

Introduction

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

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

SSI is the federal income maintenance program that assists people with significant and long-term disabilities who have virtually no assets and — in

most instances — no other source of income. In 2014, rents charged for modestly priced apartments were often more than the entire monthly income of an SSI recipient.

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

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

Priced Out in 2014 depicts an unrelenting rental housing crisis for extremely low-income people with disabilities in every single one of the nation's 2,557 housing market areas.¹ [Click here for a searchable](#)

¹ These housing market areas are published by HUD for the purposes of establishing Fair Market Rents for the Housing Choice Voucher and related HUD rental assistance programs.

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[database of each housing market area](#), including the monthly SSI payments and percent of income required to afford a modest studio or one-bedroom apartment.

The shortage of affordable housing opportunities for people who must rely on SSI has also perpetuated

the unnecessary use of high cost facility-based care, often paid for with taxpayer dollars. The obvious and most cost-effective solution to the housing needs illustrated in *Priced Out in 2014* is permanent supportive housing, such as that provided through HUD programs.