103.1%
Flagstaff	137.8%	Danbury	129.4%
Phoenix/Mesa/Scottsdale	107.5%	Hartford/West Hartford/East Hartford	109.2%
California		Milford/Ansonia/Seymour	120.9%
Los Angeles/Long Beach	121.5%	New Haven/Meriden	114.4%
Napa	102.4%	Southern Middlesex County	106.4%
Oakland/Fremont	126.2%	Stamford/Norwalk	165.2%
Orange County	148.1%	Delaware	
Oxnard/Thousand Oaks/Ventura	138.3%	Dover	106.1%
Salinas	115.2%	Philadelphia/Camden/Wilmington*	128.2%
San Benito County	100.2%	District of Columbia	
San Diego/Carlsbad/San Marcos	118.8%	Washington/Arlington/Alexandria*	188.1%
San Francisco	148.2%	Florida	
San Jose/Sunnyvale/Santa Clara	127.8%	Cape Coral/Fort Myers	110.3%
Santa Barbara/Santa Maria	114.4%	Flagler County	101.3%
Santa Cruz/Watsonville	124.6%	Fort Lauderdale	145.4%
Santa Rosa/Petaluma	110.4%	Jacksonville	110.9%
Vallejo/Fairfield	103.9%	Miami/Miami Beach/Kendal	139.1%
Colorado		Monroe County	139.6%
Boulder	132.2%	Naples/Marco Island	132.0%
Denver/Aurora	114.3%	Orlando/Kissimmee	118.1%
Eagle County	155.3%	Sarasota/Bradenton/Venice	118.1%
Fort Collins/Loveland	105.4%	Tampa/St. Petersburg/Clearwater	112.1%
Garfield County	116.1%	West Palm Beach/Boca Raton	148.4%
Hinsdale County	126.9%	Georgia	
Jackson County	103.3%	Atlanta/Sandy Springs/Marietta	116.1%
La Plata County	107.5%	Gainesville	108.5%
Lake County	126.9%	Savannah	104.6%
Mineral County	126.9%	Hawaii	
Ouray County	126.9%	Hawaii County	129.2%
Pitkin County	164.2%	Honolulu	175.5%
Rio Blanco County	103.3%	Kalawao County	134.0%
Routt County	122.8%	Kauai County	142.8%
San Miguel County	129.9%	Maui County	175.1%
Summit County	136.9%	Idaho	
Teller County	108.1%	Blaine County	120.6%

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom	State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
Illinois		Nevada	
Chicago/Naperville/Joliet	138.0%	Carson City	109.3%
Grundy County	102.2%	Douglas County	126.0%
Kendall County	125.7%	Las Vegas/Paradise	125.0%
Indiana		Reno/Sparks	122.2%
Gary	102.7%	New Hampshire	
Kansas		Boston/Cambridge/Quincy*	184.8%
Kansas City*	103.2%	Cheshire County	103.8%
Louisiana		Hillsborough County	100.5%
Baton Rouge	107.6%	Lawrence*	141.1%
New Orleans/Metairie/Kenner	138.6%	Manchester	132.9%
Maine		Merrimack County	104.1%
Portland	123.5%	Nashua	141.9%
York/Kittery/South Berwick	135.4%	Portsmouth/Rochester	125.7%
Maryland		Western Rockingham County	135.1%
Baltimore/Towson	130.0%	New Jersey	
Columbia City	193.2%	Atlantic City	127.4%
Philadelphia/Camden/Wilmington*	128.2%	Bergen/Passaic	163.5%
St. Mary's County	124.4%	Jersey City	155.9%
Washington/Arlington/Alexandria*	188.1%	Middlesex/Somerset/Hunterdon	168.4%
Massachusetts		Monmouth/Ocean	151.0%
Barnstable Town	106.2%	Newark	146.6%
Boston/Cambridge/Quincy*	162.3%	Ocean City	104.5%
Brockton	126.0%	Philadelphia/Camden/Wilmington*	121.9%
Dukes County, MA	138.0%	Trenton/Ewing	142.2%
Eastern Worcester County	117.1%	Vineland/Millville/Bridgeton	111.3%
Easton/Raynham	161.7%	Warren County	141.6%
Lawrence*	123.9%	New Mexico	
Lowell	127.0%	Los Alamos County	113.4%
Nantucket County	175.8%	Santa Fe	118.9%
Providence/Fall River*	121.1%	Taos County	100.8%
Taunton/Mansfield/Norton	119.0%	New York	
Worcester	101.9%	Nassau/Suffolk	166.5%
Michigan		New York	154.9%
Ann Arbor	124.5%	Poughkeepsie/Newburgh/Middletown	125.5%
Detroit/Warren/Livonia	107.5%	Westchester County	173.9%
Livingston County	118.0%	North Carolina	
Monroe	100.3%	Charlotte/Gastonia/Concord*	105.6%
Minnesota		Durham	116.1%
Minneapolis/St. Paul/Bloomington*	103.4%	Greensboro/High Point	104.8%
Missouri		Raleigh/Cary	126.7%
Kansas City*	103.2%	Virginia Beach/Norfolk/Newport News*	121.9%

* Indicates a housing market area that crosses state boundaries.

State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom	State and Metropolitan Statistical Area	% of SSI to Rent 1-Bedroom
Oregon		Utah	
Portland/Vancouver/Beaverton*	105.5%	Summit County	151.9%
Pennsylvania		Wasatch County	100.2%
Allentown/Bethlehem/Easton	106.0%	Vermont	
Monroe County	103.6%	Burlington/South Burlington	119.5%
Philadelphia/Camden/Wilmington*	122.6%	Virginia	
Pike County	123.3%	Charlottesville	110.9%
Rhode Island		Culpeper County	106.5%
Newport/Middleton/Portsmouth	120.8%	King George County	105.6%
Providence/Fall River*	131.6%	Richmond	116.9%
Westerly/Hopkinton/New Shoreham	103.4%	Virginia Beach/Norfolk/Newport News*	121.9%
South Carolina		Washington/Arlington/Alexandria*	188.1%
Beaufort County	117.7%	Washington	
Charleston/North Charleston	101.2%	Island County	105.1%
Charlotte/Gastonia/Concord*	105.6%	Mount Vernon/Anacortes	101.8%
Myrtle Beach/Conway/North Myrtle Beach	101.0%	Seattle/Bellevue	109.4%
Texas		Wisconsin	
Austin/Round Rock	113.6%	Minneapolis/St. Paul/Bloomington*	102.9%
Dallas	109.1%	Wyoming	
Fort Worth/Arlington	100.3%	Teton County	126.8%
Houston/Baytown/Sugar Land	105.0%		
Kendall County	113.4%		

* Indicates a housing market area that crosses state boundaries.

Priced Out in 2006



Appendix C: Non-Elderly Adults with Disabilities Receiving SSI Benefits*

State	SSI Recipients aged 18 - 64	State	SSI Recipients aged 18 - 64
Alabama	100,653	Montana	10,417
Alaska	6,887	Nebraska	15,005
Arizona	57,357	Nevada	18,469
Arkansas	53,674	New Hampshire	10,091
California	589,309	New Jersey	79,304
Colorado	34,773	New Mexico	30,838
Connecticut	33,123	New York	334,805
Delaware	8,118	North Carolina	113,974
District of Columbia	12,578	North Dakota	5,143
Florida	201,566	Ohio	171,438
Georgia	118,339	Oklahoma	50,478
Hawaii	12,607	Oregon	39,711
Idaho	15,030	Pennsylvania	199,044
Illinois	156,488	Rhode Island	18,878
Indiana	65,572	South Carolina	62,163
Iowa	29,450	South Dakota	7,621
Kansas	25,659	Tennessee	102,994
Kentucky	119,349	Texas	254,666
Louisiana	90,936	Utah	14,647
Maine	23,261	Vermont	9,000
Maryland	55,252	Virginia	79,961
Massachusetts	105,504	Washington	74,614
Michigan	148,290	West Virginia	55,994
Minnesota	45,943	Wisconsin	59,667
Mississippi	71,394	Wyoming	4,091
Missouri	78,257	National Total	4,082,870

* Data for 2005 used. At time of press, 2006 data had not been released.

Source: *SSI Recipients by State and County*. Social Security Administration, June 2006:
www.socialsecurity.gov/policy/docs/statcomps/ssi_sc/2005/index.html.

Priced Out in 2006



Appendix D: Methodology for *Priced Out in 2006* Study

Priced Out in 2006 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 (FMRs) effective October 1, 2006 for each state, county, and housing market area in the United States. These rent limits are based on the cost of modest rental housing and are calculated annually by HUD for use in the Section 8 Housing Choice Voucher program. A housing unit at the Fair Market Rent is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. The FMRs used in *Priced Out in 2006* can be found on HUD's website at www.huduser.org/datasets/fmr.html.
2. 2006 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. 2006 SSI payments for individuals with disabilities living independently from the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration. The SSI payment is made up of the federal SSI payment of \$603 in 2006, plus the optional state supplement in the 21 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community.
4. The Housing Wage computed by the National Low Income Housing Coalition as part of their 2006 publication, *Out of Reach: 2006*.
5. Renter household information also provided by the National Low Income Housing Coalition. Data included in *Priced Out in 2006* 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.

