

Housing Assistance for Low Income Households: States Do Not Fill the Gap

*A Follow Up to A Patchwork of Small Measures:
A 2001 Report on State Funded Rental Assistance*



National Low Income Housing Coalition
October 2008

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Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

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Housing Assistance for Low Income Households:

Executive Summary

Low income families are having an increasingly tough time finding affordable housing. Assistance from the federal government is declining. State governments are offering some assistance, but the response from states is uneven and inadequate.

The persistent gap between what housing costs and what low income people can afford to pay is the fundamental challenge in the U.S. housing market today. Closing that gap is the key objective of federal low income housing programs. Yet, despite the fact that more low income families endure excessive housing costs than receive federal assistance, federal housing assistance is declining. State governments are trying to fill the gap, but most states come up short. That is the subject of this report: states attempting to fill the gap in rental assistance for low income families, a gap created by a diminishing federal role.

Exploratory research with state agencies, grounded in a review by state and local advocates and service providers, produced information on 50 states and the District of Columbia regarding the provision of state-funded rental assistance. The state programs are categorized into four types: tenant based, project based, tenant and project based, and tax relief. For each program, a description, contact information for the administering agency, information about recent funding (where available), and the number of households served (where available) are provided.

This is the second study of this type conducted by the National Low Income Housing Coalition (NLIHC) in the past seven years (Crowley, Smith, Lawson Jr., & Twombly, 2001). In the years since the first study, some states have made modest gains in expanding the assistance provided to renters. The 2001 report included 101 programs in 40 states and the District of Columbia. This report, which was current as on January 1, 2008, covers 112 programs in 42 states and the District of Columbia (see Table 1).

The number of financially troubled renters in the United States has also grown significantly since 2001. The findings here suggest that, despite progress at the state level in the past seven years, state programs have been unable to fill the void left by the federal government's lagging commitment to decent housing for every American.

Table 1 A Summary of State Rental Assistance Programs

	State	Targeted Population							
		Elderly/Disabled	Income Only	Homeless/ At Risk	Multiple/ Other	Mentally Ill	Youth	Currently Waitlisted	All Renters
1	AK			X					
2	AZ	X							
3	CA	X	X	X	X		XX		
4	CO	X							
5	CT	XX		X	XXX				X
6	DE		X		XX				
7	DC		X		X			X	
8	FL			X					
9	GA			X					
10	HI		XX						
11	ID				X				
12	IL	X	X	X	X				
13	IN								X
14	IA	X			X				
15	KS				X				
16	ME		XX		X				
17	MD		X		XX				
18	MA	XXX	X		X				X
19	MI			X	X				
20	MN		XX	XXX	XX	X			
21	MO		X		X	X			
22	MT				X				
23	NE			X		X			
24	NV				XXX			X	
25	NH		X		X				
26	NJ		XX		X				
27	NM	X			X				
28	NY	X	X						
29	NC	X	X						
30	ND			X	X				
31	OH			X	X				
32	OR	X	X	X	X				
33	PA	X			X				
34	RI		X	X	X				
35	SD		X						
36	TX				X				
37	TN					X			
38	UT	X							
39	VT		XX	X	X	X			
40	VA			X					
41	WA			XXX	X		X		
42	WV	X							
43	WI		XXX	XX					
	TOTAL	17	26	22	34	5	3	2	3

each 'X' represents one program

Housing Assistance for Low Income Households:

Introduction

For the 9 million extremely low income (ELI) American households, those with incomes below 30% of the local area's median family income (AMI), the shortage of affordable housing is devastating. In spite of this, federal housing assistance has been shifting away from those families most at risk and moving toward homeownership and help for higher income households.

In the United States, more than 36 million households rent (U.S. Bureau of the Census, 2007). This number, 33% of all U.S. households, is expected to increase significantly as the housing market continues to weaken and troubled homeowners return to the rental market, while current renters who are potential homebuyers have less access to safe and affordable mortgages. Currently in the United States, 9 million ELI renters compete for only 6.2 million homes they can afford to rent (affordability is defined as paying no more than 30% of their income for their homes). This is the lowest income group defined by federal housing programs and it is the only one for whom there is an absolute nationwide shortage of affordable housing (Pelletiere & Wardrip, 2008). In fact, there is no place in the country where someone working full time at the minimum wage can afford the rent on even a modest one-bedroom home (Wardrip, Pelletiere, Crowley, 2008)

Yet, despite this increasing need for affordable rental housing, even maintaining federal funding for existing low income housing programs has become an annual struggle. Federal housing assistance budget authority has declined nearly 50% since its peak in 1978 (Dolbeare, Basloe-Saraf, and Crowley, 2004). Public housing, Section 8 project-based rental assistance, and programs for the elderly and disabled, all of which tend to serve very low income households with incomes of 50% or less of AMI, (i.e. including those most in need discussed above, earning 30% of AMI or less) have all faced budget cuts and uncertainty in recent years. Since the 1980s, funding for these programs has for the most part maintained existing buildings and contracts (NLIHC, 2008b). At the same time, the very low income renter population has grown from 10.7 million households in 1978 to 16.3 million in 2005, due in part to the growth of the U.S. population in general but also as a result of stagnating or declining wages and benefits over this period (HUD 2007). As a result, the number of “worst case needs” households, very low income unassisted renters paying half or more their income for housing or living in severely substandard housing, has persisted and grown throughout the subsequent decades, rising from 4.0 million households in 1978 to 6.0 million households in 2005 (HUD, 2007).

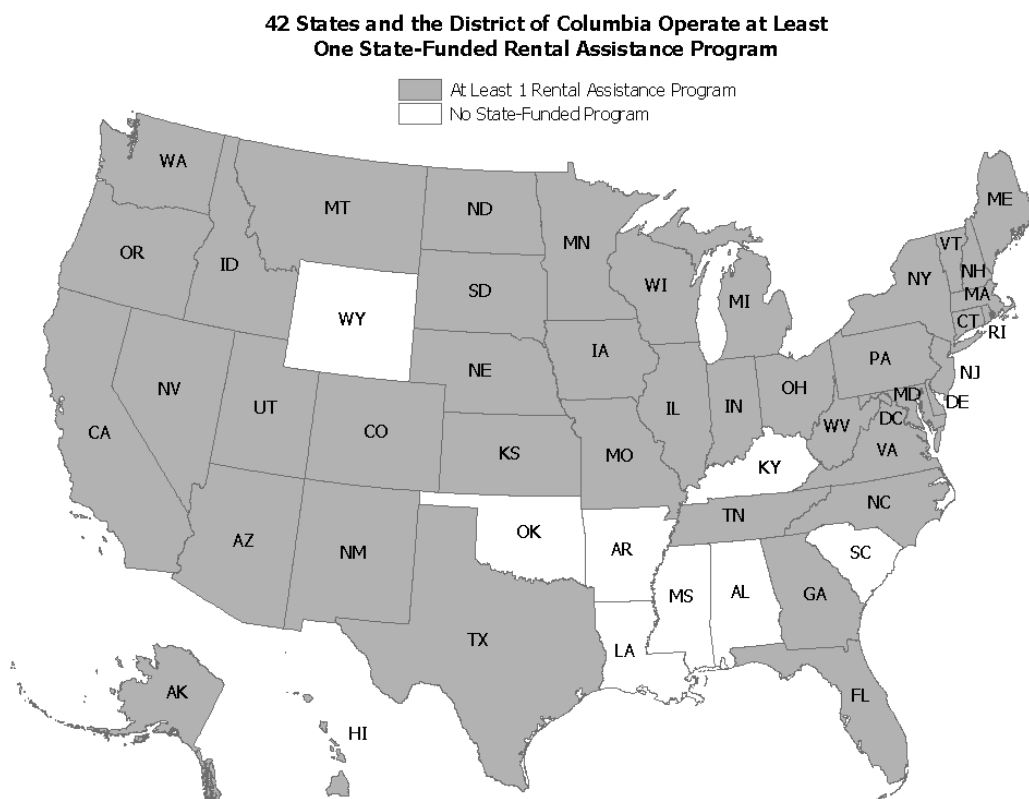
Increasingly, the focus at the federal level has been on moving people into homeownership and on shifting resources to programs that serve households at higher rungs on the income ladder. For example, the Low Income Housing Tax Credit (LIHTC) has emerged as the most significant federal program producing affordable housing for low income Americans. Yet more than 60% of the units funded in 2005 were targeted at households with 50% AMI or above. By contrast, only 7% of LIHTC units targeted households in the 30% AMI or less category (Guggenheim, 2007).

Federal housing assistance now reaches as few as one in five low income households in need (Pelletiere & Wardrip, 2006). Whether it was the desired or unintended result of policy, one de facto result of this declining federal commitment to housing the lowest income households has been the steady devolution of the responsibility for rental housing assistance to lower levels of government. Unfortunately, states have not been able to close the gap left by the federal government.

State Rental Assistance Defined, Not Graded

Rental assistance, as defined here, is an existing program providing subsidy payments from the state government to renters or landlords. Programs not included in this report are those funded entirely by federal or local government, those in preliminary stages of development, and supply-side programs that subsidize the building, rehabilitation, or conversion (but not the operations) of housing.

This report cannot—and should not— be used to grade or otherwise compare states. State reporting practices are not sufficiently uniform to allow facile comparisons among the states. Moreover, state housing conditions and needs, as well



Map 1. State-funded rental assistance programs exist in the majority of states.

as political capacity, can vary significantly. As a result, the data underlying this report (presented in detail in Appendix B) are best suited to provide a snapshot of the presence of state-funded rental assistance within a state (Map 1). While advocates and policy makers may find useful models and lessons in these pages, it is not the purpose of this report to hold up states as either leaders or laggards. Any attempt to “grade” states relative to one another would distract readers from recognizing the fundamental challenge that *all* states share: a growing population of Americans needing affordable housing at the very time when the federal government’s role in providing housing assistance is declining.

Rental assistance, defined as an existing program providing subsidy payments from the government to renters or landlords, is designed to offset the difference between what a tenant can afford to pay and the costs of moving the tenant into and maintaining the tenant’s housing. State rental assistance is any rental assistance program that receives funding from a state government or from an authority or fund with a state charter.

Using this definition rules out programs funded entirely with federal or local government funds. A number of cities and counties around the nation do, in fact, offer their own housing assistance programs. Virginia’s Arlington County, for example, runs a Transitional Housing Program and a Housing Grants Program that provide subsidies to low income renters. The City of New York has at least four programs that help its residents afford more stable housing. The decision to exclude these programs from this report does not rest on the merits of the programs. Instead, the intent is to maintain the focus explicitly on what state governments have been willing and able to do. In this regard, programs that focus only on specific areas within a state, such as the Clark County Rental Assistance program in Nevada, are included if they are funded by the state.

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Also excluded are programs that are in their preliminary stages. For example, at the time this research was concluded,¹ the Pennsylvania Housing Finance Agency was working to build a program for individuals leaving state hospitals, but the effort was not far enough along to include as a current program.

Finally, pure “supply-side programs,” which provide affordable housing by subsidizing the building, rehabilitation, or conversion of housing, but not its operations, are excluded here. Because such capital programs often take the form of loans, these represent a very different type of assistance and commitment by the government. Further, without providing additional operating subsidies, these programs are extremely unlikely to make housing affordable for the lowest income and most vulnerable households. A notable example of this is the 13,000 units of state public housing in Connecticut. The state provided initial construction and capital subsidies for the units, but it currently only provides operating subsidy for them through the Elderly Rental Assistance Program (ERAP). While ERAP is included in this report, Connecticut’s public housing is not.

A wide variety of programs exists within our limited definition. State-funded rental assistance can come as “project based” assistance, such as Connecticut’s ERAP, or it can be delivered in “tenant based” form, such as Maine’s Bridging Rental Assistance Program. In the former, the subsidy is attached to a specific unit or project, while in the latter the subsidy is attached to an eligible applicant who leases any qualifying unit in the private market. It can be a tax-based refund. This analysis also emphasizes a number of other distinctions among programs, such as duration, funding sources, and the populations they serve.

The Duration of Assistance: A Defining Variable

Duration of assistance is a particularly important variable. Programs of a similar duration tend to share similar objectives. Four lengths of duration are used here. 1) Short-term assistance helps people on the brink of homelessness. 2) Transitional assistance lasts from a few months to three years. 3) A program is categorized as ongoing assistance if it is possible for a household to remain eligible for more than three years. 4) Finally, to mitigate the effects of gentrification and fixed incomes, some states offer annual tax relief programs that reduce property taxes (either paid directly or as part of rent) for low income households.

Short-Term Assistance

Short-term rental assistance is designed to give small, temporary payments to people who are on the brink of homelessness. This assistance is an important source of aid for many low income households, which can fall behind in housing payments after any number of financial emergencies, such as illness or car and home repairs.

Because imminent homelessness determines eligibility for most of these programs, additional eligibility requirements are few (Table 1). The District of Columbia’s Emergency Rental Assistance Program is one of the few programs in this group with any restrictions. All low income families are eligible for this program, but individuals are eligible only if they are elderly or disabled.

Some programs provide assistance that can be thought of as “eviction prevention” measures that include emergency rental payments. Other programs are aimed at getting families into more appropriate housing through loans, guarantees for security deposits, and providing moving costs following an eviction or condemnation. Many programs also assist with utility payments. Most short-term programs include all of these components as “allowable activities,” and local administrators provide various combinations of these services to clients.

As defined here, all short-term programs provide little more than a small, one-time payment.

¹ The findings in this report are to be considered current as of January 1, 2008.

Transitional Assistance

Programs that provide transitional assistance can last from a few months to three years. Less prevalent than short-term assistance, programs of transitional assistance reveal the stratification of eligible groups. Transitional assistance programs tend to be directed at homeless individuals and those coming out of prison, state hospitals, or leaving some form of federal assistance (Table 1). Many transitional assistance programs have their origins in the reform of the federal Aid to Families with Dependent Children program (AFDC) in the late 1990s. AFDC provided ongoing income support to eligible low income families. As a result of the reforms [the program is now called Temporary Assistance for Needy Families (TANF)], states were provided the flexibility to use these funds to provide temporary or emergency services, including housing assistance, to eligible families. This report includes those programs that receive some measure of state funding.

Though they have similar durations, transitional assistance is generally designed to help individuals and families to get on their feet while short-term assistance is meant to keep households from falling down. The goal of most transitional assistance programs is to return the household to self-sufficiency on an accelerated schedule by providing a higher level of more regular assistance and additional services compared with short-term assistance programs. Some transitional assistance programs, such as the Road Home program in Rhode Island, require a recipient household to develop and live by a self-sufficiency plan.

Ongoing Assistance

Rental assistance is considered ongoing if it is possible for a household to remain eligible to receive regular assistance for more than three years. Most of these ongoing rental assistance programs are designed to address the persistent gap between household earnings and market rental costs. Many of these programs have requirements and guidelines that echo those of federal programs, such as the Section 8 voucher program.

Many programs with the potential to provide more than three years of assistance are still governed by time or funding caps. Similarly, a few of these programs are formally restricted to households on a waitlist for a federal or other housing program. In these cases, though the program is considered ongoing because it is able to provide longer term assistance than transitional programs, it is not really intended to provide such ongoing assistance, as it is expected that the recipients will eventually move to federal assistance.

Annual Tax Relief Programs

Because low income households tend to have higher housing costs as a percentage of income, it stands to reason that their property tax burden would be higher relative to income as well. To address this concern, some states offer low income housing assistance through tax relief. While tax programs providing tax relief to homeowners are popular, less well known are programs that provide renters with similar relief. Renters also pay property taxes, but in their case, it is indirectly through their rent payments to landlords. These programs reduce renters' taxes to recognize the taxes they pay.

Sometimes referred to as "circuit breakers," these programs aim to mitigate the impact of gentrification and fixed incomes by reducing the property tax liability faced by low income households. Tax programs tend to limit eligibility to specific populations, most often seniors (Table 1). These programs can provide valuable tax relief and income but, as one-time annual payments, their ability to relieve regular monthly or emergency housing cost problems is severely limited.

Survey Results

Today, 112 programs offering some form of assistance for renters are spread over 42 states and the District of Columbia (A State-by-State program catalog appears in Appendix B). In 2001, 101 programs in 40 states and the District of Columbia were reported (Crowley, Lawson Jr., Smith, & Twombly, 2001). The findings of this report also reveal, however, that the response by state governments to the housing crisis remains anything but uniform. An important conclusion from the last survey that remains relevant today is that most state programs are explicitly stopgap measures, and none seeks to supplant federal programs. The number of state level "patches" to the federal system has increased during the past seven years.

Housing Assistance for Low Income Households:

Applying the current program definitions to the programs in the previous survey² allows an assessment of changes in the menu of rental assistance programs provided across states.

Changes in the Number of Programs by Duration

Today, 112 programs offer some form of assistance for renters in 42 states and the District of Columbia, up from 101 programs in 40 states and the District of Columbia in 2001 (Crowley, Lawson Jr., Smith, & Twombly, 2001). Most gains in recent years are in ongoing assistance. In the 2001 research, 23 such programs were in 14 states; by 2007, the numbers have grown to 34 programs in 22 states (Figure 1).

Many of these programs, such as South Dakota's Project Based Rental Assistance and the Massachusetts Rental Voucher Program, are meant to provide long-term assistance to families. Although similar in design to federal programs such as Public Housing or the Housing Choice Voucher program, these state programs often provide a lower level of benefits than their federal counterparts. For example, Connecticut's Rental Assistance Program (a tenant based family program distinct from ERAP discussed above) sets family contributions at 40% of a family's adjusted income as opposed to 30%, typically required by federal low income housing programs. Along with fiscal pressures, a likely motivation for this difference is that the state programs are intended to be a fallback for federal assistance. The lower benefits offered in the state programs help retain the incentive for renters to apply for federal assistance.

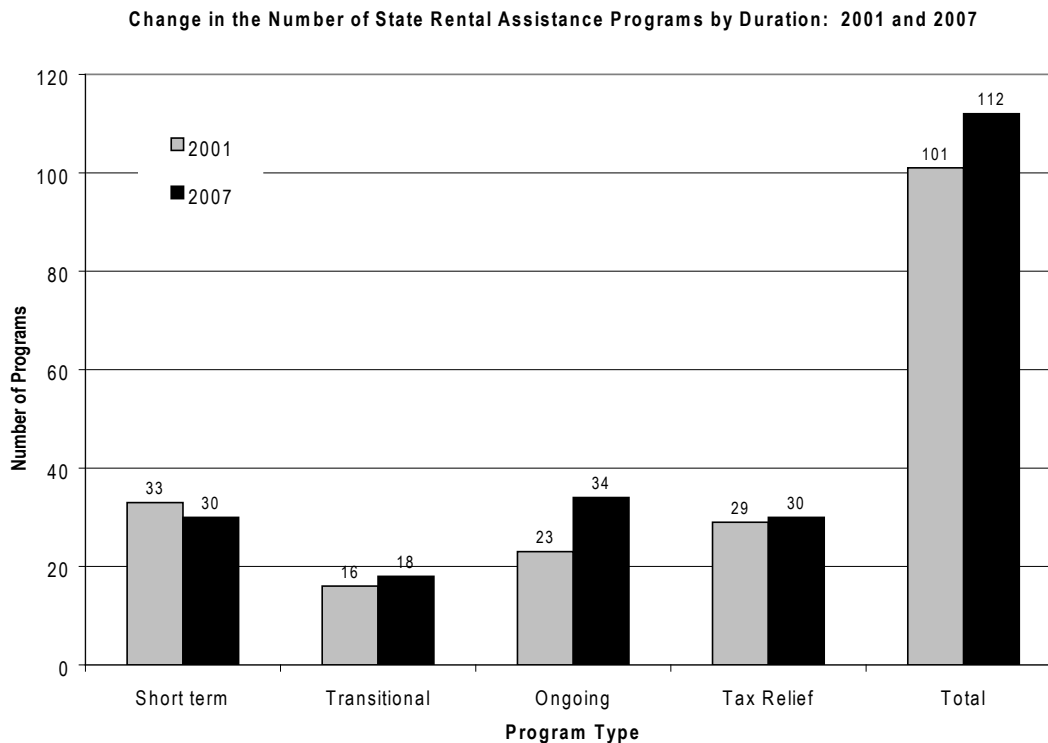


Figure 1 The number of state-funded rental assistance programs appears to be growing

² A significant difference is that in the 2001 report, transitional assistance was included under the category of short-term assistance, and limited to one year. A review of the programs for this year's report showed that many of these programs provide assistance for two or three years, and many programs with regular limits of less than a year allow benefits to extend into a second year under certain circumstances. Therefore the limit in this year's report for transitional programs is three years.

Further in this vein, seven of the programs cataloged here—the Bridge Subsidy Demonstration Program offered by the state of Maryland is a perfect illustration—are bridge programs designed to provide rental assistance to individuals and families who are on a waitlist for federal assistance.

The number of transitional programs increased from 16 to 18 in the seven years since the first study (Figure 1). These programs are often presented as a way to move people off public assistance *and* keep them from becoming homeless. Still, moving these recipients to ongoing federal assistance is likely part of the equation, particularly for many of the special needs populations, such as those with a mental illness. However, ex-prisoners often are not eligible for ongoing federal assistance of any kind.

The popularity of programs among ongoing and transitional programs intended to serve as a bridge to federal assistance illustrates two conclusions that emerge from the results of this survey. First, most state programs are explicitly stopgap measures. Second, none seeks to get out ahead of federal programs or supplant the current federal role in providing ongoing assistance. As a result, it is the number of state level “patches” to the federal system that has increased during the past seven years. Today, as never before, a complex and complicated patchwork of housing assistance programs confronts low income Americans, but does not begin to address the need.

The 30 short-term assistance programs that exist across 21 states represent quintessential “patchwork” measures. These subsidies can be essential when a crisis hits a low income household. But much like emergency medical care, they are only meant to stave off disaster, not to stabilize or improve the household’s living situation in the long term. While some households may be able to stabilize their long-term housing with this type of assistance, for many other households, underlying housing problems are not likely to be resolved by a small one-time payment. In the absence of proactive, longer term assistance, repeated short-term assistance or services, such as shelters, will be necessary to save people from being completely without shelter. The primary factor that has been linked to homelessness is a lack of affordable and available housing (Quigley & Raphael, 2001) and housing assistance is a key factor in protecting against homelessness (Shinn et al., 1998; Mills et al., 2007).

Short-term housing programs are best seen as an indicator of a problem—a population at risk of homelessness, for example—rather than as an effort by the state to prevent or significantly address a local housing crisis. Thus, while the number of states offering short-term rental assistance programs is a positive indicator of a response to the housing crisis, it is also a clear indication of the pressing housing emergency that is underlying and eliciting this response. From this perspective, it is discouraging that seven states, nearly a quarter of the states offering emergency assistance, offer no additional ongoing or transitional assistance to renter households. Perhaps in recognition of the deficiencies of short-term assistance, this is the one program type that has declined in number during the past seven years.

Thirty tax-based programs exist in 28 states, making these the only program type found in the majority of states. These programs involve lost revenue instead of expenditures, allowing lawmakers to sidestep talk of taxpayer-funded housing assistance as a form of welfare. These policies also are the least visible to tenants and taxpayers and, because they do not provide a regular subsidy, they may be of little use in actually keeping a family housed throughout the year. The potential of this form of assistance is further undermined by its restrictions to very specific populations and the application of maximum payouts that keep benefits low. As an extreme case, West Virginia’s circuit breaker program is available only to those with annual household incomes below \$5,000. It has had just two applicants since it began in 1998. Both applications were denied. For seven states in this survey, including West Virginia, annual tax relief is the only rental assistance provided with state funds.

Housing Assistance for Low Income Households:

Programs by Type and Funding Source

In the state data (Appendix B), program “type” refers to whether a program is tenant or project based. Across states, 65 programs are tenant based (Figure 2). Combined with the 30 tax programs, a total of 95 of the state programs are directed to tenants in the private market. An additional eight programs provide or allow for a mix of tenant and project based subsidies. Only nine project based programs funded at the state level were identified. Twenty-four programs are funded by a designated source of revenue, such as a housing trust fund.¹ Thus, 89 of the programs cited in this report remain funded by annual appropriations of state revenues, either from budgeted funds (59) or from the tax system (30). Although designated funding sources are considered more secure than funds from the appropriations process, it is important to note that even a designated funding source can fail to deliver funding, as is the case with Missouri’s Mental Health Housing Trust Fund, which has never received funding.

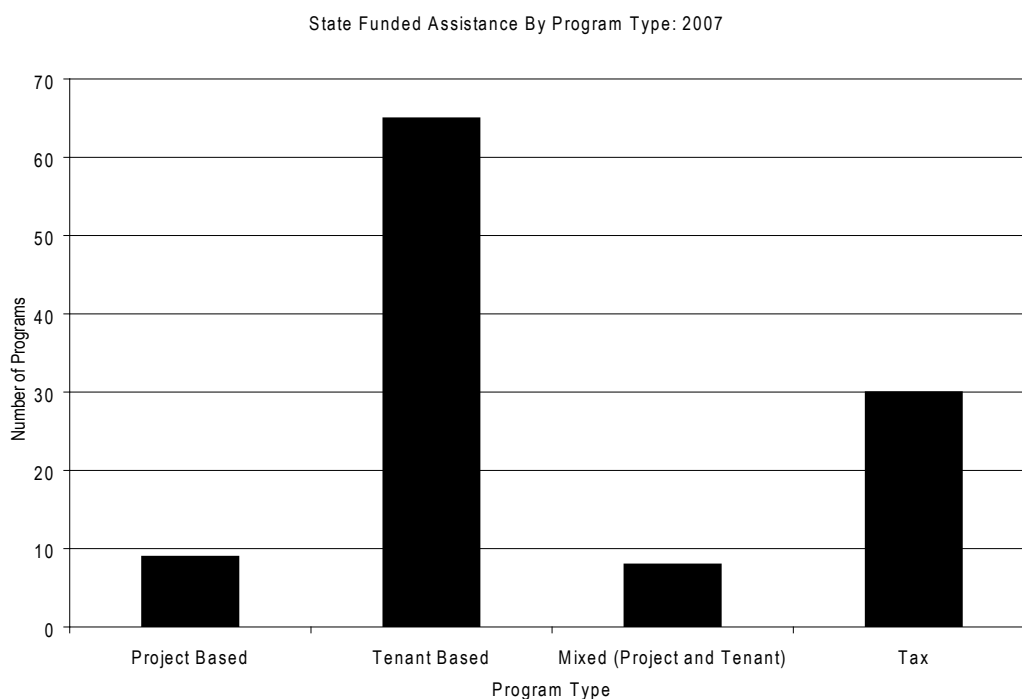


Figure 2 Tenant based programs are by far the most prominent type of program at the state level.

This report offers a snapshot of the presence and intention of state level rental assistance. Though information on funding and population served is provided where it was available, any analysis of the adequacy, efficiency, or implementation of any specific program is left to the reader and to future research.

¹ For recent information on state and local trust funds see Brooks (2007).

Looking Ahead

Each year, as the number of low income renters increases, groups who need help are put at odds with each other as federal housing policy moves away from providing rental assistance and states target rental resources away from programs serving the lowest income households. Making matters worse, the distribution of renters by income has continued to skew toward the lowest income households.

Today, 25% of all renters are ELI, though ELI households make up just 13% of all households. These numbers are up from 22% and 12% respectively just five years ago. ELI households are also much more likely to face unaffordable housing cost burdens, with 88% paying more than 30% of their income toward rent (Pelletiere & Wardrip, 2006).

Each year, the growing demand for limited resources puts needy populations at odds with one another. Despite the declining commitment of the federal government to serving the lowest income Americans, states often direct resources away from rental programs serving the lowest income populations with the greatest need. New Jersey's State Rental Assistance Program (SRAP), for instance, receives its funding from the state's Housing Trust Fund, which forces the rental assistance program to compete for resources with other housing assistance initiatives run by the state. Furthermore, many programs cited here are funded for only a few years, dubbed "pilot" or "demonstration" initiatives. A few well-intentioned programs, such as Missouri's Mental Health Housing Trust Fund, have never received funding.

It is going to get worse. The current meltdown in the housing market will create even more pressure to pull funding from rental assistance to help troubled homeowners. This patchwork of small measures of rental assistance available to low income renters is a meager and inadequate response. While some states will have the capacity and the will to respond with additional resources, the past seven years of limited progress on this front suggest the capacity and will of most states to provide such assistance is limited.

Missing data on some state funded programs prevent an accurate and comprehensive tabulation of the total value of state funding for rental assistance. However, based on the data that are available, a very rough estimate of the amount of annual funding is approximately \$1.7 billion, 62% of which is in tax credits or rebates. The total funding for the three major federal rental assistance programs (public housing, Section 8 project based housing, and Section 8 vouchers) in FY08 was nearly \$30 billion (NLIHC, 2008a). The problems of low income renters are national and require national solutions.

Because of the hard work and commitment of housing advocates across America, 43 states and the District of Columbia have some form of housing assistance available to renters in need of affordable housing. State governments also should be commended for their efforts. However, the stark reality is that the lack of a standard, nationwide response to housing problems has resulted in an increasingly complex, often confusing, patchwork of assistance that falls short of what could be accomplished with effective, equitable, comprehensive, and consistent federal policies. It is these policies that will provide all Americans with opportunities for decent, affordable homes.

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Appendix A Methodology

Housing and economic development, health and human services, and mental health agencies in all 50 states and the District of Columbia were contacted to provide and verify data on rental assistance programs in their states. At a state level, the survey was multipronged and iterative using a snowball sampling technique to add new contacts and programs in the course of the study. For each respondent, the survey had three phases.

Phase 1: Points of contact were identified.

The initial points of contact for this survey were drawn from four primary sources of information on state programs:

1. The programs and contact information contained in the 2001 report
2. NLIHC state coalition partners
3. A targeted Internet search
4. Calls to state housing and economic development, health and human services, and mental health agencies

Information about programs associated with each point of contact gathered in this process was organized and reviewed in this initial stage.

Phase 2: A state-by-state telephone survey was conducted.

Once a point of contact was established, that person was contacted and asked generally about the existence of state-funded rental assistance in his or her state. For each program identified, seven pieces of information were sought:

1. A program description
2. The specific funding sources used to fund the program, from the state or other sources
3. The nature and typical amount and duration of the subsidy
4. The population eligible to receive it
5. The number of households receiving assistance in the past fiscal year
6. The level of funding in the previous fiscal year and the level of the state's contribution
7. Additional people to call to discuss the program

If state funding was identified, the first two items were the threshold responses for inclusion in the final report. Every interview concluded with a request that the contact suggest other people who could add more information on state rental assistance. Contacts identified in this way were then added to the survey.

Phase 3: Results were verified and proofed.

Notes were kept from each interview. In most cases, a primary interview with a program administrator provided the most authoritative response. Information from the interviews and data collected in Phase 1 was then used to assemble the results into a form similar to what appears in Appendix B. At this point, state contacts were contacted again to clarify or provide additional information. This iterative process continued until researchers received the necessary information, were told that the information was not available, or exhausted the information available from all identified contact persons. At this point, state profiles of all programs were assembled, edited, and sent to state coalition partners and others for a final review.

The data in this report are to be considered current as of January 1, 2008.

Housing Assistance for Low Income Households:

APPENDIX B

Catalog of State Funded Rental Assistance by State

Alaska

NAME	TYPE	DURATION	SOURCE
Homeless Assistance Program	Tenant Based	Short Term	Housing Finance Corporation/ Mental Health Trust

Homeless Assistance Program (HAP)

HAP provides grants to state agencies, local governments, regional housing authorities, and nonprofit corporations to address the emergency needs of people who are homeless. HAP funds are used to develop, expand, or operate emergency or transitional housing facilities; provide financial assistance to prevent homelessness; and to provide housing placement assistance and other supportive services such as case management and life skills training. HAP funds were set at \$1,445,000 for FY07 and \$1,500,000 for FY08. As of June 2007, approximately \$200,000 was spent to prevent 190 households from becoming homeless. In FY08, \$363,000 will be spent on prevention. As of June 2007, 565 households were placed in permanent housing with HAP-funded assistance. Funding is provided by corporate earnings from Alaska Housing Finance Corporation and the Alaska Mental Health Trust Authority.

Number Served: 565 households as of June 2007
 Population Served: Individuals or families who are homeless or in danger of becoming homeless
 Contact: Kris Duncan, Housing Finance Corporation. 907.330.8276
 Web site: www.ahfc.state.ak.us

Arizona

NAME	TYPE	DURATION	SOURCE
Property Tax Refund/Credit	Tax Relief	Annual	State Tax Credit

Property Tax Refund/Credit Program

The Property Tax Refund/Credit program is a tax relief program for homeowners or renters who are 65 years and older or disabled. For singles the maximum household income was \$3,750, and for joint filers the maximum income was \$5,500 for FY06. The maximum benefit that can be received under this program was \$502, with the average payment being \$356.96. A total of \$4,977,070 was paid out for FY06 and 13,943 households were served. Funding is from the state general funds.

Number Served: 13,943 households in FY06
 Population Served: Elderly or disabled homeowners and renters
 Contact: Dan Zemke, Department of Revenue, 602.716.6882
 Web site: www.revenue.state.az.us

California

NAME	TYPE	DURATION	SOURCE
Emergency Housing and Assistance Program	Tenant Based	Short Term	State Revenue
Transitional Housing Program for Emancipated Foster/Probation Youth (THP-Plus)	Tenant Based	Transitional	State Revenue
Transitional Housing Placement Program (THPP)	Tenant Based	Ongoing	State Revenue
Supporting Housing Initiatives Act	Tenant Based	Ongoing	State Revenue
Renter Assistance Program	Tax Relief	Annual	State Tax Credit
Nonrefundable Renter's Credit	Tax Relief	Annual	State Tax Credit

Emergency Housing and Assistance Program (EHAP)

EHAP provides grants to eligible nonprofit organizations and local government agencies to help pay the costs of operating emergency shelters, safe havens, transitional housing projects, and related self-sufficiency services for homeless persons and families. Motel/hotel voucher programs and emergency rental assistance for homelessness prevention (move-in deposits and eviction prevention through payment of rent in arrears) are also allowable expenses under EHAP. The Department of Housing and Community Development administers the program. Cities, counties, and nonprofits apply annually to the Department, or in approximately 20 counties to Designated Local Boards, for the 14-month grants. The statewide appropriation for FY2001-02 was \$16,460,000 or 227 awards for EHAP. Since 2004, approximately \$4,000,000 has been appropriated annually from the state general funds for EHAP grants, or approximately 115 awards statewide annually.

Number Served: Not available
Population Served: Individuals and families who are homeless or at risk of becoming homeless
Contact: Carl Baskin, Department of Housing and Community Development, 916.445.3675
Web site: www.hcd.ca.gov/

Transitional Housing Program for Emancipated Foster/Probation Youth (THP-Plus)

THP-Plus, a program of the California Department of Social Services, addresses the need for safe and affordable housing for youth who have aged out of the child welfare system. Participants must be between the ages of 18 and 24 and must have been emancipated from foster care. These youth are eligible to receive up to 24 months of rental assistance and other services. THP-Plus received \$35,684,000 for FY08, more than double the funding level for FY07. The program served approximately 600 young adults in FY07 and is expected to serve 1,370 in FY08.

Number Served: 600 individuals in FY07, with another 1,370 expected in FY08
Population Served: Youth who have aged out of state foster care
Contact: Jill Sevaetasi, Department of Social Services, 916.651.7465
Web site: www.childsworld.ca.gov

Transitional Housing Placement Program (THPP)

California Department of Social Services also has a program for youth who are still in the child welfare system. THPP provides children ages 16 to 18 with an opportunity to live on their own while still receiving support services. Rental assistance and other services were provided for 167 participants in FY07, and the program has a goal of serving 390 in FY08. THPP was appropriated \$3,459,000 for FY08.

Number Served: 167 individuals in FY07, with 390 expected in FY08
Population Served: Youth ages 16 to 18 who are in the child welfare system
Contact: Jill Sevaetasi, Department of Social Services, 916.651.7465
Web site: www.childsworld.ca.gov

Supporting Housing Initiatives Act (SHIA)

Under this program, grants are provided to nonprofit and local government agencies to fund a wide range of supportive services, including a rental subsidy program similar to the federal Section 8 voucher program. Though there are no time or income restrictions with this program, assistance is provided only to the following populations: elderly, mentally ill, substance abusers, developmentally disabled, persons with chronic health conditions, people with HIV/AIDS, Welfare to Work recipients, homeless persons, and transition-aged youth (18 to 21 years old). Although the statute still exists for this program until January 2009, there has been no new funding since 2001. Since 2001, the total number of projects was 46, and the initial 11 completed their 3-year funding cycle on June 30, 2003. In addition, funding for the next 20 years was completed on June 30, 2004. The remaining 15 projects were funded through June 30, 2005. Since 2000, approximately \$48,200,000 was appropriated out of state general funds for all of the programs receiving funding as a result of SHIA. An estimated 8,400 people will be served during the lifetime of the programs receiving funding from SHIA.

Number Served: Estimated at 8,400 individuals over the lifetime of the program
Population Served: Elderly, chronically ill, or homeless individuals, along with youth 18 to 21 and Welfare to Work recipients
Contact: Linda Aaron-Cort, Department of Mental Health, 916.654.8643
Web site: www.dmh.cahwnet.gov/

Renter Assistance Program

In existence since 1968, this program provides a payment from the state of California to qualified individuals based on part of the property taxes these individuals pay indirectly through their rent. Once a year, the maximum payment a claimant may receive is the statutory property tax equivalent (139% x \$250), which is \$347.50. To be eligible in 2007, a renter must have been a U.S. citizen (or designated alien, or qualified alien when a claim was filed on December 31), 62 years of age or older, blind, or disabled; have rented a residence in California; paid \$50 or more per month in rent; and have a total household income of \$42,770 or less. The state paid \$183 million for 626,000 claims in FY05-06. The average benefit was around \$290.

Number Served: 626,000 claims in FY05
Population Served: Elderly, blind, or disabled individuals who meet income requirements
Contact: Jennifer K. Bettencourt, Franchise Tax Board, 916.845.5163
Web site: www.ftb.ca.gov/

Housing Assistance for Low Income Households:

Nonrefundable Renter's Credit

The renter's tax credit is a nonrefundable credit for individuals with an adjusted gross income of \$32,272 or less and married couples with an adjusted gross income of \$64,544 or less. The credit reduces the amount of tax owed, and thus is nonrefundable. To be eligible, an individual must be a resident of California, have paid rent for at least half of a year, and not have lived with another person for more than half the year in which he or she was claimed as a dependent. More than 1.7 million people claimed the credit in FY06-07, and almost \$97 million in relief was allowed.

Number Served: 1.7 million claims in FY06
Population Served: Households that meet income requirements
Contact: Jennifer K. Bettencourt, Franchise Tax Board, 916.845.5163
Web site: www.ftb.ca.gov/

Colorado

NAME	TYPE	DURATION	SOURCE
Property Tax/Rent/Heat Rebate Program	Tax Relief	Annual	State Tax Credit

Property Tax/Rent/Heat Rebate Program

The Property Tax/Rent/Heat Rebate Program provides some tax relief for renters who are 65 years and older, disabled, or who are the surviving spouse 58 years and older. To qualify, renters must be living in state for a full year and have paid property taxes, rent, or heating bills. For singles the maximum household income is \$11,000 in 2007, and for joint tax filers the limit was \$14,700. In 2008, the maximum household income limits will increase. As of June 2006, there were 38,827 total claims made to this program and the rebates issued amounted to \$11,676,772, though the specific number of rental rebates is not available. Maximum rebate is currently \$792.

Number Served: 38,827, of which rebates for rent are only a portion
Population Served: Elderly or disabled individuals who meet income requirements
Contact: Richard Giardini, Department of Revenue, 303.866.3900
Web site: www.revenue.state.co.us

Connecticut

NAME	TYPE	DURATION	SOURCE
Security Deposit Program	Tenant Based	Short Term	State Revenue
Eviction Prevention Program	Tenant Based	Short Term	State Revenue
Transitional Rental Assistance Program	Tenant Based	Transitional	State Revenue
Elderly Rental Assistance Program	Tenant Based	Ongoing	State Revenue
Congregate Housing	Project Based	Ongoing	State Revenue
Rental Assistance Program	Tenant Based	Ongoing	State Revenue
Renter's Tax Relief	Tax Relief	Annual	State Tax Credit

Security Deposit Program

The Security Deposit Program provides a security deposit guarantee by the state. The state funds 80% of the program, with the rest from federal funds. In FY07, the program funding was \$770,765. As of May 2007, approximately 2,700 households made use of this program.

Number Served: 2,700 households as of May 2007
Population Served: All renters
Contact: Mary Cattnach, Department of Social Services, 860.424.5860
Web site: www.ct.gov/dss

Eviction Prevention Program

Households are eligible for the Eviction Prevention Program if their income does not exceed 60% of the state median (adjusted for family size) and they are at risk of becoming homeless or are in imminent danger of eviction or foreclosure. No family can receive grant assistance of more than \$1,200 in an 18-month period. For FY06, \$1,150,000 was allocated from the state's general fund. In calendar year 2005, the eviction prevention program accepted 1,407 applications and successfully assisted 823 households.

Number Served: 823 households in 2005
Population Served: Households at risk of becoming homeless
Contact: Jerome Stallings, Department of Social Services, 860.424.5427
Web site: www.ct.gov/dss

Transitional Rental Assistance Program

The Transitional Rental Assistance Program uses state general funds to provide rental assistance for up to 12 months to people who are transitioning from welfare to work. Although this is a separate state funded program, it is for people who are leaving the federal Temporary Assistance for Needy Families (TANF) program. The cash assistance program makes up the difference between actual rent and 40% of tenants' adjusted income. This program served about 155 households per month in FY06 and was given \$1,186,680 in funding for FY07.

Number Served: 155 households each month in FY06
Population Served: Those coming out of the TANF program
Contact: Mary Cattnach, Department of Social Services, 860.424.5860
Web site: www.ct.gov/dss

Elderly Rental Assistance Program (ERAP)

Elderly residents (62 and over, and younger if disabled) are eligible for rental assistance if they live in housing owned and operated by one of the 44 sponsors who agreed to participate in the program. The housing in this program is part of Connecticut's public housing program for which where the state funded initial construction costs. There are 92 sponsors of state public housing, but when ERAP first started, 48 sponsors chose not to participate. Individual tenants are eligible if they would have to pay more than 30% of their income for housing. The ERAP program pays the difference between 30% of their income and the base unit rental cost. The program currently costs \$1,800,000 annually from the state general fund and serves 1,366 individuals.

Number Served: 1,366 individuals in the program as of this report
Population Served: Elderly individuals in state-assisted rental housing
Contact: Michael Santoro, Department of Economic and Community Development, 860.270.8171
Web site: www.ct.gov/eec

Congregate Housing

This program provides an operating subsidy for both operations and services to state-financed congregate housing. Funding, currently at \$6,200,000 annually, supports both the difference between 30% of income and actual rent, and the cost of congregate services. Those eligible to live in these facilities are the frail elderly 62 years and older and frail individuals, whose income does not exceed 80% of the area median income. This program includes 23 facilities and currently serves 951 individuals.

Number Served: 951 individuals as of this report
Population Served: Elderly individuals who meet income requirements
Contact: Michael Santoro, Department of Economic and Community Development, 860.270.8171
Web site: www.ct.gov/eec

Rental Assistance Program

The Rental Assistance Program is run through the Department of Social Services. It was allocated \$19,178,726 for FY07 and currently serves about 1,900 families. Families are eligible if their income does not exceed 50% of area median. This program is similar to the federal Section 8 voucher program. The family share is 40% of income; for the elderly and disabled it is 30% of income. The Fair Market Rents (FMRs), which set a limit on how much rent is paid, are currently set at the FY07 U.S. Department of Housing and Urban Development levels, but the program sets higher FMRs of up to 130% of the Section 8 FMR in some towns with higher cost rental markets.

Number Served: 1,900 families as of this report
Population Served: Elderly or disabled individuals or families that meet income requirements
Contact: Mary Cattnach, Department of Social Services, 860.424.5860
Web site: www.ct.gov/dss

Renter's Tax Relief

The Renter's Tax Relief Program is for renters who are 65 years and older, disabled, or surviving spouses who are 50 years or older. The program is funded 100% from the state general fund. In calendar year 2006, the income limit was \$28,800 for singles, and for joint filers the limit was \$35,300. The maximum payment under this program is \$700 for singles and \$900 for married couples. In FY07 the total amount paid out was \$16,921,066. Of the 37,039 claims, 34,005 were unmarried claimants and 3,034 were married claimants.

Number Served: 37,039 claims in FY07
Population Served: Elderly or disabled individuals who meet income requirements
Contact: Frank Intino, Office of Policy and Management, 860.418.6382
Web site: www.opm.state.ct.us

Housing Assistance for Low Income Households:

Delaware

NAME	TYPE	DURATION	SOURCE
Statewide Security Deposit Loan Program	Tenant Based	Short Term	State / Private Funds
Emergency Rental Assistance "Step Up" Program	Tenant Based	Short Term	State Revenue
	Tenant Based	Ongoing	State Housing Development Fund

Statewide Security Deposit Loan Program

This program was developed to provide low-interest loans for security deposits and relocation costs for U.S. Department of Housing and Urban Development income-eligible applicants. The program is run by a nonprofit, West End Neighborhood House, which applies to the Delaware State Housing Authority for funding. The program is also supported by private funds and loan processing services from local banks. This program provides budget counseling and credit education to 100% of applicants who apply for loans or grants and full comprehensive case management for those who are approved. As of December 2006, almost \$890,000 had been distributed to more than 1,650 families since the program's inception in 1992. As of 2006, 75% of the loan participants have successfully repaid their loan obligations or are in the process of paying them within their contractual timeframes. There is no limit to how many loan applications are processed for either security or relocation expenses.

Number Served: 1,650 families since 1992
 Population Served: Income-eligible applicants as defined by HUD regulations
 Contact: Barbara Reed, West End Neighborhood House, 302.658.4171
 Web site: www.westendnh.org/

Emergency Rental Assistance

This program is available only to clients currently receiving loans through the Statewide Security Deposit Loan Program and whose repayments are not in arrears. This option provides a one-time grant up to 1.5 times the client's rent to help clients in emergency situations that would otherwise cause them to default on their loans and place their housing in jeopardy. A grant made under this program does not have to be repaid. An average of 4 to 6 people/ households per year applies for this assistance, which amounts to an overall average expenditure level of approximately \$1,860 annually.

Number Served: 4 to 6 households per year
 Population Served: Those in good standing in the Statewide Security Deposit Loan Program
 Contact: Dara Snyder, Lutheran Community Services, 302.654.8886
 Web site: www.lcsde.org/housing.html

"Step Up" Program

The Delaware State Housing Authority has contracted with three separate service providers to develop and operate rental assistance programs for targeted populations. One program is directed at youth who have been emancipated from foster care and who are currently pregnant or already have a child; another program serves homeless individuals who are already receiving services through the federal Projects for Assistance in Transition from Homelessness (PATH) program; and the final program is for homeless individuals more generally. "Step Up" is a demonstration program that was allotted a one-time appropriation of \$1 million from the Housing Development Fund. The goal is to provide assistance to between 35 and 55 individuals for three years. All three of these initiatives will provide ongoing rental subsidies for the duration of the program.

Number Served: Estimated 35 to 55 individuals
 Population Served: Emancipated youth; recipients of PATH assistance; and the homeless
 Contact: Catherine Gregory, State Housing Authority, 302.739.4263
 Web site: www.destatehousing.com

District of Columbia

NAME	TYPE	DURATION	SOURCE
Emergency Rental Assistance Program (ERAP)	Tenant Based	Short Term	Comprehensive Housing Fund
D.C. Rent Supplement Program	Tenant/Project Based	Short Term	District Revenue
Individual Income Tax Credit	Tax Relief	Annual	District Tax Credit

Emergency Rental Assistance Program (ERAP)

ERAP is aimed at families and elderly or disabled individuals who need emergency assistance. The program provides rental assistance, including security deposits and back rents, to these households in the form of a one-time payment with a maximum benefit of \$4,250. (This stipulation can be waived in extreme situations.) In FY07, the program's first year, ERAP received \$7.5 million in funding from the city's Comprehensive Housing Fund. Another \$7.5 million was appropriated for FY08. ERAP is administered by the Department of Human Services, which grants the money to nonprofit organizations to run the program.

Number Served: Not available
 Population Served: Elderly or disabled individuals and low income families
 Contact: Michael Cunningham, Department of Human Services, 202.671.4200
 Web site: www.dhs.dc.gov

D.C. Rent Supplement Program

The D.C. Rent Supplement Program began in 2007 and is funded with city revenue. Tenant-based assistance makes up 60% of the program and is modeled on federal Section 8 vouchers. To be eligible, applicants must be making at or below 30% of AMI and be on the federal Section 8 voucher waitlist through the DC Housing Authority. Project- and sponsor-based grants make up the remaining 40% of the program, though this portion may eventually make up the majority of expenditures. The Rent Supplement program received \$12 million for FY07 and \$19 million for FY08.

Number Served: Not available
 Population Served: Those on the waitlist for federal Section 8 vouchers through the DC Housing Authority
 Contact: Velma Navarro, D.C. Housing Authority, 202.535.1000
 Web site: www.dchousing.org/

Individual Income Tax Credit

This property tax relief program provides some tax relief for renters and homeowners whose annual income is at or below \$20,000. The maximum benefit of this program is \$750.

Number Served: Not available
 Population Served: Anyone whose annual income is at or below \$20,000
 Contact: Not available
 Web site: www.otr.cfo.dc.gov

Florida

NAME	TYPE	DURATION	SOURCE
Emergency Financial Assistance for Housing Program (EFAHP)	Tenant Based	Short Term	State Revenue

Emergency Financial Assistance for Housing Program (EFAHP)

EFAHP provides one-time payments to families who are homeless or in danger of becoming homeless as a result of nonpayment of rent or mortgage. To be eligible, the household must live in state, include a child under the age of 18, and have proof of their housing emergency. Income restrictions vary by size of the household, with \$2,200 per month being the upper threshold for a family of two. Recipients can receive a single payment of up to \$400 in a 12-month period. The program is funded in equal parts by state appropriations and federal Temporary Assistance for Needy Families (TANF) funds. EFAHP had \$1.8 million in funding for FY07 and served just under 4,000 households.

Number Served: Approximately 4,000 households in FY07
 Population Served: Families who meet income requirements and have a housing emergency
 Contact: Darlene Raker, Department of Community Development, 850.488.4197
 Web site: www.floridahousing.org

Georgia

NAME	TYPE	DURATION	SOURCE
Emergency Shelter Grants (ESG)	Tenant Based	Short Term	State Housing Trust Fund

Emergency Shelter Grants (ESG) Program

The ESG Program is designed to enable homeless individuals and families to move toward independent living and prevent homelessness. This program funds nonprofit organizations and local government entities operating housing for people who are homeless and/or providing services for the homeless. The program is funded through the State Housing Trust Fund for the Homeless. It is matched with HUD Emergency Shelter Grant Program (ESG), which governs some of the program rules. Rental subsidies and payments for security deposits are eligible activities, though each grantee agency decides on how to use its funds. On July 1, 2007, approximately \$5,000,000 was distributed, with approximately \$3,000,000 awarded from the Trust Fund and \$2,000,000 from HUD's FY07 ESG. About 40,000 people benefit each year.

Housing Assistance for Low Income Households:

Number Served: 40,000 people per year
Population Served: Homeless individuals and families
Contact: John Bassett, Department of Community Affairs, 404.679.3170
Web site: www.dca.state.ga.us

Hawaii

NAME	TYPE	DURATION	SOURCE
Public Rental Housing: Project Based	Project Based	Ongoing	State Rental Assistance Revolving Fund
State Rent Supplement Program	Tenant Based	Ongoing	State Revenue

Public Rental Housing: Project Based

Hawaii provides public rental housing to low income, primarily elderly, residents. Hawaii's Rental Assistance Program provides project-based rent subsidies in 17 rental projects. As of June 2007, 1,437 low income households were assisted with rent subsidies ranging from \$175 to \$250 per month. The program was funded by an initial legislative appropriation into the Rental Assistance Revolving Fund. However, because there were no subsequent legislative appropriations to the fund, rental assistance commitments for new projects were not anticipated.

Number Served: 1,437 households
Population Served: Low income households
Contact: Wendy Moranha, Department of Budget and Finance, 808.586.1553
Web site: www.hawaii.gov/budget

State Rent Supplement Program

The Rent Supplement Program is a state-funded program modeled on federal Section 8 vouchers. Eligible families are those making at or below 80% of AMI, with preference going to low income and extremely low income households. Each family will pay at least 30% of income toward rent. The state will then pay the rest up to a maximum of \$160 per month. The legislature had appropriated \$950,000 for the program, and there were approximately 380 people being served as of September 2007.

Number Served: 380 people were in the program as of September 2007
Population Served: Families at or below 80% of AMI
Contact: Dexter Ching, Hawaii Public Housing Authority
Web site: www.hcdch.state.hi.us

Idaho

NAME	TYPE	DURATION	SOURCE
Idaho Department of Corrections Transition Funding Program	Tenant Based	Transitional	State Grants

Idaho Department of Corrections Transition Funding Program

This program provides funding for people who incarcerated who need of transitional housing to improve their ability to develop viable release plans, which can help prevent recidivism due to homelessness. Transition funds may be used to assist with payment for up to 30 days of lodging and living expenses. Additional funding for lodging and living expenses may be approved on a case-by-case basis. Typically, funds provided will be the minimum amount necessary to establish a home, but cannot exceed \$1,500 per offender. To be eligible, applicants must have a tentative parole date, be without a viable parole plan, have less than \$500 and no other resources, and must not be designated as Violent Sexual Predators (VSP). If on community supervision, they must be at risk of becoming homeless. In FY07, \$439,868 was spent serving 803 offenders (272 inmates released to parole, 91 parolees, and 440 probationers). The program's funding sources include general, dedicated, and federal grant funds administered through the state. The funding consisted of 91% from the state and 9% from the federal government.

Number Served: 803 individuals in FY07
Population Served: Parolees in danger of becoming homeless upon release
Contact: Julianne Crosby, Department of Corrections, 208.658.2043
Web site: www.corr.state.id.us

Illinois

NAME	TYPE	DURATION	SOURCE
Homeless Prevention Program	Tenant Based	Short Term	State Housing Trust Fund
Housing Advocacy and Cash Assistance Program	Tenant Based	Short Term	State Revenue
Rental Housing Support	Project Based	Ongoing	Real Estate Document Fees
Circuit Breaker Tax Grant	Tax Relief	Annual	State Tax Credit

Homeless Prevention Program

The Homeless Prevention Program is a one-time emergency assistance program for individuals in imminent danger of becoming homeless. Eligible individuals receive up to two months of rental assistance, back utility payments, and/or a security deposit. People are limited to receiving this assistance to once in a two-year period. In FY07, this program received \$11,000,000 in funding and served an estimated 15,000 people. The funding source is the Illinois Affordable Housing Trust Fund.

Number Served: 15,000 individuals in FY07
 Population Served: Individuals in danger of becoming homeless
 Contact: Brenda Hanbury, Department of Human Services, 217.782.1317
 Web site: www.dhs.state.il.us

Housing Advocacy and Cash Assistance Program

Known as NORMAN, this program assists families whose children are at risk of placement in substitute care or who cannot be reunited with their parents because the parents are unable to meet the children's subsistence needs. Families are assisted in locating and securing permanent and affordable housing and receive other housing advocacy assistance as needed. In addition, cash assistance is used to purchase items that a family needs, but cannot afford, for the child to return home or avoid foster care. Cash assistance can be used is for first month's rent, security deposits, utility deposits or charges, food, clothing, and other subsistence needs. In the first half of 2006, 1,180 families received cash assistance, 673 received housing advocacy, and 2,401 families received one of the two benefits. In the first half of FY07 (July 1, 2006-December 2006), \$1,198,000 was the funding amount, of which \$356,000 was used for security deposits, \$101,000 for first month's rent, \$216,000 for back rent, \$219,000 for back utilities, and \$10,000 for utility startup. The program is funded from the Illinois General Revenue Fund.

Number Served: 2,401 families in the first half of FY06
 Population Served: Families in danger of being separated for lack of housing and resources
 Contact: John Cheney-Egan, Department of Children and Family Services, 312.814.1878
 Web site: www.state.il.us/dcfs

Rental Housing Support (RHS)

RHS is a new program for households who are extremely low income (ELI).. The Illinois Housing Development Authority uses Local Administering Agencies (LAAs) to identify eligible housing units and match them with potential tenants. Tenants pay approximately 30% of their income toward rent, with IHDA paying the remainder. The program expects to provide subsidies to 4,000 households per year and run on a budget of more than \$25 million, with the funds coming from a \$10 surcharge on real estate document recordings. Tenants cannot be receiving rental assistance from another source. Half of the units are reserved for severely low income households that earn 15% of AMI and below. The program also sets aside 10% of funding for capital grants to developments with the grants earmarked for lowering operating costs, thereby allowing lower rents.

Number Served: 4,000 per year anticipated
 Population Served: ELI households not receiving another form of rental assistance
 Contact: April Lasker, Housing Development Agency, 312.836.5357
 Web site: www.ihda.org

Circuit Breaker Tax Grant

The Circuit Breaker Tax Grant program provides some tax relief for residents who are elderly (65-plus), disabled, or a surviving spouse who was 63-64 years of age before the death of their spouse. To be eligible in 2007, a household of one had to have income less than \$21,218, \$28,480 for a household of two, and \$35,740 for a household of three or more. The maximum benefit was approximately \$700 in that year. In calendar year 2006, \$44,409,214 was appropriated from the Illinois General Revenue Fund to reimburse 216,631 households. The average grant was \$205.

Number Served: 216,631 households in 2006
 Population Served: Elderly or disabled renters who meet income requirements
 Contact: Mark Huston, Department of Revenue, 217.782.2627
 Web site: www.cbrx.il.gov

Housing Assistance for Low Income Households:

Indiana

NAME	TYPE	DURATION	SOURCE
Renter's Deduction	Tax Relief	Annual	State Tax Credit

Renter's Deduction

For individuals whose primary residence is a rental property, a deduction from adjusted gross income of up to \$2,500 is allowed. The deduction applies to single-family and multifamily dwellings as well as mobile homes. The renter's deduction is limited to the lesser of the actual amount of rent paid or \$2,500.

Number Served: N/A
Population Served: Individual renters
Contact: N/A
Web site: www.in.gov/dor

Iowa

NAME	TYPE	DURATION	SOURCE
Home- and Community-Based Services (HCBS) Rent Subsidy Program	Tenant Based	Ongoing	State Revenue
Rent Reimbursement Program	Tax Relief	Annual	State Revenue

Home- and Community-Based Services (HCBS) Rent Subsidy Program

The Iowa Finance Authority has been administering the HCBS program since January 2005. This program provides temporary rental assistance for people who receive medical services through Medicaid 1915 C waivers until the person becomes eligible for another public or private rent subsidy. To be eligible, a person must be an adult recipient of one of the home- and community-based service waiver programs or a child (under 18 years of age) receiving residential-based living services under the mental retardation HCBS waiver program. Applicants must pay 30% of their income toward rent. The Iowa Finance Authority will cover the difference between the resident's contribution and the FMR for a one-bedroom apartment, unless eligible applicants have dependants and need more than one-bedroom. In FY08, the allocation for this program is \$700,000 from the state general funds. As of FY07, the average monthly subsidy was for 12 months at \$152 a month. For calendar years 2005, 2006, and the first two quarters of 2007, 1,635 people were served.

Number Served: 1,635 people from 2005 through the first half of 2007
Population Served: Adults and children already receiving HCBS services
Contact: Carla Pope, Finance Authority, 515.725.4921
Web site: www.iowafinanceauthority.gov

Rent Reimbursement Program

The Rent Reimbursement Program is for people who are elderly (over age 65) or disabled (18 years and older). It refunds the portion of rent assumed to cover property tax paid on a rental unit (23%). Each household can receive up to \$940 rebate per year based on income (\$18,876 is the maximum income threshold for 2006). The program is limited to those who were living in Iowa at the end of the year. A total of \$13,241,542 was paid out of the state general funds for 26,028 claims in FY07.

Number Served: 26,028 claims processed in FY07
Population Served: Elderly or disabled renters
Contact: Gary Kasperbauer, Department of Revenue, 515.281.8704
Web site: www.state.ia.us/government/drf/

Kansas

NAME	TYPE	DURATION	SOURCE
Homestead Refund Program	Tax Relief	Annual	State Tax Credit

Homestead Refund Program

The Homestead Refund Program is for persons who are elderly (aged 55 years and over), disabled or blind, or persons with dependent children under the age of 18 who lived with the resident all year and who are low income. Residents must be living in state for the entire year. The refund is based on a portion of the property tax paid on a Kansas resident's homestead. For renters, in tax year 2007, 15% of rent paid will be used to calculate the property tax amount. In tax year 2007, the maximum income to qualify for this program is \$29,100, and the maximum benefit is \$700. The average refund in tax year 2007 was \$242.

Number Served: 79,193 households in tax year 2007, including both renters and homeowners
 Population Served: Low income elderly, blind, or disabled individuals or families with children
 Contact: Ronald Grant, Department of Revenue, 785.296.2481
 Web site: www.ksrevenue.org

Maine

NAME	TYPE	DURATION	SOURCE
General Assistance	Tenant Based	Short Term	State Revenue
Bridging Rental Assistance Program	Tenant Based	Transitional	State Revenue to Department of Mental Health
Residential Property Tax and Rent Refund Program	Tax Relief	Annual	State Revenue

General Assistance (GA)

Each municipality in Maine is required to administer a General Assistance Program (GA). GA can assist eligible individuals with rent, utilities, fuel, food, and other basic necessities. The state appropriates funds to reimburse municipalities for a portion (50-90%) of assistance given. Each municipality has an overall income maximum to determine eligibility. Approximately 2,400 households per month (about 3,400 people total) receive GA assistance. Municipalities spent \$9.3 million in FY 06 and were reimbursed \$5.7 million.

Number Served: 2,400 households (totaling 3,400 people) per month
 Population Served: Individuals and households who qualify based on income and need
 Contact: Cindy Boyd, Department of Health and Human Services, 207-287-3097
 Web site: <http://www.maine.gov/dhhs>

Bridging Rental Assistance Program (BRAP)

BRAP, which began in 1994, serves people with mental illness by assisting them in applying for and receiving state General Assistance (GA), as well as federal Supplementary Security Income (SSI) and Social Security Disability Insurance (SSDI). Participants must have applied for federal Section 8 vouchers or be willing to apply when waiting lists open. Participants pay 51% of income for rent and BRAP pays the rest up to the FMR. In order of priority, this program serves individuals leaving public or private psychiatric hospitals, those who are homeless (as defined by HUD), individuals living in substandard housing, and those moving from group homes to more independent living. Although it is not widely enforced, the transitional program has a time limit of 24 months. BRAP is funded as a housing line item from the state general funds as a component of the Department of Mental Health budget. In FY06, \$2,700,000 was spent on the BRAP program and 640 individuals were served. In FY06, the average benefit was \$325 a month. Since inception in 1994, the program has issued 5,130 vouchers totaling more than \$19,000,000 in rental assistance to the target population.

Number Served: 640 individuals in FY06; 5,130 vouchers have been issued since 1994
 Population Served: Mentally ill individuals who are applicants for federal Section 8 vouchers
 Contact: Sheldon Wheeler, Department of Mental Health, 207.287.4226
 Web site: www.maine.gov/dhhs/bh/region1/MHservices.html

Residential Property Tax and Rent Refund Program

The Residential Property Tax and Rent Refund Program has a senior and general population portion of the program. Seniors may qualify for both and receive the larger of either the senior or the general refund. The senior program provides tax relief to renters aged 62 years and older, or disabled renters aged 55 years and older. To be eligible, renters must have owned or rented in Maine for all of the previous year and occupied their current residence for six months. In 2006, the income limit for singles was \$13,200 and \$16,300 for two or more persons. For senior renters, the benefit is equal to 25% of the total rent paid in 2006, if rent did not include heat. If the rent paid included heat, 15% of the rent paid is subtracted before the benefit is determined. The maximum benefit was \$400, or, if the senior renter qualifies under the general program, the higher of the two refunds is issued, up to \$2,000. The general population portion of the program has been expanded to include singles whose 2006 household income was \$80,750 or less (\$105,750 or less for two persons). To be eligible, property tax must be more than 4% of the household income for that year, or rent paid must be more than 20% of household income for that year. As of May 2007, the estimated expenditure was \$46,000,000 with refunds averaging \$496 from state general funds.

Number Served: Not available
 Population Served: Low Income households paying 20% or more of income for rent
 Contact: Debra Bartlett, Revenue Services, 207.626.8485
 Web site: www.maine.gov/revenue

Housing Assistance for Low Income Households:

Maryland

NAME	TYPE	DURATION	SOURCE
Rental Allowance Program	Tenant Based	Transitional	State Revenue
Bridge Subsidy Demonstration Program	Tenant Based	Transitional	State Revenue
Renter's Tax Credit Program	Tax Relief	Annual	State Tax Credit

Rental Allowance Program

The Rental Allowance Program provides fixed and short-term monthly rental assistance payments to eligible people who are homeless and lower income households with critical and emergency housing needs who cannot be assisted by a federal or more cost-effective state housing assistance program. The Community Development Administration, an agency in the Division of Development Finance of the Maryland Department of Housing and Community Development, makes grants to political subdivisions to be disbursed as Rental Allowance Program (RAP) payments. Monthly payments are fixed amounts depending on family size and location of rental housing. Income cannot exceed 30% of the statewide AMI. The duration of the program is 12 months and can be extended for six more months in special circumstances. Local counties have used this money as a match for HUD HOME dollars to supplement their programs. From the state general funds, \$1,700,000 was dedicated to this program in FY07.

Number Served: Not available
 Population Served: Extremely low income households not getting other housing assistance
 Contact: Cathy Maenner, Department of Housing and Community Development, 410.514.7436
 Web site: www.mdhousing.org

Bridge Subsidy Demonstration Program

The Bridge Subsidy Demonstration Program is a pilot program designed to provide up to three years of rental assistance for people with disabilities who are waiting for permanent federal housing assistance. Participants will put 30% of their adjusted monthly income toward rent and utilities. The Bridge Subsidy payments are made directly to the landlords and cover the difference between the participant's contribution for rent and the rent charged for the unit. The program began taking applications in the spring of 2006 with the goal of assisting 75 participants over three years. The state funded the program; the cost is estimated to be \$2.1 million. The program is administered by state agencies and local public housing authorities.

Number Served: 75 estimated over three years
 Population Served: Disabled individuals waiting for federal housing assistance
 Contact: Karen Friedman, Department of Disabilities, 410.767.3664
 Web site: www.dhcd.state.md.us

Renter's Tax Credit Program

This program provides tax relief to persons who satisfy any of the three following criteria: renters aged 60 years and older; low income persons with dependents under 18 who do not receive any federal or state rental housing assistance; and disabled persons of any age. For persons fitting the second criterion, the maximum eligible gross income in 2006 was \$13,461 for a two-person household. For the disabled and persons over 60, income limitations are higher. The maximum benefit one can receive was \$600 in 2006 and \$750 in 2007. For tax year 2005, \$2,872,045 was given in credits under this program, with an average credit of \$270.23. In 2005, 13,962 applications were received and 10,628 credits were issued. The state general fund provides the funding for this program.

Number Served: 10,628 credits issued in 2005
 Population Served: Families and elderly or disabled individuals that meet income limits
 Contact: Silma Raymond, Department of Assessments and Taxation, 410.767.4433
 Web site: www.dat.state.md.us

Massachusetts

NAME	TYPE	DURATION	SOURCE
Residential Assistance for Families in Transition (RAFT)	Tenant Based	Short Term	State Revenue
Alternative Housing Voucher Program	Tenant Based	Transitional	State Revenue
Massachusetts Rental Voucher Program	Tenant/Project Based	Ongoing	State Revenue
Public Housing	Project Based	Ongoing	State Revenue
Rent Deduction	Tax Relief	Annual	State Tax Credit
Senior Circuit Breaker Tax Credit	Tax Relief	Annual	State Tax Credit

Residential Assistance for Families in Transition (RAFT)

RAFT is administered by the Department of Housing and Community Development in coordination with regional nonprofit housing agencies. The program helps families retain housing, obtain new housing, or otherwise avoid homelessness. For the purposes of the program, DHCD defines families as two or more people living together with one who is disabled, two or more people living together with one who is a dependent child under 21, or a single pregnant head of household. Household income must be at or below 50% of AMI to be eligible. There is a \$3,000 lifetime cap on benefits. Funds can be allotted for monthly rent assistance, vehicle repairs, late rent and mortgage payments, and other expenses, with the majority of funds going toward back rent and the average amount received by each family was \$1,515. From FY05 to FY07, RAFT had provided assistance to 6,579 families and had been appropriated a total of \$12 million by the state legislature. The funding level for FY08 is \$5 million.

Number Served: 6,579 families from FY05 to FY07
Population Served: Very low income families with children or one or more disabled members
Contact: Paul Nixon, Department of Housing and Community Development, 617.573.1217
Web site: www.mass.gov/dhcd

Alternative Housing Voucher Program (AHVP)

Begun in 1995, AHVP provides transitional tenant based assistance to single disabled adults below the age of 60 who could be eligible for state public housing. Recipients pay 30% of their adjusted income toward the contract rent of the unit. The voucher they receive is valid for up to four months of assistance. As of July 2007, this program had 513 mobile units under lease. The budget for FY07 and FY08 was \$3,500,000.

Number Served: 513 units are under lease
Population Served: Disabled individuals under 60 who are eligible for public housing
Contact: Charlie Vasiliades, Department of Housing and Community Development, 617.573.1236
Web site: www.mass.gov/dhcd

Massachusetts Rental Voucher Program (MRVP)

MRVP helps low income families and elderly individuals with incomes below 200% of the federal poverty line meet their rental obligations with both a tenant based and a project based approach. The state provides two types of vouchers. Under the project based voucher, the tenant pays 40% of adjusted income if heat is included with the rent and 35% of income if heat is not included. Under the mobile voucher, the tenant pays no less than 30% and no more than 40% of income toward the rent. As of July 1, 2007, 1,531 mobile vouchers and 3,241 project based vouchers were in use. For a number of years, funding was in decline, with the lowest point in FY04 of \$22.7 million. The program has regained ground in 2007 and 2008. The budget amount for FY07 was \$27,500,000; FY08 funding will be \$30,000,000. In the growth phase, more units and pilots have been added.

Number Served: 1,531 tenant and 3,241 project vouchers were in use as of July 1, 2007
Population Served: Families and elderly individuals with incomes below 200% of poverty line
Contact: Charlie Vasiliades, Department of Housing and Community Development, 617.573.1236
Web site: www.mass.gov/dhcd

Public Housing

There are 50,285 units of public housing that were built entirely with state money and are owned and operated by 242 local housing authorities. Project operating costs and improvements are paid for with state money. The local housing authorities are subject to state Department of Housing and Community Development regulations. Eligible persons include those with initial net incomes below 80% of AMI, with preference given to those in emergency situations. Rent levels are determined by the tenant's income, with elderly residents paying 30% of their income toward rent and families paying 32%. Residents may remain in state public housing until 30% of their net household income exceeds the Fair Market Rent (FMR) for the area. Of the 242 housing authorities, 125 to 150 receive funding from DHCD for deficiencies between revenues and operating costs caused by certain reduced rentals in housing for the elderly, families, and people with disabilities. In FY07, \$45,000,000 was appropriated, and \$60,000,000 will be appropriated in FY08.

Number Served: 50,285 units statewide
Population Served: Anyone with net income at or below 80% of AMI
Contact: Wayde Porrovecchio, Department of Housing and Community Development, 617.573.1244
Web site: www.mass.gov/dhcd

Senior Circuit Breaker Tax Credit

Massachusetts offers senior citizens a refundable credit on property taxes paid on their principal residence. Owners or renters may take the credit on their state income taxes. For renters, the law assumes that 25% of their rent goes toward property tax. Accordingly, if 25% of the rent paid throughout the year is more than 10% of total income, a renter may apply for a credit in the amount of the overage. As of January 2006, the Department of Revenue had established \$870 as the maximum credit.

Housing Assistance for Low Income Households:

Number Served: Not available
 Population Served: Elderly renters and homeowners
 Contact: Not available
 Web site: www.mass.gov/dor

Rent Deduction

Renters who principally reside in the state are entitled to a rental deduction equal to 50% of the rent paid during the year up to \$3,000. All income levels are eligible for this deduction, with the only restrictions being proof of principal residence within the state and a maximum deduction of \$3,000. The maximum allowable deduction was increased in 1999 from \$2,500.

Number Served: Not available
 Population Served: All renters
 Contact: Not available
 Web site: www.mass.gov/dor

Michigan

NAME	TYPE	DURATION	SOURCE
State Emergency Relief Fund (SER)	Tenant Based	Short Term	State Emergency Relief Fund
Homestead Property Tax Credit Program	Tax Relief	Annual	State Tax Credit

State Emergency Relief Fund (SER)

Michigan provides relocation assistance as part of SER. Individuals or families who are homeless, who will soon be homeless, or who otherwise need temporary assistance are eligible to receive payments for rent, back rent, security deposits, and moving expenses. The amount of the benefit depends upon the size of the family. Relocation assistance is paid for out of the SER General Funds portion, which totaled \$21.8 million in FY05-06.

Number Served: Not available
 Population Served: Those who are homeless or at risk of becoming homeless
 Contact: Louise Wing, Department of Human Services, 517-373-6351
 Web site: www.michigan.gov/dhs

Homestead Property Tax Credit Program

The Homestead Property Tax Credit Program provides property tax relief to homeowners and renters who are senior citizens, disabled or blind persons, disabled veterans, or surviving spouses of veterans. This program provides a \$1,200 maximum credit, with an average refund in tax year 2005 of \$389. The maximum income to be eligible for this program was \$82,650 in 2005. Michigan also has a supplementary credit for low income seniors whose total rent payments exceed 40% of their household income. The credits for seniors who qualify are adjusted upward to be at least equal to the amount of rent exceeding 40% of household income. This program is funded by state general funds. Amounts refunded by group in 2005 are as follows: general credits (do not qualify under a specific category): \$138,800,000; seniors: \$36,100,000; and disabled: \$16,100,000.

Number Served: Not available
 Population Served: Seniors; blind or disabled individuals; and veterans and their widows
 Contact: Scott Darragh, Department of Treasury, 517-241-2148
 Web site: www.michigan.gov/treasury

Minnesota

NAME	TYPE	DURATION	SOURCE
Emergency Services Program	Tenant Based	Short Term	State Revenue
Family Homeless Prevention and Assistance Program	Tenant Based	Short Term	State Revenue
Bridges Program	Tenant Based	Ongoing	State Revenue
Runaway and Homeless Youth Act Funding	Tenant Based	Transitional	State Revenue
Transitional Housing Program	Tenant/Project Based	Transitional	State Revenue
Crisis Housing Fund	Tenant Based	Short Term	State Revenue
Housing Trust Fund	Tenant/Project Based	Ongoing	State Housing Trust Fund
Property Tax Refund (PTR) Program	Tax Relief	Annual	State Tax Credit

Emergency Services Program

This program, administered by the Minnesota Office of Economic Opportunity, Minnesota Department of Human Services, provides assistance to homeless persons by funding shelters and various other services. Persons leaving shelters can receive assistance with security deposits and first month's rent. The shelters also can use the funds for operating and services costs, such as utilities and rent. Appropriations from the state general funds total \$350,000 annually.

Number Served: Not available
Population Served: Homeless individuals
Contact: Pat Leary, Office of Economic Opportunity, Department of Human Services, 651.431.3808
Web site: www.dhs.state.mn.us

Family Homeless Prevention and Assistance Program

This program provides one-time, short-term assistance to people who are homeless or who are at risk of becoming homeless. For those at risk of homelessness, the assistance generally takes the form of payments to prevent foreclosure or eviction. In FY05, 5,883 households benefited from the program. FHPAP is funded through state general funds, with \$14,900,000 in total for the 2008-2009 biennium. FHPAP is administered by the Minnesota Housing Finance Agency.

Number Served: 5,883 households in FY05
Population Served: Those who are homeless or at risk of becoming homeless
Contact: Jamey Burden, Housing Finance Agency, 651-296-9839
Web site: www.mnhousing.gov

Bridges Program

Rental subsidy for persons who have serious and persistent mental illness, pay more than 30% of their gross income on rent, have incomes below 50% of the AMI (with up to \$10,000 in assets), and are on waiting lists for permanent housing subsidies. The duration of assistance depends on how quickly the permanent subsidized housing becomes available. Approximately 500 households received assistance through the Bridges program each month in FY05 with the average assistance at \$3,300 per household per year. A two-year appropriation of \$5,200,000 was made for FY08-09 out of state general funds.

Number Served: 500 households per month
Population Served: Very low income people with mental illness waiting for housing assistance
Contact: Kim Lieberman, Minnesota Housing Finance Agency, 651-296-9841
Web site: www.mnhousing.gov

Runaway and Homeless Youth Act Funding

Starting in 2008, this new program will serve unaccompanied homeless youth. Administered by the Department of Human Services, the program will provide funds to agencies whose program activities include outreach, shelter services, transitional housing, and drop-in services. In 2007, \$1,000,000 per year was approved for the program out of the state general funds. The agencies that are awarded funds will determine the eligibility requirements.

Number Served: Not available
Population Served: Unaccompanied homeless youth
Contact: Pat Leary, Office of Economic Opportunity, Department of Human Services, 651.431.3808
Web site: www.dhs.state.mn.us

Transitional Housing Program

This program funds agencies that provide housing and supportive services to homeless individuals and families. The agencies provide case management and rental assistance in the form of tenant or project based assistance to people who are homeless. The funding can also be used for an agency's operating and service costs. For an agency to receive funding, it must ensure that homeless individuals will benefit from the program and be able to live independently with assistance. For FY08, \$6.2 million was awarded from state general funds. Assistance funded through state general funds is limited to 24 months of assistance and has no income restrictions. The program is administered by the Minnesota Department of Human Services, Office of Economic Opportunity.

Number Served: Not available
Population Served: Homeless individuals and families
Contact: Pat Leary, Office of Economic Opportunity, Department of Human Services, 651.431.3808
Web site: www.dhs.state.mn.us

Housing Assistance for Low Income Households:

Crisis Housing Fund

Administered by the Minnesota Housing Partnership (MHP) since 1996, the Crisis Housing Fund provides short-term housing assistance to persons with serious and persistent mental illness and whose income must be used to pay for an inpatient psychiatric treatment of 90 days or less. MHP is under contract of the Minnesota Department of Human Services, and the program is funded through a grant from the Minnesota Department of Human Services Mental Health Division. A client must be low or moderate income according to HUD standards. There is no maximum amount a client can receive. In calendar year 2006, the average benefit was approximately \$1,000 per application and the amount appropriated to the Minnesota Department of Human Services by the Minnesota Legislature was \$475,000. Approximately 415 individuals were served in 2006.

Number Served: 415 individuals in 2006
Population Served: Low and moderate income individuals with a mental illness
Contact: Ann O'Toole, Minnesota Housing Partnership, 651.649.1710
Web site: www.mhponline.org

Housing Trust Fund

The Housing Trust Fund has been in existence since 1989. For the past three years, the Trust Fund has provided rental assistance and operating support for rental and supportive housing that serve households with incomes at or below 30% of the AMI. Funds for operating support may include money for utility payments, property tax, or maintenance. The program also funds development of affordable permanent and supportive rental housing and limited equity cooperative housing serving primarily extremely low income households. In the 2008-2009 biennium, \$22,100,000 was appropriated from state general funds for operating support.

Number Served: Not available
Population Served: Extremely low income households
Contact: Kim Lieberman, Minnesota Housing Finance Agency, 651-296-9841
Web site: www.mnhousing.gov

Property Tax Refund (PTR) program

The PTR program provides tax relief to renters experiencing a high property tax burden, defined as property tax of 1% to 3.5% of income on a sliding scale. The program awarded up to \$1,400 in property tax relief to renters earning up to \$49,160, according to the 2006 PTR eligibility rules. In 2005, \$149,500,000 in funds benefited 280,000 property tax filers. The refunds are from state general funds.

Number Served: 280,000 separate filers in FY05
Population Served: Any renter who meets defined income requirements
Contact: Nick Greene, Department of Revenue, 651.296.3781
Web site: www.taxes.state.mn.us

Missouri

NAME	TYPE	DURATION	SOURCE
Missouri Housing Trust Fund	Tenant Based	Ongoing	Real Estate Document Fees
Mental Health Housing Trust Fund – Rental Assistance (MH Housing Trust Fund-RA)	Tenant Based	Ongoing	Sales of State Property
Property Tax Credit Claims Program	Tax Relief	Annual	State Tax Credit

Missouri Housing Trust Fund

This fund provides a wide variety of services to renter and homeowners through grants awarded to nonprofits for homeless prevention, home repair, construction/rehabilitation, and operating funds. The funds are generated through a \$3.00 recording fee on all real estate documents, which generates \$5,000,000 to \$6,000,000 per year. At least half of the total trust fund must be used to assist persons at or below 50% of the area median income, although not necessarily through a rental subsidy. In FY07, the Missouri Housing Trust Fund spent \$6,300,000 and served 8,522 total households for an average assistance amount of \$739 per household. The trust fund spent \$4,167,000 of the total for "homeless assistance," payments of rent and rent deposits, mortgage payments, utilities, and/or emergency repairs for low income homeowners. The average amount of homeless assistance for the over 7075 households served was \$589.

Number Served: 8,522 households in FY07
Population Served: Low income households
Contact: Daniel McKim, Housing Development Commission, 816.759.6622
Web site: www.mhdc.com

Mental Health Housing Trust Fund—Rental Assistance (MH Housing Trust Fund-RA)

This program is funded by the state from proceeds on sale of real property formerly used by the Department of Mental Health. It is intended to finance the rental or purchase of homes for clients of the Department of Mental Health who have a mental illness or developmental disability or who are chemically dependent. The trust fund is inactive, due to the lack of proceeds from the sale of real property.

Number Served: Not available
 Population Served: Mentally ill or disabled individuals
 Contact: Liz Hagar-Mace, Department of Mental Health, 573. 522.6519.
 Web site: www.dmh.mo.gov

Property Tax Credit Claims Program

This program provides tax relief for owners and renters who are 65 years and older, disabled, or 60-plus and receiving survivor’s Social Security benefits. Income limits are \$25,000 for singles and \$27,000 for joint tax filers. The maximum benefit available in FY07 was \$750 and compensation averaged approximately \$460. In FY06, there were a total of 202,704 credits processed and \$96,090,703 was paid out.

Number Served: 202,704 credits granted in FY06
 Population Served: Elderly or disabled renters who meet income requirements
 Contact: John Minnick, Department of Revenue, 573.751.7791
 Web site: www.dor.mo.gov

Montana

NAME	TYPE	DURATION	SOURCE
Elderly Homeowner or Renter Credit	Tax Relief	Annual	State Tax Credit

Elderly Homeowner or Renter Credit

The program provides tax relief for elderly renters aged 62 years and older whose maximum household income was \$45,000 for FY06. To be eligible, people must have resided in state for at least nine months and occupied the residence as a renter, owner, or lessee for at least six months of the claim period. The credit granted may not exceed \$1,000. Total refunds for tax year 2005 were \$7,800,000 (data were not provided separately for renters and homeowners).

Number Served: Not available
 Population Served: Elderly renters who meet income requirements
 Contact: Brian Olsen, Department of Revenue, 406.444.2994
 Web site: www.mt.gov/revenue

Nebraska

NAME	TYPE	DURATION	SOURCE
Nebraska Homeless Assistance Program (NHAP)	Tenant Based	Short Term	Real Estate Document Fees/
State Housing Related Assistance Program for Adults with Serious Mental Illness	Tenant Based	Ongoing	Real Estate Transfer Tax

Nebraska Homeless Assistance Program (NHAP)

The NHAP made awards of \$2,587,405 in 2006. Approximately 70 programs are funded each year. Some of the funds went to nonprofit agencies for emergency rent payments and back utility payments. The NHAP’s state funding source is the Homeless Shelter Assistance Trust Fund (HSATF). It is also funded with Nebraska’s Emergency Shelter Grant (ESG) from HUD. The Department of Health and Human Services administers the program and distributes funds through a competitive grant process, to local nonprofits to assist individuals and families who are homeless or at risk of homeless. The HSATF is based on a 25-cent set-aside on each \$1,000 of the value of real estate sold in Nebraska and collected via the documentary tax stamp on real estate sales. In FY06, funded agencies reported serving 23,743 individuals who are homeless and 32,122 individuals who are at risk of becoming homeless.

Number Served: 23,743 homeless and 32,122 near-homeless individuals in FY06
 Population Served: Individuals and families who are homeless or in danger of becoming homeless
 Contact: Jean Chicoine, Department of Economic Development, 402.471.9644
 Web site: www.neded.org

Housing Assistance for Low Income Households:

State Housing Related Assistance Program for Adults with Serious Mental Illness

Created in 2005, this tenant-based program assists people 18 years and older with serious mental illness who are not capable of living independently without behavioral, health, and other support services. This program, which is administered by the Department of Health and Human Services Division of Behavioral Health, provides funding to qualifying public, private, and nonprofit agencies that manage affordable housing for adults who are very low income. Funds must be used for housing-related assistance, which includes rental payments, utility payments, security and utility deposits, and other related costs. To be eligible, a client must have an Individual Service Plan with the goal of living independently. The person also must have had Nebraska Department of Health and Human Services (HHS) funded Behavioral Health Services and be willing to participate in authorized behavioral health services. Participants pay 30% of their gross income on rent and utilities. Funding for this program is derived from the Behavioral Health Services Fund. The funds are generated from a real estate transfer tax that is based on 30 cents per every \$1,000 of valuation of property that is transferred in Nebraska. In FY07, 577 individuals have been served. In FY07, \$2,000,000 was allocated for this program with an increase to \$2,620,000 in FY08.

Number Served: 577 individuals in FY07
 Population Served: Very low income individuals in the Behavioral Health Services program
 Contact: Pat Compton, Department of Health and Human Services, 308.865.6511
 Web site: www.dhhs.ne.gov

Nevada

NAME	TYPE	DURATION	SOURCE
Welfare Set-aside Funds	Tenant Based	Short Term	State Housing Trust Fund
Clark County—Rental Assistance Program	Tenant Based	Ongoing	State Housing Trust Fund
Rural Housing Authority Program	Tenant Based	Ongoing	State Housing Trust Fund
Senior Citizen's Property Tax/ Rent Assistance Program	Tax Relief	Annual	State Tax Credit

Welfare Set-aside Funds

The Housing Division of the Nevada Department of Business and Industry sets aside 15% of its yearly allocation from the state housing trust fund (called the Account for Low Income Housing) for emergency housing assistance. This program, currently administered by city, and county social services agencies, provides emergency assistance to persons at risk of becoming homeless or who are homeless. The type of assistance depends on the county and might include payments of utilities, security deposits, back rent, or other aid the jurisdiction feels is necessary. In all counties, eligible recipients are at 60% AMI or under and assistance is one-time and emergency only. The amount spent in FY07 for emergency assistance totaled \$1,732,500. In FY07, approximately 1,592 individuals or families were served.

Number Served: 1,592 individuals and families in FY07
 Population Served: Low income households in danger of becoming homeless
 Contact: Deborah Parra, Department of Business and Industry, 775.687.4258
 Web site: <http://dbi.state.nv.us>

Clark County – Rental Assistance Program

Clark County receives annual allotment from the state housing trust fund that they have three years to spend. In FY08, the county set aside \$3,000,000 from its allotment to provide tenant-based assistance to those on public housing waiting lists in Clark County. As part of an ongoing fund, the amount set aside need not be spent within the year it is allocated. Tenants must have income at or below 60% of AMI. Approximately 80 vouchers are in circulation currently.

Number Served: 80 vouchers in circulation as of this report
 Population Served: Households on public housing waiting lists in Clark County
 Contact: Deborah Parra, Department of Business and Industry, 775.687.4258
 Web site: <http://dbi.state.nv.us>

Rural Housing Authority Program

Administered by the Nevada Rural Housing Authority, this program provided \$250,000 in FY07 in tenant based rental assistance and security deposits for elderly people and families with a disabled member who are on federal Section 8 voucher waiting lists. Rental assistance is provided as a bridge until recipients get federal Section 8 vouchers, Funds were appropriated from the state housing trust. In FY07, 240 households received security deposits to settle into new rentals and 50 individuals received rental assistance.

Number Served: 240 security deposits and 50 vouchers granted in FY07
 Population Served: Families with elderly or disabled members on the federal Section 8 voucher waiting lists.
 Contact: Deborah Parra, Department of Business and Industry, 775.687.4258
 Web site: <http://dbi.state.nv.us>

Senior Citizen's Property Tax/Rent Assistance Program

The property tax rebate program provides tax relief for renters and homeowners in the state who are 62 years or older. The maximum household income in order to be eligible for assistance was \$26,714 for applications filed in 2007. Renters must have paid rent and lived in state from at least July 1 of the previous year to the time they are filing the claim. By statute, the portion of rent that is considered the property tax portion is set at 8.5% and based on income. Refunds vary from \$5 to \$500 per year. The total amount refunded in FY06 was \$4,702,556 out of the State General Fund.

Number Served: Not available
 Population Served: Elderly taxpayers who meet income requirements
 Contact: Earleen Heinz, Department of Health and Human Services, 775.687.4210
 Web site: <http://dhhs.nv.gov>

New Hampshire

NAME	TYPE	DURATION	SOURCE
Housing Security Guarantee Program	Tenant Based	Short Term	State Revenue
Emergency Housing Program	Tenant Based	Short Term	Housing Finance Agency

Housing Security Guarantee Program (HSGP)

Started in 1994 and administered by the New Hampshire Department of Health and Human Services, Bureau of Homeless and Housing Services, HSGP provides funds to a network of nonprofit community agencies who serve low income families. Eight agencies provide security deposits to low income individuals and families to use to obtain secure, safe, affordable, permanent housing. Persons seeking a security deposit guarantee apply through one of the eight agencies, which work with private landlords, public housing agencies, transitional housing programs, outreach workers, and others to ensure program availability to the entire state. The state of New Hampshire HSGP issued 918 security loan certificates in FY '07. The program has assisted 7,448 households since inception in 1994. The funds are from the state general funds.

Number Served: 918 in FY07; 7,448 since 1994
 Population Served: Elderly or disabled individuals and low income families
 Contact: Kristina Riera, Department of Health and Human Services, 603.271.5055
 Web site: www.dhhs.state.nh.us

Emergency Housing Program

The Emergency Housing Program, administered by the New Hampshire Housing Finance Authority, provides short-term assistance to households for rental payments when municipalities are unable to offer assistance. To be eligible, participants must be a New Hampshire resident with a total household income that is 50% or less of the area median income. All other potential sources of assistance must be explored and exhausted before receiving assistance and applicants must be in imminent danger of eviction due to financial difficulty. Participants pay 30% of their income on rent. The program assists approximately 25 households at time, with up to three months of assistance. The program is self-funded by the Authority. \$275,000 was spent in FY07 to serve all 350 applicants. Another \$275,000 has been allocated to the program for FY08.

Number Served: 350 households in FY07
 Population Served: Very low income households
 Contact: Dee Pouliot, Housing Finance Authority, 603.310.9239
 Web site: www.nhhfa.org

New Jersey

NAME	TYPE	DURATION	SOURCE
State Rental Assistance Program	Tenant/Project Based	Ongoing	State Revenue
Shelter Exit Program (SHE)	Tenant Based	Transitional	State Funds
Tenants Rebate Program	Tax Relief	Annual	State Tax Credit

State Rental Assistance Program (SRAP)

SRAP began in 2005 and has served more than 3,100 clients in less than three years. There are tenant based and project based components to the program, and it is directed at those at or below 40% of AMI. To be eligible, residents must also be working or enrolled in employment or training services unless they are disabled, and they cannot be receiving federal assistance. Most tenants will pay 30% of their adjusted monthly income toward rent, while elderly and disabled persons will pay 25%. There is a five-year time limit for receiving benefits, though elderly and disabled tenants are exempt from this requirement. SRAP has received \$37.5 million in funding for FY08, nearly four times the original budget of \$10 million in FY05.

Housing Assistance for Low Income Households:

Number Served: 3,100 households since 2005
Population Served: Low income households not receiving federal assistance
Contact: Debbie Heinz, Department of Community Affairs, 609.292.4080
Web site: www.dca.state.nj.us

Shelter Exit Program (SHE)

The SHE program is designed to provide rental assistance to victims of domestic violence and their children. SHE aims to move their clients out of shelters and into rental housing. Benefits may include short-term assistance consisting of a security deposit payment and up to six months of rent or long-term assistance for up to two years. Most recipients have little to no income, and the maximum amount to be eligible is 80% of AMI. SHE was started in 2003 and receives a combination of state and federal funds in the amount of \$1.9 million annually. An average of 300 to 400 individuals are served each year. SHE is administered through a partnership between the New Jersey Department of Community Affairs, Division on Women and the Division of Housing.

Number Served: Between 300 and 400 individuals annually
Population Served: Victims of domestic violence who are living in shelters
Contact: Sheri Malank, Department of Community Affairs, 609.984.8453
Web site: www.dca.state.nj.us

Tenants Rebate Program

This program is for tenants whose gross income is no less than \$10,000 and no more than \$100,000. These households may be eligible for a rebate ranging from \$75 to \$875 per year. For tenants, property tax is considered to be 18% of actual rent paid. In 2005, the total amount reimbursed for persons who are 65 years of age or older and/or blind or disabled was \$67,294,884 and the total number of rebates was 97,821. For persons under 65 years of age and who are not blind or disabled, the total amount reimbursed was \$50,465,998 and the total number of rebates were 687,320.

Number Served: 785,141 rebates granted in 2005
Population Served: Any household that meets income requirements
Contact: Gary Dallett, Department of Treasury, 609.984.3276
Web site: www.nj.gov/treasury/taxation

New Mexico

NAME	TYPE	DURATION	SOURCE
Permanent Supportive Housing Program	Tenant Based	Ongoing	State Revenue
Renter Rebate Program	Tax Relief	Annual	State Tax Credit

Permanent Supportive Housing Program

New Mexico developed a pilot program to provide tenant based rental assistance beginning in 2008. Groups eligible for assistance include the homeless and "precariously housed," individuals with serious mental illness, and extremely low income households. Native Americans not living on reservations and in need of housing assistance are also a priority population. Also known as "Linkages," the Permanent Supportive Housing Program stipulates that participants will pay no more than 30% of their income toward rent, with the program providing a subsidy to cover the remainder. Initial funding was set at \$500,000 from the state general fund, and the first initiatives were set to begin in January of 2008.

Number Served: Not available
Population Served: Those who are homeless, mentally ill, or meet income requirements
Contact: Richard Chavez, Mortgage Finance Authority, (505) 843-6880
Web site: N/A

Renter Rebate Program

This program provides tax relief for elderly renters aged 65 years and older, with a maximum household income of \$24,000 in 2005. Besides elderly renters, those with an adjusted income of \$16,000 may also qualify for the rebate. The maximum amount of credit that could be received was \$250, though the average in 2005 was \$186.

Number Served: Not available
Population Served: Elderly renters who meet income requirements
Contact: Libby Gonzales, Taxation and Revenue Department, 505.827.0803
Web site: www.tax.state.nm.us/

New York

NAME	TYPE	DURATION	SOURCE
Senior Citizen Rent Increase Exemption	Project Based	Ongoing	Rent Exemption
Real Property Tax Credit Program	Tax Relief	Annual	State Tax Credit

Senior Citizen Rent Increase Exemption

Tenants 62 years or older may qualify for full or partial exemption from rent increases. This applies to tenants in rent controlled and rent stabilized apartments or hotels in New York City, and to tenants in apartments regulated by rent control or the Emergency Tenant Protection Act in the 14 municipalities outside of New York City that have authorized the exemption program. For seniors to be eligible, their household income after taxes for the previous tax year must be below \$27,000 (as of 2007) and they must be paying at least one-third of their income for rent.

Number Served: Not available
 Population Served: Elderly renters who meet income requirements
 Contact: N/A
 Web site: www.nyc.gov/html/dfta

Real Property Tax Credit Program

This program provides tax relief to renters of all ages, if income was \$18,000 or less (for 2006) and monthly rent was \$450 or less, excluding utility payments. For people who are elderly (65 and over), the maximum benefit was \$375 in 2006, while for those under 65, the maximum benefit was \$75.

Number Served: Not available
 Population Served: All renters who meet income requirements
 Contact: Vera Prosper, Department of Taxation and Finance, 518.474.4382
 Web site: www.tax.state.ny.us/

North Carolina

NAME	TYPE	DURATION	SOURCE
Multifamily Rental Subsidy Program	Project Based	Ongoing	State Revenue
Governor's Farmers Home Elderly Rent Subsidy Program (RSP)	Project Based	Ongoing	State Revenue

Multifamily Rental Subsidy Program

Four properties financed by the North Carolina Housing Finance Agency provide monthly subsidies of up to \$100 per unit for the 20% to 40% of units that are set aside for low income persons. A four-person household must be at 50% of the AMI or below. A three-person family must have income at 45% of the AMI or below. For two-person and single households, the limits are 40% of AMI and 35% of AMI, respectively. The program disbursed \$83,513 from state appropriations in FY06. In FY06, the program served 131 families.

Number Served: 131 families in FY06
 Population Served: Households that meet income requirements
 Contact: Denise Brooks, Housing Finance Agency, 919.877.5668
 Web site: www.nchfa.com

Governor's Farmers Home Elderly Rent Subsidy Program (RSP)

This rent subsidy program is a pilot cooperative effort between Rural Housing Services and North Carolina Housing Finance Agency. RHS provides 100% permanent financing and a monthly subsidy of up to \$100 per unit to provide affordable housing for low income senior citizens. Through its reserves, the North Carolina Housing Finance Agency is subsidizing 60% of the units up to \$100 per month. These apartments are reserved for occupants earning 50% or less of AMI. The program disbursed \$41,600 from state appropriations in FY06. In FY06, the program served 36 elderly people.

Number Served: 36 individuals in FY06
 Population Served: Renters who are very low income and elderly
 Contact: Denise Brooks, Housing Finance Agency, 919.877.5668
 Web site: www.nchfa.com

Housing Assistance for Low Income Households:

North Dakota

NAME	TYPE	DURATION	SOURCE
Emergency Shelter Grants	Tenant Based	Short Term	State Revenue
Senior Citizen or Permanently and Totally Disabled Property Tax Refund Program	Tax Relief	Annual	State Tax Credit

Emergency Shelter Grants

North Dakota provides homeless shelter grants that can be used for operating costs, rental deposits, first month's rent, utilities, or food. The program serves primarily people who are homeless. In FY07, 29 nonprofits, including faith-based organizations, such as the Salvation Army, were awarded grants for homeless prevention services. In FY07, the grants awarded amounted to \$361,736. Of the total amount, the state provided \$100,000 and the HUD Emergency Shelter Grant (ESG) program provided \$275,512.

Number Served: Not available
 Population Served: Homeless individuals
 Contact: Tran Doan, Division of Community Services, 701.328.2618
 Web site: www.nd.gov/dcs

Senior Citizen or Permanently and Totally Disabled Renter's Property Tax Refund Program

This program provides tax relief to renters age 65 years and older and to renters who are permanently and totally disabled. To receive a refund, annual rent payments must use up a certain percentage of income. If 20% of annual rent exceeds 4% of income, the renter will receive a refund for the overpayment of rent. For 2006 refunds payable in 2007, the maximum benefit was \$240 and the maximum income to qualify for this program was \$14,500 received in calendar year 2006. In 2007, the total spending for this program was \$188,311, and 1,301 renters received refunds. For 2007 refunds, payable in 2008, maximum 2007 qualifying income was increased to \$17,500. The maximum refund remains \$240.

Number Served: 1,301 renters in 2007
 Population Served: Elderly or disabled individuals who meet income requirements
 Contact: Marcy Dickerson, Office of State Tax Commissioner, 701.328.3128
 Web site: www.nd.gov/tax/property

Ohio

NAME	TYPE	DURATION	SOURCE
Homeless Assistance Program	Tenant Based	Ongoing	State Funds
Housing Trust Fund	Tenant/Project Based	Ongoing	Housing Trust Fee

Homeless Assistance Program (HAP)

HAP is a bridge subsidy program that provides homeless mentally ill persons with rental assistance while they await a federal Section 8 voucher. HAP funding flows through Ohio's 50 mental health boards that operate within the state's 88 counties. Each local board contracts with a nonprofit provider to administer the program. HAP is modeled after the federal Section 8 voucher program. Funds for this program are a combination of state and federal money. Recent changes in the state's allocation guidelines provide boards with greater discretion around HAP funding.

Number Served: Not available
 Population Served: Mentally ill individuals who are homeless and waiting for assistance
 Contact: Jeannette Welsh, Department of Mental Health, 614.466.5157
 Web site: www.mh.state.oh.us

Housing Trust Fund

The Ohio Housing Trust Fund awards grants to counties and nonprofit agencies to support housing programs. The program activities include emergency rental assistance (three-month limit, geared to homelessness prevention), time-limited rental assistance (six to 24 months project based, transitional assistance), repairs, referral services, homebuyer assistance, and more. In FY06, 94 Housing Trust Fund grants were awarded to nonprofits or units of local governments, including 25 grants totaling \$1,625,500 for tenant- and project-based rental assistance. Another 36 grants adding up to \$4,410,100 were awarded for emergency rent and utility assistance. The funding source is revenue generated by the addition of a Housing Trust Fee to the county recordation fee. As of 2007, \$56 million was earmarked for the Housing Trust Fund.

One component of the Housing Trust Fund is the Family Homelessness Prevention Program, a pilot program beginning in January 2008 that provides short-term rental assistance and services to families in subsidized housing or in need of subsidized housing that have the highest risk of homelessness.

FHPP is aimed at families who are at or below 200% of poverty level. To run the program, the Ohio Department of Development (ODOD) will make grants to nonprofit organizations through an RFP process.

Number Served: 61 rental assistance grants to nonprofits/local governments in FY06
 Population Served: Individuals and families at risk of homelessness
 Contact: Bob Johnson, Department of Development, 614.752.8096
 Web site: www.odod.state.oh.us

Oregon

NAME	TYPE	DURATION	SOURCE
Emergency Housing Account	Tenant Based	Short Term	State Revenue
Housing Support Program	Tenant Based	Short Term	State Revenue
Low Income Rental Housing Fund	Tenant Based	Transitional	Interest-bearing Accounts / Court Eviction Fees
Elderly Rental Assistance Program	Tax Relief	Annual	State Tax Credit

Emergency Housing Account (EHA)

The program began in 1991 and is funded by appropriations from the state legislature. EHA provides various forms of assistance to low and very low income people who are homeless or at risk of becoming homeless. Among the services included in the program are emergency shelter, transitional housing, and emergency payments of rent, mortgage, or utilities. In FY05, 977 individuals and families received services at a cost of \$185,665 with another \$188,970 going toward move-in costs for 296 individuals and families. EHA specially targets those who are elderly (65 and older), disabled, farm workers, or Native Americans.

Number Served: 1,273 households in FY05
 Population Served: Those who are homeless or at risk of becoming homeless
 Contact: Rainy Gauvain, Department of Housing and Community Services, 503.986.6702
 Web site: www.ohcs.oregon.gov

Housing Support Program (HSP)

Created in 1999, HSP is for households who are homeless or at risk of becoming homeless and have children. HSP provided homeless prevention services to 706 families in FY05 at a cost of \$140,306. These services included rent, mortgage, utility payments, food costs, and transportation costs. The program also granted \$88,579 to pay move-in costs for 642 families. HSP is funded with state appropriations that match federal Temporary Assistance for Needy Families (TANF) funds.

Number Served: 1,348 families in FY05
 Population Served: Households with children who are homeless or at risk of becoming homeless
 Contact: Rainy Gauvain, Department of Housing and Community Services, 503.986.6702
 Web site: www.ohcs.oregon.gov

Low Income Rental Housing Fund

The Housing and Community Services department contracts with Community Action Program agencies and housing authorities to award short-term rental subsidies to low income tenants. The funds are used to leverage HUD HOME funds to provide a larger rental assistance program. Preference is given to those households not eligible for any other rental assistance or unlikely to receive assistance soon. Grants cover up to six months of rental payments, and households must not have an income (all sources considered) that exceeds 50% of AMI. Eligibility preferences include those in danger of losing their homes due to involuntary hardship such as medical costs, natural disasters, domestic violence, or layoff. The state allocation was approximately \$400,000 in FY07. Revenue is generated from both interest-bearing checking accounts in which landlords and real estate agencies deposit refundable security deposits and from a portion of the court eviction fees. In FY06, 620 families were served.

Number Served: 620 families in FY06
 Population Served: Households that meet income requirements
 Contact: Mary Gentry, Department of Housing and Community Services, 503.986.2117
 Web site: www.ohcs.oregon.gov

Housing Assistance for Low Income Households:

Elderly Rental Assistance Program

This program provides tax relief to renters age 58 years and older. The maximum income to qualify for this program was \$10,000 in 2007, and the average benefit in 2006 was \$452. An additional stipulation of the Oregon program is that recipients aged 58 to 64 cannot own household assets exceeding \$25,000. Funds for the program are provided through the state general fund. In 2006, 3,521 refunds were filed and 3,084 refunds were sent. The total refund amount for the 2006 tax year was \$1,794,408.

Number Served: 3,084 refunds were granted in tax year 2006
Population Served: Elderly individuals who meet income and asset requirements
Contact: Jeanine Horn-Ritchie, Department of Revenue, 503.945.8411
Web site: www.oregon.gov/dor

Pennsylvania

NAME	TYPE	DURATION	SOURCE
Pennsylvania Pilot TBRA Program	Tenant Based	Transitional	State Revenue
Property Tax/Rent Rebate Program	Tax Relief	Annual	State Lottery / Gaming

Pennsylvania Pilot TBRA Program

The Pennsylvania Housing Finance Authority has designed a rental assistance program scheduled to begin in early 2008. The program will use federal HOME funds to serve people with disabilities, Medicare reinvestment funds to serve people with mental illnesses, and state funds budgeted for the Department of Public Welfare to serve people transitioning out of nursing homes. This is a bridge program aimed at providing assistance to people who are waiting for a permanent subsidy. Assistance is available for up to two years.

Number Served: Not available
Population Served: Individuals who are disabled, elderly, or mentally ill
Contact: Carla Falkenstein, Housing Finance Agency, 412.429.2841
Web site: www.phfa.org

Property Tax/Rent Rebate Program

A rebate is provided to elderly Pennsylvanians based on their yearly income as reported on their state tax forms. The requirements include: being 65 or older, a widow or widower 50 years of age or older, or people who are 18 years or older and permanently disabled. The total amount of rebate disbursed for property tax or renters in calendar year 2005 was \$120,700,000, with 313,907 claims and an average rebate at \$384.68. The income limit for this program was \$35,000 in 2006. Changes to the income requirements in 2006 resulted in 420,000 more people being eligible for rebates. The maximum rebate was \$650 in 2006. Funding is provided from proceeds from the state lottery. When the total amount of rebates disbursed exceeds \$120,700,000, the remaining rebates issued will be funded by revenue from slots gaming.

Number Served: 313,907 claims in 2005
Population Served: Elderly or disabled individuals who meet income requirements
Contact: Stephanie Weyant, Department of Revenue, 717.787.6960
Web site: www.revenue.state.pa.us

Rhode Island

NAME	TYPE	DURATION	SOURCE
Emergency Housing Assistance Program	Tenant Based	Short Term	State Revenue
Rent Rebate Program	Tax Relief	Annual	State Tax Credit
Road Home Program	Tenant Based	Ongoing	State Revenue

Emergency Housing Assistance Program (EHAP)

EHAP provides rental assistance payments of up to \$1,200 a year. Qualified recipients must have experienced a loss of income within the last six months or had a housing emergency as the result of a condemnation, domestic violence, lead poisoning, or natural disaster. The household also must be able to demonstrate that future housing costs can be met and that permanent housing will be maintained after receiving help from the EHAP program.

Number Served: Not available
Population Served: Households that can demonstrate need and ability to meet future needs
Contact: Melissa Husband, Rhode Island Housing, 401.457.1162
Web site: www.rhodeislandhousing.org

Rent Rebate Program

The Rent Rebate Program is a tax relief program for renters with a maximum household income of \$30,000 in 2006. The maximum benefit was \$300. In calendar year 2006, 50,518 claims were filed amounting to rebates of \$13,981,642.

Number Served: 50,519 claims in 2005
 Population Served: Households who meet income requirements
 Contact: Mike Canole, Office of Taxation, 401.222.6261
 Web site: www.tax.state.ri.us

Road Home Program

This is a new rental assistance program designed to integrate housing and supportive services for populations who are homeless or at the risk of becoming homeless. Participants pay \$50 or 30% of their income monthly, whichever is greater, and agree to case management services to develop and engage in a plan that will increase self sufficiency. A small amount of cash assistance is available for those at risk of homelessness who are ineligible for the EHAP program (above).

Number Served: 156 claims in 2007
 Population Served: Individual who are homeless or at the risk of becoming homeless
 Contact: Laura Archambault, Rhode Island Housing, 401.457.1261
 Web site: www.rhodeislandhousing.org/index.cfm

South Dakota

NAME	TYPE	DURATION	SOURCE
Project-based Rental Assistance	Project Based	Ongoing	State Interest Payments

Project-based Rental Assistance (PBRA)

A program of the South Dakota Housing Development Authority, PBRA uses five different locations to house low income renters. The program funding and number of people served differs from year to year, based on occupancy. As of June 1, 2007, 46 units were occupied, providing rental assistance to low and very low income households. There are 73 possible units that can provide assistance out of a total of 94 in the properties. For FY07, \$194,724 was expended in total. Funds are generated from interest on investments.

Number Served: 73 units are eligible
 Population Served: Low and very low income households
 Contact: Vona Johnson, Housing Development Authority, 605.773.4567
 Web site: www.sdhda.org

Tennessee

NAME	TYPE	DURATION	SOURCE
Independent Living Assistance	Tenant Based	Ongoing	State Revenue

Independent Living Assistance

The Independent Living Assistance program, administered by the Department of Mental Health and Developmental Disabilities, provides support to individuals to allow them to live independently in the community by providing funding for rental deposits, monthly rental assistance, utility deposits, utility payments, eye care, and dental care. The department contracts with community mental health centers to provide services. Eligible individuals are Tennessee residents who is 18 years of age or older and who have a major mental illness. The benefit is ongoing and there is no maximum amount of assistance an individual can receive. In FY07, 1,852 individuals were served and the total cost was \$494,639. The average benefit was \$264, while the smallest amount was \$90 and the largest was \$717.

Number Served: 1,852 individuals in FY07
 Population Served: Individuals diagnosed with mental disorders
 Contact: Jane Thompson, Department of Mental Health, 615.532.6732
 Web site: <http://state.tn.us/mental>

Housing Assistance for Low Income Households:

Texas

NAME	TYPE	DURATION	SOURCE
Veteran's Rental Assistance (VRA)	Tenant Based	Transitional	State Housing Trust Fund

Veteran's Rental Assistance (VRA)

VRA is a component of the state's Housing Trust Fund. It provides tenant-based rental assistance to veterans, with preference going to those who have disabilities or who have served in Afghanistan, Iraq, or other recent overseas conflicts. Eligibility is based on income (must be at 80% or less of AMI) and requires completion of a plan for self-sufficiency. Residents can receive benefits for rent, security deposits, and utility payments for up to 36 months. VRA is a pilot program that was given \$1 million from the 2007 Housing Trust Fund and will be administered by local governments, nonprofit organizations, and Public Housing Authorities. VRA also contains a homebuyer assistance component.

Number Served: Not available
 Population Served: Veterans who meet income requirements
 Contact: Sandy Garcia, Department of Housing and Community Affairs, 512.475.1391
 Web site: www.tdhca.state.tx.us

Utah

NAME	TYPE	DURATION	SOURCE
Circuit Breaker Program	Tax Relief	Annual	State Tax Credit

Circuit Breaker Program

A rebate is provided to elderly Utah residents based on their yearly income. The requirements include being 65 years or older (or a surviving spouse of any age) and having an income below \$26,941 in calendar year 2007. The maximum benefit is currently \$798, but the relief differs according to income range. In calendar year 2006, \$5,676,887 in rebates were issued. Of the total amount, \$589,062 was to renters, and \$208,281 to mobile home lot renters.

Number Served: Not available
 Population Served: Elderly individuals who meet income requirements
 Contact: Gundl Rundquist, State Tax Commission, 801.297.7560
 Web site: www.tax.utah.gov

Vermont

NAME	TYPE	DURATION	SOURCE
Emergency Shelter Grants Program	Tenant Based	Short Term	State
General Assistance/Emergency Assistance	Tenant Based	Transitional	State
Mental Health Housing Contingency Fund	Tenant Based	Ongoing	State Revenue
Housing Recovery Fund	Tenant Based	Ongoing	State Revenue
Renter Rebate Program	Tax Relief	Annual	State Tax Credit

Emergency Shelter Grants Program

The Emergency Shelter Grants Program provides funds for the operations and staffing of homeless shelters, drop-in centers/day shelters, domestic violence shelters, and homelessness prevention activities at community-based nonprofits. Individuals served are either homeless or at risk of becoming homeless. The federal government has been providing funds to the program since 1987, and the state has been contributing funds since the 1990s. For FY08, state funds amounted to \$692,000 with \$360,813 from the federal government. In FY07, 3,463 homeless persons were sheltered, 888 of whom were children under 18. In addition, 1,191 families at risk of homelessness had their housing stabilized.

Number Served: 3,463 homeless individuals and 1,191 families in FY07
 Population Served: Individuals and families who are homeless or at risk of becoming homeless
 Contact: Angus Chaney, Department for Children and Families, 802.241.3570
 Web site: www.dcf.state.vt.us

General Assistance/Emergency Assistance (GA/EA)

The GA/EA program is funded by the state and federal government, with 80% of the funding going toward General Assistance. Applicants to GA can receive monthly payments of no more than \$198 (\$232 for Chittenden County) to put toward rent payments. There is also assistance for those who need

temporary housing for a period of no more than 84 days, with a review of eligibility at least every seven days. Applicants must help formulate a plan for achieving self-sufficiency. Under the Back Rent Program, Temporary Assistance for Needy Families (TANF)-eligible families can receive up to three months worth of rental or mortgage arrearage to prevent homelessness. The Department of Children and Families runs the program and is working to expand some aspects of the program, including the Back Rent initiative. GA/EA was level funded at \$4.3 million for FY08, with the state providing 75% of the funds and the remainder coming from state TANF funds.

Number Served: 2,799 households in FY07
 Population Served: Households in need of assistance
 Contact: Stella Bukanc, Agency of Human Services, 802.241.2806
 Web site: www.ahs.state.vt.us

Mental Health Housing Contingency Fund

Since its inception in 1988, the Mental Health Housing Contingency Fund has helped cover apartment set-up costs and provided rental subsidies for people with severe and persistent mental illness in Vermont. The program is designed to serve those waiting for federal Section 8 benefits, with recipients paying half of their income toward rent and the Housing Contingency Fund covering the rest. It is administered by the Department of Mental Health. The HCF received \$390,000 for FY08 out of state general funds.

Number Served: Not available
 Population Served: Mentally ill individuals waiting for federal housing assistance
 Contact: Brian Smith, Department of Health, 802.652.2000
 Web site: http://healthvermont.gov

Housing Recovery Fund

This is a new fund created for persons with mental illness, who utilize the services of Vermont State Hospital. The fund is similar to the Mental Health Housing Contingency Fund, but is called the Housing Recovery Fund. It was funded at \$460,500 for FY08. Eligible uses include apartment set-up costs, transitional rental assistance (i.e. for the term it takes to secure affordable housing or rent paid during a period of hospitalization), and flexible one-time housing supports to assist a person to avoid a hospitalization or to return to the community in supportive housing, subject to Division of Mental Health staff approval.

Number Served: Not available
 Population Served: People with mental illness coming out of the Vermont State Hospital
 Contact: Brian Smith, Department of Health, 802.652.2000
 Web site: http://healthvermont.gov

Renter Rebate Program

This program is a tax relief program for Vermont residents of all ages. The maximum household income level to be eligible for the program was \$47,000 in 2007. The basis is the portion of rent used to pay property taxes, which is either certified by the owner or at least 21% of rent paid, considered to be the portion of rent used to pay property taxes. Benefits are limited to \$10,000 for fiscal year 2007 and \$8,000 for fiscal year 2008 and later. The state general funds provided \$6,353,863 in FY06 to pay out the rebates. The average rebate issued in FY06 was \$564.

Number Served: Not available
 Population Served: Households that meet income requirements
 Contact: William J. Smith, Department of Taxes, 802.828.5613
 Web site: www.state.vt.us/tax

Virginia

NAME	TYPE	DURATION	SOURCE
Homeless Intervention Program	Tenant Based	Transitional	State Revenue

Homeless Intervention Program

This program provides assistance with rent or mortgage payments and security deposits to persons at risk of becoming homeless. The program will pay up to nine months of rent (with no more than six months payment in arrears or forward payments) at 150% of fair market value for persons with income at 80% of AMI or less. Eligible recipients must also be the victim of a crisis situation that was beyond their control, must have been self-sufficient before the crisis, and be able to regain self-sufficiency through assistance from the program. For the entire program, \$4,500,000 was appropriated from state general funds in FY08 with \$600,000 added in Temporary Assistance for Needy Families (TANF) funds allocated to the Department of Housing and Community Development from the Virginia Department of Social Services. The program is administered locally by nonprofits and local governments. In 2006-2007, the Homeless Intervention Program served 1,797 households.

Housing Assistance for Low Income Households:

Number Served: 1,797 households in 2006-2007
Population Served: Households at risk of homelessness
Contact: Kathy Robertson, Department of Housing and Community Development, 804.371.3129
Web site: www.dhcd.virginia.gov

Washington

NAME	TYPE	DURATION	SOURCE
Emergency Shelter Assistance Program (ESAP)	Tenant Based	Short Term	State Housing Trust Account
Re-entry Housing Pilot Program (RHPP)	Tenant/Project Based	Transitional	State Revenue
Homeless Grant Assistance Program (HGAP)	Tenant/Project Based	Ongoing	Document Recording Fees
Transitional Housing, Operating and Rent (THOR)	Tenant Based	Transitional	State Revenue
Independent Youth Housing Program	Tenant Based	Ongoing	State Revenue

Emergency Shelter Assistance Program (ESAP)

This program provides support for community-based shelters that provide emergency shelter for individuals and families experiencing homelessness in the state's 39 counties and for homelessness prevention services such as mediating landlord-tenant disputes, providing up to one month's rent, or provide security deposits for households exiting shelters.. ESAP provides approximately \$5,000,000 annually to support the shelter and prevention programs. In FY06, 48,974 households received homelessness prevention assistance and 52,941 people received shelter services The funding for this program is the Housing Trust Account, which receives deposits from local recording fees collected by counties. and funding from state general funds.

Number Served: 48,974 households received rental assistance in FY06
Population Served: Individuals and families who are homeless or at risk of becoming homeless
Contact: Kathy Giglio, Department of Community, Trade and Economic Development, 360.725.2939
Web site: www.cted.wa.gov

Re-entry Housing Pilot Program (RHPP)

RHPP provides grants to eligible organizations offering supportive housing and services for offenders leaving jail or prison who are under supervision and referred by the Department of Corrections (DOC). Funds are intended to promote housing stability and access to services. RHPP will include tenant- and project-based rental assistance for a period of no more than 12 months, with participants paying up to 30% of their adjusted monthly income toward rent and the program paying the difference. RHPP has approximately \$3,084,138 from state general funds for January 2008 thru June 2009. It is administered by the Department of Community, Trade, and Economic Development (CTED).

Number Served: Not available
Population Served: Individuals exiting correctional institutions and in need of housing support
Contact: Molly Onkka, Department of Community, Trade and Economic Development, 360.725.2984
Web site: www.cted.wa.gov

Homeless Grant Assistance Program (HGAP)

HGAP provides grants to counties that have programs aimed at reducing homelessness and integrating criminal justice, social service, health, and other state and local systems. This program is a part of Washington State's 10-year plan to end homelessness. Clients must be homeless or at imminent risk of becoming homeless. Eligible activities include rental assistance (project- or tenant-based), project based leasing, supportive services, and operating and/or maintenance of buildings housing homeless people. The source of funding is state revenue, which is generated by adding \$10 to county document recording fees (primarily the recording of mortgages). The fee is estimated to generate between \$12,300,000 and \$16,500,000 per year. Of the revenue collected, 60% goes to local governments for activities related to ending homelessness. The remaining 40% is goes to the Department of Community, Trade and Economic Development for local grants and technical assistance and state program administration. Large counties are required to provide 20% cash match and medium-sized counties a 10% cash match. Small counties are not required to provide any match. The first pilot projects include housing for youth aging out of foster care, pre-release planning for jailed offenders, court interventions for homeless people with minor offenses, re-entry housing and services for offenders with mental health and/or substance abuse issues, and permanent housing for homeless families.

Number Served: Not available
Population Served: Target populations vary but all are homeless or at risk of becoming homeless
Contact: Jennifer Turin, Department of Community, Trade and Economic Development, 360.725.2942
Web site: www.cted.wa.gov

Transitional Housing, Operating and Rent (THOR)

THOR grants are awarded by the Department of Community, Trade and Economic Development (CTED) to local housing authorities, community action agencies, and units of local government that collaborate with other local service providers. Currently, 29 local agencies cover 32 counties that operate the THOR program. Program services provide homeless families with children with up to two years of rental assistance and transitional facility operating subsidies. Eligible recipients are homeless families with children under the age of 18 and pregnant women with incomes at or below 50% of the county's median household income. Residents must be willing to participate in the Housing Stability Plan, which includes working with case managers to help them transition to permanent housing and self-sufficiency. Up to 40% of the THOR funds may be used for case management. Funded through state general funds, approximately \$2.2 million has been awarded each year for rent assistance, operating subsidies for transitional housing facilities, case management, and administrative costs. In FY06, 1,026 families were served under this program.

Number Served: 1,026 families in FY06
 Population Served: Homeless families that meet income requirements
 Contact: Cheryl Bayle, Department of Community, Trade and Economic Development, 360.725.2997
 Web site: www.cted.wa.gov

Independent Youth Housing Program (IYHP)

IYHP is a new pilot program under the Homeless Grant Assistance Program (HGAP) that is funded through June 2009 and is aimed at young people who have aged out of the state foster care system. Youth between the ages of 18 and 23 who have incomes at or below 50% AMI will be eligible to receive rental assistance and case management services. The Department of Community, Trade, and Economic Development (CTED) was appropriated \$1 million for IYHP and will contract with no more than three agencies to administer the program.

Number Served: Not available
 Population Served: Youth who are leaving foster care and meet income requirements
 Contact: Cheryl Bayle, Department of Community, Trade and Economic Development, 360.725.2997
 Web site: www.cted.wa.gov

West Virginia

NAME	TYPE	DURATION	SOURCE
Circuit Breaker Program	Tax Relief	Annual	State Tax Credit

Circuit Breaker Program

The Circuit Breaker Program provides property tax relief as a percent of yearly rental costs for renters aged 65 years and older. The maximum eligible household income was \$5,000 in 2007, and the maximum benefit in that year was \$125. Since 1998, two people have applied to the program, but neither qualified. Since the maximum income limit is so low, there have been no new applicants in a few years.

Number Served: Zero since 1998
 Population Served: Elderly households that meet income requirements
 Contact: Wayne Thompson, State Tax Department, 304.558.3940
 Web site: www.state.wv.us/taxdiv

Wisconsin

NAME	TYPE	DURATION	SOURCE
Housing Organization and Direct Assistance Program (HODAP)	Tenant Based	Short Term	State Revenue
Critical Assistance Program (CAP)	Tenant Based	Short Term	Bureau of Supportive Housing (BSH) Funds
Transitional Housing Program (THP)	Tenant Based	Transitional	State Revenue
Homelessness Prevention Program (HPP)	Tenant Based	Ongoing	State Revenue
Homestead Tax Credit Program	Tax Relief	Annual	State Tax Credit

Housing Organization and Direct Assistance Program (HODAP)

HODAP provides direct financial assistance to reduce the housing costs of low and moderate income households. The funds are used for rental payments, security deposits, foreclosure prevention, and down payments and closing costs for homeowners. Approximately \$3,000,000 per biennium was available for this program. HODAP no longer receives new funding. The funding for the last contracts ended in December 2007. The funding for HODAP was split in half and put toward the federal HOME Homebuyer Program and the Homeless Prevention Program (see below for HPP).

Housing Assistance for Low Income Households:

Number Served: Not available
Population Served: Households that meet income requirements
Contact: Martha Wilson, Department of Commerce, 608.226.1018
Web site: www.commerce.wi.gov

Critical Assistance Program (CAP)

CAP, financed with Bureau of Supportive Housing funds, is modeled after HODAP to provide direct financial assistance to reduce the housing costs of low and moderate income households. The eligible activities by grantees include rent, security deposits, and foreclosure prevention. Of the \$1,900,000 state BSH funds, this program receives \$500,000 for homeless prevention and rental assistance.

Number Served: Not available
Population Served: Households that meet income requirements
Contact: Judy Wilcox, Department of Commerce, 608.266.9388
Web site: www.commerce.wi.gov

Transitional Housing Program (THP)

THP provides funds to eligible government or private nonprofit organizations that operate transitional housing and support service programs. The funding is used to help formerly homeless persons or families achieve long-term economic independence. Assistance may include housing costs, childcare, educational or vocational training, transportation, or other costs related to attaining self-sufficiency. The state appropriates \$375,000 a year for this program, and funding is combined with HUD Emergency Shelter Grant (ESG) funds.

Number Served: Not available
Population Served: Formerly homeless individuals and families
Contact: Marty Evanson, Department of Commerce, 608.267.2713
Web site: www.commerce.wi.gov

Homelessness Prevention Program (HPP)

HPP provides rent assistance for homeless individuals and families, so they can live in housing that is "safe and sanitary, modest in design, and reasonable in cost." Funds can also be used to prevent rent eviction or home foreclosure. Approximately \$1.4 million is awarded annually in combination with the federally funded HUD Emergency Shelter Grant (ESG) and Transitional Housing Program funds

Number Served: Not available
Population Served: Individuals and families that are homeless or at risk of becoming homeless
Contact: Marty Evanson, Department of Commerce, 608.267.2713
Web site: www.commerce.wi.gov

Homestead Tax Credit Program

This program provides tax relief to people at least 18 years of age who own or rent a residence and meet the income eligibility criteria. For renters, 25% of the rent paid or accrued (20% if the rent includes heat) is considered the property taxes to compute the credit. For FY06, the maximum income was \$24,500. The total amount paid out in FY06 was \$121,900,000 from state general funds, with the average payment at \$509 on a total of 239,546 claims. Of that total, the amount paid out for renters was \$ 63,286,166, with the average payment at \$478 on a total of 132,283 claims.

Number Served: 132,283 claims were granted to renters in FY06
Population Served: Households that meet income requirements
Contact: Rebecca Boldt, Department of Revenue, 608.266.6785
Web site: www.revenue.wi.gov

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National Low Income Housing Coalition

New Membership/Renewal Application

1. Choose one: I am Joining NLIHC Renewing My Membership

2. Provide your member information (please print)

Name _____

Primary Contact: (if organization) _____

Title _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Email _____

NLIHC's weekly newsletter, Memo to Members, is delivered by email each week. Organizations may list names, titles, and email addresses of up to 10 additional contact people who will receive Memo. Use separate sheet if necessary.

3. Choose a membership type:

Category	Amount (suggested)
Low income individual/Student	\$3
Individual	\$100
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Organization <\$250,000 (operating budget)	\$200
Organization \$250K-499,999	\$350
Organization \$500K-999,999	\$500
Organization \$1-2million	\$1000
Organization >\$2 million	\$2000

4. Choose a payment type: Check Enclosed Visa Mastercard

Credit card number _____ Exp date _____

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5. Help us increase our impact: NLIHC is as strong as our membership base.

Can you suggest an organization that might be interested in our work?

Organization Name/Website: _____

Contact Person: _____

May we use your name in reaching out to this group? yes no

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Members are notified through e-mail or fax notification of significant policy developments requiring constituent calls to Congress.

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