

## HOMELESS HOUSING RESOURCES

The information in this document is intended primarily to provide people working in health care with basic information about homeless assistance and housing programs and resources. It is also intended to provide context for housing, health care, and service providers for discussions on gaps in needed housing and services that support housing stability. The following resources are covered:

- **HUD Resources**
  - Vouchers
  - HOME Program
  - Housing Trust Fund
  - Continuum of Care (CoC) Program
  - Emergency Solutions Grants (ESG)
  - Housing Opportunities for Persons with AIDS (HOPWA) Program
  - Office of Native American Programs (ONAP) Programs
  - VA Supportive Housing (VASH) Programs
- **Other Federal Resources**
  - Supportive Services for Veteran Families (SSVF)
  - USDA Rural Development, Rural Housing Service
  - SSI/SSDI Outreach, Access, and Recovery (SOAR) Program
  - Low Income Housing Tax Credit (LIHTC) Program
- **Local Housing Resources, including Permanent Supportive Housing (PSH) Programs**

Financial support for housing for low-income people tends to fall into categories: support to help cover “hard” costs (such as construction and rehabilitation) and support to cover more flexible “soft” costs, such as vouchers, operating costs, and services. Resources are often focused on a particular population (e.g. people with disabilities, people living with HIV/AIDS, people experiencing homelessness, veterans).

### **HUD Resources**

HUD provides a variety of resources to states, local governments, and nonprofit housing agencies to provide access to or in order to develop affordable housing.

#### **Housing Choice Voucher (HCV) Program<sup>1</sup>**

The Housing Choice Voucher (HCV) program provides rental assistance for low-income individuals and families. The HCV Program provides “tenant-based” rental assistance under Section 8 by providing low-income households with a voucher they can use to rent any private apartment that meets program guidelines. Section 8 also offers “project-based” rental assistance, which provides rental housing to low-income households in privately owned and managed rental units, but in which the subsidy stays with the building.

#### **Special Purpose Vouchers<sup>2</sup>**

Special purpose vouchers have been appropriated by Congress exclusively for people with disabilities. They are an invaluable resource for meeting the housing needs of people with disabilities

<sup>1</sup> U.S. Department of Housing and Urban Development, “Housing Choice Vouchers Fact Sheet,” 2015, [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/about/fact\\_sheet](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet).

<sup>2</sup> The United States Interagency Council on Homelessness, “PHA Guide to Using Special Purpose Vouchers to End Homelessness,” [http://usich.gov/resources/uploads/asset\\_library/PHA\\_SpecialPurposeVouchers.pdf](http://usich.gov/resources/uploads/asset_library/PHA_SpecialPurposeVouchers.pdf).

because they must be set aside for people with disabilities even when they turn over and are re-issued. Vouchers are targeted exclusively to people with disabilities through the following programs:

#### ***Five-Year Mainstream Housing Opportunities for Persons with Disabilities***

These vouchers are set aside exclusively for people with disabilities. They are funded through the Section 811 tenant-based rental assistance program (25% of the program's appropriations have been used for tenant-based rental assistance). PHAs<sup>3</sup> receive 5-year annual contributions contracts.

#### ***Rental Assistance for Non-Elderly Persons with Disabilities ("NED" Vouchers)***

Over the past decade, HUD has also awarded over 55,000 other vouchers targeted to non-elderly people with disabilities, now referred to as NED vouchers.

Although vouchers are an invaluable resource for helping homeless and low-income individuals with disabilities, PHAs often have substantial waiting lists for applicants to receive HCV and special purpose vouchers; lists may be also closed when the wait for housing becomes unreasonable.

#### **HOME Investment Partnerships Program<sup>4</sup>**

The federal government created the HOME Investment Partnerships Program (HOME) in 1990. The HOME program is a formula grant of federal housing funds given to states and localities (referred to as "participating jurisdictions" or PJs).

HOME funds can be used to:

- Build, buy, and renovate rental housing;
- Finance homeownership opportunities;
- Repair homes, including making buildings physically accessible; or
- Provide rental subsidies to eligible households.

#### **National Housing Trust Fund (NHTF)<sup>5</sup>**

The federal government created the NHTF in 2008, but it has not been operating due to insufficient funding. Funds are now being set aside, and HUD anticipates that allocations will begin mid-2016. The NHTF program is a formula grant of federal funds given to states and state-designated entities. Each state determines its priority housing need for production or preservation, primarily of rental housing, that is affordable and available to extremely low-income households. A state must use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership; and up to 10 percent for the grantee's reasonable administrative and planning costs.

NHTF funds can be used for:

- New construction of rental and homebuyer units;
- Acquisition or acquisition/rehabilitation of rental and homebuyer units; or
- Operating costs for rental projects (up to one third of annual grant).

To receive its share of the NHTF, a state must submit an allocation plan as part of its annual action plan. The HUD Office of Community Planning and Development issued a Notice on January 28, 2016 outlining the timing for states and entitlement jurisdictions to submit their FY16 consolidated plans, action plans, and NHTF allocation plans. On April 4, 2016, HUD announced that \$174 million will soon be made available through first-ever allocations of the NHTF.

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<sup>3</sup> Non-profit disability organizations were also eligible to apply for Section 811-funded Mainstream vouchers.

<sup>4</sup> U.S. Department of Housing and Urban Development, "HOME Investment Partnerships Program," [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/programs/home/](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/).

<sup>5</sup> HUD Exchange, Housing Trust Fund <https://www.hudexchange.info/programs/htf/> and Federal Register, Vol. 81, No. 87, May 5, 2016, "Housing Trust Fund Federal Register Allocation Notice", <https://www.gpo.gov/fdsys/pkg/FR-2016-05-05/pdf/2016-10508.pdf>

## Continuum of Care (CoC) Program<sup>6</sup>

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

## Emergency Solutions Grants (ESG)<sup>7</sup>

The Emergency Solutions Grant (ESG) Program provides grants to states and localities for emergency shelter, transitional housing, and permanent housing for the homeless. ESG funds can be used for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS, as well as administrative activities. ESG funds may also be used to fund Homeless Prevention and Rapid Re-Housing Programs (HPRP).

## Housing Opportunities for Persons with AIDS Program (HOPWA)<sup>8</sup>

HOPWA funding provides housing assistance and related supportive services by grantees who are encouraged to develop community strategies and form partnerships with nonprofit organizations. Funds may be used for a range of housing, social services, program planning, & development costs.

HOPWA funds are awarded through the Consolidated Plan as a block grant to states and larger metropolitan areas based on the incidences of AIDS, and competitively through an annual Notice of Funding Availability (NOFA).

## Office of Native American Programs (ONAP) Resources<sup>9</sup>

As sovereign nations, tribes are the direct recipients of HUD funding. Each tribe designates an entity to administer its housing programs with these federal dollars. Referred to as a Tribally Designated Entity (TDHE), the organization may be a department within the tribe, tribal housing authority with separate board of commissioners, or a nonprofit organization.

Regional ONAP offices administer the following programs:

**Indian Housing Block Grant (IHBG):** Formula-based grant program. Eligible activities include: housing development, assistance to housing developed under the Indian Housing Program, housing services to eligible families and individuals, crime prevention and safety, and model activities that provide creative approaches to solving affordable housing problems.

**Section 184 Indian Home Loan Guarantee Program:** Created in 1992 to help increase Native access to homeownership by providing a guarantee to lenders on mortgage loans made to Native borrowers. Section 184 loans can be used both on and off native lands for new construction, rehabilitation, purchase of an existing home, or refinancing.

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<sup>6</sup> U.S. Department of Housing and Urban Development, "Continuum of Care (CoC) Program," <https://www.hudexchange.info/programs/coc/>

<sup>7</sup> U.S. Department of Housing and Urban Development, "Emergency Solutions Grant (ESG) Program Fact Sheet," <https://www.hudexchange.info/resources/documents/EmergencySolutionsGrantsProgramFactSheet.pdf>.

<sup>8</sup> ICF International and Collaborative Solutions, Inc., "Housing Opportunities for Persons with AIDS (HOPWA) Rental Assistance Guidebook," U.S. Department of Housing and Urban Development's Office of HIV/AIDS Housing, January 2013. <https://www.hudexchange.info/resources/documents/HOPWARentalAssistanceGuidebook.pdf>.

<sup>9</sup> U.S. Department of Housing and Urban Development, "Office of Native American Programs (ONAP)," [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/ih](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih) and U.S. Department of Housing and Urban Development, Office of Native American Programs (ONAP), "Grants," [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/ih/grants](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants)

**Indian Community Development Block Grant (ICDBG):** Awarded under an annual competition. Provide single purpose grants for housing rehabilitation, land acquisition, community facilities, infrastructure construction, and economic development activities that benefit primarily people with low and moderate incomes.

**Title VI Loan Guarantee Program:** Assists Indian Housing Block Grant recipients who want to finance eligible affordable housing activities, but are unable to secure financing without the assistance of a federal guarantee.

### VA Supportive Housing Program (VASH)<sup>10</sup>

VASH is a joint project between the Department of Veteran Affairs (VA) and the Department of Housing and Urban Development (HUD). The goal of the program is to transition veterans from homelessness to having permanent, secure, safe housing so that they may rebuild their lives. This program is administered with a housing voucher from HUD for veterans to rent a home or an apartment, and intensive case management services provided by the VA for five years.

### Other Federal Resources

#### Supportive Services for Veteran Families (SSVF)<sup>11</sup>

The SSVF Program is a VA program that awards grants to private nonprofit organizations and consumer cooperatives that will provide supportive services to very low-income Veterans and their families residing in or transitioning to permanent housing. The grantees will provide a range of supportive services designed to promote housing stability.

#### USDA Rural Development, Rural Housing Service<sup>12</sup>

USDA Rural Development offers a variety of programs to build or improve housing and essential community facilities in rural areas. The Rural Housing Service in particular offers loans, grants and loan guarantees for single- and multi-family housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers and much more. The USDA also provide technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

#### SSI/SSDI Outreach, Access, and Recovery Program (SOAR)<sup>13</sup>

Through its SOAR program, the Substance Abuse and Mental Health Services Administration (SAMHSA) seeks to end homelessness through increased access to Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) support. Nationally, 37 percent of all applications for SSI/SSDI are approved upon first application. However, for people who are homeless, initial SSI/SSDI application approval is only 15 percent. When homeless people apply for SSI/SSDI through the SOAR Initiative, initial application approval is greatly increased – 93 percent of persons thought to be eligible are approved within 3 months.

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<sup>10</sup> U.S. Department of Veterans Affairs, "The Department of Housing and Urban Development and VA's Supportive Housing (HUD-VASH) Program," <http://www.va.gov/homeless/hud-vash.asp>.

<sup>11</sup> U.S. Department of Veterans Affairs, "Supportive Services for Veteran Families Program," <http://www.va.gov/homeless/ssvf.asp>.

<sup>12</sup> U.S. Department of Agriculture, Rural Development, "Rural Housing Service," <http://www.rd.usda.gov/about-rd/agencies/rural-housing-service>

<sup>13</sup> North Carolina Department of Health and Human Services, "SSI/SSDI Outreach, Access, and Recovery Program (SOAR)," January 28, 2011, <http://www2.ncdhhs.gov/homeless/soar.htm>.

## Federal Low Income Housing Tax Credit (LIHTC) Program<sup>14</sup>

The LIHTC program is administered by the U.S. Department of Treasury. The program provides competitive awards of federal tax credits to developers to assist in the creation of affordable rental housing including supportive housing. It requires that 20 percent of LIHTC units be made available for households at or below 50 percent of area median income (AMI) or that 40 percent of LIHTC units be

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<sup>14</sup> Ed Gramlich, "Low Income Housing Tax Credit Program," *National Low Income Housing Coalition Advocates' Guide*, 2013, <http://nlihc.org/sites/default/files/2014AG-254.pdf>.