Funding for Affordable Housing in FY24 & Outlook for FY25

June 12, 2024
Agenda

Topline Overview of FY24 & Outlook for FY25
• Meredith Dodson, Coalition on Human Needs

Public Housing Operating & Capital Funds
• Michael Webb, PHADA

Vouchers (HCVs & PBVs)
• Tushar Gurjal, NAHRO

Section 8 PBRA
• Althea Arnold & Isabela Antonio, SAHF

Section 202 & ROSS
• Alayna Waldrum, AASC

Section 811 & Mainstream Vouchers
• Allie Cannington, The Kelsey

Homelessness Resources
• Steve Berg, NAEH

CDBG & HOME
• Tess Hembree, COCSDA

FUP/FYI/FSHO + FSS
• Ruth White, NCHCW

Rural Housing Resources
• Samantha Booth, HAC

Take Action
• Kim Johnson, NLIHC
Defense and Non-Defense Discretionary (NDD), FY2024

Source for visual: National Association of Counties
FY 2025 Outlook

<table>
<thead>
<tr>
<th>House T-HUD Subcommittee Markup</th>
<th>House Full Appropriations Committee Markup</th>
<th>House floor vote</th>
<th>Senate Appropriations Committee</th>
<th>Final decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 27</td>
<td>July 10</td>
<td>Week of July 29 (theoretically)</td>
<td>July?</td>
<td>Not until after election</td>
</tr>
</tbody>
</table>

- House Appropriations Chair Tom Cole moving bills without most “side deals”, which means an overall **6%/$75 billion less** for overall non-defense discretionary in FY 2025
- House T-HUD allocation = **10% cut**
- No Senate agreement yet on topline levels but likely to mirror the debt ceiling deal, maybe with “frosting”
Public Housing Operating & Capital Funds

Michael Webb

Senior Policy Analyst
Public Housing Authorities Directors Association (PHADA)

mwebb@phada.org
## Public Housing FY24 Funding Toplines

<table>
<thead>
<tr>
<th>Program</th>
<th>FY24 funding (millions)</th>
<th>Change from FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public housing operating fund</td>
<td>$5,476</td>
<td>$367</td>
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<tr>
<td></td>
<td></td>
<td>+7.2%</td>
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<tr>
<td>Public housing capital fund</td>
<td>$3,200</td>
<td>–</td>
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<tr>
<td></td>
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<tr>
<td>Public housing shortfall</td>
<td>$25</td>
<td>–</td>
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<td></td>
<td></td>
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<tr>
<td>Choice Neighborhoods</td>
<td>$75</td>
<td>($275)</td>
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<tr>
<td></td>
<td></td>
<td>(78.6%)</td>
</tr>
</tbody>
</table>

For more information, contact Michael Webb at mwebb@phada.org or Julie Piccolo at jpiccolo@phada.org
Public Housing FY24 Funding Overview

- **Public housing operating fund ($5,476m)**
  - Operations and maintenance
  - Only source of federal support for public housing operations

- **Public housing capital fund ($3,200m)**
  - Supports rehabilitation and modernization of properties
  - Estimated capital backlog is $80–$100 million

- **Shortfall funding ($25m)**
  - Provided to agencies at risk of fiscal insolvency
  - Need for 2024 is approximately $580 million

- **Choice Neighborhoods Initiative ($75m)**
  - Grants to revitalize distressed properties and surrounding areas
  - Funds both planning and implementation grants

For more information, contact Michael Webb at mwebb@phada.org or Julie Piccolo at jpiccolo@phada.org
Vouchers (HCVs & PBVs)

Tushar Gurjal

Senior Policy Manager
National Association of Housing & Redevelopment Officials (NAHRO)
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Voucher Basics

Section 8

- Housing Choice Voucher
  - Tenant-based Voucher
    - Subsidy moves with the family
  - Project-based Voucher
    - Subsidy stays with the unit
- Project-based Rental Assistance
- Other Section 8 Voucher Programs
Voucher Basics

Participant

Landlord

PHA

HAP Contract

Tenant portion - approximately 30% of income

Rent

Housing Assistance Payment (HAP)

Paid by tenant
Why do we care about vouchers?

- Serves 2.3 million families
- HUD’s largest rental assistance program
- Adults with vouchers tend to have improved health care access, physical health, and mental health
- In certain scenarios, children who entered the voucher programs under the age of 13 have improved educational attainment, employment, and income into adulthood
<table>
<thead>
<tr>
<th>Voucher account (in millions)</th>
<th>FY 23 Enacted</th>
<th>FY 24 Enacted</th>
<th>FY 25 President’s Budget</th>
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</thead>
<tbody>
<tr>
<td>HAP Renewals</td>
<td>$26,402</td>
<td>$28,491</td>
<td>$29,251</td>
</tr>
<tr>
<td>Administrative Fees</td>
<td>$2,778</td>
<td>$2,771</td>
<td>$2,964</td>
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</table>

FY 2025 President’s budget HAP Renewals – underfunded by at least a billion dollars
FY 2025 Voucher Takeaways

Housing Choice Voucher Program

• HUD believes the admin. fee amount would represent a 93% proration, but it’s likely lower as their HAP renewals number is too low

• President’s budget asks for $241 million in new general-purpose vouchers

• No new Special Purpose Vouchers

• No mobility funding

• President’s budget asks for mandatory spending

• **Mandatory spending** - $13 billion for veterans / $9 billion for youth aging out of foster care

• HAP Expanded Eligibility Demonstration Requested Again
Contact Information

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Stewards of Affordable Housing for the Future (SAHF)

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SAHF by the Numbers

234,600+
People Served by SAHF Members

12
Non-Profit Housing Providers

149,800+
Rental Homes for Families, Seniors, and Special Needs Populations

1,948
Multifamily Properties Across the U.S.

SAHF properties are located in
49 states
+ D.C., Puerto Rico, and the Virgin Islands
SAHF Members
Project-Based Rental Assistance (PBRA)

• **Place-Based Investment:** Preserves affordable housing in high-cost areas; provides quality homes and a stabilizing presence in communities that have experienced disinvestment

• **Targeted:** Provides 1.3 million homes for families & seniors
  - Required to be <80% AMI; but more than 80% are extremely low income (30% AMI)
  - Average household income: $14,863

• **Public-Private Partnership:** PBRA contract between HUD or a state HFA and property owners
PBRA Funding

- Congress has not approved new PBRA contracts (only RENEWING) since 1983
  - PBRA Account has grown due to RAD conversions (public housing > PBRA platform) and inflation (market-based program)

- PBRA was allocated **$16 billion in FY24** –

<table>
<thead>
<tr>
<th></th>
<th>FY24 Budget</th>
<th>FY24 Final</th>
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<tr>
<td>Contract Renewals</td>
<td>$15.3 billion</td>
<td>$16 billion</td>
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<tr>
<td>Administrative Fees/ PBCAs</td>
<td>$448 m</td>
<td>$468 m</td>
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<tr>
<td>Budget-Based Rent Increases (BBRIs) for post M2M and other at-risk properties</td>
<td>$28 million</td>
<td>*Post M2M properties-authority only</td>
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<tr>
<td>BBRIs for properties serving seniors to cover cost of service coordinator</td>
<td>$31 m</td>
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<tr>
<td>RAD conversion subsidy</td>
<td>$62 m</td>
<td>-</td>
</tr>
<tr>
<td>Distressed Properties Capital Loan Program</td>
<td>$25 m</td>
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</table>
PBRA - FY25 Outlook

• **President’s Budget:**
  • Calls for $7.5 billion for NEW PBRA contracts!!!
    • But this is a mandatory proposal and unlikely to move forward/ not subject to appropriations
  • $16.1 B for contract renewals
  • Similar requests on BBRIs to help preserve at-risk properties; RAD subsidies
  • Legislative proposal to allow HUD to award cooperative agreements for PBCAs through a NOFO rather than a FAR procurement.

• **What to Ask For:**
  • At least enough $ to renew all contracts
  • Funds to support preservation of PBRA properties, including BBRIs
  • Allow HUD to contract with PBCAs outside ill-suited and complicated FAR system
  • Congress should also seek opportunities, to expand PBRA!
Section 202 & ROSS

Alayna Waldrum
Senior Housing & Services Consultant
American Association of Service Coordinators (AASC)
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The American Association of Service Coordinators

www.servicecoordinator.org

• AASC is a 4,000+ membership association with members based in service-
enriched housing settings throughout the United States and in several US territories.

• AASC members assist families, older adults and those with disabilities living in affordable housing communities.

• AASC members identify, locate and acquire the services and supports necessary to become and remain self-sufficient.

• AASC provides education, advocacy, best practices, leadership and networking opportunities for our members.

• AASC members can access the AASC Online system to simplify the documentation of resident assessments and services, track outcomes, enable real-time reporting, catalogue community-based services, complete and submit HUD’s Standards for Success Report.
Harvard JCHS: 2023 Housing America’s Older Adults

- Between 2012 and 2022 older adults 65 and older has increase by 34% from 43 million to 58 million. Households with those 80 and older will double by 2040.
- While the majority of older adults own their home, one in 5 – over 7 million – are renters.
- In 2021, almost 11.2 million older adult households were cost burdened – spending more than 30% of their income on housing.
- Only one-third of eligible older adult households receive housing assistance – that leaves 3.7 million VLI households without assistance.
- Nearly 70 percent of older adults who reach 65 will require 3 years of LTC services.
Section 202 Supportive Housing for the Elderly

- 123 thousand households, serving 132 residents
- 92% are single person households
- 16% are 85 or older
- Average gross income is $15,208
- 81% of households earn $20,000 or less annually
- 77% are ELI – earning less than 30% of the AMI
- Average household contribution is $342, and the average HUD contribution is $487
# Section 202 Funding & Preservation

## Section 202

<table>
<thead>
<tr>
<th></th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
<th>FY24</th>
<th>President’s FY25 Request</th>
<th>AASC FY25 Request</th>
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</thead>
<tbody>
<tr>
<td><strong>Section 202</strong></td>
<td>$855 M</td>
<td>$1.033B</td>
<td>$1.075B</td>
<td>$913M</td>
<td>$931.4M</td>
<td>Fully Fund</td>
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<tr>
<td>New Section Development</td>
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<td>$199M</td>
<td>$110M</td>
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<td>$600 M</td>
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<td>PRAC Renewals</td>
<td>$641M</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Fully fund</td>
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<tr>
<td>Intergenerational Housing</td>
<td>$10M</td>
<td>$10M</td>
<td>$25M</td>
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<td>0</td>
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<tr>
<td>Service Coordinator Grant Program</td>
<td>$110M</td>
<td>$125M</td>
<td>$120M</td>
<td>$112M</td>
<td>$115M</td>
<td>$225M</td>
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## Section 202 PRAC Preservation

<table>
<thead>
<tr>
<th></th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
<th>FY24</th>
<th>President’s FY25 Request</th>
<th>AASC FY25 Request</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAD for PRAC</td>
<td>0</td>
<td>$6M</td>
<td>$6M</td>
<td>0</td>
<td>$10</td>
<td>--</td>
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</table>
Service Coordinator Data

All these numbers add up to affordable homes that provide comfort, safety and dignity to vulnerable older adults who are continuing to age in their communities.

Service Coordinators play an integral role in realizing nationwide policy goals, such as reduced health care costs and increased self-sufficiency. They do this by connecting residents with existing supports in their communities as well as developing property-wide initiatives and programs with resident needs in mind.

Taking a proactive approach, Service Coordinators aim to holistically improve resident quality of life through advocacy, case management, social engagement, outreach and assistance.

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**By the Numbers**

- **73.7** average age of residents
- **93%** of residents with Service Coordinators continued to live independently in 2021
- **11 million** service interactions
- **36** average number of services provided per participant
- **66%** how much less it costs naturally for older adults to keep themselves healthy and independent instead of in nursing homes
- **1.3 million** medical conditions reported by residents
- **22,350** health and wellness programs developed by Service Coordinators using AASC Online
- **2,928** Service Coordinators using AASC Online

*Based on AASC Online data for calendar year 2023. More than 70% of HUD Multifamily Staff Coordinators use AASC Online to track resident interactions. An estimated 5,000 service coordinators support older adult residents in HUD Multifamily Housing properties.

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The American Association of Service Coordinators (AASC), since 1993, has been dedicated to the advancement of the service coordinator profession through leadership, education, training, professional standards, guidance, and advocacy.

Our vision is to support our members that serve individuals, families, older adults and persons with disabilities in subsidized and other affordable housing situations.

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659 High Street | Worthington, OH 43085 | (614) 848-5998 | www.ServiceCoordinator.org
ROSS Service Coordinators

Started in 2008 to serve older adults, persons with disabilities, and very low-income families.

Open to PHAs, Tribal Housing Entities, Resident Associations.

Services focus on adult education, job training, health, food/nutrition, childcare, transportation, eviction prevention, financial literacy, mental health, and emergency services.

<table>
<thead>
<tr>
<th></th>
<th>FY 21</th>
<th>FY 22</th>
<th>FY 23</th>
<th>FY 24</th>
<th>President’s FY 25 Request</th>
<th>AASC FY 25 Request</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUD ROSS</td>
<td>$35M</td>
<td>$35M</td>
<td>$35M</td>
<td>$40M</td>
<td>$35M</td>
<td>$45M</td>
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</table>
Policy Issues: Service Coordination Workforce

- **Major reasons identified for turnover**
  - Low salary plays a major role in ability to retain and attract qualified service coordinators
  - Mental and emotional burnout
  - Job insecurity due to lay-offs caused by funding delays

- **Residents’ health and wellbeing is negatively impacted when there is a gap in service coordination resulting from turnover**
  - 90% of respondents said that the turnover negatively impacts resident
  - 57% of respondents reported having vacant positions and that the average time to fill Service Coordinator jobs was of 3-6 months positions

- **Employers have limited options and flexibility to address the funding challenges**
Learn More About Service Coordination

AASC Resources
https://www.servicecoordinator.org
Allie Cannington

Director, Advocacy, The Kelsey
Co-Chair, CCD Housing Task Force

allie@thekelsey.org
Over 61 million people in the US are disabled, all experience one or more barriers:

Cost
Reliant on SSI; need to spend 146% of their entire income to afford basic housing.

Discrimination
Over 55% of housing discrimination is based on disability. New models often continue segregated housing and institutional bias.

Supply
Only 12% of adults with disabilities rent or own their own homes and people with disabilities are 4x more likely to experience homelessness.

Access
Less than 6% of the housing market is accessible to people with disabilities.

The housing crisis disproportionately impacts people with disabilities who are Black, Indigenous, Latinx, Asian, Pacific Islander and other people of color.
HUD Section 811 & Mainstream Housing Choice Vouchers

For people with disabilities, ages 18-61, who are extremely low and low income.
Project Rental Assistance (PRA) & Capital Advance

CAPITAL ADVANCE
Serves an estimated 2,390 properties

Funding for capital costs as well as PRAC (project rental assistance contract) to cover annual operating costs.

CCD Housing Task Force does not support new funds to be added to capital advance, yet sustaining existing capital advance projects is key, proposed recommendations include RAD.

PRA
Expected to produce over 9,000 units.

Funding for project-based rental assistance where the capital is provided through other local, state or federal programs;

Creates integrated housing opportunities by providing project rental assistance for no more than 25% of units in multifamily properties.

Creates state-level partnerships across housing & services

FY23: $360 million of which est. $205 million for renewal and amendment

FY24: $208 million

FY25 Request: Full funding for renewals & $500 million for new PRA
A part of the Housing Choice Voucher Program, specifically for non-elderly disabled people and families. As of March 2024, 80.83% of the 71,717 Mainstream vouchers awarded to PHAs are leased.

FY23: $607 million
FY24: $743 million
FY25 Request: Full funding for all and $100 million for new vouchers to ensure people with disabilities including those stuck in institutions and those experiencing homelessness can secure safe, decent housing in the community.
Thank you! For more info contact:

Allie Cannington, allie@thekelsey.org
Homelessness Resources

Steve Berg

Chief Policy Officer
National Alliance to End Homelessness

sberg@naeh.org
HUD’s Homelessness programs

- Continuum of Care
- Emergency Solutions Grants
- Research and data

All funded by the Homeless Assistance Grants appropriations account

2024: $4.051 billion
2025 needed: $4.75 billion (mostly to deal with higher rents for existing capacity)
Homelessness in the U.S.

- Latest national data from early 2023 shows large and long-term increases
- Mostly unsheltered people
- Large racial disparities
- Older people

Programs are never funded to meet close to entire need, for homelessness services or for housing
Criminalization of Homelessness

Some states or cities are moving to make sleeping outside a crime. Proven in the 1980s to be ineffective and costly.

The way to reduce unsheltered homelessness is housing.
Tess Hembree

Executive Director

Council of State Community Development Agencies (COSCDA)

thembree@coscda.org
Community Development Block Grant (CDBG)

• **ANNUAL GRANTS TO COMMUNITIES AND STATES FOR HOUSING, INFRASTRUCTURE, ECONOMIC DEVELOPMENT, AND SOCIAL SERVICES FOR RESIDENTS WITH LOW TO MODERATE INCOMES**

• **FUNDING IN FY 2024 = $3.3 BILLION**

• **PRESIDENT’S REQUEST FY 2025 = $3.3 BILLION**

• **ORIGINAL 1974 FUNDING, INFL. ADJUSTED = $15 BILLION**

• **CELEBRATING 50 YEARS OF CDBG**
HOME Investment Partnerships

• ONLY FEDERAL BLOCK GRANT PROGRAM DESIGNED EXCLUSIVELY FOR THE PRESERVATION AND DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW-INCOME HOUSEHOLDS

• FUNDING IN FY 2024 = $1.25 BILLION

• PRESIDENT’S REQUEST FY 2025 = $1.25 BILLION
Ruth White
Co-Founder & Executive Director
National Center for Housing & Child Welfare
rwhite@nchcw.org
Family Unification Program (FUP)

Foster Youth to Independence (FYI)

Family Self-Sufficiency (FSS)

Fostering Stable Housing Opportunities Act (FSHO)
Family Unification Program (FUP)

FUP is a thirty-year-old partnership between public housing authorities and public child welfare agencies that uses Housing Choice Vouchers to prevent family separation. Vouchers can also be used to ease the transition to adulthood for youth who age-out of foster care.

- FUP is important because it can prevent children from entering foster care. Each year, 28,000 children are removed due to “inadequate housing.”

- Aside from the moral implications this is a costly solution to the American taxpayer. Vouchers plus a modest investment of service dollars to prevent family separation will save taxpayers $577,143,562 annually or $61,388 per family in unnecessary foster care expenditures.
Due to the sophisticated research & advocacy of foster care alumni, FUP has undergone a rapid evolution since July 2019.

Youth wrote and delivered a new funding mechanism to make FUP vouchers for youth predictable, universal, and synchronized with emancipation. This distribution process is called the Foster Youth to Independence Initiative (FYI).

To facilitate that approach, Appropriators allow half of FUP funding to be distributed in a rolling, “non-competitive” manner.

Appropriators also allow FUP vouchers to be recycled. Vouchers can also be reallocated for both youth and families as needed.
FUP, FYI, & FSS

• Unlike family vouchers, youth housing assistance is capped at 3 years. However, the youth written *Fostering Stable Housing Opportunities Amendments Act* allows youth to earn an additional 24 months by enrolling in HUD’s Family Self Sufficiency Program (where spots are available) or otherwise moving towards economic independence.

• HUD’s long-standing Family Self-Sufficiency Program (FSS) helps households increase earnings and build financial assets.

• When communities aim housing assistance and wealth-building tools at youth aging out of foster care, they can reduce the racial wealth gap without running afoul of fair housing law.
FUP & FSS/ROSS Appropriations

The total amount of funding for FUP is $30 million, to be distributed by HUD’s office of PIH in the three following categories:

• $5 million in a competitive NOFO that can be used for families or youth

• $25 million in a non-competitive, rolling Notice for aging-out youth

Congress has demonstrated a renewed interest in the success of HUD’s Family Self-Sufficiency (FSS) & Resident Opportunities for Self-Sufficiency (ROSS) Programs as tools to close the wealth gap. As such, funding was increased to $141 million. This total also includes $15 million for a new focus on HUD’s long-standing Jobs-Plus Initiative.
Rural Housing Resources

Samantha Booth

Government Relations Manager
Housing Assistance Council (HAC)
samantha@ruralhome.org
Housing Barriers for Rural Residents

- Affordability
- Shortage of housing stock for both purchase and rent
- Lack of access to financial services
- Local capacity challenges
- Aging housing stock in need of repairs
## USDA Rental Programs

### USDA Rental Housing Programs

(amounts in millions of dollars)

<table>
<thead>
<tr>
<th>Program Description</th>
<th>FY23 Final</th>
<th>FY24 Final</th>
<th>FY25 Budget</th>
<th>FY25 House</th>
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<tbody>
<tr>
<td>Section 514 Farm Labor Housing Loans</td>
<td>20</td>
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<tr>
<td>Section 516 Farm Labor Housing Grants</td>
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<tr>
<td>Section 515 Direct Rental Housing Loans</td>
<td>70</td>
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<td>Section 538 Guaranteed Rental Housing Loans</td>
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<td>Section 542 Vouchers</td>
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<td>Multifamily Preserv. &amp; Revit. (MPR)</td>
<td>36</td>
<td>34</td>
<td>90</td>
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# USDA Homeownership Programs

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<tr>
<th>USDA Homeownership Programs</th>
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<th>FY25 House</th>
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<td>Section 523 Self-Help Grants</td>
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RURAL AMERICA IS LOSING AFFORDABLE RENTAL HOUSING AT AN ALARMING RATE
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FY2025 USDA Multi-Family Rural Housing Appropriations Priorities

- Continue new rental assistance “decoupling” authority for maturing properties
- Preserve existing properties, especially those at risk of prepayment
- Resume new construction
Rural Housing Priorities

- USDA Multifamily Preservation
- USDA Single Family Homeownership
- Rural Capacity Building
HAC works with organizations in rural communities to help ensure that they have the funding, technical knowledge, training and information they need. Learn more at www.ruralhome.org.

Tools and Resources

- Policy Priorities
- Research Reports
- Rural Data Portal
- Veterans Data Central
- HAC News
- National Rural Housing Conference
Take Action!

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Campaign for Housing and Community Development Funding
Working to ensure maximum federal resources for housing and community development