

# A Primer on Affordable Housing Development and Key Funding Sources

This document provides a high-level overview of affordable housing development in four phases, with potential funding resources for each phase summarized and linked.

Developing an affordable housing project is a complex and complicated undertaking, especially in communities where resources are scarce. For organizations new to the process, it may help to consider the housing development process in four phases or types of work: Predevelopment, Development (Construction/Rehabilitation), Operations, and Supportive Services.

Each phase will likely have its own funding sources. Combining or 'braiding' local, state, federal and private funding resources is a necessary part of successful affordable housing development.

One type of affordable housing development to consider for specific populations is Permanent Supportive Housing (PSH). PSH is permanent housing in which housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households that include at least one member with a disability achieve housing stability.<sup>1</sup> PSH projects always incorporate supportive services and typically achieve this by braiding multiple funding sources together.

1. [Part 578 – Continuum of Care Program](https://bit.ly/3xM4hPc), 24 C.F.R. (2017). <https://bit.ly/3xM4hPc>

*This resource is prepared by technical assistance providers and intended only to provide guidance. The contents of this document, except when based on statutory or regulatory authority or law, do not have the force and effect of law and are not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.*



## Predevelopment

Acquisition and other tasks that must be completed prior to construction and/or rehabilitation



## Development

Wide range of activities typically supported by one-time funding to support building or rehabilitation of housing



## Operations

Projection of the costs to maintain the housing project once it is ready for occupancy



## Supportive Services

Budget and partnership plans/agreements to provide supportive services based on anticipated needs of target tenant population.



# Predevelopment



# Development

The predevelopment phase of a project includes the tasks that must be completed before construction can begin. These activities typically include:

- Architectural and engineering fees for initial schematic designs
- Site location and environmental review/assessment
- Due diligence necessary for determining whether a particular development project is feasible (market study)
- Legal fees
- Preparing financial applications for permanent financing
- Acquisition to secure and maintain property prior to development or rehabilitation (see [Choice Limiting Actions](#))

Predevelopment and acquisition costs are incurred before construction begins and are typically financed with loans, so it is important to become familiar with the resources for predevelopment financing for affordable housing projects available in your community. Traditional lenders consider loans for these activities to be high risk and have high interest rates at levels that are prohibitive for organizations with fewer financial resources.

The availability of these funds varies widely, so CoC member agencies may choose to partner with a private for-profit developer with greater access to working capital and the ability to self-fund predevelopment activities.

Choice limiting actions are activities that have physical impacts on the site or property and those which otherwise limit the choice of alternatives. Completing the environmental review process is mandatory before taking any physical action on a site or making any commitments or expenditures for property acquisition, rehabilitation, conversion, lease, repair or construction activities. *If choice-limiting actions are made before the environmental review is complete and before HUD has approved the request to release funds, the project may become ineligible for HUD assistance.*

## FUNDING SOURCE OPTIONS

- [Community Development Financial Institutions \(CDFI\)](#)
- [Corporation for Supportive Housing \(CSH\)](#)
- [Enterprise Community Loan Fund](#)
- [Land Banks](#)
- [Local Initiatives Support Corporation \(LISC\) and Rural LISC](#)
- [State Funded Predevelopment Funds](#)

Development or capital financing supports a wide range of development activities including buying, building, and rehabilitating property. These one-time funding resources, typically structured as loans, are used to “capitalize” or fund housing development or rehabilitation. Most affordable housing projects require multiple development funding sources layered together, including:

- Permanent bank financing in the form of a mortgage,
- Low Income Housing Tax Credits
- Other federal government sources like the ones listed in the [Table of Affordable Housing Funding Sources](#)

It is not uncommon for a developer to rely on multiple funding sources to piece together a feasible affordable housing financing plan. Parties interested in pursuing affordable housing development should become familiar with capital financing resources for affordable housing development. Any project with HUD funding will include a subsidy layering review to prevent excessive or duplicative uses of public assistance.

Development costs captured in ‘Sources and Uses’ budget are:

- “Hard costs” such as:
  - Rehabilitation and/or new construction – paying the contractor to build or renovate the property
  - Other construction expenses
- “Soft costs” such as:
  - Architect, development consultants, and attorneys;
  - Insurance coverage;
  - Operating charges during construction such as taxes or security; financing fees; and the developer’s fee
- Reserves to address unanticipated future expenses, maintenance, and project service provision

## FUNDING SOURCE OPTIONS

- [Community Development Block Grant \(CDBG\) and CDBG-CARES \(CDBG-CV\)](#)
- [Federal Home Loan Bank’s Affordable Housing Program \(AHP\)](#)
- [Home Investment Partnership Program \(HOME\)](#)
- [HOME-American Rescue Plan \(HOME-ARP\)](#)
- [Indian Housing Block Grant \(IHBG\)](#)
- [Local Initiatives Support Corporation \(LISC\) and Rural LISC](#)
- **[Low Income Housing Tax Credit \(LIHTC\)](#)**
- [National Housing Trust Fund \(HTF\)](#)
- [Section 811 Capital Advance](#)
- [State and Local HTF](#)
- [USDA Farm Labor Housing Direct Loans and Grants](#)
- [USDA Multi-Family Housing Direct Loans](#)



## Operations

The operating budget<sup>2</sup> is a projection of the costs to maintain the housing project once it is ready for occupancy. Operating housing for individuals and families experiencing homelessness generally means you are housing people with extremely low incomes. Your project's operating budget will identify anticipated project income and determine whether that income is sufficient to cover anticipated project expenses after the project is occupied. Rental assistance (or operating subsidy) is typically necessary to ensure that an affordable housing project remains affordable to people with very low incomes and is financially viable over time. Common sources for rental assistance funding are described in the [Table of Affordable Housing Funding Sources](#).

Operating income can include:

- Expected rent from tenants
- Rental assistance (to help cover the difference between the rents paid by tenants and the full cost of ongoing operations)
- Operation grants from public or private sources

Operating costs (both initial and long-term operating budgets) may include:

- Maintenance of building or units
- Utilities
- Taxes
- Security
- Debt service or other loan payments
- Marketing units
- Leasing activities
- Project management

### FUNDING SOURCE OPTIONS

- [Continuum of \(CoC\) Program](#)
- [HOME American Rescue Plan \(HOME-ARP\)](#)
- [Housing Choice Vouchers Program: Project-Based Vouchers \(HCV-PBV\)](#)
- [Housing Opportunities for Persons with AIDS \(HOPWA\)](#)
- [HUD-Veterans Affairs Supportive Housing Program \(HUD-VASH\)](#)
- [USDA Multi-Family Housing Rental Assistance](#)

2. U.S. Department of Housing and Urban Development (February 2022). [Identifying Sources of Operating Funds to Support Affordable and Permanent Supportive Housing Projects](#). <https://bit.ly/3xRRA5e>



## Supportive Services

The provision of voluntary, housing-focused supportive services is the feature that differentiates permanent supportive housing (PSH) from traditional affordable housing, and PSH has been proven to be a highly effective intervention for people who have experienced homelessness.

Few funding streams are specifically designed to cover services in supportive housing and PSH developers must be creative and flexible in their efforts to secure service funding resources and/or outsource services to community service providers.

Appropriate supportive service activities may vary depending on the tenant population, and even within populations, the specific supportive services offered can vary greatly.

Supportive services costs may include (as applicable to your project target population):

- Case management
- Tenancy supports
- Resident services to access community-based services
- Substance use counselors
- Childcare workers

Supportive services may be offered on-site or off-site or a combination of both depending project design and space available in the housing development.

### FUNDING SOURCE OPTIONS

- [Community Development Block Grant \(CDBG\) and CDBG-CARES \(CDBG-CV\) Continuum of Care \(CoC\) Program](#)
- [HOME American Rescue Plan \(HOME-ARP\)](#)
- [Housing Opportunities for Persons with AIDS \(HOPWA\)](#)
- [HUD-Veterans Affairs Supportive Housing Program \(HUD-VASH\)](#)
- [Indian Housing Block Grant \(IHBG\)](#)
- **Medicaid**
- [Social Services Block Grant \(SSBG\)](#)
- [SAMSHA Block grants](#)

# Affordable Housing Funding Sources

## PREDEVELOPMENT

- [Community Development Financial Institutions \(CDFIs\)](#)
- [Corporation for Supportive Housing \(CSH\)](#)
- [Enterprise Community Loan Fund](#)
- [Land Banks](#)
- [Local Initiatives Support Corporation \(LISC\) and Rural LISC](#)
- [State Funded Predevelopment Funds](#)

## DEVELOPMENT

- [Community Development Block Grant \(CDBG\) and CDBG-CARES \(CDBG-CV\)](#)
- [Federal Affordable Housing Program \(AHP\)](#)
- [HOME Investment Partnerships Program \(HOME\)](#)
- [HOME American Rescue Plan \(HOME-ARP\)](#)
- [Indian Housing Block Grant \(IHBG\)](#)
- [Local Initiatives Support Corporation \(LISC\) and Rural LISC](#)
- **[Low-Income Housing Tax Credit \(LIHTC\)](#)**
- [National Housing Trust Fund \(HTF\)](#)
- [Section 811 Capital Advance](#)
- [USDA Multi-Family Housing Direct Loans](#)
- [State and Local Housing Trust Funds \(HTFs\)](#)
- [USDA Farm Labor Housing Direct Loans and Grants](#)
- [USDA Multi-Family Housing Direct Loans](#)

## OPERATIONS

- [Continuum of Care \(CoC\) Program](#)
- [HOME American Rescue Plan \(HOME-ARP\)](#)
- **[Housing Choice Vouchers Program: Project Based Vouchers \(HCV-PBVs\)](#)**
- [Housing Opportunities for Persons with AIDS \(HOPWA\)](#)
- [HUD-Veterans Affairs Supportive Housing \(HUD-VASH\)](#)
- [Section 811 Project Rental Assistance \(PRA\)](#)
- [USDA Multi-Family Housing Rental Assistance](#)

## SUPPORTIVE SERVICES

- [Community Development Block Grant \(CDBG\) and CDBG-CARES \(CDBG-CV\)](#)
- [Community of Care \(CoC\) Program](#)
- [HOME American Rescue Plan \(HOME-ARP\)](#)
- [Housing Opportunities for Persons with AIDS \(HOPWA\)](#)
- [HUD-Veterans Affairs Supportive Housing \(HUD-VASH\)](#)
- [Indian Housing Block Grant \(IHBG\)](#)
- **[Medicaid](#)**
- [Social Services Block Grant \(SSBG\)](#)
- [Substance Abuse and Mental Health \(SAMSHA\) Block grants](#)

Source	Description
<p><b>Community Development Block Grant (CDBG) and CDBG CARES (CDBG-CV)</b></p> <p><a href="#">Identify CBDG Administrator</a></p> <p><a href="#">View your Consolidated Plan</a></p>	<p>CDBG is a HUD-funded block grant that provides annual grants on a formula basis to states, cities, and counties to support communities. Activities can include the following for low- and moderate-income people:</p> <ul style="list-style-type: none"> <li>• Development of affordable housing, infrastructure, and economic opportunities</li> <li>• Public service activities such as: <ul style="list-style-type: none"> <li>□ Services for homeless persons</li> <li>□ Services for senior citizens</li> <li>□ Employment services</li> <li>□ Health services</li> <li>□ Substance use services (e.g. counseling and treatment)</li> <li>□ Childcare</li> </ul> </li> </ul> <p>A Consolidated Plan determines the terms of CDBG awards. It is a federally required planning document developed with broad community input, and is designed to coordinate, prioritize and align affordable housing, homeless response, and community development spending in the community.</p> <p>Phases: <b>Development</b> <b>Supportive Services</b></p>

Source	Description
<p><b>Community Development Financial Institutions (CDFIs)</b></p> <p><a href="#">Visit website</a></p>	<p>A CDFI is a private, mission-driven financial institution (a bank, credit union, loan fund or venture capital fund) that promotes community development through the creation of economic opportunity, affordable housing, and essential community services. They provide the following to entities and individuals that might not be served by traditional financial institutions:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Vital financial services</li> </ul> <p>Phases: <b>Predevelopment</b></p>
<p><b>Continuum of Care (CoC) Program</b></p> <p><a href="#">Visit website</a></p>	<p>The CoC Program is designed to assist people experiencing homelessness to move into housing.</p> <p>Funding uses include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Rental assistance</li> <li>• Operating</li> <li>• Supportive services</li> </ul> <p><i>Note: Acquisition, rehabilitation, and construction are also allowable uses of CoC Program funds but are not typically prioritized by CoCs for strategic reasons.</i></p> <p>Phases: <b>Operations</b> <b>Supportive Services</b></p>
<p><b>Corporation for Supportive Housing (CSH)</b></p> <p><a href="#">Visit website</a></p>	<p>CSH is private agency and a Community Development Financial Institution (CDFI) focused on affordable housing projects that target at least 10% of units to supportive housing residents.</p> <p>Funding uses include:</p> <ul style="list-style-type: none"> <li>• Loans for feasibility studies, acquisition loans to help developers secure site control, and predevelopment loans</li> <li>• Technical Assistance</li> </ul> <p>Phases: <b>Predevelopment</b></p>
<p><b>Enterprise Community Loan Fund</b></p> <p><a href="#">Visit website</a></p>	<p>Enterprise is a nonprofit loan fund that provides the following to support the production and preservation of affordable housing.</p> <ul style="list-style-type: none"> <li>• Capital financing for third-party due diligence, deposits for site control, permitting, application and consultant fees</li> <li>• Policy guidance</li> <li>• Technical assistance</li> </ul> <p>Phases: <b>Predevelopment</b></p>

Source	Description
<p><b>Federal Home Loan Bank's Affordable Housing Program (AHP)</b></p> <p><a href="#">Visit website</a></p>	<p>The Federal Home Loan Bank (FHLB) is a government-sponsored enterprise to support mortgage lending and community investment. FHLB comprises 11 regional banks which are privately capitalized and owned as cooperatives by their members.</p> <p>FHLB regional banks work with developers and with community organizations and provide financing to:</p> <ul style="list-style-type: none"> <li>• Build and renovate housing for low- to moderate-income households</li> <li>• Housing often designed for seniors, persons with disabilities, and/or homeless families and individuals</li> </ul> <p>Phases: <b>Development</b></p>
<p><b>HOME Investment Partnership Program (HOME)</b></p> <p><a href="#">Identify HOME administrators</a></p> <p><a href="#">View your Consolidated Plan</a></p>	<p>HOME is a federally funded program that provides formula grants to states and municipalities to increase affordable housing opportunities for low- and very low-income households. HOME can fund*:</p> <ul style="list-style-type: none"> <li>• Buying, building, or rehabilitating affordable housing for rent or homeownership, and</li> <li>• Providing rental assistance to low-income households.</li> </ul> <p>A Consolidated Plan determines the terms of HOME awards. It is a federally required planning document developed with broad community input, and is designed to coordinate, prioritize and align affordable housing, homeless response, and community development spending in the community.</p> <p><u>*See HOME-ARP for additional options</u></p> <p>Phases: <b>Development</b></p>
<p><b>HOME Investment Partnership Program America Rescue Plan (HOME-ARP)</b></p> <p><a href="#">Identify HOME administrators</a></p> <p><a href="#">View your Consolidated Plan</a></p>	<p>The American Rescue Plan provided additional HOME funds to reduce homelessness and increase housing stability. Funding uses and target populations are different and funds may be used to serve qualifying populations for the following activities:</p> <ul style="list-style-type: none"> <li>• Buying, building, or rehabilitating affordable housing for rent or homeownership,</li> <li>• Providing rental assistance, and</li> <li>• Providing supportive services</li> </ul> <p>A Consolidated Plan determines the terms of HOME awards. This is a federally required planning document developed with broad community input, and is designed to coordinate, prioritize and align affordable housing, homeless response, and community development spending in the community.</p> <p>Phases: <b>Development</b> <b>Operations</b> <b>Supportive Services</b></p>

Source	Description
<p><b>Housing Choice Vouchers Program: Project-Based Vouchers (HCV-PBVs)</b></p> <p><a href="#">View list of PHAs</a></p>	<p>Project-based vouchers (PBVs) are an important development resource for PSH, because the vouchers stays with the project, not the tenant, ensuring long-term affordability.</p> <p>The HCV program is the major federal program for providing rent subsidies to assist low-income families, elderly persons, and people with disabilities to obtain decent, safe, and affordable housing.</p> <p>A public housing agency (PHA) that administers HCVs can use up to 20 percent<sup>3</sup> of its authorized vouchers to base units in a specific project if the owner agrees to:</p> <ul style="list-style-type: none"> <li>• Rehabilitate or construct the units, or set-aside a portion of the units in an existing development; and</li> <li>• Commit to contract for up to 20 years with an optional extension of up to 20 more years</li> </ul> <p>Phases: <b>Operations</b></p>
<p><b>Housing Opportunities for Persons with AIDS (HOPWA)</b></p> <p><a href="#">Visit website</a></p>	<p>HOPWA is the only federal program dedicated to the housing needs of people living with HIV/AIDS. Funding uses include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Acquisition; rehabilitation; or new construction of housing units</li> <li>• Costs for facility operations</li> <li>• Rental assistance; and short-term payments to prevent homelessness</li> <li>• Support services such assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living</li> </ul> <p>Phases: <b>Operations</b> <b>Supportive Services</b></p>
<p><b>HUD-Veterans Affairs Supportive Housing Program (HUD-VASH)</b></p> <p><a href="#">Visit HUD website</a></p> <p><a href="#">Visit VA website</a></p>	<p>HUD-VASH is a collaborative program which pairs HUD’s Housing Choice Voucher (HCV) rental assistance with Department of Veterans Affairs (VA) case management and supportive services for homeless Veterans. These services are designed to help homeless Veterans and their families find and sustain permanent housing and access the health care, mental health treatment, substance use counseling, and other supports necessary to help them in their recovery process and with their ability to maintain housing in the community.</p> <p>Phases: <b>Operations</b> <b>Supportive Services</b></p>

3. Notice PIH 2017–21 (HA), p. 20, <https://bit.ly/3ksIFRj> — an additional 10% may be authorized provided the additional units fall into eligible exception categories such as experiencing homelessness.

Source	Description
<p><b>Indian Housing Block Grant (IHBG)</b></p> <p><a href="#">View IHBG grantee allocations list</a></p> <p><a href="#">Learn more about IHBG</a></p>	<p>IHBG is a federally funded program that provides formula grants to federally recognized Indian Tribes, Tribally Designated Housing Entities (TDHEs), and a limited number of state-recognized Tribes. These grants can be used to offer a range of affordable housing activities on Tribal land, including housing development; housing services to eligible households; crime prevention and safety; and innovative approaches to affordable housing challenges.</p> <p>Grantees must submit an annual Indian Housing Plan to HUD that outlines eligible activities for that grant year.</p> <p>In addition to the formula grants, HUD offers a <a href="#">competitive grant</a> that can support a range of affordable housing activities on Tribal land. These grant funds must be used to support low-income Indian families.</p> <p>Phases: <b>Development</b> <b>Supportive Services</b></p>
<p><b>Land Banks</b></p> <p><a href="#">Visit website</a></p>	<p>Land banks convert vacant, abandoned, and tax delinquent properties to more productive use through transfer to new owners, consistent with community-based plans and development goals.</p> <p>Land banks can provide important opportunities for agencies to secure a property or parcel with reasonable acquisition terms.</p> <p>Phases: <b>Predevelopment</b></p>
<p><b>Local Initiatives Support Corporation (LISC) and Rural LISC</b></p> <p><a href="#">Visit website</a></p>	<p>LISC and its rural arm called Rural LISC are a social enterprise organization and a Community Development Financial Institution (CDFI) offering a wide range of loan products for affordable housing projects including:</p> <ul style="list-style-type: none"> <li>• Predevelopment</li> <li>• Permanent financing</li> </ul> <p>Phases: <b>Predevelopment</b> <b>Development</b></p>
<p><b>Low Income Housing Tax Credit (LIHTC)</b></p> <p><a href="#">View LIHTC allocating agencies list</a></p> <p>QAPs should be listed on administering agencies websites.</p>	<p>The primary source of development financing for affordable housing in the U.S. is the LIHTC program and it is typically a highly competitive award process.</p> <p>LIHTC projects must comply with income and rent requirements for 15 years, and an extended compliance period of 30 years is often imposed.</p> <p>To qualify for a LIHTC award, projects must meet one of the following three criteria:</p> <ul style="list-style-type: none"> <li>• At least 20 percent of the project’s units will be occupied by tenants with an income of 50 percent or less of area median income (AMI);</li> <li>• At least 40 percent of the project’s units will be occupied by tenants with an income of 60 percent or less of AMI; or</li> <li>• At least 40 percent of the units will be occupied by tenants with incomes averaging no more than 60 percent of AMI, and no units will be occupied by tenants with income greater than 80 percent of AMI.</li> </ul> <p>Each state has an allocating agency that issues an LIHTC Qualified Allocation Plan (QAP). Reviewing your area’s QAP is essential to understanding development options and priorities. The QAP outlines:</p> <p style="text-align: right;"><i>(continued on next page)</i></p>



Source	Description
<p><b>Low Income Housing Tax Credit (LIHTC)</b> <i>(continued)</i></p>	<ul style="list-style-type: none"> <li>• Application process</li> <li>• Eligibility priorities and preferences</li> <li>• Project selection criteria</li> </ul> <p>New applicants for LIHTC should consider partnering with an experienced developer or retaining a development consultant trusted by their state’s Housing Finance Agency (HFA).</p> <p>Phases: <b>Development</b></p>
<p><b>Medicaid</b> Contact state Medicaid office</p>	<p>Medicaid is a federally funded public health insurance program for people with low incomes. Medicaid dollars can be used, under certain federal authorities, for housing-related supports and services that promote health and community integration, including home accessibility modifications, one-time community transition costs, and housing and tenancy supports, including pre-tenancy services and tenancy-sustaining services.</p> <p>Medicaid services vary significantly from state to state. Every state specifies the groups of individuals to be covered, services to be provided, methodologies for providers to be paid, and administrative activities that are allowed in a document called the state plan. Follow up with your state Medicaid office to learn more about what is offered in your state plan.</p> <p>Phases: <b>Supportive Services</b></p>
<p><b>National Housing Trust Fund (HTF)</b> <a href="#">Identify HTF grantee</a> <a href="#">View your Consolidated Plan</a></p>	<p>The National HTF is a federal program overseen by HUD that provides funds to states to produce and preserve affordable housing with a focus on creating housing for extremely low households. HTF funds can be used for:</p> <ul style="list-style-type: none"> <li>• Acquisition, new construction, or rehabilitation to produce or preserve affordable housing or</li> <li>• Support for the capitalization of an operating reserve to enable a project to set unit rents that are affordable to tenants with extremely low income levels.</li> </ul> <p>A Consolidated Plan determines the terms of HTF awards. This is a federally required planning document developed with broad community input, and is designed to coordinate, prioritize, and align affordable housing, homeless response, and community development spending in the community.</p> <p>Phases: <b>Development</b></p>
<p><b>Section 811 Capital Advance</b> <a href="#">Visit website</a></p>	<p>Capital advances are provided together with tenant rental subsidies called Project Rental Assistance Contracts (PRACS) which cover the difference between the operating costs of the project and the amount of rent tenants pay.</p> <p>This program provides interest-free capital advances, rather than loans, that do not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. Funds support construction, rehabilitation, or acquisition (with or without rehabilitation) of supportive housing.</p> <p>Phases: <b>Development</b></p>

Source	Description
<p><b>Section 811 PRA (Project Rental Assistance)</b></p> <p><a href="#">Visit website</a></p>	<p>Section 811 PRA is a federally funded program that provides project-based rental assistance for extremely low-income persons with disabilities. This program is targeted to applicants between the ages of 18 and 61 who have a disability and who are institutionalized but able to live in the community with supports, those who are at risk of institutionalization, and those who are living in a congregate setting and desire to move to the community.</p> <p>State Housing Agencies that have been awarded this funding, partner with their state Medicaid and/or health and human services agencies to provide support services to tenants living in units set aside in local affordable housing projects.</p> <p>Phases: <b>Operations</b></p>
<p><b>Social Services Block Grant (SSBG)</b></p> <p><a href="#">Identify SSBG contact</a></p>	<p>SSBG is a flexible funding source that allows states and territories to provide essential social services in support of five broad goals:</p> <ul style="list-style-type: none"> <li>• Achieve or maintain economic self-support to prevent, reduce, or eliminate dependency</li> <li>• Achieve or maintain self-sufficiency, including reduction or prevention of dependency</li> <li>• Prevent or remedy neglect, abuse, or exploitation of children and adults unable to protect their own interests or preserve, rehabilitate, or reunite families</li> <li>• Prevent or reduce inappropriate institutional care by providing for community-based care, home-based care, or other forms of less intensive care</li> <li>• Secure referral or admission for institutional care when other forms of care are not appropriate, or provide services to individuals in institutions</li> </ul> <p>Phases: <b>Supportive Services</b></p>
<p><b>State and Local Housing Trust Funds (HTFs)</b></p> <p><a href="#">View State Housing Trust Funds</a></p> <p><a href="#">View City HTFs</a></p> <p><a href="#">View County HTFs</a></p>	<p>Housing trust funds are distinct funds that may be established by city, county, or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes.</p> <p>Phases: <b>Development</b></p>
<p><b>State Funded Predevelopment Funds</b></p> <p><a href="#">Contact state agencies</a></p>	<p>Through their state community development agency or Housing Finance Agency (HTF), many states offer nonprofit developers predevelopment loans or grants to support the production or preservation of private affordable housing.</p> <p>Phases: <b>Predevelopment</b></p>

Source	Description
<p><b>Substance Abuse and Mental Health (SAMSHA) Block Grants</b></p> <p><i>Contact your state office of health and human services to learn more.</i></p>	<p>Two SAMSHA block grants allocated on the state level by state mental health authorities or health and human services agencies.</p> <p>The Substance Abuse Prevention and Treatment Block Grant (SABG) funds programs that plan, implement, and evaluate activities that prevent and treat substance abuse and promote public health.</p> <p>The Community Mental Health Services Block Grant (MHBG) funds programs that provide comprehensive, community-based mental health services to adults with serious mental illnesses and to children with serious emotional disturbances.</p> <p>Grants support projects to supplement Medicaid, Medicare, and private insurance services that offer:</p> <ul style="list-style-type: none"> <li>• Treatment</li> <li>• Recovery support</li> <li>• Other services</li> </ul> <p>Phases: <b>Supportive Services</b></p>
<p><b>U.S. Department of Agriculture (USDA) Farm Labor Housing Direct Loans and Grants</b></p> <p><a href="#">Visit website</a></p>	<p>USDA direct loans and grants provide affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers. Funds may support:</p> <ul style="list-style-type: none"> <li>• Construction, improvement, repair, or purchase of affordable housing for domestic farm laborers. The program is designed to assist qualified developer applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants.</li> </ul> <p>Phases: <b>Development</b></p>
<p><b>U.S. Department of Agriculture (USDA) Multi-Family Housing Direct Loans</b></p> <p><a href="#">Visit website</a></p>	<p>USDA provides housing developers with direct loans and grants to construct and renovate multi-family housing complexes in rural communities. The program provides financing for affordable rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.</p> <p>Loans support construction, improvement or purchase of multifamily property, and are structured to enable borrowers to charge rents that are affordable to low-income tenants.</p> <p>Phases: <b>Development</b></p>
<p><b>U.S. Department of Agriculture (USDA) Multi-Family Housing Rental Assistance</b></p> <p><a href="#">Visit website</a></p>	<p>USDA Multi-Family Housing Rental Assistance provides rental assistance support for housing units in new and existing Rural Rental Housing and Farm Labor Housing financed properties, and is typically coupled with an award for new construction financing under the Rural Rental Housing or Farm Labor Housing programs.</p> <p>Phases: <b>Operations</b></p>