Priced Out in 2000

The Crisis Continues

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Foreword

By Sheila Crowley, President, National Low Income Housing Coalition

My first experience as a social work student in the 1970s was as an outreach worker for a community mental health center to which hundreds of previously institutionalized psychiatric patients had been referred when they were released from the state hospital in the first big wave of deinstitutionalization. The community mental health center was overwhelmed by the number of new clients, who needed much more than counseling and medication to achieve stability in their new environment. The director of the center turned to the local university for help and a cadre of social work students – including myself – was sent out into the community to find these new residents.

This was just before the emergence of homelessness in the late 1970s, but the warning signs were there. Housing that could accommodate the new arrivals was never adequate, and what did exist was starting to disappear. Most of the "deinstitutionalized" were relegated to board and care homes in aged housing stock where they lived three or four to a room. Their entire Supplemental Security Income (SSI) checks were signed over to the board and care home operators, who doled out a dollar a day in spending money to each resident. They were not welcomed by their neighbors. They had little to do, except watch TV, pace the sidewalk, sit on the porch or the side of the bed, and wait for occasional visits from social work students and other do-gooders.

Most of the board and care home operators were kind caretakers, but too many were cashing in on the demand for cheap housing for an unwanted influx of émigrés from institutions. The community expected the operators to control the behavior and comings and goings of their residents. The operators expected the residents to be compliant and grateful that they had a place to live at all. Living in the community was a cruel hoax if it meant a bed in a dingy room, total financial and physical dependence, suspicious and unwelcoming neighbors, and reliance on understaffed public clinics for health and mental health care.

As has often been the case in my career as a social worker, what my very first clients taught me far exceeded anything I could do for them. They gave me an early and vivid lesson in the centrality of housing in the ability of any of us to live stable – much less productive – lives. Most of us tacitly understand how important our housing is to our well being, but because most of us have good housing that we can afford, it is easy to take it for granted. Housing is a basic human need. Because of the need for physical shelter, housing is intricately intertwined with the core human experiences of relationship, security, respite, privacy, ownership, and community. The quality of housing and the health of the neighborhood in which it is located directly affect the physical and mental health of its inhabitants, their ability to raise a family, their ability to achieve employment and educational success, their ability to be engaged in civic life. What could be more fundamental to a caring and just society than assuring a minimum standard of housing below which no one will be allowed to fall?

Yet, as a nation, we are further from that ideal today than we ever have been. As the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities Housing Task Force demonstrate so clearly in this edition of *Priced Out in 2000*, the ability of people whose disabilities prevent their full participation in the work force, and who thus rely on SSI or Social Security to compete in today's housing market, is virtually non-existent without additional assistance. Those who assert that having a disability is a "cause" of homelessness are missing several crucial steps in anyone's journey from being housed to being homeless. The housing crisis is caused by an insufficient supply and range of housing options for low-income members of a community. Poor people with disabilities are the most vulnerable to housing instability in this kind of housing market, and thus are over represented in among homeless people.

In the quarter century since I met my first clients coming out of the state hospitals we have gained a much better understanding of disability issues and developed innovations in the services and supports that people may want or need. We have made much less progress in housing low-income people. The affordable housing crisis is not an unsolvable problem. Unprecedented federal budget surpluses mute the longstanding argument that the United States cannot afford to provide low-income housing. We have learned a great deal about how to best design homes and communities that afford dignity and opportunity to the people who live in them. We have a cadre of community-based entities that stand ready to develop and operate safe, affordable, quality housing. We have mediation and legal tools to overcome community opposition to the development of affordable housing. What we need is public will and political courage.

Sheila Crowley

Executive Summary and Recommendations

Everyone needs a place to live – a place to call home. Unfortunately, millions of people with disabilities today stand little chance of having a decent and affordable home of their own. This is particularly true for over three and a half million adults with disabilities who receive federal Supplemental Security Income (SSI) benefits – equal to a monthly income of $512 in 2000.

Because of their severe lack of income, people with disabilities are facing a housing crisis – a crisis that is getting worse. In order to document the full scope of this housing crisis, the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force have published *Priced Out in 2000: The Crisis Continues*. *Priced Out in 2000* updates the information contained in a groundbreaking report, *Priced Out in 1998: The Housing Crisis for People with Disabilities*. Both these reports examine the affordability of modest efficiency and one-bedroom housing units for people with disabilities in all 50 states and within each of the 2,703 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.

Key Findings

The key findings of *Priced Out in 2000* document that people with disabilities lost more "buying power" in the rental housing market during the past two years, and were still the low-income group with the highest levels of unmet need for housing assistance. *Priced Out in 2000* documents that:

- People with disabilities continued to be the poorest people in the nation. As a national average, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income, and fell below 20 percent of median income for the first time in over a decade.

- In 2000, people with disabilities receiving SSI benefits needed to pay – on a national average – 98 percent of their SSI benefits in order to be able to rent a modest one-bedroom unit at Fair Market Rent, published by the U.S. Department of Housing and Urban Development (HUD).

- Cost of living adjustments to SSI benefit levels did not keep pace with the increasing cost of rental housing. Between 1998 and 2000, rental housing costs rose almost twice as much as the income of people with disabilities.

- In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit.

- "Housing wage" data from the National Low Income Housing Coalition shows that people with disabilities who received SSI benefits needed to triple their income to be able to afford a decent one-bedroom unit. On average, SSI benefits are equal to an hourly rate of $3.23, only one third of the National Low Income Housing Coalition's housing wage, and almost $2 below the federal minimum wage.

The Crisis Continues

During this past decade of increasing prosperity, low-income elderly households and low-income households with children have seen their need for government housing assistance actually decline as their incomes increased. Unfortunately, this has not been the case for people with severe disabilities receiving SSI benefits.

According to HUD's recent policy report *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges,* the number of "worst case" renter households in the United States declined 8 percent between 1997 and 1999. This decline in housing need occurred among every group eligible for federal housing assistance **except people with disabilities**. Unfortunately, for people with disabilities, increased prosperity has meant literally being "*Priced Out*" of the affordable housing market.

Because of their extreme poverty, the 3.5 million non-elderly people with disabilities receiving SSI benefits cannot afford decent housing anywhere in the country without some type of government housing assistance. Yet relatively few non-elderly disabled households actually benefit from HUD subsidized housing programs. Instead, millions of people with disabilities are living in restrictive congregate settings or in seriously substandard housing; still living at home with aging parents who do not know what will happen to their adult child when they can no longer provide housing for them; or are homeless or at-risk of becoming homeless.

In 1999, the U.S. Supreme Court *Olmstead v. L.C.* decision affirmed that under the Americans with Disabilities Act (ADA), people with disabilities have a basic civil right to live in the most integrated community-based setting appropriate to their needs. Although the *Olmstead* case was not about affordable housing per se, providing affordable housing opportunities is central to any community-based integration strategy. Without housing assistance, the vision within the ADA affirmed by the U.S. Supreme Court cannot be achieved.

In a cruel irony, even though the need has increased since 1998, the number of affordable housing units available to people with disabilities has declined. According to HUD, between 1997 and 1999 there was a 13 percent reduction in units affordable to the poorest of our nation's citizens, including people with disabilities. In addition, it's been documented by advocates that people with disabilities have also lost access to as many as 273,000 units of federally subsidized housing that have been designated "elderly only."[1]

Other issues that have contributed to the housing crisis for people with disabilities include:

- Their lack of access to housing created through "mainstream" federal housing programs such as the HOME, Community Development Block Grant, and Low Income Housing Tax Credit programs;
- The blatant housing discrimination still practiced by owners and managers of federally subsidized housing; and

1 *Opening Doors: Recommendations for a Federal Policy to Expand Housing Opportunities for People with Disabilities*, TAC and CCD Housing Task Force. Boston, 1996.

- The lack of a coherent and comprehensive federal housing policy to address the increasing need for housing among the lowest income people with disabilities – those living on SSI benefits.

Study Methodology

Priced Out in 2000 uses four data sets to analyze housing affordability for people with disabilities:

1. The HUD Fair Market Rents for the Section 8 rent subsidy program effective October 1, 2000;
2. HUD median income information for 2000;
3. Each state's SSI rate for individuals living independently according to the U.S. Social Security Administration in 2000; and
4. The housing wage for each housing market area. This was provided by the National Low Income Housing Coalition in the September 2000 *Out of Reach* report.

The first three data sets are the same as those used for *Priced Out in 1998*, updated with year 2000 information. The housing wage information is being published with the cooperation of the National Low Income Housing Coalition, a national organization dedicated solely to ending America's affordable housing crisis. The National Low Income Housing Coalition publishes housing wage information annually in its *Out of Reach* report, a rental housing analysis that is similar in approach to *Priced Out in 2000* but targeted to all low-income households.

The housing wage is the hourly wage that a household must earn to be able to rent a housing unit at the HUD Fair Market Rent and pay no more than 30 percent of income. By comparing SSI benefits to the housing wage, housing advocates for people with disabilities now have an additional tool to illustrate the significant gap between the value of monthly SSI benefits and the income that is needed to rent modest housing.

The National Low Income Housing Coalition also provided data on renter households for each housing market area of the country. This data was used to calculate more precise national and state-by-state averages – weighted by the number of renter households – for *Priced Out in 2000*. When the authors, for the purposes of comparison, applied this new renter household information to the original *Priced Out in 1998* data, it became clear that the housing crisis for people with disabilities was actually worse than originally reported.

Policy Recommendations

Priced Out in 2000 accurately documents the extremely difficult housing affordability problems that people with disabilities confront in today's rental housing market. Unfortunately, it also documents that these problems have become much worse during the past two years. Despite the "wake-up call" sounded by the publication of *Priced Out in 1998*, the nation's affordable housing policy makers and housing providers have still not responded enough to make any difference.

It is clear that the federal government, state and local governments, Public Housing Agencies, and affordable housing providers must do much more to reverse the decline in housing opportunities which occurred during the past two years for the millions of people with disabilities who rely on SSI benefits. New and more aggressive policies must be developed by federal housing officials, more funding must be made available, and state and local officials must be held accountable for their responsibility to distribute a "fair share" of government housing assistance to people with disabilities based on need.

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:

- **Provide more access for people with disabilities to all HUD "mainstream" programs and the housing planning activities of state and local government housing officials;**

- **Continue to target new Section 8 vouchers to people with disabilities and improve monitoring of "elderly only" housing designation activities by federally subsidized public and private housing providers;**

- **Modernize and improve the Section 811 Supportive Housing for Persons with Disabilities program;**

- **Strengthen the role and capacity of non-profit disability organizations to become more involved in affordable housing activities;**

- **Continue to direct McKinney/Vento Homeless Assistance funds towards permanent housing for people with disabilities;**

- **Formulate new affordable housing production policies that include a focus on HUD's response to the U.S. Supreme Court *Olmstead v. L.C.* decision; and**

- **Address and prevent housing discrimination, enforce the Fair Housing Act accessibility guidelines, and provide reasonable accommodation for people with disabilities in all HUD programs and policies and in the private housing market.**

Chapter 1: Overview and Study Methodology

Everyone needs a place to live – a place to call home. Safe and affordable housing enables a person with a disability to be an active member of the community. With stable housing, one can achieve other important life goals, including education, job training, and employment.

Unfortunately, millions of people with disabilities stand little chance of obtaining decent and affordable housing. This is particularly true for many of the 3.5 million people with severe disabilities between the ages of 18 and 64 who receive federal Supplemental Security Income (SSI) benefits,[2] which were equal to a monthly income of $512 (or an annual income of $6,144) in 2000. It is this lack of income – not their disability – that causes people with disabilities to have housing problems.

This housing crisis continues to get worse for people with disabilities. During the past decade of increasing prosperity, other groups eligible for federal housing assistance (i.e. elderly households, families with children) have seen their incomes rise. However, while others were profiting from this economic boom, people with disabilities actually lost ground in the housing market.

In many communities, increased economic prosperity has meant that people with disabilities are literally "priced out" of the affordable housing market. The U.S. Department of Housing and Urban Development's (HUD's) latest housing needs report to the Congress, titled *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges,* affirms this trend. This report indicates that people with disabilities continue to face a housing crisis, and are the group most in need of federal housing assistance. HUD's report indicates that at least 1.3 million adults with disabilities had "worst case" housing needs[3] in 1999.[4]

It is important to note that, according to HUD, the number of renter households with severe housing problems in the United States actually declined from 5.4 million households in 1997 to 4.9 million households in 1999 – a significant reduction of 8 percent. This decline in housing needs occurred among every group eligible for federal housing assistance **except people with disabilities**. In fact, the report states that "new research with Supplemental Security Income program data suggests that [housing] needs among the disabled may have increased slightly between 1997 and 1999."

Because of their extreme poverty, people with disabilities receiving SSI benefits cannot afford decent housing anywhere in the country without some type of government housing assistance. Yet relatively few people with disabilities actually participate in HUD subsidized housing programs. Published data from the HUD Office of Policy Development and Research indicates that people with disabilities between the ages of 18 and 62 represent approximately 13 percent of the total households that currently receive federal housing assistance, even though they make up over 25 percent of the 4.9 million households with "worst case" housing needs.

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2 Data as of December 1999 from the U.S. Social Security Administration available online at www.ssa.gov/statistics/Supplement/2000/7a.pdf.

3 By definition, very low-income renters below 50 percent of median income who do not receive government housing assistance are considered to have "worst case" housing needs if they spend more than half of their gross income on housing costs or live in severely inadequate housing.

4 Because HUD does not count people with disabilities in certain residential settings (i.e. living at home with aging parents, people in institutions, etc.) TAC and the CCD Housing Task Force believe that the HUD estimate of 1.3 million undercounts the number of people with disabilities who are eligible for HUD assistance and may have an acute housing problem.

Currently, millions of people with disabilities who receive SSI benefits are not receiving federal housing assistance and cannot even get on subsidized housing waiting lists. Instead, they are living in restrictive congregate settings or in seriously substandard housing; still living at home with aging parents who do not know what will happen to their adult child when they can no longer provide for them; or are either homeless or at-risk of becoming homeless.

The need for decent, safe, and affordable housing for people with disabilities has never been greater. In 1999, the U.S. Supreme Court *Olmstead v. L.C.* decision affirmed that – under the Americans with Disabilities Act – it is a violation of an individual's civil rights to deprive them of the opportunity to live in integrated community settings.[5] For most people with disabilities and their housing advocates, this means permanent and affordable housing of their choice.

Unfortunately, the number of affordable housing units available to people with disabilities continues to decrease rather than increase. According to HUD's *Worst Case Housing Needs* report, between 1997 and 1999 there was a 13 percent reduction (or 750,000 units) in units affordable to the poorest of the nation's citizens, including people with disabilities. In addition to the loss of these units people with disabilities have also lost access to subsidized housing units as a result of the implementation of "elderly only" housing policies. In 1997, using federal housing data, the Technical Assistance Collaborative, Inc. (TAC) and Consortium for Citizens with Disabilities (CCD) Housing Task Force estimated that people with disabilities would lose access to 273,000 units of federally subsidized housing by the year 2000 because of "elderly only" housing policies – an estimate that appears to be on target.[6]

Other issues that have contributed to the housing crisis for people with disabilities include:

- Their lack of access to housing created through "mainstream" federal housing programs such as the HOME, Community Development Block Grant (CDBG), and Low Income Housing Tax Credit programs;

- The blatant housing discrimination still practiced by owners and managers of federally subsidized housing; and

- The lack of a coherent and comprehensive federal housing policy to address the increasing need for housing among the lowest income people with disabilities – those living on SSI benefits.

For people with disabilities, the past decade has proved that "a rising tide does not lift all boats," and that the housing problems of the poorest Americans became worse as rental housing costs rose. Unfortunately, during the past decade, there has been no comprehensive federal housing policy to address the housing crisis that was predicted by housing advocates for people with disabilities when "elderly only" housing policies were legalized in the early 1990s. Since that time, hundreds of thousands of HUD funded public and assisted housing units have been legally designated as "elderly only;" the Section 811 Supportive Housing for Persons with Disabilities program has been cut by 50 percent; and federal preferences within the Section 8 Housing Choice Voucher program, which

5 Issue 12 of *Opening Doors* has more information about the *Olmstead* decision (available online at www.tacinc.org).

6 *Opening Doors: Recommendations for a Federal Policy to Expand Housing Opportunities for People with Disabilities*, TAC and CCD Housing Task Force. Boston, 1996.

clearly benefited people with disabilities, have been repealed. Although Congress has made more than 40,000 new Section 8 vouchers available to people with disabilities, many more are needed to address the unmet need for housing assistance.

Key Housing Affordability Questions

In order to promote a stronger and sustained commitment from government housing officials to give a high priority to the housing needs of people with disabilities, it is important to be able to document both the nature and extent of the need. For this reason, TAC and the CCD Housing Task Force undertook the *Priced Out in 2000* study. The goals of this of this study were to: (1) update the information included in the *Priced Out in 1998* study; and (2) compare 1998 and 2000 results to determine whether the housing needs of people with disabilities had changed during that period of time.

The key questions for the *Priced Out in 2000* report were:

- How much "buying power" in the rental housing market does a person with a disability receiving SSI benefits have? How much of SSI must be spent to pay for a small, modestly priced rental unit in various housing market areas and states? How has this amount changed over the past two years?

- Has SSI "buying power" increased at the same rate as housing costs?

- How does the income of people with disabilities compare to the typical person's income? Has the income disparity for people with disabilities receiving SSI benefits increased or decreased over the past two years?

- In how many housing market areas of the United States are people with disabilities receiving SSI benefits literally "*Priced Out*" of the housing market because they would need to spend 100 percent or more of their income on rent? Is the situation better or worse than it was two years ago?

Methodology

Priced Out in 2000 uses the following four data sets to analyze housing affordability for people with disabilities in all 50 states, the District of Columbia, and in each of the 2,703 housing market areas of the country used by HUD to administer federal housing programs:

1. The HUD Fair Market Rents effective October 1, 2000[7] for each county and for each Standard Metropolitan Statistical Area, Primary Metropolitan Statistical Area, and Non-Metropolitan areas in the United States published by HUD. 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

7 On January 2, 2001, HUD issued revised Fair Market Rents reflecting increases for 39 housing market areas. These revised FMRs were not utilized in *Priced Out in 2000*. Instead, this report used the original FMRs effective October 1, 2000.

assistance program. A housing unit at the Fair Market Rent is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county;

2. Median incomes in 2000 for one-person households in each of these areas from HUD USER, a HUD information website;[8]

3. SSI rates for individuals living independently in 2000 from the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration. The SSI rate is made up of the federal SSI payment of $512 in 2000, plus the optional state supplements in the 22 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community;[9] and

4. The housing wage computed by the National Low Income Housing Coalition as part of their 2000 publication, *Out of Reach: The Growing Gap Between Housing Costs and Income of Poor People in the United States*.

The National Low Income Housing Coalition's Housing Wage

The National Low Income Housing Coalition – a national organization dedicated solely to ending America's affordable housing crisis – is committed to educating, organizing, and advocating to ensure decent, affordable housing within healthy neighborhoods for everyone. As part of this commitment, the National Low Income Housing Coalition annually publishes *Out of Reach: The Growing Gap Between Housing Costs and Income of Poor People in the United States*, a rental housing cost analysis that is similar to *Priced Out in 1998* and *Priced Out in 2000* but targeted to all low income households.[10]

Out of Reach contains income and rental housing cost data for the 50 states and the District of Columbia by state, metropolitan area, and county, as well as a housing wage for each of these localities. The concept of the housing wage was developed by the National Low Income Housing Coalition to demonstrate what a full time worker must earn per hour in order to afford rental housing at HUD's Fair Market Rent. Consistent with the approach in *Priced Out*, affordability in the context of the housing wage is defined as paying no more than 30 percent of income for rental housing costs. By comparing monthly SSI benefits to the National Low Income Housing Coalition's housing wage, housing advocates have an additional tool to illustrate the significant gap between housing costs and income for people with severe disabilities.

It should be also noted that several new and more accurate methods and approaches were utilized to obtain the findings included in this report:[11]

- **Hourly rate:** TAC used 2080 work hours per year (or 40 hours a week for 52 weeks) to calculate the value of monthly SSI benefits express as an hourly rate; and

8 Median income data is available at www.huduser.org/datasets/pdrdatas.html.

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

10 *Out of Reach* is available online at www.nlihc.org.

11 These computations were not utilized in TAC's original report, *Priced Out in 1998: The Housing Crisis for People with Disabilities*.

- **Renter Household Information:** The National Low Income Housing Coalition also provided data on renter households for each housing market area of the country. This data was used to calculate more precise national and state averages – weighted by the number of renter households – for *Priced Out in 2000*. When the authors, for the purposes of comparison, applied this new renter household information to the original *Priced Out in 1998* data, it became clear that the housing crisis for people with disabilities was actually worse than originally reported in 1998. For this reason, exact comparisons between these two reports can not be made.

The Federal Government's Housing Market Areas

Most of the findings in *Priced Out in 2000* are shown by housing market areas, as defined by HUD. 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 2000* provides summary income and housing market data by state, as well as for the 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 into one category to reflect one statewide figure for all rural areas. The data table showing all SMSA, PMSA, and rural areas listed by state is included in Appendix A beginning on page 25. All of the data included in Appendix A has been weighted by the number of renter households residing in that market area (as provided by the National Low Income Housing Coalition) in order to provide the most accurate information possible.

Chapter 2: Key Findings and Data Tables

Key Findings

In 1998, TAC and the CCD Housing Task Force issued an original groundbreaking study that documented that people with disabilities receiving SSI were disproportionately poor and, as a result, were unable to afford modest rental housing anywhere in the country. Using SSI amounts and HUD income and affordability data, *Priced Out in 1998* demonstrated that across the nation people with disabilities receiving SSI benefits had incomes equal to only 24 percent of a typical one-person's income.[12]

The key findings in *Priced Out in 2000* described below document that people with disabilities lost more "buying power" in the rental housing market during the past two years, and were still the low-income group with the highest levels of unmet need for housing assistance in the United States.

Priced Out in 2000 documents that:

- People with disabilities continued to be the poorest people in the nation. As a national average, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income, and fell below 20 percent of median income for the first time in over a decade.

- In 2000, people with disabilities receiving SSI benefits needed to pay – on a national average – 98 percent of their SSI check in order to be able to rent a modest one-bedroom unit at the published HUD Fair Market Rent.

- Cost of living adjustments to SSI benefit levels have not kept pace with the increasing cost of rental housing. Between 1998 and 2000, rental housing costs rose almost twice as much as the income of people with disabilities.

- In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit.

- Housing wage data from the National Low Income Housing Coalition shows that people with disabilities receiving SSI benefits needed to triple their income to be able to afford a decent one-bedroom unit. On average, SSI benefits were equal to an hourly rate of $3.23, only one third of the National Low Income Housing Coalition's housing wage, and almost $2 below the federal minimum wage.

12 Information provided by the National Low Income Housing Coalition regarding the number of renter households in each housing market area has shown that the data included in the 1998 report actually understated the severity of the crisis facing people with disabilities.

SSI Benefits as a Percentage of One-Person Median Income

Table 1, an analysis of SSI benefits by state compared to median income levels, clearly shows that the housing problems of people with disabilities are worse now than they were two years ago when *Priced Out in 1998* was published. The data show a growing income disparity between people with disabilities receiving SSI benefits and a typical non-disabled individual's income. By 2000, the income of people with disabilities receiving SSI had dropped below 20 percent of the one-person median income for the first time in over a decade. Nationally, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income.

Table 1: SSI Benefits as a Percentage of One-Person Median Income

State	2000 Average	State	2000 Average
Alabama	19.8%	Montana	22.0%
Alaska	27.8%	Nebraska	17.7%
Arizona	18.4%	Nevada	16.4%
Arkansas	23.3%	New Hampshire	17.2%
California	21.4%	New Jersey	14.0%
Colorado	16.0%	New Mexico	21.5%
Connecticut	19.4%	New York	18.3%
Delaware	14.3%	North Carolina	18.3%
District of Columbia	10.9%	North Dakota	20.4%
Florida	18.6%	Ohio	16.9%
Georgia	17.3%	Oklahoma	24.6%
Hawaii	15.4%	Oregon	19.1%
Idaho	22.2%	Pennsylvania	19.6%
Illinois	14.6%	Rhode Island	19.7%
Indiana	17.0%	South Carolina	19.5%
Iowa	17.9%	South Dakota	20.8%
Kansas	17.5%	Tennessee	18.4%
Kentucky	20.8%	Texas	18.4%
Louisiana	23.0%	Utah	17.8%
Maine	22.5%	Vermont	22.8%
Maryland	13.1%	Virginia	15.4%
Massachusetts	18.3%	Washington	17.1%
Michigan	16.3%	West Virginia	25.0%
Minnesota	17.6%	Wisconsin	18.8%
Mississippi	23.0%	Wyoming	20.0%
Missouri	18.1%	**National Average**	**18.5%**

Table 1 illustrates SSI benefits as a percentage of the one-person median income in every state in 2000. As shown in the table, in many states SSI income was equivalent to less than 20 percent of the average one-person's income. In 4 states (Delaware, Illinois, Maryland, and New Jersey) and the District of Columbia the income of a person with a disability receiving SSI was equivalent to less than 15 percent of the average one-person's income. Even in areas where there is a state-funded SSI supplement added to federal SSI benefits, people with disabilities had disproportionately low incomes. In fact, in 14 of the 22 states that provide a state SSI supplement, SSI benefits were still less than 20 percent of the average median income. This data proves that government assisted housing – not modest increases in SSI benefits – is the solution to the housing problem for people with disabilities.

Percentage of SSI Benefits Needed to Rent a One-Bedroom Housing Unit

Table 2 shows that, in 2000, people with disabilities receiving SSI benefits could not afford to rent a modestly priced one-bedroom unit in any state in the country. As a national average, a person with a disability needed to spend 98 percent of his/her monthly income to rent a modest one-bedroom housing unit.

Housing affordability and the need for housing assistance is measured primarily by the percentage of income that a household must pay each month for housing costs, including utilities. The higher the percentage of household income paid for housing, the less affordable that housing becomes for that low-income household.

This standard is also 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.[13] Those households that pay between 30 and 50 percent of their income towards housing costs are considered to be "rent burdened" by the federal government. When the percentage of income spent on housing costs exceeds 50 percent, the household is considered to be "severely" rent burdened and have "worst case" needs for housing assistance.

Table 2: Percent of SSI Benefits Needed to Rent a One-Bedroom Housing Unit

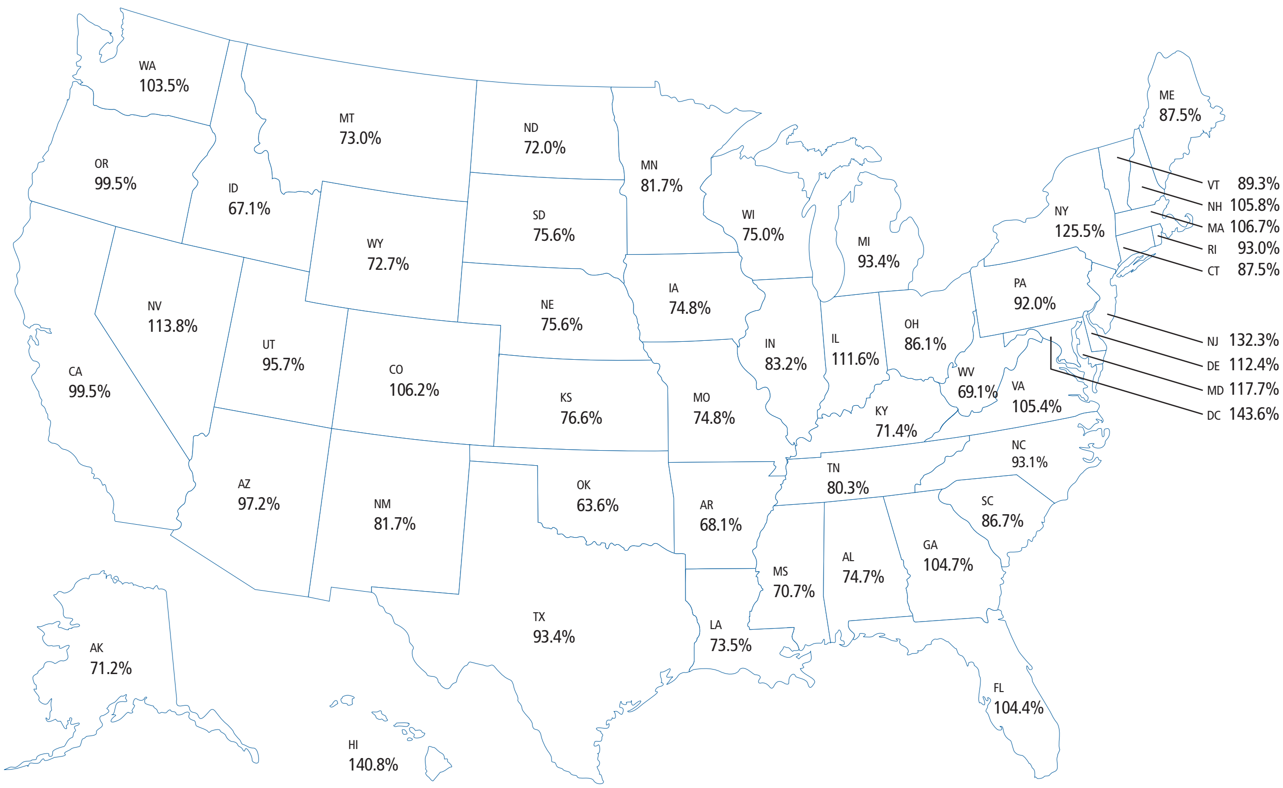
State	2000 Average	State	2000 Average
Alabama	74.7%	Montana	73.0%
Alaska	71.2%	Nebraska	75.6%
Arizona	97.2%	Nevada	113.8%
Arkansas	68.1%	New Hampshire	105.8%
California	99.5%	New Jersey	132.3%
Colorado	106.2%	New Mexico	81.7%
Connecticut	87.5%	New York	125.5%
Delaware	112.4%	North Carolina	93.1%
District of Columbia	143.6%	North Dakota	72.0%
Florida	104.4%	Ohio	86.1%
Georgia	104.7%	Oklahoma	63.6%
Hawaii	140.8%	Oregon	99.5%
Idaho	67.1%	Pennsylvania	92.0%
Illinois	111.6%	Rhode Island	93.0%
Indiana	83.2%	South Carolina	86.7%
Iowa	74.8%	South Dakota	75.6%
Kansas	76.6%	Tennessee	80.3%
Kentucky	71.4%	Texas	93.4%
Louisiana	73.5%	Utah	95.7%
Maine	87.5%	Vermont	89.3%
Maryland	117.7%	Virginia	105.4%
Massachusetts	106.7%	Washington	103.5%
Michigan	93.4%	West Virginia	69.1%
Minnesota	81.7%	Wisconsin	75.0%
Mississippi	70.7%	Wyoming	72.7%
Missouri	74.8%	**National Average**	**98.2%**

Using the federal 30 percent rent-to-income standard, Table 2 documents that people with disabilities receiving SSI benefits could not afford to rent a modest one-bedroom unit in any of the 50 states. Table 2 illustrates this fact by comparing state SSI benefit levels to 2000 HUD Fair Market Rent levels for one-bedroom units. A unit at the Fair Market Rent is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. The HUD Fair Market Rents used to calculate housing affordability were effective as of October 1, 2000.

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

Table 2 illustrates that in 14 states and the District of Columbia, one-bedroom units renting at the HUD Fair Market Rent actually cost more than 100 percent of SSI monthly income. In Hawaii, New Jersey, New York and the District of Columbia, a person with a disability receiving SSI would have needed to spend over 125 percent of their monthly income towards housing costs. Even in Oklahoma – the most affordable state – people with disabilities still have "worst case" housing needs because they must have paid at least 63 percent of their income for a modest one-bedroom unit. The map below geographically displays the percent of SSI needed to rent a one-bedroom housing unit in each state.

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



National Average 98.2%

Summary of Affordability of Modest Efficiency and One-Bedroom Rental Units by State and HUD's Housing Market Areas

Appendix A, which begins on page 25 of this report, provides geographically specific information on the affordability of housing for people with disabilities who received SSI benefits. A sample of Appendix A – data for the State of Colorado – is reproduced in Table 3.

Appendix A is organized by state and includes data specific to the 2,703 metropolitan and rural areas (referred to as "housing market areas") within the United States used by the federal government in the administration of most federal housing programs. These 2,703 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 that area. Government 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 in that locality.

Because Appendix A presents rent and income information within a context that is familiar to state and local housing officials, it can be 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. Table 3 below highlights one section of Appendix A, illustrating the housing affordability problems confronting people with disabilities in the federally defined housing market areas of the State of Colorado.

Table 3 illustrates that it was virtually impossible for a person with a disability receiving SSI benefits to rent modest housing anywhere in the State of Colorado. In 2000, Colorado had SSI benefits equal to $512 per month and was not one of the states that provided a SSI state supplement. Statewide, a person with a disability had an income equal to only 16 percent of the median income. At this income level, a person with a disability receiving SSI in Colorado would have needed to pay, on average, 91.6 percent of his/her monthly income to rent a modest efficiency unit, and 106.2 percent of his/her monthly income to rent a one-bedroom unit. Table 3 also illustrates the relationship between SSI and wage data, which is discussed further in Chapter 3.

Table 3: Housing Affordability in the State of Colorado

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Colorado						
Boulder-Longmont	$512	11.9%	107.8%	129.1%	$2.95	$12.71
Colorado Springs	$512	17.1%	88.3%	94.9%	$2.95	$9.35
Denver	$512	14.1%	93.9%	112.3%	$2.95	$11.06
Fort Collins-Loveland	$512	15.6%	87.3%	107.8%	$2.95	$10.62
Grand Junction	$512	20.8%	80.3%	83.4%	$2.95	$8.21
Greeley	$512	19.6%	90.2%	99.8%	$2.95	$9.83
Pueblo	$512	20.8%	84.6%	87.7%	$2.95	$8.63
Non-Metropolitan Areas	$512	20.7%	83.3%	91.3%	$2.95	$8.83
State Average	**$512**	**16.0%**	**91.6%**	**106.2%**	**$2.95**	**$9.47**

Within Colorado's seven federally defined housing market areas, the cost of a one-bedroom rental unit ranged from a low of 83.4 percent of SSI in the Grand Junction PMSA to a high of 129.1 percent in the Boulder-Longmont housing market area. Clearly, people with disabilities receiving SSI were "priced out" of the rental housing market in Colorado in 2000.

Housing Market Areas Requiring More Than 100 Percent of Monthly SSI Benefits to Rent a One-Bedroom Unit

Table 4 documents that – although the country as a whole enjoyed increased prosperity – people on fixed incomes such as SSI benefits were negatively affected as housing costs rose. The 123 housing market areas of the country shown in Table 4 – including much of California, Colorado, Florida, and New Jersey – have one-bedroom rental housing costs that were actually more than an individual's entire monthly SSI check.

Table 4 indicates that in nine housing market areas rents for one-bedroom units were at least 50 percent higher than monthly SSI benefits. In the Non-Metropolitan area of San Miguel County, Colorado, one-bedroom units cost more than twice the monthly SSI benefit amount. Some major metropolitan areas where housing costs exceeded 100 percent of SSI benefits include: San Francisco, CA; Washington, DC; Miami, FL; Atlanta, GA; Chicago, IL; Baltimore, MD; Boston, MA; Detroit, MI; Las Vegas, NV; Newark, NJ; New York City, NY; Cleveland, OH; Philadelphia, PA; Nashville, TN; Austin, TX; and Seattle, WA.

Table 4: Housing Market Areas Requiring More Than 100 Percent of Monthly SSI Benefits to Rent a One-Bedroom Unit

State	Area	Percent of SSI
Alaska	Northwest Arctic Borough	107%
Arizona	Las Vegas*	118%
Arizona	Phoenix-Mesa	102%
California	Oakland	126%
California	Orange County	114%
California	San Francisco	167%
California	San Jose	164%
California	Santa Barbara-Santa Maria-Lompac	102%
California	Santa Cruz-Watsonville	118%
California	Santa Rosa	105%
California	Vallejo-Fairfield-Napa	102%
California	Ventura	105%
Colorado	Boulder-Longmont	129%
Colorado	Denver	112%
Colorado	Eagle County	111%
Colorado	Fort Collins-Loveland	108%
Colorado	Gilpin County	101%
Colorado	La Plata County	110%
Colorado	Pitkin County	156%
Colorado	San Miguel County	202%
Colorado	Summit County	117%
Connecticut	Danbury	103%
Connecticut	Stamford-Norwalk	145%
Delaware	Dover	107%
Delaware	Wilmington-Newark*	118%
District of Columbia	Washington*	144%
Florida	Fort Lauderdale	113%
Florida	Fort Pierce-Port Lucie	101%
Florida	Jacksonville	104%
Florida	Miami	113%
Florida	Monroe County	123%
Florida	Naples	121%
Florida	Orlando	114%
Florida	Sarasota-Bradenton	103%
Florida	Tampa-St. Petersburg-Clearwater	102%
Florida	West Palm Beach-Boca Raton	115%
Georgia	Atlanta	133%
Hawaii	Hawaii County	117%
Hawaii	Honolulu	138%
Hawaii	Kauai County	171%
Hawaii	Maui County	180%
Illinois	Chicago	129%
Illinois	DeKalb County	103%
Illinois	Kendall County	122%
Indiana	Gary	103%

* area runs through and is listed in more than one state.

Table 4: Housing Market Areas That Require More Than 100 Percent of Monthly SSI Benefits to Rent a One Bedroom Apartment in 2000 (continued)

State	Area	Percent of SSI
Maine	Portland	109%
Maine	Portsmouth-Rochester*	114%
Maine	Sagadahoc County	100%
Maryland	Baltimore	106%
Maryland	St. Mary's County	118%
Maryland	Washington*	144%
Maryland	Wilmington-Newark*	118%
Massachusetts	Barnstable County	106%
Massachusetts	Barnstable-Yarmouth	107%
Massachusetts	Boston*	125%
Massachusetts	Dukes County	106%
Massachusetts	Lowell*	105%
Massachusetts	Nantucket County	159%
Michigan	Ann Arbor	113%
Michigan	Detroit	105%
Nevada	Douglas County	114%
Nevada	Esmeralda County	104%
Nevada	Eureka County	104%
Nevada	Lander County	100%
Nevada	Las Vegas*	118%
Nevada	Reno	111%
New Hampshire	Boston*	145%
New Hampshire	Lawrence	112%
New Hampshire	Lowell*	122%
New Hampshire	Manchester	109%
New Hampshire	Nashua	125%
New Hampshire	Portsmouth-Rochester*	110%
New Hampshire	Rockingham County	101%
New Hampshire	Strafford County	104%
New Jersey	Atlantic-Cape May	107%
New Jersey	Bergen-Passaic	147%
New Jersey	Jersey City	131%
New Jersey	Middlesex-Somerset-Hunterdon	141%
New Jersey	Monmouth-Ocean	135%
New Jersey	Newark	133%
New Jersey	Philadelphia*	112%
New Jersey	Trenton	130%
New Jersey	Vineland-Millville-Bridgeton	110%
New Mexico	Santa Fe	119%
New York	Dutchess County	126%
New York	Nassau-Suffolk	161%
New York	New York	140%
New York	Newburgh*	103%
New York	Rockland County	140%
New York	Ulster County	102%
New York	Westchester County	157%
North Carolina	Charlotte-Gastonia-Rock Hill*	114%
North Carolina	Raleigh-Durham-Chapel Hill	126%
Ohio	Cleveland-Lorain-Elyria	102%
Oregon	Portland-Vancouver*	115%
Pennsylvania	Monroe County	101%
Pennsylvania	Newburgh*	115%
Pennsylvania	Philadelphia*	113%
Rhode Island	New London-Norwich	105%
Rhode Island	Newport County	114%
Rhode Island	Washington County	130%
South Carolina	Charlotte-Gastonia-Rock Hill*	114%
Tennessee	Nashville	102%
Texas	Austin-San Marcos	120%
Texas	Brazoria	103%
Texas	Dallas	119%
Utah	Salt Lake City-Ogden	102%
Utah	Summit County	107%
Vermont	Burlington	103%
Vermont	Chittenden County	111%
Virginia	Charlottesville	100%
Virginia	Culpeper County	111%
Virginia	King George County	101%
Virginia	Martinsville City	144%
Virginia	Richmond-Petersburg	106%
Virginia	Washington*	144%
Washington	Bellingham	100%
Washington	Olympia	106%
Washington	Portland-Vancouver*	114%
Washington	Richland-Kennewick-Pasco	110%
Washington	San Juan County	102%
Washington	Seattle-Bellevue-Everett	119%
Washington	Skagit County	101%

* area runs through and is listed in more than one state.

Increases in SSI Benefits Compared to Increases in Housing Costs

The negative effects of a booming economy on people with disabilities can be clearly illustrated by comparing SSI benefit level increases to the increase in housing costs. Table 5 compares the rate of growth in SSI benefit amounts to the rate of growth in HUD Fair Market Rents in each state from 1998 to 2000.

As Table 5 indicates, cost of living adjustments in SSI benefits did not keep pace with the increasing cost of rental housing. Nationally, housing costs increased 6.3 percent while SSI benefit levels rose by less than 4 percent over the past two years. In 6 states (California, Colorado, Georgia, Kansas, Maryland, and Virginia) housing costs increased more than 10 percent between 1998 and 2000. In California, because of a small increase in the state SSI supplement, SSI benefits increased by 6.4 percent but this increase still did not keep pace with housing costs. Table 5 clearly demonstrates why the housing crisis for people with disabilities is worse today than in 1998 and that the "buying power" of people with disabilities in the rental housing market continued to decline.

Table 5: Increases in SSI Benefits Compared to Increases in Housing Costs

State	Growth in SSI Monthly Payment 1998-2000 % Change	Growth in One-Bedroom FMR 1998-2000 % Change
Alabama	3.6%	4.1%
Alaska	2.1%	2.0%
Arizona	3.6%	3.8%
Arkansas	3.6%	3.4%
California	6.4%	11.5%
Colorado	3.6%	10.4%
Connecticut	0.0%	6.3%
Delaware	3.6%	3.5%
District of Columbia	3.6%	5.2%
Florida	3.6%	4.4%
Georgia	3.6%	10.5%
Hawaii	3.6%	-2.8%
Idaho	4.2%	1.3%
Illinois	3.6%	4.0%
Indiana	3.6%	3.3%
Iowa	3.6%	3.3%
Kansas	3.6%	11.4%
Kentucky	3.6%	2.4%
Louisiana	3.6%	0.7%
Maine	3.6%	6.6%
Maryland	3.6%	20.3%
Massachusetts	3.0%	5.9%
Michigan	3.5%	4.1%
Minnesota	3.1%	4.4%
Mississippi	3.6%	6.0%
Missouri	3.6%	2.5%

State	Growth in SSI Monthly Payment 1998-2000 % Change	Growth in One-Bedroom FMR 1998-2000 % Change
Montana	3.6%	2.6%
Nebraska	3.4%	1.2%
Nevada	3.6%	3.2%
New Hampshire	3.5%	6.3%
New Jersey	3.4%	3.4%
New Mexico	3.6%	1.1%
New York	3.3%	5.7%
North Carolina	3.6%	8.4%
North Dakota	3.6%	0.8%
Ohio	3.6%	6.4%
Oklahoma	3.3%	4.0%
Oregon	4.0%	7.5%
Pennsylvania	3.5%	3.0%
Rhode Island	3.2%	-3.8%
South Carolina	3.6%	6.0%
South Dakota	3.5%	4.1%
Tennessee	3.6%	2.0%
Texas	3.6%	6.1%
Utah	3.6%	3.5%
Vermont	4.0%	7.6%
Virginia	3.6%	17.2%
Washington	3.5%	7.8%
West Virginia	3.6%	1.7%
Wisconsin	3.1%	3.6%
Wyoming	3.6%	2.5%
National Average	**3.9%**	**6.3%**

Chapter 3: SSI and Hourly Wage Data

Since some people with disabilities receiving SSI do not work regularly, many disability researchers do not focus on hourly wage data. However, given recent changes to federal regulations that provide for greater flexibility in maintaining benefits when employed – such as health insurance and SSI – hourly wage data has become another useful method for analyzing how much "buying power" a person with a disability has in the housing market.

SSI Benefits Expressed as an Hourly Wage Rate

Comparing the value of SSI benefits to the amount of income received by an individual working full time at the 2000 federal minimum wage of $5.15 can help illustrate the extreme poverty of people with disabilities receiving SSI benefits. To illustrate this comparison, in Table 6 state SSI levels have been converted to the equivalent hourly pay rate for a full time job at 40 hours a week.

Table 6 documents that as a national average, SSI benefits were equal to an hourly wage rate of only $3.23 per hour. In all 50 states, people with disabilities receiving SSI had less income than individuals working full time at the 2000 federal minimum wage of $5.15. In fact, in 35 states and the District of Columbia – including 8 states that added a state supplement to the federal SSI payment – SSI income was still less than 60 percent of the income earned by a minimum wage worker. Only in Alaska – which had the highest state SSI supplement in the country – was monthly SSI income equal to an hourly wage slightly over $5.00; however in no state in the nation did SSI income equal the federal minimum wage.

Table 6: SSI Benefits Expressed as an Hourly Wage Rate

State	2000 Average	State	2000 Average
Alabama	$2.95	Montana	$2.95
Alaska	$5.04	Nebraska	$2.99
Arizona	$2.95	Nevada	$2.95
Arkansas	$2.95	New Hampshire	$3.11
California	$3.99	New Jersey	$3.13
Colorado	$2.95	New Mexico	$2.95
Connecticut	$4.31	New York	$3.46
Delaware	$2.95	North Carolina	$2.95
District of Columbia	$2.95	North Dakota	$2.95
Florida	$2.95	Ohio	$2.95
Georgia	$2.95	Oklahoma	$3.26
Hawaii	$2.98	Oregon	$2.96
Idaho	$3.26	Pennsylvania	$3.11
Illinois	$2.95	Rhode Island	$3.33
Indiana	$2.95	South Carolina	$2.95
Iowa	$2.95	South Dakota	$3.04
Kansas	$2.95	Tennessee	$2.95
Kentucky	$2.95	Texas	$2.95
Louisiana	$2.95	Utah	$2.95
Maine	$3.01	Vermont	$3.29
Maryland	$2.95	Virginia	$2.95
Massachusetts	$3.61	Washington	$3.07
Michigan	$3.03	West Virginia	$2.95
Minnesota	$3.42	Wisconsin	$3.44
Mississippi	$2.95	Wyoming	$3.01
Missouri	$2.95	**National Average**	**$3.23**

Housing Wage as a Percentage of Hourly SSI Benefits

In September 2000, the National Low Income Housing Coalition published *Out of Reach*, a national analysis of rental housing costs. *Out of Reach* contains income and rental housing cost data for the 50 states and District of Columbia by state, metropolitan area, and county or, in the case of New England, town. For each locality, it provides the income that renter households would need to earn to pay the rent and keep their housing costs at 30 percent of their income – referred to as the housing wage. According to the National Low Income Housing Coalition, the housing wage is computed by dividing the household income needed to afford the HUD Fair Market Rent for a unit with the specified number of bedrooms (e.g., 1 bedroom: $18,080) by 52 (weeks per year). That figure is then divided by 40, for the number of hours per work week. (e.g., $18,080/52 = $347.69; $347.69/40 = $8.69).

Table 7: Housing Wage as a Percentage of Hourly SSI Benefits for 2000

State	SSI as Hourly Rate	Housing Wage	Housing Wage as % of SSI
Alabama	$2.95	$7.19	243.4%
Alaska	$5.04	$11.88	235.6%
Arizona	$2.95	$9.38	317.6%
Arkansas	$2.95	$6.59	223.1%
California	$3.99	$12.13	303.8%
Colorado	$2.95	$9.47	320.6%
Connecticut	$4.31	$12.54	291.0%
Delaware	$2.95	$10.77	364.6%
District of Columbia	$2.95	$14.13	478.4%
Florida	$2.95	$9.94	336.5%
Georgia	$2.95	$9.44	319.6%
Hawaii	$2.98	$13.98	468.8%
Idaho	$3.26	$7.29	223.6%
Illinois	$2.95	$10.55	357.2%
Indiana	$2.95	$8.23	278.6%
Iowa	$2.95	$7.27	246.1%
Kansas	$2.95	$7.29	246.8%
Kentucky	$2.95	$6.95	235.3%
Louisiana	$2.95	$7.23	244.8%
Maine	$3.01	$8.42	279.6%
Maryland	$2.95	$11.17	378.2%
Massachusetts	$3.61	$13.07	361.7%
Michigan	$3.03	$9.21	303.5%
Minnesota	$3.42	$9.06	264.8%
Mississippi	$2.95	$6.67	225.8%
Missouri	$2.95	$7.08	239.7%
Montana	$2.95	$7.12	241.0%
Nebraska	$2.99	$7.51	250.8%
Nevada	$2.95	$11.09	375.4%
New Hampshire	$3.11	$11.11	357.3%
New Jersey	$3.13	$13.93	444.5%
New Mexico	$2.95	$8.01	271.2%
New York	$3.46	$13.87	401.4%
North Carolina	$2.95	$8.60	291.1%
North Dakota	$2.95	$7.00	237.0%
Ohio	$2.95	$8.12	274.9%
Oklahoma	$3.26	$6.69	205.2%
Oregon	$2.96	$9.22	311.1%
Pennsylvania	$3.11	$9.23	296.6%
Rhode Island	$3.33	$10.19	306.5%
South Carolina	$2.95	$8.19	277.3%
South Dakota	$3.04	$7.51	247.0%
Tennessee	$2.95	$7.84	265.4%
Texas	$2.95	$8.74	295.9%
Utah	$2.95	$9.28	314.2%
Vermont	$3.29	$9.29	282.0%
Virginia	$2.95	$10.17	344.3%
Washington	$3.07	$9.97	324.8%
West Virginia	$2.95	$6.75	228.5%
Wisconsin	$3.44	$8.46	246.1%
Wyoming	$3.01	$7.23	240.1%
National Average	**$3.23**	**$10.11**	**313.0%**

As indicated in Table 7, as a national average, a low-income person needed to earn $10.11 per hour to be able to afford a modest one-bedroom unit in 2000. As is shown in Table 6, a person with a disability receiving SSI had an income equivalent to an hourly rate of only $3.23 – less than one third of the housing wage necessary to pay rent in modest rental housing.

Table 7 clearly demonstrates that in no state did a person with a disability receiving SSI benefits have enough income to meet the National Low Income Housing Coalition housing wage standards for renting a modest one-bedroom housing unit. In fact, in three states (Hawaii, New Jersey, and New York) and the District of Columbia, the housing wage was four times the amount of SSI benefits. Even in Arkansas – the state with the lowest housing wage – the housing wage is more than twice SSI benefit levels.

Chapter 4: Conclusions and Policy Recommendations

Priced Out in 2000 accurately documents the extremely difficult housing affordability problems that people with disabilities receiving SSI benefits confront in today's rental housing market. Unfortunately, it also documents that these problems have become much worse during the past two years. Despite the "wake-up call" sounded by the publication of *Priced Out in 1998*, the nation's affordable housing policy makers and housing providers have still not responded.

Like other low-income elderly and family households, people with disabilities must rely on government housing programs to help them obtain affordable housing. Yet recent HUD data indicates that people with disabilities represent only 13 percent of the households assisted by federally subsidized housing programs, a disproportionately small share relative to the need. The demand for federal housing assistance for people with disabilities is also certain to increase in the years ahead as states respond to the U.S. Supreme Court *Olmstead* decision and seek housing assistance for people with severe disabilities now living inappropriately in "restrictive settings" including institutions, nursing homes, and other facilities.

It is also unrealistic to suggest that the answer to the housing problems experienced by people with disabilities receiving SSI should be to raise SSI benefits. As *Priced Out* clearly documents, even in states with SSI supplements, people with disabilities still do not have enough income to compete for housing in today's high cost rental housing market. Medicaid or other funding for health care and supportive services cannot solve the housing problems of people with disabilities who want to have a real home of their own – whether that home is a small studio in an urban area, a one-bedroom condominium in the suburbs, or a small single family home in a rural community.

TAC and the CCD Housing Task Force Policy Recommendations

TAC and the CCD Housing Task Force believe that the solution to the housing affordability problems of people with disabilities exists within the federal government's subsidized housing programs. To address the worsening 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:

▸ Provide more access for people with disabilities to all HUD "mainstream" programs and the housing planning activities of state and local government housing officials

People with disabilities should have the opportunity to benefit from all of HUD's initiatives, including tenant-based rental assistance, housing production initiatives, as well as homeownership. This means ensuring that people with disabilities receive their "fair share" of federal HOME and CDBG funding, and that the disability community is an active participant in the development of housing strategies within state and local Consolidated Plans. Special attention should be paid to the extremely limited incomes of people with severe disabilities to ensure that all programs are made truly "affordable" to people with incomes below 20 percent of the median. Legitimate HUD efforts to expand homeownership opportunities should not re-direct resources away from those with the lowest incomes who will continue to need rental housing.

▸ Continue to target new Section 8 vouchers to people with disabilities and improve monitoring of "elderly only" housing designation activities by federally subsidized public and private housing providers

The important progress made through the leadership of Congress since 1996 to address the loss of public and assisted housing for people with disabilities through the Section 8 voucher program should continue. At least 6,000 new Section 8 vouchers will be needed each year as Public Housing Agencies (PHAs) and HUD-assisted housing providers continue to designate "elderly only" housing. HUD should immediately move to complete an inventory of all assisted housing projects that have been designated "elderly only," as Congress requested the HUD Secretary to do over three years ago. The inventory is needed to prevent the pervasive housing discrimination recently documented in a recent HUD report to Congress titled *Assessment of the Loss of Housing for Non-Elderly People with Disabilities*. The inventory will also help to direct new Section 8 vouchers to communities that have experienced the greatest loss of housing for people with disabilities. Better HUD monitoring of public housing designation activities and the administration of new Section 8 vouchers set-aside for people with disabilities by PHAs is also needed to remedy serious problems created by the lack of HUD oversight.

▸ Modernize and improve the Section 811 Supportive Housing for Persons with Disabilities program

The Section 811 program has been poorly utilized by HUD and needs major legislative reform as well as a substantial increase in appropriations. An appropriation of $346 million for FY 2002 would restore the program's funding level to the amount signed into law by the last Bush Administration. In addition to restoring needed funding, HUD should work closely with disability advocates and with Congress to ensure that Section 811 funding can be used more flexibly to develop, rehabilitate, purchase, or rent small scale or scattered site housing desired by people with disabilities. These legislative and regulatory reforms are essential to speed up production and eliminate years of cumulative "red tape" and bureaucracy. The primary focus of the program should continue to be production of housing for people with the most severe disabilities with no more than 25 percent for the funding being targeted for tenant-based rental assistance (as set forth in Section 843 of Public Law 106-569). All Section 811 funds should be provided exclusively to non-profit disability organizations rather than to PHAs that have demonstrated little interest or capacity to serve people with severe disabilities. To meet the needs of people with severe disabilities, a new non-profit administered Section 811 rental assistance program should be created so that the current practice of converting Section 811 tenant-based funding to Section 8 vouchers can be eliminated.

▸ Strengthen the role and capacity of non-profit disability organizations to become more involved in affordable housing activities

As demonstrated in the TAC/CCD Housing Task Force recent policy report *Going It Alone: The Struggle to Expand Housing Opportunities for People with Disabilities*, there is a significant need to provide HUD-funded technical assistance and capacity building on housing issues to non-profit disability organizations and to the disability community as a whole. Unfortunately, the housing system rarely engages the disability community in housing discussions. The disability community must take the lead to establish these partnerships. To do so effectively, the disability community needs a much better understanding of federal housing programs and policies, and how they can work to assist people with disabilities. Using private philanthropic funds, TAC and the CCD Housing Task Force have taken the lead to provide this information through publications and information available on their websites (www.tacinc.org and www.c-c-d.org/tf-housing.htm). To become truly effective, HUD needs to be a partner in this effort.

▸ Continue to direct McKinney/Vento Homeless Assistance funds towards permanent housing for people with disabilities

During the past few years, HUD's policies regarding Homeless Assistance funds have been modified virtually every year, with both positive and negative outcomes as a result. Congress and HUD must bring stability and accountability to these important programs, and continue to re-orient them to their original purpose, which was to expand permanent supportive housing for homeless people with disabilities. All permanent rental assistance and operating subsidy funding should be renewed by HUD for projects in compliance with statutory and regulatory guidelines. All states and localities should be provided with a clear understanding of their obligations and responsibilities with respect to any planning requirements under the Continuum of Care model. TAC and the CCD Housing Task Force believes these goals – not the block grant versus competitive grant issue – should be the most important aspects of any legislative reforms.

▸ Formulate new affordable housing production policies that include a focus on HUD's response to the U.S. Supreme Court *Olmstead v. L.C.* decision

Tenant-based rental assistance programs such as Section 8 cannot be the sole foundation of federal housing policy to assist households with incomes below 30 percent of median income. A balanced housing policy for people with disabilities and others at the bottom of the economic ladder must also include the construction of new rental housing through a new National Housing Trust Fund which targets people below 30 percent of median income. Federal efforts to assist states in implementing plans to downsize institutions and help adults with severe disabilities move into the community under the U.S. Supreme Court's *Olmstead* decision should not focus solely on small HUD programs that only serve people with disabilities (e.g. the Section 811 program, the Section 8 Mainstream and Designated Housing voucher programs). They should also focus on providing access to all of HUD's mainstream housing production programs, including HOME and Community Development Block Grant. HUD guidance to communities regarding the *Olmstead* decision should also suggest revising local and state Consolidated Plans' needs assessments, if necessary, to include the supportive housing needs of those individuals with disabilities living unnecessarily in "restrictive settings."

▸ Address and prevent housing discrimination, enforce the Fair Housing Act accessibility guidelines, and provide reasonable accommodation for people with disabilities in all HUD programs and policies and in the private housing market

HUD, as well as all recipients of HUD funding, should be held accountable for compliance with the Fair Housing Act Amendments of 1988 and Section 504 of the Rehabilitation Act of 1973, including the removal of all barriers and impediments which have a negative impact on the access of people with disabilities to affordable housing programs. Training and technical assistance should be made available to the disability community regarding the reasonable accommodation and reasonable modification provisions of the Fair Housing Act and Section 504. Steps should also be taken by HUD to ensure that people with disabilities are not being discriminated against when PHAs and private owners of HUD-assisted housing seek to restrict occupancy to households age 62 and older. HUD should also work closely with the Department of Justice and the Department of the Treasury to ensure that people with disabilities have access to the units developed in federal Low Income Housing Tax Credit developments, including ending discriminatory practices such as the refusal to accept Section 8 voucher program participants. Finally, more HUD leadership is needed to ensure the full compliance and enforcement of the accessibility provisions of the Fair Housing Act in the private housing market. Affordable and accessible housing is critically important for people with mobility or sensory impairments.

Appendix A: State & City Data

Metropolitan Statistical Areas and Non-Metro Areas

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Alabama						
Anniston	$512	23.6%	51.4%	60.9%	$2.95	$6.00
Birmingham	$512	17.6%	78.5%	88.7%	$2.95	$8.73
Columbus*	$512	21.0%	69.5%	77.3%	$2.95	$7.62
Decatur	$512	20.9%	68.4%	69.1%	$2.95	$6.81
Dothan	$512	23.1%	61.9%	63.3%	$2.95	$6.23
Florence	$512	21.2%	58.0%	66.6%	$2.95	$6.56
Gadsden	$512	23.6%	51.4%	62.9%	$2.95	$6.19
Huntsville	$512	17.6%	71.7%	84.0%	$2.95	$8.27
Mobile	$512	20.3%	75.2%	84.0%	$2.95	$8.27
Montgomery	$512	18.3%	78.5%	83.8%	$2.95	$8.25
Tuscaloosa	$512	19.4%	67.8%	72.5%	$2.95	$7.13
Non-Metropolitan Areas	$512	23.7%	49.5%	59.8%	$2.95	$5.88
State Average	**$512**	**19.8%**	**65.8%**	**74.7%**	**$2.95**	**$7.19**
Alaska						
Anchorage	$874	25.3%	58.0%	68.5%	$5.04	$11.52
Non-Metropolitan Areas	$874	29.9%	59.0%	73.5%	$5.04	$12.35
State Average	**$874**	**27.8%**	**58.6%**	**71.2%**	**$5.04**	**$11.88**
Arizona						
Flagstaff	$512	19.3%	85.5%	92.6%	$2.95	$9.12
Las Vegas*	$512	16.4%	99.2%	117.8%	$2.95	$11.60
Phoenix-Mesa	$512	16.5%	84.2%	102.1%	$2.95	$10.06
Tucson	$512	19.4%	76.6%	91.8%	$2.95	$9.04
Yuma	$512	24.6%	73.8%	85.5%	$2.95	$8.42
Non-Metropolitan Areas	$512	26.7%	72.5%	76.3%	$2.95	$7.51
State Average	**$512**	**18.4%**	**81.6%**	**97.2%**	**$2.95**	**$9.38**
Arkansas						
Fayetteville-Springdale-Rogers	$512	19.8%	60.5%	76.2%	$2.95	$7.50
Fort Smith*	$512	23.3%	65.8%	66.6%	$2.95	$6.56
Jonesboro	$512	23.0%	71.3%	77.5%	$2.95	$6.58
Little Rock-North Little Rock	$512	18.6%	74.6%	82.8%	$2.95	$8.15
Memphis*	$512	17.2%	77.3%	90.2%	$2.95	$8.88
Pine Bluff	$512	23.5%	57.0%	67.8%	$2.95	$6.67
Texarkana*	$512	21.8%	60.7%	74.2%	$2.95	$7.31
Non-Metropolitan Areas	$512	27.0%	48.8%	56.8%	$2.95	$5.59
State Average	**$512**	**23.3%**	**59.5%**	**68.1%**	**$2.95**	**$6.59**
California						
Bakersfield	$692	30.6%	53.9%	60.5%	$3.99	$8.06
Chico-Paradise	$692	32.1%	49.3%	63.4%	$3.99	$8.44

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
California (continued)						
Fresno	$692	31.6%	55.9%	62.6%	$3.99	$8.33
Los Angeles-Long Beach	$692	22.8%	74.6%	89.3%	$3.99	$11.88
Merced	$692	31.9%	58.8%	66.3%	$3.99	$8.83
Modesto	$692	27.0%	65.2%	70.1%	$3.99	$9.33
Oakland	$692	17.6%	103.8%	125.6%	$3.99	$15.10
Orange County	$692	17.1%	104.9%	114.5%	$3.99	$15.23
Redding	$692	31.5%	55.9%	62.0%	$3.99	$8.25
Riverside-San Bernardino	$692	25.0%	65.9%	73.4%	$3.99	$9.77
Sacramento	$692	22.4%	66.0%	74.4%	$3.99	$9.90
Salinas	$692	23.6%	79.2%	92.6%	$3.99	$12.33
San Diego	$692	22.1%	84.8%	96.8%	$3.99	$12.88
San Francisco	$692	15.8%	128.8%	166.8%	$3.99	$22.19
San Jose	$692	13.6%	143.5%	163.6%	$3.99	$20.35
San Luis Obispo-Atascadero-Paso Robles	$692	24.7%	75.9%	85.7%	$3.99	$11.40
Santa Barbara-Santa Maria-Lompac	$692	22.1%	92.2%	102.3%	$3.99	$13.62
Santa Cruz-Watsonville	$692	19.2%	99.1%	118.1%	$3.99	$15.71
Santa Rosa	$692	20.4%	93.1%	105.5%	$3.99	$14.04
Stockton-Lodi	$692	26.1%	61.0%	68.9%	$3.99	$9.17
Vallejo-Fairfield-Napa	$692	22.3%	89.5%	101.6%	$3.99	$13.52
Ventura	$692	17.3%	91.6%	105.3%	$3.99	$12.60
Visalia-Tulare-Porterville	$692	32.1%	54.6%	58.1%	$3.99	$7.73
Yolo	$692	21.6%	70.4%	80.3%	$3.99	$10.69
Yuba City	$692	32.1%	48.6%	56.8%	$3.99	$7.56
Non-Metropolitan Areas	$692	32.1%	52.3%	64.9%	$3.99	$8.63
State Average	**$692**	**21.4%**	**84.7%**	**99.5%**	**$3.99**	**$12.13**
Colorado						
Boulder-Longmont	$512	11.9%	107.8%	129.1%	$2.95	$12.71
Colorado Springs	$512	17.1%	88.3%	94.9%	$2.95	$9.35
Denver	$512	14.1%	93.9%	112.3%	$2.95	$11.06
Fort Collins-Loveland	$512	15.6%	87.3%	107.8%	$2.95	$10.62
Grand Junction	$512	20.8%	80.3%	83.4%	$2.95	$8.21
Greeley	$512	19.6%	90.2%	99.8%	$2.95	$9.83
Pueblo	$512	20.8%	84.6%	87.7%	$2.95	$8.63
Non-Metropolitan Areas	$512	20.7%	83.3%	91.3%	$2.95	$8.83
State Average	**$512**	**16.0%**	**91.6%**	**106.2%**	**$2.95**	**$9.47**
Connecticut						
Bridgeport	$747	18.9%	63.7%	82.9%	$4.31	$11.90
Danbury	$747	14.6%	86.1%	102.9%	$4.31	$14.79
Hartford	$747	20.9%	59.3%	73.9%	$4.31	$10.62
New Haven-Meriden	$747	21.1%	73.5%	90.2%	$4.31	$12.96
New London-Norwich*	$747	23.2%	67.1%	81.1%	$4.31	$11.65
Stamford-Norwalk	$747	12.5%	124.0%	145.1%	$4.31	$18.54
Waterbury	$747	22.1%	62.5%	84.3%	$4.31	$12.12
Non-Metropolitan Areas	$747	23.2%	61.3%	77.7%	$4.31	$11.63
State Average	**$747**	**19.4%**	**70.7%**	**87.5%**	**$4.31**	**$12.54**

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Delaware						
Dover	$512	18.1%	96.7%	106.8%	$2.95	$10.52
Wilmington-Newark*	$512	13.3%	89.3%	117.8%	$2.95	$11.60
Non-Metropolitan Areas	$512	19.7%	84.4%	89.6%	$2.95	$8.83
State Average	**$512**	**14.3%**	**89.9%**	**112.4%**	**$2.95**	**$10.77**
District of Columbia						
Washington*	$512	10.9%	126.4%	143.6%	$2.95	$14.13
District Average	**$512**	**10.9%**	**126.4%**	**143.6%**	**$2.95**	**$14.13**
Florida						
Daytona Beach	$512	20.4%	77.3%	90.6%	$2.95	$8.92
Fort Lauderdale	$512	16.1%	96.3%	113.3%	$2.95	$11.15
Fort Myers-Cape Coral	$512	18.6%	83.0%	95.7%	$2.95	$9.42
Fort Pierce-Port Lucie	$512	17.7%	92.4%	101.4%	$2.95	$9.98
Fort Walton Beach	$512	18.9%	80.7%	88.1%	$2.95	$8.67
Gainesville	$512	19.6%	80.7%	88.1%	$2.95	$8.67
Jacksonville	$512	17.1%	92.4%	103.5%	$2.95	$10.19
Lakeland-Winter Haven	$512	20.2%	77.3%	84.6%	$2.95	$8.33
Melbourne-Titusville-Palm Bay	$512	17.7%	77.3%	90.4%	$2.95	$8.90
Miami	$512	19.7%	90.0%	113.1%	$2.95	$11.13
Naples	$512	14.8%	86.1%	121.5%	$2.95	$11.96
Ocala	$512	22.9%	80.7%	88.1%	$2.95	$8.67
Orlando	$512	17.7%	100.2%	113.7%	$2.95	$11.19
Panama City	$512	20.6%	80.7%	88.1%	$2.95	$8.67
Pensacola	$512	20.6%	80.7%	88.1%	$2.95	$8.67
Punta Gorda	$512	20.7%	80.7%	92.6%	$2.95	$9.12
Sarasota-Bradenton	$512	18.4%	80.9%	102.7%	$2.95	$10.12
Tallahassee	$512	17.0%	82.4%	91.4%	$2.95	$9.00
Tampa-St. Petersburg-Clearwater	$512	18.5%	85.9%	102.3%	$2.95	$10.08
West Palm Beach-Boca Raton	$512	15.5%	98.8%	115.4%	$2.95	$11.37
Non-Metropolitan Areas	$512	23.7%	81.0%	90.5%	$2.95	$8.91
State Average	**$512**	**18.6%**	**88.8%**	**104.4%**	**$2.95**	**$9.94**
Georgia						
Albany	$512	21.1%	60.2%	70.5%	$2.95	$6.94
Athens	$512	19.3%	74.0%	79.9%	$2.95	$7.87
Atlanta	$512	13.9%	119.7%	133.2%	$2.95	$13.12
Augusta-Aiken*	$512	18.8%	76.0%	90.8%	$2.95	$8.94
Chattanooga*	$512	18.3%	72.7%	84.8%	$2.95	$8.35
Columbus*	$512	21.0%	69.5%	77.3%	$2.95	$7.62
Macon	$512	18.6%	77.7%	86.5%	$2.95	$8.52
Savannah	$512	19.4%	72.5%	90.0%	$2.95	$8.87
Non-Metropolitan Areas	$512	22.7%	58.2%	70.2%	$2.95	$6.91
State Average	**$512**	**17.3%**	**92.1%**	**104.7%**	**$2.95**	**$9.44**
Hawaii						
Honolulu	$517	13.7%	115.1%	137.9%	$2.98	$13.71
Non-Metropolitan Areas	$517	17.4%	115.1%	150.6%	$2.98	$14.97
State Average	**$517**	**15.4%**	**115.1%**	**140.8%**	**$2.98**	**$13.98**

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Idaho						
Boise City	$565	19.3%	70.1%	79.8%	$3.26	$8.67
Pocatello	$565	24.1%	50.3%	58.2%	$3.26	$6.33
Non-Metropolitan Areas	$565	24.5%	52.9%	61.7%	$3.26	$6.71
State Average	**$565**	**22.2%**	**58.1%**	**67.1%**	**$3.26**	**$7.29**
Illinois						
Bloomington-Normal	$512	16.4%	67.6%	82.4%	$2.95	$8.12
Champaign-Urbana	$512	16.1%	74.4%	91.2%	$2.95	$8.98
Chicago	$512	12.9%	107.6%	129.1%	$2.95	$12.71
Davenport-Moline-Rock Island*	$512	18.9%	55.9%	77.1%	$2.95	$7.60
DeKalb County	$512	14.5%	88.7%	103.1%	$2.95	$10.15
Decatur	$512	20.1%	53.9%	69.7%	$2.95	$6.87
Grundy County	$512	15.6%	77.0%	89.1%	$2.95	$8.77
Kankakee	$512	16.6%	69.9%	84.6%	$2.95	$8.33
Kendall County	$512	12.5%	107.0%	121.9%	$2.95	$12.00
Peoria-Pekin	$512	16.5%	75.0%	82.6%	$2.95	$8.13
Rockford	$512	16.2%	71.9%	92.0%	$2.95	$9.06
Springfield	$512	17.7%	61.9%	76.8%	$2.95	$7.56
St. Louis*	$512	17.9%	64.3%	78.1%	$2.95	$7.69
Non-Metropolitan Areas	$512	20.1%	53.4%	60.5%	$2.95	$5.96
State Average	**$512**	**14.6%**	**93.2%**	**111.6%**	**$2.95**	**$10.55**
Indiana						
Bloomington	$512	17.7%	73.4%	94.9%	$2.95	$9.35
Cincinnati*	$512	16.8%	63.3%	81.3%	$2.95	$8.00
Elkhart-Goshen	$512	16.9%	74.2%	84.6%	$2.95	$8.33
Evansville-Henderson*	$512	18.5%	63.5%	75.6%	$2.95	$7.44
Fort Wayne	$512	18.0%	63.5%	80.9%	$2.95	$7.96
Gary	$512	16.3%	78.1%	102.7%	$2.95	$10.12
Indianapolis	$512	16.6%	72.5%	90.8%	$2.95	$8.94
Kokomo	$512	17.2%	68.4%	80.7%	$2.95	$7.94
Lafayette	$512	16.0%	69.1%	87.9%	$2.95	$8.65
Louisville*	$512	18.2%	63.1%	81.1%	$2.95	$7.98
Muncie	$512	19.1%	59.0%	73.4%	$2.95	$7.23
Ohio County	$512	19.1%	58.8%	66.0%	$2.95	$6.50
South Bend	$512	17.1%	63.7%	84.8%	$2.95	$8.35
Terre Haute	$512	19.1%	57.4%	67.2%	$2.95	$6.62
Non-Metropolitan Areas	$512	19.1%	59.6%	67.0%	$2.95	$6.58
State Average	**$512**	**17.0%**	**67.5%**	**83.2%**	**$2.95**	**$8.23**
Iowa						
Cedar Rapids	$512	18.3%	54.5%	77.0%	$2.95	$7.58
Davenport-Moline-Rock Island*	$512	18.9%	55.9%	77.1%	$2.95	$7.60
Des Moines	$512	16.4%	70.9%	89.5%	$2.95	$8.81
Dubuque	$512	19.4%	58.0%	70.9%	$2.95	$6.98
Iowa City	$512	15.9%	68.6%	88.3%	$2.95	$8.69

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Iowa (continued)						
Omaha*	$512	15.6%	67.0%	91.6%	$2.95	$9.02
Sioux City*	$512	18.2%	68.2%	81.8%	$2.95	$8.06
Waterloo-Cedar Falls	$512	18.7%	63.7%	81.6%	$2.95	$8.04
Non-Metropolitan Areas	$512	19.4%	53.9%	66.7%	$2.95	$6.57
State Average	**$512**	**17.9%**	**59.0%**	**74.8%**	**$2.95**	**$7.27**
Kansas						
Kansas City*	$512	15.9%	77.0%	96.9%	$2.95	$9.54
Lawrence	$512	17.0%	70.5%	84.4%	$2.95	$8.31
Topeka	$512	18.3%	66.0%	76.0%	$2.95	$7.48
Wichita	$512	17.4%	64.8%	77.9%	$2.95	$7.67
Non-Metropolitan Areas	$512	21.4%	56.9%	63.5%	$2.95	$6.25
State Average	**$512**	**17.5%**	**64.8%**	**76.6%**	**$2.95**	**$7.29**
Kentucky						
Cincinnati*	$512	16.8%	63.3%	81.3%	$2.95	$8.00
Clarksville-Hopkinsville*	$512	20.9%	67.4%	75.4%	$2.95	$7.42
Evansville-Henderson*	$512	18.5%	63.5%	75.6%	$2.95	$7.44
Gallatin County	$512	20.8%	52.9%	72.1%	$2.95	$7.10
Grant County	$512	22.1%	52.7%	62.7%	$2.95	$6.17
Huntington-Ashland*	$512	24.3%	60.0%	70.3%	$2.95	$6.92
Lexington	$512	17.5%	68.4%	85.0%	$2.95	$8.37
Louisville*	$512	18.2%	63.1%	81.1%	$2.95	$7.98
Owensboro	$512	22.4%	59.6%	61.7%	$2.95	$6.08
Pendleton County	$512	22.3%	53.1%	61.5%	$2.95	$6.06
Non-Metropolitan Areas	$512	25.4%	51.1%	60.1%	$2.95	$5.92
State Average	**$512**	**20.8%**	**58.5%**	**71.4%**	**$2.95**	**$6.95**
Louisiana						
Alexandria	$512	24.4%	55.3%	69.1%	$2.95	$6.81
Baton Rouge	$512	19.6%	60.0%	74.4%	$2.95	$7.33
Houma	$512	23.8%	54.5%	63.9%	$2.95	$6.29
Lafayette	$512	24.2%	57.8%	66.6%	$2.95	$6.56
Lake Charles	$512	21.0%	63.7%	74.0%	$2.95	$7.29
Monroe	$512	23.6%	59.8%	67.0%	$2.95	$6.60
New Orleans	$512	20.9%	72.1%	82.6%	$2.95	$8.13
Shreveport-Bossier City	$512	22.8%	67.4%	76.6%	$2.95	$7.54
St. James Parish	$512	23.8%	54.3%	61.5%	$2.95	$6.06
Non-Metropolitan Areas	$512	28.8%	55.3%	59.4%	$2.95	$5.85
State Average	**$512**	**23.0%**	**64.0%**	**73.5%**	**$2.95**	**$7.23**
Maine						
Bangor	$522	21.9%	67.8%	82.8%	$3.01	$8.31
Lewiston-Auburn	$522	22.4%	62.5%	75.3%	$3.01	$7.56
Portland	$522	18.3%	84.7%	109.0%	$3.01	$9.56
Portsmouth-Rochester*	$522	17.1%	95.2%	114.0%	$3.01	$11.44
Non-Metropolitan Areas	$522	23.8%	69.2%	80.9%	$3.01	$8.13
State Average	**$522**	**22.5%**	**72.4%**	**87.5%**	**$3.01**	**$8.42**

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State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Maryland						
Baltimore	$512	14.2%	86.5%	105.9%	$2.95	$10.42
Cumberland*	$512	17.4%	66.4%	79.9%	$2.95	$7.87
Hagerstown	$512	17.4%	68.0%	81.6%	$2.95	$8.04
Washington*	$512	10.9%	126.4%	143.6%	$2.95	$14.13
Wilmington-Newark*	$512	13.3%	89.3%	117.8%	$2.95	$11.60
Non-Metropolitan Areas	$512	17.4%	77.3%	90.7%	$2.95	$8.93
State Average	**$512**	**13.1%**	**99.7%**	**117.7%**	**$2.95**	**$11.17**
Massachusetts						
Barnstable-Yarmouth	$626	20.8%	80.0%	107.1%	$3.61	$12.90
Boston*	$626	16.4%	111.0%	124.8%	$3.61	$15.04
Brockton	$626	18.6%	74.1%	97.5%	$3.61	$11.75
Fitchburg-Leominster	$626	20.2%	58.0%	81.4%	$3.61	$9.81
Lawrence*	$626	17.6%	80.1%	96.7%	$3.61	$11.65
Lowell*	$626	16.6%	81.4%	105.2%	$3.61	$12.67
New Bedford	$626	22.4%	77.7%	95.0%	$3.61	$11.44
Pittsfield	$626	22.4%	52.2%	74.1%	$3.61	$8.92
Providence-Fall River-Warwick*	$626	20.7%	61.3%	83.5%	$3.61	$10.06
Springfield	$626	22.4%	65.0%	80.3%	$3.61	$9.67
Worcester	$626	19.7%	72.0%	87.2%	$3.61	$10.50
Non-Metropolitan Areas	$626	22.4%	75.4%	83.4%	$3.61	$10.54
State Average	**$626**	**18.3%**	**92.0%**	**106.7%**	**$3.61**	**$13.07**
Michigan						
Ann Arbor	$526	13.1%	93.7%	113.3%	$3.03	$11.46
Benton Harbor	$526	18.6%	73.2%	74.0%	$3.03	$7.48
Detroit	$526	14.4%	77.2%	104.8%	$3.03	$10.60
Flint	$526	17.6%	73.0%	82.9%	$3.03	$8.38
Grand Rapids-Muskegon-Holland	$526	16.6%	76.4%	89.4%	$3.03	$9.04
Jackson	$526	18.5%	57.6%	77.4%	$3.03	$7.83
Kalamazoo-Battle Creek	$526	17.9%	68.1%	82.1%	$3.03	$8.31
Lansing-East Lansing	$526	15.9%	76.6%	90.1%	$3.03	$9.12
Saginaw-Bay City-Midland	$526	18.5%	66.9%	73.8%	$3.03	$7.46
Non-Metropolitan Areas	$526	21.7%	58.9%	66.3%	$3.03	$6.65
State Average	**$526**	**16.3%**	**74.2%**	**93.4%**	**$3.03**	**$9.21**
Minnesota						
Duluth-Superior*	$593	22.8%	48.1%	61.9%	$3.42	$7.06
Fargo-Moorhead*	$593	20.0%	58.0%	79.8%	$3.42	$9.10
Grand Forks*	$593	22.4%	59.9%	71.3%	$3.42	$8.13
La Crosse*	$593	21.8%	48.7%	62.7%	$3.42	$7.15
Minneapolis-St. Paul*	$593	15.5%	72.0%	92.6%	$3.42	$10.56
Rochester	$593	17.6%	56.0%	78.6%	$3.42	$8.96
St. Cloud	$593	21.2%	55.6%	72.0%	$3.42	$8.21
Non-Metropolitan Areas	$593	22.9%	49.3%	60.0%	$3.42	$6.85
State Average	**$593**	**17.6%**	**64.0%**	**81.7%**	**$3.42**	**$9.06**

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Mississippi						
Biloxi-Gulfport-Pascagpula	$512	21.6%	78.3%	91.8%	$2.95	$9.04
Hattiesburg	$512	23.2%	55.7%	68.2%	$2.95	$6.71
Jackson	$512	18.0%	77.9%	88.9%	$2.95	$8.75
Memphis*	$512	17.2%	77.3%	90.2%	$2.95	$8.88
Non-Metropolitan Areas	$512	25.5%	51.3%	60.0%	$2.95	$5.91
State Average	**$512**	**23.0%**	**60.7%**	**70.7%**	**$2.95**	**$6.67**
Missouri						
Columbia	$512	19.0%	52.0%	73.0%	$2.95	$7.19
Joplin	$512	23.3%	50.6%	58.6%	$2.95	$5.77
Kansas City*	$512	15.9%	77.0%	96.9%	$2.95	$9.54
Springfield	$512	20.8%	53.1%	67.4%	$2.95	$6.63
St. Joseph	$512	23.0%	48.6%	59.0%	$2.95	$5.81
St. Louis*	$512	17.9%	64.3%	78.1%	$2.95	$7.69
Non-Metropolitan Areas	$512	23.5%	49.0%	56.9%	$2.95	$5.58
State Average	**$512**	**18.1%**	**61.2%**	**74.8%**	**$2.95**	**$7.08**
Montana						
Billings	$512	18.6%	65.4%	76.0%	$2.95	$7.48
Great Falls	$512	21.9%	65.4%	75.6%	$2.95	$7.44
Missoula County	$512	20.6%	65.4%	76.8%	$2.95	$7.56
Non-Metropolitan Areas	$512	23.2%	61.8%	71.1%	$2.95	$7.00
State Average	**$512**	**22.0%**	**63.2%**	**73.0%**	**$2.95**	**$7.12**
Nebraska						
Lincoln	$519	17.4%	61.3%	78.6%	$2.99	$7.85
Omaha*	$519	15.8%	66.1%	90.4%	$2.99	$9.02
Sioux City*	$519	18.5%	67.2%	80.7%	$2.99	$8.06
Non-Metropolitan Areas	$519	20.9%	48.2%	62.1%	$2.99	$6.20
State Average	**$519**	**17.7%**	**57.2%**	**75.6%**	**$2.99**	**$7.51**
Nevada						
Las Vegas*	$512	16.4%	99.2%	117.8%	$2.95	$11.60
Reno	$512	15.3%	96.1%	111.3%	$2.95	$10.96
Non-Metropolitan Areas	$512	16.4%	76.0%	95.0%	$2.95	$9.43
State Average	**$512**	**16.4%**	**95.9%**	**113.8%**	**$2.95**	**$11.09**
New Hampshire						
Boston*	$539	14.1%	128.9%	145.1%	$3.11	$15.04
Lawrence*	$539	15.2%	93.1%	112.4%	$3.11	$11.65
Lowell*	$539	14.2%	94.6%	122.3%	$3.11	$12.67
Manchester	$539	16.3%	76.1%	108.5%	$3.11	$11.25
Nashua	$539	14.4%	89.6%	124.9%	$3.11	$12.94
Portsmouth-Rochester*	$539	17.7%	92.2%	110.4%	$3.11	$11.44
Non-Metropolitan Areas	$539	19.7%	78.2%	93.1%	$3.11	$10.22
State Average	**$539**	**17.2%**	**83.6%**	**105.8%**	**$3.11**	**$11.11**

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New Jersey						
Atlantic-Cape May	$543	18.8%	94.1%	107.1%	$3.13	$11.19
Bergen-Passaic	$543	12.8%	120.4%	146.7%	$3.13	$15.33
Jersey City	$543	17.5%	110.6%	130.5%	$3.13	$13.63
Middlesex-Somerset-Hunterdon	$543	11.5%	128.7%	141.0%	$3.13	$14.73
Monmouth-Ocean	$543	14.7%	113.0%	135.3%	$3.13	$14.13
Newark	$543	13.2%	104.4%	133.3%	$3.13	$13.92
Philadelphia*	$543	16.1%	91.5%	112.5%	$3.13	$11.75
Trenton	$543	13.5%	93.3%	130.1%	$3.13	$13.60
Vineland-Millville-Bridgeton	$543	19.8%	90.8%	110.4%	$3.13	$11.54
State Average	**$543**	**14.0%**	**108.8%**	**132.3%**	**$3.13**	**$13.93**
New Mexico						
Albuquerque	$512	18.2%	77.5%	92.4%	$2.95	$9.10
Las Cruces	$512	25.0%	57.8%	72.7%	$2.95	$7.15
Santa Fe	$512	14.8%	83.6%	118.6%	$2.95	$11.67
Non-Metropolitan Areas	$512	26.9%	56.8%	63.7%	$2.95	$6.27
State Average	**$512**	**21.5%**	**68.3%**	**81.7%**	**$2.95**	**$8.01**
New York						
Albany-Schenectady-Troy	$599	20.0%	66.9%	82.5%	$3.46	$9.50
Binghamton	$599	23.3%	60.1%	67.4%	$3.46	$7.77
Buffalo-Niagara Falls	$599	21.9%	59.9%	71.0%	$3.46	$8.17
Dutchess County	$599	17.2%	99.3%	125.9%	$3.46	$14.50
Elmira	$599	24.3%	60.1%	67.4%	$3.46	$7.77
Glens Falls	$599	23.8%	60.1%	78.1%	$3.46	$9.00
Jamestown	$599	25.5%	60.1%	67.4%	$3.46	$7.77
Nassau-Suffolk	$599	13.4%	133.2%	160.6%	$3.46	$18.50
New York	$599	18.3%	125.2%	139.6%	$3.46	$16.08
Newburgh*	$599	18.9%	79.5%	103.2%	$3.46	$11.88
Rochester	$599	19.6%	64.6%	84.1%	$3.46	$9.69
Rockland County	$599	12.5%	125.2%	139.6%	$3.46	$16.08
Syracuse	$599	21.8%	64.3%	77.5%	$3.46	$8.92
Utica-Rome	$599	25.5%	59.9%	67.3%	$3.46	$7.75
Westchester County	$599	12.4%	120.2%	156.8%	$3.46	$18.06
Non-Metropolitan Areas	$599	25.5%	65.4%	76.2%	$3.46	$8.78
State Average	**$599**	**18.3%**	**109.6%**	**125.5%**	**$3.46**	**$13.87**
North Carolina						
Asheville	$512	19.4%	68.2%	82.4%	$2.95	$8.12
Charlotte-Gastonia-Rock Hill*	$512	15.4%	101.4%	114.3%	$2.95	$11.25
Fayetteville	$512	21.6%	74.6%	84.8%	$2.95	$8.35
Goldsboro	$512	21.2%	67.8%	78.1%	$2.95	$6.94
Greensboro-Winston-Salem-High Point	$512	17.2%	80.9%	92.2%	$2.95	$9.08
Greenville	$512	19.3%	83.8%	85.0%	$2.95	$8.37
Hickory-Morganton	$512	18.9%	77.1%	84.0%	$2.95	$8.27
Jacksonville	$512	21.9%	69.7%	81.3%	$2.95	$8.00
Norfolk-VA Beach-Newport News*	$512	17.8%	85.9%	96.9%	$2.95	$9.54

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North Carolina (continued)						
Raleigh-Durham-Chapel Hill	$512	14.1%	103.5%	125.6%	$2.95	$12.37
Rocky Mount	$512	21.2%	65.2%	70.5%	$2.95	$6.94
Wilmington	$512	19.3%	89.5%	98.0%	$2.95	$9.65
Non-Metropolitan Areas	$512	21.9%	60.8%	70.1%	$2.95	$6.90
State Average	**$512**	**18.3%**	**80.9%**	**93.1%**	**$2.95**	**$8.60**
North Dakota						
Bismarck	$512	17.9%	68.4%	76.6%	$2.95	$7.54
Fargo-Moorhead*	$512	17.3%	67.2%	92.4%	$2.95	$9.10
Grand Forks*	$512	19.3%	69.3%	82.6%	$2.95	$8.13
Non-Metropolitan Areas	$512	22.6%	47.1%	58.6%	$2.95	$5.77
State Average	**$512**	**20.4%**	**57.6%**	**72.0%**	**$2.95**	**$7.00**
Ohio						
Akron	$512	16.9%	75.6%	91.6%	$2.95	$9.02
Brown County	$512	19.4%	58.8%	69.1%	$2.95	$6.81
Canton-Massillon	$512	19.1%	57.0%	74.2%	$2.95	$7.31
Cincinnati*	$512	16.8%	63.3%	81.3%	$2.95	$8.00
Cleveland-Lorain-Elyria	$512	15.8%	81.1%	101.8%	$2.95	$10.02
Columbus	$512	15.3%	77.7%	92.0%	$2.95	$9.06
Dayton-Springfield	$512	16.7%	76.0%	85.2%	$2.95	$8.38
Hamilton-Middletown	$512	15.8%	63.7%	90.6%	$2.95	$8.92
Huntington-Ashland*	$512	24.3%	60.0%	70.3%	$2.95	$6.92
Lima	$512	19.4%	57.0%	68.4%	$2.95	$6.73
Mansfield	$512	19.4%	57.0%	68.4%	$2.95	$6.73
Parkersburg-Marietta*	$512	21.8%	60.4%	72.5%	$2.95	$7.13
Steubenville-Weirton*	$512	19.4%	57.0%	67.2%	$2.95	$6.62
Toledo	$512	17.1%	71.3%	86.7%	$2.95	$8.54
Wheeling*	$512	23.6%	62.1%	68.2%	$2.95	$6.71
Youngstown-Warren	$512	19.4%	66.8%	78.7%	$2.95	$7.75
Non-Metropolitan Areas	$512	19.4%	58.3%	68.9%	$2.95	$6.73
State Average	**$512**	**16.9%**	**70.7%**	**86.1%**	**$2.95**	**$8.12**
Oklahoma						
Enid	$565	25.3%	53.1%	53.8%	$3.26	$5.85
Fort Smith*	$565	25.7%	59.6%	60.4%	$3.26	$6.56
Lawton	$565	26.2%	65.7%	66.0%	$3.26	$7.17
Oklahoma City	$565	21.9%	64.2%	69.9%	$3.26	$7.04
Tulsa	$565	21.5%	59.6%	71.2%	$3.26	$7.73
Non-Metropolitan Areas	$565	29.1%	45.5%	52.3%	$3.26	$5.68
State Average	**$565**	**24.6%**	**56.4%**	**63.6%**	**$3.26**	**$6.69**
Oregon						
Eugene-Springfield	$514	21.1%	66.0%	90.5%	$2.96	$8.94
Medford-Ashland	$514	22.7%	67.7%	88.8%	$2.96	$8.77
Portland-Vancouver*	$514	16.4%	93.6%	115.2%	$2.96	$11.38
Salem	$514	20.1%	79.2%	93.4%	$2.96	$9.23

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Oregon (continued)						
Non-Metropolitan Areas	$514	23.5%	66.8%	79.7%	$2.96	$7.87
State Average	**$514**	**19.1%**	**80.7%**	**99.5%**	**$2.96**	**$9.22**
Pennsylvania						
Allentown-Bethlehem-Easton	$539	18.1%	69.9%	94.7%	$3.11	$9.83
Altoona	$539	24.2%	53.4%	67.7%	$3.11	$7.02
Erie	$539	22.2%	54.1%	70.6%	$3.11	$7.33
Harrisburg-Lebanon-Carlisle	$539	18.4%	64.1%	82.1%	$3.11	$8.52
Johnstown	$539	24.2%	54.1%	68.8%	$3.11	$7.13
Lancaster	$539	18.7%	71.2%	87.1%	$3.11	$9.04
Newburgh*	$539	17.0%	88.2%	114.6%	$3.11	$11.88
Philadelphia*	$539	16.0%	92.1%	113.3%	$3.11	$11.75
Pittsburgh	$539	20.7%	72.1%	88.2%	$3.11	$9.15
Reading	$539	18.4%	56.2%	83.1%	$3.11	$8.62
Scranton-Wilkes-Barre-Hazelton	$539	21.9%	54.1%	75.6%	$3.11	$7.85
Sharon	$539	24.2%	59.3%	68.8%	$3.11	$7.13
State College	$539	20.9%	77.7%	95.1%	$3.11	$9.87
Williamsport	$539	24.1%	54.1%	69.2%	$3.11	$7.17
York	$539	18.5%	60.3%	82.7%	$3.11	$8.58
Non-Metropolitan Areas	$539	24.2%	55.9%	70.2%	$3.11	$7.28
State Average	**$539**	**19.6%**	**73.3%**	**92.0%**	**$3.11**	**$9.23**
Rhode Island						
New London-Norwich*	$576	17.9%	86.9%	105.1%	$3.33	$11.65
Providence-Fall River-Warwick*	$576	19.1%	66.6%	90.7%	$3.33	$10.06
Non-Metropolitan Areas	$576	19.0%	99.1%	115.2%	$3.33	$11.90
State Average	**$576**	**19.7%**	**69.7%**	**93.0%**	**$3.33**	**$10.19**
South Carolina						
Augusta-Aiken*	$512	18.8%	76.0%	90.8%	$2.95	$8.94
Charleston-North Charleston	$512	19.7%	80.1%	93.0%	$2.95	$9.15
Charlotte-Gastonia-Rock Hill*	$512	15.4%	101.4%	114.3%	$2.95	$11.25
Columbia	$512	17.2%	85.7%	94.5%	$2.95	$9.31
Florence	$512	20.3%	65.0%	72.3%	$2.95	$7.12
Greenville-Spartanburg-Anderson	$512	18.0%	77.1%	93.4%	$2.95	$9.19
Myrtle Beach	$512	20.8%	84.2%	85.5%	$2.95	$8.42
Sumter	$512	21.8%	68.8%	76.2%	$2.95	$7.50
Non-Metropolitan Areas	$512	21.8%	59.6%	70.1%	$2.95	$6.91
State Average	**$512**	**19.5%**	**75.0%**	**86.7%**	**$2.95**	**$8.19**
South Dakota						
Rapid City	$527	20.1%	68.7%	81.8%	$3.04	$8.29
Sioux Falls	$527	17.0%	66.4%	91.8%	$3.04	$9.31
Non-Metropolitan Areas	$527	22.3%	52.3%	68.9%	$3.04	$6.82
State Average	**$527**	**20.8%**	**57.5%**	**75.6%**	**$3.04**	**$7.51**
Tennesee						
Chattanooga*	$512	18.3%	72.7%	84.8%	$2.95	$8.35
Clarksville-Hopkinsville*	$512	20.9%	67.4%	75.4%	$2.95	$7.42

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Tennesee (continued)						
Jackson	$512	19.7%	52.1%	68.9%	$2.95	$6.79
Johnson City-Kingsport-Bristol*	$512	21.8%	60.5%	72.3%	$2.95	$7.12
Knoxville	$512	19.4%	60.5%	74.4%	$2.95	$7.33
Memphis*	$512	17.2%	77.3%	90.2%	$2.95	$8.88
Nashville	$512	14.9%	84.8%	101.6%	$2.95	$10.00
Non-Metropolitan Areas	$512	21.8%	49.5%	56.9%	$2.95	$5.61
State Average	**$512**	**18.4%**	**67.9%**	**80.3%**	**$2.95**	**$7.84**
Texas						
Abilene	$512	21.8%	66.0%	73.4%	$2.95	$7.23
Amarillo	$512	20.6%	55.9%	70.5%	$2.95	$6.94
Austin-San Marcos	$512	14.9%	99.4%	120.1%	$2.95	$11.83
Beaumont-Port Arthur	$512	19.6%	63.7%	77.0%	$2.95	$7.58
Brazoria	$512	15.6%	92.4%	102.9%	$2.95	$10.13
Brownsville-Harlingen-San Benito	$512	25.3%	58.6%	73.8%	$2.95	$7.27
Bryan-College Station	$512	20.1%	74.4%	86.5%	$2.95	$8.52
Corpus Christi	$512	21.4%	69.7%	85.5%	$2.95	$8.42
Dallas	$512	14.4%	103.3%	118.9%	$2.95	$11.71
El Paso	$512	25.2%	78.5%	88.1%	$2.95	$8.67
Fort Worth-Arlington	$512	15.3%	88.3%	95.9%	$2.95	$9.44
Galveston-Texas City	$512	16.8%	90.6%	93.2%	$2.95	$9.17
Henderson County	$512	24.3%	57.8%	68.8%	$2.95	$6.77
Houston	$512	15.5%	85.9%	96.7%	$2.95	$9.52
Killeen-Temple	$512	22.5%	78.3%	81.6%	$2.95	$8.04
Laredo	$512	25.3%	63.5%	73.0%	$2.95	$7.19
Longview-Marshall	$512	21.6%	62.9%	70.9%	$2.95	$6.98
Lubbock	$512	20.1%	60.2%	76.2%	$2.95	$7.50
Mc Allen-Edinburg-Mission	$512	25.3%	54.3%	72.3%	$2.95	$7.12
Odessa-Midland	$512	21.0%	60.2%	69.5%	$2.95	$6.85
San Angelo	$512	21.3%	55.9%	71.3%	$2.95	$7.02
San Antonio	$512	20.3%	73.4%	84.8%	$2.95	$8.35
Sherman-Denison	$512	20.8%	55.9%	76.4%	$2.95	$7.52
Texarkana*	$512	21.8%	60.7%	74.2%	$2.95	$7.31
Tyler	$512	19.6%	69.9%	77.1%	$2.95	$7.60
Victoria	$512	20.5%	69.1%	69.9%	$2.95	$6.88
Waco	$512	20.0%	60.7%	74.4%	$2.95	$7.33
Wichita Falls	$512	22.0%	67.0%	74.8%	$2.95	$7.37
Non-Metropolitan Areas	$512	25.3%	56.4%	64.9%	$2.95	$6.38
State Average	**$512**	**18.4%**	**81.5%**	**93.4%**	**$2.95**	**$8.74**
Utah						
Kane County	$512	21.4%	62.1%	76.4%	$2.95	$7.52
Provo-Orem	$512	18.8%	85.9%	90.6%	$2.95	$8.92
Salt Lake City-Ogden	$512	16.4%	87.7%	101.6%	$2.95	$10.00
Non-Metropolitan Areas	$512	21.4%	64.6%	79.2%	$2.95	$7.79
State Average	**$512**	**17.8%**	**83.1%**	**95.7%**	**$2.95**	**$9.28**

* indicates that this area falls across more than one state.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Vermont						
Burlington	$571	18.7%	84.4%	103.3%	$3.29	$10.17
Non-Metropolitan Areas	$571	24.5%	69.3%	84.3%	$3.29	$8.98
State Average	**$571**	**22.8%**	**73.3%**	**89.3%**	**$3.29**	**$9.29**
Virginia						
Charlottesville	$512	15.4%	84.8%	100.2%	$2.95	$9.87
Clarke County	$512	16.1%	62.7%	88.5%	$2.95	$8.71
Culpeper County	$512	16.0%	75.8%	110.5%	$2.95	$10.88
Danville	$512	21.8%	57.8%	72.9%	$2.95	$7.17
Johnson City-Kingsport-Bristol*	$512	21.8%	60.5%	72.3%	$2.95	$7.12
King George County	$512	16.6%	76.0%	101.0%	$2.95	$9.94
Lynchburg	$512	20.6%	68.8%	75.8%	$2.95	$7.46
Norfolk-VA Beach-Newport News*	$512	17.8%	85.9%	96.9%	$2.95	$9.54
Richmond-Petersburg	$512	14.7%	93.6%	105.9%	$2.95	$10.42
Roanoke	$512	19.1%	58.2%	72.9%	$2.95	$7.17
Warren County	$512	18.2%	61.3%	84.0%	$2.95	$8.27
Washington*	$512	10.9%	126.4%	143.6%	$2.95	$14.13
Non-Metropolitan Areas	$512	22.1%	61.6%	76.5%	$2.95	$7.34
State Average	**$512**	**15.4%**	**91.4%**	**105.4%**	**$2.95**	**$10.17**
Washington**						
Bellingham	$519	18.5%	77.3%	100.3%	$2.99	$10.00
Bremerton	$539	18.5%	84.2%	97.2%	$3.11	$10.08
Olympia	$539	18.5%	86.6%	106.3%	$3.11	$11.02
Portland-Vancouver*	$519	16.5%	92.8%	114.2%	$2.99	$11.38
Richland-Kennewick-Pasco	$519	18.5%	96.4%	110.3%	$2.99	$11.00
Seattle-Bellevue-Everett	$539	14.0%	97.4%	118.6%	$3.11	$12.29
Spokane	$519	20.1%	61.9%	84.1%	$2.99	$8.38
Tacoma	$539	18.8%	75.0%	89.4%	$3.11	$9.27
Yakima	$519	23.0%	69.6%	85.6%	$2.00	$8.54
Non-Metropolitan Areas	$519	23.0%	66.4%	78.6%	$2.99	$7.84
State Average	**$532**	**17.1%**	**85.1%**	**103.5%**	**$3.07**	**$9.97**
West Virginia						
Berkeley County	$512	18.3%	82.4%	88.1%	$2.95	$8.67
Charleston	$512	20.4%	56.6%	76.8%	$2.95	$7.56
Cumberland*	$512	17.4%	66.4%	79.9%	$2.95	$7.87
Huntington-Ashland*	$512	24.3%	60.0%	70.3%	$2.95	$6.92
Jefferson County	$512	18.1%	83.4%	92.4%	$2.95	$9.10
Parkersburg-Marietta*	$512	21.8%	60.4%	72.5%	$2.95	$7.13
Steubenville-Weirton*	$512	19.4%	57.0%	67.2%	$2.95	$6.62
Wheeling*	$512	23.6%	62.1%	68.2%	$2.95	$6.71
Non-Metropolitan Areas	$512	28.7%	53.1%	64.0%	$2.95	$6.30
State Average	**$512**	**25.0%**	**57.1%**	**69.1%**	**$2.95**	**$6.75**
Wisconsin						
Appleton-Oshkosh-Neenah	$596	21.2%	54.6%	67.1%	$3.44	$7.69
Duluth-Superior*	$596	22.9%	47.8%	61.6%	$3.44	$7.06

* indicates that this area falls across more than one state.
** The SSI amount for the State of Washington varies by geographic region.

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Wisconsin (continued)						
Eau Claire	$596	21.8%	58.9%	64.1%	$3.44	$7.35
Green Bay	$596	19.8%	64.6%	71.2%	$3.44	$8.15
Janesville-Beloit	$596	19.3%	60.1%	75.9%	$3.44	$8.69
Kenosha	$596	19.0%	67.6%	83.9%	$3.44	$9.62
La Crosse*	$596	21.9%	48.5%	62.4%	$3.44	$7.15
Madison	$596	16.0%	74.7%	93.8%	$3.44	$10.75
Milwaukee-Waukesha	$596	17.2%	64.8%	84.6%	$3.44	$9.69
Minneapolis-St. Paul*	$596	15.5%	71.7%	92.1%	$3.44	$10.56
Racine	$596	19.4%	57.6%	71.3%	$3.44	$8.17
Sheboygan	$596	21.9%	52.0%	67.0%	$3.44	$7.67
Wausau	$596	21.9%	63.9%	66.1%	$3.44	$7.58
Non-Metropolitan Areas	$596	21.9%	49.1%	57.9%	$3.44	$6.64
State Average	**$596**	**18.8%**	**60.2%**	**75.0%**	**$3.44**	**$8.46**
Wyoming						
Casper	$522	19.9%	62.8%	73.0%	$3.01	$7.33
Cheyenne	$522	19.9%	71.1%	89.1%	$3.01	$8.94
Non-Metropolitan Areas	$522	19.9%	59.0%	68.3%	$3.01	$6.86
State Average	**$522**	**20.0%**	**61.7%**	**72.7%**	**$3.01**	**$7.23**
National Average	**$560**	**18.5%**	**82.9%**	**98.2%**	**$3.23**	**$10.11**

* indicates that this area falls across more than one state.

Appendix B: How to Use the Information in *Priced Out in 2000*

The information in *Priced Out in 2000* 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 2000* can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing – using locally based HUD Fair Market Rents as the comparison – and that the housing crisis they face is getting worse each year.

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

The disability community can use the information in this report to engage state and local housing officials in a dialogue about the housing needs of people with disabilities. These housing officials are responsible for developing critical HUD housing strategies that determine how federal housing resources are used in states and localities. These planning documents – known as the Consolidated Plan, the Public Housing Agency Plan, and the Continuum of Care – control billions of dollars of new federal housing resources that can be used to address the housing crisis currently facing people with disabilities.[13]

Consolidated Plan

The Consolidated Plan (ConPlan) is the "master plan" for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (approximately $6.5 billion for federal Fiscal Year 2001) that go directly to all states, most urban counties, and communities "entitled" to receive federal funds directly from HUD for new affordable housing and community development activities. Before these states and communities can receive these federal funds however, they must have a HUD-approved ConPlan.

The ConPlan is intended to be a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies, and outlining an action plan for the use of federal housing funds. The ConPlan is the best chance to go on record about the housing crisis facing people with disabilities in the community or state and demand that people with disabilities receive their "fair share" of federal housing funds distributed through the ConPlan process. The information in *Priced Out in 2000* data can be provided to the housing officials preparing the Consolidated Plan, and should be included in the final plan submitted to HUD.

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13 These plans – and ways the disability community can be involved in the planning processes – are described thoroughly in issues 8 and 13 of *Opening Doors* available online at www.tacinc.org.

More important than this documentation, however, is the need to convince these housing officials that people with disabilities should be receiving their "fair share" of federal housing funding distributed through the ConPlan process. The information included in *Priced Out in 2000* can help to begin a dialogue which results in more federal housing funding being directed to assist people with disabilities in local communities.

Public Housing Agency Plan

New public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Section 8 funds are used in their communities. Along with this flexibility and control came new requirements, including the creation of a new five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan). In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families. Like the ConPlan, the PHA Plan includes a statement of the housing needs of low and very low income people in the community and describes how the PHA's resources – specifically federal public housing and the Section 8 rental assistance programs – will be used to meet these needs. For example, local officials could decide to direct more Section 8 funding to households comprised of very low-income people with disabilities.

As documented in this report, millions of people with disabilities are too poor to obtain decent and affordable housing unless they have the type of housing assistance controlled by the PHA Plan (i.e., subsidized housing). Given this fact, it is crucial that the disability community ensure that people with disabilities get their fair share of these valuable housing resources. With this in mind, as with the ConPlan, the disability community must be proactive in engaging the PHA in their community in order to ensure that the needs of people with disabilities are not overlooked.

Continuum of Care

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

As with the other HUD housing plans, Continuum of Care planning presents a valuable opportunity for the disability community to provide input regarding the housing needs of people with disabilities, particularly homeless people with disabilities. The data in *Priced Out in 2000* clearly indicates that all people with disabilities receiving SSI are at risk of homelessness since there is not one housing market in the country where a person with a disability can afford a modest efficiency or one-bedroom without becoming rent burdened (i.e., spending over 50 percent of their income on rent). It is important that the disability community use the data provided in *Priced Out in 2000* to ensure that homeless people with disabilities receive their "fair share" of these valuable HUD resources.

Housing Center for People with Disabilities

In 2000, to improve its response to the housing crisis confronting people with disabilities, TAC created the Housing Center for People with Disabilities. The Housing Center is a program of technical assistance, training, and knowledge dissemination on the affordable housing issues that are critically important to people with disabilities, their families, housing advocates, and service providers. The goals of the Housing Center are to create and strengthen the capacity of the disability community to influence state and local affordable housing policies and practices as well as to increase access by people with disabilities to subsidized and affordable rental and homeownership resources. To learn more about the Housing Center visit www.tacinc.org.

This website also includes valuable housing information and resources such as TAC and the CCD Housing Task Force *Opening Doors* publication covering such topics as:

- Permanent Housing and HUD's Continuum of Care.
- The *Olmstead* Decision and Housing: Opportunity Knocks;
- Affordable Housing System Fails People with Disabilities;
- Accessible Housing for People with Disabilities;
- Challenging Choices: Housing Development 101;
- Affordable Housing in Your Community: What You Need to Know! What You Need to Do!
- Homeownership for People with Disabilities: A Movement in the Making;
- Federal Fair Housing Protections for People with Disabilities;
- The Consolidated Plan: A Key to Expanding Housing for People with Disabilities;
- Influencing Affordable Housing Decisions in Your Community; and
- What Does the Designation of "Elderly Only" Housing Mean for People with Disabilities?