

WHERE THE NUMBERS COME FROM

Priced Out Data Sources: September 29, 2026 update

In producing our *Priced Out: The Housing Crisis for People with Disabilities* reports and maintaining the *Priced Out* web page, TAC strives to provide the most accurate and up-to-date information possible. Since the sources we use for rents, Supplemental Security Income (SSI) benefit levels, and area median incomes are released at different times in the calendar year, the *Priced Out* page is updated three times a year (in approximately January, April, and October) as new data becomes available. The most recent data sources used are listed below.

Fair Market Rents

The U.S. Department of Housing and Urban Development (HUD) publishes a notice of proposed Fair Market Rents (FMRs) annually, effective October 1 for the next twelve months. FMRs represent HUD's estimate of the 40th percentile gross rent (contract rent plus tenant-paid basic utilities) for new leases, subject to certain statutory adjustments. Public housing agencies (PHAs) that believe the proposed FMRs for their area are too high or low have until October 1, 2026 to request a re-evaluation by HUD and can choose to use either the proposed FY2027 FMRs or the prior year FMRs (i.e., FY2026) until their appeal is resolved.

The current Priced Out table uses HUD's Proposed FY2027 FMRs as a proxy for local rents in metropolitan areas. The FMRs for the nation, states, and non-metropolitan statistical areas represent weighted averages for these geographies. We calculate them by weighting the FMR for each county (or FMR area, in New England) by its share of the renter households in the relevant geography (e.g., state, non-metro portion of state, or nation), using the U.S. Census Bureau's 2024 American Community Survey (ACS) 5-Year Estimates of renter household counts (Table 2502), following the methodology used by the National Low Income Housing Coalition in Appendix B of its 2026 *Out of Reach* report.

Supplemental Security Income

The Social Security Administration (SSA) announces the maximum federal SSI benefit amount for the coming calendar year in late fall. The SSI payment in this table is the sum of (1) the maximum 2026 federal payment for persons living independently ($994 a month for an individual, $1,491 for an eligible individual with an eligible spouse), and (2) an additional amount in approximately 20 states (see note below) that uniformly provide a state-determined, state-funded supplement to all SSI recipients who live independently in the community. The benefit is lower for individuals not living independently or with certain types of countable income, but most SSI recipients (93%) live in their own household according to the SSA Annual Statistical Supplement 2025 (Table 7e5).

NOTE: Data on state supplement amounts is difficult to obtain and verify. This table uses the 2026 state-funded supplement amounts as listed by the SSA in its "Charted Threshold" table effective January 20, 2026. *It was not possible to verify all state information*.

States are not required to offer a supplement (six provide no supplement — Arizona, Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia). States that do offer supplements may choose to have the federal government administer their supplemental programs, but most administer their supplements directly. Many limit eligibility for a supplement to persons with specific disabilities or by age or by living situation.

Number of SSI Recipients/ Weighted National SSI Payment

The *Priced Out* table includes a weighted national average maximum monthly SSI payment calculated by multiplying each state's share of total SSI recipients in the U.S. ages 18–64 by that state's total maximum benefit (federal and state) for individuals living independently. This report uses the SSA's most recent annual recipient count (August 2026) – Table 10. The count reports all recipients of federal benefits and excludes SSI recipients who receive state supplements only because their income is above federal limits.

Area Median Income for One-Person Households

Our report uses two data sets to calculate the Area Median Income (AMI) for a household of one. It uses the HUD income limits and median income data published in April 2026. (HUD sets new income limits each year by FMR area sometime between March and May.)

For metropolitan FMR areas, this chart uses current HUD income limits (effective May 1, 2026) to calculate the area median income for a one-person household. HUD's income limits are derived from Median Family Income (MFI) estimates by the Census Bureau. HUD treats the MFI as equivalent to 100% of the AMI for a household of four. HUD then applies multipliers to set lower and higher dollar limits for larger and smaller households. It calculates the limit for a household of one at 70% of the limit for a household of four. However, HUD's published limits sometimes vary from the simple 70% calculation due to statutorily required adjustments reflecting local housing costs or to keep year-to-year changes within 5% (or double the rate of increase in the national MFI if higher, up to a cap of 10%). We calculate the AMI for a household of one by doubling the published HUD 50%-of-AMI limit for a household of one (see Section 8 income limits). The 10% cap constrained income limits in 8% of FMR areas.

Weighted AMIs

For all other geographies (statewide non-metropolitan area, state, and national), we multiplied HUD's 2026 estimates of State and National Median Family Incomes by 70 percent to arrive at the AMI for a household of one, consistent with HUD's methodology for AMIs by household size. This calculation omits the adjustments used for HUD income limits.

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