

COST BURDEN AND THE NEBRASKA HOUSING RELATED ASSISTANCE PROGRAM

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The Nebraska Housing Related Assistance program is designed to address the Housing Cost Burden for adults who are Extremely Low Income with a Serious Mental Illness. Neb. Rev. Stat. §71-812 (3)(a), assigns the duty to manage the Housing Related Assistance program to the Division of Behavioral Health Services (see attachment). Under this management responsibility, the Division has restricted consumer income to the "Extremely Low Income" (see ATTACHMENT: CONSUMER ELIGIBILITY – Priority One and Priority Two) for the Housing Related Assistance program. This paper discusses the basis for this policy.

The issue involves the poverty level of the consumers to be served in the Housing Related Assistance program. The program is designed to help the eligible consumers pay rent, utilities, and other related housing costs. The consumer income level is based on the "Extremely Low Income" standards followed by the U.S. Department of Housing and Urban Development (HUD).

Whenever possible, the Nebraska Housing Related Assistance program uses HUD Section 8 rental assistance policy. Housing Cost Burden is defined by HUD as the ratio between payments for housing (including utilities) and reported household income. This calculation is based on gross income. It does not make the adjustments to income required by housing assistance programs before percentage-of-income rents are determined.

- **Moderate Cost Burden** (Cost Burden > 30%) = Housing costs (including utilities) are between 31 and 50 percent of reported income.
- **Severe Cost Burden** (Cost Burden >50%) = Housing costs (including utilities) are exceeding 50 percent of reported income.

Source: HUD; <http://www.huduser.org/publications/affhsg/worstcase/appendixb.html>
Appendix B, Glossary, Housing Problems

Nebraska limits what may be included in the utility cost. Under the Nebraska Housing Related Assistance Program, utility deposits and payments are limited to tenant paid gas, electric, water, sewer, garbage. Specifically excluded are cable television and telephone.

In order to discuss the Housing Related Assistance program policy of cost burden and serving persons who are "Extremely Low Income," this report is going to examine Supplemental Security Income (SSI) income, Aid to the Aged, Blind and Disabled (AABD), the U.S. Department of Health and Human Services Federal Poverty Guidelines, HUD income limits and Nebraska Housing Related Assistance program implementation experience.

Supplemental Security Income (SSI)

If the consumer is on SSI, he/she does have severe cost burden. This analysis is based on HUD FY2006 Fair Market Rents for Nebraska and Federal Payment for Supplemental Security Income (SSI) data.

The individual Maximum Monthly Federal Payment for Supplemental Security Income (SSI) is reported in the table below. Also, there is a calculation on how much a consumer may expect to pay of the SSI income, 30%, for housing (including utilities).

	2005	2006	2007
Individual / monthly	\$579	\$603	\$623
Individual / Annual +	\$6,948	\$7,236	\$7,476
Housing Cost = 30% income	\$173.70	\$180.90	\$186.90

Source: Last Updated - February 22, 2007 - <http://www.ssa.gov/pubs/10003.html>

+ The SSI Annual Rate is calculated by multiplying the monthly SSI payment times (x) 12 months.

The amount of the SSI payment for an eligible individual is changed each year. Above is a table showing the SSI income for FY2005, FY2006 and FY2007. The FY2006 payment (\$603) converts to an annual income of \$7,236.

When a person is on Federal Supplemental Security Income (SSI), the individual meets the standard for extremely low income. Using the HUD Median Family Income standard, this converts to a range from 14.1% (Region 1) to 10.9% (Region 6).

Cost Burden Indicators – The following formula was used to calculate Housing Cost Burden for a person with SSI income.

Value: Ratio, reported as a percentage, between payments for housing (including utilities) and reported household income.

Numerator: HUD FY2006 Fair Market Rents for Nebraska
(see <<http://www.huduser.org/datasets/fmr/fmrs/st.odb>>)

Denominator: Maximum Individual Monthly Federal Payment for Supplemental Security Income (SSI) (see: <<http://www.ssa.gov/pubs/10003.html>>)

The table below applies this formula to calculate the cost burden using HUD Fair Market Rents and the Maximum Monthly Federal Payment for Supplemental Security Income (SSI).

	Region	FY 2006 FMRs One Bedroom*	SSI 2006 payment per month	% of 2006 SSI for Rent	SSI 2007 payment per month	% of 2007 SSI for Rent
1	Scotts Bluff County, NE.	\$416	\$603	69.00%	\$623	66.8%
2	Lincoln County, NE.	\$412	\$603	68.30%	\$623	66.1%
3	Hall County, NE.	\$424	\$603	70.30%	\$623	68.1%
4	Madison County, NE.	\$390	\$603	64.70%	\$623	62.6%
5	Lincoln, NE Metro Area	\$468	\$603	77.60%	\$623	75.1%
6	Omaha-Council Bluffs, NE-IA	\$531	\$603	88.10%	\$623	85.2%

Source: <http://www.huduser.org/datasets/fmr/fmrs/st.odb>

* Final FY 2006 Fair Market Rent Documentation System - Nebraska

Based on these calculations, the results show all consumers on SSI face a severe cost burden. Specifically, using the HUD Fair Market Rent Documentation System, the table shows the consumer's housing costs exceed 50 percent of reported income. The percentage (%) of 2006 SSI income needed to pay HUD 2006 Fair Market Rent for selected areas in Nebraska shows an average of 73.0%, with a minimum of 64.7% (Madison County) and a maximum of 88.1% for the Omaha metropolitan area.

Aid to the Aged, Blind and Disabled (AABD)

If the consumer is not able to live independently with behavioral health support services, the next higher level of care would be a licensed healthcare facility (Assisted Living or a Mental Health Center). If the consumer is on SSI, then he/she would be eligible for Aid to the Aged, Blind and Disabled (AABD). AABD is a Medicaid program for those who meet the Social Security definition of permanent and total disability, are blind, or over age 65. The standard is used to supplement income for those on Medicaid who meet the monthly income standard.

If entitled, state supplement payments are paid to the consumer. The consumer pays the facility (Licensed Facilities: Title 175 Health Care Facilities and Services Licensure; Chapter 4 - Assisted Living Facilities or Chapter 19 - Mental Health Centers) for room and board and other services covered under the facility license. Some of the funds are retained by the consumer for the personal needs.

	2005	2006	2007
State AABD total payment	\$1,017	\$1,031	\$1,061
Payment for consumer's personal needs	\$60	\$60	\$60
Facility payment	\$957	\$971	\$1,001
SSI payment / monthly rate	\$579	\$603	\$623
State supplement / monthly rate	\$438	\$428	\$438
State supplement / annual rate +	\$5,256	\$5,136	\$5,256

+ The State Supplement Annual Rate is calculated by multiplying the monthly state supplement under AABD times (x) 12 months.

The Housing Related Assistance policy of \$5,000 annual maximum per consumer is based on the AABD state supplement annual rate. NOTE: If a consumer needs additional Housing Related Assistance, the Region is required to receive written approval from the Nebraska Division of Behavioral Health Services.

U.S. Department of Health and Human Services / Federal Poverty Guidelines

The "Federal Poverty Guidelines" are issued each year in the Federal Register by the U.S. Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds used for administrative purposes such as determining financial eligibility for certain federal programs. The poverty guidelines are sometimes loosely referred to as the "Federal Poverty Level" (FPL).

Federal Poverty Guidelinesⁱ	2005	2006	2007
Persons in Family or Household	48 Contiguous States and D.C.	48 Contiguous States and D.C.	48 Contiguous States and D.C.
1	\$9,570	\$9,800	\$10,210
2	12,830	13,200	13,690
3	16,090	16,600	17,170
4	19,350	20,000	20,650
5	22,610	23,400	24,130
6	25,870	26,800	27,610
7	29,130	30,200	31,090
8	32,390	33,600	34,570
For each additional person, add	3,260	3,400	3,480

Poverty Estimates

The U.S. Census Bureau defines poverty as a situation in which total family income is less than a threshold amount based on the Consumer Price Index (CPI), family size, number of children, and the age of the householder. Recent data released by the Census Bureau indicates that the average rate of poverty in Nebraska is 10.0 percent. In 2004, the last year that poverty statistics have been estimated, the number of individuals in poverty in Nebraska exceeded 172,160. ⁱⁱ

The number of adults in Nebraska with serious mental illness who are below 100% HHS Poverty Guidelines is estimated at 12,331 which is 15.4% of the total adults with Serious Mental Illness (80,009). ⁱⁱⁱ

As noted above, the FY2006 SSI payment (\$603) converts to an annual income of \$7,236 and the 2007 SSI payment (\$623) converts to an annual income of \$7,476. That places the consumer who is on SSI below the "Federal Poverty Level" but above severe poverty. If the consumer has little to no income, he/she would be in severe poverty. Severe poverty is income below half of "Federal Poverty Level". For a single person, in 2007, severe poverty is income below \$5,244. ^{iv}

HUD Income Limits ^v

As noted above, the **HUD definitions of household income levels** is expressed in Median Family Incomes (MFI). The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended. The relevant income limits may be summarized as follows:

- **Low-income families** are defined as families whose incomes do not exceed 80 percent of the median family income for the area. (page 3)
- **Very low-income families** are defined as families whose incomes do not exceed 50 percent of the median family income for the area. (page 3)
- **30 Percent of Area Median Family Income Limits (extremely low income)**: The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income, which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The 30 percent income limits therefore are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to Supplemental Security Income (SSI) benefits. Since SSI benefits provide the minimum entitlement income for elderly and disabled households, the one-person 30 percent income limits are increased if they would otherwise be less than the minimum SSI level. (page 9)

Family Size Adjustments - The income limit statute requires adjustments for family size.

Number of Persons in Family and Percentage Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded to the nearest \$50. For simplicity, this is optional for income limits for nine-plus person families. (page 9)

HUD publishes Median Family Incomes (MFI) for all Metro Areas and non-metro areas in the country. So, each of Nebraska's 93 counties are reported for MFI. The table below shows the HUD Area Median Income for one county in each Region.

HUD Median Family Incomes (MFI) and 30% MFI for One County Per Region

Region	County in NE	MSA	Median Income	Extremely Low Income	
				30% of Median (Base)	70% of Base 1 Person
1	Scotts Bluff County	Non Metro Area	\$51,400	\$15,420	\$10,794
2	Lincoln County	Non Metro Area	\$55,900	\$16,770	\$11,739
3	Hall County	Non Metro Area	\$54,500	\$16,350	\$11,445
4	Madison County	Non Metro Area	\$55,500	\$16,650	\$11,655
5	Lancaster County	Lincoln, NE	\$66,100	\$19,830	\$13,881
6	Douglas County	Omaha-Council Bluffs, NE-IA	\$66,500	\$19,950	\$13,965

Source: Median Family Incomes – FY 2006 Income Limits, effective date is March 8, 2006
<http://www.huduser.org/datasets/il/il06/index.html>

HUD is required to include in the income limit adjustments for family size. As noted above, a family of four is considered the “base” for 30% Median Family Incomes. A single person income is 70% of the 30% Median Area income. This is how the “**extremely low income**” standard applies to these selected Nebraska locations: a family of four with income under the following range from \$15,420 to \$19,950; a single person’s income range is from \$10,794 to 13,965.

The next table shows the (1) HUD FY 2006 Fair Market Rent for selected Nebraska locations (one per region); (2) the US Department of Health and Human Services Poverty Guidelines with percentage needed to pay Fair Market Rent; as well as (3) HUD 30% Median Income by annual income one person, monthly income for one person and percentage income needed to pay Fair Market Rent.

Region	(1) FY 2006 FMRs One Bedroom*	(2) 2006 HHS Poverty Guidelines		Extremely Low Income			
				(3) HUD 70% of Base 1 Person Annual Income	HUD 30% of Median for One Person / Monthly		
		one Person	% on Rent		Monthly	% of Rent	
1	Scotts Bluff County, NE.	\$416	\$816.67	50.90%	\$10,794	\$899.50	46.20%
2	Lincoln County, NE.	\$412	\$816.67	50.40%	\$11,739	\$978.25	42.10%
3	Hall County, NE.	\$424	\$816.67	51.90%	\$11,445	\$953.75	44.50%
4	Madison County, NE.	\$390	\$816.67	47.80%	\$11,655	\$971.25	40.20%
5	Lincoln, NE Metro Area	\$468	\$816.67	57.30%	\$13,881	\$1,156.75	40.50%
6	Omaha-Council Bluffs, NE-IA	\$531	\$816.67	65.00%	\$13,965	\$1,163.75	45.60%

Source: <http://www.huduser.org/datasets/fmr/fmrs/st.odb>

* Final FY 2006 Fair Market Rent Documentation System -- Nebraska

The 2006 HHS POVERTY GUIDELINES for one Person in the 48 Contiguous States and D.C. was reported as \$9,800 annually or \$816.67 per month. That means if a single person has an income below \$9,800 annually, he/she would experience a Housing Cost Burden ranging from 47.8% in Region 4 up to 65% in Region 6. This table shows when using the US HHS Poverty Guidelines, consumers face a severe cost burden in most of the state. When using the HUD standards, the extremely low income consumers still faces a cost burden.

Income and Program Eligibility

The Nebraska statute that authorizes the Nebraska Housing Related Assistance program [Neb. Rev. Stat. Section 71-812 (3)(b)(iii)] defines the term "Very low-income" to mean, "a household income of fifty percent or less of the applicable median family income estimate as established by the United States Department of Housing and Urban Development."

Under Neb. Rev. Stat. § 71-812 (3)(a), the Division is assigned the duty to manage the Housing Related Assistance program. Under this management responsibility, the Division has restricted income for the persons served to the "Extremely Low Income."

It appears consumers being served by the Nebraska Housing Related Assistance program meet the extremely low income standard. This suggests the consumers have a severe cost burden as set by the US Department of Housing and Urban Development (HUD). The data below are from the first year of program implementation (ending June 30, 2006).

SSI/SSDI Eligibility of Consumers served Receiving Payments by Region as of June 30, 2006

	Eligible, receiving payments	Eligible, not receiving payments	Potentially eligible	Determined to be ineligible/not applicable	Totals
Region 1	6	0	13	0	19
Region 2	4	0	3	2	9
Region 3	9	0	11	3	23
Region 4	4	0	2	1	7
Region 5	20	2	6	7	35
Region 6	18	0	14	2	34
Total	61	2	49	15	127
Percent of Total	48%	1%	39%	12%	100%

During the first year of program implementation, 88% of the consumers found eligible for the program were receiving SSI/SSDI payments, or appeared to be eligible for either SSI or SSDI. According to the data, only 12% of the Consumers were determined to be ineligible for SSI/SSDI or it was not applicable. This is an important area because of the income involved. Given the discussion above on SSI, these consumers are documented as being extremely low income.

Without this program, these consumers would have a severe housing cost burden and thus would have a very difficult time finding housing due to their poverty. In other words, they are priced out of independent housing. Without the Nebraska Housing Related Assistance program, many of these consumers would be forced into living in a licensed health care facility funded by AABD, live in inadequate housing or be homeless. "Inadequate housing" is a HUD term. A housing unit is defined as having severe physical problems when there is inadequate plumbing, heating, electrical system, upkeep, and/or hallways.

The following table show the average gross income of the persons served. The data are reported for Average Annual Gross income, and monthly average (Annual divided by 12). Then the HUD Fair Market Rent amount by selected County from the table above is shown. Finally, the percent of Monthly Average Gross Income needed to pay for the Fair Market Rent (one bedroom).

**Approved Consumers Receiving Payment / Monthly Average Gross Income by Region (June 30, 2006)
HUD Fair Market Rent / Percent of Income Needed to Pay Rent**

Region	Total Average Annual Gross Income	Monthly Average Gross Income	FY 2006 FMRs One Bedroom	% of income needed to Rent Housing
1	\$3,779	\$314.92	\$416	132.10%
2	\$5,360	\$446.67	\$412	92.24%
3	\$3,220	\$268.33	\$424	158.01%
4	\$3,870	\$322.50	\$390	120.93%
5	\$4,573	\$381.08	\$468	122.81%
6	\$5,023	\$418.58	\$531	126.86%
Average 1-6	\$4,304	\$358.67		

This table on Average Annual Income by Region is based on serving the 127 people receiving payment Housing Related Financial Assistance ending June 30, 2006. The statewide average income for the consumers approved to receive housing related assistance was \$4,304. Using the reported statewide average (Regions 1-6), the average Annual Gross Income for approved consumers was equal to \$4,304 annual income or \$358.67 per month. That means on the average, these consumers are priced out of the market for a one bedroom apartment. It means these consumers, due to their poverty, could not afford housing without this program.

AVERAGE ANNUAL GROSS INCOME

For the Total Number of Consumers with Approved Applications and Receiving Payments (N= 227)
As of September 30, 2006

	Average Annual Gross Income	Average Gross Monthly Income
Region 1	\$4,758	\$396.50
Region 2	\$3,440	\$286.67
Region 3	\$4,065	\$338.75
Region 4	\$4,916	\$409.67
Region 5	\$5,078	\$423.17
Region 6	\$3,258	\$271.50
TOTALS	\$4,253	\$354.42

The Nebraska Housing Related Assistance Program continues to serve persons who are extremely low income in FY2007.

In summary, the Nebraska Housing Related Assistance program is designed to help consumers who are "Extremely Low Income" with a serious mental illness. It appears consumers being served meet that income standard. Without the Nebraska Housing Related Assistance program, these consumers would have severe housing cost burdens. Without the Nebraska Housing Related Assistance program, many of these consumers would be forced into living in a licensed health care facility funded by AABD, live in inadequate housing or be homeless.

**Attachment: State of Nebraska Statutes Authorizing
Housing-Related Assistance For Very Low-Income Adults With Serious Mental Illness**

Section 71-812. Behavioral Health Services Fund; created; use; investment.

(1) The Behavioral Health Services Fund is created. The fund shall be administered by the division and shall contain cash funds appropriated by the Legislature or otherwise received by the Nebraska Health and Human Services System for the provision of behavioral health services from any other public or private source and directed by the Policy Cabinet or the Legislature for credit to the fund.

(2) The fund shall be used to encourage and facilitate the statewide development and provision of community-based behavioral health services, including, but not limited to, (a) the provision of grants, loans, and other assistance for such purpose and (b) reimbursement to providers of such services.

(3)(a) Money transferred to the fund under section 76-903 shall be used for **housing-related assistance** for very low-income adults with serious mental illness, except that if the division determines that all **housing-related assistance** obligations under this subsection have been fully satisfied, the division may distribute any excess, up to twenty percent of such money, to regional behavioral health authorities for acquisition or rehabilitation of housing to assist such persons. The division shall manage and distribute such funds based upon a formula established by the division, in consultation with regional behavioral health authorities and the Department of Health and Human Services Finance and Support, in a manner consistent with and reasonably calculated to promote the purposes of the public behavioral health system enumerated in section 71-803. The division shall contract with each regional behavioral health authority for the provision of such assistance. Each regional behavioral health authority may contract with qualifying public, private, or nonprofit entities for the provision of such assistance.

(b) For purposes of this subsection:

(i) Adult with serious mental illness means a person eighteen years of age or older who has, or at any time during the immediately preceding twelve months has had, a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders and which has resulted in functional impairment that substantially interferes with or limits one or more major life functions. Serious mental illness does not include DSM V codes, substance abuse disorders, or developmental disabilities unless such conditions exist concurrently with a diagnosable serious mental illness;

(ii) **Housing-related assistance** includes rental payments, utility payments, security and utility deposits, and other related costs and payments; and

(iii) Very low-income means a household income of fifty percent or less of the applicable median family income estimate as established by the United States Department of Housing and Urban Development.

(4) Any money in the fund available for investment shall be invested by the state investment officer pursuant to the Nebraska Capital Expansion Act and the Nebraska State Funds Investment Act.

Source: Laws 2004, LB 1083, § 12; Laws 2005, LB 40, § 5

State of Nebraska Statutes

Section 71-803 Public behavioral health system; purposes.

The purposes of the public behavioral health system are to ensure:

- (1) The public safety and the health and safety of persons with behavioral health disorders;
- (2) Statewide access to behavioral health services, including, but not limited to, (a) adequate availability of behavioral health professionals, programs, and facilities, (b) an appropriate array of community-based services and continuum of care, and (c) integration and coordination of behavioral health services with primary health care services;
- (3) High quality behavioral health services, including, but not limited to, (a) services that are research-based and consumer-focused, (b) services that emphasize beneficial treatment outcomes and recovery, with appropriate treatment planning, case management, community support, and consumer peer support, (c) appropriate regulation of behavioral health professionals, programs, and facilities, and (d) consumer involvement as a priority in all aspects of service planning and delivery; and
- (4) Cost-effective behavioral health services, including, but not limited to, (a) services that are efficiently managed and supported with appropriate planning and information, (b) services that emphasize prevention, early detection, and early intervention, (c) services that are provided in the least restrictive environment consistent with the consumer's clinical diagnosis and plan of treatment, and (d) funding that is fully integrated and allocated to support the consumer and his or her plan of treatment.

Source:

Laws 2004, LB 1083, § 3

~ Revised Statutes Cumulative Supplement 2004

ATTACHMENT: CONSUMER ELIGIBILITY

Consumer eligibility criteria for the Housing Related Assistance program for FY2008:

1. An adult who (a) has a serious mental illness; (b) has an Individual Service Plan with a goal of independent living; (c) has HHSS Authorized Behavioral Health Services (funded in whole or in part by the Division of Behavioral Health Services and/or the Nebraska Medicaid program); and (d) is willing to participate in appropriate authorized behavioral health service(s).
2. An adult who needs housing related assistance (a) as documented by efforts to fully exhaust local options available in seeking rental assistance administered by local housing authorities and/or other entities; and (b) clear demonstration by the consumer's willingness to honor the agreements involved in continuing to seek the other sources of rental assistance if initially turned down or place on some form of a waiting list after starting the Housing Related Assistance.
3. An adult who is
 - a) **Priority One**:
 - 1) Extremely Low Income who is discharged from an inpatient mental health commitment, or
 - 2) Extremely Low Income who is eligible to move from a residential level of care to independent living to make room for a person being discharged from an inpatient mental health commitment;
 - b) **Priority Two**: consumers who are extremely low income at risk of an inpatient mental health commitment, at least in part because of lack of affordable independent housing.
 - c) Priority Three: consumers who are eligible under Neb. Rev. Stat. § 71-812 (3) for housing-related assistance for very low-income adults with serious mental illness.

For FY2008, only Priority One and Priority Two individuals can be served.

“At Risk” under Priority Two means a qualified Behavioral Health worker has certified the person is "at risk". The documentation includes a signature from Behavioral Health worker on the application. The signature by the qualified Behavioral Health worker means the consumer meets adult with serious mental illness criteria, meets the extremely low income criteria and has one or more of the following situations:

- a) a history of inpatient mental health board commitment within last five years;
- b) was subject to an emergency protective custody (EPC) within the last five years;
- c) the housing assistance will clearly prevent a psychiatric hospitalization;
- d) the person is currently homeless;
- e) the person has no income and appears eligible for SSI;
- f) the consumer is living in independent housing that is not safe, decent, or affordable;
- g) housing assistance prevents a consumer from moving into a higher level of care.
- h) **outpatient mental health board commitment** (to be added in FY2008).

ENDNOTES:

ⁱ Source: Federal Register, Vol. 70, No. 33, February 18, 2005, pp. 8373-8375.
<http://aspe.hhs.gov/poverty/05poverty.shtml>
Source: Federal Register, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849
<http://aspe.hhs.gov/poverty/06poverty.shtml>
Source: Federal Register, Vol. 72, No. 15, January 24, 2007, pp. 3147-3148
<http://aspe.hhs.gov/poverty/07poverty.shtml>

ⁱⁱ Source: 2007 PROFILE OF NEBRASKA: DEMOGRAPHICS, ECONOMICS, AND HOUSING; (page 27) PREPARED FOR THE NEBRASKA INVESTMENT FINANCE AUTHORITY By Western Economic Services, LLC (212 SE 18th Avenue, Portland, OR 97214) Draft Report for Public Review (January 12, 2007)

ⁱⁱⁱ Source: National Mental Health Estimation Project; The University of Texas Medical Branch - Psychiatry and Behavioral Sciences; The Western Interstate Commission for Higher Education - Mental Health Program; Series P5 Estimates of Need for Mental Health Services For Nebraska, Serious Mental Illness for 2000
http://psy.utmb.edu/estimation/WICHE/wiche_p5/Nebraska/p5wsmi01_ne000.htm

^{iv} Source: “Americans Facing Severe Poverty in Record Numbers” by Tony Pugh (McClatchy Newspapers); as reported in the Lincoln Journal Star, Sunday February 25, 2007 (page 3A).

^v Source: FY 2006 HUD INCOME LIMITS BRIEFING MATERIAL
U.S. Dept. of HUD Office of Policy, Development & Research
January 18, 2006
<http://www.huduser.org/datasets/il/il06/BRIEFING-MATERIALs.pdf>