



CHACE

Campaign for Housing and Civic Engagement

Descriptions of Federal Housing Programs and Policies

1) **The National Housing Trust Fund-** The NHTF is a federal funding source from the United States Department of Housing and Urban Development (HUD) dedicated to the preservation and new development of quality and safe housing for families and individuals with very low incomes (less than 50% AMI). Allotments are made to states and eligible entities annually based on a formula and at least 80% must go toward rental housing, 10% to homeownership, and 10% to planning and administrative costs. In Virginia, the Department of Housing and Community Development (DHCD) is responsible for receiving and distributing the NHTF funds. During Fiscal year 2016, which was the first year of the HTF program, DHCD received around \$3.1 million. In FY-17, DHCD received around \$3.8 million. ([About HTE](#), [Overview of HTF](#))

2) **The Low Income Housing Tax Credit-** The LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to households with incomes below 60% AMI. The LIHTC program is the largest federal program that supports new and rehabilitated rental housing. In Virginia, the LIHTC program produces thousands of housing units annually. ([About LIHTC](#))

3) **Homelessness programs and funding-** Various federally funded programs exist that work toward preventing and alleviating homelessness in communities. The United States Interagency Council on Homelessness (USICH) is a government agency tasked with coordinating the federal response efforts at all levels of government and working to alleviate the experience of homelessness in the United States. [The Continuum of Care program](#) encourages community collaboration whereby non-profit, state, and local agencies are working together to address housing and homeless issues. Such efforts include providing temporary and permanent housing (including permanent supportive housing), tracking data related to the experience of

homelessness (HMIS data system), providing supportive services, and working to prevent the experience of homelessness. The [Emergency Solutions Grant program](#) enables states, localities, and urban areas to apply for funding to conduct street outreach, operate and improve shelters, prevent homelessness, and provide rapid rehousing and services.

4) **Housing for persons with disabilities-** HUD's [section 811](#) program was created with the goal of helping individuals with disabilities live independently, while providing services where needed. The two ways in which it works is to 1) incentivize developers to create housing for people with disabilities by offering subsidies and interest-free capital advances and 2) provide project based rental assistance to housing agencies. Housing Choice Vouchers may also be provided by local and state housing authorities for persons with disabilities.

5) **Housing for older adults-** Older adults are eligible for other programs listed below such as Housing Choice Vouchers, public housing and Section 8/Project/Based Rental Assistance. Another HUD program specifically targeted to seniors is [section 202](#), a program that provides housing and supportive services for older adults with very low incomes.

6) **Fair Housing-** HUD's Fair Housing program is designed to prevent discrimination against individuals on the basis of race, color, religion, national origin, sex, disability, and family status when renting or purchasing housing. The Affirmatively Furthering Fair Housing Rule (AFFH) was written to more clearly define and track anti-discrimination and anti-segregation efforts. Since its initial implementation in 2015, there have been challenges associated with some of the documentation, leading to the delay of the implementation and enforcement of the AFFH.

7) **The Community Reinvestment Act-** The CRA passed in 1977 and states that lending institutions cannot discriminate against businesses and individuals with low incomes. CRA monitors and assesses banks to ensure that loans and banking services are available in all communities within the bank's service area.

8) [Rural housing-](#) The United States Department of Agriculture offers programs and funding that support buying, rehabilitating, and building housing and community use facilities in rural areas.

9) [Housing Choice Vouchers](#) (HCV)- The Housing Choice Voucher program is a federally funded program administered by state and local housing authorities (PHAs), which enables individuals with low incomes, older adults, and persons with disabilities to find housing in the private market. The voucher is a rental subsidy of the amount due after the recipient pays 30% of their income. The Voucher allows the renter to choose their housing so long as the landlord agrees to accept the voucher.

10) **Section 8/ Project Based Rental Assistance**- Section 8/PBRA is similar to the Housing Choice Voucher program, except that the rental assistance is tied to the specific rental housing complex instead of the individual. A percentage of units in privately owned housing communities are set aside for low income persons who benefit from the rental assistance of the apartment.

11) **Public housing**- Public housing is the oldest federal rental housing program, created in 1937. Public housing consists of apartment complexes owned by a government agency and rented to people with very low incomes. Public housing has been underfunded for decades and much of this aging stock is in desperate need of replacement.

12) **Community Development Block Grants**- CDBGs are flexible grants awarded by HUD that help communities address a wide variety of needs for vulnerable community members. These grants can support affordable housing and support services, public facilities, job creation and expansion.

13) **HOME Investment Partnership funds**- HOME grants are flexible funds that encourage localities and local partners to work together to create housing for individuals and families with very low incomes, tailored to the needs of the community. Funds can be used for buying, building, rental assistance, and rehabilitation of housing.