

**Financing and Funding Resources Applicable to
Housing for People with Mental Illness**

Program	Source of Funds	Description	Eligible Uses
Low Income Housing Tax Credit (LIHTC)	Internal Revenue Service (IRS)	<p>Ten-year tax credit to owners of and investors in the development of low-income rental housing projects.</p> <p>In Pennsylvania, the PA Housing Finance Agency (PHFA) administers the LIHTC program. For more information on the LIHTC program, go to: http://www.phfa.org/mhp/developers/lihtc.aspx</p> <p>For access to existing LIHTC-financed affordable rental housing properties especially rental units affordable at 20% AMI, contact your Local Lead Agency. The current list of LLAs across the Commonwealth is available at: http://www.phfa.org/forms/local_lead_agencies/dhs_local_lead_agencies.pdf</p>	Development
Historic Preservation Tax Credit Program	Internal Revenue Service (IRS)	<p>One year tax credit in connection with the qualified rehabilitation of a certified historic structure.</p> <p>In PA, the PA Department of Community and Economic Development (DCED) administers the Historic Preservation Tax Credit Program. For more information, go to: http://dced.pa.gov/programs/historic-preservation-tax-credit-hptc/</p>	Development - Rehabilitation only

HOME Investment Partnership Program	US Dept. of Housing and Urban Development (HUD)	<p>Funds to states, counties, or cities based on a formula. Funds may be used for rental housing construction or rehabilitation, first-time homebuyer assistance, rehabilitation loans for homeowners, and tenant-based rental assistance.</p> <p>In PA, PHFA administers the State's HOME funds (on behalf of DCED) through the PennHOMES Program for rental housing development. To learn more about this program, go to: http://www.phfa.org/mhp/developers/loans.aspx</p> <p>In addition, there are Participating Jurisdictions (i.e. City or County Government Entities) that receive HOME funds directly from HUD. The list of these jurisdictions are available at: http://www.phfa.org/forms/multifamily_application_guidelines/application/mai_03.pdf</p>	Development
HOME Investment Partnership Program – Tenant Based Rental Assistance (TBRA)	US Dept. of Housing and Urban Development (HUD)	<p>Funds to states, counties, or cities based on a formula – may be used for rental subsidies for low and very low-income households who enter into a lease with a property owner. The subsidy covers the difference between 30 percent of adjusted family income and the payment standard or the gross rent for the unit. This is limited to up to two years.</p> <p>Follow up with a particular PJ to determine whether the entity has exercised the option to administer HOME TBRA Program.</p> <p>PHFA in coordination with Tioga/Bradford Public Housing Authorities administers a TBRA Program serving persons with disability residing in counties on the Northeast section of PA. For more information about this program, go to: https://pa211.communityos.org/zf/profile/program/id/747023</p>	Operating – Rental Subsidy

HOME Investment Partnership Program – First-Time Homebuyer	US Dept. of Housing and Urban Development (HUD)	<p>Funds to states, counties, or cities based on a formula may be used for downpayment and closing cost assistance, gap financing, development subsidies, and loan guarantees.</p> <p>Follow up with a particular PJ to determine whether the entity has exercised the option to administer HOME TBRA Program.</p> <p>Go to the following link to learn more about PHFA's Homebuyer Assistance Programs: http://www.phfa.org/programs/homepurchase.aspx</p>	Development Home-Purchase
Community Development Block Grant Program (CDBG)	US Dept. of Housing and Urban Development (HUD)	<p>Flexible funds to states, counties or cities based on a formula to provide housing and services to low and moderate-income households. Among the eligible uses of funds are: housing rehabilitation or construction, purchase of land/buildings, public services.</p> <p>For CDBG funds granted to the Commonwealth of PA through DCED, go to the following link to learn more on how DCED administers the CDBG funds: http://dced.pa.gov/housing-and-development/community-development-block-grant/</p> <p>Go to following link for the County contact list for the State CDBG Program: http://dced.pa.gov/cdbg-grant-contacts-list/</p> <p>For entitlement community that receive CDBG funds directly from HUD, go to the following link to identify the specific City or County Entities: https://portal.hud.gov/hudportal/HUD?src=/states/pennsylvania/community/cdbg</p>	Pre-Development, Development, Operating Services

Supportive Housing for Persons with Disabilities (Section 811 – Legacy Program)	US Dept. of Housing and Urban Development (HUD)	<p>Capital advances to non-profit developers to finance the development construction, rehabilitation or acquisition with or without rehabilitation of structures to provide housing for people with disabilities. The program also provides rent subsidies to help make the housing affordable. Projects must have a supportive services plan, however, residents cannot be required to accept any supportive service as a condition of occupancy.</p> <p>HUD does not currently offer funding to the Section 811 Program in this manner. However, there is an existing portfolio of affordable rental properties throughout the Commonwealth that offer deeply affordable housing options for non-elderly persons with disabilities.</p> <p>Please go to the following HUD site to find Section 811 assisted properties in PA: https://portal.hud.gov/hudportal/documents/huddoc?id=DOC_13053.pdf</p> <p>For access to existing Section 811 PRA supported rental housing properties, contact your Local Lead Agency. The current list of LLAs across the Commonwealth is available at: http://www.phfa.org/forms/local_lead_agencies/dhs_local_lead_agencies.pdf</p>	Development Operating – Rental Subsidy
Supportive Housing for Persons with Disabilities (Section 811 Project Based Rental Assistance Program)	US Dept. of Housing and Urban Development (HUD)	<p>Provides project-based rental assistance for extremely low-income persons with disabilities. In 2013, HUD awarded Pennsylvania funding under the 811 PRA Program providing assistance for 200 units of integrated permanent supportive housing for non-elderly persons with disabilities. In 2014, PHFA was awarded funding for an additional 200 units.</p> <p>PHFA is partnering with the PA Department of Human Services (DHS) to create permanent supportive housing for extremely low-income persons with disabilities.</p> <p>To learn more about PA's Section 811 PRA Program, go to PHFA's site at: http://www.phfa.org/mhp/section811pra/</p>	

Housing Choice Vouchers – Section 8 – Tenant Based Rental Assistance	US Dept. of Housing and Urban Development (HUD)	<p>Rental subsidies for low and very low income households who enter into a lease with a property owner. The Public Housing Authority (PHA) pays the property owner the difference between 30 percent of adjusted family income and a PHA determined payment standard or the gross rent for the unit, whichever is lower.</p> <p>Go to HUD's website to identify the local PHA that serves your community and to see whether the PHA administers a Section 8 HCV Program: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/pa</p>	Operating – Rental Subsidy
Housing Choice Vouchers – Section 8 – Project Based Rental Assistance	US Dept. of Housing and Urban Development (HUD)	<p>A Public Housing Authority (PHA) can exercise the option to project base up to 20 percent of its Housing Choice Voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. The PHA pays the owner the difference between 30 percent of family income and the gross rent for the unit.</p> <p>For more information on the Section 8 PBV Program go to: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/project</p> <p>Contact your local PHA that serves your community to find out whether they have exercised the option to administer a Section 8 PBV Program.</p>	Operating – Rental Subsidy
Housing Choice Vouchers – Section 8 – Homeownership	US Dept. of Housing and Urban Development (HUD)	<p>A public housing authority (PHA) has the option of using Housing Choice Vouchers to provide assistance with monthly mortgage and homeownership expenses including down payment assistance.</p> <p>For a useful FAQ on the Section 8 Homeownership Program go to: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/homeownership</p> <p>Contact your local PHA that serves your community to find out whether they have exercised the option to administer a Section 8 Homeownership Program.</p>	Operating – Mortgage Subsidy

Housing Choice Vouchers – Mainstream Vouchers	US Dept. of Housing and Urban Development (HUD)	<p>A Public Housing Authority (PHA) or eligible non-project organizations may apply for an allocation of vouchers to enable families having a person with disabilities to lease affordable housing of their choice. HUD have offered these mainstream vouchers through national competitive procurements based on funding made available through the federal budget.</p> <p>PHA or non-profits that administer these vouchers targeted to non-elderly persons with disabilities (NED) must make track and make available these vouchers upon turnover.</p> <p>To learn if there are existing rental assistance vouchers targeted to NED households, go to the Technical Assistance Collaborative (TAC) subsidy database: http://www.tacinc.org/knowledge-resources/vouchers-database/</p>	Operating – Rental Subsidy
Continuum of Care Program – Homeless Assistance	US Dept. of Housing and Urban Development (HUD)	<p>States, units of local government, other governmental entities such as public housing agencies and private nonprofits may apply for funding for development, leasing, and/or supportive services for permanent supportive housing for homeless persons with disabilities. Applications must be submitted through the local Continuum of Care (CoC).</p> <p>In 2011, HUD released the CoC Program Interim Rule which implemented the HEARTH Act of 2009. For more information on the CoC Program, go to the HUD Exchange at: https://www.hudexchange.info/programs/coc/</p> <p>To find the current list of CoC serving PA go to: https://www.hudexchange.info/resources/documents/fy-2016-continuum-of-care-names-and-numbers.pdf</p> <p>There are also two Balance of State CoCs covering Eastern and Western PA, for more information on the activities of these CoCs go to: http://www.pennsylvaniacoc.org/</p>	Development, Operating, Rental Subsidy, Supportive Services

McKinney Vento Homeless Assistance Program – Section 8 SRO Moderate Rehabilitation for Homeless (Legacy Program)	US Dept. of Housing and Urban Development (HUD)	<p>Provides rental assistance for homeless individuals in connection with the moderate rehabilitation of Single Room Occupancy (SRO) dwellings.</p> <p>This program is a legacy component of the McKinney-Vento Homeless Program. There may be existing properties supported by Section 8 Mod Rehab in your community. Contact your local CoC to learn more about these properties. These rental properties should be located on the CoC's Housing Inventory Chart (HIC).</p>	Operating – Rental Subsidy
Rental Housing Program (Section 515) (Very Limited Availability)	U.S. Dept. of Agriculture – Rural Development (USDA)	<p>Low interest loans for new construction or substantial rehabilitation of rental housing for very low- to moderate-income households in rural areas.</p> <p>For addition information on the Section 515 Program, go to the Housing Assistance Council's (HAC) site at: http://ruralhome.org/storage/documents/rd515rental.pdf</p>	Development
Multi-Family Housing – Rental Assistance Program (Section 521) (Very Limited Availability)	U.S. Dept. of Agriculture – Rural Development (USDA)	<p>Residents of multi-family housing complexes built under the Rural Rental Housing Program (Section 515) are eligible to apply for the Rental Assistance Program under which a qualified applicant pays no more than 30% of his or her income for housing.</p> <p>For addition information on the Section 521 Program, go to HAC's site at: http://www.ruralhome.org/storage/documents/rd521ra.pdf</p>	Operating – Rental Assistance
Guaranteed Rural Rental Housing Direct Loan Program (Section 538)	U.S. Dept. of Agriculture – Rural Development (USDA)	<p>Guarantee for loans made by private lenders for the construction of affordable housing in rural areas.</p> <p>For addition information on the Section 538 Program, go to HAC's site at: http://www.ruralhome.org/storage/documents/rd538guaranteed.pdf</p>	Development

Rural Housing Site Loans (Sections 523 & 524)	U.S. Dept. of Agriculture – Rural Development (USDA)	<p>Provides financing for the purchase and development of affordable housing sites in rural areas for low- and moderate-income families. Loans are made to acquire and develop sites for housing to be constructed by the self-help method, or for site development to build a home for any low- or moderate-income family.</p> <p>For additional information on the Section 523 and 524 Programs, go to the USDA site at: https://www.rd.usda.gov/programs-services/rural-housing-site-loans</p>	Development
Affordable Housing Program (AHP)	Federal Home Loan Bank (FHLB)	<p>Funds for construction or rehabilitation of rental or sales housing for very low- to moderate-income households.</p> <p>For more information regarding the AHP Program in PA, go to the Federal Home Loan Bank of Pittsburgh's site: https://www.fhlb-pgh.com/ahp</p>	Development
First Front Door Program	Federal Home Loan Bank (FHLB)	<p>Offers First Front Door (FFD) grants, matching the qualified homebuyer's contribution for down payment and closing costs 3-to-1. For every \$1 the homebuyer contributes, FHLBank will provide \$3 in grant assistance, up to a maximum of \$5,000.</p> <p>For more information regarding the FFD Program in PA, go to the Federal Home Loan Bank of Pittsburgh's site: https://www.fhlb-pgh.com/ffd</p>	Development Home-Purchase
Enterprise Community Loan Fund	Enterprise Community Partners	<p>Loans to support acquisition and predevelopment costs as well as syndication of Low Income Housing Tax Credits to raise equity for development</p> <p>For more information on the program go to: http://www.enterprisecommunity.org/financing-and-development/community-loan-fund</p>	Predevelopment, Development
LISC - Grants	Local Initiative Support Corporation (LISC)	<p>Grants for organizational development, strategic planning, and real estate development.</p> <p>For more information on the LISC Programs serving PA, go to LISC Philadelphia Office site: http://programs.lisc.org/philly/</p>	Predevelopment

LISC – Predevelopment/ Development Loans	Local Initiative Support Corporation (LISC)	Loans for predevelopment and acquisition, and “mini-permanent loans/revolving working capital and lines of credit for development of housing and community facilities.	Predevelopment Development
LISC – National Equity Fund (NEF)	Local Initiative Support Corporation (LISC)	Low Income Housing Tax Credit Syndicator to provide equity capital for multifamily housing projects for low and moderate-income households.	Development
Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE)	PA Housing Finance Agency	<p>Funds made available to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth. Funds are prioritized to assist households below 50% of the median area income as well as persons at or below 30% AMI (NHT funds). Currently, PHARE is funded through the Marcellus Shale Fund, the Realty Transfer Tax Fund and the National Housing Trust Fund (NHT). PHFA administers the PHARE Program across the Commonwealth.</p> <p>For more information on the PHARE Program, go to PHFA's site at: http://www.phfa.org/legislation/act105.aspx</p>	Pre-Development, Development, Operations, Services
Philadelphia Housing Trust Fund	Philadelphia Office of Housing and Community Development	<p>Funds made available through mortgage and deed recording fees to support a range of housing related activities including housing product, housing preservation, home repair and homelessness prevention services throughout the City of Philadelphia. The Philadelphia Office of Housing and Community Development administers the Philadelphia Housing Trust Fund.</p> <p>For more information regarding the Philadelphia Housing Trust Fund go to: http://philadelphiahousingtrustfund.org/</p>	Pre-Development, Development, Services
Mortgage Revenue Bonds/Tax-Exempt Multifamily Housing Bond Programs (Housing Bonds)	Housing Finance Agencies	<p>State and local governments sell tax-exempt bonds and use the proceeds for the first-time homebuyer programs & for the development of multi-family housing.</p> <p>In Pennsylvania, these lending products are administered by the PA Housing Finance Agency (PHFA). Go to the following site for more information: http://www.phfa.org/mhp/developers/loans.aspx</p>	Development

State administered housing funds	State Department of Housing	<p>Each state has a Housing Finance Agency (HFA) that administers housing related funds, including both Federal sources (CDBG, HOME) and State funds earmarked for housing activities.</p> <p>In Pennsylvania, this is administered by the PA Housing Finance Agency (PHFA). For more information regarding PHFA's programs funded: http://www.phfa.org/</p>	Development
State Tax Credits	State governments	<p>Some states provide state corporate tax credits for specific public purposes such as affordable housing development, services to special needs populations, and economic development activities.</p> <p>In Pennsylvania, this is administered by the PA Department of Community and Economic Development (DCED).</p> <p>Specifically, DCED administers two programs: (1) the Community Based Services Tax Credit Program. For more information go to: http://dced.pa.gov/programs/community-based-services-tax-credit-cbstc/ (2) Neighborhood Assistance/Enterprise Zone Tax Credit . For information go to: http://dced.pa.gov/programs/neighborhood-assistance-enterprise-zone-tax-credit-napezp/</p>	Services
Tax Abatement Programs	State and Local governments	Some states and local governments provide real estate tax abatements for development in particular geographic areas or for particular purposes.	Operating
Redevelopment Bond Financing	Redevelopment Authorities	Housing and redevelopment authorities have the capacity to raise development funds for low- and moderate-income financing through bond financing.	Development
Community Development Bank Loans	Community Development Banks	Banks and thrift institutions with a primary mission offer loans to promote community development.	Development
Financial Institutions Financing/Grants	Financial Institutions – CRA Programs and Investments	Financial institutions often invest in affordable housing development as part of the Community Reinvestment Act (CRA) obligation.	Development
Private Philanthropy and Program Related Investments	Foundations – National and Local	Grants for development, operations, and services depending on the mission of the foundation.	Development Operations Services

Private Philanthropy	Religious Community – national organizations, congregations	Grants for development, operations, and services depending on the mission of the organization.	Development Operations Services
Bank Deposits	Community Development Banks	Provide loans to residents of low- and moderate income communities	Development
Investors	Community Development Loan Funds	Provide loans targeted toward high-impact community development.	Development
Rental Income – Others	Tenants – residential or business	Rent paid by resident households or commercial/business tenants.	Operations Services
Payment in Lieu of Property Taxes	Local Government	Payment to local government below the actual real estate tax rate for properties that serve a public/charitable or community development purpose.	Operations
National Cooperative Bank	Investors	Assistance with creation and financing of cooperatives.	Development