PRICED OUT in 2014

The Housing Crisis for People with Disabilities

Foreword by Former HUD Secretary Henry G. Cisneros and Former Senator Christopher S. "Kit" Bond

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

Funded by the Melville Charitable Trust

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Priced Out in 2014 is the latest in a series of housing publications created as a joint effort by TAC and the Washington, D.C.-based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a national nonprofit organization that works to achieve positive outcomes on behalf of people with disabilities and people who are homeless by providing state-of-the-art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. For further information, contact:

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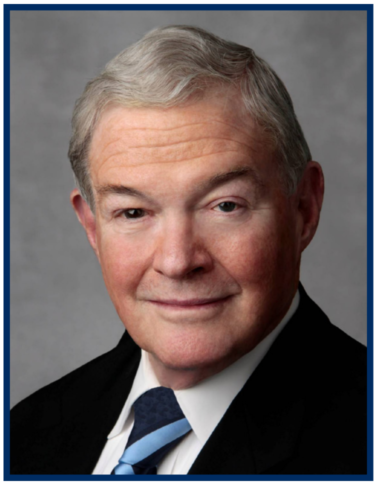
Former HUD Secretary Henry G. Cisneros



Former Senator Christopher S. "Kit" Bond

We are pleased to join with the Consortium for Citizens with Disabilities Housing Task Force and the Technical Assistance Collaborative in shining a much-needed spotlight on the tremendous housing challenges confronting those Americans who suffer serious and long-term disabilities and rely on federal Supplemental Security Income (SSI) payments for their basic needs. These challenges have reached crisis levels for members of this extremely vulnerable group.

Using the most current data available, *Priced Out in 2014* highlights the enormous gap between rental housing costs and the monthly income of a person living solely on SSI payments. Some of the key findings of this important national study include:

- In 2014, the average annual income of a single individual receiving SSI payments was $8,995, about 23% below the federal poverty level for the year.

- As a national average, a person receiving SSI needed to pay 104% of his or her monthly income in order to rent a modest one-bedroom unit. In four states and the District of Columbia, every single housing market area in the state had one-bedroom rents that exceeded 100% of SSI.

- In 162 housing market areas across 33 states, one-bedroom rents exceeded 100% of monthly SSI. Rents for modest rental units in 15 of these areas exceeded 150% of SSI.

- People with disabilities receiving SSI were also priced out of smaller studio/efficiency rental units, which on a national basis cost 90% of SSI. In eight states and in the District of Columbia, the average rent for a studio/efficiency unit exceeded 100% of the income of an SSI recipient.

To put these findings in perspective, consider that under current federal standards a household is recognized as "cost burdened" when its housing costs exceed 30% or more of monthly income. The fact that, in 2014, rents charged for modestly priced apartments were often *more than the entire monthly income* of an SSI recipient demonstrates how desperate the affordable housing situation is for these households.

Both of us had the privilege of recently serving as co-chairs of the Bipartisan Policy Center Housing Commission, a group whose 21 members hailed from a diverse range of political and professional backgrounds.

One of the foundational principles guiding the Commission's work was that the primary focus of federal housing policy should be to help those most in need. Flowing from this principle were two key recommendations, which appeared in our February 2013 report, *Housing America's Future: New Directions for National Policy.* First, we should transition to a system of federal housing assistance in which "extremely low-income" households are assured access to assistance if they need it. Second, our nation must commit itself to increasing the supply of decent and affordable housing, particularly for those Americans with the lowest incomes and fewest resources.

Priced Out in 2014 serves to underscore the urgency of putting these recommendations into action. There are few groups more adversely affected by rising rental costs and the acute shortage of decent, affordable rental homes than those non-elderly adults with serious and long-term disabilities who rely on SSI for their income. This unfortunate situation forces hundreds of thousands of people with disabilities to forego having a home of their own and to choose between homelessness or placement in a segregated and restrictive institutional setting.

This report makes an important contribution to our understanding of the full dimensions of the rental housing affordability crisis. It is required reading for policymakers and the public alike.

Introduction

The Technical Assistance Collaborative (TAC) and the Washington-based Consortium for Citizens with Disabilities Housing Task Force (CCD) are pleased to release *Priced Out in 2014*, our biennial national rental housing study documenting the severity of the housing affordability crisis experienced by the lowest-income people with disabilities. This ninth edition of *Priced Out* once again demonstrates that non-elderly adults with disabilities who rely on Supplemental Security Income (SSI) are among the groups most affected by the extreme shortage of decent and affordable rental housing across our nation.

Priced Out in 2014 confirms that non-elderly adults with disabilities living on SSI confront a housing affordability gap across all 50 states and the District of Columbia. *Priced Out* measures this gap by calculating the difference between what an individual receiving SSI can reasonably afford to pay for housing costs (i.e., 30% of income, according to federal guidelines) and the average cost of modest one-bedroom and studio/efficiency units priced at the Fair Market Rents (FMR) published by the U.S. Department of Housing and Urban Development (HUD).

SSI is the federal income maintenance program that assists people with significant and long-term disabilities who have virtually no assets and — in most instances — no other source of income. In 2014, rents charged for modestly priced apartments were often more than the entire monthly income of an SSI recipient.

This housing affordability crisis deprives hundreds of thousands of people with disabilities of a basic human need: a place of their own to call home. Because of the disparity between SSI income and rental housing costs, non-elderly adults with significant disabilities in our nation are often forced to choose between homelessness or placement in a segregated and restrictive institutional setting such as an adult care home, nursing home, or other congregate setting.

SSI recipients who manage to rent a lower cost, non-subsidized unit are likely to be living in significantly substandard housing, in a dangerous neighborhood, and/or using virtually all of their income just to pay the landlord each month. People in these circumstances are at great risk of homelessness, exacerbated chronic health conditions, or becoming victims of crime, and they face the constant struggle of paying rent while meeting other basic needs such as food, transportation, and clothing.

Priced Out in 2014 depicts an unrelenting rental housing crisis for extremely low-income people with disabilities in every single one of the nation's 2,557 housing market areas.[1] **Table 1** on page 22 includes a

[1] These housing market areas are published by HUD for the purposes of establishing FMRs for the Housing Choice Voucher and related HUD rental assistance programs.

complete list of each housing market area, including the monthly SSI payments and percent of income required to afford a modest studio or one-bedroom apartment.

The shortage of affordable housing opportunities for people who must rely on SSI has also perpetuated the unnecessary use of high cost facility-based care, often paid for with taxpayer dollars. The obvious and most cost-effective solution to the housing needs illustrated in *Priced Out in 2014* is permanent supportive housing (PSH), such as that provided through HUD programs.

Key National Findings

The key national findings from this latest *Priced Out* study clearly illustrate the housing affordability crisis affecting the nation's non-elderly people with significant disabilities. According to *Priced Out in 2014*:

- The average annual income of a single individual receiving SSI payments was $8,995 — equal to only 20.1% of the national median income for a one-person household and about 23% below the 2014 federal poverty level.[2]

- The national average rent for a modest one-bedroom rental unit was $780, equal to 104% of the national average monthly income of a one-person SSI household. This finding confirms that, in 2014, it was virtually impossible for a single adult receiving SSI to obtain decent and safe housing in the community without some type of rental assistance.

- The national average rent for a studio/efficiency unit in 2014 was $674, equal to 90% of monthly SSI payments. In eight states and in the District of Columbia, areas with the highest housing costs in the nation, the average studio/efficiency rent exceeded 100% of the income of an SSI recipient.

- In 17 states and the District of Columbia, statewide average one-bedroom rents were higher than monthly SSI payments, including: Hawaii (173%), District of Columbia (171%), Maryland (146%), New Jersey (144%), New York (133%), Virginia (126%), Delaware (123%), California (121%), Massachusetts (121%), New Hampshire (113%), Connecticut (113%), Florida (111%), Illinois (111%), Vermont (107%), Colorado (106%), Nevada (105%), Washington (104%), and Rhode Island (103%). A full state-by-state comparison is included in **Table 2** on page 41.

- In four states — Delaware, Hawaii, New Hampshire, and New Jersey — and the District of Columbia, one-bedroom rents exceeded 100% of SSI in every single housing market area. Over 156,000 people with disabilities receiving SSI lived in these areas in 2014.

- In 162 housing market areas across 33 states, one-bedroom rents exceeded 100% of monthly SSI. Rents for modest rental units in 15 of these areas exceeded 150% of SSI. **Table 3** on page 43 lists these housing market areas.

[2] The federal poverty level for a one-person household in 2014 was $11,670.

- Discretionary SSI supplements funded by 21 states provided additional monthly income to people with disabilities who were living independently in the community and receiving federal SSI.[3] Even with this additional income, SSI recipients were still unable to afford the rents charged for modestly priced units across those 21 states. State SSI supplements ranged from a high of $362 in Alaska to a low of $5 in Nebraska. Since *Priced Out in 1998* was published, the average SSI supplement amount has **declined** by 7%. **Table 4** on page 49 lists those states that provided SSI supplements in 2014.

[3] Many states supplement federal SSI payments with state funding, but only 21 states provide SSI supplements to **all** people with disabilities who are living independently in the community. The typical state-funded SSI supplement is used to support facility-based congregate care, such as adult care homes, group homes, or similar types of residential programs.

Understanding the Affordability Gap

The disparity between rental housing costs and the monthly income of a person living solely on SSI payments affects the daily lives of millions of non-elderly adults with disabilities. In 2014, approximately 4.9 million adults with disabilities aged 18-64 received income from the SSI program. Unless they have rental assistance, or are living with other household members who have additional income, virtually everyone in this group has tremendous difficulty finding housing that is affordable.

Estimating Housing Need

Extremely Low-Income Households

HUD defines households with incomes at or below 30% of the area median as "extremely low-income" (ELI). With incomes equal to only 20.1% of the Area Median Income (AMI), one-person SSI households fall within HUD's ELI category. In higher-income states — such as Maryland, where SSI is approximately 14% of AMI — a two-person SSI household would also qualify for ELI status.

There are more than 10 million ELI households in the United States[4] — and non-elderly people with disabilities are disproportionately represented within this group. According to 2013 data from the National Low Income Housing Coalition (NLIHC), 31% of all ELI households are headed by a person with a disability. Moreover, 41% of all households that include an adult disabled household member are ELI households.[5]

HUD Worst Case Needs

HUD's latest *Worst Case Needs Report to Congress*[6] found that about one in seven renters (14%) with worst case needs — or 1.1 million households — included a non-elderly person with disabilities. "Worst case needs" households are defined as those that pay more than 50% of income for housing costs (referred to as "rent burdened") and/or live in seriously substandard housing. HUD also reported that although worst-case needs among such households had decreased between 2011 and 2013, it remained 10% above the 2009 estimate.

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

- Nearly 700,000 people with disabilities live in "Non-institutional Group Quarters," which includes homeless shelters, group homes, and

[4] National Low Income Housing Coalition. (2015). *Housing Spotlight* (Vol. 5, No. 1).
[5] National Low Income Housing Coalition. (2013). *Housing Spotlight*.(Vol. 3, No. 2).
[6] U.S. Department of Housing and Urban Development. (2015). *Worst case housing needs 2013: Report to Congress, Executive Summary*. Retrieved from http://www.huduser.org/portal/publications/affhsg/wc_HsgNeeds15.html

other congregate facilities;[7]

- Approximately 40,000 people with mental illness reside in state mental health institutions;[8]
- Over 200,000 non-elderly people with disabilities reside in nursing homes;[9] and
- Over 863,000 people with intellectual and/or developmental disabilities live with caregivers over 60 years old.[10]

Homelessness and Disability

Because of their limited incomes and the high cost of housing, many people with disabilities have become chronically homeless. HUD defines a chronically homeless individual as a homeless person with a disabling condition (such as a substance-use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability), who has been either continuously homeless for a year or more or has had at least four episodes of homelessness in the previous three years. The federal government has committed to ending chronic homelessness in 2017.[11] To this end, HUD's 2014 *Annual Homeless Assessment Report to Congress* (AHAR)[12] reported declines in chronic homelessness (30% decrease from 2007 to 2014) and homelessness among veterans (33% decrease from 2009 to 2014). In January 2014, however, over 84,000 individuals with these disabling conditions still remained chronically homeless. While services or supports may assist many of these individuals to be able to obtain and retain housing, the lack of affordable housing is certainly a significant contributing factor to their continued homelessness.

Olmstead and the Need for Permanent Supportive Housing

Public entities such as state and local governments have a legal obligation to serve people with disabilities in the most integrated setting possible. On June 22, 1999, the U.S. Supreme Court issued its decision in *Olmstead v. LC*, a lawsuit against the State of Georgia that questioned the state's continued confinement of two individuals with disabilities in a state institution after it had been determined that they could live in the community.

[7] U.S. Department of Commerce, Census Bureau. (2013). *American community survey 1-year estimates: Characteristics of the group quarters population in the United States, Table S2601A*. Retrieved from http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_S2601A&prodType=table
[8] National Association of State Mental Health Program Directors. (2014). *The vital role of state psychiatric hospitals*. Alexandria, VA: Parks, J. & Radke, A., eds. Retrieved from http://www.nasmhpd.org/publications/The%20Vital%20Role%20of%20State%20Psychiatric%20HospitalsTechnical%20Report_July_2014
[9] Harris-Kojetin, L., Sengupta M., Park-Lee, E., Valverde, R. (2013). Long-Term Care Services in the United States: 2013 Overview. *National Health Care Statistics Reports.* (No. 1). Hyattsville, MD. Retrieved from http://www.cdc.gov/nchs/data/nsltcp/long_term_care_services_2013.pdf
[10] American Association on Intellectual and Developmental Disabilities. (2015). *State of the states in intellectual and developmental disabilities*. Washington, DC: Braddock, D., Hemp, R., Rizzolo, M., Tanis, E., Haffner, L. & Wu, J.
[11] www.usich.gov
[12] U.S. Department of Housing and Urban Development, Office of Community Planning and Development. (2014). *The 2014 annual homeless assessment report (AHAR) to Congress*. Washington, DC: Henry, M., Cortes, A., Shivji, A. & Buck, K. Retrieved from https://www.hudexchange.info/resources/documents/2014-AHAR-Part1.pdf

The Court described Georgia's actions as "unjustified isolation" and determined that Georgia had violated these individuals' rights under the Americans with Disabilities Act (ADA).

Due to the *Olmstead* decision, many states are now working to meet their obligations implementing:

- "*Olmstead* Plans" that expand community-based supports, including new integrated PSH opportunities; or
- *Olmstead*-related settlement agreements that require thousands of new integrated PSH opportunities to be created in conjunction with the expansion of community-based services and supports.

PSH is recognized as a cost-effective, best-practice solution to the needs of ELI people with disabilities who are homeless, institutionalized, or at greatest risk of these conditions. The PSH approach combines affordable housing resources with commitments of voluntary community-based supportive services to help people with serious and long-term disabilities access and maintain permanent housing in the community.

Olmstead settlement agreements negotiated in the states of Connecticut, Delaware, Georgia, Illinois, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Texas, Virginia, and Washington call for over 50,000 total integrated PSH opportunities to be created in those states over the next three to five years; virtually all of the individuals targeted for this housing have SSI-level incomes. Despite this progress on the legal front, the housing affordability gap for the lowest-income people with disabilities in these states is a significant barrier to the successful implementation of these agreements and for states trying to avoid ADA litigation.

It is also important to note that because of the shortage of federal rental assistance, some of the states with *Olmstead* settlement agreements are allocating state services funds, notably mental health funding, to housing uses such as rental assistance. This redirection of state funding, although meeting a need, may not be the best use of these vital resources.

Shortage of ELI Housing

The continuing struggle to address the housing needs of ELI adults with disabilities in our society is the outcome of over two decades of declining federal commitment to ELI housing. During this period, there has been almost no growth in the supply of federal housing assistance for the lowest-income people with disabilities on SSI — or any other ELI households — despite significant increases in the size of the ELI population.

From the early 1970s until the mid-1980s, Congress appropriated funding for over 100,000 new permanent rent subsidies each year. By the mid-1990s, HUD's annual budget funded between 4.3 million and 4.4 million subsidized housing resources[13] that ensured affordability for households

[13] Most of these were through Housing Choice Vouchers, federal public housing units, and HUD-assisted housing with Section 8 contracts.

with ELI-level incomes, including SSI recipients. In contrast, over the past 15 years, the supply of HUD-subsidized housing resources for ELI households has increased only about 5%, to approximately 4.6 million. Instead of focusing on the needs of the poorest Americans, growth within the affordable housing sector has primarily benefitted households above 30% of AMI, through federal programs such as HOME and the Low Income Housing Tax Credit program.

Supportive Housing Subsidies Are Cost Effective

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

For example, NRI, a research organization affiliated with the National Association of State Mental Health Program Directors, found that in 2012, states spent $237 to $1,589 per day for a state hospital bed. [14] In contrast, a person with serious mental illness can live in the community with a Housing Choice Voucher (HCV) at $21 per day[15] plus the cost of community-based services. Even with support services estimated at $20,000[16] per year, or $54 per day, community living is still a third of the cost of the least-expensive state hospital bed. Analyzing data from the Centers for Medicare and Medicaid Services' Money Follows the Person (MFP) Demonstration Program, which helps states transition Medicaid-eligible elders and persons with disabilities from nursing facilities and institutions to the community, the policy research firm Mathematica found that:

> *Compared with institutional care costs, the HCBS costs [Home and Community Based Services] of MFP participants are 34 percent lower than what Medicaid programs typically pay on a per-resident basis for nursing home care … [and] 77 percent lower than pre-resident expenditures for intermediate care facilities for the mentally retarded (ICFs-MR).*[17]

[14] See data at www.nri-incdata.org.
[15] Center for Budget and Policy Priorities. (2014). *United States fact sheet: The housing choice voucher program.* Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/US.pdf
[16] States report Assertive Community Treatment (ACT) costs, for example, ranging from $2,000 to $16,000 depending on geographic location and the specific services covered.
[17] National Evaluation of the Money Follows the Person (MFP) Demonstration Grant Program. (2012). *Post-institutional services of MFP participants: Use and costs of community services and supports* (Report From the Field, Number 9). Washington, DC: Irvin, C., Bohl, A., Peebles, V., & Bary, J. Retrieved from http://www.mathematica-mpr.com/~/media/publications/PDFs/health/mfpfieldrpt9.pdf. See also Kaye, S., LaPlante, M., and Harrington, C.(2009). Do noninstitutional long-term care services reduce Medicaid spending? *Health Affairs*, Vol. 28, No. 1, 262-272. doi:10.1377/hlthaff28.1.262

Numerous studies have also found that providing permanent supportive housing for a chronically homeless person is more cost effective than paying for repeated visits to emergency rooms, hospitalizations, and the cost of emergency shelter beds.[18]

Addressing the *Priced Out* Affordability Gap

Like the Bipartisan Policy Center's[19] 2013 report *Housing America's Future: New Directions for National Policy, Priced Out in 2014* findings call for a new federal commitment to affordable housing targeted to people with significant disabilities who rely on SSI. True community integration, *Olmstead* compliance, and ending chronic homelessness can be achieved only with additional targeted federal affordable housing resources. CCD and TAC urge the federal government to make this commitment through investments in authorized federal housing programs specifically designed to assist ELI households. These include the Section 811 Project Rental Assistance (PRA) program, HUD's homeless assistance programs funded through the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, and the National Housing Trust Fund (NHTF) authorized by Congress in 2008 specifically to address the needs of ELI households. Preserving the existing supply of 4.6 million HUD-subsidized housing resources is also a critical part of any plan to ensure an adequate supply of decent, safe, and affordable housing for people with disabilities and other ELI households. Specific strategies to achieve these goals are included in the **TAC/CCD Federal Policy Recommendations** on page 11.

[18] See for example http://usich.gov/blog/the-true-cost-of-doing-nothing and http://aspe.hhs.gov/hsp/homelessness/symposium07/culhane/index.htm.
[19] Founded in 2007 by former Senate Majority Leaders Howard Baker, Tom Daschle, Bob Dole and George Mitchell, the Bipartisan Policy Center (BPC) is a nonprofit organization that drives principled solutions through rigorous analysis, reasoned negotiation and respectful dialogue. See www.bipartisanpolicy.org.

TAC/CCD Federal Policy Recommendations

Federal rental assistance — meaning a subsidy that helps renters pay no more than 30% of their income for housing — is the key to solving the housing crisis that has been documented in *Priced Out* studies over the past 16 years. Unfortunately, because of HUD funding limitations that have grown worse in recent years, federal rental subsidy programs currently reach only one out of four eligible households. This shortcoming translates into long waiting lists at Public Housing Agencies (PHAs) and other affordable housing developments and a critical shortage of permanent supportive housing opportunities for people with significant disabilities who have SSI-level incomes.

A unified advocacy effort by the disability community is needed to support and potentially expand permanent supportive housing programs and policies and other rental assistance strategies that ensure affordability for people with SSI-level incomes. Providing housing assistance to people with the most significant and long-term disabilities is not only the right thing to do, but is also more effective than perpetuating costly institutional care and homelessness.

The disability community must work closely with elected and appointed federal and state officials to advance policy proposals and funding solutions that prioritize mainstream affordable housing programs and Medicaid funding for permanent supportive housing initiatives. Collaboration with other like-minded state and national housing groups advocating for federal housing policy to better address the needs of ELI households is also critical.

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

Fund the Section 811 PRA Program in all 50 States and the District of Columbia

The Section 811 PRA program facilitates the creation of cost-effective, integrated PSH units for ELI people with disabilities. HUD awards PRA funds to state housing agencies that develop partnerships with their state human services and Medicaid agencies. Section 811 PRA funds ensure that eligible tenants with disabilities pay no more than 30% of their adjusted income for housing costs. The program provides rental assistance, but states must leverage housing capital funds and service resources from other public and private sources. Further, by requiring that no more than 25% of the units in a PRA-funded property be targeted to people with disabilities, the program ensures that funded units are consistent with the ADA integration mandate and the *Olmstead* decision.

This program is a very cost-effective and efficient model for producing integrated permanent supportive housing for ELI people with disabilities.

As of May 2015, HUD has made available two rounds of funding for the Section 811 PRA program. Through these funding rounds, the program awarded $248 million to 28 states and the District of Columbia for the development of 8,130 units.

All but seven of the 50 states applied in one or both of these Section 811 PRA funding rounds. This high response rate underscores the need for permanent supportive housing across the nation. TAC and CCD urge both HUD and Congress to sustain their robust support for this innovative and promising program, and call for Congress to provide sufficient funding to ensure the program is available in all 50 states.

Fully Restore Housing Choice Voucher Program to Pre-sequestration Levels

Permanent rental subsidies are the model solution to the ELI housing crisis. In *Housing America's Future,* the Bipartisan Policy Center recommends that "federal rental assistance be made available to all eligible households with incomes at or below 30% of AMI who apply for such assistance."[20] Unfortunately, in 2013, Congress instituted automatic budget cuts, known as sequestration, across nondefense discretionary federal programs, including HUD's housing programs. As a result of the sequester, HUD programs received across-the-board cuts of roughly 5.1%. The Center on Budget and Policy Priorities[21] found that these cuts resulted in a loss of an estimated 100,000 Housing Choice Vouchers across the country. While Congress provided funds in the Fiscal Year (FY) 2014 budget to restore some of these vouchers, additional funds are needed to maintain current funding levels and to restore vouchers to their pre-sequestration levels.

TAC and CCD urge Congress to both (1) provide sufficient funding for all vouchers that are currently issued or leased, and (2) restore the program to pre-sequestration levels. TAC and CCD further urge the Administration and Congress to support proposals to target restored vouchers to ELI populations including individuals and families who are homeless as well as persons with disabilities who are living in institutions or covered by *Olmstead* settlement agreements.

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

The National Housing Trust Fund was authorized by Congress in 2008 as the first permanent federal housing program that is targeted to ELI households, not subject to annual discretionary appropriations. The NHTF will provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable to extremely- and very low-income households. At least 90% of the funding from NHTF must be used for the production,

[20] Bipartisan Policy Center Housing Commission. (2013). *Housing America's future: New directions for national policy*. Retrieved from http://bipartisanpolicy.org/library/housing-americas-future-new-directions-national-policy/
[21] Center on Budget and Policy Priorities. (2014). *Sequestration's rising toll: 100,000 fewer low-income families have housing vouchers*. Washington, DC: Rice, D. Retrieved from http://www.cbpp.org/research/housing/sequestrations-rising-toll-100000-fewer-low-income-families-have-housing-vouchers?fa=view&id=4229

preservation, rehabilitation, or operation of rental housing, and at least 75% of these funds must benefit ELI households at or below 30% of AMI. Because of this income targeting, the NHTF could significantly benefit people with disabilities who rely on SSI payments.

In December 2014, federal government actions allowed Fannie Mae and Freddie Mac (government-sponsored entities, or GSEs) to begin making financial contributions to the NHTF. These funds are expected to be available to states in the summer of 2016; current estimates of funding generated by the GSEs, however, are significantly less than anticipated when the legislation first passed in 2008. Advocacy at the federal level is needed to obtain other permanent sources of revenue on the mandatory side of the federal budget, such as through tax or GSE reform efforts,[22] as well as to protect the NHTF from efforts to repeal or defund the program. TAC and CCD urge Congress to protect and support the NHTF and to enact legislation to provide additional federal funding resources as soon as possible.

One cost-effective model is to provide Section 811 PRA funding to subsidize rents in developments receiving NHTF funds as capital. Other models are described in TAC's 2015 report *Creating New Integrated Permanent Supportive Housing Opportunities for ELI Households.*[23]

Fund Federal *Opening Doors* Plan Goals and Strategies

In 2010, the U.S. Interagency Council (USICH) published *Opening Doors*, the first-ever federal strategic plan to prevent and end homelessness. By calling for ending veterans homelessness by 2015 and chronic homelessness by 2017, the USICH has stimulated more robust efforts on the part of many communities with high levels of chronic and veterans homelessness.

HEARTH funding, the federal government's primary response to homelessness, is critically important to achieving the goals in *Opening Doors*. For over 20 years, HUD has funded, with match and leverage from communities, proven solutions to the problem. These solutions include cost-effective PSH and Emergency Solutions Grant formula funding for chronically homeless people as well as emergency shelter and rapid re-housing programs through the competitive Continuum of Care (CoC) program.

According to the National Alliance to End Homelessness (NAEH),[24] since HUD started collecting national data on homelessness in 2007, homelessness has fallen by over 11%, from 651,142 people in 2007 to 578,424 people in 2014. HEARTH funding has certainly contributed to this decline in homelessness by providing short-term assistance such

[22] National Low Income Housing Coalition *United for homes campaign: Campaign for the National Housing Trust Fund*. Retrieved from http://nlihc.org/unitedforhomes

[23] Techical Assistance Collaborative *Creating New Integrated Permanent Supportive Housing Opportunities for ELI Households*. Retrieved from http://www.tacinc.org/knowledge-resources/publications/reports/creating-new-integrated-permanent-supportive-housing-opportunities-for-eli-households-a-vision-for-the-future-of-the-national-housing-trust-fund/\

[24] National Alliance to End Homelessness. (2015). *The state of homelessness in America.* Retrieved from http://endhomelessness.org/library/entry/the-state-of-homelessness-in-america-2015-in-america-2015

as security deposit funding and longer-term supports such as permanent supportive housing, depending on the needs of the homeless individual or family.

TAC and CCD encourage advocates to seek an increase in HEARTH funding. The President's FY 2016 budget proposal, for example, would provide funds for 25,500 new permanent supportive housing units as well as 15,000 new rapid re-housing interventions to build capacity to end family and youth homelessness. Advocacy and support from federal and local leaders is absolutely necessary to provide the funding needed to achieve the ambitious goals adopted in *Opening Doors.*

Employment Can Help Close the Gap

Increasing ELI households' income through competitive, integrated employment can help to close the affordability gap and, by minimizing the amount of rental assistance needed to afford housing, stretch limited rental resources further. The National Alliance on Mental Illness's 2014 *Road to Recovery* report, for example, found that "studies show that most adults with mental illness want to work and approximately six out of 10 can succeed with appropriate supports." Unfortunately, inadequate employment opportunities and limited access to needed supports and services are the reality for many people with disabilities. States should ensure adequate employment supports and job development for ELI people with disabilities.

A number of state and federal initiatives have been building a potential path to employment for people with disabilities, including those who are homeless. New federal legislation such as the Workforce Innovation and Opportunity Act (WIOA) is aimed at increasing opportunities, particularly for those facing barriers to employment. Some states have included employment goals in *Olmstead* Plans and many are adopting or moving towards Employment First models. These activities could serve as leverage in states to increase competitive employment opportunities for people with disabilities, increasing income and potentially helping to pay rent.

It is too early to know the full impact of WIOA and other state and federal disability employment initiatives. TAC, CCD, and disability stakeholders will be closely monitoring implementation of this important new law. Stay tuned for more in *Priced Out in 2016*.

[25] National Alliance on Mental Illness. (2014). *Road to recovery: Employment and mental illness*. Arlington, VA: Diehl, S., Douglas, D., & Honberg, R.
[26] U.S. Department of Justice, Civil Rights Division, Olmstead Enforcement (2014). *U.S. v. Rhode Island — 1:14-cv-00175 — (D.R.I. 2014.)* Retrieved from http://www.ada.gov/olmstead/olmstead_cases_list2.htm#ri-state

State and Local Housing Advocacy: How to Use *Priced Out* Information

The information in *Priced Out in 2014* can be used by disability advocates to document the severe housing crisis experienced by people with disabilities. As part of efforts to comply with *Olmstead* and the ADA, many states are developing strategies to expand community-based housing. *Priced Out in 2014* can be used to demonstrate that people with disabilities receiving SSI payments cannot afford rental housing in the community without an ongoing rental subsidy — such as a Housing Choice Voucher — or deeply subsidized affordable housing.

Key Federal Housing Plans

Affordable housing for people with disabilities is not solely the responsibility of disability service agencies. The disability community can use the information in this report to engage state and local housing officials in a dialogue about the nature and extent of this crisis. These housing officials are responsible for developing strategies and plans that determine how federal housing resources are used. Most federal programs that are administered at the state or local level rely on strategic plans to document how the federal resources will be used to meet local needs. For example, before local and state community development officials can distribute or spend federal HOME Investment Partnerships Program, Community Development Block Grant (CDBG), or the new National Housing Trust Fund resources, they are required to submit a plan that includes data about housing needs and a description of how the funds will be utilized.

There are four significant federally required housing and homeless plans:

- Consolidated Plan;
- Qualified Allocation Plan;
- Continuum of Care; and
- Public Housing Agency Plan.

These federally mandated plans impact how billions of dollars of federal housing funding can be used to expand affordable and accessible housing opportunities for people with disabilities. Disability advocates can use *Priced Out* data to influence the decisions regarding how these federal housing resources are allocated at the state and local levels.

Consolidated Plan

The Consolidated Plan (ConPlan) is the "master plan" for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (nearly $4 billion for FY 2015) that are distributed by HUD directly to all states and certain entitlement communities.

The ConPlan is a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies, and outlining an action plan for the use of federal housing funds. The ConPlan provides an important opportunity to go on record about the housing crisis facing people with disabilities in a community or state and make the demand that people with disabilities receive their fair share of federal housing funds distributed through the ConPlan process.

The information included in *Priced Out in 2014* can help begin a dialogue that could result in more federal housing funding being directed to assist people with disabilities in local communities. *Priced Out* data should be provided to the housing officials preparing the ConPlan and included in the final plan submitted to HUD. New funding opportunities magnify the importance of the disability community's participation in each ConPlan planning process. As described in the previous section, the NHTF is a new federal housing program that will be implemented by state housing agencies for the first time in 2016. The NHTF law requires states to prepare an "Allocation Plan" each year indicating how the state will distribute the NHTF funds. Distribution of NHTF must be based on the priority housing needs in the state's ConPlan.

In 2015, as states are developing their first NHTF Allocation Plans, *Priced Out in 2014* data can be used to illustrate the need for rental housing targeted to ELI people with disabilities. TAC's 2015 report *Creating New Integrated Permanent Supportive Housing Opportunities for ELI Households* provides a "road map" for state and local government to use the NHTF funding to develop integrated PSH. This report as well as *Piecing It All Together in Your Community: Playing the Housing Game*, a TAC publication with more information about how the disability community can use the ConPlan process to influence housing officials, are available online at www.tacinc.org. More information about NHTF advocacy can also be found at www.nlihc.org.

Qualified Allocation Plan

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

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

States have additional policies within their LIHTC programs to encourage the creation of certain types of housing; most include incentives for the development of units targeting vulnerable populations such as people with disabilities and people who are homeless. For example, Illinois, Louisiana, Maryland, and Pennsylvania all use the

LIHTC Program as a platform for the creation of integrated PSH; several of these states are using the Section 811 PRA program to ensure these PSH units are affordable for at least 30 years to ELI households with disabilities and/or people who are homeless.

For more information about the QAP and the LIHTC program, see *Opening Doors, Issue 26: Using the Low Income Housing Tax Credit Program to Create Affordable Housing for People with Disabilities*, a TAC publication available online at www.tacinc.org.

Continuum of Care

The Continuum of Care (CoC) approach is intended to help communities develop the capacity to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness. In 1994, with input from practitioners throughout the country, HUD introduced the CoC concept to support communities in their efforts to address the problems of housing and homelessness in a coordinated, comprehensive, and strategic fashion. The HEARTH Act of 2009 codified the CoC so that this HUD planning process is now required by law.

In its CoC a community documents its strategy for addressing homelessness, including a description of what role HUD HEARTH funds play in that strategy. The strategic planning conducted through this process forms the basis of a CoC application to HUD for homeless funding. For decades, the HUD homeless assistance programs have formed the backbone of local efforts intended to address the many needs of homeless individuals and families in states and communities across the nation.

As with the other HUD housing plans, CoC planning presents a valuable opportunity for the disability community to provide input regarding the housing and supportive services needs of people with disabilities who are homeless, including those people who are chronically homeless and in need of permanent supportive housing.

For more information about the CoC program, including how to get involved in your local planning process, visit www.hudexchange.info/coc.

Public Housing Agency Plan

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

Like the ConPlan, the PHA Plan includes a statement of the housing needs of extremely low-income and very low-income people in the community and describes how PHA resources — specifically, federal public housing units and Housing Choice Vouchers — will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to establish a preference in their HCV and/or public housing waiting lists for people with disabilities, or people who are homeless.

For more information on the PHA Plan, see *Opening Doors, Issue 8: Affordable Housing in Your Community. What You Need to Know! What You Need to Do!*, a TAC publication available online at www.tacinc.org.

Where the Numbers Come From

Priced Out in 2014 assesses housing affordability for people with disabilities receiving SSI across the United States. To complete this assessment the following four separate data sets were used:

1. Final HUD Fair Market Rents went into effect October 1, 2014, for each state, county, and housing market area in the United States. These rental amounts are based on the cost of modest rental housing and are calculated annually by HUD for use in the HCV program. A housing unit at FMR is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. The FMRs used in *Priced Out in 2014* can be found on HUD's website at www.huduser.org/portal/datasets/fmr.html. Over the past two years, there has been a shift in the methods HUD uses to calculate FMRs. A full description of HUD's updated methodology can be found at http://www.gpo.gov/fdsys/pkg/FR-2014-10-03/pdf/2014-23677.pdf.

2. 2014 median incomes for one-person households used by HUD to determine the income limits for federal housing programs, including the Section 811 supportive housing for persons with disabilities program and the HCV program. Data on annual HUD income limits is available on HUD's website at www.huduser.org/portal/datasets/il.html.

3. 2014 SSI payments for individuals with disabilities living independently provided by the U.S. Social Security Administration. The 2014 SSI payment is made up of the federal SSI payment of $721, plus the optional state supplement in the 21 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community. Data regarding 2014 SSI payments and supplements was obtained from the Program Operations Manual System of the Social Security Administration's Office of Research, Evaluation, and Statistics. This document is available online at www.ssa.gov. TAC computes the national SSI amount based on the average of the SSI amount in each state. **Table 4** on page 49 lists the monthly state supplement amounts.

4. Renter household information provided by the NLIHC as part of its publication *Out of Reach 2014*, which is available at http://nlihc.org/oor/2014. Data included in *Priced Out in 2014* has been weighted to reflect the number of renter households residing in each housing market area of the country in order to provide the most accurate information possible.

Data Tables

Table 1: State and Local Housing Market Area Data – 2014

Table 2: State-by-State Comparison – 2014

Table 3: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Payments – 2014

Table 4: State SSI Supplements for People with Disabilities Living Independently – 2014

Table 1

Table 1: State and Local Housing Market Area Data – 2014

How to Use the Information in Table 1

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

In 2014, in Maine, a person with a disability received SSI benefits equal to $731 per month. Statewide, this income was equal to 20.6% of the area median income. On average a person with a disability receiving SSI would have to pay 82% of their monthly income to rent an efficiency unit and 94% of their monthly income for a one-bedroom unit.

Within Maine's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 77% of SSI payments in the Penobscot County housing market area to a high of 119% in the Portland housing market area.

Federal SSI benefit plus any state supplement for people with disabilities living independently in the community. In Maine SSI recipients receive $731 per month including a state supplement of $10.

Percent of monthly SSI benefit needed to rent a modest one-bedroom apartment at HUD's Fair Market Rent. In Lewiston/Auburn, an SSI recipient needs to spend 81% of their monthly income for a one-bedroom apartment.

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Maine				
Bangor	$731	20.0%	90%	78%
Cumberland County	$731	18.3%	96%	76%
Lewiston/Auburn	$731	22.3%	81%	68%
Penobscot County	$731	24.2%	77%	61%
Portland	$731	16.2%	119%	100%
Sagadahoc County	$731	17.5%	101%	95%
York County	$731	18.2%	99%	86%
York/Kittery/South Berwick	$731	15.5%	118%	108%
Non-Metropolitan Areas	$731	24.2%	84%	76%
Statewide	**$731**	**20.6%**	**94%**	**82%**

SSI benefit expressed as a percent of the one-person area median income. In York/Kittery/South Berwick, the monthly SSI payment is equal to just 15.5% of the area median income.

Percent of monthly SSI benefit needed to rent a modest studio apartment at HUD's Fair Market Rent. In Sagadahoc County, an SSI recipient needs to spend, 95% of their monthly income for a studio apartment.

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Alabama				
Anniston/Oxford	$721	23.9%	71%	68%
Auburn/Opelika	$721	20.6%	83%	83%
Birmingham/Hoover	$721	20.3%	90%	76%
Chilton County	$721	23.3%	66%	59%
Columbus*	$721	24.2%	87%	74%
Decatur	$721	23.1%	77%	63%
Dothan	$721	23.9%	68%	64%
Florence/Muscle Shoals	$721	23.7%	66%	66%
Gadsden	$721	26.3%	66%	51%
Henry County	$721	24.4%	64%	60%
Huntsville	$721	17.7%	80%	71%
Mobile	$721	22.9%	90%	87%
Montgomery	$721	20.7%	92%	87%
Tuscaloosa	$721	22.7%	79%	62%
Walker County	$721	25.6%	70%	68%
Non-Metropolitan Areas	$721	26.3%	70%	65%
Statewide	**$721**	**22.8%**	**80%**	**71%**
Alaska				
Anchorage	$1,083	21.8%	86%	75%
Fairbanks	$1,083	24.0%	94%	76%
Matanuska/Susitna Borough	$1,083	23.6%	70%	61%
Non-Metropolitan Areas	$1,083	25.2%	76%	67%
Statewide	**$1,083**	**23.6%**	**82%**	**71%**
Arizona				
Flagstaff	$721	20.7%	114%	98%
Lake Havasu City/Kingman	$721	26.3%	82%	66%
Phoenix/Mesa/Glendale	$721	19.9%	102%	81%
Prescott	$721	22.5%	87%	77%
Tucson	$721	21.7%	85%	68%
Yuma	$721	26.1%	90%	84%
Non-Metropolitan Areas	$721	26.5%	79%	73%
Statewide	**$721**	**21.5%**	**96%**	**78%**
Arkansas				
Fayetteville/Springdale/Rogers	$721	20.7%	78%	68%
Fort Smith*	$721	26.4%	68%	67%
Franklin County	$721	27.5%	64%	63%
Grant County	$721	19.8%	68%	58%
Hot Springs	$721	26.9%	82%	66%
Jonesboro	$721	23.6%	70%	53%
Little Rock/North Little Rock/Conway	$721	20.6%	86%	74%
Memphis*	$721	21.8%	97%	85%
Pine Bluff	$721	25.5%	67%	57%
Poinsett County	$721	27.5%	62%	51%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Arkansas (continued)				
Texarkana*	$721	23.1%	86%	66%
Non-Metropolitan Areas	$721	27.5%	63%	61%
Statewide	**$721**	**24.4%**	**73%**	**66%**
California				
Bakersfield/Delano	$877	27.5%	72%	72%
Chico	$877	27.5%	75%	60%
El Centro	$877	27.5%	66%	54%
Fresno	$877	27.5%	77%	74%
Hanford/Corcoran	$877	27.5%	68%	57%
Los Angeles/Long Beach	$877	18.4%	126%	104%
Madera/Chowchilla	$877	27.5%	74%	74%
Merced	$877	27.5%	66%	57%
Modesto	$877	26.9%	82%	66%
Napa	$877	18.2%	129%	103%
Oakland/Fremont	$877	16.3%	144%	118%
Orange County	$877	16.6%	146%	127%
Oxnard/Thousand Oaks/Ventura	$877	17.0%	132%	110%
Redding	$877	27.4%	82%	80%
Riverside/San Bernardino/Ontario	$877	24.8%	103%	90%
Sacramento/Arden-Arcade/Roseville	$877	21.9%	92%	77%
Salinas	$877	20.9%	112%	100%
San Benito County	$877	19.8%	108%	87%
San Diego/Carlsbad/San Marcos	$877	19.0%	121%	110%
San Francisco	$877	13.6%	186%	143%
San Jose/Sunnyvale/Santa Clara	$877	14.7%	162%	138%
San Luis Obispo/Paso Robles	$877	20.0%	116%	100%
Santa Barbara/Santa Maria/Goleta	$877	19.9%	139%	121%
Santa Cruz/Watsonville	$877	16.1%	148%	122%
Santa Rosa/Petaluma	$877	19.5%	119%	102%
Stockton	$877	25.1%	82%	69%
Vallejo/Fairfield	$877	19.6%	110%	87%
Visalia/Porterville	$877	27.5%	67%	66%
Yolo	$877	20.3%	93%	86%
Yuba City	$877	27.5%	76%	63%
Non-Metropolitan Areas	$877	27.5%	83%	76%
Statewide	**$877**	**22.1%**	**121%**	**103%**
Colorado				
Boulder	$746	13.3%	134%	115%
Colorado Springs	$746	18.3%	88%	71%
Denver/Aurora/Broomfield	$746	16.7%	120%	97%
Fort Collins/Loveland	$746	17.4%	99%	80%
Grand Junction	$746	20.7%	78%	66%
Greeley	$746	20.3%	82%	70%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Colorado (continued)				
Pueblo	$746	22.2%	75%	62%
Teller County	$746	17.8%	96%	75%
Non-Metropolitan Areas	$746	22.2%	88%	82%
Statewide	**$746**	**17.8%**	**106%**	**88%**
Connecticut				
Bridgeport	$889	18.2%	113%	90%
Colchester/Lebanon	$889	14.9%	94%	87%
Danbury	$889	13.5%	132%	116%
Hartford/West Hartford/East Hartford	$889	17.8%	103%	82%
Milford/Ansonia/Seymour	$889	17.2%	114%	108%
New Haven/Meriden	$889	18.4%	119%	98%
Norwich/New London	$889	18.0%	91%	81%
Southern Middlesex County	$889	15.4%	101%	100%
Stamford/Norwalk	$889	12.3%	176%	145%
Waterbury	$889	18.4%	90%	67%
Non-Metropolitan Areas	$889	18.4%	86%	79%
Statewide	**$889**	**17.6%**	**113%**	**94%**
Delaware				
Dover	$721	19.1%	115%	90%
Philadelphia/Camden/Wilmington*	$721	15.7%	133%	113%
Non-Metropolitan Areas	$721	19.1%	101%	99%
Statewide	**$721**	**17.0%**	**123%**	**106%**
District of Columbia				
Washington/Arlington/Alexandria*	$721	11.6%	171%	162%
Statewide	**$721**	**15.7%**	**171%**	**162%**
Florida				
Baker County	$721	21.3%	85%	68%
Cape Coral/Fort Myers	$721	21.3%	98%	98%
Crestview/Fort Walton Beach/Destin	$721	19.7%	100%	100%
Deltona/Daytona Beach/Ormond Beach	$721	23.0%	101%	79%
Fort Lauderdale	$721	17.9%	138%	106%
Gainesville	$721	20.2%	96%	94%
Jacksonville	$721	19.5%	107%	87%
Lakeland/Winter Haven	$721	24.5%	89%	88%
Miami/Miami Beach/Kendall	$721	18.2%	126%	103%
Naples/Marco Island	$721	18.8%	110%	96%
North Port/Bradenton/Sarasota	$721	21.5%	104%	94%
Ocala	$721	26.5%	87%	70%
Orlando/Kissimmee/Sanford	$721	21.5%	116%	98%
Palm Bay/Melbourne/Titusville	$721	20.4%	98%	75%
Palm Coast	$721	21.2%	99%	89%
Panama City/Lynn Haven/Panama City Beach	$721	20.7%	104%	98%
Pensacola/Ferry Pass/Brent	$721	21.2%	97%	85%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Florida (continued)				
Port St. Lucie	$721	21.7%	105%	95%
Punta Gorda	$721	22.2%	93%	70%
Sebastian/Vero Beach	$721	22.6%	91%	74%
Tallahassee	$721	19.3%	104%	98%
Tampa/St. Petersburg/Clearwater	$721	21.5%	106%	85%
Wakulla County	$721	18.5%	81%	80%
West Palm Beach/Boca Raton	$721	18.9%	134%	104%
Non-Metropolitan Areas	$721	26.6%	85%	82%
Statewide	**$721**	**22.0%**	**111%**	**93%**
Georgia				
Albany	$721	26.5%	75%	66%
Athens/Clarke County	$721	22.2%	84%	77%
Atlanta/Sandy Springs/Marietta	$721	19.2%	107%	98%
Augusta/Richmond County*	$721	22.1%	85%	75%
Brunswick	$721	22.5%	72%	71%
Butts County	$721	19.4%	80%	79%
Chattanooga*	$721	22.4%	80%	66%
Columbus*	$721	24.2%	87%	74%
Dalton	$721	25.7%	74%	69%
Gainesville	$721	22.0%	90%	90%
Haralson County	$721	26.6%	66%	66%
Hinesville/Fort Stewart	$721	24.7%	82%	79%
Lamar County	$721	26.5%	72%	66%
Long County	$721	24.9%	66%	63%
Macon	$721	23.9%	81%	68%
Meriwether County	$721	25.9%	71%	65%
Monroe County	$721	19.5%	74%	62%
Murray County	$721	26.9%	63%	63%
Rome	$721	23.6%	78%	78%
Savannah	$721	21.1%	108%	88%
Valdosta	$721	26.9%	82%	82%
Warner Robins	$721	18.9%	93%	91%
Non-Metropolitan Areas	$721	27.2%	67%	65%
Statewide	**$721**	**21.6%**	**93%**	**86%**
Hawaii				
Honolulu	$721	12.9%	191%	175%
Non-Metropolitan Areas	$721	19.0%	132%	114%
Statewide	**$721**	**16.0%**	**173%**	**156%**
Idaho				
Boise City/Nampa	$774	23.3%	76%	57%
Coeur d'Alene	$774	23.8%	76%	64%
Gem County	$774	25.1%	63%	51%
Idaho Falls	$774	23.3%	64%	55%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Idaho (continued)				
Lewiston*	$774	23.3%	70%	55%
Logan*	$774	22.7%	63%	63%
Pocatello	$774	24.4%	62%	49%
Non-Metropolitan Areas	$774	25.4%	69%	65%
Statewide	**$774**	**24.2%**	**71%**	**59%**
Illinois				
Bloomington/Normal	$721	15.1%	82%	76%
Bond County	$721	19.5%	75%	67%
Cape Girardeau/Jackson*	$721	23.1%	65%	52%
Champaign/Urbana	$721	18.2%	91%	72%
Chicago/Joliet/Naperville	$721	17.1%	128%	113%
Danville	$721	21.2%	82%	75%
Davenport/Moline/Rock Island*	$721	19.7%	77%	62%
Decatur	$721	20.6%	73%	57%
DeKalb County	$721	17.7%	94%	79%
Grundy County	$721	15.5%	96%	77%
Kankakee/Bradley	$721	20.9%	95%	75%
Kendall County	$721	13.1%	122%	97%
Macoupin County	$721	19.4%	66%	57%
Peoria	$721	19.4%	77%	59%
Rockford	$721	21.2%	76%	67%
Springfield	$721	17.7%	80%	64%
St. Louis*	$721	18.4%	88%	74%
Non-Metropolitan Areas	$721	21.2%	69%	61%
Statewide	**$721**	**18.1%**	**111%**	**96%**
Indiana				
Anderson	$721	23.0%	71%	59%
Bloomington	$721	20.5%	91%	84%
Carroll County	$721	19.4%	75%	72%
Cincinnati/Middleton*	$721	18.0%	80%	64%
Columbus	$721	18.4%	94%	86%
Elkhart/Goshen	$721	22.3%	81%	65%
Evansville*	$721	20.4%	77%	72%
Fort Wayne	$721	20.8%	75%	68%
Gary	$721	19.4%	90%	66%
Gibson County	$721	19.1%	68%	64%
Greene County	$721	22.1%	66%	53%
Indianapolis	$721	19.2%	88%	72%
Jasper County	$721	18.3%	73%	72%
Kokomo	$721	21.6%	72%	69%
Lafayette	$721	20.0%	84%	74%
Louisville*	$721	19.4%	82%	70%
Michigan City/La Porte	$721	19.8%	74%	64%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Indiana (continued)				
Muncie	$721	23.3%	71%	64%
Owen County	$721	23.3%	75%	70%
Putnam County	$721	20.4%	73%	72%
South Bend/Mishawaka	$721	22.2%	83%	73%
Sullivan County	$721	21.1%	75%	72%
Terre Haute	$721	22.0%	69%	56%
Washington County	$721	25.5%	72%	61%
Non-Metropolitan Areas	$721	23.4%	70%	59%
Statewide	**$721**	**20.8%**	**80%**	**67%**
Iowa				
Ames	$721	16.4%	82%	70%
Benton County	$721	17.6%	70%	63%
Bremer County	$721	16.4%	62%	57%
Cedar Rapids	$721	16.6%	76%	61%
Davenport/Moline/Rock Island*	$721	19.7%	77%	62%
Des Moines/West Des Moines	$721	16.5%	88%	73%
Dubuque	$721	17.8%	79%	64%
Iowa City	$721	15.5%	87%	73%
Jones County	$721	18.8%	64%	51%
Omaha/Council Bluffs*	$721	16.9%	89%	67%
Sioux City*	$721	20.7%	76%	58%
Washington County	$721	18.6%	68%	57%
Waterloo/Cedar Falls	$721	19.9%	74%	64%
Non-Metropolitan Areas	$721	20.7%	67%	59%
Statewide	**$721**	**18.9%**	**75%**	**64%**
Kansas				
Franklin County	$721	20.0%	78%	63%
Kansas City*	$721	17.7%	100%	78%
Lawrence	$721	18.3%	87%	69%
Manhattan	$721	20.7%	82%	81%
St. Joseph*	$721	21.7%	70%	65%
Sumner County	$721	18.7%	65%	65%
Topeka	$721	18.9%	73%	58%
Wichita	$721	18.7%	75%	61%
Non-Metropolitan Areas	$721	22.6%	70%	61%
Statewide	**$721**	**19.2%**	**81%**	**67%**
Kentucky				
Bowling Green	$721	21.6%	69%	67%
Cincinnati/Middleton*	$721	18.0%	80%	64%
Clarksville*	$721	22.8%	83%	73%
Elizabethtown	$721	21.9%	78%	78%
Evansville*	$721	20.4%	77%	72%
Grant County	$721	22.7%	73%	59%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Kentucky (continued)				
Huntington/Ashland*	$721	24.2%	72%	53%
Lexington/Fayette	$721	18.4%	82%	70%
Louisville*	$721	19.4%	82%	70%
Meade County	$721	24.2%	67%	62%
Nelson County	$721	22.6%	71%	61%
Owensboro	$721	21.6%	69%	66%
Shelby County	$721	16.8%	73%	72%
Non-Metropolitan Areas	$721	27.8%	64%	60%
Statewide	**$721**	**22.9%**	**73%**	**65%**
Louisiana				
Alexandria	$721	24.7%	78%	76%
Baton Rouge	$721	18.6%	93%	76%
Houma/Bayou Cane/Thibodaux	$721	21.2%	76%	66%
Iberville Parish	$721	22.4%	64%	60%
Lafayette	$721	19.2%	88%	66%
Lake Charles	$721	22.1%	78%	74%
Monroe	$721	25.2%	71%	70%
New Orleans/Metairie/Kenner	$721	21.0%	106%	90%
Shreveport/Bossier City	$721	21.2%	94%	84%
Non-Metropolitan Areas	$721	26.3%	74%	69%
Statewide	**$721**	**22.2%**	**88%**	**77%**
Maine				
Bangor	$731	20.0%	90%	78%
Cumberland County	$731	18.3%	96%	76%
Lewiston/Auburn	$731	22.3%	81%	68%
Penobscot County	$731	24.2%	77%	61%
Portland	$731	16.2%	119%	100%
Sagadahoc County	$731	17.5%	101%	95%
York County	$731	18.2%	99%	86%
York/Kittery/South Berwick	$731	15.5%	118%	108%
Non-Metropolitan Areas	$731	24.2%	84%	76%
Statewide	**$731**	**20.6%**	**94%**	**82%**
Maryland				
Baltimore/Towson	$721	14.8%	137%	116%
Columbia City	$721	N/A**	183%	146%
Cumberland*	$721	16.6%	75%	64%
Hagerstown	$721	16.6%	92%	76%
Philadelphia/Camden/Wilmington*	$721	15.7%	133%	113%
Salisbury	$721	16.6%	94%	76%
Somerset County	$721	16.6%	82%	58%
Washington/Arlington/Alexandria*	$721	11.6%	171%	162%
Non-Metropolitan Areas	$721	16.6%	110%	97%
Statewide	**$721**	**14.2%**	**146%**	**131%**

* Indicates a housing market area that crosses state boundaries
** Lack of sufficient data

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Massachusetts				
Barnstable Town	$835	16.7%	110%	99%
Berkshire County	$835	16.7%	84%	81%
Boston/Cambridge/Quincy*	$835	15.2%	143%	128%
Brockton	$835	16.3%	104%	103%
Eastern Worcester County	$835	14.6%	95%	84%
Easton/Raynham	$835	14.0%	122%	110%
Fitchburg/Leominster	$835	16.7%	99%	73%
Franklin County	$835	16.7%	88%	81%
Lawrence*	$835	16.2%	109%	96%
Lowell	$835	15.8%	103%	90%
New Bedford	$835	24.0%	85%	81%
Pittsfield	$835	16.7%	85%	66%
Providence/Fall River*	$835	19.8%	93%	82%
Springfield	$835	16.7%	88%	74%
Taunton/Mansfield/Norton	$835	17.3%	96%	91%
Western Worcester County	$835	16.7%	82%	64%
Worcester	$835	16.3%	99%	81%
Non-Metropolitan Areas	$835	16.3%	124%	100%
Statewide	**$835**	**17.1%**	**121%**	**107%**
Michigan				
Ann Arbor	$735	14.4%	111%	92%
Barry County	$735	19.6%	65%	62%
Battle Creek	$735	23.8%	74%	57%
Bay City	$735	21.7%	75%	57%
Cass County	$735	21.7%	72%	71%
Detroit/Warren/Livonia	$735	19.5%	88%	69%
Flint	$735	23.6%	75%	58%
Grand Rapids/Wyoming	$735	20.1%	80%	71%
Holland/Grand Haven	$735	18.4%	84%	80%
Ionia County	$735	22.3%	70%	70%
Jackson	$735	22.3%	76%	66%
Kalamazoo/Portage	$735	21.3%	78%	64%
Lansing/East Lansing	$735	19.6%	85%	67%
Livingston County	$735	15.9%	99%	71%
Monroe	$735	19.7%	81%	65%
Muskegon/Norton Shores	$735	23.8%	71%	57%
Newaygo County	$735	23.8%	69%	68%
Niles/Benton Harbor	$735	22.9%	76%	67%
Saginaw/Saginaw Township North	$735	23.5%	76%	57%
Non-Metropolitan Areas	$735	23.9%	73%	66%
Statewide	**$735**	**20.9%**	**83%**	**68%**
Minnesota				
Duluth*	$802	21.3%	72%	60%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Minnesota (continued)				
Fargo*	$802	19.1%	69%	57%
Grand Forks*	$802	19.7%	67%	55%
La Crosse*	$802	20.7%	68%	54%
Mankato/North Mankato	$802	20.5%	80%	70%
Minneapolis/St. Paul/Bloomington*	$802	16.6%	99%	80%
Rochester	$802	16.3%	81%	75%
St. Cloud	$802	19.9%	75%	73%
Wabasha County	$802	19.9%	64%	64%
Non-Metropolitan Areas	$802	22.7%	66%	57%
Statewide	**$802**	**18.5%**	**87%**	**72%**
Mississippi				
Gulfport/Biloxi	$721	23.8%	93%	91%
Hattiesburg	$721	24.1%	80%	76%
Jackson	$721	21.1%	90%	64%
Marshall County	$721	27.1%	66%	66%
Memphis*	$721	21.8%	97%	85%
Pascagoula	$721	22.1%	82%	82%
Simpson County	$721	27.0%	73%	51%
Tate County	$721	24.0%	73%	73%
Tunica County	$721	27.1%	76%	74%
Non-Metropolitan Areas	$721	29.1%	72%	61%
Statewide	**$721**	**25.6%**	**79%**	**68%**
Missouri				
Bates County	$721	22.6%	64%	54%
Calloway County	$721	19.5%	63%	63%
Cape Girardeau/Jackson*	$721	23.1%	65%	52%
Columbia	$721	18.0%	76%	74%
Dallas County	$721	25.3%	69%	56%
Jefferson City	$721	18.4%	62%	50%
Joplin	$721	24.2%	65%	64%
Kansas City*	$721	17.7%	100%	78%
McDonald County	$721	25.8%	62%	62%
Moniteau County	$721	19.8%	62%	50%
Polk County	$721	24.4%	62%	57%
Springfield	$721	23.0%	67%	61%
St. Joseph*	$721	21.7%	70%	65%
St. Louis*	$721	18.4%	88%	74%
Washington County	$721	25.4%	71%	68%
Non-Metropolitan Areas	$721	25.5%	68%	59%
Statewide	**$721**	**21.0%**	**81%**	**68%**
Montana				
Billings	$721	20.4%	75%	67%
Great Falls	$721	21.3%	70%	67%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Montana (continued)				
Missoula	$721	20.2%	84%	77%
Non-Metropolitan Areas	$721	21.3%	79%	72%
Statewide	**$721**	**21.1%**	**78%**	**72%**
Nebraska				
Lincoln	$726	18.3%	73%	57%
Omaha/Council Bluffs*	$726	17.0%	88%	66%
Saunders County	$726	16.9%	73%	59%
Seward County	$726	16.3%	65%	50%
Sioux City*	$726	20.8%	76%	58%
Non-Metropolitan Areas	$726	20.7%	66%	57%
Statewide	**$726**	**18.9%**	**76%**	**61%**
Nevada				
Carson City	$721	18.3%	95%	76%
Las Vegas/Paradise	$721	20.1%	109%	87%
Reno/Sparks	$721	19.1%	97%	76%
Non-Metropolitan Areas	$721	21.3%	88%	67%
Statewide	**$721**	**21.0%**	**105%**	**83%**
New Hampshire				
Boston/Cambridge/Quincy*	$748	13.6%	160%	143%
Hillsborough County	$748	15.5%	103%	97%
Lawrence*	$748	14.5%	122%	107%
Manchester	$748	16.7%	113%	85%
Nashua	$748	13.7%	119%	105%
Portsmouth/Rochester	$748	14.5%	112%	96%
Western Rockingham County	$748	12.3%	127%	125%
Non-Metropolitan Areas	$748	18.2%	108%	96%
Statewide	**$748**	**16.1%**	**113%**	**99%**
New Jersey				
Atlantic City/Hammonton	$752	18.9%	126%	109%
Bergen/Passaic	$752	14.7%	154%	142%
Jersey City	$752	17.1%	147%	134%
Middlesex/Somerset/Hunterdon	$752	12.8%	161%	127%
Monmouth/Ocean	$752	14.8%	147%	124%
Newark	$752	14.7%	141%	136%
Ocean City	$752	17.5%	111%	89%
Philadelphia/Camden/Wilmington*	$752	16.4%	127%	108%
Trenton/Ewing	$752	13.5%	140%	124%
Vineland/Millville/Bridgeton	$752	20.4%	120%	104%
Warren County	$752	14.7%	122%	91%
Statewide	**$752**	**15.1%**	**144%**	**127%**
New Mexico				
Albuquerque	$721	20.6%	95%	75%
Farmington	$721	21.3%	74%	69%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
New Mexico (continued)				
Las Cruces	$721	26.1%	74%	62%
Santa Fe	$721	18.9%	112%	102%
Non-Metropolitan Areas	$721	26.2%	74%	66%
Statewide	**$721**	**23.0%**	**86%**	**72%**
New York				
Albany/Schenectady/Troy	$808	17.7%	97%	85%
Binghamton	$808	22.4%	72%	68%
Buffalo/Niagara Falls	$808	21.6%	76%	72%
Elmira	$808	22.5%	72%	60%
Glens Falls	$808	22.0%	88%	69%
Ithaca	$808	17.6%	118%	97%
Kingston	$808	19.4%	106%	85%
Nassau/Suffolk	$808	13.2%	173%	136%
New York	$808	16.5%	155%	148%
Poughkeepsie/Newburgh/Middletown	$808	16.7%	120%	104%
Rochester	$808	20.7%	88%	72%
Syracuse	$808	20.5%	77%	69%
Utica/Rome	$808	23.3%	69%	68%
Westchester County	$808	13.4%	160%	131%
Non-Metropolitan Areas	$808	24.5%	76%	70%
Statewide	**$808**	**19.9%**	**133%**	**120%**
North Carolina				
Anson County	$721	25.0%	74%	67%
Asheville	$721	22.1%	100%	71%
Burlington	$721	22.9%	76%	76%
Charlotte/Gastonia/Rock Hill*	$721	19.2%	97%	88%
Durham/Chapel Hill	$721	18.8%	102%	83%
Fayetteville	$721	23.4%	84%	83%
Goldsboro	$721	24.2%	65%	63%
Greene County	$721	23.3%	65%	64%
Greensboro/High Point	$721	22.4%	82%	72%
Greenville	$721	22.4%	74%	74%
Haywood County	$721	22.6%	87%	87%
Hickory/Lenoir/Morganton	$721	25.0%	74%	71%
Hoke County	$721	23.4%	69%	68%
Jacksonville	$721	24.1%	87%	87%
Pender County	$721	21.8%	69%	68%
Person County	$721	22.3%	68%	63%
Raleigh/Cary	$721	16.3%	107%	92%
Rockingham County	$721	25.0%	69%	69%
Rocky Mount	$721	24.6%	74%	74%
Virginia Beach/Norfolk/Newport News*	$721	17.5%	128%	124%
Wilmington	$721	20.7%	95%	89%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
North Carolina (continued)				
Winston-Salem	$721	21.8%	78%	75%
Non-Metropolitan Areas	$721	25.0%	74%	70%
Statewide	**$721**	**22.0%**	**86%**	**78%**
North Dakota				
Bismarck	$721	16.1%	84%	74%
Fargo*	$721	17.1%	77%	63%
Grand Forks*	$721	17.7%	74%	61%
Non-Metropolitan Areas	$721	18.6%	82%	79%
Statewide	**$721**	**17.8%**	**81%**	**73%**
Ohio				
Akron	$721	19.9%	80%	69%
Brown County	$721	21.7%	68%	52%
Canton/Massillon	$721	22.1%	72%	57%
Cincinnati/Middleton*	$721	18.0%	80%	64%
Cleveland/Elyria/Mentor	$721	19.7%	84%	70%
Columbus	$721	17.7%	87%	69%
Dayton	$721	20.5%	77%	68%
Huntington/Ashland*	$721	24.2%	72%	53%
Lima	$721	22.5%	66%	65%
Mansfield	$721	22.7%	66%	66%
Parkersburg/Marietta/Vienna*	$721	23.0%	68%	63%
Preble County	$721	20.6%	67%	54%
Sandusky	$721	20.2%	80%	59%
Springfield	$721	22.7%	72%	64%
Steubenville/Weirton*	$721	22.7%	74%	64%
Toledo	$721	21.6%	72%	56%
Union County	$721	14.9%	81%	67%
Wheeling*	$721	22.8%	71%	67%
Youngstown/Warren/Boardman	$721	22.7%	74%	65%
Non-Metropolitan Areas	$721	22.8%	71%	61%
Statewide	**$721**	**20.3%**	**78%**	**65%**
Oklahoma				
Fort Smith*	$762	27.9%	64%	64%
Grady County	$762	22.4%	60%	55%
Lawton	$762	24.3%	70%	68%
Le Flore County	$762	28.0%	65%	64%
Lincoln County	$762	24.2%	66%	56%
Oklahoma City	$762	21.3%	77%	66%
Okmulgee County	$762	25.5%	69%	49%
Pawnee County	$762	25.5%	69%	52%
Tulsa	$762	22.0%	79%	65%
Non-Metropolitan Areas	$762	25.9%	65%	58%
Statewide	**$762**	**23.4%**	**72%**	**62%**

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Oregon				
Bend	$721	19.8%	90%	77%
Corvallis	$721	16.7%	87%	68%
Eugene/Springfield	$721	22.4%	86%	68%
Medford	$721	23.3%	87%	86%
Portland/Vancouver/Hillsboro*	$721	17.8%	110%	95%
Salem	$721	22.1%	79%	75%
Non-Metropolitan Areas	$721	24.5%	80%	68%
Statewide	**$721**	**20.4%**	**95%**	**82%**
Pennsylvania				
Allentown/Bethlehem/Easton	$743	18.5%	103%	90%
Altoona	$743	22.3%	74%	69%
Armstrong County	$743	22.3%	64%	52%
Erie	$743	22.2%	72%	59%
Harrisburg/Carlisle	$743	17.8%	91%	82%
Johnstown	$743	22.3%	73%	62%
Lancaster	$743	18.9%	89%	78%
Lebanon	$743	19.4%	85%	65%
Philadelphia/Camden/Wilmington*	$743	16.2%	129%	110%
Pike County	$743	18.3%	121%	120%
Pittsburgh	$743	19.4%	85%	74%
Reading	$743	19.0%	88%	71%
Scranton/Wilkes-Barre	$743	21.9%	79%	67%
Sharon	$743	23.4%	71%	66%
State College	$743	18.2%	97%	89%
Williamsport	$743	22.3%	92%	81%
York/Hanover	$743	18.5%	84%	66%
Non-Metropolitan Areas	$743	22.4%	75%	67%
Statewide	**$743**	**19.4%**	**98%**	**85%**
Rhode Island				
Newport/Middleton/Portsmouth	$761	14.5%	125%	125%
Providence/Fall River*	$761	18.0%	102%	90%
Westerly/Hopkinton/New Shoreham	$761	15.2%	95%	76%
Statewide	**$761**	**18.0%**	**103%**	**92%**
South Carolina				
Anderson	$721	22.8%	73%	72%
Augusta/Richmond County*	$721	22.1%	85%	75%
Charleston/North Charleston/Summerville	$721	19.9%	110%	105%
Charlotte/Gastonia/Rock Hill*	$721	19.2%	97%	88%
Columbia	$721	21.2%	91%	84%
Darlington County	$721	24.8%	70%	67%
Florence	$721	24.3%	70%	69%
Greenville/Mauldin/Easley	$721	21.2%	85%	67%
Kershaw County	$721	22.8%	73%	68%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
South Carolina (continued)				
Laurens County	$721	25.7%	105%	80%
Myrtle Beach/North Myrtle Beach/Conway	$721	24.9%	89%	89%
Spartanburg	$721	23.5%	79%	59%
Sumter	$721	24.8%	70%	70%
Non-Metropolitan Areas	$721	25.9%	74%	68%
Statewide	**$721**	**22.8%**	**86%**	**78%**
South Dakota				
Meade County	$736	20.8%	75%	59%
Rapid City	$736	19.7%	81%	68%
Sioux City*	$736	21.1%	75%	57%
Sioux Falls	$736	17.5%	77%	65%
Non-Metropolitan Areas	$736	21.4%	70%	64%
Statewide	**$736**	**19.5%**	**73%**	**65%**
Tennessee				
Chattanooga*	$721	22.4%	80%	66%
Clarksville*	$721	22.8%	83%	73%
Cleveland	$721	23.8%	70%	65%
Hickman County	$721	23.8%	66%	64%
Jackson	$721	24.0%	74%	56%
Johnson City	$721	24.1%	80%	68%
Kingsport/Bristol*	$721	24.4%	71%	64%
Knoxville	$721	20.4%	87%	68%
Macon County	$721	27.1%	60%	58%
Memphis*	$721	21.8%	97%	85%
Morristown	$721	26.7%	63%	57%
Nashville/Davidson/Murfreesboro/Franklin	$721	19.3%	98%	85%
Smith County	$721	22.6%	60%	57%
Stewart County	$721	23.4%	62%	54%
Non-Metropolitan Areas	$721	27.2%	65%	58%
Statewide	**$721**	**22.7%**	**83%**	**71%**
Texas				
Abilene	$721	23.5%	90%	79%
Amarillo	$721	19.5%	79%	67%
Aransas County	$721	22.5%	76%	63%
Atascosa County	$721	23.4%	74%	58%
Austin County	$721	18.3%	78%	69%
Austin/Round Rock/San Marcos	$721	16.4%	116%	94%
Beaumont/Port Arthur	$721	22.9%	85%	68%
Brazoria County	$721	16.3%	90%	90%
Brownsville/Harlingen	$721	24.6%	73%	62%
Calhoun County	$721	22.2%	73%	73%
College Station/Bryan	$721	21.5%	90%	90%
Corpus Christi	$721	23.4%	97%	81%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Texas (continued)				
Dallas	$721	18.2%	101%	84%
El Paso	$721	24.6%	89%	82%
Fort Worth/Arlington	$721	18.8%	96%	82%
Houston/Baytown/Sugar Land	$721	18.5%	100%	83%
Kendall County	$721	14.2%	109%	82%
Killeen/Temple/Fort Hood	$721	20.9%	80%	78%
Lampasas County	$721	20.9%	76%	66%
Laredo	$721	24.6%	86%	79%
Longview	$721	22.3%	78%	78%
Lubbock	$721	20.9%	80%	69%
McAllen/Edinburg/Mission	$721	24.6%	70%	62%
Medina County	$721	19.8%	69%	62%
Midland	$721	18.1%	123%	96%
Odessa	$721	21.9%	110%	95%
Rusk County	$721	21.1%	66%	66%
San Angelo	$721	22.0%	85%	73%
San Antonio/New Braunfels	$721	21.0%	96%	76%
Sherman/Denison	$721	21.1%	89%	71%
Texarkana*	$721	23.1%	86%	66%
Tyler	$721	21.1%	97%	83%
Victoria	$721	22.8%	81%	76%
Waco	$721	23.9%	79%	67%
Wichita Falls	$721	22.5%	79%	59%
Wise County	$721	17.5%	86%	69%
Non-Metropolitan Areas	$721	24.6%	73%	66%
Statewide	**$721**	**20.5%**	**93%**	**79%**
Utah				
Logan*	$721	21.2%	68%	68%
Ogden/Clearfield	$721	17.3%	82%	67%
Provo/Orem	$721	19.2%	89%	69%
Salt Lake City	$721	18.0%	101%	84%
St. George	$721	21.2%	81%	70%
Summit County	$721	12.6%	104%	95%
Tooele County	$721	17.4%	79%	75%
Non-Metropolitan Areas	$721	21.2%	76%	69%
Statewide	**$721**	**18.9%**	**89%**	**75%**
Vermont				
Burlington/South Burlington	$773	16.5%	132%	121%
Non-Metropolitan Areas	$773	20.7%	95%	86%
Statewide	**$773**	**19.3%**	**107%**	**98%**
Virginia				
Blacksburg/Christiansburg/Radford	$721	17.4%	86%	73%
Charlottesville	$721	15.2%	121%	92%

* Indicates a housing market area that crosses state boundaries

Table 1

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Virginia (continued)				
Danville	$721	23.6%	73%	57%
Franklin County	$721	21.5%	70%	62%
Giles County	$721	23.3%	75%	68%
Harrisonburg	$721	20.8%	92%	91%
Kingsport/Bristol*	$721	24.4%	71%	64%
Louisa County	$721	18.1%	83%	79%
Lynchburg	$721	20.4%	85%	78%
Pulaski County	$721	23.4%	75%	72%
Richmond	$721	16.9%	116%	111%
Roanoke	$721	19.6%	81%	70%
Virginia Beach/Norfolk/Newport News*	$721	17.5%	128%	124%
Warren County	$721	16.4%	95%	94%
Washington/Arlington/Alexandria*	$721	11.6%	171%	162%
Winchester*	$721	18.3%	88%	80%
Non-Metropolitan Areas	$721	23.6%	81%	75%
Statewide	**$721**	**15.9%**	**126%**	**119%**
Washington				
Bellingham	$767	19.7%	94%	80%
Bremerton/Silverdale	$767	17.8%	101%	79%
Kennewick/Pasco/Richland	$767	19.6%	84%	74%
Lewiston*	$767	23.1%	70%	55%
Longview	$767	23.4%	78%	60%
Mount Vernon/Anacortes	$767	19.5%	96%	86%
Olympia	$767	17.7%	109%	100%
Portland/Vancouver/Hillsboro*	$767	18.9%	103%	89%
Seattle/Bellevue	$767	14.9%	125%	106%
Spokane	$767	20.7%	74%	61%
Tacoma	$767	19.6%	109%	90%
Wenatchee/East Wenatchee	$767	22.7%	73%	59%
Yakima	$767	23.4%	78%	64%
Non-Metropolitan Areas	$767	23.4%	75%	65%
Statewide	**$767**	**18.4%**	**104%**	**88%**
West Virginia				
Boone County	$721	23.6%	65%	64%
Charleston	$721	22.1%	83%	74%
Cumberland*	$721	16.6%	75%	64%
Huntington/Ashland*	$721	24.2%	72%	53%
Jefferson County	$721	15.6%	88%	83%
Martinsburg	$721	16.6%	82%	72%
Morgantown	$721	20.3%	88%	84%
Parkersburg/Marietta/Vienna*	$721	23.0%	68%	63%
Steubenville/Weirton*	$721	22.7%	74%	64%
Wheeling*	$721	22.8%	71%	67%

* Indicates a housing market area that crosses state boundaries

State & Metropolitan Statistical Areas	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
West Virginia (continued)				
Winchester*	$721	18.3%	88%	80%
Non-Metropolitan Areas	$721	26.1%	72%	68%
Statewide	**$721**	**23.9%**	**76%**	**69%**
Wisconsin				
Appleton	$805	19.4%	67%	51%
Columbia County	$805	19.5%	68%	62%
Duluth*	$805	21.4%	71%	59%
Eau Claire	$805	21.3%	73%	62%
Fond du Lac	$805	20.6%	70%	56%
Green Bay	$805	20.2%	71%	58%
Iowa County	$805	19.2%	69%	65%
Janesville	$805	22.6%	71%	56%
Kenosha County	$805	20.8%	87%	73%
La Crosse*	$805	20.8%	67%	54%
Madison	$805	17.1%	95%	80%
Milwaukee/Waukesha/West Allis	$805	19.6%	89%	72%
Minneapolis/St. Paul/Bloomington*	$805	16.6%	99%	80%
Oconto County	$805	22.8%	64%	58%
Oshkosh/Neenah	$805	20.2%	64%	59%
Racine	$805	20.1%	70%	70%
Sheboygan	$805	21.2%	69%	58%
Wausau	$805	21.1%	65%	62%
Non-Metropolitan Areas	$805	23.4%	65%	56%
Statewide	**$805**	**20.8%**	**77%**	**64%**
Wyoming				
Casper	$746	18.1%	77%	67%
Cheyenne	$746	17.1%	79%	70%
Non-Metropolitan Areas	$746	18.1%	81%	75%
Statewide	**$746**	**17.9%**	**80%**	**73%**
National	**$750**	**20.1%**	**104%**	**90%**

* Indicates a housing market area that crosses state boundaries

Table 2: State-by-State Comparison – 2014

State	Number SSI Recipients*	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Alabama	119,089	$721	22.8%	80%	71%
Alaska	8,246	$1,083	23.6%	82%	71%
Arizona	68,952	$721	21.5%	96%	78%
Arkansas	67,495	$721	24.4%	73%	66%
California	626,357	$877	22.1%	121%	103%
Colorado	46,413	$746	17.8%	106%	88%
Connecticut	39,266	$889	17.6%	113%	94%
Delaware	10,372	$721	17.0%	123%	106%
District of Columbia	18,150	$721	15.7%	171%	162%
Florida	264,299	$721	22.0%	111%	93%
Georgia	156,450	$721	21.6%	93%	86%
Hawaii	14,929	$721	16.0%	173%	156%
Idaho	20,613	$774	24.2%	71%	59%
Illinois	173,206	$721	18.1%	111%	96%
Indiana	88,273	$721	20.8%	80%	67%
Iowa	35,388	$721	18.9%	75%	64%
Kansas	32,565	$721	19.2%	81%	67%
Kentucky	129,941	$721	22.9%	73%	65%
Louisiana	112,981	$721	22.2%	88%	77%
Maine	27,838	$731	20.6%	94%	82%
Maryland	72,999	$721	14.2%	146%	131%
Massachusetts	116,928	$835	17.1%	121%	107%
Michigan	191,756	$735	20.9%	83%	68%
Minnesota	59,840	$802	18.5%	87%	72%
Mississippi	78,388	$721	25.6%	79%	68%
Missouri	99,121	$721	21.0%	81%	68%
Montana	13,080	$721	21.1%	78%	72%
Nebraska	18,981	$726	18.9%	76%	61%
Nevada	26,951	$721	21.0%	105%	83%
New Hampshire	14,905	$748	16.1%	113%	99%
New Jersey	97,792	$752	15.1%	144%	127%
New Mexico	37,628	$721	23.0%	86%	72%
New York	368,181	$808	19.9%	133%	120%
North Carolina	146,804	$721	22.0%	86%	78%
North Dakota	5,755	$721	17.8%	81%	73%
Ohio	217,535	$721	20.3%	78%	65%
Oklahoma	64,955	$762	23.4%	72%	62%
Oregon	55,786	$721	20.4%	95%	82%
Pennsylvania	238,702	$743	19.4%	98%	85%

*This number does not include outlying area of Northern Mariana Islands

Table 2

State	Number SSI Recipients*	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.
Rhode Island	21,375	$761	18.0%	103%	92%
South Carolina	75,845	$721	22.8%	86%	78%
South Dakota	9,242	$736	19.5%	73%	65%
Tennessee	126,405	$721	22.7%	83%	71%
Texas	346,185	$721	20.5%	93%	79%
Utah	20,572	$721	18.9%	89%	75%
Vermont	11,487	$773	19.3%	107%	98%
Virginia	95,804	$721	15.9%	126%	119%
Washington	98,699	$767	18.4%	104%	88%
West Virginia	58,874	$721	23.9%	76%	69%
Wisconsin	77,380	$805	20.8%	77%	64%
Wyoming	4,953	$746	17.9%	80%	73%
NATIONAL	**4,933,731**	**$750**	**20.1%**	**104%**	**90%**

* This number does not include Outlying area of Northern Mariana Islands

Table 3: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits – 2014**

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Alaska	
Aleutians West Census Area	101%
Denali Borough	105%
Arizona	
Flagstaff	114%
Phoenix/Mesa/Glendale	102%
California	
Los Angeles/Long Beach	126%
Mono County	110%
Napa	129%
Nevada County	117%
Oakland/Fremont	144%
Orange County	146%
Oxnard/Thousand Oaks/Ventura	132%
Riverside/San Bernardino/Ontario	104%
Salinas	113%
San Benito County	108%
San Diego/Carlsbad/San Marcos	121%
San Francisco	186%
San Jose/Sunnyvale/Santa Clara	162%
San Luis Obispo/Paso Robles	116%
Santa Barbara/Santa Maria/Goleta	139%
Santa Cruz/Watsonville	148%
Santa Rosa/Petaluma	119%
Vallejo/Fairfield	110%
Colorado	
Boulder	134%
Denver/Aurora/Broomfield	120%
Eagle County	119%
Garfield County	105%
Pitkin County	146%
Routt County	119%
San Juan County	102%
San Miguel County	141%
Summit County	137%
Connecticut	
Bridgeport	113%
Danbury	132%
Hartford/West Hartford/East Hartford	103%
Milford/Ansonia/Seymour	114%
New Haven/Meriden	119%

* Indicates a housing market area that crosses state boundaries

** The housing market areas in Table 2 include both Metropolitan Statistical Areas (MSAs) and specific non-metropolitan housing market areas as defined by HUD. Data for the non-metropolitan housing areas are combined and included in the Statewide Non-MSA line in Table 1.

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Connecticut (continued)	
Southern Middlesex County	101%
Stamford/Norwalk	176%
Delaware	
Dover	115%
Philadelphia/Camden/Wilmington*	133%
Sussex County	101%
District of Columbia	
Washington/Arlington/Alexandria*	171%
Florida	
Crestview/Fort Walton Beach/Destin	100%
Deltona/Daytona Beach/Ormond Beach	101%
Fort Lauderdale	138%
Jacksonville	108%
Miami/Miami Beach/Kendall	126%
Monroe County	168%
Naples/Marco Island	110%
North Port/Bradenton/Sarasota	104%
Orlando/Kissimmee/Sanford	116%
Panama City/Lynn Haven/Panama City Beach	104%
Port St. Lucie	105%
Tallahassee	104%
Tampa/St. Petersburg/Clearwater	106%
West Palm Beach/Boca Raton	134%
Georgia	
Atlanta/Sandy Springs/Marietta	107%
Savannah	108%
Hawaii	
Hawaii County	131%
Honolulu	191%
Kauai County	125%
Maui County	136%
Illinois	
Brown County	137%
Chicago/Joliet/Naperville	128%
Kendall County	122%
Louisiana	
New Orleans/Metairie/Kenner	106%
Maine	
Knox County	102%
Portland	119%
Sagadahoc County	101%
York/Kittery/South Berwick	118%
Maryland	
Baltimore/Towson	137%

* Indicates a housing market area that crosses state boundaries

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Maryland (continued)	
Columbia City	183%
Philadelphia/Camden/Wilmington*	133%
St. Mary's County	145%
Talbot County	111%
Washington/Arlington/Alexandria*	171%
Massachusetts	
Barnstable Town	110%
Boston/Cambridge/Quincy*	143%
Brockton	104%
Dukes County	115%
Easton/Raynham	122%
Lawrence*	109%
Lowell	103%
Nantucket County	139%
Michigan	
Ann Arbor	111%
Nevada	
Douglas County	106%
Las Vegas/Paradise	109%
New Hampshire	
Boston/Cambridge/Quincy*	160%
Carroll County	105%
Cheshire County	106%
Grafton County	129%
Hillsborough County	103%
Lawrence*	122%
Manchester	113%
Merrimack County	107%
Nashua	119%
Portsmouth/Rochester	112%
Sullivan County	110%
Western Rockingham County	127%
New Jersey	
Atlantic City/Hammonton	126%
Bergen/Passaic	154%
Jersey City	147%
Middlesex/Somerset/Hunterdon	161%
Monmouth/Ocean	147%
Newark	141%
Ocean City	111%
Philadelphia/Camden/Wilmington*	128%
Trenton/Ewing	140%
Vineland/Millville/Bridgeton	120%
Warren County	122%

* Indicates a housing market area that crosses state boundaries

Table 3

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
New Mexico	
Los Alamos County	108%
Santa Fe	112%
New York	
Ithaca	118%
Kingston	106%
Nassau/Suffolk	173%
New York	155%
Poughkeepsie/Newburgh/Middletown	120%
Westchester County	160%
North Carolina	
Asheville	100%
Durham/Chapel Hill	102%
Raleigh/Cary	107%
Virginia Beach/Norfolk/Newport News*	128%
North Dakota	
Mountrail County	128%
Ward County	120%
Williams County	123%
Oregon	
Portland/Vancouver/Hillsboro*	110%
Pennsylvania	
Allentown/Bethlehem/Easton	104%
Philadelphia/Camden/Wilmington*	129%
Pike County	121%
Rhode Island	
Newport/Middleton/Portsmouth	125%
Providence/Fall River*	102%
South Carolina	
Beaufort County	110%
Charleston/North Charleston/Summerville	110%
Laurens County	105%
Texas	
Austin/Round Rock/San Marcos	116%
Concho County	104%
Dallas	101%
Kendall County	109%
Midland	123%
Odessa	110%
Utah	
Salt Lake City	101%
Summit County	104%
Wasatch County	102%

* Indicates a housing market area that crosses state boundaries

State and Local Housing Market	% of Monthly SSI to Rent 1-Bedroom
Vermont	
Addison County	101%
Burlington/South Burlington	132%
Lamoille County	100%
Washington County	103%
Virginia	
Charlottesville	121%
Culpeper County	105%
Essex County	102%
King George County	106%
Madison County	114%
Rappahannock County	124%
Richmond	116%
Virginia Beach/Norfolk/Newport News*	128%
Washington/Arlington/Alexandria*	171%
Washington	
Bremerton/Silverdale	101%
Olympia	109%
Portland/Vancouver/Hillsboro*	103%
Seattle/Bellevue	125%
Tacoma	109%
Wyoming	
Teton County	124%

* Indicates a housing market area that crosses state boundaries

Table 4: State SSI Supplements for People with Disabilities Living Independently – 2014

State	2014 State Supplement	State	2014 State Supplement
Alaska	$362.00	New Jersey	$31.25
California	$156.42	New York	$87.00
Colorado	$25.00	Oklahoma	$41.00
Connecticut	$168.00	Pennsylvania	$22.08
Idaho	$53.00	Rhode Island	$39.92
Maine	$10.00	South Dakota	$15.00
Massachusetts	$114.38	Vermont	$52.04
Michigan	$14.00	Washington	$46.00
Minnesota	$81.00	Wisconsin	$83.79
Nebraska	$5.00	Wyoming	$25.00
New Hampshire	$27.00		