

CSH - NCSHA e-Manual for Supportive Housing Funders

A Guide to Tools and Resources for State Housing Finance Agencies and Other Public Funders of Supportive Housing



This *e-Manual* is being developed through a joint project of the Corporation for Supportive Housing and the National Council of State Housing Agencies.

Editions of this *e-Manual* will be made available on an evolving basis, while new information and modules are still under development.

To confirm that this is the most recent edition, please check **[CSH-NCSHA e-Manual for Supportive Housing Funders](#)** or the most recent edition is available at CSH's website at **www.csh.org/e-Manual** or at NCSHA's website at **www.ncsha.org/HFA-Programs**.

If you have questions about resources within this *e-Manual* or would like to suggest materials for inclusion, please contact please contact:

Matthew Doherty
Director, National Resource Center
Corporation for Supportive Housing
matthew.doherty@csh.org

Mindy La Branche
Legislative and Policy Associate
National Council of State Housing Agencies
mlabranche@ncsha.org

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Overview:

Purpose and Structure of the *e-Manual for Supportive Housing Funders*

This *e-Manual for Supportive Housing Funders*, a joint project of the Corporation for Supportive Housing (CSH) and the National Council of State Housing Agencies (NCSHA), is being developed to provide access to practical tools and resources focused on effective practices in supportive housing finance and development. It is designed to be of assistance to the staff of state housing finance agencies and other public-sector organizations seeking to expand financing options or to advance the creation of permanent supportive housing in their communities. **This *e-Manual* is designed to be utilized primarily in its electronic format. This document features narrative descriptions of materials, but the more detailed information, resources, and sample documents can be accessed only through [hyperlinks](#) embedded within the text.**

The materials that can be accessed through this *e-Manual* are drawn from the experiences of state housing finance agencies and other public agencies from across the United States, and have been shaped through the generous participation of the members of NCSHA's Supportive Housing Focus Group and the members of the *e-Manual* Project Workgroup. (Please see [Appendix A](#) for a list of Workgroup participants.)

The contents of the *e-Manual* are being organized into a series of modules, each focused on a critical issue related to the financing of supportive housing. The contents are being made available on an evolving basis, while new information and additional modules are still under development. In collaboration with NCSHA and the Workgroup, CSH will develop modules on an on-going basis with the expectation that all modules will be completed by the end of 2009. After that date, the content within the *e-Manual* will be reviewed, revised, and updated on a regular basis.

In partnership with NCSHA, CSH is also organizing a series of workshops and presentations linked to the module topics, to be offered at NCSHA-sponsored conferences in 2008 and 2009. These conference sessions will highlight on-the-ground experiences of agencies from across the United States and will include CSH staff, representatives of state housing finance agencies, supportive housing developers and providers, and/or others with relevant expertise.

Available modules of the *e-Manual* currently include:

[Module 1: Defining High-Quality Supportive Housing](#)

[Module 2: Low-Income Housing Tax Credit Policies That Promote Supportive Housing](#)

[Module 3: Intergovernmental Partnerships to Finance Supportive Housing](#)

Future *e-Manual* modules will include information on:

- Project-level partnerships to create supportive housing.
- Initiatives and housing models designed to meet the needs of specific populations.
- Funding sources and underwriting considerations for supportive housing development, operations, and supportive services.
- Strategies to ensure quality in housing development and services design and delivery.
- Please see [Appendix B](#) for a full list of the topics planned for inclusion in this *e-Manual*.

Module 1: Defining High-Quality Supportive Housing

Not all funders utilize the same definition of supportive housing. For the purposes of this *e-Manual* supportive housing is defined as permanent, affordable rental housing in which all members of the tenant household have easy, facilitated access to a flexible and comprehensive array of supportive services designed to assist the tenants to achieve and sustain housing stability and to live more productive lives in the community. Supportive housing units are intended to meet the needs of people with special needs who are homeless or would be at-risk of homelessness – or cycling through institutional care - were it not for the integration of affordable housing and supportive services.

Defining Elements of a Supportive Housing Unit

Important defining elements of a supportive housing unit include:

- **Access:** The housing unit is available to the intended target population, and is unrestricted by unnecessary eligibility criteria, service requirements, or other barriers.
- **Affordability:** The tenant household ideally pays no more than 30% of household income toward rent and utilities, and never pays more than 50% of income toward such housing expenses.
- **Permanency:** The tenant household has a lease agreement with no limits on length of tenancy, as long as the terms and conditions of the lease are met.
- **Support:** All members of the tenant household have easy, facilitated access to a flexible and comprehensive array of supportive services designed to assist the tenants to achieve and sustain housing stability. Service providers proactively seek to engage tenants in on-site and community-based supportive services. In general, participation in the supportive services is not a condition of on-going tenancy.
- **Coordination:** The unit's operations are managed through effective partnerships among representatives of the project owner and/or sponsor, the property management agent, the supportive services providers, the relevant public agencies, and the tenants.

Target Populations

Supportive housing units are targeted toward populations with special needs who struggle to retain stable housing without easy access to comprehensive supportive services, including: persons who are currently or formerly homeless; persons with serious, chronic mental health issues; persons affected by substance use or abuse; persons living with HIV/AIDS; persons with physical or developmental disabilities; re-entry populations (i.e., persons leaving criminal justice settings or with criminal justice histories); frail elderly persons; homeless or emancipated youth; victims of domestic violence; and other households who are not able to live independently and maintain stable housing without intensive support. Supportive housing target populations generally have household incomes below 30% of Area Median Income, and supportive housing residents typically include individuals and families with significant histories of homelessness and/or other on-going health issues and supportive service needs.

Range of Housing Settings, Models, and Approaches to Service Delivery

There is no single model for supportive housing's design or for the approach to service delivery. The housing settings may vary dramatically based on a range of factors, including tenants' preferences, the

type of housing stock available, and the norms and history of a community's real estate market. Housing settings for supportive housing units include:

- Apartment or single-room occupancy (SRO) buildings, or townhouses that mix units targeted to people with special-needs with units providing general affordable housing;
- Apartment or SRO buildings, townhouses, or single-family homes that exclusively house people with special needs;
- Scattered site supportive housing units dispersed through a variety of housing settings;
- Rent-subsidized apartments leased in the open market, either through master-leasing or through tenant-based subsidies; and
- Long-term set-asides of units within privately owned buildings.

The mix of services will vary depending on who is being housed and their individualized service needs. In general, the supportive services are designed to support tenants' ability to: retain their housing; sustain good health and manage on-going health and disability-related concerns; access and retain meaningful employment, and increase their skills and income; make connections to the larger community; and achieve greater self-reliance. To be effective, the services must anticipate the needs of the target population, but must also be flexible and responsive to the needs of each tenant household.

Projects vary in their approaches to providing and accessing supportive services but uniformly stress housing stability as a basic and primary goal. In promoting housing stability, service providers focus on: helping tenants meet their lease obligations, including paying rent; maintaining a safe and healthy living environment; allowing others the peaceful enjoyment of their homes; and complying with the terms and conditions of the lease and any related house rules.

The coordination and delivery of services may happen on or off-site of the housing. Providers may deliver services directly and also facilitate connections to services in the community, such as: individual and family counseling; mental health services; alcohol and substance use services; crisis intervention; childcare; medical care; employment services, including vocational counseling, job placement, and retention services; and many other supportive services. Supportive housing staff also work to foster community-building efforts among tenants and to foster engagement with the surrounding community.

Although not always the practice, site-based supportive housing is most effective when it features a close coordination of property management activities with the supportive services, particularly in approaches to addressing issues resulting from substance use, relapse, and mental health crises, with a focus on fostering housing stability. (Such coordination of activities with property management staff may not be appropriate for tenant-based supportive housing initiatives, under which the landlord may not be aware of the tenant's service needs or participation in services programming.)

Defining Quality in Supportive Housing

Through communication with supportive housing tenants, providers, funders, and other stakeholders - and through involvement in successful supportive housing projects around the country - CSH has identified seven Dimensions of Quality that can serve as a common framework among developers, property managers, service providers, and funders for assessing – and investing in – the quality of supportive housing initiatives.

These Dimensions are intended to apply to the full range of supportive housing settings and models described, although it must be noted that the applicability of certain Dimensions – and how quality should be assessed – will vary depending upon the model of supportive housing being implemented. For

example, as noted above, the coordination of supportive services with property management activities may not be appropriate for tenant-based supportive housing initiatives, within which the landlord may not be aware of the tenant's service needs or participation in services programming. These Dimensions of Quality are not intended to endorse or measure adherence to specific services or housing models. Rather, the purposes for describing these Dimensions include:

- To develop the capacity of providers to create and sustain successful and effective supportive housing projects;
- To encourage the investment of adequate resources to support the capacity of the supportive housing industry to develop and operate high-quality supportive housing;
- To help ensure that existing resources for supportive housing are used efficiently and effectively, and to support the allocation of new resources; and
- To help ensure better outcomes for supportive housing tenants, especially those with multiple barriers to housing stability.

CSH's goal is to assist the supportive housing industry to strengthen its practices and to achieve the highest level of quality within these seven (7) Dimensions of Quality:

- **Dimension 1. Administration, Management, and Coordination:** All involved organizations follow standard and required administrative and management practices, and coordinate their activities in order to ensure the best outcomes for tenants.
- **Dimension 2. Physical Environment:** The design, construction, appearance, physical integrity, and maintenance of the housing units provide an environment that is attractive, sustainable, functional, appropriate for the surrounding community, and conducive to tenants' stability.
- **Dimension 3. Access to Housing and Services:** Initial and continued access to the housing opportunities and supportive services is not restricted by unnecessary criteria, rules, services requirements, or other barriers.
- **Dimension 4. Supportive Services Design and Delivery:** The design and delivery of supportive services are tenant-focused, effectively address tenants' needs, foster tenants' independence and housing stability, and coordinated with property management activities.
- **Dimension 5. Property Management and Asset Management Activities:** Property management activities foster tenants' independence and housing stability, and appropriate asset management strategies sustain the physical and financial viability of the housing asset.
- **Dimension 6. Tenant Rights, Input, and Leadership:** Tenant rights are protected within consistently-enforced policies and procedures, tenants are provided with meaningful input and leadership opportunities, and staff - tenant relationships are characterized by respect and trust.
- **Dimension 7. Data, Documentation, and Evaluation:** All involved organizations reliably capture accurate and meaningful data about the effectiveness, efficiency, and outcomes of their activities, and use this data to facilitate, and improve, the performance of those activities on an on-going basis.

Note: CSH is currently engaged in efforts to further define these Dimensions by delineating lists of indicators of quality for each Dimension. In 2008 and 2009, CSH will release additional tools and resources to help support the achievement of quality in supportive housing.

Module 2:

Low-Income Housing Tax Credit Policies That Promote Supportive Housing

The Supportive Housing Investment Partnership (SHIP), a collaboration between the Corporation for Supportive Housing (CSH) and Enterprise Community Partners (Enterprise), has produced comprehensive reviews of the innovative policies Low Income Housing Tax Credit (LIHTC) that allocating agencies have adopted to foster and encourage supportive housing development within their Qualified Allocation Plans (QAPs).

1. [Housing Credit Policies in 2007 That Promote Supportive Housing: A State-by-State Analysis](#) (SHIP Publication)

Written by James Tassos for CSH and Enterprise as an update to a report published in 2006, this report is a comprehensive look at the innovative policies states have adopted to foster and encourage supportive housing development within their QAPs for the LIHTC program. This publication was developed as a resource for supportive housing developers, policymakers, and advocates interested in advancing public policies that dedicate financial resources for the development of supportive housing. The purpose of this report, which analyzes each of the fifty states' 2007 Housing Credit allocation plans, is to develop a baseline and to identify policies that foster and encourage the development of new supportive housing opportunities. This report identifies a variety of innovative Housing Credit policy approaches to supportive housing including:

- Credit Set-Asides, under which states pledge to allocate a certain portion of available Housing Credits during the year to supportive housing developments.
- Scoring Incentives, under which states encourage supportive housing development through the award of points in the competitive scoring process.
- Threshold Requirements, under which states pledge to support only developments that meet minimum requirements to be considered supportive housing projects.

2. [Summary of Select 2008 Low Income Housing Tax Credit QAP Policies Encouraging Supportive Housing](#) (SHIP Document)

After the release of the 2007 report, CSH and Enterprise commissioned a detailed examination of sixteen states' QAPs for 2008 to identify new and/or substantially revised Housing Credit policies that encourage the development of, and the provision of services within, supportive housing projects. The CSH and Enterprise selected the following states for this update:

- California
- Colorado
- Connecticut
- Illinois
- Maine
- Massachusetts
- Minnesota
- New Jersey
- New Mexico
- New York
- North Carolina
- Ohio
- Pennsylvania
- Rhode Island
- Texas
- Washington

Module 3:

Intergovernmental Partnerships to Finance Supportive Housing

While not all funders utilize the same definition of supportive housing, for the purposes of this *e-Manual* supportive housing is defined as permanent, affordable rental housing in which all members of the tenant household have easy, facilitated access to a flexible and comprehensive array of supportive services designed to assist the tenants to achieve and sustain housing stability and to live more productive lives in the community. Supportive housing units are intended to meet the needs of people with special needs who are homeless or would be at-risk of homelessness – or cycling through institutional care - were it not for the integration of affordable housing and supportive services.

Supportive housing spans the worlds of housing and human services, and successfully financing such housing requires assembling financial resources for the capital, operating, *and* supportive services costs of creating and operating the housing. Few Housing Finance Agencies (HFAs), however, are positioned to provide funding for supportive services. There is a wide array of human services agencies, often focused on addressing the service needs of different populations: families; children; seniors; persons with mental illness, substance addiction, or developmental disabilities; persons who are homeless or leaving incarceration; or other populations in need of publicly-funded services. Key questions for financing supportive housing, therefore, include:

- How to effectively bring the appropriate human service agencies to the table?
- How to foster agreements to fund services for supportive housing units, or to direct existing services to supportive housing tenants?
- How to ensure that partners continue to work collaboratively?

Informational Materials Regarding Intergovernmental Partnerships

Interagency partnerships are the core to effectively financing and sustaining high-quality supportive housing over the long term. CSH has assembled the following materials, drawn from the on-the-ground experiences of states and localities across the country, to serve as resources that can help strengthen such interagency partnerships:

1. [Intergovernmental Partnerships to Create Supportive Housing: Assessing Your Partnerships with Other Agencies](#) (CSH Document)
Not all partnerships between housing and human service agencies are created equal. This document illustrates the stages in the evolution of partnerships and can be used to benchmark progress toward a more integrated system.
2. [Roadmap to Interagency Collaboration to Increase Supportive Housing](#) (CSH Document)
The road to interagency collaboration can be daunting – this document describes practices that have proven effective in creating collaborative programs to finance supportive housing.
3. [Collaborative Planning: A Building Block of Systems Change](#) (CSH Document)
Drawn from CSH's publication [Laying a New Foundation: Changing the Systems the Create and Sustain Supportive Housing](#), available at www.csh.org/publications, this document frames the concept of collaborative planning and discusses four examples.

4. [Tips on Sustaining Interagency Partnerships: Lessons from the Connecticut Experience](#)

This document was prepared by Carl F. Stenman, Manager, Multifamily Housing Underwriting, at the Connecticut Housing Finance Authority (CHFA). It provides background information regarding supportive housing initiatives implemented by CHFA and other Connecticut state agencies, and also highlights tips for strong teamwork drawn from Connecticut's intergovernmental partnerships experiences.

Examples of Interagency Partnerships to Finance Supportive Housing

The following materials are intended to highlight key resources and materials from interagency partnerships advancing the financing of supportive housing across the country, including:

1. **California Mental Health Services Act (MHSA) Housing Program**

Jointly administered by the California Department of Mental Health (CDMH) and the California Housing Finance Agency (CalHFA) on behalf of counties, the Mental Health Services Act (MHSA) Housing Program offers permanent financing and capitalized operating subsidies for the development of permanent supportive housing, including both rental and shared housing, to serve persons with serious mental illness and their families who are homeless or at-risk of homelessness. The tenants of the supportive housing units must be eligible for MHSA-funded services. Community providers, under contract to county mental health departments, provide the services. Passed by voters as Proposition 63 in 2004, MHSA is funded via a 1% tax on personal income over \$1 million. For more information regarding the MHSA Housing Program, please see:

- [Mental Health Services Act Housing Toolkit](#) (CSH Publication)
This 2005 CSH publication, funded by the California Department of Mental Health, provides a useful overview of the funding provided by the Mental Health Services Act.
- [CDMH Mental Health Services Act Website](#)
This official MHSA website provides links to a wide variety of tools and documents related to the implementation of MHSA programs.
- [Mental Health Services Act Housing Program Application \(August 6, 2007\)](#)
- [Mental Health Services Act Housing Program PowerPoint Presentation](#)

2. **Connecticut Next Steps Initiative**

The Connecticut Housing Finance Authority (CHFA) and the Departments of Mental Health and Addiction Services, Social Services, Children and Families, and Economic and Community Development solicited applications for capital financing, project-based rental assistance, and support service funding for supportive housing development projects. For more information regarding the Next Steps Initiative, please see:

- [CHFA Web Page for Next Steps Initiative](#)
- [Interagency Memorandum of Understanding for Next Steps Initiative](#)
- [Next Steps Supportive Housing Initiative Development Round III Request for Proposals \(April 25, 2008\)](#): Combined RFP offering capital, rental subsidies, and services financing.
- [Next Steps Initiative Authorizing Legislation](#)

- The Next Steps Initiative builds upon the history of Connecticut's Supportive Housing Demonstration Program and the Supportive Housing PILOTS Initiative, which was similar in design to the Next Steps Initiative, but used Low-Income Housing Tax Credits as a major capital funding source. For more information, please see:
 - [CHFA's Supportive Housing Program Web Page](#)
 - [Supportive Housing – The Connecticut Experience](#): This April 2007 presentation provides an overview of these initiatives, as well as information describing supportive housing projects that have been developed through these initiatives.
 - [Connecticut Supportive Housing PILOTS Initiative RFP \(July 2002\)](#)

3. Minnesota's Heading Home 2010: Business Plan to End Long-Term Homelessness

In March 2004, a broadly based working group established by the legislature at the request of Governor Tim Pawlenty completed a goal-oriented, reform-minded Business Plan to End Long-Term Homelessness by 2010. The goal of the Business Plan is to create 4,000 housing opportunities with support services for long-term homeless individuals and families. Minnesota Housing Finance Agency has partnered with numerous other public and private-sector agencies to develop this implementation plan, which has supportive housing as a central focus. For more information regarding Heading Home Minnesota, please see:

- [Minnesota Housing Finance Agency Website](#)
- [Approaches to Housing and Services for Long-Term Homeless Households](#): This document is a recent addition to the Plan, providing: a common language across agencies to articulate definitions; a menu of supportive housing-related services; and supportive housing strategies for different populations.
- [Supportive Housing Memorandum of Understanding \(MOU\)](#) and [Sample MOU](#): A required component for supportive housing and long-term homelessness developments financed by Minnesota Housing, this MOU is completed by the primary service provider, the property management company, and the owner/sponsor and describes the roles and responsibilities of these parties.
- [Verification of Service Funding](#): The project sponsor also completes a document that confirms the availability of funding outlined in the service budget, an example of a tool that HFAs can use when project sponsors access services, or service funding, directly from human service agencies.

4. New York City / New York State Supportive Housing Agreement III

The City and State of New York have entered into three "New York/New York Agreements" to provide funding to providers and developers to create supportive and licensed housing for homeless people with mental illness and other disabilities. These agreements are among the most successful collaborations across levels of government, and between government and the nonprofit sector, and have led to the production of thousands of new units of supportive housing. For more information, please see:

- [New York City Department of Health and Mental Hygiene Website](#)
- [New York City/New York State III Supportive Housing Agreement](#): The Agreement executed between the State of New York and the City of New York on November 3, 2005.

5. North Carolina Housing Finance Agency (NCHFA) Intergovernmental Partnerships:

- [North Carolina Housing 400 Initiative](#) (NCHFA Website):
With the passage of the 2007-2008 state budget, the North Carolina General Assembly continued its support for persons with disabilities – the Housing 400 Initiative - by funding the North Carolina Housing Trust Fund (HTF) with \$7.5 million for development of independent and supportive living apartments. The General Assembly also increased operating subsidy funding by \$3.5 million to \$4.7 million to make units affordable at Supplemental Security Income (SSI) levels, currently approximately \$620 a month. NCHFA manages the HTF and the North Carolina Department of Health and Human Services (NCDHHS) manages the operating assistance. For more information on the Housing 400 Initiative, please also see:
 - [Facts on the Housing 400 Initiative](#): Provides a brief history and summary of the accomplishments of the Housing 400 Initiative.
- [Using the Housing Credit for Supportive Housing for Persons with Disabilities in North Carolina](#) (CSH Case Study):
In the Qualified Allocation Plan (QAP) for its Low Income Housing Tax Credit Program (LIHTC), NCHFA has established a threshold requirement that all LIHTC applications must commit 10% of the units in each funded development for extremely low-income persons with disabilities, including persons experiencing homelessness. Units that carry such restrictions are eligible for rental subsidies through North Carolina's Key Program, a demonstration rental assistance program administered by NCHFA and jointly funded by NCHFA and NCDHHS.

6. Rhode Island Permanent Supportive Housing Pilot Program:

Based upon a Housing First approach, this Pilot Program was implemented through an agreement between Rhode Island Housing, the Rhode Island Housing Resources Commission, the United Way of Rhode Island, and the Corporation for Supportive Housing, with a goal in Phase 1 of creating at least 50 units of permanent supportive housing. For more information, please see:

- [Memorandum of Understanding](#): A copy of the signed agreement.
- [Rhode Island's Housing First Pilot Program First Year Evaluation](#) and [Executive Summary](#): Evaluation information prepared by researchers affiliated with Providence College and Roger Williams University.



Appendix A: *e-Manual* Project Workgroup Participants

Sally Harrison (Chair of Workgroup)

Director, Supportive Housing and Homeless Initiatives, Michigan State Housing Development Authority

Bill Aldinger

Supportive Housing Coordinator, Florida Housing Finance Corporation

Jane Bilger

Assistant Executive Director and Chief of Staff, Illinois Housing Development Authority

Kim Brockenbrough

Director, Planning & Community Development, Delaware State Housing Authority

Adam Kroshus

Senior Underwriter, Multifamily Housing, Wisconsin Housing and Economic Development Authority

Amy Long

Supportive Housing Team Lead, Minnesota Housing

Pamela McCrory

Director, Supported Housing and Special Needs, NJ Housing and Mortgage Finance Agency

Nancy O'Brien

Administrator, Multifamily Housing Development Programs, Connecticut Housing Finance Authority

Carla Pope

Director, Affordable Rental Production, Iowa Finance Authority

Mary Reca Todd

Manager of Supportive Housing, North Carolina Housing Finance Agency

Sean Thomas

Director of Planning, Preservation and Development, Ohio Housing Finance Agency

Carol Ventura

Multifamily Director, Rhode Island Housing

Kathy Weremiuk

Special Lending Program Manager, California Housing Finance Agency



Appendix B: Additional Topics Planned for the *e-Manual*

Talking about Supportive Housing

Effective approaches to framing messages regarding supportive housing and special initiatives.

Partnerships at the Project Level

Keys to effective project-level partnerships, examples, and sample partnership agreements.

Initiatives and Approaches

Initiatives targeted to specific populations, sample Request for Proposals and related materials, and keys to effective services and conditions of tenancy.

Capital Financing

Overview of key funding programs for capital costs of supportive housing, innovative targeting policies, underwriting considerations, and approaches to streamlining funding processes and leveraging other resources.

Operating Funding

Overview of key funding programs for subsidizing the operation of supportive housing, innovative targeting policies, underwriting considerations, and approaches to streamlining funding processes and leveraging other resources.

Services Funding

Overview of key funding sources for services within supportive housing, innovative targeting policies, underwriting considerations, and approaches to streamlining funding processes and leveraging other resources.

Assuring Quality

Considerations for ensuring the quality of supportive housing, effective outcome measures, and approaches to investing in the capacity of organizations to create and sustain high-quality supportive housing.

Additional Considerations and Resources

May include issues related to the Americans with Disabilities Act, Reasonable Accommodations, Fair Housing, sources of information and technical assistance, and other significant topics.

**If you have questions about resources within this *e-Manual*
or would like to suggest materials for inclusion, please contact please contact:**

Matthew Doherty
Director, National Resource Center
Corporation for Supportive Housing
matthew.doherty@csh.org

Mindy La Branche
Legislative and Policy Associate
National Council of State Housing Agencies
mlabranche@ncsha.org



About CSH

The Corporation for Supportive Housing (CSH) is a national non-profit organization and community development financial institution that helps communities create permanent housing with services to prevent and end homelessness. Founded in 1991, CSH advances its mission by providing advocacy, expertise, leadership, and financial resources to make it easier to create and operate supportive housing. CSH seeks to help create an expanded supply of supportive housing for people, including single adults, families with children, and young adults, who have extremely low-incomes, who have disabling conditions, and/or face other significant challenges that place them at on-going risk of homelessness. For information regarding CSH's current office locations, please see www.csh.org/contactus.



About NCSHA

The National Council of State Housing Agencies (NCSHA) is a national, nonprofit organization created more than 30 years ago by the state Housing Finance Agencies (HFAs) to coordinate and leverage their federal advocacy efforts for affordable housing. NCSHA represents its members before Congress, the Administration, and several federal agencies concerned with housing, including HUD and Treasury, and with other advocates for affordable housing. HFAs administer programs including the Mortgage Revenue Bond, Housing Credit, and HOME Investment Partnerships program. HFAs have innovatively used their expertise and resources to become leaders in their respective states in providing affordable housing, including quality affordable supportive housing. For more information about NCSHA, please visit www.ncsha.org.