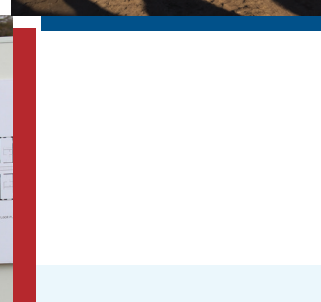
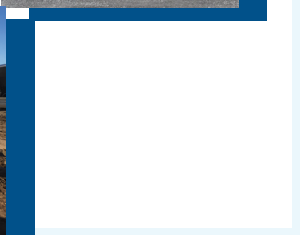
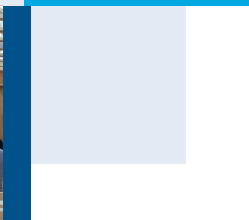


GETTING STARTED:

First Homes Being Built with 2016 National Housing Trust Fund Awards



**NATIONAL LOW INCOME
HOUSING COALITION**

**Interim Summary Report,
September 2018**

Ed Gramlich, Senior Advisor
National Low Income Housing Coalition



Project funded by the Housing Trust Fund in Brattleboro, Vermont

GETTING STARTED:

First Homes Being Built with 2016 National Housing Trust Fund Awards

ABOUT NLIHC:

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone.

Learn More about the National Housing Trust Fund and Implementation Plans in Your state at <http://nlihc.org>



**NATIONAL LOW INCOME
HOUSING COALITION**

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TABLE OF CONTENTS

INTRODUCTION.....	1
Background.....	1
Timeline for the Inaugural Year	1
Synchronizing the HTF with Other State Resource Allocation Cycles	2
Interim Conclusions.....	2
OVERVIEW OF FINDINGS.....	2
Targeted Populations.....	2
HTF Used in Conjunction with Other Resources.....	3
SUMMARY STATUS OF 2016 HTF AWARDS:.....	3
STATES THAT HAVE MADE 2016 HTF AWARDS.....	4
STATUS OF REMAINING STATES.....	4
TARGETED POPULATIONS.....	5
Homeless.....	5
Disabled.....	5
Elderly	5
Veterans.....	5
Re-Entry	5
Domestic Violence.....	5
Diversion From Incarceration	5
At-Risk Women With Young Children	5
Native American.....	5
Family Or Individual.....	5
TYPE OF PROJECT.....	6
OTHER RESOURCES IN HTF-ASSISTED PROJECTS	6
NUMBER OF PROJECTS BY STATE	6
AMOUNT OF 2016 HTF AWARD PER PROJECT.....	7
NUMBER OF HTF-ASSISTED UNITS BY STATES	7
SCALE OF PROJECTS	7
PHOTOS OF HTF PROJECTS ACROSS THE COUNTRY:	8



*Project funded by the Housing Trust Fund in
Chelsea, Massachusetts*

INTRODUCTION

As of the date of this Interim Report, 36 states have awarded all of their 2016 national Housing Trust Fund (HTF) allocations, and another 5 states have awarded some of their 2016 allocations. Since the 2016 allocations were announced, National Low Income Housing Coalition (NLIHC) staff have established working relationships with staff of HTF “state-designated entities” (SDEs). The statute creating the HTF requires states to designate such entities; most are state housing finance agencies, while some are state departments. At this stage, HUD only reports aggregate amounts of 2016 HTF money that a state has obligated and committed.

Starting in 2000, NLIHC was instrumental in advocating for the creation of the HTF. Therefore, NLIHC has a strong interest in the success of the HTF as it is now being implemented. To that end, NLIHC staff have contacted SDEs to learn about the status of their 2016 HTF allocations and to obtain information about projects awarded 2016 HTF money. A standard list of questions is posed to SDEs in order to obtain basic project characteristics. This interim report is based on information provided to NLIHC by SDEs.

“The national Housing Trust Fund (HTF) is a new program that provides block grants to states to build, rehabilitate, or preserve housing affordable to extremely low income households...”

BACKGROUND

The national Housing Trust Fund (HTF) is a new program that provides block grants to states to build, rehabilitate, or preserve housing affordable to extremely low income households, those with incomes at or less than 30% of the area median income or less than the federal poverty line. The statute authorizing the HTF requires 90% of the funds awarded to a state to be used for rental

housing. The amount of HTF resources awarded to a state is determined by a formula established in the statute. The formula is based principally on the shortage of rental homes affordable and available to extremely low income renter households and the extent to which such households are spending more than half of their income for rent and utilities.

In 2017, there was a national shortage of 7.2 million rental homes affordable and available to extremely low income households. Another way of expressing this national gap is that for every 100 extremely low income renter households, there were only 35 affordable and available apartments.



Lewiston, Maine

TIMELINE FOR THE INAUGURAL YEAR

A variety of factors led to states making their 2016 HTF allocation awards in late 2017 or mid-2018. Although authorized in the Housing and Economic Recovery Act of 2008 on July 30, 2008, HTF resources did not become available to states until May 2016. Due to the financial crisis in the fall of 2008, the then-director of the Federal Housing Finance Agency (FHFA), Ed DeMarco, held up the 4.2 basis point assessments that Fannie Mae and Freddie Mac were to devote to the HTF. By December of 2014, the new FHFA Director Mel Watt concluded that Fannie and Freddie were in stable financial condition, lifted the suspension on the 4.2 basis point assessments, and directed Fannie and Freddie to begin applying the assessments starting on January 1, 2015.

After December 31, 2015, Fannie and Freddie had 60 days to determine the amounts they collected for the HTF and forward those amounts to a HUD

account; the total was \$174 million. HUD then had to use the statutory formula to determine how much HTF each state would receive and publish those amounts in the *Federal Register*, which occurred on May 5, 2016. The statute established a \$3 million minimum for states. Given the relatively small initial HTF amount for 2016, 28 states received the \$3 million minimum. For 2017, \$219 million was available to states, and \$266.8 million is available for 2018.

The authorizing statute also required each state to develop a draft annual HTF Allocation Plan and seek public input before submitting a final Allocation Plan to HUD for approval. For the first two years, HUD Headquarters staff were involved in reviewing and approving Allocation Plans; the intent was to ensure that inaugural Allocation Plans complied with the law and regulations, thereby setting a standard for the future. No state's Allocation Plan was approved by HUD on first submission. For some, the issues were easily cured by rephrasing or augmenting detailed rehabilitation standards. For other states, substantial improvements were required and, in the opinion of NLIHC staff, warranted. For example, many states failed to adequately indicate priorities for awarding funds to projects, as required by statute.

States could not publish requests for proposals (RFPs) until their 2016 HTF Allocation Plans were approved by HUD. For a number of states, plans were not approved until the fall of 2017.

SYNCHRONIZING THE HTF WITH OTHER STATE RESOURCE ALLOCATION CYCLES

Although a valuable resource, to date the HTF is still a very modest one. States have long, well-established processes for awarding other resources to affordable housing projects, resources such as the Low Income Housing Tax Credit (LIHTC), the federal HOME Investment Partnerships program (HOME), state Housing Trust Funds, and other state-

specific programs. Those other resources have long-established application cycles (some as infrequent as annually). Therefore, states chose to synchronize awarding HTF money to existing award cycles, primarily LIHTC cycles, but also specific HOME or state HTF cycles, as well as special award cycles targeted to special needs projects.

INTERIM CONCLUSIONS

It is too soon to make conclusions about the use of the HTF during its inaugural year. It is always difficult for key actors to learn about a new program and figure out how to best utilize it. The HTF presented some states and some developers with a steep learning curve because of the HTF's focus on creating apartments affordable to extremely

low income renters.

Nonetheless, it appears that as the year progressed those key actors became more comfortable with the unique character of the HTF. In future years, it is likely that states will be able to make awards more expeditiously, and that more developers will seek access to this valuable new resource intended to address the tremendous

gap in apartments both affordable and available to extremely low income households.

OVERVIEW OF FINDINGS

NLIHC has project information from the 42 states that have made awards. To date, 129 projects have been awarded 2016 HTF money, with about 1,500 HTF-assisted units anticipated to be constructed or rehabilitated (Maryland units TBD).

TARGETED POPULATIONS

States are utilizing most of their HTF resource to target projects that will serve people experiencing homelessness, people with disabilities, elderly people, or other special needs populations. For example, 443 HTF-assisted units are to serve homeless populations, 347 units are to serve people with disabilities, and more than 244 units are targeted to elderly people. In addition, there



Fargo, North Dakota

are projects that intend to serve some combination of homeless and/or disabled people; for example there are to be 56 units serving disabled and/or elderly people. (See “Targeted Populations” below.) Nine projects with 88 HTF-assisted units are slated to serve veterans. Another 7 projects with 46 HTF-assisted units are targeted to people re-entering the community from the criminal justice system. More than 456 units are not designated for special needs populations.

HTF USED IN CONJUNCTION WITH OTHER RESOURCES

Knowing about other major sources of project financing is not essential but is informative. NLIHC does not have complete information from all reporting states; it is the most difficult information

to obtain from SDEs in part because it takes extra time for busy SDE staff to respond. Another reason for the difficulty expressed by a few SDEs is that key components of a project’s financing had yet to be fully determined when NLIHC requested the information.

The Low Income Housing Tax Credit (LIHTC) is a key financing component of 88 HTF-assisted projects. On the other hand, 35 projects are clearly not dependent on the LIHTC. The HOME program contributes gap financing in 49 projects, while the Federal Home Loan Banks’ Affordable Housing Program (AHP) provides gap financing for 21 projects. State or local Housing Trust Funds are used in 26 projects, while other state programs are used in 54 projects.

SUMMARY STATUS OF 2016 HTF AWARDS:

42 states have made awards

9 states anticipate making their 2016 HTF awards between August and the end of December 2018

5 states have awarded some 2016 HTF so far: Alabama, Montana, Nebraska, South Carolina, and Wyoming



Grand Forks, North Dakota



Lebanon, New Hampshire



St. Peter, Minnesota



Chelsea, Massachusetts

STATES THAT HAVE MADE 2016 HTF AWARDS

State	Number of Projects	Number of HTF Units	State	Number of Projects	Number of HTF Units
Alabama (partial)	1	13	Nebraska (partial)	1	4
Alaska	3	6*	Nevada	2	30
Arizona	1	30	New Hampshire	2	27
Colorado	3	16	New Jersey	6	20
Delaware	2	40	New Mexico	1	16
Florida	3	24	North Carolina	4	65
Georgia	1	50	North Dakota	3	47
Hawaii (Kauai)	1	11	Ohio	7	144
Idaho	2	9	Oklahoma	4	40
Illinois	1	25	Pennsylvania	5	32**
Indiana	4	53	Rhode Island	1	30***
Iowa	1	24	South Carolina (partial)	1	6
Kansas	7	29	South Dakota	6	25
Kentucky	2	24	Tennessee	4	75
Louisiana	5	16	Texas	4	50
Maine	4	27	Utah	3	39
Maryland	3	TBD	Vermont	7	17
Massachusetts	7	88	Virginia	5	36
Minnesota	1	16	Washington	2	88
Mississippi	4	108	West Virginia	2	22
Montana (partial)	1	32	Wyoming (partial)	1	11

TOTAL: 129 projects with about 1,500 HTF-assisted units (Maryland units TBD)

* AK made Anchorage a \$545,085 subgrantee. Anchorage is waiting for HUD to approve the Substantial Amendment to its 2016-2017 Action Plan.

** PA made 2 awards fall 2017. In spring 2018 five awards were made with remaining 2016 funds along with 2017 funds. For the purpose of this 2016 Summary, NLIHC arbitrarily assigned three projects to 2016.

*** RI awarded 2016 and 2017 HTF allocation at same time. State prefers to not designate one project as "2016" or "2017". For the purpose of this 2016 Summary, NLIHC is only reporting the Crossroads project in the 2016 summary because it utilizes \$2.5 million in HTF, virtually the entire 2016 allocation.

STATUS OF REMAINING STATES

State/ Jurisdiction	Projected 2016 Awards	State/ Jurisdiction	Projected 2016 Awards
Arkansas	Fall 2018	Michigan	2016 & 2017 awards, late summer 2018
California	2016 & 2017 awards, end of the year, 2018	Missouri	End of the year, 2018
Connecticut	End of the year, 2018	New York	End of the year, 2018
District of Columbia	Continues to make the HTF available through RFPs	Oregon	Made 2016, 2017 & 2018 awards in August; designate 2016 projects mid-September
		Wisconsin	End of the year, 2018

TARGETED POPULATIONS

Note: Some projects will serve mixed populations of families without special needs, as well as homeless households and/or households with someone who has a disability.

HOMELESS

37 projects, 443 HTF-assisted units, in 18 states. These include:

- Chronic homeless: 9 projects, 139 units, in 8 states
- Homeless women specifically: 1 project, 11 units, in Massachusetts
- Homeless veterans: 1 project, 12 units, in Massachusetts (This project also listed under "Veterans")
- Homeless elderly: 2 projects, 13 units, in Indiana and Maine (These projects also listed under "Elderly")
- Mentally ill homeless: 1 project, 50 units, in Georgia (This project also listed under "Disabled")
- Homeless youth: 3 projects, 34 units, in 3 states (One of which also addresses youth who are pregnant or parenting and youth exiting foster care)
- No distinction indicated: 21 projects, 198 units, in 13 states

DISABLED

39 projects, 347 HTF-assisted units, in 22 states. These include:

- Chronic mental disability: 3 projects, 26 units, in 3 states
- Mentally ill homeless: 1 project, 50 units, in Georgia (This project also listed under "Homeless")
- Developmental disability: 5 projects, 22 units, in 3 states
- Severe traumatic brain injury: 1 project, 14 units, in Utah
- Disabled veteran: 1 project, 13 units, in Virginia (This project also listed under "Veterans")
- Disabled or veteran: 3 projects, 30 units, in 3 states (These projects also listed under "Veterans")
- Disabled elderly: 1 project, 16 units, in Mississippi (This project also listed under "Elderly")
- Disabled or elderly: 4 projects, 51 units, in 4 states (These projects also listed under "Elderly")
- Preference for disabled or elderly: 1 project, 5 units, in Idaho
- No distinction indicated: 16 projects, 114 units, in 9 states

ELDERLY

27 projects, 244+ HTF-assisted units, in 21 states. These include:

- Frail elderly: 1 project, 9 units, in Massachusetts
- Homeless elderly: 2 projects, 13 units, in Indiana and Maine (These projects also listed under "Homeless")
- Disabled elderly: 1 project, 16 units, in Mississippi (This project also listed under "Disabled")
- Elderly or disabled: 4 projects, 51 units, in 4 states (These projects also listed under "Disabled")
- Preference for elderly or disabled: 1 project, 5 units, in Idaho
- No distinction indicated: 17 projects, 145+ units, in 13 states

VETERANS

9 projects, 88 HTF-assisted units, 8 states. These include:

- Veterans exclusively: 2 projects, 13 units, in Louisiana and New Hampshire
- Homeless veterans: 1 project, 12 units, in Massachusetts (This project also listed under "Homeless")
- Disabled veterans: 1 project, 13 units, in Virginia (This project also listed under "Disabled")
- Veterans or disabled: 4 projects, 40 units, in 4 states (These projects also listed under "Disabled")

RE-ENTRY

7 projects, 46 HTF-assisted units, in 4 states (Oklahoma project exclusively for women)

DOMESTIC VIOLENCE

1 project, 5 HTF-assisted units, in Maine

DIVERSION FROM INCARCERATION

1 project, 13 HTF-assisted units, in Oklahoma

AT-RISK WOMEN WITH YOUNG CHILDREN

1 project, 20 HTF-assisted units, in North Dakota

NATIVE AMERICAN

Two projects in South Dakota will have a total of 11 HTF-assisted units (and NAHASDA funds), and one project in North Dakota will have 5 HTF-assisted units.

FAMILY OR INDIVIDUAL

37 projects, 456+ HTF-assisted units, in 20 states

TYPE OF PROJECT

New Construction: 73 projects, 686+ HTF-assisted units, in 33 states

New Construction and Demolition: 3 projects, 9 HTF-assisted units, in Maine and Vermont

New Construction and Refinance: 1 project, newly construct 6 HTF-assisted units and refinance 8 HTF-assisted units.

New Construction as part of Rental Assistance

Demonstration: Arizona (Will construct 30 new units for chronically homeless people, and will relocate 70 existing public housing units and convert them to Project-Based Rental Assistance under RAD. 30 HTF-assisted units)

Rental Assistance Demonstration (RAD)

Preservation: 7 projects, 170+ HTF-assisted units, 5 states

Preservation: 18 projects, 212 HTF-assisted units, in 10 states

Rehabilitation with New Construction: 2 projects, 14 units, in Massachusetts and Virginia

Rehabilitation: 13 projects, 146 HTF-assisted units, in 4 states

Acquisition and Rehabilitation: 8 projects, 51 HTF-assisted units, in 7 states

Acquisition and Conversion: 2 projects, one converting 4 market-rate one-bedroom rental units to new one-bedroom units for chronically homeless people, and one converting commercial space to 20 single room occupancy units (SROs) in Nevada

Rehabilitation of Historic Buildings: 2 projects, 5 HTF-assisted units, in Louisiana and Vermont

Adaptive Reuse:

- a former warehouse in Indiana, 27 HTF-assisted units
- a former junior high school in North Dakota, 12 HTF-assisted units

Acquisition Only: 1 project in Utah, 17 HTF-assisted units

OTHER RESOURCES IN HTF-ASSISTED PROJECTS

(Not all states provide details about other sources)

Low Income Housing Tax Credits (LIHTCs): 88 projects, 974+ HTF-assisted units, in 31 states

35 projects, 437 HTF-assisted units in 19 states clearly not using LIHTC

HOME: 49 projects in 29 states (South Dakota, Pennsylvania, and Vermont are biggest users)

Affordable Housing Program (AHP) of Federal Home Loan Banks: 21 projects in 15 states (Vermont has 4 projects using AHP)



Kuna, Idaho

State/Local Housing Trust Fund: 26 projects in 16 states (Ohio using its HTF in 6 projects)

Other State Program: 54 projects in 23 states (Massachusetts and Vermont each invest state resources in 7 projects)

NUMBER OF PROJECTS BY STATE

As the chart on page 4 shows, the number of 2016 HTF projects approved by states ranged from one project to 7 projects.

Notably, 8 states devoted their entire 2016 HTF allocation to a single project: Arizona (30 HTF units), Georgia (50 HTF units), Hawaii (11 HTF units), Illinois (25 HTF units), Iowa (24 HTF units), Minnesota (16 HTF units), New Mexico (16 HTF units) and Rhode Island (30 units). The Arizona project includes most of the state's 2017 HTF allocation as well.

At the other end of the range, 4 states invested their 2016 HTF allocations in 7 projects: Kansas, Massachusetts, Ohio, and Vermont.

Among the other states that awarded all of their 2016 HTF allocation, 2 states made 6 awards, 3

states made 5 awards, 7 states made 4 awards, 6 states made 3 awards, and 5 states made 2 awards.

AMOUNT OF 2016 HTF AWARD PER PROJECT

The amount of a 2016 HTF awarded per project varied considerably:

49 projects were awarded HTF amounts of \$500,000 or less across 15 states. Kansas and Massachusetts had the most “small” awards at 7, followed by Ohio at 6, and Louisiana, South Dakota, and Vermont at 5.

47 projects were awarded HTF amounts greater than \$500,000 but equal to or less than \$1 million across 21 states. New Jersey had 5 “medium” awards, followed by Maine and North Carolina, and Tennessee at 4, with Colorado, Indiana, Mississippi, and Utah at 3.

23 projects were awarded HTF amounts greater than \$1 million but equal to or less than \$2 million across 14 states, with Florida and Texas each making 3 “large” awards and Kentucky, New Hampshire, North Dakota, and West Virginia making 2. (Nevada and Washington made one award close to \$2 million and one just under \$1 million.)

9 states made “jumbo” awards greater than \$2 million per project: Arizona, Delaware, Georgia, Hawaii, Illinois, Iowa, Minnesota, New Mexico, and Rhode Island.

NUMBER OF HTF-ASSISTED UNITS BY STATES

For states that have awarded all of their 2016 HTF allocations, the number of HTF-assisted units awarded by a state varies greatly. Illinois and Iowa invested their entire 2016 HTF allocation in a single project, with 25 and 24 HTF-assisted units, respectively, while Kansas and Vermont spread their 2016 HTF allocations over seven projects, which will yield 27 and 17 HTF-assisted units, respectively.

States with RAD projects, such as Mississippi and Ohio, report that their four HTF projects will result in 59 and 93 HTF-assisted units, respectively.

The range of total number of HTF-assisted units per state are:

- 5-10 units per state: 2 states
- 11-20 units per state: 7 states
- 21-30 units per state: 12 states
- 31-40 units per state: 5 states
- 41-50 units per state: 3 states
- Beyond 50 units: Indiana 53, North Carolina 65, Tennessee 75, Massachusetts 88, Washington 88, Mississippi 108, Ohio 144,

SCALE OF PROJECTS

The sizes of projects awarded 2016 HTF money vary greatly. New Jersey, which focused on small-scale projects primarily

intended to serve people re-entering communities after incarceration, financed projects that ranged in size from 2 units in total to 8 units in total, with the HTF assisting all units in a project except the larger 8-unit project.

At the other extreme, Ohio has three large projects with relatively modest HTF financial

infusion: two RAD projects have 255 total units (52 HTF-assisted, \$500,000 HTF) and 203 total units (41 HTF-assisted, \$500,000 HTF), and a non-RAD Project-Based Section 8 preservation project with 101 total units (21 HTF-assisted units, \$313,000 HTF). Mississippi also has three large projects, a 152-unit RAD project (31 HTF-assisted, \$750,000 HTF), a 100-unit Project-Based Section 8 property (20 HTF-assisted units, \$500,000 HTF), and a 144-unit property (29 HTF-assisted units, \$535,579 HTF).

Several other states have used their 2016 HTF allocations in large projects but report far fewer HTF-assisted units. For example, South Carolina



Iowa City, Iowa

will construct 113 new units and invest \$700,000 in HTF dollars, yielding 6 HTF-assisted units; Texas will construct 174 units and invest \$1.5 million in HTF dollars, yielding 16 HTF-assisted units;

and Hawaii will invest all \$2.7 million in HTF to construct 134 units, yielding 11 HTF-assisted units.

The range of total units in a project are:

2-8 units:	18 projects	71-80 units:	12 projects
10-20 units:	16 projects	81-90 units:	1 project
21-30 units:	19 projects	91-100 units:	4 projects
31-40 units:	14 projects	101-150 units:	7 projects
41-50 units:	13 projects	151-200 units:	2 projects
51-60 units:	7 projects	200+ units:	3 projects
61-70 units:	11 projects		

More general HTF information is on NLIHC’s website, <http://nlihc.org/issues/nhtf>, as is additional state-specific information on the NLIHC website. For example, state staff names and contact information is provided along with HTF Allocation Plans.

PHOTOS OF HTF PROJECTS ACROSS THE COUNTRY:



Poultney, Vermont



Auburn, Maine



Millstone, New Jersey



Wichita, Kansas



St. Peter, Minnesota



Derby, Kansas



Lebanon, New Hampshire



McHenry, Illinois



Marshfield, Vermont



Lewiston, Maine



Fargo, North Dakota



Iowa City, Iowa



Brockton, Massachusetts



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