Priced Out in 2002

May 2003

Technical Assistance Collaborative, Inc.
Boston, MA
Consortium for Citizens with Disabilities Housing Task Force
Washington, DC

With funding from the Melville Charitable Trust

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Acknowledgements

The Technical Assistance Collaborative, Inc. (TAC) would like to extend its thanks to the Melville Charitable Trust for the generous support that made the publication of *Priced Out in 2002* possible, and for their continued commitment to the housing needs of people with disabilities and people who are homeless.

TAC would also like to acknowledge the valuable contributions to *Priced Out* made by the following individuals: Andy Zovistoski and Brian Smith from the Vermont Department of Developmental and Mental Health Services; Marie Herb, Jessica Shaw, Jim Yates, and Jonathan Buttrick from TAC; Sherry Barber from the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration; Sheila Crowley and Winton Pitcoff from the National Low Income Housing Coalition; Carla Javits from the Corporation for Supportive Housing; and Nan Roman from the National Alliance to End Homelessness.

Priced Out in 2002 is the latest in a series of housing publications created as a joint effort by TAC and the Washington, DC based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a national non-profit organization that works to achieve positive outcomes on behalf of people with disabilities or other special needs by providing state of the art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. For further information, contact:

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Foreword

Nan Roman, President, National Alliance to End Homelessness
Carla Javits, President, Corporation for Supportive Housing

In 1949, Congress committed to "a decent home and a suitable living environment for every American family." Our country has failed to deliver on this pledge. Since the 1980s, widespread homelessness, not seen since the Great Depression, has been a regular feature of American life. People with disabilities who receive their income from the federal Supplemental Security Income program (SSI) have been among the hardest hit by this housing crisis. How did we, as a nation, end up here? How can we do better and live up to the promises of 1949?

It's not as though no one warned us that this could happen. By the late 1970s, low-cost housing was disappearing throughout the country, with no strategy to replace it. At the time, low-income housing advocates cautioned that continued displacement of low-income residents could result in widespread homelessness. The argument scarcely registered.

Reductions in the stock of affordable housing have continued almost unabated since the late 1970s. Thousands of affordable rental apartment buildings and Single Room Occupancy units have been demolished or converted to upper-scale condominiums or cooperatives. On top of all this, federal expenditures on affordable housing began a decline that continues to this day. As a result of all these factors, the number of rental units affordable to people of limited means plummeted.

Supplies of affordable housing decreased at the same time that the number of people who needed affordable housing increased, including people with disabilities. The 30-year-old effort to help people with disabilities move from institutions to housing in the community—and to avoid the use of institutions as permanent housing—requires that affordable and accessible housing be available to people with disabilities with extremely low incomes. Unfortunately, the number of people still living unnecessarily in institutions, nursing homes, and other restrictive settings is a testament to the fact that SSI—the federal "safety-net" program for low-income people with disabilities—does not begin to cover the cost of modest rental housing.

Because people with disabilities receiving SSI literally cannot afford decent housing, they increasingly end up being homeless—many of them for long periods of time. Once homeless, they begin to rely on disconnected public systems intended for emergencies and are forced to live as if every day is a crisis. Hospital emergency rooms offer fleeting respite; repeated stays in shelters turn this temporary solution into a semi-permanent one. These emergency systems weren't designed to address the everyday needs of hundreds of thousands of homeless people with disabilities who may spend months or even years living in shelters or on the streets.

While this situation is grave, it is not hopeless. Increasingly, business and downtown associations, faith-based and community groups, and mayors, governors and other elected officials, are determined to find solutions for people living on streets and in shelters, especially people with disabilities who are homeless for long periods of time. All over the country, cities are developing new 10-year plans that set out to end homelessness. Creation of more affordable and supportive housing is a focus of many of these plans because—as *Priced Out in 2002* illustrates all too clearly—there is still a huge gap between housing costs and the incomes of the poorest Americans with disabilities.

Finding solutions is vital, since homelessness is on the rise. Disability advocates must also continue their efforts to prevent homelessness, particularly among the poorest people who rely on SSI to meet all their basic needs. For most of these individuals, the solution to this housing affordability gap is a simple one—a federal housing subsidy. For people with disabilities who have been homeless for a long period of time, and for people with intensive community-based support needs, the answer is often permanent supportive housing.

Supportive housing successfully and cost-effectively links affordable housing with services that help people live more stable and productive lives. Hundreds of organizations around the country that have endorsed a new *Compact to End Long-Term Homelessness* agree that with 150,000 new units of supportive housing in the next decade, we can begin to break the logjam of long-term homelessness.

In each of the past two fiscal years, Congress has acknowledged the need for 150,000 new units of permanent supportive housing and allocated hundreds of millions of dollars in pursuit of that goal. Since 1997, Congress has also significantly expanded access to Section 8 Housing Choice Vouchers for people with disabilities—a key homeless prevention strategy. Meanwhile, the Bush Administration has publicly committed "to end chronic homelessness in 10 years" and to advancing the goal of community integration for people with disabilities through the *New Freedom Initiative*—and has proposed new funding for these policies in the fiscal year 2004 budget. We must sustain and build on these efforts in the years to come.

If we want to end homelessness completely, rather than simply "manage" it as we have been doing since the 1980s, we must make sure that all our neighbors—including people with disabilities—have housing they can afford. That means helping the 4.9 million American households, including 1.4 million people with disabilities receiving SSI, who—according to the federal government—face a housing affordability crisis.

What do we need to do to achieve these goals?

As a nation, we need to invest more federal resources to expand affordable and accessible housing, including permanent supportive housing for people who are homeless for long periods of time. State and local governments should commit complementary funds, but they cannot shoulder the full burden.

In this time of limited resources, if we are going to end long-term homelessness, we will need to devote adequate funding to the task. During the past 15 years, with the advent of flexible federal programs such as the HOME program and the federal Low Income Housing Tax Credit (LIHTC) program, housing policies have shifted away from the production of subsidized housing for the lowest-income households in favor of "affordable" housing targeted to higher-income households. New policies which encourage investment of HUD "mainstream" housing resources—like the HOME and LIHTC programs, and the Section 8 Housing Choice Voucher program in permanent supportive housing for people with the very lowest incomes—will help to provide the critical ingredients of capital and/or rent subsidies. New production approaches, such as the creation of a National Housing Trust Fund, are also needed to close the housing affordability "gap" for the poorest Americans.

Despite broad bipartisan support, funding for housing and services for people with disabilities, including those who are homeless, remains at risk. Advocates nationwide have been struggling to secure adequate funding for the federal McKinney/Vento Homeless Assistance programs, including renewal funds to preserve housing for formerly homeless, mostly disabled beneficiaries of the Shelter Plus Care and the Supportive Housing programs. Their work and growing partnerships with Congress and the Administration have resulted in almost $400 million of new funding for this purpose over the past three years. While this is a tremendous victory, even more must be done to deliver adequate and predictable federal funding to prevent and end homelessness for people with disabilities. Renewal funding for Section 811 Supportive Housing for Persons with Disabilities projects and for Section 8 Housing Choice Vouchers set-asides for people with disabilities must also be assured without diminishing the number of new housing units created through these programs each year.

Communities can't plan to end homelessness for people with disabilities without adequate resources now and in the future. Research shows that supportive housing for homeless people with disabilities practically pays for itself in savings to shelters, emergency rooms, jails, institutions, and other temporary or inappropriate systems of care. But because these savings are spread out among local, state, and federal budgets, it is difficult for communities to immediately reinvest the benefits. Federal policy must enable communities to move beyond short-term responses and invest in solutions by: (1) adequately funding those programs that are most effective in ending homelessness; (2) providing a secure and predictable source of renewals for existing supportive housing, and (3) investing existing 'mainstream' resources and new resources in the services in supportive housing that help people stabilize their lives.

Creating more housing opportunities for people with disabilities will take real federal resources and complementary state and local investments. Using taxpayers' money cost-effectively and wisely to end homelessness will bring cost savings and benefits to people and communities. Ending homelessness for individuals with the most severe disabilities will revitalize downtowns and neighborhoods without pushing people out of sight, enable more people to work, and reduce the use of costly hospitals, jails and other inappropriate institutions to manage homelessness. It is time to help all Americans live with dignity in stable housing that they can afford with the services they need to stay housed.

Nan Roman

Carla Javits

Executive Summary

Housing is a basic human need. For people with disabilities to live in the community and achieve and sustain full participation in community life, they must have an affordable place to live—a place to call home. Unfortunately, for more than 3.7 million adults with disabilities living on federal Supplemental Security Income (SSI) benefits, the goal of having a home of one's own—whether a small studio apartment or a single family house—has become even more impossible to achieve.

In 2002, the combination of extreme poverty and record-setting rent levels continued to fuel this housing crisis in virtually every housing market in the United States. In order to document the full scope of this housing crisis and its affects on the most vulnerable people with disabilities, the Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities Housing Task Force are once again publishing *Priced Out,* a biennial comparison of rental housing costs and SSI income. This edition, *Priced Out in 2002,* documents the desperate plight of people with disabilities who are now entirely "priced out" of the rental housing market.

Priced Out in 2002–Major Findings

Priced Out in 2002 looks beyond the manifestations of this housing crisis to get to its root cause—the extreme and growing affordability gap between the income of Americans with disabilities and modest rental housing costs. In 2002, the SSI program provided people with disabilities an income of $545 per month. By comparing SSI monthly income to HUD Fair Market Rents across the United States, *Priced Out in 2002* documents that:

- In 2002, for the first time ever, the average national rent was greater than the amount of income received by Americans with disabilities from the federal SSI program. Specifically, the average rent for a modest one-bedroom rental unit in the United States was equal to 105 percent of SSI benefit amounts—up from 98 percent as reported in *Priced Out in 2000.*
- In 2002, people with disabilities were priced out of every housing market area in the United States. Of the nation's 2,702 market areas, there was not a single area where modestly priced rents for efficiency or one-bedroom units were affordable for people with disabilities receiving SSI.
- People with disabilities continue to be the poorest people in the nation. As a national average, SSI benefits in 2002 were equal to only 18.8 percent of the one-person median household income.
- Rental housing costs continued to increase much more rapidly than the income of people with disabilities. From 2000 to 2002, rental housing costs rose at twice the rate of SSI cost of living adjustments. In some housing market areas, increases in rental housing costs were six times higher than SSI benefits increases.
- People with disabilities receiving SSI benefits needed to triple their income to afford a decent one-bedroom unit in 2002. This finding is based on the National Low Income Housing Coalition's 2002 Housing Wage of $12.08 per hour, which is approximately 3.5 times higher than the SSI equivalent hourly wage rate of $3.43.

Evidence of this housing crisis exists in every community, but is often hidden from view. For example, hundreds of thousands of people with disabilities are "invisible" when housing needs are assessed because they still live in high cost institutions, nursing homes, and unsafe board and care homes paid for with government money. Approximately 1.4 million people with disabilities receiving SSI benefits live in the community—but in seriously substandard housing and/or in housing that costs more than half their income.[1] These unstable housing conditions mean that people are constantly at risk of homelessness.

Additionally, because they continue to live at home with aging parents, at least 640,000 people with severe disabilities are not factored into government housing needs estimates. These housing needs are truly "invisible"—except to the parents whose constant worry is where their adult child will live after they die. The most visible manifestation of this affordable housing crisis is the growing number of people with disabilities who are actually homeless—including hundreds of thousands of people with severe disabilities "living" in homeless shelters or on the streets of our cities and towns.

Conclusion

The findings in *Priced Out in 2002* document extreme housing affordability problems for people with disabilities—problems that have become much worse since the first edition of *Priced Out* was published in 1998. Cost of living increases in SSI benefits, state SSI supplements, or even employment at the minimum wage will never be enough to close the housing affordability gap created by the escalating cost of privately owned rental housing in the United States.

For many years, the federal government, as well as many state and local housing officials, have turned their backs on the poorest people with disabilities who need housing assistance in order to have any chance to live in decent housing of their own in the community. This trend continues in 2003, as federal housing programs are cut so that tax cuts for the most affluent Americans can be implemented.

As advocates and self-advocates, we must redouble our efforts to change these policies and strengthen our commitment to work with others who share our vision to help those most in need. Collectively, we must continue to help build the political will to change government housing policies, and promote a significant expansion of decent, safe, affordable, accessible, and integrated housing for people with disabilities in every community in the United States. The data included in *Priced Out in 2002* is intended to help housing advocates and self-advocates achieve this goal.

Chapter 1: Introduction and Methodology

Housing is a basic human need. In our society, housing status is also a fundamental indicator of success in community life. Living in a home of one's own—whether it is a small studio apartment or a large single-family dwelling—is a benchmark in the transition to adulthood and independence. To live in the community, and to achieve full participation in community life, one must have a place to live—a place to call home.

Today, millions of people with disabilities do not have a safe and affordable place they can call home. Instead, over 1.9 million people remain in public institutions, nursing homes, and unsafe board and care homes.[2] In addition to these individuals, 1.4 million people with disabilities receiving Supplemental Security Income (SSI) benefits live in seriously substandard housing and/or in housing that costs more than half their income.[3] More than 640,000 are not even counted in housing needs estimates because they continue to live at home with aging parents whose constant worry is where their adult child will live after they die.[4] Hundreds of thousands of people receiving federal disability benefits are homeless on any given night.[5]

As a group, people with disabilities experience very high rates of poverty. Not surprisingly, those who receive SSI or other disability benefits have the most serious housing problems because they do not have enough money to pay for housing—not even a modest studio apartment.

During the 1990s, rental housing costs rose dramatically and, by 2002, people with disabilities receiving SSI were completely priced out of the rental housing market. During this same time period, the federal government continued to back away from its long-standing commitment to provide housing assistance for the poorest Americans and the problem of homelessness grew worse.

Like elderly households that are also expected to live on fixed incomes and government benefits, people with disabilities need housing assistance in order to solve their housing problems. Unfortunately, government housing policies continue to fail to address the needs of people with disabilities and others who are extremely poor.

Every two years, in order to raise public awareness of the housing affordability problems of people with disabilities, the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force publish *Priced Out*—a study that examines the gap between the income of people with disabilities receiving SSI benefits and modest rental housing costs. The findings contained in this year's report, *Priced Out in 2002,* illustrate the deepening housing crisis affecting people with disabilities—and an affordability gap that is much worse now than it was two years ago.

Priced Out in 2002 should serve as a wake-up call to all federal, state, and local officials who—while acknowledging the nation's housing and/or chronic homeless problems—fail to make the housing needs and housing affordability problems of people with disabilities a high priority. TAC and the CCD Housing Task Force will continue to work with disability housing advocates across the country to hold these officials accountable for their actions.

Federal Measures of Housing Affordability and Housing Needs

Within federal housing policy, housing affordability and the need for housing assistance are measured primarily by the percentage of income that a low-income household pays each month for housing costs, including utilities. As the percentage of household income used for housing goes up, the household's ability to afford that housing goes down.

This "income-to-rent" affordability comparison is also used by the federal government to determine the relative need for housing assistance among all low-income households and to identify "worst case" housing needs. Under current federal guidelines, housing is considered affordable for a low-income household when the cost of monthly rent plus utilities does not exceed 30 percent of monthly household income.[6]

Low-income households that pay between 31 and 50 percent of their income toward housing costs are considered to be "rent burdened" by the federal government. When the percentage spent on housing costs exceeds 50 percent of monthly income, low-income households are considered to be "severely" rent burdened and have "worst case" needs for housing assistance. Recent federal government worst case housing needs reports indicate that 1.4 million people with disabilities receiving SSI have worst case housing needs.[7]

Methodology

Priced Out in 2002 is intended to: (1) assess housing affordability for people with disabilities receiving SSI across the United States in 2002; and (2) compare the 2002 data with data from *Priced Out in 2000* to determine whether the housing affordability gap for people with disabilities is better or worse than it was two years ago.

To complete this assessment, five separate data sets from 2002 were used:

1. The HUD Fair Market Rents (FMRs) effective October 1, 2002[8] for each state, county, and housing market area in the United States.[9] These rent limits are based on the cost of modest rental housing and are calculated annually by HUD for use in the Section 8 Housing Choice Voucher program. A housing unit at the Fair Market Rent is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county;
2. 2002 median incomes for one-person households used by HUD to determine the income limits for the Section 8 Housing Choice Voucher program;[10]
3. 2002 SSI rates for individuals with disabilities living independently from the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration. The SSI rate is made up of the federal SSI payment of $545 in 2002, **plus** the optional state supplement in the 24 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community;[11]
4. The Housing Wage computed by the National Low Income Housing Coalition as part of their 2002 publication, *Out of Reach: America's Growing Wage-Rent Disparity;* and
5. Renter household information also provided by the National Low Income Housing Coalition. Data included in *Priced Out in 2002* 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.

More Information on the National Low Income Housing Coalition's Housing Wage

The National Low Income Housing Coalition—a national organization dedicated solely to ending America's affordable housing crisis—is committed to educating, organizing, and advocating to ensure decent, affordable housing within healthy neighborhoods for everyone.

As part of this commitment, the National Low Income Housing Coalition annually publishes *Out of Reach,* a rental housing cost analysis that is similar to the *Priced Out* series but targeted to all low-income households (available online at www.nlihc.org).

Out of Reach contains income and rental housing cost data for the 50 states and the District of Columbia by state, metropolitan area, and county, as well as a Housing Wage for each of these localities. The concept of the Housing Wage was developed by the National Low Income Housing Coalition to demonstrate what a full-time worker must earn per hour in order to afford rental housing at HUD's Fair Market Rent.

Consistent with the approach in *Priced Out,* affordability in the context of the Housing Wage is defined as paying no more than 30 percent of income for rental housing costs. By comparing monthly SSI benefits to the National Low Income Housing Coalition's Housing Wage, housing advocates have an additional tool to illustrate the significant gap between housing costs and income for people with disabilities.

Chapter 2: Major Findings

The major findings in *Priced Out in 2002* document that the housing affordability problems of people with disabilities became much more severe during the past two years. The affordability gap between the high cost of rental housing and the extremely low incomes of millions of people with disabilities means that people with disabilities receiving SSI are now completely "priced out" of the rental housing market.

Specifically, *Priced Out in 2002* found that:

- In 2002, for the first time ever, the average national rent was greater than the amount of income received by Americans with disabilities from the SSI program. Specifically, the average rent for a modest one-bedroom rental unit in the United States was equal to 105 percent of federal SSI benefit amounts—up from 98 percent reported in *Priced Out in 2000.*
- In 2002, people with disabilities were priced out of every housing market area in the United States. Of the nation's 2,702 market areas, there was not a single area where modestly priced rents for efficiency or one-bedroom units were affordable for people with disabilities receiving SSI.
- People with disabilities continue to be the poorest people in the nation. As a national average, SSI benefits in 2002 were equal to only 18.8 percent of the one-person median household income.
- Rental housing costs continued to increase much more rapidly than the income of people with disabilities. From 2000 to 2002, rental housing costs rose at twice the rate of SSI cost of living adjustments. In some housing market areas, increases in rental housing costs were six times higher than SSI benefits increases.
- People with disabilities receiving SSI benefits needed to triple their income to afford a decent one-bedroom unit in 2002. This finding is based on the National Low Income Housing Coalition's 2002 Housing Wage of $12.08 per hour—which is approximately 3.5 times higher than the SSI equivalent hourly wage rate of $3.43.

The implications of this housing affordability crisis are profound for the more than 3.7 million non-elderly adults with disabilities who rely on the SSI program to meet all of their basic needs, including housing, food, clothing, and transportation. Without some type of ongoing housing assistance, such as federally subsidized housing, people with disabilities who have the lowest incomes have virtually no chance of finding a home of their own.

This huge disparity between housing costs and SSI benefits has serious implications for several important federal policy initiatives already underway, including: (1) the President's New Freedom Initiative, which is intended to promote increased access to daily community life for people with disabilities; and (2) the federal government's commitment to end chronic homelessness among people with disabilities.

These goals—ensuring community integration for people with disabilities and ending chronic homelessness—cannot be achieved unless people with disabilities have affordable places to live. The major findings in *Priced Out in 2002* make it clear that the housing and homelessness problems of the lowest-income people with disabilities can only be solved by a renewed federal commitment to expand housing assistance for the poorest Americans.

State-By-State Analysis

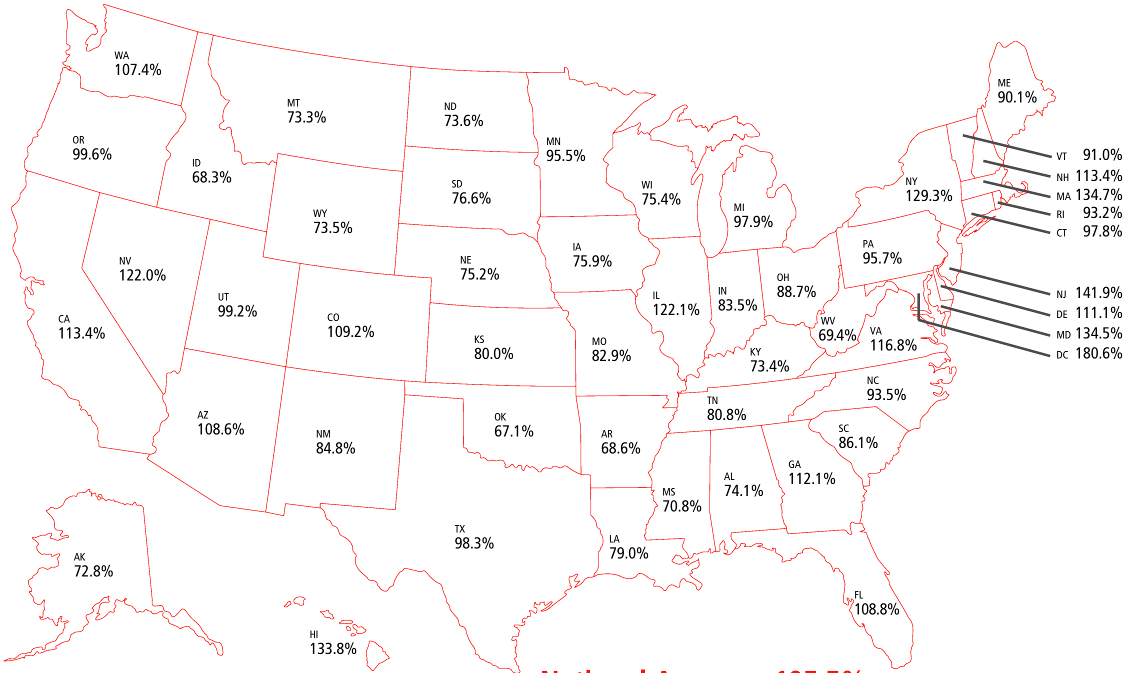
As a national average, people with disabilities receiving SSI benefits needed to pay 105 percent of their monthly income to rent a one-bedroom unit priced at the HUD Fair Market Rent. This finding—illustrated below by state in Table 1—is based on a comparison of state SSI benefit levels (including uniformly applied state supplements to SSI) to HUD Fair Market Rents for one-bedroom units.

The state-by-state analysis in Table 1 finds that in 16 states and the District of Columbia, one-bedroom units renting at the HUD Fair Market Rent cost more than 100 percent of monthly SSI income. In four states (Hawaii, Maryland, Massachusetts, and New Jersey) and the District of Columbia, one-bedroom rents were at least 130 percent of monthly SSI benefits and, in the District of Columbia, rents for modest one-bedroom units were almost twice as high as monthly SSI benefits. Even in the most affordable state—which in 2002 was Oklahoma—people with disabilities relying on SSI benefits needed to spend 67 percent of their monthly income for a modest one-bedroom rental unit. The map on page 9 geographically displays the percentage of SSI needed to rent a one-bedroom housing unit in each state.

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

State	2002 Average	State	2002 Average	State	2002 Average
Alabama	74.1%	Kentucky	73.4%	North Dakota	73.6%
Alaska	72.8%	Louisiana	79.0%	Ohio	88.7%
Arizona	108.6%	Maine	90.1%	Oklahoma	67.1%
Arkansas	68.6%	Maryland	134.5%	Oregon	99.6%
California	113.4%	Massachusetts	134.7%	Pennsylvania	95.7%
Colorado	109.2%	Michigan	97.9%	Rhode Island	93.2%
Connecticut	97.8%	Minnesota	95.5%	South Carolina	86.1%
Delaware	111.1%	Mississippi	70.8%	South Dakota	76.6%
District of Columbia	180.6%	Missouri	82.9%	Tennessee	80.8%
Florida	108.8%	Montana	73.3%	Texas	98.3%
Georgia	112.1%	Nebraska	75.2%	Utah	99.2%
Hawaii	133.8%	Nevada	122.0%	Vermont	91.0%
Idaho	68.3%	New Hampshire	113.4%	Virginia	116.8%
Illinois	122.1%	New Jersey	141.9%	Washington	107.4%
Indiana	83.5%	New Mexico	84.8%	West Virginia	69.4%
Iowa	75.9%	New York	129.3%	Wisconsin	75.4%
Kansas	80.0%	North Carolina	93.5%	Wyoming	73.5%
				National Average	105.5%

Percent of SSI Benefits Needed to Rent a One-Bedroom Apartment



National Average: 105.5%

Highest Cost Housing Market Areas in the United States

Table 2 on page 10 identifies the highest cost housing market areas in the United States, defined as housing markets with monthly rents that are higher than monthly SSI incomes. In 2002, there were 132 housing market areas in the United States with average rents for one-bedroom units above 100 percent of monthly SSI benefit levels—9 more areas than the 123 high cost areas identified in *Priced Out in 2000*. These 132 housing market areas include major portions of the states of California, Colorado, Florida, Hawaii, Maryland, Massachusetts, New Hampshire, New Jersey, and the entire metropolitan area of Washington, D.C.

Table 2 also shows that in 17 of the country's highest-cost housing market areas, rents for modest one-bedroom units were more than 150 percent of SSI, including the San Francisco area where rents exceeded 200 percent of the monthly SSI benefit amount. Some of the other major metropolitan areas where housing costs exceeded 150 percent of SSI benefits include: San Jose, California; San Miguel County, Colorado; Stamford-Norwalk, Connecticut; the metropolitan area of the District of Columbia; Kauai and Maui Counties, Hawaii; the metropolitan area of Boston, Massachusetts; Nantucket, Massachusetts; Bergen-Passaic, Jersey City, and Middlesex-Somerset-Hunterdon, New Jersey; and Nassau-Suffolk and Westchester Counties, New York.

Table 2: Housing Market Areas That Require More Than 100 Percent of Monthly SSI Benefits

State	Area	Percent of SSI
Alaska	Northwest Arctic Borough	108.4%
Arizona	Flagstaff	121.1%
Arizona	Las Vegas*	127.3%
Arizona	Phoenix-Mesa	117.6%
California	Los Angeles-Long Beach	101.9%
California	Oakland	146.0%
California	Orange County	124.5%
California	Salinas	108.3%
California	San Diego	116.7%
California	San Francisco	204.7%
California	San Jose	190.0%
California	Santa Barbara-Santa Maria-Lompoc	103.1%
California	Santa Cruz-Watsonville	129.6%
California	Santa Rosa	115.9%
California	Vallejo-Fairfield-Napa	118.8%
California	Ventura	113.9%
Colorado	Boulder-Longmont	128.9%
Colorado	Denver	122.0%
Colorado	Eagle County	104.3%
Colorado	Fort Collins-Loveland	101.0%
Colorado	La Plata County	102.7%
Colorado	Pitkin County	146.0%
Colorado	San Miguel County	189.0%
Colorado	Summit County	109.6%
Connecticut	Danbury	111.8%
Connecticut	New London-Norwich*	105.5%
Connecticut	Stamford-Norwalk	157.7%
Delaware	Dover	105.3%
Delaware	Wilmington-Newark*	117.3%
District of Columbia	Washington*	180.6%
Florida	Fort Lauderdale	118.2%
Florida	Fort Pierce-Port Lucie	100.4%
Florida	Jacksonville	102.6%
Florida	Miami	119.6%
Florida	Monroe County	121.7%
Florida	Naples	120.4%
Florida	Orlando	125.7%
Florida	Sarasota-Bradenton	101.8%
Florida	Tampa-St. Petersburg-Clearwater	110.3%
Florida	West Palm Beach-Boca Raton	121.7%
Georgia	Atlanta	145.9%
Hawaii	Hawaii County	110.6%
Hawaii	Honolulu	130.4%
Hawaii	Kauai County	161.7%
Hawaii	Maui County	169.8%
Illinois	Chicago	142.8%
Illinois	De Kalb County	106.2%
Illinois	Kendall County	125.5%
Indiana	Gary	106.2%
Kansas	Kansas City*	106.8%
Maine	Portland	115.7%
Maine	Portsmouth-Rochester*	123.6%
Maine	Sagadahoc County	100.9%
Maryland	Baltimore	126.8%
Maryland	Columbia	149.9%
Maryland	St. Mary's County	125.7%
Maryland	Washington*	180.6%
Maryland	Wilmington-Newark*	118.3%
Massachusetts	Barnstable-Yarmouth	108.0%
Massachusetts	Boston*	162.9%
Massachusetts	Brockton	122.7%
Massachusetts	Dukes County	108.1%
Massachusetts	Lawrence*	111.2%
Massachusetts	Lowell*	126.6%
Massachusetts	Nantucket County	161.8%
Massachusetts	New Bedford	104.0%
Michigan	Ann Arbor	113.6%
Michigan	Detroit	114.1%
Minnesota	Minneapolis-St. Paul*	113.9%
Missouri	Kansas City*	106.8%
Nevada	Douglas County	114.3%
Nevada	Esmeralda County	105.1%
Nevada	Eureka County	105.1%
Nevada	Lander County	100.7%
Nevada	Reno	114.1%
Nevada	Las Vegas*	127.3%
New Hampshire	Boston*	187.8%
New Hampshire	Cheshire County	100.5%
New Hampshire	Lawrence*	128.1%
New Hampshire	Lowell*	146.0%
New Hampshire	Manchester	118.0%
New Hampshire	Nashua	135.8%
New Hampshire	Portsmouth-Rochester*	119.9%
New Jersey	Atlantic-Cape May	108.3%
New Jersey	Bergen-Passaic	161.4%
New Jersey	Jersey City	152.0%
New Jersey	Middlesex-Somerset-Hunterdon	155.7%
New Jersey	Monmouth-Ocean	133.4%
New Jersey	Newark	136.7%
New Jersey	Philadelphia*	122.2%

to Rent a One-Bedroom Housing Unit

State	Area	Percent of SSI
New Jersey	Trenton	133.3%
New Jersey	Vineland-Millville-Bridgeton	111.8%
New Mexico	Santa Fe	118.2%
New York	Dutchess County	129.6%
New York	Nassau-Suffolk	165.3%
New York	New York	143.5%
New York	Newburgh*	106.2%
New York	Ulster County	101.4%
New York	Westchester County	161.4%
North Carolina	Charlotte-Gastonia-Rock Hill*	113.2%
North Carolina	Norfolk-Virginia Beach-Newport News*	115.2%
North Carolina	Raleigh-Durham-Chapel Hill	124.4%
Ohio	Cleveland-Lorain-Elyria	110.6%
Oregon	Corvallis	100.2%
Oregon	Portland-Vancouver*	114.3%
Pennsylvania	Monroe County	101.3%
Pennsylvania	Newburgh*	117.2%
Pennsylvania	Philadelphia*	123.0%
Rhode Island	New London-Norwich*	105.5%
South Carolina	Charlotte-Gastonia-Rock Hill*	113.2%
Tennessee	Nashville	100.6%
Texas	Austin-San Marcos	125.5%
Texas	Brazoria	106.1%
Texas	Dallas	121.5%
Texas	Fort Worth-Arlington	105.0%
Texas	Houston	106.1%
Utah	Salt Lake City-Ogden	107.5%
Utah	Summit County	107.3%
Vermont	Burlington	103.8%
Virginia	Culpeper County	116.3%
Virginia	King George County	104.0%
Virginia	Norfolk-Virginia Beach-Newport News*	115.2%
Virginia	Richmond-Petersburg	122.8%
Virginia	Washington*	180.6%
Washington	Bremerton	102.8%
Washington	Olympia	112.6%
Washington	Portland-Vancouver*	113.5%
Washington	Richland-Kennewick-Pasco	109.9%
Washington	San Juan County	102.8%
Washington	Seattle-Bellevue-Everett	124.4%
Washington	Skagit County	101.6%
Wisconsin	Minneapolis-St. Paul*	113.4%

* indicates a housing market area that crosses state boundaries

Specific Housing Market Area Analysis

There are 2,702 separate housing market areas of the United States, including metropolitan areas and counties as well as the non-metro or rural areas of each state. A comparison of SSI income to HUD Fair Market Rents, median incomes, and Housing Wage data for each housing market area is provided in Appendix A. An analysis of all 2,702 areas finds that there was not one housing market area in the United States that was affordable to people with disabilities receiving SSI benefits in 2002.

Modest one-bedroom rents in the United States ranged from a low of $320 in the rural areas of North Dakota to a high of $1,425 in San Jose, California. Even efficiency unit rents—which ranged from a low of $257 in rural North Dakota to a high of $1,250 in San Jose—were not affordable for a person whose only income was SSI.

Appendix A is organized by state and can be found on page 21.

SSI and Median Income Comparisons by State

An analysis of SSI benefits by state compared to median incomes shows that the income level of people with disabilities receiving SSI benefits continues to decline when compared to other households. In 2002, SSI benefits were equal to only 18.8 percent of the one-person median income nationally. This is an important finding often missed by policy makers. Because SSI income is so much lower than the income of other prospective renters, people with disabilities have virtually no hope of competing in the private housing market for the few low-cost units that are available.

This growing disparity in SSI income relative to median income was first noted in *Priced Out in 1998*, when SSI income was equal to 24 percent of the one-person median income. Since that time, SSI income has declined by 6 percent relative to median income nationally and rental-housing costs have risen dramatically. Table 3 below provides national and state-by-state data comparing SSI benefits to median incomes.

As shown in Table 3, SSI benefits in many states were lower than 20 percent of the median income for a one-person household. In five states (Delaware, Illinois, Maryland, New Jersey, and Virginia) and the District of Columbia, the income of a person with a disability receiving SSI was less than 15 percent of the average one-person's income.

SSI and median income comparisons are important for disability housing advocates because federal officials use the median income as a standard to establish housing program policies and eligibility or targeting criteria. For example, most federal housing assistance programs are targeted to people with incomes at 50 percent of median income and below. In the Section 8 Housing Choice Voucher program, 75 percent of the households assisted must be at or below 30 percent of median income, an income category that includes all people with disabilities who rely on the federal SSI program.

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

State	2002 Average	State	2002 Average
Alabama	19.9%	Montana	22.4%
Alaska	28.8%	Nebraska	17.2%
Arizona	18.0%	Nevada	16.2%
Arkansas	23.5%	New Hampshire	16.7%
California	21.1%	New Jersey	13.5%
Colorado	16.2%	New Mexico	21.8%
Connecticut	17.7%	New York	17.5%
Delaware	14.0%	North Carolina	17.5%
District of Columbia	10.2%	North Dakota	20.0%
Florida	18.0%	Ohio	16.6%
Georgia	16.5%	Oklahoma	25.1%
Hawaii	15.9%	Oregon	19.2%
Idaho	22.0%	Pennsylvania	19.1%
Illinois	14.0%	Rhode Island	19.2%
Indiana	16.6%	South Carolina	19.0%
Iowa	17.4%	South Dakota	20.0%
Kansas	17.0%	Tennessee	18.4%
Kentucky	20.7%	Texas	18.2%
Lousiana	23.6%	Utah	17.7%
Maine	22.1%	Vermont	22.1%
Maryland	12.8%	Virginia	14.6%
Massachusetts	17.1%	Washington	15.9%
Michigan	15.8%	West Virginia	25.1%
Minnesota	16.6%	Wisconsin	18.2%
Mississippi	23.2%	Wyoming	20.2%
Missouri	17.7%	**National Average**	**18.8%**

Effect of State SSI Supplements

In 2002, 24 states provided a state-funded supplement to SSI benefits. These monthly supplements ranged from as little as $2 in Oregon to $362 in Alaska. An analysis of states with these supplements shows that they are not sufficient to make up the housing affordability gap for people receiving SSI. In fact, in 16 of the states that provide a state supplement, SSI benefits were still less than 20 percent of the average median income. This data provides a strong case that housing assistance—not a modest increase in SSI benefits—is the appropriate solution to the housing affordability problems of people with disabilities receiving SSI.

It is interesting to note that of those 24 states that provide a supplement to the federal benefits, only five (California, Colorado, Delaware, Nebraska, and Washington) provided a cost of living increase to the state supplement between 2000 and 2002. The majority of the state-funded supplement levels decreased or remained constant during this time period.

Increases in SSI Compared to Increases in Housing Costs

Although the economy began to decline in most areas of the country between 2000 and 2002, housing prices continued to rise. Table 4 at right compares the rate of growth in SSI benefit amounts to the rate of growth in HUD Fair Market Rents from 2000 to 2002. During these two years, housing costs rose at twice the rate of the SSI cost of living adjustments. In some housing market areas, increases in rental housing costs were six times higher than SSI increases.

Unfortunately for people with disabilities, the strong rental housing market meant that rents increased dramatically in many housing market areas at a time when SSI cost of living increases were much more modest. From 2000 to 2002, rents for one-bedroom units increased 14 percent while SSI benefit levels rose by only 6 percent.

As Table 4 indicates, in many areas of the country, cost of living adjustments in SSI benefits did not keep pace with the increasing cost of rental housing. In nine states (Arizona, California, Colorado, Illinois, Maryland, Massachusetts, Minnesota, Missouri, and Virginia) and the District of Columbia, housing costs increased more than 15 percent between 2000 and 2002. In the District of Columbia—the area with the highest rise in housing costs—the cost of rental housing increased over five times as much as SSI benefits levels. The data in Table 4 clearly demonstrates why the housing crisis for people with disabilities is worse today than in 2000 and that the "buying power" of people with disabilities in the rental housing market has continued to decline.

Table 4: Increases in SSI Benefits Compared to Increases in Housing Costs

State	Growth in SSI Monthly Payment 2000-2002 % Change	Growth in One-Bedroom FMR 2000-2002 % Change	State	Growth in SSI Monthly Payment 2000-2002 % Change	Growth in One-Bedroom FMR 2000-2002 % Change
Alabama	6%	6%	Montana	6%	7%
Alaska	4%	6%	Nebraska	7%	6%
Arizona	6%	19%	Nevada	6%	14%
Arkansas	6%	7%	New Hampshire	6%	14%
California	8%	23%	New Jersey	6%	14%
Colorado	14%	17%	New Mexico	6%	10%
Connecticut	0%	12%	New York	6%	9%
Delaware	7%	6%	North Carolina	6%	7%
District of Columbia	6%	34%	North Dakota	6%	9%
Florida	6%	11%	Ohio	6%	10%
Georgia	6%	14%	Oklahoma	6%	12%
Hawaii	6%	1%	Oregon	6%	7%
Idaho	6%	8%	Pennsylvania	6%	10%
Illinois	6%	16%	Rhode Island	6%	6%
Indiana	6%	7%	South Carolina	6%	6%
Iowa	6%	8%	South Dakota	6%	8%
Kansas	6%	11%	Tennessee	6%	7%
Kentucky	6%	9%	Texas	6%	12%
Louisiana	6%	14%	Utah	6%	10%
Maine	6%	9%	Vermont	6%	8%
Maryland	6%	22%	Virginia	6%	18%
Massachusetts	5%	33%	Washington	6%	10%
Michigan	6%	11%	West Virginia	6%	7%
Minnesota	6%	23%	Wisconsin	6%	6%
Mississippi	6%	7%	Wyoming	6%	8%
Missouri	6%	18%	**National Average**	**6%**	**14%**

SSI Benefits Compared to the Housing Wage

The National Low Income Housing Coalition's Housing Wage is the amount of income per hour that full-time workers must earn to have their rental housing costs be affordable—defined as paying no more than 30 percent of income for modest housing. Because the Housing Wage also compares income to rents in a manner similar to *Priced Out,* it can also be used to illustrate the huge gap between SSI incomes and the cost of rental housing.

Table 5 below indicates that, as a national average, the Housing Wage for a low-income person in 2002 to rent an affordable one-bedroom unit was $12.08 per hour. Monthly SSI income is equivalent to an hourly rate of only $3.43—less than one-third of the Housing Wage. This comparison demonstrates that people with disabilities currently receiving SSI would need to more than triple their current income to be able to afford the rent for a modest one-bedroom rental unit.

Table 5 clearly demonstrates that in no state did a person with a disability receiving

Table 5: Housing Wage as a Percentage of Hourly SSI Benefits

State	SSI as Hourly Rate	Housing Wage	Housing Wage as % of SSI	State	SSI as Hourly State	Housing Wage	Housing Wage as % of SSI
Alabama	$3.14	$7.76	247%	Montana	$3.14	$7.69	244%
Alaska	$5.23	$12.69	243%	Nebraska	$3.19	$8.00	251%
Arizona	$3.14	$11.39	362%	Nevada	$3.14	$12.78	407%
Arkansas	$3.14	$7.19	229%	New Hampshire	$3.30	$12.48	378%
California	$4.33	$16.35	378%	New Jersey	$3.32	$15.73	473%
Colorado	$3.36	$12.22	364%	New Mexico	$3.14	$8.89	283%
Connecticut	$4.31	$14.05	326%	New York	$3.65	$15.72	431%
Delaware	$3.17	$11.75	370%	North Carolina	$3.14	$9.80	312%
District of Columbia	$3.14	$18.92	602%	North Dakota	$3.14	$7.71	245%
Florida	$3.14	$11.40	363%	Ohio	$3.14	$9.29	296%
Georgia	$3.14	$11.75	374%	Oklahoma	$3.45	$7.72	224%
Hawaii	$3.17	$14.15	446%	Oregon	$3.15	$10.47	332%
Idaho	$3.44	$7.84	228%	Pennsylvania	$3.30	$10.54	319%
Illinois	$3.14	$12.80	407%	Rhode Island	$3.52	$10.92	311%
Indiana	$3.14	$8.75	278%	South Carolina	$3.14	$9.03	287%
Iowa	$3.14	$7.95	253%	South Dakota	$3.23	$8.25	255%
Kansas	$3.14	$8.38	267%	Tennessee	$3.14	$8.47	269%
Kentucky	$3.14	$7.69	245%	Texas	$3.14	$10.30	328%
Louisiana	$3.14	$8.28	263%	Utah	$3.14	$10.40	331%
Maine	$3.20	$9.61	300%	Vermont	$3.48	$10.57	303%
Maryland	$3.14	$14.10	448%	Virginia	$3.14	$12.24	389%
Massachusetts	$3.80	$17.08	449%	Washington	$3.25	$11.64	358%
Michigan	$3.23	$10.53	326%	West Virginia	$3.14	$7.27	231%
Minnesota	$3.61	$11.50	318%	Wisconsin	$3.63	$9.11	251%
Mississippi	$3.14	$7.42	236%	Wyoming	$3.20	$7.85	245%
Missouri	$3.14	$8.69	276%	**National Average**	**$3.43**	**$12.08**	**352%**

SSI benefits have enough income to meet the National Low Income Housing Coalition Housing Wage standards for renting a modest one-bedroom housing unit. In fact, in seven states (Hawaii, Illinois, Maryland, Massachusetts, Nevada, New Jersey, and New York) and the District of Columbia, the Housing Wage was over four times the amount of SSI benefits. In fact, in the District of Columbia, the Housing Wage was over six times the amount of SSI benefits! Even in Arkansas—the state with the lowest Housing Wage—the Housing Wage is more than twice SSI benefit levels.

Since many people with disabilities receiving SSI are not able to work, disability researchers typically do not focus on data like hourly wage rates. However, given recent changes to federal regulations that provide for greater flexibility in maintaining SSI and Medicaid benefits when employed, hourly wage data has become even more important as a tool for analyzing how little "buying power" a person with a disability receiving SSI—or a person with a disability with a minimum wage job—actually has in the rental housing market.

Chapter 3: Policy Recommendations

To achieve the goal of community integration as envisioned in the American's with Disabilities Act, and to end the tragedy of homelessness, the federal government must make a more significant and long-term commitment to expand decent, safe, integrated, and affordable housing for people with disabilities with the lowest incomes.

Since the mid-1980s, housing policies that benefit the lowest-income people have been out of favor in Washington, D.C. Programs that develop new housing for the very poor have been virtually eliminated or have been drastically scaled back. Most states and localities spend the scarce federal housing funding they do receive on "affordable" housing programs that are not affordable to people with disabilities with the lowest income—and have the flexibility within federal policy to continue to do so. As homeownership rates rise to record levels, homelessness continues to be perceived as an "intractable" problem.

It is clear that a new vision for our nation's housing policy is needed—a vision that includes a decent, safe, and affordable place to live for every American, including every person with a disability. To help achieve this vision, the disability community must work in partnership with other affordable housing advocacy groups whose focus is the same as ours—vulnerable individuals and families who are most in need of housing assistance. We also must continue to urge federal officials to reform and improve federal programs that can assist people with disabilities, so that every dollar of HUD's budget is spent in the most effective way possible. Finally, we must continue to work at the state and local level with housing officials to ensure that people with disabilities receive their "fair share" of the billions of dollars in federal housing and community development funding provided to them by HUD each year.

In order to promote a significant expansion of housing to address the affordability gap for people with disabilities identified in *Priced Out in 2002,* TAC and the CCD Housing Task Force make the following specific housing policy recommendations:

- Support the creation of a National Housing Trust Fund that would build, rehabilitate, and preserve 1.5 million units of rental housing for the lowest-income families by the end of the decade.
- Improve the targeting of Section 8 Housing Choice Vouchers to people with disabilities with incomes below 30 percent of median income, and continue to appropriate funding for new vouchers for people with disabilities who are negatively affected by the designation of "elderly only" housing by Public Housing Agencies and HUD-assisted housing providers.
- Create federal policies that provide more access for people with disabilities receiving SSI to all HUD "mainstream" programs as well as full participation in all state and local housing planning activities—including the Consolidated Plan and Public Housing Agency Plan—that determine the prioritization and use of HUD funding.
- Improve HUD monitoring and oversight of federal elderly only designation housing policies implemented by Public Housing Agencies and HUD-assisted housing owners.
- Support and expand HUD programs targeted to the most vulnerable populations, including the Section 811 Supportive Housing for Persons with Disabilities program, and the McKinney/Vento Homeless Assistance programs.

Recommendation: Support the creation of a National Housing Trust Fund that would build, rehabilitate, and preserve 1.5 million units of rental housing for the lowest-income families by the end of the decade.

By the end of 2002, more than 4,000 organizations, elected officials, and religious leaders had endorsed the National Housing Trust Fund Campaign led by the National Low Income Housing Coalition. A National Housing Trust Fund would address what the Millennial Housing Commission's 2002 Report to Congress called "the most serious housing problem in America"—that is the mismatch between the number of extremely low-income renter households and the number of units available to them with acceptable quality and affordable rents. Two key features of the Trust Fund legislative proposal are critically important to the disability community:

1. Targeting at least 75 percent of Trust Fund dollars to households below 30 percent of median; and
2. Assuring the provision of needed operating subsidies to make the housing affordable for a range of extremely low-income people, such as those individuals receiving SSI benefits.

Recommendation: Improve the targeting of Section 8 Housing Choice Vouchers to people with disabilities with incomes below 30 percent of median income, and continue to appropriate funding for new vouchers for people with disabilities who are negatively affected by the designation of "elderly only" housing by Public Housing Agencies and HUD-assisted housing providers.

People with disabilities have been increasingly reliant on the Section 8 Housing Choice Voucher program as the primary source of federal rental housing assistance. From 1997 until 2002, Congress created over 50,000 new vouchers for people with disabilities, including people negatively affected by federal "elderly only" housing policies. New vouchers will continue to be needed as more Public Housing Agency (PHA) and HUD-assisted housing waiting lists are closed to people with disabilities under age 62.

Congress and HUD should ensure that the housing needs of people with disabilities are a priority for all PHAs administering the Housing Choice Voucher program, including the adoption of reasonable accommodation policies needed to facilitate their participation in the program.

Data from Priced Out in 2002 should be used to hold HUD and PHAs accountable for adhering to Housing Choice Voucher program targeting policies, which require that 75 percent of vouchers be used to assist households with incomes at 30 percent of median income and below. This policy ensures more access to vouchers by people with disabilities receiving SSI benefits.

Recommendation: Create federal policies that provide more access for people with disabilities receiving SSI to all HUD "mainstream" programs as well as full participation in all state and local housing planning activities—including the Consolidated Plan and Public Housing Agency Plan—that determine the prioritization and use of HUD funding.

People with disabilities should benefit from all of HUD's programs in proportion to their need for housing assistance. This means ensuring that their housing needs are prioritized for the resources available through the HUD-funded Community Development Block Grant and HOME programs, and other resources controlled by state and local housing officials. Special attention should be paid to the extremely limited incomes of people with disabilities, as documented in *Priced Out in 2002,* to ensure that a fair share of the "affordable" housing provided through these programs is affordable to people receiving SSI benefits. Federal efforts to expand first-time homeownership opportunities should not be accomplished at the expense of those extremely low-income households that cannot afford the costs of homeownership.

Recommendation: Improve HUD monitoring and oversight of federal elderly only designation housing policies implemented by Public Housing Agencies and HUD-assisted housing owners.

Elderly only designation has been permitted by federal law since 1992. Designation basically "reserves" many of the subsidized rental housing units funded by the federal government exclusively for elderly households. Numerous surveys, reports, and databases produced since 1996 indicate that 300,000 or more HUD-subsidized efficiency and one-bedroom units may now be "reserved" for elderly households. More properties are being designated elderly only every year by PHAs and HUD-assisted housing providers. Some PHAs and HUD-assisted housing owners have been implementing elderly only housing policies improperly—a violation of federal fair housing laws and laws that govern the operation of federal public housing buildings. Better HUD training, monitoring, and oversight of federally subsidized housing providers is essential to address the discrimination that has occurred as a direct outcome of these federal elderly only policies.

Recommendation: Support and expand HUD programs targeted to the most vulnerable populations, including the Section 811 Supportive Housing for Persons with Disabilities program, and the McKinney/Vento Homeless Assistance programs.

To address the goals of the President's New Freedom Initiative and the goal of ending chronic homelessness, funding for HUD's supportive housing programs must be increased substantially. The Section 811 program currently funds fewer than 2,000 new units of accessible and affordable housing each year, a 50 percent decline from peak production levels reached in the mid-1990s. Increased appropriations are needed to maintain current production levels for new housing and also to fund project-based and tenant-based renewal costs. For example, the HUD fiscal year 2003 budget for Section 811 increased from $241 million to $251 million—a $10 million increase. However, the cost of renewing five-year project-based and tenant-based rental assistance contracts in the Section 811 program was estimated by HUD at $38 million—leaving less funding for new units than in fiscal year 2002. The same renewal cost burden exists in the McKinney/Vento Homeless Assistance programs with increasing amounts of the appropriation dedicated to renewal costs rather than providing new housing. Innovative supportive housing service funding initiatives are also needed to encourage the development of integrated models that serve a range of households in need.

End Notes

[1]U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges, Executive Summary.* Washington, DC: 2001.

[2]U.S Social Security Administration, Office of Policy. *Annual Statistical Supplement, Table 7.E5*. Washington, DC: 2001.

[3]U.S. Department of Housing and Urban Development. *A Report on Worst Case Housing Needs in 1999,* 2001.

[4]The Arc of the United States. *Housing Needs of People with Disabilities: The Crisis Continues*. The Arc of the United States Government Affairs Conference. 3 March 2003.

[5]Martha Burt, et al. *Helping America's Homeless. Emergency Shelter or Affordable Housing?* The Urban Institute Press. Washington, DC: 2001.

[6]For most federal housing programs, a household receiving housing assistance is not permitted to pay more than 30-40 percent of its income towards housing costs.

[7]U.S. Department of Housing and Urban Development. *A Report on Worst Case Housing Needs in 1999,* 2001.

[8]On October 22, 2002, HUD issued corrected FMRs for nine housing market areas. These revised FMRs were utilized in *Priced Out in 2002*.

[9]For purposes of program administration, HUD divides the United States into specific housing market areas—including counties, metropolitan, and non-metropolitan rural areas. Most urban areas (sometimes including their suburbs) are referred to as Standard Metropolitan Statistical Areas (SMSA) or as Primary Metropolitan Statistical Areas (PMSA). Non-Metropolitan or rural areas are considered distinct housing market areas separate from SMSAs or PMSAs. *Priced Out in 2002* provides summary income and housing market data by state, as well as for the housing market areas within the 50 states. The data for the rural housing market areas of each state have been combined into one category to reflect one statewide figure for all rural areas.

[10]These data are available at HUD USER (www.huduser.org/datasets/il.html), a HUD information website.

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

Priced Out in 2002

Appendix A

State and Community Housing Market Data

How to Use the Information in Appendix A

Because Appendix A presents rent and income information within a context that is familiar to state and local housing officials, it is an extremely helpful tool for housing advocacy purposes. It can be used by disability advocates to engage state and local housing officials, and provide specific information on the housing needs of people with disabilities in that housing market area. Figure 1 below highlights one section of Appendix A, illustrating the housing affordability problems confronting people with disabilities in the federally defined housing market areas of the State of Massachusetts.

Figure 1 illustrates that it was virtually impossible for a person with a disability receiving SSI benefits to rent modest housing anywhere in Massachusetts. In 2002, Massachusetts had SSI benefits equal to $659.39 per month, which includes a state-funded supplement of $114.39. Statewide, this income was equal to only 17.1 percent of the median income. At this income level, a person with a disability receiving SSI in Massachusetts was priced out of the housing market. On average, the rent for a modest efficiency or one-bedroom unit in Massachusetts in 2002 would cost more than the entire SSI monthly benefit. To rent an efficiency unit, a person with a disability would have to pay over 115 percent of their SSI benefits, and over 134 percent of the monthly benefits for a one-bedroom unit. Figure 1 also illustrates the relationship between SSI and wage data.

Specifically, within Massachusetts' 11 federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 74.8 percent of SSI benefits in the Pittsfield housing market area to a high of 162.9 percent in the Boston market area. Clearly, it was impossible for people with disabilities receiving SSI to afford modest housing in Massachusetts in 2002.

FIGURE 1: HOUSING AFFORDABILITY IN THE STATE OF MASSACHUSETTS

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

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

SSI benefit expressed as an hourly wage for a full-time job

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Massachusetts						
Barnstable-Yarmouth	$659.39	108.0%	80.7%	20.0%	$3.80	$13.69
Boston	$659.39	162.9%	144.5%	15.2%	$3.80	$20.65
Brockton	$659.39	122.7%	93.1%	17.8%	$3.80	$15.56
Fitchburg-Leominster	$659.39	89.2%	63.4%	18.6%	$3.80	$11.31
Lawrence	$659.39	111.2%	92.1%	16.8%	$3.80	$14.10
Lowell	$659.39	126.6%	98.0%	15.0%	$3.80	$16.06
New Bedford	$659.39	104.0%	85.2%	21.7%	$3.80	$13.19
Pittsfield	$659.39	74.8%	52.6%	21.7%	$3.80	$9.48
Providence-Fall River-Warwick	$659.39	84.2%	61.7%	20.1%	$3.80	$10.67
Springfield	$659.39	81.1%	65.5%	21.7%	$3.80	$10.29
Worcester	$659.39	95.4%	79.0%	19.3%	$3.80	$12.10
Non-Metropolitan Areas	$659.39	93.2%	75.5%	21.7%	$3.80	$11.82
State Average	**$659.39**	**134.7%**	**115.5%**	**17.1%**	**$3.80**	**$17.08**

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

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

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

Appendix A: State & City Data

Metropolitan Statistical Areas and Non-Metro Areas

State / Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Alabama						
Anniston	$545.00	60.4%	51.0%	21.2%	$3.14	$6.33
Aurburn-Opelika	$545.00	71.0%	50.8%	18.8%	$3.14	$7.44
Birmingham	$545.00	87.9%	77.8%	17.7%	$3.14	$9.21
Columbus*	$545.00	76.7%	69.0%	20.6%	$3.14	$8.04
Decatur	$545.00	68.4%	67.7%	17.7%	$3.14	$7.17
Dothan	$545.00	62.8%	61.3%	20.4%	$3.14	$6.58
Florence	$545.00	66.1%	57.6%	21.0%	$3.14	$6.92
Gadsden	$545.00	62.4%	51.0%	23.8%	$3.14	$6.54
Huntsville	$545.00	83.3%	71.0%	15.4%	$3.14	$8.73
Mobile	$545.00	83.3%	74.5%	20.7%	$3.14	$8.73
Montgomery	$545.00	83.1%	77.8%	17.6%	$3.14	$8.71
Tuscaloosa	$545.00	71.7%	67.2%	19.1%	$3.14	$7.52
Non-Metropolitan Areas	$545.00	57.9%	49.0%	23.8%	$3.14	$6.07
State Average	**$545.00**	**74.1%**	**65.2%**	**19.9%**	**$3.14**	**$7.76**
Alaska						
Anchorage	$907.00	70.0%	59.2%	25.7%	$5.23	$12.21
Non-Metropolitan Areas	$907.00	75.1%	60.3%	31.0%	$5.23	$13.10
State Average	**$907.00**	**72.8%**	**59.8%**	**28.8%**	**$5.23**	**$12.69**
Arizona						
Flagstaff	$545.00	121.1%	112.1%	19.4%	$3.14	$12.69
Las Vegas*	$545.00	127.3%	107.3%	16.5%	$3.14	$13.35
Phoenix-Mesa	$545.00	117.6%	97.2%	16.1%	$3.14	$12.33
Tucson	$545.00	94.1%	78.5%	19.0%	$3.14	$9.87
Yuma	$545.00	87.7%	75.6%	25.3%	$3.14	$9.19
Non-Metropolitan Areas	$545.00	76.9%	73.1%	27.3%	$3.14	$8.06
State Average	**$545.00**	**108.6%**	**91.3%**	**18.0%**	**$3.14**	**$11.39**
Arkansas						
Fayetteville-Springdale-Rogers	$545.00	76.1%	60.4%	19.0%	$3.14	$7.98
Fort Smith*	$545.00	66.4%	65.7%	23.5%	$3.14	$6.96
Jonesboro	$545.00	77.4%	71.2%	21.9%	$3.14	$8.12
Little Rock-North Little Rock	$545.00	82.6%	74.3%	18.8%	$3.14	$8.65
Memphis*	$545.00	97.6%	83.7%	16.3%	$3.14	$10.23
Pine Bluff	$545.00	67.5%	56.9%	24.0%	$3.14	$7.08
Texarkana*	$545.00	73.9%	60.6%	22.9%	$3.14	$7.75
Non-Metropolitan Areas	$545.00	56.9%	48.9%	27.3%	$3.14	$5.96
State Average	**$545.00**	**68.6%**	**59.8%**	**23.5%**	**$3.14**	**$7.19**

* indicates a housing market area that crosses state boundaries

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
California						
Bakersfield	$750.00	60.9%	54.3%	31.9%	$4.33	$8.79
Chico-Paradise	$750.00	63.9%	49.6%	32.8%	$4.33	$9.21
Fresno	$750.00	64.9%	58.1%	31.9%	$4.33	$9.37
Los Angeles-Long Beach	$750.00	101.9%	85.1%	23.3%	$4.33	$14.69
Merced	$750.00	66.8%	59.2%	32.6%	$4.33	$9.63
Modesto	$750.00	75.9%	70.7%	27.6%	$4.33	$10.94
Oakland	$750.00	146.0%	120.7%	17.2%	$4.33	$21.06
Orange County	$750.00	124.5%	114.0%	17.0%	$4.33	$17.96
Redding	$750.00	62.5%	56.4%	32.8%	$4.33	$9.02
Riverside-San Bernardino	$750.00	75.2%	67.6%	25.6%	$4.33	$10.85
Sacramento	$750.00	97.7%	86.8%	22.4%	$4.33	$14.10
Salinas	$750.00	108.3%	92.5%	23.9%	$4.33	$15.62
San Diego	$750.00	116.7%	102.1%	21.4%	$4.33	$16.83
San Francisco	$750.00	204.7%	158.0%	12.6%	$4.33	$29.52
San Jose	$750.00	190.0%	166.7%	13.4%	$4.33	$27.40
San Luis Obispo-Atascadero-Paso Robles	$750.00	93.2%	82.5%	25.6%	$4.33	$13.44
Santa Barbara-Santa Maria-Lompoc	$750.00	103.1%	92.8%	22.6%	$4.33	$14.87
Santa Cruz-Watsonville	$750.00	129.6%	108.8%	18.6%	$4.33	$18.69
Santa Rosa	$750.00	115.9%	102.3%	20.3%	$4.33	$16.71
Stockton-Lodi	$750.00	75.9%	67.2%	27.0%	$4.33	$10.94
Vallejo-Fairfield-Napa	$750.00	118.8%	104.5%	22.5%	$4.33	$17.13
Ventura	$750.00	113.9%	99.1%	17.2%	$4.33	$16.42
Visalia-Tulare-Porterville	$750.00	58.5%	54.9%	32.8%	$4.33	$8.44
Yolo	$750.00	80.9%	70.9%	22.6%	$4.33	$11.67
Yuba City	$750.00	57.2%	48.9%	32.7%	$4.33	$8.25
Non-Metropolitan Areas	$750.00	64.1%	51.6%	32.8%	$4.33	$9.25
State Average	**$750.00**	**113.4%**	**96.4%**	**21.1%**	**$4.33**	**$16.35**
Colorado						
Boulder-Longmont	$582.00	128.9%	107.6%	11.5%	$3.36	$14.42
Colorado Springs	$582.00	89.0%	82.8%	17.5%	$3.36	$9.96
Denver	$582.00	122.0%	102.2%	14.3%	$3.36	$13.65
Fort Collins-Loveland	$582.00	101.0%	81.8%	16.4%	$3.36	$11.31
Grand Junction	$582.00	78.4%	75.3%	21.7%	$3.36	$8.77
Greeley	$582.00	99.8%	90.4%	20.8%	$3.36	$11.17
Pueblo	$582.00	82.1%	79.4%	21.7%	$3.36	$9.19
Non-Metropolitan Areas	$582.00	87.1%	79.2%	21.7%	$3.36	$9.75
State Average	**$582.00**	**109.2%**	**94.0%**	**16.2%**	**$3.36**	**$12.22**

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Connecticut						
Bridgeport	$747.00	96.5%	74.3%	17.1%	$4.31	$13.87
Danbury	$747.00	111.8%	93.6%	14.6%	$4.31	$16.06
Hartford	$747.00	85.1%	68.3%	19.2%	$4.31	$12.23
New Haven-Meriden	$747.00	98.1%	79.9%	19.6%	$4.31	$14.10
New London-Norwich*	$747.00	86.1%	71.2%	21.4%	$4.31	$12.37
Stamford-Norwalk	$747.00	157.7%	134.7%	11.6%	$4.31	$22.65
Waterbury	$747.00	91.7%	67.9%	20.6%	$4.31	$13.17
Worcester*	$747.00	84.2%	69.7%	21.9%	$4.31	$12.10
Non-Metropolitan Areas	$747.00	82.7%	64.9%	21.4%	$4.31	$11.88
State Average	**$747.00**	**97.8%**	**79.0%**	**17.7%**	**$4.31**	**$14.05**
Delaware						
Dover	$550.00	105.3%	95.1%	18.1%	$3.17	$11.13
Wilmington-Newark*	$550.00	117.3%	89.1%	12.4%	$3.17	$12.40
Non-Metropolitan Areas	$550.00	88.9%	83.6%	19.0%	$3.17	$9.40
State Average	**$550.00**	**111.1%**	**89.3%**	**14.0%**	**$3.17**	**$11.75**
District of Columbia						
Washington*	$545.00	180.6%	158.7%	10.7%	$3.14	$18.92
Florida						
Daytona Beach	$545.00	89.9%	76.7%	20.0%	$3.14	$9.42
Fort Lauderdale	$545.00	118.2%	100.4%	15.5%	$3.14	$12.38
Fort Myers-Cape Coral	$545.00	94.7%	82.4%	17.9%	$3.14	$9.92
Fort Pierce-Port Lucie	$545.00	100.4%	91.6%	17.8%	$3.14	$10.52
Fort Walton Beach	$545.00	87.2%	79.8%	18.5%	$3.14	$9.13
Gainesville	$545.00	87.2%	79.8%	19.4%	$3.14	$9.13
Jacksonville	$545.00	102.6%	91.6%	16.8%	$3.14	$10.75
Lakeland-Winter Haven	$545.00	83.9%	76.7%	19.9%	$3.14	$8.79
Melbourne-Titusville-Palm Bay	$545.00	89.7%	76.7%	17.7%	$3.14	$9.40
Miami	$545.00	119.6%	95.0%	19.4%	$3.14	$12.54
Naples	$545.00	120.4%	85.3%	13.4%	$3.14	$12.62
Ocala	$545.00	87.2%	79.8%	22.5%	$3.14	$9.13
Orlando	$545.00	125.7%	110.8%	17.1%	$3.14	$13.17
Panama City	$545.00	87.2%	79.8%	20.2%	$3.14	$9.13
Pensacola	$545.00	87.2%	79.8%	20.6%	$3.14	$9.13
Punta Gorda	$545.00	91.7%	79.8%	20.8%	$3.14	$9.62
Sarasota-Bradenton	$545.00	101.8%	80.2%	17.5%	$3.14	$10.67
Tallahassee	$545.00	90.6%	81.7%	16.4%	$3.14	$9.50
Tampa-St. Petersburg-Clearwater	$545.00	110.3%	92.7%	18.5%	$3.14	$11.56
West Palm Beach-Boca Raton	$545.00	121.7%	104.2%	14.9%	$3.14	$12.75
Non-Metropolitan Areas	$545.00	89.3%	79.8%	23.2%	$3.14	$9.36
State Average	**$545.00**	**108.8%**	**92.6%**	**18.0%**	**$3.14**	**$11.40**

* indicates a housing market area that crosses state boundaries

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Georgia						
Albany	$545.00	69.9%	59.6%	20.8%	$3.14	$7.33
Athens	$545.00	79.1%	73.4%	18.6%	$3.14	$8.29
Atlanta	$545.00	145.9%	131.0%	13.1%	$3.14	$15.29
Augusta-Aiken*	$545.00	90.1%	75.2%	18.7%	$3.14	$9.44
Chattanooga*	$545.00	84.0%	71.9%	18.7%	$3.14	$8.81
Columbus*	$545.00	76.7%	69.0%	20.6%	$3.14	$8.04
Macon	$545.00	85.7%	77.1%	18.3%	$3.14	$8.98
Savannah	$545.00	89.4%	71.7%	18.4%	$3.14	$9.37
Non-Metropolitan Areas	$545.00	69.8%	57.8%	22.1%	$3.14	$7.31
State Average	**$545.00**	**112.1%**	**98.8%**	**16.5%**	**$3.14**	**$11.75**
Hawaii						
Honolulu	$549.90	130.4%	108.9%	14.6%	$3.17	$13.79
Non-Metropolitan Areas	$549.90	143.7%	110.2%	18.0%	$3.17	$15.20
State Average	**$549.90**	**133.8%**	**109.3%**	**15.9%**	**$3.17**	**$14.15**
Idaho						
Boise City	$597.00	79.9%	70.2%	18.8%	$3.44	$9.17
Pocatello	$597.00	63.7%	54.9%	21.8%	$3.44	$7.31
Non-Metropolitan Areas	$597.00	61.9%	53.0%	24.7%	$3.44	$7.11
State Average	**$597.00**	**68.3%**	**59.1%**	**22.0%**	**$3.44**	**$7.84**
Illinois						
Bloomington-Normal	$545.00	81.3%	66.8%	13.5%	$3.14	$8.52
Champaign-Urbana	$545.00	90.3%	73.4%	15.7%	$3.14	$9.46
Chicago	$545.00	142.8%	119.1%	12.4%	$3.14	$14.96
Davenport-Moline-Rock Island*	$545.00	76.0%	55.0%	17.4%	$3.14	$7.96
Decatur	$545.00	69.0%	53.2%	17.2%	$3.14	$7.23
De Kalb County	$545.00	106.2%	91.4%	13.8%	$3.14	$11.13
Grundy County	$545.00	91.9%	79.4%	13.4%	$3.14	$9.63
Kankakee	$545.00	87.5%	72.3%	16.9%	$3.14	$9.17
Kendall County	$545.00	125.5%	110.3%	10.7%	$3.14	$13.15
Peoria-Pekin	$545.00	81.5%	73.9%	16.1%	$3.14	$8.54
Rockford	$545.00	91.0%	71.0%	15.6%	$3.14	$9.54
Springfield	$545.00	76.0%	61.3%	14.4%	$3.14	$7.96
St. Louis*	$545.00	97.8%	80.2%	15.2%	$3.14	$10.25
Non-Metropolitan Areas	$545.00	60.0%	52.8%	20.0%	$3.14	$6.29
State Average	**$545.00**	**122.1%**	**102.0%**	**14.0%**	**$3.14**	**$12.80**

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Indiana						
Bloomington	$545.00	93.8%	72.5%	17.3%	$3.14	$9.83
Cincinnati*	$545.00	90.8%	70.8%	14.5%	$3.14	$9.52
Elkhart-Goshen	$545.00	83.7%	73.2%	15.8%	$3.14	$8.77
Evansville-Henderson*	$545.00	74.7%	62.8%	17.1%	$3.14	$7.83
Fort Wayne	$545.00	79.8%	62.8%	15.6%	$3.14	$8.37
Gary	$545.00	106.2%	80.7%	16.4%	$3.14	$11.13
Indianapolis	$545.00	89.7%	71.6%	14.6%	$3.14	$9.40
Kokomo	$545.00	79.6%	67.5%	15.1%	$3.14	$8.35
Lafayette	$545.00	86.8%	68.4%	15.9%	$3.14	$9.10
Louisville*	$545.00	86.8%	67.5%	16.6%	$3.14	$9.10
Muncie	$545.00	87.5%	70.3%	18.6%	$3.14	$9.17
Ohio County	$545.00	66.6%	59.1%	15.2%	$3.14	$6.98
South Bend	$545.00	83.9%	62.9%	16.8%	$3.14	$8.79
Terre Haute	$545.00	66.2%	56.7%	18.6%	$3.14	$6.94
Non-Metropolitan Areas	$545.00	66.4%	59.2%	18.6%	$3.14	$6.96
State Average	**$545.00**	**83.5%**	**67.6%**	**16.6%**	**$3.14**	**$8.75**
Iowa						
Cedar Rapids	$545.00	75.8%	53.8%	13.9%	$3.14	$7.94
Davenport-Moline-Rock Island*	$545.00	76.0%	55.0%	17.4%	$3.14	$7.96
Des Moines	$545.00	96.3%	76.3%	14.0%	$3.14	$10.10
Dubuque	$545.00	69.7%	57.1%	17.1%	$3.14	$7.31
Iowa City	$545.00	86.8%	67.3%	14.4%	$3.14	$9.10
Omaha*	$545.00	90.3%	65.9%	14.5%	$3.14	$9.46
Sioux City*	$545.00	80.6%	67.0%	17.9%	$3.14	$8.44
Waterloo-Cedar Falls	$545.00	80.4%	62.8%	18.9%	$3.14	$8.42
Non-Metropolitan Areas	$545.00	66.4%	53.6%	18.9%	$3.14	$6.96
State Average	**$545.00**	**75.9%**	**59.8%**	**17.4%**	**$3.14**	**$7.95**
Kansas						
Kansas City*	$545.00	106.8%	85.0%	14.5%	$3.14	$11.19
Lawrence	$545.00	83.1%	69.4%	16.7%	$3.14	$8.71
Topeka	$545.00	74.9%	65.0%	15.8%	$3.14	$7.85
Wichita	$545.00	81.5%	67.9%	15.8%	$3.14	$8.54
Non-Metropolitan Areas	$545.00	63.0%	56.5%	21.1%	$3.14	$6.60
State Average	**$545.00**	**80.0%**	**67.4%**	**17.0%**	**$3.14**	**$8.38**

* indicates a housing market area that crosses state boundaries

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Kentucky						
Cincinnati*	$545.00	90.8%	70.8%	14.5%	$3.14	$9.52
Clarksville-Hopkinsville*	$545.00	74.7%	66.8%	21.0%	$3.14	$7.83
Evansville-Henderson*	$545.00	74.7%	62.8%	17.1%	$3.14	$7.83
Gallatin County	$545.00	72.5%	53.2%	16.4%	$3.14	$7.60
Grant County	$545.00	63.1%	53.0%	19.1%	$3.14	$6.62
Huntington-Ashland*	$545.00	69.9%	59.6%	24.9%	$3.14	$7.33
Lexington	$545.00	84.2%	67.7%	16.6%	$3.14	$8.83
Louisville*	$545.00	86.8%	67.5%	16.6%	$3.14	$9.10
Owensboro	$545.00	61.1%	59.1%	19.7%	$3.14	$6.40
Pendleton County	$545.00	62.0%	53.4%	17.7%	$3.14	$6.50
Non-Metropolitan Areas	$545.00	59.7%	50.7%	25.7%	$3.14	$6.26
State Average	**$545.00**	**73.4%**	**60.0%**	**20.7%**	**$3.14**	**$7.69**
Louisiana						
Alexandria	$545.00	69.0%	55.2%	24.8%	$3.14	$7.23
Baton Rouge	$545.00	78.7%	63.5%	19.0%	$3.14	$8.25
Houma	$545.00	63.7%	54.5%	24.4%	$3.14	$6.67
Lafayette	$545.00	66.4%	57.6%	25.0%	$3.14	$6.96
Lake Charles	$545.00	73.8%	63.5%	21.8%	$3.14	$7.73
Monroe	$545.00	66.8%	59.6%	24.5%	$3.14	$7.00
New Orleans	$545.00	97.1%	84.6%	21.2%	$3.14	$10.17
Shreveport-Bossier City	$545.00	76.5%	67.2%	23.3%	$3.14	$8.02
St. James Parish	$545.00	61.5%	54.3%	24.2%	$3.14	$6.44
Non-Metropolitan Areas	$545.00	59.3%	55.2%	29.6%	$3.14	$6.21
State Average	**$545.00**	**79.0%**	**68.7%**	**23.6%**	**$3.14**	**$8.28**
Maine						
Bangor	$555.00	82.7%	67.7%	21.8%	$3.20	$8.83
Lewiston-Auburn	$555.00	75.3%	62.3%	22.0%	$3.20	$8.04
Portland	$555.00	115.7%	89.7%	17.7%	$3.20	$12.35
Portsmouth-Rochester*	$555.00	123.6%	103.2%	16.6%	$3.20	$13.19
Non-Metropolitan Areas	$555.00	81.6%	69.7%	23.5%	$3.20	$8.71
State Average	**$555.00**	**90.1%**	**74.3%**	**22.1%**	**$3.20**	**$9.61**
Maryland						
Baltimore	$545.00	126.8%	103.9%	14.1%	$3.14	$13.29
Columbia	$545.00	149.9%	111.6%	14.1%	$3.14	$15.71
Cumberland*	$545.00	79.3%	65.9%	17.0%	$3.14	$8.31
Hagerstown	$545.00	84.2%	70.1%	17.0%	$3.14	$8.83
Washington*	$545.00	180.6%	158.7%	10.7%	$3.14	$18.92
Wilmington-Newark*	$545.00	118.3%	89.9%	12.3%	$3.14	$12.40
Non-Metropolitan Areas	$545.00	92.4%	78.7%	17.0%	$3.14	$9.68
State Average	**$545.00**	**134.5%**	**113.4%**	**12.8%**	**$3.14**	**$14.10**

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Massachusetts						
Barnstable-Yarmouth	$659.39	108.0%	80.7%	20.0%	$3.80	$13.69
Boston*	$659.39	162.9%	144.5%	15.2%	$3.80	$20.65
Brockton	$659.39	122.7%	93.1%	17.8%	$3.80	$15.56
Fitchburg-Leominster	$659.39	89.2%	63.4%	18.6%	$3.80	$11.31
Lawrence*	$659.39	111.2%	92.1%	16.8%	$3.80	$14.10
Lowell*	$659.39	126.6%	98.0%	15.0%	$3.80	$16.06
New Bedford	$659.39	104.0%	85.2%	21.7%	$3.80	$13.19
Pittsfield	$659.39	74.8%	52.6%	21.7%	$3.80	$9.48
Providence-Fall River-Warwick*	$659.39	84.2%	61.7%	20.1%	$3.80	$10.67
Springfield	$659.39	81.1%	65.5%	21.7%	$3.80	$10.29
Worcester*	$659.39	95.4%	79.0%	19.3%	$3.80	$12.10
Non-Metropolitan Areas	$659.39	93.2%	75.5%	21.7%	$3.80	$11.82
State Average	**$659.39**	**134.7%**	**115.5%**	**17.1%**	**$3.80**	**$17.08**
Michigan						
Ann Arbor	$559.00	113.6%	94.1%	12.6%	$3.23	$12.21
Benton Harbor	$559.00	73.3%	72.3%	17.4%	$3.23	$7.88
Detroit	$559.00	114.1%	84.1%	13.7%	$3.23	$12.27
Flint	$559.00	83.0%	73.3%	17.2%	$3.23	$8.92
Grand Rapids-Muskegon-Holland	$559.00	92.5%	79.1%	15.6%	$3.23	$9.94
Jackson	$559.00	76.6%	56.9%	17.9%	$3.23	$8.23
Kalamazoo-Battle Creek	$559.00	81.4%	67.4%	17.8%	$3.23	$8.75
Lansing-East Lansing	$559.00	89.3%	75.8%	15.9%	$3.23	$9.60
Saginaw-Bay City-Midland	$559.00	73.0%	66.4%	17.4%	$3.23	$7.85
Non-Metropolitan Areas	$559.00	65.9%	58.5%	21.4%	$3.23	$7.08
State Average	**$559.00**	**97.9%**	**77.6%**	**15.8%**	**$3.23**	**$10.53**
Minnesota						
Duluth-Superior*	$626.00	61.7%	47.9%	21.1%	$3.61	$7.42
Fargo-Moorhead*	$626.00	80.5%	58.5%	19.2%	$3.61	$9.69
Grand Forks*	$626.00	72.0%	60.5%	22.0%	$3.61	$8.67
La Crosse*	$626.00	62.5%	48.6%	19.9%	$3.61	$7.52
Minneapolis-St. Paul*	$626.00	113.9%	88.5%	14.0%	$3.61	$13.71
Rochester	$626.00	86.6%	61.7%	14.4%	$3.61	$10.42
St. Cloud	$626.00	71.9%	55.4%	19.1%	$3.61	$8.65
Non-Metropolitan Areas	$626.00	60.4%	49.5%	22.1%	$3.61	$7.27
State Average	**$626.00**	**95.5%**	**74.7%**	**16.6%**	**$3.61**	**$11.50**

* indicates a housing market area that crosses state boundaries

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Mississippi						
Biloxi-Gulfport-Pascagpula	$545.00	91.0%	77.6%	21.0%	$3.14	$9.54
Hattiesburg	$545.00	71.6%	58.5%	23.9%	$3.14	$7.50
Jackson	$545.00	88.1%	77.2%	17.6%	$3.14	$9.23
Memphis*	$545.00	97.6%	83.7%	16.3%	$3.14	$10.23
Non-Metropolitan Areas	$545.00	59.6%	50.9%	26.0%	$3.14	$6.25
State Average	**$545.00**	**70.8%**	**60.7%**	**23.2%**	**$3.14**	**$7.42**
Missouri						
Columbia	$545.00	71.9%	51.0%	16.4%	$3.14	$7.54
Joplin	$545.00	57.6%	49.7%	21.4%	$3.14	$6.04
Kansas City*	$545.00	106.8%	85.0%	14.5%	$3.14	$11.19
Springfield	$545.00	66.2%	52.3%	19.0%	$3.14	$6.94
St. Joseph	$545.00	58.0%	47.9%	20.1%	$3.14	$6.08
St. Louis*	$545.00	97.8%	80.2%	15.2%	$3.14	$10.25
Non-Metropolitan Areas	$545.00	56.4%	48.7%	23.0%	$3.14	$5.91
State Average	**$545.00**	**82.9%**	**67.8%**	**17.7%**	**$3.14**	**$8.69**
Montana						
Billings	$545.00	76.1%	65.5%	19.2%	$3.14	$7.98
Great Falls	$545.00	75.8%	65.5%	22.3%	$3.14	$7.94
Missoula	$545.00	76.9%	65.5%	20.7%	$3.14	$8.06
Non-Metropolitan Areas	$545.00	71.5%	62.2%	23.6%	$3.14	$7.50
State Average	**$545.00**	**73.3%**	**63.4%**	**22.4%**	**$3.14**	**$7.69**
Nebraska						
Lincoln	$553.00	77.2%	60.4%	15.2%	$3.19	$8.21
Omaha*	$553.00	89.0%	64.9%	14.7%	$3.19	$9.46
Sioux City*	$553.00	79.4%	66.0%	18.1%	$3.19	$8.44
Non-Metropolitan Areas	$553.00	61.7%	47.7%	20.7%	$3.19	$6.56
State Average	**$553.00**	**75.2%**	**56.9%**	**17.2%**	**$3.19**	**$8.00**
Nevada						
Las Vegas*	$545.00	127.3%	107.3%	16.5%	$3.14	$13.35
Reno	$545.00	114.1%	98.5%	15.0%	$3.14	$11.96
Non-Metropolitan Areas	$545.00	95.7%	76.7%	16.5%	$3.14	$10.03
State Average	**$545.00**	**122.0%**	**102.9%**	**16.2%**	**$3.14**	**$12.78**
New Hampshire						
Boston*	$572.00	187.8%	166.6%	13.2%	$3.30	$20.65
Lawrence*	$572.00	128.1%	106.1%	14.5%	$3.30	$14.10
Lowell*	$572.00	146.0%	112.9%	13.0%	$3.30	$16.06
Manchester	$572.00	118.0%	82.7%	15.8%	$3.30	$12.98
Nashua	$572.00	135.8%	97.4%	13.8%	$3.30	$14.94

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
New Hampshire (continued)						
Portsmouth-Rochester*	$572.00	119.9%	100.2%	17.1%	$3.30	$13.19
Non-Metropolitan Areas	$572.00	94.0%	78.9%	19.2%	$3.30	$10.34
State Average	**$572.00**	**113.4%**	**89.3%**	**16.7%**	**$3.30**	**$12.48**
New Jersey						
Atlantic-Cape May	$576.25	108.3%	95.1%	19.0%	$3.32	$12.00
Bergen-Passaic	$576.25	161.4%	132.4%	12.5%	$3.32	$17.88
Jersey City	$576.25	152.0%	128.8%	16.4%	$3.32	$16.85
Middlesex-Somerset-Hunterdon	$576.25	155.7%	142.1%	11.4%	$3.32	$17.25
Monmouth-Ocean	$576.25	133.4%	111.4%	14.1%	$3.32	$14.79
Newark	$576.25	136.7%	106.9%	12.5%	$3.32	$15.15
Philadelphia*	$576.25	122.2%	99.4%	15.6%	$3.32	$13.54
Trenton	$576.25	133.3%	95.6%	13.3%	$3.32	$14.77
Vineland-Millville-Bridgeton	$576.25	111.8%	91.8%	19.7%	$3.32	$12.38
State Average	**$576.25**	**141.9%**	**117.1%**	**13.5%**	**$3.32**	**$15.73**
New Mexico						
Albuquerque	$545.00	98.5%	82.6%	18.3%	$3.14	$10.33
Las Cruces	$545.00	72.5%	57.6%	25.3%	$3.14	$7.60
Santa Fe	$545.00	118.2%	83.5%	14.8%	$3.14	$12.38
Non-Metropolitan Areas	$545.00	64.1%	57.4%	27.7%	$3.14	$6.72
State Average	**$545.00**	**84.8%**	**70.8%**	**21.8%**	**$3.14**	**$8.89**
New York						
Albany-Schenectady-Troy	$632.00	81.5%	66.1%	19.5%	$3.65	$9.90
Binghamton	$632.00	66.6%	59.3%	23.1%	$3.65	$8.10
Buffalo-Niagara Falls	$632.00	81.6%	69.0%	21.3%	$3.65	$9.92
Dutchess County	$632.00	129.6%	102.2%	15.9%	$3.65	$15.75
Elmira	$632.00	66.6%	59.3%	23.8%	$3.65	$8.10
Glens Falls	$632.00	77.2%	59.3%	23.9%	$3.65	$9.38
Jamestown	$632.00	66.6%	59.3%	24.9%	$3.65	$8.10
Nassau-Suffolk	$632.00	165.3%	137.3%	13.1%	$3.65	$20.10
Newburgh*	$632.00	106.2%	82.0%	18.5%	$3.65	$12.90
New York	$632.00	143.5%	129.0%	17.2%	$3.65	$17.44
Rochester	$632.00	83.2%	63.9%	19.8%	$3.65	$10.12
Syracuse	$632.00	76.6%	63.6%	21.5%	$3.65	$9.31
Utica-Rome	$632.00	66.6%	59.3%	24.9%	$3.65	$8.10
Westchester County	$632.00	161.4%	123.7%	11.9%	$3.65	$19.62
Non-Metropolitan Areas	$632.00	75.9%	65.2%	24.8%	$3.65	$9.22
State Average	**$632.00**	**129.3%**	**113.2%**	**17.5%**	**$3.65**	**$15.72**

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State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
North Carolina						
Asheville	$545.00	81.7%	67.5%	19.1%	$3.14	$8.56
Charlotte-Gastonia-Rock Hill*	$545.00	113.2%	100.4%	14.6%	$3.14	$11.87
Fayetteville	$545.00	84.0%	73.9%	21.4%	$3.14	$8.81
Goldsboro	$545.00	77.4%	67.2%	20.6%	$3.14	$8.12
Greensboro-Winston-Salem-High Point	$545.00	91.4%	80.2%	16.6%	$3.14	$9.58
Greenville	$545.00	84.2%	83.1%	19.0%	$3.14	$8.83
Hickory-Morganton	$545.00	83.3%	76.5%	18.1%	$3.14	$8.73
Jacksonville	$545.00	80.6%	69.2%	21.4%	$3.14	$8.44
Norfolk-Virginia Beach-Newport News*	$545.00	115.2%	102.4%	17.3%	$3.14	$12.08
Raleigh-Durham-Chapel Hill	$545.00	124.4%	102.6%	13.1%	$3.14	$13.04
Rocky Mount	$545.00	69.9%	64.6%	19.1%	$3.14	$7.33
Wilmington	$545.00	97.2%	88.8%	18.6%	$3.14	$10.19
Non-Metropolitan Areas	$545.00	71.1%	61.7%	21.4%	$3.14	$7.46
State Average	**$545.00**	**93.5%**	**81.3%**	**17.5%**	**$3.14**	**$9.80**
North Dakota						
Bismarck	$545.00	76.7%	68.6%	17.7%	$3.14	$8.04
Fargo-Moorhead*	$545.00	92.5%	67.2%	16.7%	$3.14	$9.69
Grand Forks*	$545.00	99.3%	69.5%	19.1%	$3.14	$10.40
Non-Metropolitan Areas	$545.00	58.7%	47.2%	22.4%	$3.14	$6.15
State Average	**$545.00**	**73.6%**	**58.5%**	**20.0%**	**$3.14**	**$7.71**
Ohio						
Akron	$545.00	93.8%	77.4%	16.8%	$3.14	$9.83
Brown County	$545.00	69.5%	59.1%	17.6%	$3.14	$7.29
Canton-Massillon	$545.00	73.2%	56.3%	18.0%	$3.14	$7.67
Cincinnati*	$545.00	90.8%	70.8%	14.5%	$3.14	$9.52
Cleveland-Lorain-Elyria	$545.00	110.6%	88.3%	15.6%	$3.14	$11.60
Columbus	$545.00	91.0%	76.9%	14.7%	$3.14	$9.54
Dayton-Springfield	$545.00	84.2%	75.2%	15.5%	$3.14	$8.83
Hamilton-Middletown	$545.00	91.2%	64.2%	14.9%	$3.14	$9.56
Huntington-Ashland*	$545.00	69.9%	59.6%	24.9%	$3.14	$7.33
Lima	$545.00	67.5%	56.3%	17.9%	$3.14	$7.08
Mansfield	$545.00	67.5%	56.3%	19.0%	$3.14	$7.08
Parkersburg-Marietta*	$545.00	71.9%	60.0%	20.7%	$3.14	$7.54
Steubenville-Weirton*	$545.00	66.2%	56.3%	19.2%	$3.14	$6.94
Toledo	$545.00	85.7%	70.5%	16.5%	$3.14	$8.98
Wheeling*	$545.00	67.3%	61.5%	23.0%	$3.14	$7.06
Youngstown-Warren	$545.00	77.8%	65.9%	19.2%	$3.14	$8.15
Non-Metropolitan Areas	$545.00	68.2%	57.8%	19.2%	$3.14	$7.15
State Average	**$545.00**	**88.7%**	**72.8%**	**16.6%**	**$3.14**	**$9.29**

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Oklahoma						
Enid	$598.00	54.0%	53.2%	25.9%	$3.45	$6.21
Fort Smith*	$598.00	60.5%	59.9%	25.8%	$3.45	$6.96
Lawton	$598.00	66.2%	65.9%	26.0%	$3.45	$7.62
Oklahoma City	$598.00	74.9%	68.9%	22.3%	$3.45	$8.62
Tulsa	$598.00	75.9%	63.5%	21.9%	$3.45	$8.73
Non-Metropolitan Areas	$598.00	53.5%	46.6%	30.0%	$3.45	$6.16
State Average	**$598.00**	**67.1%**	**59.6%**	**25.1%**	**$3.45**	**$7.72**
Oregon						
Corvallis	$546.70	100.2%	77.2%	16.3%	$3.15	$10.54
Eugene-Springfield	$546.70	92.7%	67.7%	21.4%	$3.15	$9.75
Medford-Ashland	$546.70	88.2%	67.3%	22.4%	$3.15	$9.27
Portland-Vancouver*	$546.70	114.3%	92.9%	16.4%	$3.15	$12.02
Salem	$546.70	92.9%	78.8%	20.1%	$3.15	$9.77
Non-Metropolitan Areas	$546.70	77.0%	65.3%	24.5%	$3.15	$8.09
State Average	**$546.70**	**99.6%**	**80.8%**	**19.2%**	**$3.15**	**$10.47**
Pennsylvania						
Allentown-Bethlehem-Easton	$572.40	94.5%	69.5%	17.6%	$3.30	$10.40
Altoona	$572.40	67.6%	53.1%	23.4%	$3.30	$7.44
Erie	$572.40	70.2%	53.8%	22.4%	$3.30	$7.73
Harrisburg-Lebanon-Carlisle	$572.40	81.8%	63.9%	17.7%	$3.30	$9.00
Johnstown	$572.40	68.5%	53.8%	23.9%	$3.30	$7.54
Lancaster	$572.40	86.8%	70.9%	18.2%	$3.30	$9.56
Newburgh*	$572.40	117.2%	90.5%	16.7%	$3.30	$12.90
Philadelphia*	$572.40	123.0%	100.1%	15.5%	$3.30	$13.54
Pittsburgh	$572.40	88.2%	72.2%	20.1%	$3.30	$9.71
Reading	$572.40	82.8%	56.1%	18.4%	$3.30	$9.12
Scranton-Wilkes-Barre-Hazleton	$572.40	79.7%	57.0%	21.7%	$3.30	$8.77
Sharon	$572.40	68.5%	59.0%	23.9%	$3.30	$7.54
State College	$572.40	94.9%	77.4%	20.5%	$3.30	$10.44
Williamsport	$572.40	68.8%	53.8%	23.4%	$3.30	$7.58
York	$572.40	82.3%	60.1%	18.3%	$3.30	$9.06
Non-Metropolitan Areas	$572.40	70.9%	56.6%	23.9%	$3.30	$7.81
State Average	**$572.40**	**95.7%**	**76.3%**	**19.1%**	**$3.30**	**$10.54**
Rhode Island						
New London-Norwich*	$609.35	105.5%	87.3%	17.5%	$3.52	$12.37
Providence-Fall River-Warwick*	$609.35	91.1%	66.8%	18.6%	$3.52	$10.67
Non-Metropolitan Areas	$609.35	115.9%	99.5%	18.6%	$3.52	$13.58
State Average	**$609.35**	**93.2%**	**69.6%**	**19.2%**	**$3.52**	**$10.92**

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State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
South Carolina						
Augusta-Aiken*	$545.00	90.1%	75.2%	18.7%	$3.14	$9.44
Charleston-North Charleston	$545.00	92.1%	79.3%	19.0%	$3.14	$9.65
Charlotte-Gastonia-Rock Hill*	$545.00	113.2%	100.4%	14.6%	$3.14	$11.87
Columbia	$545.00	93.6%	85.0%	16.6%	$3.14	$9.81
Florence	$545.00	71.6%	64.4%	19.8%	$3.14	$7.50
Greenville-Spartanburg-Anderson	$545.00	92.5%	76.5%	17.6%	$3.14	$9.69
Myrtle Beach	$545.00	84.8%	83.5%	19.8%	$3.14	$8.88
Sumter	$545.00	75.6%	68.1%	21.4%	$3.14	$7.92
Non-Metropolitan Areas	$545.00	69.7%	59.3%	21.4%	$3.14	$7.31
State Average	**$545.00**	**86.1%**	**74.6%**	**19.0%**	**$3.14**	**$9.03**
South Dakota						
Rapid City	$560.00	82.1%	68.9%	19.5%	$3.23	$8.85
Sioux Falls	$560.00	92.1%	66.8%	16.3%	$3.23	$9.92
Non-Metropolitan Areas	$560.00	69.6%	52.7%	21.4%	$3.23	$7.49
State Average	**$560.00**	**76.6%**	**58.1%**	**20.0%**	**$3.23**	**$8.25**
Tennessee						
Chattanooga*	$545.00	84.0%	71.9%	18.7%	$3.14	$8.81
Clarksville-Hopkinsville*	$545.00	74.7%	66.8%	21.0%	$3.14	$7.83
Jackson	$545.00	68.3%	51.7%	19.0%	$3.14	$7.15
Johnson City-Kingsport-Bristol*	$545.00	71.6%	60.0%	21.9%	$3.14	$7.50
Knoxville	$545.00	73.8%	60.0%	18.0%	$3.14	$7.73
Memphis*	$545.00	97.6%	83.7%	16.3%	$3.14	$10.23
Nashville	$545.00	100.6%	84.0%	15.2%	$3.14	$10.54
Non-Metropolitan Areas	$545.00	56.3%	49.2%	21.9%	$3.14	$5.91
State Average	**$545.00**	**80.8%**	**68.4%**	**18.4%**	**$3.14**	**$8.47**
Texas						
Abilene	$545.00	73.2%	65.9%	22.7%	$3.14	$7.67
Amarillo	$545.00	70.5%	55.8%	20.8%	$3.14	$7.38
Austin-San Marcos	$545.00	125.5%	103.7%	13.1%	$3.14	$13.15
Beaumont-Port Arthur	$545.00	76.9%	63.5%	19.9%	$3.14	$8.06
Brazoria	$545.00	106.1%	95.2%	16.4%	$3.14	$11.12
Brownsville-Harlingen-San Benito	$545.00	73.6%	58.3%	25.8%	$3.14	$7.71
Bryan-College Station	$545.00	86.2%	74.1%	20.2%	$3.14	$9.04
Corpus Christi	$545.00	85.3%	69.5%	22.1%	$3.14	$8.94
Dallas	$545.00	121.5%	105.5%	14.0%	$3.14	$12.73
El Paso	$545.00	87.9%	78.3%	25.7%	$3.14	$9.21
Fort Worth-Arlington	$545.00	105.0%	96.3%	15.2%	$3.14	$11.00
Galveston-Texas City	$545.00	96.1%	93.6%	17.8%	$3.14	$10.08
Henderson County	$545.00	74.9%	62.9%	25.3%	$3.14	$7.85
Houston	$545.00	106.1%	94.3%	15.7%	$3.14	$11.12

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Texas (continued)						
Killeen-Temple	$545.00	81.5%	78.2%	23.4%	$3.14	$8.54
Laredo	$545.00	72.8%	63.3%	25.8%	$3.14	$7.63
Longview-Marshall	$545.00	70.8%	62.8%	22.5%	$3.14	$7.42
Lubbock	$545.00	76.1%	60.0%	20.5%	$3.14	$7.98
Mc Allen-Edinburg-Mission	$545.00	72.1%	54.3%	25.8%	$3.14	$7.56
Odessa-Midland	$545.00	69.4%	60.0%	21.9%	$3.14	$7.27
San Angelo	$545.00	71.2%	55.8%	21.0%	$3.14	$7.46
San Antonio	$545.00	89.7%	77.8%	20.2%	$3.14	$9.40
Sherman-Denison	$545.00	76.3%	55.8%	20.7%	$3.14	$8.00
Texarkana*	$545.00	73.9%	60.6%	22.9%	$3.14	$7.75
Tyler	$545.00	77.1%	69.7%	19.6%	$3.14	$8.08
Victoria	$545.00	69.7%	69.0%	19.8%	$3.14	$7.31
Waco	$545.00	74.1%	60.6%	20.2%	$3.14	$7.77
Wichita Falls	$545.00	74.5%	66.8%	22.9%	$3.14	$7.81
Non-Metropolitan Areas	$545.00	65.1%	56.7%	25.9%	$3.14	$6.82
State Average	**$545.00**	**98.3%**	**85.7%**	**18.2%**	**$3.14**	**$10.30**
Utah						
Kane County	$545.00	76.5%	62.2%	21.8%	$3.14	$8.02
Provo-Orem	$545.00	90.8%	86.1%	18.5%	$3.14	$9.52
Salt Lake City-Ogden	$545.00	107.5%	92.8%	16.4%	$3.14	$11.27
Non-Metropolitan Areas	$545.00	81.7%	66.3%	21.8%	$3.14	$8.56
State Average	**$545.00**	**99.2%**	**86.1%**	**17.7%**	**$3.14**	**$10.40**
Vermont						
Burlington	$604.04	103.8%	84.8%	18.0%	$3.48	$12.06
Non-Metropolitan Areas	$604.04	85.3%	69.7%	23.9%	$3.48	$9.90
State Average	**$604.04**	**91.0%**	**74.3%**	**22.1%**	**$3.48**	**$10.57**
Virginia						
Charlottesville	$545.00	99.6%	84.2%	14.7%	$3.14	$10.44
Clarke County	$545.00	91.0%	64.6%	15.4%	$3.14	$9.54
Culpeper County	$545.00	116.3%	79.8%	15.2%	$3.14	$12.19
Danville	$545.00	72.3%	57.4%	21.6%	$3.14	$7.58
Johnson City-Kingsport-Bristol*	$545.00	71.6%	60.0%	21.9%	$3.14	$7.50
King George County	$545.00	104.0%	78.2%	14.6%	$3.14	$10.90
Lynchburg	$545.00	75.4%	68.3%	18.7%	$3.14	$7.90
Norfolk-Virginia Beach-Newport News*	$545.00	115.2%	102.4%	17.3%	$3.14	$12.08
Richmond-Petersburg	$545.00	122.8%	108.6%	14.2%	$3.14	$12.87
Roanoke	$545.00	72.3%	57.8%	16.6%	$3.14	$7.58
Warren County	$545.00	86.4%	63.1%	16.8%	$3.14	$9.06
Washington*	$545.00	180.6%	158.7%	10.7%	$3.14	$18.92
Non-Metropolitan Areas	$545.00	74.7%	59.3%	21.7%	$3.14	$7.83
State Average	**$545.00**	**116.8%**	**101.4%**	**14.6%**	**$3.14**	**$12.24**

* indicates a housing market area that crosses state boundaries

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Washington						
Bellingham	$550.45	99.9%	77.0%	18.8%	$3.18	$10.58
Bremerton	$570.90	102.8%	89.2%	19.0%	$3.29	$11.29
Olympia	$570.90	112.6%	91.6%	18.5%	$3.29	$12.37
Portland-Vancouver*	$550.45	113.5%	92.3%	16.5%	$3.18	$12.02
Richland-Kennewick-Pasco	$550.45	109.9%	96.1%	19.0%	$3.18	$11.63
Seattle-Bellevue-Everett	$570.90	124.4%	102.3%	12.6%	$3.29	$13.65
Spokane	$550.45	83.7%	61.6%	20.3%	$3.18	$8.87
Tacoma	$570.90	94.4%	79.0%	18.8%	$3.29	$10.37
Yakima	$550.45	85.4%	69.4%	23.3%	$3.18	$9.04
Non-Metropolitan Areas	$550.45	78.3%	66.1%	23.5%	$3.18	$8.29
State Average	**$563.38**	**107.4%**	**88.3%**	**15.9%**	**$3.25**	**$11.64**
West Virginia						
Berkeley County	$545.00	90.6%	84.8%	18.2%	$3.14	$9.50
Charleston	$545.00	76.3%	56.1%	20.4%	$3.14	$8.00
Cumberland*	$545.00	79.3%	65.9%	17.0%	$3.14	$8.31
Huntington-Ashland*	$545.00	69.9%	59.6%	24.9%	$3.14	$7.33
Jefferson County	$545.00	95.0%	85.7%	18.0%	$3.14	$9.96
Parkersburg-Marietta*	$545.00	71.9%	60.0%	20.7%	$3.14	$7.54
Steubenville-Weirton*	$545.00	66.2%	56.3%	19.2%	$3.14	$6.94
Wheeling*	$545.00	67.3%	61.5%	23.0%	$3.14	$7.06
Non-Metropolitan Areas	$545.00	64.4%	53.5%	28.8%	$3.14	$6.74
State Average	**$545.00**	**69.4%**	**57.5%**	**25.1%**	**$3.14**	**$7.27**
Wisconsin						
Appleton-Oshkosh-Neenah	$628.78	67.0%	54.4%	17.4%	$3.63	$8.10
Duluth-Superior*	$628.78	61.4%	47.7%	21.2%	$3.63	$7.42
Eau Claire	$628.78	63.8%	58.7%	20.9%	$3.63	$7.71
Green Bay	$628.78	70.8%	64.3%	17.4%	$3.63	$8.56
Janesville-Beloit	$628.78	75.5%	60.0%	18.1%	$3.63	$9.13
Kenosha	$628.78	87.3%	70.5%	18.1%	$3.63	$10.56
La Crosse*	$628.78	62.2%	48.3%	20.0%	$3.63	$7.52
Madison	$628.78	93.5%	74.4%	15.1%	$3.63	$11.31
Milwaukee-Waukesha	$628.78	84.8%	64.9%	16.1%	$3.63	$10.25
Minneapolis-St. Paul*	$628.78	113.4%	88.1%	14.1%	$3.63	$13.71
Racine	$628.78	71.6%	57.7%	16.6%	$3.63	$8.65
Sheboygan	$628.78	66.8%	51.8%	17.2%	$3.63	$8.08
Wausau	$628.78	66.0%	63.6%	18.7%	$3.63	$7.98
Non-Metropolitan Areas	$628.78	57.9%	49.1%	21.2%	$3.63	$7.00
State Average	**$628.78**	**75.4%**	**60.6%**	**18.2%**	**$3.63**	**$9.11**

State Statistical Area	SSI Monthly Payment	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as % Median Income	SSI as an Hourly Rate	Housing Wage
Wyoming						
Casper	$554.90	73.2%	63.1%	20.2%	$3.20	$7.81
Cheyenne	$554.90	89.4%	71.2%	19.7%	$3.20	$9.54
Non-Metropolitan Areas	$554.90	69.7%	59.8%	20.2%	$3.20	$7.44
State Average	**$554.90**	**73.5%**	**62.2%**	**20.2%**	**$3.20**	**$7.85**
National Average	**$595.38**	**105.5%**	**89.2%**	**18.8%**	**$3.43**	**$12.08**

* indicates a housing market area that crosses state boundaries

Appendix B: How to Use the Information in *Priced Out in 2002*

The information in *Priced Out in 2002* can be used by the disability community 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 2002* can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing—using locally-based HUD Fair Market Rents as the comparison—and that the housing crisis they face is getting worse each year.

The disability community must learn to use the housing advocacy tools that have been provided within federal law—including the right to participate in the development of all federally mandated strategic housing plans—to establish partnerships with government housing officials. It is only through these partnerships—and through greater access to federal housing programs—that the acute housing crisis currently facing people with disabilities can be addressed.

The disability community can use the information in this report to engage state and local housing officials in a dialogue about the housing needs of people with disabilities. These housing officials are responsible for developing critical housing strategies that determine how federal housing resources are used in states and localities.

There are four significant housing planning opportunities for disability advocates to 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 planning documents control billions of dollars of new federal housing resources that can be used to address the housing crisis currently facing people with disabilities.

Consolidated Plan

The Consolidated Plan (ConPlan) is the "master plan" for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (approximately $6.6 billion for federal Fiscal Year 2003) 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 2002* can be provided to the housing officials preparing the ConPlan, and should be 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 2002* 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* available online at www.tacinc.org.

Public Housing Agency Plan

New public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Section 8 Housing Choice Voucher program funds are used in their communities. Along with this flexibility and control came new requirements, including the creation of a new five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan). In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families. Under federal law, the PHA Plan should also be consistent with the ConPlan for the jurisdiction.

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

Continuum of Care

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

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

Qualified Allocation Plan

As with the ConPlan and PHA Plan, when Congress created the Low Income Housing Tax Credit (LIHTC) program in 1986, it also included the requirement that states develop a strategic housing 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 develop a Qualified Allocation Plan (QAP). The QAP outlines the state's affordable housing priorities and how to apply for tax credits. The QAP must be consistent with the state ConPlan and solicit public comment prior to becoming final.

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

Some states have additional set-asides within the LIHTC Program to encourage the creation of certain types of housing. For example, the Massachusetts 2003 QAP includes a requirement that housing developed with tax credits include a set-aside of units (equal to 10 percent of the total units in the building) for households with incomes below 30 percent of the median income.