Priced Out in 1998

The Housing Crisis for People with Disabilities

March 1999

AUTHORED BY:
Elizabeth Edgar
Ann O'Hara
Brian Smith
Andrew Zovistoski

PUBLISHED BY:
The Technical Assistance Collaborative, Inc.
One Center Plaza, Suite 310
Boston, MA 02108
(617) 742-5657
http://www.tacinc.org

The Consortium for Citizens with Disabilities Housing Task Force
Washington, D.C.
(202) 785-3388
http://www.c-c-d.org

page ii - blank

Acknowledgements

The Technical Assistance Collaborative, Inc. (TAC) of Boston, Massachusetts and the authors appreciate the valuable contributions made to the publication of *Priced Out in 1998* by: The National Alliance for the Mentally Ill (NAMI) in Arlington, Virginia; TAC Production Coordinator Christina Chang; Sherry Barber, Program Analyst, Office of Research, Evaluation, and Statistics at the U.S. Social Security Administration; Ed Winkler, U.S. Department of Housing and Urban Development, and Vicki Watson, Council of State Community Development Agencies.

The publication of *Priced Out in 1998* continues the housing advocacy work embodied in a similar report first published in 1990 entitled "Holes in the Housing Safety Net…Why SSI Is Not Enough: A National Comparison Study of Supplemental Security Income and HUD Fair Market Rents: Full Report" authored by Sinikka McCabe, M.S.; Elizabeth R. Edgar, M.S.S.W.; David A. King, Ph.D.; E. Clarke Ross, D.P.A.; Laura L. Mancuso, M.S., C.R.C.; and Bruce D. Emery, M.S.

Priced Out in 1998 is the latest in a series of housing policy reports published as a joint effort by TAC and the Washington, D.C. based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a non-profit organization that provides state-of-the-art technical assistance and training to housing and human service organizations so that they may achieve positive outcomes in their work on behalf of people who are disadvantaged and/or have a disability. For further information, please contact Ann O'Hara, Sarah Gump, or Emily Miller at:

TAC
One Center Plaza
Suite 310
Boston, MA 02108
(617) 742-5657

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

Suellen Galbraith
American Network of Community Options & Resources
(703) 642-6614

Kathy McGinley
The Arc
(202) 785-3388

Andrew Sperling
National Alliance for the Mentally Ill
(703) 516-7222

Michael Allen
Bazelon Center for Mental Health Law
(202) 467-5730

TAC and the CCD Housing Task Force would like to extend their thanks to the Melville Charitable Trust for the financial support which made the publication of *Priced Out in 1998* possible, and for their continued commitment to the housing needs of people with disabilities and people who are homeless.

page iv - blank

Table of Contents

page vi - blank

Executive Summary

In every state across the country, people with disabilities are in the midst of an increasingly acute affordable housing crisis. This crisis is the direct result of both the actions and inactions of the federal government, as well as the unwillingness of many local and state housing officials to acknowledge or address the housing needs of people with disabilities.

Priced Out in 1998 is being published by the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities Housing Task Force (CCD Housing Task Force). It is intended to clearly document the nature and severity of this housing crisis for people with disabilities **most** in need of housing assistance – the 4,375,650[1] people with disabilities across the country who received Supplemental Security Income benefits (SSI).

The message in *Priced Out in 1998* is a simple one! In 1998, there was not one county or metropolitan area in the United States where a person receiving SSI benefits could actually follow federal guidelines for housing affordability and pay only 30 percent of their monthly income for rent. Instead, as a national average, a person with a disability must spend 69 percent of his or her SSI monthly income to rent a modest one-bedroom apartment priced at the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent. This is an important finding because the federal government considers any very low income household paying more than 50 percent of income for rent to have a severe rent burden, and to have "worst case" housing needs.

In 1998, the Social Security Administration's Supplemental Security Income (SSI) Program provided an individual with a monthly income of $494 ($5,928 a year)[2]. Expressed as an hourly rate, this SSI monthly benefit is equal to an hourly wage of $3.09 an hour – more than $2.00 below the federal minimum wage of $5.15 an hour. At this income level, it is not surprising that several million people with disabilities cannot afford their own place to live.

To make matters worse, the number of federally subsidized apartments available to people with disabilities under age 62 is intentionally being reduced by government "elderly only" housing policies, which were signed into law in 1992. This designation of "elderly only" housing by both public and private federally funded housing providers means that more and more people with disabilities will be literally shut out of the subsidized housing market in the years to come.

Priced Out in 1998 explores the most critical aspect of the housing crisis faced by individuals with

---

1 This is the number of disabled SSI recipients under age 65, reported in June 1997, by the Social Security Administration Office of Research, Evaluation and Statistics.

2 In January of 1999, the federal SSI monthly benefit was increased $6 per month to $500.

disabilities who are SSI recipients – the affordability of efficiency (also called studio) and one-bedroom apartments. *Priced Out in 1998* examines the affordability of modest rental housing for people with disabilities in all 50 states and within each of the 2,646 distinct housing market areas of the country defined by the federal government. These are the type of rental units most sought after by single individuals with disabilities who want to establish a home of their own in the community. This report uses SSI income and federal housing cost data for every state and housing market area in the country to answer the following key questions:

- In each state and housing market area, how does the income of an individual receiving SSI compare with the typical individual's income (e.g. median income) in that community?
- In each state and housing market area, what percentage of SSI monthly income is required to rent an efficiency or a one-bedroom apartment priced at a modest HUD Fair Market Rent level?
- How does SSI benefit income compare to modest housing costs in the most affordable and least affordable housing market areas in the United States?
- In how many housing market areas of the country does a reasonably priced efficiency apartment cost more than the entire monthly SSI income received by people with disabilities?

Priced Out in 1998 is modeled after a 1990 study[3], and uses three government data sets to reach its conclusions:

1. HUD Fair Market Rents for the Section 8 rent subsidy program, effective October 1, 1998.
2. HUD Median income information for 1998.
3. Social Security Administration's information on each's state's 1998 SSI rates for individuals living independently.

Major Findings

Using these data sources, *Priced Out in 1998* documents that:

- People with disabilities receiving SSI benefits are among the lowest income households in the country. The national average income of an individual with a disability receiving SSI is only 24.4 percent of the typical one-person income in the community.
- There is not a single housing market area in the United States where a person with a disability receiving SSI benefits can afford to rent a modest efficiency apartment. This finding is based on current federal housing affordability standards for very low income households, which suggest that no more than 30 percent of monthly income should be spent on housing costs.

3 "Holes in the Housing Safety Net…Why SSI Is Not Enough: A National Comparison Study of Supplemental Security Income and HUD Fair Market Rents: Full Report" by Sinikka McCabe, M.S.; Elizabeth R. Edgar, M.S.S.W.; David A. King, Ph.D.; E. Clarke Ross, D.P.A.; Laura L. Mancuso, M.S., C.R.C.; Bruce D. Emery, M.S. provided figures used to compare 1990 data with the same category for 1997. The 1990 study provided a model for this update and is available from The Center for Community Change Through Housing and Support, Institute for Program Development, Trinity College of Vermont, 208 Colchester Avenue, Burlington, Vermont 05401.

- On a national average, the cost of a one-bedroom apartment is 69 percent of SSI monthly income, and more than a person's total monthly SSI income in 125 housing market areas of the United States. Using current HUD Fair Market Rents as the standard for modest rental housing costs, nowhere in the United States can an SSI recipient rent a one-bedroom apartment for less than 50 percent of his or her income.
- The national average cost for a modest efficiency apartment is 58.5 percent of SSI monthly income. People with disabilities receiving SSI benefits paying this amount of monthly rent are considered by the federal government to have a "severe rent burden" and therefore qualify as a household with "worst case" housing needs.

These sobering statistics document the severity of the housing affordability problem for people with disabilities in every part of the United States. Simply put, millions of people with disabilities who receive SSI benefits are too poor to obtain decent and affordable housing unless they have some type of housing assistance. Unfortunately, we see the effects of this housing crisis everyday. Without affordable housing, people with disabilities continue to live at home with aging parents, in crowded homeless shelters, in institutions or nursing homes, or are forced to choose between seriously sub-standard housing or paying most of their monthly income for rent.

To make matters worse, at a time when public policy promotes people with disabilities living in regular housing in the community rather than in costly institutions or congregate facilities, changes to federal housing policies are reducing – rather than increasing – the supply of affordable housing available to people with disabilities under age 62. Because of "elderly only" housing legislation passed in the 1990s, owners of federally subsidized housing can now restrict or exclude access by people with disabilities to hundreds of thousands of subsidized housing units. Prior to 1992, these owners were required to make these units available on an equal basis to both elderly households and people with disabilities under age 62. The loss of this housing – which was the only subsidized housing built with federal funding for people with disabilities living independently – is a major blow to people with disabilities who are seeking more access to permanent and independent housing in the community.

In a 1996 policy report entitled *Opening Doors: Recommendations for a Federal Policy to Address the Housing Needs of People with Disabilities*, TAC and the CCD Housing Task Force estimated that approximately 273,000 apartments in federally subsidized elderly/disabled housing buildings will no longer be available to people with disabilities under age 62 by the year 2000. According to a 1998 U.S. General Accounting Office report, over 50 percent of privately owned federally subsidized housing complexes have adopted "elderly only" housing policies, eliminating as many as 200,000 units of housing that were previously available to people with disabilities. Thus far, Congress has approved funds to replace only 20,000 of these apartments.

Using the Information in Priced Out in 1998

Priced Out in 1998 has been published by TAC and the CCD Housing Task Force so that people with disabilities, their family members, and their advocates can accurately document the housing crisis facing people with disabilities to federal officials and policy makers, as well as to housing officials and housing providers in their states and local communities.

Since the 1980s, the disability community has made it clear that people with disabilities want and need affordable homes of their own in the community. Not only does permanent and affordable housing meet the housing preferences of most people with disabilities, it is also good public policy. Over the past few years, numerous studies have documented the positive outcomes and cost effectiveness associated with permanent and independent housing for people with disabilities. Permanent and affordable community based housing for people with disabilities also helps reduce the stigma and discrimination is often often is experienced by people with disabilities who live in larger congregate or group home settings.

Despite these major changes in housing policy for people with disabilities, many key players in the affordable housing system (e.g. federal officials, state and local housing and community development officials, and Public Housing Agencies) have yet to recognize the extent of the housing needs and problems that people with disabilities confront in today's housing market. In fact, many affordable housing providers still believe that service providers should solve the housing problems of people with disabilities – even though people with disabilities have been eligible for federal housing assistance since the 1960s. As a result of these attitudes, people with disabilities receive a disproportionately small share of the federal housing funding that is made available by federal, state, and local officials each year. In addition, these officials continue to direct a significant percentage of new federal housing dollars to elderly households that, unlike people with disabilities, actually benefit from "elderly only" housing policies.

These attitudes and practices must change, if people with disabilities are to have the opportunity to live in a home of their own in the community. And they can change – provided people with disabilities and their advocates are willing to become more engaged and involved in affordable housing decision-making at the federal, state, and local level. With that goal in mind, *Priced Out in 1998* includes compelling housing cost data which proves that, without some type of government housing assistance, people with disabilities receiving SSI benefits cannot afford to rent modest housing in virtually any part of the United States.

The information in *Priced Out in 1998* can be used to meaningfully engage federal, state, and local affordable housing officials in a dialogue about the need to develop and fund more affordable housing resources in order to assist people with disabilities to rent or own homes of their own.

In addition to providing housing cost data, *Priced Out in 1998* also explains how this data can be used in conjunction with local and state housing and community development strategic planning efforts. These housing planning activities – including the Consolidated Plan and the new Public Housing Agency Plan which will be implemented for the first time in 1999 – are mandated by the federal government and will determine which groups of individuals benefit from federal housing funding in states and local communities.

Policy Recommendations

To address the serious housing crisis confronting people with disabilities across the country, and to ensure that federal, state, and local housing officials expand housing opportunities for people with disabilities, TAC and the CCD Housing Task Force make the following recommendations:

- HUD should exercise the waiver authority granted to the Secretary by Congress in the Fiscal Year 1999 budget and permit non-profit disability organizations to apply for the tenant based rental subsidy component of the Section 811 Supportive Housing For Persons with Disabilities Program (Section 811).
- Congress should authorize non-profit administration of Section 811 tenant based rent subsidies to facilitate access to these resources by people with disabilities.
- HUD should request, and Congress should provide, an increase in funding for the Section 811 Program to at least $491 million annually – including $200 million for five year tenant based rent subsidies and $291 million for capital advances/project rental assistance contracts. During the past few years, Section 811 funding has been cut by 50 percent, and unit production goals have been reduced significantly. Restoration of these funds should be a priority of the federal government.
- HUD should request, and Congress should approve, a re-allocation of 50 percent of the current Section 202 funding levels for Fiscal Year 1999 to the Section 811 program in Fiscal Year 2000.
- HUD should request, and Congress should authorize and appropriate, 75,000 new project based and tenant based federal rent subsidies (Section 811 and Section 8) for people with disabilities over the next five fiscal years.
- HUD should require Public Housing Agencies seeking to designate "elderly only" housing to set-aside at least 33 percent of existing Section 8 rent subsidy "turnover" for people with disabilities.
- Congress should create a mandatory federal preference in the Section 8 program for people with disabilities receiving SSI benefits. The preference, which should apply to at least 33 percent of "turnover" resources, would be automatically triggered in any locality where the HUD Fair Market Rent/SSI income ratio for a person with a disability exceeds 50 percent.
- HUD should issue policy guidance to all states and localities requiring the participation of individuals with disabilities and their advocates in the preparation of the federally mandated

Consolidated Plan. The Consolidated Plan requirement should be bolstered by a policy that states and communities use a "fair share" of their federal HOME and Community Development Block Grant program funds to expand housing resources and improve accessibility for people with disabilities in proportion to their need for assistance.

- HUD should create "self-sufficiency" policies linked to federal housing programs that are responsive to the specific needs of people with disabilities.
- HUD should provide incentives for Public Housing Agencies to direct HOPE VI program funding to increase the number of one-bedroom units for people with disabilities in family public housing developments, and to maintain "mixed" housing for elderly people and non-elderly people with disabilities.
- Congress and HUD should support, preserve, and enforce the housing protections afforded people with disabilities through the Fair Housing Act Amendments of 1988.
- HUD should expand the Fair Housing Initiatives Program to specifically include monitoring of public and assisted housing providers implementing "elderly only" designated housing policies.
- HUD should conduct, maintain, and post on HUD's web site a complete inventory of HUD public and assisted housing projects and their occupancy policies. This information should include whether the housing is: (1) "elderly only" housing; (2) "disabled only" housing; (3) housing with a specific percentage of units set-aside for people with disabilities; and (4) "mixed" housing equally available to both elderly households and people with disabilities under age 62.
- Congress should increase federal monthly SSI benefits to a rate at least comparable to current full time equivalent federal minimum wages.
- Congress should eliminate the current disincentive to acquiring assets included in the SSI program. The current policy forbidding individuals with disabilities to save more than $2,000 severely restricts their ability to access affordable rental housing and to participate in homeownership programs.
- HUD should initiate a program of technical assistance on affordable housing issues targeted specifically to people with disabilities and their advocates. Priority topics that should be covered include how to participate in the Consolidated Plan and Public Housing Agency Plan processes, and how the HOME and Community Development Block Grant program resources can be used to expand housing opportunities for people with disabilities.

Chapter 1: Overview and Study Methodology

People with disabilities, like everyone else, need stable, affordable, and permanent housing. A home of one's own is essential if a person is to have an acceptable quality of life. Unfortunately, during the 1990s, people with disabilities have had less – not more – opportunity to obtain decent, safe, and affordable housing in the community.

Why do people with disabilities have such difficulty obtaining permanent housing they can afford? The answer is quite simple. Many people with disabilities do not have enough income to be able to rent or buy decent housing without some type of financial assistance. There are obviously other major barriers like stigma and housing discrimination which exacerbate the problem. However, the elimination of these latter barriers **would not** address the fact that millions of people with disabilities do not have enough income to obtain their own housing in the community.

Priced Out in 1998 examines this acute housing crisis from the perspective of people with disabilities who have the lowest income of any group eligible for government housing assistance – that is, people with severe disabilities who are SSI recipients. In 1998, the Social Security Administration's SSI Program provided an individual with a monthly income of $494 ($5,928 a year). Expressed as an hourly rate, this SSI monthly benefit is equal to an hourly wage of $3.09 an hour, more than $2.00 below the federal minimum wage of $5.15 an hour. At this income level, it is not surprising that millions of people with disabilities cannot afford their own place to live.

Specifically, *Priced Out in 1998* documents that in every state and major housing market area in the country in 1998, people with disabilities receiving SSI benefits were unable to afford a modest efficiency or one-bedroom apartment. The federal government considers housing to be affordable when a tenant pays no more than 30 percent of household income for rent and utilities. *Priced Out in 1998* also examines the income level of SSI recipients relative to the typical income of a one-person household in that particular city or county (the so-called median income). This analysis is important because the percentage of median income is an acceptable measure of purchasing power relative to other community members.

TAC and the CCD Housing Task Force chose to publish this report in March of 1999, which marks the beginning of the legislative process to enact a new federal budget for the Fiscal Year 2000. With record federal budget surpluses predicted (and with millions of people with disabilities experiencing homelessness or other "worst case" housing needs) it is imperative that federal, state, and local housing officials give priority to the acute and increasing housing crises confronting people with disabilities.

Since 1992, federal government policy has intentionally reduced the number of federally subsidized apartments available to people with disabilities under age 62. This reduction has occurred because federal law now permits federally subsidized housing providers to implement “elderly only” housing policies in housing that, until 1992, was by law available to both elderly people and people with disabilities under age 62. Once these housing developments are designated “elderly only”, people with disabilities are no longer eligible to move in, or are only eligible for a small set-aside of units in each project.

In a major policy report published in 1996, TAC and the CCD Housing Task Force predicted that by the year 2000, approximately 273,000 elderly/disabled subsidized apartments would be designated as “elderly only”. This estimate appears to be on target as of March of 1999. Yet despite “elderly only” policies now in place in more than 200,000 federally subsidized units, adequate provisions to replace the housing no longer available to people with disabilities have yet to be proposed by HUD. And, because “elderly only” housing can be initiated at any time by subsidized housing providers, this loss of subsidized housing units available for people with disabilities can only increase in the foreseeable future.

The “elderly only” housing policies of the federal government demonstrate that people with disabilities still face stigma and discrimination in our federal, state, and local housing policies. With federally funded housing laws permitting the exclusion of people with disabilities from subsidized housing, it is not surprising that owners and funders of subsidized housing also feel free to exclude people with disabilities. For example, after the federal government enacted “elderly only” legislation in 1992, the Commonwealth of Massachusetts passed similar legislation restricting access by people with disabilities to over 32,000 units of state funded public housing.

During the 1990s, in addition to adopting “elderly only” housing policies, the federal government also gave state and local governments more control over most federal housing programs, and took other actions which negatively impacted people with disabilities in need of housing. For example:

- Since the early 1990s, HUD’s large federal programs for new housing and community development projects, (the Community Development Block Grant program and the HOME program) have been in the hands of state and local government. As a result, state and local housing officials – not the federal government – decide which households will benefit from federal housing assistance.

- Since 1995, the federal government has consistently reduced funding for the Section 811 Supportive Housing for Persons with Disabilities Program – a program that helps non-profit organizations create affordable housing for people with disabilities. In the FY 1999 budget, the Section 811 program budget is set at $194 million, a 50 percent reduction from FY 1995 funding levels, while the Section 202 Supportive Housing for the Elderly Program has a budget of over $600 million.

- Since 1995, the HUD Section 8 rental assistance program – the housing resource most sought after by people with disabilities – has permitted Public Housing Authorities (PHAs), rather than the federal government, to decide which groups will receive preference for assistance. The mandatory federal preferences that favored the lowest income households, including people with disabilities receiving SSI benefits, have been repealed.
- In 1998, Congress completed its effort to "reform" public housing by targeting higher income households for public housing assistance, and giving local housing officials more control over public housing units and Section 8 rental subsidies.

Increased state and local control over the use of federal housing funds in local communities offers both dangers and opportunities for the disability community. Unfortunately, people with disabilities and their advocates know how reluctant most state and local officials are to support housing activities that benefit people with disabilities. However, state and local housing officials are required by the federal government to assess and prioritize <u>all</u> housing needs within their community – including the needs of people with disabilities – as a condition of receiving federal housing funds. This requirement, which is explained in more detail in Chapter 3, provides an opportunity for the disability community to directly engage state and local housing officials regarding the housing crisis confronting people with disabilities in virtually every housing market area in the country.

Using the data in *Priced Out in 1998,* people with disabilities, their families, and their advocates can begin to engage local and state housing officials and convince them to open the doors to more affordable housing for people with disabilities in local communities. The disability community's housing advocacy efforts can be successful, particularly if they are coordinated with several federally mandated housing planning processes, including:

- The Consolidated Plan, prepared annually by state and local housing and community development officials; and
- The new PHA Plan, which will now be required of all Public Housing Agencies administering the federal public housing and Section 8 rental assistance programs.

With that goal in mind, *Priced Out in 1998* concludes with a summary of these federal housing plans and the requirements imposed on state and local officials.

Methodology for Priced Out in 1998

Priced Out in 1998 uses three federal government data sets to analyze housing affordability for people with disabilities in all 50 states and the District of Columbia, and in each of the 2,646 housing market areas of the country used by HUD to administer federal housing programs:

1. The HUD Fair Market Rents effective October 1, 1998 for each county and for each standard metropolitan statistical area (SMSA), primary metropolitan statistical area (PMSA), and non-metropolitan areas in the United States. These rent limits are based on the cost of modest rental housing and are calculated annually by HUD for use in the Section 8 rental assistance program.
2. Median incomes in 1998[4] for one-person households in each of these areas from HUD USER, a HUD Information web site.
3. SSI rates for individuals living independently in 1998, supplied by 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 $494 in 1998, **plus the optional state supplements in the 20 states that provide a state-determined, state-funded additional amount to SSI recipients who live independently.**

Key Housing Affordability Questions

The tables, graphs, and accompanying narrative in *Priced Out in 1998* use these three data sets to answer key housing affordability questions that can help the disability community, as well as federal, state, and local housing officials, understand why government housing assistance is essential for people with disabilities receiving SSI benefits. The key questions are:

- In each state and housing market area, how does the income of an individual receiving SSI benefits compare with other incomes in that community?
- In each state and housing market area, what percentage of SSI income is required to rent an efficiency and a one-bedroom apartment using HUD’s Fair Market Rents for “modestly” priced rental housing as the standard?
- How does SSI income compare to modest rental housing costs in the most affordable and least affordable of the 2,646 housing market areas of the United States?
- In how many of the 2,646 housing market areas in the United States is the HUD Fair Market Rent for a modest efficiency apartment more than the entire monthly SSI income of a person with a disability?

4 Median income is the mid-point on the income scale between the highest income and the lowest income households for distinct geographic areas of the country and is calculated annually by the federal government.

The Federal Government's Housing Market Areas

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.

In order to present geographically specific housing cost data for people with disabilities in all parts of the country, *Priced Out in 1998* provides summary income and housing market data by state, as well as for 2,646 housing market areas within the 50 states. Specific data is provided for each SMSA and PMSA. The data for the rural housing market areas of each state has been combined to reflect each state's average for all rural areas. The data table showing all 2,646 SMSA, PMSA, and rural areas listed by state is included in Appendix A beginning on page 35.

The *Priced Out in 1998* data and findings are organized in Chapter 2 as follows:

Section 1: 1998 SSI Benefit Income Received by People with Disabilities and the Relative Need for Government Housing Assistance by State

Section 2: The Value of 1998 SSI Benefit Income Received by People with Disabilities Compared to 1998 Minimum Wage Income by State

Section 3: The Affordability of Modest Efficiency and One-Bedroom Apartments for People with Disabilities Receiving SSI Benefit Income in 1998

Section 4: Summary of the Affordability of Modest Efficiency and One-Bedroom Rental Units by State and in HUD's 2,646 Housing Market Areas of the United States in 1998 page 12 - blank

Chapter 2: Findings and Data Tables

Section 1: 1998 SSI Benefit Income Received by People with Disabilities and the Relative Need for Government Housing Assistance by State

How do government officials decide who is eligible for federal housing assistance? The process begins by looking at household income and comparing it to the median income of households within that geographic area. Within this context of median income, there are several income categories below median income that are used by housing officials to measure the relative need for government housing assistance including:

Low Income Households = Households with incomes between 50 percent and 80 percent of area median income

Very Low Income Households = Households with incomes between 30 percent and 50 percent of area median income

Extremely Low Income Households = Households with incomes below 30 percent of area median income

How does the income level of people with disabilities receiving SSI benefits compare when considering the relative need for housing assistance? Table 1 on page 14, which is organized by state, illustrates that in 49 of the 50 states and in the District of Columbia, people with disabilities receiving SSI benefits are in the federal government's extremely low income category (e.g. below 30 percent of median income). Households with extremely low incomes below 30 percent of median income are considered to be most in need of federal housing assistance, even though other higher income households may also be eligible for federal housing programs.

Table 1 on page 14 lists states in order from the lowest to the highest value of SSI income expressed as a percentage of one-person household median income in 1998. Table 1 documents that SSI benefit income is equal to only 12.05 percent of area median income in the Washington, D.C. metropolitan area, and exceeds 30 percent of median income in only one state – Ohio – where SSI income is equal to 31.95 percent of median income. **The national average of SSI benefit income expressed as a percentage of median income is a mere 24.36 percent of median income – well below the threshold of 30 percent of median income used to define extremely low income households.**

The information in Table 1 can be used to clearly document to federal, state, and local housing officials that people with disabilities receiving SSI benefits should be given a priority for whichever government housing assistance is available in local communities. This income-based documentation of the housing needs of people with disabilities is critically important because:

1. Government housing assistance is now targeted to households with a broad income range, including households with incomes as high as 80 percent of median income;

2. Housing officials now have **great discretion** in deciding how to target federal housing assistance; and

3. Government housing officials often prefer to allocate limited federal housing funds to higher income households (e.g. above 30 percent of median income) because it costs less to help these households and, in many instances, they are more politically popular to serve.

Table 1: SSI Income as a Percentage of 1-Person Median Income in 1998

STATE	1998 AVERAGE
District of Columbia	12.05%
Hawaii	14.33%
New Jersey	16.35%
Nevada	16.69%
Massachusetts	16.98%
Maryland	18.68%
Delaware	18.97%
New Hampshire	19.18%
Rhode Island	19.91%
Colorado	20.14%
Wyoming	20.42%
California	20.62%
Utah	21.13%
Indiana	21.16%
Iowa	21.37%
Connecticut	21.67%
Illinois	21.81%
Virginia	22.60%
Washington	22.79%
Montana	22.91%
Maine	22.94%
Nebraska	22.99%
Michigan	23.13%
Kansas	23.16%
North Carolina	23.21%
South Carolina	23.40%

STATE	1998 AVERAGE
Vermont	23.42%
Florida	23.57%
Oregon	23.63%
Pennsylvania	24.23%
Wisconsin	24.25%
Idaho	24.27%
New York	24.28%
Arizona	24.32%
Georgia	24.32%
North Dakota	24.47%
South Dakota	24.55%
Tennessee	24.97%
Minnesota	25.12%
Texas	25.21%
Alabama	25.67%
Missouri	25.76%
New Mexico	26.03%
Alaska	27.33%
Arkansas	27.37%
Kentucky	27.48%
West Virginia	28.52%
Louisiana	28.69%
Mississippi	28.74%
Oklahoma	29.34%
Ohio	31.95%
National Average	**24.36%**

Section 2: The Value of 1998 SSI Benefit Income Received by People with Disabilities Compared to 1998 Minimum Wage Income By State

Another method to document the extreme poverty of people with disabilities receiving SSI benefits is to compare the value of SSI benefits to the amount of money received by an individual working full time at the 1998 federal minimum wage of $5.15 per hour. To illustrate this comparison, in Table 2 on page 15, state SSI income levels have been converted to the equivalent hourly pay rate for a full-time job at 40 hours a week. As with Table 1, states are listed in order from the lowest to the highest hourly wage comparison.

Table 2 documents that as a national average, SSI benefit income is equal to an hourly wage rate of

only $3.22 per hour, which was the approximate minimum hourly wage in 1980. In 49 of the 50 states, people with disabilities receiving SSI income have less income than individuals working full time at the 1998 minimum wage. In fact, in the 30 states (and the District of Columbia) that do not add a state supplement to the federal SSI payment, SSI income is equal to only 60 percent of the income earned by a minimum wage worker. Seventeen states provide a small SSI supplement that raises the value of SSI slightly as compared to the minimum wage. Only in Alaska, Ohio and Connecticut, which have the highest state SSI supplements in the country, does the value of monthly SSI income even approach minimum wage income levels.

The information in Table 2 can be used by people with disabilities and their advocates to illustrate that people with disabilities are at more of a disadvantage than people earning minimum wage when evaluating the income they have to pay for housing in the community. Table 2 is helpful because people with disabilities, and in particular people with disabilities receiving SSI benefits, are competing for scarce housing resources with other low income groups eligible for federal housing assistance – including low income working households and elderly households. These groups have more household income than people with disabilities do – a trend that is expected to continue.

In fact, data maintained by HUD indicates that the average income of elderly households receiving federal public housing assistance in 1997 was $8,614[5] – $2,686 more income per year than the annual federal SSI benefit level of $5,928. Yet people with disabilities still must compete with elderly households for the limited number of efficiency and one-bedroom apartments that remain available to both groups and for scarce Section 8 rental subsidies.

Table 2: SSI Income Expressed as an Hourly Rate

STATE	AVERAGE	STATE	AVERAGE
Alabama	$3.09	Tennessee	$3.09
Arkansas	$3.09	Texas	$3.09
Arizona	$3.09	Utah	$3.09
California	$3.09	Virginia	$3.09
Colorado	$3.09	West Virginia	$3.09
District of Columbia	$3.09	Hawaii	$3.12
Delaware	$3.09	Nebraska	$3.14
Florida	$3.09	Washington	$3.14
Georgia	$3.09	Wyoming	$3.15
Iowa	$3.09	Maine	$3.15
Illinois	$3.09	Michigan	$3.18
Indiana	$3.09	South Dakota	$3.18
Kansas	$3.09	New Hampshire	$3.26
Kentucky	$3.09	Pennsylvania	$3.26
Louisiana	$3.09	New Jersey	$3.28
Massachusetts	$3.09	Idaho	$3.39
Maryland	$3.09	Oklahoma	$3.42
Missouri	$3.09	Vermont	$3.43
Mississippi	$3.09	Rhode Island	$3.49
Montana	$3.09	Minnesota	$3.59
North Carolina	$3.09	Wisconsin	$3.61
North Dakota	$3.09	New York	$3.63
New Mexico	$3.09	Connecticut	$4.67
Nevada	$3.09	Ohio	$4.69
Oregon	$3.09	Alaska	$5.35
South Carolina	$3.09	**National Average**	**$3.22**

5 U.S. Department of Housing and Urban Development, Recent Research Results, March 1998

Table 2 proves that people with severe disabilities confront a "no-win" situation when trying to find housing in the community because:

- SSI benefit levels are much too low to pay for the cost of housing.
- The supply of federally subsidized housing units that people with disabilities were eligible to live in has declined because of "elderly only" housing policies.
- There are very few resources being made available by HUD, or by PHAs and other government housing officials, to make up for the loss of housing which has occurred since 1992.

Unfortunately, these factors and the housing crisis which confronts people with disabilities receiving SSI benefits is not well understood by federal, state, and local housing officials. Currently, HUD has no policy to replace the subsidized housing resources lost to people with disabilities when housing becomes "elderly only", nor does HUD have a strategy to facilitate access by people with disabilities to Section 8 rent subsidies or other federal housing resources controlled by state and local housing officials. And there is no federal government policy underway to increase SSI benefits to the level of federally mandated minimum wages.

Section 3: The Affordability of Modest Efficiency and One-Bedroom Apartments for People with Disabilities Receiving SSI Benefit Income in 1998

Efficiency Apartments

Table 3 on page 17 documents that people with disabilities receiving SSI benefits cannot afford to rent a modestly priced efficiency or studio apartment in any state in the country. Within the housing industry, the issue of affordability and need for housing assistance is measured primarily by the percentage of income that the household must pay each month for housing costs. The higher the percentage of household income paid for housing, the less affordable that housing becomes for that household. These measures are used by the federal government to determine the relative need for housing assistance among all low-income households.

Under current federal guidelines, housing is considered affordable when the cost of monthly rent plus utilities does not exceed 30 percent of monthly household income. Under most federal housing programs, subsidized tenants are not permitted to pay more than 30 percent of their income towards housing costs. Low-income households paying between 30 percent and 50 percent of their monthly income for housing are considered by the federal government to have a rent burden. Once housing costs go above 50 percent of household monthly income, the federal government considers the household to have a "severe" rent burden and have "worst case" needs for housing assistance.

In the private rental housing market, responsible landlords will usually not rent an apartment to a household if the monthly rent is more than 50 percent of the prospective tenant's monthly income.

Using the federal 30 percent rent to income standard, Table 3 documents that people with disabilities receiving SSI benefits cannot afford to rent a modest efficiency or studio apartment in any of the 50 states. Table 3 illustrates this fact by comparing state SSI income levels to 1998 HUD Fair Market Rent levels for efficiency apartments. HUD Fair Market Rent[6] levels are an excellent measure of housing costs locally, because they are intended to indicate the cost of modest rental housing in distinct housing market areas of the country, and are updated annually. The HUD Fair Market Rents used to calculate housing affordability were effective as of October 1, 1998.

Table 3 indicates that in 42 states and the District of Columbia, people with disabilities must pay between 50 percent and 100 percent of their income to live in a modest efficiency apartment. In New Jersey, Hawaii, and the District of Columbia, people with disabilities receiving SSI need to pay more than their entire monthly SSI income – an impossibility – in order to rent a modest efficiency apartment. Even in Ohio, the least expensive state, a person with a disability must spend 39.30 percent of SSI income for this type of rental housing. Only six states (Ohio, Oklahoma, Nebraska, North Dakota, Minnesota and Missouri) have modest efficiency apartments that cost less than 50 percent of monthly SSI income.

Table 3: Percent of SSI Income Needed to Rent an Efficiency Apartment

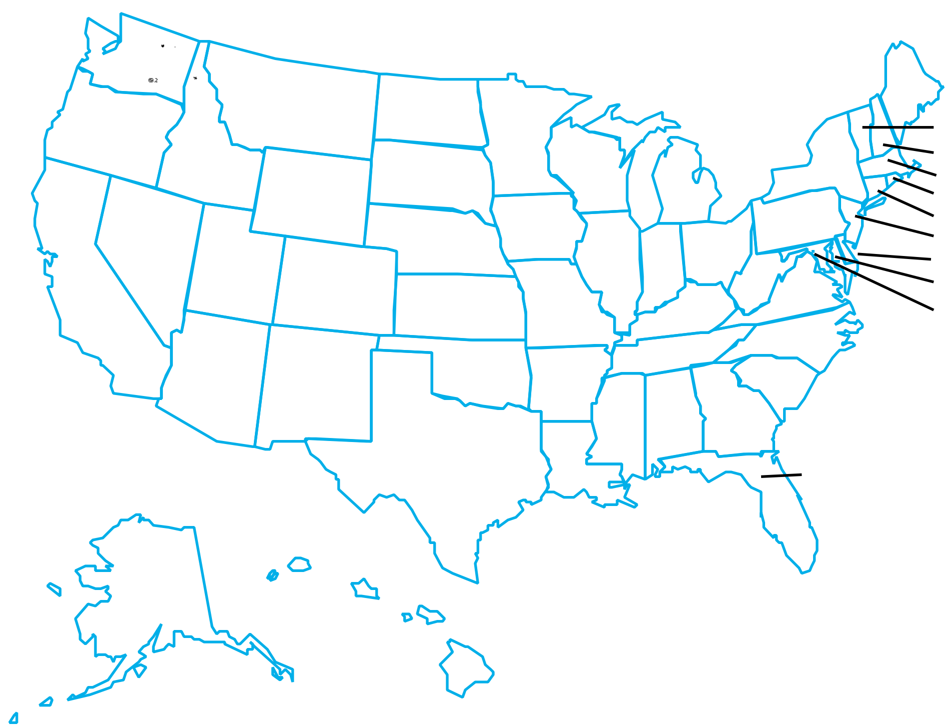
STATE	1998 AVERAGE	STATE	1998 AVERAGE
Ohio	39.30%	Michigan	61.10%
Oklahoma	46.63%	Virginia	61.83%
Nebraska	48.49%	South Carolina	62.07%
North Dakota	48.82%	Alaska	62.56%
Minnesota	48.99%	North Carolina	63.27%
Missouri	49.87%	Utah	64.31%
Arkansas	50.67%	Connecticut	65.97%
Wisconsin	50.72%	Vermont	66.79%
Tennessee	51.43%	Oregon	67.28%
South Dakota	51.67%	Washington	69.15%
Kentucky	51.73%	Maine	69.52%
Mississippi	51.80%	New York	70.07%
Alabama	53.01%	Arizona	75.46%
Idaho	53.24%	Maryland	78.31%
Iowa	54.74%	New Hampshire	79.33%
West Virginia	54.90%	Nevada	80.35%
Kansas	55.86%	Florida	81.45%
Illinois	56.33%	Colorado	82.31%
Louisiana	56.89%	California	85.93%
Texas	58.53%	Delaware	91.03%
Georgia	58.81%	Massachusetts	94.89%
Pennsylvania	59.10%	Rhode Island	96.36%
New Mexico	59.95%	New Jersey	105.40%
Wyoming	60.07%	Hawaii	123.72%
Indiana	60.09%	District of Colombia	124.49%
Montana	61.06%	**National Average**	**58.49%**

The information in Table 3 is important to use in discussions with government housing officials to accurately measure the difficulty that people with disabilities have in accessing any decent and affordable housing. Table 3 also clearly

6 Annually, HUD establishes the fair market rent for each area by reviewing the price of rents for efficiencies, one-bedrooms, two-bedrooms, etc. in that county or metropolitan area. An apartment at the fair market rent is meant to be modest, not luxurious, costing less than the typical apartment of that bedroom size in that city or county.

illustrates that people with disabilities with SSI incomes have only difficult choices to make when shopping for housing in the rental housing market. At best, they must either take on a "severe" rent burden, or rent substandard housing that is more affordable. If they can find rental housing at all, people with disabilities are very likely to be paying more than 50 percent of their income to rent a unit that is also very substandard. HUD documented this fact in its *Worst Case Housing Needs Report* submitted to the Congress in 1994, which described that people with disabilities are the low-income group most likely to have these "multiple" housing problems.

Percent of SSI Income Needed to Rent an Efficiency Apartment



One-Bedroom Apartments

Table 4 is similar to Table 3, except that it measures the affordability of one-bedroom apartments, rather than efficiency apartments, for people with disabilities receiving SSI benefits. Again, states are listed in order from least to most expensive on the affordability scale and HUD Fair Market Rents for one-bedroom units are used as the standard for modest rental housing.

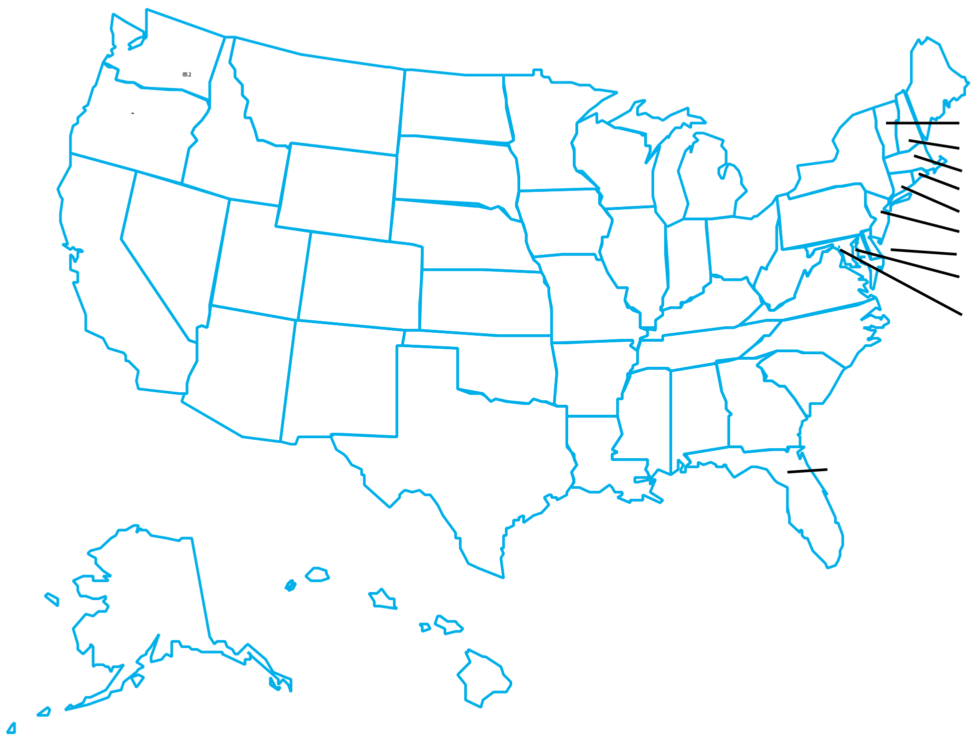
Table 4 illustrates that in 49 of the 50 states, people with disabilities receiving SSI benefits must pay more than 50 percent of their SSI income to rent a modest one-bedroom apartment. In 26 states and the District of Columbia, the percentage of SSI income needed rises to 70 percent or more. In 6 states (California, Delaware, Rhode Island, Massachusetts, New Jersey, and Hawaii) and the District of Columbia, the amount of income needed to rent a modest one-bedroom apartment actually exceeds the entire monthly income of a person receiving SSI benefits. Hawaii is the most expensive state, with 161.35 percent of monthly SSI income needed to rent a one-bedroom apartment.

Table 4: Percent of SSI Income Needed to Rent a One-Bedroom Apartment

State	Average	State	Average
Ohio	46.74%	South Carolina	72.18%
Oklahoma	53.31%	North Carolina	73.20%
Missouri	57.67%	Pennsylvania	74.55%
Arkansas	58.89%	Alaska	75.56%
Minnesota	59.39%	Virginia	77.82%
Wisconsin	59.53%	Utah	78.52%
Tennessee	59.80%	Oregon	80.87%
North Dakota	59.83%	Maine	81.85%
Kentucky	60.60%	New York	82.08%
Mississippi	61.14%	Arizona	82.39%
Idaho	61.77%	Washington	83.23%
Alabama	62.11%	Vermont	83.51%
Nebraska	62.18%	Connecticut	84.06%
Louisiana	62.70%	Colorado	89.71%
Kansas	63.18%	Florida	91.40%
Illinois	64.39%	Maryland	94.36%
West Virginia	66.01%	New Hampshire	98.27%
South Dakota	67.43%	Nevada	99.81%
Iowa	67.68%	California	101.37%
Texas	67.74%	Delaware	105.80%
New Mexico	68.80%	Rhode Island	115.46%
Indiana	68.87%	Massachusetts	116.79%
Michigan	69.31%	New Jersey	127.34%
Wyoming	69.64%	District of Colombia	141.50%
Georgia	70.46%	Hawaii	161.35%
Montana	70.76%	**National Average**	**69.01%**

On a national average, it takes almost 70 percent of SSI income along with extreme self-discipline and self-denial of other needs such as food, transportation, clothing, and other essentials for a person with a disability receiving SSI benefits to rent a one-bedroom apartment in the United States. After paying the rent, only about $5.00 a day remains for all other expenses.

Percent of SSI Income Needed to Rent an One-Bedroom Apartment



Section 4: Summary of the Affordability of Modest Efficiency and One-Bedroom Rental Units by State and in HUD's 2,646 Housing Market Areas of the United States in 1998

The table in Appendix A, beginning on page 35 of this report, provides information on the affordability of housing for people with disabilities receiving SSI benefits by localities within each of the 50 states. The information is organized by state and includes data specific to the 2,646 metropolitan and rural areas (i.e. HUD housing market areas) within the United States used by the federal government in the administration of most federal housing programs.

These 2,646 housing market areas include counties, Standard Metropolitan Statistical Areas (SMSAs), Primary Metropolitan Statistical Areas (PMSAs), and non-metropolitan or rural areas within each state. Each year, the federal government uses census data and other statistical databases to provide information to state and local housing officials, including median income levels and HUD Fair Market Rents calculated specifically for these areas. Housing officials use this information on income levels and housing costs to make critical decisions regarding the current and future use of federal housing funding which will be available to that locality.

Because the information in Appendix A is based on rent and income data familiar to state and local housing officials, it can be used by disability advocates to provide data on the housing needs of people with disabilities in that housing market area. The section of Appendix A highlighted below illustrates the housing affordability problems confronting people with disabilities in the State of New Jersey:

Housing Affordability in the State of New Jersey

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
New Jersey					
Atlantic-Cape May	$525	19.5%	$3.28	92.9%	105.7%
Bergen-Passaic	$525	13.8%	$3.28	117.1%	142.6%
Jersey City	$525	18.8%	$3.28	107.6%	126.8%
Middlesex-Somerset-Hunter	$525	12.9%	$3.28	133.7%	146.4%
Monmouth-Ocean	$525	15.9%	$3.28	110.0%	131.9%
Newark	$525	14.3%	$3.28	101.5%	129.7%
Trenton	$525	14.7%	$3.28	90.8%	126.6%
Vineland-Millville-Bridge	$525	20.9%	$3.28	89.7%	109.1%
State Average	**$525**	**16.4%**	**$3.28**	**105.4%**	**127.3%**

New Jersey has one of the highest cost rental housing markets in the United States. People with disabilities receiving SSI were literally “priced out” of the rental housing market in New Jersey in 1998. Statewide, a person with a disability had an income equal to only 16.4 percent of median income for the state. This income was equal to an hourly wage of $3.28. [Note: New Jersey SSI recipients living independently received $525 per month from SSI, which included a $31 supplement paid by the state.]

At this income level, a person with a disability receiving SSI in New Jersey would need to pay on average, 105.4 percent of his or her monthly income to rent a modest efficiency apartment, and 127.3 percent of monthly income to rent a one-bedroom apartment. Within the state’s eight federally defined housing market areas listed in Appendix A, the cost of a one-bedroom rental unit ranges from a low of 105.7 percent of SSI in the Atlantic-Cape May Primary Metropolitan Statistical Area to a high of 146.4 percent in the Middlesex-Somerset-Hunter housing market area.

The data from all the 2,646 federally defined housing market areas included in Appendix A documents just how difficult it is for a person with a disability receiving SSI benefits to afford a modest one-bedroom or efficiency rental unit in virtually every housing market area of the United States. It illustrates that there is not one housing market area in the United States where a person with a disability receiving SSI benefits can rent any type of modest housing without paying more than 30 percent of their income for housing. To find housing cost data for your housing market area, refer to Appendix A.

Efficiency and One-Bedroom Rental Unit Affordability

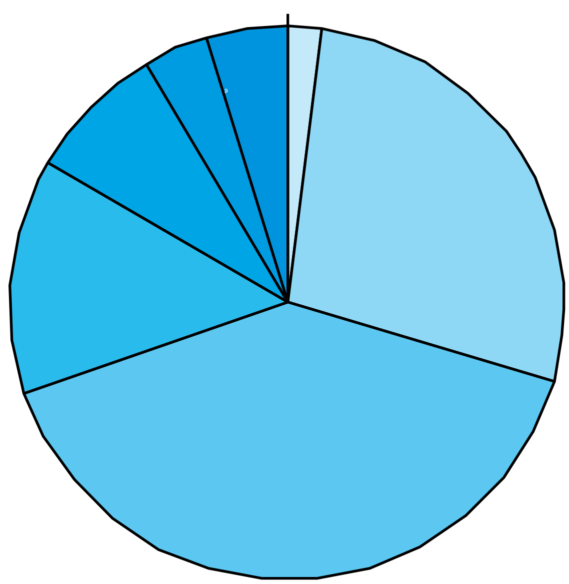
Figures 1 and 2 illustrate the distribution of SSI income needed to rent efficiency and one-bedroom apartments across the federal government's 2,646 housing market areas included in Appendix A. Figure 1 provides this distribution for one-bedroom units, and indicates that in 98 percent of the housing market areas within the United States, a person with a disability receiving SSI must pay more than 50 percent of their income to rent a modest one-bedroom unit. In 125 housing market areas of the country, including much of the States of California and New Jersey, modest one-bedroom rental housing costs are more than an individual's entire monthly SSI check. Major metropolitan areas where housing costs exceed 100 percent of SSI income include: Washington, D.C., Atlanta, Los Angeles, San Francisco, San Diego, Oakland, Chicago, Newark, Boston, and New York City.

Figure 2 illustrates the distribution of SSI income needed to rent an efficiency apartment in the same 2,646 housing market areas, and illustrates that affordability improves only slightly when people with disabilities elect to rent smaller units. Figure 2 shows that only 45 housing market areas in the country have modest efficiency apartments priced between 30 percent and 39 percent of monthly SSI benefits, and only 559 areas have efficiency rents between 40 and 49 percent of SSI. The remaining housing market areas (4,042 total) all have rents for modest one-room apartments which exceed 50 percent of SSI monthly income, including 44 housing market areas shown in Table 5 on page 24, where the rental amount exceeds 100 percent of monthly SSI benefits.

Figure 1: Distribution of SSI Income Needed for a One-Bedroom Apartment

Legend

Percent of SSI Payment	Number of Housing Market Areas
31% to 39%	0
40% to 49%	52
50% to 59%	730
60% to 69%	1064
70% to 79%	361
80% to 89%	215
90% to 99%	99
100% or more	125

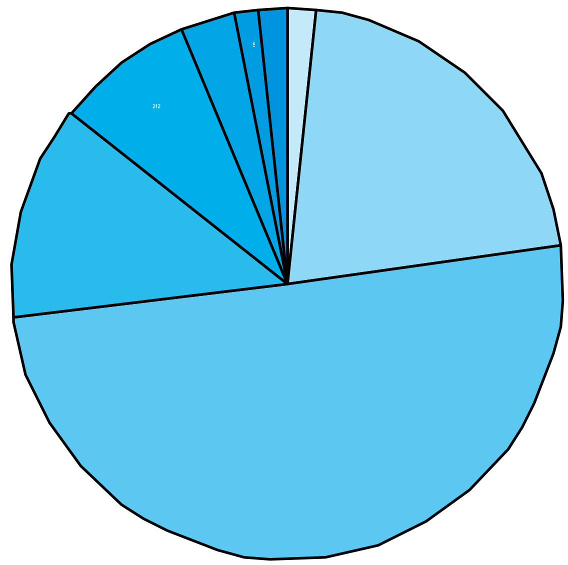


(Distributed across 2,646 Housing Market Areas)

Figure 2: Distribution of SSI Income Needed for an Efficiency Apartment

Legend

Percent of SSI Payment	**Number of Housing Market Areas**
31% to 39%	45
40% to 49%	559
50% to 59%	1328
60% to 69%	335
70% to 79%	212
80% to 89%	85
90% to 99%	38
100% or more	44



(Distributed across 2,646 Housing Market Areas)

Table 5: Housing Market Areas Which Require More Than 100 Percent of Monthly SSI Benefits to Rent an Efficiency Apartment in 1998

State	County or SMSA	
California	Los Angeles-Long Beach	100%
	Oakland	115%
	Orange County	131%
	Salinas	107%
	San Diego	103%
	San Francisco	144%
	San Jose	164%
	San Luis Obispo-Atascadero-Paso Robles	103%
	Santa Barbara-Santa Maria-Lompoc	125%
	Santa Cruz-Watsonville	121%
	Santa Rosa	114%
	Vallejo-Fairfield-Napa	110%
	Ventura	110%
Colorado	Boulder-Longmont	101%
	Eagle	104%
	La Plata	101%
	Pitkin	116%
	San Miguel	142%
Connecticut	Stamford-Norwalk	104%
District of Columbia	Washington, DC	124%
Florida	Orlando	101%
	West Palm Beach-Boca Raton	100%
	Monroe	112%
Georgia	Atlanta	107%
Hawaii	Honolulu	123%
	Kauai	122%
	Maui	154%
Illinois	Chicago	104%
	Kendall County	104%
Massachusetts	Boston	130%
	Dukes	123%
	Hampshire	117%
	Nantucket	148%
Maryland	Columbia	115%
	St. Marys	101%
New Jersey	Bergen-Passaic	117%
	Jersey City	108%
	Middlesex-Somerset-Hunterdon	134%
	Monmouth-Ocean	110%
	Newark	101%
New York	Nassau-Suffolk	130%
	New York	121%
	Westchester County	117%
Rhode Island	Washington	117%

Chapter 3: Conclusions and Policy Recommendations

Independence and community integration are among the most important values and goals shared by people with disabilities, their families, and their advocates. Any federal housing policy that affects the lives of people with disabilities must therefore reflect these values and be designed to achieve these goals. **Unfortunately during the last decade, federal housing policies have been driven by a desire to exclude, rather than include, people with disabilities, and have reinforced the stigma and housing discrimination experienced by people with disabilities every day.**

In particular, people with severe disabilities whose income is limited to SSI benefits face an acute and escalating housing crisis because they cannot afford reasonably priced rental housing without assistance. Although this fact is painfully clear to people with disabilities, their families, and advocates, it is overlooked or underestimated by federal policy makers and by state and local housing officials. *Priced Out in 1998* is intended to raise the awareness of these decision makers by providing clear and compelling data on the issue of housing affordability for people with disabilities for every housing market area in the United States.

The message is a simple one! In 1998, there was not one county or metropolitan area in the United States (including in states with SSI supplements) where a person receiving SSI benefits could actually follow federal guidelines for housing affordability and pay only 30 percent of monthly income in rent. Instead, as a national average, a person with a disability must spend 69 percent of his or her SSI monthly income to rent a modest one-bedroom apartment priced at the HUD Fair Market Rent.

Without a housing subsidy, people with disabilities have very little hope of obtaining decent housing in the community. Responsible landlords and housing management companies begin screening out prospective tenants when they have to spend 40 percent of their income on rent, and very rarely accept a tenant who must pay more than 50 percent of income for rent. An SSI recipient rejected for housing on the basis of income has little recourse since he or she is really not being discriminated against on the basis of disability, but rather on the basis of income.

During the 1990s the federal government has exacerbated this housing crisis by permitting the conversion of hundreds of thousands of subsidized units to “elderly only” housing. HUD budget cuts have also had a disproportionate impact on people with disabilities. For example, since 1995, HUD’s Section 811 Supportive Housing for Persons with Disabilities Program has had its funding reduced by 50 percent, while funding for most other HUD programs has increased. Federal programs that can be used to create new affordable housing (such as the Low Income Housing Tax Credit program, the Community Development Block Grant program, and the HOME program) are generally used by state and local officials to develop housing for households with incomes above

40 percent of median income, an income level well above the 24 percent of median income level of SSI benefits nationally.

Fortunately, key members of the Congress have taken on the cause of housing for people with disabilities, and over the past three years have appropriated $130 million in new funding for Section 8 rental subsidies targeted exclusively to people with disabilities. However, these funds will only support approximately 20,000 new rent subsidies – less than 10 percent of the 273,000 units of housing that are likely to be converted to "elderly only" by the year 2000. It is clear that the federal government must appropriate new housing funds and develop new housing policies to respond to the housing crises confronting people with disabilities and the impact of "elderly only" housing policies.

Without more federal funding and major changes in federal housing policy, HUD's budget will continue to favor other groups eligible for housing assistance, particularly elderly households who benefit from "elderly only" housing and families moving from welfare to work.

TAC and the CCD Housing Task Force believe that the federal government must redirect its housing policies, programs, and resources to ensure that people with disabilities, who have the lowest incomes of any group eligible for federal housing assistance, are not priced out of the housing market in the year 2000 and beyond. Federal, state, and local officials must be convinced that creating housing that is affordable to people with disabilities – either through a rent subsidy or through housing production – is a priority for every community's housing strategy. The housing affordability information in *Priced Out in 1998* can help convince government officials that they must act now!

TAC and CCD Housing Task Force Policy Recommendations

To address the serious housing crisis confronting people with disabilities across the country, and to ensure that federal, state, and local housing officials expand housing opportunities for people with disabilities, TAC and the CCD Housing Task Force make the following recommendations:

- HUD should exercise the waiver authority granted to the Secretary by Congress in the Fiscal Year 1999 budget and permit non-profit disability organizations to apply for the tenant based rental subsidy component of the Section 811 Supportive Housing For Persons with Disabilities Program (Section 811).

- Congress should authorize non-profit administration of Section 811 tenant based rent subsidies to facilitate access to these resources by people with disabilities.

- HUD should request, and Congress should provide, an increase in funding for the Section 811 Program to at least $491 million annually – including $200 million for five year tenant based rent subsidies and $291 million for capital advances/project rental assistance contracts. During the past few years, Section 811 funding has been cut by 50 percent, and unit production goals have been reduced significantly. Restoration of these funds should be a priority of the federal government.

- HUD should request, and Congress should approve, a re-allocation of 50 percent of the current Section 202 funding levels for Fiscal Year 1999 to the Section 811 program in Fiscal Year 2000.
- HUD should request, and Congress should authorize and appropriate, 75,000 new project based and tenant based federal rent subsidies (Section 811 and Section 8) for people with disabilities over the next five fiscal years.
- HUD should require Public Housing Agencies seeking to designate “elderly only” housing to set-aside at least 33 percent of existing Section 8 rent subsidy “turnover” for people with disabilities.
- Congress should create a mandatory federal preference in the Section 8 program for people with disabilities receiving SSI benefits. The preference, which should apply to at least 33 percent of “turnover” resources, would be automatically triggered in any locality where the HUD Fair Market Rent/SSI income ratio for a person with a disability exceeds 50 percent.
- HUD should issue policy guidance to all states and localities requiring the participation of individuals with disabilities and their advocates in the preparation of the federally mandated Consolidated Plan. The Consolidated Plan requirement should be bolstered by a policy that states and communities use a “fair share” of their federal HOME program and Community Development Block Grant program funds to expand housing resources and improve accessibility for people with disabilities in proportion to their need for assistance.
- HUD should create “self-sufficiency” policies linked to federal housing programs that are responsive to the specific needs of people with disabilities.
- HUD should provide incentives for Public Housing Agencies to direct HOPE VI program funding to increase the number of one-bedroom units for people with disabilities in family public housing developments, and to maintain “mixed” housing for elderly people and non-elderly people with disabilities.
- Congress and HUD should support, preserve, and enforce the housing protections afforded people with disabilities through the Fair Housing Act Amendments of 1988.
- HUD should expand the Fair Housing Initiatives Program to specifically include monitoring of public and assisted housing providers implementing “elderly only” designated housing policies.
- HUD should conduct, maintain, and post on HUD’s web site a complete inventory of HUD public and HUD assisted housing projects and their occupancy policies. This information should include whether the housing is: (1) “elderly only” housing; (2) “disabled only” housing; (3) housing with a specific percentage of units set-aside for people with disabilities (including the type of disability); and (4) “mixed” housing equally available to both elderly households and people with disabilities under age 62.
- Congress should increase federal monthly SSI benefits to a rate at least comparable to current full time equivalent federal minimum wages.

- Congress should eliminate the current disincentive to acquiring assets included in the SSI program. The current policy forbidding individuals with disabilities to save more than $2,000 severely restricts their ability to access affordable rental housing and to participate in homeownership programs.
- HUD should initiate a program of technical assistance on affordable housing issues targeted specifically to people with disabilities and their advocates. Priority topics that should be covered include how to participate in the Consolidated Plan and Public Housing Agency Plan processes, and how the HOME program and Community Development Block Grant program resources can be used to expand housing opportunities for people with disabilities.

Chapter 4: Using the Information in *Priced Out in 1998*

Housing Advocacy Strategies for the Disability Community at The State And Local Level

Many housing programs funded by the federal government are administered or coordinated through state and local housing officials and housing providers. In any single community, there may be more than one government agency responsible for deciding how federal funds are used to meet local housing needs. This network of subsidized housing resources and providers is very difficult for people with disabilities and their advocates to understand and navigate. Until recently, it was also very difficult for the disability community to have any influence over how federal housing funding was used in states and local communities.

During the 1990s, the federal government has given state and local housing officials much more discretion and control over which low-income population groups (i.e. elderly households, working families, people with disabilities, etc.) will benefit from the limited federal housing funding available. **However, in exchange for more local decision-making and control, the federal government also imposed new requirements on states and local communities – including the development of a five-year comprehensive housing strategy that must be approved by HUD.**

When developing this housing strategy, known as the Consolidated Plan, states and communities are required to assess the housing needs of all low-income households, <u>including people with disabilities</u>. This assessment includes input from citizens and consultation with the public and private agencies that provide assistance and support to people with disabilities and their families. Ideally, this housing needs assessment then forms the basis for the decisions made by state and local officials regarding how federal housing funding should be spent.

The information in *Priced Out in 1998* 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 1998* proves that people with disabilities receiving SSI benefits cannot afford rental housing, using locally based HUD Fair Market Rents as the comparison.

How can the disability community effectively communicate this information to state and local housing officials? The information below will begin to help you through this process. For more detailed information on these and other affordable housing topics important to people with disabilities, visit the TAC and CCD Housing Task Force web sites: **http://www.tacinc.org** and

http://www.c-c-d.org/doors.html. The sites have more detailed information on:

- *What Does the Designation of "Elderly Only" Housing Mean for People with Disabilities?*
- *Influencing Affordable Housing Decisions in Your Community*
- *The Consolidated Plan: A Key to Expanding Housing for People with Disabilities*
- *The Section 8 Certificate and Voucher Programs*
- *Federal Fair Housing Protections for People with Disabilities*
- *Homeownership for People with Disabilities: A Movement in the Making*

Who Provides Affordable Housing?

The federal government funds most housing assistance provided in states and local communities. HUD is the federal agency responsible for the administration and oversight of most affordable housing programs throughout the country. In addition to HUD headquarters in Washington, D.C., there is at least one HUD Field Office in every state. These HUD Field Offices are responsible for program oversight and technical assistance in their regions. (Information is available on the Internet about your local HUD Field Office at **www.hud.gov/local.html**.)

HUD contracts with public and private agencies and governments (city, county, and state) to administer housing assistance programs on its behalf, including:

- **Public Housing Agencies (PHAs).** PHAs are overseen by a Board of Commissioners that is either elected or appointed by local government officials. PHAs were created by the Housing Act of 1937 to develop, own, and manage public housing units under contract with HUD. PHAs administer conventional public housing units and Section 8 tenant based rent subsidies (certificates and vouchers). Historically, PHAs have been highly regulated by HUD and given little discretion in how their public housing units and Section 8 rent subsidies are administered. Becuase of PHA "reform" legislation passed in 1998, this situation is about to change.

- **City, County, and State Governments.** Since 1974, Congress has created several housing and community development programs including the HOME program and the Community Development Block Grant program that are allocated through HUD to cities, counties, and states using criteria that consider population, poverty indices, and housing market conditions. States receive "balance of state" funding for those cities and towns that are <u>not</u> large enough to receive funding directly from HUD. These programs have income targeting requirements, and specify eligible housing activities. Since 1990, these affordable housing programs have been controlled by city, county, or state housing and community development officials.

- **Housing Developers.** Housing developers are private non-profit and for-profit entities who develop affordable housing (i.e., acquire, rehabilitate, or newly construct housing) using federal housing programs. In the 1970s, <u>thousands</u> of housing developers contracted directly with HUD to build or rehabilitate affordable housing. These housing developments make up the privately owned, federally assisted housing inventory that, since 1992, can be designated "elderly only" housing.

Existing Affordable Housing in Your Community

Most communities have an existing supply of affordable housing that has been developed over the course of many years. This inventory generally includes:

- Public housing projects developed and owned by the PHA (this can be family housing, elderly/disabled housing, or "elderly only" housing).
- Section 8 tenant based rent subsidies (e.g. certificates and vouchers) administered by the PHA. The person given a certificate or voucher uses it to secure decent, moderately priced rental housing in the private market. The vouchers and certificates can also be reused when participants leave the program. On average, approximately 10 percent of a PHA's certificates and vouchers will "turnover" in a year.
- Privately owned rental housing in which all or a portion of the units are affordable because they have received some form of federal housing assistance.

New Affordable Housing Assistance Each Year

In addition to the existing supply of affordable housing in a community, Congress provides <u>new</u> funding each year to increase the number of households who will receive federal housing assistance across the country. Currently, this housing assistance includes:

- Funding from HUD to cities, counties, and states for affordable housing activities to assist additional low income households. The key programs include the HOME Investment Partnership Program (HOME), the Community Development Block Grant Program (CDBG), the Housing Opportunities for Persons with AIDS program (HOPWA), and the Emergency Shelter Grant Program (ESG). You can also find out what funding your city, county, or state receives on the Internet at: **www.hud.gov/cpd/alloindx.html**
- A limited number of new Section 8 certificates and vouchers, including some set-aside exclusively for people with disabilities, for which PHAs choose to apply. Unfortunately in 1998, only 10 percent of PHAs were willing to apply for new Section 8 rental subsidies for people with disabilities.
- Hope VI Program funding to rehabilitate deteriorated public housing projects.
- The Section 811 Supportive Housing for Persons with Disabilities Program (Section 811) which provides funding to develop new housing resources. In Fiscal Year 1999, only $194 million was appropriated, which is less than .7% of HUD's $25 billion annual budget.
- Funding under the McKinney Continuum of Care Homeless Assistance Programs, which can be used to provide permanent housing for people with disabilities <u>only</u> <u>if</u> they are already homeless.

Not all of the housing assistance identified above is available in every community. For example, a smaller PHA may own and manage several public housing buildings but may not administer any Section 8 certificates and vouchers. A small or rural town may not receive housing block grant funding directly from HUD. However, these town governments or local housing developers can apply to the state for federal affordable housing funding.

Link to Affordable Housing Need – The Consolidated Plan

Since the need for affordable housing among low income families and individuals far exceeds the supply of housing assistance, local and state housing officials must decide among competing demands for affordable housing. Local and state governments, and now PHAs, are required by HUD to justify their affordable housing decisions using affordable housing needs data in their communities. Unfortunately, many government officials do not consider the housing needs of people with disabilities when allocating federal housing resources.

One way to educate state and local housing officials on the affordable housing needs of people with disabilities is to get involved in the process of preparing your community's Consolidated Plan. As outlined above, all states and local governments that receive federal housing assistance (generally cities and counties with populations of over 50,000 and 250,000 respectively) are required by law to submit a housing strategy to HUD each year called the Consolidated Plan. In this plan, HUD requires the city or county, as well as every state, to quantify and prioritize the affordable housing needs of low and very low-income people in its jurisdiction, including people with disabilities. The Consolidated Plan must also describe how the city, county, or state plans to use the federal funding it receives to best meet the priority affordable housing needs identified.

The Consolidated Plan is usually prepared by the city or county community development or planning department. State Consolidated Plans are generally prepared by the state's housing agency. In order to collect accurate data on the community's affordable housing needs for the Consolidated Plan, two public hearings are required. Consultation with agencies and organizations serving people with disabilities is also required. Housing officials preparing for the plan must consider any written comments received on the Consolidated Plan, and respond to these comments in the plan.

The Consolidated Plan is <u>not</u> intended to be just a bureaucratic requirement. It is comprehensive, long range (5 year) planning document that describes housing needs and market conditions, housing strategies, and outlines an action plan for the investment of federal housing funds.

Each year, Congress appropriates billions of dollars (approximately $6 billion for the federal fiscal year that began October 1, 1998) that go directly to states, counties, and cities for new affordable housing and community development activities. Before states and communities can receive these federal funds, however, they must update their Consolidated Plan, including a new Action Plan that determines how federal housing funding will be spent for the next twelve months (called the "program year").

During the preparation of the annual Action Plan, other changes to the Consolidated Plan can also be made. These modifications could include updating housing needs information and modifying the housing strategies that the community will pursue. Because of these annual updates to the Consolidated Plan, it is never too late to influence the development of the next Consolidated Plan in your locality or state.

The disability community should take advantage of this opportunity to influence how state and local officials describe the housing needs of people with disabilities. In addition, the disability community can use the Consolidated Plan process to request federal block grant or formula grant funding to expand affordable housing opportunities for people with disabilities. For more information, please visit the TAC and CCD web sites.

The Consolidated Plan and the New Public Housing Agency Plan

The Consolidated Plan is likely to be more important in the future now that the federal government has made public housing "reform" a reality. Since 1990, the federal government has been slowly "devolving" responsibility and decision-making for federal housing programs to state and local government. Public housing "reform" legislation enacted into law in 1998 provides that the Consolidated Plan will be linked to a new Public Housing Agency Plan. Beginning in 1999, the Public Housing Agency Plan will be prepared by all public housing officials administering federal public housing and Section 8 tenant based rental assistance.

The Public Housing Plan is part of a federal policy to give public housing agencies increased flexibility to determine who will receive housing assistance, and to decide which of their federal housing resources will be maintained, eliminated, or enhanced. Theoretically, with this flexibility also comes increased accountability to residents and other local citizens for those housing resources, including public housing units and Section 8 rental subsidies. In consultation with a Resident Advisory Board, each public housing agency will be developing this plan during 1999, including a statement of the housing needs of low and very low income people in the community, and how the public housing agency will meet those needs. Federal law also requires that the Public Housing Agency Plan must be consistent with the community's Consolidated Plan.

Until 1999, public housing and the Section 8 rental assistance program were highly regulated by HUD and were not included as part of the Consolidated Plan process. It now seems certain that, in the very near future, virtually all decisions about how federal housing funding is spent in a community will be based on the Consolidated Plan. To ensure that people with disabilities receive their “fair share” of the more than $25 billion in federal funds spent on housing and community development each year across the country, the disability community must become more involved in the Consolidated Plan process at both the state and local level.

Conclusion

Despite obstacles such as stigma and discrimination, the housing advocacy efforts of the disability community can have an impact on local, state, and federal housing decisions. Effective housing advocacy always begins with a clear message. The disability community can use the information in *Priced Out in 1998* to develop a powerful and effective statement regarding the housing needs of people with disabilities who want and deserve permanent and affordable housing in the community.

People with disabilities, their families, and advocates must learn to use the tools that have been provided within in federal law, including the right to participate in the Consolidated Plan process and the protections provided within the Fair Housing Act Amendments of 1988 to engage and influence government housing officials. Using these federal requirements as leverage, the disability community can begin to persuade federal, state, and local housing officials to address the acute housing crisis which prevents people with disabilities from having affordable homes of their own in communities all across the country.

TAC and the CCD Housing Task Force have undertaken a nation-wide effort help people with disabilities and their advocates learn all they can about how affordable housing programs and policies and to help them successfully navigate the affordable housing delivery system. For more information, please visit the TAC and CCD web sites: **http://www.tacinc.org** and **http://www.c-c-d.org.html**

Appendix A: State & City Data

Metropolitan Statistical Areas and Non-Metro Areas

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Alaska					
Anchorage	$856	25.1%	$5.35	57.6%	68.1%
Non-Metropolitan Areas	$856	27.4%	$5.35	62.8%	75.9%
State Average	**$856**	**27.3%**	**$5.35**	**62.6%**	**75.6%**
Alabama					
Anniston	$494	24.3%	$3.09	52.2%	61.7%
Birmingham	$494	20.2%	$3.09	74.1%	83.6%
Decatur	$494	21.2%	$3.09	69.2%	70.0%
Dothan	$494	23.4%	$3.09	62.8%	64.2%
Florence	$494	23.2%	$3.09	58.7%	67.4%
Gadsden	$494	25.6%	$3.09	52.2%	63.8%
Huntsville	$494	17.8%	$3.09	72.7%	85.2%
Mobile	$494	23.4%	$3.09	76.3%	85.2%
Montgomery	$494	20.2%	$3.09	79.6%	85.0%
Non-Metropolitan Areas	$494	26.4%	$3.09	50.1%	59.5%
Tuscaloosa	$494	22.1%	$3.09	68.6%	73.5%
State Average	**$494**	**25.7%**	**$3.09**	**53.0%**	**62.1%**
Arkansas					
Fayetteville-Springdale	$494	21.6%	$3.09	61.9%	77.9%
Fort Smith	$494	24.6%	$3.09	61.3%	62.2%
Jonesboro	$494	23.3%	$3.09	62.8%	68.2%
Little Rock-North Little	$494	20.1%	$3.09	76.3%	84.6%
Non-Metropolitan Areas	$494	27.7%	$3.09	49.6%	57.8%
Pine Bluff	$494	24.7%	$3.09	58.3%	69.2%
State Average	**$494**	**27.4%**	**$3.09**	**50.7%**	**58.9%**
Arizona					
Flagstaff	$494	20.7%	$3.09	85.6%	92.7%
Non-Metropolitan Areas	$494	25.7%	$3.09	73.4%	77.6%
Phoenix-Mesa	$494	17.8%	$3.09	84.4%	102.2%
Tucson	$494	21.1%	$3.09	76.5%	91.9%
Yuma	$494	25.2%	$3.09	73.9%	85.6%
State Average	**$494**	**24.3%**	**$3.09**	**75.5%**	**82.4%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
California					
Bakersfield	$494	22.5%	$3.09	72.9%	82.0%
Chico-Paradise	$494	23.9%	$3.09	66.8%	85.8%
Fresno	$494	23.8%	$3.09	75.7%	84.8%
Los Angeles-Long Beach	$494	16.5%	$3.09	100.0%	119.8%
Merced	$494	23.9%	$3.09	79.6%	89.7%
Modesto	$494	20.7%	$3.09	88.1%	94.7%
Non-Metropolitan Areas	$494	22.8%	$3.09	71.3%	87.2%
Oakland	$494	14.1%	$3.09	114.8%	138.9%
Orange County	$494	13.4%	$3.09	130.6%	142.5%
Redding	$494	23.4%	$3.09	75.7%	84.0%
Riverside-San Bernardino,	$494	18.9%	$3.09	88.9%	99.0%
Sacramento	$494	17.5%	$3.09	87.9%	99.2%
Salinas	$494	18.6%	$3.09	107.1%	125.3%
San Diego	$494	17.4%	$3.09	103.2%	118.0%
San Francisco	$494	13.1%	$3.09	144.3%	186.8%
San Jose	$494	12.1%	$3.09	163.6%	186.6%
San Luis Obispo-Atascader	$494	19.3%	$3.09	102.6%	116.0%
Santa Barbara-Santa Maria	$494	17.1%	$3.09	124.7%	138.5%
Santa Cruz-Watsonville	$494	15.1%	$3.09	121.5%	144.5%
Santa Rosa	$494	16.5%	$3.09	114.2%	129.6%
Stockton-Lodi	$494	19.9%	$3.09	82.6%	93.3%
Vallejo-Fairfield-Napa	$494	16.3%	$3.09	109.9%	124.9%
Ventura	$494	13.9%	$3.09	110.3%	126.9%
Visalia-Tulare-Portervill	$494	23.9%	$3.09	73.9%	78.5%
Yolo	$494	17.6%	$3.09	95.1%	108.7%
Yuba City	$494	23.9%	$3.09	65.8%	76.7%
State Average	**$494**	**20.6%**	**$3.09**	**85.9%**	**101.4%**
Colorado					
Boulder-Longmont	$494	13.9%	$3.09	101.0%	121.1%
Colorado Springs	$494	18.7%	$3.09	88.1%	94.5%
Denver	$494	15.4%	$3.09	84.6%	101.0%
Fort Collins-Loveland	$494	16.8%	$3.09	87.0%	107.5%
Grand Junction	$494	21.9%	$3.09	80.2%	83.2%
Greeley	$494	20.5%	$3.09	84.6%	93.5%
Non-Metropolitan Areas	$494	20.4%	$3.09	81.7%	88.6%
Pueblo	$494	21.9%	$3.09	84.4%	87.5%
State Average	**$494**	**20.1%**	**$3.09**	**82.3%**	**89.7%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Connecticut					
Bridgeport	$747	21.5%	$4.67	60.0%	78.1%
Danbury	$747	17.1%	$4.67	81.0%	97.1%
Hartford	$747	21.8%	$4.67	58.2%	72.4%
New Haven-Meriden	$747	22.4%	$4.67	69.2%	84.9%
New London-Norwich	$747	24.2%	$4.67	65.7%	79.5%
Non-Metropolitan Areas	$747	22.8%	$4.67	60.2%	80.0%
Stamford-Norwalk	$747	14.8%	$4.67	103.6%	121.3%
Waterbury	$747	23.4%	$4.67	58.8%	79.5%
State Average	**$747**	**21.7%**	**$4.67**	**66.0%**	**84.1%**
District of Columbia					
Washington, DC	$494	12.1%	$3.09	124.5%	141.5%
State Average	**$494**	**12.1%**	**$3.09**	**124.5%**	**141.5%**
Delaware					
Dover	$494	20.7%	$3.09	98.4%	108.9%
Non-Metropolitan Areas	$494	21.5%	$3.09	86.4%	91.9%
Wilmington-Newark	$494	14.7%	$3.09	88.3%	116.6%
State Average	**$494**	**19.0%**	**$3.09**	**91.0%**	**105.8%**
Florida					
Daytona Beach	$494	22.6%	$3.09	78.3%	91.7%
Fort Lauderdale	$494	17.8%	$3.09	97.0%	114.2%
Fort Myers-Cape Coral	$494	20.6%	$3.09	84.2%	97.0%
Fort Pierce-Port St. Luci	$494	19.8%	$3.09	93.5%	102.6%
Fort Walton Beach	$494	21.6%	$3.09	81.8%	89.1%
Gainesville	$494	21.7%	$3.09	81.8%	89.1%
Jacksonville	$494	19.6%	$3.09	85.4%	95.6%
Lakeland-Winter Haven	$494	22.8%	$3.09	78.3%	85.8%
Melbourne-Titusville-Palm	$494	19.0%	$3.09	78.3%	91.5%
Miami	$494	19.0%	$3.09	90.9%	114.0%
Naples	$494	16.5%	$3.09	87.5%	123.3%
Non-Metropolitan Areas	$494	25.4%	$3.09	79.0%	86.8%
Ocala	$494	25.4%	$3.09	81.8%	89.1%
Orlando	$494	19.6%	$3.09	101.4%	115.2%
Panama City	$494	23.4%	$3.09	81.8%	89.1%
Pensacola	$494	22.3%	$3.09	81.8%	89.1%
Punta Gorda	$494	23.0%	$3.09	81.8%	93.7%
Sarasota-Bradenton	$494	20.4%	$3.09	82.0%	104.1%
Tallahassee	$494	19.2%	$3.09	83.6%	92.5%
Tampa-St. Petersburg-Clea	$494	20.9%	$3.09	80.2%	95.6%
West Palm Beach-Boca Raton	$494	17.3%	$3.09	100.2%	117.0%
State Average	**$494**	**23.6%**	**$3.09**	**81.5%**	**91.4%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Georgia					
Albany	$494	22.6%	$3.09	60.9%	71.5%
Athens	$494	21.3%	$3.09	75.1%	81.0%
Atlanta	$494	15.9%	$3.09	107.3%	119.4%
Augusta-Aiken	$494	20.4%	$3.09	72.3%	86.4%
Columbus	$494	23.8%	$3.09	70.5%	78.3%
Macon	$494	21.0%	$3.09	78.7%	87.9%
Non-Metropolitan Areas	$494	24.5%	$3.09	57.7%	69.4%
Savannah	$494	21.6%	$3.09	73.5%	91.1%
State Average	**$494**	**24.3%**	**$3.09**	**58.8%**	**70.5%**
Hawaii					
Honolulu	$499	13.3%	$3.12	122.9%	146.9%
Non-Metropolitan Areas	$499	14.7%	$3.12	124.0%	166.2%
State Average	**$499**	**14.3%**	**$3.12**	**123.7%**	**161.4%**
Iowa					
Cedar Rapids	$494	18.5%	$3.09	55.1%	77.7%
Davenport-Moline-Rock Island	$494	19.4%	$3.09	56.5%	77.9%
Des Moines	$494	16.8%	$3.09	71.7%	90.5%
Dubuque	$494	20.0%	$3.09	58.7%	71.7%
Iowa City	$494	16.7%	$3.09	69.2%	89.3%
Non-Metropolitan Areas	$494	21.6%	$3.09	54.2%	66.7%
Waterloo-Cedar Falls	$494	21.3%	$3.09	54.5%	69.6%
State Average	**$494**	**21.4%**	**$3.09**	**54.7%**	**67.7%**
Idaho					
Boise City	$542	20.1%	$3.39	72.0%	82.1%
Non-Metropolitan Areas	$542	24.4%	$3.39	52.8%	61.3%
Pocatello	$542	23.9%	$3.39	51.5%	59.8%
State Average	**$542**	**24.3%**	**$3.39**	**53.2%**	**61.8%**
Illinois					
Bloomington-Normal	$494	17.5%	$3.09	68.2%	83.2%
Champaign-Urbana	$494	18.2%	$3.09	75.1%	92.1%
Chicago	$494	15.2%	$3.09	104.5%	125.3%
Decatur	$494	20.6%	$3.09	54.3%	70.2%
Kankakee	$494	19.4%	$3.09	68.4%	82.8%
Non-Metropolitan Areas	$494	22.5%	$3.09	53.3%	60.3%
Peoria-Pekin	$494	18.8%	$3.09	75.7%	83.4%
Rockford	$494	18.4%	$3.09	72.5%	92.9%
Springfield	$494	18.1%	$3.09	62.6%	77.5%
DeKalb County	$494	16.7%	$3.09	86.2%	100.4%
Grundy County	$494	16.6%	$3.09	75.3%	87.0%
Kendall County	$494	13.4%	$3.09	104.1%	118.6%
State Average	**$494**	**21.8%**	**$3.09**	**56.3%**	**64.4%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Indiana					
Bloomington	$494	20.1%	$3.09	74.1%	96.0%
Elkhart-Goshen	$494	18.4%	$3.09	74.9%	85.2%
Evansville-Henderson	$494	21.0%	$3.09	64.2%	76.3%
Fort Wayne	$494	18.4%	$3.09	64.2%	81.8%
Gary	$494	18.2%	$3.09	76.5%	100.6%
Indianapolis	$494	17.3%	$3.09	73.1%	91.7%
Kokomo	$494	20.2%	$3.09	68.8%	81.6%
Lafayette	$494	18.5%	$3.09	69.6%	88.7%
Muncie	$494	21.3%	$3.09	59.5%	74.1%
Non-Metropolitan Areas	$494	21.5%	$3.09	58.6%	65.8%
South Bend	$494	19.3%	$3.09	64.4%	85.4%
Terre Haute	$494	21.7%	$3.09	57.9%	67.8%
Ohio County	$494	21.7%	$3.09	58.1%	65.2%
State Average	**$494**	**21.2%**	**$3.09**	**60.1%**	**68.9%**
Kansas					
Lawrence	$494	18.5%	$3.09	71.3%	85.2%
Non-Metropolitan Areas	$494	23.3%	$3.09	55.5%	62.7%
Topeka	$494	18.5%	$3.09	66.8%	76.9%
Wichita	$494	18.5%	$3.09	65.6%	78.7%
State Average	**$494**	**23.2%**	**$3.09**	**55.9%**	**63.2%**
Kentucky					
Lexington	$494	19.9%	$3.09	69.2%	86.2%
Louisville	$494	19.8%	$3.09	64.0%	82.2%
Non-Metropolitan Areas	$494	27.8%	$3.09	51.3%	60.0%
Owensboro	$494	23.0%	$3.09	60.3%	62.6%
Gallatin County	$494	23.8%	$3.09	52.0%	71.1%
Grant County	$494	22.8%	$3.09	51.8%	61.7%
Pendleton County	$494	23.0%	$3.09	52.2%	60.5%
State Average	**$494**	**27.5%**	**$3.09**	**51.7%**	**60.6%**
Louisiana					
Alexandria	$494	25.7%	$3.09	56.5%	70.7%
Baton Rouge	$494	19.9%	$3.09	61.3%	76.1%
Houma	$494	26.5%	$3.09	55.7%	65.2%
Lafayette	$494	25.4%	$3.09	59.1%	68.0%
Lake Charles	$494	22.0%	$3.09	75.9%	88.3%
Monroe	$494	25.1%	$3.09	61.1%	68.4%
New Orleans	$494	22.1%	$3.09	73.7%	84.4%
Non-Metropolitan Areas	$494	29.8%	$3.09	55.5%	60.3%
Shreveport-Bossier City	$494	23.5%	$3.09	68.8%	78.3%
St James Parish	$494	24.9%	$3.09	55.5%	63.0%
State Average	**$494**	**28.7%**	**$3.09**	**56.9%**	**62.7%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Massachusetts					
Barnstable-Yarmouth	$494	17.8%	$3.09	94.1%	126.1%
Boston	$494	14.2%	$3.09	130.2%	146.4%
Brockton	$494	15.7%	$3.09	87.0%	114.8%
Fitchburg-Leominster	$494	17.6%	$3.09	68.2%	95.8%
Lawrence	$494	15.2%	$3.09	94.3%	114.0%
Lowell	$494	14.3%	$3.09	95.6%	123.5%
New Bedford	$494	18.9%	$3.09	91.5%	111.7%
Non-Metropolitan Areas	$494	17.2%	$3.09	101.7%	121.5%
Pittsfield	$494	18.9%	$3.09	64.8%	91.9%
Springfield	$494	18.6%	$3.09	84.2%	104.1%
Worcester	$494	16.6%	$3.09	84.6%	102.4%
State Average	**$494**	**17.0%**	**$3.09**	**94.9%**	**116.8%**
Maryland					
Baltimore	$494	15.6%	$3.09	85.2%	104.3%
Cumberland	$494	19.6%	$3.09	67.6%	81.4%
Hagerstown	$494	19.6%	$3.09	66.8%	80.4%
Non-Metropolitan Areas	$494	18.8%	$3.09	76.0%	89.7%
Columbia	$494		$3.09	114.6%	153.9%
State Average	**$494**	**18.7%**	**$3.09**	**78.3%**	**94.4%**
Maine					
Bangor	$504	22.2%	$3.15	68.9%	84.1%
Lewiston-Auburn	$504	23.0%	$3.15	63.3%	76.4%
Non-Metropolitan Areas	$504	23.3%	$3.15	69.6%	81.1%
Portland	$504	18.6%	$3.15	75.0%	96.6%
State Average	**$504**	**22.9%**	**$3.15**	**69.5%**	**81.9%**
Michigan					
Ann Arbor	$508	15.0%	$3.18	91.9%	111.4%
Benton Harbor	$508	20.5%	$3.18	73.8%	74.6%
Detroit	$508	16.3%	$3.18	76.0%	103.4%
Flint	$508	19.1%	$3.18	72.1%	81.9%
Grand Rapids-Muskegon-Hol	$508	18.4%	$3.18	77.2%	90.2%
Jackson	$508	20.2%	$3.18	58.1%	78.2%
Kalamazoo-Battle Creek	$508	20.3%	$3.18	68.5%	82.7%
Lansing-East Lansing	$508	17.8%	$3.18	77.4%	90.9%
Non-Metropolitan Areas	$508	23.8%	$3.18	59.2%	66.5%
Saginaw-Bay City-Midland	$508	19.7%	$3.18	67.3%	74.4%
State Average	**$508**	**23.1%**	**$3.18**	**61.1%**	**69.3%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Minnesota					
Duluth-Superior	$575	24.3%	$3.59	48.2%	62.1%
Minneapolis-St. Paul	$575	17.2%	$3.59	70.4%	90.6%
Non-Metropolitan Areas	$575	25.4%	$3.59	48.5%	58.5%
Rochester	$575	18.9%	$3.59	53.9%	75.7%
St. Cloud	$575	22.8%	$3.59	56.0%	72.2%
State Average	**$575**	**25.1%**	**$3.59**	**49.0%**	**59.4%**
Missouri					
Columbia	$494	19.2%	$3.09	52.4%	73.9%
Joplin	$494	24.4%	$3.09	51.2%	59.3%
Kansas City	$494	17.8%	$3.09	71.5%	89.9%
Non-Metropolitan Areas	$494	26.1%	$3.09	49.4%	56.8%
Springfield	$494	21.8%	$3.09	53.6%	68.0%
St. Joseph	$494	23.2%	$3.09	49.2%	59.7%
St. Louis	$494	18.5%	$3.09	64.2%	78.1%
State Average	**$494**	**25.8%**	**$3.09**	**49.9%**	**57.7%**
Mississippi					
Biloxi-Gulfport-Pascagoul	$494	24.5%	$3.09	71.9%	84.4%
Hattiesburg	$494	27.2%	$3.09	53.6%	65.8%
Jackson	$494	20.7%	$3.09	73.1%	83.4%
Non-Metropolitan Areas	$494	28.9%	$3.09	51.2%	60.5%
State Average	**$494**	**28.7%**	**$3.09**	**51.8%**	**61.1%**
Montana					
Billings	$494	19.3%	$3.09	65.2%	75.7%
Great Falls	$494	22.8%	$3.09	65.2%	75.3%
Non-Metropolitan Areas	$494	23.0%	$3.09	60.8%	70.5%
State Average	**$494**	**22.9%**	**$3.09**	**61.1%**	**70.8%**
North Carolina					
Asheville	$494	22.0%	$3.09	69.0%	83.6%
Charlotte-Gastonia-Rock H	$494	17.9%	$3.09	87.9%	99.0%
Fayetteville	$494	24.2%	$3.09	75.7%	86.0%
Goldsboro	$494	24.0%	$3.09	61.9%	71.5%
Greensboro-Winston-Salem	$494	19.4%	$3.09	82.0%	93.3%
Greenville	$494	21.4%	$3.09	81.0%	82.0%
Hickory-Morganton	$494	20.9%	$3.09	78.1%	85.2%
Jacksonville	$494	24.2%	$3.09	70.7%	82.4%
Non-Metropolitan Areas	$494	23.5%	$3.09	60.8%	70.7%
Raleigh-Durham-Chapel Hill	$494	16.2%	$3.09	91.7%	111.3%
Rocky Mount	$494	22.4%	$3.09	66.0%	71.5%
Wilmington	$494	21.2%	$3.09	90.5%	99.4%
State Average	**$494**	**23.2%**	**$3.09**	**63.3%**	**73.2%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
North Dakota					
Bismarck	$494	19.5%	$3.09	68.2%	76.3%
Fargo-Moorhead	$494	19.3%	$3.09	67.0%	92.3%
Grand Forks	$494	21.8%	$3.09	69.2%	82.6%
Non-Metropolitan Areas	$494	24.7%	$3.09	47.6%	58.4%
State Average	**$494**	**24.5%**	**$3.09**	**48.8%**	**59.8%**
Nebraska					
Lincoln	$502	17.6%	$3.14	61.8%	79.3%
Non-Metropolitan Areas	$502	23.1%	$3.14	48.1%	61.7%
Omaha	$502	18.1%	$3.14	66.5%	91.2%
State Average	**$502**	**23.0%**	**$3.14**	**48.5%**	**62.2%**
New Hampshire					
Manchester	$521	17.3%	$3.26	72.9%	104.0%
Nashua	$521	15.0%	$3.26	86.0%	119.8%
Non-Metropolitan Areas	$521	19.8%	$3.26	78.4%	94.8%
Portsmouth-Rochester	$521	18.7%	$3.26	88.5%	106.0%
State Average	**$521**	**19.2%**	**$3.26**	**79.3%**	**98.3%**
New Jersey					
Atlantic-Cape May	$525	19.5%	$3.28	92.9%	105.7%
Bergen-Passaic	$525	13.8%	$3.28	117.1%	142.6%
Jersey City	$525	18.8%	$3.28	107.6%	126.8%
Middlesex-Somerset-Hunter	$525	12.9%	$3.28	133.7%	146.4%
Monmouth-Ocean	$525	15.9%	$3.28	110.0%	131.9%
Newark	$525	14.3%	$3.28	101.5%	129.7%
Trenton	$525	14.7%	$3.28	90.8%	126.6%
Vineland-Millville-Bridge	$525	20.9%	$3.28	89.7%	109.1%
State Average	**$525**	**16.4%**	**$3.28**	**105.4%**	**127.3%**
New Mexico					
Albuquerque	$494	19.1%	$3.09	79.4%	94.5%
Las Cruces	$494	26.0%	$3.09	59.1%	74.3%
Non-Metropolitan Areas	$494	26.7%	$3.09	58.3%	65.7%
Santa Fe	$494	15.9%	$3.09	85.4%	121.3%
State Average	**$494**	**26.0%**	**$3.09**	**60.0%**	**68.8%**
Nevada					
Las Vegas	$494	17.1%	$3.09	99.4%	117.8%
Non-Metropolitan Areas	$494	16.7%	$3.09	77.9%	97.7%
Reno	$494	16.1%	$3.09	96.2%	111.5%
State Average	**$494**	**16.7%**	**$3.09**	**80.4%**	**99.8%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
New York					
Albany-Schenectady-Troy	$580	21.2%	$3.63	68.5%	84.1%
Binghamton	$580	24.3%	$3.63	61.4%	69.0%
Buffalo-Niagara Falls	$580	23.4%	$3.63	59.7%	72.6%
Dutchess County	$580	17.7%	$3.63	96.4%	122.4%
Elmira	$580	25.6%	$3.63	61.4%	69.0%
Glens Falls	$580	25.0%	$3.63	61.4%	80.0%
Jamestown	$580	26.8%	$3.63	61.4%	69.0%
Nassau-Suffolk	$580	14.5%	$3.63	129.7%	156.2%
New York	$580	20.3%	$3.63	121.4%	135.3%
Newburgh	$580	19.2%	$3.63	77.2%	100.3%
Non-Metropolitan Areas	$580	25.9%	$3.63	64.8%	74.0%
Rochester	$580	21.1%	$3.63	66.0%	85.9%
Syracuse	$580	22.8%	$3.63	65.7%	79.3%
Utica-Rome	$580	26.8%	$3.63	61.4%	69.0%
Westchester Cnt	$580	13.9%	$3.63	116.6%	151.9%
State Average	**$580**	**24.3%**	**$3.63**	**70.1%**	**82.1%**
Ohio					
Akron	$750	29.0%	$4.69	47.5%	57.6%
Canton-Massillon	$750	30.7%	$4.69	37.9%	49.3%
Cincinnati	$750	26.6%	$4.69	41.2%	52.9%
Cleveland-Lorain-Elyria	$750	27.4%	$4.69	50.9%	64.0%
Columbus	$750	27.1%	$4.69	48.5%	57.5%
Dayton-Springfield	$750	27.9%	$4.69	50.5%	56.5%
Hamilton-Middletown	$750	26.3%	$4.69	41.5%	58.9%
Lima	$750	31.3%	$4.69	37.9%	45.3%
Mansfield	$750	33.1%	$4.69	37.9%	45.3%
Non-Metropolitan Areas	$750	32.5%	$4.69	38.4%	45.2%
Steubenville-Weirton-	$750	33.1%	$4.69	37.9%	44.7%
Toledo	$750	28.9%	$4.69	47.3%	57.6%
Youngstown-Warren	$750	33.1%	$4.69	39.6%	46.7%
Brown County	$750	33.1%	$4.69	38.1%	44.8%
State Average	**$750**	**32.0%**	**$4.69**	**39.3%**	**46.7%**
Oklahoma					
Enid	$547	26.8%	$3.42	54.1%	54.8%
Lawton	$547	27.0%	$3.42	66.9%	67.3%
Non-Metropolitan Areas	$547	29.6%	$3.42	45.8%	52.6%
Oklahoma City	$547	23.0%	$3.42	60.5%	66.0%
Tulsa	$547	23.0%	$3.42	60.7%	72.6%
State Average	**$547**	**29.3%**	**$3.42**	**46.6%**	**53.3%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Oregon					
Eugene-Springfield	$494	22.5%	$3.09	67.6%	92.7%
Medford-Ashland	$494	23.4%	$3.09	69.4%	91.1%
Non-Metropolitan Areas	$494	24.0%	$3.09	66.2%	78.8%
Portland-Vancouver	$494	18.3%	$3.09	86.0%	105.9%
Salem	$494	21.2%	$3.09	76.1%	89.7%
State Average	**$494**	**23.6%**	**$3.09**	**67.3%**	**80.9%**
Pennsylvania					
Allentown-Bethlehem-Easto	$521	19.5%	$3.26	79.4%	107.8%
Altoona	$521	25.9%	$3.26	54.3%	68.9%
Erie	$521	23.4%	$3.26	55.0%	71.7%
Harrisburg-Lebanon-Carlis	$521	19.8%	$3.26	65.2%	83.6%
Johnstown	$521	25.9%	$3.26	55.0%	69.8%
Lancaster	$521	19.9%	$3.26	72.3%	88.6%
Non-Metropolitan Areas	$521	25.1%	$3.26	56.8%	71.0%
Philadelphia	$521	17.4%	$3.26	91.1%	112.0%
Pittsburgh	$521	22.4%	$3.26	64.3%	78.8%
Reading	$521	19.6%	$3.26	57.2%	84.6%
Scranton-Wilkes-Barre	$521	23.7%	$3.26	55.0%	76.9%
Sharon	$521	25.9%	$3.26	60.4%	69.8%
State College	$521	22.3%	$3.26	79.0%	96.7%
Williamsport	$521	25.1%	$3.26	55.0%	70.2%
York	$521	20.0%	$3.26	61.4%	84.2%
State Average	**$521**	**24.2%**	**$3.26**	**59.1%**	**74.6%**
Rhode Island					
Non-Metropolitan Areas	$558	19.7%	$3.49	108.3%	123.9%
Providence-Fall River-Warwick	$558	20.4%	$3.49	72.5%	98.7%
State Average	**$558**	**19.9%**	**$3.49**	**96.4%**	**115.5%**
South Carolina					
Charleston-North Charleston	$494	21.4%	$3.09	81.2%	94.1%
Columbia	$494	19.1%	$3.09	87.0%	95.8%
Florence	$494	22.8%	$3.09	65.8%	73.3%
Greenville-Spartanburg	$494	20.4%	$3.09	71.7%	86.6%
Myrtle Beach	$494	23.3%	$3.09	85.4%	86.8%
Non-Metropolitan Areas	$494	23.7%	$3.09	59.1%	69.5%
Sumter	$494	24.4%	$3.09	69.6%	77.1%
State Average	**$494**	**23.4%**	**$3.09**	**62.1%**	**72.2%**
South Dakota					
Non-Metropolitan Areas	$509	24.7%	$3.18	51.2%	66.8%
Rapid City	$509	22.3%	$3.18	68.6%	81.5%
Sioux Falls	$509	19.1%	$3.18	66.2%	91.6%
State Average	**$509**	**24.6%**	**$3.18**	**51.7%**	**67.4%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Tennessee					
Chattanooga	$494	21.4%	$3.09	73.7%	86.0%
Clarksville-Hopkinsville	$494	24.3%	$3.09	68.2%	76.5%
Jackson	$494	22.2%	$3.09	53.0%	69.8%
Johnson City-Kingsport	$494	24.9%	$3.09	61.3%	73.3%
Knoxville	$494	20.9%	$3.09	61.3%	75.5%
Memphis	$494	19.8%	$3.09	78.3%	91.3%
Nashville	$494	17.8%	$3.09	86.0%	102.8%
Non-Metropolitan Areas	$494	25.3%	$3.09	49.6%	57.5%
State Average	**$494**	**25.0%**	**$3.09**	**51.4%**	**59.8%**
Texas					
Abilene	$494	22.5%	$3.09	67.4%	75.1%
Amarillo	$494	21.3%	$3.09	57.1%	72.1%
Austin-San Marcos	$494	17.4%	$3.09	87.9%	106.3%
Beaumont-Port Arthur	$494	20.7%	$3.09	65.0%	78.7%
Brazoria	$494	16.8%	$3.09	89.9%	100.2%
Brownsville-Harlingen	$494	26.8%	$3.09	68.4%	86.2%
Bryan-College Station	$494	21.8%	$3.09	76.1%	88.5%
Corpus Christi	$494	22.4%	$3.09	71.3%	87.5%
Dallas	$494	16.2%	$3.09	98.6%	113.4%
El Paso	$494	26.8%	$3.09	80.4%	90.1%
Fort Worth-Arlington	$494	16.8%	$3.09	84.4%	91.7%
Galveston-Texas City	$494	18.0%	$3.09	88.3%	90.7%
Houston	$494	17.2%	$3.09	83.6%	93.9%
Killeen-Temple	$494	23.8%	$3.09	80.2%	83.4%
Laredo	$494	26.8%	$3.09	64.8%	74.7%
Longview-Marshall	$494	23.1%	$3.09	64.2%	72.5%
Lubbock	$494	21.5%	$3.09	61.5%	77.9%
McAllen-Edinburg-Mission	$494	26.8%	$3.09	54.1%	73.9%
Non-Metropolitan Areas	$494	25.7%	$3.09	56.8%	65.6%
Odessa-Midland	$494	22.5%	$3.09	61.5%	71.1%
San Angelo	$494	22.2%	$3.09	57.1%	72.9%
San Antonio	$494	21.8%	$3.09	75.1%	86.6%
Sherman-Denison	$494	22.1%	$3.09	57.1%	78.1%
Texarkana	$494	23.8%	$3.09	62.2%	75.9%
Tyler	$494	20.7%	$3.09	71.5%	79.0%
Victoria	$494	20.9%	$3.09	70.7%	71.5%
Waco	$494	21.6%	$3.09	62.2%	76.1%
Wichita Falls	$494	23.2%	$3.09	68.4%	76.5%
Henderson Count	$494	26.8%	$3.09	59.1%	70.2%
State Average	**$494**	**25.2%**	**$3.09**	**58.5%**	**67.7%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Utah					
Non-Metropolitan Areas	$494	21.3%	$3.09	62.6%	77.2%
Provo-Orem	$494	20.2%	$3.09	85.6%	90.5%
Salt Lake City-Ogden	$494	17.8%	$3.09	87.5%	101.4%
Kane County	$494	22.0%	$3.09	61.9%	76.1%
State Average	**$494**	**21.1%**	**$3.09**	**64.3%**	**78.5%**
Virginia					
Charlottesville	$494	17.2%	$3.09	86.4%	102.0%
Danville	$494	23.8%	$3.09	58.9%	74.1%
Lynchburg	$494	21.3%	$3.09	70.0%	77.1%
Non-Metropolitan Areas	$494	23.2%	$3.09	59.9%	75.5%
Norfolk-Virginia Beach	$494	19.4%	$3.09	87.7%	98.6%
Richmond-Petersburg	$494	16.8%	$3.09	95.1%	107.9%
Roanoke	$494	19.3%	$3.09	59.3%	74.1%
Clark County	$494	17.2%	$3.09	61.7%	87.0%
Culpeper County	$494	17.6%	$3.09	75.9%	110.9%
King George County	$494	18.1%	$3.09	74.7%	99.4%
Warren County	$494	20.2%	$3.09	60.3%	82.6%
State Average	**$494**	**22.6%**	**$3.09**	**61.8%**	**77.8%**
Vermont					
Burlington	$549	19.3%	$3.43	77.2%	94.6%
Non-Metropolitan Areas	$549	23.7%	$3.43	66.0%	82.7%
State Average	**$549**	**23.4%**	**$3.43**	**66.8%**	**83.5%**
Washington					
Bellingham	$501	19.7%	$3.13	78.9%	102.3%
Bremerton	$521	19.6%	$3.26	79.7%	91.9%
Non-Metropolitan Areas	$501	23.6%	$3.13	66.1%	79.1%
Olympia	$521	19.2%	$3.26	82.0%	100.6%
Richland-Kennewick-Pasco	$501	18.8%	$3.13	98.3%	112.7%
Seattle-Bellevue-Everett	$521	16.2%	$3.26	91.8%	111.7%
Spokane	$501	21.5%	$3.13	63.1%	85.9%
Tacoma	$521	19.9%	$3.26	70.8%	84.5%
Yakima	$501	24.4%	$3.13	71.1%	87.5%
State Average	**$503**	**22.8%**	**$3.14**	**69.2%**	**83.2%**

Metropolitan Statistical Area	SSI Monthly Payment	SSI as % of Median Income	SSI as an Hourly Rate	% SSI for Efficiency Apt	% SSI for 1-Bedroom
Wisconsin					
Appleton-Oshkosh-Neenah	$578	21.7%	$3.61	54.9%	67.5%
Eau Claire	$578	24.7%	$3.61	59.0%	64.4%
Green Bay	$578	22.0%	$3.61	64.9%	71.5%
Janesville-Beloit	$578	21.0%	$3.61	60.2%	76.2%
Kenosha	$578	22.2%	$3.61	65.6%	81.4%
La Crosse	$578	23.7%	$3.61	48.6%	62.7%
Madison	$578	18.2%	$3.61	74.9%	94.3%
Milwaukee-Waukesha	$578	19.5%	$3.61	63.7%	83.4%
Non-Metropolitan Areas	$578	24.8%	$3.61	48.7%	56.6%
Racine	$578	20.2%	$3.61	56.6%	70.1%
Sheboygan	$578	22.6%	$3.61	52.3%	67.3%
Wausau	$578	22.4%	$3.61	64.2%	66.5%
State Average	**$578**	**24.3%**	**$3.61**	**50.7%**	**59.5%**
West Virginia					
Charleston	$494	22.4%	$3.09	57.7%	78.1%
Huntington-Ashland	$494	25.8%	$3.09	61.1%	71.7%
Non-Metropolitan Areas	$494	29.3%	$3.09	53.1%	64.3%
Parkersburg-Marietta	$494	22.4%	$3.09	61.5%	73.7%
Wheeling	$494	25.0%	$3.09	62.8%	68.6%
Berkeley County	$494	20.3%	$3.09	81.2%	86.6%
Jefferson County	$494	20.9%	$3.09	82.2%	90.9%
State Average	**$494**	**28.5%**	**$3.09**	**54.9%**	**66.0%**
Wyoming					
Casper	$504	20.6%	$3.15	62.7%	72.9%
Cheyenne	$504	19.7%	$3.15	70.9%	88.9%
Non-Metropolitan Areas	$504	20.4%	$3.15	59.4%	68.6%
State Average	**$504**	**20.4%**	**$3.15**	**60.1%**	**69.6%**
National Average	**$515**	**24.4%**	**$3.22**	**58.5%**	**69.0%**