

2010

Priced Out



The Housing Crisis for People with Disabilities

Foreword by Senator Robert Menendez (D-NJ)

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

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*By Emily Cooper, Ann O'Hara, and Andrew Zovistoski
June 2011*

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Priced Out in 2010 is the latest in a series of housing publications created as a joint effort by TAC and the Washington, DC-based Consortium for Citizens with Disabilities (CCD) Housing Task Force. TAC is a national non-profit organization that works to achieve positive outcomes on behalf of people with disabilities and people who are homeless by providing state of the art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. For further information, contact:

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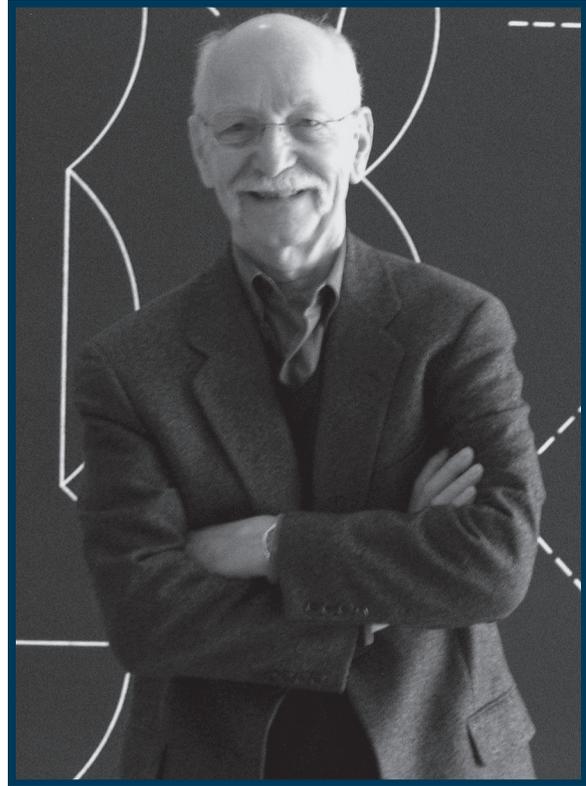
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A Dedication – Remembering Bob Hohler

The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities Housing Task Force (CCD) are mourning the loss of our dear friend and extraordinary colleague Bob Hohler, who died suddenly on June 2, 2011. We are dedicating this 7th edition of *Priced Out* to Bob, who inspired and sustained the *Priced Out* study for many years.

Superlatives are common when someone dies, but even superlatives cannot quite capture the essence of Bob Hohler. We have lost a true champion and hero who worked tirelessly so that the most vulnerable of our citizens would achieve the dignity that comes with having a decent and affordable place of their own to call home. As Executive Director of the Melville Charitable Trust, Bob's vision, brilliance, leadership, passionate energy, and enthusiasm motivated and sustained TAC and the CCD Housing Task Force – as well as many others who were fortunate enough to work with him.



Bob's commitment to social justice was unequivocal. He knew from childhood experience what it was like to live in poverty, and transformed that into passionate advocacy for others. As a Freedom Rider in the 1960s, he bore personal witness to brutal bigotry and discrimination, a baptism that affirmed his deeply held belief that what our government does matters, especially to those who need its compassion and protection.

Bob's incredible support for the work of TAC and CCD to improve the lives of vulnerable people with the most significant and long-term disabilities was unwavering. As a philanthropist, he believed that government could and should solve intractable problems, such as chronic homelessness and the unnecessary institutionalization of people with disabilities. He was personally outraged that people with the most significant and long-term disabilities lived on the streets of our cities or were warehoused in institutions and decrepit board and care facilities. Bob's vision became the powerful driving force behind the work of TAC and CCD, leading to the creation of more than 100,000 permanent housing subsidies, which today are helping people with disabilities live in dignity in homes of their own in the community.

A Dedication – Remembering Bob Hohler

It was through Bob's leadership that TAC and CCD were able to sustain a four-year effort to reform and reinvigorate the U.S. Department of Housing and Urban Development Section 811 Supportive Housing for Persons with Disabilities program. He understood that changing this relatively small HUD program to create integrated supportive housing through State Housing Finance Agencies would stimulate new state-level partnerships to end unnecessary institutionalization and promote community living for people with the most significant and long-term disabilities.

During all of this work, Bob marched right beside us – and often ahead of us – as he did during the civil rights movement; always encouraging, cajoling, praising, motivating, and being present. He expected us to work very hard and to get results, but he also cared deeply about us as people and as friends, and never asked more of us than he asked of himself.

Shortly before Bob died, he received an e-mail from a Harvard University Ph.D. candidate who had come across previous editions of *Priced Out* in her dissertation research on mental illness. She wrote the following e-mail to Bob: "Like most people, but for that report [*Priced Out*] I would otherwise assume that SSI benefits provided sufficient income for people to be able to afford housing and have a little left over to eat! (Imagine that!). Thanks to the *Priced Out* series, we know that is not the case." Of course, Bob found the time to reply, encouraging the writer to vigorously pursue her research on behalf of people with mental illness.

It is truly impossible to think about what our work will be like without Bob's twinkling eyes and inspiring presence. Our loss is as profound as his legacy. So we will redouble our efforts because that is what he would want us to do. We extend our deepest sympathy to the entire Melville Charitable Trust family, and especially to Bob's wonderful wife Karen and their family. It was truly an extraordinary privilege to work with Bob, and he will be deeply missed.



**Technical Assistance Collaborative
and
Consortium for Citizens with Disabilities**

June 20, 2011

Foreword

by Senator Robert Menendez (D-NJ)

I am pleased to join the Consortium for Citizens with Disabilities (CCD) Housing Task Force and the Technical Assistance Collaborative (TAC) in introducing the newest edition of the *Priced Out* report. *Priced Out in 2010* compellingly illustrates the affordable housing crisis affecting millions of vulnerable people with serious and long-term disabilities who rely on federal Supplemental Security Income (SSI) payments for their basic needs. This latest *Priced Out* report makes it clear that it is virtually impossible for people with disabilities receiving SSI to obtain decent, safe, affordable, and accessible housing in the community without a permanent housing subsidy.

Among the key findings from this important national study are the following:

- In 2010, as a national average, a person receiving SSI needed to pay 112% of their monthly income to rent a modest one-bedroom unit, leaving no income for food, clothes, or other necessities. People with disabilities receiving SSI were also priced out of smaller studio/efficiency rental units that cost 99% of SSI income. Incredibly, this study found that there are now 218 markets across 42 states where rents for modestly priced units exceed 100% of monthly SSI. Further, there are 30 housing markets where rents were equal to, or in excess of 150% of SSI. In 6 states, including my own state of New Jersey, rents across the entire state exceeded 100% of monthly SSI.
- In the dozen years since the first *Priced Out* study, the housing affordability gap for people with disabilities has almost doubled as the cost of a modestly priced rental unit has increased from 69% of SSI in 1998 to 112% in 2010.
- People with disabilities who rely on SSI as their primary source of income continue to be the nation's poorest citizens. In 2010, the national average monthly SSI payment for a single individual was only \$703 – equal to only 18.7% of the national median income and over 20 percent below the 2010 federal poverty level of \$10,830.



In my own state of New Jersey, *Priced Out in 2010* documents that rents for one-bedroom apartments priced at the U.S. Department of Housing and Urban Development Fair Market Rent ranged from 107% - 185% of monthly SSI payments

As Chairman of the Senate Banking Subcommittee on Housing, Transportation, and Community Development, I take seriously our nation's responsibility to invest in affordable housing opportunities for low-income households – especially for vulnerable extremely low-income people with disabilities. During these difficult economic times, this responsibility is even more critical. This ongoing economic downturn worsens the already difficult circumstances of the lowest-income households struggling to make ends meet with low-wage jobs or disability payments.

Fortunately, progress is being made. In January 2011, President Obama signed into law bipartisan legislation that I authored to enact reforms to an important HUD program – the Section 811 Housing for Persons with Disabilities program – that develops permanent supportive housing for people with disabilities. The Frank Melville Supportive Housing Investment Act creates new options for HUD to work with states and non-profit agencies to leverage affordable housing resources to develop integrated supportive housing that is targeted to people with disabilities living on SSI. I am pleased that this new law honors the legacy of the late Frank Melville and the work of the Melville Charitable Trust, whose support made this *Priced Out in 2010* report possible.

Most importantly, the new law allows states to compete for project-based operating subsidies that can be integrated into housing already being developed under programs such the Low Income Housing Tax Credit and HOME. This will allow for deeper targeting of these resources to reach people with severe disabilities that rely on SSI and support the development of additional new units of supportive housing for people with disabilities at a fraction of the current cost. The Frank Melville Supportive Housing Investment Act will also create a new “multi-family” option that will allow HUD Section 811 development funds to be leveraged and combined with other capital funds to support even more integrated rental housing options.

There is no question that our nation is in difficult times. However, investment in affordable rental housing, including rental housing targeted to very low-income people with severe disabilities, is an investment worth making. This new law will help secure important new investments in permanent supportive housing for people living with severe disabilities, and I was honored to lead the effort to pass these reforms to the Section 811 program through Congress. *Priced Out in 2010* presents important information and points out how important it is to continue our efforts to improve people's ability to obtain affordable housing.



Introduction and Policy Recommendations

Introduction

This 7th edition of *Priced Out* is being published as our nation struggles to recover from a deep recession and as major cuts are being made in federal programs. Unlike some prior economic downturns, this one has been all about housing. Millions of Americans have already lost their homes or continue to face foreclosure and/or eviction – and the unthinkable possibility of being homeless.

For many people with significant and long-term disabilities who must rely on disability income, the desperation associated with not having a home in the community is a constant of daily life. In 2010, approximately 4.4 million adults with disabilities between the ages of 18 and 65 who relied on the federal Supplemental Security Income (SSI) program had incomes of less than \$8,500 per year – low enough to be completely priced out of every single rental housing market in the country.

Priced Out is published every two years by the Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force to call public attention to this unrelenting housing crisis – which remains largely hidden from public view. Across the nation, millions of people with the most significant and long-term disabilities whose income is based on SSI simply do not have enough money to pay for housing in the community.

According to the Social Security Administration, “SSI is a federal income supplement program designed to help aged, blind, and disabled people who have little or no income. It provides cash to meet basic needs for food, clothing, and shelter.”¹ However, in 2010, the basic cost of shelter alone – represented by the average rent for a modest one bedroom unit – was more than the entire income of an individual receiving SSI.

This stark reality means that every day – in one of the world’s most affluent nations – people with the most significant and long-term disabilities face unimaginable choices:

- *“If I try to leave this terrible board and care home, will I become homeless?”*
- *“I can’t afford an accessible apartment, so how will I ever be able to leave this nursing home?”*
- *“If I rent this apartment, I will only have \$80 a month left from my SSI check. How can I possibly afford to eat and get to my doctor?”*
- *“My doctor says I will be discharged in the morning, but I have no place to go.”*

The extraordinary irony of this hidden housing crisis is that it actually costs the government and taxpayers much more for people with disabilities to remain unnecessarily in institutions, nursing homes, or board and care facilities – or for them to be homeless – than to pay for housing and services in the community.

Today, hundreds of thousands of non-elderly adults with disabilities – including many younger people in their 20s and 30s – permanently reside in Medicaid-funded² nursing homes at an average cost of almost \$60,000 per year per bed.³ Most have SSI-level incomes and cannot afford to move into the community without housing assistance. Hundreds of thousands of people have been forced to choose between living in a segregated, restrictive, and often substandard board and care home or homelessness. As documented in a recent *Olmstead* lawsuit in New York State,⁴ these restrictive settings frequently become “Medicaid mills” – meaning that residents often receive Medicaid fee-for-service medical procedures whether they need them or not.

Priced Out in 2010 illuminates the underlying cause of this hidden housing crisis by comparing the monthly income of people with disabilities receiving SSI to local U.S. Department of Housing and Urban Development (HUD) Fair Market Rents for the Housing Choice Voucher program. Simply stated, in 2010, there was not one state or community in the nation where a person with a disability receiving SSI could afford to rent modest rental housing without a permanent rental subsidy.

New HUD Report on “Worst Case” Housing Needs of Non-Elderly People with Disabilities

The permanent rental subsidies needed by the lowest-income people with disabilities are funded primarily through HUD’s budget. Thus, it is extremely important for HUD to accurately assess and report on the housing needs of people with disabilities.

For many years, TAC and CCD have challenged HUD’s housing needs estimates – asserting that HUD has significantly understated the number of non-elderly renters with disabilities that have worst case housing needs. Households with worst case housing needs are defined by the federal government as very low-income renter households paying more than 50 percent of their income for rent and/or living in seriously substandard housing.

On March 24, 2011, HUD published a new report that begins to more accurately reflect the extreme housing problems faced by people with disabilities struggling to pay for housing. HUD’s 2009 *Worst Case Housing Needs of People with Disabilities*⁵ states that:

- In 2009, approximately 1 million renter households that included non-elderly people with disabilities had worst case housing needs;
- Renter households that include non-elderly people with disabilities are more likely than those that don’t include people with disabilities to have very low incomes, experience worst case housing needs, pay more than half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing;
- Between 2007 and 2009, there was a 13 percent increase in worst case needs households that included non-elderly people with disabilities; and
- Renter households with disabilities were almost one and one-half times more likely to pay more than one-half of their income

for rent than renter households without disabilities.

People with Disabilities Living in Institutional and Non-Institutional Group Quarters

For the first time ever, this HUD report clearly states that the data source HUD uses to prepare worst case needs reports – the American Housing Survey (AHS) – excludes people living in institutional and non-institutional group quarters. This means that there is no federal report that assesses the housing needs of people with disabilities living in nursing homes, health care facilities, correctional facilities, homeless shelters, or other group quarters. HUD’s report notes that “there is a high prevalence of people with disabilities” in these settings.

According to HUD’s report, the 2009 ACS found that 856,425 people with disabilities are living in homeless shelters, group homes, and other non-institutional group quarters facilities. In addition to this group, TAC and CCD estimate that more than 400,000 or more non-elderly people with disabilities are living in nursing homes and public mental health institutions.⁶

TAC and CCD believe that federal housing needs reports should include estimates of need for people with disabilities who are currently living in institutional and non-institutional group quarters and who could live in the community if affordable housing and appropriate supportive services were made available to them. These needs are highly

relevant to several Obama Administration policy initiatives including: the U.S. Department of Health and Human Services (HHS) Money Follows the Person Demonstration program to transition people from institutional settings to the community; *Olmstead*-related lawsuits involving the U.S. Department of Justice; and the U.S. Interagency Council on Homelessness *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*.

Studies of the costs of chronic homelessness, nursing home care, and community-based long term care have shown that it costs the federal government – and state governments – significantly more money for people to remain institutionalized and/or homeless than it does to provide affordable housing linked with supportive services in the community.⁷ With pressure to control health care costs growing by the day, now is the time for federal and state government leaders to develop the political will to expand affordable and supportive housing for people with disabilities.

This effort must be supported by a more thorough and accurate HUD assessment of the housing needs of all very low-income people with disabilities, regardless of whether they are current renters, homeless, institutionalized, living in an inappropriate segregated group setting, or living at home with aging parents and at-risk of institutionalization. These data are critically important for policy makers, the disability community, and for taxpayers who pay the bills for ineffective, inappropriate, and high-cost institutional care.

Policy Recommendation: Fully Implement the Innovations Authorized in the Frank Melville Supportive Housing Investment Act in FY 2012

Groundbreaking supportive housing legislation enacted a few months ago – the Frank Melville Supportive Housing Investment Act of 2010 – provides a critically important and cost-effective new opportunity to substantially increase the number of permanent supportive housing units that can be created for people with disabilities currently living in high-cost nursing homes, institutions, and homeless shelters. This law authorizes major reforms and improvements to HUD’s Section 811 Supportive Housing for Persons with Disabilities program as well as technical assistance that could help to re-direct more than 70,000 Housing Choice Vouchers – already appropriated by Congress for non-elderly people with disabilities – to expand permanent supportive housing.

The Melville Act also provides an opportunity for HUD and HHS to collaborate on a long-term vision and strategy to link the federal government’s mainstream housing programs – including tax credits, HOME funds, and Housing Choice Vouchers – with Medicaid and long-term care services financing policies.⁸

Full implementation of the Melville Act would begin an ambitious federal strategy that could easily create 50,000 or more new permanent supportive housing opportunities within five years, including:

- 25,000 new Section 811 supportive housing units using new integrated financing approaches and supportive housing models linked with federal Low Income Housing Tax Credits and other capital financing; and
- 25,000 supportive housing units created through “turnover” of Non-Elderly Disabled Housing Choice Vouchers already authorized by Congress and administered by Public Housing Agencies. The Melville Act authorizes HUD to provide technical assistance to achieve this goal.

These two housing strategies would help to inaugurate a new era in the creation of new federal supportive housing without requiring any increase in Fiscal Year 2010 appropriation levels. In addition to producing supportive housing more cost effectively, overcoming the institutional bias within the Medicaid program would free up substantial Medicaid funding to help more people receive appropriate services in housing of their choice in the community.

Now is the time for the disability community to work together to make this vision of 50,000 new supportive housing units in five years a reality. TAC and the CCD Housing Task Force are pleased that the publication of *Priced Out in 2010* will help the disability community make a powerful and effective argument for this national expansion of permanent supportive housing.

State and Local *Priced Out* Data can be Found in Appendix A on Page 16 and online at <http://pricedout.tacinc.org>

Key Findings

Priced Out in 2010 uses a simple methodology to measure the severity of the housing affordability problems experienced by people with significant and long-term disabilities in today's rental housing market. By comparing HUD Fair Market Rents (FMRs) with the monthly income an individual with a disability receives from the Supplemental Security Income program – including certain state SSI supplements – one can easily determine whether a single adult with an SSI-level income can obtain affordable housing in the current rental housing market. Unfortunately, as *Priced Out in 2010* documents, people with disabilities receiving SSI payments are priced out of every one of the nation's 2,572 metropolitan and non-metropolitan housing market areas.

The major findings from the *Priced Out in 2010* study include the following:

- People with disabilities who receive SSI payments continue to be the nation's poorest citizens. In 2010, the annual income of a single individual receiving SSI payments was \$8,436 – equal to only 18.7% of the national median income for a one-person household and over 20% below the 2010 federal poverty level of \$10,830. Since the first *Priced Out* study was published in 1998, the value of SSI payments compared to median income has declined precipitously – from 24.4% of median income in 1998 to 18.7% in 2010 – while national average rents have risen over 50% during the same time period.
- In 2010, 218 housing market areas across 42 states had one-bedroom rents that exceeded 100% of monthly SSI, including 30 communities with rents over 150 percent. Six entire states and the District of Columbia had rents that exceeded 100% of monthly SSI and four additional states had only a handful of rural areas with rents below 100% of monthly SSI.
- In 2010, as a national average, a person receiving SSI needed to pay 112% of their monthly income to rent a modest one-bedroom unit. In the 12 years since the first *Priced Out* was published, the amount of monthly SSI income needed to rent a modest one-bedroom unit has increased an astonishing 62 percent. People with disabilities were also priced out of smaller studio/efficiency units, which averaged 99% of monthly SSI.
- In 2010, 21 states provided discretionary state SSI supplements to people with disabilities receiving SSI payments living independently in the community. However, these supplements had little impact on the housing affordability crisis experienced by people with disabilities. Even in Alaska –

which had the highest state SSI supplement of \$362 and a total monthly SSI payment of \$1,036 – people with disabilities receiving SSI still needed to pay over 80% of their monthly income to rent a modest one-bedroom unit. Since 1998, the number of states choosing to provide optional SSI supplements has declined and the average supplement has decreased 5 percent. During this same time period the average rent for a modest one-bedroom unit increased 51 percent.

Supplemental Security Income Recipients and State Supplements

Supplemental Security Income is the federal income maintenance program that provides a monthly income to meet the basic needs for food, clothing, and shelter for people with significant and long-term disabilities who have virtually no assets.⁹ As shown in **Table 1**, approximately 4.4 million people with disabilities between the ages of 18-64 rely on SSI payments to pay for these basic necessities – including housing.

Table 1: Non-Elderly Adults with Disabilities Receiving SSI Benefits¹⁰

State	SSI Recipients Aged 18-64	State	SSI Recipients Aged 18-64
Alabama	108,629	Montana	11,692
Alaska	7,664	Nebraska	16,659
Arizona	61,010	Nevada	21,290
Arkansas	61,246	New Hampshire	12,512
California	600,768	New Jersey	85,485
Colorado	38,919	New Mexico	34,114
Connecticut	35,364	New York	353,115
Delaware	9,253	North Carolina	127,015
District of Columbia	14,873	North Dakota	5,442
Florida	221,428	Ohio	188,094
Georgia	131,317	Oklahoma	58,966
Hawaii	14,092	Oregon	46,424
Idaho	17,341	Pennsylvania	218,082
Illinois	164,514	Rhode Island	20,185
Indiana	75,256	South Carolina	66,712
Iowa	31,826	South Dakota	8,180
Kansas	29,041	Tennessee	111,854
Kentucky	126,481	Texas	303,403
Louisiana	102,843	Utah	17,234
Maine	25,443	Vermont	10,363
Maryland	61,915	Virginia	86,549
Massachusetts	114,789	Washington	84,231
Michigan	164,253	West Virginia	58,904
Minnesota	52,509	Wisconsin	67,980
Mississippi	73,741	Wyoming	4,450
Missouri	87,262	NATIONAL	4,451,288

File available from: U.S. Social Security Administration, Office of Retirement and Disability Policy, SSI Recipients by State and County, 2009
http://www.socialsecurity.gov/policy/docs/statcomps/ssi_sc/2009/

In 2010, the federal SSI program provided a single adult with a disability with a monthly income of \$674. In addition to the federal payment, 21 states provided an additional state SSI supplement to individuals with disabilities living independently in the community,¹¹ raising the national average SSI monthly payment to \$703, or \$8,436 per year. **Table 2** lists those states that provide this specific type of state SSI supplement.

SSI and Median Income

The data in *Priced Out in 2010* reveal that people with disabilities who rely on SSI payments continue to be among the lowest-income people in the nation. As shown in **Table 3**, the annual income of a single individual receiving SSI in 2010 was equal to only 18.7% of the national median income for a one-person household and over 20 percent below the 2010 federal poverty level of \$10,830 for an individual.

Table 2: State SSI Supplements for People with Disabilities Living Independently

State	2010 State Supplement	State	2010 State Supplement
Alaska	\$362.00	New Jersey	\$31.25
California	\$171.00	New York	\$87.00
Colorado	\$25.00	Oklahoma	\$42.00
Conneticut	\$168.00	Oregon	\$0.00
Idaho	\$53.00	Pennsylvania	\$22.10
Maine	\$10.00	Rhode Island	\$39.92
Massachusetts	\$114.39	South Dakota	\$15.00
Michigan	\$14.00	Vermont	\$52.04
Minnesota	\$81.00	Washington	\$46.00
Nebraska	\$5.00	Wisconsin	\$83.78
New Hampshire	\$41.00	Wyoming	\$25.00

Median income is an important housing policy indicator because most government housing programs have eligibility requirements that relate to median income. For example, all households at or below 50% of the area median income qualify for HUD public housing units, Housing Choice Vouchers, and HUD assisted housing with project-based Section 8 contracts. Households at or below 30% of median income are considered extremely low income according to HUD guidelines and receive a priority under the Housing Choice Voucher program. With incomes at 18.7% of median, SSI recipients are one of the lowest-income groups eligible for federal housing assistance.

State-by-State Analysis

Federal housing affordability guidelines state that low-income households should pay no more than 30% of monthly income towards housing costs – approximately \$211 per month for an SSI recipient in 2010. This long-standing policy recognizes that money must be left over after the rent is paid to cover other basic needs, such as food, clothing, and transportation.

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

State	% of Median Income	State	% of Median Income
Alabama	21.4%	Montana	20.6%
Alaska	22.7%	Nebraska	18.6%
Arizona	18.8%	Nevada	17.4%
Arkansas	23.6%	New Hampshire	15.7%
California	20.4%	New Jersey	14.0%
Colorado	16.9%	New Mexico	21.9%
Connecticut	16.8%	New York	19.0%
Delaware	16.6%	North Carolina	20.1%
District of Columbia	16.8%	North Dakota	18.8%
Florida	19.5%	Ohio	18.8%
Georgia	18.9%	Oklahoma	22.7%
Hawaii	14.8%	Oregon	18.7%
Idaho	22.1%	Pennsylvania	18.6%
Illinois	16.6%	Rhode Island	16.9%
Indiana	19.0%	South Carolina	20.7%
Iowa	18.5%	South Dakota	20.1%
Kansas	18.3%	Tennessee	21.2%
Kentucky	21.8%	Texas	19.7%
Louisiana	21.5%	Utah	17.6%
Maine	20.0%	Vermont	19.3%
Maryland	13.5%	Virginia	15.6%
Massachusetts	16.4%	Washington	17.5%
Michigan	18.8%	West Virginia	23.7%
Minnesota	17.7%	Wisconsin	19.5%
Mississippi	24.4%	Wyoming	18.1%
Missouri	19.7%	NATIONAL	18.7%

Key Findings

Priced Out in 2010

In 2010, a person with a disability receiving monthly SSI payments needed to spend 112% of their monthly income – an impossibility – in order to rent a modest one-bedroom unit priced at \$785 – the national average rent.¹²

In 2010, even rents for modest studio/efficiency apartments were virtually beyond the reach of people who relied on the SSI program. A comparison of SSI to the HUD Fair Market Rent for a studio/efficiency unit found that the average rent (\$695) was equal to 99% of monthly SSI payments in 2010.

Appendix A on page 16 provides state and local data for every housing market in the nation. A state-by-state analysis of one-bedroom housing costs provides compelling evidence that extreme housing affordability problems for people with disabilities exist in all 50 states and all 2,572 housing markets across the nation. **Table 4** indicates that in 2010, the average state-wide rent for a one-bedroom unit equaled or exceeded the income of SSI recipients in 20 states and the District of Columbia. Hawaii continues to be the most expensive state with one-bedroom rents equal to 198% of monthly SSI payments.

Table 4: Percent of SSI Needed to Rent a 1-Bedroom Housing Unit

State	% of SSI	State	% of SSI
Alabama	84%	Montana	80%
Alaska	80%	Nebraska	77%
Arizona	110%	Nevada	125%
Arkansas	76%	New Hampshire	116%
California	131%	New Jersey	155%
Colorado	105%	New Mexico	86%
Connecticut	120%	New York	141%
Delaware	123%	North Carolina	91%
District of Columbia	191%	North Dakota	71%
Florida	128%	Ohio	83%
Georgia	100%	Oklahoma	74%
Hawaii	198%	Oregon	101%
Idaho	77%	Pennsylvania	99%
Illinois	115%	Rhode Island	120%
Indiana	86%	South Carolina	90%
Iowa	75%	South Dakota	70%
Kansas	82%	Tennessee	87%
Kentucky	76%	Texas	99%
Louisiana	98%	Utah	95%
Maine	98%	Vermont	111%
Maryland	164%	Virginia	131%
Massachusetts	127%	Washington	111%
Michigan	89%	West Virginia	72%
Minnesota	88%	Wisconsin	81%
Mississippi	86%	Wyoming	81%
Missouri	86%	NATIONAL	112%

In addition to Hawaii, Maryland (164%), New Jersey (155%) and the District of Columbia (191%) had average one-bedroom rents above 150% of monthly SSI payments in 2010. Even in the most affordable state – South Dakota – people receiving SSI had to spend almost 70% of their monthly income to rent a modest one-bedroom unit.

In 2010, rents for studio/efficiency units in every state were also well above what was affordable to people receiving SSI. **Table 5** indicates that a total of 12 states and the District of Columbia had average rents for studio/efficiency units that were more than 100% of monthly SSI income. In 35 states plus the District of Columbia, average rents for studio/efficiency units were between 75 and 100% of SSI, an increase of 70% since 2008.

Since *Priced Out in 1998* was published more than 12 years ago, the housing affordability gap between SSI and modest rents has grown at an astonishing rate. During the past 12 years 1-bedroom rents

Table 5: Percent of SSI Needed to Rent a Studio/Efficiency Housing Unit

State	% of SSI	State	% of SSI	State	% of SSI	State	% of SSI
Alabama	76%	Illinois	101%	Montana	69%	Rhode Island	107%
Alaska	69%	Indiana	76%	Nebraska	70%	South Carolina	81%
Arizona	95%	Iowa	66%	Nevada	106%	South Dakota	63%
Arkansas	69%	Kansas	73%	New Hampshire	99%	Tennessee	78%
California	112%	Kentucky	67%	New Jersey	138%	Texas	90%
Colorado	92%	Louisiana	89%	New Mexico	75%	Utah	85%
Connecticut	99%	Maine	85%	New York	129%	Vermont	96%
Delaware	109%	Maryland	145%	North Carolina	82%	Virginia	118%
District of Columbia	168%	Massachusetts	115%	North Dakota	62%	Washington	97%
Florida	115%	Michigan	80%	Ohio	73%	West Virginia	64%
Georgia	92%	Minnesota	75%	Oklahoma	67%	Wisconsin	70%
Hawaii	170%	Mississippi	77%	Oregon	87%	Wyoming	74%
Idaho	68%	Missouri	76%	Pennsylvania	87%	NATIONAL	99%

increased 62% in a decade to a level higher than the entire monthly income of a person receiving SSI. The cost of a studio/efficiency unit rose even more – by 71% – during those years.

Priced Out in 1998 pointed out that a person with a disability still had the ability to make the difficult decision to pay the majority of their income for rent each month. Today, even making the difficult choice to pay most of your SSI monthly payments for housing – and worrying about your other basic needs after the rent is paid – is no longer an option.

Extreme housing affordability problems for people with disabilities now exist in more areas of the country than ever before. *Priced Out in 1998* documented 44 housing market areas across 13 states where modest rents were higher than the entire monthly income of individuals receiving SSI. Over 12 years later, there are 218 market areas spread across 42 states where modest rents exceed SSI – an almost 400% increase! Six entire states and the District of Columbia had rents that exceeded 100%

of monthly SSI. Three additional states had only a handful of rural areas with rents below 100% of monthly SSI.

Appendix B on page 34 documents that in 2010, there were 30 housing market areas where modest rents exceeded 150% of monthly SSI – compared to only 2 areas in 1998. In 2010, there were also 3 housing market areas – Honolulu and Maui (HI), and Columbia City (MD) – where modest one-bedroom rentals exceeded 200% of monthly SSI.

Employment and the Housing Wage

It is often said that the answer to the housing affordability gap for people with disabilities is employment. National Housing Wage data makes it clear that when people with disabilities move from the SSI program to employment, many are still likely to experience housing affordability problems.

The concept of the Housing Wage was developed by the National Low Income Housing Coalition

State	NLIHC Housing Wage	SSI as an Hourly Wage*	State	NLIHC Housing Wage	SSI as an Hourly Wage*
Alabama	\$10.84	\$3.89	Montana	\$9.76	\$3.89
Alaska	\$16.22	\$5.98	Nebraska	\$10.20	\$3.92
Arizona	\$13.93	\$3.89	Nevada	\$16.23	\$3.89
Arkansas	\$9.71	\$3.89	New Hampshire	\$15.83	\$4.13
California	\$20.85	\$4.88	New Jersey	\$20.90	\$4.07
Colorado	\$13.45	\$4.03	New Mexico	\$11.00	\$3.89
Connecticut	\$18.97	\$4.86	New York	\$21.03	\$4.39
Delaware	\$16.46	\$3.89	North Carolina	\$12.06	\$3.89
District of Columbia	\$25.35	\$3.89	North Dakota	\$9.05	\$3.89
Florida	\$17.08	\$3.89	Ohio	\$10.77	\$3.89
Georgia	\$13.42	\$3.89	Oklahoma	\$10.10	\$4.13
Hawaii	\$25.60	\$3.89	Oregon	\$12.50	\$3.89
Idaho	\$10.79	\$4.19	Pennsylvania	\$13.46	\$4.02
Illinois	\$15.15	\$3.89	Rhode Island	\$16.30	\$4.12
Indiana	\$11.15	\$3.89	South Carolina	\$11.85	\$3.89
Iowa	\$9.72	\$3.89	South Dakota	\$9.14	\$3.98
Kansas	\$10.57	\$3.89	Tennessee	\$11.51	\$3.89
Kentucky	\$10.00	\$3.89	Texas	\$12.90	\$3.89
Louisiana	\$12.86	\$3.89	Utah	\$12.29	\$3.89
Maine	\$12.88	\$3.95	Vermont	\$14.45	\$4.19
Maryland	\$20.86	\$3.89	Virginia	\$17.05	\$3.89
Massachusetts	\$19.55	\$4.55	Washington	\$14.43	\$4.15
Michigan	\$11.89	\$3.97	West Virginia	\$9.51	\$3.89
Minnesota	\$12.65	\$4.36	Wisconsin	\$12.07	\$4.37
Mississippi	\$10.87	\$3.89	Wyoming	\$11.32	\$4.03
Missouri	\$10.93	\$3.89	NATIONAL	\$15.10	\$4.06

(NLIHC) – a national organization dedicated to ending America’s affordable housing crisis. Each year, the NLIHC publishes *Out of Reach* – a rental housing cost analysis similar to *Priced Out* that includes all low-income households.

As documented in [Table 6](#), the NLIHC’s 2010 national Housing Wage for a one-bedroom rental unit was \$15.10.¹³ This means that a household must earn over \$15 per hour (based on a forty hour work week) to be able to afford the national average rent for a one-bedroom rental unit.¹⁴ On average, across the nation, monthly SSI income is equivalent to an

hourly wage of only \$4.06 — less than one-third of the Housing Wage. This comparison demonstrates that people with disabilities currently receiving SSI would need to more than triple their income through employment to be able to afford the rent for a modest one-bedroom rental unit.

Using *Priced Out* Information

The information in *Priced Out in 2010* can be used by federal, state, and local disability advocates to document the severe housing crisis experienced by people with disabilities – including the extreme poverty of people with disabilities receiving SSI payments. Most importantly, *Priced Out in 2010* can be used to prove that people with disabilities receiving SSI payments cannot afford rental housing without an ongoing rental subsidy – such as a Housing Choice Voucher – or deeply subsidized affordable housing.

Key Federal Housing Plans

The disability community can use the information in this report to engage national, state, and local housing officials in a dialogue about the nature and extent of this crisis, which grows every year. These housing officials are responsible for developing strategies and annual plans that determine how federal housing resources are used. Most federal programs that are administered at the state or local level rely on strategic plans to document how the federal resources will be used to meet local needs. For example, before local and state community development officials can distribute or spend HOME Investment Partnerships Program funds they are required to submit a plan, including data about housing needs and a description of how the funds will be utilized. There are four significant federally-required housing and homeless plans:

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

These federally mandated plans control billions of dollars of federal housing funding that can be used to expand affordable and accessible housing opportunities for people with disabilities. Disability advocates can use *Priced Out* data to successfully influence the decisions regarding federal housing resources.

Consolidated Plan

The Consolidated Plan (ConPlan) is the “master plan” for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (more than \$6.2 billion for Fiscal Year 2010) that are distributed by HUD directly to all states, most urban counties, and certain “entitlement communities.”

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

The information included in *Priced Out in 2010* can help begin a dialogue that could result in more federal housing funding being directed to assist people with disabilities in local communities. *Priced Out* data should be provided to the housing officials preparing the ConPlan, and included in the final plan submitted to HUD. New opportunities magnify the importance of the disability community's participation in ConPlan planning process. The passage of the Frank Melville Supportive Housing investment Act of 2010 facilitates innovative financing approaches combining resources controlled by the ConPlan and HUD's Section 811 Supportive Housing for Persons with Disabilities program to create integrated permanent supportive housing opportunities for people with disabilities.

To learn more about how the disability community can use the ConPlan process to influence housing officials, see *Piecing It All Together in Your Community: Playing the Housing Game*, a TAC publication available online at www.tacinc.org.

Public Housing Agency Plan

Public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Housing Choice Voucher program funds are used in their communities. Along with this flexibility and control were new requirements, including the creation of a five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan).

In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that

describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families. Under federal law, the PHA Plan should also be consistent with the ConPlan for the jurisdiction.

Like the ConPlan, the PHA Plan includes a statement of the housing needs of low- and very low-income people in the community and describes how PHA resources – specifically, federal public housing and the Housing Choice Voucher program – will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to establish a preference in their Housing Choice Voucher waiting list for people with disabilities.

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

Continuum of Care

HUD's third housing plan, the Continuum of Care (CoC), documents a community's strategy for addressing homelessness, including a description of what role HUD 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.

With the passage of the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009, the Continuum of Care plan is now also required by law to help communities plan for homeless housing and services and to provide a means for communities to access HUD-funded homeless resources. Prior to the HEARTH Act, the CoC existed, but was not codified in the law. Continuum of Care planning helps communities to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness. The strategic planning conducted through this process also forms the basis of a CoC application to HUD for homeless funds. As with the other HUD housing plans, CoC planning presents a valuable opportunity for the disability community to provide input regarding the housing and supportive services needs of people with disabilities who are homeless, including those people who need permanent supportive housing.

For more information about the Continuum of Care, including how to get involved in your local planning process, visit www.hudhre.info.

Qualified Allocation Plan

When the federal Low Income Housing Tax Credit (LIHTC) program was created in 1986, Congress included a requirement that states develop an annual strategic housing planning document describing how LIHTC funds would be utilized to meet the housing needs and priorities of the state. In accordance with this law, prior to allocating tax credits, each state must have a federally approved Qualified Allocation Plan (QAP). The QAP outlines the state's affordable

housing priorities for the use of tax credits as well as the tax credit application process. The state must solicit public comment on a draft QAP before it submits the final QAP to the federal government.

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

Some states have additional policies within the LIHTC program to encourage the creation of certain types of housing. For example, the North Carolina 2010 QAP includes a requirement that 10 percent of the units in every LIHTC-financed project be set aside for people with disabilities and/or homeless people with the lowest incomes. Recent Section 811 program legislation creates an important new opportunity to create integrated Section 811 units in LIHTC properties – another key reason for the disability community to become knowledgeable and actively involved in the development of the State's QAP.

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

Endnotes

1. Social Security online. Supplemental Security Income homepage: <http://www.ssa.gov/ssi/> as of 4/19/11
2. Medicaid is a jointly funded federal/state health care program for certain households with the lowest incomes and virtually no assets. It also provides long-term care for people with disabilities.
3. The Medicaid national mean expenditure for a nursing home bed in 2008 was \$58,955 according to *Want to Save Medicaid Expenditures? Information Bulletin # 309*. Gold, S. April, 2010.
<http://www.stevegoldada.com/stevegoldada/archive.php?mode=A&id=309;&sort=D>
4. *Disability Advocates Inc. vs. Cuomo*: <http://www.bazelon.org/In-Court/Current-Cases/Disability-Advocates-Inc.-v.-Paterson.aspx>
5. Souza, M., Collinson, R., Martin, M., Steffen, B., Vandenbroucke, D., and Yao, Y. *2009 Worst Case Housing Needs of People with Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress*. U.S. Department of Housing and Urban Development, Office of Policy Development and Research. March, 2011.
6. Gold, S. *2008 Nursing Facility Data - Information Bulletin #271*. December, 2008. <http://www.stevegoldada.com/stevegoldada/archive.php?mode=A&id=271;&sort=D>
7. Kitchener, M., et al., "Institutional and Community-Based Long-Term Care: A Comparative Estimate of Public Costs." *Journal of Health and Social Policy* 22, no.2 (2006):31-50.
Permanent Supportive Housing Voucher Demonstration Evaluation Design Options - Task 4.1: Literature Synthesis and Preliminary Environmental Scan. Prepared for Office of the Assistance Secretary for Planning and Evaluation by Abt Associates Inc. January, 2011.
8. Under Section 811 rules, all supportive services provided to Section 811 program participants must be voluntary. All Section 811 tenants have rights of tenancy and have a lease for their Section 811-funded unit.
9. Single individuals receiving SSI may not have assets that exceed \$2,000. The asset limit for a couple is \$3,000.
10. *SSI Recipients by State and County, 2009*. U.S. Social Security Administration, Office of Retirement and Disability Policy. http://www.socialsecurity.gov/policy/docs/statcomps/ssi_sc/2009/
11. Some states provide SSI supplements for people with specific types of disabilities and/or people with disabilities residing in specific housing arrangements (such as congregate living or structured residential settings). Only those supplements uniformly applied to all people with disabilities living in the community were included as part of the *Priced Out in 2010* analysis.
12. TAC computes the national average 1-bedroom and efficiency/studio FMR, weighted by the renter household information provided by the National Low Income Housing Coalition.
13. The national one-bedroom Housing Wage of \$15.10 was calculated using the national FMR averages and data from the National Low Income Housing Coalition.
14. Affordability in the context of the Housing Wage is also defined as paying no more than 30 percent of income for rental housing costs

Appendices

Appendix A:
State and Local *Priced Out* Data

Appendix B:
Local Housing Market Areas with One-Bedroom Rents Above 100% of monthly SSI

Appendix C:
Methodology for *Priced Out* in 2010

Appendix A: State and Local Housing Market Area Data

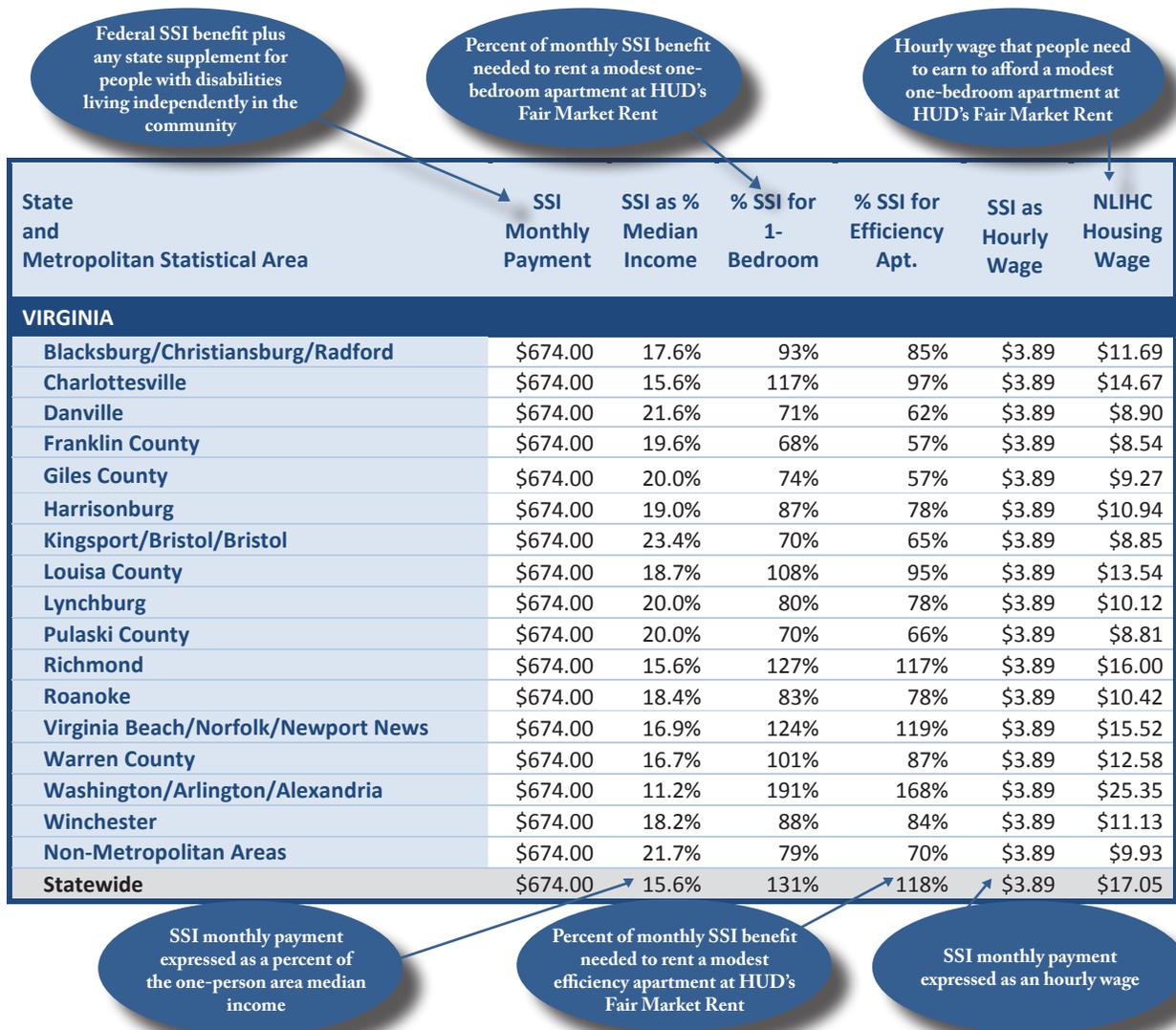
How to Use the Information in Appendix A

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

In 2010 in Virginia, a person with a disability received SSI benefits equal to \$674 per month. Statewide, this income was equal to 15.6% of the area's median income. A person with a disability receiving SSI would have to pay 118% of their monthly income to rent an efficiency unit and 131% of their monthly income for a one-bedroom unit.

Within Virginia's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 68% of SSI payments in the Franklin County housing market area to a high of 191% in the Washington/Arlington/Alexandria housing market area.

A person with a disability receiving SSI payments in Virginia had income equivalent to an hourly wage of \$3.89, \$3.36 less than the federal minimum wage of \$7.25. In 2010, a person had to earn \$17.05 per hour to be able to afford a one-bedroom rental unit based on HUD's Fair Market Rent.



State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
ALABAMA						
Anniston/Oxford	\$674.00	22.7%	70%	63%	\$3.89	\$9.06
Auburn/Opelika	\$674.00	18.9%	74%	62%	\$3.89	\$9.65
Birmingham/Hoover	\$674.00	18.7%	105%	94%	\$3.89	\$12.67
Chilton County	\$674.00	22.9%	82%	59%	\$3.89	\$10.58
Columbus*	\$674.00	22.3%	85%	81%	\$3.89	\$11.13
Decatur	\$674.00	20.6%	78%	69%	\$3.89	\$10.08
Dothan	\$674.00	22.5%	72%	61%	\$3.89	\$9.38
Florence/Muscle Shoals	\$674.00	21.9%	73%	73%	\$3.89	\$9.48
Gadsden	\$674.00	24.2%	72%	57%	\$3.89	\$9.40
Henry County	\$674.00	24.2%	72%	52%	\$3.89	\$9.27
Huntsville	\$674.00	17.0%	84%	77%	\$3.89	\$10.83
Mobile	\$674.00	22.8%	92%	86%	\$3.89	\$11.92
Montgomery	\$674.00	19.5%	97%	82%	\$3.89	\$12.56
Tuscaloosa	\$674.00	20.5%	83%	72%	\$3.89	\$10.73
Walker County	\$674.00	24.2%	74%	74%	\$3.89	\$9.56
Non-Metropolitan Areas	\$674.00	24.3%	71%	65%	\$3.89	\$9.22
Statewide	\$674.00	21.4%	84%	76%	\$3.89	\$10.84
ALASKA						
Anchorage	\$1,036.0	21.2%	80%	70%	\$5.98	\$15.81
Fairbanks	\$1,036.0	23.1%	74%	61%	\$5.98	\$15.10
Matanuska/Susitna Borough	\$1,036.0	23.5%	75%	64%	\$5.98	\$14.79
Non-Metropolitan Areas	\$1,036.0	24.7%	85%	72%	\$5.98	\$17.58
Statewide	\$1,036.0	22.7%	80%	69%	\$5.98	\$16.22
ARIZONA						
Flagstaff	\$674.00	18.1%	149%	125%	\$3.89	\$18.75
Lake Havasu City/Kingman	\$674.00	20.5%	103%	94%	\$3.89	\$13.00
Phoenix/Mesa/Glendale	\$674.00	17.3%	115%	99%	\$3.89	\$14.65
Prescott	\$674.00	21.4%	108%	105%	\$3.89	\$13.58
Tucson	\$674.00	19.6%	98%	83%	\$3.89	\$12.21
Yuma	\$674.00	24.6%	104%	88%	\$3.89	\$13.04
Non-Metropolitan Areas	\$674.00	26.0%	89%	80%	\$3.89	\$11.25
Statewide	\$674.00	18.8%	110%	95%	\$3.89	\$13.93
ARKANSAS						
Fayetteville/Springdale/Rogers	\$674.00	21.0%	75%	72%	\$3.89	\$10.08
Fort Smith*	\$674.00	24.3%	67%	59%	\$3.89	\$8.60
Franklin County	\$674.00	25.1%	68%	52%	\$3.89	\$8.42
Grant County	\$674.00	21.2%	69%	68%	\$3.89	\$8.58
Hot Springs	\$674.00	24.4%	77%	62%	\$3.89	\$9.60
Jonesboro	\$674.00	21.4%	76%	72%	\$3.89	\$9.40
Little Rock/North Little Rock/Conway	\$674.00	19.5%	95%	84%	\$3.89	\$11.81
Memphis*	\$674.00	19.9%	101%	93%	\$3.89	\$13.56
Pine Bluff	\$674.00	24.4%	73%	62%	\$3.89	\$9.08
Poinsett County	\$674.00	26.6%	67%	52%	\$3.89	\$8.33
Texarkana*	\$674.00	22.8%	76%	76%	\$3.89	\$9.73
Non-Metropolitan Areas	\$674.00	26.6%	67%	61%	\$3.89	\$8.37
Statewide	\$674.00	23.6%	76%	69%	\$3.89	\$9.71

* Indicates a housing market area that crosses state boundaries

Appendix A

Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
CALIFORNIA						
Bakersfield/Delano	\$845.00	25.7%	78%	73%	\$4.88	\$12.88
Chico	\$845.00	25.7%	86%	72%	\$4.88	\$13.58
El Centro	\$845.00	25.7%	83%	74%	\$4.88	\$13.17
Fresno	\$845.00	25.7%	86%	78%	\$4.88	\$13.67
Hanford/Corcoran	\$845.00	25.7%	82%	78%	\$4.88	\$13.08
Los Angeles/Long Beach	\$845.00	17.5%	139%	115%	\$4.88	\$21.87
Madera/Chowchilla	\$845.00	25.7%	82%	78%	\$4.88	\$12.96
Merced	\$845.00	25.7%	80%	70%	\$4.88	\$12.65
Modesto	\$845.00	24.3%	91%	82%	\$4.88	\$15.19
Napa	\$845.00	17.7%	129%	115%	\$4.88	\$20.00
Oakland/Fremont	\$845.00	16.0%	139%	115%	\$4.88	\$22.35
Orange County	\$845.00	15.6%	157%	139%	\$4.88	\$25.69
Oxnard/Thousand Oaks/Ventura	\$845.00	16.7%	142%	129%	\$4.88	\$22.35
Redding	\$845.00	25.7%	83%	71%	\$4.88	\$13.08
Riverside/San Bernardino/Ontario	\$845.00	22.3%	115%	104%	\$4.88	\$18.08
Sacramento/Arden-Arcade/Roseville	\$845.00	19.8%	102%	90%	\$4.88	\$16.38
Salinas	\$845.00	21.9%	113%	100%	\$4.88	\$18.79
San Benito County	\$845.00	17.9%	136%	100%	\$4.88	\$20.77
San Diego/Carlsbad/San Marcos	\$845.00	18.4%	136%	119%	\$4.88	\$20.81
San Francisco	\$845.00	13.5%	173%	141%	\$4.88	\$27.04
San Jose/Sunnyvale/Santa Clara	\$845.00	14.0%	168%	145%	\$4.88	\$23.00
San Luis Obispo/Paso Robles	\$845.00	20.0%	116%	98%	\$4.88	\$18.31
Santa Barbara/Santa Maria/Goleta	\$845.00	19.6%	129%	116%	\$4.88	\$21.58
Santa Cruz/Watsonville	\$845.00	15.0%	157%	133%	\$4.88	\$24.42
Santa Rosa/Petaluma	\$845.00	18.0%	121%	100%	\$4.88	\$19.88
Stockton	\$845.00	22.9%	89%	78%	\$4.88	\$14.77
Vallejo/Fairfield	\$845.00	18.3%	130%	121%	\$4.88	\$20.29
Visalia/Porterville	\$845.00	25.7%	72%	64%	\$4.88	\$11.12
Yolo	\$845.00	20.0%	103%	97%	\$4.88	\$16.56
Yuba City	\$845.00	25.7%	75%	67%	\$4.88	\$11.92
Non-Metropolitan Areas	\$845.00	25.7%	86%	75%	\$4.88	\$13.56
Statewide	\$845.00	20.4%	131%	112%	\$4.88	\$20.85
COLORADO						
Boulder	\$699.00	13.4%	126%	108%	\$4.03	\$16.23
Colorado Springs	\$699.00	16.9%	88%	78%	\$4.03	\$12.12
Denver/Aurora/Broomfield	\$699.00	15.8%	114%	100%	\$4.03	\$14.00
Fort Collins/Loveland	\$699.00	16.0%	100%	84%	\$4.03	\$13.19
Grand Junction	\$699.00	20.0%	85%	85%	\$4.03	\$11.23
Greeley	\$699.00	18.4%	83%	79%	\$4.03	\$10.87
Pueblo	\$699.00	21.2%	75%	72%	\$4.03	\$9.92
Teller County	\$699.00	16.5%	94%	80%	\$4.03	\$12.94
Non-Metropolitan Areas	\$699.00	21.2%	95%	82%	\$4.03	\$13.07
Statewide	\$699.00	16.9%	105%	92%	\$4.03	\$13.45

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
CONNECTICUT						
Bridgeport	\$842.00	16.6%	129%	100%	\$4.86	\$20.69
Colchester/Lebanon	\$842.00	15.3%	102%	87%	\$4.86	\$16.69
Danbury	\$842.00	13.4%	150%	123%	\$4.86	\$24.12
Hartford/West Hartford/East Hartford	\$842.00	17.0%	108%	90%	\$4.86	\$17.23
Milford/Ansonia/Seymour	\$842.00	16.5%	126%	108%	\$4.86	\$20.27
New Haven/Meriden	\$842.00	17.8%	123%	108%	\$4.86	\$18.81
Norwich/New London	\$842.00	17.8%	103%	87%	\$4.86	\$16.88
Southern Middlesex County	\$842.00	14.9%	108%	102%	\$4.86	\$17.62
Stamford/Norwalk	\$842.00	11.5%	172%	141%	\$4.86	\$27.69
Waterbury	\$842.00	17.9%	95%	73%	\$4.86	\$15.31
Non-Metropolitan Areas	\$842.00	17.9%	97%	76%	\$4.86	\$15.71
Statewide	\$842.00	16.7%	120%	99%	\$4.86	\$18.97
DELAWARE						
Dover	\$674.00	19.5%	109%	100%	\$3.89	\$14.56
Philadelphia/Camden/Wilmington*	\$674.00	14.7%	134%	117%	\$3.89	\$17.60
Non-Metropolitan Areas	\$674.00	20.2%	100%	92%	\$3.89	\$13.40
Statewide	\$674.00	16.6%	123%	109%	\$3.89	\$16.46
DISTRICT OF COLUMBIA						
Washington/Arlington/Alexandria*	\$674.00	11.2%	191%	168%	\$3.89	\$25.35
Statewide	\$674.00	16.8%	191%	168%	\$3.89	\$25.35
FLORIDA						
Baker County	\$674.00	20.4%	80%	57%	\$3.89	\$10.17
Cape Coral/Fort Myers	\$674.00	18.7%	130%	120%	\$3.89	\$17.37
Crestview/Fort Walton Beach/Destin	\$674.00	17.6%	113%	96%	\$3.89	\$14.75
Deltona/Daytona Beach/Ormond Beach	\$674.00	20.6%	112%	96%	\$3.89	\$14.65
Fort Lauderdale	\$674.00	14.6%	159%	142%	\$3.89	\$21.73
Gainesville	\$674.00	18.8%	107%	97%	\$3.89	\$14.06
Jacksonville	\$674.00	17.5%	116%	102%	\$3.89	\$14.92
Lakeland/Winter Haven	\$674.00	21.9%	110%	100%	\$3.89	\$13.15
Miami/Miami Beach/Kendall	\$674.00	16.4%	145%	128%	\$3.89	\$19.12
Naples/Marco Island	\$674.00	16.0%	155%	135%	\$3.89	\$20.23
North Port/Bradenton/Sarasota	\$674.00	17.7%	137%	125%	\$3.89	\$18.33
Ocala	\$674.00	23.2%	99%	96%	\$3.89	\$12.98
Orlando/Kissimmee/Sanford	\$674.00	18.8%	128%	118%	\$3.89	\$17.71
Palm Bay/Melbourne/Titusville	\$674.00	18.3%	114%	93%	\$3.89	\$14.96
Palm Coast	\$674.00	19.5%	118%	103%	\$3.89	\$15.50
Panama City/Lynn Haven/Panama City	\$674.00	20.1%	105%	99%	\$3.89	\$13.67
Pensacola/Ferry Pass/Brent	\$674.00	20.1%	106%	97%	\$3.89	\$13.85
Port St. Lucie	\$674.00	19.3%	112%	112%	\$3.89	\$14.71
Punta Gorda	\$674.00	21.2%	105%	100%	\$3.89	\$13.75
Sebastian/Vero Beach	\$674.00	19.3%	111%	92%	\$3.89	\$14.56
Tallahassee	\$674.00	18.1%	112%	101%	\$3.89	\$14.69
Tampa/St. Petersburg/Clearwater	\$674.00	19.4%	118%	106%	\$3.89	\$15.25
Wakulla County	\$674.00	20.3%	103%	95%	\$3.89	\$13.48
West Palm Beach/Boca Raton	\$674.00	15.7%	164%	140%	\$3.89	\$20.50
Non-Metropolitan Areas	\$674.00	24.5%	92%	83%	\$3.89	\$12.95
Statewide	\$674.00	19.5%	128%	115%	\$3.89	\$17.08

Appendix A

Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
GEORGIA						
Albany	\$674.00	23.7%	81%	76%	\$3.89	\$10.58
Athens/Clarke County	\$674.00	20.0%	90%	81%	\$3.89	\$11.81
Atlanta/Sandy Springs/Marietta	\$674.00	16.1%	118%	108%	\$3.89	\$15.77
Augusta/Richmond County*	\$674.00	20.7%	83%	77%	\$3.89	\$11.12
Brunswick	\$674.00	21.1%	82%	76%	\$3.89	\$10.81
Butts County	\$674.00	20.6%	81%	60%	\$3.89	\$10.88
Chattanooga*	\$674.00	20.6%	91%	86%	\$3.89	\$10.92
Columbus*	\$674.00	22.3%	85%	81%	\$3.89	\$11.13
Dalton	\$674.00	22.0%	84%	77%	\$3.89	\$11.02
Gainesville	\$674.00	19.2%	111%	105%	\$3.89	\$14.52
Haralson County	\$674.00	24.3%	70%	67%	\$3.89	\$9.19
Hinesville/Fort Stewart	\$674.00	24.9%	83%	76%	\$3.89	\$10.90
Lamar County	\$674.00	21.3%	71%	70%	\$3.89	\$9.56
Long County	\$674.00	24.9%	74%	68%	\$3.89	\$9.71
Macon	\$674.00	21.7%	86%	80%	\$3.89	\$11.31
Meriwether County	\$674.00	24.4%	70%	69%	\$3.89	\$9.44
Monroe County	\$674.00	18.1%	83%	77%	\$3.89	\$10.92
Murray County	\$674.00	22.0%	78%	72%	\$3.89	\$10.25
Rome	\$674.00	22.0%	74%	73%	\$3.89	\$9.77
Savannah	\$674.00	19.6%	107%	99%	\$3.89	\$14.08
Valdosta	\$674.00	23.9%	78%	78%	\$3.89	\$10.27
Warner Robins	\$674.00	17.5%	88%	86%	\$3.89	\$11.54
Non-Metropolitan Areas	\$674.00	24.9%	73%	67%	\$3.89	\$9.65
Statewide	\$674.00	18.8%	100%	92%	\$3.89	\$13.42
HAWAII						
Honolulu	\$674.00	11.6%	207%	177%	\$3.89	\$26.87
Non-Metropolitan Areas	\$674.00	16.7%	174%	152%	\$3.89	\$21.95
Statewide	\$674.00	14.8%	198%	170%	\$3.89	\$25.60
IDAHO						
Boise City/Nampa	\$727.00	20.1%	82%	69%	\$4.19	\$11.75
Coeur d'Alene	\$727.00	21.9%	85%	78%	\$4.19	\$11.71
Gem County	\$727.00	23.8%	84%	69%	\$4.19	\$11.65
Idaho Falls	\$727.00	20.8%	70%	67%	\$4.19	\$9.71
Lewiston*	\$727.00	22.7%	72%	69%	\$4.19	\$9.87
Logan*	\$727.00	21.9%	75%	69%	\$4.19	\$10.19
Pocatello	\$727.00	22.4%	67%	57%	\$4.19	\$9.21
Non-Metropolitan Areas	\$727.00	24.5%	73%	66%	\$4.19	\$10.22
Statewide	\$727.00	22.1%	77%	68%	\$4.19	\$10.79

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
ILLINOIS						
Bloomington/Normal	\$674.00	15.1%	85%	77%	\$3.89	\$10.94
Bond County	\$674.00	20.3%	66%	62%	\$3.89	\$8.35
Cape Girardeau/Jackson*	\$674.00	21.5%	68%	60%	\$3.89	\$8.50
Champaign/Urbana	\$674.00	17.8%	90%	74%	\$3.89	\$11.52
Chicago/Joliet/Naperville	\$674.00	15.4%	134%	117%	\$3.89	\$17.37
Danville	\$674.00	21.1%	70%	58%	\$3.89	\$8.94
Davenport/Moline/Rock Island*	\$674.00	18.4%	79%	71%	\$3.89	\$9.92
Decatur	\$674.00	19.6%	73%	61%	\$3.89	\$9.33
DeKalb County	\$674.00	15.8%	97%	86%	\$3.89	\$12.56
Grundy County	\$674.00	15.4%	101%	86%	\$3.89	\$13.12
Kankakee/Bradley	\$674.00	18.9%	82%	75%	\$3.89	\$10.88
Kendall County	\$674.00	13.2%	120%	119%	\$3.89	\$15.77
Macoupin County	\$674.00	20.7%	80%	80%	\$3.89	\$9.90
Peoria	\$674.00	17.3%	80%	68%	\$3.89	\$10.69
Rockford	\$674.00	18.2%	84%	75%	\$3.89	\$10.77
Springfield	\$674.00	17.3%	77%	66%	\$3.89	\$9.88
St. Louis*	\$674.00	16.9%	95%	87%	\$3.89	\$11.94
Non-Metropolitan Areas	\$674.00	21.2%	70%	62%	\$3.89	\$9.05
Statewide	\$674.00	16.6%	115%	101%	\$3.89	\$15.15
INDIANA						
Anderson	\$674.00	18.9%	85%	85%	\$3.89	\$10.85
Bloomington	\$674.00	18.6%	84%	72%	\$3.89	\$10.67
Carroll County	\$674.00	19.0%	73%	62%	\$3.89	\$9.25
Cincinnati/Middleton*	\$674.00	16.6%	86%	73%	\$3.89	\$10.77
Columbus	\$674.00	17.9%	98%	98%	\$3.89	\$12.54
Elkhart-Goshen	\$674.00	19.7%	90%	81%	\$3.89	\$11.52
Evansville*	\$674.00	18.8%	76%	65%	\$3.89	\$9.77
Fort Wayne	\$674.00	18.6%	73%	68%	\$3.89	\$9.65
Gary	\$674.00	17.9%	99%	80%	\$3.89	\$12.87
Gibson County	\$674.00	19.8%	74%	74%	\$3.89	\$9.46
Greene County	\$674.00	20.8%	69%	69%	\$3.89	\$8.79
Indianapolis	\$674.00	16.8%	95%	82%	\$3.89	\$12.21
Jasper County	\$674.00	19.0%	88%	88%	\$3.89	\$11.44
Kokomo	\$674.00	18.8%	83%	82%	\$3.89	\$10.54
Lafayette	\$674.00	19.0%	96%	81%	\$3.89	\$12.23
Louisville*	\$674.00	18.7%	87%	75%	\$3.89	\$11.10
Michigan City-La Porte	\$674.00	19.8%	81%	70%	\$3.89	\$10.33
Muncie	\$674.00	20.8%	86%	84%	\$3.89	\$10.92
Owen County	\$674.00	20.8%	76%	75%	\$3.89	\$9.63
Putnam County	\$674.00	20.6%	84%	84%	\$3.89	\$10.67
South Bend/Mishawaka	\$674.00	19.5%	89%	80%	\$3.89	\$11.44
Sullivan County	\$674.00	20.8%	67%	57%	\$3.89	\$8.60
Terre Haute	\$674.00	20.8%	71%	63%	\$3.89	\$9.12
Washington County	\$674.00	22.3%	75%	67%	\$3.89	\$9.62
Non-Metropolitan Areas	\$674.00	20.9%	76%	69%	\$3.89	\$9.72
Statewide	\$674.00	19.0%	86%	76%	\$3.89	\$11.15

Appendix A

Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
IOWA						
Ames	\$674.00	15.6%	89%	84%	\$3.89	\$11.33
Benton County	\$674.00	17.5%	63%	53%	\$3.89	\$8.06
Bremer County	\$674.00	17.7%	67%	54%	\$3.89	\$8.50
Cedar Rapids	\$674.00	16.9%	75%	65%	\$3.89	\$9.60
Davenport/Moline/Rock Island*	\$674.00	18.4%	79%	71%	\$3.89	\$9.92
Des Moines/West Des Moines	\$674.00	15.8%	90%	75%	\$3.89	\$11.62
Dubuque	\$674.00	18.3%	67%	62%	\$3.89	\$8.50
Iowa City	\$674.00	14.8%	88%	74%	\$3.89	\$11.19
Jones County	\$674.00	20.1%	69%	69%	\$3.89	\$8.77
Omaha/Council Bluffs*	\$674.00	16.4%	89%	78%	\$3.89	\$11.81
Sioux City*	\$674.00	19.8%	76%	65%	\$3.89	\$9.69
Washington County	\$674.00	19.3%	66%	54%	\$3.89	\$8.37
Waterloo/Cedar Falls	\$674.00	19.1%	76%	62%	\$3.89	\$9.75
Non-Metropolitan Areas	\$674.00	20.3%	67%	61%	\$3.89	\$8.55
Statewide	\$674.00	18.5%	75%	66%	\$3.89	\$9.72
KANSAS						
Franklin County	\$674.00	19.9%	80%	80%	\$3.89	\$10.21
Kansas City*	\$674.00	16.4%	109%	91%	\$3.89	\$13.96
Lawrence	\$674.00	16.6%	87%	85%	\$3.89	\$11.08
Manhattan	\$674.00	20.4%	76%	66%	\$3.89	\$9.65
St. Joseph*	\$674.00	21.2%	72%	58%	\$3.89	\$8.92
Sumner County	\$674.00	19.3%	65%	55%	\$3.89	\$8.29
Topeka	\$674.00	18.8%	81%	74%	\$3.89	\$10.29
Wichita	\$674.00	18.1%	70%	63%	\$3.89	\$9.37
Non-Metropolitan Areas	\$674.00	21.9%	70%	64%	\$3.89	\$8.89
Statewide	\$674.00	18.3%	82%	73%	\$3.89	\$10.57
KENTUCKY						
Bowling Green	\$674.00	21.5%	82%	68%	\$3.89	\$10.62
Cincinnati/Middleton*	\$674.00	16.6%	86%	73%	\$3.89	\$10.77
Clarksville*	\$674.00	22.0%	85%	81%	\$3.89	\$11.00
Elizabethtown	\$674.00	20.7%	70%	63%	\$3.89	\$9.13
Evansville*	\$674.00	18.8%	76%	65%	\$3.89	\$9.77
Grant County	\$674.00	21.3%	83%	69%	\$3.89	\$10.40
Huntington/Ashland*	\$674.00	23.8%	74%	62%	\$3.89	\$9.42
Lexington/Fayette	\$674.00	17.6%	85%	71%	\$3.89	\$11.37
Louisville*	\$674.00	18.7%	87%	75%	\$3.89	\$11.10
Meade County	\$674.00	22.2%	72%	71%	\$3.89	\$9.15
Nelson County	\$674.00	20.6%	74%	61%	\$3.89	\$9.42
Owensboro	\$674.00	20.6%	68%	61%	\$3.89	\$8.87
Shelby County	\$674.00	16.6%	85%	85%	\$3.89	\$10.92
Non-Metropolitan Areas	\$674.00	27.2%	66%	60%	\$3.89	\$8.67
Statewide	\$674.00	21.8%	76%	67%	\$3.89	\$10.00
LOUISIANA						
Alexandria	\$674.00	23.1%	79%	73%	\$3.89	\$9.94
Baton Rouge	\$674.00	19.0%	103%	95%	\$3.89	\$13.19

* Indicates a housing market area that crosses state boundaries

**Lack of sufficient data

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
LOUISIANA (continued)						
Houma/Bayou Cane/Thibodaux	\$674.00	20.7%	82%	81%	\$3.89	\$10.27
Iberville Parish	\$674.00	24.1%	74%	74%	\$3.89	\$9.06
Lafayette	\$674.00	19.8%	97%	85%	\$3.89	\$12.19
Lake Charles	\$674.00	21.0%	89%	79%	\$3.89	\$11.21
Monroe	\$674.00	22.5%	81%	72%	\$3.89	\$10.23
New Orleans/Metairie/Kenner	\$674.00	18.9%	126%	114%	\$3.89	\$16.15
Shreveport/Bossier City	\$674.00	21.9%	94%	82%	\$3.89	\$11.83
Non-Metropolitan Areas	\$674.00	26.2%	73%	69%	\$3.89	\$9.20
Statewide	\$674.00	21.5%	98%	89%	\$3.89	\$12.86
MAINE						
Bangor	\$684.00	19.0%	93%	80%	\$3.95	\$12.15
Cumberland County	\$684.00	19.0%	104%	87%	\$3.95	\$13.56
Lewiston/Auburn	\$684.00	20.9%	83%	66%	\$3.95	\$10.77
Penobscot County	\$684.00	22.5%	82%	82%	\$3.95	\$10.67
Portland	\$684.00	16.1%	126%	107%	\$3.95	\$16.46
Sagadahoc County	\$684.00	17.8%	106%	105%	\$3.95	\$13.75
York County	\$684.00	18.5%	100%	96%	\$3.95	\$13.04
York/Kittery/South Berwick	\$684.00	15.5%	125%	124%	\$3.95	\$16.21
Non-Metropolitan Areas	\$684.00	22.5%	86%	73%	\$3.95	\$11.17
Statewide	\$684.00	20.0%	98%	85%	\$3.95	\$12.88
MARYLAND						
Baltimore/Towson	\$674.00	14.0%	156%	138%	\$3.89	\$19.27
Columbia City	\$674.00	N/A**	209%	201%	\$3.89	N/A**
Cumberland*	\$674.00	16.6%	76%	63%	\$3.89	\$9.63
Hagerstown	\$674.00	16.6%	97%	84%	\$3.89	\$11.90
Philadelphia/Camden/Wilmington*	\$674.00	14.7%	134%	117%	\$3.89	\$17.60
Salisbury	\$674.00	16.6%	111%	89%	\$3.89	\$13.69
Somerset County	\$674.00	16.6%	94%	88%	\$3.89	\$11.56
Washington/Arlington/Alexandria*	\$674.00	11.2%	191%	168%	\$3.89	\$25.35
Non-Metropolitan Areas	\$674.00	16.6%	112%	106%	\$3.89	\$13.79
Statewide	\$674.00	13.5%	164%	145%	\$3.89	\$20.86
MASSACHUSETTS						
Barnstable Town	\$788.39	17.3%	116%	99%	\$4.55	\$17.56
Berkshire County	\$788.39	17.3%	89%	79%	\$4.55	\$13.35
Boston/Cambridge/Quincy*	\$788.39	14.7%	146%	137%	\$4.55	\$22.23
Brockton	\$788.39	16.9%	130%	125%	\$4.55	\$19.50
Eastern Worcester County	\$788.39	13.1%	102%	91%	\$4.55	\$15.58
Easton/Raynham	\$788.39	13.4%	143%	108%	\$4.55	\$21.62
Fitchburg/Leominster	\$788.39	17.3%	102%	89%	\$4.55	\$15.60
Franklin County	\$788.39	17.3%	93%	79%	\$4.55	\$13.96
Lawrence*	\$788.39	15.8%	124%	98%	\$4.55	\$18.62
Lowell	\$788.39	15.2%	129%	108%	\$4.55	\$19.40
New Bedford	\$788.39	19.4%	97%	76%	\$4.55	\$14.48
Pittsfield	\$788.39	17.3%	87%	74%	\$4.55	\$13.10
Providence/Fall River*	\$788.39	18.7%	108%	97%	\$4.55	\$16.08

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Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
MASSACHUSETTS (continued)						
Springfield	\$788.39	17.3%	89%	75%	\$4.55	\$13.96
Taunton/Mansfield/Norton	\$788.39	16.3%	118%	93%	\$4.55	\$17.77
Western Worcester County	\$788.39	17.3%	99%	72%	\$4.55	\$15.00
Worcester	\$788.39	16.9%	103%	89%	\$4.55	\$15.65
Non-Metropolitan Areas	\$788.39	17.3%	168%	127%	\$4.55	\$25.53
Statewide	\$788.39	16.4%	127%	115%	\$4.55	\$19.55
MICHIGAN						
Ann Arbor	\$688.00	14.0%	105%	94%	\$3.97	\$14.00
Barry County	\$688.00	19.2%	80%	63%	\$3.97	\$10.62
Battle Creek	\$688.00	21.3%	81%	70%	\$3.97	\$10.77
Bay City	\$688.00	21.0%	73%	65%	\$3.97	\$9.69
Cass County	\$688.00	21.3%	81%	71%	\$3.97	\$10.54
Detroit/Warren/Livonia	\$688.00	16.9%	98%	86%	\$3.97	\$12.79
Flint	\$688.00	20.8%	76%	72%	\$3.97	\$10.65
Grand Rapids/Wyoming	\$688.00	18.8%	88%	82%	\$3.97	\$11.96
Holland/Grand Haven	\$688.00	17.2%	90%	89%	\$3.97	\$11.98
Ionia County	\$688.00	20.5%	78%	67%	\$3.97	\$10.40
Jackson	\$688.00	20.1%	82%	74%	\$3.97	\$10.92
Kalamazoo/Portage	\$688.00	19.3%	81%	76%	\$3.97	\$10.81
Lansing/East Lansing	\$688.00	17.9%	87%	80%	\$3.97	\$11.81
Livingston County	\$688.00	13.6%	110%	105%	\$3.97	\$14.38
Monroe	\$688.00	17.1%	94%	93%	\$3.97	\$12.25
Muskegon/Norton Shores	\$688.00	20.0%	68%	66%	\$3.97	\$9.12
Newaygo County	\$688.00	22.7%	78%	74%	\$3.97	\$10.46
Niles/Benton Harbor	\$688.00	21.3%	77%	69%	\$3.97	\$10.29
Saginaw/Saginaw Township North	\$688.00	21.8%	78%	68%	\$3.97	\$10.37
Non-Metropolitan Areas	\$688.00	22.8%	76%	67%	\$3.97	\$10.02
Statewide	\$688.00	18.8%	89%	80%	\$3.97	\$11.89
MINNESOTA						
Duluth*	\$755.00	21.6%	67%	55%	\$4.36	\$9.60
Fargo*	\$755.00	19.0%	64%	54%	\$4.36	\$9.50
Grand Forks*	\$755.00	20.3%	70%	55%	\$4.36	\$9.73
La Crosse*	\$755.00	20.4%	65%	56%	\$4.36	\$9.29
Mankato/North Mankato	\$755.00	19.1%	79%	68%	\$4.36	\$11.29
Minneapolis/St. Paul/Bloomington*	\$755.00	15.4%	101%	86%	\$4.36	\$14.25
Rochester	\$755.00	16.7%	87%	82%	\$4.36	\$12.52
St. Cloud	\$755.00	19.4%	74%	67%	\$4.36	\$10.63
Wabasha County	\$755.00	19.9%	62%	56%	\$4.36	\$8.94
Non-Metropolitan Areas	\$755.00	22.0%	66%	58%	\$4.36	\$9.50
Statewide	\$755.00	17.7%	88%	75%	\$4.36	\$12.65
MISSISSIPPI						
Gulfport/Biloxi	\$674.00	22.0%	115%	109%	\$3.89	\$13.98
Hattiesburg	\$674.00	23.7%	84%	73%	\$3.89	\$10.15
Jackson	\$674.00	20.1%	98%	86%	\$3.89	\$13.06

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
MISSISSIPPI (continued)						
Marshall County	\$674.00	24.9%	73%	58%	\$3.89	\$8.85
Memphis*	\$674.00	19.9%	101%	93%	\$3.89	\$13.56
Pascagoula	\$674.00	20.7%	107%	93%	\$3.89	\$12.94
Simpson County	\$674.00	27.2%	78%	74%	\$3.89	\$9.54
Tate County	\$674.00	22.0%	86%	74%	\$3.89	\$10.42
Tunica County	\$674.00	24.9%	89%	74%	\$3.89	\$11.87
Non-Metropolitan Areas	\$674.00	27.3%	77%	68%	\$3.89	\$9.37
Statewide	\$674.00	24.4%	86%	77%	\$3.89	\$10.87
MISSOURI						
Bates County	\$674.00	24.8%	66%	56%	\$3.89	\$8.27
Calloway County	\$674.00	18.8%	69%	69%	\$3.89	\$8.58
Cape Girardeau/Jackson*	\$674.00	21.5%	68%	60%	\$3.89	\$8.50
Columbia	\$674.00	18.1%	80%	66%	\$3.89	\$9.87
Dallas County	\$674.00	25.3%	68%	52%	\$3.89	\$8.40
Jefferson City	\$674.00	17.2%	68%	62%	\$3.89	\$8.42
Joplin	\$674.00	24.0%	70%	58%	\$3.89	\$8.63
Kansas City*	\$674.00	16.4%	109%	91%	\$3.89	\$13.96
McDonald County	\$674.00	26.6%	64%	64%	\$3.89	\$8.02
Moniteau County	\$674.00	21.3%	62%	53%	\$3.89	\$7.67
Polk County	\$674.00	25.2%	62%	53%	\$3.89	\$7.71
Springfield	\$674.00	21.5%	69%	58%	\$3.89	\$9.17
St. Joseph*	\$674.00	21.2%	72%	58%	\$3.89	\$8.92
St. Louis*	\$674.00	16.9%	95%	87%	\$3.89	\$11.94
Washington County	\$674.00	25.3%	73%	62%	\$3.89	\$8.88
Non-Metropolitan Areas	\$674.00	25.3%	67%	62%	\$3.89	\$8.28
Statewide	\$674.00	19.7%	86%	76%	\$3.89	\$10.93
MONTANA						
Billings	\$674.00	18.3%	80%	67%	\$3.89	\$9.60
Great Falls	\$674.00	21.0%	73%	61%	\$3.89	\$8.87
Missoula	\$674.00	18.8%	91%	79%	\$3.89	\$10.98
Non-Metropolitan Areas	\$674.00	21.3%	78%	69%	\$3.89	\$9.68
Statewide	\$674.00	20.6%	80%	69%	\$3.89	\$9.76
NEBRASKA						
Lincoln	\$679.00	17.0%	77%	68%	\$3.92	\$9.85
Omaha/Council Bluffs*	\$679.00	16.5%	88%	78%	\$3.92	\$11.81
Saunders County	\$679.00	17.9%	84%	84%	\$3.92	\$10.81
Seward County	\$679.00	17.2%	66%	53%	\$3.92	\$8.48
Sioux City*	\$679.00	19.9%	75%	64%	\$3.92	\$9.69
Non-Metropolitan Areas	\$679.00	21.5%	69%	65%	\$3.92	\$8.87
Statewide	\$679.00	18.6%	77%	70%	\$3.92	\$10.20

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Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
NEVADA						
Carson City	\$674.00	17.8%	109%	91%	\$3.89	\$14.54
Las Vegas/Paradise	\$674.00	17.6%	135%	114%	\$3.89	\$17.38
Reno/Sparks	\$674.00	16.2%	105%	88%	\$3.89	\$13.27
Non-Metropolitan Areas	\$674.00	18.0%	99%	85%	\$3.89	\$13.26
Statewide	\$674.00	17.4%	125%	106%	\$3.89	\$16.23
NEW HAMPSHIRE						
Boston/Cambridge/Quincy*	\$715.00	13.3%	161%	151%	\$4.13	\$22.23
Hillsborough County	\$715.00	15.8%	106%	105%	\$4.13	\$14.52
Lawrence*	\$715.00	14.3%	137%	108%	\$4.13	\$18.62
Manchester	\$715.00	16.2%	124%	101%	\$4.13	\$16.90
Nashua	\$715.00	13.5%	131%	112%	\$4.13	\$17.92
Portsmouth/Rochester	\$715.00	15.0%	116%	98%	\$4.13	\$15.73
Western Rockingham County	\$715.00	12.7%	127%	127%	\$4.13	\$17.35
Non-Metropolitan Areas	\$715.00	17.7%	101%	88%	\$4.13	\$13.79
Statewide	\$715.00	15.7%	116%	99%	\$4.13	\$15.83
NEW JERSEY						
Atlantic City/Hammonton	\$705.25	17.4%	131%	119%	\$4.07	\$17.75
Bergen/Passaic	\$705.25	13.1%	185%	169%	\$4.07	\$23.65
Jersey City	\$705.25	16.9%	146%	138%	\$4.07	\$20.23
Middlesex/Somerset/Hunterdon	\$705.25	11.9%	175%	168%	\$4.07	\$23.04
Monmouth/Ocean	\$705.25	13.7%	156%	135%	\$4.07	\$20.02
Newark	\$705.25	13.7%	153%	125%	\$4.07	\$21.52
Ocean City	\$705.25	17.7%	107%	105%	\$4.07	\$14.54
Philadelphia/Camden/Wilmington*	\$705.25	15.4%	128%	112%	\$4.07	\$17.60
Trenton/Ewing	\$705.25	13.2%	144%	125%	\$4.07	\$19.33
Vineland/Millville/Bridgeton	\$705.25	20.2%	114%	113%	\$4.07	\$15.48
Warren County	\$705.25	14.0%	126%	113%	\$4.07	\$17.13
Statewide	\$705.25	14.0%	155%	138%	\$4.07	\$20.90
NEW MEXICO						
Albuquerque	\$674.00	19.1%	95%	81%	\$3.89	\$11.90
Farmington	\$674.00	22.5%	78%	74%	\$3.89	\$10.10
Las Cruces	\$674.00	25.7%	77%	72%	\$3.89	\$9.94
Santa Fe	\$674.00	17.2%	119%	96%	\$3.89	\$15.29
Non-Metropolitan Areas	\$674.00	25.7%	72%	65%	\$3.89	\$9.20
Statewide	\$674.00	21.9%	86%	75%	\$3.89	\$11.00
NEW YORK						
Albany/Schenectady/Troy	\$761.00	17.3%	97%	93%	\$4.39	\$13.77
Binghamton	\$761.00	21.6%	79%	78%	\$4.39	\$11.62
Buffalo/Niagara Falls	\$761.00	20.5%	80%	79%	\$4.39	\$11.65
Elmira	\$761.00	22.8%	86%	86%	\$4.39	\$12.71
Glens Falls	\$761.00	21.8%	86%	81%	\$4.39	\$12.73
Ithaca	\$761.00	18.3%	107%	104%	\$4.39	\$15.73

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
NEW YORK (continued)						
Kingston	\$761.00	18.6%	109%	100%	\$4.39	\$16.08
Nassau/Suffolk	\$761.00	12.6%	185%	160%	\$4.39	\$25.92
New York	\$761.00	16.5%	166%	153%	\$4.39	\$23.50
Poughkeepsie/Newburgh/Middletown	\$761.00	15.6%	124%	106%	\$4.39	\$17.73
Rochester	\$761.00	19.6%	86%	78%	\$4.39	\$12.63
Syracuse	\$761.00	20.2%	84%	83%	\$4.39	\$12.12
Utica/Rome	\$761.00	23.1%	81%	81%	\$4.39	\$11.98
Westchester County	\$761.00	12.5%	176%	148%	\$4.39	\$26.81
Non-Metropolitan Areas	\$761.00	23.6%	82%	80%	\$4.39	\$12.09
Statewide	\$761.00	19.0%	141%	129%	\$4.39	\$21.03
NORTH CAROLINA						
Anson County	\$674.00	22.9%	79%	74%	\$3.89	\$10.12
Asheville	\$674.00	20.8%	87%	75%	\$3.89	\$11.69
Burlington	\$674.00	21.5%	96%	93%	\$3.89	\$12.63
Charlotte/Gastonia/Rock Hill*	\$674.00	17.2%	109%	101%	\$3.89	\$13.96
Durham/Chapel Hill	\$674.00	17.0%	111%	81%	\$3.89	\$14.27
Fayetteville	\$674.00	22.0%	92%	85%	\$3.89	\$12.06
Goldsboro	\$674.00	22.9%	78%	65%	\$3.89	\$10.21
Greene County	\$674.00	22.9%	74%	73%	\$3.89	\$9.42
Greensboro/High Point	\$674.00	19.9%	91%	79%	\$3.89	\$12.13
Greenville	\$674.00	21.6%	78%	76%	\$3.89	\$10.31
Haywood County	\$674.00	22.9%	77%	76%	\$3.89	\$10.08
Hickory/Lenoir/Morganton	\$674.00	21.8%	81%	77%	\$3.89	\$10.60
Hoke County	\$674.00	22.9%	85%	78%	\$3.89	\$11.21
Jacksonville	\$674.00	22.9%	83%	78%	\$3.89	\$10.92
Pender County	\$674.00	21.9%	78%	78%	\$3.89	\$10.25
Person County	\$674.00	20.8%	78%	78%	\$3.89	\$10.02
Raleigh/Cary	\$674.00	14.9%	116%	103%	\$3.89	\$14.81
Rockingham County	\$674.00	22.9%	75%	71%	\$3.89	\$9.79
Rocky Mount	\$674.00	22.7%	69%	58%	\$3.89	\$8.88
Virginia Beach/Norfolk/Newport News*	\$674.00	16.9%	124%	119%	\$3.89	\$15.52
Wilmington	\$674.00	19.5%	99%	89%	\$3.89	\$12.94
Winston-Salem	\$674.00	19.3%	83%	73%	\$3.89	\$11.10
Non-Metropolitan Areas	\$674.00	22.9%	80%	72%	\$3.89	\$10.43
Statewide	\$674.00	20.1%	91%	82%	\$3.89	\$12.06
NORTH DAKOTA						
Bismarck	\$674.00	17.0%	71%	68%	\$3.89	\$8.73
Fargo*	\$674.00	17.0%	71%	60%	\$3.89	\$9.50
Grand Forks*	\$674.00	18.1%	78%	62%	\$3.89	\$9.73
Non-Metropolitan Areas	\$674.00	20.7%	70%	61%	\$3.89	\$8.68
Statewide	\$674.00	18.8%	71%	62%	\$3.89	\$9.05
OHIO						
Akron	\$674.00	17.8%	86%	74%	\$3.89	\$11.44
Brown County	\$674.00	21.5%	70%	66%	\$3.89	\$8.73

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Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
OHIO (continued)						
Canton/Massillon	\$674.00	20.0%	74%	66%	\$3.89	\$9.81
Cincinnati/Middleton*	\$674.00	16.6%	86%	73%	\$3.89	\$10.77
Cleveland/Elyria/Mentor	\$674.00	17.8%	89%	76%	\$3.89	\$11.73
Columbus	\$674.00	16.8%	91%	79%	\$3.89	\$11.40
Dayton	\$674.00	18.7%	86%	75%	\$3.89	\$10.87
Huntington/Ashland*	\$674.00	23.8%	74%	62%	\$3.89	\$9.42
Lima	\$674.00	20.3%	73%	73%	\$3.89	\$9.35
Mansfield	\$674.00	21.0%	73%	60%	\$3.89	\$9.25
Parkersburg/Marietta/Vienna*	\$674.00	22.0%	69%	65%	\$3.89	\$8.83
Preble County	\$674.00	19.9%	82%	79%	\$3.89	\$10.29
Sandusky	\$674.00	18.1%	79%	65%	\$3.89	\$10.02
Springfield	\$674.00	20.2%	81%	73%	\$3.89	\$10.35
Steubenville/Weirton*	\$674.00	21.5%	72%	59%	\$3.89	\$9.17
Toledo	\$674.00	18.8%	78%	70%	\$3.89	\$10.33
Union County	\$674.00	15.7%	96%	95%	\$3.89	\$12.15
Wheeling*	\$674.00	23.6%	69%	57%	\$3.89	\$8.85
Youngstown/Warren/Boardman	\$674.00	21.5%	77%	69%	\$3.89	\$9.46
Non-Metropolitan Areas	\$674.00	21.5%	76%	68%	\$3.89	\$9.70
Statewide	\$674.00	18.8%	83%	73%	\$3.89	\$10.77
OKLAHOMA						
Fort Smith*	\$716.00	25.8%	63%	56%	\$4.13	\$8.60
Grady County	\$716.00	23.0%	63%	57%	\$4.13	\$8.62
Lawton	\$716.00	23.7%	69%	64%	\$4.13	\$9.37
Le Flore County	\$716.00	27.8%	62%	53%	\$4.13	\$8.44
Lincoln County	\$716.00	25.0%	65%	65%	\$4.13	\$8.88
Oklahoma City	\$716.00	20.7%	81%	74%	\$4.13	\$10.48
Okmulgee County	\$716.00	26.0%	60%	53%	\$4.13	\$8.13
Pawnee County	\$716.00	24.8%	68%	66%	\$4.13	\$9.21
Tulsa	\$716.00	20.7%	79%	72%	\$4.13	\$11.19
Non-Metropolitan Areas	\$716.00	26.0%	67%	60%	\$4.13	\$9.20
Statewide	\$716.00	22.7%	74%	67%	\$4.13	\$10.10
OREGON						
Bend	\$674.00	18.3%	99%	85%	\$3.89	\$12.38
Corvallis	\$674.00	16.1%	97%	80%	\$3.89	\$12.13
Eugene/Springfield	\$674.00	20.1%	94%	78%	\$3.89	\$11.63
Medford	\$674.00	21.0%	93%	78%	\$3.89	\$11.73
Portland/Vancouver/Hillsboro*	\$674.00	16.2%	116%	100%	\$3.89	\$13.96
Salem	\$674.00	20.0%	88%	80%	\$3.89	\$10.85
Non-Metropolitan Areas	\$674.00	22.8%	83%	71%	\$3.89	\$10.48
Statewide	\$674.00	18.7%	101%	87%	\$3.89	\$12.50

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
PENNSYLVANIA						
Allentown/Bethlehem/Easton	\$696.10	17.0%	110%	91%	\$4.02	\$13.96
Altoona	\$696.10	22.0%	74%	68%	\$4.02	\$9.79
Armstrong County	\$696.10	22.0%	76%	70%	\$4.02	\$10.06
Erie	\$696.10	20.9%	75%	67%	\$4.02	\$9.96
Harrisburg/Carlisle	\$696.10	16.8%	90%	79%	\$4.02	\$12.52
Johnstown	\$696.10	22.0%	69%	68%	\$4.02	\$9.06
Lancaster	\$696.10	17.9%	96%	81%	\$4.02	\$12.12
Lebanon	\$696.10	18.6%	77%	65%	\$4.02	\$10.17
Philadelphia/Camden/Wilmington*	\$696.10	15.2%	129%	113%	\$4.02	\$17.60
Pike County	\$696.10	18.4%	125%	120%	\$4.02	\$16.23
Pittsburgh	\$696.10	18.9%	84%	77%	\$4.02	\$11.73
Reading	\$696.10	18.2%	89%	80%	\$4.02	\$11.81
Scranton/Wilkes/Barre	\$696.10	21.1%	81%	68%	\$4.02	\$10.23
Sharon	\$696.10	22.2%	74%	71%	\$4.02	\$9.38
State College	\$696.10	18.0%	103%	93%	\$4.02	\$13.65
Williamsport	\$696.10	22.0%	75%	66%	\$4.02	\$9.92
York/Hanover	\$696.10	17.4%	85%	74%	\$4.02	\$11.17
Non-Metropolitan Areas	\$696.10	22.1%	77%	67%	\$4.02	\$10.17
Statewide	\$696.10	18.6%	99%	87%	\$4.02	\$13.46
RHODE ISLAND						
Newport/Middleton/Portsmouth	\$713.92	14.6%	140%	115%	\$4.12	\$19.04
Providence/Fall River*	\$713.92	17.0%	119%	107%	\$4.12	\$16.08
Westerly/Hopkinton/New Shoreham	\$713.92	15.6%	123%	98%	\$4.12	\$16.63
Statewide	\$713.92	16.9%	120%	107%	\$4.12	\$16.30
SOUTH CAROLINA						
Anderson	\$674.00	21.1%	82%	63%	\$3.89	\$10.40
Augusta/Richmond County*	\$674.00	20.7%	83%	77%	\$3.89	\$11.12
Charleston/North Charleston/Summerville	\$674.00	18.6%	110%	99%	\$3.89	\$14.67
Charlotte/Gastonia/Rock Hill*	\$674.00	17.2%	109%	101%	\$3.89	\$13.96
Columbia	\$674.00	18.5%	99%	91%	\$3.89	\$13.23
Darlington County	\$674.00	23.5%	70%	55%	\$3.89	\$8.87
Florence	\$674.00	23.2%	73%	65%	\$3.89	\$9.33
Greenville/Mauldin/Easley	\$674.00	19.9%	85%	78%	\$3.89	\$11.38
Kershaw County	\$674.00	20.4%	77%	62%	\$3.89	\$9.81
Laurens County	\$674.00	23.4%	81%	75%	\$3.89	\$10.29
Myrtle Beach/North Myrtle Beach/Conway	\$674.00	21.7%	103%	93%	\$3.89	\$13.02
Spartanburg	\$674.00	20.6%	84%	81%	\$3.89	\$10.62
Sumter	\$674.00	23.5%	79%	73%	\$3.89	\$9.98
Non-Metropolitan Areas	\$674.00	23.5%	79%	71%	\$3.89	\$10.02
Statewide	\$674.00	20.7%	89%	81%	\$3.89	\$11.85

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Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
SOUTH DAKOTA						
Meade County	\$689.00	21.4%	62%	52%	\$3.98	\$8.12
Rapid City	\$689.00	20.5%	86%	74%	\$3.98	\$11.17
Sioux City*	\$689.00	20.2%	74%	63%	\$3.98	\$9.69
Sioux Falls	\$689.00	17.1%	79%	75%	\$3.98	\$10.27
Non-Metropolitan Areas	\$689.00	22.0%	63%	56%	\$3.98	\$8.23
Statewide	\$689.00	20.1%	70%	63%	\$3.98	\$9.14
TENNESSEE						
Chattanooga*	\$674.00	20.6%	91%	86%	\$3.89	\$10.92
Clarksville*	\$674.00	22.0%	85%	81%	\$3.89	\$11.00
Cleveland	\$674.00	22.9%	72%	70%	\$3.89	\$9.25
Hickman County	\$674.00	24.9%	77%	55%	\$3.89	\$9.79
Jackson	\$674.00	21.3%	82%	75%	\$3.89	\$10.65
Johnson City	\$674.00	24.1%	70%	58%	\$3.89	\$9.13
Kingsport/Bristol/Bristol*	\$674.00	23.4%	70%	65%	\$3.89	\$8.85
Knoxville	\$674.00	19.3%	87%	76%	\$3.89	\$11.69
Macon County	\$674.00	24.6%	65%	53%	\$3.89	\$8.27
Memphis*	\$674.00	19.9%	101%	93%	\$3.89	\$13.56
Morristown	\$674.00	24.4%	69%	68%	\$3.89	\$8.90
Nashville/Davidson-Murfreesboro-Franklin	\$674.00	17.7%	106%	93%	\$3.89	\$13.50
Smith County	\$674.00	22.0%	71%	71%	\$3.89	\$9.06
Stewart County	\$674.00	23.8%	70%	53%	\$3.89	\$9.02
Non-Metropolitan Areas	\$674.00	24.9%	69%	62%	\$3.89	\$8.95
Statewide	\$674.00	21.2%	87%	78%	\$3.89	\$11.51
TEXAS						
Abilene	\$674.00	22.3%	76%	73%	\$3.89	\$9.83
Amarillo	\$674.00	20.3%	80%	74%	\$3.89	\$10.33
Aransas County	\$674.00	24.8%	82%	66%	\$3.89	\$10.58
Atascosa County	\$674.00	23.9%	70%	60%	\$3.89	\$8.58
Austin County	\$674.00	19.5%	89%	88%	\$3.89	\$11.02
Austin/Round Rock/San Marcos	\$674.00	15.6%	117%	103%	\$3.89	\$15.06
Beaumont/Port Arthur	\$674.00	20.8%	86%	77%	\$3.89	\$11.13
Brazoria County	\$674.00	15.7%	97%	87%	\$3.89	\$12.02
Brownsville/Harlingen	\$674.00	24.8%	78%	68%	\$3.89	\$10.08
Calhoun County	\$674.00	22.3%	74%	63%	\$3.89	\$9.56
College Station/Bryan	\$674.00	20.3%	102%	91%	\$3.89	\$13.17
Corpus Christi	\$674.00	22.2%	98%	96%	\$3.89	\$12.65
Dallas	\$674.00	16.9%	109%	99%	\$3.89	\$14.23
El Paso	\$674.00	24.8%	78%	72%	\$3.89	\$9.65
Fort Worth/Arlington	\$674.00	17.1%	106%	100%	\$3.89	\$13.62
Houston/Baytown/Sugar Land	\$674.00	17.7%	114%	102%	\$3.89	\$14.13
Kendall County	\$674.00	15.4%	111%	111%	\$3.89	\$14.31
Killeen/Temple/Fort Hood	\$674.00	21.0%	87%	79%	\$3.89	\$11.25
Lampasas County	\$674.00	21.8%	73%	57%	\$3.89	\$9.37
Laredo	\$674.00	24.8%	84%	76%	\$3.89	\$10.73
Longview	\$674.00	21.2%	85%	81%	\$3.89	\$10.96

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
TEXAS (continued)						
Lubbock	\$674.00	21.1%	86%	70%	\$3.89	\$11.00
McAllen/Edinburg/Mission	\$674.00	24.8%	83%	76%	\$3.89	\$10.67
Medina County	\$674.00	22.2%	91%	82%	\$3.89	\$11.15
Midland	\$674.00	18.3%	95%	87%	\$3.89	\$12.15
Odessa	\$674.00	22.5%	84%	79%	\$3.89	\$10.81
Rusk County	\$674.00	22.0%	76%	76%	\$3.89	\$9.73
San Angelo	\$674.00	22.3%	79%	69%	\$3.89	\$10.21
San Antonio/New Braunfels	\$674.00	20.0%	101%	91%	\$3.89	\$12.40
Sherman/Denison	\$674.00	20.0%	94%	89%	\$3.89	\$12.08
Texarkana*	\$674.00	22.8%	76%	76%	\$3.89	\$9.73
Tyler	\$674.00	20.5%	95%	81%	\$3.89	\$12.23
Victoria	\$674.00	20.7%	84%	73%	\$3.89	\$10.75
Waco	\$674.00	22.2%	89%	88%	\$3.89	\$11.38
Wichita Falls	\$674.00	21.7%	84%	80%	\$3.89	\$10.77
Wise County	\$674.00	18.1%	83%	82%	\$3.89	\$10.56
Non-Metropolitan Areas	\$674.00	24.8%	78%	71%	\$3.89	\$10.06
Statewide	\$674.00	19.7%	99%	90%	\$3.89	\$12.90
UTAH						
Logan*	\$674.00	20.3%	80%	74%	\$3.89	\$10.19
Ogden/Clearfield	\$674.00	16.8%	92%	77%	\$3.89	\$11.69
Provo/Orem	\$674.00	17.7%	91%	82%	\$3.89	\$11.50
Salt Lake City	\$674.00	16.5%	102%	93%	\$3.89	\$13.33
St. George	\$674.00	21.0%	89%	85%	\$3.89	\$11.29
Summit County	\$674.00	12.4%	143%	103%	\$3.89	\$18.33
Tooele County	\$674.00	17.6%	91%	81%	\$3.89	\$11.44
Non-Metropolitan Areas	\$674.00	21.8%	84%	78%	\$3.89	\$10.54
Statewide	\$674.00	17.6%	95%	85%	\$3.89	\$12.29
VERMONT						
Burlington/South Burlington	\$726.04	16.9%	131%	119%	\$4.19	\$17.10
Non-Metropolitan Areas	\$726.04	20.4%	100%	85%	\$4.19	\$13.10
Statewide	\$726.04	19.3%	111%	96%	\$4.19	\$14.45
VIRGINIA						
Blacksburg/Christiansburg/Radford	\$674.00	17.6%	93%	85%	\$3.89	\$11.69
Charlottesville	\$674.00	15.6%	117%	97%	\$3.89	\$14.67
Danville	\$674.00	21.6%	71%	62%	\$3.89	\$8.90
Franklin County	\$674.00	19.6%	68%	57%	\$3.89	\$8.54
Giles County	\$674.00	20.0%	74%	57%	\$3.89	\$9.27
Harrisonburg	\$674.00	19.0%	87%	78%	\$3.89	\$10.94
Kingsport/Bristol/Bristol*	\$674.00	23.4%	70%	65%	\$3.89	\$8.85
Louisa County	\$674.00	18.7%	108%	95%	\$3.89	\$13.54
Lynchburg	\$674.00	20.0%	80%	78%	\$3.89	\$10.12
Pulaski County	\$674.00	20.0%	70%	66%	\$3.89	\$8.81
Richmond	\$674.00	15.6%	127%	117%	\$3.89	\$16.00
Roanoke	\$674.00	18.4%	83%	78%	\$3.89	\$10.42

Appendix A

Priced Out in 2010

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
VIRGINIA (continued)						
Virginia Beach/Norfolk/Newport News*	\$674.00	16.9%	124%	119%	\$3.89	\$15.52
Warren County	\$674.00	16.7%	101%	87%	\$3.89	\$12.58
Washington/Arlington/Alexandria*	\$674.00	11.2%	191%	168%	\$3.89	\$25.35
Winchester*	\$674.00	18.2%	88%	84%	\$3.89	\$11.13
Non-Metropolitan Areas	\$674.00	21.7%	79%	70%	\$3.89	\$9.93
Statewide	\$674.00	15.6%	131%	118%	\$3.89	\$17.05
WASHINGTON						
Bellingham	\$720.00	19.2%	94%	85%	\$4.15	\$12.48
Bremerton/Silverdale	\$720.00	17.1%	104%	93%	\$4.15	\$13.96
Kennewick/Pasco/Richland	\$720.00	19.0%	82%	75%	\$4.15	\$10.87
Lewiston*	\$720.00	22.4%	73%	70%	\$4.15	\$9.87
Longview	\$720.00	21.2%	84%	67%	\$4.15	\$11.13
Mount Vernon/Anacortes	\$720.00	19.6%	106%	85%	\$4.15	\$14.04
Olympia	\$720.00	17.1%	98%	87%	\$4.15	\$13.15
Portland/Vancouver/Hillsboro*	\$720.00	17.3%	109%	94%	\$4.15	\$13.96
Seattle/Bellevue	\$720.00	14.4%	136%	119%	\$4.15	\$16.88
Spokane	\$720.00	20.4%	77%	66%	\$4.15	\$10.12
Tacoma	\$720.00	17.7%	113%	97%	\$4.15	\$14.92
Wenatchee/East Wenatchee	\$720.00	21.0%	82%	78%	\$4.15	\$10.90
Yakima	\$720.00	22.3%	84%	72%	\$4.15	\$11.15
Non-Metropolitan Areas	\$720.00	22.3%	82%	72%	\$4.15	\$10.92
Statewide	\$720.00	17.5%	111%	97%	\$4.15	\$14.43
WEST VIRGINIA						
Boone County	\$674.00	26.6%	66%	51%	\$3.89	\$8.81
Charleston	\$674.00	21.9%	73%	67%	\$3.89	\$9.83
Cumberland*	\$674.00	16.6%	76%	63%	\$3.89	\$9.63
Huntington/Ashland*	\$674.00	23.8%	74%	62%	\$3.89	\$9.42
Jefferson County	\$674.00	15.8%	105%	78%	\$3.89	\$13.08
Martinsburg	\$674.00	16.6%	88%	78%	\$3.89	\$11.73
Morgantown	\$674.00	21.4%	73%	71%	\$3.89	\$9.83
Parkersburg/Marietta/Vienna*	\$674.00	22.0%	69%	65%	\$3.89	\$8.83
Steubenville/Weirton*	\$674.00	21.5%	72%	59%	\$3.89	\$9.17
Wheeling*	\$674.00	23.6%	69%	57%	\$3.89	\$8.85
Winchester*	\$674.00	18.2%	88%	84%	\$3.89	\$11.13
Non-Metropolitan Areas	\$674.00	26.6%	68%	61%	\$3.89	\$9.09
Statewide	\$674.00	23.7%	72%	64%	\$3.89	\$9.51
WISCONSIN						
Appleton	\$757.78	18.2%	73%	71%	\$4.37	\$10.42
Columbia County	\$757.78	19.5%	79%	68%	\$4.37	\$11.23
Duluth*	\$757.78	21.7%	67%	55%	\$4.37	\$9.60
Eau Claire	\$757.78	20.4%	67%	56%	\$4.37	\$9.56
Fond du Lac	\$757.78	19.7%	73%	68%	\$4.37	\$10.35
Green Bay	\$757.78	19.7%	72%	70%	\$4.37	\$10.69

* Indicates a housing market area that crosses state boundaries

State and Metropolitan Statistical Area	SSI Monthly Payment	SSI as % Median Income	% SSI for 1-Bedroom	% SSI for Efficiency Apt.	SSI as Hourly Wage	NLIHC Housing Wage
WISCONSIN (continued)						
Iowa County	\$757.78	19.6%	76%	65%	\$4.37	\$10.81
Janesville	\$757.78	20.0%	78%	67%	\$4.37	\$11.10
Kenosha County	\$757.78	18.3%	90%	86%	\$4.37	\$13.06
La Crosse*	\$757.78	20.4%	65%	56%	\$4.37	\$9.29
Madison	\$757.78	16.2%	98%	79%	\$4.37	\$14.63
Milwaukee/Waukesha/West Allis	\$757.78	18.3%	96%	80%	\$4.37	\$13.81
Minneapolis/St. Paul/Bloomington*	\$757.78	15.5%	100%	85%	\$4.37	\$14.25
Oconto County	\$757.78	22.1%	71%	58%	\$4.37	\$10.19
Oshkosh/Neenah	\$757.78	19.0%	74%	63%	\$4.37	\$10.54
Racine	\$757.78	19.1%	80%	68%	\$4.37	\$11.37
Sheboygan	\$757.78	19.4%	73%	56%	\$4.37	\$10.35
Wausau	\$757.78	19.3%	70%	56%	\$4.37	\$9.96
Non-Metropolitan Areas	\$757.78	22.2%	68%	61%	\$4.37	\$9.82
Statewide	\$757.78	19.5%	81%	70%	\$4.37	\$12.07
WYOMING						
Casper	\$699.00	18.2%	73%	67%	\$4.03	\$10.08
Cheyenne	\$699.00	17.9%	84%	80%	\$4.03	\$11.60
Non-Metropolitan Areas	\$699.00	18.2%	81%	73%	\$4.03	\$11.50
Statewide	\$699.00	18.1%	81%	74%	\$4.03	\$11.32
NATIONAL	\$703.19	18.7%	112%	99%	\$4.06	\$15.10

Appendix B: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits**

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
ALABAMA	
Birmingham-Hoover	105%
ALASKA	
Bethel Census Area	110%
ARIZONA	
Flagstaff	149%
Lake Havasu City/Kingman	103%
Phoenix/Mesa/Scottsdale	115%
Prescott	108%
Yuma	104%
ARKANSAS	
Memphis*	101%
CALIFORNIA	
Los Angeles/Long Beach	139%
Mono County	111%
Napa	129%
Nevada County	103%
Oakland/Fremont	139%
Orange County	157%
Oxnard/Thousand Oaks/Ventura	142%
Riverside/San Bernardino/Ontario	115%
Sacramento/Arden-Arcade/Roseville	102%
Salinas	113%
San Benito County	136%
San Diego/Carlsbad/San Marcos	136%
San Francisco	173%
San Jose/Sunnyvale/Santa Clara	168%
San Luis Obispo/Paso Robles	116%
Santa Barbara/Santa Maria/Goleta	129%
Santa Cruz/Watsonville	157%
Santa Rosa/Petaluma	121%
Vallejo/Fairfield	130%
Yolo	103%
COLORADO	
Boulder	126%
Denver/Aurora/Broomfield	114%
Eagle County	148%
Fort Collins/Loveland	100%

* Indicates a housing market area that crosses state boundaries

** The Housing Market areas in Appendix B include both Metropolitan Statistical Areas (MSAs) and specific Nonmetropolitan County housing market areas as defined by HUD. Data for the Nonmetropolitan County housing market areas are combined and included in the Statewide Non-MSA line in Appendix A.

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
COLORADO (continued)	
Garfield County	148%
Hinsdale County	121%
La Plata County	102%
Lake County	121%
Mineral County	121%
Ouray County	121%
Pitkin County	156%
Routt County	117%
San Miguel County	124%
Summit County	130%
CONNECTICUT	
Bridgeport	129%
Colchester/Lebanon	102%
Danbury	150%
Hartford/West Hartford/East Hartford	108%
Litchfield County	102%
Milford/Ansonia/Seymour	126%
New Haven/Meriden	123%
Norwich/New London	103%
Southern Middlesex County	108%
Stamford/Norwalk	172%
DELAWARE	
Dover	109%
Philadelphia/Camden/Wilmington*	134%
Sussex County	100%
DISTRICT OF COLUMBIA	
Washington/Arlington/Alexandria*	191%
FLORIDA	
Cape Coral/Fort Myers	130%
Crestview/Fort Walton Beach/Destin	113%
Deltona/Daytona Beach/Ormond Beach	112%
Fort Lauderdale	159%
Gainesville	107%
Jacksonville	116%
Lakeland/Winter Haven	110%
Miami/Miami Beach/Kendall	145%
Monroe County	163%
Naples/Marco Island	155%
North Port/Bradenton/Sarasota	137%
Orlando/Kissimmee/Sanford	128%
Palm Bay/Melbourne/Titusville	114%
Palm Coast	118%
Panama City/Lynn Haven/Panama City Beach	105%

Appendix B

Priced Out in 2010

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
FLORIDA (continued)	
Pensacola/Ferry Pass/Brent	106%
Port St. Lucie	112%
Punta Gorda	105%
Sebastian/Vero Beach	111%
Tallahassee	112%
Tampa/St. Petersburg/Clearwater	118%
Wakulla County	103%
West Palm Beach/Boca Raton	164%
GEORGIA	
Atlanta/Sandy Springs/Marietta	118%
Gainesville	111%
Savannah	107%
HAWAII	
Hawaii County	151%
Honolulu	207%
Kalawao County	175%
Kauai County	164%
Maui County	206%
IDAHO	
Blaine County	121%
ILLINOIS	
Chicago/Joliet/Naperville	134%
Grundy County	101%
Kendall County	120%
KANSAS	
Kansas City*	109%
LOUISIANA	
Baton Rouge	103%
New Orleans/Metairie/Kenner	126%
MAINE	
Cumberland County	104%
Knox County	101%
Portland	126%
Sagadahoc County	106%
York County	100%
York/Kittery/South Berwick	125%
MARYLAND	
Baltimore/Towson	156%
Caroline County	104%
Columbia City	209%
Kent County	113%
Philadelphia/Camden/Wilmington*	134%
Salisbury	111%

* Indicates a housing market area that crosses state boundaries

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
MARYLAND (continued)	
St. Mary's County	131%
Talbot County	118%
Washington/Arlington/Alexandria*	191%
Worcester County	112%
MASSACHUSETTS	
Barnstable Town	116%
Boston/Cambridge/Quincy*	146%
Brockton	130%
Dukes County	151%
Eastern Worcester County	102%
Easton/Raynham	143%
Fitchburg/Leominster	102%
Lawrence*	124%
Lowell	129%
Nantucket County	193%
Providence/Fall River*	108%
Taunton/Mansfield/Norton	118%
Worcester	103%
MICHIGAN	
Ann Arbor	105%
Livingston County	110%
MINNESOTA	
Minneapolis/St. Paul/Bloomington*	101%
MISSISSIPPI	
Gulfport/Biloxi	115%
Memphis*	101%
Pascagoula	107%
MISSOURI	
Kansas City*	109%
NEVADA	
Carson City	109%
Douglas County	126%
Las Vegas/Paradise	135%
Reno/Sparks	105%
NEW HAMPSHIRE	
Belknap County	102%
Boston/Cambridge/Quincy*	161%
Cheshire County	108%
Hillsborough County	106%
Lawrence*	137%

Appendix B

Priced Out in 2010

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
NEW HAMPSHIRE (continued)	
Manchester	124%
Merrimack County	107%
Nashua	131%
Portsmouth/Rochester	116%
Western Rockingham County	127%
NEW JERSEY	
Atlantic City/Hammonton	131%
Bergen/Passaic	185%
Jersey City	146%
Middlesex/Somerset/Hunterdon	175%
Monmouth/Ocean	156%
Newark	153%
Ocean City	107%
Philadelphia/Camden/Wilmington*	128%
Trenton/Ewing	144%
Vineland/Millville/Bridgeton	114%
Warren County	126%
NEW MEXICO	
Los Alamos County	113%
Santa Fe	119%
Taos County	101%
NEW YORK	
Ithaca	107%
Kingston	109%
Nassau/Suffolk	185%
New York	166%
Poughkeepsie/Newburgh/Middletown	124%
Westchester County	176%
NORTH CAROLINA	
Charlotte/Gastonia/Rock Hill*	109%
Durham/Chapel Hill	111%
Raleigh/Cary	116%
Transylvania County	102%
Virginia Beach/Norfolk/Newport News*	124%
OREGON	
Portland/Vancouver/Hillsboro*	116%
PENNSYLVANIA	
Allentown/Bethlehem/Easton	110%
Monroe County	106%
Philadelphia/Camden/Wilmington*	129%
Pike County	125%
State College	103%

* Indicates a housing market area that crosses state boundaries

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
RHODE ISLAND	
Newport/Middleton/Portsmouth	140%
Providence/Fall River*	119%
Westerly/Hopkinton/New Shoreham	123%
SOUTH CAROLINA	
Beaufort County	119%
Charleston/North Charleston/Summerville	110%
Charlotte/Gastonia/Rock Hill*	109%
Myrtle Beach/North Myrtle Beach/Conway	103%
TENNESSEE	
Memphis*	101%
Nashville/Davidson-Murfreesboro-Franklin	106%
TEXAS	
Austin/Round Rock/San Marcos	117%
College Station/Bryan	102%
Dallas	109%
Fort Worth/Arlington	106%
Houston/Baytown/Sugar Land	114%
Kendall County	111%
San Antonio/New Braunfels	101%
UTAH	
Duchesne County	109%
Salt Lake City	102%
Summit County	143%
VERMONT	
Addison County	107%
Bennington County	107%
Burlington/South Burlington	131%
Lamoille County	101%
Orange County	102%
Rutland County	101%
Windham County	105%
Windsor County	106%
VIRGINIA	
Charlottesville	117%
Louisa County	108%
Richmond	127%
Virginia Beach/Norfolk/Newport News*	124%
Warren County	101%
Washington/Arlington/Alexandria*	191%

Appendix B

Priced Out in 2010

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
WASHINGTON	
Bremerton/Silverdale	104%
Island County	112%
Mount Vernon/Anacortes	106%
Portland/Vancouver/Hillsboro*	109%
San Juan County	103%
Seattle/Bellevue	136%
Tacoma	113%
WEST VIRGINIA	
Jefferson County	105%
WISCONSIN	
Minneapolis/St. Paul/Bloomington*	100%
WYOMING	
Teton County	138%

* Indicates a housing market area that crosses state boundaries

Appendix C: Methodology for *Priced Out in 2010*

Priced Out in 2010 assesses housing affordability for people with disabilities receiving SSI across the United States. To complete this assessment, five separate data sets were used:

1. The final HUD Fair Market Rents (FMRs) effective October 1, 2010, for each state, county, and housing market area in the United States. These rent limits are based on the cost of modest rental housing and are calculated annually by HUD for use in the Housing Choice Voucher program. A housing unit at FMR is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. The FMRs used in *Priced Out in 2010* can be found on HUD's website at www.huduser.org/portal/datasets/fmr.html.
2. 2010 median incomes for one-person households used by HUD to determine the income limits for federal housing programs, including the Section 811 Supportive Housing for Persons with Disabilities program and the Housing Choice Voucher program. Data on annual HUD income limits are available on HUD's website at: www.huduser.org/portal/datasets/il.html.
3. 2010 SSI payments for individuals with disabilities living independently from *State Assistance Programs for SSI Recipients, January, 2010*, a publication of the Office of Research, Evaluation, and Statistics of the U.S. Social Security Administration. The SSI payment is made up of the federal SSI payment of \$674 in 2010, plus the optional state supplement in the 21 states that uniformly provide a state-

determined, state-funded additional amount to all SSI recipients who live independently in the community. Data regarding 2010 SSI payments and supplements can be found online at www.socialsecurity.gov/policy/docs/progdesc/ssi_st_asst/2010/index.html. TAC computed the national SSI amount based on the average of the SSI amount in each state.

4. The Housing Wage computed by the National Low Income Housing Coalition as part of their publication, *Out of Reach 2010: Renters in the Great Recession, the Crisis Continues*, which is available online at www.nlihc.org/OOR/OOR2010/.

5. Renter household information also provided by the National Low Income Housing Coalition. Data included in *Priced Out in 2010* has been weighted to reflect the number of renter households residing in each housing market area of the country in order to provide the most accurate information possible.