

# State Housing Trust Funds

### A Rural Housing Lifeline

OCTOBER 2018

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# Introduction

For the last three decades states have invested in housing trust funds as a primary strategy for funding needed affordable housing. Fortyseven states and the District of Columbia have established housing trust funds, collectively investing more than \$10 billion to make homes affordable to workers paid low wages, seniors, people with disabilities, single parent led families and other who are economically vulnerable.

As documented in the recent report from the Housing Assistance Council, *Rural America is Losing its Affordable Rental Housing*, there are severe housing challenges related to affordability and habitability in small towns and rural communities throughout the United States. (Housing Assistance Council, 2018) This report, *State Housing Trust Funds: A Rural Housing Lifeline* lifts up what states are showing as possible when public funds are invested in housing strategies that unlock local opportunities and deliver housing solutions.

# Barriers to Affordable Rural Housing



Rural communities struggle to meet the housing needs of the people who call them home. Lower incomes make housing simply unaffordable for many rural residents. Often that rare home that is affordable is in substandard condition, without even the most basic conditions like adequate heating, hot water, and a non-leaking roof. Moreover, rural Americans lack access to the mortgage credit products available in urban areas. Local banks in rural areas are often unable to provide affordable mortgages or access to down payment assistance programs. (National Rural Housing Coalition, 2018)

A shortage of decent, affordable rental housing is also a significant barrier. More than 3 million rural renters, almost half of all rural renters, spend more than 30% of their income on rent and are considered "housing cost burdened". In addition, rural renters are more than twice as likely to live in substandard housing as rural homeowners. (Housing Assistance Council, 2012)

People who are homeless in rural America are often referred to as the "hidden homeless" because they live in places we do not see; the woods, campgrounds, abandoned farm buildings, or doubled up with relatives and friends. There is often little capacity in rural areas to address the complex issues surrounding homelessness, such as substance abuse and mental illness. (National Alliance to End Homelessness, 2010)

Overall, housing options in rural America are often too expensive, are of poor quality, or are inaccessible to many individuals and families, especially those with low incomes.

# What Are State Housing Trust Funds?

Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Housing trust funds systemically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue. While housing trust funds can also be a repository for private donations, they are not public/private partnerships, nor are they endowed funds operating from interest and other earnings.

Housing trust funds are extremely flexible and can be used to support innovative ways to address many types of housing needs. The model can work in virtually any situation. They have been created to serve small towns of 1,000 people as well as the largest states in the country. These funds are also very efficient. Many housing trust funds report highly successful track-records addressing a wide range of critical housing needs.

# Survey of Rural Uses of State Housing Trust Funds

#### METHODOLOGY

In 2016 the Housing Trust Fund Project of the Center for Community Change published <u>Opening</u> <u>Doors to Homes for All: The 2016 Housing Trust Fund</u> <u>Survey Report</u>. This extensive report summarizes the characteristics of state, city, and county housing trust funds and highlights trends in the affordable housing field.

This 2018 survey focuses on the use of state housing trust funds in rural areas and presents information obtained from the administrators of housing trust funds in states throughout the United States. The Housing Trust Fund Project sent an electronic survey to each administrator asking numerous questions and requesting additional documents and reports regarding their activities and accomplishments. Additional research was conducted through the internet, follow-up interviews, and requests for additional materials.

There are currently 58 state housing trust funds in 47 states and the District of Columbia). Eight states have more than one housing trust fund (Illinois, Massachusetts, Nebraska, Nevada, New Jersey, and Washington have two and Connecticut and Oregon have three). Three state housing trust funds (Alabama, Idaho, and Rhode Island) have never been funded.

We sent surveys to states with funded state housing trust funds and excluded those states with no funding and California, which first dedicated funding in 2017 and by the time of the survey had not made any allocations or awards. For states with multiple housing trust funds, we sent a survey for each fund, when possible. Overall, 47 surveys were sent to administrators of state housing trust funds. The Housing Trust Fund Project received responses from 36 of the 47 state trust funds surveyed, a 77% response rate.

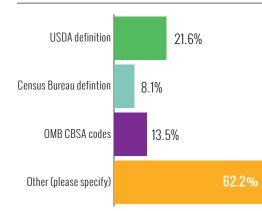
The information presented in this report is derived from the survey conducted by the Housing Trust Fund Project in the summer of 2018 and the additional data collected. While the Housing Trust Fund Project believes this information is accurate and true to the survey, the Project recognizes that this survey is not comprehensive of all that housing trust funds do in rural America. Regardless, this report attempts to reflect the current state of housing trust funds. Any errors in the accuracy of these descriptions belong entirely to the Housing Trust Fund Project.

#### SURVEY SAYS...

Many government entities and organizations have defined the term "rural", but seldom are these rural definitions in agreement. The use of different definition by federal agencies reflects the multidimensional qualities of rural America. Federal definitions of rural may be found in Appendix A.

Overall states use a variety of definitions, and sometimes even more than one definition, to reflect the rural nature of their state. Eight state housing agencies (22%) use the U.S. Department of Agriculture (USDA) Rural Housing definition,

#### Definition of Rural Communities



five states (14%) use the Office of Management and Budget (OMB) core-based statistical area (CBSA) codes, three states (8%) use the Census bureau definition, and 23 states (62%) use another definition. Of those using another definition, four states define rural based on population, 11 states do not delineate rural, and 7 states have various definitions.

The survey asked states if they used housing trust funds in rural areas. Most states took advantage of the flexible nature of state housing trust funds to solve the vast and varied rural housing problems they face.

Thirty-one of the states that responded to the survey (86%) have awarded state housing trust funds to rural areas in the past five years demonstrating the importance of these funds to addressing rural housing needs.

### Used State Housing Trust Funds in Rural Communities



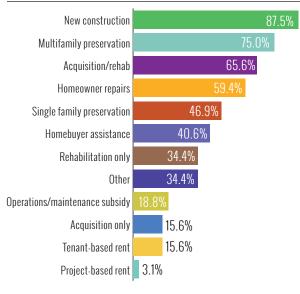
State housing trust funds were used for a mix of housing activities in rural areas.

Eighty-eight percent of states used their state housing trust funds for new construction, Seventyfive percent for multifamily preservation, sixty-six percent for acquisition and rehabilitation, and sixty percent for homeowner repairs. Additional uses included single family preservation (47%), homebuyer assistance (41%), and rehabilitation only (34%). Most of the "Other" responses used their state housing trust funds for projects and services that serve people who are experiencing homelessness.

State housing trust funds serve diverse populations across rural America.

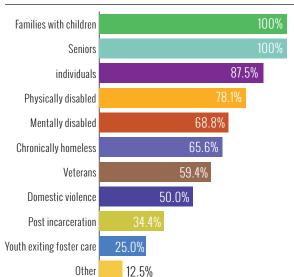
All states used their housing trust funds to serve families with children and seniors. Most states served

Rural Activities Funded by State Housing Trust Funds



people with physical (78%) and mental disabilities (69%) as well as individuals who are chronically homeless (66%) and veterans (59%). Some states use their housing trust funds to address other societal issues such as domestic violence (50%), reintegration of released prisoners (34%), and youth exiting foster care (25%).

Overall, states are relying on state housing trust funds to fill gaps in housing finance and related services not addressed by typical federal housing funding sources. This is the beauty of state housing trust funds: the ability to respond efficiently to meet housing needs that are not served by any other programs including the specific non-urban needs of that state.



### Rural Populations Funded by State Housing Trust Funds

# State Housing Trust Funds in Action in Rural America

Survey results show that states are relying on housing trust funds to meet a variety of housing needs, serving many different populations with an array of housing programs. Flexible state housing trust funds are essential to addressing this myriad of affordable housing issues in rural America. Here are some examples of how rural America is utilizing state housing trust funds to support homeowners, create rental housing, and prevent homelessness.

#### HOMEOWNERSHIP

#### MAINE Comfortably Home Program

Some of the oldest homes in the country are in the Northeast with sixty percent of Maine's housing stock built prior to 1980. Maine also has the oldest population in the nation with a median age of 44. Nineteen percent of its population is 65 and older; by 2030, it is expected to reach twentyeight percent. (Maine Department of Health and Human Services, 2016)

Knowing the state does not have the resources or the infrastructure to build their way out of



this senior housing crisis, Bath (ME) Housing Authority (BHA) tackled this problem by creating the Comfortably Home Program. With initial funding from a local foundation, they utilize their maintenance staff to perform onetime, minimally disruptive but high impact safety checks, minor home improvements, and accessibility modifications so that senior homeowners can age in place.

Home modifications typically run \$1,500 to \$2,000 and are offered at no cost to homeowners aged 60+ with incomes at or below 80% of area median income (AMI). The home improvement program created an amazing impact on the residents' health with falls and hospitalizations declining fiftysix percent after the renovations.

Last year MaineHousing, the state housing agency, adopted and expanded the program allocating \$300,000 from the Housing Opportunities for Maine Fund, its state housing trust fund, to six local housing authorities serving rural areas across the state. This state investment enabled a small, successful program started with foundation funding in one town to continue and spread to five more towns across the state.

"We are so proud of this initiative," said the program creator, Debora Keller, BHA Executive Director. "Keeping people safely in their homes as long as possible leads to longer, happier, and healthier lives for those in our community."

For information on the Comfortably Home Program, contact Bath Housing Authority, 207-443-3116. For information on the Housing Opportunities for Maine Fund, contact MaineHousing, 207-626-4600.

#### NEBRASKA North Platte Workforce Housing

Like many small Midwestern towns, North Platte, Nebraska struggles to provide homeownership opportunities for its working families. Noticing abandoned houses on small and sometimes nonconforming lots, Lincoln County Community Development Corporation (LCCDC) saw an opportunity and started an infill cottage home program.

LCCDC designed a prototype 900 square foot twobedroom home that would fit on narrow lots. They purchased condemned houses and demolished them with city funds, and Nebraska Affordable Housing Trust Funds covered other costs. Recently LCCDC was awarded \$359,500 in state housing trust funds that paid for construction of three new homes and provided down payment and closing cost assistance for the buyers who earn below 80% AMI. In total, LCCDC has built seven cottage homes.

Now that they have confirmed the desirability of the cottage home model in their market, LCCDC continues to apply for housing trust funds every three or four years. They have even added a 1,200 square foot three-bedroom model with a garage. The goal is to bolster rural communities' workforce recruitment efforts by helping them expand and improve their affordable housing stock.

"Providing housing assistance for teachers, nurses, firefighters and others who add great value to our community is a driver of our organization," said Nancy





Striebel. LCCDC's Executive Director. "These are hardworking people who help Lincoln County thrive."

For information about LCCDC, call 308-534-5095. For information about the Nebraska Affordable Housing Trust Fund, contact the Nebraska Department of Economic Development, 402-471-4388.

#### **RENTAL HOUSING**

### SOUTH DAKOTA De Smet Rental Townhomes

Laura Ingalls Wilder's *Little House on the Prairie* book series was based on her family's homestead in De Smet, South Dakota. Today, with a population of 1,089 residents, this rural town is working to provide housing options for its residents. More than seventysix percent of the housing units in De Smet are owner occupied resulting in few rental choices.

The De Smet Development Corporation was formed to promote economic development in the area. However, in the past few years, they found the lack of affordable housing a significant barrier to attracting businesses. Yet no one in town felt they had the capacity to develop new affordable rental housing.

Undaunted, the development corporation looked for likely partners. In collaboration with the De Smet

Housing Authority, they applied for funding from the Housing Opportunity Fund, South Dakota's housing trust fund. Seventy percent of the Housing Opportunity Fund must serve rural areas. In 2015, they were awarded a \$298,500 forgivable loan to build 4 rental townhomes. Serving families earning up to 115% of the area median income, rents range from \$750 for a 2-bedroom to \$800 for a 3-bedroom. There are currently twenty-one families on the waiting list.

De Smet Development Corporation is looking to build four more rental townhomes, this time using local contractors and local supplies, completing the circle between economic and community development. *"We would not have been able to do this without the Housing Opportunity Fund,"* said Rita Anderson, De Smet Development Corporation's Economic Development Director. *"People in small towns often assume it's not possible. But our state agency helped and encouraged us to apply for funds."* 

For information about the De Smet Townhomes, contact the De Smet Development Corporation, 605-854-9011. For information about the Housing Opportunity Fund, contact the South Dakota Housing Development Authority, 605-773-3181.

#### OREGON Victory Commons for Veterans

A 2017 count of people who are homeless in Oregon found that 1,251 were veterans, nine percent of the total number of people experiencing homelessness. Four in ten homeless veterans met the definition of chronically homeless, meaning they had a disabling condition and were homeless continually for at least twelve months or at least four times over three years.

Victory Commons is Klamath Housing Authority's (KHA) answer to the problem. The project includes five duplexes with one-bedroom units, a community room, laundry room, and a manager's space. KHA assists by connecting the residents to veterans benefits, including local employment, training opportunities, and health care. Five Veterans Affairs Supportive Housing (VASH) housing vouchers are attached to the project. Besides rental assistance, VASH also provides case management and clinical services from the Department of Veteran Affairs. The \$2 million project was funded by a grant from a state housing trust fund administered by the Oregon Housing and Community Services. The resources are the result of a \$5 increase to the document recording fee dedicated to affordable housing for veterans (HB 2417) that the Oregon Legislature passed in 2013. This Emergency Housing Assistance Veteran's Document Recording Fee (VET DRF) assists veterans who are homeless find and sustain stable housing.

"Community programs like Victory Commons are essential to both addressing immediate housing needs as well as the root causes of homelessness to ensure veterans thrive in Oregon," Said Cameron Smith, Director of the Oregon Department of Veterans' Affairs.

For information about Victory Commons, contact the Klamath Housing Authority, 541-884-0649. For information about the VET DRF, contact the Oregon Housing and Community Services, 503-986-2000.





#### WASHINGTON Seasonal Homes for Farmworkers

In summer and fall, farmworkers harvest abundant apples, cherries, and other crops from orchards in central Washington. Finding safe and reliable housing was always difficult because farmworkers move from place to place to find work and their incomes are among the lowest occupations. Responding to this challenge, the Washington Department of Commerce awarded a \$6 million grant from the Washington State Housing Trust Fund to the Washington Growers League to build seasonal housing for up to 200 farmworkers in Cashmere, Washington.

The six-acre Brender Creek development is a seasonal farmworker housing project, which means occupants are not permanent residents. Although the buildings look like regular apartments on the outside, on the inside the project is specifically designed with the versatility to temporarily accommodate workers and their families, many of whom may be in residence for varied and differing periods of time. Amenities include multiple sinks, stoves, dining tables and chairs, and refrigerators; secured storage for personal belongings; and multiple bathrooms for privacy. Tenants must verify that they are agricultural workers and pay \$8 to \$9 per bed per night.

Through its State Housing Trust Fund investments, Washington has dramatically improved the living conditions of thousands of farmworkers and their families while also helping its growers attract and retain a necessary workforce.

The Washington State Fruit Commission's *Good Fruit Grower* magazine quotes Mike, Gempler, Washington Growers League's executive director, as saying, "We have a lot of respect for the people who come on a seasonal basis and do the very hard work of pruning, and tying, and training, and picking, and getting our products to market. They need a place that's secure, safe, and comfortable, and we're happy to be providing that."

For information about Brender Creek contact Washington Growers League, 509-575-6315. For information about the Washington State Housing Trust Fund contact the Washington Department of Commerce, 360-725-4134.

#### HOMELESS PREVENTION

#### INDIANA Winchester House

With the recent spotlight on the complex opioid epidemic in rural America, the city of Winchester, Indiana and Volunteers of America Indiana (VOAIN) have established a unique program that is making a difference, the Fresh Start Recovery Center.

Winchester House is a 23-room facility that uniquely houses mothers of pre-school children and mothersto-be who are working to end their drug addictions. Moms receive drug addiction treatment and services that address the needs of the family and the mom. Winchester House allows for mothers to continue to receive intensive residential services, a proven strategy to boost the chances of long-term recovery, and a structure that allows moms and children to stay together, instead of alternatives like placing the children in a foster home. Trained staff is present 24/7 to maintain safety and provide support to clients.

Winchester is a small city of just under 5,000 people located 85 miles east of Indianapolis. Indiana Housing and Community Development Authority (IHCDA) provided the city an \$815,000 partially forgivable loan for construction, acquisition, and renovation of a building on the Compass Church campus. The city contracted with VOAIN to run its Fresh Start Recovery Center program at the facility.



Funding for the loan came from the Indiana Affordable Housing & Community Development Fund, the state's housing trust fund, which is capitalized by a portion of the state tax on smokeless tobacco. Operational funds come from the Indiana Department of Child Services. VOAIN hopes others will see a successful and replicable model for addressing opioid and other addictions.

For information about the Winchester House contact VOAIN, 317-660-2830. For information about the Indiana Affordable Housing & Community Development Fund contact IHCDA, 317-233-6667.

#### GEORGIA Homeless Supportive Services

The U.S. Department of Housing and Urban Development (HUD) pays the rent for permanent housing for people who previously experienced homelessness and have a disability such as serious mental illness or substance abuse through its Shelter Plus Care (S+C) program. This program is built on the best practice that housing and services should be connected in order to ensure the stability for this population. The grant must be matched with appropriate supportive services funded by other sources.

Thanks to its State Housing Trust Fund for the Homeless, Georgia is able to pay for services connected to its S+C projects. While not considered medical in nature, the services are nevertheless essential to stabilizing people experiencing homelessness and facilitating their return to a stable life. Examples include outreach to engage clients in recovery, the development of a housing service plan, regular supervision, life skill training, and ongoing connection to appropriate medical, mental health, job training, and other mainstream services.

State Housing Trust Funds: A Rural Housing Lifeline



Dalton, Georgia is located at the foothills of the Blue Ridge Mountains in the northwest corner of the state and is referred to as the "Carpet Capital of the World". As carpet mills downsized, the area lost 4,600 jobs, prompting a new moniker in 2012, the "Town with the Worst Job Loss" in the U.S. The mill closings affected the housing market and increased the prevalence of homelessness.

To address these housing issues, the Dalton-Whitfield Community Development Corporation (DWCDC), which is a HUD Certified Housing Counseling Agency, began offering housing programs for people experiencing homelessness.

Recently the Georgia Department of Community Affairs awarded \$550,000 to 29 S+C service providers across the state. DWCDC received a \$25,000 grant to provide services such as case management, life skills assistance, and transportation for its approximately 40 S+C households. They also use their housing counselors to provide budgeting, credit counseling, and other financial advice to its clients receiving housing through S+C and other housing programs.

"The workers that support this town are struggling", said Victoria Hamilton, Homeless Services Program Manager at DWCDC. "These housing trust fund grants help us ensure permanent stable housing for people who are hurting in our area."

For more information about DWCDC and its homeless programs, call 706-876-1670. For more information about the Georgia State Housing Trust Fund for the Homeless, contact the Georgia Department of Community Affairs, 404-679-4840.

#### ARIZONA Front Door Program

Flagstaff, Arizona is a small city of 71,000 people serving rural northern Arizona. It is the most expensive place to live in the state and has the highest percentage of renters with an extreme affordable housing shortage that has increased the number of people experiencing homelessness.

Flagstaff is like many rural communities that often have limited funding and lack shelters and other infrastructure for helping those experiencing homelessness. A solution showing some success is rapid re-housing. Rapid re-housing provides shortterm rental assistance and services, usually within 30 days, to help people obtain housing quickly, increase self-sufficiency, and stay housed.

Wanting to "focus energy and resources where they matter most", the Arizona Department of Housing used its State Housing Trust Fund to begin a breakthrough program for rapid re-housing. Four of the rapid re-housing grants span thirteen rural counties. The program involves recruiting landlords, paying move-in costs and up to six months of rent, as well as providing case management that connects people to jobs and services in the community to ensure housing stability.

Flagstaff Shelter Services and Catholic Charities created the Flagstaff Front Door program, a community wide effort to provide a coordinated entry point for those experiencing homelessness. To ensure they had permanent housing options for the individuals and families they were assisting, Catholic



Charities applied for and received a \$400,000 rapid re-housing grant. Now in its second year of operation, the program served 400 households with 87% retaining their housing six months after exiting the program.

Arizona's State Housing Trust Fund, one of the oldest in the country, receives funding from the sale of state unclaimed property as well as revenue from the Arizona Housing Finance Authority's single-family mortgage program.

"Housing Trust Fund dollars are a crucial addition to federal dollars awarded by HUD because they allow more flexibility to meet the needs of the communities they fund," said Sandra Flores, Senior Programs Director at Catholic Charities. "Housing crisis looks different in rural areas and these funds create opportunities that federal funds may not, as well as provide much needed leverage for additional grant opportunities."

For more information about Front Door and rapid re-housing, contact Catholic Charities, 602-285-1999. For more information about Arizona's State Housing Trust Fund, contact the Arizona Department of Housing, 602-771-1000.

# APPENDIX A Definitions of Rural

### 1. U. S. Census Bureau Urban and Rural Classification

The Census Bureau's urban-rural classification is fundamentally a delineation of geographical areas, identifying both individual urban areas and the rural areas of the nation. The Census Bureau's urban areas represent densely developed territory, and encompass residential, commercial, and other non-residential urban land uses. The Census Bureau delineates urban areas after each decennial census by applying specified criteria to decennial census and other data. The Census Bureau identifies two types of urban areas: Rural encompasses all population, housing, and territory not included within an urban area.

Urbanized Areas (UAs) of 50,000 or more people

Urban Clusters (UCs) of at least 2,500 and less than 50,000 people

### 2. Office of Management and Budget (OMB)

The OMB designates areas on the basis of the "Standards for Delineating Metropolitan and Micropolitan Statistical Areas." According to the February 28, 2013 revised standards, "Metropolitan and Micropolitan Statistical Areas are delineated in terms of whole counties (or equivalent entities), including in the six New England States. If specified criteria are met, a Metropolitan Statistical Area containing a single core with a population of 2.5 million or more may be subdivided to form smaller groupings of counties referred to as Metropolitan Divisions." In general: "OMB establishes and maintains the delineations of Metropolitan Statistical Areas, Metropolitan Divisions, Micropolitan Statistical Areas, Combined Statistical Areas, and New England City and Town Areas solely for statistical purposes. This classification is intended to provide nationally consistent delineations for collecting, tabulating, and publishing Federal statistics for a set of geographic areas. The Metropolitan and Micropolitan Statistical Area Standards do not equate to an urbanrural classification; many counties included in Metropolitan and Micropolitan Statistical Areas, and many other counties, contain both urban and rural territory and populations."

Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

Micropolitan Statistical Areas have at least one urban cluster of at least 10,000 but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

#### 3. U.S. Department of Agriculture Economic Research Services (ERS) Rural Classification (USDA)

ERS researchers and others who analyze conditions in "rural" America most often study conditions in nonmetropolitan (nonmetro) areas, defined on the basis of counties. Counties are the standard building block for collecting economic data and for conducting research to track and explain regional population and economic trends. Nonmetro counties include some combination of: that are not part of larger labor market areas (metropolitan areas)."

- ➔ open countryside,
- rural towns (places with fewer than 2,500 people), and

➔ urban areas with populations ranging from 2,500 to 49,999

Source: Rural Information Center (U.S.) Beltsville, MD: USDA, National Agricultural Library, Rural Information Center. Revised and updated by Louise Reynnells. May, 2016. Original edition: 2006 by Patricia La Caille John. Internet resource: <u>https://www.</u> nal.usda.gov/ric/what-is-rural

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#### HOUSING TRUST FUND PROJECT

The Center for Community Change's Housing Trust Fund Project has been a leader of the housing trust fund movement across the country for more than thirty years. We maintain a clearinghouse of information and expertise for housing trust fund initiatives. The Housing Trust Fund Project works to advance a basic solution to the need for affordable homes in communities throughout the United States by working directly with advocates in communities and states across the country to establish and expand housing trust funds. The housing trust fund model is a replicable, flexible, concrete policy dedicating public revenue to support affordable homes for those most in need. To learn more, go to <u>www.</u> *housingtrustfundproject.org* 

#### **IVERSON IDEAS**

Iverson Ideas helps you improve the places we live by providing experienced, professional housing and community development consulting services. Its principal, Valerie Iverson, has over 30 years of experience in affordable housing and community development research, planning, policy, advocacy, and finance and has worked in the for-profit, non-profit, and government sectors. She is also a founding board member of several non-profit advocacy organizations. Val holds a MBA in Finance from Syracuse University and a Masters in Economic Geography from New Mexico State University. To learn more go to *www.iversonideas.com*.

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#### COMMUNITY Power from the CHANGE

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